



**NATIONAL BANK OF CAMBODIA**

Riel. Stability. Development.

# **ANNUAL SUPERVISION REPORT 2019**

**General Directorate of Banking Supervision**

## FOREWORD



The global economic growth in 2019 is projected to be at 2.9%, which is the lowest rate since the Global Financial Crisis 2008-09. The Asian economy has maintained its growth with the expected rate of 5.6%. Favorable business environments and potential investment opportunities in Cambodia, as reflected through peace and political and macroeconomic stability attained under the wise leadership of **Samdech Akka Moha Sena Padei Techo HUN SEN**, the Prime Minister of the Kingdom of Cambodia, has led Cambodia's economy to maintain a sustainable growth at around 7% and further attract inflow of foreign direct investment. With the effort of Cambodia's financial and economic integration into regional and global level, banking system continues to develop and significantly contributes to support economic growth.

The rapid development of the banking sector requires a strong monitoring mechanisms and regular supervision in order to ensure financial stability as well as sustainable and inclusive growth. The National Bank of Cambodia (NBC), as a supervisory authority, has continuously emphasized on the supervisory roles on banks and financial institutions, particularly through the issuance of new regulations and other macroprudential measures, and risk-based and forward-looking practices that are consistent with international standards. Such efforts aim at strengthening the resilience of the banking system and minimizing or avoiding the systemic risk. The NBC has continuously strengthened the capacity of supervisors on both soft and hard skills to ensure effective and efficient work's performance. Such capacity development has been done in the forms of bilateral and multilateral cooperation with specialized institutions and counterparts.

For financial sector development and regional integration, the NBC has required banks and financial institutions to comply with new reporting templates that are in line with the Cambodian International Financial Reporting Standards (CIFRS) in order to ensure consistency of financial reporting. While payment services and means have continued expanding, the technology risk management has been strengthened to ensure security and efficiency. There has been an increasing number of credit information both individuals and entities being uploaded into and enquired from the Credit Reporting System. Such practice allows banks and financial institutions to better analyze their credit quality. The recently approved National Financial Inclusion Strategy (NFIS) 2019-2025 will help increase the access and usage of formal financial services through the implementation of 115 action plans and other new initiatives. In addition, the NBC has continued working with relevant stakeholders, particularly the Ministry of Education, Youth and Sport (MoEYS) and the Ministry of Women's Affairs (MoWA), and development partners in order to promote financial literacy in Cambodia. Such efforts include

incorporating financial literacy into the general education curriculum, developing *Let's Talk Money* comic books, conducting *Let's Talk Money* campaign and organizing seminars on Cambodian microfinance sector. The NBC's consumer protection team has helped respond and resolve various issues concerning with the use of financial services and further enhance financial education to customers.

The NBC continues supporting the implementation of the Rectangular Strategy of the Royal Government of Cambodia, particularly by strengthening public confidence and developing the banking system to be more effective, resilient, competitive, and integrated as well as maintaining the price stability in line with the Financial Sector Development Strategy (FSDS) 2016-2025. The NBC will further strengthen banking supervision, foster consumer protection, promote the use of Riel, and enhance financial inclusion. I do hope this annual report can be used to provide more understandings of the financial sector in Cambodia.

Phnom Penh, 01 April 2020

**CHEA CHANTO**

**Governor  
National Bank of Cambodia**

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**All data are unaudited and as reported  
by Banks and Financial Institutions**

## 1. Major Development of Banking System

### 1.1. Overview of Banks and Financial Institutions

The growth in all economic sectors and political stability have been the main factors in promoting the public and foreign investors' confidence as well as maintaining the safety and soundness of Cambodia's banking system. At the end of 2019, Cambodia's banking system consists of 47 commercial banks (17 local banks, 17 subsidiaries and 13 foreign branch banks) 15 specialized banks, 7 microfinance deposit-taking institutions, 76 microfinance non-deposit taking institutions, 245 rural credit institutions, 15 financial leasing companies, 4 third party processors, 21 payment service institutions, 1 credit bureau company, 6 representative offices, and 2,913 money changers.

### 1.2. Financial Position and Performance

Cambodia's banking system continues growing both scope and scale, with total assets increased by 23.4% to KHR 209.4 trillion (USD 51.4 billion), of which loans accounted for KHR 132.6 trillion (USD 32.5 billion). The growth was funded by equity of KHR 40.3 trillion (USD 9.9 billion), deposits KHR 119.3 trillion (USD 29.3 billion) and borrowing fund KHR 17.1 trillion (USD 4.2 billion).

**Table 1: Market Shares of Banking Institutions by Ownership**

Market Shares	Assets		Loans		Deposits		Capital	
	Dec-18	Dec-19	Dec-18	Dec-19	Dec-18	Dec-19	Dec-18	Dec-19
<b>Commercial Banks</b>								
Foreign Banks	49.2%	51.6%	47.8%	48.5%	46.6%	47.4%	53.6%	50.1%
Local Banks	49.0%	46.3%	49.8%	48.8%	53.3%	52.6%	38.9%	42.0%
<b>Specialized Banks</b>								
Foreign Banks	0.9%	1.3%	1.3%	1.8%	0.0%	0.0%	4.0%	4.2%
Local Banks	0.9%	0.8%	1.1%	0.9%	0.0%	0.0%	3.5%	3.7%
<b>Total</b>								
<b>Foreign Banks</b>	50.1%	52.9%	49.1%	50.3%	46.7%	47.4%	57.6%	54.3%
<b>Local Banks</b>	49.9%	47.1%	50.9%	49.7%	53.3%	52.6%	42.4%	45.7%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

Source: National Bank of Cambodia



The network expansion of banks and financial institutions has made customers at provinces convenient by widely access and use financial services. The expansion of branch networks and automated teller machines (ATMs) increased to 2,454 and 2,672, respectively. In addition, banks and financial institutions continue to actively diversify their financial services in order to satisfy customers' demand, especially by introducing debit and credit cards, money transfer services and electronic payments.

### 1.2.1. Banking Sector's Performance

Banking sector continues to have remarkable growth reflected by its share of 82.2% in total assets of Cambodia's banking system. Total assets of banks increased by 21.5% to KHR 172.1 trillion (USD 42.2 billion) which is funded by customer deposits KHR 103.6 trillion (USD 25.4 billion), net worth KHR 32.9 trillion (USD 8.1 billion) and borrowing funds KHR 4.5 trillion (USD 1.1 billion).

**Table 2: The Development in the Banking Sector**

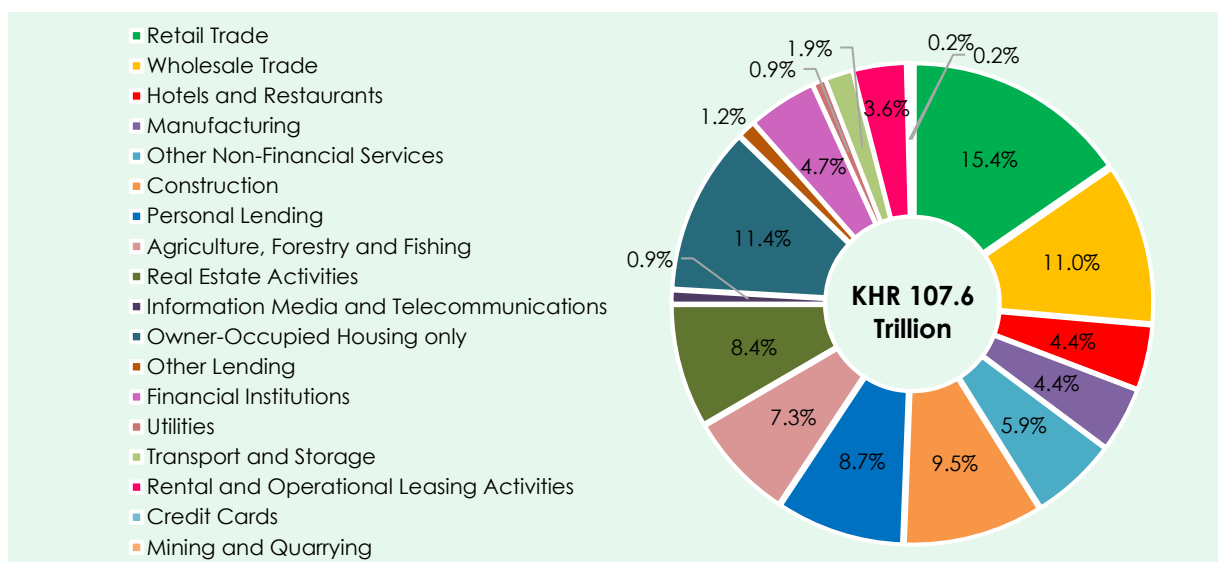
Bank Evolution	2015	2016	2017	2018	2019
Asset Growth	23.2%	20.9%	20.1%	21.4%	21.5%
Customer's Credit Growth	25.7%	20.5%	17.2%	24.3%	23.9%
Deposit Growth	17.4%	21.8%	25.1%	27.9%	15.1%
Asset to GDP	107.9%	118.2%	142.0%	143.6%	155.1%
Credit to GDP	63.5%	68.8%	80.7%	83.5%	92.0%
Deposit to GDP	61.9%	68.4%	85.6%	91.1%	93.3%

Source: National Bank of Cambodia

Credit, which is the main source of funds for economic activities, increased to KHR 107.6 trillion, of which customers' credit increased by 23.9% to KHR 102.5 trillion (USD 25.1 billion) and distributed to key industries, such as retail trade 15.4%, wholesale trade 11.0%, owner-occupied housing 11.4%, agriculture, forestry and fishing 7.3%, construction 9.5%, personal essentials 8.7%, real estate activities 8.4%, other non-financial services 5.9%, manufacturing 4.4%, hotel and restaurant 4.4%, and other sectors 13.6%.



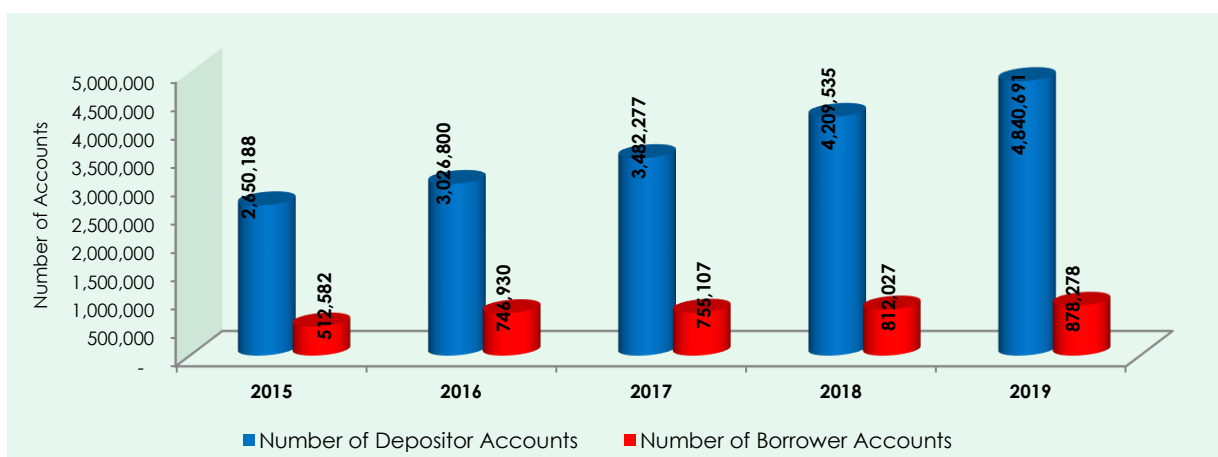
**Figure 1: Bank-Credit Classified by Industries**



Source: National Bank of Cambodia

Banking institutions have continued to increase their deposit mobilization as a result of an increase of public confidence in the Cambodia's banking system and the increase of financial literacy among population. Total amount of customer deposits increased by 15.1% with the number of deposit accounts grew to 4,840,691 of which 53.0% owned by men, 44.0% owned by women and 3.0% owned by legal entities. The majority of depositors comprised of individuals 53.0%, business entities 23.7%, local and overseas banks 10.0%, non-residents 6.9%, and other institutions 6.4%.

**Figure 2: Bank-Number of Borrower and Depositor Accounts**

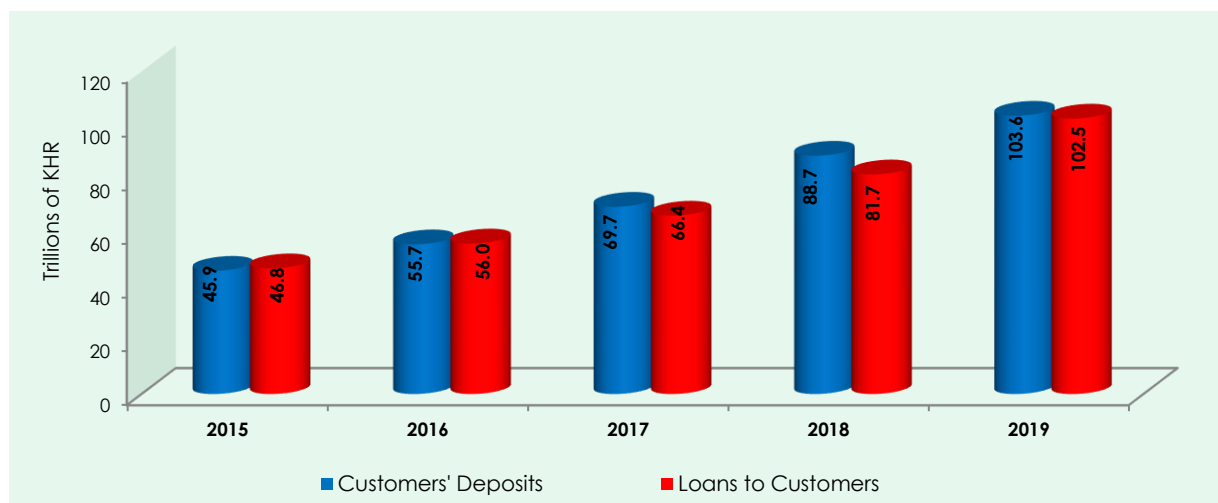


Source: National Bank of Cambodia

Financial infrastructure in the banking system has developed remarkably by expanding 74 new branches and equipping 481 new ATMs. The increasing level of technology and living standard has made debit and credit cards substitutable to cash, of which the number of credit and debit cards increased

to 111,739 and 2,649,595, respectively. In the emergence of Fin-Tech, most banking institutions have developed and expanded their networks, diversified products and services, digitalized financial products such as internet banking and mobile banking, in order to satisfy the increasing demand of customers.

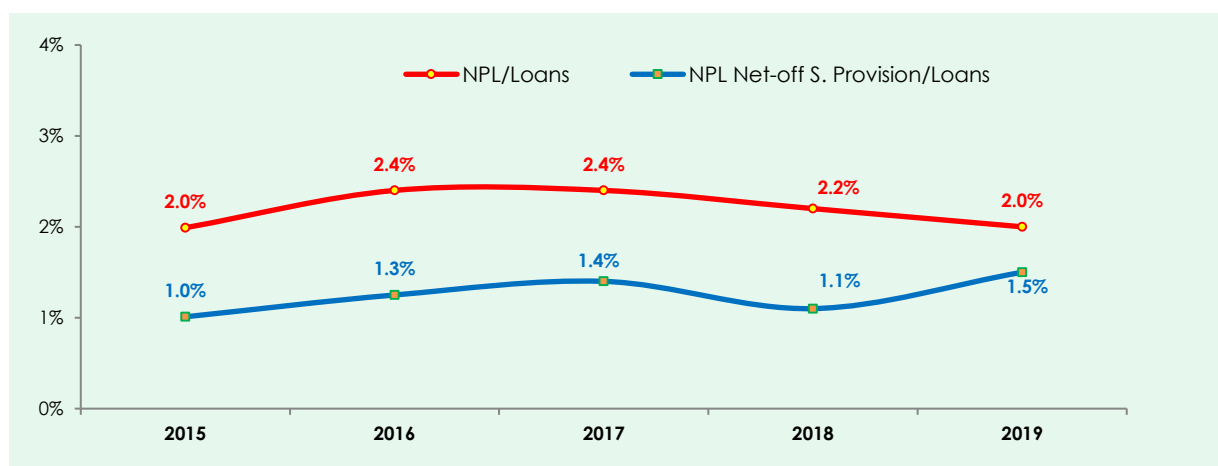
**Figure 3: Banks-Loans and Deposits to Customers**



Source: National Bank of Cambodia

The supervisory results have shown that the banking institutions have been in a better position in terms of their compliance with prudential regulations, corporate governance, internal control, assets quality, and so on. Solvency ratio and liquidity coverage ratio of banks remained at 24.0% and 155.7%, respectively. Bank's profitability continued to improve as represented by ROA at 1.9% and ROE at 9.8%. In addition, the implementation of credit risk grading and impairment provisioning has improved the credit risk management of the banks to be more comprehensive and prudent; whereby the banks could maintain their NPL ratio at 2.0% with an effective credit management.

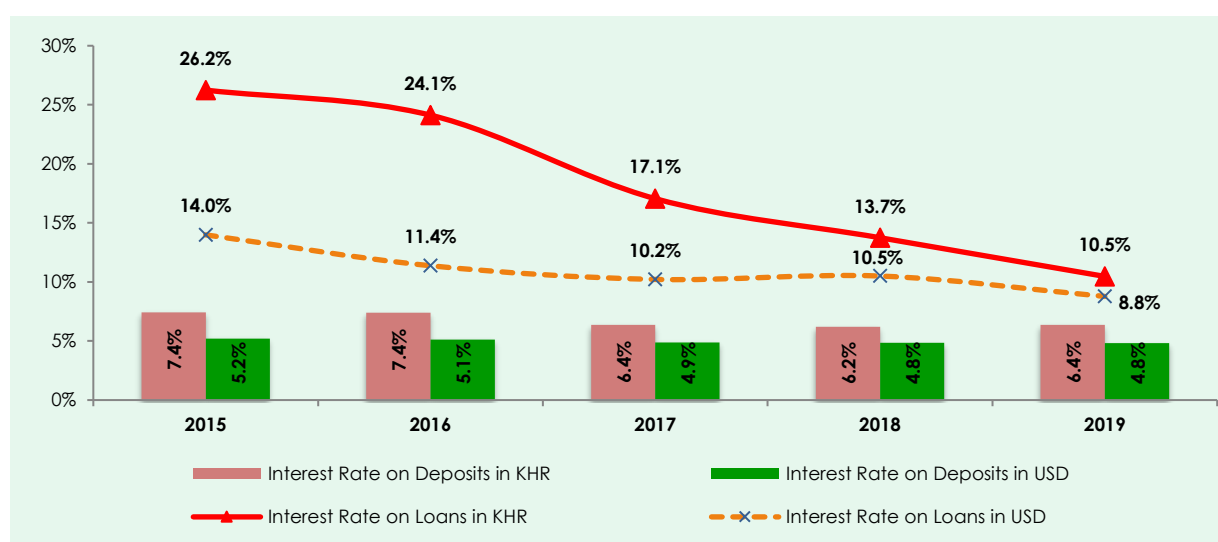
**Figure 4: Banks-Non-Performing Loan Ratio**



Source: National Bank of Cambodia

Banks and financial institutions are required to report their interest rate on loans and deposits based on weighted average interest rate that take into account the types and maturity of deposits as well as loan contract between the banks and customers. Weighted average interest rates both KHR and USD deposits were relatively stable in the last two years (2018-2019), at 6.4% and 4.8% respectively. Weighted average interest rates, from 2018 to 2019, both KHR and USD loans declined from 13.7% to 10.5% and 10.5% to 8.8%, respectively. There are some contributing factors to the decrease of interest rate, including (1) the increased inflow of foreign investment, (2) the increase of competition in banking sector, (3) the implementation of strategy on promoting the use of Khmer Riel, etc.

**Figure 5: Banks-Interest Rate on Deposits and Loans (KHR and USD)**



Source: National Bank of Cambodia

### Box 1: Cambodian Sustainable Finance Principles

In accordance with National Strategic Development Plan (NSDP) 2019-2023, financial sustainable development mainly focuses on environmental protection, cultural conservation, sustainable livelihood, education, etc. Cambodian Sustainable Finance Principles 2019-2023 were officially launched on March 29, 2019 and participated by 48 banks to:

- Establish and implement appropriate environmental and social risks management
- Develop and promote sustainable business opportunity
- Deepen sustainability in banking business
- Cooperate with all stakeholders, such as government, other sector authorities, investors and international partners and
- Provide capacity building and knowledge sharing.

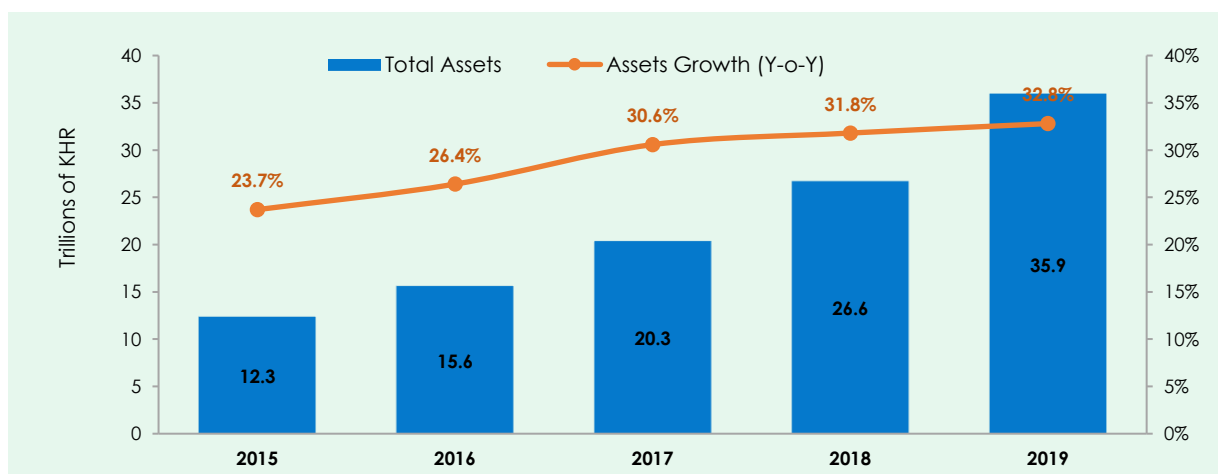
Realizing the importance of financial sustainable development, on July 31, 2019, the NBC, Ministry of Environment and Association of Banks in Cambodia (ABC) signed a memorandum of understanding (MoU) to mark the tripartite cooperation for taking parts in environmental protection, natural resource management and climate change that may impact banking sector in Cambodia. The MoU was a proof of solidarity, contribution and commitment in accomplishing the development goals with equity and sustainability. Based on the MoU, the tripartite agrees to:

- Cooperate in capacity building and increasing awareness of officials and stakeholders in the implementation of sustainable finance
- Share information and relevant documents on the development and implementation of sustainable finance
- Co-organize public awareness program on Sustainable Finance Principles
- Provide technical cooperation on implementation of sustainable finance principles and
- Cooperate and coordinate with related entities or institutions to develop and implement sustainable finance principles.

### 1.2.2. Microfinance Sector's Performance

Microfinance sector has significantly developed and remained sustainable which reflected the public confidence and the use of formal financial services in rural areas. Total assets of microfinance institutions increased by 32.8% to KHR 35.9 trillion (USD 8.8 billion) while the shareholders' equity rose by 27.8% to KHR 6.9 trillion (USD 1.7 billion).

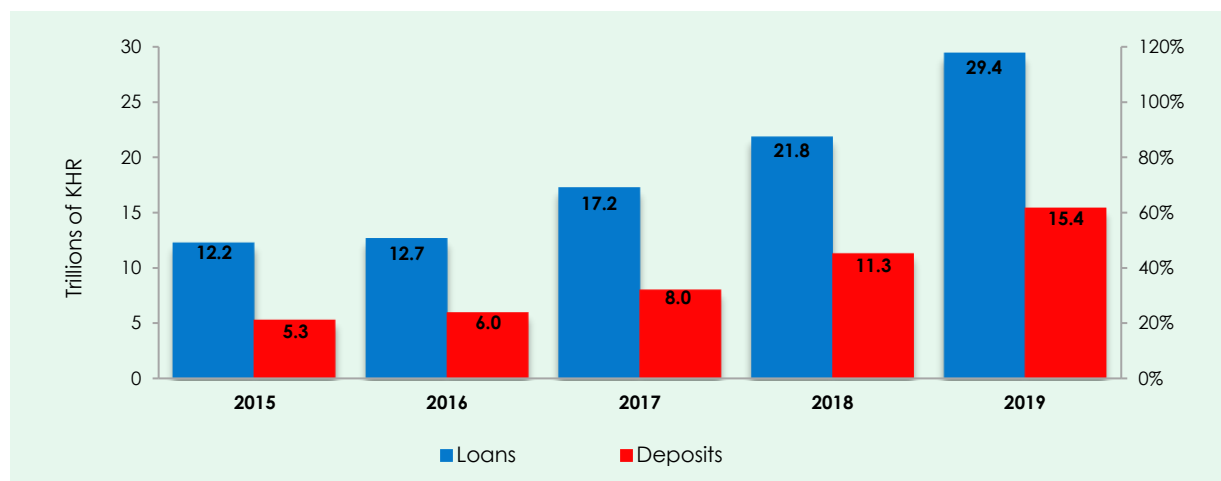
**Figure 6: MFIs-The Growth of Assets**



Source: National Bank of Cambodia

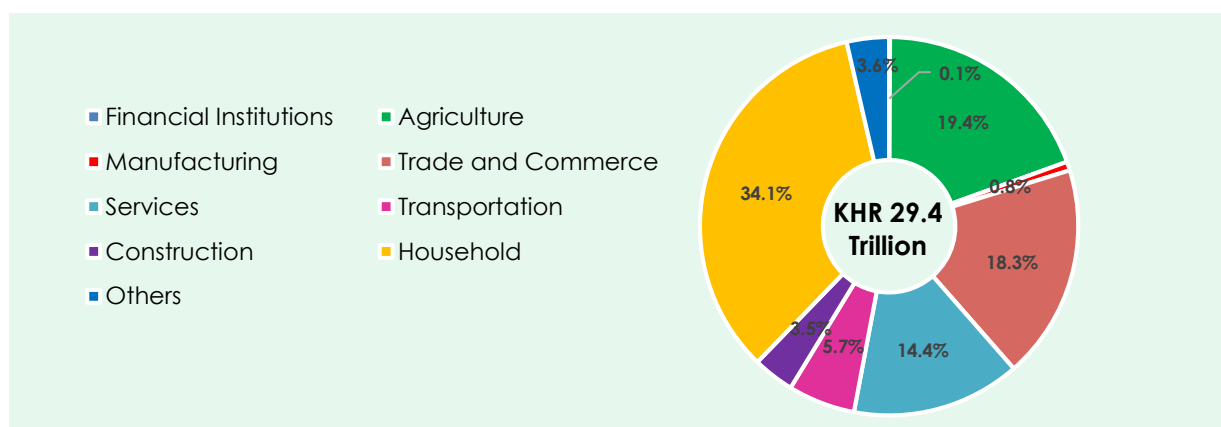
Total deposits increased by 34.4% to KHR 15.4 trillion (USD 3.8 billion), while loans increased by 32.7% to KHR 29.4 trillion (USD 7.2 billion). Loans were distributed to key industries, such as household 34.1%, agriculture 19.4%, trade and commerce 18.3%, services 14.4%, transportation 5.7%, construction 3.5%, and others 4.6%.

**Figure 7: MFIs-Loans and Deposits**



Source: National Bank of Cambodia

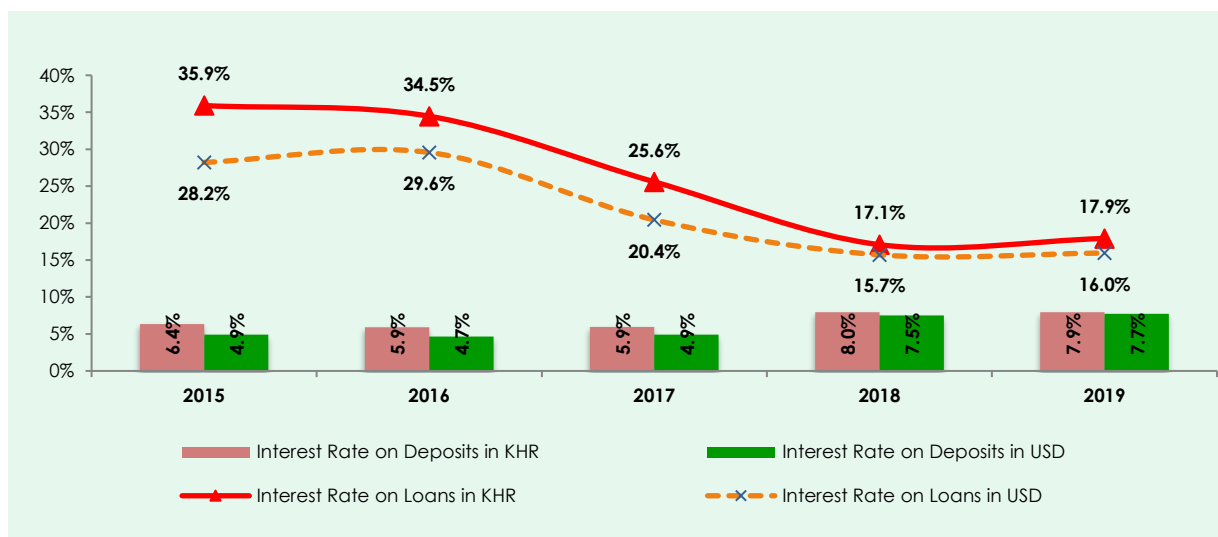
**Figure 8: MFIs-Credit Classified by Industries**



Source: National Bank of Cambodia

Microfinance institutions have maintained their interest rates relatively lower than the NBC's ceiling. The average interest rate of KHR was 17.9% and USD loan was 16.0%, whereas the average interest rates of KHR and USD deposits were offered at respective rate similar to last year of 7.9% and 7.7%. The increase in market competition has led the microfinance institutions to pay more attention on strengthening operational efficiency and reducing operational costs, which help lower the interest rates on both KHR and USD loans.

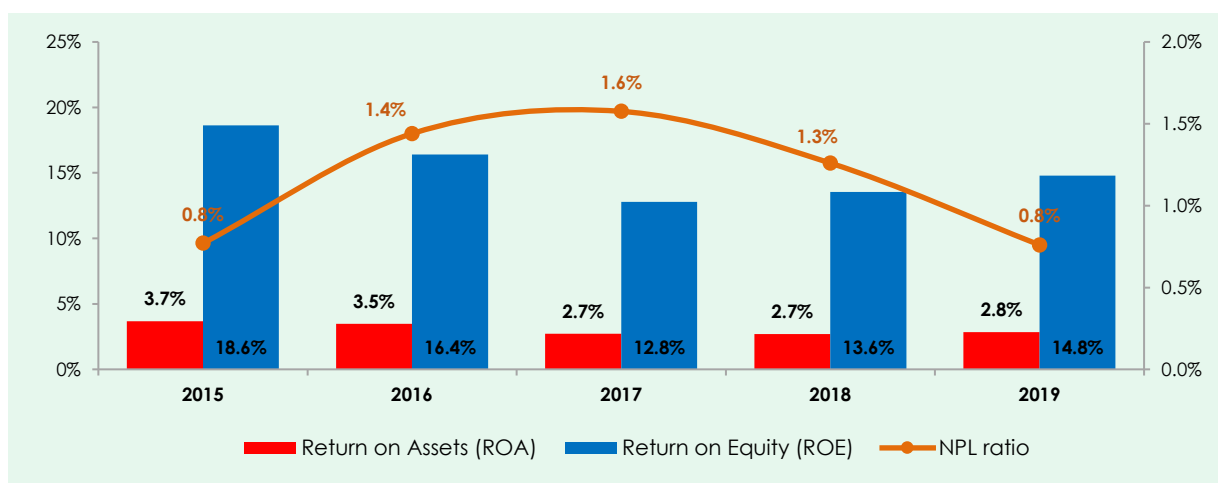
**Figure 9: MFIs-Interest Rate on Deposits and Loans (KHR and USD)**



Source: National Bank of Cambodia

Microfinance institutions have presented their growth potential and sustainability through ROA 2.8%, ROE 14.8%, and NPL 0.8%, which indicate their better asset quality management. In addition, microfinance institutions have complied with the NBC's prudential regulations by maintaining solvency ratio and liquidity ratio at 18.9% and 178.1%, respectively.

**Figure 10: MFIs-NPL, ROA and ROE Ratios**



Source: National Bank of Cambodia

Microfinance institutions have strengthened and expanded their services both in scope and scale to rural areas. In particular, their operational networks have extended to all 25 provinces and towns, with a number of 1,453 offices. The numbers of deposit and borrowing accounts rose to 2,781,130 and 2,109,170, respectively. This sector has kept calibrating various financial services such as lending, deposits, remittance, mobile banking, and ATMs. With the efforts of the

NBC in promoting financial literacy, there are more rural residents turning from using informal to formal financial services. As such, microfinance institutions have contributed to the improvement of living standard and reduction of poverty in Cambodia, especially through sourcing the funds for small and medium businesses.

### 1.2.3. Financial Leasing Sector's Performance

Over a decade, financial leasing sector has been established in financial sector while its scale and scope have continued expanding. The increase of living standard and the public confidence on financial leasing sector has driven to the growth of financial leases on movable assets such as motorbikes, cars, agricultural equipment, construction machinery, electronic appliances, furniture, and others. Meanwhile, financial leases were distributed to key industries, such as households 28.5%, service 17.9%, transportation 14.2%, construction 6.9%, agriculture 9.3%, trade 6.1%, and others 17.1%.

**Table 3: Financial Leasing Sector**

(Billions of KHR)

<b>Financial Leasing Company</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>
Total Assets	410.4	622.8	707.9	951.6	1,359.1
Total Financial Leases	344.9	485.0	525.3	713.8	1,169.6
Non-Performing Loan	5.3%	5.9%	5.3%	8.4%	3.3%
Net Worth	44.0	113.3	173.5	335.2	422.3
Employees (persons)	857	1,245	1,266	1,361	1,460
Customers	43,413	61,372	64,252	72,921	92,289

Source: National Bank of Cambodia

Total assets of financial leasing companies increased to KHR 1,359.1 billion (USD 333.5 million) and financial lease rose to KHR 1,169.6 billion (USD 287.0 million) of which 92,289 accounts were offered to customers.

### 1.2.4. Rural Credit Institutions' Performance

Rural credit institution (RCI) is a type of institution that provides small and micro loans to customers. There are 245 RCIs with the total assets of KHR 437.4 billion (USD 107.3 million), total loan portfolios of KHR 353.7 billion (USD 86.8 million) and total customer accounts of 170,014. The loan portfolios were distributed to

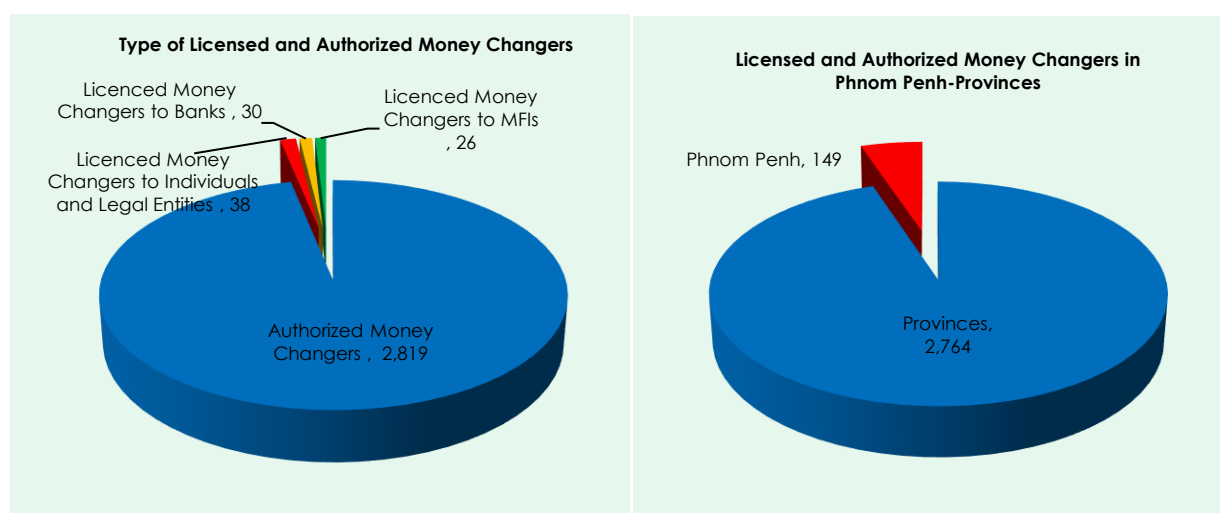


key economic sectors, such as agriculture 35.8%, trade and commerce 21.3%, households 16.3%, services 13.5%, transportation 0.4%, construction 5.9%, and others 6.8%. Non-performing loans of RCIs stood up at 10.6% due to limited credit management function as well as non-collateral basis. The NBC has strengthened legal framework as well as off-site and on-site supervision on RCIs to ensure their compliance and ethical practices in offering financial services to customers. Furthermore, the NBC has continued monitoring the operations of RCIs and taking actions on those who have operated by charging high interest rate without legitimate authorization and mobilizing public deposits under the form of promising for lucrative interest payment. The NBC has supervised and evaluated the operations of RCIs which resulted in 28 RCIs being terminated, as attached in *Appendix 4*.

### 1.2.5. Money Changers' Performance

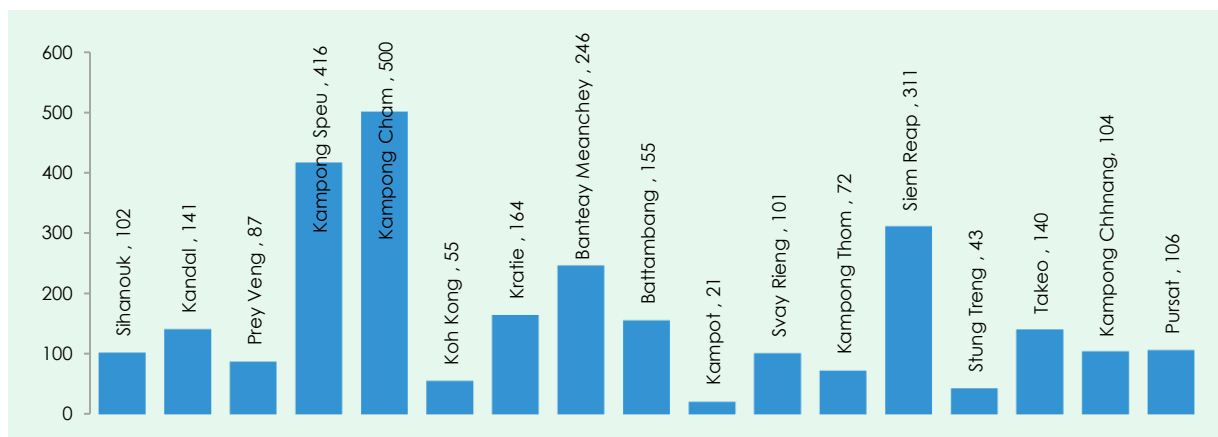
Money changers are required to obtain license or authorization from the NBC prior to their operations. Money changers shall comply with the provisions of Prakas on “*Money Changer License or Authorization for Foreign Exchange Traders*” and existing laws and regulations. There are total of 2,913 money changers nationwide of which the license has been given to 38 money changers, 30 banks, and 26 microfinance institutions, while the authorization has been provided to 2,819 money changers. The NBC has continued encouraging individuals and legal entities, who are interested in money-changing business, or those, who have been operating the business without legitimate approval, to apply for license or authorization.

**Figure 11: Types of Licensed and Authorized Money Changers**



Source: National Bank of Cambodia

**Figure 12: The Number of Authorized Money Changers in Provinces**

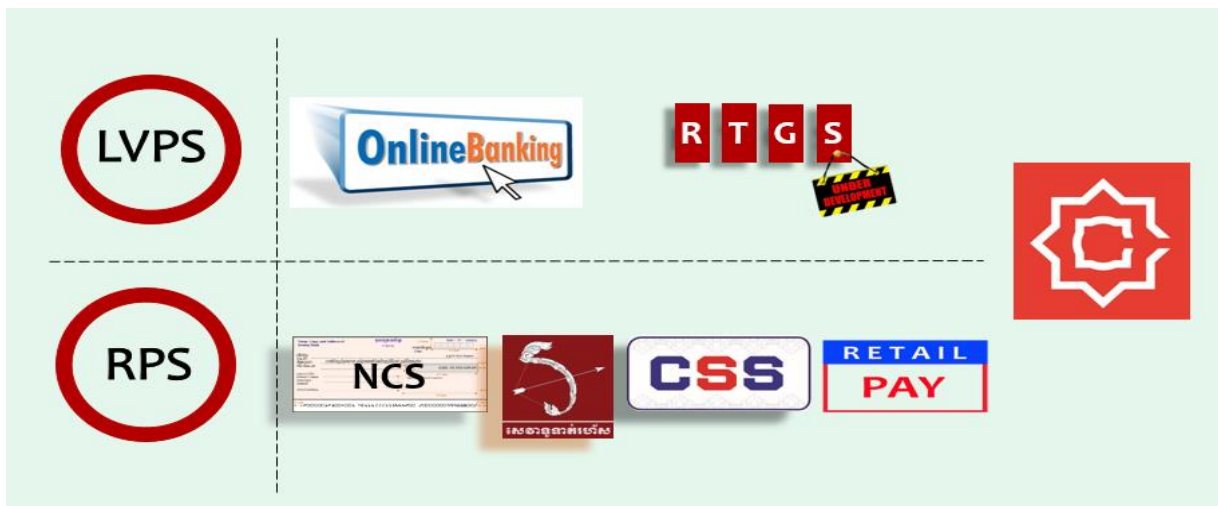


Source: National Bank of Cambodia

### 1.2.6. Payment Service Institutions' Performance

The NBC, as the monetary authority, has developed and supervised the payment sector and transformed it to be one of the potential sectors that enhance smooth, secured and effective flow of funds, aiming at promoting financial inclusion in line with the technology advancement. The NBC has granted license to 21 Payment Service Institutions (PSIs) that are operating through 27,974 payment and settlement agents and 15,037 merchant locations throughout the country. Those institutions' business models are in the form of issuing e-wallet for retail mobile payment, payment and settlement agent, retail merchant, e-commerce, and payment gateway. The total balance of the e-wallet of PSIs was KHR 232.4 billion (USD 58.1 million) while the balance of the trust account was KHR 272.2 billion (USD 68.1 million) to ensure payment and settlement capability to customers. The development of the payment services has increased public confidence in the PSIs as the number of payment account grew to 1,801,809 equivalent to 11.1% of the total population, and the number of payment transactions was 58,015,528 amounted to KHR 32.1 trillion (USD 8.0 billion).

**Figure 13: Payment System Infrastructure**



Source: National Bank of Cambodia

In addition, the PSIs have subsequently modernized their payment and settlement services to meet the market demands and the economic development. Particularly, the interbank payment and settlement operations have been more active and efficient because of the cooperation among local banks and financial institutions and the participation in the central infrastructure of the NBC, in which it is convenient for customers. Some PSIs have made bilateral cooperation with foreign fintech companies, such as Tencent (WeChat Pay), Alibaba (Alipay) and UnionPay to provide more options for international payment and settlement services. As a result, there is a reduction in informal services and increase the retail merchants' revenues from foreign tourists.

### **Box 2: Technology Risk Management Guidelines**

The NBC has fully developed and issued Technology Risk Management Guidelines which are of significant for the business operation of banks and financial institutions, particularly to reduce the IT risks such as preventing cyberattacks and data loss. This would also contribute to the mitigation of operational risks arising from the disruption of the data management and IT system, aiming to increase the public confidence in the banking system in Cambodia. These guidelines have been developed in line with international good practices and guidelines of international financial institutions such as the Bank for International Settlement (BIS). The contents of these guidelines include (1) Information Technology Governance, (2) IT Governance Policy and Procedures, (3) Information Security Policy and Procedures, (4) IT Services Outsourcing, (5) Information Security Audit, and (6) Payment Card Security. In addition, the NBC has organized a workshop on the implementation of the Technology Risk Management Guidelines for banks and financial institutions to enhance the effectiveness of the implementation. In the meantime, the NBC is also conducting on-going training and enhancing capacity for bank supervisors to conduct compliance inspection in this field.

## **2. The Development in Supervisory and Regulatory Frameworks**

### **2.1. The Review and Issuance of Banking Regulations**

The NBC has regularly reviewed prudential regulations in order to strengthen the effectiveness of supervision and soundness of banking system in line with the development of banks and financial institutions. For the purpose of raising awareness on regulations, specifically on the Prakas on Credit Risk Grading and Impairment Provisioning and the Prakas on Capital Buffer in Banking and Financial Institutions, the NBC has frequently conducted seminars to further explain these regulations to members of the Association of Banks in Cambodia (ABC) and

Cambodia Microfinance Association (CMA). In addition, the NBC has also prepared guiding notes on the Prakas on Capital Buffer in Banking and Financial Institutions and the Prakas on Liquidity Coverage Ratio to ensure an effective implementation.

The NBC has planned on updating a regulation on solvency framework which consists of Prakas on net-worth, reporting templates, simulation, and training. Then, Prakas on Supervisory Response to Weak Banks is also in the pipeline. In addition, the NBC has worked on Prakas on Loan to Value Ratio (LTV) in order to prevent banks and financial institutions from potential risks arising in the real estate sector. The NBC in collaboration with the SEACEN Centre organized two special training courses on the implementation of IFRS9 and Liquidity Risk Management for bank supervisors to enhance technical skills and knowledge and gain more experiences on best practices.

With respect to payment system supervision, the NBC has issued Prakas and various guidelines in order to mitigate risks, promote transparent competition, support innovation for new products and services, and promote financial inclusion, in consistent with technological development. Regulations pertaining to payment services include the Prakas on Third-Party Processors and the Prakas on the Management of the Payment Services Institutions, which allow third-party processors and non-bank financial institutions to provide payment services. The Prakas on the Management of the Payment Services Institutions stipulates certain prudential rules including the minimum registered capital, capital guarantee, net worth calculation, solvency, funding security, corporate governance and internal control, AML/CFT, and consumer protection etc. Apart from these Prakas, the NBC also issued some guidelines on date and time for report submission by PSIs and the guideline on the selection and authorization of external audit for the PSIs.

## **2.2. Supervisory Activities**

The NBC has continued closely monitoring banks and financial institutions in accordance with applicable laws and regulations in order to maintain safety and soundness of the banking system. As such, banks and financial institutions have had better financial position and been in compliance with regulations. However, some institutions are still required to strengthen their internal control and corporate governance. The NBC has continued taking stringent actions on the reporting of banks and financial institutions to ensure better data quality. Also, the NBC conducted meetings and seminars for bank's employees to (1) highlight the common mistakes in reporting, (2) provide guidance and solutions on the late reporting, (3) respond to enquiries concerning the reporting, and (4) notify bank's employees on the reporting obligation as required by the regulations.

The supervision on banks and financial institutions is one of the priority tasks for the NBC. The supervisory framework has been updated and directed toward the risk-based supervision in response to the rapid development of the banking sector in Cambodia and the globe. The risk-based supervision has been implemented since 2011 and gone through many stages of development. The implementation of the risk-based supervision is supported by 4 pillars:

**Pillar 1 Banking Supervision's Organizational Structure:** Merging between on-site and off-site supervision functions.

**Pillar 2 New monitoring and assessing tools:** Updating supervisory reporting templates.

**Pillar 3 Capacity Building:** Training and capacity building for bank supervisors in accordance with the risk-based supervision.

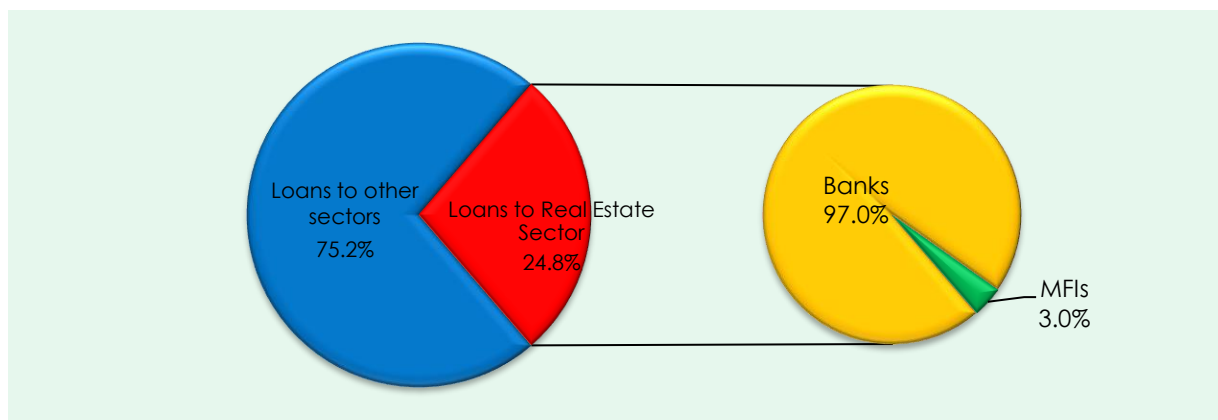
**Pillar 4 IT system and regulatory reporting:** Collecting and strengthening data quality while modernizing IT system to ensure full implementation of the risk-based supervision.

For Payment Service Institutions, the NBC has continued monitoring payment operations through monthly operational and financial reports together with other key data for micro-analysis on individual institution. The focus has been on risks and compliance of prudential regulations and others such as anti-money laundering and combating the financing of terrorism, consumer protection and combating cybercrime.

### 2.3. Financing to Real Estate Sector

In general, real estate sector is considered to be prone to risk. This sector has grown rapidly and highly exposed to the banking system. That is, the NBC has paid closed attention and regularly monitored the rapid development of credit to this sector. By the end of 2019, credit growth to real estate sector was at 37.9% in banking sector and 12.3% in microfinance sector. Considering the market share, the real estate credit took up to 24.8% of the total credit portfolio in the banking system, of which banks accounted for 97.0% while microfinance institutions accounted for only 3.0%. Credits to real estate sector comprise of real estate activities, construction and owner-occupied housing in which the real estate activities were at the highest demand compared to the rest. These credits grew at respective rates of 41.7%, 43.3%, and 27.6% for owner-occupied housing, real estate activities, and construction.

**Figure 14: Credit Market Share to Real Estate Sector of Banks and Financial Institutions**



Source: National Bank of Cambodia

Data in the International Transaction Reporting System (ITRS) indicated that FDI inflow to Cambodia's real estate sector (including all kinds of real estate and condos) in 2019 was KHR 1,782 billion (USD 437.3 million). This inflow was from China 58.8%, Singapore 15.2% and other countries 26.0%.

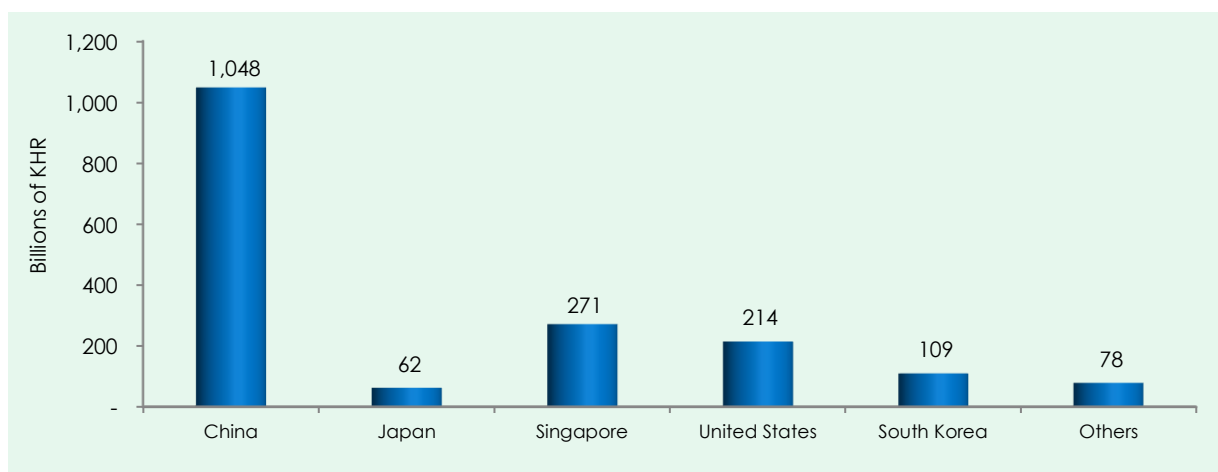
**Table 4: Investment in Real Estate Sector in Cambodia**

Billions of KHR

	2015	2016	2017	2018	2019
<b>Equity Investment in Cambodia</b>	7,402	10,041	11,284	12,550	14,991
<b>Investment in Real Estate in Cambodia</b>	1,539	1,268	1,489	1,474	1,782

Source: Estimation in ITRS, National Bank of Cambodia

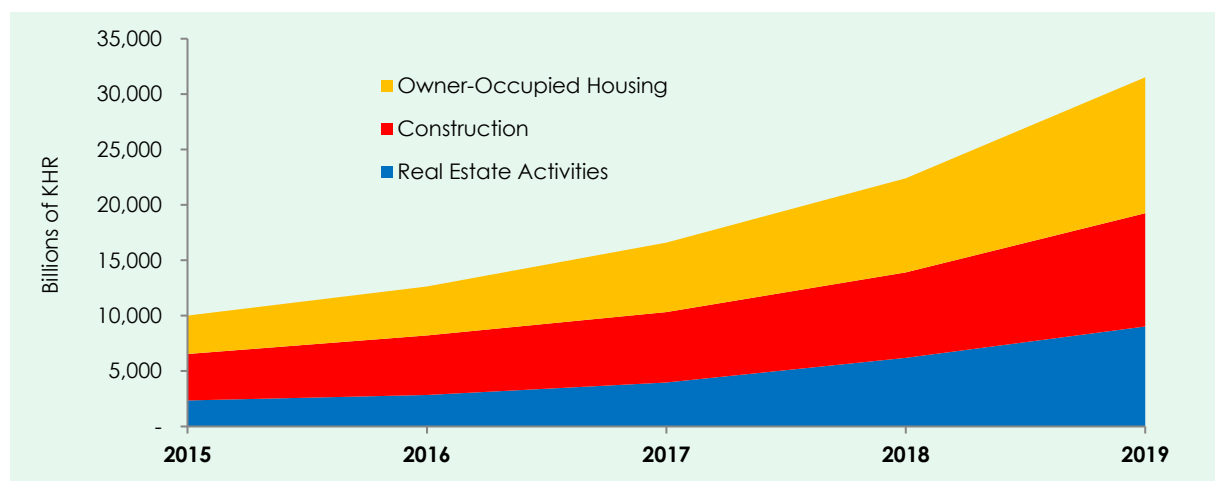
**Figure 15: FDI Inflow into Cambodia Real Estate Sector**



Source: Estimation in ITRS, National Bank of Cambodia

With the technical assistance from the International Monetary Fund (IMF), the NBC has updated a reporting template on Real Estate Price Index (REPI) in order to enhance the effectiveness of reporting, data quality and calculation of property price index (PPI) indicator. The PPI will be vital for the NBC as well as banks and financial institutions to manage risks related to real estate sector.

**Figure 16: Credits to Real Estate Sector**



Source: National Bank of Cambodia

### 3. Promoting Financial Sector Development and Regional Integration

#### 3.1. Financial Infrastructure Development

##### 3.1.1. Accounting and Financial Reporting Standards

Banks and Microfinance deposit-taking Institutions (MDIs) are required to comply with the CIFRS, while Microfinance Institutions (MFIs), Financial Leasing Companies, and Rural Credit Institutions (RCIs) are required to report to the NBC using the CIFRS for SMEs. In order to help prepare the reports according to these standards, the NBC has initially updated (1) the Chart of Accounts (COA), (2) the Chart of Account's Manual, and (3) the Monthly report templates for Banks and MDIs, including Balance Sheet, Income Statement, Statement of Other Comprehensive Incomes, and Off-balance Sheet. Banks and MDIs have already started submitting data using the new reporting templates since the fourth quarter of 2019. Prior to the adoption of these new templates, the NBC has conducted two workshops in 2019 for banks and financial institutions in order to inform and seek feedbacks on the updating COA and the new reporting templates.



The NBC has been revising the COA and reporting templates for MFIs, Financial Leasing Companies, and RCIs to be in line with CIFRS for SMEs. In October 2019, the NBC, in collaboration with the World Bank and an audit firm, conducted a workshop to highlight the critical points in implementing the new standards.

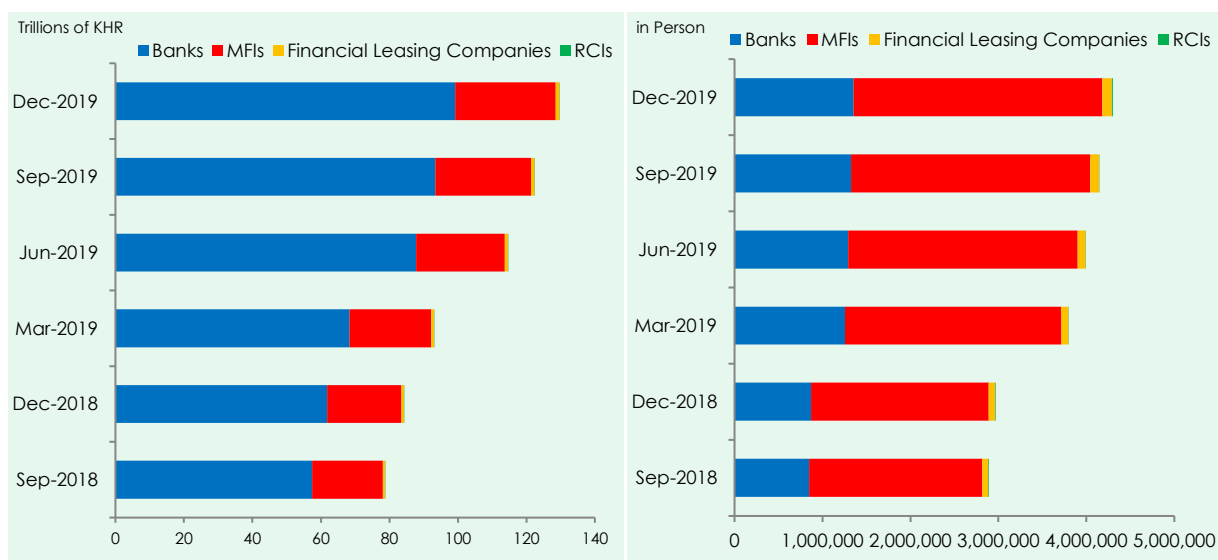
In addition, as a part of ongoing plan on risk-based and forward-looking supervision, the NBC has emphasized on calibrating supervisory reporting templates, developing guidelines and automating data management function. Such efforts have been reflected on the current development in banking sector and the global trend.

