



ធនាគារ កាណាឌីយ៉ា
加 華 銀 行
CANADIA BANK

របាយការណ៍ប្រចាំឆ្នាំ **2025**

Annual Report | 年度報告



Delivering Best-in-Class Banking Services

Table of Contents

01	Corporate Profile	01
02	Message from the Chairman and CEO	03
03	Corporate Governance	18
04	Environment, Social, and Governance (ESG) Disclosure	27
05	Corporate Social Responsibility	29
06	2025 at a Glance	35
07	Awards and Recognition	36
08	Financial Highlights	37

09	Report of the Board of Directors	39
<hr/>		
10	Independent Auditor's Report	43
<hr/>		
11	Financial Statements	47
	Consolidated Statement of Financial Position	47
	Consolidated Statement of Profit or Loss and Other Comprehensive Income	48
	Consolidated Statement of Changes in Equity	49
	Consolidated Statement of Cash Flow	51
	Separate Statement of Financial Position	52
	Separate Statement of Profit or Loss and Other Comprehensive Income	53
	Separate Statement of Changes in Equity	54
	Separate Statement of Cash Flow	56
<hr/>		
12	Notes to Financial Statements	73
<hr/>		
13	Canadia Bank Branches	181
<hr/>		
14	Correspondent Banks	185

Who We Are



Corporate Profile

Founded in 1991, Canadia Bank is one of Cambodia's largest full-service commercial banks and the largest locally owned bank in the country. With more than three decades of experience, the Bank has built a strong and resilient foundation, maintaining a significant market share in both loans and deposits, supported by an extensive network of local and international banking relationships.

Canadia Bank offers a comprehensive suite of financial solutions tailored to the evolving needs of individuals and businesses. These include Deposits, Loans, Digital Payments, Foreign Exchange, Local and International Remittances, Debit and Credit Cards, Cash Management, and Trade Finance.

With a nationwide presence of 70 branches and approximately 430 self-service machines, we continue to expand our reach, enhance our products and services, and strengthen our digital capabilities, delivering seamless, value-driven banking experiences that foster long-term customer relationships and support financial growth.

As part of its regional expansion strategy, Canadia Bank established a foreign subsidiary in the Laos PDR in 2015, which has since grown to three branches, and opened a representative office in Hong Kong in 2025.



Corporate Vision

Delivering best-in-class banking services as your partner for financial success



Corporate Mission

To be the Best Partner to our customers and employees by leveraging our people, technology, and service delivery

Core Values

Trust

We build Trust with Integrity with our customers and Teamwork with our colleagues.

Ownership

We take Ownership and seek win-win solutions.

Performance-Driven

We adhere to the "One Bank" drive for performance and celebrate success.

Innovation

We do continuous Innovation for better ways to serve our customers and the Bank.

Customer Focus

We provide our Customers with the Best Quality Service by listening and attending to their needs.



សារលិខិតពី ប្រធានក្រុមប្រឹក្សាភិបាល និងអគ្គនាយក



**LOK NEAK OKNHA
DR. PUNG KHEAV SE**

CHAIRMAN OF THE BOARD

ជូនចំពោះភាគទុនិកជាទីគោរព

ទស្សនវិស័យសេដ្ឋកិច្ចក្នុងស្រុក និងពិភពលោក

នៅឆ្នាំ ២០២៥ សេដ្ឋកិច្ចសកលនៅតែមានភាពធន់ ប៉ុន្តែបរិយាកាសប្រតិបត្តិបន្តប្រឈមជាមួយភាពមិនប្រាកដប្រជា ការផ្លាស់ប្តូរគោលនយោបាយពាណិជ្ជកម្ម និងភាពតានតឹងភូមិសាស្ត្រនយោបាយដែលកំពុងបន្តកើតមាន។ សេដ្ឋកិច្ចសកលត្រូវបានប៉ាន់ប្រមាណថាមានកំណើនក្នុងរង្វង់ ៣,៤% ក្នុងឆ្នាំ ២០២៥ ដែលគាំទ្រដោយការវិនិយោគពាក់ព័ន្ធនឹងបច្ចេកវិទ្យា លក្ខខណ្ឌហិរញ្ញវត្ថុអំណោយផល និងសមត្ថភាព បន្ស៊ុំខ្លួននៃវិស័យឯកជន។ ទន្ទឹមនឹងនេះ ហានិភ័យនៃការធ្លាក់ចុះសេដ្ឋកិច្ចនៅតែមាន ជាពិសេសបង្កមកពីភាពតានតឹងនៃជំលោះពាណិជ្ជកម្មភាពតានតឹងភូមិសាស្ត្រនយោបាយ និងកំណើនផលិតភាពដែលយឺតជាងការរំពឹងទុក។

សេដ្ឋកិច្ចកម្ពុជាត្រូវបានប៉ាន់ប្រមាណថាមានកំណើនប្រហែល ៥% ក្នុងឆ្នាំ ២០២៥ ដែលឆ្លុះបញ្ចាំងពីការពង្រីកខ្លួនក្នុងកម្រិតមធ្យមប្រកបដោយភាពធន់ ក្នុងពេលដែលបរិយាកាសខាងក្រៅកាន់តែមានការប្រឈម។ កំណើននេះត្រូវបានគាំទ្រដោយការវិនិយោគលើហេដ្ឋារចនាសម្ព័ន្ធសាធារណៈ ដំណើរការប្រកបដោយ

ស្ថិរភាពនៃវិស័យកាត់ដេរ និងស្បែកជើង និងសកម្មភាពក្នុងវិស័យកសិកម្ម។ ទោះជាយ៉ាងណាក៏ដោយ សន្ទុះនេះត្រូវបានរារាំងដោយតម្រូវការសកលដែលមានភាពចុះខ្សោយ ការថមថយនៃវិស័យទេសចរណ៍ និងការអូសបន្លាយភាពតានតឹងនៅតាមព្រំដែនរវាងកម្ពុជា-ថៃ បង្កផលរំខានដល់ពាណិជ្ជកម្មឆ្លងដែនភស្តុភារកម្ម និងលំហូរនៃអ្នកដំណើរ។ ជាលទ្ធផល កំណើនសេដ្ឋកិច្ចនៅតែមានភាពវិជ្ជមាន ប៉ុន្តែត្រូវការពឹងផ្អែកលើតម្រូវការក្នុងស្រុក និងការវិនិយោគសាធារណៈ ទន្ទឹមនឹងហានិភ័យនៃសន្ទុះធ្លាក់ចុះនៅបន្តមាន និងអាស្រ័យលើការវិវត្តនៃកត្តាខាងក្រៅ និងភូមិសាស្ត្រនយោបាយ។

ទោះបីជាមានបញ្ហាប្រឈមពីខាងក្រៅក៏ដោយ វិស័យធនាគារនិងហិរញ្ញវត្ថុរបស់កម្ពុជានៅតែមានភាពធន់ និងបន្តគាំទ្រសកម្មភាពសេដ្ឋកិច្ច។ យោងតាមធនាគារជាតិនៃកម្ពុជា (NBC) ក្នុងឆ្នាំ ២០២៥ នេះ ឥណទានអតិថិជនក្នុងប្រព័ន្ធធនាគារ និងហិរញ្ញវត្ថុបានកើនឡើង ៥,៤% ដល់ ៦៣,៧ ពាន់លានដុល្លារអាមេរិក។ ប្រាក់បញ្ញើអតិថិជនបានកើនឡើង ១២,៤% ដល់ ៦៤,២ ពាន់លានដុល្លារអាមេរិក។ ទ្រព្យសកម្មសរុបបានពង្រីក ៨,២% ដល់ ១០០,២ ពាន់លានដុល្លារអាមេរិក។ និន្នាការទាំងនេះឆ្លុះបញ្ចាំងពីទំនុកចិត្តជាបន្តបន្ទាប់របស់សាធារណជន



MR. DOMINIC MARIO NOTARIO

CHIEF EXECUTIVE OFFICER

លើប្រព័ន្ធហិរញ្ញវត្ថុ និងស្ថានភាពសន្ទនីយភាពដ៏រឹងមាំរបស់វិស័យនេះ។ ខណៈពេល ដែលអនុបាតឥណទានមិនដំណើរការ (NPL) បានកើនឡើងដល់ ៨,៦% ប៉ុន្តែអនុបាត NPL សុទ្ធនៅតែមានកម្រិតទាបត្រឹម ២,៤% ដែលគាំទ្រដោយអនុបាតសំវិធានធនចំនួន ៧១,២% ដែលឆ្លុះបញ្ចាំងពីភាពធននៃប្រព័ន្ធធនាគារក្នុងការគ្រប់គ្រង និងការស្រូបយកហានិភ័យឥណទាន។

ស្របតាមគោលនយោបាយរបស់រាជរដ្ឋាភិបាល និងដោយផ្អែកលើគោលការណ៍មនុស្សធម៌ និងសាមគ្គីភាព ធនាគារជាតិនៃកម្ពុជាបានដាក់ចេញនូវវិធានការសង្គ្រោះ ក្នុងឆ្នាំ ២០២៥ ដើម្បីសម្រាលបន្ទុកដល់វិវៈ កងទ័ពដែលកំពុងបំពេញភារកិច្ចនៅសមរម្យមុខដោយផ្ទាល់ និងប្រជាពលរដ្ឋដែលរងផលប៉ះពាល់ដោយជម្លោះព្រំដែនកម្ពុជា-ថៃ តាមរយៈសេចក្តីណែនាំដែលបានចេញកាលពីថ្ងៃទី ៣០ ខែកក្កដា ឆ្នាំ ២០២៥ និងថ្ងៃទី ១០ ខែធ្នូ ឆ្នាំ ២០២៥។ វិធានការទាំងនេះរួមមាន ការផ្តល់អនុសាសន៍ឱ្យមានការលុបចោលឥណទានរហូតដល់ ៨០ លានរៀល សម្រាប់គ្រួសារពលី ឬរូបស ការលើកលែងថ្លៃសេវា និងការពិន័យផ្សេងៗ ដែលពាក់ព័ន្ធនឹងឥណទាន ការអនុញ្ញាតឱ្យពន្យារការបង់ការប្រាក់ និងប្រាក់ដើមបណ្តោះអាសន្ន ក៏ដូចជាការបន្តរៀបចំឥណទានឡើងវិញសម្រាប់អ្នកខ្ចីផ្សេងទៀតដែលបំពេញតាមលក្ខខណ្ឌ។

ទន្ទឹមនឹងវិធានការទាំងនេះ វិស័យឯកជនបានបង្ហាញពីសាមគ្គីភាពជាតិយ៉ាងរឹងមាំ។ ជាក់ស្តែងក្នុងឆ្នាំ ២០២៥ កងទ័ពជួរមុខ និងប្រជាជនស៊ីវិលដែលផ្លាស់ទីលំនៅ ទទួលបានការគាំទ្រពីកាណាឌីយ៉ា ក្រុប (Canadia Group) តាមរយៈការចូលរួមចំណែកជាថវិកាសរុបចំនួន ៤ លានដុល្លារអាមេរិក ខណៈដែលធនាគារ កាណាឌីយ៉ា បានអនុវត្តវិធានការបន្តបន្ថយបំណុលស្របតាមសារាចរណែនាំរបស់ធនាគារជាតិនៃកម្ពុជា ដែលជួយពង្រឹងដល់ កិច្ចសហការរវាងវិស័យសាធារណៈ និងឯកជនក្នុងអំឡុងពេលដែលតម្រូវការមនុស្សធម៌ត្រូវការជាចាំបាច់។

បន្ថែមលើវិធានការបទប្បញ្ញត្តិទាំងនេះ កម្ពុជាក៏បានបន្តពង្រឹងហេដ្ឋារចនាសម្ព័ន្ធហិរញ្ញវត្ថុ និងការតភ្ជាប់ទំនាក់ទំនងការទូទាត់ក្នុងតំបន់ផងដែរ។ ធនាគារជាតិនៃកម្ពុជាបានពង្រីកការតភ្ជាប់ការទូទាត់ QR ឆ្លងដែន រួមមានជាមួយប្រទេសម៉ាឡេស៊ី ជប៉ុន សិង្ហបុរី និងឡាវ ដែលជាផ្នែកមួយនៃកិច្ចខិតខំប្រឹងប្រែងឱ្យកាន់តែទូលំទូលាយក្នុងការលើកកម្ពស់ការទូទាត់ឌីជីថលដោយរលូនបង្កើនសមាហរណកម្មតំបន់ និងគាំទ្រដល់លំហូរពាណិជ្ជកម្មនិងទេសចរណ៍ផងដែរ។

លទ្ធផលហិរញ្ញវត្ថុរបស់ធនាគារ កាណាឌីយ៉ា

នៅក្នុងឆ្នាំ២០២៥ ធនាគារមានការផ្លាស់ប្តូរថ្នាក់ដឹកនាំ ដោយបានតែងតាំងលោក Dominic Mario Notario ជាអគ្គនាយកថ្មីនៅក្នុងខែតុលា ឆ្នាំ២០២៥ ស្នងតំណែងពីលោក Raymond Sia ដែលបានដឹកនាំធនាគារតាំងពីឆ្នាំ២០១៨។ លោក Raymond Sia ត្រូវបានតែងតាំងបន្ត ជានាយកគ្រប់គ្រងនៃក្រុមហ៊ុន Canadia Investment Holding Plc. (CIHP) និងបន្តផ្តល់ការគាំទ្រយ៉ាងពេញទំហឹងដល់ធនាគារក្នុងដំណើរឆ្ពោះទៅរកការសម្រេចបាននូវភាពល្អិតខ្លះនៃបទពិសោធន៍អតិថិជន និងលទ្ធផលហិរញ្ញវត្ថុ កាន់តែរឹងមាំ។

លទ្ធផលរបស់យើងនៅក្នុងឆ្នាំ២០២៥ ឆ្លុះបញ្ចាំងពីភាពធន់ និងការប្រតិបត្តិអាជីវកម្មប្រកបដោយវិន័យ នៅក្នុងបរិយាកាសដែលនៅតែមានបញ្ហាប្រឈម។ ចំណូលប្រតិបត្តិការសរុបបានកើនឡើង ១៩,៧% ជម្រុញជាចម្បងដោយការកើនឡើង ២០,០% នៃចំណូលការប្រាក់សុទ្ធ ព្រមទាំងការបន្តកើនឡើងនៃចំណូលកម្រៃសេវា និងចំណូលប្រតិបត្តិការផ្សេងៗទៀត។ ការធ្វើសំវិធានធនត្រូវបានធ្វើឡើងដោយផ្អែកលើគោលការណ៍ប្រុងប្រយ័ត្ន ទោះបីចំណាយលើសំវិធានធនឥណទាន មានការកើនឡើងដល់ ៣១,៧ លានដុល្លារអាមេរិកក៏ប្រាក់ចំណេញមុនបង់ពន្ធបានកើនឡើង ២៥,៣% ដល់ ១៣០,៣ លានដុល្លារអាមេរិក ខណៈដែលប្រាក់ចំណេញសុទ្ធបានកើនឡើង ១១,០% ដល់ ៩៣,៩ លានដុល្លារអាមេរិក។ ដើម្បីពង្រឹងបន្ថែមនូវមូលដ្ឋានដើមទុនរបស់យើងភាគទុនិកបានបញ្ចូលដើមទុនបន្ថែមចំនួន ៥០ លានដុល្លារអាមេរិក ដែលធ្វើឱ្យដើមទុនទូទាត់សរុបកើនដល់ ៨៥០ លានដុល្លារអាមេរិក ដែលបញ្ជាក់ជាថ្មីពីទំនុកចិត្តលើទិសដៅយុទ្ធសាស្ត្រ និងចីរភាពរយៈពេលវែងរបស់ធនាគារ។ លើតារាងតុល្យការ ប្រាក់បញ្ញើបានកើនឡើង ៦,៨% ដល់ ៧,៤ ពាន់លានដុល្លារអាមេរិក ខណៈដែលឥណទាន និងបុរេប្រទានដល់អតិថិជនបានធ្លាក់ចុះបន្តិចចំនួន ២,៧% មកត្រឹម ៥,១ ពាន់លានដុល្លារអាមេរិក ដែលនាំឱ្យអនុបាតឥណទានធៀបនឹងប្រាក់បញ្ញើស្ថិតក្នុងកម្រិតទាបនៅត្រឹម ៦៨,៦%។ ទ្រព្យសកម្មសរុបបានកើនឡើង ៦,៤% ធៀបនឹងឆ្នាំមុន ដល់ ៩,២ ពាន់លានដុល្លារអាមេរិក។

យើងរក្សាបាននូវស្ថានភាពមូលនិធិ និងដើមទុនដ៏រឹងមាំពេញមួយឆ្នាំ ដែលគាំទ្រដោយមូលដ្ឋានប្រាក់បញ្ញើមានស្ថិរភាព និងកម្រិតមូលធនដែលមានភាពរឹងមាំ។ មូលធនសរុបបានកើនឡើង ៦,៧% ដល់ ១,៤៥ ពាន់លានដុល្លារអាមេរិក ធ្វើឱ្យអនុបាត

មូលធនធៀបនឹងទ្រព្យសកម្មមានចំនួន ១៥,៨%។ សូចនាករទាំងនេះគូសបញ្ជាក់ពីស្ថានភាពហិរញ្ញវត្ថុដ៏រឹងមាំ ភាពធន់ និងការត្រៀមខ្លួនរបស់ធនាគារ ដើម្បីបន្តកំណើនប្រកបដោយចីរភាព ទោះបីជាមានការប្រឈមជាមួយភាពមិនប្រាកដប្រជាដោយ។

យើងក៏បានបន្តរក្សាតារាងតុល្យការដ៏រឹងមាំផងដែរ។ នៅដំណាច់ឆ្នាំ២០២៥ អនុបាតដើមទុនគ្រប់គ្រាន់ថ្នាក់ទី១ របស់យើងស្ថិតនៅកម្រិត ២៣,១% ខណៈដែលអនុបាតសោធនភាពសម្រេចបាន ២៤,៨% ហើយអនុបាតក្របខ័ណ្ឌសន្និធិភាពរបស់យើងនៅតែឈរនៅកម្រិតខ្ពស់ក្នុងអត្រា ១៩៣% ខ្ពស់ជាងតម្រូវការអប្បបរមាដែលតម្រូវដោយបទប្បញ្ញត្តិ។ សូចនាករទាំងនេះឆ្លុះបញ្ចាំងពីភាពរឹងមាំជាបន្តបន្ទាប់របស់ធនាគារលើផ្នែកដើមទុន សន្និធិភាព និងការគ្រប់គ្រងហានិភ័យ ផ្តល់ភាពរឹងមាំឱ្យយើងចាប់យកឱកាសកំណើន ស្របពេលរក្សាភាពធន់នៅក្នុងបរិយាកាសដែលមានការផ្លាស់ប្តូរយ៉ាងឆាប់រហ័ស។

យើងបានពង្រឹងការវិនិយោគរបស់យើងលើប្រព័ន្ធបច្ចេកវិទ្យាជំនាន់ចុងក្រោយ ធ្វើឱ្យប្រសើរឡើងនូវការផ្តល់សេវាកម្ម និងអភិវឌ្ឍបន្ថែមទៀតនូវសមត្ថភាពបុគ្គលិករបស់យើង ដើម្បីលើកកម្ពស់បទពិសោធន៍អតិថិជន។ នៅក្នុងខែមេសា ឆ្នាំ២០២៥ យើងបានដាក់ឱ្យដំណើរការនូវកម្មវិធី Canadia Bank App ជំនាន់ថ្មី ដែលមានការរចនាថ្មី ដើម្បីផ្តល់បទពិសោធន៍ដល់អ្នកប្រើប្រាស់ឱ្យកាន់តែប្រសើរឡើង រួមជាមួយនឹងមុខងារថ្មីៗជាច្រើនដែលត្រូវបានរៀបចំឡើងដើម្បីបំពេញតម្រូវការអតិថិជន។ ការធ្វើឱ្យប្រសើរឡើងជាបន្តបន្ទាប់នេះ ក៏ត្រូវបានធ្វើឡើងចំពោះសេវាធនាគារតាមអ៊ិនធឺណិតសម្រាប់សាជីវកម្ម កម្មវិធីពាណិជ្ជករ និងសេវាកម្ម Open API របស់យើងផងដែរ ដើម្បីធានាថាអតិថិជនរបស់យើងទទួលបានអត្ថប្រយោជន៍ពីការរចនាថ្មី ជាមួយនឹងមុខងារ កាន់តែអស្ចារ្យ និងការតភ្ជាប់កាន់តែស៊ីជម្រៅ។

នៅក្នុងខែឧសភា ឆ្នាំ២០២៥ យើងបានពង្រឹងការយកចិត្តទុកដាក់របស់យើងលើការអភិវឌ្ឍបុគ្គលិក ជាមួយនឹងការបង្កើតមជ្ឈមណ្ឌល បណ្តុះបណ្តាលដ៏ទំនើបថ្មីមួយនៅ អគារ Elysee កោះពេជ្រ ដែលគូសបញ្ជាក់ពីការប្តេជ្ញាចិត្តរបស់ធនាគារចំពោះការអភិវឌ្ឍជំនាញ ការកសាងសមត្ថភាព និងនវានុវត្តន៍។ មជ្ឈមណ្ឌលនេះត្រូវបានរចនាឡើងជាបន្ទប់បណ្តុះបណ្តាលដែលអាចបត់បែនបាន និងតំបន់ស្វ័យសិក្សាពិសេស ដើម្បីផ្តល់នូវបរិយាកាសសមស្របសម្រាប់ការបង្កើនជំនាញ ការសហការ និងការគិតប្រកបដោយភាពច្នៃប្រឌិត។

ជាផ្នែកមួយនៃយុទ្ធសាស្ត្រពង្រីកវិសាលភាពក្នុងតំបន់ ធនាគារ បានបើកការិយាល័យតំណាងរបស់ខ្លួនប្រចាំនៅទីក្រុងហុងកុង កាលពីខែកក្កដា ឆ្នាំ២០២៥។ ការិយាល័យនេះដើរតួជាមជ្ឈមណ្ឌល យុទ្ធសាស្ត្រមួយ ដើម្បីទាក់ទាញវិនិយោគិន តំណាងឱ្យធនាគារ ពង្រឹងចំណងមិត្តភាពលើការវិនិយោគរវាងហុងកុង និងកម្ពុជា ព្រមទាំងគាំទ្រដល់ការពង្រីកខ្លួននៅទូទាំងតំបន់ Greater Bay Area អាស៊ីអាគ្នេយ៍ និងតំបន់ដទៃទៀត។

យើងបានបន្តយុទ្ធសាស្ត្រពង្រីកវត្តមានសាខារបស់យើង ដើម្បី ផ្តល់ភាពងាយស្រួលដល់អតិថិជនក្នុងការទទួលបានសេវារបស់ យើងនៅទូទាំងប្រទេស។ សាខាអាកាសយានដ្ឋានអន្តរជាតិពេជ្រ របស់យើង និងបញ្ជីប្តូរប្រាក់ត្រូវបានបើកដំណើរការជាផ្លូវការ នៅខែកញ្ញា ឆ្នាំ២០២៥ ស្របពេលជាមួយគ្នានឹងការសម្ពោធអាកាសយានដ្ឋានថ្មី។ សាខាអាកាសយានដ្ឋានអន្តរជាតិពេជ្រ ផ្តល់សេវាកម្មធនាគារគ្រប់ប្រភេទ ជាមួយនឹងម៉ោងធ្វើការដែល ស្របតាមកាលវិភាគរបស់អាកាសយានដ្ឋាន។ ទន្ទឹមនឹងនេះ ធនាគារត្រូវបានតែងតាំងជាដៃគូទូទាត់ប្រាក់សម្រាប់ពាណិជ្ជករ ផ្តាច់មុខរបស់អាកាសយានដ្ឋាន ដែលអាចឱ្យយើងបង្កើតប្រព័ន្ធ អេកូឡូស៊ីពាណិជ្ជកម្មដោយមិនប្រើសាច់ប្រាក់សុទ្ធដែលរួម បញ្ចូលគ្នាយ៉ាងពេញលេញ តាមរយៈការដាក់ឱ្យប្រើប្រាស់នូវការ ទទួលយក KHQR និង POS យ៉ាងទូលំទូលាយនៅទូទាំងហាង លក់រាយ ហាងលក់ទំនិញរួចពន្ធ ប្រតិបត្តិករម្ហូបអាហារ និង ភេសជ្ជៈ អ្នកផ្តល់សេវាកម្មការកម្ម ក្រុមហ៊ុនអាកាសចរណ៍ និង ចំណាត់ចែង។

គិតត្រឹមដំណាច់ឆ្នាំ ២០២៥ ធនាគារ កាណាឌីយ៉ា មានសាខា ប្រតិបត្តិការសរុបចំនួន ៦៩ នៅទូទាំងប្រទេស ដែលគាំទ្រដោយ បណ្តាញម៉ាស៊ីន ATM ចំនួន ៣៣៤ ម៉ាស៊ីន CRM ចំនួន ៦៩ ម៉ាស៊ីន VTM ចំនួន ១៩ និងម៉ាស៊ីនបោះពុម្ពកាតឆ្លាតវៃ (SEMs) ចំនួន ៨ នៅទូទាំងប្រទេសកម្ពុជា។ ដើម្បីពង្រីកបណ្តាញរបស់ យើងបន្ថែមទៀត យើងបានសហការជាមួយយុទ្ធសាស្ត្រជាមួយធនាគារ ប្រៃសណីយ៍កម្ពុជា ដោយអនុញ្ញាតឱ្យអតិថិជនរីករាយនឹងការ ដកប្រាក់ដោយឥតគិតថ្លៃដោយប្រើកាត CSS របស់ពួកគេនៅ តាមម៉ាស៊ីន ATM ណាមួយដែលប្រតិបត្តិការដោយធនាគារទាំងពីរ នៅទូទាំងប្រទេសកម្ពុជា។ គំនិតផ្តួចផ្តើមនេះលុបបំបាត់កម្រៃនៃ ការដកប្រាក់ និងផ្តល់ជូនអតិថិជននូវបណ្តាញម៉ាស៊ីន ATM កាន់ តែទូលំទូលាយ ដោយធានាបាននូវភាពបត់បែន និងភាព ងាយស្រួលកាន់តែច្រើនគ្រប់ទីកន្លែងដែលពួកគេនៅ។

ឆ្នាំ២០២៥ ក៏ជាការកត់សម្គាល់នូវព្រឹត្តិការណ៍សំខាន់ៗនៅក្នុង ភាពជាដៃគូយុទ្ធសាស្ត្ររបស់យើងផងដែរ។ យើងបានប្រារព្ធ

ខួប ២៥ ឆ្នាំនៃកិច្ចសហការជាមួយ Mastercard ក្នុងការជំរុញ ការទូទាត់ឌីជីថលរបស់កម្ពុជា។ កិច្ចសហការនេះបានណែនាំ អំពីកាតឥណទាន និងម៉ាស៊ីនឆ្លាតវៃដំបូងគេបង្អស់នៅក្នុង ប្រទេស ដែលអនុញ្ញាតឱ្យអាជីវកម្មទទួលយកការទូទាត់ទាំង តាមអ៊ីនធឺណិត និងដោយផ្ទាល់ ហើយថ្មីៗនេះ បានដាក់ឱ្យ ដំណើរការកាតឥណទាននិមិត្ត ដើម្បីពង្រីកបន្ថែមទៀតនូវការ ទទួលបានសេវាហិរញ្ញវត្ថុទំនើប។

លើសពីនេះទៅទៀត ធនាគារ កាណាឌីយ៉ា បានចុះហត្ថលេខា លើអនុស្សរណៈនៃការយោគយល់គ្នា (MoU) ជាមួយអគ្គលេខា ធិការដ្ឋាននៃគណៈកម្មាធិការសេដ្ឋកិច្ច និងធុរកិច្ចឌីជីថល (GS-DEBC) ដើម្បីគាំទ្រដល់ការចុះឈ្មោះចូលក្នុងប្រព័ន្ធសម្រាប់ អ្នកធ្វើការក្នុងសេដ្ឋកិច្ចក្រៅប្រព័ន្ធ។ តាមរយៈការចុះឈ្មោះដោយ ឥតគិតថ្លៃ និងស្ម័គ្រចិត្តតាមរយៈកម្មវិធីលើទូរស័ព្ទចល័តរបស់ ធនាគារ កាណាឌីយ៉ា សាខាទូទាំងប្រទេស និងបញ្ជីតាមសាខា បេឡាជាតិរបស់និស្សិតសង្គម (ប.ស.ស) កម្មករ និងអ្នកប្រកបរបរ ក្នុងសេដ្ឋកិច្ចក្រៅប្រព័ន្ធនិងទទួលបាននូវសេវាសាធារណៈយ៉ាង សម្បូរបែបរបស់រាជរដ្ឋាភិបាល។ បន្ថែមលើនេះ ធនាគារក៏បាន ចាប់ដៃគូសហការជាមួយក្រុមហ៊ុន TADA Cambodia ដើម្បី ជម្រុញការទូទាត់ដោយមិនប្រើសាច់ប្រាក់រវាងអ្នកបើកបរ និង អ្នកធ្វើដំណើរ តាមរយៈការទូទាត់ដោយស្កេន QR កូដ។

ក្នុងនាមជាធនាគារពាណិជ្ជដ៏ឈានមុខ និងមានវ័យចំណាស់ជាងគេ មួយនៅក្នុងប្រទេសកម្ពុជា ធនាគារ កាណាឌីយ៉ា នៅតែបន្ត ទទួលបានការទទួលស្គាល់ពីសំណាក់ស្ថាប័នល្បីៗទាំងក្នុងស្រុក តំបន់ និងអន្តរជាតិ។ ភាពជោគជ័យទាំងនេះបានឆ្លុះបញ្ចាំងពី ឧត្តមភាពរបស់យើងនៅក្នុងសេវាកម្មធនាគារសម្រាប់សាជីវកម្ម (Corporate Banking) សហគ្រាសធុនតូច និងមធ្យម (SME Banking) និងសេវាធនាគាររូបវន្តបុគ្គល (Retail Banking) ដែលត្រូវបានគាំទ្រដោយអភិបាលកិច្ចដ៏រឹងមាំ រួមជាមួយនឹងការ បន្តវិនិយោគលើនូវតួនាទីឌីជីថល បរិយាបន្នហិរញ្ញវត្ថុ និងការធ្វើ ប្រតិបត្តិការធនាគារដោយការទទួលខុសត្រូវ។

- **ការទទួលស្គាល់ពីធនាគារជាតិនៃកម្ពុជា**
យើងខ្ញុំមានកិត្តិយសក្រៃលែងដែលបានទទួលនូវការ ទទួលស្គាល់ ចំនួនពីរ រួមមាន ជាធនាគារឆ្លើមក្នុងការ ផ្តល់ឥណទាន និងការទទួលប្រាក់បញ្ញើជាប្រាក់រៀល និង លិខិតសរសើរសម្រាប់ការផ្តល់របាយការណ៍បានត្រឹមត្រូវ និងទាន់ពេលវេលា ដែលគាំទ្រដល់ ស្ថិរភាព និងតម្លាភាព នៃប្រព័ន្ធធនាគារ។

- វិញ្ញាបនបត្រអនុលោមភាពសារពើពន្ធ ប្រភេទ “មាស” ក្នុងឆ្នាំ២០២៥ ពីអគ្គនាយកដ្ឋានពន្ធដារ**
 ការទទួលស្គាល់នេះ បានឆ្លុះបញ្ចាំងពីការប្តេជ្ញាចិត្តយ៉ាងមុតមាំរបស់យើងចំពោះអនុលោមភាពសារពើពន្ធ តម្លាភាព និងការរួមចំណែកដ៏មានអត្ថន័យដល់ការអភិវឌ្ឍសេដ្ឋកិច្ចប្រកបដោយចីរភាពរបស់ប្រទេសកម្ពុជា។
- ពានរង្វាន់មាស “សហគ្រាសមួយ ជាសហគមន៍សុខសាន្តមួយ” ប្រចាំឆ្នាំ ២០២៥ ពីក្រសួងការងារ និងបណ្តុះបណ្តាលវិជ្ជាជីវៈ**
 ពានរង្វាន់នេះ បានទទួលស្គាល់នូវការអនុវត្តយ៉ាងខ្ជាប់ខ្ជួនរបស់យើងចំពោះបទបញ្ញត្តិការងារ ការប្រតិបត្តិការងារប្រកបដោយក្រមសីលធម៌ និងកិច្ចខិតខំប្រឹងប្រែងក្នុងការលើកកម្ពស់បរិយាកាសការងារដែលមានបរិយាបន្ន និងសុខដុមរមនា។
- ពានរង្វាន់ធនាគារឆ្នើមបំផុតសម្រាប់សាជីវកម្មខ្នាតធំនៅកម្ពុជា ប្រចាំឆ្នាំ ២០២៥ ពីស្ថាប័ន Euromoney**
 ពានរង្វាន់នេះ បានទទួលស្គាល់នូវជំនាញវិជ្ជាជីវៈរបស់យើង ក្នុងការផ្តល់ជូននូវដំណោះស្រាយហិរញ្ញវត្ថុដើម្បីគាំទ្រដល់សាជីវកម្មខ្នាតធំ ក្នុងការធ្វើឱ្យប្រសើរឡើងនូវប្រតិបត្តិការ ការគ្រប់គ្រងសាច់ប្រាក់ងាយស្រួល និងការជម្រុញកំណើន អាជីវកម្ម។
- ពានរង្វាន់ធនាគារដែលត្រូវបានគ្រប់គ្រងល្អបំផុតនៅកម្ពុជា ប្រចាំឆ្នាំ ២០២៥ ពីស្ថាប័ន The Asian Banker**
 ពានរង្វាន់នេះត្រូវបានផ្តល់ជូនរៀងរាល់ ៣ ឆ្នាំម្តង ការទទួលស្គាល់នេះបានបង្ហាញយ៉ាងច្បាស់ពីភាពធន់នៃហិរញ្ញវត្ថុ ការធ្វើពិពិធកម្មអាជីវកម្ម ការពង្រឹងសមត្ថភាពឌីជីថល និងការផ្តល់សេវាកម្មប្រកបដោយនិរន្តរភាព។
- ពានរង្វាន់ធនាគារឆ្នើមបំផុតសម្រាប់សេវាធនាគារបុគ្គលនៅកម្ពុជា ឆ្នាំ ២០២៥ ពីស្ថាប័ន The Asian Banker**
 ពានរង្វាន់នេះបានឆ្លុះបញ្ចាំងពីការបន្តយកចិត្តទុកដាក់របស់យើងលើសេវានូវត្តន៍នៃសេវាធនាគារបុគ្គល (Retail Banking) ការធ្វើបរិវត្តកម្មឌីជីថល ផលិតផលដែលមានបរិយាបន្ន ភាពជាដៃគូយុទ្ធសាស្ត្រ និងគំនិតផ្តួចផ្តើមក្នុងការផ្សារភ្ជាប់ទំនាក់ទំនង ដោយផ្តោតលើអតិថិជនជាគោល សម្រាប់ប្រជាពលរដ្ឋម្នាក់ៗ និងរាជរដ្ឋាភិបាល។

- ពានរង្វាន់ភាពជាអ្នកដឹកនាំ ប្រចាំឆ្នាំ ២០២៥ ពីស្ថាប័ន Visa**
 ពានរង្វាន់ចំនួនបួនត្រូវបានផ្តល់ជូន ក្នុងនោះរួមមានការទទួលស្គាល់នូវលទ្ធផលការងារដ៏ឆ្លើយតបរបស់យើងក្នុងការជម្រុញការប្រើប្រាស់កាតសម្រាប់អតិថិជនលំដាប់ខ្ពស់ (Affluent Card Spending) កំណើននៃ បណ្តាញទទួលទូទាត់តាមហាងទំនិញ (Merchant Acceptance) ការពង្រីក លេខសម្គាល់ម៉ាស៊ីនឆ្លុះកាត (CAID Expansion) និងទំហំប្រតិបត្តិការសរុបនៅទូទាំងប្រព័ន្ធអេកូឡូស៊ីនៃកាតនិងបណ្តាញពាណិជ្ជករ។

ទស្សនវិស័យសម្រាប់ឆ្នាំ ២០២៦

ភាពតានតឹងផ្នែកភូមិសាស្ត្រនយោបាយដែលបានកើត ឡើងជាថ្មី ការកើនឡើងនៃថ្លៃទំនិញ ការរំពឹងទុកខ្ពស់លើអតិផរណា និងលក្ខខណ្ឌហិរញ្ញវត្ថុដែលកាន់តែតឹងរឹង ត្រូវបានរំពឹងថានឹងផ្តល់សម្ពាធលើសេដ្ឋកិច្ចសកលក្នុងឆ្នាំ ២០២៦។ ស្ថាប័នមូលនិធិរូបិយវត្ថុអន្តរជាតិ (IMF) បានព្យាករថា កំណើនសេដ្ឋកិច្ចសកលនឹងស្ថិតក្នុងកម្រិត ៣,១% ក្នុងឆ្នាំ ២០២៦ ខណៈដែលអតិផរណាសកលត្រូវបានព្យាករថានឹងកើនឡើងដល់ ៤,៤%។

ក្នុងបរិបទនេះ សេដ្ឋកិច្ចរបស់ប្រទេសកម្ពុជាត្រូវបានរំពឹងថានឹងនៅតែបន្តមានភាពធន់ ទោះបីស្ថិតក្នុងកម្រិតមធ្យមក៏ដោយ ក៏ស្ថាប័នមូលនិធិរូបិយវត្ថុអន្តរជាតិ (IMF) បានព្យាករថា កំណើនផលិតផលក្នុងស្រុកសរុប (GDP) នឹងមានប្រមាណ ៤,០% និងអតិផរណាថ្លៃទំនិញប្រើប្រាស់មានចំនួនប្រមាណ ៣,១% សម្រាប់ឆ្នាំ ២០២៦។ ដើម្បីឆ្លើយតបទៅនឹងបរិយាកាសខាងក្រៅដែលមានភាពមិនប្រាកដប្រជា ធនាគារ កាណាឌីយ៉ា នឹងនៅតែបន្តផ្តោតលើការគ្រប់គ្រងហានិភ័យដោយប្រុងប្រយ័ត្ន ការពង្រឹងទំនាក់ទំនងជាមួយអតិថិជន និងបន្តវិនិយោគលើសមត្ថភាពឌីជីថល និងឧត្តមភាពនៃសេវាកម្ម។ អាទិភាពទាំងនេះនឹងគាំទ្រដល់សមត្ថភាពរបស់ធនាគារ ក្នុងការឆ្លើយតបទៅនឹងបម្រែបម្រួលនៃទីផ្សារ តម្រូវការដែលកំពុងវិវត្តរបស់អតិថិជន និងបន្តស្វែងរកកំណើនប្រកបដោយចីរភាពក្នុងឆ្នាំ ២០២៦។

ដើម្បីពង្រឹងទំនាក់ទំនងជាមួយអតិថិជនឱ្យកាន់តែស៊ីជម្រៅយើងនឹងបន្តកែលម្អដំណោះស្រាយហិរញ្ញវត្ថុរបស់យើង សម្រួលនីតិវិធីការងារ វិនិយោគលើការកសាងសមត្ថភាព និងការបង្កើនជំនាញដល់បុគ្គលិករបស់យើង ព្រមទាំងពង្រីកទាំងបណ្តាញសាខា និងលទ្ធភាពនៃការទទួលបានការទូទាត់តាមឌីជីថល។ ស្របតាមយុទ្ធសាស្ត្រពង្រីកសាខារបស់យើង យើងមានផែនការបើកសាខាថ្មីមួយនៅក្នុងតំបន់សេដ្ឋកិច្ចពិសេស កោះកុង ចេជាង

(Koh Kong Zhejiang Special Economic Zone) និង តំបន់កោះនរា ដែលសុទ្ធសឹងជា ទីតាំងយុទ្ធសាស្ត្រ ដែលនឹង អនុញ្ញាតឱ្យយើងផ្តល់សេវាធនាគារគ្រប់ប្រភេទ ជូនដល់អតិថិជន សាជីវកម្ម និងរូបវន្តបុគ្គល។

សេចក្តីថ្លែងអំណរគុណ

យើងខ្ញុំសូមសម្តែងនូវការដឹងគុណយ៉ាងជ្រាលជ្រៅចំពោះ អតិថិជនរបស់យើង សម្រាប់ការបន្តគាំទ្រ និងផ្តល់នូវទំនុកចិត្ត មកលើធនាគារ កាណាឌីយ៉ា។ ទំនុកចិត្តរបស់លោកអ្នកចំពោះ សេវាកម្មរបស់យើង បានជួយពង្រឹងនូវការប្តេជ្ញាចិត្តរបស់យើង ក្នុងការកសាងទំនាក់ទំនងឱ្យកាន់តែរឹងមាំ និងយូរអង្វែង ព្រមទាំង ផ្តល់ជូននូវដំណោះស្រាយធនាគារដ៏សម្បូរបែប និងមានលក្ខណៈ ផ្ទាល់ខ្លួន។ យើងនៅតែប្រកាន់ខ្ជាប់នូវបេសកកម្មរបស់យើង ក្នុងការបម្រើលោកអ្នកក្នុងនាមជាដៃគូហិរញ្ញវត្ថុដែលគួរឱ្យ ទុកចិត្តបំផុត។

ក្នុងខណៈពេលដែលយើងកំពុងបន្តដំណើរឆ្ពោះទៅរកការផ្តល់ សេវាកម្មធនាគារដ៏ល្អបំផុតជូនដល់អតិថិជន យើងក៏សូមថ្លែង អំណរគុណយ៉ាងស្មោះស្ម័គ្រផងដែរ ដល់ក្រុមប្រឹក្សាភិបាល ថ្នាក់ដឹកនាំ និងបុគ្គលិកគ្រប់លំដាប់ថ្នាក់ទាំងអស់នៃ ធនាគារ កាណាឌីយ៉ា សម្រាប់ការខិតខំប្រឹងប្រែងធ្វើការងារ ប្រកបដោយ វិជ្ជាជីវៈ និងការលះបង់មិនងាករប្រកបដោយឧត្តមភាព។

ជាទីបញ្ចប់ យើងខ្ញុំសូមសម្តែងនូវការដឹងគុណដ៏ស្មោះស្ម័គ្រចំពោះ ធនាគារជាតិនៃកម្ពុជា និងរាជរដ្ឋាភិបាលនៃព្រះរាជាណាចក្រកម្ពុជា សម្រាប់ការផ្តល់នូវការណែនាំ និងការគាំទ្រកន្លងមក។ យើងខ្ញុំ ជឿជាក់យ៉ាងមុតមាំថា ក្រោមការដឹកនាំរបស់ **សម្តេចមហាបវរធិបតី ហ៊ុន ម៉ាណែត នាយករដ្ឋមន្ត្រី នៃព្រះរាជាណាចក្រកម្ពុជា** រាជរដ្ឋាភិបាលកម្ពុជានឹងបន្តជម្រុញកំណើនសេដ្ឋកិច្ច ប្រកបដោយ ចីរភាព និងរក្សាបាននូវប្រព័ន្ធហិរញ្ញវត្ថុដែល មានស្ថិរភាព និងភាពធន់ សម្រាប់ឆ្នាំខាងមុខបន្តទៀត។



លោកអ្នកឧកញ៉ា បណ្ឌិត ពុង យ៉ាវសៃ
ប្រធានក្រុមប្រឹក្សាភិបាល



លោក Dominic Mario Notario
អគ្គនាយក

來自 董事長和首席執行官的信

尊敬的股東們

全球與國內經濟展望

2025年，全球經濟整體保持韌性，但經營環境仍受不確定性、貿易政策調整及地緣政治局勢緊張等因素影響。受科技領域投資、相對寬鬆的金融環境及私營部門適應力推動，2025年全球經濟增速預計約3.4%。與此同時，下行風險猶存，主要來自貿易摩擦反覆、地緣政治緊張及生產力增速低於預期等壓力。

2025年柬埔寨經濟預計實現約5%的增長，在外部環境更趨嚴峻的背景下，經濟整體保持韌性但趨於溫和的增長態勢。增長主要由公共基礎設施投資、服裝與製鞋業穩定運行及農業持續發展支撐。受全球需求走弱、旅遊業復甦放緩，以及柬泰邊境持續緊張局勢對跨境貿易、物流與人員往來等因素影響，經濟增長動能受到制約。柬埔寨經濟雖維持正增長，但增長動能越來越依賴國內需求與公共投資，外部與地緣政治因素構成主要下行風險。

儘管面臨外部壓力，柬埔寨銀行業與金融體系仍保持穩健，持續為經濟活動提供支持。根據柬埔寨國家銀行（NBC）數據，2025年銀行金融體系客戶貸款增長5.4%，規模達637億美元；客戶存款增長12.4%，達642億美元；總資產增長8.2%，達1,002億美元。上述數據反映市場對金融體系信心穩固，行業流動性處於強勁水平。雖然不良貸款率升至8.6%，但在71.2%的撥備覆蓋率支撐下，淨不良貸款率維持在2.4%的適度水平，體現了銀行體系在信用風險管理與風險吸收方面的韌性。

依據柬埔寨王國政府政策，本著人道主義精神與團結理念，柬埔寨國家銀行於2025年推出了一系列有針對性的紓困措施，以減輕直接參與邊境行動的軍人及受柬泰邊境衝突影響民眾的負擔，相關指引分別於2025年7月30日及12月10日發布。措施包括：建議為陣亡或受傷軍人家屬豁免最高8,000萬瑞爾貸款、免收貸款相關費用與罰息、暫緩利息支付與本金償還，並為其他合格借款人持續提供貸款重組安排。與此同時，私營部門也展現出強烈的國家團結精神。加華集團2025年累計捐贈400萬美元，用於支持前線人員與流離失所民眾；

加華銀行亦依照柬埔寨國家銀行指引落實債務減免措施，在人道主義需求上升時期，強化公共與私營部門協同應對能力。

除監管措施外，柬埔寨持續強化金融基礎設施與區域支付互聯。柬埔寨國家銀行擴大跨境二維碼QR支付對接，推動與馬來西亞、日本、新加坡、老撾等國家的互聯合作，致力於實現無縫數字支付、深化區域一體化，並支持貿易與旅遊往來。

加華銀行經營概況

2025年，加華銀行完成管理層交接：Dominic Mario Notario 先生於2025年10月就任新任首席執行官，接替2018年以來領導本行的 Raymond Sia 先生。Raymond Sia 先生隨後被任命為加華投資控股有限公司（CIHP）董事總經理，繼續為銀行在提升客戶體驗和增強財務業績方面提供全面支持。

