



NATIONAL BANK OF CAMBODIA

Riel Stability Development

ANNUAL SUPERVISION REPORT 2017

General Directorate of Banking Supervision

FOREWORD



Along with the economic recovery of advanced economies and emerging market economies, Cambodia still maintained the economic growth rate with an average of 6.9 percent in 2017. The growth momentum is projected to be at this similar level in the medium term. The key sectors that play crucial roles in supporting the economy are tourism, garments, construction, and agriculture, which had better performance relatively to previous year, and the export of other industrial products has also contributed to this growth. Such achievement cannot be attained without three main factors such as peace and political stability, investment and tourism policies, and macroeconomic stability, which are in line with the Royal Government's Rectangular Strategy Phase III under the wise leadership of **Samdech Akka Moha Sena Padei Techo HUN SEN** Prime Minister of the Kingdom of Cambodia. The economic improvement and the financial stability have motivated local and international investors to expand their business in the banking sector, which is strong and inclusive. This circumstance pushes the banking sector to play a more crucial role in the economy through providing more efficient and broader financial services.

The National Bank of Cambodia (NBC), as the supervisory authority, has continuously focused on the effectiveness of supervision and the robustness of the banking system to be in consistent with the current development of the banking industry and the reform of the international supervision standards. In addition to the rule-based, risk-based, and forward-looking supervision, the NBC also pays attention in enhancing regulations through issuing Prakas on Liquidity Coverage Ratio and several other Prakas in accordance with the Basel Principles. As well, the NBC issued a new regulation to set the interest rate ceiling at the rate of 18% applying on loan from micro-finance institutions and rural credit operators in order to alleviate farmers and small and medium enterprise (SMEs) to access financial sources with lower cost, and the NBC has cooperated with the Ministry of Education, Youth and Sport (MoEYS) to include financial literacy in the general education curriculum. At the same time, the NBC has continually developed Payment systems based on high technology such as Fast Payment System (FAST), which allows customers to instantly obtain transferred funds in response to the liquidity needs, and Cambodian Shared Switch (CSS), which is a central processing platform for facilitating the interbank transactions through the use of debit cards with ATM and POST machines. These developments have been made to enhance the effectiveness of payment services, to promote financial inclusion, and to reduce cash transactions in the market. In the meantime, the NBC is studying the feasibility of Real Time Gross Settlement (RTGS). Furthermore, the NBC has

focused on supervisors' capacity building in both practice and theories in order to impose proper and timely mechanism for correcting and preventing risks in each individual institution and the banking system as a whole.

In order to implement the Cambodian International Financial Reporting Standards, the NBC amended certain regulations related to loan classification and provisioning on impairment. At the same time, in support of the development of credit information sharing system of the Credit Bureau (Cambodia) Co., Ltd., the NBC issued a notification to banking and financial institution to provide of company loans' data for testing whether the members can upload and download the company loans' data in addition to individual loans or not. In order to enhance the financial knowledge, the NBC has paid attention in integrating financial knowledge into the general educational curriculum in accordance with the reform plan of the Ministry of Education, Youth, and Sport. The NBC has paid more attention in consumer protection through establishing a consumer protection working group and hotline system. In terms of promoting financial inclusion, the NBC organized workshops to raise public awareness about microfinance sector at Kampong Cham and Kandal provinces. The NBC cooperated with the Asia-Pacific regional office of the International Monetary Fund to organize a regional workshop about financial inclusion by illustrating the relationship between macroeconomic policy and financial inclusion. In accordance with the Financial Sector Development Strategy 2016-2025, the NBC is studying about the law and regulation framework related to the establishment of a deposit insurance system based on pay box plus mandate. I do hope this annual report can be used to raise more understandings for researchers as well as to provide information to banking and financial institutions for measuring the outcome and the effectiveness of their work's implementation accordingly.

Phnom Penh, 20 April, 2018

CHEA CHANTO

Governor

National Bank of Cambodia

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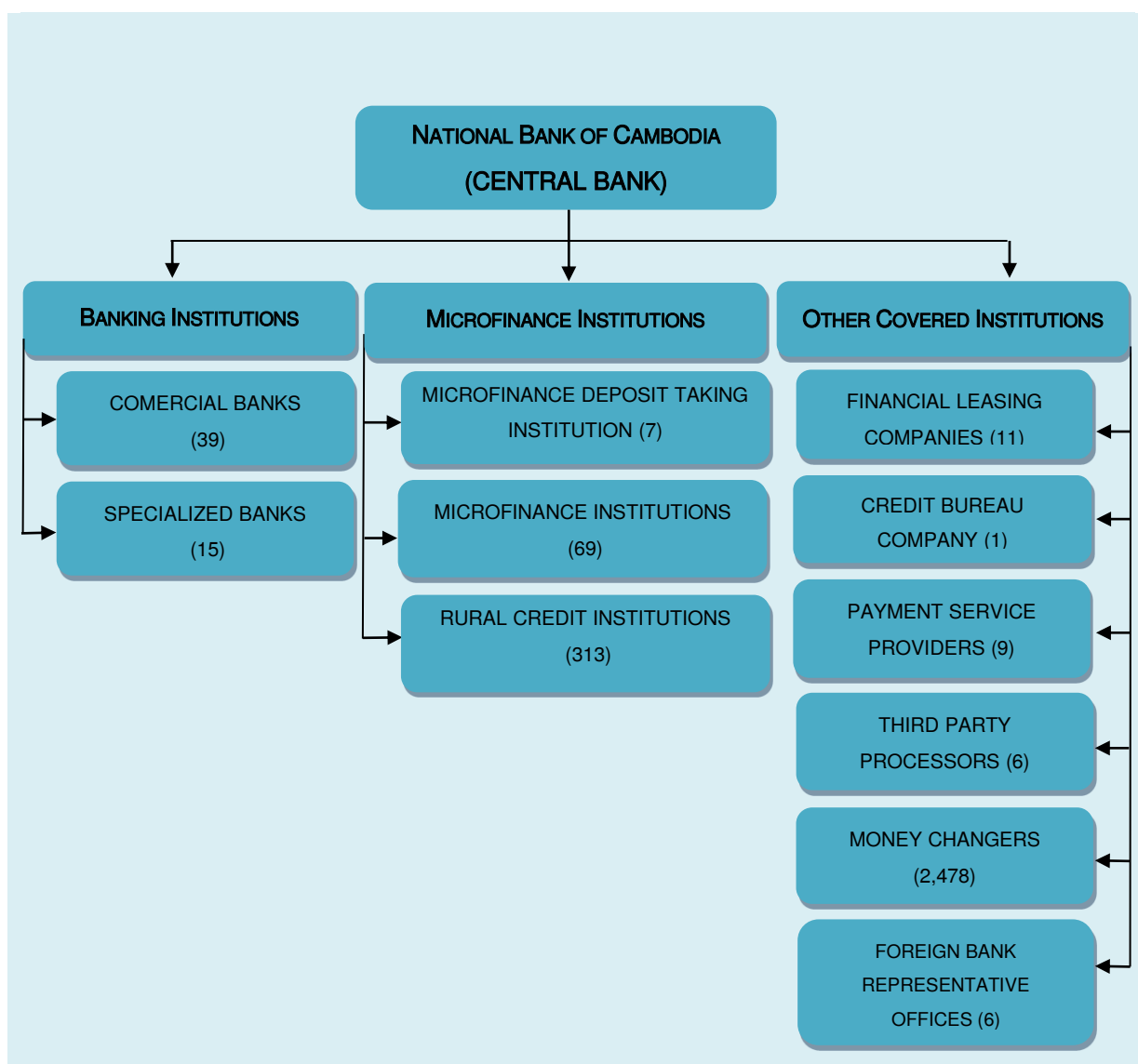
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1. Major Development of Banking Sector

1.1. Overview of Banking and Financial Institutions

Along with the economics growth, the banking sector has expanded its operation in response to this context such as the opening of new global foreign bank's branches. As the end of 2017, the banking system in Cambodia consists of 39 commercial banks (12 foreign branch banks, 12 local banks, and 15 subsidiaries), 15 specialized banks (1 stated-owned bank), 7 microfinance deposit-taking institutions, 69 microfinance institutions, 313 rural credit institutions, 11 financial lease companies, 6 third party processors, 9 payment service providers, 1 credit bureau Cambodia, 1 credit bureau Cambodia, 6 representative offices and 2,478 money changers (Figure 1).

Figure 1: Structure of Banking System in Cambodia



Source: National Bank of Cambodia.

Table 1: Banking and Financial Institutions Network Information: 2013-2017

BANKING INSTITUTION	2013	2014	2015	2016	2017
COMMERCIAL BANKS					
LOCAL BANKS— LOCAL MAJORITY OWNERSHIP					
NUMBER OF BANKS	6	7	7	7	7
NUMBER OF BRANCHES AND HEAD OFFICES	310	354	375	383	395
NUMBER OF STAFFS	11,793	14,896	16,239	17,023	17,628
ATMS TERMINALS	327	454	544	574	712
LOCAL BANKS— FOREIGN MAJORITY OWNERSHIP					
NUMBER OF BANKS	5	6	5	5	5
NUMBER OF BRANCHES AND HEAD OFFICES	33	47	54	225	244
NUMBER OF STAFFS	1,000	1,444	1,738	6,382	7,607
ATMS TERMINALS	77	117	175	276	352
FOREIGN SUBSIDIARY BANKS					
NUMBER OF BANKS	14	12	14	14	15
NUMBER OF BRANCHES AND HEAD OFFICES	128	119	142	150	157
NUMBER OF STAFFS	3,067	2,984	3,529	3,634	4,002
ATMS TERMINALS	360	358	391	397	409
FOREIGN BRANCHES BANKS					
NUMBER OF BANKS	10	11	10	11	12
NUMBER OF BRANCHES AND HEAD OFFICES	16	21	22	25	31
NUMBER OF STAFFS	361	439	463	530	626
ATMS TERMINALS	2	6	8	13	17
TOTAL COMMERCIAL BANKS					
NUMBER OF BANKS	35	36	36	37	39
TOTAL NUMBER OF BRANCHES AND HEAD OFFICES	487	541	593	783	827
NUMBER OF STAFFS	16,221	19,763	21,969	27,569	29,863
ATMS TERMINALS	766	940	1,118	1,260	1,490
SPECIALIZED BANKS					
STATE OWNED SPECIALIZED BANKS					
NUMBER OF BANKS	1	1	1	1	1
NUMBER OF BRANCHES AND HEAD OFFICES	1	1	1	1	1
NUMBER OF STAFFS	59	67	75	89	93
LOCAL BANKS — LOCAL MAJORITY OWNERSHIP					
NUMBER OF BANKS	4	4	3	5	5
NUMBER OF BRANCHES AND HEAD OFFICES	6	7	7	10	10
NUMBER OF STAFFS	243	178	407	518	510
LOCAL BANKS — FOREIGN MAJORITY OWNERSHIP					
NUMBER OF BANKS	3	6	7	9	9
NUMBER OF BRANCHES AND HEAD OFFICES	3	8	13	18	18
NUMBER OF STAFFS	45	265	381	862	979
TOTAL SPECIALIZED BANKS					
NUMBER OF BANKS	8	11	11	15	15
TOTAL NUMBER OF BRANCHES AND HEAD OFFICES	10	16	21	29	29
NUMBER OF STAFFS	347	510	863	1,469	1,582
MICROFINANCE INSTITUTIONS					
MICROFINANCE DEPOSIT-TAKING INSTITUTIONS (MDIs)					
NUMBER OF INSTITUTIONS	7	7	8	7	7
NUMBER OF BRANCHES AND HEAD OFFICES	1,279	1,383	1,632	1,456	946
NUMBER OF STAFFS	12,842	15,576	20,808	19,987	21,671
ATMS TERMINALS	73	197	298	307	350
MICROFINANCE INSTITUTIONS (MFIs)					
NUMBER OF INSTITUTIONS	29	32	50	64	69
NUMBER OF BRANCHES AND HEAD OFFICES	937	1,311	2,186	2,698	471
NUMBER OF STAFFS	2,964	4,014	5,460	6,581	6,631

TOTAL MICROFINANCE INSTITUTIONS					
NUMBER OF INSTITUTIONS	36	39	58	71	76
TOTAL NUMBER OF BRANCHES AND HEAD OFFICES	2,216	2,694	3,818	4,154	1,417
NUMBER OF STAFFS	15,806	19,590	26,268	26,568	28,302
ATMS TERMINALS	73	197	298	307	350
RURAL CREDIT INSTITUTIONS					
NUMBER OF INSTITUTIONS	35	38	109	170	313
TOTAL NUMBER OF NETWORK OPERATIONS	443	509	1,715	2,083	3,366
NUMBER OF STAFFS	897	942	3,255	3,670	5,123
FINANCIAL LEASE COMPANIES					
TOTAL NUMBER OF INSTITUTIONS	2	6	9	12	11
FOREIGN BANK REPRESENTATIVE OFFICES					
TOTAL NUMBER OF INSTITUTIONS	6	7	8	7	6
CREDIT BUREAU COMPANY					
TOTAL NUMBER OF CREDIT BUREAU COMPANY	1	1	1	1	1

Source: National Bank of Cambodia.

Table 2: Market Shares of Banking Institutions by Ownership

Market Shares	Assets		Loans		Deposits		Capital	
	Dec-16	Dec-17	Dec-16	Dec-17	Dec-16	Dec-17	Dec-16	Dec-17
Commercial Banks								
Foreign Banks	55.74%	55.41%	53.74%	55.08%	53.21%	52.78%	58.79%	62.46%
Local Banks	42.41%	42.61%	44.05%	42.55%	46.78%	47.21%	31.48%	29.67%
Specialized Banks								
Foreign Banks	1.05%	1.05%	1.49%	1.32%	0.00%	0.00%	5.55%	4.10%
Local Banks	0.79%	0.92%	0.72%	1.05%	0.01%	0.01%	4.18%	3.77%
Total								
Foreign Banks	56.79%	56.46%	55.23%	56.40%	53.21%	52.78%	64.33%	66.56%
Local Banks	43.21%	43.54%	44.77%	43.60%	46.79%	47.22%	35.67%	33.44%
Total	100%	100%	100%	100%	100%	100%	100%	100%

Source: National Bank of Cambodia.

1.2. Financial Position and Performance

1.2.1. Banking Sector's Performance

Banking sector's operation continues to grow in both scope and scale, to be more interconnected, and to play key roles in Cambodia's financial system. Total banks' assets and credits increased to KHR 115,577.4 billion and KHR 66,379.9 billion equivalent to 142.02% and 80.7% of GDP, accordingly. The growths of credits and deposit within the banking institutions have continued gradually. At the end of 2017, the banks' credit growth was at the rate of 17.21%, which is lower than the credit growth rate in 2016. Credits were concentrated in key economic sectors such as wholesales and retails (30%), agricultural (10.4%), construction (9.5%), residential real estate loan (9.3%), and other sectors (40.8%). As at December 2017, banks' deposit growth rate was at 25.1%. Banking institutions continue to collect more deposits from public as reflected through the increase of customers' deposits from year to year. This also

illustrates the increase of public confidence toward Cambodia's banking system due to the efforts of the NBC in deepening financial knowledge into all ranges of population. Customers' deposits in banks have continued to grow to KHR 69,684.4 billion, of which 92.4% are wholesale deposits. Meanwhile, number of depositors increased to 3,482,277, of which 41.7% of the depositors are female and the majority of depositors are individuals (53.8%), commercial enterprises (23.9%), domestic and foreign banking institutions (10%), and other institutions (14.6%).

Table 3: The Development in Banking Sector (Y-O-Y Growth)

Bank Evolution	2013	2014	2015	2016	2017
Asset Growth	16.90%	27.10%	23.21%	20.90%	20.12%
Credit Growth	25.76%	27.11%	25.65%	20.52%	17.21%
Deposit Growth	12.24%	28.95%	17.38%	21.82%	25.11%
Asset to GDP	82.78%	98.33%	107.89%	118.23%	142.02%
Credit to GDP	47.74%	56.71%	63.46%	68.83%	80.68%
Deposit to GDP	49.09%	59.16%	61.85%	68.44%	85.63%

Source: NBC staff calculations.

The increase in the scope of operations has pushed the banking institutions to expand more networks through establishing 44 new branches and launching 273 new ATMs in addition to the existing branches and ATMs that are operating. The use of debit and credit cards for payment in general has remarkably increased along with the increase of banking services' consumers. By the end of 2017, the number of credit and debit cards increased to 74,130 and 1,813,435, respectively.

Figure 2: Banks—Number of Borrowers and Depositors

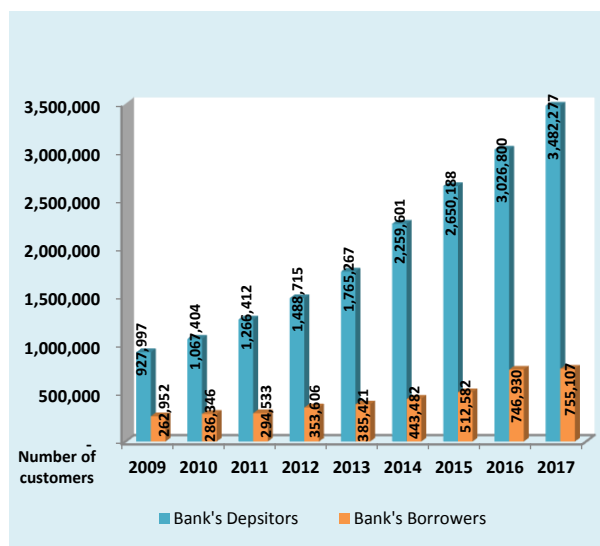
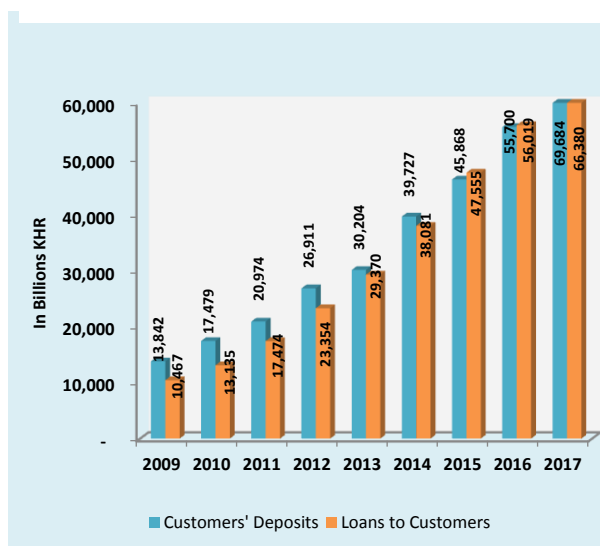


Figure 3: Banks—Loans and Deposits to Customers



Source: National Bank of Cambodia.

Figure 4: Banks–Credit Classified by Economic Sectors

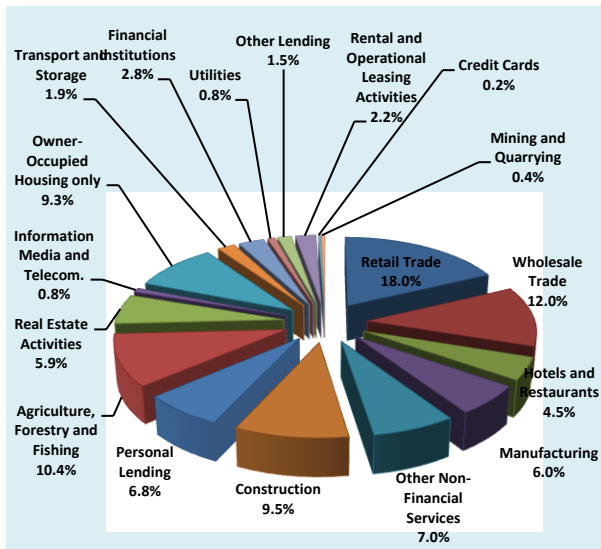
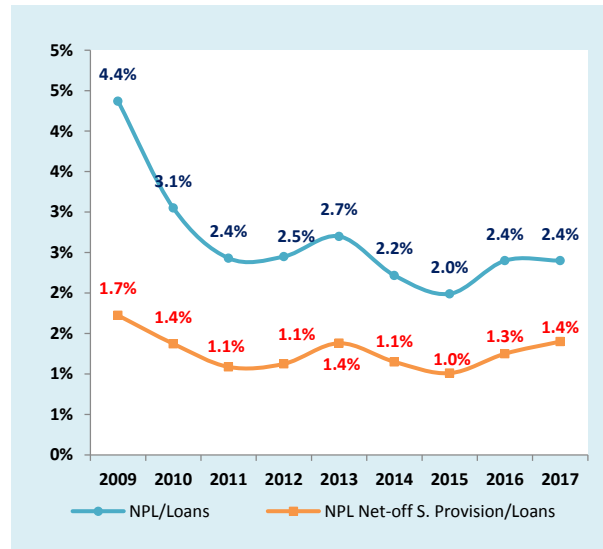


Figure 5: Banks–Non-Performing Loan Ratio



Source: National Bank of Cambodia.

Non-performing loan ratio of the banking sector remained at 2.4%. The return on asset was 1.54% while the return on equity was 8.4%. The NBC continues paying close attention in supervising the banking operations to ensure the quality of assets, particularly the safety and soundness of the whole banking system. The issuance of the Prakas on Credit Risk Grading and Impairment Provisioning by the NBC dated 1 December 2017 will strengthen the implementation of a prudent credit risk management framework.

1.2.2. Microfinance Sector's Performance

Cambodia's microfinance sector has continued to develop noticeably by diversifying more financial services in credit and saving services and expanding money transfer service, movable banking service, micro insurance service and ATM service.

Figure 6: MFIs–The Growth of Assets

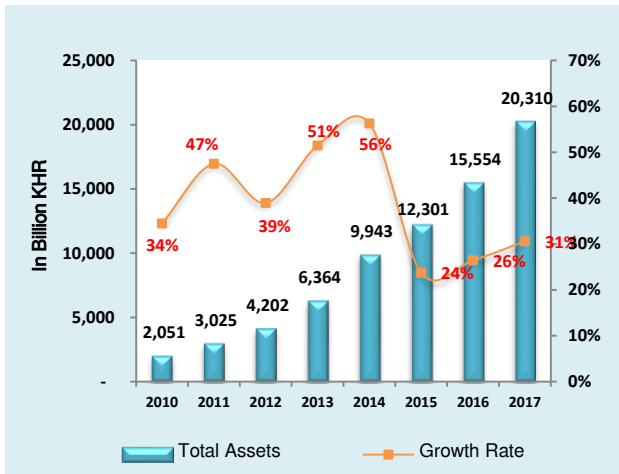
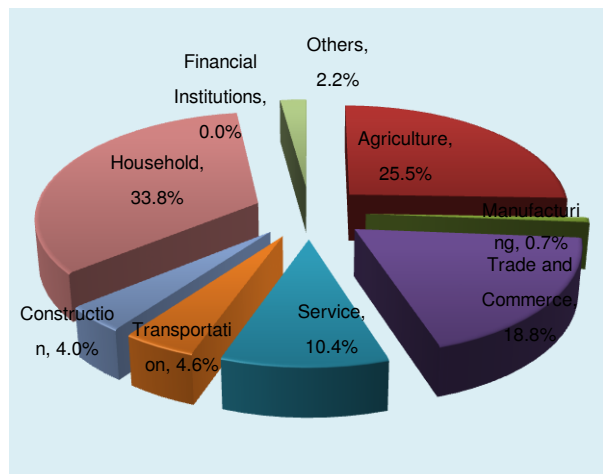


Figure 7: MFIs–Credit Classified by Economic Sectors



Source: National Bank of Cambodia.

In addition, microfinance sector has also contributed to alleviate people's daily lives by expanding their service to the rural and providing jobs to people in this sector. In 2017, MFIs have operated in 25 provinces and cities with 76 offices in Phnom Penh, 366 in provinces and cities and 975 in communes and it offers job to 28,302 staffs, of which 7,986 staffs are women.

In 2017, the total number of MFIs is 76 institutions, of which 7 MDIs have a total asset of KHR 20,310.02 billion equivalent to 25% of Gross Domestic Product (GDP) and a year-on-year growth of 30.5%. Along with the increase of institutions and assets, customers' deposits in microfinance sector have increased by 34.3% to KHR 8,007.11 billion and the credits have risen by 36.1% to KHR 17,236.44 billion. The growths of assets and credits reflect the support of microfinance sector to households' economy in rural areas and the development of the national economy. At the same time, there are 1.8 million registered deposit accounts and 1.8 million borrowing accounts. Particularly, microfinance institutions have provided credit to key sectors, including households 33.8%, agriculture 25.5%, trade and commerce 18.8%, services 10.4%, construction and transportation 8.6% and others 2.2%.

Figure 8: MFIs—Loans and Deposits

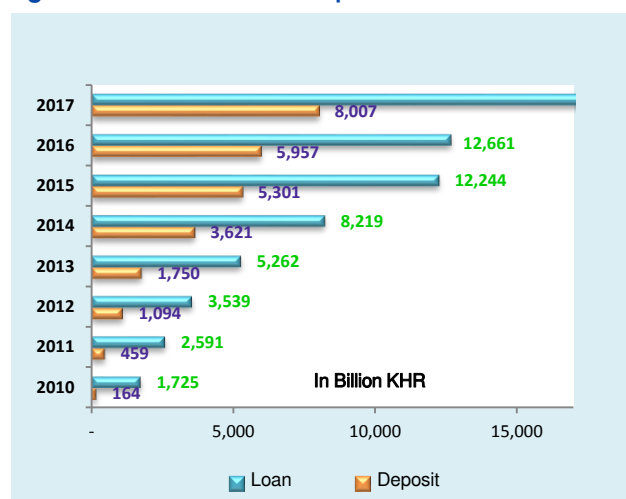
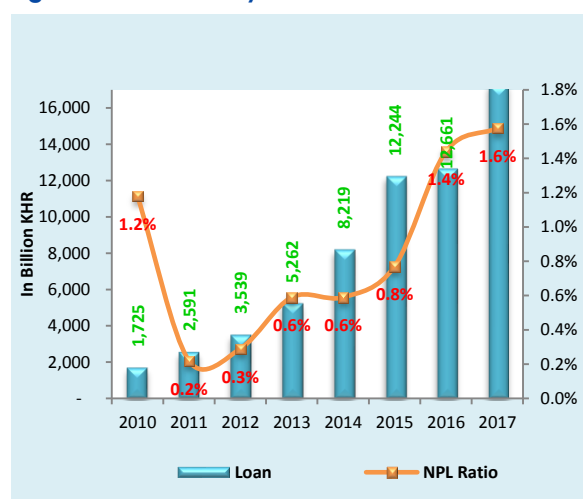


Figure 9: MFIs—Quality of Loans Portfolio



Source: National Bank of Cambodia.

The non-performing loan (NPL) ratio was 2.1% in 2017 and MFIs have continued to adhere to prudential regulations by maintaining solvency ratio and liquidity ratio at 20.68% and 208.23% respectively, above the minimum requirement of 15% and 70%, as defined by the NBC's regulations. The return on asset and return on equity were at 2.71% and 12.78% respectively.

The development of the microfinance sector have been achieved through strengthening good governance, complying with consumer protection and transparency principles, enhancing financial literacy, invigorating good cooperation between guardian authorities, microfinance institutions, Cambodia Microfinance Association and all related parties, and establishing the encouragement policy

of the government. MDIs have been competing in amassing domestic capital to expand the scope and scale of their operation by offering high interest rates in deposit, which makes the deposit rate to remain steady at an average of 5.6% for Riel and 4.8% for US dollar. At the same time starting from April 2017, the recent loan disbursements of all microfinance institutions shall be charged with the interest rates not exceeding the NBC's target at the level of 18% per annum. The determination of credit ceiling on microfinance sector has spurred MFIs to focus more on improving credit operations, as mirror through a steady decline in operating costs, a decrease in the non-performing loan ratio, and the amassment of local deposits. Although the interest rate gap between deposits and credits is still huge, the gap is at a decreasing trend. The interest rate gap reflects high potential for profitability in the sector, which enables MFIs to continue expanding their network for providing financial services to rural people, who have not accessed to formal financial services yet.

In overall, despite some recent challenges, Cambodian microfinance sector still continues to prosper and constantly gain more public confidence.

1.2.3. Financial Leasing Sector's Performance

The financial leasing sector is a new sector, but it has made significant progress through the upturn of financial leasing services on movable assets such as, motorbikes, cars, machines for agriculture sector, construction machines, electronics, furniture, household appliances and other movable items to customers. In 2017, there are 11 financial leasing companies with total asset up to KHR 707.9 billion and total financial leases up to KHR 525.3 billion, which serve their customers in the amount of 64,252 accounts. Financial leasing services have been provided to various key sectors such as, agriculture 20%, households 42%, construction 8%, trade 5%, transportation 5%, service 2% and others 19%. Consumers' demand has driven the financial leasing market to become more attractive for investors, both locally and internationally.

Table 4: Financial Leasing Sector

Financial Leasing Company	2013	2014	2015	2016	2017
Total Asset	37.44	186.33	410.35	622.81	707.95
Total Loan	16.40	147.06	344.97	485.04	525.34
Non-performing Loan	0%	3.16%	5.31%	5.93%	5.29%
Owner's Equity	7.89	34.36	44.04	113.27	173.46
Staffs (persons)	212	545	857	1,245	1,266
Customers (persons)	2,638	18,683	43,413	61,372	64,252

Source: National Bank of Cambodia.

1.2.4. Money changers' Performance

The NBC has issued Prakas No. B9-09-230 Pror.Kor dated 19 October, 2009 on "Money Changer License or Authorization" for the purpose of managing all money exchange businesses, including the purchase and sale of foreign currency notes and travelling checks operated in the Kingdom of Cambodia. For import and export of precious metals business, it is required to comply with Prakas No. B9-09-262 Pror.Kor dated 29 December 2009 on "Licensing to Conduct the Business of Precious Metals and Stones Import/Export." Furthermore, in order to encourage the compliance with the Prakas on "Money Changer License or Authorization", the NBC, on 4 December 2017, had issued a notice to all money changers operated in Cambodia to apply for or extend the expiration of the authorizations letter or licenses from the NBC. By the end of 2017, there are 2,478 registered moneychangers, of which money changing licenses have been granted to 26 registered money changers, 25 commercial banks and 26 MFIs and 2,401 money changers are authorized to operate money exchange business.

1.2.5. The Progress of Registration of the Rural Credit Institutions

By the end of 2017, the NBC has provided licenses to a total of 313 rural credit institutions. Meanwhile, the NBC had issued Prakas No. B7-017-326 Pror.Kor dated 25 October 2017 on the provision of licenses to rural credit institutions in order to determine the conditions for providing licenses and strengthening the effectiveness of the management and supervision of the institutions that provide small loans.

The registration of rural credit institutions was smoothly and effectively operated under a good cooperation between the NBC, the Ministry of Interior, the Ministry of Commerce and other related institutions. In order to register as a rural credit institution, the organization or association is required to change its legal form to a limited liability company. At the same time, the NBC also requires all rural credit institutions to submit quarterly reports and the NBC also conducts on-site supervision to ensure effective and transparent work.

2. The Development in Supervisory and Regulatory Frameworks

2.1. The Review and Issuance of Banking Regulations

The NBC, as a supervisory authority, has issued 9 appropriate measures in 2017 for banking and financial institutions to implement in order to protect consumer, to enhance the effective supervision and monitoring on banking and financial institutions, and to ensure the sound banking system. Those measures are:

1. Announcement No. B7-017-143 Sor.Chor.Nor, dated 9 February 2017, on “Labelling the display of the term “Private Institution” to the Public”
2. Announcement No. B7-017-181 Sor.Chor.Nor, dated 21 February 2017, on “Request for Banking and Financial Institutions and Rural Credit Operators to Change their Logos”
3. Prakas No. B7-017-109 Pror.Kor, dated 13 March 2017, on “Interest Rate Ceiling on Loan”
4. Prakas No. B7-017-299 Pror.Kor, dated 27 September 2017, on “Resolution of Consumer Complaints of Banks and Financial Institutions”
5. Prakas No. B7-017-300 Pror.Kor, dated 27 September 2017, on “Conditions for Banks and Financial Institutions for Application to be listed on the Cambodia Securities Exchange”
6. Prakas No. B7-017-301 Pror.Kor, dated 27 September 2017, on “Liquidity Risk Management Framework for Banks and Financial Institutions”
7. Prakas No. B7-017-326 Pror.Kor, dated 25 October 2017, on “Granting Certificate of Rural Credit Institutions”
8. Prakas No. B7-017-335 Pror.Kor, dated 14 November 2017, on “External Audit of Banks and Financial Institutions”
9. Prakas No. B7-017-344 Pror.Kor, dated 1 December 2017, on “Credit Risk Grading and Impairment Provisioning”

2.1.1. Labelling the display of the term “Private Institution” to the Public

Due to some public misconceptions that banking institutions, microfinance institutions and rural credit institutions are state’s institutions, which caused some negative phenomenon in society, the NBC, on February 9, 2017, issued an announcement on “Labelling the display of the term “Private Institution” to the Public” and required all institutions to take the following actions:

- To add the word “Private Institution” on their name plate
- To place the term “Private Institution” at the proper location in the office for high visibility to customers, and
- To educate the customers clearly about the credit culture and to inform the customers that the institution is a private institution, not a state’s institution.

2.1.2. Request for Banking and Financial Institutions and Rural Credit Operators to Change their Logos

As observed that the logos of some institutions are similar to the logo of ministries and public entities such as “₹” or “Singha Lion”, the NBC issued an announcement to inform all banks and financial institutions and microfinance operators to change their logos, which are similar to the logos of ministries or public entities, and to avoid using any logo that could make the public to be confused that the institutions are state's institution. This announcement is to prevent the public from being confused the institutions with the state's institutions, which could have negative impact on the institutions because the public, especially borrowers, understand that there is no problem to default on repayment because the institutions are the state's institution. This confusion could possibly cause loses to the institutions or systemic risk to other institutions. It is notably that the rural credit institutions shall comply with applicable laws and regulations issued by the NBC. In case of non-compliance, the rural credit institution will face the revocation of the registration by the supervisory authority.

2.1.3. Interest Rate Ceiling on Loan

With the aim to protect customers from charging over-interest rates, as well as to stimulate the effective use of credit, on 13 March 2017, the NBC issued Prakas on “Interest Rate Ceiling on Loan”, which requires microfinance deposit-taking institutions, microfinance institutions and rural credit institutions under the NBC's supervision to set the interest rate on loan not to exceed 18% per year for any maturity. This interest rate ceiling is applied for new credit contracts as well as restructured loan and refinancing, which requires the institutions to comply from 1 April 2017.

2.1.4. Resolution of Consumer's Complaints of Banks and Financial Institutions

On 27 September 2017, the NBC issued a Prakas on “Resolution of Consumer Complaints of Banks and Financial Institutions” with the aim at enhancing consumer protection for consumer rights and consumer benefits in using banking and financial institutions' product and services through a proper and effective complaint resolution. Banking and financial institutions are required to receive and solve each complaint lodged by consumer and/or consumer's representative including the complaints forwarded by the NBC. The consumer must file a complaint in verbally and/or writing within 60 days after being aware of the problem to be complained. Meanwhile, the institutions shall not impose any restriction that would discourage consumers from or limit the

consumers' rights to lodge their complaints including imposing cost to the consumer on filing, processing, and disposing the complaint.

2.1.5. Conditions for Banking and Financial Institutions Applying to be listed on the Cambodia Securities Exchange (CSX)

In order to provide the possibility for banking and financial institutions to mobilize and bolster fund for expanding their business, as well as to contribute to the development of Cambodia's economy, the NBC has determined some conditions for banking and financial institutions, which are intended to be listed on Cambodia Securities Exchange, as follows:

- To obtain prior approval from the NBC
- To have Net-worth of at least KHR 60.000.000.000 (Sixty billion Riel)
- To have good financial condition and strong corporate governance as rated by the NBC at a safety level for at least two years, and
- To fully comply with prudential regulations of the NBC.

Moreover, after obtaining an approval to list on the CSX, the banking and financial institutions shall meet the following requirements:

- To list for public offering at the maximum of 20% of its voting rights in the institutions and/or
- To issue corporate bonds on CSX at the maximum of 20% of its total assets.

2.1.6. Liquidity Risk Management Framework for Banking and Financial Institutions

With the objectives to reduce the incident of severe liquidity problems, to reduce the impact on the banking system, and to protect depositors and creditors, the NBC, on 27 September 2017, issued a Prakas on Liquidity Risk Management Framework for Banks and Financial Institutions. The Parkas requires the institutions to establish a robust liquidity risk management framework in order to maintain sufficient liquidity at all times, including the holding of unencumbered eligible liquid assets to withstand a range of stress events that cause insufficient funding sources, such as deposits, borrowings, raising additional capital, and other matters. Banking and financial institutions must guarantee that their sources of fund are constantly stable for their operation activities. At the same time, the institutions must promptly report to the NBC without any delay about any concern on their current and future liquidity, and their plan to address these concerns. In case that the institutions experience a severe liquidity stress, the institutions must immediately notice the NBC mentioning the mechanisms to address the problem.

2.1.7. Granting Certificate of Rural Credit Institutions

On 25 October 2017, the NBC issued a Prakas on Granting Certificate of Rural Credit Institutions aiming at strengthening the effective management and supervision of institutions that provide small credits. Any individual, who intends to apply for rural credit certificate, shall fill in the document as set by the NBC, have a minimum registered capital of KHR 200,000,000 (two hundred million Riel) and shall pay 100% of registered capital into an account opened at the NBC before commencing the operation. The institutions shall deposit 5% of its registered capital as capital guarantee into its account maintained with the NBC.

Within 3 months after receiving full application, the NBC will notify the decision in writing, whether the applicant would be granted the certificate or not. In case that the NBC decides to grant the certificate, the NBC will issue a letter of approval in principle with conditions, which will be valid for 6 months. Once the institution has completed the conditions mentioned in the letter of approval in principle, the institution shall apply for the certificate from the NBC. If the institution could not fulfill the condition within the given period, the letter of approval in principle shall be void.

2.1.8. External Audit of Banks and Financial Institutions

To ensure the accuracy and integrity of information and financial data that auditees provide to the NBC and stakeholders, to enhance the effective supervision based on the national and international standard and best practices, and to strengthen the working performed of audit firm, the NBC issued a Prakas on External Audit of Banks and Financial Institutions. The Prakas requires the audit firms, which intend to audit banking and financial institutions, to meet the following requirements:

- Having registered at Ministry of Commerce
- Having registered as a member of the Kampuchea Institute of Certified Public Accountants and Auditors (KICPAA)
- Holding an audit license from the National Accounting Council (NAC) of the Ministry of Economy and Finance (MEF)
- Having minimum of 2 partners and auditors, who shall be subject to the qualification, registered as active members and the KICPAA
- Having been engaged in auditing business and have a good reputation for at least 3 years up to date of filing the application for accreditation
- Shall be subject to a regular engagement quality control review; and
- Any other conditions required by the NBC.

2.1.9. Credit Risk Grading and Impairment Provisioning

On 1 December 2017, the NBC issued a Prakas on credit risk grading and impairment provisioning in the aim at setting forth the obligations as part of the implementation of a prudent credit risk management framework for banking and financial institutions, and ensuring appropriate recognition, measurement, provisioning, and reporting of impaired facilities of the institution. Credit risk grading and impairment provisioning is part of the global risk management framework that any institution should implement. To effectively manage their credit risk, the institutions must have:

- Credit risk management system that is appropriate to the nature, complexity, and size of their business activities
- Regularly review of their credit risk management system, based on the change of economic environment, activities, customer base and risks,
- Robust system for the early identification, monitoring and accurate measurement of their credit risks, including the full identification and reporting of impaired facilities and estimated losses on the credit portfolio
- Adequate impairment provisions compliance with the local accounting standards, and/or
- Policies, procedures, and processes in accordance with the requirements set forth in this Prakas.

2.2. Supervisory Activities

As the Cambodia's banking system is expanding its scope of operation, the NBC has closely and carefully supervised the banking system through onsite supervision, offsite supervision and formulation of regulations in response to the progress of the system. The NBC's supervisory system has been conducted through periodic assessments, including quarterly, semi-annually, and annually based on CAMELS method, and risk-based supervision and forward looking supervision in order to maintain financial stability and the sound banking system as the whole for building public trust. The supervision activities focus on financial situation, good governance, compliance with laws and regulations, and risks that may affect the business. As the results of the past reviews, banking and financial institutions have maintained good conditions, both governance and financial performance; however, there are some gaps that need to be fulfilled following the recommendations of the supervisory authority. The NBC still puts more effort in supervision in order to ensure effective and safe banking system in Cambodia.

3. Promoting Financial Sector Development and Regional Integration

3.1. The Development of Financial Infrastructure

3.1.1. Accounting and Financial Reporting Standards

The Cambodian International Financial Reporting Standards (CIFRS) has been introduced since 2012 by the National Accounting Council. However, with the complexity of the new standards, the adoption of the standards within the banking and financial institutions was extended to January 2019. This extension is for the institutions to design a clear action plan and to build sufficient capacity of employees. As well, this extension enables the NBC and all stakeholders to build sufficient resources in order to support the transition process to the new standard by maintaining the sound and sustainable banking system in Cambodia.

In 2017, the NBC also reviewed and revised regulations concerning credit classifications and provisioning, and the responsibilities of the external audit firms providing auditing services to banking and financial institutions in order to reduce the inconsistencies in financial reporting between CIFRS and regulation of the supervisory authorities, and to strengthen the external auditing works on banking and financial institutions. Prakas on Credit Risk Grading and Impairment Provisioning, which is an important part of CIFRS, requires the institutions to implement impairment provision in accordance with CIFRS especially IFRS 9 and the NBC's regulations on provisioning. This Prakas requires the institutions to change the provisioning mechanism based on risk-based and forward-looking perspective in order to prevent unexpected losses. Another Prakas on External Audit of Banks and Financial Institutions has goal to enhance the auditor accreditation framework and to determine more effective communication between auditors and supervisory authority. In collaboration with the relevant authorities such as Ministry of Economy and Finance, the NBC is studying in detail and is preparing the action plan in order to implement the CIFRS and to continue building capacity in related to the execution of this standard in depth.

3.1.2. Credit Bureau Cambodia

Since the official launch on 19 March 2012, the total assets of Credit Bureau Cambodia has increased to KHR 40 billion by the end of 2017 and it has 144 institutions as members of the Credit Reporting System (CRS) including 39 commercial banks, 14 specialized banks, 7 microfinance deposit-taking institutions, 67 microfinance institutions, 10 leasing companies and 7 rural credit institutions. The total outstanding of credit portfolio that banking and financial institutions have uploaded into the CRS was KHR 65.7 trillion, with 2,721,461 accounts.

Currently, Credit Bureau Cambodia collects only individual credit data and it has not collected the data of credits to companies yet. With the understanding of the importance of the commercial credit data, Credit Bureau has been upgrading the CRS for the institutions to upload and download the commercial credit report in addition to the individual credit report.

In support of the Credit Bureau Cambodia to collect the commercial credit data, the NBC issued a notification to banking and financial institutions to provide 50 percent of commercial credit data of the total credit portfolio for testing the CRS in accordance with Prakas on Credit Reporting.

The gathering of commercial credit data will enhance the member institutions to better understand their commercial clients. This will also enable the companies with sound operation to greater access to credit, and at the same time, this data will support The NBC to fully monitor and analyze the credit situation in the banking sector as well.

3.1.3. Payment System

Payment system is a financial infrastructure that plays a key role in contributing to economic development and supporting regional and global economic integration by providing means for facilitating the payment transactions in a fast and convenient manner. Given its importance, the NBC introduced Fast Payment System for all commercial banks and microfinance deposit taking institutions (MDIs) participating as members. The introduction of Fast Payment system will contribute to the increase in national currency usage and electronic payments efficiency as well as the promotion of financial inclusion and the modernization of payment system in Cambodia. Moreover, Cambodian Shared Switch (CSS) was soft-launched on 20 October 2017. Five members joined CSS while the rest of financial institutions are in the process of integrating their systems (*Appendix 5*). Looking forward in response to market demand and regional payment system integration, Real-Time Gross Settlement (RTGS) systems are being developed to facilitate large payment transactions and mitigate risks associated with the transaction.

With regard to the regulatory framework, a number of Prakas have been issued so far. In response to the recent development of payment service in Cambodia, some Prakas are being drafted namely 1- Prakas on Net Worth Calculation of Payment Service Institutions, 2- Prakas on Agent Banking, and 3- Prakas on Consumers Protection of Payment Services. The objective of these regulations are to ensure the resilience, to assist the process of oversight, to safeguard funds, and to promote public confidence in payment service institution. Meanwhile, the NBC is putting a lot of effort in building capacity for

relevant NBC's employees in conducting oversight function in order to enhance the efficiency and safety of the Cambodian payment system.

3.2. Financial Inclusion

In accordance with the joint statement released by the Ministry of Economy and Finance and the NBC, particularly following the highly recommendation of Cambodian Prime Minister during the 2016 Microfinance Sector Development's national conference, the NBC conducted careful analysis including on-site supervision on Non-Governmental Organizations (NGOs) and associations that request to be a rural credit institution, prior to providing certificate. Throughout the process, certificates of rural credit operations were granted to 143 institutions among 313 operators this year. The institutions are obliged to change their legal status from NGOs or association to public limited company, and to reduce the public confusion that the company is the non-profit organization. In addition, the NBC, in the early third quarter of 2017, issued Prakas on Granting Certificates of Rural Credit Institutions (RCIs) to strengthen the legal framework and to enhance the effective supervision.

In 2017, the NBC organized seminars on microfinance sector in two provinces, Kampong Cham province and Kandal province, which were participated by 1,345 participants who are provincial officials, provincial courts, provincial authorities, Union Youth Federations of Cambodia's youth group, high school students, MFIs, RCIs, chiefs of villages, and local people. These seminars intended to disseminate basic knowledge of microfinance and to raise awareness among local authorities and the public across the country, with the hope that any kinds of frauds formed by unethical persons would be prevented.

Promoting financial inclusion is considered to be one of the top priorities in Cambodian government policies. In this regards, the NBC together with the relevant ministries are assigned to develop and implement the National Strategy on Financial Inclusion, which was well-defined in the Financial Sector Development Strategy 2016-2025. After the gap analysis has been done based on the result of the demand and supply study under the cooperation with the United Nations Capital Development Fund (UNCDF), the inter-ministrial working group led by the NBC, is preparing a draft of the national strategy which is expected to be ready for implementation in middle of 2018.

Furthermore, the NBC has collaborated with IMF Regional Office for Asia and the Pacific (OAP) and Asia Pacific Department of the IMF (APD) to arrange *Capacity Building Seminar on Financial Inclusion in Asia-Pacific: The Way Forward*. The seminar opened a door for senior officials from Asian central banks and finance ministries, from 34 countries in total, together with IMF, ADB

and AFI (Alliance for Financial Inclusion), to share their experiences and to update the progress of financial inclusion as well as to highlight the IMF's main findings on macroeconomic policies and financial inclusion linkages. Despite the fact that Asia has a high rate of financial inclusion, the gap of country development, income level and educational standards have been widening in the region.

3.3. Financial Literacy and Consumer Protection

Along with the financial behavioral change and consumer protection projects carried out under the cooperation with the Good Return and International Finance Corporation (IFC), the NBC has also focused on the integration of financial education into the general education curriculum in accordance with the educational reform by the Ministry of Education, Youth and Sports, which aims at equipping students with basic financial knowledge necessary for their everyday life. Teams from the NBC and the Ministry of Education, Youth and Sports have been working on the detailed curriculum which includes 4 applicable subjects, namely, home economics, life skills, social studies, and mathematics. The teams have organized three workshops to determine the content and learning outcomes, as well as to assess the possibility to incorporate financial education into primary, lower and higher secondary school programs. Going forward in phase 2, the NBC team will continue working with the ministry and relevant stakeholders including the ADB and Good Return to prepare teaching manual, to train teachers, and to implement the pilot project of teaching financial knowledge prior to the new educational reform for 2018-2019 expected to take place in November 2018.

In its effort to strengthen consumer protection, the NBC has established a consumer protection working group and set up an in-house consumer hotline in August 2017. Via news, brochures and media including social media such as Facebook, the NBC has announced its five hotlines based in headquarter and 21 hotlines based in NBC's branches; all of which serve to accommodate consumer's enquiry and complaints on the usage of financial services (Appendix 6). Among the total of 441 cases received, the majority was handled by the working group while the rest was resolved with cooperation from concerned institutions. In addition to that, the NBC has issued a Prakas on Resolution of Consumer Complaints in which all institutions are required to set up a call center in order to handle consumer complaint at an initial stage. The hotline has received notable appreciation among members of the public in which financial awareness is so limited and that a broader awareness raising toward the grassroots level is needed. The working group is determined to perform its roles and responsibilities including 1/. Receiving and primarily handling consumer complaints, 2/. Educating financial consumers, 3/. Raising awareness of the hotline through NBC's branches and Facebook and 4/.

Guiding banking and financial institutions to be more transparent by requiring their credit officers to disclose all terms and conditions of the contract.

3.4. Interbank Market Development

Against the backdrop of high dollarization, monetary policy tools remain limited which demands special attention on the effectiveness of the existing tools and the introduction of new tools to support the monetary policy implementation. The NBC has introduced the NBC Platform (NBCP), which is an online system that provides convenience, transparent, and fast trading of foreign currencies, to help enhance the effectiveness of foreign exchange market and NCD, with the ultimate goal to develop a Repo and interbank market. The NBCP expects to provide banking and financial institutions certain benefits including 1/. More transparent and secure market, 2/. To promote trust among market participants, 3/. Cost efficiency and less time consuming and most importantly 4/. More active liquidity management.

The NBC has been in effort to develop the interbank market via two important instruments which are 1/. Negotiable Certificate of Deposit (NCD) and 2/. Liquidity-Providing-Collateralized Operations (LPCO). NCD was launched in 2013 as a tool to absorb the excess liquidity in the banking system. Now, more banking and financial institutions use NCD as collateral in applying for LPCO and accessing to liquidity in the secondary market. The introduction of LPCO – a tool to provide liquidity in Riel with a competitive price that was launched in October 2016 – has positively contributed to narrowing the interest margin of both KHR and USD loans. In fact, LPCO has become a negotiating tool for financial institutions to obtain cheaper external financing while it incentivizes these institutions to turn to domestic funding which is relatively cheaper than the foreign one. Moreover, many institutions use LPCO to fund for their local currency loan whereas banks use LPCO to on-lend to MFIs. In the long run, these operations will enable the setting up of a policy rate which the NBC could employ to influence the market interest rate and it will contribute to promoting a sustainable growth.

3.5. Financing to Real Estate Sector

Real estate sector still plays an essential role in Cambodia's economy and continues to receive more funds from banking and financial institutions. The investment and supply on real estate keep growing in Cambodia's real estate market, along with the rise of the people's living standard. Banks' credits to real estate sector were increased gradually including real estate activities, construction, and owner-occupied housing. By the end of 2017, credits from banks and MFIs to real estate sector accounted for KHR 17,363.41 billion which was accounted for 20.3% of the total loan portfolio.

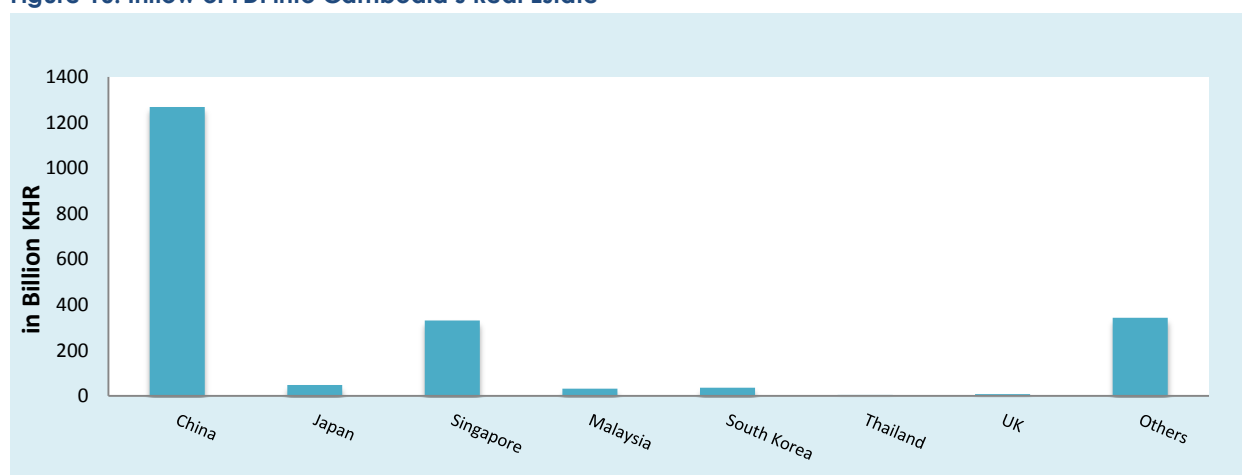
The International Transactions Reporting System (ITRS) shows that the flows of foreign direct investment (FDI) into Cambodia's real estate sector (including all kinds of real estates and condominium) in 2017 accounted for KHR 2,071 billion, of which China 61%, Singapore 16%, and other countries 23% of the total investment.

Table 5: Investment flow in Real Estate sector in Cambodia (in Billions KHR)

	2013	2014	2015	2016	2017
Equity investment in Cambodia	3,823	6,675	4,200	4,279	11,610
Investment in real estate in Cambodia	407	1,781	1,539	1,296	2,071

Source: Estimated ITRS data, National Bank of Cambodia.

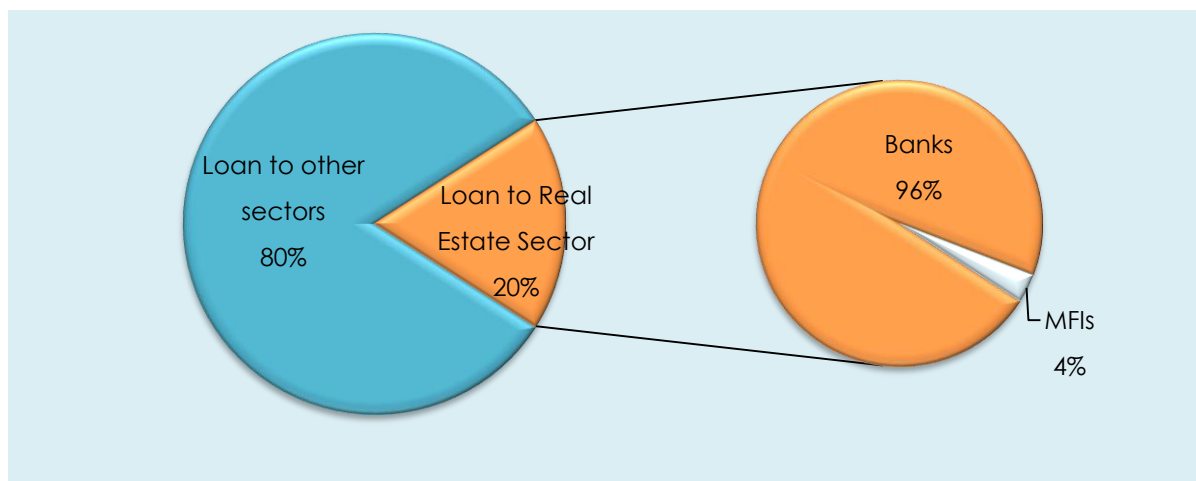
Figure 10: Inflow of FDI into Cambodia's Real Estate



Source: ITRS data, National Bank of Cambodia.

Real estate sector has high risk which requires regular supervision and surveillance to mitigate risks that may arise. Since more banking and financial institutions continue to provide credit to this sector, the NBC has paid special attention on the evolution of real estate market in Cambodia through close monitoring on the performance of all banking and financial institutions while continuing gathering all relevant information for analyzing the risk and vulnerability that could happen.

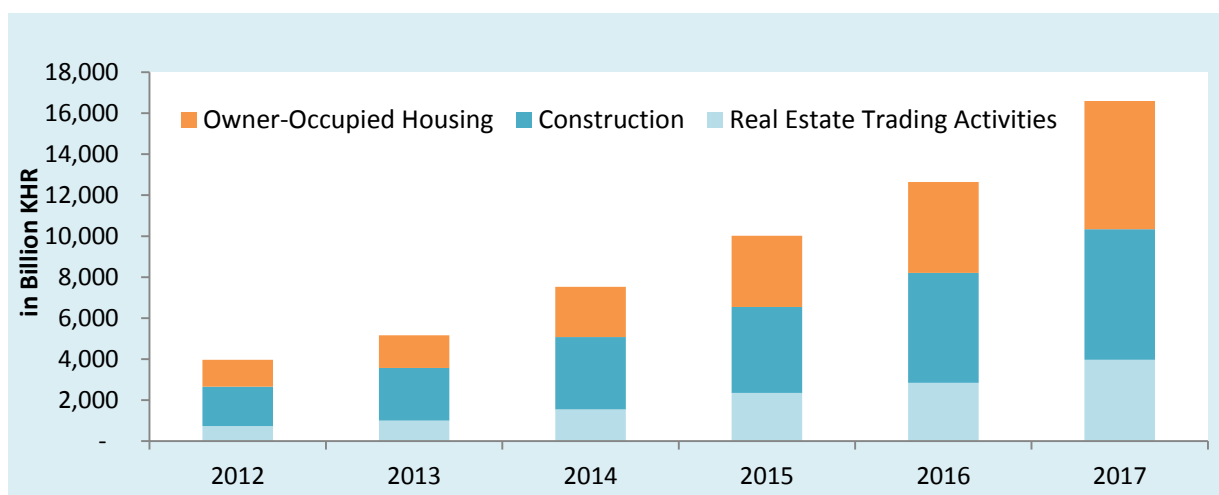
Figure 11: Market Share of Credit to Real Estate Sector of Banking and Financial Institutions



Source: National Bank of Cambodia.

Banking sector has actively contributed to the development of Cambodia real estate sector. Particularly, 96% of credits to real estate sector were from banks, while only 4% came from MFIs. By the end of 2017, year-on-year growth rates of bank and MFI credits to real estate sector were at 37.34% and 67.78%, respectively. Although the portion of MFIs' credits to real estate sector is relatively small compared to banks, the high growth rate of credit to this sector require a regular supervision on the operation of related institutions.

Figure 12: Loan to Real Estate Sector



Source: National Bank of Cambodia.

Construction and owner-occupied housing continue to grow and receive more financial support from the banking sector due to the gradual increase of employed and medium-income people, which stimulate the increase in demand of mortgage loan. Moreover, the change in people's perspective and way of life also contribute to the increase in loans to real estate sector since the middle-aged group of population, who have job and medium income, prefer to live in their own houses rather than with their parents after

getting married. The investment on condominium and luxurious housing has decreased because the investors are shifting the investment by targeting medium and low-income households. By the end of 2017, 76% of loans to real estate have been granted to construction and owner-occupied housing, while only 24% were given to real estate trading activities.

3.6. Deposit Protection Scheme

The current condition of Cambodia's banking sector entails the setting up of a deposit protection system because 1/- Some banking and financial institutions are more vulnerable to economic slowdown, despite relatively strong and robust macro-economic environment and financial system; 2/- Stable banking system and assurance of recovery of deposits are critical in sustaining depositor confidence; 3/- Vulnerability to external shocks due to dollarization; 4) Clear exit mechanism for problem banking and financial institutions will help contain effects of closure and prevent contagion; and 5/- Deposit protection is a critical component of the FSDS to develop a sound, efficient, diversified and market-based financial system. Preconditions for the establishment of the deposit protection system are: 1/- Prudential regulatory environment; 2/- Financial safety net; 3/- Information and disclosure by covered institutions; 4/- Legal authority; 5/- Legal protection; and 6/- Funding.

In many Asian countries including Japan, Korea, Malaysia, Indonesia, Vietnam, Thailand and Singapore, the deposit protection system was established as an independent statutory body, in form of either a public or private enterprise. Provided that the banking sector dominates the financial market, protection in these countries covers banking institutions whereas other non-bank financial institutions may become members of the system based on their size and risks. The majority implements the Pay Box or Pay Box Plus mandate (except Japan, Korea, Malaysia, and Indonesia) in which the deposit insurers are chartered to collect and manage premium, and to examine the accuracy of premium calculation by members. These countries set a fixed premium rate at least for the initial stage before moving to a risk-based rate. As a starting point for Cambodia, the deposit protection system should be established based on a simple, effective and applicable model that can fulfill the two most important objectives, which are 1/- To provide protection for the maximum insured amount and 2/- To enhance and maintain financial stability.

The NBC has received a number of technical assistance from development partners including the US Department of the Treasury, Asian Development Bank Institute (ADBI), Korea Deposit Insurance Corporation (KDIC), and the Korea International Cooperation Agency (KOICA). The assistance is aimed at 1/- Providing feasibility assessment for the establishment of deposit protection system within the Cambodia's financial system context and 2/- Providing

capacity development on the core principles such as the legal and institutional framework, the insured entities and covered deposits, the calculation of premium, and the sources of funding etc. Based on the existing law and regulation together with the lessons learnt from countries in the region, Pay Box Plus mandate suits the current financial system in Cambodia, which is simple and easy to implement at the initial stage of the establishment. Therefore, in accordance with the FSDS 2016-2025, the NBC is now preparing the legal framework to establish the deposit protection system using the Pay Box Plus mandate.

4. Capacity Building on Supervision and International Cooperation

4.1. Capacity Building for Bank Supervisors

In 2017, the NBC has nominated supervisors to participate meetings and short training courses in various countries in Asia including, Japan, Philippines, Hong Kong, Thailand, Laos, Vietnam, Indonesia, India, Singapore, Malaysia and Korea; Switzerland and Turkey in Europe; Egypt in African region; the United States of America and Australia; and also the online training course “FSI-Connect”, which organized by Bank for International Settlement (BIS). For long-term capacity building, the young officials are offered the education both locally, particularly ACCA (Association of Chartered Certified Accountants) course at CamEd business school, and overseas including Korea, China, United State of America and Australia, in response to the future development of the banking and financial sector.

