

**PROFIT AND LOSS STATEMENT**  
For the Year Ended December 31, 2020

Table 10

	1 USD = 4,045 KHR											(millions of KHR)	
	Interest Income	Interest Expenses	Net Interest Income	Non Interest Income	Gross Operating Income	Operating Expenses (Excluded Depreciations)	Provision Expenses		Recoveries	Profit & Loss Before Tax	Profit Tax	Extra Gains or Losses	Net profit for 12 Months
	1	2	3=1-2	4	5=3+4	6	7	8	9	10=5-6-7-8+9	11	12	13=10-11+12
<b>Commercial Banks</b>													
1 ACLEDA Bank Plc.	1,833,803	559,558	1,274,245	291,807	1,566,052	788,051	55,691	156,385	22,123	588,048	114,595	(2,558)	470,894
2 Advanced Bank of Asia Limited	1,390,837	231,435	1,159,402	216,237	1,375,639	510,310	40,857	92,076	2	732,398	151,671	87	580,815
3 Agricultural and Rural Development Bank	46,442	2,607	43,835	7,659	51,495	17,677	344	16,623	-	16,850	3,184	(3,807)	9,859
4 Asia-Pacific Development Bank Plc.	25,730	1,646	24,085	2,193	26,278	8,576	1,485	3,344	-	12,873	2,933	(11)	9,929
5 B.I.C (Cambodia) Bank Plc.	27,245	13,638	13,607	2,356	15,964	11,087	2,394	1,665	-	818	302	289	804
6 Bangkok Bank Public Company Limited, Cambodia Branch	6,026	2,422	3,604	1,693	5,297	4,456	1,136	(31)	-	(264)	98	-	(362)
7 Bank for Investment and Development of Cambodia Plc.	114,104	53,688	60,416	13,185	73,601	73,292	3,657	8,921	7,316	(4,954)	1,359	(0)	(6,314)
8 Bank of China (Hong Kong) Limited Phnom Penh Branch	132,763	30,853	101,910	30,111	132,021	42,344	3,328	(10,669)	-	97,017	18,247	-	78,770
9 Booyoung Khmer Bank	25,108	1,043	24,065	1,721	25,786	4,615	534	493	-	20,143	387	220	19,976
10 Branch of Industrial Bank of Korea (Phnom Penh)	12,782	1,066	11,376	1,102	12,478	5,123	425	1,359	-	5,571	307	-	5,264
11 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	12,646	2,063	10,582	1,662	12,244	5,567	867	500	-	5,311	1,462	13	3,861
12 Branch of Mizuho Bank Ltd.	57	-	57	3,612	3,669	2,844	32	4	-	789	-	(198)	591
13 BRED Bank (Cambodia) Plc.	78,311	31,894	46,417	11,023	57,440	49,342	4,006	4,095	(1)	(4)	-	(152)	(156)
14 Cambodia Asia Bank Ltd.	23,318	13,293	10,025	20,092	30,117	22,980	1,327	3,300	2,823	5,332	1,435	(72)	3,826
15 Cambodia Post Bank Plc.	311,754	181,647	130,108	20,491	150,599	68,073	5,034	32,646	1,352	46,198	9,971	283	36,510
16 Cambodian Commercial Bank Ltd.	32,618	6,785	25,834	9,359	35,193	13,573	2,392	7,944	-	11,285	3,653	5,426	13,058
17 Cambodian Public Bank Plc.	556,570	246,198	310,372	59,382	369,754	97,580	12,760	26,567	19,830	252,678	52,397	222	200,503
18 Canadia Bank Plc.	1,469,878	745,295	724,583	152,358	876,942	251,052	22,819	73,389	110,274	639,955	127,510	(3,474)	508,972
