



ធនាគារ ប្រៃសណីយ៍កម្ពុជា ភ.អ

柬埔寨郵政銀行 CAMBODIA POST BANK PLC.

年



年年度报告
2022



银行信息

银行的历史.....	3
愿景和使命.....	6
核心价值”RICE”.....	6
股东.....	7
银行的发展史.....	8
运营网点及支行分布.....	10
公司治理.....	12
风险管理.....	16
合规运营.....	21

领导及管理

银行业绩.....	22
董事长的讯息.....	24
首席执行官总结报告.....	26
董事会.....	28
执行管理.....	32

奖项, 企业社会活动

奖项.....	36
企业社会活动.....	38
其他重要活动.....	40

审计财务报表

50



关于柬埔寨邮政银行

柬埔寨邮政银行是柬埔寨发展最快的商业银行之一。成立于2013年9月,是由加华投资控股 (CIH)、柬埔寨邮电部 (CP) 及富登金融控股 (FFC) 之间的战略合作之下成立的商业银行。从 2013 年至今,CPBank 已发展和转型为最佳大众市场银行,拥有国际水准及被选择成为技术最佳的商业银行之一。CPBank 的成功标准不仅在于底线数字,而且在于成为最具竞争力的柬埔寨银行,以满足柬埔寨人民对生活品质提升的愿望。

在过去的9年里,柬埔寨邮政银行迅速转型为一家拥用数据服务及功能的银行。并且为我们的客户提供快速、安全的手机银行服务和管理金融的需求。现在,客户无需亲临我行网点。即可在线申请贷款、开户、转账、缴费等金融交易。此外,柬埔寨邮政银行还推出了二维码扫描、账单支付、税收服务,通过巴孔系统进行本地资金转账、零售支付、FAST、电话充值等,使金融交易变得简便且安全。为了确保我们的客户执行交易的整体安全和安心,我们不仅拥有 24/7 天运营中心来管理网络安全,还升级了我们的核心银行系统。我们的“365 天银行服务”给我们客户带来了许多便利,尤其是有于週末或假日对银行服在所需求的客户。

柬埔寨邮政银行目前拥有雄厚的资本基础,总资产超过 12 亿美元,在全国拥有 60 家分行、324 台自动提款机/自动存款机。约 300,000 多个账户、100,000 多张提款卡/借记卡和 33,000 多合作商店。我们银行还与Wing和True Money等金融和支付服务机构合作,这些都是为我们客户提供付款及支付贷款带来更多的便利。此外,我们银

行还与 AMK、Amret 等其他金融机构合作,有效利用国家银行所提供的CSS (柬埔寨共享交换机) 为我们的客户提供更多处的自动提款点。柬埔寨邮政银行还积极参与了各种政府举措的重建经济项目包括与柬埔寨中小型企业银行及CGCC (柬埔寨信用担保)。这些积极行动都是柬埔寨邮政银行对支持柬埔寨政府国家发展及加强中小企业作为2021-2023经济复苏战略的一部分。

柬埔寨邮政银行在本地和国际上获得了许多认可奖项。2022 年获得由国际金融公司 (IFC) 和中小企业金融论坛所颁发的“中小企业亚洲年度金融家”银奖和“女性企业家最佳金融家”银奖表彰为中小企业做出的显着贡献,特别是为柬埔寨的女性企业家做出的贡献。柬埔寨邮政银行还获得了瑞士欧洲质量研究协会 (‘ESQR’) 颁发的“2022 年白金类质量成就奖”以表彰其对支持和努力认可和改进质量管理成果的杰出承诺。

柬埔寨邮政银行将凭借其敬业的专业人员竭尽全力致力打造专业及良好的服务文化。以维持并提高我们的绩效并提供一流的客户体验。我们正在未来的五年间努力实现“一个家庭,一个账户”愿景。

柬埔寨邮政银行的子公司富南小额信贷机构也在全国拥有51个分支机构。我们提供各种类型的产品以满足大众市场的需求。作为一家金融集团,柬埔寨邮政银行致力于设计和为我们的客户提供创新的金融产品和树立柬埔寨一流的服务标准。



愿景和使命



愿景

是为各级客户提供金融服务的领先提供商,以提高他们的生活水平,满足柬埔寨人民日需求,为股东、员工和社会创造可持续的价值。



使命

开发创新的金融产品和服务以及为客户提供提供的最佳服务。

核心价值 “R.I.C.E”



信任

为客户提供信心和信任,尤其是产品和服务的质量。



创新

有效地应用于产品、流程、服务、技术和创新,为目标市场的需求提供量身定制的解决方案。



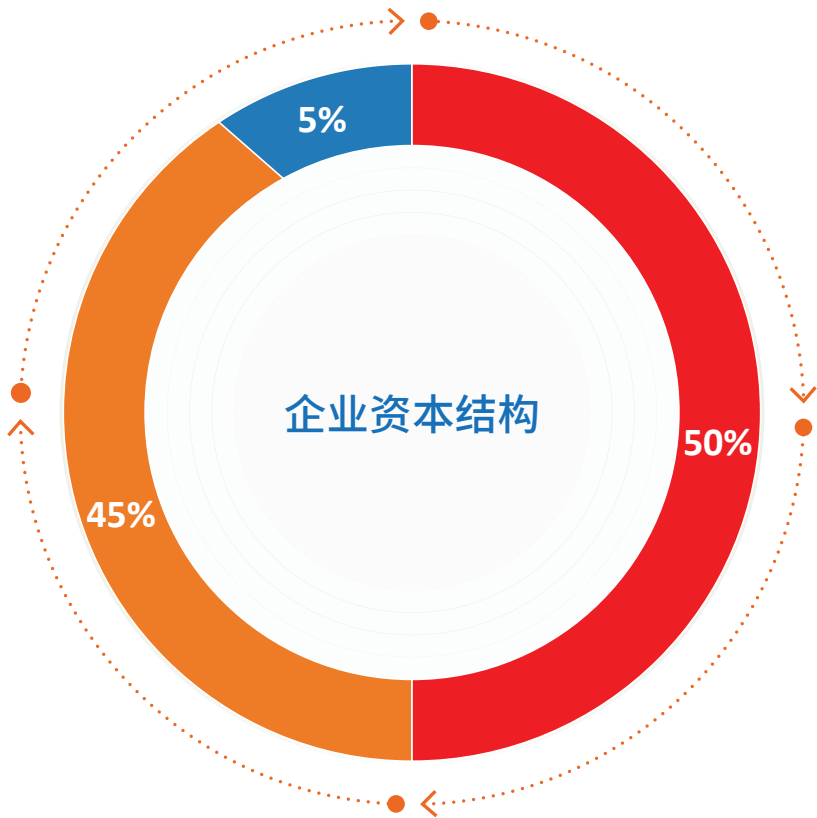
重视

密切关注为内部和外部客户提供最佳服务,以建立和维护长期关系。



创业

促进新思想的实施和员工的责任,继续创新,符合企业家的心态。



加华投资控股

加华投资控股(CIH) 是柬埔寨金融业最成功的大型企业之一。到 2022 年底, CIH 报告的总资产额为 72 亿美元。CIH 在柬埔寨拥有 8 家子公司, 在金融和银行 (企业、中小企业和零售)、小额信贷、人寿保险、一般保险和股票市场提供服务。CIH 对柬埔寨市场有深入的了解, 并以高度的纪律和企业社会责任来运作。



FULLERTON FINANCIAL CAPITAL PTE. LTD.

Fullerton Financial Capital Pte. Ltd. 是 Fullerton Financial Holdings Pte. 的子公司。FFH 是一家独立管理的金融及相关服务投资者, 专注于中小企业和大众市场客户群。FFH 是总部位于新加坡的投资公司淡马锡的全资投资组合公司, 致力于建立专注于大众市场和中小企业细分市场的差异化商业模式, 并为投资组合公司提供数字创新。



柬埔寨邮电部 BY MINISTRY OF POST AND TELECOMMUNICATIONS

柬埔寨邮电部是管理柬埔寨邮政和通信系统的政府部门。投资财务监管于柬埔寨财经部之下。

柬埔寨邮政是在政府授予的特权下运营, 以支持其目标、使命和愿景以及政府政策。他们的愿景是促进柬埔寨王国、该地区 and 全世界邮政、电信和 ICT 部门的有效网络基础设施连接和无障碍服务, 以促进社会经济发展和减贫。

50%

45%

5%

愿景与使命

2013



- 重新设计运营流程以缩短服务周转时间

2014



- 实施核心银行系统

2016



- 推出数字服务交付渠道
- 推出ATM 服务

2015



- 重新设计运营流程以缩短服务周转时间

2017



- 收购福南100%股权
- 手机银行正式上线
- 成为FAST支付系统会员
- 与DBS银行的代理银行合作伙伴关系

2018



- 成为柬埔寨共享的先驱成员转变
- 与Sovannaphum Life Assurance Plc 合作用于保险分销

2020



- 总资产达10亿美元
- 推出Visa信用卡
- 实施零售支付和贷款发放系统

2019



- 推出365天银行服务
- 推出Visa借记卡
- 成为Bakong 会员
- 推出带有网络聊天功能的 24小时呼叫中心

2021



- 实施SIEM以确保网络安全
- 与OCBC银行的代理银行合作伙伴关系
- 与 Eurogiro 的汇款合作伙伴关系

2022



- 升级核心银行系统, 引入催收系统
- 与 AMK、Amret 合作开展 ATM 业务, 并与 True Money 合作开展收款和取款业务

365Days of Banking Services



365
DAYS

Banking Services Main Branch
上午 8:00 – 下午 4:30



365
DAYS

Banking Services Sensok
上午 9:00 – 下午 9:00

经营网点

总行

#265-269, St.Ang Duong, Sangkat Wat Phnom,
Khan Doun Penh, Phnom Penh City.

Tel: (+855) 70 200 002/1800 200 888
E-mail: info@cambodiapostbank.com.kh

金边支行

Main Branch #265-269, Street Ang Doung, Sangkat Wat Phnom, Khan Doun Penh, Phnom Penh (+855) 70 600 098	Saensokh Branch Bayab Village, Sangkat Phnom Penh Thmei, Khan Saensokh, Phnom Penh (+855) 69 700 099	Boeng Trabaek Branch Phum 5, Sangkat Phsar Daeum Thkov, Khan Chamkar Mon, Phnom Penh (+855) 69 600 092
Cana City Branch #A1-A2, Street Veng Sreng, Phum Choam Chao, Sangkat Choam Chao, Khan Porsenchey, Phnom Penh (+855) 70 600 025	Chhbar Ampov Branch NR1, Deum Slaeng Village, Sangkat Chbar Ampov Ti Pir, Khan Chbar Ampov, Phnom Penh (+855) 70 600 014	Chrouy Changvar Branch #2H a & b, Group 1, NR6A, Daeum Kor Village, Sangkat Chrouy Changvar, Khan Chrouy Changvar, Phnom Penh. (+855) 70 700 064
Doun Penh Branch Building A, Street 13 corner of Street 102, Sangkat Voat Phnum, Khan Doun Penh, Phnom Penh (+855) 70 600 026	Olympic Branch #057-058-059, Preah Sihanouk Blvd., Sangkat Veal Vong, Khan Prampir Meakkakra, Phnom Penh (+855) 70 600 015	Ou Baek K'am Branch #117A, St. 271, Phum1, Sangkat Boeng Salang, Khan Tuol Kouk Phnom Penh (+855) 70 600 051
Russey Keo 2 Branch NR5, Phum Svay Pak, Sangkat Svay Pak, Khan Russey Keo, Phnom Penh (+855) 70 600 054	Sovanna Branch N° D33, Street Diamond, Sangkat Tomnob Tuek, Khan Chamkar Mon, Phnom Penh (+855) 70 600 089	Teuk Thla Branch No. A127-129, Russian Blvd., Sangkat Teuk Thla, Khan Sen Sok, Phnom Penh (+855) 70 600 013
Tuol Kouk Branch Phum 14, Sangkat Boeng Kak Ti Muoy, Khan Tuol Kouk, Phnom Penh (+855) 93 600 073	Vimean Ekareach Branch NO 130EO&E1, Preah Sihanouk Blvd, Sangkat Boeng Keng Kang Ti Muoy, Khan Boeng Keng Kang, Phnom Penh. (+855) 69 600 029	

省份支行

Banteay Meanchey Provincial Branch Phum Kourothan, Sangkat Ou Ambel, Krong Serei Saophoan, Banteay Meanchey Province (+855) 70 600 046	Battambang Provincial Branch NR5, Phum Rumchek 5, Sangkat Rottanak, Krong Battambang, Battambang Province (+855) 70 600 097	Kampong Cham Provincial Branch Phum Ti Prammouy, Sangkat Veal Vong, Krong Kampong Cham, Kampong Cham Province. (+855) 70 600 052
Kampong Chhnang Provincial Branch Kandal Village, Sangkat Kampong Chhnang, Krong Kampong Chhnang, Kampong Chhnang Province (+855) 69 600 045	Kampong Speu Provincial Branch NR4, Samnang Village, Sangkat Rokar Thum, Krong Chbar Mon, Kampong Speu Province (+855) 70 600 074	Kampong Thom Provincial Branch NR6A, Ballangk Lech Village, Sangkat Damrei Choan Khla, Krong Stueng Saen, Kampong Thom Province. (+855) 69 600 027
Kampot Provincial Branch Phum Kampong Bay Khang Cheung, Sangkat Kampong Bay, Krong Kampot, Kampot Province (+855) 70 600 031	Koh Kong Provincial Branch NR48, Phum Phum Ti Mouy, Sangkat Smach Mean Chey, Krong Khemara Phoumin, Koh Kong Province (+855) 16 600 094	Kratie Provincial Branch Sangkum Reastre Niyum Street, Voat Village, Sangkat Kracheh, Krong Kraches, Kratie Province (+855) 70 700 058
Oddar Meanchey Provincial Branch Samraong Village, Sangkat Samraong, Krong Samraong, Oddar Meanchey Province (+855) 70 600 042	Pailin Provincial Branch Pahi Tboung Village, Sangkat Pailin, Krong Pailin, Pailin Province (+855) 70 600 073	Preah Sihanouk Provincial Branch N° 099, Ekareach Street, Phum Phum Pir, Sangkat Buon, Krong Preah Sihanouk, Preah Sihanouk Province (+855) 70 700 084
Preah Vihear Provincial Branch NR62, Phum Peareakkech, Sangkat Pal Hal, Krong Preah Vihear, Preah Vihear Province (+855) 69 700 272	Prey Veng Provincial Branch Lekh Buon Village, Sangkat Kampong Leav, Krong Prey Veng, Prey Veng Province (+855) 70 600 094	Pursat Provincial Branch Sthani Village, Sangkat Svay At, Krong Pursat, Pursat Province (+855) 70 600 078
Ratanak Kiri Provincial Branch NR78, Phnom Svay Village, Sangkat Boeng Kansaeng, Krong Ban Lung, Ratanakiri Province (+855) 93 600 012	Siem Reap Provincial Branch Mondol 2 Village, Sangkat Svay Dankum, Krong Siem Reap, Siem Reap Province (+855) 70 600 035	Stung Treng Provincial Branch Pum Preaek Village, Stung Treng Commune, Stung Treng District, Stung Treng Province (+855) 10 600 013

Svay Rieng Provincial Branch

🏠 Kien Sang Village, Sangkat Svay Rieng, Krong Svay Rieng, Svay Rieng Province

☎ (+855) 70 600 076

Takeo Provincial Branch

🏠 NR2, Phum Bei, Sangkat Roka Knong, Krong Doun Kaev, Takeo Province

☎ (+855) 70 600 034

市镇/地区支行

Angk Snuol District Branch-Damnak Ampil Commune

🏠 Thnal Totueng Village, Damnak Ampil Commune, Angk Snuol District, Kandal Province.

☎ (+855) 15 600 043

Angk Snuol District Branch-Baek Chan Commune

🏠 #1& 2, NR4, Borei Kammeakkar Village, Baek Chan Commune, Angk Snuol District, Kandal province

☎ (+855) 70 700 054

Bakan District Branch-Boeng Khnar Commune

🏠 NR5, Boeng Khnar Village, Boeng Khnar Commune, Bakan District, Pursat Province

☎ (+855) 70 600 082

Baray District Branch-Ballangk Commune

🏠 NR6, Prey Ta Trav Village, Ballangk Commune, Baray District, Kampong Thom Province

☎ (+855) 93 700 032

Bati District Branch - Trapeang Sab Commune

🏠 Smau Khnhei Village, Trapeang Sab Commune, Bati District, Takeo Province.

☎ (+855) 70 600 041

Cheung Prey District - Soutib Commune

🏠 Skon Village, Soutib Commune, Cheung Prey District, Kampong Cham Province

☎ (+855) 70 700 096

Chhuk District Branch - Chhuk Commune

🏠 NR3, Chheu Teal Village, Chhuk Commune, Chhuk District, Kampot Province

☎ (+855) 15 665 611

Kien Svay District Branch - Dei Edth Commune

🏠 NR1, Dei Edth Kaoh Phos Village, Dei Edth Commune, Kien Svay District, Kandal Province

☎ (+855) 70 600 092

Kong Pisei District Branch - Chongruk Commune

🏠 NR3, Krabei Tram Village, Chongruk Commune, Kong Pisei District, Kampong Speu Province

☎ (+855) 69 600 071

Krong Battambang Branch

🏠 Kammeakor Village, Sangkat Svay Por, Krong Battambang, Battambang Province

☎ (+855) 70 700 062

Krong Bavet Branch

🏠 NR1, Bavet Kandal Village, Sangkat Bavet, Krong Bavet, Svay Rieng Province

☎ (+855) 70 700 042

Krong Paoy Paet Branch

🏠 Kilou Lekh Buon Village, Sangkat Phsar Kandal, Krong Paoy Paet, Banteay Meanchey Province

☎ (+855) 70 600 045

Krong Ta Khmau Branch

🏠 NR2, Thmei Village, Sangkat Ta Khmau, Krong Ta Khmau, Kandal Province

☎ (+855) 70 600 087

Memot District Branch - Memot Commune

🏠 NR7, Memot Phsar Village, Memot Commune, Memot District, Tboung Khmum Province

☎ (+855) 93 700 019

Mukh Kampul District Branch - Preaek Anhchanh Commune

🏠 NR6A, Kraom Village, Preaek Anhchanh Commune, Mukh Kampul District, Kandal Province

☎ (+855) 70 600 047

Peam Ro District Branch - Banlich Prasat Commune

🏠 Preaek Reang Village, Banlich Prasat Commune, Peam Ro District, Prey Veng Province

☎ (+855) 70 600 057

Ponhea Kraek District Branch - Kraek Commune

🏠 NR7, Kraek Tboung Village, Kraek Commune, Ponhea Kraek District, Tboung Khmum Province

☎ (+855) 93 700 026

Ponhea Lueu District - Vihear Luong Commune Branch

🏠 Tep Pranam Village, Vihear Luong Commune, Ponhea Lueu District, Kandal Province

☎ (+855) 69 600 073

Puok District Branch - Puok Commune

🏠 NR6, Chambak Haer Village, Puok Commune, Puok District, Siem Reap Province

☎ (+855) 70 600 093

Rotonak Mondol District Branch - Sdau Commune

🏠 Sdau Village, Sdau commune, Rotonak Mondol District, Battambang Province

☎ (+855) 70 700 050

S'ang District Branch - Preaek Koy Commune

🏠 NR21, Preaek Run Village, Preaek Koy Commune, S'ang District, Kandal Province

☎ (+855) 70 600 019

Sampov Lun District Branch - Santepheap Commune

🏠 NR57B, Trapeng Prolit Village, Santepheap commune, Sampov Lun District, Battambang Province

☎ (+855) 70 600 084

Siem Reap-Phsar Leu Branch

🏠 NR6, Chongkaosou Village, Sangkat Sla Kram, Krong Siem Reap, Siem Reap Province

☎ (+855) 70 700 034

Stoung District - Kampong Chen Tboung Commune Branch

🏠 NR6, Leab Tong Village, Kampong Chen Tboung Commune, Stoung District, Kampong Thom Province

☎ (+855) 70 600 043

Thma Koul District Branch - Ta Meun Commune

🏠 No28, NR5, Kouk Trab Village, Ta Meun Commune, Thma Koul District, Battambang Province

☎ (+855) 70 600 091

Tram Kak District Branch - Angk Ta Saom Commune

🏠 Prey Rumdeng Village, Angk Ta Saom Commune, Tram Kak District, Takeo Province

☎ (+855) 70 600 084

公司治理

公司治理有助于为可信赖的客户、投资者、供应商和社区建立声誉和吸引力。本行努力营造良好的工作文化，建立内部审计职能，确保效率。

公司治理结构的建立包含了一些关键要素，如 (a) 通过直接向董事会层面的内部审计委员会主席报告，确立内部审计职能的国家独立性；(b) 审计公司由董事会提名，审计公司报告也向董事会报告；(c) 在管理团队内设立执行委员会，以确保有效的日常绩效 (d) 推广职业道德规范和政策准则；(e) 董事会委员会的任务是监督和决定年度预算计划、人力资源计划、审计计划、信用政策等重要活动。实施计划和这些政策是管理层的职责。

根据国家和地区的法律和监管框架，董事会的职责是按照国际标准授权。公司结构目前包括在董事会、董事会小组委员会，和执行委员会。

董事委员会

三组董事会委员会将协助董事会关注具体问题，即履行董事会授权的职责向董事会报告行动计划的决策和实施情况，跟进管理层的执行管理，及时向管理层提出意见。

1. 董事委员会

委员会的目的是监督并确保银行向股东披露和报告的所有财务信息准确、可靠和及时。审核委员会由董事会委任，根据职权范围审议事项。该委员会可以向所有员工提出问题和寻求信息，所有员工必须直接配合该委员会的要求。

成员

该委员会由三名成员组成。委员会主席是本行非执行董事会成员和独立董事会成员。委员会的所有成员都独立于公司。

- | | |
|---------------------------|----|
| • Mr. Giang Sovann | 主席 |
| • Dr. Pung Carolyne | 成员 |
| • Mr. Teo Meng Poh Philip | 成员 |

会议

审计委员会会议应按要求召开，但每年不少于四次。必要时，审计委员会主席可召集额外会议。

2. 风险管理委员会

该委员会由董事会提名的三名成员组成。委员会主席是一位经验丰富的银行和金融风险管理人员和专家。该委员会负责风险管理委员会的职责，并履行董事会指定的其他职责。该委员会负责监督董事会确定的风险管理政策的实施情况。该委员会在向银行提供有关国际标准风险的咨询方面也发挥着重要作用。

