



NATIONAL BANK OF CAMBODIA



2015



ANNUAL REPORT

GENERAL DIRECTORATE OF BANKING SUPERVISION

FOREWORD



Cambodia's economic growth stood at an average of 7% in 2015 and is expected to grow at the same pace in 2016 despite the challenges in the global and regional economic growth. The key sectors that have significantly contributed to the growth are tourism, trade, construction and garment, while there was a slower growth in agriculture. Meanwhile, Cambodia has reformed on all sectors, for being prepared to fulfill the roles and responsibility in the ASEAN integration, particularly in attempt to strengthen macroeconomic and financial stability in line with the Royal Government of Cambodia's Rectangular Strategy-phase III under the wise leadership of **Samdech Akkak Moha Sena Padei Techo Hun Sen**,

Prime Minister of the Kingdom of Cambodia. Recognizing the soundness and resilience of Cambodia's banking operation system, local and foreign investors have expanded their investment, boosting the sector to play more significant role in developing national economy, through the provision of financial services all over the country.

As a supervisory authority, the National Bank of Cambodia (NBC) has strengthened and broadened the scope and scale of supervision on banks and financial institutions, in order to prevent and mitigate any potential risks arising from the rapid evolution of financial sector. At the same time, supervision mechanisms have been enhanced by moving from rule-based to risk-based and forward-looking approach by substantially focusing on the operational efficiency and risk profile of the institutions. While supervising the banks and financial institution, the NBC places greater attention on the key areas including capital adequacy, assets quality, liquidity position, governance and internal control, and market sensitivity which may expose the institutions to some certain threats. Effective supervision relies upon the capacity of supervisors in accessing the health and soundness of each institution as well as the system as a whole and in enforcing appropriate and timely risk mitigation and prompt corrective actions. Therefore, capacity building for supervisors, in term of expertise, skill and theory enhancement, is indispensable to ensure high quality and effective supervision.

Macroeconomic, political and social stability are the main forces driving the development of the entire banking system. The NBC thus continues enhancing the effectiveness of implementing monetary policy, maintaining price stability and financial stability, and fostering financial inclusion in support of the Financial Sector Development Strategy of the Royal Government of Cambodia. In this regard, the promotion of the use of Riel, financial inclusion, consumer protection, and public financial literacy are set as priorities. I hope this report will serve as a reference document for researchers as well as an informative record for banks and financial institutions to evaluate the outcome and effectiveness of their performance.

Phnom Penh, April 19 , 2016

CHEA CHANTO

**Governor
National Bank of Cambodia**

CONTENTS

Foreword.....	i
List of Figures and Tables	iii
1. Major Development of Banking Sector	1
1.1. Overview of Banking and Financial Institutions	1
1.2. Financial Position and Performance.....	4
1.2.1. Banking Sector Performance	4
1.2.2. Microfinance Sector Performance	6
1.2.3. Financial Lease Sector Performance	7
2. Development in Supervisory and Regulatory Frameworks	8
2.1. Review and Issuance of Banking Regulations.....	8
2.1.1. Maintenance of Reserve Requirement and Other Macro-Prudential Measures.....	8
2.1.2. Emergency Liquidity Assistance for Banks and Financial Institutions	9
2.1.3. Home-Host Relations Related to Information Sharing	9
2.1.4. Update on the Liquidity Regulation.....	9
2.2. Supervisory Activities.....	10
3. Promoting Financial Sector Development and Regional Integration.....	11
3.1. Financial Infrastructure Development.....	11
3.1.1. Accounting and Financial Reporting Standards.....	11
3.1.2. Credit Bureau Cambodia.....	11
3.1.3. Payment System.....	12
3.2. Advancing Financial Inclusion.....	12
3.3. Financial Literacy and Consumer Protection.....	14
3.4. Agriculture and Real Estate Lending.....	15
3.5. Capacity Building for Supervisors.....	15
3.6. International Cooperation.....	16
List of Appendixes	17

List of Figures and Tables

Figure 1: Structure of Cambodia's Banking System.....	1
Table 1: Banking and Financial Institutions Distribution Channels: 2012-2015.....	2
Table 2: Market Shares of Banking Institutions by Ownership.....	3
Figure 2: Banks – Borrowers and Depositors	4
Figure 3: Banks – Loans and Deposits to Customers	4
Table 3: Bank Evolution (Y-O-Y Growth).....	4
Figure 4: Banks – Credit Classified by Sectors.....	5
Figure 5: Banks – Non-Performing Loan Ratio.....	5
Figure 6: MFIs – Growth of Total Assets.....	7
Figure 7: MFIs – Credit Classified by Sectors	7
Figure 8: MFIs – Loans and Deposits.....	7
Figure 9: MFIs – Loans Portfolio Quality	7
Table 4: Financial Leasing Sector (In Billion KHR).....	8
Figure 10: Number of Offices and ATM Terminals per 100,000 People	13
Figure 11: Percentage of MFI's Female Borrowers and Depositors	13

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

1. Major Development of Banking Sector

1.1. Overview of Banking and Financial Institutions

The Cambodian banking sector has undergone gradual development along with the economic growth and in line with the evolving of the market conditions. As of December 2015, Cambodia's banking system comprised of 36 commercial banks (of which 12 are locally incorporated institutions, 14 subsidiaries and 10 foreign bank branches), 11 specialized banks (of which one is stated-own), 58 licensed microfinance institutions-MFIs (of which 8 are microfinance deposit-taking institutions-MDIs), 109 registered microfinance operators, 8 representative offices, 9 financial lease companies, 6 third party processors, 1 credit bureau company, and 2,010 money changers (Figure 1).

Figure 1: Structure of Cambodia's Banking System

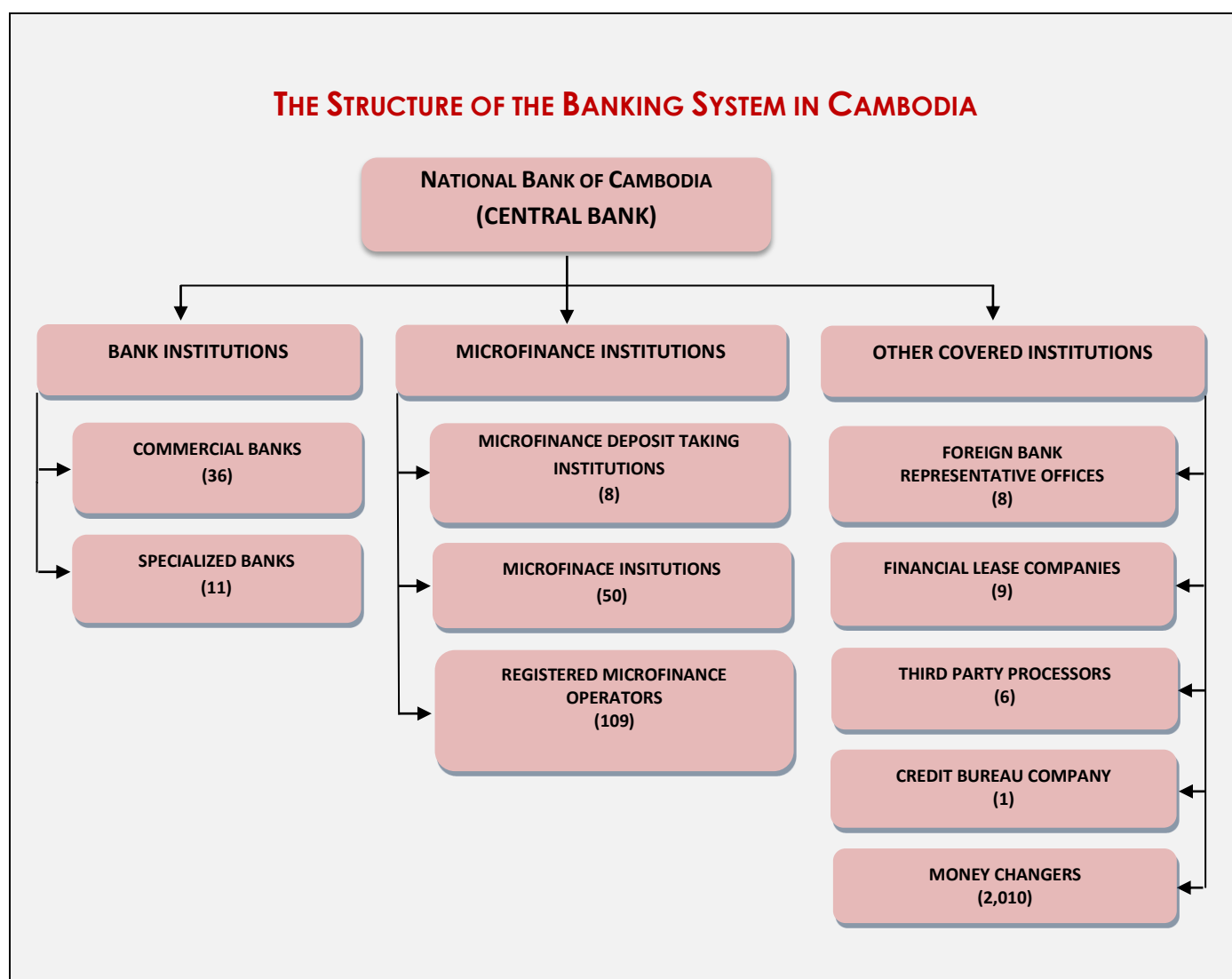


Table 1: Banking and Financial Institutions Distribution Channels: 2012-2015

BANK GROUP	2012	2013	2014	2015
COMMERCIAL BANKS				
LOCAL BANKS— LOCAL MAJORITY OWNERSHIP				
NUMBER OF BANKS	6	7	7	7
NUMBER OF BRANCHES	298	310	354	375
NUMBER OF STAFF	9,673	11,793	14,896	16,239
ATMs TERMINAL	295	327	454	544
LOCAL BANKS— FOREIGN MAJORITY OWNERSHIP				
NUMBER OF BANKS	6	5	6	5
NUMBER OF BRANCHES	40	33	47	54
NUMBER OF STAFF	1,009	1,000	1,444	1,738
ATMs TERMINAL	145	77	117	175
FOREIGN SUBSIDIARY BANKS				
NUMBER OF BANKS	11	14	12	14
NUMBER OF BRANCHES	97	128	119	142
NUMBER OF STAFF	2,253	3,067	2,984	3,529
ATMs TERMINAL	239	360	358	391
FOREIGN BRANCHES BANKS				
NUMBER OF BANKS	9	10	11	10
NUMBER OF BRANCHES	13	16	21	22
NUMBER OF STAFF	288	361	439	463
ATMs TERMINAL	2	2	6	8
TOTAL COMMERCIAL BANKS				
NUMBER OF BANKS	32	35	36	36
NUMBER OF BRANCHES	448	487	541	593
NUMBER OF STAFF	13,223	16,221	19,763	21,969
ATMs TERMINAL	681	766	940	1,118
SPECIALIZED BANKS				
STATE OWNED SPECIALIZED BANKS				
NUMBER OF BANKS	1	1	1	1
NUMBER OF BRANCHES	1	1	1	1
NUMBER OF STAFF	60	59	67	75
LOCAL BANKS — LOCAL MAJORITY OWNERSHIP				
NUMBER OF BANKS	3	4	4	3
NUMBER OF BRANCHES	3	6	7	7
NUMBER OF STAFF	138	243	178	407
LOCAL BANKS — FOREIGN MAJORITY OWNERSHIP				
NUMBER OF BANKS	3	3	6	7
NUMBER OF BRANCHES	3	3	8	13
NUMBER OF STAFF	46	45	265	381
TOTAL SPECIALIZED BANKS				
NUMBER OF BANKS	7	8	11	11
NUMBER OF BRANCHES	7	10	16	21
NUMBER OF STAFF	244	347	510	863

BANK GROUP	2012	2013	2014	2015
MICROFINANCE INSTITUTIONS				
MICROFINANCE DEPOSIT-TAKING INSTITUTIONS (MDIs)				
NUMBER OF INSTITUTIONS	7	7	7	8
NUMBER OF BRANCHES	1,424	1,279	1,383	1,632
NUMBER OF STAFF	10,403	12,842	15,576	20,808
ATMs TERMINAL	31	73	197	298
MICROFINANCE INSTITUTIONS (MFIs)				
NUMBER OF INSTITUTIONS	28	29	32	50
NUMBER OF BRANCHES	752	937	1,311	2,186
NUMBER OF STAFF	2,215	2,964	4,014	5,460
REGISTERED MICROFINANCE OPERATORS				
NUMBER OF INSTITUTIONS	32	35	38	109
NUMBER OF BRANCHES	276	443	509	1,715
NUMBER OF STAFF	539	897	942	3,255
TOTAL MICROFINANCE INSTITUTIONS				
NUMBER OF INSTITUTIONS	67	71	77	167
NUMBER OF BRANCHES	2,452	2,659	3,203	5,533
NUMBER OF STAFF	13,157	16,703	20,532	29,523
ATMs TERMINAL	31	73	197	298
LEASING COMPANIES				
TOTAL LEASING COMPANIES				
NUMBER OF INSTITUTIONS	1	2	6	9
REPRESENTATIVE OFFICES				
TOTAL FOREIGN BANK REPRESENTATIVE OFFICES				
NUMBER OF INSTITUTIONS	4	6	7	8

Table 2: Market Shares of Banking Institutions by Ownership

Market Share	Assets		Loans		Deposits		Capital	
	Dec-14	Dec-15	Dec-14	Dec-15	Dec-14	Dec-15	Dec-14	Dec-15
Commercial Bank								
Foreign	54.59%	54.29%	50.40%	51.58%	52.72%	51.44%	62.68%	60.99%
Local	44.11%	44.23%	47.89%	46.76%	47.25%	48.54%	32.11%	31.44%
Specialized Bank								
Foreign	0.64%	0.74%	0.94%	1.02%	0.00%	0.00%	2.71%	4.02%
Local	0.66%	0.74%	0.77%	0.64%	0.03%	0.01%	2.50%	3.55%
Total								
Foreign	55.23%	55.03%	51.35%	52.60%	52.72%	51.45%	65.39%	65.01%
Local	44.77%	44.97%	48.65%	47.40%	47.28%	48.55%	34.61%	34.99%
Total	100%	100%	100%	100%	100%	100%	100%	100%

1.2. Financial Position and Performance

1.2.1. Banking Sector Performance

The Cambodia's financial system is dominated by the banking system having the total assets around 90% of the total assets in the financial system. In 2015, total assets increased by 23.21% to KHR 80,848.69 billion, equivalent to 107.89% of GDP. Total customer's loans and deposits rose by 25.65% to KHR 47,554.52 billion and 17.38% to KHR 46,346.03 billion, each equaled to 63.46% and 61.85% of GDP accordingly. To support the strong development of the sector, banks have improved the effectiveness and scope of their operation by opening 57 new branches, launching 3,808 new POS, and new 178 ATM terminals, as well as issuing 143,012 new debit cards and 8,575 new credit cards.

Table 3: Bank Evolution (Y-O-Y Growth)

Bank Evolution	2011	2012	2013	2014	2015
Asset Growth	24.40%	37.30%	16.90%	27.10%	23.21%
Credit Growth	33.50%	35.10%	25.76%	27.11%	25.65%
Deposit Growth	20.40%	29.70%	12.24%	28.95%	17.38%
Asset to GDP	62.70%	76.60%	82.78%	98.33%	107.89%
Credit to GDP	34.10%	41.00%	47.74%	56.71%	63.46%
Deposit to GDP	41.00%	47.30%	49.09%	59.16%	61.85%

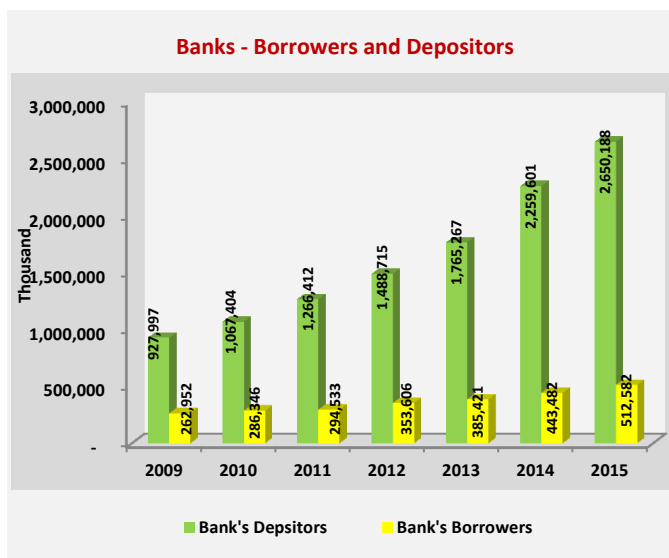


Figure 2: Banks – Borrowers and Depositors

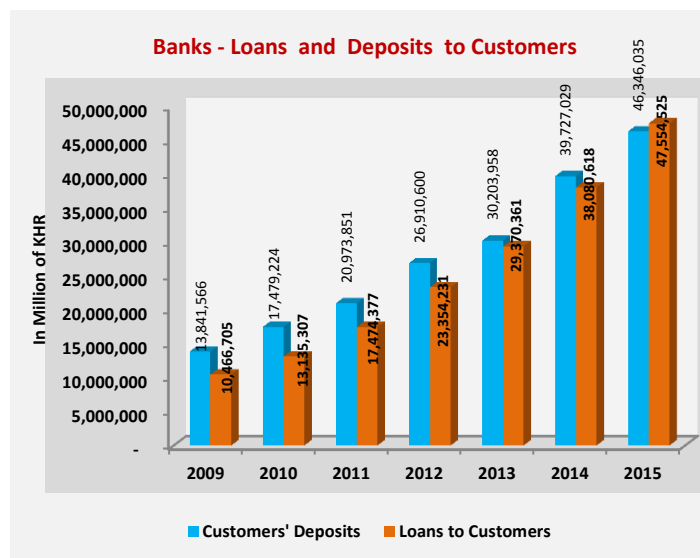


Figure 3: Banks – Loans and Deposits to Customers

Figure 4: Banks – Credit Classified by Sectors

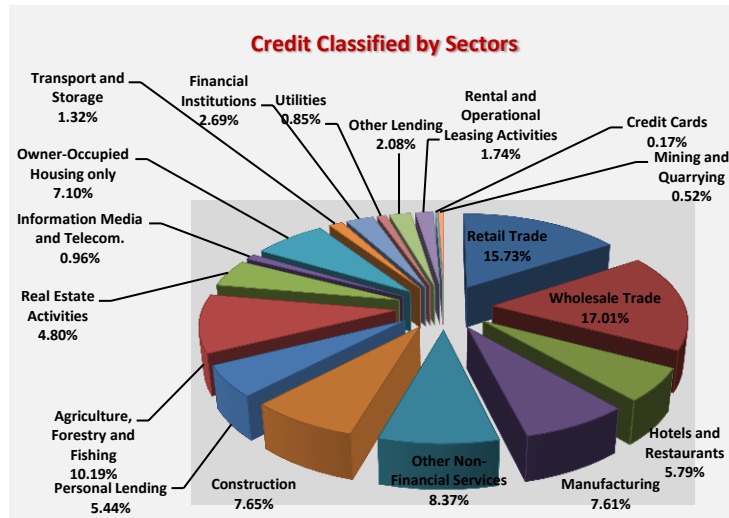
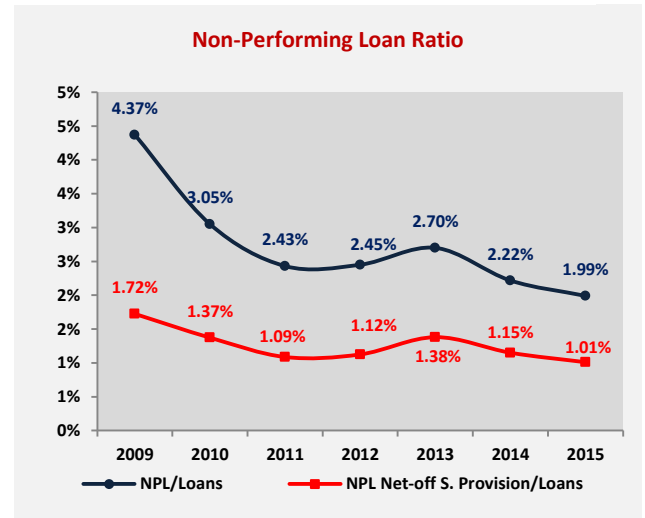


Figure 5: Banks – Non-Performing Loan Ratio



The health and soundness of banking system, together with better understanding of public on financial services, the expansion of financial intermediation, as well as the growth of diversity of financial products and services have enhanced and increased the use of banking services. In 2015, the number of depositors rose by 17.38% from 2,259,601 to 2,650,188, while the number of borrowers went up by 15.58% from 443,482 to 512,582.

Along the upward trend of the number of the customers in banking sector, the amount of deposits and loans has also increased with y-o-y growth rates of 17.38% and 25.65%, accordingly. Though credit growth is high in 2015, yet it is relatively lower than that of 2014 and has a consecutively declining trend. This reflects the positive sign that banking institutions are more stringent on lending practice with greater attention and caution in lending to risky sector; while, at the same time, sustaining the banking institution's capital base and quality. It is noted that the credit growth in Cambodia spreads across the economic sectors, with 17.01% in wholesale trade, 15.73% in retail trade, 10.19% in agriculture, forestry and fisheries, and 8.37% in non-financial services. Each of the remaining sectors absorbed less than 8.00% of the total loan portfolio. Gross non-performing loans (NPLs) has improved from 2014 and remained low at 1.99%, which demonstrates the banking institution's effective management of their asset quality, especially the distribution of credit.

Banks' liquidity position remained relatively good at 78.78% compared to last year and was above the prudential requirement, 50%, and is expected to be better after the issuance of the Liquidity Coverage Ratio at the end of 2015, in accordance with the Basel III framework. At the same time, to ensure the adequacy of capital, banks have subsequently increased their capital base mainly using the retained earnings as accumulated over the years. As a matter of fact, banks maintained a strong solvency at an average of 21.86% higher than the regulatory minimum requirement of 15%. Beyond enhancing the implementation and increasing the effectiveness of business

performances, banks' net interest income rose by 28.54%, while Return on Asset (ROA) and Return on Equity (ROE) recorded at 1.96% and 10.92%, respectively.

1.2.2. Microfinance Sector Performance

Microfinance operation in Cambodia has made a rapid and remarkable progress since 2010 until recently. The sector's growth was reflected by the increase of the number of new institutions, assets, customers' loans, customers' deposits, financial operational network, and the new financial products and services. Microfinance plays an important role as a source of funds for people in the rural area, allowing them to create and expand of their small and medium-sized businesses; this has actively contributed to supporting the people's living standard, reducing poverty, and especially spurring the economic development.

In 2015, there were 58 microfinance institutions (MFIs), 8 of which are deposit-taking institutions. The growing number of MFIs had led to a 48.01% increase in total assets to KHR 14,625.92 billion, a 49.89% increase in the loan portfolios to KHR 12,244.36 billion, and a 47.31% increase in deposits to KHR 5,300.87 billion. Assets and credits-to-GDP ratios of MFIs stood at 19.52% and 16.19% with the shares of lending to agriculture, household, trade and commerce, services, construction and transportation, and others accounting for 35.24%, 26.22%, 19.35%, 10.66%, 7.17%, and 1.36% respectively. The rapid increase in microfinance loans had brought an increase in the number of borrowers by 14.80% from 1,774,815 to 2,037,424 as compared to 2014, whereas the average loan size grew from KHR 8,219.14 billion to KHR 12,244.36 billion. The increase in the average loan size indicated the upward demand of and access to credit by the rural population, signifying the growth of rural economy as well as the living standard, because borrowers need to present a clear business plan and repayment capacity prior to getting the loan approved. NPL ratio kept a low record of 0.77%. On the other hand, the increase in public confidence and awareness on the situation of the economy and microfinance had driven a notable rise of deposits by 7.07% of GDP.

Along with this growth, MFIs have complied with prudential regulations by maintaining high level of solvency and liquidity positions at 19.26% and 138.46%, well beyond the supervisory minimum level of 15% and 100%. Assets quality seemed to slightly deteriorate as shown by the rising NPL ratio from 0.59% to 0.77% this year. However, MFIs profitability remained good with ROA and ROE reaching 3.86% and 18.76%, similarly to that of the previous year. Currently, MFIs have network coverage of 3,818 branches, 26,268 employees and 298 ATMs, serving 2,037,424 borrowers, and 1,339,896 depositors across 25 municipalities and provinces nationwide.

Figure 6: MFIs – Growth of Total Assets

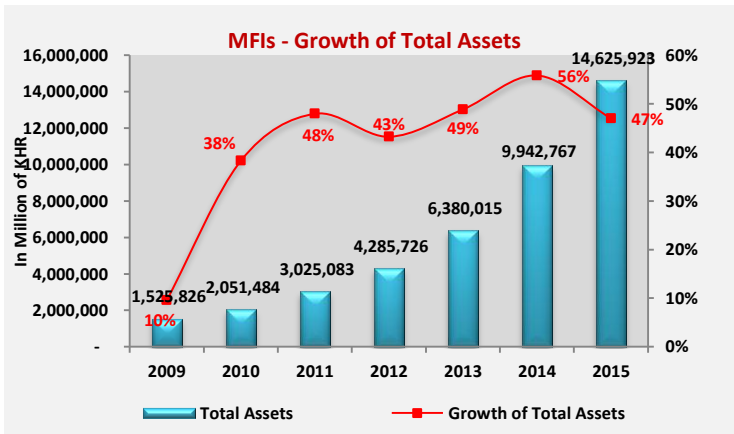


Figure 7: MFIs – Credit Classified by Sectors

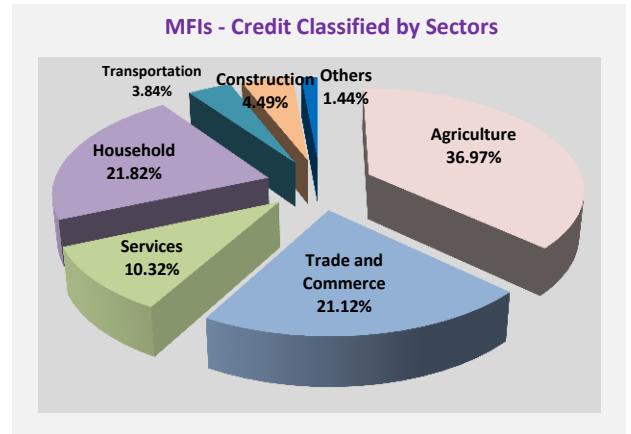


Figure 8: MFIs – Loans and Deposits

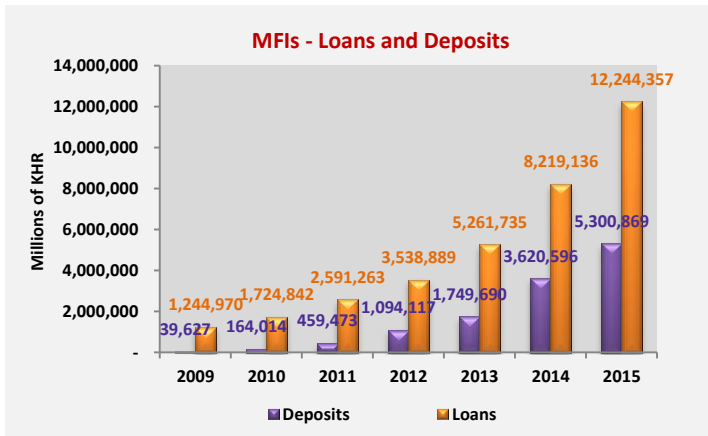
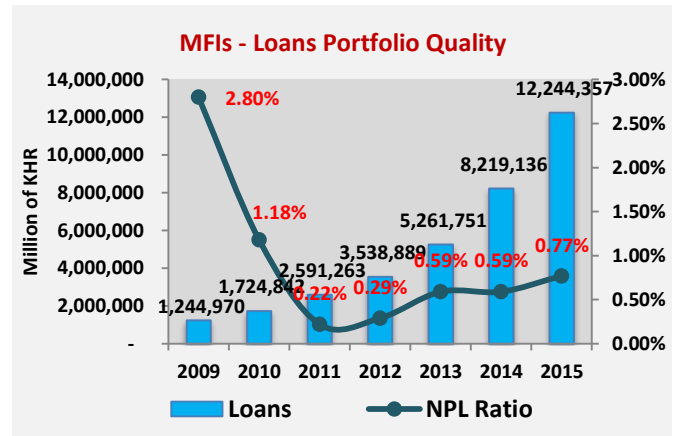


Figure 9: MFIs – Loans Portfolio Quality



1.2.3. Financial Leasing Sector Performance

Participating in the market since 2012, financial leasing operations have evolved remarkably. As of currently, the NBC has licensed 9 financial leasing companies, based on the Law on Financial Leasing and Prakas on Financial Leasing Business. This sector plays an important role in financing Micro, Small and Medium-Sized enterprises (MSMEs), helping them to expand business, creating more jobs and generating more income for the people, which in turn contributes to both economic and social development.

The development of the sector is reflected by more-than-double increase in assets and credits from KHR 186.33 billion and KHR 147.06 billion in 2014 to KHR 410.35 billion and KHR 344.97 billion in 2015. Financial leasing services have served various sectors, including agriculture, households, trade, construction, services and transportation, through the head office and 17 branches with 857 employees serving up to 43,413 customers.

Table 4: Financial Leasing Sector (In KHR billion)

Financial Leasing company	2012	2013	2014	2015
Total Asset	13.92	37.44	186.33	410.35
Total Loan	0.59	16.40	147.06	344.97
Non-performing Loan	0%	0%	3.16%	5.31%
Owner's Equity	(1.22)	7.89	34.36	44.04
Staff (persons)	74	212	545	857
Customers (persons)	122	2,638	18,683	43,413

2. Development in Supervisory and Regulatory Frameworks

2.1. Review and Issuance of Banking Regulations

The banking system keeps growing rapidly, urging for further strengthening regulatory framework in line with market development and international best practices, especially to cope with the increased potential risks. Lessons learnt from the global financial meltdown in 2008 require that the entire banking system pay greater attention on its liquidity management. In this prevailing context and in order to enhance the banking system's liquidity and to improve the crisis preparedness and management framework, the NBC as a regulatory and supervisory authority issued appropriate measures, four of which were put into place in 2015, which include:

1. Directive No. B7-015-177 SorChorNor, dated 06th March 2015, on "The Maintenance of Reserve Requirement Against 1/. Customers' Deposits, 2/. Non-resident Bank Placements, and 3/. Non-resident Borrowings".
2. Prakas No. B7-015-153 ProrKor, dated 17th March 2015, on Emergency Liquidity Assistance for Banks and Financial Institutions,
3. Prakas No. B7-015-154 ProrKor, dated 17th March 2015, on Home-Host Relations Related to Information Sharing, and
4. Prakas No. B7-015-349 ProrKor, dated 23rd December 2015, on Liquidity Coverage Ratio.

2.1.1. Maintenance of Reserve Requirement and Other Macro-Prudential Measures

Reserve requirement served as an important tool for central bank's monetary policy, as well as a macro-prudential instrument for supervisory authority. As a mean to enhance the liquidity condition of the banking system and to mitigate risks coming from the rapid credit growth and foreign funding volatility, in March 2015, the NBC issued a new directive regarding the maintenance of reserve requirement against 1/. Customers' deposits, 2/. Non-resident bank placements and 3/. Non-resident borrowings.

The enforcement of this directive is expected to contribute to safeguarding financial stability and sustaining economic growth. Notwithstanding that, the NBC's existing macro-prudential instruments are not adequately comprehensive, yet, other measures are currently considered to be put in place in the near future, as in response to the development of the banking sector as well as the compelling credit risk.

2.1.2. Emergency Liquidity Assistance for Banks and Financial Institutions

Contributing to the mitigation of systemic risk and maintaining of financial stability, on March 17th 2015, the NBC has reviewed the regulation on “Overdraft Facilities Made Available by the NBC to Bank and Financial Institutions Facing Temporary Liquidity Shortages” and replaced it with the new Prakas on “Emergency Liquidity Assistance for Banks and Financial Institutions”. The new regulation is important to strengthen the NBC's role as the Lender of Last Resort by creating a mechanism to address immediate liquidity need by institutions under its supervision. Institution facing emergency liquidity shortages shall regard the facility as the last resort and to obtain that, the institution shall remain solvent, profitable, and fully compliant with the prudential regulations and has eligible collateral as approved by the NBC.

2.1.3. Home-Host Relations Related to Information Sharing

As a supervisory authority, the NBC has established and bolstered its cooperation with relevant authorities in and outside the country as to ensure effective supervision and create necessary preventive mechanism and handling of crisis. The NBC has signed a number of MOUs in the area of information sharing with regional and cross-border supervisory authorities, both via bilateral and multilateral arrangements. In support of such cooperation, the NBC issued a Prakas on “Home-Host Relations Related to Information Sharing on March 17th 2015, in which the information sharing framework can be established in the form of:

1. Bilateral meeting between supervisory authorities and inside and outside regulators,
2. Memorandum of understanding between supervisory authorities and inside and outside regulators,
3. Meeting between supervisory officers and inside and outside regulators, and
4. Other relationship as necessary.

2.1.4. Update on the Liquidity Regulation

Subsequent to the global financial crisis 2008, the Basel Committee has agreed upon a reform to further strengthen the banking sector against risks. As a result, in 2013, the Basel Committee published a guidance document on Liquidity Coverage Ratio which is

intended to increase the banks and financial institutions' resilience to liquidity shock. Many countries including those in ASEAN have been in the process of reforming their liquidity framework to be aligned with that of the Basel Committee. Recognizing the deficiency in the current "Liquidity Ratio" regulation and acting in accordance with the Basel III framework, on December 23rd 2015, the NBC issued the new Prakas on "Liquidity Coverage Ratio" applicable to deposit-taking banks and financial institutions. The Prakas aims to (1) Promote short-term resilience of each institution's liquidity risk profile; (2) Ensure that each institution has an adequate stock of unencumbered liquid assets that can be converted into cash at no or little loss of value in markets, in order to meet its liquidity needs for a 30 day liquidity stress scenario; and (3) Ensure that prompt corrective actions are taken by the institution's management when the LCR potentially falls below the minimum requirement.

Based on the Basel III framework, the NBC made some modifications to the requirements by taking into account the actual context and development of the local banks and financial institutions. Complying institutions have a period of 4 years until 01 January 2020 to meet the full compliance of LCR ratio of 100%; and for the transition to ease, it necessitates a restructure of the institution's balance sheet, an enhancement of the IT management system and an adjustment of certain operational strategies. Compliance with the regulation takes effect in 5 phases where institution shall fulfill the minimum 60% ratio starting from 01 September 2016. Deposit-taking banks and financial institutions that are locally incorporated in Cambodia shall calculate LCR on both solo and consolidated bases, and institutions that are foreign branches shall calculate LCR on a solo basis.

2.2. Supervisory Activities

To ensure the safety and soundness of banking and financial institutions as well as to strengthen public confidence, the NBC as the supervisory authority, continues paying great attention on the risk management of the institutions through regular off-site supervision and on-site examination. Off-site supervision is conducted based on the regulatory returns by banks and financial institutions (BFIs), including daily report, weekly report, bi-weekly report, monthly report and quarterly report, while on-site examination is carried out on an annual basis and as necessary.

The effectiveness of the institutions' performance and risk management is evaluated based on strategic risk, credit risk, market risk, operational risk and liquidity risk as well as on the rating of each element of CAMELS (Capital, Assets, Management, Earnings, Liquidity, and Sensitivity). Prompt corrective actions are enforced in order to reduce the inherent and systemic risks once they are identified. Although the supervisory performance has achieved considerable outcome, there are areas for further improvement which include the liquidity reporting, assets classification and provisioning, credit policy, and governance and internal control.

3. Promoting Financial Sector Development and Regional Integration

3.1. Financial Infrastructure Development

3.1.1 Accounting and Financial Reporting Standards

High quality and standardized accounting system plays a vital role in enhancing investor's confidence by promoting consistency, transparency, comparability, and reliability of the entity's financial reports. In Cambodia, accounting standard for banks and financial institutions (BFIs) was adopted since 2002, when a uniform chart of accounts (COAs) was first introduced which was mainly based on the Cambodian Accounting Standards (CAS) and the International Accounting Standards (IAS). On top of that, the NBC has issued subsequent regulations and guidelines to improve accounting and auditing practices for the institutions under its purview. In 2009, the National Accounting Council adopted the Cambodian International Financial Reporting Standards (CIFRS) without modifications from the International Financial Reporting Standards (IFRS), for publicly accountable entities including BFIs. However, faced by the constraints in funding, human resources and core banking system, the majority of BFIs have yet the capacity to meet the deadline as set out. Understanding these issues, the NBC has required all BFIs to prepare gaps analysis and impacts assessment of IFRS implementation, as a baseline to assess the readiness in moving toward full compliance of the standards. Another critical task needed for IFRS transition is to harmonize the conflicts between the IFRS' and NBC's reporting requirements in which some prudential regulations should be amended in accordance with the constantly-changing IFRS. Although the International Accounting Standard Board (IASB) has revised the IAS 39 and replaced it with IFRS 9 with application starting from the beginning of 2018, there are still on-going review and debate on the positive and negative impact of this new standard on the BFI's credit risk management.

3.1.2. Credit Bureau Cambodia

The Credit Bureau Cambodia (CBC) commenced its operations on 01 December 2011 and as currently, CBC is a fully functional credit bureau supported by the NBC's Prakas on Credit Reporting. Regulations require all banks and MFIs in Cambodia to provide data to the system and it is mandatory for these institutions to obtain a credit report on any loan applicant as part of the underwriting process. CBC takes a leading role as a central database of credit information, contributing to financial stability, promoting responsible lending by BFIs and safeguarding borrowers' interests by providing accurate, reliable and real-time credit information for consumers and industry to manage credit risk and protect themselves from potential frauds and abuses. Currently, CBC consists of 114 member institutions including 36 commercial banks, 10 specialized banks, 8 MDIs, 45 MFIs, 8 financial lease companies, and 7 rural credit operators, and maintains credit reports on approximately 3 million Cambodians. In 2015, CBC in collaboration with the NBC and IFC

conducted 2 public campaigns to raise awareness on the usefulness of credit bureau at Build Bright University in Phnom Penh and South-East Asia University. The CBC plans to also include the credit data of legal entity into the system by the end of 2016.

3.1.3. Payment System

The payment system in Cambodia has evolved remarkably and dynamically contributed to economic development by providing means of payment and facilitating the payment in trade effectively. As a part of the modernization of payment system, the NBC is in the process of developing FAST (Fast And Secure Transfer), a secured system that makes interbank settlement faster and more convenient, as the system allows customers to receive fund immediately corresponding to the demand of liquidity on a real-time basis. Meanwhile, the NBC is also developing a Central Shared Switch to facilitate interbank transactions via the use of card on ATM and POS. These two systems, which are expected to launch in 2016, will help improve the efficiency in payment transactions, promote financial inclusion and the use of electronic payment, reduce the use of cash in the economy, and ultimately allow Cambodia to better integrate with ASEAN. Apart from enhancing the payment system, the NBC is preparing to adopt new regulations to strengthen the management and supervision on payment service providers and operators in line with market development.

3.2. Advancing Financial Inclusion

Financial inclusion is gaining momentum and has thus been extensively promoted by the NBC. Realizing the potential risks and vulnerability of the public caused by the lack of financial knowledge, the NBC and Ministry of Economy and Finance (MEF) issued a joint statement in attempt to inform the public and to take action against certain NGOs with informal predatory lending practices such as charging unreasonably high interest rate. With the purpose to disseminate the information on this joint statement, the NBC held advertising campaigns for 4,760 participants, which consist of officials from the Ministry of Interior, local authorities, NGOs and associations, BFIs, and students and professors, in 14 provinces, including Kompong Cham, Tboung Khmum, Prey Veng, Svay Rieng, Kampong Speu, Kampot, Kep, Kampong Chhnang, Pursat, Siem Reap, Banteay Meanchey, Battambang, Pailin and Kandal. Through these campaigns as well, the NBC had raised public awareness with regard to the roles and responsibilities of the NBC, the importance of maintaining financial stability and consumer protection. Recently, the NBC has been conducting on-site examination to the applying NGOs and associations and has issued the certificate of registration to these entities, as deemed appropriate.

In order to motivate the financial inclusion agenda, the NBC has registered as a principal member of Alliance for Financial Inclusion (AFI) on the 08 January 2015 and has assigned its technical staffs to participate in 6 working groups, namely, the Financial Inclusion

Strategy Peer Learning Group, Mobile Financial Services Working Group, SME Finance Working Group, Global Standards Proportionality Working Group, Consumer Empowerment and Market Conduct Working Group and Financial Inclusion Data Working Group. In addition, the NBC has formed the internal financial inclusion and consumer protection working groups to coordinate with development partners and concerned agencies in order to carry out financial inclusion strategy and motivation in Cambodia, in particular for the implementation of 3 existing projects that are being conducted by the NBC; including, the National Financial Inclusion Strategy with UNCDF, the Consumer Protection with IFC, and the Financial Literacy and Capability with an Australia-based organization called Good Return.