4.2. International Cooperation

The NBC and other partnership-regulators, both regional and international, have continued to enhance the cooperation to assure the effectiveness of working performance, especially, to share supervisory experience. From 7-8 December 2017, with the cooperation of the IMF, the NBC organized a seminar on “Financial Inclusion in Asia-Pacific: The Way Forward” which was held in Siem Reap province in order to share knowledge about the status of financial inclusion in Asia-Pacific; the impacts of financial inclusion on economic development, the poverty reduction and income inequality, the relationship between macroeconomic policy and financial inclusion, the impacts of financial technology, and the way forward to promote financial inclusion. The seminar was attended by 65 participants from central banks, supervisory authorities, Ministry of Economy and Finance, and the development partners of 17 countries of the Asia-Pacific region.

In 2017, the NBC has signed a number of Memorandum of Understanding (MOU) with other supervisory authorities including: 1/- MOU on strengthening over banking cooperation between the NBC and Bank of Thailand on the

occasion of 37 SEACEN Governor Board of Director Meeting, 2/- Bilateral Meeting on the Joint Research between the NBC and the Bank of Korea on the occasion of the workshop on “Knowledge Partnership Program” over the research topic “Relationship between Exchange Rate and Inflation in Cambodia’s Economy”, 3/- Memorandum of Understanding regarding to “Information Exchange between Cambodian Financial Intelligence Unit and Myanmar Financial Intelligence Unit on Anti-Money Laundering and Terrorism Finance”, 4/- Bilateral Meeting between the NBC and the Bank of Thailand with the purpose of strengthening solidarity, brotherhood, friendliness, and cooperation, and 5/- Bilateral meeting between the NBC and State Bank of Vietnam to strengthen solidarity, brotherhood, friendliness, and cooperation. Through these cooperation, the NBC was able to strengthen its human resource as well as to enhance the soundness of the banking system in Cambodia, by expanding its network with supervisory authorities at the regional and international level through sending technical officials to attend relevant training courses and experience sharing programs.

LIST OF APPENDIXES

Appendix 1

Data of Banks and Microfinance Institutions in Cambodia 2017

Appendix 2

Riel and Foreign Currency Interest Rate on Loans and Deposits

Appendix 3

Cambodia's Banking System

Appendix 4

List of Authorized Banks and Financial Institutions as at 2017

Appendix 5

FAST Payment System and Cambodian Shared Switch (CSS)

Number of Offices of Cambodian Banks

As of December 31, 2017

Table 1

	2017			2016		
	Total	Phnom Penh ¹	Provincial	Total	Phnom Penh ¹	Provincial
Commercial Banks						
1 Aleda Bank Plc.	261	19	242	259	19	240
2 Advanced Bank of Asia Ltd.	51	17	34	43	15	28
3 Agri Bank Cambodia Branch	1	1	-	1	1	-
4 ANZ Royal Bank (Cambodia) Ltd.	15	10	5	15	10	5
5 Bangkok Bank Plc. Cambodia Branch	1	1	-	1	1	-
6 Bank for Investment and Development of Cambodia Plc. ²	8	6	2	8	6	2
7 Bank of China (Hong Kong) Limited P.P. Branch	5	3	2	3	3	-
8 Bank of India P.P. Branch	1	1	-	1	1	-
9 Booyoung Khmer Bank	2	2	-	1	1	-
10 Kasikorn Bank Public Company Ltd.	1	1	-	-	-	-
11 Branch of Mizuho Bank Ltd.	1	1	-	-	-	-
12 BRED Bank (Cambodia) Plc.	1	1	-	-	-	-
13 Cambodia Asia Bank Ltd.	6	2	4	6	2	4
14 Cambodia Mekong Bank Public Ltd.	6	4	2	6	4	2
15 Cambodia Post Bank Plc.	42	9	33	37	8	29
16 Cambodian Commercial Bank Ltd.	4	1	3	4	1	3
17 Cambodian Public Bank Plc.	30	18	12	30	18	12
18 Canadia Bank Plc.	58	25	33	56	22	34
19 Cathay United Bank (Cambodia) Corporation Ltd.	14	9	5	12	7	5
20 CIMB Bank Plc.	13	9	4	12	7	5
21 First Commercial Bank, P.P. Branch	8	7	1	7	7	-
22 Foreign Trade Bank of Cambodia	11	8	3	10	6	4
23 Hong Leong Bank (Cambodia) Plc.	5	5	-	5	5	-
24 ICBC Limited P.P. Branch	1	1	-	1	1	-
25 Kookmin Bank Cambodia	4	4	-	2	2	-
26 Krung Thai Bank Public Co. Ltd., P.P. Branch	2	1	1	2	1	1
27 May Bank (Cambodia) Plc.	21	13	8	21	13	8
28 MB Bank Plc. P.P. Cambodia Branch	1	1	-	1	1	-
29 Mega International Commercial Bank Co., Ltd. P.P. Branch	4	4	-	4	4	-
30 Phillip Bank Plc.	6	6	-	6	6	-
31 Phnom Penh Commercial Bank	17	11	6	14	10	4
32 RHB Indochina Bank Ltd	12	8	4	12	8	4
33 SACOM Bank (Cambodia) Plc.	9	6	3	8	6	2
34 Sathapana Bank Plc.	168	14	154	161	13	148
35 SHB Cambodia Limited	5	4	1	5	4	1
36 Shinhan Khmer Bank Ltd.	5	5	-	5	5	-
37 Taiwan Cooperative Bank P.P Branch	5	4	1	4	3	1
38 Union Commercial Bank Plc.	13	9	4	13	9	4
39 Vattanac Bank	9	8	1	7	6	1
Sub-total	827	259	568	783	236	547
Specialized Banks						
40 Aeon Specialized Bank (Cambodia) Plc.	5	2	3	-	-	-
41 Anco Specialized Bank	6	2	4	5	2	3
42 Angkor Capital Specialized Bank	1	1	-	1	1	-
43 Asia-Pacific Development Specialized Bank Plc.	1	1	-	-	-	-
44 CAMKO Specialized Bank	1	1	-	1	1	-
45 Chief (Cambodia) Specialized Bank Plc.	2	2	-	2	2	-
46 DGB Specialized Bank Plc.	5	5	-	5	5	-
47 First Investment Specialized Bank	1	1	-	1	1	-
48 Khmer Specialized Bank Plc.	1	1	-	-	-	-
49 Oxley Worldbridge Specialized Bank Plc.	1	1	-	1	1	-
50 PHSME Specialized Bank Ltd.	1	1	-	1	1	-
51 Rural Development Bank	1	1	-	1	1	-
52 Southern Capital Specialized Bank Plc.	1	1	-	-	-	-
53 Tomato Specialized Bank	1	1	-	1	1	-
54 Wing (Cambodia) Limited Specialized Bank	1	1	-	1	1	-
Sub-total	29	22	7	20	17	3
Total	856	281	575	803	253	550

¹ Including Head Office

² Excluding Branches in Vietnam

Note: As reported by banks (Unaudited)

Number of Staff

As of December 31, 2017

Table 2

	2017	2016	% Change 2017 over 2016
Commercial Banks			
1 Aceda Bank Plc.	12,456	12,223	1.9%
2 Advanced Bank of Asia Ltd.	2,461	1,678	46.7%
3 Agri Bank Cambodia Branch	26	25	4.0%
4 ANZ Royal Bank (Cambodia) Ltd.	415	429	-3.3%
5 Bangkok Bank Plc. Cambodia Branch	16	14	14.3%
6 Bank for Investment and Development of Cambodia Plc.	284	324	-12.3%
7 Bank of China (Hong Kong) Limited P.P. Branch	131	110	19.1%
8 Bank of India P.P. Branch	9	9	0.0%
9 Booyoung Khmer Bank	37	23	60.9%
10 Kasikorn Bank Public Company Ltd.	17	-	-
11 Branch of Mizuho Bank Ltd.	6	-	-
12 BRED Bank (Cambodia) Plc.	89	-	-
13 Cambodia Asia Bank Ltd.	446	402	10.9%
14 Cambodia Mekong Bank Public Ltd.	118	117	0.9%
15 Cambodia Post Bank Plc.	1,281	1,182	8.4%
16 Cambodian Commercial Bank Ltd.	71	71	0.0%
17 Cambodian Public Bank Plc.	821	794	3.4%
18 Canadia Bank Plc.	2,772	2,545	8.9%
19 Cathay United Bank (Cambodia) Corporation Ltd.	419	396	5.8%
20 CIMB Bank Plc.	303	279	8.6%
21 First Commercial Bank, P.P. Branch	115	95	21.1%
22 Foreign Trade Bank of Cambodia	342	298	14.8%
23 Hong Leong Bank (Cambodia) Plc.	129	114	13.2%
24 ICBC Limited P.P. Branch	63	57	10.5%
25 Kookmin Bank Cambodia	128	86	48.8%
26 Krung Thai Bank Public Co. Ltd., P.P. Branch	14	15	-6.7%
27 May Bank (Cambodia) Plc.	374	263	42.2%
28 MB Bank Plc. P.P. Cambodia Branch	59	55	7.3%
29 Mega International Commercial Bank Co., Ltd. P.P. Branch	80	76	5.3%
30 Phillip Bank Plc.	179	152	17.8%
31 Phnom Penh Commercial Bank	324	290	11.7%
32 RHB Indochina Bank Ltd	238	238	0.0%
33 SACOM Bank (Cambodia) Plc.	243	205	18.5%
34 Sathapana Bank Plc.	4,339	3,989	8.8%
35 SHB Cambodia Limited	58	64	-9.4%
36 Shinhan Khmer Bank Ltd.	114	99	15.2%
37 Taiwan Cooperative Bank P.P Branch	90	74	21.6%
38 Union Commercial Bank Plc.	421	444	-5.2%
39 Vattanac Bank	375	334	12.3%
Sub Total	29,863	27,569	8.3%
Specialized Banks			
40 Aeon Specialized Bank (Cambodia) Plc.	504	437	15.3%
41 Anco Specialized Bank	109	92	18.5%
42 Angkor Capital Specialized Bank	18	19	-5.3%
43 Asia-Pacific Development Specialized Bank Plc.	22	22	0.0%
44 CAMKO Specialized Bank	12	11	9.1%
45 Chief (Cambodia) Specialized Bank Plc.	52	44	18.2%
46 DGB Specialized Bank Plc.	301	259	16.2%
47 First Investment Specialized Bank	30	39	-23.1%
48 Khmer Specialized Bank Plc.	28	31	-9.7%
49 Oxley Worldbridge Specialized Bank Plc.	16	17	-5.9%
50 PHSME Specialized Bank Ltd.	42	42	0.0%
51 Rural Development Bank	93	89	4.5%
52 Southern Capital Specialized Bank Plc.	12	13	-7.7%
53 Tomato Specialized Bank	22	20	10.0%
54 Wing (Cambodia) Limited Specialized Bank	321	334	-3.9%
Sub Total	1,582	1,469	7.7%
Total	31,445	29,038	8.3%

Note: As reported by banks (Unaudited)

Number of ATM terminals, POS, Debit Cards, and Credit Cards**

AS OF DECEMBER 31, 2017

Table 3

	ATM terminals	POS**	Debit Cards	Credit Cards	
Commercial Banks					
1	Aceda Bank Plc.	388	3,608	924,191	12,677
2	Advanced Bank of Asia Ltd.	204	482	170,133	1,505
3	Agri Bank Cambodia Branch	-	-	-	-
4	ANZ Royal Bank (Cambodia) Ltd.	86	-	73,708	3,241
5	Bangkok Bank Plc. Cambodia Branch	-	-	-	-
6	Bank for Investment and Development of Cambodia Plc.	33	200	20,549	-
7	Bank of China (Hong Kong) Limited P.P. Branch	7	357	20,740	341
8	Bank of India P.P. Branch	-	-	-	-
9	Booyoung Khmer Bank	-	-	-	-
10	Kasikorn Bank Public Company Ltd.	-	-	-	-
11	Branch of Mizuho Bank Ltd.	-	-	-	-
12	BRED Bank (Cambodia) Plc.	9	1	554	-
13	Cambodia Asia Bank Ltd.	24	-	19,451	-
14	Cambodia Mekong Bank Public Ltd.	35	368	5,331	251
15	Cambodia Post Bank Plc.	17	-	164	-
16	Cambodian Commercial Bank Ltd.	6	-	2,884	-
17	Cambodian Public Bank Plc.	56	940	60,752	5,438
18	Canada Bank Plc.	134	968	152,751	7,958
19	Cathay United Bank (Cambodia) Corporation Ltd.	86	325	25,690	7,321
20	CIMB Bank Plc.	30	-	15,408	772
21	First Commercial Bank, P.P. Branch	-	-	-	-
22	Foreign Trade Bank of Cambodia	56	95	30,678	-
23	Hong Leong Bank (Cambodia) Plc.	11	-	4,074	-
24	ICBC Limited P.P. Branch	2	121	9,589	2,127
25	Kookmin Bank Cambodia	8	-	13,519	-
26	Krung Thai Bank Public Co. Ltd., P.P. Branch	-	-	-	-
27	May Bank (Cambodia) Plc.	38	518	28,648	-
28	MB Bank Plc. P.P. Cambodia Branch	8	-	495	-
29	Mega International Commercial Bank Co., Ltd. P.P. Branch	-	-	-	-
30	Phillip Bank Plc.	14	-	10,658	-
31	Phnom Penh Commercial Bank	24	35	101,413	1,178
32	RHB Indochina Bank Ltd	33	-	26,329	-
33	SACOM Bank (Cambodia) Plc.	9	-	-	-
34	Sathapana Bank Plc.	100	-	57,507	-
35	SHB Cambodia Limited	-	-	-	-
36	Shinhan Khmer Bank Ltd.	10	-	113	-
37	Taiwan Cooperative Bank P.P Branch	-	-	-	-
38	Union Commercial Bank Plc.	13	268	11,045	12,571
39	Vattanac Bank	49	101	27,061	1,140
	Sub-total	1,490	8,387	1,813,435	56,520
Specialized Banks					
40	AEON Specialized Bank	-	-	-	17,610.00
41	Anco Specialized Bank	-	-	-	-
42	Angkor Capital Specialized Bank	-	-	-	-
43	Asia Pacific Development Specialized Bank	-	-	-	-
44	CAMKO Specialized Bank	-	-	-	-
45	Chief (Cambodia) Specialized Bank Plc.	-	-	-	-
46	DGB Specialized Bank Plc.	-	-	-	-
47	First Investment Specialized Bank	-	-	-	-
48	Khmer Specialized Bank	-	-	-	-
49	Oxley Worldbridge Specialized Bank Plc.	-	-	-	-
50	PHSME Specialized Bank Ltd.	-	-	-	-
51	Rural Development Bank	-	-	-	-
52	Southern Capital Specialized Bank Plc	-	-	-	-
53	Tomato Specialized Bank	-	-	-	-
54	Wing (Cambodia) Limited Specialized Bank	-	4,741.00	-	-
	Sub-total	-	4,741	-	17,610.00
Total	1,490	13,128	1,813,435	74,130	

** Point of Sale terminal

Note: As reported by banks (Unaudited)

**COMPARISON OF TOTAL ASSETS
AS OF DECEMBER 31, 2017**

Table 4

1 USD = 4,037 KHR

(millions of KHR)

	2017		2016		Growth Rate (%)
		Share		Share	2017 over 2016
Commercial Banks					
1 Aceda Bank Plc.	20,903,693	18.1%	18,607,978	19.3%	12.3%
2 Advanced Bank of Asia Ltd.	6,671,316	5.8%	4,467,172	4.6%	49.3%
3 Agri Bank Cambodia Branch	178,593	0.2%	170,609	0.2%	4.7%
4 ANZ Royal Bank (Cambodia) Ltd.	4,175,353	3.6%	4,211,631	4.4%	-0.9%
5 Bangkok Bank Plc. Cambodia Branch	322,379	0.3%	391,290	0.4%	-17.6%
6 Bank for Investment and Development of Cambodia Plc.	1,874,733	1.6%	1,883,572	2.0%	-0.5%
7 Bank of China (Hong Kong) Limited P.P. Branch	4,900,776	4.2%	4,194,817	4.4%	16.8%
8 Bank of India P.P. Branch	58,927	0.1%	61,441	0.1%	-4.1%
9 Booyoung Khmer Bank	262,909	0.2%	177,124	0.2%	48.4%
10 Kasikorn Bank Public Company Ltd.	211,569	0.2%	-	-	-
11 Branch of Mizuho Bank Ltd.	126,446	0.1%	-	-	-
12 BRED Bank (Cambodia) Plc.	392,264	0.3%	-	-	-
13 Cambodia Asia Bank Ltd.	585,454	0.5%	596,659	0.6%	-1.9%
14 Cambodia Mekong Bank Public Ltd.	149,144	0.1%	162,441	0.2%	-8.2%
15 Cambodia Post Bank Plc.	2,234,802	1.9%	1,695,551	1.8%	31.8%
16 Cambodian Commercial Bank Ltd.	1,010,331	0.9%	902,385	0.9%	12.0%
17 Cambodian Public Bank Plc.	8,574,723	7.4%	6,581,744	6.8%	30.3%
18 Canadia Bank Plc.	18,060,929	15.6%	13,302,384	13.8%	35.8%
19 Cathay United Bank (Cambodia) Corporation Ltd.	1,362,782	1.2%	1,200,929	1.2%	13.5%
20 CIMB Bank Plc.	2,729,766	2.4%	1,901,463	2.0%	43.6%
21 First Commercial Bank, P.P. Branch	2,782,943	2.4%	2,300,203	2.4%	21.0%
22 Foreign Trade Bank of Cambodia	4,090,109	3.5%	3,508,003	3.6%	16.6%
23 Hong Leong Bank (Cambodia) Plc.	1,345,343	1.2%	970,269	1.0%	38.7%
24 ICBC Limited P.P. Branch	4,092,441	3.5%	3,866,102	4.0%	5.9%
25 Kookmin Bank Cambodia	503,768	0.4%	542,421	0.6%	-7.1%
26 Krung Thai Bank Public Co. Ltd., P.P. Branch	716,756	0.6%	743,236	0.8%	-3.6%
27 May Bank (Cambodia) Plc.	3,678,489	3.2%	3,645,431	3.8%	0.9%
28 MB Bank Plc. P.P. Cambodia Branch	621,870	0.5%	443,861	0.5%	40.1%
29 Mega International Commercial Bank Co., Ltd. P.P. Branch	1,739,031	1.5%	1,522,317	1.6%	14.2%
30 Phillip Bank Plc.	818,209	0.7%	598,241	0.6%	36.8%
31 Phnom Penh Commercial Bank	2,569,882	2.2%	1,950,887	2.0%	31.7%
32 RHB Indochina Bank Ltd	2,903,185	2.5%	2,538,599	2.6%	14.4%
33 SACOM Bank (Cambodia) Plc.	696,428	0.6%	701,119	0.7%	-0.7%
34 Sathapana Bank Plc.	4,185,879	3.6%	3,772,603	3.9%	11.0%
35 SHB Cambodia Limited	1,001,739	0.9%	978,448	1.0%	2.4%
36 Shinhan Khmer Bank Ltd.	764,548	0.7%	546,592	0.6%	39.9%
37 Taiwan Cooperative Bank P.P. Branch	1,921,488	1.7%	1,202,436	1.2%	59.8%
38 Union Commercial Bank Plc.	2,134,169	1.8%	2,449,630	2.5%	-12.9%
39 Vattanac Bank	1,938,919	1.7%	1,649,915	1.7%	17.5%
Sub-total	113,292,081	98.0%	94,439,502	98.2%	20.0%
Specialized Banks					
40 Aeon Specialized Bank (Cambodia) Plc.	186,934	0.2%	168,024	0.2%	11.3%
41 Anco Specialized Bank	74,289	0.1%	71,730	0.1%	3.6%
42 Angkor Capital Specialized Bank	53,406	0.0%	43,700	0.0%	22.2%
43 Asia Pacific Development Specialized Bank	96,574	0.1%	70,850	0.1%	36.3%
44 CAMKO Specialized Bank	41,992	0.0%	55,327	0.1%	-24.1%
45 Chief (Cambodia) Specialized Bank Plc.	308,535	0.3%	163,902	0.2%	88.2%
46 DGB Specialized Bank Plc.	434,481	0.4%	350,665	0.4%	23.9%
47 First Investment Specialized Bank	70,305	0.1%	70,020	0.1%	0.4%
48 Khmer Specialized Bank Plc	71,611	0.1%	97,873	0.1%	-26.8%
49 Oxley Worldbridge Specialized Bank Plc.	59,706	0.1%	38,779	0.0%	54.0%
50 PHSME Specialized Bank Ltd.	43,619	0.0%	42,477	0.0%	2.7%
51 Rural Development Bank	641,861	0.6%	411,675	0.4%	55.9%
52 Southern Capital Specialized Bank	51,799	0.0%	40,639	0.0%	27.5%
53 Tomato Specialized Bank	38,379	0.0%	39,090	0.0%	-1.8%
54 Wing (Cambodia) Limited Specialized Bank	111,907	0.1%	112,014	0.1%	-0.1%
Sub-total	2,285,399	2.0%	1,776,764	1.8%	28.6%
Total	115,577,480	100%	96,216,265	100%	20.1%

**SHARE OF PAID-UP CAPITAL
AS OF DECEMBER 31, 2017**

Table 5

1 USD = 4,037 KHR

(millions of KHR)

	Foreign share		Cambodian share		Total Paid-up Capital	Market Share
	Share(%)	Amount paid	Share(%)	Amount paid		
Commercial Banks						
1 Aceda Bank Plc.	49.0%	709,249	51.0%	738,197	1,447,446	10.7%
2 Advanced Bank of Asia Ltd.	100.0%	504,625	-	-	504,625	3.7%
3 Agri Bank Cambodia Branch	100.0%	157,443	-	-	157,443	1.2%
4 ANZ Royal Bank (Cambodia) Ltd.	55.0%	166,526	45.0%	136,249	302,775	2.2%
5 Bangkok Bank Plc. Cambodia Branch	100.0%	201,850	-	-	201,850	1.5%
6 Bank for Investment and Development of Cambodia Plc.	-	-	100.0%	403,700	403,700	3.0%
7 Bank of China (Hong Kong) Limited P.P. Branch	100.0%	605,550	-	-	605,550	4.5%
8 Bank of India P.P. Branch	100.0%	52,481	-	-	52,481	0.4%
9 Booyoung Khmer Bank	100.0%	227,081	-	-	227,081	1.7%
10 Kasikorn Bank Public Company Ltd.	100.0%	201,850	-	-	201,850	1.5%
11 Branch of Mizuho Bank Ltd.	100.0%	126,156	-	-	126,156	0.9%
12 BRED Bank (Cambodia) Plc.	100.0%	211,943	-	-	211,943	1.6%
13 Cambodia Asia Bank Ltd.	100.0%	228,091	-	-	228,091	1.7%
14 Cambodia Mekong Bank Public Ltd.	-	-	100.0%	165,517	165,517	1.2%
15 Cambodia Post Bank Plc.	45.0%	128,601	55.0%	157,179	285,779	2.1%
16 Cambodian Commercial Bank Ltd.	100.0%	302,775	-	-	302,775	2.2%
17 Cambodian Public Bank Plc.	100.0%	363,330	-	-	363,330	2.7%
18 Canadia Bank Plc.	-	-	100.0%	1,130,360	1,130,360	8.4%
19 Cathay United Bank (Cambodia) Corporation Ltd.	100.0%	403,700	-	-	403,700	3.0%
20 CIMB Bank Plc.	100.0%	252,313	-	-	252,313	1.9%
21 First Commercial Bank, P.P. Branch	100.0%	242,220	-	-	242,220	1.8%
22 Foreign Trade Bank of Cambodia	-	-	100.0%	302,775	302,775	2.2%
23 Hong Leong Bank (Cambodia) Plc.	100.0%	227,081	-	-	227,081	1.7%
24 ICBC Limited P.P. Branch	100.0%	403,700	-	-	403,700	3.0%
25 Kookmin Bank Cambodia	100.0%	185,702	-	-	185,702	1.4%
26 Krung Thai Bank Public Co. Ltd., P.P. Branch	100.0%	201,850	-	-	201,850	1.5%
27 May Bank (Cambodia) Plc.	100.0%	262,405	-	-	262,405	1.9%
28 MB Bank Plc. P.P. Cambodia Branch	100.0%	157,443	-	-	157,443	1.2%
29 Mega International Commercial Bank Co., Ltd. P.P. Branch	100.0%	278,553	-	-	278,553	2.1%
30 Phillip Bank Plc.	100.0%	234,146	-	-	234,146	1.7%
31 Phnom Penh Commercial Bank	100.0%	322,960	-	-	322,960	2.4%
32 RHB Indochina Bank Ltd	100.0%	286,627	-	-	286,627	2.1%
33 SACOM Bank (Cambodia) Plc.	100.0%	153,406	-	-	153,406	1.1%
34 Sathapana Bank Plc.	100.0%	484,440	-	-	484,440	3.6%
35 SHB Cambodia Limited	100.0%	201,850	-	-	201,850	1.5%
36 Shinhan Khmer Bank Ltd.	100.0%	191,758	-	-	191,758	1.4%
37 Taiwan Cooperative Bank P.P Branch	100.0%	201,850	-	-	201,850	1.5%
38 Union Commercial Bank Plc.	100.0%	322,960	-	-	322,960	2.4%
39 Vattanac Bank	-	-	100.0%	302,775	302,775	2.2%
Sub Total	73.4%	9,202,513	26.6%	3,336,752	12,539,265	92.6%
Specialized Banks						
40 Aeon Specialized Bank (Cambodia) Plc.	100.0%	50,463	-	-	50,463	0.4%
41 Anco Specialized Bank	-	-	100.0%	60,555	60,555	0.4%
42 Angkor Capital Specialized Bank	100.0%	52,481	-	-	52,481	0.4%
43 Asia Pacific Development Specialized Bank	-	-	100.0%	60,555	60,555	0.4%
44 CAMKO Specialized Bank	100.0%	52,481	-	-	52,481	0.4%
45 Chief (Cambodia) Specialized Bank Plc.	100.0%	156,636	-	-	156,636	1.2%
46 DGB Specialized Bank Plc.	100.0%	80,740	-	-	80,740	0.6%
47 First Investment Specialized Bank	50.0%	30,278	50.0%	30,278	60,555	0.4%
48 Khmer Specialized Bank Plc	30.0%	25,433	70.0%	59,344	84,777	0.6%
49 Oxley Worldbridge Specialized Bank Plc.	87.0%	43,902	13.0%	6,560	50,463	0.4%
50 PHSME Specialized Bank Ltd.	100.0%	31,267	-	-	31,267	0.2%
51 Rural Development Bank	-	-	100.0%	120,405	120,405	0.9%
52 Southern Capital Specialized Bank	100.0%	50,463	-	-	50,463	0.4%
53 Tomato Specialized Bank	66.5%	21,735	33.5%	10,964	32,700	0.2%
54 Wing (Cambodia) Limited Specialized Bank	-	-	100.0%	52,481	52,481	0.4%
Sub Total	59.8%	595,878	40.2%	401,141	997,019	7.4%
Total	72.4%	9,798,391	27.6%	3,737,893	13,536,284	100.0%

**COMPARATIVE STATEMENT OF CONDITION
AS OF DECEMBER 31, 2017**

Table 6

1 USD = 4,037 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.	20,903,692.8	1,270,926	-	5,975,045	318,372	216,587	-	12,042,750	97,802	-	-	60,630	783,681	137,900
2 Advanced Bank of Asia Ltd.	6,671,315.8	278,498	-	836,916	49,248	384,642	-	4,954,360	35,850	-	-	61,234	61,750	8,820
3 Agri Bank Cambodia Branch	178,592.9	1,785	-	44,735	23,963	-	-	106,783	265	-	-	370	684	8
4 ANZ Royal Bank (Cambodia) Ltd.	4,175,352.7	183,260	-	946,120	103,866	1,345,007	-	1,557,562	9,373	-	-	1,169	19,758	9,239
5 Bangkok Bank Plc. Cambodia Branch	322,378.9	8,190	-	86,015	-	145,638	-	77,655	78	-	-	-	2,032	2,770
6 Bank for Investment and Development of Cambodia Plc.	1,874,733.0	18,663	-	193,800	21,652	116,519	-	1,291,146	61,989	400	-	92,538	253,915	(175,889)
7 Bank of China (Hong Kong) Limited P.P. Branch	4,900,776.0	72,213	-	1,411,155	343,995	1,300,979	-	1,741,952	10,334	-	-	1,710	11,599	6,838
8 Bank of India P.P. Branch	58,926.6	568	-	26,929	720	14,416	-	15,644	108	-	-	66	272	205
9 Booyoung Khmer Bank	262,909.3	1,762	-	26,772	1,804	135,282	-	95,452	458	-	-	284	966	130
10 Kasikorn Bank Public Company Ltd.	211,568.8	11,728	-	42,846	5,992	113,290	-	30,196	12	-	-	1,004	6,501	1
11 Branch of Mizuho Bank Ltd.	126,445.8	-	-	12,651	113,374	-	-	-	-	-	-	175	245	1
12 BRED Bank (Cambodia) Plc.	392,264.2	11,427	-	127,898	25,720	39,152	-	171,253	620	-	-	4,265	11,786	143
13 Cambodia Asia Bank Ltd.	585,453.6	192,121	-	85,158	28,963	40,792	-	215,350	616	-	-	6,169	11,512	4,772
14 Cambodia Mekong Bank Public Ltd.	149,143.7	7,573	-	49,075	13,006	-	-	60,030	237	252	-	3,347	10,308	5,316
15 Cambodia Post Bank Plc.	2,234,801.7	71,609	-	679,640	23,632	18,165	-	1,371,789	12,317	-	-	3,232	49,896	4,522
16 Cambodian Commercial Bank Ltd.	1,010,330.8	24,942	-	263,734	185,712	202,476	-	315,947	1,648	-	-	825	12,802	2,246
17 Cambodian Public Bank Plc.	8,574,723.4	228,763	-	2,111,876	166,385	1,776,404	-	4,116,255	15,426	-	-	2,463	142,711	14,439
18 Canadia Bank Plc.	18,060,929.0	811,121	3,695	4,815,939	603,528	1,038,702	-	9,874,184	173,483	-	-	55,425	645,870	38,983
19 Cathay United Bank (Cambodia) Corporation Ltd.	1,362,781.8	75,361	-	201,746	19,377	276,665	-	746,036	2,703	-	-	14,699	26,185	9
20 CIMB Bank Plc.	2,729,765.9	97,670	-	744,820	22,087	207,125	-	1,623,868	10,283	-	-	2,741	13,709	7,462
21 First Commercial Bank, P.P. Branch	2,782,943.2	86,819	-	297,190	25,204	63,257	-	2,284,500	8,000	-	-	3,864	7,786	6,321
22 Foreign Trade Bank of Cambodia	4,090,109.2	119,279	-	877,702	66,734	720,227	-	2,145,428	13,419	-	-	17,617	129,278	426
23 Hong Leong Bank (Cambodia) Plc.	1,345,343.4	12,236	-	310,848	82,427	40,423	-	873,552	3,051	-	-	404	19,362	3,040
30 ICBC Limited P.P. Branch	4,092,440.7	11,596	-	760,309	-	1,877,470	-	1,315,100	5,395	-	-	2,227	1,507	118,837
31 Kookmin Bank Cambodia	503,767.8	11,839	-	73,663	20,722	32,709	-	342,190	11,210	-	-	2,614	7,829	991
24 Krung Thai Bank Public Co. Ltd., P.P. Branch	716,755.7	5,909	106	144,812	57,735	58,760	-	443,329	3,060	-	-	90	2,892	62
25 May Bank (Cambodia) Plc.	3,678,489.1	254,193	-	937,363	86,520	134,404	-	2,199,154	18,156	-	-	10,039	26,808	11,851
26 MB Bank Plc. P.P. Cambodia Branch	621,869.5	11,376	-	178,339	2,874	-	-	416,796	569	-	-	3,625	1,581	6,709
27 Mega International Commercial Bank Co., Ltd. P.P. Branch	1,739,030.8	45,647	-	490,418	-	61,450	-	1,131,788	3,371	-	-	463	2,341	3,553
28 Phillip Bank Plc.	818,208.6	9,771	-	216,229	22,372	57,913	-	477,881	5,408	-	-	406	25,640	2,587
29 Phnom Penh Commercial Bank	2,569,881.6	79,904	-	314,916	58,400	385,907	-	1,643,893	7,623	411	-	5,977	68,727	4,123
32 RHB Indochina Bank Ltd	2,903,184.5	35,153	-	779,692	18,758	441,224	-	1,578,244	27,486	-	-	4,773	14,204	3,651
33 SACOM Bank (Cambodia) Plc.	696,428.1	29,057	1,469	115,614	44,725	2,040	-	475,619	18,047	-	-	1,114	7,774	970
34 Sathapana Bank Plc.	4,185,878.8	177,101	-	502,469	35,090	102,149	-	3,177,636	34,131	-	-	38,419	104,705	14,179
35 SHB Cambodia Limited	1,001,738.9	4,859	-	130,218	11,350	90,495	-	752,693	7,377	-	-	74	3,038	1,634
36 Shinhan Khmer Bank Ltd.	764,548.5	22,815	-	156,265	25,076	50,617	-	500,045	1,770	-	-	1,063	6,626	271
37 Taiwan Cooperative Bank P.P Branch	1,921,487.6	33,917	-	351,779	83,525	86,268	-	1,351,639	4,851	-	-	2,055	4,952	2,501
38 Union Commercial Bank Plc.	2,134,168.8	111,720	-	495,176	68,108	68,440	-	1,228,845	12,814	1,204	-	12,268	94,859	40,735
39 Vattanac Bank	1,938,919.2	80,165	-	390,515	172,049	435,465	-	797,557	1,830	-	-	4,077	56,355	905
Sub-Total	113,292,080.7	4,511,539	5,269	26,206,389	2,953,064	12,081,058	-	63,544,100	621,171	2,267	-	423,517	2,652,445	291,262
Specialized Banks														
40 Aeon Specialized Bank (Cambodia) Plc.	186,934.3	981	-	2,573	-	8,544	-	148,062	3,507	-	-	543	17,270	5,454
41 Anco Specialized Bank	74,288.9	5,811	-	3,049	10,739	-	-	50,855	3,288	-	-	312	236	0
42 Angkor Capital Specialized Bank	53,405.6	84	-	3,045	14,682	1	-	20,921	680	-	-	72	13,239	682
43 Asia Pacific Development Specialized Bank	96,574.4	8	-	3,417	2,023	-	-	85,693	312	-	-	113	5,008	-
44 CAMKO Specialized Bank	41,991.5	20	-	2,742	27,324	-	-	10,704	116	-	-	1,008	77	-
45 Chief (Cambodia) Specialized Bank Plc.	308,535.0	393	-	161,890	506	-	-	137,563	602	-	-	1,613	5,675	294
46 DGB Specialized Bank Plc.	434,480.5	573	-	4,061	1,758	54	-	420,919	3,024	-	-	1,500	2,527	63
47 First Investment Specialized Bank	70,305.3	6,840	-	18,286	39,639	-	-	1,764	1,055	-	-	8	1,685	1,029
48 Khmer Specialized Bank Plc	71,611.2	232	-	9,479	-	-	-	53,813	840	-	-	442	6,805	-
49 Oxley Worldbridge Specialized Bank Plc.	59,706.2	68	-	5,292	13,406	43	-	39,486	118	-	-	186	1,016	92
50 PHSME Specialized Bank Ltd.	43,618.9	5,876	-	6,839	23	-	-	26,369	3,758	-	-	28	726	-
51 Rural Development Bank	641,861.0	8,807	-	32,410	20,248	105,259	-	458,080	7,967	-	-	134	8,664	291
52 Southern Capital Specialized Bank	51,799.2	11	-	2,560	4,777	12,415	-	31,314	168	-	-	127	427	-
53 Tomato Specialized Bank	38,379.5	10	-	1,753	2,206	11,958	-	16,171	170	-	-	32	5,850	229
54 Wing (Cambodia) Limited Specialized Bank	111,907.4	7,085	-	5,283	-	41,177	-	-	-	-	-	-	7,882	50,481
Sub-Total	2,285,399	36,799	-	262,679	137,330	179,452	-	1,501,714	25,605	-	-	6,119	77,085	58,616
Total	115,577,479.6	4,548,338	5,269	26,469,068	3,090,394	12,260,509	-	65,045,813	646,776	2,267	-	429,637	2,729,530	349,878

**PERCENTAGE DISTRIBUTION OF ASSETS OF INDIVIDUAL BANKS
AS OF DECEMBER 31, 2017**

Table 7

	Total Assets	Cash, Loans, Deposits with NBC and Banks					Loans and Advances to Customers			Securities	Claims on government	Prepaid Expenses	Fixed assets	Other assets
		Cash	Gold	Deposits with NBC	Due from Banks	Deposits with, Loans and advances to, Banks	Loans and advances to state enterprises	Loans and advances to private sector	Accrued interest receivable					
Commercial Banks														
1 Aleda Bank Plc.	100	6.1	-	28.6	1.5	1.0	-	57.6	0.5	-	-	0.3	3.7	0.7
2 Advanced Bank of Asia Ltd.	100	4.2	-	12.5	0.7	5.8	-	74.3	0.5	-	-	0.9	0.9	0.1
3 Agri Bank Cambodia Branch	100	1.0	-	25.0	13.4	-	-	59.8	0.1	-	-	0.2	0.4	0.0
4 ANZ Royal Bank (Cambodia) Ltd.	100	4.4	-	22.7	2.5	32.2	-	37.3	0.2	-	-	0.0	0.5	0.2
5 Bangkok Bank Plc. Cambodia Branch	100	2.5	-	26.7	-	45.2	-	24.1	0.0	-	-	-	0.6	0.9
6 Bank for Investment and Development of Cambodia Plc.	100	1.0	-	10.3	1.2	6.2	-	68.9	3.3	0.0	-	4.9	13.5	(9.4)
7 Bank of China (Hong Kong) Limited P.P. Branch	100	1.5	-	28.8	7.0	26.5	-	35.5	0.2	-	-	0.0	0.2	0.1
8 Bank of India P.P. Branch	100	1.0	-	45.7	1.2	24.5	-	26.5	0.2	-	-	0.1	0.5	0.3
9 Booyoung Khmer Bank	100	0.7	-	10.2	0.7	51.5	-	36.3	0.2	-	-	0.1	0.4	0.0
10 Kasikorn Bank Public Company Ltd.	100	5.5	-	20.3	2.8	53.5	-	14.3	0.0	-	-	0.5	3.1	0.0
11 Branch of Mizuho Bank Ltd.	100	-	-	10.0	89.7	-	-	-	-	-	-	0.1	0.2	0.0
12 BRED Bank (Cambodia) Plc.	100	2.9	-	32.6	6.6	10.0	-	43.7	0.2	-	-	1.1	3.0	0.0
13 Cambodia Asia Bank Ltd.	100	32.8	-	14.5	4.9	7.0	-	36.8	0.1	-	-	1.1	2.0	0.8
14 Cambodia Mekong Bank Public Ltd.	100	5.1	-	32.9	8.7	-	-	40.2	0.2	0.2	-	2.2	6.9	3.6
15 Cambodia Post Bank Plc.	100	3.2	-	30.4	1.1	0.8	-	61.4	0.6	-	-	0.1	2.2	0.2
16 Cambodian Commercial Bank Ltd.	100	2.5	-	26.1	18.4	20.0	-	31.3	0.2	-	-	0.1	1.3	0.2
17 Cambodian Public Bank Plc.	100	2.7	-	24.6	1.9	20.7	-	48.0	0.2	-	-	0.0	1.7	0.2
18 Canadia Bank Plc.	100	4.5	0.0	26.7	3.3	5.8	-	54.7	1.0	-	-	0.3	3.6	0.2
19 Cathay United Bank (Cambodia) Corporation Ltd.	100	5.5	-	14.8	1.4	20.3	-	54.7	0.2	-	-	1.1	1.9	0.0
20 CIMB Bank Plc.	100	3.6	-	27.3	0.8	7.6	-	59.5	0.4	-	-	0.1	0.5	0.3
21 First Commercial Bank, P.P. Branch	100	3.1	-	10.7	0.9	2.3	-	82.1	0.3	-	-	0.1	0.3	0.2
22 Foreign Trade Bank of Cambodia	100	2.9	-	21.5	1.6	17.6	-	52.5	0.3	-	-	0.4	3.2	0.0
23 Hong Leong Bank (Cambodia) Plc.	100	0.9	-	23.1	6.1	3.0	-	64.9	0.2	-	-	0.0	1.4	0.2
24 ICBC Limited P.P. Branch	100	0.3	-	18.6	-	45.9	-	32.1	0.1	-	-	0.1	0.0	2.9
25 Kookmin Bank Cambodia	100	2.4	-	14.6	4.1	6.5	-	67.9	2.2	-	-	0.5	1.6	0.2
26 Krung Thai Bank Public Co. Ltd., P.P. Branch	100	0.8	0.0	20.2	8.1	8.2	-	61.9	0.4	-	-	0.0	0.4	0.0
27 May Bank (Cambodia) Plc.	100	2.6	-	28.2	-	3.5	-	65.1	0.2	-	-	0.0	0.1	0.2
28 MB Bank Plc. P.P. Cambodia Branch	100	1.2	-	26.4	2.7	7.1	-	58.4	0.7	-	-	0.0	3.1	0.3
29 Mega International Commercial Bank Co., Ltd. P.P. Branch	100	3.1	-	12.3	2.3	15.0	-	64.0	0.3	0.0	-	0.2	2.7	0.2
30 Phillip Bank Plc.	100	1.2	-	26.9	0.6	15.2	-	54.4	0.9	-	-	0.2	0.5	0.1
31 Phnom Penh Commercial Bank	100	4.2	0.2	16.6	6.4	0.3	-	68.3	2.6	-	-	0.2	1.1	0.1
32 RHB Indochina Bank Ltd	100	4.2	-	12.0	0.8	2.4	-	75.9	0.8	-	-	0.9	2.5	0.3
33 SACOM Bank (Cambodia) Plc.	100	6.9	-	25.5	2.4	3.7	-	59.8	0.5	-	-	0.3	0.7	0.3
34 Sathapana Bank Plc.	100	1.8	-	28.7	0.5	-	-	67.0	0.1	-	-	0.6	0.3	1.1
35 SHB Cambodia Limited	100	0.5	-	13.0	1.1	9.0	-	75.1	0.7	-	-	0.0	0.3	0.2
36 Shinhan Khmer Bank Ltd.	100	3.0	-	20.4	3.3	6.6	-	65.4	0.2	-	-	0.1	0.9	0.0
37 Taiwan Cooperative Bank P.P Branch	100	1.8	-	18.3	4.3	4.5	-	70.3	0.3	-	-	0.1	0.3	0.1
38 Union Commercial Bank Plc.	100	5.2	-	23.2	3.2	3.2	-	57.6	0.6	0.1	-	0.6	4.4	1.9
39 Vattanac Bank	100	4.1	-	20.1	8.9	22.5	-	41.1	0.1	-	-	0.2	2.9	0.0
Sub-Total	100	4.0	0.0	23.1	2.6	10.7	-	56.1	0.5	0.0	-	0.4	2.3	0.3
Specialized Banks														
40 Aeon Specialized Bank (Cambodia) Plc.	100	0.5	-	1.4	-	4.6	-	79.2	1.9	-	-	0.3	9.2	2.9
41 Anco Specialized Bank	100	7.8	-	4.1	14.5	-	-	68.5	4.4	-	-	0.4	0.3	0.0
42 Angkor Capital Specialized Bank	100	0.2	-	5.7	27.5	0.0	-	39.2	1.3	-	-	0.1	24.8	1.3
43 Asia Pacific Development Specialized Bank	100	0.0	-	3.5	2.1	-	-	88.7	0.3	-	-	0.1	5.2	-
44 CAMKO Specialized Bank	100	0.0	-	6.5	65.1	-	-	25.5	0.3	-	-	2.4	0.2	-
45 Chief (Cambodia) Specialized Bank Plc.	100	0.1	-	52.5	0.2	-	-	44.6	0.2	-	-	0.5	1.8	0.1
46 DGB Specialized Bank Plc.	100	0.1	-	0.9	0.4	0.0	-	96.9	0.7	-	-	0.3	0.6	0.0
47 First Investment Specialized Bank	100	9.7	-	26.0	56.4	-	-	2.5	1.5	-	-	0.0	2.4	1.5
48 Khmer Specialized Bank Plc	100	0.3	-	13.2	-	-	-	75.1	1.2	-	-	0.6	9.5	-
49 Oxley Worldbridge Specialized Bank Plc.	100	0.1	-	8.9	22.5	0.1	-	66.1	0.2	-	-	0.3	1.7	0.2
50 PHSME Specialized Bank Ltd.	100	13.5	-	15.7	0.1	-	-	60.5	8.6	-	-	0.1	1.7	-
51 Rural Development Bank	100	1.4	-	5.0	3.2	16.4	-	71.4	1.2	-	-	0.0	1.3	0.0
52 Southern Capital Specialized Bank	100	0.0	-	4.9	9.2	24.0	-	60.5	0.3	-	-	0.2	0.8	-
53 Tomato Specialized Bank	100	0.0	-	4.6	5.7	31.2	-	42.1	0.4	-	-	0.1	15.2	0.6
54 Wing (Cambodia) Limited Specialized Bank	100	6.3	-	4.7	-	36.8	-	-	-	-	-	-	7.0	45.1
Sub-Total	100	1.6	-	11.5	6.0	7.9	-	65.7	1.1	-	-	0.3	3.4	2.6
Total	100	3.9	0.0	22.9	2.7	10.6	-	56.3	0.6	0.0	-	0.4	2.4	0.3

**COMPARATIVE STATEMENT OF CONDITION
AS OF DECEMBER 31, 2017**

Table 8

1 USD = 4,037 KHR

(millions of KHR)

	Total Liabilities and Equity	Owed to NBC	Owed to Banks	Borrowed Funds	Customer's deposit						Shareholder's equity					
					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.	20,903,693	-	972,570	3,558,879	1,289,372	4,958,736	5,855,179	105,496	50,223	697,648	1,447,446	-	414,835	1,207,664	345,642	
2 Advanced Bank of Asia Ltd.	6,671,316	-	465,985	-	638,206	2,326,408	1,992,606	44,730	35,100	138,024	504,625	-	222,035	-	303,598	
3 Agri Bank Cambodia Branch	178,593	-	8,482	-	3,712	2,306	1,247	6	-	2,274	157,443	-	-	-	3,122	
4 ANZ Royal Bank (Cambodia) Ltd.	4,175,353	-	275,708	-	1,914,869	875,963	252,382	1,741	-	88,463	302,775	-	-	169,554	293,898	
5 Bangkok Bank Plc. Cambodia Branch	322,379	-	10	-	19,185	88,428	9,880	177	-	513	201,850	-	-	997	1,338	
6 Bank for Investment and Development of Cambodia Plc.	1,874,733	-	899,923	-	120,567	12,240	341,520	7,994	2,554	48,795	403,700	-	-	7,023	30,416	
7 Bank of China (Hong Kong) Limited P.P. Branch	4,900,776	-	654,531	-	2,160,808	595,001	569,606	6,313	5,046	62,588	605,550	-	32,296	-	209,036	
8 Bank of India P.P. Branch	58,927	-	-	-	3,199	2,686	3,048	120	-	196	52,481	-	8,074	120	(10,998)	
9 Booyoung Khmer Bank	262,909	-	2,125	-	84	3,040	-	-	-	990	227,081	-	-	-	29,589	
10 Kasikorn Public Company Ltd.	211,569	-	151	-	7,367	724	2,144	5	124	434	201,850	-	-	-	(1,230)	
11 Branch of Mizuho Bank Ltd.	126,446	-	-	-	-	-	-	-	-	69	126,156	-	-	-	221	
12 BRED Bank (Cambodia) Plc.	392,264	-	22,174	-	44,019	7,361	122,623	1,116	-	5,420	211,943	-	-	-	(22,392)	
13 Cambodia Asia Bank Ltd.	585,454	-	45,768	-	22,225	48,685	190,757	9,225	-	11,324	228,091	-	-	-	29,380	
14 Cambodia Mekong Bank Public Ltd.	149,144	-	4	-	35,705	25,726	10,400	185	2,555	1,595	165,517	-	-	-	(92,544)	
15 Cambodia Post Bank Plc.	2,234,802	-	401,073	-	76,291	152,591	1,199,638	34,800	-	50,061	285,779	-	-	-	34,568	
16 Cambodian Commercial Bank Ltd.	1,010,331	-	4,104	-	127,158	513,610	24,632	126	8,609	9,784	302,775	-	-	-	19,534	
17 Cambodian Public Bank Plc.	8,574,723	-	23,004	-	2,161,055	2,166,348	2,253,287	29,792	8,803	104,621	363,330	322,960	-	-	1,141,523	
18 Canada Bank Plc.	18,060,929	-	1,788,294	542	1,408,901	5,316,458	6,753,069	163,680	56,391	446,304	1,130,360	-	40,370	454,326	502,236	
19 Cathay United Bank (Cambodia) Corporation Ltd.	1,362,782	-	2,574	-	146,514	425,363	343,645	6,612	5,654	18,301	403,700	-	-	-	10,419	
20 CIMB Bank Plc.	2,729,766	-	74,641	28,535	1,135,078	185,518	866,451	12,836	2,591	114,569	252,313	-	-	-	57,234	
21 First Commercial Bank, P.P. Branch	2,782,943	-	1,636,426	-	44,558	451,467	101,521	257	40,765	46,915	242,220	-	80,740	-	138,074	
22 Foreign Trade Bank of Cambodia	4,090,109	-	305,186	-	661,492	879,115	1,738,927	31,227	8,272	50,875	302,775	545	-	244	111,452	
23 Hong Leong Bank (Cambodia) Plc.	1,345,343	-	71,255	-	248,062	18,812	681,210	12,930	737	89,191	227,081	-	-	-	(3,935)	
31 ICBC Limited P.P. Branch	4,092,441	-	2,473,843	-	359,597	66,804	230,925	1,145	240	150,037	403,700	-	100,925	21,970	283,256	
24 Kookmin Bank Cambodia	503,768	-	196,758	-	5,866	70,638	10,163	123	2,202	15,730	185,702	-	-	-	16,586	
25 Krung Thai Bank Public Co. Ltd., P.P. Branch	716,756	-	171,845	121,330	11,204	173,430	77	0	5	10,940	201,850	-	-	705	25,369	
26 May Bank (Cambodia) Plc.	3,678,489	-	108,526	124,431	1,218,345	447,240	1,184,111	20,748	1,209	67,929	262,405	-	-	40,370	203,175	
27 MB Bank Plc. P.P. Cambodia Branch	621,870	-	265,537	-	98,557	-	22,075	260	88	79,894	157,443	-	-	3,917	(5,903)	
28 Mega International Commercial Bank Co., Ltd. P.P. Branch	1,739,031	-	940,786	-	63,110	314,640	60,478	354	233	29,228	278,553	-	-	11,641	40,007	
29 Phillip Bank Plc.	818,209	-	177,074	-	136,368	27,056	226,725	3,821	12	11,140	234,146	-	-	-	1,866	
30 Phnom Penh Commercial Bank	2,569,882	-	328,784	-	165,048	375,342	1,150,227	36,075	56,360	35,199	322,960	-	-	-	99,885	
32 RHB Indochina Bank Ltd	2,903,185	-	526,796	-	571,722	197,260	972,569	24,334	156,435	60,156	286,627	-	-	-	107,286	
33 SACOM Bank (Cambodia) Plc.	696,428	-	141,670	-	14,929	74,510	275,146	5,994	-	8,063	153,406	-	-	-	22,709	
34 Sathapana Bank Plc.	4,185,879	-	125,583	880,487	40,694	481,440	1,848,545	22,551	340	112,301	484,440	-	52,481	-	137,017	
35 SHB Cambodia Limited	1,001,739	-	655,437	-	33,420	-	73,520	1,475	-	15,083	201,850	-	-	-	20,954	
36 Shinhan Khmer Bank Ltd.	764,548	-	305,082	-	48,804	80,138	45,316	621	-	4,486	191,758	-	-	6,297	82,048	
37 Taiwan Cooperative Bank P.P. Branch	1,921,488	-	1,537,696	-	1,282	78,995	4,513	49	92	32,674	201,850	-	-	-	64,336	
38 Union Commercial Bank Plc.	2,134,169	-	145,672	325,577	138,200	428,685	549,245	9,338	22,371	108,378	322,960	103,439	117,073	874	(137,643)	
39 Vattanac Bank	1,938,919	-	7,040	-	626,559	298,481	659,430	8,015	3,084	13,941	302,775	-	-	-	19,595	
Sub-Total	113,292,081	-	15,762,118	5,039,781	15,802,134	22,171,245	30,626,840	604,270	470,094	2,744,132	12,539,265	426,945	1,068,829	1,925,705	4,110,722	
Specialized Banks																
40 Aeon Specialized Bank (Cambodia) Plc.	186,934	-	124,236	-	-	-	-	-	-	7,711	50,463	-	-	-	4,525	
41 Anco Specialized Bank	74,289	-	-	597	-	-	-	-	-	3,485	60,555	-	-	-	9,651	
42 Angkor Capital Specialized Bank	53,406	-	-	-	105	0	-	-	-	1,087	52,481	-	-	-	(267)	
43 Asia Pacific Development Specialized Bank	96,574	-	-	35,528	-	-	-	-	-	1,576	60,555	-	-	-	(1,085)	
44 CAMKO Specialized Bank	41,992	-	-	-	0	20	-	-	-	253	52,481	-	-	-	(10,762)	
45 Chief (Cambodia) Specialized Bank Plc.	308,535	-	-	146,139	-	-	-	-	-	2,592	156,636	-	-	-	3,168	
46 DGB Specialized Bank Plc.	434,481	-	-	292,694	-	-	-	-	-	9,442	80,740	12,111	-	-	39,494	
47 First Investment Specialized Bank	70,305	-	-	-	-	-	-	-	-	2,477	60,555	174	-	-	7,100	
48 Khmer Specialized Bank Plc	71,611	-	-	-	20	-	-	-	-	3,090	84,777	-	-	-	(16,275)	
49 Oxley Worldbridge Specialized Bank Plc.	59,706	-	-	10,264	-	-	-	-	-	346	50,463	-	-	395	(1,761)	
50 PHSME Specialized Bank Ltd.	43,619	-	-	80	317	-	-	-	-	4,062	31,267	-	-	-	7,892	
51 Rural Development Bank	641,861	-	204	454,987	2,961	3,813	2,546	53	14	9,533	120,405	15,174	4,215	-	27,957	
52 Southern Capital Specialized Bank	51,799	-	-	-	-	-	-	-	-	422	50,463	-	-	-	915	
53 Tomato Specialized Bank	38,379	-	-	-	11	-	-	-	-	1,125	32,700	-	-	-	4,543	
54 Wing (Cambodia) Limited Specialized Bank	111,907	-	13,733	-	-	-	-	-	-	3,838	52,481	-	-	-	41,856	
Sub-Total	2,285,399	-	138,173	940,290	3,414	3,833	2,546	53	14	51,039	997,019	27,458	4,215	395	116,950	
Total	115,577,479	-	15,900,291	5,980,072	15,805,548	22,175,078	30,629,386	604,323	470,108	2,795,171	13,536,284	454,403	1,073,044	1,926,099	4,227,672	

PERCENTAGE DISTRIBUTION OF LIABILITIES & EQUITY OF INDIVIDUAL BANKS
AS OF DECEMBER 31, 2017

Table 9

	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	-	4.7	17.0	6.2	23.7	28.0	0.5	0.2	3.3	6.9	-	2.0	5.8	1.7	
2 Advanced Bank of Asia Ltd.	100.0	-	7.0	-	9.6	34.9	29.9	0.7	0.5	2.1	7.6	-	3.3	-	4.6	
3 Agri Bank Cambodia Branch	100.0	-	4.7	-	2.1	1.3	0.7	0.0	-	1.3	88.2	-	-	-	1.7	
4 ANZ Royal Bank (Cambodia) Ltd.	100.0	-	6.6	-	45.9	21.0	6.0	0.0	-	2.1	7.3	-	-	4.1	7.0	
5 Bangkok Bank Plc. Cambodia Branch	100.0	-	0.0	-	6.0	27.4	3.1	0.1	-	0.2	62.6	-	-	0.3	0.4	
6 Bank for Investment and Development of Cambodia Plc.	100.0	-	48.0	-	6.4	0.7	18.2	0.4	0.1	2.6	21.5	-	-	0.4	1.6	
7 Bank of China (Hong Kong) Limited P.P. Branch	100.0	-	13.4	-	44.1	12.1	11.6	0.1	0.1	1.3	12.4	-	0.7	-	4.3	
8 Bank of India P.P. Branch	100.0	-	-	-	5.4	4.6	5.2	0.2	-	0.3	89.1	-	13.7	0.2	(18.7)	
9 Booyoung Khmer Bank	100.0	-	0.8	-	0.0	1.2	-	-	-	0.4	86.4	-	-	-	11.3	
10 Kasikorn Bank Public Company Ltd.	100.0	-	0.1	-	3.5	0.3	1.0	0.0	0.1	0.2	95.4	-	-	-	(0.6)	
11 Branch of Mizuho Bank Ltd.	100.0	-	-	-	-	-	-	-	-	0.1	99.8	-	-	-	0.2	
12 BRED Bank (Cambodia) Plc.	100.0	-	5.7	-	11.2	1.9	31.3	0.3	-	1.4	54.0	-	-	-	(5.7)	
13 Cambodia Asia Bank Ltd.	100.0	-	7.8	-	3.8	8.3	32.6	1.6	-	1.9	39.0	-	-	-	5.0	
14 Cambodia Mekong Bank Public Ltd.	100.0	-	0.0	-	23.9	17.2	7.0	0.1	1.7	1.1	111.0	-	-	-	(62.1)	
15 Cambodia Post Bank Plc.	100.0	-	17.9	-	3.4	6.8	53.7	1.6	-	2.2	12.8	-	-	-	1.5	
16 Cambodian Commercial Bank Ltd.	100.0	-	0.4	-	12.6	50.8	2.4	0.0	0.9	1.0	30.0	-	-	-	1.9	
17 Cambodian Public Bank Plc.	100.0	-	0.3	-	25.2	25.3	26.3	0.3	0.1	1.2	4.2	3.8	-	-	13.3	
18 Canadia Bank Plc.	100.0	-	9.9	0.0	7.8	29.4	37.4	0.9	0.3	2.5	6.3	-	0.2	2.5	2.8	
19 Cathay United Bank (Cambodia) Corporation Ltd.	100.0	-	0.2	-	10.8	31.2	25.2	0.5	0.4	1.3	29.6	-	-	-	0.8	
20 CIMB Bank Plc.	100.0	-	2.7	1.0	41.6	6.8	31.7	0.5	0.1	4.2	9.2	-	-	-	2.1	
21 First Commercial Bank, P.P. Branch	100.0	-	58.8	-	1.6	16.2	3.6	0.0	1.5	1.7	8.7	-	2.9	-	5.0	
22 Foreign Trade Bank of Cambodia	100.0	-	7.5	-	16.2	21.5	42.5	0.8	0.2	1.2	7.4	0.0	-	0.0	2.7	
23 Hong Leong Bank (Cambodia) Plc.	100.0	-	5.3	-	18.4	1.4	50.6	1.0	0.1	6.6	16.9	-	-	-	(0.3)	
24 ICBC Limited P.P. Branch	100.0	-	60.4	-	8.8	1.6	5.6	0.0	0.0	3.7	9.9	-	2.5	0.5	6.9	
25 Kookmin Bank Cambodia	100.0	-	39.1	-	1.2	14.0	2.0	0.0	0.4	3.1	36.9	-	-	-	3.3	
26 Krung Thai Bank Public Co. Ltd., P.P. Branch	100.0	-	24.0	16.9	1.6	24.2	0.0	0.0	0.0	1.5	28.2	-	-	0.1	3.5	
27 May Bank (Cambodia) Plc.	100.0	-	42.7	-	15.8	-	3.5	0.0	0.0	12.8	25.3	-	-	0.6	(0.9)	
28 MB Bank Plc. P.P. Cambodia Branch	100.0	-	54.1	-	3.6	18.1	3.5	0.0	0.0	1.7	16.0	-	-	0.7	2.3	
29 Mega International Commercial Bank Co., Ltd. P.P. Branch	100.0	-	21.6	-	16.7	3.3	27.7	0.5	0.0	1.4	28.6	-	-	-	0.2	
30 Phillip Bank Plc.	100.0	-	12.8	-	6.4	14.6	44.8	1.4	2.2	1.4	12.6	-	-	-	3.9	
31 Phnom Penh Commercial Bank	100.0	-	18.1	-	19.7	6.8	33.5	0.8	5.4	2.1	9.9	-	-	-	3.7	
32 RHB Indochina Bank Ltd	100.0	-	20.3	-	2.1	10.7	39.5	0.9	-	1.2	22.0	-	-	-	3.3	
33 SACOM Bank (Cambodia) Plc.	100.0	-	3.0	21.0	1.0	11.5	44.2	0.5	0.0	2.7	11.6	-	1.3	-	3.3	
34 Sathapana Bank Plc.	100.0	-	3.0	3.4	33.1	12.2	32.2	0.6	0.0	1.8	7.1	-	-	1.1	5.5	
35 SHB Cambodia Limited	100.0	-	65.4	-	3.3	-	7.3	0.1	-	1.5	20.1	-	-	-	2.1	
36 Shinhan Khmer Bank Ltd.	100.0	-	39.9	-	6.4	10.5	5.9	0.1	-	0.6	25.1	-	-	0.8	10.7	
37 Taiwan Cooperative Bank P.P. Branch	100.0	-	80.0	-	0.1	4.1	0.2	0.0	0.0	1.7	10.5	-	-	-	3.3	
38 Union Commercial Bank Plc.	100.0	-	6.8	15.3	6.5	20.1	25.7	0.4	1.0	5.1	15.1	4.8	5.5	0.0	(6.4)	
39 Vattanac Bank	100.0	-	0.4	-	32.3	15.4	34.0	0.4	0.2	0.7	15.6	-	-	-	1.0	
Sub-Total	100.0	-	13.9	4.4	13.9	19.6	27.0	0.5	0.4	2.4	11.1	0.4	0.9	1.7	3.6	
Specialized Banks																
40 Aeon Specialized Bank (Cambodia) Plc.	100.0	-	66.5	-	-	-	-	-	-	4.1	27.0	-	-	-	2.4	
41 Anco Specialized Bank	100.0	-	-	0.8	-	-	-	-	-	4.7	81.5	-	-	-	13.0	
42 Angkor Capital Specialized Bank	100.0	-	-	-	0.2	0.0	-	-	-	2.0	98.3	-	-	-	(0.5)	
43 Asia Pacific Development Specialized Bank	100.0	-	-	36.8	-	-	-	-	-	1.6	62.7	-	-	-	(1.1)	
44 CAMKO Specialized Bank	100.0	-	-	-	0.0	0.0	-	-	-	0.6	125.0	-	-	-	(25.6)	
45 Chief (Cambodia) Specialized Bank Plc.	100.0	-	-	47.4	-	-	-	-	-	0.8	50.8	-	-	-	1.0	
46 DGB Specialized Bank Plc.	100.0	-	-	67.4	-	-	-	-	-	2.2	18.6	2.8	-	-	9.1	
47 First Investment Specialized Bank	100.0	-	-	-	-	-	-	-	-	3.5	86.1	0.2	-	-	10.1	
48 Khmer Specialized Bank Plc	100.0	-	-	-	0.0	-	-	-	-	4.3	118.4	-	-	-	(22.7)	
49 Oxley Worldbridge Specialized Bank Plc.	100.0	-	-	17.2	-	-	-	-	-	0.6	84.5	-	-	0.7	(2.9)	
50 PHSME Specialized Bank Ltd.	100.0	-	-	0.2	0.7	-	-	-	-	9.3	71.7	-	-	-	18.1	
51 Rural Development Bank	100.0	-	0.0	70.9	0.5	0.6	0.4	0.0	0.0	1.5	18.8	2.4	0.7	-	4.4	
52 Southern Capital Specialized Bank	100.0	-	-	-	-	-	-	-	-	0.8	97.4	-	-	-	1.8	
53 Tomato Specialized Bank	100.0	-	-	-	0.0	-	-	-	-	2.9	85.2	-	-	-	11.8	
54 Wing (Cambodia) Limited Specialized Bank	100.0	-	12.3	-	-	-	-	-	-	3.4	46.9	-	-	-	37.4	
Sub-Total	100.0	-	6.0	41.1	0.1	0.2	0.1	0.0	0.0	2.2	43.6	1.2	0.2	0.0	5.1	
Total	100.0	-	13.8	5.2	13.7	19.2	26.5	0.5	0.4	2.4	11.7	0.4	0.9	1.7	3.7	