成员

董事会选举风险管理委员会主席，从提名之日起任期3年。风险管理委员会是非执行和独立董事会成员，与任何可能干扰其独立判断的业务或其他通信无关。

- | | |
|---------------------------|----|
| • Mr. Teo Meng Poh Philip | 主席 |
| • Mr. Giang Sovann | 成员 |
| • Mr. Neo Poh Kiat | 成员 |

会议

会议将在适当的时间举行，但每年至少举行四次。如有必要，风险管理委员会主席可召集额外会议。

3. 薪酬及员工考核委员会

该委员会由董事会根据治理要求成立，为本行提供最佳实践。委员会主席是独立董事会成员。该委员会接受定价政策以与银行的长期目标 and 公司价值保持一致。该委员会就招聘和补充现有董事会成员和未来独立董事会成员以成为委员会成员的程序提出一些建议。价值观和任命委员会也将批准任命一名高级管理人员。该委员会由三人董事会和一名委员会秘书任命。

董事会有权随时从该委员会中删除任何成员，并指定新成员在撤回后填补空缺。

成员

- | | |
|---------------------|----|
| • Mr. Neo Poh Kiat | 主席 |
| • Dr. Pung Carolyne | 成员 |
| • Mr. Yeo Hong Ping | 成员 |

会议

会议将在适当时举行，但每年至少举行两次。如有需要，该委员会主席可召集额外会议

管理委员会

柬埔寨邮政银行设有八个管理委员会，将协助首席执行官通过监督和监控银行的日常运营以及首席执行官所指派给总干事的其他事项来关注具体问题。执行决策并解决问题，检查工作结果银行和建议要处理企业的日常经营。

1. 执行委员会

该委员会由首席执行官组成。所有部门的主管必须直接向首席执行官和其他部门的执行官汇报如有需要可以邀请。执行委员会应协助首席运营官监督并监控银行的整体运营绩效并向所有相关部门报告首席执行官的日常工作进展还提供建议以支持或批准日常业务运营中出现的常见问题。

成员

执行委员会成员包括：

- | | |
|-------------|----|
| • 首席执行官 | 主席 |
| • 副首席执行官 | 会员 |
| • 首席人力资源执行官 | 会员 |
| • 首席财务官 | 会员 |
| • 首席运营官 | 会员 |
| • 首席信息科技官 | 会员 |
| • 信贷总监 | 会员 |

秘书: 法务总监

会议

会议将在任何适当的时间举行，但总的来说，执行委员会会议是每周一次的会议，应银行业务需求，会议可能增长或取消。

2. 资产和负债委员会

资产负债委员会的目的是控制和管理整个银行的资产和负债。委员会定期监测可能影响银行的风险情况，例如流动资金比率、贷款比率和储蓄账户余额，这是因为从一个来源存入的储蓄金额或任何客户最高限额和最低补偿被动和债务资产以及利率变动。通过以公平和透明的方式妥善管理所有资产和负债资产，保证其利益。

成员

风险管理委员会董事会负责任命资产和负债资产委员会主席，自任命之日起任期三年。该委员会有以下成员：

- | | |
|-----------|----|
| • 首席执行官 | 主席 |
| • 首席财务官 | 会员 |
| • 副首席执行官 | 会员 |
| • 首席运营官 | 会员 |
| • 财政总监 | 会员 |
| • 风险管理总监 | 会员 |
| • 执行秘书 记录 | 秘书 |

会议

会议将在每月至少举行一次。如有需要，该信用委员会主席可召集额外会议。

3. 业务发展委员会

该委员会的目的是协助管理层监督制定、批准和实施的战略业务发展计划与战略计划。

成员

- | | |
|------------|----|
| • 首席执行官 | 主席 |
| • 副首席执行官 | 会员 |
| • 首席运营官 | 会员 |
| • 首席财务官 | 会员 |
| • 首席信息科技官 | 会员 |
| • 贷款部主管 记录 | 秘书 |

会议

会议将在适当时举行，但至少每一个季度举行一次。如有需要，该委员会主席可召集额外会议。

4. 信贷委员会

成立信贷委员会以确保合规以及银行投资组合的管理。该委员会的目标：

- 批准治理框架下的信贷准则以及提供给客户的信用等级或一组受董事会授权的客户。
- 负责实施并监控信用风险管理系统与整个银行业务有关的政策。
- 确保遵守治理计划和监控系统。

成员

- | | |
|----------|----|
| • 信贷总监 | 主席 |
| • 首席执行官 | 会员 |
| • 副首席执行官 | 会员 |
| • 首席财务官 | 会员 |
| • 首席运营官 | 会员 |
| • 风险管理总监 | 秘书 |

会议

可以通过电子邮件进行批准有需要时。会议在适当的时间举行，但每月至少一次。如有必要，委员会主席可安排其他会议。

5. 信贷委员会

客户服务和投诉处理委员会由柬埔寨邮政银行委员会主席的法律与合规执行官的五名常任成员组成三。创建服务委员会和处理客户投诉的目的是告知会员客户服务的

重要性，促进教育培训，并为整个银行营造良好的客户服务文化。此外，委员会将监督，评估并提供客户想法和观念的各个方面的必要建议，并解决客户的不满包括内部客户和外部客户。

成员

委员会成员应由主席和至少三名其他成员组成公司管理

- | | |
|-------------|----|
| • 法规部总监 | 主席 |
| • 首席执行官 | 会员 |
| • 副首席执行官 | 会员 |
| • 首席运营官 | 会员 |
| • 人力资源首席执行官 | 会员 |
| • 市高级场经理 | 会员 |
| • 法务部总监 | 秘书 |

会议

会议将在适当时举行，但每月至少举行一次。如有需要，该委员会主席可召集额外会议。

6. 人力资源委员会

成立人力资源委员会的目标：

- 确保贯彻执行人力资源政策具有长期目标和银行价值。
- 向任何人力资源相关管理部门查询并推荐银行政策中规定的程序。
- 就员工纪律处分程序中无法自己解决的问题向管理层提供建议。
- 对与首席执行官分配的人员配备相关的任何问题负责。

成员

委员会成员应谨慎行事，避免可能损害其判断的利益冲突。并且应该撤消任何可能存在利益冲突的决定，无论是否可能发生。人力资源委员会由以下常任理事国组成：

- | | |
|-------------|----|
| • 首席人力资源执行官 | 主席 |
| • 首席执行官 | 会员 |
| • 人力资源协调主管 | 会员 |

如果上述成员无法出席会议，可以任命其他成员为代表。如果任命了委员会主席，则会议应由会议成员选出的另一名成员主持。

会议

会议将在适当的时间举行。如果需，该委员会主席可以安排其他会议。

7. 运营风险管理委员会

成立运营风险管理委员会以确保审计发现并管理所有银行风险事件。操作风险管理委员会的目标是：

- 实施和维护世行业务风险管理架构。
- 监控并改善可能严重影响银行的运营风险事件。避免或减少到可接受的低水平。
- 负责实施以及运营风险管理，包括政策适用于业务和风险管理策略。
- 确保运营风险管理按照管理方针并监督整个银行。

成员

业务风险管理委员会的组成应由风险管理首席执行官主持，并应具有以下成员：

- | | |
|-------------|-----|
| • 副首席执行官 | 主席 |
| • 首席执行官 | 副主席 |
| • 首席风险管理执行官 | 会员 |
| • 首席运营官 | 会员 |
| • 首席科技官 | 会员 |
| • 风险管理执行经理 | 秘书 |

会议

每月至少将召开一次运营风险管理正式会议。必要时，运营风险管理委员会主席可以安排其他会议。

8. 采购委员会

采购委员会的目的了解每次采购中现金的价值。当可以信任任何供应商时，价格通过公开竞争决定。

他们提出的项目被认为是可以接受的，并不意味着总是自动选择低值即，考虑适合性目标，市场价值，投资收益，每个生命周期的总成本及时的供应，供应后的支持和环境的可持续性，社会责任感，实践经验的证据，以确保效率和合规性。

成员

采购委员会的组成包括：

- | | |
|-----------|-----|
| • 首席运营官 | 主席 |
| • 首席执行官 | 副主席 |
| • 副首席执行官 | 会员 |
| • 首席财务官 | 会员 |
| • 行政和采购经理 | 秘书 |

会议

会议在适当的时间举行，至少每月一次。必要时，采购委员会主席可召开其他会议。

9. 信息技术委员会

信息技术委员会的目的是负责管理并监督信息技术问题，基础架构，服务，发布实践管理并审查政策实践指导方针和技术项目为了要达到

业务需求和增加资源以降低风险。

成员

- | | |
|-------------|-----|
| • 首席科技官 | 主席 |
| • 首席执行官 | 副主席 |
| • 副首席执行官 | 会员 |
| • 首席运营官 | 会员 |
| • 首席财务官 | 会员 |
| • 首席风险管理执行官 | 会员 |
| • 电子银行总监 | 会员 |
| • 电子安全官员 | 秘书 |

若有相关项目需参谋，其他成员可应邀参加会议。

会议

此次会议应信息技术委员会主席的要求组织和举行。

风险管理

我们的风险应对方法

柬埔寨邮政银行认识到强大文化的重要性，这是指我们共同的态度、价值观和标准塑造与风险意识、风险承担相关的行为和风险管理。我们全体员工都有责任风险管理，并承担最终责任与董事会同住。

我们的风险偏好

CPBank的风险管理框架从设置开始

银行的风险偏好受到指导和经董事会批准与我们的业务战略挂钩与风险偏好。我们的风险偏好概括了考虑财务和非财务风险。我们将财务风险定义为因此而造成财务损失的风险的商业活动。我们积极承担这些类型的风险

实现股东价值和利润最大化。非金融

风险是指实现我们的战略或目标的风险内部流程、人员和系统失败的结果，或者来自外部事件。我们的风险偏好持续发展并扩大其范围作为我们定期年度审查的一部分确保世行风险偏好方针不变的流程符合市场最佳实践、监管预期和战略目标。我们的风险偏好体现在以下两个方面定量和定性术语并应用于核心业务水平。报告针对 RAS 的性能参加风险管理会议以支持有针对性的关于违反风险偏好和任何行为的见解和讨论相关的缓解行动。该报告允许风险及时识别和缓解，并告知风险调整薪酬以推动强大的风险文化。

风险管理

在柬埔寨邮政银行，我们认识到风险的主要作用管理是为了保护我们的客户、企业、我们的同事、股东和社区服务，同时确保我们有能力支持我们的战略和提供可持续增长。我们的目标是使用一个全面的整个组织的风险管理方法和以我们的文化为基础，涵盖所有风险类型价值观。我们的风险管理框架对此进行了概述，包括我们采用的关键原则和实践管理重大风险，包括金融和非金融风险。该框架促进持续监控，降低风险意识并鼓励健全的运营和战略决策和升级过程。它还支持一致的方法来识别、评估、管理并报告我们在活动中接受和产生的风险，具有明确的责任。我们继续积极审查制定我们的风险管理框架并加强我们通过我们的活动来管理风险的方法考虑人员

和管理信息；信用、运营、流动性、

市场、信息技术、气候和社会风险

管理流程、政策；和数据。

有效且高效地管理风险和不确定性

是成功实施我们战略的组成部分，

支持我们发展可持续和有弹性的愿望

商业。我们经常面临业务不确定性，

是通过结构化的风险管理方法我们能够主动应对、缓解和管理这些风险并在出现机会时拥抱它们。尽管持续的挑战，例如 COVID-19 大流行和全球供应链中断，我们的业绩仍在继续突显我们员工的韧性和我们的商业模式

以及我们在不确定性情况下交付的可靠记录。我们的业务和地域的多元化性质足迹以及我们广泛的产品组合，

客户和供应商是缓解影响的重要因素

CPBank 可持续增长受到重大威胁的风险和长期股东价值。按年度计算，

董事会同意我们认为的主要风险和新兴风险面临着强大的风险管理治理

框架已经到位，使 CPBank 能够有效地在我们的风险偏好水平内优先考虑和管理风险。董事会对董事会的有效性进行审查银行的风险管理和内部控制体系至少每年一次，承诺建立一个安全和审慎独立的风险管理体系

根据国际最佳实践与银行的战略目标。我们的风险管理受风险监察委员会直接监督董事会及其职能涵盖整体风险管理银行的活动。

风险框架还有助于银行加强审慎有效的风险文化顶部”阐明了我们都愿意接受的风险为银行。因此，重大风险包括信用、运营、流动性、市场、信息技术、气候和社会风险得到定期有效监测以确保银行始终保持其经济资本、监管资本充足率、流动性位置和其他监管合规性。

本行董事会全面负责建立和监督银行风险管理框架。董事会已成立风险监督委员会(ROC)来监督各种管理委员会，例如信用委员会(CC)、操作风险管理委员会(ORMC)、资产负债委员会(ALCO)，负责用于建议、实施和监督银行的风险管理政策和流程。

银行的 ROC 负责提供风险监督制定管理政策来识别和分析银行面临的风险，设定适当的风险限额和控制，并监控风险和遵守此类限制。审查风险管理政策和制度定期反映市场状况和情况的变化银行的活动。本行通过培训、管

理标准和程序，旨在培养一支纪律严明、纪律严明的队伍。全员有效的风险控制环境了解他们的角色和义务。

本行审计委员会监督实施情况内部控制和遵守监管规定要求。世行审计委员会协助内部审计职能的监督作用以及合规单位。内部审计定期开展对内部控制和程序进行特别审查合规部门确保所有监管要求完全遵守，其结果报告给本行审计委员会。

本行管理识别、评估和通过内部机制缓解主要风险和新出现的风险使用风险管理工具的治理流程和流程。我们的识别和影响方法评估的目的是确保我们减轻影响这些风险对我们的财务业绩、长期战略目标和声誉。作为我们定期分析的一部分，敏感性的主要投资组合风险采用自下而上的方式进行审查风险评估，辅之以自上而下的宏观经济和政治情景分析。这个两管齐下方法使我们能够捕获这些风险驱动因素这对我们的风险清单以及那些仅与特定投资组合相关的内容。风险意识通过一系列的内部培训不断提升，沟通和会议。我们致力于持续强化风险管理能力加强与风险程序、风险相关的控制政策、风险工具、风险分析和风险报告。

信用风险管理

信用风险是指客户或客户遭受财务损失的风险交易对方未能履行合同规定的义务。信用风险主要产生于直接借贷、贸易金融和租赁业务，也来自其他产品例如担保和衍生品。信用损失也可能早在借款人实际未能还款之前就出现了。损失可能仅仅因为以下事实而引发：未来违约的可能性增加，而暴露是突出的。潜在的恶化未违约风险暴露的信用质量称为迁移风险。这种形式的潜在损失通常也是包含在更广泛的信用风险定义中。出于风险管理报告的目的，世行考虑并整合信用风险暴露的所有要素——例如个人债务人违约风险和部门风险敞口。它

衡量的是如果客户可能损失的金额

或交易对手不履行还款义务；被监控

使用各种内部风险管理措施和在框架内个人批准的限度内授权机构；并通过稳健的管理风险控制框架，概述了清晰一致的风险管理者的政策、原则和指南。

疏解

柬埔寨邮政银行保持着强大的负责任贷款文化，健全的风险政策和控制框架；伙伴并挑战企业定义、实施并根据实际情况不断重新评估我们的风险偏好和情景条

件；并确保有独立的，对信用风险、其成本及其缓解措施的专家审查。本行制定了审慎的信贷政策和稳健的信贷政策信贷产品管理信息系统客户细分和应用先进的风险衡量技术。我们所有的贷款产品均受产品管辖计划指南是根据客户生命周期需求以及市场研究和经董事会委员会批准。同时我们的信用承销和信用控制程序以及信贷政策也会定期审查和微调在速度、成本和风险控制之间取得平衡监管变化以及采取和减轻风险。根据不同的情况定期监控投资组合投资组合触发机制，以确保银行在规定的范围内运营设置边界。所有信贷政策均提交给董事会委员会批准。我们有每日、每周、每月进行监控的投资组合报告，以便及时采取行动采取措施降低任何信用风险。确保所有信用申请接受独立评估，所有学分审批需要信用风险管理部门的批准

被委托的人。本行已实施委托授权框架赋能个人管理工作人员在其职权范围内批准信贷申请用于信用申请的独立评估。信用主动监测、定期审查暴露情况并每月向风险与信用委员会报告基础。识别、分析和分析恶化的投资组合与相关业务部门商讨适当措施

补救措施(如果需要)。

柬埔寨邮政银行按产品定期监控其集中度风险，客户群、业务部门等。2022年，我们已审查我们所有的金融机构交易对手曝光。我们的贷款发放系统广泛应用于我们所有新的或现有的贷款来源渠道顾客。我们也几乎处于实施的边缘馆藏管理系统。这些系统和自动化将帮助我们促进风险管理

针对信用生命周期的不同阶段。我们渴望做科技支撑、无限可能的银行

增强为客户服务的能力便捷、体验、满意。

在过去的两年里，疫情对全球经济以及柬埔寨经济。尽管疫情的挥之不去的影响，宏观经济银行体系的稳定性和韧性一直处于稳定状态(健康)状况。2022年经济逐步复苏随着投资和贸易的扩大而获得动力并根据柬埔寨国家银行的指导方针实施援助措施。虽然我们观察到2022年拖欠率有所上升由于经济放缓，这种激增已经缓慢进行到了年底就下降了。通过持续实施提高投资组合质量的最佳实践，柬埔寨邮政银行尽管步伐缓慢，但仍成功管理了贷款组合在充满挑战的市场中信贷增长高于往年由于疫情大流行，环境受到影响。银行应继续密切监控借款人的状况，以便可以及时采取必要的补救措施方式，特别是当客户无法为其提供服务时对银行的债务义务，并已提供通

过详细的分析和严格的监管宽容评估他们的还款能力。

银行系统显着增长并发挥了作用在减轻借款人负担方面发挥着重要作用在疫情大流行期间遇到困难封锁,尤其是在行动不便和旅行受限的情况下受限制的。尽管疫情影响,银行业持续增长体现在资产、贷款、存款和其他银行服务。疫情大流行时代正在消失,许多国家都在刺激自己的经济复苏措施。同时,政策制定者、监管者和相关利益相关者银行业正在共同努力加强将银行业的稳定性和可持续性作为重中之重。鉴于“新常态”下消费者行为的变化疫情大流行的环境、银行和企业不断自我调整拥抱新的商业模式,与环境不断变化,尤其是在疫情加剧的情况下对经济的风险。在此情况下,银行对此采取了更加谨慎的态度新的信贷审批。我们专注于基于分析收集各种来源的信息,以确保改进

分析和监测已到位,以管理整体风险。尽管我们已经看到经济回暖商业机构重新开业,但某些业务各部门仍无法恢复正常,特别是那些主要依赖外国人的到来,例如旅游业和酒店业。

我们实施了多种策略来应对不同的问题信用风险情况。我们继续使用 CIFRS9减值模型并进行评估根据现有指南,疫情的影响美国全国广播公司。我们还采用了前瞻性方法在我们现有的 CIFRS 模型和估计的预期信用中基于此增强的损失。资产质量评价

通过根本原因分析确定管理结构信贷和商业障碍,必要的复古分析特定账户和拖欠模式调查年内开展了一些领域的工作。其他的一些进一步推进我们的风险缓解目标的举措是包括广泛的信用风险分析、探索银行的潜在机会和调整由于风险增加而产生的增长愿望持续的大流行。我们的投资组合细分PD模型纳入了大流行的影响。

自成立以来,本行采取了积极主动的态度疫情爆发,通过实施我们采取了各种措施并持续到2022年相信投资组合正在逐渐恢复正常尽管整体经济可能还需要一些时间才能恢复恢复并恢复正常状态。

操作风险管理

操作风险是指因下列原因而造成损失的风险内部流程、人员或系统不充分或失败或来自外部因素。这种风险是通过以下方式管理的建立适当的操作风险管理流程监控和报告业务活动由高级管理层提供控制和监督。这包括法律、合规、会计和欺诈风险。

疏解

操作风险管理确保建立清晰的组织结构、角色、内部控制政策措施及正确落实其中。这包括设立授权权限、定义系

统参数控制、流式传输确保合规的程序和文件符合监管和法律要求。这些框架,定期审查政策和程序以解决银行业务产生的操作风险。这银行对操作风险进行多层次管理通过操作风险管理对其进行监控委员会。各职能部门执行风险控制自我评估 (RCSA) 由以下机构定期测试操作风险团队确保正常运营银行层面的风险管理。银行已设立损失数据收集系统并具有商业智慧监控风险暴露的关键风险指标 (KRI)。那里是否正在向所有职能部门举办 RCSA 研讨会强化全行及各分支机构意识操作风险管理实践。

2022 年,我们进行了 BCP 演习,其中包括BCP 激活场景假设总部大楼无法进入,并且是我们的一部分需要从BCP 站点远程工作的劳动力。我们也

已执行 BCP 测试、调用树练习,以便

确保连续性计划执行的有效性以及它准备应对任何可能发生的干扰发生在我们的商业环境中。每个事业部都有

任何紧急情况的 BCP 文档。BCP 包括程序、平面图和信息,使业务部门应对中断、恢复和恢复功能。

流动性风险管理

“流动性风险”是银行将面临的风险难以履行与其财务相关的义务通过交付现金或其他方式结算的负债金融资产。流动性风险源于资金错配现金流量的时间和金额,这是企业固有的银行的业务和投资。

2022 年,由于疫情的持续影响,柬埔寨国家银行(NBC)继续随着之前实施的流动性刺激措施,特别是提供柬币流动性通过流动性提供抵押操作 (LPCO) 根据柬币汇率情况进行交易和流动性状况;最低利率降低了所有期限的 (LPCO) 的 0.5%;降低利率柬币和美元可转让存款证 (NCD)达到适当的水平;降低准备金要求存款和借款按日平均计算柬币和外国货币余额等于 7%(百分之七) 货币并拖延银行和金融机构维持资本节约缓冲 (CCB) 为 0% 并适当降低流动性覆盖率水平 (LCR) 根据需要。

疏解

本行的流动性和利率风险框架我们的流动性风险管理中详细阐述了管理

政策、现金管理指引、足够的风险

计量工具、流动性监测、流动性趋势、流动性行为分析、流动性压力测试、核心和非核心矿床分析、LDR、LCR 和 NOP 预测。本行通过资产负债管理流动性委员会 (ALCO) 负责建立流动性政策以及监测流动性处于持续进行状态。最低流动资产要求建立流动资产比率以确保合格负债的

最低门槛为一直。柬埔寨邮政银行全面监控其流动性状况监控指标,例如流动性覆盖率(LCR),贷存比(LDR)和净未平仓头寸(NOP)并通过增强预测进行日常监控。此外,银行还监控现金流、竞争性确保现金最大化的资金成本银行操作。这些做法一直支持着