Figure 10: Number of Offices and ATM Terminals per 100,000 People (15 Year-Old and Above)

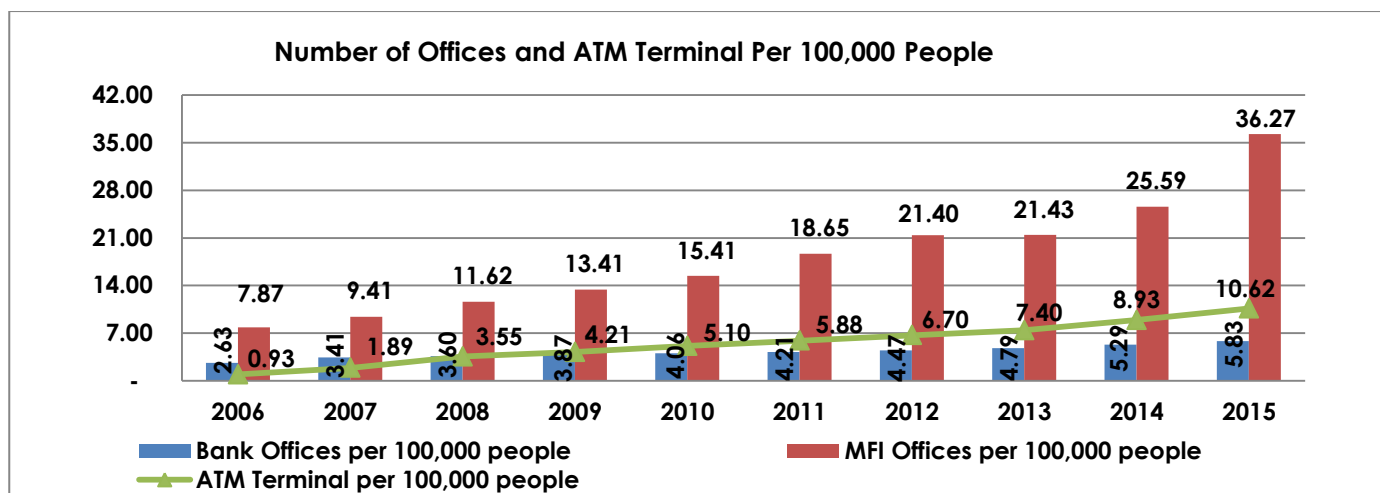
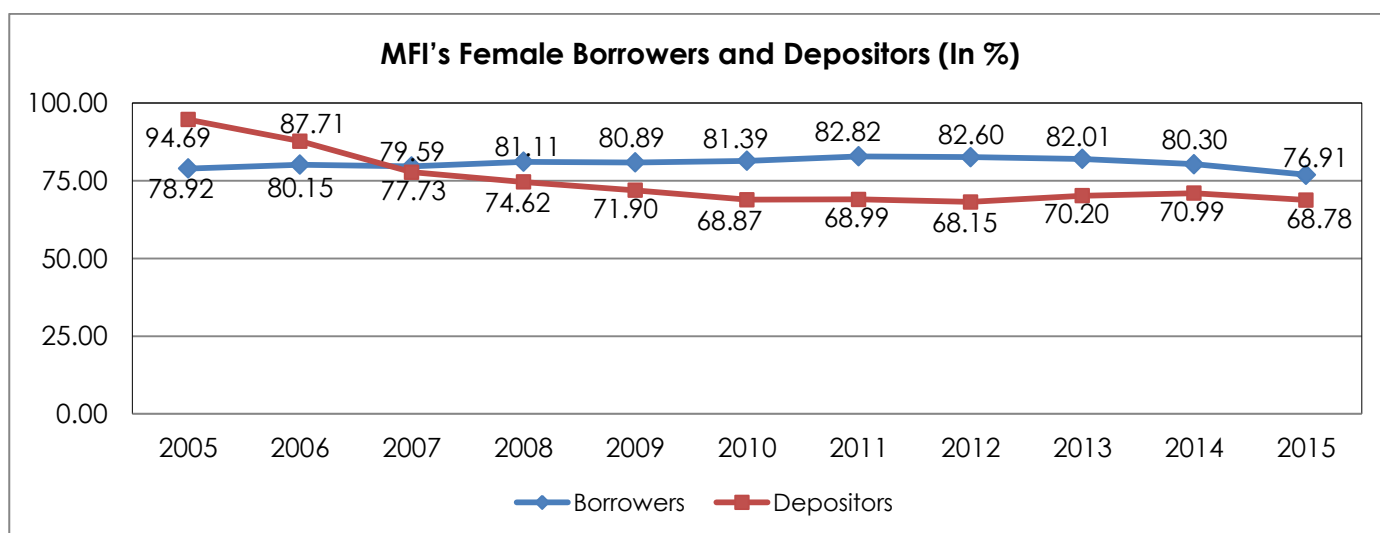


Figure 11: MFI's Female Borrowers and Depositors



Through the efforts that have been made in the past years with respect to financial inclusion, banks and financial institutions have expanded the scope of their operations, mirrored by the increasing number of branch networks and ATM terminals, all over the country. The expansion has enabled consumers to enjoy greater access to financial

services with better price and higher quality. Along the same line, women still takes a leading role in contributing to the development of the bank and financial sector as female depositors and borrowers still outnumber the male ones.

3.3. Financial Literacy and Consumer Protection

Due to low level of financial knowledge, many financial consumers are vulnerable to mistreatment and financial abuse. In response to this as well as the growing complexity of financial services, financial literacy plays a crucial role in enabling well-informed users to make sound financial choices adapted to their needs. In this sense, financial education does not only allow users to have a better understanding of the services, but also to manage their budget, identify risks and make appropriate financial plans. More importantly, consumers with financially literacy should be able to exercise their rights and responsibility in communicating and negotiating with the financial service providers. It should be noted that while numerous conferences and campaigns have been conducted by the NBC to raise public awareness, at the same time, many banks and MFIs has incorporated consumer education into their products and services. Good practices from many countries indicate that inclusion of financial literacy in the national education program could serve as an important delivery channel to promote financial education across the country.

Having the necessary financial knowledge and capability may not ensure that consumers are fairly treated and adequately protected. This gives rise to Market Conduct supervision, especially with respect to Consumer Protection. A number of MFIs have incorporated consumer protection principles, following the SMART campaign. Moreover, in February 2015, the NBC and the Association of Banks in Cambodia (ABC) have officially launched the Code of Banking Practice which aims to further enhance confidence in banking system by creating a protection mechanism for customers, improving consistency and transparency in banking operations, and enhancing good relationships between financial institutions and their clients. The NBC has been working closely with the IFC in order to develop a financial consumer protection framework in Cambodia, whereby an important first step to take is to form a consumer protection unit under the supervision of the NBC. To enhance the quality of the framework design, the NBC's technical staffs have gained some knowledge regarding consumer protection and market conduct supervision from the Bank of Thailand as well as the Bank Negara Malaysia. In overall, financial literacy and consumer protection significantly contributes to enhancing financial inclusion and mitigating mistreatment and over-indebtedness; and therefore, these two priorities should be carried out in parallel.

3.4. Agriculture and Real Estate Lending

Agriculture is one of the main pillars of the country's economy and has thus been given special attention by the RGC. Meanwhile, the vision of the sector's development is set as part of the Government's Rectangular Strategy Phase III, in which enhancing value added of milled rice production and export is considered first among the 4 policy priorities. However, counting from planting to export, the process of rice production and export still faces some challenges regarding poor knowledge on seed selection and limited planting capacity, insufficient infrastructure and technology, more competition with the neighboring countries, uncertain market for export, lack of capital, and high electricity and transportation costs.

On the issue of inadequate funding, the NBC has paid greater attention and continued to have regular dialogue on this issue in order to address the constraints and to encourage more financing to farmers, millers, and exporters, even though so far, considerable amount of loans from banks and MFIs has been flowed through various channels. Bank's lending to agriculture has been on an upward trend from year to year as the share to total bank's lending rose from 9.69% in 2013 to 10.00% in 2014 and to 10.19% in 2015 with the loan amounting to KHR 4,977.65 billion in cash. MFIs has also paid important focus on lending to agriculture, with 35.24% of their total loan portfolios accounting for KHR 4,314.38 billion, was distributed in the sector. Banks and MFIs had clearly set their target market, where banks act as the provider of larger working capital loans to rice millers and exporters while MFIs acting as the lender of small-scale loans to farmers.

Most of credits to the real estate sector were offered by banks, with a rapidly increasing trend over the years. Real estate credits including the financing of real estate activities, constructions and owner-occupied housing, which absorb approximately 19.56% of the entire portfolio, increased from 18.44% in the previous year. Cambodia has recently been classified as a lower-middle-income country due to the rising household income, and this has driven up the demand for residential housing. Learning from the subprime crisis in 2008, banks have tightened their lending standard, placing heavier assessment on the purpose and the use of loan, quality of the collateral, and more importantly on the repayment capacity of the borrowers.

3.5. Capacity Building for Supervisors

In 2015, a number officials at the Banking Supervision Directorate attended short-term trainings in ASEAN countries, China, Japan, Korea, Taiwan, USA, and some countries in the Euro area including Germany, Switzerland, France, Turkey, and the Czech Republic. Some of them had an opportunity to take part in a 3-month IMF fellowship program with the Financial Supervisory Agency of Japan. For long-term professional development, a

number of junior supervisors are currently pursuing their graduate study at various universities in China, Japan, Australia, New Zealand and the U.S. More importantly, the NBC takes priority in skill specialization for supervisors where recently, some of them are building their supervisory expertise through the Financial Stability Institute (FSI) Connect online learning of the Bank for International Settlements (BIS), whereas some others are continuing their study in the Association of Chartered Certified Accountants (ACCA) program. Going forward, such specialized skill will regularly be enhanced and expanded to enable supervisors and potential officials to continue strengthening capacity continuously.

The NBC hosted experience-sharing programs on microfinance supervision and the development of credit bureau for delegates of the central bank of Myanmar and also conducted workshop on Cambodian International Financial Reporting Standards (CIFRS) implementation for delegates of the Bank of Laos and Laotian banks and financial institutions. Furthermore, a number of supervisors were invited for study visit and exchanges of supervisory experience with the financial supervisory authorities and central banks of the Republic of Korea as well as Taiwan, the Republic of China. The NBC also gets insights on the development of liquidity regulation, particularly with regard to the adoption of the new liquidity framework from the Bank of Thailand's officials.

3.6. International Cooperation

The NBC has been strengthening its collaboration with both regional and international central banks, supervisory authorities, and related agencies, in order to exchange knowledge and experiences as well as to carry out new assignments. On 08 January 2015 the NBC as a supervisory authority, has become the 99th principal member of the Alliance for Financial Inclusion (AFI), among its 123 member institutions from 95 countries across the globe. Currently, the NBC's officials have been participating in 6 technical working groups of this alliance to study the SME's access to finance and to define and set qualitative indicators for financial inclusion.

In 2015, the NBC signed a partnership agreement with Good Return, an NGO based in Australia, to set out strategy and action plan in building financial knowledge and capability of supervisors and the public alike. The NBC is working closely with the Good Return's team to organize a financial awareness campaign. In addition, after successfully launched the Credit Bureau of Cambodia, the NBC continues to work with the IFC to implement the next project on the design of the consumer protection framework in Cambodia. Furthermore, under the Shaping Inclusive Finance Transformations (SHIFT) program, the NBC as a chair of the inter-ministerial taskforce consisting of members from 12 relevant ministries and agencies is currently leading the taskforce toward formulating a national financial inclusion strategy, in collaboration with the United Nations Capital Development Fund (UNCDF).

Appendix 1

Data of Banks and Microfinance Institutions in Cambodia 2015

Appendix 2

List of authorized banks and financial institutions as at 2015

Appendix 3

Riel and foreign currency interest rate on loans and deposits

Appendix 4

The banking system in Cambodia

Number of Offices of Cambodian Banks

AS OF DECEMBER 31, 2015

Table 1

	2015			2014		
	Total	Phnom Penh ¹	Provincial	Total ³	Phnom Penh ¹	Provincial
Commercial Banks						
1 Aceda Bank Plc.	258	19	239	253	16	237
2 Advanced Bank of Asia Ltd.	33	13	20	25	13	12
3 Agri Bank Cambodia Branch*	1	1	-	1	1	-
4 ANZ Royal Bank (Cambodia) Ltd.	17	11	6	17	11	6
5 Bangkok Bank Plc. Cambodia Branch*	1	1	-	-	-	-
6 Bank for Investment and Development of Cambodia Plc. ²	9	5	4	8	4	4
7 Bank of China Limited Phnom Penh Branch*	3	3	-	3	3	-
8 Bank of India Phnom Penh Branch*	1	1	-	1	1	-
9 Booyong Khmer Bank	1	1	-	1	1	-
10 Cambodia Asia Bank Ltd.	6	2	4	6	2	4
11 Cambodia Mekong Bank Public Ltd.	6	4	2	6	4	2
12 Cambodia Post Bank Plc.	31	8	23	19	6	13
13 Cambodian Commercial Bank Ltd.	4	1	3	4	1	3
14 Cambodian Public Bank Plc. ³	28	17	11	27	18	9
15 Canadia Bank Plc.	55	22	33	54	24	30
16 Cathay United Bank (Cambodia)	9	4	5	6	4	2
17 CIMB Bank Plc.	11	7	4	11	7	4
18 First Commercial Bank, Phnom Penh Branch*	5	5	-	5	5	-
19 Foreign Trade Bank of Cambodia	10	6	4	9	6	3
20 Hong Leong Bank (Cambodia) Plc.	5	5	-	2	2	-
21 ICBC Limited Phnom Penh Branch*	1	1	-	1	1	-
22 Kookmin Bank Cambodia Plc.	2	2	-	2	2	-
23 Krung Thai Bank Public Co. Ltd., P.P. Branch*	2	1	1	2	1	1
24 Maruhan Japan Bank Plc.	1	1	-	1	1	-
25 May Bank (Cambodia) Plc.	21	13	8	21	14	7
26 MB Bank Plc. Phnom Penh Branch*	1	1	-	1	1	-
27 Mega International Commercial Bank Co., Ltd. P.P. Branch*	4	4	-	2	2	-
28 Phillip Bank Plc.	6	6	-	4	4	-
29 Phnom Penh Commercial Bank	13	10	3	10	8	2
30 RHB Indochina Bank Ltd	10	6	4	10	6	4
31 SACOM Bank (Cambodia) Plc.	8	6	2	8	6	2
32 SHB Plc. Phnom Penh Branch	5	4	1	4	3	1
33 Shinhan Khmer Bank Plc.	5	5	-	3	3	-
34 Taiwan Cooperative Bank P.P Branch*	3	3	-	1	1	-
35 Union Commercial Bank Plc.	11	7	4	8	4	4
36 Vattanac Bank	6	5	1	5	4	1
Sub-total	593	211	382	541	190	351
Specialized Banks						
37 Anco Specialized Bank	5	2	3	5	2	3
38 Angkor Capital Specialized Bank	1	1	-	1	1	-
39 Cam Capital Specialized Bank	6	6	-	4	4	-
40 CAMKO Specialized Bank	1	1	-	1	1	-
41 Chief (Cambodia) Specialized Bank Plc.	2	2	-	1	1	-
42 First Investment Specialized Bank	1	1	-	1	1	-
43 Oxley Worldbridge Specialized Bank Plc.	1	1	-	-	-	-
44 PHSME Specialized Bank Ltd.	1	1	-	1	1	-
45 Rural Development Bank	1	1	-	1	1	-
46 Tomato Specialized Bank	1	1	-	1	1	-
47 Wing (Cambodia) Limited Specialized Bank	1	1	-	-	-	-
Sub-total	21	18	3	16	13	3
Total	614	229	385	557	203	354

* Foreign Branches

¹ Including Head Office

² Including Branches in Vietnam

Note: As reported by banks (Unaudited); AEON reported as MFI

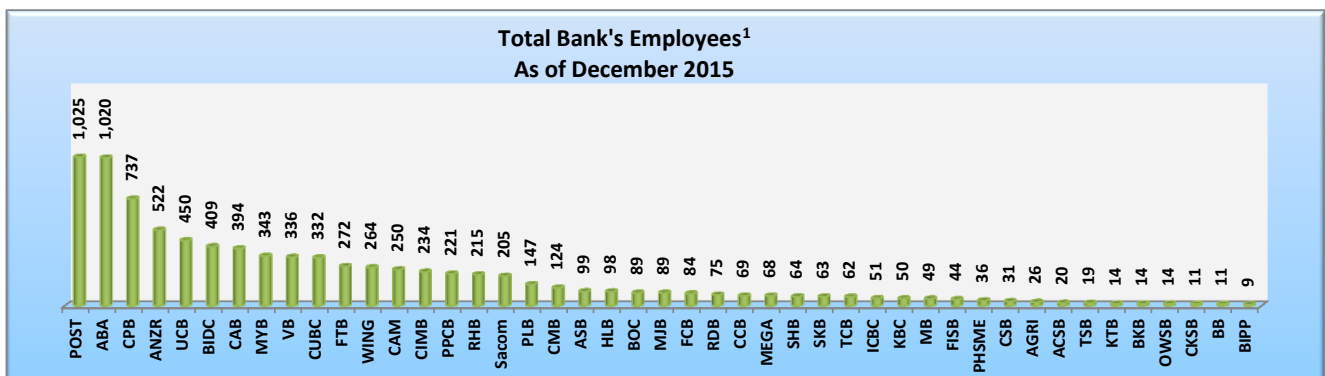
Number of Staff

AS OF DECEMBER 31, 2015

Table 2

		2015	2014	% Change 2015 over 2014
Commercial Banks				
1 ACLEDA	Aceda Bank Plc.	11,815	11,079	6.6%
2 ABA	Advanced Bank of Asia Ltd.	1,020	695	46.8%
3 AGRI	Agri Bank Cambodia Branch*	26	28	-7.1%
4 ANZR	ANZ Royal Bank (Cambodia) Ltd.	522	509	2.6%
5 BB	Bangkok Bank Plc. Cambodia Branch*	11	-	0.0%
6 BIDC	Bank for Investment and Development of Cambodia Plc.	409	361	13.3%
7 BOC	Bank of China Limited Phnom Penh Branch*	89	92	-3.3%
8 BIPP	Bank of India Phnom Penh Branch*	9	9	0.0%
9 BKB	Booyong Khmer Bank	14	13	7.7%
10 CAB	Cambodia Asia Bank Ltd.	394	379	4.0%
11 CMB	Cambodia Mekong Bank Public Ltd.	124	110	12.7%
12 POST	Cambodia Post Bank Plc.	1,025	740	38.5%
13 CCB	Cambodian Commercial Bank Ltd.	69	69	0.0%
14 CPB	Cambodian Public Bank Plc.	737	722	2.1%
15 CNB	Canadia Bank Plc.	2,258	2,091	8.0%
16 CUBC	Cathay United Bank (Cambodia) Corporation Limited	332	270	23.0%
17 CIMB	CIMB Bank Plc.	234	230	1.7%
18 FCB	First Commercial Bank, Phnom Penh Branch*	84	71	18.3%
19 FTB	Foreign Trade Bank of Cambodia	272	217	25.3%
20 HLB	Hong Leong Bank (Cambodia) Plc.	98	86	14.0%
21 ICBC	ICBC Limited Phnom Penh Branch*	51	44	15.9%
22 KBC	Kookmin Bank Cambodia Plc.	50	56	-10.7%
23 KTB	Krung Thai Bank Public Co., Ltd. P.P. Branch*	14	18	-22.2%
24 MJB	Maruhan Japan Bank Plc.	89	81	9.9%
25 MYB	May Bank (Cambodia) Plc.	343	308	11.4%
26 MB	MB Bank Plc. Phnom Penh Branch*	49	36	36.1%
27 MEGA	Mega International Commercial Bank Co., Ltd. P.P. Branch*	68	49	38.8%
28 PLB	Phillip Bank Plc.	147	102	44.1%
29 PPCB	Phnom Penh Commercial Bank	221	174	27.0%
30 RHB	RHB Indochina Bank Ltd	215	185	16.2%
31 SACOM	SACOM Bank (Cambodia) Plc.	205	181	13.3%
32 SHB	SHB Plc. Phnom Penh Branch	64	55	16.4%
33 SKB	Shinhan Khmer Bank Plc.	63	43	46.5%
34 TCB	Taiwan Cooperative Bank P.P Branch*	62	37	67.6%
35 UCB	Union Commercial Bank Plc.	450	325	38.5%
36 VB	Vattanac Bank	336	298	12.8%
		21,969	19,763	11.2%
Specialized Banks				
37 ASB	Anco Specialized Bank	99	89	11.2%
38 ACSB	Angkor Capital Specialized Bank	20	16	25.0%
39 CAM	Cam Capital Specialized Bank	250	202	23.8%
40 CKSB	CAMKO Specialized Bank	11	11	0.0%
41 CSB	Chief (Cambodia) Specialized Bank Plc.	31	17	82.4%
42 FISB	First Investment Specialized Bank	44	50	-12.0%
43 OWSB	Oxley Worldbridge Specialized Bank Plc.	14	-	0.0%
44 PHSME	PHSME Specialized Bank Ltd.	36	39	-7.7%
45 RDB	Rural Development Bank	75	67	11.9%
46 TSB	Tomato Specialized Bank	19	19	0.0%
47 WING	Wing (Cambodia) Limited Specialized Bank	264	-	0.0%
		863	510	69.2%
Total		22,832	20,273	12.6%

* Foreign Branches



¹ Excluded total employees of ACLEDA Bank Plc. (11,815) and CANADIA Bank Plc. (2,258)

Note: As reported by banks (Unaudited); AEON reported as MFI

**COMPARISON OF TOTAL ASSETS
AS OF DECEMBER 31, 2015**

Table 3

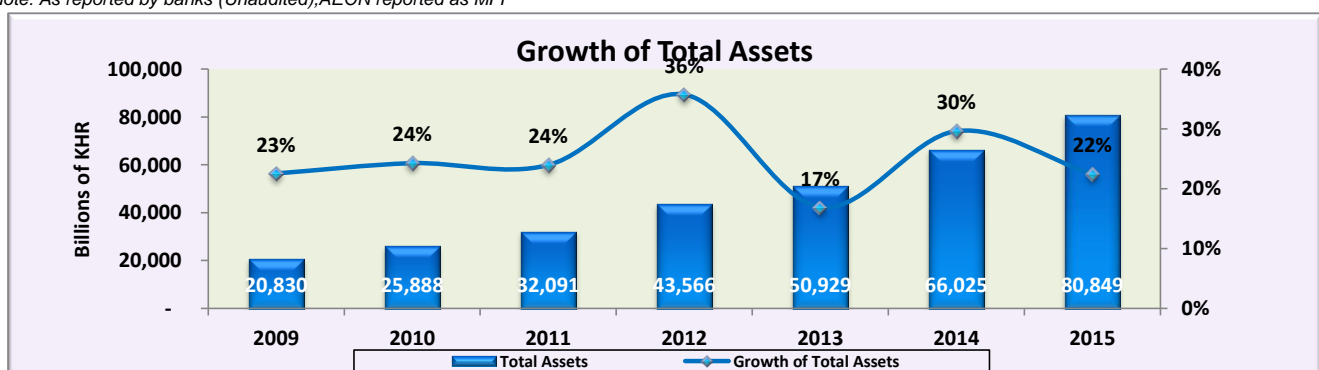
1 USD = 4,050 KHR

(millions of KHR)

	2015		2014		Growth Rate (%)
		Share		Share	2015 over 2014
Commercial Banks					
1 Aceda Bank Plc.	15,577,246	19.3%	12,568,161	19.0%	23.9%
2 Advanced Bank of Asia Ltd.	3,282,847	4.1%	2,069,178	3.1%	58.7%
3 Agri Bank Cambodia Branch*	175,808	0.2%	182,532	0.3%	-3.7%
4 ANZ Royal Bank (Cambodia) Ltd.	4,140,326	5.1%	4,223,243	6.4%	-2.0%
5 Bangkok Bank Plc. Cambodia Branch*	380,691	0.5%	-	0.0%	0.0%
6 Bank for Investment and Development of Cambodia Plc.	2,915,399	3.6%	2,424,785	3.7%	20.2%
7 Bank of China Limited Phnom Penh Branch*	2,921,683	3.6%	2,612,900	4.0%	11.8%
8 Bank of India Phnom Penh Branch*	72,674	0.1%	70,109	0.1%	3.7%
9 Booyong Khmer Bank	173,201	0.2%	167,360	0.3%	3.5%
10 Cambodia Asia Bank Ltd.	510,634	0.6%	400,158	0.6%	27.6%
11 Cambodia Mekong Bank Public Ltd.	185,224	0.2%	208,953	0.3%	-11.4%
12 Cambodia Post Bank Plc.	1,040,231	1.3%	528,379	0.8%	96.9%
13 Cambodian Commercial Bank Ltd.	887,175	1.1%	904,492	1.4%	-1.9%
14 Cambodian Public Bank Plc.	5,896,489	7.3%	6,019,442	9.1%	-2.0%
15 Canadia Bank Plc.	11,494,543	14.2%	9,489,780	14.4%	21.1%
16 Cathay United Bank (Cambodia) Corporation Limited	928,535	1.1%	658,571	1.0%	41.0%
17 CIMB Bank Plc.	1,845,257	2.3%	1,445,487	2.2%	27.7%
18 First Commercial Bank, Phnom Penh Branch*	1,728,377	2.1%	1,237,879	1.9%	39.6%
19 Foreign Trade Bank of Cambodia	3,118,044	3.9%	2,541,813	3.8%	22.7%
20 Hong Leong Bank (Cambodia) Plc.	648,823	0.8%	406,401	0.6%	59.7%
21 ICBC Limited Phnom Penh Branch*	3,707,228	4.6%	3,273,370	5.0%	13.3%
22 Kookmin Bank Cambodia Plc.	304,967	0.4%	348,494	0.5%	-12.5%
23 Krung Thai Bank Public Co., Ltd. P.P. Branch*	556,864	0.7%	426,406	0.6%	30.6%
24 Maruhan Japan Bank Plc.	802,894	1.0%	853,755	1.3%	-6.0%
25 May Bank (Cambodia) Plc.	3,056,301	3.8%	2,459,901	3.7%	24.2%
26 MB Bank Plc. Phnom Penh Branch*	493,881	0.6%	303,629	0.5%	62.7%
27 Mega International Commercial Bank Co., Ltd. P.P. Branch*	1,338,386	1.7%	804,887	1.2%	66.3%
28 Phillip Bank Plc.	432,352	0.5%	343,955	0.5%	25.7%
29 Phnom Penh Commercial Bank	1,686,344	2.1%	1,217,123	1.8%	38.6%
30 RHB Indochina Bank Ltd	2,297,404	2.8%	1,431,938	2.2%	60.4%
31 SACOM Bank (Cambodia) Plc.	654,992	0.8%	623,749	0.9%	5.0%
32 SHB Plc. Phnom Penh Brach	980,048	1.2%	676,465	1.0%	44.9%
33 Shinhan Khmer Bank Plc.	493,428	0.6%	533,560	0.8%	-7.5%
34 Taiwan Cooperative Bank P.P Branch*	775,496	1.0%	453,768	0.7%	70.9%
35 Union Commercial Bank Plc.	2,719,795	3.4%	1,894,648	2.9%	43.6%
36 Vattanac Bank	1,431,448	1.8%	1,360,292	2.1%	5.2%
Sub-total	79,655,038	98.5%	65,165,566	98.7%	22.2%
Specialized Banks					
37 Anco Specialized Bank	54,191	0.1%	47,953	0.1%	13.0%
38 Angkor Capital Specialized Bank	41,519	0.1%	106,204	0.2%	-60.9%
39 Cam Capital Specialized Bank	261,254	0.3%	181,606	0.3%	43.9%
40 CAMKO Specialized Bank	51,351	0.1%	48,435	0.1%	6.0%
41 Chief (Cambodia) Specialized Bank Plc.	127,373	0.2%	51,802	0	145.9%
42 First Investment Specialized Bank	68,782	0.1%	66,305	0.1%	3.7%
43 Oxley Worldbridge Specialized Bank Plc.	37,566	0.0%	-	0.0%	0.0%
44 PHSME Specialized Bank Ltd.	40,395	0.0%	38,339	0.1%	5.4%
45 Rural Development Bank	382,474	0.5%	282,436	0.4%	35.4%
46 Tomato Specialized Bank	37,562	0.0%	36,434	0.1%	3.1%
47 Wing (Cambodia) Limited Specialized Bank	91,184	0.1%	-	0.0%	0.0%
Sub-total	1,193,652	1.5%	859,514	1.3%	38.9%
Total	80,848,690	100%	66,025,080	100%	22.5%

* Foreign Branches

Note: As reported by banks (Unaudited); AEON reported as MFJ



**SHARE OF PAID-UP CAPITAL
AS OF DECEMBER 31, 2015**

Table 4

1 USD = 4,050 KHR

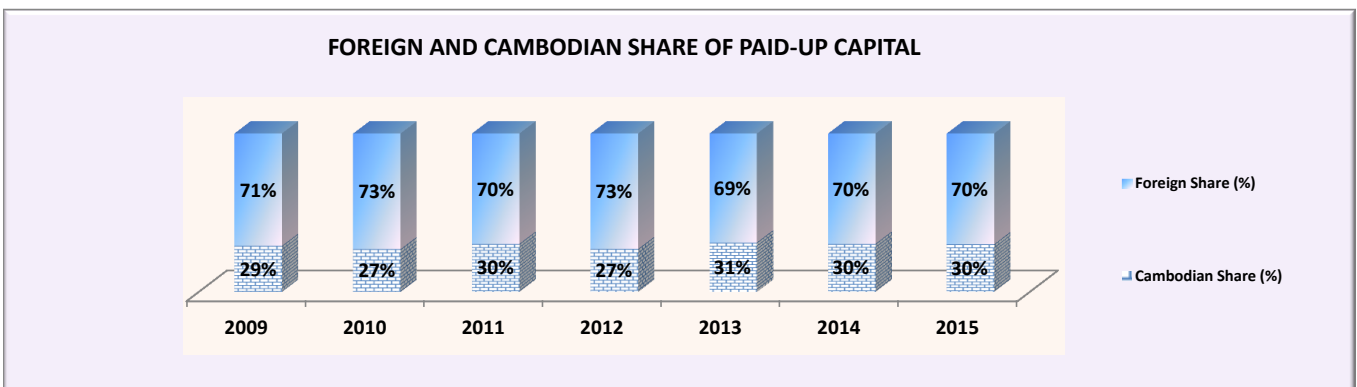
(millions of KHR)

	Foreign share		Cambodian share		Total Paid-up Capital	Market Share	
	Share(%)	Amount paid	Share(%)	Amount paid			
Commercial Banks							
1 ACLEDA	Acleda Bank Plc.	49.0%	527,333	51.0%	548,857	1,076,191	12.1%
2 ABA	Advanced Bank of Asia Ltd.	100.0%	213,204	-	-	213,204	2.4%
3 AGRI	Agri Bank Cambodia Branch*	100.0%	157,950	-	-	157,950	1.8%
4 ANZR	ANZ Royal Bank (Cambodia) Ltd.	55.0%	158,153	45.0%	129,398	287,550	3.2%
5 BB	Bangkok Bank Plc. Cambodia Branch*	100.0%	202,500	0.0%	-	202,500	2.3%
6 BIDC	Bank for Investment and Development of Cambodia Plc.	-	-	100.0%	283,500	283,500	3.2%
7 BOC	Bank of China Limited Phnom Penh Branch*	100.0%	324,000	-	-	324,000	3.7%
8 BIPP	Bank of India Phnom Penh Branch*	100.0%	52,650	-	-	52,650	0.6%
9 BKB	Booyong Khmer Bank	100.0%	151,875	-	-	151,875	1.7%
10 CAB	Cambodia Asia Bank Ltd.	100.0%	147,825	-	-	147,825	1.7%
11 CMB	Cambodia Mekong Bank Public Ltd.	-	-	100.0%	166,050	166,050	1.9%
12 POST	Cambodia Post Bank Plc.	45.0%	69,255	55.0%	84,645	153,900	1.7%
13 CCB	Cambodian Commercial Bank Ltd.	100.0%	162,000	-	-	162,000	1.8%
14 CPB	Cambodian Public Bank Plc.	100.0%	364,500	-	-	364,500	4.1%
15 CNB	Canadia Bank Plc.	-	-	100.0%	688,500	688,500	7.8%
16 CUBC	Cathay United Bank (Cambodia) Corporation Limited	100.0%	243,000	-	-	243,000	2.7%
17 CIMB	CIMB Bank Plc.	100.0%	202,500	-	-	202,500	2.3%
18 FCB	First Commercial Bank, Phnom Penh Branch*	100.0%	166,050	-	-	166,050	1.9%
19 FTB	Foreign Trade Bank of Cambodia	-	-	100.0%	155,925	155,925	1.8%
20 HLB	Hong Leong Bank (Cambodia) Plc.	100.0%	151,875	-	-	151,875	1.7%
21 ICBC	ICBC Limited Phnom Penh Branch*	100.0%	202,500	-	-	202,500	2.3%
22 KBC	Kookmin Bank Cambodia Plc.	100.0%	64,800	-	-	64,800	0.7%
23 KTB	Krung Thai Bank Public Co., Ltd. P.P. Branch*	100.0%	109,148	-	-	109,148	1.2%
24 MJB	Maruhan Japan Bank Plc.	100.0%	299,700	-	-	299,700	3.4%
25 MYB	May Bank (Cambodia) Plc.	100.0%	202,500	-	-	202,500	2.3%
26 MB	MB Bank Plc. Phnom Penh Branch*	100.0%	157,950	-	-	157,950	1.8%
27 Mega	Mega International Commercial Bank Co., Ltd. P.P. Branch*	100.0%	202,500	-	-	202,500	2.3%
28 PLB	Phillip Bank Plc.	100.0%	166,050	-	-	166,050	1.9%
29 PPCB	Phnom Penh Commercial Bank	100.0%	157,950	-	-	157,950	1.8%
30 RHB	RHB Indochina Bank Ltd	100.0%	271,350	-	-	271,350	3.1%
31 Sacom	SACOM Bank (Cambodia) Plc.	100.0%	153,900	-	-	153,900	1.7%
32 SHB	SHB Bank Plc. Phnom Penh Branch*	100.0%	151,875	-	-	151,875	1.7%
33 SKB	Shinhan Khmer Bank Plc.	100.0%	81,000	-	-	81,000	0.9%
34 TCB	Taiwan Cooperative Bank P.P Branch*	100.0%	202,500	-	-	202,500	2.3%
35 UCB	Union Commercial Bank Plc.	75.0%	113,906	25.0%	37,969	151,875	1.7%
36 VB	Vattanac Bank	-	-	100.0%	261,225	261,225	2.9%
	Sub Total		5,832,299		2,356,068	8,188,367	92.4%
Specialized Banks							
37 ASB	Anco Specialized Bank	-	-	100.0%	32,805	32,805	0.4%
38 ACB	Angkor Capital Specialized Bank	99.95%	40,480	0.05%	20	40,500	0.5%
39 CAM	Cam Capital Specialized Bank	100.0%	32,400	-	-	32,400	0.4%
40 CKSB	CAMKO Specialized Bank	100.0%	52,650	-	-	52,650	0.6%
41 CSB	Chief (Cambodia) Specialized Bank Plc.	100.0%	125,550	-	-	125,550	1.4%
42 FISB	First Investment Specialized Bank	50%	24,300	50.0%	24,300	48,600	0.5%
43 OWSB	Oxley Worldbridge Specialized Bank Plc.	87%	35,235	13.0%	5,265	40,500	0.5%
44 PHSME	PHSME Specialized Bank Ltd.	100%	31,367	0.0%	-	31,367	0.4%
45 RDB	Rural Development Bank	-	-	100.0%	188,577	188,577	2.1%
46 TSB	Tomato Specialized Bank	73.6%	24,144	26.4%	8,661	32,805	0.4%
47 WING	Wing (Cambodia) Limited Specialized Bank	-	-	100.0%	44,550	44,550	0.5%
	Sub Total		366,126		304,178	670,304	7.6%
Total		70.0%	6,198,425	30.0%	2,660,246	8,858,671	100.0%

* Foreign Branches

Note: As reported by banks (Unaudited); AEON reported as MFI

Minimum paid up capital of commercial bank and specialized bank is 150,000 million riel and 30,000 million riel respectively.



**COMPARATIVE STATEMENT OF CONDITION
AS OF DECEMBER 31, 2015**

Table 5

1 USD = 4,050 KHR

(millions of KHR)

	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					
Commercial Banks														
1 Aceda Bank Plc.	15,577,246	927,633	-	3,327,653	422,526	28,742	-	9,898,673	84,275	-	-	53,441	770,969	63,334
2 Advanced Bank of Asia Ltd.	3,282,847	120,191	-	457,913	102,246	633,655	-	1,888,753	11,870	-	-	15,619	52,594	6
3 Agri Bank Cambodia Branch*	175,808	1,385	-	24,097	64,140	-	-	83,034	1,489	-	-	348	1,313	2
4 ANZ Royal Bank (Cambodia) Ltd.	4,140,326	212,556	-	856,711	249,814	933,427	-	1,796,252	10,465	-	-	1,041	19,290	60,770
5 Bangkok Bank Plc. Cambodia Branch*	380,691	12,544	-	101,101	223,054	36,133	-	4,011	0	-	-	-	3,241	606
6 Bank for Investment and Development of Cambodia Plc.	2,915,399	30,157	-	182,978	279,274	209,885	-	2,029,163	32,983	9,373	188	15,193	38,822	87,384
7 Bank of China Limited Phnom Penh Branch*	2,921,683	95,516	-	937,540	276,563	438,937	-	1,152,305	7,288	-	-	1,285	5,436	6,813
8 Bank of India Phnom Penh Branch*	72,674	137	-	13,690	3,596	25,582	-	28,941	358	-	-	65	303	-
9 Booyong Khmer Bank	173,201	1,051	-	19,393	1,203	101,805	-	40,911	428	-	-	8,260	150	-
10 Cambodia Asia Bank Ltd.	510,634	157,969	-	69,514	49,493	36,436	-	180,887	499	-	-	5,361	8,885	1,592
11 Cambodia Mekong Bank Public Ltd.	185,224	8,500	-	36,053	4,624	-	-	116,150	639	253	-	4,502	9,970	4,532
12 Cambodia Post Bank Plc.	1,040,231	10,579	-	81,804	154,741	64,672	-	711,252	6,655	-	-	1,810	8,146	571
13 Cambodian Commercial Bank Ltd.	887,175	20,728	-	308,567	158,416	97,225	-	287,067	1,000	-	-	344	9,809	4,019
14 Cambodian Public Bank Plc.	5,896,489	195,872	-	983,383	218,305	479,295	-	3,839,873	22,197	-	-	2,735	151,294	3,535
15 Canadia Bank Plc.	11,494,543	634,490	3,063	2,651,726	473,553	450,750	-	6,635,711	202,228	-	-	29,697	394,592	18,733
16 Cathay United Bank (Cambodia) Corporation Limited	928,535	40,643	-	163,226	21,309	82,115	-	576,084	2,599	-	-	11,666	30,833	60
17 CIMB Bank Plc.	1,845,257	103,871	-	506,467	20,003	124,960	-	1,072,237	5,882	-	-	2,560	7,925	1,353
18 First Commercial Bank, Phnom Penh Branch*	1,728,377	55,354	-	211,404	186,972	20,530	-	1,242,474	4,485	-	-	3,616	3,442	101
19 Foreign Trade Bank of Cambodia	3,118,044	116,056	-	915,579	169,716	212,596	-	1,559,343	12,451	-	-	10,873	119,363	2,067
20 Hong Leong Bank (Cambodia) Plc.	648,823	18,093	-	112,560	3,967	106,173	-	380,396	1,231	-	-	508	24,981	914
21 ICBC Limited Phnom Penh Branch*	3,707,228	10,892	-	455,816	-	1,904,236	-	1,329,243	3,007	-	-	419	715	2,901
22 Kookmin Bank Cambodia Plc.	304,967	16,468	-	58,453	21,695	25,889	-	167,630	8,740	-	-	1,811	3,181	1,099
23 Krung Thai Bank Public Co., Ltd. P.P. Branch*	556,864	3,147	142	48,649	2,394	170,661	-	328,310	647	-	-	76	2,801	35
24 Maruhan Japan Bank Plc.	802,894	14,500	-	150,093	33,518	112,455	-	284,718	1,322	-	-	8,014	196,992	1,282
25 May Bank (Cambodia) Plc.	3,056,301	229,429	-	654,443	84,007	101,561	-	1,937,303	8,461	-	-	8,299	30,652	2,148
26 MB Bank Plc. Phnom Penh Branch*	493,881	3,885	-	67,598	5,556	8,150	-	395,747	1,482	-	-	5,408	1,503	4,552
27 Mega International Commercial Bank Co., Ltd. P.P. Branch*	1,338,386	56,734	-	164,433	-	209,910	-	898,176	2,425	-	-	210	5,459	1,039
28 Phillip Bank Plc.	432,352	16,812	-	71,788	8,887	35,875	-	265,489	3,085	-	-	477	28,170	1,770
29 Phnom Penh Commercial Bank	1,686,344	40,590	-	310,070	63,658	290,471	-	909,839	4,428	-	-	5,120	60,825	1,344
30 RHB Indochina Bank Ltd	2,297,404	17,114	-	443,254	24,786	373,741	-	1,365,653	6,070	-	-	53,203	13,335	247
31 SACOM Bank (Cambodia) Plc.	654,992	16,008	1,211	73,636	105,637	-	-	440,955	12,842	-	-	803	3,855	45
32 SHB Plc. Phnom Penh Branch	980,048	3,825	-	121,287	2,061	5,287	-	838,045	2,051	-	-	1,671	3,733	2,087
33 Shinhan Khmer Bank Plc.	493,428	16,840	-	108,082	67,912	-	-	291,618	1,349	-	-	605	6,759	264
34 Taiwan Cooperative Bank P.P. Branch*	775,496	23,796	-	97,015	24,346	202,076	-	419,708	1,068	-	-	710	6,775	-
35 Union Commercial Bank Plc.	2,719,795	157,879	-	624,974	28,096	127,001	-	1,699,105	17,237	837	-	7,302	54,823	2,542
36 Vattanac Bank	1,431,448	146,762	-	286,666	135,329	50,597	-	759,374	2,044	-	-	3,317	47,514	(155)
Sub-Total	79,655,038	3,538,007	4,416	15,697,615	3,691,395	7,700,825	-	45,854,435	485,279	10,463	188	266,370	2,128,451	277,593
Specialized Banks														
37 Anco Specialized Bank	54,191	1,608	-	1,648	2,769	-	-	46,019	1,477	-	-	67	603	-
38 Angkor Capital Specialized Bank	41,519	388	-	3,080	4,335	884	-	19,260	162	-	-	147	13,263	-
39 Cam Capital Specialized Bank	261,254	194	-	1,627	36	901	-	250,351	1,867	-	-	1,017	5,131	131
40 CAMKO Specialized Bank	51,351	13	-	2,740	31,034	-	-	6,234	11,093	-	-	176	61	-
41 Chief (Cambodia) Specialized Bank Plc.	127,373	857	-	10,155	12,790	-	-	100,671	388	-	-	476	2,031	6
42 First Investment Specialized Bank	68,782	22,726	-	9,539	13,121	-	-	19,670	1,073	-	-	61	1,974	618
43 Oxley Worldbridge Specialized Bank Plc.	37,566	134	-	2,036	8,553	8,339	-	16,302	57	-	-	180	1,966	-
44 PHSME Specialized Bank Ltd.	40,395	5,307	-	3,919	26	-	-	28,333	2,389	-	-	36	385	-
45 Rural Development Bank	382,474	5,612	-	63,420	9,744	75,421	-	214,699	3,747	-	-	17	9,328	486
46 Tomato Specialized Bank	37,562	52	-	1,824	1,133	10,006	-	21,820	859	-	-	104	801	963
47 Wing (Cambodia) Limited Specialized Bank	91,184	3,542	-	7,734	-	56,844	-	-	-	-	-	1,050	21,779	235
Sub-Total	1,193,652	40,433	-	107,722	83,541	152,395	-	723,359	23,110	-	-	3,334	57,321	2,437
Total	80,848,690	3,578,440	4,416	15,805,337	3,774,937	7,853,220	-	46,577,794	508,389	10,463	188	269,704	2,185,772	280,030

