



ធនាគារ អេស ប៊ី អាយ លី ហ្គរ
SBI LY HOUR Bank

SBI Holdings, Inc.
Japan

SBI LY HOUR Bank Plc.
Cambodia

ANNUAL REPORT 2023



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ABOUT THE BANK

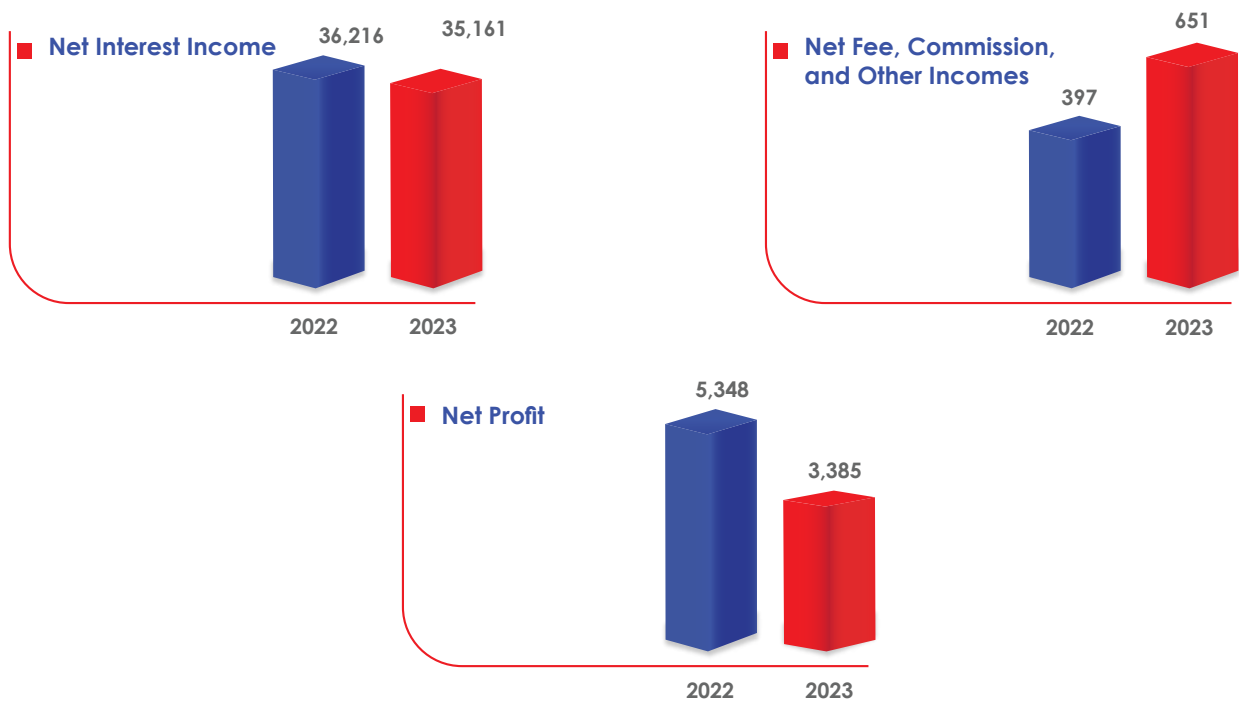
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1.1 KEY FIGURES

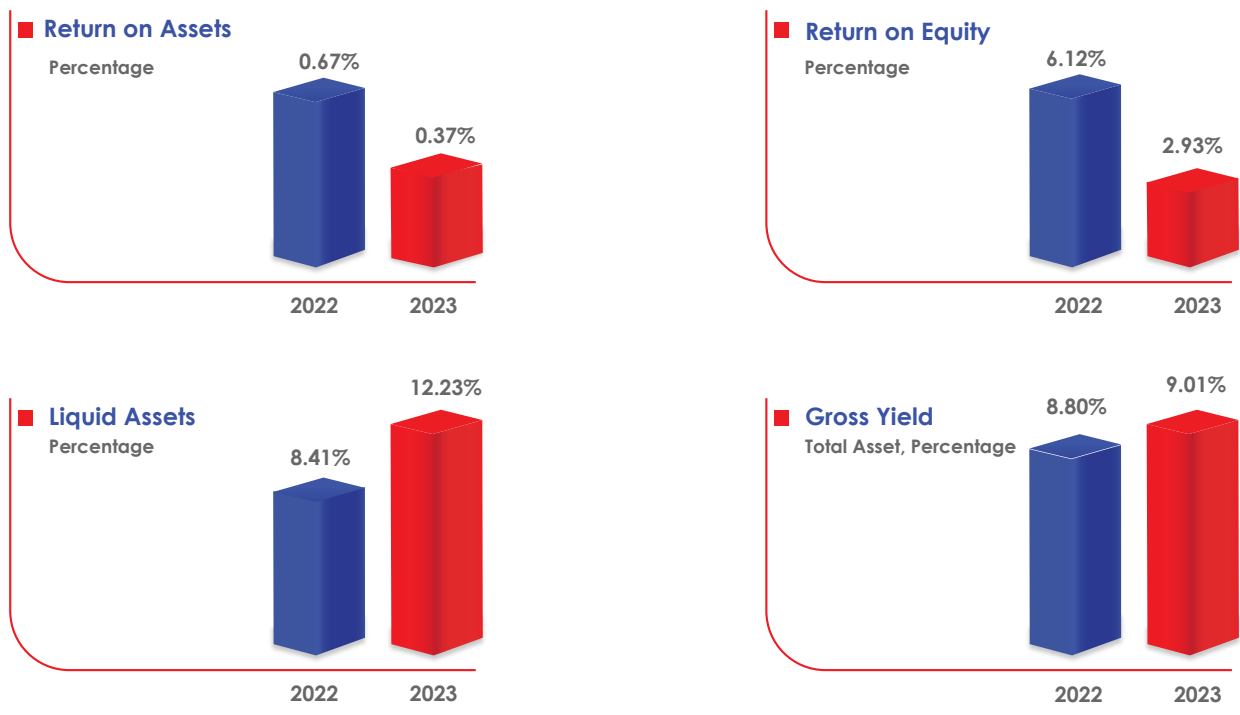
Balance Sheet (In Million USD)



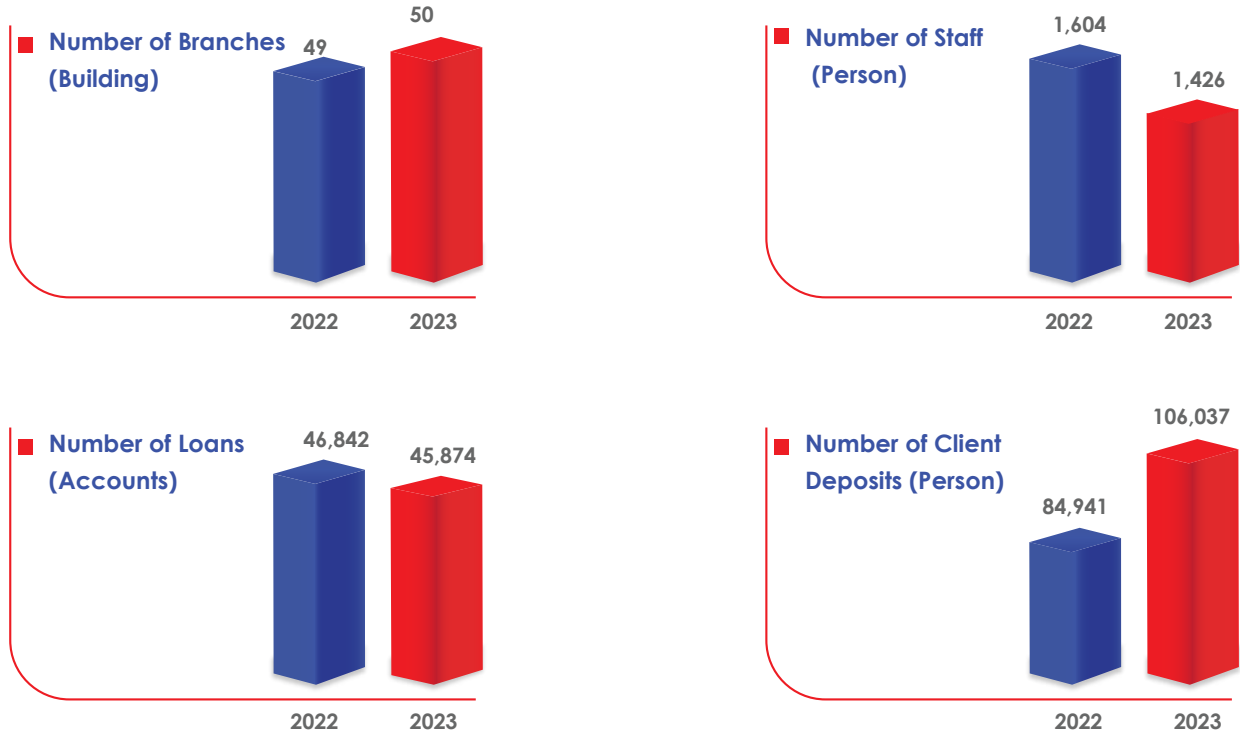
Income Statement (In Thousand USD)



Key Performance Indicators (Percentage)



General Information



1.2 WHO WE ARE

SBI LY HOUR Bank Plc. is a joint venture between Lok Neak Oknha LY HOUR and SBI Holdings, Inc. SBI LY HOUR Bank Plc. is a company duly incorporated under the law of the Kingdom of Cambodia.

The Bank’s objective is to provide in any or all commercial banking businesses to individuals, SMEs, companies, and corporations in general as a contribution to socio-economic development in Cambodia and elsewhere as conducted by all commercial banks internationally. The aim is to help Cambodia, Cambodian businesses, and people to improve the living standard and grow the business by providing highly professional, technologically advanced banking services, affordable financing and bringing the latest financial technology to make the user’s experience easier and more attractive.

1.3 MISSION, VISION, AND CORE VALUE



Mission

Most trusted leading bank through financial innovation by continual self-evolution with high social responsibility.



Vision

Promote and encourage the financial inclusion through modern digital banking, trusted banking operations, and networks of agents in Cambodia.



Core Value

- Integrity: Loyalty and honesty.
- Leadership: Everyone is a leader.
- Collaboration: Work as a team to reach our goal.
- Accountability: My actions are my responsibilities.
- Customer-Oriented: We commit to providing the best service.



1.4 MESSAGE FROM CHAIRMAN

As we reflect on the past year, amidst unprecedented challenges from the global economic pressure, I am immensely proud of our bank's resilience, adaptability, and unwavering commitment to our stakeholders carried out by all the Bank's staff and management.

Despite the global economic uncertainties and dynamic market conditions, SBI LY HOUR Bank Plc. has continued to demonstrate robust performance and sustained growth. Our prudent risk management practices, coupled with strategic investments in technology and talent, have fortified our position as a trusted financial partner for individuals and businesses.

