



ធនាគារ កាណាឌីយ៉ា ភ.អ
加華銀行
CANADIA BANK PLC.



របាយការណ៍ប្រចាំឆ្នាំ
2017 | 年報
Annual Report

ធនាគារ កាណាឌីយ៉ា សូមស្វាគមន៍



ធនាគារ កាណាឌីយ៉ា ផ្តល់ជូនសេវាកម្មដ៏ល្អឥតខ្ចោះជូនដល់លោកអ្នក

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ធានីកា

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សារវិទ្យាជូនចំពោះភាគទុនិក



ក្នុងនាមជាធនាគារក្នុងស្រុកមួយដែលបានបង្កើតឡើងមានអាយុកាលវែងជាងគេ កេរ្តិ៍ឈ្មោះរបស់ធនាគារកាណាឌីយ៉ា ត្រូវបានកសាងឡើងដោយផ្ដោតលើយុទ្ធសាស្ត្រនៃ

ការរីកចម្រើន គ្រឹះហិរញ្ញវត្ថុដ៏រឹងមាំ និងតម្លៃស្នូល នៃសេវាកម្មដ៏ល្អឥតខ្ចោះ អភិបាលកិច្ចល្អ គណនេយ្យភាព និងបន្តការវិនិយោគលើធនធានមនុស្ស និងផ្តល់ផលតបស្នងចំពោះសង្គមជាតិ។ កត្តាសេដ្ឋកិច្ច និងលក្ខខណ្ឌហិរញ្ញវត្ថុពិភពលោកនៅក្នុងឆ្នាំ ២០១៧ នេះ មានភាពល្អប្រសើរលើសពីការរំពឹងទុក។ យើងបានចាប់ផ្តើមដោយប្រុងប្រយ័ត្ន ជាមួយនឹងសេដ្ឋកិច្ចពិភពលោកដែលបានប្រឈមនឹងភាពមិនច្បាស់លាស់ ដែលកើតមានឡើងពីការគំរាមកំហែង ចំពោះការគាំពារនិយម កំណើនសេដ្ឋកិច្ចកម្រិតទាបចំពោះប្រទេសអភិវឌ្ឍ ការរឹតបន្តឹងរូបិយវត្ថុនៅក្នុងសហរដ្ឋអាមេរិក និងភាពតានតឹងផ្នែកកូមិសាស្ត្រនយោបាយនៅអាស៊ី ។

ជាមួយនឹងសន្តិភាព និងស្ថិរភាពនយោបាយ បានធ្វើឱ្យសេដ្ឋកិច្ចប្រទេសកម្ពុជា មានកំណើនថេរក្នុងអត្រា ៦,៩% ក្នុងឆ្នាំ ២០១៧ ដោយសារតែសន្ទុះនៃការនាំចេញរ៉ែអាលុយមីញ៉ូម និងសម្លៀកបំពាក់ ការវិនិយោគផ្ទាល់ពីបរទេស ការកើនឡើងចំនួនភ្ញៀវទេសចរ និងការកើនឡើងនូវតម្រូវការក្នុងស្រុក ក៏ដូចជាវិស័យទេសចរ ។ ប្រព័ន្ធធនាគារនៅកម្ពុជាមានស្ថិរភាព និងសុខភាព

ល្អ ដែលកត្តាធ្វើឱ្យធនាគារជាច្រើនប្រឈមមុខនឹងការកើនឡើងការប្រកួតប្រជែង និងសម្ពាធលើអត្រាការប្រាក់ ខណៈពេលដែលមានការគ្រប់គ្រងគុណភាពឥណទាន ។ តម្រូវការបទប្បញ្ញត្តិ កាន់តែស្មុគស្មាញ និងតឹងរឹងត្រូវបានកំណត់ដោយធនាគារជាតិនៃកម្ពុជា បានដាក់សម្ពាធបន្ថែមលើការគ្រប់គ្រងថ្លៃដើម ។ យើងបានបន្តបង្ហាញនូវការអនុវត្តដ៏ល្អរបស់យើងដើម្បីឆ្លើយតបទៅនឹងការប្រកួតប្រជែងទាំងនេះ ។ លទ្ធផលហិរញ្ញវត្ថុឆ្នាំ ២០១៧ របស់យើងបានឆ្លុះបញ្ចាំងពីភាព ជោគជ័យនៃយុទ្ធសាស្ត្ររយៈពេលវែងរបស់យើង ម្យ៉ាងទៀតយើងជឿជាក់ថាការគ្រប់គ្រងហានិភ័យដោយប្រុងប្រយ័ត្ន និងការវិនិយោគជាបន្តបន្ទាប់លើធនធានមនុស្ស បច្ចេកវិទ្យា ប្រព័ន្ធ និងដំណើរការ នឹងជួយពង្រឹងនិរន្តរភាពរបស់យើង ។

លទ្ធផលហិរញ្ញវត្ថុ ២០១៧

ឆ្នាំ ២០១៧ គឺជាឆ្នាំដ៏ល្អមួយ ។ សមិទ្ធផលហិរញ្ញវត្ថុ និងផែនការគណនេយ្យភាពហិរញ្ញវត្ថុ គឺជាគោលការណ៍ចម្បងរបស់ធនាគារកាណាឌីយ៉ា ដែលកត្តាទាំងពីរនេះ គឺបានជួយជម្រុញការរីកចម្រើនរបស់ធនាគារជារៀងរហូតមក ។ ខណៈពេលដែលយើងដាក់ចេញនូវគោលការណ៍ហិរញ្ញវត្ថុ ដើម្បីជម្រុញឱ្យមានការកើនឡើងយើងមិនដែលធ្វេសប្រហែស និង មិនទទួលខុសត្រូវ ដោយសារតែមើលឃើញផលចំណេញរយៈពេលខ្លីនោះទេ ។

ធនាគារកាណាឌីយ៉ា សម្រេចបានលទ្ធផល ហិរញ្ញវត្ថុរឹងមាំ ដោយទ្រព្យសកម្មសរុបមាន ចំនួន ៤,៤០ ប៊ីលានដុល្លារអាមេរិក ដោយមាន អត្រាកំណើន ៣៤,៦២% ។ ចំពោះប្រាក់ ចំណេញសុទ្ធមានចំនួន ៧០,៥១ លានដុល្លារ អាមេរិក ដោយមានអត្រាកំណើន ៧,៥៩% បើ ប្រៀបធៀបនឹងឆ្នាំ ២០១៦ ។ អនុបាតប្រាក់ ចំណេញធៀបនឹងទ្រព្យភាគទុនិកបានថយចុះពី ១៥,០៧% មកត្រឹម ១៣,៩៥% ។

ការផ្តល់ឥណទាន បានដើរតួនាទីយ៉ាងសំខាន់ ក្នុងកំណើនទ្រព្យសកម្មសរុបរបស់យើង។ កំណើន ឥណទានសរុបគឺមានចំនួន ២៧,៣៤% កើនឡើង ដល់ ២,៥៤ ប៊ីលានដុល្លារអាមេរិក ខណៈដែល ប្រាក់បញ្ញើកើនឡើងដល់ ៣,៦៣ ប៊ីលានដុល្លារ អាមេរិក ដោយមានអត្រាកំណើន ៤០,២៤% ដែលជាប្រភពទុនដ៏រឹងមាំរបស់យើង និងជឿជាក់ យ៉ាងមុតមាំចំពោះកេរ្តិ៍ឈ្មោះរបស់ធនាគារយើង។ ក្នុងឆ្នាំ ២០១៧ យើងផ្តោតសំខាន់លើការធ្វើឱ្យ ប្រសើរឡើងលើគុណភាពទ្រព្យសកម្ម ដោយបាន បង្កើតក្រុមដោះស្រាយឥណទានមិនដំណើរការ និងរៀបចំឡើងវិញនូវ KPI របស់បុគ្គលិកជួរមុខ ដោយដាក់បញ្ចូលការទទួលខុសត្រូវឥណទាន មានការយឺតយ៉ាវ ហើយនឹងសហការជាមួយ ក្រុមហ៊ុនផ្នែកច្បាប់ខាងក្រៅ ដើម្បីរកដំណោះ ស្រាយចំពោះប្រភេទឥណទានមិនដំណើរការ ។ ចំពោះលទ្ធផល គឺធនាគារទទួលបានគួរជា ទីមោទនៈ ។ រីឯទ្រព្យសកម្មរបស់យើងមានការ ប្រសើរច្រើន ដោយមូលហេតុឥណទានមិន ដំណើរការបានថយចុះពី ៤,៣៩% មកត្រឹម ៤,៣១% ហើយយើងរំពឹងថា ទំនោរនេះនឹងបន្ត សម្រាប់ឆ្នាំ ២០១៨ ទៀត ។

ប្រាក់ចំណូលពីការប្រាក់សុទ្ធកើនឡើង ១៦,០៦% ដែលមានចំនួនសរុប ១១៥,៨០ លានដុល្លារ អាមេរិក ។ ចំពោះប្រាក់ចំណូលមិនមែនការប្រាក់ កើន ៤១,០៨% ។ ការរក្សានូវសន្ទនីយភាពសាច់ ប្រាក់ គឺជាគោលការណ៍យុទ្ធសាស្ត្ររបស់ ធនាគារ កាណាឌីយ៉ា ដែលអាចឱ្យមានការ ចំណាយខ្ពស់លើមូលធន ។ យើងជឿជាក់ថា ជំហរនេះអាចប៉ះពាល់ដល់ប្រាក់ចំណេញ លើ ឥណទានក្នុងរយៈពេលខ្លី តែជាយុទ្ធសាស្ត្រអាទិ ភាពសម្រាប់យើង ក្នុងការរក្សាសុវត្ថិភាពជូន ដល់អតិថិជនប្រាក់បញ្ញើរបស់យើង ។ ជាលទ្ធផល ប្រាក់ចំណូលប្រតិបត្តិការសរុបកើនឡើង ២១,២១% គឺកើនដល់ ១៤៦,៨៣ លានដុល្លារ អាមេរិក ។ ប៉ុន្តែយើងអាចរក្សាអនុបាតចំណាយ លើប្រតិបត្តិការធៀបនឹងប្រាក់ចំណូល ស្មើនឹង ៣០% ។

យើងបន្តពង្រីកហេដ្ឋារចនាសម្ព័ន្ធរបស់យើង ដើម្បីឆ្លើយតបនឹងតម្រូវការទីផ្សារ និងការកើន ឡើងនូវចំនួនអតិថិជនជាមូលដ្ឋានរបស់យើង ។ យើងក៏បន្តបើកប្រតិបត្តិការសាខាថ្មី និងបំពាក់ ម៉ាស៊ីនអេដអឹម តាមទីតាំងយុទ្ធសាស្ត្ររបស់ យើងបន្ថែមទៀត ។

ចំពោះដើមទុនវិនិយោគរបស់ធនាគារយើង គឺ បន្តកើនឡើង និងរក្សានូវភាពខ្លាំងរបស់ខ្លួន ក្នុង ឆ្នាំ ២០១៧ នេះដែរ ។ អនុបាតដើមទុនគ្រប់គ្រាន់ ចំណាត់ថ្នាក់ទី១ មានចំនួន ១៦,៨០% និងអនុបាត ដើមទុនគ្រប់គ្រាន់សរុប មានចំនួន ១៧,៤៨% ។

អនុបាតសោធនភាពរបស់យើងស្មើនឹង ១៧,៤០% ។ នៅខណៈដែល អនុបាតសាច់ប្រាក់ងាយស្រួល ស្មើនឹង ១២៦,២៣% ដែលជាតួលេខលើសឆ្ងាយ

ពីកម្រិតដែលតម្រូវឱ្យរក្សាត្រឹមតែ ៧០% ក្នុង ២០១៧ នេះ ។

ភាពចាំបាច់ជាយុទ្ធសាស្ត្រសម្រាប់ធនាគារកាណាឌីយ៉ា គឺការកសាងនូវភាពរឹងមាំនៃតារាងតុល្យការ និងរបាយការណ៍ហិរញ្ញវត្ថុ ដែលជម្រុញឱ្យមានការរីកចម្រើន ។ ទាំងនេះជម្រុញឱ្យមានកំណើននាពេលអនាគតខាងមុខ ។ យើងព្យាយាមថ្លឹងថ្លែងពីសារៈសំខាន់រវាងកេរ្តិ៍ឈ្មោះ និងកំណើនប្រាក់ចំណេញ ប្រកបដោយភាពប្រុងប្រយ័ត្ន និងសុវត្ថិភាពហិរញ្ញវត្ថុ ។ វិន័យ គឺជាគោលការណ៍អាទិភាពចម្បងក្នុងការសម្រេចចិត្ត និងគ្រប់គ្រងធនាគាររបស់យើង ។ លើសពីនេះទៅទៀត យើងបានផ្តោតចម្បងលើការស្វែងរកសមភាពកំណើនប្រាក់ចំណូល និងប្រាក់ចំណេញ និង ធានាថាហានិភ័យសាច់ប្រាក់ងាយស្រួលព្រមទាំងដើមទុនរបស់យើង ត្រូវបានរក្សាភាពរឹងមាំ និងរីកចម្រើន ប្រកបដោយសុវត្ថិភាព ។ តាមរយៈគោលនយោបាយទាំងនេះ យើងបានសម្រេចនូវកំណើនចេរភាព និង មានតារាងតុល្យការនឹងរហើយយើងអាចបន្តបម្រើអតិថិជនឱ្យកាន់តែប្រសើរនៃមន្ត្រីទៀត ។

វប្បធម៌ដ៏រឹងមាំ នៃភាពប្រុងប្រយ័ត្នខាងផ្នែកហិរញ្ញវត្ថុ ដែលបានបង្កើតឡើងក្រោមការដឹកនាំដ៏ឆ្លាតវៃរបស់ប្រធានក្រុមប្រឹក្សាភិបាល និងក្រុមប្រឹក្សាភិបាលរបស់យើង ត្រូវបានអនុវត្តយ៉ាងម៉ឺងម៉ាត់ដោយនិយោជិតគ្រប់ជាន់ថ្នាក់ទាំងអស់ ។

ទស្សនវិស័យ ឆ្នាំ ២០១៨

បើយើងសម្លឹងឆ្ពោះទៅមុខក្នុងឆ្នាំ ២០១៨ សេដ្ឋកិច្ចក្នុងតំបន់ ក៏ដូចជាសកលលោកនឹងបន្តរីកចម្រើន។

ការកើនឡើងនូវសកម្មភាពវិនិយោគនៅក្នុងប្រទេសកម្ពុជានឹងបន្តកើនឡើង ជាពិសេសគឺគម្រោងផ្លូវមួយ ខ្សែក្រវ៉ាត់មួយរបស់ប្រទេសចិន ដែលត្រូវបានគេរំពឹងថានឹងជម្រុញឱ្យការវិនិយោគនៅក្នុងវិស័យសេដ្ឋកិច្ច រួមមានការអភិវឌ្ឍន៍ហេដ្ឋារចនាសម្ព័ន្ធសំខាន់ៗ ក្នុងប្រទេសកម្ពុជា ។ យើងក៏មានផែនការដើម្បីពង្រឹងទំនាក់ទំនងតាមរយៈការផ្តល់នូវផលិតផល និងសេវាកម្មដ៏ល្អអស្ចារ្យ ដល់អ្នកវិនិយោគចិនផងដែរ ។

យើងជឿជាក់ផងដែរថា វិស័យអាជីវកម្មខ្នាតតូច និងមធ្យម នៅតែជាផ្នែកខ្លាំងនៃសេដ្ឋកិច្ចរបស់យើង និងជាផ្នែកមួយក្នុងការ អភិវឌ្ឍន៍នូវសេដ្ឋកិច្ចប្រទេសជាតិ ធនាគារកាណាឌីយ៉ា បានបន្តលើកទឹកចិត្តក្នុងការផ្តល់ការគាំទ្រ និងឱកាសសម្រាប់អ្នក វិនិយោគដើម្បីចាប់ផ្តើមនូវអាជីវកម្មរបស់ពួកគេ លើផលិតផលអាជីវកម្មខ្នាតតូច និងមធ្យម ។

ដើម្បីបង្កើតនូវភាពជឿជាក់លើសេវាកម្ម និងផលិតផលរបស់យើង បេសកកម្មរបស់យើងគឺ “ស្តង់ដារល្អបំផុតនៅក្នុងសមត្ថភាព ផ្តល់ជូននូវបទពិសោធន៍របស់អតិថិជន និងការអនុវត្តន៍ដ៏ល្អឥតខ្ចោះ សម្រាប់ទំនាក់ទំនងរវាងធនាគារ និងអតិថិជន” យើងកំពុងផ្តោតការយកចិត្តទុកដាក់លើកម្មសមត្ថភាពរបស់យើងលើផលិតផលបច្ចេកវិទ្យា មានដូចជា Internet Banking និង Mobile Banking ។ យើងមានគម្រោងសម្របសម្រួលដល់ការប្រើប្រាស់នូវផលិតផលទាំងនេះ និងណែនាំ នូវផលិតផលថ្មីៗ ដើម្បីធ្វើឱ្យប្រសើរឡើងនូវបទពិសោធន៍អតិថិជនរបស់យើងតាមរបៀបងាយស្រួល ។

ធនាគារកាណាឌីយ៉ានីងកសាងនូវគ្រឹះដ៏រឹងមាំ របស់យើង និងពង្រឹងមូលដ្ឋានគ្រឹះរយៈពេល វែង តាមរយៈការវិនិយោគលើ បណ្តាញទំនាក់ ទំនង ធនធានមនុស្ស ប្រព័ន្ធ និងបច្ចេកវិទ្យា ។ លើសពីនេះទៅទៀត យើងនឹងបន្តលើកកម្ពស់ ការគ្រប់គ្រងហានិភ័យរបស់យើង ។ យើងជឿជាក់ ថា ភាពរឹងមាំផ្នែកហិរញ្ញវត្ថុរបស់ធនាគារកាណា- ឌីយ៉ា ការប្តេជ្ញាចិត្តចំពោះសេវាកម្ម អតិថិជន និងការអនុវត្តន៍ការគ្រប់គ្រងអាជីវកម្ម នឹងជួយ ឱ្យធនាគារកាណាឌីយ៉ា ផ្តល់ជូននូវនិរន្តរភាព និងតម្លៃបន្ថែមដល់ភាគទុនិករបស់យើង ។

ការថ្លែងអំណរគុណ

តាងនាមឱ្យក្រុមប្រឹក្សាភិបាលទាំងអស់ សូមថ្លែង អំណរគុណយ៉ាងជ្រាលជ្រៅចំពោះបុគ្គលិក គណៈ គ្រប់គ្រង និងសមាជិកក្រុមប្រឹក្សាភិបាល ទាំងអស់ សម្រាប់ការប្តេជ្ញាចិត្ត ការខិតខំប្រឹងប្រែង ការយល់ដឹង និងភាពជាអ្នកដឹកនាំដែលបាននាំ មកនូវភាពជោគជ័យដ៏អស្ចារ្យ សម្រាប់ធនាគារ កាណាឌីយ៉ា ឆ្នាំ ២០១៧ នេះ ។

ជោគជ័យរបស់យើងដែលបានកសាងឡើង និង ថែរក្សាអស់រយៈពេល ២៧ ឆ្នាំ មកនេះ សរ បញ្ជាក់ឱ្យឃើញថាយុទ្ធសាស្ត្ររយៈពេលវែង របស់យើង និងការផ្តោតការយកចិត្តទុកដាក់ ចម្បងលើការកសាងទំនាក់ទំនង និងភាពជាដៃ គូជាមួយអតិថិជន ដ៏មានតម្លៃរបស់យើង ព្រម ទាំងរាជរដ្ឋាភិបាលកម្ពុជា ជាពិសេសធនាគារជាតិ នៃកម្ពុជា និងភាគទុនិកទាំងអស់ ។ ជាថ្មីម្តងទៀត សូមថ្លែងអំណរគុណចំពោះការគាំទ្រ កិត្តិភាព និងការចែករំលែកនូវគុណតម្លៃទាំងអស់គ្នា ។



ពុង យាវសៃ
ប្រធានក្រុមប្រឹក្សាភិបាល

កាលបរិច្ឆេទ ៖ ៣០ ឧសភា ២០១៨



致股東的信



作為柬埔寨經營歷史最悠久的本地銀行之一，加華銀行這個獨特品牌是建立在多元化發展和堅實財務基礎的重點戰略上，我行以最佳的服務，最好的經營，負責任的財務管理，在人力資源方面的不斷投入以及真誠回饋社會，來作為我行的核心價值。2017年的全球經濟和金融狀況好於預期，一年來，全球經濟所面臨的貿易保護主義威脅，主要經濟體增長放緩的可能性，美國貨幣緊縮節奏不明朗，以及亞洲地緣政治緊張局勢加劇等諸多不確定因素，對此我行始終保持謹慎和密切關注。

由於紡織品和服裝出口反彈，外國直接投資強勁，遊客人數增加，國內需求以及旅遊業增長等因素，推動了柬埔寨的和平與政治穩定，促使柬埔寨經濟在2017年保持6.9%的穩定增長。柬埔寨銀行體系繼續保持穩健的發展態勢，同時各銀行也面臨著競爭加劇和利差的壓力，以及信貸質量管理等問題。而柬埔寨國家銀行日益完善和嚴格的監管要求，導致了管理成本方面的壓力。面對這些挑戰，我行將繼續努力創造良好的業績。我行2017年的財務業績反映了我行長期戰略的成功和堅定的信念，以謹慎的風險管理和我們對員工，技術，系統和流程的持續投入，來鞏固我行的可持續性和連續性發展。

2017年財務狀況回顧

總體來說，2017年整體財務狀況良好。我行強勁的財務基礎是加華銀行的基石，審慎的財務責任是我行的發展方向，也將永遠是我行的指導方針。短期利潤在審慎和責任面前退居

次要位置，我行不會為了短期利益而犧牲自己的標準。

2017年，加華銀行再次創造了強勁的財務業績，總資產增長了百分之三十四點六二，達到四十四億美元，淨利潤增長至七千零五十一萬美元，比2016年增長了百分之七點五九。股東權益回報率（ROE）從2016年的百分之十五點零七略微下降至百分之十三點九五。

借貸業務在我行的總資產增長中所佔的比例最大。總貸款額增長了百分之二十七點三四，達到二十五億四千萬美元，存款總額增長了百分之四十點二四，達到三十六億三千萬美元，為我行品牌提供了強勁的資金來源和強大的信心。

2017年，我行把注意力和資源放在提高資產質量上。我行成立了專門處理不良貸款（NPL）的團隊，重新編制了一線工作人員的關鍵績效指標，包括控制不良貸款，並招募了外部法律公司來處理不良貸款案例，並取得良好效果。我行的資產質量得到了進一步提高，不良貸款率從百分之四點三九下降至百分之四點三一。

淨利息收入與去年相比增長了百分之十六點零六，達到了一億一千五百八十萬美元。我行的非利息收入增長了百分之四十一點零八。建立一個強大的流動資金對加華銀行具有重要的戰略意義，故而吸引了更高的資金成本。我行相信，雖然這可能會在短期內稀釋我們的貸款利差，但更強勁的流動性狀態對我行來說非常重要，且對我行的存款客戶更重要。因此，我行的總營業收入增長了百分之二十一點二一，達到一億四千六百八十三萬美元。此外，我行仍能夠將成本收入比率維持在百分之三十左右。

我行將持續擴展基礎架構，以滿足市場需求及不斷增長的客戶群體。我行將繼續在國內人口密集區域開設新分行和增設自動提款機。

加華銀行的資本狀況在2017年繼續保持強勁勢頭。我行的資本充足率（CAR）中第一級資本及總資本充足率分別為百分之十六點八和百分之十七點四八。

我行的償付能力比率維持在百分之十七點四的高位。加華銀行的流動性覆蓋率（LCR）保持在百分之一百二十六點二三，遠高於2017年百分之七十的最低要求。

建立一個健康的資產負債表，並在良好的財務狀況下穩定增長，對我行至關重要，也將加速我行在未來幾年的增長。我行明確如何通過以財務審慎和安全方式來平衡經營權的增長和盈利能力。紀律是我行製定決策和管理銀行的核心。此外，我行認識到通過對不斷增長的收入和利潤的同等重視，以及確保流動性和資本持續強勁和安全，為可持續增長和穩定的資產負債表做了良好的定位，並為客戶提供更高水平的優良服務。

在加華銀行董事長和各位董事的卓越領導下，推出了強大的金融審慎文化，並貫穿到整個企業文化當中。

展望 2018

展望未來，全球及區域經濟預計將在2018年繼續保持強勁的增長勢頭。柬埔寨投資活動預計也會持續增加，特別是在中國“一帶一路”的倡議下，有望保持在經濟領域投資的增長，包括柬埔寨關鍵基礎設施的發展。我們還計劃通過向中國投資者提供優質的產品和服務來加強雙方的往來。

我們始終相信中小企業領域仍然是國家的經濟支柱，也是驅動和參與國家經濟建設發展

的中堅力量。通過各種中小企業產品和服務，加華銀行始終鼓勵和積極為投資者提供機會和支持。

我行以“強大的交付能力、優質的客戶體驗和卓越的性能等一流標準，保持與客戶的良好關係”為宗旨，致力於提高我行的銀行產品和技術，如網上銀行和手機銀行等產品。我們計劃加強這些產品的推廣，並繼續推出新的產品，為客戶提供更多的便利，改善客戶的體驗。

我行將通過在網絡、人員、系統和技術上的進一步投入，建立起更加堅實和持久的基礎。此外，我行還將繼續加強風險管理。相信以加華銀行的財務實力、優質的服務承諾和良好的業務管理實踐將為各位利益相關者提供可持續性的發展和增值空間。

致謝

我謹代表董事會誠摯地感謝加華銀行所有員工、管理團隊和董事會成員的辛勤努力，寶貴意見和領導能力，為加華銀行在2017年取得的出色業績作出了巨大貢獻。

我們在過去27年的發展歷程中建立並保持了成功，驗證了我行的長期業務方針是正確的，並且注重與客戶、政府，特別是國家銀行和利益相關者所建立起的長期穩固關係和合作。再次感謝各位的信賴和支持，讓加華銀行和大家攜手前行，共創美好未來。



方僑生
董事長

2018年05月30日

LETTER TO SHAREHOLDERS



As one of the longest established Cambodian local bank, Canadia Bank's unique brand is built on a focused strategy of diversified growth, strong financial foundation, and core values of best services, good governance, responsible financing and continued investment in our human resources and giving back to the society. Global economic and financial conditions turned out better than expected in 2017. We began the year on a cautious note with the global economy confronted with many uncertainties arising from the threats of protectionism, the possibility of slower growth in the major economies, the uncertain pace of monetary tightening in the United States and heightened geopolitical tensions in Asia.

With the peace and political stability has contributed to stable growth of Cambodian economy at the rate of 6.9% in 2017, buoyed by a rebound in textile and apparel exports, strong foreign direct investment, growing tourist arrivals and increasing domestic demand as well as tourism. Cambodian banking systems continued to have stable and healthy growth despite banks face increased competition and pressure on interest margin, while managing credit quality. An increasingly complex and stringent regulatory requirement imposed by the National Bank of Cambodia added to the pressure on the management cost. Against these challenges, we continued to demonstrate our good performance. Our 2017 financial results reflected the success of our long-term strategy and our steadfast belief that prudent risk management and continuous investments in our people, technology and system and process will underpin our sustainability and continuity.

2017 FINANCIAL PERFORMANCE REVIEW

Over the course of 2017, It was a good year overall. The cornerstone of Canadia Bank is our strong financial foundation. Deliberate financial accountability by which our growth is grounded will always be our guiding compass. Short-term profits take a back seat to prudence and responsibility, and

we will not compromise our standards for any short-term gain.

Canadia Bank again delivered strong financial results, growing total assets by 34.62% to US\$ 4.40 billion and increasing net profit to US\$ 70.51 million, an increase of 7.59% compared to 2016. Return on Equity (RoE) slightly decreased to 13.95% from 15.07% in 2016.

Lending activities contributed the largest share of our total assets growth. Total Loans grew by 27.34% to US\$ 2.54 billion, while Total Deposits increased 40.24% to US\$ 3.63 billion, providing a strong funding source and strong confidence on our Bank's brand.

In 2017, we placed great attention and resources towards improving our asset quality. We set up a dedicated Non-Performing Loans (NPL) Recovery Team, redesigned the frontline's KPIs to include delinquency control, and enlisted external legal firms to take on NPL cases. The results are impressive. Our asset quality improved significantly, as NPLs decreased from 4.39% to 4.31%. We anticipate this trend to continue throughout 2018.

Net Interest Income grew by 16.06% from previous year to a total of US\$ 115.80 million. Our Non-Interest Income increased by 41.08%. Building a strong liquid position is of strategic importance to Canadia Bank, thus attracts a higher cost of funds. We believe that, while this may dilute our loan spread margins in the short term, the stronger liquidity position is important for our bank, but more importantly for our depositors. As result, our Total Operating Income rose 21.21% to US\$ 146.83 million. Despite this, we were able to maintain our operating Cost to Income ratio at around 30%.

We continue to expand our infrastructure in order to meet the market demand and our growing customer base. New branch openings and ATM installations at key strategic demographic locations will continue.

Canadia Bank's capital positions continued to be strong in 2017. Our Capital Adequacy Ratio (CAR) Tier 1 and Total CAR stood high at 16.80% and 17.48%, respectively.

Our Solvency Ratio was maintained high at 17.40%. Canadia Bank's Liquidity Coverage Ratio (LCR) remained at 126.23%, much higher than the minimum requirement of 70% in 2017.

Building a healthy balance sheet and to anchor our growth on our sound financial standing is of crucial importance to us. This also enables us accelerate growth for years to come. We know how to balance franchise growth and profitability with financial prudence and safety. Discipline is at the center of how we make decisions and how we manage the Bank. Furthermore, we recognized the value in placing equal importance on growing revenue and profits, and making sure our liquidity and capital positions remained consistently strong and secure. In doing so, we are well-positioned for consistent growth and a stable balance sheet, and better able to serve our customers with an even higher level of services.

We have a strong culture of financial prudence, which is imbued in our culture, advanced by the leadership of the Chairman and the Board of Directors, and permeates throughout the organization.

2018 OUTLOOK

Looking ahead, the global and regional economies are expected to continue growth momentum in 2018. The rising of investment activities in Cambodia is expected to increase, particularly the China's Belt and Road initiative is expected to stimulate the investment in most of economic sectors including the key infrastructure development in Cambodia. We also plan forward to strengthen this relationship via providing great products and services to Chinese investors.

We also believe that SME business sector is still the backbone of our economic and by taking part in development of our country's economic, Canadia bank keeps encouraging, providing support and opportunity to investors to start their business over diverse SME loan products.

In order to create our product and service to be truth to our mission "best-in-class standards in delivery capabilities, customer experience and performance excellence for lasting, fulfilling banking relationship with our customers", we are focusing on enhancing our capability over technology banking products such as Internet banking and Mobile banking. We plan to facilitate the use of these products and introduce new products to improve our customer experience in a very convenient way.

We will build on our solid foundations and further strengthen our long-term fundamental by investing in our network, people, systems and technology. In addition, we will continue to enhance our risk management. We are confident that Canadia Bank's financial strength, commitment to customer service and sound business management practices will enable us to deliver sustainable and added value to our stakeholders.



ACKNOWLEDGEMENTS

On behalf of the Board of Directors, our sincere thanks and gratitude go to all staff, the management team and fellow board members for their dedication, efforts and valuable insight and leadership that contributed Canadia Bank's outstanding performance achieved in 2017.

Our success we have built and sustained over the past 27 years of journey that validate our long-term approach to business and our main focus on building steadfast relationships and partnership with our valuable customers and the Royal Government of Cambodia, particularly the National Bank of Cambodia and all stakeholders. Once again, thank you for the support and loyalty and sharing this rewarding journey with Canadia Bank.

Handwritten signature of Pung Kheav Se in blue ink.

PUNG KHEAV SE
CHAIRMAN

Date: 30 May 2018

VISION, MISSION AND CORE VALUES

VISION

To Be Cambodia's Best Bank.

MISSION

With best-in-class standards in delivery capabilities, customer experience and performance excellence for lasting, fulfilling banking relationships with our customers.

CORE VALUES

TRUST

To have utmost confident in our colleagues to play their part in achieving our common goals.

OWNERSHIP

To take pride in our work in being committed to its successful completion.

PERFORMANCE DRIVEN

To relentlessly achieve our goal and objectives, by which we are recognized and rewarded.

CORPORATE GOVERNANCE

“Canadia Bank Plc. is committed to conduct business in a prudent manner and to uphold the highest standard of effective corporate governance. The Bank develops and maintains appropriate internal control and risk management systems in compliance with the National Bank of Cambodia’s (NBC) guidelines and principles of effective corporate governance to achieve consistent strong performance results, sustainable growth, and strong reputation and branding.”

INFORMATION DISCLOSURE AND TRANSPARENCY

The Bank has always recognized the importance of disclosing information that is necessary for stakeholders and regulators. The Board of Directors (Board) is responsible for the preparation of the Bank’s financial statement. The Board assigned the review of the financial statements to the Audit Committee to ensure they are accurate, reliable and in compliance with the NBC’s guidelines and Cambodian Accounting Standards. The annual report includes the audited financial statements and other relevant information, and is published and disseminated to stakeholders. In addition, the Bank publishes the annual audited financial statements on its website at www.canadiabank.com.kh.