* Foreign Branches

Note: As reported by banks (Unaudited); AEON reported as MFI

**PERCENTAGE DISTRIBUTION OF ASSETS OF INDIVIDUAL BANKS
AS OF DECEMBER 31, 2015**

Table 6

	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						
Commercial Banks															
1 Aceda Bank Plc.	100	6.0	-	21.4	2.7	0.2	-	63.5	0.5	-	-	0.3	4.9	0.4	
2 Advanced Bank of Asia Ltd.	100	3.7	-	13.9	3.1	19.3	-	57.5	0.4	-	-	0.5	1.6	0.0	
3 Agri Bank Cambodia Branch*	100	0.8	-	13.7	36.5	-	-	47.2	0.8	-	-	0.2	0.7	0.0	
4 ANZ Royal Bank (Cambodia) Ltd.	100	5.1	-	20.7	6.0	22.5	-	43.4	0.3	-	-	0.0	0.5	1.5	
5 Bangkok Bank Plc. Cambodia Branch*	100	3.3	-	26.6	58.6	9.5	-	1.1	0.0	-	-	-	0.9	0.2	
6 Bank for Investment and Development of Cambodia Plc.	100	1.0	-	6.3	9.6	7.2	-	69.6	1.1	0.3	0.0	0.5	1.3	3.0	
7 Bank of China Limited Phnom Penh Branch*	100	3.3	-	32.1	9.5	15.0	-	39.4	0.2	-	-	0.0	0.2	0.2	
8 Bank of India Phnom Penh Branch*	100	0.2	-	18.8	4.9	35.2	-	39.8	0.5	-	-	0.1	0.4	-	
9 Booyong Khmer Bank	100	0.6	-	11.2	0.7	58.8	-	23.6	0.2	-	-	4.8	0.1	-	
10 Cambodia Asia Bank Ltd.	100	30.9	-	13.6	9.7	7.1	-	35.4	0.1	-	-	1.0	1.7	0.3	
11 Cambodia Mekong Bank Public Ltd.	100	4.6	-	19.5	2.5	-	-	62.7	0.3	0.1	-	2.4	5.4	2.4	
12 Cambodia Post Bank Plc.	100	1.0	-	7.9	14.9	6.2	-	68.4	0.6	-	-	0.2	0.8	0.1	
13 Cambodian Commercial Bank Ltd.	100	2.3	-	34.8	17.9	11.0	-	32.4	0.1	-	-	0.0	1.1	0.5	
14 Cambodian Public Bank Plc.	100	3.3	-	16.7	3.7	8.1	-	65.1	0.4	-	-	0.0	2.6	0.1	
15 Canadia Bank Plc.	100	5.5	0.0	23.1	4.1	3.9	-	57.7	1.8	-	-	0.3	3.4	0.2	
16 Cathay United Bank (Cambodia) Corporation Limited	100	4.4	-	17.6	2.3	8.8	-	62.0	0.3	-	-	1.3	3.3	0.0	
17 CIMB Bank Plc.	100	5.6	-	27.4	1.1	6.8	-	58.1	0.3	-	-	0.1	0.4	0.1	
18 First Commercial Bank, Phnom Penh Branch*	100	3.2	-	12.2	10.8	1.2	-	71.9	0.3	-	-	0.2	0.2	0.0	
19 Foreign Trade Bank of Cambodia	100	3.7	-	29.4	5.4	6.8	-	50.0	0.4	-	-	0.3	3.8	0.1	
20 Hong Leong Bank (Cambodia) Plc.	100	2.8	-	17.3	0.6	16.4	-	58.6	0.2	-	-	0.1	3.9	0.1	
21 ICBC Limited Phnom Penh Branch*	100	0.3	-	12.3	-	51.4	-	35.9	0.1	-	-	0.0	0.0	0.1	
22 Kookmin Bank Cambodia Plc.	100	5.4	-	19.2	7.1	8.5	-	55.0	2.9	-	-	0.6	1.0	0.4	
23 Krung Thai Bank Public Co., Ltd. P.P. Branch*	100	0.6	0.0	8.7	0.4	30.6	-	59.0	0.1	-	-	0.0	0.5	0.0	
24 Maruhan Japan Bank Plc.	100	1.8	-	18.7	4.2	14.0	-	35.5	0.2	-	-	1.0	24.5	0.2	
25 May Bank (Cambodia) Plc.	100	7.5	-	21.4	2.7	3.3	-	63.4	0.3	-	-	0.3	1.0	0.1	
26 MB Bank Plc. Phnom Penh Branch*	100	0.8	-	13.7	1.1	1.7	-	80.1	0.3	-	-	1.1	0.3	0.9	
27 Mega International Commercial Bank Co., Ltd. P.P. Branch*	100	4.2	-	12.3	-	15.7	-	67.1	0.2	-	-	0.0	0.4	0.1	
28 Phillip Bank Plc.	100	3.9	-	16.6	2.1	8.3	-	61.4	0.7	-	-	0.1	6.5	0.4	
29 Phnom Penh Commercial Bank	100	2.4	-	18.4	3.8	17.2	-	54.0	0.3	-	-	0.3	3.6	0.1	
30 RHB Indochina Bank Ltd	100	0.7	-	19.3	1.1	16.3	-	59.4	0.3	-	-	2.3	0.6	0.0	
31 SACOM Bank (Cambodia) Plc.	100	2.4	0.2	11.2	16.1	-	-	67.3	2.0	-	-	0.1	0.6	0.0	
32 SHB Plc. Phnom Penh Branch	100	0.4	-	12.4	0.2	0.5	-	85.5	0.2	-	-	0.2	0.4	0.2	
33 Shinhan Khmer Bank Plc.	100	3.4	-	21.9	13.8	-	-	59.1	0.3	-	-	0.1	1.4	0.1	
34 Taiwan Cooperative Bank P.P Branch*	100	3.1	-	12.5	3.1	26.1	-	54.1	0.1	-	-	0.1	0.9	-	
35 Union Commercial Bank Plc.	100	5.8	-	23.0	1.0	4.7	-	62.5	0.6	0.0	-	0.3	2.0	0.1	
36 Vattanac Bank	100	10.3	-	20.0	9.5	3.5	-	53.0	0.1	-	-	0.2	3.3	(0.0)	
Sub-Total	100	4.4	0.0	19.7	4.6	9.7	-	57.6	0.6	0.0	0.0	0.3	2.7	0.3	
Specialized Banks															
37 Anco Specialized Bank	100	3.0	-	3.0	5.1	-	-	84.9	2.7	-	-	0.1	1.1	-	
38 Angkor Capital Specialized Bank	100	0.9	-	7.4	10.4	2.1	-	46.4	0.4	-	-	0.4	31.9	-	
39 Cam Capital Specialized Bank	100	0.1	-	0.6	0.0	0.3	-	95.8	0.7	-	-	0.4	2.0	0.0	
40 CAMKO Specialized Bank	100	0.0	-	5.3	60.4	-	-	12.1	21.6	-	-	0.3	0.1	-	
41 Chief (Cambodia) Specialized Bank Plc.	100	0.7	-	8.0	10.0	-	-	79.0	0.3	-	-	0.4	1.6	0.0	
42 First Investment Specialized Bank	100	33.0	-	13.9	19.1	-	-	28.6	1.6	-	-	0.1	2.9	0.9	
43 Oxley Worldbridge Specialized Bank Plc.	100	0.4	-	5.4	22.8	22.2	-	43.4	0.2	-	-	0.5	5.2	-	
44 PHSME Specialized Bank Ltd.	100	13.1	-	9.7	0.1	-	-	70.1	5.9	-	-	0.1	1.0	-	
45 Rural Development Bank	100	1.5	-	16.6	2.5	19.7	-	56.1	1.0	-	-	0.0	2.4	0.1	
46 Tomato Specialized Bank	100	0.1	-	4.9	3.0	26.6	-	58.1	2.3	-	-	0.3	2.1	2.6	
47 Wing (Cambodia) Limited Specialized Bank	100	3.9	-	8.5	-	62.3	-	-	-	-	-	1.2	23.9	0.3	
Sub-Total	100	3.4	-	9.0	7.0	12.8	-	60.6	1.9	-	-	0.3	4.8	0.2	
Total	100	4.4	0.0	19.5	4.7	9.7	-	57.6	0.6	0.0	0.0	0.3	2.7	0.3	

* Foreign Branches

Note: As reported by banks (Unaudited); AEON reported as MFI

COMPARATIVE STATEMENT OF CONDITION
AS OF DECEMBER 31, 2015

Table 7

1 USD = 4,050 KHR

(millions of KHR)

	Total Liabilities and Equity	Customer's deposit							Shareholder's equity						
		Owed to NBC	Owed to Banks	Borrowed Funds	Demand deposits	Saving deposits	Fixed deposits	Accrued interest payable	Other deposits	Other liabilities	Paid up Capital	Reserves	Subordinated loans (after NBC's agreement)	General provisions & other	Retained and Current Profit/Loss
Commercial Banks															
1 Aceda Bank Plc.	15,577,246	-	1,338,434	1,647,406	925,162	3,732,300	4,620,052	80,226	30,520	571,429	1,076,191	-	368,550	756,050	430,928
2 Advanced Bank of Asia Ltd.	3,282,847	-	406,582	-	175,375	1,166,715	1,054,086	22,499	8,447	45,124	213,204	74,346	-	-	116,470
3 Agri Bank Cambodia Branch*	175,808	-	4	-	10,072	2,344	1,418	7	-	2,724	157,950	-	-	-	1,289
4 ANZ Royal Bank (Cambodia) Ltd.	4,140,326	-	54,550	-	2,156,604	899,945	361,426	3,291	-	79,566	287,550	-	-	68,850	228,543
5 Bangkok Bank Plc. Cambodia Branch*	380,691	-	-	-	2,908	107,266	65,901	1,340	-	623	202,500	-	-	41	114
6 Bank for Investment and Development of Cambodia Plc.	2,915,399	-	1,590,376	-	188,574	9,767	713,387	11,003	12,003	37,638	283,500	-	-	12,664	56,486
7 Bank of China Limited Phnom Penh Branch*	2,921,683	-	206,959	-	997,213	541,873	661,169	2,746	11,288	46,099	324,000	-	40,500	-	89,836
8 Bank of India Phnom Penh Branch*	72,674	-	-	4,050	1,260	4,702	5,115	241	-	226	52,650	-	4,050	587	(208)
9 Booyong Khmer Bank	173,201	-	2,051	-	795	1,768	-	0	-	541	151,875	-	-	-	16,171
10 Cambodia Asia Bank Ltd.	510,634	-	31,755	-	100,910	44,188	133,079	7,717	-	20,980	147,825	-	-	-	24,182
11 Cambodia Mekong Bank Public Ltd.	185,224	-	8	-	45,285	23,532	-	124	10,735	2,414	166,050	-	-	-	(62,925)
12 Cambodia Post Bank Plc.	1,040,231	-	361,020	200	170	17,107	419,489	11,330	-	20,998	153,900	-	38,475	-	17,539
13 Cambodian Commercial Bank Ltd.	887,175	-	6,233	-	78,507	560,211	24,057	60	11,539	9,719	162,000	-	-	-	34,849
14 Cambodian Public Bank Plc.	5,896,489	-	186,000	-	1,210,805	1,311,366	1,595,265	19,773	3,921	118,048	364,500	243,000	-	-	843,811
15 Canadia Bank Plc.	11,494,543	-	1,501,064	-	786,940	2,885,544	4,358,998	101,199	15,107	213,774	688,500	-	-	476,569	466,847
16 Cathay United Bank (Cambodia) Corporation Limited	928,535	-	41,151	0	142,872	187,950	303,241	5,352	3,019	17,400	243,000	-	-	-	(15,449)
17 CIMB Bank Plc.	1,845,257	-	403,442	28,627	402,765	101,349	654,447	5,907	153	47,163	202,500	-	-	-	(1,094)
18 First Commercial Bank, Phnom Penh Branch*	1,728,377	-	941,886	-	57,844	343,306	91,412	264	19,626	13,158	166,050	-	-	-	94,830
19 Foreign Trade Bank of Cambodia	3,118,044	-	275,629	-	493,402	684,477	1,150,569	17,975	86,155	48,477	155,925	133,438	-	245	71,752
20 Hong Leong Bank (Cambodia) Plc.	648,823	-	210,754	0	47,859	10,091	195,591	2,222	60	9,005	151,875	-	40,500	-	(19,135)
21 ICBC Limited Phnom Penh Branch*	3,707,228	-	2,914,748	-	135,184	52,234	48,680	540	67,261	37,192	202,500	-	101,250	18,251	129,388
22 Kookmin Bank Cambodia Plc.	304,967	-	145,638	-	14,542	51,269	7,645	104	640	10,582	64,800	-	-	-	9,746
23 Krung Thai Bank Public Co., Ltd. P.P. Branch*	556,864	-	14,335	284,070	7,495	131,080	76	0	59	5,682	109,148	-	-	708	4,211
24 Maruhan Japan Bank Plc.	802,894	-	35,609	-	12,706	144,195	177,421	2,465	89	7,642	299,700	-	121,500	-	1,566
25 May Bank (Cambodia) Plc.	3,056,301	-	441,309	124,832	739,785	288,732	1,011,333	16,346	3,218	78,798	202,500	-	-	40,500	108,949
26 MB Bank Plc. Phnom Penh Branch*	493,881	-	192,334	-	57,002	-	20,256	178	102	59,143	157,950	-	-	3,649	3,267
27 Mega International Commercial Bank Co., Ltd. P.P. Branch*	1,338,386	-	648,269	-	32,925	348,054	51,654	385	29	8,732	202,500	-	-	9,184	36,654
28 Phillip Bank Plc.	432,352	-	93,928	-	24,786	15,685	129,060	2,156	2,998	5,867	166,050	-	-	-	(8,178)
29 Phnom Penh Commercial Bank	1,686,344	-	309,812	-	116,830	190,710	743,280	19,447	67,142	15,430	157,950	-	-	-	65,742
30 RHB Indochina Bank Ltd	2,297,404	-	1,066,074	-	105,966	113,174	655,556	12,144	912	27,185	171,350	-	-	-	45,043
31 SACOM Bank (Cambodia) Plc.	654,992	-	264,028	-	20,125	47,500	147,957	2,531	-	7,803	153,900	-	-	-	11,148
32 SHB Plc. Phnom Penh Branch	980,048	-	722,540	-	24,207	-	60,090	1,329	1	9,762	151,875	-	-	-	10,244
33 Shinhan Khmer Bank Plc.	493,428	-	242,890	-	23,643	63,298	25,586	474	-	5,296	81,000	-	-	-	51,240
34 Taiwan Cooperative Bank P.P. Branch*	775,496	-	470,508	-	2,549	80,462	-	3	15	8,430	202,500	-	-	-	11,029
35 Union Commercial Bank Plc.	2,719,795	-	567,332	30	146,896	284,271	1,303,761	23,719	15,603	44,195	151,875	91,318	52,650	583	37,561
36 Vattanac Bank	1,431,448	-	57,748	-	276,911	284,791	496,804	5,441	3,559	13,843	261,225	-	-	-	31,126
Sub-Total	79,655,038	-	15,745,002	2,089,215	9,566,874	14,731,256	21,287,863	380,540	374,201	1,650,690	8,188,367	542,102	767,475	1,387,880	2,943,573
Specialized Banks															
37 Anco Specialized Bank	54,191	-	-	10,125	-	-	-	-	-	1,669	32,805	-	-	-	9,592
38 Angkor Capital Specialized Bank	41,519	-	-	-	361	0	-	-	-	838	40,500	-	-	-	(181)
39 Cam Capital Specialized Bank	261,254	-	-	200,691	-	-	-	-	-	4,647	32,400	-	2,835	-	20,681
40 CAMKO Specialized Bank	51,351	-	-	-	7	49	-	-	-	11,378	52,650	-	-	-	(12,733)
41 Chief (Cambodia) Specialized Bank Plc.	127,373	-	-	63	-	-	-	-	-	1,572	125,550	-	-	-	187
42 First Investment Specialized Bank	68,782	-	-	-	-	-	-	-	-	2,578	48,600	11,283	-	-	6,320
43 Oxley Worldbridge Specialized Bank Plc.	37,566	-	-	-	-	-	-	-	-	517	40,500	-	-	163	(3,613)
44 PHSME Specialized Bank Ltd.	40,395	-	-	81	391	-	-	-	-	2,615	31,367	-	-	-	5,941
45 Rural Development Bank	382,474	-	21,639	132,544	1,449	924	2,045	60	11	8,239	188,577	-	4,229	-	22,760
46 Tomato Specialized Bank	37,562	-	-	-	6	-	-	-	-	1,930	32,805	-	-	-	2,822
47 Wing (Cambodia) Limited Specialized Bank	91,184	-	17,504	-	-	-	-	-	-	5,982	44,550	-	-	-	23,148
Sub-Total	1,193,652	-	39,143	343,504	2,214	972	2,045	60	11	41,966	670,304	11,283	7,064	163	74,924
Total	80,848,690	-	15,784,144	2,432,719	9,569,088	14,732,228	21,289,907	380,600	374,211	1,692,656	8,858,671	553,385	774,539	1,388,043	3,018,497

* Foreign Branches

Note: As reported by banks (Unaudited); AEON reported as MFI

PERCENTAGE DISTRIBUTION OF LIABILITIES & EQUITY OF INDIVIDUAL BANKS
AS OF DECEMBER 31, 2015

Table 8

	Total Liabilities and Equity	Customer's deposit							Shareholder's equity						
		Owed to NBC	Owed to Banks	Borrowed Funds	Demand deposits	Saving deposits	Fixed deposits	Accrued interest payable	Other deposits	Other liabilities	Paid up Capital	Reserves	Subordinated loans (after NBC's agreement)	General provisions & other	Retained and Current Profit/Loss
Commercial Banks															
1 Aceda Bank Plc.	100.0	-	8.6	10.6	5.9	24.0	29.7	0.5	0.2	3.7	6.9	-	2.4	4.9	2.8
2 Advanced Bank of Asia Ltd.	100.0	-	12.4	-	5.3	35.5	32.1	0.7	0.3	1.4	6.5	2.3	-	-	3.5
3 Agri Bank Cambodia Branch*	100.0	-	0.0	-	5.7	1.3	0.8	0.0	-	1.5	89.8	-	-	-	0.7
4 ANZ Royal Bank (Cambodia) Ltd.	100.0	-	1.3	-	52.1	21.7	8.7	0.1	-	1.9	6.9	-	-	1.7	5.5
5 Bangkok Bank Plc. Cambodia Branch*	100.0	-	-	-	0.8	28.2	17.3	0.4	-	0.2	53.2	-	-	0.0	0.0
6 Bank for Investment and Development of Cambodia Plc.	100.0	-	54.6	-	6.5	0.3	24.5	0.4	0.4	1.3	9.7	-	-	0.4	1.9
7 Bank of China Limited Phnom Penh Branch*	100.0	-	7.1	-	34.1	18.5	22.6	0.1	0.4	1.6	11.1	-	1.4	-	3.1
8 Bank of India Phnom Penh Branch*	100.0	-	-	5.6	1.7	6.5	7.0	0.3	-	0.3	72.4	-	5.6	0.8	(0.3)
9 Booyong Khmer Bank	100.0	-	1.2	-	0.5	1.0	-	0.0	-	0.3	87.7	-	-	-	9.3
10 Cambodia Asia Bank Ltd.	100.0	-	6.2	-	19.8	8.7	26.1	1.5	-	4.1	28.9	-	-	-	4.7
11 Cambodia Mekong Bank Public Ltd.	100.0	-	0.0	-	24.4	12.7	-	0.1	5.8	1.3	89.6	-	-	-	(34.0)
12 Cambodia Post Bank Plc.	100.0	-	34.7	0.0	0.0	1.6	40.3	1.1	-	2.0	14.8	-	3.7	-	1.7
13 Cambodian Commercial Bank Ltd.	100.0	-	0.7	-	8.8	63.1	2.7	0.0	1.3	1.1	18.3	-	-	-	3.9
14 Cambodian Public Bank Plc.	100.0	-	3.2	-	20.5	22.2	27.1	0.3	0.1	2.0	6.2	4.1	-	-	14.3
15 Canadia Bank Plc.	100.0	-	13.1	-	6.8	25.1	37.9	0.9	0.1	1.9	6.0	-	-	4.1	4.1
16 Cathay United Bank (Cambodia) Corporation Limited	100.0	-	4.4	0.0	15.4	20.2	32.7	0.6	0.3	1.9	26.2	-	-	-	(1.7)
17 CIMB Bank Plc.	100.0	-	21.9	1.6	21.8	5.5	35.5	0.3	0.0	2.6	11.0	-	-	-	(0.1)
18 First Commercial Bank, Phnom Penh Branch*	100.0	-	54.5	-	3.3	19.9	5.3	0.0	1.1	0.8	9.6	-	-	-	5.5
19 Foreign Trade Bank of Cambodia	100.0	-	8.8	-	15.8	22.0	36.9	0.6	2.8	1.6	5.0	4.3	-	0.0	2.3
20 Hong Leong Bank (Cambodia) Plc.	100.0	-	32.5	0.0	7.4	1.6	30.1	0.3	0.0	1.4	23.4	-	6.2	-	(2.9)
21 ICBC Limited Phnom Penh Branch*	100.0	-	78.6	-	3.6	1.4	1.3	0.0	1.8	1.0	5.5	-	2.7	0.5	3.5
22 Kookmin Bank Cambodia Plc.	100.0	-	47.8	-	4.8	16.8	2.5	0.0	0.2	3.5	21.2	-	-	-	3.2
23 Krung Thai Bank Public Co., Ltd. P.P. Branch*	100.0	-	2.6	51.0	1.3	23.5	0.0	0.0	0.0	1.0	19.6	-	-	0.1	0.8
24 Maruhan Japan Bank Plc.	100.0	-	4.4	-	1.6	18.0	22.1	0.3	0.0	1.0	37.3	-	15.1	-	0.2
25 May Bank (Cambodia) Plc.	100.0	-	14.4	4.1	24.2	9.4	33.1	0.5	0.1	2.6	6.6	-	-	1.3	3.6
26 MB Bank Plc. Phnom Penh Branch*	100.0	-	38.9	-	11.5	-	4.1	0.0	0.0	12.0	32.0	-	-	0.7	0.7
27 Mega International Commercial Bank Co., Ltd. P.P. Branch*	100.0	-	48.4	-	2.5	26.0	3.9	0.0	0.0	0.7	15.1	-	-	0.7	2.7
28 Phillip Bank Plc.	100.0	-	21.7	-	5.7	3.6	29.9	0.5	0.7	1.4	38.4	-	-	-	(1.9)
29 Phnom Penh Commercial Bank	100.0	-	18.4	-	6.9	11.3	44.1	1.2	4.0	0.9	9.4	-	-	-	3.9
30 RHB Indochina Bank Ltd	100.0	-	46.4	-	4.6	4.9	28.5	0.5	0.0	1.2	11.8	-	-	-	2.0
31 SACOM Bank (Cambodia) Plc.	100.0	-	40.3	-	3.1	7.3	22.6	0.4	-	1.2	23.5	-	-	-	1.7
32 SHB Plc. Phnom Penh Branch	100.0	-	73.7	-	2.5	-	6.1	0.1	0.0	1.0	15.5	-	-	-	1.0
33 Shinhan Khmer Bank Plc.	100.0	-	49.2	-	4.8	12.8	5.2	0.1	-	1.1	16.4	-	-	-	10.4
34 Taiwan Cooperative Bank P.P Branch*	100.0	-	60.7	-	0.3	10.4	-	0.0	0.0	1.1	26.1	-	-	-	1.4
35 Union Commercial Bank Plc.	100.0	-	20.9	0.0	5.4	10.5	47.9	0.9	0.6	1.6	5.6	3.4	1.9	0.0	1.4
36 Vattanac Bank	100.0	-	4.0	-	19.3	19.9	34.7	0.4	0.2	1.0	18.2	-	-	-	2.2
Sub-Total	100.0	-	19.8	2.6	12.0	18.5	26.7	0.5	0.5	2.1	10.3	0.7	1.0	1.7	3.7
Specialized Banks															
36 Anco Specialized Bank	100.0	-	-	18.7	-	-	-	-	-	3.1	60.5	-	-	-	17.7
37 Angkor Capital Specialized Bank	100.0	-	-	-	0.9	0.0	-	-	-	2.0	97.5	-	-	-	(0.4)
38 Cam Capital Specialized Bank	100.0	-	-	76.8	-	-	-	-	-	1.8	12.4	-	1.1	-	7.9
39 CAMKO Specialized Bank	100.0	-	-	0.0	0.1	-	-	-	-	22.2	102.5	-	-	-	(24.8)
40 Chief (Cambodia) Specialized Bank Plc.	100.0	-	-	0.0	-	-	-	-	-	1.2	98.6	-	-	-	0.1
41 First Investment Specialized Bank	100.0	-	-	-	-	-	-	-	-	3.7	70.7	16.4	-	-	9.2
43 Oxley Worldbridge Specialized Bank Plc.	100.0	-	-	-	-	-	-	-	-	1.4	107.8	-	-	0.4	(9.6)
42 PHSME Specialized Bank Ltd.	100.0	-	-	0.2	1.0	-	-	-	-	6.5	77.7	-	-	-	14.7
43 Rural Development Bank	100.0	-	5.7	34.7	0.4	0.2	0.5	0.0	0.0	2.2	49.3	-	1.1	-	6.0
44 Tomato Specialized Bank	100.0	-	-	-	0.0	-	-	-	-	5.1	87.3	-	-	-	7.5
47 Wing (Cambodia) Limited Specialized Bank	100.0	-	19.2	-	-	-	-	-	-	6.6	48.9	-	-	-	25.4
Sub-Total	100.0	-	3.3	28.8	0.2	0.1	0.2	0.0	0.0	3.5	56.2	0.9	0.6	0.0	6.3
Total	100.0	-	19.5	3.0	11.8	18.2	26.3	0.5	0.5	2.1	11.0	0.7	1.0	1.7	3.7

* Foreign Branches

Note: As reported by banks (Unaudited); AEON reported as MFI

**PROFIT AND LOSS STATEMENT
AS AT DECEMBER 31, 2015**

Table 9

1 USD = 4,050 KHR

(millions of KHR)

	Interest Income	Interest Expenses	Net Interest Income	Non Interest Income	Gross Operating Income	Operating Expenses (Excluded Depreciations)	Provision Expenses			Profit & Loss Before Tax	Profit Tax	Extra Gains or Losses	Net profit for 12 Months
							Depreciation	Bad & Doubtful Debts	Recoveries				
	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
Commercial Banks													
1 Aceda Bank Plc.	1,365,874	368,232	997,641	161,413	1,159,055	556,634	35,822	29,937	4,358	541,021	108,680	(1,413)	430,928
2 Advanced Bank of Asia Ltd.	210,134	80,405	129,729	33,769	163,498	68,612	7,087	8,040	82	79,842	15,907	(174)	63,762
3 Agri Bank Cambodia Branch*	5,518	45	5,473	483	5,957	3,538	489	298	-	1,631	349	6	1,288
4 ANZ Royal Bank (Cambodia) Ltd.	145,632	18,584	127,049	80,295	207,344	84,091	9,499	31,825	-	81,928	18,542	(633)	62,753
5 Bangkok Bank Plc. Cambodia Branch*	2,966	1,675	1,291	1,863	3,154	3,840	398	41	-	(1,125)	51	1,118	(58)
6 Bank for Investment and Development of Cambodia Plc.	157,902	73,985	83,917	13,376	97,293	61,857	3,677	28,160	5,489	9,088	3,127	(1,022)	4,940
7 Bank of China Limited Phnom Penh Branch*	67,108	19,404	47,704	34,275	81,980	24,067	2,479	3,910	-	51,524	10,896	-	40,628
8 Bank of India Phnom Penh Branch*	2,872	348	2,525	337	2,861	2,584	-	61	-	216	-	-	216
9 Booyong Khmer Bank	8,047	22	8,025	463	8,488	1,945	185	291	-	6,069	-	0	6,069
10 Cambodia Asia Bank Ltd.	15,275	8,864	6,411	27,485	33,896	23,409	1,480	375	-	8,632	1,686	(203)	6,743
11 Cambodia Mekong Bank Public Ltd.	8,191	866	7,325	(459)	6,866	13,180	2,043	2,726	1,628	(9,455)	149	(136)	(9,741)
12 Cambodia Post Bank Plc.	90,751	33,891	56,860	2,844	59,704	32,773	1,945	3,817	-	21,168	4,220	(93)	16,856
13 Cambodian Commercial Bank Ltd.	16,224	1,233	14,991	7,586	22,576	7,914	911	-	-	13,751	3,440	1,528	11,840
14 Cambodian Public Bank Plc.	327,890	71,958	255,931	67,633	323,564	82,031	11,262	2,925	9,766	237,112	48,064	(41)	189,007
15 Canadia Bank Plc.	665,638	258,462	407,175	73,741	480,917	116,289	21,733	34,984	32,766	340,676	-	(91)	340,586
16 Cathay United Bank (Cambodia) Corporation Limited	40,149	8,798	31,351	11,042	42,393	21,365	1,883	2,436	(484)	16,225	3,566	34	12,694
17 CIMB Bank Plc.	77,119	25,577	51,542	12,491	64,033	30,898	5,965	3,394	-	23,777	2,276	(1,117)	20,384
18 First Commercial Bank, Phnom Penh Branch*	76,487	11,049	65,438	8,882	74,321	13,755	533	2,435	-	57,599	-	-	57,599
19 Foreign Trade Bank of Cambodia	169,254	66,103	103,151	31,553	134,704	30,000	2,014	97,940	24,647	29,397	-	-	29,397
20 Hong Leong Bank (Cambodia) Plc.	24,600	9,081	15,519	3,472	18,991	17,608	4,037	1,838	-	(4,493)	282	-	(4,775)
21 ICBC Limited Phnom Penh Branch*	119,731	25,830	93,901	2,098	95,999	17,221	239	(753)	-	79,292	19,070	-	60,222
22 Kookmin Bank Cambodia Plc.	11,617	2,876	8,741	4,747	13,488	9,659	1,157	(13,365)	(8,872)	7,165	(298)	(0)	7,463
23 Krung Thai Bank Public Co., Ltd. P.P. Branch*	14,025	1,713	12,312	7,922	20,234	5,638	154	7,269	-	7,172	1,687	(1,486)	3,999
24 Maruhan Japan Bank Plc.	31,265	14,213	17,051	13,308	30,360	18,654	1,118	1,569	-	9,019	345	418	9,091
25 May Bank (Cambodia) Plc.	141,099	47,494	93,604	23,141	116,745	47,780	9,779	6,887	-	52,299	10,637	(161)	41,501
26 MB Bank Plc. Phnom Penh Branch*	20,391	3,433	16,958	885	17,843	7,215	297	9,677	1,798	2,452	929	-	1,523
27 Mega International Commercial Bank Co., Ltd. P.P. Branch*	41,889	2,786	39,102	10,900	50,003	23,369	2,287	4,381	-	19,966	-	-	19,966
28 Phillip Bank Plc.	19,718	7,885	11,833	2,710	14,543	13,712	1,923	88	-	(1,180)	218	(33)	(1,431)
29 Phnom Penh Commercial Bank	92,821	45,446	47,375	14,864	62,239	38,074	3,652	2,444	-	18,069	4,125	(186)	13,757
30 RHB Indochina Bank Ltd	99,203	39,689	59,515	12,305	71,819	24,940	3,270	11,436	-	32,173	7,148	260	25,285
31 SACOM Bank (Cambodia) Plc.	32,622	10,379	22,243	5,646	27,889	16,880	1,330	1,971	-	7,708	1,806	(154)	5,748
32 SHB Plc. Phnom Penh Branch	46,648	25,191	21,458	509	21,966	7,662	1,393	2,252	-	10,660	505	(1)	10,154
33 Shinhan Khmer Bank Plc.	28,799	5,831	22,968	3,719	26,687	10,021	595	6,213	-	9,858	2,094	(54)	7,710
34 Taiwan Cooperative Bank P.P Branch*	23,328	1,486	21,842	2,148	23,990	10,109	1,434	2,953	-	9,494	1,319	-	8,175
35 Union Commercial Bank Plc.	147,026	68,646	78,380	28,495	106,875	45,958	4,243	10,520	12	46,165	8,625	21	37,561
36 Vattanac Bank	56,278	17,869	38,410	14,400	52,809	26,379	5,360	2,398	-	18,672	3,845	555	15,381
Sub total	4,404,091	1,379,350	3,024,741	720,342	3,745,083	1,519,660	151,673	311,373	71,191	1,833,569	283,290	(3,058)	1,547,220
Specialized Banks													
37 Anco Specialized Bank	6,750	924	5,826	234	6,061	4,305	478	1,737	-	(460)	75	-	(535)
38 Angkor Capital Specialized Bank	3,094	5	3,090	4,336	7,426	2,341	538	2,701	-	1,847	294	2	1,554
39 Cam Capital Specialized Bank	34,413	11,643	22,770	3,555	26,325	15,407	1,047	519	57	9,409	1,726	125	7,808
40 CAMKO Specialized Bank	1,644	-	1,644	44	1,688	1,207	162	885	-	(565)	17	(0)	(582)
41 Chief (Cambodia) Specialized Bank Plc.	5,720	-	5,720	870	6,590	3,414	339	633	-	2,203	215	(2)	1,986
42 First Investment Specialized Bank	2,753	-	2,753	931	3,684	2,400	270	(743)	-	1,757	-	(2)	1,755
43 Oxley Worldbridge Specialized Bank Plc.	1,331	-	1,331	39	1,370	1,459	465	163	-	(717)	14	-	(731)
44 PHSME Specialized Bank Ltd.	3,482	-	3,482	436	3,918	1,724	91	330	428	2,200	-	0	2,201
45 Rural Development Bank	14,618	3,584	11,034	1,173	12,206	7,492	421	1,905	-	2,388	624	46	1,809
46 Tomato Specialized Bank	3,607	-	3,607	529	4,136	4,625	62	(1,237)	-	686	129	-	558
47 Wing (Cambodia) Limited Specialized Bank	-	-	-	56,197	56,197	29,207	1,546	-	-	25,444	-	-	25,444
Sub total	77,412	16,155	61,257	68,344	129,601	73,582	5,419	6,893	484	44,192	3,095	170	41,266
Total	4,481,504	1,395,505	3,085,998	788,686	3,874,685	1,593,242	157,092	318,266	71,675	1,877,760	286,385	(2,889)	1,588,487

* Foreign Branches

Note: As reported by banks (Unaudited); AEON reported as MFI

**NET PROFITS
AS AT DECEMBER 31, 2015**

Table 10

1 USD = 4,050 KHR

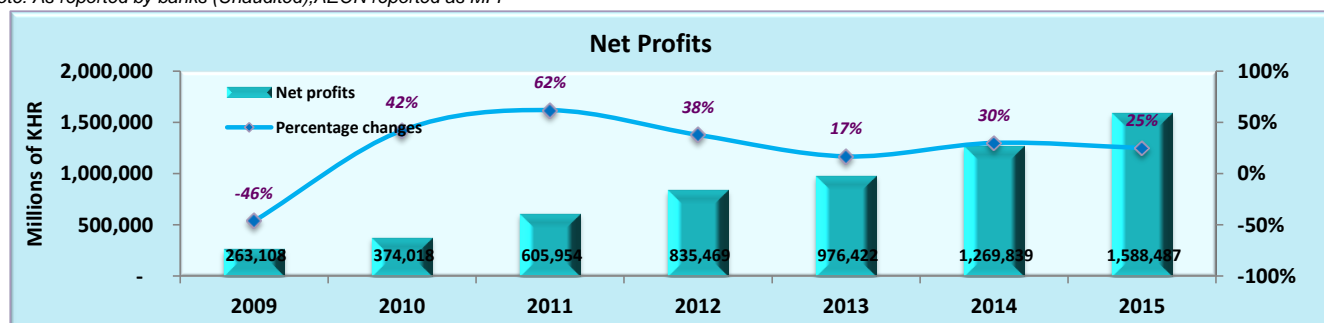
(millions of KHR)

	Net profit	Total Assets	As Percentage of Assets	Loans ¹	As Percentage of Loans
Commercial Banks					
1 Aceda Bank Plc.	430,928	15,577,246	2.8%	10,004,111	4.3%
2 Advanced Bank of Asia Ltd.	63,762	3,282,847	1.9%	1,902,287	3.4%
3 Agri Bank Cambodia Branch*	1,288	175,808	0.7%	86,355	1.5%
4 ANZ Royal Bank (Cambodia) Ltd.	62,753	4,140,326	1.5%	1,871,215	3.4%
5 Bangkok Bank Plc. Cambodia Branch*	(58)	380,691	0.0%	4,012	-1.4%
6 Bank for Investment and Development of Cambodia Plc.	4,940	2,915,399	0.2%	2,095,813	0.2%
7 Bank of China Limited Phnom Penh Branch*	40,628	2,921,683	1.4%	1,161,844	3.5%
8 Bank of India Phnom Penh Branch*	216	72,674	0.3%	29,299	0.7%
9 Booyong Khmer Bank	6,069	173,201	3.5%	41,339	14.7%
10 Cambodia Asia Bank Ltd.	6,743	510,634	1.3%	187,559	3.6%
11 Cambodia Mekong Bank Public Ltd.	(9,741)	185,224	-5.3%	119,762	-8.1%
12 Cambodia Post Bank Plc.	16,856	1,040,231	1.6%	718,422	2.3%
13 Cambodian Commercial Bank Ltd.	11,840	887,175	1.3%	288,067	4.1%
14 Cambodian Public Bank Plc.	189,007	5,896,489	3.2%	3,888,532	4.9%
15 Canadia Bank Plc.	340,586	11,494,543	3.0%	6,949,828	4.9%
16 Cathay United Bank (Cambodia) Corporation Limited	12,694	928,535	1.4%	590,087	2.2%
17 CIMB Bank Plc.	20,384	1,845,257	1.1%	1,078,628	1.9%
18 First Commercial Bank, Phnom Penh Branch*	57,599	1,728,377	3.3%	1,250,977	4.6%
19 Foreign Trade Bank of Cambodia	29,397	3,118,044	0.9%	1,586,879	1.9%
20 Hong Leong Bank (Cambodia) Plc.	(4,775)	648,823	-0.7%	381,626	-1.3%
21 ICBC Limited Phnom Penh Branch*	60,222	3,707,228	1.6%	1,333,466	4.5%
22 Kookmin Bank Cambodia Plc.	7,463	304,967	2.4%	190,156	3.9%
23 Krung Thai Bank Public Co., Ltd. P.P. Branch*	3,999	556,864	0.7%	335,289	1.2%
24 Maruhan Japan Bank Plc.	9,091	802,894	1.1%	289,937	3.1%
25 May Bank (Cambodia) Plc.	41,501	3,056,301	1.4%	1,977,773	2.1%
26 MB Bank Plc. Phnom Penh Branch*	1,523	493,881	0.3%	411,082	0.4%
27 Mega International Commercial Bank Co., Ltd. P.P. Branch*	19,966	1,338,386	1.5%	900,602	2.2%
28 Phillip Bank Plc.	(1,431)	432,352	-0.3%	273,050	-0.5%
29 Phnom Penh Commercial Bank	13,757	1,686,344	0.8%	914,301	1.5%
30 RHB Indochina Bank Ltd	25,285	2,297,404	1.1%	1,380,125	1.8%
31 SACOM Bank (Cambodia) Plc.	5,748	654,992	0.9%	460,373	1.2%
32 SHB Plc. Phnom Penh Branch	10,154	980,048	1.0%	840,368	1.2%
33 Shinhan Khmer Bank Plc.	7,710	493,428	1.6%	307,082	2.5%
34 Taiwan Cooperative Bank P.P Branch*	8,175	775,496	1.1%	420,777	1.9%
35 Union Commercial Bank Plc.	37,561	2,719,795	1.4%	1,732,236	2.2%
36 Vattanac Bank	15,381	1,431,448	1.1%	761,997	2.0%
Sub total	1,547,220	79,655,038	1.9%	46,765,254	3.3%
Specialized Banks					
37 Anco Specialized Bank	(535)	54,191	-1.0%	55,619	-1.0%
38 Angkor Capital Specialized Bank	1,554	41,519	3.7%	19,543	8.0%
39 Cam Capital Specialized Bank	7,808	261,254	3.0%	252,379	3.1%
40 CAMKO Specialized Bank	(582)	51,351	-1.1%	36,336	-1.6%
41 Chief (Cambodia) Specialized Bank Plc.	1,986	127,373	1.6%	101,059	2.0%
42 First Investment Specialized Bank	1,755	68,782	2.6%	22,157	7.9%
43 Oxley Worldbridge Specialized Bank Plc.	(731)	37,566	-1.9%	16,359	-4.5%
44 PHSME Specialized Bank Ltd.	2,201	40,395	5.4%	33,057	6.7%
45 Rural Development Bank	1,809	382,474	0.5%	227,591	0.8%
46 Tomato Specialized Bank	558	37,562	1.5%	25,172	2.2%
47 Wing (Cambodia) Limited Specialized Bank	25,444	91,184	27.9%	-	-
Sub total	41,266	1,193,652	3.5%	789,271	5.2%
Total	1,588,487	80,848,690	2.0%	47,554,525	3.3%

* Foreign Branches

¹ Gross Loans (excluding loans to government & banks)

Note: As reported by banks (Unaudited); AEON reported as MFI



COMPARISON OF TOTAL DEPOSITS¹
AS OF DECEMBER 31, 2015

Table 11

1 USD = 4,050 KHR

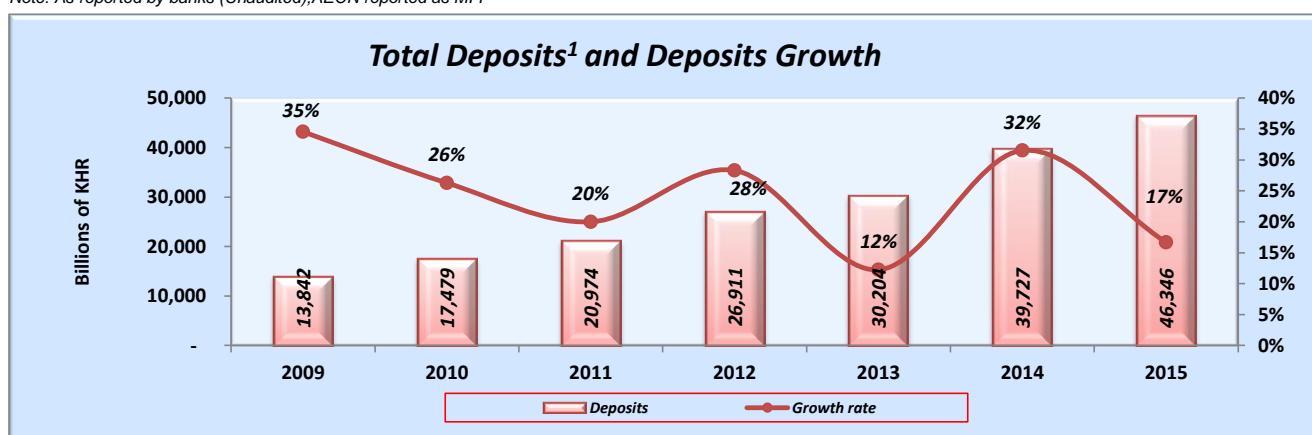
(millions of KHR)

	2015		2014		Growth Rate (%)
		Share		Share	2015 over 2014
Commercial Banks					
1 Aceda Bank Plc.	9,388,259	20.26%	7,919,165	19.93%	18.6%
2 Advanced Bank of Asia Ltd.	2,427,122	5.24%	1,724,429	4.34%	40.7%
3 Agri Bank Cambodia Branch*	13,841	0.03%	13,903	0.03%	-0.5%
4 ANZ Royal Bank (Cambodia) Ltd.	3,421,267	7.38%	3,562,518	8.97%	-4.0%
5 Bangkok Bank Plc. Cambodia Branch*	177,414	0.38%	-	0.00%	0.0%
6 Bank for Investment and Development of Cambodia Plc.	934,734	2.02%	815,116	2.05%	14.7%
7 Bank of China Limited Phnom Penh Branch*	2,214,289	4.78%	1,922,837	4.84%	15.2%
8 Bank of India Phnom Penh Branch*	11,318	0.02%	12,872	0.03%	-12.1%
9 Booyong Khmer Bank	2,563	0.01%	3,288	0.01%	-22.1%
10 Cambodia Asia Bank Ltd.	285,893	0.62%	190,219	0.48%	50.3%
11 Cambodia Mekong Bank Public Ltd.	79,677	0.17%	92,905	0.23%	-14.2%
12 Cambodia Post Bank Plc.	448,097	0.97%	147,752	0.37%	203.3%
13 Cambodian Commercial Bank Ltd.	674,374	1.46%	687,303	1.73%	-1.9%
14 Cambodian Public Bank Plc.	4,141,130	8.94%	4,626,252	11.65%	-10.5%
15 Canadia Bank Plc.	8,147,789	17.58%	6,771,348	17.04%	20.3%
16 Cathay United Bank (Cambodia) Corporation Limited	642,434	1.39%	425,293	1.07%	51.1%
17 CIMB Bank Plc.	1,164,620	2.51%	1,083,836	2.73%	7.5%
18 First Commercial Bank, Phnom Penh Branch*	512,453	1.11%	456,989	1.15%	12.1%
19 Foreign Trade Bank of Cambodia	2,432,578	5.25%	1,955,769	4.92%	24.4%
20 Hong Leong Bank (Cambodia) Plc.	255,823	0.55%	87,913	0.22%	191.0%
21 ICBC Limited Phnom Penh Branch*	303,899	0.66%	452,187	1.14%	-32.8%
22 Kookmin Bank Cambodia Plc.	74,201	0.16%	135,440	0.34%	-45.2%
23 Krung Thai Bank Public Co., Ltd. P.P. Branch*	138,711	0.30%	136,682	0.34%	1.5%
24 Maruhan Japan Bank Plc.	336,877	0.73%	399,053	1.00%	-15.6%
25 May Bank (Cambodia) Plc.	2,059,414	4.44%	1,487,343	3.74%	38.5%
26 MB Bank Plc. Phnom Penh Branch*	77,538	0.17%	40,114	0.10%	93.3%
27 Mega International Commercial Bank Co., Ltd. P.P. Branch*	433,047	0.93%	269,422	0.68%	60.7%
28 Phillip Bank Plc.	174,686	0.38%	108,802	0.27%	60.6%
29 Phnom Penh Commercial Bank	1,137,409	2.45%	679,550	1.71%	67.4%
30 RHB Indochina Bank Ltd	887,752	1.92%	572,409	1.44%	55.1%
31 SACOM Bank (Cambodia) Plc.	218,113	0.47%	191,715	0.48%	13.8%
32 SHB Plc. Phnom Penh Branch	85,627	0.18%	83,534	0.21%	2.5%
33 Shinhan Khmer Bank Plc.	113,002	0.24%	119,621	0.30%	-5.5%
34 Taiwan Cooperative Bank P.P. Branch*	83,029	0.18%	39,346	0.10%	111.0%
35 Union Commercial Bank Plc.	1,774,251	3.83%	1,429,628	3.60%	24.1%
36 Vattanac Bank	1,067,506	2.30%	1,069,112	2.69%	-0.2%
Sub-total	46,340,734	99.99%	39,713,667	99.97%	16.7%
Specialized Banks					
37 Anco Specialized Bank	-	0.00%	-	0.00%	-
38 Angkor Capital Specialized Bank	361	0.00%	1,190	0.00%	-69.6%
39 Cam Capital Specialized Bank	-	0.00%	-	0.00%	-
40 CAMKO Specialized Bank	56	0.00%	55	0.00%	2.1%
41 Chief (Cambodia) Specialized Bank Plc.	-	0.00%	-	0.00%	-
42 First Investment Specialized Bank	-	0.00%	-	0.00%	-
43 Oxley Worldbridge Specialized Bank Plc.	-	0.00%	-	0.00%	-
44 PHSME Specialized Bank Ltd.	391	0.00%	783	0.00%	-50.1%
45 Rural Development Bank	4,488	0.01%	11,301	0.03%	-60.3%
46 Tomato Specialized Bank	6	0.00%	34	0.00%	-83.7%
47 Wing (Cambodia) Limited Specialized Bank	-	0.00%	-	0.00%	-
Sub-total	5,301	0.01%	13,362	0.03%	-60.3%
Total	46,346,035	100.0%	39,727,029	100.0%	16.7%

* Foreign Branches

¹ Excluded deposits from Banks and Other Financial Institutions (OFIs), both local and abroad.

