



NATIONAL BANK OF CAMBODIA

Number 37.023.337 Prakas

Unofficial Translation

PRAKAS
ON
REGULATORY CAPITAL IN DEPOSIT-TAKING BANKS AND FINANCIAL INSTITUTIONS

The Governor of the National Bank of Cambodia

- With reference to the Constitution of the Kingdom of Cambodia;
- With reference to the Royal Decree NS/RKT/0519/642 of May 21, 2019 on the reappointment of His Excellency Chea Chanto as Governor General of the National Bank of Cambodia, equivalent to Senior Minister;
- With reference to the Royal Kram NS/RKM/0196/27 of January 26, 1996 promulgating the Law on Organization and Conduct of the National Bank of Cambodia;
- With reference to the Royal Kram NS/RKM/1206/036 of December 29, 2006 promulgating the Law on the Amendment of Article 14 and 57 of the Law on Organization and Conduct of the National Bank of Cambodia;
- With reference to the Royal Kram NS/RKM/1199/13 of November 18, 1999 promulgation the Law on Banking and Financial Institutions;
- Pursuant to the recommendation made by the National Bank of Cambodia Management meeting on June 21, 2023.

Decides

Chapter I

General Provisions

Article 1.- Purpose

The Purpose of this Prakas is to lay down the structure, components, and method of calculating regulatory capital of deposit-taking banks and financial Institutions with the aim of strengthening the quality and quantity of capital held by Institution to absorb losses both on a going-concern basis and to meet claims on a gone-concern basis.

Article 2.- Scope

This Prakas is applicable to Deposit-taking Banks and Financial Institutions under the National Bank of Cambodia (NBC)'s supervisory authority hereinafter referred to as "Institution".

The Institution shall calculate regulatory capital both on solo basis and on a consolidated basis where relevant.

Article 3.- Definitions

For the purpose of this Prakas, the following terms are defined as follow:

- **Tier 1 capital** refers to capital for absorbing losses while still allowing the Institution to continue to operate as a going-concern. Tier 1 capital consists of Common Equity Tier 1 and Additional Tier 1.
- **Common Equity Tier 1 capital (CET1)** refers to the highest quality of regulatory capital (after deduction of regulatory adjustments), as it absorbs losses immediately, on a going-concern basis, when they occur.
- **Additional Tier 1 capital (AT1)** refers to the capital (after deduction of regulatory adjustments) that provides loss absorption after CET1 on a going-concern basis.
- **Tier 2 capital** refers to capital (after deduction of regulatory adjustments) that has the capacity to absorb losses after AT1, but only in liquidation/gone-concern basis.
- **Total regulatory capital** refers to the sum of Tier 1 capital and Tier 2 capital. The term “**total regulatory capital**” used in this Prakas shall be equivalent to “**net worth**” or “**total capital**” defined in other Prakas of the NBC.
- **Share premium** refers to the excess amount received by the Institution over the par value of its shares. This amount is not allowed to be distributed as dividends or to make any future payment/withdrawal for any purpose.
- **Retained earnings** refer to the accumulated amount of audited net profit/loss from prior years after dividends and reserves, if any. Retained earnings is to be reported after taking into account regulatory reserve.
- **Entities** refer to Banks and Financial Institutions under the NBC’s supervisory authority or under other local or foreign supervisory authorities.
- **Related party transactions** refer to loans, advances, or credit-like transactions (as stated in separate Prakas) in accordance with relevant laws and Prakas on Related Parties.
- **Accumulated other comprehensive income (AOCI)** refers to the accumulated income and expense (audited) that are not recognized as profit or loss in the statement of profit and loss as permitted by CIFRS.
- **Disclosed reserves** refer to reserves, except for revaluation reserve, created from an allocation of the Institution’s profits after the deduction of taxes and dividends. These reserves are also known as undistributed or non-distributable reserves that are created upon the decision of shareholders or upon the decision (as authorized by shareholders or stipulated in the Memorandum and Article of Association of the Institution) of Board of Directors. Once the Board of Directors or shareholders approved an increase in such reserves, the Institution shall notify the NBC with sufficient supporting documents. These reserves are not allowed to be distributed as dividends or make any future payment/withdrawal, except for capital increase purpose.
- **Reciprocal cross holding of capital** refers to a holding by the Institution of the regulatory capital instruments issued by entities where those entities also hold regulatory capital instruments issued by the Institution. Reciprocal holdings are subject to regulatory adjustments.
- **Special purpose vehicle – SPV** refers to a subsidiary company that is formed by the Institution to undertake a specific business purpose or activity.
- **Call option** refers to a financial contract that gives the option buyer the right, but not the obligation, to buy a financial instrument at a specified price within a specific time period.

- **Corresponding deduction approach** refers to the deduction of the Institution's investment in the Entities, where the deduction applies to the same components of capital (i.e. CET1, AT1, and Tier 2). If, under the corresponding deduction approach, an Institution is required to make a deduction from a particular tier of capital and it does not have enough of that tier of capital to satisfy that deduction, the shortfall will be deducted from the next higher tier of capital.

Chapter II

Governance Requirements

Article 4.- Principles of Regulatory Capital

Regulatory capital requirements seek to ensure that the risk exposures of the Institution are backed by an adequate amount of high-quality capital in order to strengthen the soundness and stability of individual Institution and the banking sector more generally, thereby maintaining the confidence of customers, depositors, creditors and all other stakeholders.

Article 5.- Internal Control Policies

As capital is not a substitute for poor corporate governance or weak internal controls, the Institution shall establish policies, procedures and processes aimed at ensuring that they comply fully and at all times with the regulatory requirements set out in the applicable Prakas related to internal control and corporate governance.

The Institution shall include the potential impact of strategic business development plans when considering their future capital requirements and, where necessary, make appropriate adjustments to mitigate the possibility of a regulatory capital shortage or potential solvency issues.

Article 6.- Regulatory Capital Restoration Plan

The Institution's regulatory capital shall be equal to or greater than the minimum registered capital requirement applying under the applicable regulations. Should there be shortfall of regulatory capital, the Institution shall immediately restore regulatory capital position. If the Institution cannot restore its regulatory capital position immediately, the Institution shall prepare a "regulatory capital restoration plan" approved by its Board of Directors and submit to the NBC for approval in accordance with the applicable regulation related to prompt corrective action.

The obligation related to prompt corrective action is stipulated in separate Prakas.

Article 7.- Criteria for Earnings Distribution

Prior to making an earnings distribution such as dividends, share buyback, discretionary bonus payment to staff, and so on, the Institution shall ensure that all prudential regulatory requirements are fully complied. Any dividend distribution is subject to the NBC's prior approval.