银行顺利有效地进行预测和反应在正常和有压力的情况下,还可以帮助银行保持良好的流动性状况。柬埔寨邮政银行也执行市场管理成熟度差距分析确保资金满足所需期限的风险,以尽量减少风险差距。柬埔寨邮政银行已定义管理行动触发器作为风险偏好声明的一部分,接近安全以及其流动性风险管理的良好实践早期。2022年,柬埔寨邮政银行保持流动性相当好,另外将内部缓冲区设置为满符合监管要求。

流动性风险管理

市场风险是指对企业造成不利财务影响的风险贸易活动以及影响金融价值

本行持有的工具因资产变动而发生变化市场参数,例如利率、外汇利率、股票或资产价格、波动性、相关性和

信用利差。债务证券、股票等工具外汇和衍生工具主要是为交易或管理法定储备而持有。市场风险管理的目标是在可接受的参数范围内管理和控制市场风险暴露,同时优化回报。

总体而言,柬埔寨经济增长势头强劲

央行采取的宽松货币政策并放宽对企业的限制。俄罗斯乌克兰战争,供应链中断,美联储加息和其他央行正在施加通胀压力整体经济。然而,柬埔寨国家银行继续通过干预稳定汇率根据需要进入外汇市场,并继续放弃对银行和金融机构施加的限制机构以当地货币计算的净未平仓头寸。

疏解

从银行网站来看,银行正在密切关注

情况并进行了影响评估,以确保及时采取有效行动应对金融市场的不确定性和波动性。银行使用敏感性来衡量和减轻市场风险,和压力测试,详细描述潜在收益以及一系列市场走势和情景的损失,以及特定时间范围内的尾部风险。银行还强调了风险管理委员会及资产负债委员会监督(ALCO)确保及时有效的风险管理,从而将风险敞口维持在规定的审慎限度内。

信息技术、网络安全和数据风险管理

信息技术风险与使用相关,所有权、运营、参与、影响力和

采用企业内部IT的影响以及业务中断由于技术故障。柬埔寨邮政银行的金融体系和

支持业务运营的网络不断壮大多年来范围和复杂性并提供多样性系统运行的产品和服务位于多个地点并由不同的服务支持提供商。

疏解

安全管理和快速威胁识别已成为技术发展的当务之急应用程序。政策明确、健全、强大的技术风险管理框架

系统安全性、可靠性、弹性和可恢复性,程序、模板和风险评估方法,强大的身份验证来保护客户数据,IT风险管理的交易和系统。这框架支持对IT解决方案、实体进行风险评估提供IT及相关服务和新技术和数字化实施。此外,将控制和监控技术风险,我们也在执行定期渗透测试,以确保我们的稳健性系统安全并主动采取适当措施增强安全性以确保我们的系统安全。我们有数据备份管理,保护信息安全除了我们的灾难恢复站点之外,还有专门的灾难恢复站点BCP 站点确保灾难恢复弹性。我们拥有适当的用户访问管理流程,以确保适当的

访问控制、变更请求管理流程确保所有变更之前都经过充分评估部署。我们有安全信息和活动具有托管24/7安全性的管理(SIEM)解决方案2021年运营中心(SOC)得到加强我们实时进行整体技术风险管理并保护银行免受网络安全问题的影响。我们有核心银行系统已升级上线2022年12月。此次升级不仅为银行技术先进、强大的核心银行解决方案,但还将更可靠地支持多个系统接口为了更好的客户体验。

气候和社会风险

气候变化可能会在两个方面影响我们的客户方法。首先,客户的业务模式可能无法适应净零经济,这可能意味着新的气候相关法规将对它们产生重大影响商业。其次,极端天气事件或慢性天气模式的变化可能会损害我们客户的资产使他们无法经营业务或甚至可能住在他们的家里。从更广泛的层面来看,风险气候变化造成的影响通常分为a)物理与经济损失(对人身财产造成的物理损害)相关的风险财产和资产)免受极端天气事件(洪水、气旋等)由于气候变化和b)转型风险这是向低碳调整的可能过程经济及其对金融价值的可能影响资产和负债。

我们可以帮助客户的最有价值的方式之一应对转型挑战并变得更加能够抵御气候变化的物理影响通过融资和投资。为了有效地做到这一点,我们必须了解他们面临的危险。

在全球范围内，人们对这一问题的认识和敏感度不断提高发展的环境和社会影响。这从而加强了立法和执法以及公众对项目和社会的压力增加发起人展示社会和环境项目的健全性。柬埔寨的新兴趋势，例如收紧社会和环境法律&执法、增加公众压力和诉讼

表明社会和环境风险正在发生意义。尽管如此，当考虑到广泛的小企业家的范围，特定的环境社会风险也不容忽视。此类的例子风险包括使用童工、地下水污染汽车使用农用化学品和土壤污染修理车间。不利的环境和社会可以考虑单个微型企业家的影响

最少，但由于服务的客户数量通常很大存在显著的累积效应。

疏解

过去几年，环保业务案例金融机构社会管理制造：环境和社会（包括劳工）风险客户转化为金融的信用和声誉风险为此类客户提供融资的机构。一般来说，企业柬埔寨邮政银行等银行提供的服务与环境和社会风险的规模和类型与其他银行服务的大型企业客户和项目和金融机构，因为柬埔寨邮政银行仅在受薪人士中运营和个体经营大众市场部分。此外，我们融资的重点在于积极发展社会影响。

然而，柬埔寨邮政银行认识到重要性和相关性金融环境与社会风险管理机构。对此，柬埔寨邮政银行致力于识别并解决与其相关的所有短期、中期和长期环境和社会风险通过实施良好的环境和客户层面的社会风险管理。柬埔寨邮政银行的重点是为了确保环境和社会管理系统（ESMS）根据借款人筛选符合柬埔寨适用的排除清单环境和社会立法要求以及适用的相关国际最佳实践。建设银行还协助客户识别、缓解和管理社会和环境风险并监测、监督并协助有效实施ESMS。环境和社会管理体系制定可持续发展政策框架是为了解决这一风险。环境和社会评价风险是我们整体信用评估的一个组成部分审批流程。该框架整合了社会并将环保思维纳入柬埔寨邮政银行的主线职能，即贷款业务和其他员工职能整合柬埔寨邮政银行贷款周期中的环境和社会方面合适的。

简而言之，我们已经进行了评估这些风险的潜在影响并将其纳入我们的压力测试来评估我们应对这些事件的能力如果它们发生。我们审查了所有政策和程序2022 年期间。我们将继续监测疫情的影响以及未来的其他影响采取一切必要措施来减轻不可预见的风险可能会这样出现。风险和资本的总体关注点2022 年管理层的重点是维持我们的风险符合我们的风险策略的概况，增加我们的资本支持我们的战略管理举措的基础重点关注资产负债表优化。

合规运营

柬埔寨邮政银行有限公司致力于追随最好的问责领域的做法和市场标准，

透明度和商业道德，以促进可持续性。良好的治理和企业社会责任是市场标准的一个组成部分。这些努力的核心是诚信问题和银行在其活动中面临的声誉风险。管理针对这些问题，银行已成立独立的合规功能。该银行开发了合规政策旨在展示柬埔寨邮政如何银行有限公司。定义合规性和合规职能部门的有关管理的角色和职责合规风险。

合规政策已制定并获得批准董事会并每年或在必要时更新基于我们旨在遵守的法规变化符合当地监管以及银行业的最佳实践部门。管理层和所有员工要求实施这项政策有效。

银行的合规计划如下列：

(a) AML/CFT：

银行已制定政策、程序和任何指导方针遵守法律、反洗钱/打击资助恐怖主义法令、其他相关法规以及 FATF 建议和其他最佳实践银行业内坚决致力于战斗打击洗钱和打击资助恐怖主义。银行已投资开发反洗钱系统以增强这一能力使实施更加有效。此外，现场合规部门也对分支机构进行检查团队确保分行遵守银行政策。要求全体员工严格执行本政策，为新招聘人员提供培训时的程序对现有员工进行每年两次人员培训。

(b) 法规遵从性：

银行还遵守相关法律并通过设立监管机构评估绩效的合规检查表银行的。银行合规部是监督法律/法规执行情况的主要推动者全行监管合规与协作来自银行内的每个利益相关者。

(c) 举报：

柬埔寨国家银行强制举报银行实施并遵守以维持最高水平公开、诚实和问责的标准。任何一个利益相关者或各级员工应以正直、公正和诚实的方式行事。已在全省范围内强制执行银行鼓励银行工作人员报告重大事件事项可能包括但不限于：

- 不遵守法律和监管框架
- 不遵守内部政策和程序银行
- 财务滥用、盗窃、欺诈或其他财务行为违规行为
- 腐败或管理不善
- 对人们的健康和安全造成危险的行为
- 不当行为或不道德行为
- 滥用权力或任何形式的骚扰
- 犯罪或非法活动
- 故意隐瞒上述任何内容
- 表达任何不满

员工举报的渠道有很多，比如通过分行的反馈箱、电子邮件或电话口头反馈根据情况。

(d) 客户投诉处理：

参考 27 日 B7-017-299 号通告2017年9月关于客户投诉处理，由柬埔寨国家银行发行。这政策和程序的制定适用于整个银行关于我们的产品、服务、员工和投诉处理。客户可以向任何分行提出投诉，我们我们的呼叫中心每天 24/7 为客户提供服务如有任何疑问。

(e) FATCA 合规性：

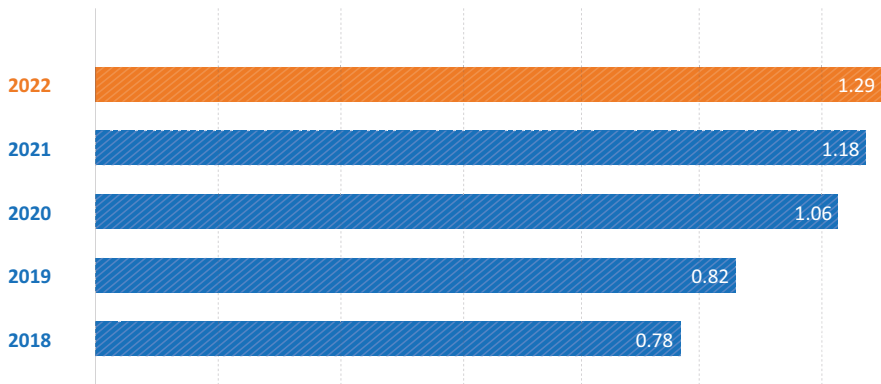
自 FATCA 政府生效以来，FATCA 成为当地法律后柬埔寨签署政府间协议

9 月 14 日与美国政府签订的 IB 模型 (IGA IB)，2015 年。因此，根据 IGA，这意味着政府和金融机构有义务履行职责根据 FATCA 规定进行操作。

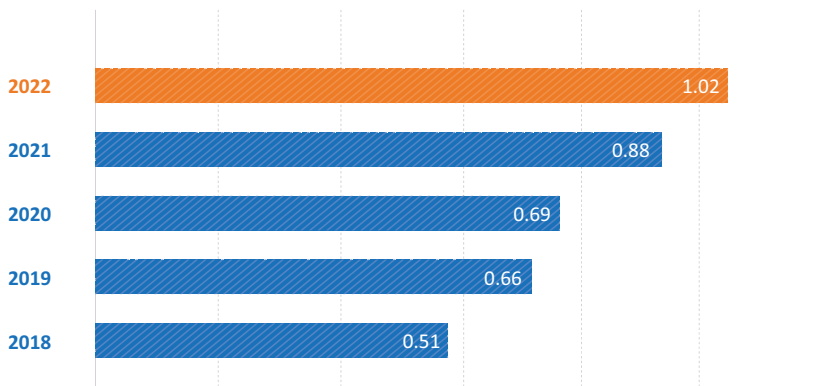
对美国个人账户的报告管辖的金融和银行机构柬埔寨须缴纳一般税务经济部主管部门 & 金融。根据这一要求，银行实施通过程序来识别美国身份个人和法人实体并与一般税务部门每年按期限和时间进行报告状况。培训还针对对相关人员进行他们的理解得以有效实施。

银行业绩

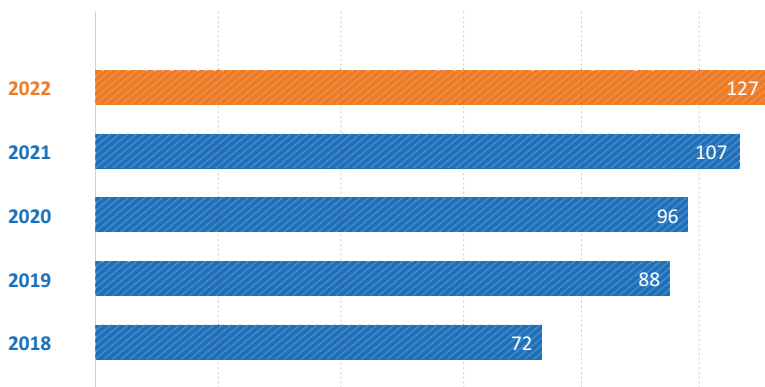
与全资子公司阜南小额信贷有限公司合并



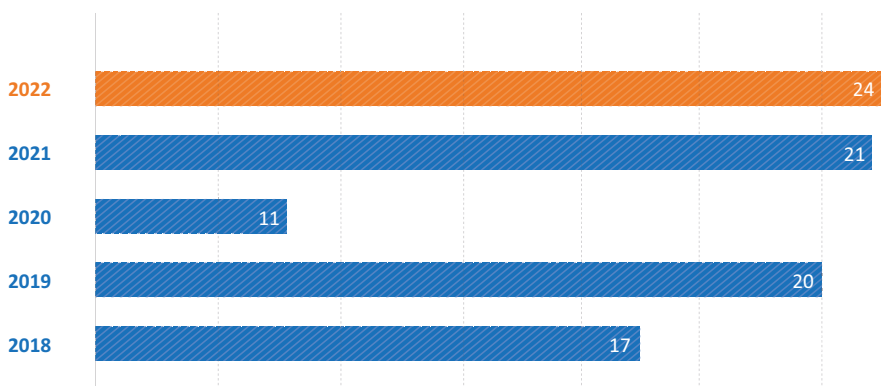
总资产
\$1.29 billion



贷款总额
\$1.02 billion



总收入
\$127 million



净收入
\$24 million

ក្រសួងសេដ្ឋកិច្ចនិងហិរញ្ញវត្ថុ
MINISTRY OF ECONOMY AND FINANCE
អគ្គនាយកដ្ឋានពន្ធដារ
GENERAL DEPARTMENT OF TAXATION



ព្រះរាជាណាចក្រកម្ពុជា
KINGDOM OF CAMBODIA
ជាតិ សាសនា ព្រះមហាក្សត្រ
NATION RELIGION KING

TCG23010656322

លេខ ៦៤៩ អល

រាជធានីភ្នំពេញ ថ្ងៃទី ១០ ខែ មករា ឆ្នាំ២០២៣
Phnom Penh, 10th, Jan 2023

អគ្គនាយកដ្ឋានពន្ធដារ

GENERAL DEPARTMENT OF TAXATION

វិញ្ញាបនបត្រ

អនុលោមតាមការពិនិត្យ

(ប្រកាសលេខ ១៥៣៦ សហវ.ប្រក ចុះថ្ងៃទី២៣ ខែធ្នូ ឆ្នាំ២០១៦)

អគ្គនាយកដ្ឋានពន្ធដារបញ្ជាក់ថា :

ឈ្មោះក្រុមហ៊ុន : **ធនាគារប្រៃសណីយ៍កម្ពុជា ភ.អ**

លេខអត្តសញ្ញាណកម្មសារពើពន្ធ : **L001-100192777**

ស្ថិតក្រោមការគ្រប់គ្រង : នាយកដ្ឋានគ្រប់គ្រងអ្នកជាប់ពន្ធនៃ កាលបរិច្ឆេទធ្វើបច្ចុប្បន្នភាព : ២៦ មករា ២០១៧

សកម្មភាពអាជីវកម្ម : សេវាកម្មធនាគារ

អាសយដ្ឋាន : #២៦៥-២៦៩ ផ្លូវ ព្រះអង្គឌួង សង្កាត់ វត្តភ្នំ ខណ្ឌ ដូនពេញ រាជធានីភ្នំពេញ

ទទួលបានកម្រិតអនុលោមតាមការពិនិត្យប្រភេទ : **មាស**

មានសុពលភាពរយៈពេល **២** ឆ្នាំ សម្រាប់ឆ្នាំជាប់ពន្ធ ២០២២ ដល់ ឆ្នាំ២០២៣។

CERTIFICATE OF TAX COMPLIANCE

(Prakas No 1536 MEF/PK dated 23rd December 2016)

GENERAL DEPARTMENT OF TAXATION certifies that :

Company's name : **CAMBODIA POST BANK PLC.**

Tax Identification Number (TIN) : **L001-100192777**

Under : Department of large Taxpayers

Date of Information Update : 26 Jan 2017

Business activity(ies) : Banking service

Tax Compliance Type awarded : **GOLD**

Validity period of **2 years** for the tax year of **2022 and 2023.**

ឡូកូដ

- នាយកដ្ឋានពន្ធដារ និងកិច្ចការពន្ធ
- នាយកដ្ឋានគ្រប់គ្រងអ្នកជាប់ពន្ធនៃ
- នាយកដ្ឋានបច្ចេកវិទ្យាព័ត៌មាន
- ឯកសារ-ការប្រវត្តិ



រដ្ឋមន្ត្រីប្រតិភូអមនាយករដ្ឋមន្ត្រី
ប្រតិភូរាជរដ្ឋាភិបាល
ឧត្តមបណ្ឌិតអគ្គនាយកនៃអគ្គនាយកដ្ឋានពន្ធដារ

Minister Attached to the Prime Minister
Deputy of the Royal Government
In charge as Director General of General Department of Taxation



គង់ វិបុល

CPBank 從稅務總局獲得 2022-2023 年期間的稅務合規金證書。

主席致辞



方侨生博士公爵
董事会主席

“支持经济增长，为柬埔寨做出贡献繁荣，并帮助客户实现他们的财务目标”

银行的愿景 — 丰富生活，满足日益增长的需求柬埔寨人民的愿望 - 传达我们的基本乐观和我们在支持方面发挥的作用经济增长，为柬埔寨的繁荣做出贡献，并帮助客户实现他们的财务目标。这2022 年面临更多挑战和不确定性我们所有人都像世界上任何其他人一样，因为我们开始学会将 Covid’ 19 作为一种新常态来生活。2022年期间，该国各省也经历了洪水

对许多人造成重大的财务和社会影响人们。当我们面对所有这些问题时，我们有意识到我们是这个社区不可或缺的一部分作为一家银行，我们始终站在客户身边，共同渡过难关，实现更大经济繁荣

世界正面临着敲打着的危险危机发展中国家，打击穷人和弱势群体，以及

全球不平等加剧。由于供应链中断到中国的严格封锁措施、乌克兰的战争、大规模宏观经济失衡和能源短缺，肥料和食品引起了全球最尖锐的

80年经济衰退，推高通货膨胀创历史新高。未来一年的展望是混合。强劲的经济复苏和历史低位失业率因成本上升而缓和、更高的能源价格和供应链压力涉及范围广泛的商品和服务。然而，我们的有利的国内条件加上日益增长的外需推动柬埔寨2022年经济增长5.1%

外商直接投资和出口增加保持柬埔寨的国际储备涵盖大约 7 个月的预期进口商品和服务。这也支持了实施货币和汇率政策，尤其是在稳定汇率并提供充足的流动性以保持物价稳定，维持经济增长。

尽管存在这些经济挑战，银行信贷增长期间质量稳定。衷心感谢致柬埔寨王国政府和国家一向积极主动的柬埔寨银行为保持稳定和韧性发挥了关键作用在银行系统中通过采取各种先发制人和整个期间的审慎措施。这继续大流行不仅使我们处于动荡之中，而且加速了我们的数字服务交付创新顾客。我们在整个行业都观察到了这种趋势在柬埔寨。

我们在数字渠道上看到了显著的增长在 2022 年期间，整体数字交易数量增长72%，数量增长141%。我们有还升级了我们的核心银行系统以设置我们自己拥有坚实的基础来开展所有的数字化之旅并支持我们对更大财务的坚定承诺融入全国。2021年巴空运行8.16万笔交易（80% 以美元计），一笔美元交易成交额28.9 亿美元，比 2020 年增长8,200%。NBC 的 KHQR 已于 2022 年得到广泛采用，促进跨行支付更轻松便捷。

我很高兴 CPBank 保持了资产负债表

12 亿美元的资产, 其中我们的贷款组合增长适度增长 16.8%, 全年实现净利润 2000 万美元2022. CPBank全国新增ATM机324台包括现金存款机, 以确保更多的访问通过各种合作伙伴关系为我们的客户提供服务。我们有有效地管理以保持舒适的流动性全年资本状况。银行附属公司扶南小贷也实现了盈利在 2022 年非常顺利。银行还加强了合作伙伴关系与 AMK、Amret 等其他金融机构合作进行扩张外展并为客户提供便利无需访问任何银行即可支付每月还款分支机构。

我看到更多人采用贷款发放系统

CPBank 不仅缩短了周转时间, 但也帮助世行兑现了他们对更环保的环境和整体可持续性。这银行通过升级在 2022年实现了另一个里程碑其核心银行系统将提高银行的整体提供更好的客户体验的能力。我很高兴高级管理团队不懈努力改善整个期间的整体客户体验和他们的承诺。

我要感谢我们所有的股东感谢他们一直以来的信任, 感谢董事会成员经验丰富的管理团队指导。我也是感谢柬埔寨王国政府监管机构, 特别是柬埔寨国家银行, 一般经济财政部税务司, 卫生部的所有支持。我很感激为银行的每一位客户提供持续的服务信任和支持。我希望我们能为建设国家整体经济做出贡献作为经济增长最快的国家繁荣昌盛。



Neak Oknha Dr. Pung Kheav Se
Chairman of the Board of Directors

首席执行官致辞

“2022年是复苏的希望之年”

杜赵杰先生

首席执行官



在经历了长时间的大流行不确定性时期，尤其是中国针对零疫情政策采取更严格的封锁措施，造成供应链中断以及商品和服务价格不稳定，特别是在酒店和旅游业，预计情况会好转或在 2022 年结束；然而，俄乌战争爆发，将全球能源价格和通胀推高至 2022 年中期的极端水平。这种情况加上美联储加息速度快于预期，给柬埔寨乃至整个世界的经济增长带来了诸多挑战。

