



ធនាគារ ប្រៃសណីយ៍កម្ពុជា ភ.អ  
柬埔寨郵政銀行 CAMBODIA POST BANK PLC.



# 年年度报告 2023



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## I 关于柬埔寨邮政银行

柬埔寨邮政银行是柬埔寨成长快速及在各方面都领先的商业银行之一，成立于2013年9月。是由柬埔寨邮电部，加华投资控股及富登金融控股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8年里，柬埔寨邮政银行迅速转型为一家拥有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。现在，任何需要申请贷款或开设银行帐户，都无需亲临我们的分行，可使用即时在线开户或贷款申请。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。柬埔寨邮政银行还提供了三个地点的“365天银行服务”分行即金边总行、森速分行及奥林匹克分行。这给我们客户带来了许多便利，尤其是有于周末或假日对银行服务在所需的客户。

柬埔寨邮政银行目前拥有雄厚的资本基础，总资产超过14.6亿美元，在全国拥有62家分行、超过324台自动存取款机/现金存款机。约329,000多个账户、131,000多张提款卡/借记卡持卡人和58,000多家合作商户。我们银行还与Wing和True Money等金融和支付服务机构合作，这些机构都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，给客户提供更加便利的网络交易方式。柬埔寨邮政银行还积极

参加了政府重建经济项目的各种举措，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经济复苏战略举措的一部分。

柬埔寨邮政银行在柬埔寨本地和国际上已经获得了广泛认可。2023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”荣誉奖，表彰为中小企业做出的显著贡献。柬埔寨邮政银行还获得了世界商业联盟（WORLDCOB）颁发的“2023年最佳零售银行”和“2022年最值得信赖银行奖”。

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。





## | 愿景与使命



### 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,满足柬埔寨人民的需求,为股东、员工和社会创造持续的价值。”



### 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。





## 企业资本结构



### 加华投资控股

50%

加华投资控股(CIH) 是柬埔寨最大、最值得信赖的金融投资公司之一。到 2023 年底,加华投资控股报告的总资产额超过100亿美元。加华投资控股在柬埔寨拥有 8 家子公司和分支机构,在金融和银行业(企业、中小企业和零售业)、小额信贷、人寿保险、一般保险和股票市场方面提供服务。加华投资控股对柬埔寨市场有深入的了解,本着高度的纪律性和企业社会责任感来经营公司。



FULLERTON

### FULLERTON FINANCIAL CAPITAL PTE. LTD.

45%

Fullerton Financial Capital Pte. Ltd.是Fullerton Financial Holdings Pte. Ltd. (FFH)的子公司。FFH是一个独立运营于新兴市场和金融及相关领域的战略运营投资者。FFH是以兴建新颖的商业模式并专注于大众市场和支持中小企业发展的方式为股东创造价值。并以数字化的方式推动我们投资公司的创新经营。



### 柬埔寨邮电部 BY MINISTRY OF POST AND TELECOMMUNICATIONS

5%

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权限下运作,以支持政府有政策性的目标、使命和愿景。

# 柬埔寨邮政银行的发展旅程

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

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

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

2016

- 推出数字服务交付渠道
- 推出ATM 服务

2014

- 实施核心银行系统

2023

- 贷款和存款均突破10亿美元大关
- 与欧洲划拨机构Eurogiro (万国邮联和欧洲金融转账机构) 建立KYC (了解客户规则) 汇付合作伙伴关系, 实施在线国家识别号码 (NID) 验证CamDX (数据交换平台)
- 总部和主要分行搬迁至“CPBank Tower” (柬埔寨邮政银行大厦)

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

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

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

2015

- 重新设计运营流程以缩短服务周转时间

2013

- 重新设计运营流程以缩短服务周转时间





**365 Days Banking Services**



**Banking Services**

**Main Branch**

**上午 8:00 – 下午 4:30**

## 总行

Building No 263, 1st – 6th Floor, Street No 110 ⊥ 61, Group 11, Phum 1, Sangkat Vat Phnum, Khan Doun Penh, Phnom Penh

☎ (+855) 70 200 002/1800 200 888 ✉ info@cambodiapostbank.com.kh

## 金边支行

### Main Branch

🏠 Building No 263, 1st – 6th Floor, Street No 110 ⊥ 61, Group 11, Phum 1, Sangkat Voat Phnum, 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

### Cana City Branch

🏠 #A1-A2, Street Veng Sreng, Phum Choam Chao, Sangkat Choam Chao, Khan Porsenchey, Phnom Penh

☎ (+855) 70 600 025

### Chbar 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

🏠 N° 130E0&E1, Preah Sihanouk Blvd, Sangkat Boeng Keng Kang Ti Muoy, Khan Boeng Keng Kang, Phnom Penh.

☎ (+855) 69 600 029

### Boeng Tumpun Branch

🏠 St.271, Phum Kbal Tumnob Mouy, Sangkat Boeng Tumpun2, Khan Meanchey, Phnom Penh

☎ (+855) 69 600 092

## 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 Prammuo, 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 Chaoan Khla, Krong Stueng Saen, Kampong Thom Province.

☎ (+855) 70 600 027

### 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 Muoy, 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 Kracheh, 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) 70 600 084

### 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, Phum Phnom Svay, Sangkat Boeng Kansaeng, Krong Ban Lung, Ratanak Kiri 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

### Baray District Branch-Ballangk Commune

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

☎ (+855) 93 700 032

### Chhuk District Branch - Chhuk Commune

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

☎ (+855) 93 700 379

### Kong Pisei District Branch - Chongruk Commune

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

☎ (+855) 69 600 071

### Krong Paoy Paet Branch

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

☎ (+855) 70 600 045

### Mukh Kampul District Branch - Preaek Anhchanh Commune

🏠 No 49A, 51A & 53A National Road No 6A, Kraom Village, Preaek Anhchanh Commune, Mukh Kampul District, Kandal Province

☎ (+855) 70 600 047

### Ponhea Lueu District - Vihear Luong Commune Branch

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

☎ (+855) 69 600 073

### Rotonak Mondol District Branch - Sdau Commune

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

☎ (+855) 70 700 050

### Siem Reap-Phsar Leu Branch

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

☎ (+855) 70 700 034

### Tram Kak District Branch - Angk Ta Saom Commune

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

☎ (+855) 93 600 084

### 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

### Bati District Branch - Trapeang Sab Commune

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

☎ (+855) 70 600 041

### Local Branch of Cambodia Post Bank Plc. (Kaoh Thum District - Preaek Thmei Commune)

🏠 Kampong Svay Leu Village, Preaek Thmei Commune, Kaoh Thum District, Kandal Province.

☎ (+855) 70 700 063

### Krong Battambang Branch

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

☎ (+855) 70 700 062

### Krong Ta Khmau Branch

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

☎ (+855) 70 600 087

### Peam Ro District Branch - Banlich Prasat Commune

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

☎ (+855) 70 600 057

### Prey Nob District Branch-Samrong Commune

🏠 Samrong Kandal Village, Samrong Commune, Prey Nob District, Preah Sihanouk Province

☎ (+855) 87 800 050

### S'ang District Branch - Preaek Koy Commune

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

☎ (+855) 70 600 019

### Stoung District - Kampong Chen Tboung Commune Branch

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

☎ (+855) 70 600 043

### Bakan District Branch-Boeng Khnar Commune

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

☎ (+855) 70 600 082

### Cheung Prey District - Soutib Commune

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

☎ (+855) 70 700 092

### 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

### Krong Bavet Branch

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

☎ (+855) 70 700 042

### Memot District Branch - Memot Commune

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

☎ (+855) 93 700 019

### Ponhea Kraek District Branch - Kraek Commune

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

☎ (+855) 93 700 026

### Puok District Branch - Puok Commune

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

☎ (+855) 70 600 093

### Sampov Lun District Branch - Santepheap Commune

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

☎ (+855) 70 600 084

### Thma Koul District Branch - Ta Meun Commune

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

☎ (+855) 70 600 091



# 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. 风险监督委员会

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金融和银行业风险管理专家。该委员会负责在其职权范围内履行董事会指定的主要职责，及委托给它的任何相关职责。该委员会还负责监督与银行整体业务相关的和/或董事会决定的风险管理框架的实施情况。该委员会还在基于最佳国际惯例为银行的风险职能部门提供专业建议方面，发挥着重要作用。

#### 成员

董事会任命风险监督委员会主席，从任命之日起任期3年。风险监督委员会由非执行董事和专家组成，这些成员不是公司的董事，董事会视他们为独立的管理层，他们与任何可能干扰其独立判断的公司业务或其他业务关系无关。

• 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，风险监督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	Alternative Chairman
• 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	Alternative Chairman
• 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	Alternative Chairman
• 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	会员

#### 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	Alternative Chairman
• 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的企业价值观
- 向管理层推荐与银行政策中未规定的相关业务部门的任何人力资源查询有关的程序
- 就员工纪律处分程序中无法在自己业务部门内部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成员组成

• CHRO	主席
• DCEO	会员
• HLU	会员
• SMR & HRBP	干事

如果上述成员无法出席会议，可以任命其他成员为代表。如果是主席指定的代表，则会议应由会议成员选出的另一名普通会员主持

#### 会议

会议将在适当的时间举行。如有必要，人力资源委员会主席可召集额外会议

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：

• DCEO	Chairman
• CEO	Alternative Chairman
• CRO	Member
• COO	Member
• CITO	Member
• ORM	Secretary

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：

• COO	Chairman
• CEO	Alternative Chairman
• DCEO	Member
• CFO	Member
• AHPM	Secretary

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

• CITO	Chairman
• CEO	Alternative Chairman
• DCEO	Member
• COO	Member
• CFO	Member
• CRO	Member
• HEB	Member
• HCB	Secretary

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。





## 风险治理

董事会监督柬埔寨邮政银行的事务，并为首席执行官和管理层提供可靠的领导力。经董事会授权，各董事会委员会根据明确界定的职权范围监督具体职责。本行董事会全面负责本行风险管理框架的建立和监督。董事会已成立风险监督委员会(ROC)，负责监督信贷委员会(CC)、运营风险管理委员会(ORMC)、负债委员会(ALCO)、信息技术指导委员会(ITSC)等各管理委员会，这些委员会负责建议、实施和监督本行的风险管理政策和流程。为促进董事会的风险监督，已成立这些风险管理委员会，并在适当情况下由风险管理团队提供支持。风险管理团队独立于业务部门，积极参与风险事项相关的关键决策过程。

根据我们的风险管理方法，董事会通过董事会风险监督委员会(ROC)设定我们的风险偏好，监督全企业风险管理政策和流程的制定，并设定风险偏好限额以指导柬埔寨邮政银行的风险承担。风险监督委员会还监督信贷、市场、流动性、运营、信息技术、气候和社会风险的识别、监测、管理和报告。本行风险监督委员会负责监督为识别和分析本行面临的风险而制定的风险管理政策，设定适当的风险限额和控制措施，并监控风险和遵守这些限额的情况，通过“自上而下”的风险偏好表达来强化审慎有效的风险文化。

定期审查风险管理政策和制度，以反映市场状况和银行活动的变化。本行通过培训、管理标准和程序，旨在建立一个纪律严明、有效的风险控制环境，让所有员工都了解自己的角色和义务。因此，定期监测和有效缓解包括信贷、运营、流动性、市场、信息技术、气候和社会风险在内的重大风险，以确保本行始终保持并遵守其经济资本、监管资本充足率、流动性状况和其他监管要求。

本行审计委员会监督内部控制的实施和监管要求的遵守情况。内部审计职能部门和合规部门协助银行审计委员会发挥监督作用。内部审计部门对内部控制和程序进行定期和特别审查，合规部门确保所有监管要求得到充分遵守，并将审查结果报告给银行审计委员会。

本行通过内部治理流程，使用风险管理工具和流程，管理顶级和新兴风险的识别、评估和缓解。我们识别和影响评估的方法旨在确保我们减轻这些风险对我们的财务业绩、长期战略目标和声誉的影响。作为我们定期分析的一部分，我们使用自下而上的风险评估来审查关键投资组合风险的敏感性，并辅以自上而下的宏观经济和政治图景分析。这种双管齐下的方法使我们能够捕捉到对我们的风险清单产生影响的风险驱动因素，以及仅与特定投资组合相关的因素。通过一系列内部和外部培训、沟通和会议，不断提高风险意识。我们致力于通过加强相关风险

程序、风险政策、风险工具、风险分析和风险报告，继续加强我们的风险管理能力和内部控制。

## 风险偏好

柬埔寨邮政银行的风险偏好由董事会设定，并受风险偏好政策的约束，该政策阐明了我们愿意接受的风险。我们的业务战略与风险偏好有关。它还通过从“高层基调”中发出明确的信息来加强我们的风险文化。强大的组织风险文化，辅以平衡的激励框架，有助于进一步嵌入我们的风险偏好。

我们的风险偏好涵盖了对金融和非金融风险的考量。我们将财务风险定义为业务活动产生的财务损失风险。我们积极承担这类风险，以实现股东价值最大化。非财务风险是指由于内部流程、人员和系统失败或外部事件影响而无法实现我们的战略或目标的风险。作为我们定期年度审查流程的一部分，我们的风险偏好不断发展并扩大其范围，以确保本行的风险偏好方法符合市场最佳实践、监管预期和战略目标。它考虑了一系列风险类型，这些风险类型使用既定的阈值、批准的政策、嵌入式流程和内部控制进行监控和管理。设定阈值对于使柬埔寨邮政银行的风险偏好成为我们业务的内在组成部分是至关重要的，因为它们有助于将我们的所有风险保持在可接受的水平内。可量化风险类型的投资组合风险限额是自上而下建立的，并使用政策和框架来实施。至于不可量化的风险类型，则使用定性原则进行管理。我们的风险偏好以定量和定性两种方式表达，并应用于核心业务层面。定期向风险监督委员会报告RAS(风险偏好体系)管理的绩效，以讨论违规行为和相关行动计划。这种报告可以及时识别和缓解风险，并促进银行内部整体强大的风险文化建设。

## 信用风险管理

**信用风险：**借款人或交易对手未能履行其债务或合同义务而产生的风险。信用风险主要来自直接贷款、贸易融资和担保业务。信贷损失也可能在借款人实际错过付款之前就已经产生。触发损失可能仅仅是因为在风险敞口未解决的情况下，意识到未来违约的可能性已经增加了。这种形式的潜在损失通常也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，本行考虑并合并了信用风险敞口的所有要素，例如个人债务人违约风险和部门风险敞口。信用风险被衡量为如果客户或交易对手未能按照合同还款，可能会损失的金额；在授权框架内，使用各种内部风险管理措施并在个人批准的范围内进行监控；并通过强有力的风险控制框架进行管理，该框架为风险管理人员制定了明确一致的政策、原则和指导。

柬埔寨邮政银行的信用风险管理方法包括以下组成部分：

- 政策
- 风险管理方法
- 流程、系统和报告

**政策：**信用风险的维度及其适用范围在“信用风险管理政策”中进行了定义。高级管理层在银行层面制定管理信用风险的总体方向和政策。制定的信用风险政策规定了柬埔寨邮政银行开展信用风险管理和控制活动的原则。这些政策辅以一系列运营标准和指导方针，确保了全行在识别、评估、承保、衡量、报告和控制信用风险方面的一致性，并为制定针对特定业务和/或特定地点的信用风险政策和标准提供了指导。