Chapter III

Components of Regulatory Capital

Article 8.- Structure of Regulatory Capital

Total regulatory capital = Tier 1 + Tier 2

Where:

- **Tier 1** = CET1 (after deduction of regulatory adjustments) + AT1 (after deduction of regulatory adjustments)
- **Tier 2** (after deduction of regulatory adjustments)

Limits on CET1 Capital Ratio, Tier 1 Capital Ratio, and Total Capital Ratio are stated in the Prakas on Capital Adequacy Ratios in Deposit-taking Banks and Financial Institutions.

Article 9.- CET1

CET1 shall consist of the following components:

- (a) Paid in capital for locally incorporated Institutions or endowment for branch of a foreign bank and other qualifying common shares in compliance with criteria as stated in Article 15 of this Prakas;
- (b) Share premium arising from CET1;
- (c) Retained earnings;
- (d) Audited accumulated other comprehensive income;
- (e) Disclosed reserves; and
- (f) Common shares issued by consolidated subsidiaries of the Institution and held by third parties (minority interest, as given in attached guideline) that meet the criteria for inclusion in CET1 as given in Article 15 of this Prakas.

Article 10.- Regulatory Adjustments Applied in Calculation of CET1

The following items shall be deducted from CET1:

- i. Goodwill (net of related deferred tax liabilities);
- ii. Other intangible assets (net of related deferred tax liabilities and amortization) except software for core banking system which shall be risk weighted in accordance with Prakas on Credit Risk for Capital Adequacy Ratios in Deposit-taking Banks and Financial Institutions;
- iii. Deferred tax assets (net of related deferred tax liabilities);
- iv. Related party transactions (gross balance before ECL deduction for those classified as stage 1 and stage 2, and net balance after ECL deduction including partial write-offs for those classified as stage 3);
- v. Losses determined on date including losses from OCI;
- vi. Investments in own CET1 instruments (treasury stock) or share buyback;
- vii. Reciprocal cross holdings in the common shares;
- viii. Investments outside of the scope of regulatory consolidation in the CET1 instruments of Entities (attached guideline);
- ix. Adjustments for audited OCI:
 - Property Revaluation Gains; and
 - 50% of Cumulative unrealized gains of financial instruments measured at Fair Value through Other Comprehensive Income - FVOCI or equity investments designated at FVOCI; and
- x. Other items to be deducted from CET1 (including full deduction of common equity participations in the Institution that is inside the scope of regulatory consolidation, where the regulatory capital is calculated on solo basis).

Article 11.- AT1

AT1 shall consist of the following components:

- (a) Qualifying capital instruments in compliance with criteria stated in Article 16 of this Prakas;
- (b) Share premium arising from AT1; and

- (c) Qualifying AT1 instruments issued by consolidated subsidiaries of the Institution held by third parties (minority interest, as given in attached guideline) that meet the criteria for inclusion in AT1 stated in Article 16 of this Prakas and which are not included in CET1.

Article 12.- Regulatory Adjustments Applied in Calculation of AT1

The following items shall be deducted from AT1:

- i. Investments in own AT1 instruments;
- ii. Reciprocal cross-holdings in AT1 instruments;
- iii. Investments outside of the scope of regulatory consolidation in the AT1 instruments of Entities (attached guideline); and
- iv. Other Items to be deducted from AT1 (including full deduction of AT1 instrument participations in the Institution that is inside the scope of regulatory consolidation, where the regulatory capital is calculated on solo basis).

Article 13.- Tier 2

Tier 2 shall consist of the following components:

- (a) Qualifying Tier 2 instruments including Subordinated Debt in compliance with criteria stated in Article 17 of this Prakas;
- (b) Impairment provisions (Stage 1 and 2 Expected Credit Loss under CIFRS9, subject to a maximum of 1.25% of total credit risk weighted assets);
- (c) Share premium arising from Tier 2;
- (d) Qualifying Tier 2 instruments issued by consolidated subsidiaries of the Institution held by third parties (minority interest, as given in attached guideline) that meet the criteria for inclusion in Tier 2 as stated in Article 17 of this Prakas and which are not included in Tier 1; and
- (e) 50% of audited property revaluation gains subjected to the NBC's approval.

Article 14.- Regulatory Adjustments Applied in Calculation of Tier 2

The following items shall be deducted from Tier 2:

- i. Investments in own Tier 2 instruments;
- ii. Reciprocal cross-holdings in Tier 2 Instruments (including Subordinated Debt);
- iii. Investments outside of the scope of regulatory consolidation in Tier 2 instruments of Entities (in attached guideline); and
- iv. Other Items to be deducted from Tier 2 (including full deduction of Tier 2 instrument participations in the Institution that is inside the scope of regulatory consolidation, where regulatory capital ips calculated on solo basis).

Chapter IV

Eligible Criteria for Inclusion in Regulatory Capital

Article 15.- Criteria for Inclusion in CET1

The Institution shall include common shares stated in item (a) and (f) of Article 9 above as capital instruments in CET1 only if all of the following conditions are met:

1. Represents the most subordinated claim in liquidation of the Institution;
2. Entitled to a claim on the residual assets that is proportional with its share of issued capital, after all senior claims have been repaid in liquidation (i.e. has an unlimited and variable claim, not a fixed or capped claim);

3. Principal is perpetual and never repaid outside of liquidation (except for discretionary repurchases approved by BOD or shareholders, or other means of capital reduction arrangements allowable under relevant law and regulations). Repayment of principal shall also be subject to the prior written approval of the NBC;
4. The Institution does nothing to create an expectation at issuance that the instruments will be bought back, redeemed or cancelled or do the statutory or contractual terms that provide any feature to give rise to such an expectation;
5. Distributions are paid out of distributable items (retained earnings included). The level of distributions is not in any way tied or linked to the amount paid in at issuance and is not subject to a contractual cap (except to the extent that the Institution is unable to pay distributions that exceed the level of distributable items);
6. There are no circumstances under which the distributions are obligatory. Non-payment is therefore not an event of default;
7. Distributions are paid only after all legal and contractual obligations have been met and payments on more senior capital instruments have been made. This means that there are no preferential distributions, including in respect of other elements classified as the highest quality issued capital;
8. It is the issued capital that takes the first and proportionately greatest share of any losses as they occur. Within the highest quality capital, each instrument absorbs losses on a going concern basis proportionately and pari passu with all the others;
9. The paid in amount is recognized as equity capital (i.e. not recognized as a liability) for determining balance sheet insolvency;
10. The paid in amount is classified as equity under the relevant accounting standards;
11. It is directly issued and paid-in and the Institution cannot directly or indirectly fund the purchase of the instruments;
12. The paid in amount is neither secured nor covered by a guarantee of the issuer or related entity or subject to any other arrangement that legally or economically enhances the seniority of the claim;
13. It is only issued with the approval of the owners of the issuing Institution, either given directly by the owners or, if permitted by applicable law, given by the Board of Directors or by other persons duly authorized by the owners; and
14. It is clearly and separately disclosed on the Institution's Statement of Financial Position.

