



NATIONAL BANK OF CAMBODIA
Riel. Stability. Development.

ANNUAL SUPERVISION REPORT 2021

General Directorate of Banking Supervision

FOREWORD



The global economy continues to face the Covid-19 pandemic. According to the International Monetary Fund (IMF), the global economic growth rate was projected to recover at 5.9% in 2021 while advanced economies recovered from -4.5% to 5.0% and emerging market and developing economies increased from -2.1% to 6.5%. The ASEAN-5¹ economies were forecasted to grow from -3.4% to 3.1% in 2021, which is lower than expected due to the widespread of Covid-19 in the region. Covid-19 community outbreak (February 20th event) in Cambodia has negatively impacted the economy in 2021, but compared to 2020, economic activities seem to improve starting from the second half of 2021. The Royal Government of Cambodia under the wise leadership of **Samdech Akka Moha Sena Padei Techo HUN SEN**, the Prime Minister of the Kingdom of Cambodia, has succeeded in re-opening the economy after increasing community immunity through vaccination campaigns that covered about 90% of the country's entire population. This is an important driving force in achieving economic growth at 3%. Meanwhile, the National Bank of Cambodia (NBC) continues to actively engage with the Royal Government to maintain financial stability and support economic growth.

As a supervisory authority, the NBC continues to maintain the resilience, robustness, and growth of the Cambodia's banking system by continuously and timely introducing various macro-prudential measures that have significantly contributed to minimize the adverse impact on banking system, as well as increase resilience against crisis and reduce systemic risk.

Supervision of banks and financial institutions is a priority that shall be implemented in line with Risk-based and Forward-looking Perspectives. The NBC is currently implementing a roadmap on Risk-Based Supervision and Forward-looking Perspectives by restructuring the organization of Directorate General of Banking Supervision and issuing a series of regulations in accordance with local and international market development, as well as global supervisory standards, in particular Basel standards.

The NBC has been implementing action plans that have been identified in National Financial Inclusion Strategy 2019-2025 and other related initiatives. The various financial inclusion activities play an important role in contributing to poverty reduction and economic development. Enhancing financial inclusion aims to ensure that the public has access to and usage of formal financial services in a timely manner based on their needs with affordable cost and legal protection.

The NBC has continued to develop and strengthen payment systems infrastructure in Cambodia, such as Retail Pay System to provide additional digital payment means to the public, especially during the Covid-19 pandemic.

The NBC continues prioritizing capacity building and regular training for supervisors on both soft and hard skills through online learning courses, such as FSI Connect, Financial Programming and Policies (FPP) and so on. In addition, under both bilateral and multilateral frameworks, supervisors have attended various training programs offered

¹ Indonesia, Malaysia, Philippines, Thailand and Vietnam.

by development partners to improve work efficiency and support the economic development, especially in the banking system. Likewise, internal sharing knowledge and training sessions have been carried out continuously and regularly to pave the way for improving the quality of work performance, both in theory and practice.

The NBC's achievements have been recognized and appreciated by international community. As a result, The Banker, an internationally recognized magazine, has highly praised the NBC for the success in well-managing the banking system in the context of Covid-19 pandemic in Cambodia. The NBC has also been named as the Best Conduct of Business Regulator in Asia Pacific by the Asian Banker.

I do hope this annual report can be used to provide more understanding of the financial sector in Cambodia.