制定运营标准和指导方针是为了提供有关银行内部信用原则实施的更多细节，并对其进行调整，以反映不同的信用环境和投资组合风险状况。我们所有的贷款产品都受产品计划的约束，这些计划是根据客户生命周期需求以及市场研究制定的，并经董事会委员会批准。同时，我们的信用担保、信用控制程序和政策也会定期进行审查和微调，以在速度、成本和风险控制之间取得平衡，并由董事会委员会批准。

**风险管理方法：**通过深入了解我们的客户、他们所从事的业务以及他们经营的经济体来管理信用风险。也通过数据分析进行信用风险管理。信用风险标准的分配和贷款限额的设定是柬埔寨邮政银行信用风险管理流程的组成部分，该流程由银行的风险偏好陈述书及目标市场和风险接受标准驱动。借款人被单独评估，并由经验丰富的信用风险管理人进一步审查和评估，他们在最终确定借款人的风险时考虑了相关的信用风险因素。银行采用基于项目的方法来实现风险和回报的平衡管理。可能受到市场风险事件不利影响的交易对手风险敞口由管理层识别、审查和采取行动，并向相关风险委员会做出提醒。

**集中度风险管理：**对于信用风险集中度，我们使用风险偏好集中度触发器。这也是在两个层面上进行管理——在产品层面设定风险敞口限额，在细分市场层面管理高风险细分市场的增长。治理流程到位，以确保定期监控这些阈值，并在违反阈值时采取适当行动。柬埔寨邮政银行定期按产品、客户细分、业务部门等监控其集中度风险。2023年，我们审查了所有金融机构交易对手的风险敞口。柬埔寨邮政银行不断审查如何扩大我们的阈值范围和管理集中度风险的方法。

**环境、社会和治理风险：**负责任的融资，涵盖环境、社会与治理(ESG)问题，是一个日益重要的话题，影响着整个银行的投资和融资决策。柬埔寨邮政银行认识到，我们的融资做法对社会有重大影响，客户未能妥善管理环境、社会与治理问题会直接影响他们的运营和长期经济可行性，以及他们运营的社区和环境。柬埔寨邮政银行认为环境、社会与治理风险在我们制定业务战略时至关重要。董事会批准并监督柬埔寨邮政银行的整体和具体风险治理框架，将其作为一个独立的风险管理流程。

**流程、系统和报告：**柬埔寨邮政银行不断开发完善各种系统，以支持我们银行业务的风险监控和报告。通过涉及业务、运营、风险管理和其他关键利益相关者的各种前后举措，不断审查和改进端到端信贷流程。我们的贷款发放系统广泛应用于我们所有新客户或现有客户的贷款来源渠道。我们还实施了收款管理系统。这些系统和自动化将帮助我们促进信用周期不同阶段的风险管理。我们渴望成为一家拥有无限可能性的银行，以技术为后盾，提高为客户提供便利和满意体验的能力。对信用风险敞口、投资组合绩效和可能影响信用风险状况的外部环境因素的日常监控和管理是我们有效信用风险管理理念的关键。

根据不同的投资组合风险触发因素定期监控投资组合，以确保银行在设定的范围内运营。我们有每日、每周、每月的投资组合报告，以便及时采取行动，降低可能出现的任何信用风险。为确保所有信贷申请都得到独立评估，所有信贷提案都需要信用风险管理委托人的批准。本行已实施授权框架，授权个人管理人员在其职权范围内批准信贷申请，以独立评估信贷申请。信用风险敞口受到积极监控，定期审查，并每月向风险和信贷委员会报告。如有需要，识别、分析与相关业务部门讨论恶化的投资组合，以采取适当的补救措施。

此外，还向各风险委员会提交了行业分析、预警警报和重大信用薄弱的信贷趋势，以便制定和评估关键战略和行动计划。我们每年使用不同的压力情景对投资组合进行信贷压力测试，以确定本行的资本是否足以承受宏观环境中的不利事态发展。信用控制职能部门还确保所承担的任何信用风险符合信用风险政策和标准。这些职能部门确保，激活批准限额，适当背书信贷超额和政策例外，遵守信贷标准，并监控建立的契约。

## 信用风险缓解措施

柬埔寨邮政银行保持着强势的负责任的贷款文化、稳健的风险政策和控制框架；在实际和设想条件下，合作伙伴和挑战企业定义、实施和不断重新评估我们的风险偏好；并确保对信用风险、其成本和缓解措施进行独立的专家审查。本行建立了审慎的信用政策和稳健的信贷产品和客户细分管理信息系统，并应用了先进的风险计量技术。

在过去3年中，新冠疫情加上战争和地缘政治问题，对全球经济和柬埔寨经济产生了不利影响。尽管有这些影响，柬埔寨的宏观经济状况仍然稳定，银行体系保持了韧性。2023年，随着投资和贸易的扩大，经济逐渐复苏并有向好势头，部分原因是根据柬埔寨国家银行的指导方针实施了援助措施。尽管我们观察到2023年还款拖欠率有所上升，但我们的投资组合质量仍然令人满意。柬埔寨邮政银行在充满挑战的市场环境中通过快速的信贷增长成功地管理了贷款组合。本行将继续密切监控借款人的状况，以便及时采取必要的补救措施，对其还款能力进行详细分析和严格评估。此外，由于不断变化的环境，特别是在经济风险增加的情况下，银行和企业正在不断调整自己，以接受新的商业模式。在这种情况下，银行在新的信贷审批方面采取了更为谨慎的立场。我们专注于基于各种来源的信息进行分析，以确保改进分析和监控方式，以管理整体风险。虽然我们看到经济随着商业机构的重新开放而反弹，但某些商业部门仍然无法恢复常态，特别是那些依赖外国人入境的行业，如旅游业和酒店业。

我们实施了各种策略来应对不同的信用风险情况。我们继续使用CIFRS9模型进行减值，并审查了我们现有CIFRS模型中的前瞻性方法，并根据这方面的加强估计了预期信贷损失。年内，通过信贷和业务障碍的根本原因分析、必要账户的账龄分析和特定领域的拖欠模式调查，对资产质量管理结构进行了审查。推进我们风险缓解目标的其他一些举措，包括广泛的信用风险分析、潜在机会探索以及由于充满挑战的经济环境带来的风险增加而调整银行的增长愿望。我们PD模型中的投资组合细分考虑了疫情的影响。自疫情爆发以来，本行通过实施各种措施采取了积极主动的方法，并在2023年全年持续实施，我们认为，尽管整体经济可能需要更多时间才能恢复正常状态，但投资组合正在逐渐恢复常态。

## 操作风险管理

**操作风险：**由内部流程、人员或系统不足或故障，或外部事件引起的风险。包括法律风险，但不包括战略和声誉风险。

该风险通过既定的操作风险管理流程进行管理，通过高级管理层提供的控制和监督流程对业务活动进行适当的监控和报告。这包括法律、合规性、会计和欺诈风险。

柬埔寨邮政银行的操作风险管理方法包括以下组成部分：

- 政策
- 风险管理方法
- 流程、系统和报告

**政策：**操作风险管理 (ORM) 政策规定了我们以结构化、系统化和一致的方式管理作业风险的总体方法。有政策、标准、工具和计划来管理全行的操作风险管理实践。其中包括各单位和控制职能部门拥有的操作风险政策和标准。关键政策涉及与技术、合规性、欺诈、洗钱、恐怖主义融资和制裁、新产品、外包和生态系统伙伴关系有关的风险领域。

**风险管理方法：**柬埔寨邮政银行将采用监管指导原则，根据央行时间表计算操作风险监管资本。为了管理和控制操作风险，目前，我们使用各种工具，包括风险与控制自我评估 (RCSA)、操作风险事件管理和关键风险指标监控。每个职能部门都进行风险与控制自我评估，由操作风险管理团队定期测试，以确保在银行层面进行适当的操作风险管理。银行建立了损失数据收集系统，并制定了业务关键风险指标 (KRI) 来监控风险敞口。正在为全行所有职能部门和分支机构举办风险与控制自我评估研讨会，以提高对操作风险管理实务的认识。

银行的三道防线模型采用一种通用的风险分类法和一致的风险评估方法来管理操作风险。风险与控制自我评估由每个业务或支持部门进行，以识别关键操作风险并评估内部控制的有效性。当发现控制问题时，各部门制定行动计划并跟踪问题的解决情况。

操作风险事件根据巴塞尔标准进行分类。此类事件，包括可能影响我们声誉的任何重大事件，必须根据既定的阈值进行报告。采用具有预定义的升级触发器的关键风险指标，以前瞻性的方式促进风险监控。

其他方法来解决特定项目的风险，包括但不限于以下内容



## 操作风险管理

信息技术 (IT) 风险通过企业技术风险管理方法进行管理。这包括风险识别、评估、缓解、监测和报告。此外，确立适当的治理、信息技术政策和标准、控制流程和风险缓解计划，以支持风险管理方法

信息技术风险与企业内信息技术的使用、所有权、运营、参与、影响和采用以及技术故障导致的业务中断有关。多年来，柬埔寨邮政银行支持业务运营的金融系统和网络在范围和复杂性方面不断扩大，提供了多样化的产品和服务，这些产品和服务的系统在多个地点运行，并得到不同服务提供商的支持。安全管理和快速威胁识别已成为技术应用的重要方面。有明确的政策、健全和稳健的技术风险管理框架、强大的系统安全性、可靠性、弹性和可恢复性、程序、模板和风险评估方法、以及强大的身份验证来保护客户数据、交易和信息技术风险管理系统。该框架能够对信息技术解决方案、提供信息技术和相关服务的实体以及新技术和数字化实现进行风险评估。

## 网络安全风险

网络安全风险一直是银行关注的焦点。信息安全官负责监督网络安全职能和所有网络安全相关事务的一站式能力中心，如运营风险、数据保护风险和遵守网络安全相关法规。本行非常重视根据本行的风险偏好保护我们的人员、信息、网络、设备和应用程序。本行继续投入大量资源改善我们的网络卫生和控制环境，以保持网络威胁曲线的领先地位。作为第二道防线，安全团队定期进行评估，以验证我们的控制措施的有效性，并确保我们的控制框架应对新出现和不断变化的威胁仍然有效。柬埔寨邮政银行还提供相关培训，以提高员工的安全意识，并促进强大安全文化的发展。

此外，为了控制和监控技术风险，我们还进行定期渗透测试，以确保我们系统安全的稳健性，并积极采取适当措施增强安全性，以保持我们系统的安全。我们有数据备份管理来保护信息，除了我们的业务连续性计划 (BCP) 站点外，还有专门的灾难恢复站点来确保灾难恢复的复原力。我们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，确保在部署之前对所有变更进行充分评估。自2021年以来，我们拥有安全信息和事件管理 (SIEM) 解决方案，并设有全天候安全运营中心 (SOC)，这加强了我们实时的整体技术风险管理，并保护银行免受网络安全问题的影响。2022年我们的核心银行升级不仅为银行的技术进步提供了强大的核心银行解决方案，而且更可靠地支持多个系统接口，以获得更好的客户体验。

**新产品、外包和生态系统合作伙伴关系风险：**每一项新产品、服务、外包安排或生态系统合作关系都要经过风险审查和签核流程，在该流程中识别和评估相关风险。现有产品或服务的变化以及现有的外包安排和生态系统伙伴关系也要接受类似过程的审查。

**其他缓解计划：**制定了强有力的业务连续性管理计划，以确保在发生不可预见的事件或业务中断时，基本银行服务能够继续。包括一项危机管理计划，以实现快速响应，来管理突发事件。每两年进行一次演习，模拟不同的场景，以测试业务连续性计划和危机管理协议。高级管理层每两年向运营风险管理委员会传达并证明这些演习的有效性、银行的业务连续性准备情况以及我们对监管指导方针的一致性。为了减轻意外和重大特定风险事件造成的损失，柬埔寨邮政银行在集团范围内购买了与董事和高级职员责任、电子和计算机犯罪有关的保险，但有一些情况除外

**流程、系统和报告：**稳健的内部控制流程和系统对于操作风险的识别、评估、监控、管理和报告是至关重要的。所有部门都有责任根据各种框架和政策对其产品、流程、系统和活动中的操作风险进行日常管理。操作风险部门负有监督和控制职能：

- 监督和监测运营风险管理的有效性
- 评估各单位的关键运营风险问题
- 向风险委员会报告和/或上报关键运营风险，并就适当的风险缓解策略提出建议

柬埔寨邮政银行已经建立了一个综合的治理、风险和合规性系统，该系统具有一致的风险评估方法、通用分类和三线模型的统一流程。我们制定了一份操作风险状况报告，定期向董事会和高级管理层提供银行关键操作风险领域和业务部门的操作风险状况的综合视图。

## 操作风险缓解措施

操作风险管理确保建立明确的组织结构、角色、内部控制政策和措施，并正确实施。这包括建立授权、定义系统参数控制、流式程序和文件，以确保符合监管和法律要求。定期审查这些框架、政策和程序，以应对银行业务产生的运营风险。本行管理各级操作风险，并通过运营风险管理委员会对其进行监控。2023年，我们进行了业务连续性计划 (BCP) 演习，其中包括业务连续性计划 (BCP) 激活，假设总部无法进入，我们的部分员工需要在业务连续性计划现场远程工作。我们还进行了业务连续性计划测试和“调用树”演习，以确保连续性计划执行的有效性，并确



保其能够应对我们业务环境中可能发生的任何中断。每个业务部门都有针对任何紧急情况的业务连续性计划文件。业务连续性计划包括程序、平面图和基本信息，使业务部门能够应对中断、矫正和恢复功能

## 网络安全风险

**流动性风险：**如果柬埔寨邮政银行无法在到期时履行财务义务，由此而产生的风险。是银行在履行与通过交付现金或其他金融资产结算的金融负债相关的义务时遇到困难的风险。流动性风险源于现金流时间和金额的不匹配，这是银行运营和投资所固有的风险。柬埔寨邮政银行的流动性风险源于我们有义务兑现存款提款、到期偿还借款以及向客户发放贷款的承诺。我们寻求管理流动性，以确保我们的流动性义务在正常和不利情况下都能继续得到履行。

银行的流动性风险管理方法包括以下组成部分

- 政策
- 风险管理方法
- 流程、系统和报告

**政策：**本行的流动性风险管理政策规定了我们流动性风险的总体管理方法，并说明了我们用于管理流动性的一系列策略。这些策略包括，保持足够的平衡能力，以解决潜在的现金流短缺问题，并拥有多样化的流动性来源。我们的平衡能力包括流动资产、从货币市场借款的能力以及提高流动性的管理干预形式。在发生潜在或实际危机的情况下，我们制定了一套流动性应急和恢复计划，以确保我们保持足够的流动性。

流动性风险管理政策得到了各种标准的支持，这些标准规定了柬埔寨邮政银行内部流动性风险识别、计量、报告和控制的详细要求。这套政策、标准和辅助指南传达了这些基本要求，以确保它们在整个银行的一致性应用。

**风险管理方法：**本行的流动性风险管理政策、现金管理准则、应急资金政策、充足的风险衡量工具、流动性监测、流动性趋势、流动性行为分析、流动性压力测试、核心和非核心存款分析、贷存比率、流动性资金覆盖比率和净未平仓头寸预测中详细说明了本行的流动资金和利率风险管理框架。流动性风险控制措施还包括关于顶级存款人、借贷和融资比率的集中度措施。本行通过负债委员会(ALCO)管理流动性资金，该委员会负责制定流动性政策并持续监控资金流动性。已制定最低流动资产要求，以确保流动资产与合格负债的比率始终符合最低阈值。柬埔寨邮政银行通过流动性资金覆盖比率(LCR)、贷存比率(LDR)和净未平仓头寸(NOP)等监控指标全面监控其流