At the same time, allow me to share with all of you the brief background of the Bank. The Bank is a joint venture of SBI Holdings, Inc. (<http://www.sbigroup.co.jp>) and Lok Neak Oknha Ly Hour. SBI Holdings, Inc. was established on July 8, 1999, and is a listed company on the Tokyo Stock Exchange. The Group, headquartered in Tokyo, Japan currently has more than 580 companies in over 25 countries and regions around the globe. The Group is globally operating the business in particular segments, such as Financial Services Business, Asset Management Business, Investment Business, Crypto-asset Business and Next Generation Business. As of 31 March 2023, the Group had consolidated Total Assets of ¥22,310.7 billion, equivalent to about USD 153.94 billion, and Total Revenue of ¥998.6 billion equivalent to about USD 6.89 billion. The Group is building a stronger corporate group by pursuing and exercising "synergies" through the effective utilization of management resources and organic coordination of business know-how within the Group.

Throughout the year, SBI LY HOUR Bank Plc. has remained focused on delivering value to our customers by providing innovative products and personalized solutions tailored to their evolving needs. Our relentless pursuit of excellence in customer service has not only strengthened relationships but also has garnered accolades and recognition within the industry.

In 2023, the Bank achieved remarkable financial success, recording a loan portfolio of USD 712 million, a deposits portfolio of USD 665 million, total assets of USD 904 million, and registered share capital of USD 100 million. The Bank has expanded its branch network to 49 branches, covering all 25 provinces and cities across the country. At the heart of our success lies our dedicated team of employees, whose passion, expertise, and integrity drive our bank forward. Their unwavering commitment to our vision of promoting and encouraging the financial inclusion through modern digital banking, trusted banking operations, and networks of agents in Cambodia has been instrumental in navigating challenges and seizing opportunities in an ever-changing landscape.

Our strategic business partners within the group companies of SBI Holdings, Inc. and Ly Hour Group and other business partners also played a pivotal role in the Bank's growth and success through various aspects of the Bank's operations, ranging from technology adoption to market expansion of both national and international level. Our strategic partnerships empowered us to innovate, expand, and deliver value to our customers.

As a future strategic direction for 2024, the Bank will combine agility, sustainability, and customer-centricity by embracing innovation, fostering partnerships, and aiming to navigate the future with resilience and positive impact while also remaining vigilant in an ever-evolving risk landscape and ensuring risk management practices, stress testing, and scenario planning.

As we look ahead, we are cognizant of the challenges that lie ahead, but we are also energized by the possibilities that await us. With a clear strategic vision, a solid foundation built on trust and reliability, and an unwavering commitment to our stakeholders, I am confident that SBI LY HOUR Bank Plc. is well-positioned to capitalize on emerging opportunities and continue our journey of sustainable growth and value creation.

Finally, and on behalf of the Shareholder's Representative and the Board of Directors of the Bank, I extend my heartfelt gratitude to our customers, employees, the National Bank of Cambodia, as well as the Royal Government of Cambodia and partners for their unwavering support and trust in SBI LY HOUR Bank Plc. Together, we will continue to chart a path toward a prosperous future, delivering on our promise to drive success.

Mr. Shuzo Shikata
Chairman of the Board of Directors
and Shareholder's Representative



1.5 MESSAGE FROM CEO

In this dynamic and transformative year of 2023, SBI LY HOUR Bank Plc. "the Bank" has stood resilient, guided by unwavering commitment to the Bank's customers despite the global economic uncertainty amid the protracted effects of the overlapping negative shocks of the pandemic, Russia's invasion of Ukraine, and the sharp tightening of monetary policy to contain high inflation. The Bank adapted swiftly, implementing digital and other ways of financial solutions to ensure uninterrupted service delivery to the Bank's customers.

It is also important to note that according to the World Bank's report, Cambodia's economy continued to recover and initially led by a recovery of export-oriented manufacturing, growth drivers have started rotating to the services sector, which is accelerating, driven by pent-up consumer demand and the return of foreign tourists. Cambodia's economic growth is projected to reach 5.4% in 2023 and pick up to 5.8% in 2024 and 6.1% in 2025.

Furthermore, the Cambodia's banking system continued its growth reflected via asset growth of 8.6% and credit growth of 4.8% although the growth was lower than 2022. To safeguard the financial stability and ensure that the banking system remained sound and resilient, the National Bank of Cambodia strengthened risk prevention framework especially through the issuance of the Prakas on Credit Risk for Capital Adequacy Ratios while the standard loan contract was introduced and implemented to secure the right and benefits of the customers and ensure the fair market competition.

Alongside with continuous positive recovery of the country's economy and the growth of the local financial sector, it gives me pleasure to present the Bank's financial highlight in 2023 which we achieved satisfactory results and continued healthy financial performance as follows:

- Loan portfolio reached USD 712 million, which grew by 8% from 2022.
- Deposit portfolio reached USD 665 million, which grew by 9% from 2022.
- The total assets of USD 904 million, which grew by 13% from 2022.
- The total number of loan customers of 45,874 and deposit customers of 106,037.
- The total number of staff reached 1,426.

The above-mentioned success was a testament to the dedication and hard work of our talented staff and management whose unwavering commitment to excellence continues to drive our success.

Looking forward, we remain steadfast in our commitment to innovation and customer-centricity. We will continue to invest in cutting-edge technology to enhance the customer experience, streamline processes, and drive more operational efficiency, in the following years.

Group company synergy strategy will also be a key focus for the Bank within 2024. Through strategic alignment of the business goals among the group companies, we are committed to unlocking synergies that benefit all entities within the group of SBI Holding and Ly hour Group, ensuring sustained value creation and competitive advantage in the market.

Furthermore, we are committed to corporate social responsibility and sustainability. As stewards of our communities, we will continue to support initiatives that promote financial literacy, economic empowerment, and environmental sustainability which is in line with Government agenda.

Finally, on behalf of management and staff, I would like to express my sincere thanks to our Shareholders, Chairman, and Board Members for governing and supporting the operations of the Bank. I also would like to express my thankfulness to the government, National Bank of Cambodia, authorities, stakeholders, and customers for their trusts, supports, and cooperation toward the operations of the Bank.

Mr. Chea Phalarin

Chief Executive Officer

SBI LY HOUR Bank Plc. | Annual Report 2023



1.6 BOARD OF DIRECTORS

Mr. Shuzo Shikata

**Chairman of Board of Directors
and Shareholder's Representative**

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Mr. Shuzo Shikata has been appointed as Board Member and Executive Director of SBI LY HOUR Bank Plc. He is a shareholder's representative of SBI Holdings, Inc., Tokyo, Japan. Currently, he also serves as Vice Chairman of Tien Phong Commercial Bank in Hanoi, Vietnam. Mr. Shikata worked at MUFG Bank in Tokyo before he took his roles in Cambodia and Vietnam. As a leading expert in the field of corporate and investment banking, he has made very important contributions to strengthen good governance and management transparency of SBI LY HOUR Bank Plc.

With his modern and diversified managerial experience at foreign banks, he and SBI Holdings, Inc., are supporting SBI LY HOUR Bank in building and implementing its corporate strategy.

Mr. Shikata earned his bachelor's degree in Economics from Ritsumeikan University, Japan.

”



Oknha Ly Sopheap

**Member of Board of Directors and
Shareholder's Representative**

“

Oknha Ly Sopheap oversaw various critical positions in driving business as Executive Director, covering over daily operation to end users, supplies chain, sales activities and performance, services, support branches nationwide, strategic reseller and supplier relationship, ensuring flexibility in response to an increasingly demanding marketplace. Then he moved to Commercial Banking Division, responsible for strategic deposit management, lead and initiate public deposit collection from nil to USD500 million for 18 months from April 2020, a start of COVID-19, leading departments, such as Commercial, Leasing, Marketing, Digital, and Premier Banking. He holds various leadership level, such as the Chairman of LY HOUR Pay Pro, CEO of Ratanak Alangka Co Ltd, and General Manager of LY HOUR Exchange.

Moreover, he has intense experience in leading panel discussions both local and international plus more than 20 years in financial sector.

Oknha Ly Sopheap holds various degrees both local and International, especially honorable bachelor's degree in multi-media design from Huddersfield University of Manchester, UK in 2004.

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Mr. Makoto Miyazaki

Member of Board of Directors

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Mr. Makoto Miyazaki brings some twenty years of Senior Management experience at SBI Holdings, Inc. and its group companies, where he is currently Senior Managing Executive Officer at SBI Holdings, Inc. and is responsible for the Overseas Business Administration Department. Other senior positions include director, non-executive director, chairman, and president for various Group companies. He also holds board positions across certain groups and investment portfolio



companies. Mr. Miyazaki started his career with SBI Holdings as Chief Representative of the Beijing Representative Office from 2005 through 2012. He was then appointed Executive Officer to head the Overseas Business Administrative Department ("OBAD") of SBI Holdings. The OBAD is charged with managing the development of the Group's affiliated companies across various business lines, including fund management, corporate venture capital, and asset management in non-Japan markets including Germany, Hong Kong, Malaysia, People's Republic of China, Singapore, South Korea, Thailand, Philippine, United States, and Vietnam.

Mr. Miyazaki is an alumnus of Western Oregon University, USA (formerly, Western Oregon State College), where he obtained his Bachelor's Degree in Business.

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Mr. Eiichiro So

Member of Board of Directors

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Mr. Eiichiro So joined the Board member in December 2019. He has been with SBI Group for over 15 years and currently, he is Co-CEO, Senior Executive Vice President of SBI Investment Korea Co., Ltd., which is a listed venture capital firm in KOSDAQ (Korean Securities Dealers Automated Quotations), Chairman of SBI Royal Securities Plc.,



His more than 25 years of experience in investment banking and private equity, especially experiences in emerging markets (South Korea, Singapore, Vietnam, and Cambodia), with a focus on the financial sector (bank, securities, and private equity) have been contributed to the business development and managerial expertise of the bank. Previously, he was Vice President of Sumitomo Mitsui Banking Corporation, Director of Phnom Penh Commercial Bank, and Executive Director of SBI Ven Capital Pte. Ltd (Singapore), and Director of FPT Securities (Vietnam).

Mr. So holds an MBA from Hitotsubashi University, Graduate School of International Corporate Strategy (Japan), and a Bachelor of Accounting Department, Faculty of Commerce, Chuo University (Japan).

”

Neak Oknha Ly Sopheark

Member of Board of Directors

“

Born in 1978 in Kompong Cham province and appointed as Executive Director in January 2023, he is a dynamic and charismatic Cambodian businessman with more than 10 years of experiences in business management in Cambodia.

He has been expanding his business through various kinds of investments in many different sectors, significantly in the construction as well as financial

sectors. He has currently held key positions in the member companies of Ly Hour Group, such as a Vice President and the Chairman of Ly Hour Leasing Plc.

He has been devoting substantial efforts in strengthening private sectors by enabling steady and sustainable growth of local investments in the Kingdom of Cambodia.