Phnom Penh, 23 May 2022

CHEA CHANTO

Governor

National Bank of Cambodia

CONTENTS

FOREWORD	i
1. Major Development of Banking System	1
1.1. Overview of Banks and Financial Institutions	1
1.2. Financial Position and Performance.....	1
1.2.1. Banking Institutions' Performance	2
1.2.2. Microfinance Institutions' Performance.....	4
1.2.3. Financial Leasing Companies' Performance	6
1.2.4. Rural Credit Institutions' Performance	7
1.2.5. Money Changers' Performance	7
1.2.6. Payment Service Institutions' Performance.....	8
1.2.7. Interbank Market Transactions.....	8
2. The Development of Supervisory and Regulatory Frameworks	8
2.1. The Review and Issuance of Banking Regulations.....	8
2.2. Regulatory Responses to COVID-19 Pandemic	9
2.3. Supervision of Banks and Financial Institutions	9
2.3.1. Supervisory Activities	9
2.3.2. Loan Restructuring	10
2.4. Financing to Real Estate Sector	11
3. Promoting Financial Sector Development and Regional Integration	11
3.1. Development of Financial Infrastructure	11
3.1.1. Financial Technologies (Fintech)	11
3.1.2. Payment System in Cambodia.....	11
3.2. Promoting Financial Inclusion in Cambodia	15
3.2.1. Financial Literacy	15
3.2.1.1. Integrating Financial Literacy into School Curriculum	15
3.2.1.2. Promoting Financial Literacy to Women and Women Entrepreneur	16
3.2.1.3. "Let's Talk Money!" Campaign	16
3.2.2. Consumer Protection and Complaint Handling Mechanism.....	16
4. Supervisory Capacity Building and Cooperation	17
4.1. Capacity Building for Supervisors	17

4.2. National and International Cooperation	17
4.2.1. Cooperation with General Commissariat of National Police (GCNP)	17
4.2.2. Cooperation with Relevant Authorities.....	17
4.2.3. Cooperation with Development Partners.....	17
4.2.3.1. The Association of Banks in Cambodia and the Cambodian Microfinance Association	17
4.2.3.2. The United Nations Capacity Development Fund (UNCDF)	18
4.2.3.3. The United Nations Economic and Social Commission for Asia and the Pacific (UNESCAP)	18
4.2.3.4. The Alliance for Financial Inclusion (AFI)	18
4.2.3.5. The International Finance Corporation (IFC)	18
List of Appendixes	19

List of Figures and Tables

Figures

Figure 1: Assets of Banking System in Cambodia.....	1
Figure 2: Deposits and Loans of Banks and Financial Institutions.....	2
Figure 3: Banks - Credit Classified by Industries	3
Figure 4: Banks - Customer's Loans and Deposits	3
Figure 5: Banks - Number of Borrower and Depositor Accounts.....	4
Figure 6: Banks - Interest Rate on Deposits and Loans (KHR and USD)	4
Figure 7: Banks - Non-Performing Loan Ratio.....	4
Figure 8: MFIs - Growth of Assets.....	5
Figure 9: MFIs - Customer's Loans and Deposits	5
Figure 10: MFIs - Credits Classified by Industries.....	5
Figure 11: MFIs - Interest Rate on Deposits and Loans (KHR and USD)	6
Figure 12: MFIs - NPL, ROA and ROE Ratios	6
Figure 13: Licensed and Authorized Money Changers	7
Figure 14: Number of Authorized Money Changers in Provinces	7
Figure 15: Loan Restructuring.....	10
Figure 16: The Credit Reporting System's Members	14
Figure 17: The Loan Outstanding and Numbers of Accounts.....	14
Figure 18: The Loan Outstanding by Member Institutions.....	14
Figure 19: The Enquiry in Credit Reporting System	15

Tables

Table 1: Market Shares of Banks by Ownership.....	1
Table 2: Banking Sector's Development.....	2
Table 3: Financial Leasing Sector	7
Table 4: Loan Restructuring by Sector.....	10

Boxes

Box 1: NBC's Payment Systems	13
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**All data are unaudited and as reported
by Banks and Financial Institutions**

1. Major Development of Banking System

1.1. Overview of Banks and Financial Institutions

The COVID-19 continues to affect Cambodia's economy in 2021. In support to the Royal Government of Cambodia, the NBC continued introducing necessary supportive measures to prevent and minimize any impact on the banking system. Through this effort, Cambodia's banking system remains robust and resilient while maintaining public confidence. As of December 2021, the banking system consisted of 54 commercial banks, 10 specialized banks, 5 microfinance deposit-taking institutions, 79 microfinance non-deposit-taking institutions, 232 rural credit institutions, 17 financial leasing companies, 4 third-party processors, 30 payment service institutions, 1 credit reporting system service provider, 6 representative offices, and 2,354 money changers.