动资金情况，并通过加强预测进行日常监控。此外，银行还监控现金流，竞争资金成本，以确保银行运营中现金的最大化。这些做法一直支持本行在正常和压力情景下平稳有效地进行预测并做出反应，也有助于本行保持良好的流动资金状况。柬埔寨邮政银行还进行到期缺口分析，以管理市场风险，确保规定到期日的资金收回，以尽量减少缺口。柬埔寨邮政银行已将管理行动触发器定义为风险偏好陈述的一部分，以确保流动性风险管理在早期阶段的安全和稳健落实。

流动性风险压力测试每年进行一次，涵盖各种不利情景，包括一般市场和特殊压力情景。压力测试评估我们在负债流失增加或减少时的脆弱性。流动性风险控制措施，如流动资金相关比率和资产负债表分析，是现金流偿还期失调分析的补充工具，定期执行这些措施，以获得对不同地点流动资金状况的更深入了解和更精细的控制。

**流程、系统和报告：**充分的内部控制流程和系统支持我们识别、衡量、汇总、控制和监控柬埔寨邮政银行流动资金风险的整体方法。数据和报告平台的持续改进使内部流动资金风险报告的大部分要素得以集中。财务团队和风险管理团队管理日常流动资金风险监控、控制报告和分析。

**流动性管理和融资策略：**柬埔寨邮政银行致力于发展多元化的融资基础，通过零售和金融渠道获得资金来源。我们的融资策略以我们核心存款特许经营的实力为基础，并辅以我们既定的长期融资能力。

2023年，柬埔寨国家银行(NBC)继续实施之前实施的资产流动性提升措施，特别是根据瑞尔汇率和流动资金状况，通过流动资金提供抵押操作(LPCO)交易提供瑞尔的流动性。柬埔寨国家银行(NBC)在2023年通过拍卖出售了1.391亿美元，以稳定瑞尔汇率并重振经济。柬埔寨国家银行为银行、小额信贷机构和货币兑换商举行了几次美元拍卖，以遏制高棉瑞尔兑美元汇率的上涨。

与2023年的NCDs(大额可转让定期存单)相比，NCD(同业存单)的发行量下降，而流动资金提供抵押操作的交易量大幅上升，这是由于通过流动资金提供抵押操作对瑞尔的需求增加，表明流动性过剩管理的成功；柬埔寨国家银行继续将存款和借款的准备金要求维持在每日平均余额7%(百分之七)的瑞尔和外币水平，并在必要时推迟银行和金融机构维持0%的资本留存缓冲(CCB)。2023年期间，柬埔寨邮政银行保持了相当好的资金流动，并额外设置了内部缓冲，以完全符合监管要求。

## 市场风险管理

**市场风险:**由利率、外汇汇率、股票价格、信贷息差和商品价格的不利变化以及相关因素引起的风险。这是对交易活动产生不利财务影响的风险,以及因利率、外汇汇率、股票或资产价格、波动性、相关性和信贷息差等市场参数的变化而影响本行持有的金融工具价值的风险。债务证券、股票、外汇和衍生工具等工具主要用于交易或管理法规定准备金。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敞口,同时优化回报。

柬埔寨邮政银行的市场风险管理:本行的市场风险控制方法包括以下组成部分:

- 政策
- 风险管理方法
- 流程、系统和报告

**政策:**外汇准则规定了我们对市场风险管理的总体方法。该政策辅以标准和指南,有助于以一致的方式识别、衡量、控制、监测和报告市场风险

**风险管理方法:**从银行网点来看,银行正在密切监测风险情况,并进行了影响评估,以确保及时采取有效措施应对不确定性和动荡的金融市场。银行使用敏感性和压力测试来衡量和缓解市场风险,详细说明一系列市场走势和预测的潜在收益和损失,以及指定时间范围内的尾部风险。

**流程、系统和报告:**我们设计并实施了稳健的内部控制流程和系统,以支持我们的市场风险管理方法。柬埔寨邮政银行定期审查这些控制流程和系统,这些审查使高级管理层能够评估其有效性。本行还强调在风险监督委员会和负债委员会(ALCO)的监督下进行风险管理,以确保进行及时有效的风险管理,从而将风险敞口保持在规定的审慎范围内。

总体而言,柬埔寨经济因央行采取的宽松扩张性货币政策和放宽对企业的限制而获得动力。俄罗斯-乌克兰战争、以色列-哈马斯战争、供应链中断、美联储和其他央行加息都给全球整体经济带来了通胀压力。然而,柬埔寨国家银行继续根据需要通过干预外汇市场来稳定汇率,并继续对银行和金融机构以本币计算的净未平仓头寸免除限制。

## 声誉风险

**声誉风险:**如果我们的股东价值(包括收益和资本)受到利益相关者对柬埔寨邮政银行形象的负面看法的不利影响,就会产生风险。这会影响我们建立新关系或服务、为现有关系提供服务以及持续获得资金来源的能力。声誉风险通常发生在其他风险管理不善的情况下。

柬埔寨邮政银行认为声誉风险通常是我们日常活动/决策中未能管理风险以及经营环境变化的结果。这些风险包括:i) 财务风险(信贷、市场和流动资金风险) ii) 固有风险(运营和业务/战略风险)

柬埔寨邮政银行的首要任务是通过采取良好的风险处理态度和行为来防止声誉风险事件的发生,而不是在发生时采取缓解措施。2023年没有影响本行的重大声誉风险事件。

## 气候和社会风险

在全球范围内,人们对发展的环境和社会影响的认识和敏感性越来越高。这导致了立法和执法的加强,以及对项目和发起人的公众压力增加,以证明项目的社会和环境健全性。气候变化可能会影响我们的客户,他们的商业模式可能无法与净零经济保持一致,新的气候相关法规将对他们的业务产生重大影响。其次,极端天气事件或天气模式的长期变化可能会损害我们客户的资产,使他们无法经营业务,甚至可能无法住在家里。在更广泛的层面上,气候变化的风险通常分为a) 与气候变化导致的极端天气事件(洪水、飓风等)造成的经济损失(财产和资产的物理损坏)有关的实体风险,以及b) 过渡风险,是对低碳经济调整的可能过程及其对金融资产和负债价值的可能影响。

柬埔寨的新趋势,如加强社会和环境法律与执法、增加公众压力和诉讼,都表明社会和环境风险正在变得严重。然而,在考虑小企业家的广泛范围时,不应忽视特定的环境和社会风险。此类风险的例子包括使用童工、使用农用化学品污染地下水和汽车维修车间污染土壤。单一微型企业家对环境和社会的不利影响可能被认为是最小的,但由于服务的客户数量通常很大,因此会产生显著的累积效应。

## 气候和社会风险缓解措施

一般来说，像柬埔寨邮政银行这样的银行所服务的业务与其他银行和金融机构所服务的大型企业客户和项目所涉及的环境和社会风险的规模和类型不同，因为柬埔寨邮政银行只服务工薪阶层和个体经营的大众市场领域。在过去几年中，金融机构环境和社会管理的商业案例已经提出：客户面临的环境和社会（包括劳动）风险转化为金融机构为这些客户融资的信用和声誉风险。此外，我们的融资重点在于发展积极的社会影响。

柬埔寨邮政银行致力于通过在客户层面实施健全的环境和社会风险管理，识别和解决与其活动相关的所有短期、中期和长期环境和社会风险。柬埔寨邮政银行的重点是确保，按照适用的柬埔寨环境和社会立法要求以及相关的国际最佳实践（如适用），对照排除列表对借款人进行环境和社会管理系统（ESMS）筛查。柬埔寨邮政银行还协助其客户识别、缓解和管理社会和环境风险，并监测、监督和协助环境和社会管理系统的有效实施。为了应对这一风险，已经制定了可持续发展政策框架的环境和社会管理系统。环境和社会风险评估是我们整体信用评估和审批流程中不可或缺的一部分。该框架将社会和环境思维整合到柬埔寨邮政银行的主要职能中，即贷款业务和其他员工职能，并酌情将环境和社会方面风险整合到柬埔寨邮政银行的贷款周期中。

在整个2023年，我们积极管理潜在风险。我们评估了它们的影响，并将其纳入我们的风险管理中，以确保我们的复原力。我们还全面审查了所有相关政策和程序。保持警惕，持续监测不断变化的形势，包括新冠疫情后问题、地缘政治问题、全球冲突和战争、供应链中断的持续影响，并随时准备缓解可能出现的任何不可预见的风险。最终，在管理层的努力下，特别是2023年在信贷、流动性和资本管理方面的努力，使我们的风险状况与战略目标保持一致，巩固了我们的资本基础，优化了我们的资产负债表，以实现未来的增长，更好地为柬埔寨客户服务。

# 合规性

柬埔寨邮政银行致力于遵循问责制、透明度和商业道德领域的最佳实践和市场标准，以促进可持续发展。良好的治理和企业社会责任是市场标准的组成部分。这些努力的核心是诚信问题和银行在其商业活动中面临的声誉风险。

合规性政策经董事会批准制定，每年或必要时根据法规的变化进行更新，因为我们的目标是遵守当地法规以及银行业的最佳实践。管理层和所有员工都必须有效地执行这一政策。

## 银行的合规计划如下：

### (a) 反洗钱 (AML) / 反恐怖融资 (CFT) 以及反扩散融资 (CPF) 的合规性：

银行已根据《反洗钱法》、《反洗钱/反恐融资法》、其他相关法规以及反洗钱金融行动特别工作组的建议和银行业的其他最佳做法制定了政策、程序和指导方针，并致力于打击洗钱和恐怖主义融资。此外，合规团队还对分行进行现场检查，以确保分行遵守银行政策。所有员工都必须严格执行这一政策和程序，同时每年为新招聘员工提供培训，并为现有员工提供两次进修培训。

银行已启动反洗钱系统，作为检测和防止银行不参与洗钱/恐怖主义融资和扩散融资的额外机制。此外，该系统还增加了新功能，以更有效地加强对现有做法的实施

### (b) 遵纪守法：

银行还通过创建合规性清单来评估银行的绩效，并对其更新以符合当前环境，从而遵守相关法律并接受监管。银行的合规部门是监督整个银行遵守法律法规/实施监管的主要推动者，与银行内的每个利益相关者合作

### (c) 举报

本行致力于实现并保持最高标准的公开性、廉洁性和问责制。无论是利益相关者还是各级员工，都应该以正直、公正和诚实的态度行事。该执行标准已在全行范围内实施，以鼓励银行员工报告重大事项，可能包括但不限于

- 不遵守法律和监管框架；
- 不遵守银行的内部政策和程序；
- 财务滥用、盗窃、欺诈或其他财务违规行为；

- 腐败或管理不善；
- 对人们的健康和安全造成危害的行为；
- 不当行为或不道德行为；
- 滥用权力或任何形式的骚扰；和
- 犯罪或非法活动；
- 故意隐瞒上述任何一项；
- 表达任何不满；

员工可以通过多种渠道进行报告，例如通过分行的反馈箱、电子邮件或根据情况直接通过电话。

### (d) 客户投诉处理：

为了给客户提供最优质的客户服务，银行设有呼叫中心，全天候为客户提供咨询服务。此外，银行还制定了客户投诉处理政策和程序，与柬埔寨国家银行发布的BFI（银行和金融机构）客户投诉处理指南保持一致，为客户提供便利。

### (f) 遵守外国账户税收遵从法 (FATCA)：

银行已制定在银行内部实施的程序，目的是识别在柬埔寨邮政银行有任何账户的美国个人和法人实体，作为收集任何相关信息的机制，作为在经济财政部监督下向税务总局报告的关键要素。银行与税务总局密切合作，每年按要求上报。此外，还为相关工作人员提供培训，让他们理解法规的有效落实。



# | 银行业绩

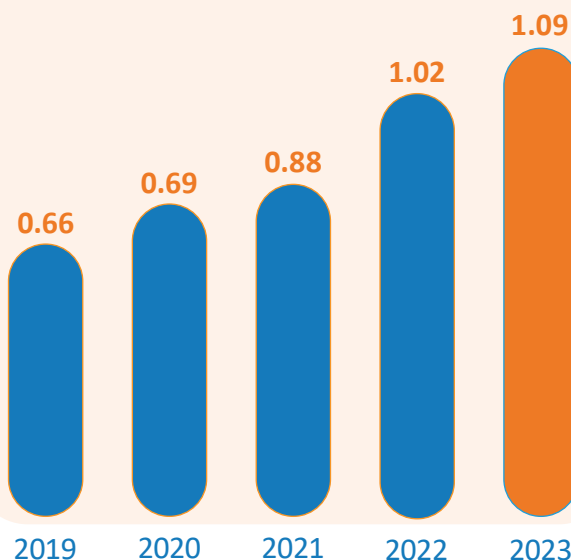
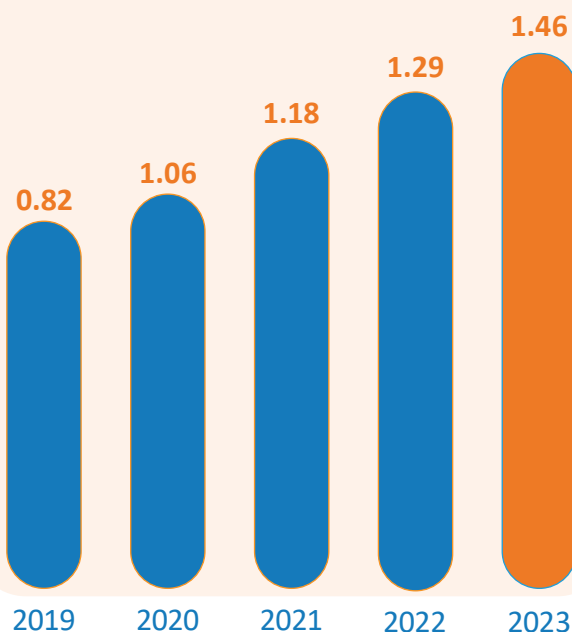
与全资子公司阜南小额信贷有限公司合并



总资产  
\$1.46 billion



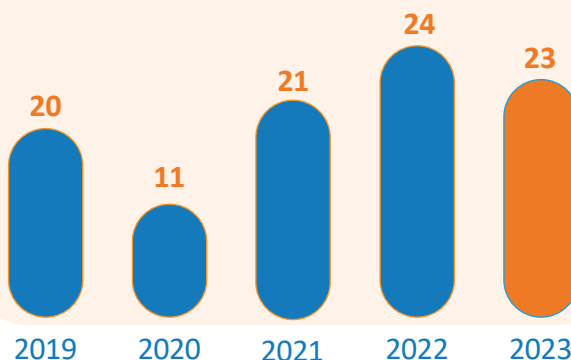
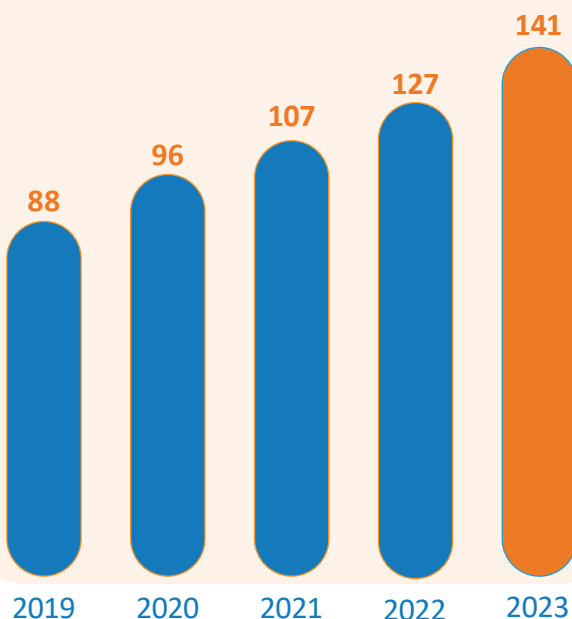
贷款总额  
\$1.09 billion



