



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

年年度报告 2024



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▶ 关于柬埔寨邮政银行

柬埔寨邮政银行有限公司 (Cambodia Post Bank Plc.) 是柬埔寨发展最快的商业银行之一。本行成立于2013年9月, 已发展并转型为最佳大众市场银行, 采用全球最佳实践, 并选择走在技术创新的前沿。本行衡量其成功标准不仅在于最终的财务业绩数字, 更在于其旨在成为柬埔寨最具竞争力的银行、以满足柬埔寨人民日益增长的期望而设定的里程碑。

在过去的11年里, 本行已迅速发展转型为一家提供全方位数字服务的银行。这些服务使我们的客户能够随时随地、轻松安全地通过手机满足和管理其金融需求。客户无需亲临分行, 即可在线申请贷款、开设账户、转账、支付账单以及进行其他金融交易。二维码扫码支付、账单支付、税款代收、本地及国际汇款、手机话费充值等功能的推出, 以及本行对Bakong (柬埔寨国家支付系统)、零售支付系统 (Retail Pay)、快速转账系统 (FAST) 的采用, 让金融交易变得简单便捷。为确保客户在进行数字交易时的整体安全性和无后顾之忧, 我们不仅设立了7x24小时安全运营中心来管理网络安全, 还升级了核心银行系统。此外, 我们的“全年365天银行服务”确保客户在一年中的每一天 (包括周末和公共假期) 都能在我们的分行获得服务。

本行现已拥有雄厚的资本实力, 总资产超过 17.4 亿美元。我们建立了 64 家分行、超过 324 台 ATM/CDM 自助服务终端的广泛网络, 拥有超过 447,000 个账户、超过 148,000 名 ATM/借记卡持卡人, 以及遍布全国的 95,000 多家签约商户。

本行还与金融和支付服务机构合作, 例如 Wing 和 True Money, 这使得我们的客户能够就近选择便捷的地点进行贷款还款。此外, 通过与安达农业银行 (AMK)、爱喜利达银行 (Amret) 等其他金融机构合作, 利用柬埔寨国家银行 (NBC) 的柬埔寨共享交换系统 (CSS), 我们共享 ATM 网络并开放服务渠道, 让客户能够随时随地自由地进行交易。

本行还积极参与了柬埔寨政府主导的、旨在从疫情冲击中重建经济的各项倡议计划。我们通过与中小企业银行 (SME Bank)、柬埔寨信用担保机构以及农业与农村发展银行 (ARDB) 的合作, 支持了柬埔寨王国政府发展和壮大中小企业的举措, 这亦是其经济复苏战略的重要组成部分。

本行在国内外获得了众多认可。2024年, 本行更是斩获两项国际殊荣: “荣获世界商业联合总会”颁发的“2024年度最佳零售银行”奖项。在全球中小企业金融论坛2024年度颁奖典礼上, 荣膺“亚洲女性企业家最佳融资提供商”奖项。

本行致力于通过其专业敬业的团队, 构建强大的服务文化, 以维持并提升业绩, 为客户提供柬埔寨一流的银行体验。我们正努力实现“一户一账户”的战略目标, 推动金融普惠。本行的子公司富南银行 (Funan) 在全国拥有广泛的覆盖网络, 通过其51家分支机构提供服务。本行提供多样化的产品, 以满足大众市场客群的需求。作为一家金融集团, 本行致力于为客户设计和提供创新的金融产品, 并树立柬埔寨最佳的服务标准。



▶ 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、员工和社会创造可持续的价值。”



使命

“开发创新的金融产品和服务以及为客户提供提供的最佳服务。”



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。

核心价值
“R.I.C.E”

95%



加华投资控股

加华投资控股集团 (CIH) 是柬埔寨规模最大、最值得信赖的金融投资公司之一。截至2023年底, CIH报告的总资产超过113亿美元(未经审计)。加华控股拥有8家子公司和关联公司, 在柬埔寨提供涵盖金融与银行(企业、中小企业和零售)、小额信贷、人寿保险、普通保险以及证券市场等领域的服务。加华控股对柬埔寨市场有着深入的了解, 并以高度自律的姿态践行企业社会责任。



5%



柬埔寨邮电部 BY MINISTRY OF POST AND TELECOMMUNICATIONS

柬埔寨邮电部是管理柬埔寨邮政和通信系统的政府部门。投资财务监管于柬埔寨财经部之下。柬埔寨邮政是在政府授予的特权权限下运作, 以支持政府有政策性的目标、使命和愿景。



► 企业里程碑

2020 - 2024 年： 夯实根基，驱动增长



- 截至 2024 年，总资产达到 17.4 亿美元，运营网络扩展至全国 64 家分行。
- 引入贷款业务系统 (LOS) 和贷款催收系统 (LCS)。
- 实施 24/7 安全信息与事件管理 (SIEM)，以加强网络安全防护。
- 与新加坡华侨银行 (OCBC Bank) 建立代理银行业务合作关系。
- 将核心银行系统升级至 Temenos T24 R21。
- 与 AMK、Amret 建立自动取款机 (ATM) 共享联盟，并与 TrueMoney 在收款和现金提取方面达成合作。
- ATM/CDM 自助设备数量增至 324 台。
- 通过柬埔寨数据交换平台 (CamDX) 平台实现在线国民身份证 (NID) 验证，以满足了解客户 (KYC) 合规要求。

2015 ~ 2019 年： 拓展业务范围



- 本行于 2013 年 9 月成立，定位为服务中小微企业 (MSMEs) 和工薪客户的大众市场银行。
- 推出 ATM 服务与移动银行业务。
- 完成对富南小额贷款有限公司 (Funan Microfinance PLC) 的 100% 股权收购。
- 与新加坡星展银行 (DBS Bank) 建立代理银行业务合作关系。
- 在金边指定分行推出全年无休的银行服务 (365天营业)。
- 推出 Visa 借记卡。
- 加入柬埔寨央行结算系统“柬埔寨国家支付系统”(Bakong)。

2013 ~ 2014 年： 奠定银行基石



- 本行于 2013 年 9 月成立，定位为服务中小微企业 (MSMEs) 和工薪客户的大众市场银行。
- 借鉴新加坡成熟经验，在总行层面搭建了包括管理团队和各部门在内的组织架构。
- 将服务网络扩展至金边、周边地区及全国多个重要省市，共设立 19 家分行。
- 实施了世界级的核心银行系统—Temenos T24 R13。

▶ 365天银行服务



Main Branch

上午 8:00 – 下午 4:30



经营网点

总行

Building N° 263, 1 – 6 Floor, Street No 110 1 61, Group 11, Phum 1, Sangkat Voat Phnum, Khan Doun Penh, Phnom Penh

☎ (+855) 70 200 002/1800 200 888

✉ info@cambodiapostbank.com.kh

金边支行

CAMBODIA POST BANK PLC. (MAIN BRANCH)

🏠 Building N°. 263, 1-6 Floor, Street No. 110 1 61, Group 11, Phum 1, Sangkat Voat Phnum, Khan Daun Penh, Phnom Penh

☎ (+855) 70 600 098

LOCAL BRANCH OF CAMBODIA POST BANK PLC. (KHAN MEANCHEY - SANGKAT BOENG TUMPUN 2)

🏠 Street N° 271, Phum Kbal Tumnu Muoy, Sangkat Boeng Tumpun 2, Khan Mean Chey, Phnom Penh.

☎ (+855) 69 600 092

LOCAL BRANCH OF CAMBODIA POST BANK PLC. (KHAN CHBAR AMPOV - SANGKAT CHBAR AMPOV TI PIR)

🏠 N° 608, N° 1, Group 2, Phum Deum Slaeng, Sangkat Chbar Ampov Ti Pir, Khan Chbar Ampov, Phnom Penh.

☎ (+855) 70 600 014

LOCAL BRANCH OF CAMBODIA POST BANK PLC. (KHAN CHROUY CHANGVAR - SANGKAT CHROUY CHANGVAR)

🏠 N° 2H A&B, National Road N° 6A, Group 1, Phum Daeum Kor, Sangkat Chrouy Changvar, Khan Chrouy Changvar, Phnom Penh.

☎ (+855) 70 700 064

LOCAL BRANCH OF CAMBODIA POST BANK PLC. (KHAN PUR SENCHEY - SANGKAT CHAOM CHAU 2)

🏠 N° A1, A2 & A3, Veng Sreng Street, Group 3, Phum Chaom Chau 2, Sangkat Chaom Chau 2, Khan Pur Senchey, Phnom Penh.

☎ (+855) 70 600 025

LOCAL BRANCH OF CAMBODIA POST BANK PLC. (KHAN DOUN PENH - SANGKAT VOAT PHNUM)

🏠 Building A, Street N° 13 1 102, Phum 5, Sangkat Voat Phnum, Khan Doun Penh, Phnom Penh.

☎ (+855) 70 600 026

LOCAL BRANCH OF CAMBODIA POST BANK PLC. (KHAN MEAN CHEY - SANGKAT STUENG MEAN CHEY 1)

🏠 N° 117A, Street N° 271, Phum Mean Chey Muoy, Sangkat Stueng Mean Chey 1, Khan Mean Chey, Phnom Penh.

☎ (+855) 70 600 051

LOCAL BRANCH OF CAMBODIA POST BANK PLC. (KHAN PRAMPIR MEAKKAKRA - SANGKAT VEAL VONG)

🏠 N° 057, 058 & 059, Preah Sihanouk Blvd, Phum 7, Sangkat Veal Vong, Khan Prampir Meakkakra, Phnom Penh.

☎ (+855) 70 600 015

LOCAL BRANCH OF CAMBODIA POST BANK PLC. (KHAN RUSSEY KEO - SANGKAT SVAY PAK)

🏠 N° 345F, National Road N° 5, Group 2, Phum Svay Pak, Sangkat Svay Pak, Khan Russey Keo, Phnom Penh.

☎ (+855) 70 600 054

LOCAL BRANCH OF CAMBODIA POST BANK PLC. (KHAN SAENSOKH-SANDKAT PHNOM PENH THMEI)

🏠 N°175, 177 & 179, Street N° 1003, Phum Bayab, Sangkat Phnom Penh Thmei, Khan Saensokh, Phnom Penh

☎ (+855) 69 700 099

LOCAL BRANCH OF CAMBODIA POST BANK PLC. (KHAN BOENG KENG KANG - SANGKAT TUMNOB TUEK)

🏠 N° D33 & D35, Daimond Street, Group 34 (Khor), Phum 4, Sangkat Tumnob Tuek, Khan Boeng Keng Kang, Phnom Penh.

☎ (+855) 70 600 089

LOCAL BRANCH OF CAMBODIA POST BANK PLC. (KHAN SAENSOKH - SANGKAT TUEK THLA)

🏠 N° A127, 128, & 29, Russian Blvd, Phum Tuek Thla, Sangkat Tuek Thla, Khan Saensokh, Phnom Penh.

☎ (+855) 70 600 013

LOCAL BRANCH OF CAMBODIA POST BANK PLC. (KHAN TUOL KOUK - SANGKAT BOENG KAK TI MUOY)

🏠 N° 18, Street N° 273, Phum 14, Sangkat Boeng Kak Ti Muoy, Khan Tuol Kouk, Phnom Penh.

☎ (+855) 93 600 073

LOCAL BRANCH OF CAMBODIA POST BANK PLC. (KHAN BOENG KENG KANG - SANGKAT BOENG KENG KANG TI MUOY)

🏠 N° 130 Eo & E1, Preah Sihanouk Blvd, Group 35, Phum 4, Sangkat Boeng Keng Kang Ti Muoy, Khan Boeng Keng Kang, Phnom Penh.

☎ (+855) 69 600 029

省份支行

LOCAL BRANCH OF CAMBODIA POST BANK PLC. (BANTEAY MEANCHEY PROVINCE)

🏠 National Road N° 5, Group 8, Phum Kourothan, Sangkat Ou Ambel, Krong Serei Saophoan, Banteay Meanchey Province.

☎ (+855) 70 600 046

LOCAL BRANCH OF CAMBODIA POST BANK PLC. (BATTAMBANG PROVINCE)

🏠 National Road N° 5, Group 7, Phum Rumchek 5, Sangkat Rottanak, Krong Battambang, Battambang Province.

☎ (+855) 70 600 097

LOCAL BRANCH OF CAMBODIA POST BANK PLC. (KAMPONG CHHNANG PROVINCE)

🏠 Phum Kandal, Sangkat Kampong Chhnang, Krong Kampong Chhnang, Kampong Chhnang Province.

☎ (+855) 69 600 045

LOCAL BRANCH OF CAMBODIA POST BANK PLC. (KAMPONG CHAM PROVINCE)

🏠 N° 187, National Road N° 7, Group 6, Phum Ti Prammuo, Sangkat Veal Vong, Krong Kampong Cham, Kampong Cham Province.

☎ (+855) 70 600 052

LOCAL BRANCH OF CAMBODIA POST BANK PLC. (KOH KONG PROVINCE)

🏠 National Road N° 48, Phum Ti Muoy, Sangkat Smach Mean Chey, Krong Khemara Phoumin, Koh Kong Province.

☎ (+855) 16 600 094

LOCAL BRANCH OF CAMBODIA POST BANK PLC. (KAMPOT PROVINCE)

🏠 National Road N° 3, Phum Kampong Bay Khang Cheung, Sangkat Kampong Bay, Krong Kampot, Kampot Province.

☎ (+855) 70 600 031

LOCAL BRANCH OF CAMBODIA POST BANK PLC. (KAMPONG SPEU PROVINCE)

🏠 National Road N° 4, Phum Samnang, Sangkat Rokar Thum, Krong Chbar Mon, Kampong Speu Province.

☎ (+855) 70 600 074

LOCAL BRANCH OF CAMBODIA POST BANK PLC. (KRATIE PROVINCE)

🏠 Sangkum Reastre Niyum Street, Phum Phsar Veaeng, Sangkat Kracheh, Krong Kracheh, Kratie Province.

☎ (+855) 70 700 058

LOCAL BRANCH OF CAMBODIA POST BANK PLC. (KAMPONG THOM PROVINCE)

🏠 National Road N° 6A, Group 18, Phum Ballangk Lech, Sangkat Damrei Choan Khla, Krong Stueng Saen, Kampong Thom Province.

☎ (+855) 70 600 027

LOCAL BRANCH OF CAMBODIA POST BANK PLC. (MONDUL KIRI PROVINCE)

🏠 Lot N°273, Ground-3rd Floor, National Road No76, Phum Kandal, Sangkat Spean Mean Chey, Krong Saen Monourom, Mondul Kiri Province.

☎ (+855) 70 800 033

LOCAL BRANCH OF CAMBODIA POST BANK PLC. (ODDAR MEANCHEY PROVINCE)

🏠 Street N° 2, Phum Samraong, Sangkat Samraong, Krong Samraong, Oddar Meanchey Province.

☎ (+855) 70 600 042

LOCAL BRANCH OF CAMBODIA POST BANK PLC. (PAILIN PROVINCE)

🏠 N° 653, Street N° 57, Group 2, Phum Ou Ta Puk Leu, Sangkat Pailin, Krong Pailin, Pailin Province.

☎ (+855) 70 600 073

LOCAL BRANCH OF CAMBODIA POST BANK PLC. (PREAH SIHANOUK PROVINCE)

🏠 N° 099, Ekareach Street, Group 11, Phum Pir, Sangkat Buon, Krong Preah Sihanouk, Preah Sihanouk Province.

☎ (+855) 70 600 084

LOCAL BRANCH OF CAMBODIA POST BANK PLC. (PURSAT PROVINCE)

🏠 National Road N° 5, Phum Sthani, Sangkat Svay At, Krong Pursat, Pursat Province.

☎ (+855) 70 600 078

LOCAL BRANCH OF CAMBODIA POST BANK PLC. (PREY VENG PROVINCE)

🏠 N° 52, Street N° 11, Phum Lekh Buon, Sangkat Kampong Leav, Krong Prey Veng, Prey Veng Province.

☎ (+855) 70 600 094

**LOCAL BRANCH OF CAMBODIA POST BANK PLC.
(PREAH VIHEAR PROVINCE)**

🏠 National Road N° 62, Phum Peareakkech, Sangkat Pal Hal, Krong Preah Vihear, Preah Vihear Province.

☎ (+855) 69 700 272

**LOCAL BRANCH OF CAMBODIA POST BANK PLC.
(STUNG TRENG PROVINCE)**

🏠 Pum Preaek, Sangkat Stueng Traeng, Krong Stueng Traeng, Stung Treng Province.

☎ (+855) 10 600 013

**LOCAL BRANCH OF CAMBODIA POST BANK PLC.
(RATANAK KIRI PROVINCE)**

🏠 National Road N° 78, Phum Phnom Svay, Sangkat Boeng Kansaeng, Krong Ban Lung, Ratanak Kiri Province.

☎ (+855) 93 600 012

**LOCAL BRANCH OF CAMBODIA POST BANK PLC.
(SVAY RIENG PROVINCE)**

🏠 National Road N° 1, Phum Kien Sang, Sangkat Svay Rieng, Krong Svay Rieng, Svay Rieng Province.

☎ (+855) 70 600 076

**LOCAL BRANCH OF CAMBODIA POST BANK PLC.
(SIEM REAP PROVINCE)**

🏠 N° 553 & 554, Preah Sangreach Tep Vong Street, Phum Mondol 2, Sangkat Svay Dankum, Krong Siem Reap, Siem Reap Province.

☎ (+855) 70 600 035

**LOCAL BRANCH OF CAMBODIA POST BANK PLC.
(TAKEO PROVINCE)**

🏠 National Road N° 2, Phum Bei, Sangkat Roka Knong, Krong Doun Kaev, Takeo Province.

☎ (+855) 70 600 034

市镇/地区支行

**LOCAL BRANCH OF CAMBODIA POST BANK PLC.
(ANGK SNUOL DISTRICT - BAEK CHAN COMMUNE)**

🏠 N° 1 & 2, National Road N° 4, Borei Kammeakkar Village, Baek Chan Commune, Angk Snuol District, Kandal province

☎ (+855) 70 700 054

**LOCAL BRANCH OF CAMBODIA POST BANK PLC.
(ANGK SNUOL DISTRICT - DAMNAK AMPIL COMMUNE)**

🏠 National Road N° 4, Thnal Totueng Village, Damnak Ampil Commune, Angk Snuol District, Kandal Province.

☎ (+855) 15 600 043

**LOCAL BRANCH OF CAMBODIA POST BANK PLC.
(BAKAN DISTRICT - BOENG KHNAR COMMUNE)**

🏠 National Road N° 5, Boeng Khnar Village, Boeng Khnar Commune, Bakan District, Pursat Province.

☎ (+855) 70 600 082

**LOCAL BRANCH OF CAMBODIA POST BANK PLC.
(BATI DISTRICT - TRAPEANG SAB COMMUNE)**

🏠 N° 240, National Road N° 2, Group 8, Smau Khnhei Village, Trapeang Sab Commune, Bati District, Takeo Province.

☎ (+855) 93 600 041

**LOCAL BRANCH OF CAMBODIA POST BANK PLC.
(BARAY DISTRICT - BALLANGK COMMUNE)**

🏠 N° 161, National Road N° 6, Group 11, Prey Ta Trav Village, Ballangk Commune, Baray District, Kampong Thom Province.