### 3.1.2. Credit Bureau Cambodia

After the NBC's official announcement on May 10, 2019 banks and financial institutions have fully uploaded commercial credit data into the credit reporting system. In addition, the NBC has continued monitoring the reports provided by Credit Bureau Cambodia (CBC) and following up the recommendations made by the NBC. The NBC has been updating Prakas on Credit Reporting with the purpose of expanding the legal framework to cover cross-border credit information sharing and to address the issue of returned check with insufficient funds.

The CBC has total asset of KHR 54.1 billion (USD 13.3 million) and 167 members in the credit reporting system, including 46 commercial banks, 14 specialized banks, 7 microfinance deposit-taking institutions, 76 microfinance non-deposit taking institutions, 15 financial leasing companies and 09 rural credit institutions.

**Figure 17: Credit Outstanding and Numbers of Borrowers in Credit Reporting System**

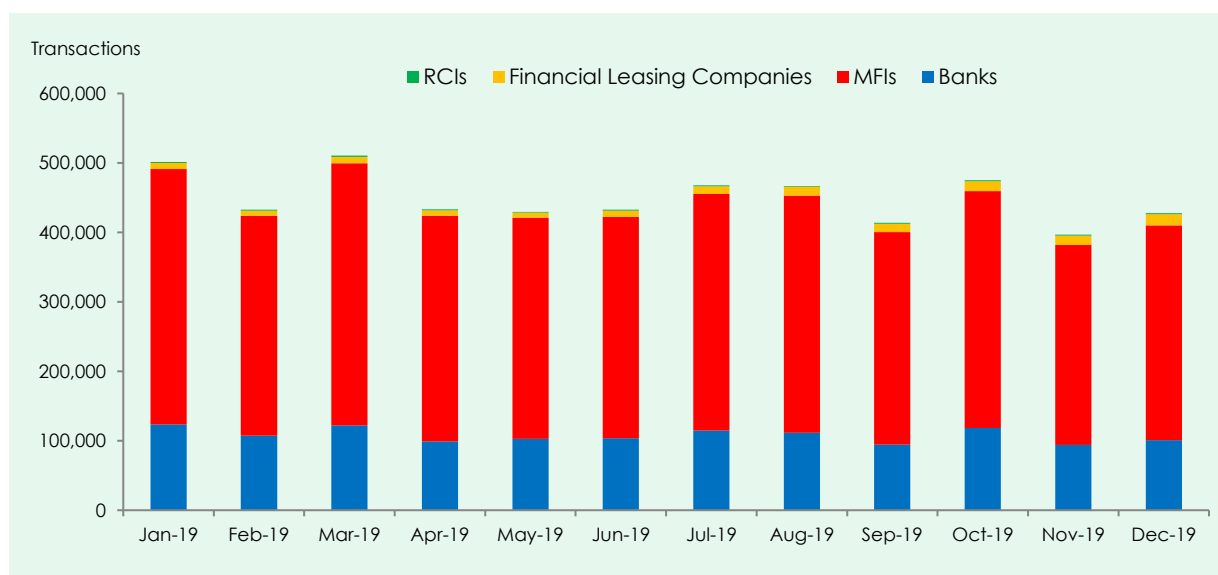


Source: National Bank of Cambodia

The credit data uploaded by members increased by 13.9%, of which consumer credit data increased to 3,376,362 accounts amounted to KHR 109.6 trillion (USD 26.9 billion) and commercial credit data of 4,914 accounts amounted to KHR 20.1 trillion (USD 4.9 billion). Based on the credit reporting system, the total loan outstanding was granted to 4 main regional areas such as Tonle Sap 21.4%, Plateau 3.5%, Plain 69.5%, and Coastal 5.6%.

Total credit enquiry made by members rose by 13.6% to 5,387,573 transactions, of which banks 24.0%, microfinance institutions 73.3%, financial leasing companies 2.4%, and rural credit institutions 0.3%.

**Figure 18: Credit Enquiry in Credit Reporting System**



Source: National Bank of Cambodia

### 3.2. Enhancing Financial Inclusion in Cambodia

Financial Inclusion is an access to and usage of formal financial services in a timely manner, based on needs with affordable cost and legal protection. Financial inclusion plays a crucial role in poverty reduction and economic development by improving the livelihood and increasing employment rate. Therefore, enhancing financial inclusion is the key priority of the Royal Government of Cambodia, government ministries, and stakeholders. With technical assistance from development partners, the NBC has led and cooperated with related ministries in formulating the National Financial Inclusion Strategy (NFIS) 2019-2025 which is a roadmap in guiding the priority action plans to achieve the vision of the Royal Government of Cambodia. The strategy was adopted by the Council of Ministers in the Plenary Session on July 12, 2019, and signed by **Samdech Akka Moha Sena Padei Techo HUN SEN**, the Prime Minister of the Kingdom of Cambodia, on August 19, 2019.

The NFIS 2019-2025 identified 115 action plans by categorizing into implementation stages (Short, Medium, and Long term) with clear segregation of duties to responsible ministries in pursuit of ensuring effective implementation and successful result. Many action plans have been implemented including the expansion of payment system capabilities through Blockchain technology which is convenient for retail customers to access to inter-bank remittance. Such benefit has empowered customers, especially by promoting and enhancing financial literacy. The NBC in collaboration with national and international stakeholders continues to implement the existing projects and explore possible initiatives. The NBC's working groups on financial inclusion and financial literacy have been working on new initiatives to increase access to MSMEs lending, particularly women entrepreneurs, and to link other financial operation with saving at formal financial institutions.

With the efforts to enhance financial inclusion in Cambodia, the NBC has focused on enabling the access to and usage of financial services of women consumers for the reason that women play a crucial role in society and economy. Currently, the NBC has been implementing action plans of the Denarau Declaration of the Alliance for Financial Inclusion (AFI) which aims at empowering women in financial policy formulation by addressing the needs of women. Moreover, the NBC signed MoU with MoWA in order to promote financial literacy to women SMEs through promoting financial literacy to women' SME and various action plans.

The NBC has emphasized on enhancing financial inclusion and maintaining financial stability in order to achieve inclusive and sustainable growth. To accomplish this goal, the NBC has been actively promoting financial literacy and consumer protection.

### **3.3. Financial Literacy**

#### **3.3.1. Seminar on Microfinance Sector in Cambodia**

The NBC has had a clear plan in promoting financial literacy through different targeted groups. In 2019, the NBC conducted seven Microfinance Seminars in Cambodia, of which the provincial level was held in Pailin and the rests were at district level, namely Svay Antor (Prey Veng Province), Santuk (Kampong Thom Province), Bakan (Pursat Province), Memot (Tboung Khmum Province), Sangkae (Battambang Province), and Stoung (Kampong Thom Province). These seminars were participated by a total of 3,885 people including local residents and authorities, the representative of the Royal Academy of Cambodia, banks and financial institutions, and Cambodia Microfinance Association (CMA). The main objectives of the seminar are: (1) to share the history of microfinance development in Cambodia, (2) to explain relevant legal framework and regulations, (3) to promote awareness on available financial services provided by licensed

banks and financial institutions, (4) to discuss the challenges of the microfinance sector in Cambodia, and (5) to seek solutions and to respond the request of local residents and authorities concerning the issue of microfinance. The seminar has been keynoted by the representatives of the NBC, local authorities and the CMA and followed by the questions and answers session. Such arrangement has been an effective public forum where the local residents and authorities could share their challenges and issues for prompt solutions and recommendations. Besides, the seminar provided an opportunity for local authorities and all relevant stakeholders to build a close relation and cooperation in order to have a better understanding of the real situations of microfinance usage and to prevent the use of informal financial services.

### 3.3.2. Promoting Collaboration on Financial Literacy

The NBC and MoEYS have completed First Phase of the project on integrating financial literacy into the school curriculum for primary and secondary schools. The financial literacy has been included into four subjects of the school curriculum such as Home Economics, Life Skills, Social Studies, and Mathematics. The NBC has continued implementing the Second Phase which focuses on writing, publishing, training of trainer, and testing on the four subjects. In Phase 2, financial literacy team will prepare student textbooks for the upcoming academic year in line with updating student textbooks of MoEYS.

On April 23, 2019, the NBC conducted an awareness workshop on “*Financial Literacy in Cambodia*” for collecting, disseminating and reviewing on the achievements of financial literacy. The NBC also signed MoU with (1) MoEYS on incorporating financial literacy into school curriculum from grade 1 to 12, and (2) MoWA on promoting financial inclusion through raising awareness of financial literacy for women and women entrepreneurs. The workshop was attended by roughly 500 participants, including representatives of MoEYS, MoWA, banks and financial institutions, insurance companies, development partners, relevant stakeholders, students, and the public.

Meanwhile, the NBC, MoWA and VISA company have jointly organized a workshop on “*Financial Literacy in Cambodia*” to promote financial inclusion through providing financial literacy to women and women entrepreneur at local community, and improving entrepreneurship for female adults at primary and secondary school in order to provide basic knowledge for their livelihood. On November 21-22, 2019, the NBC collaborating with Asian Development Bank Institute (ADBI) and Organization for Economic Co-operation and Development (OECD) jointly conducted a seminar on “*The Role of Financial Education and Consumer Protection in Supporting Financial Inclusion*” with the aims of: (1) Sharing knowledge, challenges and international best practices to promote financial inclusion by preparing and implementing effective policy on financial

literacy and consumer protection, (2) Discussing and evaluating NFIS to encourage savings and credit in formal financial institutions, to expand payment system transactions and to increase consumer empowerment by ensuring financial sector transparency, which will support sustainable economic growth, and (3) Discuss implementation methodology for enhancing financial education to target groups.

### **3.3.3. “Let’s Talk Money!” Campaign**

The NBC has been carrying out “Let’s Talk Money!” campaign through broadly promoting educational videos and comic book on “Let’s Talk Money!” at the local community. In 2019, financial literacy working group conducted campaigns at targeted provinces including Prey Veng, Pursat, Takeo, Kampong Cham, Kampong Thom and distributed 24,026 comic books to teachers and students at primary schools.

### **3.4. Consumer Protection and Complaint Handling Mechanism**

For the purpose of providing information, protecting consumers’ rights and interests and building public confidence on banking system, the NBC has enforced the implementation of Prakas on Resolution of Consumer Complaints. The NBC has set up hotlines for handling consumer complaints and inquiries in which there are 5 hotlines at the NBC’s head office and 21 hotlines at the provincial branches. As a result, 383 cases were received of which most issues are related to repayment before maturity, collateral withdrawal, interest calculation, informal lending, and penalties. The hotline team has also provided financial knowledge to customers through explaining the rights and obligations in using financial services, contract awareness and other consultations.

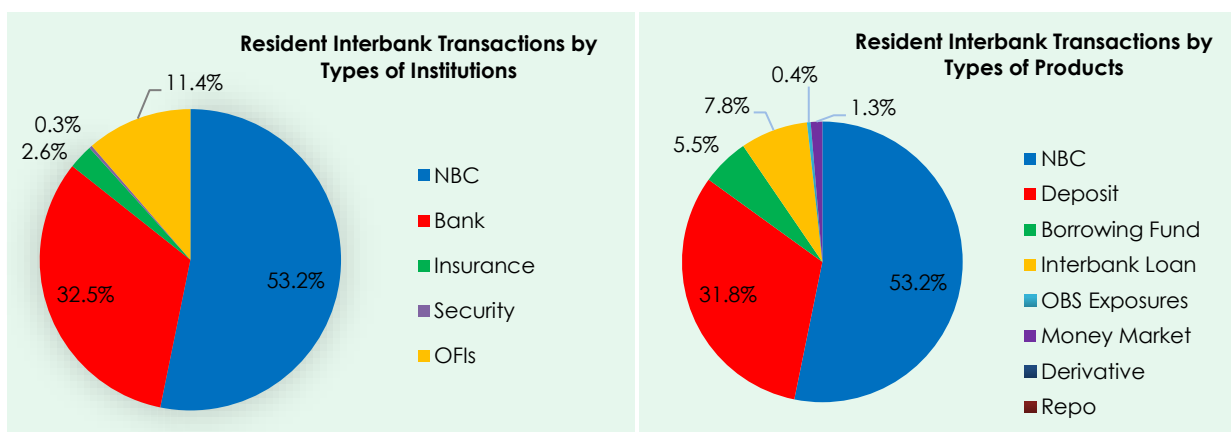
### **3.5. Interbank Market Transactions**

To promote the development of the interbank market, the NBC has been implementing two monetary policy tools which are Negotiable Certificate of Deposits (NCDs) and Liquidity Providing Collateralized Operation (LPCO). As a result, the NCD trading volumes trend both in KHR and USD have remarkably increased and has been pledged for LPCO with the NBC in a flexible timely manner. Banking and microfinance institutions have more possibility to access additional funding in national currency through LPCO in order to expand their operations, maintain their daily liquidity adequacy, as well as promote the use of Riel.

With regards to resident interbank transactions by types of institutions, 53.2% are conducted with the NBC, followed by 32.5% with banks, 11.4% with other financial institutions (OFIs), 2.6% with insurance companies, and 0.3% with securities companies. Meanwhile, for interbank transactions by types of products,

53.2% are with the NBC, 31.8% are deposits with banking and microfinance deposits-taking institutions, 7.8% are interbank loans, 5.5% are borrowing funds, 1.3% are money markets, and 0.4% are off-balance sheet (OBS) exposures.

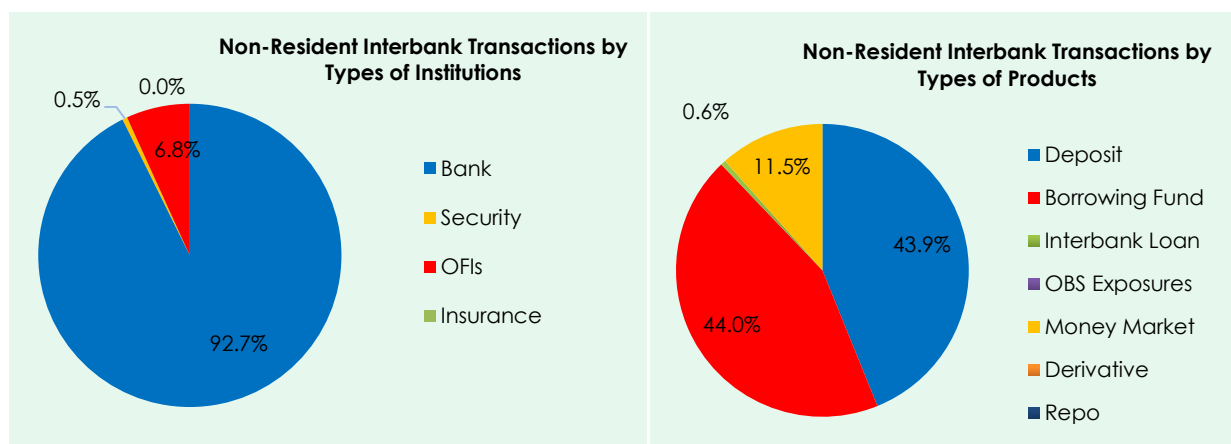
**Figure 19: Interbank Market Transactions – Resident**



Source: National Bank of Cambodia

On the other hand, non-resident interbank transactions with banks are 92.7%, OFIs 6.8% and securities companies 0.5%. In this regards, transactions for deposits are 43.9%, while borrowing funds, money market and interbank loan are 44.0%, 11.5%, and 0.6%, respectively.

**Figure 20: Interbank Market Transactions – Non-resident**



Source: National Bank of Cambodia

Apart from interbank funding, banks and financial institutions can mobilize and increase fund to expand their operations by issuing equity and debt securities in the Cambodia Securities Exchange (CSX) based on Prakas B7-017-300 Pror.Kor. of the NBC, dated September 27, 2017, on “Conditions for Banking and Financial Institutions for application to be listed on the Cambodia Securities Exchange”). The NBC allows ACLEDA Bank Plc. to issue equity shares worth of KHR 343 billion (approximately USD 84.1 million), and 6 banks and financial institutions to issue corporate bonds worth of KHR 888 billion (approximately USD 217.6 million),

including ABA bank KHR 128 billion, Sathapana bank KHR 80 billion, PPCB bank KHR 80 billion, Hattha Kaksekar Limited KHR 120 billion, LOLC KHR 80 billion, and PRASAC KHR 400 billion. Local and foreign investors have invested in the corporate bonds issued by banks and financial institutions in CSX accounted for 71.9% and 28.1%, respectively. These investors are commercial banks, microfinance institutions, insurance companies, general public, and the Credit Guarantee Investment Fund (CGIF) of the Asian Development Bank (ADB).

### **3.6. Progress of the Deposit Protection Scheme**

With the technical assistance from the IMF, the NBC has been conducting the feasibility study for the deposit protection scheme for comments on legal framework development and the establishment of institution to responsible for implementing deposit protection scheme and special resolution framework.

In order to promote the development of the deposit protection scheme in Cambodia in line with FSDF 2016-2025 and the Law on Banking and Financial Institutions, the NBC has made a progress by starting with a feasibility study for establishing a deposit protection in Cambodia and related legal and regulatory frameworks. Based on the existing legal framework and experiences from countries in the region as well as from technical assistance, the NBC has been supported by the Ministry of Economy and Finance to establish the deposit protection scheme based on the Pay Box Plus model. The NBC is preparing action plan to implement the deposit protection scheme which includes the drafting of law on deposit protection and law on bank resolution framework as well as building capacity on bank recovery and resolution plans.

## **4. Capacity Building on Supervision and International Cooperation**

### **4.1. Capacity Building for Bank Supervisors**

Along with the expansion of banks and financial system and the implementation of risk-based supervision, the NBC continues to regularly enhance supervisory capacity, both in theory and practice. Banking supervisors are offered opportunities to build their capacity locally and overseas including online training courses, short-term training courses and workshops, specialized training courses, scholarships for Master and PhD degrees etc. The NBC provides various specialized training courses, such as FSI-Connect online course organized by Bank for International Settlement (BIS) and special training courses on IFRS9 Implementation and Liquidity Risk Management, which were organized to upgrade new knowledge, experience, techniques, and other implementations related to supervision on banks and financial institutions, in support of risk-based supervision.



Besides the above, banking supervisors are also offered the internal training courses such as on-the-job training, Sokretka course on central banking operation, Bakong course on banking supervision, Kulen course on leadership, and sharing sessions. The NBC also continues offering the opportunity for officials to study ACCA (Association of Chartered Certified Accountants), CFA (Chartered Financial Analyst), etc.

## 4.2. International Cooperation

The NBC cooperated with development partners such as The SEACEN Centre, the IMF, ADB, and AFI to organize short-term training courses on main topics related to banking supervision, governance and others in both local and overseas with the purpose of ensuring work's efficiency. The cooperation consists of:

- 1/. The SEACEN Centre and the NBC jointly organized training courses on IFRS9 Implementation and Liquidity Risk Management, which presented and shared experiences by specialists in field of accounting, banking, and finance with purpose of strengthening expertise in support of risk-based supervision.
- 2/. As a principal member of AFI, the NBC participated in high-level committee meeting on Gender and Women's Financial Inclusion and all working groups meetings from September 11 to 13, 2019 in Kigali, Rwanda, under the topic "*Using Technology for Inclusion of Women and Youth*", which were attended by 800 officials from 94 countries including policymakers, central bankers, supervisory authorities, and development partners. In the meeting, AFI declared 7 criteria for being a Gender Inclusion Ambassador, for any member countries who are able to fulfill 50% of the criteria. As a result, the NBC was chosen as the Gender Inclusion Ambassador among 11 nominated countries.
- 3/. As a member of APRACA (Asia-Pacific Rural and Agricultural Credit Association), the NBC participated in the 71<sup>st</sup> Annual Meeting and Policy Forum on "*The Establishing Resilience against Climatic Shock: Role of Financial Institutions*" on June 6-7, 2019, in Tokyo, Japan. APRACA established 3 subsidiaries: (1) APRACA Consultancy Services (ACS) for member-institutions to consult on agricultural financing with fee-charged; (2) Center for Training and Research for Agricultural Banking (APRACA-CENTRAB) to provide training course and research on topics and policies related to agricultural financing; and (3) Center for Research in Financing Agriculture (ADBC-APRACA CERFEFA) is under Agricultural Development Bank of China.

4/. As an associate member of IADI (International Association of Deposit Insurers) since 2018, the NBC nominated officials to participate in the first IADI APRC Study Visit from September 18 to 20, 2019. The study visit was joined by 50 participants from central banks and deposit insurance agencies from countries in Asia-Pacific region such as Azerbaijan, Cambodia, the Republic of China-Taiwan, Indonesia, Japan, Kyrgyzstan, Malaysia, Mongolia, Pakistan, the Philippines, Russia, Thailand, Vietnam, and the Republic of Korea.

Through these cooperation, the NBC continues to strengthen and enhance cooperation with international institutions both under bilateral and multilateral frameworks in order to obtain knowledge, practical experiences and technical assistance, with the aim of developing bank supervisors' capacity and improving work performance to be more effective. As Cambodia's banking sector is becoming more integrated both breadth and depth into the region and the world, human resource development and good cooperation with development partners are crucial to ensuring resilience and sustainable banking system in Cambodia.

## List of Appendixes

- Appendix 1** Data of Banks and Microfinance Institutions in Cambodia 2019
- Appendix 2** Cambodia's Banking System
- Appendix 3** List of Authorized Banks and Financial Institutions
- Appendix 4** List of Termination of Rural Credit Institutions
- Appendix 5** Banks and Financial Institutions' Network Information 2015-2019
- Appendix 6** List of the NBC's Hotlines to Accommodate Consumers' Enquiry and Complaints on the Usage of Financial Services

Appendix 1

Data of Banks and Microfinance Institutions in Cambodia 2019

Number of Offices of Banks

As of December 31, 2019

Table 1

	2019			2018		
	Total	Phnom Penh <sup>1</sup>	Provincial	Total	Phnom Penh <sup>1</sup>	Provincial
<b>Commercial Banks</b>						
1 ACLEDA Bank Plc.	262	19	243	262	19	243
2 Advanced Bank of Asia Limited	76	25	51	66	22	44
3 Asia- Pacific Development Bank Plc.	1	1	-	1	1	-
4 B.I.C (Cambodia) Bank Plc.	1	1	-	1	1	-
5 Bangkok Bank Public Company Limited, Cambodia Branch	1	1	-	1	1	-
6 Bank for Investment and Development of Cambodia Plc.	8	6	2	8	6	2
7 Bank of China (Hong Kong) Limited Phnom Penh Branch	5	3	2	5	3	2
8 Bank of India Phnom Penh Branch	1	1	-	1	1	-
9 Booyoung Khmer Bank	3	2	1	3	2	1
10 Branch of Industrial Bank of Korea (Phnom Penh)	1	1	-	-	-	-
11 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	1	1	-	1	1	-
12 Branch of Mizuho Bank Ltd.	1	1	-	1	1	-
13 BRED Bank (Cambodia) Plc.	7	5	2	4	3	1
14 Cambodia Asia Bank Ltd.	8	3	5	8	3	5
15 Cambodia Mekong Bank	3	2	1	3	2	1
16 Cambodia Post Bank Plc.	51	13	38	45	9	36
17 Cambodian Commercial Bank Ltd.	4	1	3	4	1	3
18 Cambodian Public Bank Plc.	31	19	12	31	19	12
19 Canadia Bank Plc.	60	26	34	60	25	35
20 Cathay United Cambodia Corporation Bank Limited	15	10	5	14	9	5
21 Chief (Cambodia) Bank Plc.	3	3	-	2	2	-
22 Chip Mong Commercial Bank Plc.	5	5	-	-	-	-
23 CIMB Bank Plc.	14	10	4	13	9	4
24 First Commercial Bank Phnom Penh Branch	10	9	1	8	7	1
25 Foreign Trade Bank of Cambodia	14	8	6	12	7	5
26 Hong Leong Bank (Cambodia) Plc.	6	6	-	5	5	-
27 ICBC Limited Phnom Penh Branch	1	1	-	1	1	-
28 J Trust Royal Bank	14	10	4	14	10	4
29 Kookmin Bank Cambodia Plc.	6	6	-	6	6	-
30 Krung Thai Bank Phnom Penh Branch	2	1	1	2	1	1
31 Maybank (Cambodia) Plc.	21	13	8	21	13	8
32 MB Bank Plc. Phnom Penh Branch, Cambodia	2	2	-	1	1	-
33 Mega International Commercial Bank-Phnom Penh Branch	4	4	-	4	4	-
34 Phillip Bank Plc.	6	6	-	6	6	-
35 Phnom Penh Commercial Bank	21	14	7	18	11	7
36 Prince Bank Plc.	28	8	20	9	4	5
37 RHB Indochina Bank Limited	12	8	4	12	8	4
38 Saigon Thuong Tin Cambodia Bank Plc.	10	7	3	10	7	3
39 Saigon-Hanoi Cambodia Bank (SHB) Plc.	5	4	1	5	4	1
40 Sathapana Bank Plc.	171	18	153	169	15	154
41 Shinhan Bank (Cambodia) Plc.	6	6	-	6	6	-
42 Taiwan Cooperative Bank Phnom Penh Branch	8	5	3	7	5	2
43 Union Commercial Bank Plc.	14	10	4	14	10	4
44 Vattanac Bank	17	11	6	12	8	4
45 Vietnam Bank for Agriculture & Rural Development Cambodia Branch	1	1	-	1	1	-
<b>Subtotal</b>	<b>941</b>	<b>317</b>	<b>624</b>	<b>877</b>	<b>280</b>	<b>597</b>
<b>Specialized Banks</b>						
46 Aeon Specialized Bank (Cambodia) Plc.	13	7	6	6	2	4
47 ANCO Specialized Bank	6	2	4	6	2	4
48 Angkor Capital Specialized Bank	1	1	-	1	1	-
49 Camko Specialized Bank Plc.	1	1	-	1	1	-
50 DGB Specialized Bank Plc.	8	8	-	7	7	-
51 Evergrowth (Cambodia) Specialized Bank Plc.	1	1	-	-	-	-
52 First Investment Specialized Bank	1	1	-	1	1	-
53 KB Daehan Specialized Bank Plc.	1	1	-	1	1	-
54 Khmer Specialized Bank Plc.	1	1	-	1	1	-
55 Maritime Specialized Bank Plc.	1	1	-	-	-	-
56 Oxley Worldbridge Specialized Bank Plc.	1	1	-	1	1	-
57 PHSME Specialized Bank Ltd.	1	1	-	1	1	-
58 Rural Development Bank	1	1	-	1	1	-
59 Southern Capital Specialized Bank Plc.	1	1	-	1	1	-
60 Wing (Cambodia) Specialized Bank Limited	1	1	-	1	1	-
<b>Subtotal</b>	<b>39</b>	<b>29</b>	<b>10</b>	<b>29</b>	<b>21</b>	<b>8</b>
<b>Total</b>	<b>980</b>	<b>346</b>	<b>634</b>	<b>906</b>	<b>301</b>	<b>605</b>

<sup>1</sup> Including Head Office

## Number of Staff

Table 2

	2019	2018	%Δ
<b>Commercial Banks</b>			
1 ACLEDA Bank Plc.	11,997	12,177	-1.5%
2 Advanced Bank of Asia Limited	6,410	4,213	52.1%
3 Asia- Pacific Development Bank Plc.	29	20	45.0%
4 B.I.C (Cambodia) Bank Plc.	50	24	108.3%
5 Bangkok Bank Public Company Limited, Cambodia Branch	17	13	30.8%
6 Bank for Investment and Development of Cambodia Plc.	268	269	-0.4%
7 Bank of China (Hong Kong) Limited Phnom Penh Branch	174	151	15.2%
8 Bank of India Phnom Penh Branch	4	9	-55.6%
9 Booyoung Khmer Bank	36	38	-5.3%
10 Branch of Industrial Bank of Korea (Phnom Penh)	18	-	-
11 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	19	16	18.8%
12 Branch of Mizuho Bank Ltd.	6	6	-
13 BRED Bank (Cambodia) Plc.	193	133	45.1%
14 Cambodia Asia Bank Ltd.	351	462	-24.0%
15 Cambodia Mekong Bank	53	68	-22.1%
16 Cambodia Post Bank Plc.	1,585	1,441	10.0%
17 Cambodian Commercial Bank Ltd.	77	75	2.7%
18 Cambodian Public Bank Plc.	899	877	2.5%
19 Canadia Bank Plc.	3,273	3,045	7.5%
20 Cathay United Cambodia Corporation Bank Limited	489	462	5.8%
21 Chief (Cambodia) Bank Plc.	135	87	55.2%
22 Chip Mong Commercial Bank Plc.	194	-	-
23 CIMB Bank Plc.	388	342	13.5%
24 First Commercial Bank Phnom Penh Branch	159	127	25.2%
25 Foreign Trade Bank of Cambodia	435	382	13.9%
26 Hong Leong Bank (Cambodia) Plc.	172	145	18.6%
27 ICBC Limited Phnom Penh Branch	76	75	1.3%
28 J Trust Royal Bank	474	409	15.9%
29 Kookmin Bank Cambodia Plc.	178	166	7.2%
30 Krung Thai Bank Phnom Penh Branch	15	16	-6.3%
31 Maybank (Cambodia) Plc.	405	396	2.3%
32 MB Bank Plc. Phnom Penh Branch, Cambodia	74	64	15.6%
33 Mega International Commercial Bank-Phnom Penh Branch	91	83	9.6%
34 Phillip Bank Plc.	237	205	15.6%
35 Phnom Penh Commercial Bank	447	389	14.9%
36 Prince Bank Plc.	1,004	659	52.4%
37 RHB Indochina Bank Limited	243	227	7.0%
38 Saigon Thuong Tin Cambodia Bank Plc.	273	264	3.4%
39 Saigon-Hanoi Cambodia Bank (SHB) Plc.	62	61	1.6%
40 Sathapana Bank Plc.	4,322	4,473	-3.4%
41 Shinhan Bank (Cambodia) Plc.	222	148	50.0%
42 Taiwan Cooperative Bank Phnom Penh Branch	143	127	12.6%
43 Union Commercial Bank Plc.	521	425	22.6%
44 Vattanac Bank	532	399	33.3%
45 Vietnam Bank for Agriculture & Rural Development Cambodia Branch	22	26	-15.4%
<b>Subtotal</b>	<b>36,772</b>	<b>33,194</b>	<b>10.8%</b>
<b>Specialized Banks</b>			
46 Aeon Specialized Bank (Cambodia) Plc.	927	687	34.9%
47 ANCO Specialized Bank	116	127	-8.7%
48 Angkor Capital Specialized Bank	16	19	-15.8%
49 Camko Specialized Bank Plc.	70	23	204.3%
50 DGB Specialized Bank Plc.	509	401	26.9%
51 Evergrowth (Cambodia) Specialized Bank Plc.	12	-	-
52 First Investment Specialized Bank	19	24	-20.8%
53 KB Daehan Specialized Bank Plc.	130	76	71.1%
54 Khmer Specialized Bank Plc.	23	26	-11.5%
55 Maritime Specialized Bank Plc.	17	-	-
56 Oxley Worldbridge Specialized Bank Plc.	16	14	14.3%
57 PHSME Specialized Bank Ltd.	38	40	-5.0%
58 Rural Development Bank	101	101	-
59 Southern Capital Specialized Bank Plc.	12	13	-7.7%
60 Wing (Cambodia) Specialized Bank Limited	450	353	27.5%
<b>Subtotal</b>	<b>2,456</b>	<b>1,904</b>	<b>29.0%</b>
<b>Total</b>	<b>39,228</b>	<b>35,098</b>	<b>11.8%</b>

**Number of ATM terminals, POS\*\*, Debit Cards, and Credit Cards  
As of December 31, 2019**

Table 3

	ATM terminals	POS**	Debit Cards	Credit Cards	
<b>Commercial Banks</b>					
1	ACLEDA Bank Plc.	627	4,289	1,219,840	12,511
2	Advanced Bank of Asia Limited	418	1,214	545,715	2,108
3	Asia- Pacific Development Bank Plc.	-	-	-	-
4	B.I.C (Cambodia) Bank Plc.	2	-	-	-
5	Bangkok Bank Public Company Limited, Cambodia Branch	-	-	-	-
6	Bank for Investment and Development of Cambodia Plc.	33	200	23,644	-
7	Bank of China (Hong Kong) Limited Phnom Penh Branch	10	467	26,953	297
8	Bank of India Phnom Penh Branch	-	-	-	-
9	Booyoung Khmer Bank	-	-	-	-
10	Branch of Industrial Bank of Korea (Phnom Penh)	-	-	-	-
11	Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	-	-	-	-
12	Branch of Mizuho Bank Ltd.	-	-	-	-
13	BRED Bank (Cambodia) Plc.	42	123	5,130	-
14	Cambodia Asia Bank Ltd.	52	198	17,877	-
15	Cambodia Mekong Bank	20	260	7,303	249
16	Cambodia Post Bank Plc.	56	-	746	24
17	Cambodian Commercial Bank Ltd.	12	-	5,010	-
18	Cambodian Public Bank Plc.	72	1,103	72,342	6,238
19	Canadia Bank Plc.	161	785	112,303	6,617
20	Cathay United Cambodia Corporation Bank Limited	66	256	34,404	8,644
21	Chief (Cambodia) Bank Plc.	3	-	28	-
22	Chip Mong Commercial Bank Plc.	20	-	-	-
23	CIMB Bank Plc.	32	-	21,363	1,162
24	First Commercial Bank Phnom Penh Branch	-	-	-	-
25	Foreign Trade Bank of Cambodia	57	140	35,767	-
26	Hong Leong Bank (Cambodia) Plc.	11	-	6,309	-
27	ICBC Limited Phnom Penh Branch	5	332	11,167	2,405
28	J Trust Royal Bank	83	-	59,595	733
29	Kookmin Bank Cambodia Plc.	12	-	19,984	-
30	Krung Thai Bank Phnom Penh Branch	-	-	-	-
31	Maybank (Cambodia) Plc.	49	933	50,009	-
32	MB Bank Plc. Phnom Penh Branch, Cambodia	8	-	495	-
33	Mega International Commercial Bank-Phnom Penh Branch	-	-	-	-
34	Phillip Bank Plc.	13	-	5,468	-
35	Phnom Penh Commercial Bank	43	171	144,321	1,433
36	Prince Bank Plc.	32	-	6,473	37
37	RHB Indochina Bank Limited	40	-	25,551	-
38	Saigon Thuong Tin Cambodia Bank Plc.	23	14	-	1,265
39	Saigon-Hanoi Cambodia Bank (SHB) Plc.	-	-	-	-
40	Sathapana Bank Plc.	207	201	148,539	2,768
41	Shinhan Bank (Cambodia) Plc.	13	-	620	-
42	Taiwan Cooperative Bank Phnom Penh Branch	-	-	-	-
43	Union Commercial Bank Plc.	16	270	15,400	15,787
44	Vattanac Bank	59	168	27,239	1,134
45	Vietnam Bank for Agriculture & Rural Development Cambodia Branch	-	-	-	-
	<b>Subtotal</b>	<b>2,297</b>	<b>11,124</b>	<b>2,649,595</b>	<b>63,412</b>
<b>Specialized Banks</b>					
46	Aeon Specialized Bank (Cambodia) Plc.	-	-	-	48,327
47	ANCO Specialized Bank	-	-	-	-
48	Angkor Capital Specialized Bank	-	-	-	-
49	Camko Specialized Bank Plc.	-	-	-	-
50	DGB Specialized Bank Plc.	-	-	-	-
51	Evergrowth (Cambodia) Specialized Bank Plc.	-	-	-	-
52	First Investment Specialized Bank	-	-	-	-
53	KB Daehan Specialized Bank Plc.	-	-	-	-
54	Khmer Specialized Bank Plc.	-	-	-	-
55	Maritime Specialized Bank Plc.	-	-	-	-
56	Oxley Worldbridge Specialized Bank Plc.	-	-	-	-
57	PHSME Specialized Bank Ltd.	-	-	-	-
58	Rural Development Bank	-	-	-	-
59	Southern Capital Specialized Bank Plc.	-	-	-	-
60	Wing (Cambodia) Specialized Bank Limited	2	7,440	-	-
	<b>Subtotal</b>	<b>2</b>	<b>7,440</b>	<b>-</b>	<b>48,327</b>
	<b>Total</b>	<b>2,299</b>	<b>18,564</b>	<b>2,649,595</b>	<b>111,739</b>

\*\* Point of Sale terminal

**COMPARISON OF TOTAL ASSETS**

Table 4

(millions of KHR)

	2019		2018		Growth Rate (%) 2019 over 2018
	1 USD/KHR = 4,075		1 USD/KHR = 4,018		
	Amount	Share	Amount	Share	
<b>Commercial Banks</b>					
1 ACLEDA Bank Plc.	24,573,200	14.3%	22,465,609	16.1%	7.9%
2 Advanced Bank of Asia Limited	17,841,677	10.4%	10,955,566	7.8%	60.6%
3 Asia- Pacific Development Bank Plc.	328,940	0.2%	96,072	0.1%	237.6%
4 B.I.C (Cambodia) Bank Plc.	801,573	0.5%	370,513	0.3%	113.3%
5 Bangkok Bank Public Company Limited, Cambodia Branch	627,909	0.4%	415,699	0.3%	48.9%
6 Bank for Investment and Development of Cambodia Plc.	2,077,276	1.2%	1,827,973	1.3%	12.0%
7 Bank of China (Hong Kong) Limited Phnom Penh Branch	4,606,716	2.7%	4,485,446	3.2%	1.3%
8 Bank of India Phnom Penh Branch	59,262	0.0%	57,573	0.0%	1.5%
9 Booyoung Khmer Bank	394,993	0.2%	372,593	0.3%	4.5%
10 Branch of Industrial Bank of Korea (Phnom Penh)	320,602	0.2%	-	-	-
11 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	346,273	0.2%	276,671	0.2%	23.4%
12 Branch of Mizuho Bank Ltd.	203,530	0.1%	201,523	0.1%	-0.4%
13 BRED Bank (Cambodia) Plc.	1,302,346	0.8%	865,945	0.6%	48.3%
14 Cambodia Asia Bank Ltd.	787,301	0.5%	879,072	0.6%	-11.7%
15 Cambodia Mekong Bank	89,218	0.1%	114,708	0.1%	-23.3%
16 Cambodia Post Bank Plc.	3,161,119	1.8%	2,990,034	2.1%	4.2%
17 Cambodian Commercial Bank Ltd.	1,275,554	0.7%	1,159,030	0.8%	8.5%
18 Cambodian Public Bank Plc.	10,905,465	6.3%	9,865,311	7.1%	9.0%
19 Canadia Bank Plc.	26,934,389	15.7%	24,091,489	17.2%	10.2%
20 Cathay United Cambodia Corporation Bank Limited	1,599,958	0.9%	1,638,671	1.2%	-3.7%
21 Chief (Cambodia) Bank Plc.	426,614	0.2%	319,202	0.2%	31.8%
22 Chip Mong Commercial Bank Plc.	858,729	0.5%	-	-	-
23 CIMB Bank Plc.	4,504,150	2.6%	3,476,525	2.5%	27.7%
24 First Commercial Bank Phnom Penh Branch	4,789,078	2.8%	3,597,682	2.6%	31.3%
25 Foreign Trade Bank of Cambodia	6,086,630	3.5%	5,169,005	3.7%	16.1%
26 Hong Leong Bank (Cambodia) Plc.	2,494,656	1.4%	1,721,306	1.2%	42.9%
27 ICBC Limited Phnom Penh Branch	5,344,105	3.1%	4,133,052	3.0%	27.5%
28 J Trust Royal Bank	3,336,363	1.9%	3,813,622	2.7%	-13.7%
29 Kookmin Bank Cambodia Plc.	1,085,181	0.6%	713,228	0.5%	50.0%
30 Krung Thai Bank Phnom Penh Branch	553,233	0.3%	589,155	0.4%	-7.4%
31 Maybank (Cambodia) Plc.	5,630,015	3.3%	4,648,286	3.3%	19.4%
32 MB Bank Plc. Phnom Penh Branch, Cambodia	536,315	0.3%	522,241	0.4%	1.3%
33 Mega International Commercial Bank-Phnom Penh Branch	2,092,644	1.2%	1,617,726	1.2%	27.5%
34 Phillip Bank Plc.	1,319,329	0.8%	1,093,140	0.8%	19.0%
35 Phnom Penh Commercial Bank	3,801,780	2.2%	3,187,947	2.3%	17.6%
36 Prince Bank Plc.	1,679,989	1.0%	691,765	0.5%	139.5%
37 RHB Indochina Bank Limited	3,876,774	2.3%	3,081,703	2.2%	24.0%
38 Saigon Thuong Tin Cambodia Bank Plc.	940,351	0.5%	722,084	0.5%	28.4%
39 Saigon-Hanoi Cambodia Bank (SHB) Plc.	1,239,344	0.7%	1,168,514	0.8%	4.6%
40 Sathapana Bank Plc.	6,819,409	4.0%	5,291,110	3.8%	27.1%
41 Shinhan Bank (Cambodia) Plc.	1,843,868	1.1%	1,016,919	0.7%	78.8%
42 Taiwan Cooperative Bank Phnom Penh Branch	4,982,489	2.9%	2,825,901	2.0%	73.8%
43 Union Commercial Bank Plc.	2,833,589	1.6%	2,058,079	1.5%	35.8%
44 Vattanac Bank	2,936,089	1.7%	2,547,617	1.8%	13.6%
45 Vietnam Bank for Agriculture & Rural Development Cambodia Branch	194,981	0.1%	183,422	0.1%	4.8%
<b>Subtotal</b>	<b>168,443,006</b>	<b>97.9%</b>	<b>137,318,729</b>	<b>98.3%</b>	<b>20.9%</b>
<b>Specialized Banks</b>					
46 Aeon Specialized Bank (Cambodia) Plc.	620,098	0.4%	317,788	0.2%	92.4%
47 ANCO Specialized Bank	86,568	0.1%	77,559	0.1%	10.1%
48 Angkor Capital Specialized Bank	59,900	0.0%	50,333	0.0%	17.3%
49 Camko Specialized Bank Plc.	95,097	0.1%	53,092	0.0%	76.6%
50 DGB Specialized Bank Plc.	832,073	0.5%	570,238	0.4%	43.9%
51 Evergrowth (Cambodia) Specialized Bank Plc.	59,881	0.0%	-	-	-
52 First Investment Specialized Bank	71,161	0.0%	69,751	0.0%	0.6%
53 KB Daehan Specialized Bank Plc.	505,783	0.3%	155,420	0.1%	220.9%
54 Khmer Specialized Bank Plc.	44,564	0.0%	68,475	0.0%	-35.8%
55 Maritime Specialized Bank Plc.	58,468	0.0%	-	-	-
56 Oxley Worldbridge Specialized Bank Plc.	63,695	0.0%	60,916	0.0%	3.1%
57 PHSME Specialized Bank Ltd.	44,907	0.0%	42,136	0.0%	5.1%
58 Rural Development Bank	889,587	0.5%	725,949	0.5%	20.8%
59 Southern Capital Specialized Bank Plc.	63,433	0.0%	63,014	0.0%	-0.7%
60 Wing (Cambodia) Specialized Bank Limited	161,420	0.1%	129,613	0.1%	22.8%
<b>Subtotal</b>	<b>3,656,635</b>	<b>2.1%</b>	<b>2,384,284</b>	<b>1.7%</b>	<b>51.2%</b>
<b>Total</b>	<b>172,099,641</b>	<b>100.0%</b>	<b>139,703,014</b>	<b>100.0%</b>	<b>21.5%</b>



## SHARE OF PAID-UP CAPITAL

As of December 31, 2019

	1 USD = 4,075 KHR				(millions of KHR)	
	Foreign share		Cambodian share		Total Paid-up Capital	Market Share
	Share(%)	Amount paid	Share(%)	Amount paid		
<b>Commercial Banks</b>						
1 ACLEDA Bank Plc.	49.0%	856,243	51.0%	891,191	1,747,434	8.9%
2 Advanced Bank of Asia Limited	100.0%	876,125	-	-	876,125	4.5%
3 Asia- Pacific Development Bank Plc.	-	-	100.0%	315,772	315,772	1.6%
4 B.I.C (Cambodia) Bank Plc.	85.0%	259,781	15.0%	45,844	305,625	1.6%
5 Bangkok Bank Public Company Limited, Cambodia Branch	100.0%	203,750	-	-	203,750	1.0%
6 Bank for Investment and Development of Cambodia Plc.	98.5%	401,388	1.5%	6,113	407,500	2.1%
7 Bank of China (Hong Kong) Limited Phnom Penh Branch	100.0%	611,250	-	-	611,250	3.1%
8 Bank of India Phnom Penh Branch	100.0%	52,975	-	-	52,975	0.3%
9 Booyoung Khmer Bank	100.0%	305,625	-	-	305,625	1.6%
10 Branch of Industrial Bank of Korea (Phnom Penh)	100.0%	244,500	-	-	244,500	1.2%
11 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	100.0%	244,500	-	-	244,500	1.2%
12 Branch of Mizuho Bank Ltd.	100.0%	203,750	-	-	203,750	1.0%
13 BRED Bank (Cambodia) Plc.	100.0%	305,625	-	-	305,625	1.6%
14 Cambodia Asia Bank Ltd.	100.0%	305,625	-	-	305,625	1.6%
15 Cambodia Mekong Bank	-	-	100.0%	167,075	167,075	0.9%
16 Cambodia Post Bank Plc.	45.0%	139,365	55.0%	170,335	309,700	1.6%
17 Cambodian Commercial Bank Ltd.	100.0%	305,625	-	-	305,625	1.6%
18 Cambodian Public Bank Plc.	100.0%	366,750	-	-	366,750	1.9%
19 Canadia Bank Plc.	-	-	100.0%	1,589,250	1,589,250	8.1%
20 Cathay United Cambodia Corporation Bank Limited	100.0%	407,500	-	-	407,500	2.1%
21 Chief (Cambodia) Bank Plc.	100.0%	305,625	-	-	305,625	1.6%
22 Chip Mong Commercial Bank Plc.	-	-	100.0%	305,625	305,625	1.6%
23 CIMB Bank Plc.	100.0%	305,625	-	-	305,625	1.6%
24 First Commercial Bank Phnom Penh Branch	100.0%	387,125	-	-	387,125	2.0%
25 Foreign Trade Bank of Cambodia	-	-	100.0%	323,963	323,963	1.7%
26 Hong Leong Bank (Cambodia) Plc.	100.0%	305,625	-	-	305,625	1.6%
27 ICBC Limited Phnom Penh Branch	100.0%	407,500	-	-	407,500	2.1%
28 J Trust Royal Bank	55.0%	168,094	45.0%	137,531	305,625	1.6%
29 Kookmin Bank Cambodia Plc.	100.0%	305,625	-	-	305,625	1.6%
30 Krung Thai Bank Phnom Penh Branch	100.0%	203,750	-	-	203,750	1.0%
31 Maybank (Cambodia) Plc.	100.0%	305,625	-	-	305,625	1.6%
32 MB Bank Plc. Phnom Penh Branch, Cambodia	100.0%	305,625	-	-	305,625	1.6%
33 Mega International Commercial Bank-Phnom Penh Branch	100.0%	281,175	-	-	281,175	1.4%
34 Phillip Bank Plc.	100.0%	305,625	-	-	305,625	1.6%
35 Phnom Penh Commercial Bank	100.0%	326,000	-	-	326,000	1.7%
36 Prince Bank Plc.	-	-	100.0%	1,018,750	1,018,750	5.2%
37 RHB Indochina Bank Limited	100.0%	305,625	-	-	305,625	1.6%
38 Saigon Thuong Tin Cambodia Bank Plc.	100.0%	305,625	-	-	305,625	1.6%
39 Saigon-Hanoi Cambodia Bank (SHB) Plc.	100.0%	305,625	-	-	305,625	1.6%
40 Sathapana Bank Plc.	100.0%	611,250	-	-	611,250	3.1%
41 Shinhan Bank (Cambodia) Plc.	100.0%	305,625	-	-	305,625	1.6%
42 Taiwan Cooperative Bank Phnom Penh Branch	100.0%	468,625	-	-	468,625	2.4%
43 Union Commercial Bank Plc.	100.0%	326,000	-	-	326,000	1.7%
44 Vattanac Bank	-	-	100.0%	305,625	305,625	1.6%
45 Vietnam Bank for Agriculture & Rural Development Cambodia Branch	100.0%	158,925	-	-	158,925	0.8%
<b>Subtotal</b>	<b>70.8%</b>	<b>12,790,695</b>	<b>29.2%</b>	<b>5,277,073</b>	<b>18,067,768</b>	<b>92.0%</b>
<b>Specialized Banks</b>						
46 Aeon Specialized Bank (Cambodia) Plc.	100.0%	81,500	-	-	81,500	0.4%
47 ANCO Specialized Bank	-	-	100.0%	61,125	61,125	0.3%
48 Angkor Capital Specialized Bank	100.0%	52,975	-	-	52,975	0.3%
49 Camko Specialized Bank Plc.	-	-	100.0%	61,125	61,125	0.3%
50 DGB Specialized Bank Plc.	100.0%	305,625	-	-	305,625	1.6%
51 Evergrowth (Cambodia) Specialized Bank Plc.	100.0%	61,125	-	-	61,125	0.3%
52 First Investment Specialized Bank	50.0%	30,563	50%	30,563	61,125	0.3%
53 KB Daehan Specialized Bank Plc.	100.0%	178,281	-	-	178,281	0.9%
54 Khmer Specialized Bank Plc.	30.0%	25,673	70.0%	59,903	85,575	0.4%
55 Maritime Specialized Bank Plc.	-	-	100.0%	61,125	61,125	0.3%
56 Oxley Worldbridge Specialized Bank Plc.	87.0%	53,179	13.0%	7,946	61,125	0.3%
57 PHSME Specialized Bank Ltd.	100.0%	31,561	-	-	31,561	0.2%
58 Rural Development Bank	-	-	100.0%	336,734	336,734	1.7%
59 Southern Capital Specialized Bank Plc.	100.0%	61,125	-	-	61,125	0.3%
60 Wing (Cambodia) Specialized Bank Limited	-	-	100.0%	61,125	61,125	0.3%
<b>Subtotal</b>	<b>56.5%</b>	<b>881,606</b>	<b>43.5%</b>	<b>679,645</b>	<b>1,561,251</b>	<b>8.0%</b>
<b>Total</b>	<b>69.7%</b>	<b>13,672,301</b>	<b>30.3%</b>	<b>5,956,719</b>	<b>19,629,020</b>	<b>100.0%</b>

**COMPARATIVE STATEMENT OF CONDITION**

**As of December 31, 2019**

	Total Assets	Cash, Loans, Deposits with NBC and Banks					Loans and Advances to Customers			1 USD = 4,075 KHR (millions of KHR)				
		Cash	Gold	Deposits with NBC	Due from Banks	Deposits with, Loans and advances to, Banks	Loans and advances to state enterprises	Loans and advances to private sector	Accrued interest receivable	Securities	Claims on government	Prepaid Expenses	Fixed assets	Other assets
<b>Commercial Banks</b>														
1 ACLEDA Bank Plc.	24,573,200	1,715,570	-	6,312,446	448,517	33,059	-	14,990,205	112,776	-	-	54,941	786,664	119,024
2 Advanced Bank of Asia Limited	17,841,677	1,038,731	-	4,692,991	96,611	571,297	-	10,935,186	76,075	-	121,728	92,230	194,170	22,657
3 Asia-Pacific Development Bank Plc.	328,940	76	-	32,080	4,398	-	-	287,068	1,446	-	-	763	2,644	465
4 B.I.C (Cambodia) Bank Plc.	801,573	16,934	-	271,260	58,538	73,587	-	213,597	393	92,360	-	137	6,681	68,086
5 Bangkok Bank Public Company Limited, Cambodia Branch	627,909	13,753	-	345,227	25,186	185,886	-	50,834	3,292	-	-	347	1,811	1,573
6 Bank for Investment and Development of Cambodia Plc.	2,077,276	24,407	-	209,802	76,851	30,650	-	1,576,563	122,851	(5,584)	-	93,224	223,040	(274,527)
7 Bank of China (Hong Kong) Limited Phnom Penh Branch	4,606,716	139,981	-	1,154,287	138,049	927,552	-	2,199,102	14,861	-	-	12,009	7,726	13,150
8 Bank of India Phnom Penh Branch	59,262	141	-	45,094	12,671	1,057	-	-	-	-	-	66	234	-
9 Booyoung Khmer Bank	394,993	3,470	-	33,035	6,309	104,338	-	243,676	2,066	-	-	391	1,046	663
10 Branch of Industrial Bank of Korea (Phnom Penh)	320,602	2,132	-	81,039	64,234	82,996	-	56,048	198	-	-	1,258	2,546	30,152
11 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	346,273	8,951	-	36,821	46,351	94,320	-	152,629	77	-	-	1,037	5,954	134
12 Branch of Mizuho Bank Ltd.	203,530	-	-	20,641	181,868	-	-	-	-	-	-	214	386	421
13 BRED Bank (Cambodia) Plc.	1,302,346	36,270	-	228,493	39,949	162,588	-	803,923	2,647	-	-	6,791	19,761	1,924
14 Cambodia Asia Bank Ltd.	787,301	306,129	-	124,882	29,205	47,374	-	242,611	1,554	-	-	6,718	17,727	11,101
15 Cambodia Mekong Bank	89,218	137	-	23,997	934	-	-	52,684	54	255	-	2,927	4,120	4,111
16 Cambodia Post Bank Plc.	3,161,119	102,099	-	470,103	14,160	9,414	-	2,475,062	20,565	-	-	7,381	53,676	8,658
17 Cambodian Commercial Bank Ltd.	1,275,554	22,069	-	431,343	244,014	224,867	-	326,931	1,366	4,044	-	557	14,687	5,678
18 Cambodian Public Bank Plc.	10,905,465	342,478	-	2,501,272	291,507	2,936,380	-	4,648,027	19,891	-	-	8,023	142,586	15,302
19 Canadia Bank Plc.	26,934,389	1,336,484	12,311	7,011,360	460,355	1,245,479	-	15,973,629	286,541	-	-	116,568	430,278	61,385
20 Cathay United Cambodia Corporation Bank Limited	1,599,958	76,435	-	199,717	51,714	309,355	-	896,530	4,687	-	-	15,460	26,733	19,328
21 Chief (Cambodia) Bank Plc.	426,614	11,591	-	77,608	2,532	0	-	318,420	1,478	-	-	1,697	12,754	534
22 Chip Mong Commercial Bank Plc.	858,729	30,908	-	275,501	38,729	52,666	-	420,891	1,828	-	-	3,301	34,918	(12)
23 CIMB Bank Plc.	4,504,150	295,904	-	1,264,982	29,215	173,539	-	2,693,188	16,963	-	-	4,746	16,663	8,950
24 First Commercial Bank Phnom Penh Branch	4,789,078	105,611	-	781,037	82,366	322,560	-	3,463,076	12,034	-	-	3,755	11,094	7,546
25 Foreign Trade Bank of Cambodia	6,086,630	93,725	-	1,447,929	198,688	620,466	-	3,513,729	13,978	-	-	19,779	176,341	1,995
26 Hong Leong Bank (Cambodia) Plc.	2,494,656	42,820	-	514,782	133,267	346,772	-	1,430,883	4,483	-	-	352	16,470	4,826
27 ICBC Limited Phnom Penh Branch	5,344,105	15,517	-	854,163	-	3,058,777	-	1,380,686	2,502	-	-	1,692	885	29,883
28 J Trust Royal Bank	3,336,363	161,406	-	724,459	276,320	282,969	-	1,853,697	4,571	-	-	3,114	15,137	14,691
29 Kookmin Bank Cambodia Plc.	1,085,181	16,206	-	177,300	41,724	51,139	-	773,664	8,967	-	-	3,731	10,651	1,799
30 Krung Thai Bank Phnom Penh Branch	553,233	7,036	106	310,676	20,624	52,002	-	154,185	5,250	-	-	4	2,544	806
31 Maybank (Cambodia) Plc.	5,630,015	226,339	-	1,536,467	14,880	926,390	-	2,745,210	19,721	-	-	10,387	19,519	131,101
32 MB Bank Plc. Phnom Penh Branch, Cambodia	536,315	7,104	-	93,851	2,582	-	-	419,100	1,804	-	-	2,443	2,608	6,822
33 Mega International Commercial Bank-Phnom Penh Branch	2,092,644	46,494	-	390,311	-	366,898	-	1,270,063	4,794	-	-	7,131	1,890	5,062
34 Phillip Bank Plc.	1,319,329	26,105	-	237,773	63,337	136,675	-	834,001	5,663	-	-	799	8,786	6,190
35 Phnom Penh Commercial Bank	3,801,780	144,230	-	721,017	35,790	281,282	-	2,497,206	12,125	12,862	-	14,540	70,583	12,146
36 Prince Bank Plc.	1,679,989	33,871	-	148,849	41,557	208,686	-	1,186,640	7,917	-	-	10,326	40,866	1,277
37 RHB Indochina Bank Limited	3,876,774	50,993	-	908,220	297,771	581,440	-	1,984,837	5,886	-	-	13,401	12,789	21,436
38 Saigon Thuong Tin Cambodia Bank Plc.	940,351	42,246	-	132,622	98,318	40,793	-	574,595	30,597	-	-	1,112	6,964	13,105
39 Saigon-Hanoi Cambodia Bank (SHB) Plc.	1,239,344	7,371	-	132,086	2,942	37,274	-	1,038,858	6,679	-	-	-	1,928	12,205
40 Sathapana Bank Plc.	6,819,409	351,019	-	865,740	64,245	74,599	-	5,204,113	49,324	-	-	53,926	140,945	15,499
41 Shinhan Bank (Cambodia) Plc.	1,843,868	19,570	-	354,267	51,106	116,200	-	1,155,098	4,423	81,776	-	3,154	10,177	48,096
42 Taiwan Cooperative Bank Phnom Penh Branch	4,982,489	47,307	-	878,852	45,752	478,353	-	3,483,213	11,678	-	-	2,497	27,597	7,241
43 Union Commercial Bank Plc.	2,833,589	148,361	-	528,556	24,629	117,682	-	1,839,206	7,068	1,991	-	7,885	134,571	23,640
44 Vattanac Bank	2,936,089	133,173	-	632,332	189,156	438,902	-	1,378,326	3,095	76,050	-	5,712	76,982	2,361
45 Vietnam Bank for Agriculture & Rural Development Cambodia Branch	194,981	1,480	-	23,819	13,716	-	-	155,098	383	-	-	379	101	4
<b>Subtotal</b>	<b>168,443,006</b>	<b>7,252,631</b>	<b>12,416</b>	<b>38,239,085</b>	<b>4,060,668</b>	<b>15,806,261</b>	<b>-</b>	<b>97,892,287</b>	<b>914,549</b>	<b>263,755</b>	<b>121,728</b>	<b>596,906</b>	<b>2,796,231</b>	<b>486,489</b>
<b>Specialized Banks</b>														
46 Aeon Specialized Bank (Cambodia) Plc.	620,098	4,071	-	43,616	-	12,863	-	517,650	11,370	-	-	1,629	19,715	9,184
47 ANCO Specialized Bank	86,568	14,290	-	3,114	2,969	-	-	59,637	6,057	-	-	497	144	(141)
48 Angkor Capital Specialized Bank	59,900	41	-	3,169	6,092	1	-	36,473	305	-	-	103	13,695	20
49 Camko Specialized Bank Plc.	95,097	584	-	3,425	14,420	4,081	-	70,603	348	-	-	637	826	173
50 DGB Specialized Bank Plc.	832,073	2,064	-	15,437	17,669	55	-	779,335	5,212	-	-	2,113	8,561	1,628
51 Evergrowth (Cambodia) Specialized Bank Plc.	59,881	51	-	3,066	18,958	-	-	36,755	149	-	-	135	767	0
52 First Investment Specialized Bank	71,161	1,079	-	6,320	30,332	-	-	-	979	-	-	29,784	1,549	1,118
53 KB Daehan Specialized Bank Plc.	505,783	84	-	106,973	41,593	8,104	-	320,848	2,094	10,979	-	5,660	7,868	1,580
54 Khmer Specialized Bank Plc.	44,564	97	-	4,293	-	-	-	33,812	2,144	-	-	951	3,267	-
55 Maritime Specialized Bank Plc.	58,468	24	-	3,112	8,075	-	-	5,734	14	-	-	123	636	40,750
56 Oxley Worldbridge Specialized Bank Plc.	63,695	84	-	3,108	-	8,076	-	51,726	209	-	-	149	154	186
57 PHSM Specialized Bank Ltd.	44,907	8,239	-	2,072	31	-	-	27,937	6,109	-	-	13	473	35
58 Rural Development Bank	889,587	7,280	-	157,313	-	9,272	-	671,807	12,944	-	-	1,489	27,780	1,701
59 Southern Capital Specialized Bank Plc.	63,433	32	-	3,124	18,292	1,289	-	39,619	507	-	-	193	377	-
60 Wing (Cambodia) Specialized Bank Limited	161,420	14,056	-	25,531	-	55,540	-	-	-	-	-	-	17,584	48,709
<b>Subtotal</b>	<b>3,656,635</b>	<b>52,076</b>	<b>-</b>	<b>383,674</b>	<b>158,431</b>	<b>99,281</b>	<b>-</b>	<b>2,651,935</b>	<b>48,442</b>	<b>10,979</b>	<b>-</b>	<b>43,477</b>	<b>103,396</b>	<b>104,944</b>
<b>Total</b>	<b>172,099,641.1</b>	<b>7,304,707</b>	<b>12,416</b>	<b>38,622,759</b>	<b>4,219,098</b>	<b>15,905,542</b>	<b>-</b>	<b>100,544,222</b>	<b>962,991</b>	<b>274,734</b>	<b>121,728</b>	<b>640,383</b>	<b>2,899,627</b>	<b>591,433</b>