Note: As reported by banks (Unaudited); AEON reported as MFI



**TOTAL DEPOSITS CLASSIFIED BY CUSTOMER TYPE
AS OF DECEMBER 31, 2015**

Table 12

1 USD = 4,050 KHR

(millions of KHR)

	Total Deposits	Government	State Enterprise	Municipality	Bank Incorporated in Cambodia	Other Local Financial Institutions	Business Enterprises	Individuals	Non-profit Organizations	Bank Incorporated Abroad	Other Financial Institutions Abroad	Non- Resident	Others
Commercial Banks													
1 Aceda Bank Plc.	10,685,504	455,190	118,888	-	696,736	501,311	1,560,528	6,976,256	68,894	92,573	6,625	208,503	-
2 Advanced Bank of Asia Ltd.	2,675,390	-	-	-	231,255	17,013	435,865	1,895,533	-	-	-	87,389	8,334
3 Agri Bank Cambodia Branch*	13,845	-	-	-	4	-	3,698	7,858	-	-	-	2,285	-
4 ANZ Royal Bank (Cambodia) Ltd.	3,475,817	-	13,713	-	430	54,121	1,423,603	1,798,315	16,084	-	-	67,959	101,592
5 Bangkok Bank Plc. Cambodia Branch*	176,074	-	-	-	-	-	67,785	108,038	-	-	-	251	-
6 Bank for Investment and Development of Cambodia Plc.	2,525,110	-	323	-	189,605	53,706	217,371	222,995	-	1,332,256	14,810	494,044	-
7 Bank of China Limited Phnom Penh Branch*	2,325,511	-	-	-	111,222	-	1,511,913	476,732	-	-	-	225,644	-
8 Bank of India Phnom Penh Branch*	11,318	149	149	-	-	-	2,295	8,447	-	-	-	12	266
9 Booyong Khmer Bank	4,615	-	-	-	2,051	-	903	1,658	-	-	-	2	-
10 Cambodia Asia Bank Ltd.	317,648	-	-	-	26,503	5,252	64,171	214,006	-	-	-	-	7,717
11 Cambodia Mekong Bank Public Ltd.	79,685	-	-	-	8	-	42,488	36,688	-	-	-	-	502
12 Cambodia Post Bank Plc.	788,774	-	-	-	339,517	1,160	31,793	394,250	-	-	-	22,054	-
13 Cambodian Commercial Bank Ltd.	680,193	0	-	-	-	5,819	548,851	70,127	11,086	-	-	44,310	-
14 Cambodian Public Bank Plc.	4,164,910	-	894	-	23,780	-	1,572,626	2,415,863	90,926	-	-	60,820	-
15 Canada Bank Plc.	9,044,015	256,968	69,260	-	869,870	160	3,073,131	4,472,147	-	146	26,051	251,450	24,832
16 Cathay United Bank (Cambodia) Corporation Limited	643,079	-	-	-	20	626	115,983	390,488	-	-	-	130,485	5,478
17 CIMB Bank Plc.	1,486,906	711	-	-	319,323	2,360	303,945	630,171	8,120	603	-	79,359	142,313
18 First Commercial Bank, Phnom Penh Branch*	865,251	-	-	-	352,560	-	216,357	296,096	-	238	-	-	-
19 Foreign Trade Bank of Cambodia	2,687,788	101,651	379,781	-	212,765	42,445	285	1,133,761	711,575	-	-	19,371	86,155
20 Hong Leong Bank (Cambodia) Plc.	324,938	-	-	-	69,115	-	136,219	114,912	29	-	-	4,048	615
21 ICBC Limited Phnom Penh Branch*	1,113,358	-	-	-	604,299	619	213,621	90,279	-	204,540	-	-	-
22 Kookmin Bank Cambodia Plc.	138,550	-	-	-	54,840	9,509	22,125	50,605	-	-	-	1,471	-
23 Krung Thai Bank Public Co., Ltd. P.P. Branch*	153,045	-	-	-	14	-	110,949	23,443	2,654	14,321	110,949	1,606	59
24 Maruhan Japan Bank Plc.	372,486	-	-	-	29,583	6,017	39,851	109,645	-	10	-	187,381	-
25 May Bank (Cambodia) Plc.	2,256,402	-	-	-	196,989	-	991,472	965,315	-	-	-	102,627	-
26 MB Bank Plc. Phnom Penh Branch*	269,872	-	-	-	75,010	1	54,817	21,901	-	117,324	-	820	-
27 Mega International Commercial Bank Co., Ltd. P.P. Branch*	433,047	-	-	-	-	-	228,244	99,643	-	-	-	104,745	414
28 Phillip Bank Plc.	256,460	-	-	-	57,682	3,941	18,719	138,506	4	-	20,151	14,459	2,998
29 Phnom Penh Commercial Bank	1,447,221	-	-	-	264,312	45,500	205,854	854,565	-	-	-	76,990	-
30 RHB Indochina Bank Ltd	1,953,826	-	-	-	338,044	1,302	303,054	441,630	-	726,728	-	142,156	912
31 SACOM Bank (Cambodia) Plc.	482,141	-	-	-	87,693	-	32,409	179,702	-	176,335	-	6,002	-
32 SHB Plc. Phnom Penh Branch	124,824	-	2,102	-	39,197	-	17,428	65,890	-	-	-	207	-
33 Shinhan Khmer Bank Plc.	355,892	5	-	-	103,714	838	66,760	19,336	2,986	138,338	-	23,915	-
34 Taiwan Cooperative Bank P.P Branch*	553,537	-	-	-	-	-	13,910	45,002	-	470,508	-	24,099	18
35 Union Commercial Bank Plc.	1,961,297	-	-	-	187,046	-	288,809	921,466	-	-	-	563,975	-
36 Vattanac Bank	1,125,254	56	55,254	-	57,681	67	262,102	745,872	4,099	-	-	123	-
Sub total	55,973,583	814,731	640,364	-	5,540,868	751,765	14,199,934	26,437,141	916,457	3,273,919	67,637	2,948,563	382,205
Specialized Banks													
37 Anco Specialized Bank	-	-	-	-	-	-	-	-	-	-	-	-	-
38 Angkor Capital Specialized Bank	361	-	-	-	-	-	34	328	-	-	-	-	-
39 Cam Capital Specialized Bank	-	-	-	-	-	-	-	-	-	-	-	-	-
40 CAMKO Specialized Bank	56	-	-	-	-	-	5	50	-	-	-	1	-
41 Chief (Cambodia) Specialized Bank Plc.	-	-	-	-	-	-	-	-	-	-	-	-	-
42 First Investment Specialized Bank	-	-	-	-	-	-	-	-	-	-	-	-	-
43 Oxley Worldbridge Specialized Bank Plc.	-	-	-	-	-	-	-	-	-	-	-	-	-
44 PHSME Specialized Bank Ltd.	391	-	-	-	-	-	261	129	-	-	-	-	-
45 Rural Development Bank	4,688	-	-	-	188	13	1,633	2,854	-	-	-	1	-
46 Tomato Specialized Bank	6	-	-	-	-	-	-	-	-	-	-	-	6
47 Wing (Cambodia) Limited Specialized Bank	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub total	5,502	-	-	-	188	13	1,932	3,361	-	-	-	2	6
Total	55,979,084	814,731	640,364	-	5,541,056	751,778	14,201,867	26,440,502	916,457	3,273,919	67,637	2,948,565	382,211
As Percentage of Total deposits	100.0%	1.5%	1.1%	-	9.9%	1.3%	25.4%	47.2%	1.6%	5.8%	0.1%	5.3%	0.7%

* Foreign Branches

Note: As reported by banks (Unaudited); AEON reported as MFI

**LOANS AND NON-PERFORMING LOANS (NPLs)
AS OF DECEMBER 31, 2015**

Table 13

1 USD = 4,050 KHR

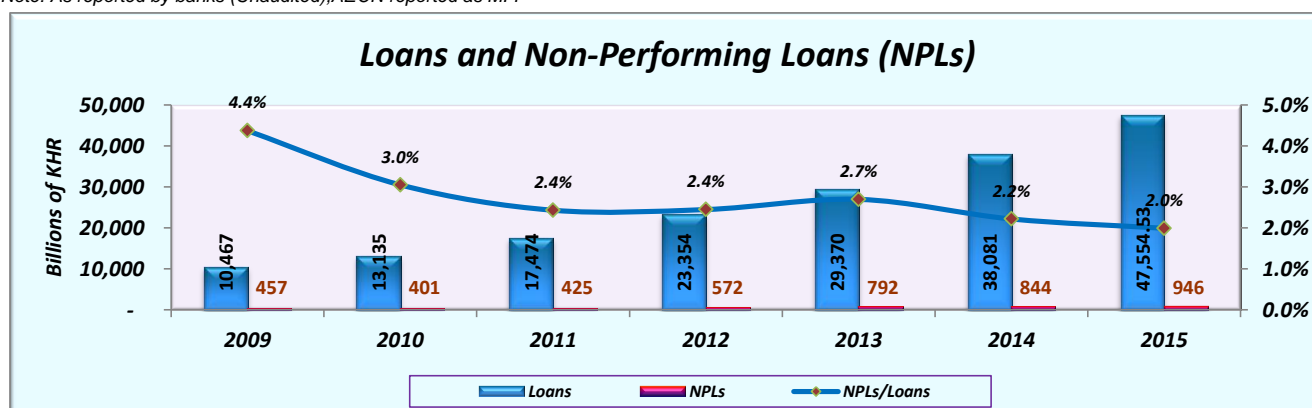
(millions of KHR)

	Dec-15			Dec-14		
	Loans ¹	NPLs	NPL/Loans	Loans ¹	NPLs	NPL/Loans
Commercial Banks						
1 Acleda Bank Plc.	10,004,111	36,396	0.4%	8,172,290	31,476	0.4%
2 Advanced Bank of Asia Ltd.	1,902,287	2,647	0.1%	1,069,863	3,814	0.4%
3 Agri Bank Cambodia Branch*	86,355	3,109	3.6%	68,753	2,880	4.2%
4 ANZ Royal Bank (Cambodia) Ltd.	1,871,215	123,569	6.6%	1,834,437	85,650	4.7%
5 Bangkok Bank Plc. Cambodia Branch*	4,012	-	0.0%	-	-	0.0%
6 Bank for Investment and Development of Cambodia Plc.	2,095,813	107,686	5.1%	1,815,547	60,425	3.3%
7 Bank of China Limited Phnom Penh Branch*	1,161,844	3,035	0.3%	981,172	2,067	0.2%
8 Bank of India Phnom Penh Branch*	29,299	-	0.0%	25,951	-	0.0%
9 Booyong Khmer Bank	41,339	-	0.0%	11,991	-	0.0%
10 Cambodia Asia Bank Ltd.	187,559	7,974	4.3%	186,104	13,472	7.2%
11 Cambodia Mekong Bank Public Ltd.	119,762	5,977	5.0%	108,121	515	0.5%
12 Cambodia Post Bank Plc.	718,422	1,003	0.1%	384,447	70	0.0%
13 Cambodian Commercial Bank Ltd.	288,067	-	0.0%	196,377	-	0.0%
14 Cambodian Public Bank Plc.	3,888,532	41,237	1.1%	3,494,624	62,004	1.8%
15 Canadia Bank Plc.	6,949,828	321,583	4.6%	5,717,219	258,770	4.5%
16 Cathay United Bank (Cambodia) Corporation Limited	590,087	15,852	2.7%	350,724	13,702	3.9%
17 CIMB Bank Plc.	1,078,628	504.99	0.0%	840,773	251.72	0.0%
18 First Commercial Bank, Phnom Penh Branch*	1,250,977	9,031	0.7%	913,265	10,682	1.2%
19 Foreign Trade Bank of Cambodia	1,586,879	25,745	1.6%	1,479,947	27,540	1.9%
20 Hong Leong Bank (Cambodia) Plc.	381,626	-	0.0%	198,577	-	0.0%
21 ICBC Limited Phnom Penh Branch*	1,333,466	-	0.0%	1,738,021	-	0.0%
22 Kookmin Bank Cambodia Plc.	190,156	14,512	7.6%	185,014	35,519	19.2%
23 Krung Thai Bank Public Co., Ltd. P.P. Branch*	335,289	6,332	1.9%	223,943	-	0.0%
24 Maruhan Japan Bank Plc.	289,937	2,902	1.0%	224,465	2,707	1.2%
25 May Bank (Cambodia) Plc.	1,977,773	75,337	3.8%	1,433,662	35,911	2.5%
26 MB Bank Plc. Phnom Penh Branch*	411,082	28,808	7.0%	266,647	16,920	6.3%
27 Mega International Commercial Bank Co., Ltd. P.P. Branch	900,602	-	0.0%	484,672	-	0.0%
28 Phillip Bank Plc.	273,050	6,163	2.3%	154,261	8,302	5.4%
29 Phnom Penh Commercial Bank	914,301	154.26	0.0%	684,379	43.75	0.0%
30 RHB Indochina Bank Ltd	1,380,125	14,070	1.0%	873,971	5,014	0.6%
31 SACOM Bank (Cambodia) Plc.	460,373	8,871	1.9%	438,123	6,043	1.4%
32 SHB Plc. Phnom Penh Branch	840,368	482	0.1%	591,069	1,026	0.2%
33 Shinhan Khmer Bank Plc.	307,082	15,133.19	4.9%	350,799	15,195.68	4.3%
34 Taiwan Cooperative Bank P.P Branch*	420,777	-	0.0%	148,024	-	0.0%
35 Union Commercial Bank Plc.	1,732,236	12,425	0.7%	1,224,232	14,852	1.2%
36 Vattanac Bank	761,997	511	0.1%	557,679	733	0.1%
Sub total	46,765,254	891,048	1.9%	37,429,144	715,585	1.9%
Specialized Banks						
37 Anco Specialized Bank	55,619	11,827	21.3%	43,173	14,499	33.6%
38 Angkor Capital Specialized Bank	19,543	644	3.3%	85,295	68,982	80.9%
39 Cam Capital Specialized Bank	252,379	336	0.1%	173,936	614	0.4%
40 CAMKO Specialized Bank	36,336	19,009	52.3%	36,245	20,177	55.7%
41 Chief (Cambodia) Specialized Bank Plc.	101,059	-	0.0%	37,719	-	0.0%
42 First Investment Specialized Bank	22,157	1,545	7.0%	29,138	2,406	8.3%
43 Oxley Worldbridge Specialized Bank Plc.	16,359	-	0.0%	-	-	0.0%
44 PHSME Specialized Bank Ltd.	33,057	3,626	11.0%	30,275	3,049	10.1%
45 Rural Development Bank	227,591	12,313	5.4%	189,186	15,273	8.1%
46 Tomato Specialized Bank	25,172	6,058	24.1%	26,508	3,748	14.1%
47 Wing (Cambodia) Limited Specialized Bank	-	-	0.0%	-	-	0.0%
Sub total	789,271	55,359	7.0%	651,474	128,747	19.8%
	47,554,525	946,406	2.0%	38,080,618	844,332	2.2%

* Foreign Branches

¹ Gross Loans (excluding loans to government and banks)

Note: As reported by banks (Unaudited); AEON reported as MFI



**TOTAL CREDITS CLASSIFIED BY SECTOR
AS OF DECEMBER 31, 2015**

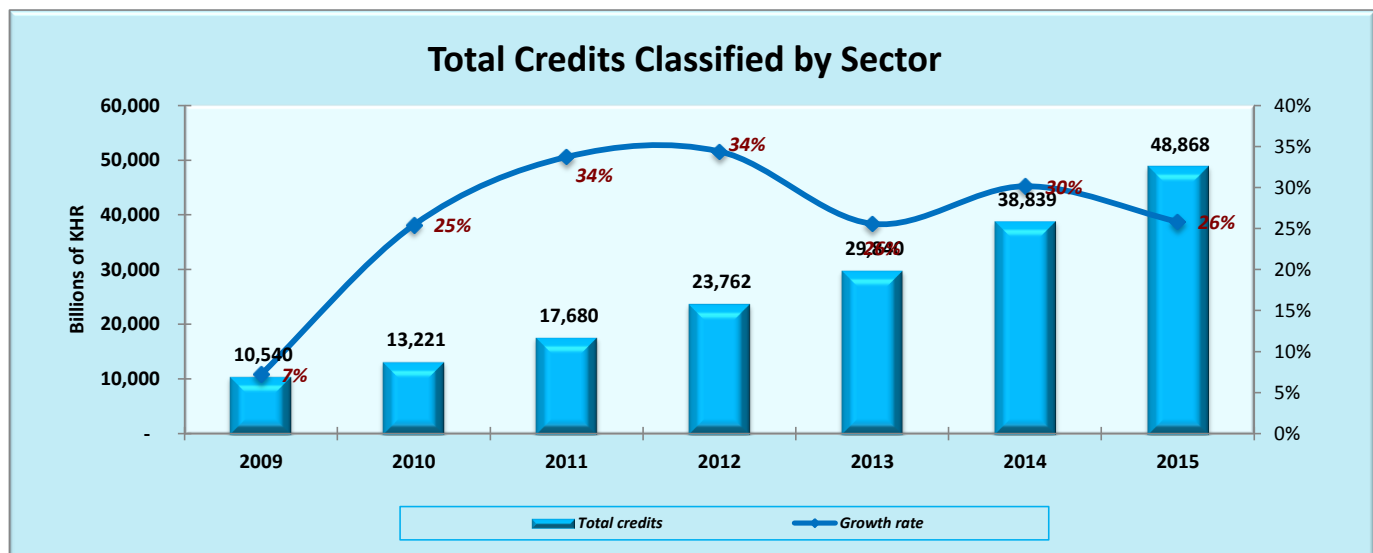
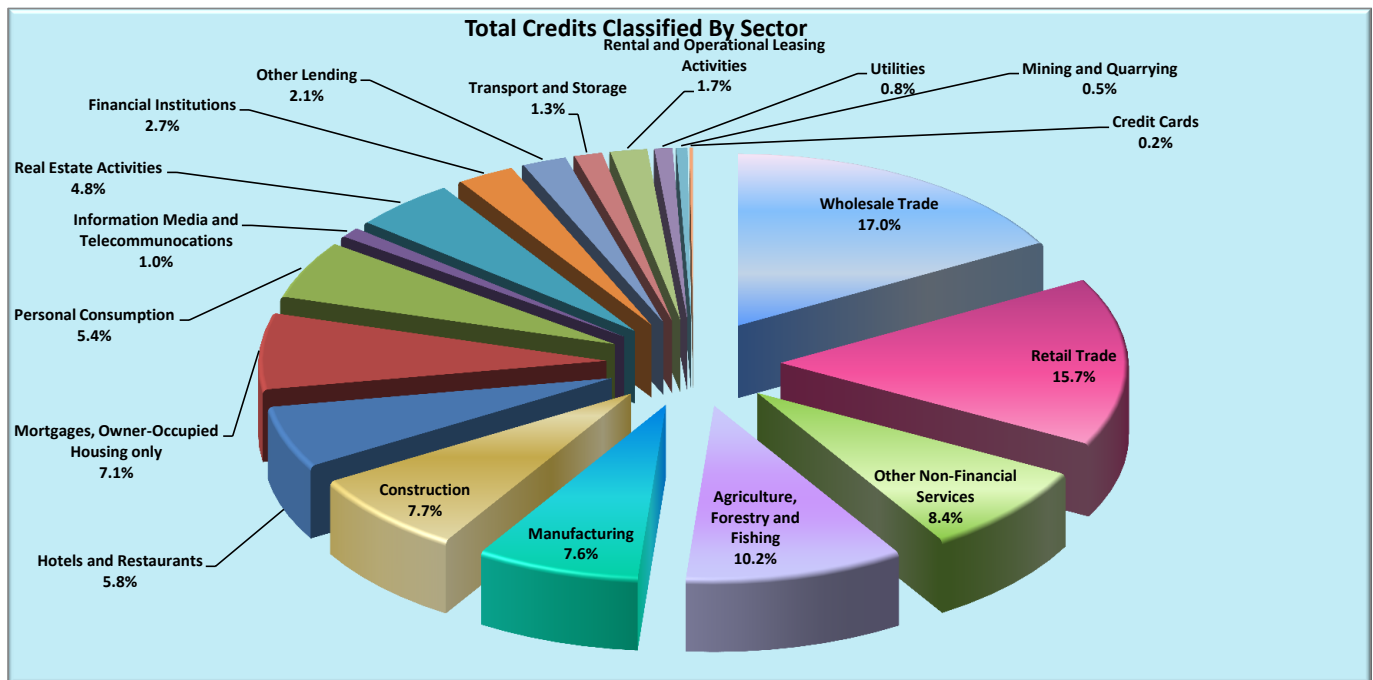
Table 14

1 USD = 4,050 KHR

(millions of KHR)

Type of Industries	2015		2014		Growth Rate (%) 2015 over 2014
		Share		Share	
1 Wholesale Trade	8,312,992	17.0%	7,364,385	19.0%	12.9%
2 Retail Trade	7,688,338	15.7%	5,850,901	15.1%	31.4%
3 Other Non-Financial Services	4,088,730	8.4%	3,519,648	9.1%	16.2%
4 Agriculture, Forestry and Fishing	4,977,649	10.2%	3,882,874	10.0%	28.2%
5 Manufacturing	3,716,685	7.6%	3,598,145	9.3%	3.3%
6 Construction	3,740,300	7.7%	3,159,269	8.1%	18.4%
7 Hotels and Restaurants	2,828,209	5.8%	2,224,853	5.7%	27.1%
8 Mortgages, Owner-Occupied Housing only	3,469,321	7.1%	2,455,197	6.3%	41.3%
9 Personal Consumption	2,656,102	5.4%	1,713,131	4.4%	55.0%
10 Information Media and Telecommunications	469,219	1.0%	299,468	0.8%	56.7%
11 Real Estate Activities	2,348,034	4.8%	1,546,153	4.0%	51.9%
12 Financial Institutions	1,313,607	2.7%	757,908	2.0%	73.3%
13 Other Lending	1,015,576	2.1%	802,845	2.1%	26.5%
14 Transport and Storage	642,845	1.3%	514,354	1.3%	25.0%
15 Rental and Operational Leasing Activities	848,837	1.7%	657,125	1.7%	29.2%
16 Utilities	413,910	0.8%	344,745	0.9%	20.1%
17 Mining and Quarrying	255,431	0.5%	94,673	0.2%	169.8%
18 Credit Cards	82,544	0.2%	53,055	0.1%	55.6%
Total	48,868,330	100.0%	38,838,726	100.0%	25.8%

Note: As reported by banks (Unaudited); AEON reported as MFI



TOTAL CREDITS CLASSIFIED BY SECTOR
AS OF DECEMBER 31, 2015

Table 15

1 USD = 4,050 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
Commercial banks																	
1 Aceda Bank Plc.	10,022,725	18,614	2,091,267	-	432,720	11,332	69,362	1,549,838	2,372,838	105,950	44,862	140	9,703	30,060	1,727,177	1,428,600	130,261
2 Advanced Bank of Asia Ltd.	1,972,274	69,988	83,112	-	84,589	26,286	60,751	149,803	551,938	113,444	64,875	3,951	24,231	245,770	423,507	70,029	-
3 Agri Bank Cambodia Branch*	86,355	-	-	-	11,113	-	2,513	19,512	-	6,053	-	-	-	-	267	46,898	-
4 ANZ Royal Bank (Cambodia) Ltd.	1,871,215	-	-	-	356,256	30,881	6,643	827,168	53,841	-	49,998	98,213	337	3,555	22,095	422,227	-
5 Bangkok Bank Plc. Cambodia Branch*	4,012	-	-	-	4,012	-	-	-	-	-	-	-	-	-	-	-	-
6 Bank for Investment and Development of Cambodia Plc.	2,240,507	144,695	253,857	-	162,058	69,259	265,769	230,741	425,617	82,259	6,680	-	-	58,613	77	327,690	213,193
7 Bank of China Limited Phnom Penh Branch*	1,319,938	158,094	11,257	-	441,125	-	22,728	169,972	3,326	49,869	18,966	34,042	71,804	82,589	25,468	6,506	224,193
8 Bank of India Phnom Penh Branch*	54,881	25,582	1,057	-	11,575	-	-	13,181	-	-	-	-	-	-	-	3,486	-
9 Booyong Khmer Bank	41,339	-	-	-	-	-	20,747	-	-	-	-	-	-	-	-	20,593	-
10 Cambodia Asia Bank Ltd.	187,559	-	268	-	520	-	30,047	880	7,547	218	444	-	-	-	114,570	33,066	-
11 Cambodia Mekong Bank Public Ltd.	119,762	-	19,837	-	20,139	2,251	18,687	10,566	96	662	-	-	248	20,370	10,483	929	15,495
12 Cambodia Post Bank Plc.	718,659	237	91,747	114	24,168	2,033	98,333	31,672	174,558	6,948	71,050	-	1,693	92,831	46,954	75,259	1,062
13 Cambodian Commercial Bank Ltd.	288,067	-	7,413	-	-	-	-	137,967	140,270	-	-	-	-	-	-	2,418	-
14 Cambodian Public Bank Plc.	3,889,163	630	108,310	1,698	334,089	44,918	330,307	319,561	1,040,051	474,202	120,334	11,407	152,395	205,002	239,472	350,983	155,803
15 Canadia Bank Plc.	6,981,583	31,755	735,126	21,676	391,580	15,259	933,019	1,234,366	1,186,916	768,239	103,652	132,544	139,776	729,565	117,214	440,896	-
16 Cathay United Bank (Cambodia) Corporation Limited	601,963	11,876	529	-	24,413	-	-	150,947	347,227	-	442	-	-	-	-	66,528	-
17 CIMB Bank Plc.	1,086,543	7,915	10,632	-	97,701	3,671	63,015	225,306	175,064	42,795	16,816	13,605	15,036	46,359	40,907	327,564	158
18 First Commercial Bank, Phnom Penh Branch*	1,250,977	-	6,613	-	135,493	-	45,279	297,678	75,283	145,522	4,278	5,057	-	109,932	358,668	6,876	60,296
19 Foreign Trade Bank of Cambodia	1,650,711	63,632	284,068	-	46,241	65,450	351,114	107,087	1,431	31,846	796	69,836	18,431	3,123	57,448	476,373	73,835
20 Hong Leong Bank (Cambodia) Plc.	381,626	-	-	-	32,835	-	2,764	73,702	61,557	5,811	7,851	2,028	-	-	43,354	151,726	-
21 ICBC Limited Phnom Penh Branch*	1,870,264	536,798	-	-	100,095	-	150,755	910,013	-	-	-	-	127,090	40,558	-	4,954	-
22 Kookmin Bank Cambodia Plc.	190,156	-	812	-	1,950	-	33,049	53,909	1,073	9,529	-	-	-	30,954	58,879	-	-
23 Krung Thai Bank Public Co., Ltd. P.P. Branch*	335,289	-	211,390	-	119,374	-	-	-	-	4,525	-	-	-	-	-	-	-
24 Maruhan Japan Bank Plc.	351,892	61,955	16,653	29,281	4,820	37,486	52,501	45,604	21,196	18,512	-	359	-	-	16,616	46,893	16
25 May Bank (Cambodia) Plc.	1,977,773	-	13,690	1,037	174,421	17,466	131,761	574,558	191,965	141,612	24,177	5,117	7,391	66,227	90,293	538,058	-
26 MB Bank Plc. Phnom Penh Branch*	411,082	-	2,212	-	101,185	644	10,898	21,140	21,801	17,201	807	-	-	8,935	222,965	3,294	-
27 Mega International Commercial Bank Co., Ltd. P.P. Branch*	920,852	20,250	5,343	-	91,320	-	39,440	24,840	25,542	30,397	35,438	2,309	-	18,211	647	627,114	-
28 Phillip Bank Plc.	286,302	13,252	254	25	13,132	1,726	34,943	41,637	33,048	10,436	951	-	31,968	8,353	10,795	50,587	35,194
29 Phnom Penh Commercial Bank	929,549	15,248	3,901	8,526	53,249	5,746	124,448	430,623	72,553	72,497	6,633	111	60,647	35,908	13,154	26,303	-
30 RHB Indochina Bank Ltd	1,399,964	19,842	100,238	-	106,117	16,066	95,453	184,815	212,159	216,548	21,164	5,133	141,415	61,061	98,729	121,226	-
31 SACOM Bank (Cambodia) Plc.	460,373	-	12,110	186,540	17,820	2,844	22,979	66,528	34,848	8,177	223	-	237	3,156	-	72,718	32,194
32 SHB Plc. Phnom Penh Branch	840,368	-	486,317	-	8,990	2,706	56,590	16,810	2,971	2,284	1,946	81,263	831	113,382	-	42,396	23,882
33 Shinhan Khmer Bank Plc.	307,082	-	10,292	-	48,417	2,521	62,559	37,899	36,620	45,483	9,646	-	-	-	25,444	28,202	-
34 Taiwan Cooperative Bank P.P Branch*	426,565	5,789	22,526	-	14,069	4,969	71,786	231,859	15,632	16,266	2,521	-	37,516	-	-	3,631	-
35 Union Commercial Bank Plc.	1,786,771	54,534	130,809	5,961	140,298	48,107	448,102	158,369	150,092	70,498	14,743	2,099	4,437	152,686	265,017	138,220	2,797
36 Vattanac Bank	784,252	22,255	10,496	-	105,289	-	40,969	96,086	121,660	172,311	13,219	2,006	642	126,375	51,016	21,724	205
Sub total	48,048,392	1,282,941	4,732,134	254,859	3,711,172	411,620	3,697,311	8,306,668	7,556,418	2,810,364	642,513	469,219	845,828	2,293,576	4,081,218	5,983,967	968,583
Specialized banks																	
37 Anco Specialized Bank	55,619	-	2,673	-	1,690	1,136	3,807	-	19,764	1,280	-	-	-	583	-	24,685	-
38 Angkor Capital Specialized Bank	19,543	-	7,379	573	45	-	-	-	2,208	5,337	-	-	-	818	3,078	105	-
39 Cam Capital Specialized Bank	252,379	-	482	-	-	-	7,051	-	75,134	-	-	-	-	12,063	-	145,043	12,605
40 CAMKO Specialized Bank	36,336	-	-	-	-	-	5,635	-	-	-	-	-	-	6,431	-	24,271	-
41 Chief (Cambodia) Specialized Bank Plc.	101,059	-	2,171	-	-	-	16,043	-	4,602	808	-	-	-	24,113	-	21,361	31,962
42 First Investment Specialized Bank	22,157	-	218	-	2,235	-	4,145	148	4,083	10,351	332	-	-	-	340	304	-
43 Oxley Worldbridge Specialized Bank Plc.	16,359	-	-	-	-	-	-	-	-	-	-	-	157	6,892	-	6,884	2,426
44 PHSME Specialized Bank Ltd.	33,057	-	5,800	-	1,060	554	2,160	141	15,332	69	-	-	762	3,557	3,399	222	-
45 Rural Development Bank	258,257	30,666	226,566	-	-	599	-	-	-	-	-	-	-	-	-	425	-
46 Tomato Specialized Bank	25,172	-	225	-	482	-	4,148	6,034	10,797	-	-	-	2,091	-	695	701	-
47 Wing (Cambodia) Limited Specialized Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub total	819,937	30,666	245,514	573	5,513	2,289	42,989	6,324	131,920	17,845	332	-	3,010	54,458	7,512	224,000	46,993
Total	48,868,330	1,313,607	4,977,649	255,431	3,716,685	413,910	3,740,300	8,312,992	7,688,338	2,828,209	642,845	469,219	848,837	2,348,034	4,088,730	6,207,967	1,015,576
	100.0%	2.7%	10.2%	0.5%	7.6%	0.8%	7.7%	17.0%	15.7%	5.8%	1.3%	1.0%	1.7%	4.8%	8.4%	12.7%	2.1%

* Foreign Branches

Note: As reported by banks (Unaudited); AEON reported as MFI

**LOANS AS PERCENTAGE OF DEPOSITS
AS OF DECEMBER 31, 2015**

Table 16

1 USD = 4,050 KHR

(millions of KHR)

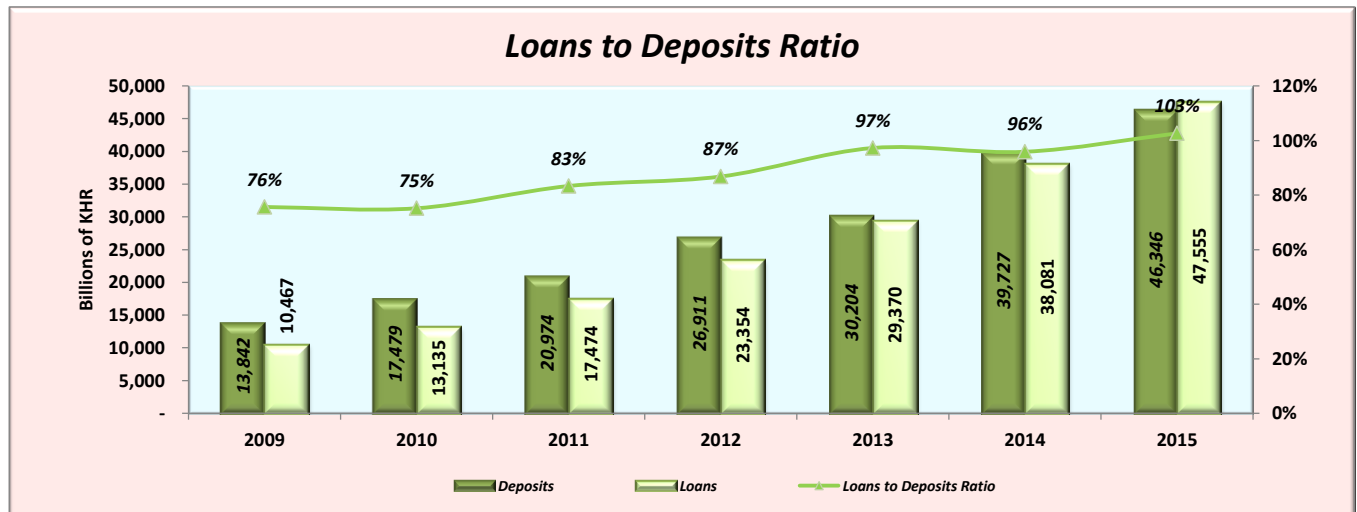
	2015			2014		
	Deposits ¹	Loans ²	Loans to deposits ratio	Deposits ¹	Loans ²	Loans to deposits ratio
Commercial Banks						
1 Aceda Bank Plc.	9,388,259	10,004,111	107%	7,919,165	8,172,290	103%
2 Advanced Bank of Asia Ltd.	2,427,122	1,902,287	78%	1,724,429	1,069,863	62%
3 Agri Bank Cambodia Branch*	13,841	86,355	624%	13,903	68,753	495%
4 ANZ Royal Bank (Cambodia) Ltd.	3,421,267	1,871,215	55%	3,562,518	1,834,437	51%
5 Bangkok Bank Plc. Cambodia Branch*	177,414	4,012	2%	-	-	0%
6 Bank for Investment and Development of Cambodia Plc.	934,734	2,095,813	224%	815,116	1,815,547	223%
7 Bank of China Limited Phnom Penh Branch*	2,214,289	1,161,844	52%	1,922,837	981,172	51%
8 Bank of India Phnom Penh Branch*	11,318	29,299	259%	12,872	25,951	202%
9 Booyong Khmer Bank	2,563	41,339	1613%	3,288	11,991	365%
10 Cambodia Asia Bank Ltd.	285,893	187,559	66%	190,219	186,104	98%
11 Cambodia Mekong Bank Public Ltd.	79,677	119,762	150%	92,905	108,121	116%
12 Cambodia Post Bank Plc.	448,097	718,422	160%	147,752	384,447	260%
13 Cambodian Commercial Bank Ltd.	674,374	288,067	43%	687,303	196,377	29%
14 Cambodian Public Bank Plc.	4,141,130	3,888,532	94%	4,626,252	3,494,624	76%
15 Canada Bank Plc.	8,147,789	6,949,828	85%	6,771,348	5,717,219	84%
16 Cathay United Bank (Cambodia) Corporation Limited	642,434	590,087	92%	425,293	350,724	82%
17 CIMB Bank Plc.	1,164,620	1,078,628	93%	1,083,836	840,773	78%
18 First Commercial Bank, Phnom Penh Branch*	512,453	1,250,977	244%	456,989	913,265	200%
19 Foreign Trade Bank of Cambodia	2,432,578	1,586,879	65%	1,955,769	1,479,947	76%
20 Hong Leong Bank (Cambodia) Plc.	255,823	381,626	149%	87,913	198,577	226%
21 ICBC Limited Phnom Penh Branch*	303,899	1,333,466	439%	452,187	1,738,021	384%
22 Kookmin Bank Cambodia Plc.	74,201	190,156	256%	135,440	185,014	137%
23 Krung Thai Bank Public Co., Ltd. P.P. Branch*	138,711	335,289	242%	136,682	223,943	164%
24 Maruhan Japan Bank Plc.	336,877	289,937	86%	399,053	224,465	56%
25 May Bank (Cambodia) Plc.	2,059,414	1,977,773	96%	1,487,343	1,433,662	96%
26 MB Bank Plc. Phnom Penh Branch*	77,538	411,082	530%	40,114	266,647	665%
27 Mega International Commercial Bank Co., Ltd. P.P. Branch	433,047	900,602	208%	269,422	484,672	180%
28 Phillip Bank Plc.	174,686	273,050	156%	108,802	154,261	142%
29 Phnom Penh Commercial Bank	1,137,409	914,301	80%	679,550	684,379	101%
30 RHB Indochina Bank Ltd	887,752	1,380,125	155%	572,409	873,971	153%
31 SACOM Bank (Cambodia) Plc.	218,113	460,373	211%	191,715	438,123	229%
32 SHB Plc. Phnom Penh Branch	85,627	840,368	981%	83,534	591,069	708%
33 Shinhan Khmer Bank Plc.	113,002	307,082	272%	119,621	350,799	293%
34 Taiwan Cooperative Bank P.P. Branch*	83,029	420,777	507%	39,346	148,024	376%
35 Union Commercial Bank Plc.	1,774,251	1,732,236	98%	1,429,628	1,224,232	86%
36 Vattanac Bank	1,067,506	761,997	71%	1,069,112	557,679	52%
Sub-total	46,340,734	46,765,254	100.9%	39,713,667	37,429,144	94.2%
Specialized Banks						
37 Anco Specialized Bank	-	55,619	-	-	43,173	-
38 Angkor Capital Specialized Bank	361	19,543	5407%	1,190	85,295	7167%
39 Cam Capital Specialized Bank	-	252,379	-	-	173,936	-
40 CAMKO Specialized Bank	56	36,336	64877%	55	36,245	66080%
41 Chief (Cambodia) Specialized Bank Plc.	-	101,059	-	-	37,719	-
42 First Investment Specialized Bank	-	22,157	-	-	29,138	-
43 Oxley Worldbridge Specialized Bank Plc.	-	16,359	-	-	-	-
44 PHSME Specialized Bank Ltd.	391	33,057	8460%	783	30,275	3869%
45 Rural Development Bank	4,488	227,591	5072%	11,301	189,186	1674%
46 Tomato Specialized Bank	6	25,172	454052%	34	26,508	77838%
47 Wing (Cambodia) Limited Specialized Bank	-	-	-	-	-	-
Sub-total	5,301	789,271	14888.2%	13,362	651,474	4875.5%
Total	46,346,035	47,554,525	102.6%	39,727,029	38,080,618	95.9%

* Foreign Branches

¹ Excluding deposits from Banks and Other Financial Institutions (OFIs), both local and abroad.