在充滿挑戰的經營環境下，我行2025年業績展現出穩健韌性與嚴謹執行力。總營業收入增長19.7%，主要得益於淨利息收入增長20.0%，以及手續費及其他營業收入持續增長。為保持審慎撥備，儘管金融工具減值損失增至3,170萬美元，但稅前利潤仍增長25.3%，達1.303億美元；淨利潤增長11.0%，達9,390萬美元。為進一步夯實資本基礎，股東追加注資5,000萬美元，實繳資本總額提升至8.5億美元，彰顯了股東對銀行長期戰略與可持續發展的信心。資產負債表方面，存款增長6.8%至74億美元；客戶貸款及墊款略降2.7%至51億美元，存貸比維持68.6%的審慎水平；總資產同比增長6.4%，達92億美元。

憑藉穩定的存款基礎與強化的資本水平，我行全年保持強勁的資金與資本狀況。總權益增長6.7%至14.5億美元，權益資產比率為15.8%。各項指標充分體現了我行財務狀況穩健、抗風險能力強，具備在不確定環境中實現可持續增長的充足準備。

我行資產負債表也持續保持穩健。截至2025年末，一級資本充足率23.1%，償付能力比率24.8%，流動性覆蓋率維持193%的高位，均顯著高於監管最低要求。上述指標印證我行在資本、流動性與風險管理方面的優

勢，具備把握增長機遇的能力，同時在快速變化的環境中保持韌性。

我行加大對新一代金融科技平台投入，優化服務交付體系，持續強化員工專業能力，全面提升客戶體驗。2025年4月，我行推出升級版加華手機銀行App，採用全新界面設計，運行效率與用戶體驗顯著提升，並新增多項功能以匹配客戶不斷升級的需求。我行同步持續優化企業網銀、商戶App與開放式API服務，為客戶提供更直觀的操作界面、更豐富的功能與更高效的連接體驗。

2025年5月，我行於鑽石島愛麗舍區設立全新頂尖水平的培訓中心，進一步強化人才培養體系，體現我行對技能提升、能力建設與創新發展的堅定承諾。培訓中心配備靈活多功能培訓廳與專屬自學區，為員工打造提升技能、協作交流與激發創意的優質環境。

作為我行區域拓展戰略的重要一環，我行於2025年7月設立了香港代表處。該代表處將作為戰略支點，對接各界投資者、代表我行、深化香港與柬埔寨投資合作，並助力業務輻射粵港澳大灣區、東南亞及更廣泛區域。

我行持續推進全國服務網絡戰略擴張與渠道覆蓋。我行的德崇機場（KTI）分行及貨幣兌換櫃檯於2025年9月隨新機場啟用正式營業，提供全方位銀行服務，並依照機場運營時間延長服務時段。與此同時，我行獲選為機場獨家商戶支付合作夥伴，在所有零售門店、免稅店、餐飲商戶、物流服務商、航空公司及停車場全面部署KHQR與POS支付系統，構建完整的無現金商業生態。

截至2025年末，加華銀行在柬埔寨境內設有69家分行，配套334台ATM、69台現金存取機（CRM）、19台遠程視頻櫃員機（VTM）、8台智能製卡機（SEM）。為進一步擴大服務網絡，我行與柬埔寨郵政銀行達成ATM戰略合作，客戶持CSS卡可在兩行全國任一ATM免費取款。該舉措免除取款手續費，擴大客戶可用ATM網絡，無論身在何處均可享受更靈活、更便捷的服務。

2025年亦是我行戰略合作的重要里程碑。我行慶祝與萬事達卡（Mastercard）合作25週年，雙方共同推動柬埔寨數字支付發展：合作推出柬埔寨首批信用卡與刷卡受理終端，支持商戶線上、線下收款；近期更推出虛擬借記卡，進一步擴大現代金融服務的覆蓋面與可及性。

此外，加華銀行與數字經濟及商業委員會總秘書處（GS-DEBC）簽署合作備忘錄，支持非正規經濟從業者登記入冊，使其可透過加華手機銀行App、全國分行及社保基金（NSSF）櫃檯免費自願註冊，並獲取各項

政府服務。我行亦與TADA Cambodia合作，通過二維碼QR支付方案加速網約車司機與用戶群體的無現金交易發展。

作為柬埔寨歷史最悠久、領先的商業銀行之一，加華銀行持續獲得本地、區域及國際權威機構的高度認可。各項榮譽體現了我行在企業銀行、中小企業銀行、零售銀行領域的卓越表現，背後是強健的公司治理、對數字創新的持續投入、普惠金融實踐與負責任銀行理念。

- 柬埔寨國家銀行的表彰，瑞爾計貸與吸存傑出表現獎、報告準確及時提交嘉獎**

我行很榮幸獲得兩項表彰，分別是：瑞爾貸款與吸存傑出表現獎，以及持續提交準確且及時的報告，從而支持穩定透明的銀行體系而獲得嘉獎。
- 柬埔寨稅務總局（GDT）授予的2025年度黃金級稅務合規證書**

這項榮譽體現了我行對稅務合規、透明度和為柬埔寨可持續經濟發展做出積極貢獻的堅定承諾。
- 勞動與職業培訓部授予的2025年度《一企業一和諧社區》金獎**

該獎項表彰我行遵守勞動法規、秉持道德僱傭原則，以及建設包容和諧的工作環境。
- 《歐洲貨幣》授予的2025年柬埔寨最佳大型企業銀行獎**

這項榮譽肯定了我行提供定制化的金融解決方案以支持大型企業優化運營、管理流動性並推動業務增長方面的專業能力。
- 《亞洲銀行家》授予的2025年柬埔寨最佳管理銀行獎**

該獎項每三年評選一次，旨在表彰我行在財務韌性、業務多元化、數字化能力提升和持續服務方面的卓越表現。
- 《亞洲銀行家》授予的2025年柬埔寨最佳零售銀行**

該獎項體現了我行持續對創新的零售銀行業務、數字化轉型、普惠產品、戰略合作夥伴關係，以客戶為中心，面向個人和政府部門提供卓越服務體驗。
- Visa 2025 年領導力獎**

我行榮獲四個獎項，以表彰我行在高端客戶卡消費、商戶收單業務增長、商戶編號（CAID）擴展以及卡和商戶生態系統交易量方面的出色表現。

2026年展望

2026年，地緣政治緊張升溫、大宗商品價格上漲、通脹預期回升及金融環境趨緊，預計將對全球經濟構成壓力。國際貨幣基金組織（IMF）預測，2026年全球經濟增速為3.1%，整體通脹率將升至4.4%。

在此背景下，柬埔寨經濟預計仍保持韌性，但增速進一步放緩。IMF預測2026年柬埔寨實際GDP增長約4.0%，消費者物價通脹率3.1%。面對更具不確定性的外部環境，加華銀行將堅持審慎風險管理、深化客戶關係、持續投入數字能力建設與服務品質提升。上述核心策略將支持我行應對市場波動、滿足客戶升級需求，並在2026年實現可持續增長。

為深化客戶合作，我行將持續優化金融解決方案、簡化業務流程、加強員工培訓與能力提升，擴大實體網絡與數字支付覆蓋。依據分行擴張戰略，我行計劃在國公浙江經濟特區（ZSEZ）及金銀島開設新分行，

兩大戰略佈點將更好地為當地企業與個人提供全方位銀行服務。

致謝

我行衷心感謝廣大客戶長期以來的信任與支持。您對我行服務的認可，堅定了我們構建長期合作關係、提供無縫個性化金融服務的承諾。我行將始終恪守使命，成為您值得信賴的金融合作夥伴。

在持續為客戶提供一流銀行服務的征程中，我行亦衷心感謝加華銀行董事會、管理層及全體員工的辛勤付出、專業素養與對卓越品質的不懈堅持。

最後，謹向柬埔寨國家銀行及柬埔寨王國政府致以誠摯謝意，感謝長期以來的指導與支持。我們堅信，在**柬埔寨總理洪馬奈親王**，王國政府將繼續推動經濟可持續增長，維持金融體系穩定與強韌。



方侨生大公爵
董事長



Dominic Mario Notario 先生
首席執行官

Message from The Chairman & CEO

Dear Shareholders,

Global and Domestic Economic Outlook

In 2025, the global economy remained resilient, but the operating environment continued to be shaped by uncertainty, shifting trade policies, and ongoing geopolitical tensions. The global economy is estimated to have grown at around 3.4% in 2025, supported by technology-related investment, accommodative financial conditions, and the adaptability of the private sector. At the same time, downside risk remains, particularly from renewed trade frictions, geopolitical tensions, and slower-than-expected gains in productivity.

Cambodia's economy is estimated to have grown by around 5% in 2025, reflecting resilient but moderated expansion amid a more challenging external environment. Growth was supported by public infrastructure investment, stable performance of the garment and footwear sectors, and continued activity in agriculture. However, the momentum was constrained by a weaker global demand, softening tourism, and prolonged Cambodia–Thailand border tensions, that disrupted cross-border trade, logistics, and travel flows. As a result, economic growth remained positive but increasingly reliant on domestic demand and public investments, with downside risks tilted to external and geopolitical developments.

Despite the external headwinds, Cambodia's banking and financial sector remained resilient and continued to support economic activity. According to the National Bank of Cambodia (NBC), customer loans in the banking and financial system increased by 5.4% to US\$63.7 billion in 2025, while customer deposits rose by 12.4% to US\$64.2 billion and total assets expanded by 8.2% to US\$100.2 billion. These trends reflect continued public confidence in the financial system and the sector's strong liquidity position. While the non-performing loan (NPL) ratio rose to 8.6%, the net NPL ratio remained moderate at 2.4%, supported by a provisioning coverage ratio of 71.2%, reflecting the resilience of the banking system in managing and absorbing credit risk.

In line with the Royal Government's policy, and guided by humanitarian considerations and solidarity, the NBC introduced targeted relief measures in 2025

to ease the burden on soldiers directly engaged in combat operations and citizens affected by the Cambodia–Thailand border conflict, through guidelines issued on 30 July 2025 and 10 December 2025. These measures included recommended loan cancellation of up to KHR 80 million for families of fallen or wounded soldiers, waiver of loan-related fees and penalties, temporary interest servicing and principal repayment deferrals, and continued loan restructuring for other eligible borrowers. Alongside these measures, the private sector demonstrated strong national solidarity. Canadia Group itself, through contributions totaling US\$ four million in 2025, supported frontline personnel and displaced civilians, while Canadia Bank implemented debt-relief measures in line with NBC directives, reinforcing coordinated public and private-sector efforts during a period of heightened humanitarian need.

In addition to these regulatory measures, Cambodia also continued to strengthen its financial infrastructure and regional payment connectivity. The NBC expanded cross-border QR payment linkages, including developments involving Malaysia, Japan, Singapore, and Laos PDR, as part of the broader effort to promote seamless digital payments, deepen regional integration, and support trade and tourism flows.

Canadia Bank's Position

In 2025, the Bank had a leadership transition with the appointment of Mr. Dominic Mario Notario as the new Chief Executive Officer in October 2025, succeeding Mr. Raymond Sia, who has led the institution since 2018. Mr. Raymond Sia was subsequently appointed as the Managing Director of Canadia Investment Holding Plc. (CIHP) and continues to provide full support to the Bank on its journey to achieve excellence in customer experience and stronger financial performance.

Our performance in 2025 reflects resilience and disciplined execution, amid a still-challenging operating environment. Total operating income increased by 19.7%, mainly driven by a 20.0% rise in net interest income, alongside continued growth in fee-based and other operating income. Although impairment losses on financial instruments increased to US\$31.7 million, reflecting prudent provisioning, profit before income tax rose by 25.3% to US\$130.3 million, while net profit increased by 11.0% to US\$93.9 million. To further

strengthen our capital base, shareholders injected an additional US\$50 million, bringing total paid-up capital to US\$850 million and reaffirming confidence in the Bank's long-term strategy and sustainability. On the balance sheet, deposits grew by 6.8% to US\$7.4 billion, while loans and advances to customers slightly declined by 2.7% to US\$5.1 billion, resulting in a conservative loan-to-deposit ratio of 68.6%. Total assets increased by 6.4% year-on-year to US\$9.2 billion.

We maintained a strong funding and capital position throughout the year, supported by a stable deposit base and reinforced equity levels. Total equity rose by 6.7% to US\$1.45 billion, representing an equity-to-assets ratio of 15.8%. These indicators underscore the Bank's sound financial position, resilience, and readiness to pursue sustainable growth amid continued uncertainty.

We also continued to maintain a strong balance sheet. At the end of 2025, our Tier 1 Capital Adequacy Ratio stood at 23.1%, while our Solvency Ratio reached 24.8%, and our Liquidity Coverage Ratio remained high at 193%, well above the regulatory minimum requirements. These indicators reflect the Bank's continued strength in capital, liquidity, and risk management, and position us to capture growth opportunities while remaining resilient in a fast-changing environment.

We strengthened our investment in next-generation platforms, enhanced service delivery, and further developed the capabilities of our people to elevate customer experiences. In April 2025, we launched an upgraded version of the Canadia Bank App, featuring a refreshed design, improved efficiency, and enhanced user experience, along with a range of new functions tailored to meet evolving customer needs. Continuous enhancements were done with our corporate internet banking, merchant app, and open API services, ensuring our clients benefit from more intuitive interfaces, greater functionality, and deeper connectivity.

In May 2025, we strengthened our focus on employee development with the establishment of a new, state-of-the-art training center at Elysee, Koh Pich, underscoring the Bank's commitment to skills development, capability building, and innovation. Purposefully designed with flexible training rooms and dedicated self-learning zones, the center provides an inspiring environment for upskilling, collaboration, and creative thinking.

As part of our regional expansion strategy, the Bank opened its Hong Kong Representative Office in July 2025. This acts as a strategic hub to engage investors, represent the Bank, strengthen investment ties between Hong Kong and Cambodia, and support expansion across the Greater Bay Area, Southeast Asia, and beyond.

We continued strategic expansion of our footprint and accessibility nationwide. Our Techo International Airport (KTI) Branch and money exchange counters officially opened in September 2025, in conjunction

with the inauguration of the new airport. The KTI branch provides comprehensive banking services and operates with extended hours aligned with the airport schedule. In parallel, the Bank was appointed as the airport's exclusive merchant payment partner, enabling us to establish a fully integrated, cashless commercial ecosystem by deploying comprehensive KHQR and POS acceptance across all retail outlets, duty-free stores, food and beverage operators, logistics providers, airlines, and parking facilities.

As of the end of 2025, Canadia Bank operates 69 branches nationwide, supported by a network of 334 ATMs, 69 Cash Recycling Machines (CRMs), 19 Virtual Teller Machines (VTMs), and 8 Smart Card-Embossing Machines (SEMs) across Cambodia. To further expand our network, we entered into a strategic ATM partnership with Cambodia Post Bank, allowing customers to enjoy free cash withdrawals using their CSS cards at any ATM machine operated by either bank across Cambodia. This initiative eliminates withdrawal fees and provides customers with a broader network of ATM machines, ensuring greater flexibility and convenience wherever they are.

2025 also marked significant milestones in our strategic partnerships. We celebrated 25 years of collaboration with Mastercard in advancing Cambodia's digital payments. This collaboration introduced the country's first credit cards and card acceptance machines, enabling businesses to accept payments both online and offline, and most recently, launched virtual debit cards to further expand access to modern financial services.

Furthermore, Canadia Bank signed a Memorandum of Understanding (MoU) with the General-Secretariat of the Digital Economy and Business Committee (GS-DEBC) to support the onboarding of the informal economy workers. Through free and voluntary registration via the Canadia Bank App, nationwide branches, and NSSF branch counters, workers gain access to a wide range of government services. In addition, the Bank has partnered with TADA Cambodia to accelerate cashless transactions among drivers and the riding community, through QR-based payment solutions.

As one of Cambodia's most established and leading commercial banks, Canadia Bank continues to earn strong recognition from respected local, regional, and international institutions. These distinctions reflect our excellence across Corporate, SME, and Retail Banking, underpinned by strong governance and continued investment in digital innovation, financial inclusion, and responsible banking.

- **Recognitions from the National Bank of Cambodia**

We were honored to receive two recognitions, namely, outstanding performance in providing loans and accepting deposits in KHR and a commendation for consistent submission of accurate and timely reporting that supports a stable and transparent banking system.

- **Gold Tax Compliance Certificate 2025 from the General Department of Taxation (GDT)**

This recognition reflected our strong commitment to tax compliance, transparency, and meaningful contribution to Cambodia's sustainable economic development.

- **One Enterprise, One Harmonious Community – Gold Award 2025 from the Ministry of Labour and Vocational Training**

This award recognized our adherence to labor regulations, ethical employment practices, and efforts to foster an inclusive and harmonious workplace.

- **Euromoney's Best Bank for Large Corporates in Cambodia 2025**

This accolade recognized our expertise to deliver tailored financial solutions that support large corporates in optimizing operations, managing liquidity, and driving business growth.

- **The Asian Banker's Best Managed Bank in Cambodia 2025**

Awarded every three years, this recognition highlighted our financial resilience, business diversification, strengthened digital capabilities, and consistent service delivery.

- **The Asian Banker's Best Retail Bank in Cambodia 2025**

This award reflected our continued focus on innovative retail banking, digital transformation, inclusive products, strategic partnerships, and customer-centric engagement initiatives for individuals and government sectors.

- **Visa Leadership Awards 2025**

Four awards were given, recognizing our performance in affluent card spending, merchant acceptance growth, Card Acceptor ID (CAID) expansion, and transaction volume across the card and merchant ecosystem.

Outlook for 2026

Renewed geopolitical tensions, rising commodity prices, firmer inflation expectations, and tighter financial

conditions are expected to weigh on the global economy in 2026. The IMF projects global growth at 3.1% in 2026, while global headline inflation is projected to rise to 4.4%.

Against this backdrop, Cambodia's economy is expected to remain resilient, although at a more moderate pace, with the IMF projecting real GDP growth of around 4.0% in 2026 and consumer price inflation of 3.1%. In response to this more uncertain external environment, Canadia Bank will remain focused on prudent risk management, strengthening customer relationships, and continuing to invest in digital capabilities and service excellence. These priorities will support the Bank's ability to navigate market volatility, meet evolving customer needs, and pursue sustainable growth in 2026.

To deepen customer relationships, we will continue to enhance our financial solutions, streamline processes, invest in capacity-building and upskilling of our people, and expand both our network and digital payment accessibility. In line with our branch expansion strategy, we plan to open new branches in Koh Kong Zhejiang Special Economic Zone (ZSEZ) and Koh Norea, strategic locations that will enable us to provide comprehensive banking services to both businesses and individuals.

Acknowledgements

We extend our sincere appreciation to our valued customers for your continued trust and support. Your confidence in our services reinforces our commitment to building strong, long-term relationships, and delivering seamless, personalized banking solutions. We remain steadfast in our mission to serve as your trusted financial partner.

As we continue on our journey to deliver best-in-class banking services to our customers, we would also like to express our heartfelt appreciation to Canadia Bank's Board of Directors, Management Team, and employees at all levels for their hard work, professionalism, and unwavering dedication to excellence.

Finally, we convey our deepest gratitude to the National Bank of Cambodia and the Royal Government of the Kingdom of Cambodia for their continued guidance and support. We are confident that, under the leadership of **Samdech Moha Borvor Thipadei Hun Manet, Prime Minister of the Kingdom of Cambodia**, the Government will continue to foster sustainable economic growth and maintain a stable and resilient financial system in the years ahead.



Lok Neak Oknha Dr. Pung Kheav Se
Chairman



Mr. Dominic Mario Notario
Chief Executive Officer

Canadia Bank

Management Committee



Mr. Dominic Mario Notario
Chief Executive Officer



Mr. Ou Sophanarith
EVP, Chief Financial Officer



Mr. Howard Lau Ying Ho
SEVP, Chief Information Officer



Ms. Song Khenglay
EVP, Chief Operating Officer



Oknha Charles Vann
EVP, Head of Corporate Affairs,
and Executive Board Director



Mr. Tan Yaw Nan
EVP, Chief Risk Officer



Ms. Irene Ching
EVP, Senior Digital Transformation Head



Mr. Moon Byung Soo
SVP, Foreign Business and Project
Operation and New Business Development



Mr. Chhay Chhunleap
VP, Head of Corporate Banking



Mr. Chim Poly
VP, Chief Digital Officer



Mr. Hong Sovandara
VP, Head of HR Services



Mr. Huy Khieng
VP, Head of Compliance and
Business Legal Support



Mr. Song Seiha
VP, Head of Internal Audit



Mr. Tang Kim Chea
VP, Head of Credit Management



Mr. Chea Sophea
VP, Head of Card Services



Ms. Chheang Sophea
VP, Head of Consumer Banking



Mr. Keo Sovuthea
VP, Head of IT Services



Mr. Long Chhay
VP, Co-Head of SME Banking

Canadia Bank

Management Committee



Mr. Ly Vandy
VP, Head of IT Security



Ms. Ny Sophy
VP, Head of Global and Transactional Banking



Mr. Song Kimhong
VP, Co-Head of SME Banking



Mr. Tann Sim
VP, Head of Branch Management



Ms. Tea Pechsreysaath
VP, Head of Risk Management



Ms. Manilyn Tobeo
VP, Head of Marketing and Corporate Communication



Ms. Touch Yaravatty
VP, Head of Centralized Operations



Mr. Krang Chammane
AVP, Head of ATM and Self-Service Machines

Corporate Governance

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 for an indefinite period following the NBC’s Prakas No. B7-06-207, dated 13 September 2006.

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 any 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;
- Not to engage in any acts, behaviors, or arrangements causing damages to the Bank’s reputation and/or financial interest; and
- Maintain and safeguard confidential information.

Internal Control Unit

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. The 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. The Internal Audit Division 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 head office, including key operational divisions, and branch operations under the direct supervision and guidance of the Audit Committee. The Internal Audit Division reports directly to the Audit Committee.
4. The 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 procedures. The Internal Control and Compliance Department reports directly to the Board's Internal Control and Compliance Committee.
5. The Bank has in place an appropriate "Whistleblowing" 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 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 2025, the Board is comprised of Eleven (11) members, Four (4) of whom are Independent, Non-Executive Directors, and One (1) of whom is Non-Executive Director.

Name of Director	Position/Type of Directorship
Lok Neak Oknha Dr. Pung Kheav Se	Chairman
Dr. Pung Carolyne	Executive Director
Mr. Chen Lee Yiaw Hui	Executive Director
Oknha Vann Charles Chuon	Executive Director
Mr. Raymond Sia Say Guan	Executive Director
Mr. Yee Con Long	Executive Director
Mr. Leow Ming Fong	Independent, Non-Executive Director
Mr. Peter Michael Buerger	Independent, Non-Executive Director
Mr. John Meinhold	Independent, Non-Executive Director
Mr. Phong Nguyen (Nguyen The Phong)	Independent, Non-Executive Director
Oknha Lim Socheat	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 2025, the Board held Five (5) meetings.

Responsibilities of the Board of Directors and Board Committees

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 interest of the Bank's shareholders while also taking into account the interests of other stakeholders. The Board is responsible for supervising the business operations, establishing corporate governance policies with practical guidelines to ensure the functioning of its duties, setting strategic direction and long-term goals of the Bank, ensuring that adequate resources are available to meet strategic objectives, and establishing a risk framework and strategy for risks to be assessed and managed.

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

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

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

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

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

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 2025, 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.

Name of Committee Member	Position
Mr. Leow Ming Fong	Chairman (Independent, Non-Executive Director)
Mr. John Meinhold	Member (Independent, Non-Executive Director)
Dr. Pung Carolyne	Member (Executive Director)
Oknha Vann Charles Chuon	Member (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 division on a 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 Six (6) meetings during 2025.

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 five (5) members from the Board:

Name of Committee Member	Position
Mr. John Meinhold	Chairman (Independent, Non-Executive Director)
Oknha Vann Charles Chuon	Member (Executive Director)
Mr. Chen Lee Yiaw Hui	Member (Executive Director)
Mr. Peter Michael Buerger	Member (Independent, Non-Executive Director)
Mr. Phong Nguyen (Nguyen The Phong)	Member (Independent, Non-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:

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).

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.

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.

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.

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.

Reputation and Other Risks

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

Meetings

The Board Risk Management Committee schedules meetings at least once every three (3) months. The Board Risk Management Committee held Five (5) meetings in 2025.

The Board Remuneration and Nomination Committee**Purpose**

The 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 2025, the Committee is comprised of Three (3) members from the Board and the Management:

Name of Committee Member	Position
Mr. Peter Michael Buerger	Chairman (Independent, Non-Executive Director)
Dr. Pung Carolyne	Member (Executive Director)
Ms. Sophea Sealin	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 and 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 recommendations 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 Five (5) meetings in 2025.

The Board of 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 Six (6) members including:

Name of Committee Member	Position
Mr. Leow Ming Fong	Chairman (Independent, Non-Executive Director)
Mr. John Meinhold	Vice Chair (Independent, Non-Executive Director)
Dr. Pung Carolyne	Member (Executive Director)
Mr. Raymond Sia Say Guan	Member (Executive Director)
Mr. Chen Lee Yiaow Hui	Member (Executive Director)
Mr. Phong Nguyen (Nguyen The Phong)	Member (Independent, Non-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 2025, the Committee held Six (6) meetings.

The Board New Activities and Products Committee

Purpose

This Committee was established pursuant to the NBC's Prakas No. B7.010.172 Pro Kor, Internal Control of Bank and Financial Institutions. The Committee's functions are set up to ensure that all new products, activities, market entries, business processes and systems have 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:

Name of Committee Member	Position
Mr. Phong Nguyen (Nguyen The Phong)	Chairman (Independent, Non-Executive Director)
Mr. Peter Michael Buerger	Member (Independent, Non-Executive Director)
Oknha Vann Charles Chuon	Member (Executive Director)
Mr. Raymond Sia Say Guan	Member (Executive Director)

Authority and Responsibilities

- 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 2025, the Committee held Five (5) meetings.

Environment, Social, and Governance (ESG) Disclosure

Canada Bank recognizes its role and responsibility in managing the impact of its operations on Environmental, Social, and Governance (ESG) matters. We have taken proactive steps to assess and manage ESG risks to ensure that our practices align with the highest standards of sustainability and responsibility.

In line with our commitment, Canada Bank actively supports the Royal Government of Cambodia's national goals and initiatives on ESG, working to meet our responsibilities and maintain accountability in managing ESG-related risks. Our comprehensive Risk Management Framework incorporates policies and procedures designed to mitigate ESG risks, ensuring that we address these challenges effectively and ethically.

As part of our commitment to ethical governance, Canada Bank enforces a strict no-tolerance policy towards corruption and bribery. Anti-corruption and bribery policies are embedded in

our Employee Code of Conduct, holding all staff to the highest standards of integrity and transparency. Additionally, to mitigate financial crimes, Canada Bank has implemented an Anti-Money Laundering (AML) and Counter Financing of Terrorism (CFT) policy, which includes a prohibited business list, ensuring that we only engage with partners who align with our ethical and legal standards.

We are also proud to champion gender equality and women's leadership within the Bank, with women accounting for 45.61% of our total key management personnel, reflecting our commitment to a diverse and inclusive workplace.

Our dedication to social responsibility extends to the well-being of our employees, the communities we serve, and the ethical practices across our value chain. This includes ensuring the ongoing health, safety, and overall well-being of our employees, and supporting sustainable community initiatives that contribute to long-term social impact.

ESG Highlights

1. ESG Committee

In February 2024, Canada Bank established an ESG Committee to focus on managing the Bank's overall ESG risks. This Committee operates under the guidance of the Executive Risk and Compliance Committee, which reports directly to the Board Risk Management Committee.

2. Green Financing Program (GFP)

Launched in March 2023, the Green Financing Program is Canada Bank's initiative designed to provide financial support to businesses in environmentally friendly sectors, offering them favorable terms and conditions. The sectors identified for green financing include:



3. Women Entrepreneurs Guarantee Scheme

In collaboration with Credit Guarantee Corporation of Cambodia (CGCC), Canada Bank has launched the Women Entrepreneurs Guarantee Scheme to provide financing support to women entrepreneurs, empowering them to grow and sustain their businesses. This initiative is a key part of our commitment to fostering economic inclusion and supporting women in business.

4. Smart Lady Program

Complementing the Women Entrepreneurs Guarantee Scheme, Canada Bank has allocated dedicated funding to support women entrepreneurs through the Smart Lady Program, a flexible financing solution offering competitive interest rates and tailored benefits. This initiative underscores the Bank's commitment to advancing gender inclusion.

5. Financial Literacy Campaigns

Canada Bank is committed to advancing financial literacy across Cambodia by collaborating with customers, partners, and stakeholders to develop and implement a nationwide approach. Through these efforts, the Bank continues to promote responsible financial behavior and help safeguard customers from financial risks.

In 2025, Canada Bank actively supported financial literacy initiatives led by the National Bank of Cambodia and the Association of Banks in Cambodia. The Bank also conducted workshops and training sessions at Smart Branches in Phnom Penh and across the provinces, equipping customers with essential knowledge on financial literacy, scam prevention, and sustainable financing, further reinforcing its commitment to empowering communities through practical financial education.

Canadia Bank Cares

Canadia Bank has long championed Corporate Social Responsibility (CSR) through its Canadia Bank Cares initiatives, contributing to national development and giving back to communities, particularly during times of need. Through donations, relief efforts, and direct community support, including in border areas, we stood in solidarity with Cambodia and contributed to strengthening resilience and unity.

Aligned with the National Bank of Cambodia’s National Financial Inclusion Strategy 2019–2025, we continued to advance financial literacy and inclusion nationwide, guided by our commitment to building a stronger and more resilient Cambodia.

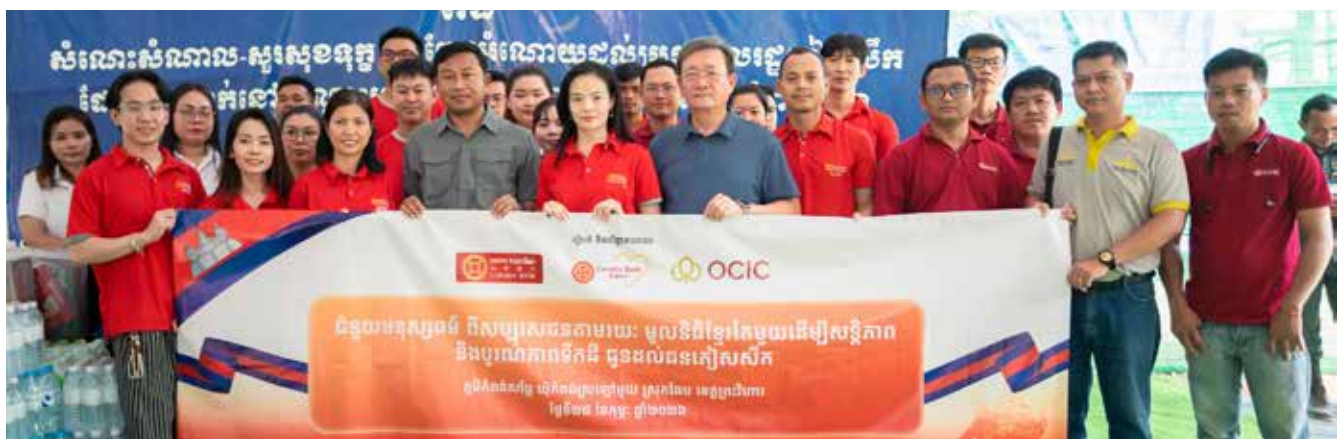
Environmental, Social, and Governance (ESG)

Driving Positive Change for a Sustainable and Responsible Future

Championing Khmer Solidarity Through the “One Khmer Fund for Peace and Sovereignty” Initiative

Guided by Lok Neak Okhna Dr. Pung Kheav Se, Chairman of the Canadia Group, the Group itself contributed a total of US\$4 million in 2025 to support frontline personnel and displaced civilians. In addition, Canadia Bank provided financial assistance, educational support, and essential goods to vulnerable communities in Preah Vihear Province through the “One Khmer Fund for Peace and Sovereignty” campaign. Beyond direct community support, we also contributed through key institutions, including the National Bank of Cambodia, the Association of Banks in Cambodia, and other relevant ministries.

These initiatives reflected our Group's enduring belief that compassion and shared action can contribute meaningfully to peace, stability, solidarity, and a stronger future for Cambodia.



Rooting Sustainability for Future Generations

Our commitment to environmental sustainability remains steadfast through our continued support of the Ministry of Environment’s “Plant 1 Million Trees in a Year” campaign. We actively contributed to environmental preservation, urban greening, and community development by collaborating with key partners, including the Association of Banks in Cambodia, Overseas Cambodian Investment Corporation, and university-led tree planting programs, reinforcing our long-term commitment to responsible and sustainable growth.



Enhancing and Safeguarding Customer Data Privacy

Protecting customer data and safeguarding against evolving scams and cyber threats remained top priorities for Canadia Bank. In collaboration with the Association of Banks in Cambodia (ABC) and industry partners, we continuously strengthened our cybersecurity frameworks, enhanced data protection measures, and adopted industry best practices. We also raised customer awareness of online fraud through social media and workshops at our Smart Branches.

These efforts ensured the confidentiality, integrity, and security of customer information, reinforcing our commitment to a safer and more resilient banking environment.



Advancing Tourism in Cambodia's Regions

Canadia Bank has consistently supported major national tourism events, including the Sea Festival 2025 in Takeo Province and the River Festival 2025 in Siem Reap Province, reaffirming our commitment to promoting local tourism and regional economic development.

Through our participation, we helped showcase Cambodia's rich cultural heritage, local products, natural attractions, and community-based enterprises, attracting both domestic and international visitors.



Customers and Community

Driving Inclusive Growth and Lasting Value for Our Customers and Communities

Transforming Children's Lives Through Humanitarian Partnerships

Canadia Bank has committed to improving the well-being of children through inclusive and sustained humanitarian support. Our employees contributed regular monthly donations to Kantha Bopha Children's Hospital, helping sustain its essential healthcare services for children in need. The Bank also provided annual support to Smile Cambodia's surgical missions, which restored hope and quality of life for patients affected by conditions such as cleft lip and palate, microtia, and other facial deformities across various provinces.

In addition, Canadia Bank supported the Cambodian Red Cross and Angkor Hospital for Children, reinforcing our broader commitment to accessible healthcare, humanitarian assistance, and meaningful, long-term impact for children and communities nationwide.



Empowering Futures Through Education and Extracurricular Engagement

Canadia Bank remained committed to expanding access to education and equipping young people with essential life skills. Throughout the year, we supported key initiatives that promote financial literacy and youth development in 2025, including the Summer Youth Camp in Siem Reap and the National Youth Debate in Phnom Penh, organized by the Ministry of Education, Youth, and Sport (MoEYS) and 12th Cambodia Book Fair. Through these efforts, we continued to nurture critical thinking, communication, and leadership skills—empowering the next generation to thrive in an evolving world.



Championing in Empowering Female Talents Across the Region

Canada Bank is committed to advancing inclusion and gender equality by supporting platforms that recognized and elevated female leadership, including the Women of the Future Awards Southeast Asia program, the Cambodia Women Entrepreneurs Association (CWEA), and the International Women's Day celebration organized by the Ministry of Women's Affairs.

These distinguished initiatives celebrated Cambodian women who were redefining boundaries, challenging societal norms, and contributing meaningfully to the nation's progress. Through our continued engagement, Canada Bank reinforced its commitment to empowering women leaders and fostering a more inclusive, diverse, and equitable society for future generations.



Financial Literacy and Inclusion

Creating Opportunities for a Financially Inclusive Society

Aligned with the NBC's National Financial Inclusion Strategy 2019–2025, we have actively conducted and participated in workshops and training programs across cities and provinces, in collaboration with the NBC and the Association of Banks in Cambodia (ABC), to strengthen financial inclusion and literacy.

Empowering Individuals Through Savings and Financial Literacy

Canada Bank has taken a meaningful step in supporting the National Bank of Cambodia (NBC) and the Association of Banks in Cambodia (ABC) in their shared commitment to raising awareness of financial literacy and expanding access to financial education within underserved communities through the ASEAN Savings Day and Financial Street events.

Through these initiatives, participants were equipped with practical knowledge on responsible money management, the importance of savings, fraud prevention, and informed financial decision-making.



Embedding Smart Saving Habits and Financial Inclusion to Families and Students

Canadia Bank conducted regular financial workshops for parents, students, and local communities across the provinces, as well as through our branch networks. These initiatives strengthened financial literacy and equipped participants with practical knowledge on savings, budgeting, and responsible financial planning.

In addition, we provided guidance on suitable financing solutions to support business growth, children's future preparations, personal aspirations, and career pathways. Through these efforts, Canadia Bank remains committed to empowering individuals and businesses to make informed financial decisions, fostering greater financial inclusion and long-term economic well-being.



Exploring the Cultural Insights into Cambodia's Monetary and Economic History

Canadia Bank took a meaningful step toward deepening appreciation of Cambodia's national currency and economic history through the signing of a Memorandum of Understanding (MoU) with the SOSORO Museum and the Association of Banks in Cambodia. This strategic contribution facilitated educational visits for high school students, enriching their understanding of the nation's monetary heritage, financial evolution, and broader economic development.

Through this initiative, students gained valuable insights into Cambodia's financial journey, fostering greater awareness of the role of currency, banking, and economic progress in shaping the country's future.



Strengthening Regional Knowledge and Cultural Integration

We are committed to enhancing strategic connectivity between China and the ASEAN region to support sustainable international business growth. Our support for the establishment of the China-ASEAN Studies Center at CamTech University reflected this commitment, advancing regional knowledge, cultural understanding, and continuous learning.



Culture, Arts, and Sports

Fostering Community Unity Through Culture, Arts, and Sports

Advancing Public Health and Unity Through Sports

We recognize that true prosperity integrates financial security with physical well-being. To foster a culture of holistic health, we actively champion wellness initiatives that unite our staff and the community.

In 2025, our commitment to social vitality was exemplified through our participation in various community events, including the Chroy Changvar Run, the ABC’s Annual Bankers’ Cycling, the Family Fun Bike in support of Cambodian children, Holiday Yoga and Wellness Day, and more. By advocating for active lifestyles, we continued to invest in the collective health and enduring resilience of the communities we serve.



Empowering the Next Generation of Talents

We actively support initiatives that foster the growth and development of local talent in the performing arts. This included contributions to events organized by the Cambodia DanceSport Federation, which played a role in selecting national dancers to represent Cambodia on the international stage, as well as programs led by the Ministry of Information such as the Kids Dance Competition.

Through these efforts, we aimed to nurture young talent, inspired a deeper appreciation for the performing arts, and provided platforms that showcase the creativity, discipline, and potential of Cambodia’s next generation.



2025 at a Glance

\$9.2 Billion



**Total Assets
(Group)**

\$540 Million



**Gross Revenue
(Group)**

\$94 Million



**Net Profit
(Group)**

4,000+



Employees

69



**Total Branches and
Banking Offices**

430+



Self-Service Machines
(ATMs, Cash Recycling Machines,
Smart Card-Embossing Machines,
Virtual Teller Machines)

03



**Total Branches at Foreign
Subsidiary Lao PDR**

01



**Hong Kong
Representative Office**

Awards & Recognition



01 Gold Tax Compliance Certificate in 2025

By General Department of Taxation

02 Leadership in Spend per Active Card for Visa Credit in Affluent Segment

Leadership in Active Net New Acceptance Location

Leadership in Active CAIDs Growth Rate

Leadership in Total Merchant Sales Volume Growth Rate

by Visa Inc.

03 Certificate of Appreciation 2025 for outstanding performance in providing loans and accepting deposits in KHR

Certificate of Commendation 2025 for consistently accurate and timely reporting, upholding a stable, transparent, and reliable banking system

by The National Bank of Cambodia

04 Cambodia's Best Managed Bank in 2025

by The Asian Banker

05 The "One Enterprise, One Harmonious Community" Gold Award

by The Ministry of Labour and Vocational Training

06 Cambodia's Best Retail Bank in 2025

by The Asian Banker

07 Cambodia's Best Bank for Large Corporates in 2025

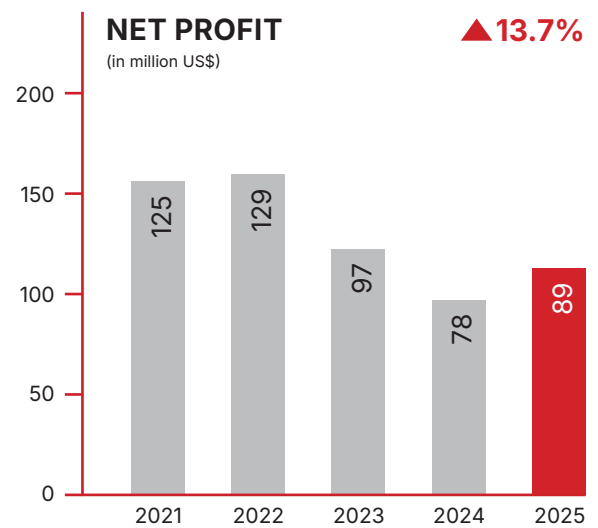
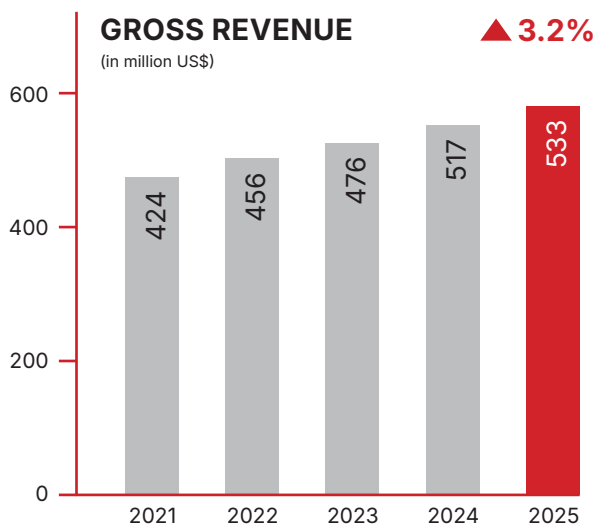
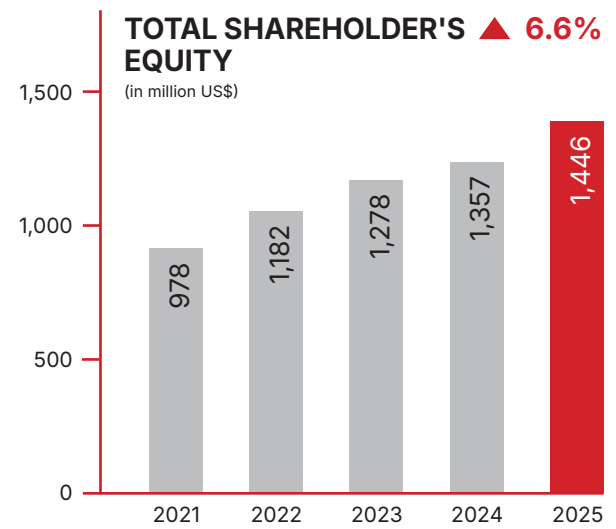
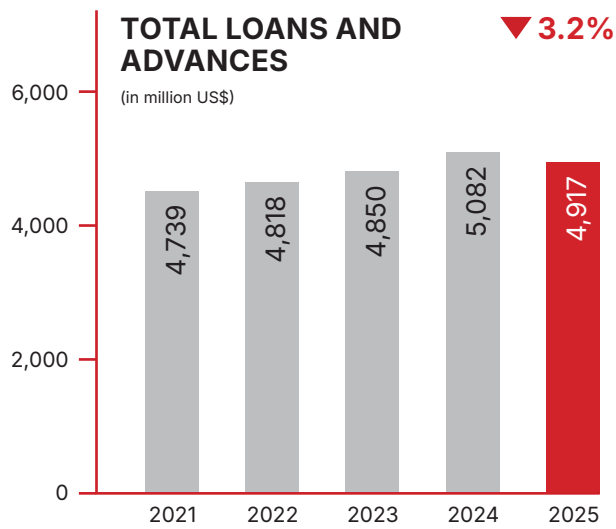
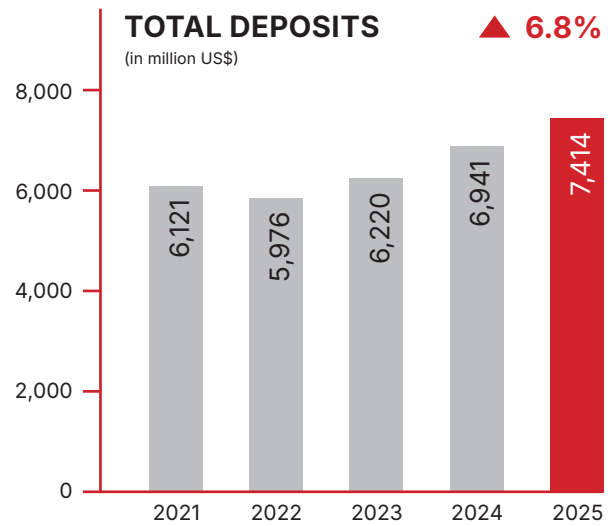
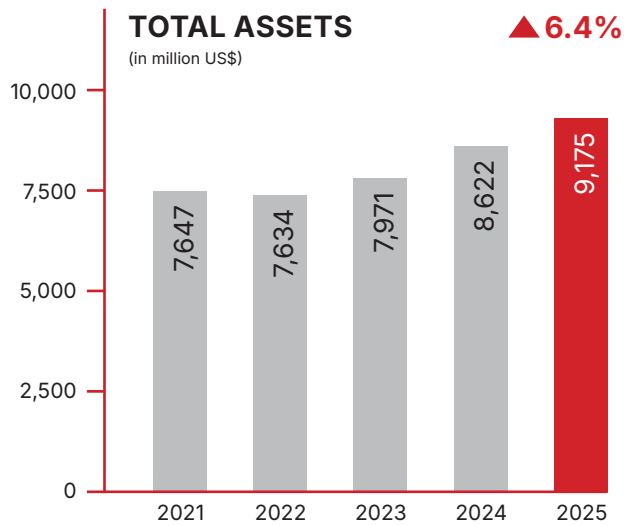
by Euromoney

Financial Highlights

Year-ended 31 December 2025

(In million US\$)	2025	2024	2023	2022	2021
Gross Revenue	533	517	476	456	424
Net Profit	89	78	97	129	125
Total Assets	9,175	8,622	7,971	7,634	7,647
Shareholders' Equity	1,446	1,357	1,278	1,182	978
Total Loans and Advances (Net)	4,917	5,082	4,850	4,818	4,739
Total Deposits	7,414	6,941	6,220	5,976	6,121
Earnings per Share (US\$)	0.10	0.10	0.13	0.20	0.22
Net Worth	1,279	1,266	1,259	1,170	994
Return on Shareholders' Equity (ROE)	6.17%	5.78%	7.57%	10.90%	12.82%
Return on Assets	0.97%	0.91%	1.21%	1.69%	1.64%
Interest Margin to Gross Income	42.01%	35.86%	41.53%	48.39%	47.83%
Cost to Income Ratio	36.60%	38.86%	34.94%	28.12%	27.89%
Gross Loans to Deposits	68.45%	76.42%	80.05%	82.42%	78.24%
Solvency Ratio	24.79%	22.58%	22.89%	22.53%	20.29%
Liquidity Coverage Ratio (LCR)	193.03%	171.71%	135.69%	133.21%	125.09%

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



Report of The Board of Directors

The Board of Directors (the Directors) hereby submits their report and the audited consolidated financial statements of the Canadia Bank Plc. (the Bank) and its subsidiaries (together referred to as “the Group”) and the separate financial statements of the Bank for the year ended 31 December 2025.