☎ (+855) 93 700 032

**LOCAL BRANCH OF CAMBODIA POST BANK PLC.
(KRONG BAVET - SANGKAT BAVET)**

🏠 Lot N° 79, National Road N° 1, Phum Bavet Kandal, Sangkat Bavet, Krong Bavet, Svay Rieng Province.

☎ (+855) 70 700 042

**LOCAL BRANCH OF CAMBODIA POST BANK PLC.
(CHHUK DISTRICT - CHHUK COMMUNE)**

🏠 National Road N° 3, Chheu Teal Village, Chhuk Commune, Chhuk District, Kampot Province.

☎ (+855) 93 700 379

**LOCAL BRANCH OF CAMBODIA POST BANK PLC.
(CHEUNG PREY DISTRICT - SOUTIB COMMUNE)**

🏠 National Road N° 6A, Skon Village, Soutib Commune, Cheung Prey District, Kampong Cham Province.

☎ (+855) 70 700 096

**LOCAL BRANCH OF CAMBODIA POST BANK PLC.
(CHAMKAR LEU DISTRICT - SVAY TEAB COMMUNE)**

🏠 Lot N° 0301 & 2035, National Road No 71, Thnal Baek Kaeut Village, Svay Teab Commune, Chamkar Leu Districk, Kompong Cham Province.

☎ (+855) 93 500 074

**LOCAL BRANCH OF CAMBODIA POST BANK PLC.
(KRONG BATTAMBANG - SANGKAT SVAY POR)**

🏠 N° A1 & A3, Street N° 153, Group 3, Phum Kammeakor, Sangkat Svay Por, Krong Battambang, Battambang Province.

☎ (+855) 70 700 062

**LOCAL BRANCH OF CAMBODIA POST BANK PLC.
(KONG PISEI DISTRICT - CHONGRUK COMMUNE)**

🏠 National Road N° 3, Krabei Tram Village, Chongruk Commune, Kong Pisei District, Kampong Speu Province.

☎ (+855) 69 600 071

**LOCAL BRANCH OF CAMBODIA POST BANK PLC.
(KIEN SVAY DISTRICT - DEI EDTH COMMUNE)**

🏠 National Road N° 1, Dei Edth Kaoh Phos Village, Dei Edth Commune, Kien Svay District, Kandal Province.

☎ (+855) 70 600 092

**LOCAL BRANCH OF CAMBODIA POST BANK PLC.
(KAOH THUM DISTRICT-PREAOK THMEI COMMUNE)**

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

☎ (+855) 70 700 063

**LOCAL BRANCH OF CAMBODIA POST BANK PLC.
(MUKH KAMPUL DISTRICT - PREAEK ANHCHANH COMMUNE)**

🏠 N° 49A , 51A & 53A, National Road N° 6A, Group 3&4, Kraom Village, Preaek Anhchanh Commune, Mukh Kampul District, Kandal Province.

☎ (+855) 70 600 047

**LOCAL BRANCH OF CAMBODIA POST BANK PLC.
(MEMOT DISTRICT - MEMOT COMMUNE)**

🏠 National Road N° 7, Memot Phsar Village, Memot Commune, Memot District, Tboung Khmum Province.

☎ (+855) 93 700 019

**LOCAL BRANCH OF CAMBODIA POST BANK PLC.
(PREY NOB DISTRICT - SAMRONG COMMUNE)**

🏠 Lot N° 691, National Road N° 4, Group 1, Samrong Kandal Village, Samrong Commune, Prey Nob Distict, Preah Sihanouk Province.

☎ (+855) 87 800 050

**LOCAL BRANCH OF CAMBODIA POST BANK PLC.
(PONHEA KRAEK DISTRICT - KRAEK COMMUNE)**

🏠 National Road N° 7, Group 12, Kraek Tboung Village, Kraek Commune, Ponhea Kraek District, Tboung Khmum Province.

☎ (+855) 93 700 026

**LOCAL BRANCH OF CAMBODIA POST BANK PLC.
(PONHEA LUEU DISTRICT - VIHEAR LUONG COMMUNE)**

🏠 National Road N° 5, Tep Pranam Village, Vihear Luong Commune, Ponhea Lueu Distict, Kandal Province.

☎ (+855) 69 600 073

**LOCAL BRANCH OF CAMBODIA POST BANK PLC.
(KRONG PAOY PAET - SANGKAT PHSAR KANDAL)**

🏠 National Road N° 5, Group 9, Phum Kilou Lekh Buon, Sangkat Phsar Kandal, Krong Paoy Paet, Banteay Meanchey Province.

☎ (+855) 70 600 045

**LOCAL BRANCH OF CAMBODIA POST BANK PLC.
(PEAM RO DISTRICT - BANLICH PRASAT COMMUNE)**

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

☎ (+855) 70 600 057

**LOCAL BRANCH OF CAMBODIA POST BANK PLC.
(PUOK DISTRICT - PUOK COMMUNE)**

🏠 National Road N° 6A, Kouk Thmei Village, Puok Commune, Puok District, Siemreap Province.

☎ (+855) 70 600 093

**LOCAL BRANCH OF CAMBODIA POST BANK PLC.
(ROTONAK MONDOL DISTRICT - SDAU COMMUNE)**

🏠 N° 230, Street N° 57, Group 28, Sdau Village, Sdau Commune, Rotonak Mondol District, Battambang Province.

☎ (+855) 70 700 050

**LOCAL BRANCH OF CAMBODIA POST BANK PLC.
(S'ANG DISTRICT - PREAEK KOY COMMUNE)**

🏠 National Road N° 21, Preak Run Krom Village, Preaek Koy Commune, S'ang District, Kandal Province.

☎ (+855) 70 600 019

**LOCAL BRANCH OF CAMBODIA POST BANK PLC.
(KRONG SIEM REAP - SANGKAT SLA KRAM)**

🏠 Lot N° 4462 & 4463, National Road N° 6, Group 15, Phum Chongkaosou, Sangkat Sla Kram, Krong Siem Reap, Siem Reap Province.

☎ (+855) 70 700 034

**LOCAL BRANCH OF CAMBODIA POST BANK PLC.
(SAMPOV LUN DISTRICT - SANTEPHEAP COMMUNE)**

🏠 N° 914, National Road N° 57B, Group 15, Ou Sngat Village, Santepheap Commune, Sampov Lun District, Battambang Province.

☎ (+855) 70 600 084

**LOCAL BRANCH OF CAMBODIA POST BANK PLC.
(STOUNG DISTRICT - KAMPONG CHEN TBOUNG COMMUNE)**

🏠 National Road N° 6A, Leab Tong Village, Kampong Chen Tboung Commune, Stoung District, Kampong Thom Province.

☎ (+855) 70 600 043

**LOCAL BRANCH OF CAMBODIA POST BANK PLC.
(THMA KOUL DISTRICT - TA MEUN COMMUNE)**

🏠 N° 28, National Road N° 5, Group 2, Kouk Trab Village, Ta Meun Commune, Thma Koul District, Battambang Province.

☎ (+855) 70 600 091

**LOCAL BRANCH OF CAMBODIA POST BANK PLC.
(KRONG TA KHAMAU - SANGKAT TA KHAMAO)**

🏠 N° 87, National Road N° 2, Phum Thmei, Sangkat Ta Khmao, Krong Ta Khmau, Kandal Province.

☎ (+855) 70 600 087

**LOCAL BRANCH OF CAMBODIA POST BANK PLC.
(TRAM KAK DISTRICT - ANGK TA SAOM COMMUNE)**

🏠 National Road N° 3, Angk Ta Saom Village, Angk Ta Saom Commune, Tram Kak District, Takeo Province

☎ (+855) 93 600 084

公司治理

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

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

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

董事委员会

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

1. 董事委员会

委员会的目的是监督并确保银行向股东披露和报告的所有财务信息准确、可靠和及时。审核委员会由董事会委任，根据职权范围审议事项。该委员会可以向所有员工提出问题并寻求信息，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
• To Be Appointed	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. Giang Sovann	主席
• Mr. Leow Ming Fong	成员
• To Be Appointed	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. Leow Ming Fong	主席
• Dr. Pung Carolyne	成员
• To Be Appointed	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
• 执行副总裁兼首席人力资源官	会员
• 首席财务官	会员
• 运营主管	会员
• 首席信息技术官	会员
• 信贷部主管	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	候补董事长
• 副首席执行官	会员
• 运营主管	会员
• 财政总监	会员
• 风险分析主管	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	候补董事长
• 运营主管	会员
• 首席财务官	会员
• 首席信息技术官	会员
• 代理贷款部主管	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

• 信贷部主管	主席
• 首席执行官	候补董事长
• 副首席执行官	会员
• 首席财务官	会员
• 运营主管	会员
• 风险分析主管	秘书

会议

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

5. 信贷委员会

客户服务和投诉处理委员会由柬埔寨邮政银行委员会主席的法律与合规执行官的五名常任成员组成三。创建服务委员会和处理客户投诉的目的是告知会员客户服务的重要性，促进教育培训，并为整个银行营造良好的客户服务文化。此外，委员会将监督，评估并提供客户想法和观念的各个方面的必要建议，并解决客户的不满包括内部客户和外部客户。

成员

委员会成员应由主席和至少三名其他成员组成公司管理

• 法规执行负责人	主席
• 首席执行官	候补董事长
• 副首席执行官	会员
• 运营主管	会员
• 执行副总裁兼首席人力资源官	会员
• 代理营销主管	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

• 执行副总裁兼首席人力资源官	主席
• 副首席执行官	会员
• 法务部总监	会员
• 人力资源、薪酬和员工关系主管	秘书

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：

• 副首席执行官	主席
• 首席执行官	候补董事长
• 首席风险官	会员
• 运营主管	会员
• 首席信息技术官	会员
• 运营风险经理	秘书

会议

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

8. 采购委员会

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

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

成员

采购委员会的组成包括：

• 运营主管	主席
• 首席执行官	候补董事长
• 副首席执行官	会员
• 首席财务官	会员
• 行政和采购代理主管	秘书

会议

会议在适当的时间举行，至少每月一次。必要时，采购委员会主席可召开其他会议。

9. 信息技术委员会

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

业务需求和增加资源以降低风险。

成员

• 首席信息技术官	主席
• 首席执行官	候补董事长
• 副首席执行官	会员
• 运营主管	会员
• 首席财务官	会员
• 首席风险官	会员
• 电子渠道银行主管	会员
• 核心银行业务主管	秘书

若有相关项目需参谋，其他成员可应邀参加会议。

会议

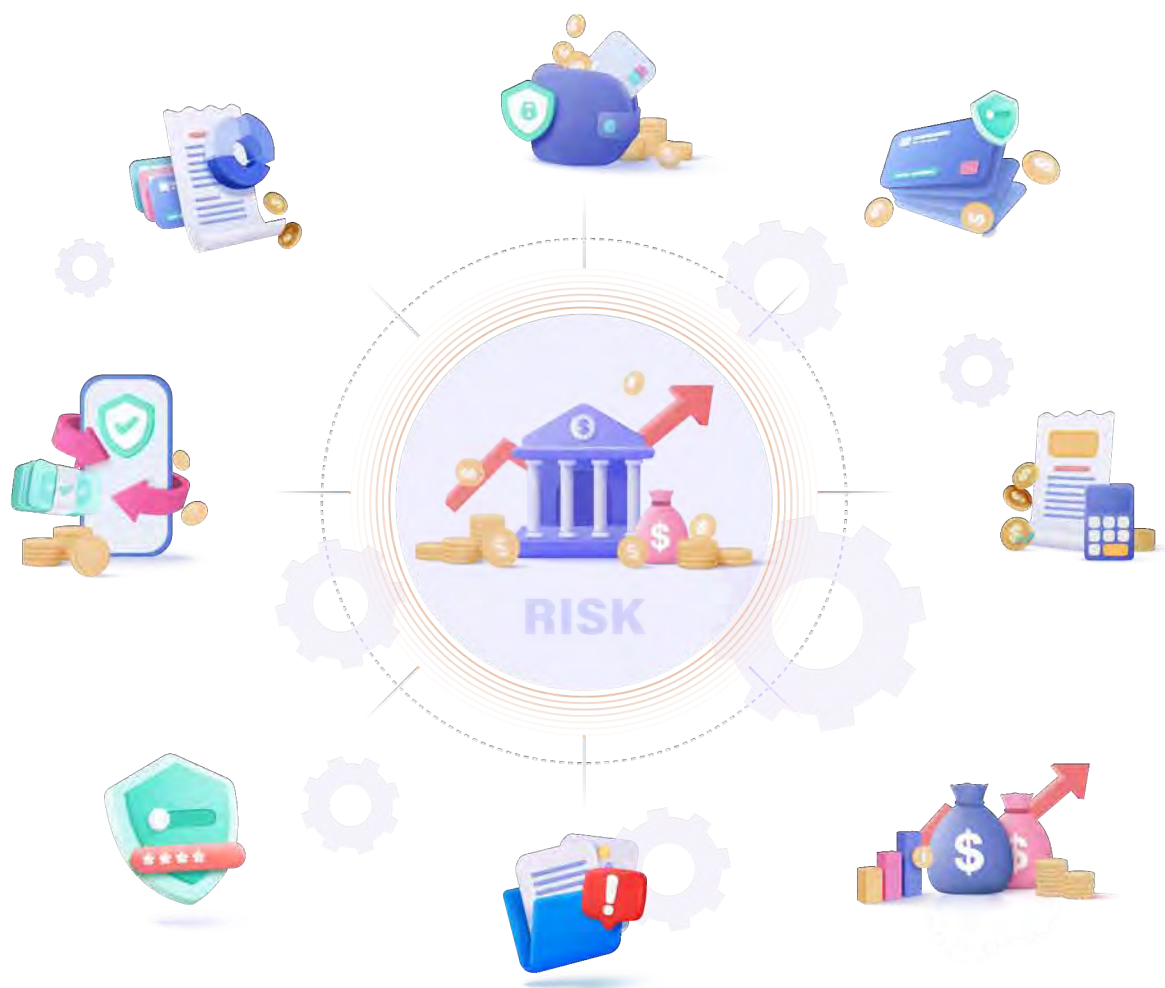
此次会议应信息技术委员会主席的要求组织和举行。

► 风险管理概述

本行总行风险管理部 (GRM) 将风险文化与风险意识视为风险管理的根本基石, 其重要性甚至优先于任何风险承担与风险缓释行动。本行坚信, 风险管理不单是防护盾, 更是构建未来的根基——在此根基上, 我们的客户、业务、同事及社区方能共同繁荣。其核心要义在于: 确保银行在充足的安全边际下稳步推进目标, 并要求全体员工共担风险管理之责, 以此凝聚集体担当。

通过将风险管理置于优先地位, 本行赋能客户、建立企业信任、为员工营造安全环境、为股东创造回报, 并积极回馈服务社区, 同时驱动可持续增长并实现其战略愿景。我们的目标是在全行范围内、针对所有风险类型, 推行植根于企业文化和价值观的综合风险管理方法。这体现在我们的风险管理框架中, 该框架概述了我们用于管理重大风险 (包括财务与非财务风险) 的关键原则与实践。该框架要求持续监控、提升风险意识、倡导稳健的运营与战略决策及风险上报流程, 并支持以权责明晰的方式, 持续识别、评估、管理和报告业务活动所产生的风险。我们持续积极审视并改进风险管理框架, 优化风险管理方法, 涵盖领域包括: 人力资源与能力建设; 公司治理; 报告与信息治理; 信用风险、操作风险、流动性风险、市场风险、信息科技与网络安全风险、气候与社会风险管理流程; 相关政策; 以及数据管理。

有效且高效地管理风险与不确定性, 是我们成功实施战略不可或缺的一环, 亦是我们培育可持续、强韧业务的坚实保障。我们时常面临经营中的不确定性, 正是通过结构化的风险管理方法, 我们方能主动应对、缓释和管理这些风险, 并在机遇出现时及时把握。董事会每年会审阅并确认我们面临的主要风险及新兴风险, 并确保建立稳健的风险管理治理框架, 使本行能够在既定的风险偏好水平内, 有效地确定风险优先级并进行管理。董事会承诺构建一个安全审慎、独立自主且融合国际最佳实践的风险管理体系, 并至少每年对银行风险管理及内部控制体系的有效性进行一次审查。



风险治理架构

董事会全面监督本行的事务，并为首席执行官 (CEO) 及管理层提供稳健的领导。经董事会授权，各专门委员会在其明确的职权范围内，负责监督特定的职责。银行董事会对建立并监督银行的风险管理框架承担最终责任。董事会已设立风险监督委员会 (ROC)，负责监督多个管理层委员会，包括：信贷委员会 (CC)，操作风险管理委员会 (ORMC)，资产负债委员会 (ALCO)，信息技术指导委员会 (ITSC)，这些管理层委员会负责建议、实施和监督银行的风险管理政策与流程。为支持董事会的风险监督职能，上述风险管理委员会得以建立，并在适当情况下得到风险管理团队的支持。该风险管理团队独立于各业务条线之外，并积极参与涉及风险事项的关键决策流程。

在我们的风险管理框架下，董事会通过其下设的风险监督委员会 (ROC) 履行以下核心职责：设定风险偏好 (Risk Appetite)；监督全行范围风险管理政策与流程的建立；确立风险偏好限额，以指导本行的风险承担活动。此外，风监委还负责监督以下风险的识别、监控、管理与报告：信用风险，市场风险，流动性风险，操作风险，信息技术风险，气候风险，社会风险。风监委的核心职责在于：对为识别与分析银行所面临风险而制定的风险管理政策提供监督，确保设定适当的风险限额与控制措施，并监控风险状况及对这些限额的遵循情况，最终通过自上而下 (tone from the top) 传递风险偏好，强化审慎且高效的风险文化。

风险管理政策与体系会定期接受审查，以反映市场状况变化及银行业务活动的调整。本行旨在通过培训、管理标准与规程，培育一个纪律严明且高效的风险控制环境，使全体员工都能清晰理解其角色与职责。相应地，重大风险包括信用风险、操作风险、流动性风险、市场风险、信息技术风险、气候风险及社会风险，均受到持续监控并得到有效缓释，以确保银行始终维持充足的经济资本与监管资本充足率，保持稳健的流动性状况，并满足其他各项监管要求。

银行审计委员会负责监督内部控制的执行情况及对监管要求的遵循情况。内部审计部门与合规部协助审计委员会履行其监督职责。内部审计部门负责对内部控制及流程进行定期与不定期的审查，以及合规规则确保所有监管要求得到全面遵循，上述审查与合规工作的结果均需向银行审计委员会报告。

本行通过内部治理流程，并运用风险管理工具与方法，对主要风险及新兴风险进行识别、评估与缓释。我们的风险识别与影响评估方法，旨在确保缓释这些风险对银行财务业绩、长期战略目标及声誉的潜在冲击。作为常规分析的一部分，我们采用自下而上 (bottom-up) 的风险评估方法审视关键业务组合风险的敏感性，并辅以自上而下 (top-

down) 的宏观经济与政治情景分析。这种双管齐下的方法使我们能够捕捉到影响全行风险清单的风险驱动因素，以及仅与特定业务组合相关的风险因素。通过一系列内外培训、沟通与会议，我们持续提升全行的风险意识。我们承诺，通过不断完善相关风险流程、风险政策、风险工具、风险分析技术与风险报告机制，持续强化银行的风险管理能力与内部控制水平。