尽管面临各种挑战，本行在 2022 年仍表现良好：

- 我们通过升级加强了我们的核心银行能力，这将帮助我们在未来几天更好、更方便地为我们的客户服务。
- 我们的 24/7 安全运营中心持续监控和管理网络威胁，以确保我们的客户完全安全地以完全安心的方式进行数字化运营。
- 我们还在 2022 年引入了反洗钱系统，以打击洗钱活动，并与政府携手改善柬埔寨金融体系的整体合规性和治理。

该银行通过与 Amret 和 AMK 等多家金融机构的合作扩大了整体业务范围，为我们的客户提供全国范围内的上门服务。本行还开发和增加了手机银行的许多新功能，以方便用户使用，推动手机银行用户增长107%，业务合作伙伴增长370%，客户账户增长55%。

2022年，该行总资产同比增长8.9%至12.9亿美元，贷款组合增长15.8%至10亿美元，储蓄余额增长11.06%至9.47亿美元。我们的净利润增长了 10.73% 至 2362万美元。

作为一家柬埔寨银行，其愿景是成为最好的大众市场银行，丰富柬埔寨人民的生活，满足柬埔寨人民日益增长的愿望，为股东、员工和社会创造可持续的价值，柬埔寨邮政银不断扩大在潜在省份、城镇的分支网络和地区。到 2022 年，

柬埔寨邮政银行分支机构的数量已增加到 60 个，我们的子公司 Funan Microfinance 的网络也增加到 51 个分支机构。该银行已优先与中小企业银行合作，继续为中小企业提供融资，特别是旅游业和酒店业的中小企业，从而为王国政府促进经济增长的举措做出贡献。

2022年的所有成就，是柬埔寨邮政银行全体员工的贡献，是董事长、副董事长和全体董事会成员的指导，特别是柬埔寨国家银行，监管机构及时制定了维持柬埔寨稳定的战略，整个柬埔寨经济。

我们要感谢所有一直支持并继续支持我们的产品和服务的客户。我们将努力开发我们的产品和服务，使其更具创新性和与时俱进。我们致力于为客户提供一流的服务体验。我们要感谢柬埔寨邮政银行的每一个人，感谢我们的董事会和股东、柬埔寨王国政府和监管机构，尤其是柬埔寨国家银行的持续支持。我们还致力于在 2023 年及以后进一步改进。



Toch Chaochek
Chief Executive Officer

董事会



方侨生博士公爵
董事会主席

方侨生博士公爵目前担任柬埔寨邮政银行、加华银行和海外柬华投资公司的董事长，并一直积极参与这两家公司的投资和开发活动。方侨生博士公爵是柬埔寨和加拿大杰出的企业家和受人尊敬的商业领袖，曾担任多家公司的董事长、主席、首席执行官和董事会成员，包括 Oriental Ship Supplies, Oriental Commercial Inc., 自 1991 年以来引领加华银行及自 2013 年以来引领柬埔寨邮政银行不断迈向蓬勃发展。

方侨生博士公爵也曾担任柬埔寨银行公会主席和柬埔寨建筑公会主席，与行业领袖密切合作，指导柬埔寨银行业和建筑业的发展。

2002 年，方侨生博士公爵荣获诺罗敦·西哈努克国父颁授的“莫哈西

里沃“(Mahaserey Vattanac Award) 卓越贡献勋章，并于 2012 年，荣获诺罗敦·西哈莫尼国王陛下御赐由洪森总理颁授的“国家最高贡献勋章”，以表彰方侨生博士公爵一直对柬埔寨经济和社会发展所作出的重要贡献。

2019 年 11 月 21 日，柬埔寨首相洪森在主持皇家科学院英德拉黛薇大楼 (Indradevi Building) 落成仪式上向方侨生博士公爵颁授商务管理荣誉博士学位证书。



YEO HONG PING 先生
董事会副主席

YEO HONG PING 先生负责监管富登金融控股有限公司 (FFH) 的特许经营建设，并制定 FFH 的愿景和发展战略，以持续提升利益相关者的价值。Yeo Hong Ping 先生全面负责 FFH 及其投资公司。

在加入 FFH 之前，Yeo 先生是摩根大通公司的董事总经理，负责在新加坡的整体投资银行业务。Yeo Hong Ping 先生也曾担任摩根大通公司 (新加坡) 的高级管理委员会成员及摩根大通 (S.E.A) 的董事会成员。此外也曾担任过其他高级职位，包括东南亚房地产投资银行业务主管和企业融资业务主管。



ORK BORA 阁下
董事会顾问

Ork Bora 阁下于 2010 年被任命为柬埔寨邮政总经理,并于 2011 年被任命为负责柬埔寨邮政的皇家代表团。2021 年,他晋升为邮电部秘书长。他的主要职责是管理 MPTC 的整体流程。

Ork Bora 阁下还曾担任过邮电局局长 Banteay Meanchey 省的部门并且是成员 2000 年至 2010 年在柬埔寨工程学院获得博士学位。

Ork Bora 阁下拥有工商管理硕士学位并毕业于越南河内理工大学电信工程师 1997. 1998 年起完成多次技术培训与电信和 ICT (本地和国际) 相关的计划。



NEO POH KIAT 先生
独立董事会成员顾问

目前,Neo Poh Kiat 先生是Octagon Advisors (Shanghai) Limited公司的常务经理。以及China Yuchai International Ltd、中信信托和China Trust and ValueMax Group Ltd的独立董事。

他曾经在Octagon Advisors Sanghai Limited 的咨询公司前任总监,负责监督和咨询中国北京公司的所有项目。

在加入 Octagon 顾问之前,Neo Poh Kiat 先生担任高级副总裁兼Singapore's United Overseas Bank 银行与中国区官员。他负责公司和香港的UOB银行的企业信息关系。

在他受雇于UOB银行之前,Neo Poh Kiat 先生在DBS 银行担任过多个职位,他的最后职位是DBS银行香港分行的总经理。同时,他还是DBS Kwong Bank的总裁和委员会成员,并且是DBS银行在香港的子公司的DBS Asia Capital Limited 的总经理。他积极参与成立了 DBS Securities Hong Kong,并在90 年代初担任执行董事。

Neo Poh Kiat 先生拥有新加坡 Nanyang University大学的商业 (荣誉) 学士学位。



GIANG SOVANN 先生
独立董事会成员顾问

江先生是公司治理学院的创始人兼主席，并在新加坡管理大学和新加坡社会科学大学教授公司治理、上市规则、风险管理以及气候变化和可持续发展报告。他还在社会服务学院和新加坡特许会计师协会教授慈善治理。Giang 先生是 RSM Singapore 的业务咨询高级总监，也是环境可持续发展服务的负责人和非营利服务的副负责人。他撰写了多篇关于公司治理、风险管理和可持续发展报告的文章。他的管理理念“有效公司监督的四大支柱”和“有效风险管理的八个驱动因素”已被许多组织采用。

江先生是新加坡董事协会的执行董事，他也是新加坡企业奖的组委会成员，并共同管理新加坡上市公司的最佳管理董事会奖。他拥有超过 10 年担任新交所上市公司独立董事的经验。他的董事会职责和经验包括非执行主席、首席独立董事、审计与风险委员会主席、薪酬委员会主席和提名委员会成员。

江先生拥有加拿大特许会计师协会的特许会计师资格。他也是新加坡特许会计师和新加坡董事协会的成员。他是投诉与纪律小组、公共会计师监督委员会、会计与企业监管局 (ACRA) 的成员。



TEO MENG POH PHILIP 先生
独立董事

Teo 先生是 FFH 综合风险管理高级副总裁。以此身份，他负责监管FFH在中国和印度支那的各种风险管理。在任职期间，Teo 先生亦负责FFH特许经营的营运风险管理、审核及合规方面，包括制定其政策及治理架构。也是并购活动的风险管理者。

在加入FFH之前，Teo 先生曾在渣打银行担任审计、客户开发和企业融资主管。Teo 先生在华侨银行 (Oversea-Chinese Banking Corporation) 开始他的职业生涯，曾担任该行在上海和曼谷海外分行各种高级职务，主要负责客户开发方面业务。



ROS PHIRUN 先生
非执行董事

自从 2021 年至今, Phirun 先生晋升为柬埔寨商业博彩管理委员会秘书长。他的主要职责是管理整个商业博彩流程包括监督和并使商业博彩业成为国家收入的一部分。

自 2013 年至 2020 年, Phirun 先生担任财经部综合金融部 (GDFI) 副司长, 主要负责 GDFI 公共财政管理的改革计划和审计工作。

从 2008 年到 2013 年, Phirun 先生负责在金融部门发展战略的指导下建立和发展政府证券、商品市场、主权基金、金融稳定政策和柬埔寨金融区。Phirun 先生还是全国公务员社会保障基金 (NSSFC) 的董事会副主席, 负责监督和采纳 NSSFC 管理层起草的所有条例。

2004年至2008年任金融产业司赌场管理处处长, 兼任商务部东盟与国际组织司WTO法律合规局副局长、柬埔寨高级经济官员助理。

Ros Phirun 先生于 2002 年毕业于法国 CERAM ESC Sophia Antipolis, 获得战略旅游管理理学硕士学位, 并获得泰国亚洲理工学院国际商务工商管理硕士学位。



CAROLYNE PUNG 博士
非执行董事

Carolyn Pung 博士出生于金边。她在加拿大 Montreal 长大并毕业。她于2000年攻读医学并获得医学博士学位。她专攻家庭医学, 并于2002年毕业于Montreal大学。近5年来, 她一直忙于在加拿大的两家私立医院和诊所, Quebec 省和 Ontario 省担任培训师。

2007年, 因家庭原因移居柬埔寨。为了跟上她的医疗实践, 她一直在金边的 International SOS Clinic/Raffles Medical 兼职担任医疗官, 直到 2020 年。

自 2007 年以来, 她一直担任柬埔寨领先商业银行加华银行董事会的执行董事, 并自 2013 年以来担任柬埔寨邮政银行董事会的非执行董事。

管理层



杜赵杰先生
首席执行官

杜赵杰先生是一位经验丰富的行政管理人员，柬埔寨的银行和金融领域拥有21年的工作经验。自2013年起，他被任命为柬埔寨邮政银行首席执行官。凭借他过去在金融机构不同领域担任领导职务的经验及对本地人民对银行业务的需求，他从邮政银行开业开始塑造一个大众市场银行。

在加入柬埔寨邮政银行之前，杜先生是 Hatha Bank 的首席运营官。他曾在 Hatha Bank 和 Acleda Bank 担任过各种高级管理职务，涵盖业务、信贷、运营、贸易融资领域。杜先生的职业生涯始于 Acleda Bank。

杜赵杰先生拥有柬埔寨大学金融与银行MBA学位、皇家法律与经济科学大学公共法学士学位和国立管理大学商业营销学士学位。



MALAY KUMER PAUL 先生
副行政总裁

Malay Kumer Paul 先生是一名执行管理专家，在亚太地区和中东地区的金融机构的全球、本地和投资银行拥有超过28年的工作经验。他于2018年加入柬埔寨邮政银行担任首席风险官，并自2020年7月起被任命为副首席执行官，负责该银行的整体业务和运营。

在他之前的职位中，他曾担任过各种高级管理职位，包括新加坡 FFH 综合风险管理副总裁；越南湄公河开发银行 (MDB) 副首席执行官兼首席风险官；孟加拉国 The City Bank Ltd. 和 BRAC Bank Ltd. 零售和中小企业信贷和托收主管；渣打银行收款部门负责人，负责巴林、卡塔尔、约旦和黎巴嫩。他在孟加拉国的 ANZ Grindlays 银行开始了他的银行业生涯。

Malay 先生拥有达卡大学的理学硕士学位（一等）和孟加拉国布拉克大学的工商管理硕士学位。



YI SAKUN 先生

执行副总及首席人力资源执行官

Yi Sakun 先生是一名战略人力资源专家，在银行、小额信贷和酒店等多个行业拥有超过 19 年的经验。他于 2013 年 2 月加入柬埔寨邮政银行，担任人力资源主管，并于 2015 年被任命为执行副总裁兼首席人力资源官。

在加入柬埔寨邮政银行之前，他曾担任 AMRET Microfinance 的人力资源副主管、ANZ 皇家银行的人力资源经理和人力资源业务合作伙伴，以及 SOKHA Hotels and Resorts Group 的人力资源主管。Sakun 先生在招聘、薪酬、培训和发展、绩效和业务关系管理方面拥有深入的知识。Sakun 先生热衷于通过采用技术来转变人力资源实践。他拥有战略性人力资源业务合作经验，并且精通柬埔寨劳动法。

Sakun 先生拥有工商管理学士学位，也是人力资源认证协会 (HRCI) 认证的人力资源专家。



KONG CHHAYLONG 先生

首席运营官

Chhay Long 先生是一名运营和技术管理专业人士，在银行和技术行业拥有超过 26 年的经验。他于 2016 年加入柬埔寨邮政银行，担任运营主管，并于 2018 年被任命为首席运营官。在他的职位上，他不仅领导运营团队，还管理物业、行政、物流和采购。

在加入柬埔寨邮政银行之前，他曾在 ANZ 皇家银行工作 10 年，负责管理技术、电子银行和交付渠道、本地和国际支付服务。Chhay Long 先生还曾在两家大型国际科技公司工作。他多样化的技术背景加上他的运营经验使他在转变运营流程以提供市场上一流的客户服务方面发挥了重要作用。他还成功推动了许多转型和流程再造项目。

Chhay Long 先生拥有信息技术硕士学位和国际合规协会 (ICA) 的认证会员。



CHEA BUNHEAN 先生
首席财务官

Chea Bunhean 先生是一名行政管理专家，在东盟地区的金融机构和审计领域拥有超过 17 年的工作经验。他于 2019 年 11 月加入柬埔寨邮政银行，担任首席财务官。他在柬埔寨邮政银行集团的 CIFRS 转换方面发挥了重要作用。

在加入柬埔寨邮政银行之前，他曾担任加华银行副首席财务官和加华证券首席执行官。他在当地、区域银行以及审计公司担任过各种领导职务，拥有丰富的工作经验。Bunhean 先生曾在一家区域性银行担任商业银行部副主管 4 年。他还在新加坡、越南和柬埔寨市场的本地和全球(四大)审计公司工作了 7 年多，最近他担任审计经理。

Bunhean 先生是澳大利亚会计师公会和 KICPAA 的注册会计师。他还拥有巴黎第一大学的工商管理硕士学位。



KROUCH CHANTHOL 先生
首席信息技术官

Chanthol Krouch 先生是一位经验丰富的商业技术战略家，在信息技术领域拥有超过 21 年的经验。Chanthol 于 2016 年 7 月加入柬埔寨邮政银行，担任 IT 主管，并于 2021 年被任命为首席信息技术官。他推动 IT 和数字团队改进关键业务运营流程，以提供最有帮助的客户体验。

他始终专注于与本地和全球组织在各个行业使用自适应技术的客户体验。在加入柬埔寨邮政银行之前，他是 Prudential (Cambodia) Life Assurance Plc 的信息技术主管。Chanthol 曾在不同管理级别的各种金融和保险机构服务，即 UCB、RHB 和 Camko Bank。在这些职位上，他帮助推动了技术和数字战略，以通过数字方式建立和转型企业。

Chanthol 拥有 RUPP 的计算机科学学位。



RAJESH KUMAR BARUA 先生
首席风险官

Rajesh 是一名经过认证的风险管理专家(法兰克福)，在孟加拉国金融业拥有 21 年的银行业经验。他是项目管理协会的认证导师，也是 GABV、MIT CoLab 和 Presencing Institute 的领导专家。他于 2022 年 1 月加入柬埔寨邮政银行，担任首席风险官。

在加入柬埔寨邮政银行之前，Rajesh 曾担任 BRAC 和城市银行的承保主管、汇丰银行的消费者信用风险经理，在风险管理、政策、流程自动化领域做出贡献。Rajesh 于 2002 年在渣打银行 Grindlays 开始了他的职业生涯。

Rajesh 被 BRAC 银行首席执行官授予“创意大师”，被孟买亚洲零售大会授予“零售领袖”，美国运通南亚区总裁“感谢奖”，“汇丰银行首席执行官感谢”，亚洲“最佳创新创意奖”太平洋首席执行官汇丰银行，首席执行官汇丰银行颁发的“Live the Brand Award”和“特别表彰奖”。

Rajesh 拥有独立大学的工商管理学士学位(金融)和达卡大学的工商管理硕士学位(会计与信息系统)。

申请CPBank VISA 信用卡

信用高达

\$50,000



最新奖项



2022年全球中小企业金融论坛大奖“亚洲年度中小企业融资人”银奖



2022年全球中小企业金融论坛大奖“女企业家最佳金融家”银奖



瑞士欧洲质量研究协会（‘ESQR’）颁发的“2022 年白金类质量成就奖”



柬埔寨信贷局 (CBC) 颁发的“2022年杰出行业合作奖”



迪拜国际商业杂志颁发的“柬埔寨 2022 年增长最快的零售和中小企业银行”

企业社会活动



柬埔寨邮政银行 向 AFESIP 柬埔寨捐赠 400 万柬币

柬埔寨邮政银行 (CPBank) 于 2022 年 1 月 28 日在 永旺 2 举行的 My Family Fair 2 期间向柬埔寨 AFESIP 捐赠了 400 万柬币。

除了捐款，柬埔寨邮政银行还为 AFESIP Cambodia 组织了筹款活动与提供给 AFESIP 的 KHQR，呼吁所有捐助者从其他银行通过二维码扫描捐款。

AFESIP Cambodia 是一个 NGO 组织，它关心和保障年轻妇女和女孩的权利，她们是性贩运、暴力、虐待或契约奴役和剥削的受害者或有可能成为受害者。NGO 组织为她们提供住所、身心保健、法律支持、教育、培训，并帮助她们重新融入社会。AFESIP Cambodia 成立于 1996 年，一直在帮助数以千计的年轻妇女和女孩。



柬埔寨邮政银行向柏威夏省厅和法院捐赠了长椅

2022 年 7 月 7 日, 柬埔寨邮政银行。在柏威夏省分行向柏威夏省行政办公室捐赠了 30 张长凳和 50 箱饮用水, 并向柏威夏省法院捐赠了 20 张长凳供公众使用。



柬埔寨邮政银行在班迭棉吉省修建道路并与学生分享学习资料

2022 年 7 月 17 日, CPBank 和 FUNAN Microfinance 向班迭棉吉省 Mongkol Borey 区 Phnom Touch Tbound 村的 Sang Prasat 小学捐赠了 100 盒口罩、100 箱饮用水和 800 万柬币, 沿着学校围栏修建一条 113 米长的水泥路, 以造福于公众。

柬埔寨邮政银行还为全体老师和学生带来了背包、书本、笔、酒精喷雾器、立方体和一些零钱等学习用品。



项目



展示

柬埔寨邮政银行 向Chroy Changva 游乐园夜市捐赠长椅

2022 年 9 月 14 日, 星期三, 柬埔寨邮政银行带来了 15 张长椅, 由柬埔寨邮政银行的Chroy Changva 分行的行长代表捐赠给Chroy Changva 游乐园夜市, 为公众服务。



柬埔寨邮政银行在马德望省修路以及分享学习资料给学生

2022年11月26日, 柬埔寨邮政银行捐赠2000万柬币, 支持马德望省Thmor Koule区Chrouy Sdau乡Nikom Krau村Nikom Krau村的Nikom中小学修筑水泥路和安装太阳能路灯等公益项目。

银行还为 44 名教师和当地局带来了一些钱和纪念品, 每人收到 1 个环保袋、1 个酒精喷雾器和 50,000 柬币, 以及 1,204 名学生, 每人收到 1 个背包、2 本书、2 支笔和 15,000 柬币。



项目



展示



柬埔寨邮政银行 组织清洁日

柬埔寨邮政银行于 2022 年 12 月 10 日组织了“清洁日”由银行管理层和员工参与，在金边和柬埔寨所有省份的公园和街道上收集垃圾。活动旨在促进福祉、美丽和公共秩序省会城市和省份，并提醒公众避免乱扔垃圾，以保持清洁的环境和健康的生活。

在金边，柬埔寨邮政银行总部和12家金边的分行约400名管理人员和工作人员聚集在Chroy Changvar区的柬日友谊桥(Chroy Changvar Bridge)周围和洞里萨河沿岸地区进行清洁，金边。



重要事件

柬埔寨邮政银行 与 AMK 签署谅解备忘录

柬埔寨邮政银行与 AMK Microfinance 签署了一份谅解备忘录, 允许两家机构的客户使用他们的 ATM 卡和 Visa 借记卡免费从彼此的 ATM 机提取现金。

两家机构之间的谅解备忘录签字仪式于 2022 年 1 月 20

日在达拉机场酒店举行。

目前, 柬埔寨邮政银行在全国拥有 89 个 ATM 网点, 而 AMK MFI 在全国拥有 70 个 ATM 网点。因此, 两家机构的所有客户都可以在全国159台ATM机上免费取款。



人民银行在国际妇女节传递爱心与关怀

2022 年 3 月 8 日, 即国际妇女节 111 周年之际, 柬埔寨邮政银行管理层向所有女性员工表示赞赏和感谢。

柬埔寨邮政银行一直重视并促进工作场所的性别平等。



柬埔寨邮政银行 与 Amret 签署谅解备忘录



柬埔寨邮政银行和 Amret 签署了一份谅解备忘录，允许两家机构的客户使用他们的 ATM 卡和 Visa 借记卡免费从彼此的 ATM 机提取现金。

两家机构之间的谅解备忘录签字仪式于 2022 年 4 月 8

日在奥林匹亚城市酒店举行。

目前，柬埔寨邮政银行在全国拥有 89 个 ATM 网点，而 Amret 在全国范围内拥有 35 个 ATM 网点。因此，两家机构的所有客户均可在全国123台ATM机上免费取现。

柬埔寨邮政银行 与 SME Bank 签署谅解备忘录

2022 年 6 月 16 日，柬埔寨邮政银行与柬埔寨中小企业银行签署了实施联合融资计划的谅解备忘录，以支持和促进旅游业的复苏。

该中小企业联合融资计划是一项通过提供负担得起的

贷款利率和有利的贷款条款和条件，在融资方面为旅游业的当地中小企业提供支持的计划。

企业最多可以申请 400,000 美元的贷款，年利率仅为 6.5%。



柬埔寨邮政银行组织年中绩效考核



2022年7月16日，柬埔寨邮政银行在暹粒省Sokha Siem Reap度假村组织了年中绩效回顾，由首席执行官Toch Chaochek先生主持，全体高级管理人员和分行经理参加。目标是回顾 2022 财年的年中成就，并为 2022 财年下半年

年制定业务战略。
该活动还包括在暹粒市一起骑自行车的团队建设活动，以促进团队精神和健康的生活方式。



柬埔寨邮政银行与 Plaza Premium Lounge 签署谅解备忘录

柬埔寨邮政银行与 Plaza Premium Lounge 签署谅解备忘录，柬埔寨邮政银行 VISA 信用卡金卡持卡人可从 01 日起免费享用世界各地国际机场 Plaza Premium Lounge 的餐饮、Wi-Fi、工作站等设施 2022 年 8 月。

柬埔寨邮政银行与 Plaza Premium Lounge 之间的谅解

备忘录签署仪式于 2022 年 7 月 27 日在金边国际机场的 Plaza Premium Lounge 举行。

目前，柬埔寨有 3 个环亚机场贵宾室——金边国际机场、暹粒国际机场和西哈努克国际机场——以及全球 89 多个地点。



柬埔寨邮政银行与 ARDB 签署谅解备忘录

2022 年 8 月 15 日，柬埔寨邮政银行和 ARDB 签署了柬埔寨农业部门多元化项目 (CASDP) 下的附属贷款协议。

仪式由柬埔寨王国政府代表、ARDB 首席执行官 KAO Thach 博士阁下主持，柬埔寨邮政银行首席执行官 Toch Chaochek 先生、世界银行、经济和财政部的代表、和农业、林业和渔业部。

在该项目下，ARDB 向柬埔寨邮政银行提供批发贷款，柬

埔寨邮政银行将向目标小农、SMAE、农业合作社和除水稻以外的生产者提供分贷款。

此项目主要旨在促进金边和其他 12 个目标省份包括马德望、蒙多基里、登丁、拉塔纳基里、柏威夏、暹粒、Tboung Kmum、桔井、磅湛、干丹、磅士卑省和磅清扬省的普惠金融和农业价值链。



柬埔寨邮政银行举办2022全球中小企业金融论坛代表考察团

2022年9月19日,柬埔寨邮政银行热烈欢迎2022年全球中小企业金融论坛的与会者参观柬埔寨邮政银行独立被分行。

大约有 25 名与会者,他们是来自世界各地的金融机构和金融科技公司的管理人员。

在考察访问期间,柬埔寨邮政银行 副首席执行官 Malay Kumer Paul 先生介绍了柬埔寨经济、金融业和柬埔寨邮政银行行程的概况。他还强调了柬埔寨邮政银行如何支持中小企业和女企业家,以及银行如何克服疫情期间的挑战。



柬埔寨邮政银行与柬埔寨海关总署合作

柬埔寨邮政银行与柬埔寨海关总署合作,通过银行提供各类进出口货物的税费代收服务。

12 月 27 日星期二,柬埔寨邮政银行 首席执行官 Toch Chaochek先生带领全行员工礼节性拜会了柬埔寨海

关总署首席部长 Kun Nhem 博士阁下及其技术工作组 2022.