**PERCENTAGE DISTRIBUTION OF ASSETS OF INDIVIDUAL BANKS**  
As of December 31, 2019

Table 7

	Total Assets	Cash, Loans, Deposits with NBC and Banks					Loans and Advances to Customers			Securities	Claims on government	Prepaid Expenses	Fixed assets	Other assets
		Cash	Gold	Deposits with NBC	Due from Banks	Deposits with, Loans and advances to, Banks	Loans and advances to state enterprises	Loans and advances to private sector	Accrued interest receivable					
<b>Commercial Banks</b>														
1 ACLEDA Bank Plc.	100.0%	7.0%	-	25.7%	1.8%	0.1%	-	61.0%	0.5%	-	-	0.2%	3.2%	0.5%
2 Advanced Bank of Asia Limited	100.0%	5.8%	-	26.3%	0.5%	3.2%	-	61.3%	0.4%	-	0.7%	0.5%	1.1%	0.1%
3 Asia- Pacific Development Bank Plc.	100.0%	0.0%	-	9.8%	1.3%	-	-	87.3%	0.4%	-	-	0.2%	0.8%	0.1%
4 B.I.C (Cambodia) Bank Plc.	100.0%	2.1%	-	33.8%	7.3%	9.2%	-	26.6%	0.0%	11.5%	-	0.0%	0.8%	8.5%
5 Bangkok Bank Public Company Limited, Cambodia Branch	100.0%	2.2%	-	55.0%	4.0%	29.6%	-	8.1%	0.5%	-	-	0.1%	0.3%	0.3%
6 Bank for Investment and Development of Cambodia Plc.	100.0%	1.2%	-	10.1%	3.7%	1.5%	-	75.9%	5.9%	-0.3%	-	4.5%	10.7%	-13.2%
7 Bank of China (Hong Kong) Limited Phnom Penh Branch	100.0%	3.0%	-	25.1%	3.0%	20.1%	-	47.7%	0.3%	-	-	0.3%	0.2%	0.3%
8 Bank of India Phnom Penh Branch	100.0%	0.2%	-	76.1%	21.4%	1.8%	-	-	-	-	-	0.1%	0.4%	-
9 Booyoung Khmer Bank	100.0%	0.9%	-	8.4%	1.6%	26.4%	-	61.7%	0.5%	-	-	0.1%	0.3%	0.2%
10 Branch of Industrial Bank of Korea (Phnom Penh)	100.0%	0.7%	-	25.3%	20.0%	25.9%	-	17.5%	0.1%	-	-	0.4%	0.8%	9.4%
11 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	100.0%	2.6%	-	10.6%	13.4%	27.2%	-	44.1%	0.0%	-	-	0.3%	1.7%	0.0%
12 Branch of Mizuho Bank Ltd.	100.0%	-	-	10.1%	89.4%	-	-	-	-	-	-	0.1%	0.2%	0.2%
13 BRED Bank (Cambodia) Plc.	100.0%	2.8%	-	17.5%	3.1%	12.5%	-	61.7%	0.2%	-	-	0.5%	1.5%	0.1%
14 Cambodia Asia Bank Ltd.	100.0%	38.9%	-	15.9%	3.7%	6.0%	-	30.8%	0.2%	-	-	0.9%	2.3%	1.4%
15 Cambodia Mekong Bank	100.0%	0.2%	-	26.9%	1.0%	-	-	59.1%	0.1%	0.3%	-	3.3%	4.6%	4.6%
16 Cambodia Post Bank Plc.	100.0%	3.2%	-	14.9%	0.4%	0.3%	-	78.3%	0.7%	-	-	0.2%	1.7%	0.3%
17 Cambodian Commercial Bank Ltd.	100.0%	1.7%	-	33.8%	19.1%	17.6%	-	25.6%	0.1%	0.3%	-	0.0%	1.2%	0.4%
18 Cambodian Public Bank Plc.	100.0%	3.1%	-	22.9%	2.7%	26.9%	-	42.6%	0.2%	-	-	0.1%	1.3%	0.1%
19 Canadia Bank Plc.	100.0%	5.0%	0.0%	26.0%	1.7%	4.6%	-	59.3%	1.1%	-	-	0.4%	1.6%	0.2%
20 Cathay United Cambodia Corporation Bank Limited	100.0%	4.8%	-	12.5%	3.2%	19.3%	-	56.0%	0.3%	-	-	1.0%	1.7%	1.2%
21 Chief (Cambodia) Bank Plc.	100.0%	2.7%	-	18.2%	0.6%	0.0%	-	74.6%	0.3%	-	-	0.4%	3.0%	0.1%
22 Chip Mong Commercial Bank Plc.	100.0%	3.6%	-	32.1%	4.5%	6.1%	-	49.0%	0.2%	-	-	0.4%	4.1%	0.0%
23 CIMB Bank Plc.	100.0%	6.6%	-	28.1%	0.6%	3.9%	-	59.8%	0.4%	-	-	0.1%	0.4%	0.2%
24 First Commercial Bank Phnom Penh Branch	100.0%	2.2%	-	16.3%	1.7%	6.7%	-	72.3%	0.3%	-	-	0.1%	0.2%	0.2%
25 Foreign Trade Bank of Cambodia	100.0%	1.5%	-	23.8%	3.3%	10.2%	-	57.7%	0.2%	-	-	0.3%	2.9%	0.0%
26 Hong Leong Bank (Cambodia) Plc.	100.0%	1.7%	-	20.6%	5.3%	13.9%	-	57.4%	0.2%	-	-	0.0%	0.7%	0.2%
27 ICBC Limited Phnom Penh Branch	100.0%	0.3%	-	16.0%	-	57.2%	-	25.8%	0.0%	-	-	0.0%	0.0%	0.6%
28 J Trust Royal Bank	100.0%	4.8%	-	21.7%	8.3%	8.5%	-	55.6%	0.1%	-	-	0.1%	0.5%	0.4%
29 Kookmin Bank Cambodia Plc.	100.0%	1.5%	-	16.3%	3.8%	4.7%	-	71.3%	0.8%	-	-	0.3%	1.0%	0.2%
30 Krung Thai Bank Phnom Penh Branch	100.0%	1.3%	0.0%	56.2%	3.7%	9.4%	-	27.9%	0.9%	-	-	0.0%	0.5%	0.1%
31 Maybank (Cambodia) Plc.	100.0%	4.0%	-	27.3%	0.3%	16.5%	-	48.8%	0.4%	-	-	0.2%	0.3%	2.3%
32 MB Bank Plc. Phnom Penh Branch, Cambodia	100.0%	1.3%	-	17.5%	0.5%	-	-	78.1%	0.3%	-	-	0.5%	0.5%	1.3%
33 Mega International Commercial Bank-Phnom Penh Branch	100.0%	2.2%	-	18.7%	-	17.5%	-	60.7%	0.2%	-	-	0.3%	0.1%	0.2%
34 Phillip Bank Plc.	100.0%	2.0%	-	18.0%	4.8%	10.4%	-	63.2%	0.4%	-	-	0.1%	0.7%	0.5%
35 Phnom Penh Commercial Bank	100.0%	3.8%	-	19.0%	0.9%	7.4%	-	65.7%	0.3%	0.3%	-	0.4%	1.9%	0.3%
36 Prince Bank Plc.	100.0%	2.0%	-	8.9%	2.5%	12.4%	-	70.6%	0.5%	-	-	0.6%	2.4%	0.1%
37 RHB Indochina Bank Limited	100.0%	1.3%	-	23.4%	7.7%	15.0%	-	51.2%	0.2%	-	-	0.3%	0.3%	0.6%
38 Saigon Thuong Tin Cambodia Bank Plc.	100.0%	4.5%	-	14.1%	10.5%	4.3%	-	61.1%	3.3%	-	-	0.1%	0.7%	1.4%
39 Saigon-Hanoi Cambodia Bank (SHB) Plc.	100.0%	0.6%	-	10.7%	0.2%	3.0%	-	83.8%	0.5%	-	-	-	0.2%	1.0%
40 Sathapana Bank Plc.	100.0%	5.1%	-	12.7%	0.9%	1.1%	-	76.3%	0.7%	-	-	0.8%	2.1%	0.2%
41 Shinhan Bank (Cambodia) Plc.	100.0%	1.1%	-	19.2%	2.8%	6.3%	-	62.6%	0.2%	4.4%	-	0.2%	0.6%	2.6%
42 Taiwan Cooperative Bank Phnom Penh Branch	100.0%	0.9%	-	17.6%	0.9%	9.6%	-	69.9%	0.2%	-	-	0.1%	0.6%	0.1%
43 Union Commercial Bank Plc.	100.0%	5.2%	-	18.7%	0.9%	4.2%	-	64.9%	0.2%	0.1%	-	0.3%	4.7%	0.8%
44 Vattanac Bank	100.0%	4.5%	-	21.5%	6.4%	14.9%	-	46.9%	0.1%	2.6%	-	0.2%	2.6%	0.1%
45 Vietnam Bank for Agriculture & Rural Development Cambodia Branch	100.0%	0.8%	-	12.2%	7.0%	-	-	79.5%	0.2%	-	-	0.2%	0.1%	0.0%
<b>Subtotal</b>	<b>100.0%</b>	<b>4.3%</b>	<b>0.0%</b>	<b>22.7%</b>	<b>2.4%</b>	<b>9.4%</b>	<b>-</b>	<b>58.1%</b>	<b>0.5%</b>	<b>0.2%</b>	<b>0.1%</b>	<b>0.4%</b>	<b>1.7%</b>	<b>0.3%</b>
<b>Specialized Banks</b>														
46 Aeon Specialized Bank (Cambodia) Plc.	100.0%	0.7%	-	7.0%	-	2.1%	-	83.5%	1.8%	-	-	0.3%	3.2%	1.5%
47 ANCO Specialized Bank	100.0%	16.5%	-	3.6%	3.4%	-	-	68.9%	7.0%	-	-	0.6%	0.2%	-0.2%
48 Angkor Capital Specialized Bank	100.0%	0.1%	-	5.3%	10.2%	0.0%	-	60.9%	0.5%	-	-	0.2%	22.9%	0.0%
49 Camko Specialized Bank Plc.	100.0%	0.6%	-	3.6%	15.2%	4.3%	-	74.2%	0.4%	-	-	0.7%	0.9%	0.2%
50 DGB Specialized Bank Plc.	100.0%	0.2%	-	1.9%	2.1%	0.0%	-	93.7%	0.6%	-	-	0.3%	1.0%	0.2%
51 Evergrowth (Cambodia) Specialized Bank Plc.	100.0%	0.1%	-	5.1%	31.7%	-	-	61.4%	0.2%	-	-	0.2%	1.3%	0.0%
52 First Investment Specialized Bank	100.0%	1.5%	-	8.9%	42.6%	-	-	-	1.4%	-	-	41.9%	2.2%	1.6%
53 KB Daehan Specialized Bank Plc.	100.0%	0.0%	-	21.2%	8.2%	1.6%	-	63.4%	0.4%	2.2%	-	1.1%	1.6%	0.3%
54 Khmer Specialized Bank Plc.	100.0%	0.2%	-	9.6%	-	-	-	75.9%	4.8%	-	-	2.1%	7.3%	-
55 Maritime Specialized Bank Plc.	100.0%	0.0%	-	5.3%	13.8%	-	-	9.8%	0.0%	-	-	0.2%	1.1%	69.7%
56 Oxley Worldbridge Specialized Bank Plc.	100.0%	0.1%	-	4.9%	-	12.7%	-	81.2%	0.3%	-	-	0.2%	0.2%	0.3%
57 PHSME Specialized Bank Ltd.	100.0%	18.3%	-	4.6%	0.1%	-	-	62.2%	13.6%	-	-	0.0%	1.1%	0.1%
58 Rural Development Bank	100.0%	0.8%	-	17.7%	-	1.0%	-	75.5%	1.5%	-	-	0.2%	3.1%	0.2%
59 Southern Capital Specialized Bank Plc.	100.0%	0.0%	-	4.9%	28.8%	2.0%	-	62.5%	0.8%	-	-	0.3%	0.6%	-
60 Wing (Cambodia) Specialized Bank Limited	100.0%	8.7%	-	15.8%	-	34.4%	-	-	-	-	-	-	10.9%	30.2%
<b>Subtotal</b>	<b>100.0%</b>	<b>1.4%</b>	<b>-</b>	<b>10.5%</b>	<b>4.3%</b>	<b>2.7%</b>	<b>-</b>	<b>72.5%</b>	<b>1.3%</b>	<b>0.3%</b>	<b>-</b>	<b>1.2%</b>	<b>2.8%</b>	<b>2.9%</b>
<b>Total</b>	<b>100.0%</b>	<b>4.2%</b>	<b>0.0%</b>	<b>22.4%</b>	<b>2.5%</b>	<b>9.2%</b>	<b>-</b>	<b>58.4%</b>	<b>0.6%</b>	<b>0.2%</b>	<b>0.1%</b>	<b>0.4%</b>	<b>1.7%</b>	<b>0.3%</b>

**COMPARATIVE STATEMENT OF CONDITION**  
**As of December 31, 2019**

Table 8

1 USD = 4,075 KHR

(millions of KHR)

	Total Liabilities and Equity	Owed to NBC	Owed to Banks	Borrowed Funds	Customer's deposit					Other liabilities	Shareholder's equity				
					Demand deposits	Saving deposits	Fixed deposits	Accrued interest payable	Other deposits		Paid up Capital	Reserves	Subordinated loans (after NBC's agreement)	General provisions & other	Retained and Current Profit/Loss
<b>Commercial Banks</b>															
1 ACLEDA Bank Plc.	24,573,200	-	1,238,702	2,011,762	1,943,283	7,056,545	7,011,447	126,606	74,594	731,403	1,747,434	-	570,914	1,542,583	517,926
2 Advanced Bank of Asia Limited	17,841,677	-	1,257,930	87,317	2,424,218	8,292,045	2,943,785	51,484	6,979	345,047	876,125	-	521,600	-	1,035,148
3 Asia-Pacific Development Bank Plc.	328,940	-	-	-	-	-	-	-	-	6,093	315,772	-	-	-	7,076
4 B.I.C (Cambodia) Bank Plc.	801,573	-	5,441	-	188,162	172,630	121,835	1,693	204	6,641	305,625	-	-	-	(658)
5 Bangkok Bank Public Company Limited, Cambodia Branch	627,909	5,100	4,341	-	222,341	134,032	43,360	1,191	-	4,394	203,750	-	12,225	-	(2,824)
6 Bank for Investment and Development of Cambodia Plc.	2,077,276	-	795,713	-	177,115	19,738	520,097	13,674	4,213	106,584	407,500	-	-	7,051	25,592
7 Bank of China (Hong Kong) Limited Phnom Penh Branch	4,606,716	-	263,645	-	1,957,910	489,462	740,374	7,428	11,261	141,720	611,250	-	-	-	383,667
8 Bank of India Phnom Penh Branch	59,262	-	-	-	18	107	-	-	-	40	52,975	-	16,300	-	(10,177)
9 Booyoung Khmer Bank	394,993	-	26,955	-	411	7,403	713	1	-	2,489	305,625	-	-	-	51,395
10 Branch of Industrial Bank of Korea (Phnom Penh)	320,602	-	35,766	37,410	101	2,131	494	4	-	369	244,500	-	-	2,028	(2,202)
11 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	346,273	-	50,222	-	14,473	30,938	71	1	139	4,742	244,500	-	-	-	1,189
12 Branch of Mizuho Bank Ltd.	203,530	-	-	-	-	-	-	-	-	264	203,750	-	-	-	(484)
13 BRED Bank (Cambodia) Plc.	1,302,346	-	290,557	-	206,541	62,526	450,265	11,896	-	21,566	305,625	-	-	-	(46,631)
14 Cambodia Asia Bank Ltd.	787,301	-	37,459	-	71,947	73,240	220,763	16,870	-	15,476	305,625	-	-	-	45,921
15 Cambodia Mekong Bank	89,218	-	-	-	21,171	11,216	1,363	28	1,595	1,958	167,075	-	-	-	(115,189)
16 Cambodia Post Bank Plc.	3,161,119	-	543,404	-	49,355	155,844	1,716,563	52,800	-	79,098	309,700	-	126,325	-	128,030
17 Cambodian Commercial Bank Ltd.	1,275,554	-	59,648	-	182,153	655,566	28,354	180	3,722	16,464	305,625	-	-	-	23,843
18 Cambodian Public Bank Plc.	10,905,465	-	515,632	-	2,991,819	2,559,638	2,297,407	30,891	10,363	155,048	366,750	489,000	-	-	1,488,916
19 Canadia Bank Plc.	26,934,389	-	2,173,052	4,098	3,878,219	6,168,550	10,276,265	253,284	37,807	750,898	1,589,250	-	489,000	454,672	859,294
20 Cathay United Cambodia Corporation Bank Limited	1,599,958	-	147,694	-	229,229	405,088	325,084	5,368	21,683	33,725	407,500	-	-	-	24,588
21 Chief (Cambodia) Bank Plc.	426,614	-	2,862	-	1,056	9,128	92,657	1,144	-	5,395	305,625	-	-	-	8,748
22 Chip Mong Commercial Bank Plc.	858,729	-	-	-	283,449	-	265,564	3,803	-	20,072	305,625	-	-	4,859	(24,642)
23 CIMB Bank Plc.	4,504,150	303,496	169,545	152,065	1,560,305	273,201	1,368,222	19,792	2,441	192,749	305,625	-	-	-	156,710
24 First Commercial Bank Phnom Penh Branch	4,789,078	52,903	2,981,399	-	71,416	754,152	97,338	494	36,432	71,083	387,125	-	163,000	2,266	171,469
25 Foreign Trade Bank of Cambodia	6,086,630	-	209,068	-	852,309	898,608	3,312,456	43,891	6,548	70,315	323,963	797	110,777	-	257,898
26 Hong Leong Bank (Cambodia) Plc.	2,494,656	170,411	832,893	444	210,624	31,889	852,087	14,966	-	27,192	305,625	-	16,300	-	32,226
27 ICBC Limited Phnom Penh Branch	5,344,105	242,000	2,298,131	-	1,056,901	119,393	364,381	4,186	354	81,556	407,500	-	203,750	39,723	526,231
28 J Trust Royal Bank	3,336,363	-	211,330	-	1,337,282	565,896	283,301	2,916	-	55,065	305,625	-	-	297,475	277,473
29 Kookmin Bank Cambodia Plc.	1,085,181	-	603,973	-	12,775	89,145	13,081	171	429	20,858	305,625	-	-	-	39,124
30 Krung Thai Bank Phnom Penh Branch	553,233	-	108,914	-	9,995	171,147	76	0	37	8,908	203,750	-	-	712	49,693
31 Maybank (Cambodia) Plc.	5,630,015	-	238,752	125,623	2,412,469	534,108	1,431,787	19,809	5,158	207,632	305,625	-	-	40,750	308,301
32 MB Bank Plc. Phnom Penh Branch, Cambodia	536,315	-	23,682	-	74,079	-	33,514	737	553	86,012	305,625	-	-	4,105	8,006
33 Mega International Commercial Bank-Phnom Penh Branch	2,092,644	152,752	1,149,677	-	56,586	260,502	25,423	151	1,763	45,914	281,175	-	-	14,092	104,610
34 Phillip Bank Plc.	1,319,329	-	265,506	-	185,303	46,113	460,225	6,140	2,176	19,424	305,625	-	-	-	28,817
35 Phnom Penh Commercial Bank	3,801,780	212,621	261,739	81,651	324,363	605,981	1,561,863	46,504	102,280	52,352	326,000	-	-	-	226,426
36 Prince Bank Plc.	1,679,989	-	143,840	285,250	58,234	30,711	79,252	592	12	87,237	1,018,750	-	-	-	(23,889)
37 RHB Indochina Bank Limited	3,876,774	-	584,324	112,515	1,085,075	263,394	1,196,725	19,397	13,945	88,628	305,625	-	-	16,944	190,202
38 Saigon Thuong Tin Cambodia Bank Plc.	940,351	-	50,218	-	38,644	96,041	454,919	9,797	-	42,276	305,625	-	-	-	(57,168)
39 Saigon-Hanoi Cambodia Bank (SHB) Plc.	1,239,344	-	779,657	-	48,139	-	60,418	674	-	17,174	305,625	-	-	-	27,657
40 Sathapana Bank Plc.	6,819,409	-	1,729,812	3,479	73,021	561,055	3,008,388	58,834	91	203,731	611,250	-	179,300	-	390,449
41 Shinhan Bank (Cambodia) Plc.	1,843,868	99,117	314,418	694,402	61,555	95,610	59,476	830	6,339	50,252	305,625	-	-	13,955	142,288
42 Taiwan Cooperative Bank Phnom Penh Branch	4,982,489	319,595	3,742,156	-	1,583	165,273	6,337	46	14,720	79,145	468,625	-	-	1,060	183,950
43 Union Commercial Bank Plc.	2,833,589	138,809	270,180	-	296,883	887,303	623,441	10,492	28,033	86,524	326,000	104,413	118,175	1,501	(58,164)
44 Vattanac Bank	2,936,089	-	4,564	-	1,040,141	422,561	1,027,914	11,646	8,205	36,175	305,625	-	-	-	79,258
45 Vietnam Bank for Agriculture & Rural Development Cambodia Branch	194,981	-	7	-	21,041	195	7,101	197	-	3,278	158,925	-	-	-	4,237
<b>Subtotal</b>	<b>168,443,006</b>	<b>1,696,804</b>	<b>24,422,810</b>	<b>3,596,017</b>	<b>25,731,694</b>	<b>33,178,101</b>	<b>43,384,187</b>	<b>850,607</b>	<b>402,076</b>	<b>4,082,962</b>	<b>18,067,768</b>	<b>594,210</b>	<b>2,527,666</b>	<b>2,443,775</b>	<b>7,464,330</b>
<b>Specialized Banks</b>															
46 Aeon Specialized Bank (Cambodia) Plc.	620,098	18,400	457,009	-	-	-	-	-	-	30,482	81,500	-	-	-	32,706
47 ANCO Specialized Bank	86,568	-	-	-	-	-	-	-	-	6,664	61,125	-	-	-	18,779
48 Angkor Capital Specialized Bank	59,900	-	-	-	37	-	-	-	-	15,763	52,975	-	-	-	(8,875)
49 Camko Specialized Bank Plc.	95,097	-	28,200	12,315	-	-	-	-	-	1,793	61,125	-	-	-	(8,335)
50 DGB Specialized Bank Plc.	832,073	-	-	387,766	-	-	-	-	-	20,385	305,625	12,225	-	-	106,072
51 Evergrowth (Cambodia) Specialized Bank Plc.	59,881	-	-	-	-	-	-	-	-	526	61,125	-	-	-	(1,770)
52 First Investment Specialized Bank	71,161	-	-	-	-	-	-	-	-	2,491	61,125	225	-	-	7,320
53 KB Daehan Specialized Bank Plc.	505,783	-	314,337	-	442	-	-	-	-	7,762	178,281	-	-	-	4,960
54 Khmer Specialized Bank Plc.	44,564	-	-	-	8	-	-	-	-	4,294	85,575	-	-	-	(45,313)
55 Maritime Specialized Bank Plc.	58,468	-	-	-	-	-	-	-	-	205	61,125	-	-	-	(2,862)
56 Oxley Worldbridge Specialized Bank Plc.	63,695	-	-	-	-	-	-	-	-	960	61,125	-	-	514	1,095
57 PHSME Specialized Bank Ltd.	44,907	-	-	81	333	-	-	-	-	6,050	31,561	-	-	-	6,883
58 Rural Development Bank	889,587	-	12	455,210	5,480	2,427	2,752	55	-	23,577	336,734	6,700	4,255	-	52,387
59 Southern Capital Specialized Bank Plc.	63,433	-	-	-	60	-	-	-	-	1,051	61,125	-	-	-	1,198
60 Wing (Cambodia) Specialized Bank Limited	161,420	-	-	-	-	-	-	-	-	31,131	61,125	-	-	-	69,164
<b>Subtotal</b>	<b>3,656,635</b>	<b>18,400</b>	<b>799,558</b>	<b>855,372</b>	<b>6,360</b>	<b>2,427</b>	<b>2,752</b>	<b>55</b>	<b>-</b>	<b>153,134</b>	<b>1,561,251</b>	<b>19,150</b>	<b>4,255</b>	<b>514</b>	<b>233,408</b>
<b>Total</b>	<b>172,099,641</b>	<b>1,715,204</b>	<b>25,222,368</b>	<b>4,451,389</b>	<b>25,738,054</b>	<b>33,180,528</b>	<b>43,386,938</b>	<b>850,662</b>	<b>402,076</b>	<b>4,236,097</b>	<b>19,629,020</b>	<b>613,360</b>	<b>2,531,920</b>	<b>2,444,289</b>	<b>7,697,738</b>

**PERCENTAGE DISTRIBUTION OF LIABILITIES & EQUITY OF INDIVIDUAL BANKS**  
As of December 31, 2019

Table 9

	Total Liabilities and Equity	Owed to NBC	Owed to Banks	Borrowed Funds	Customer's deposit					Other liabilities	Shareholder's equity				
					Demand deposits	Saving deposits	Fixed deposits	Accrued interest payable	Other deposits		Paid up Capital	Reserves	Subordinated loans (after NBC's agreement)	General provisions & other	Retained and Current Profit/Loss
<b>Commercial Banks</b>															
1 ACLEDA Bank Plc.	100.0%	-	5.0%	8.2%	7.9%	28.7%	28.5%	0.5%	0.3%	3.0%	7.1%	-	2.3%	6.3%	2.1%
2 Advanced Bank of Asia Limited	100.0%	-	7.1%	0.5%	13.6%	46.5%	16.5%	0.3%	0.0%	1.9%	4.9%	-	2.9%	-	5.8%
3 Asia-Pacific Development Bank Plc.	100.0%	-	-	-	-	-	-	-	-	1.9%	96.0%	-	-	-	2.2%
4 B.I.C (Cambodia) Bank Plc.	100.0%	-	0.7%	-	23.5%	21.5%	15.2%	0.2%	0.0%	0.8%	38.1%	-	-	-	-0.1%
5 Bangkok Bank Public Company Limited, Cambodia Branch	100.0%	0.8%	0.7%	-	35.4%	21.3%	6.9%	0.2%	-	0.7%	32.4%	-	1.9%	-	-0.4%
6 Bank for Investment and Development of Cambodia Plc.	100.0%	-	38.3%	-	8.5%	1.0%	25.0%	0.7%	0.2%	5.1%	19.6%	-	-	0.3%	1.2%
7 Bank of China (Hong Kong) Limited Phnom Penh Branch	100.0%	-	5.7%	-	42.5%	10.6%	16.1%	0.2%	0.2%	3.1%	13.3%	-	-	-	8.3%
8 Bank of India Phnom Penh Branch	100.0%	-	-	-	0.0%	0.2%	-	-	-	0.1%	89.4%	-	27.5%	-	-17.2%
9 Booyoung Khmer Bank	100.0%	-	6.8%	-	0.1%	1.9%	0.2%	0.0%	-	0.6%	77.4%	-	-	-	13.0%
10 Branch of Industrial Bank of Korea (Phnom Penh)	100.0%	-	11.2%	11.7%	0.0%	0.7%	0.2%	0.0%	-	0.1%	76.3%	-	-	0.6%	-0.7%
11 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	100.0%	-	14.5%	-	4.2%	8.9%	0.0%	0.0%	0.0%	1.4%	70.6%	-	-	-	0.3%
12 Branch of Mizuho Bank Ltd.	100.0%	-	-	-	-	-	-	-	-	0.1%	100.1%	-	-	-	-0.2%
13 BRED Bank (Cambodia) Plc.	100.0%	-	22.3%	-	15.9%	4.8%	34.6%	0.9%	-	1.7%	23.5%	-	-	-	-3.6%
14 Cambodia Asia Bank Ltd.	100.0%	-	4.8%	-	9.1%	9.3%	28.0%	2.1%	-	2.0%	38.8%	-	-	-	5.8%
15 Cambodia Mekong Bank	100.0%	-	-	-	23.7%	12.6%	1.5%	0.0%	1.8%	2.2%	187.3%	-	-	-	-129.1%
16 Cambodia Post Bank Plc.	100.0%	-	17.2%	-	1.6%	4.9%	54.3%	1.7%	-	2.5%	9.8%	-	4.0%	-	4.1%
17 Cambodian Commercial Bank Ltd.	100.0%	-	4.7%	-	14.3%	51.4%	2.2%	0.0%	0.3%	1.3%	24.0%	-	-	-	1.9%
18 Cambodian Public Bank Plc.	100.0%	-	4.7%	-	27.4%	23.5%	21.1%	0.3%	0.1%	1.4%	3.4%	4.5%	-	-	13.7%
19 Canadia Bank Plc.	100.0%	-	8.1%	0.0%	14.4%	22.9%	38.2%	0.9%	0.1%	2.8%	5.9%	-	1.8%	1.7%	3.2%
20 Cathay United Cambodia Corporation Bank Limited	100.0%	-	9.2%	-	14.3%	25.3%	20.3%	0.3%	1.4%	2.1%	25.5%	-	-	-	1.5%
21 Chief (Cambodia) Bank Plc.	100.0%	-	0.7%	-	0.2%	2.1%	21.7%	0.3%	-	1.3%	71.6%	-	-	-	2.1%
22 Chip Mong Commercial Bank Plc.	100.0%	-	-	-	33.0%	-	30.9%	0.4%	-	2.3%	35.6%	-	-	0.6%	-2.9%
23 CIMB Bank Plc.	100.0%	6.7%	3.8%	3.4%	34.6%	6.1%	30.4%	0.4%	0.1%	4.3%	6.8%	-	-	-	3.5%
24 First Commercial Bank Phnom Penh Branch	100.0%	1.1%	62.3%	-	1.5%	15.7%	2.0%	0.0%	0.8%	1.5%	8.1%	-	3.4%	0.0%	3.6%
25 Foreign Trade Bank of Cambodia	100.0%	-	3.4%	-	14.0%	14.8%	54.4%	0.7%	0.1%	1.2%	5.3%	0.0%	1.8%	-	4.2%
26 Hong Leong Bank (Cambodia) Plc.	100.0%	6.8%	33.4%	0.0%	8.4%	1.3%	34.2%	0.6%	-	1.1%	12.3%	-	0.7%	-	1.3%
27 ICBC Limited Phnom Penh Branch	100.0%	4.5%	43.0%	-	19.8%	2.2%	6.8%	0.1%	0.0%	1.5%	7.6%	-	3.8%	0.7%	9.8%
28 J Trust Royal Bank	100.0%	-	6.3%	-	40.1%	17.0%	8.5%	0.1%	-	1.7%	9.2%	-	-	8.9%	8.3%
29 Kookmin Bank Cambodia Plc.	100.0%	-	55.7%	-	1.2%	8.2%	1.2%	0.0%	0.0%	1.9%	28.2%	-	-	-	3.6%
30 Krung Thai Bank Phnom Penh Branch	100.0%	-	19.7%	-	1.8%	30.9%	0.0%	0.0%	0.0%	1.6%	36.8%	-	-	0.1%	9.0%
31 Maybank (Cambodia) Plc.	100.0%	-	4.2%	2.2%	42.9%	9.5%	25.4%	0.4%	0.1%	3.7%	5.4%	-	-	0.7%	5.5%
32 MB Bank Plc. Phnom Penh Branch, Cambodia	100.0%	-	4.4%	-	13.8%	-	6.2%	0.1%	0.1%	16.0%	57.0%	-	-	0.8%	1.5%
33 Mega International Commercial Bank-Phnom Penh Branch	100.0%	7.3%	54.9%	-	2.7%	12.4%	1.2%	0.0%	0.1%	2.2%	13.4%	-	-	0.7%	5.0%
34 Phillip Bank Plc.	100.0%	-	20.1%	-	14.0%	3.5%	34.9%	0.5%	0.2%	1.5%	23.2%	-	-	-	2.2%
35 Phnom Penh Commercial Bank	100.0%	5.6%	6.9%	2.1%	8.5%	15.9%	41.1%	1.2%	2.7%	1.4%	8.6%	-	-	-	6.0%
36 Prince Bank Plc.	100.0%	-	8.6%	17.0%	3.5%	1.8%	4.7%	0.0%	0.0%	5.2%	60.6%	-	-	-	-1.4%
37 RHB Indochina Bank Limited	100.0%	-	15.1%	2.9%	28.0%	6.8%	30.9%	0.5%	0.4%	2.3%	7.9%	-	-	0.4%	4.9%
38 Saigon Thuong Tin Cambodia Bank Plc.	100.0%	-	5.3%	-	4.1%	10.2%	48.4%	1.0%	-	4.5%	32.5%	-	-	-	-6.1%
39 Saigon-Hanoi Cambodia Bank (SHB) Plc.	100.0%	-	62.9%	-	3.9%	-	4.9%	0.1%	-	1.4%	24.7%	-	-	-	2.2%
40 Sathapana Bank Plc.	100.0%	-	25.4%	0.1%	1.1%	8.2%	44.1%	0.9%	0.0%	3.0%	9.0%	-	2.6%	-	5.7%
41 Shinhan Bank (Cambodia) Plc.	100.0%	5.4%	17.1%	37.7%	3.3%	5.2%	3.2%	0.0%	0.3%	2.7%	16.6%	-	-	0.8%	7.7%
42 Taiwan Cooperative Bank Phnom Penh Branch	100.0%	6.4%	75.1%	-	0.0%	3.3%	0.1%	0.0%	0.3%	1.6%	9.4%	-	-	0.0%	3.7%
43 Union Commercial Bank Plc.	100.0%	4.9%	9.5%	-	10.5%	31.3%	22.0%	0.4%	1.0%	3.1%	11.5%	3.7%	4.2%	0.1%	-2.1%
44 Vattanac Bank	100.0%	-	0.2%	-	35.4%	14.4%	35.0%	0.4%	0.3%	1.2%	10.4%	-	-	-	2.7%
45 Vietnam Bank for Agriculture & Rural Development Cambodia Branch	100.0%	-	0.0%	-	10.8%	0.1%	3.6%	0.1%	-	1.7%	81.5%	-	-	-	2.2%
<b>Subtotal</b>	<b>100.0%</b>	<b>1.0%</b>	<b>14.5%</b>	<b>2.1%</b>	<b>15.3%</b>	<b>19.7%</b>	<b>25.8%</b>	<b>0.5%</b>	<b>0.2%</b>	<b>2.4%</b>	<b>10.7%</b>	<b>0.4%</b>	<b>1.5%</b>	<b>1.5%</b>	<b>4.4%</b>
<b>Specialized Banks</b>															
46 Aeon Specialized Bank (Cambodia) Plc.	100.0%	3.0%	73.7%	-	-	-	-	-	-	4.9%	13.1%	-	-	-	5.3%
47 ANCO Specialized Bank	100.0%	-	-	-	-	-	-	-	-	7.7%	70.6%	-	-	-	21.7%
48 Angkor Capital Specialized Bank	100.0%	-	-	-	0.1%	-	-	-	-	26.3%	88.4%	-	-	-	-14.8%
49 Camko Specialized Bank Plc.	100.0%	-	29.7%	12.9%	-	-	-	-	-	1.9%	64.3%	-	-	-	-8.8%
50 DGB Specialized Bank Plc.	100.0%	-	-	46.6%	-	-	-	-	-	2.4%	36.7%	1.5%	-	-	12.7%
51 Evergrowth (Cambodia) Specialized Bank Plc.	100.0%	-	-	-	-	-	-	-	-	0.9%	102.1%	-	-	-	-3.0%
52 First Investment Specialized Bank	100.0%	-	-	-	-	-	-	-	-	3.5%	85.9%	0.3%	-	-	10.3%
53 KB Daehan Specialized Bank Plc.	100.0%	-	62.1%	-	0.1%	-	-	-	-	1.5%	35.2%	-	-	-	1.0%
54 Khmer Specialized Bank Plc.	100.0%	-	-	-	0.0%	-	-	-	-	9.6%	192.0%	-	-	-	-101.7%
55 Maritime Specialized Bank Plc.	100.0%	-	-	-	-	-	-	-	-	0.4%	104.5%	-	-	-	-4.9%
56 Oxley Worldbridge Specialized Bank Plc.	100.0%	-	-	-	-	-	-	-	-	1.5%	96.0%	-	-	0.8%	1.7%
57 PHSME Specialized Bank Ltd.	100.0%	-	-	0.2%	0.7%	-	-	-	-	13.5%	70.3%	-	-	-	15.3%
58 Rural Development Bank	100.0%	-	0.0%	51.2%	0.6%	0.3%	0.3%	0.0%	-	2.7%	37.9%	0.8%	0.5%	-	5.9%
59 Southern Capital Specialized Bank Plc.	100.0%	-	-	-	0.1%	-	-	-	-	1.7%	96.4%	-	-	-	1.9%
60 Wing (Cambodia) Specialized Bank Limited	100.0%	-	-	-	-	-	-	-	-	19.3%	37.9%	-	-	-	42.8%
<b>Subtotal</b>	<b>100.0%</b>	<b>0.5%</b>	<b>21.9%</b>	<b>23.4%</b>	<b>0.2%</b>	<b>0.1%</b>	<b>0.1%</b>	<b>0.0%</b>	<b>-</b>	<b>4.2%</b>	<b>42.7%</b>	<b>0.5%</b>	<b>0.1%</b>	<b>0.0%</b>	<b>6.4%</b>
<b>Total</b>	<b>100.0%</b>	<b>1.0%</b>	<b>14.7%</b>	<b>2.6%</b>	<b>15.0%</b>	<b>19.3%</b>	<b>25.2%</b>	<b>0.5%</b>	<b>0.2%</b>	<b>2.5%</b>	<b>11.4%</b>	<b>0.4%</b>	<b>1.5%</b>	<b>1.4%</b>	<b>4.5%</b>

**PROFIT AND LOSS STATEMENT**

As of December 31, 2019

Table 10

1 USD = 4,075 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
							Depreciation	Bad & Doubtful Debts					
	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.	1,771,443	593,673	1,177,770	295,241	1,473,011	755,326	55,414	37,536	26,193	650,927	133,018	17	517,926
2 Advanced Bank of Asia Limited	1,071,838	200,982	870,856	185,909	1,056,765	404,952	33,711	61,139	489	557,453	121,303	(115)	436,036
3 Asia- Pacific Development Bank Plc.	17,873	432	17,441	1,317	18,758	5,397	1,169	2,024	-	10,168	2,068	(6)	8,093
4 B.I.C (Cambodia) Bank Plc.	21,299	3,145	18,154	2,014	20,167	10,877	1,802	2,111	-	5,378	236	160	5,302
5 Bangkok Bank Public Company Limited, Cambodia Branch	9,016	2,992	6,024	2,867	8,891	4,090	593	1,329	-	2,879	119	-	2,760
6 Bank for Investment and Development of Cambodia Plc.	105,422	57,268	48,154	12,915	61,069	52,292	3,824	25,682	18,825	(1,904)	1,382	(1,746)	(5,032)
7 Bank of China (Hong Kong) Limited Phnom Penh Branch	152,331	31,187	121,145	46,732	167,877	34,544	3,607	19,671	-	110,054	24,442	-	85,612
8 Bank of India Phnom Penh Branch	944	3	941	188	1,129	2,249	-	(7,375)	-	6,255	-	-	6,255
9 Booyoung Khmer Bank	23,159	942	22,217	1,287	23,504	4,585	531	3,542	-	14,846	292	(20)	14,534
10 Branch of Industrial Bank of Korea (Phnom Penh)	8,389	367	8,023	832	8,855	6,762	386	2,024	-	(318)	101	-	(419)
11 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	8,898	141	8,757	1,766	10,523	4,617	789	811	-	4,305	1,047	(20)	3,239
12 Branch of Mizuho Bank Ltd.	128	-	128	3,179	3,308	2,322	52	3	-	931	-	(1)	930
13 BRED Bank (Cambodia) Plc.	50,970	21,682	29,288	7,626	36,914	36,531	3,461	4,045	67	(7,057)	-	(1,085)	(8,141)
14 Cambodia Asia Bank Ltd.	23,466	13,839	9,627	30,898	40,526	25,773	1,407	1,249	-	12,097	2,716	71	9,453
15 Cambodia Mekong Bank	5,287	424	4,863	(1,000)	3,863	10,670	2,468	210	3	(9,482)	72	34	(9,519)
16 Cambodia Post Bank Plc.	281,207	137,184	144,023	25,008	169,031	66,284	4,227	17,731	1,940	82,730	16,935	(547)	65,248
17 Cambodian Commercial Bank Ltd.	38,470	7,165	31,306	9,159	40,464	12,571	2,029	1,143	-	24,722	5,753	2,132	21,101
18 Cambodian Public Bank Plc.	629,597	282,278	347,320	71,688	419,007	99,956	13,043	(2,586)	36,049	344,644	68,285	82	276,441
19 Canadia Bank Plc.	1,418,566	611,794	806,772	150,184	956,956	234,063	23,615	100,898	49,231	647,611	129,038	485	519,058
20 Cathay United Cambodia Corporation Bank Limited	86,771	14,802	71,969	16,906	88,875	42,597	6,614	14,623	7,699	32,740	8,256	104	24,588
21 Chief (Cambodia) Bank Plc.	23,427	1,768	21,660	1,845	23,505	15,107	1,464	774	-	6,160	1,769	(408)	3,983
22 Chip Mong Commercial Bank Plc.	8,786	6,055	2,731	4,166	6,897	21,694	2,352	4,859	-	(22,008)	-	0	(22,008)
23 CIMB Bank Plc.	194,186	66,288	127,898	35,684	163,583	57,245	4,807	6,638	-	94,893	20,021	83	74,955
24 First Commercial Bank Phnom Penh Branch	232,054	75,900	156,154	17,832	173,986	34,328	1,585	18,341	167	119,898	25,453	-	94,444
25 Foreign Trade Bank of Cambodia	297,799	174,802	122,997	29,310	152,307	55,519	4,580	16,020	36,000	112,187	-	-	112,187
26 Hong Leong Bank (Cambodia) Plc.	99,417	47,033	52,384	6,808	59,192	26,986	5,607	(826)	-	27,425	4,150	-	23,275
27 ICBC Limited Phnom Penh Branch	224,604	71,834	152,770	49,652	202,422	32,290	181	7,682	-	162,268	32,724	-	129,543
28 J Trust Royal Bank	146,839	10,230	136,609	47,212	183,821	97,863	6,608	(11,021)	-	90,371	22,539	(549)	67,282
29 Kookmin Bank Cambodia Plc.	49,687	12,734	36,953	5,053	42,007	23,056	2,715	(1,776)	-	18,011	346	(532)	17,134
30 Krung Thai Bank Phnom Penh Branch	11,129	1,658	9,471	5,847	15,318	4,818	141	(945)	-	11,304	1,881	121	9,544
31 Maybank (Cambodia) Plc.	227,512	79,282	148,230	58,720	206,949	75,172	11,022	(2,796)	2,797	126,347	26,204	(323)	99,819
32 MB Bank Plc. Phnom Penh Branch, Cambodia	21,584	3,261	18,323	2,509	20,832	10,380	681	3,517	590	6,845	1,548	13	5,310
33 Mega International Commercial Bank-Phnom Penh Branch	91,638	25,189	66,449	7,127	73,576	27,631	857	3,851	-	41,238	9,003	-	32,235
34 Phillip Bank Plc.	73,640	27,960	45,680	7,971	53,651	26,896	3,132	2,328	-	21,295	4,635	406	17,066
35 Phnom Penh Commercial Bank	227,613	85,514	142,099	30,773	172,872	66,840	10,032	3,006	449	93,443	21,508	(1,569)	70,366
36 Prince Bank Plc.	103,316	8,002	95,314	4,525	99,839	87,082	2,831	14,151	-	(4,225)	1,141	(2,850)	(8,216)
37 RHB Indochina Bank Limited	156,794	64,692	92,102	14,804	106,906	34,379	4,985	(8,007)	0	75,549	17,656	399	58,292
38 Saigon Thuong Tin Cambodia Bank Plc.	34,860	21,358	13,502	(27,901)	(14,399)	27,903	1,832	3,315	-	(47,449)	558	38,409	(9,597)
39 Saigon-Hanoi Cambodia Bank (SHB) Plc.	70,365	35,407	34,958	4,148	39,107	16,512	598	(6,597)	-	28,594	796	(141)	27,657
40 Sathapana Bank Plc.	654,566	252,170	402,396	67,474	469,870	229,557	12,872	23,115	2,242	206,567	44,005	(5,503)	157,059
41 Shinhan Bank (Cambodia) Plc.	96,734	33,623	63,111	9,533	72,644	23,969	935	6,639	-	41,102	8,276	(168)	32,658
42 Taiwan Cooperative Bank Phnom Penh Branch	216,073	83,676	132,397	3,673	136,070	31,589	2,830	13,247	-	88,404	23,042	-	65,362
43 Union Commercial Bank Plc.	124,400	33,536	90,864	26,240	117,104	50,566	13,314	6,295	36,026	82,955	18,358	314	64,911
44 Vattanac Bank	119,406	35,558	83,848	21,379	105,228	44,003	5,469	4,394	-	51,362	10,633	1,803	42,532
45 Vietnam Bank for Agriculture & Rural Development Cambodia Branc	10,918	294	10,624	795	11,419	5,585	578	126	-	5,131	1,053	9	4,087
<b>Subtotal</b>	<b>9,242,424</b>	<b>3,238,123</b>	<b>6,004,301</b>	<b>1,299,896</b>	<b>7,304,197</b>	<b>2,943,429</b>	<b>260,747</b>	<b>392,140</b>	<b>218,766</b>	<b>3,926,647</b>	<b>812,363</b>	<b>29,059</b>	<b>3,143,344</b>
<b>Specialized Banks</b>													
46 Aeon Specialized Bank (Cambodia) Plc.	106,301	10,527	95,774	11,999	107,774	54,774	5,946	13,002	896	34,948	7,628	(288)	27,031
47 ANCO Specialized Bank	9,116	-	9,116	809	9,925	4,869	385	(3,309)	-	7,981	99	1	7,882
48 Angkor Capital Specialized Bank	5,010	-	5,010	622	5,632	3,148	184	5,794	-	(3,494)	153	(1)	(3,648)
49 Camko Specialized Bank Plc.	5,286	547	4,740	405	5,144	5,324	157	727	2,286	1,223	231	22	1,014
50 DGB Specialized Bank Plc.	90,391	12,965	77,427	7,708	85,135	30,657	2,240	2,961	3	49,280	9,343	(192)	39,744
51 Evergrowth (Cambodia) Specialized Bank Plc.	907	-	907	388	1,295	2,591	93	368	-	(1,757)	13	-	(1,770)
52 First Investment Specialized Bank	919	-	919	1,103	2,022	2,073	178	(201)	-	(27)	-	(0)	(28)
53 KB Daehan Specialized Bank Plc.	27,473	7,539	19,934	3,811	23,745	15,414	1,319	3,095	-	3,916	1,518	(147)	2,251
54 Khmer Specialized Bank Plc.	4,125	-	4,125	596	4,721	6,971	1,210	22,729	-	(26,188)	68	(153)	(26,410)
55 Maritime Specialized Bank Plc.	47	-	47	0	48	262	17	(0)	-	(231)	-	-	(231)
56 Oxley Worldbridge Specialized Bank Plc.	4,884	-	4,884	320	5,204	1,880	399	559	-	2,367	527	-	1,840
57 PHSME Specialized Bank Ltd.	3,123	10	3,113	224	3,337	2,155	67	5,316	5,206	1,004	86	(1)	918
58 Rural Development Bank	33,419	2,402	31,017	5,226	36,243	13,557	736	4,828	-	17,122	4,557	1,601	14,165
59 Southern Capital Specialized Bank Plc.	3,928	22	3,907	57	3,964	2,604	70	1,222	-	68	85	-	(16)
60 Wing (Cambodia) Specialized Bank Limited	-	-	-	102,110	102,110	66,774	7,378	-	-	27,958	-	-	27,958
<b>Subtotal</b>	<b>294,930</b>	<b>34,011</b>	<b>260,919</b>	<b>135,381</b>	<b>396,300</b>	<b>213,054</b>	<b>20,379</b>	<b>57,089</b>	<b>8,391</b>	<b>114,169</b>	<b>24,310</b>	<b>840</b>	<b>90,699</b>
<b>Total</b>	<b>9,537,354</b>	<b>3,272,134</b>	<b>6,265,220</b>	<b>1,435,277</b>	<b>7,700,497</b>	<b>3,156,483</b>	<b>281,126</b>	<b>449,229</b>	<b>227,157</b>	<b>4,040,816</b>	<b>836,673</b>	<b>29,899</b>	<b>3,234,043</b>

**NET PROFIT**  
**As of December 31, 2019**

Table 11

1 USD = 4,075 KHR

(millions of KHR)

	Net profit	Total Assets	As Percentage of Assets	Loans <sup>1</sup>	As Percentage of Loans
<b>Commercial Banks</b>					
1 ACLEDA Bank Plc.	517,926	24,573,200	2.1%	15,228,612	3.4%
2 Advanced Bank of Asia Limited	436,036	17,841,677	2.4%	11,056,684	3.9%
3 Asia- Pacific Development Bank Plc.	8,093	328,940	2.5%	288,514	2.8%
4 B.I.C (Cambodia) Bank Plc.	5,302	801,573	0.7%	213,990	2.5%
5 Bangkok Bank Public Company Limited, Cambodia Branch	2,760	627,909	0.4%	67,086	4.1%
6 Bank for Investment and Development of Cambodia Plc.	(5,032)	2,077,276	-0.2%	1,743,323	-0.3%
7 Bank of China (Hong Kong) Limited Phnom Penh Branch	85,612	4,606,716	1.9%	2,215,920	3.9%
8 Bank of India Phnom Penh Branch	6,255	59,262	10.6%	7,999	78.2%
9 Booyoung Khmer Bank	14,534	394,993	3.7%	250,952	5.8%
10 Branch of Industrial Bank of Korea (Phnom Penh)	(419)	320,602	-0.1%	56,246	-0.7%
11 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	3,239	346,273	0.9%	152,706	2.1%
12 Branch of Mizuho Bank Ltd.	930	203,530	0.5%	-	-
13 BRED Bank (Cambodia) Plc.	(8,141)	1,302,346	-0.6%	806,843	-1.0%
14 Cambodia Asia Bank Ltd.	9,453	787,301	1.2%	246,792	3.8%
15 Cambodia Mekong Bank	(9,519)	89,218	-10.7%	53,195	-17.9%
16 Cambodia Post Bank Plc.	65,248	3,161,119	2.1%	2,508,745	2.6%
17 Cambodian Commercial Bank Ltd.	21,101	1,275,554	1.7%	329,333	6.4%
18 Cambodian Public Bank Plc.	276,441	10,905,465	2.5%	4,689,351	5.9%
19 Canada Bank Plc.	519,058	26,934,389	1.9%	16,531,100	3.1%
20 Cathay United Cambodia Corporation Bank Limited	24,588	1,599,958	1.5%	917,068	2.7%
21 Chief (Cambodia) Bank Plc.	3,983	426,614	0.9%	319,898	1.2%
22 Chip Mong Commercial Bank Plc.	(22,008)	858,729	-2.6%	422,718	-5.2%
23 CIMB Bank Plc.	74,955	4,504,150	1.7%	2,714,118	2.8%
24 First Commercial Bank Phnom Penh Branch	94,444	4,789,078	2.0%	3,497,372	2.7%
25 Foreign Trade Bank of Cambodia	112,187	6,086,630	1.8%	3,545,229	3.2%
26 Hong Leong Bank (Cambodia) Plc.	23,275	2,494,656	0.9%	1,436,504	1.6%
27 ICBC Limited Phnom Penh Branch	129,543	5,344,105	2.4%	1,383,802	9.4%
28 J Trust Royal Bank	67,282	3,336,363	2.0%	1,868,542	3.6%
29 Kookmin Bank Cambodia Plc.	17,134	1,085,181	1.6%	787,076	2.2%
30 Krung Thai Bank Phnom Penh Branch	9,544	553,233	1.7%	168,640	5.7%
31 Maybank (Cambodia) Plc.	99,819	5,630,015	1.8%	2,815,704	3.5%
32 MB Bank Plc. Phnom Penh Branch, Cambodia	5,310	536,315	1.0%	424,997	1.2%
33 Mega International Commercial Bank-Phnom Penh Branch	32,235	2,092,644	1.5%	1,278,705	2.5%
34 Phillip Bank Plc.	17,066	1,319,329	1.3%	844,043	2.0%
35 Phnom Penh Commercial Bank	70,366	3,801,780	1.9%	2,519,203	2.8%
36 Prince Bank Plc.	(8,216)	1,679,989	-0.5%	1,201,429	-0.7%
37 RHB Indochina Bank Limited	58,292	3,876,774	1.5%	2,021,954	2.9%
38 Saigon Thuong Tin Cambodia Bank Plc.	(9,597)	940,351	-1.0%	673,859	-1.4%
39 Saigon-Hanoi Cambodia Bank (SHB) Plc.	27,657	1,239,344	2.2%	1,061,121	2.6%
40 Sathapana Bank Plc.	157,059	6,819,409	2.3%	5,292,015	3.0%
41 Shinhan Bank (Cambodia) Plc.	32,658	1,843,868	1.8%	1,162,096	2.8%
42 Taiwan Cooperative Bank Phnom Penh Branch	65,362	4,982,489	1.3%	3,497,143	1.9%
43 Union Commercial Bank Plc.	64,911	2,833,589	2.3%	1,868,271	3.5%
44 Vattanac Bank	42,532	2,936,089	1.4%	1,381,433	3.1%
45 Vietnam Bank for Agriculture & Rural Development Cambodia Branch	4,087	194,981	2.1%	155,621	2.6%
<b>Subtotal</b>	<b>3,143,344</b>	<b>168,443,006</b>	<b>1.9%</b>	<b>99,705,952</b>	<b>3.2%</b>
<b>Specialized Banks</b>					
46 Aeon Specialized Bank (Cambodia) Plc.	27,031	620,098	4.4%	536,460	5.0%
47 ANCO Specialized Bank	7,882	86,568	9.1%	80,017	9.9%
48 Angkor Capital Specialized Bank	(3,648)	59,900	-6.1%	37,023	-9.9%
49 Camko Specialized Bank Plc.	1,014	95,097	1.1%	71,124	1.4%
50 DGB Specialized Bank Plc.	39,744	832,073	4.8%	785,622	5.1%
51 Evergrowth (Cambodia) Specialized Bank Plc.	(1,770)	59,881	-3.0%	36,903	-4.8%
52 First Investment Specialized Bank	(28)	71,161	0.0%	1,856	-1.5%
53 KB Daehan Specialized Bank Plc.	2,251	505,783	0.4%	323,423	0.7%
54 Khmer Specialized Bank Plc.	(26,410)	44,564	-59.3%	59,233	-44.6%
55 Maritime Specialized Bank Plc.	(231)	58,468	-0.4%	5,748	-4.0%
56 Oxley Worldbridge Specialized Bank Plc.	1,840	63,695	2.9%	52,665	3.5%
57 PHSME Specialized Bank Ltd.	918	44,907	2.0%	41,266	2.2%
58 Rural Development Bank	14,165	889,587	1.6%	709,524	2.0%
59 Southern Capital Specialized Bank Plc.	(16)	63,433	0.0%	42,417	0.0%
60 Wing (Cambodia) Specialized Bank Limited	27,958	161,420	17.3%	-	-
<b>Subtotal</b>	<b>90,699</b>	<b>3,656,635</b>	<b>2.5%</b>	<b>2,783,281</b>	<b>3.3%</b>
<b>Total</b>	<b>3,234,043</b>	<b>172,099,641</b>	<b>1.9%</b>	<b>102,489,233</b>	<b>3.2%</b>

<sup>1</sup> Gross Loans (excluding loans to government, banks and financial institutions)



**COMPARISON OF TOTAL DEPOSITS<sup>1</sup>**

Table 12

*(millions of KHR)*

	2019		2018		Growth Rate (%) 2019 over 2018
	1 USD/KHR = Amount	4,075 Share	1 USD/KHR = Amount	4,018 Share	
<b>Commercial Banks</b>					
1 ACLEDA Bank Plc.	16,212,476	15.7%	14,013,995	15.8%	14.1%
2 Advanced Bank of Asia Limited	13,718,510	13.2%	8,724,692	9.8%	55.0%
3 Asia- Pacific Development Bank Plc.	-	-	-	-	-
4 B.I.C (Cambodia) Bank Plc.	484,524	0.5%	67,300	0.1%	609.9%
5 Bangkok Bank Public Company Limited, Cambodia Branch	400,923	0.4%	204,003	0.2%	93.8%
6 Bank for Investment and Development of Cambodia Plc.	734,837	0.7%	561,690	0.6%	29.0%
7 Bank of China (Hong Kong) Limited Phnom Penh Branch	3,206,434	3.1%	2,937,780	3.3%	7.6%
8 Bank of India Phnom Penh Branch	125	0.0%	5,193	0.0%	-97.6%
9 Booyoung Khmer Bank	8,529	0.0%	16,616	0.0%	-49.4%
10 Branch of Industrial Bank of Korea (Phnom Penh)	2,730	0.0%	-	-	-
11 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	45,621	0.0%	34,147	0.0%	31.7%
12 Branch of Mizuho Bank Ltd.	-	-	-	-	-
13 BRED Bank (Cambodia) Plc.	731,228	0.7%	505,381	0.6%	42.7%
14 Cambodia Asia Bank Ltd.	382,820	0.4%	418,392	0.5%	-9.8%
15 Cambodia Mekong Bank	35,374	0.0%	52,931	0.1%	-34.1%
16 Cambodia Post Bank Plc.	1,974,562	1.9%	2,058,919	2.3%	-5.4%
17 Cambodian Commercial Bank Ltd.	869,975	0.8%	799,246	0.9%	7.3%
18 Cambodian Public Bank Plc.	7,890,118	7.6%	7,636,965	8.6%	1.9%
19 Canadia Bank Plc.	20,614,124	19.9%	18,611,121	21.0%	9.2%
20 Cathay United Cambodia Corporation Bank Limited	986,451	1.0%	1,171,075	1.3%	-16.9%
21 Chief (Cambodia) Bank Plc.	103,985	0.1%	9,787	0.00	947.7%
22 Chip Mong Commercial Bank Plc.	552,815	0.5%	-	-	-
23 CIMB Bank Plc.	3,223,960	3.1%	2,750,521	3.1%	15.6%
24 First Commercial Bank Phnom Penh Branch	959,833	0.9%	771,983	0.9%	22.6%
25 Foreign Trade Bank of Cambodia	5,113,811	4.9%	4,354,965	4.9%	15.8%
26 Hong Leong Bank (Cambodia) Plc.	1,109,566	1.1%	1,124,371	1.3%	-2.7%
27 ICBC Limited Phnom Penh Branch	1,545,214	1.5%	1,470,272	1.7%	3.6%
28 J Trust Royal Bank	2,189,395	2.1%	2,713,984	3.1%	-20.5%
29 Kookmin Bank Cambodia Plc.	115,601	0.1%	114,805	0.1%	-0.7%
30 Krung Thai Bank Phnom Penh Branch	181,256	0.2%	181,496	0.2%	-1.5%
31 Maybank (Cambodia) Plc.	4,403,332	4.3%	3,753,220	4.2%	15.7%
32 MB Bank Plc. Phnom Penh Branch, Cambodia	108,884	0.1%	142,761	0.2%	-24.8%
33 Mega International Commercial Bank-Phnom Penh Branch	344,424	0.3%	489,673	0.6%	-30.6%
34 Phillip Bank Plc.	699,957	0.7%	571,088	0.01	20.9%
35 Phnom Penh Commercial Bank	2,640,991	2.6%	2,404,766	2.7%	8.3%
36 Prince Bank Plc.	168,801	0.2%	4,054	0.0%	4005.1%
37 RHB Indochina Bank Limited	2,578,536	2.5%	2,352,682	2.7%	8.1%
38 Saigon Thuong Tin Cambodia Bank Plc.	599,400	0.6%	452,846	0.5%	30.5%
39 Saigon-Hanoi Cambodia Bank (SHB) Plc.	109,231	0.1%	166,430	0.2%	-35.3%
40 Sathapana Bank Plc.	3,701,388	3.6%	3,102,527	3.5%	17.6%
41 Shinhan Bank (Cambodia) Plc.	223,811	0.2%	208,857	0.2%	5.7%
42 Taiwan Cooperative Bank Phnom Penh Branch	187,959	0.2%	128,595	0.1%	44.1%
43 Union Commercial Bank Plc.	1,846,151	1.8%	1,372,602	1.5%	32.6%
44 Vattanac Bank	2,510,467	2.4%	2,179,615	2.5%	13.6%
45 Vietnam Bank for Agriculture & Rural Development Cambodia Branch	28,534	0.0%	20,037	0.0%	40.4%
<b>Subtotal</b>	<b>103,546,664</b>	<b>100.0%</b>	<b>88,661,383</b>	<b>100.0%</b>	<b>15.2%</b>
<b>Specialized Banks</b>					
46 Aeon Specialized Bank (Cambodia) Plc.	-	-	-	-	-
47 ANCO Specialized Bank	-	-	-	-	-
48 Angkor Capital Specialized Bank	37	0.0%	65	0.0%	-43.9%
49 Camko Specialized Bank Plc.	-	-	51	0.0%	-100.0%
50 DGB Specialized Bank Plc.	-	-	-	-	-
51 Evergrowth (Cambodia) Specialized Bank Plc.	-	-	-	-	-
52 First Investment Specialized Bank	-	-	-	-	-
53 KB Daehan Specialized Bank Plc.	442	0.0%	851	0.0%	-48.8%
54 Khmer Specialized Bank Plc.	8	0.0%	24	0.00	-65.7%
55 Maritime Specialized Bank Plc.	-	-	-	-	-
56 Oxley Worldbridge Specialized Bank Plc.	-	-	-	-	-
57 PHSME Specialized Bank Ltd.	333	0.0%	556	0.0%	-40.9%
58 Rural Development Bank	10,713	0.0%	13,925	0.0%	-24.1%
59 Southern Capital Specialized Bank Plc.	60	0.0%	41	0.00	45.9%
60 Wing (Cambodia) Specialized Bank Limited	-	-	-	-	-
<b>Subtotal</b>	<b>11,593</b>	<b>0.0%</b>	<b>15,512</b>	<b>0.0%</b>	<b>-26.3%</b>
<b>Total</b>	<b>103,558,257</b>	<b>100.0%</b>	<b>88,676,895</b>	<b>100.0%</b>	<b>15.1%</b>

<sup>1</sup> Excluding deposits from banks and financial institutions.