风险偏好

本行的风险偏好由董事会设定。董事会明确界定了我行愿意承担的风险范围，并将此与银行业务战略紧密关联。

风险偏好的设定旨在通过高层领导 (tone from the top) 传递清晰信息，进而强化银行的风险文化。一个强有力的组织风险文化，辅以平衡的激励机制，有助于将我们的风险偏好有机融合到日常经营之中。

本行的风险偏好涵盖了对财务风险和非财务风险的考量。我们将财务风险定义为因业务活动而引发财务损失的风险。我们主动承担此类风险，同时实施多种控制和缓释措施，旨在最大化股东价值。非财务风险是指因内部流程、人员及系统失效，或外部事件而导致未能达成我行战略目标的风险。作为年度常规审议流程的一部分，本行的风险偏好持续动态调整并拓展其范围，以确保银行的风险偏好管理方法始终与市场最佳实践、监管要求及战略目标保持同步。该框架涵盖一系列风险类型，并通过运用既定阈值、经批准的政策、嵌入式流程及内部控制措施对这些风险进行监控和管理。设定阈值对于将本行的风险偏好真正融入业务运营至关重要，因为它们有助于确保所有风险均维持在可接受水平。针对可量化的风险类型，其组合风险限额采用自上而下的方式设定，并通过政策制度与框架体系加以实施。对于不可量化的风险类型 (如声誉风险、合规风险等)，则采用定性原则进行管理。本行的风险偏好既包括定量指标，也包括定性要求，并应用于核心业务层面。风险偏好陈述 (RAS) 的执行情况会定期向风险监督委员会报告，以供讨论超限情况及相关的整改行动计划。此类报告有助于及时识别并有效缓释风险，并在全行范围内推动形成稳健的风险文化。

信用风险管理

信用风险：指因借款人或交易对手方未能履行其债务或合同义务而产生的风险。信用风险主要来源于直接贷款、贸易融资和担保业务。信用损失甚至可能在借款人实际发生支付违约之前就已产生。只要在风险敞口存续期间，预期未来发生违约的可能性增加，就可能触发损失。这种形式的潜在损失通常也被包含在更广泛的信用风险定义之中。出于风险管理报告目的，本行考虑并整合了信用风险敞口的所有要素——即单个债务主体的违约风险和行业风险敞口。信用风险敞口以客户或交易对手方未能履行合同还款义务时可能产生的损失金额来衡量；其监控依托于多种内部风险管理措施，并在信用授权框架下由获授权人员批准的限额内执行；其管理则通过完善的风险控制框架实现，该框架为风险管理人员制定了明确且具有一致性的政策、原则和操作指引。

柬埔寨邮政银行 (CPBank) 的信用风险管理方法由以下核心要素构成：

- 政策
- 风险计量方法
- 流程、IT系统与报告

政策：信用风险的维度及其适用范围在《信用风险管理政策》中予以界定。高级管理层在银行层面设定管理信用风险的整体方向和政策。所制定的《信用风险政策》规定了CPBank开展信用风险管理与控制活动所遵循的原则。这些政策，辅以一系列操作标准与指引，确保了全行在识别、评估、承做、计量、报告和控制信用风险方面的一致性，并为制定特定业务和/或特定地区的信用风险政策与标准提供了指导。

操作标准与指引的制定旨在为银行内部信用原则的实施提供更详尽的细则，并能适应不同的信用环境与组合风险特征进行调整。我们所有的贷款产品均须遵循产品方案进行管理；这些方案基于客户生命周期需求及市场调研而制定，并经董事会委员会审批。同时，我们的信贷承做流程、信贷管控程序及政策也会定期审阅及调整，以在速度、成本与风险控制之间取得平衡，并适应监管要求的变化；这些调整同样须经董事会委员会审批。

风险管理方法：信用风险管理是通过深入理解客户及其所属行业与运营区域来实现的，同时辅以数据分析手段进行管理。信用风险标准的设定与授信额度的确定，是本行信用风险管理流程的核心环节，由银行的风险偏好声明以及目标市场与风险接受标准所驱动。借款人均需经过个体化评估，并由经验丰富的信贷风险经理进行复核与评价；他们在最终判定借款人风险时，会综合考虑所有相关的信用风险因素。本行采用基于产品方案的方法，以实现风险与回报的平衡管理。对于可能因市场风险事件而受到不利

影响的交易对手风险敞口，管理层会进行识别、审阅并采取相应措施，同时提请相关风险委员会关注。

集中风险管理：针对信用风险集中度，本行采用风险偏好集中度触发值进行管理。该管理亦在两个层级实施：一是在产品层级设定风险敞口限额，二是在细分市场层级管控高风险细分市场的增长。本行已建立相应的治理流程，以确保定期监测这些阈值，并在阈值突破时采取适当措施。本行定期按产品、客户细分、业务板块等维度监测其集中度风险。2024年，我们也对所有金融机构交易对手的风险敞口进行了审阅。本行持续审视如何完善集中度风险的监控范围与管控方法。

环境、社会及治理风险 (ESG)：涵盖环境、社会及治理 (ESG) 议题的负责任融资，是一个重要性日益凸显的议题，影响着本行整体的投资与信贷决策。本行认识到，我们的融资实践对社会具有重大影响，而客户若未能妥善管理 ESG 议题，将直接危及其自身运营与长期经济可持续性 (long-term economic viability)，并影响其运营所在的社区与环境。本行将环境、社会及治理风险视为我们追求业务战略过程中的关键考量因素。为恪守对可持续发展的承诺，本行依据环境与社会管理体系政策 (ESMS policy)，对所有金额超过2.5万美元 (US\$ 25,000) 的贷款进行环境与社会风险评估。

流程、系统与报告：本行持续投入系统建设，以支持银行各项业务的风险监控与报告。通过涉及业务、运营、风险管理及其他关键利益相关方的端到端 (end-to-end) 流程改进计划，我们不断审阅并完善全流程信贷作业。我们的贷款发起系统应用于所有贷款获客渠道，服务于新客户及现有客户。此外，我们还实施了催收管理系统用于监控贷后催收活动。这些系统与自动化手段将助力我们在信贷生命周期的不同阶段更有效地进行风险管理。我们致力于成为一家科技驱动 (backed by technology)、拥有无限可能的银行，从而提升服务能力，在客户便捷所需之时为其提供满意的服务体验。对信用风险敞口、资产组合表现以及可能影响信用风险状况的外部环境因素进行日常监测与管理，是我们践行有效信用风险管理理念的核心所在。

本行依据不同的组合风险触发值 (portfolio triggers) 对资产组合进行定期监控，以确保银行在设定的风险边界内运营。我们设有每日、每周及月度组合报告机制，以便及时采取行动缓释可能出现的信用风险。为确保所有信贷申请均经过独立评估，所有信贷提案均须获得风险管理授权人员的批准。本行已实施信贷授权管理制度，赋予各级管理人员在其授权范围内审批信贷申请的权限，以实现信贷申请的独立评估。信用风险敞口受到积极监控、定期审阅，并于每月向风险与信贷委员会报告。对于识别出的资产质量恶化组合，本行会进行分析，并与相关业务部门讨论以采取适当的补救措施 (若需)。

此外,本行定期向各风险委员会提交信用趋势报告含行业分析、预警提示及重大弱质信贷情况,以便制定并评估关键策略与行动计划。我们每年基于不同压力情景对资产组合进行信用压力测试以确定银行资本是否足以抵御宏观环境的不利变化。本行设有信贷管控职能其职责包括:确保承担的信用风险符合信贷风险政策与标准;确保获批授信额度及时启用;对超限额授信及政策例外进行恰当审批;监督信贷标准的执行;并监控已设定约束性条款的履约情况。

信贷风险缓释措施

本行秉持负责任贷款的强大文化,拥有健全的风险政策和控制框架;以伙伴身份与业务部门协作并对其进行质询,以在实际和情景条件下定义、实施并持续重新评估我们的风险偏好;并确保对信贷风险、其成本及其缓释措施进行独立、专业的审查。该行为信贷产品和客户群建立了审慎的信贷政策和强大的管理信息系统,并应用了先进的风险计量技术。

然而,在经历了新冠疫情引发的动荡以及随后的全球冲击四年多之后,世界显然——尤其是发展中经济体——尚未重新找到通往繁荣的可靠道路。对柬埔寨而言,2024年经济活动保持稳定,但各行业表现参差不齐。外需和贸易的反弹推动了商品和服务出口的复苏。此外,私人消费的回升支撑了国内经济活动的改善。相比之下,房地产和不动产投资依然低迷。房地产行业的持续低迷反映出市场供应过剩以及住房市场的持续调整。货币政策仍保持宽松,近期货币供应量有所上升。由于柬埔寨高度美元化的经济传导了美国的货币政策的美联储已于2024年9月降息50个基点,并于11月再降息25个基点,美国货币政策开始转向宽松,国内利率的上行压力开始缓解。尽管如此,由于与房地产低迷相关的信贷需求疲软,国内信贷增长的显著放缓仍在持续。与此同时,柬埔寨2024年的不良贷款率较2023年有所上升。

事实证明,柬埔寨银行业稳健可靠,是全球不确定性和国内挑战下经济稳定的关键支柱。在审慎监管措施和强大公众信心的支持下,该行业继续在经济复苏方面发挥着至关重要的作用。尽管在审慎放贷及需求疲软的环境下信贷增长有所放缓,但强劲的存款流入、高流动性以及持续的改革突显了该行业抵御外部冲击并适应不断变化的金融格局的能力。本行也经历了类似的趋势,尽管我行通过持续稳健的信贷增长成功管理了贷款组合。我行将继续密切监测借款人的状况,以便在对其还款能力进行详细分析和严格评估的基础上,及时采取必要的补救措施。在此情况下,本行在新信贷审批方面采取了更为谨慎的立场。我们专注于基于多方信息来源的分析,以确保通过改进分析和监控机制来管理整体风险。

我们已实施多种策略以应对不同的信贷风险情况。我们持续采用《国际财务报告准则第9号》(CIFRS9)模型进行减值计算,并在现有CIFRS模型中审视了前瞻性方法,基于此优化估算预期信用损失(ECL)。年内,我们开展了多项工作以审视资产质量管理架构,包括对信贷及业务障碍进行根因分析,对必要账户进行账龄分析,以及对特定领域进行违约模式调查。其他一些助力我们实现风险缓释目标的举措包括:开展广泛的信贷风险画像,探索潜在机遇,以及由于充满挑战的经济环境导致风险升高而相应调整银行的增长预期。我们违约概率(PD)模型中的组合细分已纳入了所有这些经济挑战带来的影响。由于银行已采取积极主动的应对方法来管理各类挑战,我们相信信贷组合正逐渐趋于稳定,尽管整体经济预计仍需更多时间才能复苏并恢复到疫情前的状态。

操作风险管理

操作风险: 系指因内部流程、人员或系统不足或失效,或因外部事件而导致的风险。该风险包含法律风险,但不包含战略风险和声誉风险。

此风险通过既定的操作风险管理流程、以及由高级管理层提供的控制与监督对业务活动进行适当监测与报告来进行管理。此管理范围涵盖法律风险、合规风险、会计风险与欺诈风险。

柬埔寨邮政银行有限公司的操作风险管理方法包含以下核心要素:

- 政策
- 风险管理方法
- 流程、系统与报告

政策: 操作风险管理(ORM)政策确立了本行以结构化、系统化和一致性的方式管理操作风险的整体方法。全行已建立相应的政策、标准、工具与项目来规范操作风险管理实践。这包括由各业务单元和控制职能部门负责的操作风险政策与标准。关键政策涉及以下风险领域,技术风险、合规风险、欺诈风险、洗钱风险、恐怖主义融资及制裁风险、新产品/业务风险、外包风险以及生态圈合作风险。

风险管理方法: 本行将根据柬埔寨国家银行(NBC)规定的时间表,采用监管指引来计算操作风险监管资本。为管理和控制操作风险,我们目前使用多种工具,包括:风险与控制自评估(RCSA),操作风险事件管理,关键风险指标(KRI)监控。每个职能部门均需执行风险与控制自评估(RCSA),并由操作风险团队定期测试,以确保在银行层面实施适当的操作风险管理。本行已建立用于损失数据收集的系统,并设有按业务条线的关键风险指标(KRI)以监控风险敞口。目前,正在全行范围内向所有职能部门和分支机构持续开展 风险与控制自评估(RCSA)研讨会,以提升

对操作风险管理实践的认知度。

银行的三道防线模型采用统一的风险分类体系和一致的风险评估方法来管理操作风险。各业务或支持部门需执行风险与控制自评估 (RCSA)，以识别关键操作风险并评估内部控制的有效性。当发现控制缺陷时，相关部门需制定整改方案并追踪问题解决情况。

操作风险事件根据巴塞尔标准进行分类。此类事件包括任何可能影响我行声誉的重大事件，必须根据既定阈值进行报告。我行采用设有预设升级触发值的关键风险指标 (KRI)，以前瞻性方式协助进行风险监控。

此外，我行还建立了针对特定主题风险的管理方法，包括但不限于以下方面：

技术风险

信息技术 (IT) 风险通过企业级技术风险管理方法进行。该方法涵盖风险识别、评估、缓释、监控与报告。此外，已建立适当的治理架构、IT政策与标准、控制流程以及风险缓释方案，以支持在柬埔寨国家银行《技术风险管理指引》指导下实施的风险管理方法。

信息技术风险与企业内部信息技术的使用、拥有、运营、参与、影响及采用相关联，同时也包括因技术故障导致的业务中断。多年来，支持本行业务运营的金融系统和网络在范围和复杂性上不断增长，提供的多样化产品和服务使得系统在多个地点运行，并由不同的服务提供商提供支持。因此，安全管理与快速威胁识别已成为技术应用至关重要的方面。在信息技术风险管理方面，本行已建立了定义明确的政策、健全且稳健的技术风险管理框架、强大的系统安全性、可靠性、恢复能力与复原能力、完善的流程、模板及风险评估方法学，并实施了强大的身份验证机制，以保护客户数据、交易和系统安全。该框架能够对IT解决方案、提供IT及相关服务的实体，以及新技术和数字化实施进行风险评估。

网络安全风险

网络安全风险是本行持续关注的重点。信息安全官负责监督网络安全职能，并作为处理所有网络安全相关事务。如操作风险、数据保护风险以及网络安全相关法规合规性的综合职能中心。本行高度重视根据自身风险偏好，保护我们的员工、信息、网络、设备和应用程序的安全。为此，本行持续投入大量资源，以提升网络防护水平并完善控制环境，力求在应对网络威胁方面保持领先。作为第二道防线，安全团队定期开展评估，以验证各项控制措施的有效性，并确保我们的控制框架在面对新兴和不断演变的威胁时持续有效。本行还为员工提供相关培训，以提升安全意识，并营造强健的安全文化。

此外，除了实施技术风险控制与监控措施，我们还定期执行渗透测试，以确保系统安全性的稳健性，并主动采取适当措施加强安全防护，保障系统安全。我们建立了数据备份管理机制以保护信息，除业务连续性计划 (BCP) 站点外，还设有专用的灾难恢复站点，以确保灾难恢复的恢复能力。我们拥有规范的用户访问管理流程，确保有效的访问控制；以及变更请求管理流程，确保所有变更在部署前均得到充分评估。自2021年起，我们部署了安全信息与事件管理 (SIEM) 解决方案，并配备24/7小时托管式安全运营中心 (SOC)，此举实时强化了我们的整体技术风险管理能力，并有效保护银行免受网络安全问题侵扰。我们升级的核心银行系统不仅为银行提供了技术先进且强大的核心银行解决方案，更可靠地支持了多个系统接口，从而在数字时代为客户带来更佳的服务体验。

新产品、外包与生态合作风险： 每一项新产品、服务、外包安排或生态合作，均需经过风险审查与审批流程，在此过程中识别并评估相关风险。现有产品或服务的变更，以及现有外包安排和生态合作关系的调整，也需经过类似的流程。

其他缓释方案： 本行已建立健全的业务连续性管理计划，以确保在发生不可预见事件或业务中断时，基本银行服务仍可持续运行。该计划包含危机管理预案，以便能够快速响应并管理事件。我们每半年进行一次演练，模拟不同场景以测试业务连续性计划和危机管理规程的有效性。这些演练的成效、本行的业务连续性准备情况，以及我们与监管指引的符合程度，均会由高级管理层每半年向运营风险管理委员会 (ORMC) 进行通报并予以确认。为缓释意外且重大的特定风险事件可能造成的损失，本行购买了覆盖全集团范围的保险，包括董事及高级职员责任险、电子及计算机犯罪保险含部分免责条款。

流程、系统与报告： 健全的内部控制流程与系统是识别、评估、监控、管理与报告操作风险的重要组成部分。所有业务单位均负责其产品、流程、系统及活动中操作风险的日常管理，并遵循相关的框架和政策。操作风险管理部门则履行监督与控制职能，具体包括：

- 监督与监控操作风险管理的有效性
- 协同各业务单位评估关键操作风险问题
- 报告和/或上报关键操作风险至各风险管理委员会，并提出适当的风险缓释策略建议。

本行已建立一套整合型治理、风险与合规体系，包含统一的风险评估方法、通用分类标准和适用于三道防线模型的标准流程。我们制定了操作风险全景图，定期向董事会和高级管理层提供涵盖关键操作风险领域和业务线的、全行操作风险状况的综合视图。

操作风险缓释措施

操作风险管理确保建立清晰的组织架构、职责分工、内部控制政策与措施，并确保其得到妥善实施。这包括建立授权机制、设定系统参数控制、优化流程并完善文档记录，以确保符合监管和法律要求。这些框架、政策和流程会定期进行审阅，以应对银行业务所产生的操作风险。本行在多个层级管理操作风险，并通过操作风险管理委员会对其进行监控。2024年，我们开展了业务连续性计划（BCP）演练，其中包括在模拟场景下激活BCP。该场景假设银行遭遇网络攻击，导致数据中心完全瘫痪，我们需要启动BCP以维持运营。我们还进行了呼叫树演练，旨在确保连续性计划执行的有效性，以及其应对业务环境中可能出现的任何中断的准备就绪程度。各业务部门均备有适用于紧急情况的BCP文档。该文档包含相关程序、平面布局图以及关键信息，使业务部门能够在中断发生时做出响应、进行恢复并重启相关职能。

流动性风险管理

流动性风险： 指本行无法按时履行财务义务时产生的风险。即银行在需要以现金或其他金融资产结算其金融负债时可能遭遇困难的风险。流动性风险源于现金流金额和时间的不匹配，这是银行运营和投资活动中固有的特性。本行的流动性风险主要来自兑付存款提款、到期偿还借款以及履行向客户发放贷款的承诺等义务。我们致力于管理自身的流动性，以确保无论在正常还是不利情况下，都能持续履行流动性义务。