Canadia Bank Plc.

The Bank is a commercial bank operating since 1991 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. The Bank’s licence was renewed 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.

The Subsidiaries

In February 2010, Canadia Securities Co., Ltd. (CNS) (formerly known as Cana Securities Ltd.) was incorporated in Cambodia as a wholly-owned Subsidiary of the Bank. CNS received its securities underwriting licence from the Securities and Exchange Regulator of Cambodia (SERC) on 20 October 2010. On 1 July 2024, the Ministry of Commerce approved the change of its name to Canadia Securities Co., Ltd. The principal activities of the CNS are to provide securities-related services; these include, but are not limited to, securities underwriting, dealing, brokerage, and investment related services.

In August 2015, the Bank and CIHP together incorporated Canadia Bank Lao Ltd. (CBL) in Lao People’s Democratic Republic (P.D.R) and respectively own 77% and 23% (2024: 77% and 23%) of the equity interest of CBL. The Bank has 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.

Results of Operations

The results of financial performance for the year ended 31 December 2025 are set out in the consolidated and separate statement of profit or loss and other comprehensive income.

Dividends

There was a dividend of US\$50,000,000 appropriated from the retained earnings during the year (2024: US\$50,000,000) then reinvested in share capital, as disclosed in Note 26 to the financial statements.

Share Capital

The Bank increased its share capital from US\$800,000,000 to US\$850,000,000 during the year.

Bad and Doubtful Loans and Advances

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

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

Assets

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

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

Contingent and Other Liabilities

At the date of this report, there is:

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

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

Change of Circumstances

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

Items of Unusual Nature

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

The Board of Directors

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

Name of Committee Member	Position
Lok Neak Oknha Dr. Pung Kheav Se	Chairman
Dr. Pung Carolyne	Executive Director
Mr. Chen Lee Yiau Hui	Executive Director
Oknha Vann Charles Chuon	Executive Director
Mr. Raymond Sia Say Guan	Executive Director
Mr. Yee Con Long	Executive Director
Mr. Leow Ming Fong	Independent, Non-Executive Director
Mr. Peter Michael Buerger	Independent, Non-Executive Director
Mr. John Meinhold	Independent, Non-Executive Director
Mr. Phong Nguyen (Nguyen The Phong)	Independent, Non-Executive Director
Oknha Lim Socheat	Non-Executive Director

Directors' Responsibility In Respect of The Consolidated and Separate Financial Statements

The Directors are responsible for ascertaining that the consolidated and separate financial statements present fairly, in all material respects, the financial position of the Group and of the Bank as at 31 December 2025 and of their financial performance and their cash flows for the year then ended in accordance with Cambodian International Financial Reporting Standards (CIFRSs).

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

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

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

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

Approval of The Consolidated and Separate Financial Statements

The accompanying consolidated and separate financial statements, together with the notes thereto, which present fairly, in all material respects, the financial position of the Group and of the Bank as at 31 December 2025 and the financial performance and cash flows of the Group and of the Bank for the year then ended in accordance with Cambodian International Financial Reporting Standards (CIFRSs), were approved by the Board of Directors.

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



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



Mr. Dominic Mario Notario
Chief Executive Officer

Phnom Penh, Kingdom of Cambodia
27 March 2026

Report of the Independent Auditors

To the shareholder of **Canadia Bank Plc.**

Opinion

We have audited the consolidated financial statements of Canadia Bank Plc., (“the Bank”) and its Subsidiaries (collectively referred to as “the Group”) and the separate financial statements of the Bank, which comprise the consolidated and the separate statements of financial position as at 31 December 2025, the consolidated and separate statements of profit or loss and other comprehensive income, changes in equity and cash flows for the year then ended, and notes, comprising material accounting policies and other explanatory information as set out on pages 47 to 180 (hereafter referred to as the “consolidated and separate financial statements”).

In our opinion, the accompanying consolidated and separate financial statements present fairly, in all material respects, the consolidated and unconsolidated financial position of the Group and of the Bank as at 31 December 2025, and their consolidated and unconsolidated financial performance and their consolidated and unconsolidated cash flows for the year then ended in accordance with Cambodian International Financial Reporting Standards (“CIFRSs”).

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 Auditors’ Responsibilities for the Audit of the Consolidated and Separate Financial Statements section of our report. We are independent of the Group and the Bank in accordance with the ethical requirements that are relevant to our audit of the consolidated and separate financial statements in Cambodia, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other Information

The management is responsible for the other information. The other information comprises the Report of the Board of Directors on pages 39 to 42, and the annual report, which is expected to be made available to us after the date of auditors’ report.

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

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

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

Other Matter

The consolidated and separate financial statements of the Group and the Bank as at and for the year ended 31 December 2024, were audited by another auditor who expressed an unmodified opinion on those consolidated and separate financial statements on 27 March 2025.

Responsibilities of Management and Those Charged with Governance for the Consolidated and Separate Financial Statements

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

In preparing the consolidated and separate financial statements, the management is responsible for assessing the Group's and the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the 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.

Auditors' Responsibilities for the Audit of the Consolidated and Separate Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated and separate financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' 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 CISA's will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated and separate financial statements.

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

- Identify and assess the risks of material misstatement of the consolidated and separate financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Group's and the Bank's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of the 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 auditors' report to the related disclosures in the consolidated and separate financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Group and the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated and separate financial statements, including the disclosures, and whether the consolidated and separate financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Plan and perform the group audit to obtain sufficient appropriate audit evidence regarding the financial information of the entities or business units within the group as a basis for forming an opinion on the group financial statements. We are responsible for the direction, supervision, and review of the audit work performed for purposes of the group audit. We remain solely responsible for our audit opinion.

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

For **KPMG Cambodia Ltd.**

A handwritten signature in blue ink is positioned to the left of a circular blue stamp. The stamp contains the name 'KPMG CAMBODIA LTD.' in English and Khmer, along with other Khmer text.

Nge Huy

Senior Partner

Phnom Penh, Kingdom of Cambodia

27 March 2026

ធនាគារ កាណាឌីយ៉ា ក.អ និងក្រុមហ៊ុនបុត្រសម្ព័ន្ធ របាយការណ៍ស្ថានភាពហិរញ្ញវត្ថុរួម

គិតត្រឹមថ្ងៃទី 31 ខែធ្នូ ឆ្នាំ 2025

	កំណត់សម្គាល់	2025		2024	
		ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល
ទ្រព្យសកម្ម					
សាច់ប្រាក់ក្នុងដៃ	4	330,307,179	1,325,523	319,224,956	1,284,880
ប្រាក់បញ្ញើ និងការដាក់ប្រាក់នៅធនាគារផ្សេងៗ	5	1,430,688,624	5,741,353	1,101,059,528	4,431,765
ប្រាក់បញ្ញើ និងការដាក់ប្រាក់នៅ ធនាគារកណ្តាល	6	980,439,519	3,934,504	1,078,249,621	4,339,955
ឥណទាន និងបុរេប្រទានអតិថិជន	7	4,932,354,865	19,793,540	5,098,696,185	20,522,252
មូលបត្រវិនិយោគ	8	659,316,826	2,645,838	196,746,307	791,904
ប្រាក់បញ្ញើតាមច្បាប់នៅធនាគារកណ្តាល	9	560,101,498	2,247,687	533,213,147	2,146,183
ទ្រព្យសម្បត្តិ និងបរិក្ខារ	10	165,222,468	663,038	169,387,936	681,786
ទ្រព្យសម្បត្តិវិនិយោគ	11	11,967,967	48,027	11,193,771	45,055
ទ្រព្យសកម្មដែលមានសិទ្ធិប្រើប្រាស់	12	28,489,720	114,329	25,778,389	103,758
ទ្រព្យសកម្មអរូបី	13	2,896,478	11,624	1,987,351	7,999
ទ្រព្យសកម្មផ្សេងៗ	16	85,766,744	344,181	97,083,449	390,761
ទ្រព្យសកម្មសរុប		9,187,551,888	36,869,644	8,632,620,640	34,746,298
បំណុល និងមូលធន					
បំណុល					
ប្រាក់បញ្ញើរបស់ធនាគារ និងគ្រឹះស្ថានហិរញ្ញវត្ថុផ្សេងៗ	17	287,671,313	1,154,425	273,529,886	1,100,958
ប្រាក់បញ្ញើរបស់អតិថិជន	18	7,132,901,020	28,624,332	6,673,102,311	26,859,237
ប្រាក់កម្ចី	19	179,251,772	719,337	192,516,372	774,878
បំណុលភតិសន្យា	12	18,835,761	75,588	20,026,586	80,607
អត្ថប្រយោជន៍បុគ្គលិក	20	7,661,905	30,747	7,735,871	31,137
បំណុលពន្ធលើប្រាក់ចំណូលក្នុងឆ្នាំ	21	15,947,681	63,998	14,753,370	59,382
ពន្ធពន្យារជាបំណុល - សុទ្ធ	15	28,851,650	115,782	9,708,224	39,076
បំណុលផ្សេងៗ	22	40,748,879	163,524	50,405,002	202,880
បំណុលបន្ទាប់បន្សំ	23	24,199,920	97,113	30,242,550	121,726
បំណុលសរុប		7,736,069,901	31,044,846	7,272,020,172	29,269,881
មូលធន					
ដើមទុន	24	850,000,000	3,400,000	800,000,000	3,200,000
ទុនបម្រុង	25	290,145,983	1,121,171	284,328,752	1,113,865
ចំណេញរក្សាទុក		300,484,853	1,260,081	266,107,194	1,121,640
ជារបស់ម្ចាស់ធនាគារ		1,440,630,836	5,781,252	1,350,435,946	5,435,505
អប្បបរមាភាគកម្ម		10,851,151	43,546	10,164,522	40,912
មូលធនសរុប		1,451,481,987	5,824,798	1,360,600,468	5,476,417
បំណុល និងមូលធនសរុប		9,187,551,888	36,869,644	8,632,620,640	34,746,298

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុរួម និងដោយឡែកនេះ។

ធនាគារ កាណាឌីយ៉ា ក.អ និងក្រុមហ៊ុនបុត្រសម្ព័ន្ធ របាយការណ៍ចំណេញ ឬខាត និងលទ្ធផលលម្អិតផ្សេងៗរួម (ត)

គិតត្រឹមថ្ងៃទី 31 ខែធ្នូ ឆ្នាំ 2025

	កំណត់ សម្គាល់	2025		2024	
		ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល
ចំណូលការប្រាក់	27	510,107,690	2,046,042	499,633,832	2,034,009
ចំណាយការប្រាក់	27	(282,919,380)	(1,134,789)	(310,283,543)	(1,263,164)
ចំណូលការប្រាក់សុទ្ធ	27	227,188,310	911,253	189,350,289	770,845
ចំណូលកម្រៃជើងសារ	28	14,917,647	59,835	13,927,174	56,698
ចំណាយកម្រៃជើងសារ	28	(2,964,184)	(11,889)	(2,531,666)	(10,306)
ចំណូលកម្រៃជើងសារសុទ្ធ	28	11,953,463	47,946	11,395,508	46,392
ចំណូលប្រតិបត្តិការផ្សេងៗ	29	14,905,244	59,785	11,419,902	46,490
ចំណូលប្រតិបត្តិការសរុប		254,047,017	1,018,984	212,165,699	863,727
ចំណាយបុគ្គលិក	30	(49,594,156)	(198,922)	(46,824,897)	(190,624)
វិលសំទ្រព្យសកម្មរូបិយ និងទ្រព្យសកម្មអរូបិយ	31	(10,564,233)	(42,373)	(10,837,918)	(44,121)
ចំណាយប្រតិបត្តិការផ្សេងៗ	32	(31,923,987)	(128,047)	(23,035,374)	(93,777)
ចំណាយប្រតិបត្តិការសរុប		(92,082,376)	(369,342)	(80,698,189)	(328,522)
ចំណេញប្រតិបត្តិការមុនការថយចុះតម្លៃ		161,964,641	649,642	131,467,510	535,205
ខាតពីការថយចុះតម្លៃនៃឧបករណ៍ហិរញ្ញវត្ថុ	33	(31,665,471)	(127,010)	(27,488,814)	(111,907)
ចំណេញមុនពន្ធលើប្រាក់ចំណូល		130,299,170	522,632	103,978,696	423,298
ចំណាយពន្ធលើប្រាក់ចំណូល	34	(36,393,379)	(145,974)	(19,394,300)	(78,954)
ចំណេញក្នុងការិយបរិច្ឆេទ		93,905,791	376,658	84,584,396	344,344
ចំណូលលម្អិតផ្សេងៗ					
ខ្ទង់ដែលអាចមិនត្រូវបានចាត់ថ្នាក់ឡើងវិញក្នុង ចំណេញ-ខាត					
ការប្តូរបស់ប្រតិបត្តិការបរទេស		(2,154,436)	(8,641)	(5,637,809)	(22,952)
ខ្ទង់ដែលមិនត្រូវបានចាត់ថ្នាក់ឡើងវិញក្នុងចំណេញ-ខាត					
បម្រែបម្រួលតម្លៃសមស្របនៃ ការវិនិយោគមូលធនវាស់វែង តាមតម្លៃសមស្របក្នុងចំណូល លម្អិតផ្សេងៗ	8	(869,836)	(3,489)	(327,252)	(1,332)
លម្អៀងពីការប្តូររូបិយប័ណ្ណ		-	(16,147)	-	(80,536)
ខាតលម្អិតផ្សេងៗក្នុងការិយបរិច្ឆេទ		(3,024,272)	(28,277)	(5,965,061)	(104,820)
ចំណូលលម្អិតសរុបក្នុងការិយបរិច្ឆេទ		90,881,519	348,381	78,619,335	239,524
ចំណេញរបស់៖					
ម្ចាស់ក្រុមហ៊ុនរួម		92,925,469	372,726	83,280,113	339,034
អប្បភាគភាគកម្ម		980,322	3,932	1,304,283	5,310
		93,905,791	376,658	84,584,396	344,344
ចំណូលលម្អិតសរុបរបស់៖					
ម្ចាស់ធនាគារ		89,972,841	344,736	77,742,910	235,956
អប្បភាគភាគកម្ម		908,678	3,645	876,425	3,568
		90,881,519	348,381	78,619,335	239,524

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុរួម និងដោយឡែកនេះ។

ធនាគារ កាណាឌីយ៉ា ក.អ និងក្រុមហ៊ុនបុត្រសម្ព័ន្ធ របាយការណ៍បម្រែបម្រួលមូលធនរួម

សម្រាប់ដំណាច់ឆ្នាំថ្ងៃទី 31 ខែ ធ្នូ ឆ្នាំ 2025

	របាយការណ៍បម្រែបម្រួលមូលធនរួម											
	ដើមទុន		ទុនបម្រុង		ចំណេញរក្សាទុក		សរុប		អប្បបរមាភាពកម្ម		មូលធនសរុប	
	ដុល្លារអាមេរិក	លានដុល្លារ	ដុល្លារអាមេរិក	លានដុល្លារ	ដុល្លារអាមេរិក	លានដុល្លារ	ដុល្លារអាមេរិក	លានដុល្លារ	ដុល្លារអាមេរិក	លានដុល្លារ	ដុល្លារអាមេរិក	លានដុល្លារ
សមតុល្យនៅថ្ងៃទី 1 ខែមករា ឆ្នាំ 2024	750,000,000	3,000,000	212,323,169	900,668	310,331,419	1,298,126	1,272,654,588	5,198,794	9,326,545	38,099	1,281,981,133	5,236,893
ចំណេញក្នុងឆ្នាំ	-	-	-	-	83,280,113	339,034	83,280,113	339,034	1,304,283	5,310	84,584,396	344,344
ចំណូលលម្អិតផ្សេងៗ	-	-	-	-	-	-	-	-	-	-	-	-
បម្រែបម្រួលតម្លៃសម្របសម្រួលសំរាប់ផែនការ FVOCI	-	-	(327,252)	(1,332)	-	-	(327,252)	(1,332)	-	-	(327,252)	(1,332)
ការប្តូររបស់ប្រតិបត្តិការរេទុល	-	-	(5,209,951)	(21,210)	-	-	(5,209,951)	(21,210)	(427,858)	(1,742)	(5,637,809)	(22,952)
លម្អៀងពីការប្តូរចំណេញ	-	-	-	(79,938)	-	-	-	(79,938)	-	-	(598)	(80,536)
ចំណូលលម្អិតសរុបក្នុងឆ្នាំ	-	-	(5,537,203)	(102,480)	83,280,113	339,034	77,742,910	236,554	876,425	2,970	78,619,335	239,524
ប្រតិបត្តិការជាមួយម្ចាស់ក្រុមហ៊ុន	-	-	-	-	-	-	-	-	-	-	-	-
ភាគលាភជាលក្ខណៈប្រាក់ផ្ទេរទៅដើមទុន	50,000,000	200,000	-	-	(50,000,000)	(200,000)	-	-	-	-	-	-
ផ្ទេរពីប្រាក់ចំណេញរក្សាទុកទៅទុនបម្រុង តាមច្បាប់	-	-	78,286,915	318,706	(78,286,915)	(318,706)	-	-	-	-	-	-
ផ្ទេរពីអតិថិជនការងារតម្លៃឡើងវិញទៅ ប្រាក់ចំណេញរក្សាទុក	-	-	(595,303)	(2,423)	595,303	2,423	-	-	-	-	-	-
ពន្ធពិសេសពីអតិថិជនការងារតម្លៃ ឡើងវិញទៅប្រាក់ចំណេញរក្សាទុក	-	-	(148,826)	(606)	148,826	606	-	-	-	-	-	-
ទុនបម្រុងតាមច្បាប់នៅប្រទេសឡៅ	-	-	-	-	38,448	157	38,448	157	(38,448)	(157)	-	-
ប្រតិបត្តិការជាមួយម្ចាស់ក្រុមហ៊ុនសរុប	50,000,000	200,000	77,542,786	315,677	(127,504,338)	(515,520)	38,448	157	(38,448)	(157)	-	-
សមតុល្យនៅថ្ងៃទី 31 ខែធ្នូ ឆ្នាំ 2024	800,000,000	3,200,000	284,328,752	1,113,865	266,107,194	1,121,640	1,350,435,946	5,435,505	10,164,522	40,912	1,360,600,468	5,476,417

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុ និងដោយឡែកនេះ។

ធនាគារ កាណាឌីយ៉ា ក.អ និងក្រុមហ៊ុនបុត្រសម្ព័ន្ធ របាយការណ៍បម្រែបម្រួលមូលធនរួម

សម្រាប់ដំណាច់ឆ្នាំ 31 ខែ ធ្នូ ឆ្នាំ 2025

	របាយការណ៍បម្រែបម្រួលមូលធនរួម											
	ដើមទុន		ទុនបម្រុង		ចំណេញរក្សាទុក		សរុប		អប្បបរមាភាគមុន		មូលធនសរុប	
	ដុល្លារអាមេរិក	លានដុល្លារ	ដុល្លារអាមេរិក	លានដុល្លារ	ដុល្លារអាមេរិក	លានដុល្លារ	ដុល្លារអាមេរិក	លានដុល្លារ	ដុល្លារអាមេរិក	លានដុល្លារ	ដុល្លារអាមេរិក	លានដុល្លារ
សម្រាប់ថ្ងៃទី 31 ខែ មករា ឆ្នាំ 2025	800,000,000	3,200,000	284,328,752	1,113,865	1,121,640	1,350,435,946	5,435,505	10,164,522	40,912	1,360,600,468	5,476,417	
ចំណេញក្នុងឆ្នាំ	-	-	-	-	372,726	92,925,469	372,726	980,322	3,932	93,905,791	376,658	
ចំណូលលម្អិតផ្សេងៗ	-	-	-	-	-	-	-	-	-	-	-	
បម្រែបម្រួលតម្លៃសម្រាប់សំរែងតាម FVOCI	-	-	(869,836)	(3,489)	-	(869,836)	(3,489)	-	-	(869,836)	(3,489)	
ការប្តូររបស់ប្រតិបត្តិការបរទេស	-	-	(2,082,792)	(8,354)	-	(2,082,792)	(8,354)	(71,644)	(287)	(2,154,436)	(8,641)	
លម្អៀងពីការប្តូររូបិយប័ណ្ណ	-	-	-	(16,027)	-	-	(16,027)	-	(120)	-	(16,147)	
ចំណូលលម្អិតសរុបក្នុងឆ្នាំ	-	-	(2,952,628)	(27,870)	372,726	89,972,841	344,856	908,678	3,525	90,881,519	348,381	
ប្រតិបត្តិការជាមួយម្ចាស់ក្រុមហ៊ុន												
ភាគលាភវិសាលចំណែកទុនដើមទុន	50,000,000	200,000	-	-	(200,000)	(50,000,000)	-	-	-	-	-	
ផ្ទេរពីប្រាក់ចំណេញរក្សាទុក ទៅ ទុនបម្រុងជាមធ្យម	-	-	9,648,878	38,702	(38,702)	(9,648,878)	-	-	-	-	-	
ផ្ទេរពីអតិរេកពីការវាយតម្លៃឡើងវិញ ទៅ ប្រាក់ចំណេញរក្សាទុក	-	-	(703,215)	(2,821)	2,821	703,215	-	-	-	-	-	
ពន្ធពិសេសពីការវាយតម្លៃឡើងវិញ ទៅ ប្រាក់ចំណេញរក្សាទុក	-	-	(175,804)	(705)	705	175,804	-	-	-	-	-	
ទុនបម្រុងតាមច្បាប់នៅប្រទេសឡាវ	-	-	-	-	891	222,049	891	(222,049)	(891)	-	-	
ប្រតិបត្តិការជាមួយម្ចាស់ក្រុមហ៊ុនសរុប	50,000,000	200,000	8,769,859	35,176	(234,285)	(58,547,810)	222,049	(222,049)	(891)	-	-	
សម្រាប់ថ្ងៃទី 31 ខែ ធ្នូ ឆ្នាំ 2025	850,000,000	3,400,000	290,145,983	1,121,171	1,260,081	1,440,630,836	5,781,252	10,851,151	43,546	1,451,481,987	5,824,798	

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុ និងដោយឡែកនេះ។

ធនាគារ កាណាឌីយ៉ា ក.អ និងក្រុមហ៊ុនបុត្រសម្ព័ន្ធ របាយការណ៍លំហូរសាច់ប្រាក់រួម

សម្រាប់កាលបរិច្ឆេទដែលបានបញ្ចប់ថ្ងៃទី 31 ខែធ្នូ ឆ្នាំ 2025

	កំណត់សម្គាល់	2025		2024	
		ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល
លំហូរសាច់ប្រាក់ពីសកម្មភាពប្រតិបត្តិការ					
សាច់ប្រាក់ពីប្រតិបត្តិការ	36.a	188,356,319	755,497	520,896,928	2,120,572
ការប្រាក់បានទទួល		454,946,912	1,824,792	457,354,263	1,861,889
ការប្រាក់បានបង់		(301,602,717)	(1,209,728)	(282,636,008)	(1,150,611)
ពន្ធលើប្រាក់ចំណូលបានបង់	21	(16,055,642)	(64,399)	(20,680,524)	(84,190)
ការទូទាត់អត្ថប្រយោជន៍បុគ្គលិក	20	(509,711)	(2,044)	(452,506)	(1,842)
សាច់ប្រាក់ពីសកម្មភាពប្រតិបត្តិការ		325,135,161	1,304,118	674,482,153	2,745,818
លំហូរសាច់ប្រាក់ពីសកម្មភាពវិនិយោគ					
ប្រាក់តម្កល់ធានាលើដើមទុន		(463,696,870)	(1,859,888)	(134,124,236)	(546,020)
ការទូទាត់សម្រាប់មូលបត្រវិនិយោគ		153	1	12,061	49
សាច់ប្រាក់បានពីឧបករណ៍មូលធន		(774,196)	(3,105)	(492,516)	(2,005)
ការទិញទ្រព្យសម្បត្តិវិនិយោគ		(6,553,284)	(26,285)	(10,510,260)	(42,787)
ការទិញទ្រព្យសម្បត្តិ និងបរិក្ខារ		(1,643,836)	(6,593)	(1,384,904)	(5,638)
ការទិញទ្រព្យសកម្មអរូបី					
សាច់ប្រាក់បានពីការលក់ទ្រព្យសម្បត្តិ និងបរិក្ខារ		86,445	347	43,923	179
ការប្តូរបស់ប្រតិបត្តិការបរទេស		(2,348,317)	(9,419)	(5,688,390)	(23,157)
សាច់ប្រាក់បានប្រើក្នុងសកម្មភាពវិនិយោគ		(474,929,905)	(1,904,942)	(152,144,322)	(619,379)
លំហូរសាច់ប្រាក់ពីសកម្មភាពហិរញ្ញប្បទាន					
សាច់ប្រាក់បានពីការបោះផ្សាយភាគហ៊ុន	26	50,000,000	200,000	50,000,000	200,000
ភាគលាភបង់ឱ្យភាគទុនិកធនាគារ	26	(50,000,000)	(200,000)	(50,000,000)	(200,000)
សាច់ប្រាក់បានពីប្រាក់កម្ចី	19	93,234,239	373,963	105,912,798	431,171
ការទូទាត់សងប្រាក់កម្ចី	19	(106,070,118)	(425,447)	(202,423,102)	(824,064)
ការទូទាត់សងបំណុលបន្ទាប់បន្សំ	23	(6,000,000)	(24,066)	(51,000,000)	(207,621)
ការទូទាត់ភតិសន្យាជាប្រាក់ដើម	12	(3,167,396)	(12,704)	(2,566,901)	(10,450)
សាច់ប្រាក់បានប្រើក្នុងសកម្មភាពហិរញ្ញប្បទាន		(22,003,275)	(88,254)	(150,077,205)	(610,964)
(ការថយចុះ)/ ការកើនឡើងនៃសាច់ប្រាក់ និងសាច់ប្រាក់សមមូលសរុប					
		(171,798,019)	(689,078)	372,260,626	1,515,475
សាច់ប្រាក់ និងសាច់ប្រាក់ សមមូលនាដើមកាលបរិច្ឆេទ		2,311,711,419	9,304,638	1,939,450,793	7,922,656
លម្អៀងពីការប្តូររូបិយប័ណ្ណ		-	(28,087)	-	(133,493)
សាច់ប្រាក់ និងសាច់ប្រាក់ សមមូលនាចុងកាលបរិច្ឆេទ	35	2,139,913,400	8,587,473	2,311,711,419	9,304,638

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុរួម និងដោយឡែកនេះ ។

ធនាគារ កាណាឌីយ៉ា ក.អ និងក្រុមហ៊ុនបុត្រសម្ព័ន្ធ របាយការណ៍លំហូរសាច់ប្រាក់រួម

នាថ្ងៃទី 31 ខែធ្នូ ឆ្នាំ 2025

	កំណត់ សម្គាល់	2025		2024	
		ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល
ទ្រព្យសកម្ម					
សាច់ប្រាក់ក្នុងដៃ	4	329,883,873	1,323,824	318,814,322	1,283,228
ប្រាក់បញ្ញើ និងការដាក់ប្រាក់ នៅធនាគារផ្សេងៗ	5	1,423,292,097	5,711,671	1,093,402,177	4,400,944
ប្រាក់បញ្ញើ និងការដាក់ប្រាក់នៅធនាគារកណ្តាល	6	966,585,733	3,878,909	1,067,038,985	4,294,832
ឥណទាន និងបុរេប្រទានអតិថិជន	7	4,917,278,467	19,733,038	5,082,966,871	20,458,942
មូលបត្រវិនិយោគ	8	652,857,352	2,619,917	191,706,485	771,619
ប្រាក់បញ្ញើតាមច្បាប់នៅធនាគារកណ្តាល	9	547,912,889	2,198,774	517,958,682	2,084,784
ទ្រព្យសម្បត្តិ និងបរិក្ខារ	10	163,307,479	655,353	164,976,557	664,031
ទ្រព្យសម្បត្តិវិនិយោគ	11	11,967,967	48,027	11,193,771	45,055
ទ្រព្យសកម្មដែលមានសិទ្ធិប្រើប្រាស់	12	23,903,130	95,923	25,778,389	103,758
ទ្រព្យសកម្មអរូបី	13	2,895,419	11,619	1,986,292	7,995
ការវិនិយោគក្នុងក្រុមហ៊ុនបុត្រសម្ព័ន្ធ	14	49,005,880	196,661	49,005,880	197,249
ទ្រព្យសកម្មផ្សេងៗ	16	86,012,324	345,167	97,023,740	390,521
ទ្រព្យសកម្មសរុប		9,174,902,610	36,818,883	8,621,852,151	34,702,958
បំណុល និងមូលធន					
បំណុល					
ប្រាក់បញ្ញើរបស់ធនាគារនិងគ្រឹះស្ថានហិរញ្ញវត្ថុផ្សេងៗ	17	287,695,936	1,154,524	273,554,459	1,101,057
ប្រាក់បញ្ញើរបស់អតិថិជន	18	7,126,736,001	28,599,592	6,667,054,993	26,834,896
ប្រាក់កម្ចី	19	179,017,533	718,397	192,503,664	774,827
បំណុលកតិសន្យា	12	18,577,150	74,550	20,026,586	80,607
អត្ថប្រយោជន៍បុគ្គលិក	20	7,637,437	30,649	7,712,937	31,045
បំណុលពន្ធលើប្រាក់ចំណូលក្នុងឆ្នាំ	21	15,531,172	62,327	14,328,165	57,671
ពន្ធនាគារជាបំណុល - សុទ្ធ	15	28,881,572	115,902	9,736,892	39,191
បំណុលផ្សេងៗ	22	40,533,925	162,662	49,781,474	200,374
បំណុលបន្ទាប់បន្សំ	23	24,199,920	97,113	30,242,550	121,726
បំណុលសរុប		7,728,810,646	31,015,716	7,264,941,720	29,241,394
មូលធន					
ដើមទុន	24	850,000,000	3,400,000	800,000,000	3,200,000
ទុនបម្រុង	25	308,641,552	1,195,990	299,871,693	1,176,918
ចំណេញរក្សាទុក		287,450,412	1,207,177	257,038,738	1,084,646
មូលធនសរុប		1,446,091,964	5,803,167	1,356,910,431	5,461,564
បំណុល និងមូលធនសរុប		9,174,902,610	36,818,883	8,621,852,151	34,702,958

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុរួម និងដោយឡែកនេះ ។

ធនាគារ កាណាឌីយ៉ា ក.អ

របាយការណ៍ចំណេញ-ខាត និងលទ្ធផលលម្អិតផ្សេងៗដោយឡែក

សម្រាប់ការិយបរិច្ឆេទដែលបានបញ្ចប់ថ្ងៃទី 31 ខែធ្នូ ឆ្នាំ 2025

	កំណត់សម្គាល់	2025		2024	
		ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល
ចំណូលការប្រាក់	27	507,144,956	2,034,158	495,887,141	2,018,757
ចំណាយការប្រាក់	27	(283,091,409)	(1,135,480)	(310,563,267)	(1,264,303)
ចំណូលការប្រាក់សុទ្ធ	27	224,053,547	898,678	185,323,874	754,454
ចំណូលកម្រៃជើងសា	28	14,740,208	59,123	13,812,400	56,230
ចំណាយកម្រៃជើងសា	28	(2,942,235)	(11,801)	(2,520,324)	(10,260)
ចំណូលកម្រៃជើងសាសុទ្ធ	28	11,797,973	47,322	11,292,076	45,970
ចំណូលប្រតិបត្តិការផ្សេងៗ	29	11,495,298	46,108	7,036,938	28,647
ចំណូលប្រតិបត្តិការសរុប		247,346,818	992,108	203,652,888	829,071
ចំណាយបុគ្គលិក	30	(48,517,603)	(194,604)	(45,830,520)	(186,576)
រំលស់ទ្រព្យសកម្មរូបិយ និងទ្រព្យសកម្មអរូបិយ	31	(10,465,260)	(41,976)	(10,814,982)	(44,028)
ចំណាយប្រតិបត្តិការផ្សេងៗ	32	(31,548,822)	(126,542)	(22,490,285)	(91,558)
ចំណាយប្រតិបត្តិការសរុប		(90,531,685)	(363,122)	(79,135,787)	(322,162)
ចំណេញប្រតិបត្តិការមុនការថយចុះតម្លៃ		156,815,133	628,986	124,517,101	506,909
ខាតពីការថយចុះតម្លៃនៃ ឧបករណ៍ហិរញ្ញវត្ថុ	33	(32,208,141)	(129,187)	(28,001,296)	(113,993)
ចំណេញមុនពន្ធលើប្រាក់ចំណូល		124,606,992	499,799	96,515,805	392,916
ចំណាយពន្ធលើប្រាក់ចំណូល	34	(35,425,459)	(142,092)	(18,039,161)	(73,437)
ចំណេញសម្រាប់ការិយបរិច្ឆេទ ចំណូលលម្អិតផ្សេងៗ		89,181,533	357,707	78,476,644	319,479
ខ្ទង់ដែលមិនត្រូវបានចាត់ថ្នាក់ឡើងវិញក្នុងចំណេញ-ខាត៖					
លម្អៀងពីការប្តូររូបិយប័ណ្ណ		-	(16,104)	-	(80,317)
ខាតលម្អិតផ្សេងៗក្នុងឆ្នាំ		-	(16,104)	-	(80,317)
ចំណូលលម្អិតសរុបសម្រាប់ការិយបរិច្ឆេទ		89,181,533	341,603	78,476,644	239,162

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុ និងដោយឡែកនេះ ។

ធនាគារ កាណាឌីយ៉ា ក.អ របាយការណ៍បម្រែបម្រួលមូលធនដោយឡែក

សម្រាប់កាលបរិច្ឆេទដែលបានបញ្ចប់ថ្ងៃទី៣១ ខែធ្នូ ឆ្នាំ 2025

	របាយការណ៍បម្រែបម្រួលមូលធន							
	ដើមទុន		ទុនបម្រុង		ចំណេញរក្សាទុក		សរុប	
	ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល
សមតុល្យនៅថ្ងៃទី១ ខែមករា ឆ្នាំ 2024	750,000,000	3,000,000	222,328,907	941,558	306,104,880	1,280,844	1,278,433,787	5,222,402
ចំណេញសម្រាប់កាលបរិច្ឆេទ	-	-	-	-	78,476,644	319,479	78,476,644	319,479
ចំណូលលម្អិតផ្សេងៗ៖								
លឡឹងពីការប្តូររូបិយប័ណ្ណ	-	-	-	(80,317)	-	-	-	(80,317)
ចំណូលលម្អិតសរុបសម្រាប់កាលបរិច្ឆេទ	-	-	-	(80,317)	78,476,644	319,479	78,476,644	239,162
ប្រតិបត្តិការជាមួយម្ចាស់ក្រុមហ៊ុន ៖								
ភាគលាភជាសាច់ប្រាក់ផ្ទេរទៅដើមទុន	50,000,000	200,000	-	-	(50,000,000)	(200,000)	-	-
ផ្ទេរពីប្រាក់ចំណេញរក្សាទុកទៅទុនបម្រុងតាមច្បាប់	-	-	78,286,915	318,706	(78,286,915)	(318,706)	-	-
ផ្ទេរពីអតិថិជនក្រុមហ៊ុនទៅប្រាក់ចំណេញរក្សាទុក	-	-	(595,303)	(2,423)	595,303	2,423	-	-
ពន្ធពន្យារពីអតិថិជនក្រុមហ៊ុនទៅប្រាក់ចំណេញរក្សាទុក	-	-	(148,826)	(606)	148,826	606	-	-
ប្រតិបត្តិការជាមួយម្ចាស់ធនាគារសរុប	50,000,000	200,000	77,542,786	315,677	(127,542,786)	(515,677)	-	-
សមតុល្យនៅថ្ងៃទី៣១ ខែធ្នូ ឆ្នាំ 2024	800,000,000	3,200,000	299,871,693	1,176,918	257,038,738	1,084,646	1,356,910,431	5,461,564

ធនាគារ កាណាឌីយ៉ា ក.អ របាយការណ៍បម្រែបម្រួលមូលធនដោយឡែក (ត)

សម្រាប់ការិយបរិច្ឆេទដែលបានបញ្ចប់ថ្ងៃទី៣១ ខែធ្នូ ឆ្នាំ 2025

	របាយការណ៍បម្រែបម្រួលធនាគារ									
	ដើមទុន		ទុនបម្រុង		ចំណេញរក្សាទុក		សរុប			
	ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល
សមតុល្យនៅថ្ងៃទី 1 ខែមករា ឆ្នាំ 2025	800,000,000	3,200,000	299,871,693	1,176,918	257,038,738	1,084,646	1,356,910,431	5,461,564		
ចំណេញសម្រាប់ការិយបរិច្ឆេទ	-	-	-	-	89,181,533	357,707	89,181,533	357,707		
ចំណូលលម្អិតផ្សេងៗ៖										
លម្អៀងពីការប្តូររូបិយប័ណ្ណ	-	-	-	(16,104)	-	-	-	-		(16,104)
ចំណូលលម្អិតសរុបសម្រាប់ការិយបរិច្ឆេទ	-	-	-	(16,104)	89,181,533	357,707	89,181,533	341,603		
ប្រតិបត្តិការជាមួយម្ចាស់ក្រុមហ៊ុន ៖										
ភាគលាភជាសាច់ប្រាក់ផ្ទេរទៅដើមទុន	50,000,000	200,000	-	-	(50,000,000)	(200,000)	-	-		
ផ្ទេរពីប្រាក់ចំណេញរក្សាទុកទៅទុនបម្រុងតាមច្បាប់	-	-	9,648,878	38,702	(9,648,878)	(38,702)	-	-		
ផ្ទេរពីអតិថិជនពីការវាយតម្លៃឡើងវិញទៅប្រាក់ចំណេញរក្សាទុក	-	-	(703,215)	(2,821)	703,215	2,821	-	-		
ពន្ធពន្យារពីអតិថិជនពីការវាយតម្លៃឡើងវិញទៅប្រាក់ចំណេញរក្សាទុក	-	-	(175,804)	(705)	175,804	705	-	-		
ប្រតិបត្តិការជាមួយម្ចាស់ធនាគារសរុប	50,000,000	200,000	8,769,859	35,176	(58,769,859)	(235,176)	-	-		
សមតុល្យនៅថ្ងៃទី 31 ខែធ្នូ ឆ្នាំ 2025	850,000,000	3,400,000	308,641,552	1,195,990	287,450,412	1,207,177	1,446,091,964	5,803,167		

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុ និងដោយឡែកនេះ។

ធនាគារ កាណាឌីយ៉ា ក.អ

របាយការណ៍លំហូរសាច់ប្រាក់ដោយឡែក

សម្រាប់ការិយបរិច្ឆេទដែលបានបញ្ចប់ថ្ងៃទី 31 ខែធ្នូ ឆ្នាំ 2025

	កំណត់សម្គាល់	2025		2024	
		ដុល្លារអាមេរិក	លានរៀល	ដុល្លារអាមេរិក	លានរៀល
លំហូរសាច់ប្រាក់ពីសកម្មភាពប្រតិបត្តិការ					
សាច់ប្រាក់ពីប្រតិបត្តិការ	36.ក	169,222,830	678,754	512,079,241	2,084,673
ការប្រាក់បានទទួល		452,648,345	1,815,573	453,596,414	1,846,591
ការប្រាក់បានបង់		(301,885,014)	(1,210,861)	(282,857,847)	(1,062,363)
ពន្ធលើប្រាក់ចំណូលបានបង់	21	(15,077,772)	(60,477)	(19,683,341)	(80,131)
ការទូទាត់អត្ថប្រយោជន៍បុគ្គលិក	20	(509,711)	(2,044)	(452,506)	(1,842)
សាច់ប្រាក់ពីសកម្មភាពប្រតិបត្តិការ		304,398,678	1,220,945	662,681,961	2,786,928
ការទូទាត់សម្រាប់មូលបត្រវិនិយោគ					
ការទូទាត់សម្រាប់ការវិនិយោគក្នុង		(461,439,560)	(1,850,834)	(134,121,122)	(546,007)
ក្រុមហ៊ុនបុត្រសម្ព័ន្ធ		-	-	(10,000,000)	(40,710)
ការទិញទ្រព្យសម្បត្តិវិនិយោគ		(774,196)	(3,105)	(492,516)	(2,005)
ការទិញទ្រព្យសម្បត្តិ និងបរិក្ខារ		(4,824,619)	(19,352)	(6,080,677)	(24,754)
ការទិញទ្រព្យសកម្មអរូបី		(1,643,836)	(6,593)	(1,384,904)	(5,638)
សាច់ប្រាក់បានពីការលក់ទ្រព្យសម្បត្តិ និងបរិក្ខារ		86,445	347	43,923	179
សាច់ប្រាក់បានប្រើក្នុងសកម្មភាពវិនិយោគ		(468,595,766)	(1,879,537)	(152,035,296)	(618,935)
លំហូរសាច់ប្រាក់ពីសកម្មភាពហិរញ្ញប្បទាន					
សាច់ប្រាក់បានពីការបោះផ្សាយភាគហ៊ុន	26	50,000,000	200,000	50,000,000	200,000
ភាគលាភបង់ឱ្យភាគទុនិកធនាគារ	26	(50,000,000)	(200,000)	(50,000,000)	(200,000)
សាច់ប្រាក់បានពីប្រាក់កម្ចី	19	93,000,000	373,023	105,912,798	431,171
ការទូទាត់សងប្រាក់កម្ចី	19	(106,057,235)	(425,396)	(202,391,909)	(823,937)
សាច់ប្រាក់បានពីបំណុលបន្ទាប់បន្សំ	23	(6,000,000)	(24,066)	(51,000,000)	(207,621)
ការទូទាត់ភតិសន្យាជាប្រាក់ដើម	12	(2,888,480)	(11,586)	(2,566,901)	(10,450)
សាច់ប្រាក់បានប្រើក្នុងសកម្មភាពហិរញ្ញប្បទាន		(21,945,715)	(88,025)	(150,046,012)	(610,837)
(ការថយចុះ)/ការកើនឡើងនៃ សាច់ប្រាក់ និងសាច់ប្រាក់សមមូលសុទ្ធ		(186,142,803)	(746,617)	360,600,653	1,557,156
សាច់ប្រាក់ និងសាច់ប្រាក់ សមមូលនាដើមការិយបរិច្ឆេទ		2,304,304,891	9,274,828	1,943,704,238	7,940,033
លម្អៀងពីការប្តូររូបិយប័ណ្ណ		-	(28,027)	-	(222,361)
សាច់ប្រាក់ និងសាច់ប្រាក់សមមូលនាចុងការិយបរិច្ឆេទ	35	2,118,162,088	8,500,184	2,304,304,891	9,274,828

កំណត់សម្គាល់ដែលភ្ជាប់មកជាមួយ គឺជាផ្នែកនៃរបាយការណ៍ហិរញ្ញវត្ថុ និងដោយឡែកនេះ។

加華銀行及其子公司 合併資產負債表

2025年12月31日

	備註	2025		2024	
		美元	百萬東幣	美元	百萬東幣
資產					
現金	4	330,307,179	1,325,523	319,224,956	1,284,880
存放其他銀行款項	5	1,430,688,624	5,741,353	1,101,059,528	4,431,765
存放中央銀行款項	6	980,439,519	3,934,504	1,078,249,621	4,339,955
客戶貸款及預付款	7	4,932,354,865	19,793,540	5,098,696,185	20,522,252
證券投資	8	659,316,826	2,645,838	196,746,307	791,904
中央銀行法定存款	9	560,101,498	2,247,687	533,213,147	2,146,183
物業和設備	10	165,222,468	663,038	169,387,936	681,786
物業投資	11	11,967,967	48,027	11,193,771	45,055
使用權資產	12	28,489,720	114,329	25,778,389	103,758
無形資產	13	2,896,478	11,624	1,987,351	7,999
其他資產	16	85,766,744	344,181	97,083,449	390,761
資產總額		9,187,551,888	36,869,644	8,632,620,640	34,746,298
負債及權益					
負債					
其他銀行和金融機構存款	17	287,671,313	1,154,425	273,529,886	1,100,958
客戶存款	18	7,132,901,020	28,624,332	6,673,102,311	26,859,237
借款	19	179,251,772	719,337	192,516,372	774,878
租賃負債	12	18,835,761	75,588	20,026,586	80,607
員工福利	20	7,661,905	30,747	7,735,871	31,137
本期所得稅負債	21	15,947,681	63,998	14,753,370	59,382
遞延所得稅負債—淨額	15	28,851,650	115,782	9,708,224	39,076
其他負債	22	40,748,879	163,524	50,405,002	202,880
次級債務	23	24,199,920	97,113	30,242,550	121,726
負債總額		7,736,069,901	31,044,846	7,272,020,172	29,269,881
權益					
資本	24	850,000,000	3,400,000	800,000,000	3,200,000
儲備金	25	290,145,983	1,121,171	284,328,752	1,113,865
保留盈餘		300,484,853	1,260,081	266,107,194	1,121,640
歸屬銀行股東權益		1,440,630,836	5,781,252	1,350,435,946	5,435,505
非控制權益		10,851,151	43,546	10,164,522	40,912
權益總額		1,451,481,987	5,824,798	1,360,600,468	5,476,417
負債及權益總額		9,187,551,888	36,869,644	8,632,620,640	34,746,298