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Mr. Ho Varabott

Independent Director

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Mr. Ho Varabott is currently Professor at CamEd Business School and Consultant in Sustainable Finance at UNESCAP-GGGI and brings over 20 years of extensive experience in the Financial Services industry, coupled with decade-long expertise in Board Governance across various sectors including Banking, Insurance, Renewable Energy, and Non-Profit Organizations, across Europe and Asia Pacific.

He was previously the Country Director at The Blue Circle and General Manager at the Association of Banks in Cambodia (IBF). He also worked in major European financial institutions such as Credit Suisse (12 years), Aberdeen Asset Management, AXA Insurance, and Banque Hottinguer.

He holds an MBA from the University of Chicago Booth School of Business (2012). Mr. Ho is a Certified European Financial Analyst (The European Federation of Financial Analyst Societies – EFFAS, 1997), and has been awarded a certificate for the Corporate Director Program (2020) at Harvard Business School and the title of “Senior Accredited Director” by The Singapore Institute of Directors (2024).

”



MS. WAN CHI NG

Independent Director

“

Ms. Wan Chi Ng is an experienced accountant skilled in finance, budgeting, and reporting. She has managed finance administration at Allnison Auditing and Consulting and lectured at CamEd Business School. With a background in auditing at PwC Montreal, she holds a graduate diploma in public accounting and speaks French, Cantonese, Mandarin, and English.

”



Mr. Khek Ravy

Independent Director

“

Mr. Khek Ravy has a diverse professional background that makes him a valuable member of the board of SBI LY HOUR Bank Plc. As an Independent Director, he brings a wealth of experience from his roles in both the government and private sectors, including his time as a Deputy Minister at the Ministry of Commerce in Cambodia.

In his current role at SBI LY HOUR Bank Plc, Mr. Khek Ravy chairs the Nomination and Remuneration Committee and is a member of the Audit and Risk and Oversight Committees, demonstrating his commitment to governance and oversight responsibilities.

Additionally, his positions as an Independent Director at Dai Ichi Life Insurance (Cambodia) Plc. and Chairman of RGL Equity (Siem Reap) Co. Ltd. showcase his leadership and strategic decision-making abilities in the financial and property development sectors.

Overall, Mr. Khek Ravy's extensive experience and expertise make him a valuable asset to the board of SBI LY HOUR Bank Plc, contributing to the bank's governance, risk management, and strategic direction.

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1.7 SENIOR MANAGEMENT



Mr. Chea Phalarin Chief Executive Officer

Mr. Chea Phalarin was appointed as a Chief Executive Officer (CEO) of SBI LY HOUR Bank Plc. in February 17, 2023. Prior to joining SBI LY HOUR Bank Plc., Mr. Phalarin served as the Chief Executive Officer (CEO) for more than 20 years at AMRET Microfinance Institution.

Furthermore, he has extended his leadership to board roles, including the Board of Director of AMRET, the Cambodia Microfinance Association (CMA), and various institutions, including the Rural Development Bank and Credit Bureau Cambodia.

Mr. Phalarin holds master's degree in business administration from Utara University of Malaysia and BBA in agricultural economics from the Economic Science Institute, in Phnom Penh.



Mr. Vidano Kernem Executive Officer

Mr. Vidano Kernem is a highly accomplished professional with a strong background in finance and management, enabling him to bring a unique perspective and a wealth of experience to his work. During his career spanning over two decades, he held several executive positions in multiple sectors, managing board relations, finance, administration, operations, and IT.

He joined SBI LY HOUR Bank Plc. in February 2023 as Executive Officer, after serving on its Board of Directors as Independent Director and Chairman of the Audit Committee since July 2020.

He holds a specialized master in Strategy and Operational Management, (ESCP Business School, in Paris) a postgraduate degree in International and Development Economics (University of Paris 1 Panthéon-Sorbonne) and a bachelor's degree in political sciences (major in Economics and Finance from IEP Grenoble)

With his extensive leadership and diverse professional experience, he is bringing his resolute dedication to contribute to accomplishing the Bank's Vision and Mission.



Mr. Mao Polo Deputy Chief Executive Officer

Mr. Polo Joined Ly Hour Microfinance Institution Plc., as Deputy Chief Executive Officer and Chief Risk Officer in 2012.

He was a scholarship student from the National University of Management. He graduated his Bachelor of Business Administration (BBA), majoring in Accounting and Finance in 1999. Then in 2004, he obtained a Master of Business Administration (MBA), majoring in General Management from Preston University, United State of America.

He got more than 20 years experiences in administrative management, human resource management, information technology, digital, accounting, finance, as well as credit portfolio and risk management across international non-governmental organizations and in banking sectors. Prior to this, he was a Credit Risk Manager with ANZ Royal Bank (Cambodia) Limited where he held the Credit Approval Discretion – CAD to approve loan request for a single customer up to USD 2 Million before promoting to Head of Retail Lending where he looked after the whole retail lending portfolio, including SMEs & Home Loans.



Mr. Him Seila Chief Retail Financial Service Officer

Mr. Seila has more than 20 years' experience, stepping up from a junior role as credit officer, to branch manager and to head of the business unit serving various leading commercial bank. Prior joining SBI LY HOUR Plc.'s senior executive team, Mr. Seila worked as management roles in Phillip bank, CIMB Bank Cambodia, and ANZ Royal Bank.

Mr. Seila has enriched experiences in business strategy formulation, sales and distribution, research and product development, driving a consumer lending business, and business-IT related projects.

He graduated from CIMB NTU universal banking program at Nanyang Technological University Singapore in 2019, and successfully completed the middle management banker program in Malaysia in 2016.

Mr. Seila obtained a master's degree in management from the National Institute of Business and a double bachelor's degree in marketing and computer science from the School of Business and Royal University of Phnom Penh, respectively.



Mr. Loy Sareth Deputy Chief Executive Officer

Mr. Sareth has more than 20 years of experience in banking and financial services. He joined SBI LY HOUR Bank Plc. as Chief Business Officer in late 2019 and then was promoted to be Deputy Chief Executive Officer in late March 2022. Before re-employing by SBI LY HOUR Bank Plc, he used to work in several senior executive roles in Cambodia Post Bank Plc, ANZ Royal Bank, AMRET Microfinance Institution, and UNDP.

He is a UK Chartered Global Management Accountant (CGMA) from Chartered Institute of Management Accountant (CIMA) and UK Chartered Banker (CB) finalist from Chartered Banker Institute (CBI). He is also a CMA member and a Certified Management Accountant, AMA, from Australia.

Furthermore, he holds an MBA in Financial Management from Royal University of Law and Economic (RULE) and a BA of accounting from Maharishi Vedic University.



Mr. Phat Reatana Chief of Internal Audit Officer

Mr. Phat Reatana joined Ly Hour Microfinance Institution as a Chief of Internal Audit Officer in June 2018. He graduated a Bachelor of Business Administration in Accounting from the National University of Management in Cambodia and obtained a Master of Business Administration in field of Finance at Charles Stuart University, Australia.

He has more than 20 years' experience in Microfinance Activities in one accredited MFI in Cambodia in various positions, such as an Internal Auditor, then was promoted to Head of Internal Audit in May 1999, appointed as Head of Risk Management and Compliance in May 2010. During this period, Mr. Reatana did very great achievement to set up the Internal Audit and Risk Management Functions in Institution.



Mr. Ros Sokha Digital Transformation Executive

Mr. Ros Sokha has over 20 years of banking experience. Mr. Sokha started his banking career at Union Commercial Bank running Visa Card Center implementing the first EMV (Europay, MasterCard and Visa) Platinum Card in the country. He later joined ANZ Royal in 2005 where he worked with regional project team to rollout electronic banking regional agenda transforming and modernizing the banking landscape. He was later seconded to ANZ Laos for cards and electronic banking transformation. He led and drove cards and digital banking at Foreign Trade Bank of Cambodia prior to joining Sathapana Bank as a Chief Digital Officer where he drove and led the aggressive transformation digital and card agenda.

Mr. Sokha graduated an MBA from Asian Institute of Technology, Thailand, and Ecole Supérieure de Commerce Nantes Atlantique (ESCNA) in France in 1999.



Mr. Ny Borat Chief Financial Officer

Mr. Ny Borat had more than 13 years of experience in audit of banking and financial institutions as well as other industries in Cambodia with KPMG Cambodia Ltd, in which he had spent 1.5 year working in KPMG Los Angeles Office, United State of America. He also had worked as the management consultant for the IFRS conversion projects, internal control assessment, credit risk modeling and financial projection due diligence for merger and acquisition (M&A) as well as for IPO purposes. He also worked in a senior executive role with primary responsibility related to client engagements, strategy setting, budgeting and financial projections, analytical financial report for executive managements and Board, etc. In terms of professional qualification, he holds a bachelor's degree in business administration (BA) from Build Bright University.

He has been awarded with the CFA Institute for the Investment Foundation in September 2021. He also is an ACCA member of the Association of Chartered Certified Accountant (ACCA), UK since 2018. Currently, he is perusing final level (3) of the Chartered Banker (CB) from the Chartered Banker Institute (CBI) and Asian Institute of Chartered Banker (AICB).



Mr. Teang Sreng Chief of Staff

Mr. Teang Sreng is a Chief of Staff of SBI LY HOUR Bank. He has more than 23 years of experience in various sectors especially in Banking and Financial Institution (BFIs). He works as human resource strategic and business partner and being a member of executive committee in Amret MDI, and Prince Bank for more than 15 years.

He is well-rounded in learning and development (L&D), human resource strategy, human resource management system (HRIS) and Learning Management System (LMS).

Mr. Sreng holds a Master of Business Administration major in general management (MBA) from Build Bright University, a Bachelor of Business Administration (BBA) in marketing from National University of Management and a Bachelor of Education (Bed.) in TEFL from Institute of Foreign Languages (IFL) of English Department.

He also attended Human Resources Executive (HR C suit) and Strategy Execution from Harvard Business School, Microfinance Management from Boulder and other various short and specialized training courses both local and international professional training academy.



Mr. Try Visal Acting Chief Risk Officer

Mr. Try Visal has more than 12 years' working experience in the commercial banking sector, internal audit, compliance, and risk management.

He graduated master's degree in accounting and finance from La Trobe University, Australia, bachelor's degree in finance and banking from National University of Management, and bachelor's degree in computer science from Royal University of Phnom Penh.

He has also been certified within key professions Certified Expert in Risk Management from Frankfurt School of Finance & Management, Germany, Advanced Certification in AML from International Compliance Association (ICA), the United Kingdom, and Regulatory Compliance from the Institute of Banking Finance (IBF), Cambodia.



The background of the slide features a blurred image of a business meeting. Several people in professional attire are visible, some standing and talking. The image is overlaid with a red-to-blue gradient that transitions from left to right. A solid red horizontal band is positioned across the middle of the image, containing the section header text.