**PROFIT AND LOSS STATEMENT
AS AT DECEMBER 31, 2017**

Table 10

1 USD = 4,037 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 Aleda Bank Plc.	1,630,319	573,583	1,056,736	224,554	1,281,290	647,435	55,619	149,163	10,208	439,282	85,839	(7,801)	345,642
2 Advanced Bank of Asia Ltd.	510,072	156,282	353,790	85,558	439,349	165,562	12,344	29,378	4	232,068	47,559	1,956	186,466
3 Agri Bank Cambodia Branch	7,636	79	7,557	605	8,162	3,672	503	175	-	3,813	846	5	2,971
4 ANZ Royal Bank (Cambodia) Ltd.	134,196	11,809	122,387	69,836	192,223	71,690	8,151	(11,507)	-	123,889	25,290	(58)	98,541
5 Bangkok Bank Plc. Cambodia Branch	5,859	1,468	4,390	1,832	6,223	2,936	697	544	-	2,046	76	32	2,002
6 Bank for Investment and Development of Cambodia Plc.	128,888	76,689	52,199	10,435	62,635	46,068	3,511	23,972	1,114	(9,802)	1,416	179	(11,039)
7 Bank of China (Hong Kong) Limited P.P. Branch	104,646	29,680	74,966	44,028	118,994	34,588	2,370	1,029	-	81,008	18,009	-	62,998
8 Bank of India P.P. Branch	1,726	239	1,487	365	1,852	2,054	-	7,763	-	(7,965)	-	-	(7,965)
9 Booyoung Khmer Bank	12,151	61	12,089	596	12,685	3,333	281	289	-	8,781	93	7	8,695
10 Kasikorn Bank Public Company Ltd.	3,172	6	3,166	291	3,457	3,127	706	302	-	(678)	35	(0)	(713)
11 Branch of Mizuho Bank Ltd.	35	-	35	2,284	2,319	2,247	48	-	-	24	-	266	290
12 BRED Bank (Cambodia) Plc.	6,420	1,883	4,538	1,429	5,967	18,288	1,644	2,015	-	(15,980)	62	16	(16,026)
13 Cambodia Asia Bank Ltd.	18,230	11,654	6,576	23,382	29,958	23,965	1,206	1,315	-	3,471	1,108	134	2,497
14 Cambodia Mekong Bank Public Ltd.	4,844	990	3,854	(1,236)	2,618	14,201	3,129	(191)	80	(14,442)	102	151	(14,392)
15 Cambodia Post Bank Plc.	181,600	97,525	84,075	15,114	99,189	43,739	3,727	9,011	38	42,749	8,845	656	34,559
16 Cambodian Commercial Bank Ltd.	27,673	3,389	24,285	7,371	31,655	10,412	1,545	(61)	-	19,758	3,820	1,880	17,818
17 Cambodian Public Bank Plc.	536,804	264,943	271,862	67,627	339,489	85,810	12,720	10,760	7,865	238,064	48,768	(398)	188,898
18 Canadia Bank Plc.	912,266	428,757	483,509	120,569	604,078	156,378	23,531	85,123	74,877	413,922	82,762	(111)	331,049
19 Cathay United Bank (Cambodia) Corporation Ltd.	69,546	17,419	52,127	11,644	63,771	31,404	3,315	9,518	431	19,965	-	1,075	21,040
20 CIMB Bank Plc.	110,550	37,881	72,669	13,652	86,322	38,754	5,294	6,237	-	36,037	8,650	4,102	31,488
21 First Commercial Bank, P.P. Branch	146,047	28,809	117,238	12,742	129,979	40,523	944	8,495	54	80,072	-	-	80,072
22 Foreign Trade Bank of Cambodia	214,083	100,977	113,106	26,786	139,892	42,505	3,028	81,954	24,104	36,509	-	(1)	36,509
23 Hong Leong Bank (Cambodia) Plc.	60,575	27,099	33,477	7,114	40,590	20,532	4,716	3,388	-	11,954	1,236	-	10,719
24 ICBC Limited P.P. Branch	157,025	58,211	98,814	39,276	138,090	24,759	251	10,568	-	102,512	20,589	-	81,924
25 Kookmin Bank Cambodia	22,221	3,844	18,376	4,972	23,348	16,372	2,845	762	-	3,369	1,662	(6)	1,701
26 Krung Thai Bank Public Co. Ltd., P.P. Branch	20,283	3,471	16,812	5,008	21,821	4,243	176	714	-	16,687	3,500	209	13,396
27 May Bank (Cambodia) Plc.	188,349	76,558	111,792	33,518	145,309	59,103	10,444	25,439	-	50,323	13,633	403	37,094
28 MB Bank Plc. P.P. Cambodia Branch	20,094	5,253	14,841	3,792	18,634	7,400	502	26,694	6,864	(9,099)	319	-	(9,418)
29 Mega International Commercial Bank Co., Ltd. P.P. Branch	81,061	14,785	66,276	9,272	75,547	22,916	1,127	347	-	51,158	12,431	-	38,726
30 Phillip Bank Plc.	40,659	15,811	24,849	5,376	30,224	17,066	1,890	1,084	-	10,184	2,043	(136)	8,005
31 Phnom Penh Commercial Bank	151,844	69,888	81,955	25,648	107,603	37,081	6,630	7,311	717	57,299	12,187	(73)	45,039
32 RHB Indochina Bank Ltd	140,960	66,926	74,034	14,189	88,222	27,186	3,660	11,260	0	46,117	9,281	18	36,854
33 SACOM Bank (Cambodia) Plc.	38,665	15,007	23,658	6,454	30,111	22,110	1,665	(2,010)	-	8,346	2,687	(45)	5,613
34 Sathapana Bank Plc.	469,002	199,683	269,319	27,770	297,088	176,117	8,589	19,666	314	93,031	20,533	1,568	74,066
35 SHB Cambodia Limited	45,295	5,652	39,642	2,997	42,640	11,291	970	8,017	-	22,361	603	(805)	20,954
36 Shinhan Khmer Bank Ltd.	35,878	5,828	30,049	6,181	36,231	14,306	760	3,091	-	18,074	4,544	(252)	13,278
37 Taiwan Cooperative Bank P.P. Branch	86,815	19,052	67,764	3,703	71,466	16,668	2,057	7,220	-	45,522	10,800	-	34,721
38 Union Commercial Bank Plc.	121,618	51,095	70,522	10,998	81,520	63,738	5,631	132,149	18,150	(101,848)	(19,128)	87	(82,633)
39 Vattanac Bank	66,610	27,391	39,219	13,967	53,187	31,913	4,679	604	57	16,048	3,454	1,221	13,815
Sub total	6,513,715	2,509,676	4,004,039	959,699	4,963,738	2,061,493	200,906	671,588	144,876	2,174,628	433,655	4,282	1,745,256
Specialized Banks													
40 AEON Specialized Bank	38,441	2,773	35,668	3,364	39,032	27,391	5,393	5,680	52	619	404	(24)	190
41 Anco Specialized Bank	9,222	-	9,222	364	9,586	4,399	570	2,685	-	1,933	96	-	1,837
42 Angkor Capital Specialized Bank	3,656	-	3,656	1,402	5,058	2,046	209	2,908	-	(104)	332	(6)	(442)
43 Asia Pacific Development Specialized Bank	9,625	2,372	7,253	688	7,941	4,771	1,154	356	-	1,659	103	-	1,556
44 CAMKO Specialized Bank	1,934	-	1,934	157	2,091	1,571	130	133	-	256	23	(0)	234
45 Chief (Cambodia) Specialized Bank Plc.	11,715	-	11,715	679	12,394	7,227	824	120	-	4,224	989	(147)	3,089
46 DGB Specialized Bank Plc.	56,870	18,009	38,861	4,815	43,676	18,693	1,325	1,041	17	22,633	5,349	1	17,284
47 First Investment Specialized Bank	1,450	-	1,450	1,376	2,825	2,365	180	(325)	-	606	-	(1)	605
48 Khmer Specialized Bank	7,134	0	7,134	694	7,828	6,786	2,263	13	-	(1,235)	78	-	(1,313)
49 Oxley Worldbridge Specialized Bank Plc.	3,322	385	2,936	41	2,977	2,130	403	54	-	391	(2)	-	393
50 PHSME Specialized Bank Ltd.	3,780	-	3,780	199	3,979	2,040	97	1,229	1,341	1,955	380	1	1,575
51 Rural Development Bank	22,734	2,416	20,318	3,832	24,150	9,891	496	8,041	-	5,722	697	(2,460)	2,565
52 Southern Capital Specialized Bank Plc	2,975	-	2,975	42	3,017	1,595	42	286	-	1,094	14	-	1,080
53 Tomato Specialized Bank	2,412	-	2,412	190	2,602	3,170	58	(156)	-	(469)	42	-	(511)
54 WING Specialized Bank	-	-	-	47,796	47,796	36,469	4,426	-	-	6,900	-	-	6,900
Sub total	175,270	25,956	149,313	65,639	214,952	130,543	17,570	22,064	1,410	46,185	8,506	(2,636)	35,043
Total	6,688,985	2,535,632	4,153,353	1,025,338	5,178,691	2,192,036	218,476	693,652	146,286	2,220,813	442,161	1,646	1,780,299

**NET PROFITS
AS AT DECEMBER 31, 2017**

Table 11

1 USD = 4,037 KHR

(millions of KHR)

	Net profit	Total Assets	As Percentage of Assets	Loans ¹	As Percentage of Loans
Commercial Banks					
1 Aceda Bank Plc.	345,642	20,903,693	1.7%	12,257,886	2.8%
2 Advanced Bank of Asia Ltd.	186,466	6,671,316	2.8%	5,008,233	3.7%
3 Agri Bank Cambodia Branch	2,971	178,593	1.7%	107,118	2.8%
4 ANZ Royal Bank (Cambodia) Ltd.	98,541	4,175,353	2.4%	1,606,199	6.1%
5 Bangkok Bank Plc. Cambodia Branch	2,002	322,379	0.6%	77,733	2.6%
6 Bank for Investment and Development of Cambodia Plc.	(11,039)	1,874,733	-0.6%	1,395,464	-0.8%
7 Bank of China (Hong Kong) Limited P.P. Branch	62,998	4,900,776	1.3%	1,752,288	3.6%
8 Bank of India P.P. Branch	(7,965)	58,927	-13.5%	27,184	-29.3%
9 Booyoung Khmer Bank	8,695	262,909	3.3%	95,988	9.1%
10 Kasikorn Bank Public Company Ltd.	(713)	211,569	-0.3%	30,208	-2.4%
11 Branch of Mizuho Bank Ltd.	290	126,446	0.2%	-	-
12 BRED Bank (Cambodia) Plc.	(16,026)	392,264	-4.1%	171,873	-9.3%
13 Cambodia Asia Bank Ltd.	2,497	585,454	0.4%	223,131	1.1%
14 Cambodia Mekong Bank Public Ltd.	(14,392)	149,144	-9.6%	60,448	-23.8%
15 Cambodia Post Bank Plc.	34,559	2,234,802	1.5%	1,388,737	2.5%
16 Cambodian Commercial Bank Ltd.	17,818	1,010,331	1.8%	317,595	5.6%
17 Cambodian Public Bank Plc.	188,898	8,574,723	2.2%	4,145,901	4.6%
18 Canadia Bank Plc.	331,049	18,060,929	1.8%	10,164,482	3.3%
19 Cathay United Bank (Cambodia) Corporation Ltd.	21,040	1,362,782	1.5%	752,715	2.8%
20 CIMB Bank Plc.	31,488	2,729,766	1.2%	1,637,460	1.9%
21 First Commercial Bank, P.P. Branch	80,072	2,782,943	2.9%	2,302,186	3.5%
22 Foreign Trade Bank of Cambodia	36,509	4,090,109	0.9%	2,176,043	1.7%
23 Hong Leong Bank (Cambodia) Plc.	10,719	1,345,343	0.8%	877,892	1.2%
24 ICBC Limited P.P. Branch	81,924	4,092,441	2.0%	1,320,495	6.2%
25 Kookmin Bank Cambodia	1,701	503,768	0.3%	364,691	0.5%
26 Krung Thai Bank Public Co. Ltd., P.P. Branch	13,396	716,756	1.9%	452,701	3.0%
27 May Bank (Cambodia) Plc.	37,094	3,678,489	1.0%	2,272,632	1.6%
28 MB Bank Plc. P.P. Cambodia Branch	(9,418)	621,870	-1.5%	425,113	-2.2%
29 Mega International Commercial Bank Co., Ltd. P.P. Branch	38,726	1,739,031	2.2%	1,135,159	3.4%
30 Phillip Bank Plc.	8,005	818,209	1.0%	487,802	1.6%
31 Phnom Penh Commercial Bank	45,039	2,569,882	1.8%	1,653,012	2.7%
32 RHB Indochina Bank Ltd	36,854	2,903,185	1.3%	1,643,789	2.2%
33 SACOM Bank (Cambodia) Plc.	5,613	696,428	0.8%	500,894	1.1%
34 Sathapana Bank Plc.	74,066	4,185,879	1.8%	3,239,664	2.3%
35 SHB Cambodia Limited	20,954	1,001,739	2.1%	776,388	2.7%
36 Shinhan Khmer Bank Ltd.	13,278	764,548	1.7%	510,246	2.6%
37 Taiwan Cooperative Bank P.P Branch	34,721	1,921,488	1.8%	1,358,660	2.6%
38 Union Commercial Bank Plc.	(82,633)	2,134,169	-3.9%	1,289,423	-6.4%
39 Vattanac Bank	13,815	1,938,919	0.7%	799,443	1.7%
Sub total	1,745,256	113,292,081	1.5%	64,806,875	2.7%
Specialized Banks					
40 AEON Specialized Bank	190	186,934	0.1%	154,543	0.1%
41 Anco Specialized Bank	1,837	74,289	2.5%	69,974	2.6%
42 Angkor Capital Specialized Bank	(442)	53,406	-0.8%	23,774	-1.9%
43 Asia Pacific Development Specialized Bank	1,556	96,574	1.6%	86,004	1.8%
44 CAMKO Specialized Bank	234	41,992	0.6%	11,453	2.0%
45 Chief (Cambodia) Specialized Bank Plc.	3,089	308,535	1.0%	138,165	2.2%
46 DGB Specialized Bank Plc.	17,284	434,481	4.0%	424,160	4.1%
47 First Investment Specialized Bank	605	70,305	0.9%	3,894	15.5%
48 Khmer Specialized Bank	(1,313)	71,611	-1.8%	54,654	-2.4%
49 Oxley Worldbridge Specialized Bank Plc.	393	59,706	0.7%	39,603	1.0%
50 PHSME Specialized Bank Ltd.	1,575	43,619	3.6%	34,143	4.6%
51 Rural Development Bank	2,565	641,861	0.4%	484,252	0.5%
52 Southern Capital Specialized Bank Plc	1,080	51,799	2.1%	31,702	3.4%
53 Tomato Specialized Bank	(511)	38,379	-1.3%	16,729	-3.1%
54 WING Specialized Bank	6,900	111,907	6.2%	-	-
Sub total	35,043	2,285,399	1.5%	1,573,049	2.2%
Total	1,780,299	115,577,480	1.5%	66,379,925	2.7%

¹ Gross Loans (excluding loans to government & banks)

COMPARISON OF TOTAL DEPOSITS¹
AS OF DECEMBER 31, 2017

Table 12

1 USD = 4,037 KHR

(millions of KHR)

	2017	Share	2016	Share	Growth Rate (%) 2017 over 2016
Commercial Banks					
1 Aceda Bank Plc.	12,259,007	17.59%	10,821,360	19.43%	13.3%
2 Advanced Bank of Asia Ltd.	5,037,050	7.23%	3,258,222	5.85%	54.6%
3 Agri Bank Cambodia Branch	7,272	0.01%	8,510	0.02%	-14.6%
4 ANZ Royal Bank (Cambodia) Ltd.	3,044,955	4.37%	3,273,020	5.88%	-7.0%
5 Bangkok Bank Plc. Cambodia Branch	117,671	0.17%	189,405	0.34%	-37.9%
6 Bank for Investment and Development of Cambodia Plc.	484,876	0.70%	426,497	0.77%	13.7%
7 Bank of China (Hong Kong) Limited P.P. Branch	3,336,775	4.79%	2,694,980	4.84%	23.8%
8 Bank of India P.P. Branch	9,053	0.01%	7,690	0.01%	17.7%
9 Booyoung Khmer Bank	3,124	0.00%	2,604	0.00%	20.0%
10 Kasikorn Bank Public Company Ltd.	10,363	0.01%	-	-	-
11 Branch of Mizuho Bank Ltd.	-	-	-	-	-
12 BRED Bank (Cambodia) Plc.	175,119	0.25%	-	-	-
13 Cambodia Asia Bank Ltd.	270,892	0.39%	255,956	0.46%	5.8%
14 Cambodia Mekong Bank Public Ltd.	74,572	0.11%	72,650	0.13%	2.6%
15 Cambodia Post Bank Plc.	1,463,321	2.10%	1,002,617	1.80%	46.0%
16 Cambodian Commercial Bank Ltd.	674,134	0.97%	635,793	1.14%	6.0%
17 Cambodian Public Bank Plc.	6,619,285	9.50%	4,815,835	8.65%	37.4%
18 Canadia Bank Plc.	13,698,498	19.66%	9,573,602	17.19%	43.1%
19 Cathay United Bank (Cambodia) Corporation Ltd.	927,787	1.33%	807,077	1.45%	15.0%
20 CIMB Bank Plc.	2,202,474	3.16%	1,435,848	2.58%	53.4%
21 First Commercial Bank, P.P. Branch	638,569	0.92%	583,775	1.05%	9.4%
22 Foreign Trade Bank of Cambodia	3,319,032	4.76%	2,843,565	5.11%	16.7%
23 Hong Leong Bank (Cambodia) Plc.	961,751	1.38%	523,853	0.94%	83.6%
24 ICBC Limited P.P. Branch	658,711	0.95%	472,013	0.85%	39.6%
25 Kookmin Bank Cambodia	88,992	0.13%	72,746	0.13%	22.3%
26 Krung Thai Bank Public Co. Ltd., P.P. Branch	184,717	0.27%	222,896	0.40%	-17.1%
27 May Bank (Cambodia) Plc.	2,871,652	4.12%	2,675,597	4.80%	7.3%
28 MB Bank Plc. P.P. Cambodia Branch	120,981	0.17%	101,784	0.18%	18.9%
29 Mega International Commercial Bank Co., Ltd. P.P. Branch	438,815	0.63%	414,213	0.74%	5.9%
30 Phillip Bank Plc.	393,982	0.57%	297,447	0.53%	32.5%
31 Phnom Penh Commercial Bank	1,783,053	2.56%	1,310,953	2.35%	36.0%
32 RHB Indochina Bank Ltd	1,922,320	2.76%	1,214,460	2.18%	58.3%
33 SACOM Bank (Cambodia) Plc.	370,580	0.53%	277,587	0.50%	33.5%
34 Sathapana Bank Plc.	2,393,570	3.43%	2,237,706	4.02%	7.0%
35 SHB Cambodia Limited	108,415	0.16%	66,865	0.12%	62.1%
36 Shinhan Khmer Bank Ltd.	174,878	0.25%	99,071	0.18%	76.5%
37 Taiwan Cooperative Bank P.P. Branch	84,931	0.12%	94,916	0.17%	-10.5%
38 Union Commercial Bank Plc.	1,147,839	1.65%	1,587,407	2.85%	-27.7%
39 Vattanac Bank	1,595,569	2.29%	1,315,471	2.36%	21.3%
Sub-total	69,674,584	99.99%	55,693,992	99.99%	25.1%
Specialized Banks					
40 AEON Specialized Bank	-	-	-	-	-
41 Anco Specialized Bank	-	-	-	-	-
42 Angkor Capital Specialized Bank	105	0.00%	138	0.00%	-24.4%
43 Asia Pacific Development Specialized Bank	-	-	-	-	-
44 CAMKO Specialized Bank	20	0.00%	6	0.00%	237.1%
45 Chief (Cambodia) Specialized Bank Plc.	-	-	-	-	-
46 DGB Specialized Bank Plc.	-	-	-	-	-
47 First Investment Specialized Bank	-	-	-	-	-
48 Khmer Specialized Bank	20	0.00%	-	-	-
49 Oxley Worldbridge Specialized Bank Plc.	-	-	-	-	-
50 PHSME Specialized Bank Ltd.	317	0.00%	398	0.00%	-20.3%
51 Rural Development Bank	9,386	0.01%	5,219	0.01%	79.9%
52 Southern Capital Specialized Bank Plc	-	-	-	-	-
53 Tomato Specialized Bank	11	0.00%	27	0.00%	-58.3%
54 WING Specialized Bank	-	-	-	-	-
Sub-total	9,859	0.01%	5,788	0.01%	70.3%
Total	69,684,443	100.0%	55,699,779	100.0%	25.1%

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

**TOTAL DEPOSITS CLASSIFIED BY CUSTOMER TYPE
AS OF DECEMBER 31, 2017**

Table 13

1 USD = 4,037 KHR

(millions of KHR)

	Total Deposits	Government	State Enterprise	Bank Incorporated in Cambodia	Other Local Financial Institutions	Business Enterprises	Individuals	Non-profit Organizations	Bank Incorporated Abroad	Other Financial Institutions Abroad	Non- Resident	Others
Commercial Banks												
1 Aceda Bank Plc.	13,231,578	723,711	126,535	455,449	429,307	2,035,626	8,928,592	55,819	6,536	81,279	388,725	-
2 Advanced Bank of Asia Ltd.	5,150,318	-	-	63,860	49,409	888,066	3,901,739	-	-	-	212,144	35,100
3 Agri Bank Cambodia Branch	15,754	-	-	8,482	-	2,736	2,102	-	-	-	2,434	-
4 ANZ Royal Bank (Cambodia) Ltd.	3,199,489	1	4,936	66,299	88,235	1,353,994	1,478,699	68,039	-	-	58,850	80,437
5 Bangkok Bank Plc. Cambodia Branch	117,681	-	-	10	-	76,628	39,303	-	-	-	1,739	-
6 Bank for Investment and Development of Cambodia Plc.	1,384,799	-	21	105,967	39,596	148,930	319,126	-	754,359	-	16,799	-
7 Bank of China (Hong Kong) Limited P.P. Branch	3,366,244	-	-	29,468	-	2,294,436	719,124	-	-	-	323,215	-
8 Bank of India P.P. Branch	9,053	895	-	-	-	466	4,829	192	-	-	2,551	120
9 Booyoung Khmer Bank	5,249	-	-	2,123	2	1,038	1,904	-	-	-	182	-
10 Kasikom Bank Public Company Ltd.	10,515	-	-	-	151	9,114	1,107	-	-	-	18	124
11 Branch of Mizuho Bank Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
12 BRED Bank (Cambodia) Plc.	187,853	-	-	-	12,734	84,624	57,776	2,081	-	-	30,638	-
13 Cambodia Asia Bank Ltd.	316,660	-	-	40,708	5,060	13,130	257,762	-	-	-	-	-
14 Cambodia Mekong Bank Public Ltd.	74,576	-	-	4	-	29,132	43,197	-	-	-	-	2,243
15 Cambodia Post Bank Plc.	1,786,664	-	-	281,168	42,175	15,206	1,317,722	-	-	-	130,392	-
16 Cambodian Commercial Bank Ltd.	678,174	1	-	-	4,040	532,453	74,900	18,614	-	-	48,167	-
17 Cambodian Public Bank Plc.	6,642,289	197	4,337	23,004	-	1,946,662	4,178,257	78,768	-	-	411,064	-
18 Canadia Bank Plc.	14,799,809	643,862	141,793	1,009,428	7,630	4,667,488	7,475,324	-	1,994	82,259	742,659	27,371
19 Cathay United Bank (Cambodia) Corporation Ltd.	930,362	-	-	599	473	111,837	503,593	-	1,502	-	311,277	1,081
20 CIMB Bank Plc.	2,277,115	-	-	20,749	53,448	690,084	1,336,887	6,543	444	-	166,337	2,623
21 First Commercial Bank, P.P. Branch	1,069,507	-	-	425,644	-	212,836	425,733	-	5,294	-	-	-
22 Foreign Trade Bank of Cambodia	3,567,553	100,845	674,974	213,664	34,858	124	1,659,307	857,904	-	-	17,607	8,272
23 Hong Leong Bank (Cambodia) Plc.	1,010,733	38	-	47,309	1,673	197,812	676,536	9	-	-	85,972	1,384
24 ICBC Limited P.P. Branch	1,213,362	-	-	552,360	1,645	506,697	152,014	-	646	-	-	-
25 Kookmin Bank Cambodia	116,062	-	-	24,069	3,001	24,792	54,643	-	-	-	9,558	-
26 Krung Thai Bank Public Co. Ltd., P.P. Branch	356,562	-	-	31	-	91,165	56,270	4,704	171,815	-	32,573	5
27 May Bank (Cambodia) Plc.	2,973,051	-	-	73,625	-	767,930	1,951,084	-	27,773	-	152,638	-
28 MB Bank Plc. P.P. Cambodia Branch	386,518	-	-	204,596	1	14,987	105,659	-	60,940	-	335	-
29 Mega International Commercial Bank Co., Ltd. P.P. Branch	570,007	-	-	121,675	9,517	250,254	69,848	-	-	-	118,479	233
30 Phillip Bank Plc.	571,056	-	-	117,661	3,238	120,750	212,761	37,213	-	56,176	23,246	12
31 Phnom Penh Commercial Bank	2,111,837	-	-	268,227	19,621	300,038	1,319,185	-	-	40,937	163,829	-
32 RHB Indochina Bank Ltd	2,449,115	-	-	322,648	6,772	496,101	997,005	-	197,375	-	272,779	156,435
33 SACOM Bank (Cambodia) Plc.	512,249	-	-	125,932	-	42,716	318,099	-	15,738	-	9,764	-
34 Sathapana Bank Plc.	2,519,153	-	-	106,632	18,922	244,307	1,834,067	-	29	-	315,196	-
35 SHB Cambodia Limited	157,791	-	1,724	49,377	-	22,033	84,385	-	-	-	272	-
36 Shinhan Khmer Bank Ltd.	479,961	16	-	81,582	2,848	87,383	46,505	751	220,653	-	40,215	8
37 Taiwan Cooperative Bank P.P Branch	1,622,627	-	-	355,996	-	20,280	40,648	-	1,181,700	-	23,870	134
38 Union Commercial Bank Plc.	1,172,060	-	-	17,138	7,083	164,085	598,656	-	-	-	385,098	-
39 Vattanac Bank	1,602,609	140,090	62,074	277	6,762	303,104	1,084,444	5,224	-	-	632	-
Sub total	78,645,994	1,609,654	1,016,394	5,215,761	848,200	18,769,047	42,328,793	1,135,859	2,646,800	260,650	4,499,255	315,581
Specialized Banks												
40 AEON Specialized Bank	-	-	-	-	-	-	-	-	-	-	-	-
41 Anco Specialized Bank	-	-	-	-	-	-	-	-	-	-	-	-
42 Angkor Capital Specialized Bank	105	-	-	-	-	74	31	-	-	-	-	-
43 Asia Pacific Development Specialized Bank	-	-	-	-	-	-	-	-	-	-	-	-
44 CAMKO Specialized Bank	20	-	-	-	-	-	20	-	-	-	-	-
45 Chief (Cambodia) Specialized Bank Plc.	-	-	-	-	-	-	-	-	-	-	-	-
46 DGB Specialized Bank Plc.	-	-	-	-	-	-	-	-	-	-	-	-
47 First Investment Specialized Bank	-	-	-	-	-	-	-	-	-	-	-	-
48 Khmer Specialized Bank	20	-	-	-	-	12	8	-	-	-	-	-
49 Oxley Worldbridge Specialized Bank Plc.	-	-	-	-	-	-	-	-	-	-	-	-
50 PHSME Specialized Bank Ltd.	317	-	-	-	-	176	142	-	-	-	-	-
51 Rural Development Bank	9,590	-	-	191	13	2,951	6,313	-	-	-	123	-
52 Southern Capital Specialized Bank Plc	-	-	-	-	-	-	-	-	-	-	-	-
53 Tomato Specialized Bank	11	-	-	-	-	-	-	-	-	-	-	11
54 WING Specialized Bank	-	-	-	-	-	-	-	-	-	-	-	-
Sub total	10,063	-	-	191	13	3,213	6,513	-	-	-	123	11
Total	78,656,057	1,609,654	1,016,394	5,215,952	848,213	18,772,260	42,335,305	1,135,859	2,646,800	260,650	4,499,378	315,592
As Percentage of Total deposits	100.0%	2.0%	1.3%	6.6%	1.1%	23.9%	53.8%	1.4%	3.4%	0.3%	5.7%	0.4%

LOANS AND NON-PERFORMING LOANS (NPLs)

AS OF DECEMBER 31, 2017

	1 USD = 4,037 KHR (millions of KHR)					
	Dec-17			Dec-16		
	Loans ¹	NPLs	NPL/Loans	Loans ¹	NPLs	NPL/Loans
Commercial Banks						
1 Aceda Bank Plc.	12,257,886	286,227	2.3%	11,269,698	78,921	0.7%
2 Advanced Bank of Asia Ltd.	5,008,233	42,489	0.8%	3,144,672	7,540	0.2%
3 Agri Bank Cambodia Branch	107,118	230	0.2%	96,353	176	0.2%
4 ANZ Royal Bank (Cambodia) Ltd.	1,606,199	57,409	3.6%	1,541,408	65,432	4.2%
5 Bangkok Bank Plc. Cambodia Branch	77,733	-	-	45,418.77	-	-
6 Bank for Investment and Development of Cambodia Plc.	1,395,464	195,594	14.0%	1,460,657	132,514	9.1%
7 Bank of China (Hong Kong) Limited P.P. Branch	1,752,288	-	-	1,517,784	977	0.1%
8 Bank of India P.P. Branch	27,184	15,718.30	57.8%	26,437	7,146	27.0%
9 Booyoung Khmer Bank	95,988	-	-	66,619	4,299	6.5%
10 Kasikorn Bank Public Company Ltd.	30,208	-	-	-	-	-
11 Branch of Mizuho Bank Ltd.	-	-	-	-	-	-
12 BRED Bank (Cambodia) Plc.	171,873	-	-	-	-	-
13 Cambodia Asia Bank Ltd.	223,131	8,175	3.7%	192,443	6,155	3.2%
14 Cambodia Mekong Bank Public Ltd.	60,448	392	0.6%	95,142	46	0.0%
15 Cambodia Post Bank Plc.	1,388,737	11,522	0.8%	998,873	4,086	0.4%
16 Cambodian Commercial Bank Ltd.	317,595	-	-	329,623	-	-
17 Cambodian Public Bank Plc.	4,145,901	29,589	0.7%	4,060,035	47,740	1.2%
18 Canadia Bank Plc.	10,164,482	413,205	4.1%	8,186,694	416,578	5.1%
19 Cathay United Bank (Cambodia) Corporation Ltd.	752,715	5,704	0.8%	816,672	25,477	3.1%
20 CIMB Bank Plc.	1,637,460	3,625.28	0.2%	1,232,459	2,177.86	0.2%
21 First Commercial Bank, P.P. Branch	2,302,186	11,610	0.5%	1,661,599	11,126	0.7%
22 Foreign Trade Bank of Cambodia	2,176,043	26,423	1.2%	1,939,331	20,737	1.1%
23 Hong Leong Bank (Cambodia) Plc.	877,892	809	0.1%	645,193	-	-
24 ICBC Limited P.P. Branch	1,320,495	-	-	602,250	-	-
25 Kookmin Bank Cambodia	364,691	12,350	3.4%	265,402	18,212	6.9%
26 Krung Thai Bank Public Co. Ltd., P.P. Branch	452,701	6,311	1.4%	386,082	6,311	1.6%
27 May Bank (Cambodia) Plc.	2,272,632	84,803	3.7%	2,272,193	85,843	3.8%
28 MB Bank Plc. P.P. Cambodia Branch	425,113	10,129	2.4%	337,813	19,646	5.8%
29 Mega International Commercial Bank Co., Ltd. P.P. Branch	1,135,159	-	-	1,112,422	-	-
30 Phillip Bank Plc.	487,802	8,100	1.7%	363,118	7,358	2.0%
31 Phnom Penh Commercial Bank	1,653,012	3,252.53	0.2%	1,256,891	3,449.97	0.3%
32 RHB Indochina Bank Ltd	1,643,789	85,652	5.2%	1,456,746	45,727	3.1%
33 SACOM Bank (Cambodia) Plc.	500,894	8,164	1.6%	480,126	10,919	2.3%
34 Sathapana Bank Plc.	3,239,664	48,723	1.5%	2,482,006	41,375	1.7%
35 SHB Cambodia Limited	776,388	23,846	3.1%	772,698	14,976	1.9%
36 Shinhan Khmer Bank Ltd.	510,246	8,764.94	1.7%	344,158	8,392.92	2.4%
37 Taiwan Cooperative Bank P.P Branch	1,358,660	4,109	0.3%	869,656	-	-
38 Union Commercial Bank Plc.	1,289,423	106,208	8.2%	1,725,561	183,054	10.6%
39 Vattanac Bank	799,443	64	0.0%	726,101	531	0.1%
Sub total	64,806,875	1,519,198	2.3%	54,780,333	1,276,922	2.3%
Specialized Banks						
40 AEON Specialized Bank	154,543	9,232	6.0%	142,562	6,562	4.6%
41 Anco Specialized Bank	69,974	22,106	31.6%	69,010	19,234	27.9%
42 Angkor Capital Specialized Bank	23,774	2,946	12.4%	21,498	856	4.0%
43 Asia Pacific Development Specialized Bank	86,004	-	-	50,249	-	-
44 CAMKO Specialized Bank	11,453	567	4.9%	38,826	18,948	48.8%
45 Chief (Cambodia) Specialized Bank Plc.	138,165	-	-	126,116	-	-
46 DGB Specialized Bank Plc.	424,160	358	0.1%	340,879	357	0.1%
47 First Investment Specialized Bank	3,894	1,091	28.0%	8,655	1,302	15.0%
48 Khmer Specialized Bank	54,654	-	-	53,390	-	-
49 Oxley Worldbridge Specialized Bank Plc.	39,603	-	-	34,508.28	-	-
50 PHSME Specialized Bank Ltd.	34,143	8,514	24.9%	39,212	5,568	14.2%
51 Rural Development Bank	484,252	27,580	5.7%	274,228	13,605	5.0%
52 Southern Capital Specialized Bank Plc	31,702	1,050	3.3%	23,614	-	-
53 Tomato Specialized Bank	16,729	425	2.5%	15,973	1,711	10.7%
54 Wing (Cambodia) Limited Specialized Bank	-	-	-	-	-	-
Sub total	1,573,049	73,868	4.7%	1,238,721	68,142	5.5%
	66,379,925	1,593,065	2.4%	56,019,054	1,345,064	2.4%

¹ Gross Loans (excluding loans to government and financial institutions)

**TOTAL CREDITS CLASSIFIED BY SECTOR
AS OF DECEMBER 31, 2017**

Table 15

1 USD = 4,037 KHR

(millions of KHR)

Type of Industries	2017		2016		Growth Rate (%) 2017 over 2016
		Share		Share	
1 Agriculture, Forestry and Fishing	7,064,894	10.3%	6,134,077	10.8%	15.2%
2 Construction	6,381,169	9.3%	4,962,587	8.7%	28.6%
3 Credit Cards	152,075	0.2%	130,961	0.2%	16.1%
4 Financial Institutions	1,891,203	2.8%	1,008,170	1.8%	87.6%
5 Hotels and Restaurants	3,055,248	4.5%	2,904,066	5.1%	5.2%
6 Information Media and Telecommunications	559,939	0.8%	615,101	1.1%	-9.0%
7 Manufacturing	4,271,083	6.3%	3,937,902	6.9%	8.5%
8 Mining and Quarrying	241,151	0.4%	294,395	0.5%	-18.1%
9 Mortgages, Owner-Occupied Housing only	6,295,935	9.2%	4,437,657	7.8%	41.9%
10 Other Lending	979,049	1.4%	880,358	1.5%	11.2%
11 Other Non-Financial Services	4,913,019	7.2%	4,549,513	8.0%	8.0%
12 Personal Lending	4,612,471	6.8%	3,791,233	6.6%	21.7%
13 Real Estate Activities	4,005,003	5.9%	2,838,198	5.0%	41.1%
14 Rental and Operational Leasing Activities	1,568,207	2.3%	1,095,176	1.9%	43.2%
15 Retail Trade	12,134,327	17.8%	9,949,948	17.4%	22.0%
16 Transport and Storage	1,267,964	1.9%	1,051,123	1.8%	20.6%
17 Utilities	512,658	0.8%	368,187	0.6%	39.2%
18 Wholesale Trade	8,365,732	12.3%	8,078,570	14.2%	3.6%
Total	68,271,128	100.0%	57,027,223	100.0%	19.7%

Note: As reported by banks (Unaudited) and included loan to government and financial institutions

TOTAL CREDITS CLASSIFIED BY SECTOR
AS OF DECEMBER 31, 2017

1 USD = 4,037 KHR (millions of KHR)

Table 16

	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 Acleda Bank Plc.	12,300,062	42,175	2,325,972	-	379,269	44,223	388,116	1,519,311	3,635,725	18,042	-	-	123,679	32,814	1,842,060	1,929,041	19,635
2 Advanced Bank of Asia Ltd.	5,025,322	17,089	255,953	372	228,562	25,279	156,838	286,177	1,389,238	276,125	312,321	2,998	139,720	643,615	494,823	796,212	-
3 Agri Bank Cambodia Branch	107,118	-	-	-	33,697	-	1,858	25,277	-	5,507	-	-	-	-	606	40,173	-
4 ANZ Royal Bank (Cambodia) Ltd.	1,606,199	-	74,023	-	357,657	2,826	-	459,236	54,264	-	52,919	80,740	-	-	4,837	519,697	-
5 Bangkok Bank Plc. Cambodia Branch	77,733	-	-	-	40,578	-	6,851	-	8,077	22,227	-	-	-	-	-	-	-
6 Bank for Investment and Development of Cambodia Plc.	1,398,582	3,118	280,877	-	167,658	12,307	46,301	209,010	150,366	24,798	144	-	-	41,790	-	403,938	58,275
7 Bank of China (Hong Kong) Limited P.P. Branch	1,754,994	2,706	107,719	-	479,166	-	230,577	179,112	3,736	70,491	20,756	9,401	134,302	105,835	59,765	9,217	342,210
8 Bank of India P.P. Branch	27,184	-	712	-	10,577	-	-	11,962	-	-	-	-	-	-	-	3,932	-
9 Booyoung Khmer Bank	98,817	2,829	5,876	-	-	-	31,337	37,143	2,774	5,044	-	-	893	-	-	12,922	-
10 Kasikorn Bank Public Company Ltd.	38,286	8,078	-	-	4,361	-	-	12,115	-	13,731	-	-	-	-	-	-	-
11 Branch of Mizuho Bank Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 BRED Bank (Cambodia) Plc.	202,530	30,657	-	-	28,812	-	403	102,820	10,052	-	-	113	-	-	11,856	17,817	-
13 Cambodia Asia Bank Ltd.	223,131	-	136	-	122	-	37,508	149	14,941	-	-	-	-	-	123,813	46,462	-
14 Cambodia Mekong Bank Public Ltd.	60,448	-	10,100	-	-	158	16,348	7,358	-	480	-	-	70	2,217	14,185	792	8,740
15 Cambodia Post Bank Plc.	1,388,737	-	158,778	926	23,334	2,999	117,435	3,515	345,530	13,364	178,927	48	1,491	116,747	67,055	346,758	11,830
16 Cambodian Commercial Bank Ltd.	317,595	-	6,402	-	-	-	1,500	-	294,746	8,642	-	-	-	-	-	6,305	-
17 Cambodian Public Bank Plc.	4,149,382	3,481	142,399	-	336,761	88,092	462,245	339,276	1,021,108	414,360	129,894	10,456	107,044	299,413	218,788	523,022	53,043
18 Canada Bank Plc.	10,463,989	299,507	941,849	30,990	397,173	30,491	1,967,542	889,206	2,006,545	769,227	167,301	189,319	187,996	933,621	137,191	1,500,775	15,254
19 Cathay United Bank (Cambodia) Corporation Ltd.	809,142	56,427	1,527	-	12,410	-	110,171	-	401,104	-	-	-	-	14,834	-	201,966	10,702
20 CIMB Bank Plc.	1,638,949	1,490	7,475	-	123,815	13,941	64,037	466,219	159,884	72,354	16,900	7,575	25,314	37,530	68,223	574,086	109
21 First Commercial Bank, P.P. Branch	2,357,362	55,176	29,748	-	163,751	-	158,069	598,519	292,646	253,400	20,931	3,424	-	243,076	409,849	7,880	120,894
22 Foreign Trade Bank of Cambodia	2,185,703	9,660	308,591	39,316	46,560	64,678	303,658	293,603	5,250	23,286	12,280	63,009	41,363	274,209	74,770	592,453	33,015
23 Hong Leong Bank (Cambodia) Plc.	877,892	-	-	-	53,182	8,680	53,180	208,999	145,666	2,797	16,215	7,577	3,460	-	50,869	327,267	1
24 ICBC Limited P.P. Branch	2,204,873	884,378	-	-	242,424	-	44,485	353,685	-	-	-	165,428	119,187	162,741	173,147	59,398	-
25 Kookmin Bank Cambodia	376,852	12,161	527	-	1,101	-	25,561	135,783	344	11,339	-	-	-	157,203	32,833	-	-
26 Krung Thai Bank Public Co. Ltd., P.P. Branch	464,149	11,448	290,115	-	162,586	-	-	-	-	-	-	-	-	-	-	-	-
27 May Bank (Cambodia) Plc.	2,272,632	-	20,128	694	185,832	17,351	122,340	623,196	210,075	152,151	52,713	3,091	26,474	33,589	98,770	726,227	-
28 MB Bank Plc. P.P. Cambodia Branch	425,113	-	-	-	30,509	8	5,903	8,309	35,078	211	8,523	-	-	13,979	302,973	19,620	-
29 Mega International Commercial Bank Co., Ltd. P.P. Branch	1,167,564	32,406	11,501	-	82,876	57,985	269,817	106,651	150,226	106,985	53,019	1,615	9,355	89,408	43,894	133,381	18,447
30 Phillip Bank Plc.	509,213	21,411	2,102	1,631	22,862	10,792	54,053	76,086	63,988	14,255	5,840	-	49,860	23,576	3,710	74,024	85,024
31 Phnom Penh Commercial Bank	1,694,035	41,023	14,272	-	112,869	19,245	472,664	207,005	173,549	191,237	11,768	887	249,224	70,241	33,159	96,123	768
32 RHB Indochina Bank Ltd	1,669,185	25,397	151,877	-	98,039	21,130	130,455	264,845	232,330	202,477	15,805	4,627	139,792	100,743	83,472	177,184	21,015
33 SACOM Bank (Cambodia) Plc.	500,894	-	36,734	160,632	8,001	1,573	60,666	35,337	58,566	2,116	541	-	83	11,116	2,046	84,906	38,577
34 Sathapana Bank Plc.	3,299,996	60,332	680,049	377	71,189	25,604	201,259	234,735	472,970	43,256	141,487	-	13,055	105,181	282,879	944,740	22,883
35 SHB Cambodia Limited	776,388	-	464,128	1,321	6,596	1,444	53,958	21,630	4,407	4,809	1,477	-	4,630	121,416	-	50,398	40,175
36 Shinhan Khmer Bank Ltd.	560,863	50,617	6,710	-	58,385	2,315	116,002	52,845	53,227	35,651	6,580	-	-	8,163	31,329	139,038	-
37 Taiwan Cooperative Bank P.P. Branch	1,440,399	81,739	62,977	-	115,096	13,804	219,223	341,150	199,728	141,306	29,433	-	180,255	19,507	7,052	29,127	-
38 Union Commercial Bank Plc.	1,353,165	63,742	94,846	4,892	83,682	43,255	254,851	95,916	127,738	33,175	2,671	2,007	4,472	114,725	106,377	309,641	11,177
39 Vattanac Bank	855,352	55,909	9,249	-	96,183	2,551	53,602	142,935	107,417	113,397	8,622	2,145	81	111,100	121,871	29,139	1,149
Sub total	66,679,832	1,872,957	6,503,350	241,151	4,265,679	510,730	6,238,814	8,349,117	11,831,295	3,046,240	1,267,065	554,460	1,561,800	3,888,389	4,902,199	10,733,662	912,924
Specialized banks																	
40 AEON Specialized Bank	154,543	-	8,630	-	-	-	-	-	-	-	-	-	-	-	-	145,913	-
41 Anco Specialized Bank	69,973	-	2,353	-	1,289	631	5,425	457	23,525	754	-	-	-	160	-	35,380	-
42 Angkor Capital Specialized Bank	23,774	-	10,755	-	-	-	-	-	3,291	1,506	-	-	-	6,839	1,307	76	-
43 Asia Pacific Development Specialized Bank	86,004	-	-	-	-	-	-	-	-	-	-	-	-	66,817	-	19,188	-
44 CAMKO Specialized Bank	11,453	-	-	-	-	-	-	-	-	-	-	-	-	1,525	-	9,928	-
45 Chief (Cambodia) Specialized Bank Plc.	138,165	-	5,398	-	-	153	13,250	844	6,708	526	384	-	836	21,513	915	30,623	57,014
46 DGB Specialized Bank Plc.	424,160	-	2,954	-	-	-	115,387	-	233,625	-	-	-	-	7,476	-	63,325	1,391
47 First Investment Specialized Bank	3,894	-	84	-	394	-	27	-	2,398	83	220	-	-	-	329	361	-
48 Khmer Specialized Bank	54,654	-	41,063	-	-	-	-	-	-	-	-	5,480	-	-	6,163	1,948	-
49 Oxley Worldbridge Specialized Bank Plc.	39,603	-	-	-	-	-	-	8,082	2,206	-	-	-	915	7,333	-	13,424	7,642
50 PHSME Specialized Bank Ltd.	34,143	-	8,591	-	1,140	130	335	285	15,865	571	-	-	607	3,952	1,633	1,033	-
51 Rural Development Bank	502,498	18,247	481,540	-	-	-	-	-	-	-	-	-	-	-	-	2,712	-
52 Southern Capital Specialized Bank Plc	31,702	-	-	-	2,413	1,013	6,699	1,219	11,438	5,568	296	-	-	789	-	2,267	-
53 Tomato Specialized Bank	16,729	-	175	-	169	-	1,232	5,728	3,975	-	-	-	4,050	210	471	643	77
54 Wing (Cambodia) Limited Specialized Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub total	1,591,296	18,247	561,544	-	5,404	1,928	142,356	16,615	303,032	9,008	899	5,480	6,407	116,614	10,819	326,819	66,124
Total	68,271,128	1,891,203	7,064,894	241,151	4,271,083	512,658	6,381,169	8,365,732	12,134,327	3,055,248	1,267,964	559,939	1,568,207	4,005,003	4,913,019	11,060,481	979,049
	100.0%	2.8%	10.3%	0.4%	6.3%	0.8%	9.3%	12.3%	17.8%	4.5%	1.9%	0.8%	2.3%	5.9%	7.2%	16.2%	1.4%

Note: As reported by banks (Unaudited) excluded loan to government and financial institutions

**LOAN TO DEPOSIT
AS OF DECEMBER 31, 2017**

Table 17

1 USD = 4,037 KHR

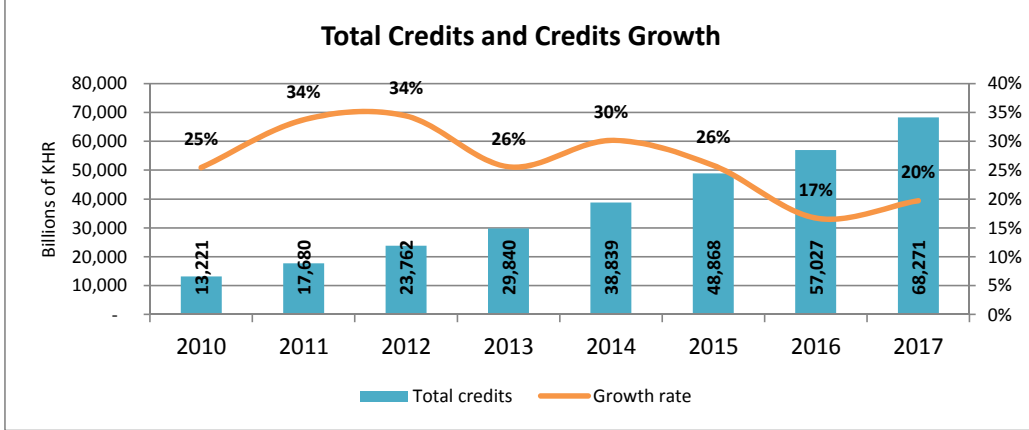
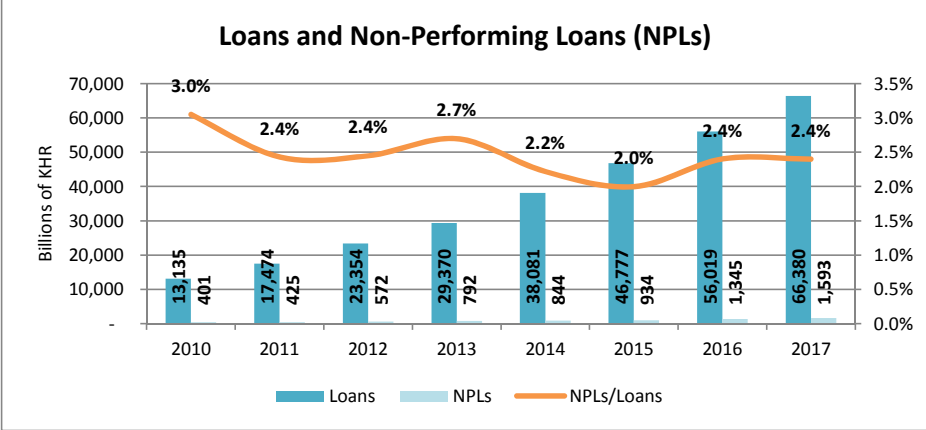
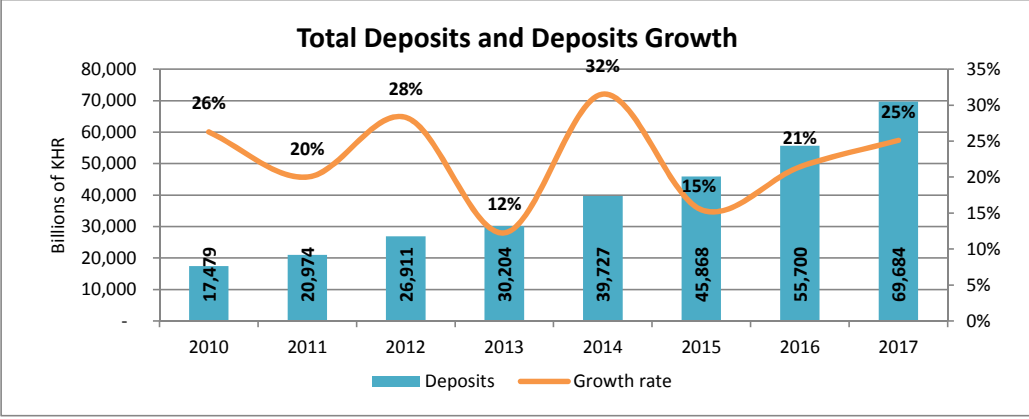
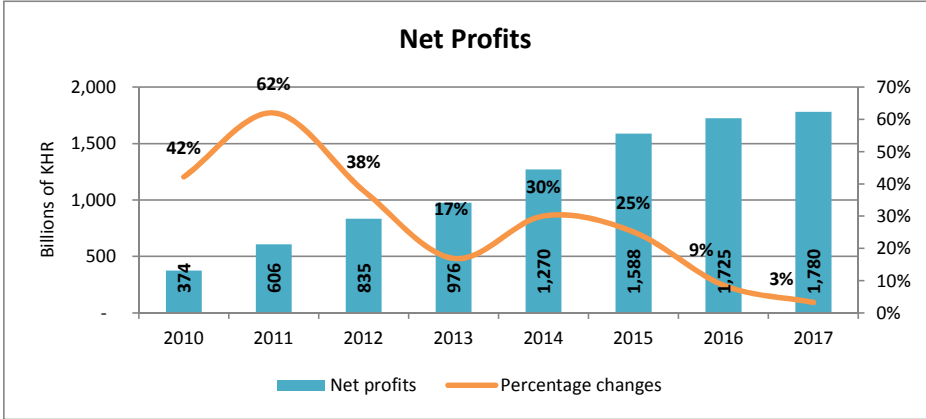
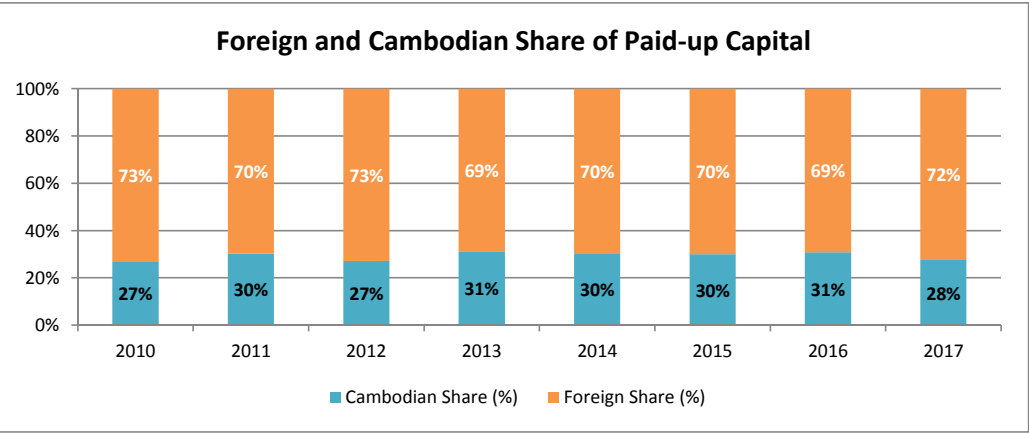
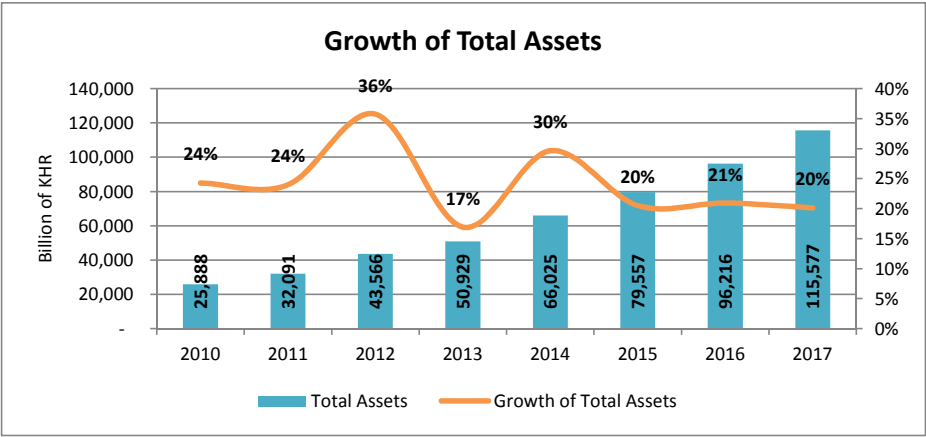
(millions of KHR)

	2017			2016		
	Deposits ¹	Loans ²	Loans to deposits ratio	Deposits ¹	Loans ²	Loans to deposits ratio
Commercial Banks						
1 Aceda Bank Plc.	12,259,007	12,257,886	100%	10,821,360	11,269,698	104%
2 Advanced Bank of Asia Ltd.	5,037,050	5,008,233	99%	3,258,222	3,144,672	97%
3 Agri Bank Cambodia Branch	7,272	107,118	1473%	8,510	96,353	1132%
4 ANZ Royal Bank (Cambodia) Ltd.	3,044,955	1,606,199	53%	3,273,020	1,541,408	47%
5 Bangkok Bank Plc. Cambodia Branch	117,671	77,733	66%	189,405	45,419	24%
6 Bank for Investment and Development of Cambodia Plc.	484,876	1,395,464	288%	426,497	1,460,657	342%
7 Bank of China (Hong Kong) Limited P.P. Branch	3,336,775	1,752,288	53%	2,694,980	1,517,784	56%
8 Bank of India P.P. Branch	9,053	27,184	300%	7,690	26,437	344%
9 Booyoung Khmer Bank	3,124	95,988	3073%	2,604	66,619	2558%
10 Kasikorn Bank Public Company Ltd.	10,363	30,208	291%	-	-	-
11 Branch of Mizuho Bank Ltd.	-	-	-	-	-	-
12 BRED Bank (Cambodia) Plc.	175,119	171,873	98%	-	-	-
13 Cambodia Asia Bank Ltd.	270,892	223,131	82%	255,956	192,443	75%
14 Cambodia Mekong Bank Public Ltd.	74,572	60,448	81%	72,650	95,142	131%
15 Cambodia Post Bank Plc.	1,463,321	1,388,737	95%	1,002,617	998,873	100%
16 Cambodian Commercial Bank Ltd.	674,134	317,595	47%	635,793	329,623	52%
17 Cambodian Public Bank Plc.	6,619,285	4,145,901	63%	4,815,835	4,060,035	84%
18 Canadia Bank Plc.	13,698,498	10,164,482	74%	9,573,602	8,186,694	86%
19 Cathay United Bank (Cambodia) Corporation Ltd.	927,787	752,715	81%	807,077	816,672	101%
20 CIMB Bank Plc.	2,202,474	1,637,460	74%	1,435,848	1,232,459	86%
21 First Commercial Bank, P.P. Branch	638,569	2,302,186	361%	583,775	1,661,599	285%
22 Foreign Trade Bank of Cambodia	3,319,032	2,176,043	66%	2,843,565	1,939,331	68%
23 Hong Leong Bank (Cambodia) Plc.	961,751	877,892	91%	523,853	645,193	123%
24 ICBC Limited P.P. Branch	658,711	1,320,495	200%	472,013	602,250	128%
25 Kookmin Bank Cambodia	88,992	364,691	410%	72,746	265,402	365%
26 Krung Thai Bank Public Co. Ltd., P.P. Branch	184,717	452,701	245%	222,896	386,082	173%
27 May Bank (Cambodia) Plc.	2,871,652	2,272,632	79%	2,675,597	2,272,193	85%
28 MB Bank Plc. P.P. Cambodia Branch	120,981	425,113	351%	101,784	337,813	332%
29 Mega International Commercial Bank Co., Ltd. P.P. Branch	438,815	1,135,159	259%	414,213	1,112,422	269%
30 Phillip Bank Plc.	393,982	487,802	124%	297,447	363,118	122%
31 Phnom Penh Commercial Bank	1,783,053	1,653,012	93%	1,310,953	1,256,891	96%
32 RHB Indochina Bank Ltd	1,922,320	1,643,789	86%	1,214,460	1,456,746	120%
33 SACOM Bank (Cambodia) Plc.	370,580	500,894	135%	277,587	480,126	173%
34 Sathapana Bank Plc.	2,393,570	3,239,664	135%	2,237,706	2,482,006	111%
35 SHB Cambodia Limited	108,415	776,388	716%	66,865	772,698	1156%
36 Shinhan Khmer Bank Ltd.	174,878	510,246	292%	99,071	344,158	347%
37 Taiwan Cooperative Bank P.P. Branch	84,931	1,358,660	1600%	94,916	869,656	916%
38 Union Commercial Bank Plc.	1,147,839	1,289,423	112%	1,587,407	1,725,561	109%
39 Vattanac Bank	1,595,569	799,443	50%	1,315,471	726,101	55%
Sub-total	69,674,584	64,806,875	93.0%	55,693,992	54,780,333	98.4%
Specialized Banks						
40 AEON Specialized Bank	-	154,543	0%	-	142,562	-
41 Anco Specialized Bank	-	69,974	-	-	69,010	-
42 Angkor Capital Specialized Bank	105	23,774	22709%	138	21,498	15527%
43 Asia Pacific Development Specialized Bank	-	86,004	-	-	50,249	-
44 CAMKO Specialized Bank	20	11,453	58165%	6	38,826	664747%
45 Chief (Cambodia) Specialized Bank Plc.	-	138,165	-	-	126,116	-
46 DGB Specialized Bank Plc.	-	424,160	-	-	340,879	-
47 First Investment Specialized Bank	-	3,894	-	-	8,655	-
48 Khmer Specialized Bank	20	54,654	2,762.22	-	53,390	-
49 Oxley Worldbridge Specialized Bank Plc.	-	39,603	-	-	34,508	-
50 PHSME Specialized Bank Ltd.	317	34,143	107.56	398	39,212	9847%
51 Rural Development Bank	9,386	484,252	51.59	5,219	274,228	5255%
52 Southern Capital Specialized Bank Plc	-	31,702	0%	-	23,614	-
53 Tomato Specialized Bank	11	16,729	1,513.50	27	15,973	60225%
54 Wing (Cambodia) Limited Specialized Bank	-	-	-	-	-	-
Sub-total	9,859	1,573,049	15955.2%	5,788	1,238,721	21402.5%
Total	69,684,443	66,379,925	95.3%	55,699,779	56,019,054	100.6%