Article 16.- Criteria for Inclusion in AT1

The Institution shall include capital instruments stated in item (a) and (c) of Article 11 above in AT1 only if all of the following conditions are met:

1. Issued and paid-in. The instruments should be issued directly by the Institution (i.e. not by any "SPV" set up by the Institution for this purpose);
2. Subordinated to depositors, general creditors and subordinated debts of the Institution;
3. Is neither secured nor covered by a guarantee of the issuer or related entity or other arrangement that legally or economically enhances the seniority of the claim vis-à-vis the Institution creditors;
4. Is perpetual, i.e there is no maturity date and there are no step-ups or other incentives to redeem;

5. May be callable at the initiative of the issuer only after a minimum of 7 (seven) years:
 - a. To exercise a call option, the Institution must receive prior approval from the NBC;
 - b. The Institution must not do anything which creates an expectation that the call will be exercised; and
 - c. The Institution must not exercise a call unless:
 - i. It replaces the called instruments with capital of the same or better quality and the replacement of this capital is done at conditions which are sustainable for the income capacity of the Institution; or
 - ii. The Institution demonstrates that its capital position is well above the minimum capital requirements after the call option is exercised;
6. Any repayment of principal (e.g. through repurchase or redemption) must be with prior approval from the NBC and the Institution should not assume or create market expectations that the Institution will be given approval by the NBC;
7. Dividend/coupon discretion:
 - a. The Institution must have full discretion at all times to cancel distributions/payments;
 - b. Cancellation of discretionary payments must not be an event of default;
 - c. The Institution must have full access to cancelled payments to meet obligations as they fall due; and
 - d. Cancellation of distributions/payments must not impose restrictions on the Institution except in relation to distributions to common stockholders;
8. Dividends/coupons must be paid out of distributable items;
9. The instrument cannot have a credit sensitive dividend feature, i.e., a dividend/coupon that is reset periodically based in whole or in part on the Institution's credit standing;
10. Instruments classified as liabilities for accounting purposes must have principal loss absorption through either (i) conversion to common shares at an objective pre-specified trigger point or (ii) a write-down mechanism which allocates losses to the instrument at a pre-specified trigger point. The write-down will have the following effects:
 - a. Reduce the claim of the instrument in liquidation;
 - b. Reduce the amount re-paid when a call is exercised; and
 - c. Partially or fully reduce coupon/dividend payments on the AT1 instrument;
11. Neither the Institution nor a related party over which the Institution exercises control or significant influence can have purchased the instrument, nor can the Institution directly or indirectly have funded the purchase of the AT1 instrument; and
12. The instrument cannot have any features that hinder recapitalization, such as provisions that require the issuer to compensate investors if a new instrument is issued at a lower price during a specified time frame.

Article 17.- Criteria for Inclusion in Tier 2

The Institution shall include capital instruments stated in item (a) and (d) of Article 13 above in Tier 2 only if all of the following conditions are met:

1. Issued and paid-in. The instruments should be issued directly by the Institution (i.e. not by any "SPV" set up by the Institution for this purpose);
2. Subordinated to depositors and general creditors of the Institution;

3. Is neither secured nor covered by a guarantee of the issuer or related entity or other arrangement that legally or economically enhances the seniority of the claim vis-à-vis depositors and general Institution creditors;
4. Tier 2 instruments which:
 - a. Minimum original maturity of at least 5 (five) years;
 - b. Recognition in regulatory capital in the remaining 5 (five) years before maturity will be amortized on a straight-line basis; and
 - c. There are no step-ups or other incentives to redeem;
5. May be callable at the initiative of the issuer only after a minimum of 5 (five) years:
 - a. To exercise a call option, the Institution must receive prior approval from the NBC;
 - b. The Institution must not do anything that creates an expectation that the call will be exercised; and
 - c. The Institution must not exercise a call unless:
 - i. It replaces the called instruments with capital of the same or better quality and the replacement of this capital is done at conditions which are sustainable for the income capacity of the Institution; or
 - ii. The Institution demonstrates that its capital position is well above the minimum capital requirements after the call option is exercised.
6. The investors must have no rights to accelerate the repayment of future scheduled payments (coupon or principal), except in bankruptcy and liquidation;
7. The instruments cannot have a credit sensitive dividend feature, that is a dividend/coupon that is reset periodically based in whole or in part on the Institution's credit standing; and
8. Neither the Institution nor a related party over which the Institution exercises control or significant influence can purchase the instruments, nor can the Institution directly or indirectly fund the purchase of the Tier 2 instruments.

Article 18.- Subordinated Debt Approval Process

Subordinated debt approval should follow the following processes:

1. The Institution shall assess and ensure that the subordinated debt to be requested for the NBC's approval meets all the criteria for inclusion in Tier 2 in accordance with Article 17 of this Prakas. All supporting documents along with this assessment have to be completed and submitted to the NBC;
2. Provided that all necessary documents have been submitted, the NBC will approve or reject subordinated debt request for inclusion in Tier 2 within 30 (thirty) working days;
3. For subordinated debt instruments recognized to be included in Tier 2, the Institution is required to amortize the corresponding subordinated debt by 1/5 (one fifth) starting over 5 (five) years preceding the contractual maturity. Such amortizations shall be performed in a cumulative manner time going so that the amount of subordinated debt equals zero at contractual maturity; and
4. In case the repayment is made in accordance with the contract and does not affect the capital requirement, the Institution may make repayment but need to inform the NBC 30 (thirty) days in advance with sufficient supporting documents on capital position.

Chapter V

Other Provisions

Article 19.- Additional Provision on Interim Profit

Audited or unaudited interim profit is not allowed to be included in regulatory capital.

Article 20.- Debt Conversion Prohibition

The NBC shall not consider application to convert any existing debt to be subordinated debt or to be any form of capital instrument for the inclusion in the regulatory capital.