Table 1: Market Shares of Banks by Ownership (In percent)

Market Shares	Asset		Loan		Deposit		Capital	
	Dec-20	Dec-21	Dec-20	Dec-21	Dec-20	Dec-21	Dec-20	Dec-21
Commercial Banks								
Foreign Banks	62.3	62.1	61.3	61.6	57.6	57.2	65.3	57.6
Local Banks	36.6	36.9	37.4	37.1	42.4	42.8	30.5	40.6
Specialized Banks								
Local Banks	1.1	1	1.3	1.3	-	-	4.2	1.8
Total								
Foreign Banks	62.3	62.1	61.3	61.6	57.6	57.2	65.3	57.6
Local Banks	37.7	37.9	38.7	38.4	42.4	42.8	34.7	42.4
Total	100	100	100	100	100	100	100	100

1.2. Financial Position and Performance

The banking system has continued to progress and actively contributed to the economic activities. As of December 2021, the assets grew by 17.2% to KHR 283.4 trillion (USD69.5 billion), of which loans to customers increased by 22.7% to KHR 190.2 trillion (USD46.7 billion). Meanwhile, customer deposits rose by 16.5% to KHR 159.8 trillion (USD 39.2 billion) and shareholder's equity went up by 16.2% to KHR 55.6 trillion (USD 13.6 billion) which reflected the increase of public confidence on the banking system.

Figure 1: Assets of Banking System in Cambodia

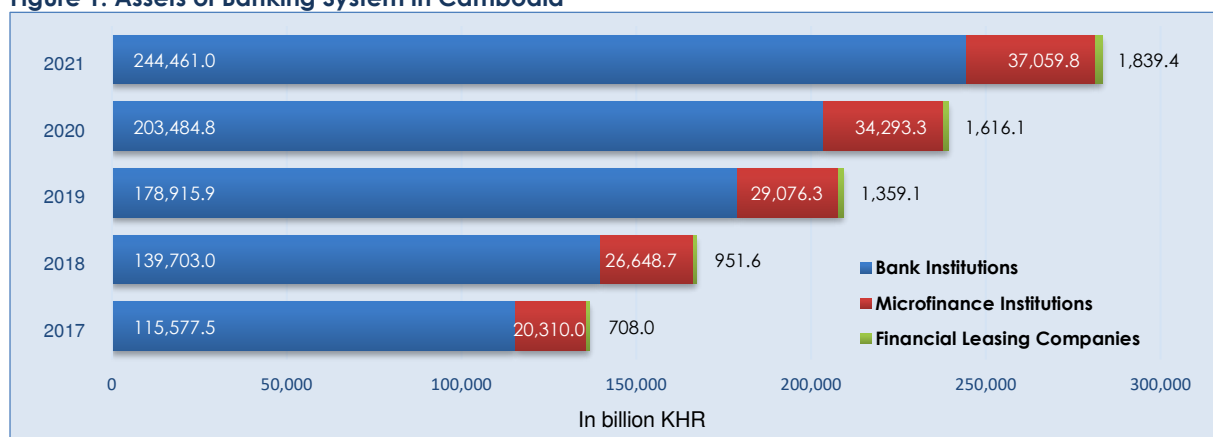
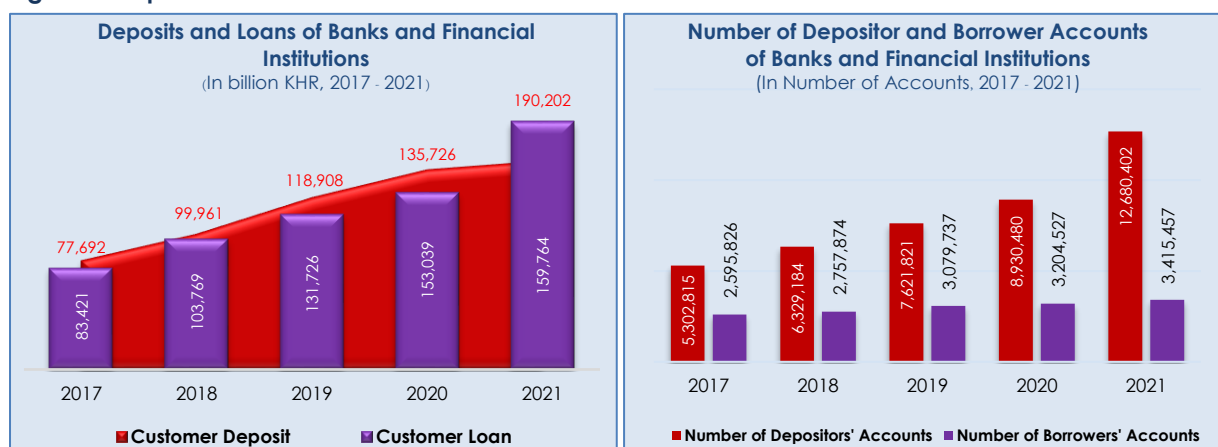


