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2016 | 年報
Annual Report

ធនាគារ កាណាឌីយ៉ា សូមស្វាគមន៍



ធនាគារ កាណាឌីយ៉ា ផ្តល់ជូនសេវាកម្មដ៏ល្អឥតខ្ចោះជូនដល់លោកអ្នក

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សារវិទិត្យនិងចំពោះភាគទុនិក

“កិត្យានុភាពដ៏ល្បីរន្ទឹមរបស់ ធនាគារ កាណាឌីយ៉ា ក.អ នឹងបន្តអនុភាព ស្ថេរភាព និងភាពជាអ្នកដឹកនាំ ជានិរន្តរ៍ ។ អតិថិជន និងភាគទុនិករបស់ធនាគារ មានទំនុកចិត្តមកលើការរីកចម្រើនរបស់យើង ដែលជាមូលហេតុអនុញ្ញាតឲ្យយើងអាចបន្តរក្សាតំណែងជាធនាគារដែលមានគុណតម្លៃបំផុតនៅលើទីផ្សារមូលធន នៃព្រះរាជាណាចក្រកម្ពុជា ។ តាមរយៈការគាំទ្រយ៉ាងពេញទំហឹងទាំងនេះ យើងនឹងបន្តសម្រេចនូវសមិទ្ធផលធំៗបន្ថែមទៀត ។”



ឆ្នាំ ២០១៦ គឺជាឆ្នាំដ៏ជោគជ័យមួយទៀតសម្រាប់ ធនាគារ កាណាឌីយ៉ា ។ តាមរយៈលទ្ធផលហិរញ្ញវត្ថុរឹងមាំ និងភាពប្រសើរឡើងនៃភាពជោគជ័យជាបន្តបន្ទាប់នៃផែនការកំណែទម្រង់

រយៈពេល ៥ ឆ្នាំ គឺជាការឆ្លុះបញ្ចាំងតថភាព យ៉ាងប្រចក្សពីភាពដឹកនាំ និងការបំពេញសេវារបស់បុគ្គលិក ក្នុងការចូលរួមចំណែកលើការរីកចម្រើនដល់ធនាគារ និងក៏ដូចប្រទេសជាតិទាំងមូល ។

នៅខណៈដែល ប្រទេសមួយចំនួនជួបវិបត្តិហិរញ្ញវត្ថុសកល ទាំងសេដ្ឋកិច្ច និងអស្ថេរភាពនយោបាយ ប្រទេសកម្ពុជានៅតែបន្តទទួលកំណើនសេដ្ឋកិច្ចថេរចំនួន ៧% ប្រចាំឆ្នាំ ដែលជាកត្តាលើកកម្ពស់កាសាវនុវត្តភាពសេដ្ឋកិច្ចរបស់ប្រជាជនកម្ពុជាពីបន្ទាត់នៃភាពក្រីក្រ ។

ស្ថានភាពបរិយាកាសធនាគារក្នុងស្រុកបន្តរឹងមាំជាមួយនឹងដៃគូថ្មីៗដែលបានចូលរួមជាបន្តបន្ទាប់នៅក្នុងទីផ្សារកម្ពុជា ទាំងធនាគារក្នុងតំបន់ និងអន្តរជាតិ ។ តាមរយៈប្រវត្តិប្រកបដោយទំនុកចិត្តនិងរឹងមាំ និងកេរ្តិ៍ឈ្មោះដ៏ល្បីរន្ទឹមរបស់យើង ធនាគារ កាណាឌីយ៉ា បន្តរក្សាកំណើន និងសម្រេចបានលទ្ធផលផ្នែកហិរញ្ញវត្ថុរឹងមាំនៅក្នុងឆ្នាំ ២០១៦ នេះ ។

ធនាគារ កាណាឌីយ៉ា បន្តរក្សាលំដាប់ថ្នាក់ជាធនាគារឈានមុខគេ នៅក្នុងទីផ្សារប្រទេសកម្ពុជាដែលនេះបានបង្កើតនូវកាសាវនុវត្តភាព សម្រាប់គុណតម្លៃ និងកំណើនហិរញ្ញវត្ថុ។ វិសាលភាពនិង ភាពរឹងមាំរបស់ធនាគារ អនុញ្ញាតឲ្យយើងអភិវឌ្ឍដើម្បីក្លាយខ្លួនជាស្ថាប័នសេវាកម្មហិរញ្ញវត្ថុលំដាប់ថ្នាក់ពិភពលោក ក្នុងការឆ្លើយតបនឹងតម្រូវការទីផ្សារ ។

យើងបានដាក់ចេញនូវគំនិតផ្តួចផ្តើមជាយុទ្ធសាស្ត្រជាច្រើន និងពង្រីកសេវាកម្មរបស់យើង ដើម្បីផ្តល់សេវាឲ្យកាន់តែប្រសើរ និងឆ្លើយតបទៅនឹងតម្រូវវិវត្តផ្នែកហិរញ្ញវត្ថុរបស់អតិថិជន ។ ជាលទ្ធផល ធនាគារ កាណាឌីយ៉ា កសាងមូលដ្ឋានគ្រឹះហិរញ្ញវត្ថុរឹងមាំ និងទទួលបាននូវទំនុកចិត្តពីអតិថិជនរបស់យើង ។

ការចាប់ដៃគូរវាង ក្រុមហ៊ុនសម្ព័ន្ធរបស់ធនាគារ កាណាឌីយ៉ា និងក្រុមហ៊ុនធានារ៉ាប់រងអាយុជីវិត **Muang Thai Life Assurance Pcl.** ដែលជាក្រុមហ៊ុនធានារ៉ាប់រង អាយុជីវិតធំជាងគេ នៅក្នុងប្រទេសថៃឡង់ បានបង្កើតក្រុមហ៊ុនធានារ៉ាប់រងអាយុជីវិត សុវណ្ណាកូមិ ឡាយហ្វ អ៊ីស្ទរិនស៍ ភីអិលស៊ី នៅក្នុងទីផ្សារហិរញ្ញវត្ថុកម្ពុជា ។ ការចាប់ដៃគូនេះគឺទទួលបានលទ្ធផលជាផ្លែផ្កា ដោយទទួលបានកំណើនខ្លាំងក្លា លើចំនួនគោលនយោបាយធានារ៉ាប់រងអាយុជីវិត ដែលបានលក់ ចំណូលជាទីតាប់ចិត្ត ហើយយើងសង្ឃឹមថានឹងបន្តកំណើននេះ ក្នុងឆ្នាំ ២០១៧ ។

ក្នុងនាមជាស្ថាប័នហិរញ្ញវត្ថុមួយ យើងប្តេជ្ញា ពង្រឹងនូវទីផ្សារហិរញ្ញវត្ថុ និងចូលរួមសហការ ជាមួយដៃគូដទៃទៀតនៅក្នុងវិស័យនេះ ។

ក្រុមហ៊ុនសម្ព័ន្ធរបស់ធនាគារ កាណាឌីយ៉ា និង ក្រុមហ៊ុន **Fullerton Financial Holding Pte. Ltd.** របស់ប្រទេសសិង្ហបុរី តាមរយៈក្រុមហ៊ុនបុត្រសម្ព័ន្ធ គឺ ធនាគារប្រៃសណីយ៍ កម្ពុជា បានទិញភាគហ៊ុន ១០០% ពីហ្វាន មីក្រូហិរញ្ញវត្ថុ ភីអិលស៊ី ។ ចំពោះការរួមបញ្ចូលស្ថាប័នថ្មីនេះ ជាផ្នែកមួយ នៃការពង្រីកសេវាកម្មហិរញ្ញវត្ថុ ឲ្យកាន់តែទូលំ ទូលាយ ទៅដល់អតិថិជនមីក្រូហិរញ្ញវត្ថុ និង អតិថិជន ដែលមិនទាន់បានប្រើប្រាស់សេវាកម្ម ធនាគារ ដើម្បីអនុញ្ញាតឲ្យអតិថិជនទាំងនោះ មកបើកគណនីជាលើកដំបូង ជាមួយនឹងទំនុក ចិត្តនៅក្នុងស្ថាប័នហិរញ្ញវត្ថុរបស់យើង ។ ការចាប់ ដៃគូជាមួយ ក្រុមហ៊ុន **Fullerton Financial Capital** របស់ប្រទេសសិង្ហបុរី បានពង្រីកវិសាលភាព របស់ខ្លួន ដោយយើងបានរួមគ្នាបង្កើត ក្រុមហ៊ុន កាណាឌីយ៉ា-ហូលីតុន ម៉ូបៃល ម៉ាន់នី ឯ.ក ដែលយើងរំពឹងថា នឹងដឹកនាំបច្ចេកវិទ្យាថ្មីផ្នែក ហិរញ្ញវត្ថុនៅក្នុងប្រទេស កម្ពុជា ។

ចំពោះចក្ខុវិស័យទៅមុខ យើងមានជំនឿយ៉ាង មុតមាំថា នឹងទទួលបាននូវកំណើនខ្ពស់ ជាមួយ នឹងភាពខ្លាំងក្លាខាងហិរញ្ញវត្ថុ អាចឲ្យយើងអនុវត្ត នូវយុទ្ធសាស្ត្រអាជីវកម្ម ប្រកបដោយវិន័យត្រឹម ត្រូវហ្មត់ចត់បំផុត ។ កត្តាទាំងអស់នេះ ផ្តល់ឲ្យ យើងទទួលបាននូវលទ្ធផលហិរញ្ញវត្ថុដ៏រឹងមាំ ជាមួយចេរភាព ប្រាក់ចំណូលគួរជាទីមោទនៈ ។

ចក្ខុវិស័យរបស់យើង ក្នុងភាពជាអ្នកដឹកនាំ យុទ្ធសាស្ត្រដ៏ឆ្លាតវៃ និងគោលដៅវិន័យត្រឹមត្រូវ ហ្មត់ចត់បំផុត ជម្រុញអោយយើងឆ្លើយតបបាន យ៉ាងត្រឹមត្រូវ និងមានប្រសិទ្ធភាពចំពោះបម្រែ បម្រួល កាលៈទេសៈ និងទីផ្សារប្រកួតប្រជែង ។ យើងមិនដែលបោះបង់នូវទស្សនៈវិស័យរបស់ខ្លួន ដែលថា ធនាគារ កាណាឌីយ៉ា ជាអ្នកកាន់ច្បង

នាវាវិស័យធនាគារ និងជាអ្នកគាំពារអនាគតនៃ វិស័យហិរញ្ញវត្ថុ នៅប្រទេសកម្ពុជានោះទេ ។

លទ្ធផលហិរញ្ញវត្ថុ

សមិទ្ធផលហិរញ្ញវត្ថុ និងផែនការគណនេយ្យភាព ហិរញ្ញវត្ថុ គឺជាគោលការណ៍ចម្បងរបស់ធនាគារ កាណាឌីយ៉ា ដែលកត្តាទាំងពីរនេះគឺបានជួយ ជម្រុញការរីកចម្រើន របស់ធនាគារជារៀង រហូតមក ។ ខណៈពេលដែលយើងដាក់ចេញ នូវគោលការណ៍ហិរញ្ញវត្ថុ ដើម្បីជម្រុញឲ្យមាន ការកើនឡើង យើងមិនដែលធ្វេសប្រហែស និង មិនទទួលខុសត្រូវ ដោយសារតែមើលឃើញផល ចំណេញរយៈពេលខ្លីនោះទេ ។

នៅឆ្នាំ ២០១៦ ធនាគារ កាណាឌីយ៉ា សម្រេចបាន លទ្ធផលហិរញ្ញវត្ថុរឹងមាំ ដោយទ្រព្យសកម្មសរុប កើនឡើង ១៧,២២% ស្មើនឹង ៣,២៧ ប៊ីលាន ដុល្លារអាមេរិក ។ ចំពោះប្រាក់ចំណេញសុទ្ធរបស់ យើងបានកើនឡើង ២០,៦០% ស្មើនឹង ៦៥,៥២ លានដុល្លារអាមេរិក បើប្រៀបធៀបនឹងឆ្នាំកន្លង មក ។ អនុបាតប្រាក់ចំណេញធៀបនឹងទ្រព្យ ភាគទុនិកកើនឡើងដល់ ១៥,០៧% ធៀបនឹង ១២,៧១% នៅក្នុងឆ្នាំ ២០១៥ ។

ការផ្តល់ឥណទាន បានដើរតួនាទីយ៉ាងសំខាន់ ក្នុងកំណើនទ្រព្យសកម្មសរុបរបស់យើង ។ កំណើនឥណទានសរុបគឺមានចំនួន ១៩,៧២% កើនដល់ ១,៩៣ ប៊ីលានដុល្លារអាមេរិក ខណៈ ប្រាក់បញ្ញើសរុបកើនឡើង ១៧,២២% កើនដល់ ២,៥៩ ប៊ីលានដុល្លារអាមេរិក ដែលជាប្រភពទុន ដ៏រឹងមាំរបស់យើង ។

នៅក្នុងឆ្នាំ ២០១៦ យើងផ្តោតសំខាន់លើ ការធ្វើ ឲ្យប្រសើរឡើងលើគុណភាពទ្រព្យសកម្ម ដោយ បានបង្កើតក្រុមដោះស្រាយឥណទានមិនដំណើរការ និងរៀបចំឡើងវិញនូវ **KPI** របស់បុគ្គលិកជួរមុខ ដោយដាក់បញ្ចូលការទទួលខុសត្រូវឥណទាន

មានការយឺតយ៉ាវ ហើយនឹងសហការជាមួយ ក្រុមហ៊ុនផ្នែកច្បាប់ខាងក្រៅ ដើម្បីរកដំណោះស្រាយចំពោះប្រភេទឥណទានមិនដំណើរការ ។ ចំពោះលទ្ធផល គឺធនាគារទទួលបានគួរជា ទីមោទនៈ ។ រីឯទ្រព្យសកម្មរបស់យើងមានការ ប្រសើរឡើង ដោយមូលហេតុឥណទានមិន ដំណើរការបានថយចុះពី ៦,៩១% មកត្រឹម ៤,៣៩% ហើយយើងរំពឹងថាទំនោរនេះនឹងបន្ត សម្រាប់ ឆ្នាំ ២០១៧ ទាំងមូល ។

ប្រាក់ចំណូលពីការប្រាក់សុទ្ធកើនឡើង ៤,១៥% កើនដល់ ៩៩,៧៨ លានដុល្លារអាមេរិក ។ ចំពោះ ប្រាក់ចំណូលមិនមែនការប្រាក់កើន ០,៩៥% ។ ការរក្សានូវសន្ទនីយភាពសាច់ប្រាក់ គឺជាគោល ការណ៍យុទ្ធសាស្ត្ររបស់ធនាគារ កាណាឌីយ៉ា ដែលអាចឲ្យមានចំណាយខ្ពស់លើមូលធន ។ យើងជឿជាក់ថា ជំហរនេះអាចប៉ះពាល់ដល់ ប្រាក់ចំណេញលើឥណទានក្នុងរយៈពេលខ្លី តែ វាជាយុទ្ធសាស្ត្រអាទិភាពសំរាប់យើង ក្នុងការ រក្សាសុវត្ថិភាព ជូនដល់អតិថិជនប្រាក់បញ្ញើ របស់យើង។ ជាលទ្ធផល ប្រាក់ចំណូលប្រតិបត្តិការ សរុបកើនឡើង ៥,១១% កើនដល់ ១២១,១៣ លានដុល្លារអាមេរិក ។ ប៉ុន្តែយើងអាចរក្សាអនុបាត ចំណាយលើប្រតិបត្តិការធៀបនឹងប្រាក់ចំណូល ស្មើនឹង ៣០% ។

យើងបន្តពង្រីកហេដ្ឋារចនាសម្ព័ន្ធរបស់យើង ដើម្បីឆ្លើយតបនឹងតម្រូវការទីផ្សារ និងការកើន ឡើងនូវចំនួនអតិថិជនជាមូលដ្ឋានរបស់យើង។ យើងក៏បន្តបើកប្រតិបត្តិការសាខាថ្មី និងបំពាក់ ម៉ាស៊ីនអេធីអិម តាមទីតាំងជាយុទ្ធសាស្ត្ររបស់ យើងបន្ថែមទៀត ។

ចំពោះដើមទុនវិនិយោគរបស់ធនាគារយើង គឺបន្ត កើនឡើង និងរក្សានូវភាពខ្លាំងរបស់ខ្លួន ក្នុងឆ្នាំ ២០១៦ នេះដែរ ។ អនុបាតដើមទុនគ្រប់គ្រាន់ ចំណាត់ថ្នាក់ទី ១ មានចំនួន ១៨,១២% និង អនុបាតដើមទុនគ្រប់គ្រាន់សរុប មានចំនួន ១៨,២០% ។

“ការរីកចម្រើនប្រកបដោយចេរភាព បានផ្តល់ឲ្យ មានសមិទ្ធផលហិរញ្ញវត្ថុដ៏រឹងមាំជារៀងរាល់ឆ្នាំ ដែលទាំងនេះបានឆ្លុះបញ្ចាំងពីការប្តេជ្ញាចិត្ត រយៈពេលវែងរបស់យើង នៅក្នុងប្រទេសកម្ពុជា ។ យើងមានមោទនភាព ដែលយើងបានក្លាយជា ធនាគារក្នុងស្រុកមួយដ៏ធំជាងគេ នៅក្នុងប្រទេស របស់ខ្លួន ។”

អនុបាតសោធនភាពរបស់យើងស្មើនឹង ១៨,៣០% ។ នៅខណៈដែល អនុបាតសាច់ប្រាក់ងាយស្រួល ស្មើនឹង ៩៥,០៣% ដែលជាតួលេខលើសឆ្ងាយ ពីកម្រិតដែលតម្រូវដោយធនាគារជាតិ នៃ កម្ពុជា ដែលតម្រូវឲ្យរក្សាត្រឹមតែ ៦០% ។ សម្រាប់អនុបាត សាច់ប្រាក់ងាយស្រួលនេះ នឹងត្រូវរៀបចំធ្វើឲ្យ ប្រសើរឡើង ដើម្បីឆ្លើយតបនឹងតម្រូវការអប្បបរមា ចំនួន ១០០% របស់ ធនាគារជាតិ នៃ កម្ពុជា ទាំងស្រុងនៅត្រឹមថ្ងៃទី ០១ ខែ មករា ឆ្នាំ ២០២០ ។

ភាពចាំបាច់ជាយុទ្ធសាស្ត្រសម្រាប់ធនាគារ កាណា- ឌីយ៉ា គឺការកសាងនូវភាពរឹងមាំនៃតារាងតុល្យការ និងរបាយការណ៍ហិរញ្ញវត្ថុ ដែលជម្រុញឲ្យមាន ការរីកចម្រើន ។ ទាំងនេះជម្រុញឲ្យមានកំណើន នាពេលអនាគតខាងមុខ ។ យើងព្យាយាម ថ្វីងថ្លែងពីសារៈសំខាន់រវាង កេរ្តិ៍ឈ្មោះ និងកំណើន ប្រាក់ចំណេញ ប្រកបដោយភាពប្រុងប្រយ័ត្ន និង សុវត្ថិភាពហិរញ្ញវត្ថុ ។ រីឯយ គឺជាគោលការណ៍ អាទិភាពចម្បងក្នុងការសម្រេចចិត្ត និងគ្រប់គ្រង ធនាគាររបស់យើង ។ ចាប់តាំងពីការចាប់ បដិសន្ធិ កាលពី ២៥ ឆ្នាំមុន យើងបានផ្តោតចម្បង លើការស្វែងរកសមភាពកំណើនប្រាក់ចំណូល និងប្រាក់ចំណេញ និងធានាថាហានិភ័យសាច់ ប្រាក់ងាយស្រួល ព្រមទាំងដើមទុនរបស់យើង ត្រូវ បានរក្សាភាពរឹងមាំ និងរីកចម្រើន ប្រកបដោយ សុវត្ថិភាព ។ តាមរយៈគោលនយោបាយទាំងនេះ យើងបានសម្រេចនូវកំណើនចេរភាព និងមាន តារាងតុល្យការនឹងនរ ហើយយើងអាចបន្តបម្រើ អតិថិជនឲ្យកាន់តែប្រសើរបន្ថែមទៀត ។

វប្បធម៌ដ៏រឹងមាំ នៃកាតប្រុងប្រយ័ត្នខាងផ្នែកហិរញ្ញវត្ថុ ដែលបានបង្កើតឡើងក្រោមការដឹកនាំដ៏ឆ្លាតវៃរបស់ប្រធានក្រុមប្រឹក្សាភិបាល និងក្រុមប្រឹក្សាភិបាលរបស់យើង ត្រូវបានអនុវត្តយ៉ាងម៉ឺងម៉ាត់ដោយនិយោជិតគ្រប់ជាន់ថ្នាក់ទាំងអស់។

ការបង្កើនការទទួលខុសត្រូវ

នៅពេលដែលយើងពិនិត្យមើលទៅលើសមិទ្ធផលដែលយើងសម្រេចបានបច្ចុប្បន្ននេះ យើងឃើញថាធនាគារ កាណាឌីយ៉ា កាន់តែរឹងមាំប្រកបដោយប្រសិទ្ធភាពខ្ពស់ និងបោះជំហានទៅមុខដោយផ្តល់ជូននូវលទ្ធផលរយៈពេលវែង ជូនដល់ភាគទុនិករបស់យើង ។ មាត់ឆ្ពោះទៅមុខនោះ គឺការរក្សាកំណើន ប្រកបដោយការទទួលខុសត្រូវខ្ពស់ ។

នៅធនាគារ កាណាឌីយ៉ា យើងកំណត់យកកត្តាចម្បងចំនួនបួន សម្រាប់អនុវត្តលើកំណើនប្រកបដោយការទទួលខុសត្រូវ ៖

១. កំណើន និងជោគជ័យក្នុងទីផ្សារ
២. កំណើនជាមួយនឹងយុទ្ធសាស្ត្រផ្ដោតជាចម្បងលើអតិថិជន
៣. កំណើនជាមួយនឹងគោលការណ៍ទប់ស្កាត់ហានិភ័យ
៤. កំណើនប្រកបដោយចីរភាព

កំណើន និងជោគជ័យក្នុងទីផ្សារ

ធនាគារ កាណាឌីយ៉ា គឺជាធនាគារល្អបំផុតសម្រាប់អតិថិជន និងអាជីវកម្មនៅក្នុងប្រទេសកម្ពុជា ។ ជារៀងរាល់ថ្ងៃ យើងមានទំនាក់ទំនង និងបំពេញសេវាជូនអតិថិជនជាច្រើន ប្រកបដោយប្រសិទ្ធភាពខ្ពស់ ។ យើងយកចិត្តទុកដាក់ខ្ពស់ ចំពោះការបម្រើសេវាជូនអតិថិជន និងមានមោទនភាពយ៉ាងខ្លាំង ក្នុងការបំពេញភារកិច្ចនេះ ។

យើងនឹងបន្តស្វែងរក និងណែនាំពីវិធីសាស្ត្រងាយស្រួលផ្សេងៗជូនដល់អតិថិជន ក្នុងការប្រាស្រ័យទាក់ទងជាមួយយើង ។ ជាក់ស្តែងអតិថិជនទទួលយកនូវបទពិសោធន៍ថ្មី ក្នុងការប្រើសេវាធនាគារតាមរយៈ **Internet Banking** និង **Mobile Banking** បន្តកើនឡើងយ៉ាងឆាប់រហ័ស ដូច្នេះយើងបន្តពង្រឹងនូវប្រព័ន្ធសុវត្ថិភាព និងទំនុកចិត្តជូនពួកគេបន្ថែមទៀត ។

អតិថិជនរបស់យើង ធ្វើប្រតិបត្តិការគណនីរបស់ពួកគេតាមប្រព័ន្ធអ៊ីនធឺណេត កាន់តែច្រើនឡើងដែលនេះបានបង្ហាញ តាមរយៈចំនួនកើនឡើងជាភាគរយនៃប្រតិបត្តិការគណនីសរុប ។ ដើម្បីផ្តល់ភាពងាយស្រួលជូនអតិថិជន ដែលចូលចិត្តការប្រាស្រ័យទាក់ទងផ្ទាល់ ធនាគារនៅតែបន្តផ្តល់សេវាជូនអតិថិជន ដោយបុគ្គលិកជំនាញៗប្រកបដោយវិជ្ជាជីវៈខ្ពស់ នៅគ្រប់បណ្តាញសាខាទាំងអស់ទូទាំងប្រទេសកម្ពុជា ។

ធនាគារ កាណាឌីយ៉ា ធ្វើទំនើបកម្មលើអាជីវកម្មដើម្បីឆ្លើយតបនឹងតម្រូវការរបស់អតិថិជន ។ ការផ្ដោតសារៈសំខាន់លើអតិថិជននាពេលកន្លងមក ធ្វើឲ្យអាជីវកម្មយើងរីកលូតលាស់ និងឈានមុខគេលើគ្រប់វិស័យ ដូចជាផ្នែកប្រាក់បញ្ញើប័ណ្ណឥណទាន និងការផ្ទេរប្រាក់ជាដើម ។ យើងនឹងបន្តយកចិត្តទុកដាក់លើគូប្រកួតប្រជែងរបស់យើង ។ ទោះជាយ៉ាងណាក៏ដោយ ក៏យើងមិនធ្វេសប្រហែសលើការបម្រើសេវាជូនអតិថិជនឲ្យល្អនោះដែរ ។

ធនាគារ កាណាឌីយ៉ា ចាប់ផ្តើមអាជីវកម្មជាមួយក្រុមហ៊ុនតូចធំនានា ស្ទើរតែគ្រប់វិស័យទាំងអស់ក្នុងប្រទេសកម្ពុជា ។ ក្នុងបណ្តាផលិតផល និងបណ្តាញសាខាគ្រប់ទីតាំងទាំងអស់ គឺធនាគារទទួលបានចំណែកទីផ្សារកើនឡើងជាលំដាប់ចំពោះអតិថិជនសារជីវកម្មខ្នាតធំ សហគ្រាស

ខ្នាតតូច និងមធ្យម ដែលជាអ្នកបង្កើតកាលានុ-
វត្តភាព សម្រាប់បញ្ហាក្បាលម៉ាស៊ីនសេដ្ឋកិច្ចរបស់
ប្រទេស ។

ធនាគារ កាណាឌីយ៉ា បម្រើឲ្យវិស័យសេដ្ឋកិច្ច
របស់ប្រទេសកម្ពុជា តាមរយៈផលិតផល និង
សេវាកម្មដែលធនាគារផ្តល់ជូន រួមជាមួយនឹង
បុគ្គលិកពោរពេញដោយសមត្ថភាព ដែល
អនុញ្ញាតឲ្យអតិថិជនទាំងក្នុង និងក្រៅប្រទេស
ប្រកបអាជីវកម្មដោយទំនុកចិត្តខ្ពស់ ។

ដើម្បីបម្រើវិស័យសេដ្ឋកិច្ចរបស់ប្រទេសកម្ពុជាឲ្យ
មានប្រសិទ្ធភាព ធនាគារ កាណាឌីយ៉ា ចាំបាច់
ត្រូវរក្សាឲ្យបាននូវភាពឈានមុខគេជានិច្ច ក្នុង
ចលនាទីផ្សារ និងការអភិវឌ្ឍផ្សេងៗ ។ ពីសេវាកម្ម
កម្ចីមូលធនហិរញ្ញប្បទាន គ្រប់គ្រងសាច់ប្រាក់
ហិរញ្ញប្បទានពាណិជ្ជកម្ម និងសេវាកម្មផ្សេងៗ
ទៀត យើងសង្ឃឹមថាដៃគូអាជីវកម្មដែលប្រើប្រាស់
សេវាធនាគាររបស់យើងនឹងរីកចម្រើន ហើយ
បន្តវិនិយោគនាពេលអនាគត ។ ទន្ទឹមនឹងនេះ
យើងបន្តពង្រីក និងវិនិយោគលើធនធានរបស់
យើង ដើម្បីបង្កើតទំនាក់ទំនងល្អ និងចាប់ដៃគូ
ជាមួយអតិថិជនថ្មីៗបន្ថែមទៀត ។

ធនាគារ កាណាឌីយ៉ា នៅតែរក្សាកេរ្តិ៍ឈ្មោះជា
ធនាគារដែលមានសុវត្ថិភាពបំផុត ក្នុងព្រះរាជា-
ណាចក្រកម្ពុជា ជាមួយនឹងប្រវត្តិរីកចម្រើន និង
ប្រពៃណីដ៏យូរអង្វែង ចំពោះការធានានូវការ
គ្រប់គ្រងហិរញ្ញវត្ថុ ដែលប្រកបដោយស្តង់ដារ
ខ្ពស់បំផុត ។ ធនាគារ កាណាឌីយ៉ា នៅតែរក្សា
ភាពរឹងមាំ និងរីកចម្រើនជានិច្ចដោយពឹងផ្អែក
លើស្ថានភាពរឹងមាំផ្នែកដើមទុនហិរញ្ញវត្ថុ ប្រាក់
ចំណេញ សមិទ្ធផលដ៏អស្ចារ្យ និងការប្តេជ្ញាចិត្ត
មិនងាករេចំពោះអតិថិជន និងភាគទុនិក ។