附註屬於本合併和單獨財務報表的組成部分。

加華銀行及其子公司 合併損益表和其他綜合收益

2025年12月31日

	備註	2025		2024	
		美元	百萬東幣	美元	百萬東幣
利息收入	27	510,107,690	2,046,042	499,633,832	2,034,009
利息支出	27	(282,919,380)	(1,134,789)	(310,283,543)	(1,263,164)
淨利息收入	27	227,188,310	911,253	189,350,289	770,845
手續費及佣金收入	28	14,917,647	59,835	13,927,174	56,698
手續費及佣金支出	28	(2,964,184)	(11,889)	(2,531,666)	(10,306)
淨手續費及佣金收入	28	11,953,463	47,946	11,395,508	46,392
其他營業收入	29	14,905,244	59,785	11,419,902	46,490
營業收入合計		254,047,017	1,018,984	212,165,699	863,727
人事費用	30	(49,594,156)	(198,922)	(46,824,897)	(190,624)
折舊及攤銷費用	31	(10,564,233)	(42,373)	(10,837,918)	(44,121)
其他營業費用	32	(31,923,987)	(128,047)	(23,035,374)	(93,777)
營業費用合計		(92,082,376)	(369,342)	(80,698,189)	(328,522)
減值前營業毛利		161,964,641	649,642	131,467,510	535,205
金融工具減值虧損	33	(31,665,471)	(127,010)	(27,488,814)	(111,907)
稅前淨利		130,299,170	522,632	103,978,696	423,298
年度利潤	34	(36,393,379)	(145,974)	(19,394,300)	(78,954)
年度利潤		93,905,791	376,658	84,584,396	344,344
其他綜合損益					
可重分類進損益的項目					
換算海外業務		(2,154,436)	(8,641)	(5,637,809)	(22,952)
不會重分類進損益的項目					
以公允價值衡量且其變動計入其他綜合損益的股權投資公允價值變動	8	(869,836)	(3,489)	(327,252)	(1,332)
貨幣換算差額		-	(16,147)	-	(80,536)
年度其他綜合損益		(3,024,272)	(28,277)	(5,965,061)	(104,820)
年度綜合損益總額		90,881,519	348,381	78,619,335	239,524
利潤歸屬於：					
集團所有者		92,925,469	372,726	83,280,113	339,034
非控制權益		980,322	3,932	1,304,283	5,310
		93,905,791	376,658	84,584,396	344,344
綜合損益總額歸屬於：					
集團所有者		89,972,841	344,736	77,742,910	235,956
非控制權益		908,678	3,645	876,425	3,568
		90,881,519	348,381	78,619,335	239,524

附註屬於本合併和單獨財務報表的組成部分。

加華銀行及其子公司 合併股東權益變動表

2025年12月31日

	歸屬於本集團業主											
	資產		儲備金		保留盈餘		總額		非控制權益		股東權益總額	
	美元	百萬美元	美元	百萬美元	美元	百萬美元	美元	百萬美元	美元	百萬美元	美元	百萬美元
2024年1月1日結餘	750,000,000	3,000,000	212,323,169	900,668	310,331,419	1,298,126	1,272,654,588	5,198,794	9,326,545	38,099	1,281,981,133	5,236,893
年度利潤	-	-	-	-	83,280,113	339,034	83,280,113	339,034	1,304,283	5,310	84,584,396	344,344
其他綜合損益：												
以公允價值衡量且變動計入其他綜合損益的權益投資公允價值變動	-	-	(327,252)	(1,332)	-	-	(327,252)	(1,332)	-	-	(327,252)	(1,332)
換算海外業務	-	-	(5,209,951)	(21,210)	-	-	(5,209,951)	(21,210)	(427,858)	(1,742)	(5,637,809)	(22,952)
貨幣換算差額	-	-	-	(79,938)	-	-	-	(79,938)	-	-	(598)	(80,536)
年度綜合損益總額	-	-	(5,537,203)	(102,480)	83,280,113	339,034	77,742,910	236,554	876,425	2,970	78,619,335	239,524
公司所有者之間的交易：												
股利現金購入資本	50,000,000	200,000	-	-	(50,000,000)	(200,000)	-	-	-	-	-	-
保留盈餘轉為法定儲備金	-	-	78,286,915	318,706	(78,286,915)	(318,706)	-	-	-	-	-	-
重估盈餘轉入保留盈餘	-	-	(595,303)	(2,423)	595,303	2,423	-	-	-	-	-	-
遞延所得稅從重估盈餘轉為保留盈餘	-	-	(148,826)	(606)	148,826	606	-	-	-	-	-	-
老辦法定儲備金	-	-	-	-	38,448	157	38,448	157	(38,448)	(157)	-	-
業主交易總額	50,000,000	200,000	77,542,786	315,677	(127,504,338)	(515,520)	38,448	157	(38,448)	(157)	-	-
2025年1月1日結餘	800,000,000	3,200,000	284,328,752	1,113,865	266,107,194	1,121,640	1,350,435,946	5,435,505	10,164,522	40,912	1,360,600,468	5,476,417
2024年1月1日結餘	800,000,000	3,200,000	284,328,752	1,113,865	266,107,194	1,121,640	1,350,435,946	5,435,505	10,164,522	40,912	1,360,600,468	5,476,417
年度利潤	-	-	-	-	92,925,469	372,726	92,925,469	372,726	980,322	3,932	93,905,791	376,658
其他綜合損益：												
以公允價值衡量且變動計入其他綜合損益的權益投資公允價值變動	-	-	(869,836)	(3,489)	-	-	(869,836)	(3,489)	-	-	(869,836)	(3,489)
換算海外業務	-	-	(2,082,792)	(8,354)	-	-	(2,082,792)	(8,354)	(71,644)	(287)	(2,154,436)	(8,641)
貨幣換算差額	-	-	-	(16,027)	-	-	-	(16,027)	-	(120)	-	(16,147)
年度綜合損益總額	-	-	(2,952,628)	(27,870)	92,925,469	372,726	89,972,841	344,856	908,678	3,525	90,881,519	348,381
公司所有者之間的交易：												
股利現金購入資本	50,000,000	200,000	-	-	(50,000,000)	(200,000)	-	-	-	-	-	-
保留盈餘轉為法定儲備金	-	-	9,648,878	38,702	(9,648,878)	(38,702)	-	-	-	-	-	-
重估盈餘轉入保留盈餘	-	-	(703,215)	(2,821)	703,215	2,821	-	-	-	-	-	-
遞延所得稅從重估盈餘轉為保留盈餘	-	-	(175,804)	(705)	175,804	705	-	-	-	-	-	-
老辦法定儲備金	-	-	-	-	222,049	891	222,049	891	(222,049)	(891)	-	-
業主交易總額	50,000,000	200,000	8,769,859	35,176	(58,547,810)	(234,285)	222,049	891	(222,049)	(891)	-	-
2025年12月31日結餘	850,000,000	3,400,000	290,145,983	1,121,171	300,484,853	1,260,081	1,440,630,836	5,781,252	10,851,151	43,546	1,451,481,987	5,824,798

附註屬於本合併和單獨財務報表的組成部分。

加華銀行及其子公司 合併現金流量表

2025年12月31日

	備註	2025		2024	
		美元	百萬東幣	美元	百萬東幣
營業活動之現金流量					
營業所得現金	36.a	188,356,319	755,497	520,896,928	2,120,572
收取之利息		454,946,912	1,824,792	457,354,263	1,861,889
支付之利息		(301,602,717)	(1,209,728)	(282,636,008)	(1,150,611)
支付所得稅	21	(16,055,642)	(64,399)	(20,680,524)	(84,190)
支付員工福利	20	(509,711)	(2,044)	(452,506)	(1,842)
營業活動所得現金		325,135,161	1,304,118	674,482,153	2,745,818
投資活動之現金流量					
支付證券投資		(463,696,870)	(1,859,888)	(134,124,236)	(546,020)
權益工具所得款項		153	1	12,061	49
購置投資物業		(774,196)	(3,105)	(492,516)	(2,005)
購置物業和設備		(6,553,284)	(26,285)	(10,510,260)	(42,787)
購置無形資產		(1,643,836)	(6,593)	(1,384,904)	(5,638)
出售物業和設備所得款項		86,445	347	43,923	179
換算海外業務		(2,348,317)	(9,419)	(5,688,390)	(23,157)
投資活動所用現金		(474,929,905)	(1,904,942)	(152,144,322)	(619,379)
融資活動之現金流量					
發行股東權益所得款項	26	50,000,000	200,000	50,000,000	200,000
已付股息給銀行股東	26	(50,000,000)	(200,000)	(50,000,000)	(200,000)
舉債所得款項	19	93,234,239	373,963	105,912,798	431,171
償還借款	19	(106,070,118)	(425,447)	(202,423,102)	(824,064)
償還次級債務	23	(6,000,000)	(24,066)	(51,000,000)	(207,621)
租賃付款的主要要素	12	(3,167,396)	(12,704)	(2,566,901)	(10,450)
融資活動所用現金		(22,003,275)	(88,254)	(150,077,205)	(610,964)
融資活動所用現金		(22,003,275)	(88,254)	(150,077,205)	(610,964)
現金及約當現金之(減少)/增加淨額		(171,798,019)	(689,078)	372,260,626	1,515,475
年初現金及約當現金餘額		2,311,711,419	9,304,638	1,939,450,793	7,922,656
貨幣換算差額		-	(28,087)	-	(133,493)
年末現金及約當現金餘額	35	2,139,913,400	8,587,473	2,311,711,419	9,304,638

附註屬於本合併和單獨財務報表的組成部分。

加華銀行

單獨資產負債表

2025年12月31日

	備註	2025		2024	
		美元	百萬東幣	美元	百萬東幣
資產					
現金	4	329,883,873	1,323,824	318,814,322	1,283,228
存放其他銀行款項	5	1,423,292,097	5,711,671	1,093,402,177	4,400,944
存放中央銀行款項	6	966,585,733	3,878,909	1,067,038,985	4,294,832
客戶貸款及預付款	7	4,917,278,467	19,733,038	5,082,966,871	20,458,942
證券投資	8	652,857,352	2,619,917	191,706,485	771,619
中央銀行法定存款	9	547,912,889	2,198,774	517,958,682	2,084,784
物業和設備	10	163,307,479	655,353	164,976,557	664,031
物業投資	11	11,967,967	48,027	11,193,771	45,055
使用權資產	12	23,903,130	95,923	25,778,389	103,758
無形資產	13	2,895,419	11,619	1,986,292	7,995
投資子公司	14	49,005,880	196,661	49,005,880	197,249
其他資產	16	86,012,324	345,167	97,023,740	390,521
資產總額		9,174,902,610	36,818,883	8,621,852,151	34,702,958
負債及權益					
負債					
其他銀行和金融機構存款	17	287,695,936	1,154,524	273,554,459	1,101,057
客戶存款	18	7,126,736,001	28,599,592	6,667,054,993	26,834,896
借款	19	179,017,533	718,397	192,503,664	774,827
租賃負債	12	18,577,150	74,550	20,026,586	80,607
員工福利	20	7,637,437	30,649	7,712,937	31,045
本期所得稅負債	21	15,531,172	62,327	14,328,165	57,671
遞延所得稅負債—淨額	15	28,881,572	115,902	9,736,892	39,191
其他負債	22	40,533,925	162,662	49,781,474	200,374
次級債務	23	24,199,920	97,113	30,242,550	121,726
負債總額		7,728,810,646	31,015,716	7,264,941,720	29,241,394
權益					
資本	24	850,000,000	3,400,000	800,000,000	3,200,000
儲備金	25	308,641,552	1,195,990	299,871,693	1,176,918
保留盈餘		287,450,412	1,207,177	257,038,738	1,084,646
權益總額		1,446,091,964	5,803,167	1,356,910,431	5,461,564
負債及權益總額		9,174,902,610	36,818,883	8,621,852,151	34,702,958

附註屬於本合併和單獨財務報表的組成部分。

加華銀行

單獨損益表和其他綜合收益

2025年12月31日

	備註	2025		2024	
		美元	百萬東幣	美元	百萬東幣
利息收入	27	507,144,956	2,034,158	495,887,141	2,018,757
利息支出	27	(283,091,409)	(1,135,480)	(310,563,267)	(1,264,303)
淨利息收入	27	224,053,547	898,678	185,323,874	754,454
手續費及傭金收入	28	14,740,208	59,123	13,812,400	56,230
手續費及傭金支出	28	(2,942,235)	(11,801)	(2,520,324)	(10,260)
淨手續費及傭金收入	28	11,797,973	47,322	11,292,076	45,970
其他營業收入	29	11,495,298	46,108	7,036,938	28,647
營業收入合計		247,346,818	992,108	203,652,888	829,071
人事費用	30	(48,517,603)	(194,604)	(45,830,520)	(186,576)
折舊及攤銷費用	31	(10,465,260)	(41,976)	(10,814,982)	(44,028)
其他營業費用	32	(31,548,822)	(126,542)	(22,490,285)	(91,558)
營業費用合計		(90,531,685)	(363,122)	(79,135,787)	(322,162)
減值虧損前營業毛利		156,815,133	628,986	124,517,101	506,909
金融工具減值虧損	33	(32,208,141)	(129,187)	(28,001,296)	(113,993)
稅前淨額		124,606,992	499,799	96,515,805	392,916
所得稅費用	34	(35,425,459)	(142,092)	(18,039,161)	(73,437)
年度利潤		89,181,533	357,707	78,476,644	319,479
其他綜合損益					
不會重分類進損益的項目貨幣換算差額		-	(16,104)	-	(80,317)
年度其他綜合損益		-	(16,104)	-	(80,317)
年度綜合損益總額		89,181,533	341,603	78,476,644	239,162

附註屬於本合併和單獨財務報表的組成部分。

加華銀行 單獨股東權益變動表

2025年12月31日

	歸屬於本銀行業主							
	資本		儲備金		保留盈餘		總額	
	美元	百萬美元	美元	百萬美元	美元	百萬美元	美元	百萬美元
2024年1月1日結餘	750,000,000	3,000,000	222,328,907	941,558	306,104,880	1,280,844	1,278,433,787	5,222,402
年度利潤	-	-	-	-	78,476,644	319,479	78,476,644	319,479
其他綜合損益：								
貨幣換算差額	-	-	-	(80,317)	-	-	-	(80,317)
年度綜合損益總額	-	-	-	(80,317)	78,476,644	319,479	78,476,644	239,162
公司所有者之間的交易：								
股利現金轉入資本	50,000,000	200,000	-	-	(50,000,000)	(200,000)	-	-
保留盈餘轉為法定儲備金	-	-	78,286,915	318,706	(78,286,915)	(318,706)	-	-
重估盈餘轉入保留盈餘	-	-	(595,303)	(2,423)	595,303	2,423	-	-
遞延所得稅從重估盈餘轉為保留盈餘	-	-	(148,826)	(606)	148,826	606	-	-
業主交易總額	50,000,000	200,000	77,542,786	315,677	(127,542,786)	(515,677)	-	-
2024年12月31日結餘	800,000,000	3,200,000	299,871,693	1,176,918	257,038,738	1,084,646	1,356,910,431	5,461,564
2025年1月1日結餘	800,000,000	3,200,000	299,871,693	1,176,918	257,038,738	1,084,646	1,356,910,431	5,461,564
年度利潤	-	-	-	-	89,181,533	357,707	89,181,533	357,707
其他綜合損益：								
貨幣換算差額	-	-	-	(16,104)	-	-	-	(16,104)
年度綜合損益總額	-	-	-	(16,104)	89,181,533	357,707	89,181,533	341,603
公司所有者之間的交易：								
股利現金轉入資本	50,000,000	200,000	-	-	(50,000,000)	(200,000)	-	-
保留盈餘轉為法定儲備金	-	-	9,648,878	38,702	(9,648,878)	(38,702)	-	-
重估盈餘轉入保留盈餘	-	-	(703,215)	(2,821)	703,215	2,821	-	-
遞延所得稅從重估盈餘轉為保留盈餘	-	-	(175,804)	(705)	175,804	705	-	-
業主交易總額	50,000,000	200,000	8,769,859	35,176	(58,769,859)	(235,176)	-	-
2025年12月31日結餘	850,000,000	3,400,000	308,641,552	1,195,990	287,450,412	1,207,177	1,446,091,964	5,803,167

附註屬於本合併和單獨財務報表的組成部分。

加華銀行

單獨現金流量表

2024年12月31日

	備註	2025		2024	
		美元	百萬東幣	美元	百萬東幣
營業活動之現金流量					
營業所得現金	36.a	169,222,830	678,754	512,079,241	2,084,673
收取之利息		452,648,345	1,815,573	453,596,414	1,846,591
支付之利息		(301,885,014)	(1,210,861)	(282,857,847)	(1,062,363)
支付所得稅	21	(15,077,772)	(60,477)	(19,683,341)	(80,131)
支付員工福利	20	(509,711)	(2,044)	(452,506)	(1,842)
營業活動所得現金		304,398,678	1,220,945	662,681,961	2,786,928
投資活動之現金流量					
支付證券投資		(461,439,560)	(1,850,834)	(134,121,122)	(546,007)
支付投資子公司		-	-	(10,000,000)	(40,710)
購置投資物業		(774,196)	(3,105)	(492,516)	(2,005)
購置物業和設備		(4,824,619)	(19,352)	(6,080,677)	(24,754)
購置無形資產		(1,643,836)	(6,593)	(1,384,904)	(5,638)
出售物業和設備所得款項		86,445	347	43,923	179
投資活動所用現金		(468,595,766)	(1,879,537)	(152,035,296)	(618,935)
融資活動之現金流量					
發行股東權益所得款項	26	50,000,000	200,000	50,000,000	200,000
已付股息給銀行股東	26	(50,000,000)	(200,000)	(50,000,000)	(200,000)
舉債所得款項	19	93,000,000	373,023	105,912,798	431,171
償還借款	19	(106,057,235)	(425,396)	(202,391,909)	(823,937)
償還次級債務	23	(6,000,000)	(24,066)	(51,000,000)	(207,621)
租賃付款的主要要素	12	(2,888,480)	(11,586)	(2,566,901)	(10,450)
融資活動所用現金		(21,945,715)	(88,025)	(150,046,012)	(610,837)
現金及約當現金之(減少)/增加淨額		(186,142,803)	(746,617)	360,600,653	1,557,156
年初現金及約當現金餘額		2,304,304,891	9,274,828	1,943,704,238	7,940,033
貨幣換算差額		-	(28,027)	-	(222,361)
年末現金及約當現金餘額	35	2,118,162,088	8,500,184	2,304,304,891	9,274,828

非現金投資活動在其他附註（備註11）所透露是投資性房地產。

非現金融資活動在其他附註（備註12）所透露是使用權資產和負債。

附註屬於本合併和單獨財務報表的組成部分。

Canada Bank Plc. and Its Subsidiaries

Consolidated Statement of Financial Position

As At 31 December 2025

	Notes	2025		2024	
		US\$	Million KHR	US\$	Million KHR
Assets					
Cash on hand	4	330,307,179	1,325,523	319,224,956	1,284,880
Deposits and placements with other banks	5	1,430,688,624	5,741,353	1,101,059,528	4,431,765
Deposits and placements with the central bank	6	980,439,519	3,934,504	1,078,249,621	4,339,955
Loans and advances to customers	7	4,932,354,865	19,793,540	5,098,696,185	20,522,252
Investment securities	8	659,316,826	2,645,838	196,746,307	791,904
Statutory deposits with the central bank	9	560,101,498	2,247,687	533,213,147	2,146,183
Property and equipment	10	165,222,468	663,038	169,387,936	681,786
Investment properties	11	11,967,967	48,027	11,193,771	45,055
Right-of-use assets	12	28,489,720	114,329	25,778,389	103,758
Intangible assets	13	2,896,478	11,624	1,987,351	7,999
Other assets	16	85,766,744	344,181	97,083,449	390,761
Total assets		9,187,551,888	36,869,644	8,632,620,640	34,746,298
Liabilities and equity					
Liabilities					
Deposits from other banks and financial institutions	17	287,671,313	1,154,425	273,529,886	1,100,958
Deposits from customers	18	7,132,901,020	28,624,332	6,673,102,311	26,859,237
Borrowings	19	179,251,772	719,337	192,516,372	774,878
Lease liabilities	12	18,835,761	75,588	20,026,586	80,607
Employee benefits	20	7,661,905	30,747	7,735,871	31,137
Current income tax liability	21	15,947,681	63,998	14,753,370	59,382
Deferred tax liabilities - net	15	28,851,650	115,782	9,708,224	39,076
Other liabilities	22	40,748,879	163,524	50,405,002	202,880
Subordinated debts	23	24,199,920	97,113	30,242,550	121,726
Total liabilities		7,736,069,901	31,044,846	7,272,020,172	29,269,881
Equity					
Share capital	24	850,000,000	3,400,000	800,000,000	3,200,000
Reserves	25	290,145,983	1,121,171	284,328,752	1,113,865
Retained earnings		300,484,853	1,260,081	266,107,194	1,121,640
Attributable to owners		1,440,630,836	5,781,252	1,350,435,946	5,435,505
Non-controlling interests		10,851,151	43,546	10,164,522	40,912
Total equity		1,451,481,987	5,824,798	1,360,600,468	5,476,417
Total liabilities and equity		9,187,551,888	36,869,644	8,632,620,640	34,746,298

The accompanying notes form an integral part of these consolidated and separate financial statements.

Canada Bank Plc. and Its Subsidiaries

Consolidated Statement of Profit or Loss and Other Comprehensive Income

For The Year Ended 31 December 2025

	Notes	2025		2024	
		US\$	Million KHR	US\$	Million KHR
Interest income	27	510,107,690	2,046,042	499,633,832	2,034,009
Interest expense	27	(282,919,380)	(1,134,789)	(310,283,543)	(1,263,164)
Net interest income	27	227,188,310	911,253	189,350,289	770,845
Fee and commission income	28	14,917,647	59,835	13,927,174	56,698
Fee and commission expense	28	(2,964,184)	(11,889)	(2,531,666)	(10,306)
Net fee and commission income	28	11,953,463	47,946	11,395,508	46,392
Other operating income	29	14,905,244	59,785	11,419,902	46,490
Total operating income		254,047,017	1,018,984	212,165,699	863,727
Personnel expenses	30	(49,594,156)	(198,922)	(46,824,897)	(190,624)
Depreciation and amortisation charge	31	(10,564,233)	(42,373)	(10,837,918)	(44,121)
Other operating expenses	32	(31,923,987)	(128,047)	(23,035,374)	(93,777)
Total operating expenses		(92,082,376)	(369,342)	(80,698,189)	(328,522)
Operating profit before impairment losses		161,964,641	649,642	131,467,510	535,205
Impairment losses on financial instruments	33	(31,665,471)	(127,010)	(27,488,814)	(111,907)
Profit before income tax		130,299,170	522,632	103,978,696	423,298
Income tax expense	34	(36,393,379)	(145,974)	(19,394,300)	(78,954)
Profit for the year		93,905,791	376,658	84,584,396	344,344
Other comprehensive income					
Items that may be reclassified to profit or loss					
Foreign operation translation		(2,154,436)	(8,641)	(5,637,809)	(22,952)
Items that will not be reclassified to profit or loss					
Changes in the fair value of equity investments at fair value through other comprehensive income	8	(869,836)	(3,489)	(327,252)	(1,332)
Currency translation difference		-	(16,147)	-	(80,536)
Other comprehensive losses for the year		(3,024,272)	(28,277)	(5,965,061)	(104,820)
Total comprehensive income for the year		90,881,519	348,381	78,619,335	239,524
Profit is attributable to:					
Owners of the Group		92,925,469	372,726	83,280,113	339,034
Non-controlling interests		980,322	3,932	1,304,283	5,310
		93,905,791	376,658	84,584,396	344,344
Total comprehensive income attributable to:					
Owners of the Group		89,972,841	344,736	77,742,910	235,956
Non-controlling interests		908,678	3,645	876,425	3,568
		90,881,519	348,381	78,619,335	239,524

The accompanying notes form an integral part of these consolidated and separate financial statements.

Canadia Bank Plc.

Consolidated Statement of Changes In Equity

For The Year Ended 31 December 2025

	ATTRIBUTABLE TO OWNERS OF THE GROUP											
	Share capital		Reserves		Retained earnings		Total		Non-controlling interest		Total equity	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Balance at 1 January 2024	750,000,000	3,000,000	212,323,169	900,668	310,331,419	1,298,126	1,272,654,588	5,198,794	9,326,545	38,099	1,281,981,133	5,236,893
Profit for the year	-	-	-	-	83,280,113	339,034	83,280,113	339,034	1,304,283	5,310	84,584,396	344,344
Other comprehensive income:												
Change in fair value of equity investment at FVOCI	-	-	(327,252)	(1,332)	-	-	(327,252)	(1,332)	-	-	(327,252)	(1,332)
Foreign operations translation	-	-	(5,209,951)	(21,210)	-	-	(5,209,951)	(21,210)	(427,858)	(1,742)	(5,637,809)	(22,952)
Currency translation differences	-	-	-	(79,938)	-	-	-	(79,938)	-	-	(598)	(80,536)
Total comprehensive income for the year	-	-	(5,537,203)	(102,480)	83,280,113	339,034	77,742,910	236,554	876,425	2,970	78,619,335	239,524
Transactions with owners in their capacity as owners:												
Cash dividend to share capital	50,000,000	200,000	-	-	(50,000,000)	(200,000)	-	-	-	-	-	-
Transfer from retained earnings to regulatory reserve	-	-	78,286,915	318,706	(78,286,915)	(318,706)	-	-	-	-	-	-
Transfer from revaluation surplus to retained earnings	-	-	(595,303)	(2,423)	595,303	2,423	-	-	-	-	-	-
Deferred tax from revaluation surplus to retained earnings	-	-	(148,826)	(606)	148,826	606	-	-	-	-	-	-
Regulatory reserve in Laos PDR	-	-	-	-	38,448	157	38,448	157	(38,448)	(157)	-	-
Total transactions with owners	50,000,000	200,000	77,542,786	315,677	(127,504,338)	(515,520)	38,448	157	(38,448)	(157)	-	-
Balance at 31 December 2024	800,000,000	3,200,000	284,328,752	1,113,865	266,107,194	1,121,640	1,350,435,946	5,435,505	10,164,522	40,912	1,360,600,468	5,476,417
Balance at 1 January 2025	800,000,000	3,200,000	284,328,752	1,113,865	266,107,194	1,121,640	1,350,435,946	5,435,505	10,164,522	40,912	1,360,600,468	5,476,417
Profit for the year	-	-	-	-	92,925,469	372,726	92,925,469	372,726	980,322	3,932	93,905,791	376,658
Other comprehensive income:												
Change in fair value of equity investment at FVOCI	-	-	(869,836)	(3,489)	-	-	(869,836)	(3,489)	-	-	(869,836)	(3,489)
Foreign operations translation	-	-	(2,092,792)	(8,354)	-	-	(2,092,792)	(8,354)	(71,644)	(287)	(2,154,436)	(8,641)
Currency translation differences	-	-	-	(16,027)	-	-	-	(16,027)	-	(120)	-	(16,147)
Total comprehensive income for the year	-	-	(2,952,628)	(27,870)	92,925,469	372,726	89,972,841	344,856	908,678	3,525	90,881,519	348,381
Transactions with owners in their capacity as owners:												
Cash dividend to share capital	50,000,000	200,000	-	-	(50,000,000)	(200,000)	-	-	-	-	-	-
Transfer from retained earnings to regulatory reserve	-	-	9,648,878	38,702	(9,648,878)	(38,702)	-	-	-	-	-	-
Transfer from revaluation surplus to retained earnings	-	-	(703,215)	(2,821)	703,215	2,821	-	-	-	-	-	-
Deferred tax from revaluation surplus to retained earnings	-	-	(175,804)	(705)	175,804	705	-	-	-	-	-	-
Regulatory reserve in Laos PDR	-	-	-	-	222,049	891	222,049	891	(222,049)	(891)	-	-
Total transactions with owners	50,000,000	200,000	8,769,859	35,176	(58,547,810)	(234,285)	222,049	891	(222,049)	(891)	-	-
Balance at 31 December 2024	850,000,000	3,400,000	290,145,983	1,121,171	300,484,853	1,260,081	1,440,630,836	5,781,252	10,851,151	43,546	1,451,481,987	5,824,798

The accompanying notes form an integral part of these consolidated and separate financial statements.

Canada Bank Plc. and Its Subsidiaries

Consolidated Statement of Cash Flows

For The Year Ended 31 December 2025

	Notes	2025		2024	
		US\$	Million KHR	US\$	Million KHR
Cash flows from operating activities					
Cash generated from operations	36.a	188,356,319	755,497	520,896,928	2,120,572
Interest received		454,946,912	1,824,792	457,354,263	1,861,889
Interest paid		(301,602,717)	(1,209,728)	(282,636,008)	(1,150,611)
Income tax paid	21	(16,055,642)	(64,399)	(20,680,524)	(84,190)
Payments of employee benefits	20	(509,711)	(2,044)	(452,506)	(1,842)
Cash generated from operating activities		325,135,161	1,304,118	674,482,153	2,745,818
Cash flows from investing activities					
Payments for investment in securities		(463,696,870)	(1,859,888)	(134,124,236)	(546,020)
Proceeds from equity instrument		153	1	12,061	49
Purchases of investment properties		(774,196)	(3,105)	(492,516)	(2,005)
Purchases of property and equipment		(6,553,284)	(26,285)	(10,510,260)	(42,787)
Purchases of intangible assets		(1,643,836)	(6,593)	(1,384,904)	(5,638)
Proceeds from disposals of property and equipment		86,445	347	43,923	179
Foreign operations translation		(2,348,317)	(9,419)	(5,688,390)	(23,157)
Cash used in investing activities		(474,929,905)	(1,904,942)	(152,144,322)	(619,379)
Cash flows from financing activities					
Proceeds from issuance of share capital	26	50,000,000	200,000	50,000,000	200,000
Dividends paid to the Bank's shareholders	26	(50,000,000)	(200,000)	(50,000,000)	(200,000)
Proceeds from borrowings	19	93,234,239	373,963	105,912,798	431,171
Repayments of borrowings	19	(106,070,118)	(425,447)	(202,423,102)	(824,064)
Repayments of subordinated debts	23	(6,000,000)	(24,066)	(51,000,000)	(207,621)
Principal lease payments	12	(3,167,396)	(12,704)	(2,566,901)	(10,450)
Cash used in financing activities		(22,003,275)	(88,254)	(150,077,205)	(610,964)
Net (decrease)/increase in cash and cash equivalents		(171,798,019)	(689,078)	372,260,626	1,515,475
Cash and cash equivalents at the beginning of year		2,311,711,419	9,304,638	1,939,450,793	7,922,656
Currency translation differences		-	(28,087)	-	(133,493)
Cash and cash equivalents at the end of year		2,139,913,400	8,587,473	2,311,711,419	9,304,638

The accompanying notes form an integral part of these consolidated and separate financial statements.

Canadia Bank Plc.

Separate Statement of Financial Position

For The Year Ended 31 December 2025

	Notes	2025		2024	
		US\$	Million KHR	US\$	Million KHR
Assets					
Cash on hand	4	329,883,873	1,323,824	318,814,322	1,283,228
Deposits and placements with other banks	5	1,423,292,097	5,711,671	1,093,402,177	4,400,944
Deposits and placements with the central bank	6	966,585,733	3,878,909	1,067,038,985	4,294,832
Loans and advances to customers	7	4,917,278,467	19,733,038	5,082,966,871	20,458,942
Investment securities	8	652,857,352	2,619,917	191,706,485	771,619
Statutory deposits with the central bank	9	547,912,889	2,198,774	517,958,682	2,084,784
Property and equipment	10	163,307,479	655,353	164,976,557	664,031
Investment properties	11	11,967,967	48,027	11,193,771	45,055
Right-of-use assets	12	23,903,130	95,923	25,778,389	103,758
Intangible assets	13	2,895,419	11,619	1,986,292	7,995
Investment in subsidiaries	14	49,005,880	196,661	49,005,880	197,249
Other assets	16	86,012,324	345,167	97,023,740	390,521
Total assets		9,174,902,610	36,818,883	8,621,852,151	34,702,958
Liabilities and equity					
Liabilities					
Deposits from other banks and financial institutions	17	287,695,936	1,154,524	273,554,459	1,101,057
Deposits from customers	18	7,126,736,001	28,599,592	6,667,054,993	26,834,896
Borrowings	19	179,017,533	718,397	192,503,664	774,827
Lease liabilities	12	18,577,150	74,550	20,026,586	80,607
Employee benefits	20	7,637,437	30,649	7,712,937	31,045
Current income tax liabilities	21	15,531,172	62,327	14,328,165	57,671
Deferred tax liabilities - net	15	28,881,572	115,902	9,736,892	39,191
Other liabilities	22	40,533,925	162,662	49,781,474	200,374
Subordinated debts	23	24,199,920	97,113	30,242,550	121,726
Total liabilities		7,728,810,646	31,015,716	7,264,941,720	29,241,394
Equity					
Share capital	24	850,000,000	3,400,000	800,000,000	3,200,000
Reserves	25	308,641,552	1,195,990	299,871,693	1,176,918
Retained earnings		287,450,412	1,207,177	257,038,738	1,084,646
Total equity		1,446,091,964	5,803,167	1,356,910,431	5,461,564
Total liabilities and equity		9,174,902,610	36,818,883	8,621,852,151	34,702,958

The accompanying notes form an integral part of these consolidated and separate financial statements.

Canadia Bank Plc.

Separate Statement of Profit or Loss and Other Comprehensive Income

For The Year Ended 31 December 2025

	Notes	2025		2024	
		US\$	Million KHR	US\$	Million KHR
Interest income	27	507,144,956	2,034,158	495,887,141	2,018,757
Interest expense	27	(283,091,409)	(1,135,480)	(310,563,267)	(1,264,303)
Net interest income	27	224,053,547	898,678	185,323,874	754,454
Fee and commission income	28	14,740,208	59,123	13,812,400	56,230
Fee and commission expense	28	(2,942,235)	(11,801)	(2,520,324)	(10,260)
Net fee and commission income	28	11,797,973	47,322	11,292,076	45,970
Other operating income	29	11,495,298	46,108	7,036,938	28,647
Total operating income		247,346,818	992,108	203,652,888	829,071
Personnel expenses	30	(48,517,603)	(194,604)	(45,830,520)	(186,576)
Depreciation and amortisation charge	31	(10,465,260)	(41,976)	(10,814,982)	(44,028)
Other operating expenses	32	(31,548,822)	(126,542)	(22,490,285)	(91,558)
Total operating expenses		(90,531,685)	(363,122)	(79,135,787)	(322,162)
Operating profit before impairment losses		156,815,133	628,986	124,517,101	506,909
Impairment losses on financial instruments	33	(32,208,141)	(129,187)	(28,001,296)	(113,993)
Profit before income tax		124,606,992	499,799	96,515,805	392,916
Income tax expense	34	(35,425,459)	(142,092)	(18,039,161)	(73,437)
Profit for the year		89,181,533	357,707	78,476,644	319,479
Other comprehensive income					
Items that will not be reclassified to profit or loss					
Currency translation differences		-	(16,104)	-	(80,317)
Other comprehensive loss for the year		-	(16,104)	-	(80,317)
Total comprehensive income for the year		89,181,533	341,603	78,476,644	239,162

The accompanying notes form an integral part of these consolidated and separate financial statements.

Canadia Bank Plc.

Separate Statement of Changes in Equity

For The Year Ended 31 December 2025

	ATTRIBUTABLE TO OWNERS OF THE BANK							
	Share capital		Reserves		Retained earnings		Total	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Balance at 1 January 2024	750,000,000	3,000,000	222,328,907	941,558	306,104,880	1,280,844	1,278,433,787	5,222,402
Profit for the year	-	-	-	-	78,476,644	319,479	78,476,644	319,479
Other comprehensive income:								
Currency translation differences	-	-	-	(80,317)	-	-	-	(80,317)
Total comprehensive income for the year	-	-	-	(80,317)	78,476,644	319,479	78,476,644	239,162
Transactions with owners in their capacity as owners:								
Cash dividend to share capital	50,000,000	200,000	-	-	(50,000,000)	(200,000)	-	-
Transfer from retained earnings to regulatory reserve	-	-	78,286,915	318,706	(78,286,915)	(318,706)	-	-
Transfer from revaluation surplus to retained earnings	-	-	(595,303)	(2,423)	595,303	2,423	-	-
Deferred tax from revaluation surplus to retained earnings	-	-	(148,826)	(606)	148,826	606	-	-
Total transactions with owners	50,000,000	200,000	77,542,786	315,677	(127,542,786)	(515,677)	-	-
Balance at 31 December 2024	800,000,000	3,200,000	299,871,693	1,176,918	257,038,738	1,084,646	1,356,910,431	5,461,564
Balance at 1 January 2025	800,000,000	3,200,000	299,871,693	1,176,918	257,038,738	1,084,646	1,356,910,431	5,461,564
Profit for the year	-	-	-	-	89,181,533	357,707	89,181,533	357,707
Other comprehensive income:								
Currency translation differences	-	-	-	(16,104)	-	-	-	(16,104)
Total comprehensive income for the year	-	-	-	(16,104)	89,181,533	357,707	89,181,533	341,603
Transactions with owners in their capacity as owners:								
Cash dividend to share capital	50,000,000	200,000	-	-	(50,000,000)	(200,000)	-	-
Transfer from retained earnings to regulatory reserves	-	-	9,648,878	38,702	(9,648,878)	(38,702)	-	-
Transfer from revaluation surplus to retained earnings	-	-	(703,215)	(2,821)	703,215	2,821	-	-
Deferred tax from revaluation surplus to retained earnings	-	-	(175,804)	(705)	175,804	705	-	-
Total transactions with owners	50,000,000	200,000	8,769,859	35,176	(58,769,859)	(235,176)	-	-
Balance at 31 December 2025	850,000,000	3,400,000	308,641,552	1,195,990	287,450,412	1,207,177	1,446,091,964	5,803,167

The accompanying notes form an integral part of these consolidated and separate financial statements.

Canadia Bank Plc.

Separate Statement of Cash Flows

For The Year Ended 31 December 2025

	Notes	2025		2024	
		US\$	Million KHR	US\$	Million KHR
Cash flows from operating activities					
Cash generated from operations	36.a	169,222,830	678,754	512,079,241	2,084,673
Interest received		452,648,345	1,815,573	453,596,414	1,846,591
Interest paid		(301,885,014)	(1,210,861)	(282,857,847)	(1,062,363)
Income tax paid	21	(15,077,772)	(60,477)	(19,683,341)	(80,131)
Payments of employee benefits	20	(509,711)	(2,044)	(452,506)	(1,842)
Cash generated from operating activities		304,398,678	1,220,945	662,681,961	2,786,928
Cash flows from investing activities					
Payments for investment in securities		(461,439,560)	(1,850,834)	(134,121,122)	(546,007)
Payments for investment in subsidiaries		-	-	(10,000,000)	(40,710)
Purchases of investment properties		(774,196)	(3,105)	(492,516)	(2,005)
Purchases of property and equipment		(4,824,619)	(19,352)	(6,080,677)	(24,754)
Purchases of intangible assets		(1,643,836)	(6,593)	(1,384,904)	(5,638)
Proceeds from disposals of property and equipment		86,445	347	43,923	179
Cash used in investing activities		(468,595,766)	(1,879,537)	(152,035,296)	(618,935)
Cash flows from financing activities					
Proceeds from issuance of share capital	26	50,000,000	200,000	50,000,000	200,000
Dividends paid to the Bank's shareholders	26	(50,000,000)	(200,000)	(50,000,000)	(200,000)
Proceeds from borrowings	19	93,000,000	373,023	105,912,798	431,171
Repayments of borrowings	19	(106,057,235)	(425,396)	(202,391,909)	(823,937)
Repayments of subordinated debts	23	(6,000,000)	(24,066)	(51,000,000)	(207,621)
Principal lease payments	12	(2,888,480)	(11,586)	(2,566,901)	(10,450)
Cash used in financing activities		(21,945,715)	(88,025)	(150,046,012)	(610,837)
Net (decrease)/increase in cash and cash equivalents		(186,142,803)	(746,617)	360,600,653	1,557,156
Cash and cash equivalents at the beginning of year		2,304,304,891	9,274,828	1,943,704,238	7,940,033
Currency translation differences		-	(28,027)	-	(222,361)
Cash and cash equivalents at the end of year	35	2,118,162,088	8,500,184	2,304,304,891	9,274,828

The accompanying notes form an integral part of these consolidated and separate financial statements.

Canadia Bank Plc. and Its Subsidiaries Notes to The Consolidated and Separate Financial Statements

For The Year Ended 31 December 2025

1. General

Canadia Bank Plc. (the Bank), and its subsidiaries, Canadia Securities Co., Ltd. (CNS) (formerly known as Cana Securities Ltd.), are incorporated in the Kingdom of Cambodia, and the other subsidiary, Canadia Bank Lao Ltd. (CBL), is incorporated in Lao P.D.R (together referred to as "the Group").

The Bank

The Bank is a commercial bank operating since 1991 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. The Bank's licence was renewed 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 operations 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 69 branches located in Phnom Penh and major provinces in Cambodia.

The Subsidiaries

Canadia Securities Co.,Ltd, the subsidiary, is a company providing securities underwriting, dealing, and brokerage services. The Company was established as a private limited company on 24 February 2010 by registering with the Ministry of Commerce of the Kingdom of Cambodia. The Company's registration number is 00002991. In accordance with its Memorandum and Articles of Association, the duration of the Company is 99 years beginning from the date of registration with the Ministry of Commerce in the Kingdom of Cambodia.

Canadia Bank Lao Limited, the subsidiary, is a bank providing comprehensive banking and related financial services. The bank was established in Lao People's Democratic Republic ("Lao PDR"). The bank operates under Banking License No. 28/BOL granted by Bank of the Lao P.D.R ("the BOL") on 14 August 2015. The bank also operates under the latest Business license No. 1970/ERO issued by the Ministry of Industry on 06 June 2024.

The consolidated and separate financial statements were authorised and approved for issue by the Board of Directors on 27 March 2026.

2. Summary of Material Accounting Policies

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

2.1 Basis of preparation

The consolidated and separate financial statements are prepared in accordance with Cambodian International Financial Reporting Standards (CIFRS) including other interpretations and amendments that may occur in any circumstances to each standard.

The consolidated and separate financial statements have been prepared under the historical cost convention, except for:

- financial assets at fair value through other comprehensive income (FVOCI),
- land and buildings of property and equipment measured at revalued amount,
- investment properties measured at fair value,
- foreclosed properties (assets held for sales) measured at the lower of carrying amount and fair value less costs to sell, and
- The application of CIAS 29 'Financial Reporting in Hyperinflationary Economies' for the Group's entity reporting in Lao Kip (LAK).

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

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

2.2 New and amended accounting standards and interpretations

(a) New and amended accounting standards and interpretations adopted

The Group and the Bank have applied the following standards and amendments for the first time for their annual reporting period commencing on 1 January 2025:

- Lack of Exchangeability – Amendments to CIAS 21.

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

(b) New standards and interpretations not yet adopted

A number of new accounting standards and amendments to accounting standards have been issued and available for early adoption in the annual reporting period beginning on 1 January 2025. However, the Group and the Bank have not early adopted the new and amended accounting standards in preparing these financial statements.

2. Summary of Material Accounting Policies (Continued)

2.2 New and amended accounting standards and interpretations (Continued)

i) Classification and measurement of financial instruments (Amendments to CIFRS 9 and CIFRS 7)

In May 2024, the International Accounting Standards Board (IASB) issued Amendments to the classification and Measurement of Financial Instruments which amended IFRS 9 and IFRS 7.

The requirements will be effective for annual reporting periods beginning on or after 1 January 2026, with early application permitted, and are related to:

- recognition and derecognition, including accounting for settlement of financial liabilities using electronic payments system; and
- assessing contractual cash flow characteristics of financial assets, including those with sustainability-linked features.

The Group and the Bank are in the process of assessing the impact of the new amendments.

ii) CIFRS 18 Presentation and Disclosure in Financial Statements

CIFRS 18 will replace CIAS 1 Presentation of Financial Statements and applies for annual reporting periods beginning on or after 1 January 2027. The new standard introduces the following key new requirements.

- Entities are required to classify all income and expenses into five categories in the consolidated and separate statements of profit or loss, namely the operating, investing, financing, discontinued operations, and income tax categories. Entities are also required to present a newly-defined operating profit subtotal. Entities' net profit will not change.
- Management-defined performance measures (MPMs) are disclosed in a single note in the consolidated and separate financial statements.
- Enhanced guidance is provided on how to group information in the consolidated and separate financial statements.

In addition, all entities are required to use the operating profit subtotal as the starting point for the consolidated and separate statements of cash flows when presenting operating cash flows under the indirect method.

The Group and the Bank are still in the process of assessing the impact of the new standard, particularly with respect to the structure of the Group's and the Bank's consolidated and separate statements of profit or loss, the consolidated and separate statements of cash flows, and the additional disclosures required for MPMs. The Group and the Bank are also assessing the impact on how information is grouped in the consolidated and separate financial statements, including for items currently labelled as 'other'.

iii) Other accounting standards

The following amended standards and interpretations are not expected to have a significant impact on the Group's and the Bank's consolidated and separate financial statements:

- Contracts Referencing Nature-dependent Electricity (Amendments to CIFRS 9 and CIFRS 7).
- Annual Improvements to CIFRS Accounting Standards (Volume 11); and
- CIFRS 19 Subsidiaries without Public Accountability: Disclosures.

2.3 Principles of consolidation of the subsidiaries

Canadia Securities Co., Ltd. (CNS) and Canadia Bank Lao Ltd. (CBL) are subsidiaries. A subsidiary is an entity controlled by the Bank. Control exists when the Bank has the power, directly or indirectly, to govern the financial and operating policies of an entity so as to obtain benefits from its activities. The financial statements of the subsidiary are included in the consolidated financial statements from the date that control effectively commences until the date that control effectively ceases. The subsidiary is consolidated using the acquisition method of accounting.

2. Summary of Material Accounting Policies (Continued)

2.3 Principles of consolidation of the subsidiaries (Continued)

Under the acquisition method of accounting, the results of a subsidiary acquired or disposed of during the year are included from the date when control commences up to the date when control ceases.

Intra-group balances and transactions, and any unrealised differences arising from intra-group transactions, are eliminated in preparing the consolidated financial statements. Unrealised gains arising from transactions with subsidiaries are eliminated to the extent of the Group's interest in the entity. Unrealised losses are eliminated in the same way as unrealised gains, but only to the extent that there is no evidence of impairment.

Non-controlling interests in the results and equity of subsidiaries are shown separately in the consolidated statement of profit or loss and other comprehensive income, consolidated statement of changes in equity, and consolidated statement of financial position, respectively.

i) Changes in ownership interests

The Group treats transactions with non-controlling interests that do not result in a loss of control as transactions with equity owners of the Bank. A change in ownership interest results in an adjustment between the carrying amounts of the controlling and non-controlling interest to reflect their relative interests and any consideration paid or received is recognised in a separate reserve within equity attributable to owners of the Bank.