Figure 2: Deposits and Loans of Banks and Financial Institutions



Banks and financial institutions continued to expand their operations reflected by the increase in the number of depositors' accounts to 12.7 million and borrowers' accounts to 3.4 million. Herewith, the banks and financial institutions have expanded their networks to 2,604 locations together with 3,705 ATMs and 26,010 POS to provide easy access and broader usage of financial services.

The NBC encouraged banks and financial institutions to reduce the burden of consumers affected by the Covid-19. As of December 2021, banks and financial institutions have provided restructuring loans to 310,746 customer accounts, equal to KHR 20.6 trillion (USD 4.9 billion). Cambodia's payment system has been developing and modernizing to be more effective, secured, and affordable, especially in the context of Covid-19 that help expanding the usage of digital payment. In the meantime, banks and financial institutions have also diversified their services to facilitate the usage of financial services through debit and credit cards, remittance, electronic payments, etc.

1.2.1. Banking Institutions' Performance

Despite the widespread of Covid-19 which has negative effect on the banking sector in Cambodia, total assets continued to increase by 17.5% to KHR 244.5 trillion (USD 60 billion). Source of funds are mainly from customer's deposits KHR 142.9 trillion (USD 35.1 billion), shareholder's equity KHR 46.9 trillion (USD 11.5 billion) and borrowing funds KHR 10 trillion (USD 2.5 billion).

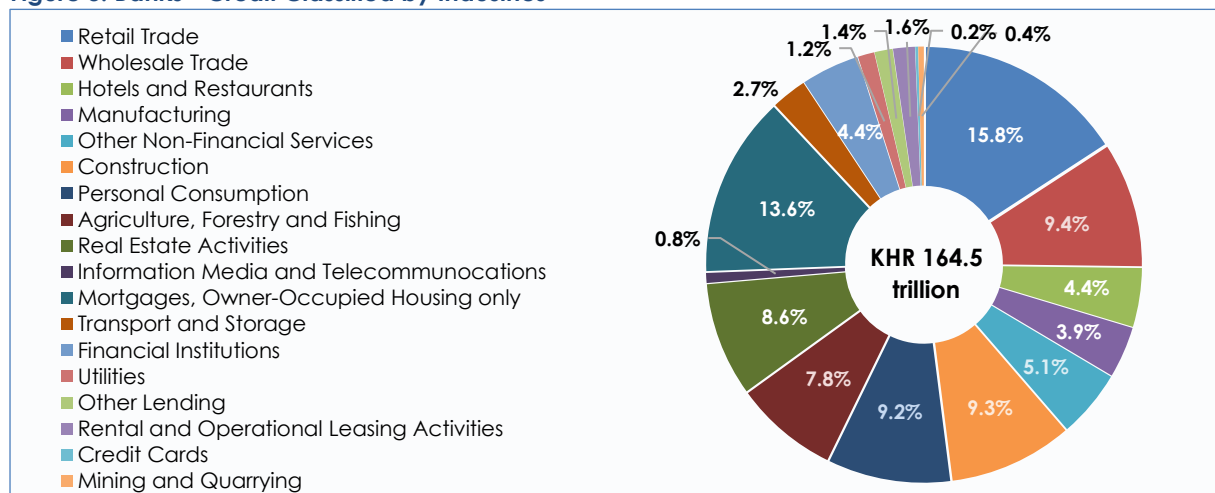
Table 2: Banking Sector's Development

(In Percent)