**កំណើនជាមួយនឹងយុទ្ធសាស្ត្រផ្ដោតជាចម្បងលើ
អតិថិជន**

ធនាគារ កាណាឌីយ៉ា គឺជាអង្គភាពដែលផ្ដោត
ចម្បងលើអតិថិជន ។ យើងស្គាល់អតិថិជន និង
ដឹងច្បាស់អំពីតម្រូវការ ការចង់បានព្រមទាំងការ
រំពឹងទុករបស់ពួកគេ ។ យើងធានាឲ្យបាននូវ
ធនធានគ្រប់គ្រាន់ ដើម្បីឆ្លើយតបនឹងតម្រូវការ
របស់អតិថិជន មិនថាសម្រាប់ក្រុមគ្រួសារ ឬ
អាជីវកម្មរបស់ពួកគេឡើយ ។ គោលការណ៍
កំណើនយុទ្ធសាស្ត្រ របស់ធនាគារ កាណាឌីយ៉ា
តែងតែផ្ដោតលើការស្វែងយល់ពីតម្រូវការពិត
ប្រាកដរបស់អតិថិជន ដើម្បីផ្តល់សេវាកាន់តែ
ប្រសើរជូនពួកគាត់ ។ ទាំងនេះឆ្លុះបញ្ចាំងពីកេរ្តិ៍
ឈ្មោះដ៏រឹងមាំរបស់ធនាគារ កាណាឌីយ៉ា ដែល
អតិថិជនទាំងឡាយស្គាល់ និងជឿជាក់ ។

យើងជឿជាក់ថា គោលការណ៍ជម្រុញទីផ្សារគឺជា
គោលការណ៍ដែលល្អ និងផ្តល់ជាសូចនាករប្រកប
ដោយការជឿជាក់ ។ មូលដ្ឋានស្នូលនៃយុទ្ធសាស្ត្រ
ក្នុងការចាប់ដៃគូជាមួយអតិថិជន គឺតាមរយៈ
ការប្រមូលផ្តុំអាជីវកម្មរបស់យើង ។ អតិថិជន
ម្នាក់ៗមានសារៈសំខាន់ចំពោះយើង ហើយធនាគារ
តែងតែប្រាកដថា យើងបានផ្តល់ជូនអតិថិជន
ទាំងអស់នូវសេវាកម្មលំដាប់ស្តង់ដារខ្ពស់បំផុត ។

អតិថិជនដែលមានស្រាប់របស់យើង តែងតែផ្តល់
តម្លៃចំពោះទំនាក់ទំនងរបស់គេជាមួយនឹងធនាគារ
ដោយចង់ធ្វើការពង្រីកបន្ថែមទំនាក់ទំនងនេះ
តាមរយៈ ការបើកគណនីថ្មី ការប្រើប្រាស់សេវា
ឥណទាន ឬការប្រើប្រាស់សេវាធានារ៉ាប់រងអាយុ
ជីវិត ដើម្បីធានានូវសុវត្ថិភាពហិរញ្ញវត្ថុរបស់ក្រុម
គ្រួសារពួកគេនាពេលអនាគត ។

ធនាគារ កាណាឌីយ៉ា តែងតែប្រាកដថាអតិថិជនទាំងអស់ បានទទួលនូវការយកចិត្តទុកដាក់ និងសេវាដ៏ល្អឥតខ្ចោះ ។ យើងជឿជាក់ថា នេះគឺជាកត្តាប្រកួតប្រជែងដ៏លេចធ្លោមួយដែលយើងអាចធ្វើបាន ។ វិធីសាស្ត្រនេះ មិនត្រឹមតែជួយដល់ដំណើរការអាជីវកម្មយើងប៉ុណ្ណោះទេ វាក៏បានបង្កើតនូវកិត្តិនាមល្អបំផុត និងជាធនាគារក្នុងតំបន់ដែលជិតស្និទ្ធបំផុត ។

ភាពជិតស្និទ្ធជាមួយអតិថិជន បានបង្ហាញយ៉ាងច្បាស់លាស់ថា យើងជួបអតិថិជនជាប្រចាំ ហើយយើងរីករាយក្នុងការទទួលយកមតិវិចិត្រពីពួកគេ ។ ចំពោះសេវាកម្មដែលយើងផ្តល់ជូនអតិថិជនប្រកបដោយភាពជិតស្និទ្ធនេះ ធ្វើឲ្យយើងមានមោទនភាព ក្នុងនាមជាធនាគារក្នុងស្រុកដែលជំរុញឲ្យយើងមានបទពិសោធន៍ខាងផ្នែកហិរញ្ញវត្ថុ និងលទ្ធផលហិរញ្ញវត្ថុល្អប្រសើរ ។

កំណើនជាមួយនឹងគោលការណ៍ទប់ស្កាត់ហានិភ័យ

អតិថិជនគឺជាអាទិភាពទីមួយរបស់យើង ដូច្នេះហើយ យើងត្រូវតែប្រឈមមុខនឹងហានិភ័យប្រកបដោយទំនួលខុសត្រូវ ចំពោះការបម្រើជូនអតិថិជន និងជួយជម្រុញការរីកចម្រើនសេដ្ឋកិច្ច ។

យើងបានបង្កើតគោលការណ៍ទប់ស្កាត់ហានិភ័យដ៏លម្អិត និងហ្មត់ចត់ ដើម្បីជាឧបករណ៍ជំនួយក្នុងការគ្រប់គ្រងហានិភ័យ ដំណើរការ និងអភិវឌ្ឍអាជីវកម្មរបស់យើងប្រកបដោយទំនួលខុសត្រូវ ។ ប្រព័ន្ធគ្រប់គ្រងហានិភ័យ មិនមែនជាគោលការណ៍មួយនោះទេ វាគឺជាការកំណត់យ៉ាងលម្អិតនូវប្រព័ន្ធនៃការទប់ទល់ ដែលយើងថ្លឹងថ្លែងទៅលើក្រុមការងាររបស់យើង ដើម្បីធានាថាពួកយើងអាចរក្សានូវវិន័យនៃការគ្រប់គ្រងហានិភ័យបាន ។

ទាំងនេះ បានបង្ហាញតាមរយៈការថយចុះយ៉ាងខ្លាំងនូវចំនួនឥណទានមិនដំណើរការ ។

នៅក្នុងឆ្នាំ ២០១៦ នេះ ដោយយកចិត្តទុកដាក់ទៅលើការសង្កត់ធ្ងន់ក្នុងការអនុវត្តតាមស្តង់ដារនិងអភិបាលកិច្ចជាសកល យើងបានវិនិយោគយ៉ាងជោគជាំលើធនធានមនុស្ស និងប្រព័ន្ធដំណើរការរបស់យើង ។ ជាក់ស្តែង យើងបានធ្វើស្វ័យប្រវត្តិកម្ម នូវប្រព័ន្ធមុខងារប្រឆាំងការលាងលុយ ដើម្បីធានាឲ្យបាននូវភាពឈានមុខគេក្នុងបទដ្ឋានទីផ្សារ ។

យើងបានធ្វើការវិនិយោគក្នុងទំហំធំ ដើម្បីបង្កើនការអនុវត្ត ការគ្រប់គ្រងហានិភ័យនេះ រួមជាមួយការប្តេជ្ញាថានឹងមានសមត្ថភាពឈានមុខគេ ក្នុងការគ្រប់គ្រងហានិភ័យ បានធ្វើឲ្យការគ្រប់គ្រងនិង ត្រួតពិនិត្យហានិភ័យទូទាំងធនាគាររបស់យើងមានភាពប្រសើរឡើង ។

កំណើនប្រកបដោយចេរភាព

ដើម្បីកសាងធនាគារប្រកបដោយចេរភាព យើងគោរពគោលការណ៍របស់យើងយ៉ាងខ្ជាប់ខ្ជួនដើម្បីឈានដល់ការសម្រេចចិត្តដ៏ត្រឹមត្រូវ ដែលអាចនាំយើងឲ្យមានស្ថេរភាពល្អនាពេលបច្ចុប្បន្ន និងពេលអនាគត ។ យើងបានគិតពីចំណុចនេះដោយមធ្យោបាយជាច្រើន ហើយអតិថិជនរបស់យើងក៏បានដឹងផងដែរ ។

និយាមប្រតិបត្តិការល្អឥតខ្ចោះ និងវិធីសាស្ត្រក្នុងការគ្រប់គ្រងចំណាយ ដែលមានប្រសិទ្ធភាពខ្ពស់ដើរតួយ៉ាងសំខាន់លើភាពជោគជ័យរបស់យើងក្នុងរយៈពេលកន្លងមក ហើយយើងនឹងបន្តរកយុទ្ធសាស្ត្រផ្សេងទៀត ក្នុងការធ្វើឲ្យមានភាពប្រសើរជាងមុន ។ នៅក្នុងឆ្នាំ ២០១៦ យើងបានបង្កើតគោលនយោបាយ និងនីតិវិធីថ្មីៗ ដែល

ជម្រុញឲ្យយើងគ្រប់គ្រងចំណាយប្រតិបត្តិការ រឹតតែមានប្រសិទ្ធភាពថែមទៀត ។

ខណៈពេលដែលយើងបានពង្រឹងប្រសិទ្ធភាព ប្រតិបត្តិការ និងប្រសិទ្ធភាពក្នុងការគ្រប់គ្រង ចំណាយ យើងបន្តវិនិយោគលើគំនិតផ្តួចផ្តើម ជាយុទ្ធសាស្ត្រ និងការបង្កើនសមត្ថភាពរបស់ យើង ក្នុងការបំពេញសេវាកម្មជូនអតិថិជន ជា ពិសេសអាជីវកម្ម សម្រាប់សហគ្រាសខ្នាតតូច និងមធ្យម ។ យើងក៏បានវិនិយោគធនធានជា ច្រើនរៀងរាល់ឆ្នាំ លើការអភិវឌ្ឍបច្ចេកវិទ្យាថ្មីៗ ដែលនឹងបង្កើនភាពងាយស្រួល និងប្រសិទ្ធភាព ការងារជូនអតិថិជន។

ការទុកចិត្តរបស់អតិថិជន ចំពោះហិរញ្ញវត្ថុនា ពេលអនាគតរបស់ពួកគាត់ ដែលផ្តល់ឲ្យធនាគារ គឺមានសារៈសំខាន់ខ្លាំងណាស់ ហើយយើងនឹង បន្តអនុវត្តការទទួលខុសត្រូវរបស់យើង យ៉ាង ហ្មត់ចត់ ។ លើគ្រប់កិច្ចប្រតិបត្តិរបស់ធនាគារ ត្រូវ ធ្វើឡើង ដើម្បីធានាការទុកចិត្តពីអតិថិជន ។ យើងទទួលខុសត្រូវខ្ពស់បំផុត ដើម្បីធានាចំពោះ ទ្រព្យហិរញ្ញវត្ថុ នាពេលអនាគតរបស់អតិថិជន ។

ធនាគារ កាណាឌីយ៉ា មានកិត្តិយសជាស្ថាប័ន ហិរញ្ញវត្ថុប្រកបដោយវិជ្ជាជីវៈ រួមជាមួយវប្បធម៌ អភិបាលកិច្ចដ៏រឹងមាំ ។ ធនាគារមានក្រុមប្រឹក្សា ភិបាល ដែលមានបទពិសោធន៍ខ្ពស់ និងជំនាញ លើវិស័យហិរញ្ញវត្ថុយ៉ាងជ្រាលជ្រៅ ។ ការត្រួត ពិនិត្យរបស់ក្រុមប្រឹក្សាភិបាល បានធានាដល់ អភិបាលកិច្ច និងយុទ្ធសាស្ត្រថ្មីៗ ដើម្បីពង្រឹង អភិបាលកិច្ចរបស់ធនាគារ ឲ្យកាន់តែប្រសើរឡើង។

យើងក៏បានគិតគូរអំពី ចេរភាពក្នុងអាជីវកម្ម តាមរយៈការចូលរួមពង្រឹងសេដ្ឋកិច្ចក្នុងស្រុក និងការវិនិយោគក្នុងសហគមន៍ ហើយដើម្បី ក្លាយជាស្ថាប័នដ៏ល្អ សម្រាប់ជាជម្រើសដល់ និយោជិត ដើម្បីអភិវឌ្ឍន៍អាជីពរបស់ពួកគេ ។

ឆ្នាំ ២០១៦ យើងបានពង្រឹងបន្ថែមសេវាកម្ម សម្រាប់សហគ្រាសខ្នាតតូច និងមធ្យម ដោយ ហេតុថា អាជីវកម្មនេះ ជាសរសរទ្រទ្រង់កំណើន សេដ្ឋកិច្ចជាតិ ។ ក្នុងនាមជាធនាគារក្នុងស្រុក ដែលមានភាពរីកលូតលាស់ យើងជឿជាក់ក្នុង ការចូលរួម កសាងសេដ្ឋកិច្ចកម្ពុជា ដើម្បីក្លាយ ជាធនាគារឈានមុខគេ ក្នុងតំបន់អាស៊ីអាគ្នេយ៍ ។ តាមរយៈការផ្តល់ប្រាក់កម្ចី ការវិនិយោគ ការបង្កើន មូលធន និងការស្វែងរកដំណោះស្រាយហិរញ្ញវត្ថុ ដល់អតិថិជន យើងបានឃើញការឈានឡើង នៃវិស័យសហគ្រាសខ្នាតតូច និងមធ្យម ដែលជា កត្តាសំខាន់ សម្រាប់ជម្រុញដល់សេដ្ឋកិច្ចប្រទេស កម្ពុជា ។

ធនាគារយើង បន្តការគាំទ្រដល់វិស័យអប់រំ តាមរយៈ ទម្រង់ផ្សេងៗដូចជា ការបណ្តុះបណ្តាល ជំនាញ ការងារ និងការជ្រើសរើសជាបុគ្គលិក ។ នាឆ្នាំកន្លងមក យើងបានជ្រើសរើសបុគ្គលិក ដែលជានិស្សិតទើបបញ្ចប់ការសិក្សា មានចំនួន ជាង ៣២០ នាក់ ។ យើងបានផ្តល់ឲ្យពួកគេនូវ ការបណ្តុះបណ្តាល រួមជាមួយនឹងគុណភាព ការងារសម្រាប់ការរីកចម្រើននាពេលអនាគត ។

មហាគ្រួសារធនាគារ កាណាឌីយ៉ា បានចូលរួម ចំណែកគាំទ្រសហគមន៍ជាច្រើន ។ ទន្ទឹមនឹង នេះ យើងក៏បានលះបង់ពេលវេលា និងធនធាន ដើម្បីបុព្វហេតុសង្គម ជាពិសេសគំនិតផ្តួចផ្តើម លើការអប់រំ ។ និយោជិតរបស់យើង ធ្វើឲ្យយើង មានមោទនភាព តាមរយៈការផ្តល់សេវារបស់ ពួកគេជូនអតិថិជន ក៏ដូចជាបានបំពេញកិច្ច ការងារជូនដល់សហគមន៍ និងអ្នកខ្វះលទ្ធភាព មួយចំនួន ។

នៅក្នុង ធនាគារ កាណាឌីយ៉ា យើងមានបុគ្គលិក ចម្រុះ និងមានបទពិសោធន៍ពេញលេញ ដែល ចុះបញ្ជីលើភាពសម្បូរបែបនៃអតិថិជន និង សហគមន៍ដែលយើងបម្រើសេវាជូន ។ ធនាគារ

ផ្តល់អាទិភាពសំខាន់ ក្នុងការជួយជ្រោមជ្រែង និងយោជិត ក្នុងការអភិវឌ្ឍអាជីពការងាររបស់ពួកគេ តាមរយៈការទំនុកបម្រុងលើធនធាន និងឱកាសការងារ ។ បុគ្គលិកផ្ទៃមុខរបស់យើងត្រូវបានលើកទឹកចិត្ត និងការគាំទ្រ ដើម្បីបំពេញតួនាទីខ្ពស់នៅក្នុងធនាគារ ។

កម្មវិធីជ្រើសរើសបុគ្គលិក និងភាពជាដៃគូច្បាស់លាស់របស់យើងបានធានាថា យើងបានកំពុងជ្រើសរើសបុគ្គលិក ដែលមានឆន្ទៈក្នុងការអភិវឌ្ឍជាមួយយើង ។

យើងផ្តល់តម្លៃដល់និយោជិតរបស់យើង ព្រមទាំងផ្តល់នូវការគាំទ្រនូវអ្វីដែលពួកគេត្រូវការ ក្នុងការកសាងអាជីព និងសម្រេចគោលដៅការងារ ។ ពួកគេទទួលបាននូវធនធានគ្រប់គ្រាន់ ដើម្បីអភិវឌ្ឍន៍អាជីពការងារ ក៏ដូចជាការជម្រុញជីវភាពពួកគេ និងក្រុមគ្រួសារអោយមានភាពប្រសើរឡើង ។ គ្រប់យ៉ាងដែលយើងសម្រេចបានក៏ព្រោះតែនិយោជិតរបស់យើង ។ ការចូលរួម និងការខិតខំប្រឹងប្រែងរបស់ពួកគេ បានសរសេររូបរាងជារៀងរាល់ថ្ងៃ ។

ខណៈពេលដែលយើងកំពុងត្រិះរិះពិចារណាលើវិធីសាស្ត្រអាជីវកម្មប្រកបដោយចេតនា យើងបានពិនិត្យឃើញថា ធនាគារយើងជាស្ថាប័នធំដែលមានធនធានច្រើនសន្ធឹកសន្ធាប់ ដែលនេះជាគុណសម្បត្តិរបស់យើង ។ យើងនឹងប្រើប្រាស់ធនធាននេះ ដើម្បីជម្រុញកំណើនសេដ្ឋកិច្ចដោយសហការជាមួយស្ថាប័នផ្សេងៗ ដែលមានការផ្គត់ផ្គង់មនុស្សធម៌ ជាពិសេសរួមជាមួយអង្គភាពដែលមានមហិច្ឆិតា និងសក្តានុពលដែលអាចបង្កើតបាននូវភាពខុសប្លែកមួយ និងដើម្បីការពារហេដ្ឋារចនាសម្ព័ន្ធហិរញ្ញវត្ថុរបស់យើង ។

ទំហំ និងវិសាលភាពអាជីវកម្ម របស់យើងមិនត្រឹមតែជាគុណសម្បត្តិមួយរបស់យើងប៉ុណ្ណោះ

ទេ តែនេះក៏ជាការទទួលខុសត្រូវមួយដែលតម្រូវឲ្យយើងមានការចូលរួមចំណែកជាវិជ្ជមាន និងផ្តល់ផ្ទៃផ្កាដល់សហគមន៍ និងឈានដល់ការបង្កើតឱកាសសម្រាប់អ្នកជំនាន់ក្រោយ ។

ការថ្លែងអំណរគុណ

ធនាគារ កាណាឌីយ៉ា ឈានមកដល់សព្វថ្ងៃនេះគឺ ដោយសារការលះបង់ ការប្រកាន់ខ្ជាប់វិន័យខ្ពស់ និងការប្តេជ្ញាចិត្ត ។ គុណភាពទាំងនេះ ត្រូវបានប្រកាន់យកយ៉ាងខ្ជាប់ខ្ជួនទូទាំងធនាគារ ។

ខណៈពេលដែលយើងសម្លឹងមើល និងត្រិះរិះពិចារណាឡើងវិញ នូវកត្តាដែលបណ្តាលឲ្យធនាគារ កាណាឌីយ៉ា ឈានមកដល់សព្វថ្ងៃនេះ យើងបានមើលឃើញនូវលទ្ធផលជាក់ស្តែងនៃការខិតខំប្រឹងប្រែង ដែលបង្កឲ្យមានភាពងាយស្រួល ការពង្រឹងបន្ថែម និងការផ្លាស់ប្តូរចំពោះធនាគាររបស់យើង ។ សន្ទុះនៃការរីកចម្រើនប្រកបដោយទំនួលខុសត្រូវ ដែលបង្កើតបានជាលទ្ធផលហិរញ្ញវត្ថុមួយដ៏រឹងមាំ គឺដោយសារតែការប្រើប្រាស់រួមគ្នានូវមូលដ្ឋានគ្រឹះ ដែលយើងមានគោលដៅយុទ្ធសាស្ត្រផ្តោតលើអតិថិជនដែលយើងបម្រើសេវាជូន ព្រមទាំងរាល់សមត្ថភាពទាំងអស់របស់យើង ។ ទាំងអស់នេះអាចធ្វើទៅបាន ដោយសារតែសហសេរីកជាង ២,៥០០ នាក់ដែលមកបំពេញការងារជារៀងរាល់ថ្ងៃ ដើម្បីបម្រើសេវាដល់អតិថិជន ក៏ដូចជាអភិវឌ្ឍសហគមន៍របស់យើង ។ យើងនឹងបន្តជំរុញ និងអភិវឌ្ឍធនាគារជាមួយគ្នា ដើម្បីផ្តល់គុណតម្លៃបន្ថែមទៀតដល់អតិថិជន ក៏ដូចជាកាតព្វកិច្ចរបស់យើង ។

យើងខ្ញុំ សូមថ្លែងអំណរគុណដល់និយោជិតទាំងអស់ចំនួនជាង ២,៥០០ នាក់ ចំពោះការចូលរួមចំណែក និងការខិតខំបំពេញការងារ ។ និយោជិតរបស់យើងទាំងអស់ ខិតខំបម្រើអតិថិជនអស់ពីលទ្ធភាពរបស់ខ្លួន ។ ជាមួយមហិច្ឆិតាដើម្បី

ក្លាយខ្លួនជាស្ថាប័នហិរញ្ញវត្ថុ លំដាប់ពិភពលោក ធនាគារមានបុគ្គលិកលំដាប់ពិភពលោក ដែលមានវិន័យ និងការប្តេជ្ញាចិត្តខ្ពស់ចំពោះការងារ ។

យើងខ្ញុំ សូមថ្លែងអំណរគុណដល់សមាជិកក្រុមប្រឹក្សាភិបាលទាំងអស់ ដែលតែងតែខិតខំប្រឹងប្រែងអស់ពីលទ្ធភាព ក្នុងការចូលរួមចំណែក និងដឹកនាំធនាគារ កាណាឌីយ៉ា ដើម្បីក្លាយជាធនាគារដែលឈានមុខគេ ក្នុងប្រទេសកម្ពុជា ។ ការរីកចម្រើន និងភាពរឹងមាំរបស់ធនាគារ គឺសម្រេចបានពីការប្តេជ្ញាចិត្តខ្ពស់ និងការគាំទ្រដ៏ធំធេងរបស់អ្នកទាំងអស់គ្នា ។

យើងខ្ញុំសូមថ្លែងអំណរគុណ ចំពោះអតិថិជនដែលបានផ្តល់ការជឿទុកចិត្ត និងភាពស្មោះត្រង់ចំពោះធនាគារ អស់រយៈពេលជាច្រើនឆ្នាំកន្លងមក ។ យើងមានមោទនភាពខ្លាំង ក្នុងការបម្រើសេវាជូនលោកអ្នក ក៏ដូចជាការរក្សាសុវត្ថិភាពហិរញ្ញវត្ថុរបស់លោកអ្នក រយៈពេល ២៥ ឆ្នាំកន្លងមកនេះ ។

យើងខ្ញុំសូមថ្លែងអំណរគុណដ៏ជ្រាលជ្រៅ ជូនចំពោះរាជរដ្ឋាភិបាលកម្ពុជា ជាពិសេស ធនាគារជាតិ នៃ កម្ពុជា ចំពោះការគាំទ្រផ្តល់ទំនុកចិត្ត និងជាមគ្គុទ្ទេសក៍ដឹកនាំដ៏ឧត្តុង្គឧត្តម ក្នុងឆ្នាំ ២០១៦ ។

យើងខ្ញុំមានការប្តេជ្ញាចិត្ត លើការយកចិត្តទុកដាក់ចំពោះអតិថិជនជាចម្បង ការដឹកនាំប្រកបដោយយុទ្ធសាស្ត្រ និងប្រកាន់ខ្ជាប់នូវសុភវិនិច្ឆ័យ ល្អក្នុងអាជីវកម្ម ។ ការប្តេជ្ញាចិត្តទាំងនេះបានបង្ហាញពីលទ្ធផលនាពេលកន្លងមក និងជំហររបស់យើងនាពេលអនាគតផងដែរ ។ ដូច្នេះយើងសង្ឃឹមថានិយោជិតទាំង ២,៥០០ នាក់ នឹងព្យាយាមឲ្យអស់ពីលទ្ធភាព ដើម្បីឧត្តមភាពរបស់អង្គភាពខ្លួន ។

ឆ្នាំ ២០១៦ គឺជាឆ្នាំជោគជ័យមួយទៀតសំរាប់យើង ហើយយើងនឹងបន្តឈានទៅមុខជាមួយនឹងវប្បធម៌ឧត្តមភាពរបស់យើង ។ យើងអបអរវប្បធម៌ឧត្តមភាពរបស់យើង ដោយប្រារព្ធពិធីអបអរខួបទី ២៥ ឆ្នាំ របស់ធនាគារកាណាឌីយ៉ា ។ យើងមានមោទនភាព ចំពោះការបម្រើសេវារយៈពេល ២៥ ឆ្នាំ កន្លងមក ប្រកបដោយឧត្តមភាព។ ទាំងនេះជាកត្តាជម្រុញអោយធនាគារ និងអតិថិជនយើងសម្រេចបានលទ្ធផលដូចបច្ចុប្បន្ន ។

ធនាគារ កាណាឌីយ៉ា នឹងបន្តបម្រើសេវាដល់អតិថិជន ប្រកបដោយឧត្តមភាព ដែលជាកត្តាធ្វើឲ្យ ធនាគារ កាណាឌីយ៉ា ល្បីរន្ទឹមកដល់សព្វថ្ងៃនេះ ។

ធនាគារ កាណាឌីយ៉ា ប្រកាន់ខ្ជាប់ ប្តេជ្ញាចិត្ត ស្ថេរភាព រឹងមាំ
ចរិតលក្ខណៈដ៏រឹងមាំ ដែលទទួលបានការគាំទ្រ និងមានជំនឿទុកចិត្តពីសាធារណជនទូទៅ ។


ពុជ យាវសៃ
ប្រធានក្រុមប្រឹក្សាភិបាល


គីរ ប៊ុនឡេង
អគ្គនាយក

កាលបរិច្ឆេទ: ៣១ ឧសភា ២០១៧

致股東的信

“加華銀行的品牌繼續保持強勁，穩定，領先。我們的客戶和股東對加華的成長抱有信心，使我們在市值上保持柬埔寨最有價值的銀行。在股東與客戶的鑒定支持下，我們將繼續引領市場并實現價值。”



2016 年證明了加華銀行的另一個成功年。通過強大的財務業績和顯著提高的資產質量，五年改革計劃的成功一直延續，我行領導及員工竭盡所能為加華銀行與國家的增值而努力拼搏并引以為豪。

雖然其他國家面臨全球挑戰和經濟與政治上的不確定因素，但柬埔寨的國內生產總值（GDP）持續保持 7% 的增長率，并將經濟機會惠及更多的柬埔寨人助其擺脫貧窮。

新的區域和國際參與者繼續進入市場，使本地銀行業環境保持強勁。憑著我們堅實而強健的發展史及值得信賴的品牌優勢，加華銀行在 2016 年繼續前進以及取得了優秀的財務業績。

加華銀行在市場上保持領先地位，使我們創造金融價值與增長的機會。我們憑著市場地位及自身實力積極構筑一個能夠適應市場需求的世界級金融機構。

我們發起了首創策略以及擴大服務範圍，以更好地向有財務需求的客戶作出反應及提供服務。加華銀行建立了強大的金融基礎，贏得了客戶的信任及信賴。

加華集團與泰國人壽保險有限公司（MTL，泰國最大的人壽保險公司）合作，在本國市場合作成立了金城人壽保險公司。這一合作關係成果在人壽保單的顯著增加以及明顯的收入增長中得到體現，我們預計在 2017 年將持續增長。

作為一家金融機構，我們致力於加強在各個領域，特別是成為關鍵領域的領導者。

加華集團和富登金融控股有限公司通過其子公司“柬埔寨郵政銀行”，收購了富南小額信貸公司 100% 股份。該新公司通過向小額信貸客戶提供可靠的金融服務，以及與非銀行客戶建立信任關係，使他們在該金融機構開設第一個賬戶，從而廣泛拓展了我行現有的金融產品。富登金融資本與合作夥伴一起延續成長，并共同成立加華-富登移動支付公司，我們計劃將在柬埔寨推動創新金融技術。