Article 21.- Reporting Requirements

The Institution shall submit Monthly Report on Regulatory Capital in Deposit-taking Banks and Financial Institutions on solo basis to the NBC no later than the 10th day of the next month and shall submit Quarterly Report on a consolidated basis, if any, no later than the 15th day of the first month of the next reporting period by using the templates provided in Appendix 1 and 2.

Chapter VI

Sanctions and Fines

Article 22.- Disciplinary Sanctions

Any Institution failing to comply with this Prakas shall be penalized according to Article 52 of Law on Banking and Financial Institutions.

Article 23.- Transactional Fines

In addition to the above disciplinary sanctions, the NBC may impose transactional fines as follow:

1. Any Institution failing to comply with the provision of Article 6 (regulatory capital restoration plan) of this Prakas shall be liable to transactional fine of KHR 1,000,000 (one million riels) per day of the delay in submission of restoration plan;
2. Any Institution failing to execute their regulatory capital restoration plan as approved by the NBC shall be liable to transactional fine of 2% (two percent) of the insufficient amount starting from the due date as determined in capital restoration plan. The Institution shall be subject to penalty of 4% (four percent) if the deficit repeats after the second approved restoration plan cannot be complied. If the Institution is still unable to implement the restoration plan, the NBC shall take additional actions in accordance with the applicable laws and regulations;
3. Any Institution failing to comply with the provision of Article 21 (reporting requirements) of this Prakas shall be liable to transactional fine of KHR 1,000,000 (one million riels) per day; and
4. Any Institution failing to comply with this Prakas except item 1, 2, and 3 of this Article shall be subject to transactional fine of KHR 3,000,000 (three million riels) per day counting from the date the NBC requires the Institution to take corrective action.

Chapter VII

Transitional Provisions

Article 24.- Validity of Existing Subordinated Debts

Subordinated debts which have been approved as Tier 2 by the NBC before this Prakas shall remain valid until the end of their maturities.

Chapter VIII
Final Provisions

Article 25.- Repeal

Prakas N° B7-010-182 Prokor dated October 15, 2010 on the Calculation of Bank's Net Worth, and Circular N° B7-011-001 CL dated February 23, 2011 on the Implementation of Prakas on the Calculation on Bank's Net Worth shall be repealed.

Article 26.- Implementation

The General Secretary, the General Director of Banking Supervision, the General Director of Central Banking, the General Cashier, the General Inspector, Directors of all relevant Departments in the National Bank of Cambodia and all Deposit-taking Banks and Financial Institutions under the National Bank of Cambodia's supervisory authority shall strictly implement this Prakas from January 01, 2024 onward.

Phnom Penh, June 23, 2023

The Governor

Signed and sealed: **Chea Chanto**

To:

- As stated in Article 26 "for implementation"
- Files-archives

Cc:

- All members of the Board of Directors
- Council of Minister
"for information"
- Administrative Department of CM
"for publication in the National Gazette"

ឧបសម្ព័ន្ធ ១

របាយការណ៍ប្រចាំខែ ស្តីពី ដើមទុនបច្ចុប្បន្នរបស់គ្រឹះស្ថានធនាគារនិងហិរញ្ញវត្ថុទទួលប្រាក់បញ្ញើ Monthly Report on Regulatory Capital in Deposit-taking Banks and Financial Institutions

លេខសម្គាល់របាយការណ៍

Report ID

ជំនាន់របាយការណ៍

Report Version

កាលបរិច្ឆេទ

As at

ឈ្មោះគ្រឹះស្ថាន

Institution's Name

អត្រាប្តូរប្រាក់ក្នុង ១ ដុល្លារអាមេរិក = X រៀល

Exchange Rate 1 USD = X Riel

ឯកតាគិតជាលានរៀល

In million Riels

ខ្លឹម Items	
ដើមទុនថ្នាក់ទី១	
Tier 1 Capital	
ដើមទុនថ្នាក់ទី១ទូទៅ	
Common Equity Tier 1 Capital (CET1)	
១. ដើមទុនដែលបានបង់ជម្រះ ឬទាយជួន និងភាគហ៊ុនទូទៅដែលបំពេញតាមលក្ខខណ្ឌ	
1. Paid in Capital or Endowment and Other Qualifying Common Shares	
២. បុព្វលាភភាគហ៊ុនដែលកើតចេញពីដើមទុនថ្នាក់ទី១ទូទៅ	
2. Share Premium Arising from CET1	
៣. ប្រាក់ចំណេញរក្សាទុក	
3. Retained Earnings	
៤. ចំណូលលម្អិតផ្សេងទៀតដែលបង្កើតឡើងក្នុងត្រូវបានធ្វើសវនកម្មរួច	
4. Audited Accumulated Other Comprehensive Income	
៥. ទុនបម្រុងលាតត្រដាង	
5. Disclosed Reserve	
៦. ភាគកម្មមិនមានអភិបាលភាព *	
6. Minority Interest *	
៧. សរុបដើមទុនថ្នាក់ទី១ទូទៅ មុនដកខ្ទង់កែតម្រូវផ្នែកបច្ចុប្បន្ន	
7. Total CET1 before Regulatory Adjustments	
(7) = (1) + (2) + (3) + (4) + (5) + (6)	