总收入  
\$141 million



净收入  
\$23 million





“柬埔寨邮政银行在恢复受新冠疫情影响的经济活动以及维护整个金融业稳定方面发挥了重要作用。”

方侨生博士公爵  
董事会主席

在经历了两年的全球健康危机后，全球经济在2023年避免了硬着陆。有一种恢复平静的感觉。然而，美中紧张局势、正在进行的俄-乌战争以及以色列-哈马斯冲突增加了不确定性，导致人道主义和经济危机严重升级。

在2022年七次加息后，美联储——为了应对几代以来最高的通货膨胀——将短期借贷成本再提高了四倍，达到5.25-5.5%，为过去22年来的最高水平。利率上涨抑制了消费者和投资需求，阻碍了全球贸易。我们还目睹了美国地区银行业的动荡，以及2023年瑞士信贷、硅谷银行(SVB)、签名银行和美国第一共和银行的倒闭。然而，由于出口疲软，柬埔寨经济在2023年的增长虽然低于预期，但预计增长率为5.6%。在此背景下，柬埔寨邮政银行在2023年取得了令人满意的财务业绩。柬埔寨邮政银行凭借其不断增长的稳健资产负债表和审慎的风险管理，成为柬埔寨迅速恢复的特许经营企业，这使我们成为客户、社区和柬埔寨经济发展的重要合作伙伴。

银行的愿景——丰富柬埔寨人民的生活，满足他们日益增长的愿望——传达了我们的基本乐观态度，以及我们在支持经济增长、促进柬埔寨繁荣和帮助客户实现财务目标方面所发挥的作用。本行的财务业绩真实地证明了每个人所做的努力的程度，我们对系统、安全方面的投资的相关

性，以及我们的服务和持续利用对我们商业模式的积极影响。我想感谢每个人的辛勤工作和适应能力。从员工到董事会，再到股东和监管机构，我们都必须适应变化，审查我们的业务，重新思考我们的组织和服务，并重新构想我们在柬埔寨银行业未来的角色。

作为银行行长，我为柬埔寨邮政银行在国家发展历程中所发挥的作用感到自豪。通过合理和可持续的银行业解决方案，柬埔寨邮政银行在恢复受新冠疫情影响的经济活动以及维护整个金融业稳定方面发挥了重要作用。尽管我们在金融中介发展方面扮演着主要角色，但在为未来10年及以后做准备时，我们还有很长的路要走。在我看来，我们的业绩、恢复力和在逆境中重塑的能力，以及设想未来10年及以后的需要，都深深植根于本行的文化中。本行始终为未来做好准备，服务客户是刻在我们DNA中的基因。本行始终能够创新各种金融产品以满足客户的需求。在柬埔寨邮政银行成立10周年的这一历史性重要阶段，我相信我们的股东曾设想过我行今天的规模和影响力，并鼓励我们为实现目标做出更多贡献。

我很高兴柬埔寨邮政银行保持了资产负债表14.6亿美元的资产，2023年我们的贷款组合增长了7.3%，存款组合增长了14.6%，净利润为2300万美元。在我们有效地管理

下, 全年保持了良好的资金流动性和资本状况。银行的子公司富南微贷款金融公司经过良好地管理2023年也有了盈利能力。银行还加强了与亚洲开发银行 (ADB) 的伙伴关系, 这有助于我们扩大柬埔寨的微型、小型和中型企业贷款业务, 以加快性别平等的进程。

我为高级管理团队感到自豪, 他们坚持不懈地努力改善客户服务体验, 并致力于为银行服务。我要感谢所有客户一直以来的信任和支持。我感谢柬埔寨王国政府、所有监管机构, 特别是柬埔寨国家银行的坚定支持。我希望柬埔寨邮政银行能在这里为柬埔寨的经济繁荣做出进一步贡献。



方侨生博士公爵  
董事会主席

## | 首席执行官致辞



“银行为长期可持续发展  
奠定了坚实的基础”

杜赵杰先生  
首席执行官



宏观经济和地缘政治的不确定性依然存在。世界银行和国际货币基金组织预测，柬埔寨经济在2024年和2025年将分别增长6.1%和6.4%，仍低于历史（2000-2019年）平均水平7.7%。我们观察到2023年的信贷增长略低（约14.8%），这是过去五年中最低的增长率，主要是由于一些行业的复苏疲软。然而，金融机构正在为国家的整体经济复苏发挥积极关键作用。

作为立足于大众市场的银行，我们展望未来，继续投资巩固我们的数字银行能力，特别是加强我们的技术韧性，以便我们能够提供无缝和个性化的银行服务。我们也明白，我们需要加强现有的能力，并努力获得进一步的新能力，以应对外部环境的任何意外变化。2023年，我们的移动银行用户增长了31%，移动银行交易量增长了117%，客户账户增长了27%。我们将始终坚持我们的使命，设计和提供创新的金融解决方案，并为客户提供一流的服务，以建立一个以目标为导向的银行，建设一个可持续的未来。

观察到尽管银行业整体市场贷款利率相对较低，但存款利率有所上升，整体利润率面临挑战。此外，管理不良贷款仍面临挑战，不良贷款呈上升趋势。我很高兴地宣布，我们的银行在面临不确定性的情况下实现了稳定的、还不错的增长和成功。尽管我们经历了充满挑战的时期，但我很自豪地告诉大家，我们的银行为长期可持续发展奠定了坚实的基础。2023年，本行总资产同比增长13.6%，达到14.6亿美元；贷款组合增长7.3%，达到10.9亿美元；储蓄余额增长14.6%，达到10.5亿美元。尽管市场递增利率大幅度提高，但我们在2023年的净利润仍达到了2300万美元。2023年，我们的二维码商户增长了74%，这将是我们的2024年的工作重点，以加强我们的整体支付生态系统

在经济动荡和市场波动的情况下，我们的专业团队不知疲倦地工作，通过战略规划、审慎的风险管理和为客户服务的坚定承诺来掌舵我们的银行。我们的成功可归因于多种因素，这些因素使我们的银行能够实现长期可持续增长。通过专注于效率、多元化、创新和以客户为中心，我们培养了一种恢复力和适应性的文化，在经济不确定的时期这种文化对我们银行的发展大有裨益

我们扩大了业务范围，到2023年将分支机构网扩大到62家，此外，我们的子公司富南微贷款金融公司在柬埔寨也拥有51家分支机构。我们还将新的总部和主要分行搬到了一个宽敞的专门新建的“柬埔寨邮政银行大厦（CPBank Tower）”。我们相信，这一变化不仅提高了我们员工的工作积极性，而且让我们的客户在设计精美的银行场所得到了满意的服务。银行已优先考虑在柬埔寨农业部门多样化项目（CASDP）下与农业和农村发展银行（ARDB）合作，参与柬埔寨选定地理区域多元化农业综合企业和农业价值链的发展。我们还继续与柬埔寨信用担保（CGCC）和中小企业银行共同融资计划合作，以支持柬埔寨王国政府的整体经济增长举措

2023年的所有成就都归功于我们柬埔寨邮政银行全体员工的贡献，以及董事长、副董事长和所有董事会成员的指导。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，特别是柬埔寨国家银行的持续支持。我们谨借此机会感谢柬埔寨国家银行，该监管机构及时制定了维护柬埔寨整体经济稳定的战略。我们还要感谢所有客户对我们产品和服务的坚定信任和支持。我们一直致力于为所有客户提供一流的服务体验和创新的金融产品。



杜赵杰先生  
首席执行官

## 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·西哈努克国王颁授的“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做出的重要贡献

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。



**THEARA HORN博士阁下**  
董事会顾问

阁下于2021年被任命为邮电部邮政总局局长。2018年至2021年，他还曾担任邮电部国际合作部主任。

他于2012年获得日本大阪大学经济学博士学位。他对公用事业绩效的效率 and 生产力分析、政府支出效率和产业集群等多个主题进行了研究



**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。



**GIANG SOVANN 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

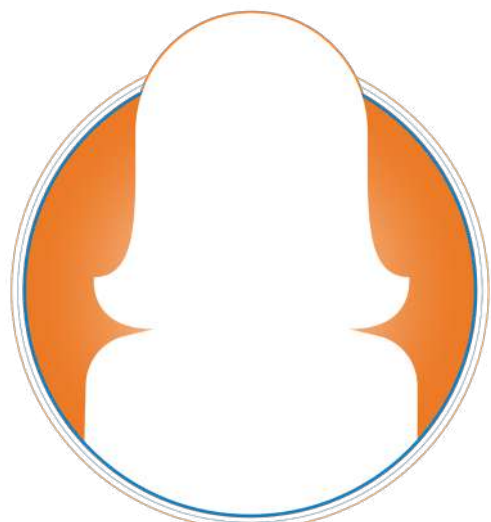
自从 2021 年至今, Phirun 先生晋升为柬埔寨商业博彩管理委员会秘书长。他的主要职责是管理整个商业博彩流程包括监督和并使商业博彩业成为国家收入的一部分。

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。



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。



**KROUCH CHANTHOL 先生**

财团的独立旅游运营商

Chanthol Krouch先生在信息技术领域二十多年，主攻金融领域，拥有丰富的专业知识。作为首席信息技术官，他领导着信息技术和数字部门，专注于增强业务运营能力。他的战略领导力对于提升柬埔寨邮政银行的技术能力和显著改善客户服务体验至关重要

Chanthol先生致力于通过各个领域应用创新技术来提高客户参与度。他与当地和国际合作伙伴都建立了重要的合作关系。在其杰出的职业生涯中，Chanthol先生曾在著名的金融和保险机构担任过多个领导职务，包括保诚（柬埔寨）人寿保险有限公司、联合商业银行、RHB银行和Camko银行。在这些职位上，他在制定和执行数字战略方面发挥了关键作用，这些战略通过开创性的数字解决方案改变和建立了商业模式

Chanthol先生毕业于金边皇家大学，拥有计算机科学学位和其他商业和经济管理大学学位。他扎实的教育基础和丰富的专业经验使他能够利用技术推动业务增长，提高客户满意度。





**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。



**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 先生拥有信息与技术硕士学位和国际合规协会 (ICA) 的认证会员。



**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)。





- ① 运营主管
- ② 首席风险官
- ③ 存款业务主管
- ④ 代理营销主管
- ⑤ 代理贷款部主管
- ⑥ 电子渠道银行主管
- ⑦ 人力资源、薪酬和员工关系主管
- ⑧ 法规执行负责人
- ⑨ 内部审计负责人
- ⑩ 首席信息技术官
- ⑪ 风险分析主管
- ⑫ 财务主管
- ⑬ 行政和采购代理主管
- ⑭ 核心银行业务主管
- ⑮ 信贷部主管
- ⑯ 分公司负责人
- ⑰ 运营主管
- ⑱ 副首席执行官
- ⑲ 首席执行官
- ⑳ 执行副总裁兼首席人力资源官
- ㉑ 首席财务官



柬埔寨邮政银行收到洪森亲王的感谢信，信中赞赏该银行是2022年柬埔寨第28大纳税人





柬埔寨邮政银行收到税务总局颁发的2022-2023年度税务合规金奖



恭喜柬埔寨邮政银行荣获  
**2022年最值得信赖银行奖**  
 美国得克萨斯州休斯顿





恭喜柬埔寨邮政银行荣获

成功的巅峰  
2023年最佳零售银行  
葡萄牙里斯本



恭喜柬埔寨邮政银行荣获

年度中小企业最佳融资机构荣誉奖

亚洲中小企业融资论坛





MERRY  
*Christmas*  
&  
HAPPY NEW YEAR

柬埔寨邮政银行祝您圣诞节快乐





# 企业社会责任



柬埔寨邮政银行向柬埔寨AFESIP捐赠桌椅

2023年3月1日，柬埔寨邮政银行向柬埔寨AFESIP（柬埔寨解救受压迫妇女基金会）捐赠了10张电脑桌、5张餐桌、50把椅子和50箱水

柬埔寨邮政银行还鼓励所有柬埔寨人向“柬埔寨解救受压迫妇女基金会”捐款，帮助该非政府组织继续履行其使命，帮助年轻妇女和女孩重新站起来，成为柬埔寨良好的人力资源。

គណនីសម្រាប់បរិច្ចាគ៖



柬埔寨解救受压迫妇女基金会  
061 601 601 | 柬埔寨瑞尔



柬埔寨解救受压迫妇女基金会  
061 601 601 | 美元

## 柬埔寨邮政银行赞助 媒体宣传活动



柬埔寨邮政银行一直支持“金融知识普及”活动，这是该行的企业社会责任活动之一。

柬埔寨邮政银行是媒体宣传活动的钻石级赞助商，该活动为记者提供与金融和银行业相关的培训，以便他们在报道金融和银行相关新闻时对该行业有基础的了解。该活动由柬埔寨银行协会（ABC）、柬埔寨小额信贷协会（CMA）和柬埔寨保险协会（IAC）与柬埔寨记者俱乐部（CCJ）联合组织。

启动活动于2023年3月28日在金边索菲特酒店举行。



## 柬埔寨邮政银行向柬埔寨红十字会捐赠4000万瑞尔



在2023年5月8日世界红十字与红新月日160周年纪念日之际，柬埔寨邮政银行向柬埔寨红十字会捐赠了4000万瑞尔。这笔捐款再次证明了该行对社会责任的承诺。

## 柬埔寨邮政银行于2023年两次在全国范围内组织“清洁日”



柬埔寨邮政银行组织了“清洁日”，分行管理层和员工参加了活动，在柬埔寨各省的公园和街道上收集垃圾。

2023年组织了两次“清洁日”活动——2023年6月3日庆祝国家和世界环境日，2023年9月16日庆祝世界清洁日。

这些活动的目的是为环境保护和全球气候变化倡议做出贡献。

本次活动还旨在促进首都和各省的健康、美丽和公共秩序，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。



## 柬埔寨邮政银行向马德望省Nikom中学捐赠5870.80美元



2023年7月9日，柬埔寨邮政银行捐赠了5870.80美元，用于支持马德望省Thmor Koul区Chrouy Sdau公社Nikom Krau村的Nikom中学修建99米长的混凝土道路和安装太阳能灯柱，以造福公众。

柬埔寨邮政银行还为教师们带来了纪念品，每位教师都收到了一个环保袋、一把雨伞和一件t恤。

这是柬埔寨邮政银行第二次向Nikom中小学捐款。2022年，该行捐赠2000万瑞尔，用于修建80米长的混凝土道路，并沿道路安装16个太阳能灯柱。



## 柬埔寨邮政银行组织“献血日”

柬埔寨邮政银行于2023年8月5日在国家输血中心组织了献血日，为挽救需要血液的患者的生命做出了贡献。

柬埔寨邮政银行献血日同时在金边、暹粒省、马德望省和磅湛省这4个省市的国家输血中心举行。柬埔寨邮政银行总部以及金边、省和区的33家分行的管理层和工作人员参加了此次活动。