Indicators	2017	2018	2019	2020	2021
Asset Growth	20.1	21.4	21.5	14.7	17.5
Customer's Credit Growth	17.2	24.3	23.9	16.1	22.0
Customer's Deposit Growth	25.1	27.9	15.1	14.5	16.6
Asset to GDP	142.0	143.6	155.1	186.1	232.0
Customer's Credit to GDP	80.7	83.5	92.0	114.8	149.3
Customer's Deposit to GDP	85.6	91.1	93.3	110.9	135.6

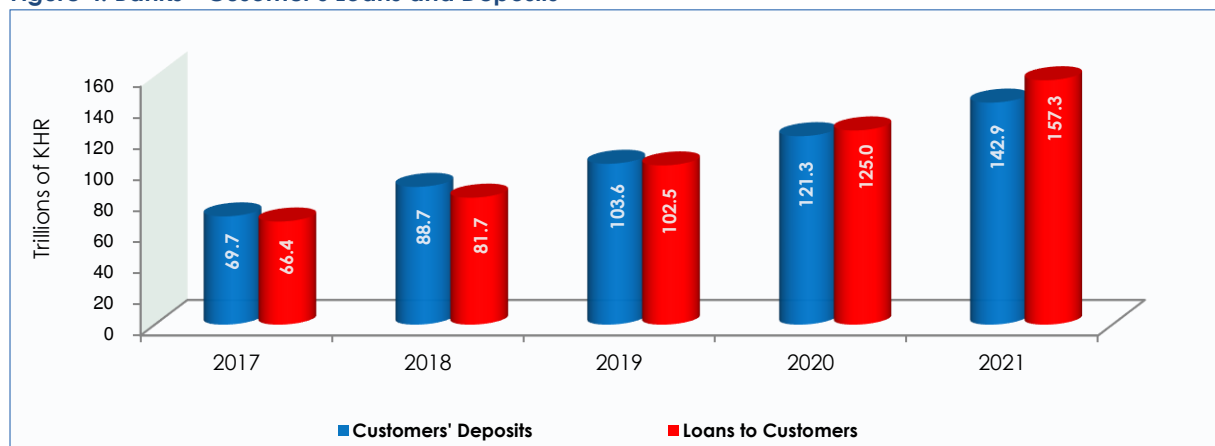
Gross amount of credit increased to KHR 164.5 trillion (USD 40.4 billion), of which customers' credit increased by 22% to KHR 157.3 trillion (USD 38.6 billion). Credit is the main source of funds to support economic activities and distributed to key industries, such as Retail trade 15.8%, Wholesale trade 9.4%, Owner-occupied housing 13.6%, Construction 9.3%, Personal essentials 9.2%, Real estate activities 8.6%, Agriculture, forestry and fishing 7.8%, Other non-financial services 5.1%, Manufacturing 3.9%, Hotel and restaurant 4.4%, and other sectors 12.9%.

Figure 3: Banks - Credit Classified by Industries



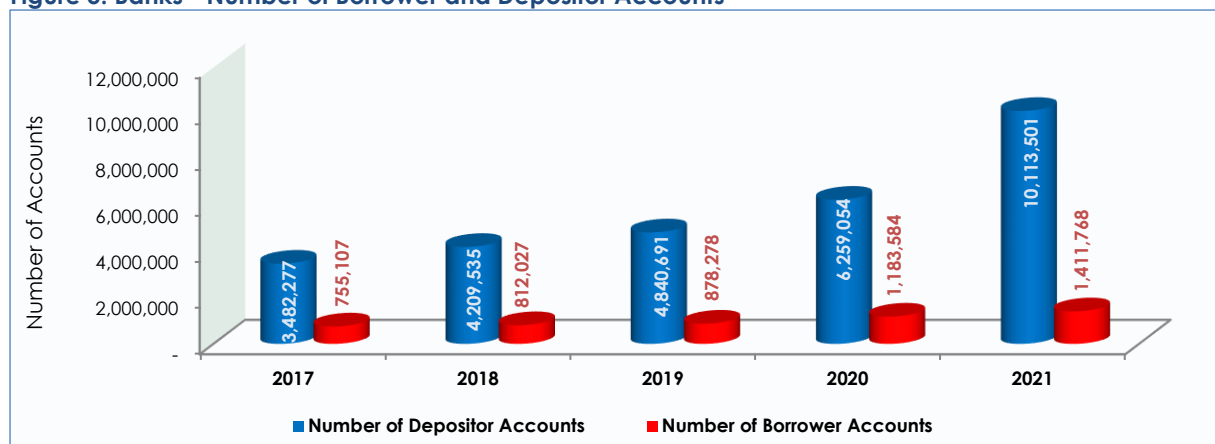
Total amount of customer's deposits increased by 16.6%, of which individuals 56%, business entities 20.4%, local and overseas banks 10.7%, non-residents 6%, and other institutions 6.9%. Total account numbers of deposit and loan grew to 10.1 million and 1.4 million, respectively. This reflects the increase of public confidence in Cambodia's banking sector.