展望未來，我行對未來發展前景和強勁的財務保持信心，以規範的紀律執行業務策略。這將使我行專注于通過健全和強勁的資產負債表，加上可持續發展及強勁的回報，繼續創造更好業績。

我行的卓越願景，明確策略以及強大的執行力，有助於我行及時有效地對市場的情況與變化作出反應。我行從來沒有忘記自己是一個行業的管理者和金融未來的護航者。

業績表現

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。

2016 年，加華銀行再次實現了強勁的財務業績，總資產增長了百分之十七點二二，達到三十二

億七千萬美元。淨利潤增長至六千五百五十四萬美元，比 2015 年增長了百分之二十點六。股東權益回報率（ROE）從 2015 的百分之十四點七一增長至百分之十五點零七。

貸款活動在我行的總資產增長中所占的比例最大。貸款總額增長了百分之十九點七四，達到十九億三千萬美元，存款總額增長了百分之十七點二二，達到二十五億九千萬美元，提供了強勁的資金來源。

2016 年，我行把注意力和資源放在提高資產質量上。我行建立了一個專門處理不良貸款（NPL）團隊，重新設計了一線工作人員的 KPI，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（NPL）案例，並取得良好效果。我行的資產質量得到了明顯的提高，不良貸款率從百分之六點九一下降至百分之四點三九，預計此趨勢將持續到 2017 年。

淨利息收入與去年相比增長了百分之四點一五，達到九千九百七十八萬美元。我行的非利息收入微增了百分之零點九五。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，從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行的貸款利差，但更強勁的流動性狀況對我行很重要，且對我行的存款客戶更重要。因此，我行的營業收入增長了百分之五點一一，達到一億二千一百一十三萬美元。此外，我行能夠將運營成本對收入比率維持在百分之三十左右。

我行繼續擴大基礎架構，以滿足市場需求及不斷增長客戶群體。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 2016 年繼續保持穩健，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十八點一二和為百分之十八點二。

“可持續發展，逐年走勢強勁的財務業績，反映了我行的長期承諾，我行非常自豪成為最大的本地銀行。”

我行的償付能力比率維持在百分之十八點三。加華銀行的流動性覆蓋比率（LCR）保持在百分之九十五點零三，遠高於百分之六十的最低要求。該流動性覆蓋比率將進一步提高，在 2020 年 1 月 1 日達到 100% 的最低要求。

建立健康的資產負債表，並在良好的財務狀況下穩定增長，對我行至關重要，這將加速未來的增長。我行知道如何以財務審慎和安全方式來平衡經營權的增長和盈利能力。紀律是我們如何決策以及如何管理銀行的核心。自從 25 年前我行成立以來，我們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積極領導下，推出了強大的金融審慎文化，並貫穿於整個機構中。

負責任的增長

鑒於加華銀行當今所處的地位，我行積極面對的處事態度讓我行更為強大及更有效率，為股東提供長期價值的定位方針。因此，前進的道路是清晰和重任道遠的。

加華銀行將面臨四大重任如下：

- 1) 贏得市場上的成功
- 2) 加強客戶發展策略
- 3) 在風控體系內保持增長
- 4) 增強持續發展方式

贏得市場上的成功

對於我行的客戶及我行服務的對象，我們努力成為柬埔寨提供最好服務的商業銀行。我行每時每刻都確保客戶享有良好的服務。我們為服務他們而感到自豪，並將始終把客戶的需求作為我行工作的核心。

我行持續推出了更多更方便的方式讓客戶與我們進行互動。毫不奇怪，喜歡科技，選擇互

聯網和手機銀行業務的客戶持續快速增長，因此我行將繼續投資數字平台，同時確保安全性和可靠性。

我們看到通過網上和移動設備管理自己賬戶的客戶呈現顯著不斷增長的趨勢。這在我行總體交易中所占比例不斷增長。對於那些喜歡面對面互動的客戶，我們繼續致力於提供專業人士和資源，以處理我行在柬埔寨各地戰略位置不斷增長的分支機構網絡。

加華銀行擅長用客戶所需的方式來滿足客戶的需求。多年來，一直以服務客戶所需為宗旨，帶來了消費者和分行業務的強勁增長，其中包括存款賬戶，信用卡和匯款，我行將繼續在市場上超越競爭對手。即使如此，我們也不會忽視客戶的滿意度。

加華銀行在柬埔寨的各個主要行業工作，為大小企業服務。此外，在許多產品和地區，加華銀行在中小企業和企業客戶中的市場份額不斷增長，反過來又推動了刺激經濟引擎，創造激動人心的機會。

加華銀行服務於柬埔寨的經濟引擎。我行通過提供的產品和服務類型，更重要的是我們聘用的人員類型，可以讓國內和國際客戶自信地經營和開展業務。

為了有效地服務於柬埔寨的經濟動力，我行必須保持領先於市場，放眼發展的前景。從籌集資金，資金選擇，現金管理，貿易融資等更多更廣的方案，這有助與我們服務的公司能夠持續增長及放眼未來的投資。我行將繼續投資建設團隊，擴展客戶圈，且力爭開發潛在客戶並保持良好的合作關係。

加華銀行仍然是柬埔寨最安全的銀行是有原因的。隨著堅實的歷史和穩健的成長，我行持續著強勁的業績和盈利能力，擁有雄厚的資金和資本狀況，以及對客戶和股東的堅定承諾，使加華銀行始終保持強勁的發展勢頭。

加強客戶發展策略

加華銀行是一個以服務客戶為中心的組織。我們瞭解我們的客戶，他們的需求，他們的要求和希望。為了服務於我們的客戶，我行確保擁有他們所需的一切，無論是為了他們的家庭或業務。加華銀行的增長戰略一直是了解我們的客戶，並學習如何更好地提高以客戶為中心、以客戶需求為導向、持續為客戶服務的能力，這反映了加華作為一個強大的品牌，已經得到了客戶認識和信賴。

我們認為，以市場為導向的方法是有道理的，還可提供可靠的指標。以客戶為導向的戰略核心是通過業務整合，虔誠的為每一位客戶服務，用心為每一位客戶，讓每一位客戶感受到我們的工作熱誠。

現有客戶希望擴大與我們的關係，無論是開賬戶，貸款還是通過人壽保險來保障家庭的財務未來。這清楚地表明客戶重視與我們的關係。

作為加華銀行的客戶，他們將始終如一地獲得專業的關注和卓越的服務，只要是為客戶做的事，任何一件小事都要講究質量。我們相信這是一個有競爭力的區別，我們正在推動它。這種方式不僅帶給我們新業務，還創造出一個脫穎而出的具有影響力的品牌，也使我行創建了一個具有本地感情專業的區域性企業。

與客戶保持親近的接觸，注重增加與客戶的接觸密度和深度。我行上下，都會定期與客戶會面，當客戶告訴我們我行員工提供了有用的幫助，或任何一位員工提供的優質服務時，我們都會感到高興。我行的个性化客户关怀使我們成為一家真正的本地銀行。在客戶服務和知識方面具有豐富的經驗，快速响应客户需求，堅持做到“随时，随地，随需求”的为客户提供服务，以及我行走勢強勁的財務報表，都顯示出我行作為柬埔寨最大的本地銀行的理念。

在風控體系內保持增長

我們的客戶將永遠是第一位的。因此，我們的職責是合理風控為客戶提供服務，促進國家經濟增長。

我行建立了一套詳細而全面的風控系統，以提高我行管理風險，經營業務和負責任地發展。風控系統不是一個概念，而是一個深度的指標，用于衡量并確保我行的風險管理紀律。這可以通過我行不良貸款率的顯著改善來證明。

在 2016 年，因考慮到全球對合規和治理的關注，我行也在人力，操作流程和製度上投入巨資。我行的反洗錢功能已實現自動化，並確保我行保持市場領先地位。

我行為改善風險管理實踐所做的重大投資，加上我行對一流風險管理能力的承諾，改善了我行如何管理和控制全行風險。

可持續的增長

為了建設成為一家可持續發展的銀行，我行遵循辦事原則以保證決策的準確，無論今天還是未來，我行時刻謹記自身的責任，并讓客戶感受到我行的努力。

卓越運營及有效管理成本在我行多年來的成功實踐中發揮著至關重要的作用，并不斷改進和提升。在 2016 年，我行制定了新的政策和流程，以更好地管理運營成本。

我行不僅提高運營效率和更好地控制成本，同時也繼續投資於戰略舉措，並加強為消費者和企業，特別是中小型企業服務的能力。每年我行都投入資源開發新的技術，方便客戶更輕鬆地與我們合作。

我行的客戶給予我們的信任是至關重要的，我行將認真對待這一責任。在我行的每一個領域，我們所做的一切都是為了確保客戶對我行的信任。我行有責任確保金融資產的安全。

客戶委託予我行管理的資產，我行不僅努力做到，而且將永遠確保這些金融資產的未來。

加華銀行是一家專業金融機構，有著很強的公司治理文化。我行的董事會來自不同的金融背景，經驗豐富。他們的監督確保了我行治理採用最佳實踐的方式，以及採用充滿智慧謹慎的方式適應和改進。

我們認為另一可持續發展的方式是加強我們的本地經濟發展，投資我們的社區，為職員提供可成長的工作環境。

在 2016 年，我們進一步加強了中小企業業務，因為我們認為中小企業是一個國家經濟進步的中堅力量。作為一個土生土長的銀行，驅動并參與柬埔寨經濟建設發展，使我們在東盟中保持領導地位。通過為客戶提供貸款，投資，資金籌措和發展為客戶提供有效的金融解決方案，我們能看到中小型企業部門取得的重大進展，這也是柬埔寨經濟的關鍵驅動力。

我行將繼續通過各種教育形式，為職員提供職業技能培訓。去年，我行聘請了 320 多名新畢業生，并提供了優質的培訓課程和就業機會。

為了回饋當地社會，我行積極參與社區各類創新慈善公益活動，尤其是教育活動。我行的職員也積極參與了志願服務活動，對他們為社會和貧困群體所做的貢獻，我行深感自豪。

我們擁有一個多元化且包容性的職員團體，以確保我行可為柬埔寨社區和客戶提供多元化服務，我行不斷為職員提供培訓資源和晉升機會，以幫助職員發展職業生涯。通過所規定的招聘計劃，我行僅篩選菁英人才為加華銀行效力且著眼未來，更多積極的候選人正期待與我行合作。

我行非常重視每位職員，為所有職員提供建設職業所需的支持，實現目標。幫助他們在事業，生活和家庭生活所需的資源獲得了改善。我們所擁有的一切，以及我們所取得的成就，

都歸功於我行的職員們。他們的敬業精神證明了這一點。

根據我行思考方向，我行繼續追求可持續發展，並被認可成為一家擁有資源的大型機構，這對我行來說是一個優勢。我們將利用這些資源來支持不斷增長的經濟，重視教育，與行業翹楚合作，維護金融基礎措施和建立廣闊就業崗位的任務。

作為一個大型企業，不僅是一種優勢，也是一種責任，這就要求我行為社區做出積極和有益民生的貢獻，為客戶和社區大眾創造機會及增加責任心。

致謝

加華銀行能取得今天的成績是得到了貫穿於全企業的奉獻精神，紀律和承諾的支撐。

眺望今天的加華銀行，可見我行努力簡化業務、加強管理和改革措施的具體成果。我們擁有強大的資本、堅實的基礎和優質的客服，此引擎可為我行產生更強的財務業績勢頭。這一切是來自於我行全體二千五百名職員的無私奉獻和努力，始終不渝地為客戶和社區提供最優質的服務。同時，我們將繼續發奮前進，為所有股東獻出我行最值得信賴的核心價值。

在此，非常感謝全體二千五百名加華銀行職員的無私奉獻和努力，國際水平的企業是由國際

水平的職員集體精心打造出來的。正是由於我行職員辛勤努力的工作，和始終不渝地為客戶提供最優服務的敬業精神，使我們能夠建立一個國際水平的金融服務企業。

我們由衷地感謝董事會的英明領導和貢獻，使加華銀行成為柬埔寨最佳的商業銀行。感謝所有股東們多年來對加華銀行的支持，因為有您們，加華銀行才能不斷地成長和壯大。

我們衷心感謝廣大客戶的信任和長期的厚愛，我們將會努力做得更好。在過去的 25 年中，確保您的金融未來是我行最大的榮幸。

此外，我們要向柬埔寨王國政府，特別是柬埔寨國家銀行表示最崇高的敬意，感謝他們對加華銀行在 2016 年的指引和一貫的支持與信任。

我行承諾，在業務的各個領域做到求真務實和客戶至上，這一承諾彰顯了我行的歷史與抱負。我們希望二千五百名職員，每天都能力爭做到最好。這亦是大企業的成功之道。

2016 年是我們另一成功之年，我們將繼續向前邁進，以取得傳統的卓越業績。此外，我們舉辦加華銀行創辦 25 周年慶典活動，為過去的 25 年從卓越客服取得的成就而感驕傲。加華銀行將繼續為造就我行線效的客戶們提供最優質的傳統服務。

加華銀行。堅定。守信。穩健。強勁。

柬埔寨家喻戶曉、值得信賴的脊樑品牌。



方僑生
董事長



柯文龍
行政總裁

日期 2017年05月31日

LETTER TO SHAREHOLDERS

“The Canadia Bank brand continues to stand for strength, stability and leadership. Our customers and shareholders have faith in our growth story, allowing us to remain Cambodia’s most valuable bank in terms of market capitalization. Through their and our customers’ steadfast support, we will continue to lead and deliver value.”



2016 proved to be another successful record year for Canadia Bank. Realized through strong financial performance and significantly improved asset quality, the successful continuation of the five-year transformation plan is a concrete display of our

leadership and employees doing what they do best by adding value to our proud organization and to the country.

While other nations faced global challenges, and economic and political uncertainties, Cambodia continues its steady GDP growth of 7 percent, extending economic opportunities to more Cambodians by lifting more people out of the poverty line.

The local banking environment remains robust with new regional and international players continuing to enter the market. Leveraging our strong pedigree, reliable history and trusted brand, Canadia Bank continued to make progress and deliver strong financial results in 2016.

Canadia Bank maintains a leading position in the market, one in which allows us to create opportunities for financial value and growth. We leverage our position and strength to build a world-class financial institution that is responsive to the needs of the market.

We launched strategic initiatives and broadened our services so as to better serve and respond to our customers’ evolving financial needs. In return,

Canadia Bank has built a strong financial foundation, and earned the trust and confidence of our customers.

Canadia’s Group partnership with Muang Thai Life Assurance Pcl., Thailand’s largest life insurance company, incorporated Sovannaphum Life Assurance here in our own market. The fruits of this partnership are revealed in the outstanding growth in life insurance policies issued and impressive revenue gains, and we expect continued growth throughout 2017.

As a financial institution, we are committed to strengthening the industry, especially with key industry leaders.

Canadia’s Group and Fullerton Financial Holding Pte. Ltd., through their subsidiary, Cambodia Post Bank Plc., acquired 100 percent shares of Funan Microfinance Plc. This new entity adds to our existing broad array of financial offerings by offering reliable financial services to microfinance customers and to recently unbanked customers who, with their confidence in us, opened their first accounts at a financial institution. The partnership with Fullerton Financial Capital extends its growth and together we established Canadia-Fullerton Mobile Money Company, which we expect to drive financial technology innovation here in Cambodia.

Moving forward, we remain confident in our future growth prospects and in our financial strength to carry out our business strategy with measured discipline. This will allow us to focus on delivering consistent results with a sound and strong balance sheet, coupled with sustainable and strong returns.

The vision of our leadership, clear strategies, and disciplined focus on execution help us respond effectively and decisively to market changes and realities. We have never lost sight of the fact that we are the stewards of an industry and guardians of financial futures.

PERFORMANCE REVIEW

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.

In 2016, Canadia Bank again delivered strong financial results, growing total assets by 17.22 percent to US\$ 3.27 billion and increasing net profit to US\$ 65.54 million, an increase of 20.60 percent compared to 2015. Return on Equity (RoE) increased to 15.07 percent from 14.71 percent in 2015.

Lending activities contributed the largest share of our total assets growth. Total Loans grew by 19.74 percent to US\$ 1.93 billion, while Total Deposits increased 17.22 percent to US\$ 2.59 billion, providing a strong funding source.

In 2016, 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 6.91 percent to 4.39 percent. We anticipate this trend to continue throughout 2017.

Net Interest Income grew by 4.15 percent from previous year to a total of US\$ 99.78 million. Our Non-Interest Income increased slightly by 0.95 percent. 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 5.11 percent to US\$ 121.13 million. Despite this, we were able to maintain our operating Cost to Income ratio at around 30 percent.

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 2016. Our Capital Adequacy Ratio (CAR) Tier 1 and Total CAR stood high at 18.12 percent and 18.20 percent, respectively.

"Sustainable growth that delivers strong financial performance year over year reflects our commitment to the long-term prospects in Cambodia. We are proud to be the biggest home-grown local bank in the country."

Our Solvency Ratio was maintained high at 18.30 percent. Canadia Bank's Liquidity Coverage Ratio (LCR) remained at 95.03 percent, much higher than the minimum requirement of 60 percent. This LCR will be further improved to meet the minimum requirement of 100 percent by 1 January 2020.

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. Since we first started the Bank 25 years ago, 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.

RESPONSIBLE GROWTH

As we take stock of where we stand today, our company has grown stronger, more efficient, and thus better positioned to deliver long-term value to our shareholders. The path forward is clearly, and will always remain, one of responsible growth.

At Canada Bank, we continue our strategic growth via the four key pillars from previous years:

- 1) Grow and win in the market
- 2) Grow with our customer-focused strategy
- 3) Grow within our risk framework
- 4) Grow in a sustainable manner

To Grow and Win In The Market

For our customers and the people we serve, we strive to be the best consumer and commercial banking franchise in Cambodia. Each and every day, we interact with our customers in meaningful ways. We are proud to serve them and will always keep our customers at the center of what we do.

We continue to introduce more convenient ways that customers can interact with us. Unsurprisingly, our tech-savvy customers who choose internet and mobile banking continue to grow rapidly, and thus we continue to invest in our digital platforms while ensuring security and reliability.

We see marked and growing trend in our customers who are managing their accounts online and through their mobile devices. This accounts for a significant and growing percentage of our overall transactions. For those customers who prefer face-to-face interaction, we continue to dedicate professionals and resources to handle our ever-growing branch distribution network in strategic locations throughout Cambodia.

Canada Bank excels at meeting our customers' needs the way they want. Over the years, this focus

on the customers has resulted in strong organic growth throughout our consumer and branch business, which include deposit accounts, credit cards, and remittances, and we continue to outpace our competitors in the market. Even so, we do not lose sight of our customer satisfaction.

Canada Bank works across virtually every major industry in Cambodia, serving businesses, large and small. In addition, in many products and geographies, Canada Bank has a growing market share among our SME and corporate customers, who in turn drive the exciting economic engine that is creating opportunities.

Canada Bank serves the economic engine of Cambodia. We do so via the types of products and services we offer, and more importantly, the types of people we hire, allowing our domestic and international customers to operate and conduct business with confidence.

To effectively serve the economic engine of Cambodia, it is imperative that we remain in front of market movements and developments. From capital raising, funding options, cash management, trade financing, and more, we ensure companies we serve can grow and invest for the future. We will continue to invest in ways to build our teams, develop new customers and build new relationships.

Canada Bank remains the safest bank in Cambodia for a reason. We have a proven history of disciplined and prudent growth. We remain strong and resilient because we insist on consistently strong performance and profitability, strong financial and capital positions, and unwavering commitment to our customers and shareholders.

To Grow With Our Customer-Focused Strategy

Canada Bank is a customer-focused organization. We know our customers, their needs, their wants, and their hopes. To serve our customers, we ensure that we have everything they need, whether it be for their family or their business. Canada Bank's growth strategy has always been to know our customers and learn how to serve them better, which is a direct

reflection of the strong Canada Bank brand that customers have come to know and rely on.

We believe that a market-driven approach makes sense and provides reliable indicators. Core to our customer-driven strategy is through business integration. Each customer is important to us, and we want to ensure that we are doing all we can for them.

Existing customers want to expand their relationship with us, whether it be from additional accounts, to loans, or to securing their family's financial future through life insurance. This is a clear indication that customers value their relationship with us.

As Canada Bank customers, they are assured to always receive nothing short of professional attention and exceptional services. We believe this is a competitive differentiator, and we are driving it. This approach not only brings us referrals and new business, it also creates a brand that stands out, and head and shoulders above the rest. In doing so, we create a regional company with a very local feel.

Being close to our customers means precisely that. Up and down our organization, we regularly meet with customers, and it delights us when they tell us how helpful our employees are, or the exceptional services provided by any number employees. The personal touch we provide makes us a truly local bank. Canada Bank is the largest local bank in terms of customer services and knowledge, as well as our impressive financial statements.

To Grow Within Our Risk Framework

Our customer will always come first. As such, we take risks in a responsible manner, and in such a manner that serves our customers and helps the economy grows.

We have established a detailed and thorough Risk Framework, which is an invaluable tool improving our ability to manage risk, run our business and grow responsibly. The Risk Framework is not a concept; it is a well-planned, and detailed set of metrics against which we measure our teams to ensure that we

maintain discipline in how we manage risk management. This is best demonstrated by our significant improvement in NPL numbers.

In 2016, bearing in mind the global focus on compliance and governance, we also invested heavily in people, process and systems. We automated our anti-money laundering function and ensure we stay ahead of the market practices.

The significant investment we have made to improve our risk management practices, coupled with our commitment to having best-in-class risk management capabilities, has improved how we manage and control risks across the Bank.

To Grow In a Sustainable Manner

In order to build a sustainable company, we are guided by our principles to make the right decisions that will hold us in good stead today and in the future. We think about this in a variety of ways, and our customers know this.

Operational excellence and how we manage costs play a crucial role in our success over the years, and we always find ways to improve. In 2016, we instituted new policies and processes that allowed us to better manage operating expenses.

While we improved operating efficiencies and better controlled costs, we continued to invest in strategic initiatives and strengthening our ability to serve consumers and businesses, particularly SME businesses. Each year we also invest resources to develop new technology initiatives that ultimately make it easy for customers to work with us.

The trust our customers gives us with their financial futures is of paramount importance, and we take this responsibility seriously. In every area of the Bank, all that we do is to ensure that our customers always trust us. We are given the responsibility to secure financial assets. Our customers entrust us with those assets, and we not only strive to, but we will always ensure those financial assets for the future.

Canadia Bank has a reputation as a professional financial institution with a strong culture of corporate governance. Our Board of Directors are highly experienced and come from diverse financial backgrounds. Their oversight ensures best practices for our corporate governance, and wisdom to adapt and improve in a prudent manner.

Another way we think about sustainability is in the work we do to strengthen our local economies, invest in our communities, and be a choice employer where professionals can grow.

In 2016, we further enhanced our SME business because we believe SMEs form the backbone of any economic progress in a country. Being a home grown bank, we believe in building the Cambodian economy so that we remain a leader in ASEAN. Through lending, investing, capital raising and developing financial solutions for our customers, we see concrete advances in the SME business sector, which is a crucial driver of the Cambodian economy.

Our company continues to support education through a variety of giving forms, job skills training and hiring. Last year, we hired more than 320 fresh graduates, and we offered trainings and quality jobs with a future for growth.

The Canadia Bank family believes in supporting our communities. Together we invested our time and resources towards philanthropic endeavors we care about, especially educational initiatives. Our employees make us proud in how they serve our customers, and we are equally proud of how they serve our communities and our neighbors who may be less fortunate.

Canadia Bank's workforce is diverse and inclusive, and one that reflects the diversity of our customers and the communities we serve. We place great importance on helping our employees develop their careers, and they are provided with every available resource and development opportunity possible. Our top performers are encouraged to take on more senior roles in the Bank, and they receive strong support from executive management. Our recruitment programs and partnerships ensure that we are hiring the best candidates who want to grow with us.

We value our people and give all employees the support they need to build their career and achieve their goals. They are afforded the resources they need to improve their career, their lives and the lives of their families. All that we are and all that we achieve is because of our employees. Their dedicated work is evidence to this.

When we think about how we approach sustainability, we recognize that we are a large institution with resources, and this is an advantage for us. We will leverage these resources to support the growing economy, partner with various educational initiatives, especially with organizations with ambitions and potential to really make a difference, and protect our financial infrastructure.

Our size and scale is not only an advantage, it is also a responsibility, which demands we make positive and meaningful contributions to our communities, and to create opportunities for future generations.

ACKNOWLEDGEMENT

Canadia Bank is what it is today because of its dedication, discipline and commitment. These qualities are found throughout the organization.

As we take stock of where Canadia Bank stands today, we can see the tangible results of hard work as we have simplified, strengthened and transformed our company. We have a strong foundation, we have a strategy focused on the customers we serve, and all the capabilities we possess have come together as an engine for responsible growth that is producing stronger financial results and momentum. All of this is made possible by more than 2,500 teammates who come to work every day to serve customers and improve our communities. Together, we will continue to take the company forward and deliver more value to those we serve and to our shareholders.

To our 2,500 employees at Canadia Bank, thank you for your dedication and hard work. You work with purpose to serve each of our customers by giving your best. To build a world-class financial services company takes disciplined and committed world-class employees, and you show it by what you do.

We would like to thank our fellow colleagues on the Board of Directors for their leadership and dedication to making Canadia Bank the best bank in Cambodia. We would also like to thank our shareholders. The Bank's growth and strength is due in large measure to your commitment and support.

We would like to thank our customers whose trust and loyalty through the years has made us want to be a better bank. For over 25 years you have entrusted us to secure your financial future, and we are proud to serve you.

We wish to express our gratitude to the Royal Government of Cambodia, particularly the National Bank of Cambodia. Your support and guidance throughout 2016 was invaluable.

We have a commitment to put customers first, to lead with ideas, and to do the right thing in every area of business. This commitment honors both our history and our aspirations. Every day we expect our 2,500 employees to strive for the best. This is what great organizations do.

2016 marked another successful milestone for us, and we move forward with our tradition of excellence. We celebrate this tradition of excellence as we mark our 25th anniversary. We are proud of our 25 years of banking excellence, all that we have achieved, and all that we have helped our customers achieve. Canadia Bank will continue to serve with this very same tradition of excellence that has made us who we are.

CANADIA BANK. STEADFAST. COMMITTED. STABLE. STRONG.

STRENGTH OF CHARACTER THAT CAMBODIA HAS COME TO KNOW AND TRUST.



PUNG KHEAV SE
Chairman

Date: 31 May 2017



QUAH BOON LENG
Chief Executive Officer

VISION, MISSION AND CORE VALUES

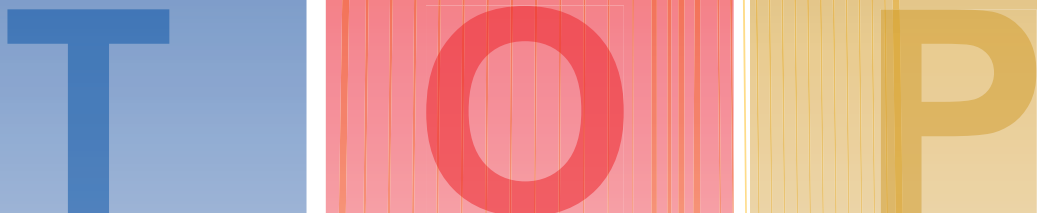
VISION

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



T

TRUST:

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

O

OWNERSHIP:

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

P

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 2016, 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 Yiauw 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 2016, 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: Canada 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 2016, 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 2016.

(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 Yiau 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 2016.

(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 2016, 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 2016.

(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 2016, 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 2016, the Committee held four (4) meetings.