When the Group ceases to consolidate or equity account for an investment because of a loss of control, joint control or significant influence, any retained interest in the entity is remeasured to its fair value, with the change in carrying amount recognised in profit or loss. This fair value becomes the initial carrying amount for the purposes of subsequently accounting for the retained interest as an associate, joint venture, or financial asset. In addition, any amounts previously recognised in other comprehensive income in respect of that entity are accounted for as if the group had directly disposed of the related assets or liabilities. This may mean that amounts previously recognised in other comprehensive income are reclassified to profit or loss.

ii) Hyperinflation accounting

The Group applied hyperinflation accounting to its operations in Lao PDR, with the Lao Kip as their functional currency.

The three-year cumulative inflation in Lao Kip exceeded 100% in 2024. As a result, hyperinflation accounting was applied for the year ended 31 December 2024 to the Group's operations in Lao PDR. The price index used for the application of hyperinflation accounting was the Consumer Price Index published by the Bank of Lao PDR ("BOL"). The Consumer Price Index for the year ended 31 December 2024 was 243.52%.

However, as of 31 December 2025, the three-year cumulative inflation rate in Lao PDR fell below 100%. As the Lao economy is now considered to have ceased being hyperinflationary, the Group's operations in Lao PDR discontinue applying CIAS 29 for reporting periods ending on or after 31 December 2025. Accordingly, the amounts expressed in the measuring unit current at the end of the previous reporting period 31 December 2024 are treated as the basis for the carrying amounts in their financial statements

In the Group's consolidated financial statements for the year ended 31 December 2025, corresponding figures as at and for the year ended 31 December 2024 include the results and financial position of its operations in Lao PDR, expressed in terms of the measuring unit current at 31 December 2024. Net monetary gain/(loss) is presented as a separate line item in profit or loss.

In the Group's consolidated financial statements, the operational results and financial position of the entity whose functional currency is the Lao Kip for the year ended 31 December 2025 and 31 December 2024 have been translated into the presentation currency using the translation methods described in Note 2.4.

2. Summary of Material Accounting Policies (Continued)

2.4 Foreign currency translation

(i) Functional and presentation currency

Items included in the consolidated and separate financial statements of the Group and the Bank are measured using the currency of the primary economic environment in which the Group and the Bank operate (the functional currency). The functional currency of Canadia Bank Plc. and Canadia Securities Co., Ltd. is United States dollars (US\$) because of the significant influence of the US\$ on its operations while functional currency of Canadia Bank Lao Limited is Lao Kip. For consolidation purposes, the financial statements of Canadia Bank Lao Limited with a functional currency different from the Group's presentation currency are translated into US\$.

The consolidated and separate financial statements are presented in US\$ which is the Group's and the Bank's presentation currency.

(ii) Transactions and balances

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

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

(iii) Presentation in Khmer Riel

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

The Group and the Bank have used the official rates of exchange published by the National Bank of Cambodia, and as at the reporting date, the average rate was US\$1 to KHR4,011 (2024: KHR4,071) and the closing rate was US\$1 to KHR4,013 (2024: KHR4,025).

The translations to Khmer Riel should not be construed as representations that the United States Dollars amounts have been, could have been, or could in the future be, converted into Khmer Riel at this or any other rate of exchange.

(iv) Group companies

The results and financial position of foreign operations (except those whose functional currency is the currency of a hyperinflationary economy) that have a functional currency different from the presentation currency are translated into the presentation currency as follows:

- assets and liabilities for each statement of financial position presented are translated at the closing rate as at the reporting date of that statement of financial position
- income and expenses for each statement of profit or loss and other comprehensive income are translated at average exchange rates (unless this 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 dates of the transactions), and
- all resulting exchange differences are recognised in other comprehensive income.

2. Summary of Material Accounting Policies (Continued)

2.4 Foreign currency translation (Continued)

The results and financial position of an entity whose functional currency is the currency of a hyperinflationary economy for the year ended 31 December 2024 are translated into the presentation currency as follows.

- All amounts of assets, liabilities, equity items, income, and expenses are translated at the closing rate at the date of the most recent statement of financial position.
- When amounts are translated into the currency of a non-hyperinflationary economy, comparative amounts are those that were presented as current year amounts in the relevant prior year financial statements (not adjusted for subsequent changes in the price level or subsequent changes in exchange rates).

On consolidation, exchange differences arising from the translation of any net investment in foreign entities, and of borrowings if any, are recognised in other comprehensive income. When a foreign operation is sold or any borrowings forming part of the net investment are repaid, the associated exchange differences are reclassified to profit or loss, as part of the gain or loss on sale.

2.5 Cash and cash equivalents

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

2.6 Financial instruments

2.6.1 Financial assets

i) Classification

The Group and the Bank classifies its financial assets in the following measurement categories:

- those to be measured at amortised cost, which include cash on hand, deposits and placements with the central bank, deposits and placements with other banks, loans and advances, investment securities at amortised cost and other financial assets; or
- those to be measured subsequently at fair value (either through OCI or through profit or loss).

For financial assets at amortised cost, the classification depends on the Group's and the Bank's model for managing financial assets and the contractual terms of the financial assets cash flows.

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

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

For financial assets measured at fair value, gains or losses will either be recorded in profit or loss or OCI. For investment in equity instruments that are held for trading, this will depend on whether the Group and the Bank have made an irrevocable election at the time of initial recognition to account for the equity investment at fair value through other comprehensive income (FVOCI).

2. Summary of Material Accounting Policies (Continued)

2.6 Financial instruments (Continued)

2.6.1 Financial assets (Continued)

ii) Recognition and derecognition

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

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

iii) Measurement

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

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

Amortised cost:

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

Equity instruments:

The Group and the Bank subsequently measure all equity investments at fair value. Where the Group's management has elected to present fair value gains and losses on equity investments in OCI, there is no subsequent reclassification of fair value gains and losses to profit or loss following the derecognition of the investment. Dividends from such investments continue to be recognised in profit or loss as other income when the Group's right to receive payments is established. Changes in the fair value of financial assets at FVPL are recognised in profit or loss as applicable.

iv) Impairment

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

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

2. Summary of Material Accounting Policies (Continued)

2.6 Financial instruments (Continued)

2.6.1 Financial assets (Continued)

iv) Impairment (Continued)

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

Categories:

- Debt instruments measured at amortised cost; and
- Credit commitments

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

Stage 1: 12-month ECL

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

Stage 2: Lifetime ECL – not credit impaired

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

Stage 3: Lifetime ECL – credit impaired

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

ECL are recognised as credit impairment losses in profit or loss. Please refer to (Note 39.1 c) for credit risk in financial risk management for detailed measurement on ECL.

2.6.2 Financial liabilities

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

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

2.6.3 Modifications of financial assets and financial liabilities

Financial assets

If the terms of a financial asset are modified, then the Group and the Bank evaluate whether the cash flows of the modified asset are substantially different.

2. Summary of Material Accounting Policies (Continued)

2.6 Financial instruments (Continued)

2.6.3 Modifications of financial assets and financial liabilities (Continued)

Financial assets (Continued)

If the cash flows are substantially different, then the contractual rights to cash flows from the original financial asset are deemed to have expired. In this case, the original financial asset is derecognised (see (i)) and a new financial asset is recognised at fair value plus, any eligible transaction costs. Any fees received as part of the modification are accounted for as follows:

- fees that are considered in determining the fair value of the new asset and fees that represent reimbursement of eligible transaction costs are included in the initial measurement of the asset; and
- other fees are included in profit or loss as part of the gain or loss on derecognition.

If cash flows are modified when the borrower is in financial difficulties, then the objective of the modification is usually to maximise recovery of the original contractual terms rather than to originate a new asset with substantially different terms. If the Group and the Bank plans to modify a financial asset in a way that would result in forgiveness of cash flows, then it first considers whether a portion of the asset should be written off before the modification takes place. This approach impacts the result of the quantitative evaluation and means that the derecognition criteria are not usually met in such cases.

If the modification of a financial asset measured at amortised cost or FVOCI does not result in derecognition of the financial asset, then the Group and the Bank first recalculate the gross carrying amount of the financial asset using the original effective interest rate of the asset and recognise the resulting adjustment as a modification gain or loss in profit or loss. For floating-rate financial assets, the original effective interest rate used to calculate the modification gain or loss is adjusted to reflect current market terms at the time of the modification. Any costs or fees incurred and modification fees received adjust the gross carrying amount of the modified financial asset and are amortised over the remaining term of the modified financial asset.

If such a modification is carried out because of financial difficulties of the borrower, then the gain or loss is presented together with impairment losses. In other cases, it is presented as interest income calculated under the effective interest rate method.

Financial liabilities

The Group and the Bank derecognise a financial liability when its terms are modified and the cash flows of the modified liability are substantially different. In this case, a new financial liability based on the modified terms is recognised at fair value. The difference between the carrying amount of the financial liability derecognised and the consideration paid is recognised in profit or loss. Consideration paid includes non-financial assets transferred, if any, and the assumption of liabilities, including the new modified financial liability.

If the modification of a financial liability is not accounted for as derecognition, then the amortised cost of the liability is recalculated by discounting the modified cash flows at the original effective interest rate and the resulting gain or loss is recognised in profit or loss. For floating-rate financial liabilities, the original effective interest rate used to calculate the modification gain or loss is adjusted to reflect current market terms at the time of the modification. Any costs and fees incurred are recognised as an adjustment to the carrying amount of the liability and amortised over the remaining term of the modified financial liability by re-computing the effective interest rate on the instrument.

2.6.4 Credit commitments

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

2. Summary of Material Accounting Policies (Continued)

2.6 Financial instruments (Continued)

2.6.4 Credit commitments(Continued)

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

2.7 Offsetting financial instruments

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

2.8 Property and equipment

Land and buildings are recognised at fair value based on periodic, but at least every five years, 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. Historical cost includes expenditure that is directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by the management.

Subsequent costs are included in the asset's carrying amount or recognised as a separate asset, as appropriate, only when it is probable that 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. The carrying amount of any component accounted for as a separate asset is derecognised when replaced. All other repairs and maintenance are charged to profit or loss during the reporting period in which they are incurred.

Revaluation surplus of land and buildings, net of deferred taxes: increases in the carrying amounts arising on revaluation of land and buildings are recognised, net of tax, in other comprehensive income and accumulated in reserves in shareholders' equity. To the extent that the increase reverses a decrease previously recognised in profit or loss, the increase is first recognised in profit or loss. Decreases that reverse previous increases of the same asset are first recognised in other comprehensive income to the extent of the remaining surplus attributable to the asset; all other decreases are charged to profit or loss. Each year, the difference between depreciation based on the revalued carrying amount of the asset charged to profit or loss and depreciation based on the asset's original cost, net of tax, is reclassified from the property and equipment revaluation surplus to retained earnings.

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

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

2. Summary of Material Accounting Policies (Continued)

2.8 Property and equipment (Continued)

The estimated useful lives are as follows:

Buildings	30 to 50 years
Leasehold improvements	Lower of 20 years or lease term
Furniture and fixtures	5 Years
Office equipment	5 to 10 Years
Computers and IT equipment	3 to 6 Years
Vehicles	5 to 8 Years

Leasehold improvements are presented together with buildings in the movement of property and equipment. The assets' residual values, useful lives, and depreciation methods are reviewed, and adjusted prospectively if appropriate, if there is an indication of a significant change since the last reporting date.

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

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

2.9 Investment properties

Land and buildings held to earn rental or for capital appreciation or both are classified as investment property. Investment property also includes property that is being constructed or developed for future use as investment property.

Owned investment property (building) is measured initially at its cost, including related transaction costs and where applicable, borrowing costs.

Subsequently, the investment property is carried at fair value. Investment property under construction is measured at fair value if the fair value is considered to be reliably determinable. Investment properties under construction for which the fair value cannot be determined reliably, but for which the Bank expects the fair value of the property will be reliably determinable when construction is completed, are measured at cost less impairment until the fair value becomes reliably determinable or construction is completed – whichever is earlier.

2.10 Intangible assets

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

2.11 Non-current assets held for sale

Non-current assets held for sale are measured at the lower of their carrying amount and fair value less costs to sell. An impairment loss is recognised for any initial or subsequent write-down of the asset to fair value less costs to sell. A gain is recognised for any subsequent increases in fair value less costs to sell off an asset, but not in excess of any cumulative impairment loss previously recognised. A gain or loss not previously recognised by the date of the sale of the non-current asset is recognised at the date of derecognition. Non-current assets are not depreciated or amortised while they are classified as held for sale. Non-current assets classified as held for sale are presented in the other assets in the statement of financial position.

2. Summary of Material Accounting Policies (Continued)

2.12 Investments in subsidiaries

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

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 of disposal and its value in use. For the purposes of assessing impairment, assets are grouped at the lowest levels for which there are separately identifiable cash inflows which are largely independent of the cash inflows from other assets or groups of assets (cash-generating units). Non-financial assets other than goodwill that suffered an impairment are reviewed for possible reversal of the impairment at the end of each reporting period.

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

2.14 Employee benefits

i) Short-term employee benefits

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

ii) Pension fund scheme

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

iii) Other employment benefits - Employment seniority payment (The Bank and its subsidiary in Cambodia)

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

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

2. Summary of Material Accounting Policies (Continued)

2.14 Employee benefits (Continued)

iii) Other employment benefits - Employment seniority payment (The Bank and its subsidiary in Cambodia) (Continued)

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

The past years of seniority service is paid out of a gratitude fund. Upon resignation, employees are not entitled to the remaining unpaid past years of seniority service but the remaining unpaid gratitude fund.

iv) Gratitude fund

The Bank provides its employees with benefits under the gratitude fund. These benefits are payable upon retirement, death, disablement, or voluntary termination. The lump-sum amount is determined based on the employee's monthly salary and years of service as of 31 March 2022, provided the employee meets the eligibility criteria. Eligibility requires completion of at least two years of continuous service with the Bank as of 31 March 2022. Only employees who satisfy this minimum service requirement are entitled to receive the benefit.

- An employee who has worked for the Bank for two to five years is entitled upon resignation to a lump-sum payment representing 50% of the employee's monthly basic salary on 31 March 2022 multiplied by the number of full years' service rendered by 31 March 2022.
- An employee who has worked for the Bank for more than five years to ten years is entitled upon resignation to a lump-sum payment representing 75% of the employee's monthly basic salary on 31 March 2022 multiplied by the number of full years' service rendered by 31 March 2022.
- An employee who has worked for the Bank for more than ten years is entitled upon resignation to a lump-sum payment representing 100% of the employee's monthly basic salary on 31 March 2022 multiplied by the number of full years' service rendered by 31 March 2022.

The gratitude fund is a defined benefit obligation. It is the present value of the defined benefit obligation at the end of the reporting period less the fair value of plan assets, if any. The defined benefit obligation is calculated annually by using the projected unit credit method.

The present value of the defined benefit obligation is determined by discounting the estimated future cash outflows using interest rates of high-quality corporate bonds that are denominated in the currency in which the benefits will be paid, and that have terms approximating to the terms of the related obligation. Where there is no deep market in such bonds, the market rates on government bonds are used.

The net interest cost is calculated by applying the discount rate to the net balance of the defined benefit obligation and the fair value of plan assets, if any. This cost is included in employee benefit expenses in the statement of profit or loss.

Remeasurement gains and losses arising from experience adjustments and changes in actuarial assumptions are recognised in the period in which they occur, directly in other comprehensive income. They are included in retained earnings in the statement of changes in equity and in the statement of financial position.

Changes in the present value of the defined benefit obligation resulting from plan amendments or curtailments are recognised immediately in profit or loss as past service costs.

2.15 Interest income and expense

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

2. Summary of Material Accounting Policies (Continued)

2.15 Interest income and expense (Continued)

The effective interest method is a method of calculating the amortised cost of a financial asset or a financial liability and of allocating the interest income or interest expense over the relevant period. The effective interest rate is the rate that exactly discounts estimated future cash payments or receipts throughout the expected life of the financial instruments or, when appropriate, a shorter period to the gross carrying amount of the financial asset or financial liability. When calculating the effective interest rate, The Group and the Bank take into account all contractual terms of the financial instrument and include any fees or incremental costs that are directly attributable to the instrument and are an integral part of the effective interest rate, but not future credit losses.

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

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

2.16 Fee and commission income

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

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

2.17 Leases

The Bank as a lessor

Rental income from investment properties and a multi-purpose tower that are leased to third parties under operating lease are recognised in the profit or loss on a straight-line basis over the lease term.

The Group and the Bank as a lessee

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

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

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

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

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

i) Lease liabilities

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

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

2. Summary of Material Accounting Policies (Continued)

2.17 Leases (Continued)

i) Lease liabilities (Continued)

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

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

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

ii) Right-of-use assets

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

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

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

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

iii) Recognition exemptions

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

2.18 Provisions

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

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

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

2.19 Current and deferred income tax

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

2. Summary of Material Accounting Policies (Continued)

2.19 Current and deferred income tax (Continued)

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

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

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

Deferred tax liabilities and assets are not recognised for temporary differences between the carrying amount and tax bases of investments in foreign operations where the company is able to control the timing of the reversal of the temporary differences and it is probable that the differences will not reverse in the foreseeable future.

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

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

2.20 Share capital

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

2.21 Dividends

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

2.22 Reserves

a) General reserves

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

b) Regulatory reserves

Banks and financial institutions are required to compute regulatory provisions, according to Prakas No. B7-017-344 dated 1 December 2017 and Circular No. B7-018-001 dated 16 February 2018 on credit risk classification and provisions on impairment, and Circular No. B7-021-2314 dated 28 December 2021 (implemented from 1 January 2022) on the classification and provisioning requirements for restructured loans, and Notification No. B30-025-170 dated 5 February 2025 on calculation of the total provision. If the accumulated regulatory provision is higher than the accumulated impairment based on CIFRS 9, the 'topping up' will be recorded as regulatory reserves presented under equity. The reserve is subsequently reversed (up to zero) should the accumulated regulatory provision equal or be lower than accumulated impairment based on CIFRS 9. The regulatory reserve is set aside as a buffer, is non-distributable, and is not allowed to be included in the net worth calculation.

2. Summary of Material Accounting Policies (Continued)

2.22 Reserves (Continued)

b) Regulatory reserves (Continued)

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

2.23 Rounding of amounts

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

3. Critical Accounting Estimates, Assumptions, and Judgements

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

i) Measurement of the expected credit loss allowance

The measurement of the expected credit loss allowance for financial assets measured at amortised cost is an area that requires the use of complex models and significant assumptions about the future economic conditions and credit behaviour. Explanation of the inputs assumptions and estimation techniques used in measuring ECL is further detailed in Note 39.1 (c).

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

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

ii) A contract contains a lease and its useful life

The Bank entered into a long-term lease contract for a building, which contains a transferable lease right. At the inception of the contract, the Bank assesses that the contract contains a lease as the contract conveys the right to control the use of the building for the period of the lease in exchange for consideration. The Bank assessed that the useful life of the right-of-use asset arising from the lease of the building with a transferable lease right to be 50 years. This is due to the assessment on the actual condition of the building and the expected physical wear and tear from the use of the building.

iii) Lease term

In determining the lease term, the management considers all facts and circumstances that create an economic incentive to exercise an extension option, or not exercise a termination option. Extension options (or periods after termination options) are only included in the lease term if the lease is reasonably certain to be extended (or not terminated).

3. Critical Accounting Estimates, Assumptions, and Judgements (Continued)

iv) Determination of whether a property is owner occupied or investment property

The Bank has a tower used for multi-purposes; certain floors are for bank's operations, and others are for leases. Because different parts of the property cannot be sold separately, and certain floors are leased out when the Bank's operations do not fully utilise the remaining floors. The management has therefore determined that the tower may be treated in its entirety as a property (not an investment property).

v) Gratitude fund

The Bank provides its employee with a gratitude fund based on the policy in Note 2.14 and recognised as provision for employee benefits in the statement of financial position. The past years of seniority service is paid out of this fund. The gratitude fund is a defined benefit obligation, while the Bank has not set up any planned asset for this fund. The provision is calculated annually as the present value of the defined benefit obligation at the end of the reporting period using the project unit credit method. In the computation, the Bank uses financial and demographic assumptions such as discount rate, withdrawal rates, mortality rate, disability rates, and retirement age, which are described in Note 20.

vi) Fair value of the revalued properties

The Bank applies a revaluation approach to its freehold land and buildings and obtained independent valuations at least every five years.

At the end of the reporting date, the management updates their assessment of the fair value of each property, considering the most recent independent valuations. The management determines property's value at the amount reported within independent valuations.

The best evidence of fair value is current prices in an active market for similar properties. Where such information is not available, the independent valuer considers current prices in an active market for properties of a different nature or recent prices of similar properties in less active markets, adjusted to reflect those differences.

The key inputs under this market approach are the price per square metre from current selling prices of comparable lots of land in the area (location and size) adjusted for negotiation and differences between the subject property and the comparable. These are in level 2 fair value. For buildings where there is no comparability (level 3 fair value), replacement costs approach is used to estimate the construction cost to build the new buildings under similar specification of the subjects under valuations.

vii) Fair value of the investment property

The Bank obtains independent valuations for its leased-out building at least annually.

At the end of each reporting period, the Bank's management updates their assessment of the fair value of the property, taking into account the most recent independent valuations. The Bank's management determines a property's value within a range of reasonable fair value estimates.

The best evidence of fair value is current prices in an active market for similar properties. Where such information is not available, the Bank's management considers information from a variety of sources including current prices in an active market for properties of a different nature or recent prices of similar properties in less active markets, adjusted to reflect those differences.

All resulting fair value estimates for the property are included in level 2. The key inputs under this approach are the price per square metre from current year sales of comparable lots of land in the area (location and size).

4. Cash on Hand

	The Group				The Bank			
	2025		2024		2025		2024	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Current								
US Dollars	256,215,060	1,028,191	207,568,933	835,465	256,003,537	1,027,342	207,350,058	834,584
Khmer Riel	63,124,517	253,319	95,174,222	383,076	63,124,517	253,319	95,174,222	383,076
Others	10,967,602	44,013	16,481,801	66,339	10,755,819	43,163	16,290,042	65,568
	330,307,179	1,325,523	319,224,956	1,284,880	329,883,873	1,323,824	318,814,322	1,283,228

5. Deposits and Placements with Other Banks

	The Group				The Bank			
	2025		2024		2025		2024	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Gross balances of deposits and placements with other banks	1,431,718,077	5,745,485	1,102,246,557	4,436,542	1,424,177,972	5,715,226	1,094,424,995	4,405,061
Less: Impairment loss allowance	(1,029,453)	(4,132)	(1,187,029)	(4,777)	(885,875)	(3,555)	(1,022,818)	(4,117)
Net balances of deposits and placements with other banks	1,430,688,624	5,741,353	1,101,059,528	4,431,765	1,423,292,097	5,711,671	1,093,402,177	4,400,944

5. Deposits and Placements with Other Banks (Continued)

(a) By account types

	The Group				The Bank			
	2025		2024		2025		2024	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Balances with local banks:								
Current accounts	10,236,971	41,081	10,412,649	41,910	2,398,498	9,625	2,829,337	11,388
Savings accounts	14,277,670	57,296	9,469,298	38,114	14,277,670	57,296	9,469,298	38,114
Fixed deposits	699,273,766	2,806,186	534,114,495	2,149,811	691,514,810	2,775,049	525,688,228	2,115,895
	723,788,407	2,904,563	553,996,442	2,229,835	708,190,978	2,841,970	537,986,863	2,165,397
Balances with overseas banks:								
Current accounts	244,428,532	980,892	175,657,093	707,020	252,485,855	1,013,226	183,845,110	739,977
Fixed deposits	463,501,138	1,860,030	372,593,022	1,499,687	463,501,139	1,860,030	372,593,022	1,499,687
	707,929,670	2,840,922	548,250,115	2,206,707	715,986,994	2,873,256	556,438,132	2,239,664
Gross balances of deposits and placements	1,431,718,077	5,745,485	1,102,246,557	4,436,542	1,424,177,972	5,715,226	1,094,424,995	4,405,061
Less: Impairment loss allowance	(1,029,453)	(4,132)	(1,187,029)	(4,777)	(885,875)	(3,555)	(1,022,818)	(4,117)
Net balances of deposits and placements with other banks	1,430,688,624	5,741,353	1,101,059,528	4,431,765	1,423,292,097	5,711,671	1,093,402,177	4,400,944
Current	1,430,688,624	5,741,353	1,014,504,799	4,083,382	1,423,292,097	5,711,671	1,006,847,448	4,052,561
Non-current	-	-	86,554,729	348,383	-	-	86,554,729	348,383
	1,430,688,624	5,741,353	1,101,059,528	4,431,765	1,423,292,097	5,711,671	1,093,402,177	4,400,944

5. Deposits and Placements with Other Banks (Continued)

(b) Current accounts and fixed deposits pledged:

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

	2025		2024	
	US\$	Million KHR	US\$	Million KHR
The Group and the Bank				
Visa Card operations	1,054,008	4,230	511,651	2,059
Mastercard operations	763,100	3,062	763,100	3,071
Banker acceptances	8,000,000	32,104	8,000,000	32,200
	9,817,108	39,396	9,274,751	37,330

(c) Interest rate (per annum):

	The Group		The Bank	
	2025	2024	2025	2024
Current accounts	Nil - 0.50%	Nil - 0.50%	Nil - 0.50%	Nil - 0.50%
Savings accounts	Nil - 0.50%	Nil - 0.50%	Nil - 0.50%	Nil - 0.50%
Fixed deposits	1.50% - 7.00%	1.50% - 7.00%	1.50% - 7.00%	1.50% - 7.00%

(d) Impairment loss allowance:

The movements of impairment loss allowance on balance with other banks were as follows:

	The Group				The Bank			
	2025		2024		2025		2024	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
At 1 January	1,187,029	4,777	931,299	3,804	1,022,818	4,117	780,026	3,186
Allowance for the year (Note 33)	(157,667)	(632)	257,438	1,048	(136,943)	(549)	242,792	988
Foreign operation translation	91	-	(1,708)	(7)	-	-	-	-
Currency translation differences	-	(13)	-	(68)	-	(13)	-	(57)
At 31 December	1,029,453	4,132	1,187,029	4,777	885,875	3,555	1,022,818	4,117

6. Deposits and Placements with The Central Banks

	The Group				The Bank			
	2025		2024		2025		2024	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Current accounts	878,188,087	3,524,169	834,448,561	3,358,656	864,334,301	3,468,574	823,237,925	3,313,533
Negotiable certificates of deposit (NCD)	102,251,432	410,335	243,801,060	981,299	102,251,432	410,335	243,801,060	981,299
	980,439,519	3,934,504	1,078,249,621	4,339,955	966,585,733	3,878,909	1,067,038,985	4,294,832
Current	980,439,519	3,934,504	1,078,249,621	4,339,955	966,585,733	3,878,909	1,067,038,985	4,294,832
Non-current	-	-	-	-	-	-	-	-
	980,439,519	3,934,504	1,078,249,621	4,339,955	966,585,733	3,878,909	1,067,038,985	4,294,832

The Bank has pledged negotiable certificates of deposit (NCD) amounting to US\$9,967,605 (2024: US\$10,200,000) with the central bank as collateral for settlement clearing facility. As at 31 December 2025 and 31 December 2024, the Bank had yet utilised the overdraft on settlement clearing facility. There were no NCDs (2024: Nil) pledged with the central bank as collateral for borrowing on Liquidity Providing Collateralised Operation (LPCO) (Note 19).

Annual interest rates:

	The Group		The Bank	
	2025	2024	2025	2024
Deposits and placements with the central banks				
Current accounts	Nil	Nil	Nil	Nil
Settlement accounts	Nil	Nil	Nil	Nil
Negotiable certificates of deposit	0.44% - 1.33%	0.55% - 2.15%	0.44% - 1.33%	0.55% - 2.15%

(a) Allowance for expected credit loss (ECL)

	The Group			The Bank		
	2025		2024		2024	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
12-month ECL (Stage 1)	26,691,470	107,113	24,684,728	99,356	26,473,033	106,236
Lifetime ECL-not credit impaired (Stage 2)	78,201,045	313,821	69,227,727	278,642	78,201,045	313,821
Lifetime ECL-credit impaired (Stage 3)	53,532,777	214,827	38,647,628	155,556	53,413,848	214,350
	158,425,292	635,761	132,560,083	533,554	158,087,926	634,407
					131,870,450	530,779

The movements of impairment loss allowance on loans and advances to customers were as follows:

	The Group			The Bank		
	2025		2024		2024	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
At 1 January	132,560,083	533,554	130,242,762	532,042	131,870,450	530,779
Allowance for the year (Note 33)	23,984,925	96,204	24,880,038	101,287	24,497,172	98,258
Write-offs during the year	(204,220)	(819)	(23,206,756)	(94,475)	(204,220)	(819)
Unwinding of discount	1,924,524	7,719	667,657	2,718	1,924,524	7,719
Foreign operations translation	159,980	642	(23,618)	(96)	-	-
Currency translation differences	-	(1,539)	-	(7,922)	-	(1,530)
	158,425,292	635,761	132,560,083	533,554	158,087,926	634,407
					131,870,450	530,779

7. Loans and Advances to Customers (Continued)

(b) By maturity

	The Group				The Bank			
	2025		2024		2025		2024	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Not later than 1 year	1,792,251,199	7,192,304	1,887,007,560	7,595,205	1,790,570,340	7,185,559	1,882,478,677	7,576,977
Later than 1 year and no later than 3 years	1,002,896,041	4,024,622	1,023,092,776	4,117,948	998,559,737	4,007,220	1,019,330,712	4,102,806
Later than 3 year and no later than 5 years	1,057,388,894	4,243,302	1,034,660,939	4,164,510	1,052,097,070	4,222,066	1,030,232,832	4,146,687
Later than 5 years	1,238,244,023	4,969,073	1,286,494,993	5,178,143	1,234,139,246	4,952,600	1,282,795,100	5,163,251
Total gross loans and advances to customers	5,090,780,157	20,429,301	5,231,256,268	21,055,806	5,075,366,393	20,367,445	5,214,837,321	20,989,721

(c) By loan classification

	The Group				The Bank			
	2025		2024		2025		2024	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Performing								
Gross amount	3,762,873,158	15,100,410	3,903,077,048	15,709,885	3,748,459,394	15,042,567	3,890,958,102	15,661,106
Exposure at default	3,778,029,143	15,161,231	3,920,189,491	15,778,763	3,763,615,379	15,103,389	3,908,070,545	15,729,984
Allowance for expected credit loss	26,691,470	107,113	24,684,728	99,356	26,473,033	106,236	24,471,565	98,498
Under-performing								
Gross amount	847,939,738	3,402,782	914,480,168	3,680,783	847,939,738	3,402,782	914,480,168	3,680,783
Exposure at default	847,939,738	3,402,782	914,480,168	3,680,783	847,939,738	3,402,782	914,480,168	3,680,783
Allowance for expected credit loss	78,201,045	313,821	69,227,727	278,642	78,201,045	313,821	69,227,727	278,642
Non-performing								
Gross amount	479,967,261	1,926,109	413,699,052	1,665,138	478,967,261	1,922,096	409,399,051	1,647,832
Exposure at default	479,967,261	1,926,109	413,699,052	1,665,138	478,967,261	1,922,096	409,399,051	1,647,832
Allowance for expected credit loss	53,532,777	214,827	38,647,628	155,556	53,413,848	214,350	38,171,158	153,639
Total								
Gross amount	5,090,780,157	20,429,301	5,231,256,268	21,055,806	5,075,366,393	20,367,445	5,214,837,321	20,989,721
Exposure at default	5,105,936,142	20,490,122	5,248,368,711	21,124,684	5,090,522,378	20,428,267	5,231,949,764	21,058,599
Allowance for expected credit loss	158,425,292	635,761	132,560,083	533,554	158,087,926	634,407	131,870,450	530,779

7. Loans and Advances to Customers (Continued)

(d) By residency

	The Group				The Bank			
	2025		2024		2025		2024	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Residents	5,075,366,393	20,367,445	5,214,837,143	20,989,720	5,075,366,393	20,367,445	5,214,837,321	20,989,721
Non-residents	15,413,764	61,856	16,419,125	66,086	-	-	-	-
Total gross loans and advances to customers	5,090,780,157	20,429,301	5,231,256,268	21,055,806	5,075,366,393	20,367,445	5,214,837,321	20,989,721

(e) By relationship

	The Group				The Bank			
	2025		2024		2025		2024	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
External customers	4,645,519,333	18,642,469	4,802,038,620	19,328,205	4,630,105,569	18,581,504	4,785,619,673	19,242,376
Staff loans and related parties	445,260,824	1,786,832	429,217,648	1,727,601	445,260,824	1,785,941	429,217,648	1,747,345
Total gross loans and advances to customers	5,090,780,157	20,429,301	5,231,256,268	21,055,806	5,075,366,393	20,367,445	5,214,837,321	20,989,721

(f) By large exposure

	The Group				The Bank			
	2025		2024		2025		2024	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Large exposures	1,266,470,902	5,082,348	1,081,081,268	4,351,352	1,266,470,902	5,082,348	1,081,081,268	4,351,352
Non-large exposures	3,824,309,255	15,346,953	4,150,175,000	16,704,454	3,808,895,491	15,285,097	4,133,756,053	16,638,369
Total gross loans and advances to customers	5,090,780,157	20,429,301	5,231,256,268	21,055,806	5,075,366,393	20,367,445	5,214,837,321	20,989,721

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

8. Investment Securities

	The Group				The Bank			
	2025		2024		2025		2024	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Unlisted corporate bonds at amortised cost (i)	618,506,401	2,482,066	181,146,175	729,113	618,343,446	2,481,412	181,004,682	728,544
Less: impairment loss allowance	(11,198,586)	(44,940)	(3,360,373)	(13,526)	(11,150,958)	(44,749)	(3,303,046)	(13,295)
	607,307,815	2,437,126	177,785,802	715,587	607,192,488	2,436,663	177,701,636	715,249
Government bonds at amortised cost (ii)	50,056,142	200,875	17,004,849	68,445	45,664,864	183,254	14,004,849	56,370
	657,363,957	2,638,001	194,790,651	784,032	652,857,352	2,619,917	191,706,485	771,619
Listed equity securities at fair value through other comprehensive income (iii)	1,952,869	7,837	1,955,656	7,872	-	-	-	-
	659,316,826	2,645,838	196,746,307	791,904	652,857,352	2,619,917	191,706,485	771,619

(i) Unlisted corporate bonds at amortised cost are bonds issued by a related company with a term of three years and annual coupon rates ranging from 5.50% to 6.25% (2024: 5.50% to 6.25%).

(ii) As at 31 December 2025, the Bank has pledged government bonds amounting to KHR100,000,000,000 with the central bank as collateral for settlement clearing facility (2024: KHR800,000,000).

8. Investment Securities (Continued)

(iii) The movements of equity securities at fair value through other comprehensive income (FVOCI) were as follows:

	The Group				The Bank			
	2025		2024		2025		2024	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Listed equity securities at fair value through other comprehensive income								
At 1 January	1,955,656	7,872	2,291,855	9,362	-	-	-	-
Additions	867,202	3,478	3,114	13	-	-	-	-
Disposals	(153)	(1)	(12,061)	(49)	-	-	-	-
Change in fair value to OCI	(869,836)	(3,489)	(327,252)	(1,332)	-	-	-	-
Currency translation differences	-	(23)	-	(122)	-	-	-	-
At 31 December	1,952,869	7,837	1,955,656	7,872	-	-	-	-

The investment securities are not held for trading so the Group has made an irrevocable election at the time of initial recognition to account for investment securities at FVOCI.

The movements of impairment loss allowance on investment securities were as follows:

	The Group				The Bank			
	2025		2024		2025		2024	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
At 1 January	3,360,373	13,526	1,009,035	4,122	3,303,046	13,295	952,708	3,892
Allowance for the year (Note 33)	7,838,213	31,438	2,351,338	9,572	7,847,912	31,478	2,350,338	9,568
Currency translation differences	-	(24)	-	(168)	-	(24)	-	(165)
At 31 December	11,198,586	44,940	3,360,373	13,526	11,150,958	44,749	3,303,046	13,295

9. Statutory Deposits with the Central Bank

	The Group				The Bank			
	2025		2024		2025		2024	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Current								
Reserve requirements	464,504,007	1,864,055	439,117,264	1,767,447	462,913,030	1,857,671	437,957,453	1,762,780
Non-current								
Capital guarantee deposits	95,597,491	383,632	94,095,883	378,736	84,999,859	341,103	80,001,229	322,004
	560,101,498	2,247,687	533,213,147	2,146,183	547,912,889	2,198,774	517,958,682	2,084,784

(i) Reserve requirements

Canadia Bank Plc.

Prakas No. B7-023-005 requires Banking and Financial Institutions to maintain reserve requirement against deposits and borrowings at daily average balance with the NBC as follows:

- For local currency (Khmer Riel): Reserve requirement shall be maintained at 7%.
- For foreign currencies (other than Khmer Riel):
 - From 1 January 2023 to 31 December 2023, reserve requirement shall be maintained at 9%.
 - From 1 January 2024 onwards, reserve requirement shall be maintained at 12.5%.

Based on letter No. B7-024-1718 dated 21 August 2024, NBC allows Banking and Financial Institutions to maintain reserve requirement on foreign currency at 7% until 31 December 2025, and Letter No. B30-026-013 dated 5 January 2026, allows Banking and Financial Institutions to maintain reserve requirements on foreign currency at 7% until 31 December 2026.

The reserve requirement on customers' deposits and borrowings bears no interest.

Canadia Bank Lao Ltd. (CBL)

Under regulations of the Bank of the Lao P.D.R (BoL), CBL is required to maintain certain cash reserves with the BOL in the form of compulsory deposits, which are computed at 8% for LAK and 11% for foreign currencies, on a fortnight basis, of customer deposits having original maturities of less than 12 months (2024: 8.00% and 10.00%, respectively).

(ii) Capital guarantee deposits

Canadia Bank Plc.

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

Canadia Securities Co., Ltd. (CNS)

In compliance with the SERC's Prakas No. 001/18 on the licensing of securities firms and securities representatives, CNS is required to place a statutory deposit into SERC's bank account maintained with the National Bank of Cambodia amounting to KHR4,000,000,000 (equivalent to US\$996,761) (2024: KHR4,000,000,000, equivalent to US\$993,788) for operating as a securities underwriter in Cambodia. The deposit (non-interest bearing), which is not available for use in the Company's day-to-day operations, is refundable should the Company voluntarily cease its operations in Cambodia.

Canadia Bank Lao Ltd. (CBL)

According to Decision No. 721/BOL dated 22 September 2022, which was effective from 22 September 2022, commercial banks are required to maintain a positive balance at the BOL in the form of special deposits.

10. Property and Equipment

	Freehold land	Buildings and leasehold improvement	Construction in progress	Furniture and fixtures	Office equipment	Computer and IT equipment	Vehicles	Total
	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$
The Group								
Non-current								
As at 1 January 2024								
Cost	97,940,000	86,976,089	532,413	3,252,719	6,382,993	17,999,086	8,074,006	221,157,306
Accumulated depreciation	-	(33,079,712)	-	(2,045,341)	(4,116,744)	(11,239,346)	(4,722,446)	(55,203,589)
Net book value	97,940,000	53,896,377	532,413	1,207,378	2,266,249	6,759,740	3,351,560	165,953,717
For the year ended 31 December 2024								
Opening net book amount	97,940,000	53,896,377	532,413	1,207,378	2,266,249	6,759,740	3,351,560	165,953,717
Additions	-	2,482,427	4,806,294	640,334	942,877	1,046,711	591,617	10,510,260
Foreign operations translation – cost	-	2,194	-	(4,101)	(21,102)	(20,282)	55,427	12,136
Foreign operations translation – accumulated depreciation	-	52,649	-	3,964	22,363	14,893	(55,424)	38,445
Disposals – cost	-	-	-	(14,462)	(26,784)	-	(223,769)	(265,015)
Disposals – accumulated depreciation	-	-	-	14,097	26,172	-	216,626	256,895
Write-offs – cost	-	-	-	(3,581)	(9,764)	(355)	(42,000)	(55,700)
Write-offs – accumulated depreciation	-	-	-	3,581	9,764	355	36,743	50,443
Transfer	-	532,413	(532,413)	-	-	-	-	-
Depreciation charge	-	(2,031,757)	-	(461,783)	(472,167)	(3,356,931)	(790,607)	(7,113,245)
Net book value	97,940,000	54,934,303	4,806,294	1,385,427	2,737,608	4,444,131	3,140,173	169,387,936
As at 31 December 2024								
Cost	97,940,000	89,993,123	4,806,294	3,870,909	7,268,220	19,025,160	8,455,281	231,358,987
Accumulated depreciation	-	(35,058,820)	-	(2,485,482)	(4,530,612)	(14,581,029)	(5,315,108)	(61,971,051)
Net book value	97,940,000	54,934,303	4,806,294	1,385,427	2,737,608	4,444,131	3,140,173	169,387,936
In Million KHR equivalent	394,209	221,111	19,345	5,576	11,019	17,888	12,638	681,786

	Freehold land	Buildings and leasehold improvement	Construction in progress	Furniture and fixtures	Office equipment	Computer and IT equipment	Vehicles	Total
	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$
The Group								
Non-current								
As at 1 January 2025								
Cost	97,940,000	89,993,123	4,806,294	3,870,909	7,268,220	19,025,160	8,455,281	231,358,987
Accumulated depreciation	-	(35,058,820)	-	(2,485,482)	(4,530,612)	(14,581,029)	(5,315,108)	(61,971,051)
Net book value	97,940,000	54,934,303	4,806,294	1,385,427	2,737,608	4,444,131	3,140,173	169,387,936
For the year ended 31 December 2025								
Opening net book amount	97,940,000	54,934,303	4,806,294	1,385,427	2,737,608	4,444,131	3,140,173	169,387,936
Additions	-	3,536,629	-	587,117	543,783	1,511,254	374,501	6,553,284
Foreign operations translation – cost	-	27,475	-	(5,514)	(20,601)	(35,135)	(67,975)	(101,750)
Foreign operations translation – accumulated depreciation	-	160,494	-	5,918	18,651	42,590	67,978	295,631
Disposals – cost	-	-	-	(11,775)	(19,460)	(3,443)	(321,700)	(356,378)
Disposals – accumulated depreciation	-	-	-	11,775	19,460	3,443	321,700	356,378
Write-offs – cost	-	-	-	(7,699)	(18,616)	(25,243)	(522)	(52,080)
Write-offs – accumulated depreciation	-	-	-	7,699	18,616	25,243	522	52,080
Transfer	-	-	(4,374,416)	-	-	-	-	(4,374,416)
Depreciation charge	-	(2,134,593)	-	(534,360)	(523,952)	(2,525,385)	(819,927)	(6,538,217)
Net book value	97,940,000	56,524,308	431,878	1,438,588	2,755,489	3,437,455	2,694,750	165,222,468
As at 31 December 2025								
Cost	97,940,000	93,557,227	431,878	4,433,038	7,753,326	20,472,593	8,439,585	233,027,647
Accumulated depreciation	-	(37,032,919)	-	(2,994,450)	(4,997,837)	(17,035,138)	(5,744,835)	(67,805,179)
Net book value	97,940,000	56,524,308	431,878	1,438,588	2,755,489	3,437,455	2,694,750	165,222,468
In Million KHR equivalent	393,033	226,832	1,733	5,773	11,058	13,795	10,814	663,038

10. Property and Equipment (Continued)

	Freehold land	Buildings and leasehold improvement	Construction in progress	Furniture and fixtures	Office equipment	Computer and IT equipment	Vehicles	Total
	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$
The Bank								
Non-current								
As at 1 January 2024								
Cost	97,940,000	86,900,341	532,413	3,204,939	6,314,300	17,774,005	8,318,710	220,984,708
Accumulated depreciation	-	(32,994,261)	-	(2,000,010)	(3,934,026)	(10,947,093)	(5,109,752)	(54,985,142)
Net book value	97,940,000	53,906,080	532,413	1,204,929	2,380,274	6,826,912	3,208,958	165,999,566
For the year ended 31 December 2024								
Opening net book amount	97,940,000	53,906,080	532,413	1,204,929	2,380,274	6,826,912	3,208,958	165,999,566
Additions	-	2,482,427	431,879	639,926	941,344	993,484	591,617	6,080,677
Disposals – cost	-	-	-	(14,462)	(26,784)	-	(223,769)	(265,015)
Disposals – accumulated depreciation	-	-	-	14,097	26,172	-	216,626	256,895
Write-offs – cost	-	-	-	(538)	-	-	(42,000)	(42,538)
Write-offs – accumulated depreciation	-	-	-	538	-	-	36,743	37,281
Transfer	-	532,413	(532,413)	-	-	-	-	-
Depreciation charge	-	(2,027,849)	-	(459,949)	(468,544)	(3,343,360)	(790,607)	(7,090,309)
Net book value	97,940,000	54,893,071	431,879	1,384,541	2,852,462	4,477,036	2,997,568	164,976,557
As at 31 December 2024								
Cost	97,940,000	89,915,181	431,879	3,829,865	7,228,860	18,767,489	8,644,558	226,757,832
Accumulated depreciation	-	(35,022,110)	-	(2,445,324)	(4,376,398)	(14,290,453)	(5,646,990)	(61,781,275)
Net book value	97,940,000	54,893,071	431,879	1,384,541	2,852,462	4,477,036	2,997,568	164,976,557
In Million KHR equivalent	394,209	220,945	1,738	5,573	11,481	18,020	12,065	664,031

	Freehold land	Buildings and leasehold improvement	Construction in progress	Furniture and fixtures	Office equipment	Computer and IT equipment	Vehicles	Total
	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$
The Bank								
Non-current								
As at 1 January 2025								
Cost	97,940,000	89,915,181	431,879	3,829,865	7,228,860	18,767,489	8,644,558	226,757,832
Accumulated depreciation	-	(35,022,110)	-	(2,445,324)	(4,376,398)	(14,290,453)	(5,646,990)	(61,781,275)
Net book value	97,940,000	54,893,071	431,879	1,384,541	2,852,462	4,477,036	2,997,568	164,976,557
For the year ended 31 December 2025								
Opening net book amount	97,940,000	54,893,071	431,879	1,384,541	2,852,462	4,477,036	2,997,568	164,976,557
Additions	-	2,187,583	-	559,388	496,853	1,206,294	374,501	4,824,619
Disposals – cost	-	-	-	(11,775)	(19,460)	-	(321,700)	(352,935)
Disposals – accumulated depreciation	-	-	-	11,775	19,460	-	321,700	352,935
Write-offs – cost	-	-	-	-	-	(1,054)	-	(1,054)
Write-offs – accumulated depreciation	-	-	-	-	-	1,054	-	1,054
Depreciation charge	-	(2,121,348)	-	(532,901)	(521,318)	(2,498,203)	(819,927)	(6,493,697)
Net book value	97,940,000	54,959,306	431,879	1,411,028	2,827,997	3,185,127	2,552,142	163,307,479
As at 31 December 2025								
Cost	97,940,000	92,102,764	431,879	4,377,478	7,706,253	19,972,729	8,697,359	231,228,462
Accumulated depreciation	-	(37,143,458)	-	(2,966,450)	(4,878,256)	(16,787,602)	(6,145,217)	(67,920,983)
Net book value	97,940,000	54,959,306	431,879	1,411,028	2,827,997	3,185,127	2,552,142	163,307,479
In Million KHR equivalent	393,033	220,552	1,733	5,662	11,349	12,782	10,242	655,353

11. Investment Properties

	Freehold land	Construction in progress	Building	Total
	US\$	US\$	US\$	US\$
The Group and the Bank				
Non-current				
For the year ended 31 December 2025				
Opening amount	6,335,000	-	4,858,771	11,193,771
Additions	-	-	774,196	774,196
Closing amount	6,335,000	-	5,632,967	11,967,967
In Million KHR equivalent	25,422	-	22,605	48,027

	Freehold land	Construction in progress	Building	Total
	US\$	US\$	US\$	US\$
The Group and the Bank				
Non-current				
For the year ended 31 December 2024				
Opening amount	6,335,000	4,366,255	-	10,701,255
Additions	-	-	492,516	492,516
Fair value gain recognised in other income	-	(4,366,255)	4,366,255	-
Closing amount	6,335,000	-	4,858,771	11,193,771
In Million KHR equivalent	25,498	-	19,557	45,055

The rental income earned during the year was US\$463,680 (2024: US\$396,000), and there were no operating expenses in relation to the investment properties.