² Gross Loans (excluding loans to government & banks)

I Note: As reported by banks (Unaudited); AEON reported as MFI



Number of ATM terminals, POS, Debit Cards, and Credit Cards
AS OF DECEMBER 31, 2015**

Table 17

	ATM terminals	POS**	Debit Cards	Credit Cards	
Commercial Banks					
1	Aceda Bank Plc.	280	2,595	841,193	10,486
2	Advanced Bank of Asia Ltd.	128	338	62,025	984
3	Agri Bank Cambodia Branch*	-	-	-	-
4	ANZ Royal Bank (Cambodia) Ltd.	101	-	65,454	4,160
5	Bangkok Bank Plc. Cambodia Branch*	-	-	-	-
6	Bank for Investment and Development of Cambodia Plc.	36	200	14,462	-
7	Bank of China Limited Phnom Penh Branch*	5	9	12,558	-
8	Bank of India Phnom Penh Branch*	-	-	-	-
9	Booyong Khmer Bank	-	-	-	-
10	Cambodia Asia Bank Ltd.	15	-	1,762	-
11	Cambodia Mekong Bank Public Ltd.	28	384	1,540	179
12	Cambodia Post Bank Plc.	-	-	-	-
13	Cambodian Commercial Bank Ltd.	6	-	1,842	-
14	Cambodian Public Bank Plc.	53	672	67,709	4,592
15	Canadia Bank Plc.	114	802	153,585	6,040
16	Cathay United Bank (Cambodia) Corporation Limited	85	468	17,325	4,007
17	CIMB Bank Plc.	28	-	11,524	-
18	First Commercial Bank, Phnom Penh Branch*	-	-	-	-
19	Foreign Trade Bank of Cambodia	46	63	22,131	-
20	Hong Leong Bank (Cambodia) Plc.	10	-	1,813	-
21	ICBC Limited Phnom Penh Branch*	1	50	5,650	1,095
22	Kookmin Bank Cambodia Plc.	4	-	12,449	-
23	Krung Thai Bank Public Co., Ltd. P.P. Branch*	-	-	-	-
24	Maruhan Japan Bank Plc.	11	-	5,064	-
25	May Bank (Cambodia) Plc.	37	-	23,583	-
26	MB Bank Plc. Phnom Penh Branch*	2	-	312	-
27	Mega International Commercial Bank Co., Ltd. P.P. Branch*	-	-	-	-
28	Phillip Bank Plc.	10	-	5,824	-
29	Phnom Penh Commercial Bank	21	-	60,879	168
30	RHB Indochina Bank Ltd	26	-	22,023	-
31	SACOM Bank (Cambodia) Plc.	8	-	-	-
32	SHB Plc. Phnom Penh Brach	-	-	-	-
33	Shinhan Khmer Bank Plc.	10	-	130	-
34	Taiwan Cooperative Bank P.P Branch*	-	-	-	-
35	Union Commercial Bank Plc.	13	351	7,772	7,378
36	Vattanac Bank	40	78	21,278	747
	Sub-total	1,118	6,010	1,439,887	39,836
Specialized Banks					
37	Anco Specialized Bank	-	-	-	-
38	Angkor Capital Specialized Bank	-	-	-	-
39	Cam Capital Specialized Bank	-	-	-	-
40	CAMKO Specialized Bank	-	-	-	-
41	Chief (Cambodia) Specialized Bank Plc.	-	-	-	-
42	First Investment Specialized Bank	-	-	-	-
43	Oxley Worldbridge Specialized Bank Plc.	-	-	-	-
44	PHSME Specialized Bank Ltd.	-	-	-	-
45	Rural Development Bank	-	-	-	-
46	Tomato Specialized Bank	-	-	-	-
47	Wing (Cambodia) Limited Specialized Bank	-	3,629.00	-	-
	Sub-total	-	3,629	-	-
	Total	1,118	9,639	1,439,887	39,836

* Foreign Branches

** Point of Sale terminal

Note: As reported by banks (Unaudited); AEON reported as MFI

Number of Offices and Operation Areas of Microfinance Institutions

AS OF DECEMBER 31, 2015

Table 18

	Province	District	Commune	Village
Microfinance Deposit Taking Institutions (MDIs)				
1 AMK Co., Ltd.	25	197	1,602	12,394
2 Amret Co., Ltd	25	194	1,528	11,849
3 Hattha Kaksekar Limited	25	195	1,644	10,641
4 Kredit Microfinance Institution Plc	17	152	1,114	6,660
5 LOLC (Cambodia) Plc	24	178	1,560	9,990
6 Prasac Microfinance Institution Limited	25	195	1,602	13,453
7 Sathapana Limited	25	193	1,604	10,268
8 Visionfund (Cambodia) Ltd	18	144	1,515	8,619
Total MDIs	184	1,448	12,169	83,874
Microfinance Institutions (MFIs)				
9 Active People's Microfinance Institution Plc	2	10	37	75
10 AEON Microfinance (Cambodia) Co., Ltd	20	167	845	10,025
11 Angkor ACE Star Credits Limited	2	11	36	86
12 Apple Finance Plc	1	3	17	22
13 Bamboo Finance Plc	1	18	47	58
14 BAYON Credit Limited	8	43	160	421
15 BORIBO Microfinance Institution Plc	10	42	164	352
16 Camma Microfinance Limited	3	19	98	287
17 Cellcard Finance Plc	1	3	5	5
18 Century Cambo Development Plc	1	1	1	1
19 Chamroeun Microfinance Limited	16	88	642	3,951
20 City Microfinance Plc	7	25	92	192
21 Delta Microfinance Plc	18	79	330	1,339
22 Entean Akpevath Pracheachun Limited	6	20	53	91
23 Farmer Finance Ltd	1	1	1	1
24 Farmer Union Development Fund	4	8	16	28
25 Samporn Samakum Sahakreas Thuntoch Neung Matjum Kampuchea Plc	7	17	26	33
26 Fisrt Finance Plc	11	57	206	521
27 Green Central Microfinance Ltd	3	29	153	490
28 Intean Poalroath Rongroeurng Ltd	5	27	130	632
29 KBSC (Cambodia) Microfinance Institution Plc	2	12	35	61
30 KEY Microfinance Institution Plc	8	34	99	209
31 Khemarak Microfinance Institution Limited	3	5	39	82
32 LY HOUR Microfinance Institution Plc	14	93	489	2,199
33 Maxima Mikroheranhvatho Plc	4	23	144	770
34 Microfinance Amatak Capital Plc	14	53	151	482
35 Mohanokor Microfinance Plc	21	159	981	3,208
36 Nirorn Microfinance Plc	25	186	1,344	7,053
37 Oro Microfinance Plc	4	4	4	4
38 Piphup Thmey Microfinance Plc	25	174	607	1,428
39 Prime MF Microfinance Institution Ltd	3	21	99	350
40 Prince Finance Plc	1	12	28	42
41 Royal Microfinance Plc	4	15	46	81
42 Sachak Microfinance Plc	1	1	4	27
43 Sahakrunpheap S.T Microfinance Plc	9	49	254	1,127
44 Sambat Finance Plc	19	100	314	614
45 SAMIC Microfinance Institution Plc	9	48	294	1,514
46 Samrithisak Microfinance Limited	3	14	100	317
47 Seilanithih Limited	7	65	284	1,055
48 Sonatra Microfinance Institution Plc	3	9	316	292
49 Srey Oudom Microfinance Plc	4	17	48	111
50 Taca Microfinance Plc	4	23	76	226
51 TBB (Cambodia) Microfinance Institution Plc	1	9	30	45
52 Woori Finance Cambodia Plc	6	31	178	674
53 YCP Microfinance Limited	7	33	145	446
Total MFIs	328	1,858	9,168	41,027
Total MDIs and MFIs	512	3,306	21,337	124,901

Note: As reported by MFIs (Unaudited).

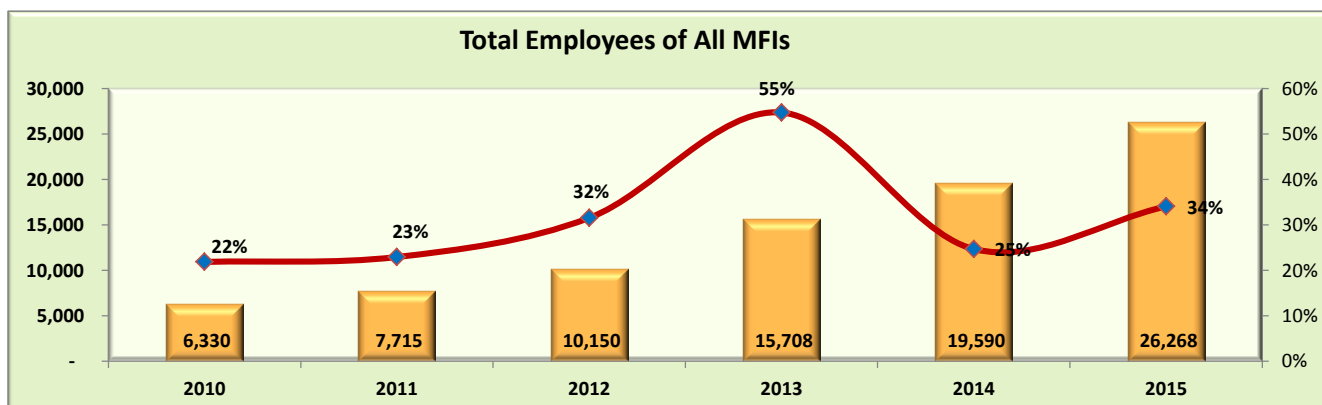
Number of staff

AS OF DECEMBER 31, 2015

Table 19

		2015	2014	Change%14-15	
Microfinance Deposit Taking Institutions (MDIs)					
1	AMK	AMK Co., Ltd.	2,126	1,740	22.2%
2	AMRET	Amret Co., Ltd	3,459	2,900	19.3%
3	HATHA KAKSEKAR	Hattha Kaksekar Limited	2,243	1,911	17.4%
4	KREDIT	Kredit Microfinance Institution Plc	1,654	1,265	30.8%
5	LOLC	LOLC (Cambodia) PLc	1,498	1,156	29.6%
6	PRASAC	Prasac Microfinance Institution Limited	5,285	4,100	28.9%
7	SATHAPANA	Sathapana Limited	3,123	2,469	26.5%
8	VISION FUND	Visionfund (Cambodia) Ltd	1,420	1,191	19.2%
Total Staff of MDIs		20,808	16,732	24.36%	
Microfinance Institutions (MFIs)					
9	ACTIVE PEOPLE	Active People's Microfinance Institution Plc	195	149	30.9%
10	AEON	AEON Microfinance (Cambodia) Co., Ltd	429	332	29.2%
11	ANKOR ACE STAR	Angkor ACE Star Credits Limited	12	12	-
12	APPLE	Apple Finance Plc	16	-	-
13	BAMBOO	Bamboo Finance Plc	19	-	-
14	BAYON	BAYON Credit Limited	53	42	26.2%
15	BORRIBO	BORRIBO Microfinance Institution Plc	64	27	137.0%
16	CAMMA	Camma Microfinance Limited	54	35	54.3%
17	CELLCARD	Cellcard Finance Plc	14	-	-
18	CENTURY	Century Cambo Development Plc	5	-	-
19	CHAMROEUN	Chamroeun Microfinance Limited	336	287	17.1%
20	CITY	City Microfinance Plc	36	18	100.0%
21	DELTA	Delta Microfinance Plc	204	109	87.2%
22	EAP	Entean Akpevath Pracheachun Limited	19	20	-5.0%
23	FARMER FINANCE	Farmer Finance Ltd	10	9	11.1%
24	FUDF	Farmer Union Development Fund	8	8	-
25	FASMEC	Samporn Samakum Sahakreas Thuntoch Neung Matjum Kampuchea Plc	8	-	-
26	FIRST FINANCE	Fisrt Finance Plc	79	46	71.7%
27	GREEN	Green Central Microfinance Ltd	110	103	6.8%
28	IPR	Intean Poalroath Rongroeurng Ltd	135	99	36.4%
29	KBSC	KBSC (Cambodia) Microfinance Institution Plc	26	-	-
30	KEY	KEY Microfinance Institution Plc	20	17	17.6%
31	KHEMARAK	Khemarak Microfinance Institution Limited	11	24	-54.2%
32	LY HOUR	LY HOUR Microfinance Institution Plc	406	307	32.2%
33	MAXIMA	Maxima Mikroheranhvatho Plc	108	91	18.7%
34	AMATAK	Microfinance Amatak Capital Plc	29	24	20.8%
35	MOHANOKOR	Mohanokor Microfinance Plc	578	-	-
36	NIRON	Nirorn Microfinance Plc	1,095	275	298.2%
37	ORO	Oro Microfinance Plc	43	36	19.4%
38	PIPHUP THMEY	Piphup Thmey Microfinance Plc	92	-	-
39	PRIME	Prime MF Microfinance Institution Ltd	79	68	16.2%
40	PRINCE	Prince Finance Plc	56	-	-
41	ROYAL	Royal Microfinance Plc	29	-	-
42	SACHAK	Sachak Microfinance Plc	10	10	-
43	SAHAKRINPHEAP	Sahakrunpheap S.T Microfinance Plc	142	-	-
44	SAMBAT	Sambat Finance Plc	94	-	-
45	SAMIC	SAMIC Microfinance Institution Plc	238	210	13.3%
46	SAMRITHISAK	Samrithisak Microfinance Limited	63	61	3.3%
47	SEILANITHIH	Seilanithih Limited	134	173	-22.5%
48	SONATRA	Sonatra Microfinance Institution Plc	81	73	11.0%
49	SEREY OUDOM	Srey Oudom Microfinance Plc	14	-	-
50	TACA	Taca Microfinance Plc	56	38	47.4%
51	TBB	TBB (Cambodia) Microfinance Institution Plc	9	-	-
52	WOORI	Woori Finance Cambodia Plc	159	94	69.1%
53	YCP	YCP Microfinance Limited	82	61	34.4%
Total Staff of MFIs		5,460	2,858	91.0%	
Total		26,268	19,590	34.1%	

Note: As reported by MFIs (Unaudited).



**COMPARISON OF TOTAL ASSETS
AS OF DECEMBER 31, 2015**

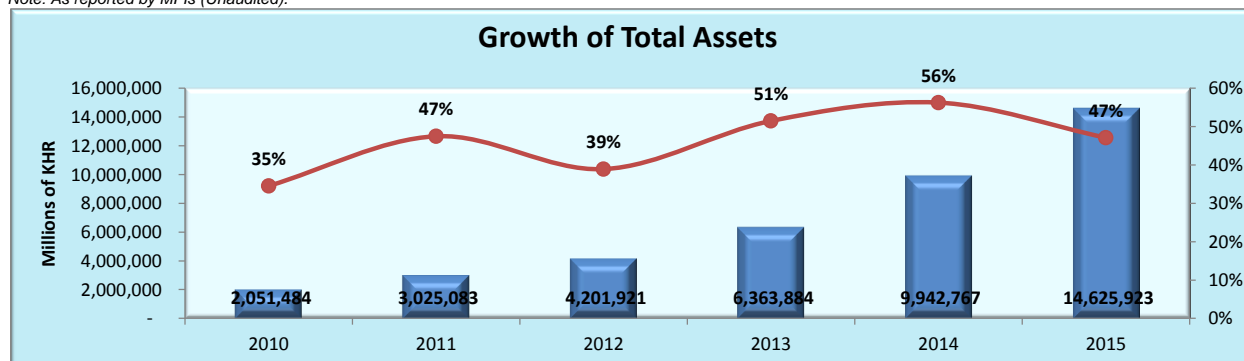
Table 20

1 USD = 4,050 KHR

(millions of KHR)

	2015		2014		Growth Rate (%) 2015/2014
	Amount	Share	Amount	Share	
Microfinance Deposit Taking Institutions (MDIs)					
1 AMK Co., Ltd.	645,103.97	4.4%	485,681	4.9%	32.8%
2 Amret Co., Ltd	1,939,066.78	13.3%	1,407,690	14.2%	37.7%
3 Hattha Kaksekar Limited	1,806,950.82	12.4%	1,289,341	13.0%	40.1%
4 Kredit Microfinance Institution Plc	604,330.89	4.1%	495,395	5.0%	22.0%
5 LOLC (Cambodia) PLc	900,944.53	6.2%	547,768	5.5%	64.5%
6 Prasac Microfinance Institution Limited	4,241,481.62	29.0%	2,861,730	28.8%	48.2%
7 Sathapana Limited	2,183,577.18	14.9%	1,477,536	14.9%	47.8%
8 Visionfund (Cambodia) Ltd	590,297.92	4.0%	431,512	4.3%	36.8%
Total MDIs	12,911,754	88.3%	8,996,653	90.5%	43.5%
Microfinance Institutions (MFIs)					
9 Active People's Microfinance Institution Plc	85,925.69	0.6%	81,714	0.8%	5.2%
10 AEON Microfinance (Cambodia) Co., Ltd	138,322.09	0.9%	107,810	1.1%	28.3%
11 Angkor ACE Star Credits Limited	3,444.86	0.0%	3,590	0.0%	-4.0%
12 Apple Finance Plc	3,676.93	0.0%	-	-	-
13 Bamboo Finance Plc	4,618.55	0.0%	-	-	-
14 BAYON Credit Limited	9,800.64	0.1%	6,525	0.1%	50.2%
15 BORIBO Microfinance Institution Plc	12,291.26	0.1%	10,410	0.1%	18.1%
16 Camma Microfinance Limited	26,612.39	0.2%	20,679	0.2%	28.7%
17 Cellcard Finance Plc	2,855.82	0.0%	-	-	-
18 Century Cambo Development Plc	1,566.03	0.0%	-	-	-
19 Chamroeun Microfinance Limited	48,620.01	0.3%	40,286	0.4%	20.7%
20 City Microfinance Plc	21,997.56	0.2%	12,746	0.1%	72.6%
21 Delta Microfinance Plc	35,397.39	0.2%	14,417	0.1%	145.5%
22 Entean Akpevath Pracheachun Limited	19,192.68	0.1%	18,700	0.2%	2.6%
23 Farmer Finance Ltd	1,762.94	0.0%	1,679	0.0%	5.0%
24 Farmer Union Development Fund	8,041.69	0.1%	8,390	0.1%	-4.1%
25 Samporn Samakum Sahakreas Thuntoch Neung Matju	6,618.24	0.0%	-	-	-
26 Fisrt Finance Plc	95,151.23	0.7%	79,870	0.8%	19.1%
27 Green Central Microfinance Ltd	36,057.42	0.2%	35,471	0.4%	1.7%
28 Intean Poalroath Rongroeurng Ltd	50,540.29	0.3%	38,331	0.4%	31.9%
29 KBSC (Cambodia) Microfinance Institution Plc	18,719.07	0.1%	-	-	-
30 KEY Microfinance Institution Plc	7,119.73	0.0%	6,483	0.1%	9.8%
31 Khemarak Microfinance Institution Limited	9,408.31	0.1%	8,998	0.1%	4.6%
32 LY HOUR Microfinance Institution Plc	159,519.84	1.1%	134,644	1.4%	18.5%
33 Maxima Mikroheranhvatho Plc	34,779.24	0.2%	21,034	0.2%	65.3%
34 Microfinance Amatak Capital Plc	10,363.68	0.1%	8,203	0.1%	26.3%
35 Mohanakor Microfinance Plc	46,254.04	0.3%	-	-	-
36 Nirorn Microfinance Plc	87,832.50	0.6%	16,685	0.2%	426.4%
37 Oro Microfinance Plc	106,187.33	0.7%	57,140	0.6%	85.8%
38 Piphup Thmey Microfinance Plc	240,053.39	1.6%	-	-	-
39 Prime MF Microfinance Institution Ltd	30,997.97	0.2%	23,104	0.2%	34.2%
40 Prince Finance Plc	11,304.92	0.1%	-	-	-
41 Royal Microfinance Plc	8,141.45	0.1%	-	-	-
42 Sachak Microfinance Plc	8,374.80	0.1%	6,772	0.1%	23.7%
43 Sahakrunpheap S.T Microfinance Plc	5,984.74	0.0%	-	-	-
44 Sambat Finance Plc	14,153.62	0.1%	-	-	-
45 SAMIC Microfinance Institution Plc	61,776.79	0.4%	53,871	0.5%	14.7%
46 Samrithisak Microfinance Limited	34,517.03	0.2%	25,173	0.3%	37.1%
47 Seilanithih Limited	16,877.97	0.1%	21,636	0.2%	-22.0%
48 Sonatra Microfinance Institution Plc	33,332.43	0.2%	28,180	0.3%	18.3%
49 Srey Oudom Microfinance Plc	20,666.72	0.1%	-	-	-
50 Taca Microfinance Plc	4,558.17	0.0%	4,311	0.0%	5.7%
51 TBB (Cambodia) Microfinance Institution Plc	40,145.14	0.3%	-	-	-
52 Woori Finance Cambodia Plc	73,219.76	0.5%	38,739	0.4%	89.0%
53 YCP Microfinance Limited	17,387.33	0.1%	10,524	0.1%	65.2%
Total MFIs	1,714,170	11.7%	946,114	9.5%	81.2%
Total	14,625,923.38	100%	9,942,767.01	100%	47.10%

Note: As reported by MFIs (Unaudited).



**SHARE OF PAID-UP CAPITAL
AS OF DECEMBER 31, 2015**

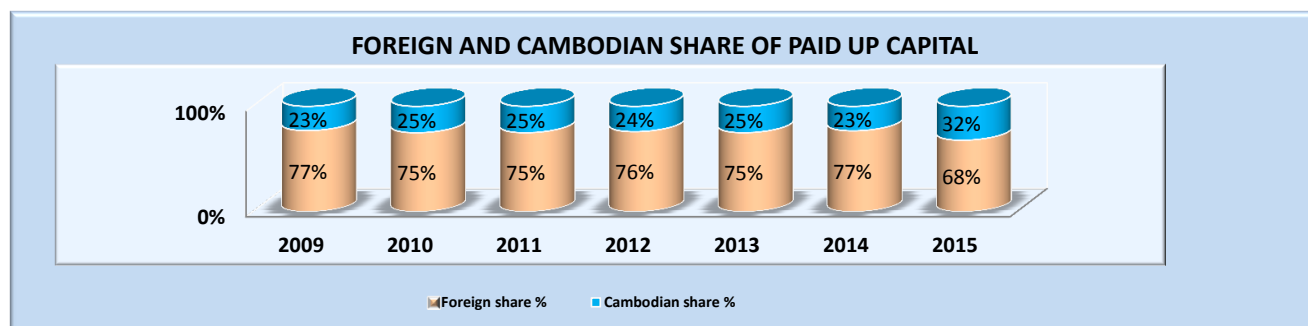
Table 21

1 USD = 4,050 KHR

(millions of KHR)

	Foreign share		Cambodian share		Total Paid-up Capital	Market Share
	Share(%)	Amount paid	Share(%)	Amount paid		
Microfinance Deposit Taking Institutions (MDIs)						
1 AMK Co., Ltd.	97.0%	34,069	3.0%	1,058	35,127	3.2%
2 Amret Co., Ltd	96.8%	11,019	3.2%	360	11,379	1.0%
3 Hattha Kaksekar Limited	79.2%	21,891	20.8%	5,749	27,640	2.5%
4 Kredit Microfinance Institution Plc	100.0%	23,476	0.0%	-	23,476	2.1%
5 LOLC (Cambodia) PLc	97.0%	22,660	3.0%	708	23,368	2.1%
6 Prasac Microfinance Institution Limited	89.0%	259,524	11.0%	32,076	291,600	26.4%
7 Sathapana Limited	95.1%	70,102	4.9%	3,612	73,714	6.7%
8 Visionfund (Cambodia) Ltd	100.0%	52,346	0.0%	-	52,346	4.7%
Total MDIs		495,087		43,563	538,650	48.8%
Microfinance Institutions (MFIs)						
9 Active People's Microfinance Institution Plc	100.0%	34,432	-	-	34,432	3.1%
10 AEON Microfinance (Cambodia) Co., Ltd	100.0%	40,500	-	-	40,500	3.7%
11 Angkor ACE Star Credits Limited	-	-	100.0%	4,044	4,044	0.4%
12 Apple Finance Plc	-	-	100.0%	4,050	4,050	0.4%
13 Bamboo Finance Plc	50.0%	2,025	50.0%	2,025	4,050	0.4%
14 BAYON Credit Limited	-	-	100.0%	6,075	6,075	0.6%
15 BORIBO Microfinance Institution Plc	-	-	100.0%	6,075	6,075	0.6%
16 Camma Microfinance Limited	-	-	100.0%	8,517	8,517	0.8%
17 Cellcard Finance Plc	-	-	100.0%	1,215	1,215	0.1%
18 Century Cambo Development Plc	56.0%	907	44.0%	713	1,620	0.1%
19 Chamroeun Microfinance Limited	89.0%	4,304	11.0%	530	4,834	0.4%
20 City Microfinance Plc	80.0%	6,480	20.0%	1,620	8,100	0.7%
21 Delta Microfinance Plc	-	-	100.0%	1,013	1,013	0.1%
22 Entean Akpevath Pracheachun Limited	-	-	100.0%	15,188	15,188	1.4%
23 Farmer Finance Ltd	100.0%	800	-	-	800	0.1%
24 Farmer Union Development Fund	-	-	100.0%	1,200	1,200	0.1%
25 Samporn Samakum Sahakreas Thuntoch Neung Matjum Kampuchea Pl	-	-	100.0%	4,050	4,050	0.4%
26 Fisrt Finance Plc	90.9%	13,254	9.1%	1,334	14,588	1.3%
27 Green Central Microfinance Ltd	100.0%	14,175	-	-	14,175	1.3%
28 Intean Poalroath Rongroeurng Ltd	33.7%	4,210	66.3%	8,299	12,509	1.1%
29 KBSC (Cambodia) Microfinance Institution Plc	-	-	100.0%	16,200	16,200	1.5%
30 KEY Microfinance Institution Plc	-	-	100.0%	6,764	6,764	0.6%
31 Khemarak Microfinance Institution Limited	-	-	100.0%	10,125	10,125	0.9%
32 LY HOUR Microfinance Institution Plc	51.0%	33,048	49.0%	31,752	64,800	5.9%
33 Maxima Mikroheranhvatho Plc	50.4%	6,278	49.6%	6,176	12,454	1.1%
34 Microfinance Amatak Capital Plc	-	-	100.0%	6,075	6,075	0.6%
35 Mohanokor Microfinance Plc	-	-	100.0%	20,250	20,250	1.8%
36 Nirorn Microfinance Plc	-	-	100.0%	34,599	34,599	3.1%
37 Oro Microfinance Plc	100.0%	28,350	-	-	28,350	2.6%
38 Piphup Thmey Microfinance Plc	-	-	100.0%	39,690	39,690	3.6%
39 Prime MF Microfinance Institution Ltd	8.8%	709	91.3%	7,391	8,100	0.7%
40 Prince Finance Plc	-	-	100.0%	8,100	8,100	0.7%
41 Royal Microfinance Plc	-	-	100.0%	8,100	8,100	0.7%
42 Sachak Microfinance Plc	-	-	100.0%	3,240	3,240	0.3%
43 Sahakrunpheap S.T Microfinance Plc	-	-	100.0%	4,000	4,000	0.4%
44 Sambat Finance Plc	-	-	100.0%	4,050	4,050	0.4%
45 SAMIC Microfinance Institution Plc	74.8%	9,092	25.2%	3,058	12,150	1.1%
46 Samrithisak Microfinance Limited	-	-	100.0%	10,125	10,125	0.9%
47 Seilanithih Limited	-	-	100.0%	4,050	4,050	0.4%
48 Sonatra Microfinance Institution Plc	30.0%	3,038	70.0%	7,088	10,125	0.9%
49 Srey Oudom Microfinance Plc	-	-	100.0%	8,100	8,100	0.7%
50 Taca Microfinance Plc	-	-	100.0%	4,050	4,050	0.4%
51 TBB (Cambodia) Microfinance Institution Plc	100.0%	40,500	-	-	40,500	3.7%
52 Woori Finance Cambodia Plc	100.0%	12,150	-	-	12,150	1.1%
53 YCP Microfinance Limited	-	-	100.0%	2,025	2,025	0.2%
Total MFIs		254,251		310,955	565,206	51.2%
Total	67.9%	749,338	32.1%	354,518	1,103,857	100.0%

Note: As reported by MFIs (Unaudited).



**COMPARATIVE STATEMENT OF CONDITION
AS OF DECEMBER 31, 2015**

Table 22 1 USD = 4,050 KHR (millions of KHR)

	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
Microfinance Deposit Taking Institutions (MDIs)							
1 AMK Co., Ltd.	94,338	521,397	9,232	142	19,995	-	645,104
2 Amret Co., Ltd	219,906	1,683,762	14,874	202	18,134	2,189	1,939,067
3 Hattha Kaksekar Limited	286,278	1,483,755	9,539	87	24,901	2,390	1,806,951
4 Kredit Microfinance Institution Plc	61,629	524,260	4,302	209	13,640	291	604,331
5 LOLC (Cambodia) Plc	109,609	772,806	11,970	61	6,336	163	900,945
6 Prasac Microfinance Institution Limited	712,768	3,470,256	28,047	114	28,904	1,393	4,241,482
7 Sathapana Limited	204,926	1,927,215	23,422	101	22,508	5,405	2,183,577
8 Visionfund (Cambodia) Ltd	61,333	515,127	3,651	62	10,125	-	590,298
Sub Total	1,750,786	10,898,578	105,037	978	144,543	11,832	12,911,754
Microfinance Institutions (MFIs)							
9 Active People's Microfinance Institution Plc	16,973	67,509	167	4	1,075	198	85,926
10 AEON Microfinance (Cambodia) Co., Ltd	6,045	112,723	3,361	-	16,151	42	138,322
11 Angkor ACE Star Credits Limited	245	45	3,118	-	37	-	3,445
12 Apple Finance Plc	3,026	280	45	-	326	-	3,677
13 Bamboo Finance Plc	547	3,921	31	-	40	80	4,619
14 BAYON Credit Limited	1,380	8,223	63	-	128	7	9,801
15 BORIBO Microfinance Institution Plc	566	11,270	111	-	309	34	12,291
16 Camma Microfinance Limited	2,041	24,210	69	-	137	156	26,612
17 Cellcard Finance Plc	766	1,676	2	-	412	-	2,856
18 Century Cambo Development Plc	90	17	-	-	3	1,456	1,566
19 Chamroeun Microfinance Limited	11,399	35,531	1,299	-	391	-	48,620
20 City Microfinance Plc	3,888	17,187	38	-	885	-	21,998
21 Delta Microfinance Plc	830	33,828	161	-	578	-	35,397
22 Entean Akpevath Pracheachun Limited	4,687	13,763	21	41	664	17	19,193
23 Farmer Finance Ltd	189	1,524	-	4	43	3	1,763
24 Farmer Union Development Fund	118	7,924	-	-	-	-	8,042
25 Samporn Samakum Sahakreas Thuntoch Neung Matjum Kampur	238	6,227	-	-	140	13	6,618
26 Fistr Finance Plc	7,567	86,495	415	5	586	84	95,151
27 Green Central Microfinance Ltd	1,888	32,276	244	20	163	1,466	36,057
28 Intean Poalroath Rongroeurng Ltd	10,097	38,710	259	994	481	-	50,540
29 KBSC (Cambodia) Microfinance Institution Plc	9,573	8,282	102	-	763	-	18,719
30 KEY Microfinance Institution Plc	708	4,004	-	2,309	63	36	7,120
31 Khemarak Microfinance Institution Limited	6,015	2,948	35	-	397	14	9,408
32 LY HOUR Microfinance Institution Plc	11,621	140,616	2,366	-	4,113	803	159,520
33 Maxima Mikroheranhvatho Plc	1,665	32,631	231	67	160	25	34,779
34 Microfinance Amatak Capital Plc	542	9,583	46	-	193	0	10,364
35 Mohanokor Microfinance Plc	2,129	38,555	522	-	5,048	0	46,254
36 Nirorn Microfinance Plc	7,772	44,426	4,641	-	3,943	27,051	87,833
37 Oro Microfinance Plc	4,900	99,414	-	-	1,279	594	106,187
38 Piphup Thmey Microfinance Plc	4,681	233,070	467	-	1,836	-	240,053
39 Prime MF Microfinance Institution Ltd	1,328	28,322	2	-	1,128	218	30,998
40 Prince Finance Plc	1,577	7,897	74	-	1,757	-	11,305
41 Royal Microfinance Plc	5,252	2,150	10	-	667	63	8,141
42 Sachak Microfinance Plc	2,806	4,581	-	-	988	-	8,375
43 Sahakrunpheap S.T Microfinance Plc	360	4,878	95	-	652	-	5,985
44 Sambat Finance Plc	633	12,424	-	-	1,003	94	14,154
45 SAMIC Microfinance Institution Plc	1,252	56,594	365	78	3,267	221	61,777
46 Samrithisak Microfinance Limited	2,189	31,557	3	-	725	43	34,517
47 Seilanthih Limited	1,300	14,201	1,020	41	193	123	16,878
48 Sonatra Microfinance Institution Plc	1,413	29,160	382	1,028	1,348	-	33,332
49 Srey Oudom Microfinance Plc	1,259	16,599	150	-	209	2,450	20,667
50 Taca Microfinance Plc	245	3,841	-	-	427	45	4,558
51 TBB (Cambodia) Microfinance Institution Plc	33,671	5,815	117	-	542	-	40,145
52 Woori Finance Cambodia Plc	3,426	64,801	10	-	2,844	2,140	73,220
53 YCP Microfinance Limited	147	16,277	58	-	905	-	17,387
Sub Total	179,041	1,415,966	20,098	4,590	56,998	37,476	1,714,170
TOTAL	1,929,827	12,314,543	125,135	5,568	201,541	49,308	14,625,923

PERCENTAGE DISTRIBUTION OF ASSETS OF INDIVIDUAL MFIs
AS OF DECEMBER 31, 2015

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
Microfinance Deposit Taking Institutions (MDIs)							
1 AMK Co., Ltd.	14.6	80.8	1.4	0.0	3.1	-	100
2 Amret Co., Ltd	11.3	86.8	0.8	0.0	0.9	0.1	100
3 Hattha Kaksekar Limited	15.8	82.1	0.5	0.0	1.4	0.1	100
4 Kredit Microfinance Institution Plc	10.2	86.8	0.7	0.0	2.3	0.0	100
5 LOLC (Cambodia) PLc	12.2	85.8	1.3	0.0	0.7	0.0	100
6 Prasac Microfinance Institution Limited	16.8	81.8	0.7	0.0	0.7	0.0	100
7 Sathapana Limited	9.4	88.3	1.1	0.0	1.0	0.2	100
8 Visionfund (Cambodia) Ltd	10.4	87.3	0.6	0.0	1.7	-	100
Sub Total	13.6	84.4	0.8	0.0	1.1	0.1	100
Microfinance Institutions (MFIs)							
9 Active People's Microfinance Institution Plc	19.8	78.6	0.2	0.0	1.3	0.2	100
10 AEON Microfinace (Cambodia) Co., Ltd	4.4	81.5	2.4	-	11.7	0.0	100
11 Angkor ACE Star Credits Limited	7.1	1.3	90.5	-	1.1	-	100
12 Apple Finance Plc	82.3	7.6	1.2	-	8.9	-	100
13 Bamboo Finance Plc	11.8	84.9	0.7	-	0.9	1.7	100
14 BAYON Credit Limited	14.1	83.9	0.6	-	1.3	0.1	100
15 BORIBO Microfinance Institution Plc	4.6	91.7	0.9	-	2.5	0.3	100
16 Camma Microfinance Limited	7.7	91.0	0.3	-	0.5	0.6	100
17 Cellcard Finance Plc	26.8	58.7	0.1	-	14.4	-	100
18 Century Cambo Development Plc	5.7	1.1	-	-	0.2	93.0	100
19 Chamroeun Microfinance Limited	23.4	73.1	2.7	-	0.8	-	100
20 City Microfinance Plc	17.7	78.1	0.2	-	4.0	-	100
21 Delta Microfinance Plc	2.3	95.6	0.5	-	1.6	-	100
22 Entean Akpevath Pracheachun Limited	24.4	71.7	0.1	0.2	3.5	0.1	100
23 Farmer Finance Ltd	10.7	86.4	-	0.2	2.4	0.2	100
24 Farmer Union Development Fund	1.2	98.5	-	-	-	-	100
25 Samporn Samakum Sahakreas Thuntoch Neung Matjum Kampur	3.6	94.1	-	-	2.1	0.2	100
26 Fisrt Finance Plc	8.0	90.9	0.4	0.0	0.6	0.1	100
27 Green Central Microfinance Ltd	5.2	89.5	0.7	0.1	0.5	4.1	100
28 Intean Poalroath Rongroeurng Ltd	20.0	76.6	0.5	2.0	1.0	-	100
29 KBSC (Cambodia) Microfinance Institution Plc	51.1	44.2	0.5	-	4.1	-	100
30 KEY Microfinance Institution Plc	9.9	56.2	-	32.4	0.9	0.5	100
31 Khemarak Microfinance Institution Limited	63.9	31.3	0.4	-	4.2	0.2	100
32 LY HOUR Microfinance Institution Plc	7.3	88.1	1.5	-	2.6	0.5	100
33 Maxima Mikroheranhvatho Plc	4.8	93.8	0.7	0.2	0.5	0.1	100
34 Microfinance Amatak Capital Plc	5.2	92.5	0.4	-	1.9	0.0	100
35 Mohanokor Microfinance Plc	4.6	83.4	1.1	-	10.9	0.0	100
36 Nirorn Microfinance Plc	8.8	50.6	5.3	-	4.5	30.8	100
37 Oro Microfinance Plc	4.6	93.6	-	-	1.2	0.6	100
38 Piphup Thmey Microfinance Plc	1.9	97.1	0.2	-	0.8	-	100
39 Prime MF Microfinance Institution Ltd	4.3	91.4	0.0	-	3.6	0.7	100
40 Prince Finance Plc	13.9	69.9	0.7	-	15.5	-	100
41 Royal Microfinance Plc	64.5	26.4	0.1	-	8.2	0.8	100
42 Sachak Microfinance Plc	33.5	54.7	-	-	11.8	-	100
43 Sahakrunpheap S.T Microfinance Plc	6.0	81.5	1.6	-	10.9	-	100
44 Sambat Finance Plc	4.5	87.8	-	-	7.1	0.7	100
45 SAMIC Microfinance Institution Plc	2.0	91.6	0.6	0.1	5.3	0.4	100
46 Samrithisak Microfinance Limited	6.3	91.4	0.0	-	2.1	0.1	100
47 Seilanithih Limited	7.7	84.1	6.0	0.2	1.1	0.7	100
48 Sonatra Microfinance Institution Plc	4.2	87.5	1.1	3.1	4.0	-	100
49 Srey Oudom Microfinance Plc	6.1	80.3	0.7	-	1.0	11.9	100
50 Taca Microfinance Plc	5.4	84.3	-	-	9.4	1.0	100
51 TBB (Cambodia) Microfinance Institution Plc	83.9	14.5	0.3	-	1.3	-	100
52 Woori Finance Cambodia Plc	4.7	88.5	0.0	-	3.9	2.9	100
53 YCP Microfinance Limited	0.8	93.6	0.3	-	5.2	-	100
Sub Total	10.4	82.6	1.2	0.3	3.3	2.2	100
Total	13.2	84.2	0.9	0.0	1.4	0.3	100

Note: As reported by MFIs (Unaudited).

**COMPARATIVE STATEMENT OF CONDITION
AS OF DECEMBER 31, 2015**

Table 24

1 USD = 4,050 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 Capital Investment	Reserves and Appropriations	Retained and Current Profit/Loss	
Microfinance Deposit Taking Institutions (MDIs)															
1 AMK Co., Ltd.	0,2	261,875	6,981	14,765	8,088	224,481	-	-	12,331	35,127	150	-	13,884	67,422	645,104
2 Amret Co., Ltd	-	813,435	21,770	25,993	36,492	689,568	-	1,654	1,073	11,379	5,536	24,283	11,768	296,116	1,939,067
3 Hattha Kaksekar Limited	-	964,559	18,863	2,268	31,289	476,765	-	180	4	27,640	77,162	79,904	5,852	122,465	1,806,951
4 Kredit Microfinance Institution Plc	-	217,305	6,334	1,848	8,497	266,757	502	74	364	23,476	11,246	16,989	6,651	44,288	604,331
5 LOLC (Cambodia) Plc	-	1,115	4	2,480	30,419	721,126	-	-	-	23,368	-	-	4,280	118,154	900,945
6 Prasac Microfinance Institution Limited	-	1,893,106	43,654	18,236	77,608	1,514,746	-	(27)	1,004	291,600	-	185,383	22,205	193,969	4,241,482
7 Sathapana Limited	-	1,052,476	10,632	1,749	57,347	651,514	-	-	271	73,714	709	163,269	-	171,898	2,183,577
8 Visionfund (Cambodia) Ltd	-	95,216	2,676	11,884	8,212	359,465	-	698	-	52,346	-	-	-	59,803	590,298
Sub Total	0,2	5,299,086	110,913	79,223	257,952	4,904,422	502	2,578	15,046	538,650	94,802	469,827	64,640	1,074,114	12,911,754
Microfinance Institutions (MFIs)															
9 Active People's Microfinance Institution Plc	-	-	-	3,019	409	42,728	-	-	18,195	34,432	-	-	-	(12,857)	85,926
10 AEON Microfinance (Cambodia) Co., Ltd	-	-	-	2,840	1,763	88,655	-	174	-	40,500	-	-	-	4,391	138,322
11 Angkor ACE Star Credits Limited	-	-	-	427	-	-	-	-	-	4,044	-	-	-	(1,026)	3,445
12 Apple Finance Plc	-	-	-	15	-	-	-	-	-	4,050	-	-	-	(388)	3,677
13 Bamboo Finance Plc	-	-	-	-	-	205	-	7	253	4,050	-	-	-	104	4,619
14 BAYON Credit Limited	-	-	-	5,990	96,203	2,770	-	(102,158)	(285)	6,075	-	-	-	1,205	9,801
15 BORIBO Microfinance Institution Plc	-	-	-	60	(1)	5,265	-	-	1	6,075	-	-	-	891	12,291
16 Camma Microfinance Limited	-	-	-	502	55	16,072	-	29	25	8,517	-	-	-	1,412	26,612
17 Cellcard Finance Plc	-	-	-	2,804	27	-	-	1	-	1,215	-	-	-	(1,192)	2,856
18 Century Cambo Development Plc	-	-	-	-	35	-	-	-	76	1,620	-	-	-	(165)	1,566
19 Chamroen Microfinance Limited	807	115	412	174	154	38,822	-	-	(32)	4,834	550	2,046	49	689	48,620
20 City Microfinance Plc	-	-	-	29	5	12,204	-	(5)	18	8,100	-	-	-	1,647	21,998
21 Delta Microfinance Plc	-	-	-	50	743	32,337	-	-	-	1,013	-	-	-	1,255	35,397
22 Entean Akpevath Pracheachun Limited	-	-	-	2	189	-	-	1	55	15,188	-	-	-	3,758	19,193
23 Farmer Finance Ltd	-	-	-	-	22	1,095	-	(8)	13	800	-	-	-	(159)	1,763
24 Farmer Union Development Fund	-	-	-	16	698	4,455	-	-	-	1,200	-	-	14	1,659	8,042
25 Sampom Samakum Sahakreas Thuntoch Neung Matjur	-	-	-	26	-	2,633	-	-	-	4,050	-	-	-	(90)	6,618
26 Firs Finance Plc	-	-	-	624	1,326	68,244	-	-	69	14,588	3,562	-	-	6,738	95,511
27 Green Central Microfinance Ltd	-	-	-	24	517	15,309	-	(86)	21	14,175	-	-	-	6,097	36,057
28 Intean Poalroath Rongroerng Ltd	-	-	-	420	1,998	18,678	-	-	-	12,509	-	-	-	16,934	50,540
29 KBSC (Cambodia) Microfinance Institution Plc	-	-	-	15	19	-	-	-	4,070	16,200	-	-	-	(1,585)	18,719
30 KEY Microfinance Institution Plc	-	-	-	-	34	-	-	321	-	6,764	-	-	-	2	7,120
31 Khemarak Microfinance Institution Limited	-	-	-	26	35	-	-	-	-	10,125	-	-	-	(778)	9,408
32 LY HOUR Microfinance Institution Plc	-	-	-	433	2,251	86,066	-	-	919	64,800	-	-	33	5,018	159,520
33 Maxima Mikroheranhvatho Plc	-	-	-	419	70	15,801	-	-	510	12,454	2,819	-	219	2,489	34,779
34 Microfinance Amatak Capital Plc	-	-	-	6	59	3,645	-	27	-	6,075	-	-	-	551	10,364
35 Mohanokor Microfinance Plc	-	-	-	1,523	767	23,348	-	161	-	20,250	-	-	-	205	46,254
36 Nirom Microfinance Plc	-	-	-	27,962	2,242	20,479	-	-	-	34,599	-	-	-	2,551	87,833
37 Oro Microfinance Plc	-	-	-	510	241	69,451	-	-	1,226	28,350	-	-	-	6,410	106,187
38 Piphup Thmey Microfinance Plc	-	-	-	265	12	190,350	24	-	-	38,690	-	-	-	9,712	240,053
39 Prime MF Microfinance Institution Ltd	-	-	43	85	192	21,465	-	-	8	8,100	-	-	-	1,106	30,998
40 Prince Finance Plc	-	-	-	5,063	14	-	-	-	537	8,100	-	-	-	(2,408)	11,305
41 Royal Microfinance Plc	-	-	-	8,00	22	1,048	-	-	3	8,100	-	-	-	(1,039)	8,141
42 Sachak Microfinance Plc	-	-	-	-	43	4,925	-	-	-	3,240	-	-	-	168	8,375
43 Sahakrunpheap S.T Microfinance Plc	-	-	-	16	171	1,824	-	0	416	4,000	-	-	-	(442)	5,985
44 Sambat Finance Plc	-	-	-	5	137	10,849	-	-	90	4,050	-	-	-	(977)	14,154
45 SAMIC Microfinance Institution Plc	-	-	-	-	2,946	41,358	-	146	-	12,150	-	-	1,093	4,084	61,777
46 Samrithisak Microfinance Limited	-	-	-	12	855	19,148	-	-	41	10,125	-	-	-	4,335	34,511
47 Seilanithih Limited	861	-	-	901	246	7,800	-	-	289	4,050	-	1,881	1,204	(354)	16,878
48 Sonatra Microfinance Institution Plc	-	-	-	1,228	63	22,297	-	-	-	10,125	-	-	-	(381)	33,332
49 Srey Oudom Microfinance Plc	-	-	-	2	108	12,150	1	-	20	8,100	-	-	-	286	20,667
50 Taca Microfinance Plc	-	-	-	4	59	450	-	-	-	4,050	-	-	-	(5)	4,558
51 TBB (Cambodia) Microfinance Institution Plc	-	-	-	15	32	-	-	-	-	40,500	-	-	-	(402)	40,145
52 Woori Finance Cambodia Plc	-	-	-	24	598	56,700	-	-	66	12,150	-	-	-	3,681	73,220
53 YCP Microfinance Limited	-	-	-	51	-	11,236	-	-	-	2,025	-	2,025	-	2,050	17,387
Sub Total	1,668	115	455	55,597	115,358	969,858	25	(101,388)	26,602	565,206	6,931	5,952	2,612	65,178	1,714,170
TOTAL	1,669	5,299,200	111,368	134,820	373,311	5,874,280	526	(98,810)	41,648	1,103,857	101,732	475,779	67,252	1,139,292	14,625,923

Note: As reported by MFIs (Unaudited).