CODE OF CONDUCT

The highest standards of professionalism, ethics, integrity and honesty are expected of all employees of the Bank. Staff and management are required to perform their work diligently and honestly, placing first the interests of the Bank. In addition, all staff and management understand, accept and abide by the Bank’s Code of Conduct, which is as follows:

- Not to solicit or to receive on an solicited basis gifts, commissions, kickbacks or valuables of any kind from customers;
- Not to use their position to conduct private business;
- Not to conduct in any acts, behaviors or arrangements causing damages to the Bank’s;
- Not to engage in any acts, behaviors or arrangements causing damages to the Bank’s reputation and/or financial interest; and
- Maintain and safeguard of confidential information.

INTERNAL CONTROL AND AUDIT

The Bank implemented various initiatives in order to establish an internal control system, which is in line with generally accepted standards, and the NBC’s regulations and guidelines. The Bank’s internal control structure includes the following:

1. Audit Committee is charged with the duty and responsibility of reviewing the Bank’s financial reports to ensure that they are accurate and adequately disclosed. The committee is responsible for ensuring that the Bank’s internal control and internal audit functions are adequate, appropriate and effective. Along with external and internal auditors, the committee reviews the systems on a regular basis.
2. The Board’s Internal Control and Compliance Committee established an appropriate internal control structure, system and process to identify, evaluate, monitor and manage significant risks that may affect the achievement of business objectives. Compliance matters are reported to the Board, which provides a holistic and overall view of all compliance matters across the Bank’s operations.
3. Internal Audit Department is responsible for performing the annual risk-based audit. The audit is prioritized and scoped according to an assessment of financial and operational risk exposure of the Bank’s the head office, including key operational departments, and branch operations under the direct supervision and guidance of the Audit Committee. The Internal Audit Department reports directly to the Audit Committee.

4. Internal Control and Compliance Department is responsible for providing recommendations to ensure that the Bank is compliant with the rules and regulations issued by relevant authorities, as well as the Bank's internal policies and procedure. Internal Control and Compliance Department reports directly to the Board's Internal Control and Compliance Committee.
5. The Bank has in place an appropriate "Whistle Blowing" policy. The Chairman of the Board or the Chairman of the Audit Committee reviews anonymous complaints that employees may raise about possible misappropriation, malpractice, malfeasance or conflicts of interest. The complaints are independently investigated and followed-up.

COMPOSITION OF THE BOARD OF DIRECTORS

The composition of the Board has been realigned to strengthen its strategic capacity, overall business policy development, and provide leadership for management and staff. As at 31 December 2017, the Board is comprised of nine (9) members, three (3) of who are independent non-executive directors.

- Mr. Pung Kheav Se
(Chairman)
- Mr. Quah Boon Leng
(Chief Executive Officer)
- Mr. Vann Charles Chhoun
(Executive Vice President / Executive Director)
- Mrs. Pung Carolyne
(Assistant to Chairman / Executive Director)
- Mr. Chen Lee Yiau Hui
(Executive Vice President / Executive Director)
- Mr. Lor Chee Leng
(Non-Independent, Non-Executive Director)
- Mr. Leow Ming Fong
(Independent, Non-Executive Director)
- Mr. Gerald Yeo
(Independent, Non-Executive Director)
- Mr. Peter Michael Buerger
(Independent, Non-Executive Director)

Independent non-executive directors of the Bank are directors who meet qualifications and requirements specified by the NBC's regulations. The Bank compiled *The Director Independence Standards for the Board of Directors*, adopted to make its independent determinations with the exercise of a director's judgment independent of the management. Roles of the Chairman and the CEO are separated, which is consistent with the corporate principle of

balancing power and authority. In addition, as a principle of good corporate governance, all directors are subject to re-nomination and re-election every three (3) years, which is provided in the Bank's Memorandum and Articles of Association. All appointments of directors must be approved by the NBC.

Meetings

The Board schedules meetings at least once every three (3) months. In 2017, the Board held four (4) meetings.

RESPONSIBILITIES OF THE BOARD OF DIRECTORS AND BOARD COMMITTEE

The Board directs the Bank in the conduct of its affairs. In doing so, the Board undertakes a fiduciary role to ensure that corporate responsibility and ethical standards are met, and to ensure the viability of the Bank in the best of interest of the Bank's shareholders while also taking into account the interests of other stakeholders. The Board is responsible for supervising the business operations, establishing corporate governance policies with practical guidelines to ensure the functioning of its duties, setting strategic direction and long-term goals of the Bank, ensuring that adequate resources are available to meet strategic objectives, and establishing a risk framework and strategy for risks to be assessed and managed.

The Board formed committees which are divided into two level authorities: (1) the Board Committees and; (2) Executive Management Committee, with particular terms of reference for regulatory purposes when it needs assistance or when an issue requires more resources and attention. This allows the Board to concentrate on broader strategic issues and directions.

The Board may either delegate some of its powers to the committee, enabling it to act directly, or may require recommendations of the committee to be approved by the Board. The exact definition of the powers of the committee will be governed in its Board's approved Charter.

1. Board Committees include: Audit Committee (AC), Board Risk Management Committee (BRMC), Board Remuneration and Nomination Committee, Board Internal Control and Compliance Committee and Board New Product and Activities Committee.

2. Executive Management committees closely monitor and oversee the Bank's day-to-day operations, and report actual progress to the Board on a regular basis. These committees include: Canadia Management Committee (CMC), Credit Committee (CC), Assets and Liabilities Management Committee (ALCO), and Human Resource Committee (HRC). Each committee has written terms of reference that describe the responsibilities of its member for day-to-day operation of the Bank.

For the purpose of compliance with the NBC guidelines, the Board committees are described as follows:

(1) THE AUDIT COMMITTEE

Purpose

The primary objective of the Audit Committee (as a standing committee of the Board) is to assist the Board in the effective discharge of its fiduciary responsibilities for corporate governance, financial reporting and internal control.

Composition

At the end of 2017, the Audit Committee is comprised of four (4) members from the Board, and led by one independent director with expertise in accounting, finance and auditing.

- Mr. Leow Ming Fong, Chairman
(Independent Non-Executive Director)
- Mr. Gerald Yeo, Member
(Independent Non-Executive Director)
- Mr. Vann Charles Chhoun, Member
(Executive Vice President / Executive Director)
- Mrs. Pung Carolyne, Member
(Assistant to Chairman / Executive Director)

Authority and Main Responsibility

- The Audit Committee is authorized by the Board to investigate any activity within its jurisdiction. The Committee shall have unrestricted access to both the internal and external auditors and to all employees of the Bank. The Committee may, with the approval of the Board, consult legal or other professionals where they consider necessary to carry out their duties.
- The Audit Committee shall consider the appointment of external auditors, audit fee and any questions or registration or dismissal.
- The Committee shall review the financial reports and report to the Board.

- The Committee shall review the report of internal audits and monitor the performance of the internal audit department on regular basis.
- The Committee shall perform any other tasks as directed by the Board.

Meetings

The Audit Committee schedules meetings at least once every three (3) months. The Audit Committee held five (5) meetings during 2017.

(2) THE BOARD RISK MANAGEMENT COMMITTEE

Purpose

The Board Risk Management Committee actively manages the risk inherent in the Bank. In order to manage risks, the Board defines and forms the Committee to oversee the risk profile and approve the risk management framework.

In addition, the Committee shall take responsibilities by the Board's discretionary power to set risk tolerance, approve frameworks, and policies and procedures for effective management of risks.

Composition

As at the date of this report, the Board Risk Management Committee is comprised of four (4) members from the Board:

- Mr. Gerald Yeo, Chairman
(Independent Non-Executive Director)
- Mr. Peter Michael Buerger, Vice-chairman
(Independent Non-Executive Director)
- Mr. Vann Charles Chhoun, Member
(Executive Vice President / Executive Director)
- Mr. Chen Lee Yiaow Hui, Member
(Executive Vice President / Executive Director)

Authority and Main Responsibility

The Committee will recommend to the Board the parameters of the Bank's risk framework, monitoring the alignment of risk profile with risk tolerance as defined. The Committee's oversight responsibilities include, but not limited to, the following elements:

a) Credit Risk

- Review and approve the framework for the management of credit risk in accordance with the Credit Policies and Procedures manual.
- Review and monitor the risk profile, performance and management of the credit portfolio.

- Review and develop appropriate credit risk policies.
- Review the Bank's bad debt performance and provision for loan loss (general and specific provision in compliance with the NBC guidelines).

b) Market Risk

- Review and approve the framework for the management of market risk.
- Review and monitor the Bank's market risk performance and exposure against limits.
- Review and develop appropriate market risk policies.
- Review and approve market risk limits including but not limited to Value at Risk Limits and Net Interest Income at Risk Limits.
- Review structural interest rate risk positions for the Bank.

c) Liquidity Risk

- Review and approve the framework for the management of liquidity risk.
- Review and monitor the Bank's liquidity position and requirements in consultation with the Assets and Liabilities Management Committee (ALCO) and the development of appropriate liquidity risk policies.
- Review and monitor the Bank's funding plan and funding requirements.

d) Operational Risk

- Review and approve the framework for the management of operational risk.
- Review and monitor the performance of operational risk management and internal controls.
- Review the development and ongoing review of appropriate operational risk policies.

In relation to compliance risk:

- Review the compliance risk processes that are in place to anticipate and effectively manage the impact of regulatory change on the Bank's operations;
- Oversee compliance by the Bank with applicable laws, regulations and regulatory requirements that may impact the Bank's risk profile;

- Discuss with management and external auditors any correspondences with NBC, regulators or government agencies, and any published reports that raise issues material to the Bank;

e) Reputation and other Risk

- Review and monitor the performance of reputation risk management & controls.
- Review and monitor the performance of other risk types as appropriate.

Meetings

The Board Risk Management Committee schedules meeting at least once every three (3) months. The Board Risk Management Committee held four (4) meetings in 2017.

(3) THE BOARD REMUNERATION AND NOMINATION COMMITTEE

Purpose

Committee members are appointed by the Board with the following purposes:

- Assist the Board to develop and administer a fair and transparent procedure for setting policy on the remuneration of directors and senior management of the Bank, and determine their remuneration packages.
- Review selection and appointment practices of the Bank and the processes for evaluating the performance of the Board, Board committees and executive management committee members. Monitor and present recommendations regarding the Board governance issues.

Composition

At the end of 2017, the Committee is comprised of three (3) members from the Board and the Management:

- Mr. Peter Michael Buerger, Chairman
(Independent Non-Executive Director)
- Mrs. Pung Carolyne, Member
(Assistant to Chairman / Executive Director)
- Ms. Taing Sok Kieng, Member
(Corporate Secretary)

Authority and Main Responsibility for Remuneration

- Make recommendations to the Board on the policy and structure of the Bank for all remuneration of directors and senior management, and establishment of a formal and transparent procedure for developing policy on such remuneration.
- Recommend to the Board the specific remuneration packages of all executive directors and senior management, including without limitation: base salaries, deferred compensation, stock option and any benefits in kind, pension rights and incentive payments and any compensation payable for loss or termination of their office or appointment, and make recommendations to the Chairman on the remuneration of non-executive directors. The Committee may consider factors such as salaries paid by comparable companies, time commitment, responsibilities, employment conditions elsewhere in the group and the market, and desirability of performance-based remuneration.
- Review and approve performance-based remuneration by reference to corporate goals and objectives resolved by the Board from time to time.
- Review and approve the compensation payable to executive directors and senior management in connection with any loss or termination of their office or appointment to ensure that such compensation is determined in accordance with relevant contractual terms and that such compensation is otherwise fair and not excessive for the Bank.
- Review and approve compensation arrangements related to dismissal or removal of directors for misconduct, and ensure that such arrangements are determined in accordance with relevant contractual terms and that any compensation payment is otherwise reasonable and appropriate.
- Provide advice to the Chairman of the Board regarding remuneration for supplementary duties and liabilities of Directors who are also members of a Board Committee.

Authority and Main Responsibility for Nomination

- Assess and enhance necessary and desirable competencies of the Board, its committees and directors.
- Make recommendation on the size and composition of the Board, including succession plans to enable an appropriate balance of skills, experience and expertise to be maintained.
- Make recommendations to the Board on the appointment and removal of directors.
- Review a process for evaluation of the performance of the Board.
- Identify candidates and review nominations for appointments of members of the Board and senior management.
- Review succession planning for the Chairman, alternate chairman, CEO, EVP and senior management, and talent review in the Bank.
- Monitor and make recommendations to the Board on board governance issues including board policies and practices as necessary or appropriate to enable the Board to operate effectively and efficiently.
- Monitor developing trends, initiatives or proposals in relation to board governance issues in Cambodia and elsewhere in order to determine the extent to which such initiatives impact the Bank and make recommendations to the Board on any changes to be implemented.

Meetings

The Board Remuneration and Nomination Committee schedules meetings at least once every three (3) months to assess matters as assigned by the Board. The Remuneration and Nomination Committee held four (4) meetings in 2017.

(4) THE BOARD INTERNAL CONTROL AND COMPLIANCE COMMITTEE

Purpose

This Committee was established in pursuant to the NBC's Prakas No. B7.010.172 Pro Kor, Internal Control of Bank and Financial Institutions. The Committee's functions are setup to ensure independent reporting to the Board on the Bank's compliance performance in a timely and effective manner, making the decision-making process efficient and responsive.

Composition

The Committee is comprised of four (4) members including:

- Mr. Leow Ming Fong, Chairman
(Independent Non-Executive Director)
- Mr. Quah Boon Leng, Vice-Chairman
(Chief Executive Officer)
- Mr. Chen Lee Yiau Hui, Member
(Executive Vice President / Executive Director)
- Mrs. Pung Carolyne, Member
(Assistant to Chairman / Executive Director)

Authority and Responsibility

- Prepare and present to the Board a written report on the compliance assessment and corresponding recommendations reported by the Chief Compliance Officer.
- Take and keep minutes and other notes of quarterly and ad-hoc meetings.
- The membership of the Committee shall be updated from time to time, and approved by the Board.
- Report annually to the NBC according to the NBC's requirements.

Meetings

This Board Internal control and Compliance Committee schedules meetings at least once every three (3) months to assess matters as assigned by the Board. In 2017, the Committee held four (4) meetings.

(5) THE BOARD NEW PRODUCT AND ACTIVITIES COMMITTEE

Purpose

This Committee was established in pursuant to the NBC's Prakas No. B7.010.172 Pro Kor, Internal Control of Bank and Financial Institutions. The Committee's functions are setup to ensure that all new products, activities, market entries, business processes and systems has fully assessed the control infrastructure, operational risks and economic value to the Bank are effectively and efficiently managed.

Composition

The Committee is comprised of four (4) members including:

- Mr. Peter Michael Buerger, Chairman
(Independent Non-Executive Director)
- Mr. Quah Boon Leng, Member
(Chief Executive Officer)
- Mr. Vann Charles Chhoun, Member
(Executive Vice President / Executive Director)
- Mr. Chen Lee Yiau Hui, Member
(Executive Vice President / Executive Director)

Authority and Responsibility

- Prepare and present to the Board a written report on the new products, activities, market entries and business processes and systems of the Bank.
- Assist the Board in the oversight and eventual approval of the development and introduction of new products and activities or variations thereof in accordance with the New Product Program.
- Monitor relevant market developments and make recommendations to the Board regarding the Bank's products, activities and services.

Meetings

This Board New Products and Activities Committee schedules meetings at least once every three (3) months to assess matters as assigned by the Board. In 2017, the Committee held four (4) meetings.

FINANCIAL HIGHLIGHTS*

Year ended 31 December (US\$ million)	2017	2016	2015	2014	2013
Gross Revenue	256	204	182	150	129
Net Profit	71	66	54	46	39
Total Assets	4,396	3,265	2,786	2,302	1,790
Shareholders' Equity	505	435	369	289	244
Total Loans (net)	2,463	1,929	1,611	1,330	1,045
Total Deposits	3,632	2,590	2,209	1,857	1,437
Earnings Per Share (US\$)	0.25	0.30	0.32	0.33	0.28
Net worth	485	422	354	289	242
Return on Shareholders' Equity (ROE)	13.95%	15.07%	14.71%	15.82%	16.07%
Returns on assets (ROA)	1.60%	2.01%	1.95%	1.99%	2.19%
Interest Margin to Gross Income	45.19%	48.82%	52.61%	50.80%	52.38%
Cost to Income Ratio	30.38%	31.72%	29.90%	32.56%	31.36%
Gross Loan to Deposits	70.01%	77.11%	75.76%	74.17%	75.70%
Solvency Ratio	17.40%	18.29%	18.38%	18.73%	19.13%
Liquidity Coverage Ratio (LCR)	126.23%	95.03%	N/A	N/A	N/A

+35%

Total Assets

+40%

Total Deposits

+28%

Total Loans (Net)

+8%

Net Profit

2,772

Employees

60 / 138

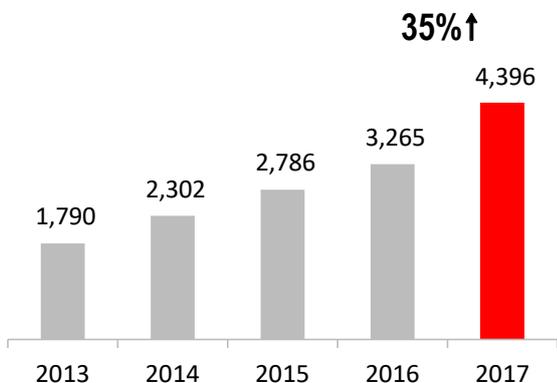
Branches / ATMs

* These figures pertained to the operations of Canada Bank Plc. only and are not consolidated with its Subsidiaries.

KEY PERFORMANCE INDICATORS*

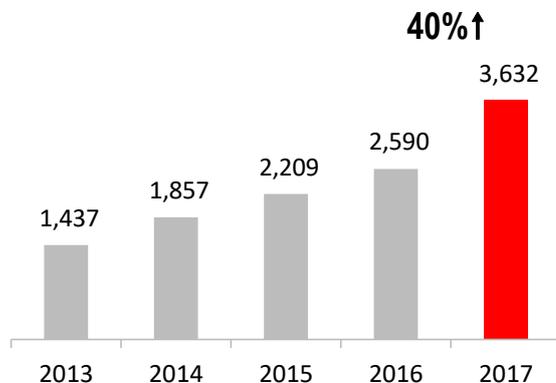
TOTAL ASSETS

(US\$ million)



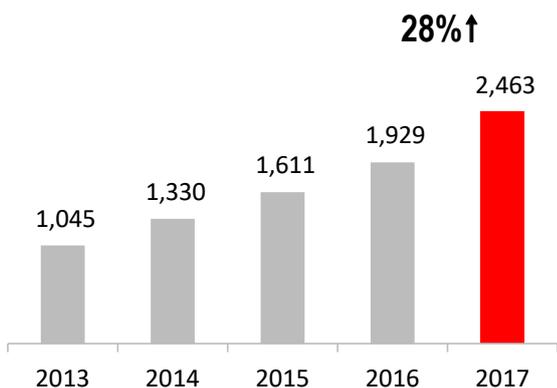
TOTAL DEPOSITS

(US\$ million)



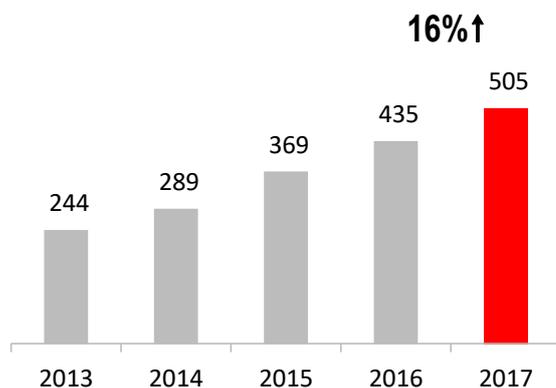
LOANS AND ADVANCES (NET)

(US\$ million)



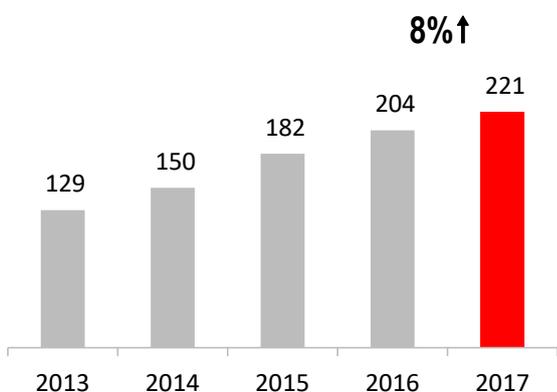
SHAREHOLDERS' EQUITY

(US\$ million)



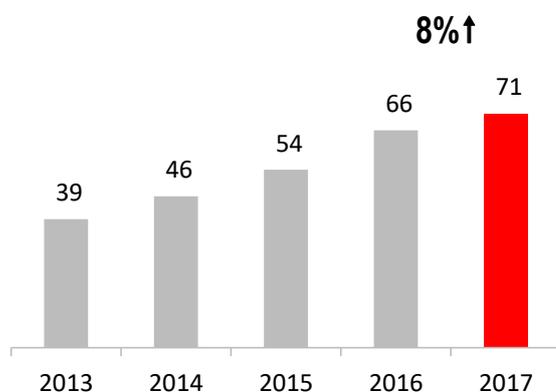
GROSS REVENUE

(US\$ million)



NET PROFIT

(US\$ million)



* These figures pertained to the operations of Canada Bank Plc. only and are not consolidated with its Subsidiaries.

CORPORATE SOCIAL RESPONSIBILITY

“At Canadia Bank Plc., we recognize that our business success would not be possible without the support we received from the Cambodian community. We are committed to our community, and we continue to share and give back with our donations and assistance. To be the Best Bank, we continue to create real value and sustainable economic growth and to help reduce poverty in Cambodia”

DONATIONS TO CAMBODIA RED CROSS

Canadia Bank is dedicated in promoting sustainable and responsible practices. Giving back to society is a key pillar of our corporate responsibility. We continue to actively engage and support the communities in which we operate. In 2017, we donated US\$100,000 to Cambodia Red Cross to support its nationwide social activities.

SPONSORSHIP TO NATIONAL FESTIVAL AND EVENTS

The Bank also extended our assistance and contribution to the success of national festival and events such as Angkor Sangkranta, Sea Festivals in Sihanouk Ville and Kampot, River Festivals in Stung Treng and Kampong Cham and so on.

SPONSORSHIP TO YOUTH AND SPORT ACTIVITIES

The Bank also sponsored to Union of Youth Federation of Cambodia and Youth Camping and also to various sport activities such as Cycling charity event in Siem Reap.

SPONSORSHIP FOR EDUCATIONS

We continue to build capacity of our employee who have delivered outstanding performance. In 2017, we have sponsored our 58 employees to engage in professional training courses in CAT and ACCA course, Master Degree and 27 employee pursuing diploma in professional banking. Furthermore, the Bank has also encouraged employee to learn Chinese language in addition to skill trainings and workshops. Our obligation is to care for our employees, invest in their career development and make a meaningful difference for them.

SPONSORSHIP TO CAMBODIAN CHINESE ASSOCIATIONS

The Bank is actively connected to Chinese Diaspora in Cambodia by engaging in various associations such as Teo Chew Chinese Association, LIM Family Chinese Association and other Chinese Associations. The Bank also sponsors for Chinese Teachers and Schools.



REPORT OF THE BOARD OF DIRECTORS

“The Board of Directors (“the Directors”) hereby submits their report together with the consolidated financial statements of Canadia Bank Plc. (“the Bank”) and its subsidiaries (together referred to as “the Group”) and the separate financial statements of the Bank (collectively referred to as “the financial statements”) as at 31 December 2017 and for the year then ended.”

CANADIA BANK PLC.

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 the Banking Licence No. 05 issued by the NBC, since 1991. The Bank’s licence was renewed on 18 October 2006 for an indefinite period following the NBC’s Prakas No. B7-06-207, dated 13 September 2006.

HOLDING COMPANY

The holding company of the Group is Canadia Investment Holding Plc. (“CIHP”), a public limited company incorporated in the Kingdom of Cambodia.

PRINCIPAL ACTIVITIES

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

There was no significant change in the nature of these principal activities during the year.

SUBSIDIARIES

In February 2010, Cana Securities Ltd. (“CSL”) was incorporated in Cambodia as a wholly-owned subsidiary of the Bank. CSL received its securities underwriting licence from the Securities and Exchange Commission of Cambodia (“SECC”) on 20 October 2010. The principal activities of the

CSL are to provide securities-related services; these include, but are not limited to, securities underwriting, dealing, brokerage and investment related services.

In August 2015, the Bank and CIHP together incorporated Canadia Bank Lao Ltd. (“CBL”) in Lao People’s Democratic Republic (P.D.R) and respectively own 49% and 51% of the equity interest of CBL. Though with 49% interest, the Bank has signed an agreement with CIHP allowing the Bank the control over CBL and the rights to govern financial and operating policies of CBL. CBL received its banking license from the Bank of Lao P.D.R on 14 August 2015. The principal activities of CBL are to provide comprehensive banking and related financial services.

FINANCIAL PERFORMANCE

The financial performance of the Group and of the Bank for the year ended 31 December 2017 are set out in the consolidated income statement and the separate income statement on pages 9 and 13, respectively.

DIVIDENDS

There was dividend of US\$60,000,000 appropriated from the retained earnings during the year (2016: US\$50,000,000) then reinvested in share capital, as disclosed in Note 23 to the financial statements.

SHARE CAPITAL

The Bank’s share capital was US\$280,000,000 at 31 December 2017 (2016: US\$220,000,000) as disclosed in Note 21 to the financial statements.

BAD AND DOUBTFUL LOANS AND ADVANCES

Before the financial statements of the Group and of 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 or the making of provisions for bad and doubtful loans and advances, and have satisfied themselves that all known bad loans and advances had been written-off and that adequate provisions had been made for bad and doubtful loans and advances.

At the date of this report, the Directors are not aware of any circumstances that would render the amount written-off for bad loans and advances or the amount of the provision for bad and doubtful loans and advances in the financial statements of the Group and of the Bank inadequate to any material extent.

ASSETS

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

At the date of this report, the Directors are not aware of any circumstances that would render the values attributed to the assets in the financial statements of the Group and of 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 of the Bank that has arisen since the end of the year that secures the liabilities of any other person, and
- (b) no contingent liability in respect of the Group and of the Bank that has arisen since the end of the year other than in the ordinary course of banking business.

No contingent or other liability of the Group and of the Bank has become enforceable, or is likely to

become enforceable within the period of 12 months after the end of the year which, in the opinion of the Directors, will or might have a material effect on the ability of the Group and of the Bank to meet its obligations as and when they become 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 financial statements of the Group and of the Bank that would render any amount stated in the financial statements misleading in any material respect.

ITEMS OF AN UNUSUAL NATURE

The results of the operations of the Group and of the Bank for the year were not, in the opinion of the Directors, materially 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 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 results of the operations of the Group and of the Bank for year in which this report is made.

THE BOARD OF DIRECTORS

The members of the Board of Directors of the Bank during the year and at the date of this report are:

- Mr. Pung Kheav Se
(Chairman)
- Mr. Quah Boon Leng
(Chief Executive Officer)
- Mr. Vann Charles Chhoun
(Executive Vice President)
- Mrs. Pung Carolyne
(Assistant to Chairman)
- Mr. Chen Lee Yiau Hui
(Executive Vice President)
- Mr. Lor Chee Leng
(Non-Independent, Non-Executive)
- Mr. Leow Ming Fong
(Independent, Non-Executive)
- Mr. Gerald Yeo
(Independent, Non-Executive)
- Mr. Peter Michael Buerger
(Independent, Non-Executive)

DIRECTORS' INTERESTS

Mr. Pung Kheav Se and Mrs. Pung Carlyne are the Bank's directors who hold shares in CIHP, the Bank's ultimate parent.

STATEMENT OF THE BOARD OF DIRECTORS' RESPONSIBILITIES IN RESPECT OF THE FINANCIAL STATEMENTS

The Board of Directors is responsible for ensuring that the financial statements of the Group and of the Bank are properly drawn up so as to present fairly, in all material respects, the financial position of the Group and of the Bank as at 31 December 2017, and their financial performance and cash flows for the year then ended. The Board of Directors oversees the preparation of these financial statements by management, which is required to:

- i) adopt appropriate accounting policies that are supported by reasonable and prudent judgements and estimates and then apply them consistently;
- ii) comply with the disclosure requirements and the guidelines issued by the National Bank of Cambodia and Cambodian Accounting Standards. Or, if there has been any departure in the interests of fair presentation, ensure that these have been appropriately disclosed, explained and quantified in the financial statements;

- iii) maintain adequate accounting records and an effective system of internal controls;
- iv) prepare the financial statements on a 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 these have been properly reflected in the financial statements.

The Board of Directors confirms that the Group and the Bank have complied with the above requirements in preparing the financial statements.

APPROVAL OF THE FINANCIAL STATEMENTS

The accompanying financial statements of the Group and of the Bank, together with the notes thereto, which present fairly, in all material respects, the financial position of the Group and of the Bank as at 31 December 2017, and their financial performance and cash flows of the Group and of the Bank for the year then ended in accordance with the guidelines issued by the National Bank of Cambodia and Cambodian Accounting Standards, were approved by the Board of Directors.

Signed in accordance with a resolution of the Board of Directors.



Mr. Pung Kheav Se
Chairman

Phnom Penh, Kingdom of Cambodia
Date: 23 March 2018

INDEPENDENT AUDITOR'S REPORT

To the Shareholders of Canadia Bank Plc.

Our Opinion

In our opinion, the consolidated financial statements of Canadia Bank Plc. ("the Bank") and its subsidiaries (together "the Group") and the separate financial statements of the Bank present fairly, in all material respects, the consolidated and separate financial position of the Group and of the Bank as at 31 December 2017, and its consolidated and separate financial performance and its consolidated and separate cash flows for the year then ended in accordance with the guidelines issued by the National Bank of Cambodia ("NBC" or "the Central Bank") and Cambodian Accounting Standards.

What We Have Audited

The financial statements comprise:

The Group's consolidated financial statements

- Consolidated balance sheet as at 31 December 2017;
- Consolidated income statement for the year then ended;
- Consolidated statement of changes in equity for the year then ended;
- Consolidated statement of cash flows for the year then ended; and
- Notes to the financial statements, which include a summary of significant accounting policies.

The Bank's separate financial statements

- Separate balance sheet as at 31 December 2017;
- Separate income statement for the year then ended;
- Separate statement of changes in equity for the year then ended;
- Separate statement of cash flows for the year then ended; and
- Notes to the financial statements, which include a summary of significant accounting policies.

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 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 in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) and the requirements of 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 relevant ethical requirements of the KICPAA Code.

Other Information

Management is responsible for the other information. The other information obtained at the date of this auditor's report is director's report and appendix notes on the requirements of the Central Bank's Prakas but does not include the financial statements and our auditor's report thereon.

Our opinion on the 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 financial statements, our responsibility is to read the other information identified above and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

If, based on the work we have performed, 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 Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the guidelines issued by the National Bank of Cambodia and Cambodian Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free

from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Group's and 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 financial statements

Our objectives are to obtain reasonable assurance about whether the 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 financial statements.