**TOTAL DEPOSITS CLASSIFIED BY CUSTOMER TYPE**

As of December 31, 2019

Table 13

1 USD = 4,075 KHR

(millions of KHR)

	Total Deposits	Government	State Enterprise	Bank Incorporated in Cambodia	Other Local Financial Institutions	Business Enterprises	Individuals	Non-profit Organizations	Bank Incorporated Abroad	Other Financial Institutions Abroad	Non- Resident	Others
<b>Commercial Banks</b>												
1 ACLEDA Bank Plc.	17,344,929	986,227	167,253	355,469	735,213	2,043,472	11,894,455	349,530	21,641	20,130	771,537	-
2 Advanced Bank of Asia Limited	13,836,025	10	-	16,594	100,921	1,928,890	11,186,804	-	-	-	595,968	6,838
3 Asia-Pacific Development Bank Plc.	-	-	-	-	-	-	-	-	-	-	-	-
4 B.I.C (Cambodia) Bank Plc.	489,965	-	-	-	4,105	35,499	124,678	-	1,312	24	322,654	1,693
5 Bangkok Bank Public Company Limited, Cambodia Branch	405,264	-	-	4,341	-	143,776	248,746	-	-	-	8,401	-
6 Bank for Investment and Development of Cambodia Plc.	1,530,550	-	1,227	185,830	38,161	389,289	310,108	-	571,722	-	34,213	-
7 Bank of China (Hong Kong) Limited Phnom Penh Branch	3,293,560	-	-	87,125	-	2,135,074	750,787	-	-	-	320,574	-
8 Bank of India Phnom Penh Branch	125	-	-	-	-	-	107	14	-	-	4	-
9 Booyoung Khmer Bank	35,484	-	-	26,955	-	4,332	4,193	-	-	-	4	-
10 Branch of Industrial Bank of Korea (Phnom Penh)	38,497	-	-	0	35,766	513	1,757	-	-	0	460	-
11 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	95,843	-	-	-	9,334	41,911	2,844	-	40,782	106	728	139
12 Branch of Mizuho Bank Ltd.	157,327	-	-	-	-	-	-	-	736	37	156,554	-
13 BRED Bank (Cambodia) Plc.	797,802	-	-	-	61,278	306,944	403,665	-	-	5,296	20,620	-
14 Cambodia Asia Bank Ltd.	420,279	-	-	32,273	5,186	24,143	341,807	-	-	-	-	16,870
15 Cambodia Mekong Bank	35,374	-	-	-	-	19,955	13,844	-	-	-	-	1,575
16 Cambodia Post Bank Plc.	2,315,586	-	-	296,462	44,562	21,102	1,558,665	-	-	-	394,795	-
17 Cambodian Commercial Bank Ltd.	888,939	0	-	-	18,964	695,434	133,091	8,793	-	-	32,655	1
18 Cambodian Public Bank Plc.	8,072,405	11,789	8,779	15,696	-	2,297,212	5,051,758	66,071	166,590	-	454,509	-
19 Canadia Bank Plc.	21,517,385	1,519,859	97,923	715,964	1,264	8,931,198	8,053,110	-	2,013	184,021	1,986,713	25,321
20 Cathay United Cambodia Corporation Bank Limited	996,552	-	-	446	1,383	158,165	535,840	190	8,272	-	272,144	20,112
21 Chief (Cambodia) Bank Plc.	106,847	-	-	-	2,862	29,083	73,138	-	-	-	1,763	-
22 Chip Mong Commercial Bank Plc.	552,815	-	-	-	-	68,363	463,992	-	-	-	20,460	-
23 CIMB Bank Plc.	3,393,506	-	-	116,290	52,786	787,786	2,290,175	6,882	469	-	136,676	2,441
24 First Commercial Bank Phnom Penh Branch	1,790,894	-	-	828,523	1,791	276,657	683,176	-	747	-	-	-
25 Foreign Trade Bank of Cambodia	5,283,281	84,047	811,742	130,226	39,244	24	3,294,321	896,740	-	-	20,389	6,548
26 Hong Leong Bank (Cambodia) Plc.	1,488,948	73	-	377,661	1,721	213,316	692,439	5	-	-	203,294	440
27 ICBC Limited Phnom Penh Branch	2,082,389	-	-	528,570	8,192	1,275,183	251,065	-	413	-	18,966	-
28 J Trust Royal Bank	2,322,225	12,953	2,597	121,291	11,540	1,008,538	1,048,558	45,699	-	-	5,706	65,345
29 Kookmin Bank Cambodia Plc.	260,507	-	-	138,957	5,948	33,478	77,030	-	-	-	5,094	-
30 Krung Thai Bank Phnom Penh Branch	181,475	-	-	-	219	71,209	57,450	42,488	-	-	10,072	37
31 Maybank (Cambodia) Plc.	4,642,084	-	-	72,670	166,082	1,474,166	2,659,319	-	-	-	269,847	-
32 MB Bank Plc. Phnom Penh Branch, Cambodia	132,566	-	0	23,681	1	94,045	13,887	-	0	-	951	-
33 Mega International Commercial Bank-Phnom Penh Branch	718,422	-	-	367,581	6,417	151,538	91,473	-	-	-	99,649	1,763
34 Phillip Bank Plc.	965,463	-	-	71,454	193,334	176,571	475,326	-	-	717	45,884	2,176
35 Phnom Penh Commercial Bank	2,902,729	-	-	230,140	21,468	321,165	2,050,026	-	-	10,131	269,800	-
36 Prince Bank Plc.	169,662	-	-	-	861	30,320	122,484	-	-	-	15,997	-
37 RHB Indochina Bank Limited	3,162,860	-	-	373,117	2,326	1,163,384	900,613	-	208,881	-	500,593	13,945
38 Saigon Thuong Tin Cambodia Bank Plc.	649,618	-	-	36,767	4	44,221	524,646	-	13,446	-	30,533	-
39 Saigon-Hanoi Cambodia Bank (SHB) Plc.	888,888	-	1,334	105,997	-	54,763	53,098	-	673,660	-	36	-
40 Sathapana Bank Plc.	3,921,176	-	-	153,041	66,699	510,654	2,889,742	-	48	-	300,992	-
41 Shinhan Bank (Cambodia) Plc.	637,346	1	-	409,579	3,313	107,464	66,873	1,094	644	-	46,679	1,701
42 Taiwan Cooperative Bank Phnom Penh Branch	4,249,709	-	-	434,033	-	38,615	112,012	-	3,627,717	-	22,612	14,720
43 Union Commercial Bank Plc.	1,891,339	-	-	34,349	10,839	328,940	870,023	-	-	-	647,188	-
44 Vattanac Bank	2,515,031	416,357	13,269	418	4,146	342,737	1,729,000	9,091	-	-	13	-
45 Vietnam Bank for Agriculture & Rural Development Cambodia Branch	28,541	-	-	-	7	25,830	2,123	1	-	-	581	-
<b>Subtotal</b>	<b>117,210,212</b>	<b>3,031,317</b>	<b>1,104,125</b>	<b>6,291,499</b>	<b>1,655,938</b>	<b>27,804,962</b>	<b>62,108,243</b>	<b>1,426,597</b>	<b>5,339,094</b>	<b>220,463</b>	<b>8,046,309</b>	<b>181,666</b>
<b>Specialized Banks</b>												
46 Aeon Specialized Bank (Cambodia) Plc.	-	-	-	-	-	-	-	-	-	-	-	-
47 ANCO Specialized Bank	-	-	-	-	-	-	-	-	-	-	-	-
48 Angkor Capital Specialized Bank	37	-	-	-	-	8	29	-	-	-	-	-
49 Camko Specialized Bank Plc.	-	-	-	-	-	-	-	-	-	-	-	-
50 DGB Specialized Bank Plc.	-	-	-	-	-	-	-	-	-	-	-	-
51 Evergrowth (Cambodia) Specialized Bank Plc.	-	-	-	-	-	-	-	-	-	-	-	-
52 First Investment Specialized Bank	-	-	-	-	-	-	-	-	-	-	-	-
53 KB Daehan Specialized Bank Plc.	442	-	-	-	-	-	-	-	-	-	-	442
54 Khmer Specialized Bank Plc.	8	-	-	-	-	4	4	-	-	-	-	-
55 Maritime Specialized Bank Plc.	-	-	-	-	-	-	-	-	-	-	-	-
56 Oxley Worldbridge Specialized Bank Plc.	-	-	-	-	-	-	-	-	-	-	-	-
57 PHSME Specialized Bank Ltd.	333	-	-	-	-	251	82	-	-	-	-	-
58 Rural Development Bank	10,724	-	-	2	9	5,162	5,507	-	-	-	43	-
59 Southern Capital Specialized Bank Plc.	60	-	-	-	-	1	59	-	-	-	-	-
60 Wing (Cambodia) Specialized Bank Limited	-	-	-	-	-	-	-	-	-	-	-	-
<b>Subtotal</b>	<b>11,604</b>	<b>-</b>	<b>-</b>	<b>2</b>	<b>9</b>	<b>5,426</b>	<b>5,681</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>43</b>	<b>442</b>
<b>Total</b>	<b>117,221,817</b>	<b>3,031,317</b>	<b>1,104,125</b>	<b>6,291,502</b>	<b>1,655,947</b>	<b>27,810,388</b>	<b>62,113,924</b>	<b>1,426,597</b>	<b>5,339,094</b>	<b>220,463</b>	<b>8,046,353</b>	<b>182,108</b>
<b>As Percentage of Total deposits</b>	<b>100.0%</b>	<b>2.6%</b>	<b>0.9%</b>	<b>5.4%</b>	<b>1.4%</b>	<b>23.7%</b>	<b>53.0%</b>	<b>1.2%</b>	<b>4.6%</b>	<b>0.2%</b>	<b>6.9%</b>	<b>0.2%</b>

**LOANS AND NON-PERFORMING LOANS (NPLS)**

Table 14

*(millions of KHR)*

	2019			2018		
	1 USD/KHR = 4,075			1 USD/KHR = 4,018		
	Loans <sup>1</sup>	NPLs	NPL/Loans	Loans <sup>1</sup>	NPLs	NPL/Loans
<b>Commercial Banks</b>						
1 ACLEDA Bank Plc.	15,228,612	181,798	1.2%	14,086,003	256,570	1.8%
2 Advanced Bank of Asia Limited	11,056,684	90,053	0.8%	7,358,448	64,068	0.9%
3 Asia- Pacific Development Bank Plc.	288,514	-	-	86,374	-	-
4 B.I.C (Cambodia) Bank Plc.	213,990	-	-	145,084	-	-
5 Bangkok Bank Public Company Limited, Cambodia Branch	67,086	19,536	29.1%	104,456	13,325	12.8%
6 Bank for Investment and Development of Cambodia Plc.	1,743,323	158,836	9.1%	1,592,279	146,459	9.2%
7 Bank of China (Hong Kong) Limited Phnom Penh Branch	2,215,920	5,228	0.2%	1,959,810	4,618	0.2%
8 Bank of India Phnom Penh Branch	7,999	7,999	100.0%	20,379	16,525	81.1%
9 Booyoung Khmer Bank	250,952	7,909	3.2%	166,049	2,403	1.4%
10 Branch of Industrial Bank of Korea (Phnom Penh)	56,246	-	-	-	-	-
11 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	152,706	-	-	67,985	-	-
12 Branch of Mizuho Bank Ltd.	-	-	-	-	-	-
13 BRED Bank (Cambodia) Plc.	806,843	831	0.1%	411,040	13	0.0%
14 Cambodia Asia Bank Ltd.	246,792	4,395	1.8%	230,148	3,415	1.5%
15 Cambodia Mekong Bank	53,195	488	0.9%	62,479	108	0.2%
16 Cambodia Post Bank Plc.	2,508,745	24,171	1.0%	1,897,344	22,418	1.2%
17 Cambodian Commercial Bank Ltd.	329,333	-	-	364,555	-	-
18 Cambodian Public Bank Plc.	4,689,351	38,098	0.8%	4,239,952	66,443	1.6%
19 Canadia Bank Plc.	16,531,100	644,570	3.9%	13,545,778	532,251	3.9%
20 Cathay United Cambodia Corporation Bank Limited	917,068	51,759	5.6%	866,203	5,571	0.6%
21 Chief (Cambodia) Bank Plc.	319,898	-	-	178,655	-	-
22 Chip Mong Commercial Bank Plc.	422,718	-	-	-	-	-
23 CIMB Bank Plc.	2,714,118	4,201	0.2%	2,106,856	3,807	0.2%
24 First Commercial Bank Phnom Penh Branch	3,497,372	69,823	2.0%	2,932,680	14,696	0.5%
25 Foreign Trade Bank of Cambodia	3,545,229	57,593	1.6%	2,813,482	24,784	0.9%
26 Hong Leong Bank (Cambodia) Plc.	1,436,504	3,855	0.3%	1,081,261	8,250	0.8%
27 ICBC Limited Phnom Penh Branch	1,383,802	-	-	1,060,472	-	-
28 J Trust Royal Bank	1,868,542	12,543	0.7%	1,793,275	16,960	0.9%
29 Kookmin Bank Cambodia Plc.	787,076	4,445	0.6%	526,701	9,388	1.8%
30 Krung Thai Bank Phnom Penh Branch	168,640	6,371	3.8%	332,064	6,282	1.9%
31 Maybank (Cambodia) Plc.	2,815,704	73,481	2.6%	2,375,312	102,345	4.3%
32 MB Bank Plc. Phnom Penh Branch, Cambodia	424,997	4,641	1.1%	398,239	8,485	2.1%
33 Mega International Commercial Bank-Phnom Penh Branch	1,278,705	4,455	0.3%	1,038,954	4,014	0.4%
34 Phillip Bank Plc.	844,043	8,848	1.0%	656,740	9,523	1.5%
35 Phnom Penh Commercial Bank	2,519,203	33,256	1.3%	2,102,779	10,065	0.5%
36 Prince Bank Plc.	1,201,429	12,047	1.0%	461,866	3,017	0.7%
37 RHB Indochina Bank Limited	2,021,954	81,581	4.0%	1,782,477	133,540	7.5%
38 Saigon Thuong Tin Cambodia Bank Plc.	673,859	111,736	16.6%	589,047	74,898	12.7%
39 Saigon-Hanoi Cambodia Bank (SHB) Plc.	1,061,121	23,274	2.2%	976,401	30,973	3.2%
40 Sathapana Bank Plc.	5,292,015	69,387	1.3%	4,083,185	73,749	1.8%
41 Shinhan Bank (Cambodia) Plc.	1,162,096	5,169	0.4%	771,300	6,463	0.8%
42 Taiwan Cooperative Bank Phnom Penh Branch	3,497,143	988	0.0%	2,249,321	4,251	0.2%
43 Union Commercial Bank Plc.	1,868,271	15,977	0.9%	1,239,389	45,274	3.7%
44 Vattanac Bank	1,381,433	-	-	948,296	-	-
45 Vietnam Bank for Agriculture & Rural Development Cambodia Branch	155,621	259	0.2%	140,978	240	0.2%
<b>Subtotal</b>	<b>99,705,952</b>	<b>1,839,602</b>	<b>1.8%</b>	<b>79,844,097</b>	<b>1,725,192</b>	<b>2.2%</b>
<b>Specialized Banks</b>						
46 Aeon Specialized Bank (Cambodia) Plc.	536,460	18,631	3.5%	278,443	9,998	3.6%
47 ANCO Specialized Bank	80,017	22,233	27.8%	74,755	23,479	31.4%
48 Angkor Capital Specialized Bank	37,023	-	-	29,705	-	-
49 Camko Specialized Bank Plc.	71,124	878	1.2%	21,504	564	2.6%
50 DGB Specialized Bank Plc.	785,622	1,717	0.2%	547,702	1,348	0.2%
51 Evergrowth (Cambodia) Specialized Bank Plc.	36,903	-	-	-	-	-
52 First Investment Specialized Bank	1,856	876	47.2%	2,754	899	32.6%
53 KB Daehan Specialized Bank Plc.	323,423	1,532	0.5%	101,572	498	0.5%
54 Khmer Specialized Bank Plc.	59,233	55,187	93.2%	56,072	-	-
55 Maritime Specialized Bank Plc.	5,748	-	-	-	-	-
56 Oxley Worldbridge Specialized Bank Plc.	52,665	720	1.4%	54,147	710	1.3%
57 PHSME Specialized Bank Ltd.	41,266	8,675	21.0%	32,834	8,328	25.4%
58 Rural Development Bank	709,524	59,145	8.3%	638,520	27,187	4.3%
59 Southern Capital Specialized Bank Plc.	42,417	2,923	6.9%	40,425	2,708	6.7%
60 Wing (Cambodia) Specialized Bank Limited	-	-	-	-	-	-
<b>Subtotal</b>	<b>2,783,281</b>	<b>172,516</b>	<b>6.2%</b>	<b>1,878,433</b>	<b>75,719</b>	<b>4.0%</b>
	<b>102,489,233</b>	<b>2,012,117</b>	<b>2.0%</b>	<b>81,722,531</b>	<b>1,800,911</b>	<b>2.2%</b>

<sup>1</sup> Gross Loans (excluding loans to government, banks and financial institutions)

## TOTAL CREDITS CLASSIFIED BY INDUSTRIES

Table 15

(millions of KHR)

	2019		2018		Growth Rate (%) 2019 over 2018
	1 USD/KHR =	4,075	1 USD/KHR =	4,018	
	Amount	Share	Amount	Share	
<b>Type of Industries</b>					
1 Agriculture, Forestry and Fishing	7,906,835	7.3%	7,523,937	8.9%	3.6%
2 Construction	10,196,711	9.5%	7,787,306	9.2%	29.1%
3 Credit Cards	230,173	0.2%	188,506	0.2%	20.4%
4 Financial Institutions	5,108,523	4.7%	3,013,657	3.6%	67.1%
5 Hotels and Restaurants	4,705,281	4.4%	3,998,272	4.7%	16.0%
6 Information Media and Telecommunications	944,951	0.9%	716,998	0.8%	29.9%
7 Manufacturing	4,700,783	4.4%	4,537,214	5.4%	2.2%
8 Mining and Quarrying	253,696	0.2%	232,591	0.3%	7.5%
9 Mortgages, Owner-Occupied Housing only	12,239,623	11.4%	8,539,800	10.1%	41.3%
10 Other Lending	1,292,039	1.2%	1,036,683	1.2%	22.9%
11 Other Non-Financial Services	6,355,128	5.9%	5,738,660	6.8%	9.2%
12 Personal Lending	9,408,111	8.7%	6,978,944	8.2%	32.9%
13 Real Estate Activities	9,005,854	8.4%	6,210,435	7.3%	43.0%
14 Rental and Operational Leasing Activities	3,837,163	3.6%	2,666,397	3.1%	41.9%
15 Retail Trade	16,548,331	15.4%	13,672,529	16.1%	19.3%
16 Transport and Storage	2,060,027	1.9%	1,668,306	2.0%	21.8%
17 Utilities	985,458	0.9%	571,316	0.7%	70.1%
18 Wholesale Trade	11,819,069	11.0%	9,654,636	11.4%	20.7%
<b>Total</b>	<b>107,597,756</b>	<b>100.0%</b>	<b>84,736,188</b>	<b>100.0%</b>	<b>25.2%</b>

Note: Gross loans (including loans to government, banks and financial institutions)

**TOTAL CREDITS CLASSIFIED BY INDUSTRIES**  
As of December 31, 2019

Table 16

1 USD = 4,075 KHR

(millions of KHR)

	Total	Financial Institutions	Agriculture, Forestry and Fishing	Mining and Quarrying	Manufacturing	Utilities	Construction	Wholesale Trade	Retail Trade	Hotels and Restaurants	Transport and Storage	Information media & Telecom.	Rental and Operational Leasing Activities	Real Estate Activities	Other Non-Financial Services	Personal Essentials	Other Lending
<b>Commercial banks</b>																	
1 ACLEDA Bank Plc.	15,261,671	33,059	2,959,411	-	404,464	40,844	452,924	1,277,500	4,012,239	2,708	-	-	1,512,907	137,968	2,191,394	2,235,421	832
2 Advanced Bank of Asia Limited	11,329,693	273,010	520,679	-	509,275	67,241	513,047	934,531	2,975,952	552,541	632,852	16,496	524,452	2,325,548	1,060,794	423,277	-
3 Asia- Pacific Development Bank Plc.	288,514	-	-	-	1,141	-	-	2,300	-	-	-	-	-	275,692	-	9,380	-
4 B.I.C (Cambodia) Bank Plc.	213,990	-	-	-	-	5,001	26,608	-	-	-	-	57,075	-	76,210	-	48,799	297
5 Bangkok Bank Public Company Limited, Cambodia Branch	69,086	2,000	-	-	52,849	-	-	-	8,731	-	-	-	-	5,507	-	-	-
6 Bank for Investment and Development of Cambodia Plc.	1,749,431	6,108	312,854	-	171,252	22,024	74,632	164,541	186,131	21,807	82	-	-	89,789	-	635,030	65,180
7 Bank of China (Hong Kong) Limited Phnom Penh Branch	2,398,882	182,962	97,604	-	267,256	26,192	290,662	166,751	1,592	101,560	9,333	142,169	91,469	482,222	42,856	6,564	489,691
8 Bank of India Phnom Penh Branch	7,999	-	719	-	-	-	-	7,281	-	-	-	-	-	-	-	-	-
9 Booyoung Khmer Bank	250,952	-	10,831	-	-	-	80,572	2,068	12,402	12,524	-	3,968	2,483	-	2,107	123,997	-
10 Branch of Industrial Bank of Korea (Phnom Penh)	139,242	82,996	-	-	-	1,174	9,287	5,399	3,118	1,759	190	-	-	-	-	20,857	14,463
11 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	222,483	69,777	-	-	70,608	17,038	-	3,902	-	13,449	2,822	44,886	-	-	-	-	-
12 Branch of Mizuho Bank Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 BRED Bank (Cambodia) Plc.	916,189	109,346	-	-	78,421	3,767	22,283	289,654	60,210	63,886	13,522	12	-	-	54,767	220,322	-
14 Cambodia Asia Bank Ltd.	246,792	-	262	-	397	-	52,115	13,756	1,350	24,298	322	125,684	-	-	134	28,475	-
15 Cambodia Mekong Bank	53,195	-	7,742	-	-	-	21,523	5,337	-	-	-	-	4	-	18,079	292	218
16 Cambodia Post Bank Plc.	2,512,840	4,095	174,507	2,868	30,429	5,119	108,904	7,010	528,832	16,784	317,277	24	2,176	165,913	76,467	1,061,198	11,237
17 Cambodian Commercial Bank Ltd.	380,405	51,073	7,806	-	-	-	5,465	-	169,036	139,887	-	-	-	-	-	7,137	-
18 Cambodian Public Bank Plc.	4,711,234	21,884	89,707	-	302,358	104,830	749,355	393,229	934,561	335,243	143,873	12,764	67,784	460,975	194,912	836,957	62,802
19 Canadia Bank Plc.	16,921,143	390,043	879,432	85,665	488,662	71,253	3,052,960	1,271,622	2,912,699	1,420,698	221,795	211,645	195,379	2,085,292	280,524	3,353,473	-
20 Cathay United Cambodia Corporation Bank Limited	1,077,352	160,283	8,819	-	37,979	-	123,076	87,389	151,887	15,723	524	-	397	41,873	-	406,713	42,689
21 Chief (Cambodia) Bank Plc.	319,898	-	2,374	-	7,296	188	74,773	6,806	37,034	4,148	2,854	-	7,124	38,668	590	45,690	92,352
22 Chip Mong Commercial Bank Plc.	442,765	20,047	-	-	3,745	-	116,044	38,212	82,492	-	1,357	-	-	-	408	180,461	-
23 CIMB Bank Plc.	2,858,219	144,102	-	-	209,673	31,960	132,902	636,402	263,130	94,492	93,593	9,539	37,269	123,594	153,226	928,338	-
24 First Commercial Bank Phnom Penh Branch	3,819,932	322,560	29,756	-	217,734	-	250,702	934,562	490,030	410,106	55,434	3,642	-	321,103	613,617	9,378	161,306
25 Foreign Trade Bank of Cambodia	3,677,826	132,597	252,491	36,966	41,340	83,560	499,835	271,240	15,257	15,574	11,158	67,825	21,769	175,053	61,043	1,991,502	618
26 Hong Leong Bank (Cambodia) Plc.	1,477,521	41,017	-	-	98,243	10,432	65,276	382,330	180,276	10,841	14,577	6,166	2,450	-	84,100	581,681	132
27 ICBC Limited Phnom Penh Branch	3,071,177	1,687,375	-	-	131,616	267,377	289,858	285,761	-	75,526	-	185,961	-	64,090	11,282	72,331	-
28 J Trust Royal Bank	2,090,013	221,471	-	-	310,657	-	12,188	675,352	103,449	-	44,590	-	-	-	65,094	657,211	-
29 Kookmin Bank Cambodia Plc.	837,915	50,839	1,267	-	967	-	42,141	203,849	-	4,157	-	-	-	210,777	323,918	-	-
30 Krung Thai Bank Phnom Penh Branch	183,308	14,668	-	-	168,640	-	-	-	-	-	-	-	-	-	-	-	-
31 Maybank (Cambodia) Plc.	2,823,073	7,369	10,504	-	161,544	9,772	188,307	832,088	250,572	85,567	25,311	4,023	47,182	22,642	81,667	1,096,524	-
32 MB Bank Plc. Phnom Penh Branch, Cambodia	424,997	-	-	-	3,817	-	2,111	7,620	19,494	121	1,933	-	-	327,587	1,308	61,006	-
33 Mega International Commercial Bank-Phnom Penh Branch	1,404,034	125,329	13,916	-	88,214	43,664	305,250	146,880	155,158	123,163	43,270	8,349	15,447	137,749	42,858	117,717	37,070
34 Phillip Bank Plc.	932,394	88,351	1,835	419	27,459	15,217	90,876	175,834	104,064	27,935	12,027	-	99,524	66,302	6,098	136,953	79,499
35 Phnom Penh Commercial Bank	2,686,312	167,109	19,335	6,667	123,045	28,302	679,946	150,694	454,194	179,114	59,415	473	286,070	56,114	62,564	406,303	6,968
36 Prince Bank Plc.	1,255,392	53,963	32,731	-	44,305	4,453	94,791	269,789	288,381	20,700	14,321	-	42,010	33,683	16,649	323,987	15,628
37 RHB Indochina Bank Limited	2,105,345	83,391	119,155	2,115	114,350	14,738	157,504	429,521	252,224	264,183	10,954	2,807	161,094	147,938	51,356	273,749	20,264
38 Saigon Thuong Tin Cambodia Bank Plc.	673,859	-	13,224	103,741	14,526	2,927	68,306	49,616	80,844	5,057	0	-	46	1,007	218	302,132	32,215
39 Saigon-Hanoi Cambodia Bank (SHB) Plc.	1,061,121	-	575,675	5,660	9,201	1,174	66,497	25,621	830	5,302	898	-	1,542	217,373	-	46,784	104,564
40 Sathapana Bank Plc.	5,366,373	74,358	837,955	161	78,168	28,279	183,482	349,479	795,006	68,910	251,840	16	22,134	168,416	536,480	1,946,802	24,888
41 Shinhan Bank (Cambodia) Plc.	1,278,296	116,200	4,435	-	37,810	2,306	163,395	92,996	52,933	30,273	1,645	-	4,317	32,169	30,960	708,858	-
42 Taiwan Cooperative Bank Phnom Penh Branch	3,637,322	140,179	33,422	6,449	176,430	43,509	405,664	788,583	464,718	264,216	30,218	-	665,094	204,374	95,071	306,531	12,863
43 Union Commercial Bank Plc.	1,979,566	111,295	88,351	1,810	80,141	27,674	244,103	176,503	69,125	33,782	3,169	21,489	12,986	191,833	60,870	856,435	-
44 Vattanac Bank	1,479,655	98,222	26,046	1,175	73,122	3,930	252,513	177,887	115,431	243,101	38,614	14,337	688	272,706	118,435	42,385	1,062
45 Vietnam Bank for Agriculture & Rural Development Cambodia Branch	155,621	-	-	-	52,997	-	-	43,915	-	8,340	-	-	11,016	-	6,792	32,561	-
<b>Subtotal</b>	<b>104,793,026</b>	<b>5,087,074</b>	<b>7,132,846</b>	<b>253,696</b>	<b>4,690,132</b>	<b>983,942</b>	<b>9,969,876</b>	<b>11,783,812</b>	<b>16,233,380</b>	<b>4,697,475</b>	<b>2,059,770</b>	<b>939,352</b>	<b>3,834,813</b>	<b>8,960,169</b>	<b>6,346,641</b>	<b>20,543,211</b>	<b>1,276,837</b>
<b>Specialized banks</b>																	
46 Aeon Specialized Bank (Cambodia) Plc.	536,460	-	3,039	-	-	-	-	-	-	-	-	-	-	-	-	533,421	-
47 ANCO Specialized Bank	80,017	-	1,730	-	639	-	1,393	879	19,275	1,154	-	-	-	7	-	54,940	-
48 Angkor Capital Specialized Bank	37,023	-	9,999	-	-	-	-	8,340	5,704	3,390	-	-	-	9,590	-	-	-
49 Camko Specialized Bank Plc.	75,206	4,081	-	-	-	-	-	-	-	-	-	-	-	-	-	71,124	-
50 DGB Specialized Bank Plc.	785,622	-	4,446	-	-	-	207,191	-	264,007	-	-	-	-	23,139	-	285,654	1,185
51 Evergrowth (Cambodia) Specialized Bank Plc.	36,903	-	-	-	-	-	-	-	-	-	-	-	-	-	-	36,903	-
52 First Investment Specialized Bank	1,856	-	89	-	156	-	-	-	436	97	257	-	-	-	393	426	-
53 KB Daehan Specialized Bank Plc.	331,526	8,104	-	-	-	-	-	6,124	-	-	-	-	-	-	-	317,298	-
54 Khmer Specialized Bank Plc.	59,233	-	42,490	-	-	-	-	-	-	-	-	5,599	-	4,084	6,221	839	-
55 Maritime Specialized Bank Plc.	5,748	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,748	-
56 Oxley Worldbridge Specialized Bank Plc.	52,665	-	-	-	-	-	6,470	11,133	4,015	-	-	-	1,085	2,728	-	13,218	14,016
57 PHSME Specialized Bank Ltd.	41,266	-	11,993	-	267	493	33	7,923	12,151	-	-	-	1,265	4,759	1,873	510	-
58 Rural Development Bank	718,788	9,264	699,056	-	-	-	-	-	-	-	-	-	-	-	-	10,468	-
59 Southern Capital Specialized Bank Plc.	42,417	-	1,147	-	9,589	1,023	11,747	858	9,363	3,165	-	-	-	1,378	-	4,147	-
60 Wing (Cambodia) Specialized Bank Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Subtotal</b>	<b>2,804,730</b>	<b>21,449</b>	<b>773,989</b>	<b>-</b>	<b>10,651</b>	<b>1,516</b>	<b>226,835</b>	<b>35,257</b>	<b>314,951</b>	<b>7,806</b>	<b>257</b>	<b>5,599</b>	<b>2,350</b>	<b>45,685</b>	<b>8,488</b>	<b>1,334,696</b>	<b>15,201</b>
<b>Total</b>	<b>107,597,756</b>	<b>5,108,52</b>															

**LOANS TO DEPOSITS**

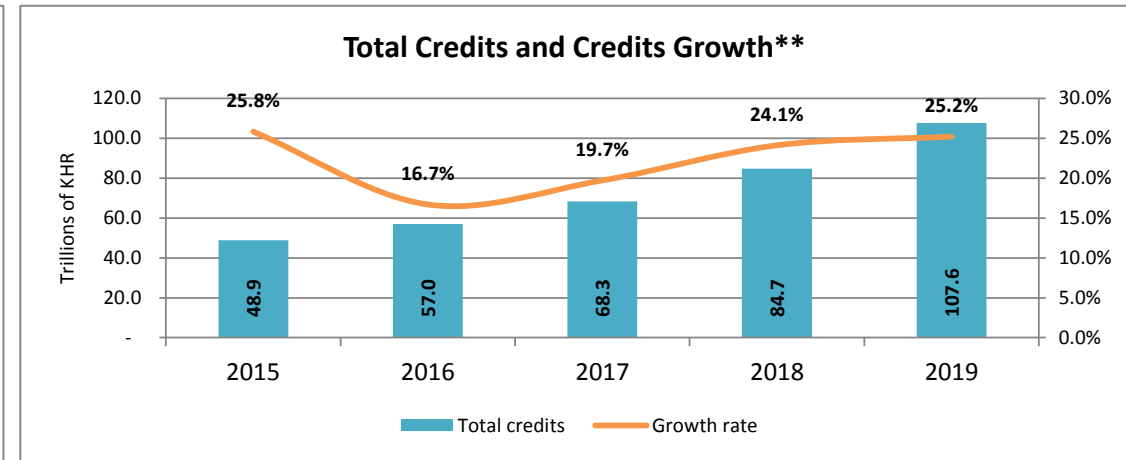
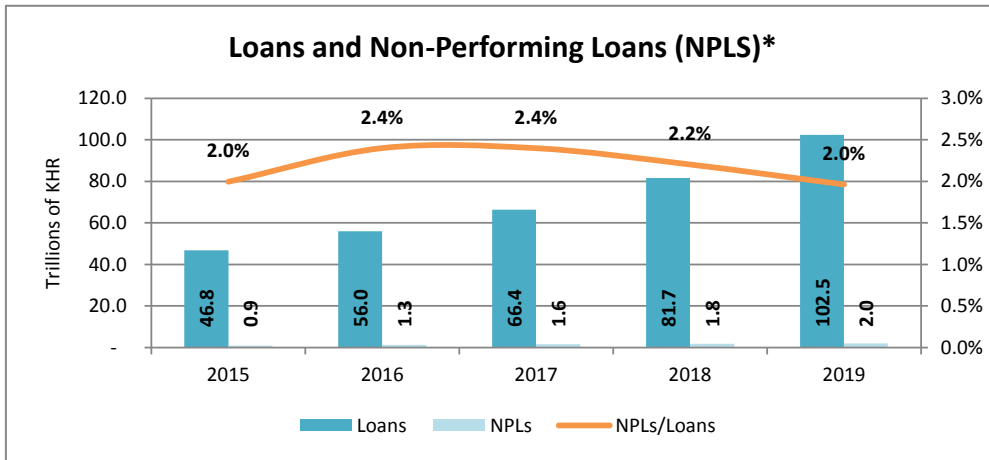
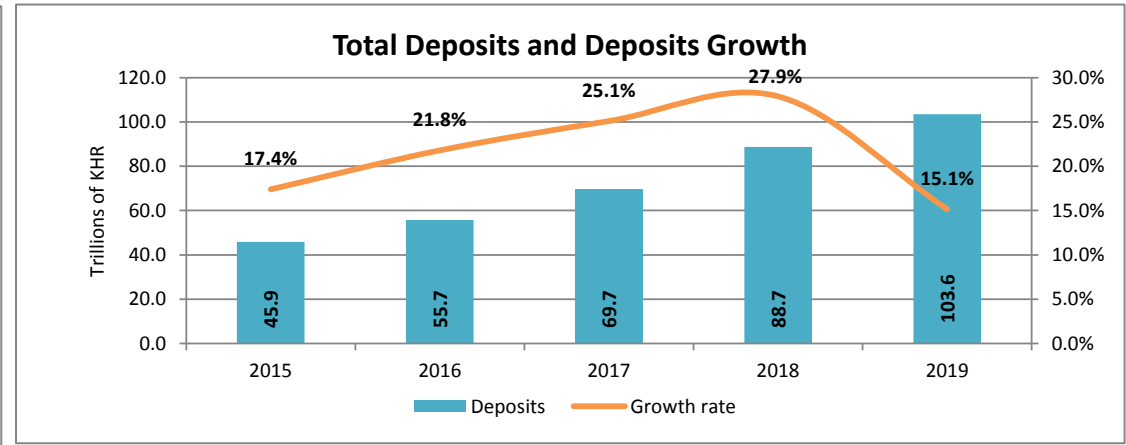
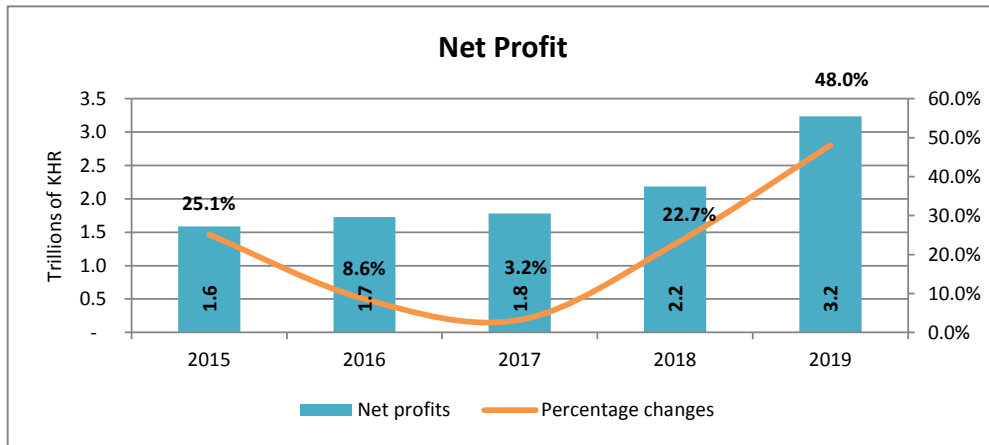
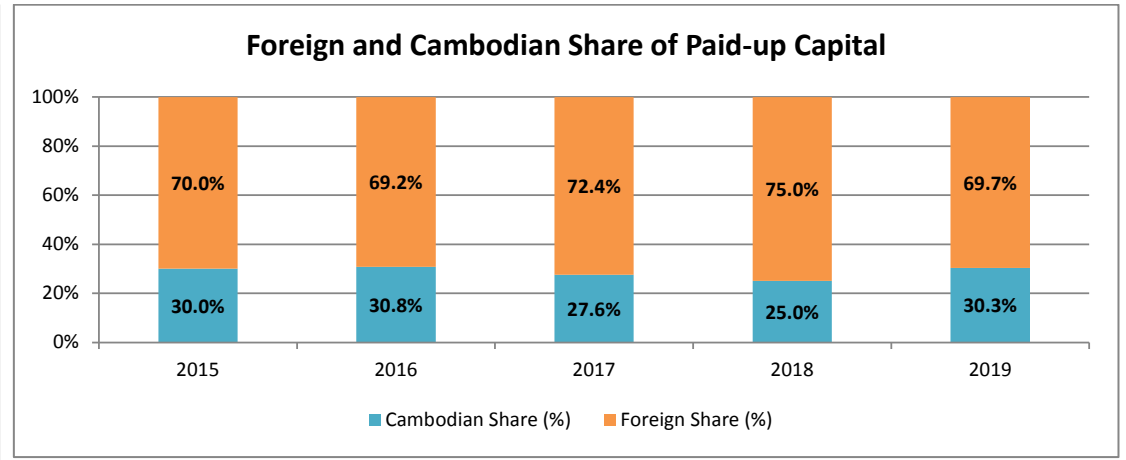
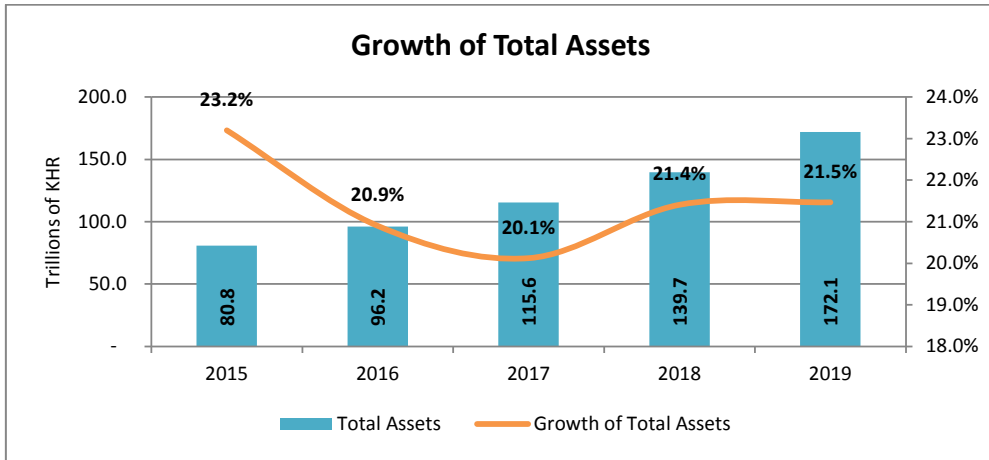
Table 17

*(millions of KHR)*

	2019			2018		
	1 USD/KHR = 4,075			1 USD/KHR = 4,018		
	Deposits <sup>1</sup>	Loans <sup>2</sup>	Loans to deposits ratio	Deposits <sup>1</sup>	Loans <sup>2</sup>	Loans to deposits ratio
<b>Commercial Banks</b>						
1 ACLEDA Bank Plc.	16,212,476	15,228,612	93.9%	14,013,995	14,086,003	100.5%
2 Advanced Bank of Asia Limited	13,718,510	11,056,684	80.6%	8,724,692	7,358,448	84.3%
3 Asia- Pacific Development Bank Plc.	-	288,514	-	-	86,374	-
4 B.I.C (Cambodia) Bank Plc.	484,524	213,990	44.2%	67,300	145,084	215.6%
5 Bangkok Bank Public Company Limited, Cambodia Branch	400,923	67,086	16.7%	204,003	104,456	51.2%
6 Bank for Investment and Development of Cambodia Plc.	734,837	1,743,323	237.2%	561,690	1,592,279	283.5%
7 Bank of China (Hong Kong) Limited Phnom Penh Branch	3,206,434	2,215,920	69.1%	2,937,780	1,959,810	66.7%
8 Bank of India Phnom Penh Branch	125	7,999	6407.1%	5,193	20,379	392.4%
9 Booyoung Khmer Bank	8,529	250,952	2942.3%	16,616	166,049	999.3%
10 Branch of Industrial Bank of Korea (Phnom Penh)	2,730	56,246	2060.1%	-	-	-
11 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	45,621	152,706	334.7%	34,147	67,985	199.1%
12 Branch of Mizuho Bank Ltd.	-	-	-	-	-	-
13 BRED Bank (Cambodia) Plc.	731,228	806,843	110.3%	505,381	411,040	81.3%
14 Cambodia Asia Bank Ltd.	382,820	246,792	64.5%	418,392	230,148	55.0%
15 Cambodia Mekong Bank	35,374	53,195	150.4%	52,931	62,479	118.0%
16 Cambodia Post Bank Plc.	1,974,562	2,508,745	127.1%	2,058,919	1,897,344	92.2%
17 Cambodian Commercial Bank Ltd.	869,975	329,333	37.9%	799,246	364,555	45.6%
18 Cambodian Public Bank Plc.	7,890,118	4,689,351	59.4%	7,636,965	4,239,952	55.5%
19 Canadia Bank Plc.	20,614,124	16,531,100	80.2%	18,611,121	13,545,778	72.8%
20 Cathay United Cambodia Corporation Bank Limited	986,451	917,068	93.0%	1,171,075	866,203	74.0%
21 Chief (Cambodia) Bank Plc.	103,985	319,898	307.6%	9,787	178,655	1825.5%
22 Chip Mong Commercial Bank Plc.	552,815	422,718	76.5%	-	-	-
23 CIMB Bank Plc.	3,223,960	2,714,118	84.2%	2,750,521	2,106,856	76.6%
24 First Commercial Bank Phnom Penh Branch	959,833	3,497,372	364.4%	771,983	2,932,680	379.9%
25 Foreign Trade Bank of Cambodia	5,113,811	3,545,229	69.3%	4,354,965	2,813,482	64.6%
26 Hong Leong Bank (Cambodia) Plc.	1,109,566	1,436,504	129.5%	1,124,371	1,081,261	96.2%
27 ICBC Limited Phnom Penh Branch	1,545,214	1,383,802	89.6%	1,470,272	1,060,472	72.1%
28 J Trust Royal Bank	2,189,395	1,868,542	85.3%	2,713,984	1,793,275	66.1%
29 Kookmin Bank Cambodia Plc.	115,601	787,076	680.9%	114,805	526,701	458.8%
30 Krung Thai Bank Phnom Penh Branch	181,256	168,640	93.0%	181,496	332,064	183.0%
31 Maybank (Cambodia) Plc.	4,403,332	2,815,704	63.9%	3,753,220	2,375,312	63.3%
32 MB Bank Plc. Phnom Penh Branch, Cambodia	108,884	424,997	390.3%	142,761	398,239	279.0%
33 Mega International Commercial Bank-Phnom Penh Branch	344,424	1,278,705	371.3%	489,673	1,038,954	212.2%
34 Phillip Bank Plc.	699,957	844,043	120.6%	571,088	656,740	115.0%
35 Phnom Penh Commercial Bank	2,640,991	2,519,203	95.4%	2,404,766	2,102,779	87.4%
36 Prince Bank Plc.	168,801	1,201,429	711.7%	4,054	461,866	11391.7%
37 RHB Indochina Bank Limited	2,578,536	2,021,954	78.4%	2,352,682	1,782,477	75.8%
38 Saigon Thuong Tin Cambodia Bank Plc.	599,400	673,859	112.4%	452,846	589,047	130.1%
39 Saigon-Hanoi Cambodia Bank (SHB) Plc.	109,231	1,061,121	971.4%	166,430	976,401	586.7%
40 Sathapana Bank Plc.	3,701,388	5,292,015	143.0%	3,102,527	4,083,185	131.6%
41 Shinhan Bank (Cambodia) Plc.	223,811	1,162,096	519.2%	208,857	771,300	369.3%
42 Taiwan Cooperative Bank Phnom Penh Branch	187,959	3,497,143	1860.6%	128,595	2,249,321	1749.2%
43 Union Commercial Bank Plc.	1,846,151	1,868,271	101.2%	1,372,602	1,239,389	90.3%
44 Vattanac Bank	2,510,467	1,381,433	55.0%	2,179,615	948,296	43.5%
45 Vietnam Bank for Agriculture & Rural Development Cambodia Branch	28,534	155,621	545.4%	20,037	140,978	703.6%
<b>Subtotal</b>	<b>103,546,664</b>	<b>99,705,952</b>	<b>96.3%</b>	<b>88,661,383</b>	<b>79,844,097</b>	<b>90.1%</b>
<b>Specialized Banks</b>						
46 Aeon Specialized Bank (Cambodia) Plc.	-	536,460	-	-	278,443	-
47 ANCO Specialized Bank	-	80,017	-	-	74,755	-
48 Angkor Capital Specialized Bank	37	37,023	100362.2%	65	29,705	45855.3%
49 Camko Specialized Bank Plc.	-	71,124	-	51	21,504	42105.6%
50 DGB Specialized Bank Plc.	-	785,622	-	-	547,702	-
51 Evergrowth (Cambodia) Specialized Bank Plc.	-	36,903	-	-	-	-
52 First Investment Specialized Bank	-	1,856	-	-	2,754	-
53 KB Daehan Specialized Bank Plc.	442	323,423	-	851	101,572	11937.0%
54 Khmer Specialized Bank Plc.	8	59,233	717460.8%	24	56,072	236200.9%
55 Maritime Specialized Bank Plc.	-	5,748	-	-	-	-
56 Oxley Worldbridge Specialized Bank Plc.	-	52,665	-	-	54,147	-
57 PHSME Specialized Bank Ltd.	333	41,266	12397.9%	556	32,834	5909.3%
58 Rural Development Bank	10,713	709,524	6623.2%	13,925	638,520	4585.5%
59 Southern Capital Specialized Bank Plc.	60	42,417	70753.0%	41	40,425	99777.0%
60 Wing (Cambodia) Specialized Bank Limited	-	-	-	-	-	-
<b>Subtotal</b>	<b>11,593</b>	<b>2,783,281</b>	<b>24008.7%</b>	<b>15,512</b>	<b>1,878,433</b>	<b>12109.9%</b>
<b>Total</b>	<b>103,558,257</b>	<b>102,489,233</b>	<b>99.0%</b>	<b>88,676,895</b>	<b>81,722,531</b>	<b>92.2%</b>

<sup>1</sup> Excluding deposits from banks and financial institutions.