银行的流动性风险管理方法包含以下基本要素：

- 政策
- 风险计量方法
- 流程、系统和报告

政策： 银行的《流动性风险管理政策》设定了我们管理流动性风险的整体方法，并描述了为管理流动性所采用的一系列策略。这些策略包括： 维持充足的缓冲能力，以应对潜在的现金流短缺；拥有多元化的流动性来源。我们的缓冲能力包括： 流动资产；从货币市场借款的能力；以及旨在改善流动性的各类管理干预措施。在潜在或实际危机发生时，我们制定了一套流动性应急和恢复计划，以确保我们维持充足的流动性。

《流动性风险管理政策》由相关标准提供支持，这些标准为本行内部流动性风险的识别、计量、报告和控制确立了详细要求。这一整套政策、标准和支持性指引传递了这些基本要求，以确保在全行范围内统一执行。

风险计量方法： 本行的流动性和利率风险管理框架体现在以下政策、工具和分析中：流动性风险管理政策、现金

管理指引、应急资金政策、充分的风险计量工具、流动性监测、流动性趋势分析、流动性行为分析、流动性压力测试、核心及非核心存款分析、存贷比（LDR）、流动性覆盖率（LCR）和净运营资金（NOP）预测。流动性风险控制措施还包括针对主要存款人的集中度指标、借款及融资比例等。本行通过资产负债管理委员会（ALCO）管理流动性。该委员会负责制定流动性政策，并持续监控流动性状况。为确保流动性资产与合格负债的比例始终维持在最低阈值之上，本行制定了最低流动性资产要求。本行通过流动性覆盖率（LCR）、存贷比（LDR）和净未平仓头寸（NOP）等监控指标全面监测其流动性状况，并通过强化预测进行每日监控。此外，银行还监控现金流和资金的竞争性成本，以确保银行运营中现金的最大化利用。这些做法有力地支持了银行在正常和压力情景下平稳且高效地进行预测和应对，并帮助银行维持良好的流动性状况。本行还实施期限缺口分析以管理市场风险，确保获取具有所需期限的资金，使缺口最小化。此外，本行已将管理行动触发点作为其风险偏好陈述的一部分加以明确，旨在在风险早期阶段确保流动性风险管理实践的安全性和稳健性。流动性风险压力测试每年执行一次，涵盖包括整体市场压力情景和特定压力情景在内的不利情景。这些压力测试评估当负债流失增加或减少时，我行所面临的脆弱性。

流动性风险控制措施，例如流动性相关比率分析和资产负债表分析，是现金流期限结构分析的补充工具。这些措施定期执行，旨在更深入地洞察我行各分支机构的流动性状况，并实现更精细的把控。

流程、系统和报告： 充分的内部控制流程和系统支撑着本行在全行范围内识别、计量、汇总、控制和监控流动性风险的整体方法。数据和报告平台的持续改进，使得内部流动性风险报告的大多数要素得以集中化处理。财务部门和风险管理部门负责管理日常的流动性风险监控、控制性报告与分析工作。

流动性管理与融资策略： 本行致力于发展多元化的融资基础，确保能够通过零售渠道和金融机构（FI）渠道获得资金来源。我们的融资策略以强大的核心存款业务优势为基础和辅以我们成熟的长期融资能力。

柬埔寨国家银行（NBC）延续了先前实施的流动性提振措施，特别是根据瑞尔汇率和流动性状况，通过流动性提供抵押操作（LPCO）交易提供瑞尔流动性。

尽管柬埔寨高度美元化的经济限制了该国央行影响货币总量的能力，但去年底推出的存款准备金率下调，这是央行可用于影响货币供应的少数货币政策工具之一，在一定程度上支撑市场流动性。

柬埔寨国家银行（NBC）继续维持降低后的存款准备金要求：针对瑞尔和外币的存款及借款，其日均余额的准备金

率维持在 7% (百分之七)。并将资本留存缓冲 (CCB) 的 1.25% 限额实施期延长至2025年12月31日。在2024年期间, 本行的流动性状况整体保持稳健, 并额外设置了内部缓冲资金, 以确保全面达标监管要求。

市场风险管理

市场风险：指因利率、汇率、股价、信用利差及大宗商品价格发生不利变动, 以及相关因素引发的风险。场风险是指因利率、汇率、股价或资产价格、波动率、相关性及信用利差等市场参数变动, 导致交易活动遭受不利财务影响, 以及银行持有的金融工具价值受损的风险。债务证券、股票、外汇及衍生工具等金融工具, 主要为交易目的或满足法定准备金管理要求而持有。市场风险管理的目标是将市场风险敞口控制在可接受范围内, 同时优化回报。

柬埔寨邮政银行的市场风险管理： 银行的市场风险管理方法包含以下基本要素：

- 政策
- 风险计量方法
- 流程、系统及报告

政策： 外汇管理指引设定了我行市场风险管理的整体方法。该政策由相关标准和指引予以补充, 这些标准和指引旨在以统一的方式促进市场风险的识别、计量、控制、监控与报告。

风险计量方法： 从银行的角度, 我行密切监控市场形势, 并已开展影响评估, 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。我行运用敏感性分析来衡量和缓释市场风险。该方法能够：清晰描绘在一系列市场变动和情景下潜在的损益情况; 评估在特定时间范围内的尾部风险。

流程、系统及报告： 我行已设计并实施了稳健的内部控制流程和系统, 以支持市场风险管理方法。本行定期审查这些控制流程和系统, 这些审查使得高级管理层能够评估其有效性。此外, 在风险管理委员会 (ROC) 和资产负债管理委员会 (ALCO) 的监督下, 银行也高度重视风险管理, 旨在确保风险管理及时高效, 从而将风险敞口维持在既定的审慎限额之内。

在信贷周期下行背景下, 银行业资产负债表正趋于疲软。尽管财政压力持续存在, 但国内收入已呈现小幅改善。出口复苏带动了劳动力市场状况的改善。柬埔寨的经济活动已显示出小幅改善, 这些改善主要得益于服务业和商品出口的复苏。由于游客结构的变化, 尽管游客数量迅速恢复, 但其消费支出却未相应增长。柬埔寨对所有主要市场的商品出口均有所改善。尽管市场面临各种挑战, 柬埔寨国家银行 (NBC) 仍继续通过适时干预外汇市场来稳定汇率。

声誉风险

声誉风险：指因任何利益相关方对本行形象的负面看法, 导致我行股东价值 (包括盈利和资本) 受到不利影响而产生的风险。这种风险会影响我行建立新的关系或服务、维护现有关系以及持续获得资金来源的能力。声誉风险通常在其他风险管理不善时发生。

本行认为, 声誉风险通常是日常活动/决策中风险管理失败以及运营环境变化的结果。这些风险包括：i) 财务风险 (信用风险、市场风险和流动性风险)。ii) 固有风险 (操作风险和业务/战略风险)。

本行的优先要务是通过采取良好的风险管理态度和行为来预防声誉风险事件的发生, 而非待其发生后再采取缓释措施。2024年, 我行未发生重大声誉风险事件。

气候与社会风险

在全球范围内, 人们对于发展所带来的环境和社会影响的意识与敏感性正日益增强。这导致相关立法和执法得到加强, 同时公众也向项目和项目发起方施加了更大压力, 要求其证明项目在社会和环境方面的可持续性。气候变化可能影响我们的客户, 因为他们的商业模式可能无法适应净零经济, 而新的气候相关法规将对其业务产生实质性影响。其次, 极端天气事件或气候条件的长期变化可能会损坏客户的资产, 导致他们无法经营业务, 甚至可能无法安居。在更广泛的层面上, 气候变化风险通常分为两类：a) 物理风险：指因气候变化引发的极端天气事件 (洪水、气旋等) 造成的经济损失 (对财产和资产的物理性破坏) ; b) 转型风险：指向低碳经济转型的调整过程及其可能对金融资产及负债价值产生的影响。

柬埔寨的新兴趋势, 例如日益收紧的社会与环境法律法规及执法力度、不断增加的公众压力和诉讼, 都表明社会与环境风险正日益凸显其重要性。然而, 在考虑广大的中小微企业主时, 特定的环境与社会风险不容忽视。此类风险的例子包括：使用童工, 因使用农用化学品造成的地下水污染, 汽修厂造成的土壤污染。尽管单个微型企业主对环境和社会的不利影响可能看似微小, 但由于其服务的客户数量通常庞大, 因此会产生显著的累积效应。

气候与社会风险缓释措施

总体而言, 像本行这样的银行所服务的企业, 其涉及的环境和社会风险的规模与类型与其他银行及金融机构服务的大型企业客户和项目不同。这是因为本行仅专注于工薪阶层和个体经营者大众市场。过去几年, 金融机构进行环境和社会管理的商业逻辑已经确立：客户的环境与社会 (包括劳工) 风险会转化为为这些客户提供融资的金融机构所面临的信用风险和声誉风险。此外, 我行的融资重点侧重于创造积极的社会影响。

柬埔寨邮政银行致力于通过在客户层面实施健全的环境与社会风险管理，识别并应对与其活动相关的所有短期、中期和长期环境与社会风险。本行的重点是确保根据适用的柬埔寨环境与社会法律法规要求以及相关国际最佳实践(如适用)，对借款人进行环境与社会管理体系(ESMS)筛查，对照排除清单进行审查。本行还协助其客户识别、缓释和管理社会与环境风险，并监督、督导及协助环境与社会管理体系(ESMS)的有效实施。已制定一套旨在实现可持续发展的环境与社会管理体系政策框架以应对此类风险。对环境和社会风险的评估是我们整体信贷审批流程的必要组成部分。该框架将环境与社会考量纳入本行的主要业务职能，即贷款业务及其他辅助职能，并酌情在银行信贷业务流程中整合环境与社会因素。

在2024年全年，我们积极管理了潜在风险。我们评估了这些风险的影响，并将其纳入风险管理框架，以确保我行的韧性。我们还对所有相关政策与流程进行了全面审查。我们始终保持警惕，持续监测不断变化的形势，包括后疫情问题、地缘政治问题、全球冲突与战争、供应链中断等持续影响，并随时准备缓释可能出现的任何不可预见风险。最终，管理层在2024年的努力，特别是在信贷、流动性和资本管理方面，使我行的风险状况与战略目标保持一致，巩固了资本基础，并优化了资产负债表，为未来的增长奠定基础，从而能够更好地服务于柬埔寨的客户。

柬埔寨邮政银行股份有限公司坚定致力于在问责制、透明度和商业道德领域遵循最佳实践和市场标准，以促进可持续发展。良好的公司治理和企业社会责任是市场标准中不可或缺的组成部分。这些努力的核心在于诚信问题以及银行在其业务活动中所面临的声誉风险。合规政策已经董事会批准制定，并将根据法规变化进行年度更新或在必要时更新，旨在确保我行不仅遵守当地法规，同时也符合银行业的最佳实践。管理层及全体员工均需有效执行此项政策。

本银行的合规计划如下：

(a) 反洗钱/反恐融资及反扩散融资 (AML/CFT & CPF) 合规：

本行已制定符合《反洗钱/反恐融资/反扩散融资法》、相关法令 (Prakas) 及其他适用法规的政策、流程和指引，并纳入了金融行动特别工作组 (FATF) 的建议及银行业最佳实践。本行坚定致力于打击洗钱、反恐融资及防范大规模杀伤性武器扩散。为此，我行已投入资源开发反洗钱系统 (AML系统)，以提升相关工作的实施效能。此外，合规团队会对各分支机构进行现场检查，以确保其严格遵循本行的政策。全体员工均须严格执行这些政策与流程。新员工需接受全面培训，而现有员工则需定期参加复习进修课程。AML系统作为一项额外保障措施，有助于保护本行免于卷入非法金融活动。再者，任何与合规相关的新法规或变更，均会及时传达给相关团队，以确保信息同步和有效协作。

(b) 监管合规：

本行始终致力于遵守相关法律法规，为此建立了合规检查清单，用以评估各部门的合规情况。该检查清单定期更新，以确保与现行法律法规要求保持一致。合规部作为主要协调者，负责监督全行法律法规合规要求的执行情况。这通过与关键利益相关方的紧密协作来实现，确保持续有效地在全行范围内落实各项合规措施。

(c) 举报机制：

柬埔寨国家银行 (NBC) 强制要求银行实施并遵守举报机制，以维持最高标准的公开性、正直性和问责制。所有利益相关方及各级员工均须以诚信、公正和诚实的原则行事。我行已在全行范围内强制执行举报机制，鼓励员工举报重大事项，包括但不限于：

- 违反法律法规框架；
- 不遵守银行内部政策与程序；
- 财务不当行为、盗窃、欺诈或其他财务违规行为；
- 腐败或管理不善；
- 危害人员健康与安全的行为；
- 不当行为或不道德行为；
- 滥用职权或任何形式的骚扰；
- 犯罪或非法活动；
- 表达任何不满或申诉；
- 蓄意隐瞒上述任何行为；

员工可通过多种渠道进行举报，例如：通过分行员工意见箱、电子邮件，或根据具体情况及个人便利，通过电话口头举报。

(d) 客户投诉处理：

依据柬埔寨国家银行 (NBC) 于2017年9月27日发布的关于客户投诉处理的第B7-017-299号法令 (Prakas)，本行已制定适用于所有分支机构的政策与程序。这些指引确保对本行产品、服务及员工相关投诉进行有效管理。客户可在任何分支机构提交投诉，或联系我们的24小时呼叫中心寻求咨询协助。收到的每项投诉均会得到全面审核并妥善处理，旨在提升我们的服务质量并推动持续改进。

(f) FATCA合规：

本行已制定相关流程，用于识别持有账户的美国个人及法律实体，并确保收集相关信息。这些信息是编制报告、提交至经济财政部下属税务总局的核心要素。本行与税务总局保持密切合作，遵守年度报告要求。此外，我行定期向相关员工开展培训，以加深其对该法案的理解，并确保这些流程得到有效执行。

▶ 银行业绩

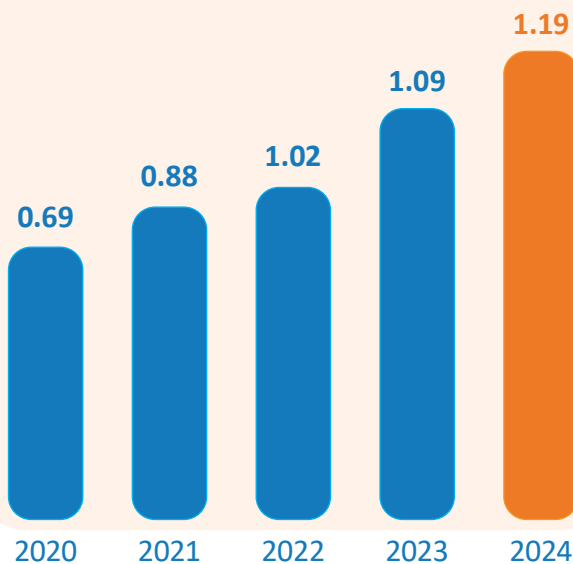
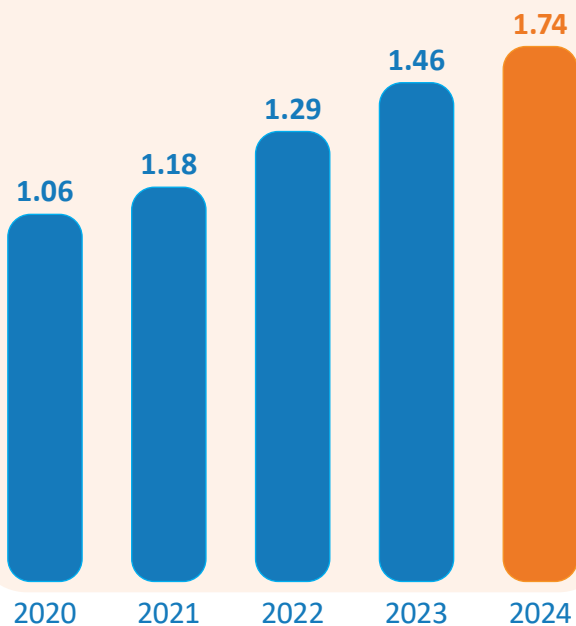
与全资子公司阜南小额信贷有限公司合并



总资产
\$1.74 billion



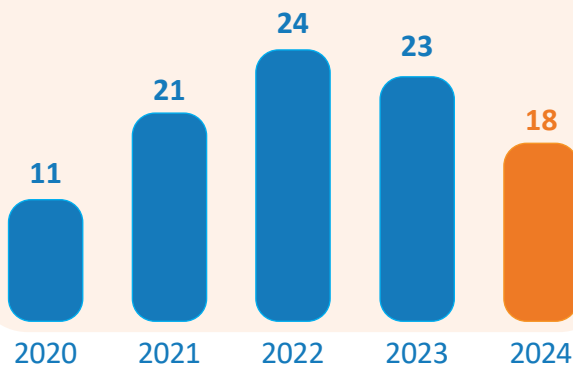
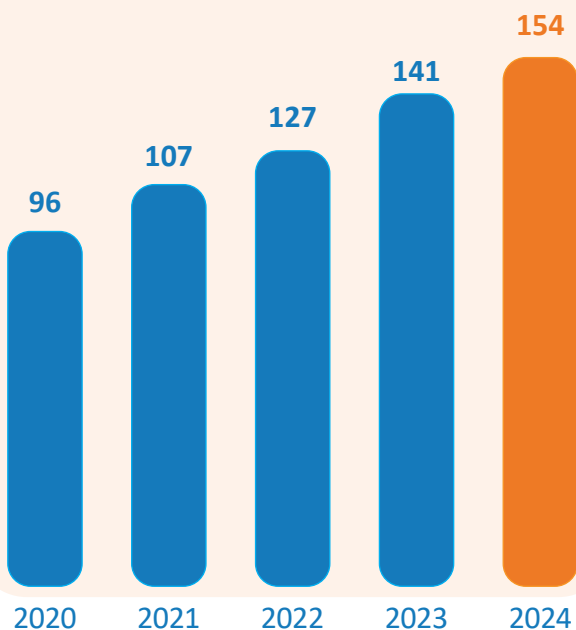
贷款总额
\$1.19 billion



总收入
\$154 million



净收入
\$18 million



► 董事长致辞



“我们保持警惕, 灵活应变, 随时准备在把握新机遇的同时应对潜在挑战。”

方侨生 大公爵
董事会主席

回顾柬埔寨邮政银行股份有限公司 (Cambodia Post Bank Plc.) 又一个取得重大进展和成就的年份, 我对团队、客户及合作伙伴所展现的奉献精神与坚韧毅力倍感自豪与感激。尽管面临快速变化的经济格局带来的挑战, 我们始终坚定致力于推动可持续增长, 并为利益相关方创造卓越价值。

2024年, 我们着力提升数字银行服务, 确保客户能够随时随地无缝访问账户并进行交易。我们坚信, 创新是满足客户不断变化的需求并在市场中保持竞争优势的关键。

对社区的承诺也是我们使命的基石。我们自豪地推出了多项旨在提升金融素养和支持本地企业的举措, 助力它们在不断变化的环境中蓬勃发展。这些努力体现了我们根深蒂固的信念——在柬埔寨境内促进经济增长并践行社会责任。

欣喜地看到, 柬埔寨邮政银行 2024年保持了17.4亿美元的资产规模, 其中贷款组合增长8.9%, 存款组合增长26.2%, 全年实现净利润1,800万美元。我们成功地在全年维持了充足的流动性和稳健的资本状况。尽管市场需求疲软, 我行子公司富南小额贷款机构 (Funan Microfinance) 在2024年也实现了良好的盈利。

展望未来, 我们保持警惕, 灵活应变, 随时准备在把握新机遇的同时应对潜在挑战。让我们继续携手努力, 为我们的银行、我们的客户以及我们的社区共创更加光明的未来。


我谨代表董事会, 向全体员工付出的辛勤努力和奉献精神表示由衷的感谢。感谢您对柬埔寨邮政银行的持续信任与支持。我为高级管理团队不懈努力提升客户服务体验以及对银行的坚定承诺感到自豪。感谢柬埔寨王国政府、各监管机构, 特别是柬埔寨国家银行 (NBC) 给予的坚定支持。我坚信 CPBank 将继续为柬埔寨经济繁荣的宏伟蓝图贡献更多力量。



方侨生 大公爵

董事会主席

► 总裁的致辞

A man in a blue suit and glasses is sitting in a modern, light-colored office chair. He is looking directly at the camera with a slight smile. His hands are clasped in his lap. The background is a bright, modern office space with large windows.