**PERCENTAGE DISTRIBUTION OF LIABILITIES AND EQUITY OF INDIVIDUAL MFIs
AS OF DECEMBER 31, 2015**

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	
Microfinance Deposit Taking Institutions (MDIs)															
1 AMK Co., Ltd.	0.0	40.6	1.1	2.3	1.3	34.8	-	-	1.9	5.4	0.0	-	2.2	10.5	100
2 Amret Co., Ltd	-	41.9	1.1	1.3	1.9	35.6	-	0.1	0.1	0.6	0.3	1.3	0.6	15.3	100
3 Hattha Kaksekar Limited	-	53.4	1.0	0.1	1.7	26.4	-	0.0	0.0	1.5	4.3	4.4	0.3	6.8	100
4 Kredit Microfinance Institution Plc	-	36.0	1.0	0.3	1.4	44.1	0.1	0.0	0.1	3.9	1.9	2.8	1.1	7.3	100
5 LOLC (Cambodia) Plc	-	0.1	0.0	0.3	3.4	80.0	-	-	-	2.6	-	-	0.5	13.1	100
6 Prasac Microfinance Institution Limited	-	44.6	1.0	0.4	1.8	35.7	-	(0.0)	0.0	6.9	-	4.4	0.5	4.6	100
7 Sathapana Limited	-	48.2	0.5	0.1	2.6	29.8	-	-	0.0	3.4	0.0	7.5	-	7.9	100
8 Visionfund (Cambodia) Ltd	-	16.1	0.5	2.0	1.4	60.9	-	0.1	-	8.9	-	-	-	10.1	100
Sub Total	0.0	41.0	0.9	0.6	2.0	38.0	0.0	0.0	0.1	4.2	0.7	3.6	0.5	8.3	100
Microfinance Institutions (MFIs)															
9 Active People's Microfinance Institution Plc	-	-	-	3.5	0.5	49.7	-	-	21.2	40.1	-	-	-	(15.0)	100
10 AEON Microfinance (Cambodia) Co., Ltd	-	-	-	2.1	1.3	64.1	-	0.1	-	29.3	-	-	-	3.2	100
11 Angkor ACE Star Credits Limited	-	-	-	12.4	-	-	-	-	-	117.4	-	-	-	(29.8)	100
12 Apple Finance Plc	-	-	-	0.40	-	-	-	-	-	110.15	-	-	-	(10.55)	100
13 Bamboo Finance Plc	-	-	-	-	-	4.43	-	0.16	5.47	87.69	-	-	-	2.25	100
14 BAYON Credit Limited	-	-	-	61.12	981.60	28.27	-	(1,042.36)	(2.91)	61.99	-	-	-	12.30	100
15 BORIBO Microfinance Institution Plc	-	-	-	0.49	(0.00)	42.84	-	-	0.00	49.43	-	-	-	7.25	100
16 Camma Microfinance Limited	-	-	-	1.89	0.21	60.39	-	0.11	0.10	32.00	-	-	-	5.31	100
17 Cellcard Finance Plc	-	-	-	98.20	0.95	-	-	0.04	-	42.54	-	-	-	(41.73)	100
18 Century Cambo Development Plc	-	-	-	-	2.25	-	-	-	4.86	103.45	-	-	-	(10.55)	100
19 Chamroeun Microfinance Limited	1.66	0.24	0.85	0.36	0.32	79.85	-	-	(0.07)	9.94	1.13	4.21	0.10	1.42	100
20 City Microfinance Plc	-	-	-	0.13	0.02	55.48	-	(0.02)	0.08	36.82	-	-	-	7.49	100
21 Delta Microfinance Plc	-	-	-	0.14	2.10	91.35	-	-	-	2.86	-	-	-	3.54	100
22 Entean Akpevath Pracheachun Limited	-	-	-	0.01	0.99	-	-	0.01	0.28	79.13	-	-	-	19.58	100
23 Farmer Finance Ltd	-	-	-	-	1.25	62.13	-	(0.45)	0.72	45.38	-	-	-	(9.02)	100
24 Farmer Union Development Fund	-	-	-	0.19	8.68	55.40	-	-	-	14.92	-	-	0.17	20.63	100
25 Samporn Samakum Sahakreas Thuntoch Neung Matju	-	-	-	0.4	-	39.8	-	-	-	61.2	-	-	-	(1.4)	100
26 Fistr Finance Plc	-	-	-	0.7	1.4	71.7	-	-	0.07	15.3	3.74	-	-	7.1	100
27 Green Central Microfinance Ltd	-	-	-	0.1	1.4	42.5	-	(0.2)	0.1	39.3	-	-	-	16.9	100
28 Intean Poalroath Rongroeurng Ltd	-	-	-	0.8	4.0	37.0	-	-	-	24.8	-	-	-	33.5	100
29 KBSC (Cambodia) Microfinance Institution Plc	-	-	-	0.1	0.1	-	-	-	21.7	86.5	-	-	-	(8.5)	100
30 KEY Microfinance Institution Plc	-	-	-	-	0.5	-	-	4.50	-	95.0	-	-	-	0.0	100
31 Khemarak Microfinance Institution Limited	-	-	-	0.3	0.4	-	-	-	-	107.6	-	-	-	(8.3)	100
32 LY HOUR Microfinance Institution Plc	-	-	-	0.27	1.4	54.0	-	-	0.6	40.6	-	-	0.02	3.1	100
33 Maxima Mikroheranhvatho Plc	-	-	-	1.2	0.2	45.4	-	-	1.47	35.8	8.11	-	0.6	7.2	100
34 Microfinance Amatak Capital Plc	-	-	-	0.1	0.6	35.2	-	0.26	-	58.6	-	-	-	5.3	100
35 Mohanokor Microfinance Plc	-	-	-	3.3	1.7	50.5	-	0.3	-	43.8	-	-	-	0.4	100
36 Nirom Microfinance Plc	-	-	-	31.8	2.6	23.3	-	-	-	39.4	-	-	-	2.9	100
37 Oro Microfinance Plc	-	-	-	0.48	0.2	65.40	-	-	1.15	26.7	-	-	-	6.0	100
38 Piphup Thmey Microfinance Plc	-	-	-	0.1	0.0	79.29	0.01	-	-	16.5	-	-	-	4.0	100
39 Prime MF Microfinance Institution Ltd	-	-	0.14	0.3	0.6	69.2	-	-	0.0	26.1	-	-	-	3.6	100
40 Prince Finance Plc	-	-	-	44.8	0.1	-	-	-	4.7	71.7	-	-	-	(21.3)	100
41 Royal Microfinance Plc	-	-	-	0.1	0.3	12.9	-	-	0.0	99.5	-	-	-	(12.8)	100
42 Sachak Microfinance Plc	-	-	-	-	0.5	58.8	-	-	-	38.7	-	-	-	2.0	100
43 Sahakrunpheap S.T Microfinance Plc	-	-	-	0.3	2.86	30.5	-	0.00	6.95	66.8	-	-	-	(7.4)	100
44 Sambat Finance Plc	-	-	-	0.0	1.0	76.7	-	-	0.6	28.6	-	-	-	(6.9)	100
45 SAMIC Microfinance Institution Plc	-	-	-	-	4.8	66.9	-	0.24	-	19.7	-	-	1.77	6.6	100
46 Samrithisak Microfinance Limited	-	-	-	0.03	2.5	55.5	-	-	0.12	29.3	-	-	-	12.6	100
47 Seilanithih Limited	5.10	-	-	5.34	1.5	46.2	-	-	1.71	24.0	-	11.14	7.1	(2.1)	100
48 Sonatra Microfinance Institution Plc	-	-	-	3.7	0.2	66.9	-	-	-	30.4	-	-	-	(1.1)	100
49 Srey Oudom Microfinance Plc	-	-	-	0.0	0.5	58.8	0.00	-	0.1	39.2	-	-	-	1.4	100
50 Taca Microfinance Plc	-	-	-	0.1	1.3	9.9	-	-	-	88.9	-	-	-	(0.1)	100
51 TBB (Cambodia) Microfinance Institution Plc	-	-	-	0.0	0.1	-	-	-	-	100.9	-	-	-	(1.0)	100
52 Woori Finance Cambodia Plc	-	-	-	0.0	0.8	77.4	-	-	0.09	16.6	-	-	-	5.0	100
53 YCP Microfinance Limited	-	-	-	0.30	-	64.6	-	-	-	11.6	-	11.65	-	11.8	100
Sub Total	0.1	0.0	0.0	3.2	6.7	56.6	0.00	(5.9)	1.6	33.0	0.4	0.3	0.2	3.8	100
Total	0.0	36.2	0.8	0.9	2.6	40.2	0.0	(0.7)	0.3	7.5	0.7	3.3	0.5	7.8	100

Note: As reported by MFIs (Unaudited).

PROFIT AND LOSS STATEMENT
AS AT DECEMBER 31, 2015

1 USD = 4,050 KHR

(millions of KHR)

Table 26

	Interest income	Interest Expenses	Net Interest Income	Non-interest income	Foreign Exchange Gain	Other Income	Operation income	Program Expense	General administrative Expenses	Taxes	Others Charge	Loan and Interest loss Provision (Net)	Profit from operation	Grant Income	Extraordinary Item	Profit before Taxes	Tax on profit	Net Profit & Loss for 12 months	
	1	2	3=1-2	4	5	6	7=3+4+5+6	8	9	10	11	12	13=7-8-9-10-11-12	14	15	16=13+14+15	17	18=16-17	
Microfinance Deposit Taking Institutions (MDIs)																			
1	AMK Co., Ltd.	146,936	39,174	107,762	8,628	245	242	116,877	-	84,241	1,592	133	4,367	26,543	386	(1,476)	25,454	5,138	20,316
2	Amret Co., Ltd	356,806	95,566	261,240	4,310	(1,785)	533	264,299	-	138,451	1,582	713	2,538	121,016	-	-	121,016	24,462	96,554
3	Hattha Kaksekar Limited	255,507	99,088	156,419	3,152	(1,686)	635	158,521	-	95,821	1,266	143	5,155	56,136	-	-	56,136	11,581	44,556
4	Kredit Microfinance Institution Plc	109,632	35,177	74,455	478	(78)	-	74,854	-	58,439	-	-	2,295	14,120	961	-	15,081	3,175	11,906
5	LOLC (Cambodia) Plc	168,417	49,093	119,324	1,584	(461)	425	120,872	-	57,398	376	-	1,952	61,145	-	-	61,145	12,335	48,810
6	Prasac Microfinance Institution Limited	634,395	215,820	418,575	5,550	(1,263)	477	423,339	-	183,028	1,866	-	2,790	235,655	120	477	236,253	47,844	188,408
7	Sathapana Limited	332,627	122,298	210,329	3,876	(1,616)	722	213,312	-	113,125	1,368	60	3,010	95,749	-	-	95,749	19,039	76,710
8	Visionfund (Cambodia) Ltd	121,508	32,347	89,161	(2,271)	639	701	88,230	-	63,586	1,236	4	2,865	20,541	-	-	20,541	4,381	16,160
	Sub Total	2,125,828	688,562	1,437,266	25,308	(6,005)	3,736	1,460,305	-	794,089	9,286	1,053	24,972	630,905	1,468	(999)	631,373	127,955	503,418
Microfinance Institutions (MFIs)																			
9	Active People's Microfinance Institution Plc	14,661	2,854	11,807	44	3	45	11,899	-	6,215	-	-	14,404	(8,719)	-	-	(8,719)	-	(8,719)
10	AEON Microfinance (Cambodia) Co., Ltd	29,488	1,457	28,031	577	(3)	340	28,945	-	19,462	393	-	3,257	5,832	-	-	5,832	1,442	4,390
11	Angkor ACE Star Credits Limited	11	-	11	-	-	-	11	-	206	-	-	(1)	(195)	-	-	(195)	-	(195)
12	Apple Finance Plc	41	-	41	-	(6)	-	35	-	422	0	-	-	(388)	-	-	(388)	-	(388)
13	Bamboo Finance Plc	434	2	432	0	-	12	444	-	319	-	-	22	104	-	-	104	-	104
14	BAYON Credit Limited	2,400	207	2,194	4	-	-	2,197	-	1,225	-	-	205	766	-	-	766	34	732
15	BORIBO Microfinance Institution Plc	2,229	190	2,040	85	(1)	1	2,125	-	1,361	-	-	4	760	-	-	760	0	760
16	Camma Microfinance Limited	4,485	1,454	3,031	311	(1)	-	3,342	-	1,547	-	72	116	1,607	-	-	1,607	328	1,279
17	Cellcard Finance Plc	175	-	175	2	(0)	2	178	-	1,345	16	-	-	(1,184)	-	-	(1,184)	8	(1,192)
18	Century Cambo Development Plc	0	-	0	-	-	-	0	-	96	2	-	-	(98)	-	-	(98)	-	(98)
19	Chamroeun Microfinance Limited	13,968	3,625	10,343	1,102	(114)	44	11,375	-	10,969	-	-	788	(382)	32	-	(351)	154	(505)
20	City Microfinance Plc	2,308	335	1,973	301	1	-	2,275	-	1,015	-	-	(14)	1,274	-	-	1,274	42	1,232
21	Delta Microfinance Plc	8,067	2,027	6,040	359	29	-	6,428	-	4,489	117	102	509	1,211	-	-	1,211	-	1,211
22	Entean Akpevath Pracheachun Limited	1,638	-	1,638	167	(0)	-	1,805	-	853	-	-	169	783	-	-	783	173	610
23	Farmer Finance Ltd	402	61	341	1	-	-	342	-	225	3	-	4	109	-	-	109	-	109
24	Farmer Union Development Fund	1,016	397	619	-	1	5	624	-	203	-	1	-	420	-	-	420	-	420
25	Sampom Samakum Sahakreas Thuntoch Neung V	226	21	205	58	(0)	-	263	-	341	10	-	-	(88)	-	-	(88)	3	(90)
26	Fist Finance Plc	13,620	5,493	8,127	1,667	2	-	9,796	-	4,132	61	-	1,622	3,981	-	-	3,981	879	3,102
27	Green Central Microfinance Ltd	7,993	1,526	6,467	(68)	9	46	6,454	-	3,610	-	-	65	2,780	-	-	2,780	470	2,310
28	Intean Poalroath Rongroerng Ltd	9,454	1,270	8,184	115	(318)	63	8,044	-	4,144	-	-	369	3,530	-	-	3,530	908	2,622
29	KBSC (Cambodia) Microfinance Institution Plc	358	-	358	87	(0)	2	446	-	1,542	51	-	83	(1,230)	-	-	(1,230)	15	(1,245)
30	KEY Microfinance Institution Plc	1,273	6	1,267	-	4	-	1,271	-	516	1	-	323	430	-	-	430	13	418
31	Khemarak Microfinance Institution Limited	612	-	612	106	-	71	789	-	582	27	-	518	(338)	-	-	(338)	8	(346)
32	LY HOUR Microfinance Institution Plc	27,502	6,710	20,792	126	(209)	18	20,727	-	14,852	-	372	18	5,485	-	-	5,485	1,099	4,386
33	Maxima Mikroheranhvatho Plc	6,088	838	5,249	89	6	45	5,390	-	3,442	66	2	158	1,722	-	-	1,722	379	1,343
34	Microfinance Amatak Capital Plc	1,778	161	1,617	81	0	0	1,698	-	1,050	-	-	1	647	-	-	647	36	611
35	Mohanokor Microfinance Plc	8,878	-	8,878	153	(62)	452	9,420	-	8,799	24	-	1,227	(630)	-	-	(630)	74	(703)
36	Nirom Microfinance Plc	13,462	876	12,586	241	515	18	13,360	-	9,969	-	-	593	2,798	-	-	2,798	567	2,230
37	Oro Microfinance Plc	14,387	1,768	12,619	1,579	-	-	14,199	-	5,850	-	-	1,790	6,558	-	-	6,558	-	6,558
38	Phiph Thmey Microfinance Plc	28,238	10,095	18,144	(4)	(2)	-	18,137	-	7,329	-	-	1,097	9,712	-	-	9,712	-	9,712
39	Prime MF Microfinance Institution Ltd	5,261	1,631	3,630	1,057	(3)	36	4,720	-	3,496	-	37	12	1,175	-	-	1,175	383	791
40	Prince Finance Plc	127	1	125	-	(0)	71	197	-	2,520	4	1	79	(2,408)	-	-	(2,408)	-	(2,408)
41	Royal Microfinance Plc	160	-	160	25	(0)	-	185	-	1,198	-	-	24	(1,038)	-	-	(1,038)	2	(1,039)
42	Sachak Microfinance Plc	1,066	431	636	-	5	-	641	-	411	45	-	-	186	-	-	186	-	186
43	Sahakrunpheap S.T Microfinance Plc	3,485	66	3,419	187	3	6	3,614	-	3,390	-	-	629	(405)	-	-	(405)	37	(442)
44	Sambat Finance Plc	1,423	15	1,408	-	1	18	1,427	-	2,375	14	-	0	(963)	-	-	(963)	14	(977)
45	SAMIC Microfinance Institution Plc	15,163	4,034	11,129	239	28	112	11,509	-	7,845	-	-	507	3,157	-	-	3,157	635	2,522
46	Samrithsak Microfinance Limited	4,819	698	4,121	142	(1)	(3)	4,259	-	2,448	23	-	30	1,757	-	-	1,757	358	1,399
47	Seilanithih Limited	4,688	1,214	3,474	87	385	(1)	3,946	-	4,642	34	-	54	(783)	23	-	(760)	53	(813)
48	Sonatra Microfinance Institution Plc	4,334	1,384	2,949	194	140	371	3,653	-	2,817	-	-	-	837	-	-	837	-	837
49	Srey Udorn Microfinance Plc	1,157	26	1,131	161	(0)	-	1,292	-	719	13	7	166	387	-	-	387	100	286
50	Taca Microfinance Plc	1,536	74	1,462	-	3	33	1,498	-	1,271	-	1	39	186	-	-	186	16	170
51	TBB (Cambodia) Microfinance Institution Plc	768	-	768	49	(0)	-	817	-	1,219	-	-	-	(402)	-	-	(402)	-	(402)
52	Woori Finance Cambodia Plc	9,102	904	8,198	487	43	67	8,795	-	6,017	-	-	126	2,653	-	-	2,653	579	2,074
53	YCP Microfinance Limited	4,109	605	3,505	237	0	-	3,741	-	1,932	3	-	246	1,560	-	-	1,560	-	1,560
	Sub Total	272,389	52,453	219,936	10,047	458	1,875	232,316	-	158,413	908	596	29,240	43,159	54	-	43,213	8,810	34,403
	Total	2,398,217	741,015	1,657,202	35,355	(5,547)	5,610	1,692,820	-	952,502	10,193	1,649	54,212	674,063	1,522	(999)	674,586	136,765	537,821

Note: As reported by MFIs (Unaudited).

Net Profit
AS AT DECEMBER 31, 2015

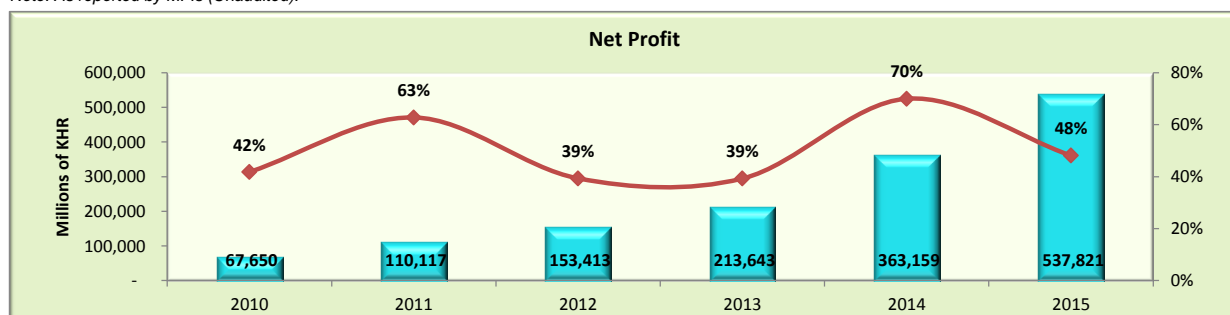
Table 27

1 USD = 4,050 KHR

(millions of KHR)

	2015				
	Net profit	Total Assets	As percentage of Assets	Loans ¹	As percentage of Loans
Microfinance Deposit Taking Institutions (MDIs)					
1 AMK Co., Ltd.	20,316	645,104	3.1%	519,691	3.9%
2 Amret Co., Ltd	96,554	1,939,067	5.0%	1,666,219	5.8%
3 Hattha Kaksekar Limited	44,556	1,806,951	2.5%	1,472,191	3.0%
4 Kredit Microfinance Institution Plc	11,906	604,331	2.0%	520,727	2.3%
5 LOLC (Cambodia) Plc	48,810	900,945	5.4%	762,837	6.4%
6 Prasac Microfinance Institution Limited	188,408	4,241,482	4.4%	3,469,199	5.4%
7 Sathapana Limited	76,710	2,183,577	3.5%	1,911,676	4.0%
8 Visionfund (Cambodia) Ltd	16,160	590,298	2.7%	511,645	3.2%
Sub Total	503,418	12,911,754	3.9%	10,834,185	4.6%
Microfinance Institutions (MFIs)					
9 Active People's Microfinance Institution Plc	(8,719)	85,926	-10.1%	73,438	-11.9%
10 AEON Microfinace (Cambodia) Co., Ltd	4,390	138,322	3.2%	113,032	3.9%
11 Angkor ACE Star Credits Limited	(195)	3,445	-5.7%	8	-2406.2%
12 Apple Finance Plc	(388)	3,677	-10.5%	266	-146.0%
13 Bamboo Finance Plc	104	4,619	2.2%	3,804	2.7%
14 BAYON Credit Limited	732	9,801	7.5%	8,527	8.6%
15 BORIBO Microfinance Institution Plc	760	12,291	6.2%	10,641	7.1%
16 Camma Microfinance Limited	1,279	26,612	4.8%	24,013	5.3%
17 Cellcard Finance Plc	(1,192)	2,856	-41.7%	1,669	-71.4%
18 Century Cambo Development Plc	(98)	1,566	-6.2%	17	-575.2%
19 Chamroeun Microfinance Limited	(505)	48,620	-1.0%	35,402	-1.4%
20 City Microfinance Plc	1,232	21,998	5.6%	17,162	7.2%
21 Delta Microfinance Plc	1,211	35,397	3.4%	33,640	3.6%
22 Entean Akpevath Pracheachun Limited	610	19,193	3.2%	13,936	4.4%
23 Farmer Finance Ltd	109	1,763	6.2%	1,603	6.8%
24 Farmer Union Development Fund	420	8,042	5.2%	7,243	5.8%
25 Samporn Samakum Sahakreas Thuntoch Neung Matjum K	(90)	6,618	-1.4%	6,176	-1.5%
26 Fisrt Finance Plc	3,102	95,151	3.3%	86,953	3.6%
27 Green Central Microfinance Ltd	2,310	36,057	6.4%	31,946	7.2%
28 Intean Poalroath Rongroeurng Ltd	2,622	50,540	5.2%	38,026	6.9%
29 KBSC (Cambodia) Microfinance Institution Plc	(1,245)	18,719	-6.7%	8,300	-15.0%
30 KEY Microfinance Institution Plc	418	7,120	5.9%	4,190	10.0%
31 Khemarak Microfinance Institution Limited	(346)	9,408	-3.7%	3,300	-10.5%
32 LY HOUR Microfinance Institution Plc	4,386	159,520	2.7%	139,133	3.2%
33 Maxima Mikroheranhvatho Plc	1,343	34,779	3.9%	32,465	4.1%
34 Microfinance Amatak Capital Plc	611	10,364	5.9%	9,472	6.5%
35 Mohanokor Microfinance Plc	(703)	46,254	-1.5%	38,494	-1.8%
36 Niorn Microfinance Plc	2,230	87,833	2.5%	45,371	4.9%
37 Oro Microfinance Plc	6,558	106,187	6.2%	94,571	6.9%
38 Piphup Thmey Microfinance Plc	9,712	240,053	4.0%	229,924	4.2%
39 Prime MF Microfinance Institution Ltd	791	30,998	2.6%	28,028	2.8%
40 Prince Finance Plc	(2,408)	11,305	-21.3%	7,924	-30.4%
41 Royal Microfinance Plc	(1,039)	8,141	-12.8%	2,111	-49.2%
42 Sachak Microfinance Plc	186	8,375	2.2%	4,599	4.0%
43 Sahakrunpheap S.T Microfinance Plc	(442)	5,985	-7.4%	5,025	-8.8%
44 Sambat Finance Plc	(977)	14,154	-6.9%	12,253	-8.0%
45 SAMIC Microfinance Institution Plc	2,522	61,777	4.1%	56,682	4.4%
46 Samrithisak Microfinance Limited	1,399	34,517	4.1%	31,281	4.5%
47 Seilanithih Limited	(813)	16,878	-4.8%	14,087	-5.8%
48 Sonatra Microfinance Institution Plc	837	33,332	2.5%	28,585	2.9%
49 Srey Oudom Microfinance Plc	286	20,667	1.4%	16,631	1.7%
50 Taca Microfinance Plc	170	4,558	3.7%	3,776	4.5%
51 TBB (Cambodia) Microfinance Institution Plc	(402)	40,145	-1.0%	5,796	-6.9%
52 Woori Finance Cambodia Plc	2,074	73,220	2.8%	64,264	3.2%
53 YCP Microfinance Limited	1,560	17,387	9.0%	16,406	9.5%
Sub Total	34,403	1,714,170	2.0%	1,410,171	2.4%
Total	537,821	14,625,923	3.7%	12,244,357	4.4%

¹-Loan and Advance to Customers
Note: As reported by MFIs (Unaudited).



**COMPARISON OF TOTAL DEPOSITS
AS OF DECEMBER 31, 2015**

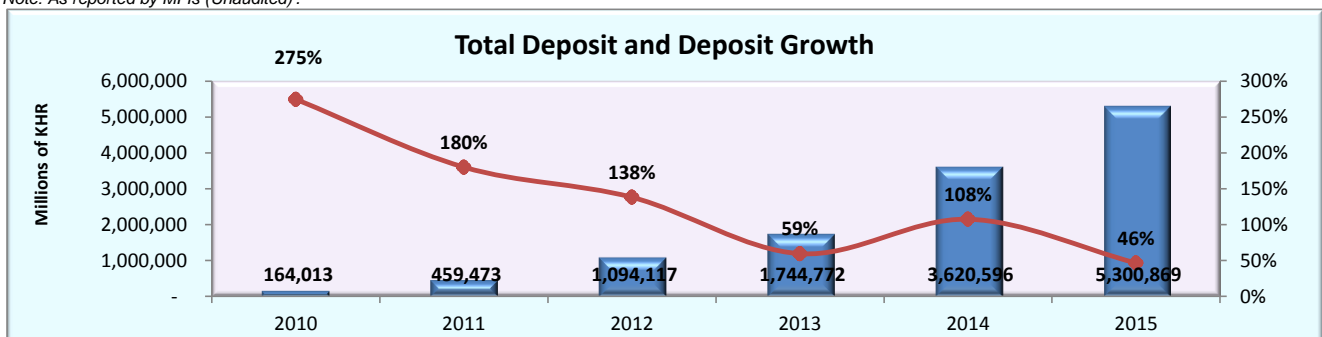
Table 28

1 USD = 4,050 KHR

(millions of KHR)

	2015		2014		Change 2015/2014
		Share		Share	
Microfinance Deposit Taking Institutions (MDIs)					
1 AMK Co., Ltd.	261,876	4.9%	160,109	4.4%	63.6%
2 Amret Co., Ltd	813,435	15.3%	624,229	17.2%	30.3%
3 Hattha Kaksekar Limited	964,559	18.2%	707,496	19.5%	36.3%
4 Kredit Microfinance Institution Plc	217,305	4.1%	145,039	4.0%	49.8%
5 LOLC (Cambodia) Plc	1,115	0.0%	-	0.0%	-
6 Prasac Microfinance Institution Limited	1,893,106	35.7%	1,243,543	34.3%	52.2%
7 Sathapana Limited	1,052,476	19.9%	676,842	18.7%	55.5%
8 Visionfund (Cambodia) Ltd	95,216	1.8%	60,044	1.7%	58.6%
Sub Total	5,299,086	100.0%	3,617,301	99.9%	46.5%
Microfinance Institutions (MFIs)					
9 Active People's Microfinance Institution Plc	-	-	-	-	-
10 AEON Microfinance (Cambodia) Co., Ltd	-	-	-	-	-
11 Angkor ACE Star Credits Limited	-	-	-	-	-
12 Apple Finance Plc	-	-	-	-	-
13 Bamboo Finance Plc	-	-	-	-	-
14 BAYON Credit Limited	-	-	-	-	-
15 BORIBO Microfinance Institution Plc	-	-	-	-	-
16 Camma Microfinance Limited	-	-	-	-	-
17 Cellcard Finance Plc	-	-	-	-	-
18 Century Cambo Development Plc	-	-	-	-	-
19 Chamroeun Microfinance Limited	922	0.0%	2,252	-	-59%
20 City Microfinance Plc	-	-	-	-	-
21 Delta Microfinance Plc	-	-	-	-	-
22 Entean Akpevath Pracheachun Limited	-	-	-	-	-
23 Farmer Finance Ltd	-	-	-	-	-
24 Farmer Union Development Fund	-	-	-	-	-
25 Samporn Samakum Sahakreas Thuntoch Neung Matjum P	-	-	-	-	-
26 Fisrt Finance Plc	-	-	-	-	-
27 Green Central Microfinance Ltd	-	-	-	-	-
28 Intean Poalroath Rongroeurng Ltd	-	-	-	-	-
29 KBSC (Cambodia) Microfinance Institution Plc	-	-	-	-	-
30 KEY Microfinance Institution Plc	-	-	-	-	-
31 Khemarak Microfinance Institution Limited	-	-	-	-	-
32 LY HOUR Microfinance Institution Plc	-	-	-	-	-
33 Maxima Mikroheranhvatho Plc	-	-	-	-	-
34 Microfinance Amatak Capital Plc	-	-	-	-	-
35 Mohanakor Microfinance Plc	-	-	-	-	-
36 Nirom Microfinance Plc	-	-	-	-	-
37 Oro Microfinance Plc	-	-	-	-	-
38 Piphup Thmey Microfinance Plc	-	-	-	-	-
39 Prime MF Microfinance Institution Ltd	-	-	-	-	-
40 Prince Finance Plc	-	-	-	-	-
41 Royal Microfinance Plc	-	-	-	-	-
42 Sachak Microfinance Plc	-	-	-	-	-
43 Sahakrunpheap S.T Microfinance Plc	-	-	-	-	-
44 Sambat Finance Plc	-	-	-	-	-
45 SAMIC Microfinance Institution Plc	-	-	-	-	-
46 Samrithisak Microfinance Limited	-	-	-	-	-
47 Seilanithih Limited	861.14	0.0%	1,043	-	-17%
48 Sonatra Microfinance Institution Plc	-	-	-	-	-
49 Srey Oudom Microfinance Plc	-	-	-	-	-
50 Taca Microfinance Plc	-	-	-	-	-
51 TBB (Cambodia) Microfinance Institution Plc	-	-	-	-	-
52 Woori Finance Cambodia Plc	-	-	-	-	-
53 YCP Microfinance Limited	-	-	-	-	-
Sub Total	1,783	0.0%	3,296	0.1%	-45.9%
Total	5,300,869	100%	3,620,596	100%	46.4%

Note: As reported by MFIs (Unaudited).



TOTAL DEPOSITS CLASSIFIED BY TYPE OF ACCOUNTS
AS OF DECEMBER 31, 2015

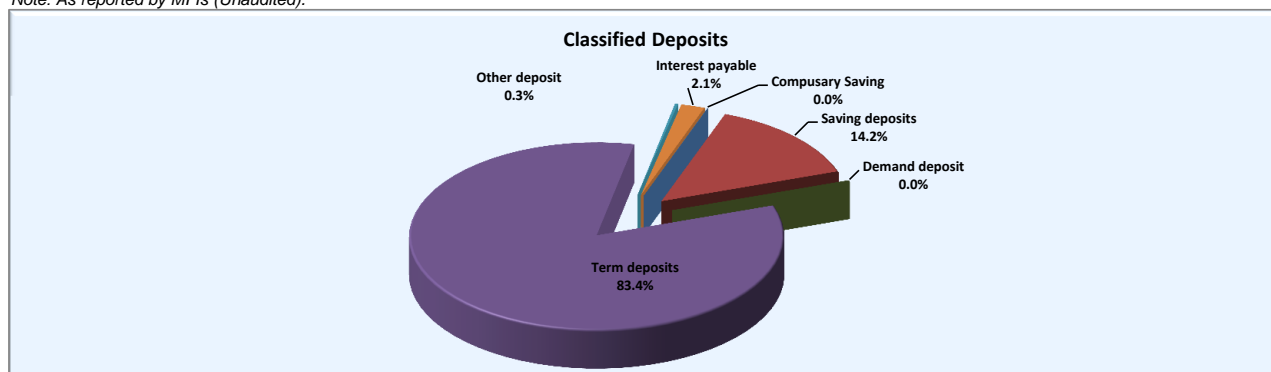
Table 29

1 USD = 4,050 KHR

(millions of KHR)

	Compusary Saving	2015				Interest payable	TOTAL DEPOSITS
		Voluntary Saving			Other deposit		
		Saving deposits	Demand deposits	Term deposits			
Microfinance Deposit Taking Institutions (MDIs)							
1 AMK Co., Ltd.	0.2	93,916	-	167,959	-	6,981	268,857
2 Amret Co., Ltd	-	200,372	-	613,062	-	21,770	835,204
3 Hattha Kaksekar Limited	-	116,541	-	848,018	-	18,863	983,422
4 Kredit Microfinance Institution Plc	-	19,827	-	183,067	14,411	6,334	223,639
5 LOLC (Cambodia) Plc	-	548	-	567	-	4	1,118
6 Prasac Microfinance Institution Limited	-	185,936	-	1,707,170	-	43,654	1,936,760
7 Sathapana Limited	-	135,427	-	917,049	-	10,632	1,063,108
8 Visionfund (Cambodia) Ltd	-	16,519	-	78,696	-	2,676	97,891
Sub Total	0.2	769,087	-	4,515,588	14,411	110,913	5,409,998
Microfinance Institutions (MFIs)							
9 Active People's Microfinance Institution Plc	-	-	-	-	-	-	-
10 AEON Microfinance (Cambodia) Co., Ltd	-	-	-	-	-	-	-
11 Angkor ACE Star Credits Limited	-	-	-	-	-	-	-
12 Apple Finance Plc	-	-	-	-	-	-	-
13 Bamboo Finance Plc	-	-	-	-	-	-	-
14 BAYON Credit Limited	-	-	-	-	-	-	-
15 BORIBO Microfinance Institution Plc	-	-	-	-	-	-	-
16 Camma Microfinance Limited	-	-	-	-	-	-	-
17 Cellcard Finance Plc	-	-	-	-	-	-	-
18 Century Cambo Development Plc	-	-	-	-	-	-	-
19 Chamroeun Microfinance Limited	807.17	-	-	-	115	412	1,334
20 City Microfinance Plc	-	-	-	-	-	-	-
21 Delta Microfinance Plc	-	-	-	-	-	-	-
22 Entean Akpevath Pracheachun Limited	-	-	-	-	-	-	-
23 Farmer Finance Ltd	-	-	-	-	-	-	-
24 Farmer Union Development Fund	-	-	-	-	-	-	-
25 Samporn Samakum Sahakreas Thuntoch Neung Matju	-	-	-	-	-	-	-
26 Fisrt Finance Plc	-	-	-	-	-	-	-
27 Green Central Microfinance Ltd	-	-	-	-	-	-	-
28 Intean Poalroath Rongroeurng Ltd	-	-	-	-	-	-	-
29 KBSC (Cambodia) Microfinance Institution Plc	-	-	-	-	-	-	-
30 KEY Microfinance Institution Plc	-	-	-	-	-	-	-
31 Khemarak Microfinance Institution Limited	-	-	-	-	-	-	-
32 LY HOUR Microfinance Institution Plc	-	-	-	-	-	-	-
33 Maxima Mikroheranhvatho Plc	-	-	-	-	-	-	-
34 Microfinance Amatak Capital Plc	-	-	-	-	-	-	-
35 Mohanokor Microfinance Plc	-	-	-	-	-	-	-
36 Nirorn Microfinance Plc	-	-	-	-	-	-	-
37 Oro Microfinance Plc	-	-	-	-	-	-	-
38 Piphup Thmey Microfinance Plc	-	-	-	-	-	-	-
39 Prime MF Microfinance Institution Ltd	-	-	-	-	-	43	43
40 Prince Finance Plc	-	-	-	-	-	-	-
41 Royal Microfinance Plc	-	-	-	-	-	-	-
42 Sachak Microfinance Plc	-	-	-	-	-	-	-
43 Sahakrunpheap S.T Microfinance Plc	-	-	-	-	-	-	-
44 Sambat Finance Plc	-	-	-	-	-	-	-
45 SAMIC Microfinance Institution Plc	-	-	-	-	-	-	-
46 Samrithisak Microfinance Limited	-	-	-	-	-	-	-
47 Seilanithih Limited	861.15	-	-	-	-	-	861
48 Sonatra Microfinance Institution Plc	-	-	-	-	-	-	-
49 Srey Oudom Microfinance Plc	-	-	-	-	-	-	-
50 Taca Microfinance Plc	-	-	-	-	-	-	-
51 TBB (Cambodia) Microfinance Institution Plc	-	-	-	-	-	-	-
52 Woori Finance Cambodia Plc	-	-	-	-	-	-	-
53 YCP Microfinance Limited	-	-	-	-	-	-	-
Sub Total	1,668	-	-	-	115	455	2,238
Total	1,669	769,087	-	4,515,588	14,526	111,368	5,412,237
As Percentage of Total Deposits	0.0%	14.2%	0%	83.4%	0.3%	2.1%	100%

Note: As reported by MFIs (Unaudited).