这项活动还旨在鼓励更多的人献血，以挽救更多需要血液救助的生命。





## 柬埔寨邮政银行赞助“世界行走日”，以促进体育和健康发展



柬埔寨邮政银行始终致力于促进体育和健康发展！该银行于2023年10月1日在波萝勉共同赞助了由波萝勉体育和行政总局与Infinity Sport合作组织的“世界行走日”。

世界行走日于1991年由国际大众健身体育协会（TAFISA）在瑞士洛桑首次设立。它被命名为“世界行走日”，来自160多个国家的数百万人在10月的第一周的每个星期日聚会庆祝。三十多年来，这项活动一直定期进行，直到1991年被国际大众健身体育协会认可，并决定将这一天命名为“世界行走日”。

今年，柬埔寨还与其他160个国家于2023年10月1日星期日上午10:00在波萝勉省的Samdech Krala Hom Sar Kheng 公园举办了世界行走日活动。

这一参与是对促进柬埔寨王国体育和健康发展的承诺



## 柬埔寨邮政银行向上丁省行政办公室和上丁省警察局捐赠长椅

2023年11月7日，柬埔寨邮政银行上丁省分行向上丁省行政办公室捐赠了30张长椅，向上丁市警察局捐赠了20张长椅供公众使用。





## 重要事件

### 柬埔寨邮政银行新分行



东本湖分行  
(从本德拜分行搬来)

地址: 金边棉芷区东本湖二分区克巴东诺一村271号街  
电话号码: 069 600 092







波雷诺县分行-三隆乡

地址:西哈努克省波雷诺县三隆乡三隆干拉村

电话:087 800 050







### 莫贡布区分行 – 布列昂载乡 (新址)

地址: 干拉省莫贡布区布列昂载乡哥佬村6A国道

电话号码: 070 600 047







柬埔寨邮政银行当地分行 (Kaoh Thum区-Preaek Thmei公社)  
 地址: 坎达尔省Kaoh Thum区Preaek Thmei公社Kampong Svay Leu村  
 电话号码: 070 700 063





## 柬埔寨邮政银行总部和主要分行搬迁





在首席执行官Toch Chao Chek先生以及总部和主要分行的高级管理层的参与下, 柬埔寨邮政银行将总部和主要分支机构迁至金边奔夫人区 Vat Phnum 分区Phum 1村11组61角 110号街263号柬埔寨邮政银行大厦。

新的柬埔寨邮政银行总行和主要分行是一座标准建筑, 配备了安全系统和现代化的银行设备。所有员工都是专业人士, 随时欢迎并准备为客户提供金融服务。





## 柬埔寨邮政银行与女性员工分享关爱



2022年3月8日，即国际妇女节112周年纪念日之际，柬埔寨邮政银行管理层向全体女性员工表达赞赏和谢意。





## 柬埔寨邮政银行组织2023年中期绩效评估



2023年7月8日，柬埔寨邮政银行组织了一次2023年中期绩效评估，由首席执行官Toch Chaochek先生主持，暹粒省萨玛德维吴哥窟水疗度假村的所有高级管理层和分行经理参加了此次评估

主要目标是审查2023财年的年中业绩，并为2023财年下半年制定业务战略

此次活动还包括从巴肯寺到巴戎寺的团队建设活动，以促进团队精神和健康的生活方式。







## CPBank Celebrates 10th Year Anniversary



2023年9月20日是柬埔寨邮政银行成立10周年纪念日，柬埔寨邮政银行是柬埔寨发展最快的商业银行之一。这是一个值得怀念和庆祝的重要时刻。多年来，柬埔寨邮政银行已从一个雄心勃勃的愿景转变为一个强大的机构，为柬埔寨的个人和企业提供服务

截至2023年9月，该银行的总资产达到14.6亿美元，存款和贷款组合各为10亿美元。通过我们的62个分支网点、324+个自动存取款机/现金存款机接入点我行在柬埔寨各地提供服务。我们很自豪拥有329,000名客户群、131,000名持卡人、130,000名手机银行用户和58,000个商户网点



**总资产**  
14.6亿美元



**存款组合**  
10亿美元



**贷款组合**  
10.9亿美元



**分行网络**  
62个分行



**自动存取款机/现金存款机**  
324+台自动存取款机/现金存款机



**客户群**  
329,000个账户

柬埔寨邮政银行的子公司富南微贷款金融公司也通过其51家分行为客户提供服务。自2017年被柬埔寨邮政银行收购以来，富南的总资产增长了8倍。

在过去的10年里，柬埔寨邮政银行迅速转型为一家提供全面数字化金融服务的银行，客户可以在网上进行任何金融交易，而无需前往柬埔寨邮政银行分行，无论是开户、贷款还是付款。

近年来，柬埔寨邮政银行在当地和国际上获得了广泛认可。2023年，柬埔寨邮政银行获得了世界商业联合会颁发的“2023年最佳零售银行奖”，以及国际金融公司 (IFC) 中小企业金融论坛颁发的“亚洲年度中小企业金融家荣誉奖”。





在一个不断变化的世界里,我们对卓越、信任 and 创新的坚定承诺使我们与众不同。我们坚定不移地致力于以诚信和个人风格为客户服务,赢得了客户的忠诚和钦佩。我们的成就证明了一个出色的团队的集体努力,他们已经超越了自我,为客户提供最佳的创新金融解决方案。



柬埔寨邮政银行首席执行官Toch Chaocheck表示:“在我们庆祝这令人难以置信的里程碑般的成就之际,我们将继续秉持成长和进取的精神。我们将始终寻求新的视角,不断创新,适应客户不断变化的金融需求,并关注我们所服务的环境和社区。”

“我们要感谢自银行成立以来一直支持我们产品和服务的所有客户。我们还要感谢董事会和股东的英明指导,以及各监管机构,特别是柬埔寨国家银行,对我们的不懈支持。我们致力于为客户提供一流的服务体验。我们的传统屹立不倒,激励业内其他人重新定义银行的意义。随着我们迈向下一个卓越的十年,愿未来的旅程充满更大的成就并跨越更多的里程碑。”他继续说道。

柬埔寨邮政银行成立10周年快乐!



柬埔寨邮政银行与欧洲划拨机构Eurogiro  
(万国邮联和欧洲金融转账机构) 合作进行国际汇入汇款业务



Thank you 😊

You sent  
430.000,00 KHR

- ✓ Payment completed
- ✓ Ready for pickup
- ✓ Message sent to Dad
- ✓ Picked up by Dad

Here you go Dad 🙏

**PostalPay**

**Receive cash in minutes to Cambodia**

The cheaper, faster, safer way to collect cash from your loved one abroad.

**CPBank**

柬埔寨邮政银行和欧洲发展最快的金融科技公司之一Inpay达成合作, 通过欧洲划拨机构Eurogiro在柬埔寨引入国际汇款服务, Eurogiro是Inpay拥有的邮政网络, 由全球70,000个邮局网点组成。

通过新的合作伙伴关系, 海外的柬埔寨人可以通过柬埔寨邮政银行的62家全国性分行即时、轻松、安全地向他们在柬埔寨的朋友和家人汇款。

Inpay首席执行官Thomas Jul表示:“我们很高兴宣布与柬埔寨邮政银行建立合作关系, 这标志着该地区在推进金融普惠方面迈出了重要一步。通过授权该国最大的邮政银行之一使用Inpay的Eurogiro欧元直接转账网络获得海外侨民的全球汇款, 我们让柬埔寨人比以往任何时候都更容易、更实惠、更快地从国外的朋友和家人那里收到现金转账。”

柬埔寨邮政银行首席执行官Toch Choachek也表达了他对这一合作关系的热情, 他说:“柬埔寨有很多进城务工人员需要寄钱回家养家糊口。通过这项新服务, 柬埔寨邮政银行不仅将为该国的汇款提供更广泛的选择, 还将有助于改善柬埔寨的整体经济活动。这是市场确保普惠性金融体系的一种简单且负担得起的方式。”

此次合作展示了柬埔寨邮政银行和Inpay致力于提供创新和便捷的金融解决方案, 为全球柬埔寨人创造更光明、更互联的未来。

金融科技公司Inpay提供负担得起的、快速和安全的跨境支付。Inpay的欧洲划拨机构Eurogiro网络在全球拥有7万个分支机构和邮局, 包括在其他金融服务通常服务不足的农村或偏远地区。2021年, Inpay被英国《金融时报》评为丹麦增长最快的公司, 也是欧洲增长第六快的金融科技公司。Inpay由丹麦金融监管局监管。





## 柬埔寨邮政银行组织第十届大会



柬埔寨邮政银行于2024年1月5日在西哈努克省独立酒店组织了第十届大会。会议由首席执行官Toch Chaochek先生主持，总部管理层、分行经理和2023年度杰出员工参加了会议。

本次大会的目标是庆祝2023年的成就，并制定2024年的业务战略计划。

此次活动还旨在加强总部管理层和分行经理之间的关系与合作。

会议期间，2023年度杰出的分支机构和员工还获得了对其2023年度杰出表现的表彰证书。

会议结束时，柬埔寨邮政银行首席执行官Toch Chaochek先生对柬埔寨邮政银行全体管理层和员工在该年度的出色工作表示感谢，并鼓励所有管理层和工作人员在2024年为个人和银行的进步做出更大努力。





## 2023年柬埔寨邮政银行参加的各种展会



2023年6月17日至18日在Sen Sok Premier中心举行的年中大型促销活动



2023年5月5日至21日在OCIC (美食宫周围) 街举行的2023年SEA GAME顶级品牌博览会



NUM Sankrata于2023年3月31日至4月2日在国立管理大学举行



2023年3月25日, 在中央情报局第一国际学校Chhbar Ampov分校举行的国际文化日



2023年3月8日, 在金边Wat Botumvatey公园前, 以“女性领导力”为主题的女子10公里和4公里跑步



2023年2月14日在MC Park举行的“情人节”活动





2023年9月15日至17日在金边永旺购物中心举行的第五届My Family博览会



2023年9月27日在柬埔寨数字技术学院举行的柬埔寨数字化社区启动活动



2023年10月6日至8日在K Mall举行的Pchum Ben Mega 促销活动



Kan Ben于2023年10月8日在Upbal Choatnaram寺



2023年10月31日, 在磅同省的东盟储蓄日



全国职业与生产力博览会  
2023年11月10日至11日, 在Koh Pich展览馆

# ប័ណ្ណឥណទានវីសា

CPBank Visa Cards

ផ្តល់ជូនឥណទានរហូតដល់  
Credit up to

\$50.000



**FREE**  
សេវាប្រចាំឆ្នាំ





# 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 2023.



# CAMBODIA POST BANK PLC. AND ITS SUBSIDIARY

## Consolidated and Separate Financial Statements for the year ended 31 December 2023 and Report of the Independent Auditors

### Corporate information

<b>Bank</b>	Cambodia Post Bank Plc.	
<b>Registration No.</b>	Co. 1794 M/2013	
<b>Registered office</b>	Building No 263, Street No 110 1 61, Group 11, Phum 1, Sangkat Vat Phnum, Khan Doun Penh, Phnom Penh, Kingdom of Cambodia	
<b>Shareholders</b>	Canadia Investment Holding Plc. (“CIHP”) Fullerton Financial Capital Pte. Ltd. (“Fullerton”) Cambodia Post (“CP”)	
<b>Board of Directors</b>	Lok Neak Oknha Dr. Pung Kheav Se	Chairman
	Mr. Yeo Hong Ping	Vice-Chairman
	Mr. Ros Phirun	Non-Executive Director
	Dr. Pung Carolyne	Non-Executive Director
	Mr. Teo Meng Poh Philip	Non-Executive Director
	Mr. Neo Poh Kiat	Independent, Non-Executive Director
	Mr. Giang Sovann	Independent, Non-Executive Director
<b>Auditors</b>	PRICEWATERHOUSECOOPERS (CAMBODIA) LIMITED (PWC)	



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## 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 2023.

### 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 2023 are set out in the consolidated and separate statement of profit or loss and other comprehensive income on page 71 and 75, 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:

Lok 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 2023 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:

- i. adopt appropriate accounting policies which are supported by reasonable and prudent judgments and estimates and then apply them consistently;
- ii. 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;
- iii. maintain adequate accounting records and an effective system of internal controls;
- iv. 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
- v. 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 2023 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.



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

Phnom Penh, Kingdom of Cambodia  
27 March 2024

Mr. Toch Chaochek  
Chief Executive Officer

# 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 2023, 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 2023;
- 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 separate statement of financial position as at 31 December 2023;
- 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 consolidated and separate financial statements, which include material accounting policy information 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  
28 March 2024

**CONSOLIDATED STATEMENT OF FINANCIAL POSITION**  
**AS AT 31 DECEMBER 2023**

		2023	2022	2023	2022
	Notes	US\$	US\$	KHR '000	KHR '000
<b>ASSETS</b>					
Cash on hand	4	33,534,642	37,048,923	136,989,013	152,530,416
Deposits and placements with the central bank and other banks	5	236,674,128	162,304,061	966,813,813	668,205,819
Loans and advances to customers	6	1,079,115,825	1,003,984,251	4,408,188,145	4,133,403,161
Investment securities at amortised cost	7	10,355,330	9,822,179	42,301,523	40,437,911
Statutory deposits with the central bank	8	82,581,432	58,893,286	337,345,150	242,463,658
Property and equipment	9	4,535,469	4,692,475	18,527,391	19,318,920
Right-of-use assets	10	9,293,390	6,217,289	37,963,498	25,596,579
Intangible assets	11	1,159,702	1,222,060	4,737,383	5,031,221
Goodwill	12	754,215	754,215	3,080,968	3,105,103
Deferred tax assets	13	44,063	1,612,256	179,997	6,637,658
Other assets	14	4,227,248	1,166,961	17,268,308	4,804,378
<b>TOTAL ASSETS</b>		<b>1,462,275,444</b>	<b>1,287,717,956</b>	<b>5,973,395,189</b>	<b>5,301,534,824</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>					
<b>LIABILITIES</b>					
Deposits from banks and other financial institutions	15	232,015,674	195,691,574	947,784,028	805,662,210
Deposits from customers	16	857,087,536	751,729,427	3,501,202,585	3,094,870,051
Borrowings	17	120,566,980	115,155,035	492,516,113	474,093,279
Lease liabilities	10	9,076,255	6,027,241	37,076,502	24,814,151
Current income tax liabilities	18	2,477,624	4,842,759	10,121,094	19,937,639
Employee benefits	19	214,955	243,505	878,091	1,002,510
Other liabilities	20	5,795,013	5,051,949	23,672,628	20,798,873
Subordinated debts	21	39,151,620	35,962,991	159,934,368	148,059,634
<b>TOTAL LIABILITIES</b>		<b>1,266,385,657</b>	<b>1,114,704,481</b>	<b>5,173,185,409</b>	<b>4,589,238,347</b>
<b>SHAREHOLDERS' EQUITY</b>					
Share capital	22	76,000,000	76,000,000	304,093,780	304,093,780
Retained earnings		54,602,928	63,659,834	221,295,673	258,519,556
Non-distributive reserves		44,000,000	20,000,000	180,095,000	81,455,000
Regulatory reserves		21,286,859	13,353,641	86,822,808	54,217,282
Other reserves		-	-	7,902,519	14,010,859
<b>TOTAL SHAREHOLDERS' EQUITY</b>		<b>195,889,787</b>	<b>173,013,475</b>	<b>800,209,780</b>	<b>712,296,477</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>		<b>1,462,275,444</b>	<b>1,287,717,956</b>	<b>5,973,395,189</b>	<b>5,301,534,824</b>