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

² Gross Loans (excluding loans to government & banks)

Note: As reported by banks (Unaudited)



Number of Offices and Operation Areas of Microfinance Institutions

AS OF DECEMBER 31, 2017

Table 18

	Headquarter	Province	District
Microfinance Deposit Taking Institutions (MDIs)			
1 AMK Microfinance Institution Plc.	1	36	114
2 Amret Co., Ltd	1	26	129
3 Hattha Kaksekar Limited	1	24	144
4 Kredit Microfinance Institution Plc	1	24	58
5 LOLC (Cambodia) Plc	1	22	50
6 Prasac Microfinance Institution Limited	1	43	132
7 Visionfund (Cambodia) Ltd	1	20	117
Total MDIs	7	195	744
Microfinance Institutions (MFIs)			
8 Active People's Microfinance Institution Plc	1	8	-
9 ANAKUT Microfinance Institute Plc	1	-	-
10 Apple Finance Plc	1	9	1
11 Asia Pacific Finance Plc	1	-	-
12 Atom Capital Ltd.	1	-	-
13 Baitang Microheranhvatho Plc.	1	2	2
14 Bamboo Finance Plc	1	-	-
15 Bayon Credit Limited Microfinance Institution	1	2	4
16 BNKC (Cambodia) Microfinance Institution Plc	1	1	1
17 BORIBO Plc.	1	2	2
18 Cambodian Labor Care Plc	1	-	-
19 Camma Microfinance Limited	1	1	1
20 Cellcard Finance Plc	1	-	-
21 Century Cambo Development Plc	1	-	-
22 Chamroeun Microfinance Plc	1	10	11
23 Chokchey Plc	1	-	-
24 City Microfinance Institution Plc.	1	2	4
25 Collective Win Cambodia Plc	1	1	-
26 Delta Microfinance Plc	1	6	5
27 Entean Akpevath Pracheachun Limited	1	-	-
28 Farmer Finance Ltd	1	-	-
29 First Finance Plc	1	5	3
30 Funan Microfinance Plc.	1	18	32
31 Futaba Microfinance Plc.	1	1	2
32 Golden Cash Plc	1	-	2
33 GROW Plc	1	-	-
34 Idemitsu Saison Microfinance (Cambodia) Plc	1	1	-
35 Intean Poalroath Rongroeurng Ltd.	1	4	7
36 JET's Cash Box Finance Plc	1	-	-
37 KEY Microfinance Institution Plc	1	-	-
38 Khemarak Microfinance Institution Limited	1	-	-
39 Khmer Capital Microfinance Institution Plc.	1	-	-
40 LBP Plc	1	-	-
41 LED Plc	1	1	-
42 LY HOUR Microfinance Institution Plc	1	7	19
43 Maxima Microfinance Plc.	1	-	13
44 MIA Financial Plc.	1	-	-
45 Microfinance Amatak Capital Plc	1	-	1
46 Mohanokor Microfinance Plc	1	21	18
47 Mother Financial Japan Plc	1	-	-
48 Niron Microfinance Plc	1	21	22
49 Oro Financecorp Plc.	1	-	-
50 PG DEVELOPMENT Plc.	1	-	-
51 Piphup Thmey Microfinance Plc	1	-	-
52 Ponleu Chaktomuk Microfinance Institution Plc.	1	-	-
53 PRASETHPHEAP Finance Plc	1	1	3
54 Prime MF Microfinance Institution Ltd	1	1	4
55 Prince Finance Plc	1	1	2
56 Royal Microfinance Plc	1	-	-
57 Sabay Credit Commercial Plc	1	-	-
58 Sachak Microfinance Plc	1	-	1

Number of Offices and Operation Areas of Microfinance Institutions

AS OF DECEMBER 31, 2017

Table 18

	Headquarter	Province	District
59 Sahaka Plc	1	-	-
60 Sahakrunpheap S.T Microfinance Plc	1	10	-
61 Samaky Microfinance Plc	1	-	-
62 Sambat Finance Plc	1	-	4
63 SAMIC Microfinance Institution Plc	1	9	10
64 Samporn Samakum Sahakreas Thuntoch Neung Matjum Kampuchea Plc	1	-	-
65 Samrithisak Microfinance Limited	1	5	-
66 Seilanithih Limited	1	5	11
67 Sonatra Microfinance Institution Plc	1	6	16
68 Srey Oudom Microfinance Plc	1	1	2
69 T&GO Finance Plc	1	-	-
70 Taca Microfinance Plc	1	1	2
71 TBB (Cambodia) Microfinance Institution Plc	1	-	1
72 Trop Khnhom Microfinance Plc.	1	-	-
73 Vithey Microfinance Plc.	1	1	7
74 Welcome Finance (Cambodia) Plc.	1	2	4
75 Woori Finance Cambodia Plc	1	2	13
76 YCP Microfinance Limited	1	3	1
Total MFIs	69	171	231
Total MDIs and MFIs	76	366	975

Note: As reported by MFIs (Unaudited)

Number of staff

AS OF DECEMBER 31, 2017

Table 19

	2017	2016	Change%17-16
Microfinance Deposit Taking Institutions (MDIs)			
1 AMK Microfinance Institution Plc.	2,494	2,349	6.2%
2 Amret Co., Ltd	3,979	4,109	-3.2%
3 Hattha Kaksekar Limited	3,024	2,325	30.1%
4 Kredit Microfinance Institution Plc	1,662	1,680	-1.1%
5 LOLC (Cambodia) Plc	2,065	1,873	10.3%
6 Prasac Microfinance Institution Limited	7,058	6,162	14.5%
7 Visionfund (Cambodia) Ltd	1,389	1,489	-6.7%
	21,671	19,987	8.43%
Microfinance Institutions (MFIs)			
8 Active People's Microfinance Institution Plc	345	207	66.7%
9 ANAKUT Microfinance Institute Plc	31	21	47.6%
10 Apple Finance Plc	45	62	-27.4%
11 Asia Pacific Finance Plc	22	34	-35.3%
12 Atom Capital Ltd.	7	6	16.7%
13 Baitang Microheranhvatho Plc.	43	-	-
14 Bamboo Finance Plc	45	80	-43.8%
15 Bayon Credit Limited Microfinance Institution	74	65	13.8%
16 BNKC (Cambodia) Microfinance Institution Plc	112	63	77.8%
17 BORIBO Plc.	63	63	-
18 Cambodian Labor Care Plc	26	20	30.0%
19 Camma Microfinance Limited	94	79	19.0%
20 Cellcard Finance Plc	14	19	-26.3%
21 Century Cambo Development Plc	4	4	-
22 Chamroeun Microfinance Plc	207	326	-36.5%
23 Chokchey Plc	78	24	225.0%
24 City Microfinance Institution Plc.	100	76	31.6%
25 Collective Win Cambodia Plc	17	21	-19.0%
26 Delta Microfinance Plc	235	221	6.3%
27 Entean Akpevath Pracheachun Limited	19	19	-
28 Farmer Finance Ltd	12	10	20.0%
29 First Finance Plc	129	106	21.7%
30 Funan Microfinance Plc.	638	733	-13.0%
31 Futaba Microfinance Plc.	85	90	-5.6%
32 Golden Cash Plc	65	43	51.2%
33 GROW Plc	15	12	25.0%
34 Idemitsu Saison Microfinance (Cambodia) Plc	30	22	36.4%
35 Intean Poalroath Rongroeurng Ltd.	118	143	-17.5%
36 JET's Cash Box Finance Plc	5	6	-16.7%
37 KEY Microfinance Institution Plc	20	24	-16.7%
38 Khemarak Microfinance Institution Limited	8	15	-46.7%
39 Khmer Capital Microfinance Institution Plc.	18	-	-
40 LBP Plc	34	23	47.8%
41 LED Plc	43	15	186.7%
42 LY HOUR Microfinance Institution Plc	385	371	3.8%
43 Maxima Microfinance Plc.	161	128	25.8%
44 MIA Financial Plc.	21	-	-
45 Microfinance Amatak Capital Plc	47	43	9.3%
46 Mohanokor Microfinance Plc	734	654	12.2%
47 Mother Financial Japan Plc	15	18	-16.7%
48 Niron Microfinance Plc	234	1,018	-77.0%
49 Oro Financecorp Plc.	66	39	69.2%
50 PG DEVELOPMENT Plc.	8	-	-
51 Piphup Thmey Microfinance Plc	31	65	-52.3%
52 Ponleu Chaktomuk Microfinance Institution Plc.	4	-	-
53 PRASETHPHEAP Finance Plc	66	39	69.2%
54 Prime MF Microfinance Institution Ltd	109	81	34.6%

Number of staff

AS OF DECEMBER 31, 2017

Table 19

	2017	2016	Change%17-16
55 Prince Finance Plc	160	109	46.8%
56 Royal Microfinance Plc	34	34	-
57 Sabay Credit Commercial Plc	10	9	11.1%
58 Sachak Microfinance Plc	19	19	-
59 Sahaka Plc	34	18	88.9%
60 Sahakrunpheap S.T Microfinance Plc	59	84	-29.8%
61 Samaky Microfinance Plc	12	12	-
62 Sambat Finance Plc	132	117	12.8%
63 SAMIC Microfinance Institution Plc	237	248	-4.4%
64 Samporn Samakum Sahakreas Thuntoch Neung Matjum Kampuchea Plc	13	10	30.0%
65 Samrithisak Microfinance Limited	131	85	54.1%
66 Seilanithih Limited	132	123	7.3%
67 Sonatra Microfinance Institution Plc	81	83	-2.4%
68 Srey Oudom Microfinance Plc	67	32	109.4%
69 T&GO Finance Plc	21	14	50.0%
70 Taca Microfinance Plc	48	91	-47.3%
71 TBB (Cambodia) Microfinance Institution Plc	29	10	190.0%
72 Trop Khnhom Microfinance Plc.	77	-	-
73 Vithey Microfinance Plc.	135	-	-
74 Welcome Finance (Cambodia) Plc.	152	104	46.2%
75 Woori Finance Cambodia Plc	257	171	50.3%
76 YCP Microfinance Limited	109	100	9.0%
	6,631	6,581	0.8%
	28,302	26,568	6.5%

Note: As reported by MFIs (Unaudited)

**COMPARISON OF TOTAL ASSETS
AS OF DECEMBER 31, 2017**

Table 20

1 USD = 4,037 KHR

(millions of KHR)

	2017		2016		Growth Rate (%) 2017/2016
	Amount	Share	Amount	Share	
Microfinance Deposit Taking Institutions (MDIs)					
1 AMK Microfinance Institution Plc.	1,152,359.20	5.7%	861,359	5.5%	33.8%
2 Amret Co., Ltd	3,230,537.25	15.9%	2,632,987	16.9%	22.7%
3 Hattha Kaksekar Limited	2,792,164.95	13.7%	2,368,466	15.2%	17.9%
4 Kredit Microfinance Institution Plc	893,314.65	4.4%	708,587	4.6%	26.1%
5 LOLC (Cambodia) Plc	1,503,893.23	7.4%	1,021,965	6.6%	47.2%
6 Prasac Microfinance Institution Limited	7,079,762.52	34.9%	5,048,164	32.5%	40.2%
7 Visionfund (Cambodia) Ltd	795,502.41	3.9%	672,522	4.3%	18.3%
Total MDIs	17,447,534	85.9%	13,314,051	85.6%	31.0%
Microfinance Institutions (MFIs)					
8 Active People's Microfinance Institution Plc	146,894.19	0.7%	111,859	0.7%	31.3%
9 ANAKUT Microfinance Institute Plc	11,516.45	0.1%	3,629	0.0%	217.4%
10 Apple Finance Plc	2,386.80	0.0%	4,694.14	0.0%	-49.2%
11 Asia Pacific Finance Plc	2,954.07	0.0%	4,822	0.0%	-38.7%
12 Atom Capital Ltd.	51,362.02	0.3%	24,431	0.2%	110.2%
13 Baitang Microheranhvatho Plc.	16,825.55	0.1%	-	-	-
14 Bamboo Finance Plc	10,726.31	0.1%	8,454.44	0.1%	26.9%
15 Bayon Credit Limited Microfinance Institution	14,397.09	0.1%	11,367	0.1%	26.7%
16 BNKC (Cambodia) Microfinance Institution Plc	36,214.19	0.2%	37,143	0.2%	-2.5%
17 BORIBO Plc.	19,325.08	0.1%	13,669	0.1%	41.4%
18 Cambodian Labor Care Plc	9,651.27	0.0%	4,383	0.0%	120.2%
19 Camma Microfinance Limited	32,868.41	0.2%	31,531	0.2%	4.2%
20 Cellcard Finance Plc	2,357.41	0.0%	4,779	0.0%	-50.7%
21 Century Cambo Development Plc	5,595.74	0.0%	1,372	0.0%	307.9%
22 Chamroeun Microfinance Plc	49,595.86	0.2%	47,814	0.3%	3.7%
23 Chokchey Plc	14,748.72	0.1%	6,343	0.0%	132.5%
24 City Microfinance Institution Plc.	43,386.52	0.2%	36,877	0.2%	17.7%
25 Collective Win Cambodia Plc	7,870.72	0.0%	8,176	0.1%	-3.7%
26 Delta Microfinance Plc	60,949.52	0.3%	49,663	0.3%	22.7%
27 Entean Akpevath Pracheachun Limited	20,209.60	0.1%	20,175	0.1%	0.2%
28 Farmer Finance Ltd	2,900.31	0.0%	1,916	0.0%	51.4%
29 First Finance Plc	90,761.25	0.4%	109,907	0.7%	-17.4%
30 Funan Microfinance Plc.	129,424.15	0.6%	50,251	0.3%	157.6%
31 Futaba Microfinance Plc.	48,651.73	0.2%	30,506	0.2%	59.5%
32 Golden Cash Plc	7,751.96	0.0%	7,910	0.1%	-2.0%
33 GROW Plc	4,557.50	0.0%	1,907	0.0%	139.0%
34 Idemitsu Saison Microfinance (Cambodia) Plc	55,344.75	0.3%	46,541	0.3%	18.9%
35 Intean Poalroath Rongroeurng Ltd.	42,493.87	0.2%	54,669	0.4%	-22.3%
36 JET's Cash Box Finance Plc	590.95	0.0%	643	0.0%	-8.1%
37 KEY Microfinance Institution Plc	6,045.62	0.0%	6,427	0.0%	-5.9%
38 Khemarak Microfinance Institution Limited	9,812.36	0.0%	9,142	0.1%	7.3%
39 Khmer Capital Microfinance Institution Plc.	6,742.89	0.0%	-	-	-
40 LBP Plc	14,869.87	0.1%	4,317	0.0%	244.4%
41 LED Plc	7,620.11	0.0%	4,902	0.0%	55.5%
42 LY HOUR Microfinance Institution Plc	220,566.76	1.1%	192,418	1.2%	14.6%
43 Maxima Microfinance Plc.	68,222.31	0.3%	45,641	0.3%	49.5%
44 MIA Financial Plc.	12,660.86	0.1%	-	-	-
45 Microfinance Amatak Capital Plc	13,262.76	0.1%	13,267	0.1%	0.0%
46 Mohanokor Microfinance Plc	142,397.49	0.7%	80,966	0.5%	75.9%
47 Mother Financial Japan Plc	18,050.93	0.1%	10,502	0.1%	71.9%
48 Niron Microfinance Plc	39,306.38	0.2%	97,186	0.6%	-59.6%
49 Oro Financecorp Plc.	50,070.57	0.2%	75,076	0.5%	-33.3%
50 PG DEVELOPMENT Plc.	7,790.47	0.0%	-	-	-
51 Piphup Thmey Microfinance Plc	274,762.59	1.4%	315,675	2.0%	-13.0%
52 Ponleu Chaktomuk Microfinance Institution Plc.	1,841.75	0.0%	-	-	-
53 PRASETHPHEAP Finance Plc	18,583.04	0.1%	15,521	0.1%	19.7%
54 Prime MF Microfinance Institution Ltd	52,806.08	0.3%	36,409	0.2%	45.0%

**COMPARISON OF TOTAL ASSETS
AS OF DECEMBER 31, 2017**

Table 20

1 USD = 4,037 KHR

(millions of KHR)

	2017		2016		Growth Rate (%) 2017/2016
	Amount	Share	Amount	Share	
55 Prince Finance Plc	109,062.45	0.5%	56,928	0.4%	91.6%
56 Royal Microfinance Plc	16,625.94	0.1%	16,109	0.1%	3.2%
57 Sabay Credit Commercial Plc	20,626.46	0.1%	20,327	0.1%	1.5%
58 Sachak Microfinance Plc	10,896.79	0.1%	13,613	0.1%	-20.0%
59 Sahaka Plc	26,942.56	0.1%	8,920	0.1%	202.1%
60 Sahakrunpheap S.T Microfinance Plc	2,706.35	0.0%	4,594	0.0%	-41.1%
61 Samaky Microfinance Plc	7,101.80	0.0%	7,945	0.1%	-10.6%
62 Sambat Finance Plc	22,935.33	0.1%	17,193	0.1%	33.4%
63 SAMIC Microfinance Institution Plc	70,258.15	0.3%	67,043	0.4%	4.8%
64 Samporn Samakum Sahakreas Thuntoch Neung Matjur	10,081.37	0.0%	8,184	0.1%	23.2%
65 Samrithisak Microfinance Limited	59,665.03	0.3%	47,002	0.3%	26.9%
66 Seilanithih Limited	19,210.21	0.1%	18,598	0.1%	3.3%
67 Sonatra Microfinance Institution Plc	65,932.64	0.3%	54,365	0.3%	21.3%
68 Srey Oudom Microfinance Plc	25,988.22	0.1%	23,964	0.2%	8.4%
69 T&GO Finance Plc	14,793.41	0.1%	12,690	0.1%	16.6%
70 Taca Microfinance Plc	6,294.85	0.0%	6,679	0.0%	-5.8%
71 TBB (Cambodia) Microfinance Institution Plc	79,345.14	0.4%	39,922	0.3%	98.7%
72 Trop Khnhom Microfinance Plc.	32,317.10	0.2%	-	-	-
73 Vithey Microfinance Plc.	33,909.05	0.2%	-	-	-
74 Welcome Finance (Cambodia) Plc.	93,688.56	0.5%	43,386	0.3%	115.9%
75 Woori Finance Cambodia Plc	187,874.16	0.9%	102,811	0.7%	82.7%
76 YCP Microfinance Limited	38,503.83	0.2%	26,735	0.2%	44.0%
Total MFIs	2,862,484	14.1%	2,239,887	14.4%	27.8%
Total	20,310,018	100%	15,553,937	100%	30.58%

Note: As reported by MFIs (Unaudited)

**SHARE OF PAID-UP CAPITAL
AS OF DECEMBER 31, 2017**

Table 21

1 USD = 4,037 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 Microfinance Institution Plc.	97.0%	76,746	3.0%	2,382	79,127	3.9%
2 Amret Co., Ltd	96.8%	63,680	3.2%	2,085	65,765	3.2%
3 Hattha Kaksekar Limited	100.0%	121,110	-	-	121,110	5.9%
4 Kredit Microfinance Institution Plc	100.0%	74,261	-	-	74,261	3.6%
5 LOLC (Cambodia) Plc	97.0%	69,512	3.0%	2,172	71,684	3.5%
6 Prasac Microfinance Institution Limited	91.0%	404,104	9.0%	39,966	444,070	21.7%
7 Visionfund (Cambodia) Ltd	100.0%	86,746	-	-	86,746	4.2%
Total MDIs		896,159		46,605	942,763	46.1%
Microfinance Institutions (MFIs)						
8 Active People's Microfinance Institution Plc	100.0%	40,377	-	-	40,377	2.0%
9 ANAKUT Microfinance Institute Plc	-	-	100.0%	6,056	6,056	0.3%
10 Apple Finance Plc	-	-	100.0%	4,037	4,037	0.2%
11 Asia Pacific Finance Plc	85.0%	4,118	15.0%	727	4,844	0.2%
12 Atom Capital Ltd.	90.0%	1,080	10.0%	120	1,200	0.1%
13 Baitang Microheranhvatho Plc.	-	-	100.0%	8,074	8,074	0.4%
14 Bamboo Finance Plc	50.0%	2,523	50.0%	2,523	5,046	0.2%
15 Bayon Credit Limited Microfinance Institution	-	-	100.0%	12,111	12,111	0.6%
16 BNKC (Cambodia) Microfinance Institution Plc	100%	40,370	-	-	40,370	2.0%
17 BORIBO Plc.	-	-	100.0%	7,267	7,267	0.4%
18 Cambodian Labor Care Plc	99.0%	3,497	1.0%	35	3,532	0.2%
19 Camma Microfinance Limited	-	-	100.0%	8,490	8,490	0.4%
20 Cellcard Finance Plc	-	-	100.0%	5,329	5,329	0.3%
21 Century Cambo Development Plc	54.0%	3,270	46.0%	2,786	6,056	0.3%
22 Chamroeun Microfinance Plc	89.0%	5,163	11.0%	636	5,799	0.3%
23 Chokchey Plc	100.0%	4,037	-	-	4,037	0.2%
24 City Microfinance Institution Plc.	80.0%	6,459	20.0%	1,615	8,074	0.4%
25 Collective Win Cambodia Plc	10.0%	606	90.0%	5,450	6,056	0.3%
26 Delta Microfinance Plc	-	-	100.0%	10,093	10,093	0.5%
27 Entean Akpevath Pracheachun Limited	-	-	100.0%	15,139	15,139	0.7%
28 Farmer Finance Ltd	-	-	100.0%	3,400	3,400	0.2%
29 First Finance Plc	90.9%	13,211	9.2%	1,331	14,541	0.7%
30 Funan Microfinance Plc.	-	-	100.0%	32,296	32,296	1.6%
31 Futaba Microfinance Plc.	100.0%	28,259	-	-	28,259	1.4%
32 Golden Cash Plc	-	-	100.0%	4,037	4,037	0.2%
33 GROW Plc	-	-	100.0%	4,037	4,037	0.2%
34 Idemitsu Saison Microfinance (Cambodia) Plc	100.0%	40,370	-	-	40,370	2.0%
35 Intean Poalroath Rongroemrg Ltd.	-	-	100.0%	12,469	12,469	0.6%
36 JET's Cash Box Finance Plc	-	-	100.0%	1,009	1,009	0.0%
37 KEY Microfinance Institution Plc	-	-	100.0%	6,742	6,742	0.3%
38 Khemarak Microfinance Institution Limited	-	-	100.0%	10,093	10,093	0.5%
39 Khmer Capital Microfinance Institution Plc.	90%	7,267	10.0%	807	8,074	0.4%
40 LBP Plc	-	-	100.0%	5,046	5,046	0.2%
41 LED Plc	-	-	100.0%	6,056	6,056	0.3%
42 LY HOUR Microfinance Institution Plc	49.0%	31,650	51.0%	32,942	64,592	3.2%
43 Maxima Microfinance Plc.	61.6%	12,677	38.4%	7,893	20,570	1.0%
44 MIA Financial Plc.	-	-	100.0%	6,056	6,056	0.3%
45 Microfinance Amatak Capital Plc	-	-	100.0%	6,056	6,056	0.3%
46 Mohanokor Microfinance Plc	-	-	100.0%	60,555	60,555	3.0%
47 Mother Financial Japan Plc	100.0%	14,130	-	-	14,130	0.7%
48 Niron Microfinance Plc	-	-	100.0%	20,418	20,418	1.0%
49 Oro Financecorp Plc.	100.0%	28,259	-	-	28,259	1.4%
50 PG DEVELOPMENT Plc.	-	-	100.0%	8,074	8,074	0.4%
51 Piphup Thmey Microfinance Plc	-	-	100.0%	39,563	39,563	1.9%
52 Ponleu Chaktomuk Microfinance Institution Plc.	-	-	100.0%	2,019	2,019	0.1%
53 PRASETHPHEAP Finance Plc	-	-	100.0%	11,771	11,771	0.6%
54 Prime MF Microfinance Institution Ltd	5.8%	706	94.2%	11,405	12,111	0.6%
55 Prince Finance Plc	-	-	100.0%	60,555	60,555	3.0%
56 Royal Microfinance Plc	-	-	100.0%	16,148	16,148	0.8%
57 Sabay Credit Commercial Plc	-	-	100.0%	20,185	20,185	1.0%
58 Sachak Microfinance Plc	-	-	100.0%	6,056	6,056	0.3%
59 Sahaka Plc	51.0%	3,706	49.0%	3,561	7,267	0.4%
60 Sahakrunpheap S.T Microfinance Plc	-	-	100.0%	6,000	6,000	0.3%
61 Samaky Microfinance Plc	-	-	100.0%	8,074	8,074	0.4%
62 Sambat Finance Plc	-	-	100.0%	13,233	13,233	0.6%
63 SAMIC Microfinance Institution Plc	82.8%	16,719	17.2%	3,466	20,185	1.0%
64 Samporn Samakum Sahakreas Thuntoch Neung Matjum Kampuchea Plc	-	-	100.0%	6,056	6,056	0.3%
65 Samrithisak Microfinance Limited	-	-	100.0%	20,185	20,185	1.0%
66 Seilanithih Limited	-	-	100.0%	8,478	8,478	0.4%
67 Sonatra Microfinance Institution Plc	41.0%	9,103	59.0%	13,100	22,204	1.1%
68 Srey Oudom Microfinance Plc	-	-	100.0%	8,074	8,074	0.4%
69 T&GO Finance Plc	80.0%	4,844	20.0%	1,211	6,056	0.3%
70 Taca Microfinance Plc	-	-	100.0%	6,056	6,056	0.3%
71 TBB (Cambodia) Microfinance Institution Plc	100.0%	80,740	-	-	80,740	4.0%
72 Trop Khnhom Microfinance Plc.	-	-	100.0%	6,056	6,056	0.3%
73 Vithey Microfinance Plc.	-	-	100.0%	18,167	18,167	0.9%
74 Welcome Finance (Cambodia) Plc.	100.0%	14,130	-	-	14,130	0.7%
75 Woori Finance Cambodia Plc	100.0%	52,481	-	-	52,481	2.6%
76 YCP Microfinance Limited	-	-	100.0%	21,396	21,396	1.0%
Total MFIs		469,751.39		630,611.51	1,100,362.90	53.9%
Total	66.9%	1,365,910	33.1%	677,216	2,043,126	100.0%

Note: As reported by MFIs (Unaudited)

**COMPARATIVE STATEMENT OF CONDITION
AS OF DECEMBER 31, 2017**

Table 22

1 USD = 4,037 KHR

(millions of KHR)

	Cash and Balance with NBC and Other Banks	Loans and Advances to Customers	Prepayment and short term Receivable	Investment	Property and Equipment	Other Assets	Total Assets
Microfinance Deposit Taking Institutions (MDIs)							
1 AMK Microfinance Institution Plc.	280,978	829,552	14,926	141	26,763	-	1,152,359
2 Amret Co., Ltd	394,326	2,779,314	25,513	1,254	21,646	8,484	3,230,537
3 Hattha Kaksekar Limited	437,158	2,315,909	15,330	81	18,452	5,236	2,792,165
4 Kredit Microfinance Institution Plc	102,300	770,296	9,706	221	10,680	113	893,315
5 LOLC (Cambodia) Plc	176,574	1,299,975	14,695	61	10,890	1,699	1,503,893
6 Prasac Microfinance Institution Limited	778,083	6,237,031	37,163	114	26,639	733	7,079,763
7 Visionfund (Cambodia) Ltd	92,514	684,663	7,886	62	10,378	-	795,502
Sub Total	2,261,933	14,916,739	125,218	1,933	125,447	16,265	17,447,534
Microfinance Institutions (MFIs)							
8 Active People's Microfinance Institution Plc	20,294	119,269	846	4,105	2,381	-	146,894
9 ANAKUT Microfinance Institute Plc	903	10,249	45	-	312	6	11,516
10 Apple Finance Plc	276	1,975	24	-	112	0	2,387
11 Asia Pacific Finance Plc	522	1,113	89	-	1,043	187	2,954
12 Atom Capital Ltd.	893	36,102	14,325	-	42	-	51,362
13 Baitang Microheranhvatho Plc.	6,954	9,465	-	17	387	2	16,826
14 Bamboo Finance Plc	3,042	7,262	39	-	193	191	10,726
15 Bayon Credit Limited Microfinance Institution	1,390	12,363	146	-	476	22	14,397
16 BNKC (Cambodia) Microfinance Institution Plc	10,655	23,810	167	-	1,273	309	36,214
17 BORIBO Plc.	866	17,773	1	-	566	119	19,325
18 Cambodian Labor Care Plc	2,771	3,383	3,389	-	101	7	9,651
19 Camma Microfinance Limited	1,137	31,072	49	-	417	194	32,868
20 Cellcard Finance Plc	1,222	746	311	-	78	-	2,357
21 Century Cambo Development Plc	5,301	-	-	-	295	0	5,596
22 Chamroen Microfinance Plc	6,949	41,150	971	-	526	-	49,596
23 Chokchey Plc	3,908	10,085	128	-	628	-	14,749
24 City Microfinance Institution Plc.	9,327	32,268	286	-	1,505	-	43,387
25 Collective Win Cambodia Plc	694	6,972	93	1	93	17	7,871
26 Delta Microfinance Plc	952	56,941	1,062	-	1,995	-	60,950
27 Entean Akpevath Pracheachun Limited	10,827	8,609	16	40	697	19	20,210
28 Farmer Finance Ltd	2,029	772	-	4	95	-	2,900
29 First Finance Plc	6,897	80,004	1,776	5	1,057	1,023	90,761
30 Funan Microfinance Plc.	9,893	116,651	1,104	-	1,461	315	129,424
31 Futaba Microfinance Plc.	3,411	43,471	24	-	1,340	406	48,652
32 Golden Cash Plc	404	7,260	57	-	280	(249)	7,752
33 GROW Plc	536	3,450	31	-	541	-	4,557
34 Idemitsu Saison Microfinance (Cambodia) Plc	4,585	48,438	139	-	2,121	61	55,345
35 Intean Poalroath Rongroeurng Ltd.	5,360	36,191	640	-	303	-	42,494
36 JET's Cash Box Finance Plc	124	251	39	-	57	121	591
37 KEY Microfinance Institution Plc	1,282	1,890	9	2,826	10	28	6,046
38 Khemarak Microfinance Institution Limited	9,255	477	3	-	71	5	9,812
39 Khmer Capital Microfinance Institution Plc.	5,762	272	57	-	634	18	6,743
40 LBP Plc	915	12,945	448	-	562	-	14,870
41 LED Plc	304	6,686	210	-	420	-	7,620
42 LY HOUR Microfinance Institution Plc	13,565	201,722	2,535	-	2,608	138	220,567
43 Maxima Microfinance Plc.	5,405	61,195	529	67	217	810	68,222
44 MIA Financial Plc.	476	11,907	79	-	198	-	12,661
45 Microfinance Amatak Capital Plc	1,413	11,687	46	-	116	-	13,263
46 Mohanokor Microfinance Plc	13,771	116,627	5,209	-	6,791	-	142,397
47 Mother Financial Japan Plc	4,135	12,833	63	-	940	79	18,051
48 Niron Microfinance Plc	12,536	16,430	1,695	-	1,268	7,378	39,306
49 Oro Financecorp Plc.	7,004	35,408	6,841	-	720	97	50,071
50 PG DEVELOPMENT Plc.	7,078	171	29	-	511	0	7,790
51 Piphup Thmey Microfinance Plc	109,512	163,861	860	-	530	-	274,763
52 Ponleu Chaktomuk Microfinance Institution Plc.	1,598	211	4	-	29	-	1,842
53 PRASETHPHEAP Finance Plc	1,323	15,972	420	-	620	249	18,583
54 Prime MF Microfinance Institution Ltd	2,050	48,327	-	-	1,735	693	52,806
55 Prince Finance Plc	28,405	76,206	261	-	4,189	-	109,062
56 Royal Microfinance Plc	4,923	11,103	15	-	522	64	16,626
57 Sabay Credit Commercial Plc	10,924	9,687	-	-	15	-	20,626
58 Sachak Microfinance Plc	699	5,995	-	-	4,203	-	10,897
59 Sahaka Plc	4,586	21,404	97	-	850	5	26,943
60 Sahakrunpheap S.T Microfinance Plc	531	2,003	87	-	85	-	2,706
61 Samaky Microfinance Plc	5,986	1,008	17	-	76	16	7,102
62 Sambat Finance Plc	3,833	17,853	5	-	879	366	22,935
63 SAMIC Microfinance Institution Plc	1,747	64,511	433	78	3,174	315	70,258
64 Samporn Samakum Sahakreas Thuntoch Neung Matjurr	320	9,998	6	-	143	14	10,081

**COMPARATIVE STATEMENT OF CONDITION
AS OF DECEMBER 31, 2017**

Table 22

1 USD = 4,037 KHR

(millions of KHR)

	Cash and Balance with NBC and Other Banks	Loans and Advances to Customers	Prepayment and short term Receivable	Investment	Property and Equipment	Other Assets	Total Assets
65 Samrithisak Microfinance Limited	3,422	54,332	4	-	1,794	113	59,665
66 Seilanithih Limited	2,619	16,190	88	40	155	118	19,210
67 Sonatra Microfinance Institution Plc	17,293	45,604	191	781	2,063	-	65,933
68 Srey Oudom Microfinance Plc	924	24,539	133	-	231	162	25,988
69 T&GO Finance Plc	4,399	9,319	990	-	85	-	14,793
70 Taca Microfinance Plc	809	5,052	2	-	364	69	6,295
71 TBB (Cambodia) Microfinance Institution Plc	25,314	52,713	380	-	938	-	79,345
72 Trop Khnhom Microfinance Plc.	1,801	29,983	-	-	281	253	32,317
73 Vithey Microfinance Plc.	8,221	24,161	497	-	1,029	-	33,909
74 Welcome Finance (Cambodia) Plc.	7,402	81,479	634	20	4,151	2	93,689
75 Woori Finance Cambodia Plc	9,738	170,319	1	-	6,088	1,728	187,874
76 YCP Microfinance Limited	9,647	26,793	197	5	1,862	-	38,504
Sub Total	473,049	2,245,564	48,871	7,990	71,538	15,471	2,862,484
TOTAL	2,734,982	17,162,304	174,089	9,923	196,986	31,736	20,310,018

Note: As reported by MFIs (Unaudited)

**PERCENTAGE DISTRIBUTION OF ASSETS OF INDIVIDUAL MFIs
AS OF DECEMBER 31, 2017**

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 Microfinance Institution Plc.	24.4	72.0	1.3	0.0	2.3	-	100
2 Amret Co., Ltd	12.2	86.0	0.8	0.0	0.7	0.3	100
3 Hattha Kaksekar Limited	15.7	82.9	0.5	0.0	0.7	0.2	100
4 Kredit Microfinance Institution Plc	11.5	86.2	1.1	0.0	1.2	0.0	100
5 LOLC (Cambodia) Plc	11.7	86.4	1.0	0.0	0.7	0.1	100
6 Prasac Microfinance Institution Limited	11.0	88.1	0.5	0.0	0.4	0.0	100
7 Visionfund (Cambodia) Ltd	11.6	86.1	1.0	0.0	1.3	-	100
Sub Total	13.0	85.5	0.7	0.0	0.7	0.1	100
Microfinance Institutions (MFIs)							
8 Active People's Microfinance Institution Plc	13.8	81.2	0.6	2.8	1.6	-	100
9 ANAKUT Microfinance Institute Plc	7.8	89.0	0.4	-	2.7	0.1	100
10 Apple Finance Plc	11.6	82.8	1.0	-	4.7	0.0	100
11 Asia Pacific Finance Plc	17.7	37.7	3.0	-	35.3	6.3	100
12 Atom Capital Ltd.	1.7	70.3	27.9	-	0.1	-	100
13 Baitang Microheranhvatho Plc.	41.3	56.3	-	0.1	2.3	0.0	100
14 Bamboo Finance Plc	28.4	67.7	0.4	-	1.8	1.8	100
15 Bayon Credit Limited Microfinance Institution	9.7	85.9	1.0	-	3.3	0.2	100
16 BNKC (Cambodia) Microfinance Institution Plc	29.4	65.7	0.5	-	3.5	0.9	100
17 BORIBO Plc.	4.5	92.0	0.0	-	2.9	0.6	100
18 Cambodian Labor Care Plc	28.7	35.1	35.1	-	1.0	0.1	100
19 Camma Microfinance Limited	3.5	94.5	0.1	-	1.3	0.6	100
20 Cellcard Finance Plc	51.9	31.6	13.2	-	3.3	-	100
21 Century Cambo Development Plc	94.7	-	-	-	5.3	0.0	100
22 Chamroeun Microfinance Plc	14.0	83.0	2.0	-	1.1	-	100
23 Chokchey Plc	26.5	68.4	0.9	-	4.3	-	100
24 City Microfinance Institution Plc.	21.5	74.4	0.7	-	3.5	-	100
25 Collective Win Cambodia Plc	8.8	88.6	1.2	0.0	1.2	0.2	100
26 Delta Microfinance Plc	1.6	93.4	1.7	-	3.3	-	100
27 Entean Akpevath Pracheachun Limited	53.6	42.6	0.1	0.2	3.5	0.1	100
28 Farmer Finance Ltd	70.0	26.6	-	0.1	3.3	-	100
29 First Finance Plc	7.6	88.1	2.0	0.0	1.2	1.1	100
30 Funan Microfinance Plc.	7.6	90.1	0.9	-	1.1	0.2	100
31 Futaba Microfinance Plc.	7.0	89.4	0.0	-	2.8	0.8	100
32 Golden Cash Plc	5.2	93.7	0.7	-	3.6	(3.2)	100
33 GROW Plc	11.8	75.7	0.7	-	11.9	-	100
34 Idemitsu Saison Microfinance (Cambodia) Plc	8.3	87.5	0.3	-	3.8	0.1	100
35 Intean Poalroath Rongroeurng Ltd.	12.6	85.2	1.5	-	0.7	-	100
36 JET's Cash Box Finance Plc	21.0	42.4	6.5	-	9.6	20.5	100
37 KEY Microfinance Institution Plc	21.2	31.3	0.1	46.7	0.2	0.5	100
38 Khemarak Microfinance Institution Limited	94.3	4.9	0.0	-	0.7	0.1	100
39 Khmer Capital Microfinance Institution Plc.	85.5	4.0	0.8	-	9.4	0.3	100
40 LBP Plc	6.2	87.1	3.0	-	3.8	-	100
41 LED Plc	4.0	87.7	2.8	-	5.5	-	100
42 LY HOUR Microfinance Institution Plc	6.1	91.5	1.1	-	1.2	0.1	100
43 Maxima Microfinance Plc.	7.9	89.7	0.8	0.1	0.3	1.2	100
44 MIA Financial Plc.	3.8	94.0	0.6	-	1.6	-	100
45 Microfinance Amatak Capital Plc	10.7	88.1	0.4	-	0.9	-	100
46 Mohanokor Microfinance Plc	9.7	81.9	3.7	-	4.8	-	100
47 Mother Financial Japan Plc	22.9	71.1	0.3	-	5.2	0.4	100
48 Niron Microfinance Plc	31.9	41.8	4.3	-	3.2	18.8	100
49 Oro Financecorp Plc.	14.0	70.7	13.7	-	1.4	0.2	100
50 PG DEVELOPMENT Plc.	90.9	2.2	0.4	-	6.6	0.0	100
51 Piphup Thmey Microfinance Plc	39.9	59.6	0.3	-	0.2	-	100
52 Ponleu Chaktomuk Microfinance Institution Plc.	86.8	11.4	0.2	-	1.6	-	100
53 PRASETHPHEAP Finance Plc	7.1	86.0	2.3	-	3.3	1.3	100
54 Prime MF Microfinance Institution Ltd	3.9	91.5	-	-	3.3	1.3	100
55 Prince Finance Plc	26.0	69.9	0.2	-	3.8	-	100
56 Royal Microfinance Plc	29.6	66.8	0.1	-	3.1	0.4	100
57 Sabay Credit Commercial Plc	53.0	47.0	-	-	0.1	-	100
58 Sachak Microfinance Plc	6.4	55.0	-	-	38.6	-	100
59 Sahaka Plc	17.0	79.4	0.4	-	3.2	0.0	100
60 Sahakrunpheap S.T Microfinance Plc	19.6	74.0	3.2	-	3.2	-	100
61 Samaky Microfinance Plc	84.3	14.2	0.2	-	1.1	0.2	100
62 Sambat Finance Plc	16.7	77.8	0.0	-	3.8	1.6	100
63 SAMIC Microfinance Institution Plc	2.5	91.8	0.6	0.1	4.5	0.4	100
64 Samporn Samakum Sahakreas Thuntoch Neung Matjurr	3.2	52.2	0.1	-	1.4	0.1	100

**PERCENTAGE DISTRIBUTION OF ASSETS OF INDIVIDUAL MFIs
AS OF DECEMBER 31, 2017**

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
65 Samrithisak Microfinance Limited	5.7	91.1	0.0	-	3.0	0.2	100
66 Seilanithih Limited	13.6	84.3	0.5	0.2	0.8	0.6	100
67 Sonatra Microfinance Institution Plc	26.2	69.2	0.3	1.2	3.1	-	100
68 Srey Oudom Microfinance Plc	3.6	94.4	0.5	-	0.9	0.6	100
69 T&GO Finance Plc	29.7	63.0	6.7	-	0.6	-	100
70 Taca Microfinance Plc	12.9	80.3	0.0	-	5.8	1.1	100
71 TBB (Cambodia) Microfinance Institution Plc	31.9	66.4	0.5	-	1.2	-	100
72 Trop Khnhom Microfinance Plc.	5.6	92.8	-	-	0.9	0.8	100
73 Vithey Microfinance Plc.	24.2	71.3	1.5	-	3.0	-	100
74 Welcome Finance (Cambodia) Plc.	7.9	87.0	0.7	0.0	4.4	0.0	100
75 Woori Finance Cambodia Plc	5.2	90.7	0.0	-	3.2	0.9	100
76 YCP Microfinance Limited	25.1	69.6	0.5	0.0	4.8	-	100
Sub Total	16.5	78.4	1.7	0.3	2.5	0.5	100
Total	13.5	84.5	0.9	0.0	1.0	0.2	100

Note: AEON, ANGKOR ACE and SATHAPANA transformed into banks in 2016

**COMPARATIVE STATEMENT OF CONDITION
AS OF DECEMBER 31, 2017**

Table 24

1 USD = 4,037 KHR

(millions of KHR)

	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 Subordinated Debt	Retained and Current Profit/Loss		
Microfinance Deposit Taking Institutions (MDIs)																
1 AMK Microfinance Institution Plc.	55,002.1	421,893	11,031	26,837	4,603	339,119	-	-	111,913	79,127	150	-	38,216	64,468	1,152,359	
2 Amret Co., Ltd	-	1,413,618	35,984	28,903	17,490	1,168,235	26,441	289	1,217	11,379	5,536	-	66,740	454,705	3,230,537	
3 Hattha Kaksekar Limited	-	1,483,814	33,918	2,225	26,851	717,429	-	2,634	-	121,110	77,036	-	107,213	219,936	2,792,165	
4 Kredit Microfinance Institution Plc	-	391,690	12,258	4,048	8,897	342,664	10,200	347	1,045	74,261	-	387	10,395	37,122	893,315	
5 LOLC (Cambodia) Plc	-	364,599	6,137	971	28,695	802,775	-	7,728	2,626	71,684	-	-	45,924	172,753	1,503,893	
6 Prasac Microfinance Institution Limited	-	3,694,311	90,674	60,502	83,468	1,958,389	-	(79)	4,234	444,070	-	-	272,564	471,630	7,079,763	
7 Visionfund (Cambodia) Ltd	-	182,180	5,108	11,600	5,656	435,565	11,213	2,913	-	86,746	-	-	-	54,521	795,502	
Sub Total	55,002.1	7,952,105	195,111	135,086	175,661	5,764,175	47,853	13,832	121,035	888,378	82,721	387	541,052	1,475,136	17,447,534	
Microfinance Institutions (MFIs)																
8 Active People's Microfinance Institution Plc	-	-	-	1,381	-	93,763	-	9,163	-	40,377	-	-	-	2,210	146,894	
9 ANAKUT Microfinance Institute Plc	-	-	-	140	23	6,227	-	0	2	6,056	-	-	-	(931)	11,516	
10 Apple Finance Plc	-	-	-	-	77	494	-	4	103	4,037	-	-	-	(2,328)	2,387	
11 Asia Pacific Finance Plc	-	-	-	-	465	5,932	-	3	16	4,844	-	-	-	(8,307)	2,954	
12 Atom Capital Ltd.	-	-	-	916	-	32,551	49	-	-	15,329	-	-	10	2,506	51,362	
13 Baitang Microheranhvatho Plc.	-	-	-	-	-	3,431	-	458	12	12,111	-	-	-	813	16,826	
14 Bamboo Finance Plc	-	-	-	-	-	5,310	-	-	3,012	5,046	-	-	-	(2,642)	10,726	
15 Bayon Credit Limited Microfinance Institution	-	-	-	75	53	1,035	-	1	119	12,111	-	-	-	1,004	14,397	
16 BNKC (Cambodia) Microfinance Institution Plc	-	-	-	18	167	-	-	4	378	40,370	-	-	-	(4,724)	36,214	
17 BORIBO Plc.	-	-	-	52	221	10,105	-	-	10	7,267	-	-	-	1,671	19,325	
18 Cambodian Labor Care Plc	-	-	-	29	46	6,921	-	-	-	3,532	-	-	-	(876)	9,651	
19 Camma Microfinance Limited	-	-	-	254	470	21,473	-	30	144	8,490	-	-	-	2,008	32,868	
20 Cellcard Finance Plc	-	-	-	1,102	24	-	-	4	-	5,329	-	-	-	(4,101)	2,357	
21 Century Cambo Development Plc	-	-	-	-	6	-	-	-	115	6,056	-	-	-	(581)	5,596	
22 Chamroen Microfinance Plc	410	114	-	591	-	37,892	-	101	-	5,799	0	-	3,922	766	49,596	
23 Chokchey Plc	-	-	-	39	11	9,696	-	37	9	4,037	-	-	2,019	(1,099)	14,749	
24 City Microfinance Institution Plc.	-	-	-	18	65	31,193	-	1	293	8,074	-	-	-	3,742	43,387	
25 Collective Win Cambodia Plc	-	-	-	72	2	888	-	-	-	6,056	-	-	-	853	7,871	
26 Delta Microfinance Plc	-	-	-	-	-	43,587	-	2,591	2,585	10,093	-	-	-	2,094	60,950	
27 Entean Akpevath Pracheachun Limited	-	-	-	4	72	-	-	1	125	15,139	-	-	-	4,870	20,210	
28 Farmer Finance Ltd	-	-	-	4	-	-	-	-	1	3,400	-	-	-	(504)	2,900	
29 First Finance Plc	-	-	-	620	922	62,368	-	-	100	14,541	3,550	-	-	8,660	90,761	
30 Funan Microfinance Plc.	-	-	-	659	724	92,850	1,869	212	363	32,296	-	-	-	450	129,424	
31 Futaba Microfinance Plc.	-	-	-	670	117	17,785	-	-	3,697	28,259	-	-	-	(1,876)	48,652	
32 Golden Cash Plc	43	-	-	153	-	2,820	-	9	-	4,037	-	-	-	690	7,752	
33 GROW Plc	-	-	-	7	67	1,014	-	20	0	4,037	-	-	-	(588)	4,557	
34 Idemitsu Saison Microfinance (Cambodia) Plc	-	-	-	277	89	20,185	63	-	-	40,370	-	-	-	(5,639)	55,345	
35 Inlean Poalroath Rongroerng Ltd.	-	-	-	37	850	13,093	-	215	-	12,469	-	-	-	15,830	42,494	
36 JET's Cash Box Finance Plc	-	-	-	-	5	183	-	121	-	1,009	-	-	-	(727)	591	
37 KEY Microfinance Institution Plc	-	-	-	-	26	-	-	1,475	-	6,742	-	-	-	(2,197)	6,046	
38 Khemarak Microfinance Institution Limited	-	-	-	24	12	-	-	-	-	10,093	-	-	-	(316)	9,812	
39 Khmer Capital Microfinance Institution Plc.	-	-	-	21	9	-	-	-	-	8,074	-	-	-	(1,361)	6,743	
40 LBP Plc	-	-	-	204	64	10,506	-	2	-	5,046	-	-	-	(953)	14,870	
41 LED Plc	-	-	-	325	16	2,027	-	72	42	6,056	-	-	-	(918)	7,620	
42 LY HOUR Microfinance Institution Plc	-	-	-	328	3,642	133,632	-	0	1,061	64,592	-	-	459	16,854	220,567	
43 Maxima Microfinance Plc.	-	-	-	168	1,396	34,103	-	76	61	20,570	6,210	-	353	5,285	68,222	
44 MIA Financial Plc.	-	-	-	25	6	6,870	-	45	-	6,056	-	-	-	(340)	12,661	
45 Microfinance Amatak Capital Plc	-	-	-	7	127	5,493	-	18	-	6,056	-	-	-	1,562	13,263	
46 Mohanokor Microfinance Plc	-	-	-	3,046	4,330	61,092	-	466	-	60,555	-	-	-	12,908	142,397	
47 Mother Financial Japan Plc	-	-	-	79	31	10,555	-	91	81	14,130	-	-	-	(6,916)	18,051	
48 Niron Microfinance Plc	-	-	-	5,394	364	-	-	7,378	90	20,418	-	-	(0)	5,663	39,306	
49 Oro Financecorp Plc.	-	-	-	148	59	15,309	(117)	2,674	150	28,259	-	-	-	3,589	50,071	
50 PG DEVELOPMENT Plc.	-	-	-	113	2	-	-	-	-	8,074	-	-	-	(398)	7,790	
51 Piphup Thmey Microfinance Plc	-	-	-	1,302	2,850	157,443	-	-	-	39,563	-	-	24,222	49,383	274,763	
52 Ponleu Chaktomuk Microfinance Institution Plc.	-	-	-	-	5	-	-	-	1	1,946	-	-	-	(109)	1,842	
53 PRASETHPHEAP Finance Plc	-	-	-	220	454	4,568	11	-	230	11,771	255	-	791	284	18,583	
54 Prime MF Microfinance Institution Ltd	-	-	-	42	-	29,607	-	119	191	20,185	-	-	-	2,663	52,806	
55 Prince Finance Plc	-	-	-	-	-	49,591	-	336	-	60,555	-	-	-	(1,419)	109,062	
56 Royal Microfinance Plc	-	-	-	1,046	64	-54-	31	-	38	16,148	-	-	-	(701)	16,626	
57 Sabay Credit Commercial Plc	-	-	-	-	3	-	-	-	-	20,185	-	-	-	439	20,626	

**COMPARATIVE STATEMENT OF CONDITION
AS OF DECEMBER 31, 2017**

Table 24

1 USD = 4,037 KHR

(millions of KHR)

	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 Subordinated Debt	Retained and Current Profit/Loss		
58 Sachak Microfinance Plc	-	-	-	-	90	3,552	-	9	5	6,056	-	-	-	1,185	10,897	
59 Sahaka Plc	-	-	-	34	-	20,064	-	-	127	7,267	-	-	-	(549)	26,943	
60 Sahakrunpheap S.T Microfinance Plc	-	-	-	14	293	1,021	-	46	318	6,000	-	-	-	(4,984)	2,706	
61 Samaky Microfinance Plc	-	-	-	3	106	-	-	71	-	8,074	-	-	-	(1,153)	7,102	
62 Sambat Finance Plc	-	-	-	271	90	13,112	-	(2)	156	13,233	-	-	-	(3,925)	22,935	
63 SAMIC Microfinance Institution Plc	-	-	-	316	1,718	42,885	-	355	-	20,185	-	378	336	4,085	70,258	
64 Samporn Samakum Sahakreas Thuntoch Neung Matj	-	-	-	183	-	2,758	-	5	-	6,056	-	-	-	1,080	10,081	
65 Samrithisak Microfinance Limited	-	-	-	44	1,249	31,102	-	124	3	20,185	-	-	-	6,957	59,665	
66 Seilanithih Limited	782	-	-	874	182	6,737	-	0	260	8,478	-	-	3,213	(1,315)	19,210	
67 Sonatra Microfinance Institution Plc	-	-	-	280	34	41,826	445	21	-	22,204	-	-	-	1,123	65,933	
68 Srey Oudom Microfinance Plc	-	-	-	15	283	15,087	2	163	-	8,074	-	-	-	2,364	25,988	
69 T&GO Finance Plc	-	-	-	41	66	9,762	-	185	-	6,056	-	-	-	(1,316)	14,793	
70 Taca Microfinance Plc	-	-	-	13	39	-	-	240	-	6,056	-	-	-	(53)	6,295	
71 TBB (Cambodia) Microfinance Institution Plc	-	-	-	86	324	-	-	-	-	40,370	40,370	-	-	(1,804)	79,345	
72 Trop Khnhom Microfinance Plc.	-	-	-	-	-	25,392	33	-	456	6,056	-	-	-	380	32,317	
73 Vithey Microfinance Plc.	-	-	-	868	46	210	-	103	-	18,167	-	-	15,184	(668)	33,909	
74 Welcome Finance (Cambodia) Plc.	-	-	-	759	666	62,754	-	4,044	2	14,130	-	-	-	11,334	93,689	
75 Woori Finance Cambodia Plc	-	-	-	196	1,762	121,870	-	21	16	52,481	-	-	-	11,527	187,874	
76 YCP Microfinance Limited	-	-	-	3,384	180	202	-	-	-	21,396	-	-	-	13,343	38,504	
Sub Total	1,236	114	-	26,991	25,059	1,439,925	2,386	31,114	14,371	1,086,161	50,385	378	50,508	133,857	2,862,484	
TOTAL	56,238	7,952,219	195,111	162,077	200,720	7,204,100	50,239	44,946	135,407	1,974,539	133,106	765	591,560	1,608,992	20,310,018	

Note: As reported by MFIs (Unaudited)

**PERCENTAGE DISTRIBUTION OF LIABILITIES AND EQUITY OF INDIVIDUAL MFIs
AS OF DECEMBER 31, 2017**

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 Microfinance Institution Plc.	4.77	36.6	1.0	2.3	0.4	29.4	-	-	9.7	6.9	0.0	-	3.3	5.6	100	
2 Amret Co., Ltd	-	43.8	1.1	0.9	0.5	36.2	0.82	0.0	0.0	0.4	0.2	-	2.1	14.1	100	
3 Hattha Kaksekar Limited	-	53.1	1.2	0.1	1.0	25.7	-	0.1	-	4.3	2.8	-	3.8	7.9	100	
4 Kredit Microfinance Institution Plc	-	43.8	1.4	0.5	1.0	38.4	1.1	0.0	0.1	8.3	-	0.0	1.2	4.2	100	
5 LOLC (Cambodia) Plc	-	24.2	0.4	0.1	1.9	53.4	-	0.5	0.17	4.8	-	-	3.05	11.5	100	
6 Prasac Microfinance Institution Limited	-	52.2	1.3	0.9	1.2	27.7	-	(0.00)	0.1	6.3	-	-	3.8	6.7	100	
7 Visionfund (Cambodia) Ltd	-	22.9	0.6	1.5	0.7	54.8	1.41	0.4	-	10.9	-	-	-	6.9	100	
Sub Total	0.3	45.6	1.1	0.8	1.0	33.0	0.3	0.1	0.7	5.1	0.5	0.0	3.1	8.5	100	
Microfinance Institutions (MFIs)																
8 Active People's Microfinance Institution Plc	-	-	-	0.9	-	63.8	-	6.24	-	27.5	-	-	-	1.5	100	
9 ANAKUT Microfinance Institute Plc	-	-	-	1.21	0.20	54.07	-	0.00	0.02	52.58	-	-	-	(8.08)	100	
10 Apple Finance Plc	-	-	-	-	3.2	20.7	-	0.18	4.33	169.1	-	-	-	(97.5)	100	
11 Asia Pacific Finance Plc	-	-	-	-	15.74	200.80	-	0.11	0.55	163.99	-	-	-	(281.19)	100	
12 Atom Capital Ltd.	-	-	-	1.78	-	63.38	0.10	-	-	29.85	-	-	0.02	4.88	100	
13 Baitang Microheranhvatho Plc.	-	-	-	-	-	20.39	-	2.72	0.07	71.98	-	-	-	4.83	100	
14 Bamboo Finance Plc	-	-	-	-	-	49.5	-	-	28.1	47.0	-	-	-	(24.6)	100	
15 Bayon Credit Limited Microfinance Institution	-	-	-	0.5	0.4	7.2	-	0.01	0.8	84.1	-	-	-	7.0	100	
16 BNKC (Cambodia) Microfinance Institution Plc	-	-	-	0.0	0.5	-	-	0.01	1.0	111.5	-	-	-	(13.0)	100	
17 BORIBO Plc.	-	-	-	0.3	1.1	52.3	-	-	0.05	37.6	-	-	-	8.6	100	
18 Cambodian Labor Care Plc	-	-	-	0.30	0.47	71.71	-	-	-	36.60	-	-	-	(9.08)	100	
19 Camma Microfinance Limited	-	-	-	0.77	1.43	65.33	-	0.09	0.44	25.83	-	-	-	6.11	100	
20 Cellcard Finance Plc	-	-	-	46.7	1.0	-	-	0.17	-	226.0	-	-	-	(174.0)	100	
21 Century Cambo Development Plc	-	-	-	-	0.1	-	-	-	-	108.2	-	-	-	(10.4)	100	
22 Chamroeun Microfinance Plc	0.83	0.23	-	1.2	-	76.4	-	0.2	-	11.7	0.00	-	7.91	1.5	100	
23 Chokchey Plc	-	-	-	0.26	0.07	65.74	-	0.25	0.06	27.37	-	-	13.69	(7.45)	100	
24 City Microfinance Institution Plc.	-	-	-	0.04	0.1	71.9	-	0.0	0.7	18.6	-	-	-	8.6	100	
25 Collective Win Cambodia Plc	-	-	-	0.91	0.03	11.28	-	-	-	76.94	-	-	-	10.84	100	
26 Delta Microfinance Plc	-	-	-	-	-	71.51	-	4.25	4.24	16.6	-	-	-	3.4	100	
27 Entean Akpevath Pracheachun Limited	-	-	-	0.02	0.35	-	-	0.00	0.62	74.91	-	-	-	24.10	100	
28 Farmer Finance Ltd	-	-	-	0.13	-	-	-	-	0.02	117.23	-	-	-	(17.37)	100	
29 First Finance Plc	-	-	-	0.68	1.02	68.72	-	-	0.11	16.02	3.91	-	-	9.54	100	
30 Funan Microfinance Plc.	-	-	-	0.51	0.56	71.74	1.44	0.16	0.28	24.95	-	-	-	0.35	100	
31 Futaba Microfinance Plc.	-	-	-	1.38	0.24	36.55	-	-	7.60	58.08	-	-	-	(3.86)	100	
32 Golden Cash Plc	0.55	-	-	1.98	-	36.38	-	0.11	-	52.08	-	-	-	8.90	100	
33 GROW Plc	-	-	-	0.16	1.47	22.25	-	0.44	0.00	88.58	-	-	-	(12.89)	100	
34 Idemitsu Saison Microfinance (Cambodia) Plc	-	-	-	0.50	0.16	36.47	0.11	-	-	72.94	-	-	-	(10.19)	100	
35 Intean Poalroath Rongroeuang Ltd.	-	-	-	0.09	2.00	30.81	-	0.51	-	29.34	-	-	-	37.25	100	
36 JET's Cash Box Finance Plc	-	-	-	-	0.82	30.92	-	20.47	-	170.78	-	-	-	(123.00)	100	
37 KEY Microfinance Institution Plc	-	-	-	-	0.4	-	-	24.4	-	111.5	-	-	-	(36.3)	100	
38 Khemarak Microfinance Institution Limited	-	-	-	0.25	0.12	-	-	-	-	102.85	-	-	-	(3.22)	100	
39 Khmer Capital Microfinance Institution Plc.	-	-	-	0.32	0.13	-	-	-	-	119.74	-	-	-	(20.18)	100	
40 LBP Plc	-	-	-	1.37	0.43	70.65	-	0.02	-	33.94	-	-	-	(6.41)	100	
41 LED Plc	-	-	-	4.27	0.21	26.60	-	0.95	0.55	79.47	-	-	-	(12.05)	100	
42 LY HOUR Microfinance Institution Plc	-	-	-	0.1	1.7	60.6	-	0.00	0.48	29.3	-	-	0.2	7.6	100	
43 Maxima Microfinance Plc.	-	-	-	0.25	2.05	49.99	-	0.11	0.09	30.15	9.10	-	0.52	7.75	100	
44 MIA Financial Plc.	-	-	-	0.20	0.04	54.26	-	0.36	-	47.83	-	-	-	(2.69)	100	
45 Microfinance Amatak Capital Plc	-	-	-	0.1	1.0	41.4	-	0.13	-	45.7	-	-	-	11.8	100	
46 Mohanokor Microfinance Plc	-	-	-	2.14	3.0	42.9	-	0.33	-	42.5	-	-	-	9.1	100	
47 Mother Financial Japan Plc	-	-	-	0.44	0.17	58.48	-	0.50	0.45	78.28	-	-	-	(38.31)	100	
48 Niron Microfinance Plc	-	-	-	13.72	0.9	-	-	18.8	0.23	51.9	-	-	(0.00)	14.4	100	
49 Oro Financecorp Plc.	-	-	-	0.3	0.1	30.6	(0.23)	5.34	0.30	56.4	-	-	-	7.2	100	
50 PG DEVELOPMENT Plc.	-	-	-	1.45	0.02	-	-	-	-	103.64	-	-	-	(5.11)	100	
51 Piphup Thmey Microfinance Plc	-	-	-	0.5	1.0	57.3	-	-	-	14.4	-	-	8.82	18.0	100	
52 Ponleu Chaktomuk Microfinance Institution Plc.	-	-	-	-	0.25	-	-	-	0.03	105.66	-	-	-	(5.94)	100	
53 PRASEHPHEAP Finance Plc	-	-	-	1.18	2.44	24.56	0.06	-	1.24	63.34	1.37	-	4.26	1.53	100	