<sup>2</sup> Excluding loans to government, banks and financial institutions



\*Note: Gross Loans (excluding loans to government, banks and financial institutions)

\*\*Note: Gross loans (including loans to government, banks and financial institutions)



## Number of Offices of Microfinance Institutions

As of December 31, 2019

Table 18

	Headquarter	Province	District
<b>Microfinance Deposit-Taking Institutions (MDIs)</b>			
1 AMK Plc.	1	35	114
2 Amret Plc.	1	24	133
3 Hattha Kaksekar Limited	1	30	148
4 Kredit Plc.	1	24	59
5 LOLC (Cambodia) Plc.	1	23	55
6 Prasac	1	47	132
7 WB Finance Co., Ltd	1	30	85
<b>Subtotal</b>	<b>7</b>	<b>213</b>	<b>726</b>
<b>Non Deposit-Taking Microfinance Institutions (MFIs)</b>			
8 Active People Microfinance Institution Plc.	1	15	-
9 Amatak Capital Plc.	1	-	1
10 ANAKUT Plc.	1	-	-
11 Asia Pacific Finance Plc.	1	-	-
12 Atom Capital Plc.	1	-	-
13 Baitang Microheranhvathok Plc.	1	2	2
14 Bamboo Finance Plc.	1	1	2
15 BAMC Finance Plc.	1	-	1
16 Bayon Credit Limited	1	5	-
17 BNKC (Cambodia) Plc.	1	3	3
18 Borribo Plc.	1	2	2
19 Cambodia Labor Care Plc.	1	-	-
20 Camma Microfinance Limited	1	1	1
21 Century Cambo Development Plc.	1	-	-
22 Chailease Royal Finance Plc.	1	-	-
23 Chamroeun Plc.	1	10	11
24 Chourk Chey Finance Plc.	1	5	1
25 City Microfinance Institution Plc.	1	2	3
26 CMK Plc.	1	10	-
27 Collective Win (Cambodia) Plc.	1	1	-
28 Delta Microfinance Plc.	1	9	10
29 Entean Akpevath Pracheachun (EAP) Plc.	1	-	-
30 Family Microfinance Plc.	1	-	-
31 Farmer Finance Ltd.	1	-	-
32 First Finance Plc.	1	5	4
33 Funan Microfinance Plc.	1	18	32
34 Futaba Microfinance Plc.	1	1	2
35 Golden Cash Plc.	1	-	4
36 Grow Plc.	1	-	-
37 Idemitsu Saison Microfinance (Cambodia) Plc.	1	1	-
38 Intean Poalroath Rongroeurg Ltd.	1	4	5
39 JC Finance Plc.	1	-	-
40 Jet's Cash Box Finance Plc.	1	-	-
41 Khemarak Microfinance Institution Limited	1	-	-

## Number of Offices of Microfinance Institutions

As of December 31, 2019

Table 18

	Headquarter	Province	District
42 Khmer Capital Microfinance Institution Plc.	1	-	-
43 LBP Microfinance Plc.	1	1	-
44 LED Plc.	1	1	-
45 LY HOUR Plc.	1	10	25
46 Maxima Plc.	1	-	13
47 MIA Financial Plc.	1	-	-
48 Mohanokor Plc.	1	23	24
49 Mothers Financial Japan Plc.	1	-	-
50 Niron Plc.	1	3	7
51 NongHyup Finance (Cambodia) Plc.	1	11	10
52 Oro Financecorp Plc.	1	-	-
53 PG Development Plc.	1	-	-
54 Piphup Thmey Microfinance Plc.	1	-	-
55 Ponleu Chaktomuk Plc.	1	-	-
56 Prasethpheap Finance Plc.	1	2	2
57 Prime MF Ltd.	1	1	4
58 Propey Microfinance Plc.	1	-	-
59 Queen Finance Plc.	1	-	-
60 Rolya Microfinance Institution Plc.	1	-	-
61 Royal Microfinance Plc.	1	-	-
62 Sabay Credit Commercial Plc.	1	-	-
63 Sachak Microfinance Plc.	1	1	1
64 Sahaka Plc.	1	1	1
65 Sahakrinpheap Microfinance Plc.	1	8	2
66 Samaky Microfinance Institution Plc.	1	-	-
67 Sambat Finance Plc.	1	1	3
68 Samporn Samakum Sahakreas Thuntoch neung matjum Kampuchea Plc.	1	1	-
69 Samrithisak Microfinance Limited	1	5	-
70 Seilanithih Limited	1	5	11
71 Serey Oudom Microfinance Plc.	1	2	2
72 Sixty Six Finance Plc.	1	-	-
73 Sonatra Plc.	1	6	16
74 Sunny Microfinance Plc.	1	4	-
75 T&Go Finance Plc.	1	-	-
76 TBB (Cambodia) Microfinance Institution Plc.	1	1	2
77 Thida Srisawad Microfinance Plc.	1	-	-
78 Trop Khnhom Microfinance Plc.	1	2	2
79 Vithey Microfinance Plc.	1	1	7
80 Welcome Finance (Cambodia) Plc.	1	3	5
81 Woori Finance Cambodia Plc.	1	2	17
82 YCP Microfinance Plc.	1	3	1
<b>Subtotal</b>	<b>75</b>	<b>193</b>	<b>239</b>
<b>Total</b>	<b>82</b>	<b>406</b>	<b>965</b>

## Number of Staff

Table 19

	2019	2018	%Δ
<b>Microfinance Deposit-Taking Institutions (MDIs)</b>			
1 AMK Plc.	3,091	2,811	10.0%
2 Amret Plc.	4,599	4,100	12.2%
3 Hattha Kaksekar Limited	4,382	3,330	31.6%
4 Kredit Plc.	1,797	1,688	6.5%
5 LOLC (Cambodia) Plc.	2,757	2,327	18.5%
6 Prasac	9,091	7,600	19.6%
7 WB Finance Co., Ltd	1,682	1,429	17.7%
<b>Subtotal</b>	<b>27,399</b>	<b>23,285</b>	<b>17.7%</b>
<b>Non Deposit-Taking Microfinance Institutions (MFIs)</b>			
8 Active People Microfinance Institution Plc.	527	383	37.6%
9 Amatak Capital Plc.	51	49	4.1%
10 ANAKUT Plc.	49	34	44.1%
11 Asia Pacific Finance Plc.	18	18	-
12 Atom Capital Plc.	19	15	26.7%
13 Baitang Microheranhvathok Plc.	60	58	3.4%
14 Bamboo Finance Plc.	65	40	62.5%
15 BAMC Finance Plc.	32	33	-3.0%
16 Bayon Credit Limited	36	44	-18.2%
17 BNKC (Cambodia) Plc.	186	177	5.1%
18 Borribo Plc.	52	57	-8.8%
19 Cambodia Labor Care Plc.	22	25	-12.0%
20 Camma Microfinance Limited	103	94	9.6%
21 Century Cambo Development Plc.	11	14	-21.4%
22 Chailease Royal Finance Plc.	63	12	425.0%
23 Chamroeun Plc.	243	206	18.0%
24 Chourk Chey Finance Plc.	183	138	32.6%
25 City Microfinance Institution Plc.	81	87	-6.9%
26 CMK Plc.	73	96	-24.0%
27 Collective Win (Cambodia) Plc.	8	13	-38.5%
28 Delta Microfinance Plc.	280	81	245.7%
29 Entean Akpevath Pracheachun (EAP) Plc.	16	18	-11.1%
30 Family Microfinance Plc.	21	8	162.5%
31 Farmer Finance Ltd.	20	19	5.3%
32 First Finance Plc.	129	119	8.4%
33 Funan Microfinance Plc.	637	653	-2.5%
34 Futaba Microfinance Plc.	74	81	-8.6%
35 Golden Cash Plc.	90	76	18.4%
36 Grow Plc.	17	15	13.3%
37 Idemitsu Saison Microfinance (Cambodia) Plc.	34	34	-
38 Intean Poalroath Rongroeurng Ltd.	78	91	-14.3%
39 JC Finance Plc.	36	40	-10.0%
40 Jet's Cash Box Finance Plc.	6	5	20.0%
41 Khemarak Microfinance Institution Limited	5	4	25.0%

## Number of Staff

Table 19

	2019	2018	%Δ
42 Khmer Capital Microfinance Institution Plc.	27	18	50.0%
43 LBP Microfinance Plc.	51	45	13.3%
44 LED Plc.	24	28	-14.3%
45 LY HOUR Plc.	597	473	26.2%
46 Maxima Plc.	171	173	-1.2%
47 MIA Financial Plc.	31	29	6.9%
48 Mohanokor Plc.	998	807	23.7%
49 Mothers Financial Japan Plc.	12	16	-25.0%
50 Niron Plc.	202	220	-8.2%
51 NongHyup Finance (Cambodia) Plc.	249	241	3.3%
52 Oro Financecorp Plc.	6	2	200.0%
53 PG Development Plc.	9	9	-
54 Piphup Thmey Microfinance Plc.	21	21	-
55 Ponleu Chaktomuk Plc.	4	4	-
56 Prasethpheap Finance Plc.	54	62	-12.9%
57 Prime MF Ltd.	110	115	-4.3%
58 Propey Microfinance Plc.	24	-	-
59 Queen Finance Plc.	49	38	28.9%
60 Rolya Microfinance Institution Plc.	11	9	22.2%
61 Royal Microfinance Plc.	46	38	21.1%
62 Sabay Credit Commercial Plc.	11	10	10.0%
63 Sachak Microfinance Plc.	32	23	39.1%
64 Sahaka Plc.	36	34	5.9%
65 Sahakripheap Microfinance Plc.	74	74	-
66 Samaky Microfinance Institution Plc.	15	14	7.1%
67 Sambat Finance Plc.	89	109	-18.3%
68 Samporn Samakum Sahakreas Thuntoch neung matjum Kampuchea Plc.	33	17	94.1%
69 Samrithisak Microfinance Limited	208	200	4.0%
70 Seilanithih Limited	94	135	-30.4%
71 Serey Oudom Microfinance Plc.	89	71	25.4%
72 Sixty Six Finance Plc.	8	-	-
73 Sonatra Plc.	102	87	17.2%
74 Sunny Microfinance Plc.	19	21	-9.5%
75 T&Go Finance Plc.	56	66	-15.2%
76 TBB (Cambodia) Microfinance Institution Plc.	34	37	-8.1%
77 Thida Srisawad Microfinance Plc.	7	2	2.50
78 Trop Khnhom Microfinance Plc.	91	88	3.4%
79 Vithey Microfinance Plc.	138	134	3.0%
80 Welcome Finance (Cambodia) Plc.	188	162	16.0%
81 Woori Finance Cambodia Plc.	331	329	0.6%
82 YCP Microfinance Plc.	94	99	-5.1%
<b>Subtotal</b>	<b>7,770</b>	<b>6,897</b>	<b>12.7%</b>
<b>Total</b>	<b>35,169</b>	<b>30,182</b>	<b>16.5%</b>

## COMPARISON OF TOTAL ASSETS

Table 20

(millions of KHR)

	2019		2018		Growth Rate (%) 2019 over 2018
	1 USD/KHR = 4,075		1 USD/KHR = 4,018		
	Amount	Share	Amount	Share	
<b>Microfinance Deposit-Taking Institutions (MDIs)</b>					
1 AMK Plc.	1,727,311	4.8%	1,424,915	5.3%	19.5%
2 Amret Plc.	4,717,650	13.1%	3,896,739	14.6%	19.4%
3 Hattha Kaksekar Limited	4,971,699	13.9%	3,696,916	13.9%	32.6%
4 Kredit Plc.	1,231,313	3.4%	1,060,419	4.0%	14.5%
5 LOLC (Cambodia) Plc.	4,158,267	11.6%	2,469,216	9.3%	66.0%
6 Prasac	12,654,122	35.3%	9,541,900	35.8%	30.8%
7 WB Finance Co., Ltd	1,536,113	4.3%	965,937	3.6%	56.8%
<b>Subtotal</b>	<b>30,996,475</b>	<b>86.4%</b>	<b>23,056,043</b>	<b>86.5%</b>	<b>32.6%</b>
<b>Non Deposit-Taking Microfinance Institutions (MFIs)</b>					
8 Active People Microfinance Institution Plc.	371,431	1.0%	217,553	0.8%	68.3%
9 Amatak Capital Plc.	16,815	0.0%	14,522	0.1%	14.2%
10 ANAKUT Plc.	21,396	0.1%	19,189	0.1%	9.9%
11 Asia Pacific Finance Plc.	3,217	0.0%	2,714	0.0%	16.9%
12 Atom Capital Plc.	34,473	0.1%	39,220	0.1%	-13.3%
13 Baitang Microheranhvathok Plc.	13,164	0.0%	12,495	0.0%	3.9%
14 Bamboo Finance Plc.	31,318	0.1%	19,291	0.1%	60.1%
15 BAMC Finance Plc.	18,631	0.1%	6,515	0.0%	182.0%
16 Bayon Credit Limited	13,120	0.0%	13,500	0.1%	-4.2%
17 BNKC (Cambodia) Plc.	108,223	0.3%	59,682	0.2%	78.8%
18 Borribo Plc.	30,777	0.1%	23,239	0.1%	30.6%
19 Cambodia Labor Care Plc.	42,584	0.1%	28,146	0.1%	49.2%
20 Camma Microfinance Limited	61,105	0.2%	46,433	0.2%	29.8%
21 Century Cambo Development Plc.	4,965	0.0%	5,093	0.0%	-3.9%
22 Chailease Royal Finance Plc.	116,083	0.3%	1,280	0.0%	8839.8%
23 Chamroeun Plc.	105,341	0.3%	67,568	0.3%	53.7%
24 Chourk Chey Finance Plc.	98,478	0.3%	65,014	0.2%	49.4%
25 City Microfinance Institution Plc.	43,857	0.1%	42,691	0.2%	1.3%
26 CMK Plc.	68,076	0.2%	75,933	0.3%	-11.6%
27 Collective Win (Cambodia) Plc.	7,031	0.0%	7,543	0.0%	-8.1%
28 Delta Microfinance Plc.	70,121	0.2%	66,321	0.2%	4.3%
29 Entean Akpevath Pracheachun (EAP) Plc.	19,440	0.1%	19,545	0.1%	-1.9%
30 Family Microfinance Plc.	4,311	0.0%	5,419	0.0%	-21.6%
31 Farmer Finance Ltd.	6,189	0.0%	5,245	0.0%	16.3%
32 First Finance Plc.	116,265	0.3%	89,991	0.3%	27.4%
33 Funan Microfinance Plc.	244,259	0.7%	195,575	0.7%	23.1%
34 Futaba Microfinance Plc.	60,582	0.2%	57,274	0.2%	4.3%
35 Golden Cash Plc.	17,250	0.0%	10,906	0.0%	56.0%
36 Grow Plc.	10,923	0.0%	6,790	0.0%	58.6%
37 Idemitsu Saison Microfinance (Cambodia) Plc.	114,865	0.3%	77,538	0.3%	46.1%
38 Intean Poalroath Rongroeurng Ltd.	31,886	0.1%	31,190	0.1%	0.8%
39 JC Finance Plc.	34,979	0.1%	28,248	0.1%	22.1%
40 Jet's Cash Box Finance Plc.	5,111	0.0%	5,438	0.0%	-7.3%
41 Khemarak Microfinance Institution Limited	9,096	0.0%	9,195	0.0%	-2.5%

## COMPARISON OF TOTAL ASSETS

Table 20

(millions of KHR)

	2019		2018		Growth Rate (%) 2019 over 2018
	1 USD/KHR = 4,075		1 USD/KHR = 4,018		
	Amount	Share	Amount	Share	
42 Khmer Capital Microfinance Institution Plc.	35,237	0.1%	15,163	0.1%	129.1%
43 LBP Microfinance Plc.	32,982	0.1%	24,535	0.1%	32.5%
44 LED Plc.	18,478	0.1%	13,783	0.1%	32.2%
45 LY HOUR Plc.	613,283	1.7%	343,271	1.3%	76.2%
46 Maxima Plc.	97,877	0.3%	82,799	0.3%	16.6%
47 MIA Financial Plc.	28,235	0.1%	22,140	0.1%	25.7%
48 Mohanokor Plc.	291,081	0.8%	201,118	0.8%	42.7%
49 Mothers Financial Japan Plc.	21,913	0.1%	27,998	0.1%	-22.8%
50 Niron Plc.	32,010	0.1%	33,097	0.1%	-4.6%
51 NongHyup Finance (Cambodia) Plc.	127,082	0.4%	79,506	0.3%	57.6%
52 Oro Financecorp Plc.	27,041	0.1%	38,016	0.1%	-29.9%
53 PG Development Plc.	6,844	0.0%	7,235	0.0%	-6.7%
54 Piphup Thmey Microfinance Plc.	54,932	0.2%	128,411	0.5%	-57.8%
55 Ponleu Chaktomuk Plc.	5,722	0.0%	5,746	0.0%	-1.8%
56 Prasethpheap Finance Plc.	20,252	0.1%	18,603	0.1%	7.3%
57 Prime MF Ltd.	69,302	0.2%	63,310	0.2%	7.9%
58 Propey Microfinance Plc.	5,530	0.0%	-	-	-
59 Queen Finance Plc.	7,671	0.0%	6,252	0.0%	21.0%
60 Rolya Microfinance Institution Plc.	10,323	0.0%	6,101	0.0%	66.8%
61 Royal Microfinance Plc.	20,826	0.1%	17,388	0.1%	18.1%
62 Sabay Credit Commercial Plc.	30,143	0.1%	21,853	0.1%	36.0%
63 Sachak Microfinance Plc.	14,187	0.0%	13,232	0.0%	5.7%
64 Sahaka Plc.	21,014	0.1%	28,840	0.1%	-28.2%
65 Sahakrinpheap Microfinance Plc.	7,225	0.0%	2,931	0.0%	143.1%
66 Samaky Microfinance Institution Plc.	6,853	0.0%	6,925	0.0%	-2.4%
67 Sambat Finance Plc.	37,970	0.1%	26,248	0.1%	42.6%
68 Samporn Samakum Sahakreas Thuntoch neung matjum Kampuchea Plc.	13,288	0.0%	9,828	0.0%	33.3%
69 Samrithisak Microfinance Limited	125,852	0.4%	100,313	0.4%	23.7%
70 Seilanithih Limited	19,142	0.1%	18,592	0.1%	1.5%
71 Serey Oudom Microfinance Plc.	38,461	0.1%	31,370	0.1%	20.9%
72 Sixty Six Finance Plc.	12,419	0.0%	-	-	-
73 Sonatra Plc.	69,520	0.2%	63,129	0.2%	8.6%
74 Sunny Microfinance Plc.	36,358	0.1%	2,731	0.0%	1212.6%
75 T&Go Finance Plc.	9,201	0.0%	19,567	0.1%	-53.6%
76 TBB (Cambodia) Microfinance Institution Plc.	162,843	0.5%	144,312	0.5%	11.3%
77 Thida Srisawad Microfinance Plc.	6,021	0.0%	6,064	0.0%	-2.1%
78 Trop Khnhom Microfinance Plc.	36,386	0.1%	35,048	0.1%	2.4%
79 Vithey Microfinance Plc.	32,375	0.1%	32,058	0.1%	-0.4%
80 Welcome Finance (Cambodia) Plc.	200,936	0.6%	150,058	0.6%	32.0%
81 Woori Finance Cambodia Plc.	490,116	1.4%	329,652	1.2%	46.6%
82 YCP Microfinance Plc.	43,875	0.1%	39,131	0.1%	10.6%
<b>Subtotal</b>	<b>4,896,165</b>	<b>13.6%</b>	<b>3,592,652</b>	<b>13.5%</b>	<b>34.4%</b>
<b>Total</b>	<b>35,892,641</b>	<b>100.0%</b>	<b>26,648,696</b>	<b>100.0%</b>	<b>32.8%</b>

## SHARE OF PAID-UP CAPITAL

As of December 31, 2019

Table 21 1 USD = 4,075 KHR *(millions of KHR)*

	Foreign share		Cambodian share		Total Paid-up Capital	Market Share
	Share(%)	Amount paid	Share(%)	Amount paid		
<b>Microfinance Deposit-Taking Institutions (MDIs)</b>						
1 AMK Plc.	100.0%	159,175	-	-	159,175	4.6%
2 Amret Plc.	96.8%	116,198	3.2%	3,804.07	120,002	3.5%
3 Hattha Kaksekar Limited	100.0%	305,625	-	-	305,625	8.8%
4 Kredit Plc.	100.0%	74,960	-	-	74,960	2.2%
5 LOLC (Cambodia) Plc.	97.0%	217,579	3.0%	6,798.64	224,377	6.5%
6 Prasac	91.0%	852,898	9.0%	84,352.50	937,250	27.0%
7 WB Finance Co., Ltd	100.0%	240,000	-	-	240,000	6.9%
<b>Subtotal</b>		<b>1,966,435</b>		<b>94,955</b>	<b>2,061,390</b>	<b>59.3%</b>
<b>Non Deposit-Taking Microfinance Institutions (MFIs)</b>						
8 Active People Microfinance Institution Plc.	100.0%	40,757	-	-	40,757	1.2%
9 Amatak Capital Plc.	-	-	100.0%	6,112	6,112	0.2%
10 ANAKUT Plc.	-	-	100.0%	6,113	6,113	0.2%
11 Asia Pacific Finance Plc.	100.0%	12,225	-	-	12,225	0.4%
12 Atom Capital Plc.	63.2%	9,600	36.8%	5,600	15,200	0.4%
13 Baitang Microheranhvathok Plc.	-	-	100.0%	12,225	12,225	0.4%
14 Bamboo Finance Plc.	50.0%	5,094	50.0%	5,094	10,188	0.3%
15 BAMC Finance Plc.	100.0%	14,263	-	-	14,263	0.4%
16 Bayon Credit Limited	-	-	100.0%	12,225	12,225	0.4%
17 BNKC (Cambodia) Plc.	100%	61,125	-	-	61,125	1.8%
18 Borribo Plc.	33.3%	2,445	66.7%	4,890	7,335	0.2%
19 Cambodia Labor Care Plc.	100.0%	12,225	-	-	12,225	0.4%
20 Camma Microfinance Limited	-	-	100.0%	14,641	14,641	0.4%
21 Century Cambo Development Plc.	48.0%	2,934	52.0%	3,179	6,113	0.2%
22 Chailease Royal Finance Plc.	60.0%	15,941	40.0%	10,628	26,569	0.8%
23 Chamroeun Plc.	100.0%	9,053	-	-	9,053	0.3%
24 Chourk Chey Finance Plc.	100.0%	14,263	-	-	14,263	0.4%
25 City Microfinance Institution Plc.	80.0%	6,520	20.0%	1,630	8,150	0.2%
26 CMK Plc.	-	-	100.0%	14,000	14,000	0.4%
27 Collective Win (Cambodia) Plc.	100.0%	6,113	-	-	6,113	0.2%
28 Delta Microfinance Plc.	-	-	100.0%	10,188	10,188	0.3%
29 Entean Akpevath Pracheachun (EAP) Plc.	-	-	100.0%	15,281	15,281	0.4%
30 Family Microfinance Plc.	30.0%	1,834	70.0%	4,279	6,113	0.2%
31 Farmer Finance Ltd.	-	-	100.0%	6,000	6,000	0.2%
32 First Finance Plc.	90.9%	13,335	9.2%	1,343	14,678	0.4%
33 Funan Microfinance Plc.	-	-	100.0%	32,600	32,600	0.9%
34 Futaba Microfinance Plc.	100.0%	28,525	-	-	28,525	0.8%
35 Golden Cash Plc.	-	-	100.0%	6,113	6,113	0.2%
36 Grow Plc.	-	-	100.0%	6,113	6,113	0.2%
37 Idemitsu Saison Microfinance (Cambodia) Plc.	100.0%	40,750	-	-	40,750	1.2%
38 Intean Poalroath Rongroeurng Ltd.	-	-	100.0%	12,586	12,586	0.4%
39 JC Finance Plc.	100.0%	8,150	-	-	8,150	0.2%
40 Jet's Cash Box Finance Plc.	-	-	100.0%	6,113	6,113	0.2%
41 Khemarak Microfinance Institution Limited	40.0%	4,075	60.0%	6,113	10,188	0.3%



**SHARE OF PAID-UP CAPITAL**

**As of December 31, 2019**

Table 21

1 USD = 4,075 KHR

*(millions of KHR)*

	Foreign share		Cambodian share		Total Paid-up Capital	Market Share
	Share(%)	Amount paid	Share(%)	Amount paid		
42 Khmer Capital Microfinance Institution Plc.	97%	27,669	3.0%	856	28,525	0.8%
43 LBP Microfinance Plc.	-	-	100.0%	10,188	10,188	0.3%
44 LED Plc.	-	-	100.0%	6,113	6,113	0.2%
45 LY HOUR Plc.	70.0%	45,640	30.0%	19,560	65,200	1.9%
46 Maxima Plc.	61.6%	12,796	38.4%	7,967	20,763	0.6%
47 MIA Financial Plc.	-	-	100.0%	10,188	10,188	0.3%
48 Mohanokor Plc.	-	-	100.0%	122,250	122,250	3.5%
49 Mothers Financial Japan Plc.	100.0%	14,263	-	-	14,263	0.4%
50 Niron Plc.	-	-	100.0%	10,423	10,423	0.3%
51 NongHyup Finance (Cambodia) Plc.	100.0%	20,375	-	-	20,375	0.6%
52 Oro Financecorp Plc.	-	-	100.0%	28,525	28,525	0.8%
53 PG Development Plc.	-	-	100.0%	8,150	8,150	0.2%
54 Piphup Thmey Microfinance Plc.	-	-	100.0%	39,935	39,935	1.1%
55 Ponleu Chaktomuk Plc.	-	-	100.0%	6,113	6,113	0.2%
56 Prasethpheap Finance Plc.	-	-	100.0%	11,882	11,882	0.3%
57 Prime MF Ltd.	40.0%	8,150	60.0%	12,225	20,375	0.6%
58 Propey Microfinance Plc.	-	-	100.0%	6,113	6,113	0.2%
59 Queen Finance Plc.	-	-	100.0%	6,805	6,805	0.2%
60 Rolya Microfinance Institution Plc.	-	-	100.0%	6,113	6,113	0.2%
61 Royal Microfinance Plc.	-	-	100.0%	16,300	16,300	0.5%
62 Sabay Credit Commercial Plc.	-	-	100.0%	20,375	20,375	0.6%
63 Sachak Microfinance Plc.	-	-	100.0%	6,113	6,113	0.2%
64 Sahaka Plc.	51.0%	4,780	49.0%	4,593	9,373	0.3%
65 Sahakrinpheap Microfinance Plc.	-	-	100.0%	10,000	10,000	0.3%
66 Samaky Microfinance Institution Plc.	-	-	100.0%	8,150	8,150	0.2%
67 Sambat Finance Plc.	-	-	100.0%	13,358	13,358	0.4%
68 Samporn Samakum Sahakreas Thuntoch neung matjum Kampuchea Plc.	-	-	100.0%	8,558	8,558	0.2%
69 Samrithisak Microfinance Limited	-	-	100.0%	61,125	61,125	1.8%
70 Seilaniith Limited	-	-	100.0%	8,558	8,558	0.2%
71 Serey Oudom Microfinance Plc.	-	-	100.0%	8,150	8,150	0.2%
72 Sixty Six Finance Plc.	66.0%	8,069	34.0%	4,157	12,225	0.4%
73 Sonatra Plc.	41.0%	9,189	59.0%	13,223	22,413	0.6%
74 Sunny Microfinance Plc.	100.0%	39,935	-	-	39,935	1.1%
75 T&Go Finance Plc.	80.0%	4,890	20.0%	1,223	6,113	0.2%
76 TBB (Cambodia) Microfinance Institution Plc.	100.0%	81,500	-	-	81,500	2.3%
77 Thida Srisawad Microfinance Plc.	49.0%	2,995	51.0%	3,117	6,113	0.2%
78 Trop Khnhom Microfinance Plc.	-	-	100.0%	6,113	6,113	0.2%
79 Vithey Microfinance Plc.	-	-	100.0%	18,338	18,338	0.5%
80 Welcome Finance (Cambodia) Plc.	100.0%	20,375	-	-	20,375	0.6%
81 Woori Finance Cambodia Plc.	100.0%	52,975	-	-	52,975	1.5%
82 YCP Microfinance Plc.	-	-	100.0%	21,598	21,598	0.6%
<b>Subtotal</b>		<b>662,826</b>		<b>749,511</b>	<b>1,412,337</b>	<b>40.7%</b>
<b>Total</b>	<b>75.7%</b>	<b>2,629,261</b>	<b>24.3%</b>	<b>844,466</b>	<b>3,473,727</b>	<b>100.0%</b>

**COMPARATIVE STATEMENT OF CONDITION**

As of December 31, 2019

Table 22

1 USD = 4,075 KHR

(millions of KHR)

	Cash and Balance with NBC and Other Banks	Loans and Advances to Customers	Prepayment and short term Receivable	Investment	Property and Equipment	Other Assets	Total Assets
<b>Microfinance Deposit-Taking Institutions (MDIs)</b>							
1 AMK Plc.	346,592	1,321,804	26,462	1,773	30,681	-	1,727,311
2 Amret Plc.	608,593	3,982,566	19,503	4,760	93,015	9,213	4,717,650
3 Hattha Kaksekar Limited	569,282	4,269,682	95,405	83	26,494	10,753	4,971,699
4 Kredit Plc.	143,955	1,063,575	10,345	71	12,345	1,021	1,231,313
5 LOLC (Cambodia) Plc.	940,496	3,162,395	36,514	61	12,941	5,859	4,158,267
6 Prasac	2,410,843	10,157,915	59,015	115	26,105	129	12,654,122
7 WB Finance Co., Ltd	142,736	1,365,280	12,612	63	15,422	-	1,536,113
<b>Subtotal</b>	<b>5,162,498</b>	<b>25,323,217</b>	<b>259,857</b>	<b>6,926</b>	<b>217,003</b>	<b>26,975</b>	<b>30,996,475</b>
<b>Non Deposit-Taking Microfinance Institutions (MFIs)</b>							
8 Active People Microfinance Institution Plc.	99,185	247,995	1,963	17,341	4,819	127	371,431
9 Amatak Capital Plc.	912	15,816	47	-	38	2	16,815
10 ANAKUT Plc.	510	20,400	290	-	161	35	21,396
11 Asia Pacific Finance Plc.	814	1,703	140	-	343	216	3,217
12 Atom Capital Plc.	5,782	26,475	87	-	2,129	-	34,473
13 Baitang Microheranhvathok Plc.	3,286	9,654	38	-	181	5	13,164
14 Bamboo Finance Plc.	2,449	28,134	63	-	172	499	31,318
15 BAMC Finance Plc.	2,330	15,197	9	-	985	110	18,631
16 Bayon Credit Limited	833	8,614	3,390	-	261	22	13,120
17 BNKC (Cambodia) Plc.	14,494	91,025	537	-	2,167	-	108,223
18 Borribo Plc.	3,694	26,615	4	-	331	133	30,777
19 Cambodia Labor Care Plc.	11,347	26,558	4,636	-	30	14	42,584
20 Camma Microfinance Limited	1,703	52,930	135	-	187	6,150	61,105
21 Century Cambo Development Plc.	4,641	198	-	-	126	0	4,965
22 Chailease Royal Finance Plc.	6,347	105,511	754	-	3,471	-	116,083
23 Chamroeun Plc.	17,533	85,304	1,587	-	916	-	105,341
24 Chourk Chey Finance Plc.	9,249	87,093	855	-	1,281	-	98,478
25 City Microfinance Institution Plc.	17,142	24,738	549	-	1,428	-	43,857
26 CMK Plc.	20,695	42,950	511	-	3,921	-	68,076
27 Collective Win (Cambodia) Plc.	649	6,282	23	-	48	30	7,031
28 Delta Microfinance Plc.	8,461	61,215	170	-	274	-	70,121
29 Entean Akpevath Pracheachun (EAP) Plc.	15,379	3,498	41	41	471	11	19,440
30 Family Microfinance Plc.	1,026	3,140	1	-	144	-	4,311
31 Farmer Finance Ltd.	532	5,581	-	4	119	(47)	6,189
32 First Finance Plc.	7,799	101,726	1,655	5	1,199	3,881	116,265
33 Funan Microfinance Plc.	8,292	230,086	1,500	-	2,871	1,509	244,259
34 Futaba Microfinance Plc.	4,561	54,535	474	-	603	409	60,582
35 Golden Cash Plc.	766	15,874	126	-	287	198	17,250
36 Grow Plc.	1,297	9,269	73	-	257	28	10,923
37 Idemitsu Saison Microfinance (Cambodia) P	8,387	103,831	550	-	2,030	67	114,865
38 Intean Poalroath Rongroeurng Ltd.	7,691	23,311	778	-	106	-	31,886
39 JC Finance Plc.	3,934	30,542	235	-	214	54	34,979
40 Jet's Cash Box Finance Plc.	357	2,375	2,162	-	25	192	5,111
41 Khemarak Microfinance Institution Limited	9,036	-	6	-	54	-	9,096

**COMPARATIVE STATEMENT OF CONDITION**

**As of December 31, 2019**

Table 22

1 USD = 4,075 KHR

(millions of KHR)

	Cash and Balance with NBC and Other Banks	Loans and Advances to Customers	Prepayment and short term Receivable	Investment	Property and Equipment	Other Assets	Total Assets
42 Khmer Capital Microfinance Institution Plc.	6,354	27,525	109	-	1,215	34	35,237
43 LBP Microfinance Plc.	1,300	30,516	804	-	362	-	32,982
44 LED Plc.	323	17,881	95	-	179	-	18,478
45 LY HOUR Plc.	204,203	398,907	4,843	-	4,426	903	613,283
46 Maxima Plc.	9,885	86,947	615	67	392	(29)	97,877
47 MIA Financial Plc.	2,201	25,619	221	-	193	-	28,235
48 Mohanakor Plc.	31,001	232,874	19,713	-	7,493	(0)	291,081
49 Mothers Financial Japan Plc.	2,065	18,144	613	-	686	405	21,913
50 Niron Plc.	9,017	6,703	1,006	-	317	14,967	32,010
51 NongHyup Finance (Cambodia) Plc.	1,636	121,447	652	41	2,975	331	127,082
52 Oro Financecorp Plc.	3,526	8,533	14,789	-	116	77	27,041
53 PG Development Plc.	4,419	2,204	29	-	191	-	6,844
54 Piphup Thmey Microfinance Plc.	25,855	28,619	375	-	83	-	54,932
55 Ponleu Chaktomuk Plc.	5,656	51	0	-	15	-	5,722
56 Prasethpheap Finance Plc.	2,125	17,114	56	-	460	496	20,252
57 Prime MF Ltd.	2,238	56,631	1,010	-	8,063	1,361	69,302
58 Propy Microfinance Plc.	1,729	3,594	64	-	132	10	5,530
59 Queen Finance Plc.	630	6,887	99	-	35	20	7,671
60 Rolya Microfinance Institution Plc.	365	9,873	9	-	20	57	10,323
61 Royal Microfinance Plc.	3,961	16,129	12	-	396	329	20,826
62 Sabay Credit Commercial Plc.	3,927	26,211	-	-	5	-	30,143
63 Sachak Microfinance Plc.	445	7,746	-	-	5,983	13	14,187
64 Sahaka Plc.	2,459	17,878	171	-	493	13	21,014
65 Sahakrinpheap Microfinance Plc.	634	6,394	123	-	72	2	7,225
66 Samaky Microfinance Institution Plc.	3,110	3,515	12	-	197	19	6,853
67 Sambat Finance Plc.	2,681	34,272	20	-	696	301	37,970
68 Samporn Samakum Sahakreas Thuntoch neung matjum Kampuchea Plc.	511	12,133	4	-	258	381	13,288
69 Samrithisak Microfinance Limited	8,060	115,279	171	-	2,104	237	125,852
70 Seilanithih Limited	523	18,198	75	41	109	197	19,142
71 Serey Oudom Microfinance Plc.	1,656	37,204	161	-	163	(723)	38,461
72 Sixty Six Finance Plc.	1,916	-	10,253	-	250	-	12,419
73 Sonatra Plc.	13,359	49,455	810	1,215	4,681	-	69,520
74 Sunny Microfinance Plc.	21,133	13,094	333	-	1,798	0	36,358
75 T&Go Finance Plc.	1,305	6,599	713	-	585	(0)	9,201
76 TBB (Cambodia) Microfinance Institution Plc	15,788	145,030	1,522	-	502	-	162,843
77 Thida Srisawad Microfinance Plc.	1,418	4,558	-	-	45	0	6,021
78 Trop Khnhom Microfinance Plc.	2,080	33,955	-	-	254	96	36,386
79 Vithey Microfinance Plc.	2,482	28,413	426	-	1,054	-	32,375
80 Welcome Finance (Cambodia) Plc.	18,388	176,276	1,300	20	4,941	12	200,936
81 Woori Finance Cambodia Plc.	45,457	432,544	75	-	5,364	6,677	490,116
82 YCP Microfinance Plc.	19,875	22,939	65	5	991	-	43,875
<b>Subtotal</b>	<b>786,810</b>	<b>3,876,066</b>	<b>84,739</b>	<b>18,780</b>	<b>89,942</b>	<b>39,828</b>	<b>4,896,165</b>
<b>TOTAL</b>	<b>5,949,308</b>	<b>29,199,283</b>	<b>344,596</b>	<b>25,706</b>	<b>306,945</b>	<b>66,803</b>	<b>35,892,641</b>

**PERCENTAGE DISTRIBUTION OF ASSETS OF INDIVIDUAL MFIs**

**As of December 31, 2019**

Table 23

	Cash and Balance with NBC and Other Banks	Loans and Advances to Customers	Prepayment and short term Receivable	Long Term Investment	Property and Equipment	Other Assets	Total Assets
<b>Microfinance Deposit-Taking Institutions (MDIs)</b>							
1 AMK Plc.	20.1%	76.5%	1.5%	0.1%	1.8%	0.0%	100.0%
2 Amret Plc.	12.9%	84.4%	0.4%	0.1%	2.0%	0.2%	100.0%
3 Hattha Kaksekar Limited	11.5%	85.9%	1.9%	0.0%	0.5%	0.2%	100.0%
4 Kredit Plc.	11.7%	86.4%	0.8%	0.0%	1.0%	0.1%	100.0%
5 LOLC (Cambodia) Plc.	22.6%	76.1%	0.9%	0.0%	0.3%	0.1%	100.0%
6 Prasac	19.1%	80.3%	0.5%	0.0%	0.2%	0.0%	100.0%
7 WB Finance Co., Ltd	9.3%	88.9%	0.8%	0.0%	1.0%	0.0%	100.0%
<b>Subtotal</b>	<b>16.7%</b>	<b>81.7%</b>	<b>0.8%</b>	<b>0.0%</b>	<b>0.7%</b>	<b>0.1%</b>	<b>100.0%</b>
<b>Non Deposit-Taking Microfinance Institutions (MFIs)</b>							
8 Active People Microfinance Institution Plc.	26.7%	66.8%	0.5%	4.7%	1.3%	0.0%	100.0%
9 Amatak Capital Plc.	5.4%	94.1%	0.3%	-	0.2%	0.0%	100.0%
10 ANAKUT Plc.	2.4%	95.3%	1.4%	-	0.8%	0.2%	100.0%
11 Asia Pacific Finance Plc.	25.3%	53.0%	4.4%	-	10.7%	6.7%	100.0%
12 Atom Capital Plc.	16.8%	76.8%	0.3%	-	6.2%	-	100.0%
13 Baitang Microheranhvathok Plc.	25.0%	73.3%	0.3%	-	1.4%	0.0%	100.0%
14 Bamboo Finance Plc.	7.8%	89.8%	0.2%	-	0.5%	1.6%	100.0%
15 BAMC Finance Plc.	12.5%	81.6%	0.0%	-	5.3%	0.6%	100.0%
16 Bayon Credit Limited	6.4%	65.7%	25.8%	-	2.0%	0.2%	100.0%
17 BNKC (Cambodia) Plc.	13.4%	84.1%	0.5%	-	2.0%	-	100.0%
18 Borribo Plc.	12.0%	86.5%	0.0%	-	1.1%	0.4%	100.0%
19 Cambodia Labor Care Plc.	26.6%	62.4%	10.9%	-	0.1%	0.0%	100.0%
20 Camma Microfinance Limited	2.8%	86.6%	0.2%	-	0.3%	10.1%	100.0%
21 Century Cambo Development Plc.	93.5%	4.0%	-	-	2.5%	0.0%	100.0%
22 Chailease Royal Finance Plc.	5.5%	90.9%	0.6%	-	3.0%	-	100.0%
23 Chamroeun Plc.	16.6%	81.0%	1.5%	-	0.9%	-	100.0%
24 Chourk Chey Finance Plc.	9.4%	88.4%	0.9%	-	1.3%	-	100.0%
25 City Microfinance Institution Plc.	39.1%	56.4%	1.3%	-	3.3%	-	100.0%
26 CMK Plc.	30.4%	63.1%	0.7%	-	5.8%	-	100.0%
27 Collective Win (Cambodia) Plc.	9.2%	89.3%	0.3%	-	0.7%	0.4%	100.0%
28 Delta Microfinance Plc.	12.1%	87.3%	0.2%	-	0.4%	-	100.0%
29 Entean Akpevath Pracheachun (EAP) Plc.	79.1%	18.0%	0.2%	0.2%	2.4%	0.1%	100.0%
30 Family Microfinance Plc.	23.8%	72.8%	0.0%	-	3.3%	-	100.0%
31 Farmer Finance Ltd.	8.6%	90.2%	-	0.1%	1.9%	-0.8%	100.0%
32 First Finance Plc.	6.7%	87.5%	1.4%	0.0%	1.0%	3.3%	100.0%
33 Funan Microfinance Plc.	3.4%	94.2%	0.6%	-	1.2%	0.6%	100.0%
34 Futaba Microfinance Plc.	7.5%	90.0%	0.8%	-	1.0%	0.7%	100.0%
35 Golden Cash Plc.	4.4%	92.0%	0.7%	-	1.7%	1.1%	100.0%
36 Grow Plc.	11.9%	84.9%	0.7%	-	2.4%	0.3%	100.0%
37 Idemitsu Saison Microfinance (Cambodia) P	7.3%	90.4%	0.5%	-	1.8%	0.1%	100.0%
38 Intean Poalroath Rongroeurng Ltd.	24.1%	73.1%	2.4%	-	0.3%	-	100.0%
39 JC Finance Plc.	11.2%	87.3%	0.7%	-	0.6%	0.2%	100.0%
40 Jet's Cash Box Finance Plc.	7.0%	46.5%	42.3%	-	0.5%	3.8%	100.0%
41 Khemarak Microfinance Institution Limited	99.3%	-	0.1%	-	0.6%	-	100.0%

**PERCENTAGE DISTRIBUTION OF ASSETS OF INDIVIDUAL MFIs**

**As of December 31, 2019**

Table 23

	Cash and Balance with NBC and Other Banks	Loans and Advances to Customers	Prepayment and short term Receivable	Long Term Investment	Property and Equipment	Other Assets	Total Assets
42 Khmer Capital Microfinance Institution Plc.	18.0%	78.1%	0.3%	-	3.4%	0.1%	100.0%
43 LBP Microfinance Plc.	3.9%	92.5%	2.4%	-	1.1%	-	100.0%
44 LED Plc.	1.8%	96.8%	0.5%	-	1.0%	-	100.0%
45 LY HOUR Plc.	33.3%	65.0%	0.8%	-	0.7%	0.1%	100.0%
46 Maxima Plc.	10.1%	88.8%	0.6%	0.1%	0.4%	0.0%	100.0%
47 MIA Financial Plc.	7.8%	90.7%	0.8%	-	0.7%	-	100.0%
48 Mohanokor Plc.	10.7%	80.0%	6.8%	-	2.6%	0.0%	100.0%
49 Mothers Financial Japan Plc.	9.4%	82.8%	2.8%	-	3.1%	1.8%	100.0%
50 Niron Plc.	28.2%	20.9%	3.1%	-	1.0%	46.8%	100.0%
51 NongHyup Finance (Cambodia) Plc.	1.3%	95.6%	0.5%	0.0%	2.3%	0.3%	100.0%
52 Oro Financecorp Plc.	13.0%	31.6%	54.7%	-	0.4%	0.3%	100.0%
53 PG Development Plc.	64.6%	32.2%	0.4%	-	2.8%	-	100.0%
54 Piphup Thmey Microfinance Plc.	47.1%	52.1%	0.7%	-	0.2%	-	100.0%
55 Ponleu Chaktomuk Plc.	98.9%	0.9%	0.0%	-	0.3%	-	100.0%
56 Prasethpheap Finance Plc.	10.5%	84.5%	0.3%	-	2.3%	2.5%	100.0%
57 Prime MF Ltd.	3.2%	81.7%	1.5%	-	11.6%	2.0%	100.0%
58 Propcy Microfinance Plc.	31.3%	65.0%	1.2%	-	2.4%	0.2%	100.0%
59 Queen Finance Plc.	8.2%	89.8%	1.3%	-	0.5%	0.3%	100.0%
60 Rolya Microfinance Institution Plc.	3.5%	95.6%	0.1%	-	0.2%	0.6%	100.0%
61 Royal Microfinance Plc.	19.0%	77.4%	0.1%	-	1.9%	1.6%	100.0%
62 Sabay Credit Commercial Plc.	13.0%	87.0%	-	-	0.0%	-	100.0%
63 Sachak Microfinance Plc.	3.1%	54.6%	-	-	42.2%	0.1%	100.0%
64 Sahaka Plc.	11.7%	85.1%	0.8%	-	2.3%	0.1%	100.0%
65 Sahakrinpheap Microfinance Plc.	8.8%	88.5%	1.7%	-	1.0%	0.0%	100.0%
66 Samaky Microfinance Institution Plc.	45.4%	51.3%	0.2%	-	2.9%	0.3%	100.0%
67 Sambat Finance Plc.	7.1%	90.3%	0.1%	-	1.8%	0.8%	100.0%
68 Samporn Samakum Sahakreas Thuntoch រ៉ា	3.8%	91.3%	0.0%	-	1.9%	2.9%	100.0%
69 Samrithisak Microfinance Limited	3.8%	91.3%	0.0%	-	1.9%	2.9%	100.0%
70 Seilanithih Limited	2.7%	95.1%	0.4%	0.2%	0.6%	1.0%	100.0%
71 Serey Oudom Microfinance Plc.	4.3%	96.7%	0.4%	-	0.4%	-1.9%	100.0%
72 Sixty Six Finance Plc.	15.4%	-	82.6%	-	2.0%	-	100.0%
73 Sonatra Plc.	19.2%	71.1%	1.2%	1.7%	6.7%	-	100.0%
74 Sunny Microfinance Plc.	58.1%	36.0%	0.9%	-	4.9%	0.0%	100.0%
75 T&Go Finance Plc.	14.2%	71.7%	7.7%	-	6.4%	0.0%	100.0%
76 TBB (Cambodia) Microfinance Institution Plc	9.7%	89.1%	0.9%	-	0.3%	-	100.0%
77 Thida Srisawad Microfinance Plc.	23.6%	75.7%	-	-	0.7%	0.0%	100.0%
78 Trop Khnhom Microfinance Plc.	5.7%	93.3%	-	-	0.7%	0.3%	100.0%
79 Vithey Microfinance Plc.	7.7%	87.8%	1.3%	-	3.3%	-	100.0%
80 Welcome Finance (Cambodia) Plc.	9.2%	87.7%	0.6%	0.0%	2.5%	0.0%	100.0%
81 Woori Finance Cambodia Plc.	9.3%	88.3%	0.0%	-	1.1%	1.4%	100.0%
82 YCP Microfinance Plc.	45.3%	52.3%	0.1%	0.0%	2.3%	-	100.0%
<b>Subtotal</b>	<b>16.1%</b>	<b>79.2%</b>	<b>1.7%</b>	<b>0.4%</b>	<b>1.8%</b>	<b>0.8%</b>	<b>100.0%</b>
<b>Total</b>	<b>16.6%</b>	<b>81.4%</b>	<b>1.0%</b>	<b>0.1%</b>	<b>0.9%</b>	<b>0.2%</b>	<b>100.0%</b>

**COMPARATIVE STATEMENT OF CONDITION**  
**As of December 31, 2019**

Table 24

1 USD = 4,075 KHR

(millions of KHR)

	Customer's deposit						Shareholder's Equity									Total Liabilities and Equity
	Compulsory Saving	Voluntary Saving	Interest Payable	Account payable and Others Liabilities	Accrued Expenses and Provision	Loans Payable	Deferred Revenue	Suspense Clearing and interbranch Account	Other Liabilities	Paid up Capital	Premium on Share Capital	Hybrid & Donated Capital Investment	Reserves and Subordinated Debt	Retained and Current Profit/Loss		
<b>Microfinance Deposit-Taking Institutions (MDIs)</b>																
1 AMK Plc.	46,680	682,264	17,906	17,029	9,927	497,974	-	0	147,429	159,175	22,425	-	48,297	78,203	1,727,311	
2 Amret Plc.	-	2,160,861	46,419	96,239	24,039	1,500,680	54,066	(130)	4,778	120,002	-	-	497,677	213,021	4,717,650	
3 Hattha Kaksekar Limited	-	2,442,155	49,161	167,433	47,803	1,384,091	-	1,530	16,480	305,625	77,761	-	56,330	423,330	4,971,699	
4 Kredit Plc.	-	673,480	21,350	1,040	8,973	352,343	14,928	88	1,251	74,960	-	-	28,912	53,987	1,231,313	
5 LOLC (Cambodia) Plc.	-	1,827,667	37,304	84,580	43,659	1,443,515	16,384	4,668	2,348	224,377	-	-	319,625	154,141	4,158,267	
6 Prasac	-	7,288,272	192,420	78,278	126,096	2,994,493	-	(17)	2,572	937,250	-	-	321,464	713,294	12,654,122	
7 WB Finance Co., Ltd	-	263,719	6,327	15,553	9,474	892,726	19,448	1,040	-	240,000	-	-	-	87,827	1,536,113	
<b>Total MDIs</b>	<b>46,680.4</b>	<b>15,338,417</b>	<b>370,887</b>	<b>460,152</b>	<b>269,970</b>	<b>9,065,821</b>	<b>104,825</b>	<b>7,180</b>	<b>174,859</b>	<b>2,061,390</b>	<b>100,187</b>	<b>-</b>	<b>1,272,305</b>	<b>1,723,802</b>	<b>30,996,475</b>	
<b>Non Deposit-Taking Microfinance Institutions (MFIs)</b>																
8 Active People Microfinance Institution Plc.	-	-	-	4,189	-	252,650	990	6,299	-	40,757	-	-	40,743	25,804	371,431	
9 Amatak Capital Plc.	-	-	-	8	245	7,716	-	(22)	29	6,112	-	-	-	2,726	16,815	
10 ANAKUT Plc.	-	-	-	85	22	15,889	-	(0)	65	6,113	-	-	-	(777)	21,396	
11 Asia Pacific Finance Plc.	-	-	-	1	1,152	2,214	-	216	28	12,225	-	-	-	(12,620)	3,217	
12 Atom Capital Plc.	-	-	-	61	33	25,876	5	511	-	15,200	-	-	-	(7,213)	34,473	
13 Baitang Microheranhvathok Plc.	-	-	-	71	100	204	-	83	1	12,225	-	-	-	481	13,164	
14 Bamboo Finance Plc.	-	-	-	-	-	21,717	-	-	989	10,188	-	-	-	(1,575)	31,318	
15 BAMC Finance Plc.	-	-	-	83	24	4,551	-	22	-	14,263	-	-	-	(312)	18,631	
16 Bayon Credit Limited	-	-	-	55	80	-	-	(0)	77	12,225	-	-	-	683	13,120	
17 BNKC (Cambodia) Plc.	-	-	-	94	231	48,835	99	8	-	61,125	-	-	-	(2,170)	108,223	
18 Borribo Plc.	-	-	-	63	395	18,535	-	(27)	49	7,335	-	-	-	4,427	30,777	
19 Cambodia Labor Care Plc.	-	-	-	16,851	224	12,913	-	0	26	12,225	-	-	-	344	42,584	
20 Camma Microfinance Limited	-	-	-	493	1,153	36,493	-	6,114	-	14,641	-	-	-	2,210	61,105	
21 Century Cambo Development Plc.	-	-	-	-	40	-	-	-	366	6,113	-	-	-	(1,553)	4,965	
22 Chailease Royal Finance Plc.	-	-	-	945	3,467	89,570	-	493	-	26,569	-	-	-	(4,961)	116,083	
23 Chamroeun Plc.	127	28	-	4,157	-	81,990	-	107	-	9,053	0	2,046	1,993	5,840	105,341	
24 Chourk Chey Finance Plc.	-	-	-	1,174	245	72,958	-	53	134	14,263	-	-	9,576	74	98,478	
25 City Microfinance Institution Plc.	-	-	-	34	404	33,507	-	5	125	8,150	-	-	-	1,632	43,857	
26 CMK Plc.	619	17,754	1,609	(148)	889	32,176	169	195	115	14,000	-	-	(391)	1,089	68,076	
27 Collective Win (Cambodia) Plc.	-	-	-	58	5	494	-	13	-	6,113	-	-	-	349	7,031	
28 Delta Microfinance Plc.	-	-	-	-	-	44,691	-	1,738	3,421	10,188	-	-	-	10,083	70,121	
29 Entean Akpevath Pracheachun (EAP) Plc.	-	-	-	33	33	-	-	-	161	15,281	-	-	-	3,931	19,440	
30 Family Microfinance Plc.	-	-	-	1	16	-	-	-	-	6,113	-	-	-	(1,818)	4,311	
31 Farmer Finance Ltd.	-	-	-	43	-	815	-	0	7	6,000	-	-	-	(675)	6,189	
32 First Finance Plc.	-	-	-	2,365	1,100	79,792	-	3,900	86	14,678	3,584	-	1,290	9,470	116,265	
33 Funan Microfinance Plc.	-	-	-	908	4,799	166,294	3,208	175	96	32,600	-	-	16,225	19,954	244,259	
34 Futaba Microfinance Plc.	-	-	-	622	1,237	23,028	-	-	5,721	28,525	-	-	-	1,450	60,582	
35 Golden Cash Plc.	20	-	-	359	-	9,499	-	5	-	6,113	-	-	-	1,254	17,250	
36 Grow Plc.	-	-	-	171	175	5,004	-	7	62	6,113	-	-	0	(609)	10,923	
37 Idemitsu Saison Microfinance (Cambodia) Plc.	-	-	-	585	475	77,425	805	-	-	40,750	-	-	-	(5,175)	114,865	
38 Intean Poalroath Rongroeurng Ltd.	-	-	-	48	203	1,231	-	210	-	12,586	-	-	-	17,607	31,886	
39 JC Finance Plc.	-	-	-	79	103	28,684	174	35	-	8,150	-	-	-	(2,246)	34,979	
40 Jet's Cash Box Finance Plc.	-	-	-	-	0	100	-	192	-	6,113	-	-	-	(1,294)	5,111	
41 Khemarak Microfinance Institution Limited	-	-	-	56	99	-	-	-	-	10,188	-	-	-	(1,246)	9,096	

**COMPARATIVE STATEMENT OF CONDITION**  
**As of December 31, 2019**

1 USD = 4,075 KHR

(millions of KHR)

Table 24

	Customer's deposit					Shareholder's Equity									Total Liabilities and Equity
	Compulsory Saving	Voluntary Saving	Interest Payable	Accountpayable and Others Liabilities	Accrued Expenses and Provision	Loans Payable	Deferred Revenue	Suspense Clearing and interbranch Account	Other Liabilities	Paid up Capital	Premium on Share Capital	Hybrid & Donated Capital Investment	Reserves and Subordinated Debt	Retained and Current Profit/Loss	
42 Khmer Capital Microfinance Institution Plc.	-	-	-	146	25	11,512	-	0	73	28,525	-	-	-	(5,044)	35,237
43 LBP Microfinance Plc.	-	-	-	84	147	22,217	-	129	-	10,188	-	-	-	217	32,982
44 LED Plc.	-	-	-	2,782	59	8,843	-	21	147	6,113	-	-	-	514	18,478
45 LY HOUR Plc.	-	-	-	195,207	4,517	314,565	-	-	2,439	65,200	-	-	1,088	30,267	613,283
46 Maxima Plc.	-	-	-	971	588	60,301	20	783	26	20,763	6,268	-	544	7,613	97,877
47 MIA Financial Plc.	-	-	-	146	111	16,430	37	74	-	10,188	-	-	-	1,249	28,235
48 Mohanokor Plc.	-	-	-	1,106	9,181	115,227	1	348	-	122,250	-	-	-	42,967	291,081
49 Mothers Financial Japan Plc.	-	-	-	272	264	22,969	-	274	2,096	14,263	-	-	-	(18,224)	21,913
50 Niron Plc.	-	-	-	71	1,435	0	233	14,967	8	10,423	-	-	(0)	4,873	32,010
51 NongHyup Finance (Cambodia) Plc.	-	-	-	304	1,730	93,878	1,350	337	-	20,375	-	382	339	8,387	127,082
52 Oro Financecorp Plc.	-	-	-	3,097	48	-	(132)	(136)	18	28,525	-	-	-	(4,378)	27,041
53 PG Development Plc.	-	-	-	75	1	-	-	-	-	8,150	-	-	-	(1,383)	6,844
54 Piphup Thmey Microfinance Plc.	-	-	-	1,792	1,957	-	-	-	-	39,935	-	-	-	11,249	54,932
55 Ponleu Chaktomuk Plc.	-	-	-	0	35	-	-	-	-	6,113	-	-	-	(425)	5,722
56 Prasethpheap Finance Plc.	-	-	-	60	324	6,075	-	-	-	11,882	257	-	827	828	20,252
57 Prime MF Ltd.	-	356	-	-	170	39,459	-	731	-	20,375	-	-	-	8,212	69,302
58 Propey Microfinance Plc.	-	-	-	0	2	-	-	-	-	6,113	-	-	-	(584)	5,530
59 Queen Finance Plc.	-	-	-	-	68	721	-	1,652	-	6,805	-	-	-	(1,576)	7,671
60 Rolya Microfinance Institution Plc.	-	-	-	40	201	-	-	58	-	6,113	-	-	2,905	1,008	10,323
61 Royal Microfinance Plc.	-	-	-	5	444	2,277	111	329	-	16,300	-	-	-	1,360	20,826
62 Sabay Credit Commercial Plc.	-	-	-	22	196	8,150	-	(20)	-	20,375	-	-	-	1,419	30,143
63 Sachak Microfinance Plc.	-	-	-	-	12	7,132	-	89	2	6,113	-	-	-	839	14,187
64 Sahaka Plc.	-	-	-	39	22	15,169	-	2	669	9,373	-	-	-	(4,259)	21,014
65 Sahakrinpheap Microfinance Plc.	-	-	-	3,481	402	1,395	-	10	16	10,000	-	-	-	(8,079)	7,225
66 Samaky Microfinance Institution Plc.	-	-	-	4	30	-	-	169	-	8,150	-	-	-	(1,500)	6,853
67 Sambat Finance Plc.	-	-	-	4,592	316	24,505	-	(0)	45	13,358	-	-	-	(4,845)	37,970
68 Samporn Samakum Sahakreas Thuntoch neung matjum Kampuchea Plc.	-	-	-	167	26	2,897	(14)	45	-	8,558	-	-	-	1,609	13,288
69 Samrithisak Microfinance Limited	-	-	-	1,952	1,647	46,993	-	-	-	61,125	-	-	-	14,136	125,852
70 Seilanithih Limited	86	-	-	595	136	6,759	-	0	743	8,558	-	-	3,024	(759)	19,142
71 Serey Oudom Microfinance Plc.	-	-	-	41	315	26,201	2	(717)	-	8,150	-	-	-	4,468	38,461
72 Sixty Six Finance Plc.	-	-	-	-	-	796	-	-	5	12,225	-	-	-	(607)	12,419
73 Sonatra Plc.	-	-	-	409	274	44,223	190	23	-	22,413	-	-	-	1,988	69,520
74 Sunny Microfinance Plc.	-	-	-	1,361	505	-	-	(0)	97	39,935	-	-	51	(5,591)	36,358
75 T&Go Finance Plc.	-	-	-	(74)	49	10,208	-	60	71	6,113	-	-	-	(7,225)	9,201
76 TBB (Cambodia) Microfinance Institution Plc.	-	-	-	1,039	645	85,720	-	(0)	-	81,500	-	-	-	(6,062)	162,843
77 Thida Srisawad Microfinance Plc.	-	-	-	4	37	-	-	-	-	6,113	-	-	-	(132)	6,021
78 Trop Khnhom Microfinance Plc.	-	-	-	-	-	27,965	-	-	598	6,113	-	-	-	1,711	36,386
79 Vithey Microfinance Plc.	-	-	-	313	40	10,333	-	-	-	18,338	-	-	4,075	(725)	32,375
80 Welcome Finance (Cambodia) Plc.	-	-	-	3,988	3,509	143,020	-	(434)	161	20,375	-	-	-	30,317	200,936
81 Woori Finance Cambodia Plc.	-	-	-	3,859	5,010	381,651	-	478	5,946	52,975	-	-	-	40,199	490,116
82 YCP Microfinance Plc.	-	-	-	7,493	261	-	-	(0)	-	21,598	-	-	-	14,523	43,875
<b>Total MFIs</b>	<b>852</b>	<b>18,138</b>	<b>1,609</b>	<b>268,986</b>	<b>51,691</b>	<b>2,752,438</b>	<b>7,251</b>	<b>39,605</b>	<b>24,717</b>	<b>1,412,337</b>	<b>10,109</b>	<b>2,428</b>	<b>82,289</b>	<b>223,716</b>	<b>4,896,165</b>
<b>TOTAL</b>	<b>47,532</b>	<b>15,356,556</b>	<b>372,496</b>	<b>729,138</b>	<b>321,660</b>	<b>11,818,259</b>	<b>112,076</b>	<b>46,785</b>	<b>199,576</b>	<b>3,473,727</b>	<b>110,296</b>	<b>2,428</b>	<b>1,354,594</b>	<b>1,947,518</b>	<b>35,892,641</b>