The accompanying notes on pages 78 to 94 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 2023**

		2023	2022	2023	2022
	Notes	US\$	US\$	KHR '000	KHR '000
Interest income	23	137,661,178	124,154,500	565,787,442	507,419,442
Interest expense	23	(76,498,802)	(59,900,769)	(314,410,076)	(244,814,443)
<b>Net interest income</b>	23	61,162,376	64,253,731	251,377,366	262,604,999
Fee and commission income	24	1,913,527	1,323,442	7,864,596	5,408,907
Fee and commission expense	24	(38,234)	(57,460)	(157,142)	(234,839)
<b>Net fee and commission income</b>	24	1,875,293	1,265,982	7,707,454	5,174,068
Other income	25	1,107,988	1,138,441	4,553,831	4,652,808
<b>Total other operating income</b>		1,107,988	1,138,441	4,553,831	4,652,808
Credit impairment losses	26	(1,164,693)	(6,541,928)	(4,786,889)	(26,736,860)
<b>Net other operating loss</b>		(1,164,693)	(6,541,928)	(4,786,889)	(26,736,860)
Personnel expenses	27	(19,476,403)	(18,275,111)	(80,048,016)	(74,690,379)
Other expenses	28	(15,172,173)	(12,270,061)	(62,357,631)	(50,147,740)
<b>Profit before income tax</b>		28,332,388	29,571,054	116,446,115	120,856,896
Income tax expense	29	(5,456,076)	(5,951,472)	(22,424,472)	(24,323,666)
<b>Profit for the year</b>		22,876,312	23,619,582	94,021,643	96,533,230
<b>Other comprehensive income:</b>					
Items that will not be reclassified to profit or loss					
Currency translation differences		-	-	(6,108,340)	7,132,527
<b>Other comprehensive income for the year, net of tax</b>		-	-	(6,108,340)	7,132,527
<b>Total comprehensive income for the year</b>		22,876,312	23,619,582	87,913,303	103,665,757
<b>Profit attributable to:</b>					
Owners of the Bank		22,876,312	23,619,582	94,021,643	96,533,230
<b>Total comprehensive income attributable to:</b>					
Owners of the Bank		22,876,312	23,619,582	87,913,303	103,665,757

The accompanying notes on pages 78 to 94 form an integral part of these consolidated and separate financial statements.

**CONSOLIDATED STATEMENT OF CHANGES IN EQUITY  
FOR THE YEAR ENDED 31 DECEMBER 2023**

**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
<b>Balance at 1 January 2022</b>	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
<b>Total comprehensive income for the year</b>	-	-	23,619,582	96,533,230	-	-	-	-	-	7,132,527	23,619,582	103,665,757
<b>Transactions with owners in their capacity as owners:</b>												
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	-	-	-	-
<b>Total transactions with owners</b>	-	-	(7,226,703)	(29,535,535)	5,000,000	20,435,000	2,226,703	9,100,535	-	-	-	-
<b>Balance at 31 December 2022</b>	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
<b>Balance at 1 January 2023</b>	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
Profit for the year	-	-	22,876,312	94,021,643	-	-	-	-	-	-	22,876,312	94,021,643
Other comprehensive income – currency translation differences	-	-	-	-	-	-	-	-	-	(6,108,340)	-	(6,108,340)
<b>Total comprehensive income for the year</b>	-	-	22,876,312	94,021,643	-	-	-	-	-	(6,108,340)	22,876,312	87,913,303
<b>Transactions with owners in their capacity as owners:</b>												
Transfer to non-distributive reserves	-	-	(24,000,000)	(98,640,000)	24,000,000	98,640,000	-	-	-	-	-	-
Transfer to regulatory reserves	-	-	(7,933,218)	(32,605,526)	-	-	7,933,218	32,605,526	-	-	-	-
<b>Total transactions with owners</b>	-	-	(31,933,218)	(131,245,526)	24,000,000	98,640,000	7,933,218	32,605,526	-	-	-	-
<b>Balance at 31 December 2023</b>	76,000,000	304,093,780	54,602,928	221,295,673	44,000,000	180,095,000	21,286,859	86,822,808	-	7,902,519	195,889,787	800,209,780

The accompanying notes on pages 78 to 94 form an integral part of these consolidated and separate financial statements.



**CONSOLIDATED STATEMENT OF CASH FLOWS  
FOR THE YEAR ENDED 31 DECEMBER 2023**

		2023	2022	2023	2022
	Notes	US\$	US\$	KHR '000	KHR '000
<b>Cash flows from operating activities</b>					
Cash used in operations	31	(23,214,563)	(77,841,776)	(95,411,851)	(318,139,339)
Interest received		134,532,202	121,727,359	552,927,348	497,499,716
Interest paid		(67,977,435)	(56,430,906)	(279,387,258)	(230,633,113)
Income tax paid	18	(6,253,018)	(5,037,576)	(25,699,904)	(20,588,573)
<b>Cash generated from/(used in) operating activities</b>		<b>37,087,186</b>	<b>(17,582,899)</b>	<b>152,428,335</b>	<b>(71,861,309)</b>
<b>Cash flows from investing activities</b>					
Purchase of property and equipment	9	(1,902,428)	(1,506,296)	(7,818,979)	(6,156,232)
Purchase of intangible assets	11	(311,044)	(433,380)	(1,278,391)	(1,771,224)
Proceeds from disposal of property and equipment		9,771	3,405	40,159	13,916
<b>Cash used in investing activities</b>		<b>(2,203,701)</b>	<b>(1,936,271)</b>	<b>(9,057,211)</b>	<b>(7,913,540)</b>
<b>Cash flows from financing activities</b>					
Proceeds from borrowings	31	68,013,470	64,366,122	279,535,362	263,064,341
Repayments of borrowings	31	(63,156,583)	(71,963,987)	(259,573,556)	(294,116,815)
Proceeds from subordinated debts	31	10,000,000	-	41,100,000	-
Repayments of subordinated debts	31	(6,800,000)	(6,800,000)	(27,948,000)	(27,791,600)
Principal elements of lease payments	10	(2,229,107)	(2,274,515)	(9,161,630)	(9,295,943)
<b>Cash generated from/ (used in) financing activities</b>		<b>5,827,780</b>	<b>(16,672,380)</b>	<b>23,952,176</b>	<b>(68,140,017)</b>
<b>Net increase/ (decrease) in cash and cash equivalents</b>		<b>40,711,265</b>	<b>(36,191,550)</b>	<b>167,323,300</b>	<b>(147,914,866)</b>
Cash and cash equivalents at the beginning of year		179,702,535	215,894,085	739,835,337	879,552,502
Currency translation differences		-	-	(6,768,264)	8,197,701
<b>Cash and cash equivalents at the end of year</b>	30	<b>220,413,800</b>	<b>179,702,535</b>	<b>900,390,373</b>	<b>739,835,337</b>

The accompanying notes on pages 78 to 94 form an integral part of these consolidated and separate financial statements.

**SEPARATE STATEMENT OF FINANCIAL POSITION  
FOR THE YEAR ENDED 31 DECEMBER 2023**

		2023	2022	2023	2022
	Notes	US\$	US\$	KHR '000	KHR '000
<b>ASSETS</b>					
Cash on hand	4	33,077,772	36,514,988	135,122,699	150,332,206
Deposits and placements with the central bank and other banks	5	234,973,608	160,951,082	959,867,189	662,635,605
Loans and advances to customers	6	1,002,957,014	928,599,157	4,097,079,402	3,823,042,729
Investment securities at amortised cost	7	10,355,330	9,822,179	42,301,523	40,437,911
Statutory deposits with the central bank	8	82,181,432	58,493,286	335,711,150	240,816,858
Property and equipment	9	3,951,924	3,823,500	16,143,610	15,741,350
Right-of-use assets	10	8,500,886	5,449,923	34,726,119	22,437,333
Intangible assets	11	961,754	985,171	3,928,765	4,055,949
Investment in subsidiary	12	8,685,818	8,685,818	35,481,567	35,759,513
Deferred tax assets	13	-	1,341,597	-	5,523,355
Other assets	14	3,771,245	822,885	15,405,536	3,387,818
<b>TOTAL ASSETS</b>		<b>1,389,416,783</b>	<b>1,215,489,586</b>	<b>5,675,767,560</b>	<b>5,004,170,627</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>					
<b>LIABILITIES</b>					
Deposits from banks and other financial institutions	15	234,258,324	197,693,829	956,945,254	813,905,494
Deposits from customers	16	857,087,536	751,729,427	3,501,202,585	3,094,870,051
Borrowings	17	67,076,286	59,782,788	274,006,628	246,125,738
Lease liabilities	10	8,385,425	5,355,322	34,254,461	22,047,861
Current income tax liabilities	18	2,001,619	4,098,972	8,176,614	16,875,468
Deferred tax liabilities	13	74,859	-	305,799	-
Employee benefits	19	174,760	206,406	713,895	849,774
Other liabilities	20	4,171,337	3,887,023	17,039,912	16,002,874
Subordinated debts	21	37,340,000	33,540,000	152,533,900	138,084,180
<b>TOTAL LIABILITIES</b>		<b>1,210,570,146</b>	<b>1,056,293,767</b>	<b>4,945,179,048</b>	<b>4,348,761,440</b>
<b>SHAREHOLDERS' EQUITY</b>					
Share capital	22	76,000,000	76,000,000	304,093,780	304,093,780
Retained earnings		38,657,921	50,128,240	156,590,326	203,733,334
Non-distributive reserves		44,000,000	20,000,000	180,095,000	81,455,000
Regulatory reserves		20,188,716	13,067,579	82,337,675	53,069,802
Other reserves		-	-	7,471,731	13,057,271
<b>TOTAL SHAREHOLDERS' EQUITY</b>		<b>178,846,637</b>	<b>159,195,819</b>	<b>730,588,512</b>	<b>655,409,187</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>		<b>1,389,416,783</b>	<b>1,215,489,586</b>	<b>5,675,767,560</b>	<b>5,004,170,627</b>

The accompanying notes on pages 78 to 94 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 2023**

		2023	2022	2023	2022
	Notes	US\$	US\$	KHR '000	KHR '000
Interest income	23	120,605,706	107,800,102	495,689,452	440,579,017
Interest expense	23	(71,804,043)	(55,303,483)	(295,114,617)	(226,025,335)
<b>Net interest income</b>	23	48,801,663	52,496,619	200,574,835	214,553,682
Fee and commission income	24	1,636,021	1,023,617	6,724,046	4,183,523
Fee and commission expense	24	(38,234)	(57,460)	(157,142)	(234,839)
<b>Net fee and commission income</b>	24	1,597,787	966,157	6,566,904	3,948,684
Other income	25	898,660	995,834	3,693,493	4,069,974
<b>Total other operating income</b>		898,660	995,834	3,693,493	4,069,974
Credit impairment gains/ (losses)	26	144,369	(5,798,485)	593,357	(23,698,408)
<b>Net other operating gains/ (losses)</b>		144,369	(5,798,485)	593,357	(23,698,408)
Personnel expenses	27	(15,078,704)	(14,186,044)	(61,973,473)	(57,978,362)
Other expenses	28	(12,021,866)	(9,431,321)	(49,409,868)	(38,545,808)
<b>Profit before income tax</b>		24,341,909	25,042,760	100,045,248	102,349,762
Income tax expense	29	(4,691,091)	(5,025,169)	(19,280,383)	(20,537,865)
<b>Profit for the year</b>		19,650,818	20,017,591	80,764,865	81,811,897
<b>Other comprehensive income:</b>					
Items that will not be reclassified to profit or loss					
Currency translation differences		-	-	(5,585,540)	6,585,189
<b>Other comprehensive income for the year, net of tax</b>		-	-	(5,585,540)	6,585,189
<b>Total comprehensive income for the year</b>		19,650,818	20,017,591	75,179,325	88,397,086
<b>Profit attributable to:</b>					
Owners of the Bank		19,650,818	20,017,591	80,764,865	81,811,897
<b>Total comprehensive income attributable to:</b>					
Owners of the Bank		19,650,818	20,017,591	75,179,325	88,397,086

The accompanying notes on pages 78 to 94 form an integral part of these consolidated and separate financial statements.

**SEPARATE STATEMENT OF CHANGES IN EQUITY  
FOR THE YEAR ENDED 31 DECEMBER 2023**

**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
<b>Balance at 1 January 2022</b>	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
<b>Total comprehensive income for the year</b>	-	-	20,017,591	81,811,897	-	-	-	-	-	6,585,189	20,017,591	88,397,086
<b>Transactions with owners in their capacity as owners:</b>												
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	-	-	-	-
<b>Total transactions with owners</b>	-	-	(7,101,935)	(29,025,608)	5,000,000	20,435,000	2,101,935	8,590,608	-	-	-	-
<b>Balance at 31 December 2022</b>	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
<b>Balance at 1 January 2023</b>	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
Profit for the year	-	-	19,650,818	80,764,865	-	-	-	-	-	-	19,650,818	80,764,865
Other comprehensive income – currency translation differences	-	-	-	-	-	-	-	-	-	(5,585,540)	-	(5,585,540)
<b>Total comprehensive income for the year</b>	-	-	19,650,818	80,764,865	-	-	-	-	-	(5,585,540)	19,650,818	75,179,325
<b>Transactions with owners in their capacity as owners:</b>												
Transfer to non-distributive reserves	-	-	(24,000,000)	(98,640,000)	24,000,000	98,640,000	-	-	-	-	-	-
Transfer to regulatory reserves	-	-	(7,121,137)	(29,267,873)	-	-	7,121,137	29,267,873	-	-	-	-
<b>Total transactions with owners</b>	-	-	(31,121,137)	(127,907,873)	24,000,000	98,640,000	7,121,137	29,267,873	-	-	-	-
<b>Balance at 31 December 2023</b>	76,000,000	304,093,780	38,657,921	156,590,326	44,000,000	180,095,000	20,188,716	82,337,675	-	7,471,731	178,846,637	730,588,512

The accompanying notes on pages 78 to 94 form an integral part of these consolidated and separate financial statements.