**PERCENTAGE DISTRIBUTION OF LIABILITIES AND EQUITY OF INDIVIDUAL MFIs
AS OF DECEMBER 31, 2017**

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
54 Prime MF Microfinance Institution Ltd	-	-	-	0.08	-	56.07	-	0.22	0.36	38.22	-	-	-	5.04	100
55 Prince Finance Plc	-	-	-	-	-	45.5	-	0.31	-	55.5	-	-	-	(1.3)	100
56 Royal Microfinance Plc	-	-	-	6.3	0.4	-	0.19	-	0.23	97.1	-	-	-	(4.2)	100
57 Sabay Credit Commercial Plc	-	-	-	-	0.01	-	-	-	-	97.86	-	-	-	2.13	100
58 Sachak Microfinance Plc	-	-	-	-	0.8	32.6	-	0.1	0.0	55.6	-	-	-	10.9	100
59 Sahaka Plc	-	-	-	0.13	-	74.47	-	-	0.47	26.97	-	-	-	(2.04)	100
60 Sahakrunpheap S.T Microfinance Plc	-	-	-	0.5	10.81	37.7	-	1.69	11.73	221.7	-	-	-	(184.2)	100
61 Samaky Microfinance Plc	-	-	-	0.05	1.50	-	-	1.00	-	113.69	-	-	-	(16.23)	100
62 Sambat Finance Plc	-	-	-	1.2	0.4	57.2	-	(0.01)	0.7	57.7	-	-	-	(17.1)	100
63 SAMIC Microfinance Institution Plc	-	-	-	0.45	2.45	61.04	-	0.51	-	28.73	-	0.54	0.48	5.81	100
64 Samporn Samakum Sahakreas Thuntoch Neung Matj	-	-	-	1.81	-	27.4	-	0.05	-	60.1	-	-	-	10.7	100
65 Samrithisak Microfinance Limited	-	-	-	0.07	2.09	52.13	-	0.21	0.01	33.83	-	-	-	11.66	100
66 Seilanithih Limited	4.07	-	-	4.6	0.9	35.1	-	0.00	1.4	44.1	-	-	16.72	(6.8)	100
67 Sonatra Microfinance Institution Plc	-	-	-	0.4	0.1	63.4	0.67	0.0	-	33.7	-	-	-	1.7	100
68 Srey Oudom Microfinance Plc	-	-	-	0.1	1.1	58.1	0.01	0.63	-	31.1	-	-	-	9.1	100
69 T&GO Finance Plc	-	-	-	0.28	0.45	65.99	-	1.25	-	40.93	-	-	-	(8.90)	100
70 Taca Microfinance Plc	-	-	-	0.2	0.6	-	-	3.81	-	96.2	-	-	-	(0.8)	100
71 TBB (Cambodia) Microfinance Institution Plc	-	-	-	0.11	0.4	-	-	-	-	50.9	50.88	-	-	(2.3)	100
72 Trop Khnhom Microfinance Plc.	-	-	-	-	-	78.57	0.10	-	1.41	18.74	-	-	-	1.18	100
73 Vithey Microfinance Plc.	-	-	-	2.56	0.13	0.62	-	0.30	-	53.57	-	-	44.78	(1.97)	100
74 Welcome Finance (Cambodia) Plc.	-	-	-	0.81	0.71	66.98	-	4.32	0.00	15.08	-	-	-	12.10	100
75 Woori Finance Cambodia Plc	-	-	-	0.1	0.9	64.9	-	0.0	0.01	27.9	-	-	-	6.1	100
76 YCP Microfinance Limited	-	-	-	8.79	0.47	0.52	-	-	-	55.57	-	-	-	34.65	100
Sub Total	0.0	0.0	-	0.9	0.9	50.3	0.08	1.1	0.5	37.9	1.8	0.0	1.8	4.7	100
Total	0.3	39.2	1.0	0.8	1.0	35.5	0.2	0.2	0.7	9.7	0.7	0.0	2.9	7.9	100

Note: As reported by MFIs (Unaudited)

PROFIT AND LOSS STATEMENT

AS AT DECEMBER 31, 2017

Table 26

1 USD = 4,037 KHR

(millions of KHR)

	Interest income	Interest Expenses	Net Interest Income	Non-interest income	Operation income	Operating Expense	Net Provision	Profit from operation	Grant Income	Profit before Taxes	Tax on profit	Net Profit & Loss for 12 months
	1	2	3=1-2	4	5=3+4	6	7	8=5-6-7	9	10=8+9	11	12=10-11
Microfinance Deposit Taking Institutions (MDIs)												
1 AMK Microfinance Institution Plc.	191,654.85	62,112.06	129,542.79	27,788.11	157,330.90	116,609	12,675.74	28,045.78	451.75	28,497.53	7,190.78	21,307
2 Amret Co., Ltd	485,233.19	166,601.56	318,631.63	3,852.42	322,484.05	174,569	30,464.20	117,450.43	-	117,450.43	23,959.69	93,491
3 Hattha Kaksekar Limited	361,711.69	152,012.93	209,698.77	21,495.07	231,193.84	124,723	27,869.00	78,601.97	-	78,601.97	16,609.15	61,993
4 Kredit Microfinance Institution Plc	133,636.33	48,947.69	84,688.64	5,715.50	90,404.14	67,887	3,625.67	18,891.17	1,219.24	20,110.41	3,708.78	16,402
5 LOLC (Cambodia) Plc	235,190.19	85,834.58	149,355.61	29,646.62	179,002.23	87,078	15,223.95	76,700.35	-	76,700.35	15,509.52	61,191
6 Prasac Microfinance Institution Limited	937,156.52	373,052.56	564,103.96	10,081.91	574,185.87	223,785	54,829.15	295,571.34	780.32	296,351.66	60,035.83	236,316
7 Visionfund (Cambodia) Ltd	139,712.57	45,602.49	94,110.08	9,509.59	103,619.67	72,919	11,681.32	19,019.63	-	19,019.63	3,870.51	15,149
Sub Total	2,484,295	934,164	1,550,131	108,089	1,658,221	867,571	156,369	634,281	2,451	636,732	130,884	505,848
Microfinance Institutions (MFIs)												
8 Active People's Microfinance Institution Plc	27,796.09	4,114.16	23,681.93	598.09	24,280.02	9,703	5,200.54	9,376.03	-	9,376.03	-	9,376
9 ANAKUT Microfinance Institute Plc	1,197.30	179.52	1,017.79	78.04	1,095.82	1,490	84.78	(478.71)	1,095.82	(478.71)	13.55	(492)
10 Apple Finance Plc	764.79	71.61	693.18	116.54	809.72	1,802	232.40	(1,224.19)	-	(1,224.19)	8.81	(1,233)
11 Asia Pacific Finance Plc	341.73	-	341.73	15.89	357.62	3,685	(3.51)	(3,324.29)	-	(3,324.29)	2.68	(3,327)
12 Atom Capital Ltd.	5,989.85	1,258.97	4,730.87	0.10	4,730.97	2,648	986.16	1,097.11	-	1,097.11	161.71	935
13 Baitang Microheranhvatho Plc.	2,483.51	411.25	2,072.26	298.10	2,370.36	1,276	88.20	1,006.59	(189.47)	817.12	3.96	813
14 Bamboo Finance Plc	1,701.76	675.64	1,026.11	-	1,026.11	2,080	779.09	(1,832.97)	-	(1,832.97)	-	(1,833)
15 Bayon Credit Limited Microfinance Institution	2,341.16	219.37	2,121.79	167.31	2,289.10	2,462	63.08	(236.44)	-	(236.44)	25.13	(262)
16 BNKC (Cambodia) Microfinance Institution Plc	3,300.68	-	3,300.68	316.58	3,617.26	4,800	130.53	(1,312.94)	-	(1,312.94)	36.32	(1,349)
17 BORIBO Plc.	3,175.26	414.67	2,760.59	414.81	3,175.40	2,231	46.09	898.54	-	898.54	-	899
18 Cambodian Labor Care Plc	748.05	-	748.05	146.13	894.19	1,007	35.08	(148.33)	-	(148.33)	-	(148)
19 Camma Microfinance Limited	5,830.11	1,818.57	4,011.54	506.07	4,517.61	3,262	439.34	816.36	-	816.36	220.81	596
20 Cellcard Finance Plc	242.50	-	242.50	12.70	255.21	1,715	22.10	(1,482.26)	-	(1,482.26)	1.33	(1,484)
21 Century Cambo Development Plc	54.28	-	54.28	-	54.28	271	-	(216.37)	-	(216.37)	-	(216)
22 Chamroeun Microfinance Plc	9,716.79	3,258.95	6,457.84	3,190.47	9,648.31	9,925	938.63	(1,215.49)	1,735.29	519.80	149.44	370
23 Chokchey Plc	1,086.08	372.16	713.92	226.65	940.57	1,774	203.04	(1,036.36)	-	(1,036.36)	14.73	(1,051)
24 City Microfinance Institution Plc.	5,939.48	1,514.21	4,425.27	732.44	5,157.71	3,080	625.02	1,452.24	-	1,452.24	-	1,452
25 Collective Win Cambodia Plc	1,379.82	-	1,379.82	39.57	1,419.39	917	433.57	68.58	-	68.58	14.21	54
26 Delta Microfinance Plc	11,281.36	(174.38)	11,455.74	2,016.65	13,472.39	11,243	1,529.02	700.80	-	700.80	-	701
27 Entean Akpevath Pracheachun Limited	1,534.21	-	1,534.21	139.51	1,673.72	1,097	259.35	316.98	-	316.98	86.32	231
28 Farmer Finance Ltd	240.43	-	240.43	44.14	284.57	283	94.87	(92.99)	-	(92.99)	-	(93)
29 First Finance Plc	13,249.35	6,207.97	7,041.38	1,204.16	8,245.54	7,055	696.13	494.75	-	494.75	149.76	345
30 Funan Microfinance Plc.	17,402.13	3,644.90	13,757.23	5,187.25	18,944.48	17,485	1,119.75	339.91	-	339.91	222.63	117
31 Futaba Microfinance Plc.	4,770.04	166.18	4,603.85	359.47	4,963.33	4,371	-	591.98	-	591.98	52.43	540
32 Golden Cash Plc	2,197.93	528.64	1,669.29	761.65	2,430.93	1,662	210.58	558.34	-	558.34	2.55	556
33 GROW Plc	467.97	5.55	462.42	85.58	548.00	859	46.22	(357.71)	-	(357.71)	5.10	(363)
34 Idemitsu Saison Microfinance (Cambodia) Plc	6,191.51	384.42	5,807.09	(1,110.65)	4,696.44	3,611	3,689.72	(2,603.85)	-	(2,603.85)	-	(2,604)
35 Intean Poalroath Rongroemung Ltd.	9,600.25	2,279.89	7,320.36	1,158.71	8,479.07	5,275	1,580.33	1,623.54	-	1,623.54	233.40	1,390
36 JET's Cash Box Finance Plc	22.23	-	22.23	0.09	22.32	284	(0.80)	(261.33)	-	(261.33)	-	(261)
37 KEY Microfinance Institution Plc	374.14	-	374.14	0.20	374.34	703	658.77	(987.51)	-	(987.51)	23.42	(1,011)
38 Khemarak Microfinance Institution Limited	161.29	-	161.29	551.99	713.28	464	-	249.60	-	249.60	-	250
39 Khmer Capital Microfinance Institution Plc.	4.97	-	4.97	2.46	7.43	1,366	2.73	(1,361.02)	-	(1,361.02)	-	(1,361)
40 LBP Plc	1,523.05	484.17	1,038.88	335.41	1,374.29	1,621	4.31	(251.40)	-	(251.40)	3.85	(255)
41 LED Plc	839.47	281.97	557.49	596.88	1,154.38	1,437	461.62	(744.38)	-	(744.38)	14.36	(759)
42 LY HOUR Microfinance Institution Plc	34,244.95	9,829.19	24,415.77	4,225.02	28,640.78	18,104	336.96	10,199.67	-	10,199.67	2,058.74	8,141
43 Maxima Microfinance Plc.	10,232.19	1,786.07	8,446.12	214.33	8,660.45	5,621	161.52	2,877.67	-	2,877.67	792.77	2,085
44 MIA Financial Plc.	1,096.89	185.82	911.07	153.86	1,064.93	900	120.27	44.67	-	44.67	-	45
45 Microfinance Amatak Capital Plc	2,631.36	516.32	2,115.04	195.33	2,310.37	1,599	128.05	583.29	-	583.29	131.44	452
46 Mohanokor Microfinance Plc	25,710.75	277.86	25,432.89	7,314.74	32,747.63	19,651	1,871.99	11,224.99	-	11,224.99	1,724.41	9,501
47 Mother Financial Japan Plc	1,593.53	136.96	1,456.57	18.02	1,474.59	2,992	230.67	(1,748.09)	-	(1,748.09)	16.22	(1,764)
48 Niron Microfinance Plc	15,869.97	425.44	15,444.53	6,903.64	22,348.17	19,898	1,580.04	870.39	-	870.39	311.75	559
49 Oro Financecorp Plc.	9,691.54	758.14	8,933.40	456.71	9,390.11	4,464	5,881.12	(955.17)	-	(955.17)	241.70	(1,197)
50 PG DEVELOPMENT Plc.	2.59	-	2.59	(6.93)	(4.34)	394	-	(398.10)	-	(398.10)	-	(398)
51 Piphup Thmey Microfinance Plc	62,295.11	19,997.06	42,298.05	136.21	42,434.26	13,945	12,026.79	16,461.99	-	16,461.99	2,795.26	13,667
52 Ponleu Chaktomuk Microfinance Institution Plc.	6.80	-	6.80	-	6.80	9	(1.98)	(0.38)	-	(0.38)	-	(0)
53 PRASETHPHEAP Finance Plc	3,057.18	472.14	2,585.04	183.09	2,768.13	2,493	133.69	141.28	-	141.28	90.29	51
54 Prime MF Microfinance Institution Ltd	7,306.67	3,373.67	3,933.00	2,423.23	6,356.23	5,408	252.73	695.13	-	695.13	-	695

PROFIT AND LOSS STATEMENT

AS AT DECEMBER 31, 2017

Table 26

1 USD = 4,037 KHR

(millions of KHR)

	Interest income	Interest Expenses	Net Interest Income	Non-interest income	Operation income	Operating Expense	Net Provision	Profit from operation	Grant Income	Profit before Taxes	Tax on profit	Net Profit & Loss for 12 months
	1	2	3=1-2	4	5=3+4	6	7	8=5-6-7	9	10=8+9	11	12=10-11
55 Prince Finance Plc	8,564.83	-	8,564.83	916.59	9,481.42	7,922	623.28	935.87	-	935.87	-	936
56 Royal Microfinance Plc	2,734.83	22.86	2,711.96	363.24	3,075.21	1,915	695.65	464.62	-	464.62	43.79	421
57 Sabay Credit Commercial Plc	1,180.80	-	1,180.80	11.34	1,192.14	481	353.14	357.93	-	357.93	11.93	346
58 Sachak Microfinance Plc	1,678.07	553.20	1,124.87	197.08	1,321.95	903	0.68	417.95	-	417.95	177.57	240
59 Sahaka Plc	2,948.46	1,077.16	1,871.30	338.45	2,209.74	2,275	2.66	(67.92)	-	(67.92)	32.65	(101)
60 Sahakrunpheap S.T Microfinance Plc	970.10	39.95	930.15	191.79	1,121.95	2,925	259.92	(2,062.84)	-	(2,062.84)	12.86	(2,076)
61 Samaky Microfinance Plc	395.85	-	395.85	13.20	409.05	513	326.86	(430.49)	-	(430.49)	4.10	(435)
62 Sambat Finance Plc	4,219.58	1,039.06	3,180.53	1,141.52	4,322.04	5,389	300.61	(1,367.92)	-	(1,367.92)	53.85	(1,422)
63 SAMIC Microfinance Institution Plc	14,541.85	4,544.98	9,996.87	2,280.05	12,276.92	9,197	1,020.20	2,059.28	1,084.08	3,143.36	622.91	2,520
64 Samporn Samakum Sahakreas Thuntoch Neung Mal	1,672.65	352.24	1,320.42	176.89	1,497.31	617	20.19	860.34	-	860.34	172.07	688
65 Samrithisak Microfinance Limited	8,285.02	1,253.46	7,031.57	695.71	7,727.28	6,036	268.97	1,421.94	-	1,421.94	436.38	986
66 Seilanithih Limited	4,555.96	1,328.61	3,227.35	472.23	3,699.57	3,526	320.12	(146.11)	15.99	(130.12)	52.32	(182)
67 Sonatra Microfinance Institution Plc	6,805.34	3,147.13	3,658.21	838.95	4,497.16	2,993	-	1,504.54	-	1,504.54	-	1,505
68 Srey Oudom Microfinance Plc	3,483.92	205.84	3,278.08	81.44	3,359.52	2,043	44.22	1,272.61	-	1,272.61	290.67	982
69 T&GO Finance Plc	786.03	548.86	237.17	239.68	476.85	1,020	344.65	(887.58)	-	(887.58)	12.38	(900)
70 Taca Microfinance Plc	1,752.62	128.13	1,624.49	247.66	1,872.15	1,858	175.22	(161.01)	-	(161.01)	20.09	(181)
71 TBB (Cambodia) Microfinance Institution Plc	4,171.41	-	4,171.41	388.01	4,559.42	4,029	1,829.47	(1,298.74)	-	(1,298.74)	-	(1,299)
72 Trop Khnhom Microfinance Plc.	6,657.50	3,637.34	3,020.17	742.84	3,763.01	2,637	657.63	468.27	-	468.27	88.46	380
73 Vithey Microfinance Plc.	4,337.90	1,024.91	3,313.00	1,096.68	4,409.68	4,903	120.38	(613.63)	-	(613.63)	54.46	(668)
74 Welcome Finance (Cambodia) Plc.	10,212.59	1,868.81	8,343.77	1,652.26	9,996.03	6,251	137.49	3,607.66	-	3,607.66	605.55	3,002
75 Woori Finance Cambodia Plc	18,969.61	2,480.92	16,488.69	1,891.73	18,380.42	11,286	1,762.36	5,332.44	-	5,332.44	1,824.14	3,508
76 YCP Microfinance Limited	7,621.28	232.13	7,389.15	1,685.95	9,075.11	3,411	281.17	5,382.55	-	5,382.55	1,229.09	4,153
Sub Total	434,235	89,363	344,873	56,074	400,946	290,553	52,923	57,470	2,646	60,116	15,354	44,761
Total	2,918,531	1,023,527	1,895,004	164,163	2,059,167	1,158,124	209,293	691,751	5,097	696,848	146,239	550,609

Note: As reported by MFIs (Unaudited)

Net Profit
AS AT DECEMBER 31, 2017

Table 27

1 USD = 4,037 KHR

(millions of KHR)

	2017				
	Net profit	Total Assets	As percentage of Assets	Loans ¹	As percentage of Loans
Microfinance Deposit Taking Institutions (MDIs)					
1 AMK Microfinance Institution Plc.	21,307	1,152,359	1.8%	836,791	2.5%
2 Amret Co., Ltd	93,491	3,230,537	2.9%	2,788,131	3.4%
3 Hattha Kaksekar Limited	61,993	2,792,165	2.2%	2,328,865	2.7%
4 Kredit Microfinance Institution Plc	16,402	893,315	1.8%	769,745	2.1%
5 LOLC (Cambodia) Plc	61,191	1,503,893	4.1%	1,306,554	4.7%
6 Prasac Microfinance Institution Limited	236,316	7,079,763	3.3%	6,252,745	3.8%
7 Visionfund (Cambodia) Ltd	15,149	795,502	1.9%	686,784	2.2%
Sub Total	505,848	17,447,534	2.9%	14,969,616	3.4%
Microfinance Institutions (MFIs)					
8 Active People's Microfinance Institution Plc	9,376	146,894	6.4%	116,028	8.1%
9 ANAKUT Microfinance Institute Plc	(492)	11,516	-4.3%	10,251	-4.8%
10 Apple Finance Plc	(1,233)	2,387	-51.7%	2,109	-58.5%
11 Asia Pacific Finance Plc	(3,327)	2,954	-112.6%	1,123	-296.2%
12 Atom Capital Ltd.	935	51,362	1.8%	36,263	2.6%
13 Baitang Microheranhvatho Plc.	813	16,826	4.8%	9,110	8.9%
14 Bamboo Finance Plc	(1,833)	10,726	-17.1%	8,502	-21.6%
15 Bayon Credit Limited Microfinance Institution	(262)	14,397	-1.8%	12,607	-2.1%
16 BNKC (Cambodia) Microfinance Institution Plc	(1,349)	36,214	-3.7%	23,852	-5.7%
17 BORIBO Plc.	899	19,325	4.6%	17,631	5.1%
18 Cambodian Labor Care Plc	(148)	9,651	-1.5%	3,384	-4.4%
19 Camma Microfinance Limited	596	32,868	1.8%	31,272	1.9%
20 Cellcard Finance Plc	(1,484)	2,357	-62.9%	739	-200.8%
21 Century Cambo Development Plc	(216)	5,596	-3.9%	-	#DIV/0!
22 Chamroeun Microfinance Plc	370	49,596	0.7%	41,640	0.9%
23 Chokchey Plc	(1,051)	14,749	-7.1%	10,165	-10.3%
24 City Microfinance Institution Plc.	1,452	43,387	3.3%	32,926	4.4%
25 Collective Win Cambodia Plc	54	7,871	0.7%	6,899	0.8%
26 Delta Microfinance Plc	701	60,950	1.1%	58,250	1.2%
27 Entean Akpevath Pracheachun Limited	231	20,210	1.1%	9,303	2.5%
28 Farmer Finance Ltd	(93)	2,900	-3.2%	759	-12.2%
29 First Finance Plc	345	90,761	0.4%	80,958	0.4%
30 Funan Microfinance Plc.	117	129,424	0.1%	115,976	0.1%
31 Futaba Microfinance Plc.	540	48,652	1.1%	43,186	1.2%
32 Golden Cash Plc	556	7,752	7.2%	7,166	7.8%
33 GROW Plc	(363)	4,557	-8.0%	3,445	-10.5%
34 Idemitsu Saison Microfinance (Cambodia) Plc	(2,604)	55,345	-4.7%	51,327	-5.1%
35 Intean Poalroath Rongroeurng Ltd.	1,390	42,494	3.3%	36,503	3.8%
36 JET's Cash Box Finance Plc	(261)	591	-44.2%	249	-105.0%
37 KEY Microfinance Institution Plc	(1,011)	6,046	-16.7%	2,829	-35.7%
38 Khemarak Microfinance Institution Limited	250	9,812	2.5%	823	30.3%
39 Khmer Capital Microfinance Institution Plc.	(1,361)	6,743	-20.2%	273	-497.8%
40 LBP Plc	(255)	14,870	-1.7%	12,836	-2.0%
41 LED Plc	(759)	7,620	-10.0%	7,066	-10.7%
42 LY HOUR Microfinance Institution Plc	8,141	220,567	3.7%	200,462	4.1%
43 Maxima Microfinance Plc.	2,085	68,222	3.1%	61,086	3.4%
44 MIA Financial Plc.	45	12,661	0.4%	12,027	0.4%
45 Microfinance Amatak Capital Plc	452	13,263	3.4%	11,708	3.9%
46 Mohanokor Microfinance Plc	9,501	142,397	6.7%	117,227	8.1%
47 Mother Financial Japan Plc	(1,764)	18,051	-9.8%	12,914	-13.7%
48 Niron Microfinance Plc	559	39,306	1.4%	11,957	4.7%
49 Oro Financecorp Plc.	(1,197)	50,071	-2.4%	45,388	-2.6%
50 PG DEVELOPMENT Plc.	(398)	7,790	-5.1%	171	-232.9%
51 Piphup Thmey Microfinance Plc	13,667	274,763	5.0%	170,526	8.0%
52 Ponleu Chaktomuk Microfinance Institution Plc.	(0)	1,842	0.0%	210	-0.2%
53 PRASETHPHEAP Finance Plc	51	18,583	0.3%	16,098	0.3%
54 Prime MF Microfinance Institution Ltd	695	52,806	1.3%	47,908	1.5%
55 Prince Finance Plc	936	109,062	0.9%	76,587	1.2%
56 Royal Microfinance Plc	421	16,626	2.5%	11,645	3.6%
57 Sabay Credit Commercial Plc	346	20,626	1.7%	10,088	3.4%
58 Sachak Microfinance Plc	240	10,897	2.2%	6,057	4.0%
59 Sahaka Plc	(101)	26,943	-0.4%	21,201	-0.5%
60 Sahakrunpheap S.T Microfinance Plc	(2,076)	2,706	-76.7%	2,188	-94.9%
61 Samaky Microfinance Plc	(435)	7,102	-6.1%	1,261	-34.5%
62 Sambat Finance Plc	(1,422)	22,935	-6.2%	17,825	-8.0%
63 SAMIC Microfinance Institution Plc	2,520	70,258	3.6%	65,368	3.9%
64 Samporn Samakum Sahakreas Thuntoch Neung Matjum Kz	688	10,081	6.8%	9,514	7.2%
65 Samrithisak Microfinance Limited	986	59,665	1.7%	54,138	1.8%
66 Seilanithih Limited	(182)	19,210	-0.9%	16,417	-1.1%
67 Sonatra Microfinance Institution Plc	1,505	65,933	2.3%	44,682	3.4%
68 Srey Oudom Microfinance Plc	982	25,988	3.8%	24,578	4.0%
69 T&GO Finance Plc	(900)	14,793	-6.1%	9,364	-9.6%
70 Taca Microfinance Plc	(181)	6,295	-2.9%	5,002	-3.6%
71 TBB (Cambodia) Microfinance Institution Plc	(1,299)	79,345	-1.6%	54,424	-2.4%
72 Trop Khnhom Microfinance Plc.	380	32,317	1.2%	30,112	1.3%
73 Vithey Microfinance Plc.	(668)	33,909	-2.0%	24,148	-2.8%
74 Welcome Finance (Cambodia) Plc.	3,002	93,689	3.2%	81,177	3.7%
75 Woori Finance Cambodia Plc	3,508	187,874	1.9%	170,854	2.1%
76 YCP Microfinance Limited	4,153	38,504	10.8%	27,068	15.3%
Sub Total	44,761	2,862,484	1.6%	2,266,829	2.0%
Total	550,609	20,310,018	2.7%	17,236,445	3.2%

1-Loan and Advance to Customers

**COMPARISON OF TOTAL DEPOSITS
AS OF DECEMBER 31, 2017**

Table 28

1 USD = 4,037 KHR

(millions of KHR)

	2017		2016		Change 2017/2016
		Share		Share	
Microfinance Deposit Taking Institutions (MDIs)					
1 AMK Microfinance Institution Plc.	476,895	6.0%	354,405	5.9%	34.6%
2 Amret Co., Ltd	1,413,618	17.7%	1,146,437	19.2%	23.3%
3 Hattha Kaksekar Limited	1,483,814	18.5%	1,453,688	24.4%	2.1%
4 Kredit Microfinance Institution Plc	391,690	4.9%	277,744	4.7%	41.0%
5 LOLC (Cambodia) Plc	364,599	4.6%	78,123	1.3%	3.67
6 Prasac Microfinance Institution Limited	3,694,311	46.1%	2,499,101	42.0%	47.8%
7 Visionfund (Cambodia) Ltd	182,180	2.3%	145,642	2.4%	25.1%
Sub Total	8,007,107	100.0%	5,955,140	100.0%	34.5%
Microfinance Institutions (MFIs)					
8 Active People's Microfinance Institution Plc	-	-	-	-	-
9 ANAKUT Microfinance Institute Plc	-	-	-	-	-
10 Apple Finance Plc	-	-	-	-	-
11 Asia Pacific Finance Plc	-	-	-	-	-
12 Atom Capital Ltd.	-	-	-	-	-
13 Baitang Microheranhvatho Plc.	-	-	-	-	-
14 Bamboo Finance Plc	-	-	-	-	-
15 Bayon Credit Limited Microfinance Institution	-	-	-	-	-
16 BNKC (Cambodia) Microfinance Institution Plc	-	-	-	-	-
17 BORIBO Plc.	-	-	-	-	-
18 Cambodian Labor Care Plc	-	-	-	-	-
19 Camma Microfinance Limited	-	-	-	-	-
20 Cellcard Finance Plc	-	-	-	-	-
21 Century Cambo Development Plc	-	-	-	-	-
22 Chamroen Microfinance Plc	-	-	865	0.0%	-100%
23 Chokchey Plc	-	-	-	-	-
24 City Microfinance Institution Plc.	-	-	-	-	-
25 Collective Win Cambodia Plc	-	-	-	-	-
26 Delta Microfinance Plc	-	-	-	-	-
27 Entean Akpevath Pracheachun Limited	-	-	-	-	-
28 Farmer Finance Ltd	-	-	-	-	-
29 First Finance Plc	-	-	-	-	-
30 Funan Microfinance Plc.	-	-	-	-	-
31 Futaba Microfinance Plc.	-	-	-	-	-
32 Golden Cash Plc	-	-	56	0.0%	-100%
33 GROW Plc	-	-	-	-	-
34 Idemitsu Saison Microfinance (Cambodia) Plc	-	-	-	-	-
35 Intean Poalroath Rongroeurng Ltd.	-	-	-	-	-
36 JET's Cash Box Finance Plc	-	-	2	0.0%	-100%
37 KEY Microfinance Institution Plc	-	-	-	-	-
38 Khemarak Microfinance Institution Limited	-	-	-	-	-
39 Khmer Capital Microfinance Institution Plc.	-	-	-	-	-
40 LBP Plc	-	-	-	-	-
41 LED Plc	-	-	-	-	-
42 LY HOUR Microfinance Institution Plc	-	-	-	-	-
43 Maxima Microfinance Plc.	-	-	-	-	-
44 MIA Financial Plc.	-	-	-	-	-
45 Microfinance Amatak Capital Plc	-	-	-	-	-
46 Mohanokor Microfinance Plc	-	-	-	-	-
47 Mother Financial Japan Plc	-	-	-	-	-
48 Niron Microfinance Plc	-	-	-	-	-
49 Oro Financecorp Plc.	-	-	-	-	-
50 PG DEVELOPMENT Plc.	-	-	-	-	-
51 Piphup Thmey Microfinance Plc	-	-	-	-	-
52 Ponleu Chaktomuk Microfinance Institution Plc.	-	-	-	-	-
53 PRASETHPHEAP Finance Plc	-	-	-	-	-
54 Prime MF Microfinance Institution Ltd	-	-	-	-	-
55 Prince Finance Plc	-	-	-	-	-
56 Royal Microfinance Plc	-	-	-	-	-
57 Sabay Credit Commercial Plc	-	-	-	-	-
58 Sachak Microfinance Plc	-	-	-	-	-
59 Sahaka Plc	-	-	-	-	-
60 Sahakrunpheap S.T Microfinance Plc	-	-	-	-	-
61 Samaky Microfinance Plc	-	-	-	-	-
62 Sambat Finance Plc	-	-	-	-	-
63 SAMIC Microfinance Institution Plc	-	-	-	-	-
64 Samporn Samakum Sahakreas Thuntoch Neung Matjum	-	-	-	-	-
65 Samrithisak Microfinance Limited	-	-	-	-	-
66 Seilanithih Limited	-	-	962	0.0%	-100%
67 Sonatra Microfinance Institution Plc	-	-	-	-	-
68 Srey Oudom Microfinance Plc	-	-	-	-	-
69 T&GO Finance Plc	-	-	-	-	-
70 Taca Microfinance Plc	-	-	-	-	-
71 TBB (Cambodia) Microfinance Institution Plc	-	-	-	-	-
72 Trop Khnhom Microfinance Plc.	-	-	-	-	-
73 Vithey Microfinance Plc.	-	-	-	-	-
74 Welcome Finance (Cambodia) Plc.	-	-	-	-	-
75 Woori Finance Cambodia Plc	-	-	-	-	-
76 YCP Microfinance Limited	-	-	-	-	-
Sub Total	-	-	1,884	0.0%	-100.0%
Total	8,007,107	100%	5,957,024	100%	34.4%

**TOTAL DEPOSITS CLASSIFIED BY TYPE OF ACCOUNTS
AS OF DECEMBER 31, 2017**

Table 29

1 USD = 4,037 KHR

(millions of KHR)

	2017						Interest payable	TOTAL DEPOSITS
	Compusary Saving	Voluntary Saving				Interest payable		
		Saving deposits	Demand deposits	Term deposits	Other deposit			
Microfinance Deposit Taking Institutions (MDIs)								
1 AMK Microfinance Institution Plc.	55,002.1	139,759.17	-	282,133.60	-	11,031	487,926	
2 Amret Co., Ltd	-	378,780.67	-	1,034,837.73	-	35,984	1,449,602	
3 Hattha Kaksekar Limited	-	184,930.05	-	1,298,884.16	-	33,918	1,517,732	
4 Kredit Microfinance Institution Plc	-	39,973.50	-	339,898.87	11,817	12,258	403,947	
5 LOLC (Cambodia) Plc	-	37,192.73	-	327,406.49	-	6,137	370,737	
6 Prasac Microfinance Institution Limited	-	301,217.56	-	3,393,092.99	-	90,674	3,784,985	
7 Visionfund (Cambodia) Ltd	-	27,552.60	-	154,627.48	-	5,108	187,288	
Sub Total	55,002.1	1,109,406	-	6,830,881	11,817	195,111	8,202,218	
Microfinance Institutions (MFIs)								
8 Active People's Microfinance Institution Plc	-	-	-	-	-	-	-	
9 ANAKUT Microfinance Institute Plc	-	-	-	-	-	-	-	
10 Apple Finance Plc	-	-	-	-	-	-	-	
11 Asia Pacific Finance Plc	-	-	-	-	-	-	-	
12 Atom Capital Ltd.	-	-	-	-	-	-	-	
13 Baitang Microheranhvatho Plc.	-	-	-	-	-	-	-	
14 Bamboo Finance Plc	-	-	-	-	-	-	-	
15 Bayon Credit Limited Microfinance Institution	-	-	-	-	-	-	-	
16 BNKC (Cambodia) Microfinance Institution Plc	-	-	-	-	-	-	-	
17 BORIBO Plc.	-	-	-	-	-	-	-	
18 Cambodian Labor Care Plc	-	-	-	-	-	-	-	
19 Camma Microfinance Limited	-	-	-	-	-	-	-	
20 Cellcard Finance Plc	-	-	-	-	-	-	-	
21 Century Cambo Development Plc	-	-	-	-	-	-	-	
22 Chamroeun Microfinance Plc	410.42	-	-	-	114	-	524	
23 Chokchey Plc	-	-	-	-	-	-	-	
24 City Microfinance Institution Plc.	-	-	-	-	-	-	-	
25 Collective Win Cambodia Plc	-	-	-	-	-	-	-	
26 Delta Microfinance Plc	-	-	-	-	-	-	-	
27 Entean Akpevath Pracheachun Limited	-	-	-	-	-	-	-	
28 Farmer Finance Ltd	-	-	-	-	-	-	-	
29 First Finance Plc	-	-	-	-	-	-	-	
30 Funan Microfinance Plc.	-	-	-	-	-	-	-	
31 Futaba Microfinance Plc.	-	-	-	-	-	-	-	
32 Golden Cash Plc	42.78	-	-	-	-	-	43	
33 GROW Plc	-	-	-	-	-	-	-	
34 Idemitsu Saison Microfinance (Cambodia) Plc	-	-	-	-	-	-	-	
35 Intean Poalroath Rongroeuung Ltd.	-	-	-	-	-	-	-	
36 JET's Cash Box Finance Plc	-	-	-	-	-	-	-	
37 KEY Microfinance Institution Plc	-	-	-	-	-	-	-	
38 Khemarak Microfinance Institution Limited	-	-	-	-	-	-	-	
39 Khmer Capital Microfinance Institution Plc.	-	-	-	-	-	-	-	
40 LBP Plc	-	-	-	-	-	-	-	
41 LED Plc	-	-	-	-	-	-	-	
42 LY HOUR Microfinance Institution Plc	-	-	-	-	-	-	-	
43 Maxima Microfinance Plc.	-	-	-	-	-	-	-	
44 MIA Financial Plc.	-	-	-	-	-	-	-	
45 Microfinance Amatak Capital Plc	-	-	-	-	-	-	-	
46 Mohanokor Microfinance Plc	-	-	-	-	-	-	-	
47 Mother Financial Japan Plc	-	-	-	-	-	-	-	
48 Niron Microfinance Plc	-	-	-	-	-	-	-	
49 Oro Financecorp Plc.	-	-	-	-	-	-	-	
50 PG DEVELOPMENT Plc.	-	-	-	-	-	-	-	
51 Piphup Thmey Microfinance Plc	-	-	-	-	-	-	-	
52 Ponleu Chaktomuk Microfinance Institution Plc.	-	-	-	-	-	-	-	
53 PRASETHPHEAP Finance Plc	-	-	-	-	-	-	-	
54 Prime MF Microfinance Institution Ltd	-	-	-	-	-	-	-	
55 Prince Finance Plc	-	-	-	-	-	-	-	
56 Royal Microfinance Plc	-	-	-	-	-	-	-	
57 Sabay Credit Commercial Plc	-	-	-	-	-	-	-	
58 Sachak Microfinance Plc	-	-	-	-	-	-	-	
59 Sahaka Plc	-	-	-	-	-	-	-	
60 Sahakrunpheap S.T Microfinance Plc	-	-	-	-	-	-	-	
61 Samaky Microfinance Plc	-	-	-	-	-	-	-	
62 Sambat Finance Plc	-	-	-	-	-	-	-	
63 SAMIC Microfinance Institution Plc	-	-	-	-	-	-	-	
64 Samporn Samakum Sahakreas Thuntoch Neung Matji	-	-	-	-	-	-	-	
65 Samrithisak Microfinance Limited	-	-	-	-	-	-	-	
66 Seilanithih Limited	782.33	-	-	-	-	-	782	
67 Sonatra Microfinance Institution Plc	-	-	-	-	-	-	-	
68 Srey Oudom Microfinance Plc	-	-	-	-	-	-	-	
69 T&GO Finance Plc	-	-	-	-	-	-	-	
70 Taca Microfinance Plc	-	-	-	-	-	-	-	
71 TBB (Cambodia) Microfinance Institution Plc	-	-	-	-	-	-	-	
72 Trop Khnhom Microfinance Plc.	-	-	-	-	-	-	-	
73 Vithey Microfinance Plc.	-	-	-	-	-	-	-	
74 Welcome Finance (Cambodia) Plc.	-	-	-	-	-	-	-	
75 Woori Finance Cambodia Plc	-	-	-	-	-	-	-	
76 YCP Microfinance Limited	-	-	-	-	-	-	-	
Sub Total	1,236	-	-	-	114	-	1,349	
Total	56,238	1,109,406	-	6,830,881	11,931	195,111	8,203,567	
As Percentage of Total Deposits	0.7%	13.5%	0%	83.3%	0.1%	2.4%	100%	

**LOAN AND NON-PERFORMING LOANS (NPLS)
AS OF DECEMBER 31, 2017**

Table 30

1 USD = 4,037 KHR

(millions of KHR)

	2017			2016		
	NPLs	Loans	NPLs Ratio	NPLs	Loans	NPLs Ratio
Microfinance Deposit Taking Institutions (MDIs)						
1 AMK Microfinance Institution Plc.	12,348	836,791	1.5%	7,573	610,179	1.2%
2 Amret Co., Ltd	8,755	2,788,131	0.3%	8,996	2,258,282	0.4%
3 Hattha Kaksekar Limited	25,017	2,328,865	1.1%	11,158	1,797,449	0.6%
4 Kredit Microfinance Institution Plc	8,127	769,745	1.1%	6,414	574,556	1.1%
5 LOLC (Cambodia) Plc	16,017	1,306,554	1.2%	12,107	886,278	1.4%
6 Prasac Microfinance Institution Limited	46,768	6,252,745	0.7%	48,082	4,161,665	1.2%
7 Visionfund (Cambodia) Ltd	11,879	686,784	1.7%	9,116	580,072	1.6%
Sub Total	128,912	14,969,616	0.9%	103,447	10,868,481	1.0%
Microfinance Institutions (MFIs)						
8 Active People's Microfinance Institution Plc	13,917	116,028	12.0%	12,925	87,688	14.7%
9 ANAKUT Microfinance Institute Plc	22	10,251	0.2%	-	2,026	-
10 Apple Finance Plc	461	2,109	21.9%	238	4,080	5.8%
11 Asia Pacific Finance Plc	-	1,123	-	-	2,485	-
12 Atom Capital Ltd.	2,129	36,263	5.9%	-	23,588	-
13 Baitang Microheranhvatho Plc.	1,922	9,110	21.1%	-	-	-
14 Bamboo Finance Plc	2,619	8,502	30.8%	1,677	7,331	22.9%
15 Bayon Credit Limited Microfinance Institution	572	12,607	4.5%	802	10,089	8.0%
16 BNKC (Cambodia) Microfinance Institution Plc	116	23,852	0.5%	-	11,570	-
17 BORIBO Plc.	88	17,631	0.5%	64	12,205	0.5%
18 Cambodian Labor Care Plc	47	3,384	1.4%	-	1,338	-
19 Camma Microfinance Limited	846	31,272	2.7%	588	29,998	2.0%
20 Cellcard Finance Plc	46	739	6.3%	14	1,921	0.7%
21 Century Cambo Development Plc	-	-	-	-	740	-
22 Chamroeun Microfinance Plc	1,403	41,640	3.4%	1,513	33,295	4.5%
23 Chokchey Plc	663	10,165	6.5%	150	5,556	2.7%
24 City Microfinance Institution Plc.	4,174	32,926	12.7%	942	34,094	2.8%
25 Collective Win Cambodia Plc	204	6,899	3.0%	181	7,068	2.6%
26 Delta Microfinance Plc	4,069	58,250	7.0%	6,035	36,693	16.4%
27 Entean Akpevath Pracheachun Limited	1,248	9,303	13.4%	1,630	15,172	10.7%
28 Farmer Finance Ltd	47	759	6.2%	66	1,681	4.0%
29 First Finance Plc	2,838	80,958	3.5%	3,592	79,504	4.5%
30 Funan Microfinance Plc.	1,514	115,976	1.3%	3,507	39,360	8.9%
31 Futaba Microfinance Plc.	-	43,186	-	-	25,624	-
32 Golden Cash Plc	305	7,166	4.3%	177	5,653	3.1%
33 GROW Plc	145	3,445	4.2%	-	298	-
34 Idemitsu Saison Microfinance (Cambodia) Plc	11,449	51,327	22.3%	-	34,266	-
35 Intean Poalroath Rongroeurng Ltd.	1,765	36,503	4.8%	853	45,627	1.9%
36 JET's Cash Box Finance Plc	-	249	-	-	329	-
37 KEY Microfinance Institution Plc	2,718	2,829	96.1%	2,562	3,465	73.9%
38 Khemarak Microfinance Institution Limited	481	823	58.4%	633	1,541	41.1%
39 Khmer Capital Microfinance Institution Plc.	-	273	-	-	-	-
40 LBP Plc	43	12,836	0.3%	-	3,291	-
41 LED Plc	566	7,066	8.0%	372	4,526	8.2%
42 LY HOUR Microfinance Institution Plc	587	200,462	0.3%	416	165,943	0.3%
43 Maxima Microfinance Plc.	499	61,086	0.8%	395	39,665	1.0%
44 MIA Financial Plc.	-	12,027	-	-	-	-
45 Microfinance Amatak Capital Plc	321	11,708	2.7%	90	12,281	0.7%
46 Mohanokor Microfinance Plc	3,032	117,227	2.6%	2,538	68,445	3.7%
47 Mother Financial Japan Plc	794	12,914	6.1%	19	6,469	0.3%
48 Niron Microfinance Plc	393	11,957	3.3%	4,507	44,073	10.2%
49 Oro Financecorp Plc.	27,177	45,388	59.9%	15,267	67,439	22.6%
50 PG DEVELOPMENT Plc.	-	171	-	-	-	-
51 Piphup Thmey Microfinance Plc	33,958	170,526	19.9%	9,990	290,844	3.4%
52 Ponleu Chaktomuk Microfinance Institution Plc.	-	210	-	-	-	-
53 PRASETHPHEAP Finance Plc	324	16,098	2.0%	580	12,046	4.8%
54 Prime MF Microfinance Institution Ltd	421	47,908	0.9%	302	32,906	0.9%
55 Prince Finance Plc	1,092	76,587	1.4%	-	44,980	-
56 Royal Microfinance Plc	738	11,645	6.3%	-	11,008	-
57 Sabay Credit Commercial Plc	1,158	10,088	11.5%	-	8,350	-
58 Sachak Microfinance Plc	70	6,057	1.2%	19	8,732	0.2%
59 Sahaka Plc	1	21,201	0.0%	-	6,820	-
60 Sahakrunpheap S.T Microfinance Plc	699	2,188	31.9%	434	3,865	11.2%
61 Samaky Microfinance Plc	366	1,261	29.0%	83	1,484	5.6%
62 Sambat Finance Plc	580	17,825	3.3%	342	14,145	2.4%
63 SAMIC Microfinance Institution Plc	1,935	65,368	3.0%	1,807	58,473	3.1%
64 Samporn Samakum Sahakreas Thuntoch Neung Matjum Karr	202	9,514	2.1%	-	7,718	-
65 Samrithisak Microfinance Limited	847	54,138	1.6%	721	43,133	1.7%
66 Seilanithih Limited	956	16,417	5.8%	572	17,332	3.3%
67 Sonatra Microfinance Institution Plc	-	44,682	-	-	49,783	-
68 Srey Oudom Microfinance Plc	-	24,578	-	22	19,955	0.1%
69 T&GO Finance Plc	2,486	9,364	26.6%	-	1,060	-
70 Taca Microfinance Plc	357	5,002	7.1%	219	5,506	4.0%
71 TBB (Cambodia) Microfinance Institution Plc	3,250	54,424	6.0%	-	28,794	-
72 Trop Khnhom Microfinance Plc.	1,199	30,112	4.0%	-	-	-
73 Vithey Microfinance Plc.	761	24,148	3.2%	-	-	-
74 Welcome Finance (Cambodia) Plc.	482	81,177	0.6%	470	34,638	1.4%
75 Woori Finance Cambodia Plc	-	170,854	-	65	90,697	0.1%
76 YCP Microfinance Limited	1,616	27,068	6.0%	1,289	24,321	5.3%
Sub Total	142,718	2,266,829	6.3%	78,670	1,793,006	4.4%
Total	271,630	17,236,445	1.6%	182,116	12,661,487	1.4%

**TOTAL LOANS CLASSIFIED BY TYPE OF BUSINESSES
AS OF DECEMBER 31, 2017**

Table 31

1 USD = 4,037 KHR

(millions of KHR)

	2017		2016		Growth Rate (%)
	Amount	Share	Amount	Share	
Type of Businesses					
1 Financial Institutions	2,126	0.0%	-	-	-
2 Agriculture	4,394,265	25.5%	4,210,614	33.3%	4.4%
3 Manufacturing	128,568	0.7%	-	-	-
4 Trade and Commerce	3,235,787	18.8%	2,346,323	18.5%	37.9%
5 Services	1,800,973	10.4%	1,250,347	9.9%	44.0%
6 Transportation	799,958	4.6%	543,623	4.3%	47.2%
7 Construction	681,306	4.0%	406,062	3.2%	67.8%
8 Household	5,818,571	33.8%	3,600,095	28.4%	61.6%
9 Others	374,892	2.2%	304,425	2.4%	23.1%
Total	17,236,445	100%	12,661,490	100%	36.1%

Note: As reported by MFIs (Unaudited)

LOANS CLASSIFIED BY TYPE OF BUSINESSES
AS OF DECEMBER 31, 2017

Table 32

1 USD = 4,037 KHR

(millions of KHR)

	Financial Institutions	Agriculture	Manufacturing	Trade and Commerce	Service	Transportation	Construction	Household	Others	Total
Microfinance Deposit Taking Institutions (MDIs)										
1 AMK Microfinance Institution Plc.	-	337,725	-	219,517	39,761	9,011	161,110	64,807	4,859	836,791
2 Amret Co., Ltd	-	856,066	19,439	582,738	239,416	210,143	122,181	751,727	6,422	2,788,131
3 Hattha Kaksekar Limited	-	485,802	29,455	477,502	228,854	112,998	92,583	901,672	-	2,328,865
4 Kredit Microfinance Institution Plc	-	168,153	-	153,552	112,749	-	-	208,899	126,391	769,745
5 LOLC (Cambodia) Plc	-	581,505	22,270	212,486	137,365	7,663	116,933	220,472	7,860	1,306,554
6 Prasac Microfinance Institution Limited	-	1,332,879	49,577	1,121,639	775,116	346,161	40,135	2,587,238	-	6,252,745
7 Visionfund (Cambodia) Ltd	-	323,788	6,539	75,179	63,592	31,118	-	185,289	1,280	686,784
Sub Total	-	4,085,919	127,279	2,842,612	1,596,853	717,094	532,943	4,920,105	146,812	14,969,616
Microfinance Institutions (MFIs)										
8 Active People's Microfinance Institution Plc	-	18,884	-	-	-	-	-	97,144	-	116,028
9 ANAKUT Microfinance Institute Plc	-	79	-	2,544	631	46	42	3,972	2,938	10,251
10 Apple Finance Plc	-	807	127	134	216	-	-	825	-	2,109
11 Asia Pacific Finance Plc	-	-	-	-	-	-	330	581	213	1,123
12 Atom Capital Ltd.	-	7,220	-	29,039	-	-	-	-	4	36,263
13 Baitang Microheranhvatho Plc.	-	9,069	-	19	15	-	-	3	5	9,110
14 Bamboo Finance Plc	-	15	-	91	1,872	-	36	281	6,207	8,502
15 Bayon Credit Limited Microfinance Institution	-	3,736	-	4,079	350	41	322	3,939	141	12,607
16 BNKC (Cambodia) Microfinance Institution Plc	-	30	-	3,029	2,912	-	-	122	17,759	23,852
17 BORIBO Plc.	-	418	-	427	771	322	162	6,504	9,027	17,631
18 Cambodian Labor Care Plc	-	-	-	-	-	-	-	-	3,384	3,384
19 Camma Microfinance Limited	-	1,141	-	5,310	2,543	535	475	20,100	1,168	31,272
20 Cellcard Finance Plc	-	4	-	161	-	33	-	541	-	739
21 Century Cambo Development Plc	-	-	-	-	-	-	-	-	-	-
22 Chamroeun Microfinance Plc	-	9,522	-	19,750	8,513	679	1,861	479	837	41,640
23 Chokchey Plc	-	-	-	10,165	-	-	-	-	-	10,165
24 City Microfinance Institution Plc.	-	440	-	-	143	31	335	-	31,978	32,926
25 Collective Win Cambodia Plc	-	-	-	5,660	295	-	-	572	372	6,899
26 Delta Microfinance Plc	-	4,227	-	16,475	386	8,838	13,299	14,961	64	58,250
27 Entean Akpevath Pracheachun Limited	-	638	-	4,411	894	159	807	2,395	-	9,303
28 Farmer Finance Ltd	-	7	-	-	662	-	-	10	80	759
29 First Finance Plc	-	-	-	-	-	-	-	80,958	-	80,958
30 Funan Microfinance Plc.	-	20,440	-	22,055	5,688	2,632	41,337	22,592	1,231	115,976
31 Futaba Microfinance Plc.	-	288	-	8,607	1,443	1,751	1,218	29,879	-	43,186
32 Golden Cash Plc	-	2,904	-	1,349	463	19	396	1,515	519	7,166
33 GROW Plc	-	3	-	1,742	-	17	33	1,651	-	3,445
34 Idemitsu Saison Microfinance (Cambodia) Plc	-	20,888	-	6,213	6,213	6,213	-	6,213	5,586	51,326
35 Intean Poalroath Rongroeurng Ltd.	-	36,127	-	376	-	-	-	-	-	36,503
36 JET's Cash Box Finance Plc	-	0	-	53	24	-	-	172	-	249
37 KEY Microfinance Institution Plc	-	242	-	198	38	-	1,386	211	754	2,829
38 Khemarak Microfinance Institution Limited	-	-	-	181	-	41	424	162	16	823
39 Khmer Capital Microfinance Institution Plc.	-	-	-	-	251	-	-	-	22	273
40 LBP Plc	-	130	-	2,373	314	974	1,693	7,351	-	12,836
41 LED Plc	-	-	-	366	3,966	706	25	1,813	190	7,066
42 LY HOUR Microfinance Institution Plc	-	53,974	-	21,533	8,031	5,322	850	110,426	326	200,462
43 Maxima Microfinance Plc.	-	9,358	-	7,349	7,090	9,686	20,042	1,504	6,057	61,086
44 MIA Financial Plc.	-	36	551	4,443	339	217	851	5,583	8	12,027
45 Microfinance Amatak Capital Plc	-	49	-	-65-	2,881	7,569	165	230	766	11,708

LOANS CLASSIFIED BY TYPE OF BUSINESSES
AS OF DECEMBER 31, 2017

Table 32

1 USD = 4,037 KHR

(millions of KHR)

	Financial Institutions	Agriculture	Manufacturing	Trade and Commerce	Service	Transportation	Construction	Household	Others	Total
46 Mohanokor Microfinance Plc	107	28,701	37	19,765	4,058	1,434	2,831	52,033	8,260	117,227
47 Mother Financial Japan Plc	-	69	-	-	-	-	-	12,845	-	12,914
48 Niron Microfinance Plc	-	1,847	-	1,715	694	25	208	3,613	3,855	11,957
49 Oro Financecorp Plc.	-	13,253	-	13,341	16,160	135	374	1,485	640	45,388
50 PG DEVELOPMENT Plc.	-	-	-	162	-	7	-	-	3	171
51 Piphup Thmey Microfinance Plc	-	-	-	-	-	-	-	170,526	-	170,526
52 Ponleu Chaktomuk Microfinance Institution Plc.	-	-	-	-	-	-	-	210	-	210
53 PRASETHPHEAP Finance Plc	-	1,009	-	3,371	91	450	2,897	7,931	349	16,098
54 Prime MF Microfinance Institution Ltd	-	142	-	33,134	-	2,078	12,001	-	553	47,908
55 Prince Finance Plc	-	1,425	-	17,291	14,114	2,094	1,946	31,123	8,595	76,587
56 Royal Microfinance Plc	-	889	-	-	6	-	-	13	10,737	11,645
57 Sabay Credit Commercial Plc	-	-	-	1,293	-	-	8,795	-	-	10,088
58 Sachak Microfinance Plc	-	6,057	-	-	-	-	-	-	-	6,057
59 Sahaka Plc	-	-	-	9,355	-	-	-	11,847	-	21,201
60 Sahakrunpheap S.T Microfinance Plc	-	731	-	259	74	27	139	958	-	2,188
61 Samaky Microfinance Plc	-	-	-	1,135	-	-	-	125	-	1,261
62 Sambat Finance Plc	-	608	445	1,216	512	-	-	15,045	-	17,825
63 SAMIC Microfinance Institution Plc	-	21,736	-	9,679	2,748	4,247	11,255	15,602	100	65,368
64 Samporn Samakum Sahakreas Thuntoch Neung	-	3,826	-	3,536	1,557	-	103	73	418	9,514
65 Samrithisak Microfinance Limited	-	717	-	14,565	2,266	161	920	5,617	29,892	54,138
66 Seilanithih Limited	-	4,946	129	7,449	3,893	-	-	-	-	16,417
67 Sonatra Microfinance Institution Plc	-	-	-	-	9,124	-	-	35,558	-	44,682
68 Srey Oudom Microfinance Plc	-	706	-	4,396	740	2,409	885	15,298	145	24,578
69 T&GO Finance Plc	-	2,052	-	-	-	192	5,106	-	2,013	9,364
70 Taca Microfinance Plc	-	881	-	867	2,546	130	187	207	184	5,002
71 TBB (Cambodia) Microfinance Institution Plc	2,019	1,090	-	987	9,152	196	1,971	19,753	19,257	54,424
72 Trop Khnhom Microfinance Plc.	-	6,750	-	-	-	16,828	367	-	6,166	30,112
73 Vithey Microfinance Plc.	-	4,738	-	5,048	2,274	289	604	10,969	225	24,148
74 Welcome Finance (Cambodia) Plc.	-	-	-	32,076	-	-	-	48,084	1,018	81,177
75 Woori Finance Cambodia Plc	-	5,449	-	27,779	72,265	13,421	11,366	12,615	27,958	170,854
76 YCP Microfinance Limited	-	48	-	3,741	219	315	254	3,713	18,777	27,068
Sub Total	2,126	308,346	1,290	393,175	204,120	82,864	148,363	898,466	228,080	2,266,829
Total	2,126	4,394,265	128,568	3,235,787	1,800,973	799,958	681,306	5,818,571	374,892	17,236,445
As Percentage of Total Loans	0.0%	25.5%	0.7%	18.8%	10.4%	4.6%	4.0%	33.8%	2.2%	100.0%

**LOAN TO DEPOSIT
AS OF DECEMBER 31, 2017**

Table 33

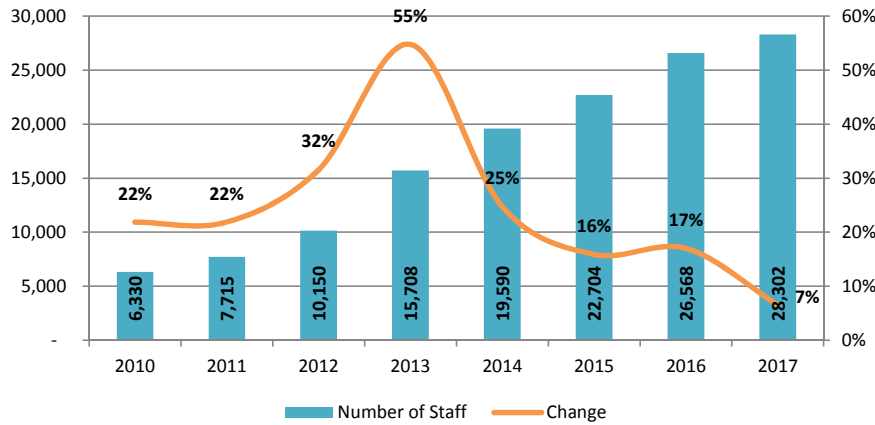
1 USD = 4,037 KHR

(millions of KHR)