**PERCENTAGE DISTRIBUTION OF LIABILITIES AND EQUITY OF INDIVIDUAL MFIs**  
As of December 31, 2019

Table 25

	Customer's deposit						Shareholder's Equity									TOTAL Liabilities and Equity
	Compulsory Saving	Voluntary Saving	Interest Payable	Accountpayable and Others Liabilities	Accrued Expenses and Provision	Loans Payable	Deferred Revenue	Suspense Clearing and interbranch Account	Other Liabilities	Paid up Capital	Premium on Share Capital	Hybrid Capital Investment	Reserves and Appropriations	Retained and Current Profit/Loss		
<b>Microfinance Deposit-Taking Institutions (MDIs)</b>																
1 AMK Plc.	2.7%	39.5%	1.0%	1.0%	0.6%	28.8%	-	0.0%	8.5%	9.2%	1.3%	-	2.8%	4.5%	100.0%	
2 Amret Plc.	-	45.8%	1.0%	2.0%	0.5%	31.8%	1.1%	0.0%	0.1%	2.5%	-	-	10.5%	4.5%	100.0%	
3 Hattha Kaksekar Limited	-	49.1%	1.0%	3.4%	1.0%	27.8%	-	0.0%	0.3%	6.1%	1.6%	-	1.1%	8.5%	100.0%	
4 Kredit Plc.	-	54.7%	1.7%	0.1%	0.7%	28.6%	1.2%	0.0%	0.1%	6.1%	-	-	2.3%	4.4%	100.0%	
5 LOLC (Cambodia) Plc.	-	44.0%	0.9%	2.0%	1.0%	34.7%	0.4%	0.1%	0.1%	5.4%	-	-	7.7%	3.7%	100.0%	
6 Prasac	-	57.6%	1.5%	0.6%	1.0%	23.7%	-	0.0%	0.0%	7.4%	-	-	2.5%	5.6%	100.0%	
7 WB Finance Co., Ltd	-	17.2%	0.4%	1.0%	0.6%	58.1%	1.3%	0.1%	0.0%	15.6%	-	-	-	5.7%	100.0%	
<b>Subtotal</b>	<b>0.2%</b>	<b>49.5%</b>	<b>1.2%</b>	<b>1.5%</b>	<b>0.9%</b>	<b>29.2%</b>	<b>0.3%</b>	<b>0.0%</b>	<b>0.6%</b>	<b>6.7%</b>	<b>0.3%</b>	<b>-</b>	<b>4.1%</b>	<b>5.6%</b>	<b>100.0%</b>	
<b>Non Deposit-Taking Microfinance Institutions (MFIs)</b>																
8 Active People Microfinance Institution Plc.	-	-	-	1.1%	-	68.0%	0.3%	1.7%	-	11.0%	-	-	11.0%	6.9%	100.0%	
9 Amatak Capital Plc.	-	-	-	0.1%	1.5%	45.9%	-	-0.1%	0.2%	36.4%	-	-	-	16.2%	100.0%	
10 ANAKUT Plc.	-	-	-	0.4%	0.1%	74.3%	-	0.0%	0.3%	28.6%	-	-	-	-3.6%	100.0%	
11 Asia Pacific Finance Plc.	-	-	-	0.0%	35.8%	68.8%	-	6.7%	0.9%	380.1%	-	-	-	-392.3%	100.0%	
12 Atom Capital Plc.	-	-	-	0.2%	0.1%	75.1%	0.0%	1.5%	-	44.1%	-	-	-	-20.9%	100.0%	
13 Baitang Microheranhvathok Plc.	-	-	-	0.5%	0.8%	1.5%	-	0.6%	0.0%	92.9%	-	-	-	3.7%	100.0%	
14 Bamboo Finance Plc.	-	-	-	-	-	69.3%	-	-	3.2%	32.5%	-	-	-	-5.0%	100.0%	
15 BAMC Finance Plc.	-	-	-	0.4%	0.1%	24.4%	-	0.1%	-	76.6%	-	-	-	-1.7%	100.0%	
16 Bayon Credit Limited	-	-	-	0.4%	0.6%	-	-	0.0%	0.6%	93.2%	-	-	-	5.2%	100.0%	
17 BNKC (Cambodia) Plc.	-	-	-	0.1%	0.2%	45.1%	0.1%	0.0%	-	56.5%	-	-	-	-2.0%	100.0%	
18 Borribo Plc.	-	-	-	0.2%	1.3%	60.2%	-	-0.1%	0.2%	23.8%	-	-	-	14.4%	100.0%	
19 Cambodia Labor Care Plc.	-	-	-	39.6%	0.5%	30.3%	-	0.0%	0.1%	28.7%	-	-	-	0.8%	100.0%	
20 Camma Microfinance Limited	-	-	-	0.8%	1.9%	59.7%	-	10.0%	-	24.0%	-	-	-	3.6%	100.0%	
21 Century Cambo Development Plc.	-	-	-	-	0.8%	-	-	-	7.4%	123.1%	-	-	-	-31.3%	100.0%	
22 Chailease Royal Finance Plc.	-	-	-	0.8%	3.0%	77.2%	-	0.4%	-	22.9%	-	-	-	-4.3%	100.0%	
23 Chamroeun Plc.	0.1%	0.0%	-	3.9%	-	77.8%	-	0.1%	-	8.6%	0.0%	1.9%	1.9%	5.5%	100.0%	
24 Chourk Chey Finance Plc.	-	-	-	1.2%	0.2%	74.1%	-	0.1%	0.1%	14.5%	-	-	9.7%	0.1%	100.0%	
25 City Microfinance Institution Plc.	-	-	-	0.1%	0.9%	76.4%	-	0.0%	0.3%	18.6%	-	-	-	3.7%	100.0%	
26 CMK Plc.	0.9%	26.1%	2.4%	-0.2%	1.3%	47.3%	0.2%	0.3%	0.2%	20.6%	-	-	-0.6%	1.6%	100.0%	
27 Collective Win (Cambodia) Plc.	-	-	-	0.8%	0.1%	7.0%	-	0.2%	-	86.9%	-	-	-	5.0%	100.0%	
28 Delta Microfinance Plc.	-	-	-	-	-	63.7%	-	2.5%	4.9%	14.5%	-	-	-	14.4%	100.0%	
29 Entean Akpevath Pracheachun (EAP) Plc.	-	-	-	0.2%	0.2%	-	-	-	0.8%	78.6%	-	-	-	20.2%	100.0%	
30 Family Microfinance Plc.	-	-	-	0.0%	0.4%	-	-	-	-	141.8%	-	-	-	-42.2%	100.0%	
31 Farmer Finance Ltd.	-	-	-	0.7%	-	13.2%	-	0.0%	0.1%	96.9%	-	-	-	-10.9%	100.0%	
32 First Finance Plc.	-	-	-	2.0%	0.9%	68.6%	-	3.4%	0.1%	12.6%	3.1%	-	1.1%	8.1%	100.0%	
33 Funan Microfinance Plc.	-	-	-	0.4%	2.0%	68.1%	1.3%	0.1%	0.0%	13.3%	-	-	6.6%	8.2%	100.0%	
34 Futaba Microfinance Plc.	-	-	-	1.0%	2.0%	38.0%	-	-	9.4%	47.1%	-	-	-	2.4%	100.0%	
35 Golden Cash Plc.	0.1%	-	-	2.1%	-	55.1%	-	0.0%	-	35.4%	-	-	-	7.3%	100.0%	
36 Grow Plc.	-	-	-	1.6%	1.6%	45.8%	-	0.1%	0.6%	56.0%	-	-	0.0%	-5.6%	100.0%	
37 Idemitsu Saison Microfinance (Cambodia) Plc.	-	-	-	0.5%	0.4%	67.4%	0.7%	-	-	35.5%	-	-	-	-4.5%	100.0%	
38 Intean Poalroath Rongroeurng Ltd.	-	-	-	0.2%	0.6%	3.9%	-	0.7%	-	39.5%	-	-	-	55.2%	100.0%	
39 JC Finance Plc.	-	-	-	0.2%	0.3%	82.0%	0.5%	0.1%	-	23.3%	-	-	-	-6.4%	100.0%	
40 Jet's Cash Box Finance Plc.	-	-	-	-	0.0%	2.0%	-	3.8%	-	119.6%	-	-	-	-25.3%	100.0%	
41 Khemarak Microfinance Institution Limited	-	-	-	0.6%	1.1%	-	-	-	-	112.0%	-	-	-	-13.7%	100.0%	



**PERCENTAGE DISTRIBUTION OF LIABILITIES AND EQUITY OF INDIVIDUAL MFIs**  
As of December 31, 2019

Table 25

	Customer's deposit						Shareholder's Equity									TOTAL Liabilities and Equity
	Compulsory Saving	Voluntary Saving	Interest Payable	Accountpayable and Others Liabilities	Accrued Expenses and Provision	Loans Payable	Deferred Revenue	Suspense Clearing and interbranch Account	Other Liabilities	Paid up Capital	Premium on Share Capital	Hybrid Capital Investment	Reserves and Appropriations	Retained and Current Profit/Loss		
42 Khmer Capital Microfinance Institution Plc.	-	-	-	0.4%	0.1%	32.7%	-	0.0%	0.2%	81.0%	-	-	-	-14.3%	100.0%	
43 LBP Microfinance Plc.	-	-	-	0.3%	0.4%	67.4%	-	0.4%	-	30.9%	-	-	-	0.7%	100.0%	
44 LED Plc.	-	-	-	15.1%	0.3%	47.9%	-	0.1%	0.8%	33.1%	-	-	-	2.8%	100.0%	
45 LY HOUR Plc.	-	-	-	31.8%	0.7%	51.3%	-	-	0.4%	10.6%	-	-	0.2%	4.9%	100.0%	
46 Maxima Plc.	-	-	-	1.0%	0.6%	61.6%	0.0%	0.8%	0.0%	21.2%	6.4%	-	0.6%	7.8%	100.0%	
47 MIA Financial Plc.	-	-	-	0.5%	0.4%	58.2%	0.1%	0.3%	-	36.1%	-	-	-	4.4%	100.0%	
48 Mohanokor Plc.	-	-	-	0.4%	3.2%	39.6%	0.0%	0.1%	-	42.0%	-	-	-	14.8%	100.0%	
49 Mothers Financial Japan Plc.	-	-	-	1.2%	1.2%	104.8%	-	1.2%	9.6%	65.1%	-	-	-	-83.2%	100.0%	
50 Niron Plc.	-	-	-	0.2%	4.5%	0.0%	0.7%	46.8%	0.0%	32.6%	-	-	0.0%	15.2%	100.0%	
51 NongHyup Finance (Cambodia) Plc.	-	-	-	0.2%	1.4%	73.9%	1.1%	0.3%	-	16.0%	-	0.3%	0.3%	6.6%	100.0%	
52 Oro Financecorp Plc.	-	-	-	11.5%	0.2%	-	-0.5%	-0.5%	0.1%	105.5%	-	-	-	-16.2%	100.0%	
53 PG Development Plc.	-	-	-	1.1%	0.0%	-	-	-	-	119.1%	-	-	-	-20.2%	100.0%	
54 Piphup Thmey Microfinance Plc.	-	-	-	3.3%	3.6%	-	-	-	-	72.7%	-	-	-	20.5%	100.0%	
55 Ponleu Chaktomuk Plc.	-	-	-	0.0%	0.6%	-	-	-	-	106.8%	-	-	-	-7.4%	100.0%	
56 Prasethpheap Finance Plc.	-	-	-	0.3%	1.6%	30.0%	-	-	-	58.7%	1.3%	-	4.1%	4.1%	100.0%	
57 Prime MF Ltd.	-	0.5%	-	-	0.2%	56.9%	-	1.1%	-	29.4%	-	-	-	11.8%	100.0%	
58 Propey Microfinance Plc.	-	-	-	0.0%	0.0%	-	-	-	-	110.5%	-	-	-	-10.6%	100.0%	
59 Queen Finance Plc.	-	-	-	-	0.9%	9.4%	-	21.5%	-	88.7%	-	-	-	-20.5%	100.0%	
60 Rolya Microfinance Institution Plc.	-	-	-	0.4%	1.9%	-	-	0.6%	-	59.2%	-	-	28.1%	9.8%	100.0%	
61 Royal Microfinance Plc.	-	-	-	0.0%	2.1%	10.9%	0.5%	1.6%	-	78.3%	-	-	-	6.5%	100.0%	
62 Sabay Credit Commercial Plc.	-	-	-	0.1%	0.7%	27.0%	-	-0.1%	-	67.6%	-	-	-	4.7%	100.0%	
63 Sachak Microfinance Plc.	-	-	-	-	0.1%	50.3%	-	0.6%	0.0%	43.1%	-	-	-	5.9%	100.0%	
64 Sahaka Plc.	-	-	-	0.2%	0.1%	72.2%	-	0.0%	3.2%	44.6%	-	-	-	-20.3%	100.0%	
65 Sahakrinpheap Microfinance Plc.	-	-	-	48.2%	5.6%	19.3%	-	0.1%	0.2%	138.4%	-	-	-	-111.8%	100.0%	
66 Samaky Microfinance Institution Plc.	-	-	-	0.1%	0.4%	-	-	2.5%	-	118.9%	-	-	-	-21.9%	100.0%	
67 Sambat Finance Plc.	-	-	-	12.1%	0.8%	64.5%	-	0.0%	0.1%	35.2%	-	-	-	-12.8%	100.0%	
68 Samporn Samakum Sahakreas Thuntoch neung matjur	-	-	-	1.3%	0.2%	21.8%	-0.1%	0.3%	-	64.4%	-	-	-	12.1%	100.0%	
69 Samrithisak Microfinance Limited	-	-	-	1.6%	1.3%	37.3%	-	-	-	48.6%	-	-	-	11.2%	100.0%	
70 Seilanithih Limited	0.5%	-	-	3.1%	0.7%	35.3%	-	0.0%	3.9%	44.7%	-	-	15.8%	-4.0%	100.0%	
71 Serey Oudom Microfinance Plc.	-	-	-	0.1%	0.8%	68.1%	0.0%	-1.9%	-	21.2%	-	-	-	11.6%	100.0%	
72 Sixty Six Finance Plc.	-	-	-	-	-	6.4%	-	-	0.0%	98.4%	-	-	-	-4.9%	100.0%	
73 Sonatra Plc.	-	-	-	0.6%	0.4%	63.6%	0.3%	0.0%	-	32.2%	-	-	-	2.9%	100.0%	
74 Sunny Microfinance Plc.	-	-	-	3.7%	1.4%	-	-	0.0%	0.3%	109.8%	-	-	0.1%	-15.4%	100.0%	
75 T&Go Finance Plc.	-	-	-	-0.8%	0.5%	110.9%	-	0.7%	0.8%	66.4%	-	-	-	-78.5%	100.0%	
77 TBB (Cambodia) Microfinance Institution Plc.	-	-	-	0.6%	0.4%	52.6%	-	0.0%	-	50.0%	-	-	-	-3.7%	100.0%	
78 Thida Srisawad Microfinance Plc.	-	-	-	0.1%	0.6%	-	-	-	-	101.5%	-	-	-	-2.2%	100.0%	
79 Trop Khnhom Microfinance Plc.	-	-	-	-	-	76.9%	-	-	1.6%	16.8%	-	-	-	4.7%	100.0%	
80 Vithey Microfinance Plc.	-	-	-	1.0%	0.1%	31.9%	-	-	-	56.6%	-	-	12.6%	-2.2%	100.0%	
81 Welcome Finance (Cambodia) Plc.	-	-	-	2.0%	1.7%	71.2%	-	-0.2%	0.1%	10.1%	-	-	-	15.1%	100.0%	
82 Woori Finance Cambodia Plc.	-	-	-	0.8%	1.0%	77.9%	-	0.1%	1.2%	10.8%	-	-	-	8.2%	100.0%	
83 YCP Microfinance Plc.	-	-	-	17.1%	0.6%	-	-	0.0%	-	49.2%	-	-	-	33.1%	100.0%	
<b>Subtotal</b>	<b>0.0%</b>	<b>0.4%</b>	<b>0.0%</b>	<b>5.5%</b>	<b>1.1%</b>	<b>56.2%</b>	<b>0.1%</b>	<b>0.8%</b>	<b>0.5%</b>	<b>28.8%</b>	<b>0.2%</b>	<b>0.0%</b>	<b>1.7%</b>	<b>4.6%</b>	<b>100.0%</b>	
<b>Total</b>	<b>0.1%</b>	<b>42.8%</b>	<b>1.0%</b>	<b>2.0%</b>	<b>0.9%</b>	<b>32.9%</b>	<b>0.3%</b>	<b>0.1%</b>	<b>0.6%</b>	<b>9.7%</b>	<b>0.3%</b>	<b>0.0%</b>	<b>3.8%</b>	<b>5.4%</b>	<b>100.0%</b>	

**PROFIT AND LOSS STATEMENT**

**As of December 31, 2019**

Table 26 1 USD = 4,075 KHR (millions of KHR)

	Interest income	Interest Expenses	Net Interest Income	Non-interest income	Operation income	Operating Expense	Net Provision	Profit from operation	Grant Income	Profit before Taxes	Tax on profit	Net Profit & Loss for 12 months
	1	2	3=1-2	4	5=3+4	6	7	8=5-6-7	9	10=8+9	11	12=10-11
<b>Microfinance Deposit-Taking Institutions (MDIs)</b>												
1 AMK Plc.	203,734	82,492	121,242	53,188	174,430	130,399	4,510	39,521	832	40,353	8,702	<b>31,651</b>
2 Amret Plc.	545,732	219,742	325,990	52,343	378,333	204,914	9,646	163,773	-	163,773	37,323	<b>126,450</b>
3 Hattha Kaksekar Limited	552,828	234,865	317,962	48,555	366,517	197,130	20,694	148,693	-	148,693	30,922	<b>117,771</b>
4 Kredit Plc.	168,563	72,915	95,648	17,599	113,247	86,200	3,570	23,477	729	24,206	5,121	<b>19,085</b>
5 LOLC (Cambodia) Plc.	437,292	206,032	231,260	97,400	328,661	141,975	17,500	169,185	-	169,185	17,266	<b>151,919</b>
6 Prasac	1,482,099	666,402	815,697	60,372	876,069	322,944	39,529	513,597	-	513,597	102,931	<b>410,665</b>
7 WB Finance Co., Ltd	185,065	47,405	137,660	24,143	161,802	91,196	4,503	66,103	708	66,811	13,604	<b>53,207</b>
<b>Subtotal</b>	<b>3,575,313</b>	<b>1,529,853</b>	<b>2,045,460</b>	<b>353,599</b>	<b>2,399,059</b>	<b>1,174,758</b>	<b>99,953</b>	<b>1,124,349</b>	<b>2,269</b>	<b>1,126,618</b>	<b>215,869</b>	<b>910,749</b>
<b>Non Deposit-Taking Microfinance Institutions (MFIs)</b>												
8 Active People Microfinance Institution Plc.	66,781	10,237	56,545	3,414	59,959	23,823	16,597	19,539	-	19,539	-	<b>19,539</b>
9 Amatak Capital Plc.	2,739	634	2,105	777	2,881	1,966	(4)	919	-	919	140	<b>780</b>
10 ANAKUT Plc.	3,271	1,146	2,125	461	2,585	2,345	302	(61)	-	(61)	37	<b>(98)</b>
11 Asia Pacific Finance Plc.	212	-	212	158	371	1,896	(1)	(1,524)	-	(1,524)	-	<b>(1,524)</b>
12 Atom Capital Plc.	3,321	1,262	2,058	(4)	2,054	4,044	500	(2,489)	-	(2,489)	3	<b>(2,492)</b>
13 Baitang Microheranhvathok Plc.	1,651	20	1,631	505	2,135	1,582	11	542	-	542	78	<b>464</b>
14 Bamboo Finance Plc.	5,858	1,713	4,145	-	4,145	2,757	149	1,239	-	1,239	-	<b>1,239</b>
15 BAMC Finance Plc.	1,527	141	1,386	712	2,098	1,883	179	35	-	35	23	<b>12</b>
16 Bayon Credit Limited	1,386	5	1,382	137	1,519	1,949	(60)	(370)	-	(370)	16	<b>(386)</b>
17 BNKC (Cambodia) Plc.	11,823	1,618	10,205	1,557	11,762	8,867	614	2,281	-	2,281	138	<b>2,143</b>
18 Borribo Plc.	4,409	941	3,469	1,022	4,491	2,733	235	1,522	-	1,522	-	<b>1,522</b>
19 Cambodia Labor Care Plc.	2,642	989	1,652	368	2,020	818	161	1,041	-	1,041	251	<b>791</b>
20 Camma Microfinance Limited	7,684	2,337	5,347	841	6,188	4,032	184	1,972	-	1,972	394	<b>1,578</b>
21 Century Cambo Development Plc.	20	-	20	0	20	602	-	(581)	-	(581)	-	<b>(581)</b>
22 Chailease Royal Finance Plc.	7,917	1,884	6,033	3,390	9,423	5,780	2,754	888	-	888	318	<b>571</b>
23 Chamroeun Plc.	13,298	5,030	8,269	8,611	16,880	11,066	966	4,847	399	5,246	982	<b>4,264</b>
24 Chourk Chey Finance Plc.	11,534	3,847	7,686	2,956	10,643	7,620	383	2,640	-	2,640	145	<b>2,495</b>
25 City Microfinance Institution Plc.	4,862	1,549	3,313	531	3,844	4,198	149	(503)	-	(503)	-	<b>(503)</b>
26 CMK Plc.	7,749	1,834	5,915	2,034	7,949	7,132	4	813	-	813	105	<b>708</b>
27 Collective Win (Cambodia) Plc.	551	-	551	(0)	550	499	133	(82)	-	(82)	6	<b>(87)</b>
28 Delta Microfinance Plc.	11,135	(1,341)	12,476	5,075	17,551	15,600	610	1,342	-	1,342	-	<b>1,342</b>
29 Entean Akpevath Pracheachun (EAP) Plc.	615	-	615	90	704	1,044	19	(359)	-	(359)	7	<b>(366)</b>
30 Family Microfinance Plc.	233	-	233	64	297	1,485	-	(1,188)	-	(1,188)	3	<b>(1,191)</b>
31 Farmer Finance Ltd.	570	3	567	250	818	797	11	10	-	10	2	<b>7</b>
32 First Finance Plc.	13,731	6,526	7,206	1,242	8,448	7,761	12	675	-	675	223	<b>452</b>
33 Funan Microfinance Plc.	35,758	12,680	23,078	15,032	38,110	21,154	1,368	15,588	-	15,588	3,180	<b>12,408</b>
34 Futaba Microfinance Plc.	7,071	366	6,705	518	7,224	4,739	121	2,363	-	2,363	875	<b>1,488</b>
35 Golden Cash Plc.	2,374	619	1,755	2,572	4,327	2,986	130	1,210	-	1,210	16	<b>1,194</b>
36 Grow Plc.	1,344	231	1,114	197	1,310	1,001	131	178	-	178	67	<b>111</b>
37 Idemitsu Saison Microfinance (Cambodia) Plc.	9,897	2,077	7,820	209	8,029	5,103	1,656	1,270	-	1,270	101	<b>1,169</b>
38 Intean Poalroath Rongroeurng Ltd.	4,127	193	3,934	1,629	5,563	3,685	420	1,458	-	1,458	182	<b>1,276</b>
39 JC Finance Plc.	4,508	1,438	3,070	1,055	4,125	3,691	230	205	-	205	56	<b>149</b>
40 Jet's Cash Box Finance Plc.	43	-	43	(4)	39	281	23	(265)	-	(265)	-	<b>(265)</b>
41 Khemarak Microfinance Institution Limited	(90)	-	(90)	-	(90)	315	(109)	(296)	-	(296)	-	<b>(296)</b>

**PROFIT AND LOSS STATEMENT**

**As of December 31, 2019**

Table 26 1 USD = 4,075 KHR (millions of KHR)

	Interest income	Interest Expenses	Net Interest Income	Non-interest income	Operation income	Operating Expense	Net Provision	Profit from operation	Grant Income	Profit before Taxes	Tax on profit	Net Profit & Loss for 12 months
	1	2	3=1-2	4	5=3+4	6	7	8=5-6-7	9	10=8+9	11	12=10-11
42 Khmer Capital Microfinance Institution Plc.	1,532	211	1,321	207	1,528	3,061	220	(1,753)	-	(1,753)	17	(1,770)
43 LBP Microfinance Plc.	4,778	1,750	3,028	1,118	4,146	2,614	391	1,140	-	1,140	-	1,140
44 LED Plc.	2,278	79	2,199	512	2,711	1,501	34	1,177	-	1,177	122	1,055
45 LY HOUR Plc.	58,658	23,329	35,330	8,292	43,622	30,394	1,236	11,992	-	11,992	2,398	9,593
46 Maxima Plc.	14,325	4,806	9,519	829	10,348	8,268	171	1,909	92	2,000	461	1,540
47 MIA Financial Plc.	3,843	935	2,908	328	3,236	2,082	151	1,004	-	1,004	-	1,004
48 Mohanokor Plc.	36,071	6,832	29,239	31,648	60,887	34,301	1,241	25,344	-	25,344	6,058	19,285
49 Mothers Financial Japan Plc.	2,296	334	1,963	106	2,069	2,842	8,891	(9,664)	-	(9,664)	24	(9,688)
50 Niron Plc.	1,799	-	1,799	6,216	8,015	7,560	(12)	467	-	467	100	367
51 NongHyup Finance (Cambodia) Plc.	17,909	2,947	14,962	4,978	19,940	13,631	484	5,825	123	5,948	1,427	4,521
52 Oro Financecorp Plc.	1,152	-	1,152	1,499	2,650	1,093	(365)	1,922	-	1,922	-	1,922
53 PG Development Plc.	193	-	193	14	207	676	6	(475)	-	(475)	-	(475)
54 Piphup Thmey Microfinance Plc.	14,205	55	14,150	1,038	15,187	17,122	2,560	(4,494)	-	(4,494)	1,654	(6,149)
55 Ponleu Chaktomuk Plc.	94	-	94	13	106	218	-	(112)	-	(112)	5	(116)
56 Prasethpheap Finance Plc.	2,983	560	2,422	681	3,104	2,926	60	118	-	118	(64)	182
57 Prime MF Ltd.	8,474	3,582	4,892	4,777	9,669	5,689	315	3,664	-	3,664	-	3,664
58 Propey Microfinance Plc.	274	-	274	82	355	691	42	(378)	-	(378)	-	(378)
59 Queen Finance Plc.	1,155	-	1,155	(1)	1,154	1,193	(797)	758	-	758	12	747
60 Rolya Microfinance Institution Plc.	1,096	1	1,095	240	1,334	291	6	1,037	-	1,037	16	1,021
61 Royal Microfinance Plc.	2,862	98	2,764	981	3,745	2,477	(1,724)	2,992	-	2,992	419	2,573
62 Sabay Credit Commercial Plc.	2,426	147	2,279	52	2,331	565	179	1,587	-	1,587	167	1,419
63 Sachak Microfinance Plc.	1,326	701	625	633	1,258	1,203	385	(330)	-	(330)	11	(342)
64 Sahaka Plc.	2,792	1,566	1,226	370	1,596	2,838	1,213	(2,456)	-	(2,456)	31	(2,487)
65 Sahakrinpheap Microfinance Plc.	795	108	687	1,038	1,725	2,564	61	(899)	-	(899)	19	(918)
66 Samaky Microfinance Institution Plc.	457	-	457	49	506	745	(31)	(209)	-	(209)	5	(214)
67 Sambat Finance Plc.	5,394	1,982	3,412	2,742	6,154	5,063	87	1,004	-	1,004	82	922
68 Samporn Samakum Sahakreas Thuntoch neung matjum Kampuchea Plc.	1,884	280	1,604	447	2,051	1,256	(19)	814	-	814	175	640
69 Samrithisak Microfinance Limited	16,647	2,687	13,960	2,033	15,993	10,693	320	4,980	-	4,980	1,075	3,905
70 Seilanithih Limited	3,189	796	2,393	908	3,301	3,227	134	(60)	48	(12)	44	(56)
71 Serey Oudom Microfinance Plc.	5,146	1,345	3,801	244	4,045	2,807	70	1,169	-	1,169	259	910
72 Sixty Six Finance Plc.	3	-	3	0	3	611	-	(607)	-	(607)	-	(607)
73 Sonatra Plc.	6,936	3,097	3,839	767	4,607	4,531	-	75	-	75	-	75
74 Sunny Microfinance Plc.	1,200	-	1,200	130	1,330	3,261	415	(2,346)	-	(2,346)	14	(2,360)
75 T&Go Finance Plc.	2,049	840	1,209	601	1,810	3,599	2,254	(4,043)	-	(4,043)	27	(4,069)
76 TBB (Cambodia) Microfinance Institution Plc.	11,864	3,596	8,268	811	9,079	7,411	1,430	238	-	238	-	238
77 Thida Srisawad Microfinance Plc.	64	-	64	0	64	88	-	(24)	-	(24)	1	(25)
78 Trop Khnhom Microfinance Plc.	5,978	2,751	3,228	1,930	5,158	4,251	(47)	954	-	954	214	740
79 Vithey Microfinance Plc.	4,553	894	3,659	2,229	5,887	5,666	101	120	-	120	24	96
80 Welcome Finance (Cambodia) Plc.	24,298	9,050	15,247	9,989	25,236	12,221	(658)	13,673	-	13,673	2,491	11,182
81 Woori Finance Cambodia Plc.	54,692	12,782	41,910	(208)	41,702	18,194	438	23,070	-	23,070	4,379	18,691
82 YCP Microfinance Plc.	4,203	-	4,203	3,388	7,591	3,579	140	3,872	-	3,872	1,064	2,808
<b>Subtotal</b>	<b>582,419</b>	<b>146,115</b>	<b>436,304</b>	<b>147,110</b>	<b>583,414</b>	<b>398,237</b>	<b>47,261</b>	<b>137,916</b>	<b>661</b>	<b>138,576</b>	<b>30,078</b>	<b>108,498</b>
<b>Total</b>	<b>4,157,732</b>	<b>1,675,968</b>	<b>2,481,764</b>	<b>500,709</b>	<b>2,982,473</b>	<b>1,572,994</b>	<b>147,214</b>	<b>1,262,265</b>	<b>2,930</b>	<b>1,265,194</b>	<b>245,947</b>	<b>1,019,247</b>

**NET PROFIT**  
**As of December 31, 2019**

Table 27

1 USD = 4,075 KHR

(millions of KHR)

	<b>2019</b>				
	Net profit	Total Assets	As percentage of Assets	Loans	As percentage of Loans
<b>Microfinance Deposit-Taking Institutions (MDIs)</b>					
1 AMK Plc.	31,651	1,727,311	1.8%	1,331,860	2.4%
2 Amret Plc.	126,450	4,717,650	2.7%	3,994,109	3.2%
3 Hattha Kaksekar Limited	117,771	4,971,699	2.4%	4,282,535	2.8%
4 Kredit Plc.	19,085	1,231,313	1.5%	1,069,590	1.8%
5 LOLC (Cambodia) Plc.	151,919	4,158,267	3.7%	3,172,622	4.8%
6 Prasac	410,665	12,654,122	3.2%	10,192,782	4.0%
7 WB Finance Co., Ltd	53,207	1,536,113	3.5%	1,369,465	3.9%
<b>Subtotal</b>	<b>910,749</b>	<b>30,996,475</b>	<b>2.9%</b>	<b>25,412,962</b>	<b>3.6%</b>
<b>Non Deposit-Taking Microfinance Institutions (MFIs)</b>					
8 Active People Microfinance Institution Plc.	19,539	371,431	5.3%	268,311	7.3%
9 Amatak Capital Plc.	780	16,815	4.6%	16,005	4.9%
10 ANAKUT Plc.	(98)	21,396	-0.5%	20,651	-0.5%
11 Asia Pacific Finance Plc.	(1,524)	3,217	-47.4%	1,776	-85.8%
12 Atom Capital Plc.	(2,492)	34,473	-7.2%	28,185	-8.8%
13 Baitang Microheranhvathok Plc.	464	13,164	3.5%	9,663	4.8%
14 Bamboo Finance Plc.	1,239	31,318	4.0%	28,598	4.3%
15 BAMC Finance Plc.	12	18,631	0.1%	15,294	0.1%
16 Bayon Credit Limited	(386)	13,120	-2.9%	8,812	-4.4%
17 BNKC (Cambodia) Plc.	2,143	108,223	2.0%	91,448	2.3%
18 Borribo Plc.	1,522	30,777	4.9%	26,881	5.7%
19 Cambodia Labor Care Plc.	791	42,584	1.9%	26,729	3.0%
20 Camma Microfinance Limited	1,578	61,105	2.6%	53,602	2.9%
21 Century Cambo Development Plc.	(581)	4,965	-11.7%	196	-296.0%
22 Chailease Royal Finance Plc.	571	116,083	0.5%	106,957	0.5%
23 Chamroeun Plc.	4,264	105,341	4.0%	86,076	5.0%
24 Chourk Chey Finance Plc.	2,495	98,478	2.5%	87,407	2.9%
25 City Microfinance Institution Plc.	(503)	43,857	-1.1%	27,393	-1.8%
26 CMK Plc.	708	68,076	1.0%	43,395	1.6%
27 Collective Win (Cambodia) Plc.	(87)	7,031	-1.2%	6,414	-1.4%
28 Delta Microfinance Plc.	1,342	70,121	1.9%	62,166	2.2%
29 Entean Akpevath Pracheachun (EAP) Plc.	(366)	19,440	-1.9%	4,627	-7.9%
30 Family Microfinance Plc.	(1,191)	4,311	-27.6%	3,120	-38.2%
31 Farmer Finance Ltd.	7	6,189	0.1%	5,593	0.1%
32 First Finance Plc.	452	116,265	0.4%	101,113	0.4%
33 Funan Microfinance Plc.	12,408	244,259	5.1%	230,406	5.4%
34 Futaba Microfinance Plc.	1,488	60,582	2.5%	54,793	2.7%
35 Golden Cash Plc.	1,194	17,250	6.9%	15,887	7.5%
36 Grow Plc.	111	10,923	1.0%	9,470	1.2%
37 Idemitsu Saison Microfinance (Cambodia) Plc.	1,169	114,865	1.0%	109,503	1.1%
38 Intean Poalroath Rongroeurng Ltd.	1,276	31,886	4.0%	23,748	5.4%
39 JC Finance Plc.	149	34,979	0.4%	30,757	0.5%
40 Jet's Cash Box Finance Plc.	(265)	5,111	-5.2%	2,390	-11.1%
41 Khemarak Microfinance Institution Limited	(296)	9,096	-3.3%	-	0.0%

**NET PROFIT**  
**As of December 31, 2019**

Table 27

1 USD = 4,075 KHR

(millions of KHR)

	<b>2019</b>				
	Net profit	Total Assets	As percentage of Assets	Loans	As percentage of Loans
42 Khmer Capital Microfinance Institution Plc.	(1,770)	35,237	-5.0%	27,710	-6.4%
43 LBP Microfinance Plc.	1,140	32,982	3.5%	30,915	3.7%
44 LED Plc.	1,055	18,478	5.7%	18,016	5.9%
45 LY HOUR Plc.	9,593	613,283	1.6%	400,227	2.4%
46 Maxima Plc.	1,540	97,877	1.6%	87,305	1.8%
47 MIA Financial Plc.	1,004	28,235	3.6%	25,749	3.9%
48 Mohanokor Plc.	19,285	291,081	6.6%	235,311	8.2%
49 Mothers Financial Japan Plc.	(9,688)	21,913	-44.2%	26,474	-36.6%
50 Niron Plc.	367	32,010	1.1%	6,803	5.4%
51 NongHyup Finance (Cambodia) Plc.	4,521	127,082	3.6%	122,281	3.7%
52 Oro Financecorp Plc.	1,922	27,041	7.1%	8,939	21.5%
53 PG Development Plc.	(475)	6,844	-6.9%	2,219	-21.4%
54 Piphup Thmey Microfinance Plc.	(6,149)	54,932	-11.2%	30,725	-20.0%
55 Ponleu Chaktomuk Plc.	(116)	5,722	-2.0%	51	-229.5%
56 Prasethpheap Finance Plc.	182	20,252	0.9%	17,227	1.1%
57 Prime MF Ltd.	3,664	69,302	5.3%	56,952	6.4%
58 Propay Microfinance Plc.	(378)	5,530	-6.8%	3,607	-10.5%
59 Queen Finance Plc.	747	7,671	9.7%	6,617	11.3%
60 Rolya Microfinance Institution Plc.	1,021	10,323	9.9%	9,790	10.4%
61 Royal Microfinance Plc.	2,573	20,826	12.4%	16,669	15.4%
62 Sabay Credit Commercial Plc.	1,419	30,143	4.7%	26,298	5.4%
63 Sachak Microfinance Plc.	(342)	14,187	-2.4%	8,152	-4.2%
64 Sahaka Plc.	(2,487)	21,014	-11.8%	19,374	-12.8%
65 Sahakrinpheap Microfinance Plc.	(918)	7,225	-12.7%	6,437	-14.3%
66 Samaky Microfinance Institution Plc.	(214)	6,853	-3.1%	3,623	-5.9%
67 Sambat Finance Plc.	922	37,970	2.4%	34,550	2.7%
68 Samporn Samakum Sahakreas Thuntoch neung matum Kampuchea Plc.	640	13,288	4.8%	12,471	5.1%
69 Samrithisak Microfinance Limited	3,905	125,852	3.1%	115,597	3.4%
70 Seilanithih Limited	(56)	19,142	-0.3%	18,498	-0.3%
71 Serey Oudom Microfinance Plc.	910	38,461	2.4%	37,288	2.4%
72 Sixty Six Finance Plc.	(607)	12,419	-4.9%	-	-
73 Sonatra Plc.	75	69,520	0.1%	49,040	0.2%
74 Sunny Microfinance Plc.	(2,360)	36,358	-6.5%	13,126	-18.0%
75 T&Go Finance Plc.	(4,069)	9,201	-44.2%	12,143	-33.5%
76 TBB (Cambodia) Microfinance Institution Plc.	238	162,843	0.1%	150,691	0.2%
77 Thida Srisawad Microfinance Plc.	(25)	6,021	-0.4%	4,515	-0.6%
78 Trop Khnhom Microfinance Plc.	740	36,386	2.0%	34,349	2.2%
79 Vithey Microfinance Plc.	96	32,375	0.3%	28,703	0.3%
80 Welcome Finance (Cambodia) Plc.	11,182	200,936	5.6%	175,453	6.4%
81 Woori Finance Cambodia Plc.	18,691	490,116	3.8%	430,298	4.3%
82 YCP Microfinance Plc.	2,808	43,875	6.4%	22,967	12.2%
<b>Subtotal</b>	<b>108,498</b>	<b>4,896,165</b>	<b>2.2%</b>	<b>3,944,523</b>	<b>2.8%</b>
<b>Total</b>	<b>1,019,247</b>	<b>35,892,641</b>	<b>2.8%</b>	<b>29,357,486</b>	<b>3.5%</b>

## COMPARISON OF TOTAL DEPOSITS

Table 28

(millions of KHR)

	Total Deposits				Growth Rate (%) 2019 over 2018	
	2019		2018			
	1 USD/KHR = <b>Amount</b>	4,075 <b>Share</b>	1 USD/KHR = <b>Amount</b>	4,018 <b>Share</b>		
<b>Microfinance Deposit-Taking Institutions (MDIs)</b>						
1	AMK Plc.	728,945	4.7%	638,165	5.7%	12.6%
2	Amret Plc.	2,160,861	14.0%	1,824,050	16.2%	16.8%
3	Hattha Kaksekar Limited	2,442,155	15.9%	1,929,066	17.1%	24.8%
4	Kredit Plc.	673,480	4.4%	527,189	4.7%	26.0%
5	LOLC (Cambodia) Plc.	1,827,667	11.9%	935,084	8.3%	92.7%
6	Prasac	7,288,272	47.4%	5,188,360	46.0%	38.5%
7	WB Finance Co., Ltd	263,719	1.7%	242,115	2.1%	7.4%
	<b>Total</b>	<b><u>15,385,098</u></b>	<b><u>100.0%</u></b>	<b><u>11,284,029</u></b>	<b><u>100.0%</u></b>	<b><u>34.4%</u></b>

**TOTAL DEPOSITS CLASSIFIED BY TYPE OF ACCOUNTS**

**As of December 31, 2019**

Table 29

1 USD = 4,075 KHR

(millions of KHR)

	2019					Interest payable	TOTAL DEPOSITS
	Compusary Saving	Voluntary Saving			Other deposits		
		Saving deposits	Demand deposits	Term deposits			
<b>Microfinance Deposit-Taking Institutions (MDIs)</b>							
1 AMK Plc.	46,680	226,283	-	455,982	-	17,906	<b>746,851</b>
2 Amret Plc.	-	646,103	-	1,514,757	-	46,419	<b>2,207,279</b>
3 Hattha Kaksekar Limited	-	587,464	-	1,854,691	-	49,161	<b>2,491,316</b>
4 Kredit Plc.	-	78,310	-	586,614	8,556	21,350	<b>694,831</b>
5 LOLC (Cambodia) Plc.	-	166,049	-	1,661,618	-	37,304	<b>1,864,970</b>
6 Prasac	-	421,827	-	6,866,445	-	192,420	<b>7,480,692</b>
7 WB Finance Co., Ltd	-	54,564	-	209,154	-	6,327	<b>270,046</b>
<b>Total</b>	<b>46,680</b>	<b>2,180,601</b>	<b>-</b>	<b>13,149,261</b>	<b>8,556</b>	<b>370,887</b>	<b>15,755,985</b>
<b>As Percentage of Total Deposits</b>	<b>0.3%</b>	<b>13.8%</b>	<b>-</b>	<b>83.5%</b>	<b>0.1%</b>	<b>2.4%</b>	<b>100.0%</b>

## LOANS AND NON-PERFORMING LOANS (NPLS)

Table 30

(millions of KHR)

	2019			2018		
	1 USD/KHR = 4,075			1 USD/KHR = 4,018		
	NPLs	Loans	NPLs Ratio	NPLs	Loans	NPLs Ratio
<b>Microfinance Deposit-Taking Institutions (MDIs)</b>						
1 AMK Plc.	14,703	1,331,860	1.1%	16,991	1,016,447	1.7%
2 Amret Plc.	5,273	3,994,109	0.1%	7,753	3,171,811	0.2%
3 Hattha Kaksekar Limited	12,929	4,282,535	0.3%	20,345	3,042,939	0.7%
4 Kredit Plc.	9,642	1,069,590	0.9%	9,028	891,765	1.0%
5 LOLC (Cambodia) Plc.	15,916	3,172,622	0.5%	16,178	1,958,756	0.8%
6 Prasac	31,698	10,192,782	0.3%	50,148	7,883,354	0.6%
7 WB Finance Co., Ltd	3,916	1,369,465	0.3%	6,063	878,055	0.7%
<b>Subtotal</b>	<b>94,077</b>	<b>25,412,962</b>	<b>0.4%</b>	<b>126,508</b>	<b>18,843,128</b>	<b>0.7%</b>
<b>Non Deposit-Taking Microfinance Institutions (MFIs)</b>						
8 Active People Microfinance Institution Plc.	23,448	268,311	8.7%	19,540	162,265	12.0%
9 Amatak Capital Plc.	239	16,005	1.5%	307	13,725	2.2%
10 ANAKUT Plc.	602	20,651	2.9%	58	17,268	0.3%
11 Asia Pacific Finance Plc.	91	1,776	5.1%	146	1,070	13.7%
12 Atom Capital Plc.	33	28,185	0.1%	10,461	37,018	28.3%
13 Baitang Microheranhvathok Plc.	38	9,663	0.4%	502	9,048	5.5%
14 Bamboo Finance Plc.	1,079	28,598	3.8%	1,241	17,514	7.1%
15 BAMC Finance Plc.	204	15,294	1.3%	270	5,815	4.7%
16 Bayon Credit Limited	275	8,812	3.1%	373	8,157	4.6%
17 BNKC (Cambodia) Plc.	415	91,448	0.5%	206	47,750	0.4%
18 Borribo Plc.	708	26,881	2.6%	302	22,323	1.4%
19 Cambodia Labor Care Plc.	122	26,729	0.5%	79	14,207	0.6%
20 Camma Microfinance Limited	1	53,602	0.0%	812	41,525	2.0%
21 Century Cambo Development Plc.	-	196	-	-	37	-
22 Chailease Royal Finance Plc.	2,679	106,957	2.5%	48	213	22.4%
23 Chamroeun Plc.	668	86,076	0.8%	889	56,064	1.6%
24 Chourk Chey Finance Plc.	229	87,407	0.3%	287	52,970	0.5%
25 City Microfinance Institution Plc.	5,088	27,393	18.6%	4,382	32,715	13.4%
26 CMK Plc.	2,879	43,395	6.6%	865	54,520	1.6%
27 Collective Win (Cambodia) Plc.	-	6,414	-	-	7,203	-
28 Delta Microfinance Plc.	4,271	62,166	6.9%	4,133	59,429	7.0%
29 Entean Akpevath Pracheachun (EAP) Plc.	1,519	4,627	32.8%	1,582	6,010	26.3%
30 Family Microfinance Plc.	-	3,120	-	-	-	-
31 Farmer Finance Ltd.	-	5,593	-	12	2,028	0.6%
32 First Finance Plc.	2,197	101,113	2.2%	2,101	81,573	2.6%
33 Funan Microfinance Plc.	2,682	230,406	1.2%	2,248	188,722	1.2%
34 Futaba Microfinance Plc.	251	54,793	0.5%	-	51,450	-
35 Golden Cash Plc.	171	15,887	1.1%	74	9,704	0.8%
36 Grow Plc.	318	9,470	3.4%	177	5,883	3.0%
37 Idemitsu Saison Microfinance (Cambodia) Plc.	12,195	109,503	11.1%	13,731	75,948	18.1%
38 Intean Poalroath Rongroeurng Ltd.	871	23,748	3.7%	2,491	26,864	9.3%
39 JC Finance Plc.	577	30,757	1.9%	46	23,825	0.2%
40 Jet's Cash Box Finance Plc.	-	2,390	-	-	68	-
41 Khemarak Microfinance Institution Limited	-	-	-	260	290	89.7%



## LOANS AND NON-PERFORMING LOANS (NPLS)

Table 30

(millions of KHR)

	2019			2018		
	1 USD/KHR = 4,075			1 USD/KHR = 4,018		
	NPLs	Loans	NPLs Ratio	NPLs	Loans	NPLs Ratio
42 Khmer Capital Microfinance Institution Plc.	76	27,710	0.3%	30	10,027	0.3%
43 LBP Microfinance Plc.	1,174	30,915	3.8%	540	23,084	2.3%
44 LED Plc.	105	18,016	0.6%	128	13,074	1.0%
45 LY HOUR Plc.	1,586	400,227	0.4%	298	308,625	0.1%
46 Maxima Plc.	499	87,305	0.6%	378	74,418	0.5%
47 MIA Financial Plc.	482	25,749	1.9%	-	21,350	-
48 Mohanokor Plc.	4,077	235,311	1.7%	3,390	166,212	2.0%
49 Mothers Financial Japan Plc.	13,137	26,474	49.6%	10,034	23,592	42.5%
50 Niron Plc.	42	6,803	0.6%	183	6,865	2.7%
51 NongHyup Finance (Cambodia) Plc.	1,174	122,281	1.0%	1,161	70,632	1.6%
52 Oro Financecorp Plc.	656	8,939	7.3%	12,265	20,622	59.5%
53 PG Development Plc.	-	2,219	-	-	1,548	-
54 Piphup Thmey Microfinance Plc.	11,955	30,725	38.9%	22,449	79,366	28.3%
55 Ponleu Chaktomuk Plc.	-	51	-	-	56	-
56 Prasethpheap Finance Plc.	204	17,227	1.2%	346	16,802	2.1%
57 Prime MF Ltd.	905	56,952	1.6%	418	51,767	0.8%
58 Propey Microfinance Plc.	-	3,607	-	-	-	-
59 Queen Finance Plc.	1,371	6,617	20.7%	2,185	3,643	60.0%
60 Rolya Microfinance Institution Plc.	62	9,790	0.01	-	2,659	-
61 Royal Microfinance Plc.	1,324	16,669	7.9%	2,414	14,664	16.5%
62 Sabay Credit Commercial Plc.	451	26,298	1.7%	541	13,613	4.0%
63 Sachak Microfinance Plc.	228	8,152	2.8%	68	7,528	0.9%
64 Sahaka Plc.	5,780	19,374	29.8%	3,481	22,589	15.4%
65 Sahakrinpheap Microfinance Plc.	89	6,437	1.4%	245	2,538	9.7%
66 Samaky Microfinance Institution Plc.	432	3,623	11.9%	308	2,559	12.0%
67 Sambat Finance Plc.	323	34,550	0.9%	328	23,408	1.4%
68 Samporn Samakum Sahakreas Thuntoch neung matjum K	532	12,471	4.3%	567	9,700	5.8%
69 Samrithisak Microfinance Limited	325	115,597	0.3%	458	93,550	0.5%
70 Seilanithih Limited	802	18,498	4.3%	877	17,816	4.9%
71 Serey Oudom Microfinance Plc.	20	37,288	0.1%	-	30,489	-
72 Sixty Six Finance Plc.	-	-	-	-	-	-
73 Sonatra Plc.	-	49,040	-	-	50,839	-
74 Sunny Microfinance Plc.	22	13,126	0.2%	487	897	54.3%
75 T&Go Finance Plc.	8,298	12,143	68.3%	5,157	7,806	66.1%
76 TBB (Cambodia) Microfinance Institution Plc.	6,051	150,691	4.0%	8,403	118,690	7.1%
77 Thida Srisawad Microfinance Plc.	-	4,515	-	-	-	-
78 Trop Khnhom Microfinance Plc.	882	34,349	2.6%	1,001	33,051	3.0%
79 Vithey Microfinance Plc.	441	28,703	1.5%	1,016	24,317	4.2%
80 Welcome Finance (Cambodia) Plc.	1,152	175,453	0.7%	711	127,557	0.6%
81 Woori Finance Cambodia Plc.	183	430,298	0.0%	123	319,305	0.0%
82 YCP Microfinance Plc.	1,570	22,967	6.8%	1,359	21,656	6.3%
<b>Subtotal</b>	<b>130,263</b>	<b>3,944,523</b>	<b>3.3%</b>	<b>148,975</b>	<b>2,970,112</b>	<b>5.0%</b>
<b>Total</b>	<b>224,340</b>	<b>29,357,486</b>	<b>0.8%</b>	<b>275,483</b>	<b>21,813,240</b>	<b>1.3%</b>

## TOTAL CREDITS CLASSIFIED BY INDUSTRIES

Table 31

*(millions of KHR)*

	Total Loans				Growth Rate (%) 2019 over 2018	
	2019		2018			
	1 USD/KHR =	4,075	1 USD/KHR =	4,018		
	Amount	Share	Amount	Share		
<b>Type of Industries</b>						
1	Financial Institutions	23,425	0.1%	10,436	0.0%	121.3%
2	Agriculture	5,692,117	19.4%	4,593,579	21.1%	22.2%
3	Manufacturing	221,366	0.8%	146,854	0.7%	48.6%
4	Trade and Commerce	5,380,391	18.3%	3,836,290	17.6%	38.3%
5	Services	4,236,943	14.4%	2,390,728	11.0%	74.7%
6	Transportation	1,684,474	5.7%	1,096,312	5.0%	51.5%
7	Construction	1,038,705	3.5%	911,965	4.2%	12.3%
8	Household	10,020,244	34.1%	8,007,373	36.7%	23.4%
9	Others	1,059,823	3.6%	819,703	3.8%	27.5%
	<b>Total</b>	<b>29,357,486</b>	<b>100.0%</b>	<b>21,813,240</b>	<b>100.0%</b>	<b>32.7%</b>

**TOTAL CREDITS CLASSIFIED BY INDUSTRIES**  
**As of December 31, 2019**

Table 32

1 USD = 4,075 KHR

(millions of KHR)

	Financial Institutions	Agriculture	Manufacturing	Trade and Commerce	Service	Transportation	Construction	Household	Others	Total
<b>Microfinance Deposit-Taking Institutions (MDIs)</b>										
1 AMK Plc.	-	265,515	-	262,705	714,326	34,959	54,355	-	-	1,331,860
2 Amret Plc.	-	915,645	31,812	770,832	383,614	444,350	137,026	1,148,726	162,103	3,994,109
3 Hattha Kaksekar Limited	-	612,628	39,294	637,739	339,223	195,958	170,150	2,287,543	-	4,282,535
4 Kredit Plc.	-	206,530	10,050	292,654	167,084	-	3,496	6,170	383,607	1,069,590
5 LOLC (Cambodia) Plc.	-	1,086,257	16,457	496,051	422,182	36,927	300,300	805,042	9,406	3,172,622
6 Prasac	-	1,786,304	87,768	2,161,500	1,608,967	728,620	79,754	3,739,869	-	10,192,782
7 WB Finance Co., Ltd	-	417,561	16,571	193,065	184,921	85,677	-	471,419	250	1,369,465
<b>Subtotal</b>	<b>-</b>	<b>5,290,440</b>	<b>201,951</b>	<b>4,814,546</b>	<b>3,820,317</b>	<b>1,526,491</b>	<b>745,081</b>	<b>8,458,769</b>	<b>555,367</b>	<b>25,412,962</b>
<b>Non Deposit-Taking Microfinance Institutions (MFIs)</b>										
8 Active People Microfinance Institution Plc.	-	8,778	-	19,598	6,716	60	325	221,243	11,591	268,311
9 Amatak Capital Plc.	-	61	-	1,728	11,622	497	121	1,977	-	16,005
10 ANAKUT Plc.	-	7	-	4,284	1,795	-	9	10,387	4,168	20,651
11 Asia Pacific Finance Plc.	-	216	-	-	30	70	-	16	1,445	1,776
12 Atom Capital Plc.	-	-	-	5,793	-	-	-	-	22,392	28,185
13 Baitang Microheranhvathok Plc.	-	8,408	-	1,130	-	-	-	-	125	9,663
14 Bamboo Finance Plc.	-	415	13,952	2,872	3,601	581	2,622	18	4,537	28,598
15 BAMC Finance Plc.	-	1,439	-	2,646	4,677	811	2,405	2,485	830	15,294
16 Bayon Credit Limited	-	165	72	3,598	89	61	205	4,570	53	8,812
17 BNKC (Cambodia) Plc.	-	2,373	-	13,971	13,273	7,476	34	34,475	19,846	91,448
18 Borribo Plc.	-	1,177	-	468	972	804	1,505	13,412	8,544	26,881
19 Cambodia Labor Care Plc.	-	281	-	8,731	0	85	15,750	1,768	113	26,729
20 Camma Microfinance Limited	-	794	-	4,800	2,296	680	358	43,896	778	53,602
21 Century Cambo Development Plc.	-	-	-	-	-	-	-	196	-	196
22 Chailease Royal Finance Plc.	-	505	3,115	14,857	75,778	3,138	8,148	3	1,413	106,957
23 Chamroeun Plc.	-	16,424	-	43,656	10,545	4,270	4,541	3,107	3,533	86,076
24 Chourk Chey Finance Plc.	-	261	245	2,092	704	323	25,658	55,771	2,352	87,407
25 City Microfinance Institution Plc.	-	256	-	-	231	25	207	-	26,674	27,393
26 CMK Plc.	-	159	-	4,001	1,207	108	3,857	33,411	651	43,395
27 Collective Win (Cambodia) Plc.	-	85	-	502	297	-	-	325	5,204	6,414
28 Delta Microfinance Plc.	-	5,451	-	17,367	223	8,326	22,439	8,344	17	62,166
29 Entean Akpevath Pracheachun (EAP) Plc.	-	393	-	2,133	181	236	-	1,684	-	4,627
30 Family Microfinance Plc.	-	-	-	945	-	-	-	2,175	-	3,120
31 Farmer Finance Ltd.	-	62	-	-	3,035	6	367	-	2,124	5,593
32 First Finance Plc.	-	-	-	-	-	-	-	101,113	-	101,113
33 Funan Microfinance Plc.	-	51,750	-	36,966	9,745	7,409	8,735	114,178	1,623	230,406
34 Futaba Microfinance Plc.	-	1,062	-	9,346	1,755	3,468	6,944	27,526	4,690	54,793
35 Golden Cash Plc.	-	5,421	-	2,729	64	295	303	4,399	2,677	15,887
36 Grow Plc.	-	114	-	3,750	2,666	47	2,595	298	-	9,470
37 Idemitsu Saison Microfinance (Cambodia) Plc.	-	29,860	-	-	-	-	-	-	79,643	109,503
38 Intean Poalroath Rongroeurng Ltd.	-	13,539	-	1,694	204	49	72	7,879	311	23,748
39 JC Finance Plc.	-	30,589	-	-	-	-	-	-	168	30,757
40 Jet's Cash Box Finance Plc.	-	-	-	-	-	-	-	-	2,390	2,390
41 Khemarak Microfinance Institution Limited	-	-	-	-	-	-	-	-	-	-

**TOTAL CREDITS CLASSIFIED BY INDUSTRIES**  
As of December 31, 2019

Table 32

1 USD = 4,075 KHR

(millions of KHR)

	Financial Institutions	Agriculture	Manufacturing	Trade and Commerce	Service	Transportation	Construction	Household	Others	Total
42 Khmer Capital Microfinance Institution Plc.	800	-	936	3,900	6,625	343	7,104	3,454	4,548	27,710
43 LBP Microfinance Plc.	-	430	-	2,979	-	3,173	855	23,478	-	30,915
44 LED Plc.	-	-	-	12	3,690	-	-	14,209	105	18,016
45 LY HOUR Plc.	-	78,584	-	39,184	21,848	10,741	5,480	244,038	352	400,227
46 Maxima Plc.	-	14,450	-	13,326	7,496	7,912	31,369	1,611	11,143	87,305
47 MIA Financial Plc.	-	127	229	8,252	1,125	200	4,902	9,300	1,614	25,749
48 Mohanokor Plc.	-	59,729	204	34,037	2,696	539	1,018	125,708	11,381	235,311
49 Mothers Financial Japan Plc.	-	-	-	-	-	-	-	24,436	2,038	26,474
50 Niron Plc.	-	1,595	-	1,034	761	17	57	3,068	271	6,803
51 NongHyup Finance (Cambodia) Plc.	-	29,066	-	15,112	9,170	1,693	42,254	24,983	4	122,281
52 Oro Financecorp Plc.	-	20	-	1,219	4,188	-	-	3,044	468	8,939
53 PG Development Plc.	-	-	-	798	-	38	-	1,383	-	2,219
54 Piphup Thmey Microfinance Plc.	-	-	-	-	-	-	-	30,725	-	30,725
55 Ponleu Chaktomuk Plc.	-	-	-	-	-	-	-	51	-	51
56 Prasethpheap Finance Plc.	-	478	-	1,248	79	153	2,672	12,276	321	17,227
57 Prime MF Ltd.	-	661	-	31,006	-	6,783	18,396	-	106	56,952
58 Propey Microfinance Plc.	-	54	-	120	713	169	101	2,451	-	3,607
59 Queen Finance Plc.	-	121	-	790	21	317	2,080	590	2,697	6,617
60 Rolya Microfinance Institution Plc.	-	143	-	-	-	-	273	4	9,369	9,790
61 Royal Microfinance Plc.	-	-	-	-	-	207	2	57	16,402	16,669
62 Sabay Credit Commercial Plc.	-	-	-	2,013	5,470	-	17,415	1,400	-	26,298
63 Sachak Microfinance Plc.	-	6,251	-	-	-	-	-	1,900	-	8,152
64 Sahaka Plc.	-	-	-	8,420	-	-	-	10,954	-	19,374
65 Sahakrinpheap Microfinance Plc.	-	850	-	778	353	80	674	3,701	-	6,437
66 Samaky Microfinance Institution Plc.	-	-	-	3,400	-	-	-	223	-	3,623
67 Sambat Finance Plc.	-	385	243	2,463	1,993	-	-	29,466	-	34,550
68 Samporn Samakum Sahakreas Thuntoch neung matjum Kampuchea Plc.	-	111	-	6,638	1,566	-	351	3,800	6	12,471
69 Samrithisak Microfinance Limited	-	1,206	223	26,908	10,256	1,542	370	31,960	43,131	115,597
70 Seilanithih Limited	-	3,624	104	8,606	6,163	-	-	-	-	18,498
71 Serey Oudom Microfinance Plc.	-	269	-	7,348	742	3,836	3,481	21,395	217	37,288
72 Sixty Six Finance Plc.	-	-	-	-	-	-	-	-	-	-
73 Sonatra Plc.	-	-	-	-	11,347	-	-	37,693	-	49,040
74 Sunny Microfinance Plc.	-	8	4	3,924	7,194	-	1,944	52	-	13,126
75 T&Go Finance Plc.	-	4,745	48	2,885	3,376	12	519	101	457	12,143
76 TBB (Cambodia) Microfinance Institution Plc.	22,625	2,323	-	8,262	80,296	1,255	2,918	14,543	18,470	150,691
77 Thida Srisawad Microfinance Plc.	-	-	-	2,768	-	9	1,738	-	-	4,515
78 Trop Khnhom Microfinance Plc.	-	5,603	-	-	-	20,792	165	-	7,790	34,349
79 Vithey Microfinance Plc.	-	5,231	-	6,202	3,180	607	544	12,649	289	28,703
80 Welcome Finance (Cambodia) Plc.	-	-	-	67,582	-	-	-	106,737	1,135	175,453
81 Woori Finance Cambodia Plc.	-	5,430	-	37,366	74,560	58,736	37,979	51,994	164,232	430,298
82 YCP Microfinance Plc.	-	134	39	7,609	10	5	1,765	13,385	20	22,967
<b>Subtotal</b>	<b>23,425</b>	<b>401,677</b>	<b>19,415</b>	<b>565,845</b>	<b>416,625</b>	<b>157,982</b>	<b>293,624</b>	<b>1,561,475</b>	<b>504,456</b>	<b>3,944,523</b>
<b>Total</b>	<b>23,425</b>	<b>5,692,117</b>	<b>221,366</b>	<b>5,380,391</b>	<b>4,236,943</b>	<b>1,684,474</b>	<b>1,038,705</b>	<b>10,020,244</b>	<b>1,059,823</b>	<b>29,357,486</b>
<b>As Percentage of Total Loans</b>	<b>0.1%</b>	<b>19.4%</b>	<b>0.8%</b>	<b>18.3%</b>	<b>14.4%</b>	<b>5.7%</b>	<b>3.5%</b>	<b>34.1%</b>	<b>3.6%</b>	<b>100.0%</b>