1.8 HEADS OF DEPARTMENTS



Oung Ann
Deputy Chief, Business
Financial Services Officer



Ven Ronn
Deputy Chief, Retail Financial
Services Officer



Heng Pros
Deputy Chief, Retail Financial
Services Officer



May Sila
Head, Infrastructure and Support



Chea Heng
Head, Management Information
Systems and Analytics



Chea Seangly
Head, Credit



Pheng Phynith
Head, Premier Banking



Sok Kimsen
Head, Retail Loan



Heng Chanvirotha
Head, Retail Business Partnership



Khoeun Chantrea
Head, Branch Operations



Than Vitou
Head, Treasury



Oeurn Sopheakna
Head, Finance



Ngiem Phalmony
Head, Performance and
Core Banking Management



Sim Kimseng
Head, Branch Supervision



Chan Chinda
Head, International Payment



San Riphin
Head, Company Secretary



Sie Vichet
Head, Audit Quality Assurance



Touch Phea
Head, People Planning and
Performance Management



Chap Chamnap
Executive, Project Management



SAM MATHAI
Digital Executive



Chheang Sothol
Head, Digital Operation



Chea Chanleakhena
Head, Learning and Development



Srun Tola
Head, Compensation and Benefits



Chun Leng
Head, Administration



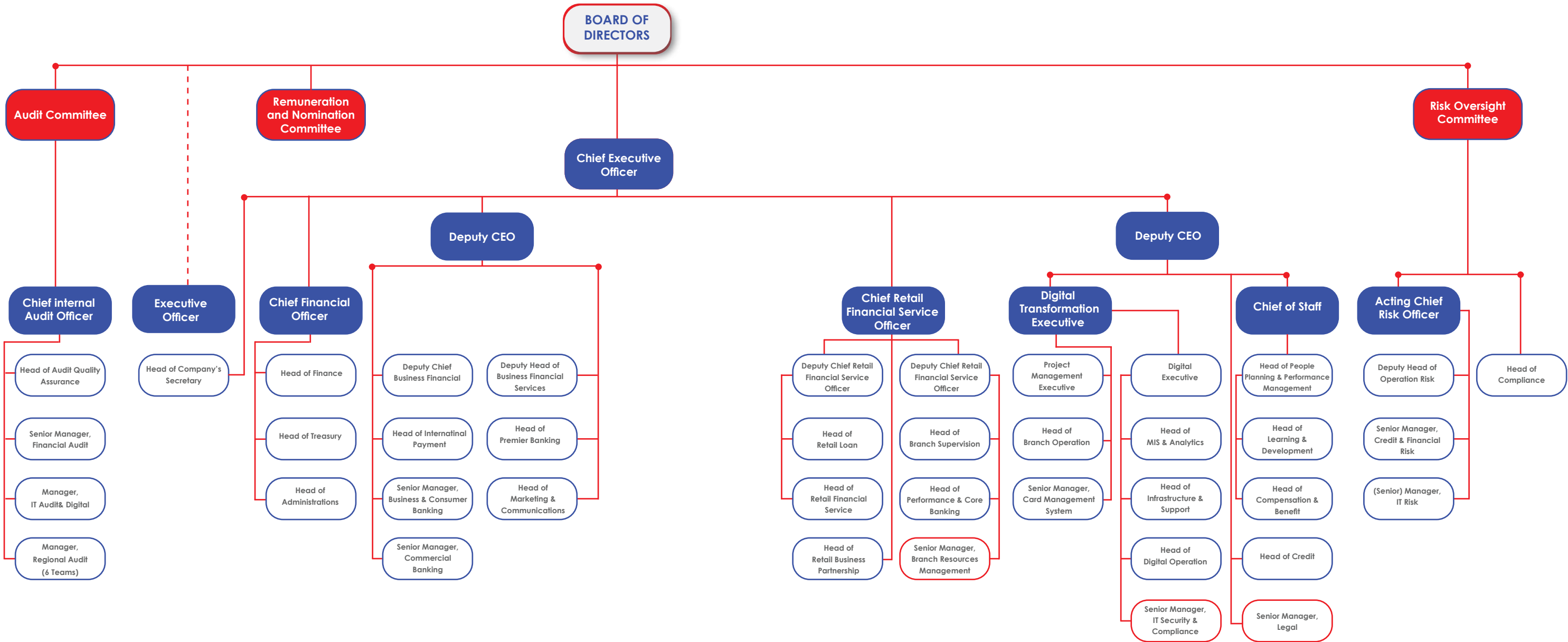
Kork Naren
Head, Compliance



Nang Kinal
Head, Marketing and Communications



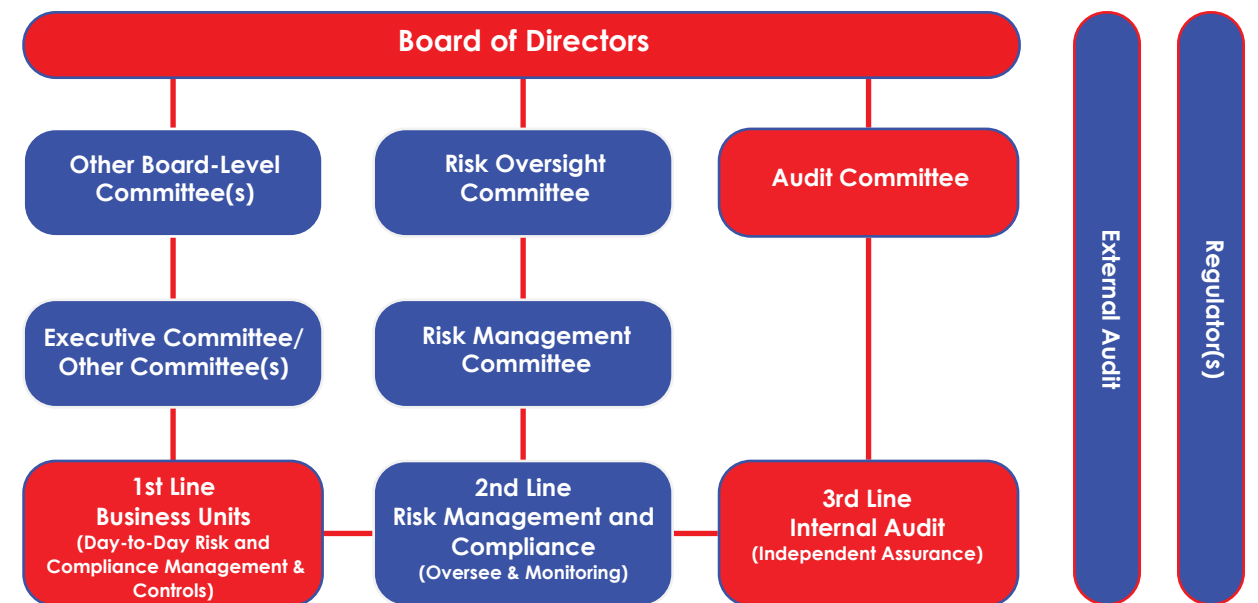
1.9 ORGANIZATIONAL STRUCTURE



1.10 RISK MANAGEMENT

Risk management plays an incredibly significant part within SBI LY HOUR Bank Plc., in which the management team is focusing and prioritizing because it is a catalyst that helps bring the whole institution towards success as well as maintaining its long-term sustainability. Therefore, to ensure that there is effective and efficient risk management, SBI LY HOUR Bank Plc. uses a key principle to early prevent any unexpected risk from happening.

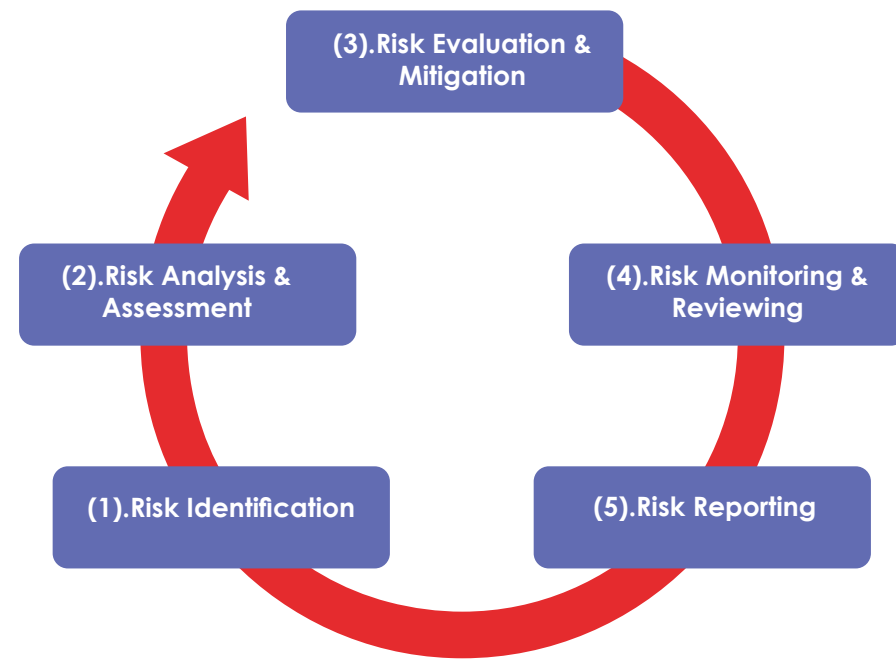
Technically, to ensure the best practice of risk management framework, SBI LY HOUR Bank Plc. has determined a clear scope of works and responsibilities; and segregated them into 3 core functional lines (The three lines of defenses).



1.10.1 RISK MANAGEMENT PROCESS

Ideally, the Risk Management Division (RMD) plays an active role in assisting the business units in identifying any risks involving with staff's implementation as well as processes and procedures of other relevant departments. After risks are identified then assessment will also be made to understand the possibility of occurrence and the impacts that may be affected. This step, RMD will help to ensure the consistency of risk identification, ensure proper and timely risk reporting, and risk monitoring by the institute.

Furthermore, to respond to its risks, the Bank has developed and applied the appropriate risk treatment approaches and plans to resolve and/or reduce the risk level to acceptable level, such as: risk mitigation, risk avoidance, risk sharing, and risk acceptance.



1.10.2 RISKS CLASSIFICATION AND MANAGEMENT

Credit Risk

Under the pressured global and local economic uncertainties resulted from the prolonged Ukraine-Russian war, immerging Israel's war, high interest rate hikes, and lower demands, the Bank could manage its Portfolio at Risk (PAR30+) at 2.54% in 2023 comparing the banking industry is more than 6%.

In 2024, the Bank continues strengthening its credit qualities and portfolios diversification by balancing and managing the risk appetites and tolerances. Additionally, the Bank improves implementing credit analytics models, conducting regular credit stress tests, and advancing monitoring and reporting tools. The Bank also will enhance the implementation of the Social, Environmental, and Governance (ESG) through its onboarded policy, procedure, and tools aligned with Cambodian Sustainable Finance Principles.