ការកែតម្រូវផ្នែកបទប្បញ្ញត្តិ ចំពោះដើមទុនថ្នាក់ទី១ទូទៅ <i>Regulatory Adjustments Applied in Calculation of CET1</i>	
៨. តម្លៃកេរ្តិ៍ឈ្មោះ ឬមូលនិធិពាណិជ្ជកម្ម (ដកចេញទ្រព្យអកម្មពន្ធពន្យារពាក់ព័ន្ធ) 8. Goodwill (Net of Related Deferred Tax Liabilities)	
៩. ទ្រព្យសកម្មអរូបីផ្សេងទៀត (ដកចេញនូវទ្រព្យអកម្មពន្ធពន្យារពាក់ព័ន្ធនិងរំលស់) លើកលែងកម្មវិធីប្រព័ន្ធធនាគារស្នូល 9. Other Intangible Assets (Net of Related Deferred Tax Liabilities and Amortization) except Software for Core Banking System	
១០. ទ្រព្យសកម្មពន្ធពន្យារ (ដកចេញនូវទ្រព្យអកម្មពន្ធពន្យារពាក់ព័ន្ធ) 10. Deferred Tax Assets (Net of Related Deferred Tax Liabilities)	
១១. ប្រតិបត្តិការសម្ព័ន្ធហ្នាតិ 11. Related Party Transactions	
១២. ការខាតបង់ក្នុងគ្រាមបញ្ចូលការខាតបង់ពីចំណូលលម្អិតផ្សេងទៀត 12. Loss Determined on Date Including Losses from OCI	
១៣. ការវិនិយោគលើឧបករណ៍ដើមទុនថ្នាក់ទី១ទូទៅរបស់គ្រឹះស្ថានខ្លួនឯង ឬការទិញភាគហ៊ុនទូទៅត្រឡប់វិញ 13. Investments in Own CET1 Instruments (Treasury Stock) or Share Buyback	
១៤. ការកាន់កាប់ភាគហ៊ុនទូទៅទៅវិញទៅមក 14. Reciprocal Cross Holdings in the Common Shares	
១៥. ការវិនិយោគក្រៅក្របខ័ណ្ឌគូបសរុបតាមបទប្បញ្ញត្តិនៅក្នុងឧបករណ៍ដើមទុនថ្នាក់ទី១ទូទៅរបស់ស្ថាប័ន 15. Investments Outside of the Scope of Regulatory Consolidation in the CET1 Instruments of Entities	
១៦. ការកែតម្រូវចំពោះចំណូលលម្អិតផ្សេងទៀតដែលត្រូវបានធ្វើសវនកម្មចុះ 16. Adjustments for Audited OCI:	
១៧. ចំណេញពីការវាយតម្លៃទ្រព្យសម្បត្តិឡើងវិញ 17. Property Revaluation Gains	
១៨. ៥០% នៃចំណេញមិនទាន់ទទួលស្គាល់ដែលបង្កើតឡើងលើឧបករណ៍ហិរញ្ញវត្ថុវាស់វែងតាមតម្លៃទីផ្សារតាមចំណូលលម្អិតផ្សេងទៀត ឬការវិនិយោគក្នុងមូលធនដែលវាស់វែងតាមតម្លៃទីផ្សារតាមចំណូលលម្អិតផ្សេងទៀត 18. 50% of Cumulative Unrealized Gains of Financial Instruments Measured at Fair Value through Other Comprehensive Income-FVOCI or Equity Investments Designated at FVOCI	
១៩. ខ្ទង់ផ្សេងទៀតដែលត្រូវដកចេញពីដើមទុនថ្នាក់ទី១ទូទៅ (ក្នុងនោះត្រូវដកទាំងស្រុងនូវភាគហ៊ុនជាភាគហ៊ុនទូទៅ នៅក្នុងគ្រឹះស្ថានដែលស្ថិតក្នុងក្របខ័ណ្ឌគូបសរុប ក្នុងករណីគណនាដើមទុនតាមកម្រិតគ្រឹះស្ថាន) 19. Other Items to be Deducted from CET1 (including full deduction of common equity participations in the institution that is inside the scope of regulatory consolidation, where the regulatory capital is calculated on solo basis)	
២០. សរុបខ្ទង់កែតម្រូវផ្នែកបទប្បញ្ញត្តិ ចំពោះដើមទុនថ្នាក់ទី១ទូទៅ 20. Total Regulatory Adjustments Applied to CET1 (20) = (8) + (9) + (10) + (11) + (12) + (13) + (14) + (15) + (16) + (19)	
២១. សរុបដើមទុនថ្នាក់ទី១ទូទៅ ក្រោយដកខ្ទង់កែតម្រូវផ្នែកបទប្បញ្ញត្តិ 21. CET1 after Deduction of Regulatory Adjustments (21) = (7) - (20)	

ដើមទុនថ្នាក់ទី១បន្ថែម <i>Additional Tier 1 Capital (AT1)</i>	
២២. ឧបករណ៍ដើមទុនដែលបំពេញបានតាមលក្ខខណ្ឌ 22. Qualifying Capital Instruments	
២៣. បុព្វលាភភាគហ៊ុនដែលកើតចេញពីឧបករណ៍ដើមទុនថ្នាក់ទី១បន្ថែម 23. Share Premium Arising from AT1	
២៤. ភាគកម្មមិនមានអភិបាលភាព * 24. Minority Interest *	
២៥. សរុបដើមទុនថ្នាក់ទី១បន្ថែម មុនដកខ្ទង់កែតម្រូវផ្នែកបទប្បញ្ញត្តិ 25. Total AT1 before Regulatory Adjustments (25) = (22) + (23) + (24)	
ការកែតម្រូវផ្នែកបទប្បញ្ញត្តិ ចំពោះដើមទុនថ្នាក់ទី១បន្ថែម <i>Regulatory Adjustments Applied in the Calculation of AT1</i>	
២៦. ការវិនិយោគលើឧបករណ៍ដើមទុនថ្នាក់ទី១បន្ថែម របស់គ្រឹះស្ថានខ្លួនឯង 26. Investments in Own AT1 Instruments	
២៧. ការកាន់កាប់ឧបករណ៍ដើមទុនថ្នាក់ទី១បន្ថែម ទៅវិញទៅមក 27. Reciprocal Cross Holdings in AT1 Instruments	
២៨. ការវិនិយោគក្រៅក្របខ័ណ្ឌគ្របសរុបតាមបទប្បញ្ញត្តិនៅក្នុងឧបករណ៍ដើមទុនថ្នាក់ទី១បន្ថែម របស់ស្ថាប័ន 28. Investments Outside of the Scope of Regulatory Consolidation in the AT1 Instruments of Entities	
២៩. ខ្ទង់ផ្សេងទៀតដែលត្រូវដកចេញពីដើមទុនថ្នាក់ទី១បន្ថែម (ក្នុងនោះត្រូវដកទាំងស្រុងនូវភាគកម្ម ជាដើមទុនថ្នាក់ទី១បន្ថែម នៅក្នុងគ្រឹះស្ថានដែលស្ថិតក្នុងក្របខ័ណ្ឌគ្របសរុប ក្នុងករណីគណនា ដើមទុនតាមកម្រិតគ្រឹះស្ថាន) 29. Other Items to be Deducted from AT1 (including full deduction of AT1 instrument participations in the institution that is inside the scope of regulatory consolidation, where the regulatory capital is calculated on solo basis)	
៣០. សរុបខ្ទង់កែតម្រូវផ្នែកបទប្បញ្ញត្តិ ចំពោះដើមទុនថ្នាក់ទី១បន្ថែម 30. Total Regulatory Adjustments Applied to AT1 (30) = (26) + (27) + (28) + (29)	
៣១. សរុបដើមទុនថ្នាក់ទី១បន្ថែម ក្រោយដកខ្ទង់កែតម្រូវផ្នែកបទប្បញ្ញត្តិ 31. Total AT1 after Deduction of Regulatory Adjustments (31) = (25) - (30)	
៣២. សរុបដើមទុនថ្នាក់ទី១ 32. Total Tier 1 Capital (32) = (21) + (31)	
ដើមទុនថ្នាក់ទី២ <i>Tier 2 Capital</i>	
៣៣. ឧបករណ៍ដើមទុនថ្នាក់ទី២ ដែលបំពេញបានតាមលក្ខខណ្ឌ រួមទាំងបំណុលបន្ទាប់បន្សំ 33. Qualifying Tier 2 Instruments Including Subordinated Debt	
៣៤. សំវិធានធនលើអ៊ុយកែរមិន 34. Impairment Provisions	