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

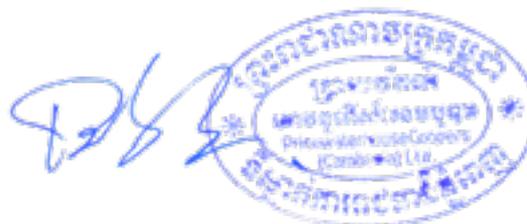
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting 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 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 financial statements, including the disclosures, and whether the consolidated and separate financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Group to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision and performance 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 Lang Hy
Partner

Phnom Penh, Kingdom of Cambodia
Date: 26 March 2018

តារាងតុល្យការរួម

គិតត្រឹមថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០១៧

	កំណត់ សម្គាល់	២០១៧		២០១៦	
		ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល
ទ្រព្យសកម្ម					
សាច់ប្រាក់ក្នុងដៃ	៤	១៩៥.២៩៤.៥៣៦	៧៨៨.៤០៤	១៦៣.៧៥៨.២៧៥	៦៦១.០៩២
សមតុល្យនៅធនាគារកណ្តាល	៥	១.២១១.១០៣.១៣៨	៤.៨៨៩.២២៣	៧៣០.៨១៥.៩៨១	២.៩៥០.៣០៤
សមតុល្យនៅធនាគារផ្សេងៗ	៦	៣៣៧.៩២៣.៩១៤	១.៣៦៤.១៩៩	២៦៤.៧២៨.៦៧២	១.០៦៨.៧១០
ឥណទាន និងបុរេប្រទាន	៧	២.៤៨៣.០៨៣.១៤៦	១០.០២៤.២០៧	១.៩៤៦.៩៥៨.០៦១	៧.៨៥៩.៨៧០
ការវិនិយោគមូលបត្រ	៨	៣.១៧០.៨០១	១២.៨០១	៣.១៨១.៤២១	១២.៨៤៣
ប្រាក់កម្ចីក់តាមច្បាប់	១០	៩៩០.៨៣៥	៤.០០០	៩៩០.៨៣៥	៤.០០០
ទ្រព្យសម្បត្តិ និងបរិក្ខារ	១១	៦៧.១៨១.២២១	២៧១.២១១	៦៥.៨១៣.១០៥	២៦៥.៦៨៨
ទ្រព្យសកម្មអរូបី	១២	១.៦០៦.១០៤	៦.៤៨៤	១.៧៦៧.១០៣	៧.១៣៤
ពន្ធពន្យារទ្រព្យសកម្ម	១៣	៦.១២៤.៥២២	២៤.៧២៥	៤.០៧៧.៤២៧	១៦.៤៦១
ទ្រព្យសកម្មផ្សេងៗ	១៤	១០២.៥១៩.៥៣៧	៤១៣.៨៧១	៩៥.៩១២.៥៤១	៣៨៧.១៩៩
ទ្រព្យសកម្មសរុប		៤.៤០៨.៩៩៧.៧៥៤	១៧.៧៩៩.១២៥	៣.២៧៨.០០៣.៤២១	១៣.២៣៣.៣០១
បំណុល និងមូលធន					
បំណុល					
ប្រាក់បញ្ញើរបស់ធនាគារ	១៥	២៦៨.៤៩៥.៧៨៧	១.០៨៣.៩១៧	២៤០.៣៩០.៧៨១	៩៧០.៤៥៨
ប្រាក់បញ្ញើរបស់អតិថិជន	១៦	៣.៣៥៦.៧៩៦.៥១០	១៣.៥៥១.៣៨៨	២.៣៤៣.២០៧.១១៩	៩.៤៥៩.៥២៧
ពន្ធលើប្រាក់ចំណេញត្រូវបង់	៣១	១៩.៩០៩.១៥៤	៨០.៣៧៣	២១.៩៦១.៥៤៧	៨៨.៦៥៩
ប្រាក់កម្ចី	១៧	១៦៩.៤៣៦.០៤១	៦៨៤.០១៣	១៧១.២៦២.១៤៥	៦៩១.៣៨៥
បំណុលបន្ទាប់បន្សំ	១៨	១០.០០០.០០០	៤០.៣៧០	-	-
សំវិធានធនអត្ថប្រយោជន៍បុគ្គលិក	១៩	៦.៨៥៨.៥៣៥	២៧.៦៨៨	៥.៩០៣.២៣៣	២៣.៨៣១
បំណុលផ្សេងៗ	២០	៥១.៩៧៨.៨៦៩	២០៩.៨៣៩	៤១.៤០៩.២៩៨	១៦៧.១៦៩
បំណុលសរុប		៣.៨៨៣.៤៧៤.៨៩៦	១៥.៦៧៧.៥៨៨	២.៨៧៤.១៣៤.១២៣	១១.៤០១.០២៩
មូលធន					
ដើមទុន	២១	២៨០.០០០.០០០	១.១៣០.៣៦០	២២០.០០០.០០០	៨៨៨.១៤០
ទុនបម្រុង	២២	១១១.៧៣៤.០១៥	៤៥១.០៧០	១១២.៤៦២.៣៨៥	៤៥៤.០១១
ចំណេញរក្សាទុក		១១៤.៦៥៨.០៧១	៤៦២.៨៧៥	១០២.៧១៨.៥៦៧	៤១៤.៦៧៥
មូលធនរបស់ម្ចាស់ក្រុមហ៊ុន		៥០៦.៣៩២.០៨៦	២.០៤៤.៣០៥	៤៣៥.១៨០.៩៥២	១.៧៥៦.៨២៦
អប្បបរមាភាគកម្ម		១៩.១៣០.៧៧២	៧៧.២៣២	១៨.៦៨៨.៣៤៦	៧៥.៤៤៦
មូលធនសរុប		៥២៥.៥២២.៨៥៨	២.១២១.៥៣៧	៤៥៣.៨៦៩.២៩៨	១.៨៣២.២៧២
បំណុល និងមូលធនសរុប		៤.៤០៨.៩៩៧.៧៥៤	១៧.៧៩៩.១២៥	៣.២៧៨.០០៣.៤២១	១៣.២៣៣.៣០១

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយពិលេខ ១ ដល់ ៣៦ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុនេះ ។

合併資產負債表

2017年12月31日

備註	2017		2016		
	美元	東幣	美元	東幣	
資產					
現金	4	195,294,536	788,404	163,758,275	661,092
中央銀行結餘	5	1,211,103,138	4,889,223	730,815,981	2,950,304
其他同業銀行結餘	6	337,923,914	1,364,199	264,728,672	1,068,710
貸款及預付款	7	2,483,083,146	10,024,207	1,946,958,061	7,859,870
投資證券	8	3,170,801	12,801	3,181,421	12,843
法定存款準備金	10	990,835	4,000	990,835	4,000
物業和設備	11	67,181,221	271,211	65,813,105	265,688
無形資產	12	1,606,104	6,484	1,767,103	7,134
遞延所得稅資產	13	6,124,522	24,725	4,077,427	16,461
其他資產	14	102,519,537	413,871	95,912,541	387,199
資產總額		4,408,997,754	17,799,125	3,278,003,421	13,233,301
負債及股東權益					
負債					
銀行存款	15	268,495,787	1,083,917	240,390,781	970,458
客戶存款	16	3,356,796,510	13,551,388	2,343,207,119	9,459,527
應交所得稅	31	19,909,154	80,373	21,961,547	88,659
借款	17	169,436,041	684,013	171,262,145	691,385
次級債務	18	10,000,000	40,370	-	-
員工補償備用金	19	6,858,535	27,688	5,903,233	23,831
其他負債	20	51,978,869	209,839	41,409,298	167,169
負債總額		3,883,474,896	15,677,588	2,824,134,123	11,401,029
股東權益					
股本	21	280,000,000	1,130,360	220,000,000	888,140
儲備金	22	111,734,015	451,070	112,462,385	454,011
保留盈餘		114,658,071	462,875	102,718,567	414,675
歸屬所有者權益		506,392,086	2,044,305	435,180,952	1,756,826
少數股東權益		19,130,772	77,232	18,688,346	75,446
非控股總額		525,522,858	2,121,537	453,869,298	1,832,272
負債及股東權益總額		4,408,997,754	17,799,125	3,278,003,421	13,233,301

隨附備註第1至36頁屬於本財務報表的組成部分。

CONSOLIDATED BALANCE SHEET

AS AT 31 DECEMBER 2017

	Note	2017		2016	
		US\$	Million Riel	US\$	Million Riel
ASSETS					
Cash on hand	4	195,294,536	788,404	163,758,275	661,092
Balances with the Central Banks	5	1,211,103,138	4,889,223	730,815,981	2,950,304
Balances with other banks	6	337,923,914	1,364,199	264,728,672	1,068,710
Loans and advances	7	2,483,083,146	10,024,207	1,946,958,061	7,859,870
Investment in securities	8	3,170,801	12,801	3,181,421	12,843
Statutory deposit	10	990,835	4,000	990,835	4,000
Property and equipment	11	67,181,221	271,211	65,813,105	265,688
Intangible assets	12	1,606,104	6,484	1,767,103	7,134
Deferred tax assets	13	6,124,522	24,725	4,077,427	16,461
Other assets	14	102,519,537	413,871	95,912,541	387,199
Total assets		4,408,997,754	17,799,125	3,278,003,421	13,233,301
LIABILITIES AND EQUITY					
LIABILITIES					
Deposits from banks	15	268,495,787	1,083,917	240,390,781	970,458
Deposits from customers	16	3,356,796,510	13,551,388	2,343,207,119	9,459,527
Income tax payable	31	19,909,154	80,373	21,961,547	88,659
Borrowings	17	169,436,041	684,013	171,262,145	691,385
Subordinated debt	18	10,000,000	40,370	-	-
Provision for staff gratitude	19	6,858,535	27,688	5,903,233	23,831
Other liabilities	20	51,978,869	209,839	41,409,298	167,169
Total liabilities		3,883,474,896	15,677,588	2,824,134,123	11,401,029
EQUITY					
Share capital	21	280,000,000	1,130,360	220,000,000	888,140
Reserves	22	111,734,015	451,070	112,462,385	454,011
Retained earnings		114,658,071	462,875	102,718,567	414,675
Attributable to owners		506,392,086	2,044,305	435,180,952	1,756,826
Non-controlling interests		19,130,772	77,232	18,688,346	75,446
Total equity		525,522,858	2,121,537	453,869,298	1,832,272
Total liabilities and equity		4,408,997,754	17,799,125	3,278,003,421	13,233,301

The accompanying notes 1 to 36 form an integral part of these financial statements.

របាយការណ៍លទ្ធផលរួម

សម្រាប់ដំណាច់ឆ្នាំថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០១៧

	កំណត់ សម្គាល់	២០១៧		២០១៦	
		ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល
ចំណូលការប្រាក់	២៤	២២៥.០៤១.៥១១	៩០៨.៤៩៣	១៨២.២២៣.៩៤៦	៧៣៥.៦៣៨
ចំណាយការប្រាក់	២៤	(១០៥.៩៨៨.៦០៣)	(៤២៧.៨៧៦)	(៨០.១១៤.៩៦៤)	(៣២៣.៤២៤)
ចំណូលការប្រាក់សុទ្ធ		១១៩.០៥២.៩០៨	៤៨០.៦១៧	១០២.១០៨.៩៨២	៤១២.២១៤
ចំណូលកម្រៃ និងជើងសារ	២៥	២៩.២២៧.១៧៨	១១៧.៩៩០	២១.៩៤៨.១១៩	៨៨.៦០៥
ចំណាយកម្រៃ និងជើងសារ	២៥	(៣.២៤៧.៣៨៧)	(១៣.១១០)	(២.៩៣០.៩៦៨)	(១១.៨៣២)
ចំណូលកម្រៃ និងជើងសារសុទ្ធ		២៥.៩៧៩.៧៩១	១០៤.៨៨០	១៩.០១៧.១៥១	៧៦.៧៧៣
ចំណូលប្រតិបត្តិការផ្សេងៗ	២៦	៥.២៧២.៤២៣	២១.២៨៥	២.៥០២.២៣៤	១០.១០២
ចំណូលប្រតិបត្តិការសរុប		១៥០.៣០៥.១២២	៦០៦.៧៨២	១២៣.៦២៨.៣៦៧	៤៩៩.០៨៩
ចំណាយបុគ្គលិក	២៧	(២២.២៨០.៤៩០)	(៨៩.៩៤៦)	(១៩.៣០២.៩៧៤)	(៧៧.៩២៦)
ចំណាយរំលស់ទ្រព្យសម្បត្តិ និងបរិក្ខារ និង រំលស់ទ្រព្យសកម្មអរូបី	២៨	(៦.៤១៣.៤៨៥)	(២៥.៨៩១)	(៦.១៤៨.០៤៤)	(២៤.៨២០)
ចំណាយទូទៅ និងចំណាយរដ្ឋបាល	២៩	(១៧.១៦១.២៩២)	(៦៩.២៨០)	(១៤.០៧៣.០៣១)	(៥៦.៨១៣)
សំវិធានធនឥណទានបាត់បង់	៣០	(១៤.២៧១.៤៤៧)	(៥៧.៦១៤)	(៧៣០.៨៨៥)	(២.៩៥១)
ចំណេញមុនបង់ពន្ធលើប្រាក់ចំណេញ		៩០.១៧៨.៤០៨	៣៦៤.០៥១	៨៣.៣៧៣.៤៣៣	៣៣៦.៥៧៩
ចំណាយពន្ធលើប្រាក់ចំណេញ	៣១	(១៨.១២៨.២៣៩)	(៧៣.១៨៤)	(១៦.៧៤២.៣៧៥)	(៦៧.៥៨៩)
ចំណេញសុទ្ធក្នុងឆ្នាំ		៧២.០៥០.១៦៩	២៩០.៨៦៧	៦៦.៦៣១.០៥៨	២៦៨.៩៩០
ចំណេញរបស់៖					
ម្ចាស់ក្រុមហ៊ុនរួម		៧១.៤១០.៨៩០	២៨៨.២៨៦	៦៦.២០៨.៣៤២	២៦៧.២៨៣
អប្បភាគភាគកម្ម		៦៣៩.២៧៩	២.៥៨១	៤២២.៧១៦	១.៧០៧
		៧២.០៥០.១៦៩	២៩០.៨៦៧	៦៦.៦៣១.០៥៨	២៦៨.៩៩០

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយពិលេខ ១ ដល់ ៣៦ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុនេះ ។

合併損益表

2017年12月31日

	備註	2017		2016	
		美元	東幣	美元	東幣
利息收入	24	225,041,511	908,493	182,223,946	735,638
利息支出	24	(105,988,603)	(427,876)	(80,114,964)	(323,424)
淨利息收入		119,052,908	480,617	102,108,982	412,214
手續費及佣金收入	25	29,227,178	117,990	21,948,119	88,605
手續費及佣金支出	25	(3,247,387)	(13,110)	(2,930,968)	(11,832)
淨手續費及佣金收入		25,979,791	104,880	19,017,151	76,773
其他營業收入	26	5,272,423	21,285	2,502,234	10,102
營業收入總額		150,305,122	606,782	123,628,367	499,089
人事費用	27	(22,280,490)	(89,946)	(19,302,974)	(77,926)
折舊及攤銷費用	28	(6,413,485)	(25,891)	(6,148,044)	(24,820)
行政及管理費用	29	(17,161,292)	(69,280)	(14,073,031)	(56,813)
貸款損失準備金	30	(14,271,447)	(57,614)	(730,885)	(2,951)
稅前利潤		90,178,408	364,051	83,373,433	336,579
所得稅費用	31	(18,128,239)	(73,184)	(16,742,375)	(67,589)
年度淨利潤		72,050,169	290,867	66,631,058	268,990
利潤歸屬於：					
集團所有者		71,410,890	288,286	66,208,342	267,283
非控股權益		639,279	2,581	422,716	1,707
		72,050,169	290,867	66,631,058	268,990

隨附備註第1至36頁屬於本財務報表的組成部分。

CONSOLIDATED INCOME STATEMENT

FOR THE YEAR ENDED 31 DECEMBER 2017

	Note	2017		2016	
		US\$	Million Riel	US\$	Million Riel
Interest income	24	225,041,511	908,493	182,223,946	735,638
Interest expense	24	(105,988,603)	(427,876)	(80,114,964)	(323,424)
Net interest income		119,052,908	480,617	102,108,982	412,214
Fee and commission income	25	29,227,178	117,990	21,948,119	88,605
Fee and commission expense	25	(3,247,387)	(13,110)	(2,930,968)	(11,832)
Net fee and commission income		25,979,791	104,880	19,017,151	76,773
Other operating income	26	5,272,423	21,285	2,502,234	10,102
Total operating income		150,305,122	606,782	123,628,367	499,089
Personnel expenses	27	(22,280,490)	(89,946)	(19,302,974)	(77,926)
Depreciation and amortisation charges	28	(6,413,485)	(25,891)	(6,148,044)	(24,820)
General and administrative expenses	29	(17,161,292)	(69,280)	(14,073,031)	(56,813)
Provision for loan losses	30	(14,271,447)	(57,614)	(730,885)	(2,951)
Profit before income tax		90,178,408	364,051	83,373,433	336,579
Income tax expense	31	(18,128,239)	(73,184)	(16,742,375)	(67,589)
Profit for the year		72,050,169	290,867	66,631,058	268,990
Profit is attributable to:					
Owners of the Group		71,410,890	288,286	66,208,342	267,283
Non-controlling interests		639,279	2,581	422,716	1,707
		72,050,169	290,867	66,631,058	268,990

The accompanying notes 1 to 36 form an integral part of these financial statements.

របាយការណ៍របស់ក្រុមហ៊ុនធនាគារកម្ពុជា

សម្រាប់ដំណាច់ឆ្នាំថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០១៧

តារាងប្រៀបធៀប

កំណត់សម្គាល់	តារាងប្រៀបធៀប									
	ដើមឆ្នាំ	ឆ្នាំ ២០១៧	ឆ្នាំ ២០១៦	ឆ្នាំ ២០១៥	ឆ្នាំ ២០១៤	ឆ្នាំ ២០១៣	ឆ្នាំ ២០១២	ឆ្នាំ ២០១១	ឆ្នាំ ២០១០	ឆ្នាំ ២០០៩
សមតុល្យសេរីទ្រទ្រង់ ១១ ខែ ឆ្នាំ ២០១៧										
ភាគលាភជាសាច់ប្រាក់ផ្ទេរទៅដើមឆ្នាំ	២៣	-	-	-	-	-	-	-	-	-
ផ្ទេរពីការវាយតម្លៃលើសេវាជាប្រាក់ចំណេញក្រុមហ៊ុន	-	-	-	-	-	-	-	-	-	-
ពន្ធពន្យារពីការវាយតម្លៃលើសេវាជាប្រាក់ចំណេញក្រុមហ៊ុន	-	-	-	-	-	-	-	-	-	-
រក្សាទុក	-	-	-	-	-	-	-	-	-	-
ធុនប្រែប្រួលតាមច្បាប់នៅប្រទេសកម្ពុជា	-	-	-	-	-	-	-	-	-	-
លម្អៀងពីការប្តូរប័ណ្ណ	-	-	-	-	-	-	-	-	-	-
បំរែបំរួលតម្លៃទ្រព្យសកម្មហិរញ្ញវត្ថុសម្រាប់លក់ចំណេញក្នុងឆ្នាំ	-	-	-	-	-	-	-	-	-	-
សមតុល្យសេរីទ្រទ្រង់ ៣១ ខែ ឆ្នាំ ២០១៧										
គិតជាលានរៀល										
សមតុល្យសេរីទ្រទ្រង់ ១១ ខែ ឆ្នាំ ២០១៦										
ភាគលាភជាសាច់ប្រាក់ផ្ទេរទៅដើមឆ្នាំ	២៣	-	-	-	-	-	-	-	-	-
ផ្ទេរពីការវាយតម្លៃលើសេវាជាប្រាក់ចំណេញក្រុមហ៊ុន	-	-	-	-	-	-	-	-	-	-
ពន្ធពន្យារពីការវាយតម្លៃលើសេវាជាប្រាក់ចំណេញក្រុមហ៊ុន	-	-	-	-	-	-	-	-	-	-
រក្សាទុក	-	-	-	-	-	-	-	-	-	-
លម្អៀងពីការប្តូរប័ណ្ណ	-	-	-	-	-	-	-	-	-	-
បំរែបំរួលតម្លៃទ្រព្យសកម្មហិរញ្ញវត្ថុសម្រាប់លក់ចំណេញក្នុងឆ្នាំ	-	-	-	-	-	-	-	-	-	-
សមតុល្យសេរីទ្រទ្រង់ ៣១ ខែ ឆ្នាំ ២០១៦										
គិតជាលានរៀល										

កំណត់សម្គាល់ដល់តារាងប្រៀបធៀប ១ ដល់ ៣៦ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុនេះ ។

合併股東權益變動表

2017年12月31日

		歸屬於本集團所有者							股東權益
備註	資本	儲備金	外幣業務	備供出售金	重計價公	非控股東	總額	總額	
	美元	美元	匯率	融資產價值	積, 遞延	權益	美元	美元	
	美元	美元	美元	變動	所得稅淨	美元	美元	美元	
	220,000,000	98,050,777	36,851	(115,015)	14,489,772	102,718,567	435,180,952	453,869,298	
23	60,000,000	-	-	-	-	(60,000,000)	-	-	
	-	-	-	-	(442,486)	442,486	-	-	
	-	-	-	-	(110,622)	110,622	-	-	
	-	24,494	-	-	-	(24,494)	-	-	
	-	-	(189,136)	-	-	-	(189,136)	(385,989)	
8	-	-	-	(10,620)	-	-	(10,620)	(10,620)	
	-	-	-	-	-	71,410,890	71,410,890	72,050,169	
	280,000,000	98,075,271	(152,285)	(125,635)	13,936,664	114,658,071	506,392,086	525,522,858	
	1,130,360	395,930	(615)	(507)	56,262	462,875	2,044,305	2,121,537	
	170,000,000	98,050,777	98,532	(72,373)	15,160,130	85,839,867	369,076,933	387,433,396	
23	50,000,000	-	-	-	-	(50,000,000)	-	-	
	-	-	-	-	(536,286)	536,286	-	-	
	-	-	-	-	(134,072)	134,072	-	-	
	-	-	(61,681)	-	-	-	(61,681)	(152,514)	
8	-	-	-	(42,642)	-	-	(42,642)	(42,642)	
	-	-	-	-	-	66,208,342	66,208,342	66,631,058	
	220,000,000	98,050,777	36,851	(115,015)	14,489,772	102,718,567	435,180,952	453,869,298	
	888,140	395,831	149	(464)	58,495	414,675	1,756,826	1,832,272	

隨附備註第 1 至 36 頁屬於本財務報表的組成部分。

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

FOR THE YEAR ENDED 31 DECEMBER 2017

	Note	Attributable to owners of the Group									
		Share capital US\$	General reserves US\$	Foreign operations translation US\$	Change in fair value of AFS financial assets US\$	Revaluation surplus, net of deferred tax US\$	Retained earnings US\$	Total US\$	Non-controlling interest US\$	Total equity US\$	
Balance at 1 January 2017		220,000,000	98,050,777	36,851	(115,015)	14,489,772	102,718,567	435,180,952	18,688,346	453,869,298	
Cash dividends to share capital	23	60,000,000	-	-	-	-	(60,000,000)	-	-	-	
Transfer from revaluation surplus to retained earnings		-	-	-	-	(442,486)	442,486	-	-	-	
Deferred tax from revaluation surplus to retained earnings		-	-	-	-	(110,622)	110,622	-	-	-	
Regulatory reserve in Laos PDR		-	24,494	-	-	-	(24,494)	-	-	-	
Currency translation differences		-	-	(189,136)	-	-	-	(189,136)	(196,853)	(385,989)	
Change in value of available-for-sale financial assets	8	-	-	-	(10,620)	-	-	(10,620)	-	(10,620)	
Profit for the year		-	-	-	-	71,410,890	71,410,890	639,279	639,279	72,050,169	
Balance at 31 December 2017		280,000,000	98,075,271	(152,285)	(125,635)	13,936,664	114,658,071	506,392,086	19,130,772	525,522,858	
<i>Million Riel equivalent</i>		1,130,360	395,930	(615)	(507)	56,262	462,875	2,044,305	77,232	2,121,537	
Balance at 1 January 2016		170,000,000	98,050,777	98,532	(72,373)	15,160,130	85,839,867	369,076,933	18,356,463	387,433,396	
Cash dividends to share capital	23	50,000,000	-	-	-	-	(50,000,000)	-	-	-	
Transfer from revaluation surplus to retained earnings		-	-	-	-	(536,286)	536,286	-	-	-	
Deferred tax from revaluation surplus to retained earnings		-	-	-	-	(134,072)	134,072	-	-	-	
Currency translation differences		-	-	(61,681)	-	-	-	(61,681)	(90,833)	(152,514)	
Change in value of available-for-sale financial assets	8	-	-	-	(42,642)	-	-	(42,642)	-	(42,642)	
Profit for the year		-	-	-	-	66,208,342	66,208,342	422,716	422,716	66,631,058	
Balance at 31 December 2016		220,000,000	98,050,777	36,851	(115,015)	14,489,772	102,718,567	435,180,952	18,688,346	453,869,298	
<i>Million Riel equivalent</i>		888,140	395,831	149	(464)	58,495	414,675	1,756,826	75,446	1,832,272	

The accompanying notes 1 to 36 form an integral part of these financial statements.

របាយការណ៍លំហូរសាច់ប្រាក់រួម

សម្រាប់ដំណាច់ឆ្នាំថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០១៧

	កំណត់ សម្គាល់	២០១៧		២០១៦	
		ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល
លំហូរសាច់ប្រាក់បានពី/(បានប្រើក្នុង)					
សកម្មភាពប្រតិបត្តិការ					
សាច់ប្រាក់បានពី/(បានប្រើក្នុង) ប្រតិបត្តិការ	៣២	៣១៤.៦៦៥.៤៨៧	១.២៧០.៣០៤	(៤៨.១៤៨.១៥៣)	(១៩៤.៣៧៣)
ការប្រាក់បានទទួល		២៣០.០៨៥.០០២	៩២៨.៨៥៣	១៩៣.៤៣៧.០១៦	៧៨០.៩០៥
ការប្រាក់បានបង់		(៩១.៩១៣.១៤១)	(៣៧១.០៥៣)	(៧៦.៨៣៤.០៥៥)	(៣១០.១៧៩)
ពន្ធលើប្រាក់ចំណេញបានបង់	៣១	(២២.២២៧.៧២៧)	(៨៩.៧៣៤)	(១៤.០១៨.០៦៣)	(៥៦.៥៩១)
សាច់ប្រាក់សុទ្ធពីសកម្មភាពប្រតិបត្តិការ		៤៣០.៦០៩.៦២១	១.៧៣៨.៣៧០	៥៤.៤៣៦.៧០៥	២១៩.៧៦២
លំហូរសាច់ប្រាក់ពីសកម្មភាពវិនិយោគ					
ការទិញទ្រព្យសម្បត្តិ និងបរិក្ខារ	១១	(៧.០២០.០៨៨)	(២៨.៣៤០)	(២.៩៨១.២០៨)	(១២.០៣៥)
ការទិញទ្រព្យសកម្មអរូបី	១២	(៧៧៦.៨៣៨)	(៣.១៣៦)	(១.២៣៤.៥៤៦)	(៤.៩៨៤)
សាច់ប្រាក់បានពីការលក់ទ្រព្យសម្បត្តិ និងបរិក្ខារ		១៤០.៤១១	៥៦៧	២២៩.៤៨៧	៩២៦
សាច់ប្រាក់សុទ្ធជាបានប្រើក្នុងសកម្មភាពវិនិយោគ		(៧.៦៥៦.៥១៥)	(៣០.៩០៩)	(៣.៩៨៦.២៦៧)	(១៦.០៩៣)
លំហូរសាច់ប្រាក់ពីសកម្មភាពហិរញ្ញប្បទាន					
សាច់ប្រាក់បានពីការចេញផ្សាយភាគហ៊ុន	២៣	៦០.០០០.០០០	២៤២.២២០	៥០.០០០.០០០	២០១.៨៥០
សាច់ប្រាក់បានពីប្រាក់កម្ចី		៣.៥៣៦.០៦៩	១៤.២៧៥	៦៤.៨១៣.៩៦០	២៦១.៦៥៤
សាច់ប្រាក់បានពីចំណូលបន្ទាប់បន្សំ	១៨	១០.០០០.០០០	៤០.៣៧០	-	-
ការសងប្រាក់កម្ចី		(៧.២៤៤.៧៨៣)	(២៩.២៤៧)	(៤២.៣៧១.៨១៥)	(១៧១.០៥៥)
ភាគលាភបានបង់	២៣	(៦០.០០០.០០០)	(២៤២.២២០)	(៥០.០០០.០០០)	(២០១.៨៥០)
ការប្តូររូបិយប័ណ្ណរបស់ប្រតិបត្តិការបរទេស		(៣៨៥.៩៨៩)	(១.៥៥៧)	(១៥២.៥១៤)	(៦១៦)
សាច់ប្រាក់សុទ្ធពីសកម្មភាពហិរញ្ញប្បទាន		៥.៩០៥.៣៣៧	២៣.៨៤១	២២.២៨៩.៦៣១	៨៩.៩៨៣
កំណើនសាច់ប្រាក់ និងសាច់ប្រាក់សមមូល					
សុទ្ធ		៤២៨.៨៥៨.៤៤៣	១.៧៣១.៣០២	៧២.៧៤០.០៦៩	២៩៣.៦៥២
សាច់ប្រាក់ និងសាច់ប្រាក់សមមូលដើមឆ្នាំ		៧២៩.៣៣១.៤៨៣	២.៩៤៤.៣១១	៦៥៦.៥៩១.៤១៤	២.៦៥៩.១៩៤
លម្អៀងពីការប្តូររូបិយប័ណ្ណ		-	-	-	(៤.៥៣៥)
សាច់ប្រាក់ និងសាច់ប្រាក់សមមូលចុងឆ្នាំ	៣៣	១.១៥៨.១៨៩.៩២៦	៤.៦៧៥.៦១៣	៧២៩.៣៣១.៤៨៣	២.៩៤៤.៣១១

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយពិសេស ១ ដល់ ៣៦ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុនេះ ។

合併現金流量表

2017年12月31日

備註	2017		2016		
	美元	東幣	美元	東幣	
營業活動現金流量					
營業活動所產生現金	32	314,665,487	1,270,304	(48,148,153)	(194,373)
利息收入		230,085,002	928,853	193,437,016	780,905
利息支出		(91,913,141)	(371,053)	(76,834,095)	(310,179)
所得稅支出	31	(22,227,727)	(89,734)	(14,018,063)	(56,591)
營業活動現金		<u>430,609,621</u>	<u>1,738,370</u>	<u>54,436,705</u>	<u>219,762</u>
投資活動現金流量					
購買物業和設備	11	(7,020,088)	(28,340)	(2,981,208)	(12,035)
購買無形資產	12	(776,838)	(3,136)	(1,234,546)	(4,984)
出售物業和設備所得款項		140,411	567	229,487	926
投資活動所用現金		<u>(7,656,515)</u>	<u>(30,909)</u>	<u>(3,986,267)</u>	<u>(16,093)</u>
融資活動現金流量					
發行股本所得款項	23	60,000,000	242,220	50,000,000	201,850
舉債所得款項		3,536,069	14,275	64,813,960	261,654
次級債務所得款項	18	10,000,000	40,370	-	-
償還借款		(7,244,743)	(29,247)	(42,371,815)	(171,055)
已付股息	23	(60,000,000)	(242,220)	(50,000,000)	(201,850)
外幣業務匯率		(385,989)	(1,557)	(152,514)	(616)
融資活動現金		<u>5,905,337</u>	<u>23,841</u>	<u>22,289,631</u>	<u>89,983</u>
現金及約當現金之增加淨額		<u>428,858,443</u>	<u>1,731,302</u>	<u>72,740,069</u>	<u>293,652</u>
現金及約當現金年初額		729,331,483	2,944,311	656,591,414	2,659,194
匯率變動差額		-	-	-	(8,535)
現金及約當現金年終額	33	<u><u>1,158,189,926</u></u>	<u><u>4,675,613</u></u>	<u><u>729,331,483</u></u>	<u><u>2,944,311</u></u>

隨附備註第1至36頁屬於本財務報表的組成部分。

CONSOLIDATED STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 DECEMBER 2017

	Note	2017		2016	
		US\$	Million Riel	US\$	Million Riel
Cash flows from operating activities					
Cash generate from operations	32	314,665,487	1,270,304	(48,148,153)	(194,373)
Interest received		230,085,002	928,853	193,437,016	780,905
Interest paid		(91,913,141)	(371,053)	(76,834,095)	(310,179)
Income tax paid	31	(22,227,727)	(89,734)	(14,018,063)	(56,591)
Cash generated from operating activities		430,609,621	1,738,370	54,436,705	219,762
Cash flows from investing activities					
Purchases of property and equipment	11	(7,020,088)	(28,340)	(2,981,208)	(12,035)
Purchases of intangible assets	12	(776,838)	(3,136)	(1,234,546)	(4,984)
Proceeds from disposals of property and equipment		140,411	567	229,487	926
Cash used in investing activities		(7,656,515)	(30,909)	(3,986,267)	(16,093)
Cash flows from financing activities					
Proceeds from issue of share capital	23	60,000,000	242,220	50,000,000	201,850
Proceeds from borrowings		3,536,069	14,275	64,813,960	261,654
Proceeds from subordinated debts	18	10,000,000	40,370	-	-
Repayments of borrowings		(7,244,743)	(29,247)	(42,371,815)	(171,055)
Dividends paid	23	(60,000,000)	(242,220)	(50,000,000)	(201,850)
Foreign operation translation		(385,989)	(1,557)	(152,514)	(616)
Cash generated from financing activities		5,905,337	23,841	22,289,631	89,983
Net increase in cash and cash equivalents		428,858,443	1,731,302	72,740,069	293,652
Cash and cash equivalents at beginning of year		729,331,483	2,944,311	656,591,414	2,659,194
Currency translation differences		-	-	-	(8,535)
Cash and cash equivalents at end of year	33	1,158,189,926	4,675,613	729,331,483	2,944,311

The accompanying notes 1 to 36 form an integral part of these financial statements.