The fair value of investment properties as at 31 December 2025 has been determined by the management. The management assessed the fair value of the Bank's investment properties using an internal valuation approach based on observable market data and recent external valuation history.

The fair value measurement for all of the investment properties has been categorised as a level 3 fair value measurement (see Note 39.4).

12. Leases

This note provides information for leases where the Group and the Bank are lessees.

The Group and the Bank lease buildings for their operations. Rental contracts are typically made for fixed periods of 2 to 50 years. There is no renewal for these leases.

(i) Amounts recognised in the consolidated and separate statement of financial position

	The Group				The Bank			
	2025		2024		2025		2024	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Right-of-use assets (Non-current)								
Buildings	28,489,720	114,329	25,778,389	103,758	23,903,130	95,923	25,778,389	103,758
Additions to right-of-use assets during the year	6,523,818	26,167	738,085	3,005	1,364,480	5,473	738,085	3,005
Lease liabilities								
Current	3,062,863	12,291	3,374,388	13,582	2,804,252	11,253	3,374,388	13,582
Non-current	15,772,898	63,297	16,652,198	67,025	15,772,898	63,297	16,652,198	67,025
	18,835,761	75,588	20,026,586	80,607	18,577,150	74,550	20,026,586	80,607

(ii) Amounts recognised in the consolidated and separate statement of profit or loss

The consolidated and separate statement of profit or loss and consolidated and separate statement of cash flows show the following amounts relating to leases:

	The Group				The Bank			
	2025		2024		2025		2024	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Principal lease payments	3,167,396	12,704	2,566,901	10,450	2,888,480	11,586	2,566,901	10,450
Interest paid	1,345,667	5,397	1,436,508	5,848	1,328,404	5,328	1,436,508	5,848
Total cash outflow for leases	4,513,063	18,101	4,003,409	16,298	4,216,884	16,914	4,003,409	16,298
Interest expense on lease liabilities (Note 27)	1,345,667	5,397	1,436,508	5,848	1,328,404	5,328	1,436,508	5,848
Depreciation charge for right-of-use assets (Note 31)	3,291,307	13,201	3,167,834	12,896	3,236,854	12,983	3,167,834	12,896
Expenses relating to leases of low-value assets, and short-term leases assets (Note 32)	1,485,613	5,959	1,557,967	6,342	1,471,793	5,903	1,547,726	6,301

Maturity analysis is included in Note 39.3 liquidity risk.

13. Intangible Assets

	The Group		The Bank	
	2025	2024	2025	2024
	US\$	US\$	US\$	US\$
Non-current				
As at 1 January				
Cost	7,968,260	6,583,356	7,846,081	6,461,177
Accumulated amortisation	(5,980,909)	(5,424,069)	(5,859,789)	(5,302,950)
Net book value	1,987,351	1,159,287	1,986,292	1,158,227
For the year ended 31 December				
Opening net book value	1,987,351	1,159,287	1,986,292	1,158,227
Additions	1,643,836	1,384,904	1,643,836	1,384,904
Amortisation charge	(734,709)	(556,839)	(734,709)	(556,839)
Net book value	2,896,478	1,987,352	2,895,419	1,986,292
As at 31 December				
Cost	9,612,096	7,968,260	9,489,917	7,846,081
Accumulated amortisation	(6,715,618)	(5,980,909)	(6,594,498)	(5,859,789)
Net book value	2,896,478	1,987,351	2,895,419	1,986,292
In Million KHR equivalent	11,624	7,999	11,619	7,995

14. Investment in Subsidiaries

Investments in subsidiaries in the separate financial statements represents the net consideration paid for the acquisition of the unquoted shares of the subsidiary. The Bank's management assesses that there were no impairment losses on investments in subsidiaries during the years ended 31 December 2025 and 31 December 2024.

	2025		2024	
	US\$	Million KHR	US\$	Million KHR
The Bank				
Non-current				
Canadia Securities Co., Ltd.	11,000,000	44,143	11,000,000	44,275
Canadia Bank Lao Ltd.	38,005,880	152,518	38,005,880	152,974
	49,005,880	196,661	49,005,880	197,249

The Bank and CIHP respectively own 77% and 23% (2024: 77% and 23%) of the equity interest of CBL, which give the Bank the controls over CBL.

15. Deferred Tax Liabilities - Net

	The Group				The Bank			
	2025		2024		2025		2024	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Non-current								
Deferred tax assets	11,987,888	48,107	11,789,206	47,452	11,946,874	47,943	11,759,707	47,333
Deferred tax liabilities	(40,839,538)	(163,889)	(21,497,430)	(86,528)	(40,828,446)	(163,845)	(21,496,599)	(86,524)
Deferred tax liabilities - net	(28,851,650)	(115,782)	(9,708,224)	(39,076)	(28,881,572)	(115,902)	(9,736,892)	(39,191)

The movements of net deferred tax liabilities during the year were as follows:

	The Group				The Bank			
	2025		2024		2025		2024	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
At 1 January	(9,708,224)	(39,076)	(6,768,209)	(27,648)	(9,736,892)	(39,191)	(6,796,814)	(27,765)
Charged to profit or loss	(19,143,426)	(76,784)	(2,940,015)	(11,969)	(19,144,680)	(76,789)	(2,940,078)	(11,969)
Currency translation differences	-	78	-	541	-	78	-	543
At 31 December	(28,851,650)	(115,782)	(9,708,224)	(39,076)	(28,881,572)	(115,902)	(9,736,892)	(39,191)

(i) Deferred tax assets

	Provision for employee benefits	Unearned loan fees	Impairment loss	Lease liabilities	Total
	US\$	US\$	US\$	US\$	US\$
The Group					
2025					
At 1 January 2025	1,542,586	3,422,488	2,818,813	4,005,319	11,789,206
Charged to profit or loss	(15,100)	(387,438)	881,108	(279,888)	198,682
At 31 December 2025	1,527,486	3,035,050	3,699,921	3,725,431	11,987,888
In Million KHR equivalent	6,130	12,179	14,848	14,950	48,107
2024					
At 1 January 2024	1,543,816	3,631,718	5,308,174	4,338,399	14,822,107
Charged to profit or loss	(1,230)	(209,230)	(2,489,361)	(333,080)	(3,032,901)
At 31 December 2024	1,542,586	3,422,488	2,818,813	4,005,319	11,789,206
In Million KHR equivalent	6,209	13,776	11,346	16,121	47,452

15. Deferred Tax Liabilities - Net (Continued)

(i) Deferred tax assets (Continued)

	Provision for employee benefits	Unearned loan fees	Impairment loss	Lease liabilities	Total
	US\$	US\$	US\$	US\$	US\$
The Bank					
2025					
At 1 January 2025	1,542,586	3,422,488	2,789,314	4,005,319	11,759,707
Charged to profit or loss	(15,100)	(391,292)	883,446	(289,887)	187,167
At 31 December 2025	1,527,486	3,031,196	3,672,760	3,715,432	11,946,874
In Million KHR equivalent	6,130	12,164	14,739	14,910	47,943
2024					
At 1 January 2024	1,543,816	3,631,718	5,280,021	4,333,196	14,788,751
Charged to profit or loss	(1,230)	(209,230)	(2,490,707)	(327,877)	(3,029,044)
At 31 December 2024	1,542,586	3,422,488	2,789,314	4,005,319	11,759,707
In Million KHR equivalent	6,209	13,776	11,227	16,121	47,333

(ii) Deferred tax liabilities

	Right-of-use assets	Accelerated depreciation	Interest in suspense	Total
	US\$	US\$	US\$	US\$
The Group				
2025				
At 1 January 2025	(5,155,677)	(16,341,753)	-	(21,497,430)
Charged to profit or loss	365,441	(342,225)	(19,365,324)	(19,342,108)
At 31 December 2025	(4,790,236)	(16,683,978)	(19,365,324)	(40,839,538)
In Million KHR equivalent	(19,223)	(66,953)	(77,713)	(163,889)
2024				
At 1 January 2024	(5,644,456)	(15,945,860)	-	(21,590,316)
Charged to profit or loss	488,779	(395,893)	-	92,886
At 31 December 2024	(5,155,677)	(16,341,753)	-	(21,497,430)
In Million KHR equivalent	(20,752)	(65,776)	-	(86,528)

(ii) Deferred tax liabilities (Continued)

	Right-of-use assets	Accelerated depreciation	Interest in suspense	Total
	US\$	US\$	US\$	US\$
The Bank				
2025				
At 1 January 2025	(5,155,677)	(16,340,922)	-	(21,496,599)
Charged to profit or loss	375,052	(341,575)	(19,365,324)	(19,331,847)
At 31 December 2025	(4,780,625)	(16,682,497)	(19,365,324)	(40,828,446)
In Million KHR equivalent	(19,185)	(66,947)	(77,713)	(163,845)
2024				
At 1 January 2024	(5,639,739)	(15,945,826)	-	(21,585,565)
Charged to profit or loss	484,062	(395,096)	-	88,966
At 31 December 2024	(5,155,677)	(16,340,922)	-	(21,496,599)
In Million KHR equivalent	(20,752)	(65,772)	-	(86,524)

17. Deposits From Banks and Other Financial Institutions

	The Group				The Bank			
	2025		2024		2025		2024	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Current accounts	26,275,174	105,442	31,578,873	127,105	26,299,798	105,541	31,603,446	127,204
Savings accounts	23,761,790	95,356	27,155,782	109,302	23,761,790	95,356	27,155,782	109,302
Fixed deposits	237,476,458	952,993	214,637,340	863,915	237,476,458	952,993	214,637,340	863,915
Marginal accounts	157,891	634	157,891	636	157,890	634	157,891	636
	287,671,313	1,154,425	273,529,886	1,100,958	287,695,936	1,154,524	273,554,459	1,101,057
Current	284,099,020	1,140,089	271,033,904	1,090,911	284,123,643	1,140,188	271,058,477	1,091,010
Non-current	3,572,293	14,336	2,495,982	10,047	3,572,293	14,336	2,495,982	10,047
	287,671,313	1,154,425	273,529,886	1,100,958	287,695,936	1,154,524	273,554,459	1,101,057

(a) By maturity

	The Group				The Bank			
	2025		2024		2025		2024	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Not later than 1 month	99,342,057	398,660	133,882,564	538,877	99,366,680	398,758	133,907,137	538,976
Later than 1 month and no later than 12 months	184,756,963	741,430	137,151,340	552,034	184,756,963	741,430	137,151,340	552,034
Later than 12 months	3,572,293	14,335	2,495,982	10,047	3,572,293	14,336	2,495,982	10,047
	287,671,313	1,154,425	273,529,886	1,100,958	287,695,936	1,154,524	273,554,459	1,101,057

17. Deposits From Banks and Other Financial Institutions (Continued)

(b) By residency

	The Group				The Bank			
	2025		2024		2025		2024	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Residents	287,584,439	1,154,076	273,443,251	1,100,609	287,584,439	1,154,076	273,443,251	1,100,609
Non-residents	86,874	349	86,635	349	111,497	448	111,208	448
	287,671,313	1,154,425	273,529,886	1,100,958	287,695,936	1,154,524	273,554,459	1,101,057

(c) By relationship

	The Group				The Bank			
	2025		2024		2025		2024	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Related parties	43,212,933	173,414	54,743,559	220,343	49,025,465	196,739	60,605,815	243,938
Non-related parties	244,458,380	981,011	218,786,327	880,615	238,670,471	957,785	212,948,644	857,119
	287,671,313	1,154,425	273,529,886	1,100,958	287,695,936	1,154,524	273,554,459	1,101,057

(d) By interest rate (per annum):

	The Group		The Bank	
	2025	2024	2025	2024
Current accounts	Nil - 1.50%	Nil - 2.00%	Nil - 1.50%	Nil - 2.00%
Savings accounts	Nil - 2.00%	Nil - 2.00%	Nil - 2.00%	Nil - 2.00%
Fixed deposits	0.50% - 7.70%	0.50% - 8.00%	0.50% - 7.70%	0.50% - 8.00%
Marginal accounts	Nil	Nil	Nil	Nil

18. Deposits From Customers

	The Group				The Bank			
	2025		2024		2025		2024	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Current accounts	1,340,837,291	5,380,780	1,073,240,930	4,319,795	1,334,969,123	5,357,231	1,066,665,397	4,293,328
Savings accounts	1,061,852,068	4,261,212	1,031,767,346	4,152,864	1,056,828,027	4,241,051	1,027,087,413	4,134,027
Fixed deposits	4,725,794,032	18,964,611	4,563,229,107	18,366,997	4,730,521,222	18,983,582	4,568,437,255	18,387,960
Margin accounts	4,417,629	17,729	4,864,928	19,581	4,417,629	17,728	4,864,928	19,581
	7,132,901,020	28,624,332	6,673,102,311	26,859,237	7,126,736,001	28,599,592	6,667,054,993	26,834,896
Current	6,731,496,133	27,013,494	6,254,940,032	25,176,134	6,725,331,114	26,988,754	6,249,218,389	25,153,104
Non-current	401,404,887	1,610,838	418,162,279	1,683,103	401,404,887	1,610,838	417,836,604	1,681,792
	7,132,901,020	28,624,332	6,673,102,311	26,859,237	7,126,736,001	28,599,592	6,667,054,993	26,834,896
(a) By residency								
	2025		2024		2025		2024	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Residents	6,460,872,382	25,927,481	6,028,936,467	24,266,469	6,454,707,363	25,902,741	6,022,889,150	24,242,129
Non-residents	672,028,638	2,696,851	644,165,844	2,592,768	672,028,638	2,696,851	644,165,843	2,592,767
	7,132,901,020	28,624,332	6,673,102,311	26,859,237	7,126,736,001	28,599,592	6,667,054,993	26,834,896

18. Deposits From Customers (Continued)

(b) By interest rate (per annum):

	The Group		The Bank	
	2025	2024	2025	2024
Current accounts	Nil - 3.00%	Nil - 3.00%	Nil - 3.00%	Nil - 3.00%
Savings accounts	0.25% - 6.00%	0.25% - 6.50%	0.25% - 6.00%	0.25% - 6.50%
Fixed deposits	0.70% - 8.00%	0.70% - 8.50%	0.70% - 8.00%	0.70% - 8.50%
Margin accounts	Nil	Nil	Nil	Nil

19. Borrowings

	The Group		The Bank	
	2025		2024	
	US\$	Million KHR	US\$	Million KHR
Current	43,202,916	173,373	76,651,037	308,520
Non-current	136,048,856	545,964	115,865,335	466,358
	179,251,772	719,337	192,516,372	774,878
			179,017,533	718,397
			192,503,664	774,827

All borrowings are from non-related parties.

The Group and the Bank entered into loan agreements with various financial institutions for secured and unsecured facilities. The annual interest rates are between 2.00% to 7.00% (2024: 2.00% to 7.00%). The principal and interest repayments are made either on a monthly, quarterly, or semi-annual basis or at maturity based on the respective payment schedule as stated in the loan agreement.

As at 31 December 2025, there were no negotiable certificates of deposit (NCD) pledged with the central bank as collaterals for Liquidity Providing Collateralised Operation (LPCO).

20. Employee Benefits (Continued)

Only employees of the Bank are entitled to the staff gratitude fund as described in Note 2.14. For the Bank, past years of seniority service is paid out semi-annually of the total staff gratitude fund, and upon separation (retirement, resignation, death, or disability), employees get the remaining amount after deducting the already paid past years of seniority service portion.

Staff gratitude fund movements:

	2025		2024	
	US\$	Million KHR	US\$	Million KHR
The Bank				
At 1 January	7,712,937	31,045	7,719,089	31,532
Interest expense	434,211	1,742	446,354	1,817
Benefit paid	(509,711)	(2,044)	(452,506)	(1,842)
Currency translation differences	-	(94)	-	(462)
At 31 December	7,637,437	30,649	7,712,937	31,045

Expense recognized in profit or loss:

	2025		2024	
	US\$	Million KHR	US\$	Million KHR
The Bank				
Interest expense	434,211	1,742	446,354	1,817
	434,211	1,742	446,354	1,817

There were no current service cost and past service cost for the years ended 31 December 2025 and 31 December 2024 because there were no new benefits being accrued or amendment made to the existing benefits as described in Note 2.14.

Actuarial assumptions:

In calculating the PUC method, the Bank applied significant actuarial assumptions as follows:

Financial assumptions:

Assumptions	As at 31 December 2025	As at 31 December 2024	Explanation
Discount rate	7.0% per annum	7.0% per annum	The Bank used the rate of government bond of a neighbouring country in the currency denominated with similar tenor, providing similar rates. There was no change in rate from the recent market movement of interest rate.
Salary growth rate	Not applicable	Not applicable	The amount of the lump-sum benefit is dependent on the employees' monthly salary and years of services until 31 March 2022. Salary growth rate is not applicable.

Demographic assumptions:

Assumptions	As at 31 December 2025	As at 31 December 2024	Explanation
Withdrawal rates			
Below age 29	25.0% per annum	25.0% per annum	This is the assumption of the withdrawal rate by age group.
Ages 30 to 39	15.0% per annum	15.0% per annum	
Ages 40 to 49	10.0% per annum	10.0% per annum	
Ages 50 and above	0.0% per annum	0.0% per annum	
Mortality rates	Thailand Mortality Ordinary 2017	Thailand Mortality Ordinary 2017	Due to a lack of published mortality table in Cambodia, Thailand Mortality Ordinary 2017, the most recent published mortality table in Thailand, is used for this valuation.
Disability rates	5.0% of mortality rates	5.0% of mortality rates	The disability rate is assumed to be at 5.0% of mortality rates.
Retirement age	60 years	60 years	To be in line with the Bank's retirement policy, the normal retirement age is 60 years for all employees. For those who are currently over 60 years, they are assumed to retire by the end of the following year.

20. Employee Benefits (Continued)

Sensitivity analysis: The sensitivity of the defined benefit obligation to changes in the weighted principal assumptions is:

Assumptions	Impact on defined benefit obligation					
	2025			2024		
	Increase in 0.50%	Decrease in 0.50%	Increase in 0.50%	Decrease in 0.50%	Increase in 0.50%	Decrease in 0.50%
	In %	In %	In %	In %	In %	In %
Discount rate	-2.11%	2.23%	-2.11%	-2.11%	2.23%	2.23%
Salary growth	NA	NA	NA	NA	NA	NA
Withdrawal rate	1.17%	-1.24%	1.17%	1.17%	-1.24%	-1.24%

The above sensitivity analyses are based on a change in an assumption while holding all other assumptions constant. In practice, this is unlikely to occur, and changes in some of the assumptions may be correlated. When calculating the sensitivity of the defined benefit obligation to significant actuarial assumptions, the same method (present value of the defined benefit obligation calculated with the projected unit credit method at the end of the reporting period) has been applied as when calculating the defined benefit liability recognised in the statement of financial position.

The methods and types of assumptions used in preparing the sensitivity analysis did not change compared to the prior period.

21. Current Income Tax Liabilities

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

	The Group				The Bank			
	2025		2024		2025		2024	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
At 1 January	14,753,370	59,382	18,979,609	77,532	14,328,165	57,671	18,912,423	77,257
Current income tax expense	19,716,871	79,084	16,454,285	66,985	18,747,697	75,197	15,099,083	61,468
Over accrued in prior years	(2,466,918)	(9,894)	-	-	(2,466,918)	(9,894)	-	-
Income tax paid	(16,055,642)	(64,399)	(20,680,524)	(84,190)	(15,077,772)	(60,477)	(19,683,341)	(80,131)
Currency translation differences	-	(175)	-	(945)	-	(170)	-	(923)
At 31 December	15,947,681	63,998	14,753,370	59,382	15,531,172	62,327	14,328,165	57,671

22. Other Liabilities

	The Group				The Bank			
	2025		2024		2025		2024	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Deposits in transit	19,175,588	76,952	19,498,815	78,483	19,175,588	76,952	19,146,648	77,065
Trade related payables	1,954,328	7,843	12,475,367	50,213	1,912,253	7,674	12,389,158	49,866
Other taxes payable	12,138,347	48,710	12,022,396	48,390	12,138,073	48,710	12,022,157	48,389
Accrued salaries and bonuses	4,648,620	18,655	3,120,321	12,559	4,519,767	18,138	3,000,370	12,076
Accrued expenses	1,435,174	5,759	1,630,972	6,565	1,391,429	5,584	1,566,013	6,303
Others	1,396,822	5,605	1,657,131	6,670	1,396,815	5,604	1,657,128	6,675
	40,748,879	163,524	50,405,002	202,880	40,533,925	162,662	49,781,474	200,374
Current	40,748,879	163,524	50,405,002	202,880	40,533,925	162,662	49,781,474	200,374
Non-current	-	-	-	-	-	-	-	-
	40,748,879	163,524	50,405,002	202,880	40,533,925	162,662	49,781,474	200,374

23. Subordinated Debts

	The Group and the Bank			
	2025		2024	
	US\$	Million KHR	US\$	Million KHR
Related parties				
Subordinated debts	24,199,920	97,113	30,242,550	121,726
Current	6,000,000	24,078	6,000,000	24,150
Non-current	18,199,920	73,035	24,242,550	97,576
	24,199,920	97,113	30,242,550	121,726

23. Subordinated Debts (Continued)

The balance represents a long-term unsecured borrowing from Lok Neak Oknha Dr. Pung Kheav Se, Chairman, with the principal outstanding as at 31 December 2025 of US\$24,000,000 (2024: US\$30,000,000) based on various agreements and terms ranging from five to seven years with interest rates ranging from 7.00% to 8.82% (2024: from 7.00% to 8.82%) per annum.

The total combined facilities' limit of US\$24,000,000 had already been approved by the National Bank of Cambodia in the past years to be included in Tier II capital for the purpose of Net Worth calculation.

The movements of subordinated debts during the year were as follows:

	The Group and the Bank			
	2025		2024	
	US\$	Million KHR	US\$	Million KHR
At 1 January	30,242,550	121,726	81,548,020	333,124
Repayments	(6,000,000)	(24,066)	(51,000,000)	(207,621)
Interest charge	2,632,770	10,560	4,997,143	20,343
Interest paid	(2,675,400)	(10,731)	(5,302,613)	(21,587)
Currency translation differences	-	(376)	-	(2,533)
At 31 December	24,199,920	97,113	30,242,550	121,726

24. Share Capital

The total authorised amount of share capital of the Bank comprises 850 million shares (2024: 800 million shares) with a par value of US\$1 per share (2024: US\$1 per share). All issued shares have been fully paid for.

	The Group and the Bank			
	2025		2024	
	US\$	Million KHR	US\$	Million KHR
Share capital – paid-up	850,000,000	3,400,000	800,000,000	3,200,000

The movements of share capital were as follows:

	The Group and the Bank			
	2025		2024	
	US\$	Million KHR	US\$	Million KHR
At 1 January	800,000,000	3,200,000	750,000,000	3,000,000
Additional share capital from cash dividend	50,000,000	200,000	50,000,000	200,000
At 31 December	850,000,000	3,400,000	800,000,000	3,200,000

25. Reserves

	The Group													
	General reserves		Regulatory reserves		Currency translation reserves		Foreign operation translation		Change in fair value of FVOCI		Revaluation surplus, net of deferred tax		Total	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Balance at 1 January 2024	98,162,282	397,066	38,027,226	154,755	-	38,204	(8,443,943)	(34,458)	(1,673,300)	(6,836)	86,250,904	351,937	212,323,169	900,668
Other comprehensive income:														
Change in fair value of equity investment at FVOCI	-	-	-	-	-	-	-	-	(327,252)	(1,332)	-	-	(327,252)	(1,332)
Foreign operations translation	-	-	-	-	-	-	(5,209,951)	(21,210)	-	-	-	-	(5,209,951)	(21,210)
Currency translation differences	-	-	-	-	-	(79,938)	-	-	-	-	-	-	-	(79,938)
Total other comprehensive income for the year	-	-	-	-	-	(79,938)	(5,209,951)	(21,210)	(327,252)	(1,332)	-	-	(5,537,203)	(102,480)
Transactions with owners in their capacity as owners:														
Transfer from retained earnings to regulatory reserves	-	-	78,286,915	318,706	-	-	-	-	-	-	-	-	78,286,915	318,706
Transfer from revaluation surplus to retained earnings	-	-	-	-	-	-	-	-	-	-	(595,303)	(2,423)	(595,303)	(2,423)
Deferred tax from revaluation surplus to retained earnings	-	-	-	-	-	-	-	-	-	-	(148,826)	(606)	(148,826)	(606)
Total transactions with owners	-	-	78,286,915	318,706	-	-	-	-	-	-	(744,129)	(3,029)	77,542,786	315,677
Balance at 31 December 2024	98,162,282	397,066	116,314,141	473,461	-	(41,734)	(13,653,894)	(55,668)	(2,000,552)	(8,168)	85,506,775	348,908	284,328,752	1,113,865

25. Reserves (Continued)

The Group														
	General reserves		Regulatory reserves		Currency translation reserves		Foreign operation translation		Change in fair value of FVOCI		Revaluation surplus, net of deferred tax		Total	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Balance at 1 January 2025	98,162,282	397,066	116,314,141	473,461	-	(41,734)	(13,655,894)	(55,668)	(2,000,552)	(8,168)	85,506,775	348,908	284,328,752	1,113,865
Other comprehensive income:														
Change in fair value of equity investment at FVOCI	-	-	-	-	-	-	-	-	(869,836)	(3,489)	-	-	(869,836)	(3,489)
Foreign operations translation	-	-	-	-	-	-	(2,082,792)	(8,354)	-	-	-	-	(2,082,792)	(8,354)
Currency translation differences	-	-	-	-	(16,027)	(16,027)	-	-	-	-	-	-	-	(16,027)
Total other comprehensive income for the year	-	-	-	-	(16,027)	(16,027)	(2,082,792)	(8,354)	(869,836)	(3,489)	-	-	(2,952,628)	(27,870)
Transactions with owners in their capacity as owners:														
Transfer from retained earnings to regulatory reserves	-	-	9,648,878	38,702	-	-	-	-	-	-	-	-	9,648,878	38,702
Transfer from revaluation surplus to retained earnings	-	-	-	-	-	-	-	-	-	-	(703,215)	(2,821)	(703,215)	(2,821)
Deferred tax from revaluation surplus to retained earnings	-	-	-	-	-	-	-	-	-	-	(175,804)	(705)	(175,804)	(705)
Total transactions with owners	-	-	9,648,878	38,702	-	-	-	-	-	-	(879,019)	(3,526)	8,769,859	35,176
Balance at 31 December 2025	98,162,282	397,066	125,963,019	512,163	-	(57,761)	(15,736,686)	(64,022)	(2,870,388)	(11,657)	84,627,756	345,382	290,145,983	1,121,171

The Bank

	General reserves		Regulatory reserves		Revaluation surplus, net of deferred tax		Currency translation reserves		Total	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Balance at 1 January 2024	98,050,777	396,615	38,027,226	154,755	86,250,904	351,937	-	38,251	222,328,907	941,558
Other comprehensive income:										
Currency translation differences	-	-	-	-	-	-	-	(80,317)	-	(80,317)
Total other comprehensive income for the year	-	-	-	-	-	-	-	(80,317)	-	(80,317)
Transactions with owners in their capacity as owners:										
Transfer from retained earnings to regulatory reserves	-	-	78,286,915	318,706	-	-	-	-	78,286,915	318,706
Transfer from revaluation surplus to retained earnings	-	-	-	-	(595,303)	(2,423)	-	-	(595,303)	(2,423)
Deferred tax from revaluation surplus to retained earnings	-	-	-	-	(148,826)	(606)	-	-	(148,826)	(606)
Total transactions with owners	-	-	78,286,915	318,706	(744,129)	(3,029)	-	-	77,542,786	315,677
Balance at 31 December 2024	98,050,777	396,615	116,314,141	473,461	85,506,775	348,908	-	(42,066)	299,871,693	1,176,918
Balance at 1 January 2025	98,050,777	396,615	116,314,141	473,461	85,506,775	348,908	-	(42,066)	299,871,693	1,176,918
Other comprehensive income:										
Currency translation differences	-	-	-	-	-	-	-	(16,104)	-	(16,104)
Total other comprehensive income for the year	-	-	-	-	-	-	-	(16,104)	-	(16,104)
Transactions with owners in their capacity as owners:										
Transfer from retained earnings to regulatory reserves	-	-	9,648,878	38,702	-	-	-	-	9,648,878	38,702
Transfer from revaluation surplus to retained earnings	-	-	-	-	(703,215)	(2,821)	-	-	(703,215)	(2,821)
Deferred tax from revaluation surplus to retained earnings	-	-	-	-	(175,804)	(705)	-	-	(175,804)	(705)
Total transactions with owners	-	-	9,648,878	38,702	(879,019)	(3,526)	-	-	8,769,859	35,176
Balance at 31 December 2025	98,050,777	396,615	125,963,019	512,163	84,627,756	345,382	-	(58,170)	308,641,552	1,195,990

26. Dividend

During the year, a dividend of US\$50 million was declared (2024: US\$50 million) to its sole shareholder, CIHP. It was from the appropriation of retained earnings (cash dividend) and then was reinvested back from CIHP. The increase in share capital was approved by the National Bank of Cambodia.

27. Net Interest Income

	The Group				The Bank			
	2025		2024		2025		2024	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Interest income from financial assets measured at amortised cost:								
Loans and advances to customers	436,863,307	1,752,259	446,046,998	1,815,857	434,287,665	1,741,928	442,625,739	1,801,929
Deposits and placements with other banks	51,275,176	205,665	46,279,332	188,403	50,922,932	204,252	45,953,900	187,078
Deposits and placements with the central bank	2,864,984	11,491	3,761,045	15,311	2,864,984	11,491	3,761,045	15,311
Investment securities	19,104,223	76,627	3,546,457	14,438	19,069,375	76,487	3,546,457	14,439
	510,107,690	2,046,042	499,633,832	2,034,009	507,144,956	2,034,158	495,887,141	2,018,757
Interest expense on financial liabilities measured at amortised cost:								
Deposits from customers	(262,470,615)	(1,052,770)	(282,298,938)	(1,149,239)	(262,813,234)	(1,054,144)	(282,640,721)	(1,150,630)
Deposits from banks	(7,298,386)	(29,273)	(9,426,294)	(38,374)	(7,149,153)	(28,676)	(9,365,195)	(38,126)
Borrowings and subordinated debts	(11,804,712)	(47,349)	(17,121,803)	(69,703)	(11,800,618)	(47,332)	(17,120,843)	(69,699)
Leases	(1,345,667)	(5,397)	(1,436,508)	(5,848)	(1,328,404)	(5,328)	(1,436,508)	(5,848)
	(282,919,380)	(1,134,789)	(310,283,543)	(1,263,164)	(283,091,409)	(1,135,480)	(310,563,267)	(1,264,303)
Net interest income	227,188,310	911,253	189,350,289	770,845	224,053,547	898,678	185,323,874	754,454

28. Net Fee and Commission Income

	The Group				The Bank			
	2025		2024		2025		2024	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Commission from remittances and transfers	6,949,228	27,873	6,063,845	24,686	6,867,149	27,544	6,016,383	24,493
Miscellaneous loan fees and charges	2,276,246	9,130	2,465,020	10,035	2,225,273	8,926	2,433,127	9,905
Income from letters of credit and trade finances	1,648,186	6,611	1,802,951	7,340	1,622,632	6,508	1,777,570	7,236
ATM and credit cards annual fee, advances, and late charges	1,357,498	5,445	1,204,555	4,904	1,357,498	5,445	1,204,555	4,904
Fees from bancassurance	1,211,734	4,860	999,633	4,070	1,211,734	4,860	999,633	4,070
Fees for telex, fax, and phone	226,450	907	210,550	857	226,449	908	210,550	857
Others	1,248,305	5,009	1,180,620	4,806	1,229,473	4,932	1,170,582	4,765
Total fee and commission income	14,917,647	59,835	13,927,174	56,698	14,740,208	59,123	13,812,400	56,230
Fee and commission expense	(2,964,184)	(11,889)	(2,531,666)	(10,306)	(2,942,235)	(11,801)	(2,520,324)	(10,260)
Net fee and commission income	11,953,463	47,946	11,395,508	46,392	11,797,973	47,322	11,292,076	45,970

29. Other Operating Income

	The Group				The Bank			
	2025		2024		2025		2024	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Gain on foreign exchange	8,463,983	33,949	4,853,367	19,758	8,528,715	34,209	3,943,149	16,053
Rental income	1,216,979	4,881	1,144,646	4,660	1,246,679	5,000	1,174,346	4,781
Gain on sales of foreclosed properties	-	-	451,199	1,837	-	-	451,199	1,837
Other income	5,224,282	20,955	4,970,690	20,235	1,719,904	6,899	1,468,244	5,976
	14,905,244	59,785	11,419,902	46,490	11,495,298	46,108	7,036,938	28,647

30. Personnel Expenses

	The Group				The Bank			
	2025		2024		2025		2024	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Wages, salaries, and other benefits	44,214,975	177,346	41,117,613	167,390	43,155,825	173,098	40,146,582	163,437
Long-term employee benefits (gratitude fund movement)	435,745	1,748	448,092	1,824	434,211	1,742	446,354	1,817
Other short-term benefits	4,943,436	19,828	5,259,192	21,410	4,927,567	19,764	5,237,584	21,322
	49,594,156	198,922	46,824,897	190,624	48,517,603	194,604	45,830,520	186,576

31. Depreciation and Amortisation Charge

	The Group				The Bank			
	2025		2024		2025		2024	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Property and equipment	6,538,217	26,225	7,113,245	28,958	6,493,697	26,046	7,090,309	28,865
Intangible assets	734,709	2,947	556,839	2,267	734,709	2,947	556,839	2,267
Right-of-use assets	3,291,307	13,201	3,167,834	12,896	3,236,854	12,983	3,167,834	12,896
	10,564,233	42,373	10,837,918	44,121	10,465,260	41,976	10,814,982	44,028

32. Other Operating Expenses

	The Group				The Bank			
	2025		2024		2025		2024	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Repairs and maintenance	2,953,176	11,845	3,406,250	13,867	2,868,108	11,504	3,340,980	13,601
Legal and professional fees	2,798,683	11,226	2,477,047	10,084	2,774,454	11,128	2,293,450	9,337
Utilities	2,341,178	9,390	2,470,192	10,056	2,322,148	9,314	2,459,285	10,012
Taxes and duties	2,249,644	9,023	2,336,604	9,512	2,208,084	8,857	2,281,846	9,289
Advertising and public relations	1,830,960	7,344	1,730,482	7,045	1,821,867	7,308	1,716,168	6,987
Travel, accommodation, and foods	1,752,259	7,028	1,698,156	6,913	1,733,168	6,952	1,669,808	6,798
Rental expense for low value assets and short-term lease	1,485,613	5,959	1,557,967	6,342	1,471,793	5,903	1,547,726	6,301
Communication	1,314,684	5,273	1,326,263	5,399	1,263,997	5,070	1,282,268	5,220
Properties appraiser fee	893,481	3,584	1,207,531	4,916	893,481	3,584	1,207,531	4,916
Charitable donations and gifts	10,974,765	44,020	1,159,171	4,719	10,972,436	44,010	1,154,523	4,700
Stationery and supplies	647,399	2,597	776,244	3,160	619,714	2,486	757,447	3,084
Insurance expense	691,574	2,774	687,589	2,799	687,359	2,757	684,500	2,787
Expenses for motor vehicles	506,284	2,031	556,934	2,267	495,439	1,987	546,145	2,223
Board of directors' fee	334,200	1,340	329,000	1,339	334,200	1,340	329,000	1,339
Printing and forms	165,918	665	174,635	711	165,682	665	174,503	710
Others	984,169	3,948	1,141,309	4,648	916,892	3,677	1,045,105	4,254
	31,923,987	128,047	23,035,374	93,777	31,548,822	126,542	22,490,285	91,558

32. Other Operating Expenses (Continued)

Audit fee information

The following fees were paid or are payable.

	The Group				The Bank			
	2025		2024		2025		2024	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Statutory audits	134,000	537	108,500	442	104,000	417	101,000	411
Agreed-upon procedures	800	3	800	3	-	-	-	-
	134,800	540	109,300	445	104,000	417	101,000	411

33. Impairment Losses on Financial Instruments

	The Group				The Bank			
	2025		2024		2025		2024	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Impairment loss allowance on:								
Loans and advances to customers	23,984,925	96,204	24,880,038	101,287	24,497,172	98,258	25,408,166	103,437
Balances with other banks	(157,667)	(632)	257,438	1,048	(136,943)	(549)	242,792	988
Investment securities at amortised cost	7,838,213	31,438	2,351,338	9,572	7,847,912	31,478	2,350,338	9,568
	31,665,471	127,010	27,488,814	111,907	32,208,141	129,187	28,001,296	113,993

Expected credit loss reconciliation is included in Note 39.1 (e) and (f).

34. Income Tax

a) Income tax expense

	The Group				The Bank			
	2025		2024		2025		2024	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Current income tax	19,716,871	79,084	16,454,285	66,985	18,747,697	75,197	15,099,083	61,468
Deferred tax	19,143,426	76,784	2,940,015	11,969	19,144,680	76,789	2,940,078	11,969
Over accrued in prior years	(2,466,918)	(9,894)	-	-	(2,466,918)	(9,894)	-	-
	36,393,379	145,974	19,394,300	78,954	35,425,459	142,092	18,039,161	73,437

b) Reconciliation between accounting profit and income tax expense of the Group and the Bank are as follows:

	The Group				The Bank			
	2025		2024		2025		2024	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Profit before income tax	130,299,170	522,632	103,978,696	423,298	124,606,992	499,799	96,515,805	392,916
Tax calculated at domestic tax rates applicable to profits in the respective countries	26,059,834	104,526	20,795,739	84,660	24,921,398	99,960	19,303,161	78,583
Tax effects of reconciling items:								
Non-deductible expenses/income - net	6,117,240	24,536	(1,401,439)	(5,706)	6,117,240	24,536	(1,264,000)	(5,146)
Over accrued in prior years	(2,466,918)	(9,894)	-	-	(2,466,918)	(9,894)	-	-
Recognition of previously unrecognised deferred tax	6,683,223	26,806	-	-	6,853,739	27,490	-	-
Income tax expense	36,393,379	145,974	19,394,300	78,954	35,425,459	142,092	18,039,161	73,437

In accordance with Cambodian Law on Taxation, the Bank and Canadia Securities Co., Ltd. have an obligation to pay corporate income tax of either the tax on income at the rate of 20% of taxable income or the minimum tax at 1% of annual turnover, whichever is higher. Canadia Bank Lao Ltd. is also subject to 20% of taxable income in Lao P.D. R.

34. Income Tax (Continued)

c) Other matters

The Group and the Bank assess its tax obligations based on applicable tax laws and regulations as of the reporting date. Given the evolving nature of tax legislation, certain tax treatments may necessitate judgement and interpretation. The management exercises judgement in establishing the Group and the Bank's tax positions and continually monitors regulatory developments. While the Group and the Bank strive to comply with current tax requirements, interpretations of tax regulations may vary. Any adjustments resulting from regulatory reviews, once conducted and finalised, will be reflected into the financial statements as appropriate.

35. Cash and Cash Equivalents

	The Group				The Bank			
	2025		2024		2025		2024	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Cash on hand	330,307,179	1,325,523	319,224,956	1,284,880	329,883,873	1,323,824	318,814,322	1,283,228
Deposits and placements with other banks:								
Current accounts	252,848,395	1,014,681	184,794,991	743,800	253,067,245	1,015,559	185,399,696	746,234
Savings accounts	14,277,670	57,296	9,469,298	38,114	14,277,670	57,296	9,469,298	38,114
Fixed deposits (maturity of three months or less)	594,400,468	2,385,329	730,172,553	2,938,945	586,707,398	2,354,456	733,782,590	2,953,475
Deposits and placements with the central bank:								
Current accounts	878,188,087	3,524,169	834,448,561	3,358,655	864,334,301	3,468,574	823,237,925	3,313,533
Fixed deposits (maturity of three months or less)	69,891,601	280,475	233,601,060	940,244	69,891,601	280,475	233,601,060	940,244
Cash and cash equivalents in the statement of cash flows	2,139,913,400	8,587,473	2,311,711,419	9,304,638	2,118,162,088	8,500,184	2,304,304,891	9,274,828

36. Cash Flow Information

a) Cash generated from operations

	The Group				The Bank			
	2025		2024		2025		2024	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Profit before income tax	130,299,170	522,632	103,978,696	423,298	124,606,992	499,799	96,515,805	392,916
Adjustments for:								
Depreciation and amortisation (Note 31)	10,564,233	42,373	10,837,918	44,121	10,465,260	41,976	10,814,982	44,028
Impairment losses on financial instruments (Note 33)	31,665,471	127,010	27,488,814	111,907	32,208,141	129,187	28,001,296	113,993
Employee benefits (Note 30)	435,745	1,748	448,092	1,824	434,211	1,742	446,354	1,817
Net interest income	(227,188,310)	(911,253)	(189,350,289)	(770,845)	(224,053,547)	(898,678)	(185,323,874)	(754,454)
Write-offs of property and equipment/ lease modification	(2,885)	(12)	14,697	60	(2,885)	(12)	14,697	60
Gain on disposals of property and equipment	(86,445)	(347)	(35,803)	(146)	(86,445)	(347)	(35,803)	(146)
Effect of currency translation of monetary items	(2,723,654)	(10,925)	(3,884,303)	(15,813)	(2,723,833)	(10,925)	(3,876,889)	(15,783)
	(57,036,675)	(228,774)	(50,502,178)	(205,594)	(59,152,106)	(237,258)	(53,443,432)	(217,569)
Changes in operating assets and liabilities:								
Deposits and placements with other banks	(388,835,586)	(1,559,620)	74,363,253	302,733	(400,838,785)	(1,607,764)	68,228,718	277,759
Deposits and placements with the central banks	(22,159,831)	(88,883)	54,170,002	220,526	(22,756,421)	(91,276)	54,171,791	220,533
Loans and advances to customers	186,390,539	747,612	(218,839,526)	(890,896)	185,213,121	742,890	(219,786,706)	(894,752)
Reserve requirements	(25,386,743)	(101,826)	(39,759,198)	(161,860)	(24,955,577)	(100,097)	(38,868,764)	(158,235)
Capital guarantee	(1,502,977)	(6,028)	(18,115,074)	(73,746)	(5,000,000)	(20,055)	(5,000,000)	(20,355)
Other assets	11,316,705	45,391	10,598,470	43,146	11,011,416	44,167	6,964,848	28,354
Deposits from customers	480,768,541	1,928,363	803,226,606	3,269,936	480,761,112	1,928,333	794,064,770	3,232,638
Deposits from other banks and other financial institutions	14,107,235	56,584	(99,807,710)	(406,317)	14,107,285	56,584	(99,807,339)	(406,316)
Other liabilities	(9,385,223)	(37,644)	5,562,283	22,644	(9,247,549)	(37,092)	5,555,355	22,616
Cash generated from operations	188,275,985	755,175	520,896,928	2,120,572	169,142,496	678,432	512,079,241	2,084,673

36. Cash Flow Information (Continued)

b) Net debt reconciliation

	The Group				The Bank			
	2025		2024		2025		2024	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Net debt								
Cash and cash equivalents	2,139,913,400	8,587,473	2,311,711,419	9,304,638	2,118,162,088	8,500,184	2,304,304,891	9,274,828
Borrowings	(179,251,772)	(719,337)	(192,516,372)	(774,878)	(179,017,533)	(718,397)	(192,503,664)	(774,827)
Subordinated debts	(24,199,920)	(97,113)	(30,242,550)	(121,726)	(24,199,920)	(97,113)	(30,242,550)	(121,726)
Lease liabilities	(18,835,761)	(75,588)	(20,026,586)	(80,607)	(18,577,150)	(74,550)	(20,026,586)	(80,607)
Net debt	1,917,625,947	7,695,435	2,068,925,911	8,327,427	1,896,367,485	7,610,124	2,061,532,091	8,297,668
Cash and liquid investments	2,139,913,400	8,587,473	2,311,711,419	9,304,638	2,118,162,088	8,500,184	2,304,304,891	9,274,828
Gross debt – fixed interest rates	(222,287,453)	(892,038)	(242,785,508)	(977,211)	(221,794,603)	(890,060)	(242,772,800)	(977,160)
Gross debt – variable interest rates	-	-	-	-	-	-	-	-
Net debt	1,917,625,947	7,695,435	2,068,925,911	8,327,427	1,896,367,485	7,610,124	2,061,532,091	8,297,668

b) Net debt reconciliation (Continued)

	Borrowings	Subordinated debts	Lease liabilities	Sub-total	Cash and cash equivalents	Total
	US\$	US\$	US\$	US\$	US\$	US\$
The Group						
Net debt as at 1 January 2024	(291,733,252)	(81,548,020)	(21,665,971)	(394,947,243)	1,939,450,793	1,544,503,550
Cash flows	85,563,371	56,302,613	4,003,409	145,869,393	372,260,626	518,130,019
New leases	-	-	(756,965)	(756,965)	-	(756,965)
Other changes – non-cash (i)	13,653,509	(4,997,143)	(1,607,059)	7,049,307	-	7,049,307
Net debt as at 31 December 2024	(192,516,372)	(30,242,550)	(20,026,586)	(242,785,508)	2,311,711,419	2,068,925,911
In Million KHR equivalent	(774,878)	(121,726)	(80,607)	(977,211)	9,304,638	8,327,427
Net debt as at 1 January 2025	(192,516,372)	(30,242,550)	(20,026,586)	(242,785,508)	2,311,711,419	2,068,925,911
Cash flows	19,712,888	8,675,400	4,136,550	32,524,838	(171,798,019)	(139,273,181)
New leases	-	-	(1,617,321)	(1,617,321)	-	(1,617,321)
Other changes – non-cash (i)	(6,448,288)	(2,632,770)	(1,328,404)	(10,409,462)	-	(10,409,462)
Net debt as at 31 December 2025	(179,251,772)	(24,199,920)	(18,835,761)	(222,287,453)	2,139,913,400	1,917,625,947
In Million KHR equivalent	(719,337)	(97,113)	(75,588)	(892,038)	8,587,473	7,695,435

(i) Other changes include non-cash movements, including accrued interest expense which will be presented as operating cash flows in the statement of cash flows when paid.