Figure 4: Banks - Customer's Loans and Deposits



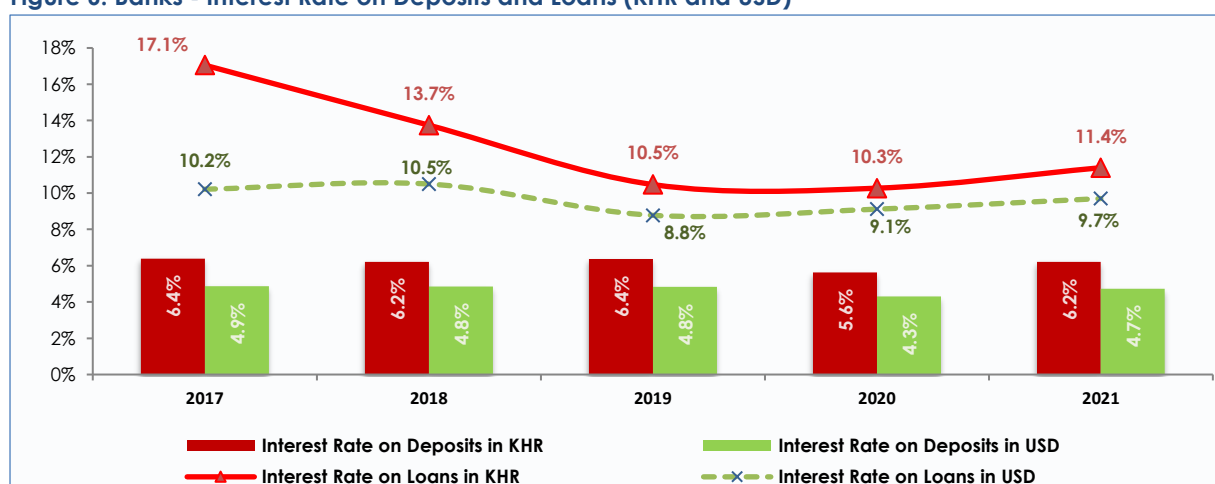
Along with increasing level of technology and living standard has made debit and credit cards substitutable to cash, which reflected in the increasing number of credit and debit cards to 154,842 and 4,043,822, respectively. Financial infrastructure in the banking sector has developed remarkably by expanding 30 new branches and 610 new ATMs. In the meantime, digital financial services have also been expanded.