តារាងតុល្យការដាច់ដោយឡែក

គិតត្រឹមថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០១៧

កំណត់ សម្គាល់	២០១៧		២០១៦		
	ឧបត្ថម្ភធន	លានរៀល	ឧបត្ថម្ភធន	លានរៀល	
ទ្រព្យសកម្ម					
សាច់ប្រាក់ក្នុងដៃ	៤	១៩៤.៥៤៧.២១៤	៧៨៥.៣៨៧	១៦២.៥៩៥.០៣៦	៦៥៦.៣៩៦
សមតុល្យនៅធនាគារកណ្តាល	៥	១.១៩៩.៨១៦.៤៤៣	៤.៨៤៣.៦៥៩	៧១៤.៨៣២.៧០១	២.៨៨៥.៧៨០
សមតុល្យនៅធនាគារផ្សេងៗ	៦	៣៣៥.២៤០.៩១៨	១.៣៥៣.៣៦៨	២៦៤.៩៣៧.៦៤៣	១.០៦៩.៥៥៣
ឥណទាន និងបុរេប្រទាន	៧	២.៤៦២.៩៩១.៥២៩	៩.៩៤៣.០៩៧	១.៩២៩.២៨៦.៤៩០	៧.៧៨៨.៥៣០
ការវិនិយោគក្នុងក្រុមហ៊ុនបុត្រសម្ព័ន្ធ	៩	២៩.០០៥.៨៨០	១១៧.០៩៧	២៩.០០៥.៨៨០	១១៧.០៩៧
ទ្រព្យសម្បត្តិ និងបរិក្ខារ	១១	៦៦.៥៥៨.៧៨០	២៦៨.៦៩៨	៦៥.០២៥.៤៦៣	២៦២.៥០៨
ទ្រព្យសកម្មអរូបី	១២	១.៥៨៣.៨២១	៦.៣៩៤	១.៧២២.១៣២	៦.៩៥២
ពន្ធពន្យារទ្រព្យសកម្ម	១៣	៦.១២៤.៥២២	២៤.៧២៥	៤.០៧៧.៤២៧	១៦.៤៦១
ទ្រព្យសកម្មផ្សេងៗ	១៤	៩៩.៦៦១.០០៣	៤០២.៣៣១	៩៣.៧១០.០០៤	៣៧៨.៣០៧
ទ្រព្យសកម្មសរុប		៤.៣៩៥.៥៣០.១១០	១៧.៧៤៤.៧៥៦	៣.២៦៥.១៩២.៧៧៦	១៣.១៨១.៥៨៤
បំណុល និងមូលធន					
បំណុល					
ប្រាក់បញ្ញើរបស់ធនាគារ	១៥	២៦៨.៩៧៤.៦៣២	១.០៨៥.៨៥១	២៤០.៨១៩.៣៦៣	៩៧២.១៨៨
ប្រាក់បញ្ញើរបស់អតិថិជន	១៦	៣.៣៦៣.២៧៩.៣៤៩	១៣.៥៧៧.៥៥៩	២.៣៤៩.១៣៩.០៩៤	៩.៤៨៣.៤៧៥
ពន្ធលើប្រាក់ចំណេញត្រូវបង់	៣១	១៩.៦៧៩.៨៣០	៧៩.៤៤៧	២១.៧៩១.៨០០	៨៧.៩៧៣
ប្រាក់កម្ចី	១៧	១៦៩.៤៣៦.០៤១	៦៨៤.០១៣	១៧១.២៦២.១៤៥	៦៩១.៣៨៥
បំណុលបន្ទាប់បន្សំ	១៨	១០.០០០.០០០	៤០.៣៧០	-	-
សំវិធានធនអត្ថប្រយោជន៍បុគ្គលិក	១៩	៦.៨៥៨.៥៣៥	២៧.៦៨៨	៥.៩០៣.២៣៣	២៣.៨៣១
បំណុលផ្សេងៗ	២០	៥១.៨៤៥.០៩២	២០៩.២៩៩	៤១.៣៣២.២៧០	១៦៦.៨៥៨
បំណុលសរុប		៣.៨៩០.០៧៣.៤៧៩	១៥.៧០៤.២២៧	២.៨៣០.២៤៧.៩០៥	១១.៤២៥.៧១០
មូលធន					
ដើមទុន	២១	២៨០.០០០.០០០	១.១៣០.៣៦០	២២០.០០០.០០០	៨៨៨.១៤០
ទុនបម្រុង	២២	១១១.៩៨៧.៤៤១	៤៥២.០៩៣	១១២.៥៤០.៥៤៩	៤៥៤.៣២៦
ចំណេញរក្សាទុក		១១៣.៤៦៩.១៩០	៤៥៨.០៧៦	១០២.៤០៤.៣២២	៤១៣.៤០៨
មូលធនសរុប		៥០៥.៤៥៦.៦៣១	២.០៤០.៥២៩	៤៣៤.៩៤៤.៨៧១	១.៧៥៥.៨៧៤
បំណុល និងមូលធនសរុប		៤.៣៩៥.៥៣០.១១០	១៧.៧៤៤.៧៥៦	៣.២៦៥.១៩២.៧៧៦	១៣.១៨១.៥៨៤

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយពីលេខ ១ ដល់ ៣៦ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុនេះ ។

單獨資產負債表

2017年12月31日

備註	2017		2016		
	美元	東幣	美元	東幣	
資產					
現金	4	194,547,214	785,387	162,595,036	656,396
中央銀行結餘	5	1,199,816,443	4,843,659	714,832,701	2,885,780
其他同業銀行結餘	6	335,240,918	1,353,368	264,937,643	1,069,553
貸款及預付款	7	2,462,991,529	9,943,097	1,929,286,490	7,788,530
投資子公司	9	29,005,880	117,097	29,005,880	117,097
物業和設備	11	66,558,780	268,698	65,025,463	262,508
無形資產	12	1,583,821	6,394	1,722,132	6,952
遞延所得稅資產	13	6,124,522	24,725	4,077,427	16,461
其他資產	14	99,661,003	402,331	93,710,004	378,307
資產總額		4,395,530,110	17,744,756	3,265,192,776	13,181,584
負債及股東權益					
負債					
銀行存款	15	268,974,632	1,085,851	240,819,363	972,188
客戶存款	16	3,363,279,349	13,577,559	2,349,139,094	9,483,475
應交所得稅	31	19,679,830	79,447	21,791,800	87,973
借款	17	169,436,041	684,013	171,262,145	691,385
次級債務	18	10,000,000	40,370	-	-
員工補償備用金	19	6,858,535	27,688	5,903,233	23,831
其他負債	20	51,845,092	209,299	41,332,270	166,858
負債總額		3,890,073,479	15,704,227	2,830,247,905	11,425,710
股東權益					
股本	21	280,000,000	1,130,360	220,000,000	888,140
儲備金	22	111,987,441	452,093	112,540,549	454,326
保留盈餘		113,469,190	458,076	102,404,322	413,408
股東權益總額		505,456,631	2,040,529	434,944,871	1,755,874
負債及股東權益總額		4,395,530,110	17,744,756	3,265,192,776	13,181,584

隨附備註第1至36頁屬於本財務報表的組成部分。

SEPARATE BALANCE SHEET

AS AT 31 DECEMBRE 2017

	Note	2017		2016	
		US\$	Million Riel	US\$	Million Riel
ASSETS					
Cash on hand	4	194,547,214	785,387	162,595,036	656,396
Balances with the Central Bank	5	1,199,816,443	4,843,659	714,832,701	2,885,780
Balances with other banks	6	335,240,918	1,353,368	264,937,643	1,069,553
Loans and advances	7	2,462,991,529	9,943,097	1,929,286,490	7,788,530
Investments in subsidiaries	9	29,005,880	117,097	29,005,880	117,097
Property and equipment	11	66,558,780	268,698	65,025,463	262,508
Intangible assets	12	1,583,821	6,394	1,722,132	6,952
Deferred tax assets	13	6,124,522	24,725	4,077,427	16,461
Other assets	14	99,661,003	402,331	93,710,004	378,307
Total assets		4,395,530,110	17,744,756	3,265,192,776	13,181,584
LIABILITIES AND EQUITY					
LIABILITIES					
Deposits from banks	15	268,974,632	1,085,851	240,819,363	972,188
Deposits from customers	16	3,363,279,349	13,577,559	2,349,139,094	9,483,475
Income tax payable	31	19,679,830	79,447	21,791,800	87,973
Borrowings	17	169,436,041	684,013	171,262,145	691,385
Subordinated debt	18	10,000,000	40,370	-	-
Provision for staff gratitude	19	6,858,535	27,688	5,903,233	23,831
Other liabilities	20	51,845,092	209,299	41,332,270	166,858
Total liabilities		3,890,073,479	15,704,227	2,830,247,905	11,425,710
EQUITY					
Share capital	21	280,000,000	1,130,360	220,000,000	888,140
Reserves	22	111,987,441	452,093	112,540,549	454,326
Retained earnings		113,469,190	458,076	102,404,322	413,408
Total equity		505,456,631	2,040,529	434,944,871	1,755,874
Total liabilities and equity		4,395,530,110	17,744,756	3,265,192,776	13,181,584

The accompanying notes 1 to 36 form an integral part of these financial statements.

របាយការណ៍លទ្ធផលជាចំណាយឡើង

សម្រាប់ដំណាច់ឆ្នាំថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០១៧

	កំណត់ សម្គាល់	២០១៧		២០១៦	
		ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល
ចំណូលការប្រាក់	២៤	២២២.០០៦.០៧២	៨៩៦.២៣៩	១៨០.១០២.៣១៣	៧២៧.០៧៣
ចំណាយការប្រាក់	២៤	(១០៦.២០៦.៧៩៣)	(៤២៨.៧៥៧)	(៨០.៣២៦.៩៤០)	(៣២៤.២៨០)
ចំណូលការប្រាក់សុទ្ធ		<u>១១៥.៧៩៩.២៧៩</u>	<u>៤៦៧.៤៨២</u>	<u>៩៩.៧៧៥.៣៧៣</u>	<u>៤០២.៧៩៣</u>
ចំណូលកម្រៃ និងជើងសារ	២៥	២៩.១១៣.២៩៨	១១៧.៥៣០	២១.៨០៨.៨៧៥	៨៨.០៤២
ចំណាយកម្រៃ និងជើងសារ	២៥	(៣.២១៨.៨៨៤)	(១២.៩៩៥)	(២.៩១៦.៣៣៩)	(១១.៧៧៣)
ចំណូលកម្រៃ និងជើងសារសុទ្ធ		<u>២៥.៨៩៤.៤១៤</u>	<u>១០៤.៥៣៥</u>	<u>១៨.៨៩២.៥៣៦</u>	<u>៧៦.២៦៩</u>
ចំណូលប្រតិបត្តិការផ្សេងៗ	២៦	៥.១៣៥.១៧៩	២០.៧៣០	២.៤៦៦.៨២៤	៩.៩៥៩
ចំណូលប្រតិបត្តិការសរុប		<u>១៤៦.៨២៨.៨៧២</u>	<u>៥៩២.៧៤៧</u>	<u>១២១.១៣៤.៧៣៣</u>	<u>៤៨៩.០២១</u>
ចំណាយបុគ្គលិក	២៧	(២១.៦៧៥.៥១០)	(៨៧.៥០៤)	(១៨.៧៨៥.៦១៨)	(៧៥.៨៣៨)
ចំណាយរំលស់ទ្រព្យសម្បត្តិ និងបរិក្ខារ និង រំលស់ទ្រព្យសកម្មអរូបី	២៨	(៦.២២២.៨៦៩)	(២៥.១២២)	(៥.៩៦១.៤២២)	(២៤.០៦៦)
ចំណាយទូទៅ និងចំណាយរដ្ឋបាល	២៩	(១៦.៧០៨.៧៨០)	(៦៧.៤៥៣)	(១៣.៦៧៤.១៦៣)	(៥៥.២០៣)
សំវិធានធនឥណទានបាត់បង់	៣០	(១៣.៨៨៣.១៧៣)	(៥៦.០៤៦)	(៦០៤.៩៦៥)	(២.៤៤២)
ចំណេញមុនបង់ចំណូលលើប្រាក់ចំណេញ		<u>៨៨.៣៣៨.៥៤០</u>	<u>៣៥៦.៦២២</u>	<u>៨២.១០៨.៥៦៥</u>	<u>៣៣១.៤៧២</u>
ចំណាយពន្ធលើប្រាក់ចំណេញ	៣១	(១៧.៨២៦.៧៨០)	(៧១.៩៦៧)	(១៦.៥៧០.១៨៥)	(៦៦.៨៩៤)
ចំណេញសុទ្ធក្នុងឆ្នាំ		<u><u>៧០.៥១១.៧៦០</u></u>	<u><u>២៨៤.៦៥៥</u></u>	<u><u>៦៥.៥៣៨.៣៨០</u></u>	<u><u>២៦៤.៥៧៨</u></u>
ចំណេញរបស់៖					
ម្ចាស់ធនាគារ		<u>៧០.៥១១.៧៦០</u>	<u>២៨៤.៦៥៥</u>	<u>៦៥.៥៣៨.៣៨០</u>	<u>២៦៤.៥៧៨</u>

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយពីលេខ ១ ដល់ ៣៦ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុនេះ ។

單獨損益表

2017年12月31日

	備註	2017		2016	
		美元	東幣	美元	東幣
利息收入	24	222,006,072	896,239	180,102,313	727,073
利息支出	24	(106,206,793)	(428,757)	(80,326,940)	(324,280)
淨利息收入		<u>115,799,279</u>	<u>467,482</u>	<u>99,775,373</u>	<u>402,793</u>
手續費及佣金收入	25	29,113,298	117,530	21,808,875	88,042
手續費及佣金支出	25	(3,218,884)	(12,995)	(2,916,339)	(11,773)
淨手續費及佣金收入		<u>25,894,414</u>	<u>104,535</u>	<u>18,892,536</u>	<u>76,269</u>
其他營業收入	26	5,135,179	20,730	2,466,824	9,959
營業收入總額		<u>146,828,872</u>	<u>592,747</u>	<u>121,134,733</u>	<u>489,021</u>
人事費用	27	(21,675,510)	(87,504)	(18,785,618)	(75,838)
折舊及攤銷費用	28	(6,222,869)	(25,122)	(5,961,422)	(24,066)
行政及管理費用	29	(16,708,780)	(67,453)	(13,674,163)	(55,203)
貸款損失準備金	30	(13,883,173)	(56,046)	(604,965)	(2,442)
稅前利潤		<u>88,338,540</u>	<u>356,622</u>	<u>82,108,565</u>	<u>331,472</u>
所得稅費用	31	(17,826,780)	(71,967)	(16,570,185)	(66,894)
年度淨利潤		<u>70,511,760</u>	<u>284,655</u>	<u>65,538,380</u>	<u>264,578</u>
利潤歸屬於：					
銀行所有者		<u>70,511,760</u>	<u>284,655</u>	<u>65,538,380</u>	<u>264,578</u>

隨附備註第 1 至 36 頁屬於本財務報表的組成部分。

SEPARATE INCOME STATEMENT

FOR THE YEAR ENDED 31 DECEMBER 2017

	Note	2017		2016	
		US\$	Million Riel	US\$	Million Riel
Interest income	24	222,006,072	896,239	180,102,313	727,073
Interest expense	24	(106,206,793)	(428,757)	(80,326,940)	(324,280)
Net interest income		115,799,279	467,482	99,775,373	402,793
Fee and commission income	25	29,113,298	117,530	21,808,875	88,042
Fee and commission expense	25	(3,218,884)	(12,995)	(2,916,339)	(11,773)
Net fee and commission income		25,894,414	104,535	18,892,536	76,269
Other operating income	26	5,135,179	20,730	2,466,824	9,959
Total operating income		146,828,872	592,747	121,134,733	489,021
Personnel expenses	27	(21,675,510)	(87,504)	(18,785,618)	(75,838)
Depreciation and amortisation charges	28	(6,222,869)	(25,122)	(5,961,422)	(24,066)
General and administrative expenses	29	(16,708,780)	(67,453)	(13,674,163)	(55,203)
Provision for loan losses	30	(13,883,173)	(56,046)	(604,965)	(2,442)
Profit before income tax		88,338,540	356,622	82,108,565	331,472
Income tax expense	31	(17,826,780)	(71,967)	(16,570,185)	(66,894)
Profit for the year		70,511,760	284,655	65,538,380	264,578
Profit is attributable to:					
Owners of the Bank		70,511,760	284,655	65,538,380	264,578

The accompanying notes 1 to 36 form an integral part of these financial statements.

របាយការណ៍បម្រែបម្រួលមូលធនជាប់ដោយឡែក

សម្រាប់ដំណាច់ឆ្នាំថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០១៧

	កំណត់សម្គាល់	ដើមទុន ដុល្លារអាមេរិក	ទុនបម្រុង ដុល្លារអាមេរិក	ការវាយតម្លៃ	ប្រាក់បំណេញ រក្សាទុក ដុល្លារអាមេរិក	សរុប ដុល្លារអាមេរិក
				ដីធ្លី និងអគារ កាត់កម្រិត ពន្ធពន្យារ ដុល្លារអាមេរិក		
សមតុល្យនៅថ្ងៃទី០១ ខែមករា ឆ្នាំ២០១៧		២២០.០០០.០០០	៩៨.០៥០.៧៧៧	១៤.៤៨៩.៧៧២	១០២.៤០៤.៣២២	៤៣៤.៩៤៤.៨៧១
ផ្ទេរភាគលាភទៅដើមទុន	២៣	៦០.០០០.០០០	-	-	(៦០.០០០.០០០)	-
ផ្ទេរពីការវាយតម្លៃលើសទៅជាប្រាក់ចំណេញរក្សាទុក		-	-	(៤៤២.៤៨៦)	៤៤២.៤៨៦	-
ពន្ធពន្យារពីការវាយតម្លៃលើសទៅជាប្រាក់ចំណេញរក្សាទុក		-	-	(១១០.៦២២)	១១០.៦២២	-
ចំណេញក្នុងឆ្នាំ		-	-	-	៧០.៥១១.៧៦០	៧០.៥១១.៧៦០
សមតុល្យនៅថ្ងៃទី៣១ ខែធ្នូ ឆ្នាំ២០១៧		២៨០.០០០.០០០	៩៨.០៥០.៧៧៧	១៣.៩៤៧.២៨៤	១១៣.៤៦៩.១៩០	៥០៥.៤៥៧.៦៣១
គិតជាលានរៀល		១.១៣០.៣៦០	៣៩៥.៨៣១	៥៦.២៦២	៤៥៨.០៧៦	២.០៤០.៥២៩
សមតុល្យនៅថ្ងៃទី០១ ខែមករា ឆ្នាំ២០១៦		១៧០.០០០.០០០	៩៨.០៥០.៧៧៧	១៥.១៦០.១៣០	៨៦.១៩៥.៥៨៤	៣៦៩.៤០៦.៤៩១
ផ្ទេរភាគលាភទៅដើមទុន	២៣	៥០.០០០.០០០	-	-	(៥០.០០០.០០០)	-
ផ្ទេរពីការវាយតម្លៃលើសទៅជាប្រាក់ចំណេញរក្សាទុក		-	-	(៥៣៦.២៨៦)	៥៣៦.២៨៦	-
ពន្ធពន្យារពីការវាយតម្លៃលើសទៅជាប្រាក់ចំណេញរក្សាទុក		-	-	(១៣៤.០៧២)	១៣៤.០៧២	-
ចំណេញក្នុងឆ្នាំ		-	-	-	៦៥.៥៣៨.៣៨០	៦៥.៥៣៨.៣៨០
សមតុល្យនៅថ្ងៃទី៣១ ខែធ្នូ ឆ្នាំ២០១៦		២២០.០០០.០០០	៩៨.០៥០.៧៧៧	១៤.៤៨៩.៧៧២	១០២.៤០៤.៣២២	៤៣៤.៩៤៤.៨៧១
គិតជាលានរៀល		៨៨៨.១៤០	៣៩៥.៨៣១	៥៨.៤៩៥	៤១៣.៤០៨	១.៧៥៥.៨៧៤

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយពិលេខ ១ ដល់ ៣៦ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុនេះ ។

單獨股東權益變動表

2017年12月31日

	備註	資本 美元	儲備金 美元	土地及房屋 建築重估, 遞延所得稅 淨額 美元	保留盈餘 美元	總額 美元
2017年1月1日結餘		220,000,000	98,050,777	14,489,772	102,404,322	434,944,871
現金股利分配	23	60,000,000	-	-	(60,000,000)	-
重估增值轉入保留盈餘		-	-	(442,486)	442,486	-
遞延所得稅從重估盈餘轉為保留盈餘		-	-	(110,622)	110,622	-
年度利潤		-	-	-	70,511,760	70,511,760
2017年12月31日結餘		<u>280,000,000</u>	<u>98,050,777</u>	<u>13,936,664</u>	<u>113,469,190</u>	<u>505,456,631</u>
東幣 (百萬為單位)		<u>1,130,360</u>	<u>395,831</u>	<u>56,262</u>	<u>458,076</u>	<u>2,040,529</u>
2016年1月1日結餘		170,000,000	98,050,777	15,160,130	86,195,584	369,406,491
現金股利分配	23	50,000,000	-	-	(50,000,000)	-
重估增值轉入保留盈餘		-	-	(536,286)	536,286	-
遞延所得稅從重估盈餘轉為保留盈餘		-	-	(134,072)	134,072	-
年度利潤		-	-	-	65,538,380	65,538,380
2016年12月31日結餘		<u>220,000,000</u>	<u>98,050,777</u>	<u>14,489,772</u>	<u>102,404,322</u>	<u>434,944,871</u>
東幣 (百萬為單位)		<u>888,140</u>	<u>395,831</u>	<u>58,495</u>	<u>413,408</u>	<u>1,755,874</u>

隨附備註第1至36頁屬於本財務報表的組成部分。

SEPARATE STATEMENT OF CHANGES IN EQUITY

FOR THE YEAR ENDED 31 DECEMBER 2017

	Note	Share capital US\$	Reserves US\$	Revaluation of land and building, net of deferred tax US\$	Retained earnings US\$	Total US\$
Balance at 1 January 2017		220,000,000	98,050,777	14,489,772	102,404,322	434,944,871
Cash dividends to share capital	23	60,000,000	-	-	(60,000,000)	-
Transfer from revaluation surplus to retained earnings		-	-	(442,486)	442,486	-
Deferred tax from revaluation surplus to retained earnings		-	-	(110,622)	110,622	-
Profit for the year		-	-	-	70,511,760	70,511,760
Balance at 31 December 2017		280,000,000	98,050,777	13,936,664	113,469,190	505,456,631
<i>Million Riel equivalent</i>		1,130,360	395,831	56,262	458,076	2,040,529
Balance at 1 January 2016		170,000,000	98,050,777	15,160,130	86,195,584	369,406,491
Cash dividends to share capital	23	50,000,000	-	-	(50,000,000)	-
Transfer from revaluation surplus to retained earnings		-	-	(536,286)	536,286	-
Deferred tax from revaluation surplus to retained earnings		-	-	(134,072)	134,072	-
Profit for the year		-	-	-	65,538,380	65,538,380
Balance at 31 December 2016		220,000,000	98,050,777	14,489,772	102,404,322	434,944,871
<i>Million Riel equivalent</i>		888,140	395,831	58,495	413,408	1,755,874

The accompanying notes 1 to 36 form an integral part of these financial statements.

របាយការណ៍លំហូរសាច់ប្រាក់ជាប់ដោយឡែក

សម្រាប់ដំណាច់ឆ្នាំថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០១៧

	កំណត់ សម្គាល់	២០១៧		២០១៦	
		ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល
លំហូរសាច់ប្រាក់បានពី/ (បានប្រើក្នុង) សកម្មភាពប្រតិបត្តិការ					
សាច់ប្រាក់បានពី/ (បានប្រើក្នុង) ប្រតិបត្តិការ	៣២	៣២០.៤១២.៣៧២	១.២៩៣.៥០៤	(៤៥.៦៩៥.៥៧១)	(១៨៤.៤៧២)
ការប្រាក់បានទទួល		២២៧.៧៩១.៩៦៣	៩១៩.៥៩៦	១៩១.៤៨៧.៧០៩	៧៧៣.០៣៦
ការប្រាក់បានបង់		(៩២.១២៥.៩៩៦)	(៣៧១.៩១៣)	(៧៧.០៦០.០៦២)	(៣១១.០៩១)
ពន្ធលើប្រាក់ចំណេញបានបង់	៣១	(២១.៩៨៥.៨៤៥)	(៨៨.៧៥៧)	(១៣.៩៨៦.១៦៩)	(៥៦.៤៦២)
សាច់ប្រាក់សុទ្ធពីសកម្មភាពប្រតិបត្តិការ		៤៣៤.០៩២.៤៩៤	១.៧៥២.៤៣០	៥៤.៧៤៥.៩០៧	២២១.០១១
លំហូរសាច់ប្រាក់ពីសកម្មភាពវិនិយោគ					
ការទិញទ្រព្យសម្បត្តិ និងបរិក្ខារ	១១	(៦.៩៩៩.៨១៦)	(២៨.២៥៨)	(២.៨០៧.០០៥)	(១១.៣៣២)
ការទិញទ្រព្យសកម្មអរូបី	១២	(៧៧៦.៨៣៨)	(៣.១៣៦)	(១.២២១.២៧៣)	(៤.៩៣០)
សាច់ប្រាក់បានពីការលក់ទ្រព្យសម្បត្តិ និងបរិក្ខារ		១៣១.៣៧០	៥៣០	២២០.៤៤៦	៨៩០
សាច់ប្រាក់សុទ្ធជាបានប្រើក្នុងសកម្មភាពវិនិយោគ		(៧.៦៤៥.២៨៤)	(៣០.៨៦៤)	(៣.៨០៧.៨៣២)	(១៥.៣៧២)
លំហូរសាច់ប្រាក់ពីសកម្មភាពហិរញ្ញប្បទាន					
សាច់ប្រាក់បានពីការចេញផ្សាយភាគហ៊ុន	២៣	៦០.០០០.០០០	២៤២.២២០	៥០.០០០.០០០	២០១.៨៥០
សាច់ប្រាក់បានពីប្រាក់កម្ចី		៣.៥៣៦.០៦៩	១៤.២៧៥	៦៤.៨១៣.៩៦០	២៦១.៦៥៤
សាច់ប្រាក់បានពីបំណុលបន្ទាប់បន្សំ	១៨	១០.០០០.០០០	៤០.៣៧០	-	-
ការសងប្រាក់កម្ចី		(៧.២៤៤.៧៤៣)	(២៩.២៤៧)	(៤២.៣៧១.៨១៥)	(១៧១.០៥៥)
ភាគលាភបានបង់	២៣	(៦០.០០០.០០០)	(២៤២.២២០)	(៥០.០០០.០០០)	(២០១.៨៥០)
សាច់ប្រាក់សុទ្ធពីសកម្មភាពហិរញ្ញប្បទាន		៦.២៩១.៣២៦	២៥.៣៩៨	២២.៤៤២.១៤៥	៩០.៥៩៩
កំណើនសាច់ប្រាក់ និងសាច់ប្រាក់សមមូលសុទ្ធ					
សាច់ប្រាក់ និងសាច់ប្រាក់សមមូលដើមឆ្នាំ		៤៣២.៧៣៨.៥៣៦	១.៧៤៦.៩៦៤	៧៣.៣៨០.២២០	២៩៦.២៣៨
លម្អៀងពីការប្តូររូបិយប័ណ្ណ		៧២០.៣៨៦.៥៧២	២.៩០៨.២០១	៦៤៧.០០៦.៣៥២	២.៦២០.៣៧៦
		-	-	-	(៨.៤១៣)
សាច់ប្រាក់ និងសាច់ប្រាក់សមមូលបច្ចុប្បន្ន	៣៣	១.១៥៣.១២៥.១០៨	៤.៦៥៥.១៦៥	៧២០.៣៨៦.៥៧២	២.៩០៨.២០១

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយពីលេខ ១ ដល់ ៣៦ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុនេះ ។

單獨現金流量表

2017年12月31日

備註	2017		2016		
	美元	東幣	美元	東幣	
營業活動現金流量					
營業活動所產生現金	32	320,412,372	1,293,504	(45,695,571)	(184,472)
利息收入		227,791,963	919,596	191,487,709	773,036
利息支出		(92,125,996)	(371,913)	(77,060,062)	(311,091)
所得稅支出	31	(21,985,845)	(88,757)	(13,986,169)	(56,462)
營業活動現金流量		434,092,494	1,752,430	54,745,907	221,011
投資活動現金流量					
購買物業和設備	11	(6,999,816)	(28,258)	(2,807,005)	(11,332)
購買無形資產	12	(776,838)	(3,136)	(1,221,273)	(4,930)
出售物業和設備所得款項		131,370	530	220,446	890
投資活動所用現金		(7,645,284)	(30,864)	(3,807,832)	(15,372)
融資活動現金流量					
發行股本所得款項	23	60,000,000	242,220	50,000,000	201,850
舉債所得款項		3,536,069	14,275	64,813,960	261,654
次級債務所得款項	18	10,000,000	40,370	-	-
償還借款		(7,244,743)	(29,247)	(42,371,815)	(171,055)
已付股息	23	(60,000,000)	(242,220)	(50,000,000)	(201,850)
融資活動現金		6,291,326	25,398	22,442,145	90,599
現金及約當現金之增加淨額		432,738,536	1,746,964	73,380,220	296,238
現金及約當現金年初額		720,386,572	2,908,201	647,006,352	2,620,376
匯率變動差額		-	-	-	(8,413)
現金及約當現金年終額	33	1,153,125,108	4,655,165	720,386,572	2,908,201

隨附備註第1至36頁屬於本財務報表的組成部分。

SEPARATE STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 DECEMBER 2017

	Note	2017		2016	
		US\$	Million Riel	US\$	Million Riel
Cash flows from operating activities					
Cash generated from operations	32	320,412,372	1,293,504	(45,695,571)	(184,472)
Interest received		227,791,963	919,596	191,487,709	773,036
Interest paid		(92,125,996)	(371,913)	(77,060,062)	(311,091)
Income tax paid	31	(21,985,845)	(88,757)	(13,986,169)	(56,462)
Cash generated from operating activities		434,092,494	1,752,430	54,745,907	221,011
Cash flows from investing activities					
Purchases of property and equipment	11	(6,999,816)	(28,258)	(2,807,005)	(11,332)
Purchases of intangible assets	12	(776,838)	(3,136)	(1,221,273)	(4,930)
Proceeds from disposals of property and equipment		131,370	530	220,446	890
Cash used in investing activities		(7,645,284)	(30,864)	(3,807,832)	(15,372)
Cash flows from financing activities					
Proceeds from issue of share capital	23	60,000,000	242,220	50,000,000	201,850
Proceeds from borrowings		3,536,069	14,275	64,813,960	261,654
Proceeds from subordinated debts	18	10,000,000	40,370	-	-
Repayments of borrowings		(7,244,743)	(29,247)	(42,371,815)	(171,055)
Dividends paid	23	(60,000,000)	(242,220)	(50,000,000)	(201,850)
Cash generated from financing activities		6,291,326	25,398	22,442,145	90,599
Net increase in cash and cash equivalents		432,738,536	1,746,964	73,380,220	296,238
Cash and cash equivalents at beginning of year		720,386,572	2,908,201	647,006,352	2,620,376
Currency translation differences		-	-	-	(8,413)
Cash and cash equivalents at end of year	33	1,153,125,108	4,655,165	720,386,572	2,908,201

The accompanying notes 1 to 36 form an integral part of these financial statements.

NOTES TO FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2017

1. BACKGROUND INFORMATION

Canadia Bank Plc. (“the Bank”), and its subsidiary, Cana Securities Ltd., are incorporated in the Kingdom of Cambodia, and the other subsidiary, Canadia Bank Lao Ltd., is incorporated in Lao P.D.R (together referred to as “the Group”).

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 the Banking Licence No. 05 issued by the NBC, since 1991. The Bank’s licence was renewed on 18 October 2006 for an indefinite period following the NBC’s Prakas No. B7-06-207, dated 13 September 2006.

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. 315, Ang Duong Street, Corner Monivong Boulevard, Phnom Penh, Kingdom of Cambodia. The Bank has a total of 59 branches located in Phnom Penh and major provinces in Cambodia.

The financial statements were authorised and

approved for issue by the Board of Directors on 23 March 2018.

2. SUMMARY OF SIGNIFICATION ACCOUNTING POLICIES

The significant accounting policies adopted in the preparation of the 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 financial statements of the Group and of the Bank have been prepared in accordance with the guidelines issued by the National Bank of Cambodia and Cambodian Accounting Standards (“CAS”). In applying CAS, the Group and the Bank also apply the Cambodian International Financial Reporting Standard (“CIFRS”) 7: *Financial Instruments: Disclosures*. The accounting principles applied may differ from generally accepted accounting principles adopted in other countries and jurisdictions. The accompanying financial statements are therefore not intended to present the financial position and results of operations and cash flows in accordance with jurisdictions other than Cambodia. Consequently, these financial statements are addressed only to those who are informed about Cambodia’s accounting principles, procedures and practices.

The financial statements are prepared based on the historical cost convention, as modified by revaluation of available-for-sale financial assets and land and buildings.

The preparation of financial statements in accordance with the guidelines issued by the National Bank of Cambodia and CAS requires the use of estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of financial statements and the reported amounts of revenues and expenses during the reporting period. Although these estimates are based on management's best knowledge of current events and actions, actual results may ultimately differ from those estimates. The areas involving a higher degree of judgement or complexity, or areas where assumptions and estimates are significant to the financial statements are disclosed in Note 3 to the financial statements.

2.2 Financial Reporting Framework

On 28 August 2009, the National Accounting Council of the Ministry of Economy and Finance announced the adoption of *Cambodian International Financial Reporting Standards* ("CIFRS") which are based on all standards published by International Accounting Standard Board ("IASB") including other interpretations and amendments to each standard that might arise in certain circumstances, by adding the word "Cambodian". Publicly accountable entities shall prepare their financial statements in accordance with CIFRS for accounting periods beginning on or after 1 January 2012.

Circular 058 MoEF.NAC dated 24 March 2016 issued by the National Accounting Council of the Ministry of Economy and Finance allowed banks and financial institutions to delay adoption of CIFRS until periods beginning on or after 1 January 2019.

The first financial statements of the Bank that will be prepared under CIFRS are for the year ending 31 December 2019. CAS, the current accounting standard used, is different from CIFRS in many areas. Hence, the adoption of CIFRS will have

significant impact on the financial statements of the Group and of the Bank.

2.3 Basis of Consolidation

The consolidated financial statements include the financial statements of the Bank and all its subsidiaries made up to the end of the financial year. Subsidiaries are companies in which the Bank has power to exercise control over the financial and operating policies of the enterprise so as to obtain benefits from its activities.

The Bank and CIHP own 49% and 51% of the equity interest of CBL, respectively. The Bank considers that it controls CBL even though it owns less than 50% of the voting rights. This is because through an agreement with CIHP, the Bank governs the operating and financial policies of CBL.

The subsidiaries are consolidated using the acquisition method of accounting. Under the acquisition method of accounting, the results of the subsidiaries acquired or disposed of during the year are included from the date of acquisition and up to the date of disposal. At the date of acquisition, the fair values of the subsidiaries' net assets are determined and these values are reflected in the consolidated financial statements.

Intercompany transactions, balances and unrealised gain or loss arising from intercompany transactions are eliminated and the consolidated financial statements reflect external transactions only. Losses resulting from intra-group transactions, which indicate an impairment loss, will be recognised in the consolidated financial statements. Consolidated financial statements are prepared using uniform accounting policies for like transactions and other events in similar circumstances. The gain or loss on disposal of a subsidiary, which is the difference between net disposal proceeds and the Group's share of its net assets as of the date of disposal, is recognised in the consolidated income statement.