拜会期间,柬埔寨邮政银行还向柬埔寨海关总署捐赠了10吨大米,用于其慈善和社会工作活动。



柬埔寨邮政银行举办第九届会员大会



2023 年 1 月 6 日, 柬埔寨邮政银行 在西哈努克省独立酒店举办了第 9 届会员大会。

由首席执行官Toch Chaochek先生主持, 全体管理团队、分行经理和2022优秀员工参加。

本次大会的目的是庆祝柬埔寨邮政银行在 2022 年取得的成就, 并制定 2023 年的业务战略。

它还让管理团队和分行经理加强了他们的关系和协作, 以提高有效管理的质量, 为客户提供最好的金融产品和服务。

活动期间, 管理团队还为2022年度优秀分行和员工颁发了证书。



柬埔寨邮政银行 2022年参加各类展会



2022年1月28日、29日和30日在金边永旺2举办的Family Fairs 2



2022年3月20日金边瑞尔日42周年



2022年8月6日至7日金边工厂周末市场



2022年8月13日至14日金边工厂周末市场



2022年10月7日在金边举行的邮政论坛、邮政服务展



2022年10月7日至8日在金边举行的“T Open 2022”羽毛球锦标赛



2022 年 10 月 31 日在暹粒省举行主题为“小储蓄，总比不储蓄好”的东盟储蓄日



柬埔寨科技博览会于 2022 年 11 月 11 日、12 日、13 日在金边的 Koh Pich 会议展览馆举行



CIA FIRST 国际学校家庭日，金边 Chhbar Ampov 分校，2022 年 12 月 10 日



2022 年 12 月 17 日金边森速分校 CIA FIRST 国际学校家庭日



2022 年 11 月 26 日在金边加拿大国际学校 (CIS) 举行的 2022 年圣诞集市



Extracted Audited Financial Statements

The accompanying audited financial statements are partially extracted and reformatted from the whole audited financial statements. This should be read in conjunction with the annual audited financial statements for the year ended 31 December 2022.

CAMBODIA POST BANK PLC. AND ITS SUBSIDIARY

Consolidated and Separate Financial Statements for the year ended 31 December 2022 and Report of the Independent Auditors

Corporate information

Bank	Cambodia Post Bank Plc.	
Registration No.	Co. 1794 M/2013	
Registered office	No. 265-269, Ang Duong Street Sangkat Wat Phnom, Khan Daun Penh, Phnom Penh Kingdom of Cambodia	
Shareholders	Canadia Investment Holding Plc. (“CIHP”) Fullerton Financial Capital Pte. Ltd. (“Fullerton”) Cambodia Post (“CP”)	
Board of Directors	Neak Oknha Dr. Pung Kheav Se	Chairman
	Mr. Yeo Hong Ping	Vice-Chairman
	Mr. Ros Phirun	Director
	Dr. Pung Carolyne	Director
	Mr. Teo Meng Poh Philip	Non-Executive Director
	Mr. Neo Poh Kiat	Independent, Non-Executive Director
	Mr. Giang Sovann	Independent, Non-Executive Director
Auditors	PRICEWATERHOUSECOOPERS (CAMBODIA) LIMITED (PWC)	

Contents

	Page
Directors' report	53
Independent auditor's report	55
Financial statements:	
Consolidated financial statements:	
Consolidated statement of financial position	57
Consolidated statement of profit or loss and other comprehensive income	58
Consolidated statement of changes in equity	59
Consolidated statement of cash flows	60
Separate financial statements:	
Separate statement of financial position	61
Separate statement of profit or loss and other comprehensive income	62
Separate statement of changes in equity	63
Separate statement of cash flows	64
Notes to the consolidated and separate financial statements	65

DIRECTORS' REPORT

The Board of Directors (the Directors) hereby submits their report and the audited consolidated financial statements of the Cambodia Post Bank Plc. (the Bank) and its subsidiary, Funan Microfinance Plc. (together the Group) and the separate financial statements of the Bank for the year ended 31 December 2022.

PRINCIPAL ACTIVITIES

The principal activities of the Bank consist of the operation of core banking business and the provision of related financial services through the Bank's head office in Phnom Penh and its various branches in the Kingdom of Cambodia.

The principal activities of Funan Microfinance Plc. consist of the provisions of loans and other micro-finance services to improve living standards in term of rural development through its head office in Phnom Penh and its various branches in the Kingdom of Cambodia.

There were no significant changes in nature of the principal activities during the year.

RESULTS OF OPERATION

The results of financial performance for the year ended 31 December 2022 are set out in the consolidated and separate statement of profit or loss and other comprehensive income on Page numbers 58 and 62, respectively.

SHARE CAPITAL

There were no changes in the registered and paid up share capital of the Group and the Bank during the year.

BAD AND DOUBTFUL LOANS AND ADVANCES

Before the consolidated and separate financial statements of the Group and the Bank were drawn up, the Directors took reasonable steps to ascertain that action had been taken in relation to the writing off of bad loans and advances or making of allowance for impairment losses, and satisfied themselves that all known bad loans and advances had been written off and that adequate loss allowance has been made for bad and doubtful loans and advances.

At the date of this report and based on the best of knowledge, the Directors are not aware of any circumstances which would render the amount written off for bad loans and advances or the amount of the allowance for impairment losses in the consolidated and separate financial statements of the Group and the Bank inadequate to any material extent.

ASSETS

Before the consolidated and separate financial statements of the Group and the Bank were prepared, the Directors took reasonable steps to ensure that any assets which were unlikely to be realised in the ordinary course of business, at their value as shown in the accounting records of the Group and the Bank, have been written down to an amount which they might be expected to realise.

At the date of this report and based on the best of knowledge, the Directors are not aware of any circumstances which would render the values attributed to the assets in the consolidated and separate financial statements of the Group and the Bank misleading in any material respect.

CONTINGENT AND OTHER LIABILITIES

At the date of this report, there is:

- (a) no charge on the assets of the Group and the Bank which has arisen since the end of the financial year which secures the liabilities of any other person, or
- (b) no contingent liability in respect of the Group and the Bank that has arisen since the end of the financial year other than in the ordinary course of banking business.

No contingent or other liability of the Group and the Bank has become enforceable, or is likely to become enforceable within the period of twelve months after the end of the financial year which, in the opinion of the Directors, will or may substantially affect the ability of the Group and the Bank to meet its obligations as and when they fall due.

CHANGE OF CIRCUMSTANCES

At the date of this report, the Directors are not aware of any circumstances, not otherwise dealt with in this report or the consolidated and separate financial statements of the Group and the Bank, which would render any amount stated in the consolidated and separate financial statements misleading.

ITEMS OF UNUSUAL NATURE

The financial performance of the Group and the Bank for the financial year was not, in the opinion of the Directors, substantially affected by any item, transaction or event of a material and unusual nature. There has not arisen in the interval between the end of the financial year and the date of this report any item, transaction or event of a material and unusual nature likely, in the opinion of the Directors, to affect substantially the financial performance of the Group and the Bank for the current financial year in which this report is made.

THE BOARD OF DIRECTORS

The members of the Board of Directors holding office during the year and as at the date of this report are:

Neak Oknha Dr. Pung Kheav Se	Chairman
Mr. Yeo Hong Ping	Vice-Chairman
Dr. Pung Carolyne	Non-Executive Director
Mr. Teo Meng Poh Philip	Non-Executive Director
Mr. Ros Phirun	Non-Executive Director
Mr. Giang Sovann	Independent, Non-Executive Director
Mr. Neo Poh Kiat	Independent, Non-Executive Director

DIRECTORS' RESPONSIBILITY IN RESPECT OF THE CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS

The Directors are responsible for ascertaining that the consolidated and separate financial statements present fairly, in all material respects, the financial position of the Group and the Bank as at 31 December 2022 and of its financial performance and its cash flows for the year then ended in accordance with the Cambodian International Financial Reporting Standards (CIFRS).

In preparing these consolidated and separate financial statements, the Directors are required to:

- adopt appropriate accounting policies which are supported by reasonable and prudent judgments and estimates and then apply them consistently;

- comply with the disclosure requirements of CIFRS or, if there have been any departures in the interest of fair presentation, these have been appropriately disclosed, explained and quantified in the consolidated and separate financial statements;
- maintain adequate accounting records and an effective system of internal controls;
- prepare the consolidated and separate financial statements on the going concern basis unless it is inappropriate to assume that the Group and the Bank will continue operations in the foreseeable future; and
- effectively control and direct the Group and the Bank in all material decisions affecting its operations and performance and ascertain that such have been properly reflected in the consolidated and separate financial statements.

The Directors confirm that the Group and the Bank have complied with the above requirements in preparing the consolidated and separate financial statements.

APPROVAL OF THE CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS

The accompanying consolidated and separate financial statements, together with the notes thereto, which present fairly, in all material respects, the financial position of the Group and the Bank as at 31 December 2022 and the financial performance and cash flows of the Group and the Bank for the year then ended in accordance with the Cambodian International Financial Reporting Standards, were approved by the Board of Directors.

Signed in accordance with an approval of the Board of Directors.



Neak Oknha Dr. Pung Kheav Se
Chairman of the Board of Directors

Mr. Toch Chaochek
Chief Executive Officer

Phnom Penh, Kingdom of Cambodia
22 March 2023

Independent auditor's report

To the Shareholders of the Cambodia Post Bank Plc.

Our opinion

In our opinion, the consolidated financial statements and the separate financial statements present fairly, in all material respects, the consolidated financial position of Cambodia Post Bank Plc. (the Bank) and its subsidiary (the Group) and the separate financial position of the Bank as at 31 December 2022, and their consolidated and separate financial performance and their consolidated and separate cash flows for the year then ended in accordance with Cambodian International Financial Reporting Standards (CIFRS).

What we have audited

The Group's consolidated financial statements comprise:

- the consolidated statement of financial position as at 31 December 2022;
- the consolidated statement of profit or loss and other comprehensive income for the year then ended;
- the consolidated statement of changes in equity for the year then ended;
- the consolidated statement of cash flows for the year then ended;
- the notes to the consolidated financial statements, which include significant accounting policies and other explanatory information

The Bank's separate financial statements comprise:

- the separate statement of financial position as at 31 December 2022;
- the separate statement of profit or loss and other comprehensive income for the year then ended;
- the separate statement of changes in equity for the year then ended;
- the separate statement of cash flows for the year then ended; and
- the notes to the separate financial statements, which include significant accounting policies and other explanatory information

Basis for opinion

We conducted our audit in accordance with Cambodian International Standards on Auditing (CISAs). Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the consolidated and separate financial statements* section of our report.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Independence

We are independent of the Group and the Bank in accordance with the International Code of Ethics for Professional Accountants (including International Independence Standards) issued by the International Ethics Standards Board for Accountants (IESBA Code) and the ethical requirements of the Kampuchea Institute of Certified Public Accountants and Auditors' Code of Ethics for Certified Public Accountants and Auditors (KICPAA Code) that are relevant to our audit of the consolidated and separate financial statements in Cambodia. We have fulfilled our other ethical responsibilities in accordance with the IESBA Code and the ethical requirements of the KICPAA Code.

Other information

The directors are responsible for the other information. The other information obtained at the date of this auditor's report is information included in the directors' report and supplementary financial information required by the National Bank of Cambodia but does not include the consolidated and separate financial statements and our auditor's report thereon.

Our opinion on the consolidated and separate financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the consolidated and separate financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the consolidated and separate financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

If, based on the work we have performed on the other information obtained prior to the date of this auditor's report, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of management and those charged with governance for the consolidated and separate financial statements

Management is responsible for the preparation and fair presentation of the consolidated and separate financial statements in accordance with CIFRS, and for such internal control as management determines is necessary to enable the preparation of consolidated and separate financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the consolidated and separate financial statements, management is responsible for assessing the Group's and the Bank's ability to continue as a going

concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Group and the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Group’s and the Bank’s financial reporting process.

Auditor’s responsibilities for the audit of the consolidated and separate financial statements

Our objectives are to obtain reasonable assurance about whether the consolidated and separate financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor’s report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with CISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated and separate financial statements.

As part of an audit in accordance with CISAs, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the consolidated and separate financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Group’s and the Bank’s internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management’s use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group’s and the Bank’s ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor’s report to the related disclosures in the consolidated and separate financial statements or, if such disclosures are inadequate, to modify our opinion. Our

conclusions are based on the audit evidence obtained up to the date of our auditor’s report. However, future events or conditions may cause the Group and the Bank to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the consolidated and separate financial statements, including the disclosures, and whether the consolidated and separate financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Group to express an opinion on the consolidated and separate financial statements. We are responsible for the direction, supervision and performance of the Group and the Bank audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

For PricewaterhouseCoopers (Cambodia) Ltd.



By Lang Hy
Partner

Phnom Penh, Kingdom of Cambodia
27 March 2023

**CONSOLIDATED STATEMENT OF FINANCIAL POSITION
AS AT 31 DECEMBER 2022**

		2022	2021	2022	2021
	Notes	US\$	US\$	KHR '000	KHR '000
ASSETS					
Cash on hand	4	37,048,923	32,369,314	152,530,416	131,872,585
Deposits and placements with the central bank and other banks	5	162,304,061	199,576,882	668,205,819	813,076,217
Loans and advances to customers	6	1,003,984,251	867,286,468	4,133,403,161	3,533,325,071
Investment securities at amortised cost	7	9,822,179	9,819,479	40,437,911	40,004,557
Statutory deposits with the central bank	8	58,893,286	56,146,559	242,463,658	228,741,081
Property and equipment	9	4,692,475	5,116,191	19,318,920	20,843,362
Right-of-use assets	10	6,217,289	7,567,540	25,596,579	30,830,158
Intangible assets	11	1,222,060	1,177,067	5,031,221	4,795,371
Goodwill	12	754,215	754,215	3,105,103	3,072,672
Deferred tax assets	13	1,612,256	1,482,119	6,637,658	6,038,153
Other assets	14	1,166,961	1,553,373	4,804,378	6,328,443
TOTAL ASSETS		1,287,717,956	1,182,849,207	5,301,534,824	4,818,927,670
LIABILITIES AND SHAREHOLDERS' EQUITY					
LIABILITIES					
Deposits from banks and other financial institutions	15	195,691,574	138,618,007	805,662,210	564,729,761
Deposits from customers	16	751,729,427	714,422,731	3,094,870,051	2,910,558,206
Borrowings	17	115,155,035	122,787,187	474,093,279	500,235,000
Lease liabilities	10	6,027,241	7,394,935	24,814,151	30,126,965
Current income tax liabilities	18	4,842,759	3,798,726	19,937,639	15,476,010
Employee benefits	19	243,505	283,143	1,002,510	1,153,525
Other liabilities	20	5,051,949	3,382,106	20,798,873	13,778,700
Subordinated debts	21	35,962,991	42,768,479	148,059,634	174,238,783
TOTAL LIABILITIES		1,114,704,481	1,033,455,314	4,589,238,347	4,210,296,950
SHAREHOLDERS' EQUITY					
Share capital	22	76,000,000	76,000,000	304,093,780	304,093,780
Retained earnings		63,659,834	47,266,955	258,519,556	191,521,861
Non-distributive reserves		20,000,000	15,000,000	81,455,000	61,020,000
Regulatory reserves		13,353,641	11,126,938	54,217,282	45,116,747
Other reserves		-	-	14,010,859	6,878,332
TOTAL SHAREHOLDERS' EQUITY		173,013,475	149,393,893	712,296,477	608,630,720
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		1,287,717,956	1,182,849,207	5,301,534,824	4,818,927,670

The accompanying notes on pages 65 to 82 form an integral part of these consolidated and separate financial statements.

**CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED 31 DECEMBER 2022**

	Notes	2022 US\$	2021 US\$	2022 KHR '000	2021 KHR '000
Interest income	23	124,154,500	104,955,525	507,419,442	426,959,076
Interest expense	23	(59,900,769)	(52,864,213)	(244,814,443)	(215,051,618)
Net interest income	23	<u>64,253,731</u>	<u>52,091,312</u>	<u>262,604,999</u>	<u>211,907,458</u>
Fee and commission income	24	1,323,442	785,297	5,408,907	3,194,588
Fee and commission expense	24	(57,460)	(134,652)	(234,839)	(547,764)
Net fee and commission income	24	<u>1,265,982</u>	<u>650,645</u>	<u>5,174,068</u>	<u>2,646,824</u>
Other income	25	<u>1,138,441</u>	<u>935,027</u>	<u>4,652,808</u>	<u>3,803,690</u>
Total other operating income		<u>1,138,441</u>	<u>935,027</u>	<u>4,652,808</u>	<u>3,803,690</u>
Credit impairment losses	26	(6,541,928)	(1,582,093)	(26,736,860)	(6,435,954)
Net other operating loss		<u>(6,541,928)</u>	<u>(1,582,093)</u>	<u>(26,736,860)</u>	<u>(6,435,954)</u>
Personnel expenses	27	(18,275,111)	(15,187,304)	(74,690,379)	(61,781,953)
Other expenses	28	(12,270,061)	(10,248,507)	(50,147,740)	(41,690,926)
Profit before income tax		<u>29,571,054</u>	<u>26,659,080</u>	<u>120,856,896</u>	<u>108,449,139</u>
Income tax expense	29	(5,951,472)	(5,328,958)	(24,323,666)	(21,678,201)
Profit for the year		<u>23,619,582</u>	<u>21,330,122</u>	<u>96,533,230</u>	<u>86,770,938</u>
Other comprehensive income:					
Items that will not be reclassified to profit or loss					
Currency translation differences		-	-	7,132,527	3,841,828
Other comprehensive income for the year, net of tax		<u>-</u>	<u>-</u>	<u>7,132,527</u>	<u>3,841,828</u>
Total comprehensive income for the year		<u>23,619,582</u>	<u>21,330,122</u>	<u>103,665,757</u>	<u>90,612,766</u>
Profit attributable to:					
Owners of the Bank		<u>23,619,582</u>	<u>21,330,122</u>	<u>96,533,230</u>	<u>86,770,938</u>
Total comprehensive income attributable to:					
Owners of the Bank		<u>23,619,582</u>	<u>21,330,122</u>	<u>103,665,757</u>	<u>90,612,766</u>

The accompanying notes on pages 65 to 82 form an integral part of these consolidated and separate financial statements.

**CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED 31 DECEMBER 2022**

Attributable to owners of the Bank

	Share capital		Retained earnings		Non-distributive reserves		Regulatory reserves		Other reserves		Total	
	US\$	KHR '000	US\$	KHR '000	US\$	KHR '000	US\$	KHR '000	US\$	KHR '000		
Balance at 1 January 2021	76,000,000	304,093,780	47,190,476	191,210,743	-	-	4,873,295	19,676,927	-	3,036,504	128,063,771	518,017,954
Profit for the year	-	-	21,330,122	86,770,938	-	-	-	-	-	-	21,330,122	86,770,938
Other comprehensive income – currency translation differences	-	-	-	-	-	-	-	-	-	3,841,828	-	3,841,828
Total comprehensive income for the year	-	-	21,330,122	86,770,938	-	-	-	-	-	3,841,828	21,330,122	90,612,766
Transactions with owners in their capacity as owners:												
Transfer to non-distributive reserves	-	-	(15,000,000)	(61,020,000)	15,000,000	61,020,000	-	-	-	-	-	-
Transfer to regulatory reserves	-	-	(6,253,643)	(25,439,820)	-	-	6,253,643	25,439,820	-	-	-	-
Total transactions with owners	-	-	(21,253,643)	(86,459,820)	15,000,000	61,020,000	6,253,643	25,439,820	-	-	-	-
Balance at 31 December 2021	76,000,000	304,093,780	47,266,955	191,521,861	15,000,000	61,020,000	11,126,938	45,116,747	-	6,878,332	149,393,893	608,630,720
Balance at 1 January 2022	76,000,000	304,093,780	47,266,955	191,521,861	15,000,000	61,020,000	11,126,938	45,116,747	-	6,878,332	149,393,893	608,630,720
Profit for the year	-	-	23,619,582	96,533,230	-	-	-	-	-	-	23,619,582	96,533,230
Other comprehensive income – currency translation differences	-	-	-	-	-	-	-	-	-	7,132,527	-	7,132,527
Total comprehensive income for the year	-	-	23,619,582	96,533,230	-	-	-	-	-	7,132,527	23,619,582	103,665,757
Transactions with owners in their capacity as owners:												
Transfer to non-distributive reserves	-	-	(5,000,000)	(20,435,000)	5,000,000	20,435,000	-	-	-	-	-	-
Transfer to regulatory reserves	-	-	(2,226,703)	(9,100,535)	-	-	2,226,703	9,100,535	-	-	-	-
Total transactions with owners	-	-	(7,226,703)	(29,535,535)	5,000,000	20,435,000	2,226,703	9,100,535	-	-	-	-
Balance at 31 December 2022	76,000,000	304,093,780	63,659,834	258,519,556	20,000,000	81,455,000	13,353,641	54,217,282	-	14,010,859	173,013,475	712,296,477

The accompanying notes on pages 65 to 82 form an integral part of these consolidated and separate financial statements.