FINANCIAL HIGHLIGHTS*

Year ended 31 December (US\$ million)	2016	2015	2014	2013	2012
Gross Revenue	204	182	150	129	108
Net Profit	66	54	46	39	36
Total Assets	3,265	2,786	2,302	1,790	1,546
Shareholders' Equity	435	369	289	244	201
Loans (net)	1,929	1,611	1,330	1,045	845
Deposit	2,590	2,209	1,857	1,437	1,283
Earnings Per Share (US\$)	0.30	0.32	0.33	0.28	0.27
Net worth	422	354	289	242	206
Return on Shareholders' Equity (ROE)	15.07%	14.71%	15.82%	16.07%	17.65%
Returns on assets (ROA)	2.01%	1.95%	1.99%	2.19%	2.30%
Interest Margin to Gross Income	48.82%	52.61%	50.80%	52.38%	51.80%
Cost to Income Ratio	31.72%	29.90%	32.56%	31.36%	30.35%
Gross Loan to Deposits	77.11%	75.76%	74.17%	75.70%	68.64%
Solvency Ratio	18.29%	18.38%	18.73%	19.13%	20.60%
Liquidity Coverage Ratio (LCR)	95.03%	N/A	N/A	N/A	N/A
Liquidity Ratio	N/A	70.43%	73.19%	73.07%	79.24%

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

បើកប្រាក់បៀវត្សមុនកំណត់រហូតដល់ ៩៥%



តម្លៃសេវាសមរម្យ



អនុម័តភ្លាមៗ



ឆាប់រហ័ស



សម្រាប់តម្រូវការសាច់ប្រាក់បន្ទាន់ និងមិនបាច់រង់ចាំដល់ថ្ងៃបើកប្រាក់បៀវត្ស

快速預提薪資，滿足現金需求

Ready your advance cash, and fast withdrawal

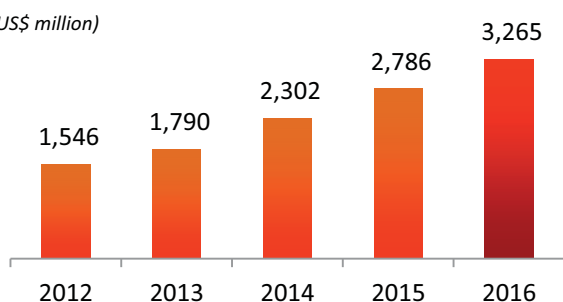
KEY PERFORMANCE INDICATORS*

TOTAL ASSETS

US\$ 479 million ▲

Up 17%

(US\$ million)

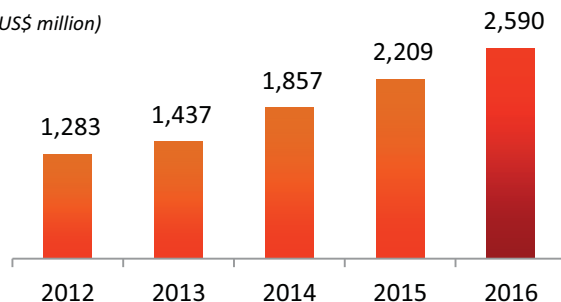


TOTAL DEPOSITS

US\$ 381 million ▲

Up 17%

(US\$ million)

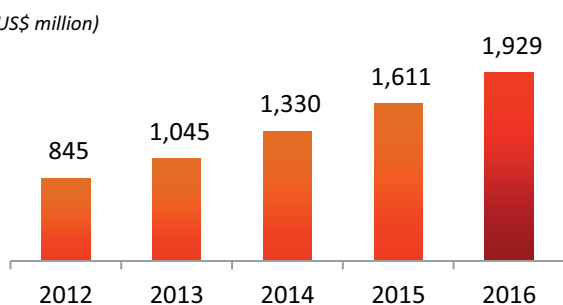


LOANS AND ADVANCES (NET)

US\$ 318 million ▲

Up 20%

(US\$ million)

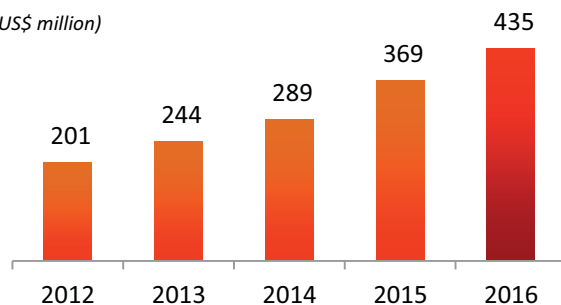


SHAREHOLDERS' EQUITY

US\$ 66 million ▲

Up 18%

(US\$ million)

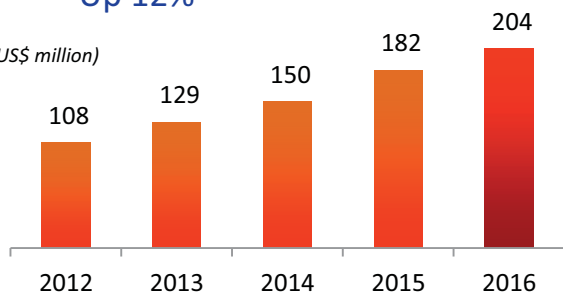


GROSS REVENUE

US\$ 22 million ▲

Up 12%

(US\$ million)

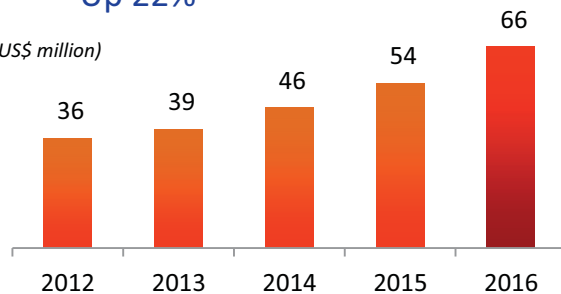


NET PROFIT

US\$ 12 million ▲

Up 22%

(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 receive 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



Allocated funds were donated to Cambodia Red Cross to support its nationwide social activities. We participated in various cities such as Phnom Penh, Siem Reap, Kampong Thom, Preah Vihear, Battambang, Kampong Cham, Kratie, Steung Treng, Kampong Speu and Kampot.

SPONSORSHIP TO NATIONAL FESTIVALS AND EVENTS



The Bank contributed to the success of national festive events such as Angkor Sangkran, River Festival in Kampong Cham & Tbong Khmom provinces, Sea Festivals in Kampot and Preah Sihanouk, Music Festival for Children, National Music Theatre, Women International Day Event and so on.

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, Chinese LIM Family Association, and Chinese Associations in Kampong Speu, Kampong Chhnang and Kampong Cham.

SPONSORSHIP TO SPORT ACTIVITIES



The Bank sponsored various sport activities to Cambodia Boxing Federation, Fédération de Boules et de Pétanque du Cambodge and Boxing Club Ponleu Vibol Rithy.

CHARITY EVENT FOR HELPLESS PEOPLE

In March 2016, the Bank donated some daily basic needs and fund to Grandma Nheb (85 years old) who does not possess a home, and to other helpless people who are living in the village of Kampong Thom province.



Similar activities were happened in Takeo province where we donated rice to people in need.

OTHER SPONSORSHIPS

- THE OPERATIONS OF WAT PURSAT HEALTH CENTER
- THE PRINTING OF DOZEN BOOKS OF HISTORY OF BUDDHISM
- REPAIR OF ONG BOEUNG CHORK TEMPLE
- UNIVERSAL KHMER SONGS
- TINI TINOU INTERNATIONAL CIRCUS FESTIVAL EVENT
- KIDS FAIR AND FAMILY EXPOSITION
- CAREER FAIR AT ITC
- NATIONAL ACCOUNTING COUNCIL WORKSHOP

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 2016 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 CHIP 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 CHIP 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 2016 are set out in the consolidated income statement and the separate income statement on following pages.

DIVIDENDS

There was dividend of US\$50,000,000 appropriated from the retained earnings during the year (2015: US\$20,000,000) then reinvested in share capital, as disclosed in Note 21 to the financial statements.

SHARE CAPITAL

The Bank’s share capital was US\$220,000,000 at 31 December 2016 (2015: US\$170,000,000) as disclosed in Note 19 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 2016, 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 2016, 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



Mr. Quah Boon Leng
Chief Executive Officer

Phnom Penh, Kingdom of Cambodia
Date: 23 March 2017

INDEPENDENT AUDITOR'S REPORT

To the Shareholders of Canada Bank Plc.

Our Opinion

In our opinion, the consolidated financial statements of Canada 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 2016, 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 sheets as at 31 December 2016;
- Consolidated income statements 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 sheets as at 31 December 2016;
- Separate income statements 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 ethical requirements the Kampuchea Institute of 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 comprises 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 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 Kuy Lim
Partner

Phnom Penh, Kingdom of Cambodia
Date: 30 March 2017

តារាងតុល្យការរួម

គិតត្រឹមថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០១៦

	កំណត់ សម្គាល់	២០១៦		២០១៥	
		ដុល្លារអាមេរិក	រៀល	ដុល្លារអាមេរិក	រៀល
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ឥណទាន និងបុរេប្រទាន	៧	១.៩៤៦.៩៥៨.០៦១	៧.៨៥៩.៨៧០	១.៦២១.៦៧០.២៦៤	៦.៥៦៧.៧៦៥
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ទ្រព្យសកម្មអរូបី	១១	១.៧៦៧.១០៣	៧.១៣៤	១.១៧៥.៦៥០	៤.៧៦១
ពន្ធពន្យារទ្រព្យសកម្ម	១២	៤.០៧៧.៤២៧	១៦.៤៦១	-	-
ទ្រព្យសកម្មផ្សេងៗ	១៣	៩៥.៩១២.៥៤១	៣៨៧.១៩៩	៤១.៧៦១.៥៦៨	១៦៩.១៣៦
ទ្រព្យសកម្មសរុប		៣.២៧៨.០០៣.៤២១	១៣.២៣៣.៣០១	២.៧៩៨.៩៨៣.៦៩៦	១១.៣៣៥.៨៨៥
បំណុល និងមូលធន					
បំណុល					
ប្រាក់បញ្ញើរបស់ធនាគារ	១៤	២៤០.៣៩០.៧៨១	៩៧០.៤៥៨	២១៨.៧២២.៦៨៣	៨៨៥.៨២៧
ប្រាក់បញ្ញើរបស់អតិថិជន	១៥	២.៣៤៣.២០៧.១១៩	៩.៤៥៩.៥២៧	១.៩៨៦.០៨៨.០៧៤	៨.០៤៣.៦៥៧
ពន្ធលើប្រាក់ចំណេញត្រូវបង់	២៩	២១.៩៦១.៥៤៧	៨៨.៦៥៩	១៤.០៨២.០៦៥	៥៧.០៣៣
ប្រាក់កម្ចី	១៦	១៧១.២៦២.១៤៥	៦៩១.៣៨៥	១៤៨.៨២០.០០០	៦០២.៧២១
សំវិធានធនអត្ថប្រយោជន៍បុគ្គលិក	១៧	៥.៩០៣.២៣៣	២៣.៨៣១	៥.០០២.៨១៣	២០.២៦១
បំណុលពន្ធពន្យារ	១២	-	-	១.០៧៧.៧៤៣	៤.៣៦៥
បំណុលផ្សេងៗ	១៨	៤១.៤០៩.២៩៨	១៦៧.១៦៩	៣៧.៧៥៦.៩២២	១៥២.៩១៦
បំណុលសរុប		២.៨២៤.១៣៤.១២៣	១១.៤០១.០២៩	២.៤១១.៥៥០.៣០០	៩.៧៦៦.៧៨០
មូលធន					
ដើមទុន	១៩	២២០.០០០.០០០	៨៨៨.១៤០	១៧០.០០០.០០០	៦៨៨.៥០០
ទុនបម្រុង	២០	១១២.៤៦២.៣៨៥	៤៥៤.០១១	១១៣.២៣៧.០៦៦	៤៥៨.៦១០
ចំណេញរក្សាទុក		១០២.៧១៨.៥៦៧	៤១៤.៦៧៥	៨៥.៨៣៩.៨៦៧	៣៤៧.៦៥១
មូលធនរបស់ម្ចាស់ក្រុមហ៊ុន		៤៣៥.១៨០.៩៥២	១.៧៥៦.៨២៦	៣៦៩.០៧៦.៩៣៣	១.៤៩៤.៧៦១
អប្បភាគភាគកម្ម		១៨.៦៨៨.៣៤៦	៧៥.៤៤៦	១៨.៣៥៦.៤៦៣	៧៤.៣៤៤
មូលធនសរុប		៤៥៣.៨៦៩.២៩៨	១.៨៣២.២៧២	៣៨៧.៤៣៣.៣៩៦	១.៥៦៩.១០៥
បំណុលនិងមូលធនសរុប		៣.២៧៨.០០៣.៤២១	១៣.២៣៣.៣០១	២.៧៩៨.៩៨៣.៦៩៦	១១.៣៣៥.៨៨៥

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយទី ១ ដល់ ៣៤ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុនេះ ។

合併資產負債表

2016 年 12 月 31 日

		2016		2015	
	備註	美元	柬幣	美元	柬幣
資產					
現金	4	163,758,275	661,092	157,735,677	638,829
中央銀行結餘	5	731,806,816	2,954,304	685,525,349	2,776,378
其他同業銀行結餘	6	264,728,672	1,068,710	219,333,111	888,299
貸款及預付款	7	1,946,958,061	7,859,870	1,621,670,264	6,567,765
投資證券	8	3,181,421	12,843	3,224,063	13,057
物業和設備	10	65,813,105	265,688	68,558,014	277,660
無形資產	11	1,767,103	7,134	1,175,650	4,761
遞延所得稅資產	12	4,077,427	16,461	-	-
其他資產	13	95,912,541	387,199	41,761,568	169,136
資產總額		3,278,003,421	13,233,301	2,798,983,696	11,335,885
負債及股東權益					
負債					
銀行存款	14	240,390,781	970,458	218,722,683	885,827
客戶存款	15	2,343,207,119	9,459,527	1,986,088,074	8,043,657
應交所得稅	29	21,961,547	88,659	14,082,065	57,033
借款	16	171,262,145	691,385	148,820,000	602,721
員工補償備用金	17	5,903,233	23,831	5,002,813	20,261
遞延所得稅負債	12	-	-	1,077,743	4,365
其他負債	18	41,409,298	167,169	37,756,922	152,916
負債總額		2,824,134,123	11,401,029	2,411,550,300	9,766,780
股東權益					
股本	19	220,000,000	888,140	170,000,000	688,500
儲備金	20	112,462,385	454,011	113,237,066	458,610
保留盈餘		102,718,567	414,675	85,839,867	347,651
歸屬所有者權益		435,180,952	1,756,826	369,076,933	1,494,761
非控股權益		18,688,346	75,446	18,356,463	74,344
股東權益總額		453,869,298	1,832,272	387,433,396	1,569,105
負債及股東權益總額		3,278,003,421	13,233,301	2,798,983,696	11,335,885

隨附備註第 1 至 34 頁屬於本財務報表的組成部分。

CONSOLIDATED BALANCE SHEET

AS AT 31 DECEMBER 2016

		2016		2015	
	Note	US\$	Million Riel	US\$	Million Riel
ASSETS					
Cash on hand	4	163,758,275	661,092	157,735,677	638,829
Balances with the Central Banks	5	731,806,816	2,954,304	685,525,349	2,776,378
Balances with other banks	6	264,728,672	1,068,710	219,333,111	888,299
Loans and advances	7	1,946,958,061	7,859,870	1,621,670,264	6,567,765
Investment in securities	8	3,181,421	12,843	3,224,063	13,057
Property and equipment	10	65,813,105	265,688	68,558,014	277,660
Intangible assets	11	1,767,103	7,134	1,175,650	4,761
Deferred tax assets	12	4,077,427	16,461	-	-
Other assets	13	95,912,541	387,199	41,761,568	169,136
Total assets		3,278,003,421	13,233,301	2,798,983,696	11,335,885
LIABILITIES AND EQUITY					
LIABILITIES					
Deposits from banks	14	240,390,781	970,458	218,722,683	885,827
Deposits from customers	15	2,343,207,119	9,459,527	1,986,088,074	8,043,657
Income tax payable	29	21,961,547	88,659	14,082,065	57,033
Borrowings	16	171,262,145	691,385	148,820,000	602,721
Provision for staff gratitude	17	5,903,233	23,831	5,002,813	20,261
Deferred tax liabilities	12	-	-	1,077,743	4,365
Other liabilities	18	41,409,298	167,169	37,756,922	152,916
Total liabilities		2,824,134,123	11,401,029	2,411,550,300	9,766,780
EQUITY					
Share capital	19	220,000,000	888,140	170,000,000	688,500
Reserves	20	112,462,385	454,011	113,237,066	458,610
Retained earnings		102,718,567	414,675	85,839,867	347,651
Attributable to owners		435,180,952	1,756,826	369,076,933	1,494,761
Non-controlling interests		18,688,346	75,446	18,356,463	74,344
Total equity		453,869,298	1,832,272	387,433,396	1,569,105
Total liabilities and equity		3,278,003,421	13,233,301	2,798,983,696	11,335,885

The accompanying notes 1 to 34 form an integral part of these financial statements.

របាយការណ៍លទ្ធផលរួម

សម្រាប់ដំណាច់ឆ្នាំថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០១៦

	កំណត់ សម្គាល់	២០១៦		២០១៥	
		ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល
ចំណូលការប្រាក់	២២	១៨២.២២៣.៩៤៦	៧៣៥.៦៣៨	១៥៩.៩១៩.៨៤៣	៦៤៧.៦៧៥
ចំណាយការប្រាក់	២២	(៨០.១១៤.៩៦៤)	(៣២៣.៤២៤)	(៦៣.៦០២.០១៨)	(២៥៧.៥៨៨)
ចំណូលការប្រាក់សុទ្ធ	២២	១០២.១០៨.៩៨២	៤១២.២១៤	៩៦.៣១៧.៨២៥	៣៩០.០៨៧
ចំណូលកម្រៃនិងជើងសារ	២៣	២១.៩៤៨.១១៩	៨៨.៦០៥	២២.១៥៣.៩១៧	៨៩.៧២៣
ចំណាយកម្រៃនិងជើងសារ	២៣	(២.៩៣០.៩៦៨)	(១១.៨៣២)	(៣.០៦៦.២៦៤)	(១២.៤១៨)
ចំណូលកម្រៃនិងជើងសារសុទ្ធ	២៣	១៩.០១៧.១៥១	៧៦.៧៧៣	១៩.០៨៧.៦៥៣	៧៧.៣០៥
ចំណូលប្រតិបត្តិការផ្សេងៗ	២៤	២.៥០២.២៣៤	១០.១០២	៦៩៣.៨៧៤	២.៨១០
ចំណូលប្រតិបត្តិការសរុប		១២៣.៦២៨.៣៦៧	៤៩៩.០៨៩	១១៦.០៩៩.៣៥២	៤៧០.២០២
ចំណាយបុគ្គលិក	២៥	(១៩.៣០២.៩៧៤)	(៧៧.៩២៦)	(១៦.៨៦០.៣៤០)	(៦៨.២៨៤)
ចំណាយរំលស់ទ្រព្យសកម្មរូបិ៍ និងអរូបិ៍	២៦	(៦.១៤៨.០៤៤)	(២៤.៨២០)	(៦.២៦៧.១៩៦)	(២៥.៣៨២)
ចំណាយទូទៅនិងចំណាយរដ្ឋបាល	២៧	(១៤.០៧៣.០៣១)	(៥៦.៨១៣)	(១២.៧៧៤.២៩៥)	(៥១.៧៣៦)
សំវិធានធនឥណទានបាត់បង់	២៨	(៧៣០.៨៨៥)	(២.៩៥១)	(១២.៦០០.០៥០)	(៥១.០៣០)
ចំណេញមុនបង់ពន្ធលើប្រាក់ចំណេញ		៨៣.៣៧៣.៤៣៣	៣៣៦.៥៧៩	៦៧.៥៩៧.៤៧១	២៧៣.៧៧០
ចំណាយពន្ធលើប្រាក់ចំណេញ	២៩	(១៦.៧៤២.៣៧៥)	(៦៧.៥៨៩)	(១៣.៩៧២.៩៨១)	(៥៦.៥៩១)
ចំណេញសុទ្ធក្នុងឆ្នាំ		៦៦.៦៣១.០៥៨	២៦៨.៩៩០	៥៣.៦២៤.៤៩០	២១៧.១៧៩
ចំណេញរបស់៖					
ម្ចាស់ក្រុមហ៊ុនរួម		៦៦.២០៨.៣៤២	២៦៧.២៨៣	៥៤.១៣៨.០២៧	២១៩.២៥៩
អប្បភាគភាគកម្ម		៤២២.៧១៦	១.៧០៧	(៥១៣.៥៣៧)	(២.០៨០)
		៦៦.៦៣១.០៥៨	២៦៨.៩៩០	៥៣.៦២៤.៤៩០	២១៧.១៧៩

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយទី ១ ដល់ ៣៤ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុនេះ ។

合併損益表

2016 年 12 月 31 日

	備註	2016		2015	
		美元	東幣	美元	東幣
利息收入	22	182,223,946	735,638	159,919,843	647,675
利息支出	22	(80,114,964)	(323,424)	(63,602,018)	(257,588)
淨利息收入	22	102,108,982	412,214	96,317,825	390,087
手續費及佣金收入	23	21,948,119	88,605	22,153,917	89,723
手續費及佣金支出	23	(2,930,968)	(11,832)	(3,066,264)	(12,418)
淨手續費及佣金收入	23	19,017,151	76,773	19,087,653	77,305
其他營業收入	24	2,502,234	10,102	693,874	2,810
營業收入總額		123,628,367	499,089	116,099,352	470,202
人事費用	25	(19,302,974)	(77,926)	(16,860,340)	(68,284)
折舊及攤銷費用	26	(6,148,044)	(24,820)	(6,267,196)	(25,382)
行政及管理費用	27	(14,073,031)	(56,813)	(12,774,295)	(51,736)
貸款損失準備金	28	(730,885)	(2,951)	(12,600,050)	(51,030)
稅前利潤		83,373,433	336,579	67,597,471	273,770
所得稅費用	29	(16,742,375)	(67,589)	(13,972,981)	(56,591)
年度淨利潤		66,631,058	268,990	53,624,490	217,179
利潤歸屬於：					
集團所有者		66,208,342	267,283	54,138,027	219,259
非控股權益		422,716	1,707	(513,537)	(2,080)
		66,631,058	268,990	53,624,490	217,179

隨附備註第 1 至 34 頁屬於本財務報表的組成部分。

CONSOLIDATED INCOME STATEMENT

FOR THE YEAR ENDED 31 DECEMBER 2016

	Note	2016		2015	
		US\$	Million Riel	US\$	Million Riel
Interest income	22	182,223,946	735,638	159,919,843	647,675
Interest expense	22	(80,114,964)	(323,424)	(63,602,018)	(257,588)
Net interest income	22	102,108,982	412,214	96,317,825	390,087
Fee and commission income	23	21,948,119	88,605	22,153,917	89,723
Fee and commission expense	23	(2,930,968)	(11,832)	(3,066,264)	(12,418)
Net fee and commission income	23	19,017,151	76,773	19,087,653	77,305
Other operating income	24	2,502,234	10,102	693,874	2,810
Total operating income		123,628,367	499,089	116,099,352	470,202
Personnel expenses	25	(19,302,974)	(77,926)	(16,860,340)	(68,284)
Depreciation and amortization charges	26	(6,148,044)	(24,820)	(6,267,196)	(25,382)
General and administrative expenses	27	(14,073,031)	(56,813)	(12,774,295)	(51,736)
Provision for loan losses	28	(730,885)	(2,951)	(12,600,050)	(51,030)
Profit before income tax		83,373,433	336,579	67,597,471	273,770
Income tax expense	29	(16,742,375)	(67,589)	(13,972,981)	(56,591)
Profit for the year		66,631,058	268,990	53,624,490	217,179
Profit is attributable to:					
Owners of the Group		66,208,342	267,283	54,138,027	219,259
Non-controlling interests		422,716	1,707	(513,537)	(2,080)
		66,631,058	268,990	53,624,490	217,179

The accompanying notes 1 to 34 form an integral part of these financial statements.

សម្រាប់ដំណាច់ឆ្នាំថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០១៦

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយពី ១ ដល់ ៣៤ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុនេះ។

合併股東權益變動表

2016 年 12 月 31 日

歸屬於本集團所有者									
備註	資本 美元	儲備金 美元	外幣業務 匯率 美元	備供出售 金融資產 價值變動 美元	重計價公 積，遞延 所得稅淨 額 美元	保留盈餘 美元	總額 美元	非控股權益	
								益 美元	股東權益 總額 美元
2016 年 1 月 1 日結餘									
19	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
	50,000,000	-	-	-	-	(50,000,000)	-	-	-
	-	-	-	-	(536,286)	536,286	-	-	-
	-	-	-	-	(134,072)	134,072	-	-	-
8	-	-	(61,681)	-	-	-	(61,681)	(90,833)	(152,514)
	-	-	-	(42,642)	-	-	(42,642)	-	(42,642)
	-	-	-	-	-	66,208,342	66,208,342	422,716	66,631,058
2016 年 12 月 31 日結餘									
	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
東幣（百萬為單位）									
	888,140	395,831	149	(464)	58,495	414,675	1,756,826	75,446	1,832,272
2015 年 1 月 1 日結餘									
19	140,000,000	78,050,777	-	(111,446)	-	71,031,440	288,970,771	-	288,970,771
19	10,000,000	-	-	-	-	-	10,000,000	18,740,814	28,740,814
	20,000,000	-	-	-	-	(20,000,000)	-	-	-
	-	20,000,000	-	-	-	(20,000,000)	-	-	-
	-	-	-	-	15,830,530	-	15,830,530	-	15,830,530
	-	-	-	-	(536,320)	536,320	-	-	-
	-	-	-	-	(134,080)	134,080	-	-	-
8	-	-	98,532	-	-	-	98,532	129,186	227,718
	-	-	-	39,073	-	-	39,073	-	39,073
	-	-	-	-	-	54,138,027	54,138,027	(513,537)	53,624,490
2015 年 12 月 31 日結餘									
	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
東幣（百萬為單位）									
	688,500	397,106	399	(294)	61,399	347,651	1,494,761	74,344	1,569,105

隨附備註第 1 至 34 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 2016

Attributable to owners of the Group									
	Share capital	General reserves	Foreign operations translation	Change in fair value of AFS financial assets	Revaluation surplus, net of deferred tax	Retained earnings	Total	Non-controlling interest	Total equity
Notes	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$
Balance at 1 January 2016									
19	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
	50,000,000	-	-	-	-	(50,000,000)	-	-	-
	-	-	-	-	(536,286)	536,286	-	-	-
	-	-	-	-	(134,072)	134,072	-	-	-
	-	-	(61,681)	-	-	-	(61,681)	(90,833)	(152,514)
8	-	-	-	(42,642)	-	-	(42,642)	-	(42,642)
	-	-	-	-	-	66,208,342	66,208,342	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
Million Riel equivalent									
	888,140	395,831	149	(464)	58,495	414,675	1,756,826	75,446	1,832,272
Balance at 1 January 2015									
19	140,000,000	78,050,777	-	(111,446)	-	71,031,440	288,970,771	-	288,970,771
	10,000,000	-	-	-	-	-	10,000,000	18,740,814	28,740,814
19	20,000,000	-	-	-	-	(20,000,000)	-	-	-
	-	20,000,000	-	-	-	(20,000,000)	-	-	-
	-	-	-	-	15,830,530	-	15,830,530	-	15,830,530
	-	-	-	-	(536,320)	536,320	-	-	-
	-	-	-	-	(134,080)	134,080	-	-	-
	-	-	98,532	-	-	-	98,532	129,186	227,718
8	-	-	-	39,073	-	-	39,073	-	39,073
	-	-	-	-	-	54,138,027	54,138,027	(513,537)	53,624,490
Balance at 31 December 2015									
	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
Million Riel equivalent									
	688,500	397,106	399	(294)	61,399	347,651	1,494,761	74,344	1,569,105

The accompanying notes 1 to 34 form an integral part of these financial statements.