Non-controlling interest represents the portion of profit or loss and the net assets of the subsidiary not owned, directly or indirectly, by the Bank. Non-controlling interest is presented separately in the consolidated income statement, and within equity in the consolidated balance sheet, separately from equity attributable to equity holder of the Group. Acquisitions of minority interest that do not result in a loss of control are accounted for as equity transaction, whereby the difference between the consideration and the fair value of the share of the net assets acquired is recognized as an equity transaction and attributed to the owners of the Bank.

2.4 Investment in Subsidiary

Investment in subsidiary, which is eliminated on consolidation, is stated at cost. On disposal of such investment, the difference between the net disposal proceeds and its carrying amounts is recognised as the gain or loss on disposal in the income statement of the Bank.

2.5 Foreign Currencies

(i) Functional and Presentation Currency

Items included in the financial statements of the Bank are measured using the currency of the primary economic environment in which the Bank operates ('the functional currency'). The financial statements are presented in United States dollars ("US\$"), which is the Bank's functional and presentation currency.

For the sole regulatory purpose of complying with the Prakas No. B7-07-164 dated 13 December 2007 of the National Bank of Cambodia (NBC), a translation to Khmer Riel ("KHR") is provided for the balance sheet, the income statement, the statement of changes in equity, the statement of cash flows and notes to the financial statements as of and for the financial year ended 31 December 2017 using the official rate of exchange published by NBC as at the reporting date, which

was US\$1 to KHR4,037 (31 December 2016: US\$ 1 to KHR4,037). Such translation amounts are unaudited and should not be construed as representations that the US\$ amounts represent, or have been or could be, converted into KHR at that or any other rate.

(ii) Transactions and Balances

Transactions in currencies other than US\$ are translated into US\$ at the exchange rates prevailing at the transaction dates. Foreign exchange gains and losses resulting from the settlement of such transactions and from the translation of monetary assets and liabilities denominated in currencies other than US\$ at the year-end exchange rates, are recognised in the income statement.

(iii) Group Companies

The results of financial position of all the group entities (none of which has the currency of a hyper-inflationary economy) that have a functional currency different from the presentation currency are translated into the presentation currency as follows:

- a) assets and liabilities for each balance sheet presented are translated at the closing rates at the dates of that balance sheet;
- b) share capital for each balance sheet presented is translated at historical rates at acquisition dates;
- c) incomes and expenses for each income statement are translated at average exchange rates (unless this average is not a reasonable approximation of the cumulative effect of the rates prevailing on the transaction dates, in which case income and expenses are translated at the rate on the dates of the transactions); and
- d) all resulting exchange differences are recognised as separate component of equity.

2.6 Cash and Equivalents

For the purposes of the statement of cash flows, cash and cash equivalents comprise balances with original maturity of three months or less from the date of acquisition, including cash on hand, the non-restricted balance with the NBC and balances with other banks.

2.7 Loans and Advances

All loans and advances are stated in the balance sheet at outstanding principal, net of unamortised loan commitment fees less any amounts written off and allowance for losses on loans and advances.

Loans are written-off when there is no realistic prospect of recovery. Recoveries of loans and advances previously written-off, or provided for, decrease the amount of the provision for loan losses in the income statement.

Loans and advances classified as substandard, doubtful or loss are considered to be non-performing loans.

2.8 Allowance for Losses on Loans and Advances

Allowance for losses on loans and advances is made with regard to specific risks and relate to those loans and advances that have been individually reviewed and specifically identified as special mention, sub-standard, doubtful or loss. In addition, a general provision is also maintained for loans classified as normal.

The Bank follows the mandatory credit classification and provisioning as required by Prakas No B7-09-074, dated 25 February 2009, issued by the NBC. The Prakas requires commercial banks to classify their loans, advances and similar assets into five classes and the minimum mandatory level of specific provisioning

is provided, depending on the classification concerned and regardless of the assets pledged as collateral as follows:

Classification	Rate of Provision (%)
General Provision:	
Normal	1
Specific Provision:	
Special mention	3
Sub-standard	20
Doubtful	50
Loss	100

2.9 Other Credit-Related Commitments

In the normal course of business, the Group and the Bank enter into other credit-related commitments including loan commitments, letters of credit and guarantees. The accounting policy and provision methodology are similar to those for originated loans as noted above. Specific provisions are raised against other credit-related commitments when losses are considered probable.

2.10 Available-for-Sale Financial Assets

Available-for-sale financial assets are non-derivatives that are either designated in this category or not classified in any of the other categories.

Available-for-sale financial assets are initially recognised at fair value plus transaction costs. The changes in the fair value of available-for-sale financial assets are recognised in equity until the financial asset is sold or impaired. At this time, the cumulative gains or losses previously recognised in the equity are recognised in the income statement.

The Group assesses at the end of each reporting period whether there is objective evidence that a

financial asset or group of financial assets is impaired. A financial asset or a group of financial assets is impaired and impairment losses are incurred only if there is objective evidence of impairment as a result of one or more events that occurred after the initial recognition of the asset (a 'loss event') and that loss event (or events) has an impact on the estimated future cash flows of the financial asset or group of financial assets that can be reliably estimated.

2.11 Property and Equipment

Property and equipment are stated at cost less accumulated depreciation. Historical cost includes expenditure that is directly attributable to the acquisition of the asset items.

Subsequent costs are included in the asset's carrying amount or recognised as a separate asset, as appropriate, only when it is probable that the future economic benefits associated with the item will flow to the Group and the Bank and the cost of the item can be measured reliably. All other repairs and maintenance are charged to the income statement during the year in which they are incurred.

Land and buildings are recognised at fair value based on periodic, but at least triennial, valuations by external independent valuers, less subsequent depreciation for buildings. A revaluation surplus is credited to other reserves in shareholders' equity. Buildings are being depreciated over the remaining useful lives after revaluation. All other property and equipment is recognised at historical cost less depreciation.

Freehold land and construction in progress are not depreciated. Depreciation of property and equipment assets is calculated using the following methods and rates:

Vehicles – declining	25%
Office equipment – declining	25%
Furniture and fixtures – declining	25%
Computers and IT equipment – declining	50%

An asset's carrying amount is written-down immediately to its recoverable amount if the asset's carrying amount is greater than its estimated recoverable amount. Gains and losses on disposals recognised in the income statement are determined by comparing the proceeds and the carrying amount of the disposed property and equipment.

2.12 Intangible Assets

Intangible assets, which comprise acquired computer software licences and related cost, are stated at cost less accumulated amortisation and impairment loss. Acquired computer software is capitalised on the basis of the costs incurred to acquire the specific software and bring it to use. These costs are amortised at the rate of 50% using the declining balance method.

Costs associated with maintaining computer software programs are recognised as expense when incurred.

2.13 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 to sell and its value in use.

Any impairment loss is charged to the income statement in the year in which it arises. Reversal of an impairment loss is recognised in the income statement to the extent that the asset's carrying amount does not exceed the carrying amount that would have been determined, net of depreciation and amortisation, had no impairment loss been recognised.

2.14 Provision for Staff Gratitude

The Bank provides its employees with retirement and resignation benefits. At the age of retirement, the retired employee will be given compensation based on the number of full years' service rendered multiplied by the final month's salary. An employee who has worked for the Bank for two years or more is entitled upon resignation to a lump sum payment representing the employee's final month's salary multiplied by the number of full years' service rendered. The payment of employment benefits is subject to the discretion of the Bank's management.

The Bank recognises the provision for the employment benefits in the financial statements, which is calculated for employees who are entitled to receive this benefit.

2.15 Interest Income and Expense

Interest earned on loans and advances, balances with the NBC and other banks are recognised on an accrual basis, except where serious doubt exists as to the collectability of loans and advances, in which case no interest income is recognised. The policy on the suspension of interest is in conformity with the NBC's guidelines on the suspension of interest on non-performing loans and provision for loan losses.

Interest expense on deposits from banks, customers, borrowings and subordinated debt are recognised on an accrual basis.

2.16 Fee and Commission Income

Fee and commission income is recognised on an accrual basis when the service has been provided. Fee and commission income comprises income received from inward and outward bank transfers, loan processing, bank guarantees, letters of credit, MoneyGram, Wire Transfer, ATM/Visa and MasterCard charges. Loan commitment fees are deferred and recognised to other income in the

income statement over the loan term period. Unamortised loan commitment fees are presented as a deduction from loans and advances.

2.17 Operating Leases

Leases in which a significant portion of the risks and rewards of ownership are not transferred to the group as lessee are classified as operating leases.

(a) As Lessor

Lease income from operating leases where the group is a lessor is recognised in income on a straight-line basis over the lease term.

(b) As Lessee

Payments made under operating leases (net of any incentives received from the lessor) are charged to profit or loss on a straight-line basis over the period of the lease.

2.18 Provisions

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

Provisions are measured at the present value of the expenditures expected to be required to settle the obligation using a pre-tax discount 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 the passage of time is recognised as interest expense.

2.19 Current and Deferred Income Tax

Current Income Tax

Current income tax assets and liabilities for the current and prior periods are measured at the amounts expected to be recovered from or paid to the taxation authorities. The tax rates and tax laws used to compute the amount are those that are enacted at the balance sheet date.

Deferred Income Tax

Deferred income tax is provided using the balance sheet liability method on temporary differences at the balance sheet date between the tax base of assets and liabilities and their carrying amount for financial reporting purposes.

Deferred income tax liabilities are recognised for all taxable temporary differences, except where the deferred income tax liability arises from the initial recognition of an asset or liability in a transaction that at the time of the transaction affects neither the accounting profit nor taxable profit or loss.

Deferred income tax assets are recognised for all deductible temporary differences to the extent that it is probable that future taxable profits will be available against which these differences can be utilised, except where the deferred tax arises from the initial recognition of an asset or liability in a transaction which at the time of the transaction affects neither the accounting profit nor taxable profit or loss.

The carrying amount of deferred income tax assets is reviewed at each balance sheet date and reduced to the extent that it is no longer probable that sufficient taxable profits will be available to allow all or part of the assets to be recovered. Unrecognised deferred income tax assets are re-assessed at each balance sheet date and are recognised to the extent that it has become

probable that future taxable profit will allow the deferred tax assets to be recovered.

2.20 Borrowings

Borrowings are stated at the amount of the principal outstanding. Fees paid on the establishment of borrowing facilities are recognised as expenses and charged to the income statement over borrowing period.

2.21 General Reserves

General reserves are set up for any overall financial risk of the Group and the Bank. The Board of Directors exercises its discretion for the use and maintenance of the general reserves by transferring from retained earnings.

2.22 Related Party Transactions

Parties are considered to be related if one party has the ability, directly or indirectly, to control the other party or exercise significant influence over the other party in making financial and operating decisions, or where the Bank and the other party are subject to common control or significant influence. Related parties may be individuals or corporate entities and include close family members of any individual considered to be a related party.

In accordance with the Law on Banking and Financial Institutions, related parties are defined as parties who hold, directly or indirectly, at least 10% of the capital of the Bank or voting rights and include any individual who participates in the administration, direction, management or internal control of the Bank.

2.23 Share Capital

Share capital is classified as equity. Incremental costs directly attributable to the issue of new share are shown in equity as a deduction, net of tax, from the proceeds.

2.24 Dividends

Provision is made for the amount of any dividend declared, being appropriately authorised and no longer at the discretion of the entity, on or before the end of the reporting period but not distributed at the end of the reporting period.

3. CRITICAL ACCOUNTING ESTIMATES, ASSUMPTIONS AND JUDGEMENTS

The Group and the Bank make estimates, assumptions and judgements that affect the reported amounts of assets and liabilities. 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.

(a) Impairment Losses on Loans and Advances

The Bank follows the mandatory credit classification and provisioning as required by Prakas No. B7-09-074, dated 25 February 2009, on asset classification and provisioning in banking and financial institutions, issued by the NBC. The NBC requires commercial banks to classify their loans, advances and similar assets into five classes and the minimum mandatory level of provisioning is provided, depending on the classification concerned and regardless of the assets pledged as collateral. For the purposes of loan classification, the Group and the Bank take into account all relevant factors that may affect the counterparties' repayment abilities.

On 1 December 2017, the National Bank of Cambodia issued a new Prakas No. B7-017-344 on credit risk classification and provision on impairment for banks and financial institutions. Loans and advances, other financial products and off balance sheet financial commitments are classified into five classifications and the regulatory provision is made depending on the classification concerned, regardless of the assets (except cash) pledged as collateral, unless other information is available to indicate worsening.

On 16 February 2018, the National Bank of Cambodia issued Circular No. B7-018-001 on implementation of credit risk classification and

provision on impairment for banks and financial institutions. Banks and financial institutions are allowed to follow the previous Prakas No. B7-09-074 on loan classification and provisioning for the financial statements for the year ended 31 December 2017 if they have difficulties to implement the new Prakas No. B7-017-344.

The Board of Directors has decided to implement and follow the previous Prakas No. B7-09-074 dated on 25 February 2009 for recognising provision for the year ended 31 December 2017 on assets classification and provisioning for banks and financial institutions and have informed the National Bank of Cambodia through letter No. 0244/18, dated 09 March 2018.

(b) Provision for Staff Gratitude

The Bank provides its employees with stage staff gratitude benefits. At the age of retirement or resignation, employee is given benefits based on the number of full years of services multiplied by the final month's salary. The Bank makes provision for staff gratitude in the financial statements, which is calculated for employees who are entitled to receive the benefit at the reporting period. Management considers that this is in line with industry practice and represents the Bank's obligation at the reporting date.

(c) Taxes

Taxes are calculated on the basis of current interpretation of the tax regulations enacted as at reporting date. The management periodically evaluates position taken in tax returns with respect to situations in which applicable tax regulation is subjected to interpretation. It establishes provisions where appropriate on the basis of amounts expected to be paid to the tax authorities.

However, these regulations are subject to periodic variation and the ultimate determination of tax liabilities will be made following inspection by the tax authorities. Where the final tax outcome of these matters is different from the amounts initially recorded, such differences will impact the taxes liabilities and balances in the period in which the determination is made.

4. CASH ON HAND

	Group				Bank				
	2017		2016		2017		2016		
	US\$	Million Riel							
Cash on hand:									
US Dollars	136,434,609	550,787	123,269,976	497,641	135,922,827	548,720	122,608,270	494,970	
Khmer Riel	51,456,199	207,729	32,475,634	131,104	51,456,199	207,729	32,475,634	131,104	
Others	7,403,728	29,888	8,012,665	32,347	7,168,188	28,938	7,511,132	30,322	
	<u>195,294,536</u>	<u>788,404</u>	<u>163,758,275</u>	<u>661,092</u>	<u>194,547,214</u>	<u>785,387</u>	<u>162,595,036</u>	<u>656,396</u>	

5. BALANCES WITH THE CENTRAL BANKS

	Group				Bank				
	2017		2016		2017		2016		
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	
Current accounts	207,691,372	838,450	333,912,399	1,348,004	197,814,425	798,576	325,921,756	1,315,747	
Term deposits (i)	541,000,000	2,184,017	76,000,000	306,812	541,000,000	2,184,017	76,000,000	306,812	
Capital guarantee deposits (ii)	29,323,124	118,377	29,884,735	120,645	28,000,000	113,036	22,000,000	88,814	
Reserve deposits (iii)	433,088,642	1,748,379	291,018,847	1,174,843	433,002,018	1,748,030	290,910,945	1,174,407	
	<u>1,211,103,138</u>	<u>4,889,223</u>	<u>730,815,981</u>	<u>2,950,304</u>	<u>1,199,816,443</u>	<u>4,843,659</u>	<u>714,832,701</u>	<u>2,885,780</u>	
Balances with the central banks -									
Current	<u>1,181,780,014</u>	<u>4,770,846</u>	<u>700,931,246</u>	<u>2,829,659</u>	<u>1,171,816,443</u>	<u>4,730,623</u>	<u>692,832,701</u>	<u>2,796,966</u>	

5. BALANCES WITH THE CENTRAL BANKS (continued)

(i) Term Deposits

Term Deposits with NBC of US\$541 Million are Negotiable Certificate of Deposits (“NCDs”). The NCDs have two-week, one-month, three-month and six-month term and bear interest rate of 0.28%, 0.56%, 1.00%, and 1.08% per annum respectively, of which, NCDs of US\$15 Million have six-month term. NCDs with three-month term of US\$16 Million are placed to secure the NBC’s overdraft facility for liquidity contingency in accordance with Prakas No B5-014-230 on Facility Provision to Member of Clearing House of the National Bank of Cambodia. As at 31 December 2017, the Bank had yet utilised the overdraft facility.

(ii) Capital Guarantee Deposits

Under the NBC Prakas No. B7-01-136, dated 15 October 2001, banks are required to maintain a capital guarantee deposit of 10% of share capital. This deposit is refundable should the Bank voluntarily cease its operations in Cambodia and it is not available for use in the Bank’s day-to-day operations.

In compliance with Bank of Laos (“BoL”) regulation, CBL maintains an additional statutory capital deposit with the BoL until the required minimum capital for the CBL is reached.

(iii) Reserve Deposits

For the Bank, reserve deposits represent the minimum reserve requirement calculated at 8% for Riel and 12.50% for other currencies of the total amount

of deposits from customers, non-residential banks and financial institution deposits, and non-residential borrowings. The 4.50% reserve requirement in currencies other than Riel is interest bearing while the remaining 8% of the reserve requirement in Riel and other currencies bear no interest.

For CBL, reserve deposits are calculated at 5% for LAK (Lao currency) and 10% for other foreign currencies of the average balance of customer deposits. These deposits bear no interest.

(iv) Interest Rates

Annual interest rates on balances with the NBC are as follows:

	2017	2016
Current accounts	Nil	Nil
Reserve deposits	0.13% - 0.17%	0.10% - 0.38%
Capital guarantee deposits	0.08% - 0.29%	0.08% - 0.22%
Term deposits	0.28% - 1.08%	0.31% - 0.66%

Balances with BoL bear no interest.

6. BALANCES WITH OTHER BANKS**(a) By Residency Status**

	Group				Bank			
	2017		2016		2017		2016	
	US\$	Million Riel						
Balances with local banks	40,263,631	162,544	65,608,986	264,863	40,263,632	162,544	65,608,986	264,863
Balances with overseas banks	297,660,283	1,201,655	199,119,686	803,847	294,977,286	1,190,824	199,328,657	804,690
	337,923,914	1,364,199	264,728,672	1,068,710	335,240,918	1,353,368	264,937,643	1,069,553

(b) By Account Types

	Group				Bank			
	2017		2016		2017		2016	
	US\$	Million Riel						
Balances with local banks:								
Current accounts	4,582,847	18,501	6,019,119	24,299	4,582,846	18,501	6,019,119	24,299
Savings accounts	102,573	414	47,173	190	102,574	414	47,173	190
Fixed deposits	35,578,211	143,629	59,542,694	240,374	35,578,212	143,629	59,542,694	240,374
Total balances with local banks	40,263,631	162,544	65,608,986	264,863	40,263,632	162,544	65,608,986	264,863
Balances with overseas banks:								
Current accounts (i)	143,765,301	580,381	171,678,273	693,065	149,351,440	602,932	171,887,244	693,909
Fixed deposits (i)	153,894,982	621,274	27,441,413	110,782	145,625,846	587,892	27,441,413	110,781
Total balances with overseas banks	297,660,283	1,201,655	199,119,686	803,847	294,977,286	1,190,824	199,328,657	804,690
	337,923,914	1,364,199	264,728,672	1,068,710	335,240,918	1,353,368	264,937,643	1,069,553
Balances with other banks- Current	312,430,949	1,261,284	177,744,565	717,555	154,036,860	621,847	177,953,536	718,398

6. BALANCES WITH OTHER BANKS (continued)

(i) Current Accounts and Fixed Deposits Pledged:

The Group and the Bank have pledged part of their balances with other banks as security with details as follows:

	2017		2016	
	US\$	Million Riel	US\$	Million Riel
Visa Card operations (i.a)	433,447	1,750	431,608	1,742
Master Card operations (i.a)	763,100	3,081	751,942	3,036
Borrowed funds of the facilities (Note 17)	46,417,184	187,386	44,873,471	181,154
	47,613,731	192,217	46,057,021	185,932

i.a: these are accounts pledged for the purpose of settlement and clearance of Visa and Master Cards.

(ii) Annual Interest Rates:

	Group		Bank	
	2017	2016	2017	2016
Current accounts	Nil - 1.15%	Nil - 1.15%	Nil - 1.15%	Nil - 1.15%
Savings accounts	1.00%	1.00%	1.00%	1.00%
Term deposits	0.75% - 7.00%	0.75% - 6.50%	0.75% - 7.00%	0.75% - 6.50%

7. LOANS AND ADVANCES

	Group				Bank			
	2017		2016		2017		2016	
	US\$	Million Riel						
Commercial loans:								
Short-term loans	612,181,268	2,471,376	562,924,317	2,272,525	612,126,648	2,471,155	562,919,203	2,272,505
Overdrafts	286,108,538	1,155,020	227,265,723	917,472	285,881,565	1,154,104	227,121,376	916,889
Long-term loans	1,379,110,372	5,567,469	989,038,272	3,992,748	1,365,089,232	5,510,865	976,938,169	3,943,899
	2,277,400,178	9,193,865	1,779,228,312	7,182,745	2,263,097,445	9,136,124	1,766,978,748	7,133,293
Consumer loans:								
Mortgage loans	274,721,795	1,109,052	227,511,748	918,465	268,310,293	1,083,169	221,858,321	895,642
Credit cards	2,404,079	9,705	2,241,660	9,050	2,404,079	9,705	2,241,660	9,050
Car loans	3,820,292	15,423	290,821	1,174	3,820,292	15,423	3,141,045	12,680
Others	5,456,993	22,030	5,736,712	23,159	5,456,993	22,030	2,886,488	11,653
	286,403,159	1,156,210	235,780,941	951,848	279,991,657	1,130,327	230,127,514	929,025
Total gross loans	2,563,803,337	10,350,075	2,015,009,253	8,134,593	2,543,089,102	10,266,451	1,997,106,262	8,062,318
Allowance for losses on loans and advances	(64,291,436)	(259,545)	(55,601,508)	(224,464)	(63,668,818)	(257,031)	(55,370,088)	(223,529)
Unamortised loan commitment fees	(16,428,755)	(66,323)	(12,449,684)	(50,259)	(16,428,755)	(66,323)	(12,449,684)	(50,259)
	2,483,083,146	10,024,207	1,946,958,061	7,859,870	2,462,991,529	9,943,097	1,929,286,490	7,788,530

7. LOANS AND ADVANCES (continued)

(a) Allowance for Losses on Loans and Advances

Movements in the allowance for losses on loans and advances are as follows:

	Group				Bank			
	2017		2016		2017		2016	
	US\$	Million Riel						
At the beginning of the year	55,601,508	224,464	55,089,376	222,396	55,370,088	223,529	54,983,735	222,684
Provision for the year	27,865,211	112,492	9,815,106	39,624	26,380,439	106,498	9,815,106	39,624
Specific	8,298,447	33,501	4,599,759	18,569	8,113,279	32,753	4,473,839	18,060
General	36,163,658	145,993	14,414,865	58,193	34,493,718	139,251	14,288,945	57,684
Recoveries during the year	(21,892,211)	(88,379)	(13,683,980)	(55,242)	(20,610,545)	(83,205)	(13,683,980)	(55,242)
Written off during the year	(5,581,519)	(22,533)	(218,753)	(883)	(5,584,443)	(22,544)	(218,612)	(1,597)
At the end of the year	64,291,436	259,545	55,601,508	224,464	63,668,818	257,031	55,370,088	223,529

(b) By Industry

	Group				Bank			
	2017		2016		2017		2016	
	US\$	Million Riel						
Financial institutions	73,691,234	297,492	11,053,465	44,623	73,691,234	297,492	11,053,465	44,623
Service	586,888,062	2,369,267	488,614,850	1,972,538	585,423,389	2,363,354	487,652,180	1,968,652
Mortgage	262,658,146	1,060,351	130,317,072	526,090	262,658,146	1,060,351	130,317,072	526,090
Building and construction	489,857,091	1,977,553	337,558,821	1,362,725	477,789,820	1,928,838	326,891,650	1,319,662
Wholesale and retails	566,184,344	2,285,686	576,371,356	2,326,811	560,006,419	2,260,746	576,371,356	2,326,811
Import and export	148,518,142	599,568	125,637,596	507,199	148,518,142	599,568	125,637,596	507,199
Agriculture	221,386,319	893,737	199,584,445	805,722	221,359,610	893,629	199,584,445	805,722
Others	214,619,999	866,421	145,871,648	588,885	213,642,342	862,473	139,598,498	563,559
	2,563,803,337	10,350,075	2,015,009,253	8,134,593	2,543,089,102	10,266,451	1,997,106,262	8,062,318

7. LOANS AND ADVANCES (continued)

(c) By Loan Classification

	Group				Bank			
	2017		2016		2017		2016	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Normal:								
Secured	2,394,856,849	9,668,037	1,859,031,185	7,504,909	2,387,821,169	9,639,634	1,841,128,194	7,432,634
Unsecured	9,536,974	38,501	5,919,318	23,896	9,536,974	38,501	5,919,318	23,896
Special mention:								
Secured	49,759,738	200,881	62,430,759	252,033	36,081,183	145,660	62,430,759	252,033
Unsecured	-	-	-	-	-	-	-	-
Sub-standard:								
Secured	63,264,583	255,399	41,365,550	166,993	63,264,583	255,399	41,365,550	166,993
Unsecured	-	-	-	-	-	-	-	-
Doubtful:								
Secured	40,850,617	164,914	39,017,722	157,515	40,850,617	164,914	39,017,722	157,515
Unsecured	-	-	-	-	-	-	-	-
Loss:								
Secured	5,534,576	22,343	7,242,719	29,239	5,534,576	22,343	7,242,719	29,239
Unsecured	-	-	2,000	8	-	-	2,000	8
	2,563,803,337	10,350,075	2,015,009,253	8,134,593	2,543,089,102	10,266,451	1,997,106,262	8,062,318

7. LOANS AND ADVANCES (continued)

(d) By Maturity

	Group				Bank			
	2017		2016		2017		2016	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Not later than 1 year	1,026,450,266	4,143,780	911,454,447	3,679,542	1,025,935,493	4,141,702	907,983,909	3,665,531
Later than 1 year and no later than 3 years	250,309,980	1,010,501	110,782,132	447,227	239,865,922	968,339	110,782,132	447,227
Later than 3 years and no later than 5 years	626,332,265	2,528,503	478,557,461	1,931,936	620,877,175	2,506,481	465,972,924	1,881,133
Later than 5 years	660,710,826	2,667,291	514,215,213	2,075,888	656,410,512	2,649,929	512,367,297	2,068,427
	<u>2,563,803,337</u>	<u>10,350,075</u>	<u>2,015,009,253</u>	<u>8,134,593</u>	<u>2,543,089,102</u>	<u>10,266,451</u>	<u>1,997,106,262</u>	<u>8,062,318</u>

(e) By Large Exposure

	Group				Bank			
	2017		2016		2017		2016	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Large exposure	296,813,703	1,198,237	104,833,910	423,214	296,813,703	1,198,237	104,833,910	423,214
Non-large exposure	2,266,989,634	9,151,838	1,910,175,343	7,711,379	2,246,275,399	9,068,214	1,892,272,352	7,639,104
	<u>2,563,803,337</u>	<u>10,350,075</u>	<u>2,015,009,253</u>	<u>8,134,593</u>	<u>2,543,089,102</u>	<u>10,266,451</u>	<u>1,997,106,262</u>	<u>8,062,318</u>

The large exposure is defined by the NBC as the overall credit exposure to any individual beneficiary that exceeds 10% of the Bank's net worth.

7. LOANS AND ADVANCES (continued)**(f) By Related Parties**

	Group				Bank			
	2017		2016		2017		2016	
	US\$	Million Riel						
Related parties (Note 35)	23,699,721	95,676	462,973	1,869	23,699,721	95,676	462,973	1,869
Non-related parties	2,540,103,616	10,254,399	2,014,546,280	8,132,724	2,519,389,381	10,170,775	1,996,643,289	8,060,449
	2,563,803,337	10,350,075	2,015,009,253	8,134,593	2,543,089,102	10,266,451	1,997,106,262	8,062,318

(g) By Residency

	Group				Bank			
	2017		2016		2017		2016	
	US\$	Million Riel						
Residents	2,543,089,102	10,266,452	1,997,106,262	8,062,318	2,543,089,102	10,266,451	1,997,106,262	8,062,318
Non-residents	20,714,235	83,623	17,902,991	72,275	-	-	-	-
	2,563,803,337	10,350,075	2,015,009,253	8,134,593	2,543,089,102	10,266,451	1,997,106,262	8,062,318

(h) Interest Rates

Annual interest rates during the year are as follows:

	Group		Bank	
	2017	2016	2017	2016
Credit cards	15.00% - 18.00%	18.00% - 21.96%	15.00% - 18.00%	18.00% - 21.96%
Microfinance loans	7.50% - 10.00%	14.40%	7.50% - 10.00%	14.40%
Long-term loans	6.00% - 27.60%	5.00% - 28.80%	6.00% - 27.60%	5.00% - 28.80%
Leasing	12.00% - 14.44%	8.00% - 14.40%	12.00% - 14.44%	8.00% - 14.40%
Short-term loans - business	7.50% - 21.60%	7.00% - 25.20%	7.50% - 21.60%	7.00% - 25.20%
Short-term loans - consumer	15.00% - 27.60%	7.00% - 32.40%	15.00% - 27.60%	7.00% - 32.40%
Overdrafts - business	4.50% - 15.60%	4.50% - 18.00%	4.50% - 15.60%	4.50% - 18.00%
Overdrafts - consumer	0.00% - 30.00%	0.00% - 30.00%	0.00% - 30.00%	0.00% - 30.00%
Mortgage loans	6.50% - 14.00%	7.00% - 13.50%	7.00% - 14.00%	7.00% - 12.00%

8. INVESTMENT IN SECURITIES

	Group			
	2017	2016		
	US\$	Million Riel	US\$	Million Riel
At 1 January	3,181,421	12,843	3,224,063	13,057
Net losses transferred to equity	(10,620)	(42)	(42,642)	(214)
At 31 December	3,170,801	12,801	3,181,421	12,843
Less non-current portion	(3,000,000)	(12,111)	(3,000,000)	(12,111)
Current portion	170,801	690	181,421	732

Investment in securities includes the following:

	Group			
	2017	2016		
	US\$	Million Riel	US\$	Million Riel
Listed securities:				
Equity securities	170,801	690	181,421	732
Unlisted securities:				
Debt securities *	3,000,000	12,111	3,000,000	12,111
At 31 December	3,170,801	12,801	3,181,421	12,843

The fair value of equity securities (available-for-sales financial assets) is based on quoted market prices at the reporting date.

The fair value of debt securities not quoted in any active market is based on the redemption offer letter issued by the issuer of the bonds the Group acquired and held.

* Cana Securities Ltd. ("CSL") invested in private placement bonds, which are unquoted fixed interest bonds of 300 units at par value of US\$ 10,000 each

issued by a private company with maturity on 30 December 2020. The fixed interest bonds bear interest at rate of 7% per annum. CSL classifies the bonds as held-to-maturity due to their intension and ability to hold the bonds to maturity. CSL originally acquired the bonds on 1 January 2015 with three year maturity and renewed on 30 December 2017 for another three years.

None of these financial assets is either past due or impaired.

9. INVESTMENTS IN SUBSIDIARIES

In February 2010, Cana Securities Ltd. (“CSL”) was incorporated as a wholly-owned subsidiary of the Bank. CSL received its securities underwriting licence from the Securities and Exchange Commission of Cambodia on 20 October 2010. The principal activities of the CSL are to provide securities-related services; these include, but are not limited to, securities underwriting, dealing, brokerage and investment-related services. On 23 February 2013, the Bank injected additional capital of US\$841,600 to increase its investment in subsidiary to US\$11,000,000.

Canadia Bank Lao Ltd. (“CBL”) is a commercial bank incorporated in Lao P.D.R and operating under its banking rules and regulations, in 2015. CBL started its commercial operations in September 2015. The Bank and CHP respectively own 49% and 51% of the equity interest of CBL. The Bank, however, controls over this entity’s operations through its proxy agreement with CHP and its rights to appoint members of the Board of Directors of CBL.

	Bank			
	2017	2016		
	US\$	Million Riel	US\$	Million Riel
Cana Securities Ltd. (“CSL”)	11,000,000	44,407	11,000,000	44,407
Canadia Bank Lao Ltd. (“CBL”)	18,005,880	72,690	18,005,880	72,690
	29,005,880	117,097	29,005,880	117,097

10. STATUTORY DEPOSIT

In compliance with the SECC’s Prakas No. 009 on the licensing of securities firms and securities representatives, the Cana Securities Ltd. (CSL) is required to place a statutory deposit into SECC’s bank account maintained with the NBC amounting to Riel 4 billion for operating as a securities underwriter in Cambodia. The deposit is refundable should CSL voluntarily cease its operations in Cambodia.