**CONSOLIDATED STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 DECEMBER 2022**

		2022	2021	2022	2021
	Notes	US\$	US\$	KHR '000	KHR '000
Cash flows from operating activities					
Cash used in operations	31	(77,841,776)	(135,019,463)	(318,139,339)	(549,259,177)
Interest received		121,727,359	104,000,469	497,499,716	423,073,908
Interest paid		(56,430,906)	(48,059,502)	(230,633,113)	(195,506,054)
Income tax paid	18	(5,037,576)	(3,283,036)	(20,588,573)	(13,355,390)
Cash used in operating activities		(17,582,899)	(82,361,532)	(71,861,309)	(335,046,713)
Cash flows from investing activities					
Purchase of property and equipment	9	(1,506,296)	(2,645,086)	(6,156,232)	(10,760,210)
Purchase of intangible assets	11	(433,380)	(798,192)	(1,771,224)	(3,247,045)
Proceeds from disposal of property and equipment		3,405	70,258	13,916	285,810
Payments for investment securities at amortised cost		-	(10,000,000)	-	(40,680,000)
Cash used in investing activities		(1,936,271)	(13,373,020)	(7,913,540)	(54,401,445)
Cash flows from financing activities					
Proceeds from borrowings	31	64,366,122	59,915,653	263,064,341	243,736,876
Repayments of borrowings	31	(71,963,987)	(50,433,727)	(294,116,815)	(205,164,401)
Proceeds from subordinated debts	31	-	10,000,000	-	40,680,000
Repayments of subordinated debts	31	(6,800,000)	(1,260,000)	(27,791,600)	(5,125,680)
Principal elements of lease payments	10	(2,274,515)	(1,438,584)	(9,295,943)	(5,852,160)
Cash (used in)/generated from financing activities		(16,672,380)	16,783,342	(68,140,017)	68,274,635
Net decrease in cash and cash equivalents		(36,191,550)	(78,951,210)	(147,914,866)	(321,173,523)
Cash and cash equivalents at the beginning of year		215,894,085	294,845,295	879,552,502	1,192,649,218
Currency translation differences		-	-	8,197,701	8,076,807
Cash and cash equivalents at the end of year	30	179,702,535	215,894,085	739,835,337	879,552,502

The accompanying notes on pages 65 to 82 form an integral part of these consolidated and separate financial statements.

**SEPARATE STATEMENT OF FINANCIAL POSITION
FOR THE YEAR ENDED 31 DECEMBER 2022**

	Notes	2022 US\$	2021 US\$	2022 KHR '000	2021 KHR '000
ASSETS					
Cash on hand	4	36,514,988	31,963,950	150,332,206	130,221,132
Deposits and placements with the central bank and other banks	5	160,951,082	198,954,467	662,635,605	810,540,499
Loans and advances to customers	6	928,599,157	798,015,502	3,823,042,729	3,251,115,155
Investment securities at amortised cost	7	9,822,179	9,819,479	40,437,911	40,004,557
Statutory deposits with the central bank	8	58,493,286	55,746,559	240,816,858	227,111,481
Property and equipment	9	3,823,500	4,312,789	15,741,350	17,570,302
Right-of-use assets	10	5,449,923	6,394,694	22,437,333	26,051,983
Intangible assets	11	985,171	1,103,060	4,055,949	4,493,866
Investment in subsidiary	12	8,685,818	8,685,818	35,759,513	35,386,023
Deferred tax assets	13	1,341,597	1,184,337	5,523,355	4,824,989
Other assets	14	822,885	1,227,183	3,387,818	4,999,545
TOTAL ASSETS		1,215,489,586	1,117,407,838	5,004,170,627	4,552,319,532
LIABILITIES AND SHAREHOLDERS' EQUITY					
LIABILITIES					
Deposits from banks and other financial institutions	15	197,693,829	139,688,508	813,905,494	569,090,982
Deposits from customers	16	751,729,427	714,422,731	3,094,870,051	2,910,558,206
Borrowings	17	59,782,788	72,193,602	246,125,738	294,116,735
Lease liabilities	10	5,355,322	6,303,954	22,047,861	25,682,309
Current income tax liabilities	18	4,098,972	3,164,399	16,875,468	12,891,762
Employee benefits	19	206,406	235,429	849,774	959,138
Other liabilities	20	3,887,023	2,480,987	16,002,874	10,107,539
Subordinated debts	21	33,540,000	39,740,000	138,084,180	161,900,760
TOTAL LIABILITIES		1,056,293,767	978,229,610	4,348,761,440	3,985,307,431
SHAREHOLDERS' EQUITY					
Share capital	22	76,000,000	76,000,000	304,093,780	304,093,780
Retained earnings		50,128,240	37,212,584	203,733,334	150,947,045
Non-distributive reserves		20,000,000	15,000,000	81,455,000	61,020,000
Regulatory reserves		13,067,579	10,965,644	53,069,802	44,479,194
Other reserves		-	-	13,057,271	6,472,082
TOTAL SHAREHOLDERS' EQUITY		159,195,819	139,178,228	655,409,187	567,012,101
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		1,215,489,586	1,117,407,838	5,004,170,627	4,552,319,532

The accompanying notes on pages 65 to 82 form an integral part of these consolidated and separate financial statements.

**SEPARATE STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED 31 DECEMBER 2022**

	Notes	2022 US\$	2021 US\$	2022 KHR '000	2021 KHR '000
Interest income	23	107,800,102	90,850,746	440,579,017	369,580,835
Interest expense	23	(55,303,483)	(48,954,720)	(226,025,335)	(199,147,801)
Net interest income	23	<u>52,496,619</u>	<u>41,896,026</u>	<u>214,553,682</u>	<u>170,433,034</u>
Fee and commission income	24	1,023,617	557,518	4,183,523	2,267,983
Fee and commission expense	24	(57,460)	(134,652)	(234,839)	(547,764)
Net fee and commission income	24	<u>966,157</u>	<u>422,866</u>	<u>3,948,684</u>	<u>1,720,219</u>
Other income	25	995,834	814,414	4,069,974	3,313,036
Total other operating income		<u>995,834</u>	<u>814,414</u>	<u>4,069,974</u>	<u>3,313,036</u>
Credit impairment losses	26	(5,798,485)	(251,303)	(23,698,408)	(1,022,301)
Net other operating loss		<u>(5,798,485)</u>	<u>(251,303)</u>	<u>(23,698,408)</u>	<u>(1,022,301)</u>
Personnel expenses	27	(14,186,044)	(11,670,641)	(57,978,362)	(47,476,168)
Other expenses	28	(9,431,321)	(7,875,360)	(38,545,808)	(32,036,964)
Profit before income tax		<u>25,042,760</u>	<u>23,336,002</u>	<u>102,349,762</u>	<u>94,930,856</u>
Income tax expense	29	(5,025,169)	(4,622,900)	(20,537,865)	(18,805,957)
Profit for the year		<u>20,017,591</u>	<u>18,713,102</u>	<u>81,811,897</u>	<u>76,124,899</u>
Other comprehensive income:					
Items that will not be reclassified to profit or loss					
Currency translation differences		-	-	6,585,189	3,605,768
Other comprehensive income for the year, net of tax		<u>-</u>	<u>-</u>	<u>6,585,189</u>	<u>3,605,768</u>
Total comprehensive income for the year		<u>20,017,591</u>	<u>18,713,102</u>	<u>88,397,086</u>	<u>79,730,667</u>
Profit attributable to:					
Owners of the Bank		<u>20,017,591</u>	<u>18,713,102</u>	<u>81,811,897</u>	<u>76,124,899</u>
Total comprehensive income attributable to:					
Owners of the Bank		<u>20,017,591</u>	<u>18,713,102</u>	<u>88,397,086</u>	<u>79,730,667</u>

The accompanying notes on pages 65 to 82 form an integral part of these consolidated and separate financial statements.

**SEPARATE STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED 31 DECEMBER 2022**

Attributable to owners of the Bank

	Share capital		Retained earnings		Non-distributive reserves		Regulatory reserves		Other reserves		Total	
	US\$	KHR '000	US\$	KHR '000	US\$	KHR '000	US\$	KHR '000	US\$	KHR '000	US\$	KHR '000
Balance at 1 January 2021	76,000,000	304,093,780	39,848,106	161,668,348	-	-	4,617,020	18,652,992	-	2,866,314	120,465,126	487,281,434
Profit for the year	-	-	18,713,102	76,124,899	-	-	-	-	-	-	18,713,102	76,124,899
Other comprehensive income – currency translation differences	-	-	-	-	-	-	-	-	-	3,605,768	-	3,605,768
Total comprehensive income for the year	-	-	18,713,102	76,124,899	-	-	-	-	-	3,605,768	18,713,102	79,730,667
Transactions with owners in their capacity as owners:												
Transfer to non-distributive reserves	-	-	(15,000,000)	(61,020,000)	15,000,000	61,020,000	-	-	-	-	-	-
Transfer to regulatory reserves	-	-	(6,348,624)	(25,826,202)	-	-	6,348,624	25,826,202	-	-	-	-
Total transactions with owners	-	-	(21,348,624)	(86,846,202)	15,000,000	61,020,000	6,348,624	25,826,202	-	-	-	-
Balance at 31 December 2021	76,000,000	304,093,780	37,212,584	150,947,045	15,000,000	61,020,000	10,965,644	44,479,194	-	6,472,082	139,178,228	567,012,101
Balance at 1 January 2022	76,000,000	304,093,780	37,212,584	150,947,045	15,000,000	61,020,000	10,965,644	44,479,194	-	6,472,082	139,178,228	567,012,101
Profit for the year	-	-	20,017,591	81,811,897	-	-	-	-	-	-	20,017,591	81,811,897
Other comprehensive income – currency translation differences	-	-	-	-	-	-	-	-	-	6,585,189	-	6,585,189
Total comprehensive income for the year	-	-	20,017,591	81,811,897	-	-	-	-	-	6,585,189	20,017,591	88,397,086
Transactions with owners in their capacity as owners:												
Transfer to non-distributive reserves	-	-	(5,000,000)	(20,435,000)	5,000,000	20,435,000	-	-	-	-	-	-
Transfer to regulatory reserves	-	-	(2,101,935)	(8,590,608)	-	-	2,101,935	8,590,608	-	-	-	-
Total transactions with owners	-	-	(7,101,935)	(29,025,608)	5,000,000	20,435,000	2,101,935	8,590,608	-	-	-	-
Balance at 31 December 2022	76,000,000	304,093,780	50,128,240	203,733,334	20,000,000	81,455,000	13,067,579	53,069,802	-	13,057,271	159,195,819	655,409,187

The accompanying notes on pages 65 to 82 form an integral part of these consolidated and separate financial statements.

**SEPARATE STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 DECEMBER 2022**

		2022	2021	2022	2021
	Notes	US\$	US\$	KHR '000	KHR '000
Cash flows from operating activities					
Cash used in operations	31	(64,831,109)	(114,750,731)	(264,964,741)	(466,805,975)
Interest received		105,439,409	90,097,127	430,930,865	366,515,113
Interest paid		(51,890,190)	(44,173,319)	(212,075,207)	(179,697,062)
Income tax paid	18	(4,247,856)	(2,643,763)	(17,360,987)	(10,754,828)
Cash used in operating activities		(15,529,746)	(71,470,686)	(63,470,070)	(290,742,752)
Cash flows from investing activities					
Purchase of property and equipment	9	(1,102,521)	(2,349,240)	(4,506,003)	(9,556,708)
Purchase of intangible assets	11	(237,942)	(754,035)	(972,469)	(3,067,414)
Proceeds from disposal of property and equipment		2,369	70,258	9,682	285,810
Payments for investment securities at amortised cost		-	(10,000,000)	-	(40,680,000)
Cash used in investing activities		(1,338,094)	(13,033,017)	(5,468,790)	(53,018,312)
Cash flows from financing activities					
Proceeds from borrowings	31	54,148,002	36,951,981	221,302,884	150,320,659
Repayments of borrowings	31	(66,536,233)	(37,659,671)	(271,933,584)	(153,199,542)
Proceeds from subordinated debts	31	-	10,000,000	-	40,680,000
Repayments of subordinated debts	31	(6,200,000)	(1,260,000)	(25,339,400)	(5,125,680)
Principal elements of lease payments	10	(1,610,806)	(1,515,075)	(6,583,364)	(6,163,325)
Cash (used in)/generated from financing activities		(20,199,037)	6,517,235	(82,553,464)	26,512,112
Net decrease in cash and cash equivalents		(37,066,877)	(77,986,468)	(151,492,324)	(317,248,952)
Cash and cash equivalents at the beginning of year		214,848,696	292,835,164	875,293,588	1,184,518,238
Currency translation differences	-	-	-	8,126,485	8,024,302
Cash and cash equivalents at the end of year	30	177,781,819	214,848,696	731,927,749	875,293,588

The accompanying notes on pages 65 to 82 form an integral part of these consolidated and separate financial statements.

NOTES TO THE CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

1. GENERAL

Cambodia Post Bank Plc. (the Bank) and its subsidiary, Funan Microfinance Plc. (collectively referred to as the Group) were incorporated and registered in the Kingdom of Cambodia.

The Bank

The Bank is a commercial bank operating in accordance with the Cambodian Law on Commercial Enterprises and under the supervision of the National Bank of Cambodia (NBC or the central bank), pursuant to the Law on Banking and Financial Institutions of Cambodia and in accordance with Banking License No. 38 dated 20 September 2013 issued by the NBC.

The shareholders of the Bank are Canadia Investment Holding Plc. (CIHP), a public limited company incorporated in the Kingdom of Cambodia, Cambodia Post (CP) of Ministry of Post and Telecommunications, and Fullerton Financial Capital Pte. Ltd. (Fullerton), incorporated in Singapore (Note 22).

The principal activities of the Bank consist of the operation of core banking business and the provision of related financial services through the Bank's head office and various branches in Phnom Penh and in the provinces.

The Bank's registered office is currently located at No. 265-269, Ang Duong Street, Sangkat Wat Phnom, Khan Daun Penh, Phnom Penh, Kingdom of Cambodia. The Bank has a total of 60 branches located in Phnom Penh and major provinces in Cambodia. There is no significant change in the principal activities of the Bank during the year.

The Subsidiary

Funan Microfinance Plc., the subsidiary, is a microfinance institution with 51 branches located across Cambodia providing small and medium-sized loans.

The subsidiary was incorporated in the Kingdom of Cambodia and registered with the Ministry of Commerce (MoC) as a public limited liability company under registration number Co. 2133 KH2015 dated 17 June 2015.

The consolidated and separate financial statements were authorised and approved for issue by the Board of Directors on 22 March 2023.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The significant accounting policies adopted in the preparation of the consolidated and separate financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

2.1 Basis of preparation

The consolidated and separate financial statements are prepared in accordance with Cambodian International Financial Reporting Standards (CIFRS) which are based on all standards published by the International Accounting Standard Board including other interpretations and amendments that may occur in any circumstances to each standard.

The consolidated and separate financial statements have been prepared under the historical cost convention.

The Group and the Bank disclose the amount for each asset and liability that expected to be recovered or settled no more than 12 months after the reporting period as current, and more than 12 months after the reporting period as non-current.

The preparation of consolidated and separate financial statements in conformity with CIFRS requires the use of certain critical accounting estimates. It also requires management to exercise its judgement in the process of applying the accounting policies. The areas involving a higher degree of judgement or complexity, or areas where assumptions and estimates are significant to the consolidated and separate financial statements are disclosed in Note 3.

An English version of the consolidated and separate financial statements have been prepared from the consolidated and separate financial statements that are in the Khmer language. In the event of a conflict or a difference in interpretation between the two languages, the Khmer language consolidated and separate financial statements shall prevail.

2.2 New and amended accounting standards and interpretations

(a) New and amended accounting standards and interpretations adopted

The Group and the Bank have applied the following standards and amendments for the first time for their annual reporting period commencing on 1 January 2022:

- Property, Plant and Equipment: Proceeds before Intended Use – Amendments to CIAS 16,
- Onerous Contracts – Cost of Fulfilling a Contract – Amendments to CIAS 37, and
- Annual Improvements to CIFRS Standards 2018-2020

The amendments listed above did not have any impact on the amounts of recognised in prior periods and are not expected to significantly affect the current or future periods.

(b) New standards and interpretations not yet adopted

Certain new accounting standards and interpretations have been published that are not mandatory for 31 December 2022 reporting period and have not been early adopted by the Group and the Bank. These standards are not expected to have a material impact on the entity in the current or future reporting periods and on foreseeable future transactions.

2.3 Principles of consolidation of the subsidiary

Funan Microfinance Plc. is the only subsidiary over which the Group has control. The Group controls an entity where the Group is exposed to, or has rights to, variable returns from its involvement with the entity and has the ability to affect those returns through its power to direct the activities of the entity. Subsidiaries are fully consolidated from the date on which control is transferred to the Group. They are deconsolidated from the date that control ceases.

The acquisition method of accounting is used to account for business combinations by the Group and the Bank.

Inter-company transactions, balances and unrealised gains on transactions between the Bank and the subsidiary are eliminated. Unrealised losses are also eliminated unless the transaction provides evidence of an impairment of the transferred asset. Accounting policies of the subsidiary have been changed where necessary to ensure consistency with the policies adopted by the Group.

2.4 Foreign currency translation

(i) Functional and presentation currency

Items included in the consolidated and separate financial statements of the Group and the Bank are measured using the currency of the primary economic environment in which the Group and the Bank operate (the functional currency). The functional currency is the US\$ because of the significant influence of the US\$ on its operations. The consolidated and separate financial statements are presented in United States dollars (US\$) which is the Group's and the Bank's functional and presentation currency.

(ii) Transactions and balances

Foreign currency transactions are translated into the functional currency using the exchange rates prevailing at the dates of transactions. Foreign exchange gains and losses resulting from the settlement of such transactions and from the translation at year-end exchange rates of monetary assets and liabilities denominated in currencies other than US\$ are recognised in profit or loss.

Foreign exchange gains and losses that relate to borrowings are presented in the consolidated and separate statement of profit or loss, within interest expense. All other foreign exchange gains and losses are presented in the consolidated and separate statement of profit or loss on a net basis.

(iii) Presentation in Khmer Riel

In compliance with the Law on Accounting and Auditing, the consolidated and separate financial statements shall be expressed in Khmer Riel (KHR). The consolidated and separate statement of profit or loss and other comprehensive income and the consolidated and separate statement of cash flows are translated into KHR using the average exchange rates for the year. Assets and liabilities for each statement of financial position presented are translated at the closing rates as at the reporting dates, and shareholders' capital and reserves are translated at the rate at the date of transaction. Resulting exchange difference arising from the translation of reserves are recognised directly in equity; all other resulting exchange differences are recognised in the other comprehensive income.

The Group and the Bank have used the official rates of exchange published by the National Bank of Cambodia, and as at the reporting date, the average rate was US\$ 1 to KHR4,117 (2021: KHR4,068) and the closing rate was US\$ 1 to KHR4,087 (2021: KHR4,074).

2.5 Cash and cash equivalents

For the purpose of presentation in the consolidated and separate statement of cash flows, cash and cash equivalents includes cash on hand, the non-restricted deposits and placements with the central bank and with other banks with original maturities of three months or less that are readily convertible to known amounts of cash and which are subject to an insignificant risk of changes in value.

2.6 Financial instruments

2.6.1 Financial assets

i) Classification

The Group and the Bank classify all its financial assets to be measured at amortised cost, which include cash on hand, deposits and placements with the central bank, deposits and placements with other banks, loans and advances, investment securities at amortised cost and other financial assets.

The classification depends on the Group's and the Bank's model for managing financial assets and the contractual terms of the financial assets cash flows.

- The asset is held within a business model with the objective of collecting the contractual cash flows, and
- The contractual terms give rise on specified dates to cash flows that are solely payments of principal and interest on the principal outstanding.

The Group and the Bank reclassify financial assets when and only when their business model for managing those assets changes.

ii) Recognition and derecognition

Financial assets are recognised when the Group and the

Bank become a party to the contractual provision of the instruments. Regular way purchases and sales of financial assets are recognised on trade date, being the date on which the Group and the Bank commit to purchase or sell the assets.

Financial assets are derecognised when the rights to receive cash flows from the financial assets have expired or have been transferred and the Group and the Bank have transferred substantially all the risks and rewards of ownership. A gain or loss on derecognition of a financial asset measured at amortised cost is recognised in profit or loss when the financial asset is derecognised.

iii) Measurement

At initial recognition, the Group and the Bank measure a financial asset at its fair value plus, in the case of a financial asset not at fair value through profit or loss (FVPL), transaction costs that are directly attributable to the acquisition of the financial asset. Immediately after initial recognition, an expected credit loss allowance (ECL) is recognised for financial assets measured at amortised cost, which results in an accounting loss being recognised in profit or loss when an asset is newly originated.

Debt instruments

Subsequent measurement of debt instruments depends on the Group's and the Bank's business model for managing the assets and the cash flow characteristics of the assets. Based on these factors, the Group and the Bank classify its debt instruments as financial assets measured at amortised cost.

Amortised cost: Assets that are held for collection of contractual cash flows where those cash flows represent solely payments of principal and interest (SPPI), and that are not designated at FVPL, are measured at amortised cost. The carrying amount of these assets is adjusted by any expected credit loss allowance recognised. Interest income from these financial assets is included in 'Interest income' using the effective interest rate method.

iv) Impairment

The Group and the Bank assess on a forward-looking basis the expected credit losses associated with its debt instrument assets carried at amortised cost and with the exposure arising from credit commitments. The Group and the Bank recognise a loss allowance for such losses at each reporting date. The measurement of ECL reflects:

- An unbiased and probability-weighted amount that is determined by evaluating a range of possible outcomes;
- The time value of money; and
- Reasonable and supportable information that is available without undue cost or effort at the reporting date about past events, current conditions and forecasts of future economic conditions.