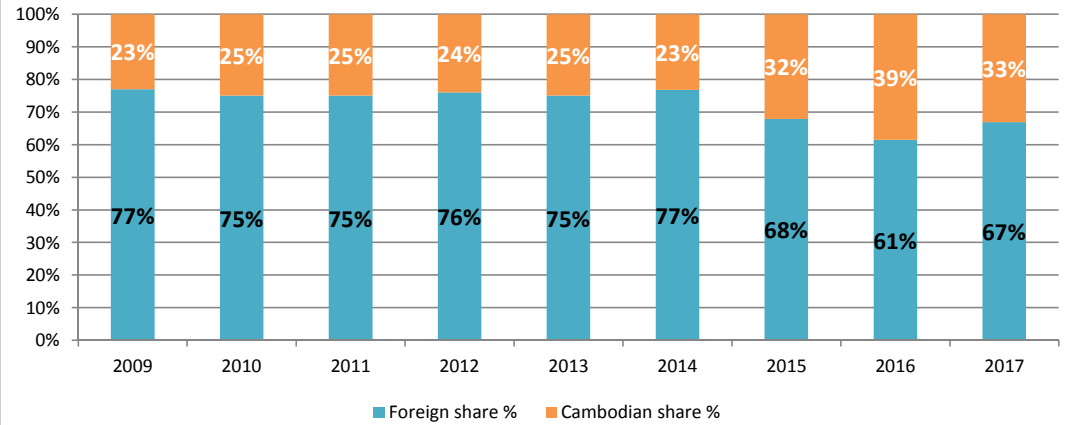
Type of Businesses	2017			2016		
	Loans	Deposits	Loans to Deposit Ratio	Loans	Deposits	Loans to Deposit Ratio
Microfinance Deposit Taking Institutions (MDIs)						
1 AMK Microfinance Institution Plc.	836,791	487,926	171.5%	610,179	354,405	172.2%
2 Amret Co., Ltd	2,788,131	1,449,602	192.3%	2,258,282	1,146,437	197.0%
3 Hattha Kaksekar Limited	2,328,865	1,517,732	153.4%	1,797,449	1,453,688	123.6%
4 Kredit Microfinance Institution Plc	769,745	403,947	190.6%	574,556	277,744	206.9%
5 LOLC (Cambodia) PLC	1,306,554	370,737	352.4%	886,278	78,123	1134.5%
6 Prasac Microfinance Institution Limited	6,252,745	3,784,985	165.2%	4,161,665	2,499,101	166.5%
7 Visionfund (Cambodia) Ltd	686,784	187,288.1	366.7%	580,072	145,642.19	398.3%
Sub Total	14,969,616	8,202,218	183%	10,868,481	5,955,140	183%
Microfinance Institutions (MFIs)						
8 Active People's Microfinance Institution Plc	116,028	-	-	87,688	-	-
9 ANAKUT Microfinance Institute Plc	10,251	-	-	2,026	-	-
10 Apple Finance Plc	2,109	-	-	4,080	-	-
11 Asia Pacific Finance Plc	1,123	-	-	2,485	-	-
12 Atom Capital Ltd.	36,263	-	-	23,588	-	-
13 Baitang Microheranhvatho Plc.	9,110	-	-	-	-	-
14 Bamboo Finance Plc	8,502	-	-	7,331	-	-
15 Bayon Credit Limited Microfinance Institution	12,607	-	-	10,089	-	-
16 BNKC (Cambodia) Microfinance Institution Plc	23,852	-	-	11,570	-	-
17 BORIBO Plc.	17,631	-	-	12,205	-	-
18 Cambodian Labor Care Plc	3,384	-	-	1,338	-	-
19 Camma Microfinance Limited	31,272	-	-	29,998	-	-
20 Cellcard Finance Plc	739	-	-	1,921	-	-
21 Century Cambo Development Plc	-	-	-	740	-	-
22 Chamroeun Microfinance Plc	41,640	524	7940.7%	33,295	865	3850.5%
23 Chokchey Plc	10,165	-	-	5,556	-	-
24 City Microfinance Institution Plc.	32,926	-	-	34,094	-	-
25 Collective Win Cambodia Plc	6,899	-	-	7,068	-	-
26 Delta Microfinance Plc	58,250	-	-	36,693	-	-
27 Entean Akpevath Pracheachun Limited	9,303	-	-	15,172	-	-
28 Farmer Finance Ltd	759	-	-	1,681	-	-
29 First Finance Plc	80,958	-	-	79,504	-	-
30 Funan Microfinance Plc.	115,976	-	-	39,360	-	-
31 Futaba Microfinance Plc.	43,186	-	-	25,624	-	-
32 Golden Cash Plc	7,166	43	16750.7%	5,653	56	10163.1%
33 GROW Plc	3,445	-	-	298	-	-
34 Idemitsu Saison Microfinance (Cambodia) Plc	51,327	-	-	34,266	-	-
35 Intean Poolroath Rongroeurng Ltd.	36,503	-	-	45,627	-	-
36 JET's Cash Box Finance Plc	249	-	-	329	2	15145.2%
37 KEY Microfinance Institution Plc	2,829	-	-	3,465	-	-
38 Khemarak Microfinance Institution Limited	823	-	-	1,541	-	-
39 Khmer Capital Microfinance Institution Plc.	273	-	-	-	-	-
40 LBP Plc	12,836	-	-	3,291	-	-
41 LED Plc	7,066	-	-	4,526	-	-
42 LY HOUR Microfinance Institution Plc	200,462	-	-	165,943	-	-
43 Maxima Microfinance Plc.	61,086	-	-	39,665	-	-
44 MIA Financial Plc.	12,027	-	-	-	-	-
45 Microfinance Amatak Capital Plc	11,708	-	-	12,281	-	-
46 Mohanokor Microfinance Plc	117,227	-	-	68,445	-	-
47 Mother Financial Japan Plc	12,914	-	-	6,469	-	-
48 Niron Microfinance Plc	11,957	-	-	44,073	-	-
49 Oro Financecorp Plc.	45,388	-	-	67,439	-	-
50 PG DEVELOPMENT Plc.	171	-	-	-	-	-
51 Piphup Thmey Microfinance Plc	170,526	-	-	290,844	-	-
52 Ponleu Chaktomuk Microfinance Institution Plc.	210	-	-	-	-	-
53 PRASETHPHEAP Finance Plc	16,098	-	-	12,046	-	-
54 Prime MF Microfinance Institution Ltd	47,908	-	-	32,906	-	-
55 Prince Finance Plc	76,587	-	-	44,980	-	-
56 Royal Microfinance Plc	11,645	-	-	11,008	-	-
57 Sabay Credit Commercial Plc	10,088	-	-	8,350	-	-
58 Sachak Microfinance Plc	6,057	-	-	8,732	-	-
59 Sahaka Plc	21,201	-	-	6,820	-	-
60 Sahakrunpheap S.T Microfinance Plc	2,188	-	-	3,865	-	-
61 Samaky Microfinance Plc	1,261	-	-	1,484	-	-
62 Sambat Finance Plc	17,825	-	-	14,145	-	-
63 SAMIC Microfinance Institution Plc	65,368	-	-	58,473	-	-
64 Samporn Samakum Sahakreas Thuntoch Neung Matjum Kar	9,514	-	-	7,718	-	-
65 Samrithisak Microfinance Limited	54,138	-	-	43,133	-	-
66 Seilanithih Limited	16,417	782	2098.5%	17,332	962	1802.0%
67 Sonatra Microfinance Institution Plc	44,682	-	-	49,783	-	-
68 Srey Oudom Microfinance Plc	24,578	-	-	19,955	-	-
69 T&GO Finance Plc	9,364	-	-	1,060	-	-
70 Taca Microfinance Plc	5,002	-	-	5,506	-	-
71 TBB (Cambodia) Microfinance Institution Plc	54,424	-	-	28,794	-	-
72 Trop Khnhom Microfinance Plc.	30,112	-	-	-	-	-
73 Vithey Microfinance Plc.	24,148	-	-	-	-	-
74 Welcome Finance (Cambodia) Plc.	81,177	-	-	34,638	-	-
75 Woori Finance Cambodia Plc	170,854	-	-	90697.11	-	-
76 YCP Microfinance Limited	27,068	-	-	24,321	-	-
Sub Total	2,266,829	1,349	167976%	1,793,006	1,884	95154%
Total	17,236,445	8,203,567	210%	12,661,487	5,957,024	213%

Note: As reported by MFIs (Unaudited)

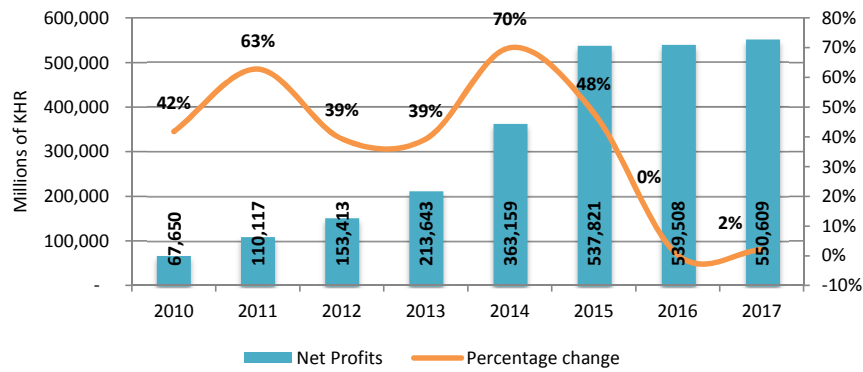
Total Employees of All MFIs



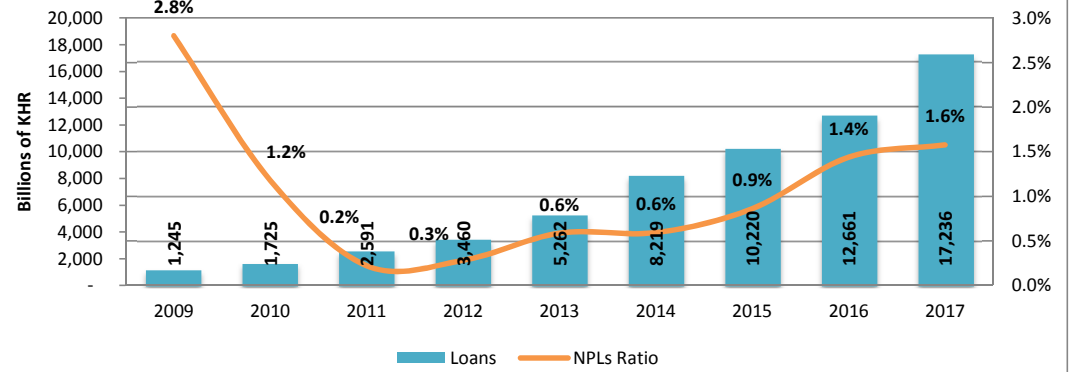
Foreign and Cambodian Share of Paid up Capital



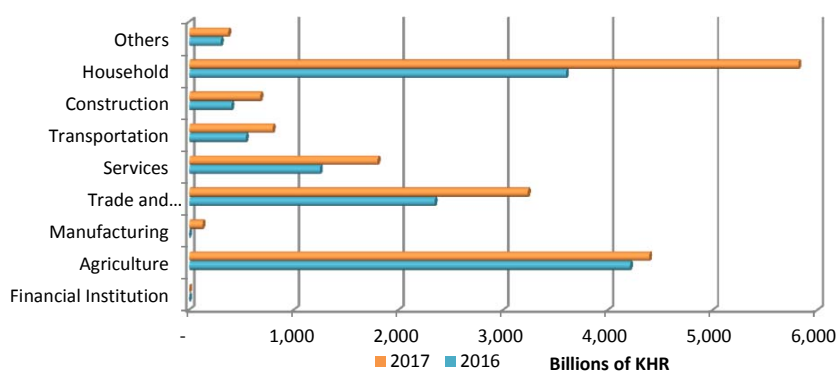
Net Profit



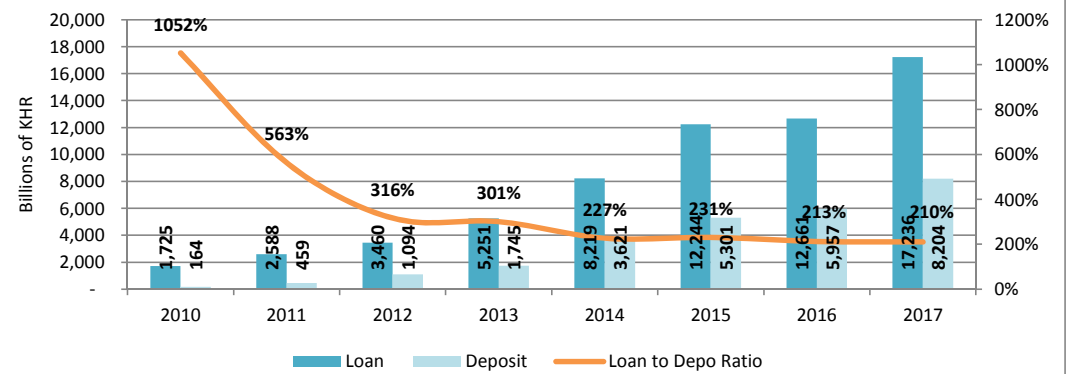
Loans and NPLs Ratio



Total Loans Classified by Type of Businesses



Loans to Deposits Ratio



Appendix 2A

RIEL AND FOREIGN CURRENCY INTEREST RATE ON LOANS

As of December 2017

(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
Commercial Banks													
1	Aceda Bank Plc.				13.8%				10.0%				14.4%
2	Advanced Bank of Asia Ltd.				9.2%		9.5%	9.5%	8.3%				
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.								5.6%				
5	Bangkok Bank Plc. Cambodia Branch					9.0%	9.0%	9.0%	9.0%				
6	Bank for Investment and Development of Cambodia Plc.					10.0%	10.0%	10.0%	10.0%				
7	Bank of China (Hong Kong) Limited P.P. Branch								11.0%				
8	Bank of India P.P. Branch								12.0%				
9	Booyoung Khmer Bank								9.0%				
10	Kasikorn Bank Public Company Ltd.						6.3%	6.0%					
11	Branch of Mizuho Bank Ltd.												
12	BRED Bank (Cambodia) Plc.	10.5%	10.5%	11.0%	17.0%	8.5%	8.5%	15.0%	15.0%				
13	Cambodia Asia Bank Ltd.								12.0%				
14	Cambodia Mekong Bank Public Ltd.								12.0%				
15	Cambodia Post Bank Plc.			18.0%	31.2%			18.0%	30.0%				30.0%
16	Cambodian Commercial Bank Ltd.					10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
17	Cambodian Public Bank Plc.					9.0%	9.0%	9.0%	9.0%				
18	Canadia Bank Plc.				11.0%				11.5%				12.8%
19	Cathay United Bank (Cambodia) Corporation Ltd.								8.7%				
20	CIMB Bank Plc.					12.0%	12.0%	12.0%	12.0%				
21	First Commercial Bank, P.P. Branch					11.0%	11.0%	11.0%	11.0%				
22	Foreign Trade Bank of Cambodia	18.0%	18.0%	18.0%	18.0%	18.0%	18.0%	18.0%	18.0%				
23	Hong Leong Bank (Cambodia) Plc.								8.0%				
24	ICBC Limited P.P. Branch							2.8%	8.5%		3.6%	1.4%	
25	Kookmin Bank Cambodia					15.0%	15.0%	15.0%	15.0%				
26	Krung Thai Bank Public Co. Ltd., P.P. Branch								6.0%				
27	May Bank (Cambodia) Plc.								12.3%				
28	MB Bank Plc. P.P. Cambodia Branch					10.3%	10.3%	10.3%	10.3%				
29	Mega International Commercial Bank Co., Ltd. P.P. Branch								8.0%				
30	Phillip Bank Plc.								12.0%				
31	Phnom Penh Commercial Bank			14.0%	15.3%			14.0%	15.3%				
32	RHB Indochina Bank Ltd								14.0%				
33	SACOM Bank (Cambodia) Plc.	14.4%	14.4%	14.4%	14.4%	14.4%	14.4%	14.4%	14.4%				
34	Sathapana Bank Plc.	18.0%	18.0%	18.0%	18.0%	18.0%	18.0%	18.0%	18.0%	18.0%	18.0%	18.0%	18.0%
35	SHB Cambodia Limited								8.0%				
36	Shinhan Khmer Bank Ltd.							15.0%	15.0%	15.0%	15.0%		
37	Taiwan Cooperative Bank P.P. Branch								11.1%				
38	Union Commercial Bank Plc.					7.5%	12.0%	11.0%	14.4%				
39	Vattanac Bank					12.0%	12.0%	12.0%	12.0%				

Appendix 2A

RIEL AND FOREIGN CURRENCY INTEREST RATE ON LOANS

As of December 2017

(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
Specialized Banks													
40	Aeon Specialized Bank (Cambodia) Plc.							40.9%	43.8%				
41	Anco Specialized Bank								21.5%				
42	Angkor Capital Specialized Bank								16.0%				
43	Asia-Pacific Development Specialized Bank Plc.								8.3%				
44	CAMKO Specialized Bank								18.0%				
45	Chief (Cambodia) Specialized Bank Plc.		18.0%	18.0%	18.0%		18.0%	18.0%	18.0%				
46	DGB Specialized Bank Plc.								24.0%				
47	First Investment Specialized Bank								18.0%				
48	Khmer Specialized Bank Plc.								11.0%				
49	Oxley Worldbridge Specialized Bank Plc.				6.0%				8.0%				
50	PHSME Specialized Bank Ltd.								18.0%				
51	Rural Development Bank				14.0%				9.0%				
52	Southern Capital Specialized Bank Plc.						10.0%	10.0%	8.0%				
53	Tomato Specialized Bank								12.0%				
54	Wing (Cambodia) Limited Specialized Bank			6.0%									
Wighted Average Interest rate		18.0%	18.0%	18.0%	14.5%	12.5%	12.2%	11.9%	11.7%	17.3%	17.3%	11.6%	13.8%
Average Rate		15.5%	16.0%	14.9%	15.6%	11.9%	11.9%	13.3%	13.1%	14.3%	14.3%	10.7%	14.5%

Appendix 2B

RIEL AND FOREIGN CURRENCY INTEREST RATE ON DEPOSITS

As of December 2017

(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
Commercial Banks																
1	Aceda Bank Plc.	1.3%	2.0%	3.5%	4.3%	5.8%	0.5%	0.8%	2.0%	3.0%	4.8%	0.1%	0.1%	0.5%	1.0%	2.0%
2	Advanced Bank of Asia Ltd.	1.0%	2.3%	4.0%	4.8%	6.3%	0.5%	1.5%	2.8%	3.8%	5.0%					
3	Agri Bank Cambodia Branch	0.5%	2.0%	3.0%	3.8%	4.5%	0.5%	1.5%	2.5%	3.3%	3.8%					
4	ANZ Royal Bank (Cambodia) Ltd.		3.3%	3.5%	4.0%	5.5%	0.5%	0.3%	0.5%	1.5%	2.0%					
5	Bangkok Bank Plc. Cambodia Branch	0.3%	0.8%	1.0%	1.5%	2.0%	0.5%	1.0%	1.5%	2.5%	3.5%	0.1%		0.3%		0.8%
6	Bank for Investment and Development of Cambodia Plc.		3.5%	4.6%	5.6%	6.5%	0.5%	2.0%	3.0%	4.0%	5.3%					
7	Bank of China (Hong Kong) Limited P.P. Branch	0.1%	0.1%	0.1%	0.1%	0.1%	0.5%	1.5%	1.8%	3.0%	3.5%	0.4%	1.5%	1.8%	3.0%	3.5%
8	Bank of India P.P. Branch						0.8%	1.0%	1.5%	2.0%	2.8%					
9	Boyoung Khmer Bank	1.0%	3.0%	4.0%	5.0%	6.0%	0.5%	1.5%	2.5%	3.0%	3.5%					
10	Kasikorn Bank Public Company Ltd.						0.1%		1.0%	1.4%						
11	Branch of Mizuho Bank Ltd.															
12	BRED Bank (Cambodia) Plc.	2.0%		4.0%	5.0%	6.0%	1.0%		2.3%	3.0%	4.0%	1.0%		2.3%	3.0%	4.0%
13	Cambodia Asia Bank Ltd.						2.0%	2.5%	3.8%	4.8%	5.8%					
14	Cambodia Mekong Bank Public Ltd.	3.8%					2.0%		2.8%	3.5%	4.0%					
15	Cambodia Post Bank Plc.	1.5%	3.5%	3.5%	4.5%	6.5%	1.3%	3.0%	3.0%	4.0%	6.0%	1.5%	3.5%	3.5%	4.5%	6.5%
16	Cambodian Commercial Bank Ltd.	0.4%		1.5%	1.5%	1.5%	1.0%	1.5%	2.0%	2.3%	2.5%	0.4%		1.5%	1.5%	1.5%
17	Cambodian Public Bank Plc.	0.4%	1.5%	3.0%	3.8%	4.5%	0.4%	1.0%	1.8%	3.0%	3.8%	0.4%				
18	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%
19	Cathay United Bank (Cambodia) Corporation Ltd.			5.0%	6.0%	7.0%	0.5%		2.0%	2.5%	4.0%					
20	CIMB Bank Plc.						1.5%	1.5%	2.3%	3.3%	4.0%		2.5%	3.5%	4.3%	5.0%
21	First Commercial Bank, P.P. Branch						0.4%	1.3%	1.5%	2.0%	3.0%					
22	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%					
23	Hong Leong Bank (Cambodia) Plc.	0.8%					0.5%	1.8%	2.5%	3.8%	4.8%					
24	ICBC Limited P.P. Branch			1.5%			0.5%	1.5%	2.3%	3.0%	3.5%			2.9%	3.0%	3.1%
25	Kookmin Bank Cambodia	0.7%	1.7%	2.5%	3.2%	3.6%	0.5%	1.2%	2.0%	2.7%	3.1%					
26	Krung Thai Bank Public Co. Ltd., P.P. Branch						0.1%		0.5%	0.8%	1.0%					
27	May Bank (Cambodia) Plc.						1.5%	2.5%	3.0%	4.0%	5.0%					
28	MB Bank Plc. P.P. Cambodia Branch	0.8%	3.5%	4.5%	5.0%	6.0%	0.5%	2.8%	3.2%	4.2%	5.0%					
29	Mega International Commercial Bank Co., Ltd. P.P. Branch						0.0%	0.4%	0.6%	0.8%	1.1%					
30	Phillip Bank Plc.						1.0%	2.3%	2.8%	3.5%	5.0%					
31	Phnom Penh Commercial Bank	1.3%		3.3%	4.3%	5.5%	2.0%	1.0%	3.0%	4.0%	5.3%					
32	RHB Indochina Bank Ltd	1.0%	3.5%	4.0%	5.0%	6.0%	1.0%	2.0%	2.5%	3.5%	4.8%					
33	SACOM Bank (Cambodia) Plc.	0.5%	3.0%	4.5%	5.0%	6.3%	0.5%	2.4%	3.3%	3.8%	5.1%					
34	Sathapana Bank Plc.	2.0%	4.0%	5.0%	5.5%	7.5%	1.5%	3.5%	4.0%	4.5%	6.5%	1.5%	3.5%	4.0%	4.5%	6.5%
35	SHB Cambodia Limited		2.9%	3.8%	5.5%	5.5%		3.8%	4.8%	4.9%	5.8%					
36	Shinhan Khmer Bank Ltd.						0.1%	1.3%	2.3%	3.5%	4.2%					
37	Taiwan Cooperative Bank P.P. Branch						0.3%	0.8%	1.0%	1.3%	1.6%					
38	Union Commercial Bank Plc.	1.3%		3.0%	3.8%	4.5%	1.0%		2.0%	2.5%	3.0%					
39	Vattana Bank	0.5%	1.5%	2.0%	3.0%	3.5%	0.5%	1.5%	2.0%	3.0%	3.5%					

Appendix 2B

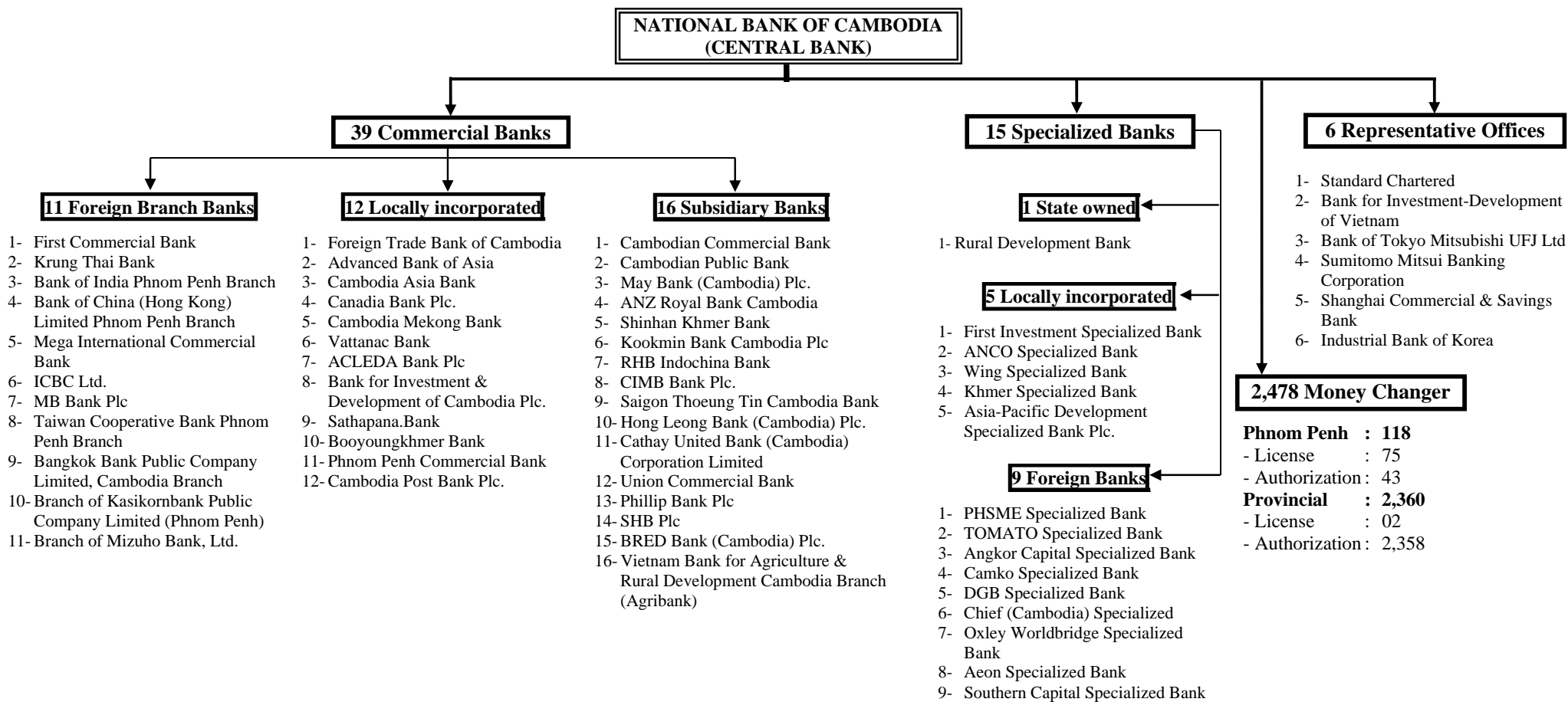
RIEL AND FOREIGN CURRENCY INTEREST RATE ON DEPOSITS

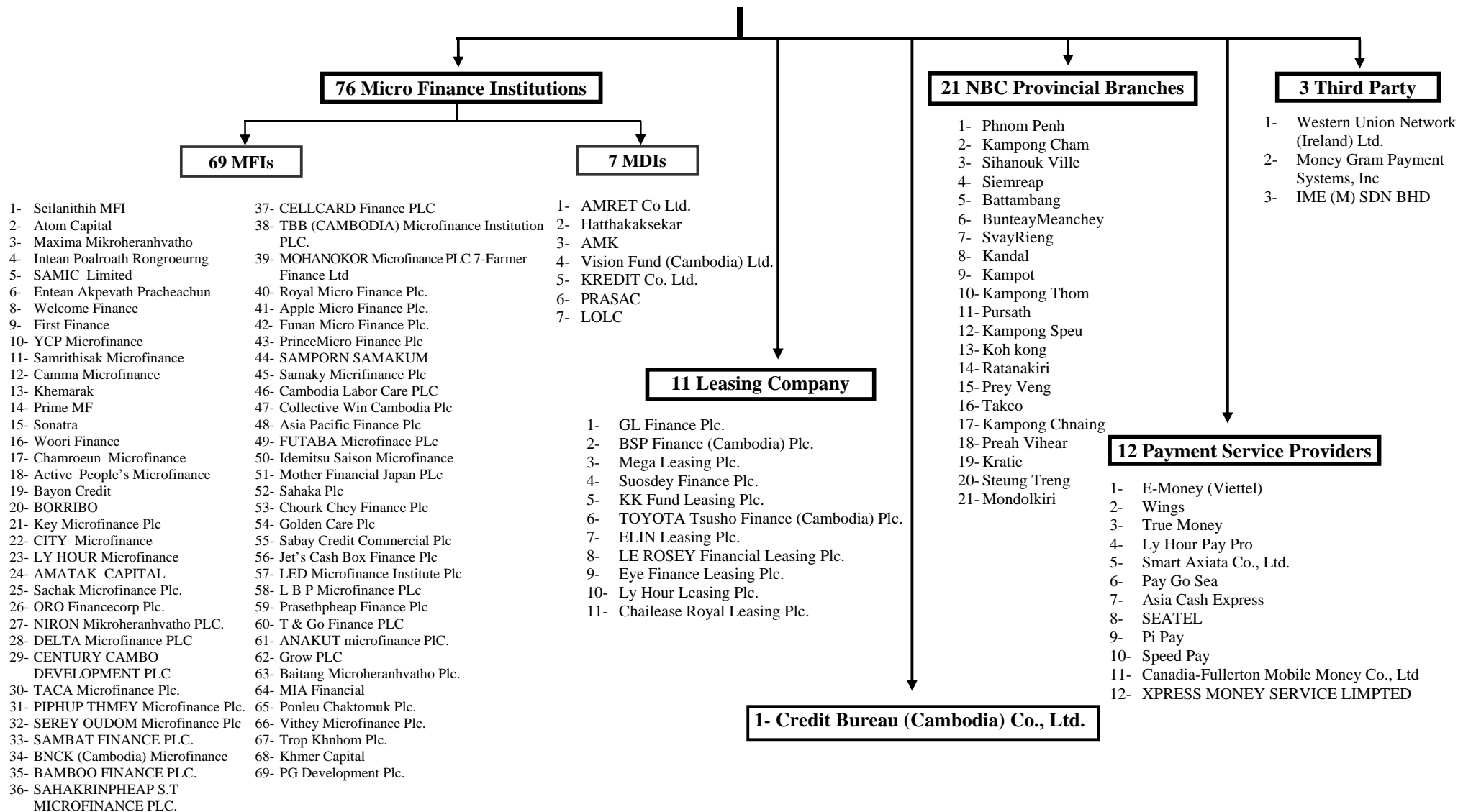
As of December 2017

(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
Specialized Banks																
40	Aeon Specialized Bank (Cambodia) Plc.															
41	Anco Specialized Bank															
42	Angkor Capital Specialized Bank															
43	Asia-Pacific Development Specialized Bank Plc.															
44	CAMKO Specialized Bank															
45	Chief (Cambodia) Specialized Bank Plc.															
46	DGB Specialized Bank Plc.															
47	First Investment Specialized Bank															
48	Khmer Specialized Bank Plc.						0.8%									
49	Oxley Worldbridge Specialized Bank Plc.															
50	PHSME Specialized Bank Ltd.															
51	Rural Development Bank	1.5%	3.5%	4.0%	5.0%	6.0%	1.0%	3.0%	3.5%	4.0%	5.0%					
52	Southern Capital Specialized Bank Plc.															
53	Tomato Specialized Bank															
54	Wing (Cambodia) Limited Specialized Bank															
Weighted Average Interest Rate		1.4%	2.2%	3.9%	4.7%	5.9%	0.7%	1.5%	2.3%	3.3%	4.4%	0.3%	1.1%	1.6%	2.2%	3.0%
AVERAGE Interest Rate		1.1%	2.5%	3.4%	4.3%	5.2%	0.8%	1.7%	2.3%	3.1%	4.0%	0.6%	2.0%	2.2%	3.0%	3.5%

Appendix 3
THE BANKING SYSTEM IN CAMBODIA
AS OF 31 DEC 2017





Appendix 4: List of Authorized Banks and Financial Institutions as at December 2017

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: #141&148 ABCD, 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 Chankarmon, Phnom Penh, Cambodia.

Tel: (855-23) 223 750

Fax: (855-23) 223 770

Email: cambodiabbranch@agribank.com.vn

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@anz.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 (HONG KONG) 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.bankofchina.com/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 BRANCH OF KASIKORN BANK PUBLIC COMPANY LIMITED

Address: #45, Preah Sihanouk Blvd., Corner of St. 59,
Phum 6, Sangkat Chaktomuk, Khan Daun Penh, Phnom Penh, Cambodia.
Tel: 023 214 998 / 023 214 999
Email: kh_phnompenh@kasikornbank.com

11 BRANCH OF MIZUHO BANK LTD.

Address: Phnom Penh Tower, No. 445, Floor 13A, Preah Monivong Blvd.,
Corner of St. 232, Sangkat Boeung Prolit, Khan 7 Makara, Phnom Penh, Cambodia
Tel: (855-23) 964 487
Fax: (855-23) 964 483
Website: www.mizuhobank.com/index.html

12 BRED BANK (CAMBODIA) PLC.

Address: #30, Preah Norodom Blvd., Sangkat Phsar Thmey 3,
Khan Daun Penh, Phnom Penh, Cambodia.
Tel: (855-23) 999 222
Email: contact@bredcambodia.com

13 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

14 CAMBODIA MEKONG BANK PUBLIC LIMITED

Address: #445, Preah Monivong Blvd., Sangkat Boeung Prolit,
Khan 7 Makara, Phnom Penh, Cambodia.
Tel: (855-23) 966 806
Fax: (855-23) 966 807
Email: mailbox@mekongbank.com

15 CAMBODIA POST BANK PLC.

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

16 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

17 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

18 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) 222 830 / 427 064
Email: canadia@canadiabank.com.kh
Website: www.canadiabank.com.kh

19 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 / 222 438
Fax: (855-23) 212 121
Email: info@cathaybk.com.kh
Website: www.cathaybk.com.kh

20 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

21 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

22 FOREIGN TRADE BANK OF CAMBODIA

Address: #33 C-D, Tchecoslovaquie 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

23 HONG LEONG BANK (CAMBODIA) PLC.

Address: #28, Samdech Pan Avenue (St. 24) Corner Street Pasteur (St. 51), 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

24 ICBC LIMITED PHNOM PENH BRANCH

Address: Exchange Square (Ground Floor), No. 19 and 20, Street 106, Phum Pir, Sangkat Voat Phnom,
Khan Daun Penh, Phnom Penh, Cambodia.
Tel: (855-23) 955 888 / 955 880
Fax: (855-23) 965 268
Email: icbckh@kh.icbc.com.cn
Website: www.icbc.com.kh

25 KOOKMIN BANK CAMBODIA

Address: #55, St. 214, Sangkat Boeung Raing,
Khan Daun Penh, Phnom Penh, Cambodia.
Tel: (855-23) 999 300
Fax: (855-23) 999 309

26 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

27 MAYBANK (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: contact_us@maybank.com.kh
Website: www.maybank2u.com

28 MB BANK PLC. PHNOM PENH CAMBODIA BRANCH

Address: Building No. 439, Preah Monivong Blvd.,
Sangkat Boeung Prolit, 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

29 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

30 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

31 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

32 RHB INDOCHINA BANK LIMITED

Address: #263, St. Ang Duong (St. 110), Sangkat Wat Phnom,
Khan Daun Penh, Phnom Penh, Cambodia.
Tel: (855-23) 992 833
Fax: (855-23) 991 822
Email: kh.customerservice@rhbgroup.com

33 SACOM BANK (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

34 SATHAPANA PLC

Address: #83, Preah Norodom Blvd., Sangkat Phsar Tmey 3,
Khan Daun Penh, Phnom Penh, Cambodia.
Tel: (855-97) 957 6666, (855-96) 922 7777
Email: info@sathapana.com.kh
Website: www.sathapana.com.kh

35 SHB CAMBODIA LIMITED

Address: #107, Preah Norodom Blvd., Sangkat Boeung Reang,
Khan Daun Penh, Phnom Penh, Cambodia.
Tel: (855-23) 221 900
Fax: (855-23) 224 151

36 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

37 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

38 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

39 VATTANAC BANK

Address: Level 2, Vattanac Capital, #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

40 AEON SPECIALIZED BANK (CAMBODIA) PLC.

Address: 7th Floor of Building No. 721, Preah Monivong Blvd.,
Sangkat Boeng Keng Kang 3, Khan Chamkar Mon, Phnom Penh, Cambodia.
Tel: (855-23) 988 555
Fax: (855-23) 988 555
Website: www.aeon.com.kh

41 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

42 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
Website: www.ankorcapitalbank.com

43 ASIA-PACIFIC DEVELOPMENT SPECIALIZED BANK PLC.

Address: #132, Corner of Street 294 and Preah Norodom Blvd., Sangkat Tonle Bassac,
Khan Chankarmon, Phnom Penh, Cambodia.
Tel: (855-23) 211 888
Fax: (855-23) 212 076
Website: www.asiapacificbk.com

44 DGB SPECIALIZED BANK PLC. (Transformed from CAM Capital Specialized Bank)

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.dgbcambodia.com

45 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

46 CHIEF (CAMBODIA) SPECIALIZED BANK PLC.

Address: C.01, Street RII corner street 70, Phum 1, Sangkat Srah Chak,
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

47 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@fisb.com.kh
Website: www.fisb.com.kh

48 KHMER SPECIALIZED BANK PLC

Address: #345, Mao Tse Toung Blvd., Sangkat Phsar Depou Ti Muoy,
Khan Tuol Kouk, Phnom Penh, Cambodia.
Tel: (855-23) 880 896/ 880 897
Email: info@khmerbank.com.kh

49 OXLEY WORLD BRIDGE 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

50 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

51 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: admin@rdb.com.kh
Website: www.rdb.com.kh

52 SOUTHERN CAPITAL SPECIALIZED BANK PLC.

Address: #294, Mao Tse Toung Blvd., Sangkat Tomiubteuk,
Khan Chamkamorn, Phnom Penh, Cambodia.
Tel: (855-23) 226 868
Email: info@scb-bank.com
Website: www.scb-bank.com

53 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

54 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 MICROFINANCE INSTITUTION PLC.

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, Sansam Kosal 3 Village, Sangkat Boeng Tumpun 1,
Khan Mean Chey, 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 / 930 000

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: info@lolc.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@prasac.com.kh

Website: www.prasac.com.kh

7 VISIONFUND (CAMBODIA) LTD.

Address: #398, Preah Monivong Blvd., Sangkat Boeng Keng Kang 1,
Khan Chamkarmon, Phnom Penh, Cambodia.

Tel: (855-23) 969 269

Fax: (855-23) 216 220

Email: vfc-information@wvi.org

Website: www.visionfund.com.kh

Microfinance Institutions

8 ACTIVE PEOPLE'S MICROFINANCE INSTITUTION PLC.

Address: #88, St. 214 corner of st. 113, Sangkat Boeung Proluet,
Khan Prampir Meakkara, Phnom Penh, Cambodia.

Tel: (855-23) 214 255 / 214 622

Email: info@apmfi.com.kh

Website: www.apmfi.com

9 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

10 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

11 BAMBOO FINANCE PLC

Address: #71,73,&78, St. 02, Borey Piphub Tmey Veng Sreng,
Sangkat Chaom Chau, Khan Pur Senchey, Phnom Penh, Cambodia.
Tel: (855-23) 976 888
Email: choeun@bamboomfi.com
Website: bamboomfi.com

12 BAYON CREDIT LIMITED MICROFINANCE INSTITUTION

Address: #117, St. 271, Sangkat Stueng Meanchey 1,
Khan Meanchey, Phnom Penh, Cambodia.
Tel: (855-23) 6666 316
Email: info@bayoncredit.com.kh
Website: www.bayoncredit.com.kh

13 BORIBO PLC.

Address: #19, St. 371, Phum Tnaot Chrum, Sangkat Boeng Tumpun,
Khan Mean Chey, Phnom Penh, Cambodia.
Tel: (855-23) 222 119/ (855-23) 222 776
Email: ouktorany@borribo.com.kh
Website: www.borribo.com.kh

14 CAMBODIAN LABOR CARE PLC

Address: Building 13, St. 21, Kampong Pring Village, Setbou Commune,
S' ang District, Kandal Province, Cambodia.
Tel: (855-12) 288 896

15 CAMMA MICROFINANCE LIMITED

Address: #101A, St. 289, Sangkat Boeung Kak 1,
Khan Tuol Kork, Phnom Penh, Cambodia.
Tel: (855-23) 533 9999
Email: info@camma.com.kh
Website: www.camma.com.kh

16 CELLCARD FINANCE PLC

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

17 CENTURY CAMBO DEVELOPMENT PLC.

Address: #74, Russian Federation Blvd., Sangkat Tuek Thla,
Khan Saensokh, Phnom Penh, Cambodia.
Tel: (855-23) 648 3168/ (855-77) 686 988
Email: centurycambo@gmail.com

18 CHAMROEUN MICROFINANCE PLC

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

19 CITY MICROFINANCE INSTITUTION PLC.

Address: #470, Preah Monivong Blvd, Phum 12, Sangkat Tonle Basak,
Khan Chamkar Mon, Phnom Penh, Cambodia.
Tel: (855-23) 888 588
Email: info@citymfi.com

20 COLLECTIVE WIN CAMBODIA PLC

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

21 DELTA MICROFINANCE PLC.

Address: # 35-37, St 582, Sangkat Boeng Kak II,
Khan Toul Kok, Phnom Penh, Cambodia.
Tel: (855-23) 53 26 777 / (855-81) 777 155
Email: info@delta-plc.com
Website: www.delta-plc.com

22 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

23 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

24 SAMPORN SAMAKUM SAHAKREAS THUNTOCH NEUNG MATJUM KAMPUCHEA PLC.

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

25 ATOM CAPITAL LTD.

Address: Room 58, 6th Floor of Icon Building, Preah Norodom 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

26 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

27 FUNAN MICROFINANCE PLC.

Address: No. 95, Preah Monivong Blvd, Corner of Street 118, Sangkat Monorom,
Khan Prampir Meakkakra, Phnom Penh, Cambodia.
Tel: (855-23) 888 830
Fax: (855-23) 888 831
Email: info@funan.com.kh
Website: www.funan.com.kh

28 FUTABA MICROFINANCE PLC.

Address: #795, Preah Monivong Blvd, Sangkat Beung Trabek,
Khan Chamkarmon, 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

29 WELCOME FINANCE (CAMBODIA) PLC. (Transformed from Green Central Microfinance Ltd.)

Address: #398, Preah Monivong Blvd., Sangkat Boeng Keng Kang 1,
Khan Chamkarmon, Phnom Penh, Cambodia.
Tel: (855-23) 994 455
Email: info@welcomefinance.com.kh
Website: www.welcomefinance.com.kh

30 INTEAN POALROATH RONGROEURNG LTD.

Address: #779A, Kampuchea Krom Street, Sangkat Teuk L'ak Ti Muoy,
Khan Tuol Kouk, Phnom Penh, Cambodia.
Tel : (855-23) 990 237 / 63 64 125
Email: ceo@iprmfi.com / info@iprmfi.com
Website: www.iprmfi.com

31 BNKC (CAMBODIA) MICROFINANCE INSTITUTION PLC

Address: Ground & 1st Floor of B-Ray Tower, Preah Norodom Blvd,
Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh, Cambodia.
Tel: (855-23) 213 900
Email: hq.info@bnkcmfi.com
Website: www.bnkcmfi.com

32 KEY MICROFINANCE INSTITUTION PLC.

Address: No. 42B, Mao Tse Tong Blvd, Sangkat Boeng Trabaek, Khan Chamkar Mon,
Phnom Penh, Cambodia.
Tel: (855-23) 966 789
Email: info@key-mfi.com

33 KHEMARAK MICROFINANCE INSTITUTION LIMITED

Address: No68, Street57, Sangkat Boeng Keng Kang Ti Muoy, Khan Chamkar Mon,
Phnom Penh, Cambodia.
Tel: (855-23) 999 023 / (855-81) 500 141
Email: admin@khemarak-mfi.com

34 LY HOUR MICROFINANCE INSTITUTION PLC.

Address: No 85-88, St. Kim Il Sung (289), Sangkat Boeung kak II,
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

35 MAXIMA MICROFINANCE 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

36 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 :info@amatakcapital.com.kh
Website: www.amatakcapital.com.kh

37 MOHANOKOR MICROFINANCE PLC

Address: Building #24, Yothapol Khemarak Phumin Blvd (271),
Sangkat Teuk Thla, Khan Saen Sokh, Phnom Penh, Cambodia.
Tel: (855-23) 888 879
E-mail: info@mohanokor.com
Website:www.mohanokor.com

38 NIRON MICROFINANCE 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: info@niron.com.kh
Website: www.niron.com.kh

39 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

40 PIPHUP THMEY MICROFINANCE PLC

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

41 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

42 PRINCE FINANCE PLC

Address: #175CD, 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

43 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

44 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

45 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

46 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

47 SAMBAT FINANCE PLC

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

48 SAMIC MICROFINANCE INSTITUTION PLC.

Address: #C57-61, St. Cheerfulness (Teuk Thla Plazza II), Sangkat Teuk Thla,
Khan Sensok, Phnom Penh, Cambodia.
Tel: (855-23) 998 226 / (855-17) 666 036
Email: info@samic.com.kh
Website: www.samic.com.kh

49 SAMRITHISAK MICROFINANCE LIMITED

Address: #502G-502H, Preah Monivong Blvd., Sangkat Tonle Bassac,
Khan Chamkarmon, Phnom Penh, Cambodia.
Tel: (855-23) 993 333/ (855-97) 761 3333/ (855-88) 883 888
Email: infor@samrithisak.com

50 SEILANITHIH LIMITED

Address: #1SF-2SF, St. 516, Phum 13, Sangkat Boeung Kak 1,
Khan Tuol Kork, Phnom Penh, Cambodia.
Tel: (855-23) 990 225 / 093 888 101
Fax: (855-23) 220 714
Email: info@seilanithih.com.kh
Website: www.seilanithih.com.kh

51 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

52 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

53 TACA MICROFINANCE PLC.

Address: #153BC, 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

54 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

55 WOORI FINANCE CAMBODIA PLC.

Address: #119 B, St. 271, Phum 3, Sangkat Phsar Doeum Thkov 1,
Khan Chamkarmon, Phnom Penh, Cambodia.
Tel: (855-23) 999 661 / 999 662
Fax: (855-23) 999 663
E-mail: wonchwang@hanmail.net

56 YCP MICROFINANCE LIMITED

Address: #73, St. 118, Sangkat Teuk Laak 1,
Khan Tuol Kok, Phnom Penh, Cambodia.
Tel : (855-23) 882 777 / 090 568 888
Email: info@ycp.com.kh
Website: www.ycp.com.kh

57 JET'S CASH BOX FINANCE PLC.

Address: Building # 124, Sothearos Blvd., Sangkat Tonle Bassac,
Khan Chamkarmon, Phnom Penh, Cambodia.
Tel : (855-23) 900 623

58 LBP PLC.

Address: #D3 & E, St. 169, Sangkat Veal Vong,
Khan 7 Makara, Phnom Penh, Cambodia.
Tel : 012 688 447
Email: info@ibpmicrofinance.com
Website: www.ibpmicrofinance.com

59 GROW PLC.

Address: #21, St. 1986, Sangkat Phnom Penh Thmey,
Khan Sen Sok, Phnom Penh, Cambodia.
Tel : (855-15) 555 566
Email: sothun-da@yahoo.com

60 IDEMITSU SAISON MICROFINANCE (CAMBODIA) PLC.

Address: #S04, National Road 5, Phum Prekmohatep, Sangkat Svaypor,
Krong Battambang, Battambang Province, Cambodia.
Tel : (855-53) 953 503

61 MOTHER FINANCIAL JANPAN PLC.

Address: Room G08-09, Building # 254, Preah Monivong Blvd.,
Sangkat Boeung Rang, Khan Daun Penh, Phnom Penh, Cambodia.
Tel : (855-23) 967 750
Fax : (855-23) 967 752
Email: info@mjjapan.com
Website: http://www.mjjapan.com

62 T & GO FINANCE PLC.

Address: #09 A1-A2, St. 163, Sangkat Tuol Svay Prey 1,
Khan Chamkarmon, Phnom Penh, Cambodia.
Tel : (855-23) 699 0505

63 CHOKCHEY PLC.

Address: #9-11, St. Veng Sreng, Sangkat Stung Meanchey,
Khan Meanchey, Phnom Penh, Cambodia.
Tel : (855-10) 759 666
Email: ca@chokcheyfinance.com

64 GOLDEN CASH PLC.

Address: #684, St. 7 Makara, Phum Chhnlung, Sangkat Salakamreok,
Siem Reap Province, Cambodia.
Tel : 063 210 497
Email: goldencash@gcmfi.com.kh

65 SAHAKA PLC.

Address: #36d, St. 454, Sangkat Toul Toumpoung 1,
Khan Chamkamorn, Phnom Penh, Cambodia.
Tel : (855-23) 967 779/ (855-61) 500 979/ (855-93) 500 979
Email: info@sahakamfi.com
Website: www.sahakamfi.com

66 MIA FINANCIAL PLC.

Address: #93, Preah Norodom Blvd., Corner St. 208, Sangkat Boeung Raing,
Khan Daun Penh, Phnom Penh, Cambodia.
Tel : (855-23) 660 0998 / (855-16) 600 998

67 ANAKUT MICROFINANCE INSTITUTION PLC.

Address: # 245, Preah Monivong Blvd., Sangkat Ou Ruessei 4,
Khan 7 Makara, Phnom Penh, Cambodia.
Tel : (855-23) 223 139

68 PRASETHPHEAP FINANCE PLC.

Address: No132, St. 193 corner of St. 388, Sangkat Toul Svay Prey I,
Khan Chamkamorn, Phnom Penh, Cambodia.
Tel : (855-23) 970 000
Email: info@prasethpheapfinance.com
Website: www.prasethpheapfinance.com

69 SABAY CREDIT COMMERCIAL PLC.

Address: # 228, Preah Norodom Blvd., Group 64, Sangkat Tole Bassac,
Khan Chamkamorn, Phnom Penh, Cambodia.
Tel : 023 997 228
Email: info@sabaycredit.com
Website: www.sabaycredit.com.kh

70 LED PLC.

Address: # 36-38B, Northbridge Street, Tuek Thla Village, Sangkat Tuek Thla, Khan Saen Sokh,
Phnom Penh, Cambodia.
Tel : 023 660 0998 / 016 600 998

71 BAITANG MICROHERANHVATHO PLC.

Address: National Road No5, Phum Prey Korn Sek, Sangkat O'char, Krong Battambang,
Battambang Province, Cambodia.
Tel : (855-53) 690 1350 / (855-53) 500 5999
Email: baitangplc@yahoo.com
Website: www.baitangplcrice.com

72 KHMER CAPITAL MICROFINANCE INSTITUTION PLC.

Address: #38, Confederation de la Russies, Sangkat Psar De Pou 3, Khan Toul Kork,
Phnom Penh, Cambodia.
Tel : (855-23) 235 599
Email: info@khmercapital.com.kh
Website: www.khmercapital.com.kh

73 PONLEU CHAKTOMUK MICROFINANCE INSTITUTION PLC.

Address: #119, Street No. 592, Phum 14, Sangkat Beong Kok II, Khan Tuol Kouk,
Phnom Penh, Cambodia.
Tel : (855-86) 548 701
Email: kongsamnang99@gmail.com

74 VITHEY MICROFINANCE PLC.

Address: #A-73 & A-75, Street 271, Group 34, Village 4, Sangkat Tomoub Tek, Khan Chamkar Mon, Phnom Penh, Cambodia.
Tel : (855-96) 511 0666
Email: info@vithey.com.kh
Website: www.vithey.com.kh

75 PG DEVELOPMENT PLC.

Address: #20, Street 178, Sangkat Phsar Thmey III, Khan Daun Penh, Phnom Penh, Cambodia.
Tel : (855-98) 999 111 / (855-98) 999 611
Email: info@pgdevelopmentbank.com
Website: www.pgdevelopmentbank.com

76 TROP KHNHOM MICROFINANCE PLC.

Address: #445, Street No 4, Phum Souphi, Sangkat Kompong Svay, Krong Serei Saophoan, Banteay Meanchey Province, Cambodia.
Tel : (855-54) 5555 822 / (855-12) 583 077 / (855-17) 388 787
Email: dann_shp@yahoo.com

Representative Offices

1 STANDARD CHARTERED BANK PHNOM PENH

Address: #UnitG-02 Himawary Hotel Apartments 313, Sisowath Quay, Phnom Penh, Cambodia.
Tel: (855-23) 216 685 / 272 727
Fax: (855-23) 212 731

2 BANK FOR INVESTMENT&DEVELOPMENT OF VIETNAM

Address: #314, National Road No. 1, Sangkat Veal Sbov, Khan Chbar Ampov, Phnom Penh, Cambodia.
Tel: (855-23) 220 920
Email: duongnd@bidv.com

3 MUFG BANK LTD.

Address: #2504, Floor 15, Exchange Square Building, No. 19 & 20, St. 106, Phum 2, Sangkat Wat Phnom, Khan Daun Penh, Phnom Penh, Cambodia.
Tel: (855-23) 964 321

4 SUMITOMO MITSUI BANKING CORPORATION

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

5 SHANGHAI COMMERCIAL & SAVINGS BANK

Address: #Floor 13, Phnom Penh Tower, #445, Preah Monivong Blvd., Sangkat Boeung Prolit, Khan 7 Makara, Phnom Penh, Cambodia.
Tel: (855-23) 964 811

6 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

Leasing Companies

1 GL FINANCE PLC.

Address: #270-274, Kampuchea Krom Blvd., Sangkat Mittapheap, Khan 7 Makara, Phnom Penh, Cambodia.
Tel: (855-23) 990 325
Fax: (855-23) 990 329
Email: info@gl-f.com
Website: www.gl-f.com

2 ELIN Leasing Plc.

Address: #186, Ekareach Street, Phum 2, Sangkat 2,
Preah Sihanouk Province, Cambodia.
Tel: (855-34) 934 993
Email: info@elinleasing.com
Website: www.elinleasing.com

3 KK FUND LEASING PLC.

Address: #759, St. 93, Sangkat Boeung Trabaek,
Khan Chamkarmon, Phnom Penh, Cambodia.
Tel: (855-23) 533 7777/ 212 559

4 MEGA LEASING PLC.

Address: #67, St. 125, Sangkat Veal Vong,
Khan 7 Makara, Phnom Penh, Cambodia.
Tel: (855-23) 214 756 / 069 781 666
Email: info@megaleasing.com.kh
Website: www.megaleasing.com.kh

5 BSP Finance (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

6 SUOSDEY FINANE PLC.

Address: #119-121, Russian Federation Blvd., Sangkat Teuk Thla,
Khan Sen Sok, Phnom Penh, Cambodia.
Tel: (855-23) 884 455/ 883 236
Fax: (855-23) 883 237
Email: suosdeyfinance@gmail.com

7 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

8 LE ROSEY FINANCIAL LEASING PLC.

Address: #23CE0, Street 163, Sangkat Veal Vong, Khan 7Makara, Phnom Penh
Tel: (855-23)222 023 / (855-10) 600 450

9 LY HOUR LEASING PLC.

Address: # 243-244, St. 518, Group 10, Phum Tuolkok, Sangkat Toul Sangke,
Khan Russey Keo, Phnom Penh, Cambodia.
Tel: (855-23) 900 778/ 900 779
Email: info@lyhourleasing.com
Website: www.lyhourleasing.com

10 I-FINANCE PLS.

Address: # 371, Preah Sihanouk Blvd., Sangkat Veal Vong,
Khan 7 Makara, Phnom Penh, Cambodia.
Tel: (855-23) 6999 599
Email: info@ifinanceplc.com
Website: www.ifinanceplc.com

11 CHAILEASE ROYAL LEASING PLC.

Address: Building # 216 (BF), Preah Norodom Blvd., Sangkat Tonle Bassac,
Khan Chamkar Mon, Phnom Penh, Cambodia.
Tel: (855-23) 901 728
Website: www.chailease.com/kh

បញ្ជីឈ្មោះគ្រឹះស្ថានឥណទានជនបទ

List of Rural Credit Institutions

គម្រោងថ្នាក់៣ ខែធ្នូ ឆ្នាំ២០១៧

December 2017

ល.រ No.	ឈ្មោះគ្រឹះស្ថានឥណទានជនបទ Name of Institutions	អាសយដ្ឋាន Address
1	អង្គការអភិវឌ្ឍន៍សេដ្ឋកិច្ចជនបទនៅកម្ពុជា Cambodian Rural Economic Development Organization	ផ្ទះលេខ ១១៨ អានី១ ផ្លូវលេខ ១៨៦ សង្កាត់ទឹកល្អក់ ៣ ខ័ណ្ឌទួលគោក ក្រុងភ្នំពេញ #118AE1, Street 186, Sangkat Toek Laak 3, Khan Toul Kork, Phnom Penh
2	ជួរ ជីវិត ហ្វាយវ៉ាន់ ម.ក CHOU CHIVORN FINANCE PLC.	ផ្ទះលេខ១៦០ ក្រុមទី៦ ភូមិអូរតាតាំ២ សង្កាត់ទួលគោក ក្រុងបាត់ដំបង ខេត្តបាត់ដំបង #160, Group 6, Phum Otakom 2, Sangkat Tuoltaek, Krong Battambang, Battambang Province
3	អង្គការអភិវឌ្ឍន៍ជនបទខ្មែរ Khmer Rural Development Association	ផ្លូវជាតិលេខ៥ ភូមិកន្សែបន្ទាយ ឃុំមោង ស្រុកមោងឫស្សី ខេត្តបាត់ដំបង National Road 5, Kansai Banteay Village, Maung Commune, Maung Russey District, Battambang Province
4	អង្គការជីវិតថ្លៃថ្នូរ Life With Dignity	ផ្ទះលេខ ៣៧ ផ្លូវ ៥៩២ សង្កាត់បឹងកក់ ២ ខ័ណ្ឌទួលគោក ក្រុងភ្នំពេញ #37, St. 592, Sangkat BoeungKork2, Khan Toul Kork, Phnom Penh
5	អង្គការឥណទានលុបបំបាត់ភាពក្រីក្រនៅកម្ពុជា Cambodian Credit to Abolish Poverty Organization	ផ្ទះលេខ ១៨២ ក្រុម១៩ ភូមិចុងព្រែក សង្កាត់ព្រែកឯង ខណ្ឌច្បារអំពៅ រាជធានីភ្នំពេញ #182, Group 19, Phum Chong Prek, Sangkat Prek Eng, Khan Chbar Ompov, Phnom Penh
6	សមាគមន៍ជួយកសិករ Aid Farmers Association	ភូមិភ្នំរុង ឃុំបឹងបេង ស្រុកម៉ាឡៃ ខេត្តបន្ទាយមានជ័យ Phnom Rong Village, Beong Beng Commune, Malay District, Banteay Meanchey Province
7	សមាគមន៍សុខមាលភាពស្ត្រីខេត្តក្រចេះ Kratie Women Welfare Association	ភូមិស្រែស្តៅ ឃុំអូរឫស្សី ស្រុកក្រចេះ ខេត្តក្រចេះ Srea Sdav Village, Ou Rusei Commune, Kratie District, Kratie Province
8	អង្គការក្រុមការងារសេដ្ឋកិច្ចថ្មី New Economic Workers Organization	ផ្ទះលេខ ២៥ បេ ផ្លូវលេខ ៤៧៨ សង្កាត់ទួលទំពូង១ ខ័ណ្ឌចំការមន រាជធានីភ្នំពេញ #25B, Street 478, Sangkat Toul Tompong1, Khan Chamkarmorn, Phnom Penh
9	គម្រោងឥណទានក្រសួងអភិវឌ្ឍន៍ជនបទ Ministry of Rural Development Credit Scheme	ក្រសួងអភិវឌ្ឍន៍ជនបទ មហាវិថី សហព័ន្ធរុស្ស៊ី កែងផ្លូវលេខ១៦៩ សង្កាត់មិត្តភាព ខណ្ឌ៧មករា រាជធានីភ្នំពេញ #Ministry of Rural Development, Russian Blvd, Sangkat Mitapheap, Khan 7Makara, Phnom Penh
10	សហព័ន្ធសហគមន៍សន្សំប្រាក់កម្ពុជា Cambodian Community Savings Federation	ភូមិរំចេក៤ ឃុំរតនៈ ស្រុកបាត់ដំបង ខេត្តបាត់ដំបង Phum Romchek 4, Ratanak Commune, Battambang District, Battambang Province
11	សមាគមន៍ផ្ដើមគំនិតពាណិជ្ជកម្ម Association for Business Initiative	ផ្ទះលេខ៩៧០A ផ្លូវលេខ៤ ភូមិកំពង់ស្វាយ សង្កាត់កំពង់ស្វាយ ក្រុងសិរីសោភ័ណ ខេត្តបន្ទាយមានជ័យ #970A, St.4, Kampong Svay Village, Kampong Svay Commune, Krong Sereisophon, Banteaymeanchey