11. PROPERTY AND EQUIPMENT

	Group							Total
	2017							
	Freehold land US\$	Buildings US\$	Construction in progress US\$	Furniture and fixtures US\$	Office equipment US\$	Computer and IT equipment US\$	Vehicles US\$	Total US\$
Cost								
At 1 January 2017	20,304,779	52,474,288	994,310	6,404,200	7,021,800	8,085,274	5,112,488	100,397,139
Additions	2,747,300	461,527	159,631	220,237	617,786	1,417,048	1,396,559	7,020,088
Transfer	-	939,129	(939,129)	-	-	-	-	-
Foreign operation translation	-	(5,615)	-	(545)	(1,770)	(4,442)	(1,858)	(14,230)
Disposals	-	(6,924)	-	(152,311)	(148,337)	(371,925)	(339,310)	(1,018,807)
At 31 December 2017	23,052,079	53,862,405	214,812	6,471,581	7,489,479	9,125,955	6,167,879	106,384,190
Accumulated depreciation								
At 1 January 2017	-	15,038,847	-	4,908,761	5,069,055	6,323,816	3,243,555	34,584,034
Depreciation charges	-	2,784,011	-	391,252	590,826	1,159,738	550,226	5,476,053
Foreign operation translation	-	(1,988)	-	1,857	(240)	(3,097)	(431)	(3,899)
Disposals	-	(1,039)	-	(131,811)	(130,133)	(362,165)	(228,071)	(853,219)
At 31 December 2017	-	17,819,831	-	5,170,059	5,529,508	7,118,292	3,565,279	39,202,969
Net book value	23,052,079	36,042,574	214,812	1,301,522	1,959,971	2,007,663	2,602,600	67,181,221
Million Riel equivalent	93,061	145,504	867	5,254	7,912	8,105	10,508	271,211

11. PROPERTY AND EQUIPMENT (continued)

	Group															
	2016															
	Freehold land US\$	Buildings US\$	Construction in progress US\$	Furniture and fixtures US\$	Office equipment US\$	Computer and IT equipment US\$	Vehicles US\$	Total US\$	Freehold land US\$	Buildings US\$	Construction in progress US\$	Furniture and fixtures US\$	Office equipment US\$	Computer and IT equipment US\$	Vehicles US\$	Total US\$
Cost																
At 1 January 2016	19,998,780	52,300,496	939,129	6,126,416	6,936,766	7,157,746	4,875,037	98,334,370								
Additions	305,999	174,599	55,181	332,578	236,925	1,172,217	703,709	2,981,208								
Foreign operation translation	-	(807)	-	(57)	(65)	(546)	239	(1,236)								
Disposals	-	-	-	(54,737)	(151,826)	(244,143)	(466,497)	(917,203)								
At 31 December 2016	20,304,779	52,474,288	994,310	6,404,200	7,021,800	8,085,274	5,112,488	100,397,139								
Accumulated depreciation																
At 1 January 2016	-	12,115,250	-	4,530,498	4,589,362	5,560,679	2,980,567	29,776,356								
Depreciation charges	-	2,923,826	-	428,011	615,997	990,635	546,609	5,505,078								
Foreign operation translation	-	(229)	-	(2,551)	(2,034)	1,792	(40)	(3,062)								
Disposals	-	-	-	(47,197)	(134,270)	(229,290)	(283,581)	(694,338)								
At 31 December 2016	-	15,038,847	-	4,908,761	5,069,055	6,323,816	3,243,555	34,584,034								
Net book value	20,304,779	37,435,441	994,310	1,495,439	1,952,745	1,761,458	1,868,933	65,813,105								
Million Riel equivalent	81,970	151,127	4,014	6,037	7,883	7,111	7,546	265,688								

11. PROPERTY AND EQUIPMENT (continued)

	Bank							
	2017							
	Freehold land	Buildings	Construction in progress	Furniture and fixtures	Office equipment	Computer and IT equipment	Vehicles	Total
	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$
Cost								
At 1 January 2017	20,304,779	51,968,383	994,310	6,319,689	6,893,270	7,817,463	4,892,570	99,190,464
Additions	2,747,300	461,527	159,631	212,734	617,462	1,407,383	1,393,779	6,999,816
Transfer	-	939,129	(939,129)	-	-	-	-	-
Disposals	-	-	-	(152,311)	(146,762)	(369,851)	(339,310)	(1,008,234)
At 31 December 2017	23,052,079	53,369,039	214,812	6,380,112	7,363,970	8,854,995	5,947,039	105,182,046
Accumulated depreciation								
At 1 January 2017	-	14,988,732	-	4,861,947	5,021,562	6,138,670	3,154,090	34,165,001
Depreciation charges	-	2,757,363	-	378,594	564,585	1,045,160	562,018	5,307,720
Disposals	-	-	-	(131,811)	(129,223)	(360,350)	(228,071)	(849,455)
At 31 December 2017	-	17,746,095	-	5,108,730	5,456,924	6,823,480	3,488,037	38,623,266
Net book value	23,052,079	35,622,944	214,812	1,271,382	1,907,046	2,031,515	2,459,002	66,558,780
Million Riel equivalent	93,061	143,810	867	5,133	7,699	8,201	9,927	268,698

11. PROPERTY AND EQUIPMENT (continued)

	Bank									
	2016									
	Freehold land	Buildings	Construction in progress	Furniture and fixtures	Office equipment	Computer and IT equipment	Vehicles	Total	US\$	US\$
Cost										
At 1 January 2016	19,998,780	51,799,179	939,129	6,047,689	6,843,940	6,830,137	4,781,957	97,240,811		
Additions	305,999	169,204	55,181	326,737	201,156	1,171,618	577,110	2,807,005		
Disposals	-	-	-	(54,737)	(151,826)	(184,292)	(466,497)	(857,352)		
At 31 December 2016	20,304,779	51,968,383	994,310	6,319,689	6,893,270	7,817,463	4,892,570	99,190,464		
Accumulated depreciation										
At 1 January 2016	-	12,090,184	-	4,495,334	4,566,155	5,361,481	2,934,533	29,447,687		
Depreciation charges	-	2,898,548	-	413,810	589,677	958,165	503,138	5,363,338		
Disposals	-	-	-	(47,197)	(134,270)	(180,976)	(283,581)	(646,024)		
At 31 December 2016	-	14,988,732	-	4,861,947	5,021,562	6,138,670	3,154,090	34,165,001		
Net book value	20,304,779	36,979,651	994,310	1,457,742	1,871,708	1,678,793	1,738,480	65,025,463		
Million Riel equivalent	81,970	149,287	4,014	5,885	7,556	6,777	7,019	262,508		

12. INTANGIBLE ASSETS

	Group				Bank			
	2017		2016		2017		2016	
	US\$	Million Riel						
Cost								
At 1 January	5,694,756	22,990	4,460,428	18,064	5,528,287	22,318	4,307,014	17,443
Additions	776,838	3,136	1,234,546	4,984	776,838	3,136	1,221,273	4,930
Disposals	-	-	-	-	-	-	-	-
Foreign operation translation	(1,848)	-	(218)	-	-	-	-	-
Currency translation differences	-	(8)	-	(58)	-	-	-	(55)
At 31 December	6,469,746	26,118	5,694,756	22,990	6,305,125	25,454	5,528,287	22,318
Accumulated amortisation								
At 1 January	3,927,653	15,856	3,284,778	13,303	3,806,155	15,366	3,208,071	12,992
Amortisation charges	937,432	3,784	642,966	2,596	915,149	3,694	598,084	2,414
Disposals	-	-	-	-	-	-	-	-
Foreign operation translation	(1,443)	-	(91)	-	-	-	-	-
Currency translation differences	-	(6)	-	(43)	-	-	-	(40)
At 31 December	4,863,642	19,634	3,927,653	15,856	4,721,304	19,060	3,806,155	15,366
Net book value	1,606,104	6,484	1,767,103	7,134	1,583,821	6,394	1,722,132	6,952

13. DEFERRED TAX ASSETS

Group and Bank

	Group and Bank			
	2017		2016	
	US\$	Million Riel	US\$	Million Riel
Deferred tax assets	9,669,862	39,038	7,733,388	31,220
Deferred tax liabilities	(3,545,340)	(14,313)	(3,655,961)	(14,759)
Deferred tax assets (liabilities)- net	6,124,522	24,725	4,077,427	16,461

Movement

	Group and Bank			
	2017		2016	
	US\$	Million Riel	US\$	Million Riel
At the beginning of the year	4,077,427	16,461	(1,077,743)	(4,365)
Recognised in the income statement	2,047,095	8,264	5,155,170	20,811
Currency translation differences	-	-	-	15
At the end of the year	6,124,522	24,725	4,077,427	16,461

13. DEFERRED TAX ASSETS (continued)

Deferred Tax Assets

	Group and Bank			Total US\$
	Loan provision US\$	Staff gratitude US\$	Unamortised commitment fees US\$	
2017				
At 1 January 2017	4,068,680	1,174,772	2,489,936	7,733,388
Recognised in the income statement	943,723	196,935	795,816	1,936,474
At 31 December 2017	5,012,403	1,371,707	3,285,752	9,669,862
<i>Million Riel equivalent</i>	20,235	5,538	13,265	39,038
2016				
At 1 January 2016	-	1,397,076	1,534,028	2,931,104
Recognised in the income statement	4,068,680	(222,304)	955,908	4,802,284
At 31 December 2016	4,068,680	1,174,772	2,489,936	7,733,388
<i>Million Riel equivalent</i>	16,425	4,743	10,052	31,220

Deferred Tax Liabilities

	Group and Bank		Total US\$
	Revaluation surplus US\$	Unrealised gain US\$	
2017			
At 1 January 2017	(3,655,961)	-	(3,655,961)
Recognised in the income statement	110,621	-	110,621
At 31 December 2017	(3,545,340)	-	(3,545,340)
<i>Million Riel equivalent</i>	(14,313)	-	(14,313)
2016			
At 1 January 2016	(3,790,033)	(218,814)	(4,008,847)
Recognised in the income statement	134,072	218,814	352,886
At 31 December 2016	(3,655,961)	-	(3,655,961)
<i>Million Riel equivalent</i>	(14,759)	-	(14,759)

14. OTHER ASSETS

	Group				Bank			
	2017		2016		2017		2016	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Foreclosed property	68,024,870	274,616	64,566,768	260,656	68,024,870	274,616	64,566,768	260,656
Accrued interest receivable	17,631,098	71,177	22,674,589	91,537	16,638,177	67,168	22,424,068	90,526
Prepayments	9,917,550	40,037	4,625,632	18,674	9,641,839	38,924	4,236,000	17,101
Advances	1,856,975	7,497	571,404	2,307	1,855,753	7,492	569,670	2,300
Supplies	1,226,945	4,953	857,602	3,462	1,226,945	4,953	857,602	3,462
Receivables from card vendors	-	-	204,442	825	-	-	204,442	825
Others	3,862,099	15,591	2,412,104	9,738	2,273,419	9,178	851,454	3,437
	<u>102,519,537</u>	<u>413,871</u>	<u>95,912,541</u>	<u>387,199</u>	<u>99,661,003</u>	<u>402,331</u>	<u>93,710,004</u>	<u>378,307</u>
	Group				Bank			
	2017		2016		2017		2016	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Current	96,421,665	389,254	94,862,717	382,961	93,923,131	379,167	92,673,380	374,122
Non-current	6,097,872	24,617	1,049,824	4,238	5,737,872	23,164	1,036,624	4,185
	<u>102,519,537</u>	<u>413,871</u>	<u>95,912,541</u>	<u>387,199</u>	<u>99,661,003</u>	<u>402,331</u>	<u>93,710,004</u>	<u>378,307</u>

15. DEPOSITS FROM BANKS

	Group				Bank			
	2017		2016		2017		2016	
	US\$	Million Riel						
Current accounts	17,019,935	68,709	31,936,262	128,927	17,499,061	70,644	32,365,123	130,658
Savings accounts	30,332,364	122,452	24,329,212	98,217	30,332,083	122,451	24,328,933	98,216
Term deposits	221,082,988	892,512	184,075,117	743,111	221,082,988	892,512	184,075,117	743,111
Marginal accounts	60,500	244	50,190	203	60,500	244	50,190	203
	268,495,787	1,083,917	240,390,781	970,458	268,974,632	1,085,851	240,819,363	972,188

	Group				Bank			
	2017		2016		2017		2016	
	US\$	Million Riel						
Current	267,920,303	1,081,594	240,340,591	970,255	268,399,148	1,083,528	240,769,173	971,985
Non-current	575,484	2,323	50,190	203	575,484	2,323	50,190	203
	268,495,787	1,083,917	240,390,781	970,458	268,974,632	1,085,851	240,819,363	972,188

15. DEPOSITS FROM BANKS (continued)

Annual interest rates during the year are as follows:

	Group		Bank	
	2017	2016	2017	2016
Current accounts	Nil - 1.67%	Nil - 2.00%	Nil - 1.67%	Nil - 2.00%
Savings accounts	0.75% - 1.35%	0.50% - 1.50%	0.75% - 1.35%	0.50% - 0.75%
Term deposits	1.00% - 3.70%	1.00% - 4.50%	1.00% - 3.70%	1.00% - 4.50%

Marginal accounts represent the aggregate balance of required non-interest bearing cash deposits from banks for letters of credit and guarantees outstanding at year-end.

(a) By Residency Status

	Group		Bank	
	2017	2016	2017	2016
	US\$	US\$	US\$	US\$
	Million Riel	Million Riel	Million Riel	Million Riel
Cambodia	268,481,054	240,331,582	268,480,772	240,332,756
Overseas	14,733	59,199	493,860	486,607
			239	1,994
			970,219	1,083,857
			970,458	1,085,851
			268,974,632	240,819,363
			972,188	972,188

16. DEPOSITS FROM CUSTOMERS

	Group				Bank			
	2017		2016		2017		2016	
	US\$	Million Riel						
Current accounts	348,443,599	1,406,667	252,513,562	1,019,397	348,880,025	1,408,429	253,356,319	1,022,799
Savings accounts	1,330,448,265	5,371,020	836,009,250	3,374,969	1,329,882,743	5,368,737	835,669,002	3,373,596
Term deposits	1,666,181,906	6,726,376	1,244,638,851	5,024,607	1,672,793,841	6,753,069	1,250,068,317	5,046,526
Marginal accounts	11,722,740	47,325	10,045,456	40,554	11,722,740	47,324	10,045,456	40,554
	3,356,796,510	13,551,388	2,343,207,119	9,459,527	3,363,279,349	13,577,559	2,349,139,094	9,483,475
	Group				Bank			
	2017		2016		2017		2016	
	US\$	Million Riel						
Current	3,077,904,204	12,425,500	2,162,618,588	8,730,491	3,084,444,296	12,451,902	2,168,565,599	8,754,500
Non-current	278,892,306	1,125,888	180,588,531	729,036	278,835,053	1,125,657	180,573,495	728,975
	3,356,796,510	13,551,388	2,343,207,119	9,459,527	3,363,279,349	13,577,559	2,349,139,094	9,483,475

Annual interest rates during the year are as follows:

	Group		Bank	
	2017	2016	2017	2016
Current accounts	Nil - 0.80%	Nil - 2.00%	Nil - 0.80%	Nil - 2.00%
Savings accounts	0.75% - 3.43%	0.75% - 2.00%	0.75% - 3.43%	0.75% - 2.00%
Term deposits	2.00% - 6.84%	1.50% - 8.50%	2.00% - 4.88%	2.00% - 5.75%

Marginal accounts represent the aggregate balance of required non-interest bearing cash deposits from customers for letters of credit and guarantees outstanding at year-end.

17. BORROWINGS**Group and Bank**

	2017		2016	
	US\$	Million Riel	US\$	Million Riel
Borrowings from overseas				
Current	32,678,834	131,924	4,907,508	19,812
Non-current	136,757,207	552,089	166,354,637	671,573
	169,436,041	684,013	171,262,145	691,385

The Bank pledges its deposit accounts of US\$46,417,184 (2016: US\$44,873,471) with the overseas lenders. Risk exposures of borrowings are disclosed in the section of the financial risk management (Note 36).

18. SUBORDINATED DEBT

	2017		2016	
	US\$	Million Riel	US\$	Million Riel
Non-current				
Subordinated debt from ultimate shareholder	10,000,000	40,370	-	-

On 15 November 2017, the National Bank of Cambodia issued letter B7-017-899 C.T to approve the recognition of the subordinated debt of US\$10 million to be included in Tier 2 Capital for the calculation of the Bank's Net Worth.

The subordinated debt was borrowed from ultimate shareholder, Mr. Pung Kheav Se, for the amount of US\$10 million with 7% interest rate per annum and has the term of five years. The Bank is to repay the loan on the repayment date falling on 09 October 2022.

19. PROVISION FOR STAFF GRATITUDE

The Bank has established employee's resignation plan since August 2006. Movements in the provision for staff benefits are as follows:

	2017		2016	
	US\$	Million Riel	US\$	Million Riel
Non-current				
At 1 January	5,903,233	23,831	5,002,813	20,261
Provision during the year	1,348,009	5,442	1,166,490	4,709
Interest received from investment	122,795	496	121,312	490
Payments during the year	(515,502)	(2,081)	(387,382)	(1,564)
Translation difference	-	-	-	(65)
At 31 December	6,858,535	27,688	5,903,233	23,831

20. OTHER LIABILITIES

	Group				Bank			
	2017		2016		2017		2016	
	US\$	Million Riel						
Accrued interest payable	45,398,736	183,275	31,323,274	126,452	45,389,535	183,238	31,308,738	126,393
Accrued staff bonus	2,270,864	9,167	2,444,208	9,867	2,203,814	8,897	2,443,947	9,866
Other taxes payable	1,638,542	6,615	903,516	3,647	1,638,542	6,615	903,516	3,647
Accrued expenses	1,511,028	6,100	1,100,125	4,441	1,457,950	5,886	1,043,934	4,214
Deposits in-transit	539,234	2,177	4,066,124	16,415	539,234	2,177	4,066,124	16,415
Trade-related payables	259,658	1,048	1,345,752	5,433	255,209	1,030	1,340,341	5,411
Others	360,807	1,457	226,299	914	360,808	1,456	225,670	912
	51,978,869	209,839	41,409,298	167,169	51,845,092	209,299	41,332,270	166,858

All other liabilities are current.

21. SHARE CAPITAL

Group and Bank

	2017		2016	
	US\$	Million Riel	US\$	Million Riel
	Issued and fully paid:			
At 1 January	220,000,000	888,140	170,000,000	688,500
Issue of shares	60,000,000	242,220	50,000,000	201,850
Currency translation differences	-	-	-	(2,210)
At 31 December	280,000,000	1,130,360	220,000,000	888,140

As at 31 December 2017, the Bank's total share capital was US\$280 million shares with a par value of US\$ 1 per share. All shares were issued to and fully paid by CIHP.

22. RESERVES

	Group			
	2017		2016	
	US\$	Million Riel	US\$	Million Riel
General reserves	98,075,271	395,930	98,050,777	395,831
Revaluation surplus, net of deferred tax	13,936,664	56,262	14,489,772	58,495
Change in fair value of AFS financial assets	(125,635)	(507)	(115,015)	(464)
Foreign operations translation	(152,285)	(615)	36,851	149
	111,734,015	451,070	112,462,385	454,011

	Bank			
	2017		2016	
	US\$	Million Riel	US\$	Million Riel
General reserves	98,050,777	395,831	98,050,777	395,831
Revaluation surplus, net of deferred tax	13,936,664	56,262	14,489,772	58,495
	111,987,441	452,093	112,540,549	454,326

The Bank's general reserves were US\$98,050,777 at 31 December 2017 (2016: US\$98,050,777). According to the NBC's letter no. B7-012-165, dated 22 June 2012, this reserve is not distributable unless approved by the NBC. The reserve is included as capital Tier I in the Bank's net worth calculation based on the NBC's guidelines (Note 36.5).

23. DIVIDENDS

During the year, dividend of US\$60 million was declared (2016: US\$50 million) to its sole shareholder, CIHP. It was from the appropriation of retained earnings and then was reinvested back from CIHP. The share capital increase was approved by the National Bank of Cambodia.

24. NET INTEREST INCOME

	Group				Bank			
	2017		2016		2017		2016	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Interest income:								
Loans and advances	217,571,830	878,337	177,472,936	716,458	214,536,391	866,083	175,351,302	707,894
Balances with other banks	4,669,263	18,850	3,744,383	15,116	4,669,263	18,850	3,744,384	15,115
Balances with the central banks	2,800,418	11,306	1,006,627	4,064	2,800,418	11,306	1,006,627	4,064
Total interest income	225,041,511	908,493	182,223,946	735,638	222,006,072	896,239	180,102,313	727,073
Interest expense:								
Deposits from customers	(88,573,413)	(357,571)	(66,715,533)	(269,331)	(88,791,607)	(358,452)	(66,927,515)	(270,187)
Deposits from banks	(7,888,191)	(31,845)	(6,517,519)	(26,311)	(7,888,188)	(31,845)	(6,517,513)	(26,311)
Borrowings and subordinated debt	(9,526,999)	(38,460)	(6,881,912)	(27,782)	(9,526,998)	(38,460)	(6,881,912)	(27,782)
Total interest expense	(105,988,603)	(427,876)	(80,114,964)	(323,424)	(106,206,793)	(428,757)	(80,326,940)	(324,280)
Net interest income	119,052,908	480,617	102,108,982	412,214	115,799,279	467,482	99,775,373	402,793

25. NET FEE AND COMMISSION INCOME

	Group				Bank			
	2017		2016		2017		2016	
	US\$	Million Riel						
Loan commitment fees	15,845,218	63,967	9,479,954	38,271	15,789,456	63,742	9,395,041	37,928
Credit card fees and charges	4,511,964	18,215	3,362,595	13,575	4,455,858	17,988	3,362,595	13,575
Commission from remittances	3,782,516	15,270	2,991,529	12,077	3,782,516	15,270	2,991,529	12,077
Miscellaneous loan fees and charges	1,881,588	7,596	2,333,894	9,422	1,881,588	7,596	2,333,894	9,422
Income from letters of credit and trade finances	1,022,031	4,126	715,610	2,889	1,022,025	4,126	715,064	2,887
ATM and credit cards annual fee charges	666,321	2,690	650,725	2,627	666,321	2,690	650,725	2,627
Fees for telex, fax and phone	178,798	722	154,586	624	178,798	722	154,586	624
Fees for credit card advances and late payments	155,351	627	124,159	501	155,351	627	124,159	501
Others	1,183,391	4,777	2,135,067	8,619	1,181,385	4,769	2,081,282	8,401
Total fee and commission income	29,227,178	117,990	21,948,119	88,605	29,113,298	117,530	21,808,875	88,042
Fee and commission expense	(3,247,387)	(13,110)	(2,930,968)	(11,832)	(3,218,884)	(12,995)	(2,916,339)	(11,773)
Net fee and commission income	25,979,791	104,880	19,017,151	76,773	25,894,414	104,535	18,892,536	76,269

26. OTHER OPERATING INCOME

	Group				Bank			
	2017		2016		2017		2016	
	US\$	Million Riel						
Gain on foreign exchange currencies	2,714,119	10,957	1,288,816	5,203	2,584,650	10,434	1,285,898	5,191
Rental income	933,202	3,767	835,383	3,372	933,202	3,767	835,383	3,372
Other income	1,625,102	6,561	378,035	1,527	1,617,327	6,529	345,543	1,396
	5,272,423	21,285	2,502,234	10,102	5,135,179	20,730	2,466,824	9,959

27. PERSONNEL EXPENSES

	Group				Bank			
	2017		2016		2017		2016	
	US\$	Million Riel						
Wages and salaries	19,462,749	78,571	17,092,702	69,003	18,881,613	76,225	16,590,173	66,975
Staff gratitude benefits	1,348,009	5,442	1,536,321	6,202	1,348,009	5,442	1,533,857	6,192
Other short term benefits	1,469,732	5,933	673,951	2,721	1,445,888	5,837	661,588	2,671
	22,280,490	89,946	19,302,974	77,926	21,675,510	87,504	18,785,618	75,838

28. DEPRECIATION AND AMORTISATION CHARGES

	Group				Bank			
	2017		2016		2017		2016	
	US\$	Million Riel						
Depreciation of property and equipment	5,476,053	22,107	5,505,078	22,224	5,307,720	21,428	5,363,338	21,652
Amortisation of intangible assets	937,432	3,784	642,966	2,596	915,149	3,694	598,084	2,414
	6,413,485	25,891	6,148,044	24,820	6,222,869	25,122	5,961,422	24,066

29. GENERAL AND ADMINISTRATIVE EXPENSES

	Group				Bank			
	2017		2016		2017		2016	
	US\$	Million Riel						
Taxes and duties	2,509,548	10,131	1,966,217	7,938	2,417,333	9,759	1,933,159	7,804
Charitable donations and gifts	2,212,040	8,930	1,297,296	5,237	2,212,040	8,930	1,297,296	5,237
Rental	2,111,941	8,526	1,726,230	6,969	1,935,886	7,815	1,537,841	6,208
Utilities	1,774,988	7,166	1,722,148	6,952	1,754,167	7,082	1,702,623	6,873
Legal and professional fees	1,779,357	7,183	1,290,371	5,209	1,599,764	6,458	1,044,131	4,215
Travel, accommodation and foods	1,470,124	5,935	1,495,381	6,037	1,468,577	5,929	1,493,678	6,030
Repairs and maintenance	1,260,722	5,090	994,656	4,015	1,221,808	4,932	963,311	3,889
Advertising and public relations	750,259	3,029	741,790	2,995	719,508	2,905	709,185	2,863
Communication	735,101	2,968	704,250	2,843	716,815	2,894	686,414	2,771
Stationery and supplies	420,492	1,698	463,061	1,869	414,613	1,674	457,068	1,845
Expenses for motor vehicles	388,537	1,569	272,540	1,100	388,537	1,569	272,540	1,100
Printing and forms	288,190	1,163	264,300	1,067	280,647	1,133	254,528	1,028
Board of directors' fee	216,900	876	193,778	782	216,900	876	193,778	782
Insurance expense	205,420	829	191,744	774	194,112	784	181,248	732
Others	1,037,673	4,187	749,269	3,026	1,168,073	4,713	947,363	3,826
	17,161,292	69,280	14,073,031	56,813	16,708,780	67,453	13,674,163	55,203

30. PROVISION FOR LOAN LOSSES

	Group				Bank			
	2017		2016		2017		2016	
	US\$	Million Riel						
Provision for loan losses (Note 7a)	36,163,658	145,993	14,414,865	58,193	34,493,718	139,251	14,288,945	57,684
Recovery of loan losses (Note 7a)	(21,892,211)	(88,379)	(13,683,980)	(55,242)	(20,610,545)	(83,205)	(13,683,980)	(55,242)
	14,271,447	57,614	730,885	2,951	13,883,173	56,046	604,965	2,442

31. INCOME TAX

a) Current Tax Liabilities

The movements of the Group and the Bank's income tax liabilities are as follows:

	Group				Bank			
	2017		2016		2017		2016	
	US\$	Million Riel						
At 1 January	21,961,547	88,659	14,082,065	57,033	21,791,800	87,973	14,052,614	56,913
Income tax expense	20,175,334	81,448	21,897,545	88,400	19,873,875	80,231	21,725,355	87,705
Income tax paid	(22,227,727)	(89,734)	(14,018,063)	(56,591)	(21,985,845)	(88,757)	(13,986,169)	(56,462)
Currency translation difference	-	-	-	(183)	-	-	-	(183)
At 31 December	19,909,154	80,373	21,961,547	88,659	19,679,830	79,447	21,791,800	87,973

31. INCOME TAX (continued)**b) Income Tax Expense**

	Group				Bank			
	2017		2016		2017		2016	
	US\$	Million Riel						
Current tax	20,175,334	81,448	21,897,545	88,400	19,873,875	80,231	21,725,355	87,705
Deferred tax	(2,047,095)	(8,264)	(5,155,170)	(20,811)	(2,047,095)	(8,264)	(5,155,170)	(20,811)
	18,128,239	73,184	16,742,375	67,589	17,826,780	71,967	16,570,185	66,894

c) Reconciliation Between Accounting Profit and Income Tax Expense of the Group and the Bank are as follows:

	Group				Bank			
	2017		2016		2017		2016	
	US\$	Million Riel						
Profit before income tax	90,178,408	364,051	83,373,433	336,579	88,338,540	356,622	82,108,565	331,472
Tax at Cambodia tax rate of 20%	18,035,682	72,810	16,674,687	67,316	17,667,708	71,324	16,421,713	66,294
<i>Tax effects in respect of:</i>								
Expenses not deductible for tax purposes	33,154	134	30,232	122	159,072	643	148,472	600
Subtotal	18,068,836	72,944	16,704,919	67,438	17,826,780	71,967	16,570,185	66,894
Difference in overseas tax rate	59,403	240	37,456	151	-	-	-	-
Income tax expense	18,128,239	73,184	16,742,375	67,589	17,826,780	71,967	16,570,185	66,894

Under the Cambodian tax regulations, the Bank and Cana Securities Ltd. are subject to 20% Income Tax. Canadia Bank Lao Ltd. is subject to 24% Income Tax in Lao P.D. R.

varying interpretations, amounts reported in the financial statements of the Group and of the Bank could be changed at a later date, upon final determination by the General Department of Taxation.

The tax returns of the Group and of the Bank are subject to periodic examination by the General Department of Taxation. As the application of tax laws and regulations to various types of transactions is susceptible to

The Bank obtained comprehensive tax reassessment letter up to the fiscal year 2012 and limited tax reassessment letter up to August 2015.

32. CASH USED IN OPERATIONS

	Group				Bank			
	2017		2016		2017		2016	
	US\$	Million Riel						
Profit before income tax	90,178,408	364,051	83,373,433	336,579	88,338,540	356,622	82,108,565	331,472
<i>Adjustments for:</i>								
Depreciation and amortisation	6,413,485	25,891	6,148,044	24,820	6,222,869	25,122	5,961,422	24,066
Provision for loan losses	34,561,210	139,524	18,975,654	76,605	32,888,346	132,770	18,849,875	76,097
Recovery of loan losses	(21,892,211)	(88,379)	(13,683,980)	(55,242)	(20,610,545)	(83,205)	(13,683,980)	(55,242)
Loss/(Gain) on disposals of property and equipment	35,913	145	(8,321)	(34)	27,409	111	(9,118)	(37)
Net interest income	(119,052,908)	(480,617)	(102,108,982)	(412,214)	(115,799,279)	(467,482)	(99,775,373)	(402,793)
<i>Changes in working capital:</i>								
Cash collateral on borrowings	(1,556,711)	(6,284)	19,842,589	80,105	(1,556,711)	(6,284)	19,842,589	80,105
Balances with NBC - capital and reserve deposits	(141,508,184)	(571,269)	(33,736,098)	(136,193)	(148,091,073)	(597,844)	(42,504,507)	(171,591)
Balances with NBC - maturity more than three months	(15,000,000)	(60,555)	(1,000,000)	(4,037)	(15,000,000)	(60,555)	(1,000,000)	(4,037)
Balances with other banks - maturity more than three months	3,787,248	15,288	(10,066,048)	(40,637)	12,029,695	48,564	(10,066,048)	(40,637)
Loans and advances	(548,794,084)	(2,215,482)	(330,579,471)	(1,334,549)	(545,982,840)	(2,204,133)	(323,240,593)	(1,304,922)
Other assets	(11,650,487)	(47,033)	(65,364,043)	(263,875)	(11,736,890)	(47,382)	(63,885,062)	(257,904)
Deposits from banks	28,105,006	113,460	21,668,098	87,474	28,155,269	113,663	22,060,568	89,059
Deposits from customers	1,013,589,391	4,091,860	357,119,045	1,441,690	1,014,140,255	4,094,084	358,418,277	1,446,935
Provision for staff gratitude	955,302	3,857	900,420	3,635	955,302	3,857	900,420	3,635
Other liabilities	(3,505,891)	(14,153)	371,507	1,500	(3,567,975)	(14,404)	327,394	1,322
Cash generated from operations	314,665,487	1,270,304	(48,148,153)	(194,373)	320,412,372	1,293,504	(45,695,571)	(184,472)

33. CASH AND CASH EQUIVALENTS

	Group				Bank			
	2017		2016		2017		2016	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Cash on hand	195,294,536	788,404	163,758,275	661,092	194,547,214	785,387	162,595,036	656,396
<i>Balances with the central banks:</i>								
Current accounts	207,691,372	838,450	333,912,399	1,348,004	197,814,425	798,576	325,921,756	1,315,746
Term deposits (maturity of three months or less)	510,000,000	2,058,870	60,000,000	242,220	510,000,000	2,058,870	60,000,000	242,220
<i>Balances with other banks:</i>								
Current accounts	125,597,161	507,036	155,081,784	626,066	131,183,299	529,587	155,290,755	626,910
Savings accounts	102,573	414	47,173	190	102,574	414	47,173	190
Term deposits (maturity of three months or less)	119,504,284	482,439	16,531,852	66,739	119,477,596	482,331	16,531,852	66,739
	1,158,189,926	4,675,613	729,331,483	2,944,311	1,153,125,108	4,655,165	720,386,572	2,908,201

34. COMMITMENTS AND CONTINGENCIES**a) Loan Commitments, Guarantees and Other Financial Commitments**

Contractual amounts arising from off-balance sheet financial instruments that the Group and the Bank committed to extend credit to customers, guarantees and other facilities are as follows:

	Group				Bank			
	2017		2016		2017		2016	
	US\$	Million Riel						
Unused portion of approved credit facilities	128,466,937	518,621	127,008,272	512,732	127,013,582	512,754	126,715,754	511,551
Performance and bankers' guarantees	35,377,383	142,818	28,948,349	116,864	35,377,383	142,818	28,948,349	116,864
Bankers' acceptance	4,391,645	17,729	488,896	1,974	4,391,645	17,729	488,896	1,974
Documentary credits	7,729,940	31,206	15,781,822	63,711	7,729,940	31,206	15,781,822	63,711
Others	2,627,226	10,606	1,536,278	6,202	2,627,226	10,606	1,536,278	6,202
	178,593,131	720,980	173,763,617	701,483	177,139,776	715,113	173,471,099	700,302

No material losses are anticipated as a result of these transactions.