The Group and the Bank apply a three-stage approach

to measuring expected credit losses for the following categories:

- debt instruments measured at amortised cost; and
- credit commitments

The three-stage approach is based on the change in credit risk since initial recognition:

Stage 1: 12-month ECL

For exposures where there has not been a significant increase in credit risk since initial recognition and that are not credit impaired upon origination, the portion of the lifetime ECL associated with the probability of default events occurring within the next 12 months is recognised.

Stage 2: Lifetime ECL – not credit impaired

For exposures where there has been a significant increase in credit risk since initial recognition but are not credit impaired, a lifetime ECL (i.e. reflecting the remaining lifetime of the financial asset) is recognised.

Stage 3: Lifetime ECL – credit impaired

Exposures are assessed as credit impaired when one or more events that have a detrimental impact on the estimated future cash flows of that asset have occurred. For exposures that have become credit impaired, a lifetime ECL is recognised and interest revenue is calculated by applying the effective interest rate to the amortised cost (net of provision) rather than the gross carrying amount.

ECL are recognised as credit impairment losses in profit or loss.

2.6.2 Financial liabilities

Financial liabilities are recognised when the Group and the Bank become a party to the contractual provision of the instruments. Financial liabilities are measured at amortised cost. Financial liabilities of the Group and the Bank include deposits from banks and other financial institutions, deposits from customers, borrowings, subordinated debts, and other financial liabilities.

Financial liabilities are initially recognised at fair value less transaction costs for all financial liabilities not carried at fair value through profit or loss. Financial liabilities are derecognised when they have been redeemed or otherwise extinguished.

2.6.3 Credit commitments

Credit commitments provided by the Group and the Bank are measured as the amount of the loss allowance. The Group and the Bank have not provided any commitment to provide loans at a below-market interest rate, or that can be settled net in cash or by delivering or issuing another financial instrument.

For credit commitments, the expected credit losses are recognised as provisions (presented with other liabilities). However, for contracts that include both a loan and an undrawn commitment and that the Group and the Bank cannot separately identify the expected credit losses on the undrawn commitment component from those on the loan component, the expected credit losses on the undrawn commitment are recognised together with the loss allowance for the loan. To the extent that the combined expected credit losses exceed the gross carrying amount of the loan, the expected credit losses are recognised as a provision.

2.7 Offsetting financial instruments

Financial assets and liabilities are offset and the net amount reported in the consolidated and separate statement of financial position when there is a legally enforceable right to offset the recognised amounts and there is an intention to settle on a net basis or realise the asset and settle the liability simultaneously.

2.8 Property and equipment

Property and equipment are stated at historical cost less accumulated depreciation and any accumulated impairment losses. Historical cost includes expenditure that is directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management.

Subsequent expenditures relating to an item of property and equipment that has already been recognised are added to the carrying amount of the asset when it is probable that future economic benefits in excess of the originally assessed standard of performance of the existing asset will flow to the Group and the Bank. All other subsequent expenditures are recognised as expenses in the period in which they are incurred.

Depreciation is calculated using the straight-line method to allocate the cost of assets less their residual values over the estimated useful lives.

Construction in progress represents property and equipment under construction and is stated at cost. This includes cost of construction, property and equipment, and other direct costs. Construction in-progress is not depreciated until such time when the relevant assets are completed and ready for operational use.

The estimated useful lives are as follows:

Leasehold improvement	Shorter of lease period and its economic lives of 5 years
Office equipment	4 years
Furniture, fixtures and fittings	4 years
Computer and information technology (“IT”) equipment	4 years
Vehicles	5 years

The assets’ residual values, useful lives and depreciation methods are reviewed, and adjusted prospectively if appropriate, if there is an indication of a significant change since the last reporting date.

An asset’s carrying amount is written down to its recoverable value immediately if the asset’s carrying amount is greater than its estimated recoverable value.

Gains and losses on disposal of property and equipment are determined by comparing the proceeds with the carrying amount and are included in profit or loss.

2.9 Intangible assets

Computer software is stated at historical cost less accumulated amortisation and accumulated impairment losses, if any. Intangible assets are amortised using the straight-line method over estimated useful life of five years. Construction in-progress is not depreciated until such time when the relevant assets are completed and ready for operational use. Costs associated with maintenance of computer software are recognised as expenses when incurred.

2.10 Investment in subsidiary

In the Bank’s separate financial statements, investment in subsidiary is carried at cost less any accumulated impairment losses. On disposal of investments in subsidiaries, the difference between disposal proceeds and the carrying amount of investments are recognised in the statement of profit or loss. The amounts due from subsidiaries of which the Bank does not expect repayment in foreseeable future are considered as part of the Bank’s investments in subsidiaries.

2.11 Impairment of non-financial assets

Assets that have an indefinite useful life are not subject to amortisation and are tested annually for impairment. Assets that are subject to amortisation or depreciation are reviewed for impairment whenever events or changes in circumstances indicate that the carrying amount may not be recoverable. Impairment loss is recognised for the amount by which the asset’s carrying amount exceeds its recoverable amount. The recoverable amount is the higher of an asset’s fair value less costs of disposal and its value in use. For the purposes of assessing impairment, assets are grouped at the lowest levels for which there are separately identifiable cash inflows which are largely independent of the cash inflows from other assets or groups of assets (cash-generating units). Non-financial assets other than goodwill that suffered an impairment are reviewed for possible reversal of the impairment at the end of each reporting period.

Any impairment loss is charged to profit or loss in the period in which it arises. Reversal of impairment losses is recognised in profit or loss to the extent that the asset’s carrying amount does not exceed the carrying amount that would have been determined, net of depreciation or amortisation, had no impairment loss been recognised.

2.12 Employee benefits

i) Short-term employee benefits

Short-term employee benefits are accrued in the year in which the associated services are rendered by the employees of the Group and the Bank.

ii) Other employment benefits - Employment seniority payment

In June 2018, the Cambodian government amended the Labour Law introducing the seniority pay scheme. Subsequently in 21 September 2018, Prakas No. 443 K.B/Br.K.Kh.L, was issued providing guidelines on the implementation of the law. In accordance with the law/prakas, each entity is required to pay each employee with unspecified duration employment contract the following seniority scheme:

- (a) Annual service - effective January 2019, 15 days of their average monthly salary and benefits each year payable every six month on 30 June and 31 December (7.5 days each payment).
- (b) Past years of seniority service - employees are entitled to 15 days of their salary per year of service since the commencement of employment up to 31 December 2018 and still continue working with the Group and the Bank. The past seniority payment depends on each staff past services and shall not exceed six months of average gross salaries. On 22 March 2019, the Ministry of Labour and Vocational Training issued a guideline number 042/19 K.B/S.N.N.Kh.L, to delay the payment of the past years of seniority service which will be payable three days each in June and in December starting December 2021.

The annual service pay is considered as short-term employee benefits. These are accrued in the year in which the associated services are rendered by the employees of the Group and the Bank.

The past years of seniority service is classified as long-term employee benefits, except for those payable within 12 months. Past seniority liability is recognised at the present value of defined obligations at the reporting period. The present value of the past seniority payment is determined by discounting the estimated future payments by references to the high-quality corporate bond of the currency that the liability is denominated.

iii) Pension fund scheme

The Group and the Bank pay monthly contributions for the compulsory pension scheme to National Social Security Fund (NSSF), a publicly administered social security scheme for pension in Cambodia. The Group and the Bank has no further payment obligations once the contributions have been paid. The contributions are recognised as employee benefit expenses when they are due.

2.13 Interest income and expense

Interest income and expense from financial instruments at amortised cost are recognised within interest income and interest expense respectively in the consolidated and separate statement of profit or loss using the effective interest method.

The effective interest method is a method that is used in the calculation of the amortised cost of a financial asset or a financial liability and in the allocation and recognition of the interest revenue or interest expense in profit or loss over the relevant period. The effective interest rate is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial asset or financial liability to the gross carrying amount of a financial asset or to the amortised cost of a financial liability. When calculating the effective interest rate, the Group and the Bank take into account all contractual terms of the financial instrument and includes any fees or incremental costs that are directly attributable to the instrument and are an integral part of the effective interest rate, but not expected credit losses.

Interest income is calculated by applying effective interest rate to the gross carrying amount of a financial asset except for:

- Purchased or originated credit-impaired financial assets (POCI), for which the original credit-adjusted effective interest rate is applied to the amortised cost of the financial assets. interest rate is applied to the amortised cost of the financial assets.
- Financial assets that are not POCI but have subsequently become credit-impaired (or 'stage 3'), for which interest revenue is calculated by applying the effective interest rate to their amortised cost (i.e. net of the expected credit loss provision)

2.14 Fee and commission income

Fees and commissions are recognised as income when all conditions precedent are fulfilled (performance obligations are satisfied and control is transferred over time or point in time).

Commitment fees for loans, advances and financing that are likely to be drawn down are deferred (together with related direct costs) and income which forms an integral part of the effective interest rate of a financial instrument is recognised as an adjustment to the effective interest rate on the financial instrument.

2.15 Leases

The Group and the Bank as a lessee

As inception of contract, the Group and the Bank assess whether the contract is, or contains, a lease. A contract is, or contains, a lease if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration.

Contracts may contain both lease and non-lease components. The Group and the Bank allocate the consideration in the contract to the lease and non-lease components based on their relative stand-alone prices.

Lease terms are negotiated on an individual basis and contain a wide range of different terms and conditions. The lease agreements do not impose any covenants other than the security interests in the lease assets that are held by the lessor. Leased assets may not be used as security for borrowing purposes.

Leases are recognised as a right-of-use asset and a corresponding liability at the date at which the leased asset is available for use.

Assets and liabilities arising from a lease are initially measured on a present value basis.

i) Lease liabilities

Lease liabilities include the net present value of the lease payments from fixed payments (including in-substance fixed payments), less any lease incentives receivable.

Lease payments to be made under reasonably certain extension options are also included in the measurement of the liability.

The lease payments are discounted using the interest rate implicit in the lease. If that rate cannot be readily determined, which is generally the case for leases in the Group and the Bank, the lessee's incremental borrowing rate is used, being the rate that the individual lessee would have to pay to borrow the funds necessary to obtain an asset of similar value to the right-of-use asset in a similar economic environment with similar terms, security and conditions.

To determine the incremental borrowing rate, the Group and the Bank use its recent borrowing rate as a starting point, making specific adjustments to the lease such as term, country, currency and security.

Lease payments are allocated between principal and interest expense. The interest expense is charge to profit or loss over the lease period so as to produce a constant periodic rate of interest on the remaining balance of the liability for each period.

ii) Right-of-use assets

Right-of-use assets are measured at cost comprising the following:

- the amount of the initial measurement of lease liability
- any lease payments made at or before the commencement date less any lease incentives received
- any initial direct costs, and
- restoration costs if any

Right-of-use assets are generally depreciated over the shorter of the asset's useful life and the lease term on a straight-line basis. If the Group and the Bank are reasonably certain to exercise a purchase option, the right-of-use asset is depreciated over the underlying asset's useful life.

Subsequently the right-of-use asset is measured at cost less depreciation and any accumulated impairment losses.

iii) Recognition exemptions

Payments associated with all leases of low-value assets and short-term leases are recognised as an expense in profit or loss.

2.16 Provisions

Provisions are recognised when the Group and the Bank have a present legal or constructive obligation as a result of past events; it is probable that an outflow of resources will be required to settle the obligation; and the amount has been reliably estimated.

When there are a number of similar obligations, the likelihood that an outflow will be required in settlement is determined by considering the class of obligations as a whole. A provision is recognised even if the likelihood of an outflow with respect to any one item included in the same class of obligations may be small.

Provisions are measured at the present value of the expenditures expected to be required to settle the obligation using a pre-tax rate that reflects current market assessments of the time value of money and the risks specific to the obligation. The increase in the provision due to passage of time is recognised as an interest expense.

2.17 Current and deferred income tax

The income tax expense or credit for the period is the tax payable on the current period's taxable income, based on the applicable income tax rate adjusted by changes in deferred tax assets and liabilities attributable to temporary differences.

The current income tax charge is calculated on the basis of the tax laws enacted or substantively enacted at the end of the reporting period where the Group and the Bank operate and generate taxable income.

Deferred income tax is provided in full, using the liability method, on temporary differences arising between the tax bases of assets and liabilities and their carrying amounts in the consolidated and separate financial statements. Deferred income tax is determined using tax rates that have been enacted or substantially enacted by the end of the reporting period and are expected to apply when the related deferred income tax asset is realised, or the deferred income tax liability is settled.

Deferred tax assets are recognised only if it is probable that future taxable amounts will be available to utilise those temporary differences and losses.

Deferred tax assets and liabilities are offset where there is a legally enforceable right to offset current tax assets and liabilities and where the deferred tax balances relate to the same taxation authority.

Current and deferred tax is recognised in profit or loss, except to the extent that it relates to items recognised in other comprehensive income or directly in equity. In this case, the tax is also recognised in other comprehensive income or directly in equity, respectively.

2.18 Reserves

a) Regulatory reserves

Banks and financial institutions are required to compute regulatory provisions, according to Prakas No. B7-017-344 dated 1 December 2017 and Circular No. B7-018-001 dated 16 February 2018 on credit risk classification and provisions on impairment, and Circular No. B7-021-2314 dated 28 December 2021 (implemented from 1 January 2022) on the classification and provisioning requirements for restructured loans. If the accumulated regulatory provision is higher than the accumulated impairment based on CIFRS 9, the 'topping up' will be recorded as regulatory reserves presented under equity. The reserve is subsequently reversed (up to zero) should the accumulated regulatory provision equal or be lower than accumulated impairment based on CIFRS 9. The regulatory reserve is set aside as a buffer, is non-distributable, is not allowed to be included in the net worth calculation.

b) Non-distributive reserves

The non-distributable reserve is maintained following the approval on 23 March 2021, on 04 November 2021 and on 30 November 2022 from the central bank on the request to transfer from retained earnings in accordance with the central bank's Prakas No. B7-018-068 Prokor dated 22 February 2018 on the determination of capital buffer of banks and financial institutions. Any movement requires approval from the Board of Directors and the central bank.

2.19 Rounding of amounts

All Khmer Riel amounts disclosed in the consolidated and separate financial statements and notes have been rounded off to the nearest thousand currency units unless otherwise stated.

3. CRITICAL ACCOUNTING ESTIMATES, ASSUMPTIONS AND JUDGEMENTS

Estimates, assumptions and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The Group and the Bank make estimates, assumptions and judgements concerning the future. The resulting accounting estimates will, by definition, seldom equal the related actual results. The estimates, assumptions and judgements that have a significant risk of causing a material adjustment

to the carrying amounts of assets and liabilities within the next financial year are discussed below.

i) Measurement of the expected credit loss allowance

The measurement of the expected credit loss allowance for financial assets measured at amortised cost is an area that requires the use of complex models and significant assumptions about the future economic conditions and credit behaviour. Explanation of the inputs assumptions and estimation techniques used in measuring ECL is further detailed in Note 34.1 (c).

A number of significant judgements are also required in applying the accounting requirements for measuring ECL, such as:

- grouping financial assets sharing similar credit risk characteristics for the purposes of measuring ECL
- choosing appropriate models and assumptions to measure ECL
- determining criteria for identifying loans to customers that have experienced a significant increase in credit risk (SICR)
- applying assumptions and analysis on expected future cash flows and forward-looking information, including COVID-19 impact on staging criteria which the existing ECL model was not built for

ii) Other employment benefits - Employment seniority payment

Past years of seniority service: the present value of the seniority payment obligations depends on a number of factors that are determined on a basis using a number of assumptions. The assumptions used in determining the ultimate cost for seniority payment include the staff turnover and discount rate. Any changes in these assumptions will impact the carrying amount of seniority payment obligations.

4. CASH ON HAND

	The Group				The Bank			
	2022	2021	2022	2021	2022	2021	2022	2021
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
Current								
US\$	28,295,793	23,890,014	116,493,780	97,327,917	27,999,524	23,701,986	115,274,040	96,561,891
Other currencies	8,753,130	8,479,300	36,036,636	34,544,668	8,515,464	8,261,964	35,058,166	33,659,241
	37,048,923	32,369,314	152,530,416	131,872,585	36,514,988	31,963,950	150,332,206	130,221,132

5. DEPOSITS AND PLACEMENTS WITH THE CENTRAL BANK AND OTHER BANKS

	The Group				The Bank			
	2022	2021	2022	2021	2022	2021	2022	2021
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
Deposits and placements with the central bank	130,819,853	122,422,881	538,585,334	498,750,818	130,807,751	122,412,200	538,535,510	498,707,303
Deposits and placements with other banks	31,706,283	77,916,976	130,534,768	317,433,759	30,331,603	77,287,632	124,875,211	314,869,813
	162,526,136	200,339,857	669,120,102	816,184,577	161,139,354	199,699,832	663,410,721	813,577,116
Less:								
Allowance for impairment losses	(222,075)	(762,975)	(914,283)	(3,108,360)	(188,272)	(745,365)	(775,116)	(3,036,617)
	162,304,061	199,576,882	668,205,819	813,076,217	160,951,082	198,954,467	662,635,605	810,540,499

6. LOANS AND ADVANCES

	The Group				The Bank			
	2022	2021	2022	2021	2022	2021	2022	2021
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
Commercial loans:								
Overdrafts	232,531	175,895	957,330	716,596	232,531	175,895	957,330	716,596
Short term loans	1,356,929	988,708	5,586,477	4,027,996	1,155,895	683,384	4,758,820	2,784,106
Long term loans	1,018,475,082	876,284,445	4,193,061,912	3,569,982,829	941,622,519	805,468,213	3,876,659,910	3,281,477,500
Consumer loans	80,776	103,529	332,555	421,778	78,561	6,694	323,436	27,272
Total gross loans and advances	1,020,145,318	877,552,577	4,199,938,274	3,575,149,199	943,089,506	806,334,186	3,882,699,496	3,285,005,474
Less:								
Allowance for impairment losses	(16,161,067)	(10,266,109)	(66,535,113)	(41,824,128)	(14,490,349)	(8,318,684)	(59,656,767)	(33,890,319)
	1,003,984,251	867,286,468	4,133,403,161	3,533,325,071	928,599,157	798,015,502	3,823,042,729	3,251,115,155

7. INVESTMENT SECURITIES AT AMORTISED COST

	The Group				The Bank			
	2022	2021	2022	2021	2022	2021	2022	2021
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
Non-current								
Gross amount	10,001,507	10,001,506	41,176,204	40,746,135	10,001,507	10,001,506	41,176,204	40,746,135
Allowance for expected credit loss	(179,328)	(182,027)	(738,293)	(741,578)	(179,328)	(182,027)	(738,293)	(741,578)
	<u>9,822,179</u>	<u>9,819,479</u>	<u>40,437,911</u>	<u>40,004,557</u>	<u>9,822,179</u>	<u>9,819,479</u>	<u>40,437,911</u>	<u>40,004,557</u>

8. STATUTORY DEPOSITS WITH THE CENTRAL BANK

	The Group				The Bank			
	2022	2021	2022	2021	2022	2021	2022	2021
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
Current								
Reserve deposits	50,893,286	48,146,559	209,527,658	196,149,081	50,893,286	48,146,559	209,527,658	196,149,081
Non-current								
Capital guarantee deposits	<u>8,000,000</u>	<u>8,000,000</u>	<u>32,936,000</u>	<u>32,592,000</u>	<u>7,600,000</u>	<u>7,600,000</u>	<u>31,289,200</u>	<u>30,962,400</u>
	<u>58,893,286</u>	<u>56,146,559</u>	<u>242,463,658</u>	<u>228,741,081</u>	<u>58,493,286</u>	<u>55,746,559</u>	<u>240,816,858</u>	<u>227,111,481</u>

9. PROPERTY AND EQUIPMENT

	Leasehold improvements US\$	Construction in progress US\$	Office equipment US\$	Furniture, fixtures and fittings US\$	Computer and IT equipment US\$	Vehicles US\$	Total US\$
The Group							
Non-current							
As at 31 December 2021							
Cost	2,037,680	442,551	3,189,498	613,792	5,352,648	2,053,751	13,689,920
Accumulated depreciation	(1,340,279)	-	(2,152,753)	(511,380)	(2,977,622)	(1,591,695)	(8,573,729)
Net book amount	697,401	442,551	1,036,745	102,412	2,375,026	462,056	5,116,191
In KHR '000 equivalent	2,841,212	1,802,953	4,223,699	417,226	9,675,856	1,882,416	20,843,362
For the year ended 31 December 2022							
Opening net book amount	697,401	442,551	1,036,745	102,412	2,375,026	462,056	5,116,191
Additions	57,033	817,679	115,029	29,438	458,617	28,500	1,506,296
Transfer	305,059	(1,036,557)	336,096	13,756	381,646	-	-
Disposals- cost	(2,937)	-	(924)	-	(4,723)	(3,800)	(12,384)
Disposals- accumulated depreciation	1,623	-	494	-	3,769	3,800	9,686
Depreciation charge	(303,281)	-	(452,773)	(57,308)	(943,443)	(170,509)	(1,927,314)
Closing net book amount	754,898	223,673	1,034,667	88,298	2,270,892	320,047	4,692,475
As at 31 December 2022							
Cost	2,396,835	223,673	3,639,699	656,986	6,188,188	2,078,451	15,183,832
Accumulated depreciation	(1,641,937)	-	(2,605,032)	(568,688)	(3,917,296)	(1,758,404)	(10,491,357)
Net book amount	754,898	223,673	1,034,667	88,298	2,270,892	320,047	4,692,475
In KHR '000 equivalent	3,107,915	920,862	4,259,724	363,523	9,349,262	1,317,634	19,318,920
The Bank							
Non-current							
As at 31 December 2021							
Cost	1,940,316	274,140	3,081,864	536,899	4,187,370	1,791,213	11,811,802
Accumulated depreciation	(1,278,965)	-	(2,070,496)	(438,692)	(2,323,665)	(1,387,195)	(7,499,013)
Net book amount	661,351	274,140	1,011,368	98,207	1,863,705	404,018	4,312,789
In KHR '000 equivalent	2,694,344	1,116,846	4,120,313	400,095	7,592,734	1,645,970	17,570,302
For the year ended 31 December 2022							
Opening net book amount	661,351	274,140	1,011,368	98,207	1,863,705	404,018	4,312,789
Additions	48,144	817,679	48,421	23,027	136,750	28,500	1,102,521
Transfer	305,059	(868,146)	336,096	13,756	213,235	-	-
Disposals- cost	-	-	(924)	-	(3,108)	(3,800)	(7,832)
Disposals- accumulated depreciation	-	-	494	-	2,154	3,800	6,448
Depreciation charge	(284,136)	-	(433,807)	(54,218)	(668,546)	(149,719)	(1,590,426)
Closing net book amount	730,418	223,673	961,648	80,772	1,544,190	282,799	3,823,500
As at 31 December 2022							
Cost	2,293,519	223,673	3,465,457	573,682	4,534,247	1,815,913	12,906,491
Accumulated depreciation	(1,563,101)	-	(2,503,809)	(492,910)	(2,990,057)	(1,533,114)	(9,082,991)
Net book amount	730,418	223,673	961,648	80,772	1,544,190	282,799	3,823,500
IN KHR '000 EQUIVALENT	3,007,131	920,862	3,959,105	332,538	6,357,430	1,164,284	15,741,350