“当我们设定清晰目标并以掌控力应对挑战时,成功必将如影随形。”

Toch Chaochek (杜章哲)
首席执行官

在回顾2024年之际，我自豪地宣布，柬埔寨邮政银行在面对充满机遇与挑战的一年时，展现了强大的韧性和战略定力。尽管宏观经济环境复杂多变、房地产市场停滞不前、地缘政治存在不确定性，且俄罗斯与乌克兰战争持续，我们依然实现了1770万美元的净利润。这一里程碑印证了我们在适应不断变化的环境同时取得卓越成果的能力。2024年我们8.32%的资本回报率体现了可持续增长以及银行灵活高效运营的能力。虽然我们的年度净利润与2023年相比略有下降，但这主要是由于公众定期存款增长了15%（超出年度计划）导致资金成本上升所致。存款的增长凸显了客户对我们的信任，使我们得以持续巩固财务实力。

2024年，我们的总资产增长了19.7%，存款余额激增24%，贷款余额增长9%。这一成功得益于我们多元化的产品组合、数字服务的扩展以及通过64家分行对服务不足市场更深入的渗透。我们对金融包容性的承诺坚定不移。通过提供种类丰富、简单易用且便捷的定制化产品和服务，我们持续赋能个人和企业，促进他们获得更广泛的银行解决方案。

我们持续应对着若干挑战，包括停滞的房地产市场和低于预期的经济增长，这些因素影响了一些客户的生计，进而影响了他们的还款能力，导致逾期还款率保持稳定以及不良贷款增加。此外，年初美国联邦利率的上升也推高了柬埔寨的储蓄利率，进一步增加了银行的成本。尽管面临这些压力，我们仍致力于有效管理风险并保持财务稳定。

展望未来，我们将加倍努力实施各项举措以增强盈利能力，确保长期可持续性，同时致力于社会 and 环境保护，保障客户利益，并为社会、客户、员工及银行自身推进明确的可持续发展目标。在数字化转型方面，我们加速了对数字平台的投资，以降低运营成本、提升客户体验，并在快速发展的金融科技生态系统中把握机遇。此外，我们正在多元化资金来源，并推出分层存款产品以吸引低成本储蓄，同时回馈客户的忠诚。为应对经济不确定性，我们通过加强信贷风险评估和流动性管理策略，强化了风险管理框架，确保建立具有韧性和适应性的财务基础。

我们在2024年取得的成就，离不开才华横溢的团队的全心投入、客户的忠诚支持以及股东和监管机构坚定不移的信任。致我们的员工——你们不懈的努力、适应力和奉献精神是推动我们成功的关键。感谢你们的辛勤工作和热忱。致我们的客户——你们信任我们支持您的财务抱负，这推动着我们持续成长和创新。我们衷心感谢您对柬埔寨邮政银行的信任，并期待在未来岁月继续为您服务。



Toch Chaochek (杜章哲)

首席执行官

▶ 董事会成员



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

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。



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和生产力分析、政府支出效率和产业集群等多个主题进行了研究



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。



LEOW MING FONG (JIMMY)先生
独立非执行董事

▶ Jimmy 先生于 2006 年成为加华银行股份有限公司 的非执行董事，并于 2024 年成为柬埔寨邮政银行股份有限公司的非执行董事。他担任银行多个分委员会的主席。他的职责包括：参与制定银行战略、保护股东利益、与内外部审计师审阅审计计划和工作范围、审阅他们对内部控制系统的评估、审阅他们的报告及管理层的回应、审阅内外部审计师编制的审计结果、审阅季度和年度财务报表，并以独立立场监督管理层。

此外，Jimmy 先生还是马来西亚证券交易所上市公司合顺控股有限公司 (Hap Seng Consolidated Berhad) 以及新加坡证券交易所上市公司 的非执行董事。他同时也是柬埔寨苏万那富寿险公司 (Sovannaphum Life Assurance Plc) 和达拉保险公司 (Dara Insurance Plc) 的非执行董事。

Jimmy 先生在金融、税务、会计和审计领域拥有超过 40 年的经验。

Jimmy 先生曾担任毕马威马来西亚 (KPMG Malaysia) 的审计合伙人，并于 2005 年底从该事务所退休。在 1996 年至 1999 年期间，他曾是毕马威柬埔寨 (KPMG Cambodia) 的负责合伙人。

在毕马威工作的 32 年间，Jimmy 先生接触过多种类型公司的审计工作，包括银行、房地产及基础设施开发、种植园、木材、制造业、贸易、医院、酒店、旅游及酒店业以及其他服务行业。他还参与过特殊工作，如欺诈调查、并购尽职调查，并担任上市公司企业活动的申报会计师。

Jimmy 是马来西亚特许会计师协会会员、马来西亚会计师协会会员，同时还是英格兰及威尔士特许会计师协会资深会员。



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。

▶ 执行管理层



杜赵杰先生
首席执行官

▶ 杜赵杰先生是一位经验丰富的行政管理人员，柬埔寨的银行和金融领域拥有21年的工作经验。自2013年起，他被任职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。



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。



KROUCH CHANTHOL 先生

首席信息官

► 克鲁·灿托尔先生在柬埔寨银行与金融领域拥有超过20年的丰富经验。他于2016年加入柬埔寨邮政银行，担任信息技术部主管，并于2020年被任命为首席信息官。他目前全面负责领导银行的信息技术 (IT) 和数字银行业务职能，致力于推动核心银行系统创新、数字化转型以及网络安全强化。凭借其战略领导力，他在推动柬埔寨邮政银行技术基础设施现代化以及提供以客户为中心的igital解决方案方面发挥了关键作用。在加入柬埔寨邮政银行之前，灿托尔先生曾在本地及区域性银行以及国际保险公司担任高级IT管理职务。他拥有计算机科学、经济学和工商管理等多个领域的学术学位，其中包括博士学位，这使他能够将深厚的技术知识与敏锐的商业洞察力融会贯通。







在2024年9月16日至18日于巴西圣保罗举行的年度活动中，柬埔寨邮政银行被中小微企业金融论坛 (SME Finance Forum) 授予“亚洲女性企业家最佳金融机构 (Best Financier for Women Entrepreneurs Asia)”奖项。



祝贺柬埔寨邮政银行股份有限公司荣获
美国德克萨斯州休斯顿世界商业组织 (WorldCOB) 颁发的
“超越成功奖 - 2024年度最佳零售银行！”



薪酬服务



便捷无忧



全免费



安全可靠



▶ 企业社会责任

柬埔寨邮政银行支持“将金融教育纳入国家学校课程项目（第三期）”



柬埔寨邮政银行很荣幸与柬埔寨国家银行 (NBC) 合作，共同支持“将金融教育纳入国家学校课程项目（第三期）”。作为该项目的最终阶段，本期项目将在三年内从2024年至2026年实施。

在此阶段，工作重点是将金融教育内容整合到五个年级（五年级、六年级、八年级、九年级、十年级、十一年级和十二年级）的四门科目中：数学、道德与公民教育、家政学以及生活技能。本期项目还致力于提升教师能力并在实际学校中开展试点教学。

柬埔寨邮政银行对此项目的支持，彰显了银行致力于赋能学生掌握基础金融技能的承诺和共同努力。这些技能包括从小理解金钱、投资和财务管理，使他们能够在未来做出明智的财务决策。

此外，将金融教育纳入国家学校课程代表了一种系统性方法，有助于培养学生的责任感、批判性思维和解决问题的能力——这些都是个人取得成功的关键因素。



柬埔寨邮政银行赞助学生研学之旅参观SOSORO博物馆

柬埔寨邮政银行 (CPBank) 于2024年2月3日赞助了来自磅清扬省实居中学的110名学生代表, 前往SOSORO博物馆的柬埔寨经济与货币博物馆进行研学参观。

此次研学之旅旨在让学生们通过历史脉络, 深入了解货币、经济与政治之间的互动关系。



柬埔寨邮政银行赞助“柬埔寨微笑行动”医疗项目

柬埔寨邮政银行赞助了“柬埔寨微笑行动 (Smile Cambodia)”医疗项目, 该项目旨在为患有唇裂、腭裂及其他面部畸形的柬埔寨患者提供免费手术和治疗。柬埔寨邮政银行还参与了2024年3月23日在暹粒省举行的“为微笑行走 2024”活动, 这是一场全程23公里的徒步行走。

该医疗项目于2024年3月20日至22日在暹粒省转诊医院成功开展, 共有44名患者成功接受手术。

“为微笑行走 2024”活动于2024年3月23日举行, 吸引了来自本地及国际的志愿者医生和赞助商共同参与。



柬埔寨邮政银行在全国范围组织“清洁日”活动



柬埔寨邮政银行在全国各省组织“清洁日”活动，各分行管理层及员工积极参与，在公园和街道上清理垃圾。

该活动在2024年举办了两次— 分别是2024年6月8日和9月21日—旨在提高公众对环境保护和可持续发展的意识，并为减缓全球气候变化贡献力量。

此活动也致力于促进公众福祉，美化首都及各省市容、维护公共秩序，并提醒公众不要乱丢垃圾，以支持营造清洁环境和健康生活。



柬埔寨邮政银行参与植树及校舍翻新活动

2024年6月21日, 柬埔寨邮政银行与柬埔寨银行协会合作, 在茶胶省基里翁县普农丁乡塔隆村 (Tarong Village, Phnom Din Commune, Kirivong District, Takeo Province) 的Sathharam小学参与了植树及校舍翻新活动。

该活动的目的是帮助翻新偏远地区学校的新校舍, 并促进更绿色的环境, 为减缓气候变化和全球变暖贡献力量。



柬埔寨邮政银行在干丹省阿雷克萨市举办慈善活动

柬埔寨邮政银行于2024年7月11日在干丹省阿雷克萨市普雷坎安培乡普雷坎安培村 (Prek Ampel Village, Prek Ampel Commune, Arey Ksat City, Kandal Province) 举办了一场慈善活动, 向九户家庭捐赠了食品、学习用品和现金。

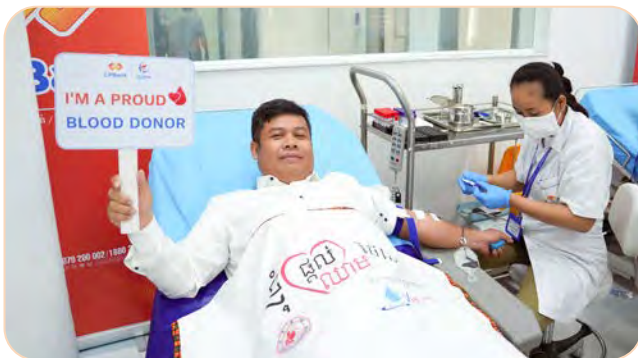
每户家庭收到了: 2袋大米 (共100公斤)、12罐鱼罐头、6瓶酱油、6瓶鱼露、1箱方便面以及200,000瑞尔 (KHR)。此外, 正在上学的孩子们每人还收到了2套校服、1个背包、10本笔记本和1套学习用品。

活动期间, 本行首席执行官 (CEO) 杜章哲先生 (Mr. Toch Chaochek) 鼓励所有孩子们继续努力学习, 他强调教育和技能对于改善他们的生活水平至关重要。

本行一直通过翻新学校基础设施、植树、清洁社区以及向坤塔帕花儿童医院 (Kantha Bopha Hospital) 和其他非政府组织 (NGO) 捐赠等方式, 持续为社会做出贡献。



柬埔寨邮政银行举办“献血日”活动



柬埔寨邮政银行于2024年9月7日在国家输血中心 (National Blood Transfusion Center) 组织了“献血日”活动，旨在为挽救急需血液的患者生命贡献力量。

该活动在国家输血中心的四个地点同步举行：金边市、暹粒省、马德望省和磅湛省。

柬埔寨邮政银行总行、遍布金边市及各省区的33家分支机构的管理层和员工，以及富南小额信贷有限公司 (FUNAN Microfinance Plc.) 的管理层和员工都积极参与了此次活动。

此活动也旨在鼓励更多人参与献血，帮助挽救急需血液者的生命。



柬埔寨邮政银行赞助“安全金融项目”

柬埔寨邮政银行很荣幸赞助印刷《加强社区安全金融项目安全金融模块》，以支持柬埔寨银行协会和柬埔寨小额信贷协会提升金融素养、赋能消费者并加强消费者保护。

2024年10月8日，在银行业研究中心举行的“加强社区安全金融项目成果传播研讨会”由柬埔寨国家银行副行长任乐阁下 (H.E. Yim Leat) 主持。

根据该项目，将印刷并分发给社区五个模块：

模块 1: 金融素养基础知识

模块 2: 了解金融服务

模块 3: 金融市场准备

模块 4: 消费者权益与义务

模块 5: 监控与改进财务行为



柬埔寨邮政银行赞助柬埔寨儿童欢乐跑活动

柬埔寨邮政银行赞助了由水净华商业项目于2024年10月12日组织的“柬埔寨儿童5公里欢乐跑”活动。(Fun Run for Cambodian Children – 5KM)

除赞助该活动外，银行还额外购买了活动门票，供管理层和员工参与跑步。

此次欢乐跑旨在通过门票销售，向赞助商和公众筹集资金，所筹善款将全部捐赠给坤塔帕花儿童医院 (Kantha Bopha Hospital)，用于支持为柬埔寨儿童提供免费医疗服务。

此次参与体现了本行对社会活动的又一贡献。该银行一直积极参与并组织多项企业社会责任 (CSR) 活动，包括向坤塔帕花基金会 (Kantha Bopha Foundation) 捐款、开展献血活动、植树造林、改善学校基础设施等。



柬埔寨邮政银行赞助ABC银行家自行车赛

柬埔寨邮政银行赞助了于2024年11月24日在磅通省、三波坡雷古寺 (Sambor Prei Kuk Temple) 举行的ABC银行家自行车赛 (ABC's Cycling)。

该活动以“骑行促进银行业可持续性 & 推广柬埔寨瑞尔 (Khmer Riel)”为主题举办。



柬埔寨邮政银行向水净华公园及夜市捐赠30张长椅

2024年12月6日，柬埔寨邮政银行向金边市水净华公园及夜市捐赠了30张长椅，供公众使用。





អបអរសាទរ ទិវាសន្សំអាស៊ាន

“សារៈសំខាន់នៃការសន្សំប្រាក់តាំងពីវ័យកុមារ”

柬埔寨邮政银行庆祝“东盟储蓄日”

2024年10月31日, CP银行在磅士卑省芝宝茂市 (Chbar Morn City) 参与了由柬埔寨国家银行、柬埔寨银行协会及柬埔寨小额信贷协会组织的“东盟储蓄日”庆祝活动。今年的主题是“从小培养储蓄习惯的重要性”。

该计划旨在提高公众,特别是青少年对储蓄重要性的认识,因为储蓄是未来财务安全的基石。



▶ 重要事件

柬埔寨邮政银行新设分行信息



柬埔寨邮政银行股份有限公司 (CPBank) 蒙多基里省分行

地址: 蒙多基里省森莫诺隆市 Spean Mean Chey 分区, Kandal 村, 76 号国道
电话号码: 070 800 033





柬埔寨邮政银行磅湛省占卡勒县斯外贴乡分行

地址:磅湛省占卡勒县斯外贴乡Thnal Baek Kaeut村 71号国道。

电话号码:093 500 074





柬埔寨邮政银行金边市森速区新金边分区分行 (迁址)

地址: 金边市森速区新金边分区Bayab村, 1003号路第175、177和179号。

电话号码: 069 700 099



柬埔寨邮政银行举办2024年全国业务关系专员能力发展培训课程



柬埔寨邮政银行为全国业务关系专员 (BROs) 组织了2024年能力发展培训课程。

此次培训由本行首席执行官杜章哲先生 (Mr. Toch Chaochek) 主持, 并由总行高级管理层和关系经理 (Relationship Managers) 授课。

该培训课程旨在加强全国BRO的能力, 以更好地管理存款并提供卓越的客户服务。



柬埔寨邮政银行召开“成果、挑战与行动计划”月度会议



2024年2月3日, 柬埔寨邮政银行召开了以“成果、挑战与行动计划”为主题的月度会议。会议由首席执行官杜章哲先生主持, 高级管理层、分行经理及关系经理出席。

会议旨在推动2024年更有效的业务战略, 并改善贷款质量管理。



柬埔寨邮政银行举办“贷款相关能力建设,确保高效、可持续和责任运营”区域培训课程。



- 第1场: 金边市, 2024年8月10日
- 第3场: 金边市, 2024年8月24日
- 第5场: 马德望省, 2024年9月14日
- 第7场: 桔井省, 2024年10月5日
- 第9场: 暹粒省, 2024年10月19日
- 第2场: 金边市, 2024年8月17日
- 第4场: 金边市, 2024年9月7日
- 第6场: 磅湛省, 2024年9月21日
- 第7场: 桔井省, 2024年10月5日



柬埔寨邮政银行庆祝国际妇女节



柬埔寨邮政银行在庆祝国际妇女节之际，向全体女性员工传递关爱与关怀。



柬埔寨邮政银行举办2024年年中绩效评估会

2024年7月6日，柬埔寨邮政银行在暹粒省的吴哥索玛黛度假水疗酒店 (Hotel Somadevi Angkor Resort & Spa) 举办了2024年年中绩效评估会。会议由首席执行官 (CEO) 杜章哲先生 (Mr. Toch Chaochek) 主持，所有高级管理层和分行经理均出席。