របាយការណ៍លំហូរសាច់ប្រាក់រួម

សម្រាប់ដំណាច់ឆ្នាំថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០១៦

	កំណត់ សម្គាល់	២០១៦		២០១៥	
		ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល
លំហូរសាច់ប្រាក់ពីសកម្មភាពប្រតិបត្តិការ					
សាច់ប្រាក់បានប្រើក្នុងប្រតិបត្តិការ	៣០	(២៨.៩២៣.៦៤០)	(១១៦.៧៦៣)	(២០.៩៧២.២០៥)	(៨៤.៩៣៨)
ការប្រាក់បានទទួល		១៩៣.៤៣៧.០១៦	៧៨០.៩០៥	១៤៦.៨២៤.៦៤៧	៥៩៤.៦៤០
ការប្រាក់បានបង់		(៧៦.៨៣៤.០៩៥)	(៣១០.១៧៩)	(៥៩.១៩៩.៧៩៤)	(២៣៩.៥៩៧)
ពន្ធលើប្រាក់ចំណេញបានបង់		(១៤.០១៨.០៦៣)	(៥៦.៥៩១)	(១២.៣៧៣.៥៧៣)	(៥០.១១៣)
សាច់ប្រាក់សុទ្ធពីសកម្មភាពប្រតិបត្តិការ		៧៣.៦៦១.២១៨	២៩៧.៣៧២	៥៤.៣១៩.០៧៥	២១៩.៩៩២
លំហូរសាច់ប្រាក់ពីសកម្មភាពវិនិយោគ					
ការវិនិយោគមូលបត្រ		-	-	(៣.០០០.០០០)	(១២.១៥០)
ការទិញទ្រព្យសម្បត្តិ និងបរិក្ខារ	១០	(២.៩៨១.២០៨)	(១២.០៣៥)	(៥.២៥០.៧៣៨)	(២១.២៦៥)
ការទិញទ្រព្យសកម្មអរូបី	១១	(១.២៣៤.៥៤៦)	(៤.៩៨៤)	(៧៨៩.៤៧១)	(៣.១៩៧)
សាច់ប្រាក់បានពីការលក់ទ្រព្យសម្បត្តិ និងបរិក្ខារ		២២៩.៤៨៧	៩២៦	១៥៤.០៦៩	៦២៤
សាច់ប្រាក់សុទ្ធបានប្រើក្នុងសកម្មភាពវិនិយោគ		(៣.៩៨៦.២៦៧)	(១៦.០៩៣)	(៨.៨៨៦.១៤០)	(៣៥.៩៨៨)
លំហូរសាច់ប្រាក់ពីសកម្មភាពហិរញ្ញប្បទាន					
សាច់ប្រាក់បានពីការចេញផ្សាយភាគហ៊ុន					
ម្ចាស់ធនាគារ	១៩	៥០.០០០.០០០	២០១.៨៥០	៣០.០០០.០០០	១២១.៥០០
អប្បភាគភាគកម្ម		-	-	១៨.៨៧០.០០០	៧៦.៤២៤
សាច់ប្រាក់បានពីប្រាក់កម្ចី		៦៤.៨១៣.៩៦០	២៦១.៦៥៤	៧០.០០០.០០០	២៨៣.៥០០
ការសងប្រាក់កម្ចី		(៤២.៣៧១.៨១៥)	(១៧១.០៥៥)	(២១.៩៥៩.៧៧៥)	(៨៨.៩៣៧)
ភាគលាភបានបង់	២១	(៥០.០០០.០០០)	(២០១.៨៥០)	(២០.០០០.០០០)	(៨១.០០០)
ការប្តូររូបិយប័ណ្ណរបស់ប្រតិបត្តិការបរទេស		(១៥២.៥១៤)	(៦១៦)	៩៨.៥៣២	៣៩៩
សាច់ប្រាក់សុទ្ធពីសកម្មភាពហិរញ្ញប្បទាន		២២.២៨៩.៦៣១	៨៩.៩៨៣	៧៧.០០៨.៧៥៧	៣១១.៨៨៦
កំណើនសាច់ប្រាក់និងសាច់ប្រាក់សមមូលសុទ្ធ					
សាច់ប្រាក់ និងសាច់ប្រាក់សមមូលដើមឆ្នាំ		៩១.៩៦៤.៥៨២	៣៧១.២៦២	១២២.៤៤១.៦៩២	៤៩៥.៨៩០
លម្អៀងពីការប្តូររូបិយប័ណ្ណ		-	(៨.១៨៨)	-	(១២.៦៩១)
សាច់ប្រាក់និងសាច់ប្រាក់សមមូលចុងឆ្នាំ	៣១	៧២១.៨៩០.០៧០	២.៩១៤.២៧០	៦២៩.៩២៥.៤៤៨	២.៥៥១.១៩៦

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយពី ១ ដល់ ៣៤ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុនេះ ។

合併現金流量表

2016 年 12 月 31 日

		2016		2015	
	備註	美元	柬幣	美元	柬幣
營業活動現金流量					
營業活動所用現金	30	(28,923,640)	(116,763)	(20,972,205)	(84,938)
利息收入		193,437,016	780,905	146,824,647	594,640
利息支出		(76,834,095)	(310,179)	(59,159,794)	(239,597)
所得稅支出		(14,018,063)	(56,591)	(12,373,573)	(50,113)
營業活動現金淨額		73,661,218	297,372	54,319,075	219,992
投資活動現金流量					
投資證券		-	-	(3,000,000)	(12,150)
購買物業和設備	10	(2,981,208)	(12,035)	(5,250,738)	(21,265)
購買無形資產	11	(1,234,546)	(4,984)	(789,471)	(3,197)
出售物業和設備所得款項		229,487	926	154,069	624
投資活動所用的現金淨額		(3,986,267)	(16,093)	(8,886,140)	(35,988)
融資活動現金流量					
發行股本所得款項					
銀行業主	19	50,000,000	201,850	30,000,000	121,500
非控股權益		-	-	18,870,000	76,424
舉債所得款項		64,813,960	261,654	70,000,000	283,500
償還借款		(42,371,815)	(171,055)	(21,959,775)	(88,937)
已付股息	21	(50,000,000)	(201,850)	(20,000,000)	(81,000)
外幣業務匯率		(152,514)	(616)	98,532	399
融資活動現金淨額		22,289,631	89,983	77,008,757	311,886
現金及約當現金之增加淨額		91,964,582	371,262	122,441,692	495,890
現金及約當現金年初額		629,925,488	2,551,196	507,483,796	2,067,997
匯率變動差額		-	(8,188)	-	(12,691)
現金及約當現金年終額	31	721,890,070	2,914,270	629,925,488	2,551,196

隨附備註第 1 至 34 頁屬於本財務報表的組成部分。

CONSOLIDATED STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 DECEMBER 2016

	Note	2016		2015	
		US\$	Million Riel	US\$	Million Riel
Cash flows from operating activities					
Cash used in operations	30	(28,923,640)	(116,763)	(20,972,205)	(84,938)
Interest received		193,437,016	780,905	146,824,647	594,640
Interest paid		(76,834,095)	(310,179)	(59,159,794)	(239,597)
Income tax paid		(14,018,063)	(56,591)	(12,373,573)	(50,113)
Cash generated from operating activities		73,661,218	297,372	54,319,075	219,992
Cash flows from investing activities					
Investment in securities		-	-	(3,000,000)	(12,150)
Purchases of property and equipment	10	(2,981,208)	(12,035)	(5,250,738)	(21,265)
Purchases of intangible assets	11	(1,234,546)	(4,984)	(789,471)	(3,197)
Proceeds from disposals of property and equipment		229,487	926	154,069	624
Cash used in investing activities		(3,986,267)	(16,093)	(8,886,140)	(35,988)
Cash flows from financing activities					
Proceeds from issue of share capital					
Owners of the Bank	19	50,000,000	201,850	30,000,000	121,500
Non-controlling interests		-	-	18,870,000	76,424
Proceeds from borrowings		64,813,960	261,654	70,000,000	283,500
Repayments of borrowings		(42,371,815)	(171,055)	(21,959,775)	(88,937)
Dividends paid	21	(50,000,000)	(201,850)	(20,000,000)	(81,000)
Foreign operation translation		(152,514)	(616)	98,532	399
Cash generated from financing activities		22,289,631	89,983	77,008,757	311,886
Net increase in cash and cash equivalents		91,964,582	371,262	122,441,692	495,890
Cash and cash equivalents at beginning of year		629,925,488	2,551,196	507,483,796	2,067,997
Currency translation differences		-	(8,188)	-	(12,691)
Cash and cash equivalents at end of year	31	721,890,070	2,914,270	629,925,488	2,551,196

The accompanying notes 1 to 34 form an integral part of these financial statements.

តារាងតុល្យការដាច់ដោយឡែក

គិតត្រឹមថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០១៦

	កំណត់ សម្គាល់	២០១៦		២០១៥	
		ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល
ទ្រព្យសកម្ម					
សាច់ប្រាក់ក្នុងដៃ	៤	១៦២.៥៩៥.០៣៦	៦៥៦.៣៩៦	១៥៦.៣៨២.៤៦៧	៦៣៣.៣៤៩
សមតុល្យនៅធនាគារកណ្តាល	៥	៧១៤.៨៣២.៧០១	២.៨៨៥.៧៨០	៦៥៦.៨១៣.៣៧២	២.៦៦០.០៩៤
សមតុល្យនៅធនាគារផ្សេងៗ	៦	២៦៤.៩៣៧.៦៤៣	១.០៦៩.៥៥៣	២២២.០៦១.៣៥៥	៨៩៩.៣៤៨
ឥណទាន និងបុរេប្រទាន	៧	១.៩២៩.២៨៦.៤៩០	៧.៧៨៨.៥៣០	១.៦១១.២១១.៧៩២	៦.៥២៥.៤០៨
ការវិនិយោគក្នុងក្រុមហ៊ុនបុត្រសម្ព័ន្ធ	៩	២៩.០០៥.៨៨០	១១៧.០៩៧	២៩.០០៥.៨៨០	១១៧.៤៧៤
ទ្រព្យសម្បត្តិ និងបរិក្ខារ	១០	៦៥.០២៥.៤៦៣	២៦២.៥០៨	៦៧.៧៩៣.១២៤	២៧៤.៥៦២
ទ្រព្យសកម្មអរូបី	១១	១.៧២២.១៣២	៦.៩៥២	១.០៩៨.៩៤៣	៤.៤៥១
ពន្ធពន្យារទ្រព្យសកម្ម	១២	៤.០៧៧.៤២៧	១៦.៤៦១	-	-
ទ្រព្យសកម្មផ្សេងៗ	១៣	៩៣.៧១០.០០៤	៣៧៨.៣០៧	៤១.២១០.៣៣៨	១៦៦.៩០១
ទ្រព្យសកម្មសរុប		៣.២៦៥.១៩២.៧៧៦	១៣.១៨១.៥៨៤	២.៧៨៥.៥៧៧.២៧១	១១.២៨១.៥៨៧
បំណុល និងមូលធន					
បំណុល					
ប្រាក់បញ្ញើរបស់ធនាគារ	១៤	២៤០.៨១៩.៣៦៣	៩៧២.១៨៨	២១៨.៧៥៨.៧៩៥	៨៨៥.៩៧៣
ប្រាក់បញ្ញើរបស់អតិថិជន	១៥	២.៣៤៩.១៣៩.០៩៤	៩.៤៨៣.៤៧៥	១.៩៩០.៧២០.៨១៧	៨.០៦២.៤១៩
ពន្ធលើប្រាក់ចំណេញត្រូវបង់	២៩	២១.៧៩១.៨០០	៨៧.៩៧៣	១៤.០៥២.៦១៤	៥៦.៩១៣
ប្រាក់កម្ចី	១៦	១៧១.២៦២.១៤៥	៦៩១.៣៨៥	១៤៨.៨២០.០០០	៦០២.៧២១
សំវិធានធនអត្ថប្រយោជន៍បុគ្គលិក	១៧	៥.៩០៣.២៣៣	២៣.៨៣១	៥.០០២.៨១៣	២០.២៦១
បំណុលពន្ធពន្យារ	១២	-	-	១.០៧៧.៧៤៣	៤.៣៦៥
បំណុលផ្សេងៗ	១៨	៤១.៣៣២.២៧០	១៦៦.៨៥៨	៣៧.៧៣៧.៩៩៨	១៥២.៨៣៩
បំណុលសរុប		២.៨៣០.២៤៧.៩០៥	១១.៤២៥.៧១០	២.៤១៦.១៧០.៧៨០	៩.៧៨៥.៤៩១
មូលធន					
ដើមទុន	១៩	២២០.០០០.០០០	៨៨៨.១៤០	១៧០.០០០.០០០	៦៨៨.៥០០
ទុនបម្រុង	២០	១១២.៥៤០.៥៤៩	៤៥៤.៣២៦	១១៣.២១០.៩០៧	៤៥៨.៥០៤
ចំណេញរក្សាទុក		១០២.៤០៤.៣២២	៤១៣.៤០៨	៨៦.១៩៥.៥៨៤	៣៤៩.០៩២
មូលធនសរុប		៤៣៤.៩៤៤.៨៧១	១.៧៥៥.៨៧៤	៣៦៩.៤០៦.៤៩១	១.៤៩៦.០៩៦
បំណុលនិងមូលធនសរុប		៣.២៦៥.១៩២.៧៧៦	១៣.១៨១.៥៨៤	២.៧៨៥.៥៧៧.២៧១	១១.២៨១.៥៨៧

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយទី ១ ដល់ ៣៤ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុនេះ ។

單獨資產負債表

2016 年 12 月 31 日

		2016		2015	
	備註	美元	柬幣	美元	柬幣
資產					
現金	4	162,595,036	656,396	156,382,467	633,349
中央銀行結餘	5	714,832,701	2,885,780	656,813,372	2,660,094
其他同業銀行結餘	6	264,937,643	1,069,553	222,061,355	899,348
貸款及預付款	7	1,929,286,490	7,788,530	1,611,211,792	6,525,408
投資子公司	9	29,005,880	117,097	29,005,880	117,474
物業和設備	10	65,025,463	262,508	67,793,124	274,562
無形資產	11	1,722,132	6,952	1,098,943	4,451
遞延所得稅資產	12	4,077,427	16,461	-	-
其他資產	13	93,710,004	378,307	41,210,338	166,901
資產總額		3,265,192,776	13,181,584	2,785,577,271	11,281,587
負債及股東權益					
負債					
銀行存款	14	240,819,363	972,188	218,758,795	885,973
客戶存款	15	2,349,139,094	9,483,475	1,990,720,817	8,062,419
應交所得稅	29	21,791,800	87,973	14,052,614	56,913
借款	16	171,262,145	691,385	148,820,000	602,721
員工補償備用金	17	5,903,233	23,831	5,002,813	20,261
遞延所得稅負債	12	-	-	1,077,743	4,365
其他負債	18	41,332,270	166,858	37,737,998	152,839
負債總額		2,830,247,905	11,425,710	2,416,170,780	9,785,491
股東權益					
股本	19	220,000,000	888,140	170,000,000	688,500
儲備金	20	112,540,549	454,326	113,210,907	458,504
保留盈餘		102,404,322	413,408	86,195,584	349,092
股東權益總額		434,944,871	1,755,874	369,406,491	1,496,096
負債及股東權益總額		3,265,192,776	13,181,584	2,785,577,271	11,281,587

隨附備註第 1 至 34 頁屬於本財務報表的組成部分。

SEPARATE BALANCE SHEET

AS AT 31 DECEMBRE 2016

		2016		2015	
	Note	US\$	Million Riel	US\$	Million Riel
ASSETS					
Cash on hand	4	162,595,036	656,396	156,382,467	633,349
Balances with the Central Bank	5	714,832,701	2,885,780	656,813,372	2,660,094
Balances with other banks	6	264,937,643	1,069,553	222,061,355	899,348
Loans and advances	7	1,929,286,490	7,788,530	1,611,211,792	6,525,408
Investments in subsidiaries	9	29,005,880	117,097	29,005,880	117,474
Property and equipment	10	65,025,463	262,508	67,793,124	274,562
Intangible assets	11	1,722,132	6,952	1,098,943	4,451
Deferred tax assets	12	4,077,427	16,461	-	-
Other assets	13	93,710,004	378,307	41,210,338	166,901
Total assets		3,265,192,776	13,181,584	2,785,577,271	11,281,587
LIABILITIES AND EQUITY					
LIABILITIES					
Deposits from banks	14	240,819,363	972,188	218,758,795	885,973
Deposits from customers	15	2,349,139,094	9,483,475	1,990,720,817	8,062,419
Income tax payable	29	21,791,800	87,973	14,052,614	56,913
Borrowings	16	171,262,145	691,385	148,820,000	602,721
Provision for staff gratitude	17	5,903,233	23,831	5,002,813	20,261
Deferred tax liabilities	12	-	-	1,077,743	4,365
Other liabilities	18	41,332,270	166,858	37,737,998	152,839
Total liabilities		2,830,247,905	11,425,710	2,416,170,780	9,785,491
EQUITY					
Share capital	19	220,000,000	888,140	170,000,000	688,500
Reserves	20	112,540,549	454,326	113,210,907	458,504
Retained earnings		102,404,322	413,408	86,195,584	349,092
Total equity		434,944,871	1,755,874	369,406,491	1,496,096
Total liabilities and equity		3,265,192,776	13,181,584	2,785,577,271	11,281,587

The accompanying notes 1 to 34 form an integral part of these financial statements.

របាយការណ៍លទ្ធផលជាប់ដោយឡែក

សម្រាប់ដំណាច់ឆ្នាំថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០១៦

	កំណត់ សម្គាល់	២០១៦		២០១៥	
		ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល
ចំណូលការប្រាក់	២២	១៨០.១០២.៣១៣	៧២៧.០៧៣	១៥៩.៦២០.៦៤៨	៦៤៦.៤៦៤
ចំណាយការប្រាក់	២២	(៨០.៣២៦.៩៤០)	(៣២៤.២៨០)	(៦៣.៨១៧.៨៣២)	(២៥៨.៤៦២)
ចំណូលការប្រាក់សុទ្ធ	២២	៩៩.៧៧៥.៣៧៣	៤០២.៧៩៣	៩៥.៨០២.៨១៦	៣៨៨.០០២
ចំណូលកម្រៃនិងជើងសារ	២៣	២១.៨០៨.៨៧៥	៨៨.០៤២	២១.៧៦១.៣៥៥	៨៨.១៣៣
ចំណាយកម្រៃនិងជើងសារ	២៣	(២.៩១៦.៣៣៩)	(១១.៧៧៣)	(៣.០៤៧.៣៥១)	(១២.៣៤២)
ចំណូលកម្រៃនិងជើងសារសុទ្ធ	២៣	១៨.៨៩២.៥៣៦	៧៦.២៦៩	១៨.៧១៤.០០៤	៧៥.៧៩១
ចំណូលប្រតិបត្តិការផ្សេងៗ	២៤	២.៤៦៦.៨២៤	៩.៩៥៩	៧២៩.៨៧៤	២.៩៥៦
ចំណូលប្រតិបត្តិការសរុប		១២១.១៣៤.៧៣៣	៤៨៩.០២១	១១៥.២៤៦.៦៩៤	៤៦៦.៧៥៩
ចំណាយបុគ្គលិក	២៥	(១៨.៧៨៥.៦១៨)	(៧៥.៨៣៨)	(១៦.៦៦៤.៨៤៧)	(៦៧.៤៩៣)
ចំណាយរំលស់ទ្រព្យសកម្មរូបិ៍ និងអរូបិ៍	២៦	(៥.៩៦១.៤២២)	(២៤.០៦៦)	(៥.៩៨៣.៦០០)	(២៤.២៣៣)
ចំណាយទូទៅនិងចំណាយរដ្ឋបាល	២៧	(១៣.៦៧៤.១៦៣)	(៥៥.២០៣)	(១១.៨១៣.៣២៨)	(៤៧.៨៤៤)
សំវិធានធនឥណទានបាត់បង់	២៨	(៦០៤.៩៦៥)	(២.៤៤២)	(១២.៤៩៤.៤០៩)	(៥០.៦០២)
ចំណេញមុនបង់ពន្ធលើប្រាក់ចំណេញ		៨២.១០៨.៥៦៥	៣៣១.៤៧២	៦៨.២៩០.៥១០	២៧៦.៥៧៧
ចំណាយពន្ធលើប្រាក់ចំណេញ	២៩	(១៦.៥៧០.១៨៥)	(៦៦.៨៩៤)	(១៣.៩៤១.០៩១)	(៥៦.៤៦១)
ចំណេញសុទ្ធក្នុងឆ្នាំ		៦៥.៥៣៨.៣៨០	២៦៤.៥៧៨	៥៤.៣៤៩.៤១៩	២២០.១១៦
ចំណេញរបស់៖					
ម្ចាស់ធនាគារ		៦៥.៥៣៨.៣៨០	២៦៤.៥៧៨	៥៤.៣៤៩.៤១៩	២២០.១១៦

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយពី ១ ដល់ ៣៤ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុនេះ ។

單獨損益表

2016 年 12 月 31 日

	備註	2016		2015	
		美元	東幣	美元	東幣
利息收入	22	180,102,313	727,073	159,620,648	646,464
利息支出	22	(80,326,940)	(324,280)	(63,817,832)	(258,462)
淨利息收入	22	99,775,373	402,793	95,802,816	388,002
手續費及佣金收入	23	21,808,875	88,042	21,761,355	88,133
手續費及佣金支出	23	(2,916,339)	(11,773)	(3,047,351)	(12,342)
淨手續費及佣金收入	23	18,892,536	76,269	18,714,004	75,791
其他營業收入	24	2,466,824	9,959	729,874	2,956
營業收入總額		121,134,733	489,021	115,246,694	466,749
人事費用	25	(18,785,618)	(75,838)	(16,664,847)	(67,493)
折舊及攤銷費用	26	(5,961,422)	(24,066)	(5,983,600)	(24,233)
行政及管理費用	27	(13,674,163)	(55,203)	(11,813,328)	(47,844)
貸款損失準備金	28	(604,965)	(2,442)	(12,494,409)	(50,602)
稅前利潤		82,108,565	331,472	68,290,510	276,577
所得稅費用	29	(16,570,185)	(66,894)	(13,941,091)	(56,461)
年度淨利潤		65,538,380	264,578	54,349,419	220,116
利潤歸屬於：					
銀行所有者		65,538,380	264,578	54,349,419	220,116

隨附備註第 1 至 34 頁屬於本財務報表的組成部分。

SEPARATE INCOME STATEMENT

FOR THE YEAR ENDED 31 DECEMBER 2016

	Note	2016		2015	
		US\$	Million Riel	US\$	Million Riel
Interest income	22	180,102,313	727,073	159,620,648	646,464
Interest expense	22	(80,326,940)	(324,280)	(63,817,832)	(258,462)
Net interest income	22	99,775,373	402,793	95,802,816	388,002
Fee and commission income	23	21,808,875	88,042	21,761,355	88,133
Fee and commission expense	23	(2,916,339)	(11,773)	(3,047,351)	(12,342)
Net fee and commission income	23	18,892,536	76,269	18,714,004	75,791
Other operating income	24	2,466,824	9,959	729,874	2,956
Total operating income		121,134,733	489,021	115,246,694	466,749
Personnel expenses	25	(18,785,618)	(75,838)	(16,664,847)	(67,493)
Depreciation and amortization charges	26	(5,961,422)	(24,066)	(5,983,600)	(24,233)
General and administrative expenses	27	(13,674,163)	(55,203)	(11,813,328)	(47,844)
Provision for loan losses	28	(604,965)	(2,442)	(12,494,409)	(50,602)
Profit before income tax		82,108,565	331,472	68,290,510	276,577
Income tax expense	29	(16,570,185)	(66,894)	(13,941,091)	(56,461)
Profit for the year		65,538,380	264,578	54,349,419	220,116
Profit is attributable to:					
Owners of the Bank		65,538,380	264,578	54,349,419	220,116

The accompanying notes 1 to 34 form an integral part of these financial statements.

របាយការណ៍បម្រែបម្រួលមូលធនដាច់ដោយឡែក

សម្រាប់ដំណាច់ឆ្នាំថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០១៦

	កំណត់សម្គាល់	ដើមទុន បុណ្យរោមរិក	ទុនបម្រុង បុណ្យរោមរិក	ការវាយតម្លៃ ដីធ្លី និងអគារ កាត់កងនឹង ពន្ធពន្យារ		សរុប
				បុណ្យរោមរិក	ប្រាក់ចំណេញ រក្សាទុក បុណ្យរោមរិក	
សមតុល្យនៅថ្ងៃទី០១ ខែមករា ឆ្នាំ២០១៦		១៧០.០០០.០០០	៩៨.០៥០.៧៧៧	១៥.១៦០.១៣០	៨៦.១៩៥.៥៨៤	៣៦៩.៤០៦.៤៩១
ផ្ទេរភាគលាភទៅជាដើមទុន	១៩	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	១៤.៤២៤.៧៥៨	១០២.៤០៤.៣២២	៤៣៤.៩៨០.៨៥៧
គិតជាលានរៀល		៨៨៨.១៤០	៣៩៥.៨៣១	៥៨.៤៩៥	៤១៣.៤០៨	១.៧៥៥.៨៧៤
សមតុល្យនៅថ្ងៃទី០១ ខែមករា ឆ្នាំ២០១៥		១៤០.០០០.០០០	៧៨.០៥០.៧៧៧	-	៧១.១៧៥.៧២៥	២៨៩.២២៦.៥០២
ចេញផ្សាយភាគហ៊ុន	១៩	១០.០០០.០០០	-	-	-	១០.០០០.០០០
ផ្ទេរភាគលាភទៅជាដើមទុន	១៩	២០.០០០.០០០	-	-	(២០.០០០.០០០)	-
ផ្ទេរទៅទុនបម្រុង		-	២០.០០០.០០០	-	(២០.០០០.០០០)	-
វាយតម្លៃដីធ្លី និងអគារ កាត់កងនឹងពន្ធពន្យារ		-	-	១៥.៨៣០.៥៣០	-	១៥.៨៣០.៥៣០
ផ្ទេរពីការវាយតម្លៃលើសទៅជាប្រាក់ចំណេញរក្សាទុក		-	-	(៥៣៦.៣២០)	៥៣៦.៣២០	-
ពន្ធពន្យារពីការវាយតម្លៃលើសទៅជាប្រាក់ចំណេញរក្សាទុក		-	-	(១៣៤.០៨០)	១៣៤.០៨០	-
ចំណេញក្នុងឆ្នាំ		-	-	-	៥៤.៣៤៩.៤១៩	៥៤.៣៤៩.៤១៩
សមតុល្យនៅថ្ងៃទី៣១ ខែធ្នូ ឆ្នាំ២០១៥		១៧០.០០០.០០០	៩៨.០៥០.៧៧៧	១៥.១៦០.១៣០	៨៦.១៩៥.៥៨៤	៣៦៩.៤០៦.៤៩១
គិតជាលានរៀល		៦៨៨.៥០០	៣៩៧.១០៦	៦១.៣៩៨	៣៤៩.០៩២	១.៤៨៦.០៩៦

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយទី ១ ដល់ ៣៤ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុនេះ ។

單獨股東權益變動表

2016 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
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	19	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		220,000,000	98,050,777	14,489,772	102,404,322	434,944,871
東幣 (百萬為單位)		888,140	395,831	58,495	413,408	1,755,874
2015 年 1 月 1 日結餘		140,000,000	78,050,777	-	71,175,765	289,226,542
發行股本	19	10,000,000	-	-	-	10,000,000
現金股利分配	19	20,000,000	-	-	(20,000,000)	-
轉到儲備金		-	20,000,000	-	(20,000,000)	-
土地及房屋建築重估，遞延 所得稅淨額		-	-	15,830,530	-	15,830,530
重估增值轉入保留盈餘		-	-	(536,320)	536,320	-
遞延所得稅從重估盈餘轉為 保留盈餘		-	-	(134,080)	134,080	-
年度利潤		-	-	-	54,349,419	54,349,419
2015 年 12 月 31 日結餘		170,000,000	98,050,777	15,160,130	86,195,584	369,406,491
東幣 (百萬為單位)		688,500	397,106	61,398	349,092	1,496,096

隨附備註第 1 至 34 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 2016

	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 2016		170,000,000	98,050,777	15,160,130	86,195,584	369,406,491
Cash dividends to share capital	19	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
Balance at 1 January 2015		140,000,000	78,050,777	-	71,175,765	289,226,542
Issue of share capital	19	10,000,000	-	-	-	10,000,000
Cash dividends to share capital	19	20,000,000	-	-	(20,000,000)	-
Transferred to reserves		-	20,000,000	-	(20,000,000)	-
Revaluation of land and building, net of deferred tax		-	-	15,830,530	-	15,830,530
Transfer from revaluation surplus to retained earnings		-	-	(536,320)	536,320	-
Deferred tax from revaluation surplus to retained earnings		-	-	(134,080)	134,080	-
Profit for the year		-	-	-	54,349,419	54,349,419
Balance at 31 December 2015		170,000,000	98,050,777	15,160,130	86,195,584	369,406,491
<i>Million Riel equivalent</i>		688,500	397,106	61,398	349,092	1,496,096

The accompanying notes 1 to 34 form an integral part of these financial statements.