<p>៣៥. បុព្វលាភភាគហ៊ុនដែលកើតចេញពីឧបករណ៍ដើមទុនថ្នាក់ទី២</p> <p>35. Share Premium Arising from Tier 2</p>	
<p>៣៦. ភាគកម្មមិនមានអភិបាលភាព *</p> <p>36. Minority Interest *</p>	
<p>៣៧. ៥០% នៃចំណេញពីការវាយតម្លៃទ្រព្យសម្បត្តិឡើងវិញដែលត្រូវបានធ្វើសវនកម្មរួចដោយសុំការអនុញ្ញាតពីធនាគារជាតិនៃកម្ពុជាជាមុន</p> <p>37. 50% of Audited Property Revaluation Gains Subjected to the NBC's Approval</p>	
<p>៣៨. សរុបដើមទុនថ្នាក់ទី២ មុនដកខ្ទង់កែតម្រូវផ្នែកបទប្បញ្ញត្តិ</p> <p>38. Total Tier 2 before Regulatory Adjustments</p> <p>(38) = (33) + (34) + (35) + (36) + (37)</p>	
<p>ការកែតម្រូវផ្នែកបទប្បញ្ញត្តិ ចំពោះដើមទុនថ្នាក់ទី២</p> <p>Regulatory Adjustments Applied in Calculation of Tier 2 Capital</p>	
<p>៣៩. ការវិនិយោគលើឧបករណ៍ដើមទុនថ្នាក់ទី២ របស់គ្រឹះស្ថានខ្លួនឯង</p> <p>39. Investments in Own Tier 2 Instruments</p>	
<p>៤០. ការកាន់កាប់ឧបករណ៍ដើមទុនថ្នាក់ទី២ ទៅវិញទៅមក</p> <p>40. Reciprocal Cross Holdings in Tier 2 Instruments</p>	
<p>៤១. ការវិនិយោគក្រៅក្របខ័ណ្ឌគូបសរុបតាមបទប្បញ្ញត្តិនៅក្នុងឧបករណ៍ដើមទុនថ្នាក់ទី២ របស់ស្ថាប័ន</p> <p>41. Investments Outside of the Scope of Regulatory Consolidation in Tier 2 Instruments of Entities</p>	
<p>៤២. ខ្ទង់ផ្សេងទៀតដែលត្រូវដកចេញពីដើមទុនថ្នាក់ទី២ (ក្នុងនោះត្រូវដកទាំងស្រុងនូវភាគកម្មដើមទុនថ្នាក់ទី២ នៅក្នុងគ្រឹះស្ថានដែលស្ថិតក្នុងក្របខ័ណ្ឌគូបសរុប ក្នុងករណីគណនាដើមទុនតាមកម្រិតគ្រឹះស្ថាន)</p> <p>42. Other Items to be Deducted from Tier 2 (including full deduction of Tier 2 instrument participations in the institution that is inside the scope of regulatory consolidation, where regulatory capital is calculated on solo basis)</p>	
<p>៤៣. សរុបខ្ទង់កែតម្រូវផ្នែកបទប្បញ្ញត្តិ ចំពោះដើមទុនថ្នាក់ទី២</p> <p>43. Total Regulatory Adjustments Applied in the Calculation of Tier 2</p> <p>(43) = (39) + (40) + (41) + (42)</p>	
<p>៤៤. សរុបដើមទុនថ្នាក់ទី២ ក្រោយដកខ្ទង់កែតម្រូវផ្នែកបទប្បញ្ញត្តិ</p> <p>44. Total Tier 2 after Deduction of Regulatory Adjustments</p> <p>(44) = (38) - (43)</p>	
<p>៤៥. សរុបដើមទុនបទប្បញ្ញត្តិ</p> <p>45. Total Regulatory Capital</p> <p>(45) = (32) + (44)</p>	

* អនុវត្តចំពោះរបាយការណ៍ស្តីពី ដើមទុនបទប្បញ្ញត្តិរបស់គ្រឹះស្ថានធនាគារនិងហិរញ្ញវត្ថុទទួលប្រាក់បញ្ញើ កម្រិតគូបសរុបប៉ុណ្ណោះ

* Applicable for Report on Regulatory Capital in Deposit-taking Banks and Financial Institutions at Consolidated Level Only

ឧបសម្ព័ន្ធ ២

របាយការណ៍ប្រចាំត្រីមាស ស្តីពី ដើមទុនបឋមប្រព្រឹត្តិរបស់គ្រឹះស្ថានធនាគារនិងហិរញ្ញវត្ថុទទួលប្រាក់បញ្ញើ Quarterly Report on Regulatory Capital in Deposit-taking Banks and Financial Institutions

លេខសម្គាល់របាយការណ៍

Report ID

ជំនាន់របាយការណ៍

Report Version

កាលបរិច្ឆេទ

As at

ឈ្មោះគ្រឹះស្ថាន

Institution's Name

អត្រាប្តូរប្រាក់ក្នុង ១ ដុល្លារអាមេរិក = X រៀល

Exchange Rate 1 USD = X Riel

ឯកតាគិតជាលានរៀល

In million Riels

ខ្លឹម Items	
ដើមទុនថ្នាក់ទី១	
Tier 1 Capital	
ដើមទុនថ្នាក់ទី១ទូទៅ	
Common Equity Tier 1 Capital (CET1)	
១. ដើមទុនដែលបានបង់ជម្រះ ឬទាយជួទាន និងភាគហ៊ុនទូទៅដែលបំពេញបានតាមលក្ខខណ្ឌ	
1. Paid in Capital or Endowment and Other Qualifying Common Shares	
២. បុព្វលាភភាគហ៊ុនដែលកើតចេញពីដើមទុនថ្នាក់ទី១ទូទៅ	
2. Share Premium Arising from CET1	
៣. ប្រាក់ចំណេញរក្សាទុក	
3. Retained Earnings	
៤. ចំណូលលម្អិតផ្សេងទៀតដែលបង្ករទុកដែលត្រូវបានធ្វើសវនកម្មរួច	
4. Audited Accumulated Other Comprehensive Income	
៥. ទុនបម្រុងលាតត្រដាង	
5. Disclosed Reserve	
៦. ភាគកម្មមិនមានអភិបាលភាព	
6. Minority Interest	
៧. សរុបដើមទុនថ្នាក់ទី១ទូទៅ មុនដកខ្ទង់កែតម្រូវផ្នែកបទប្បញ្ញត្តិ	
7. Total CET1 before Regulatory Adjustments	
(7) = (1) + (2) + (3) + (4) + (5) + (6)	