**SEPARATE STATEMENT OF CASH FLOWS  
FOR THE YEAR ENDED 31 DECEMBER 2023**

		2023	2022	2023	2022
	Notes	US\$	US\$	KHR '000	KHR '000
<b>Cash flows from operating activities</b>					
Cash used in operations	31	(15,228,677)	(64,831,109)	(62,589,862)	(264,964,741)
Interest received		117,655,426	105,439,409	483,563,801	430,930,865
Interest paid		(63,324,144)	(51,890,190)	(260,262,232)	(212,075,207)
Income tax paid	18	(5,371,988)	(4,247,856)	(22,078,871)	(17,360,987)
<b>Cash generated from/ (used in) operating activities</b>		<b>33,730,617</b>	<b>(15,529,746)</b>	<b>138,632,836</b>	<b>(63,470,070)</b>
<b>Cash flows from investing activities</b>					
Purchase of property and equipment	9	(1,796,265)	(1,102,521)	(7,382,649)	(4,506,003)
Purchase of intangible assets	11	(290,067)	(237,942)	(1,192,175)	(972,469)
Proceeds from disposal of property and equipment		9,771	2,369	40,159	9,682
<b>Cash used in investing activities</b>		<b>(2,076,561)</b>	<b>(1,338,094)</b>	<b>(8,534,665)</b>	<b>(5,468,790)</b>
<b>Cash flows from financing activities</b>					
Proceeds from borrowings	31	66,066,998	54,148,002	271,535,362	221,302,884
Repayments of borrowings	31	(59,328,332)	(66,536,233)	(243,839,445)	(271,933,584)
Proceeds from subordinated debts	31	10,000,000	-	41,100,000	-
Repayments of subordinated debts	31	(6,200,000)	(6,200,000)	(25,482,000)	(25,339,400)
Principal elements of lease payments	10	(1,759,086)	(1,610,806)	(7,229,843)	(6,583,364)
<b>Cash generated from/ (used in) financing activities</b>		<b>8,779,580</b>	<b>(20,199,037)</b>	<b>36,084,074</b>	<b>(82,553,464)</b>
<b>Net increase/ (decrease) in cash and cash equivalents</b>		<b>40,433,636</b>	<b>(37,066,877)</b>	<b>166,182,245</b>	<b>(151,492,324)</b>
Cash and cash equivalents at the beginning of year		177,781,819	214,848,696	731,927,749	875,293,588
Currency translation differences		-	-	(6,699,860)	8,126,485
<b>Cash and cash equivalents at the end of year</b>	<b>30</b>	<b>218,215,455</b>	<b>177,781,819</b>	<b>891,410,134</b>	<b>731,927,749</b>

The accompanying notes on pages 78 to 94 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 2023

### 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 29 November 2023 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. 263, Corner Street N. 110 & 61, Sangkat Wat Phnom, Khan Daun Penh, Phnom Penh, Kingdom of Cambodia. The Bank has a total of 62 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 27 March 2024.

### 2. SUMMARY OF MATERIAL ACCOUNTING POLICIES

The material 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) 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 2023:

- Disclosure of Accounting Policies – Amendments to CIAS 1 and CIFRS Practice Statement 2
- Definition of Accounting Estimates – Amendments to CIAS 8
- Deferred Tax related to Assets and Liabilities arising from a Single Transaction – Amendments to CIAS 12

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 2023 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 KHR4,110 (2022: KHR4,087) and the closing rate was US\$ 1 to KHR4,085 (2022: KHR4,117).

## **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) Short-term employee benefits

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.
- 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 substantively 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, on 30 November 2022, and on 18 July 2023 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.

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

### 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			
	2023	2022	2023	2022	2023	2022	2023	2022
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
Current								
US\$	25,063,184	28,295,793	102,383,107	116,493,780	24,830,401	27,999,524	101,432,188	115,274,040
Other currencies	8,471,458	8,753,130	34,605,906	36,036,636	8,247,371	8,515,464	33,690,511	35,058,166
	33,534,642	37,048,923	136,989,013	152,530,416	33,077,772	36,514,988	135,122,699	150,332,206

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

	The Group				The Bank			
	2023	2022	2023	2022	2023	2022	2023	2022
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
Deposits and placements with the central bank	184,564,921	130,819,853	753,947,703	538,585,334	184,555,516	130,807,751	753,909,283	538,535,510
Deposits and placements with other banks	52,608,606	31,706,283	214,906,155	130,534,768	50,876,535	30,331,603	207,830,646	124,875,211
	237,173,527	162,526,136	968,853,858	669,120,102	235,432,051	161,139,354	961,739,929	663,410,721
Less:								
Allowance for impairment losses	(499,399)	(222,075)	(2,040,045)	(914,283)	(458,443)	(188,272)	(1,872,740)	(775,116)
	236,674,128	162,304,061	966,813,813	668,205,819	234,973,608	160,951,082	959,867,189	662,635,605

#### 6. LOANS AND ADVANCES

	The Group				The Bank			
	2023	2022	2023	2022	2023	2022	2023	2022
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
Commercial loans:								
Overdrafts	308,824	232,531	1,261,546	957,330	308,824	232,531	1,261,546	957,330
Short term loans	2,521,397	1,356,929	10,299,907	5,586,477	2,441,835	1,155,895	9,974,896	4,758,820
Long term loans	1,091,423,069	1,018,475,082	4,458,463,236	4,193,061,912	1,014,101,982	941,622,519	4,142,606,596	3,876,659,910
Consumer loans	163,762	80,776	668,968	332,555	163,334	78,561	667,220	323,436
Total gross loans and advances	1,094,417,052	1,020,145,318	4,470,693,657	4,199,938,274	1,017,015,975	943,089,506	4,154,510,258	3,882,699,496
Less:								
Allowance for impairment losses	(15,301,227)	(16,161,067)	(62,505,512)	(66,535,113)	(14,058,961)	(14,490,349)	(57,430,856)	(59,656,767)
	1,079,115,825	1,003,984,251	4,408,188,145	4,133,403,161	1,002,957,014	928,599,157	4,097,079,402	3,823,042,729

## 7. INVESTMENT SECURITIES AT AMORTISED COST

	The Group				The Bank			
	2023	2022	2023	2022	2023	2022	2023	2022
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
Non-current								
Gross amount	10,551,504	10,001,507	43,102,894	41,176,204	10,551,504	10,001,507	43,102,894	41,176,204
Allowance for expected credit loss	(196,174)	(179,328)	(801,371)	(738,293)	(196,174)	(179,328)	(801,371)	(738,293)
	10,355,330	9,822,179	42,301,523	40,437,911	10,355,330	9,822,179	42,301,523	40,437,911

## 8. STATUTORY DEPOSITS WITH THE CENTRAL BANK

	The Group				The Bank			
	2023	2022	2023	2022	2023	2022	2023	2022
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
Current								
Reserve deposits	74,581,432	50,893,286	304,665,150	209,527,658	74,581,432	50,893,286	304,665,150	209,527,658
Non-current								
Capital guarantee deposits	8,000,000	8,000,000	32,680,000	32,936,000	7,600,000	7,600,000	31,046,000	31,289,200
	82,581,432	58,893,286	337,345,150	242,463,658	82,181,432	58,493,286	335,711,150	240,816,858

## 9. PROPERTY AND EQUIPMENT

	Leasehold improvements	Construction in progress	Office equipment	Furniture, fixtures and fittings	Computer and IT equipment	Vehicles	Total
	US\$	US\$	US\$	US\$	US\$	US\$	US\$
<b>The Group</b>							
Non-current							
<b>As at 31 December 2022</b>							
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)
<b>Net book amount</b>	754,898	223,673	1,034,667	88,298	2,270,892	320,047	4,692,475
<b>In KHR '000 equivalent</b>	3,107,915	920,862	4,259,724	363,523	9,349,262	1,317,634	19,318,920
<b>For the year ended 31 December 2023</b>							
Opening net book amount	754,898	223,673	1,034,667	88,298	2,270,892	320,047	4,692,475
Additions	159,340	1,386,416	65,056	49,600	143,616	98,400	1,902,428
Transfer	663,031	(1,535,506)	336,085	60,401	475,989	-	-
Disposals- cost	(32,901)	-	(12,309)	(7,271)	(14,923)	(29,060)	(96,464)
Disposals- accumulated depreciation	32,154	-	11,534	7,217	11,098	29,049	91,052
Depreciation charge	(345,704)	-	(506,672)	(58,024)	(974,123)	(169,499)	(2,054,022)
<b>Closing net book amount</b>	1,230,818	74,583	928,361	140,221	1,912,549	248,937	4,535,469
<b>As at 31 December 2023</b>							
Cost	3,186,305	74,583	4,028,531	759,716	6,792,870	2,147,791	16,989,796
Accumulated depreciation	(1,955,487)	-	(3,100,170)	(619,495)	(4,880,321)	(1,898,854)	(12,454,327)
<b>Net book amount</b>	1,230,818	74,583	928,361	140,221	1,912,549	248,937	4,535,469
<b>In KHR '000 equivalent</b>	5,027,892	304,672	3,792,355	572,803	7,812,763	1,016,906	18,527,391



## 9. PROPERTY AND EQUIPMENT (continued)

	Leasehold improvements	Construction in progress	Office equipment	Furniture, fixtures and fittings	Computer and IT equipment	Vehicles	Total
	US\$	US\$	US\$	US\$	US\$	US\$	US\$
<b>The Bank</b>							
Non-current							
<b>As at 31 December 2022</b>							
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)
<b>Net book amount</b>	<b>730,418</b>	<b>223,673</b>	<b>961,648</b>	<b>80,772</b>	<b>1,544,190</b>	<b>282,799</b>	<b>3,823,500</b>
<b>In KHR '000 equivalent</b>	<b>3,007,131</b>	<b>920,862</b>	<b>3,959,105</b>	<b>332,538</b>	<b>6,357,430</b>	<b>1,164,284</b>	<b>15,741,350</b>
<b>For the year ended 31 December 2023</b>							
Opening net book amount	730,418	223,673	961,648	80,772	1,544,190	282,799	3,823,500
Additions	149,356	1,371,416	60,675	48,567	110,251	56,000	1,796,265
Transfer	663,031	(1,535,506)	336,085	60,401	475,989	-	-
Disposals- cost	(32,025)	-	(12,309)	(7,271)	(14,923)	(29,060)	(95,588)
Disposals- accumulated depreciation	32,025	-	11,534	7,217	11,098	29,049	90,923
Depreciation charge	(328,534)	-	(482,568)	(55,219)	(654,249)	(142,606)	(1,663,176)
<b>Closing net book amount</b>	<b>1,214,271</b>	<b>59,583</b>	<b>875,065</b>	<b>134,467</b>	<b>1,472,356</b>	<b>196,182</b>	<b>3,951,924</b>
<b>As at 31 December 2023</b>							
Cost	3,073,881	59,583	3,849,908	675,379	5,105,564	1,842,853	14,607,168
Accumulated depreciation	(1,859,610)	-	(2,974,843)	(540,912)	(3,633,208)	(1,646,671)	(10,655,244)
<b>Net book amount</b>	<b>1,214,271</b>	<b>59,583</b>	<b>875,065</b>	<b>134,467</b>	<b>1,472,356</b>	<b>196,182</b>	<b>3,951,924</b>
<b>IN KHR '000 EQUIVALENT</b>	<b>4,960,297</b>	<b>243,397</b>	<b>3,574,641</b>	<b>549,298</b>	<b>6,014,574</b>	<b>801,403</b>	<b>16,143,610</b>

## 10. LEASES

	The Group				The Bank			
	2023	2022	2023	2022	2023	2022	2023	2022
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
Right-of-use assets (Non-current)								
Buildings	9,293,390	6,217,289	37,963,498	25,596,579	8,500,886	5,449,923	34,726,119	22,437,333
Additions to the right-of-use assets during the year	5,278,121	906,821	21,693,077	3,706,177	4,789,189	700,340	19,683,567	2,862,290
Lease liabilities								
Current	1,843,468	1,956,158	7,530,567	8,053,502	1,443,662	1,494,068	5,897,359	6,151,078
Non-current	7,232,787	4,071,083	29,545,935	16,760,649	6,941,763	3,861,254	28,357,102	15,896,783
	9,076,255	6,027,241	37,076,502	24,814,151	8,385,425	5,355,322	34,254,461	22,047,861

## 11. INTANGIBLE ASSETS

	The Group			The Bank		
	Computer software	Construction in progress	Total	Computer software	Construction in progress	Total
	US\$	US\$	KHR '000	KHR '000	US\$	US\$
<b>As at 31 December 2022</b>						
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
<b>For the year ended 31 December 2023</b>						
Opening net book value	612,765	609,295	1,222,060	380,353	604,818	985,171
Additions	25,046	285,998	311,044	4,069	285,998	290,067
Transfer	875,697	(875,697)	-	871,220	(871,220)	-
Amortisation charge	(373,402)	-	(373,402)	(313,484)	-	(313,484)
Closing net book value	1,140,106	19,596	1,159,702	942,158	19,596	961,754
<b>As at 31 December 2023</b>						
Cost	4,136,738	19,596	4,156,334	3,492,090	19,596	3,511,686
Accumulated amortisation	(2,996,632)	-	(2,996,632)	(2,549,932)	-	(2,549,932)
Net book value	1,140,106	19,596	1,159,702	942,158	19,596	961,754
In KHR '000 equivalents	4,657,333	80,050	4,737,383	3,848,715	80,050	3,928,765

## 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 2023 and 31 December 2022.

## 13. DEFERRED TAX (LIABILITIES)/ASSETS - NET

	The Group				The Bank			
	2023	2022	2023	2022	2023	2022	2023	2022
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
Non-current								
Deferred tax assets	3,907,686	3,140,920	15,962,897	12,931,168	3,579,423	2,835,805	14,621,943	11,675,009
Deferred tax liabilities	(3,863,623)	(1,528,664)	(15,782,900)	(6,293,510)	(3,654,282)	(1,494,208)	(14,927,742)	(6,151,654)
Deferred tax (liabilities)/ assets - net	44,063	1,612,256	179,997	6,637,658	(74,859)	1,341,597	(305,799)	5,523,355

## 14. OTHER ASSETS

	The Group				The Bank			
	2023	2022	2023	2022	2023	2022	2023	2022
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
Prepayments	1,095,271	774,968	4,474,182	3,190,543	745,221	503,734	3,044,228	2,073,873
Deposits and others	3,131,977	391,993	12,794,126	1,613,835	3,026,024	319,151	12,361,308	1,313,945
	4,227,248	1,166,961	17,268,308	4,804,378	3,771,245	822,885	15,405,536	3,387,818
Current	3,120,894	481,320	12,748,852	1,981,594	2,962,639	429,018	12,102,380	1,766,267
Non-current	1,106,354	685,641	4,519,456	2,822,784	808,606	393,867	3,303,156	1,621,551
	4,227,248	1,166,961	17,268,308	4,804,378	3,771,245	822,885	15,405,536	3,387,818

## 15. DEPOSITS FROM BANKS AND OTHER FINANCIAL INSTITUTIONS

	The Group				The Bank			
	2023	2022	2023	2022	2023	2022	2023	2022
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
Demand deposits	607,188	481,463	2,480,363	1,982,183	1,515,696	1,973,466	6,191,618	8,124,760
Saving accounts	6,036,423	2,722,683	24,658,788	11,209,286	7,370,565	3,232,935	30,108,758	13,309,993
Fixed deposits	225,372,063	192,487,428	920,644,877	792,470,741	225,372,063	192,487,428	920,644,878	792,470,741
	232,015,674	195,691,574	947,784,028	805,662,210	234,258,324	197,693,829	956,945,254	813,905,494
Current	220,227,829	183,996,992	899,630,681	757,515,616	222,470,479	185,999,247	908,791,907	765,758,900
Non-current	11,787,845	11,694,582	48,153,347	48,146,594	11,787,845	11,694,582	48,153,347	48,146,594
	232,015,674	195,691,574	947,784,028	805,662,210	234,258,324	197,693,829	956,945,254	813,905,494