此次活动还包括了一场趣味跑 (fun run)，路线从吴哥窟至斗象台 (Terrace of Elephants)，旨在促进团队精神和健康生活方式。

会议在当晚以一场欢乐的晚宴圆满结束，富南小额信贷有限公司的管理层也出席了晚宴。



柬埔寨邮政银行庆祝扶南运河 (Funan Techo Canal) 开工奠基。



2024年8月5日, 柬埔寨邮政银行的高层管理人员及员工参与了扶南运河 (Funan Techo Canal) 项目的开工奠基仪式, 以示祝贺。



柬埔寨邮政银行庆祝成立11周年



☆☆☆☆☆☆☆☆☆☆☆☆☆☆☆☆

2024年9月20日，柬埔寨邮政银行股份有限公司迎来了成立11周年的重要时刻。该行是柬埔寨增长最快的商业银行之一。

在这个值得纪念的时刻，我们回顾过去，展望未来，共同庆祝。过去的11年间，CP银行已从宏伟的愿景蜕变为一家实力雄厚的金融机构，赋能柬埔寨全国的个人和企业客户。

如今，柬埔寨邮政银行提供全面的数字银行服务，使客户无需亲临分行即可在线办理交易。

柬埔寨邮政银行赢得了众多本地及国际认可。2024年，柬埔寨邮政银行荣获世界商业联合总会颁发的“2024年最佳零售银行”奖项，并在《全球中小企业金融论坛》2024年度奖项中被评选为“亚洲最佳女性企业家融资机构”。

在这个瞬息万变的世界里，柬埔寨邮政银行始终坚守对卓越、信任和创新的承诺，使其独树一帜。该行以诚信和人性化服务客户的奉献精神，赢得了客户的忠诚与赞誉。这些成就凝聚了卓越的柬埔寨邮政银行团队共同努力的汗水。

柬埔寨邮政银行首席执行官（CEO）杜章哲先生（Mr. Toch Chaochek）表示：“我们衷心感谢所有自本行成立以来一直支持我们产品和服务的客户。同时，我们也要向董事会、股东们给予的明智指导以及监管机构，特别是柬埔寨国家银行的持续支持表示诚挚的谢意。

我们致力于为所有客户提供顶级的服务体验。我们树立的行业标杆，激励着业内同仁重新定义银行的意义。当我们开启下一个追求卓越的十年征程时，愿前方的旅程充满更辉煌的成就和里程碑。”

祝柬埔寨邮政银行11周年快乐！



柬埔寨邮政银行与劳工和职业培训部签署谅解备忘录

柬埔寨邮政银行与劳工和职业培训部签署了一份谅解备忘录，旨在为该部认可的出国工作和受训人员提供贷款。

备忘录交换仪式于2024年8月9日在和平宫举行，由柬埔寨首相洪玛奈亲王(Samdech Moha Borvor Thipadei Hun Manet)主持。

此份谅解备忘录旨在建立该部与柬埔寨邮政银行之间的战略互利合作，使工人和学员能够以合理的利率和更优惠的条件获得贷款。



柬埔寨邮政银行与SPR律师事务所签署谅解备忘录

2024年8月21日，柬埔寨邮政银行与SPR律师事务所 (Law Firm SPR & Associates) 签署了一份谅解备忘录。

此次合作的目的是由该律师事务所向柬埔寨邮政银行提供与商业运营相关的法律服务，并代表银行处理纠纷解决事宜。



柬埔寨邮政银行召开第11届股东大会



柬埔寨邮政银行于2025年1月5日在西哈努克省的独立酒店召开了第11届股东大会。

会议由首席执行官杜章哲先生 (Mr. Toch Chaochek) 主持，总行管理层及所有分行经理悉数出席。

本届股东大会旨在庆祝2024年取得的成就，并制定2025年的业务战略计划。

活动也致力于加强总行管理层与各分行经理之间的关系与协作。





柬埔寨邮政银行2024年参与各类展会与活动一览



招聘会与论坛：2024年2月20日，在爱喜利达商学院 (ACLEDA Institute of Business) 参加“数字时代的就业机会”招聘会与论坛。



第三届女性10公里欢乐跑：2024年3月8日，在波东瓦岱寺公园 (Wat Botum Vatey Park) 参加第三届女性10公里欢乐跑。



首届数字政府论坛暨2024年数字技术博览会：2024年3月11日，在钻石岛会展中心参加首届数字政府论坛暨2024年数字技术博览会。



旅游与贸易博览会：2024年3月26日至30日，在西哈努克省德佐广场 (Techo Square) 参加旅游与贸易博览会 (Tourism and Trade Fair)。



第47届亚洲开发金融机构协会年会：2024年5月15日至17日，参加由柬埔寨农村发展银行 (ARDB) 在金边索菲特佛基特拉酒店主办的第47届亚洲开发金融机构协会 (ADFIAP) 年会。



2024年大促销活动：2024年6月28日，在钻石岛会展中心参加2024年大促销活动。



万达职业论坛：2024年8月3日，在万达学院 (Vanda Institute) 参加万达职业论坛 (Vanda's Career Forum)。



2024年新加坡贸易展：2024年8月16日至17日，在奥林匹亚商场参加2024年新加坡贸易展。



亡人节：2024年9月24日，在乌巴乐措纳兰寺 (Wat Upbal Choatnaram) 参与亡人节 (Kan Ben) 活动。



柬埔寨会计论坛：2024年10月17日至18日，在钻石岛会展中心参加柬埔寨会计论坛。



2024年国家生产力博览会：2024年10月27日至28日，在钻石岛会展中心参加2024年国家生产力博览会。



2024年创业生态日：2024年11月24日，在钻石岛会展中心参加2024年创业生态日 (Entrepreneurial Ecosystem Day 2024)。

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 2024.



CAMBODIA POST BANK PLC. AND ITS SUBSIDIARY

Consolidated and Separate Financial Statements for the year ended 31 December 2024 and Report of the Independent Auditors

Corporate information

Bank	Cambodia Post Bank Plc.	
Registration No.	Co. 1794 M/2013	
Registered office	Building No 263, Street No 110 ⊥ 61, Group 11, Phum 1, Sangkat Vat Phnum, Khan Doun Penh, Phnom Penh, Kingdom of Cambodia	
Shareholders	Canadia Investment Holding Plc. (“CIHP”) Cambodia Post (“CP”)	
Board of Directors	Lok Neak Oknha Dr. Pung Kheav Se	Chairman
	Mr. Yeo Hong Ping	Vice-Chairman, resigned on 4 November 2024
	Mr. Ros Phirun	Non-Executive Director
	Dr. Pung Carolyne	Non-Executive Director
	Mr. Teo Meng Poh Philip	Non-Executive Director, resigned on 4 November 2024
	Mr. Neo Poh Kiat	Independent, Non-Executive Director, resigned on 4 November 2024
	Mr. Giang Sovann	Independent, Non-Executive Director
	Mr. Leow Ming Fong	Independent, Non-Executive Director, appointed on 4 November 2024
Auditors	PRICEWATERHOUSECOOPERS (CAMBODIA) Ltd. (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 2024.

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 2024 are set out in the consolidated and separate statement of profit or loss and other comprehensive income on page 8 and 12, respectively.

SHARE CAPITAL

There was a change to the shareholding of the Group and the Bank during the year (Note 22). 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, in the ordinary course of business, were unlikely to be realised 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, resigned on 4 November 2024
Dr. Pung Carolyne	Non-Executive Director
Mr. Teo Meng Poh Philip	Non-Executive Director, resigned on 4 November 2024
Mr. Ros Phirun	Non-Executive Director
Mr. Giang Sovann	Independent, Non-Executive Director
Mr. Neo Poh Kiat	Independent, Non-Executive Director, resigned on 4 November 2024
Mr. Leow Ming Fong	Independent, Non-Executive Director, appointed on 4 November 2024

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 2024 and 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 2024 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 2025

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 (together the Group) and the separate financial position of the Bank as at 31 December 2024, and its consolidated and separate financial performance and its consolidated and separate cash flows for the year then ended in accordance with Cambodian International Financial Reporting Standards (CIFRS).

What we have audited

Cambodia Post Bank Plc.'s financial statements comprise:

- the consolidated statement of financial position as at 31 December 2024;
- 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 2024;
- 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.
- Plan and perform the group audit to obtain sufficient appropriate audit evidence regarding the financial information of the entities or business units within the Group as a basis for forming an opinion on the consolidated financial statements. We are responsible for the direction, supervision and review of the audit work performed for the purposes of the group 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 Kuy Lim
Partner

Phnom Penh, Kingdom of Cambodia
27 March 2025

CONSOLIDATED STATEMENT OF FINANCIAL POSITION
AS AT 31 DECEMBER 2024

		2024	2023	2024	2023
	Notes	US\$	US\$	KHR '000	KHR '000
ASSETS					
Cash on hand	4	42,855,763	33,534,642	172,494,446	136,989,013
Deposits and placements with the central bank and other banks	5	365,314,567	236,674,128	1,470,391,132	966,813,813
Loans and advances to customers	6	1,172,387,514	1,079,115,825	4,718,859,744	4,408,188,145
Investment securities at amortised cost	7	49,144,737	10,355,330	197,807,566	42,301,523
Statutory deposits with the central bank	8	85,565,702	82,581,432	344,401,951	337,345,150
Property and equipment	9	4,023,373	4,535,469	16,194,076	18,527,391
Right-of-use assets	10	9,963,099	9,293,390	40,101,473	37,963,498
Intangible assets	11	969,226	1,159,702	3,901,135	4,737,383
Goodwill	12	754,215	754,215	3,035,715	3,080,968
Deferred tax assets	13	-	44,063	-	179,997
Other assets	14	4,181,321	4,227,248	16,829,817	17,268,308
TOTAL ASSETS		1,735,159,517	1,462,275,444	6,984,017,055	5,973,395,189
LIABILITIES AND SHAREHOLDERS' EQUITY					
LIABILITIES					
Deposits from banks and other financial institutions	15	213,254,492	232,015,674	858,349,330	947,784,028
Deposits from customers	16	1,160,402,033	857,087,536	4,670,618,183	3,501,202,585
Borrowings	17	92,976,749	120,566,980	374,231,415	492,516,113
Lease liabilities	10	9,655,676	9,076,255	38,864,096	37,076,502
Current income tax liabilities	18	2,016,214	2,477,624	8,115,261	10,121,094
Deferred tax liabilities	13	89,175	-	358,929	-
Employee benefits	19	186,868	214,955	752,144	878,091
Other liabilities	20	4,542,550	5,795,013	18,283,763	23,672,628
Subordinated debts	21	38,380,154	39,151,620	154,480,120	159,934,368
TOTAL LIABILITIES		1,521,503,911	1,266,385,657	6,124,053,241	5,173,185,409
SHAREHOLDERS' EQUITY					
Share capital	22	76,000,000	76,000,000	304,093,780	304,093,780
Retained earnings		67,602,300	54,602,928	274,216,116	221,295,673
Non-distributive reserves		44,000,000	44,000,000	180,095,000	180,095,000
Regulatory reserves		26,053,306	21,286,859	106,227,014	86,822,808
Other reserves		-	-	(4,668,096)	7,902,519
TOTAL SHAREHOLDERS' EQUITY		213,655,606	195,889,787	859,963,814	800,209,780
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		1,735,159,517	1,462,275,444	6,984,017,055	5,973,395,189

The accompanying notes on pages 79 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 2024**

		2024	2023	2024	2023
	Notes	US\$	US\$	KHR '000	KHR '000
Interest income	23	150,954,912	137,661,178	614,537,447	565,787,442
Interest expense	23	(91,997,719)	(76,498,802)	(374,522,714)	(314,410,076)
Net interest income		58,957,193	61,162,376	240,014,733	251,377,366
Fee and commission income	24	1,597,440	1,913,527	6,503,178	7,864,596
Fee and commission expense	24	(66,665)	(38,234)	(271,393)	(157,142)
Net fee and commission income		1,530,775	1,875,293	6,231,785	7,707,454
Other income	25	1,457,588	1,107,988	5,933,841	4,553,831
Total other operating income		1,457,588	1,107,988	5,933,841	4,553,831
Credit impairment losses	26	(6,895,492)	(1,164,693)	(28,071,548)	(4,786,889)
Net other operating loss		(6,895,492)	(1,164,693)	(28,071,548)	(4,786,889)
Personnel expenses	27	(19,585,408)	(19,476,403)	(79,732,196)	(80,048,016)
Other expenses	28	(14,154,978)	(15,172,173)	(57,624,916)	(62,357,631)
Profit before income tax		21,309,678	28,332,388	86,751,699	116,446,115
Income tax expense	29	(3,543,859)	(5,456,076)	(14,427,050)	(22,424,472)
Profit for the year		17,765,819	22,876,312	72,324,649	94,021,643
Other comprehensive income:					
Items that will not be reclassified to profit or loss					
Currency translation differences		-	-	(12,570,615)	(6,108,340)
Other comprehensive income for the year, net of tax		-	-	(12,570,615)	(6,108,340)
Total comprehensive income for the year		17,765,819	22,876,312	59,754,034	87,913,303
Profit attributable to:					
Owners of the Bank		17,765,819	22,876,312	72,324,649	94,021,643
Total comprehensive income attributable to:					
Owners of the Bank		17,765,819	22,876,312	59,754,034	87,913,303

The accompanying notes on pages 79 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 2024**

Attributable to owners of the Bank

	Share capital		Retained earnings		Non-distributive reserves		Regulatory reserves		Other reserves		Total	
	US\$	KHR '000	US\$	KHR '000	US\$	KHR '000	US\$	KHR '000	US\$	KHR '000	US\$	KHR '000
Balance at 1 January 2023	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)
Total comprehensive income for the year	-	-	22,876,312	94,021,643	-	-	-	-	-	(6,108,340)	22,876,312	87,913,303
Transactions with owners in their capacity as owners:												
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	-	-	-	-
Total transactions with owners	-	-	(31,933,218)	(131,245,526)	24,000,000	98,640,000	7,933,218	32,605,526	-	-	-	-
Balance at 31 December 2023	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
Balance at 1 January 2024	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
Profit for the year	-	-	17,765,819	72,324,649	-	-	-	-	-	-	17,765,819	72,324,649
Other comprehensive income – currency translation differences	-	-	-	-	-	-	-	-	-	(12,570,615)	-	(12,570,615)
Total comprehensive income for the year	-	-	17,765,819	72,324,649	-	-	-	-	-	(12,570,615)	17,765,819	59,754,034
Transactions with owners in their capacity as owners:												
Transfer to non-distributive reserves	-	-	(4,766,447)	(19,404,206)	-	-	4,766,447	19,404,206	-	-	-	-
Transfer to regulatory reserves	-	-	(4,766,447)	(19,404,206)	-	-	4,766,447	19,404,206	-	-	-	-
Total transactions with owners	-	-	(4,766,447)	(19,404,206)	-	-	4,766,447	19,404,206	-	-	-	-
Balance at 31 December 2024	76,000,000	304,093,780	67,602,300	274,216,116	44,000,000	180,095,000	26,053,306	106,227,014	-	(4,668,096)	213,655,606	859,963,814

The accompanying notes on pages 79 to 94 form an integral part of these consolidated and separate financial statements.

**CONSOLIDATED STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 DECEMBER 2024**

		2024	2023	2024	2023
	Notes	US\$	US\$	KHR '000	KHR '000
Cash flows from operating activities					
Cash generated from/(used in) operations	31	184,590,836	(23,214,563)	751,469,294	(95,411,851)
Interest received		145,946,430	134,532,202	594,147,917	552,927,348
Interest paid		(85,047,335)	(67,977,435)	(346,227,701)	(279,387,258)
Income tax paid	18	(3,872,031)	(6,253,018)	(15,763,038)	(25,699,904)
Cash generated from operating activities		241,617,900	37,087,186	983,626,472	152,428,335
Cash flows from investing activities					
Purchase of property and equipment	9	(1,417,116)	(1,902,428)	(5,769,079)	(7,818,979)
Purchase of intangible assets	11	(176,598)	(311,044)	(718,930)	(1,278,391)
Proceeds from disposal of property and equipment		6,117	9,771	24,902	40,159
Purchase of investment securities		(50,000,000)	-	(203,550,000)	-
Redemption from investment securities		10,000,000	-	40,710,000	-
Cash used in investing activities		(41,587,597)	(2,203,701)	(169,303,107)	(9,057,211)
Cash flows from financing activities					
Proceeds from borrowings		33,045,666	68,013,470	134,528,906	279,535,362
Repayments of borrowings		(59,608,256)	(63,156,583)	(242,665,210)	(259,573,556)
Proceeds from subordinated debts		8,000,000	10,000,000	32,568,000	41,100,000
Repayments of subordinated debts		(8,800,000)	(6,800,000)	(35,824,800)	(27,948,000)
Principal elements of lease payments	10	(2,506,001)	(2,229,107)	(10,201,932)	(9,161,630)
Cash generated from/ (used in) financing activities		(29,868,591)	5,827,780	(121,595,036)	23,952,176
Net increase/ (decrease) in cash and cash equivalents		170,161,712	40,711,265	692,728,329	167,323,300
Cash and cash equivalents at the beginning of year		220,413,800	179,702,535	900,390,373	739,835,337
Currency translation differences		-	-	(21,052,265)	(6,768,264)
Cash and cash equivalents at the end of year	30	390,575,512	220,413,800	1,572,066,437	900,390,373

The accompanying notes on pages 79 to 94 form an integral part of these consolidated and separate financial statements.