10. LEASES

	The Group				The Bank			
	2022 US\$	2021 US\$	2022 KHR '000	2021 KHR '000	2022 US\$	2021 US\$	2022 KHR '000	2021 KHR '000
Right-of-use assets (Non-current)								
Buildings	6,217,289	7,567,540	25,596,579	30,830,158	5,449,923	6,394,694	22,437,333	26,051,983
Additions to the right-of-use assets during the year	906,821	2,079,033	3,706,177	8,457,506	700,340	1,426,351	2,862,290	5,802,396
Lease liabilities								
Current	1,956,158	2,021,243	8,053,502	8,234,544	1,494,068	1,463,733	6,151,078	5,963,248
Non-current	4,071,083	5,373,692	16,760,649	21,892,421	3,861,254	4,840,221	15,896,783	19,719,061
	6,027,241	7,394,935	24,814,151	30,126,965	5,355,322	6,303,954	22,047,861	25,682,309

11. INTANGIBLE ASSETS

	The Group			The Bank		
	Computer software US\$	Construction in progress US\$	Total KHR '000	Computer software KHR '000	Construction in progress US\$	Total US\$
As at 31 December 2021						
Cost	3,009,729	552,177	3,561,906	2,581,496	552,177	3,133,673
Accumulated amortisation	(2,384,839)	-	(2,384,839)	(2,030,613)	-	(2,030,613)
Net book value	624,890	552,177	1,177,067	550,883	552,177	1,103,060
In KHR '000 equivalents	2,545,802	2,249,569	4,795,371	2,244,297	2,249,569	4,493,866
For the year ended 31 December 2022						
Opening net book value	624,890	552,177	1,177,067	550,883	552,177	1,103,060
Additions	202,109	231,271	433,380	11,148	226,794	237,942
Transfer	174,153	(174,153)	-	174,153	(174,153)	-
Transfer to expenses	(149,996)	-	(149,996)	(149,996)	-	(149,996)
Amortisation charge	(238,391)	-	(238,391)	(205,835)	-	(205,835)
Closing net book value	612,765	609,295	1,222,060	380,353	604,818	985,171
As at 31 December 2022						
Cost	3,235,995	609,295	3,845,290	2,616,801	604,818	3,221,619
Accumulated amortisation	(2,623,230)	-	(2,623,230)	(2,236,448)	-	(2,236,448)
Net book value	612,765	609,295	1,222,060	380,353	604,818	985,171
In KHR '000 equivalents	2,522,753	2,508,468	5,031,221	1,565,913	2,490,036	4,055,949

12. INVESTMENT IN SUBSIDIARY/GOODWILL

Investment in subsidiary in the separate financial statements represents the net consideration paid for the acquisition of the unquoted shares of the subsidiary.

Goodwill represents the surplus of the consideration paid over their fair value of the net assets.

The Group's and the Bank's management assesses that there were no impairment losses on investment in subsidiary and goodwill during the years ended 31 December 2022 and 31 December 2021.

13. DEFERRED TAX ASSETS

	The Group				The Bank			
	2022 US\$	2021 US\$	2022 KHR '000	2021 KHR '000	2022 US\$	2021 US\$	2022 KHR '000	2021 KHR '000
Non-current								
Deferred tax assets	3,140,920	3,229,409	12,931,168	13,156,612	2,835,805	2,841,430	11,675,009	11,575,986
Deferred tax liabilities	(1,528,664)	(1,747,290)	(6,293,510)	(7,118,459)	(1,494,208)	(1,657,093)	(6,151,654)	(6,750,997)
Deferred tax assets- net	1,612,256	1,482,119	6,637,658	6,038,153	1,341,597	1,184,337	5,523,355	4,824,989

14. OTHER ASSETS

	The Group				The Bank			
	2022 US\$	2021 US\$	2022 KHR '000	2021 KHR '000	2022 US\$	2021 US\$	2022 KHR '000	2021 KHR '000
Prepayments	774,968	754,320	3,190,543	3,073,100	503,734	447,009	2,073,873	1,821,115
Deposits and others	391,993	799,053	1,613,835	3,255,343	319,151	780,174	1,313,945	3,178,430
	1,166,961	1,553,373	4,804,378	6,328,443	822,885	1,227,183	3,387,818	4,999,545
Current	481,320	529,321	1,981,594	2,156,454	429,018	549,861	1,766,267	2,240,134
Non-current	685,641	1,024,052	2,822,784	4,171,989	393,867	677,322	1,621,551	2,759,411
	1,166,961	1,553,373	4,804,378	6,328,443	822,885	1,227,183	3,387,818	4,999,545

15. DEPOSITS FROM BANKS AND OTHER FINANCIAL INSTITUTIONS

	The Group				The Bank			
	2022 US\$	2021 US\$	2022 KHR '000	2021 KHR '000	2022 US\$	2021 US\$	2022 KHR '000	2021 KHR '000
Demand deposits	481,463	544,818	1,982,183	2,219,589	1,973,466	793,615	8,124,760	3,233,188
Saving accounts	2,722,683	13,924,840	11,209,286	56,729,798	3,232,935	14,746,544	13,309,993	60,077,420
Fixed deposits	192,487,428	124,148,349	792,470,741	505,780,374	192,487,428	124,148,349	792,470,741	505,780,374
	195,691,574	138,618,007	805,662,210	564,729,761	197,693,829	139,688,508	813,905,494	569,090,982
Current	183,996,992	131,950,115	757,515,616	537,564,769	185,999,247	133,020,616	765,758,900	541,925,990
Non-current	11,694,582	6,667,892	48,146,594	27,164,992	11,694,582	6,667,892	48,146,594	27,164,992
	195,691,574	138,618,007	805,662,210	564,729,761	197,693,829	139,688,508	813,905,494	569,090,982

16. DEPOSITS FROM CUSTOMERS

	The Group				The Bank			
	2022	2021	2022	2021	2022	2021	2022	2021
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
Demand deposits	13,555,739	18,958,471	55,808,977	77,236,811	13,555,739	18,958,471	55,808,977	77,236,811
Saving accounts	58,036,639	72,248,852	238,936,843	294,341,823	58,036,639	72,248,852	238,936,843	294,341,823
Fixed deposits	675,337,049	618,415,408	2,780,362,631	2,519,424,372	675,337,049	618,415,408	2,780,362,631	2,519,424,372
Margin deposits	4,800,000	4,800,000	19,761,600	19,555,200	4,800,000	4,800,000	19,761,600	19,555,200
	751,729,427	714,422,731	3,094,870,051	2,910,558,206	751,729,427	714,422,731	3,094,870,051	2,910,558,206
Current	641,985,282	654,994,873	2,643,053,406	2,668,449,113	641,985,282	654,994,873	2,643,053,406	2,668,449,113
Non-current	109,744,145	59,427,858	451,816,645	242,109,093	109,744,145	59,427,858	451,816,645	242,109,093
	751,729,427	714,422,731	3,094,870,051	2,910,558,206	751,729,427	714,422,731	3,094,870,051	2,910,558,206

17. BORROWINGS

	The Group				The Bank			
	2022	2021	2022	2021	2022	2021	2022	2021
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
Related parties	43,904,407	42,967,306	180,754,444	175,048,805	-	-	-	-
Non-related parties	71,250,628	79,819,881	293,338,835	325,186,195	59,782,788	72,193,602	246,125,738	294,116,735
	115,155,035	122,787,187	474,093,279	500,235,000	59,782,788	72,193,602	246,125,738	294,116,735
Current	65,980,978	60,959,034	271,643,686	248,347,105	43,027,118	55,424,727	177,142,645	225,800,338
Non-current	49,174,057	61,828,153	202,449,593	251,887,895	16,755,670	16,768,875	68,983,093	68,316,397
	115,155,035	122,787,187	474,093,279	500,235,000	59,782,788	72,193,602	246,125,738	294,116,735

18. CURRENT INCOME TAX LIABILITIES

	The Group				The Bank			
	2022	2021	2022	2021	2022	2021	2022	2021
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
As at 1 January	3,798,726	2,254,574	15,476,010	9,119,752	3,164,399	1,748,239	12,891,762	7,071,627
Current income tax	6,081,609	4,827,188	24,855,536	19,637,001	5,182,429	4,059,923	21,180,587	16,515,767
Income tax paid	(5,037,576)	(3,283,036)	(20,588,573)	(13,355,390)	(4,247,856)	(2,643,763)	(17,360,987)	(10,754,828)
Currency translation difference	-	-	194,666	74,647	-	-	164,106	59,196
As at 31 December	4,842,759	3,798,726	19,937,639	15,476,010	4,098,972	3,164,399	16,875,468	12,891,762

19. EMPLOYEE BENEFITS

	The Group				The Bank			
	2022	2021	2022	2021	2022	2021	2022	2021
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
Provision on seniority payment:								
Current	29,023	40,185	119,488	163,714	29,023	40,185	119,488	163,714
Non-current	214,482	242,958	883,022	989,811	177,383	195,244	730,286	795,424
	243,505	283,143	1,002,510	1,153,525	206,406	235,429	849,774	959,138

20. OTHER LIABILITIES

	The Group				The Bank			
	2022	2021	2022	2021	2022	2021	2022	2021
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
Accrued staff bonuses and unused leaves	2,563,063	1,885,031	10,552,130	7,679,616	2,150,653	1,625,433	8,854,238	6,622,014
Customers' advanced payments	501,761	431,457	2,065,750	1,757,756	-	-	-	-
Accrued expenses	430,288	419,582	1,771,496	1,709,377	293,160	241,705	1,206,940	984,706
Other taxes payable	440,711	322,352	1,814,407	1,313,262	414,726	301,521	1,707,427	1,228,397
Accounts payable	323,698	277,791	1,332,665	1,131,721	314,641	277,483	1,295,377	1,130,466
Others	792,428	45,893	3,262,425	186,968	713,843	34,845	2,938,892	141,956
	5,051,949	3,382,106	20,798,873	13,778,700	3,887,023	2,480,987	16,002,874	10,107,539

21. SUBORDINATED DEBTS

	The Group				The Bank			
	2022	2021	2022	2021	2022	2021	2022	2021
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
Current	6,822,991	6,828,479	28,090,254	27,819,223	6,200,000	6,200,000	25,525,400	25,258,800
Non-current	29,140,000	35,940,000	119,969,380	146,419,560	27,340,000	33,540,000	112,558,780	136,641,960
	35,962,991	42,768,479	148,059,634	174,238,783	33,540,000	39,740,000	138,084,180	161,900,760

22. SHARE CAPITAL

The total authorised amount of share capital comprises 76 million shares (2021: 76 million shares) with a par value of US\$1 per share (2021: US\$1 per share). All issued shares have been fully paid for.

	2022		2021	
	% of ownership	US\$	% of ownership	US\$
Canadia Investment Holding Plc.	50%	38,000,000	50%	38,000,000
Fullerton Financial Capital Pte. Ltd.	45%	34,200,000	45%	34,200,000
Cambodia Post	5%	3,800,000	5%	3,800,000
	100%	76,000,000	100%	76,000,000
In KHR '000 equivalent		304,093,780		304,093,780

There were no changes in the share capital and ownership during the year.

23. NET INTEREST INCOME

	The Group				The Bank			
	2022 US\$	2021 US\$	2022 KHR '000	2021 KHR '000	2022 US\$	2021 US\$	2022 KHR '000	2021 KHR '000
Interest income from financial assets measured at amortised cost:								
Loans and advances	122,294,758	104,203,076	499,818,676	423,898,113	105,949,253	90,107,736	433,014,597	366,558,270
Deposits and placements with other banks	549,334	696,276	2,245,128	2,832,451	541,910	687,037	2,214,786	2,794,867
Deposits and placements with the central bank	760,408	54,666	3,107,788	222,382	758,939	54,466	3,101,784	221,568
Investment securities at amortised cost	550,000	1,507	2,247,850	6,130	550,000	1,507	2,247,850	6,130
	124,154,500	104,955,525	507,419,442	426,959,076	107,800,102	90,850,746	440,579,017	369,580,835
Interest expense to financial liabilities measured at amortised cost:								
Deposits from customers and other financial institutions	(47,992,887)	(41,925,887)	(196,146,929)	(170,554,508)	(47,992,887)	(42,020,601)	(196,146,929)	(170,939,804)
Borrowings	(11,449,992)	(10,430,827)	(46,796,118)	(42,432,604)	(6,926,467)	(6,503,111)	(28,308,471)	(26,454,656)
Interest on lease liabilities	(457,890)	(507,499)	(1,871,396)	(2,064,506)	(384,129)	(431,008)	(1,569,935)	(1,753,341)
	(59,900,769)	(52,864,213)	(244,814,443)	(215,051,618)	(55,303,483)	(48,954,720)	(226,025,335)	(199,147,801)
Net interest income	64,253,731	52,091,312	262,604,999	211,907,458	52,496,619	41,896,026	214,553,682	170,433,034

24. NET FEE AND COMMISSION INCOME

	The Group				The Bank			
	2022	2021	2022	2021	2022	2021	2022	2021
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
Fee and commission income:								
Loan commitment fees	46,741	43,414	191,030	176,608	46,741	43,414	191,030	176,608
Other fees and commission	1,276,701	741,883	5,217,877	3,017,980	976,876	514,104	3,992,493	2,091,375
Total fee and commission income	1,323,442	785,297	5,408,907	3,194,588	1,023,617	557,518	4,183,523	2,267,983
Fee and commission expense	(57,460)	(134,652)	(234,839)	(547,764)	(57,460)	(134,652)	(234,839)	(547,764)
Net fee and commission income	1,265,982	650,645	5,174,068	2,646,824	966,157	422,866	3,948,684	1,720,219

25. OTHER INCOME

	The Group				The Bank			
	2022	2021	2022	2021	2022	2021	2022	2021
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
Foreign exchange losses	(216,775)	(177,312)	(885,959)	(721,305)	(230,033)	(185,615)	(940,145)	(755,082)
Other income	1,355,216	1,112,339	5,538,767	4,524,995	1,225,867	1,000,029	5,010,119	4,068,118
	1,138,441	935,027	4,652,808	3,803,690	995,834	814,414	4,069,974	3,313,036

26. IMPAIRMENT LOSSES

	The Group				The Bank			
	2022	2021	2022	2021	2022	2021	2022	2021
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
<i>Expected Credit Loss (ECL):</i>								
<i>Impairment losses/ (gains)</i>								
Loans and advances	7,085,528	688,169	28,958,553	2,799,471	6,358,278	(638,058)	25,986,282	(2,595,620)
Deposits and placements with other banks	(540,900)	711,897	(2,210,658)	2,895,997	(557,093)	707,334	(2,276,839)	2,877,435
Investment securities at amortised cost	(2,700)	182,027	(11,035)	740,486	(2,700)	182,027	(11,035)	740,486
	6,541,928	1,582,093	26,736,860	6,435,954	5,798,485	251,303	23,698,408	1,022,301

27. PERSONNEL EXPENSES

	The Group				The Bank			
	2022	2021	2022	2021	2022	2021	2022	2021
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
Salaries and wages	17,224,784	14,461,551	70,397,692	58,829,589	13,546,332	11,248,482	55,363,859	45,758,825
Other short-term benefits	1,050,327	725,753	4,292,687	2,952,364	639,712	422,159	2,614,503	1,717,343
	18,275,111	15,187,304	74,690,379	61,781,953	14,186,044	11,670,641	57,978,362	47,476,168

28. OTHER EXPENSES

	The Group				The Bank			
	2022	2021	2022	2021	2022	2021	2022	2021
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
Depreciation and amortisation	4,421,348	3,980,697	18,070,049	16,193,475	3,441,372	3,087,493	14,064,887	12,559,922
Repairs and maintenance	1,717,314	913,328	7,018,662	3,715,418	1,276,050	647,071	5,215,216	2,632,285
Rental for short-term leases and low-value assets	732,888	614,783	2,995,313	2,500,937	658,230	530,388	2,690,186	2,157,618
Motor vehicles	721,485	674,181	2,948,709	2,742,568	443,423	486,253	1,812,270	1,978,077
Communication	667,034	545,634	2,726,168	2,219,639	518,478	432,527	2,119,020	1,759,520
License fees	563,215	571,540	2,301,860	2,325,025	563,215	571,540	2,301,860	2,325,025
Utilities	554,225	520,173	2,265,118	2,116,064	447,617	419,840	1,829,411	1,707,909
Stationery and supplies	393,353	347,698	1,607,634	1,414,435	298,160	255,789	1,218,580	1,040,550
Legal and professional fees	340,374	332,271	1,391,109	1,351,678	252,866	273,576	1,033,463	1,112,907
Advertising and public relations	267,406	80,219	1,092,888	326,331	256,409	69,668	1,047,944	283,409
Travel, accommodation and food	231,230	136,913	945,037	556,962	127,187	62,134	519,813	252,761
Taxes and duties	121,740	133,889	497,551	544,660	97,228	110,530	397,371	449,636
Low value equipment and fixtures expenses	112,614	117,773	460,253	479,101	112,614	117,773	460,253	479,101
Printing and forms	22,420	31,854	91,631	129,582	17,694	24,724	72,315	100,577
Others	1,403,415	1,247,554	5,735,758	5,075,051	920,778	786,054	3,763,219	3,197,667
	12,270,061	10,248,507	50,147,740	41,690,926	9,431,321	7,875,360	38,545,808	32,036,964

29. INCOME TAX

Income tax expense

	The Group				The Bank			
	2022	2021	2022	2021	2022	2021	2022	2021
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
Current tax	6,081,609	4,827,188	24,855,536	19,637,001	5,182,429	4,059,923	21,180,587	16,515,767
Deferred tax	(130,137)	501,770	(531,870)	2,041,200	(157,260)	562,977	(642,722)	2,290,190
	5,951,472	5,328,958	24,323,666	21,678,201	5,025,169	4,622,900	20,537,865	18,805,957

30. CASH AND CASH EQUIVALENTS

	The Group				The Bank			
	2022	2021	2022	2021	2022	2021	2022	2021
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
Cash on hand	37,048,923	32,369,314	152,530,416	131,872,585	36,514,988	31,963,950	150,332,206	130,221,132
Deposits and placements with the central bank and other banks:								
Current accounts	76,856,689	177,405,119	316,418,989	722,748,455	76,555,139	177,028,996	315,177,507	721,216,130
Savings accounts	7,073,323	6,119,652	29,120,871	24,931,462	5,988,092	5,855,750	24,652,975	23,856,326
Term deposits (original term of three months or less)	58,723,600	-	241,765,061	-	58,723,600	-	241,765,061	-
Cash and cash equivalents in the statement of cash flows	179,702,535	215,894,085	739,835,337	879,552,502	177,781,819	214,848,696	731,927,749	875,293,588

31. CASH FLOW INFORMATION

a) Cash used in operations

	The Group				The Bank			
	2022	2021	2022	2021	2022	2021	2022	2021
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
Profit before income tax	29,571,054	26,659,080	120,856,896	108,449,139	25,042,760	23,336,002	102,349,762	94,930,856
Adjustments for:								
Impairment losses (Note 26)	6,541,928	1,582,093	26,736,860	6,435,954	5,798,485	251,303	23,698,408	1,022,301
Depreciation and amortisation	4,422,776	3,980,697	18,075,886	16,193,475	3,441,372	3,087,493	14,064,887	12,559,922
Written off on lease	(236,474)	(118,730)	(966,469)	(482,994)	(236,474)	(118,730)	(966,469)	(482,994)
Intangible assets transferred to expenses	149,996	-	613,034	-	149,996	-	613,034	-
Gains on disposal of property and equipment	(706)	(69,868)	(2,885)	(284,223)	(985)	(69,868)	(4,026)	(284,223)
Employee benefits	(39,638)	(114,511)	(162,001)	(465,831)	(29,023)	(119,054)	(118,617)	(484,312)
Net interest income	(64,253,731)	(52,091,312)	(262,604,999)	(211,907,458)	(52,496,619)	(41,896,026)	(214,553,682)	(170,433,034)
Operating profit before changes in operating assets and liabilities	(23,844,795)	(20,172,551)	(97,453,678)	(82,061,938)	(18,330,488)	(15,528,880)	(74,916,703)	(63,171,484)
Changes in operating assets and liabilities:								
Deposits and placements with other banks - maturity more than three months	(2,765,763)	(882,244)	(11,303,673)	(3,588,969)	(2,765,763)	(882,244)	(11,303,673)	(3,588,969)
Loans and advances to customers	(141,647,846)	(184,936,259)	(578,914,747)	(752,320,702)	(134,872,915)	(169,619,689)	(551,225,604)	(690,012,895)
Statutory deposits	(2,746,727)	(1,947,424)	(11,225,873)	(7,922,121)	(2,746,727)	(1,947,424)	(11,225,873)	(7,922,121)
Other assets	386,412	(35,685)	1,579,266	(145,167)	404,299	22,613	1,652,370	91,990
Deposits from banks and other financial institutions	55,740,236	29,246,199	227,810,345	118,973,538	56,671,990	28,902,104	231,618,423	117,573,759
Deposits from customers	35,588,280	43,750,094	145,449,300	177,975,382	35,588,280	43,750,094	145,449,300	177,975,382
Other liabilities	1,448,427	(41,593)	5,919,721	(169,200)	1,220,215	552,695	4,987,019	2,248,363
Cash used in operations	(77,841,776)	(135,019,463)	(318,139,339)	(549,259,177)	(64,831,109)	(114,750,731)	(264,964,741)	(466,805,975)



#265-269, St.Ang Duong, Sangkat Wat Phnom, Khan Doun Penh, Phnom Penh, Cambodia.

Office Phone: +855(0) 70 200 002/1800 200 888 / E-mail: info@cambodiapostbank.com.kh