ការកែតម្រូវផ្នែកបទប្បញ្ញត្តិ ចំពោះដើមទុនថ្នាក់ទី១ទូទៅ <i>Regulatory Adjustments Applied in Calculation of CET1</i>	
៨. តម្លៃកេរ្តិ៍ឈ្មោះ ឬមូលនិធិពាណិជ្ជកម្ម (ដកចេញទ្រព្យអកម្មពន្ធពន្យារពាក់ព័ន្ធ) 8. Goodwill (Net of Related Deferred Tax Liabilities)	
៩. ទ្រព្យសកម្មអរូបីផ្សេងទៀត (ដកចេញនូវទ្រព្យអកម្មពន្ធពន្យារពាក់ព័ន្ធនិងរំលស់) លើកលែងកម្មវិធីប្រព័ន្ធធនាគារស្នូល 9. Other Intangible Assets (Net of Related Deferred Tax Liabilities and Amortization) except Software for Core Banking System	
១០. ទ្រព្យសកម្មពន្ធពន្យារ (ដកចេញនូវទ្រព្យអកម្មពន្ធពន្យារពាក់ព័ន្ធ) 10. Deferred Tax Assets (Net of Related Deferred Tax Liabilities)	
១១. ប្រតិបត្តិការសម្ព័ន្ធហ្នាតិ 11. Related Party Transactions	
១២. ការខាតបង់ក្នុងគ្រាបញ្ចូលការខាតបង់ពីចំណូលលម្អិតផ្សេងទៀត 12. Loss Determined on Date Including Losses from OCI	
១៣. ការវិនិយោគលើឧបករណ៍ដើមទុនថ្នាក់ទី១ទូទៅរបស់គ្រឹះស្ថានខ្លួនឯង ឬការទិញភាគហ៊ុនទូទៅត្រឡប់វិញ 13. Investments in Own CET1 Instruments (Treasury Stock) or Share Buyback	
១៤. ការកាន់កាប់ភាគហ៊ុនទូទៅទៅវិញទៅមក 14. Reciprocal Cross Holdings in the Common Shares	
១៥. ការវិនិយោគក្រៅក្របខ័ណ្ឌគូបសរុបតាមបទប្បញ្ញត្តិនៅក្នុងឧបករណ៍ដើមទុនថ្នាក់ទី១ទូទៅរបស់ស្ថាប័ន 15. Investments Outside of the Scope of Regulatory Consolidation in the CET1 Instruments of Entities	
១៦. ការកែតម្រូវចំពោះចំណូលលម្អិតផ្សេងទៀតដែលត្រូវបានធ្វើសវនកម្មចុះ 16. Adjustments for Audited OCI:	
១៧. ចំណេញពីការវាយតម្លៃទ្រព្យសម្បត្តិឡើងវិញ 17. Property Revaluation Gains	
១៨. ៥០% នៃចំណេញមិនទាន់ទទួលស្គាល់ដែលបង្កើតឡើងលើឧបករណ៍ហិរញ្ញវត្ថុវាស់វែងតាមតម្លៃទីផ្សារតាមចំណូលលម្អិតផ្សេងទៀត ឬការវិនិយោគក្នុងមូលធនដែលវាស់វែងតាមតម្លៃទីផ្សារតាមចំណូលលម្អិតផ្សេងទៀត 18. 50% of Cumulative Unrealized Gains of Financial Instruments Measured at Fair Value through Other Comprehensive Income-FVOCI or Equity Investments Designated at FVOCI	
១៩. ខ្ទង់ផ្សេងទៀតដែលត្រូវដកចេញពីដើមទុនថ្នាក់ទី១ទូទៅ (ក្នុងនោះត្រូវដកទាំងស្រុងនូវភាគហ៊ុនជាភាគហ៊ុនទូទៅ នៅក្នុងគ្រឹះស្ថានដែលស្ថិតក្នុងក្របខ័ណ្ឌគូបសរុប ក្នុងករណីគណនាដើមទុនតាមកម្រិតគ្រឹះស្ថាន) 19. Other Items to be Deducted from CET1 (including full deduction of common equity participations in the institution that is inside the scope of regulatory consolidation, where the regulatory capital is calculated on solo basis)	
២០. សរុបខ្ទង់កែតម្រូវផ្នែកបទប្បញ្ញត្តិ ចំពោះដើមទុនថ្នាក់ទី១ទូទៅ 20. Total Regulatory Adjustments Applied to CET1 $(20) = (8) + (9) + (10) + (11) + (12) + (13) + (14) + (15) + (16) + (19)$	
២១. សរុបដើមទុនថ្នាក់ទី១ទូទៅ ក្រោយដកខ្ទង់កែតម្រូវផ្នែកបទប្បញ្ញត្តិ 21. CET1 after Deduction of Regulatory Adjustments $(21) = (7) - (20)$	