Figure 5: Banks - Number of Borrower and Depositor Accounts



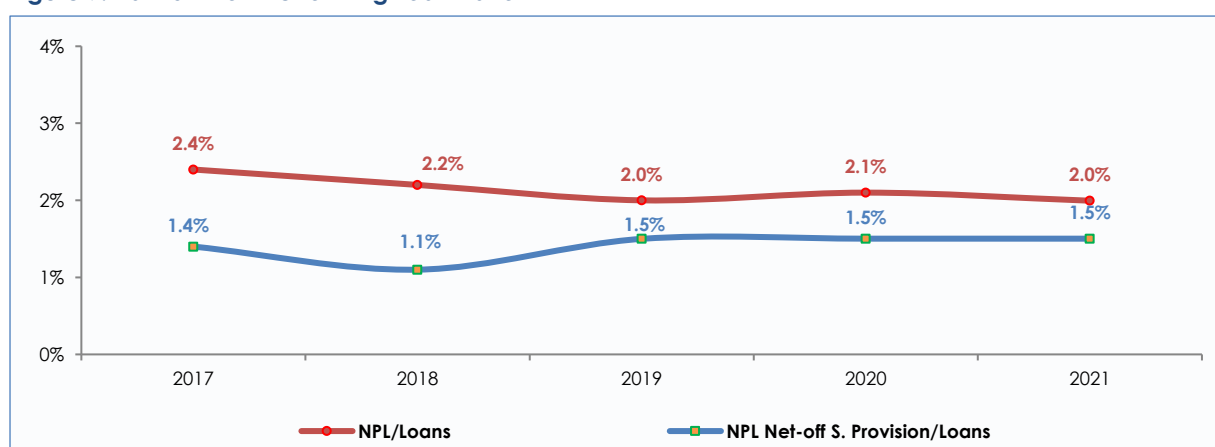
Weighted average interest rates on KHR deposits increased to 6.2% compared to 5.6% in 2020 while weighted average interest rates on USD deposits were at 4.7%, higher than previous year (4.3%). Weighted average interest rates on KHR and USD loans rose from 10.3% to 11.4% and 9.1% to 9.7%, respectively.

Figure 6: Banks - Interest Rate on Deposits and Loans (KHR and USD)



Overall, the banking institutions are healthy, strong and resilient reflected by their compliance with prudential regulations, corporate governance, internal control and so on. Solvency ratio and liquidity coverage ratio of banks were 23.1% and 151.6%, respectively. Bank's profitability remained satisfying as represented by ROA 1.7% and ROE 8.8%, while NPL ratio also stood at a manageable level of 2%.

Figure 7: Banks - Non-Performing Loan Ratio



1.2.2. Microfinance Institutions' Performance

Microfinance sector remains stable and healthy that reflected the public confidence and better understanding on the usage of formal financial services, especially in the rural area. The total assets rose by 18.1% to KHR 37.1 trillion (USD 9.1 billion), of which loan increased by 26% to KHR 31.7 trillion (USD 7.8 billion), supported by the increase of shareholders' equity of 55.7% to KHR 8.1 trillion (USD 2 billion). At the same time, the total deposits increased by 19.6% to KHR 16.8 trillion (USD 4.1 billion). In 2021, one MDI was upgraded to commercial bank.