របាយការណ៍លំហូរសាច់ប្រាក់ជាប់ដោយឡែក

សម្រាប់ដំណាច់ឆ្នាំថ្ងៃទី ៣១ ខែ ធ្នូ ឆ្នាំ ២០១៦

	កំណត់ សម្គាល់	២០១៦		២០១៥	
		ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល
លំហូរសាច់ប្រាក់ពីសកម្មភាពប្រតិបត្តិការ					
សាច់ប្រាក់បានប្រើក្នុងប្រតិបត្តិការ	៣០	(២៦.៤៧១.០៥៨)	(១០៦.៨៦២)	២.៧៧២.៨៦៩	១១.២២៩
ការប្រាក់បានទទួល		១៩១.៤៨៧.៧០៩	៧៧៣.០៣៦	១៤៦.៦០៣.៦៤៧	៥៩៣.៧៤៥
ការប្រាក់បានបង់		(៧៧.០៦០.០៦២)	(៣១១.០៩១)	(៥៩.៣៧៦.១៥៣)	(២៤០.៤៧៣)
ពន្ធលើប្រាក់ចំណេញបានបង់		(១៣.៩៨៦.១៦៩)	(៥៦.៤៦២)	(១២.៣៦៨.៤៦២)	(៥០.០៩២)
សាច់ប្រាក់សុទ្ធពីសកម្មភាពប្រតិបត្តិការ		៧៣.៩៧០.៤២០	២៩៨.៦២១	៧៧.៦៣១.៩០១	៣១៤.៤០៩
លំហូរសាច់ប្រាក់ពីសកម្មភាពវិនិយោគ					
ការវិនិយោគក្នុងក្រុមហ៊ុនបុត្រសម្ព័ន្ធ		-	-	(១៨.០០៥.៨៨០)	(៧២.៩២៤)
ការទិញទ្រព្យសម្បត្តិ និងបរិក្ខារ	១០	(២.៨០៧.០០៥)	(១១.៣៣២)	(៤.៣២៧.៣២៨)	(១៧.៥២៦)
ការទិញទ្រព្យសកម្មអរូបី	១១	(១.២២១.២៧៣)	(៤.៩៣០)	(៦៣៦.០៥៧)	(២.៥៧៦)
សាច់ប្រាក់បានពីការលក់ទ្រព្យសម្បត្តិ និងបរិក្ខារ		២២០.៤៤៦	៨៩០	១៥៤.០៦៩	៦២៤
សាច់ប្រាក់សុទ្ធប្រើក្នុងសកម្មភាពវិនិយោគ		(៣.៨០៧.៨៣២)	(១៥.៣៧២)	(២២.៨១៥.១៩៦)	(៩២.៤០២)
លំហូរសាច់ប្រាក់ពីសកម្មភាពហិរញ្ញប្បទាន					
សាច់ប្រាក់បានពីការចេញផ្សាយភាគហ៊ុន	១៩	៥០.០០០.០០០	២០១.៨៥០	៣០.០០០.០០០	១២១.៥០០
សាច់ប្រាក់បានពីប្រាក់កម្ចី		៦៤.៨១៣.៩៦០	២៦១.៦៥៤	៧០.០០០.០០០	២៨៣.៥០០
ការសងប្រាក់កម្ចី		(៤២.៣៧១.៨១៥)	(១៧១.០៥៥)	(២១.៩៥៩.៧៧៥)	(៨៨.៩៣៧)
ភាគលាភបានបង់	២១	(៥០.០០០.០០០)	(២០១.៨៥០)	(២០.០០០.០០០)	(៨១.០០០)
សាច់ប្រាក់សុទ្ធពីសកម្មភាពហិរញ្ញប្បទាន		២២.៤៤២.១៥៥	៩០.៥៩៩	៥៨.០៤០.២២៥	២៣៥.០៦៣
កំណើនសាច់ប្រាក់និងសាច់ប្រាក់សមមូលសុទ្ធ					
សាច់ប្រាក់និងសាច់ប្រាក់សមមូលដើមឆ្នាំ		៩២.៦០៤.៧៣៣	៣៧៣.៨៤៨	១១២.៨៥៦.៩៣០	៤៥៧.០៧០
លម្អៀងពីការប្តូររូបិយប័ណ្ណ		-	(៨.០៦៦)	-	(១២.៦៨៩)
សាច់ប្រាក់ និងសាច់ប្រាក់សមមូលចុងឆ្នាំ	៣១	៧១២.៩៤៥.១៨៩	២.៨៧៨.១៦០	៦២០.៣៤០.៤២៦	២.៥១២.៣៨១

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយពី ១ ដល់ ៣៤ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុនេះ ។

單獨現金流量表

2016 年 12 月 31 日

		2016		2015	
	備註	美元	柬幣	美元	柬幣
營業活動現金流量					
營業活動所用現金	30	(26,471,058)	(106,862)	2,772,869	11,229
利息收入		191,487,709	773,036	146,603,647	593,745
利息支出		(77,060,062)	(311,091)	(59,376,153)	(240,473)
所得稅支出		(13,986,169)	(56,462)	(12,368,462)	(50,092)
營業活動現金流量淨額		73,970,420	298,621	77,631,901	314,409
投資活動現金流量					
投資子公司		-	-	(18,005,880)	(72,924)
購買物業和設備	10	(2,807,005)	(11,332)	(4,327,328)	(17,526)
購買無形資產	11	(1,221,273)	(4,930)	(636,057)	(2,576)
出售物業和設備所得款項		220,446	890	154,069	624
投資活動所用的現金		(3,807,832)	(15,372)	(22,815,196)	(92,402)
融資活動現金流量					
發行股本所得款項	19	50,000,000	201,850	30,000,000	121,500
舉債所得款項		64,813,960	261,654	70,000,000	283,500
償還借款		(42,371,815)	(171,055)	(21,959,775)	(88,937)
已付股息	21	(50,000,000)	(201,850)	(20,000,000)	(81,000)
融資活動現金額		22,442,145	90,599	58,040,225	235,063
現金及約當現金之增加額					
現金及約當現金年初額		92,604,733	373,848	112,856,930	457,070
匯率變動差額		620,340,426	2,512,378	507,483,496	2,067,997
		-	(8,066)	-	(12,689)
現金及約當現金年終額	31	712,945,159	2,878,160	620,340,426	2,512,378

隨附備註第 1 至 34 頁屬於本財務報表的組成部分。

SEPARATE STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 DECEMBER 2016

		2016		2015	
	Note	US\$	Million Riel	US\$	Million Riel
Cash flows from operating activities					
Cash used in operations	30	(26,471,058)	(106,862)	2,772,869	11,229
Interest received		191,487,709	773,036	146,603,647	593,745
Interest paid		(77,060,062)	(311,091)	(59,376,153)	(240,473)
Income tax paid		(13,986,169)	(56,462)	(12,368,462)	(50,092)
Cash generated from operating activities		73,970,420	298,621	77,631,901	314,409
Cash flows from investing activities					
Investment in subsidiaries		-	-	(18,005,880)	(72,924)
Purchases of property and equipment	10	(2,807,005)	(11,332)	(4,327,328)	(17,526)
Purchases of intangible assets	11	(1,221,273)	(4,930)	(636,057)	(2,576)
Proceeds from disposals of property and equipment		220,446	890	154,069	624
Cash used in investing activities		(3,807,832)	(15,372)	(22,815,196)	(92,402)
Cash flows from financing activities					
Proceeds from issue of share capital	19	50,000,000	201,850	30,000,000	121,500
Proceeds from borrowings		64,813,960	261,654	70,000,000	283,500
Repayments of borrowings		(42,371,815)	(171,055)	(21,959,775)	(88,937)
Dividends paid	21	(50,000,000)	(201,850)	(20,000,000)	(81,000)
Cash generated from financing activities		22,442,145	90,599	58,040,225	235,063
Net increase in cash and cash equivalents		92,604,733	373,848	112,856,930	457,070
Cash and cash equivalents at beginning of year		620,340,426	2,512,378	507,483,496	2,067,997
Currency translation differences		-	(8,066)	-	(12,689)
Cash and cash equivalents at end of year	31	712,945,159	2,878,160	620,340,426	2,512,378

The accompanying notes 1 to 34 form an integral part of these financial statements.

NOTES TO FINANCIAL STATEMENTS

FOR THE YEAR THEN ENDED 31 DECEMBER 2016

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 56 branches located in Phnom Penh and major provinces in Cambodia.

As at 31 December 2016, the Group and the Bank had a total of 2,588 and 2,539 employees, respectively (2015: Group: 2,295 and Bank: 2,258 employees).

The financial statements were authorised and approved for issue by the Board of Directors on 23 March 2017.

2. SUMMARY OF SIGNIFICANT 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 judgment 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 Prakas No. B7-07-164 dated 13 December 2007 of the NBC, a translation into Khmer Riel is provided for the balance sheets, income statements, statements of changes in equity, cash flow statements and notes to the financial statements as at and for the year ended 31 December 2016 using the exchange rate published by the NBC as at the reporting date, which was US\$1 equal to Khmer Riel ("KHR") 4,037 (31 December 2015: US\$1 equal to KHR 4,050). Such translated amounts are unaudited and should not be construed as representations that the US\$ amounts represent, or have been or could be, converted into Khmer Riel 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 Cash Equivalents

For the purposes of the cash flow statements, 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 Allowances 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 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, 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 retained by the leaser are classified as operating leases. Payments made under operating leases (net of any incentives received from the lessor) are charged to the income statement on a straight-line basis over the period of the lease.

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

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. The remaining amount of the prior year's net profit after dividend payments to shareholders is transferred to the general reserves.

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 judgments that affect the reported amounts of assets and liabilities. Estimates, assumptions and judgments 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.

(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 the current interpretation of the tax regulations. However, these regulations are subject to periodic variation and the ultimate determination of tax expenses will be made following inspection by the General Department of Taxation.

Where the final tax outcome of these matters is different from the amounts that were initially recorded, such differences will have an impact on the provision for income tax and deferred tax in the year in which such determination is made.

4. CASH ON HAND

	Group			Bank		
	2016		2015		2015	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Cash on hand:						
US Dollars	123,269,976	497,641	123,078,664	498,469	122,608,270	494,970
Khmer Riel	32,475,634	131,104	28,743,845	116,413	32,475,634	131,104
Others	8,012,665	32,347	5,913,168	23,947	7,511,132	30,322
					5,574,382	22,576
	163,758,275	661,092	157,735,677	638,829	162,595,036	656,396
					156,382,467	633,349

5. BALANCES WITH THE CENTRAL BANKS

	Group			Bank		
	2016		2015		2015	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Current accounts	333,912,399	1,348,004	382,367,030	1,548,586	325,921,756	1,315,747
Term deposits (i)	76,000,000	306,812	15,000,000	60,750	76,000,000	306,812
Capital guarantee deposits (ii)	30,875,570	124,645	34,256,487	138,739	22,000,000	88,814
Reserve deposits (iii)	291,018,847	1,174,843	253,901,832	1,028,303	290,910,945	1,174,407
					253,406,438	1,026,296
	731,806,816	2,954,304	685,525,349	2,776,378	714,832,701	2,885,780
					656,813,372	2,660,094

5. BALANCES WITH CENTRAL BANKS (continued)

(i) Term Deposits

Term Deposits with NBC of US\$76 Million are Negotiable Certificate of Deposits (“NCDs”). The NCDs have one-month and three-month term and bear interest rate of 0.48% and 0.66% per annum respectively. These NCDs with three-month term are placed to secure the NBC’s overdraft facility for liquidity contingency in accordance with Prakas B5-014-230 on Facility Provision to Member of Clearing House of the National Bank of Cambodia. As at 31 December 2016, 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 the SECC’s Prakas No. 009 on the licensing of securities firms and securities representatives, the 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.

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:

	<u>2016</u>	<u>2015</u>
Current accounts	Nil	Nil
Reserve deposits	0.10% - 0.38%	0.10% - 0.21%
Capital guarantee deposits	0.08% - 0.22%	0.08% - 0.11%
Term deposits	0.31% - 0.66%	0.09% - 0.23%

Balances with BoL bear no interest.

6. BALANCES WITH OTHER BANKS

(a) By Residency Status

	Group				Bank			
	2016		2015		2016		2015	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Balances with local banks	65,608,986	264,863	104,285,579	422,356	65,608,986	264,863	107,013,823	433,405
Balances with overseas banks	199,119,686	803,847	115,047,532	465,943	199,328,657	804,690	115,047,532	465,943
	264,728,672	1,068,710	219,333,111	888,299	264,937,643	1,069,553	222,061,355	899,348

(b) By Account Types

	Group				Bank			
	2016		2015		2016		2015	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Balances with local banks:								
Current accounts	6,019,119	24,299	11,196,027	45,343	6,019,119	24,299	14,787,604	59,889
Savings accounts	47,173	190	104,697	424	47,173	190	104,697	424
Fixed deposits	59,542,694	240,374	92,984,855	376,589	59,542,694	240,374	92,121,522	373,092
Total balances with local banks	65,608,986	264,863	104,285,579	422,356	65,608,986	264,863	107,013,823	433,405
Balances with overseas banks:								
Current accounts (i)	171,678,273	693,065	106,047,532	429,493	171,887,244	693,909	106,047,532	429,493
Fixed deposits (i)	27,441,413	110,782	9,000,000	36,450	27,441,413	110,781	9,000,000	36,450
Total balances with overseas banks	199,119,686	803,847	115,047,532	465,943	199,328,657	804,690	115,047,532	465,943
	264,728,672	1,068,710	219,333,111	888,299	264,937,643	1,069,553	222,061,355	899,348

6. BALANCES WITH OTHER BANKS (continued)

(i) Security Requirements:

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

	2016		2015	
	US\$	Million Riel	US\$	Million Riel
Visa Card operations	431,608	1,742	431,564	1,748
Master Card operations	751,942	3,036	746,145	3,022
Borrowed funds of the facilities (Note 16)	44,873,471	181,154	64,721,901	262,124
	46,057,021	185,932	65,899,610	266,894

(ii) Annual Interest Rates:

	Group		Bank	
	2016	2015	2016	2015
Current accounts	Nil – 1.15%	Nil – 1.15%	Nil – 1.15%	Nil – 1.15%
Savings accounts	1%	1.00%	1%	1.00%
Term deposits	0.75% - 6.50%	0.75% - 6.50%	0.75% - 6.50%	0.75% - 6.50%

7. LOANS AND ADVANCES

	Group				Bank			
	2016		2015		2016		2015	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Commercial loans:								
Short-term loans	562,924,317	2,272,525	577,681,702	2,339,611	562,919,203	2,272,505	577,681,702	2,339,611
Overdrafts	227,265,723	917,472	213,650,705	865,285	227,121,376	916,889	213,650,705	865,285
Long-term loans	989,038,272	3,992,748	730,756,857	2,959,567	976,938,169	3,943,899	720,192,744	2,916,782
	1,779,228,312	7,182,745	1,522,089,264	6,164,463	1,766,978,748	7,133,293	1,511,525,151	6,121,678
Consumer loans:								
Mortgage loans	227,511,748	918,465	157,965,403	639,760	221,858,321	895,642	157,965,403	639,760
Credit cards	2,241,660	9,050	1,701,110	6,889	2,241,660	9,050	1,701,110	6,889
Leasing	290,821	1,174	653,887	2,648	290,821	1,174	653,887	2,648
Others	5,736,712	23,159	2,020,118	8,181	5,736,712	23,159	2,020,118	8,181
	235,780,941	951,848	162,340,518	657,478	230,127,514	929,025	162,340,518	657,478
Total gross loans	2,015,009,253	8,134,593	1,684,429,782	6,821,941	1,997,106,262	8,062,318	1,673,865,669	6,779,156
Allowance for losses on loans and advances	(55,601,508)	(224,464)	(55,089,376)	(223,112)	(55,370,088)	(223,529)	(54,983,735)	(222,684)
Unamortised loan commitment fees	(12,449,684)	(50,259)	(7,670,142)	(31,064)	(12,449,684)	(50,259)	(7,670,142)	(31,064)
	1,946,958,061	7,859,870	1,621,670,264	6,567,765	1,929,286,490	7,788,530	1,611,211,792	6,525,408

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			
	2016		2015		2016		2015	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
At the beginning of the year	55,089,376	222,396	42,495,632	172,107	54,983,735	221,969	42,495,632	172,107
Provision for the year								
Specific	9,815,106	39,624	17,222,317	69,750	9,815,106	39,624	17,222,317	69,750
General	4,599,618	18,569	3,348,180	13,560	4,473,839	18,061	3,242,539	13,132
	14,414,724	58,193	20,570,497	83,310	14,288,945	57,685	20,464,856	82,882
Recoveries during the year	(13,683,980)	(55,242)	(7,970,447)	(32,280)	(13,683,980)	(55,242)	(7,970,447)	(32,280)
Written off during the year	(218,612)	(883)	(6,306)	(25)	(218,612)	(883)	(6,306)	(25)
At the end of the year	55,601,508	224,464	55,089,376	223,112	55,370,088	223,529	54,983,735	222,684

7. LOANS AND ADVANCES (continued)

(a) By Industry

	Group				Bank			
	2016		2015		2016		2015	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Financial institutions	11,053,465	44,623	7,791,606	31,556	11,053,465	44,623	7,791,606	31,556
Service	488,614,850	1,972,538	465,009,760	1,883,290	487,652,180	1,968,652	465,009,760	1,883,290
Mortgage	130,317,072	526,090	85,702,695	347,096	130,317,072	526,090	85,702,695	347,096
Building and construction	337,558,821	1,362,725	224,359,064	908,654	326,891,650	1,319,662	224,359,064	908,654
Wholesale and retails	576,371,356	2,326,811	476,282,999	1,928,946	576,371,356	2,326,811	468,302,716	1,896,626
Import and export	125,637,596	507,199	122,057,898	494,334	125,637,596	507,199	122,057,898	494,334
Agriculture	199,584,445	805,722	177,964,231	720,755	199,584,445	805,722	177,946,348	720,683
Others	145,871,648	588,885	125,261,529	507,310	139,598,498	563,559	122,695,582	496,917
	<u>2,015,009,253</u>	<u>8,134,593</u>	<u>1,684,429,782</u>	<u>6,821,941</u>	<u>1,997,106,262</u>	<u>8,062,318</u>	<u>1,673,865,669</u>	<u>6,779,156</u>

7. LOANS AND ADVANCES (continued)

(c) By Loan Classification

	Group				Bank			
	2016		2015		2016		2015	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Normal:								
Secured	1,859,031,185	7,504,909	1,495,721,762	6,057,673	1,841,128,194	7,432,634	1,485,157,649	6,014,888
Unsecured	5,919,318	23,896	3,546,744	14,364	5,919,318	23,896	3,546,744	14,364
Special mention:								
Secured	62,430,759	252,033	69,552,005	281,686	62,430,759	252,033	69,552,005	281,686
Unsecured	-	-	-	-	-	-	-	-
Sub-standard:								
Secured	41,365,550	166,993	83,841,854	339,560	41,365,550	166,993	83,841,854	339,560
Unsecured	-	-	-	-	-	-	-	-
Doubtful:								
Secured	39,017,722	157,515	21,051,314	85,258	39,017,722	157,515	21,051,314	85,258
Unsecured	-	-	-	-	-	-	-	-
Loss:								
Secured	7,242,719	29,239	10,681,199	43,259	7,242,719	29,239	10,681,199	43,259
Unsecured	2,000	8	34,904	141	2,000	8	34,904	141
	2,015,009,253	8,134,593	1,684,429,782	6,821,941	1,997,106,262	8,062,318	1,673,865,669	6,779,156

7. LOANS AND ADVANCES (continued)

(d) By Maturity

	Group				Bank			
	2016		2015		2016		2015	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Not later than 1 year	911,454,447	3,679,542	979,637,729	3,967,533	907,983,909	3,665,531	979,637,729	3,967,533
Later than 1 year and no later than 3 years	110,782,132	447,227	90,221,865	365,399	110,782,132	447,227	90,090,268	364,866
Later than 3 years and no later than 5 years	478,557,461	1,931,936	211,916,159	858,260	465,972,924	1,881,133	201,483,643	816,009
Later than 5 years	514,215,213	2,075,888	402,654,029	1,630,749	512,367,297	2,068,427	402,654,029	1,630,748
	2,015,009,253	8,134,593	1,684,429,782	6,821,941	1,997,106,262	8,062,318	1,673,865,669	6,779,156

(e) By Large Exposure

	Group				Bank			
	2016		2015		2016		2015	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Large exposure	104,833,910	423,214	214,019,507	866,779	104,833,910	423,214	214,019,507	866,779
Non-large exposure	1,910,175,343	7,711,379	1,470,410,275	5,955,162	1,892,272,352	7,639,104	1,459,846,162	5,912,377
	2,015,009,253	8,134,593	1,684,429,782	6,821,941	1,997,106,262	8,062,318	1,673,865,669	6,779,156

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			
	2016		2015		2016		2015	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Related parties	462,973	1,869	508,409	2,059	462,973	1,869	508,409	2,059
Non-related parties	2,014,546,280	8,132,724	1,683,921,373	6,819,882	1,996,643,289	8,060,449	1,673,357,260	6,777,097
	<u>2,015,009,253</u>	<u>8,134,593</u>	<u>1,684,429,782</u>	<u>6,821,941</u>	<u>1,997,106,262</u>	<u>8,062,318</u>	<u>1,673,865,669</u>	<u>6,779,156</u>

(g) By Residency

	Group				Bank			
	2016		2015		2016		2015	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Residents	1,997,106,262	8,062,318	1,673,865,669	2,059	1,997,106,262	8,062,318	1,673,865,669	6,779,156
Non-residents	17,902,991	72,275	10,564,113	6,819,882	-	-	-	-
	<u>2,015,009,253</u>	<u>8,134,593</u>	<u>1,684,429,782</u>	<u>6,821,941</u>	<u>1,997,106,262</u>	<u>8,062,318</u>	<u>1,673,865,669</u>	<u>6,779,156</u>

7. LOANS AND ADVANCES (continued)

(h) Interest Rates

Annual interest rates during the year are as follows:

	Group		Bank	
	2016	2015	2016	2015
Credit cards	18.00% - 21.96%	18.00% - 21.96%	18.00% - 21.96%	18.00% - 21.96%
Microfinance loans	14.40%	14.40%	14.40%	14.40%
Long-term loans	5.00% - 28.80%	5.00% - 19.20%	5.00% - 28.80%	5.00% - 19.20%
Leasing	8.00% - 14.40%	8.04% - 14.40%	8.00% - 14.40%	8.04% - 14.40%
Short-term loans - business	7.00% - 25.20%	6.00% - 21.60%	7.00% - 25.20%	6.00% - 21.60%
Short-term loans - consumer	7.00% - 32.40%	24.00%	7.00% - 32.40%	24.00%
Overdrafts - business	4.50% - 18.00%	4.50% - 18.00%	4.50% - 18.00%	4.50% - 18.00%
Overdrafts - consumer	0.00% - 30.00%	30.00%	0.00% - 30.00%	30.00%
Mortgage loans	7.00% - 13.50%	7.00% - 12.00%	7.00% - 12.00%	7.00% - 12.00%

8. INVESTMENT IN SECURITIES

	Group			
	2016		2015	
	US\$	Million Riel	US\$	Million Riel
At 1 January	3,224,063	13,057	184,990	749
Addition	-	-	3,000,000	12,150
Disposals	-	-	-	-
Net losses transferred to equity	(42,642)	(214)	39,073	158
At 31 December	3,181,421	12,843	3,224,063	13,057
Less non-current portion	(3,000,000)	(12,111)	(3,000,000)	(12,150)
Current portion	181,421	732	224,063	907

Investment in securities includes the following:

	Group			
	2016		2015	
	US\$	Million Riel	US\$	Million Riel
Listed securities:				
Equity securities	181,421	732	224,063	907
Unlisted securities:				
Debt securities *	3,000,000	12,111	3,000,000	12,150
At 31 December	3,181,421	12,843	3,224,063	13,057

8. INVESTMENT IN SECURITIES (continued)

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.

* The debt securities are fixed interest bonds issued by a private company and matured in December 2017. The fixed interest bonds bear annual interest at rate of 7% per annum.

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 CIHP 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 CIHP and its rights to appoint members of the Board of Directors of CBL.

	Bank			
	2016		2015	
	US\$	Million Riel	US\$	Million Riel
Cana Securities Ltd. ("CSL")	11,000,000	44,407	11,000,000	44,550
Canadia Bank Lao Ltd. ("CBL")	18,005,880	72,690	18,005,880	72,924
	29,005,880	117,097	29,005,880	117,474

10. PROPERTY AND EQUIPMENT

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

10. PROPERTY AND EQUIPMENT (continued)

	Group						
	2015						
	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 2015	7,582,430	43,977,316	205,127	5,984,523	6,431,681	5,914,441	74,641,959
Additions	-	1,495,020	734,002	180,652	1,003,279	1,400,079	5,250,738
Revaluation	12,416,350	7,204,213	-	-	-	-	19,620,563
Disposals	-	(376,053)	-	(38,759)	(498,194)	(156,774)	(1,178,890)
At 31 December 2015	19,998,780	52,300,496	939,129	6,126,416	6,936,766	7,157,746	98,334,370
Accumulated depreciation							
At 1 January 2015	-	9,589,330	-	4,048,828	4,424,960	4,595,093	25,149,850
Depreciation charges	-	2,901,973	-	507,963	570,647	1,121,202	5,629,248
Disposals	-	(376,053)	-	(26,293)	(406,245)	(155,616)	(1,002,742)
At 31 December 2015	-	12,115,250	-	4,530,498	4,589,362	5,560,679	29,776,356
Net book value	19,998,780	40,185,246	939,129	1,595,918	2,347,404	1,597,067	68,558,014
Million Riel equivalent	80,995	162,750	3,803	6,464	9,507	6,468	277,660

10. PROPERTY AND EQUIPMENT (continued)

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

10. PROPERTY AND EQUIPMENT (continued)

	Bank							
	2015							
	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 2015	7,582,430	43,977,316	205,127	5,949,020	6,431,681	5,832,295	4,493,941	74,471,810
Additions	-	993,703	734,002	137,428	910,453	1,154,616	397,126	4,327,328
Revaluation	12,416,350	7,204,213	-	-	-	-	-	19,620,563
Disposals	-	(376,053)	-	(38,759)	(498,194)	(156,774)	(109,110)	(1,178,890)
At 31 December 2015	19,998,780	51,799,179	939,129	6,047,689	6,843,940	6,830,137	4,781,957	97,240,811
Accumulated depreciation								
At 1 January 2015	-	9,589,330	-	4,028,186	4,424,960	4,524,307	2,461,287	25,028,070
Depreciation charges	-	2,876,907	-	493,441	547,440	992,790	511,781	5,422,359
Disposals	-	(376,053)	-	(26,293)	(406,245)	(155,616)	(38,535)	(1,002,742)
At 31 December 2015	-	12,090,184	-	4,495,334	4,566,155	5,361,481	2,934,533	29,447,687
Net book value	19,998,780	39,708,995	939,129	1,552,355	2,277,785	1,468,656	1,847,424	67,793,124
Million Riel equivalent	80,995	160,821	3,803	6,287	9,225	5,948	7,483	274,562

11. INTANGIBLE ASSETS

	Group				Bank			
	2016		2015		2016		2015	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Cost								
At 1 January	4,460,428	18,064	3,670,957	14,959	4,307,014	17,443	3,670,957	14,959
Additions	1,234,546	4,984	789,471	3,197	1,221,273	4,930	636,057	2,576
Disposals	-	-	-	-	-	-	-	-
Foreign operation translation	(218)	-	-	-	-	-	-	-
Currency translation differences	-	(58)	-	(92)	-	(55)	-	(92)
At 31 December	5,694,756	22,990	4,460,428	18,064	5,528,287	22,318	4,307,014	17,443
Accumulated amortisation								
At 1 January	3,284,778	13,303	2,646,830	10,786	3,208,071	12,992	2,646,830	10,786
Amortisation charges	642,966	2,596	637,948	2,584	598,084	2,414	561,241	2,272
Disposals	-	-	-	-	-	-	-	-
Foreign operation translation	(91)	-	-	-	-	-	-	-
Currency translation differences	-	(43)	-	(67)	-	(40)	-	(66)
At 31 December	3,927,653	15,856	3,284,778	13,303	3,806,155	15,366	3,208,071	12,992
Net book value	1,767,103	7,134	1,175,650	4,761	1,722,132	6,952	1,098,943	4,451

12. DEFERRED TAX ASSETS

Group and Bank

	Group and Bank			
	2016		2015	
	US\$	Million Riel	US\$	Million Riel
Deferred tax assets	7,733,388	31,220	2,931,104	11,872
Deferred tax liabilities	(3,655,961)	(14,759)	(4,008,847)	(16,237)
Deferred tax assets (liabilities)- net	4,077,427	16,461	(1,077,743)	(4,365)

Movement

	Group and Bank			
	2016		2015	
	US\$	Million Riel	US\$	Million Riel
At the beginning of the year	(1,077,743)	(4,365)	2,111,959	8,606
Recognised in the income statement	5,155,170	20,811	(3,189,702)	(12,918)
Currency translation differences	-	15	-	(53)
At the end of the year	4,077,427	16,461	(1,077,743)	(4,365)

Deferred Tax Assets

	Group and Bank			
	Loan provision	Staff gratitude	Unamortised commitment fees	Total
	US\$	US\$	US\$	US\$
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
2015				
At 1 January 2015	-	1,183,161	928,798	2,111,959
Recognised in the income statement	-	213,915	605,230	819,145
At 31 December 2015	-	1,397,076	1,534,028	2,931,104
<i>Million Riel equivalent</i>	-	5,659	6,213	11,872

Deferred Tax Liabilities

	Group and Bank		
	Revaluation surplus	Unrealised gain	Total
	US\$	US\$	US\$
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)
2015			
At 1 January 2015	-	-	-
Recognised in the income statement	(3,790,033)	(218,814)	(4,008,847)
At 31 December 2015	(3,790,033)	(218,814)	(4,008,847)
<i>Million Riel equivalent</i>	(15,351)	(886)	(16,237)

13. OTHER ASSETS

	Group				Bank			
	2016		2015		2016		2015	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Accrued interest receivable	22,674,589	91,537	33,887,659	137,245	22,424,068	90,526	33,809,464	136,928
Prepayments	4,625,632	18,674	3,221,097	13,045	4,236,000	17,101	2,741,281	11,102
Other receivable	-	-	1,094,073	4,431	-	-	1,094,073	4,431
Supplies	857,602	3,462	963,633	3,903	857,602	3,462	963,633	3,903
Advances	571,404	2,307	679,242	2,751	569,670	2,300	660,434	2,675
Receivables from card vendors	204,442	825	659,437	2,671	204,442	825	659,437	2,671
Foreclosed property	64,566,768	260,656	445,792	1,805	64,566,768	260,656	445,792	1,805
Others	2,412,104	9,738	810,635	3,285	851,454	3,437	836,224	3,386
	95,912,541	387,199	41,761,568	169,136	93,710,004	378,307	41,210,338	166,901

14. DEPOSITS FROM BANKS

	Group				Bank			
	2016		2015		2016		2015	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Current accounts	31,936,262	128,927	50,222,427	203,401	32,365,123	130,658	50,258,539	203,547
Savings accounts	24,329,212	98,217	24,755,339	100,259	24,328,933	98,216	24,755,339	100,259
Term deposits	184,075,117	743,111	143,698,060	581,977	184,075,117	743,111	143,698,060	581,977
Margin accounts	50,190	203	46,857	190	50,190	203	46,857	190
	240,390,781	970,458	218,722,683	885,827	240,819,363	972,188	218,758,795	885,973

14. DEPOSITS FROM BANKS (continued)

Annual interest rates during the year are as follows:

	Group		Bank	
	2016	2015	2016	2015
Current accounts	Nil – 2.00%	Nil – 2.00%	Nil – 2.00%	Nil – 2.00%
Savings accounts	0.50% - 1.50%	0.50% - 0.75%	0.50% - 0.75%	0.50% - 0.75%
Term deposits	1.00% - 4.50%	1.00% - 4.50%	1.00% - 4.50%	1.00% - 4.50%

Marginal deposits 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		
	2016		2015	2016		2015
	US\$	Million Riel	US\$	US\$	Million Riel	US\$
Cambodia	240,331,582	970,219	218,722,536	240,332,756	970,223	218,722,830
Oversea	59,199	239	147	486,607	1,965	35,965
						146
	240,390,781	970,458	218,722,683	240,819,363	972,188	218,758,795
						885,973

15. DEPOSITS FROM CUSTOMERS

	Group				Bank			
	2016		2015		2016		2015	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Current accounts	252,513,562	1,019,397	197,184,747	798,598	253,356,319	1,022,799	197,323,036	799,158
Savings accounts	836,009,250	3,374,969	714,924,187	2,895,443	835,669,002	3,373,596	714,187,930	2,892,461
Term deposits	1,244,638,851	5,024,607	1,071,065,120	4,337,814	1,250,068,317	5,046,526	1,076,295,831	4,358,998
Margin accounts	10,045,456	40,554	2,914,020	11,802	10,045,456	40,554	2,914,020	11,802
	2,343,207,119	9,459,527	1,986,088,074	8,043,657	2,349,139,094	9,483,475	1,990,720,817	8,062,419

Annual interest rates during the year are as follows:

	Group		Bank	
	2016		2015	
	2016	2015	2016	2015
Current accounts	Nil - 2.00%	Nil - 2.00%	Nil - 2.00%	Nil - 2.00%
Savings accounts	0.75% - 2.00%	0.75% - 2.00%	0.75% - 2.00%	0.75% - 2.00%
Term deposits	1.50% - 8.50%	1.50% - 9.00%	2.00% - 5.75%	2.00% - 5.75%

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

16. BORROWINGS

Group and Bank

	2016		2015	
	US\$	Million Riel	US\$	Million Riel
Borrowings from overseas	171,262,145	691,385	148,820,000	602,721

The Bank pledges its deposit accounts of US\$44,873,471 with the overseas lenders. Risk exposures of borrowings are disclosed in the section of the financial risk management (Note 34).