ដើមទុនថ្នាក់ទី១បន្ថែម Additional Tier 1 Capital (AT1)	
២២. ឧបករណ៍ដើមទុនដែលបំពេញបានតាមលក្ខខណ្ឌ 22. Qualifying Capital Instruments	
២៣. បុព្វលាភភាគហ៊ុនដែលកើតចេញពីឧបករណ៍ដើមទុនថ្នាក់ទី១បន្ថែម 23. Share Premium Arising from AT1	
២៤. ភាគកម្មមិនមានអភិបាលភាព 24. Minority Interest	
២៥. សរុបដើមទុនថ្នាក់ទី១បន្ថែម មុនដកខ្ទង់កែតម្រូវផ្នែកបទប្បញ្ញត្តិ 25. Total AT1 before Regulatory Adjustments (25) = (22) + (23) + (24)	
ការកែតម្រូវផ្នែកបទប្បញ្ញត្តិ ចំពោះដើមទុនថ្នាក់ទី១បន្ថែម Regulatory Adjustments Applied in the Calculation of AT1	
២៦. ការវិនិយោគលើឧបករណ៍ដើមទុនថ្នាក់ទី១បន្ថែម របស់គ្រឹះស្ថានខ្លួនឯង 26. Investments in Own AT1 Instruments	
២៧. ការកាន់កាប់ឧបករណ៍ដើមទុនថ្នាក់ទី១បន្ថែម ទៅវិញទៅមក 27. Reciprocal Cross Holdings in AT1 Instruments	
២៨. ការវិនិយោគក្រៅក្របខ័ណ្ឌគូបសរុបតាមបទប្បញ្ញត្តិនៅក្នុងឧបករណ៍ដើមទុនថ្នាក់ទី១បន្ថែម របស់ស្ថាប័ន 28. Investments Outside of the Scope of Regulatory Consolidation in the AT1 Instruments of Entities	
២៩. ខ្ទង់ផ្សេងទៀតដែលត្រូវដកចេញពីដើមទុនថ្នាក់ទី១បន្ថែម (ក្នុងនោះត្រូវដកទាំងស្រុងនូវភាគកម្ម ជាដើមទុនថ្នាក់ទី១បន្ថែម នៅក្នុងគ្រឹះស្ថានដែលស្ថិតក្នុងក្របខ័ណ្ឌគូបសរុប ក្នុងករណីគណនា ដើមទុនតាមកម្រិតគ្រឹះស្ថាន) 29. Other Items to be Deducted from AT1 (including full deduction of AT1 instrument participations in the institution that is inside the scope of regulatory consolidation, where the regulatory capital is calculated on solo basis)	
៣០. សរុបខ្ទង់កែតម្រូវផ្នែកបទប្បញ្ញត្តិ ចំពោះដើមទុនថ្នាក់ទី១បន្ថែម 30. Total Regulatory Adjustments Applied to AT1 (30) = (26) + (27) + (28) + (29)	
៣១. សរុបដើមទុនថ្នាក់ទី១បន្ថែម ក្រោយដកខ្ទង់កែតម្រូវផ្នែកបទប្បញ្ញត្តិ 31. Total AT1 after Deduction of Regulatory Adjustments (31) = (25) - (30)	
៣២. សរុបដើមទុនថ្នាក់ទី១ 32. Total Tier 1 Capital (32) = (21) + (31)	
ដើមទុនថ្នាក់ទី២ Tier 2 Capital	
៣៣. ឧបករណ៍ដើមទុនថ្នាក់ទី២ ដែលបំពេញបានតាមលក្ខខណ្ឌ រួមទាំងបំណុលបន្ទាប់បន្សំ 33. Qualifying Tier 2 Instruments Including Subordinated Debt	
៣៤. សំវិធានធនលើអ៊ុយកែរមិន 34. Impairment Provisions	
៣៥. បុព្វលាភភាគហ៊ុនដែលកើតចេញពីឧបករណ៍ដើមទុនថ្នាក់ទី២ 35. Share Premium Arising from Tier 2	

<p>៣៦. ភាគកម្មមិនមានអភិបាលភាព</p> <p>36. Minority Interest</p>	
<p>៣៧. ៥០% នៃចំណេញពីការវាយតម្លៃទ្រព្យសម្បត្តិឡើងវិញដែលត្រូវបានធ្វើសវនកម្មរួចដោយសុំការអនុញ្ញាតពីធនាគារជាតិនៃកម្ពុជាជាមុន</p> <p>37. 50% of Audited Property Revaluation Gains Subjected to the NBC's Approval</p>	
<p>៣៨. សរុបដើមទុនថ្នាក់ទី២ មុនដកខ្ទង់កែតម្រូវផ្នែកបទប្បញ្ញត្តិ</p> <p>38. Total Tier 2 before Regulatory Adjustments</p> <p>(38) = (33) + (34) + (35) + (36) + (37)</p>	
<p>ការកែតម្រូវផ្នែកបទប្បញ្ញត្តិ ចំពោះដើមទុនថ្នាក់ទី២</p> <p>Regulatory Adjustments Applied in Calculation of Tier 2 Capital</p>	
<p>៣៩. ការវិនិយោគលើឧបករណ៍ដើមទុនថ្នាក់ទី២ របស់គ្រឹះស្ថានខ្លួនឯង</p> <p>39. Investments in Own Tier 2 Instruments</p>	
<p>៤០. ការកាន់កាប់ឧបករណ៍ដើមទុនថ្នាក់ទី២ ទៅវិញទៅមក</p> <p>40. Reciprocal Cross Holdings in Tier 2 Instruments</p>	
<p>៤១. ការវិនិយោគក្រៅក្របខ័ណ្ឌគូបសរុបតាមបទប្បញ្ញត្តិនៅក្នុងឧបករណ៍ដើមទុនថ្នាក់ទី២ របស់ស្ថាប័ន</p> <p>41. Investments Outside of the Scope of Regulatory Consolidation in Tier 2 Instruments of Entities</p>	
<p>៤២. ខ្ទង់ផ្សេងទៀតដែលត្រូវដកចេញពីដើមទុនថ្នាក់ទី២ (ក្នុងនោះត្រូវដកទាំងស្រុងនូវភាគកម្មដើមទុនថ្នាក់ទី២ នៅក្នុងគ្រឹះស្ថានដែលស្ថិតក្នុងក្របខ័ណ្ឌគូបសរុប ក្នុងករណីគណនាដើមទុនតាមកម្រិតគ្រឹះស្ថាន)</p> <p>42. Other Items to be Deducted from Tier 2 (including full deduction of Tier 2 instrument participations in the institution that is inside the scope of regulatory consolidation, where regulatory capital is calculated on solo basis)</p>	
<p>៤៣. សរុបខ្ទង់កែតម្រូវផ្នែកបទប្បញ្ញត្តិ ចំពោះដើមទុនថ្នាក់ទី២</p> <p>43. Total Regulatory Adjustments Applied in the Calculation of Tier 2</p> <p>(43) = (39) + (40) + (41) + (42)</p>	
<p>៤៤. សរុបដើមទុនថ្នាក់ទី២ ក្រោយដកខ្ទង់កែតម្រូវផ្នែកបទប្បញ្ញត្តិ</p> <p>44. Total Tier 2 after Deduction of Regulatory Adjustments</p> <p>(44) = (38) - (43)</p>	
<p>៤៥. សរុបដើមទុនបទប្បញ្ញត្តិ</p> <p>45. Total Regulatory Capital</p> <p>(45) = (32) + (44)</p>	