34. COMMITMENTS AND CONTINGENCIES (continued)

b) Operating Lease Commitments

Where the Group or the Bank is the lessee, the future minimum lease payments of the Group's and the Bank's branches in Phnom Penh and provinces under non-cancellable operating lease arrangement are as follows:

	Group				Bank			
	2017		2016		2017		2016	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Not later than one year	1,984,235	8,010	1,061,885	4,287	1,969,835	7,952	1,061,885	4,287
Later than one year and not later than five years	6,708,210	27,081	2,944,841	11,888	6,258,210	25,264	2,847,474	11,495
Over five years	21,615,324	87,261	4,555,203	18,389	21,615,324	87,261	4,555,203	18,389
	30,307,769	122,352	8,561,929	34,564	29,843,369	120,477	8,464,562	34,171

c) Commitments to Receive from Rental Income

	Group				Bank			
	2017		2016		2017		2016	
	US\$	Million Riel						
Not later than one year	783,865	3,164	652,384	2,634	783,865	3,164	652,384	2,634
Later than one year and not later than five years	1,342,771	5,421	1,591,578	6,425	1,342,771	5,421	1,591,578	6,425
	2,126,636	8,585	2,243,962	9,059	2,126,636	8,585	2,243,962	9,059

35. RELATED PARTY TRANSACTIONS AND BALANCES**a) Related Parties and Relationship**

Related parties of, and their relationship with the Group and the Bank are as follows:

Related party	Relationship
Canadia Investment Holding Plc.	Ultimate holding company
Cana Securities Ltd. and Canadia Bank Lao Ltd.	Subsidiaries
Cambodia Post Bank Plc., Sovannaphum Life Assurance Plc., Funan Microfinance Plc., and Canadia-Fullerton Mobile Money Company Ltd. (DaraPay)	Affiliates

Key management personnel

The key management personnel are those person having the authority and responsibility for planning, directing and controlling the activities of the Group and the Bank either directly or indirectly. The key management personnel of the Group and the Bank include all Directors of the Bank and members of senior management of the Bank.

b) Loans and Advances to Directors and Key Management**Group and Bank**

	2017		2016	
	US\$	Million Riel	US\$	Million Riel
Outstanding loan balances	784,499	3,167	462,973	1,869
Interest income	55,680	225	37,242	150

Loans to directors and key management earn annual interest at rates ranging from 7.00% to 8.25%.

35. RELATED PARTY TRANSACTIONS AND BALANCES (continued)

c) Loans to Related Parties

Group and Bank

	2017		2016	
	US\$	Million Riel	US\$	Million Riel
Affiliates				
Outstanding loan balances	22,915,222	92,509	-	-
Interest income	770,637	3,111	-	-

d) Deposits from Related Parties

	Group		Bank	
	2017	2016	2017	2016
	US\$	Million Riel	US\$	Million Riel
Ultimate holding company	267,566	1,080	267,566	1,080
Affiliates	7,139,707	28,823	7,139,707	28,823
Directors and key management	811,271	3,275	811,271	3,275
Subsidiaries	7,942,038	32,062	7,916,633	31,959
	16,160,582	65,240	16,135,177	65,137
Interest expense	1,555,060	6,278	1,529,080	6,173
			806,071	3,254
			29,878,368	120,619

Annual interest rates during the year are as follows:

	Group		Bank	
	2017	2016	2017	2016
Ultimate holding company	0.75% - 5.00%	0.75% - 3.00%	0.75% - 5.00%	0.75% - 3.00%
Affiliates	0.25% - 6.25%	0.25% - 6.25%	0.25% - 6.25%	0.25% - 6.25%
Directors and key management	0.75% - 5.00%	0.75% - 3.00%	0.75% - 5.00%	0.75% - 3.00%
Subsidiaries	2.25% - 4.75%	2.25% - 4.75%	2.25% - 4.75%	2.25% - 4.75%

35. RELATED PARTY TRANSACTIONS AND BALANCES (continued)**e) Placements with Affiliates****Group and Bank**

	2017		2016	
	US\$	Million Riel	US\$	Million Riel
Saving deposits	55,183	223	212	1
Term deposits	15,277,789	61,676	30,653,350	123,748
Interest income	763,774	3,083	1,342,874	5,421

Placements with affiliate bear interest at rates ranging from 4% to 7% per annum.

f) Key Management Personnel Compensation

	Group		Bank	
	2017	2016	2017	2016
	US\$	Million Riel	US\$	Million Riel
Salaries and short-term benefits	2,660,878	10,742	2,567,040	10,363
Post-employment benefits	145,786	589	89,000	359
	2,806,664	11,331	2,656,040	10,722
			2,691,786	10,867
				2,574,982
				10,395

g) Other Transactions with Related Parties

	Group		Bank	
	2017	2016	2017	2016
	US\$	Million Riel	US\$	Million Riel
Management fee charged by CIHP	30,000	121	30,000	121
Rental income from CSL and affiliate	167,182	675	100,000	404
Bank charge to CSL for cash settlement	-	-	-	283
Commission income to the Bank from Sovannaphum	77,192	312	-	77,192
				312
				-

36. FINANCIAL RISK MANAGEMENT

The Group and the Bank's activities expose them to a variety of financial risks: credit risk, market risk (including currency risk, interest rate risk and price risk), and liquidity risk. Taking risk is core to the financial business, and the operational risks are the inevitable consequence of being in business.

The Group and the Bank do not use derivative financial instruments such as foreign exchange contract and interest rate swaps to manage their risk exposure.

The financial assets and liabilities held by the Group and the Bank are as follows:

	Group				Bank			
	2017		2016		2017		2016	
	US\$	Million Riel						
Financial assets								
Cash on hand	195,294,536	788,404	163,758,275	661,092	194,547,214	785,387	162,595,036	656,396
Balances with central banks (*)	732,691,372	2,957,875	393,912,399	1,590,224	722,814,425	2,918,002	385,921,756	1,557,966
Balances with other banks	290,310,182	1,171,982	218,671,651	882,777	287,627,186	1,161,151	218,880,622	883,621
Loans and advances	2,483,083,146	10,024,207	1,946,958,061	7,859,870	2,462,991,529	9,943,097	1,929,286,490	7,788,530
Investment in securities	3,170,801	12,801	3,181,421	12,843	-	-	-	-
Other assets	17,631,098	71,177	22,674,589	91,537	16,638,177	67,168	22,424,068	90,526
Total financial assets	3,722,181,135	15,026,446	2,749,156,396	11,098,343	3,684,618,531	14,874,805	2,719,107,972	10,977,039
Financial liabilities								
Deposits from banks	268,495,787	1,083,917	240,390,781	970,458	268,974,632	1,085,851	240,819,363	972,188
Deposits from customers	3,356,796,510	13,551,388	2,343,207,119	9,459,527	3,363,279,349	13,577,559	2,349,139,094	9,483,475
Borrowings	169,436,041	684,013	171,262,145	691,385	169,436,041	684,013	171,262,145	691,385
Subordinated debt	10,000,000	40,370	-	-	10,000,000	40,370	-	-
Other liabilities	50,340,327	203,224	40,505,782	163,522	50,206,550	202,684	40,428,754	163,211
Total financial liabilities	3,855,068,665	15,562,912	2,795,365,827	11,284,892	3,861,896,572	15,590,477	2,801,649,356	11,310,259
Net financial assets	(132,887,530)	(536,466)	(46,209,431)	(186,549)	(177,278,041)	(715,672)	(82,541,384)	(333,220)

(*) exclude non-financial assets on capital guarantee and reserve requirement with the National Bank of Cambodia (NBC) and the Bank of Lao (BOL)

36. FINANCIAL RISK MANAGEMENT (continued)

36.1 Credit risk

The Group takes exposure to credit risk, which is the risk that counterparty will cause a financial loss to the Group by failing to discharge an obligation. Credit risk is the most important risk for the business of the Group. Credit exposure arises principally in lending activities. There is also credit risk in off-balance sheet financial instruments, such as loan commitments. The credit risk management of the Bank is carried out by its credit committee.

a) Credit Risk Measurement

The Bank assesses the probability of default of individual counterparties using internal rating tool. The credit committee is responsible for determining the risk rating for each borrower.

In measuring the credit risk of loans and advances at a counterparty level, the Bank uses nine risk rating grades which are: (i) minimal risk, (ii) below average risk, (iii) average risk, (iv) above average risk, (v) higher than above average risk but still acceptable, (vi) watch, (vii) substandard, (viii) doubtful and (ix) loss.

Risk ratings are reviewed and updated at least annually, and in the event of a change in loan terms and conditions including extension; repayment irregularities or delinquencies; and adverse information relating to the borrower or transaction.

b) Risk Limit Control and Mitigation Policies

The Bank operates and provides loans and advances to individuals or enterprises within the Kingdom of Cambodia. The Bank manages limits and controls the concentration of credit risk whenever it is identified. Large

exposure is defined by the NBC as overall credit exposure to any individual beneficiary which exceeds 10% of the Bank's net worth.

The Bank is required, under the conditions of Prakas No. B7-06-226, to maintain at all times a maximum ratio of 20% between the Bank's overall credit exposure to any individual beneficiary and the Bank's net worth. The aggregation of large credit exposure must not exceed 300% of the Bank's net worth.

The Bank employs a range of policies and practices to mitigate credit risk. The most traditional of these is the taking of security in the form of collateral for loans and advances. The Bank implements guidelines on the acceptability of specific classes of collateral or credit risk mitigation. The principal collateral types as security for loans and advances are:

- mortgages over residential properties (land, building and other properties);
- charges over business assets such as land and buildings; and
- cash in the form of margin deposits.

c) Impairment and Provisioning Policies

The Bank is required to follow the mandatory credit classification and provisioning in accordance with the relevant Prakas, as stated in note 2.8 to the financial statements.

Loan classification and loan loss provisioning are determined taking into account past due period of loans and advances to customers and other relevant qualitative factors.

36. FINANCIAL RISK MANAGEMENT (continued)

36.1 Credit Risk (continued)

d) *Maximum Exposures to Credit Risk before Collateral Held or Other Credit Enhancements of the Group and the Bank are as follows:*

	Group				Bank			
	2017		2016		2017		2016	
	US\$	Million Riel						
<i>Credit risk exposures relating to on-balance sheet assets:</i>								
Balances with other banks	290,310,182	1,171,982	218,671,651	882,777	287,627,186	1,161,151	218,880,622	883,621
Loans and advances	2,483,083,146	10,024,207	1,946,958,061	7,859,870	2,462,991,529	9,943,097	1,929,286,490	7,788,530
Investment in securities	3,170,801	12,801	3,181,421	12,843	-	-	-	-
Other assets	17,631,098	71,177	22,674,589	91,537	16,638,177	67,168	22,424,068	90,526
	2,794,195,227	11,280,167	2,191,485,722	8,847,027	2,767,256,892	11,171,416	2,170,591,180	8,762,677
<i>Credit risk exposures relating to off-balance sheet items:</i>								
Unused portion of approved credit facilities	128,466,937	518,621	127,008,272	512,732	127,013,582	512,754	126,715,754	511,551
Guarantees, acceptances and other financial facilities	50,126,194	202,359	46,755,345	188,751	50,126,194	202,359	46,755,345	188,751
	178,593,131	720,980	173,763,617	701,483	177,139,776	715,113	173,471,099	700,302
	2,972,788,358	12,001,147	2,365,249,339	9,548,510	2,944,396,668	11,886,529	2,344,062,279	9,462,979

36. FINANCIAL RISK MANAGEMENT (continued)**36.1 Credit Risk (continued)****d) Maximum Exposures to Credit Risk before Collateral Held or Other Credit Enhancements of the Group and the Bank are as follows: (continued)**

The above table represents a worst case scenario of credit risk exposure to the Group and the Bank, since collateral held and/or other credit enhancement attached were not taken into account. For on-balance sheet assets, the exposures set out above are based on net carrying amounts. As shown above, 84% for the Group and Bank (2016: 82%) of total maximum exposure is derived from loans and advances. Management is confident of its ability to continue to control and sustain minimal exposure on credit risk resulting from the Bank's loans and advances due to the following:

- Almost all loans and advances are collateralised and loan to collateral value range from 60% to 70%.
- The Bank has a proper credit evaluation process in place for granting of loans and advances to customers.

Allowance for losses on loans and advances had been provided for those individually impaired loans in accordance with the NBC's requirement.

e) Credit Quality of Financial Assets

Loans and advances of the Group and the Bank are as follows:

	2017		2016		2017		2016	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Carrying amount								
Loans and advances neither past due nor impaired	2,364,942,620	9,547,273	1,834,778,448	7,407,001	2,357,897,252	9,518,831	1,817,062,798	7,335,483
Loans and advances past due but not impaired	47,948,087	193,566	60,172,109	242,915	34,765,658	140,349	60,168,651	242,901
Loans and advances individually impaired	70,192,439	283,368	52,007,504	209,954	70,328,619	283,917	52,055,041	210,146
	2,483,083,146	10,024,207	1,946,958,061	7,859,870	2,462,991,529	9,943,097	1,929,286,490	7,788,530

36. FINANCIAL RISK MANAGEMENT (continued)

36.1 Credit Risk (continued)

e) Credit Quality of Financial Assets (continued)

For loan provisioning purposes, expected recovery from collateral (except cash) is not taken into consideration in accordance with the NBC's requirements.

i. Loans and Advances neither Past Due nor Impaired

Loans and advances not past due are not considered impaired, unless other information is available to indicate the contrary.

ii. Loans and Advances Past Due but not Impaired

Loans and advances less than 90 days past due are not considered impaired, unless other information is available to indicate the contrary. Gross amount of loans and advances that were past due but not impaired are as follows:

	Group				Bank			
	2017		2016		2017		2016	
	US\$	Million Riel						
Carrying amount								
Past due up to 90 days	47,948,087	193,566	60,172,109	242,915	34,765,658	140,349	60,168,651	242,901

iii. Loans and Advances Individually Impaired

In accordance with Prakas No. B7-09-074 dated 25 February 2009 on the classification and provisioning for bad and doubtful debts, loans and advances that are past due for more than 90 days are considered impaired unless other information is available to indicate the contrary.

	Group				Bank			
	2017		2016		2017		2016	
	US\$	Million Riel						
Carrying amount								
Past due 91 to 180 days	50,611,666	204,319	33,092,440	133,594	50,611,666	204,319	33,092,440	133,594
Past due 181 to 360 days	19,580,773	79,049	18,915,064	76,360	19,716,953	79,598	18,962,601	76,552
Past due for more than 360 days	-	-	-	-	-	-	-	-
Total	70,192,439	283,368	52,007,504	209,954	70,328,619	283,917	52,055,041	210,146

36. FINANCIAL RISK MANAGEMENT (continued)**36.1 Credit Risk (continued)****e) Credit Quality of Financial Assets (continued)****iv. Loans and Advances Renegotiated**

Restructuring activities include extended payment arrangements, modification and deferral of payments. Following restructuring, the loan is still kept in its current classification unless there is strong evidence of improvement in the customer's financial condition.

f) Repossessed Properties

Repossessed properties are classified in the balance sheet as foreclosed properties. Repossessed or foreclosed properties at 31 December 2017 are US\$68 million (2016: US\$64.57 million). Foreclosed properties are presented in "Other assets" in the balance sheet.

As at 31 December 2017, foreclosed properties of US\$63.5 million from 2016 was approved the extension until 10 October 2018 by the National Bank of Cambodia, through letter B7-017-909 C.T dated 17 November 2017.

g) Concentration of Financial Assets with Credit Risk Exposure**i. Geographical Sector**

The following table provides a breakdown of the Group and the Bank's main credit exposure at their carrying amount, as categorised by geographical region. The Group and the Bank allocated exposure to regions based on the country of domicile of the counterparties.

	Group						Total US\$
	Cambodia US\$	North America US\$	Pacific countries US\$	Other Asia US\$	Other ASEAN countries US\$	Other countries US\$	
As at 31 December 2017							
Balances with other banks	40,263,632	84,209,722	67,552,847	94,584,320	3,699,661	290,310,182	
Loans and advances	2,462,991,529	-	-	20,091,617	-	2,483,083,146	
Investment in securities	3,170,801	-	-	-	-	3,170,801	
Other assets	16,638,177	-	-	992,921	-	17,631,098	
Total credit exposure	2,523,064,139	84,209,722	67,552,847	115,668,858	3,699,661	2,794,195,227	
<i>Million Riel equivalent</i>	10,185,610	339,955	272,711	466,955	14,936	11,280,167	
As at 31 December 2016							
Balances with other banks	65,608,986	53,362,189	67,009,002	30,263,228	2,428,246	218,671,651	
Loans and advances	1,929,286,490	-	-	17,671,571	-	1,946,958,061	
Investment in securities	3,181,421	-	-	-	-	3,181,421	
Other assets	22,424,068	-	-	250,521	-	22,674,589	
Total credit exposure	2,020,500,965	53,362,189	67,009,002	48,185,320	2,428,246	2,191,485,722	
<i>Million Riel equivalent</i>	8,156,762	215,423	270,515	194,524	9,803	8,847,027	

36. FINANCIAL RISK MANAGEMENT (continued)

36.1 Credit Risk (continued)

g) Concentration of Financial Assets with Credit Risk Exposure (continued)

i. Geographical Sector (continued)

	Bank						Total US\$
	Cambodia US\$	North America US\$	Pacific countries US\$	Other Asia US\$	Other ASEAN countries US\$	Other countries US\$	
As at 31 December 2017							
Balances with other banks	40,263,632	84,209,722	67,552,847	91,901,324	3,699,661	287,627,186	
Loans and advances	2,462,991,529	-	-	-	-	2,462,991,529	
Other assets	16,638,177	-	-	-	-	16,638,177	
Total credit exposure	2,519,893,338	84,209,722	67,552,847	91,901,324	3,699,661	2,767,256,892	
<i>Million Riel equivalent</i>	10,172,809	339,955	272,711	371,006	14,936	11,171,417	
As at 31 December 2016							
Balances with other banks	65,608,986	53,362,189	67,009,002	30,472,199	2,428,246	218,880,622	
Loans and advances	1,929,286,490	-	-	-	-	1,929,286,490	
Other assets	22,424,068	-	-	-	-	22,424,068	
Total credit exposure	2,017,319,544	53,362,189	67,009,002	30,472,199	2,428,246	2,170,591,180	
<i>Million Riel equivalent</i>	8,143,919	215,423	270,515	123,016	9,803	8,762,676	

36. FINANCIAL RISK MANAGEMENT (continued)**36.1 Credit Risk** (continued)g) *Concentration of Financial Assets with Credit Risk Exposure* (continued)

ii. Industry Sector

The following table provides a breakdown of the Group and the Bank's main credit exposure at their carrying amounts, as categorised by industry sector.

	Group										Total	
	Financial institutions	Services	Mortgage	Building and construction	Wholesale and retail	Import and export	Agriculture	Others	Total			
	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$	
As at 31 December 2017												
Balances with other banks	290,310,182	-	-	-	-	-	-	-	-	-	-	290,310,182
Loans and advances	71,728,506	570,898,633	258,092,654	470,793,322	553,215,057	144,351,554	207,587,651	206,415,769	2,483,083,146			2,483,083,146
Investment in securities	-	-	-	3,000,000	-	-	-	-	170,801	-	-	3,170,801
Other assets	2,650,595	3,070,287	1,551,960	2,020,948	3,417,035	1,467,818	1,683,508	1,768,947	17,631,098			17,631,098
Total credit exposure	364,689,283	573,968,920	259,644,614	475,814,270	556,632,092	145,819,372	209,271,159	208,355,517	2,794,195,227			2,794,195,227
<i>Million Riel equivalent</i>	1,472,251	2,317,113	1,048,185	1,920,862	2,247,124	588,673	844,828	841,131	11,280,167			11,280,167
As at 31 December 2016												
Balances with other banks	218,671,651	-	-	-	-	-	-	-	-	-	-	218,671,651
Loans and advances	10,680,166	472,113,277	125,915,984	326,158,734	556,906,057	121,394,544	192,844,049	140,945,250	1,946,958,061			1,946,958,061
Investment in securities	-	-	-	3,181,421	-	-	-	-	-	-	-	3,181,421
Other assets	2,205,281	4,360,648	878,368	2,904,295	3,552,744	5,203,978	2,702,861	866,414	22,674,589			22,674,589
Total credit exposure	231,557,098	476,473,925	126,794,352	332,244,450	560,458,801	126,598,522	195,546,910	141,811,664	2,191,485,722			2,191,485,722
<i>Million Riel equivalent</i>	934,796	1,923,525	511,869	1,341,271	2,262,572	511,078	789,423	572,494	8,847,028			8,847,028

36. FINANCIAL RISK MANAGEMENT (continued)

36.1 Credit Risk (continued)

g) Concentration of Financial Assets with Credit Risk Exposure (continued)

ii. Industry Sector (continued)

	Financial institutions	Bank								Total
		Services	Mortgage	Building and construction	Wholesale and retail	Import and export	Agriculture	Others		
	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$
As at 31 December 2017										
Balances with other banks	287,627,186	-	-	-	-	-	-	-	-	287,627,186
Loans and advances	71,728,506	569,448,607	258,092,654	459,087,847	547,131,359	144,351,554	207,561,209	205,589,793	2,462,991,529	
Other assets	2,650,595	3,070,287	1,551,960	2,020,948	3,417,035	1,467,818	1,683,508	776,026	16,638,177	
Total credit exposure	362,006,287	572,518,894	259,644,614	461,108,795	550,548,394	145,819,372	209,244,717	206,365,819	2,767,256,892	
<i>Million Riel equivalent</i>	1,461,419	2,311,259	1,048,185	1,861,496	2,222,564	588,673	844,721	833,099	11,171,416	

As at 31 December 2016

Balances with other banks	218,880,622	-	-	-	-	-	-	-	-	218,880,622
Loans and advances	10,678,100	471,091,990	125,891,632	315,790,730	556,798,349	121,371,066	192,806,753	134,857,870	1,929,286,490	
Other assets	2,128,203	4,351,322	878,368	2,800,952	3,552,744	5,203,978	2,702,861	805,640	22,424,068	
Total credit exposure	231,686,925	475,443,312	126,770,000	318,591,682	560,351,093	126,575,044	195,509,614	135,663,510	2,170,591,180	
<i>Million Riel equivalent</i>	935,320	1,919,365	511,770	1,286,155	2,262,137	510,983	789,272	547,674	8,762,677	

36. FINANCIAL RISK MANAGEMENT (continued)

36.2 Market Risk

The Group and the Bank takes exposure to market risk, which is the risk that the fair value or future cash flow of a financial instrument will fluctuate because of changes in market prices. Market risk arises from open positions in interest rates, currency and equity products, all of which are exposed to general and specific market movements and changes in the level of volatility of market rates or prices such as interest rates, credit spreads, foreign exchange rates and equity prices.

The Group and the Bank do not use derivative financial instruments such as foreign exchange contract and interest rate swaps to hedge its risk exposure.

a) Foreign Exchange Risk

The Group and the Bank operate in Cambodia and Laos and transacts in many currencies, and is exposed to various currency risks, primarily with respect to Riel, Renminbi, Euro and Thai Baht.

Foreign exchange risk arises from future commercial transactions and recognised assets and liabilities denominated in a currency that is not the Group's and the Bank's functional currency.

Management monitors foreign exchange risk against the Group's and the Bank's functional currency. However, the Group and the Bank do not hedge its foreign exchange risk exposure arising from future commercial transactions and recognised assets and liabilities using forward contracts.

The Group's and the Bank's policy is to maintain foreign currency exposure within acceptable limits and within existing regulatory guidelines.

The Group and the Bank did not present a sensitivity analysis on the impact of reasonably possible change in foreign currency on profit and loss before tax and equity since the exposure to foreign currency risk is minimal.

The table below summarises the Group's and the Bank's exposure to foreign currency exchange rate risk. Included in the table are the Group and Bank's financial instruments at their carrying amounts by currency in US\$ equivalent.

36. FINANCIAL RISK MANAGEMENT (continued)

36.2 Market Risk (continued)

a) Foreign Exchange Risk (continued)

(in US\$)

	Group						Total
	US\$	Riel	RMB	EUR	THB	Other	
As at 31 December 2017							
Financial assets							
Cash on hand	136,434,609	51,456,199	120,493	38,057	6,063,903	1,181,275	195,294,536
Balances with central banks (*)	638,718,023	86,051,464	-	-	128,775	7,793,110	732,691,372
Balances with other banks	262,072,233	12,431,647	2,088,521	424,964	-	13,292,817	290,310,182
Loans and advances	2,372,256,120	66,577,909	22,557,591	-	1,302,368	20,389,158	2,483,083,146
Investment in securities	3,000,000	170,801	-	-	-	-	3,170,801
Other assets	93,148,179	1,051,712	111,766	-	6,834	(76,687,393)	17,631,098
Total financial assets	3,505,629,164	217,739,732	24,878,371	463,021	7,501,880	(34,031,033)	3,722,181,135
Financial liabilities							
Deposits from banks	263,408,367	4,285,478	883	-	369,938	431,121	268,495,787
Deposits from customers	3,099,157,503	247,650,133	503,971	92,693	22,569	9,369,641	3,356,796,510
Borrowings	138,670,644	-	30,765,397	-	-	-	169,436,041
Subordinated debt	10,000,000	-	-	-	-	-	10,000,000
Other liabilities	47,867,420	2,031,976	62,507	-	25,666	352,758	50,340,327
Total financial liabilities	3,559,103,934	253,967,587	31,332,758	92,693	418,173	10,153,520	3,855,068,665
Net position	(53,474,770)	(36,227,855)	(6,454,387)	370,328	7,083,707	(44,184,553)	(132,887,530)
<i>Million Riel equivalent</i>	<i>(215,878)</i>	<i>(146,252)</i>	<i>(26,056)</i>	<i>1,495</i>	<i>28,597</i>	<i>(178,373)</i>	<i>(536,467)</i>
Credit commitments	171,390,266	3,382,527	-	-	-	3,820,338	178,593,131
<i>Million Riel equivalent</i>	<i>691,903</i>	<i>13,655</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>15,423</i>	<i>720,981</i>

(*) exclude non-financial assets on capital guarantee and reserve requirement with the National Bank of Cambodia (NBC) and the Bank of Lao (BOL)

36. FINANCIAL RISK MANAGEMENT (continued)

36.2 Market Risk (continued)

a) Foreign Exchange Risk (continued)

(in US\$)

	Group					Total
	US\$	Riel	RMB	EUR	THB	
As at 31 December 2016						
Financial assets						
Cash on hand	123,269,976	32,475,634	-	232,371	6,345,810	1,434,484
Balances with central banks (*)	284,914,673	103,051,845	-	-	88,879	5,857,002
Balances with other banks	172,416,982	9,957,103	30,379,386	274,885	4,538,323	1,104,972
Loans and advances	1,891,248,476	36,679,621	-	-	-	19,029,964
Investment in securities	3,000,000	181,421	-	-	-	-
Other assets	21,786,837	605,513	-	-	-	282,239
Total financial assets	2,496,636,944	182,951,137	30,379,386	507,256	10,973,012	27,708,661
						2,749,156,396
Financial liabilities						
Deposits from banks	230,030,716	9,988,295	-	-	369,938	1,832
Deposits from customers	2,161,642,471	172,035,301	-	49,569	9,261,814	217,964
Borrowings	142,379,318	-	28,882,827	-	-	-
Other liabilities	39,212,835	1,136,917	-	-	159	155,871
Total financial liabilities	2,573,265,340	183,160,513	28,882,827	49,569	9,631,911	375,667
						2,795,365,827
Net position	(76,628,396)	(209,376)	1,496,559	457,687	1,341,101	27,332,994
<i>Million Riel equivalent</i>	(309,349)	(845)	6,042	1,848	5,414	110,343
						(46,209,431)
Credit commitments	169,171,604	2,262,071	-	1,827,452	-	502,490
<i>Million Riel equivalent</i>	682,946	9,132	-	7,377	-	2,028
						173,763,617
						701,483

(*) exclude non-financial assets on capital guarantee and reserve requirement with the National Bank of Cambodia (NBC) and the Bank of Lao (BOL)

36. FINANCIAL RISK MANAGEMENT (continued)

36.2 Market Risk (continued)

a) Foreign Exchange Risk (continued)

(in US\$)

	Bank						Total
	US\$	Riel	RMB	EUR	THB	Other	
As at 31 December 2017							
Financial assets							
Cash on hand	135,922,827	51,456,199	120,493	25,749	6,012,421	1,009,525	194,547,214
Balances with central banks (*)	636,762,961	86,051,464	-	-	-	-	722,814,425
Balances with other banks	265,658,372	12,431,647	2,088,521	424,964	-	7,023,682	287,627,186
Loans and advances	2,372,256,120	66,577,909	22,557,591	-	1,302,368	297,541	2,462,991,529
Other assets	15,013,394	822,961	111,766	-	6,834	683,222	16,638,177
Total financial assets	3,425,613,674	217,340,180	24,878,371	450,713	7,321,623	9,013,970	3,684,618,531
Financial liabilities							
Deposits from banks	263,887,678	4,285,293	883	-	782,452	18,326	268,974,632
Deposits from customers	3,105,872,756	247,678,969	503,971	92,693	-	9,130,960	3,363,279,349
Borrowings	138,670,644	-	30,765,397	-	-	-	169,436,041
Subordinated debt	10,000,000	-	-	-	-	-	10,000,000
Other liabilities	47,740,054	2,031,976	62,507	-	25,666	346,347	50,206,550
Total financial liabilities	3,566,171,132	253,996,238	31,332,758	92,693	808,118	9,495,633	3,861,896,572
Net position	(140,557,458)	(36,656,058)	(6,454,387)	358,020	6,513,505	(481,663)	(177,278,041)
<i>Million Riel equivalent</i>	<i>(567,430)</i>	<i>(147,981)</i>	<i>(26,056)</i>	<i>1,445</i>	<i>26,295</i>	<i>(1,944)</i>	<i>(715,671)</i>
Credit commitments	171,390,266	3,382,527	-	-	-	2,366,983	177,139,776
<i>Million Riel equivalent</i>	<i>691,903</i>	<i>13,655</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>9,556</i>	<i>715,114</i>

(*) exclude non-financial assets on capital guarantee and reserve requirement with the National Bank of Cambodia (NBC)

36. FINANCIAL RISK MANAGEMENT (continued)

36.2 Market Risk (continued)

a) Foreign Exchange Risk (continued)

(in US\$)

	Bank						Total
	US\$	Riel	RMB	EUR	THB	Other	
As at 31 December 2016							
Financial assets							
Cash on hand	122,608,270	32,475,634	-	223,941	6,206,203	1,080,988	162,595,036
Balances with central banks (*)	282,869,911	103,051,845	-	-	-	-	385,921,756
Balances with other banks	172,625,952	9,957,103	30,379,386	274,885	4,538,323	1,104,973	218,880,622
Loans and advances	1,891,248,476	36,679,621	-	-	-	1,358,393	1,929,286,490
Other assets	21,584,753	605,513	-	-	-	233,802	22,424,068
Total financial assets	2,490,937,362	182,769,716	30,379,386	498,826	10,744,526	3,778,156	2,719,107,972
Financial liabilities							
Deposits from banks	230,459,576	9,988,295	-	-	369,938	1,554	240,819,363
Deposits from customers	2,167,763,587	172,056,426	-	49,569	9,261,814	7,698	2,349,139,094
Borrowings	142,379,318	-	28,882,827	-	-	-	171,262,145
Other liabilities	39,182,013	1,136,917	-	-	-	109,824	40,428,754
Total financial liabilities	2,579,784,494	183,181,638	28,882,827	49,569	9,631,752	119,076	2,801,649,356
Net position	(88,847,132)	(411,922)	1,496,559	449,257	1,112,774	3,659,080	(82,541,384)
<i>Million Riel equivalent</i>	(358,676)	(1,663)	6,042	1,814	4,492	14,772	(333,219)
Credit commitments	169,171,604	2,262,071	-	1,827,452	-	209,972	173,471,099
<i>Million Riel equivalent</i>	682,946	9,132	-	7,377	-	847	700,302

(*) exclude non-financial assets on capital guarantee and reserve requirement with the National Bank of Cambodia (NBC)

36. FINANCIAL RISK MANAGEMENT (continued)

36.2 Market Risk (continued)

b) Equity Price Risk

Equity price risk is the risk that the fair values of equity instruments will fluctuate as a result of changes in the levels of equity indices and the value of individual stocks. The Group is exposed to equity securities price risk. This arises from investments held by the Group for which prices in the future are uncertain. The Group does not have a policy to manage its price risk.

will fluctuate because of changes in market interest rates. Fair value interest rate risk is the risk that the value of a financial instrument will fluctuate because of changes in market interest rates. Interest margins may increase as a result of changes but may reduce losses in the event that unexpected movements arise. At this stage, the management of the Group and the Bank do not have a policy to set limits on the level of mismatch of interest rate repricing.

c) Interest Rate Risk

Interest rate risk is the risk that the future cash flows of a financial instrument

The table below summarises the exposures of the Group and of the Bank to interest rate risk. The assets and liabilities at carrying amount are categorised by the earlier of contractual repricing or maturity dates.