ល.រ No.	ឈ្មោះគ្រឹះស្ថានកំណត់សម្រាប់ Name of Institutions	អាសយដ្ឋាន Address
12	សមាគមន៍ជាតិទ្រទ្រង់កសិផល Crop Supporting National Association	ផ្ទះលេខ ៤៧ វិថីកម្ពុជាក្រោម សង្កាត់ផ្សារថ្មី ២ ខណ្ឌដូនពេញ រាជធានីភ្នំពេញ #47, Kampuchea Kraom Blvd, Sangkat Phsar Thmey 2, Khan Doun Penh, Phnom Penh
13	ពាយ័ព្យ ហ្វាយនែន ម.ក Northwest Finance Plc.	ផ្ទះលេខ៣០៦ ក្រុមទី៥ ផ្លូវមាត់ស្ទឹងខាងកើត ភូមិរំចេក៤ ឃុំរតនៈ ស្រុកបាត់ដំបង ខេត្តបាត់ដំបង #306, Group 5, Rattanak Village, Rattanak Commune, Battambang District, Battambang province
14	សមាគមន៍អភិវឌ្ឍន៍កសិកម្មនិងទេសចរណ៍ Agricuture and Tourism Development Association	ភូមិត្រពាំងប្រាសាទ ឃុំត្រពាំងប្រាសាទ ស្រុកត្រពាំងប្រាសាទ ខេត្តឧត្តរមានជ័យ Trapang Prasath Village, Trapang Prasath Commune, Trapang Prasath District, Oddarmeanchey Province
15	ក្រេឌីតមួយទុយអែល (ស៊ី អឹម ខេ) Credit Mutuel Kampuchea (CMK)	ផ្ទះលេខ៨១ ផ្លូវជាតិលេខ១៦៣ សង្កាត់ទួលស្វាយព្រៃទី១ ខណ្ឌចំការមន រាជធានីភ្នំពេញ #81, Street 163, Sangkat Toul Svay Prey 1, Khan Chamkarmon, Phnom Penh
16	សមាគមន៍អភិវឌ្ឍន៍សណ្តែកសៀងតាអុង Ta Ong Soybean Development Association	ភូមិតាអុង ឃុំតាអុង ស្រុកចំការលើ ខេត្តកំពង់ចាម Ta Ong Village, Ta Ong Commune, Chamkar Leu District, Kampong Cham Province
17	មេហ្គា ត្រាស ហ្វាយនែន ម.ក Mega Trust Finance Plc.	អាគារ ៣៦ (ជាន់ទី១) ផ្លូវ ១៦៩ សង្កាត់វាលវែង ខណ្ឌ៧មករា រាជធានីភ្នំពេញ Bldg No. 36 (1st Floor), St. 169, Sangkat Veal Vong, Khan 7 Makara, Phnom Penh
18	អសាដ ហ្វាយនែន ម.ក ASARD Finance Plc.	ភូមិព្រៃក្រឡាខាងលិច ឃុំទួកមាសខាងលិច ស្រុកបន្ទាយមាស ខេត្តកំពត Prey Krarla Khanglech Village, Touk Meas Khanglech Commune, Banteaymeas District, Kampot Province
19	អង្គការបណ្តាញសេដ្ឋកិច្ចកម្ពុជា Cambodia Economic Network	ផ្ទះលេខ ៤៣៨ ក្រុមទី៥ ភូមិប្រកខាងត្បូង សង្កាត់កាកាប ខណ្ឌដង្កោ រាជធានីភ្នំពេញ #438, Group 5, Phum Porprork Khang Tbong, Sangkat Kakab, Khan Dangkor, Phnom Penh
20	អង្គការទ្រទ្រង់សមាគមន៍បង្កើនអភិវឌ្ឍន៍ Community Support Improve Development	ផ្ទះលេខ១១២ ក្រុមទី ១០ ភូមិ១៣មករា ឃុំព្រែកព្រះស្តេច ស្រុកបាត់ដំបង ខេត្តបាត់ដំបង #112, Group10, 13 Makara Village, Prek Preach Sdach Commune, Battambang District, Battambang Province
21	វិទ្យាស្ថានសន្តិភាពនិងអភិវឌ្ឍន៍ Peace and Development Institute	ផ្ទះលេខ៥៩B ផ្លូវលេខ២៣០ សង្កាត់បឹងសាឡាង ខណ្ឌទួលគោក រាជធានីភ្នំពេញ #59B, St 230, Sangkat Boeung Salang, Khan Toul Kok, Phnom Penh
22	អង្គការ ច័ន្ទ សុខសាន្ត Chan Soksan Organization	ផ្ទះលេខ១៣៥ ផ្លូវលេខ១ ភូមិស្រះវង់ ឃុំស្វាយរៀង ស្រុកស្វាយរៀង ខេត្តស្វាយរៀង #135, Srass Vong Village, Svay Rieng Commune, Svay Rieng District, Svay Rieng Province
23	អង្គការសប្បុរស Saboras Organization	ភូមិវត្តវិជ្ជុល ឃុំចំការសំរោង ស្រុកបាត់ដំបង ខេត្តបាត់ដំបង Romdoul Village, Chamkar Samrong District, Battambang District, Battambang Province
24	មិត្តកសិករ ហ្វាយនែន ម.ក MITT KASEKOR FINANCE PLC.	ផ្ទះលេខ៣ ផ្លូវលេខ៣២៣ សង្កាត់បឹងកក់២ ខណ្ឌទួលគោក រាជធានីភ្នំពេញ #3, Street 323, Sangkat Boeung Kok 2, Khan Toul Kok, Phnom Penh

ល.រ No.	ឈ្មោះគ្រឹះស្ថានកំណត់ដំបូង Name of Institutions	អាសយដ្ឋាន Address
25	សមាគមន៍អភិវឌ្ឍន៍ភូមិ Village Development Association	ភូមិត្រាំសសរ ឃុំចំការលើ ស្រុកបន្ទាយមាស ខេត្តកំពត Tramosor village, Samrongleu Commune, Banteay Meas District, Kampt Province
26	ស៊ី ខេ អឹម អេហ្វ ជី C.K.M.F.G (Cambodia)	ផ្ទះលេខ២៩ ក្រុមទី២ ភូមិចេក៤ សង្កាត់រតនៈ ក្រុងបាត់ដំបង ខេត្តបាត់ដំបង #167, Group 2, Rumchek 4 Village, Sangkat Ratanak, Krong Battambang, Battambang Province
27	អង្គការលោកគ្រូ Lokrou Organization	ផ្ទះលេខ២៦ ផ្លូវលេខ១៣៤ សង្កាត់ផ្សារដំបូង ខណ្ឌទួលគោក រាជធានីភ្នំពេញ #26, Street 134, Sangkat Phsar Depo 2, Khan Tuolkok, Phnom Penh
28	អង្គការកសិករខ្មែរបាត់ដំបង Battambang Khmer Farmers Organization	ផ្ទះលេខ១២៤ ភូមិកន្សែបន្ទាយ ឃុំមោង ស្រុកមោងឫស្សី ខេត្តបាត់ដំបង #124, Kansaibantey Village, Moug Commune, Moug Russei District, Battambang Province
29	អង្គការអភិវឌ្ឍន៍គ្រួសារក្រីក្រជាមួយប្រព័ន្ធកសិកម្មនៅកម្ពុជា Development of Agricultural System for Poor Families Organization in Cambodia	ផ្ទះលេខ៨៩ ផ្លូវលេខ២៨ ភូមិថ្នល់បែក សង្កាត់កាក្រៅ ក្រុងដូនកែវ ខេត្តតាកែវ #89, Street 28, Thnalback Village, Rokakrao Commune, Krong Daunkeo, Takeo Province
30	អង្គការពុទ្ធសាសនាដើម្បីអភិវឌ្ឍន៍ Development of Agricultural System for Poor Families Organization in Cambodia	វត្តអន្លង់វិល ភូមិអន្លង់វិល ឃុំអន្លង់វិល ស្រុកសង្កែ ខេត្តបាត់ដំបង Watt Angongvil, Angongvil Village, Angongvil Commune, Sangker District, Battambang Province
31	សមាគមន៍សុភាអភិវឌ្ឍន៍ Sophea Development Association	ផ្ទះលេខ ៣២ បេ ផ្លូវលេខ០២ ភូមិទ្រាំង សង្កាត់ស្រែក្រាម ក្រុងសៀមរាប ខេត្តសៀមរាប #32B, Road 60 met, Phum Trang, Sangkat Slorkram, Krong Seamreap, Seamreap Province
32	អិល អ៊ី ឌី អេ ឃៃ ភី ថល ភី អិល ស៊ី L.E.D.A Capital Plc.	ផ្ទះលេខ ៦២ សេ-៦២ ដេ ផ្លូវលេខ ៤០២ សង្កាត់ទំនប់ទឹក ខណ្ឌចំការមន រាជធានីភ្នំពេញ #62C-62D, Road N° 402, Sangkat Tumnap Teuk, Khan Chamkarmon, Phnom Penh
33	អេស ស៊ី ឌី ហ្វាយ ណែន ភី អិល ស៊ី NCD Finance Plc	ផ្ទះលេខ B២៣ ផ្លូវលេខ ២០០៤ សង្កាត់ទឹកថ្លា ខណ្ឌសែនសុខ រាជធានីភ្នំពេញ #B23, St. Northbridge (St. 2004), Sangkat Tuek Thla, Khan Sensok, Phnom Penh
34	លីដ-ធី អាយ ភី អេស ហ្វាយ ណែន ម.ក LED-T I P S FINANCE PLC.	ផ្ទះលេខ១៤៦ ផ្លូវលេខ១៥៦ សង្កាត់ទឹកល្អក់២ ខណ្ឌទួលគោក រាជធានីភ្នំពេញ #146, Street 156, Sangkat Teuk Laak 2, Khan Toul Kok, Phnom Penh
35	មិន គីម សាន ម.ក MIN KIMSAN PLC.	ផ្ទះលេខ៥៧សេ ភូមិចុងថ្នល់ខាងលិច សង្កាត់ទឹកថ្លា ខណ្ឌសែនសុខ រាជធានីភ្នំពេញ #915A, Street Tokyo, (Borey Villa 999 Tokyo), Sangkat Teuk Thlar, Khan Sensok, Phnom Penh
36	អង្គការ ដៃគូ DAIKOU Organization	ផ្លូវជាតិលេខ២ ភូមិប្រឡាយ ឃុំបឹងខ្យង ស្រុកកណ្តាលស្ទឹង ខេត្តកណ្តាល National Road No. 2, Bralay Village, Boeng Khyang Commune, Kandal Stoeng District, Kandal Province
37	អង្គការមូលនិធិអភិវឌ្ឍន៍សហគមន៍ Community Development Fund	ត្រពាំងមាន ឃុំស្នំក្រពើ ស្រុកគងពិសី ខេត្តកំពង់ស្ពឺ Tropeang Mean Village, Snam Kraper Commune, Kong Pisey District, Kampong Speu Province

ល.រ No.	ឈ្មោះគ្រឹះស្ថានកំណត់សម្រាប់ Name of Institutions	អាសយដ្ឋាន Address
38	ឥណទាន ស៊ីហ្វីដ ម.ក Entean Sea Weed Plc.	ភូមិចំបក់ សង្កាត់ចេក ក្រុងស្វាយរៀង ខេត្តស្វាយរៀង Chambork Village, Sangkat Chek, Krong Svay Rieng, Svay Rieng Province
39	ព្រះខ័ន ហ្វាយនែន ម.ក PREAHKHAN FINANACE PLC.	ផ្ទះលេខ ៤៣៧ ផ្លូវ លោកតានើយ ភូមិ ដកពោធិ៍ សង្កាត់ស្នួក្រាម ក្រុងសៀមរាប ខេត្តសៀមរាប #437, Street Lokta Noeuy, Dorkpo Village, Sangkat Slorkram, Krong Siemreap, Siemreap Province
40	ស៊ីស៊ីឌីអេ ហ្វាយនែន ម.ក C.C.D.A FINANCE PLC.	ផ្ទះលេខ ១០អា ផ្លូវ៣៧១ ភូមិក្បាលទំបំ សង្កាត់បឹងទំពន់ ខណ្ឌមានជ័យ រាជធានីភ្នំពេញ #10A, st371 , Phum kbalTumnub, Sangkat Boeungtumpun, Khan Meanchey, Phnom Penh
41	អង្គការឥណទានបៃតង (អ.ឥ.ប) Baytang Credit organizaion	ផ្ទះលេខ ២២៧អា ផ្លូវជាតិលេខ២ ភូមិព្រែកឫស្សី សង្កាត់ព្រែកឫស្សី ក្រុងតាខ្មៅ ខេត្តកណ្តាល #227A, National road 2, Phum Prek Russey, Sangkat Prek Russey, Krong Takhmao, Kandal Province
42	អង្គការ លើកស្ទួយសេដ្ឋកិច្ចគ្រួសាររីករាយ (គ.វ.វ) Krousar Rikreay economics promoting Organization	ផ្ទះលេខ ១គ ផ្លូវលេខ៣៧១ ភូមិឫស្សី សង្កាត់ស្ទឹងមានជ័យ ខណ្ឌមានជ័យ រាជធានីភ្នំពេញ #1Kor, Street 371, Phum Russey, Sangkat Stung Meanchey, Khan Meanchey, Phnom Penh
43	អង្គការគ្រួសាររុងរឿង Krousar Rong Roeung Organizaion	ផ្ទះលេខ៧១ ផ្លូវលេខ១៥ ភូមិត្រពាំងថ្លឹង សង្កាត់ចោមចៅ ខណ្ឌពោធិ៍សែនជ័យ រាជធានីភ្នំពេញ #71, Street 15, Phum Trapeang Tleung, Sangkat Choam Chao, Khan Posenchey, Phnom Penh
44	វី.ភី.ដិច ម.ក V P Dex Plc.	ផ្ទះលេខ១អី ផ្លូវទី៣ បុរីហុកឡាយ ភូមិទ្រាម សង្កាត់ស្ទឹងមានជ័យ ខណ្ឌមានជ័យ រាជធានីភ្នំពេញ #1E, Street 3, Borey Honglay, Phum Trea 3, Sangkat Stung Meanchey, Khan Meanchey, Phnom Penh
45	អង្គការសំឡាញ់ហិរញ្ញវត្ថុ Samlanh Finance Organization	ផ្ទះលេខ០៩ ផ្លូវលេខ១១ ភូមិសំបូរ សង្កាត់ដង្កោ ខណ្ឌដង្កោ រាជធានីភ្នំពេញ #9, Street 11, Phum Sambour, Sangkat Dangkor, Khan Dangkor, Phnom Penh
46	អេហ្វ.ធី.ភី ហ្វាយនែន F.T.P FINANCE	ផ្ទះលេខ៣២២ ផ្លូវលេខ២១ ភូមិព្រែកថ្មី ស្រុកកោះធំ ខេត្តកណ្តាល #322, Street 21, Prek Thmey Village, Prek thmey Commune, Koh Thom District, Kandal Province
47	អង្គការអភិវឌ្ឍន៍សហគមន៍ព្រះអាទិត្យ Preah Ateth Community Development Organization	ផ្ទះលេខ២អី ផ្លូវជាតិលេខ២ ភូមិដើមមៀន១ សង្កាត់ដើមមៀន ក្រុងតាខ្មៅ ខេត្តកណ្តាល #2E, National Road 2 , Phum Deum Mean1, Sangkat Deum Mean, Krong Takhmao, Kandal Province
48	វឌ្ឍនភាព ហិរញ្ញវត្ថុ (កម្ពុជា) អ៊ិនស៊ីឡូសិន ម.ក Vattanac Peap Hiranh Vathok (Cambodia) Incelosen Plc.	ផ្ទះលេខ១៤៩សេ ភូមិចុងថ្នល់ខាងលិច សង្កាត់ទឹកថ្លា ខណ្ឌសែនសុខ រាជធានីភ្នំពេញ #149C, Phum Chungthnal Khang Lech, Sangkat Tuek Thla, Khan Sensokh, Phnom Penh
49	អណ្តែត ហ្វាយនែន ម.ក Andet Finance Plc.	ផ្ទះលេខ៨១-៨៣E0E1 ផ្លូវលេខ១៧ ភូមិត្រពាំងថ្នល់ សង្កាត់ចោមចៅ ខណ្ឌពោធិ៍សែនជ័យ រាជធានីភ្នំពេញ #81-83E0E1, Street 17, Phum Trapeang Thnol, Sangkat Chom Chao, Khan Posenchey, Phnom Penh
50	មង្គលភ្នំពេញ ហ្វាយនែន ភីអិលស៊ី MONKOUL PHNOM PENH FINANCE Plc.	ផ្ទះលេខ៣៨៦AB ផ្លូវ២៧១ សង្កាត់ទឹកថ្លា ខណ្ឌសែនសុខ រាជធានីភ្នំពេញ #386AB, St. 271, Sangkat Teuk Thla, Khan Sen Sokh, Phnom Penh

ល.រ No.	ឈ្មោះប្រទេសស្ថាប័នសហគមន៍ Name of Institutions	អាសយដ្ឋាន Address
51	ស៊ី ស៊ី អូ ហ្វាយនែន ម.ក C C O Finance Plc.	ផ្ទះលេខ២B ផ្លូវលេខ៥៥៤ សង្កាត់បឹងកក់១ ខណ្ឌទួលគោក រាជធានីភ្នំពេញ #2B, Street 554, Sangkat Boeung Kak1, Khan Toul Kok, Phnom Penh
52	អង្គការបង្កើតជីវភាពសហគមន៍ Bang Ak Chivakpheap Sahakoum Organization	ផ្ទះលេខ៤៨ ផ្លូវលេខ៥៩៨ ភូមិ១ សង្កាត់បឹងកក់២ ខណ្ឌទួលគោក រាជធានីភ្នំពេញ #48, Street 598, 1 Village, Sangkat Boeung Kork2, Khan Toul Kok, Phnom Penh
53	សេរីសូស៊ី ពាណិជ្ជ ភីអិលស៊ី Sere Soursdey Peanichkam Plc.	ផ្ទះលេខ២១ ផ្លូវលេខ២១ ភូមិកំពង់ស្វាយក្រោម ឃុំព្រែកថ្មី ស្រុកកោះធំ ខេត្តកណ្តាល #21, St 21, Kompong Svay Kraom Village, Prek Thmey Commune, Koh Thom District, Kandal Province
54	សកល ហិរញ្ញវត្ថុ Sakorl Hiranhvathok	ភូមិពោធិ៍ ឃុំគារ ស្រុកមោងឫស្សី ខេត្តបាត់ដំបង Po Village, Kear Commune, Moungrusey District, Battambang Province
55	អូស៊ីដាហ្វ ហ្វាយនែន ម.ក OCDAF Finance Plc.	ផ្ទះលេខ៩៨២ ផ្លូវលេខ២១ ភូមិថ្មី សង្កាត់តាខ្មៅ ក្រុងតាខ្មៅ ខេត្តកណ្តាល #982, Street 21, Phum Thmey, Sangkat Takhmao, Krong Takhmao, Kandal Province
56	គ្រួសាររុងរឿង ហ្វាយនែន ម.ក KRUSAR RONGROEUNG FINANC Plc.	ភូមិព្រែកបិ ឃុំកោះធំ ស្រុកកោះធំ ខេត្តកណ្តាល Prekbe Village, Koh Thom Commune, Koh Thom District, Kandal Province
57	អង្គការ កាបូត Carrot Organization	ផ្ទះលេខ១២ ផ្លូវលេខ១៧ បុរីពិភពថ្មី ភូមិត្រពាំងថ្លឹង សង្កាត់ចោមចៅ ខណ្ឌពោធិ៍សែនជ័យ រាជធានីភ្នំពេញ #12, Street 17 (Borey Newworld), Phum Trapeaing Tleung, Sangkat Choam Chao, Khan Pursenchey, Phnom Penh
58	មី ជីង ហ្វាយនែន ភីអិលស៊ី MEY JING Finance plc.	ផ្ទះលេខ៦៧ ផ្លូវលេខ១១ បុរីពិភពថ្មី ភូមិត្រពាំងថ្លឹង សង្កាត់ចោមចៅ ខណ្ឌពោធិ៍សែនជ័យ រាជធានីភ្នំពេញ #67, Street 11, Phum Trapeaing Thloeng, Sangkat Chaom Chav, Khan Pur Sen Chey, Phnom Penh
59	អង្គការ រូបិយបណ្ណខ្មែរ Roupeyban Khmer Organization	ផ្ទះលេខ៨៩E0 ផ្លូវលេខ២៧១ ភូមិ៤ សង្កាត់ទំនប់ទឹក ខណ្ឌចំការមន រាជធានីភ្នំពេញ #89Eo, Street 271B, Phum 4, Sangkat Tumnubtek, Khan Chomkarmon, Phnom Penh
60	ធី អិច អេ អេហ្វ ម.ក T X A F Plc.	ផ្ទះលេខ៧០ ផ្លូវលំ ភូមិទឹកថ្លា សង្កាត់ទឹកថ្លា ខណ្ឌសែនសុខ រាជធានីភ្នំពេញ #70, Street Lum, Phum Tuek Thla, Sangkat Tuek Thla, Khan Sensok, Phnom Penh
61	ភីស៊ីអូ ហ្វាយនែន ម.ក P C O Finance Plc.	ផ្ទះលេខ២៨១ ក្រុម៨ ភូមិកម្មករ សង្កាត់ស្វាយប៉ោ ក្រុងបាត់ដំបង ខេត្តបាត់ដំបង # 281, Phum kamakor, Sangkat Svay Por, Krong Battambang, BattamBong Province
62	បាសាក់ ហ្វាយនែន ម.ក BASAC FINANCE PLC.	ភូមិព្រែកថ្មី ឃុំព្រែកថ្មី ស្រុកកោះធំ ខេត្តកណ្តាល Prek thmey Village, Prek Thmey Commune, Koh Thom District, Kandal Province
63	អង្គការដៃគូហិរញ្ញវត្ថុកម្ពុជា Cambodia Financial Partner Organization	ភូមិវត្តវិជ្ជុល ឃុំចំការសំរោង ស្រុកបាត់ដំបង ខេត្តបាត់ដំបង Phum Wat Rumduol, Sangkat Chamkar Samraong, Krong battambang, BattamBong Province

ល.រ No.	ឈ្មោះគ្រឹះស្ថានកំណត់សម្រាប់ Name of Institutions	អាសយដ្ឋាន Address
64	កូនខ្មែរ មង្គលហិរញ្ញវត្ថុ ម.ក KON KHMER MONGKOL HERANHVATHO PLC	ផ្ទះលេខ៤៩ ផ្លូវ២៨៧ សង្កាត់បឹងកក់២ ខណ្ឌទួលគោក រាជធានីភ្នំពេញ #49, Street 287, Sangkat Boeung Kak 2, Khan Toul Kok, Phnom Penh
65	អង្គការមានជ័យ Mean Chey Organization	ផ្ទះលេខ០១៦ ផ្លូវលេខ២ ភូមិព្រែកតាឡុង សង្កាត់ចាក់អង្រែក្រោម ខណ្ឌមានជ័យ រាជធានីភ្នំពេញ #16, Natioanal Road 2, Phum Prektalong, Sangkat Chark Angrekrom, Khan MeanChey, Phnom Penh
66	អង្គការអភិវឌ្ឍន៍សហគមន៍អាសពិសិទ្ធ An Piseth Community Developmnet organization	ផ្ទះលេខ០២៥៧ ផ្លូវជាតិលេខ២ ភូមិថ្មី សង្កាត់សព្វដើមមៀន ក្រុងតាខ្មៅ ខេត្តកណ្តាល #2EE, National road 2, Phum Thmey, Sangkat Deummean, Krong Takhmao, Kandal Province
67	ប្រសើរ ហ្វាយនែន ម.ក Broseur Finance Plc.	ផ្លូវជាតិលេខ៧ ភូមិទី៦ សង្កាត់វាលវែង ក្រុងកំពង់ចាម ខេត្តកំពង់ចាម National Road 7, 6th Village, Sangkat Vealvong, Krong Kompongcham, Kompongcham Province
68	ភីស៊ីហ្វីល ហ្វាយនែន ភីស៊ីហ្វី PCL Finance plc	ភូមិព្រែកល្វែង ឃុំព្រែកល្វែង ស្រុកខ្សាច់កណ្តាល ខេត្តកណ្តាល Preakloun Village, Preklong Commune, Ksachkandal District, Kadal Province
69	អង្គការទីភ្នាក់ងារលើកកម្ពស់ជីវភាពគ្រួសារ Standard of Living Agency organization	ផ្ទះលេខA១១ ផ្លូវលេខ២១៧ ភូមិសំបូរ សង្កាត់ដង្កោ ខណ្ឌដង្កោ រាជធានីភ្នំពេញ #11 A, Street 217, Phum SambOur, Sangkat Dangkor, Khan Dangkor, Phnom Penh
70	ស៊ី ស៊ី ហ្វាយនែន ភីស៊ីហ្វី CC finance plc.	ភូមិពាលញ្ញក១ សង្កាត់ផ្ទះព្រៃ ក្រុងពោធិ៍សាត់ ខេត្តពោធិ៍សាត់ Phum Peal Nhek1, Sangka Pteas Prey, Krong Pursat, Pursat Province
71	ខេភីស៊ីអេ ហ្វាយនែន ម.ក KPCA FINANCE PLC	ផ្ទះលេខ១៨ ផ្លូវលេខ៤៤៤ អេ (ណាតប៊្រិត) សង្កាត់ទឹកថ្លា ខណ្ឌសែនសុខ រាជធានីភ្នំពេញ #18 MF, Street K4A(North Bridge), Sangkat Tek Thla, Khan Sen Sok, Phnom Penh
72	អាយខេ ហ្វាយនែន ភីស៊ីហ្វី IK FINANCE PLC.	ភូមិក្បាលហុង សង្កាត់ផ្ទះព្រៃ ក្រុងពោធិ៍សាត់ ខេត្តពោធិ៍សាត់ Phum kbal Hong, Sangkat Pteas Prey, Krong Pursat, Pursat Province
73	ដាក់ ហ្វាយនែន ភីស៊ីហ្វី Dako Finance Plc.	ផ្ទះលេខ៥៦E ផ្លូវលេខ២០ ភូមិថ្នល់បែក សង្កាត់រកាក្រៅ ក្រុងដូនកែវ ខេត្តតាកែវ #156E, Street 20, Phum Thnal Bek, Sangkat Rokakrav, Krong Doun Keo, Takeo Province
74	ហ្វលី ហ្វាយនែន ម.ក Holy Finance Plc.	ផ្ទះលេខ០៣ ផ្លូវលេខ៣០ ភូមិត្រពាំងថ្លឹង សង្កាត់ចោមចៅ ខណ្ឌពោធិ៍សែនជ័យ រាជធានីភ្នំពេញ #03, Street 30, Phum Trapeaing Tleung, Sangkat Choam Chao, Khan Posenchey, Phnom Penh
75	អង្គការសំណង់អភិវឌ្ឍន៍សេដ្ឋកិច្ច Samnang Economic Development organization	ផ្ទះលេខ៨៨ ភូមិ៦ សង្កាត់វាលវែង ក្រុងកំពង់ចាម ខេត្តកំពង់ចាម #88, Phum 6, Sangkat Vealvong, Krong Kampongcham, Kompongcham Province
76	នីកកា ហ្វាយនែន ម.ក NECCA FINANCE PLC.	ផ្លូវជាតិលេខ៧ ភូមិម៉ាស៊ីនទឹក ឃុំមេមត់ ស្រុកមេមត់ ខេត្តត្បូងឃ្មុំ Natioanal road 7, Masintek Village, Memot Commune, Memot Distric, Tboungkhmum Province

ល.រ No.	ឈ្មោះគ្រឹះស្ថានកំណត់សម្រាប់ Name of Institutions	អាសយដ្ឋាន Address
77	សមាគមលើកកម្ពស់ជីវភាពសង្គម Social Living Promotion Association	ភូមិកោះខ្លូត ឃុំកំពង់ត្រាចខាងកើត ស្រុកកំពង់ត្រាច ខេត្តកំពត Kohkhlol Village, Kampong Trach Khang Kert Commune, Kampong Trach District , Kampot Province
78	ពេជ្រ វឌ្ឍនៈ ហ្វាយនែន ម.ក PICH VATANAK FINANCE PLC.	ផ្លូវ១១០ ភូមិផ្តល ឃុំត្រើយស្នា ស្រុកស្អាង ខេត្តកណ្តាល Road 110, Thkol Village, Treuy Sla Commune, Saang District, Kandal province
79	អង្គការលើកកម្ពស់សេដ្ឋកិច្ចកសិករ Farmer Economic Development Organization	ផ្ទះលេខ២៤៩ ផ្លូវលេខ៤៥BT ភូមិសន្សំកុសលទី២ សង្កាត់បឹងទំពន់ ខណ្ឌមានជ័យ រាជធានីភ្នំពេញ #649, Street 45 BT, Phum Sansamkosal 2, Sangkat Boeung Tumpun, Khan Meanchey, Phnom Penh
80	សមាគម រតនៈ អភិវឌ្ឍន៍ សេដ្ឋកិច្ច Rattanac Economic Development Association	ផ្ទះលេខ១៩F ផ្លូវលេខ៩៩ ក្រុម២០ ភូមិ៦ សង្កាត់បឹងក្របែក ខណ្ឌចំការមន រាជធានីភ្នំពេញ #1F, Street 99, Phum 6, Sangkat Boeung Trobek, Khan Chomkarmon, Phnom Penh
81	អង្គការសម្បត្តិសំរិទ្ធ Sambath Samreth Organization	ផ្ទះលេខ១៥A ផ្លូវលេខ៣៧១ ភូមិភ្នំព្រី សង្កាត់បឹងទំពន់ ខណ្ឌមានជ័យ រាជធានីភ្នំពេញ #15A, Street 371 , Phum Tnort Chrum, Sangkat Boeung Tumpun, Khan Meanchey, Phnom Penh
82	សំរិទ្ធិ ពេជ្រ ហ្វាយនែន ម.ក SAMRET PECH FINANCE PLC.	ផ្ទះលេខ៣៣៨ ក្រុម៥ ភូមិរំចក៤ សង្កាត់រតនៈ ក្រុងបាត់ដំបង ខេត្តបាត់ដំបង #338, Phum Rumchek 4, Sangkat Rattanac, Battambang District, Battambang Province
83	អង្គការសមធម៌អភិវឌ្ឍន៍សេដ្ឋកិច្ច Equity Economic Development organization	ផ្ទះលេខ៣១A ភូមិទួលរកា១ សង្កាត់ចាក់អង្រែក្រោម ខណ្ឌមានជ័យ រាជធានីភ្នំពេញ #31A, Phum Toul Rakar1, Sangkat Chark Angrekrom, Khan MeanChey, Phnom Penh
84	ស្រូវទុំ (ខេមបូឌា) ហ្វាយនែន ម.ក Srov Tum (Cambodia) Finance Plc.	ផ្ទះលេខ៥១ សេ ផ្លូវបេតុង ភូមិចុងផ្តល់ខាងលិច សង្កាត់ទឹកថ្លា ខណ្ឌសែនសុខ រាជធានីភ្នំពេញ #51C, Street Betong, Sangkat Tek Thla, Khan Sen Sok, Phnom Penh
85	សារីណា ក្រេឌីត ម.ក SARYNA CREDIT PLC.	ផ្ទះលេខ១៧៤ ភូមិ០២ សង្កាត់ស្មាច់មានជ័យ ក្រុងខេមរភូមិន្ទ ខេត្តកោះកុង #174, village 2, Sangkat Smach Meanchey, Khemara Phoumin city, Koh Kong Province
86	អង្គការលើកកម្ពស់ជីវភាពកសិករ Farmer Livelihood Improvement Organization	ផ្ទះលេខ៤៨៦ ភូមិពោធិចិត្តា ឃុំស្វាយអន្តរ ស្រុកស្វាយអន្តរ ខេត្តព្រៃវែង #486, Por Chendam village, Say Antor Commune, Say Antor District, Prey Veng Province
87	សមាគមអភិវឌ្ឍន៍កម្ពុជា Cambodia Development Association	ភូមិប្រាល ឃុំតានី ស្រុកអង្គរជ័យ ខេត្តកំពត Pral Village, Tani Commune, Angkorchey District, Kampot Province
88	អង្គការមូលនិធិកល្យាណមិត្ត Kalyanmet Foundation Organization	ផ្លូវលំ ភូមិបាយ៉ាប សង្កាត់ភ្នំពេញថ្មី ខណ្ឌសែនសុខ រាជធានីភ្នំពេញ Phlov Lom, Phum Bayab, Sangkat Phnom Penh Thmey, Khan Sensok , Phnom Penh
89	សុខៈប្រជា ហ្វាយនែន ម.ក Sokhak Prochea Finance Plc.	ផ្ទះលេខ៥៦A ផ្លូវ៥១៨ ភូមិទួលគោក សង្កាត់ទួលសង្កែ ខណ្ឌបូស្សីកែវ រាជធានីភ្នំពេញ #56A, Street 518, Phum Toul Kork, Sangkat Toul Sangke, Khan Russey Keo, Phnom Penh
90	អង្គការអមតៈ Amatak Organization	ផ្ទះលេខ អេហ្វ០៨ រុក្ខវិថីអង្គរ សង្កាត់ទួលសង្កែ ខណ្ឌបូស្សីកែវ រាជធានីភ្នំពេញ #8F, Street Angkor Blvd, Sangkat Tolsangke, Khan Russey Keo, Phnom Penh

ល.រ No.	ឈ្មោះគ្រឹះស្ថានកំណត់សម្រាប់ Name of Institutions	អាសយដ្ឋាន Address
91	អង្គការខ្មែរមូលធន Khmer Capital organization	ផ្ទះលេខ៥៣E0E1 ផ្លូវ០៥ សង្កាត់ក្រាំងឆ្នង ខណ្ឌសែនសុខ រាជធានីភ្នំពេញ #30E0E1, Street 5, Sangkat Kraing Thnong, Khan Sensok, Phnom Penh
92	សុខសាន្ត ហ្វាយនែន ម.ក Soksan Finance Plc.	ផ្ទះលេខ៤២៩ ផ្លូវ២៦ បេត ភូមិគោគព្រី សង្កាត់បឹងទំពុន ខណ្ឌមានជ័យ រាជធានីភ្នំពេញ #429, Street 26 BT, Phum Tnort Chrum, Sangkat Boeungtumpun, Khan Meanchey, Phnom Penh
93	អង្គការឥណទានតំបន់ Reginal Credit organization	ភូមិចក សង្កាត់រកាកុង ក្រុងដូនកែវ ខេត្តតាកែវ Chork Village, Sangkat Rokar Knong, Krong Dounkeo, Takeo province
94	បៃតង ហ្វាយនែន ម.ក Baytang Finance Plc.	ផ្ទះលេខ៤៥ ផ្លូវលេខ៣២០ សង្កាត់បឹងកេងកង៣ ខណ្ឌចំការមន រាជធានីភ្នំពេញ #45, Street 320, Sangkat Boeung Kengkang 3, Khan Chomkarmon, Phnom Penh
95	ខេ.ឌី. អូ ហ្វាយនែន K.D.O FINANCE PLC	ភូមិគោគឃ្លាំង២ សង្កាត់ភ្នំពេញថ្មី ខណ្ឌសែនសុខ រាជធានីភ្នំពេញ Kouk kleang2 village, Sangkat Phnom Penhthmey, Khan Sensok, Phnom Penh
96	អង្គការអភិវឌ្ឍន៍គ្រួសារ និងសហគមន៍ Kruosar and Community Development Organization	ផ្ទះលេខG0៩ ភូមិអូតាំតាំ សង្កាត់ទួលតាងក ក្រុងបាត់ដំបង ខេត្តបាត់ដំបង #G09, Otakam II Village, Sangkat Tuol Ta Ek, Krong Battambang, Battambang Province
97	ចីរភាព ហ្វាយនែន ម.ក CHEIRPHEAP FINANCE Plc.	ផ្ទះលេខ២០៦ ផ្លូវលេខ៣៧១ ភូមិក្បាលទំនប់១ សង្កាត់បឹងទំពុន ខណ្ឌមានជ័យ រាជធានីភ្នំពេញ #206, Street 371, Phum kbal Tumnup 1, Sangkat Boeng Tumpun, Khan MeanChey, Phnom Penh
98	រិទ្ធិ សុខា ហ្វាយនែន ម.ក Rith-Sokha Finance Plc.	ផ្ទះលេខ៤៩ ផ្លូវ១០១៩ (ណតប្រឹង) ភូមិទឹកថ្លា សង្កាត់ទឹកថ្លា ខណ្ឌសែនសុខ រាជធានីភ្នំពេញ #49, Street 1019 (North Bridge), Phum Tuek Thla, Sangkat Tuek Thla, Khan Sensok, Phnom Penh
99	ពន្លឺបៃតង ហ្វាយនែន ម.ក Punleu Baitang Finance Plc.	ផ្លូវលេខ៣១ ភូមិពោធិ៍ ឃុំភ្នំកុង ស្រុកអង្គរជ័យ ខេត្តកំពត St 31, Po village, Phnom Kong commune, Ankorchey District, Kampot Province
100	ហ្វីដា ហ្វាយនែន ម.ក FEDA FINANCE Plc.	ផ្ទះលេខ៥២ ផ្លូវជាតិលេខ២ ភូមិដើមគរ សង្កាត់ដើមមៀន ក្រុងតាខ្មៅ ខេត្តកណ្តាល #52, National Road No. 2, Phum Der Ko, Sangkat Derm Mean, Kandal Province
101	អង្គការឥណទានប្រសិទ្ធ Proashith Credit Organization	ផ្ទះលេខ២៤៤C ផ្លូវអង្គតាមិញ ភូមិប៉ប្រកត្សុង សង្កាត់កាកាប ខណ្ឌពោធិ៍សែនជ័យ រាជធានីភ្នំពេញ #244C, Street Ang Ta Minh, Phum Poprork Tbong, Sangkat Kakarb, Khan Pur Sen Chey, Phnom Penh
102	ជុំ សំណាង ហ្វាយនែន ម.ក Chum Samnang Finance Plc.	ផ្ទះលេខ៩៥ មហាវិថីសេដុន ភូមិ៥ សង្កាត់បឹងកេងកង៣ ខណ្ឌចំការមន រាជធានីភ្នំពេញ #95, Mao Tse Tong Blvd, Sangkat Boeung Kengkang 3, Khan Chamkarmon, Phnom Penh
103	ខេម ហ្វាយនែន ម.ក CAM Finance Plc.	ផ្ទះលេខ ៩DF ផ្លូវបេតុង ភូមិទ្រា សង្កាត់ស្ទឹងមានជ័យ ខណ្ឌមានជ័យ រាជធានីភ្នំពេញ #9DF, Street Betong, Phum Trea, Sangkat Steung MeanChey, Khan MeanChey, Phnom Penh
104	អង្គការសេដ្ឋកិច្ចគ្រួសារកម្ពុជា Cambodia Family Economic Organization	ផ្ទះលេខ១៨F-Geo ផ្លូវK៤a សង្កាត់ទឹកថ្លា ខណ្ឌសែនសុខ រាជធានីភ្នំពេញ #18 F-Geo, Street K4A, Phum Tuek thla, Sangkat Tuek thla, Khan Sensok, Phnom Penh

ល.រ No.	ឈ្មោះប្រទេសស្ថាប័ន Name of Institutions	អាសយដ្ឋាន Address
105	ក្រុមហ៊ុន ឥណទាន អ៊ីហ្ស៊ី ហ្វាយនែន ភីអិលស៊ី Entean Easy Finance Plc.	ផ្លូវ ៧មករ ភូមិវត្តបូរណ៍ សង្កាត់សាលាកំរើក ក្រុងសៀមរាប ខេត្តសៀមរាប Street 7 Makara, Phum Wat Bo, Sangkat Sala Kamreuk, Krong Siemreap, Siem Reap Province
106	ក្រុងខ្មែរ ហ្វាយនែន ម.ក Krong Khmer Finance Plc.	ផ្ទះលេខ៩៩ ផ្លូវ០៧ ភូមិពោធិ៍ក្រ សង្កាត់ភ្នំពេញថ្មី ខណ្ឌសែនសុខ រាជធានីភ្នំពេញ #99, Street 07, Phum Rong Chak, Sangkat Phnom Penhthmey, Khan Sensok , Phnom Penh
107	សំណាង ហ្វាយនែន ម.ក SAMNANG FINANCE Plc.	ភូមិព្រែកតាពៅ សង្កាត់ព្រែកប្រា ខណ្ឌច្បារអំពៅ រាជធានីភ្នំពេញ Prek Tapov Village, Sangkat Prek Pra, Khan Chbar Ampove, Phnom Penh
108	ស្លឹកមាសខ្មែរ ហ្វាយនែន ម.ក Sloek Meas Khmer Finance Plc.	ផ្ទះលេខ២៧ ផ្លូវ៣១៥ ភូមិស្នួនថ្មី សង្កាត់ព្រៃឆ្នាក់ ក្រុងស្វាយរៀង ខេត្តស្វាយរៀង #27, Street 315, Phum Soun Thmey, Sangkat Prey Chlak, Krong Svay Rieng, Svay Rieng Province
109	អេដឺអេដ ហ្វាយនែន ម.ក ADH FINANCE PLC.	ភូមិក្រាំង សង្កាត់ក្រាំងអំពិល ក្រុងកំពត ខេត្តកំពត Phum Krang, Sangkat Krang Ampil, Krong Kompot, Kampot Province
110	មរតកអភិវឌ្ឍន៍ ភីអិលស៊ី Morodok Aphivath Plc.	ផ្ទះលេខ៤៤Eo ផ្លូវស៊ីលវើ ភូមិ៤ សង្កាត់ទំនប់ទឹក ខណ្ឌចំការមន រាជធានីភ្នំពេញ # 44E0, Street Silver, Phum 4, Sangkat Tomnop Toeuk, Khan Chomkarmon, Phnom Penh
111	ម៉ារីកា អមតៈ ហ្វាយនែន ភីអិលស៊ី Marika Amatak Finance Plc.	ភូមិស្រះរង សង្កាត់ស្វាយរៀង ក្រុងស្វាយរៀង ខេត្តស្វាយរៀង #161, Street 105, Phum Srah Vong, Sangkat Svay Rieng, Krong Svay Rieng ,Svay Rieng Province
112	កល្យាណ អភិវឌ្ឍន៍ ភីអិលស៊ី Kalyan Aphivath Plc.	ភូមិពោធិ៍ ឃុំភ្នំកុង ស្រុកអង្គរជ័យ ខេត្តកំពត Pou Village, Phnomkong Commune, Angkorchey District, Kampot Province
113	វិវឌ្ឍន៍ ហ្គោលដិន ហ្វាយនែន ភីអិលស៊ី Vivath Golden Finance Plc.	ផ្ទះលេខ ៦៥៩ ផ្លូវ៣៧១ ភូមិឫស្សី សង្កាត់ស្ទឹងមានជ័យ ខណ្ឌមានជ័យ រាជធានីភ្នំពេញ #659, Street 371, Phum Russey, Sangkat Steung MeanChey, Khan MeanChey, Phnom Penh
114	ភូមិន្ទ ក្រេឌីត ភីអិលស៊ី Phumin Credit Plc.	ផ្ទះលេខ ២០ ភូមិពោធិ៍ក្រមុ សង្កាត់រកាធំ ក្រុងច្បារមន ខេត្តកំពង់ស្ពឺ #20, Phum Pea Nickkam, Sangkat Rokathom, Krong Chbarmon, Kompong Speu Province
115	អនាគត ហិរញ្ញវត្ថុ ភីអិលស៊ី Anakut Heranhvatho Plc	ផ្ទះលេខ D៨១ ផ្លូវV១.១៨ ភូមិទួលគោក សង្កាត់ទួលសង្កែ ខណ្ឌឫស្សីកែវ រាជធានីភ្នំពេញ #D81, Street V1.18, Phum Toulkork, Sangkat Toul Sangke, Khan Russey Keo, Phnom Penh
116	ឥណទានវៃឆ្លាត ភីអិលស៊ី Entean Veichhlat Plc.	ផ្ទះលេខ ១៦BE0E1 ផ្លូវ៤១៨ សង្កាត់ទួលទំពូង២ ខណ្ឌចំការមន រាជធានីភ្នំពេញ #16E0E1, Street 418, Sangkat Toul Tompong II, Khan Chomkarmon, Phnom Penh
117	វិរៈបុត្រ ហ្វាយនែន ភីអិលស៊ី Virakboth Finance Plc.	ផ្ទះលេខ ១២-១៣ ផ្លូវ២០០៥ ភូមិប័ប្រកខាងជើង សង្កាត់កាកាប ខណ្ឌពោធិ៍សែនជ័យ រាជធានីភ្នំពេញ #12-13, Street 2005, Phum Paprak Khang Cheung, Sangkat Kakab, Khan Pusenchey, Phnom Penh
118	សុវណ្ណភូមិ ហ្វាយនែន ភីអិលស៊ី Sovannaphumi finance Plc.	ផ្ទះលេខ ១០០ ផ្លូវ៣១៤ ភូមិនំក្រៀម សង្កាត់ព្រែកព្រះស្តេច ក្រុងបាត់ដំបង ខេត្តបាត់ដំបង #100, Street 314, Phum Num Kreal, Sangkat Preahsdach, Krong Battambang, Battambang Province

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119	ពន្លឺកសិករខ្មែរ ភីអិលស៊ី Ponleu Kaksekar khmer Plc.	ភូមិ ៣ សង្កាត់ព្រះពន្លា ក្រុងសិរីសោភ័ណ ខេត្តបន្ទាយមានជ័យ Phum 3, Sangkat Preah Ponlea, Krong Serei Saopon, Banteay Meanchey Province
120	ឥណទាន មរតត ភីអិលស៊ី Entean Morodok Plc.	ផ្ទះលេខ ១៩អ៊ី០អ៊ី១ ផ្លូវ១០៦ (បុរីពិភពថ្មី) ភូមិបាយ៉ាប សង្កាត់ភ្នំពេញថ្មី ខណ្ឌសែនសុខ រាជធានីភ្នំពេញ #19E0E1, Street 6 (Borey PipupThmey), Phum Payab, Sangkat Phnom Penh Thmey, Khan Sen Sokh, Phnom Penh
121	ឥណទាន ជនបទខ្មែរ (អ៊ីស៊ីខេ) ភីអិលស៊ី Entean Chunbort khmer Plc.	ភូមិ ៣ សង្កាត់ព្រះពន្លា ក្រុងសិរីសោភ័ណ ខេត្តបន្ទាយមានជ័យ Pum 3, Sangkat Phreah Pnlea, Krong Sereisophoan, Banteay Meanchey Province
122	ថវិកា ហ្វាយនែន ភីអិលស៊ី Thavika Finance Plc	អគារលេខ ១៥០ ឌីប៊ី ផ្លូវលេខ ៥១៦ សង្កាត់បឹងកក់១ ខណ្ឌទួលគោក រាជធានីភ្នំពេញ #150DB, Street 516, Sangkat Boeung Kak 1, Khan Toul Kok, Phnom Penh
123	អនន្ត ហ្វាយនែន ភីអិលស៊ី Anon Finance Plc.	ផ្ទះលេខ ១២៧អ៊ី០ ផ្លូវបេ ភូមិក្រាំងអង្រៀង សង្កាត់ក្រាំងធុង ខណ្ឌសែនសុខ រាជធានីភ្នំពេញ #127E0, Street B, Phum Krang Ankrang, Sangkat Krang Thnong, Khan Sen Sok, Phnom Penh
124	អភិវឌ្ឍន៍អរុណរះ ហ្វាយនែន ភីអិលស៊ី Akphiwat Akrun Reah Finance Plc.	ផ្ទះលេខ ៣៥អា ផ្លូវ០៧ ភូមិទួលរកា១ សង្កាត់ចាក់អង្រែក្រោម ខណ្ឌមានជ័យ រាជធានីភ្នំពេញ #35A, Street 07, Phum Toul Rakar 1, Sangkat Chark Angrekrom, Khan MeanChey, Phnom Penh
125	អេស អេច ជី ហ្វាយនែន ភីអិលស៊ី SHG Finance Plc	ភូមិដូនជ្រាំ សង្កាត់ក្រចេះ ក្រុងក្រចេះ ខេត្តក្រចេះ Phum Daun Chroam, Sangkat Kratie, Krong Kratie, Kratie Province
126	អរ អែន ឌីប៊ី ហ្វាយនែន ភីអិលស៊ី R N D B Finance Plc	ភូមិរំចេក៤ សង្កាត់រតនៈ ក្រុងបាត់ដំបង ខេត្តបាត់ដំបង Phum Romchak4, Sangkat Rattanak, Krong Battambang, Battambang Province
127	កសិករ មានមាន ភីអិលស៊ី KASEKOR MEAN MEAN PLC	ភូមិភ្នំតូច ឃុំពេជ្រចិន្តា ស្រុកភ្នំព្រឹក ខេត្តបាត់ដំបង Phnom Toch Village, Pich Chenda Commune, Phnom Proek District, Battambang Province
128	ផ្កាឈូក ហ្វាយនែន ភីអិលស៊ី Phka Chhouk Finance Plc.	ផ្ទះលេខ០៧ ភូមិទួលរកា៣ សង្កាត់ចាក់អង្រែក្រោម ខណ្ឌមានជ័យ រាជធានីភ្នំពេញ #07, Phum Toul Roka 03, Sangkat Chak Angrekrom, Khan MeanChey, Phnom Penh
129	សុខសាន្តនិធិ ហ្វាយនែន ភីអិលស៊ី Soksan Nithik Finance Plc.	ផ្លូវជាតិលេខ១១០ ភូមិចុងកោះតូច ឃុំតាលន់ ស្រុកស្អាង ខេត្តកណ្តាល National Road 110, Chong Koh Toch Village, Talun Commune, Saang District, Kandal Province
130	សម្បូរ ហ្វាយនែន ភីអិលស៊ី Sombo Finance Plc.	ផ្ទះលេខ៥៥ អេហ្វ ផ្លូវ១០៣ សង្កាត់បឹងត្របែក ខណ្ឌចំការមន ក្រុងភ្នំពេញ #54F, St 103, Sangkat Boeng Trobek, Khan Chamkamorn, Phnom Penh
131	ខេ ខេ ស៊ី អឹម ហ្វាយនែន ភីអិលស៊ី K K C M FINANCE PLC	ផ្ទះលេខ ២៩៧ ភូមិពោធិ៍អណ្តោត សង្កាត់រលាប ក្រុងពោធិ៍សាត់ ខេត្តពោធិ៍សាត់ #297, Pou Andaot Village, Roleab Commune, Krong Pursat, Pursat Province
132	រ៉ាដូជីកូ ហ្វាយនែន ភីអិលស៊ី RADOCHICO FINANCE PLC	ផ្ទះលេខអ៊ី១៣ បុរីចិន្តាសម្បត្តិ ភូមិត្រពាំងពោធិ៍ សង្កាត់ចោមចៅ ខណ្ឌពោធិ៍សែនជ័យ រាជធានីភ្នំពេញ #E13 (Borei Chan Sambath), Phum Trapeing Po, Sangkat Chom Chao, Khan Posenchey, Phnom Penh

ល.រ No.	ឈ្មោះស្ថាប័នហិរញ្ញវត្ថុ Name of Institutions	អាសយដ្ឋាន Address
133	អេស៊ី ហ្វាយនែន ភីអិលស៊ី AC FINANCE PLC.	ផ្ទះលេខ៧១ ផ្លូវ៤៥៤ សង្កាត់ទួលទំពូង២ ខណ្ឌចំការមន រាជធានីភ្នំពេញ #71, Street 454, Sangkat Tuol Tumpung 2, Khan Chamkarmon, Phnom Penh
134	ប្រសិទ្ធិភាព ក្រេឌីត ភីអិលស៊ី PRASITHPHEAP CREDIT PLC	ផ្ទះលេខ០៩ ផ្លូវលំ ភូមិត្រពាំងល្វា សង្កាត់កកាប ខណ្ឌពោធិ៍សែនជ័យ រាជធានីភ្នំពេញ #09, St. Lum, Phum Trapeang Lvea, Sangkat Kakab, Khan Pur Sen Chey, Phnom Penh
135	ខាប់ភីថល រុងរឿង ភីអិលស៊ី CAPITAL RONG ROEUNG PLC.	ផ្ទះលេខ២២ ផ្លូវលេខ១៨៨ សង្កាត់ផ្សារដេប៉ូទី១ ខណ្ឌទួលគោក រាជធានីភ្នំពេញ #2DE1, Street 188, Shangkat Phsar Depou 1, Khan Tuol Kouk, Phnom Penh
136	ហ្វូបល ឡែនឌីង ហ្វាយនែន ភីអិលស៊ី GLOBAL LENDING FINANCE PLC.	ផ្ទះលេខ២៩៦ ភូមិព្រែកខ្សាយ ឃុំព្រែកខ្សាយ"ក" ស្រុកពាមរក៍ ខេត្តព្រៃវែង #296, Prek Shay Village, Prek Shay "Kor" Commune, Piem Ror District, Prey Veng Province
137	រ៉ូដូលខ្មែរ ភីអិលស៊ី Romduol khmer Plc	ផ្ទះលេខ៥ ផ្លូវ១៨១ សង្កាត់ទំនប់ទឹក ខណ្ឌចំការមន រាជធានីភ្នំពេញ #5, Street 181, Sangkat Tumnop Teuk, Khan Chamkarmom, Phnom Penh
138	អិល ឌី អេ ហ្វាយនែន ភីអិលស៊ី LDA FINANCE PLC.	ភូមិសុវណ្ណសាគរ សង្កាត់កំពង់កណ្តាល ក្រុងកំពត ខេត្តកំពត Phum Sovannsakor, Sangkat Kompong Kandal, Krong Kampot, Kampot Province
139	ឥណទាននារី ហ្វាយនែន ភីអិលស៊ី INTEAN NEARY FINANCE PLC	ភូមិផ្សារតាកោ សង្កាត់រកាក្នុង ក្រុងដូនកែវ ខេត្តតាកែវ Phum Takor, Sangkat Roka Khnong, Krong Daun Keo, Takeo Province
140	ពិដោរ ហ្វាន់ ភីអិលស៊ី Pidaur fund plc.	ផ្ទះលេខ២៥៣ ផ្លូវ៣៧ បេតេ ភូមិសន្សំកុសល២ សង្កាត់បឹងទំពុន ខណ្ឌមានជ័យ រាជធានីភ្នំពេញ #253, Street 37TB, Phum Sonsmkosal 2, Sangkat Boeng Tumpun, Khan Meanchhey, Phnom Penh
141	ស្កាយ ឡាយ ហ្វាយនែន ភីអិលស៊ី SKY LIGHT FINANCE PIC.	ភូមិព្រៃតាវ ឃុំទឹកថ្លា ស្រុកស្វាយអន្ទរ ខេត្តព្រៃវែង Prey Keav Village, Touk Tla Commune, Svay Antor District, Pray Veng Province
142	តារា ហ្វាយនែន ភីអិលស៊ី TARA FINANCE PLC	ផ្ទះលេខ ១៥២ ផ្លូវជាតិលេខ៦ ភូមិចុងកៅស៊ូ សង្កាត់ស្នួរក្រាម ក្រុងសៀមរាប ខេត្តសៀមរាប #152, National Road 6, Phum Chong Koasu, Sangkat Slarkram, Krong Siem Reap, Siem Reap Province
143	អ៊ីកហ្វូ ហ្វាយនែន ភីអិលស៊ី EKE GROWTH FINANCE PLC	ភូមិសីហា ឃុំចំបក់ ស្រុកបាទី ខេត្តតាកែវ Seiha Village, Chambak Commune, Bati District, Takeo Province
144	កូនកសិករ ហ្វាយនែន ភីអិលស៊ី Kon Kasekor Finance Plc.	ភូមិកំពង់ត្រាចទី១ ឃុំកំពង់ត្រាចខាងកើត ស្រុកកំពង់ត្រាច ខេត្តកំពត Kompong Trach 1 Village, Kompong Trach Khangkert Commune, Kompong Trach District, Kampot Province
145	ឥណទាន កុលបុត្រខ្មែរ ភីអិលស៊ី ENTEAN KOLBOTR KHMER Plc.	ភូមិ៣ ឃុំព្រែកខ្សាយ(ខ) ស្រុកពាមរក៍ ខេត្តព្រៃវែង 3 Village, Preksay (Khor) Commune, Peamro District, Preyveng Province
146	ណារាលីកា ហ្វាយនែន ភីអិលស៊ី NARALIKA FINANCE PLC	ភូមិប្រយុត ឃុំទំនប់ ស្រុកបាធាយ ខេត្តកំពង់ចាម Prayuk Village, Tumnob Commune, Batheay District Kampong Cham Province

ល.រ No.	ឈ្មោះគ្រឹះស្ថានកំណត់សម្រាប់ Name of Institutions	អាសយដ្ឋាន Address
147	សហធន ហ្វាយនែន ភីអិលស៊ី sahakhthun Finance plc.	ផ្ទះលេខ២២-២៣Eo ផ្លូវ ៣៧១ ភូមិត្រពាំងឈូក សង្កាត់ទឹកថ្លា ខណ្ឌសែនសុខ រាជធានីភ្នំពេញ #22-23 Eo, Street 371, Phum Trapaingchouk, Sangkat Tektla, Khan Sensok, Phnom Penh
148	យីហ្វា ភីអិលស៊ី KIFA Plc.	ផ្ទះលេខ ៨០៧ ក្រុមទី៧ ផ្លូវខៀណេស ភូមិទឹកថ្លា សង្កាត់ទឹកថ្លា ខណ្ឌសែនសុខ រាជធានីភ្នំពេញ #D07, Street Dearness, Teuk Thlar Village, Sangkat Teuk Thlar, Khan Sensok, Phnom Penh
149	រៀល ហ្វាយនែន ភីអិលស៊ី REAL FINANCE PLC	ផ្ទះលេខ៩៤២G ផ្លូវណាតប្រីត ភូមិស្វែងរលើង សង្កាត់ទឹកថ្លា ខណ្ឌសែនសុខ រាជធានីភ្នំពេញ #942G, Northbridge Street, Sangkat Teuk Thla, Khan Sensok, Phnom Penh
150	ស៊ីអេហ្វអាយអេ ភីអិលស៊ី CFIA Plc.	ផ្ទះលេខ៣៤A ភូមិបឹងសាឡាង សង្កាត់ឫស្សីកែវ ខ័ណ្ឌឫស្សីកែវ រាជធានីភ្នំពេញ #34A, Phum Boeung Salang, Sangkat Rusey Keo, Khan Ruseykeo, Phnom Penh
151	អែហ្វ ស៊ី ឌី អូ ហ្វាយនែន ភីអិលស៊ី F C D O FINANCE PLC	ផ្លូវជាតិលេខ៦ ភូមិព្រៃតាត្រាវ ឃុំបណ្ណឹង ស្រុកបារាយណ៍ ខេត្តកំពង់ធំ National Road No. 6, Prey Tatrav Village, Balang Commune, Baray District, Kampong Thom Province
152	អេសជីហ្វា ហ្វាយនែន ភីអិលស៊ី S.G.FA FINANCE PIC	ផ្លូវជាតិលេខ៧ ភូមិស្ពាន់ ឃុំសូទិប ស្រុកជើងព្រៃ ខេត្តកំពង់ចាម National Road 7, Skun Village, Soteb Commune, Choeung Prey District, Kompong Cham Province
153	គ្រួសារខ្មែរ ហ្វាយនែន ភីអិលស៊ី Krousa khmer finance plc.	ផ្ទះលេខ ១២ ផ្លូវលេខ៩៩ សង្កាត់បឹងត្របែក ខណ្ឌចំការមន រាជធានីភ្នំពេញ #12, Street 99, Sangkat Boeung Trabek, Khan Chamkamon, Phnom Penh
154	សូលីដ ហ្វាយនែន ភីអិលស៊ី SOLID Finance Plc.	ផ្ទះលេខ៥B ផ្លូវបេតុង ភូមិដំណាក់ធំ១ សង្កាត់ស្ទឹងមានជ័យ ខណ្ឌមានជ័យ រាជធានីភ្នំពេញ # 5B, Street Betong, Phum Damnakthom 1, Sangkat Steung Meanchey, Khan Meanchey, Phnom Penh
155	ស៊ី.អ៊ី.ឌី.អេ ហ្វាយនែន ភីអិលស៊ី C.E.D.A FINANCE PLC	ភូមិបីពៃ ឃុំបឹងត្រាញ់ខាងជើង ស្រុកសំរោង ខេត្តតាកែវ Beipey Village, Boeng Tranh Khang Cheung Commune, Samraong District, Takeo Province
156	គ្រួសារឥណទាន ភីអិលស៊ី KROURSA ENNATEAN PLC	ផ្លូវជាតិលេខ៦អា ភូមិរំចេក ឃុំទៀល ស្រុកបារាយណ៍ ខេត្តកំពង់ធំ National Road 6A, Rumchek Village, Triel Commune, Baray District, Kampong Thom Province
157	អមតៈរុងរៀង ភីអិលស៊ី AMATAK RONGROEUNG PLC	ផ្ទះលេខ៣៥ ផ្លូវលេខ២៦ សង្កាត់បឹងទំពុន ខណ្ឌមានជ័យ រាជធានីភ្នំពេញ #35, Street 26, Sangkat Boeung Tompun, Khan Mean Chey, Phnom Penh
158	ខ្មែរអង្គរ ហ្វាយនែន ភីអិលស៊ី KHMER ANGKOR FINANCE PLC.	ផ្ទះលេខ១៣៥ ផ្លូវលេខ២០១៥ ក្រុម១៣ ភូមិបំប្រកខាងត្បូង សង្កាត់កាកាប ខណ្ឌពោធិ៍សែនជ័យ រាជធានីភ្នំពេញ #135, Phum Porbrork Khang Tbong, Sangkat Kakab, Khan Pursenchey, Phnom Penh
159	វឌ្ឍន អភិវឌ្ឍន៍ ក្រេឌីត ភីអិលស៊ី Vathanak Akphivath Credit Plc.	ផ្ទះលេខ២៧៨ ផ្លូវ ១០៥ ភូមិស្វាយរៀង សង្កាត់ស្វាយរៀង ក្រុងស្វាយរៀង ខេត្តស្វាយរៀង #278, Street 105, Svay Rieng Village, Svay Rieng Commune, Svay Rieng District, Svay Rieng Province
160	គុន្ទាម ហ្វាយនែន ភីអិលស៊ី KUNTHEAM FINANCE PLC	ផ្ទះលេខ៣៣K ភូមិទ្រាត សង្កាត់ស្ទឹងមានជ័យ ខណ្ឌមានជ័យ រាជធានីភ្នំពេញ #33 K, Phum Trea 3, Sangkat Steung Meanchey, Khan Meanchey, Phnom Penh