Operational Risk

Risks of loss arising from inadequate or failed internal processes, people, and systems or from external events. The operational risk management entails the establishment of clear operational risk management framework, roles, and responsibilities of the three lines of defenses, reporting line, and process improvement mechanism.

Various internal control policies, procedures, and tools including incidents management, Risk and Control Self-Assessment (RCSA), products/regulations risk assessments, frauds detections and monitoring etc. have been implemented and reviewed continually to address the operational risks of its banking business activities and to ensure effectiveness of its framework and implementation.

In 2024, the Bank continues strengthening the implementation of those internal controls and governance with enhanced operational risk management tools and dashboards.

Liquidity and Solvency Risk

The Bank closely manages its liquidity and capital by setting internal buffers exceeding regulatory requirements to ensure full compliance and a strong liquidity position. The Bank has maintained a healthy Liquidity Coverage Ratio (LCR) at 227.40% and Capital Adequacy Ratio (CAR) at 18.94% in 2023 which complied with both internal and regulatory limits. Other liquidity ratios have been set and monitored via key risk indicators including deposit concentrations, reserve requirements, cash positions, liquid assets, and loan to deposit ratio. The liquidity and solvency risks are being strictly monitored and oversight by the Asset-Liability Committee (ALCO) and Risk Oversight Committee (ROC), where the regular and on-going analysis and monitoring are also performed by in-charged departments.

Interest Rate Risk

Interest rate risk refers to the volatility in net interest income because of changes in the levels of interest rate and shifts in the composition of the assets and liabilities. The exposure to interest rate risk is related primarily to loans, customer deposits, and borrowings. The Bank has closely and regularly monitor and analyze interest rate movements in the market through an adequate and reliable information on market, banking industry, NBC monetary policy, overseas interest rate policy from US Federal Reserve, European Central Bank, and regional central banks. To be proactive in interest rate risk management, the Bank has regularly performed repricing stress test and report to the Board of Directors for information or decision.

Other Risks

Other risks are referred to the risk arising from adverse business decisions or improper and/or inappropriate implementation of those decisions as well as adverse events to the Bank. The risks include IT risk, FX risk, reputation risk, legal risk, and compliance risk. The Bank has taken these risks into account for prudently monitoring and evaluating through key risk indicators which has been approved by the Board of Directors.

1.10.3 COMPLIANCE

This department is directly oversighted by the Risk Oversight Committee and the Board of Directors, and it is driven by two main functions: Regulatory and AML/CFT/PF Compliances.

1. For Regulatory Compliance, the risk assessments, risk-based approaches, on branches levels have been applied and implemented in which core scopes of Whistle Blowing, Customer Complaints, and Reporting are included.
2. The main objective of AML/CFT/PF compliance is to ensure that the Bank could prevent, detect, and report any suspicions related to Money Laundering/Financial Terrorism/Proliferation Financing to the regulators.

AML/CFT/PF frameworks have been approved by the Board of Directors, in which the Bank has embedded and implemented the Daily Transaction Monitoring System and programs such as KYC, CDD/ECDD, and Sanctions - applied to all business relationships within the Bank, detecting, monitoring, escalation, and reporting.

1.11 HUMAN RESOURCES

Human Resources Achievements

In fiscal year 2023, Human Resources remained committed to fostering a high-performance culture, employee development, and continuous improvement. To achieve these goals, the Bank developed a strong corporate culture aimed at making SBI LY HOUR Bank Plc. a comfortable and inclusive workplace where employees can connect, grow, and succeed together.

HR Digitization for Operational Excellence

Aligned with the commitment to continuous improvement and operational excellence, Human Resources continued its journey towards HR digitization. This involved streamlining various processes related to the employee lifecycle, payroll services, workforce data management, recruitment, and performance management through HRIS and a Learning Management System (LMS). These digital tools have enabled Human Resources to provide convenient and speedy services to all employees.

Investing in Employee Learning and Development

Recognizing employees as invaluable assets and key drivers of success, the Bank actively promotes a culture of ongoing learning. This approach supports employees in upskilling and reskilling to ensure they can effectively perform their current roles and adapt to the changing work environment and technological advancements. The Bank utilizes various approaches to achieve this, including:

- On-the-job experiences
- Induction programs
- Learning from colleagues
- Formal internal and external training programs, including mentoring and coaching programs.

As a result, in fiscal year 2023, there were 281 internal training sessions conducted for 17,274 participants. These sessions covered various key topics such as:

- Leadership
- Corporate Culture
- HR for Non-HR Staff
- Performance Management
- Effective Selling Skills

- Customer Experience
- Code of Conduct
- IT Security Awareness
- Business Continuity Plan
- Operational Risk Awareness

In addition to these internal training courses, the Bank also sent 229 employees to participate in 18 courses facilitated by the Institute of Banking and Finance (IBF) under the Association of Banks in Cambodia (ABC). These courses covered topics including:

- Fundamental Risk Management
- Responsible Lending Certification
- Regulatory Compliance
- The Roles of Governance in Ensuring Commitment and Effective Implementation of Client Protection in Banks and Financial Institutions (for CEOs and Chairs)
- Advanced Capacity Building Training (ESG Disclosure, Business & Economy Talk on Digital Banking)
- Occupational Health and Safety

On top of the achievements highlighted above, Human Resources has played a key role in raising awareness of occupational health and safety. The health and well-being of employees are a top priority for the Bank. Every new employee is required to attend an induction program, where one of the main topics is employee health and safety.

Furthermore, the Bank actively encourages participation in sports activities such as cycling, soccer, and marathons. These initiatives demonstrate the Bank's strong commitment to the health, safety, and well-being of its employees.

1.12 CORPORATE SOCIAL RESPONSIBILITY

SBI LY HOUR Bank Plc. believes that in addition to the Bank's ongoing operations, social and charitable activities are the important part of focusing on the community. The Bank aims to play a role as a Cambodian citizen in our society, which is a good factor for the common interest and growth of the country, including loan products with all types of loan sizes as needed to help families who need micro to bigger loan amounts.

In particular, the bank provides a favorable study loan for young people who wish to study their favorite skills in college, because the education sector plays an important role in contributing to the development of family finances and the national economy. In addition, bank staff in the community act as family and business financial advisors through the proper use of loans with specific purposes and the habit of saving money to achieve their dreams and solve unknown problems in advance, such as savings for emergencies, birth-giving, children's education, business expansion, and buying essential household items.

The Bank recognizes that shared responsibility for social work is not only a good thing but also a positive complement to the business that brings long-term growth and resilience. All of these are social and charitable activities that the Bank participates in through donations and sponsorships, such as:

- Participated in a marathon charity program initiated by Ly Hour Group under the theme "Journey to Humanity" to raise funds for Kantha Bopha Hospital in Phnom Penh.
- "Cycling for Friendship and Employee Health" event to promote the healthy life of employees and strengthen team solidarity.
- Participated with the National Blood Transfusion Center (NBTC) in organizing the "World Blood Donor Day" event in the context of "Blood donation, plasma donation, we can do many times to save lives".
- Distributed T-shirts to fitness enthusiasts to encourage community participation in gym activities and to celebrate International Children's Day.
- Joined other charity activities with the National Bank of Cambodia, the Association Bank of Cambodia, the Cambodia Microfinance Association, and many other organizations and associations.

SBI LY HOUR Bank Plc. is committed to making more positive impacts on society and will continue supporting social and charity causes that promote health, education, and well-being for Cambodians across the country.



2

PRODUCTS AND SERVICES

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2. PRODUCTS AND SERVICES

We offer a comprehensive suite of banking products and services tailored to both individual and business needs. Beyond traditional credit and savings accounts, we provide innovative digital solutions, secure money transfer services, and flexible installment options. Our commitment is to deliver the highest quality and most dependable banking experience for our valued customers.

2.1 CREDIT PRODUCTS

SBI LY HOUR Bank recognizes the competitive landscape of the financial sector. To effectively serve all client segments, we have developed a diverse portfolio of credit products. These products cater to individuals in the public sector, enterprises, private companies, and even those already affiliated with other financial institutions. In addition to these credit solutions, we offer a range of competitive offers to attract and retain customers which are list below:

- Personal and Small loan
 - Student Loan
 - Nano Loan
 - Nano Plus Loan
 - Small and Micro Loan
 - Small and Medium sized enterprise Loan
 - Mortgage
- Commercial Loan:
 - Business term loan
 - Overdrafts
 - Trade Finance

2.2 LEASING

Leasing is a financing option that allows a customer to acquire temporary use of an asset in exchange for periodic payments. Unlike a loan where ownership is transferred upon full payment, leasing offers a path to ownership at the end of the agreement term, typically for an additional fee. The customer, known as the lessee, has control and use of the asset throughout the lease period, with initial payments potentially including a down payment or no down payment at all. These payments and the lease term are established in a contract outlining the specific conditions and obligations of both parties.

- Moto Leasing
- Specialized Machinery Leasing

2.3 DEPOSIT PRODUCTS & SERVICES

SBI LY HOUR Bank Plc. has a whole range of deposit products designed to benefit every sector of business in Cambodia community. The following products and services are specially created to suit the needs of our clients in their every banking need with easy payment of funds. Payment can be made via mobile app, cash, and cheque both domestically and internationally. Most interestingly, the accounts are eligible for interest rate which will be accrued daily.

Deposit Product Milestone

- Current Account
- Savings Account
- Growing Plan Account
- Future Plan Account
- Fixed Deposit Account

2.4 PREMIER BANKING PRODUCTS AND PRIVILEGES

Enjoy more privilege, privacy, and comfortable environment to discuss your financial needs and banking matters with your Premier Relationship Manager.

Enjoy complimentary espresso café, latté, and Wi-Fi in a relaxing atmosphere. Access any of these six Premier Banking Centers at your convenience at these SBI LY HOUR branches such as:

- SBI LY HOUR 7 Makara
- SBI LY HOUR Chamkar Mon
- SBI LY HOUR Tuol Kork
- SBI LY HOUR Chbar Ampov (2)
- SBI LY HOUR Pur Senchey
- SBI LY HOUR Russey Keo



Prestige Banking Centre



Dedicated Relationship Manager



Dedicated Counter



Digital Banking Support

2.5 REMITTANCE

2.5.1 SBI LY HOUR BANK CHEQUE

With SBI LY HOUR Bank Plc., you can use Cheque, Banker's Cheque, Certified Cheque and, Nostro Cheque with lower price and clearing cross another local bank.

2.5.2 LOCAL TRANSFER

The benefits of using "Local Transfer" with our bank are convenient, fast, effective and reliabilities. The initiative taken by our bank in collaboration with all the banks in Cambodia allows you to transfer your funds instantly from your SBI LY HOUR Bank account to other banks across the country.

2.5.3 FAST PAYMENT

The benefits of using "FAST PAYMENT " with our bank are convenient, real-time transaction, effective and reliabilities. The initiative taken by our bank in collaboration with all the banks in Cambodia allows you to transfer your funds instantly from your SBI LY HOUR Bank account to other Banks/MDI across the country.