36. Cash Flow Information (Continued)

b) Net debt reconciliation (Continued)

	Borrowings	Subordinated debts	Lease liabilities	Sub-total	Cash and cash equivalents	Total
	US\$	US\$	US\$	US\$	US\$	US\$
The Bank						
Net debt as at 1 January 2024	(291,685,532)	(81,548,020)	(21,665,971)	(394,899,523)	1,943,704,238	1,548,804,715
Cash flows	85,529,543	56,302,613	4,003,409	145,835,565	360,600,653	506,436,218
New leases	-	-	(756,965)	(756,965)	-	(756,965)
Other changes – non-cash (i)	13,652,325	(4,997,143)	(1,607,059)	7,048,123	-	7,048,123
Net debt as at 31 December 2024	(192,503,664)	(30,242,550)	(20,026,586)	(242,772,800)	2,304,304,891	2,061,532,091
In Million KHR equivalent	(774,827)	(121,726)	(80,607)	(977,160)	9,274,828	8,297,668
Net debt as at 1 January 2025	(192,503,664)	(30,242,550)	(20,026,586)	(242,772,800)	2,304,304,891	2,061,532,091
Cash flows	19,930,146	8,675,400	4,136,550	32,742,096	(186,142,803)	(153,400,707)
New leases	-	-	(1,358,710)	(1,358,710)	-	(1,358,710)
Other changes – non-cash (i)	(6,444,015)	(2,632,770)	(1,328,404)	(10,405,189)	-	(10,405,189)
Net debt as at 31 December 2025	(179,017,533)	(24,199,920)	(18,577,150)	(221,794,603)	2,118,162,088	1,896,367,485
In Million KHR equivalent	(718,397)	(97,113)	(74,550)	(890,060)	8,500,184	7,610,124

i) Other changes include non-cash movements, including accrued interest expense which will be presented as operating cash flows in the statement of cash flows when paid.

37. Commitments

a) Loan commitments

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

	The Group		The Bank	
	2025	2024	2025	2024
	US\$	Million KHR	US\$	Million KHR
Performance and bankers' guarantee	152,520,800	612,066	152,520,800	612,066
Unused portion of approved credit facilities	162,276,569	651,216	162,113,742	650,562
Documentary credits	702,800	2,820	702,800	2,820
Bankers' acceptance	202,124	811	202,124	811
Others	-	-	-	-
	315,702,293	1,266,913	315,539,466	1,266,259
		209,040,904		208,255,603
				838,228

The expected credit loss of off-balance sheet financial instrument of the Group as at 31 December 2025 were US\$429,865 (2024: US\$287,280). The expected credit loss of off-balance sheet financial instrument of the Bank as at 31 December 2025 were US\$429,566 (2024: US\$285,536).

b) Capital commitments

As at 31 December 2025, there were capital commitment in relation to intangible assets for the Group and the Bank amounted to USD944,022 (31 December 2024: Nil).

c) Lease commitment

As lessor:

	The Group and the Bank	
	2025	2024
	US\$	Million KHR
Not later than 1 year	1,119,680	4,493
Later than 1 year and no later than 5 years	3,243,730	13,017
Later than 5 years	1,518,900	6,095
	5,882,310	23,605
		7,535,323
		30,330

As lessee:

Lease commitments for low-value assets and short-term leases are immaterial.

38. Related Party Transactions and Balances

The Group and the Bank entered into a number of transactions with related parties in the normal course of business. The volumes of related party transactions, outstanding balance at the year end and relating expenses and income for the year are as follows:

a) Related parties and relationship

The related parties of the Group and the Bank are as follows:

Related party	Relationship
Ultimate parent	Canadia Investment Holding Plc.
Subsidiaries	Canadia Securities Co., Ltd. Canadia Bank Lao Ltd.
Related companies	All entities under the same ultimate parent company
Key management personnel	All directors and key management (including their close family members) of the Bank and its subsidiaries who make critical decisions in relation to the strategic direction of the Bank and its subsidiaries

The following transactions were carried out with related parties. All the transactions were made on normal commercial terms and conditions and at market rate.

b) Loans to directors and key management

	2025		2024	
	US\$	Million KHR	US\$	Million KHR
The Group and Bank				
Outstanding loan balances	2,565,829	10,297	2,323,850	9,353
Interest income	146,351	587	120,299	490

Loans and advances to directors and key management personnel are partially unsecured and bear interest rates of 5.00% to 9.00% per annum (2024: 5.00% to 8.00% per annum). Allowances for expected credit losses for loans to related parties were US\$10,243 for the Group and the Bank (2024: US\$14,435).

c) Loan to related parties

	2025		2024	
	US\$	Million KHR	US\$	Million KHR
The Group and Bank's other related companies				
Outstanding loan balances	406,723,835	1,632,183	404,470,497	1,627,994
Interest income	35,824,809	143,693	22,303,002	90,796

Loans and advances to related companies are partially unsecured and bear interest rates of 7.00% to 9.00% per annum (2024: 7.50% to 8.50% per annum). Allowances for expected credit losses for loans to related companies were US\$1,982,530 for the Group and the Bank (2024: US\$1,750,833).

38. Related Party Transactions and Balances (Continued)

d) Deposits from related parties

	The Group				The Bank			
	2025		2024		2025		2024	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Ultimate holding company	2,206,284	8,854	1,924,907	7,748	2,206,284	8,854	1,924,907	7,748
Other related companies	39,690,568	159,278	51,557,912	207,521	39,690,568	159,278	51,557,912	207,521
Directors and key management	1,316,081	5,281	1,260,740	5,074	1,206,041	4,840	1,206,041	4,854
Subsidiaries	-	-	-	-	5,922,572	23,767	5,916,955	23,816
	43,212,933	173,413	54,743,559	220,343	49,025,465	196,739	60,605,815	243,939
Interest expense	1,228,178	4,926	1,403,851	5,715	1,227,825	4,925	1,403,287	5,713

Interest rate (per annum):

	The Group		The Bank	
	2025	2024	2025	2024
Ultimate holding company	0% - 0.45%	0% - 0.45%	0% - 0.45%	0% - 0.45%
Other related companies	0% - 6.75%	0% - 7.25%	0% - 6.75%	0% - 7.25%
Directors and key management	0.50% - 6.00%	0.50% - 6.50%	0.50% - 6.50%	0.50% - 6.50%
Subsidiaries	N/A	N/A	0% - 5.00%	0% - 6.75%

38. Related Party Transactions and Balances (Continued)

e) Deposits and placements with related parties

	The Group			
	2025		2024	
	US\$	Million KHR	US\$	Million KHR
Current and savings deposits	21,252,954	85,288	17,621,102	70,925
Fixed deposits	100,826,066	404,615	100,674,224	405,214
Interest income	4,251,972	17,055	5,693,995	23,180

Allowances for expected credit losses for deposits and placements with related parties were US\$454,731 in 2025 (2024: US\$448,093).

Interest rate (per annum):

	The Group		The Bank	
	2025	2024	2025	2024
Current and savings deposits	Nil - 0.50%	Nil - 0.25%	Nil - 0.50%	Nil - 0.25%
Fixed deposits	2.75% - 4.50%	3.50% - 6.75%	2.75% - 4.50%	3.50% - 6.75%

f) Investment securities of related parties

Please refer to Note 8 for investment securities at amortised cost and related impairment loss allowance of the unlisted bonds issued by a related company. Interest income from investment securities at amortised cost which are bonds issued by related parties was US\$18,213,764 in 2025 (2024: US\$3,046,667).

g) Subordinated debts from related parties

Please refer to Note 23 for key terms and conditions. Interest expense on subordinated debts from related parties was US\$2,632,770 in 2025 (2024: US\$4,997,143) for both the Group and the Bank.

38. Related Party Transactions and Balances (Continued)

h) Key management personnel compensation

	The Group				The Bank			
	2025		2024		2025		2024	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Directors' remuneration	329,000	1,320	329,000	1,339	329,000	1,320	329,000	1,339
Salaries and short-term benefits	3,780,886	15,165	3,745,359	15,247	3,476,207	13,943	3,476,207	14,152
	4,109,886	16,485	4,074,359	16,586	3,805,207	15,263	3,805,207	15,491

i) Transactions with related parties

	The Group				The Bank			
	2025		2024		2025		2024	
	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR	US\$	Million KHR
Management fee charged by CIHP	72,000	289	72,000	293	72,000	289	72,000	293
Rental income from ultimate holding company and other related companies	512,448	2,055	464,400	1,891	542,148	2,175	494,100	2,011
Bank charge income to subsidiaries for cash settlement	-	-	-	-	656	3	688	3
Commission income from an affiliate	1,211,734	4,860	999,633	4,070	1,211,734	4,860	999,633	4,070

39. Financial Risk Management (Continued)

39.1 Credit risk

Credit risk is the risk of suffering financial loss, should any of the Group's and the Bank's customers, clients or market counterparties fail to fulfil their contractual obligations to the Group and the Bank. Credit risk arises from deposits and placements with central banks and other banks, loans and advances, investment securities at amortised cost, other financial assets at amortised cost, and credit commitments. Credit exposure arises principally in lending activities.

a) Credit risk measurement

Credit risk is managed on a group basis.

Central banks have no historical loss, and with strong capacity to meet obligations in near term, expected credit loss for deposits and placements with central banks are nil. Deposits and placements with other banks are considered to be low credit risk. The credit ratings of these assets are monitored for credit deterioration. Measurement for impairment is limited to 12-month expected credit loss. Investment securities at amortised cost and other financial assets at amortised cost are monitored for its credit rating deterioration, and the measurement of impairment follows a three-stage approach in Note 39.1 (c). Expected credit loss for other financial assets is insignificant.

For loans and advances and credit commitments, the estimation of credit exposure for risk management purposes requires the use of models, as the exposure varies with changes in market conditions, expected cash flows and the passage of time. The assessment of credit risk of a portfolio of assets entails further estimations as to the likelihood of default occurring, of the associated loss ratios and of default correlations between counterparties. The Group and the Bank measure credit risk using Probability of Default (PD), Exposure at Default (EAD), and Loss Given Default (LGD) for the purposes of measuring Expected Credit Loss under CIFRS 9.

b) Risk limit control and mitigation policies

The Group and the Bank operate and provide loans and advances to individuals or enterprises within the Kingdom of Cambodia and Lao PDR. The Group and the Bank manage limits and control the concentration of credit risk whenever it is identified.

The Group and the Bank employ 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 Group and the Bank implement 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); and
- Charges over business assets such as land and buildings

c) Impairment (expected credit loss), write-off, and modification of financial assets policies

The measurement of expected credit loss allowance under the CIFRS 9's three-stage approach is to recognise lifetime expected credit loss allowance for financial instruments for which there has been a significant increase in credit risk since initial origination or is credit-impaired as at the reporting date. The financial instrument which has not undergone any significant deterioration in credit risk shall be recognised with 12-month expected credit loss allowance.

39. Financial Risk Management (Continued)

39.1 Credit risk (Continued)

c) Impairment (expected credit loss), write-off, and modification of financial assets policies (Continued)

Under the three-stage approach, the financial instrument is allocated into three stages based on the relative movement in the credit risk.

- Stage 1 includes financial instruments that neither have a significant increase in credit risk since initial recognition nor credit-impaired as at reporting date. For these assets, 12-month expected credit loss allowance are recognised.
- Stage 2 includes financial instruments that have had a significant increase in credit risk since initial recognition but do not have objective evidence of impairment. For these assets, lifetime expected credit loss allowance are recognised.
- Stage 3 includes financial instruments that have objective evidence of impairment at the reporting date. For these assets, lifetime expected credit loss allowance are recognised.
- Purchased or originated credit-impaired financial assets are those financial assets that are credit-impaired on initial recognition. Their expected credit loss allowance is always measured on a lifetime basis (Stage 3).

The key judgements and assumptions adopted by the Group and the Bank in addressing the requirements of the standard on the measurement of allowances are:

(i) Significant increase in credit risk (SICR):

The assessment of SICR shall be a multifactor and holistic analysis and based on a mixture of quantitative and/or qualitative information. To determine whether the risk of default of a loan/financing has increased significantly since initial recognition, the current risk of default at the reporting date is compared with the risk of default at initial recognition. A borrower is considered to have credit risk increased significantly since initial recognition if past due is 30 days or more.

(ii) Definition of default and credit-impaired assets

The Group and the Bank define a financial instrument as in default which is also credit-impaired when it meets one of the following criteria:

- The borrower/obligor is more than 30 days past due on its contractual payments for a short-term facility.
- The borrower/obligor is 90 days past due or more on its contractual payments for a long-term facility.
- The loan is forced impaired due to various reasons, such as bankruptcy, significant financial difficulty, etc. In the event where a loan is not in default or past due but force impaired, the loan shall be classified as impaired upon approval by the management.
- Restructuring and rescheduling of a loan facility involves any substantial modification made to the original repayment terms and conditions of the loan facility following an increase in the credit risk of an obligor/counterparty.

39. Financial Risk Management (Continued)

39.1 Credit risk (Continued)

c) Impairment (expected credit loss), write-off, and modification of financial assets policies (Continued)

(ii) Definition of default and credit-impaired assets (Continued)

- When an obligor/counterparty has multiple loans with the Group and the Bank and cross default obligation applies, an assessment of provision is required under which default of one debt obligation triggers default on another debt obligation (cross default). Where there is no right to set off clause is available, assessment of provision needs to be performed on individual loan level instead of consolidated obligor/counterparty level.
- Write-off/charged-off accounts.

(iii) Measuring ECL - Explanation of inputs, assumptions, and estimation techniques

The Expected Credit Loss (ECL) is measured on either a 12-month (12M) or lifetime basis depending on whether a significant increase in credit risk has occurred since initial recognition or whether an asset is considered to be credit-impaired. Expected credit losses are the discounted product of the Probability of Default (PD), Loss Given Default (LGD), and Exposure at Default (EAD), defined as follows:

- The PD represents the likelihood of a borrower defaulting on its financial obligation (as per Definition of default and credit-impaired above), either over the next 12 months (12M PD), or over the remaining lifetime (Lifetime PD) of the obligation.
- Loss Given Default (LGD) represents the Group's and the Bank's expectation of the extent of loss on a defaulted exposure. LGD varies by type of counterparty, type and seniority of claim, and availability of collateral or other credit support. LGD is a percentage loss per unit of exposure at the time of default (EAD). LGD is calculated on a 12-month or lifetime basis, where 12-month LGD is the percentage of loss expected to be made if the default occurs in the next 12 months and lifetime LGD is the percentage of loss expected to be made if the default occurs over the remaining expected lifetime of the loan.
- EAD is based on the amounts the Group and the Bank expect to be owed at the time of default, over the next 12 months (12M EAD) or over the remaining lifetime (Lifetime EAD).

The ECL is determined by projecting the PD, LGD, and EAD for each future year and for each collective segment. These three components are multiplied together. This effectively calculates an ECL for each future year, which is then discounted back to the reporting date and summed. The discount rate used in the ECL calculation is the original effective interest rate or an approximation thereof.

The lifetime PD is developed by applying a maturity profile to the current 12M PD.

The 12-month and lifetime LGDs are determined based on the factors which impact the recoveries made post default.

The 12-month and lifetime EADs are determined based on the expected payment profile, which varies by product type.

39. Financial Risk Management (Continued)

39.1 Credit risk (Continued)

c) Impairment (expected credit loss), write-off, and modification of financial assets policies (Continued)

(iii) Measuring ECL - Explanation of inputs, assumptions, and estimation techniques (continued)

- For amortising products and bullet repayment loans, this is based on the contractual repayments owed by the borrower over a 12-month or lifetime basis.
- For revolving products, utilisation rate at default is incorporated to project future expected outstanding balance by considering the credit limit or undrawn balance in 12M EAD and lifetime EAD.

The assumptions underlying the ECL calculation are monitored and reviewed periodically. There have been no significant changes in estimation techniques or significant assumptions made during the reporting period.

(iv) Forward-looking information incorporated in the ECL models

The estimation of ECL considers forward-looking information. The Group and the Bank have performed statistical analysis based on historical experience to identify the key economic variables impacting credit risk and expected credit losses for each portfolio.

The analysis is performed on PD to understand the impact changes in these variables have had historically on default rate. Historical economic variables for analysis are sourced from an external research house. The statistical regression analysis shows no relationship of these economic variables on historical default rate, which is a reflective relationship of the current economic condition.

The Group and the Bank assess that the unadjusted historical information is the best reasonable and supportable information, so forward-looking information was not incorporated at 31 December 2025 and 31 December 2024.

The Group and the Bank are to periodically perform statistical analysis and monitor its portfolio's circumstances.

Other forward-looking considerations not otherwise analysed within above, such as the impact of any regulatory, legislative or political changes, have also been considered, but are not deemed to have a material impact and therefore no adjustment has been made to the ECL for such factors.

The Group and the Bank periodically perform assessment on the appropriateness of the proxies used on its portfolio's circumstances.

(v) Grouping of exposure for ECL measured on collective basis

For expected credit loss provisions modelled on a collective basis, a grouping of exposures is performed on the basis of shared risk characteristics, such that risk exposures within a group are homogeneous.

In performing this grouping, there must be sufficient information for the group to be statistically credible. Where sufficient information is not available internally, the Group and the Bank have considered benchmarking internal/external supplementary data to use for modelling purposes. The appropriateness of groupings is monitored and reviewed on a periodic basis.

39. Financial Risk Management (Continued)

39.1 Credit risk (Continued)

c) Impairment (expected credit loss), write-off, and modification of financial assets policies (Continued)

(vi) Write-off policy

Write-off is usually taken when relevant recovery actions have been exhausted or further recovery is not economically feasible or justifiable. When a loan or debt instrument is deemed uncollectible, it is written off against the related allowance for impairment. Such loans are either written off in full or partially after taking into consideration the realisable value of collateral (if any) and when in the judgement of the management, there is no prospect of recovery. All write-offs must be approved by The Board of Directors or its delegated authorities.

39. Financial Risk Management (Continued)

39.1 Credit risk (Continued)

c) Impairment (expected credit loss), write-off, and modification of financial assets policies (Continued)

(vii) Modification of loans

The Group and the Bank sometimes renegotiate or otherwise modify the contractual cash flows of loans to customers. When this happens, the Group and the Bank assess whether or not the new terms are substantially different to the original terms. The Group and the Bank do this by considering, among others, the following factors:

- If the borrower is in financial difficulty, whether the modification merely reduces the contractual cash flows to amounts the borrower is expected to be able to pay.
- Whether any substantial new terms are introduced, such as a profit share/equity-based return that substantially affects the risk profile of the loan.
- Significant extension of the loan term when the borrower is not in financial difficulty.
- Significant change in the interest rate.
- Change in the currency the loan is denominated in.
- Insertion of collateral, other security, or credit enhancements that significantly affect the credit risk associated with the loan.

The risk of default of such loans after modification is assessed at the reporting date and compared with the risk under the original terms at initial recognition, when the modification is not substantial and so does not result in derecognition of the original loans. The Group and the Bank monitor the subsequent performance of modified assets. The Group and the Bank may determine that the credit risk has significantly improved after restructuring, so that the assets are moved from Stage 3 or Stage 2 (Lifetime ECL) to Stage 1 (12-month ECL).

d) Maximum exposures to credit risk before collaterals held or other credit enhancements of the Group and the Bank are as follows:

	Maximum credit exposure	Maximum credit exposure
	US\$	Million KHR
The Group		
31 December 2025		
On balance sheet items		
Deposits and placements with other banks	1,430,688,624	5,741,353
Loans and advances to customers	4,932,354,865	19,793,540
Investment securities	657,363,957	2,638,001
Other financial assets	73,503,042	294,967
Total	7,093,910,488	28,467,861
Off-Balance sheet items		
Unused portion of approved credit facilities, guarantees, acceptances, and other financial facilities	315,702,293	1,266,913

39. Financial Risk Management (Continued)

39.1 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):

	Maximum credit exposure	Maximum credit exposure
	US\$	Million KHR
The Group		
31 December 2024		
On balance sheet items		
Deposits and placements with other banks	1,101,059,528	4,431,765
Loans and advances to customers	5,098,696,185	20,522,252
Investment securities	194,790,651	784,032
Other financial assets	83,291,686	335,250
Total	6,477,838,050	26,073,299
Off-Balance sheet items		
Unused portion of approved credit facilities, guarantees, acceptances, and other financial facilities	209,040,904	841,389
The Bank		
31 December 2025		
On balance sheet items		
Deposits and placements with other banks	1,423,292,097	5,711,671
Loans and advances to customers	4,917,278,467	19,733,038
Investment securities	652,857,352	2,619,917
Other financial assets	73,875,112	296,461
Total	7,067,303,028	28,361,087
Off-Balance sheet items		
Unused portion of approved credit facilities, guarantees, acceptances, and other financial facilities	315,539,466	1,266,259
The Bank		
31 December 2024		
On balance sheet items		
Deposits and placements with other banks	1,093,402,177	4,400,944
Loans and advances to customers	5,082,966,871	20,458,942
Investment securities	191,706,485	771,619
Other financial assets	83,335,471	335,425
Total	6,451,411,004	25,966,930
Off-Balance sheet items		
Unused portion of approved credit facilities, guarantees, acceptances, and other financial facilities	208,255,603	838,228

39. Financial Risk Management (Continued)

39.1 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 89.7% for the Group and the Bank (2024: 95.7% for the Group and the Bank) of total maximum exposure is derived from deposits and placements with other banks and loans and advances. While deposits and placements with other banks are low credit risk, management is confident of its ability to continue to control and sustain minimal exposure on credit risk resulting from the Group's and the Bank's loans and advances due to the following:

- Almost all loans and advances are collateralised
- The Group and the Bank have a proper credit evaluation process in place for granting of loans and advances to customers.

e) Credit quality of financial assets

Loans and advances and credit commitments

The Group and the Bank assess credit quality of loans, advances, and financing using NBC classification. Credit quality description is summarised as follows:

Credit Quality	Description
Standard monitoring	Obligors in this category exhibit strong capacity to meet financial commitment.
Special monitoring	Obligors in this category have a fairly acceptable capacity to meet financial commitments.
Default/Credit impaired	Obligors are assessed to be impaired.

Financial assets other than loans and advances and credit commitments

The credit quality of financial instruments, other than loans, advances, and financing, are determined based on the ratings of counterparties using the equivalent ratings of other international rating agencies, as defined below:

Credit Quality	Description
Sovereign	Refer to financial assets issued by central banks or guarantees by central banks.
Investment grade	Refers to the credit quality of the financial asset that the issuer is able to meet payment obligation and exposure bondholder to low credit risk of default.
Non-investment grade	Refers to low credit quality of the financial asset that is highly exposed to default risk.
No rating	Refers to financial assets which are currently not assigned with ratings due to unavailability of ratings models.
Credit impaired	Refers to the asset that is being impaired.

39. Financial Risk Management (Continued)

- 39.1 Credit risk (Continued)
 e) Credit quality of financial assets (Continued)

The following table shows an analysis of the credit exposure by credit quality and stages, together with the ECL allowance:

	The Group				The Bank			
	12-month ECL	Lifetime ECL not Credit-Impaired	Lifetime ECL Credit-Impaired	Total	12-month ECL	Lifetime ECL not Credit-Impaired	Lifetime ECL Credit-Impaired	Total
	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$
31 December 2025								
Deposits and placements with other banks								
Investment grade	573,035,349	-	-	573,035,349	563,759,782	-	-	563,759,782
Non-investment grade	663,191,160	-	-	663,191,160	663,191,160	-	-	663,191,160
No rating	195,491,568	-	-	195,491,568	197,227,030	-	-	197,227,030
Gross carrying amount	1,431,718,077	-	-	1,431,718,077	1,424,177,972	-	-	1,424,177,972
Loss allowance (ECL)	(1,029,453)	-	-	(1,029,453)	(885,875)	-	-	(885,875)
Net carrying amount	1,430,688,624	-	-	1,430,688,624	1,423,292,097	-	-	1,423,292,097
In Million KHR equivalent	5,741,353	-	-	5,741,353	5,711,671	-	-	5,711,671

39. Financial Risk Management (Continued)

39.1 Credit risk (Continued)

e) Credit quality of financial assets (Continued)

The following table shows an analysis of the credit exposure by credit quality and stages, together with the ECL allowance:

	The Group			The Bank		
	12-month ECL US\$	Lifetime ECL not Credit-Impaired US\$	Total US\$	12-month ECL US\$	Lifetime ECL not Credit-Impaired US\$	Total US\$
31 December 2024						
Deposits and placements with other banks						
Investment grade	328,106,083	-	328,106,083	326,028,988	-	326,028,988
Non-investment grade	579,674,202	-	579,674,202	579,674,202	-	579,674,202
No rating	194,466,272	-	194,466,272	188,721,805	-	188,721,805
Gross carrying amount	1,102,246,557	-	1,102,246,557	1,094,424,995	-	1,094,424,995
Loss allowance (ECL)	(1,187,029)	-	(1,187,029)	(1,022,818)	-	(1,022,818)
Net carrying amount	1,101,059,528	-	1,101,059,528	1,093,402,177	-	1,093,402,177
In Million KHR equivalent	4,431,765	-	4,431,765	4,400,944	-	4,400,944

The following table shows an analysis of the credit exposure by credit quality and stages, together with the ECL allowance:

	The Group				The Bank			
	12-month ECL	Lifetime ECL not Credit-Impaired	Lifetime ECL Credit-Impaired	Total	12-month ECL	Lifetime ECL not Credit-Impaired	Lifetime ECL Credit-Impaired	Total
	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$
31 December 2025								
Investment securities at amortised cost								
Sovereign	50,056,142	-	-	50,056,142	45,664,864	-	-	45,664,864
Non-investment grade	618,506,401	-	-	618,506,401	618,343,446	-	-	618,343,446
Gross carrying amount	668,562,543	-	-	668,562,543	664,008,310	-	-	664,008,310
Loss allowance (ECL)	(11,198,586)	-	(11,198,586)	(11,198,586)	(11,150,958)	-	(11,150,958)	
Net carrying amount	657,363,957	-	657,363,957	657,363,957	652,857,352	-	652,857,352	
In Million KHR equivalent	2,638,001	-	2,638,001	2,638,001	2,619,917	-	2,619,917	

39. Financial Risk Management (Continued)

39.1 Credit risk (Continued)

e) Credit quality of financial assets (Continued)

The following table shows an analysis of the credit exposure by credit quality and stages, together with the ECL allowance:

	The Group			The Bank				
	12-month ECL	Lifetime ECL not Credit-Impaired	Lifetime ECL Credit-Impaired	Total	12-month ECL	Lifetime ECL not Credit-Impaired	Lifetime ECL Credit-Impaired	Total
	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$
31 December 2024								
Investment securities at amortised cost								
Sovereign	17,004,849	-	-	17,004,849	14,004,849	-	-	14,004,849
Non-investment grade	181,146,175	-	-	181,146,175	181,004,682	-	-	181,004,682
Gross carrying amount	198,151,024	-	-	198,151,024	195,009,531	-	-	195,009,531
Loss allowance (ECL)	(3,360,373)	-	-	(3,360,373)	(3,303,046)	-	-	(3,303,046)
Net carrying amount	194,790,651	-	-	194,790,651	191,706,485	-	-	191,706,485
In Million KHR equivalent	784,032	-	-	784,032	771,619	-	-	771,619

The following table shows an analysis of the credit exposure by credit quality and stages, together with the ECL allowance:

	The Group				The Bank			
	12-month ECL US\$	Lifetime ECL not Credit-Impaired US\$	Lifetime ECL Credit-Impaired US\$	Total US\$	12-month ECL US\$	Lifetime ECL not Credit-Impaired US\$	Lifetime ECL Credit-Impaired US\$	Total US\$
31 December 2025								
Loans and advances to customers at amortised cost								
Standard monitoring	3,747,200,152	650,880,458	64,920,911	4,463,001,521	3,732,786,388	650,880,458	64,920,911	4,448,587,757
Special monitoring	2,199,648	192,657,480	454,053	195,311,181	2,199,648	192,657,480	454,053	195,311,181
Default	13,473,358	4,401,800	414,592,297	432,467,455	13,473,358	4,401,800	413,592,297	431,467,455
Gross carrying amount	3,762,873,158	847,939,738	479,967,261	5,090,780,157	3,748,459,394	847,939,738	478,967,261	5,075,366,393
Loss allowance (ECL)	(26,691,470)	(78,201,045)	(53,532,777)	(158,425,292)	(26,473,033)	(78,201,045)	(53,413,848)	(158,087,926)
Net carrying amount	3,736,181,688	769,738,693	426,434,484	4,932,354,865	3,721,986,361	769,738,693	425,553,413	4,917,278,467
In Million KHR equivalent	14,993,297	3,088,961	1,711,282	19,793,540	14,936,331	3,088,961	1,707,746	19,733,038

39. Financial Risk Management (Continued)

39.1 Credit risk (Continued)

e) Credit quality of financial assets (Continued)

The following table shows an analysis of the credit exposure by credit quality and stages, together with the ECL allowance:

	The Group			The Bank		
	12-month ECL US\$	Lifetime ECL not Credit-Impaired US\$	Total US\$	12-month ECL US\$	Lifetime ECL not Credit-Impaired US\$	Total US\$
31 December 2024						
Loans and advances to customers at amortised cost						
Standard monitoring	3,881,282,188	535,689,318	4,416,971,506	3,869,163,242	535,689,318	4,404,852,560
Special monitoring	15,231,483	376,198,851	391,430,334	15,231,483	376,198,851	391,430,334
Default	6,563,377	354,906,935	361,470,312	6,563,377	2,591,999	358,031,676
Gross carrying amount	3,903,077,048	914,480,168	4,817,557,216	3,890,958,102	914,480,168	4,805,438,270
Loss allowance (ECL)	(24,684,728)	(69,227,727)	(93,912,455)	(24,471,565)	(69,227,727)	(93,699,292)
Net carrying amount	3,878,392,320	845,252,441	4,723,644,761	3,866,486,537	845,252,441	4,711,738,978
In Million KHR equivalent	15,610,529	3,402,141	20,522,252	15,562,608	3,402,142	20,458,942

f) Loss allowance

The following table shows an analysis of the credit exposure by credit quality and stages, together with the ECL allowance:

	The Group				The Bank			
	12-month ECL	Lifetime ECL not Credit-Impaired	Lifetime ECL Credit-Impaired	Total	12-month ECL	Lifetime ECL not Credit-Impaired	Lifetime ECL Credit-Impaired	Total
	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$
31 December 2025								
Deposits and placements with other banks								
Balance at 1 January	1,187,029	-	-	1,187,029	1,022,818	-	-	1,022,818
Net remeasurement of loss allowance (*)	(159,332)	-	-	(159,332)	(138,608)	-	-	(138,608)
New financial assets originated	62,803	-	-	62,803	62,803	-	-	62,803
Financial assets that had been derecognised	(61,138)	-	-	(61,138)	(61,138)	-	-	(61,138)
Foreign operations translation	91	-	-	91	-	-	-	-
Balance at 31 December (US\$)	1,029,453	-	-	1,029,453	885,875	-	-	885,875
In Million KHR equivalent	4,132	-	-	4,132	3,555	-	-	3,555
31 December 2024								
Deposits and placements with other banks								
Balance at 1 January	931,299	-	-	931,299	780,026	-	-	780,026
Net remeasurement of loss allowance (*)	242,303	-	-	242,303	227,657	-	-	227,657
New financial assets originated	67,062	-	-	67,062	67,062	-	-	67,062
Financial assets that had been derecognised	(51,927)	-	-	(51,927)	(51,927)	-	-	(51,927)
Foreign operations translation	(1,708)	-	-	(1,708)	-	-	-	-
Balance at 31 December (US\$)	1,187,029	-	-	1,187,029	1,022,818	-	-	1,022,818
In Million KHR equivalent	4,777	-	-	4,777	4,117	-	-	4,117

(*) This is the impact of the measurement of ECL due to changes in PD and LGD of obligors during the year arising from regular refreshing of inputs to models.

39. Financial Risk Management (Continued)

39.1 Credit risk (Continued)

f) Loss allowance (Continued)

Expected credit loss reconciliation – Investment securities at amortised cost

	The Group				The Bank				
	12-month ECL		Lifetime ECL		12-month ECL		Lifetime ECL		
	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$	
31 December 2025									
Investment securities at amortised cost									
Balance at 1 January	3,360,373	-	-	3,360,373	3,303,046	-	-	3,303,046	
Net remeasurement of loss allowance (*)	7,838,213	-	-	7,838,213	7,847,912	-	-	7,847,912	
Balance at 31 December (US\$)	11,198,586	-	-	11,198,586	11,150,958	-	-	11,150,958	
In Million KHR equivalent	44,940	-	-	44,940	44,749	-	-	44,749	
31 December 2024									
Investment securities at amortised cost									
Balance at 1 January	1,009,035	-	-	1,009,035	952,708	-	-	952,708	
Net remeasurement of loss allowance (*)	2,351,338	-	-	2,351,338	2,350,338	-	-	2,350,338	
Balance at 31 December (US\$)	3,360,373	-	-	3,360,373	3,303,046	-	-	3,303,046	
In Million KHR equivalent	13,526	-	-	13,526	13,295	-	-	13,295	

(*) This is the impact of the measurement of ECL due to changes in PD and LGD of obligors during the year arising from regular refreshing of inputs to models.

Expected credit loss reconciliation – loans and advances to customers

	The Group				The Bank			
	12-month ECL	Lifetime ECL not Credit-Impaired	Lifetime ECL Credit-Impaired	Total	12-month ECL	Lifetime ECL not Credit-Impaired	Lifetime ECL Credit-Impaired	Total
	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$
31 December 2025								
Loans and advances to customers at amortised cost								
Balance at 1 January	24,684,728	69,227,727	38,647,628	132,560,083	24,471,565	69,227,727	38,171,158	131,870,450
- Transfer to Stage 1	3,464,390	(3,349,446)	(114,944)	-	3,464,390	(3,349,446)	(114,944)	-
- Transfer to Stage 2	(1,858,891)	2,986,730	(1,127,839)	-	(1,858,891)	2,986,730	(1,127,839)	-
- Transfer to Stage 3	(56,739)	(5,291,394)	5,348,133	-	(56,739)	(5,291,394)	5,348,133	-
Net remeasurement of loss allowance (*)	(2,768,987)	30,399,167	10,616,297	38,246,477	(2,774,261)	30,399,167	10,973,838	38,598,744
New financial assets originated	10,342,849	15,964,828	1,115,160	27,422,837	10,342,849	15,964,828	1,115,160	27,422,837
Financial assets that had been derecognised	(7,115,880)	(31,736,567)	(2,671,962)	(41,524,409)	(7,115,880)	(31,736,567)	(2,671,962)	(41,524,409)
Write-offs	-	-	(204,220)	(204,220)	-	-	(204,220)	(204,220)
Unwinding of discount	-	-	1,924,524	1,924,524	-	-	1,924,524	1,924,524
Balance at 31 December (US\$)	26,691,470	78,201,045	53,532,777	158,425,292	26,473,033	78,201,045	53,413,848	158,087,926
In Million KHR equivalent	107,113	313,821	214,827	635,761	106,236	313,821	214,350	634,407

(*) This is the impact of the measurement of ECL due to changes in PD, LGD, and credit rating of obligors during the year arising from regular refreshing of inputs to models.

39. Financial Risk Management (Continued)

39.1 Credit risk (Continued)

f) Loss allowance (Continued)

Expected credit loss reconciliation – loans and advances to customers

	The Group				The Bank							
	12-month ECL		Lifetime ECL not Credit-Impaired		Total		12-month ECL		Lifetime ECL Credit-Impaired		Total	
	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$
31 December 2024												
Loans and advances to customers at amortised cost												
Balance at 1 January	15,959,799	82,363,620	31,919,343	130,242,762	15,752,381	82,363,620	30,885,382	129,001,383				
- Transfer to Stage 1	6,095,063	(6,038,524)	(56,539)	-	6,095,063	(6,038,524)	(56,539)	-				
- Transfer to Stage 2	(563,541)	817,622	(254,081)	-	(563,541)	817,622	(254,081)	-				
- Transfer to Stage 3	(64,438)	(3,875,690)	3,940,128	-	(64,438)	(3,875,690)	3,940,128	-				
Net remeasurement of loss allowance (*)	(1,548,159)	12,327,555	25,536,609	36,316,005	(1,553,904)	12,327,555	26,094,100	36,867,751				
New financial assets originated	8,500,910	7,969,785	1,410,921	17,881,616	8,500,910	7,969,785	1,410,921	17,881,616				
Financial assets that had been derecognised	(3,694,906)	(24,336,641)	(1,309,654)	(29,341,201)	(3,694,906)	(24,336,641)	(1,309,654)	(29,341,201)				
Write-offs	-	-	(23,206,756)	(23,206,756)	-	-	(23,206,756)	(23,206,756)				
Unwinding of discount	-	-	667,657	667,657	-	-	667,657	667,657				
Balance at 31 December (US\$)	24,684,728	69,227,727	38,647,628	132,560,083	24,471,565	69,227,727	38,171,158	131,870,450				
In Million KHR equivalent	99,356	278,642	155,556	533,554	98,498	278,642	153,639	530,779				

(*) This is the impact of the measurement of ECL due to changes in PD, LGD, and credit rating of obligors during the year arising from regular refreshing of inputs to models.

39. Financial Risk Management (Continued)

39.1 Credit risk (Continued)

g) Concentration of financial assets with credit risk exposure

i. Industry sector

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

	Deposits and placements with other banks	Loans and advances to customers	Investment securities	Other assets	Total
	US\$	US\$	US\$	US\$	US\$
The Group					
31 December 2025					
Financial institutions	1,430,688,624	106,064,035	-	-	1,536,752,659
Services	-	818,229,538	-	73,503,042	891,732,580
Housing	-	631,914,527	-	-	631,914,527
Building and constructions	-	1,942,937,965	-	-	1,942,937,965
Wholesale and retails	-	512,981,607	-	-	512,981,607
Import and export	-	264,292,070	-	-	264,292,070
Agriculture	-	92,030,929	-	-	92,030,929
Others	-	563,904,194	657,363,957	-	1,221,268,151
Total	1,430,688,624	4,932,354,865	657,363,957	73,503,042	7,093,910,488
In Million KHR equivalent	5,741,353	19,793,540	2,638,001	294,967	28,467,861
31 December 2024					
Financial institutions	1,101,059,528	118,924,700	-	-	1,219,984,228
Services	-	785,298,166	-	83,291,686	868,589,852
Housing	-	739,657,563	-	-	739,657,563
Building and constructions	-	1,922,432,304	-	-	1,922,432,304
Wholesale and retails	-	573,534,228	-	-	573,534,228
Import and export	-	321,584,643	-	-	321,584,643
Agriculture	-	150,039,074	-	-	150,039,074
Others	-	487,225,507	194,790,651	-	682,016,158
Total	1,101,059,528	5,098,696,185	194,790,651	83,291,686	6,477,838,050
In Million KHR equivalent	4,431,765	20,522,252	784,032	335,250	26,073,299

39. Financial Risk Management (Continued)

39.1 Credit risk (Continued)

g) Concentration of financial assets with credit risk exposure (Continued)

i. Industry sector (Continued)

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

	Deposits and placements with other banks	Loans and advances to customers	Investment securities	Other assets	Total
	US\$	US\$	US\$	US\$	US\$
The Bank					
31 December 2025					
Financial institutions	1,423,292,097	106,064,035	-	-	1,529,356,132
Services	-	816,428,178	-	73,875,112	890,303,290
Housing	-	628,506,969	-	-	628,506,969
Building and constructions	-	1,939,463,709	-	-	1,939,463,709
Wholesale and retails	-	512,981,607	-	-	512,981,607
Import and export	-	264,292,070	-	-	264,292,070
Agriculture	-	91,995,403	-	-	91,995,403
Others	-	557,546,496	652,857,352	-	1,210,403,848
Total	1,423,292,097	4,917,278,467	652,857,352	73,875,112	7,067,303,028
In Million KHR equivalent	5,711,671	19,733,038	2,619,917	296,461	28,361,087
31 December 2024					
Financial institutions	1,093,402,177	118,924,700	-	-	1,212,326,877
Services	-	784,158,280	-	83,335,471	867,493,751
Housing	-	735,631,879	-	-	735,631,879
Building and constructions	-	1,915,973,907	-	-	1,915,973,907
Wholesale and retails	-	573,534,228	-	-	573,534,228
Import and export	-	321,584,643	-	-	321,584,643
Agriculture	-	149,987,376	-	-	149,987,376
Others	-	483,171,858	191,706,485	-	674,878,343
Total	1,093,402,177	5,082,966,871	191,706,485	83,335,471	6,451,411,004
In Million KHR equivalent	4,400,944	20,458,942	771,619	335,425	25,966,930

39. Financial Risk Management (Continued)

39.2 Market risk

The Group and the Bank take 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 contracts and interest rate swaps to hedge its risk exposure.

a) Foreign exchange risk

The Group and the Bank operate in Cambodia and Lao PDR and transact in many currencies, and are exposed to currency risks primarily with respect to Khmer Riel, and others are not significant.

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.

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

39. Financial Risk Management (Continued)

39.2 Market risk (Continued)

a) Foreign exchange risk (Continued)

	The Group				The Bank			
	In US\$ equivalent				In US\$ equivalent			
	US\$	KHR	Others	Total	US\$	KHR	Others	Total
31 December 2025								
Financial assets								
Cash on hand	256,215,060	63,124,517	10,967,602	330,307,179	256,003,537	63,124,517	10,755,819	329,883,873
Deposits and placements with other banks	1,097,005,355	298,909,603	34,773,666	1,430,688,624	1,090,209,580	299,053,182	34,029,335	1,423,292,097
Deposits and placements with the central banks	702,414,389	277,289,896	735,234	980,439,519	689,295,836	277,289,897	-	966,585,733
Loans and advances to customers	4,384,589,868	525,186,651	22,578,346	4,932,354,865	4,388,018,102	524,971,973	4,288,392	4,917,278,467
Investment securities	607,307,815	50,928,792	1,080,219	659,316,826	607,192,488	45,664,864	-	652,857,352
Statutory deposits with the central banks	506,846,883	53,179,790	74,825	560,101,498	495,729,859	52,183,030	-	547,912,889
Other financial assets	71,442,852	734,550	1,325,640	73,503,042	71,954,501	734,550	1,186,061	73,875,112
	7,625,822,222	1,269,353,799	71,535,532	8,966,711,553	7,598,403,903	1,263,022,013	50,259,607	8,911,685,523
Financial liabilities								
Deposits from banks and other financial institutions	275,816,983	7,445,796	4,408,534	287,671,313	275,841,606	7,445,796	4,408,534	287,695,936
Deposits from customers	5,969,568,702	1,153,017,648	10,314,670	7,132,901,020	5,963,900,270	1,153,081,869	9,753,862	7,126,736,001
Borrowings	173,342,519	5,675,014	234,239	179,251,772	173,342,519	5,675,014	-	179,017,533
Lease liabilities	18,835,761	-	-	18,835,761	18,577,150	-	-	18,577,150
Other financial liabilities	17,881,834	10,528,433	200,265	28,610,532	17,800,427	10,528,433	66,992	28,395,852
Subordinated debts	24,199,920	-	-	24,199,920	24,199,920	-	-	24,199,920
	6,479,645,719	1,176,666,891	15,157,708	7,671,470,318	6,473,661,892	1,176,731,112	14,229,388	7,664,622,392
Net asset/(liability) position	1,146,176,503	92,686,908	56,377,824	1,295,241,235	1,124,742,011	86,290,901	36,030,219	1,247,063,131
In Million KHR equivalents	4,599,606	371,953	226,244	5,197,803	4,513,590	346,285	144,589	5,004,464

	The Group				The Bank			
	In US\$ equivalent				In US\$ equivalent			
	US\$	KHR	Others	Total	US\$	KHR	Others	Total
31 December 2024								
Financial assets								
Cash on hand	207,568,933	95,174,222	16,481,801	319,224,956	207,350,058	95,174,222	16,290,042	318,814,322
Deposits and placements with other banks	897,582,531	173,281,473	30,195,524	1,101,059,528	890,831,808	173,445,684	29,124,685	1,093,402,177
Deposits and placements with the central banks	729,611,629	347,337,548	1,300,444	1,078,249,621	719,701,436	347,337,549	-	1,067,038,985
Loans and advances to customers	4,596,722,956	477,559,142	24,414,087	5,098,696,185	4,596,382,772	477,559,142	9,024,957	5,082,966,871
Investment securities	177,785,802	17,894,964	1,065,541	196,746,307	177,701,636	14,004,849	-	191,706,485
Statutory deposits with the central banks	480,101,001	53,021,242	90,904	533,213,147	465,931,228	52,027,454	-	517,958,682
Other financial assets	78,297,123	3,798,645	1,195,918	83,291,686	78,740,023	3,798,645	796,803	83,335,471
	7,167,669,975	1,168,067,236	74,744,219	8,410,481,430	7,136,638,961	1,163,347,545	55,236,487	8,355,222,993
Financial liabilities								
Deposits from banks and other financial institutions	253,598,367	14,909,169	5,022,350	273,529,886	253,622,939	14,909,169	5,022,351	273,554,459
Deposits from customers	5,552,275,352	1,101,368,322	19,458,637	6,673,102,311	5,546,890,824	1,101,424,517	18,739,652	6,667,054,993
Borrowings	186,181,710	6,321,954	12,708	192,516,372	186,181,710	6,321,954	-	192,503,664
Lease liabilities	20,026,586	-	-	20,026,586	20,026,586	-	-	20,026,586
Other financial liabilities	28,174,287	9,660,012	548,307	38,382,606	28,032,551	9,660,012	66,754	37,759,317
Subordinated debts	30,242,550	-	-	30,242,550	30,242,550	-	-	30,242,550
	6,070,498,852	1,132,259,457	25,042,002	7,227,800,311	6,064,997,160	1,132,315,652	23,828,757	7,221,141,569
Net asset/(liability) position	1,097,171,123	35,807,779	49,702,217	1,182,681,119	1,071,641,801	31,031,893	31,407,730	1,134,081,424
In Million KHR equivalents	4,416,114	144,126	200,051	4,760,292	4,313,358	124,903	126,416	4,564,678

39. Financial Risk Management (Continued)

39.2 Market risk (Continued)

a) Foreign exchange risk (Continued)

Sensitivity analysis

As shown in the table above, the Group and the Bank are primarily exposed to changes in USD/KHR exchange rates. The sensitivity of profit or loss to changes in the exchange rates arises mainly from US-dollar denominated financial instruments.