**LOAN AND NON-PERFORMING LOANS (NPLS)
AS OF DECEMBER 31, 2015**

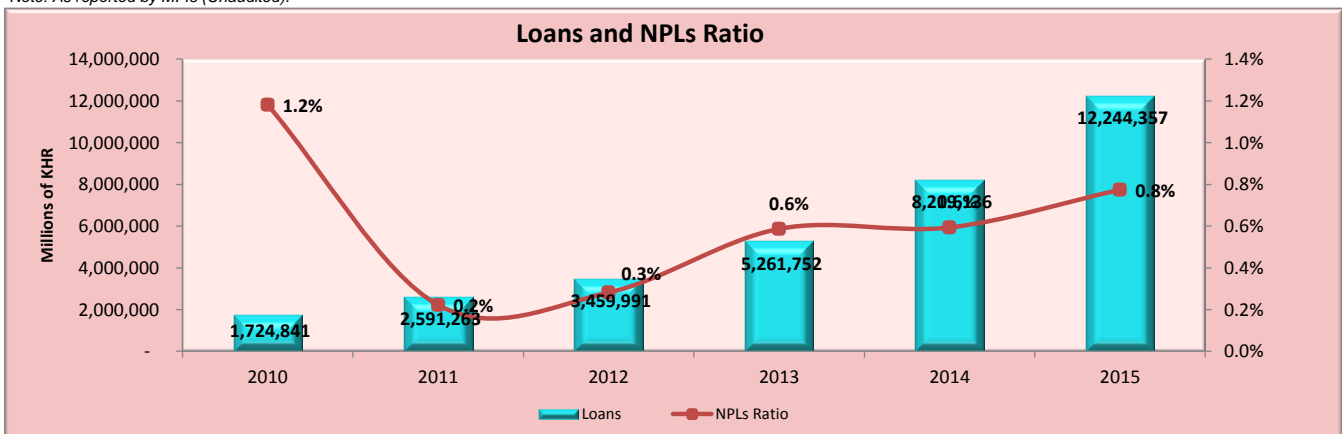
Table 30

1 USD = 4,050 KHR

(millions of KHR)

	2015			2014		
	NPLs	Loans	NPLs Ratio	NPLs	Loans	NPLs Ratio
Microfinance Deposit Taking Institutions (MDIs)						
1 AMK Co., Ltd.	2,113	519,691	0.4%	606	392,559	0.2%
2 Amret Co., Ltd	2,863	1,666,219	0.2%	848	1,171,700	0.1%
3 Hattha Kaksekar Limited	1,195	1,472,191	0.1%	262	1,019,535	0.0%
4 Kredit Microfinance Institution Plc	3,179	520,727	0.6%	1,270	409,466	0.3%
5 LOLC (Cambodia) Plc	1,848	762,837	0.2%	72	470,142	0.0%
6 Prasac Microfinance Institution Limited	10,235	3,469,199	0.3%	4,868	2,365,716	0.2%
7 Sathapana Limited	3,000	1,911,676	0.2%	1,965	1,268,929	0.2%
8 Visionfund (Cambodia) Ltd	3,008	511,645	0.6%	938	370,424	0.3%
Sub Total	27,440	10,834,185	0.3%	10,829	7,468,472	0.1%
Microfinance Institutions (MFIs)						
9 Active People's Microfinance Institution Plc	33,869	73,438	46.1%	29,345	58,767	49.9%
10 AEON Microfinance (Cambodia) Co., Ltd	3,825	113,032	3.4%	2,134	84,862	2.5%
11 Angkor ACE Star Credits Limited	-	8	-	104	201	51.7%
12 Apple Finance Plc	-	266	-	-	-	-
13 Bamboo Finance Plc	144	3,804	3.8%	-	-	-
14 BAYON Credit Limited	698	8,527	8.2%	338	5,650	6.0%
15 BORIBO Microfinance Institution Plc	48	10,641	0.5%	110	4,454	2.5%
16 Camma Microfinance Limited	241	24,013	1.0%	208	19,301	1.1%
17 Cellcard Finance Plc	-	1,669	-	-	-	-
18 Century Cambo Development Plc	-	17	-	-	-	-
19 Chamroeun Microfinance Limited	1,040	35,402	2.9%	182	30,421	0.6%
20 City Microfinance Plc	618	17,162	3.6%	311	8,683	3.6%
21 Delta Microfinance Plc	399	33,640	1.2%	67	10,904	0.6%
22 Entean Akpevath Pracheachun Limited	492	13,936	3.5%	368	11,841	3.1%
23 Farmer Finance Ltd	67	1,603	4.2%	26	1,544	1.7%
24 Farmer Union Development Fund	-	7,243	-	-	7,288	-
25 Samporn Samakum Sahakreas Thuntoch Neung Matjum Kan	-	6,176	-	-	-	-
26 Fisrt Finance Plc	3,158	86,953	3.6%	1,665	63,471	2.6%
27 Green Central Microfinance Ltd	360	31,946	1.1%	18	31,994	0.1%
28 Intean Poalroath Rongroeurng Ltd	472	38,026	1.2%	171	30,901	0.6%
29 KBSC (Cambodia) Microfinance Institution Plc	-	8,300	-	-	-	-
30 KEY Microfinance Institution Plc	1,806	4,190	43.1%	337	5,355	6.3%
31 Khemarak Microfinance Institution Limited	635	3,300	19.2%	1,054	3,117	33.8%
32 LY HOUR Microfinance Institution Plc	173	139,133	0.1%	253	114,225	0.2%
33 Maxima Mikroheranhvatho Plc	218	32,465	0.7%	61	17,665	0.3%
34 Microfinance Amatak Capital Plc	30	9,472	0.3%	52	5,024	1.0%
35 Mohanokor Microfinance Plc	1,540	38,494	4.0%	-	-	-
36 Nirorn Microfinance Plc	3,785	45,371	8.3%	212	10,986	1.9%
37 Oro Microfinance Plc	9,345	94,571	9.9%	-	37,523	-
38 Piphup Thmey Microfinance Plc	1,469	229,924	0.6%	-	-	-
39 Prime MF Microfinance Institution Ltd	113	28,028	0.4%	8	21,414	0.0%
40 Prince Finance Plc	-	7,924	-	-	-	-
41 Royal Microfinance Plc	32	2,111	1.5%	-	-	-
42 Sachak Microfinance Plc	-	4,599	0.0%	-	3,897	-
43 Sahakrunpheap S.T Microfinance Plc	927	5,025	18.4%	-	-	-
44 Sambat Finance Plc	2	12,253	0.0%	-	-	-
45 SAMIC Microfinance Institution Plc	1,110	56,682	2.0%	444	48,697	0.9%
46 Samrithisak Microfinance Limited	307	31,281	1.0%	262	22,137	1.2%
47 Seilanithih Limited	167	14,087	1.2%	117	18,719	0.6%
48 Sonatra Microfinance Institution Plc	-	28,585	-	-	24,286	-
49 Srey Oudom Microfinance Plc	-	16,631	-	-	-	-
50 Taca Microfinance Plc	59	3,776	1.6%	-	3,826	-
51 TBB (Cambodia) Microfinance Institution Plc	-	5,796	-	-	-	-
52 Woori Finance Cambodia Plc	80	64,264	0.1%	71	33,590	0.2%
53 YCP Microfinance Limited	119	16,406	0.7%	31	9,921	0.3%
Sub Total	67,348	1,410,171	4.8%	37,947	750,665	5.1%
Total	94,788	12,244,357	0.8%	48,777	8,219,136	0.6%

Note: As reported by MFIs (Unaudited).



**TOTAL LOANS CLASSIFIED BY TYPE OF BUSINESSES
AS OF DECEMBER 31, 2015**

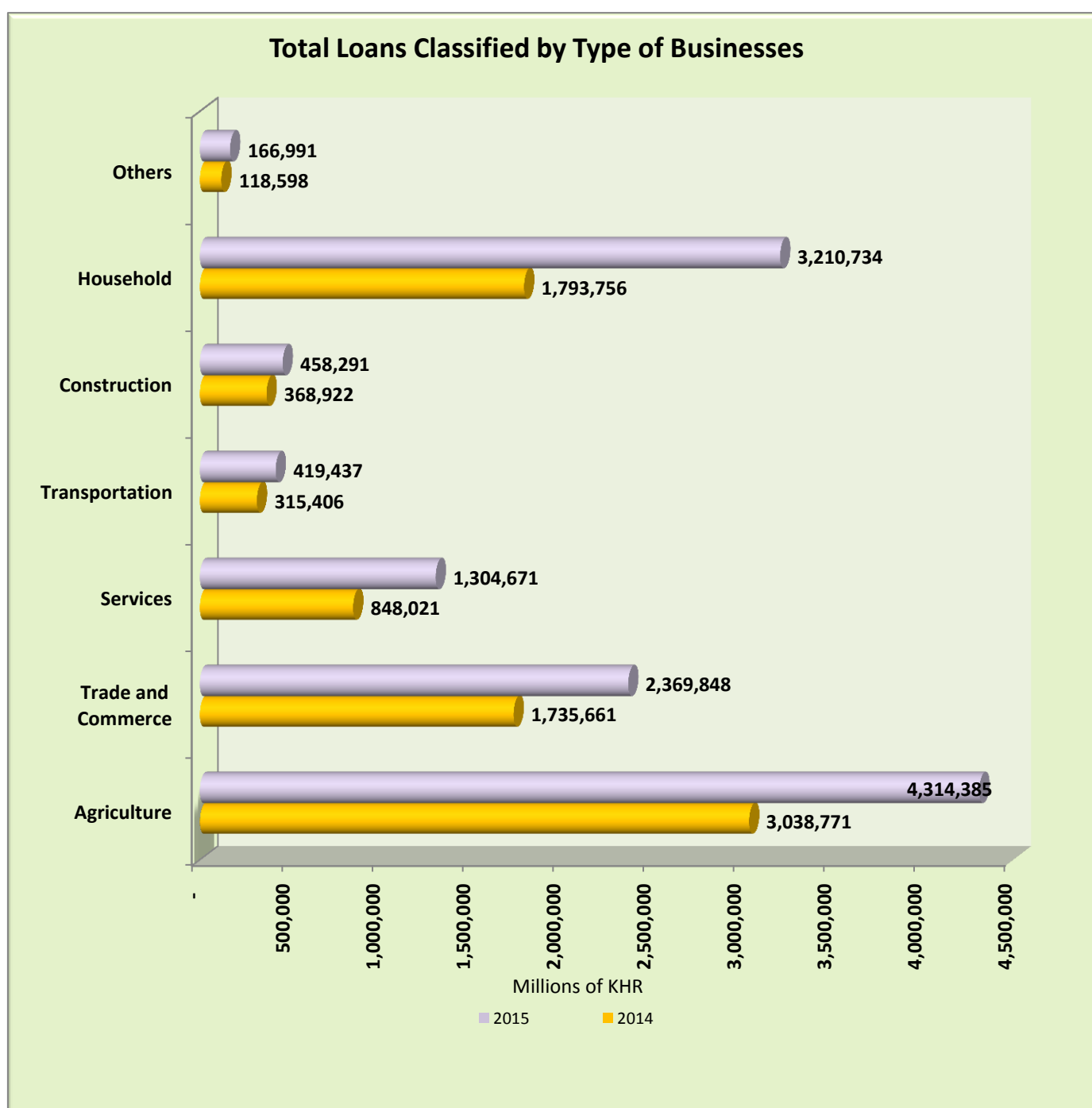
Table 31

1 USD = 4,050 KHR

(millions of KHR)

Type of Businesses	2015		2014		Growth Rate (%) 2015/2014
	Amount	Share	Amount	Share	
1 Agriculture	4,314,384.97	35.2%	3,038,771	37.0%	42.0%
2 Trade and Commerce	2,369,847.84	19.4%	1,735,661	21.1%	36.5%
3 Services	1,304,671.31	10.7%	848,021	10.3%	53.8%
4 Transportation	419,437.02	3.4%	315,406	3.8%	33.0%
5 Construction	458,290.67	3.7%	368,922	4.5%	24.2%
6 Household	3,210,734.30	26.2%	1,793,756	21.8%	79.0%
7 Others	166,990.52	1.4%	118,598	1.4%	40.8%
Total	12,244,357	100%	8,219,136	100%	49.0%

Note: As reported by MFIs (Unaudited).



LOANS CLASSIFIED BY TYPE OF BUSINESSES
AS OF DECEMBER 31, 2015

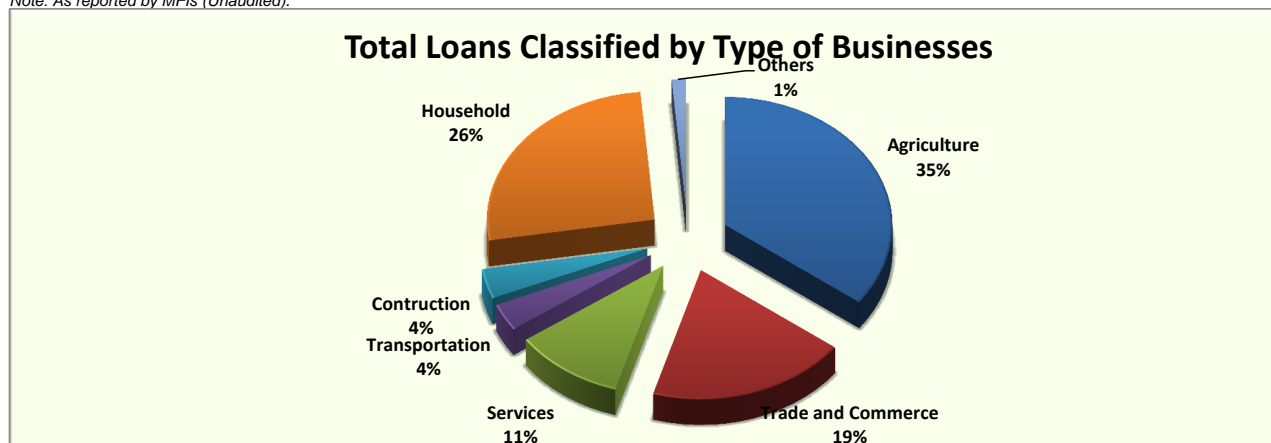
Table 32

1 USD = 4,050 KHR

(millions)

	Agriculture	Trade and Commerce	Service	Transportation	Construction	Household	Others
Microfinance Deposit Taking Institutions (MDIs)							
1 AMK Co., Ltd.	282,082	98,144	20,347	4,166	89,922	23,441	1,589
2 Amret Co., Ltd	795,684	280,146	121,576	71,567	58,302	333,987	4,957
3 Hattha Kaksekar Limited	362,916	335,032	186,122	67,700	46,787	472,092	1,543
4 Kredit Microfinance Institution Plc	151,728	120,634	84,432	-	-	87,912	76,021
5 LOLC (Cambodia) Plc	366,654	126,991	72,836	1,852	12,468	169,238	12,797
6 Prasac Microfinance Institution Limited	1,197,001	648,086	337,611	230,617	33,342	1,022,541	-
7 Sathapana Limited	566,302	521,929	325,362	1,871	176,178	319,351	682
8 Visionfund (Cambodia) Ltd	338,184	47,993	35,505	13,499	-	74,088	2,375
Sub Total	4,060,552	2,178,955	1,183,792	391,273	416,999	2,502,650	99,964
Microfinance Institutions (MFIs)							
9 Active People's Microfinance Institution Plc	14,078	-	-	-	-	49,235	10,125
10 AEON Microfinance (Cambodia) Co., Ltd	22,669	-	-	-	-	90,364	-
11 Angkor ACE Star Credits Limited	-	8	-	-	-	-	-
12 Apple Finance Plc	79	186	-	-	-	-	-
13 Bamboo Finance Plc	245	1,033	124	49	5	1,835	514
14 BAYON Credit Limited	2,510	2,846	63	55	33	2,771	248
15 BORIBO Microfinance Institution Plc	744	533	1,639	118	265	3,715	3,626
16 Camma Microfinance Limited	871	6,249	4,046	267	236	11,185	1,158
17 Cellcard Finance Plc	40	178	-	-	-	1,452	-
18 Century Cambo Development Plc	-	-	-	-	-	2	15
19 Chamroeun Microfinance Limited	9,670	17,296	5,734	451	852	523	876
20 City Microfinance Plc	1,279	358	231	263	570	-	14,462
21 Delta Microfinance Plc	1,831	15,204	668	3,178	3,591	5,767	3,401
22 Entean Akpevath Pracheachun Limited	1,528	7,458	2,171	381	486	1,912	-
23 Farmer Finance Ltd	135	62	7	36	15	1,348	-
24 Farmer Union Development Fund	7,243	-	-	-	-	-	-
25 Samporn Samakum Sahakreas Thuntoch Neung	3,667	917	910	-	325	-	357
26 Fisrt Finance Plc	-	-	-	-	-	86,953	-
27 Green Central Microfinance Ltd	4,319	8,439	18,529	31	556	73	-
28 Intean Poalroath Rongroeurng Ltd	36,590	1,435	-	-	-	-	-
29 KBSC (Cambodia) Microfinance Institution Plc	-	1,523	6,574	1	203	-	-
30 KEY Microfinance Institution Plc	385	582	90	-	1,655	369	1,109
31 Khemarak Microfinance Institution Limited	109	875	190	110	737	1,063	217
32 LY HOUR Microfinance Institution Plc	43,479	17,849	6,480	3,528	1,782	64,452	1,563
33 Maxima Mikroheranhvatho Plc	6,032	6,089	4,512	7,938	-	1,360	6,535
34 Microfinance Amatak Capital Plc	41	1,978	1,207	548	354	3,349	1,994
35 Mohanakor Microfinance Plc	9,552	14,566	1,601	1,005	1,075	8,815	1,879
36 Nirorn Microfinance Plc	-	-	-	-	-	45,371	-
37 Oro Microfinance Plc	47,579	14,106	2,377	63	460	29,926	61
38 Piphup Thmey Microfinance Plc	-	-	-	-	-	229,924	-
39 Prime MF Microfinance Institution Ltd	74	12,435	268	1,743	13,079	355	73
40 Prince Finance Plc	-	4,072	751	6	527	2,500	68
41 Royal Microfinance Plc	-	-	208	-	-	6	1,897
42 Sachak Microfinance Plc	4,599	-	-	-	-	-	-
43 Sahakrunpheap S.T Microfinance Plc	2,326	315	1,240	-	132	882	130
44 Sambat Finance Plc	1,005	2,628	348	173	-	2,255	5,846
45 SAMIC Microfinance Institution Plc	20,695	9,245	3,137	4,243	10,158	8,851	353
46 Samrithisak Microfinance Limited	424	17,328	1,830	35	733	1,820	9,112
47 Seilanithih Limited	6,577	5,831	1,663	-	-	-	17
48 Sonatra Microfinance Institution Plc	-	-	2,747	-	-	25,838	-
49 Srey Oudom Microfinance Plc	164	3,944	1,084	1,441	1,228	8,770	-
50 Taca Microfinance Plc	407	575	1,942	218	124	35	474
51 TBB (Cambodia) Microfinance Institution Plc	-	-	-	-	-	5,796	-
52 Woori Finance Cambodia Plc	2,862	9,025	47,793	2,269	1,132	982	201
53 YCP Microfinance Limited	24	5,725	718	13	976	8,232	716
Sub Total	253,833	190,893	120,879	28,164	41,292	708,084	67,026
Total	4,314,385	2,369,848	1,304,671	419,437	458,291	3,210,734	166,991
As Percentage of Total Loans	35.2%	19.4%	10.7%	3.4%	3.7%	26.2%	1.4%

Note: As reported by MFIs (Unaudited).



**LOANS AS PERCENTAGE OF DEPOSIT
AS OF DECEMBER 31, 2015**

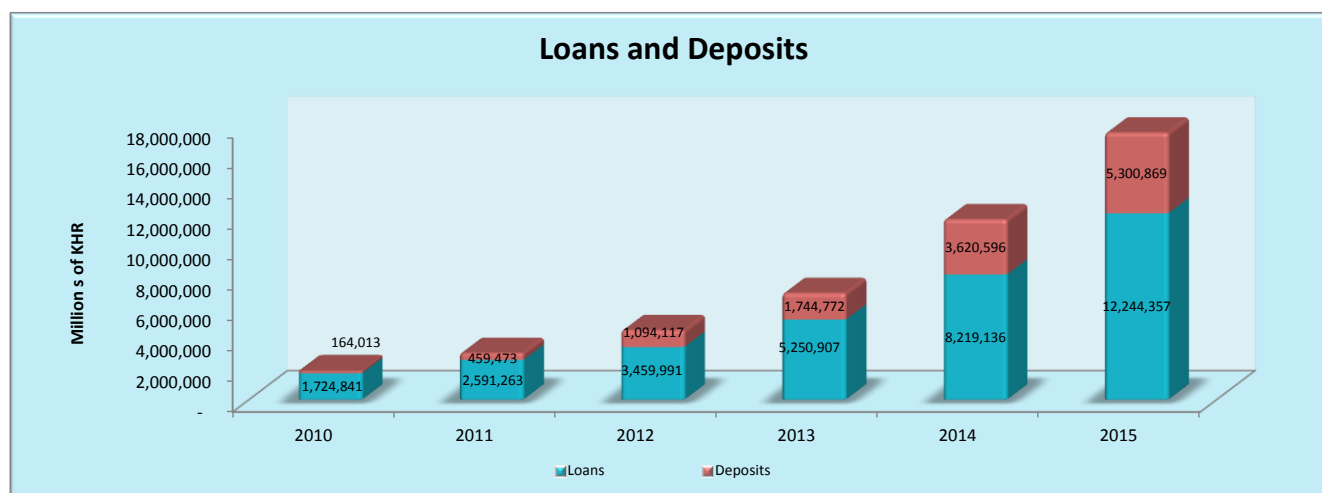
1 USD = 4,050 KHR

(millions of KHR)

Table 33

Type of Businesses	2015			2014		
	Loans	Deposits	Loans to Deposit Ratio	Loans	Deposits	Loans to Deposit Ratio
Microfinance Deposit Taking Institutions (MDIs)						
1 AMK Co., Ltd.	519,691	261,876	198.4%	392,559	160,109	245.2%
2 Amret Co., Ltd	1,666,219	813,435	204.8%	1,171,700	624,229	187.7%
3 Hattha Kaksekar Limited	1,472,191	964,559	152.6%	1,019,535	707,496	144.1%
4 Kredit Microfinance Institution Plc	520,727	217,305	239.6%	409,466	145,039	282.3%
5 LOLC (Cambodia) Plc	762,837	1,115	68438.0%	470,142	-	-
6 Prasac Microfinance Institution Limited	3,469,199	1,893,106	183.3%	2,365,716	1,243,543	190.2%
7 Sathapana Limited	1,911,676	1,052,476	181.6%	1,268,929	676,842	187.5%
8 Visionfund (Cambodia) Ltd	511,645	95,215.5	537.4%	370,424	60,043.63	616.9%
Sub Total	10,834,185	5,299,086	204%	7,468,472	3,617,301	206%
Microfinance Institutions (MFIs)						
9 Active People's Microfinance Institution Plc	73,438	-	-	58,767	-	-
10 AEON Microfinance (Cambodia) Co., Ltd	113,032	-	-	84,862	-	-
11 Angkor ACE Star Credits Limited	8	-	-	201	-	-
12 Apple Finance Plc	266	-	-	-	-	-
13 Bamboo Finance Plc	3,804	-	-	-	-	-
14 BAYON Credit Limited	8,527	-	-	5,650	-	-
15 BORIBO Microfinance Institution Plc	10,641	-	-	4,454	-	-
16 Camma Microfinance Limited	24,013	-	-	19,301	-	-
17 Cellcard Finance Plc	1,669	-	-	-	-	-
18 Century Cambo Development Plc	17	-	-	-	-	-
19 Chamroeun Microfinance Limited	35,402	922	3840.1%	30,421	2,252	1350.7%
20 City Microfinance Plc	17,162	-	-	8,683	-	-
21 Delta Microfinance Plc	33,640	-	-	10,904	-	-
22 Entean Akpevath Pracheachun Limited	13,936	-	-	11,841	-	-
23 Farmer Finance Ltd	1,603	-	-	1,544	-	-
24 Farmer Union Development Fund	7,243	-	-	7,288	-	-
25 Samporn Samakum Sahakreas Thuntoch Neung Matjum Kamj	6,176	-	-	-	-	-
26 Fisrt Finance Plc	86,953	-	-	63,471	-	-
27 Green Central Microfinance Ltd	31,946	-	-	31,994	-	-
28 Intean Poalroath Rongroeurmg Ltd	38,026	-	-	30,901	-	-
29 KBSC (Cambodia) Microfinance Institution Plc	8,300	-	-	-	-	-
30 KEY Microfinance Institution Plc	4,190	-	-	5,355	-	-
31 Khemarak Microfinance Institution Limited	3,300	-	-	3,117	-	-
32 LY HOUR Microfinance Institution Plc	139,133	-	-	114,225	-	-
33 Maxima Mikroheranhvatho Plc	32,465	-	-	17,665	-	-
34 Microfinance Amatak Capital Plc	9,472	-	-	5,024	-	-
35 Mohanokor Microfinance Plc	38,494	-	-	-	-	-
36 Nirom Microfinance Plc	45,371	-	-	10,986	-	-
37 Oro Microfinance Plc	94,571	-	-	37,523	-	-
38 Piphup Thmey Microfinance Plc	229,924	-	-	-	-	-
39 Prime MF Microfinance Institution Ltd	28,028	-	-	21,414	-	-
40 Prince Finance Plc	7,924	-	-	-	-	-
41 Royal Microfinance Plc	2,111	-	-	-	-	-
42 Sachak Microfinance Plc	4,599	-	-	3,897	-	-
43 Sahakrunpheap S.T Microfinance Plc	5,025	-	-	-	-	-
44 Sambat Finance Plc	12,253	-	-	-	-	-
45 SAMIC Microfinance Institution Plc	56,682	-	-	48,697	-	-
46 Samrithisak Microfinance Limited	31,281	-	-	22,137	-	-
47 Seilanithih Limited	14,087	861	1635.9%	18,719	1,043	1794.3%
48 Sonatra Microfinance Institution Plc	28,585	-	-	24,286	-	-
49 Srey Oudom Microfinance Plc	16,631	-	-	-	-	-
50 Taca Microfinance Plc	3,776	-	-	3,826	-	-
51 TBB (Cambodia) Microfinance Institution Plc	5,796	-	-	-	-	-
52 Woori Finance Cambodia Plc	64,264	-	-	33589.87	-	-
53 YCP Microfinance Limited	16,406	-	-	9,921	-	-
Sub Total	1,410,171	1,783	79088%	750,665	3,296	22778%
Total	12,244,357	5,300,869	231%	8,219,136	3,620,596	227%

Note: As reported by MFIs (Unaudited).



Appendix 2: List of Authorized Banks and Financial Institutions as at December 2015

Commercial Banks

1 ACLEDA BANK PLC.

Address: #61, Preah Monivong Blvd., Sangkat Srah Chork,
Khan Daun Penh, Phnom Penh, Cambodia.
Tel: (855-23) 998 777 / 430 999
Fax: (855-23) 430 555
Email: acledabank@acledabank.com.kh
Website: www.acledabank.com.kh

2 ADVANCED BANK OF ASIA LIMITED.

Address: #148, Preah Sihanouk Blvd., Sangkat Boeung Keng Kang 1,
Khan Chamkarmon, Phnom Penh, Cambodia.
Tel: (855-23) 225 333
Fax: (855-23) 216 333
Email: info@ababank.com
Website: www.ababank.com

3 AGRIBANK CAMBODIA BRANCH

Address: #364, Preah Monivong Blvd., Sangkat Boeung Keng Kang 1,
Khan Chamkarmon, Phnom Penh, Cambodia.
Tel: (855-23) 223 750
Fax: (855-23) 223 770
Email: phongvbard@yahoo.com
Website: www.agribank.com.kh

4 ANZ ROYAL BANK CAMBODIA LTD.

Address: #20FE-EO, Corner of Kramoun Sar and St. 67, Sangkat Phsar Thmey 1,
Khan Daun Penh, Phnom Penh, Cambodia.
Tel: (855-23) 999 000
Fax: (855-23) 221 309
Email: ccc@anzroyal.com
Website: www.anzroyal.com

5 BANGKOK BANK PUBLIC COMPANY LIMITED, CAMBODIA BRANCH

Address: #344 (1st, 2nd floor), Mao Tse Toung Blvd., Sangkat Tuol Svay Prey 1,
Khan Chamkarmon, Phnom Penh, Cambodia.
Tel: (855-23) 224 404-9
Fax: (855-23) 224 429
Email: BBLCambodia@bangkokbank.com
Website: www.bangkokbank.com

6 BANK FOR INVESTMENT & DEVELOPMENT OF CAMBODIA PLC.

Address: #370, Preah Monivong Blvd., Sangkat Boeung Keng Kang 1,
Khan Chamkarmon, Phnom Penh, Cambodia.
Tel: (855-23) 210 044
Fax: (855-23) 220 511
Email: info@bidc.com.kh
Website: www.bidc.com.kh

7 BANK OF CHINA LIMITED PHNOM PENH BRANCH

Address: At Canadia Tower 1st- 2nd Floor, #315, Preah Monivong Blvd.,
Coner Of Street Ang Duong, Sangkat Wat Phnom, Khan Daun Penh, Phnom Penh, Cambodia.
Tel: (855-23) 988 886
Fax: (855-23) 988 880 / 988 885
Email: service.kh@bankofchina.com
Website: www.boc.cn/kh

8 BANK OF INDIA PHNOM PENH BRANCH

Address: The iCON Professional Building, #68 (Ground Floor) 216, Preah Norodom Blvd.,
Sangkat Tonle Bassac, Khan Chamkarmon, Phnom Penh, Cambodia.
Tel: (855-23) 219 108
Fax: (855-23) 219 354
Email: boi.cambodia@bankofindia.co.in
Website: www.bankofindia.com.kh

9 BOOYOUNG KHMER BANK

Address: #86-88, Preah Norodom Blvd., Sangkat Chaktomuk,
Khan Daun Penh, Phnom Penh, Cambodia.
Tel: (855-23) 952 888
Fax: (855-23) 214 736
Email: info@bkb.com.kh
Website: www.bkb.com.kh

10 CAMBODIA ASIA BANK LTD.

Address: #75C.036, St. Preah Sihanouk, Sangkat Veal Vong,
Khan 7 Makara, Phnom Penh, Cambodia.
Tel: (855-23) 980 000
Fax: (855-23) 980 008
Email: cab@cab.com.kh
Website: www.cab.com.kh

11 CAMBODIA MEKONG BANK PUBLIC LIMITED

Address: #445, Preah Monivong Blvd., Sangkat Boeung Prolit,
Khan 7 Makara, Phnom Penh, Cambodia.
Tel: (855-23) 430 980
Fax: (855-23) 430 431
Email: info@mekongbank.com

12 CAMBODIA POST BANK PLC.

Address: #265-269, St. Ang Duong, Sangkat Wat Phnom,
Khan Daun Penh, Phnom Penh, Cambodia.
Tel: (855-23) 220 772 / 220 773 / 220 774
Fax: (855-23) 220 767
Email: info@cambodiapostbank.com
Website: www.cambodiapostbank.com

13 CAMBODIAN COMMERCIAL BANK LTD.

Address: #26, Preah Monivong Blvd., Sangkat Phsar Thmey 2,
Khan Daun Penh, Phnom Penh, Cambodia.
Tel: (855-23) 426 145
Fax: (855-23) 426 116
Email: ccbpp@ccb.com.kh
Website: www.ccb.com.kh

14 CAMBODIAN PUBLIC BANK PLC.

Address: #23, Kramuon Sar Avenue (St.114), Sangkat Phsar Thmey 2,
Khan Daun Penh, Phnom Penh, Cambodia.
Tel: (855-23) 222 880 / 222 881 / 222 882
Fax: (855-23) 222 887
Email: hoe@campubank.com.kh
Website: www.campubank.com.kh

15 CANADIA BANK PLC.

Address: #315, St. Preah Ang Duong, Sangkat Wat Phnom,
Khan Daun Penh, Phnom Penh, Cambodia.
Tel: (855-23) 868 222
Fax: (855-23) 427 064
Email: canadia@canadiabank.com.kh
Website: www.canadiabank.com

16 CATHAY UNITED BANK (CAMBODIA) CORPORATION LIMITED

Address: #68, Samdech Pan Avenue (St. 214), Sangkat Boeung Raing,
Khan Daun Penh, Phnom Penh, Cambodia.
Tel: (855-23) 211 211
Fax: (855-23) 212 121
Email: info@cathaybk.com.kh
Website: www.cathaybk.com.kh

17 CIMB BANK PLC.

Address: At Office #20A/B, Preah Norodom Blvd., Corner of Street 118,
Sangkat Phsar Chas, Khan Daun Penh, Phnom Penh, Cambodia.
Tel: (855-23) 988 388
Fax: (855-23) 988 099
Website: www.cimbbank.com.kh

18 FIRST COMMERCIAL BANK PHNOM PENH BRANCH

Address: #66, Preah Norodom Blvd., Sangkat Chey Chumneas,
Khan Daun Penh, Phnom Penh, Cambodia.
Tel: (855-23) 210 026-8
Fax: (855-23) 210 029
Email: fcbpp@online.com.kh
Website: www.firstbank.com.tw

19 FOREIGN TRADE BANK OF CAMBODIA

Address: #33 C-D, Tchechoslovaquie Blvd., Sangkat Veal Vong,
Khan 7 Makara, Phnom Penh, Cambodia.
Tel: (855-23) 862 111
Fax: (855-23) 426 108 / 426 410
Email: info@ftbbank.com.
Website: www.ftbbank.com

20 HONG LEONG BANK (CAMBODIA) PLC.

Address: #28, Samdech Pan Avenue (St. 214), Sangkat Boeung Raing,
Khan Daun Penh, Phnom Penh, Cambodia.
Tel: (855-23) 999 711
Fax: (855-23) 998 494
Email: Contact@hbk.hongleong.com
Website: www.hlb.com.my

21 ICBC BANK LIMITED PHNOM PENH BRANCH

Address: #15, Preah Norodom Blvd., Sangkat Phsar Thmey 1,
Khan Daun Penh, Phnom Penh, Cambodia.
Tel: (855-23) 965 291 / 955 880
Fax: (855-23) 965 268
Email: icbckh@kh.icbc.com.cn
Website: www.icbc.com.kh

22 KOOKMIN BANK CAMBODIA

Address: #55, St. 214, Sangkat Boeung Raing,
Khan Daun Penh, Phnom Penh, Cambodia.
Tel: (855-23) 999 300
Fax: (855-23) 999 304

23 KRUNG THAI BANK PUBLIC CO., LTD. PHNOM PENH BRANCH

Address: #149, St. 215, Sangkat Phsar Depo 1,
Khan Tuol Kork, Phnom Penh, Cambodia.
Tel: (855-23) 882 959
Fax: (855-23) 883 719
Email: br.phnompenh@ktb.com.th

24 MARUHAN JAPAN BANK PLC.

Address: #83, Preah Norodom Blvd., Sangkat Phsar Thmey 3,
Khan Daun Penh, Phnom Penh, Cambodia.
Tel: (855-23) 999 010
Fax: (855-23) 999 011
Email: info@maruhanjapanbank.com
Website: www.maruhanjapanbank.com

25 MAY BANK (CAMBODIA) PLC.

Address: #43, Preah Norodom Blvd., Sangkat Phsar Thmey 3,
Khan Daun Penh, Phnom Penh, Cambodia.
Tel: (855-23) 210 255, 210 123
Fax: (855-23) 210 099
Email: mbb@maybank.com.kh
Website: www.maybank.com

26 MB BANK PLC. PHNOM PENH BRANCH CAMBODIA

Address: Building No. 439, Preah Monivong Blvd.,
Sangkat Boeung Prohit, Khan 7 Makara, Phnom Penh, Cambodia.
Tel: (855-23) 964 666
Fax: (855-23) 964 567
Email: mbbank.cam@mbbank.com.vn
Website: www.mbbank.com.vn

27 MEGA INTERNATIONAL COMMERCIAL BANK CO.,LTD. PHNOM PENH BRANCH

Address: #139, St. 274 and 41, Sangkat Boeung Keng Kang 1,
Khan Chamkarmon, Phnom Penh, Cambodia.
Tel: (855-23) 988 101 / 218 540
Fax: (855-23) 988 106
Website: www.megabank.com.tw

28 PHILLIP BANK PLC.

Address: #27 DEF, Preah Monivong Blvd., Sangkat Srah Chork,
Khan Daun Penh, Phnom Penh, Cambodia.
Tel: (855-23) 862 777
Fax: (855-23) 862 727
Email: info@phillipbank.com.kh

29 PHNOM PENH COMMERCIAL BANK

Address: #217, Preah Norodom Blvd., Sangkat Tonle Bassac,
Khan Chamkarmon, Phnom Penh, Cambodia.
Tel: (855-23) 999 500
Fax: (855-23) 999 540
Email: service@ppcb.com.kh
Website: www.ppcb.com.kh

30 RHB INDOCHINA BANK LIMITED

Address: #263, St. Preah Ang Duong, Sangkat Wat Phnom,
Khan Daun Penh, Phnom Penh, Cambodia.
Tel: (855-23) 992 833
Fax: (855-23) 991 822
Email: phnompenhmain@rhbgroupp.com

31 SACOMBANK (CAMBODIA) PLC.

Address: #60, Preah Norodom Blvd., Sangkat Chey Chumnas,
Khan Daun Penh, Phnom Penh, Cambodia.
Tel: (855-23) 223 422
Fax: (855-23) 223 433
Email: info@sacombank.com.kh
Website: www.sacombank.com.kh

32 SHB PLC. PHNOM PENH BRANCH CAMBODIA

Address: #707, Preah Monivong Blvd., Sangkat Boeung Keng Kang 3,
Khan Chamkarmon, Phnom Penh, Cambodia.
Tel: (855-23) 221 900
Fax: (855-23) 224 151

33 SHINHAN KHMER BANK LIMITED

Address: #277, Preah Norodom Blvd., Sangkat Tonle Bassac,
Khan Chamkarmon, Phnom Penh, Cambodia.
Tel: (855-23) 727 380
Fax: (855-23) 727 383

34 TAIWAN COOPERATIVE BANK, PHNOM PENH BRANCH

Address: #171, Norodom Blvd. (Corner Street 322), Sangkat Boeung Keng Kang 1,
Khan Chamkarmon, Phnom Penh, Cambodia.
Tel: (855-23) 430 800
Fax: (855-23) 210 630
Email: admin@tcb-bank.com.kh
Website: www.tcb-bank.com.tw

35 UNION COMMERCIAL BANK PLC.

Address: #61, St.130, Sangkat Phsar Chas,
Khan Daun Penh, Phnom Penh, Cambodia.
Tel: (855-23) 427 995 / 212 357
Fax: (855-23) 427 997
Email: info@ucb.com.kh
Website: www.ucb.com.kh

36 VATTANAC BANK

Address: #66, Preah Monivong Blvd., Sangkat Wat Phnom,
Khan Daun Penh, Phnom Penh, Cambodia.
Tel: (855-23) 963 999
Fax: (855-23) 963 998
Email: service@vattanacbank.com
Website: www.vattanacbank.com

Specialized Banks

37 ANCO SPECIALIZED BANK

Address: #20, St. 217, Sangkat Veal Vong,
Khan 7 Makara, Phnom Penh, Cambodia.
Tel: (855-23) 993 133
Fax: (855-23)) 993 133
Email: asb@ancogroups.com
Website: www.ancogroups.com

38 ANGKOR CAPITAL SPECIALIZED BANK

Address: #202, Preah Norodom Blvd., Sangkat Tonle Bassac,
Khan Chankarmon, Phnom Penh, Cambodia.
Tel: (855-23) 993 168
Fax: (855-23) 994 168
Email: info@angkorcapitalbank.com.kh

39 CAM CAPITAL SPECIALIZED BANK PLC.

Address: #689B, Kampuchea Krom Blvd., Sangkat Teuk Laak 1,
Khan Tuol Kork, Phnom Penh, Cambodia.
Tel: (855-23) 999 990
Fax: (855-23) 996 002
Email: info@camcapital.biz
Website: www.camcapsbank.com

40 CAMKO SPECIALIZED BANK

Address: #81, Preah Norodom Blvd., Sangkat Phsar Thmey 3,
Khan Daun Penh, Phnom Penh, Cambodia.
Tel: (855-23) 224 660
Fax: (855-23) 224 661-2
Email: info@camkobank.com
Website: www.camkobank.com

41 CHIEF (CAMBODIA) SPECIALIZED BANK PLC.

Address: 20th Floor Unit-01, #315, Canadia Tower, St. Preah Ang Duong,
Sangkat Wat Phnom, Khan Daun Penh, Phnom Penh, Cambodia.
Tel: (855-23) 431 888
Fax: (855-23) 431 868
Email: info@chiefholdings.com.kh
Website: www.chiefholdings.com.kh

42 FIRST INVESTMENT SPECIALIZED BANK

Address: #72, Preah Sihanouk Blvd., Sangkat Tonle Bassac,
Khan Chamkarmon, Phnom Penh, Cambodia.
Tel: (855-23) 222 281/ 222 282/ 222 283
Email: service@fibank.com.kh
Website: www.fibank.com.kh

43 OXLEY WORLDBRIDGE SPECIALIZED BANK PLC.

Address: #46, St. 41, Sangkat Chey Chamnes,
Khan Daun Penh, Phnom Penh, Cambodia.
Tel: (855-23) 213 111/ 222 068
Fax: (855-23) 222 069
Email: info@owbank.com.kh
Website: www.owbank.com.kh

44 PHSME SPECIALIZED BANK LTD.

Address: #72, Preah Norodom Blvd., Sangkat Chey Chumneas,
Khan Daun Penh, Phnom Penh, Cambodia.
Tel: (855-23) 219 243 / 219 245 / 219 246
Fax: (855-23) 219 185
Email: info@phsmebank.com

45 RURAL DEVELOPMENT BANK

Address: #9-13, St.07, Sangkat Chaktomuk,
Khan Daun Penh, Phnom Penh, Cambodia.
Tel: (855-23) 220 810, 220 811
Fax: (855-23) 224 628
Email: rdb@online.com.kh
Website: www.rdb.com.kh

46 TOMATO SPECIALIZED BANK

Address: #56 (Lot 41), St. Samdach Pan (214), Sangkat Boeung Raing,
Khan Daun Penh, Phnom Penh, Cambodia.
Tel: (855-23) 997 333 / 991 555
Fax: (855-23) 993 717
Email: info@tomatobank.com.kh
Website: www.tomatobank.com.kh

47 WING (CAMBODIA) LIMITED SPECIALISED BANK

Address: #721, Preah Monivong Blvd., Sangkat Beung Keng Kang 3,
Khan Chamkarmon, Phnom Penh, Cambodia.
Tel: (855-23) 999 989
Email: anthony.perkins@wingmoney.com
Website: www.wingmoney.com

Microfinance Deposit-Taking Institutions**1 AMK CO., LTD.**

Address: #285, St. 271, Sangkat Tomnub Teok,
Khan Chamkarmon, Phnom Penh, Cambodia.
Tel: (855-23) 993 062
Fax: (855-23) 221 650
Email: info@amkcambodia.com
Website: www.amkcambodia.com

2 AMRET CO., LTD.

Address: #35 BA, St. 169, Sangkat Veal Vong,
Khan 7 Makara, Phnom Penh, Cambodia.
Tel: (855-23) 880 942 / (855-23) 991 342
Fax: (855-23) 881 342
Email: info@amret.com.kh
Website: www.amret.com.kh

3 HATTHA KAKSEKAR LIMITED

Address: #606, St. 271, Sangkat Phsar Doeum Thkov,
Khan Chamkarmon, Phnom Penh, Cambodia.
Tel : (855-23) 994 304 / (855-23) 224 102
Email: info@hkl.com.kh
Website: www.hkl.com.kh

4 KREDIT MICROFINANCE INSTITUTION PLC.

Address: #71, St. 163, Sangkat Tuol Svay Prey 1,
Khan Chamkarmon, Phnom Penh, Cambodia.
Tel: (855-23) 217 942
Fax: (855-23) 217 942
Email: info@kredit.com.kh
Website: www.kredit.com.kh

5 LOLC (CAMBODIA) PLC

Address: #666B, St. 271, Sangkat Phsar Doeum Thkov,
Khan Chamkarmon, Phnom Penh, Cambodia.
Tel: (855-23) 220 641
Fax: (855-23) 220 642
Email: tpcho@tpc.com.kh
Website: www.lolctech.com.kh

6 PRASAC MICROFINANCE INSTITUTION LIMITED

Address: Building #212, St. 271, Sangkat Tuol Tumpung 2,
Khan Chamkarmon, Phnom Penh, Cambodia.
Tel: (855-23) 999 911
Fax: (855-23) 216 362
Email: info.pp@prasac.com.kh
Website: www.prasac.com.kh

7 SATHAPANA LIMITED

Address: #831 C, Preah Monivong Blvd., Sangkat Phsar Doeum Thkov,
Khan Chamkarmon, Phnom Penh, Cambodia.
Tel: (855-23) 223 561
Fax: (855-23) 223 058
Email: info@sathapana.com
Website: www.sathapana.com.kh

8 VISIONFUND (CAMBODIA) LTD.

Address: #20, St. 71, Sangkat Tonle Bassac,
Khan Chamkarmon, Phnom Penh, Cambodia.
Tel: (855-23) 6555 013 / 216 052 / 655 5015
Fax: (855-23) 216 220
Email: vfc-information@wvi.org
Website: www.visionfund.com.kh