17. PROVISION FOR STAFF GRATITUDE

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

	2016		2015	
	US\$	Million Riel	US\$	Million Riel
At 1 January	5,002,813	20,261	4,255,321	17,340
Provision during the year	1,166,490	4,709	985,776	3,992
Interest received from investment	121,312	490	105,863	429
Payments during the year	(387,382)	(1,564)	(344,147)	(1,394)
Translation difference	-	(65)	-	(106)
At 31 December	5,903,233	23,831	5,002,813	20,261

18. OTHER LIABILITIES

	Group				Bank			
	2016		2015		2016		2015	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Accrued interest payable	31,323,274	126,452	28,042,405	113,572	31,308,738	126,393	28,041,860	113,570
Deposits in-transit	4,066,124	16,415	2,492,416	10,094	4,066,124	16,415	2,492,416	10,094
Trade-related payables	1,345,752	5,433	2,769,074	11,215	1,340,341	5,411	2,763,304	11,191
Accrued staff bonus	2,444,208	9,867	2,318,962	9,392	2,443,947	9,866	2,318,575	9,390
Accrued expenses	1,100,125	4,441	634,841	2,571	1,043,934	4,214	626,458	2,537
Other taxes payable	903,516	3,647	1,155,444	4,680	903,516	3,647	1,151,606	4,664
Others	226,299	914	343,780	1,392	225,670	912	343,779	1,393
	41,409,298	167,169	37,756,922	152,916	41,332,270	166,858	37,737,998	152,839

19. SHARE CAPITAL

Group and Bank

	2016		2015	
	US\$	Million Riel	US\$	Million Riel
Issued and fully paid:				
At 1 January	170,000,000	688,500	140,000,000	570,500
Issue of shares	50,000,000	201,850	30,000,000	121,500
Currency translation differences	-	(2,210)	-	(3,500)
At 31 December	220,000,000	888,140	170,000,000	688,500

As at 31 December 2016, the Bank's total share capital was US\$220 million shares with a par value of US\$ 1 per share. All shares were issued to and fully paid by CIHP.

20. RESERVES

	Group			
	2016		2015	
	US\$	Million Riel	US\$	Million Riel
General reserves	98,050,777	395,831	98,050,777	397,106
Revaluation surplus, net of deferred tax	14,489,772	58,495	15,160,130	61,399
Change in fair value of AFS financial assets	(115,015)	(464)	(72,373)	(294)
Foreign operations translation	36,851	149	98,532	399
	112,462,385	454,011	113,237,066	458,610

	Bank			
	2016		2015	
	US\$	Million Riel	US\$	Million Riel
General reserves	98,050,777	395,831	98,050,777	397,106
Revaluation surplus, net of deferred tax	14,489,772	58,495	15,160,130	61,398
	112,540,549	454,326	113,210,907	458,504

The Bank's general reserves were US\$98,050,777 at 31 December 2016 (2015: 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 34.5).

21. DIVIDENDS

During the year, dividend of US\$50 million was declared (2015: US\$20 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.

22. NET INTEREST INCOME

	Group				Bank			
	2016		2015		2016		2015	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Interest income:								
Loans and advances	177,472,936	716,458	157,521,565	637,962	175,351,302	707,894	157,225,849	636,765
Balances with other banks	3,744,383	15,116	2,199,411	8,908	3,744,384	15,115	2,195,932	8,894
Balances with the central banks	1,006,627	4,064	198,867	805	1,006,627	4,064	198,867	805
Total interest income	182,223,946	735,638	159,919,843	647,675	180,102,313	727,073	159,620,648	646,464
Interest expense:								
Deposits from customers	(66,715,533)	(269,331)	(54,563,144)	(220,980)	(66,927,515)	(270,187)	(54,778,958)	(221,854)
Deposits from banks	(6,517,519)	(26,311)	(5,034,957)	(20,392)	(6,517,513)	(26,311)	(5,034,957)	(20,392)
Borrowings	(6,881,912)	(27,782)	(4,003,917)	(16,216)	(6,881,912)	(27,782)	(4,003,917)	(16,216)
Total interest expense	(80,114,964)	(323,424)	(63,602,018)	(257,588)	(80,326,940)	(324,280)	(63,817,832)	(258,462)
Net interest income	102,108,982	412,214	96,317,825	390,087	99,775,373	402,793	95,802,816	388,002

23. NET FEE AND COMMISSION INCOME

	Group				Bank			
	2016		2015		2016		2015	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Loan commitment fees	9,479,954	38,271	9,971,461	40,384	9,395,041	37,928	9,624,961	38,981
Commission from remittances	2,991,529	12,077	3,187,735	12,910	2,991,529	12,077	3,186,974	12,907
Credit card fees and charges	3,362,595	13,575	2,953,064	11,960	3,362,595	13,575	2,953,064	11,960
Miscellaneous loan fees and charges	2,333,894	9,422	2,530,008	10,247	2,333,894	9,422	2,530,008	10,247
Income from letters of credit	715,610	2,889	712,212	2,884	715,064	2,887	712,212	2,884
ATM fees and charges	650,725	2,627	629,213	2,548	650,725	2,627	629,213	2,548
Annual fees on ATM and credit card	650,725	2,627	538,700	2,182	650,725	2,627	538,700	2,182
Fees for telex, fax and phone	154,586	624	173,665	703	154,586	624	173,665	703
Fees for credit card advances and late payments	124,159	501	127,369	516	124,159	501	127,369	516
Others	1,484,342	5,992	1,330,490	5,389	1,430,557	5,774	1,285,189	5,205
Total fee and commission income	21,948,119	88,605	22,153,917	89,723	21,808,875	88,042	21,761,355	88,133
Fee and commission expense	(2,930,968)	(11,832)	(3,066,264)	(12,418)	(2,916,339)	(11,773)	(3,047,351)	(12,342)
Net fee and commission income	19,017,151	76,773	19,087,653	77,305	18,892,536	76,269	18,714,004	75,791

24. OTHER OPERATING INCOME

	Group				Bank			
	2016		2015		2016		2015	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Gain/(Loss) on foreign exchange currencies	1,288,816	5,203	(315,257)	(1,277)	1,285,898	5,191	(273,048)	(1,106)
Rental income	835,383	3,372	755,019	3,058	835,383	3,372	755,019	3,058
Other income	378,035	1,527	254,112	1,029	345,543	1,396	247,903	1,004
	2,502,234	10,102	693,874	2,810	2,466,824	9,959	729,874	2,956

25. PERSONNEL EXPENSES

	Group				Bank			
	2016		2015		2016		2015	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Wages and salaries	17,092,702	69,003	14,698,206	59,528	16,590,173	66,975	14,527,339	58,836
Staff gratitude benefits	1,536,321	6,202	1,324,803	5,365	1,533,857	6,192	1,324,384	5,364
Other short term benefits	673,951	2,721	837,331	3,391	661,588	2,671	813,124	3,293
	19,302,974	77,926	16,860,340	68,284	18,785,618	75,838	16,664,847	67,493

26. DEPRECIATION AND AMORTISATION CHARGES

	Group				Bank			
	2016		2015		2016		2015	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Depreciation of property and equipment	5,505,078	22,224	5,629,248	22,798	5,363,338	21,652	5,422,359	21,961
Amortisation of intangible assets	642,966	2,596	637,948	2,584	598,084	2,414	561,241	2,272
	6,148,044	24,820	6,267,196	25,382	5,961,422	24,066	5,983,600	24,233

27. GENERAL AND ADMINISTRATIVE EXPENSES

	Group				Bank			
	2016		2015		2016		2015	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Taxes and duties	1,966,217	7,938	1,779,570	7,207	1,933,159	7,804	1,750,848	7,091
Rental	1,726,230	6,969	1,451,946	5,880	1,537,841	6,208	1,362,105	5,517
Utilities	1,722,148	6,952	1,610,572	6,523	1,702,623	6,873	1,602,911	6,492
Travel, accommodation and foods	1,495,381	6,037	1,063,408	4,307	1,493,678	6,030	1,047,831	4,244
Charitable donations and gifts	1,297,296	5,237	819,754	3,320	1,297,296	5,237	819,754	3,320
Legal and professional fees	1,290,371	5,209	1,102,794	4,466	1,044,131	4,215	1,006,132	4,075
Repairs and maintenance	994,656	4,015	883,484	3,578	963,311	3,889	882,878	3,576
Advertising and public relations	741,790	2,995	573,324	2,322	709,185	2,863	558,862	2,263
Communication	704,250	2,843	664,999	2,693	686,414	2,771	654,798	2,652
Stationery and supplies	463,061	1,869	365,608	1,481	457,068	1,845	361,731	1,465
Motor vehicles	272,540	1,100	290,433	1,176	272,540	1,100	290,433	1,176
Printing and forms	264,300	1,067	239,853	971	254,528	1,028	239,853	971
Board of directors' fee	193,778	782	222,950	903	193,778	782	222,950	903
Insurance expense	191,744	774	173,401	702	181,248	732	173,160	701
Pre-operating costs	-	-	658,854	2,668	-	-	-	-
Others	749,269	3,026	873,345	3,539	947,363	3,826	839,082	3,398
	14,073,031	56,813	12,774,295	51,736	13,674,163	55,203	11,813,328	47,844

28. PROVISION FOR LOAN LOSSES

	Group		2015		2016		2015		2016		2015	
			US\$		Million Riel		US\$		Million Riel		US\$	
Provision for losses on loans (Note 7a)	14,414,865	58,193	20,570,497	83,310	14,288,945	57,684	20,464,856	82,882				
Recovery of losses on loans (Note 7a)	(13,683,980)	(55,242)	(7,970,447)	(32,280)	(13,683,980)	(55,242)	(7,970,447)	(32,280)				
	730,885	2,951	12,600,050	51,030	604,965	2,442	12,494,409	50,602				

29. INCOME TAX

a) Current Tax Liabilities

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

	Group		2015		2016		2015		2016		2015	
			US\$		Million Riel		US\$		Million Riel		US\$	
At 1 January	14,082,065	57,033	11,882,326	48,420	14,052,614	56,913	11,879,654	48,410				
Income tax expense	21,897,545	88,400	14,573,312	59,022	21,725,355	87,705	14,541,422	58,892				
Income tax paid	(14,018,063)	(56,591)	(12,373,573)	(50,113)	(13,986,169)	(56,462)	(12,368,462)	(50,092)				
Currency translation difference	-	(183)	-	(296)	-	(183)	-	(297)				
At 31 December	21,961,547	88,659	14,082,065	57,033	21,791,800	87,973	14,052,614	56,913				

The Bank obtained tax clearance up to the fiscal year 2012. The income tax is subject to the General Department of Taxation ("GDT") assessment, the outcome of which cannot be determined as at the date of these financial statements.

29. INCOME TAX (continued)

b) Income Tax Expense

	Group			Bank		
	2016		2015		2016	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Current tax	21,897,545	88,400	14,573,312	59,022	21,725,355	87,705
Deferred tax	(5,155,170)	(20,811)	(600,331)	(2,431)	(5,155,170)	(20,811)
	16,742,375	67,589	13,972,981	56,591	16,570,185	66,894
					13,941,091	56,461

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

	Group			Bank		
	2016		2015		2016	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Profit before income tax	83,373,433	336,579	67,597,471	273,770	82,108,565	331,472
Tax calculation at 20%	16,674,687	67,316	13,519,494	54,754	16,421,713	66,294
<i>Tax effects in respect of:</i>						
Expenses not deductible for tax purposes	67,688	273	453,487	1,837	148,472	600
	16,742,375	67,589	13,972,981	56,591	16,570,185	66,894
					13,941,091	56,461

In accordance with the Cambodian tax laws, the Bank has an obligation to pay corporate income tax on profit at a rate of 20% on taxable profit or 1% minimum tax, whichever is higher.

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 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.

30. CASH USED IN OPERATIONS

	Group			Bank		
	2016		2015	2016		2015
	US\$	Million Riel		US\$	Million Riel	
Profit before income tax	83,373,433	336,579	67,597,471	82,108,565	331,472	68,290,510
<i>Adjustments for:</i>						
Depreciation and amortisation	6,148,044	24,820	6,267,196	5,961,422	24,066	5,983,600
Provision for losses on loans	18,975,654	76,605	23,590,342	18,849,875	76,097	23,484,701
Recovery of losses on loans	(13,683,980)	(55,242)	(7,970,447)	(13,683,980)	(55,242)	(7,970,447)
(Gain)/loss on disposals of property and equipment	(8,321)	(34)	22,079	(9,118)	(37)	22,079
Net interest income	(102,108,982)	(412,214)	(96,317,825)	(99,775,373)	(402,793)	(95,802,816)
<i>Changes in working capital:</i>						
Cash collateral on borrowings	19,842,589	80,105	18,998,964	19,842,589	80,105	18,998,964
Balances with NBC - capital and reserve deposits	(33,736,098)	(136,193)	(73,053,861)	(42,504,507)	(171,591)	(56,283,575)
Balances with other banks - maturity more than three months	8,158,465	32,936	(6,293,840)	8,158,465	32,936	(6,293,840)
Loans and advances	(330,579,471)	(1,334,549)	(306,933,551)	(323,240,593)	(1,304,922)	(296,369,438)
Other assets	(65,364,043)	(263,875)	779,177	(63,885,062)	(257,904)	1,226,845
Deposits from banks	21,668,098	87,474	10,529,929	22,060,568	89,059	10,566,041
Deposits from customers	357,119,045	1,441,690	346,568,756	358,418,277	1,446,935	341,688,979
Provision for staff gratitude	900,420	3,635	747,492	900,420	3,635	747,492
Other liabilities	371,507	1,500	(5,504,087)	327,394	1,322	(5,516,226)
Cash used in operations	(28,923,640)	(116,763)	(20,972,205)	(26,471,058)	(106,862)	2,772,869
						11,229

31. CASH AND CASH EQUIVALENTS

	Group				Bank			
	2016		2015		2016		2015	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Cash on hand	163,758,275	661,092	157,735,677	638,829	162,595,036	656,396	156,382,467	633,349
<i>Balances with the central banks:</i>								
Current accounts	333,912,399	1,348,004	382,367,030	1,548,586	325,921,756	1,315,746	371,406,934	1,504,198
Term deposits (maturity of three months or less)	76,000,000	306,812	15,000,000	60,750	76,000,000	306,812	15,000,000	60,750
<i>Balances with other banks:</i>								
Current accounts	131,640,371	531,433	51,343,949	207,942	131,849,342	532,277	54,935,526	222,488
Savings accounts	47,173	190	104,697	424	47,173	190	104,697	424
Term deposits (maturity of three months or less)	16,531,852	66,739	23,374,135	94,665	16,531,852	66,739	22,510,802	91,169
	721,890,070	2,914,270	629,925,488	2,551,196	712,945,159	2,878,160	620,340,426	2,512,378

32. 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		
	2016		2015		2016	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Unused portion of approved credit facilities	127,008,272	512,732	115,718,405	468,660	126,715,754	511,551
Performance and bankers' guarantees	28,948,349	116,864	24,818,181	100,514	28,948,349	116,864
Bankers' acceptance	488,896	1,974	1,603,992	6,496	488,896	1,974
Documentary credits	15,781,822	63,711	16,503,110	66,838	15,781,822	63,711
Others	1,536,278	6,202	2,523,018	10,218	1,536,278	6,202
	173,763,617	701,483	161,166,706	652,726	173,471,099	700,302
					161,166,706	652,726

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

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		
	2016		2015		2016	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Not later than one year	1,061,885	4,287	1,216,524	4,927	1,061,885	4,287
Later than one year and not later than five years	2,944,841	11,888	3,180,792	12,882	2,847,474	11,495
Over five years	4,555,203	18,389	3,765,809	15,252	4,555,203	18,389
	8,561,929	34,564	8,163,125	33,061	8,464,562	34,171
					7,788,125	31,542

33. 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

Canada Investment Holding Plc.

Cana Securities Ltd. and Canada Bank Lao Ltd.

Cambodia Post Bank and Sovannaphum Life Assurance Plc.

Relationship

Ultimate holding company

Subsidiaries

Affiliates

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.

Key management personnel

b) Loans and advances to directors and key management

Group and Bank

	2016		2015	
	US\$	Million Riel	US\$	Million Riel
Outstanding loan balances	462,973	1,869	508,409	2,059
Interest income	37,242	150	42,263	171

Loans to directors and key management earn annual interest at rates ranging from 7.75% to 9.00%.

33. RELATED PARTY TRANSACTIONS AND BALANCES (continued)

c) Deposits From Related Parties

	Group				Bank			
	2016		2015		2016		2015	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Ultimate holding company	501,522	2,025	949,406	3,845	501,522	2,025	949,406	3,845
Affiliates	20,873,236	84,265	51,472,341	208,463	20,873,236	84,265	51,472,341	208,463
Directors and key management	771,140	3,076	969,556	3,927	761,933	3,076	966,926	3,916
Subsidiaries	-	-	-	-	7,741,677	31,253	6,874,305	27,841
	22,145,898	89,366	53,391,303	216,235	29,878,368	120,619	60,262,978	244,065
Interest expense	568,480	2,295	550,196	2,228	806,071	3,254	768,002	3,130

The deposits from ultimate holding company and key management personnel bear interest at rates ranging from 0.75% and 3.00% per annum. Deposit from affiliate bear interest at rates ranging from 0.25% to 6.25%. Deposit from subsidiaries bear interest at rates ranging from 2.25% to 4.75% per annum.

d) Placements with Affiliates

Group and Bank

	2016		2015	
	US\$	Million Riel	US\$	Million Riel
Term deposits	30,653,350	123,748	26,470,237	107,204
Interest income	1,342,874	5,421	759,350	3,075

Placements with affiliate bear interest at rates ranging from 2.75% to 7.25% per annum.

33. RELATED PARTY TRANSACTIONS AND BALANCES (continued)

e) Key Management Personnel Compensation

	Group				Bank			
	2016		2015		2016		2015	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Salaries and short-term benefits	2,567,040	10,363	2,005,017	8,120	2,485,982	10,036	1,949,387	7,895
Post-employment benefits	89,000	359	93,200	377	89,000	359	93,200	377
	2,656,040	10,722	2,098,217	8,497	2,574,982	10,395	2,042,587	8,272

f) Other Transactions with Related Parties

	Group				Bank			
	2016		2015		2016		2015	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Management fee charged by CIHP	30,000	121	30,000	122	30,000	121	30,000	122
Rental income from CSL and affiliate	100,000	404	133,800	542	129,700	524	160,800	651
Bank charge to CSL for cash settlement	-	-	-	-	232	1	240	1

34. 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		
	2016		2015		2016	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Financial assets						
Cash on hand	163,758,275	661,092	157,735,677	638,829	162,595,036	656,396
Balances with central banks (*)	409,912,399	1,654,816	397,367,030	1,609,336	401,921,756	1,622,558
Balances with other banks	264,728,672	1,068,710	219,333,111	888,299	264,937,643	1,069,553
Loans and advances (**)	2,015,009,253	8,134,592	1,684,429,782	6,821,941	1,997,106,262	8,062,318
Investment in securities	3,181,421	12,843	3,224,063	13,057	-	-
Other assets	22,674,589	91,537	33,887,659	137,245	22,424,068	90,526
Total financial assets	2,879,264,609	11,623,590	2,495,977,322	10,108,707	2,848,984,765	11,501,351
					2,472,525,889	10,013,729
Financial liabilities						
Deposits from banks	240,390,781	970,458	218,722,683	885,827	240,819,363	972,188
Deposits from customers	2,343,207,119	9,459,527	1,986,088,074	8,043,657	2,349,139,094	9,483,475
Borrowings	171,262,145	691,385	148,820,000	602,721	171,262,145	691,385
Other liabilities	40,505,782	163,522	36,601,478	148,236	40,428,754	163,211
Total financial liabilities	2,795,365,827	11,284,892	2,390,232,235	9,680,441	2,801,649,356	11,310,259
					2,394,886,004	9,699,288
Net financial assets	83,898,782	338,698	105,745,087	428,266	47,335,409	191,092
					77,639,885	314,441

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

(**) exclude provision for loan losses.

34. FINANCIAL RISK MANAGEMENT (continued)

34.1 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.

34. FINANCIAL RISK MANAGEMENT (continued)

34.1 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		
	2016		2015		2015	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
<i>Credit risk exposures relating to on-balance sheet assets:</i>						
Balances with other banks	264,728,672	1,068,710	219,333,111	888,299	264,937,643	1,069,553
Loans and advances (*)	2,015,009,253	8,134,592	1,684,429,782	6,821,941	1,997,106,262	8,062,318
Investment in securities	3,181,421	12,843	3,224,063	13,057	-	-
Other assets	22,674,589	91,537	33,887,659	137,245	22,424,068	90,526
	2,305,593,935	9,307,682	1,940,874,615	7,860,542	2,284,467,973	9,222,397
					1,929,736,488	7,815,432
<i>Credit risk exposures relating to off-balance sheet items:</i>						
Unused portion of approved credit facilities	127,008,272	512,732	115,718,405	468,660	126,715,754	511,551
Guarantees, acceptances and other financial facilities	46,755,345	188,751	45,448,301	184,066	46,755,345	188,751
	173,763,617	701,483	161,166,706	652,726	173,471,099	700,302
	2,479,357,552	10,009,165	2,102,041,321	8,513,268	2,457,939,072	9,922,699
					2,090,903,194	8,468,158

(*) exclude provision for loan losses.

34. FINANCIAL RISK MANAGEMENT (continued)

34.1 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, 81% for the Group and Bank (2015: 80%) 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:

	Group			Bank		
	2016		2015		2015	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Loans and advances neither past due nor impaired	1,864,950,503	7,528,805	1,499,268,506	6,072,037	1,847,047,512	7,456,531
Loans and advances past due but not impaired	62,430,759	252,033	69,552,005	281,686	62,430,759	252,033
Loans and advances individually impaired	87,627,991	353,754	115,609,271	468,218	87,627,991	353,754
	<u>2,015,009,253</u>	<u>8,134,592</u>	<u>1,684,429,782</u>	<u>6,821,941</u>	<u>1,997,106,262</u>	<u>8,062,318</u>
					<u>1,673,865,669</u>	<u>6,779,156</u>

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.

34. FINANCIAL RISK MANAGEMENT (continued)

34.1 Credit risk (continued)

e) Credit Quality of Financial Assets (continued)

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		
	2016		2015		2015	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Past due up to 90 days	62,430,759	252,033	69,552,005	281,686	62,430,759	252,033
					69,552,005	281,686

iii. Loans and Advances Individually Impaired

In accordance with Prakas 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		
	2016		2015		2015	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Past due 91 to 180 days	41,365,550	166,993	83,841,854	339,560	41,365,550	166,993
Past due 181 to 360 days	39,017,722	157,515	21,051,314	85,258	39,017,722	157,515
Past due for more than 360 days	7,244,719	29,247	10,716,103	43,400	7,244,719	29,247
Total	87,627,991	353,755	115,609,271	468,218	87,627,991	353,755
					115,609,271	468,218

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.

There were no restructured loans and advances during the year (2015: Nil).

34. FINANCIAL RISK MANAGEMENT (continued)

34.1 Credit risk (continued)

f) Repossessed Properties

Reposessed properties are classified in the balance sheet as foreclosed properties. Repossessed or foreclosed properties at 31 December 2016 are US\$64.57 million (2015: US\$0.45 million). Foreclosed properties are presented in "Other assets" in the balance sheet.

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.

	Cambodia US\$	North America US\$	Group			Total US\$
			Pacific countries US\$	Other Asia US\$	Other ASEAN countries US\$	
As at 31 December 2016						
Balances with other banks	65,608,986	54,114,131	111,882,473	30,694,836	2,428,246	264,728,672
Loans and advances (*)	1,997,106,262	-	-	17,902,991	-	2,015,009,253
Investment in securities	3,181,421	-	-	-	-	3,181,421
Other assets	22,424,068	-	-	250,521	-	22,674,589
Total credit exposure	2,088,320,737	54,114,131	111,882,473	48,848,348	2,428,246	2,305,593,935
Million Riel equivalent	8,430,550	218,459	451,670	197,200	9,803	9,307,682
As at 31 December 2015						
Balances with other banks	107,013,823	15,353,879	77,508,552	15,295,854	4,161,003	219,333,111
Loans and advances (*)	1,673,865,669	-	-	10,564,113	-	1,684,429,782
Investment in securities	3,224,063	-	-	-	-	3,224,063
Other assets	33,493,517	-	315,947	78,195	-	33,887,659
Total credit exposure	1,817,597,072	15,353,879	77,824,499	25,938,162	4,161,003	1,940,874,615
Million Riel equivalent	7,361,268	62,183	315,189	105,050	16,852	7,860,542

(*) exclude provision for loan losses.

34.1 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 ASEAN countries US\$	Other countries US\$	
As at 31 December 2016						
Balances with other banks	65,608,986	54,114,131	111,882,473	30,903,807	2,428,246	264,937,643
Loans and advances (*)	1,997,106,262	-	-	-	-	1,997,106,262
Other assets	22,424,068	-	-	-	-	22,424,068
Total credit exposure	2,085,139,316	54,114,131	111,882,473	30,903,807	2,428,246	2,284,467,973
<i>Million Riel equivalent</i>	8,417,707	218,459	451,670	124,758	9,803	9,222,397
As at 31 December 2015						
Balances with other banks	107,013,823	15,353,879	77,508,552	18,024,098	4,161,003	222,061,355
Loans and advances (*)	1,673,865,669	-	-	-	-	1,673,865,669
Other assets	33,493,517	-	315,947	-	-	33,809,464
Total credit exposure	1,814,373,009	15,353,879	77,824,499	18,024,098	4,161,003	1,929,736,488
<i>Million Riel equivalent</i>	7,348,211	62,183	315,189	72,998	16,852	7,815,433

(*) exclude provision for loan losses.