	31 December 2025		31 December 2024	
	-1%	1%	-1%	1%
	Depreciation	Appreciation	Depreciation	Appreciation
	US\$	US\$	US\$	US\$
The Group				
KHR	978,533	(959,156)	404,729	(396,715)
Others	719,275	(705,032)	666,649	(653,448)
	1,697,808	(1,664,188)	1,071,378	(1,050,163)
In Million KHR equivalents	6,810	(6,675)	4,362	(4,275)
The Bank				
KHR	916,058	(897,919)	356,489	(349,430)
Others	349,842	(342,915)	309,184	(303,062)
	1,265,900	(1,240,834)	665,674	(652,492)
In Million KHR equivalent	5,078	(4,977)	2,710	(2,656)

The Group's subsidiary has equity investments at FVOCI, which are in KHR. Should the USD/KHR exchange appreciate or depreciate by 1%, the impact arising from the fluctuation would result in an increase or decrease to the Group's other component of equity (OCI) as below.

	Impact on other components of equity	
	2025	2024
	US\$	US\$
1% Appreciation	(17,111)	(17,453)
In Million KHR equivalent	(69)	(71)
1% Depreciation	17,809	18,166
In Million KHR equivalent	71	74

39. Financial Risk Management (Continued)

39.2 Market risk (Continued)

b) Securities price risk

Securities price risk is the risk that changes in the market prices of securities will result in fluctuations in revenues or in the values of financial assets. The investment securities at amortised cost are not subject to the changes in the market prices.

The Group is exposed to equity securities price risk arising from investments held by its subsidiary at FVOCI. This arises from investments held by the subsidiary for which prices in the future are uncertain. The Group does not have any particular strategy to manage the risk arising from the fluctuation of market price. However, listed equities at FVOCI held by its subsidiary are immaterial to the Group.

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.

The Group and the Bank do not have interest rate risk arising from borrowings with variable rates which exposes the Group and the Bank to cash flow interest rate risk. The Group's and the Bank's borrowings consist of only fixed rates (2024: only fixed rates). The Group and the Bank do not have fair value interest rate risk as the interest rates of financial instruments measured at amortised cost are similar to prevailing market rates.

The Management of the Group and the Bank at this stage does not have a policy to set limits on the level of mismatch of interest rate repricing that may be undertaken; however, the management regularly monitors the mismatch. In addition, the Management regularly analyses and foresees the expected changes in the interest rates and manages cash flow interest rate risk by assessing its impacts and developing actions to respond to the interest rate risk.

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

39. Financial Risk Management (Continued)

39.2 Market risk (Continued)

c) Interest rate risk (Continued)

The Group	Up to 1 month	1 to 3 months	3 to 12 months	1 to 5 years	Over 5 years	Non-interest bearing	Total
	US\$	US\$	US\$	US\$	US\$	US\$	US\$
As at 31 December 2025							
Financial assets							
Cash on hand	-	-	-	-	-	330,307,179	330,307,179
Deposits and placements with other banks	456,235,103	416,023,480	281,632,594	-	-	276,797,447	1,430,688,624
Deposits and placements with the central banks	968,079,689	9,967,605	2,392,225	-	-	-	980,439,519
Loans and advances to customers	586,425,157	276,600,057	834,623,819	2,016,027,469	1,218,678,363	-	4,932,354,865
Investment securities	-	-	-	657,363,957	-	1,952,869	659,316,826
Statutory deposits with the central banks	-	-	-	-	560,101,498	-	560,101,498
Other financial assets	-	-	-	-	-	73,503,042	73,503,042
	2,010,739,949	702,591,142	1,118,648,638	2,673,391,426	1,778,779,861	682,560,537	8,966,711,553
Financial liabilities							
Deposits from banks and other financial institutions	80,388,947	75,326,420	109,430,543	3,572,293	-	18,953,110	287,671,313
Deposits from customers	2,563,060,879	733,737,043	2,944,213,010	390,197,736	11,532,770	490,159,582	7,132,901,020
Borrowings	-	202,916	43,000,000	136,048,856	-	-	179,251,772
Lease liabilities	249,113	483,034	2,072,105	7,498,911	8,273,987	258,611	18,835,761
Other financial liabilities	-	-	-	-	-	28,610,532	28,610,532
Subordinated debts	-	-	199,920	24,000,000	-	-	24,199,920
	2,643,698,939	809,749,413	3,098,915,578	561,317,796	19,806,757	537,981,835	7,671,470,318
Interest sensitivity gap	(632,958,990)	(107,158,271)	(1,980,266,940)	2,112,073,630	1,758,973,104	144,578,702	1,295,241,235
In Million KHR equivalent	(2,540,064)	(430,026)	(7,946,811)	8,475,751	7,058,759	580,194	5,197,803

	Up to 1 month	1 to 3 months	3 to 12 months	1 to 5 years	Over 5 years	Non-interest bearing	Total
	US\$	US\$	US\$	US\$	US\$	US\$	US\$
The Group							
As at 31 December 2024							
Financial assets							
Cash on hand	-	-	-	-	-	319,224,956	319,224,956
Deposits and placements with other banks	332,950,329	405,222,224	72,782,054	86,554,729	-	203,550,192	1,101,059,528
Deposits and placements with the central banks	985,501,621	-	92,748,000	-	-	-	1,078,249,621
Loans and advances to customers	703,066,441	280,268,564	823,690,684	2,025,689,618	1,265,980,878	-	5,098,696,185
Investment securities	-	-	-	194,790,651	-	1,955,656	196,746,307
Statutory deposits with the central banks	-	-	-	-	533,211,919	-	533,211,919
Other financial assets	-	-	-	-	-	83,291,686	83,291,686
	2,021,518,391	685,490,788	989,220,738	2,307,034,998	1,799,192,797	608,022,490	8,410,480,202
Financial liabilities							
Deposits from banks and other financial institutions	108,400,529	68,819,099	63,262,676	801,292	-	32,246,290	273,529,886
Deposits from customers	2,304,073,771	764,483,748	2,715,563,012	290,589,003	14,497,053	583,895,724	6,673,102,311
Borrowings	-	651,037	101,483,384	90,381,951	-	-	192,516,372
Lease liabilities	217,696	440,015	1,983,093	8,214,150	9,171,632	-	20,026,586
Other financial liabilities	-	-	-	-	-	38,382,606	38,382,606
Subordinated debts	-	-	6,242,550	24,000,000	-	-	30,242,550
	2,412,691,996	834,393,899	2,888,534,715	413,986,396	23,668,685	654,524,620	7,227,800,311
Interest sensitivity gap	(391,173,605)	(148,903,111)	(1,899,313,977)	1,893,048,602	1,775,524,112	(46,502,130)	1,182,679,891
In Million KHR equivalent	(1,574,474)	(599,335)	(7,644,739)	7,619,521	7,146,485	(187,171)	4,760,287

39. Financial Risk Management (Continued)

39.2 Market risk (Continued)

c) Interest rate risk (Continued)

The Bank	Up to 1 month	1 to 3 months	3 to 12 months	1 to 5 years	Over 5 years	Non-interest bearing	Total
	US\$	US\$	US\$	US\$	US\$	US\$	US\$
As at 31 December 2025							
Financial assets							
Cash on hand	-	-	-	-	-	329,883,873	329,883,873
Deposits and placements with other banks	461,756,151	413,428,575	279,002,991	-	-	269,104,380	1,423,292,097
Deposits and placements with the central bank	954,225,903	9,967,605	2,392,225	-	-	-	966,585,733
Loans and advances to customers	585,543,038	276,595,495	833,959,777	2,006,562,142	1,214,618,015	-	4,917,278,467
Investment securities	-	-	-	652,857,352	-	-	652,857,352
Statutory deposits with the central bank	-	-	-	-	547,912,889	-	547,912,889
Other financial assets	-	-	-	-	-	73,875,112	73,875,112
	2,001,525,092	699,991,675	1,115,354,993	2,659,419,494	1,762,530,904	672,863,365	8,911,685,523
Financial liabilities							
Deposits from banks and other financial institutions	80,413,570	75,326,420	109,430,543	3,572,293	-	18,953,110	287,695,936
Deposits from customers	2,563,277,020	728,995,288	2,949,659,536	389,872,117	11,532,770	483,399,270	7,126,736,001
Borrowings	-	202,916	43,000,000	135,814,617	-	-	179,017,533
Lease liabilities	249,113	483,034	2,072,105	7,498,911	8,273,987	-	18,577,150
Other financial liabilities	-	-	-	-	-	28,395,852	28,395,852
Subordinated debts	-	-	199,920	24,000,000	-	-	24,199,920
	2,643,939,703	805,007,658	3,104,362,104	560,757,938	19,806,757	530,748,232	7,664,622,392
Interest sensitivity gap	(642,414,611)	(105,015,983)	(1,989,007,111)	2,098,661,556	1,742,724,147	142,115,133	1,247,063,131
In Million KHR equivalent	(2,578,010)	(421,429)	(7,981,886)	8,421,929	6,993,552	570,308	5,004,464

	Up to 1 month	1 to 3 months	3 to 12 months	1 to 5 years	Over 5 years	Non-interest bearing	Total
	US\$	US\$	US\$	US\$	US\$	US\$	US\$
The Bank							
As at 31 December 2024							
Financial assets							
Cash on hand	-	-	-	-	-	318,814,322	318,814,322
Deposits and placements with other banks	339,123,183	402,659,407	68,978,789	86,554,729	-	196,086,069	1,093,402,177
Deposits and placements with the central bank	974,290,985	-	92,748,000	-	-	-	1,067,038,985
Loans and advances to customers	699,237,267	280,256,416	823,486,110	2,017,661,027	1,262,326,051	-	5,082,966,871
Investment securities	-	-	-	191,706,485	-	-	191,706,485
Statutory deposits with the central bank	-	-	-	-	517,958,682	-	517,958,682
Other financial assets	-	-	-	-	-	83,335,471	83,335,471
	2,012,651,435	682,915,823	985,212,899	2,295,922,241	1,780,284,733	598,235,862	8,355,222,993
Financial liabilities							
Deposits from banks and other financial institutions	108,425,102	68,819,099	63,262,676	801,292	-	32,246,290	273,554,459
Deposits from customers	2,304,073,771	759,741,993	2,721,313,972	290,263,384	14,497,053	577,164,820	6,667,054,993
Borrowings	-	651,037	101,483,384	90,369,243	-	-	192,503,664
Lease liabilities	217,696	440,015	1,983,093	8,214,150	9,171,632	-	20,026,586
Other financial liabilities	-	-	-	-	-	37,759,317	37,759,317
Subordinated debts	-	-	6,242,550	24,000,000	-	-	30,242,550
	2,412,716,569	829,652,144	2,894,285,675	413,648,069	23,668,685	647,170,427	7,221,141,569
Interest sensitivity gap	(400,065,134)	(146,736,321)	(1,909,072,776)	1,882,274,172	1,756,616,048	(48,934,565)	1,134,081,424
In Million KHR equivalent	(1,610,262)	(590,614)	(7,684,018)	7,576,154	7,070,380	(196,962)	4,564,678

39. Financial Risk Management (Continued)

39.2 Market risk (Continued)

c) Interest rate risk (Continued)

Sensitivity

Profit or loss in 2024 and 2025 was not sensitive to higher or lower interest income/expense from financial instruments at floating rate as a result of changes in interest rates because there were no financial instruments at floating rate. There is no other component of equity sensitive to higher or lower interest income from financial instruments at floating rate as a result of changes in interest rates.

39.3 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, lenders, and fulfil commitments to lend.

a) Liquidity risk management process

The management monitors statements of financial position 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 the management. In addition, management monitors the movement of main depositors and projection of their withdrawals.

b) Funding approach

The Group's and the Bank's main sources of liquidity arise from shareholders' capital contribution, borrowings, subordinated debts, and customers' deposits. The sources of liquidity are regularly reviewed by the 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 reporting 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.

39. Financial Risk Management (Continued)

39.3 Liquidity risk (Continued)

c) Non-derivative cash flows (Continued)

	Carry amount	Gross nominal inflows (outflow)	Up to 1 month	1 to 3 months	3 to 12 months	1 to 5 years	Over 5 years
	US\$	US\$	US\$	US\$	US\$	US\$	US\$
The Group							
As at 31 December 2025							
Financial liabilities							
Deposits from banks and other financial institutions	287,671,313	293,583,062	99,481,020	79,245,332	111,008,703	3,848,007	-
Deposits from customers	7,132,901,020	7,279,860,296	2,924,186,694	874,908,317	3,036,070,237	427,953,451	16,741,597
Borrowings	179,251,772	191,185,363	-	-	43,438,939	147,746,424	-
Lease liabilities	18,835,761	30,612,054	353,019	686,705	2,923,524	10,792,974	15,855,832
Other financial liabilities	28,610,532	28,610,532	28,610,532	-	-	-	-
Subordinated debts	24,199,920	32,402,520	-	-	-	32,402,520	-
	7,671,470,318	7,856,253,827	3,052,631,265	954,840,354	3,193,441,403	622,743,376	32,597,429
In Million KHR equivalents	30,785,610	31,527,145	12,250,209	3,831,774	12,815,280	2,499,069	130,813
Off-balance-sheet items							
Unused portion of approved credit facilities, guarantees, acceptances and other financial facilities	315,702,293	315,702,293	315,702,293	-	-	-	-
In Million KHR equivalents	1,266,913	1,266,913	1,266,913	-	-	-	-

39. Financial Risk Management (Continued)

39.3 Liquidity risk (Continued)

c) Non-derivative cash flows (Continued)

	Carry amount	Gross nominal inflows (outflow)	Up to 1 month	1 to 3 months	3 to 12 months	1 to 5 years	Over 5 years
	US\$	US\$	US\$	US\$	US\$	US\$	US\$
The Group							
As at 31 December 2024							
Financial liabilities							
Deposits from banks and other financial institutions	273,529,886	279,561,636	141,055,655	72,729,747	64,901,042	875,192	-
Deposits from customers	6,673,102,311	6,841,637,842	2,752,174,958	929,178,529	2,814,096,081	324,809,201	21,379,073
Borrowings	192,516,372	204,408,075	-	-	102,979,310	101,428,765	-
Lease liabilities	38,382,606	38,382,606	38,382,606	-	-	-	-
Other financial liabilities	30,242,550	43,185,900	-	-	-	43,185,900	-
Subordinated debts	20,026,586	32,756,417	331,324	663,617	2,928,715	11,733,577	17,099,184
	7,227,800,311	7,439,932,476	2,931,944,543	1,002,571,893	2,984,905,148	482,032,635	38,478,257
In Million KHR equivalents	29,091,896	29,945,728	11,801,077	4,035,352	12,014,243	1,940,181	154,875
Off-balance-sheet items							
Unused portion of approved credit facilities, guarantees, acceptances, and other financial facilities	209,040,904	209,040,904	209,040,904	-	-	-	-
In Million KHR equivalents	841,389	841,389	841,389	-	-	-	-

	Carry amount	Gross nominal inflows (outflow)	Up to 1 month	1 to 3 months	3 to 12 months	1 to 5 years	Over 5 years
	US\$	US\$	US\$	US\$	US\$	US\$	US\$
The Bank							
As at 31 December 2025							
Financial liabilities							
Deposits from banks and other financial institutions	287,695,936	293,607,685	99,505,643	79,245,332	111,008,703	3,848,007	-
Deposits from customers	7,126,736,001	7,273,259,098	2,917,673,174	870,138,317	3,041,429,306	427,276,704	16,741,597
Borrowings	179,017,533	190,925,591	-	-	43,179,167	147,746,424	-
Lease liabilities	18,577,150	29,976,474	353,019	686,705	2,923,524	10,571,214	15,442,012
Other financial liabilities	28,395,852	28,395,852	28,395,852	-	-	-	-
Subordinated debts	24,199,920	32,402,520	-	-	-	32,402,520	-
	7,664,622,392	7,848,567,220	3,045,927,688	950,070,354	3,198,540,700	621,844,869	32,183,609
In Million KHR equivalents	30,758,130	31,496,300	12,223,308	3,812,632	12,835,744	2,495,463	129,153
Off-balance-sheet items							
Unused portion of approved credit facilities, guarantees, acceptances, and other financial facilities	315,539,466	315,539,466	315,539,466	-	-	-	-
In Million KHR equivalents	1,266,259	1,266,259	1,266,259	-	-	-	-

39. Financial Risk Management (Continued)

39.3 Liquidity risk (Continued)

c) Non-derivative cash flows (Continued)

	Carry amount	Gross nominal inflows (outflow)	Up to 1 month	1 to 3 months	3 to 12 months	1 to 5 years	Over 5 years
	US\$	US\$	US\$	US\$	US\$	US\$	US\$
The Bank							
As at 31 December 2024							
Financial liabilities							
Deposits from banks and other financial institutions	273,554,459	276,220,108	141,080,228	72,729,747	64,901,042	875,192	-
Deposits from customers	6,667,054,993	6,680,505,081	2,745,445,297	924,518,801	2,819,759,584	324,132,454	21,379,073
Borrowings	192,503,664	204,395,287	-	-	102,966,522	101,428,765	-
Lease liabilities	37,759,317	37,759,317	37,759,317	-	-	-	-
Other financial liabilities	30,242,550	43,185,900	-	-	-	43,185,900	-
Subordinated debts	20,026,586	32,756,417	331,324	663,617	2,928,715	11,733,577	17,099,184
	7,221,141,569	7,274,822,110	2,924,616,166	997,912,165	2,990,555,863	481,355,888	38,478,257
In Million KHR equivalents	29,065,095	29,281,159	11,771,580	4,016,596	12,036,987	1,937,457	154,875
Off-balance-sheet items							
Unused portion of approved credit facilities, guarantees, acceptances, and other financial facilities	208,255,603	208,255,603	208,255,603	-	-	-	-
In Million KHR equivalents	838,228	838,228	838,228	-	-	-	-

39. Financial Risk Management (Continued)

39.4 Fair value of financial assets and liabilities

As at the end of the reporting period, the Group's and the Bank's policy is to classify following fair value hierarchy for its financial instruments at fair value and each class of assets and liabilities not measured at fair value in the statement of financial position but for which the fair value is disclosed.

Level 1: The fair value of assets and liabilities traded in active markets is based on quoted market prices at the end of the reporting period.

Level 2: The fair value of assets and liabilities that are not traded in an active market is determined using valuation techniques that maximise the use of observable market data and rely as little as possible on entity-specific estimates.

Level 3: One or more of the significant inputs is not based on observable market data.

(a) Financial instruments measured at fair value

The Group and the Bank have equity securities measured at fair value. The fair value of the equity securities is based on the quoted market prices at the end of the reporting period, which is level 1.

(b) Financial instruments not measured at fair value

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

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

i. Deposits and placements with the central bank and other banks and statutory deposits with the central banks

The carrying amounts of deposits and placements with the central bank and other banks and statutory deposits with the central banks approximate their fair values, since these accounts consist mostly of current, savings and short-term deposits.

ii. Loans and advances

For fixed rate loans with a remaining period to maturity of less than one year, the carrying amounts are generally reasonable estimates of their fair values.

For fixed rate loans with remaining period to maturity of one year and above, fair values are estimated by discounting the estimated future cash flows using a current lending rate as the prevailing market rates of loans with similar credit risks and maturities have been assessed as insignificantly different to the contractual lending rates. As a result, the fair value of non-current loans and advances to customers might approximate to their carrying value at the reporting date.

iii. Investment securities at amortised cost

Investment securities at amortised cost are at fixed rate and mature in three years. The fair values are estimated by discounting the estimated future cash flows from the coupon and the face value using a current coupon rate, as the prevailing market rates of corporate bonds with similar credit risks and maturities have been assessed as insignificantly different to the coupon of the current securities. As a result, the fair value of the investment securities at amortised cost approximate to their carrying value at reporting date.

39. Financial Risk Management (Continued)

39.4 Fair value of financial assets and liabilities (Continued)

(b) Financial instruments not measured at fair value (Continued)

iv. Deposits from banks and other financial institutions and customers

The fair values of deposits from customers and deposits from banks and other financial institutions 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 debts

Borrowings and subordinated debts are not quoted in active market and their fair value approximates their carrying amount because the borrowing rates are similar to the prevailing market rates of borrowings with similar terms and maturities.

vi. Other financial assets and liabilities

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

39.5 Capital management

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

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

The central bank 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.

39. Financial Risk Management (Continued)

39.5 Capital management

The table below summarises the composition of the regulatory capital:

	The Bank			
	2025		2024	
	US\$	Million KHR	US\$	Million KHR
Tier 1 capital				
Share capital	850,000,000	3,411,050	800,000,000	3,220,000
Retained earnings (*)	287,450,412	1,153,539	257,038,738	1,034,581
Other reserves	98,050,777	393,478	98,050,777	394,654
Less: Intangible assets	(2,895,419)	(11,619)	(1,986,292)	(7,995)
Less: Loans to related parties	(39,529,385)	(158,631)	(37,253,974)	(149,947)
	1,193,076,385	4,787,817	1,115,849,249	4,491,293
Tier 2 complementary capital				
General provision	61,252,367	245,806	120,169,413	483,682
Subordinated debt approved by NBC	24,199,920	97,113	30,000,000	120,750
Revaluation reserve	49,953,180	200,461	49,953,180	201,061
Less: Equity participation in banking or financial institutions	(49,005,880)	(196,661)	(49,501,468)	(199,243)
	86,399,587	346,719	150,621,125	606,250
Total Net Worth	1,279,475,972	5,134,536	1,266,470,374	5,097,543

(*) For the calculation of net worth, retained earnings are capped to ensure compliance with the maximum retained earnings requirement of 20%.

Canadia Bank

Branches

Phnom Penh Branches

Banking Hours: Monday to Friday, 8:00 AM to 4:00 PM, and Saturday, 8:00 AM to 11:30 AM

萬景崗分行 | **Boeng Keng Kang**

No. 176, Street Preah Trasak Paem (63) Corner Street Samdech Louis Em (282), Phum 6, Sangkat Boeng Keng Kang Ti Mouy, Khan Boeng Keng Kang, Phnom Penh.
023 232 528 | 032 232 529

卜哥分行 | **Bokor**

No. 701AB, Preah Monivong Blvd., Sangkat Boeng Keng Kang 3, Khan Boeng Keng Kang, Phnom Penh.
023 216 239 | 023 216 238

長夏社分行 | **Chak Angre**

No. 1515, National Road 2, Phum Tuol Rorka, Sangkat Chak Angre Krom, Khan Meanchey, Phnom Penh.
023 425 277 | 023 425 276

宗佳東分行 | **Chamkar Daung**

Former Glass Factory, St. 217, Sangkat Choeung Ek, Khan Dang Kor, Phnom Penh.
023 219 631 | 023 219 632

戴高樂分行 | **Charle de Gaulle**

No. 126, Charle de Gaulle Blvd., Sangkat Oreussey 4, Khan 7Makara, Phnom Penh.
023 214 898 | 023 214 668

鐵橋頭 (東岸) 分行 | **Chhbar Ampov**

No. 625, National Road No. 1, Phum Damslaeng, Sangkat Chhbar Ampov II, Khan Chhbar Ampov, Phnom Penh.
023 720 068 | 023 720 070

真臘分行 | **Chenla**

Mao Tse Tung Blvd., Sangkat Phsar Deum Kor, Khan Tuol Kork, Phnom Penh.
023 880 619 | 023 880 620

大学城分行 | **IFL**

No.132 & 134, Russian Federation Blvd., Sangkat Tuek L'ak Ti Muoy, Khan Tuol Kouk, Phnom Penh.
023 902 136 | 023 902 137

貢武分行 | **Kamboul**

National Road No. 4, Phum Trapeang Kol, Sangkat Kantaok, Khan Kamboul, Phnom Penh.
023 968 787 | 023 968 788

鐵橋頭 (西岸) 分行 | **Kbal Thnol**

No. 23AB, Street 271, Sangkat Phsar Deumtkov, Khan Chamkamorn, Phnom Penh.
023 222 768

總行 | **Main Branch**

No. 315, Preah Ang Duong Street, Sangkat Wat Phnom, Khan Daun Penh, Phnom Penh.
023 868 222 | 023 969 222

北橋分行 | **Northbridge**

No SHR1#45,47, 49, Street 2004, Trapeang Chhuk Village, Sangkat Ou Baek K'am, Khan Saensokh, Phnom Penh.
023 231 548 | 023 231 549

興利市場分行 | **Phsar Heng Ly**

No. 27B, Street 271, Sangkat Toek Thla, Khan Saen Sokh, Phnom Penh.
023 880 316 | 023 880 317

坡士東分行 | **Pochentong**

No. 327, Russian Federation Blvd., Phum Paprak Khang Cheung, Sangkat Kakab 1, Khan Pur Senchey, Phnom Penh.
023 890 805 | 023 890 806

白粒分行 | **Prek Leap**

National Road 6A, Sangkat Chraoy Chongvar, Khan Chraoy Chongvar, Phnom Penh.
023 432 295 | 023 432 296

森速分行 | **Saen Sokh**

No. 229 & 231, Street 1003, Phum Bayab, Sangkat Phnom Penh Thmei, Khan Saensokh, Phnom Penh.
023 722 552 | 023 722 553

聖托穆分行 | **Santhor Mok**

No. 641ABC, Kampuchea Krom Blvd., Sangkat Tuek L'ak 1, Khan Toul Kork, Phnom Penh.
023 885 718 | 023 885 717

金滿城分行 | **Sovanna**

No. A29, A31 and A33, Street 271, Sangkat Tumnob Tuek, Khan Boeng Keng Kang, Phnom Penh.
023 214 130 | 023 214 129

宋仁枳分行 | **Stueng Mean Chey**

No. 7A & 8A, Monireth Blvd., Phum Damnak Thum, Sangkat Stueng Mean Chey 2, Khan Mean Chey, Phnom Penh.
023 902 328 | 023 902 329

加華工業園分行 | **Suon Ousahakam**

Veng Sreng Street, Phum Trapeang Thloeng 2, Sangkat Chaom Chau 1, Khan Pur Senchey, Phnom Penh.
023 989 512 | 023 989 513

波森芷分行 | Khan Pur Senchey

Russian Federation Blvd., Phum Kbal Damrei 2,
Sangkat Kakab 2, Khan Pur Senchey, Phnom Penh.
023 902 396 | 023 902 397

雷西郊分行 | Khan Russey Keo Sangkat Kilomaetr Lekh Prammuoy

Big Tree Community Mall, Ground & 1st Floor, Unit No.
B1-105 - 107 & 201 - 203, National Road No. 5, Phum
Spean Khpos, Sangkat Kilomaetr Lekh Prammuoy, Khan
Russey Keo, Phnom Penh.
023 230 316 | 023 230 317

钻石岛 | Koh Pich

Arc De Triomphe De Koh Pich (South Wing) Building,
Koh Pich Street, Sangkat Tonle Basac, Khan
Chamkarmorn, Phnom Penh
023 888 175 | 023 888 176

舊運動場分行 | Stat Chas

No. A15, Street 93-70 and 900, Sangkat Sras Chork,
Khan Daun Penh, Phnom Penh.
023 427 217 | 023 427 225 | 023 427 226

朱德奔分行 | Tuol TumPoung

No. 108CD, Mao Tse Toung Blvd., Sangkat Tuol
Tumpoung II, Khan Chamkamorn, Phnom Penh.
023 212 779 | 023 212 778

獨立碑分行 | Vimean Ekareach

No138D, Preah Norodom Blvd, Sangkat Tonle Bassac,
Khan Chamkarmon, Phnom Penh.
023 212 737 | 023 212 736

干隆街分行 | Vithei Kampuchea Krom

No139, Kampuchea Krom Blvd.(128), Sangkat
Mittapheap, Khan 7 Meakkara, Phnom Penh.
023 885 371 | 023 885 372

Provincial Branches

Banking Hours: Monday to Friday, 8:00 AM to 4:00 PM, and Saturday, 8:00 AM to 11:30 AM

吳哥步行街分行 | Angkor Arcade

No. A05, A07, National Road 6, Kruos Village, Sangkat
Svay Dankum, Krong Siem Reap, Siem Reap Province.
063 766 222 | 063 766 333

卜迭棉芷省分行 | Banteay Meanchey

No. A07, A09, A11, A13, A15, Phum Phum 3, Sangkat
Preah Ponlea, Krong Serei Saophoan, Banteay
Meanchey Province.
054 711 072 | 054 711 073

馬德望商業城分行 | Borey Peanichakam Battambang

No. A05, A07, A09, Street 153, Kammeakor Village, Sangkat
Svay Por, Krong Battambang, Battambang Province.
053 731 667 | 053 731 668

巴域分行 | Bavet

National Road No. 1, Phum Bavet Kandal,
Sangkat Bavet, Krong Bavet, Svay Rieng Province.
044 715 031 | 044 715 032

磅針分行 | Kampong Cham

Preah Monivong Street, Phum Phum 7, Sangkat
Kampong Cham, Krong Kampong Cham, Kampong
Cham Province.
042 941 361 | 042 941 362

桔井省分行 | Kratie

Building No. 427, Preah Suramarith Street, Phum Kratie,
Sangkat Kratie, Krong Kratie, Kratie Province.
072 971 222

噴呷省分行 | Kampot

Street 701, Phum Kampong Bay Khang Tboung, Sangkat
Kampong Bay, Krong Kampot, Kampot Province.
033 932 692

磅清揚省分行 | Kampong Chhnang

National Road No. 5, Phum La Tuek Trei, Sangkat
Kampong Chhnang, Krong Kampong Chhnang,
Kampong Chhnang Province.
026 770 017 | 026 770 018

實居省分行 | Kampong Speu

Phum Krangpultep, Sangkat Rokathom, Krong
Chbarn, Kampong Speu Province.
025 210 222 | 025 210 211

磅通省分行 | Kampong Thom

Phum 2, Sangkat Kampong Thom, Krong Stung Sen,
Kampong Thom Province.
062 961 787 | 062 961 788

國公省分行 | Koh Kong

Phum 2, Sangkat Smach Meanchey, Khan Smach
Meanchey, Krong Khemarak Phoumin, Koh Kong Province.
035 936 787 | 035 936 788

國公浙江經濟特区分行 | Koh Kong Zhejiang Special Economic Zone

Koh Kong Zhejiang Special Economic Zone, Wanneng
Commercial Plaza 2, Block A, Ground Floor, Unit A110, A111
& A112, Sydney Avenue, Chheu Neang Village, Chrouy
Svay Commune, Srae Ambel District, Koh Kong Province
023 868 222

波羅勉省分行 | Prey Veng

Street 11, Phum 7, Sangkat Kampong Leav, Krung Prey
Veng, Prey Veng Province.
043 210 460 | 043 210 461

珠山分行 | Krong Pailin

Group 3, Pahi Tboung Village, Sangkat Pailin, Krong
Pailin, Pailin Province.
055 210 019 | 055 210 020

波貝分行 | Krong Paoy Paet

National Road No. 5, Phum Kbal Koh, Sangkat Paoy Paet, Krong Paoy Paet, Banteay Meanchey Province.
054 967 107 | 054 218 399

三州府分行 | Krong Suong

National Road No. 7, Phum Cheung Lang, Sangkat Suong, Krong Suong, Tboung Khmum Province.
042 680 1111 | 042 680 1112

棉末分行 | Memot District - Memot Commune

National Road No. 7, Memot Phsar Village, Memot Commune, Memot District, Tboung Khmum Province.
042 680 2223 | 042 680 2222

蒙多基里省分行 | Mondul Kiri

Street 76, Phum Kandal, Sangkat Spean Meanchey, Krong Saen Monourom, Mondul Kiri Province.
073 638 8807 | 073 638 8808 | 073 638 8809

宿蒙分行 | Moug Ruessei District - Kear Commune

National Road No. 5, Pou Muoy Village, Kear Commune, Moug Ruessei District, Battambang Province.
053 217 233

河良分行 | Neak Loeang

No. 591E, National Road No. 1, Stueng Slout Village, Neak Loeang Commune, Peam Ro District, Prey Veng Province.
043 750 221 | 043 750 222

奧多棉芷省分行 | Oddar Meanchey

Street 68B, Phum Samraong, Sangkat Samraong, Krong Samraong, Oddar Meanchey Province.
065 622 3322 | 065 622 4422 | 065 622 0022

柏威夏分行 | Preah Vihear

Koh Ker Street, Phum Kandal, Sangkat Kampong Pronak, Krong Preah Vihear, Preah Vihear Province.
064 210 325 | 064 210 326

波禮努分行 | Prey Nob District - Bet Trang Commune

No. 1F-03 (WAN HUA Center), Pu Thoeang Village, Bet Trang Commune, Prey Nob District, Preah Sihanouk Province.
034 636 3301 | 034 636 3302

菩薩省分行 | Pursat

National Road No. 5, Phum Sthani, Sangkat Svay At, Krong Pursat, Pursat Province.
052 740 287 | 052 740 288

拉達那基里省分行 | Ratanak Kiri

Phum Chey Chumnas, Sangkat Labansiek, Krong Banlung, Ratanakiri Province.
075 974 158 | 075 974 159

暹粒省第二分行 | Siem Reap Phsar Leu

No. 119, National Road 6, Banteay Chas Village, Sangkat Sla Kram, Krong Siem Reap, Siem Reap Province.
063 966 806 | 063 966 807

實廣分行 | Skun District - Soutib Commune

National Road No. 6, Pana Village, Soutib Commune, Cheung Prey District, Kampong Cham Province.
042 680 0062 | 042 680 0063

上丁省分行 | Stung Treng

Phum Kandal, Sangkat Stung Treng, Krong Stung Treng, Stung Treng Province.
074 210 566 | 074 210 567

柴楨省分行 | Svay Rieng

Street 208, Phum Veal Yunn, Svay Rieng District, Svay Rieng City, Svay Rieng Province.
044 712 227 | 044 712 228

茶膠省分行 | Takeo

No. 91, Street 20, Phum Louri, Sangkat Roka Knong, Krong Doun Kaev, Takeo Province.
032 931 111 | 032 931 700

大金歐分行 | Takhmao

No. 2, Street 204, Takhmao Village, Sangkat Takhmao, Takhmao City, Kandal Province.
023 425 885 | 023 425 886

德莫古分行 | Thma Koul District - Ta Pung Commune

No. 19-20, National Road 5, Group 5, Paoy Yong Village, Ta Pung Commune, Thma Koul District, Battambang Province.
053 900 168 | 053 900 169

翁達松分行 | Tram Kak District - Angk Ta Saom Commune

National Road No. 3, Prey Rumdeng Village, Angk Ta Saom Commune, Tram Kak District, Takeo Province.
032 215 578 | 032 215 579

Extended Hours Branches: Monday to Sunday and Public Holidays, 9:00 AM to 7:00 PM

永旺棉芷分行 | AEON Mean Chey

1st Floor, AEON Mall Mean Chey, Phum Preak Ta Long 3, Sangkat Chak Angraek Kraom, Khan Mean Chey, Phnom Penh.
023 902 358 | 023 902 359

Extended Hours Branches: Monday to Sunday and Public Holidays, 8:00 AM to 7:00 PM**馬德望省分行 | Battambang**

No. 11 & 13, Phum Prek Mohatep, Sangkat Svaypor, Krong Battambang, Battambang Province.
053 952 267 | 053 952 969

暹粒分行 | Siem Reap

Sivutha Street, Phum Mondol 1, Sangkat Svay Dankum, Krong Siem Reap, Siem Reap Province.
063 761 950 | 063 761 905

7马卡拉区- 威旺分区 | Khan Prampir Meakkakra - Sangkat Veal Vong "A" (Olympic)

Golden Square Tower, Building No. GS11, Preah Sihanouk Blvd., Group 62, Phum 7, Sangkat Veal Vong, Khan Prampir Meakkakra, Phnom Penh.
023 218 378 | 023 218 397 | 023 720 503 | 023 720 492

德他拉分行 | Toek Thla

Northbridge Street, Sangkat Toek Thla, Khan Sen Sok, Phnom Penh.
023 883 300 | 023 883 500

西哈努克分行 | Krong Preah Sihanouk

Building No. 355, Ekreach Street, Phum Phum Pir, SangkatBei, Krong Preah Sihanouk, Preah Sihanouk Province.
034 933 490 | 034 934 284 | 034 934 157

堆谷分行 | Tuol Kork

No. 101F, Street 289, Sangkat Boeung Kak I, Khan Tuol Kork, Phnom Penh.
023 880 492 | 023 880 495

奥林匹亞分行 | Olympia

No. S301, S302, S303, Street 161, Sangkat Veal Vong, Khan 7 Meakkakra, Phnom Penh.
023 238 222 | 023 238 221

Extended Hours Branches: Monday to Sunday and Public Holidays, 9:00 AM to 8:00 PM**蘇利亞分行 | Sorya**

Shopping Center Sorya, Street 63, Sangkat Phsar Thmey 1, Khan Daun Penh, Phnom Penh.
023 220 311 | 023 220 312

Techo International Airport Branch: Monday to Sunday and Public Holidays, 7:00 AM to 11:30 PM**德崇機場分行 | Techo International Airport**

No. 999, Samdach Techo Hun Sen Blvd., Boeng Khyang Commune, Kandal Stueng District, Kandal Province.
023 868 222

Canada Bank Lao PDR Branches: Monday to Friday, 8:00 AM to 3:30 PM**加華銀行 (老撾分行) | Canada Bank Lao Ltd (Head Office)**

Unit 7, Pangkham Street, Xiengnheun Village, Chanthbouly District, Vientiane Capital, Lao PDR.
(+856) 21 227 999

东灵营业厅 | Canada Bank Lao Ltd. (Dongchong Service Unit)

Sengsavang Village, Saysettha District, Vientiane Capital, Lao PDR.
(+856) 21 463 345

三江营业厅 | Canada Bank Lao Ltd. (Sanjiang Service Unit)

Sanjiang Shopping Mall, T2 Road, Wattaynoithong Village, Sikhottabong District, Vientiane Capital, Lao PDR.
(+856) 21 256 279

Canada Bank Hong Kong Representative Office: Monday to Friday, 9:00 AM to 6:00 PM**加華銀行香港代表處 | Canada Bank Hong Kong Representative Office**

Unit 1702, Level 17, Five Pacific Place, 28 Hennessy Road, Wanchai, Hong Kong
(+852) 3104 3162

Correspondent Banks

CORRESPONDENT BANK	CURRENCY	LOCATION	SWIFT CODE
BANK OF CHINA (HONG KONG) LIMITED PHNOM PENH RMB CLEARING CENTRE	CNY	CAMBODIA	BKCHKHPPCLR
BANK OF COMMUNICATIONS	USD	SHANGHAI, CHINA	COMMCNSH
BANK OF COMMUNICATIONS	CNY/RMB	SHANGHAI, CHINA	COMMCNSH
COMMERZBANK AG	EUR	FRANKFURT, GERMANY	COBADEFF
COMMERZBANK AG	USD	FRANKFURT, GERMANY	COBADEFF
DBS BANK LTD	SGD	SINGAPORE	DBSSSGSG
DBS BANK LTD	USD	SINGAPORE	DBSSSGSG
GUANGXI BEIBU GULF BANK CO.,LTD	CNY/RMB	GUANGXI, CHINA	BGBKCNBJ
ICBC LIMITED PHNOM PENH BRANCH	CNY/RMB	CAMBODIA	ICBKHPP
INDUSTRIAL BANK OF KOREA	USD	SEOUL, SOUTH KOREA	IBKOKRSE
JOINT STOCK COMMERCIAL BANK FOR FOREIGN TRADE OF VIETNAM (HEAD OFFICE)	USD	HANOI, VIETNAM	BFTVVNVX
JPMORGAN CHASE BANK, N.A.	USD	NEW YORK, UNITED STATES	CHASUS33
KASIKORNBANK PUBLIC COMPANY LIMITED	THB	BANGKOK, THAILAND	KASITHBK
KASIKORNBANK PUBLIC COMPANY LIMITED	USD	BANGKOK, THAILAND	KASITHBK
KEB HANA BANK	USD	SEOUL, SOUTH KOREA	KOEXKRSE
KOOKMIN BANK	USD	SEOUL, SOUTH KOREA	CZNBKRSE
KRUNG THAI BANK PUBLIC COMPANY LIMITED	THB	BANGKOK, THAILAND	KRTHTHBK
KRUNG THAI BANK PUBLIC COMPANY LIMITED	USD	BANGKOK, THAILAND	KRTHTHBK

MIZUHO BANK, LTD	JPY	TOKYO, JAPAN	MHCBJPJT
OVERSEA CHINESE BANKING CORPORATION LIMITED	AUD	SINGAPORE	OCBCSGSG
OVERSEA CHINESE BANKING CORPORATION LIMITED	CAD	SINGAPORE	OCBCSGSG
OVERSEA CHINESE BANKING CORPORATION LIMITED	GBP	SINGAPORE	OCBCSGSG
OVERSEA CHINESE BANKING CORPORATION LIMITED	NZD	SINGAPORE	OCBCSGSG
OVERSEA CHINESE BANKING CORPORATION LIMITED	SGD	SINGAPORE	OCBCSGSG
OVERSEA CHINESE BANKING CORPORATION LIMITED	USD	SINGAPORE	OCBCSGSG
STANDARD CHARTERED BANK (GERMANY BRANCH)	EUR	FRANKFURT, GERMANY	SCBLDEFX
STANDARD CHARTERED BANK (HONG KONG) LIMITED	USD	HONG KONG	SCBLHKHH
STANDARD CHARTERED BANK (HONG KONG) LIMITED	HKD	HONG KONG	SCBLHKHH
STANDARD CHARTERED BANK (LONDON)	GBP	LONDON, UNITED KINGDOM	SCBLGB2L
STANDARD CHARTERED BANK (NEW YORK BRANCH)	USD	NEW YORK, UNITED STATES	SCBLUS33
STANDARD CHARTERED BANK (SINGAPORE) LIMITED	USD	SINGAPORE	SCBLSG22
STANDARD CHARTERED BANK (TOKYO BRANCH)	JPY	TOKYO, JAPAN	SCBLJPJT
WELLS FARGO BANK, N.A (NEW YORK INTERNATIONAL BRANCH)	USD	NEW YORK, UNITED STATES	PNBPUS3NNYC



ធនាគារ កាណាឌីយ៉ា
加華銀行
CANADIA BANK

តណទានសហគ្រិនស្រ្តីវៃឆ្នាត⁺

ផ្តល់ភាពងាយស្រួល និងបត់បែនសម្រាប់ម្ចាស់អាជីវកម្មស្រ្តី

អាចស្នើតណទានបានរហូតដល់

120%

 នៃតម្លៃទ្រព្យធានា

%
អត្រាការប្រាក់ពិសេស

ផ្តល់ជូនឥតគិតថ្លៃ!

- ធានារ៉ាប់រងគ្រោះថ្នាក់បុគ្គល **\$10,000** (ប្រពន្ធ និងប្តី)
- និងភ្ជាប់ពិនិស្សសុខភាពស្រ្តីរហូតដល់ **\$300**
- សេវារាយកម្មអចលនទ្រព្យ **FREE**



ធនាគារ កាណាឌីយ៉ា
加華銀行
CANADIA BANK

តណទានអាជីវកម្ម

តាំទ្រម្ចាស់សិប្បកម្ម និងផលិតកម្មក្នុងស្រុក

អត្រាការប្រាក់ទាបជាងគេ
0.54%
ក្នុងមួយខែ



- ស្នើកម្ចីបានរហូតដល់ **100%** នៃតម្លៃទ្រព្យធានា
- ឥតគិតថ្លៃសោហ៊ុយឥណទាន
- ឥតគិតថ្លៃសេវាមេធាវី និងរាយកម្មអចលនទ្រព្យ



ធនាគារ កាណាឌីយ៉ា
加華銀行
CANADIA BANK

នាំចេញ និងនាំចូលដោយទំនុកចិត្តខ្ពស់ ជាមួយដំណោះស្រាយហិរញ្ញប្បទានពាណិជ្ជកម្ម សម្រាប់អាជីវកម្មលោកអ្នក

- ➔ សេវាលិខិតឥណទាន (L/C)
- ➔ សេវាលិខិតធានា (BG)
- ➔ សេវាហិរញ្ញប្បទានលើក្លាយប្រតិ (BRD & BRP)





ការផ្តល់ជូនពិសេស សម្រាប់គណនីធានាយានយន្ត

អត្រាការប្រាក់ចាប់ពី

8%

ក្នុងមួយឆ្នាំ

បញ្ចុះ

0.25%

លើអត្រាការប្រាក់

- សម្រាប់ គណនីប្រាក់បៀល
- អង្គការសហប្រតិបត្តិការ និងបុគ្គលិកប្រចាំថ្ងៃ ដែលមានប្រាក់បញ្ញើជាមួយ ធនាគារ កាណាឌីយ៉ា

បញ្ចុះរហូតដល់

1%

លើអត្រាការប្រាក់

សម្រាប់ រថយន្តអគ្គិសនី



សាងសង់ផ្ទះក្នុងក្តីស្រមៃ សម្រាប់គ្រួសាររបស់អ្នក ជាមួយ តម្លៃធានាផ្ទះ

អត្រាការប្រាក់ទាបត្រឹមតែ

7.25%

សម្រាប់ផ្ទាំងបួង

ទំហំកម្ចីធំ និងរយៈពេល
គណនីរវែង

អនុម័តឆាប់រហ័ស



គណនីប្រាក់បៀវត្ស

ងាយស្រួលគ្រប់គ្រងសាច់ប្រាក់
តាមរយៈ: **Canada Bank App** ថ្មី

បានអត្រាការប្រាក់បៀល
រហូតដល់ 1.65% /ឆ្នាំ

កញ្ចប់ធានារ៉ាប់រង
រហូតដល់ \$5,000

ការបញ្ចុះតម្លៃពិសេស
លើថ្លៃសេវាគណនី





Download the Report Here

No. 315, Ang Doung St., Corner Monivong Blvd., Phnom Penh, Cambodia.

www.canadiabank.com.kh

+855 (0) 23 868 222