Microfinance Institutions**9 ACTIVE PEOPLE'S MICROFINANCE INSTITUTION PLC.**

Address: #35-37, St. 214, Sangkat Boeung Raing,
Khan Daun Penh, Phnom Penh, Cambodia.
Tel: (855-23) 214 255 / 214 622
Email: vuthy.key@apmfi.com,kh
Website: www.apmfi.com

10 AEON MICROFINANCE (CAMBODIA) PRIVATE COMPANY LIMITED

Address: Building #721 (7th Floor), Preah Monivong Blvd., Sangkat Boeung Keng Kang 3,
Khan Chamkarmon, Phnom Penh, Cambodia.
Tel: (855-23) 988 700
Fax: (855-23) 987 711
Website: www.aeoncredit.co.jp

11 ANGKOR ACE STAR CREDITS LIMITED

Address: # 345, St 289, Sangkat Phsar Depo I, Khan Tuol Kok, PP
Khan Chamkar Mon, Phnom Penh, Cambodia.
Tel: (855-23) 224 224
Email: aascredits@yahoo.com

12 APPLE FINANCE PLC

Address: Prek Thmey Village, Prek Thmey Commune,
KohThom District, Kandal Province
Tel: (855-17) 220 005
Email: applehr8@gmail.com / kaingnengsong@gmail.com

13 ASIA PACIFIC FINANCE PLC

Address: #C1 & C2, St. 289 corner of St. 516, Sangkat Boeung Kak 1,
Khan Tuol Kouk, Phnom Penh, Cambodia.
Tel: (855-23) 900 799
Email: ponlok.mey@apf.com
Website: www.apf-mfi.com

14 BAMBOO FINANCE PLC

Address: #1-21, Mao Tse Toung Blvd., Sangkat Tuol Svayprey 1,
Khan Chamkarmon, Phnom Penh, Cambodia
Tel: (855-23) 976 888
Email: choeun@bamboomfi.com
Website: bamboomfi.com

15 BAYON CREDIT LIMITED MICROFINANCE INSTITUTION

Address: #450 B, St. 310, Sangkat Boeung Keng Kang 3,
Khan Chamkarmon, Phnom Penh, Cambodia.
Tel: (855-23) 6666 316
Email: dceo@bayoncredit.com.kh
Website: www.bayoncredit.com.kh

16 BORIBO MICROFINANCE INSTITUTION PLC.

Address: #37 Eo, St. 108, Sangkat Wat Phnom,
Khan Daun Penh, Phnom Penh, Cambodia.
Tel: (855-23) 222 119/ (855-23) 222 776
Email: ouktorany@borribo.com.kh
Website: www.borribo.com.kh

17 CAMBODIA LABOR CARE PLC

Address: #84, Mao Tse Tung Blvd, Sangkat Boeung Trabek,
Khan Chamkarmon, Phnom Penh, Cambodia.
Tel: (855-12) 288 896

18 CAMMA MICROFINANCE LIMITED

Address: #101A, St. 289, Sangkat Boeung Kak 1,
Khan Tuol Kork, Phnom Penh, Cambodia.
Tel: (855-23) 996 936

Email: nita.dith@camma.com.kh
Website: www.camma.com.kh

19 CELLCARD FINANCE PLC

Address: #30, St. 432, Sangkat Toul Tum Pong,
Khan Chamkar Mon, Phnom Penh, Cambodia.
Tel: (855-12) 333 498
Email: lim.kevin@cellcard.com.kh
Website: www.cellcard.kh

20 CENTURY CAMBO DEVELOPMENT PLC.

Address: #74, Russian Federation Blvd., Sangkat Teok Thla,
Khan Sensok, Phnom Penh, Cambodia.
Tel: (855-23) 648 3168
Email: hsiauyj@gmail.com

21 CHAMROEUN MICROFINANCE LIMITED

Address: #425, St. 271, Sangkat Tuol Tumpong 2
Khan Chamkarmon, Phnom Penh, Cambodia.
Tel: (855-23) 959 777
Website: www.chamroeun.com

22 CITY MICROFINANCE INSTITUTION PLC.

Address: #A95-97, St. 110, Russian Federation Blvd., Sangkat Teok Thla,
Khan Sensok, Phnom Penh, Cambodia.
Tel: (855-23) 888 588
Email: citymfi@yahoo.com

23 COLLECTIVE WIN CAMBODIA PLC

Address: Building #R-02, St. Ruby, Sangkat Tomnub Teuk,
Khan Chamkarmon, Phnom Penh, Cambodia
Tel: (855-88) 963 2888

24 DELTA MICROFINANCE PLC.

Address: # 35-37, St 582, Sangkat Boeung Kork II,
Khan Toul Kork, Cambodia.
Tel: (855-23) 883 952
Email: info@delta-plc.com
Website: www.delta-plc.com

25 ENTEAN AKPEVATH PRACHEACHUN LIMITED

Address: #189 Eo-191 Eo, Kampuchea Krom Blvd. (128), Sangkat Mittapheap,
Khan 7 Makara, Phnom Penh, Cambodia.
Tel: (855-23) 884 355 / 884 366
Fax: (855-23) 884 377
Email: eapcredit@yahoo.com
Website: www.eapcredit.com

26 FARMER FINANCE LTD.

Address: #1465, National Road #2, Sangkat Chak Angre Krom,
Khan Mean Chey, Phnom Penh, Cambodia.
Tel: (855-23) 6363 172
Fax: (855-23) 720 210
Email: leenamaster@gmail.com / nou.nareth@yahoo.com

27 FARMER UNION DEVELOPMENT FUND

Address: #753, Preah Monivong Blvd., Sangkat Tonle Bassac
Khan Chamkarmon, Phnom Penh, Cambodia.
Tel: (855-23) 369 218
Fax: (855-23) 364 228
Email: arnusorn70@hotmail.com
Website: www.angkorrice.com

28 FIRST FINANCE PLC.

Address: # A15-17, St. 271, Sangkat Tomnub Teuk
Khan Chamkarmon, Phnom Penh, Cambodia.
Tel: (855-23) 997 937
Fax: (855-23) 997 937
Email: sothany@firstfinance.biz
Website: www.firstfinance.biz

29 FUNAN MICROFINANCE PLC.

Address: #384, St. 371, Phum Trapaing Chhouk,
Sangkat Teuk Thlar, Khan Sen Sok, Phnom Penh, Cambodia.
Tel: (855-23) 888 830
Fax: (855-23) 888 831
Email: info@funan.com.kh
Website: www.funan.com.kh

30 FUTABA MICROFINANCE PLC.

Address: #795, Preah Monivong Blvd, Sangkat Beung Trabek,
Khan Chamkamorn, Phnom Penh, Cambodia.
Tel: (855-23) 224 333
Fax: (855-23) 222 131
Email: info@futaba.microfinance.com.kh
Website: www.futaba.microfinance.com.kh

31 GREEN CENTRAL MICROFINANCE LTD.

Address: #640EF, St. 271, Phum 6, Sangkat Phsar Doeum Thkov,
Khan Chamkarmon, Phnom Penh, Cambodia.
Tel: (855-23) 994 455 / 994 477
Fax: (855-23) 994 477
Email: green.mfi.info@gmail.com
Website: www.greenmf.com

32 INTEAN POALROATH RONGROEURNG LTD.

Address: #779A, Kampuchea Krom Blvd. (128), Sangkat Teuk Laak 1,
Khan Tuol Kork, Phnom Penh, Cambodia.
Tel : (855-23) 990 237
Email: cambodiarice@yahoo.com / ceo@iprmfi.com
Website: www.iprmfi.com

33 KBSC (CAMBODIA) MICROFINANCE INSTITUTION PLC

Address: Ground & 1st Floor of B-Ray Tower, Preah Norodom Blvd,
Sangkat Tonle Bassac, Khan Chamkarmon, Phnom Penh, Cambodia.
Tel: (855-23) 213 900
Website: www.kbscmfi.com

34 KEY MICROFINANCE INSTITUTION PLC.

Address: #01E, St. 2004, Sangkat Kakap,
Khan Porsenchey, Phnom Penh, Cambodia.
Tel: (855-23) 966 789
Email: info@key-mfi.com

35 KHEMARAK MICROFINANCE INSTITUTION LIMITED

Address: #30 Eo, St. 128, Sangkat Phsar Thmey 2,
Khan Daun Penh, Phnom Penh, Cambodia.
Tel: (855-23) 999 023 / (855-81) 500 141
Email: admin@khemarak-mfi.com

36 LY HOUR MICROFINANCE INSTITUTION PLC.

Address: #314, St. Charle De Gaule, Sangkat Oreussey 2,
Khan 7 Makara, Phnom Penh, Cambodia
Tel: (855-23) 980 888/ 999 368
Fax: (855-23) 988 368
Email: info@lyhourmfi.com.kh
Website: www.lyhourmfi.com.kh

37 MAXIMA MIKROHERANHVATHO PLC.

Address: #21 AB, St. 271, Sangkat Phsar Doeum Thkov,
Khan Chamkarmon, Phnom Penh, Cambodia.
Tel: (855-23) 214 240
E-mail : ceo@maxima.com.kh
Website: www.maxima.com.kh

38 MICROFINANCE AMATAK CAPITAL PLC.

Address: #502C-502D, Preah Monivong Blvd., Sangkat Tonle Bassac,
Khan Chamkarmon, Phnom Penh, Cambodia.
Tel : (855-23) 214 388
Fax: (855-23) 214 588
E-mail : than.pheatra@gmail.com
Website: www.amatakcapital.com.kh

39 MOHANOKOR MICROFINANCE PLC

Address: 2nd Floor, Building #24, Yothapol Khemarak Phumin Blvd (271),
Sangkat Teuk Thla, Khan Sen Sok, Phnom Penh, Cambodia.
Tel: (855-69) 502 222 / (855-23) 888 879
E-mail: sophearackchhun@mohanokor.com
Website: www.mohanokor.com

40 NIRON MIKROHERANHVATHO PLC.

Address: #21-23-25, St. 598, Sangkat Phnom Penh Thmey,
Khan Sen Sok, Phnom Penh, Cambodia.
Tel: (855-23) 4 550 551
E-mail: ngoun.wattanak@niron.com.kh
Website: www.niron.com.kh

41 ORO FINANCECORP PLC.

Address: #147, Monireth Blvd., Sangkat Boeung Salang,
Khan Tuol Kork, Phnom Penh, Cambodia.
Tel : (855 23) 988 898/ 955 567
Fax: (855-23) 989 966
Email: kimchinc@orofinance.com
Website: www.orofinancecorp.com

42 PIPHUP THMEY MICROFINANCE PLC

Address: #288, St.1003, Sangkat Phnom Penh Thmey,
Khan Sen Sok, Phnom Penh, Cambodia.
Tel: (855-12) 618 612

43 PRIME MF MICROFINANCE INSTITUTION LTD.

Address: #19 A, St. 271, Sangkat Tomnub Teuk,
Khan Chamkarmon, Phnom Penh, Cambodia.
Tel: (855-23) 993 909
Email: kss20100@hanmail.net
Website: www.primemf.com

44 PRINCE FINANCE PLC

Address: #175D, Mao Tse Tung Blvd, Sangkat Toul Svay Prey 1,
Khan Chamkarmon, Phnom Penh, Cambodia.
Tel: (855-23) 991 168
Fax: (855-23) 997 168
Email: e.kosal@princeplc.com.kh
Website: www.princeplc.com.kh

45 ROYAL MICROFINANCE PLC

Address: #390-391, St. 271, Phum Tropaing Chhouk, Sangkat Teuk Thlar,
Khan Sen Sok, Phnom Penh, Cambodia.
Tel: (855-23) 970 777
Email: piseth.hot@royalmicrofinance.com
Website: www.royalmicrofinance.com

46 SACHAK MICROFINANCE PLC.

Address: Hout Lom House, Phum Romenh Khangchoeung, Khum Romenh,
Srok Koh Andeth, Takeo Province, Cambodia.
Tel : (855-92) 779 007 / (855-15) 779 007
Email: keo-maly55@yahoo.com

47 SAHAKRUNPHEAP S.T MICROFINANCE PLC

Address: # 586, St. 271, Phum 6, Sangkat Phsar Doem Thkov,
Khan Chamkarmon, Phnom Penh, Cambodia.
Website: www.sahakrinpheap.com.kh

48 SAMAKY MICRIFINANCE PLC

Address: #83 AE0 & 83 BE0, St. 1986, Sangkat Phnom Penh Thmey,
Khan Sen Sok, Phnom Penh, Cambodia.
Tel: (855-12) 598 888

49 SAMBAT FINANCE PLC

Address: #228JA, St. 598, Toul Kork Village, Sangkat Tuol Sangkae,
Khan Russey Kaev, Phnom Penh, Cambodia.
Tel: (855-23) 997 722
Email: info@sambatfinance.com
Website: www.sambatfinance.com

50 SAMIC MICROFINANCE INSTITUTION PLC.

Address: #C59-61, St. Cheerfulness (Teuk Thla Plaza II), Sangkat Teuk Thla,
Khan Sensok, Phnom Penh, Cambodia.
Tel: (855-23) 998 226 / 066 300 300
Fax: (855-23) 998 226
Email: info@samic.com.kh
Website: www.samic.com.kh

51 SAMPORN SAMAKUM SAHAKREAS THUNTOCH NEUNG MATJUM KAMPUCHEA PLC

Address: Building#T166, Preah Norodom Blvd, Sangkat Tonle Bassac,
Khan Chamkarmon, Phnom Penh, Cambodia.
Tel: (855-23) 224 466
Email: info@fasmecmicrofinance.com.kh
Website: www.fasmecmicrofinance.com.kh

52 SAMRITHISAK MICROFINANCE LIMITED

Address: #502G-502H, Preah Monivong Blvd., Sangkat Tonle Bassac,
Khan Chamkarmon, Phnom Penh, Cambodia.
Tel: (855-23) 993 333
Email: infor@samrithisak.com
Website: www.samrithisak.com

53 SEILANITHIH LIMITED

Address: #1SF-2SF, St. 516, Phum 13, Sangkat Boeung Kok 1,
Khan Tuol Kok, Phnom Penh, Cambodia.
Tel: (855-23) 220 714
Fax: (855-23) 220 714
Email: bsun@winrocksfb.org
Website: www.seilanithih.com.kh

54 SONATRA MICROFINANCE INSTITUTION PLC.

Address: Building #432, Preah Monivong Blvd., Sangkat Tonle Bassac,
Khan Chamkarmon, Phnom Penh, Cambodia.
Tel : (855-23) 223 256
Email: bopha@sonatrafinance.com.kh
Website: www.sonatrafinance.com.kh

55 SREY OUDOM MICROFINANCE PLC

Address: #P37, St. 199, Sangkat Tomnup Teuk,
Khan Chamkarmon, Phnom Penh, Cambodia.
Tel: (855-23) 224 336
Fax: (855-23) 224 176
Email: info@sereyoudom.com.kh / channy.sok@sereyoudom.com.kh
Website: www.sereyoudom.com.kh

56 TACA MICROFINANCE PLC.

Address: #153 B, St. 598, Sangkat Phnom Penh Thmey,
Khan Sensok, Phnom Penh, Cambodia.
Tel: (855-23) 880 830/ (855-10) 555 736
Email: info@tacamfi.com.kh
Website: www.tacamfi.com.kh

57 TBB (CAMBODIA) MICROFINANCE INSTITUTION PLC

Address: #2E2F, St. 315, Sangkat Boeung Kak 1,
Khan Tuol Kok, Phnom Penh, Cambodia.
Tel: (855-23) 887 171
Fax: (855-23) 882 469
Email: tbbalan@hotmail.com

58 WOORI FINANCE PLC.

Address: #119 B, St. 271, Phum 3, Sangkat Phsar Doeum Thkov,
Khan Chamkarmon, Phnom Penh, Cambodia.
Tel: (855-23) 999 661 / 999 662
Fax: (855-23) 999 663
E-mail: wonchwang@hanmail.net

59 YCP MICROFINANCE LIMITED

Address: #73, St. 118, Sangkat Teuk Laak 1,
Khan Tuol Kok, Phnom Penh, Cambodia.
Tel : (855-12) 755 669
Email: sonita.k@ycp.com.kh

Representative Offices

1 BANK FOR INVESTMENT&DEVELOPMENT OF VIETNAM

Address: #27, Preah Sorarith Blvd., Sangkat Chaktomuk,
Khan Daun Penh, Phnom Penh, Cambodia.
Tel: (855-23) 220 920
Email: duongnd@bidv.com

2 INDUSTRIAL BANK OF KOREA

Address: Floor 16th, Phnom Penh Tower, #445, corner of Preah Monivong Blvd. and St. 232
Sangkat Boeung Prolit, Khan 7 Makara, Phnom Penh, Cambodia.
Tel: (855-23) 964 202
Fax: (855-23) 964 203
Email: ibkcam@gmail.com
Website: www.ibk.co.kr

3 KASIKORNBANK PUBLIC COMPANY LIMITED

Address: Floor 3/F, Phnom Penh Tower, #445, Preah Monivong Blvd., Corner of St. 232,
Sangkat Boeung Prolit, Khan 7 Makara, Phnom Penh, Cambodia.
Tel: (855-23) 964 988 / 964 989
Email: pakapong.p@kasikornbank.com / kimseng.s@kasikornbank.com

4 MIZUHO BANK LTD.

Address: Phnom Penh Tower, #445, Floor 13A, Corner of Preah Monivong Blvd. and St. 232,
Sangkat Boeung Prolit, Khan 7 Makara, Phnom Penh, Cambodia.
Tel: (855-23) 964 490
Fax: (855-23) 964 483
Email: pnh-takeshi.fukui@mizuho-cb.com
Website: www.mizuho-bank.com

5 SHANGHAI COMMERCIAL & SAVINGS BANK

Address: #Floor 13, Phnom Penh Tower, #445, Preah Monivong Blvd.,
Sangkat Boeung Prolit, Khan 7 Makara, Phnom Penh, Cambodia.

6 STANDARD CHARTERED BANK PHNOM PENH

Address: #UnitG-02 Himawary Hotel Apartments 313, Sisowath Quay,
Phnom Penh, Cambodia.
Tel: (855-23) 216 685 / 212 729
Fax: (855-23) 212 731

7 SUMITOMO MITSUI BANKING CORPORATION

Address: #Tower Building 13F, #445, Preah Monivong Blvd., (Corner St. 232),
Sangkat Boeung Prolit, Khan 7 Makara, Phnom Penh, Cambodia.
Tel: (855-23) 964 080

8 THE BANK OF TOKYO MITSUBISHI UFJ LTD. CAMBODIA

Address: #Tower Building 11 F, Preah Monivong Blvd.,
Sangkat Boeung Prolit, Khan 7 Makara, Phnom Penh, Cambodia.

Leasing Companies

1 GL FINANCE PLC.

Address: #270-274, Kampuchea Krom Blvd., Sangkat Mittapheap,
Khan 7 Makara, Phnom Penh, Cambodia.
Tel: (855-23) 990 324
Fax: (855-23) 990 327
Email: info@gl-f.com
Website: www.gl-f.com

2 ELIN Leasing Plc.

Address: #182, Ekareach Street, Phum 2, Sangkat 2,
Preah Sihanouk Province, Cambodia.
Tel: (855-34) 63 60 089

3 KK FUND LEASING PLC.

Address: #759, St. 93, Sangkat Boeung Trabaek,
Khan Chamkarmon, Phnom Penh, Cambodia.

4 LE ROSEY FINANCIAL LEASING PLC

Address: #23 CEO, St. 163, Sangkat Veal Vong,
Khan 7 Makara, Phnom Penh, Cambodia.
Tel: (855-23) 222 023

5 MEGA LEASING PLC.

Address: #67, St. 125, Sangkat Veal Vong,
Khan 7 Makara, Phnom Penh, Cambodia.
Tel: (855-23) 214 756
Email: info@megaleasing.com.kh
Website: www.megaleasing.com.kh

6 RMA FINANCIAL SERVICES (CAMBODIA) PLC.

Address: #27, St. 134, Sangkat Mittapheap,
Khan 7 Makara, Phnom Penh, Cambodia.
Tel: (855-23) 887 788 / 723 808
Fax: (855-23) 219 462
Email: rma.finance@rmagroup.net
Website: www.cambodia.rmagroup.net

7 SUOSDEY FINANE PLC.

Address: #119-121, Russian Federation Blvd., Sangkat Teuk Thla,
Khan Sen Sok, Phnom Penh, Cambodia.

8 TOYOTA TSUSHO FINANCE (CAMBODIA)

Address: Building Serey (#104) 3rd Floor, Confederation Russia Blvd., Sangkat Teuk Laak 1,
Khan Tuol Kork, Phnom Penh, Cambodia.
Tel: (855-23) 966 315 / 966 317
Email: srey-vibol@ttfc-kh.com
Website: www.ttfc-kh.com

9 TROP KHNHOM LEASING PLC

Address: #445, St. 4, Sophy Village, Kampong Svay Commune,
Krong Sereisophon, Banteay Meanchey Province.

Appendix 3A

RIEL AND FOREIGN CURRENCY INTEREST RATE ON LOANS

(As of December 2015)

(Rate per Annum)

No.	NAME OF BANKS	LOAN IN KHR				LOAN IN USD				OTHER FOREIGN CURRENCY			
		1 month	3 months	6 months	12 months	1 month	3 months	6 months	12 months	1 month	3 months	6 months	12 months
1	Aceda Bank Plc.				15.6%				10.0%				15.6%
2	Advanced Bank of Asia Ltd.					14.0%	15.0%	16.0%	18.0%				
3	Agri Bank Cambodia Branch*	16.8%	16.8%	16.8%	16.8%	10.0%	10.0%	10.0%	10.0%				
4	ANZ Royal Bank (Cambodia) Ltd.								6.9%				
5	Bangkok Bank Plc. Cambodia Branch*	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%				
6	Bank for Investment and Development of Cambodia Plc.					9.5%	9.5%	9.5%	9.5%				
7	Bank of China Limited Phnom Penh Branch*								11.0%				
8	Bank of India Phnom Penh Branch*								12.0%				
9	Booyong Khmer Bank								9.0%				
10	Cambodia Asia Bank Ltd.								12.0%				
11	Cambodia Mekong Bank Public Ltd.												
12	Cambodia Post Bank Plc.			28.6%	28.6%								
13	Cambodian Commercial Bank Ltd.								10.0%				10.0%
14	Cambodian Public Bank Plc.					10.0%	10.0%	10.0%	10.0%				
15	Canadia Bank Plc.								13.2%				
16	Cathay United Bank (Cambodia) Corporation Limited								9.0%				
17	CIMB Bank Plc.					12.0%	12.0%	12.0%	12.0%				
18	First Commercial Bank, Phnom Penh Branch*								11.0%				
19	Foreign Trade Bank of Cambodia	18.0%	18.0%	18.0%	18.0%	18.0%	18.0%	18.0%	18.0%				
20	Hong Leong Bank (Cambodia) Plc.								10.0%				
21	ICBC Limited Phnom Penh Branch*								3.1%	3.5%			5.2%
22	Kookmin Bank Cambodia Plc.					14.0%	14.0%	14.0%	14.0%				
23	Krung Thai Bank Public Co., Ltd. P.P. Branch*								13.0%				10.0%
24	Maruhan Japan Bank Plc.				12.0%				11.0%				
25	May Bank (Cambodia) Plc.								10.3%				
26	MB Bank Plc. Phnom Penh Branch*					10.3%	10.3%	10.3%	10.3%				
27	Mega International Commercial Bank Co., Ltd. P.P. Branch*								8.0%				
28	Phillip Bank Plc.								12.0%				
29	Phnom Penh Commercial Bank								16.0%				
30	RHB Indochina Bank Ltd								14.0%				
31	SACOM Bank (Cambodia) Plc.							10.5%	9.0%				
32	SHB Plc. Phnom Penh Branch								6.5%				
33	Shinhan Khmer Bank Plc.					15.0%	15.0%	15.0%	15.0%				
34	Taiwan Cooperative Bank P.P. Branch*								9.0%				
35	Union Commercial Bank Plc.					15.0%	15.0%	15.0%	15.0%				
36	Vattanac Bank					13.2%	13.2%	13.2%	13.2%				
37	Anco Specialized Bank								13.8%				
38	Angkor Capital Specialized Bank								13.0%				
39	Cam Capital Specialized Bank								24.0%				
40	CAMKO Specialized Bank								20.0%				
41	Chief (Cambodia) Specialized Bank Plc.							18.0%	18.0%				
42	First Investment Specialized Bank								20.4%				
43	Oxley Worldbridge Specialized Bank Plc.								9.2%				
44	PHSME Specialized Bank Ltd.								18.0%				
45	Rural Development Bank								9.0%				
46	Tomato Specialized Bank								13.0%				
47	Wing (Cambodia) Limited Specialized Bank												
	Wighted Average Interest rate	16.9%	16.9%	16.9%	15.7%	12.5%	12.6%	12.7%	11.3%		0.0%		0.0%
	Average Rate	17.4%	17.4%	21.1%	18.2%	12.8%	12.9%	13.2%	12.3%		3.5%		10.2%

Appendix 3B

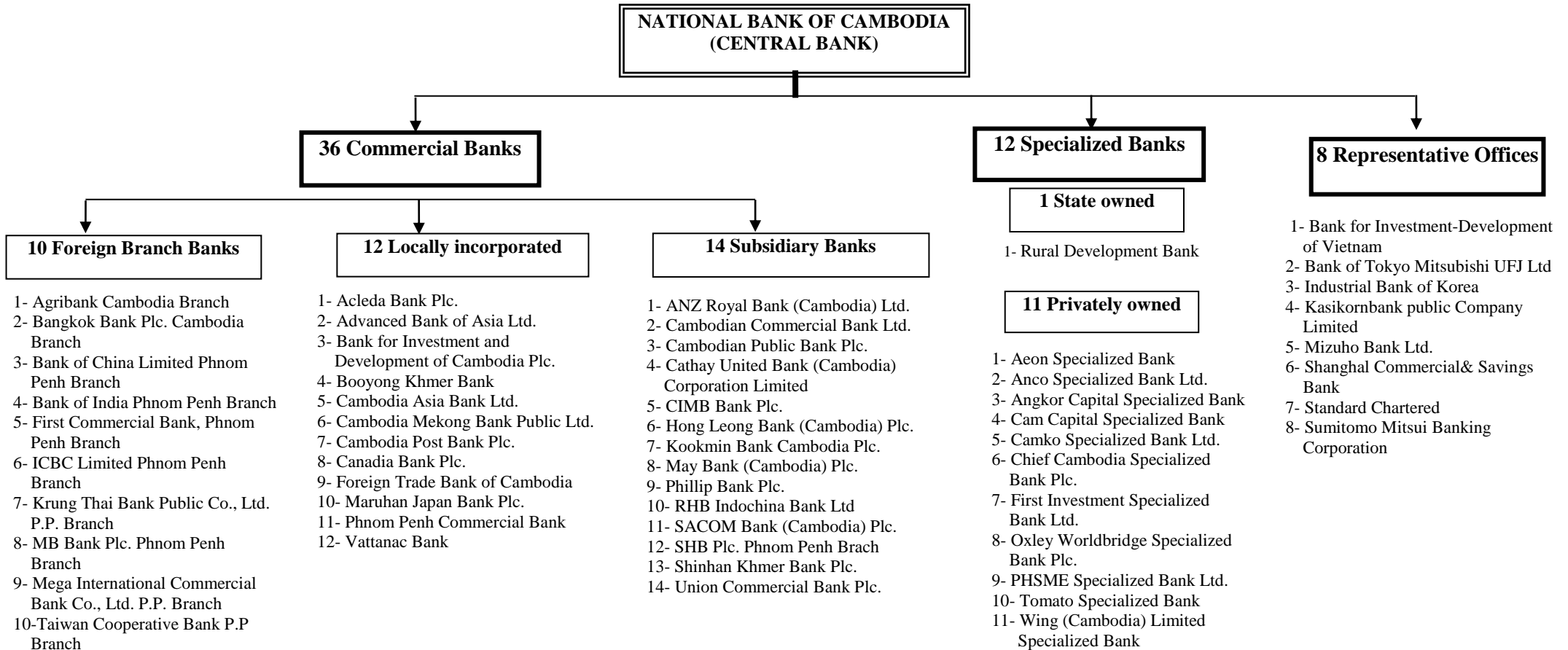
RIEL AND FOREIGN CURRENCY INTEREST RATE ON DEPOSITS

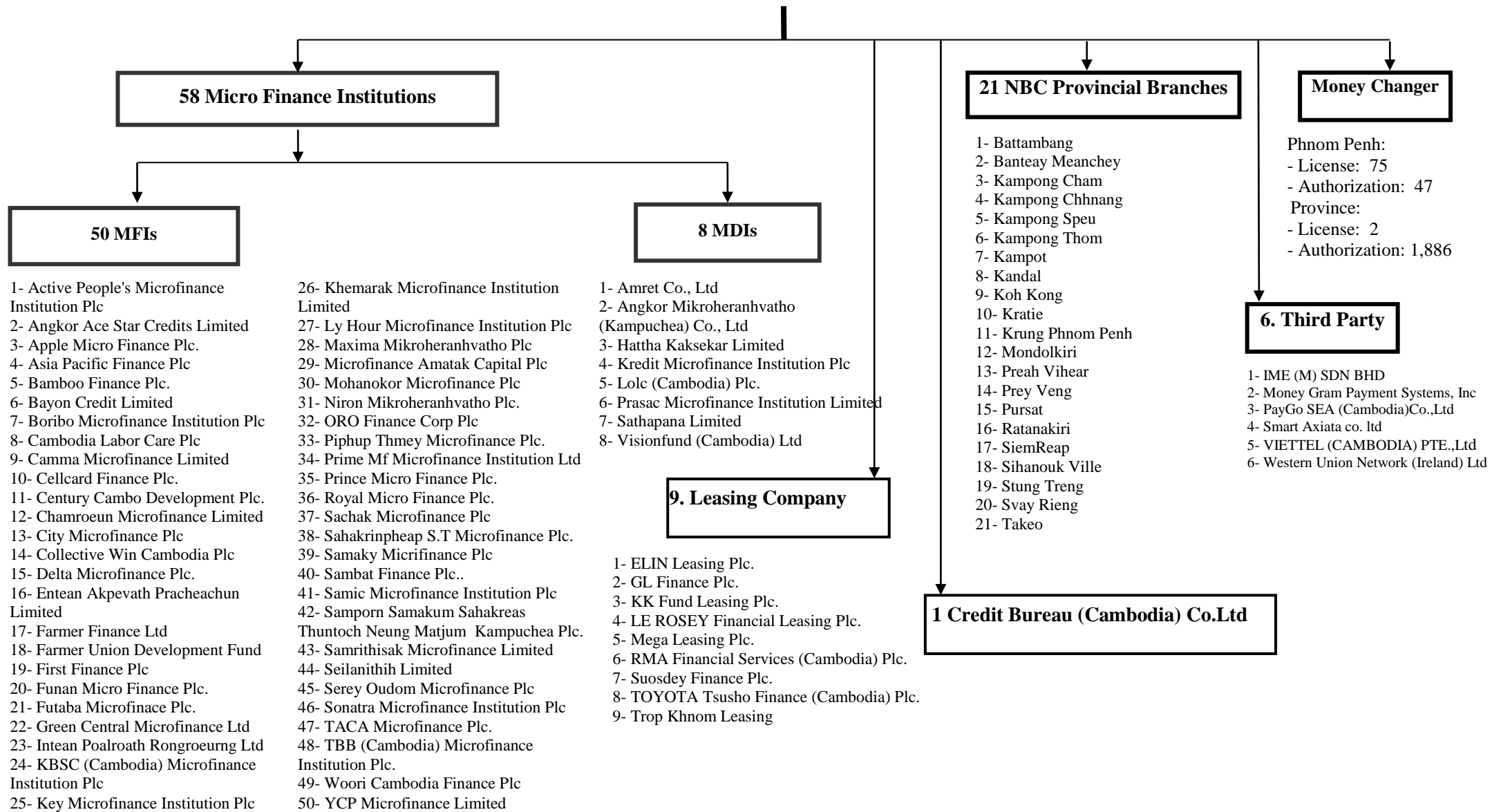
(As of December 2015)

(Rate per Annum)

N°	BANKS' NAME	Deposit in Riel					Deposit in USD					Other Foreign Currency				
		Saving	Fixed Deposits				Saving	Fixed Deposit				Saving	Fixed Deposit			
			1 month	3 months	6 months	12 months		1 month	3 months	6 months	12 months		1 month	3 months	6 months	12 months
1	Aceda Bank Plc.	1.3%	3.0%	5.0%	6.0%	7.0%	0.5%	1.5%	2.5%	3.8%	5.0%	0.2%	0.5%	1.5%	2.3%	3.3%
2	Advanced Bank of Asia Ltd.	0.8%					0.8%	2.3%	3.3%	4.3%	5.3%					
3	Agri Bank Cambodia Branch*	1.3%	3.0%	4.0%	4.3%	5.3%	0.5%	1.0%	3.0%	3.3%	4.2%					
4	ANZ Royal Bank (Cambodia) Ltd.		3.3%	3.5%	4.0%	5.5%	1.0%	0.9%	1.1%	2.1%	3.0%					
5	Bangkok Bank Plc. Cambodia Branch*	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
6	Bank for Investment and Development of Cambodia Plc.		3.6%	4.6%	5.6%	6.5%	0.8%	2.3%	3.0%	4.3%	5.3%					
7	Bank of China Limited Phnom Penh Branch*	0.1%	0.1%	0.1%	0.1%	0.1%	0.5%	1.3%	2.3%	2.8%	3.3%	0.4%	1.5%	3.3%	3.2%	3.0%
8	Bank of India Phnom Penh Branch*						0.8%	1.0%	2.3%	3.0%	4.0%					
9	Booyong Khmer Bank	1.0%	3.0%	4.0%	5.0%	6.0%	0.5%	1.5%	2.5%	3.0%	3.5%					
10	Cambodia Asia Bank Ltd.						2.0%	2.5%	3.8%	4.8%	5.8%					
11	Cambodia Mekong Bank Public Ltd.	3.8%				8.0%	2.0%		2.8%	3.5%	4.0%					
12	Cambodia Post Bank Plc.	2.0%	3.0%	4.0%	5.0%	7.0%	1.3%	2.0%	3.0%	4.0%	6.0%	2.0%	3.0%	4.0%	5.0%	7.0%
13	Cambodian Commercial Bank Ltd.	0.1%		1.0%	1.0%	1.0%	0.1%		1.0%	1.0%	1.0%	0.1%		1.0%	1.0%	1.0%
14	Cambodian Public Bank Plc.	0.5%	1.0%	1.3%	1.8%	2.5%	0.5%	1.5%	2.3%	3.3%	4.0%	0.5%				
15	Canada Bank Plc.	2.0%		5.0%	6.0%	7.0%	0.8%	2.0%	2.5%	3.5%	4.8%	0.3%	1.0%	1.5%	2.0%	2.5%
16	Cathay United Bank (Cambodia) Corporation Limited						0.5%		2.5%	3.0%	4.0%					
17	CLIMB Bank Plc.						1.5%	1.5%	2.3%	3.3%	4.0%		2.5%	3.5%	4.3%	5.0%
18	First Commercial Bank, Phnom Penh Branch*						0.4%	1.3%	1.5%	2.0%	3.0%					
19	Foreign Trade Bank of Cambodia	1.5%	3.0%	5.0%	6.0%	7.0%	0.8%	1.5%	2.5%	3.8%	5.0%					
20	Hong Leong Bank (Cambodia) Plc.	1.0%					0.8%	1.8%	2.5%	3.8%	4.8%					
21	ICBC Limited Phnom Penh Branch*						0.5%	1.5%	2.3%	3.0%	3.5%		2.9%	3.0%	3.1%	
22	Kookmin Bank Cambodia Plc.	0.7%	1.7%	2.5%	3.2%	3.6%	0.5%	1.2%	2.0%	2.7%	3.1%					
23	Krung Thai Bank Public Co., Ltd. P.P. Branch*						0.1%		0.5%	0.8%	1.0%					
24	Maruhan Japan Bank Plc.	3.0%	1.0%	2.0%	3.0%	4.5%	3.0%	1.0%	2.0%	3.0%	4.5%					
25	May Bank (Cambodia) Plc.						1.5%	2.5%	3.0%	4.0%	5.0%					
26	MB Bank Plc. Phnom Penh Branch*	0.8%	3.5%	4.5%	5.0%	6.0%	0.5%	2.8%	3.2%	4.2%	5.0%					
27	Mega International Commercial Bank Co., Ltd. P.P. Branch*	0.3%					0.0%	1.0%	1.3%	0.4%	0.7%					
28	Phillip Bank Plc.						1.0%	2.3%	3.0%	4.3%	5.5%					
29	Phnom Penh Commercial Bank						2.6%	2.5%	4.0%	5.0%	6.0%					
30	RHB Indochina Bank Ltd	1.5%	3.5%	4.0%	5.0%	6.0%	1.5%	2.0%	2.5%	3.5%	4.8%					
31	SACOM Bank (Cambodia) Plc.	1.0%	2.3%	3.0%	3.5%	5.3%	0.5%	2.3%	3.0%	3.5%	5.3%					
32	SHB Plc. Phnom Penh Brach		2.9%	3.8%	5.5%	5.5%		3.8%	4.8%	4.9%	5.8%					
33	Shinhan Khmer Bank Plc.						0.3%	1.3%	2.3%	3.5%	4.3%					
34	Taiwan Cooperative Bank P.P Branch*						0.1%	0.2%	0.3%	0.6%	1.0%					
35	Union Commercial Bank Plc.	0.8%					1.0%	2.6%	3.6%	4.0%	5.0%	0.2%	0.3%	0.4%	0.4%	0.5%
36	Vattanac Bank	0.5%	1.5%	2.0%	3.0%	3.5%	0.5%	1.5%	2.0%	3.0%	3.5%					
37	Anco Specialized Bank															
38	Angkor Capital Specialized Bank															
39	Cam Capital Specialized Bank															
40	CAMKO Specialized Bank															
41	Chief (Cambodia) Specialized Bank Plc.				10.0%	8.3%										
42	First Investment Specialized Bank															
43	Oxley Worldbridge Specialized Bank Plc.				10.0%	8.3%										
44	PHSME Specialized Bank Ltd.															
45	Rural Development Bank	1.5%	3.5%	4.0%	5.0%	6.0%	1.0%	3.0%	3.5%	4.0%	5.0%					
46	Tomato Specialized Bank															
47	Wing (Cambodia) Limited Specialized Bank															
	Weighted Average Interest Rate	1.2%	2.4%	3.8%	4.6%	5.6%	0.8%	1.7%	2.5%	3.4%	4.5%	12.4%	0.3%	0.9%	1.7%	2.2%
	AVERAGE Interest Rate	1.2%	2.5%	3.3%	4.7%	5.4%	0.9%	1.8%	2.5%	3.2%	4.1%	0.5%	1.5%	2.3%	2.6%	3.2%

Appendix 4
THE BANKING SYSTEM IN CAMBODIA
As at December 31, 2015





Registered Non Government Organizations

December 2015

No.	Name of Institutions	No.	Name of Institutions
1	Agriculture & Tourism Development Association	20	Northwest Development Association
2	Aid Farmers Association	21	Peace and Development Institute
3	Association for Business Initiative	22	Social Development in Rural
4	Association of Samnang Rural Development	23	Ta Ong Soybean Development Association
5	Credit Mutual Kampuchea (CMK)	24	Village Development Association
6	Cambodia Credit to Abolish Poverty Organization	25	CKMFG Cambodia
7	Cambodia Economic Network	26	Saboras Organization
8	Cambodia Mutual	27	Lokrou Organization
9	Cambodia Rural Economic Development Organization	28	Buddhism for Development Organization
10	Cambodia Community Saving Federation	29	khmer Farmers Association
11	Chan Sok San Organization	30	Development of Agricultural System for Poor Families Organization In Cambodia
12	Community Support Improve Development	31	Sopheha Development Association
13	Crop Supporting National Association	32	Organization for Labors and Economic Development Agency
14	Farmer Livelihood Development Organization	33	New Community Development Organization
15	Khmer Rural Development Association	34	Local Economic Development Organization
16	Kratie Women Welfare Association	35	Association Kim San Supported Farmer Living
17	Lutheran World Federation Organization	36	DAIKOU Organization (D.K.O)
18	Ministry of Rural Development Credit Scheme	37	Cambodia Famer Economic Development
19	New Economic Workers Organization	38	Community Development Fund

No.	Name of Institutions	No.	Name of Institutions
39	Preah Khan Organization (P.K.O)	59	Money Khmer Organization
40	Community Capital Development Agency Organization	60	Team of Human Resource Active Financial Organization
41	Baytang Credit Organization (B.C.O)	61	Partnership for Community Organization
42	Krousar Rikreay Economics Promoting Organization (K.R.E.P.O)	62	Basac Organization
43	Krousa Rong Roeung Organization (K.R.R)	63	Cambodia Financial Partner Organization
44	Vattanac Partnership Development of Economy for Community (V. PDEC)	64	Kon Khmer Organization Organization
45	Samlanh Finance Organization (S.F.O)	65	Mean Chey
46	Viza Credit Organization (V.C.O)	66	An Piseth Community Development Organization
47	Preh Ateth Community Development organization (P.A.T)	67	Broseur Community Economic Development Fund Organization
48	Partner Finance Organization (P.F.O)	68	Organization Promoting Cambodian Livelihoods
49	Andet Organization (A.D)	69	Standard of Living Agency Organization
50	Cambodia Citizen Credit Organization (C.C.C.O)	70	Equity Economic Development Organization
51	Cambodia Credit Organization (C.C.O)	71	Community Fund Organization
52	Bang Ak Chivakpheap Sahakoum Organization	72	Sambath Samreth Organization
53	Soursdey Credit Organization (S.C.O)	73	Rattanac Economic Development Association
54	Farmer Light Association (F.L.A)	74	Farmer Economic Development Organization
55	Organization of Credit Development Agency for Family (O.C.D.A.F)	75	Sovanvattanak Fund Organization For Social Development
56	Kruosa khmer Yoeung Organization	76	Social Living Promotion Association
57	Carrot Organization	77	North East of Cambodia Credit Agency Organization
58	MEY JING Community Development Organization	78	Samnang Economic Development Organization

No.	Name of Institutions	No.	Name of Institutions
79	Cambodia Social Development Organization	99	Baitang Agricultural Development Organization
80	Dai Kou Akpevath Kampuchea Organization	100	Standard of Living Agency Organization
81	Credit of Cambodia Organization	101	Proashith Credit Organization
82	Khmer People Credit Association	102	Chum Samnang Credit Association
83	Chouk Chey Organization	103	Riel Credit Organization
84	Farmer Livelihood Improvement Organization	104	Cambodia Family's Economy Organization
85	Sarina Credit Association	105	Entean Easy Finance PLc
86	Srov Tum Organization	106	Action for Development and Health Organization
87	Cambodia Development Association	107	Sloek Meas Khmer Organization
88	Punleu Khmer Finance Organization	108	Rithypisak Cambodia for Social Development
89	Khmer Capital Organization	109	Samnang Development Community Organization
90	Amatak Organization		
91	Kalyanmet Foundation Organization		
92	Sokhak Prochea Organization		
93	Regional Credit Organization		
94	Baytang Development		
95	Khmer for Development Organization		
96	Kruosa and Community Development Organization		
97	Cheirpheap Finance Organization		
98	Rith-Sokha Organization		