2.5.4 SWIFT INTERNATIONAL TRANSFER

With Swift International Transfers of reliable remittance services, you can experience a safe, easy, and fast remit at a relatively low fee. This service is available in all our branches across the country. With SWIFT transfers, your funds will be transferred directly to the beneficiary's bank account quickly and securely.

CORRESPONDENT BANK'S NAME

Transfer fund from/to SBI LY HOUR Bank Plc. account in worldwide with currency 28 currencies will execute via our Correspondent Bank and Bank Partner which can be used to facilitate the payments to and from SBI LY HOUR Bank accounts:

No.	CURRENCY	CORRESPONDENT BANK'S NAME	SWIFT CODE
1	THB/USD	KASIKORN BANK PUBLIC COMPANY LIMITED, THAILAND	KASITHBK
2	VND/USD	VIETCOM BANK, VIETNAM	BFTVVNVX
3	SGD/USD	CIMB, SINGAPORE	CIBBSGSG
4	CNY/USD	ZHEJIANG CHOUZHOU COMMERCIAL BANK, CHINA	CZCBCN2X

No.	CURRENCY	BANK PARTNER'S NAME	SWIFT CODE
1	MYR	RHB, MALAYSIA	RHBBMYKL
2	23 CURRENCIES	MAYBANK, CAMBODIA	MBBEKHPP

2.5.5 RIPPLE INTERNATIONAL TRANSFER

With Ripple International Transfers services, you can experience a safe, easy, and quick remit at relatively low fee. Your funds will be transferred directly to the beneficiary's bank account in less than one hour.

CORRESPONDENT BANK'S NAME

Transfer of funds to Vietnam in VND/USD currency will execute via our Correspondent Bank which can be used to facilitate the payments to and from SBI LY HOUR Bank accounts.

No.	CURRENCY	CORRESPONDENT BANK'S NAME	SWIFT CODE
1	VND/USD	TIENPHONG COMMERCIAL JOINT STOCK BANK VIETNAM (TPBANK), VIETNAM	TPBVVNVX

2.5.6 NATIONAL SOCIAL SECURITY FUND (NSSF)

National Social Security Fund is the only operating institution that operates the social security system for pensions, health care, occupational risk, and unemployment, and is a public administrative institution established by Royal Decree as well as a legal entity of public law and with an autonomous budget. Under the Technical Guardian of the Ministry of Labor and Vocational Training and under the Financial Guardian of the Ministry of Economy and Finance.
Customer can pay tuition fee easily, fast and securely via SBI LY HOUR's branch offices







DIGITAL BANKING

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3.1 ATMs

SBI LY HOUR Banks's ATM is a one-stop-shop machine which allows you to perform abundant financial transactions in minutes and given our extensive ATM network that offers you instant access to your accounts at any time. SBI LY HOUR Banks's ATM allows you to complete the basic cash and card transactions 24/7 without the support of a teller:

Location / Self Service Banking ATM 24/7

-  Cash Withdrawal / Cash Deposit - KHR and USD
-  Account Balance Inquiry
-  Change the Card PIN
-  Print a Mini Statement



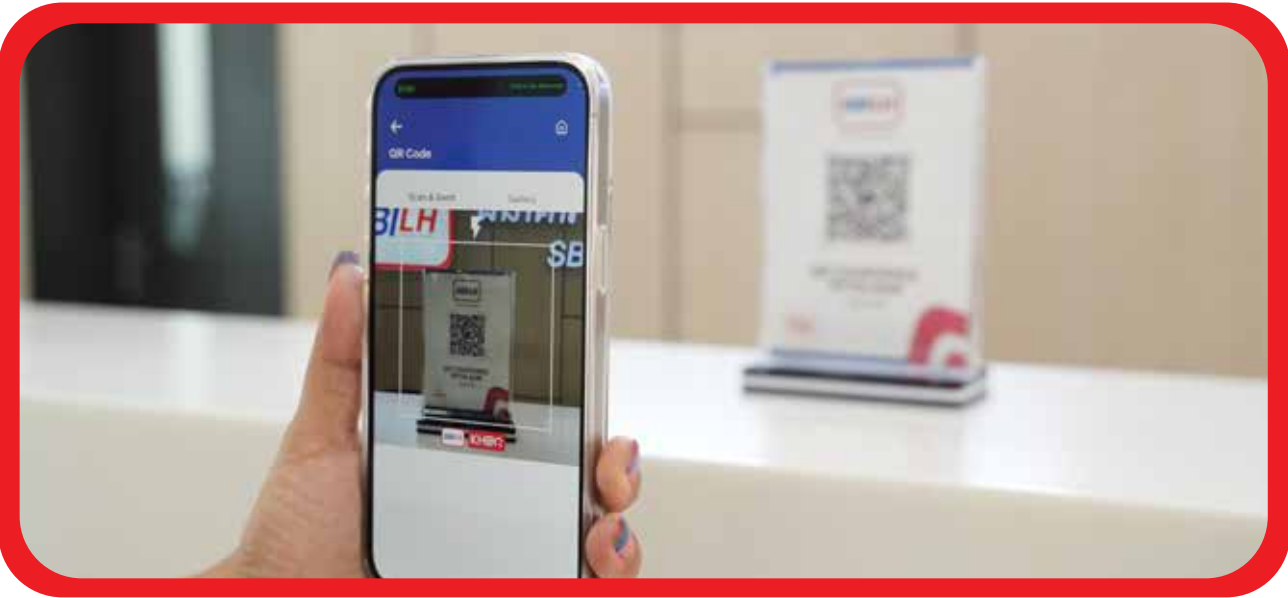
3.2 MOBILE BANKING

SBI LY HOUR Mobile App is for the customers who want to have around-the-clock access to their accounts on the go and a mobile banking application that caters to all Cambodians and your ever-reliable mobile banking companion. Designed to meet your needs and help you manage your finances efficiently.



3.3 QR COUNTER

You can now visit our branches to perform the cash deposit or withdrawal seamlessly without any paperwork, any signatures required, by just simply log on to our SBI LY HOUR Mobile App and scan our KHQR place on the counter to initiate the transaction. Our teller will operate and serves your needs.



3.4 SBI LY HOUR BANK'S CARDS

SBI LY HOUR Bank Card, a high-end card, will offer a wide range of experiences and benefits designed with perfection only for customers which included of highest security, privacy, and exclusive access to airports, hotels, restaurants and more around the world.

BENEFITS FOR VISA CARD PRODUCTS

- The CSS card can be operated at ATMs in KHR and / or USD with the lowest service fees nationwide.
- It is convenient for customers to access the worldwide Visa network wherever Visa is accepted.
- Make payment or purchase via POS and online.
- Withdraw cash from over two million ATMs worldwide.
- Convenient and Secure online payments with 3DS latest technology.
- SMS notification on the transactions.
- Enjoy exciting promotions at VISA participated merchant program worldwide.
- Transaction summary on SBI LY HOUR Mobile App.
- Accessible to over 1,300 locations worldwide.
- Travel Insurance coverage up to USD 1 million.
- Cash back up to 1%.
- More convenient and secure by carrying less cash.





FINANCIAL STATEMENTS

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4.1 BOARD OF DIRECTORS' REPORT

The Board of Directors (the Directors) hereby submits their report together with the audited financial statements of SBI LY HOUR BANK PLC. (the Bank) for the year ended 31 December 2023.

PRINCIPAL ACTIVITIES

The Bank's objective is to provide any or all commercial banking business to individuals, SMEs, companies and corporations in general as a contribution to socio-economic development in Cambodia and elsewhere as conducted by all commercial banks internationally. The aim is to help Cambodia, Cambodian businesses and people to improve the living standard and grow the business by providing highly professional, technologically advanced banking services and affordable financing.

The Bank has the following major business activities:

- a. Transactions of banking activities through the provision of banking services; and
- b. Other business activities deemed appropriate for the Bank and in accordance with the regulations of the National Bank of Cambodia.

FINANCIAL PERFORMANCE

The financial performance of the Bank for the year is set out in the statement of profit or loss and other comprehensive income on page 65.

No dividends were declared or paid during the year.

STATUTORY CAPITAL

During the year, the Bank increased its share capital from US\$75,000,000 to US\$100,000,000 by contribution in cash.

There were no changes in the shareholders and shareholding structure of the Bank during the year.

BAD AND DOUBTFUL LOANS AND ADVANCES

Before the financial statements of the Bank were drawn up, the Directors took reasonable steps to ascertain that action had been taken in relation to the writing off of bad loans 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 financial statements of the Bank inadequate to any material extent.

ASSETS

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

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

CONTINGENT AND OTHER LIABILITIES

At the date of this report, there is:

- (a) no charge on the assets of the Bank which has arisen since the end of the financial year which secures the liabilities of any other person, and
- (b) no contingent liability in respect of 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 Bank has become enforceable or is likely to become enforceable within a period of twelve months after the end of the financial year which, in the opinion of the Directors, will or may have a material effect on the ability of the Bank to meet its obligations as and when they become due.

CHANGE OF CIRCUMSTANCES

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

ITEMS OF AN UNUSUAL NATURE

The results of the operations of the Bank for the financial year were not, in the opinion of the Directors, materially affected by any items, transactions or events 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 items, transactions, or events of a material and unusual nature likely, in the opinion of the Directors, to substantially affect the results of the operations of the Bank for the year in which this report is made.

THE BOARD OF DIRECTORS

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

Mr. Shuzo Shikata	Chairman (appointed on 20 January 2023)
Lok Neak Oknha Ly Hour	Chairman (up to 20 January 2023)
Mr. Makoto Miyazaki	Member
Mr. Eiichiro So	Member
Neak Oknha Ly Sopheark	Member (appointed on 20 January 2023)
Oknha Ly Sopheap	Member
Mr. Khek Ravy	Independent member
Mr. Ho Varabott	Independent member
Ms. Wan Chi Ng	Independent member (appointed on 3 May 2023)
Mr. Kernem Vidano	Independent member (up to 3 May 2023)

THE DIRECTORS' RESPONSIBILITIES IN RESPECT OF THE FINANCIAL STATEMENTS

The Directors are responsible for ascertaining that the financial statements present fairly, in all material respects, the financial position of the Bank as at 31 December 2023 and of its financial performance and its cash flows for the year then ended in accordance with the Cambodian International Financial Reporting Standards (CIFRS).

In preparing these 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 financial statements.
- iii) maintain adequate accounting records and an effective system of internal controls.
- iv) prepare the financial statements on the going concern basis unless it is inappropriate to assume that the Bank will continue operations in the foreseeable future; and
- v) effectively control and direct the Bank in all material decisions affecting its operations and performance and ascertain that such have been properly reflected in the financial statements.

The Directors confirm that the Bank has complied with the above requirements in preparing the financial statements.