ល.រ No.	ឈ្មោះស្ថាប័នហិរញ្ញវត្ថុ Name of Institutions	អាសយដ្ឋាន Address
161	ជួប អភិវឌ្ឍន៍ ភីអិលស៊ី Choub Aphivath Plc	ផ្ទះលេខ២២៤ បូរីសៀណាំ ភូមិខ្នារថ្មី សង្កាត់ជ្រាវ ក្រុងសៀមរាប ខេត្តសៀមរាប #224, Borey Sieng Nam, Phum Kna Thmey, Sangkat Chreav, Krong Seim Reap, Seim Reap Province
162	សំបូរណ៍ ទ្រព្យ ហ្វាយនែន ភីអិលស៊ី SAMBO TROP FINANCE PLC	ផ្ទះលេខ១៩៩ ភូមិសំណង់ សង្កាត់រកាធំ ក្រុងច្បារមេន ខេត្តកំពង់ស្ពឺ #199, Phum Somnang, Sangkat Roka Thom, Krong Chbarmon, Kampong Speu Province
163	អូស៊ី ហ្វាយនែន ភីអិលស៊ី OC FINANCE PLC.	ផ្ទះលេខ ១៩៣ ផ្លូវលេខ៣១បេតេ ភូមិសន្សំកុសល២ សង្កាត់បឹងទំពុន ខណ្ឌមានជ័យ #193, Street 31BT, Phum Sansam Kosal 2, Sangkat Boeung Tompun, Khan Mean Chay, Phnom Penh
164	ប៊ីក អេស៊ី ហ្វាយនែន ភីអិលស៊ី BIG ASIA FINANCE PLC	ផ្ទះលេខ១២៤ ផ្លូវលេខ១ភី ស៊ី ឌី ភូមិថ្មី សង្កាត់ដង្កោ ខណ្ឌដង្កោ រាជធានីភ្នំពេញ #124, Street 1PCD, Phum Thmey, Sangkat Dangkao, Khan Dangkao, Phnom Penh
165	លី ហេងអ៊ុង ហ្វាយនែន ម.ក LY HENG EUNG FINANCE PLC.	ភូមិព្រែកថ្មី ឃុំព្រែកថ្មី ស្រុកកោះធំ ខេត្តកណ្តាល Prek Thmey Village, Prek Thmey Commune, Koh Thom District, Kandal Province
166	ទីបូតា ហ្វាយនែន ភីអិលស៊ី TYBOTTA FINANCE PLC	ភូមិសំបូរ ឃុំព្រៃឃ្នូស ស្រុកមេសាង ខេត្តព្រៃវែង Sambour Village, Prey Khanes Commune, Mesang District, Prey Veng Province
167	និមិត្ត ស៊ីខេ ម.ក NIMITH CK PLC	ផ្ទះលេខ ៧៨-៨០ អាអិស៊ី ផ្លូវ០១ ភូមិសំបូរ សង្កាត់ដង្កោ ខណ្ឌដង្កោ រាជធានីភ្នំពេញ #78-80AE0, Road 01A, Phum Sambo, Sangkat Dangkor, Khan Dangkor, Phnom Penh
168	រ៉ាយស្មាត ហ្វាយនែន ម.ក RIGHT SMART SMART FINANCE PLC.	ផ្ទះលេខ៥៥ ផ្លូវ៤៥២ សង្កាត់ទួលទំពូងទី២ ខណ្ឌចំការមន រាជធានីភ្នំពេញ #5D, Street 452, Sangkat Toul Tompong 2, Khan Chamkarmon, Phnom Penh
169	សម្រេត ក្រេឌីត ភីអិលស៊ី SAMRETH CREDIT PLC	ភូមិត្រពាំងសេះ សង្កាត់គោកចង ក្រុងសៀមរាប ខេត្តសៀមរាប Phum Trapeangses, Sangkat Kok Chak, Krong Seim Reap, Seim Reap Province
170	អ អិន ខេ ឌីវេលឡូបមិន ភីអិលស៊ី RNK DEVELOPMENT PLC	ភូមិត្រពាំងឫស្សី ឃុំរកាព្រី ស្រុកត្បូងឃ្មុំ ខេត្តត្បូងឃ្មុំ Trapeang Reussey Village, Roka Po Pram Commune, Tbong Kmoum District, Tbong Kmoum Province
171	វីននើរ រុងរឿង ហ្វាយនែន ម.ក WINNER RONGROEUNG FINANCE PLC	ផ្ទះលេខ ១៣៦ ផ្លូវជាតិលេខ ២ ភូមិផ្សារតាកោ សង្កាត់រកាក្នុង ក្រុងជូនកែវ ខេត្តតាកែវ #136, National Road No. 2, Phum Phsar Ta Kao, Sangkat Roka Knong, Krong Doun Keo, Takeo Province
172	ហ្គ្រូ ខេ អេច ហ្វាយនែន ម.ក GROW K H FINANCE Plc.	ផ្ទះលេខ៥១៥ ផ្លូវលេខ១០១ សង្កាត់បឹងត្របែក ខណ្ឌចំការមន រាជធានីភ្នំពេញ #D15, Street 101, Sangkat Beung Trabek, Khan Chamkamorn, Phnom penh
173	មីរ៉ៃ ក្រេឌីត ម.ក MIRAI CREDIT PLC	ផ្ទះលេខ៥៥០ ផ្លូវលំ ភូមិត្រពាំងឈូក សង្កាត់ទឹកថ្លា ខណ្ឌសែនសុខ រាជធានីភ្នំពេញ #450, Street Lum, Phum Tropaing Chhuk, Sangkat Toek Thlar, Khan Sen Sok, Phnom Penh
174	អង្គរ ឆ័រ ហ្វាយនែនម.ក ANGKOR CHORPOAN finance plc	ផ្ទះលេខ៣១៦ ភូមិវត្តបូពិ សង្កាត់សាលាកំរើក ក្រុងសៀមរាប ខេត្តសៀមរាប #316, Phum Wat Bo, Sangkat Sala Kamreuk, Krong Siem Reap, Siem Reap Province
175	វី-ធីស៊ី ក្រេឌីត ម.ក We-TC Credit Plc	ភូមិសាលាកន្សែង សង្កាត់ស្វាយដង្គំ ក្រុងសៀមរាប ខេត្តសៀមរាប Phum Sala Kanseng, Sangkat Svay Dangkum, Krong Siem Reap, Siem Reap Province

ល.រ No.	ឈ្មោះគ្រឹះស្ថានក្រុមហ៊ុន Name of Institutions	អាសយដ្ឋាន Address
176	កាកកប ហ្វាយនែន ម.ក KAKKORB FINANCE PLC.	ផ្ទះលេខ១០អាយ ផ្លូវព្រៃទា សង្កាត់កាកាប ខណ្ឌពោធិ៍សែនជ័យ រាជធានីភ្នំពេញ #10I, Street New Town, Prey tea Village, Sangkat Kakab, Po Senchey, Phnom Penh
177	ស្មាយ ហ្វាយនែន ម.ក SMILE FINANCE PLC.	ផ្ទះលេខ១១ មហាវិថីសហព័ន្ធរុស្ស៊ី សង្កាត់កាកាប ខណ្ឌពោធិ៍សែនជ័យ រាជធានីភ្នំពេញ #11, Russian Confederation Blvd, Sangkat Kakab, Khan Por Sen Chey, Phnom Penh
178	សកល ហ្វាយនែន ម.ក SAKAL FINANCE PLC.	ផ្ទះលេខ២៥ដេ ផ្លូវ៥៧៨ សង្កាត់បឹងកក់២ ខណ្ឌទួលគោក រាជធានីភ្នំពេញ #25D, Street 578, Sangkat Boeung Kok 2, Khan Tuol Kork, Phnom Penh
179	ហ្វីសកូ ម.ក FISCO PLC.	អាគារ អាយ អេស អូ លេខ២៧៧ មហាវិថីព្រះនរោត្តម សង្កាត់ទន្លេបាសាក់ ខណ្ឌចំការមន រាជធានីភ្នំពេញ Building ISO #277, Preah Norodom Blvd, Sangkat Tonle Basak, Khan Chamkamorn, Phnom Penh
180	អេអិដឌី អង្គរ ក្រេឌីត ម.ក AED Angkor Credit Plc.	ភូមិជំរំជាន់ខ្លា សង្កាត់ជំរំជាន់ខ្លា ក្រុងស្ទឹងសែន ខេត្តកំពង់ធំ Phum Damrei Choan Khla, Sangkat Damrei Choan Khla, Krong Stueng Saen, Kampong Thom Province
181	ឥណទាន លើកស្វយ សមត្ថភាព គ្រួសារ ម.ក ENATEAN LERKSTUOY SAMATEPHEAP KRUOSA Plc.	ភូមិល្វា ឃុំល្វា ស្រុកព្រៃឈរ ខេត្តកំពង់ចាម Lvea Village, Lvea Commune, Prey Chhor District, Kampong Cham Province.
182	អេ គ្រូស៊ីល ហ្វាយនែន ម.ក A CRUCIAL FINANCE PLC	ក្រុមទី៩ ភូមិថ្មី សង្កាត់ស្វាយដង្កំ ក្រុងសៀមរាប ខេត្តសៀមរាប Group 9, Phum Thmei, Sangkat Svaydongkum, Krong Siem Reap, Siem Reap Province
183	អង្គរសំរឹទ្ធ ម.ក ANGKOR SAMRETH PLC.	ផ្ទះលេខ ៣១បេ ផ្លូវលេខ៤៩ ភូមិទី១៥ សង្កាត់កំពង់ចាម ក្រុងកំពង់ចាម ខេត្តកំពង់ចាម #31B, Street 49, Phum Ti 15, Sangkat Kompong Cham, Krong Kompong Cham, Kompong Cham Province
184	និវត្តន៍ ហ្វាយនែន ម.ក NIWAT FINANCE PLC	ភូមិចុងកៅស៊ូ សង្កាត់ស្រែក្រាម ក្រុងសៀមរាប ខេត្តសៀមរាប Phum Chong Kao Sou, Sangkat Sla Kram, Krong Siemreap, Siemreap Province
185	ព្រះច័ន្ទ ហ្វាយនែន ម.ក PREAH CHAN FINANCE PLC.	ផ្ទះលេខ ៥២ ផ្លូវ៤៣០ កែងផ្លូវលេខ៤៦៨ សង្កាត់ទួលទំពូង២ ខណ្ឌចំការមន រាជធានីភ្នំពេញ #52, Street 430 (Corner Street 468), Sangkat Toul Tumpoung 2, Khan Chamkamorn, Phnom Penh
186	វត្តនកសិករ ម.ក WATTANAK KAKSEKOR PLC	ផ្ទះលេខ ១៧៣ ភូមិព្រែកមហាទេព សង្កាត់ស្វាយប៉ោ ក្រុងបាត់ដំបង ខេត្តបាត់ដំបង #173, Phum Prek Mahatep, Sangkat Svay Por, Krong Battambang, Battambang Province
187	អូណូ ហ្វាយនែន ម.ក ONO FINANCE PLC.	ផ្ទះលេខ២៩៨អា ភូមិសន្សំកុសល២ សង្កាត់បឹងទំពុន ខណ្ឌមានជ័យ រាជធានីភ្នំពេញ #298A, Phum Sansamkosol 2, Sangkat Beoung Tompun, Khan Chamkarmom, Phnom Penh
188	ហ្វូនីដា ហ្វាយនែន ម.ក UNIDA FINANCE PLC.	ផ្ទះលេខ ៧៣ ផ្លូវលេខ៤៨០ សង្កាត់ទួលទំពូងទី១ ខណ្ឌចំការមន រាជធានីភ្នំពេញ #73, Street 480, Sangkat Toul Tompon 1, Khan Chamkarmorn, Phnom Penh
189	សេន ហ្វាយនែន ម.ក SEN Finance PLC.	ផ្ទះលេខ៩ស៊ី ផ្លូវលេខ៣៩បេ សង្កាត់បឹងទំពុន ខណ្ឌមានជ័យ រាជធានីភ្នំពេញ #9C, Street 39BT, Sangkat Beong Tumpun, Khan Meanchey, Phnom Penh
190	ក្រេដ ហ្វាយនែន ម.ក CRED FINANCE PLC.	ផ្ទះលេខ ៤៣បេអិច ផ្លូវលេខ ២៧១ សង្កាត់ផ្សារដើមថ្កូវ ខណ្ឌចំការមន រាជធានីភ្នំពេញ #43BE0, Street 271, Sankat Phar Daeum Thkov, Khan Chamkarmorn, Phnom Penh

ល.រ No.	ឈ្មោះស្ថាប័នឥណទាន Name of Institutions	អាសយដ្ឋាន Address
191	ធ្វើដី ហ្វាយនែន ម.ក TOWARDS FINANCE PLC.	ភូមិកំប៉ាល់ ឃុំសណ្តែក ស្រុកបាធាយ ខេត្តកំពង់ចាម Kampal Village, Sordek Commune, Batheay District, Kampong Cham Province
192	ថាក់នុក ឥណទាន ម.ក THAKNUK ENTEAN PLC.	ផ្ទះលេខ៥៩អា ផ្លូវ១០៥ សង្កាត់បឹងព្រលិត ខណ្ឌ៧មករា រាជធានីភ្នំពេញ #59A, Street 105, Sangkat Boeung Pralit, Khan 7 Makara, Phnom Penh
193	អេស អេច ហ្វាយនែន ម.ក S.H FINANCE PLC	ផ្លូវជាតិលេខ៥ ភូមិធម្មយុត្តិ សង្កាត់ប្តូរ ក្រុងកំពង់ឆ្នាំង ខេត្តកំពង់ឆ្នាំង National Road No. 5, Phum Thorm Yuthi, Sangkat Boe, Krong Kampong Chhnang, Kampong Chhnang
194	ខេមរា ហ្វាយនែន ម.ក Khemra Finance Plc.	ផ្ទះលេខ១៩៩ ផ្លូវលេខ៩ ភូមិសំបួរ សង្កាត់ដង្កោ ខណ្ឌដង្កោ រាជធានីភ្នំពេញ #194, Street 9, Phum Sambour, Doungkor Commune, Khan Doungkor, Phnom Penh
195	ខេអេស-ស៊ីកីស៊ី ហ្វាយនែន ម.ក KS-CPC FINANCE PLC.	ភូមិទ្រា ផ្លូវលំ សង្កាត់ស្ទឹងមានជ័យ ខណ្ឌមានជ័យ រាជធានីភ្នំពេញ Phum Threa, Street Lom, Sangkat Steong Meanchey, Khan Mean Chey, Phnom Penh
196	វីរៈជន កសិករ ម.ក VIRAK CHUN KAKSEKOR PLC.	ផ្លូវជាតិលេខ ៦A ភូមិចំបក់មាស សង្កាត់បាក់ខែង ខណ្ឌជ្រោយចង្វារ រាជធានីភ្នំពេញ National Road No. 6A, Phum Chombok Meas, Sangkat Bak Khaeng, Khan Chroy Changvar, Phnom Penh
197	ឥណទានខ្មែរ ដើម្បីការអភិវឌ្ឍន៍ ម.ក ENTEAN KHMER DOEMBEY KA APHIVATH PLC.	ផ្ទះលេខ៨D ផ្លូវលេខ២ ក្រុមទី១៦ ភូមិដំណាក់ធំ២ សង្កាត់ស្ទឹងមានជ័យ ខណ្ឌមានជ័យ រាជធានីភ្នំពេញ #8D, Street 2, Group 16, Phum Domnak Thom 2, Sangkat Stung Meanchey, Khan Meanchey, Phnom Penh
198	វ៉ាន់ហេង ហ្វាយនែន ម.ក VANHENG FINANCE PLC	ផ្ទះលេខ២២អីហ្សឺ ភូមិជ្រៃកោង សង្កាត់ចោមចៅ ខណ្ឌពោធិ៍សែនជ័យ រាជធានីភ្នំពេញ #22Eo, Phum Chrey Kaong, Sangkat Chaom Chao, Khan Pou Senchey, Phnom Penh
199	ខេមហ្វាន់ ប្រាថ្នា ម.ក CAMFUND PRATHNA PLC.	ភូមិកុង ឃុំព្រែកតាមាក់ ស្រុកខ្សាច់កណ្តាល ខេត្តកណ្តាល Knong Village, Preak Ta Meak Commune, Khsach Kandal District, Kandal Province
200	ឌីអេហ្វអូ ហ្វាយនែន ម.ក DFO FINANCE PLC.	ភូមិស្មៅខ្នី ឃុំត្រពាំងសាប ស្រុកបាទី ខេត្តតាកែវ Smao Khnhey Village, Trapaeng Sab Commune, Bati District, Takeo Province
201	រំចង់ អបកើអសិន ហ្វាយនែន ម.ក Romchang Operation Finance Plc.	ផ្ទះលេខ៥C ភូមិកន្ទោកជើង សង្កាត់កន្ទោក ខណ្ឌពោធិ៍សែនជ័យ រាជធានីភ្នំពេញ #5C, Phum Kantok Cheng, Sangkat Kantok, Khan Porsenchey, Phnom Penh
202	កសិករកូនខ្មែរ ហ្វាយនែន ម.ក KAKSEKOR KON KHMER FINANCE PLC.	ផ្ទះលេខ៤សេ ផ្លូវលេខ២១១ ភូមិកណ្តាល សង្កាត់ច្បារអំពៅ២ ខណ្ឌច្បារអំពៅ រាជធានីភ្នំពេញ #4C, Street 361, Phum Kandal, Sangkat Chba Ampov 2, Khan Chba Ampov, Phnom Penh
203	មហាជន ហ្វាយនែន ម.ក MAHACHON FINANCE PLC.	ផ្ទះលេខ២៣០B ផ្លូវលេខ៤៨ ភូមិប្រស្សី១ សង្កាត់ស្ទឹងមានជ័យ ខណ្ឌមានជ័យ រាជធានីភ្នំពេញ #230 B, Street 48, Phum Russey1, Sangkat Stung Meanchey, Khan Meanchey, Phnom Penh
204	រិន្ទបញ្ញាវតនៈ ហ្វាយនែន ម.ក RINN PANHA RATANAK FINANCE PLC.	ផ្ទះលេខ១៧អា ផ្លូវលេខ១១៥ ភូមិព្រែកសំរោង សង្កាត់ព្រែកសំរោង ក្រុងតាខ្មៅ ខេត្តកណ្តាល #17A, Street 115, Phum Prek Som Rong, Sangkat Prek Som Rong, Krong Ta Khmau, Kandal Province
205	ម៉ារីកូ ម.ក MARICO PLC.	ភូមិដំណាក់ចង្ហើរ សង្កាត់ព្រៃធំ ក្រុងកែប ខេត្តកែប Phum Dumnak Chang Eur, Sangkat Prey Thom, Krong Kaep, Kaep Province

ល.រ No.	ឈ្មោះប្រទេសស្ថាប័នហិរញ្ញវត្ថុ Name of Institutions	អាសយដ្ឋាន Address
206	ខ្មែររុងរឿង ហ្វាយនែន ម.ក KHMER RUNG ROEUNG FINANCE PLC.	ភូមិកំពង់បាយខាងត្បូង សង្កាត់កំពង់បាយខាងត្បូង ក្រុងកំពត ខេត្តកំពត Phum Kompong Bay Khang Tbong, Sangkat Kompong Bay Khang Tbong, Krong Kampot, Kampot Province
207	ធារិទ្ធិ ហ្វាយនែន ម.ក THEARITH FINANCE PLC.	ភូមិ១ឧសភា សង្កាត់កំពង់កណ្តាល ក្រុងកំពត ខេត្តកំពត Phum 1 Ousaphea, Sangkat Kampong Kandal, Krong Kampot, Kampot Province
208	វីរៈស័ក ហ្វាយនែន ម.ក VIREAKSAC FINANCE PLC	ផ្ទះលេខ៨៨ ក្រុមទី២ ផ្លូវបេតុង ភូមិទឹកថ្លា សង្កាត់ទឹកថ្លា ខណ្ឌសែនសុខ រាជធានីភ្នំពេញ #8A, Group 2, Street Betong, Phum Teuk Thla, Sangkat Teuk Thla, Khan Sen Sok, Phnom Penh
209	ឯករាជ្យ ហ្វាយនែន ម.ក EKREACH FINANCE PLC.	ផ្ទះលេខ១៦៥ ផ្លូវលេខ១៦០ សង្កាត់ទឹកល្អក់២ ខណ្ឌទួលគោក រាជធានីភ្នំពេញ #165, Street 160, Sangkat Toek Laak 2, Khan Toul Kork, Phnom Penh
210	ខ្មែរ ឃៃភីថល ហ្វាយនែន ម.ក KHMER CAPITAL FINANCE PLC.	ផ្ទះលេខ២៣ ផ្លូវ៣៧១ ភូមិទ្រាស សង្កាត់ស្ទឹងមានជ័យ ខណ្ឌមានជ័យ រាជធានីភ្នំពេញ #2 Kor, Street 371, Phum Trea 4, Sangkat Steung Meanchey, Khan Meanchey, Phnom Penh
211	អ៊ីម អាយ អូ ក្រេឌីត ម.ក M I O CREDIT PLC.	ផ្ទះលេខ១១១ ផ្លូវលេខ១១១ ភូមិគ្រពាំងសេះ សង្កាត់គោកចក ក្រុងសៀមរាប ខេត្តសៀមរាប #B11, Street H.E. Oung Oeun, Phum Trapeangses, Sangkat Kork Chork, Krong Siem Reap, Siem Reap Province
212	រីករាយ ហ្វាយនែន ម.ក REAKREAY FINANCE PLC.	ផ្ទះលេខ៣៥៧ ផ្លូវលេខ៣៧១ ក្រុមទី៥ ភូមិគោតជ្រំ សង្កាត់បឹងទំពុន ខណ្ឌមានជ័យ រាជធានីភ្នំពេញ Phum Kbalspean, Sangkat Poutahor, Krong Svay Rieng, Svay Rieng province
213	ភីអេហ្វឌី ហ្វាយនែន ម.ក PFD FINANCE PLC.	ភូមិពង្រ ឃុំស្ទឹងជ័យ ស្រុកជើងព្រៃ ខេត្តកំពង់ចាម Pongror Village, Sdoeung Chey Commune, Choeng Prey Dictrict, Kompong Cham Province
214	រ៉ាតា ម.ក RACHA PLC.	ផ្ទះលេខ១៦០ ផ្លូវលេខ៧១ សង្កាត់ទន្លេបាសាក់ ខណ្ឌចំការមន រាជធានីភ្នំពេញ #160, Street 71, Sangkat Tonle Basac, Khan Chamkarmon, Phnom Penh
215	ឥណទាន សម្បត្តិយើង ម.ក ENTAEN SAMBATH YOEUING Plc.	ផ្ទះលេខ១៤ បូរីនីសា ផ្លូវប្រណិត១ សង្កាត់ភ្នំពេញថ្មី ខណ្ឌសែនសុខ រាជធានីភ្នំពេញ #14, Borey Nisa, Street Proneth 1, Sangkat Phnom Penh Thmey, Khan Sen Sok, Phnom Penh
216	ខេ ភី ភី ឌី ហ្វាយនែន ម.ក K.P.P.D Finance Plc.	ភូមិគោរដ្ឋាន សង្កាត់អូរអំបិល ក្រុងសិរីសោភ័ណ ខេត្តបន្ទាយមានជ័យ Phum Kourothan, Sangkat Ou Ambel, Krong Serei Saophoan, Banteay Meanchey Province
217	ខេម វិវឌ្ឍន៍ ហ្វាយនែន ម.ក CAM VIVATH FINANCE PLC.	ផ្ទះលេខ៦៩ ផ្លូវលេខ១៥អី ភូមិទឹកថ្លា សង្កាត់ទឹកថ្លា ខណ្ឌសែនសុខ រាជធានីភ្នំពេញ #69, Street 15E, Phum Tek Thla, Sangkat Tek Thla, Khan Sen Sok, Phnom Penh
218	សុខា វីសិន ម.ក Sokha Vision Plc.	ផ្ទះលេខ ០៣ ផ្លូវលេខ១១១ ភូមិគ្រពាំងសេះ សង្កាត់គោកចាក់ ក្រុងសៀមរាប ខេត្តសៀមរាប #B03, Street H.E Ung Ouen, Phum Torpaing Ses, Sangkat Kork Chork, Krong Siem Reap, Siem Reap Province
219	អេច អូ អេស ក្រេឌីត ម.ក H O R S CREDIT PLC	ភូមិកំពង់ត្រាចទី១ ឃុំកំពង់ត្រាចខាងកើត ស្រុកកំពង់ត្រាច ខេត្តកំពត Kampong Trach Ti Muoy Village, Kampong Trach Khang Kaeut Commune, Kampong Trach District, Kampot
220	ស៊ី អ៊ី អូ ហ្វាយនែន ម.ក C E O FINANCE PLC.	ភូមិស្វាយទង ឃុំខ្នារ ស្រុកសំរោង ខេត្តតាកែវ Svay Tong Village, Khvav Commune, Samraong District, Takeo Province

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221	ប៊ែលង់ស៍ អេស៊ី ហ្វាយនែន ម.ក BALANCE ASIA FINANCE PLC.	ភូមិចុងផ្នូលទី២ ឃុំបឹងកក ស្រុកកំពង់ចាម ខេត្តកំពង់ចាម Chungthnal 2 Village, Bong Kok Commune, Kampong Cham District, Kampong Cham Province
222	ណាយស៍ ហ្វាយនែន ម.ក NICE FINANCE PLC.	ភូមិតាកុល សង្កាត់ស្វាយដង្កំ ក្រុងសៀមរាប ខេត្តសៀមរាប Phum Ta Phul, Sangkat Svay Dangcum, Krong Siem Reap, Siem Reap Province
223	កាហ្វីនកូ ហ្វាយនែន ម.ក CAFINCO FINANCE PLC.	ផ្លូវប៊ុរីកម្មករ ភូមិ២ សង្កាត់៣ ក្រុងព្រះសីហនុ ខេត្តព្រះសីហនុ Street Borey Kamko, Phum 2 , Sangkat 3, Krong Preah Sihanouk, Preah Sihanouk Province
224	ចេនឡា ហ្វាយនែន ម.ក CHENLA FINANCE PLC.	ផ្ទះលេខ អេស២៩ ផ្លូវស៊ីលវ័រ សង្កាត់ទំនប់ទឹក ខណ្ឌចំការមន រាជធានីភ្នំពេញ #S-29, Street Silver, Sangkat Tomnup Tuek, Khan Chamkarmon, Phnom Penh
225	ផ្នប ម.ក POB PLC.	ផ្ទះលេខ២៩៦៤ ផ្លូវលេខ២០១១ ភូមិគោកឃ្លោង សង្កាត់ភ្នំពេញថ្មី ខណ្ឌសែនសុខ រាជធានីភ្នំពេញ #2964, St.2011, Phum Kok Khlieng, Sangkat Phnom Penh, Khan Sen Sok, Phnom Penh
226	ផ្នាតន័រ ហ្វូរ ហ្វេត ហ្វាយនែន ម.ក PARTNER FOR GROWTH FINANCE PLC.	ផ្ទះលេខ៥ ផ្លូវ១៨១ សង្កាត់ទំនប់ទឹក ខណ្ឌចំការមន រាជធានីភ្នំពេញ #G49, Phum Sombo, Sangkat Dangkor, Khan Dangkor, Phnom Penh
227	វ៉ាសនា ហ៊ែរអង់វាតូ ម.ក Veasna heranhvatho PLC.	ផ្ទះលេខ២១៨ ភូមិវិហារចិន សង្កាត់ស្វាយដង្កំ ក្រុងសៀមរាប ខេត្តសៀមរាប #218, Phum Vihear Chen, Sangkat Svay Dankum, Krong Siem Reap, Siem Reap Province
228	ឥណទាន ផ្កាឈូកខ្មែរ ម.ក INNTEAN PHKACHHOUK KHMER PLC.	ផ្ទះលេខ១៥៨ ផ្លូវលេខ៣២ ភូមិក្បាលទំនប់២ សង្កាត់បឹងទំពុន ខណ្ឌមានជ័យ រាជធានីភ្នំពេញ #158, Street 32, Phum Kbal Tomnop 2, Sangkat Boeng Tumpun, Khan Mean Chey, Phnom Penh
229	ឥណទានមូលដ្ឋាន ម.ក ANEAKTEAN MOLATHAN PLC	ផ្ទះលេខ ៤៤៥ ផ្លូវលេខ ៤ ភូមិសូភី សង្កាត់កំពង់ស្វាយ ក្រុងសិរីសោភ័ណ ខេត្តបន្ទាយមានជ័យ ។ #445, Road 4, Phum Sophy, Sangkat Kampong Svay, Krong Serei Saophoan, Banteay Meanchey Province
230	សុវណ្ណ ដារ៉ា ហ្វាយនែន ម.ក SOVANN DARA FINANCE PLC.	ផ្លូវជាតិលេខ៧ ភូមិស្ពាន់ ឃុំស្វទិប ស្រុកជើងព្រៃ ខេត្តកំពង់ចាម National Road 7, Skun Village, Soteb Commune, Choeung Prey District, Kompong Cham Province
231	សម្របសម្រួល ហ្វាយនែន ម.ក SAMROB SAMRUOL FINANCE PLC	ផ្ទះលេខ ១ E0 ភូមិបំប្រកខាងត្បូង សង្កាត់កាកាប ខណ្ឌពោធិ៍សែនជ័យ រាជធានីភ្នំពេញ #1E0, Phum Porprork Khang Tbound, Sangkat Kakab, Khan Pur Senchey, Phnom Penh
232	ទិត្យវិវឌ្ឍនា ហ្វាយនែន ម.ក TITHVATHANA FINANCE PLC.	ភូមិឈើទាល ឃុំឈូក ស្រុកឈូក ខេត្តកំពត Chheuteal Village, Chhouk Commune, Chhouk District, Kampot Province
233	ស្តារ៉ាហ្វន់ ម.ក SDAA FUND PLC.	ផ្ទះលេខ៨៥ ក្រុម២ ភូមិបែកចានថ្មី សង្កាត់ព្រៃក្រពះស្តេច ក្រុងបាត់ដំបង ខេត្តបាត់ដំបង #85, Group II, Phum Bekchan Thmey, Sangkat Prek Preah Sdach, Krong Battambang, Battambang Province
234	អភិវឌ្ឍន៍អាស៊ី ម.ក ASIA DEVELOPMENT PLC.	ផ្ទះលេខ៩៩ ផ្លូវជាតិលេខ៥ ភូមិខ១ សង្កាត់ច្រាំងចំរេះទី២ ខណ្ឌបូស្សីកែវ រាជធានីភ្នំពេញ #9M, National Road No. 5, Phum Khor 1, Sangkat Chrang Chomresh 2, Khan Russey Keo, Phnom Penh
235	ប្រាថ្នា ក្រេឌីត ម.ក PRATHNA CREDIT PLC.	ផ្ទះលេខ៧២អីស្សន្យ ផ្លូវលេខ២៧៨ សង្កាត់អូឡាំពិក ខណ្ឌចំការមន រាជធានីភ្នំពេញ #72E0, Street 278, Sangkat Olympic, Khan Chamkarmorn, Phnom Penh

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236	ស៊ីធីអេ អេជី ហ្វាយនែន ម.ក CGA AG FINANCE PLC	ផ្ទះលេខ៤៥ ផ្លូវលេខ៥២៨ សង្កាត់បឹងកក់១ ខណ្ឌទួលគោក រាជធានីភ្នំពេញ #45, Street 528, Sangkat Beoung Kok 1, Khan Toul Kork, Phnom Penh
237	អេហ្វ អេហ្វ ឌី ហ្វាយនែន ម.ក FFD Finance Plc.	ភូមិ១ សង្កាត់រោកក្នុង ក្រុងដូនកែវ ខេត្តតាកែវ Village 1, Rokkakhnong Commune , Krong Dounkeo, Takeo Province
238	ទំនុកចិត្តភីភីល ហ្វាយនែន ម.ក Tomnukchet People Finance Plc.	ផ្ទះលេខ ១៦៨អា ផ្លូវជាតិលេខ២ ភូមិព្រែកតាឡុង សង្កាត់ចាក់អង្រែក្រោម ខណ្ឌមានជ័យ រាជធានីភ្នំពេញ #168A , National Road #2, Phum Preak Ta Long, Sangkat Chak Angrae Kraom, Khan Mean Chey, Phnom Penh
239	អិល អេ ឌី អេស ហ្វាយនែន ម.ក LADS Finance Plc	បុរីប៉េងហូត ផ្ទះលេខ៣៣ ផ្លូវលេខ០៣ ភូមិឫស្សី សង្កាត់ស្ទឹងមានជ័យ ខណ្ឌមានជ័យ រាជធានីភ្នំពេញ Borey Peng Huot, #33, St03, Russey Village, Sangkat Stung Meanchey, Khan Meanchey, Phnom Penh
240	ស៊ីស៊ីឌី ម.ក CVCD Plc.	ផ្ទះលេខ៤ ផ្លូវ៣២ ភូមិត្រពាំងឈូក សង្កាត់ទឹកថ្លា ខណ្ឌសែនសុខ រាជធានីភ្នំពេញ #4, Street 32B, Phum Tropaing Chhouk, Sangkat Teuk Thla, Khan Sen Sok, Phnom Penh
241	ប្រាបស ហ្វាយនែន ម.ក Preab Sor Finance Plc.	ផ្ទះលេខ៤៧០ ភូមិបំប្រកខាងត្បូង សង្កាត់កាកាប ខណ្ឌពោធិ៍សែនជ័យ រាជធានីភ្នំពេញ #4E0, Phum Paprak Khang Tbound, Sangkat Kakap, Khan Porsenchey, Phnom Penh
242	ប៊ុន ហ្វាយនែន ម.ក Bun Hour Finance Plc	ផ្លូវលេខ ១៩៨៦ ភូមិភ្នំពេញថ្មី សង្កាត់ភ្នំពេញថ្មី ខណ្ឌសែនសុខ រាជធានីភ្នំពេញ Street 1986, Phum Phnom Penh Thmey, Sangkat Phnom Penh thmey, Khan Sen Sok, Phnom Penh
243	ពិស្តុកា ហ្វាយនែន ម.ក Pishnuka Finance Plc.	ផ្ទះលេខ ១៩៥ ផ្លូវបុរីភ្នំពេញ សង្កាត់ទឹកថ្លា ខណ្ឌសែនសុខ រាជធានីភ្នំពេញ #195, Street Borey Phnom Penh, Sangkat Teuk Thlar, Khan Sen Sok, Phnom Penh
244	ធនធាន សំរិទ្ធ ហ្វាយនែន ម.ក Thonthean Samret Finance Plc.	ផ្ទះលេខ ៤៦២ ផ្លូវ ១៦៣ សង្កាត់បឹងកេងកងទី៣ ខណ្ឌចំការមន រាជធានីភ្នំពេញ #462B, Street 163, Sangkat Boeung Keng Kong 3, Khan Chamkarmon, Phnom Penh
245	ប្រាក់ ហ្វាយនែន ម.ក Prac Finance Plc.	ផ្ទះលេខ៥៣ ផ្លូវលេខ៧០៩ ភូមិ១ឧសភា សង្កាត់កំពង់កណ្តាល ក្រុងកំពត ខេត្តកំពត #53, Street 709, Phum Moy Ousaphea, Sangkat Kompongkandal, Krong Kompot, Kompot Province
246	ហ្វេរី ហ្វេរី ម.ក Fair Capital Plc.	ភូមិពាណិជ្ជកម្ម សង្កាត់រកាធំ ក្រុងច្បារមន ខេត្តកំពង់ស្ពឺ Phum Peanicheakam, Sangkat Roka Thum, Krong Chbar Mon, Kampong Speu Province
247	លីដូ ហ្វេរី ម.ក Lichou Capital Plc.	ផ្ទះលេខ២១៧០ ភូមិទ្រុងមាន់ សង្កាត់ទឹកថ្លា ខណ្ឌសែនសុខ រាជធានីភ្នំពេញ #21E0, Phum Trongmoan, Sangkat Tuek Thla, Khan Sen Sok, Phnom Penh
248	ស៊ីដ ខូអបកើដធីរី ម.ក Seed Cooperative Plc.	ផ្ទះលេខ ១៦០ ផ្លូវលេខ០៩ (បុរីពិតថ្មីចំការដូង) សង្កាត់ដង្កោ ខណ្ឌដង្កោ រាជធានីភ្នំពេញ #No 160, Street 09 (Borey Pipoph Thmey Chamkar Daung), Sangkat Dangkaor, Khan Dangkaor, Phnom Penh
249	អេ ស៊ី អិល ឥណទានជនបទ ភីអិលស៊ី A.C.L Entean Chunbot Plc.	ផ្លូវជាតិលេខ៣ ភូមិសត្វពង ឃុំសត្វពង ស្រុកឈូក ខេត្តកំពត National Road3, Satpong Village, Satpong Commune, Chhouk District, Komport Province
250	ហ្វិកា ហ្វាយនែន ម.ក FECA Finance Plc.	បុរីទ្រូ ផ្ទះលេខ K១១ ផ្លូវលេខ១០A សង្កាត់ឫស្សីកែវ ខណ្ឌឫស្សីកែវ រាជធានីភ្នំពេញ Borey Rith No K11, Street 10A, Sangkat Reussey Keo, Khan Reussey Keo, Phnom Penh

ល.រ No.	ឈ្មោះគ្រឹះស្ថានក្រុមហ៊ុន Name of Institutions	អាសយដ្ឋាន Address
251	អេហ្វ អ ឌី ហ្វាយនែន ម.ក F R D Finance Plc.	ផ្ទះលេខ ១២អី០ ផ្លូវលេខ៧៩BT សង្កាត់បឹងទំពុន ខណ្ឌមានជ័យ រាជធានីភ្នំពេញ #12E0, Street 79BT, Sangkat Beung Tumpun, Khan Meanchey, Phnom Penh
252	មិត្តភាព ហ្វាយនែន ម.ក Mettapheap Finance Plc.	ភូមិបូរ ឃុំព្រៃរំដេង ស្រុកគិរីវង់ ខេត្តតាកែវ Bou Village, Preyromdeng Commune, Kirivong District, Takeo Province
253	ពន្លឺវណ្ណា ហ្វាយនែន ម.ក Punleuvanna Finance Plc.	ផ្លូវជាតិលេខ២ ភូមិផ្សារតាកោ សង្កាត់រកាក្នុង ក្រុងដូនកែវ ខេត្តតាកែវ National Road2, Phum Phsar Ta Kao, Sangkat Roka Knong, Krong Dounkeo, Takeo province
254	ខេ អ៊ី ភី ហ្វាយនែន ម.ក KEP Finance Plc.	ភូមិមុខខេត្ត សង្កាត់រកាធំ ក្រុងច្បារមន ខេត្តកំពង់ស្ពឺ Mukh Khett Village, Sangkat Rokar Thum, Krong Chbar Mon, Kampong Speu Province
255	ពន្លឺស្នាមញញឹម ហ្វាយនែន ម.ក Punleu Snam Nhor Nhem Finance Plc.	ផ្ទះលេខ២៥ ផ្លូវលេខ ១៤៤០ ក្រុមទី២ ភូមិថ្មី សង្កាត់រកាធំ ក្រុងច្បារមន ខេត្តកំពង់ស្ពឺ #25, Street 1440, Group 2, Phum Thmey, Sangkat Roka Thom, Krong Chbamorn, Kompong Speu province
256	មរតក គ្រួសារ ម.ក Morodok Kruosa Plc.	ផ្លូវជាតិលេខ២ ភូមិថ្មលំបែក សង្កាត់រកាក្រៅ ក្រុងដូនកែវ ខេត្តតាកែវ National Road 2, Thnal Bek Village, Sangkat Rokakrao, Krong Daun Keo, Takeo Province
257	វ៉ាន់ឌី ហ្វាយនែន ម.ក Vandy Finance Plc.	ភូមិអូរច្រនៀង ឃុំកំពង់ត្រាចខាងលិច ស្រុកកំពង់ត្រាច ខេត្តកំពត Ochranieng Village, Kampong Trach Lech Commune, Kampong Trach District, Kampot Province
258	អ ឌី អូ ហ្វាយនែន ម.ក RDO Finance Plc.	ផ្ទះលេខ G12 ផ្លូវលេខ១០៧ ភូមិវាលយន្ត សង្កាត់ស្វាយរៀង ក្រុងស្វាយរៀង ខេត្តស្វាយរៀង House G12, Street 107, Phum Veal Yon, Sangkat Svay Rieng, Krong Svay Rieng, Svay Rieng Province
259	ចំរើនគោតផល ហ្វាយនែន ម.ក Chamroen Phork Phal Finance Plc.	ផ្ទះលេខ ៤៦៩ ផ្លូវលេខ១១៤ ភូមិវាលយន្ត សង្កាត់ស្វាយរៀង ក្រុងស្វាយរៀង ខេត្តស្វាយរៀង #469, Street 114, Phum Veal Yun, Sangkat Svay Rieng , Krong Svay Rieng, Svay Rieng Province
260	រស្មីសិរីមង្គល ហ្វាយនែន ម.ក Reaksmey Serey Mongkul Finance Plc.	ផ្ទះលេខ២៩-៣០ ភូមិដំណាក់ សង្កាត់ភ្នំពេញថ្មី ខណ្ឌសែនសុខ រាជធានីភ្នំពេញ #29-30V, Domnak Village, Sangkat Phnom Penh Thmey, Khan Sen Sok, Phnom Penh
261	មេត្តា ហ្វាយនែន ម.ក Metta Finance Plc.	ភូមិកំពង់ត្រាចទី១ ឃុំកំពង់ត្រាចខាងកើត ស្រុកកំពង់ត្រាច ខេត្តកំពត Kampong Trach 1 Village, Kampong Trach Khang Kaeut Commune, Kampong Trach District, Kompot Province
262	ឥណទានកសិកររីកចំរើន ម.ក Intean Kasekor Rikchamroeun Plc.	ភូមិកៀនសាំង សង្កាត់ស្វាយរៀង ក្រុងស្វាយរៀង ខេត្តស្វាយរៀង Phum Keansang, Sangkat Svay Rieng, Krong Svay Rieng, Svay Rieng Province
263	រស្មីជ័យជំនះ ម.ក Reaksmey Chey Chumneas Plc.	ផ្ទះលេខ០៣ ភូមិកំពង់បាយខាងត្បូង សង្កាត់កំពង់បាយ ក្រុងកំពត ខេត្តកំពត #03, Phum Kompong Bay Khang Thbong, Songkat Kompong Bay, Krong Kampot, Kampot Province.
264	រីករាយ ហ្វាយនែន ម.ក Reakreay Finance Plc.	ភូមិក្បាលស្ពាន សង្កាត់ពោធិ៍តាហោ ក្រុងស្វាយរៀង ខេត្តស្វាយរៀង Phum Kbalspan, Sangkat Poutahor, Krong Svay Rieng, Svay Rieng Province
265	ស៊ី.ខេ.អិល.អេស ហ្វាយនែន ម.ក C.K.L.S Finance Plc.	ភូមិត្រពាំងគល់ សង្កាត់កន្ទោក ខណ្ឌពោធិ៍សែនជ័យ រាជធានីភ្នំពេញ Phum Trapeang Kol, Sangkat Kantaok, Khan Pur Senchey, Phnom Penh

ល.រ No.	ឈ្មោះស្ថាប័នហិរញ្ញវត្ថុ Name of Institutions	អាសយដ្ឋាន Address
266	ស្ថាប័នហិរញ្ញវត្ថុនៃសល បេស ម.ក Smart Financial Base Plc.	ផ្ទះលេខ០១៧ ផ្លូវបូរីកម្មករ ភូមិ២ សង្កាត់២ ក្រុងព្រះសីហនុ ខេត្តព្រះសីហនុ #017, Street Borikamkor, Phum 2, Sangkat 2, Krung Preahsihanouk, Preahsihanouk Province
267	យូនីត្រាស៍ ហិរញ្ញវត្ថុ ម.ក Unitrust Finance Plc.	ផ្ទះលេខ១៩៥អី១ ផ្លូវលេខ៦៣ សង្កាត់បឹងកេងកង១ ខណ្ឌចំការមន រាជធានីភ្នំពេញ #195E1, Street 63, Sangkat Boeung Keng Kang 1, Khan Chamkarmon, Phnom Penh
268	រ៉េដា យូនីយ៉ុង ម.ក Reda Union Plc.	ផ្លូវជាតិលេខ៧ ភូមិព្នៅកើត ឃុំព្រៃចារ ស្រុកជើងព្រៃ ខេត្តកំពង់ចាម National Road 7, Pnov Kaeut Village, Prey Char Commune, Choeng Prey District, Kampong Cham Province
269	ស៊ី.អេច.អេហ្វ.ឌី ហិរញ្ញវត្ថុ ភីអិលស៊ី CHFD Finance Plc.	ផ្ទះលេខ៧២Eo&E1 ភូមិថ្មលំបែក សង្កាត់ចោមចៅ ខណ្ឌពោធិ៍សែនជ័យ រាជធានីភ្នំពេញ #72Eo&E1, Phum Thnal Bambaek, Sangkat Chaom Chau, Khan Pur Senchey, Phnom Penh
270	សម្បត្តិ ឥណទានអភិវឌ្ឍន៍ សេដ្ឋកិច្ចគ្រួសារ ម.ក Sambath Entean Aphivath Sethakech Kruosar Plc.	ផ្ទះលេខ៥៧២ ភូមិមានជ័យ សង្កាត់ស្ទឹងមានជ័យ ខណ្ឌមានជ័យ រាជធានីភ្នំពេញ #572, Phum Meanchey, Sangkat Steung Meanchey, Khan Meanchey, Phnom Penh
271	សូណូលី ហិរញ្ញវត្ថុ ម.ក Soponleu Finance Plc.	ផ្ទះលេខD13 ភូមិកណ្តាល សង្កាត់កំពង់ឆ្នាំង ក្រុងកំពង់ឆ្នាំង ខេត្តកំពង់ឆ្នាំង #D13, Phum Kandal, Sangkat Kompong Chhnang, Krong Kompong Chhnang, Kompong Chhnang Province
272	យ៉ាស្មាត ហិរញ្ញវត្ថុ ម.ក Your Smart Finance Plc.	ផ្ទះលេខ៧៧៥ ផ្លូវបេតុង ភូមិទ្រា សង្កាត់ស្ទឹងមានជ័យ ខណ្ឌមានជ័យ រាជធានីភ្នំពេញ #775, Street Betong, Trea Village, Sangkat Steong Meanchey, Khan Meanchey, Phnom Penh
273	ឥណទាន អភិវឌ្ឍន៍ អាជីវកម្ម ម.ក Entean Aphivath Achivkam Plc.	ផ្ទះលេខ១០៧ ផ្លូវភ្នំពេញថ្មី ភូមិត្រពាំងឈូក សង្កាត់ទឹកថ្លា ខណ្ឌសែនសុខ រាជធានីភ្នំពេញ #107A, Street Phnom Penh Thmey, Phum Trapeang Chhouk, Sankgat Teuk Thlar, Khan Sensok, PhnomPenh
274	គ្រីស្តាល់ ហិរញ្ញវត្ថុ ម.ក Crystal Finance Plc	ផ្ទះលេខ ២២៨ ផ្លូវលេខ២០០R-II សង្កាត់គីឡូម៉ែត្រលេខ៦ ខណ្ឌឫស្សីកែវ រាជធានីភ្នំពេញ #B28, Street 200-R-II, Sangkat Kilomet6, Khan Russey Keo, Phnom Penh
275	រតនៈកសិករ ម.ក Ratanak Kasekor Plc.	ភូមិស្វាយ សង្កាត់ចេក ក្រុងស្វាយរៀង ខេត្តស្វាយរៀង Svay village, Chek Commune, Krong Svay Rieng, Svay Rieng Province
276	ដើមមាន ហិរញ្ញវត្ថុ ម.ក Deummean Finance Plc.	ភូមិព្រៃកន្ទុះ ឃុំព្រៃកគយ ស្រុកស្អាង ខេត្តកណ្តាល Prek Run Village, Prek Koy Commune, S'ang District, Kandal Province
277	ស៊ី.វី.អេ ហិរញ្ញវត្ថុ ម.ក C.V.A Finance	ផ្ទះលេខ៥៧ ភូមិត្រពាំងលើក សង្កាត់រកាធំ ក្រុងច្បារមន ខេត្តកំពង់ស្ពឺ #57, Phum Trapeang Leuk, Sangkat Rokar Thum, Krong Cbarmorn, Kompong Speu Province
278	អាខាបារ ម.ក ACABAR Plc.	ភូមិតគីវ ឃុំគគីវ ស្រុកកៀនស្វាយ ខេត្តកណ្តាល Koky Village, Koky Commune, Kean Svay District, Kandal Province
279	រក្សី ហិរញ្ញវត្ថុ ម.ក Raksey Finance Plc.	ផ្ទះលេខ៦ ផ្លូវលេខ៤ ភូមិត្រពាំងថ្លឹង សង្កាត់ចោមចៅ ខណ្ឌពោធិ៍សែនជ័យ រាជធានីភ្នំពេញ #6, Street4, Phum Trapeang Thloeng, Sangkat Chaom Chau, Khan Pur Senchey, Phnom Penh
280	រិទ្ធី ហិរញ្ញវត្ថុ ម.ក Rithy Finance Plc.	ភូមិកំពង់ជ្រៃ ឃុំស្មោង ស្រុកទ្រាំង ខេត្តតាកែវ Kampong Chrey Village, Smaong Commune, Treang District, Takeo Province

ល.រ No.	ឈ្មោះស្ថាប័ន Name of Institutions	អាសយដ្ឋាន Address
281	ធនលាភ ហ្វាយនែន ម.ក Thunleap Finance Plc	ផ្ទះលេខ៥១ ផ្លូវលេខ១១៤ ភូមិរោងបន្លែ សង្កាត់ស្វាយរៀង ក្រុងស្វាយរៀង ខេត្តស្វាយរៀង #51, Street 114, Phum Raung Banle, Sangkat Svay Rieng, Krong Svay Rieng, Svay Rieng Province
282	សមធម៌ ហ្វាយនែន ម.ក Samathor Finance Plc.	ផ្ទះលេខ១ អេសអិល ផ្លូវលេខ២៨ សង្កាត់ច្បារអំពៅ១ ខណ្ឌមានជ័យ រាជធានីភ្នំពេញ #1SE0, Street 628, Sangkat Chhbar Ampov1, Khan Meanchey, Phnom Penh
283	ចក ហ្វាយនែន ម.ក Chak Finance Plc.	ភូមិចក ឃុំកំពង់ចក ស្រុករំដួល ខេត្តស្វាយរៀង Phum Chork, Kompong Chork Commune, Rumduol District, Svay Rieng Province
284	សុភមង្គល សេដ្ឋកិច្ច គ្រួសារ ម.ក Sopheakmonkul Cedthakech Krousa Plc.	ផ្លូវលេខ១៦០ ភូមិសៀនអំពៅខាងលិច សង្កាត់ប៉ៃលិន ក្រុងប៉ៃលិន ខេត្តប៉ៃលិន Street 160, Soun Ampov Khanglek Village, Sangkat Pailin, Krong Pailin, Pailin Province
285	ធនធានហិរញ្ញវត្ថុប្រជាជន ម.ក Thornthearn Heranhvotho Pracheachorn Plc.	ផ្ទះលេខB09 ផ្លូវជាតិលេខ៥ ភូមិគីឡូលេខ៤ សង្កាត់ផ្សារកណ្តាល ក្រុងប៉ោយប៉ែត ខេត្តបន្ទាយមានជ័យ #B09, National Road 5, Kilolek 4 Village, Sangkat Psar Kandal, Krong Poipet, Banteay Meanchey Province
286	ស៊ីដា ហ្វាយនែន ម.ក SIDA Finance Plc.	ភូមិកំពង់ត្រាច ឃុំកំពង់ត្រាច ស្រុករមាសហែក ខេត្តស្វាយរៀង Kampong Trach Village, Kamphong Trach Commune, Romeas Hek District, Svay Rieng Province
287	មូលដ្ឋានជនបទ ម.ក Moulathan Chunbort Plc.	អគារអិលអេសអាយ បន្ទប់អេហ្វ ៣.០១ (ជាន់ទី៣) មហាវិថី ហាណូយ សង្កាត់ភ្នំពេញថ្មី ខណ្ឌសែនសុខ រាជធានីភ្នំពេញ Bldg LSI Room F3.01 (3rd Floor), Hanoi Blvd (No. 1019), Sangkat Phnom Penh Thmey, Khan Sen Sokh, Phnom Penh
288	និមិត្ត ហ្វាយនែន ម.ក NIMITH FINANCE PLC.	#៨D សេ ផ្លូវលេខ២១៣ ភូមិទ្រាស ស/កស្ទឹងមានជ័យ ខណ្ឌមានជ័យ ភ្នំពេញ #8D, Street 213, Phum Trea 4, Sangkat Steung Mean Chey, Khan Mean Chey, Phnom Penh
289	អិល អេ ហ្វាយនែន ម.ក L.A FINANCE PLC.	ផ្ទះលេខ១២ ផ្លូវលំ ភូមិដំណាក់ធំ២ ស/ក ស្ទឹងមានជ័យ ខណ្ឌមានជ័យ ភ្នំពេញ #1B, Street Lom, Phum Domnakhthom 2, Sangkat Steung Meanchey, Khan Meanchey, Phnom Penh
290	ដាតនើរ អិន ខម ផែន សិន ហ្វាន់ ម.ក PARTNERS IN COMPASSION FUND PLC.	ផ្ទះលេខ៥០ ផ្លូវលេខ១១ ស/ក បឹងសាឡាង ខណ្ឌទួលគោក ភ្នំពេញ #50A, Phum 1, Sangkat Beung Salang, Khan Toul Kork, Phnom Penh
291	ហាក់សាន់ ហ្វាយនែន ម.ក HAKSAN FINANCE PLC.	#១៨Q ភូមិទឹកថ្លា ស/ក ទឹកថ្លា ខណ្ឌសែនសុខ ភ្នំពេញ #.18Q, Phum Teuk Thla, Sangkat bTeuk Thla, Khan Sen Sok, Phnom Penh
292	សុវណ្ណភូមិ សូសល ឌីវឡូបម៉ិន ម.ក SOVANNAPHUM SOCIAL DEVELOPMENT PLC.	ផ្ទះលេខ៤៦ ផ្លូវលេខ៧១ ស/កទួលទំពូង២ ខណ្ឌចំការមន ភ្នំពេញ #486A, Street271, Sangkat Toul Tom Poug 2, Khan Chamkarmorn, Phnom Penh
293	ធីតិមា ហ្វាយនែន ម.ក DHITEMAH FINANCE PLC.	#១៦៨(ប្រវិពិភពថ្មីចំការដូង) ភូមិសំបូរ ស/កដង្កោ ខណ្ឌដង្កោ ភ្នំពេញ #74, Street B (Borey Piphuphthmey), Phum Krang Angkrong, Sangkat Krang Thnoug, Khan Sensok, Phnom Penh
294	ហេបភី ហ្វាយនែន ម.ក HAPPY FINANCE PLC.	ផ្ទះលេខ៨៤ ផ្លូវលេខ៤ ស/កទឹកថ្លា ខណ្ឌបូស្សីកែវ ភ្នំពេញ #18H, Street K4, Sangkat Teuk Thla, Khan Sen Sok, Phnom Penh
295	ខេ អិ ឌី ហ្វាយនែន ម.ក K E D FINANCE PLC.	ផ្ទះលេខ០៦ អេស ផ្លូវអេស ស/កចាក់អង្រែក្រោម ខណ្ឌមានជ័យ #S06, Street S, Sangkat Chak Angre Krom, Khan Mean Chey, Phnom Penh

ល.រ No.	ឈ្មោះគ្រឹះស្ថានកំណត់សម្រាប់ Name of Institutions	អាសយដ្ឋាន Address
296	ហ្គ្រីន អ៊ីយ៉េណមី ហ្វាយនែន ម.ក GREEN ECONOMY FINANCE PLC.	ផ្ទះ១១៨AA ផ្លូវជាតិលេខ១ ភូមិស្វាយតាអុក ស/កវាលស្បូវ ខណ្ឌច្បារអំពៅ #118A, National Road No1, Phum Svay Ta Ok, Sangkat Veal Sbov, Khan Chbar Am Pov, Phnom Penh
297	មនោ ហ្វាយនែន ម.ក MONO FINANCE PLC.	ផ្ទះលេខ៩០ស្រួន ភូមិសន្សំកុសល សង្កាត់បឹងទំពន់ ខណ្ឌមានជ័យ រាជធានីភ្នំពេញ #90, Phum Sansam Kosal 1, Sangkat Boeng Tumpun, Khan Mean Chey, Phnom Penh
298	ស៊ី.ស៊ី.ដូ ហ្វាយនែន ម.ក C.C.DO FINANCE PLC.	ផ្ទះលេខ១៦GEO ផ្លូវជាតិលេខ៣ ភូមិព្រៃជើងត្បូង ខណ្ឌពោធិ៍សែនជ័យ រាជធានីភ្នំពេញ #16Eo, National Road No.3, Phum Prey Pring Tpong, Sangkat Chaom Chao, Khan Porsenchey, Phnom Penh
299	អេស.អិម.អ៊ី.អេស អេកូ ហ្វាយនែន ម.ក S.M.E.S ECO FINANCE PLC.	ផ្ទះលេខ៦អេហ្វ ផ្លូវប៉េតុង ភូមិទ្រា សង្កាត់ស្ទឹងមានជ័យ ខណ្ឌមានជ័យ រាជធានីភ្នំពេញ #6F, Street Betong, Phum Trea 3, Sangkat Stueng Mean Chey, Khan Mean Chey, Phnom Penh
300	អ៊ឹមអេហ្វ មីសិន ម.ក MF MISSION PLC.	ផ្ទះលេខហាស៦ ផ្លូវ៥៦អេ សង្កាត់ទួលសង្កែ ខណ្ឌបូស្សីកែវ ភ្នំពេញ #H6, Street 56R, Sangkat Tulsangke, Khan Reuseykeo, Phnom Penh
301	ខេតិអេសឌី ហ្វាយនែន ម.ក KPRSD FINANCE PLC.	ផ្លូវជាតិលេខ៦អា ភូមិក្រោម ឃុំព្រែកអញ្ចាញ ស/កមុខកំពូល ខេត្តកណ្តាល National Road No. 6A, Phum Krom, Prek Anchanh Commune, Mouk Kampoul District, Kandal Province
302	ចំរើន ចំរើន ហ្វាយនែន ម.ក CHAMROEUN CHAMROEUN PLC.	ភូមិ គោរដ្ឋាន ស/ក អូរអំបិល ក្រុងសេរីសោភ័ណ្ឌ ខេត្តបន្ទាយមានជ័យ Phum Kothan, Sangkat O'ambel, Krong Serei Saophoan, Banteay Meanchey Province
303	អូខិនជិន មេត្រី ឥណទាន ម.ក OCKENDEN METREI ENTEAN PLC.	ផ្លូវលេខ៥៦អា ខ្នាតចាស់ សង្កាត់កំពង់ស្វាយ ក្រុងសេរីសោភ័ណ្ឌ ខេត្តបន្ទាយមានជ័យ #56A, Phum Khlakon Chas, Sangkat Kompong Svay, Krong Sereisaophoan, Banteay Meanchey Province
304	ប៊ី ប៊ី ហ្វាយនែន ម.ក B B FINANCE PLC.	ភូមិជ្រៃ សង្កាត់ទឹកវិល ក្រុងសៀមរាប ខេត្តសៀមរាប Phum Chrey, Sangkat Teukvil, Krong Siem Reap, Siem Reap Province
305	សម្ពុស្ស ហ្វាយនែន ម.ក SAMPHORS FINANCE PLC.	ភូមិអង្គតាសោម ឃុំអង្គតាសោម ស្រុកត្រាំកក់ ខេត្តតាកែវ Phum Ang Tasaom, Ang Tasaom District, Tram Kak Commune, Takeo Province
306	អេស.អិល.អិម.អេច ម.ក S.L.M.H PLC	ផ្ទះលេខ ៣៩ ផ្លូវលេខ ២៨ ភូមិថ្នល់បែក សង្កាត់រកាក្រៅ ក្រុងដូនកែវ ខេត្តតាកែវ No. 39, Street 28, Tnalbek Village, Rokakrov Commune, Krung Dounkeo, Takeo Province
307	អស៊ីកី ហ្វាយនែន ម.ក RCP FINANCE PLC.	ផ្លូវជាតិលេខ២ ភូមិដើមផ្លៀក ឃុំព្រៃស្លឹក ស្រុកទ្រាំង ខេត្តតាកែវ National Road 02, Daeum Phdiek Village, Prey Sloek Commune, Treang District, Takeo Province
308	មិត្តខ្មែរអភិវឌ្ឍន៍អមតៈ ម.ក MET KHMER APHIVATH AMATAK PLC.	ភូមិព្រៃដេង ឃុំអង្គរតាសោម ស្រុក ត្រាំកក់ ខេត្តតាកែវ Prey Romdeng Village, Ang Ta Som Commune, Tram Kak District, Takeo Province
309	ស៊ី អេហ្វ អេ ភី ហ្វោនដេសិន ម.ក CFAP FOUNDATION PLC.	ផ្ទះលេខ២៤១ ផ្លូវលេខ២០៨ ភូមិស្រះវង់ ស/កស្វាយរៀង ក្រុងស្វាយរៀង ខេត្តស្វាយរៀង #241, Street 208, Phum Srah Vong, Sangkat Svay Rieng, Krong Svay Rieng, Svay Rieng Province
310	អេស៊ីឌីស៊ី ហ្វាយនែន ACDC FINANCE PLC.	ភូមិរូបគោ ស/កព្រៃឆ្នាក់ ក្រុងស្វាយរៀង ខេត្តស្វាយរៀង Robkor Village, Prey Chlark Commune, Svay Rieng City, Svay Rieng Province

ល.រ No.	ឈ្មោះប្រតិភូស្ថាប័ន Name of Institutions	អាសយដ្ឋាន Address
311	ហ៊ីប ហ្វាន់ ម.ក HOPE FUND PLC.	ភូមិស្វាយតៀ សង្កាត់ស្វាយតៀ ក្រុងស្វាយរៀង ខេត្តស្វាយរៀង Phum Svay Toea, Samkat Svay Toea, Krong Svay Rieng, Svay Rieng Province
312	មរតកយើង ហ្វាយនែន ម.ក MORODOK YOEUNG FINANCE PLC.	ភូមិសំរុងក្រោម ឃុំសំរុង ស/កព្រៃនប់ ខេត្តព្រះសីហនុ Samroang Krom Village, Samroang Commune, Preynub District, Preah Sihanouk Province
313	មរកត ហ្វាយនែនសល ម.ក MORAKOT FINANCIAL PLC.	ភូមិធំថ្មី ឃុំដងទង់ ស្រុកដងទង់ ខេត្តកំពត Thom Thmey Village, Dangtung Commune, Dangtung District, Kompot Province

Appendix 5

FAST Payment System and Cambodian Shared Switch (CSS)

The central bank officially launched Fast Payment System with the aim to promote the use of the Cambodian national currency Riel and electronic payments more efficiently, in particular to the modernization plan of payment system in Cambodia. Customers can receive funds immediately in response to their liquidity needs. Presently, 20 financial institutions have connected to the system and have introduced this service to their customers. Others institutions are preparing infrastructure and system integration in order to become a Fast member. Along



with the Fast system, those financial institutions have been encouraged to develop more bank services through mobile banking, online transactions and other payment instruments. Following this, the scope of Fast system will be expanded and becomes more convenient.

Similarly, a soft launch of Cambodian Shared Switch (CSS) was introduced on 20 October 2017. Three institutions participated in the first phase and more members (commercial banks and MDIs) are expected to be in the group when their systems are completely integrated. The central processing system provides a new way of smoothing inter-bank transactions that run through ATMs and POST machines.



Effective payment services, cash reduction from the market and payment system integration into ASEAN region are some of the benefits of CSS.