## LOANS TO DEPOSITS

Table 33

(millions of KHR)

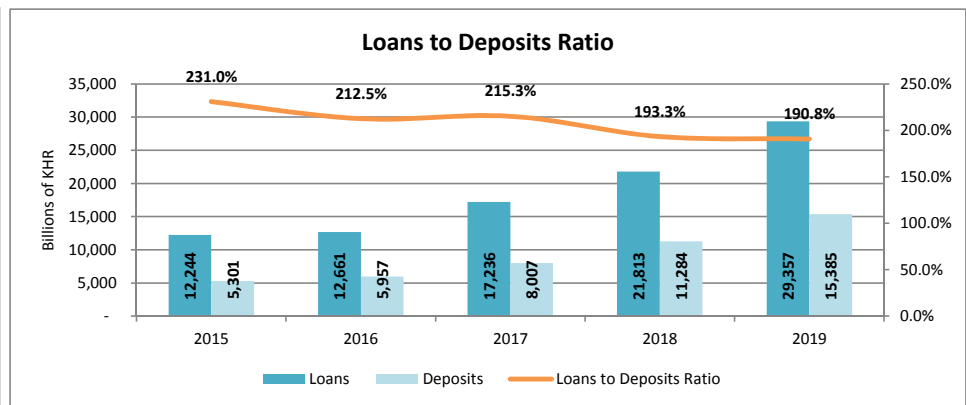
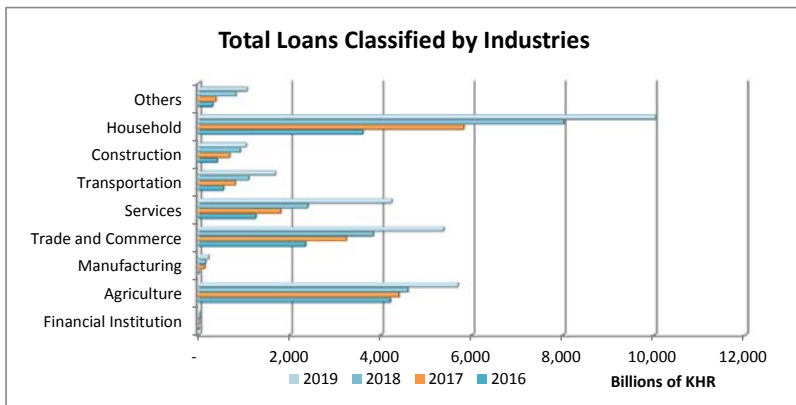
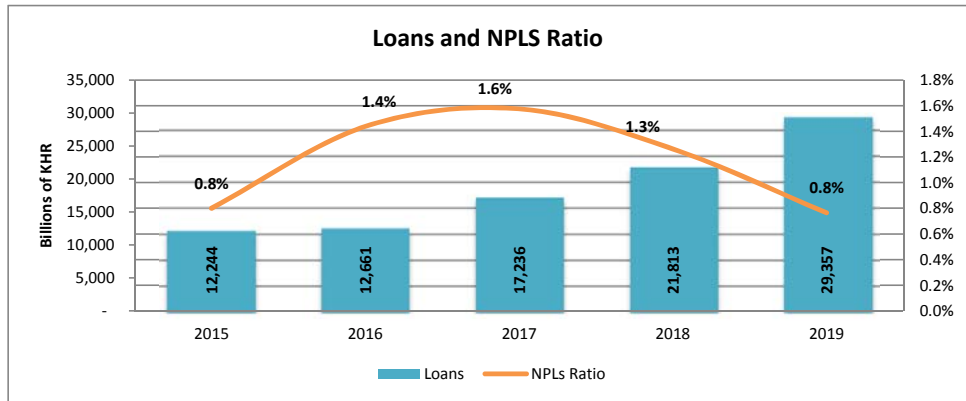
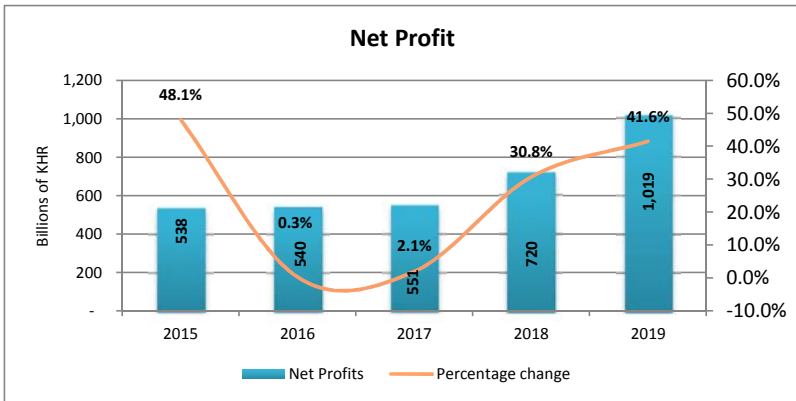
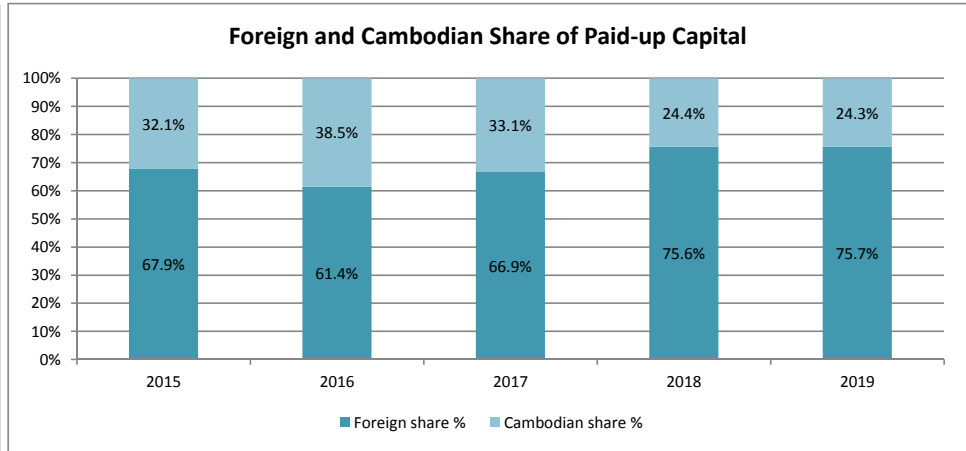
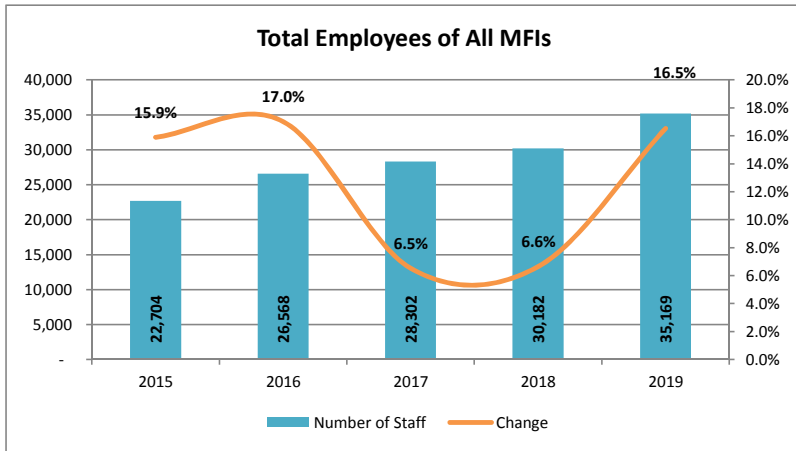
	2019			2018		
	1 USD/KHR = 4,075			1 USD/KHR = 4,018		
	Loans	Deposits	Loans to Deposits Ratio	Loans	Deposits	Loans to Deposits Ratio
<b>Microfinance Deposit-Taking Institutions (MDIs)</b>						
1 AMK Plc.	1,331,860	728,945	182.7%	1,016,447	638,165	159.3%
2 Amret Plc.	3,994,109	2,160,861	184.8%	3,171,811	1,824,050	173.9%
3 Hattha Kaksekar Limited	4,282,535	2,442,155	175.4%	3,042,939	1,929,066	157.7%
4 Kredit Plc.	1,069,590	673,480	158.8%	891,765	527,189	169.2%
5 LOLC (Cambodia) Plc.	3,172,622	1,827,667	173.6%	1,958,756	935,084	209.5%
6 Prasac	10,192,782	7,288,272	139.9%	7,883,354	5,188,360	151.9%
7 WB Finance Co., Ltd	1,369,465	263,718.9	519.3%	878,055	242,115	362.7%
<b>Subtotal</b>	<b>25,412,962</b>	<b>15,385,098</b>	<b>165.2%</b>	<b>18,843,128</b>	<b>11,284,029</b>	<b>167.0%</b>
<b>Non Deposit-Taking Microfinance Institutions (MFIs)</b>						
8 Active People Microfinance Institution Plc.	268,311	-	-	162,265	-	-
9 Amatak Capital Plc.	16,005	-	-	13,725	-	-
10 ANAKUT Plc.	20,651	-	-	17,268	-	-
11 Asia Pacific Finance Plc.	1,776	-	-	1,070	-	-
12 Atom Capital Plc.	28,185	-	-	37,018	-	-
13 Baitang Microheranhvathok Plc.	9,663	-	-	9,048	-	-
14 Bamboo Finance Plc.	28,598	-	-	17,514	-	-
15 BAMC Finance Plc.	15,294	-	-	5,815	-	-
16 Bayon Credit Limited	8,812	-	-	8,157	-	-
17 BNKC (Cambodia) Plc.	91,448	-	-	47,750	-	-
18 Borribo Plc.	26,881	-	-	22,323	-	-
19 Cambodia Labor Care Plc.	26,729	-	-	14,207	-	-
20 Camma Microfinance Limited	53,602	-	-	41,525	-	-
21 Century Cambo Development Plc.	196	-	-	37	-	-
22 Chailease Royal Finance Plc.	106,957	-	-	213	-	-
23 Chamroeun Plc.	86,076	-	-	56,064	-	-
24 Chourk Chey Finance Plc.	87,407	-	-	52,970	-	-
25 City Microfinance Institution Plc.	27,393	-	-	32,715	-	-
26 CMK Plc.	43,395	-	-	54,520	-	-
27 Collective Win (Cambodia) Plc.	6,414	-	-	7,203	-	-
28 Delta Microfinance Plc.	62,166	-	-	59,429	-	-
29 Entean Akpevath Pracheachun (EAP) Plc.	4,627	-	-	6,010	-	-
30 Family Microfinance Plc.	3,120	-	-	-	-	-
31 Farmer Finance Ltd.	5,593	-	-	2,028	-	-
32 First Finance Plc.	101,113	-	-	81,573	-	-
33 Funan Microfinance Plc.	230,406	-	-	188,722	-	-
34 Futaba Microfinance Plc.	54,793	-	-	51,450	-	-
35 Golden Cash Plc.	15,887	-	-	9,704	-	-
36 Grow Plc.	9,470	-	-	5,883	-	-
37 Idemitsu Saison Microfinance (Cambodia) Plc.	109,503	-	-	75,948	-	-
38 Intean Poalroath Rongroeurng Ltd.	23,748	-	-	26,864	-	-
39 JC Finance Plc.	30,757	-	-	23,825	-	-
40 Jet's Cash Box Finance Plc.	2,390	-	-	68	-	-
41 Khemarak Microfinance Institution Limited	-	-	-	290	-	-

## LOANS TO DEPOSITS

Table 33

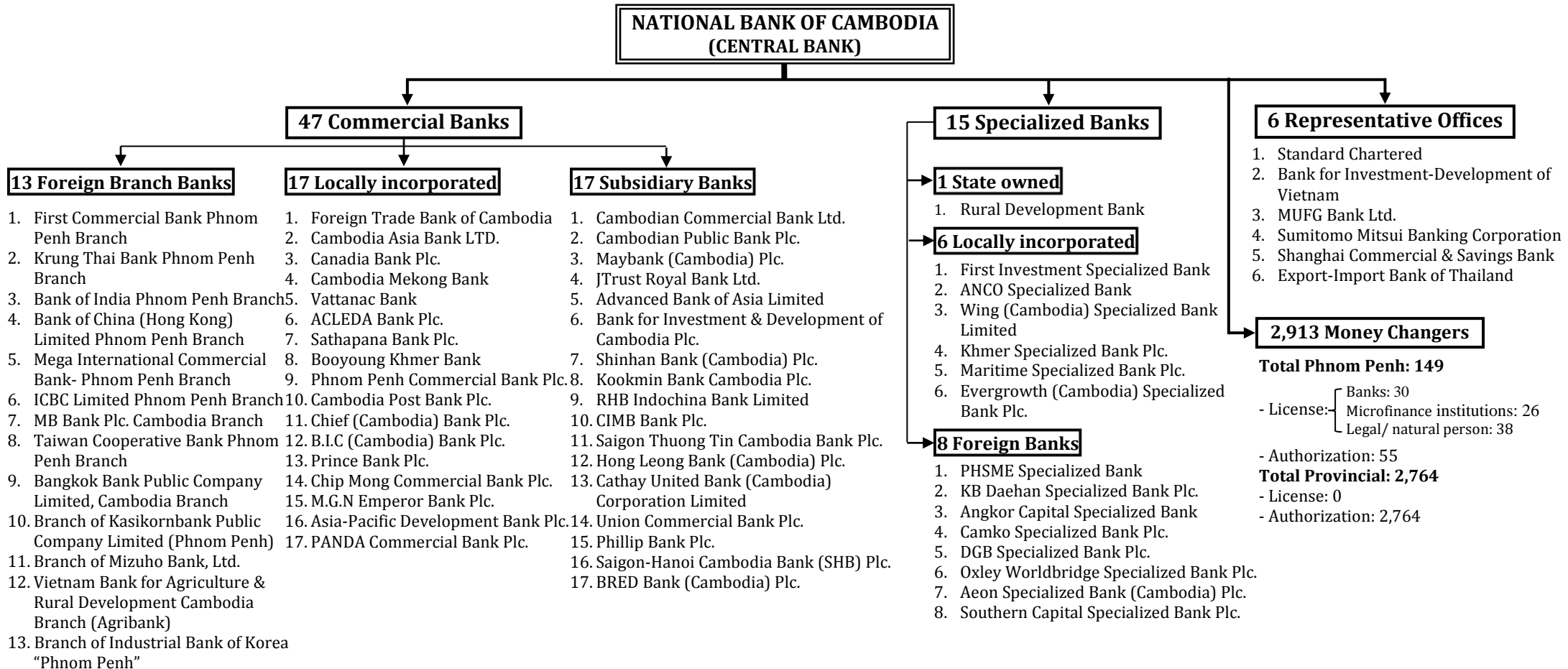
(millions of KHR)

	2019			2018		
	1 USD/KHR = 4,075			1 USD/KHR = 4,018		
	Loans	Deposits	Loans to Deposits Ratio	Loans	Deposits	Loans to Deposits Ratio
42 Khmer Capital Microfinance Institution Plc.	27,710	-		10,027	-	
43 LBP Microfinance Plc.	30,915	-		23,084	-	
44 LED Plc.	18,016	-	-	13,074	-	-
45 LY HOUR Plc.	400,227	-	-	308,625	-	-
46 Maxima Plc.	87,305	-	-	74,418	-	-
47 MIA Financial Plc.	25,749	-	-	21,350	-	-
48 Mohanokor Plc.	235,311	-	-	166,212	-	-
49 Mothers Financial Japan Plc.	26,474	-	-	23,592	-	-
50 Niron Plc.	6,803	-	-	6,865	-	-
51 NongHyup Finance (Cambodia) Plc.	122,281	-	-	70,632	-	-
52 Oro Financecorp Plc.	8,939	-	-	20,622	-	-
53 PG Development Plc.	2,219	-	-	1,548	-	-
54 Piphup Thmey Microfinance Plc.	30,725	-	-	79,366	-	-
55 Ponleu Chaktomuk Plc.	51	-	-	16,802	-	-
56 Prasethpheap Finance Plc.	17,227	-	-	51,767	-	-
57 Prime MF Ltd.	56,952	-	-	56	-	-
58 Propey Microfinance Plc.	3,607	-	-	-	-	-
59 Queen Finance Plc.	6,617	-	-	3,643	-	-
60 Rolya Microfinance Institution Plc.	9,790	-	-	2,659	-	-
61 Royal Microfinance Plc.	16,669	-	-	14,664	-	-
62 Sabay Credit Commercial Plc.	26,298	-	-	13,613	-	-
63 Sachak Microfinance Plc.	8,152	-	-	7,528	-	-
64 Sahaka Plc.	19,374	-	-	22,589	-	-
65 Sahakrinpheap Microfinance Plc.	6,437	-	-	2,538	-	-
66 Samaky Microfinance Institution Plc.	3,623	-	-	2,559	-	-
67 Sambat Finance Plc.	34,550	-	-	23,408	-	-
68 Samporn Samakum Sahakreas Thuntoch neung matjum Kampuchea Plc.	12,471	-	-	9,700	-	-
69 Samrithisak Microfinance Limited	115,597	-	-	93,550	-	-
70 Seilanithih Limited	18,498	-	-	17,816	-	-
71 Serey Oudom Microfinance Plc.	37,288	-	-	50,839	-	-
72 Sixty Six Finance Plc.	-	-	-	-	-	-
73 Sonatra Plc.	49,040	-	-	30,489	-	-
74 Sunny Microfinance Plc.	13,126	-	-	897	-	-
75 T&Go Finance Plc.	12,143	-	-	7,806	-	-
76 TBB (Cambodia) Microfinance Institution Plc.	150,691	-	-	118,690	-	-
77 Thida Srisawad Microfinance Plc.	4,515	-	-	-	-	-
78 Trop Khnhom Microfinance Plc.	34,349	-	-	33,051	-	-
79 Vithey Microfinance Plc.	28,703	-	-	24,317	-	-
80 Welcome Finance (Cambodia) Plc.	175,453	-	-	127,557	-	-
81 Woori Finance Cambodia Plc.	430,298	-	-	319,305	-	-
82 YCP Microfinance Plc.	22,967	-	-	21,656	-	-
<b>Subtotal</b>	<b>3,944,523</b>	<b>-</b>	<b>-</b>	<b>2,970,112</b>	<b>-</b>	<b>-</b>
<b>Total</b>	<b>29,357,486</b>	<b>15,385,098</b>	<b>190.8%</b>	<b>21,813,240</b>	<b>11,284,029</b>	<b>193.3%</b>



Appendix 2

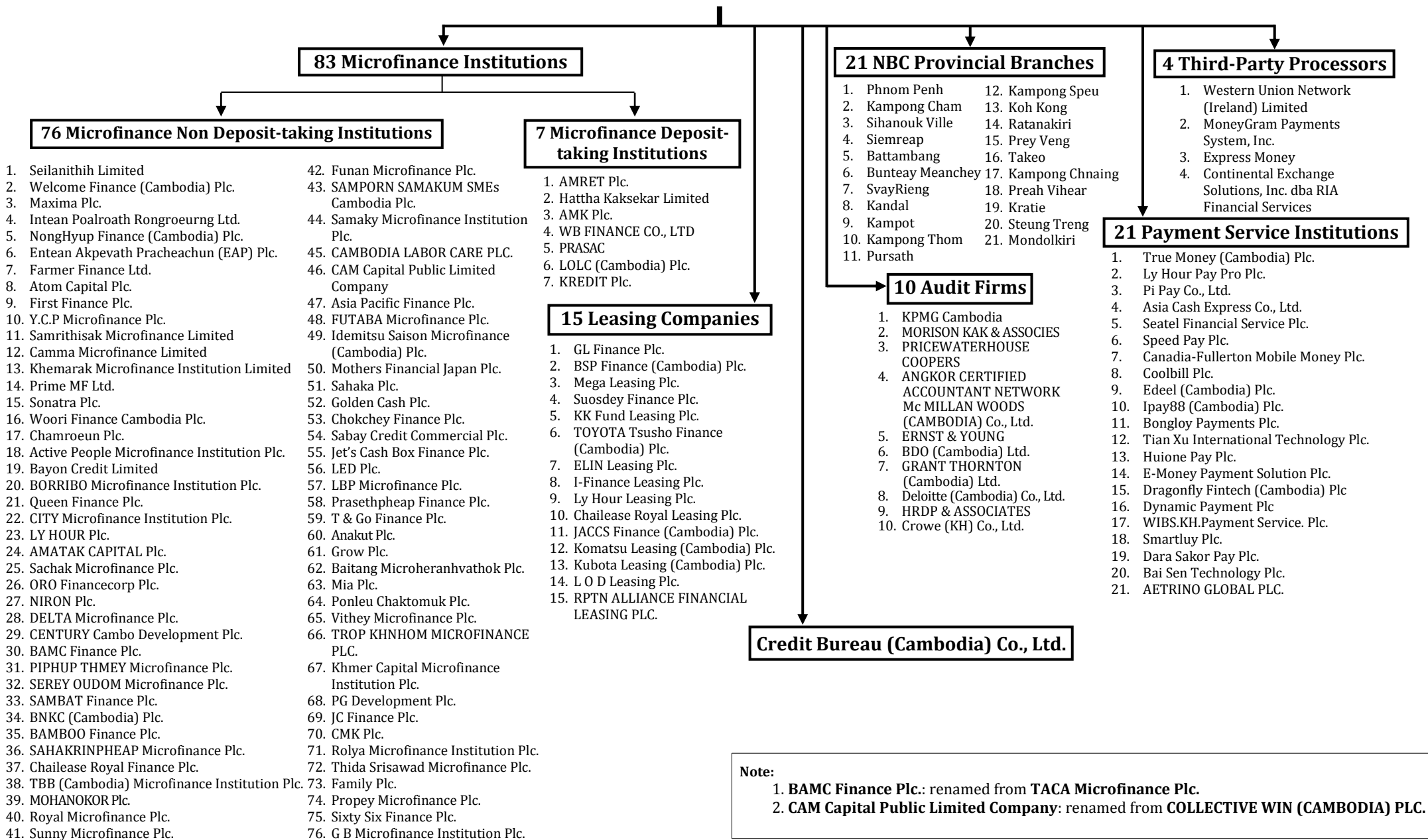
**THE BANKING SYSTEM IN CAMBODIA  
AS OF 31 DECEMBER 2019**



**Note:**

1. **Asia-Pacific Development Bank Plc.:** upgraded from Specialized Bank
2. **JTrust Royal Bank Ltd.:** renamed from **ANZ Royal Bank (Cambodia) Ltd.**





## 245 Rural Credit Institutions

1. Cambodian Rural Economic Development Organization
2. Chou Chivorn Finance Plc.
3. Aid Farmers Association
4. Kratie Women Welfare Association
5. Ministry of Rural Development Credit Scheme
6. Bovor Finance Plc.
7. Northwest Finance Plc.
8. Ta Ong Soybean Development Association
9. Mega Trust Finance Plc.
10. Association of Samnang Rural Development (ASARD)
11. Cen Finance Plc.
12. Battambang Khmer Farmers Organization
13. Development of Agricultural System for Poor Families Organization in Cambodia
14. Buddhism for Development Organization
15. Mittapheap Finance Plc.
16. L.E.D.A Capital Plc.
17. NCD Finance Plc.
18. LED-T IPS Finance Plc.
19. Min Kimsan Plc.
20. Daikou Organization
21. Community Development Fund Organization
22. Preahkhan Aphivath Plc.
23. C.C.D.A Finance Plc.
24. Krepo Finance Plc.
25. V.P Dec Plc.
26. Samlanh Finance Capital Plc.
27. PreahAteth Community Development Organization
28. Vattanacpheap Hiranhvathok (Kampuchea) Incelosen Plc.
29. Andet Finance Plc.
30. Mongkul Phnom Penh Finance Plc.
31. Serey Soursrdey Peanich Plc.
32. OCDAF Finance Plc.
33. Krousar Rong Roeung Finance Plc.
34. Mey Jing Community Development Organization
35. P C O Finance Plc.
36. Basac Finance Plc.
37. Cambodia Financial Partner Organization
38. Kon Khmer Mongkul Heranhvathok Plc.
39. Mean Chey Credit Plc.
40. An Piseth Community Development Organization
41. Brosear Finance Plc.
42. PCL Finance Plc.
43. Meakea Finance Plc.
44. KPCA Finance Plc.
45. Dako Finance Plc.
46. Holy Finance Plc.
47. Samnang Protebatkar Plc.
48. NECCA Finance Plc.
49. Social Living Promotion Association
50. Pich Vatanak Finance Plc.
51. Kunapheap Finance Plc.
52. Sambath Somreth Organization
53. Samreth Pech Finance Plc.
54. Equity Economic Development Organization
55. Sarina Credit Plc.
56. Farmer Livelihood Improvement Organization
57. Cambodia Development Association
58. B.Y.G Finance Plc.
59. Sokhak Prochea Finance Plc.
60. Amatak Organization
61. Khmer Capital Organization
62. Soksan Finance Plc.
63. Baytang Finance Plc.
64. K.D.O Finance Plc.
65. Cheirpheap Finance Plc.
66. Rith Sokha Finance Plc.
67. Chum Samnang Finance Plc.
68. CAM Finance Plc.
69. Cambodia Family Economic Organization
70. Entean Easy Finance Plc.
71. Krong Khmer Finance Plc.
72. Samnang Finance Plc.
73. Sloek Mease Khmer Finance Plc.
74. ADH Finance Plc.
75. Morodok Aphivath Plc.
76. Marika Amatak Finance Plc.
77. Kalyan Aphivath Plc.
78. Vivath Golden Finance Plc.
79. Phumin Credit Plc.
80. Anakut Heranhvathok Plc.
81. Entean Veichhlat Plc.
82. Virakboth Finance Plc.
83. Sovannaphumi Finance Plc.
84. Ponleu Kaksakar Khmer Plc.
85. Entean Chunbort Khmer (ECK) Plc.
86. Thavika Finance Plc.
87. Akphiwat Akrun Reah Finance Plc.
88. SHG Finance Plc.
89. R N D B Finance Plc.
90. Kasekor Mean Mean Plc.
91. Phkar Chhouk Finance Plc.
92. Soksan Nithik Finance Plc.
93. Soksabay Heranhvatho Plc.
94. K.K.C.M Finance Plc.
95. RADOCHICO Finance Plc.
96. AC Finance Plc.
97. Prasithpheap Credit Plc.
98. Global Lending Finance Plc.
99. LDA Finance Plc.
100. Intean Neary Finance Plc.
101. Pidaur Fund Plc.
102. Sky Light Finance Plc.
103. Tara Finance Plc.
104. EKE Growth Finance Plc.
105. Kon Kasekor Finance Plc.
106. Entean Kolbort Khmer Plc.
107. Naralika Finance Plc.
108. Sahakthun Finance Plc.
109. KIFA Plc.
110. Real Finance Plc.
111. CFIA Plc.
112. F C D O Finance Plc.
113. Solid Finance Plc.
114. C.E.D.A Finance Plc.
115. Krousar Entean Plc.
116. AmatakRongroeng Plc.
117. Khmer Angkor Finance Plc.
118. Vathanak Akphivath Credit Plc.
119. Kuntheam Finance Plc.
120. Choub Aphivath Plc.
121. Sambo Trop Finance Plc.
122. Big Asia Finance Plc.
123. Ly Heng Eung Finance Plc.
124. Tybotta Finance Plc.
125. Nimith CK Plc.
126. Right Smart Finance Plc.
127. Samreth Credit Plc.
128. RNK Development Plc.
129. Winner Rong Roeung Finance Plc.
130. Grow K H Finance Plc.
131. Miral Credit Plc.
132. Angkor Chorroan Finance Plc.
133. We-TC Credit Plc.
134. Kakkorb Finance Plc.
135. Smile Finance Plc.
136. Sakal Finance Plc.
137. AED Angkor Credit Plc.
138. Entean Lerktuoy Samatpheap Krousar Pl c.
139. A Crucial Finance Plc.
140. Angkor Samreth Plc.
141. Preah Chan Finance Plc.
142. ONO Finance Plc.
143. UNIDA Finance Plc.
144. SEN Finance Plc.
145. CRED Finance Plc.
146. Towards Finance Plc.
147. Blue Finance Plc.
148. S.H Finance Plc.
149. Khemra Finance Plc.
150. KS-CPC Finance Plc.
151. Vanheng Finance Plc.
152. CamFund Prathna Plc.
153. AFG Finance Plc.
154. Romchang Operation Finance Plc.
155. Kasekor Kon Khmer Finance Plc.
156. Mohachun Finance Plc.
157. Rinn Panha Ratanak Finance Plc.
158. Marico Plc.
159. Khmer Rong Roeung Finance Plc.
160. Thearith Finance Plc.
161. Vireaksac Finance Plc.
162. Khmer Capital Finance Plc.
163. M I O Credit Plc.
164. Reakreay Finance Plc.
165. PFD Finance Plc.
166. Racha Plc.
167. Entaen Sambath Yoeung Plc.
168. CAM Vivath Finance Plc.
169. C E O Finance Plc.
170. Balance Asia Finance Plc.
171. Cafinco Finance Plc.
172. Chenla Finance Plc.
173. Partner for Growth Finance Plc.
174. Inntean Phkachhouk Khmer Plc.
175. Aneaktean Molathan Plc.
176. Sovann Dara Finance Plc.
177. Samrorb Samruol Finance Plc.
178. SDA A Fund Plc.
179. Asia Development Plc.
180. Prathna Credit Plc.
181. FFD Finance Plc.
182. Tomnukchet People Finance Plc.
183. LADS Finance Plc.
184. CVCD Plc.
185. Bun Hour Finance Plc.
186. Pishnuka Finance Plc.
187. Thonthean Samret Finance Plc.
188. Prac Finance Plc.
189. Lichou Capital Plc.
190. Seed Cooperative Plc.
191. A.C.L.P.L Plc.
192. FECA Finance Plc.
193. F R D Finance Plc.
194. Punleuvanna Finance Plc.
195. K E P Finance Plc.
196. Punleu Snam Nhor Nhem Finance Plc.
197. Morodok Kruosa Plc.
198. Van Dy Finance Plc.
199. R D O Finance Plc.
200. Reaksmey Serey Mongkul Finance Plc.
201. Metta Finance Plc.
202. Intean Kasekor Rikchamroeng Plc.
203. Reaksmey Chey Chumneas Plc.
204. Reakreay Finance Plc.
205. C.K.L.S Finance Plc.
206. Smart Financial Base Plc.
207. Unitrust Finance Plc.
208. Reda Finance Plc.
209. Entean Aphivath Achivkam Plc.
210. Crystal Finance Plc.
211. Ratanak Kasekor Plc.
212. Deummean Finance Plc.
213. C.V.A Finance Plc.
214. ACABAR Plc.
215. Raksey Finance Plc.
216. Rithy Finance Plc.
217. Thunleap Finance Plc.
218. Samathor Finance Plc.
219. SIDA Finance Plc.
220. Moulathan Chunbort Plc.
221. L.A Finance Plc.
222. Partners in Compassion Fund Plc.
223. Haksan Finance Plc.
224. Sovannaphum Social Development Plc.
225. Thitemah Finance Plc.
226. Happy Finance Plc.
227. K E D Finance Plc.
228. Green Economy Finance Plc.
229. Mono Finance Plc.
230. S.M.E.S ECO Finance Plc.
231. MF Mission Plc.
232. KPRSD Finance Plc.
233. OCKENDEN Metrei Entean Plc.
234. Samphors Finance Plc.
235. RCP Finance Plc.
236. Met Khmer Aphivath Amatak Plc.
237. CFAP Foundation Plc.
238. ACDC Finance Plc.
239. Hope Fund Plc.
240. Morodok Yoeung Finance Plc.
241. Morakot Finance Plc.
242. Kasekor Rikreay Rungroeng Plc.
243. Kasekam Rikreay Plc.
244. Kampong Cham Aphivath Plc.
245. Aphivath Chivapheap Chunbort Plc.

**Appendix 3**  
**List of Authorized Banks and Financial Institutions**  
as at December 31, 2019

No.	Names of Institutions	Address	Contact Number
<b>1. Commercial Banks</b>			
1	ACLEDA Bank PLC.	#61, Preah Monivong Blvd., Sangkat Srah Chork, Khan Daun Penh, Phnom Penh	023 998 777
2	Advanced Bank of Asia Limited	#141, 146, 148 & 148 ABCD, Preah Sihanouk Blvd., and #15 & 153 ABC, Street 278, Phum 4, Sangkat Boeng Keng Kang Ti Muoy, Khan Boeng Keng Kang, Phnom Penh	023 225 333
3	Asia- Pacific Development Bank Plc.	#132, St. 294 Corner Preah Norodom Blvd., Sangkat Tonele Bassac, Khan Chamkarmorn, Phnom Penh	085 680 088 / 012 983 288
4	Bangkok Bank Public Company Limited, Cambodia Branch	#344 (1st, 2nd floor), Mao Tse Toung Blvd., Sangkat toul Svay Prey 1, Khan Chamkar Mon, Phnom Penh	023 224 404
5	Bank for Investment & Development of Cambodia Plc.	#370, Preah Monivong Blvd., Sangkat Boeng Keng Kong 1, Khan Chamkarmon, Phnom Penh	023 210 044
6	Bank of China (Hong Kong) Limited Phnom Penh Branch	Canadia Tower (315) 1st- 2nd Floor, Preah Monivong Blvd., Sangkat Wat Phnom, Khan Don Penh, Phnom Penh	023 988 885
7	Bank of India Phnom Penh Branch	#68 Building ICON (Eo), Preah Norodom Blvd., Sangkat Tonle Basak, Khan Chamkarmorn, Phnom Penh	023 219 108
8	B.I.C (Cambodia) Bank Plc.	#462, Street 93, Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	023 901 338
9	Booyoung Khmer Bank	#86-88, Preah Norodom Blvd., Sangkat Chaktomuk, Khan Daun Penh, Phnom Penh	023 952 888
10	Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	#45, Preah Sihanouk Blvd. corner of St. 59, Phum 6, Sangkat Chaktomuk, Khan Daun Penh, Phnom Penh	077 555 366 / 023 214 999-214 998
11	Branch of Industrial Bank of Korea "Phnom Penh"	#52-23 The Olympia City, Preah Monireth Blvd <sup>9</sup> , Sangkat Veal Vong, Khan Prampir Meakkakra, Phnom Penh	023 964 202 / 012 608 898
12	Branch of Mizuho Bank, Ltd.	#132, Samdach Sothearos Blvd., Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	017 222 024 / 023 964 490
13	BRED Bank (Cambodia) Plc	#30, Preah Norodom Blvd., Sangkat Phsar Thmey 3, Khan Daun Penh, Phnom Penh	092 233 850 / 023 999 222
14	Cambodia Asia Bank LTD.	#75C.036, Preah Sihanouk Blvd., Sangkat Veal Vong, Khan 7makara, Phnom Penh	023 980 000 / 023 980 001
15	Cambodia Mekong Bank	#445, Preah Monivong Blvd., Sangkat Srah Chak, Khan Daun Penh, Phnom Penh	023 430 980
16	Cambodia Post Bank Plc.	#265-269, Ang Duong Street, Sangkat Wat phnom, Khan Daun Penh, Phnom Penh	070 200 002 / 023 220 773-220 772
17	Cambodian Commercial Bank Ltd.	#26, Preah Monivong Blvd., Sangkat Phsar Thmey 2, Khan Daun Penh, Phnom Penh	023 426 145
18	Cambodian Public Bank Plc.	#23, St. 114, Sangkat Phsar Thmey 2, Khan Daun Penh, Phnom Penh	023 222 880-222 881
19	Canadia Bank Plc.	#315, Preah Ang Duong Street, Sangkat Wat Phnom, Khan Daun Penh, Phnom Penh	023 868 222
20	Cathay United Bank (Cambodia) Corp, Ltd.	#68, Samdech Pan Street, Sangkat Boeung Raing, Khan Daun Penh, Phnom Penh	023 211 211-222 438
21	Chief (Cambodia) Commercial Bank Plc.	#C01, St. R11 corner St. 70, Phum 1, Sangkat Sras Chork, Khan Daun Penh, Phnom Penh	023 900 878
22	Chip Mong Commercial Bank Plc.	Building #137B, Mao Tse Tung Blvd., Sangkat Boeung Keng Kang 3, Khan Chamkarmon, Phnom Penh	067 388 788-388 988
23	CIMB Bank Plc.	#20A/B, Preah Norodom Blvd, Sangkat Phsar Chas, Khan Dong Penh, Phnom Penh	023 988 388
24	First Commercial Bank of Phnom Penh Branch	#66, Preah Norodom Blvd., Sangkat Chey Chumneas, Khan Daun Penh, Phnom Penh	023 210 026
25	Foreign Trade Bank of Cambodia	#33 C-D, Cheque Slovakia blvd, Khan 7 Makara, Phnom Penh	023 724 466-725 266-722 466
26	Hong Leong Bank (Cambodia) Plc.	#28, St. 214 Corner St. 51, Sangkat Beoung Raing, Khan Daun Penh, Phnom Penh	023 999 711
27	ICBC Limited Phnom Penh Branch	Exchange Square (Ground Floor) No. 19 and 20, Street 106, Phum Pir, Sangkat Voat Phnom, Khan Doun Penh, Phnom Penh	023 955 880
28	JTrust Royal Bank Ltd.	#20FE-E0, Corner of Kramoun Sar and St. 67, Sangkat Phsar Thmey 1, Khan Daun Penh, Phnom Penh	023 999 000
29	Kookmin Bank Cambodia Plc.	#55, 214 St. Sangkat Boeung Raing, Khan Daun Penh, Phnom Penh	023 999 300
30	Krung Thai Bank Phnom Penh Branch	#149, 215 Road, Sangkat Phsar Depo1, Khan Toulkork, Phnom Penh	023 882 959
31	Maybank (Cambodia) Plc.	#43, Preah Norodom Blvd, Sangkat Psar Thmei3, Khan Doun Penh, Phnom Penh	023 210 255-210 123
32	MB Bank Plc., Cambodia Branch	#146, Preah Norodom Blvd., Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	023 964 666
33	Mega International Commercial Bank Phnom Penh Branch	#139, St. 274&41, Sangkat Boeung Kengkang 1, Khan Chamkarmon, Phnom Penh	023 988 101-218 540
34	M.G.N Emperor Bank Plc.	#15, Preah Norodom Blvd., Sangkat Phsar Thmei Ti Muoy, Khan Doun Penh, Phnom Penh	071 750 1999 / 023 235 555
35	PANDA COMMERCIAL BANK PLC.	#31, Street 245, Sangkat Boeng Keng Kang Ti Muoy, Khan Boeng Keng Kang, Phnom Penh	016 369 036

No.	Names of Institutions	Address	Contact Number
36	Phillip Bank Plc.	#27DEF, Preah Monivong Blvd, Sangkat Sraschok, Khan Daun Penh, Phnom Penh	023 862 777
37	PHNOM PENH COMMERCIAL BANK PLC.	#217, Preah Norodom Blvd (Street 41), Sangkat Tonle Basak, Khan Chamkamorn, Phnom Penh	023 999 500
38	RHB INDOCHINA BANK LIMITED	#263, Ang Duong St. Sangkat Wat Phnom, Khan Daun Penh, hnom Penh	023 992 833
39	SAIGON THUONG TIN BANK (CAMBODIA) Plc.	#60, Preah Norodom Blvd, Sangkat Chey Chumnas, Khan Daun Penh, Phnom Penh	023 223 422
40	SAIGON-HANOI BANK CAMBODIA PLC.	#107, Preah Norodom Blvd, Sangkat Beoung Reang, Khan Doun Penh, Phnom Penh	023 221 900
41	SHINHAN BANK (CAMBODIA) PLC.	Vanda Tower No 79, Kampuchea Krom Blvd, Sangkat Monouorm, Khan Prampir Meakkakra, Phnom Penh	023 727 380
42	SATHAPANA BANK Plc.	#83, Preah Norodom Blvd, Sangkat Phsar Thmei Ti Bei, Khan Daun Penh, Phnom Penh	023 999 010
43	PRINCE BANK PLC.	#175ABCD, Mao Tse Tung Blvd, Phum 5, Sangkat Tuol Svay Prey Ti Muoy, Khan Chamkar Mon, Phnom Penh	012 648 164 / 023 991 168
44	TAIWAN COOPERATIVE BANK, PHNOM PENH BRANCH	#171, Preah Norodom Blvd at corner of St322, Beoung Keng Kang 1, Khan Chamkamorn, Phnom Penh	023 430 800
45	UNION COMMERCIAL BANK PLC.	#441, Preah Monivong Blvd., Sangkat Boeng Proluet, Khan Prampir Meakkakra, Phnom Penh	023 212 357-427 995
46	VATTANAK BANK	#66, Preah Monivong Blvd., Sangkat Wat Phnom, Khan Daun Penh, Phnom Penh	023 963 999
47	Vietnam Bank for Agriculture and Rural Development Cambodia Branch	#364, Preah Monivong Blvd, Sangkat Boeung keng kang1, Khan Chancarmon, Phnom Penh	023 223 750

## 2. Specialized Banks

1	AEON SPECIALIZED BANK (CAMBODIA) PLC.	6th Floor (S603) Diamond Twin Tower, Sopheak Mongkol Road corner of Koh Pich Road, Sangkat Tonle Basak, Khan Chamkarmon, Phnom Penh	023 988 555 / 086 861 886
2	ANCO SPECIALIZED BANK	#20, 217 St., Sangkat Veal Vong, Khan 7Makara, Phnom Penh	023 993 133
3	ANGKOR CAPITAL SPECIALIZED BANK	#202, Preah Norodom Blvd, Sangkat Tonle Bassac, Khan Chankarmon, Phnom Penh	023 993 168
4	CAMKO SPECIALIZED BANK PLC.	#52-21 & 52-22, Preah Monireth street, Sangkat Veal Vong, Khan Prampir Meakkakra, Phnom Penh	023 224 656
5	DGB SPECIALIZED BANK PLC.	#689B, Campuchekrom Blvd, Sangkat Tuek L'ak Ti Muoy, Khan Tuol Kouk, Phnom Penh	023 999 990
6	Evergrowth (Cambodia) Specialized Bank Plc.	#2596, Star City Building B, Federal Russian Blvd., Sangkat Tuek Thla, Khan Saensokh, Phnom Penh	012 704 780 / 023 238 889
7	FIRST INVESTMENT SPECIALIZED BANK	#72, Preah Sihanouk Blvd, Sangkat Tonle Bassak, Khan Chamkarmon, Phnom Penh	023 222 281-222 282-222 283
8	KB DAEHAN SPECIALIZED BANK PLC.	#1, 21st and 22nd Floor, Street 360, Sangkat Boeng Keng Kang Ti Muoy, Khan Chamkar Mon, Phnom Penh	023 991 555
9	KHMER SPECIALIZED BANK PLC.	#345, Mao Se Tong Blvd, Sangkat Phsar Depo 1, Khan Toul Kork, Phnom Penh	015 332 295
10	Maritime Specialized Bank Plc.	#237E0, Mao Tse Tung Blvd., Sangkat Tuol Svay Prey Ti Muoy, Khan Chamkar Mon, Phnom Penh	099 666 028 / 081 666 280
11	OXLEY WORLDBRIDGE SPECIALIZED PLC.	#46, St. 41, Sangkat Chey Channes, Khan Daun Penh, Phnom Penh	023 213 111 / 089 914 191
12	PHSME SPECIALIZED BANK	#72, Preah Norodom Blvd, Sangkat Chey Chumneas, Khan Daun Penh, Phnom Penh	023 219 243-219 245-219 246
13	RURAL DEVELOPMENT BANK	#9-13, St.7, Sangkat Chaktomuk, Khan Daun Penh, Phnom Penh	023 220 810-220 811
14	SOUTHERN CAPITAL SPECIALIZED BANK PLC	#294, Unit #5-6, Mao Tse Toung Blvd, Sangkat Tomnoubteuk, Khan Chamkamorn, Phnom Penh	023 226 868 / 012 679 639
15	WING (CAMBODIA) LIMITED SPECIALISED BANK	#721, Preah Monivong Blvd., Sangkat Boeung Keng Kang3, Khan Chamkar Mon, Phnom Penh	023 999 989

## 3. Representative Offices

1	BANK FOR INVESTMENT&DEVELOPMENT OF VIETNAM	#314, National No. 1, Sangkat Veal Sbov, Khan Chbar Ampov, Phnom Penh	097 717 8428
2	Export-Import Bank of Thailand	#30, Room No 20, 2nd Floor, Norodom Blvd, Sangkat Phsar Thmei Ti Bei, Khan Doun Penh, Phnom Penh	023 999 224 / 077 473 026
3	MUFG Bank Ltd	Exchange Square (15F), #19 & #20, St. 106, Phum 2, Sangkat Wat Phnom, Khan Daun Penh, Phnom Penh	023 964 321
4	Shanghai Commercial & Savings Bank	Phnom Penh Tower (13F), Preah Monivong Blvd., Sangkat Boeung Prolit, Khan 7 Makara, Phnom Penh	023 964 811
5	STANDARD CHARTERED Bank Phnom Penh	#Unit G-02 Himawary Hotel Apartments 313, St. Sisowath, Phnom Penh	023 212 729
6	Sumitomo Mitsui Banking Corporation	Phnom Penh Tower (13F), Preah Monivong Blvd, Sangkat Boeung Prolit, Khan 7 Makara, Phnom Penh	023 964 080

## 4. Microfinance Deposit-Taking Institutions

1	AMK Plc.	#285, St. 271, Sangkat Tumnob Tuek, Khan Chamkarmon, Phnom Penh	023 993 062
2	AMRET Plc.	Building No 80, Phum 7, Sangkat Boeng Kak Ti Pir, Khan Tuol Kouk, Phnom Penh	023 880 942
3	HATTHA KAKSEKAR Limited	#606, St. 271, Sansam Kosal 3 Village, Sangkat Boeng Tumpun 1, Khan Mean Chey, Phnom Penh	023 994 304
4	LOLC (CAMBODIA) Plc.	#666B, St. 271, Sangkat Phsar Doeum Thkov, Khan Chamkarmon, Phnom Penh	023 220 641

No.	Names of Institutions	Address	Contact Number
5	Kredit Plc.	#71, St. 163, Sangkat Toul Svay Prey 1, Khan Chamkarmorn, Phnom Penh	023 217 942
6	PRASAC	#212, St. 271, Sangkat Tuol Tumpung 2, Khan Chamkarmorn, Phnom Penh	023 999 911
7	WB FINANCE CO., LTD	#398, Preah Monivong Blvd, Phum 1, Sangkat Boeng Keng Kang Ti Muoy, Khan Chamkar Mon, Phnom Penh	023 969 269
<b>5. Non Deposit-Taking Microfinance Institutions</b>			
1	ACTIVE People's MICROFINANCE INSTITUTION Plc.	#88, Street 214 (Corner of St. 113), Sangkat Boeung Proluet, Khan Prampir Meakkakra, Phnom Penh	023 214 255 / 017 377 479
2	AMATAK Capital Plc.	#502 C-502D, Preah Monivong Blvd, Sangkat Tonle Basak, Khan Chamkarmon, Phnom Penh	023 214 388 / 010 666 021
3	Anakut Microfinance Institution Plc	#245, Monivong Blvd; Sangkat Ou Ruessei 4, Khan 7 Makara, Phnom Penh	016 523 000 / 070 976 958 / 023 223 139
4	ASIA PACIFIC FINANCE Plc.	#C 1 & C 2, Street 289 Corner of Street 516, Sangkat Boueng Kak 1, Khan Tuol Kouk, Phnom Penh	093 965 104 / 012 605 068
5	ATOM Capital Plc.	#A43, Street La Seine (Koh Pich), Sangkat Tonle Basak, Khan Chamkarmon, Phnom Penh	023 999 345
6	Baitang Microheranhvatho Plc.	National Road 5, Phum Prey Korn Sek, Sangkat O'char, Krong Battambang, Battambang Province	096 588 5689
7	BAMBOO FINANCE PLC.	#71BE0, Street 2 (Borey Piphup Thmey Veng Sreng), Sangkat Choam Chao, Khan Pursenchey, Phnom Penh	012 729 739
8	BAMC Finance Plc.	#315A, Street No. 217, Sambuor Village, Sangkat Dangkao, Khan Dangkao, Phnom Penh	023 911 000
9	BAYON CREDIT Limited	#117, Street 271, Sangkat Stueng Meanchey1, Khan Meanchey, Phnom Penh	097 445 5442
10	BNKC (CAMBODIA) MICROFINANCE INSTITUTION PLC.	Ground and 1st Floor of B-Ray Tower, Preah Norodom Blvd., Sangkat Tonle Bassac, Khan Chamkarmon, Phnom Penh	023 213 900 / 010 991 004 / 015 795 567
11	BORRIBO Institution Plc.	#19, St 371, Thnot Chrum Village, Sangkat Beoung Tumpun, Khan Meanchey, Phnom Penh	012 348 616 / 099 607 986
12	CAMBODIAN LABOR CARE Plc.	Building 13, Street 21, Kompong Pring village, Sethbo Commune, Sa-ang District, Kandal Province	012 533 616
13	CAMMA MICROFINANCE Limited	#101A, Street 289, Sangkat BoeungKak 1, Khan Toul kork, Phnom Penh	023 533 9999 / 089 666 014
14	CENTURY CAMBO DEVELOPMENT PLC.	#74, Russian Federation Blvd., Sangkat Tuek Thla, Khan Saensokh, Phnom Penh	011 808 323
15	CHAILEASE ROYAL FINANCE PLC.	#30, Street 432, Sangkat Toul Tompong1, Khan Chamkamorn, Phnom Penh	085 777 405
16	CHAMROEUN MICROFINANCE Plc.	#425, Street 271, Sangkat Tuol Tumpung 2, Khan Chamkar Mon, Phnom Penh	023 959 777
17	Chokchey Plc.	#9-11, Veng Sreng Street, Sangkat Stung Meanchey, Khan Meanchey, Phnom Penh, Cambodia	023 922 126 / 017 863 327
18	CITY Microfinance Institution Plc.	#470, Preah Monivong Blvd, Phum 12, Sangkat Tonle Basak, Khan Chamkamorn, Phnom Penh	023 221 488 / 087 567 801
19	CMK PLC.	#171-173 E0, E1, E2, E3, Street 110, Phum 3, Sangkat Voat Phnum, Khan Doun Penh, Phnom Penh	070 961 425 / 023 221 971
20	CAM CAPITAL PUBLIC LIMITED COMPANY	#R-02, Ruby Street, Sangkat Tomnub Teuk, Khan Boeng Keng Kang, Phnom Penh	093 305 464 / 017 360 136
21	DELTA Microfinance PLC.	#35-37 Street No.582 Sangkat Boengkak2, Khan Tuol Kork, Phnom Penh	081 777 155
22	ENTEAN AKPEVATH PRACHEACHUN (EAP) Plc.	#189-191, Kampuchea Krom Blvd (128), Sangkat Mettapheap, Khan 7 Makara, Phnom Penh	023 884 355 / 086 999 656 / 076 994 5858
23	Family Microfinance Plc.	#KH1-KH2, Street 105, Phum Tuol Sampov, Sangkat Tuol Sangkae 1, Khan Russey Keo, Phnom Penh	090 918 188 / 070 911 688
24	Farmer Finance Ltd.	#1071, National Road 2, Sangkat Chak Angre Krom, Khan Mean Chey, Phnom Penh	023 6363 172 / 089 786 868 / 012 348 616 / 015 882 016
25	FIRST FINANCE Plc.	#A-15, Street 271, Sangkat Tumnuh Tek, Khan Chamkarmorn, Phnom Penh	023 997 937
26	FUNAN MICROFINANCE PLC.	#95, Preah Monivong Blvd, Sangkat Monorum, Khan 7 Makara, Phnom Penh	012 225 402
27	FUTABA MICROFINANCE Plc.	#795, Preah Monivong Blvd, Sangkat Beung Trabek, Khan Chamkamorn, Phnom Penh	023 228 333-224 333 / 070 328 888
28	G B Microfinance Institution PLC.	#137, Phlaur Lum, Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	023 977 778
29	Golden Cash Plc.	#684, 7Makara Street, Chhunlung village, Sangkat Salakamreok, Krong Siem Reap, Siem Reap province	012 772 770 / 087 715 888
30	Grow PLC	#21, Street N.o. 1986 , Sangkat Phnom Penh Thmey, Khan Sensok, Phnom Penh	015 555 566 / 017 500 583
31	IDEMITSU SAISON MICROFINANCE (CAMBODIA) Plc.	#504, National Road 5, Phum Prekmohatep, Sangkat Svaypor, Krong Battambang, Battambang	078 888 535
32	INTEAN POALROATH RONGROEURNG Ltd.	#779A, Street Kampuchea Krom, Sangkat Teuk Laak I, Khan Toul Kork, Phnom Penh	023 990 237
33	JC Finance Plc.	#11, Street 376, Sangkat Boeung Keng Kang 3, Khan Chamkarmon, Phnom Penh	096 940 1936 / 070 997 087
34	Jet's Cash Box Finance Plc.	#124, Sotheas Blvd., Sangkat Tonle Bassac, Khan Chamkamorn, Phnom Penh	096 777 9871 / 086 262 917
35	KHEMARAK MICROFINANCE INSTITUTION Ltd.	#68, Street 57, Sangkat Beoung Keng Kong Ti 1, Khan Chamkarmon, Phnom Penh	023 989 023
36	Khmer Capital Microfinance Institution Plc.	#155, Confederation De La Russies, Sangkat Tuek L'ak Ti Muoy, Khan Toul Kork, Phnom Penh	023 235 599 / 095 222 166

No.	Names of Institutions	Address	Contact Number
37	L B P Microfinance Plc	#D3&E, Street 169, Sangkat Veal Vong, Khan 7Makara, Phnom Penh	012 688 447 / 015 854 996
38	LED Microfinance Institution Plc.	#36-38B, North Bridge Road, Phum Tuek Thla, Sangkat Tuek Thla, Khan Saensokh, Phnom Penh	081 400 401 / 016 600 998
39	Ly Hour Microfinance Institution Plc.	#85-88, Kim El Sung Blvd., Sangkat Beoung Kok Ti 2, Khan Toul Kork, Phnom Penh	023 980 888 / 098 898 288
40	MAXIMA Microfinance Plc.	#21 AB, Street 271, Village 1, Sangkat Phsar Doeum Thkov, Khan Chamcarmon, Phnom Penh	023 214 240
41	MIA Financial Plc.	#93, Preah Norodom Blvd. corner of Street 208, Sangkat Boeung Raing, Khan Doun Penh, Phnom Penh	017 827718 / 023 989 262
42	MOHANOKOR MICROFINANCE INSTITUTION PLC.	#24, Yothapol Khemarak Phumin Blvd. (271), Sangkat Teuk Thla, Khan Saensokh, Phnom Penh	023 888 879 / 087 281 111
43	Mothers Financial Japan Plc.	#254, Room G08-09, Preah Monivong Blvd., Sangkat Boeung Rang, Khan Daun Penh, Phnom Penh	023 967 750-967 752
44	NIRON Microfinance PLC.	#21-23-25, Street 598, Sangkat Phnom Penh Thmey, Khan Sen Sok, Phnom Penh	023 455 0551
45	NongHyup Finance (Cambodia) Plc.	#C57-61, Street Cheerfulness (Tuek Thla Piazza II), Sangkat Teuk Thla, Khan Saensokh, Phnom Penh	023 998 226 / 012 610 624
46	ORO Financecorp Plc.	#147, Preah Monireth Blvd., Sangkat Boeung Salang, Khan Tuol Kork, Phnom Penh	023 988 898 / 017 977 177
47	PG Development Plc.	#20E0, Street 178, Sangkat Phsar Thmei Ti 3, Khan Daun Penh, Phnom Penh	089 938 667 / 017 913 033
48	PIPHUP THMEY MICROFIANCE PLC.	#288, Street No.1003, Sangkat Phnom Penh Thmey, Khan Sensok, Phnom Penh	077 999 393 / 015 322 922
49	Ponleu Chaktomuk Microfinance Plc.	#119, Street No. 592, Phum 14, Sangkat Beong Kok2, Khan Toul Kouk, Phnom Penh	086 352 224
50	Prasethpheap Finance Plc	#132, Street 193 corner of Street 388, Sangkat Toul Svay Prey Ti 1, Khan Chamkarmorn, Phnom Penh	011 261 068
51	PRIME MF MICROFINANCE INSTITUTION Ltd	#494C, Street 271, Sangkat Tuol Tumpung Ti Pir, Khan Chamkarmon, Phnom Penh	023 993 909
52	Propey Microfinance Plc.	#72G & 72H, Russian Federation Blvd., Sangkat Kakab Ti 1, Khan Pur Senchey, Phnom Penh	081 333 868 / 069 222 933 / 078 710 411
53	Queen Finance Plc.	#42C, Mao Hse Tong Blvd., Sangkat Boeng Trorbek, Khan Chamkar Mon, Phnom Penh	016 608 708 / 010 555 545
54	ROLYA MICROFINANCE INSTITUTION PLC.	#128 D3-D4, Sotheaous Road, Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	017 582 581
55	ROYAL MICROFINANCE PLC.	#390-391, Street 271, Phum Trapeang Chhouk, Sangkat Teuk Thlar, Khan Sen Sok, Phnom Penh	012 485 500
56	Sabay Credit Commercial Plc.	#228, Preah Norodom Blvd., Group 64, Sangkat Tonle Bassac, Khan Chamkamon, Phnom Penh	012 322 322
57	Sachak Microfinance Plc.	#25, Street 1015, Bayab Village, Sangkat Phnom Penh Thmei, Khan Saensokh, Phnom Penh	077 587 777 / 015 779 007
58	Sahaka Plc.	#36D, Street 454, Sangkat Tuol Tumpung 1, Khan Chamkamon, Phnom Penh	087 791 000 / 016 946 699
59	SAHAKRINPHEAP S.T MICROFINANCE PLC.	#586, Street 271, Phum 6, Sangkat Boeng Tumpun Ti 1, Khan Mean Chey, Phnom Penh	023 6666 514
60	SAMAKY MICROFINANCE INSTITUTION Plc.	#83AE0 & 83BE0, St. 1986, Sangkat Phnom Penh Thmey, Khan Sensok, Phnom Penh	012 598 888 / 017 555 376
61	SAMBAT FINANCE PLC.	#228 JA, Street No.598, Phum Toul Kork, Sangkat Toul Sangke, Khan Russey Keo, Phnom Penh	023 997 722 / 093 752 291
62	SAMPORN SAMAKUM SMEs KAMPUCHEA PLC.	#166, Preah Norodom Blvd, Sangkat Tonle Bassac, Khan Chamkamon, Phnom Penh	023 901 578 / 069 694 129
63	SAMRITHISAK Microfinance Limited	#502G-502H, Preah Monivong Blvd, Sangkat Tonle Bassac, Khan Chamkarmon, Phnom Penh	023 993 333 / 093 222 755-496 666
64	SEILANITHIH Limited	#15F&25F, Street 516, Phum 13 Sangkat Boeng Kak 1, Khan Tuol Kork, Phnom Penh	023 990 225 / 010 888 876
65	SEREY OUDOM MICROFIANCE PLC.	#P37, Steet No.198, Sangkat Tomnup Teuk, Khan Chamkarmon, Phnom Penh	023 224 336
66	Sixty Six Finance Plc.	#40, Group 4, National Road No 1, Ta Ngov Village, Sangkat Nirouth, Khan Chbar Ampov, Phnom Penh	086 228 118 / 017 938 987 / 017 938 987
67	SONATRA MICROFINANCE INSTITUTION Plc.	#432, Preah Monivong Blvd, Sangkat Tonle Bassac, Khan Chamkarmon, Phnom Penh	023 223 256 / 076 666 6673
68	Sunny Microfinance Plc.	#606&607, 6th Floor Exchange Square Tower No. 19&20, Street 106, Phum 2, Sangkat Wat Phnom, Khan Doun Penh, Phnom Penh	015 284 550 / 017 998 442
69	T & GO Finance Plc	#A1-A2, Street 163, Sangkat Toul Svay Prey1, Khan Chamkamon, Phnom Penh	023 699 0505 / 096 984 7141
70	TBB (Cambodia) MICROFINANCE INSTTUTION PLC.	#2E2F, Street 315, Sangkat Boeung Kak1, Khan Toukok, Phnom Penh	086 600 304 / 015 795 567
71	Thida Srisawad Microfinance Plc.	#23, 5th Floor, Attwood Business Center, Russian Federation Blvd., Sangkat Tuek Thlar, Khan Sensok, Phnom Penh	016 288 888 / 016 662 230
72	Trop Khnhom Microfinance Plc	#445, St. 4, Phum Souphi, Sangkat Kompong Svay, Krong Serei Saophan, Banteay Meanchey	012 599 094 / 017 388 787
73	Vithey Microfinance Plc.	#A73 & A-75, Street 271, Sangkat Tumnob Tuek, Khan Chamkarmon, Phnom Penh	081 227 999 / 096 500 1555
74	Welcome Finance (Cambodia) Plc.	#398, Preah Monivong Blvd, Sangkat Beung Keng Korng1 Khan Chamkar Mon, Phnom Penh	023 994 455 / 097 665 8663
75	WOORI FINANCE CAMBODIA PLC.	#119B, Street 271, Phum3, Sangkat Phsar Derm Thkov, Khan Chamkarmon, Phnom Penh	023 999 661 / 077 559 121
76	Y.C.P MICROFINANCE PLC.	#73, St.118, Sangkat Teuk Laak1, Khan Toul Kok, Phnom Penh	023 882 777