(in US\$)

	Group						Total US\$
	Up to 1 month US\$	1 to 3 months US\$	4 to 12 months US\$	1 to 5 years US\$	Over 5 years US\$	Non-interest bearing US\$	
As at 31 December 2017							
Financial assets							
Cash on hand	-	-	-	-	-	-	195,294,536
Balances with central banks (*)	718,691,372	14,000,000	-	-	-	-	732,691,372
Balances with other banks	140,699,734	105,000,000	44,549,417	61,031	-	-	290,310,182
Loans and advances	189,133,996	150,167,653	653,058,471	805,405,736	685,317,290	-	2,483,083,146
Investment in securities	-	-	-	-	-	3,170,801	3,170,801
Other assets	-	-	-	-	-	17,631,098	17,631,098
	<u>1,048,525,102</u>	<u>269,167,653</u>	<u>697,607,888</u>	<u>805,466,767</u>	<u>685,317,290</u>	<u>216,096,435</u>	<u>3,722,181,135</u>
Financial liabilities							
Deposits from banks	49,412,799	13,150,000	197,378,857	8,554,131	-	-	268,495,787
Deposits from customers	1,690,917,463	101,476,092	358,138,396	1,203,539,559	2,725,000	-	3,356,796,510
Borrowings	-	1,198,834	20,480,000	147,757,207	-	-	169,436,041
Subordinated debt	-	-	-	10,000,000	-	-	10,000,000
Other liabilities	-	-	-	-	-	50,340,327	50,340,327
	<u>1,740,330,262</u>	<u>115,824,926</u>	<u>575,997,253</u>	<u>1,369,850,897</u>	<u>2,725,000</u>	<u>50,340,327</u>	<u>3,855,068,665</u>
Total interest rate re-pricing gap	<u>(691,805,160)</u>	<u>153,342,727</u>	<u>121,610,635</u>	<u>(564,384,130)</u>	<u>682,592,290</u>	<u>165,756,108</u>	<u>(132,887,530)</u>
<i>Million Riel equivalent</i>	<u>(2,792,817)</u>	<u>619,045</u>	<u>490,942</u>	<u>(2,278,419)</u>	<u>2,755,625</u>	<u>669,157</u>	<u>(536,467)</u>

(*) exclude non-financial assets on capital guarantee and reserve requirement with the National Bank of Cambodia (NBC) and the Bank of Lao (BOL)

36. FINANCIAL RISK MANAGEMENT (continued)

36.2 Market Risk (continued)

c) Interest Rate Risk (continued)

(in US\$)

	Group						Total US\$
	Up to 1 month US\$	1 to 3 months US\$	4 to 12 months US\$	1 to 5 years US\$	Over 5 years US\$	Non-interest bearing US\$	
As at 31 December 2016							
Financial assets							
Cash on hand	-	-	-	-	-	163,758,275	163,758,275
Balances with central banks (*)	161,506,976	-	-	-	-	232,405,423	393,912,399
Balances with other banks	134,301,953	41,519,957	28,850,685	-	-	13,999,056	218,671,651
Loans and advances	219,758,163	150,150,015	486,317,166	559,305,685	498,728,177	32,698,855	1,946,958,061
Investment in securities	-	-	-	-	-	3,181,421	3,181,421
Other assets	-	-	-	-	-	22,674,589	22,674,589
	<u>515,567,092</u>	<u>191,669,972</u>	<u>515,167,851</u>	<u>559,305,685</u>	<u>498,728,177</u>	<u>468,717,619</u>	<u>2,749,156,396</u>
Financial liabilities							
Deposits from banks	50,231,441	22,843,103	147,229,537	-	-	20,086,700	240,390,781
Deposits from customers	1,081,618,319	258,339,206	699,465,878	147,793,201	-	155,990,515	2,343,207,119
Borrowings	1,737,508	-	-	169,524,637	-	-	171,262,145
Other liabilities	-	-	-	-	-	40,505,782	40,505,782
	<u>1,133,587,268</u>	<u>281,182,309</u>	<u>846,695,415</u>	<u>317,317,838</u>	<u>-</u>	<u>216,582,997</u>	<u>2,795,365,827</u>
Total interest rate re-pricing gap	<u>(618,020,176)</u>	<u>(89,512,337)</u>	<u>(331,527,564)</u>	<u>241,987,847</u>	<u>498,728,177</u>	<u>252,134,622</u>	<u>(46,209,431)</u>
<i>Million Riel equivalent</i>	<u>(2,494,947)</u>	<u>(361,361)</u>	<u>(1,338,377)</u>	<u>976,905</u>	<u>2,013,366</u>	<u>1,017,867</u>	<u>(186,547)</u>

(*) exclude non-financial assets on capital guarantee and reserve requirement with the National Bank of Cambodia (NBC) and the Bank of Lao (BOL)

36. FINANCIAL RISK MANAGEMENT (continued)

36.2 Market Risk (continued)

c) Interest Rate Risk (continued)

(in US\$)

	Bank						Total US\$
	Up to 1 month US\$	1 to 3 months US\$	4 to 12 months US\$	1 to 5 years US\$	Over 5 years US\$	Non-interest bearing US\$	
As at 31 December 2017							
Financial assets							
Cash on hand	-	-	-	-	-	194,547,214	194,547,214
Balances with central banks (*)	708,814,425	14,000,000	-	-	-	-	722,814,425
Balances with other banks	146,285,873	105,000,000	36,280,281	61,032	-	-	287,627,186
Loans and advances	189,131,726	150,165,851	652,836,069	791,058,455	679,799,428	-	2,462,991,529
Other assets	-	-	-	-	-	16,638,177	16,638,177
	<u>1,044,232,024</u>	<u>269,165,851</u>	<u>689,116,350</u>	<u>791,119,487</u>	<u>679,799,428</u>	<u>211,185,391</u>	<u>3,684,618,531</u>
Financial liabilities							
Deposits from banks	49,891,644	13,150,000	197,378,857	8,554,131	-	-	268,974,632
Deposits from customers	1,690,787,975	101,449,592	364,834,299	1,203,482,483	2,725,000	-	3,363,279,349
Borrowings	-	1,198,834	20,480,000	147,757,207	-	-	169,436,041
Subordinated debt	-	-	-	10,000,000	-	-	10,000,000
Other liabilities	-	-	-	-	-	50,206,550	50,206,550
	<u>1,740,679,619</u>	<u>115,798,426</u>	<u>582,693,156</u>	<u>1,369,793,821</u>	<u>2,725,000</u>	<u>50,206,550</u>	<u>3,861,896,572</u>
Total interest rate re-pricing gap	<u>(696,447,595)</u>	<u>153,367,425</u>	<u>106,423,194</u>	<u>(578,674,334)</u>	<u>677,074,428</u>	<u>160,978,841</u>	<u>(177,278,041)</u>
<i>Million Riel equivalent</i>	<u>(2,811,559)</u>	<u>619,144</u>	<u>429,630</u>	<u>(2,336,108)</u>	<u>2,733,349</u>	<u>649,872</u>	<u>(715,672)</u>

(*) exclude non-financial assets on capital guarantee and reserve requirement with the National Bank of Cambodia (NBC)

36. FINANCIAL RISK MANAGEMENT (continued)

36.2 Market Risk (continued)

c) Interest Rate Risk (continued)

	Bank						Total US\$
	Up to 1 month US\$	1 to 3 months US\$	4 to 12 months US\$	1 to 5 years US\$	Over 5 years US\$	Non-interest bearing US\$	
As at 31 December 2016							
Financial assets							
Cash on hand	-	-	-	-	-	-	162,595,036
Balances with central banks (*)	153,516,333	-	-	-	-	-	385,921,756
Balances with other banks	134,437,332	41,519,957	28,850,685	-	-	-	218,880,622
Loans and advances	219,576,216	150,116,035	486,223,111	545,710,791	494,967,806	32,692,531	1,929,286,490
Other assets	-	-	-	-	-	22,424,068	22,424,068
	<u>507,529,881</u>	<u>191,635,992</u>	<u>515,073,796</u>	<u>545,710,791</u>	<u>494,967,806</u>	<u>464,189,706</u>	<u>2,719,107,972</u>
Financial liabilities							
Deposits from banks	50,231,441	22,843,103	147,229,537	-	-	20,515,282	240,819,363
Deposits from customers	1,081,197,874	258,333,595	704,916,493	147,777,664	-	156,913,468	2,349,139,094
Borrowings	1,737,508	-	-	169,524,637	-	-	171,262,145
Other liabilities	-	-	-	-	-	40,428,754	40,428,754
	<u>1,133,166,823</u>	<u>281,176,698</u>	<u>852,146,030</u>	<u>317,302,301</u>	<u>-</u>	<u>217,857,504</u>	<u>2,801,649,356</u>
Total interest rate re-pricing gap	<u>(625,636,942)</u>	<u>(89,540,706)</u>	<u>(337,072,234)</u>	<u>228,408,490</u>	<u>494,967,806</u>	<u>246,332,202</u>	<u>(82,541,384)</u>
<i>Million Riel equivalent</i>	<u>(2,525,696)</u>	<u>(361,476)</u>	<u>(1,360,761)</u>	<u>922,085</u>	<u>1,998,185</u>	<u>994,443</u>	<u>(333,220)</u>

(*) exclude non-financial assets on capital guarantee and reserve requirement with the National Bank of Cambodia (NBC)

36. FINANCIAL RISK MANAGEMENT (continued)

36.3 Liquidity Risk

Liquidity risk is the risk that the Group and the Bank are unable to meet its payment obligations associated with its financial liabilities when they fall due and to replace funds when they are withdrawn. The consequence of this may be the failure to meet obligations to repay depositors and fulfil commitments to lend.

a) Liquidity Risk Management Process

Management monitors balance sheet liquidity and manage the concentration and profile of debt maturities. Monitoring and reporting, taking the form of daily cash position and projection for the next day, week and month respectively, are key periods for liquidity management. In addition, management monitors the movement of main depositors and projection of their withdrawals.

b) Funding Approach

The Group's and Bank's main sources of liquidity arise from shareholder's share capital, customers' deposits and borrowings. The sources of liquidity are regularly reviewed by management through review of maturity of term deposits and the key depositors.

c) Non-Derivative Cash Flows

The table below presents the cash flows of the financial instruments by the Group and the Bank by remaining contractual maturities at the balance sheet date. The amounts disclosed in the table are the contractual undiscounted cash flows, whereas the Group and the Bank manage the inherent liquidity risk based on expected undiscounted cash flows.

36. FINANCIAL RISK MANAGEMENT (continued)**36.3 Liquidity Risk (continued)****c) Non-Derivative Cash Flows (continued)**

	Group						Total US\$
	Up to 1 month US\$	1 to 3 months US\$	4 to 12 months US\$	1 to 5 years US\$	Over 5 years US\$		
As at 31 December 2017							
Cash on hand	195,294,536	-	-	-	-	-	195,294,536
Balances with central banks (*)	703,023,901	30,078,867	-	-	-	-	733,102,768
Balances with other banks	215,179,000	55,024,801	21,221,579	-	-	-	291,425,380
Loans and advances	215,552,045	229,879,041	927,565,344	1,255,063,126	584,408,291	3,212,467,847	
Investment in securities	170,801	-	210,000	3,210,000	-	-	3,590,801
Other assets	17,631,098	-	-	-	-	-	17,631,098
Total financial assets by remaining contractual maturities	1,346,851,381	314,982,709	948,996,923	1,258,273,126	584,408,291	4,453,512,430	
Financial liabilities							
Deposits from banks	61,332,497	13,561,383	201,548,566	578,632	-	-	277,021,078
Deposits from customers	1,956,939,714	361,068,221	966,395,256	175,731,580	-	-	3,460,134,771
Borrowings	-	1,198,834	40,670,761	146,363,361	-	-	188,232,956
Subordinated debt	-	-	700,000	12,800,000	-	-	13,500,000
Other liabilities	48,069,463	2,270,864	-	-	-	-	50,340,327
Total financial liabilities by remaining contractual maturities	2,066,341,674	378,099,302	1,209,314,583	335,473,573	-	-	3,989,229,132
Net liquidity (gap)/surplus	(719,490,293)	(63,116,593)	(260,317,660)	922,799,553	584,408,291	464,283,298	
<i>Million Riel equivalent</i>	<i>(2,904,582)</i>	<i>(254,802)</i>	<i>(1,050,902)</i>	<i>3,725,342</i>	<i>2,359,256</i>	<i>1,874,312</i>	

(*) exclude non-financial assets on capital guarantee and reserve requirement with the National Bank of Cambodia (NBC) and the Bank of Lao (BOL)

36. FINANCIAL RISK MANAGEMENT (continued)

36.3 Liquidity Risk (continued)

c) Non-Derivative Cash Flows (continued)

	Group					
	Up to 1 month US\$	1 to 3 months US\$	4 to 12 months US\$	1 to 5 years US\$	Over 5 years US\$	Total US\$
As at 31 December 2016						
Cash on hand	163,758,275	-	-	-	-	163,758,275
Balances with central banks (*)	393,934,328	16,035,146	-	-	-	409,969,474
Balances with other banks	195,991,253	41,576,566	29,258,077	-	-	266,825,896
Loans and advances	244,565,703	138,696,837	638,142,180	949,544,640	651,221,446	2,622,170,806
Investment in securities	181,421	-	3,210,000	-	-	3,391,421
Other assets	22,674,589	-	-	-	-	22,674,589
Total financial assets by remaining contractual maturities	1,021,105,569	196,308,549	670,610,257	949,544,640	651,221,446	3,488,790,461
Financial liabilities						
Deposits from banks	71,058,247	23,042,088	152,823,807	-	-	246,924,142
Deposits from customers	1,243,307,602	267,008,940	734,601,623	162,206,845	-	2,407,125,010
Borrowings	1,086,143	659,538	3,837,847	166,354,637	-	171,938,165
Other liabilities	38,061,574	2,444,208	-	-	-	40,505,782
Total financial liabilities by remaining contractual maturities	1,353,513,566	293,154,774	891,263,277	328,561,482	-	2,866,493,099
Net liquidity (gap)/surplus	(332,407,997)	(96,846,225)	(220,653,020)	620,983,158	651,221,446	622,297,362
<i>Million Riel equivalent</i>	<i>(1,341,931)</i>	<i>(390,968)</i>	<i>(890,776)</i>	<i>2,506,909</i>	<i>2,628,981</i>	<i>2,512,215</i>

(*) exclude non-financial assets on capital guarantee and reserve requirement with the National Bank of Cambodia (NBC) and the Bank of Lao (BOL)

36. FINANCIAL RISK MANAGEMENT (continued)

36.3 Liquidity Risk (continued)

c) Non-Derivative Cash Flows (continued)

	Bank						Total US\$
	Up to 1 month US\$	1 to 3 months US\$	4 to 12 months US\$	1 to 5 years US\$	Over 5 years US\$		
As at 31 December 2017							
Financial assets							
Cash on hand	194,547,214	-	-	-	-	-	194,547,214
Balances with the NBC*	693,146,954	30,078,867	-	-	-	-	723,225,821
Balances with other banks	214,900,247	55,024,801	18,844,427	-	-	-	288,769,475
Loans and advances	101,152,976	228,790,162	922,838,361	1,238,745,881	581,431,720	3,072,959,100	
Other assets	16,638,177	-	-	-	-	-	16,638,177
Total financial assets by remaining contractual maturities	1,220,385,568	313,893,830	941,682,788	1,238,745,881	581,431,720	4,296,139,787	
Financial liabilities							
Deposits from banks	60,853,652	13,561,383	201,548,566	578,632	-	-	276,542,233
Deposits from customers	1,957,068,810	361,068,221	959,783,321	175,731,580	-	-	3,453,651,932
Borrowings	-	1,198,834	40,670,761	146,363,361	-	-	188,232,956
Subordinated debt	-	-	700,000	12,800,000	-	-	13,500,000
Other liabilities	48,002,736	2,203,814	-	-	-	-	50,206,550
Total financial liabilities by remaining contractual maturities	2,065,925,198	378,032,252	1,202,702,648	335,473,573	-	-	3,982,133,671
Net liquidity (gap)/surplus	(845,539,630)	(64,138,422)	(261,019,860)	903,272,308	581,431,720	314,006,116	
<i>Million Riel equivalent</i>	<i>(3,413,443)</i>	<i>(258,927)</i>	<i>(1,053,737)</i>	<i>3,646,510</i>	<i>2,347,240</i>	<i>1,267,643</i>	

(*) exclude non-financial assets on capital guarantee and reserve requirement with the National Bank of Cambodia (NBC)

36. FINANCIAL RISK MANAGEMENT (continued)

36.3 Liquidity Risk (continued)

c) Non-Derivative Cash Flows (continued)

	Bank						Total US\$
	Up to 1 month US\$	1 to 3 months US\$	4 to 12 months US\$	1 to 5 years US\$	Over 5 years US\$		
As at 31 December 2016							
Financial assets							
Cash on hand	162,595,036	-	-	-	-	-	162,595,036
Balances with the NBC*	385,943,685	16,035,146	-	-	-	-	401,978,831
Balances with other banks	196,123,146	41,576,566	29,258,077	-	-	-	266,957,789
Loans and advances	244,421,356	138,691,723	638,142,180	935,583,822	647,428,733	2,604,267,814	
Other assets	22,424,068	-	-	-	-	-	22,424,068
Total financial assets by remaining contractual maturities	1,011,507,291	196,303,435	667,400,257	935,583,822	647,428,733	3,458,223,538	
Financial liabilities							
Deposits from banks	71,486,829	23,052,338	152,813,557	-	-	-	247,352,724
Deposits from customers	1,311,037,342	250,492,977	722,471,826	129,054,838	-	-	2,413,056,983
Borrowings	1,086,143	659,538	3,837,847	166,354,637	-	-	171,938,165
Other liabilities	37,984,807	2,443,947	-	-	-	-	40,428,754
Total financial liabilities by remaining contractual maturities	1,421,595,121	276,648,800	879,123,230	295,409,475	-	-	2,872,776,626
Net liquidity (gap)/surplus	(410,087,830)	(80,345,365)	(211,722,973)	640,174,347	647,428,733	585,446,912	
<i>Million Riel equivalent</i>	<i>(1,655,525)</i>	<i>(324,354)</i>	<i>(854,726)</i>	<i>2,584,384</i>	<i>2,613,670</i>	<i>2,363,449</i>	

(*) exclude non-financial assets on capital guarantee and reserve requirement with the National Bank of Cambodia (NBC)

36. FINANCIAL RISK MANAGEMENT (continued)**36.3 Liquidity Risk (continued)***d) Off-Balance Sheet Items**(i) Loan Commitments*

The contractual maturity dates of the Group and the Bank's off-balance sheet financial instruments with commitment to extend credit to customers and other facilities are summarised in the table below.

(ii) Other Financial Facilities

Other financial facilities are also included below based on the earliest contractual date.

All commitments of the Group and the Bank, as disclosed in Note 34, are summarised in the table below.

(iii) Operating Lease Commitments

Where the Bank is the lessee, the future minimum lease payments under non-cancellable operating leases are summarised in the table below.

(iv) Commitments to Receive from Rental Income

Where the Bank is the lessor, the future minimum lease payments to receive under non-cancellable operating leases are summarised in the table below.

	Group and Bank			
	No later than 1 year	1 to 5 year	Over 5 years	Total
As at 31 December 2017				
Unused portion of approved credit facilities	128,466,937	-	-	128,466,937
Acceptances and other financial facilities	46,588,838	3,537,356	-	50,126,194
Operating lease commitments	1,984,235	6,708,210	21,615,324	30,307,769
Commitments to receive from rental income	(783,865)	(1,342,771)	-	(2,126,636)
	176,256,145	8,902,795	21,615,324	206,774,264
<i>Million Riel equivalent</i>	711,546	35,941	87,261	834,748
As at 31 December 2016				
Unused portion of approved credit facilities	127,008,272	-	-	127,008,272
Acceptances and other financial facilities	45,219,067	1,536,278	-	46,755,345
Operating lease commitments	1,061,885	2,944,841	4,555,203	8,561,929
Commitments to receive from rental income	(652,384)	(1,591,578)	-	(2,243,962)
	172,636,840	2,889,541	4,555,203	180,081,584
<i>Million Riel equivalent</i>	696,935	11,665	18,389	726,989

36. FINANCIAL RISK MANAGEMENT (continued)

36.4 Fair Value of Financial Assets and Liabilities

As at the balance sheet date, the fair values of financial instruments of the Group and of the Bank approximate their carrying amounts.

The estimated fair values are based on the following methodologies and assumptions:

- (i) Balances with the Central Banks and other banks

The carrying amounts of balances with the Central Banks and other banks approximate their fair values, since these accounts consist mostly of current, savings and short-term deposits.

- (ii) Loans and advances

Loans and advances are stated, net of unamortised loan commitment fees less any amounts written off and allowance for losses on loans and advances as determined based on the requirements of relevant NBC's Prakas.

- (iii) Available-for-sale financial assets

The fair value of equity securities is based on quoted market prices at the reporting date.

- (iv) Deposits from banks and customers

The fair values of deposits from customers and deposits from banks approximate their carrying amounts. The estimated fair value of deposits with no stated maturities, which include non-interest earning deposits, is the amount repayable on demand.

36. FINANCIAL RISK MANAGEMENT (continued)

Deposits with fixed interest are not quoted in the active market and are short-term. Their fair value approximates the carrying amount.

- (v) Borrowings and subordinated debt

Borrowings and subordinated debt are not quoted in active market and their fair value approximates their carrying amount.

- (vi) Other financial assets and liabilities

The carrying amounts of other financial assets and liabilities are assumed to approximate their fair values as these items are not materially sensitive to the shift in market interest rates.

36.5 Capital Management

The Bank's objectives when managing capital, which is a broader concept than the 'equity' on the face of balance sheet, are:

- to comply with the capital requirement set by the NBC
- to safeguard the Bank's ability to continue as a going concern so that it can continue to provide returns for shareholders and benefits for other stakeholders and
- to maintain a strong capital base to support the development of business.

The NBC requires all commercial banks to i) hold a minimum capital requirement, ii) maintain the Bank's net worth at least equal to the minimum capital, and iii) comply with solvency, liquidity and other prudential ratios.

36.5 Capital Management (continued)

The table below summarises the composition of the regulatory capital:

	Group				Bank			
	As at 31 December 2017		As at 31 December 2016		As at 31 December 2017		As at 31 December 2016	
	US\$	Million Riel						
Tier 1 capital								
Share capital	280,000,000	1,130,360	220,000,000	888,140	280,000,000	1,130,360	220,000,000	888,140
Retained earnings	43,247,181	174,589	36,510,225	147,392	42,957,430	173,419	36,865,942	148,828
General reserves	98,075,271	395,930	97,972,613	395,515	98,050,777	395,831	98,050,777	395,831
Audited net income for the year	72,050,169	290,867	66,208,342	267,283	70,511,760	284,656	65,538,380	264,578
Less: Intangible assets	(1,606,104)	(6,484)	(1,767,103)	(7,134)	(1,583,821)	(6,394)	(1,722,132)	(6,952)
Less: Loans to related parties	(23,699,721)	(95,676)	(462,973)	(1,869)	(23,699,721)	(95,676)	(462,973)	(1,869)
	468,066,796	1,889,586	418,461,104	1,689,327	466,236,425	1,882,196	418,269,994	1,688,556
Tier 2 complementary capital								
General provision	24,043,938	97,065	18,649,505	75,288	23,973,581	96,781	18,470,475	74,565
Revaluation reserves	13,936,664	56,262	14,489,772	58,495	13,936,664	56,262	14,489,772	58,495
Subordinated debt	10,000,000	40,370	-	-	10,000,000	40,370	-	-
Less: Equity participation in banking or financial institutions	(25,588)	(103)	(25,588)	(103)	(29,005,880)	(117,097)	(29,005,880)	(117,097)
	47,955,014	193,594	33,113,689	133,680	18,904,365	76,316	3,954,367	15,963
	516,021,810	2,083,180	451,574,793	1,823,007	485,140,790	1,958,512	422,224,361	1,704,519

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Sivutha St., Mondul 1, Sangkat Svay Dangkm, Krong Siem Reap, Siem Reap Province, Cambodia.
Tel : (855) 63-964808
(855) 63-761950
(855) 63-761905

Fax : (855) 63-964809 / 63-964804
Email : canadia.sr@canadiabank.com.kh



SIEM REAP PH SAR LEU BRANCH

#119, National Road #6, Phum Banteaychas, Sangkat Siorkram, Krong Siem Reap, Siem Reap Province, Cambodia.
Tel : (855) 63-966806
(855) 63-966807

Fax : (855) 63-760542
Email : canadia.srpl@canadiabank.com.kh



ANGKOR ARCADE

#A05-07, National Road #6, Phum Kruos, Sangkat Svay Dankum, Krong Siem Reap, Siem Reap Province, Cambodia.
Tel : (855) 63-766222
(855) 63-766333

Email : canadia.aab@canadiabank.com.kh



PREAH VIHEAR BRANCH

Koh Ker St., Phum Kandal, Khum Kampong Pronak, Krong Preah Vihear, Preah Vihear Province, Cambodia.
Tel : (855) 64-210325
(855) 64-210326
Fax : (855) 64-210327

Email : preahvihear.br@canadiabank.com.kh



NEAK LOEUNG BRANCH

#255-257, Phum 4, Khum Prek Ksay "Khor", Srok Peam Ror, Prey Veng Province, Cambodia.
Tel : (855) 43-750221
(855) 43-750222
Fax : (855) 43-750223

Email : canadia.nl@canadiabank.com.kh



PREY VENG BRANCH

National Road #11, Phum 7, Sangkat Kampong Leav, Krong Prey Veng, Prey Veng Province, Cambodia.
Tel : (855) 43-210460
(855) 43-210461

Fax : (855) 43-210459
Email : canadia.pyb@canadiabank.com.kh



SVAY RIENG BRANCH

Road #208, Phum Veal Yun, Sangkat Svay Rieng, Krong Svay Rieng, Svay Rieng Province, Cambodia.
Tel : (855) 44-712227
(855) 44-712228

Fax : (855) 44-712229
Email : canadia.svr@canadiabank.com.kh



BAVET BRANCH

National Road #1, Phum Bavet Kandal, Sangkat Bavet, Krong Bavet, Svay Rieng Province, Cambodia.
Tel : (855) 44-715031
(855) 44-715032

Fax : (855) 44-715033
Email : canadia.bv@canadiabank.com.kh



KAMPONG SPEU BRANCH

Phum Krangpultep, Sangkat Rokathom, Krong Chbarmorn, Kampong Speu Province, Cambodia.

Tel : (855) 25-210222
(855) 25-210211
Fax : (855) 25-210207
Email : kampongpeu.br@canadiabank.com.kh



SIHANOUK VILLE BRANCH

#197, Ekareach St., Group 7, Phum 2, Sangkat 2, Krong Preah Sihanouk, Preah Sihanouk Province, Cambodia.

Tel : (855) 34-933490
(855) 34-934284
Fax : (855) 34-933697
Email : canadia.sb@canadiabank.com.kh



PREY NUP BRANCH

#1F-03, Wan Hua Center, Sihanouk Ville Special Economic Zone, Phum Phou Thhoeung, Khum Bet Traing, Srok Prey Nup, Preah Sihanouk Province, Cambodia.

Tel : (855) 34-6363301
(855) 34-6363302
Email : preynup.br@canadiabank.com.kh



KOH KONG BRANCH

Phum 2, Sangkat Smach Meanchey, Krong Khmerak Phoumin, Koh Kong Province, Cambodia.

Tel : (855) 35-936787
(855) 35-936788
Fax : (855) 35-936786
Email : kohkong.br@canadiabank.com.kh



TAKEO BRANCH

National Road #5, Phum Kbal Spean 1, Sangkat Polpet, Krong Polpet, Banteay Meanchey Province, Cambodia.

Tel : (855) 32-931111
(855) 32-931700
Fax : (855) 32-931166
Email : canadia.ta@canadiabank.com.kh



KAMPOT BRANCH

#33, St. 701, Phum Kampong Bay Khang Tbong, Sangkat Kampong Bay, Krong Kampot, Kampot Province, Cambodia.

Tel : (855) 33-932392
(855) 33-932593
Fax : (855) 33-932391
Email : canadia.kp@canadiabank.com.kh

INTERNATIONAL BRANCH



CANADIA BANK LAO LTD.

Unit 7, Pangkham Street, Xiengnheun Village, Chanthabouly District, Vientiane Capital, Lao PDR.

Tel : (856) 21-227999
Fax : (856) 21-227888
Email : canadiabanklao@canadiabank.com

ឥណទានយានយន្ត Auto Finance



ក្លាយជាម្ចាស់រថយន្តក្នុងក្តីស្រមៃអ្នក Be The Owner Of Your Dream Car

លក្ខណៈពិសេស

- ទំហំប្រាក់កម្ចីរហូតដល់៧០% នៃតម្លៃយានយន្ត
- ពុំចាំបាច់មានទ្រព្យបញ្ជាំ
- បង់រំលោះរយៈពេលវែង
- អត្រាការប្រាក់ទាបសមរម្យ
- សេវាកម្មបម្រើ និងអនុម័តឥណទានឆាប់រហ័ស

Product Features

- Financing up to 70%
- Longer term repayment tenures
- Collateral is not required
- Competitive interest rates
- Fast approval and convenient service

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iOS

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Take this chance to become a new home owner today

លក្ខណៈពិសេស

- រយៈពេលបង់រំលស់ឥណទានរហូតដល់១៥ឆ្នាំ
- មិនគិតកម្រៃសេវាកម្មលើការវាយតម្លៃអចលនទ្រព្យ
- លក្ខខណ្ឌងាយៗ និងសេវាកម្មរហ័ស
- ទ្រព្យធានាអាចជាប្លង់រឹង ឬប្លង់ទន់
- ទទួលយកប្រភពចំណូលក្រៅពីម្ចាស់កម្មសិទ្ធិប្រភពចំណូលទូទាត់សងឥណទានអាចជាប្រាក់បៀវត្ស បុព្វលាភ ពីការជួល ពីអាជីវកម្ម ការប្រាក់នៃប្រាក់បញ្ញើ មានកាលកំណត់ផ្សេងៗ

Product Features

- Term loan is up to 15 years
- No fee charge on collateral evaluation
- Simple conditions and fast approval
- Soft or hard titles accepted as property collateral
- More than one source of income accepted
- Sources of income include salary, dividend, rental fee, fixed deposit interest, business income and so on



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គណនីកុមារ Junior Account



សន្សំថ្ងៃនេះ ដើម្បីអនាគតកូនរបស់លោកអ្នកនៅថ្ងៃស្អែក
Save Today for your child's Tomorrow

លក្ខណៈពិសេស

- អាចបើកបានជាប្រយោជន៍ប្រាក់ដុល្លារអាមេរិក
- រឹករយជាមួយនឹងអត្រាការប្រាក់ខ្ពស់ជាងគណនីបញ្ញើសន្សំ ដទៃទៀត
- ផ្តល់ជូនកូនសៀវភៅសម្រាប់គណនីកុមារដោយឥតគិតថ្លៃ
- ទឹកប្រាក់ដែលបានសន្សំនឹងត្រូវរក្សាទុកក្នុងគណនីរហូតដល់កុមារមានអាយុ ១៨ឆ្នាំ
- សម្រាប់មាតាបិតាដែលមានបំណងចង់ប្រើប្រាស់ប័ណ្ណឥណទានធនាគារនឹងផ្តល់ជូន ៨០% នៃទឹកប្រាក់ដែលលោកអ្នកបានតម្កល់

Product Features

- Available in US Dollar
- Enjoy a premium interest rate
- Free Passbook for your transaction records
- Money invested is held for the child until age 18
- Special offer to parents or Guardian :
Credit card facility up to 80% of deposited balance

Canada Mobile



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iOS

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iOS / Android

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iOS / Android

CasaPay



iOS

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 សេវាធនាគារចល័តក្នុងទូរស័ព្ទដៃរបស់អ្នក

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- តាមដានរបាយការណ៍គណនី
- ទូទាត់វិក្កយបត្រ
- សេវាផ្ទេរប្រាក់
- សេវាផ្ទេរប្រាក់តាមរយៈបាកូដ
- បញ្ចូលទឹកប្រាក់ E-Wallet
- បញ្ចូលទឹកប្រាក់ទូរស័ព្ទដៃ
- ធ្វើប្រតិបត្តិការគណនីប្រាក់
បញ្ញើមានកាលកំណត់

Product Features

- Account Statement
- Bill Payment
- Fund Transfer
- QR Transfer
- E-Wallet Top Up
- Phone Top Up
- Fixed Deposit Transaction

Canada Mobile



Android

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iOS

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iOS

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គណនីសន្សំសម្រាប់អាពាហ៍ពិពាហ៍ Wedding Savings Account



ចាប់ផ្តើមសន្សំពីឥលូវសម្រាប់ថ្ងៃដ៏សំខាន់របស់អ្នក
Start saving today for your special day

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- រឹករាយជាមួយអត្រាការប្រាក់ខ្ពស់ជាងគណនីសន្សំធម្មតា រហូតដល់ ១.៥០%
- សេវាធនាគារតាមប្រព័ន្ធអ៊ីនធឺណេត និងទូរស័ព្ទដៃ
- ផ្តល់ជូនកាត អេ ធី អឹម ចំនួន២ ដោយមិនគិតថ្លៃរយៈពេលមួយឆ្នាំ
- រឹករាយជាមួយការបញ្ចុះតម្លៃសម្រាប់កន្លែងរៀបអាពាហ៍ពិពាហ៍ នៅមជ្ឈមណ្ឌលសន្និបាត និងពិពិធករ កោះពេជ្រ ព្រមទាំងការបញ្ចុះតម្លៃ ពិសេសដទៃទៀតក្នុងកាណាឌីយ៉ា គ្រុបក្នុងថ្ងៃអាពាហ៍ពិពាហ៍
- ជម្រើសសេវាកម្មសម្រាប់អាពាហ៍ពិពាហ៍

Product Features

- At 1.50% p.a. enjoy higher interest rate than normal Savings Account.
- Internet Banking and Mobile Banking services
- Free 2 ATM Cards with 1st year annual fee waived
- Enjoy premium discount on wedding space rental at Diamond Island Convention & Exhibition Center, and other premium discounts within Canadia Group
- Option for Wedding Loan

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7:00 AM - 12:00 AM

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ផលិតផល និងមតិយោបល់



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