APPROVAL OF THE FINANCIAL STATEMENTS

The accompanying financial statements, together with the notes thereto, which present fairly, in all material respects, the financial position of the Bank as of 31 December 2023 and the financial performance and cash flows of the Bank for the year then ended in accordance with the Cambodian International Financial Reporting Standards, were approved by the Board of Directors.

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



Mr. Shuzo Shikata
Chairman of Board of Directors
and Shareholder Representative

Phnom Penh, Kingdom of Cambodia
27 March 2024

4.2 INDEPENDENT AUDITOR'S REPORT

TO THE SHAREHOLDERS OF SBI LY HOUR BANK PLC.

OUR OPINION

In our opinion, the financial statements present fairly, in all material respects, the financial position of SBI LY HOUR BANK PLC. (the Bank) as of 31 December 2023, and its financial performance and its cash flows for the year then ended in accordance with Cambodian International Financial Reporting Standards (CIFRS).

What we have audited

The Bank's financial statements comprise:

- the statement of financial position as of 31 December 2023;
- the statement of profit or loss and other comprehensive income for the year then ended.
- the statement of changes in equity for the year then ended.
- the statement of cash flows for the year then ended; and
- the notes to the financial statements, which include material accounting policy information and other explanatory information.

BASIS FOR OPINION

We conducted our audit in accordance with Cambodian International Standards on Auditing (CISAs). Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion

INDEPENDENCE

We are independent of the Bank in accordance with the International Code of Ethics for Professional Accountants (including International Independence Standards) issued by the International Ethics Standards Board for Accountants (IESBA Code) and the ethical requirements of the Kampuchea Institute of Certified Public Accountants and Auditors' Code of Ethics for Certified Public Accountants and Auditors (KICPAA Code) that are relevant to our audit of the financial statements in Cambodia. We have fulfilled our other ethical responsibilities in accordance with the IESBA Code and the ethical requirements of the KICPAA Code.

OTHER INFORMATION

Management is responsible for the other information. The other information obtained at the date of this auditor's report are the directors' report and the supplementary financial information required by the National Bank of Cambodia but do not include the financial statements and our auditor's report thereon.

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

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

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

RESPONSIBILITIES OF MANAGEMENT AND THOSE CHARGED WITH GOVERNANCE FOR THE FINANCIAL STATEMENTS

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

In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Bank's financial reporting process.

AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with CISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

For PricewaterhouseCoopers (Cambodia) Ltd.



By Lang Hy
Partner

Phnom Penh, Kingdom of Cambodia
27 March 2024

4.3 STATEMENT OF FINANCIAL POSITION

As at 31 December 2023

		31 December 2023		31 December 2022	
	Notes	US\$	KHR'000	US\$	KHR'000
ASSETS					
Cash on hand	4	14,884,395	60,802,754	15,447,008	63,595,332
Deposits and placements with the central bank	5	52,785,956	215,630,630	36,906,291	151,943,200
Deposits and placements with other banks	6	36,655,167	149,736,357	8,418,665	34,659,644
Loans and advances at amortised cost	7	712,746,182	2,911,568,153	659,025,593	2,713,208,366
Statutory deposits with the central bank	8	55,425,189	226,411,897	45,542,153	187,497,044
Right-of-use assets	9	10,209,860	41,707,278	11,656,158	47,988,402
Property and equipment	10	8,866,156	36,218,247	10,902,482	44,885,518
Intangible assets	11	6,904,825	28,206,210	4,531,437	18,655,926
Deferred tax assets	12	-	-	51,735	212,993
Other assets	13	5,393,379	22,031,953	5,684,953	23,404,952
TOTAL ASSETS		903,871,109	3,692,313,479	798,166,475	3,286,051,377
LIABILITIES AND EQUITY					
LIABILITIES					
Deposits from customers	14	547,451,217	2,236,338,221	478,796,512	1,971,205,240
Deposits from other financial institutions	15	117,993,757	482,004,497	129,520,192	533,234,630
Debt securities in issue	16	-	-	15,117,372	62,238,221
Borrowings	17	55,767,691	227,811,018	34,502,289	142,045,924
Subordinated debts	18	47,901,358	195,677,047	36,451,260	150,069,837
Lease liabilities	9	10,830,941	44,244,394	11,991,283	49,368,112
Provision for employee benefits	19	77,931	318,348	93,561	385,191
Current income tax liabilities	31(a)	167,415	683,890	653,712	2,691,332
Deferred tax liabilities	12	559,803	2,286,795	-	-
Other liabilities	20	7,381,051	30,151,593	3,685,960	15,175,097
TOTAL LIABILITIES		788,131,164	3,219,515,803	710,812,141	2,926,413,584
EQUITY					
Share capital	21	100,000,000	405,803,935	75,000,000	303,053,935
Legal reserves	22	646,023	2,638,401	476,743	1,942,660
Regulatory reserves	23	11,550,323	47,151,959	9,110,763	37,125,367
Retained earnings		3,543,599	14,418,491	2,766,828	11,225,963
Other reserves		-	2,784,890	-	6,289,868
TOTAL EQUITY		115,739,945	472,797,676	87,354,334	359,637,793
TOTAL LIABILITIES AND EQUITY		903,871,109	3,692,313,479	798,166,475	3,286,051,377

"It is an extracted report, and it should be read in conjunction with the full audited financial statements."

4.4 STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For The Year Ended 31 December 2023

	Notes	31 December 2023		31 December 2022	
		US\$	KHR'000	US\$	KHR'000
Interest income	24	81,431,709	334,684,324	70,911,943	289,817,111
Interest expense	24	(46,269,854)	(190,169,100)	(34,695,437)	(141,800,251)
Net interest income	24	35,161,855	144,515,224	36,216,506	148,016,860
Fee and commission income	25	690,898	2,839,591	124,169	507,479
Fee and commission expense	25	(1,079,733)	(4,437,703)	(915,635)	(3,742,200)
Net fee and commission expense	25	(388,835)	(1,598,112)	(791,466)	(3,234,721)
Other income	26	1,040,309	4,275,670	1,188,863	4,858,883
Credit impairment losses	27	(2,667,474)	(10,963,318)	(1,303,777)	(5,328,537)
Other gains/(losses) – net		418,480	1,719,953	(386,383)	(1,579,147)
Net other operating losses		(1,208,685)	(4,967,695)	(501,297)	(2,048,801)
Expenses					
Personnel expenses	28	(17,451,739)	(71,726,647)	(17,529,559)	(71,643,308)
Depreciation and amortisation charges	29	(5,104,550)	(20,979,701)	(4,370,410)	(17,861,866)
Other operating expenses	30	(6,091,881)	(25,037,631)	(6,129,425)	(25,050,960)
		(28,648,170)	(117,743,979)	(28,029,394)	(114,556,134)
Profit before income tax		4,916,165	20,205,438	6,894,349	28,177,204
Income tax expenses	31(b)	(1,530,554)	(6,290,577)	(1,546,406)	(6,320,161)
Profit for the year		3,385,611	13,914,861	5,347,943	21,857,043
Other comprehensive income:					
Items that will not be reclassified to profit or loss					
Currency translation differences		-	(3,504,978)	-	3,686,714
Other comprehensive income for the year, net of tax		-	(3,504,978)	-	3,686,714
Total comprehensive income for the year		3,385,611	10,409,883	5,347,943	25,543,757
Profit attributable to:					
Owners of the Bank		3,385,611	13,914,861	5,347,943	21,857,043
Total comprehensive income attributable to:					
Owners of the Bank		3,385,611	10,409,883	5,347,943	25,543,757

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4.5 STATEMENT OF CHANGES IN EQUITY

For The Year Ended 31 December 2023

	Share capital		Legal reserves		Regulatory reserves		Retained earnings		Other reserves		Total	
	US\$	KHR'000	US\$	KHR'000	US\$	KHR'000	US\$	KHR'000	US\$	KHR'000	US\$	KHR'000
Balance at 1 January 2022	75,000,000	303,053,935	209,345	849,804	4,970,662	20,204,774	1,826,384	7,382,369	-	2,603,154	82,006,391	334,094,036
Profit for the year	-	-	-	-	-	-	5,347,943	21,857,043	-	-	5,347,943	21,857,043
Other comprehensive income – currency translation differences	-	-	-	-	-	-	-	-	-	3,686,714	-	3,686,714
Total comprehensive income for the year	-	-	-	-	-	-	5,347,943	21,857,043	-	3,686,714	5,347,943	25,543,757
Transactions recognized directly in equity:												
Transfer to legal reserves (Note 22)	-	-	267,398	1,092,856	-	-	(267,398)	(1,092,856)	-	-	-	-
Transfer to regulatory reserves (Note 23)	-	-	-	-	4,140,101	16,920,593	(4,140,101)	(16,920,593)	-	-	-	-
	-	-	267,398	1,092,856	4,140,101	16,920,593	(4,407,499)	(18,013,449)	-	-	-	-
Balance at 31 December 2022	75,000,000	303,053,935	476,743	1,942,660	9,110,763	37,125,367	2,766,828	11,225,963	-	6,289,868	87,354,334	359,637,793
Balance at 1 January 2023	75,000,000	303,053,935	476,743	1,942,660	9,110,763	37,125,367	2,766,828	11,225,963	-	6,289,868	87,354,334	359,637,793
Profit for the year	-	-	-	-	-	-	3,385,611	13,914,861	-	-	3,385,611	13,914,861
Other comprehensive income – currency translation differences	-	-	-	-	-	-	-	-	-	(3,504,978)	-	(3,504,978)
Total comprehensive income for the year	-	-	-	-	-	-	3,385,611	13,914,861	-	(3,504,978)	3,385,611	10,409,883
Transactions recognized directly in equity:												
Additional paid-up capital (Note 21)	25,000,000	102,750,000	-	-	-	-	-	-	-	-	25,000,000	102,750,000
Transfer to legal reserves (Note 22)	-	-	169,280	695,741	-	-	(169,280)	(695,741)	-	-	-	-
Transfer to regulatory reserves (Note 23)	-	-	-	-	2,439,560	10,026,592	(2,439,560)	(10,026,592)	-	-	-	-
	25,000,000	102,750,000	169,280	695,741	2,439,560	10,026,592	(2,608,840)	(10,722,333)	-	-	25,000,000	102,750,000
Balance at 31 December 2023	100,000,000	405,803,935	646,023	2,638,401	11,550,323	47,151,959	3,543,599	14,418,491	-	2,784,890	115,739,945	472,797,676