**SEPARATE STATEMENT OF FINANCIAL POSITION
FOR THE YEAR ENDED 31 DECEMBER 2024**

		2024	2023	2024	2023
	Notes	US\$	US\$	KHR '000	KHR '000
ASSETS					
Cash on hand	4	42,394,223	33,077,772	170,636,748	135,122,699
Deposits and placements with the central bank and other banks	5	363,798,586	234,973,608	1,464,289,309	959,867,189
Loans and advances to customers	6	1,096,112,025	1,002,957,014	4,411,850,901	4,097,079,402
Investment securities at amortised cost	7	49,144,737	10,355,330	197,807,566	42,301,523
Statutory deposits with the central bank	8	85,165,702	82,181,432	342,791,951	335,711,150
Property and equipment	9	3,702,251	3,951,924	14,901,560	16,143,610
Right-of-use assets	10	9,001,621	8,500,886	36,231,525	34,726,119
Intangible assets	11	827,300	961,754	3,329,883	3,928,765
Investment in subsidiary	12	8,685,818	8,685,818	34,960,417	35,481,567
Other assets	14	3,610,795	3,771,245	14,533,449	15,405,536
TOTAL ASSETS		1,662,443,058	1,389,416,783	6,691,333,309	5,675,767,560
LIABILITIES AND SHAREHOLDERS' EQUITY					
LIABILITIES					
Deposits from banks and other financial institutions	15	214,438,436	234,258,324	863,114,705	956,945,254
Deposits from customers	16	1,160,402,033	857,087,536	4,670,618,183	3,501,202,585
Borrowings	17	45,201,726	67,076,286	181,936,947	274,006,628
Lease liabilities	10	8,787,137	8,385,425	35,368,226	34,254,461
Current income tax liabilities	18	1,747,092	2,001,619	7,032,045	8,176,614
Deferred tax liabilities	13	6,820	74,859	27,451	305,799
Employee benefits	19	150,025	174,760	603,851	713,895
Other liabilities	20	3,056,308	4,171,337	12,301,640	17,039,912
Subordinated debts	21	34,145,556	37,340,000	137,435,863	152,533,900
TOTAL LIABILITIES		1,467,935,133	1,210,570,146	5,908,438,911	4,945,179,048
SHAREHOLDERS' EQUITY					
Share capital	22	76,000,000	76,000,000	304,093,780	304,093,780
Retained earnings		51,087,611	38,657,921	207,191,596	156,590,326
Non-distributive reserves		44,000,000	44,000,000	180,095,000	180,095,000
Regulatory reserves		23,420,314	20,188,716	95,493,510	82,337,675
Other reserves		-	-	(3,979,488)	7,471,731
TOTAL SHAREHOLDERS' EQUITY		194,507,925	178,846,637	782,894,398	730,588,512
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		1,662,443,058	1,389,416,783	6,691,333,309	5,675,767,560

The accompanying notes on pages 79 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 2024**

		2024	2023	2024	2023
	Notes	US\$	US\$	KHR '000	KHR '000
Interest income	23	134,108,291	120,605,706	545,954,853	495,689,452
Interest expense	23	(87,444,315)	(71,804,043)	(355,985,806)	(295,114,617)
Net interest income	23	46,663,976	48,801,663	189,969,047	200,574,835
Fee and commission income	24	1,370,936	1,636,021	5,581,080	6,724,046
Fee and commission expense	24	(66,665)	(38,234)	(271,393)	(157,142)
Net fee and commission income	24	1,304,271	1,597,787	5,309,687	6,566,904
Other income	25	1,162,001	898,660	4,730,506	3,693,493
Total other operating income		1,162,001	898,660	4,730,506	3,693,493
Credit impairment (loss)/gains	26	(4,234,004)	144,369	(17,236,631)	593,357
Net other operating (loss)/ gains		(4,234,004)	144,369	(17,236,631)	593,357
Personnel expenses	27	(15,158,107)	(15,078,704)	(61,708,654)	(61,973,473)
Other expenses	28	(11,130,861)	(12,021,866)	(45,313,734)	(49,409,868)
Profit before income tax		18,607,276	24,341,909	75,750,221	100,045,248
Income tax expense	29	(2,945,988)	(4,691,091)	(11,993,116)	(19,280,383)
Profit for the year		15,661,288	19,650,818	63,757,105	80,764,865
Other comprehensive income: <i>Items that will not be reclassified to profit or loss</i>					
Currency translation differences		-	-	(11,451,219)	(5,585,540)
Other comprehensive income for the year, net of tax		-	-	(11,451,219)	(5,585,540)
Total comprehensive income for the year		15,661,288	19,650,818	52,305,886	75,179,325
Profit attributable to:					
Owners of the Bank		15,661,288	19,650,818	63,757,105	80,764,865
Total comprehensive income attributable to:					
Owners of the Bank		15,661,288	19,650,818	52,305,886	75,179,325

The accompanying notes on pages 79 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 2024**

Attributable to owners of the Bank

	Share capital		Retained earnings		Non-distributive reserves		Regulatory reserves		Other reserves		Total	
	US\$	KHR '000	US\$	KHR '000	US\$	KHR '000	US\$	KHR '000	US\$	KHR '000	US\$	KHR '000
Balance at 1 January 2023	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)
Total comprehensive income for the year	-	-	19,650,818	80,764,865	-	-	-	-	-	(5,585,540)	19,650,818	75,179,325
Transactions with owners in their capacity as owners:												
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	-	-	-	-
Total transactions with owners	-	-	(31,121,137)	(127,907,873)	24,000,000	98,640,000	7,121,137	29,267,873	-	-	-	-
Balance at 31 December 2023	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
Balance at 1 January 2024	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
Profit for the year	-	-	15,661,288	63,757,105	-	-	-	-	-	-	15,661,288	63,757,105
Other comprehensive income – currency translation differences	-	-	-	-	-	-	-	-	-	-	-	-
Total comprehensive income for the year	-	-	15,661,288	63,757,105	-	-	-	-	-	-	-	-
Transactions with owners in their capacity as owners:												
Transfer to non-distributive reserves	-	-	(3,231,598)	(13,155,835)	-	-	3,231,598	13,155,835	-	-	-	-
Transfer to regulatory reserves	-	-	(3,231,598)	(13,155,835)	-	-	3,231,598	13,155,835	-	-	-	-
Total transactions with owners	-	-	(3,231,598)	(13,155,835)	-	-	3,231,598	13,155,835	-	-	-	-
Balance at 31 December 2024	76,000,000	304,093,780	51,087,611	207,191,596	44,000,000	180,095,000	23,420,314	95,493,510	-	(3,979,488)	194,507,925	782,894,398

The accompanying notes on pages 79 to 94 form an integral part of these consolidated and separate financial statements.

**SEPARATE STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 DECEMBER 2024**

		2024	2023	2024	2023
	Notes	US\$	US\$	KHR '000	KHR '000
Cash flows from operating activities					
Cash used in operations	31	192,203,109	(15,228,677)	782,458,858	(62,589,862)
Interest received		129,473,874	117,655,426	527,088,141	483,563,801
Interest paid		(80,600,164)	(63,324,144)	(328,123,268)	(260,262,232)
Income tax paid	18	(3,268,554)	(5,371,988)	(13,306,283)	(22,078,871)
Cash generated operating activities		237,808,265	33,730,617	968,117,448	138,632,836
Cash flows from investing activities					
Purchase of property and equipment	9	(1,392,168)	(1,796,265)	(5,667,516)	(7,382,649)
Purchase of intangible assets	11	(176,598)	(290,067)	(718,930)	(1,192,175)
Proceeds from disposal of property and equipment		497	9,771	2,023	40,159
Purchase of investment securities		(50,000,000)	-	(203,550,000)	-
Redemption from investment securities		10,000,000	-	40,710,000	-
Cash used in investing activities		(41,568,269)	(2,076,561)	(169,224,423)	(8,534,665)
Cash flows from financing activities					
Proceeds from borrowings		30,064,300	66,066,998	122,391,765	271,535,362
Repayments of borrowings		(50,893,293)	(59,328,332)	(207,186,596)	(243,839,445)
Proceeds from subordinated debts		5,000,000	10,000,000	20,355,000	41,100,000
Repayments of subordinated debts		(8,200,000)	(6,200,000)	(33,382,200)	(25,482,000)
Principal elements of lease payments	10	(1,855,665)	(1,759,086)	(7,554,412)	(7,229,843)
Cash (used in)/ generated from financing activities		(25,884,658)	8,779,580	(105,376,443)	36,084,074
Net increase in cash and cash equivalents		170,355,338	40,433,636	693,516,582	166,182,245
Cash and cash equivalents at the beginning of year		218,215,455	177,781,819	891,410,134	731,927,749
Currency translation differences		-	-	(20,929,274)	(6,699,860)
Cash and cash equivalents at the end of year	30	388,570,793	218,215,455	1,563,997,442	891,410,134

The accompanying notes on pages 79 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 2024

1. GENERAL

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

The Bank

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

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

Canadia Investment Holding Plc. (CIHP), a public limited company incorporated in the Kingdom of Cambodia, is the ultimate holding company of the Bank.

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 64 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 2025.

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 2024:

- Classification of Liabilities as Current or Non-current and Non-current liabilities with covenants – Amendments to CIAS 1;
- Lease Liability in Sale and Leaseback – Amendments to CIFRS 16; and
- Supplier Finance Arrangements – Amendments to CIAS 7 and CIFRS 7.

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 2024 reporting period and have not been early adopted by the Group and the Bank.

- Amendments to the Classification and Measurement of Financial Instruments – Amendments to CIFRS 9 and CIFRS 7
- CIFRS 19, Subsidiaries without Public Accountability: Disclosures

The standards and amendments above are not expected to have a material impact on the entity in the current or future reporting periods and on foreseeable future transactions except:

- Presentation and Disclosure in Financial Statements – CIFRS 18

CIFRS 18 will replace CIAS 1 Presentation of financial statements, introducing new requirements that will help to achieve comparability of the financial performance of similar entities and provide more relevant information and transparency to users. Even though CIFRS 18 will not impact the recognition or measurement of items in the financial statements, its impacts on presentation and disclosure are expected to be pervasive, in particular those related to the statement of financial performance and providing management-defined performance measures within the financial statements.

Management is currently assessing the detailed implications of applying the new standard on the group's consolidated financial statements and the Bank's separate financial statements.

The group and the Bank will apply the new standard from its mandatory effective date of 1 January 2027. Retrospective application is required, and so the comparative information for the financial year ending 31 December 2026 will be restated in accordance with CIFRS 18.

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 KHR4,071 (2023: KHR4,110) and the closing rate was US\$ 1 to KHR4,025 (2023: KHR4,085).

2.5 Cash and cash equivalents

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

2.6 Financial instruments

2.6.1 Financial assets

i) Classification

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

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

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

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

ii) Recognition and derecognition

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

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

iii) Measurement

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

Debt instruments

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

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

iv) Impairment

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

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

The Group and the Bank apply a three-stage approach to measuring expected credit losses for the following categories:

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

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

Stage 1: 12-month ECL

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

Stage 2: Lifetime ECL – not credit impaired

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

Stage 3: Lifetime ECL – credit impaired

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

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

2.6.2 Financial liabilities

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

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

2.6.3 Credit commitments

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

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

2.7 Offsetting financial instruments

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

2.8 Property and equipment

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

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

expenditures are recognised as expenses in the period in which they are incurred.

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

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

The estimated useful lives are as follows:

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

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

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

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

2.9 Intangible assets

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

2.10 Investment in subsidiary

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

2.11 Impairment of non-financial assets

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

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

2.12 Employee benefits

i) Short-term employee benefits

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

ii) Other employment benefits - Employment seniority payment

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

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

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 substantially enacted by the end of the reporting period and are expected to apply when the related deferred income tax asset is realised, or the deferred income tax liability is settled.

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

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

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

2.18 Reserves

a) Regulatory reserves

Banks and financial institutions are required to compute regulatory provisions, according to Prakas No. B7-017-344 dated 1 December 2017 and Circular No. B7-018-001 dated 16 February 2018 on credit risk classification and provisions on impairment, and Circular No. B7-021-2314 dated 28 December 2021 (implemented from 1 January 2022) on the classification and provisioning requirements for restructured loans, and Notification No. B30-025-170 dated 5 February 2025 on calculation of the total provision. 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.

The regulatory provision is calculated by applying the prescribed credit grading rates issued by the NBC to the gross carrying amount per CIFRS. These rates are as follows: Normal at 1%, Special Mention at 3%, Sub-standard at 20%, Doubtful at 50%, and Loss at 100%.

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.

3. CRITICAL ACCOUNTING ESTIMATES, ASSUMPTIONS AND JUDGEMENTS

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

i) Measurement of the expected credit loss allowance

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

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

- grouping financial assets sharing similar credit risk characteristics for the purposes of measuring ECL
- choosing appropriate models and assumptions to measure ECL
- determining criteria for identifying loans to customers that have experienced a significant increase in credit risk (SICR)
- applying assumptions and analysis on expected future cash flows and forward-looking information

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			
	2024	2023	2024	2023	2024	2023	2024	2023
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
Current								
US\$	33,277,588	25,063,184	133,942,292	102,383,107	33,048,281	24,830,401	133,019,331	101,432,188
Other currencies	9,578,175	8,471,458	38,552,154	34,605,906	9,345,942	8,247,371	37,617,417	33,690,511
	<u>42,855,763</u>	<u>33,534,642</u>	<u>172,494,446</u>	<u>136,989,013</u>	<u>42,394,223</u>	<u>33,077,772</u>	<u>170,636,748</u>	<u>135,122,699</u>

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

	The Group				The Bank			
	2024	2023	2024	2023	2024	2023	2024	2023
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
Deposits and placements with the central bank	310,411,834	184,564,921	1,249,407,632	753,947,703	310,404,233	184,555,516	1,249,377,038	753,909,283
Deposits and placements with other banks	55,144,693	52,608,606	221,957,389	214,906,155	53,609,115	50,876,535	215,776,688	207,830,646
	<u>365,556,527</u>	<u>237,173,527</u>	<u>1,471,365,021</u>	<u>968,853,858</u>	<u>364,013,348</u>	<u>235,432,051</u>	<u>1,465,153,726</u>	<u>961,739,929</u>
Less:								
Allowance for impairment losses	(241,960)	(499,399)	(973,889)	(2,040,045)	(214,762)	(458,443)	(864,417)	(1,872,740)
	<u>365,314,567</u>	<u>236,674,128</u>	<u>1,470,391,132</u>	<u>966,813,813</u>	<u>363,798,586</u>	<u>234,973,608</u>	<u>1,464,289,309</u>	<u>959,867,189</u>

6. LOANS AND ADVANCES

	The Group				The Bank			
	2024	2023	2024	2023	2024	2023	2024	2023
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
Commercial loans:								
Overdrafts	338,467	308,824	1,362,330	1,261,546	338,467	308,824	1,362,330	1,261,546
Short term loans	2,801,289	2,521,397	11,275,188	10,299,907	2,701,284	2,441,835	10,872,668	9,974,896
Long term loans	1,189,918,903	1,091,423,069	4,789,423,585	4,458,463,236	1,110,800,814	1,014,101,982	4,470,973,276	4,142,606,596
Consumer loans	90,798	163,762	365,462	668,968	90,798	163,334	365,462	667,220
Total gross loans and advances	1,193,149,457	1,094,417,052	4,802,426,565	4,470,693,657	1,113,931,363	1,017,015,975	4,483,573,736	4,154,510,258
Less:								
Allowance for impairment losses	(20,761,943)	(15,301,227)	(83,566,821)	(62,505,512)	(17,819,338)	(14,058,961)	(71,722,835)	(57,430,856)
	<u>1,172,387,514</u>	<u>1,079,115,825</u>	<u>4,718,859,744</u>	<u>4,408,188,145</u>	<u>1,096,112,025</u>	<u>1,002,957,014</u>	<u>4,411,850,901</u>	<u>4,097,079,402</u>

7. INVESTMENT SECURITIES AT AMORTISED COST

	The Group				The Bank			
	2024	2023	2024	2023	2024	2023	2024	2023
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
Non-current								
Gross amount	50,058,219	10,551,504	201,484,331	43,102,894	50,058,219	10,551,504	201,484,331	43,102,894
Allowance for expected credit loss	(913,482)	(196,174)	(3,676,765)	(801,371)	(913,482)	(196,174)	(3,676,765)	(801,371)
	<u>49,144,737</u>	<u>10,355,330</u>	<u>197,807,566</u>	<u>42,301,523</u>	<u>49,144,737</u>	<u>10,355,330</u>	<u>197,807,566</u>	<u>42,301,523</u>

8. STATUTORY DEPOSITS WITH THE CENTRAL BANK

	The Group				The Bank			
	2024	2023	2024	2023	2024	2023	2024	2023
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
Current								
Reserve deposits	77,565,702	74,581,432	312,201,951	304,665,150	77,565,702	74,581,432	312,201,951	304,665,150
Non-current								
Capital guarantee deposits	8,000,000	8,000,000	32,200,000	32,680,000	7,600,000	7,600,000	30,590,000	31,046,000
	85,565,702	82,581,432	344,401,951	337,345,150	85,165,702	82,181,432	342,791,951	335,711,150

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\$
The Group							
Non-current							
As at 31 December 2023							
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)
Net book amount	1,230,818	74,583	928,361	140,221	1,912,549	248,937	4,535,469
In KHR '000 equivalent	5,027,892	304,672	3,792,355	572,803	7,812,763	1,016,906	18,527,391
For the year ended 31 December 2024							
Opening net book amount	1,230,818	74,583	928,361	140,221	1,912,549	248,937	4,535,469
Additions	93,862	1,035,267	68,554	33,694	95,864	89,875	1,417,116
Transfer	285,542	(931,996)	235,786	39,797	370,871	-	-
Disposals- cost	(301,391)	-	(117,619)	(23,005)	(55,014)	(14,199)	(511,228)
Disposals- accumulated depreciation	300,842	-	117,619	23,005	54,135	14,009	509,610
Depreciation charge	(432,797)	-	(414,613)	(63,492)	(898,487)	(118,205)	(1,927,594)
Closing net book amount	1,176,876	177,854	818,088	150,220	1,479,918	220,417	4,023,373
As at 31 December 2024							
Cost	3,264,318	177,854	4,215,252	810,202	7,204,591	2,223,467	17,895,684
Accumulated depreciation	(2,087,442)	-	(3,397,164)	(659,982)	(5,724,673)	(2,003,050)	(13,872,311)
Net book amount	1,176,876	177,854	818,088	150,220	1,479,918	220,417	4,023,373
In KHR '000 equivalent	4,736,926	715,862	3,292,804	604,636	5,956,670	887,178	16,194,076
The Bank							
Non-current							
As at 31 December 2023							
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)
Net book amount	1,214,271	59,583	875,065	134,467	1,472,356	196,182	3,951,924
In KHR '000 equivalent	4,960,297	243,397	3,574,641	549,298	6,014,574	801,403	16,143,610
For the year ended 31 December 2024							
Opening net book amount	1,214,271	59,583	875,065	134,467	1,472,356	196,182	3,951,924
Additions	93,863	1,020,267	59,094	33,694	95,374	89,876	1,392,168
Transfer	285,542	(901,997)	235,786	39,797	340,872	-	-
Disposals- cost	(299,423)	-	(106,183)	(19,645)	(21,574)	-	(446,825)
Disposals- accumulated depreciation	298,993	-	106,183	19,645	20,785	-	445,606
Depreciation charge	(421,958)	-	(389,520)	(61,164)	(672,582)	(95,398)	(1,640,622)
Closing net book amount	1,171,288	177,853	780,425	146,794	1,235,231	190,660	3,702,251
As at 31 December 2024							
Cost	3,153,863	177,853	4,038,605	729,225	5,520,236	1,932,729	15,552,511
Accumulated depreciation	(1,982,575)	-	(3,258,180)	(582,431)	(4,285,005)	(1,742,069)	(11,850,260)
Net book amount	1,171,288	177,853	780,425	146,794	1,235,231	190,660	3,702,251
IN KHR '000 EQUIVALENT	4,714,434	715,858	3,141,211	590,846	4,971,804	767,407	14,901,560

10. LEASES

	The Group				The Bank			
	2024	2023	2024	2023	2024	2023	2024	2023
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
<i>Right-of-use assets (Non-current)</i>								
Buildings	9,963,099	9,293,390	40,101,473	37,963,498	9,001,621	8,500,886	36,231,525	34,726,119
Additions to the right-of-use assets during the year	3,085,422	5,278,121	12,560,753	21,693,077	2,257,377	4,789,189	9,189,782	19,683,567
<i>Lease liabilities</i>								
Current	2,123,138	1,843,468	8,545,631	7,530,567	1,614,206	1,443,662	6,497,179	5,897,359
Non-current	7,532,538	7,232,787	30,318,465	29,545,935	7,172,931	6,941,763	28,871,047	28,357,102
	9,655,676	9,076,255	38,864,096	37,076,502	8,787,137	8,385,425	35,368,226	34,254,461

11. INTANGIBLE ASSETS

	The Group			The Bank		
	Computer software	Construction in progress	Total	Computer software	Construction in progress	Total
	US\$	US\$	US\$	US\$	US\$	US\$
As at 31 December 2023						
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
For the year ended 31 December 2024						
Opening net book value	1,140,106	19,596	1,159,702	942,158	19,596	961,754
Additions	32,745	143,853	176,598	32,745	143,853	176,598
Transfer	93,775	(93,775)	-	93,775	(93,775)	-
Amortisation charge	(367,074)	-	(367,074)	(311,052)	-	(311,052)
Closing net book value	899,552	69,674	969,226	757,626	69,674	827,300
As at 31 December 2024						
Cost	4,263,258	69,674	4,332,932	3,618,610	69,674	3,688,284
Accumulated amortisation	(3,363,706)	-	(3,363,706)	(2,860,984)	-	(2,860,984)
Net book value	899,552	69,674	969,226	757,626	69,674	827,300
In KHR '000 equivalents	3,620,697	280,438	3,901,135	3,049,445	280,438	3,329,883

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 acquired.