## 16. DEPOSITS FROM CUSTOMERS

	The Group				The Bank			
	2023	2022	2023	2022	2023	2022	2023	2022
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
Demand deposits	10,026,703	13,555,739	40,959,082	55,808,977	10,026,703	13,555,739	40,959,082	55,808,977
Saving accounts	93,978,890	58,036,639	383,903,766	238,936,843	93,978,890	58,036,639	383,903,766	238,936,843
Fixed deposits	736,181,943	675,337,049	3,007,303,237	2,780,362,631	736,181,943	675,337,049	3,007,303,237	2,780,362,631
Margin deposits	16,900,000	4,800,000	69,036,500	19,761,600	16,900,000	4,800,000	69,036,500	19,761,600
	857,087,536	751,729,427	3,501,202,585	3,094,870,051	857,087,536	751,729,427	3,501,202,585	3,094,870,051
Current	756,057,888	641,985,282	3,088,496,472	2,643,053,406	756,057,888	641,985,282	3,088,496,472	2,643,053,406
Non-current	101,029,648	109,744,145	412,706,113	451,816,645	101,029,648	109,744,145	412,706,113	451,816,645
	857,087,536	751,729,427	3,501,202,585	3,094,870,051	857,087,536	751,729,427	3,501,202,585	3,094,870,051



## 17. BORROWINGS

	The Group				The Bank			
	2023	2022	2023	2022	2023	2022	2023	2022
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
Related parties	44,941,077	43,904,407	183,584,300	180,754,444	-	-	-	-
Non-related parties	75,625,903	71,250,628	308,931,813	293,338,835	67,076,286	59,782,788	274,006,628	246,125,738
	120,566,980	115,155,035	492,516,113	474,093,279	67,076,286	59,782,788	274,006,628	246,125,738
Current	70,830,222	65,980,978	289,341,457	271,643,686	50,373,591	43,027,118	205,776,119	177,142,645
Non-current	49,736,758	49,174,057	203,174,656	202,449,593	16,702,695	16,755,670	68,230,509	68,983,093
	120,566,980	115,155,035	492,516,113	474,093,279	67,076,286	59,782,788	274,006,628	246,125,738

## 18. CURRENT INCOME TAX LIABILITIES

	The Group				The Bank			
	2023	2022	2023	2022	2023	2022	2023	2022
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
As at 1 January	4,842,759	3,798,726	19,937,639	15,476,010	4,098,972	3,164,399	16,875,468	12,891,762
Current income tax	3,887,883	6,081,609	15,979,199	24,855,536	3,274,635	5,182,429	13,458,749	21,180,587
Income tax paid	(6,253,018)	(5,037,576)	(25,699,904)	(20,588,573)	(5,371,988)	(4,247,856)	(22,078,871)	(17,360,987)
Currency translation difference	-	-	(95,840)	194,666	-	-	(78,732)	164,106
As at 31 December	2,477,624	4,842,759	10,121,094	19,937,639	2,001,619	4,098,972	8,176,614	16,875,468

## 19. EMPLOYEE BENEFITS

	The Group				The Bank			
	2023	2022	2023	2022	2023	2022	2023	2022
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
Provision on seniority payment:								
Current	31,646	29,023	129,274	119,488	31,646	29,023	129,274	119,488
Non-current	183,309	214,482	748,817	883,022	143,114	177,383	584,621	730,286
	214,955	243,505	878,091	1,002,510	174,760	206,406	713,895	849,774

## 20. OTHER LIABILITIES

	The Group				The Bank			
	2023	2022	2023	2022	2023	2022	2023	2022
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
Accrued staff bonuses and unused leaves	2,545,580	2,563,063	10,398,694	10,552,130	2,134,882	2,150,653	8,720,993	8,854,238
Customers' advanced payments	955,970	501,761	3,905,137	2,065,750	-	-	-	-
Accrued expenses	445,412	430,288	1,819,508	1,771,496	275,570	293,160	1,125,703	1,206,940
Other taxes payable	641,292	440,711	2,619,678	1,814,407	613,030	414,726	2,504,228	1,707,427
Accounts payable	334,692	323,698	1,367,217	1,332,665	334,692	314,641	1,367,217	1,295,377
Others	872,067	792,428	3,562,394	3,262,425	813,163	713,843	3,321,771	2,938,892
	5,795,013	5,051,949	23,672,628	20,798,873	4,171,337	3,887,023	17,039,912	16,002,874

## 21. SUBORDINATED DEBTS

	The Group				The Bank			
	2023	2022	2023	2022	2023	2022	2023	2022
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
Current	8,200,000	6,822,991	33,497,000	28,090,254	8,200,000	6,200,000	33,497,000	25,525,400
Non-current	30,951,620	29,140,000	126,437,368	119,969,380	29,140,000	27,340,000	119,036,900	112,558,780
	39,151,620	35,962,991	159,934,368	148,059,634	37,340,000	33,540,000	152,533,900	138,084,180

## 22. SHARE CAPITAL

The total authorised amount of share capital comprises 76 million shares (2022: 76 million shares) with a par value of US\$1 per share (2022: US\$1 per share). All issued shares have been fully paid for.

	2023		2022	
	% of ownership	US\$	% of ownership	US\$
Canada 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			
	2023	2022	2023	2022	2023	2022	2023	2022
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
<i>Interest income from financial assets measured at amortised cost:</i>								
Loans and advances	135,348,586	122,294,758	556,282,688	499,818,676	118,314,187	105,949,253	486,271,309	433,014,597
Deposits and placements with other banks	890,422	549,334	3,659,634	2,245,128	874,391	541,910	3,593,747	2,214,786
Deposits and placements with the central bank	872,173	760,408	3,584,631	3,107,788	867,131	758,939	3,563,908	3,101,784
Investment securities at amortised cost	549,997	550,000	2,260,489	2,247,850	549,997	550,000	2,260,488	2,247,850
	137,661,178	124,154,500	565,787,442	507,419,442	120,605,706	107,800,102	495,689,452	440,579,017
<i>Interest expense to financial liabilities measured at amortised cost:</i>								
Deposits from customers and other financial institutions	(64,214,961)	(47,992,887)	(263,923,490)	(196,146,929)	(64,214,961)	(47,992,887)	(263,923,490)	(196,146,929)
Borrowings	(11,842,505)	(11,449,992)	(48,672,695)	(46,796,118)	(7,200,358)	(6,926,467)	(29,593,471)	(28,308,471)
Interest on lease liabilities	(441,336)	(457,890)	(1,813,891)	(1,871,396)	(388,724)	(384,129)	(1,597,656)	(1,569,935)
	(76,498,802)	(59,900,769)	(314,410,076)	(244,814,443)	(71,804,043)	(55,303,483)	(295,114,617)	(226,025,335)
Net interest income	61,162,376	64,253,731	251,377,366	262,604,999	48,801,663	52,496,619	200,574,835	214,553,682

## 24. NET FEE AND COMMISSION INCOME

	The Group				The Bank			
	2023	2022	2023	2022	2023	2022	2023	2022
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
<i>Fee and commission income:</i>								
Loan commitment fees	157,020	46,741	645,352	191,030	157,020	46,741	645,352	191,030
Other fees and commission	1,756,507	1,276,701	7,219,244	5,217,877	1,479,001	976,876	6,078,694	3,992,493
Total fee and commission income	1,913,527	1,323,442	7,864,596	5,408,907	1,636,021	1,023,617	6,724,046	4,183,523
Fee and commission expense	(38,234)	(57,460)	(157,142)	(234,839)	(38,234)	(57,460)	(157,142)	(234,839)
Net fee and commission income	1,875,293	1,265,982	7,707,454	5,174,068	1,597,787	966,157	6,566,904	3,948,684

## 25. OTHER INCOME

	The Group				The Bank			
	2023	2022	2023	2022	2023	2022	2023	2022
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
Foreign exchange gains/(losses)	102,028	(216,775)	419,335	(885,959)	96,711	(230,033)	397,482	(940,145)
Other income	1,005,960	1,355,216	4,134,496	5,538,767	801,949	1,225,867	3,296,011	5,010,119
	1,107,988	1,138,441	4,553,831	4,652,808	898,660	995,834	3,693,493	4,069,974

## 26. IMPAIRMENT LOSSES

	The Group				The Bank			
	2023	2022	2023	2022	2023	2022	2023	2022
	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	870,523	7,085,528	3,577,850	28,958,553	(431,387)	6,358,278	(1,773,001)	25,986,282
Deposits and placements with other banks	277,323	(540,900)	1,139,798	(2,210,658)	270,171	(557,093)	1,110,403	(2,276,839)
Investment securities at amortised cost	16,847	(2,700)	69,241	(11,035)	16,847	(2,700)	69,241	(11,035)
	1,164,693	6,541,928	4,786,889	26,736,860	(144,369)	5,798,485	(593,357)	23,698,408

## 27. PERSONNEL EXPENSES

	The Group				The Bank			
	2023	2022	2023	2022	2023	2022	2023	2022
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
Salaries and wages	18,297,270	17,224,784	75,201,780	70,397,692	14,389,228	13,546,332	59,139,727	55,363,859
Other short-term benefits	1,179,133	1,050,327	4,846,236	4,292,687	689,476	639,712	2,833,746	2,614,503
	19,476,403	18,275,111	80,048,016	74,690,379	15,078,704	14,186,044	61,973,473	57,978,362



## 28. OTHER EXPENSES

	The Group				The Bank			
	2023	2022	2023	2022	2023	2022	2023	2022
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
Depreciation and amortisation	4,629,444	4,421,348	19,027,015	18,070,049	3,714,885	3,441,372	15,268,177	14,064,887
Repairs and maintenance	1,808,600	1,717,314	7,433,346	7,018,662	1,270,178	1,276,050	5,220,432	5,215,216
Rental	1,177,334	732,888	4,838,843	2,995,313	895,602	658,230	3,680,924	2,690,186
Communication	733,716	667,034	3,015,573	2,726,168	572,493	518,478	2,352,946	2,119,020
License fees	586,496	563,215	2,410,499	2,301,860	565,570	563,215	2,324,493	2,301,860
Utilities	581,891	554,225	2,391,572	2,265,118	469,968	447,617	1,931,568	1,829,411
Motor vehicles	684,639	721,485	2,813,866	2,948,709	414,491	443,423	1,703,558	1,812,270
Advertising and public relations	347,941	267,406	1,430,038	1,092,888	338,517	256,409	1,391,305	1,047,944
Legal and professional fees	391,635	340,374	1,609,620	1,391,109	312,618	252,866	1,284,860	1,033,463
Stationery and supplies	372,205	393,353	1,529,763	1,607,634	276,604	298,160	1,136,842	1,218,580
Travel, accommodation and food	267,177	231,230	1,098,097	945,037	145,200	127,187	596,772	519,813
Non-capitalised equipment and fixtures	131,108	112,614	538,854	460,253	101,969	112,614	419,093	460,253
Taxes and duties	113,802	121,740	467,726	497,551	92,326	97,228	379,460	397,371
Printing and forms	31,823	22,420	130,792	91,631	27,016	17,694	111,036	72,315
Others	3,314,362	1,403,415	13,622,027	5,735,758	2,824,429	920,778	11,608,402	3,763,219
	15,172,173	12,270,061	62,357,631	50,147,740	12,021,866	9,431,321	49,409,868	38,545,808

## 29. INCOME TAX

### Income tax expense

	The Group				The Bank			
	2023	2022	2023	2022	2023	2022	2023	2022
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
Current tax	3,887,883	6,081,609	15,979,199	24,855,536	3,274,635	5,182,429	13,458,749	21,180,587
Deferred tax	1,568,193	(130,137)	6,445,273	(531,870)	1,416,456	(157,260)	5,821,634	(642,722)
	5,456,076	5,951,472	22,424,472	24,323,666	4,691,091	5,025,169	19,280,383	20,537,865

## 30. CASH AND CASH EQUIVALENTS

	The Group				The Bank			
	2023	2022	2023	2022	2023	2022	2023	2022
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
Cash on hand	33,534,642	37,048,923	136,989,013	152,530,416	33,077,772	36,514,988	135,122,699	150,332,206
Deposits and placements with the central bank and other banks:								
Current accounts	139,089,942	76,856,689	568,182,413	316,418,989	138,695,149	76,555,139	566,569,684	315,177,507
Savings accounts	9,590,216	7,073,323	39,176,032	29,120,871	8,243,534	5,988,092	33,674,836	24,652,975
Term deposits (original term of three months or less)	38,199,000	58,723,600	156,042,915	241,765,061	38,199,000	58,723,600	156,042,915	241,765,061
Cash and cash equivalents in the statement of cash flows	220,413,800	179,702,535	900,390,373	739,835,337	218,215,455	177,781,819	891,410,134	731,927,749

### 31. CASH FLOW INFORMATION

#### Cash used in operations

	The Group				The Bank			
	2023	2022	2023	2022	2023	2022	2023	2022
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
Profit before income tax	28,332,388	29,571,054	116,446,115	120,856,896	24,341,909	25,042,760	100,045,248	102,349,762
<i>Adjustments for:</i>								
Impairment losses (Note 26)	1,164,693	6,541,928	4,786,889	26,736,860	(144,369)	5,798,485	(593,357)	23,698,408
Depreciation and amortisation	4,629,444	4,422,776	19,027,015	18,075,886	3,714,885	3,441,372	15,268,177	14,064,887
Written off on lease	(236,474)	(236,474)	(971,908)	(966,469)	(236,474)	(236,474)	(971,908)	(966,469)
Intangible assets transferred to expenses	-	149,996	-	613,034	-	149,996	-	613,034
Gains on disposal of property and equipment	(4,359)	(706)	(17,916)	(2,885)	(5,105)	(985)	(20,982)	(4,026)
Employee benefits	(28,550)	(39,638)	(117,341)	(162,001)	(31,646)	(29,023)	(130,065)	(118,617)
Net interest income	(61,162,376)	(64,253,731)	(251,377,366)	(262,604,999)	(48,801,663)	(52,496,619)	(200,574,835)	(214,553,682)
Operating profit before changes in operating assets and liabilities	(27,305,234)	(23,844,795)	(112,224,512)	(97,453,678)	(21,162,463)	(18,330,488)	(86,977,722)	(74,916,703)
<i>Changes in operating assets and liabilities:</i>								
Deposits and placements with other banks - maturity more than three months	(30,325,541)	(2,765,763)	(124,637,970)	(11,303,673)	(30,325,542)	(2,765,763)	(124,637,978)	(11,303,673)
Loans and advances to customers	(73,519,422)	(141,647,846)	(302,164,824)	(578,914,747)	(71,622,490)	(134,872,915)	(294,368,434)	(551,225,604)
Statutory deposits	(23,688,146)	(2,746,727)	(97,358,280)	(11,225,873)	(23,688,146)	(2,746,727)	(97,358,280)	(11,225,873)
Other assets	(3,060,287)	386,412	(12,577,780)	1,579,266	(2,948,360)	404,299	(12,117,760)	1,652,370
Deposits from banks and other financial institutions	32,981,804	55,740,236	135,555,214	227,810,345	33,222,199	56,671,990	136,543,238	231,618,423
Deposits from customers	101,164,061	35,588,280	415,784,291	145,449,300	101,164,061	35,588,280	415,784,291	145,449,300
Other liabilities	538,202	1,448,427	2,212,010	5,919,721	132,064	1,220,215	542,783	4,987,019
Cash used in operations	(23,214,563)	(77,841,776)	(95,411,851)	(318,139,339)	(15,228,677)	(64,831,109)	(62,589,862)	(264,964,741)







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