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4.6 STATEMENT OF CASH FLOWS

For The Year Ended 31 December 2023

		31 December 2023		31 December 2022	
	Notes	US\$	KHR'000	US\$	KHR'000
Cash flows from operating activities					
Cash used in operations	33	(27,184,008)	(111,726,274)	(39,302,296)	(160,666,741)
Interest received		79,849,066	328,179,661	69,390,708	283,599,824
Interest paid		(41,808,043)	(171,831,057)	(29,544,628)	(120,748,895)
Income tax paid	31	(1,405,313)	(5,775,836)	(1,653,219)	(6,756,706)
Seniority paid	19	(912,987)	(3,752,377)	(721,450)	(2,948,566)
Net cash generated from/(used in) operating activities		8,538,715	35,094,117	(1,830,885)	(7,521,084)
Cash flows from investing activities					
Deposits and placements with other banks - maturity more than three months		5,000,000	20,550,000	(5,000,000)	(20,435,000)
Negotiable certificate of deposits		(6,681,394)	(27,460,529)	(3,818,606)	(15,606,643)
Capital guarantee deposits		(2,500,000)	(10,275,000)	-	-
Purchases of property and equipment	10	(1,023,322)	(4,205,853)	(3,568,083)	(14,582,755)
Purchases of intangible assets	11	(2,352,498)	(9,668,767)	(1,617,064)	(6,608,941)
Proceed from disposal of property and equipment		2,472	10,160	-	-
Net cash used in investing activities		(7,554,742)	(31,049,989)	(14,003,753)	(57,233,339)
Cash flows from financing activities					
Proceeds from issuance of share capital	21	25,000,000	102,750,000	-	-
Proceeds from debt securities in issue	16	-	-	15,000,000	61,305,000
Repayments of debt securities in issue	16	(15,000,000)	(61,650,000)	(15,000,000)	(61,305,000)
Proceeds from borrowings	17	59,986,423	246,544,199	42,566,992	173,971,296
Repayments of borrowings	17	(38,804,137)	(159,485,003)	(39,573,150)	(161,735,464)
Proceeds from subordinated debts	18	20,000,000	82,200,000	10,000,000	40,870,000
Repayments of subordinated debts	18	(8,613,139)	(35,400,001)	(6,624,093)	(27,072,668)
Principal element of lease payments		(1,792,549)	(7,367,376)	(1,641,157)	(6,707,409)
Net cash generated from financing activities		40,776,598	167,591,819	4,728,592	19,325,755
Net increase/(decrease) in cash and cash equivalents		41,760,571	171,635,947	(11,106,046)	(45,428,668)
Cash and cash equivalents at beginning of the year		51,976,033	213,985,328	63,082,079	256,996,390
Currency translation differences		-	(2,707,248)	-	2,417,606
Cash and cash equivalents at end of the year		32	93,736,604	51,976,033	213,985,328

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BRANCH NETWORKS

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5.1 BRANCHES



1 Head Office



25 City and Provinces



49 Branch Offices

Branch Address

7 Meakkakra Branch

Building 219, Street 128&169, Sangkat Mittapheap,
Khan Prampir Meakkakra, Phnom Penh

☎ 015 885 116

Chamkar Mon Branch

Building 118, Street Preah Norodom, Sangkat Tonle
Basak, Khan Chamkar Mon, Phnom Penh

☎ 015 885 124

Kong Pisei District

National Road 3, Liek Village, Preah Nipean
Commune, Kong Pisei District, Kampong Speu Province.

☎ 016 888 297

Bati District Branch

Bacham Village, Chambak Commune,
Bati District, Takeo Province

☎ 016 999 749

Kiri Vong District Branch

Kampong Village, Preah Bat Choan Chum
Commune, Kiri Vong District, Takeo Province

☎ 015 885 347

Kampong Speu Provincial Branch

National Road N4 Phum Keang Pol Tep, sangkat Rokar
Thum, Krong Chbar Mon, Kampong Speu Province

☎ 016 888 239

Krong Khemara Phoumin Branch

Phum Phum Ti Mouy, Sangkat Smach Mean Chey,
Krong Khemara Phoumin, Koh Kong Province

☎ 016 888 428

Battambang Provincial Branch

No 639, National Road N 5, Phum Phum Rumchek 4, Sangkat
Rottanak, Krong Battambang, Battambang Province

☎ 015 885 166

Chraoy Changvar Brach

No F06 (Borey Phnom Phnom Park), National Road N 6A,
Sangkat Preaek Lieb , Khan Chraoy Chanvar, Phnom Penh

☎ 016 888 751

Tuol Kork Branch

N 85-86-87-88, Kim II Sung Blvd (289), Sangkat
Boeng Kak 2, Khan Tuol Kouk, Phnom Penh

☎ 015 435 999

Chbar Ampov Branch

Preaek Thum 2 Village, Sangkat Kbal Kaoh,
Khan Chbar Ampov, Phnom Penh

☎ 015 885 646

Angk Snuol District Branch

No 18A1, Svay Chrum Village, Baek Chan Commune,
Angk Snuol District, Kandal Province

☎ 016 885 726

Tram Kak District Branch

National Road 3, Yeay La Village, Tram Kak Commune,
Tram Kak District, Takeo Province

☎ 016 885 726

Prey Kabbas District Branch

Phsar Chreae Village, Angkanh Commune,
Prey Kabbas District, Takeo Province

☎ 016 888 410

Samraong Tong District Branch

Trapeang Ampil Village, Trapeang Kong Commune,
Samraong Tong District, Kampong Speu Province

☎ 016 888 227

Pur Senchey Branch

Phum Paprak Khang Cheung, Sangkat Kakab 1,
khan Pur Senchey, Phnom Penh

☎ 016 480 472

Moung Ruessei District Branch

National Road N5, Kansai Banteay Village, Moung Commune,
Moung Ressei District, Battambang Province

☎ 016 885 649

Rotonak Mondol District Branch

Banang Village, Sdau Commune,
Rotonak Mondol District, Battambang Province

☎ 016 888 537

Chbar Ampov (2) Branch

No 25, National Road N1, Phum Daeum Ampil, Sangkat Chbar Ampov Ti Mouy,Khan Chbar Ampov, Phnom Penh

☎ 012 712 382

Krong Doun Kaev Branch

Phum Phsar Ta Kao, Sangkat Roka Krong, Krong Doun Kaev, Takeo Province

☎ 089 666 812

Kaoh Andaet District Branch

Romenh Khang Cheung Village, Romenh Commune, Kaoh Andaet District, Takeo Province

☎ 016 888 391

Kampong Trach District

National Road No 31, Kampong Trach Ti Muoy Village, Kampong Trach Khang Kaeut Commune, Kampong Trach District, Kampot Province

☎ 016 888 420

Prey Nob District Branch

Samrong Kandal Village, Samrong Commune, Prey Nob Distritct, Preah Sihanouk Province

☎ 016 885 234

Bakan District Branch

National Road N5, Khnach Romeas Village, Boeng Khnar Commune, Bakan District, Pursat Province

☎ 070 888 436

Bavel District Branch

Bavel Mouy Village, Bavel Commune, Bavel District, Battambang Province

☎ 016 888 701

Phnum Proek District Branch

Phnom Touch Village, Pech Chenda Commune, Phnom Proek District, Battambang Province

☎ 015 885 619

Anlong Veaeng District Branch

Ou Chenhchien Village , Anlong Veaeng commune, Anlong Veaeng District, Oddar Meanchey Province

☎ 016 888 721

Krong Pailin Branch

Phum Ou Ta Puk Leu, Sangkat Pailin, Krong Pailin, Pailin Province

☎ 016 888 515

Kampong Cham Provincial Branch

Phum Ti Prammouy, Sangkat Veal Vong, Krong Kampong Cham, Kampng Cham Province

☎ 016 888 419

Krong Stueng Saen Branch

Phum Kampong Krabau, Sangkat Kampong Krabau, krong Stueng Saen, Kampong Thom Province

☎ 016 885 120

Svay Antor District Branch

Svay Antoe Ti Mouy Village, Svay Antor Commune, Svay Antor District, Prey Veng Province

☎ 081 799 995

Preah Sdach District Branch

Prey Meas Village, Angkor Reach Commune, Preah Sdach District, Prey Veng Province

☎ 016 888 403

Pea Reang District Branch

Snay Pol Village, Roka Commune, Pea Reaeng District, Prey Veng Province

☎ 085 601 000

Mukh Kampul District

Borey Vimean Phnom Penh, Kraom Village, Preak Anhchanh Commune, Mukh Kampul District, Kandal Province

☎ 081 777 306

Krong Serei Saophoan Branch

Phum Boun, Sangkat Preah Ponlea, krong Serei Saophoan, Banteay Meanchey Province

☎ 093 777 855

Krong Preah Vihear Branch

Phum Srash Chhuk Sangkat Kampong Pranak, Krong Preah Vihear, Preah Vihear Province

☎ 015 885 677

Batheay District Branch

Pháv Village, Pháv Commune, Batheay District, Kampong Cham Province

☎ 081 2555 554

Krong Suong Branch

Phum Chrey Bet Meas, Sangkat Suong, Krong Suong, Thoung Khmum Province

☎ 016 888 623

Krong Bavet Branch

National Road N1, Phum Bavet Ieu, Sangkat Bavet, Krong Bavet , Svay Reing Province

☎ 081 899 995

Kampong Tralach District Branch

National Road N5, Chrak Romiet Village, Chhuk Sa Commune, Kampong Tralach District, Kampong Chhnang Province

☎ 086 744 442

Krong Kratie Branch

Phum Ou Ruessei Ti Mouy, Sangkat Ou Russei, Krong Kratie, Kratie Province

☎ 015 885 565

Krong Siemreap Branch

National Road 6A, Phum Chongkaosou, Sangkat Sla Kram, Krong Siemreap, Seimreap Province

☎ 015 885 373

Basedth District

Preah Mlob Village, Pheari Mean Chey Commune, Badedth District, Kampong Speu Province.

☎ 015 885 363

Cheung Prey District Branc

National Road N7, Ta Saen Village, Soutib Commune, Chueng Prey District, Kampong Cham Province.

☎ 016 888 692

Kampong Trabeak District Branch

Chambak Village, Prasat Commune, kampong Trabaek District, Prey Veng Province

☎ 016 888 519

Krong Stung Treng Branch

Phum Reacheanukoul, Sangkat Stung Treng, Krong Stung Treng, Stung Treng Province

☎ 016 888 478

Krong Saen Monourom Branch

Phum Kandal, Sangkat Spean Mean Chey, Krong Saen Monourom, Mondul Kiri Province

☎ 016 888 365

Ratanak Kiri Provincial Branch

Phum Chey Chumnas, Sangkat Labansiek, Krong Ban Lung, Ratanak Kiri Province

☎ 015 885 116

Russey Keo Branch

Borey Vimean Phnom Penh, Sangkat Chrang Chamreh Ti Muoy, Khan Russey Keo, Phnom Penh

☎ 092 639 358

5.2 STANDARD BRANCHE OFFICES





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SBI LY HOUR Bank Mobile App



Phone: (+855) 23 980 888 / (+855) 93 671 111

Email: info@sbilhbanks.com.kh Website: www.sbilhbanks.com.kh

Address: Building 219, Street 128 & 169, Sangkat Mittapheap,
Khan Prampir Meakkakra, Phnom Penh