19 Cathay United Cambodia Corporation Bank Limited	87,310	21,099	66,210	11,094	77,305	45,768	7,685	25,237	3,994	2,607	4,111	13	(1,491)
20 Chief (Cambodia) Bank Plc.	31,783	8,456	23,327	1,337	24,664	17,809	2,006	714	-	4,136	1,167	158	3,127
21 Chip Mong Commercial Bank Plc.	63,799	32,668	31,131	8,695	39,826	37,090	3,832	8,389	-	(9,486)	779	(8)	(10,272)
22 CIMB Bank Plc.	227,015	85,439	141,576	37,238	178,814	62,450	5,482	8,638	-	102,245	21,779	205	80,671
23 DGB Bank Plc.	115,265	26,789	88,476	7,270	95,746	40,948	2,526	4,353	-	47,919	10,806	360	37,474
24 First Commercial Bank Phnom Penh Branch	277,876	56,955	220,920	17,009	237,930	34,524	1,871	10,377	-	191,158	39,712	-	151,446
25 Foreign Trade Bank of Cambodia	350,862	218,942	131,920	50,524	182,443	62,384	5,165	48,322	8,267	74,840	-	-	74,840
26 HATTHA Bank Plc.	671,830	285,700	386,130	111,937	498,067	216,534	8,394	56,221	3,196	220,115	30,987	(55,593)	133,536
27 Hong Leong Bank (Cambodia) Plc.	117,265	61,816	55,449	6,419	61,868	27,421	6,486	3,483	-	24,477	7,051	(7)	17,420
28 ICBC Limited Phnom Penh Branch	225,082	61,541	163,540	28,467	192,007	26,431	176	(5,805)	-	171,205	33,594	-	137,611
29 J Trust Royal Bank	168,249	40,075	128,174	22,532	150,705	107,671	6,220	8,403	11	28,423	7,526	(128)	20,768
30 Kookmin Bank Cambodia Plc.	68,242	14,090	54,152	4,975	59,127	25,241	3,215	7,709	-	22,962	5,893	390	17,459
31 Krung Thai Bank Phnom Penh Branch	8,457	755	7,703	6,703	14,405	4,852	150	81	-	9,322	2,554	481	7,250
32 Maybank (Cambodia) Plc.	232,884	102,405	130,478	50,036	180,515	64,642	10,966	9,446	8	95,469	19,255	(45)	76,169
33 MB Bank Plc. Phnom Penh Branch, Cambodia	22,726	2,642	20,084	2,626	22,710	11,900	1,659	2,577	4,239	10,814	2,263	-	8,551
34 Mega International Commercial Bank-Phnom Penh Branch	96,560	19,503	77,057	5,534	82,591	19,749	430	560	-	61,851	17,265	-	44,586
35 Phillip Bank Plc.	253,585	106,612	146,973	21,945	168,919	117,188	5,776	12,459	892	34,387	7,105	585	27,868
36 Phnom Penh Commercial Bank	262,545	115,058	147,487	31,367	178,855	77,548	14,172	14,921	-	72,213	14,765	964	58,412
37 Prince Bank Plc.	147,440	18,391	129,049	9,329	138,378	94,826	4,422	15,739	-	23,390	3,582	1,354	21,162
38 RHB Indochina Bank Limited	164,045	85,388	78,658	15,152	93,810	40,727	5,060	8,789	-	39,234	9,632	40	29,642
39 Saigon Thuong Tin Cambodia Bank Plc. (Sacom Bank)	55,329	26,872	28,457	16,330	44,788	25,023	1,823	12,607	-	5,334	699	(1,408)	3,227
40 Saigon-Hanoi Cambodia Bank (SHB) Plc.	84,945	43,542	41,402	4,183	45,585	15,659	490	(1,997)	-	31,434	914	(352)	30,168
41 Sathapana Bank Plc.	778,347	309,461	468,885	77,735	546,620	256,457	12,914	60,422	2,566	219,393	44,974	4,258	178,677