No.	Names of Institutions	Address	Contact Number
<b>6. Financial Leasing Companies</b>			
1	BSP Finance (Cambodia) Plc.	#160, Preah Monivong Blvd., Corner Street 278, Phum 4, Sangkat Boeng Keng Kang Ti Muoy, Khan Chamkar Mon, Phnom Penh	023 883 488
2	Chalease Royal Leasing Plc	#246, Preah Monivong Blvd, Sangkat Boeng Raing, Khan Daun Penh, Phnom Penh	012 900 977
3	ELIN LEASING Plc.	#186, Ekareach Street, Phum 2, Sangkat 2, Krong Preah Sihanouk, Sihanouk Province	034 636 0089
4	GL Finance Plc.	#270-274, Kampuchekrom Road, Sangkat Mittapheap, Khan 7 Makara, Phnom Penh	023 990 324
5	I-Finance Leasing Plc.	#371 & 375, Preah Sihanouk Blvd., Sangkat Veal Vong, Khan 7 Makara, Phnom Penh	078 888 642
6	JACCS Finance (Cambodia) Plc.	Canadia Tower, Floor 20 #315, St. Preah Ang Duong, Sangkat Wat Phnom, Khan Daun Penh, Phnom Penh	087 633 662 / 023 977 250
7	KK Fund Leasing Plc.	#144Eo, Street 143, Sangkat Boeng Kengkang 3, Khan Chamkarmon, Phnom Penh	023 533 7777
8	Komatsu Leasing (Cambodia) Plc.	#713, Veng Sreng Street, Phum Tropang Thloeung, Sangkat Chom Chao, Khan Porsenchey, Phnom Penh	012 906 038
9	Kubota Leasing (Cambodia) Plc.	#237H, Group 10, National Road No 6A, Phum Kien Khleang, Sangkat Preaek Lieb, Khan Chraoy Chongvar, Phnom Penh	(+66 29090300
10	L O D Leasing Plc.	#359, Group 10, Phum Kammakor, Sangkat Svay Por, Krong Battambang, Battambang Province	012 456 739 / 017 278 963
11	LY Hour Leasing Plc.	#243-244, Street 598, Group 10, Phum Tuolkok, Sangkat Tuolsngke, Khan Russey Keo, Phnom Penh	023 900 778
12	Mega Leasing Plc.	#520, Street Silver, Sangkat Tomnub Tuek, Khan Chamkarmorn, Phnom Penh	023 214 756
13	RPTN Alliance Financial Leasing Plc.	#81E0 E1 & E2, Phum Preaek Lieb, Sangkat Preaek Lieb, Khan Chraoy Chongvar, Phnom Penh	023 901 744 / 011 509 944
14	Suodey Finance Plc	#119-121, Russian Federation Boulevard, Sangkat Teuk Thla, Khan Sen Sok, Phnom Penh	023 884 445
15	TOYOTA TSUSHO FINANCE (CAMBODIA) PLC.	#104, Russian Federation Boulevard, Sangkat Teuk Laak 1, Khan Tuol Kok, Phnom Penh	023 966 316
<b>7. Payment Service Institutions</b>			
1	EDEEL (CAMBODIA) PLC.	#79 BCE0, Street 128, Phum Ti 2, Sangkat Monorum, Khan 7 Makara, Phnom Penh	086 393 138
2	SEATEL FINANCIAL SERVICES PLC. (M-PAY)	#149, Street 432, Sangkat Boeung Trorbek, Khan Chamkar Mon, Phnom Penh	018 8 800 800
3	COOBILL PLC.	#B3&C3-1, Street 169, Sangkat Veal Vong, Khan 7 Makara, Phnom Penh	038 3300 80000
4	TRUE MONEY (CAMBODIA) PLC.	#99-100, Sotheaous Blvd., Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	023 999 639
5	LY HOUR PAY PRO PLC.	#85-88, Kim El Song Blvd. (289), Sangkat Boeng Kak Ti 2, Khan Toul Kork, Phnom Penh	087 601 111
6	SPEED PAY PLC.	#148 Ground Floor, Mao Hse Tong Blvd. (245), Sangkat Toul Tompoung 2, Khan Chamkar Mon, Phnom Penh	070 997 775
7	CANADIA-FULLERTON MOBILE MONEY PLC. (DARA PAY)	#315, Canadia Tower 27th Floor, Preah Monivong Blvd. corner of Preah Ang Doung Road, Sangkat Wat Phnom, Khan Daun Penh, Phnom Penh	023 989 809
8	IPAY 88 (CAMBODIA) PLC.	Kasa Condo Meridan, Building Orient 2nd Floor No. A 01-01, Building No. 01, Street Haward Koh Pich, Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	023 901 788
9	PI PAY PLC.	#20, Street 217, Sangkat Veal Vong, Khan 7 Makara, Phnom Penh	023 988 989
10	TIAN XU INTERNATIONAL TECHNOLOGY PLC.	#984, Street 128, Sangkat Teuk Laak Ti 1, Khan Toul Kork, Phnom Penh	096 555 0888
11	BONGLOY PAYMENTS PLC.	#87, Street 63, Sangkat Boeung Raing, Khan Daun Penh, Phnom Penh	023 532 0888
12	ASIA CASH EXPRESS PLC.	#N45-47, Street Koh Pich Entrance (Entanou Bridge), Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	099 666 678
13	HUIONE PAY PLC.	#62, Preah Norodom Blvd., Sangkat Chey Chomnes, Khan Daun Penh, Phnom Penh	023 231 999
14	E-MONEY PAYMENT SOLUTION PLC.	#199, Street 245, Sangkat Toul Svay Prey Ti 2, Khan Chamkar Mon, Phnom Penh	023 686 8868
15	DRAGONFLY FINTECH (CAMBODIA) PLC.	#252, ROSE GARDEN Ground Floor, Preah Norodom Blvd., Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	098 218 555
16	DYNAMIC PAYMENT PLC.	#315 (Canadia Tower), 3rd Floor Store 03-05, Preah Monivong Blvd. corner of Preah Ang Doung Road, Phum 1, Sangkat Wat Phnom, Khan Daun Penh, Phnom Penh	023 989 186
17	WIBS.KH.PAYMENT SERVICE. PLC.	#14, National Assembly Road, Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	081 999 069
18	SMARTLUY PLC.	#464A, Preah Monivong Blvd., Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	010 201 788
19	DARA SAKOR PAY PLC.	#146 D.I Riviera, Road Park Koh Pich, Phum 14, Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	023 994 227
20	BAI SEN TECHNOLOGY PLC.	#05 Elite Town, Standford Road, Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	071 999 7779
21	AETRINO GLOBAL PLC.	#54B (Ground & 1st Floor), Street 95, Sangkat Boeng Keng Kang Ti 3, Khan Boeng Keng Kang, Phnom Penh	070 535 095

**List of Rural Credit Institutions**

**As of December 31, 2019**

No	Name of Institutions	Address
<b>Phnom Penh (124)</b>		
1	AC Finance Plc.	#71, Street 454, Sangkat Tuol Tumpung 2, Khan Chamkarmon, Phnom Penh
2	Akphiwat Akrun Reah Finance Plc.	#35A, Street 07, Phum Toul Rakar 1, Sangkat Chark Angrekrom, Khan MeanChey, Phnom Penh
3	Quick Amatak Plc.	#8F, Street Angkor Blvd, Sangkat Toul Sangke, Khan Russey Keo, Phnom Penh
4	Amatak Rongroeng Plc.	#35, Street 26, Sangkat Boeung Tompun, Khan Mean Chey, Phnom Penh
5	Anakut Heranhvathok Plc.	#D81, Street V1.18, Phum Toulkork, Sangkat Toul Sangke, Khan Russey Keo, Phnom Penh
6	Andet Finance Plc.	#81-83E0E1, Street 17, Phum Trapeang Thnol, Sangkat Chom Chao, Khan Posenchey, Phnom Penh
7	Aphivath Chivapheap Chunbort Plc.	LSI Building, Room F3.01 (3 <sup>rd</sup> Floor), Phnom Penh Hanoi Friendship Blvd (N <sup>o</sup> 1019), Sangkat Phnom Penh Thmey, Khan SenSok, Phnom Penh
8	Asia Development Plc.	#9M, National Road No. 5, Phum Khor 1, Sangkat Chrang Chomresh 2, Khan Russey Keo, Phnom Penh
9	Baytang Finance Plc.	#45, Street 320, Sangkat Boeung Kengkang 3, Khan Chomkarmon, Phnom Penh
10	Big Asia Finance Plc.	#124, Street 1PCD, Phum Thmey, Sangkat Dangkao, Khan Dangkao, Phnom Penh
11	Blue Finance Plc	#59A, Street 105, Sangkat Boeung Pralit, Khan 7 Makara, Phnom Penh
12	Bun Hour Finance Plc.	Street 1986, Phum Phnom Penh Thmey, Sangkat Phnom Penh Thmey, Khan Sen Sok, Phnom Penh
13	C.C.D.A Finance Plc.	#10A, st371 , Phum kbalTumnub, Sangkat Boeungtumpun, Khan Meanchey, Phnom Penh
14	Nimith CK Plc.	#78-80AE0, Road 01A, Phum Sambo, Sangkat Dangkor, Khan Dangkor, Phnom Penh
15	C.K.L.S Finance Plc.	Phum Trapeang Kol, Sangkat Kantaok, Khan Pur Senchey, Phnom Penh
16	CAM Finance Plc.	#9DF, Street Betong, Phum Trea, Sangkat Steung MeanChey, Khan MeanChey, Phnom Penh
17	CAM Vivath Finance Plc.	#69, Street 15E, Phum Tek Thla, Sangkat Tek Thla, Khan Sen Sok, Phnom Penh
18	Cambodia Family Economic Organization	#18 F-Geo, Street K4A, Phum Tuek thla, Sangkat Tuek thla, Khan Sensok, Phnom Penh
19	Cambodian Rural Economic Development Organization	#118AE1, Street 186, Sangkat Toek Laak 3, Khan Toul Kork, Phnom Penh
20	Cen Finance Plc.	#60, St. 592, Sangkat Boeng Kak Ti Pir, Khan Tuol Kuok, Phnom Penh
21	CFIA Plc.	#34A, Phum Boeung Salang, Sangkat Russey Keo, Khan Russey Keo, Phnom Penh
22	Cheirpheap Finance Plc.	#206, Street 371, Phum Kbal Tumnu 1, Sangkat Boeng Tumpun, Khan MeanChey, Phnom Penh
23	Chenla Finance Plc.	#S-48, Street Silver, Phum 4, Sangkat Tomnup Tuek, Khan Chamkar Mon, Phnom Penh
24	Chum Samnang Finance Plc.	#55A, Street 113, Phum 4, Sangkat Boeung Keng Kang Ti 3, Khan Boeung Keng Kang, Phnom Penh
25	CRED Finance Plc.	#43BE0, Street 271, Sankat Phar Daeum Thkov, Khan Chamkarmorn, Phnom Penh
26	Crystal Finance Plc.	#B28, Street 200 R-II, Sangkat Kilomet 6, Khan Russey Keo, Phnom Penh
27	CVCD Plc.	#4, Street 32B, Phum Tropaing Chhouk, Sabgkat Teuk Thla, Khan Sen Sok, Phnom Penh
28	Dhitemah Finance Plc.	#74, Street B (Borey Piphuphthmey), Phum Krang Angkrong, Sangkat Krang Thnoug, Khan Sensok, Phnom Penh
29	Entaen Sambath Yoeung Plc.	#14, Borey Nisa, Street Proneth 1, Sangkat Phnom Penh Thmey, Khan Sen Sok, Phnom Penh
30	Entean Aphivath Achivkam Plc.	#107A, Street Phnom Penh Thmey, Phum Trapeang Chhouk, Sangkat Teuk Thlar, Khan Sen Sok, Phnom Penh



No	Name of Institutions	Address
31	Entean Veichhlat Plc.	#16E0E1, Street 418, Sangkat Toul Tompong II, Khan Chomkarmon, Phnom Penh
32	Equity Economic Development Organization	#31A, Phum Toul Rakar1, Sangkat Chark Angrekrom, Khan MeanChey, Phnom Penh
33	F R D Finance Plc.	#12E0, Street 79 BT, Sangkat Beung Tumpun, Khan Meanchey, Phnom Penh
34	FECA Finance Plc.	Borey Rith No K11, Street 10A, Sangkat Reussey Keo, Khan Reussey Keo, Phnom Penh
35	Green Economy Finance Plc.	#118A, National Road No1, Phum Svay Ta Ok, Sangkat Veal Sbov, Khan Chbar Am Pov, Phnom Penh
36	Grow K H Finance Plc.	#D15, Street 101, Sangkat Beung Trabek, Khan Chamkar Mon, Phnom Penh
37	Haksan Finance Plc.	#.18Q, Phum Teuk Thla, Sangkat bTeuk Thla, Khan Sen Sok, Phnom Penh
38	Happy Finance Plc.	#18H, Street K4, Sangkat Teuk Thla, Khan Sen Sok, Phnom Penh
39	Holy Finance Plc.	#៣, Street 30, Phum Trapaing Tleung, Sangkat Choam Chao, Khan Posenchey, Phnom Penh
40	Inntean Phkachhouk Khmer Plc.	#158, Street 32, Phum Kbal Tomnop 2, Sangkat Boeng Tumpun, Khan Mean Chey, Phnom Penh
41	K E D Finance Plc.	#S06, Street S, Sangkat Chak Angre Krom, Khan Mean Chey, Phnom Penh
42	K.D.O Finance Plc.	Kouk kleang 2 village, Sangkat Phnom Penhthmey, Khan Sensok, Phnom Penh
43	Kakkorb Finance Plc.	#10I, Street New Town, Prey Tea Village, Sangkat Kakab, Khan Po Senchey, Phnom Penh
44	Kaksekor Kon Khmer Finance Plc.	#4C, Street 361, Phum Kandal, Sangkat Chba Ampov 2, Khan Chba Ampov, Phnom Penh
45	B.Y.G Finance Plc.	Phlov Lom, Phum Bayab, Sangkat Phnom Penh Thmey, Khan Sensok, Phnom Penh
46	Kampong Cham Aphivath Plc.	LSI Building, Room F3.01 (3 <sup>rd</sup> Floor), Phnom Penh Hanoi Friendship Blvd (N <sup>o</sup> 1019), Sangkat Phnom Penh Thmey, Khan SenSok, Phnom Penh
47	Khemra Finance Plc.	#194, Street 9, Phum Sambour, Doungkor Commune, Khan Doungkor, Phnom Penh
48	Khmer Angkor Finance Plc.	#135, Phum Porbrork Khang Tbong, Sangkat Kakab, Khan Pursenchey, Phnom Penh
49	Khmer Capital Finance Plc.	#2 Kor, Street 371, Phum Trea 4, Sangkat Steung Meanchey, Khan Meanchey, Phnom Penh
50	Khmer Capital Organization	#30E0E1, Street 5, Sangkat Kraing Thnong, Khan Sensok, Phnom Penh
51	KIFA Plc.	#D07, Street Dearness, Teuk Thlar Village, Sangkat Teuk Thlar, Khan Sensok, Phnom Penh
52	Kon Khmer Mongkol Heranhvatho Plc.	#AB 10+12, Street 598, Phum Tuol Kork, Sangkat Tuol Songke Ti 1, Khan Russey Keo, Phnom Penh
53	KPCA FINANCE PLC.	#18 MF, Street K4A( North Bridge), Sangkat Tek Thla, Khan Sen Sok, Phnom Penh
54	Krepo Finance Plc.	#1Kor, Street 371, Phum Russey, Sangkat Stung Meanchey, Khan Meanchey, Phnom Penh
55	Krong Khmer Finance Plc.	#99, Street 07, Phum Rong Chak, Sangkat Phnom Penhthmey, Khan Sensok, Phnom Penh
56	KS-CPC Finance Plc.	Phum Threa, Street Lom, Sangkat Steong Meanchey, Khan Mean Chey, Phnom Penh
57	Kunapheap Finance Plc.	No 609, Street No 11 (Borey Piphup Thmey), Sambuor Village, Sangkat Dangkao, Khan Dangkao, Phnom Penh
58	Kuntheam Finance Plc.	#33 K, Phum Trea 3, Sangkat Steung Meanchey, Khan Meanchey, Phnom Penh
59	L.A Finance Plc.	#1B, Street Lom, Phum Domnakhthom 2, Sangkat Steung Meanchey, Khan Meanchey, Phnom Penh
60	L.E.D.A Capital Plc.	#62C-62D, Road No 402, Sangkat Tumnuop Teuk, Khan Chamkarmon, Phnom Penh
61	LADS Finance Plc.	#140A, Street 03, Prakar Village, Sangkat Prey Sa, Khan Dangkao, Phnom Penh
62	LED-T I P S Finance Plc.	#146, Street 156, Sangkat Teuk Laak 2, Khan Toul Kok, Phnom Penh
63	Lichou Capital Plc.	#21E0, Phum Trongmoan, Sangkat Tuek Thla, Khan Sen Sok, Phnom Penh
64	Mamedi Finance Plc.	#230 B, Street 48, Phum Russey1, Sangkat Stung Meanchey, Khan Meanchey, Phnom Penh

No	Name of Institutions	Address
65	Meakea Finance Plc.	No A11, Street 217, Sambuor Village, Sangkat Dangkao, Khan Dangkao, Phnom Penh
66	Meanchey Credit Plc.	#16, National Road 2, Phum Prektalong, Sangkat Chark Angrekrom, Khan MeanChey, Phnom Penh
67	Mega Trust Finance Plc.	Building No 36 (1st Floor), St. 169, Sangkat Veal Vong, Khan 7 Makara, Phnom Penh
68	Mey Jing Finance Plc.	#67, Street 11, Borey Piphup Thmey, Phum Trapeang Thloeng, Sangkat Chaom Chav, Khan Pur Sen Chey, Phnom Penh
69	MF Mission Plc.	#H6, Street 56R, Sangkat Tulsangke, Khan Reuseykeo, Phnom Penh
70	Min Kimsan Plc.	#915A, Street Tokyo, (Borey Villa 999 Tokyo), Sangkat Teuk Thlar, Khan Sensok, Phnom Penh
71	Ministry of Rural Development Credit Scheme	Ministry of Rural Development, Russian Blvd., Sangkat Mitapheap, Khan 7 Makara, Phnom Penh
72	Mirai Credit Plc.	#450, Street Lum, Phum Tropaing Chhuk, Sangkat Toek Thlar, Khan Sen Sok, Phnom Penh
73	Mongkul Phnom Penh Finance Plc.	#386AB, St. 271, Sangkat Teuk Thla, Khan Sen Sokh, Phnom Penh
74	Mono Finance Plc.	#90, Phum Sansam Kosal 1, Sangkat Boeng Tumpun, Khan Mean Chey, Phnom Penh
75	Morodok Aphivath Plc.	#18, Street 336, Phum 6, Sangkat Boeung Salang, Khan Tuol Kork, Phnom Penh
76	Moulathan Chunbort Plc.	Bldg LSI Room F3.01 (3rd Floor), Hanoi Blvd (No. 1019), Sangkat Phnom Penh Thmey, Khan Sen Sokh, Phnom Penh
77	NCD Finance Plc.	#B23, St. Northbridge (St. 2004), Sangkat Tuek Thla, Khan Sensok, Phnom Penh
78	Ono Finance Plc.	#610, Phum Sansamkosal 3, Sangkat Beoung Tompun, Khan Chamkarmom, Phnom Penh
79	Partner For Growth Finance Plc.	#G49, Phum Sombo, Sangkat Dangkor, Khan Dangkor, Phnom Penh
80	Partners in Compassion Fund Plc.	#50A, Phum 1, Sangkat Beung Salang, Khan Toul Kork, Phnom Penh
81	Kasekam Rikreay Plc.	LSI Building, Room F3.01 (3 <sup>rd</sup> Floor), Phnom Penh Hanoi Friendship Blvd (N <sup>o</sup> 1019), Sangkat Phnom Penh Thmey, Khan SenSok, Phnom Penh
82	Phka Chhouk Finance Plc.	#07, Phum Toul Roka 03, Sangkat Chak Angrekrom, Khan MeanChey, Phnom Penh
83	Pidaur Fund Plc.	#253, Street 37 BT, Phum Sonsomkosal 2, Sangkat Boeng Tumpun, Khan Meanchhey, Phnom Penh
84	Pishnuka Finance Plc.	#195, Street Borey Phnom Penh, Sangkat Teuk Thlar, Khan Sen Sok, Phnom Penh
85	Prasithpheap Credit Plc.	#09, St. Lum, Phum Trapeang Lvea, Sangkat Kakab, Khan Pur Sen Chey, Phnom Penh
86	Prathna Credit Plc.	#72E0, Street 278, Sangkat Olympic, Khan Chamkarmorn, Phnom Penh
87	Preah Chan Finance Plc.	#357E0E1E2, Street Polaris, Boeng Chhuk Village, Sangkat Nirouth, Khan Chbar Ampov, Phnom Penh
88	Racha Plc.	#160, Street 71, Sangkat Tonle Basac, Khan Chamkarmon, Phnom Penh
89	RADOCHICO FINANCE PLC	#E13 (Borei Chan Sambath), Phum Trapeang Po, Sangkat Chom Chao, Khan Posenchey, Phnom Penh
90	Raksey Finance Plc.	#6, Street 4, Phum Trapeang Thloeng, Sangkat Chaom Chau, Khan Pur Senchey, Phnom Penh
91	Reakreay Finance Plc.	#357, Street 371, Group 5, Phum Tnaot Chrum, Sangkat Boeng Tumpun, Khan Mean Chey, Phnom Penh
92	Reaksmey Serey Mongkul Finance Plc.	#29-30V, Phum Domnak, Sangkat Phnom Penh Thmey, Khan Sen Sok, Phnom Penh
93	Real Finance Plc.	#942G, Northbridge Street, Sangkat Teuk Thla, Khan Sensok, Phnom Penh
94	Right Smart Finance Plc.	#5D, Street 452, Sangkat Toul Tompong 2, Khan Chamkarmon, Phnom Penh
95	Rith Sokha Finance Plc.	No 148 G, Lum Street, Group 2, Damnak Thum Bei Village, Sangkat Steung Mean Chey 3, Khan Mean Chey, Phnom Penh
96	Romchang Operation Finance Plc.	#5C, Phum Kantok Cheng, Sangkat Kantok, Porsenchey District, Phnom Penh
97	S.M.E.S Eco Finance Plc.	#6F, Street Betong, Phum Trea 3, Sangkat Stueng Mean Chey, Khan Mean Chey, Phnom Penh
98	Sahakthun Finance Plc.	#22-23 Eo, Street 371, Phum Trapeangchouk, Sangkat Tektla, Khan Sensok, Phnom Penh

No	Name of Institutions	Address
99	Sakal Finance Plc.	#25D, Street 578, Sangkat Boeung Kok 2, Khan Tuol Kork, Phnom Penh
100	Samathor Finance Plc.	#15E0, Street 628, Sangkat Chhbar Ampov 1, Khan Meanchey, Phnom Penh
101	Sambath Samreth Organization	#15A, Street 371, Phum Tnort Chrum, Sangkat Boeung Tumpun, Khan Meanchey, Phnom Penh
102	Samlanh Finance Capital Plc.	#9, Street 11, Phum Sambour, Sangkat Dangkor, Khan Dangkor, Phnom Penh
103	Samnang Finance Plc.	Prek Tapov Village, Sangkat Prek Pra, Khan Chbar Ampove, Phnom Penh
104	Samrorb Samruol Finance Plc.	#1E0, Phum Porprork Khang Tbound, Sangkat Kakab, Khan Pur Senchey, Phnom Penh
105	Seed Cooperative Plc.	#No 160, Street 09 (Borey Piphop Thmey Chamkar Daung), Sangkat Dangkaor, Khan Dangkaor, Phnom Penh
106	SEN Finance PLC.	#9C, Street 39BT, Sangkat Beong Tumpun, Khan Meanchey, Phnom Penh
107	Smile Finance Plc.	#11, Russian Confederation Blvd, Sangkat Kakab, Khan Por Sen Chey, Phnom Penh
108	Sokhak Prochea Finance Plc.	#56A, Street 518, Phum Toul Kork, Sangkat Toul Sangke, Khan Russey Keo, Phnom Penh
109	Soksabay Heranhvatho Plc.	#54F, Street 103, Sangkat Boeng Trobek, Khan Chamkamorn, Phnom Penh
110	Soksan Finance Plc.	#SHR 2-043, Nakry Road (Borey Orkide Villag De Royal), Sangkat Tuek Thla, Khan Saensokh, Phnom Penh
111	Solid Finance Plc.	#5B, Street Betong, Phum Damnakthom 1, Sangkat Steung Meanchey, Khan Meanchey, Phnom Penh
112	Sovannaphum Social Development Plc.	#486A, Street271, Sangkat Toul Tom Poug 2, Khan Chamkarmorn, Phnom Penh
113	Thavika Finance Plc.	#150DB, Street 516, Sangkat Boeung Kak 1, Khan Toul Kok, Phnom Penh
114	Thonthean Samret Finance Plc.	#462B, Street 163, Sangkat Boeung Keng Kong 3, Khan Chamkarmon, Phnom Penh
115	Tomnukchet People Finance Plc.	#168A, National Road #2, Phum Preak Ta Long, Sangkat Chak Angrae Kraom, Khan Mean Chey, Phnom Penh
116	UNIDA Finance Plc.	#73, Street 480, Sangkat Toul Tompong 1, Khan Chamkarmorn, Phnom Penh
117	Unitrust Finance Plc.	#195E1, Street 63, Sangkat Boeung Keng Kang 1, Khan Chamkarmon, Phnom Penh
118	V.P Dec Plc.	#5E0, Block 26, Borey Phon Soy, Phum Chrey Kaong, Sangkat Chaom Chao Ti 2, Khan Pursenchey, Phnom Penh
119	Kasekor Rikreay Rungroeng Plc.	LSI Building, Room F3.01 (3 <sup>rd</sup> Floor), Phnom Penh Hanoi Friendship Blvd (N° 1019), Sangkat Phnom Penh Thmey, Khan SenSok, Phnom Penh
120	Vanheng Finance Plc.	#22Eo, Phum Chrey Kaong, Sangkat Chaom Chao, Khan Pou Senchey, Phnom Penh
121	Vattanacpheap Hiranhvathok (Cambodia) Incelosen Plc.	#149C, Phum Chungthnal Khang Lech, Sangkat Tuek Thla, Khan Sensokh Phnom Penh
122	Virakboth Finance Plc.	#181B, Street 2002, Phum Ta Ngoun 1, Sangkat Kakab Ti 1, Khan Pusenchey, Phnom Penh
123	Vireaksac Finance Plc.	#8A, Group 2, Street Betong, Phum Teuk Thla, Sangkat Teuk Thla, Khan Sen Sok, Phnom Penh
124	Vivath Golden Finance Plc.	#659, Street 371, Phum Russey, Sangkat Steung MeanChey, Khan MeanChey, Phnom Penh

#### Kandal (16)

125	ACABAR Plc.	Koky Village, Koky Commune, Kean Svay District, Kandal Province
126	An Piseth Community Development Organization (A P S)	#2EE, National road 2, Phum Thmey, Sangkat Deummean, Krong Takhmao, Kandal Province
127	Basac Finance Plc.	Prek Thmey Village, Prek Thmey Commune, Koh Thom District, Kandal Province
128	Camfund Prathna Plc.	Knong Village, Preak Ta Meak Commune, Khsach Kandal District, Kandal Province
129	Daikou Finance Plc.	National Road No. 2, Klaing Sambath Village, Pot Sor Commune, Bati District, Kandal Province
130	Deummean Finance Plc.	Prek Run Village, Prek Koy Commune, Saang District, Kandal Province
131	KPRSD Finance Plc.	National Road No. 6A, Phum Krom, Prek Anchanh Commune, Mouk Kampoul District, Kandal Province

No	Name of Institutions	Address
132	Krusar Rongroeung Finance Plc.	Prekbe Village, Koh Thom Commune, Koh Thom District, Kandal Province
133	LY HENG EUNG FINANCE PLC.	Prek Thmey Village, Prek Thmey Commune, Koh Thom District, Kandal Province
134	OCDAF Finance Plc.	#982, Street 21, Phum Thmey, Sangkat Takhmao, Krong Takhmao, Kandal Province
135	PCL Finance plc	Preakloug Village, Prekloug Commune, Ksachkandal District, Kandal Province
136	Pich Vatanak Finance Plc.	Road 110, Thkol Village, Treuy Sla Commune, Saang District, Kandal province
137	Preah Ateth Community Development Organization	#2E, National Road 2 , Phum Deum Mean1, Sangkat Deum Mean, Krong Takhmao, Kandal Province
138	Rinn Panha Ratanak Finance Plc.	#17A, Street 115, Phum Prek Som ROUNG, Sangkat Prek Som ROUNG, Krong Ta Khmau, Kandal Province
139	Serey Soursdey Penich Plc.	#21, Street 21, Kompong Svay Kraom Village, Prek Thmey Commune, Koh Thom District, Kandal Province
140	Soksas Nithik Finance Plc.	National Road 110, Chong Koh Toch Village, Talun Commune, Saang District, Kandal Province

#### Battambang (12)

141	Battambang Khmer Farmers Organization	#124, Kansaibantey Village, Moung Commune, Moung Russei District, Battambang Province
142	Bovor Finance Plc.	Phum Romchek 5, Sangkat Ratanak, Krong Battambang, Battambang Province
143	Buddhism for Development Organization	Watt Angongvil, Angongvil Village, Angongvil Commune, Sangker District, Battambang Province
144	Cambodia Financial Partner Organization (C.F.P)	Phum Wat Rumduol, Sangkat Chamkar Samraong, Krong Battambang, Battambang Province
145	Chou Chivorn Finance Plc.	#160, Group 6, Phum Otakom 2, Sangkat Tuoltaek, Krong Battambang, Battambang Province
146	Kasekor Mean Mean Plc.	Phnom Toch Village, Pich Chenda Commune, Phnom Proek District, Battambang Province
147	Northwest Finance Plc.	#1, Group 1, Rattanak Village, Rattanak Commune, Krong Battambang, Battambang province
148	P C O Finance Plc.	#281, Group 8, Phum Kamakor, Sangkat Svay Por, Krong Battambang, Battambang Province
149	R N D B Finance Plc.	Phum Romchak4, Sangkat Rattanak, Krong Battambang, Battambang Province
150	Samreth Pech Finance Plc.	#338, Group 5, Phum Rumchek 4, Sangkat Rattanak, Battambang District, Battambang Province
151	SDAA Fund Plc.	#85, Group II, Phum Bekchan Thmey, Sangkat Prek Preah Sdach, Krong Battambang, Battambang Province
152	Sovannaphumi Finance Plc.	#100, Street 314, Phum Num Kreal, Sangkat Preahsdach, Krong Battambang, Battambang Province

#### Banteay Meanchey (5)

153	Aid Farmers Association	Phnum ROUNG Village, Beong Beng Commune, Malay District, Banteay Meanchey Province
154	Aneaktean Molathan Plc.	#445, Road 4, Phum Sophy, Sangkat Kampong Svay, Krong Serei Saophoan, Banteay Meanchey Province
155	Entean Chunbort Khmer (ECK) Plc.	Phum 3, Sangkat Phreah Pnlea, Krong Sereisophoan, Banteay Meanchey Province
156	Ockenden Metrei Entean Plc.	#56A, Phum Khlakon Chas, Sangkat Kompong Svay, Krong Serei Saophoan, Banteay Meanchey Province
157	Ponleu Kaksekar Khmer Plc.	Phum 3, Sangkat Preah Ponlea, Krong Serei Saopoon, Banteay Meanchey Province

#### Svay Reang (12)

158	ACDC Finance Plc.	Robkor Village, Prey Chlark Commune, Svay Rieng City, Svay Rieng Province
159	CFAP Foundation Plc.	#241, Street 208, Phum Srah Vong, Sangkat Svay Rieng, Krong Svay Rieng, Svay Rieng Province
160	Hope Fund Plc.	Phum Svay Toea, Sangkat Svay Toea, Krong Svay Rieng, Svay Rieng Province
161	Intean Kasekor Rikchamroen Plc.	Phum Keansang, Sangkat Svay Rieng, Krong Svay Rieng, Svay Rieng Province
162	Marika Amatak Finance Plc.	#161, Street 105, Phum Srah Vong, Sangkat Svay Rieng, Krong Svay Rieng, Svay Rieng Province

No	Name of Institutions	Address
163	R D O Finance Plc.	#G12, Street 107, Phum Veal Yon, Sangkat Svay Rieng, Krong Svay Rieng, Svay Rieng Province
164	Ratanak Kasekor Plc.	Phum Svay, Sangkat Chek, Krong Svay Rieng, Svay Rieng Province
165	Reakreay Finance Plc.	Phum KbalSpean, Sangkat Poutahor, Krong Svay Rieng, Svay Rieng Province
166	SIDA Finance Plc.	Kampong Trach Village, Kamphong Trach Commune, Romeas Hek District, Svay Rieng Province
167	Sloek Meas Khmer Finance Plc.	#27, Street 315, Phum Soun Thmey, Sangkat Prey Chlak, Krong Svay Rieng, Svay Rieng Province
168	Thunleap Finance Plc.	#51, Street 114, Phum Raung Banlae, Sangkat Svay Rieng, Krong Svay Rieng, Svay Rieng Province
169	Vathanak Akphivath Credit Plc.	#278, Street 105, Svay Rieng Village, Svay Rieng Commune, Svay Rieng District, Svay Rieng Province

#### Kampot (15)

170	ASARD Finance Plc.	Prey Krora Khanglech Village, Touk Meas Khanglech Commune, Banteaymeas District, Kampot Province
171	ADH Finance Plc.	Phum Krang, Sangkat Krang Ampil, Krong Kompot, Kampot Province
172	Thearith Finance Plc.	Phum 1 Ousaphea, Sangkat Kampong Kandal, Krong Kampot, Kampot Province
173	LDA Finance Plc.	Phum Sovannasakor, Sangkat Kompong Kandal, Krong Kampot, Kampot Province
174	Kon Kasekor Finance Plc.	Kompong Trach 1 Village, Kompong Trach Khangkert Commune, Kompong Trach District, Kampot Province
175	Social Living Promotion Association	Kohkhlot Village, Kampong Trach Khang Kert Commune, Kampong Trach District, Kampot Province
176	Cambodia Development Association	Pral Village, Tani Commune, Angkorchey District, Kampot Province
177	Vandy Finance Plc.	Ochranieng Village, Kampong Trach Lech Commune, Kampong Trach District, Kampot Province
178	Kalyan Aphivath Plc.	Pou Village, Phnomkong Commune, Angkorchey District, Kampot Province
179	Metta Finance Plc.	Kampong Trach 1 Village, Kampong Trach Khang Kaeut Commune, Kampong Trach District, Kampot Province
180	A.C.L.P.L Plc.	National Road 3, Satpong Village, Satpong Commune, Chhouk District, Kampot Province
181	Khmer Rung Roeung Finance Plc.	Phum Kompong Bay Khang Tbong, Sangkat Kompong Bay Khang Tbong, Krong Kampot, Kampot Province
182	Reaksmey Chey Chumneas Plc.	#03, Phum Kompong Bay Khang Thbong, Sangkat Kompong Bay, Krong Kampot, Kampot Province
183	Prac Finance Plc.	#53, Street 709, Phum Mouy Ousaphea, Sangkat Kampongkandal, Krong Kompot, Kampot Province
184	Morakot Financial Plc.	Thom Thmey Village, Dangtung Commune, Dangtung District, Kampot Province

#### Pursat (1)

185	K.K.C.M FINANCE PLC	#297, Pou Andaot Village, Roleab Commune, Krong Pursat, Pursat Province
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#### Kampong Cham (11)

186	Angkor Samreth Plc.	#31B, Street 49, Phum Ti 15, Sangkat Kompong Cham, Krong Kompong Cham, Kompong Cham Province
187	Balance Asia Finance Plc.	Chunghnal 2 Village, Bong Kok Commune, Kampong Cham District, Kampong Cham Province
188	Broseur Finance Plc.	National Road 7, 6th Village, Sangkat Vealvong, Krong Kompongcham, Kompongcham Province
189	Entean Lerkstuoy Samatapheap Krousar Plc.	Lvea Village, Lvea Commune, Prey Chhor District, Kampong Cham Province.
190	Naralika Finance Plc.	Prayuk Village, Tumnob Commune, Batheay District, Kampong Cham Province
191	PFD Finance Plc.	Pongror Village, Sdoeung Chey Commune, Choeung Prey District, Kompong Cham Province
192	Reda Union Plc.	National Road 7, Pnov Kaeut Village, Prey Char Commune, Choeng Prey District, Kampong Cham Province
193	Samnang Protebatkar Plc.	Street 88, Phum Ti Prammuoy, Sangkat Veal Vong, Krong Kampong Cham, Kampong Cham Province

No	Name of Institutions	Address
194	Sovann Dara Finance Plc.	National Road 7, Skun Village, Soteb Commune, Choeung Prey District, Kompong Cham Province
195	Ta Ong Soybean Development Association	Ta Ong Village, Ta Ong Commune, Chamkar Leu District, Kampong Cham Province
196	Towards Finance Plc.	Kampal Village, Sorndek Commune, Batheay District, Kampong Cham Province

#### Tboung Khmum (2)

197	NECCA Finance Plc.	National road 7, Masintek Village, Memot Commune, Memot Distric, Tboungkhmum Province
198	RNK Development Plc.	Trapeang Reussey Village, Roka Po Pram Commune, Tbong Kmoum District, Tbong Kmoum Province

#### Takeo (15)

199	C E O Finance Plc.	Svay Tong Village, Khvav Commune, Samraong District, Takeo Province
200	C.E.D.A Finance Plc.	Beipey Village, Boeng Tranh Khang Cheung Commune, Samraong District, Takeo Province
201	Dako Finance Plc.	#156E, Street 20, Phum Thnal Bek, Sangkat Rokakrav, Krong Doun Keo, Takeo Province
202	Development of Agricultural System for Poor Families Organization in Cambodia	#89, Street 28, Thnalback Village, Rokakrao Commune, Krong Daunkeo, Takeo Province
203	DFO Finance Plc.	Smao Khnhey Village, Trapaeng Sab Commune, Bati District, Takeo Province
204	EKE GROWTH FINANCE PLC.	Seiha Village, Chambak Commune, Bati District, Takeo Province
205	FFD Finance Plc.	Village 1, Rokkakhnong Commune , Krong Dounkeo, Takeo Province
206	Intean Neary Finance Plc.	Phum Takor, Sangkat Roka Khnong, Krong Daun Keo, Takeo Province
207	Met Khmer Aphivath Amatak Plc.	Prey Romdeng Village, Ang Ta Som Commune, Tram Kak District, Takeo Province
208	Morodok Kruosa Plc.	National Road 2, Thnal Bek Village, Sangkat Rokakrao, Krong Daun Keo, Takeo Province
209	Punleuvanna Finance Plc.	National Road 2, Phum Phsar Ta Kao, Sangkat Roka Knong, Krong Dounkeo, Takeo Province
210	RCP Finance Plc.	National Road 02, Daeum Phdiek Village, Prey Sloek Commune, Treang District, Takeo Province
211	Rithy Finance Plc.	Kompong Chrey Village, Smaong Commune, Treang District, Takeo Province
212	Samphors Finance Plc.	Phum Ang Tasaom, Ang Tasaom District, Tram Kak Commune, Takeo Province
213	Winner Rongroeung Finance Plc.	#136, National Road No. 2, Phum Phsar Ta Kao, Sangkat Roka Knong, Krong Doun Keo, Takeo Province

#### Siemreap (10)

214	A Crucial Finance Plc.	Group 9, Phum Thmei, Sangkat Svaydongkum, Krong Siem Reap, Siem Reap Province
215	Angkor Chorpoan Finance Plc.	#316, Phum Wat Bo, Sangkat Sala Kamreuk, Krong Siem Reap, Siem Reap Province
216	Choub Aphivath Plc.	#224, Borey Sieng Nam, Phum Kna Thmey, Sangkat Chreav, Krong Siem Reap, Siem Reap Province
217	Entean Easy Finance Plc.	Street 7 Makara, Phum Wat Bo, Sangkat Sala Kamreuk, Krong Siemreap, Siem Reap Province
218	M I O Credit Plc.	#B11, Street H.E. Oung Oeun, Phum Trapeangses, Sangkat Kork Chork, Krong Siem Reap, Siem Reap Province
219	Mittapheap Finance Plc.	Trapeang Ses village, Sangkat Kok Chak, Krong Seamreap, Seamreap Province
220	Preahkhan Aphivath Plc.	#437, Street Lokta Noeuy, Dorkpo Village, Sangkat Slorkram, Krong Siemreap, Siemreap Province
221	Samreth Credit Plc.	Phum Trapeangses, Sangkat Kok Chak, Krong Siem Reap, Siem Reap Province
222	Tara Finance Plc.	#152, National Road 6, Phum Chong Koasu, Sangkat Slarkram, Krong Siem Reap, Siem Reap Province
223	We-TC Credit Plc.	Phum Sala Kanseng, Sangkat Svay Dangkum, Krong Siem Reap, Siem Reap Province

No	Name of Institutions	Address
<b>Kampong Speu (6)</b>		
224	C.V.A Finance Plc.	#57, Phum Trapeang Leuk, Sangkat Rokar Thum, Krong Cbarmorn, Kampong Speu Province
225	Community Development Fund Organization	Tropeang Mean Village, Snam Krarper Commune, Kong Pisey District, Kampong Speu Province
226	K E P Finance Plc.	Mukh Khet Village, Sangkat Rokar Thum, Krong Chhar Mon, Kompong Speu Province
227	Phumin Credit Plc.	#20, Phum Pea Nickam, Sangkat Rokathom, Krong Chbarmon, Kompong Speu Province
228	Punleu Snam Nhor Nhem Finance Plc.	#25, Street 1440, Group 2, Phum Thmey, Sangkat Rokar Thom, Krong Chbar Mon, Kompong Speu Province
229	Sambo Trop Finance Plc.	#199, Phum Somnang, Sangkat Roka Thom, Krong Chbarmon, Kampong Speu Province
<b>Kampong Chhnang (1)</b>		
230	S.H Finance Plc.	National Road No. 5, Phum Thorm Yuthi, Sangkat Boe, Krong Kampong Chhnang, Kampong Chhnang Province
<b>Prey Veng (5)</b>		
231	ENTEAN KOLBOTR KHMER Plc.	3 Village, Preksay (Khor) Commune, Peamro District, Preyveng Province
232	Farmer Livelihood Improvement Organization (F.L.I)	#486, Por Chenda Village, Svay Antor Commune, Svay Antor District, Prey Veng Province
233	Global Lending Finance Plc.	#296, Prek Shay Village, Prek Shay "Kor" Commune, Piem Ror District, Prey Veng Province
234	Sky Light Finance Plc.	Prey Keav Village, Touk Tla Commune, Svay Antor District, Prey Veng Province
235	Tybotta Finance Plc.	Sambour Village, Prey Khanes Commune, Mesang District, Prey Veng Province
<b>Kratie (2)</b>		
236	Kratie Women Welfare Association	Srea Sdav Village, Ou Rusei Commune, Kratie District, Kratie Province
237	SHG Finance Plc.	#696, Street 2, Phum Troropaing Pring, Sangkat Krorches, Krong Krorches, Kratie Province
<b>Preah Sihanouk (3)</b>		
238	Cafinco Finance Plc.	Street Borey Kamkor, Phum 2 , Sangkat 3, Krong Preah Sihanouk, Preah Sihanouk Province
239	Morodok Yoeung Finance Plc.	Samroang Krom Village, Samroang Commune, Preynub District, Preah Sihanouk Province
240	Smart Financial Base Plc.	#017, Street Borikamkor, Phum 2, Sangkat 2, Krung Preah Sihanouk, Preah Sihanouk Province
<b>Koh Kong (1)</b>		
241	Sarina Credit Plc.	#174, Village 2, Sangkat Smach Meanchey, Khemarak Phoumin City, Koh Kong Province
<b>Kep (1)</b>		
242	Marico Plc.	Phum Dumnak Chang Eur, Sangkat Prey Thom, Krong Kep, Kep Province
<b>Kampong Thom (3)</b>		
243	AED Angkor Credit Plc.	Phum Damrei Choan Khla, Sangkat Damrei Choan Khla, Krong Stueng Saen, Kampong Thom Province
244	F C D O Finance Plc.	National Road No. 6, Prey Tatrav Village, Balang Commune, Baray District, Kampong Thom Province
245	Kroursa Ennatean Plc.	National Road 6A, Rumchek Village, Triel Commune, Baray District, Kampong Thom Province

**Appendix 4**

**List of Termination of Rural Credit Institutions**

**As of December 31, 2019**

No.	Name of Institutions	Address
1	Entean Khmer Doembey Ka Aphivath Plc.	#8D, Street 2, Group 16, Phum Domnak Thom 2, Sangkat Stung Meanchey, Khan Meanchey, Phnom Penh
2	Virak Chun Kaksekor Plc.	National Road No. 6A, Phum Chombok Meas, Sangkat Bak Khaeng, Khan Chroy Changvar, Phnom Penh
3	Wattanak Kaksekor Plc.	#173, Phum Prek Mahatep, Sangkat Svay Por, Krong Battambang, Battambang Province
4	K.P.P.D Finance Plc.	Phum Kourothan, Sangkat Ou Ambel, Krong Serei Saophoan, Banteay Meanchey Province
5	Money Khmer organization	#89E0, Street 271B, Phum 4, Sangkat Tumnubtek, Khan Chomkarmon, Phnom Penh
6	Sakorl Hiranhvathok	Po 1 Village, Kear Commune, Moungrusey District, Battambang Province
7	Niwat Finance Plc.	Phum Chong Kao Sou, Sangkat Sla Kram, Krong Siemreap, Siemreap Province
8	FEDA FINANCE Plc.	#52, National Road No. 2, Phum Derm Ko, Sangkat Derm Mean, Kandal Province
9	Kruosar and Community Development Organization (K.C.D.O)	#G09, Otakam II Village, Sangkat Tuol Ta Ek, Krong Battambang, Battambang Province
10	IK Finance Plc.	Phum kbal Hong, Sangkat Pteas Prey, Krong Pursat, Pursat Province
11	Regional Credit Organization	Chork Village, Sangkat Rokar Knong, Krong Dounkeo, Takeo province
12	New Economic Workers Organization	#25B, Street 478, Sangkat Toul Tompong1, Khan Chamkarmorn, Phnom Penh
13	Entean Cifeed Plc.	Chambork Village, Sangkat Chek, Krong Svay Rieng, Svay Rieng Province
14	Chak Finance Plc.	Phum Chork, Kompong Chork Commune, Romduol District, Svay Rieng Province
15	C.C.DO Finance Plc.	#16Eo, National Road No.3, Phum Prey Pring Tpong, Sangkat Chaom Chao, Khan Porsenchey, Phnom Penh
16	Proashith Credit Organization (P.C.O)	#244C, Street Ang Ta Minh, Phum Poprork Tbong, Sangkat Kakarb, Khan Pur Sen Chey, Phnom Penh
17	Romduol Khmer Plc.	#5, Street 181, Sangkat Tumnop Teuk, Khan Chamkarmom, Phnom Penh
18	Rattanac Economic Development Association	#1F, Street 99, Phum 6, Sangkat Boeung Trobek, Khan Chomkarmon, Phnom Penh
19	Your Smart Finance Plc.	#775, Street Betong, Phum Trea, Sangkat Steong Meanchey, Khan Meanchey, Phnom Penh
20	Carrot Organization	#12, Street 17 (Borey Newworld), Phum Trapaing Tleung, Sangkat Choam Chao, Khan Porsenchey, Phnom Penh
21	Baytang Credit Organizaion	#227A, National road 2, Phum Prek Russey, Sangkat Prek Russey, Krong Takhmao, Kandal Province
22	Rikreay Finance Plc.	#71, Street 15, Phum Trapaing Tleung, Sangkat Choam Chao, Khan Porsenchey, Phnom Penh
23	Ekreach Finance Plc.	#165, Street 160, Sangkat Toek Laak 2, Khan Toul Kork, Phnom Penh
24	Punleu Baitang Finance Plc.	Steet 31, Po village, Phnom Kong Commune, Angkorchey District, Kampot Province
25	Sokha Vision Plc.	#B03, Street H.E Ung Ouen, Phum Trorpaing Ses, Sangkat Kork Chork, Krong Siem Reap, Siem Reap Province
26	Capital Rong Roeung Plc.	#2DE1, Street 188, Shangkat Phsar Depou 1, Khan Tuol Kouk, Phnom Penh
27	Nimith Finance Plc.	#8D, Street 213, Phum Trea 4, Sangkat Steung Mean Chey, Khan Mean Chey, Phnom Penh
28	Mitt Kasekor Financial Plc.	No 2929, Phum Rong Chak, Sangkat Phnom Penh Thmey, Khan Sen Sok, Phnom Penh



## Appendix 5

### Banks and Financial Institutions' Network Information 2015-2019

Banks and Financial Institutions	2015	2016	2017	2018	2019
<b>COMMERCIAL BANKS</b>					
<b>LOCAL BANKS– LOCAL MAJORITY OWNERSHIP</b>					
NUMBER OF BANKS	7	7	7	7	11
NUMBER OF BRANCHES AND HEAD OFFICES	375	383	395	403	441
NUMBER OF STAFFS	16,239	17,023	17,628	18,171	19,102
ATMs TERMINALS	544	574	712	825	1,032
<b>LOCAL BANKS– FOREIGN MAJORITY OWNERSHIP</b>					
NUMBER OF BANKS	5	5	5	6	6
NUMBER OF BRANCHES AND HEAD OFFICES	54	225	244	201	207
NUMBER OF STAFFS	1,738	6,382	7,607	5,473	5,341
ATMs TERMINALS	175	276	352	201	307
<b>FOREIGN SUBSIDIARY BANKS</b>					
NUMBER OF BANKS	14	14	15	17	17
NUMBER OF BRANCHES AND HEAD OFFICES	142	150	157	239	255
NUMBER OF STAFFS	3,529	3,634	4,002	8,817	11,511
ATMs TERMINALS	391	397	409	769	935
<b>FOREIGN BRANCHES BANKS</b>					
NUMBER OF BANKS	10	11	12	12	13
NUMBER OF BRANCHES AND HEAD OFFICES	22	25	31	33	38
NUMBER OF STAFFS	463	530	626	713	818
ATMs TERMINALS	8	13	17	23	23
<b>TOTAL COMMERCIAL BANKS</b>					
NUMBER OF BANKS	<b>36</b>	<b>37</b>	<b>39</b>	<b>43</b>	<b>47</b>
TOTAL NUMBER OF BRANCHES AND HEAD OFFICES	<b>593</b>	<b>783</b>	<b>827</b>	<b>876</b>	<b>941</b>
NUMBER OF STAFFS	<b>21,969</b>	<b>27,569</b>	<b>29,863</b>	<b>33,174</b>	<b>36,772</b>
ATMs TERMINALS	<b>1,118</b>	<b>1,260</b>	<b>1,490</b>	<b>1,818</b>	<b>2,297</b>
<b>SPECIALIZED BANKS</b>					
<b>STATE OWNED SPECIALIZED BANKS</b>					
NUMBER OF BANKS	1	1	1	1	1
NUMBER OF BRANCHES AND HEAD OFFICES	1	1	1	1	1
NUMBER OF STAFFS	75	89	93	101	101
ATMs TERMINALS	0	0	0	0	0
<b>LOCAL BANKS – LOCAL MAJORITY OWNERSHIP</b>					
NUMBER OF BANKS	3	5	5	6	6
NUMBER OF BRANCHES AND HEAD OFFICES	7	10	10	11	11
NUMBER OF STAFFS	407	518	510	573	695
ATMs TERMINALS	0	0	0	0	2
<b>LOCAL BANKS – FOREIGN MAJORITY OWNERSHIP</b>					
NUMBER OF BANKS	7	9	9	7	8
TOTAL NUMBER OF BRANCHES AND HEAD OFFICES	13	18	18	18	27
NUMBER OF STAFFS	381	862	979	1,250	1,660
ATMs TERMINALS	0	0	0	0	0

<b>TOTAL SPECIALIZED BANKS</b>					
NUMBER OF BANKS	11	15	15	14	15
TOTAL NUMBER OF BRANCHES AND HEAD OFFICES	21	29	29	30	39
NUMBER OF STAFFS	863	1,469	1,582	1,924	2,456
ATMs TERMINALS	0	0	0	0	2
<b>MICROFINANCE INSTITUTIONS</b>					
<b>MICROFINANCE DEPOSIT-TAKING INSTITUTIONS (MDIs)</b>					
NUMBER OF INSTITUTIONS	8	7	7	7	7
NUMBER OF BRANCHES AND HEAD OFFICES	1,632	1,456	946	928	946
NUMBER OF STAFFS	20,808	19,987	21,671	23,285	27,399
ATMs TERMINALS	298	307	350	355	373
<b>MICROFINANCE NON-DEPOSIT-TAKING INSTITUTIONS (MFIs)</b>					
NUMBER OF INSTITUTIONS	50	64	69	74	76
NUMBER OF BRANCHES AND HEAD OFFICES	2,186	2,698	471	495	507
NUMBER OF STAFFS	5,460	6,581	6,631	6,897	7,770
<b>TOTAL MICROFINANCE INSTITUTIONS</b>					
NUMBER OF INSTITUTIONS	58	71	76	81	83
TOTAL NUMBER OF BRANCHES AND HEAD OFFICES	3,818	4,154	1,417	1,423	1,453
NUMBER OF STAFFS	26,268	26,568	28,302	30,182	35,169
ATMs TERMINALS	298	307	350	355	373
<b>RURAL CREDIT INSTITUTIONS</b>					
NUMBER OF INSTITUTIONS	109	170	313	273	245
TOTAL NUMBER OF NETWORK OPERATIONS	1,715	2,083	3,366	2,936	2,635
NUMBER OF STAFFS	3,255	3,670	5,123	4,468	4,010
<b>FINANCIAL LEASING COMPANIES</b>					
<b>TOTAL NUMBER OF INSTITUTIONS</b>	9	12	11	15	15
<b>CREDIT BUREAU COMPANY</b>					
<b>TOTAL NUMBER OF CREDIT BUREAU COMPANY</b>	1	1	1	1	1
<b>FOREIGN BANK REPRESENTATIVE OFFICES</b>					
<b>TOTAL NUMBER OF INSTITUTIONS</b>	8	7	6	5	6

Source: National Bank of Cambodia

## Appendix 6

### List of the NBC's Hotlines to Accommodate Consumers' Enquiry and Complaints on the Usage of Financial Services

#### National Bank of Cambodia – Head Office

085 600 002	085 600 003	098 220 001
098 220 002	097 278 3030	

#### Provincial Branches

Phnom Penh	016 568 433
Kandal	016 568 490
Kampong Cham	016 568 412
Battambang	016 568 114
Prey Veng	016 568 420
Siem Reap	016 568 175
Kampong Thom	016 568 542
Takeo	016 568 162
Svay Rieng	016 568 425
Pursat	016 568 499
Kampong Chhnang	016 687 220
Kampong Speu	016 687 229
Kampot	016 687 330
Sihanouk	016 687 194
Koh Kong	016 687 340
Preah Vihear	016 687 298
Kratie	086 354 070
Rattanakiri	096 7181 453
Mondulhiri	096 7178 264
Stung Treng	096 7179 414
Banteay Meanchey	096 7467 699