34. FINANCIAL RISK MANAGEMENT (continued)

34.1 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 US\$
	Financial institutions US\$	Services US\$	Mortgage US\$	Building and construction US\$	Wholesale and retail US\$	Import and export US\$	Agriculture US\$	Others US\$	
As at 31 December 2016									
Balances with other banks	264,728,672	-	-	-	-	-	-	-	264,728,672
Loans and advances (*)	11,053,465	488,614,850	130,317,072	337,558,821	576,371,356	125,637,596	199,584,445	145,871,648	2,015,009,253
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
Total credit exposure	277,987,418	492,975,498	131,195,440	343,644,537	579,924,100	130,841,574	202,287,306	146,738,062	2,305,593,935
Million Riel equivalent	1,122,235	1,990,142	529,636	1,387,293	2,341,154	528,207	816,634	592,382	9,307,683
As at 31 December 2015									
Balances with other banks	219,333,111	-	-	-	-	-	-	-	219,333,111
Loans and advances (*)	7,791,606	465,009,760	85,702,695	224,359,064	476,282,999	122,057,898	177,964,231	125,261,529	1,684,429,782
Investment in securities	-	-	-	3,000,000	-	-	-	224,063	3,224,063
Other assets	49,155	11,943,147	725,933	6,015,966	5,749,937	1,736,910	3,566,154	4,100,457	33,887,659
Total credit exposure	227,173,872	476,952,907	86,428,628	233,375,030	482,032,936	123,794,808	181,530,385	129,586,049	1,940,874,615
Million Riel equivalent	920,054	1,931,659	350,036	945,169	1,952,233	501,369	735,198	524,823	7,860,542

(*) exclude provision for loan losses.

34.1 Credit Risk (continued)

iii. **Industry Sector (continued)**

	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\$
As at 31 December 2016									
Balances with other banks	264,937,643	-	-	-	-	-	-	-	264,937,643
Loans and advances (*)	11,053,465	487,652,180	130,317,072	326,891,650	576,371,356	125,637,596	199,584,445	139,598,498	1,997,106,262
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	278,119,311	492,003,502	131,195,440	329,692,602	579,924,100	130,841,574	202,287,306	140,404,138	2,284,467,973
<i>Million Riel equivalent</i>	1,122,768	1,986,218	529,636	1,330,969	2,341,154	528,207	816,634	566,811	9,222,397
As at 31 December 2015									
Balances with other banks	222,061,355	-	-	-	-	-	-	-	222,061,355
Loans and advances (*)	7,791,606	465,009,760	85,702,695	224,359,064	468,302,716	122,057,898	177,946,348	122,695,582	1,673,865,669
Other assets	49,155	11,943,147	725,933	6,015,966	5,749,937	1,736,910	3,566,154	4,022,262	33,809,464
Total credit exposure	229,902,116	476,952,907	86,428,628	230,375,030	474,052,653	123,794,808	181,512,502	126,717,844	1,929,736,488
<i>Million Riel equivalent</i>	931,104	1,931,659	350,036	933,019	1,919,913	501,369	735,126	513,207	7,815,433

(*) exclude provision for loan losses.

34. FINANCIAL RISK MANAGEMENT (continued)

34.2 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.

34. FINANCIAL RISK MANAGEMENT (continued)

34.2 Market Risk (continued)

a) Foreign Exchange Risk (continued)

(in US\$)	Group					
	US\$	Riel	RMB	EUR	THB	Other
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 (*)	300,914,673	103,051,845	-	-	88,879	5,857,002
Balances with other banks	204,032,590	9,957,103	44,820,799	274,885	4,538,323	1,104,972
Loans and advances (**)	1,972,052,957	36,967,076	-	-	-	5,989,220
Investment in securities	3,000,000	181,421	-	-	-	-
Other assets	21,786,837	605,513	-	-	-	282,239
Total financial assets	2,625,057,033	183,238,592	44,820,799	507,256	10,973,012	14,667,917
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
Net position	51,791,693	78,079	15,937,972	457,687	1,341,101	14,292,250
<i>Million Riel equivalent</i>	209,083	315	64,342	1,848	5,414	57,698
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
						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)

(**) exclude provision for loan losses.

34. FINANCIAL RISK MANAGEMENT (continued)

34.2 Market Risk (continued)

a) Foreign Exchange Risk (continued)

(in US\$)	Group					
	US\$	Riel	RMB	EUR	THB	Total
As at 31 December 2015						
Financial assets						
Cash on hand	123,078,664	28,743,845	-	42,448	4,705,118	157,735,677
Balances with central banks (*)	322,886,060	65,764,818	-	-	2,717	397,367,030
Balances with other banks	166,263,617	7,999,674	32,980,467	2,969,720	-	219,333,111
Loans and advances (**)	1,664,312,084	15,243,895	-	-	-	1,684,429,782
Investment in securities	3,224,063	-	-	-	-	3,224,063
Other assets	32,676,185	403,952	-	-	-	33,887,659
Total financial assets	2,312,440,673	118,156,184	32,980,467	3,012,168	4,707,835	2,495,977,322
Financial liabilities						
Deposits from banks	213,641,875	4,798,196	-	-	282,612	218,722,683
Deposits from customers	1,849,135,016	128,483,941	-	76	6,957,730	1,986,088,074
Borrowings	148,820,000	-	-	-	-	148,820,000
Other liabilities	34,980,179	1,591,658	-	-	194	36,601,478
Total financial liabilities	2,246,577,070	134,873,795	-	76	7,240,536	2,390,232,235
Net position	65,863,603	(16,717,611)	32,980,467	3,012,092	(2,532,701)	105,745,087
Million Riel equivalent	266,748	(67,706)	133,571	12,199	(10,257)	428,269
Credit commitments	160,087,854	478,209	-	211,752	131,563	161,166,706
Million Riel equivalent	648,356	1,937	-	858	533	652,726

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

(**) exclude provision for loan losses.

34. FINANCIAL RISK MANAGEMENT (continued)

34.2 Market Risk (continued)

a) Foreign Exchange Risk (continued)

(in US\$)	Bank					
	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
Balances with central banks (*)	298,869,911	103,051,845	-	-	-	-
Balances with other banks	204,241,560	9,957,103	44,820,799	274,885	4,538,323	1,104,973
Loans and advances (**)	1,958,772,585	36,967,076	-	-	-	1,366,601
Other assets	21,584,753	605,513	-	-	-	233,802
Total financial assets	2,606,077,079	183,057,171	44,820,799	498,826	10,744,526	3,786,364
Financial liabilities						
Deposits from banks	230,459,576	9,988,295	-	-	369,938	1,554
Deposits from customers	2,167,763,587	172,056,426	-	49,569	9,261,814	7,698
Borrowings	142,379,318	-	28,882,827	-	-	-
Other liabilities	39,182,013	1,136,917	-	-	-	109,824
Total financial liabilities	2,579,784,494	183,181,638	28,882,827	49,569	9,631,752	119,076
Net position	26,292,585	(124,467)	15,937,972	449,257	1,112,774	3,667,288
<i>Million Riel equivalent</i>	106,143	(502)	64,342	1,814	4,492	14,805
Credit commitments	169,171,604	2,262,071	-	1,827,452	-	209,972
<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)

(**) exclude provision for loan losses.

34. FINANCIAL RISK MANAGEMENT (continued)

34.2 Market Risk (continued)

a) Foreign Exchange Risk (continued)

(in US\$)	Bank					
	US\$	Riel	RMB	EUR	THB	Total
As at 31 December 2015						
Financial assets						
Cash on hand	122,064,240	28,743,845	-	40,922	4,704,946	156,382,467
Balances with central banks (*)	320,642,116	65,764,818	-	-	-	386,406,934
Balances with other banks	170,202,966	7,999,674	32,980,467	2,969,720	2,808,981	222,061,355
Loans and advances (**)	1,657,176,588	15,243,894	-	-	-	1,673,865,669
Other assets	32,604,631	403,952	-	-	-	33,809,464
Total financial assets	2,302,690,541	118,156,183	32,980,467	3,010,642	7,513,927	2,472,525,889
Financial liabilities						
Deposits from banks	213,677,987	4,798,196	-	-	282,612	218,758,795
Deposits from customers	1,855,261,608	128,497,488	-	76	6,957,730	1,990,720,817
Borrowings	148,820,000	-	-	-	-	148,820,000
Other liabilities	34,965,409	1,591,658	-	-	29,325	36,586,392
Total financial liabilities	2,252,725,004	134,887,342	-	76	7,240,342	2,394,886,004
Net position	49,965,537	(16,731,159)	32,980,467	3,010,566	273,585	77,639,885
<i>Million Riel equivalent</i>	<i>202,360</i>	<i>(67,761)</i>	<i>133,571</i>	<i>12,193</i>	<i>1,108</i>	<i>314,442</i>
Credit commitments	160,087,854	478,209	-	211,752	131,563	161,166,706
<i>Million Riel equivalent</i>	<i>648,356</i>	<i>1,937</i>	<i>-</i>	<i>858</i>	<i>533</i>	<i>652,726</i>

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

(**) exclude provision for loan losses.

34. FINANCIAL RISK MANAGEMENT (continued)

34.2 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.

c) *Interest Rate Risk*

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

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.

34. FINANCIAL RISK MANAGEMENT (continued)

34.2 Market Risk (continued)

c) Interest Rate Risk (continued)

(in US\$)	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\$	Non-interest bearing US\$
As at 31 December 2016						
Financial assets						
Cash on hand	-	-	-	-	-	163,758,275
Balances with central banks (*)	161,506,976	16,000,000	-	-	-	232,405,423
Balances with other banks	157,052,940	41,519,957	28,850,685	-	-	37,305,090
Loans and advances (**)	227,439,276	155,398,144	503,315,202	578,854,857	516,160,010	33,841,764
Investment in securities	-	-	-	-	-	3,181,421
Other assets	-	-	-	-	-	22,674,589
	545,999,192	212,918,101	532,165,887	578,854,857	516,160,010	493,166,562
						2,879,264,609
Financial liabilities						
Deposits from banks	50,231,441	22,843,103	147,229,537	-	-	20,086,700
Deposits from customers	1,081,618,319	258,339,206	699,465,878	147,793,201	-	155,990,515
Borrowings	1,737,508	-	-	169,524,637	-	-
Other liabilities	-	-	-	-	-	40,505,782
	1,133,587,268	281,182,309	846,695,415	317,317,838	-	216,582,997
						2,795,365,827
Total interest rate re-pricing gap	(587,588,076)	(68,264,208)	(314,529,528)	261,537,019	516,160,010	276,583,565
<i>Million Riel equivalent</i>	(2,372,093)	(275,583)	(1,269,756)	1,055,825	2,083,738	1,116,568
						338,699

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

(**) exclude provision for loan losses.

34. FINANCIAL RISK MANAGEMENT (continued)

34.2 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\$	
As at 31 December 2015						
Financial assets						
Cash on hand	-	-	-	-	-	157,735,677
Balances with central banks (*)	96,399,333	-	-	-	-	397,367,030
Balances with other banks	91,459,516	21,828,899	21,672,720	42,265,927	-	219,333,111
Loans and advances (**)	239,454,561	167,085,607	560,896,169	302,138,024	400,654,529	1,684,429,782
Investment in securities	-	-	-	-	-	3,224,063
Other assets	-	-	-	-	-	33,887,659
	427,313,410	188,914,506	582,568,889	344,403,951	400,654,529	2,495,977,322
Financial liabilities						
Deposits from banks	79,312,353	3,969,895	123,305,695	40,000	-	218,722,683
Deposits from customers	930,335,137	221,764,159	611,466,846	97,509,026	-	1,986,088,074
Borrowings	-	-	-	148,820,000	-	148,820,000
Other liabilities	-	-	-	-	-	36,601,478
	1,009,647,490	225,734,054	734,772,541	246,369,026	-	2,390,232,235
Total interest rate re-pricing gap						
	(582,334,080)	(36,819,548)	(152,203,652)	98,034,925	400,654,529	105,745,087
Million Riel equivalent	(2,358,453)	(149,119)	(616,425)	397,041	1,622,651	428,269

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

(**) exclude provision for loan losses.

34. FINANCIAL RISK MANAGEMENT (continued)

34.2 Market Risk (continued)

c) Interest Rate Risk (continued)

(in US\$)	Bank					
	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	16,000,000	-	-	-	401,921,756
Balances with other banks	157,052,940	41,519,957	28,850,685	-	-	264,937,643
Loans and advances (**)	227,294,929	155,393,030	503,315,202	564,894,039	512,367,297	1,997,106,262
Other assets	-	-	-	-	-	22,424,068
	537,864,202	212,912,987	532,165,887	564,894,039	512,367,297	2,848,984,765
Financial liabilities						
Deposits from banks	50,231,441	22,843,103	147,229,537	-	-	240,819,363
Deposits from customers	1,081,197,874	258,333,595	704,916,493	147,777,664	-	2,349,139,094
Borrowings	1,737,508	-	-	169,524,637	-	171,262,145
Other liabilities	-	-	-	-	-	40,428,754
	1,133,166,823	281,176,698	852,146,030	317,302,301	-	2,801,649,356
Total interest rate re-pricing gap	(595,302,621)	(68,263,711)	(319,980,143)	247,591,738	512,367,297	47,335,409
<i>Million Riel equivalent</i>	<i>(2,403,237)</i>	<i>(275,581)</i>	<i>(1,291,760)</i>	<i>999,528</i>	<i>2,068,427</i>	<i>191,093</i>

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

(**) exclude provision for loan losses.

34. FINANCIAL RISK MANAGEMENT (continued)

34.2 Market Risk (continued)

c) Interest Rate Risk (continued)

(in US\$)	Bank					Non-interest bearing	Total
	Up to 1 month	1 to 3 months	4 to 12 months	1 to 5 years	Over 5 years		
	US\$	US\$	US\$	US\$	US\$	US\$	US\$
As at 31 December 2015							
Financial assets							
Cash on hand	-	-	-	-	-	156,382,467	156,382,467
Balances with central banks (*)	96,399,333	-	-	-	-	290,007,601	386,406,934
Balances with other banks	91,459,516	21,828,899	20,809,387	42,265,927	-	45,697,626	222,061,355
Loans and advances (**)	239,454,561	167,085,607	560,896,169	291,573,911	400,654,529	14,200,892	1,673,865,669
Other assets	-	-	-	-	-	33,809,464	33,809,464
	427,313,410	188,914,506	581,705,556	333,839,838	400,654,529	540,098,050	2,472,525,889
Financial liabilities							
Deposits from banks	79,312,353	3,969,895	123,305,695	40,000	-	12,130,852	218,758,795
Deposits from customers	929,598,880	221,764,159	611,397,557	97,509,026	-	130,451,195	1,990,720,817
Borrowings	-	-	-	148,820,000	-	-	148,820,000
Other liabilities	-	-	-	-	-	36,586,392	36,586,392
	1,008,911,233	225,734,054	734,703,252	246,369,026	-	179,168,439	2,394,886,004
Total interest rate re-pricing gap	(581,597,823)	(36,819,548)	(152,997,696)	87,470,812	400,654,529	360,929,611	77,639,885
<i>Million Riel equivalent</i>	<i>(2,355,471)</i>	<i>(149,119)</i>	<i>(619,641)</i>	<i>354,257</i>	<i>1,622,651</i>	<i>1,461,765</i>	<i>314,442</i>

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

(**) exclude provision for loan losses.

34. FINANCIAL RISK MANAGEMENT (continued)

34.3 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 fulfill commitments to lend.

a) Liquidity Risk Management Process

Management monitors balance sheet liquidity and manages 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.

34. FINANCIAL RISK MANAGEMENT (continued)

34.3 Liquidity Risk (continued)

c) Non-Derivative Cash Flows (continued)

	Group					
	Up to 1 month	1 to 3 months	4 to 12 months	1 to 5 years	Over 5 years	Total
	US\$	US\$	US\$	US\$	US\$	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	3,181,421	12,843	3,224,063	13,057	-	6,431,384
Other assets	22,674,589	-	-	-	-	22,674,589
Total financial assets by remaining contractual maturities	1,024,105,569	196,321,392	670,624,320	949,557,697	651,221,446	3,491,830,424
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 surplus/(gap)	(329,407,997)	(96,833,382)	(220,638,957)	620,996,215	651,221,446	625,337,325
<i>Million Riel equivalent</i>	(1,329,820)	(390,916)	(890,719)	2,506,962	2,628,981	2,524,488

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

(**) exclude provision for loan losses.

34. FINANCIAL RISK MANAGEMENT (continued)

34.3 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\$
As at 31 December 2015					
Cash on hand	157,735,677				157,735,677
Balances with central banks (*)	397,382,276				397,382,276
Balances with other banks	134,564,648	22,019,241	22,400,294	42,581,874	-
Loans and advances (**)	258,438,734	170,236,407	571,473,212	307,711,066	408,209,831
Investment in securities	3,224,063				3,224,063
Other assets	33,887,659	-	-	-	33,887,659
Total financial assets by remaining contractual maturities	985,233,057	192,255,648	593,873,506	350,292,940	408,209,831
					2,529,864,982
Financial liabilities					
Deposits from banks	93,375,061	3,971,703	123,867,514	40,081	-
Deposits from customers	1,069,194,548	225,022,817	618,688,208	98,693,230	-
Borrowings	-	-	3,170,000	145,650,000	-
Other liabilities	34,282,516	2,318,962	-	-	-
Total financial liabilities by remaining contractual maturities	1,196,852,125	231,313,482	745,725,722	244,383,311	-
					2,418,274,640
Net liquidity surplus/(gap)	(211,619,068)	(39,057,834)	(151,852,216)	105,909,629	408,209,831
					111,590,342
<i>Million Riel equivalent</i>	(857,057)	(158,184)	(615,001)	428,934	1,653,250
					451,942

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

(**) exclude provision for loan losses.

34. FINANCIAL RISK MANAGEMENT (continued)

34.3 Liquidity Risk (continued)

c) Non-Derivative Cash Flows (continued)

	Bank					
	Up to 1 month	1 to 3 months	4 to 12 months	1 to 5 years	Over 5 years	Total
	US\$	US\$	US\$	US\$	US\$	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 surplus/(gap)	(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)

(**) exclude provision for loan losses.

34. FINANCIAL RISK MANAGEMENT (continued)

34.3 Liquidity Risk (continued)

c) Non-Derivative Cash Flows (continued)

	Bank				
	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 2015					
Financial assets					
Cash on hand	156,382,467	-	-	-	-
Balances with the NBC*	386,422,180	-	-	-	-
Balances with other banks	138,156,225	22,019,241	21,533,482	42,581,874	-
Loans and advances	258,438,734	170,236,407	571,473,212	297,072,237	408,209,831
Other assets	33,809,464	-	-	-	-
Total financial assets by remaining contractual maturities	973,209,070	192,255,648	593,006,694	339,654,111	408,209,831
Financial liabilities					
Deposits from banks	93,411,173	3,971,703	123,867,514	40,081	-
Deposits from customers	1,073,896,338	225,022,817	618,618,616	98,693,230	-
Borrowings	-	-	3,170,000	145,650,000	-
Other liabilities	34,267,817	2,318,575	-	-	-
Total financial liabilities by remaining contractual maturities	1,201,575,328	231,313,095	745,656,130	244,383,311	-
Net liquidity surplus/(gap)	(228,366,258)	(39,057,447)	(152,649,436)	95,270,800	408,209,831
<i>Million Riel equivalent</i>	(924,883)	(158,183)	(618,230)	385,847	1,653,250

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

(**) exclude provision for loan losses.

34. FINANCIAL RISK MANAGEMENT (continued)

34.3 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.

(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.

All commitments of the Group and the Bank, as disclosed in Note 32, 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 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
	<u>173,289,224</u>	<u>4,481,119</u>	<u>4,555,203</u>	<u>182,325,546</u>
<i>Million Riel equivalent</i>	<u>699,569</u>	<u>18,090</u>	<u>18,389</u>	<u>736,048</u>
As at 31 December 2015				
Unused portion of approved credit facilities	115,718,405	-	-	115,718,405
Acceptances and other financial facilities	42,925,283	2,523,018	-	45,448,301
Operating lease commitments	1,216,524	3,180,792	3,765,809	8,163,125
	<u>159,860,212</u>	<u>5,703,810</u>	<u>3,765,809</u>	<u>169,329,831</u>
<i>Million Riel equivalent</i>	<u>647,434</u>	<u>23,100</u>	<u>15,252</u>	<u>685,786</u>

34. FINANCIAL RISK MANAGEMENT (continued)

34.4 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.

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.

34.5 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.

34. FINANCIAL RISK MANAGEMENT (continued)

34.5 Capital Management (continued)

The table below summarises the composition of the regulatory capital:

	Group				Bank			
	As at 31 December 2016		As at 31 December 2015		As at 31 December 2016		As at 31 December 2015	
	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel	US\$	Million Riel
Tier 1 capital								
Share capital	220,000,000	888,140	170,000,000	688,500	220,000,000	888,140	170,000,000	688,500
Retained earnings	36,510,225	147,392	31,701,840	128,392	36,865,942	148,828	31,846,165	128,976
General reserves	97,972,613	395,515	98,076,936	397,212	98,050,777	395,831	98,050,777	397,106
Audited net income for the year	66,208,342	267,283	54,138,027	219,259	65,538,380	264,578	54,349,419	220,116
Less: Intangible assets	(1,767,103)	(7,134)	(1,175,650)	(4,761)	(1,722,132)	(6,952)	(1,098,943)	(4,451)
Less: Loans to related parties	(462,973)	(1,869)	(508,409)	(2,059)	(462,973)	(1,869)	(508,409)	(2,059)
	418,461,104	1,689,327	352,232,744	1,426,543	418,269,994	1,688,556	352,639,009	1,428,188
Tier 2 complementary capital								
General provision	18,649,505	75,288	14,992,685	60,721	18,470,475	74,565	14,887,044	60,293
Revaluation reserves	14,489,772	58,495	15,160,130	61,398	14,489,772	58,495	15,160,130	61,398
Less: Equity participation in banking or financial institutions	(25,588)	(103)	(25,588)	(104)	(29,005,880)	(117,097)	(29,031,468)	(117,577)
	33,113,689	133,680	30,127,227	122,015	3,954,367	15,963	1,015,706	4,114
	451,574,793	1,823,007	382,359,971	1,548,558	422,224,361	1,704,519	353,654,715	1,432,302

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 Name in English : **CANADIA BANK PLC (“CNB”)**
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 Bank’s license: Indefinite Period
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- ជម្រើសក្នុងការដកប្រាក់ជារៀងរាល់ខែ ឬដកនៅពេល ដល់កាលកំណត់
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- Available in 3 currencies; Khmer Riel (KHR), US Dollar (USD) and Thai Baht (THB).
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Debit Card



កាន់តែស៊ីវិល័យ! Modern Life Style

ជម្រើសកាន់តែងាយស្រួលតាមរយៈប័ណ្ណឥណទាន

- ទូទាត់ការចំណាយនៅក្រៅ និងក្នុងប្រទេស
- ការបញ្ញើទិញតាមសារផ្សេងៗ ឬទូរសព្ទ
- ទូទាត់ការចំណាយនៅលើអ៊ីនធឺណែត
- ដកសាច់ប្រាក់តាមទូរទៅដើម រឺបញ្ជូនធនាគារ កាណាឌីយ៉ា (រួមទាំងធនាគារដទៃទៀត)
- ប្រើបានជាង 6000 កន្លែងជាមួយម៉ាស៊ីនឆ្លុះកាតនៅទូទាំងព្រះរាជាណាចក្រកម្ពុជា និងជាមួយម៉ាស៊ីនឆ្លុះកាត 40 លានកន្លែងទូទាំងពិភពលោក
- សុវត្ថិភាពខ្ពស់
- ប្រើបានទូទាំងពិភពលោកតាមកន្លែងដែលទទួល VISA
- មិនចាំបាច់យកប្រាក់ជាប់ខ្លួនច្រើនពេក

Canada Bank Debit Card Convenience:

- Worldwide purchases
- Mail and telephone orders
- E-Commerce payments & Internet purchases
- Cash withdrawals at any Canada Bank ATM and counter (including other banks)
- Accepted by over 6,000 merchants in Cambodia and 40 million merchants worldwide
- Highly secure using chip card
- Recognized and accepted worldwide
- No need to carry too much cash

សម្រាប់ព័ត៌មានបន្ថែម For more information:

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ឥណទានផ្ទះ Home Loan

ប្លង់រឹង ឬប្លង់ទន់ Hard or Soft Title

លក្ខណៈពិសេស

- រយៈពេលបង់រំលស់ឥណទានរហូតដល់ ១៥ ឆ្នាំ
- មិនគិតកម្រៃសេវាកម្មលើការវាយតម្លៃអចលនទ្រព្យ
- លក្ខខណ្ឌងាយៗ និងសេវាកម្មរហ័ស
- ទ្រព្យធានាអាចជាប្លង់រឹង ឬប្លង់ទន់
- ទទួលយកប្រភពចំណូលក្រៅពីម្ចាស់កម្មសិទ្ធិករ
- ប្រភពចំណូលទូទាត់សងឥណទានអាចជា ប្រាក់បៀវត្ស បុព្វលាភ ពីការជួល ពីអាជីវកម្ម ការប្រាក់នៃប្រាក់បញ្ញើ មានកាលកំណត់ផ្សេងៗ

Special Terms and Conditions

- Term 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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ឥណទានយានយន្ត Auto Finance



ក្តីស្រមៃលោកអ្នកនឹងក្លាយជាការពិតជាមួយសេវា
ឥណទានយានយន្តរបស់ធនាគារ កាណាឌីយ៉ា

**Make your dream come true with
Canadia Bank Auto Finance**

ធនាគារយើងខ្ញុំមានផ្តល់ជូនឥណទានយានយន្តដែលមានលក្ខខណ្ឌពិសេសៗដូចខាងក្រោម៖

- ទំហំប្រាក់កម្ចីរហូតដល់ 70% នៃតម្លៃយានយន្ត
- បង់រៀនរយៈពេលវែង
- សេវាកម្មបម្រើ និងអនុម័តឥណទានឆាប់រហ័ស
- ពុំចាំបាច់មានទ្រព្យបញ្ចាំ
- អត្រាការប្រាក់ទាបសមរម្យ

Canadia Bank offers Automobile Financing to individuals and businesses with special features including:

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

សម្រាប់ព័ត៌មានបន្ថែម For more information:

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អ៊ីនធឺណិតប្រើប្រាស់ Internet Banking

លក្ខណៈសាមញ្ញ ងាយស្រួល និងមានសុវត្ថិភាព Simple, Convenient and Secure

លក្ខណៈពិសេស

- តាមដាន ឬក៏ពិនិត្យគណនីរបស់លោកអ្នក
- ផ្ទេរប្រាក់រវាងគណនីរបស់លោកអ្នកនៅក្នុងធនាគារកាណាឌីយ៉ា
- ផ្ទេរប្រាក់ទៅកាន់គណនីអ្នកដទៃនៅក្នុងធនាគារកាណាឌីយ៉ា
- ទូទាត់វិក្កយបត្រនានារបស់លោកអ្នក
- បើក និងបិទគណនីមានកាលកំណត់
- ចាត់ចែងការទូទាត់ដោយស្វ័យប្រវត្តិរបស់លោកអ្នក
- ទូទាត់វិក្កយបត្រភ្លើង និងសេវាជាច្រើនទៀត
- ពិនិត្យអត្រាការប្រាក់ និងអត្រាប្តូររូបិយប័ណ្ណបរទេស
- សុវត្ថិភាព

Terms and Conditions

- Manage your accounts
- Transfer money between your own accounts within Canada Bank
- Transfer money to third party within Canada Bank
- Pay your bills
- Open and pre-close fixed deposit accounts
- Manage your automatic payments
- Pay Utility Bills and more
- Enquire on Interest Rates and Foreign Exchange Rates
- Security

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ការិយាល័យទំនាក់ទំនងអតិថិជន 呼叫中心 Contact Center



ព័ត៌មានបន្ថែមពីសេវាកម្ម ធនាគារ កាណាឌីយ៉ា សូមទាក់ទងគ្រប់បណ្តាសាខាដែលនៅជិតលោកអ្នក

關於加華銀行其他產品及服務詳細內容，請聯繫離您最近的加華分行

To learn more about Canada Bank's products and services, please visit any
one of our branches nearest to you or call our contact center

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Simple · Convenient · Delivering Value



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