42 SBI Ly Hour Bank Plc.	69,744	22,322	47,422	6,519	53,942	50,614	1,343	11,496	59	(9,453)	782	791	(9,444)
43 Shinhan Bank (Cambodia) Plc.	214,672	128,579	86,093	11,781	97,874	34,593	1,360	(3,079)	-	65,001	11,614	1,365	54,752
44 Taiwan Cooperative Bank Phnom Penh Branch	265,721	61,945	203,776	9,015	212,791	33,163	3,368	(167)	-	176,427	39,166	-	137,261
45 Union Commercial Bank Plc.	146,490	44,235	102,255	22,157	124,411	55,298	13,715	11,931	10,767	54,234	18,713	(1,305)	34,215
46 Vattanac Bank	130,444	43,103	87,341	14,743	102,084	55,480	7,256	1,935	6,021	43,434	9,183	(2,456)	36,706
47 Vietnam Bank for Agriculture & Rural Development Cambodia Branch	10,327	306	10,021	1,075	11,096	4,901	394	292	-	5,509	1,215	6	4,300
<b>Subtotal</b>	<b>11,448,833</b>	<b>4,170,163</b>	<b>7,278,670</b>	<b>1,459,772</b>	<b>8,738,442</b>	<b>3,643,433</b>	<b>297,445</b>	<b>752,666</b>	<b>203,740</b>	<b>4,248,637</b>	<b>856,595</b>	<b>(49,151)</b>	<b>3,342,891</b>
<b>Specialized Banks</b>													
48 AEON Specialized Bank (Cambodia) Plc.	129,823	15,471	114,353	11,071	125,423	61,623	5,891	28,875	798	29,831	2,866	(89)	26,876
49 ANCO Specialized Bank	7,593	-	7,593	526	8,119	4,482	431	8,410	-	(5,204)	81	-	(5,285)
50 Angkor Capital Specialized Bank	5,337	-	5,337	2,560	7,896	2,813	155	7,881	-	(2,954)	78	3	(3,029)
51 BRIDGE Plc.	3,804	4	3,800	87	3,888	2,123	38	13	-	1,714	308	(3)	1,403
52 Daun Penh Specialized Bank Plc.	10,899	4,169	6,730	289	7,020	7,079	240	1,002	5,502	4,200	942	4	3,262
53 Evergrowth (Cambodia) Specialized Bank Plc.	4,077	-	4,077	155	4,232	1,074	93	2,161	-	903	42	0	861
54 First Investment Specialized Bank	573	-	573	680	1,253	1,165	131	(149)	-	107	-	1	108
55 KB Daehan Specialized Bank Plc.	52,821	10,766	42,055	4,778	46,833	23,892	2,718	5,355	-	14,867	3,488	456	11,835
56 Maritime Specialized Bank Plc.	32	-	32	0	32	4,651	18	(0)	-	(4,636)	-	-	(4,636)
57 PHSME Specialized Bank Ltd.	4,453	10	4,444	199	4,642	2,035	61	(4,248)	-	6,794	93	1	6,702
58 Southern Capital Specialized Bank Plc.	4,481	-	4,481	84	4,565	2,868	64	(785)	-	2,417	47	-	2,370
59 Wing (Cambodia) Specialized Bank Limited	-	354	(354)	130,581	130,227	76,658	10,851	-	-	42,718	-	-	42,718
<b>Subtotal</b>	<b>223,894</b>	<b>30,773</b>	<b>193,121</b>	<b>151,010</b>	<b>344,130</b>	<b>190,462</b>	<b>20,692</b>	<b>48,516</b>	<b>6,299</b>	<b>90,759</b>	<b>7,946</b>	<b>372</b>	<b>83,185</b>
<b>Total</b>	<b>11,672,727</b>	<b>4,200,936</b>	<b>7,471,791</b>	<b>1,610,781</b>	<b>9,082,572</b>	<b>3,833,896</b>	<b>318,138</b>	<b>801,182</b>	<b>210,039</b>	<b>4,339,396</b>	<b>864,541</b>	<b>(48,779)</b>	<b>3,426,076</b>