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 2024 and 31 December 2023.

13. DEFERRED TAX (LIABILITIES)/ASSETS - NET

	The Group				The Bank			
	2024	2023	2024	2023	2024	2023	2024	2023
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
Non-current								
Deferred tax assets	3,915,281	3,907,686	15,759,006	15,962,897	3,571,159	3,579,423	14,373,915	14,621,943
Deferred tax liabilities	(4,004,456)	(3,863,623)	(16,117,935)	(15,782,900)	(3,577,979)	(3,654,282)	(14,401,366)	(14,927,742)
Deferred tax (liabilities)/ assets - net	(89,175)	44,063	(358,929)	179,997	(6,820)	(74,859)	(27,451)	(305,799)

14. OTHER ASSETS

	The Group				The Bank			
	2024	2023	2024	2023	2024	2023	2024	2023
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
Prepayments	1,129,099	1,095,271	4,544,623	4,474,182	814,557	745,221	3,278,592	3,044,228
Deposits and others	3,052,222	3,131,977	12,285,194	12,794,126	2,796,238	3,026,024	11,254,857	12,361,308
	4,181,321	4,227,248	16,829,817	17,268,308	3,610,795	3,771,245	14,533,449	15,405,536
Current	3,570,942	3,120,894	14,373,042	12,748,852	3,129,778	2,962,639	12,597,357	12,102,380
Non-current	610,379	1,106,354	2,456,775	4,519,456	481,017	808,606	1,936,092	3,303,156
	4,181,321	4,227,248	16,829,817	17,268,308	3,610,795	3,771,245	14,533,449	15,405,536

15. DEPOSITS FROM BANKS AND OTHER FINANCIAL INSTITUTIONS

	The Group				The Bank			
	2024	2023	2024	2023	2024	2023	2024	2023
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
Demand deposits	1,196,357	607,188	4,815,337	2,480,363	1,592,838	1,515,696	6,411,173	6,191,618
Saving accounts	9,721,069	6,036,423	39,127,302	24,658,788	10,508,532	7,370,565	42,296,841	30,108,758
Fixed deposits	202,337,066	225,372,063	814,406,691	920,644,877	202,337,066	225,372,063	814,406,691	920,644,878
	213,254,492	232,015,674	858,349,330	947,784,028	214,438,436	234,258,324	863,114,705	956,945,254
Current	201,025,085	220,227,829	809,125,965	899,630,681	202,209,029	222,470,479	813,891,340	908,791,907
Non-current	12,229,407	11,787,845	49,223,365	48,153,347	12,229,407	11,787,845	49,223,365	48,153,347
	213,254,492	232,015,674	858,349,330	947,784,028	214,438,436	234,258,324	863,114,705	956,945,254

16. DEPOSITS FROM CUSTOMERS

	The Group				The Bank			
	2024	2023	2024	2023	2024	2023	2024	2023
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
Demand deposits	22,339,175	10,026,703	89,915,179	40,959,082	22,339,175	10,026,703	89,915,179	40,959,082
Saving accounts	112,861,758	93,978,890	454,268,576	383,903,766	112,861,758	93,978,890	454,268,576	383,903,766
Fixed deposits	1,013,101,100	736,181,943	4,077,731,928	3,007,303,237	1,013,101,100	736,181,943	4,077,731,928	3,007,303,237
Margin deposits	12,100,000	16,900,000	48,702,500	69,036,500	12,100,000	16,900,000	48,702,500	69,036,500
	1,160,402,033	857,087,536	4,670,618,183	3,501,202,585	1,160,402,033	857,087,536	4,670,618,183	3,501,202,585
Current	1,013,145,378	756,057,888	4,077,910,146	3,088,496,472	1,013,145,378	756,057,888	4,077,910,146	3,088,496,472
Non-current	147,256,655	101,029,648	592,708,037	412,706,113	147,256,655	101,029,648	592,708,037	412,706,113
	1,160,402,033	857,087,536	4,670,618,183	3,501,202,585	1,160,402,033	857,087,536	4,670,618,183	3,501,202,585

17. BORROWINGS

	The Group				The Bank			
	2024	2023	2024	2023	2024	2023	2024	2023
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
Related parties	42,632,000	44,941,077	171,593,800	183,584,300	-	-	-	-
Non-related parties	50,344,749	75,625,903	202,637,615	308,931,813	45,201,726	67,076,286	181,936,947	274,006,628
	92,976,749	120,566,980	374,231,415	492,516,113	45,201,726	67,076,286	181,936,947	274,006,628
Current	15,140,984	70,830,222	60,942,461	289,341,457	8,159,439	50,373,591	32,841,742	205,776,119
Non-current	77,835,765	49,736,758	313,288,954	203,174,656	37,042,287	16,702,695	149,095,205	68,230,509
	92,976,749	120,566,980	374,231,415	492,516,113	45,201,726	67,076,286	181,936,947	274,006,628

18. CURRENT INCOME TAX LIABILITIES

	The Group				The Bank			
	2024	2023	2024	2023	2024	2023	2024	2023
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
As at 1 January	2,477,624	4,842,759	10,121,094	19,937,639	2,001,619	4,098,972	8,176,614	16,875,468
Current income tax	3,410,621	3,887,883	13,884,637	15,979,199	3,014,027	3,274,635	12,270,103	13,458,749
Income tax paid	(3,872,031)	(6,253,018)	(15,763,038)	(25,699,904)	(3,268,554)	(5,371,988)	(13,306,283)	(22,078,871)
Currency translation difference	-	-	(127,432)	(95,840)	-	-	(108,389)	(78,732)
As at 31 December	2,016,214	2,477,624	8,115,261	10,121,094	1,747,092	2,001,619	7,032,045	8,176,614

19. EMPLOYEE BENEFITS

	The Group				The Bank			
	2024	2023	2024	2023	2024	2023	2024	2023
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
<i>Provision on seniority payment:</i>								
Current	24,735	31,646	99,559	129,274	24,735	31,646	99,559	129,274
Non-current	162,133	183,309	652,585	748,817	125,290	143,114	504,292	584,621
	186,868	214,955	752,144	878,091	150,025	174,760	603,851	713,895

20. OTHER LIABILITIES

	The Group				The Bank			
	2024	2023	2024	2023	2024	2023	2024	2023
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
Accrued personnel expenses	1,937,749	2,545,580	7,799,440	10,398,694	1,502,869	2,134,882	6,049,048	8,720,993
Cash received from customers	765,152	955,970	3,079,737	3,905,137	-	-	-	-
Accrued expenses	511,054	445,412	2,056,992	1,819,508	309,806	275,570	1,246,969	1,125,703
Other taxes payable	594,925	641,292	2,394,573	2,619,678	565,566	613,030	2,276,403	2,504,228
Accounts payable	617,925	334,692	2,487,148	1,367,217	617,925	334,692	2,487,148	1,367,217
Others	115,745	872,067	465,873	3,562,394	60,142	813,163	242,072	3,321,771
	4,542,550	5,795,013	18,283,763	23,672,628	3,056,308	4,171,337	12,301,640	17,039,912

21. SUBORDINATED DEBTS

	The Group				The Bank			
	2024	2023	2024	2023	2024	2023	2024	2023
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
Current	9,642,164	8,200,000	38,809,710	33,497,000	8,205,556	8,200,000	33,027,363	33,497,000
Non-current	28,737,990	30,951,620	115,670,410	126,437,368	25,940,000	29,140,000	104,408,500	119,036,900
	38,380,154	39,151,620	154,480,120	159,934,368	34,145,556	37,340,000	137,435,863	152,533,900

22. SHARE CAPITAL

The total authorised amount of share capital comprises 76 million shares (2023: 76 million shares) with a par value of US\$1 per share (2023: US\$1 per share). All issued shares have been fully paid for.

	2024		2023	
	% of ownership	US\$	% of ownership	US\$
Canada Investment Holding Plc.	95%	72,200,000	50%	38,000,000
Fullerton Financial Capital Pte. Ltd.	-	-	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

23. NET INTEREST INCOME

	The Group				The Bank			
	2024	2023	2024	2023	2024	2023	2024	2023
	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	147,393,370	135,348,586	600,038,409	556,282,688	130,583,958	118,314,187	531,607,293	486,271,309
Deposits and placements with other banks	1,762,885	890,422	7,176,705	3,659,634	1,730,876	874,391	7,046,396	3,593,747
Deposits and placements with the central bank	1,191,941	872,173	4,852,392	3,584,631	1,186,741	867,131	4,831,223	3,563,908
Investment securities at amortised cost	606,716	549,997	2,469,941	2,260,489	606,716	549,997	2,469,941	2,260,488
	150,954,912	137,661,178	614,537,447	565,787,442	134,108,291	120,605,706	545,954,853	495,689,452
<i>Interest expense to financial liabilities measured at amortised cost:</i>								
Deposits from customers and other financial institutions	(80,343,980)	(64,214,961)	(327,080,343)	(263,923,490)	(80,343,980)	(64,214,961)	(327,080,343)	(263,923,490)
Borrowings	(11,037,508)	(11,842,505)	(44,933,695)	(48,672,695)	(6,549,433)	(7,200,358)	(26,662,741)	(29,593,471)
Interest on lease liabilities	(616,231)	(441,336)	(2,508,676)	(1,813,891)	(550,902)	(388,724)	(2,242,722)	(1,597,656)
	(91,997,719)	(76,498,802)	(374,522,714)	(314,410,076)	(87,444,315)	(71,804,043)	(355,985,806)	(295,114,617)
Net interest income	58,957,193	61,162,376	240,014,733	251,377,366	46,663,976	48,801,663	189,969,047	200,574,835

24. NET FEE AND COMMISSION INCOME

	The Group				The Bank			
	2024	2023	2024	2023	2024	2023	2024	2023
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
<i>Fee and commission income:</i>								
Loan commitment fees	181,425	157,020	738,581	645,352	181,425	157,020	738,581	645,352
Other fees and commission	1,416,015	1,756,507	5,764,597	7,219,244	1,189,511	1,479,001	4,842,499	6,078,694
Total fee and commission income	1,597,440	1,913,527	6,503,178	7,864,596	1,370,936	1,636,021	5,581,080	6,724,046
Fee and commission expense	(66,665)	(38,234)	(271,393)	(157,142)	(66,665)	(38,234)	(271,393)	(157,142)
Net fee and commission income	1,530,775	1,875,293	6,231,785	7,707,454	1,304,271	1,597,787	5,309,687	6,566,904

25. OTHER INCOME

	The Group				The Bank			
	2024	2023	2024	2023	2024	2023	2024	2023
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
Foreign exchange gains	406,746	102,028	1,655,863	419,335	319,175	96,711	1,299,361	397,482
Other income	1,050,842	1,005,960	4,277,978	4,134,496	842,826	801,949	3,431,145	3,296,011
	1,457,588	1,107,988	5,933,841	4,553,831	1,162,001	898,660	4,730,506	3,693,493

26. IMPAIRMENT LOSSES

	The Group				The Bank			
	2024	2023	2024	2023	2024	2023	2024	2023
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
<i>Expected Credit Loss (ECL): Impairment losses/ (gains)</i>								
Loans and advances	6,435,622	870,523	26,199,417	3,577,850	3,760,376	(431,387)	15,308,491	(1,773,001)
Deposits and placements with other banks	(257,439)	277,323	(1,048,034)	1,139,798	(243,681)	270,171	(992,025)	1,110,403
Investment securities at amortised cost	717,309	16,847	2,920,165	69,241	717,309	16,847	2,920,165	69,241
	6,895,492	1,164,693	28,071,548	4,786,889	4,234,004	(144,369)	17,236,631	(593,357)

27. PERSONNEL EXPENSES

	The Group				The Bank			
	2024	2023	2024	2023	2024	2023	2024	2023
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
Salaries and wages	18,402,788	18,297,270	74,917,750	75,201,780	14,450,834	14,389,228	58,829,345	59,139,727
Other short-term benefits	1,182,620	1,179,133	4,814,446	4,846,236	707,273	689,476	2,879,309	2,833,746
	19,585,408	19,476,403	79,732,196	80,048,016	15,158,107	15,078,704	61,708,654	61,973,473

28. OTHER EXPENSES

	The Group				The Bank			
	2024	2023	2024	2023	2024	2023	2024	2023
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
Depreciation and amortisation	4,710,377	4,629,444	19,175,945	19,027,015	3,708,314	3,714,885	15,096,546	15,268,177
Repairs and maintenance	2,141,639	1,808,600	8,718,612	7,433,346	1,637,009	1,270,178	6,664,264	5,220,432
Rental	1,088,625	1,177,334	4,431,792	4,838,843	1,010,227	895,602	4,112,634	3,680,924
Communication	712,517	733,716	2,900,657	3,015,573	551,471	572,493	2,245,038	2,352,946
Motor vehicles	682,956	684,639	2,780,314	2,813,866	423,297	414,491	1,723,242	1,703,558
Utilities	634,136	581,891	2,581,568	2,391,572	521,732	469,968	2,123,971	1,931,568
License fees	602,713	586,496	2,453,645	2,410,499	582,349	565,570	2,370,743	2,324,493
Stationery and supplies	392,963	372,205	1,599,752	1,529,763	271,569	276,604	1,105,557	1,136,842
Advertising and public relations	391,878	347,941	1,595,335	1,430,038	381,734	338,517	1,554,039	1,391,305
Taxes and duties	385,486	113,802	1,569,314	467,726	346,497	92,326	1,410,589	379,460
Legal and professional fees	309,093	391,635	1,258,318	1,609,620	271,277	312,618	1,104,369	1,284,860
Travel, accommodation and food	286,329	267,177	1,165,645	1,098,097	164,931	145,200	671,434	596,772
Non-capitalised equipment and fixtures	131,562	131,108	535,589	538,854	122,239	101,969	497,635	419,093
Printing and forms	34,195	31,823	139,208	130,792	31,660	27,016	128,888	111,036
Others	1,650,509	3,314,362	6,719,222	13,622,027	1,106,555	2,824,429	4,504,785	11,608,402
	14,154,978	15,172,173	57,624,916	62,357,631	11,130,861	12,021,866	45,313,734	49,409,868

29. INCOME TAX

Income tax expense

	The Group				The Bank			
	2024	2023	2024	2023	2024	2023	2024	2023
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
Current tax	3,410,621	3,887,883	13,884,638	15,979,199	3,014,027	3,274,635	12,270,103	13,458,749
Deferred tax	133,238	1,568,193	542,412	6,445,273	(68,039)	1,416,456	(276,987)	5,821,634
	3,543,859	5,456,076	14,427,050	22,424,472	2,945,988	4,691,091	11,993,116	19,280,383

30. CASH AND CASH EQUIVALENTS

	The Group				The Bank			
	2024	2023	2024	2023	2024	2023	2024	2023
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
Cash on hand	42,855,763	33,534,642	172,494,446	136,989,013	42,394,223	33,077,772	170,636,748	135,122,699
Deposits and placements with the central bank and other banks:								
Current accounts	185,197,441	139,089,941	745,419,701	568,182,413	184,939,857	138,695,149	744,382,924	566,569,684
Savings accounts	7,103,308	9,590,217	28,590,815	39,176,032	5,817,713	8,243,534	23,416,295	33,674,836
Term deposits (original term of three months or less)	155,419,000	38,199,000	625,561,475	156,042,915	155,419,000	38,199,000	625,561,475	156,042,915
Cash and cash equivalents in the statement of cash flows	390,575,512	220,413,800	1,572,066,437	900,390,373	388,570,793	218,215,455	1,563,997,442	891,410,134

31. CASH FLOW INFORMATION

Cash used in operations

	The Group				The Bank			
	2024	2023	2024	2023	2024	2023	2024	2023
	US\$	US\$	KHR '000	KHR '000	US\$	US\$	KHR '000	KHR '000
Profit before income tax	21,309,678	28,332,388	86,751,699	116,446,115	18,607,276	24,341,909	75,750,221	100,045,248
<i>Adjustments for:</i>								
Impairment losses (Note 26)	6,895,492	1,164,693	28,071,548	4,786,889	4,234,004	(144,369)	17,236,631	(593,357)
Depreciation and amortisation	4,710,382	4,629,444	19,175,965	19,027,015	3,708,315	3,714,885	15,096,550	15,268,177
Written off on lease	-	(236,474)	-	(971,908)	-	(236,474)	-	(971,908)
Gains on disposal of property and equipment	(4,500)	(4,359)	(18,320)	(17,916)	723	(5,105)	2,942	(20,982)
Employee benefits	(28,087)	(28,550)	(114,342)	(117,341)	(24,735)	(31,646)	(100,696)	(130,065)
Net interest income	(58,957,193)	(61,162,376)	(240,014,733)	(251,377,366)	(46,663,975)	(48,801,663)	(189,969,042)	(200,574,835)
Operating loss before changes in operating assets and liabilities	(26,074,228)	(27,305,234)	(106,148,183)	(112,224,512)	(20,138,392)	(21,162,463)	(81,983,394)	(86,977,722)
<i>Changes in operating assets and liabilities:</i>								
Deposits and placements with other banks - maturity more than three months	32,572,811	(30,325,541)	132,603,914	(124,637,970)	32,572,810	(30,325,542)	132,603,910	(124,637,978)
Loans and advances to customers	(94,320,765)	(73,519,422)	(383,979,834)	(302,164,824)	(91,902,907)	(71,622,490)	(374,136,734)	(294,368,434)
Statutory deposits	(2,984,270)	(23,688,146)	(12,148,963)	(97,358,280)	(2,984,270)	(23,688,146)	(12,148,963)	(97,358,280)
Other assets	45,927	(3,060,287)	186,969	(12,577,780)	160,450	(2,948,360)	653,192	(12,117,760)
Deposits from banks and other financial institutions	(18,278,581)	32,981,804	(74,412,103)	135,555,214	(19,337,287)	33,222,199	(78,722,095)	136,543,238
Deposits from customers	295,498,636	101,164,061	1,202,974,947	415,784,291	295,498,636	101,164,061	1,202,974,947	415,784,291
Other liabilities	(1,868,694)	538,202	(7,607,453)	2,212,010	(1,665,931)	132,064	(6,782,005)	542,783
Cash generated from/(used in) operations	184,590,836	(23,214,563)	751,469,294	(95,411,851)	192,203,109	(15,228,677)	782,458,858	(62,589,862)



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