Figure 8: MFIs - Growth of Assets

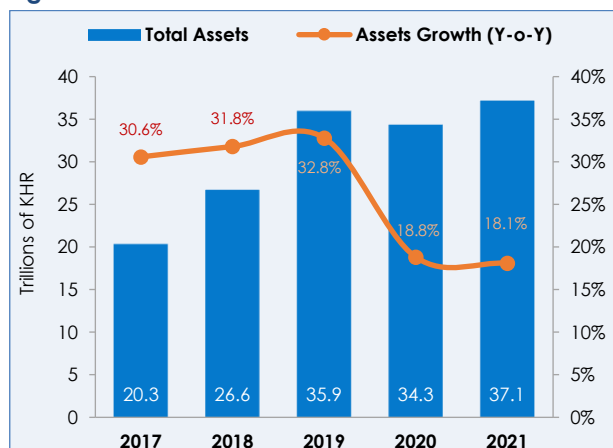
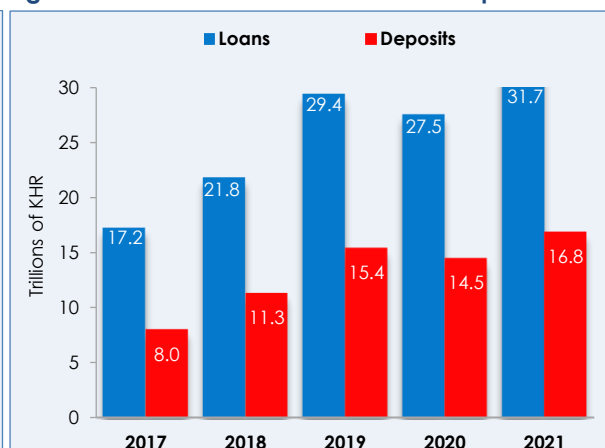
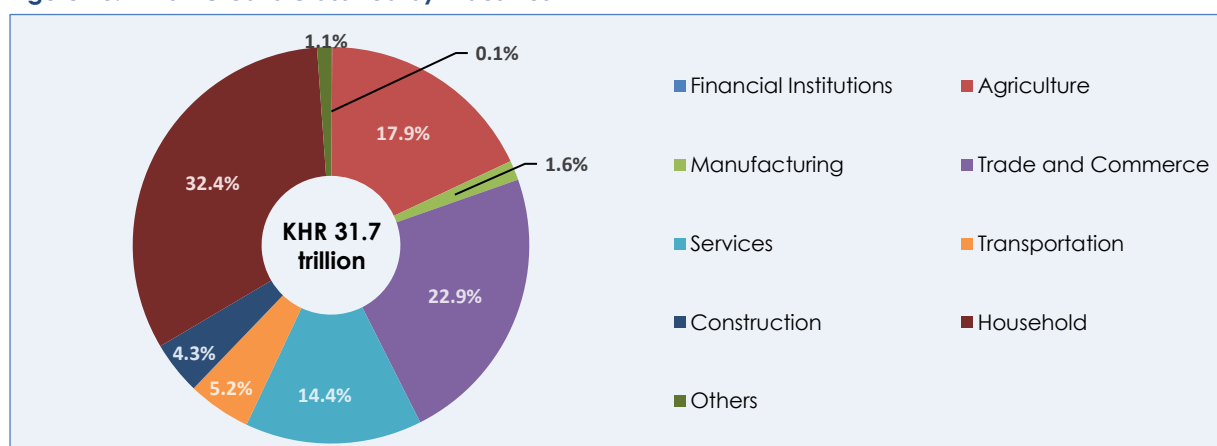


Figure 9: MFIs - Customer's Loans and Deposits



Credits have contributed to supporting economic activities, especially small and medium enterprises (SMEs), and were distributed to key economic sectors, such as household 32.4%, trade and commerce 22.9%, agriculture 17.9%, services 14.4%, and others 12.4%.

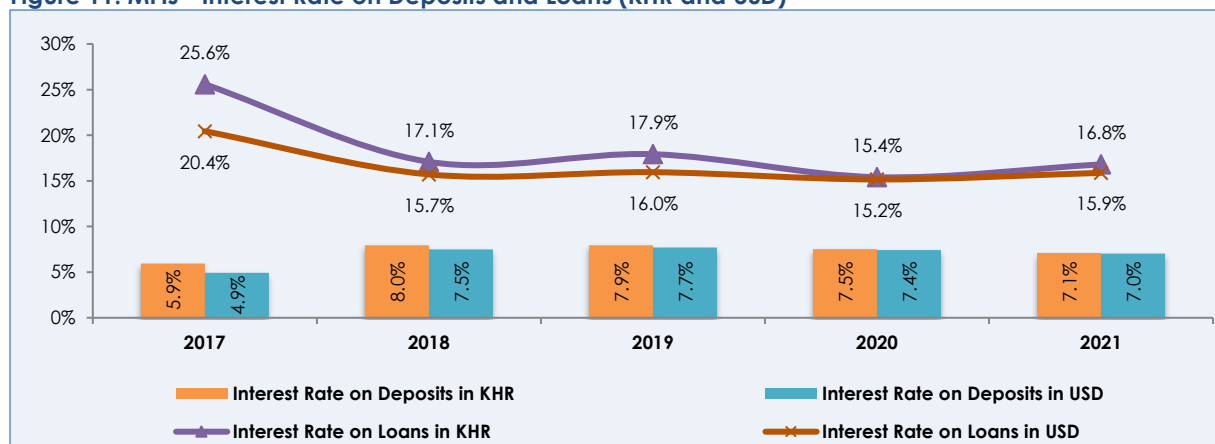
Figure 10: MFIs - Credits Classified by Industries



Microfinance sector has been playing an important role in promoting financial inclusion in Cambodia by providing formal financial services to rural area. As a result, the number of depositor and borrower accounts have increased to 2.6 million and 1.9 million, respectively.

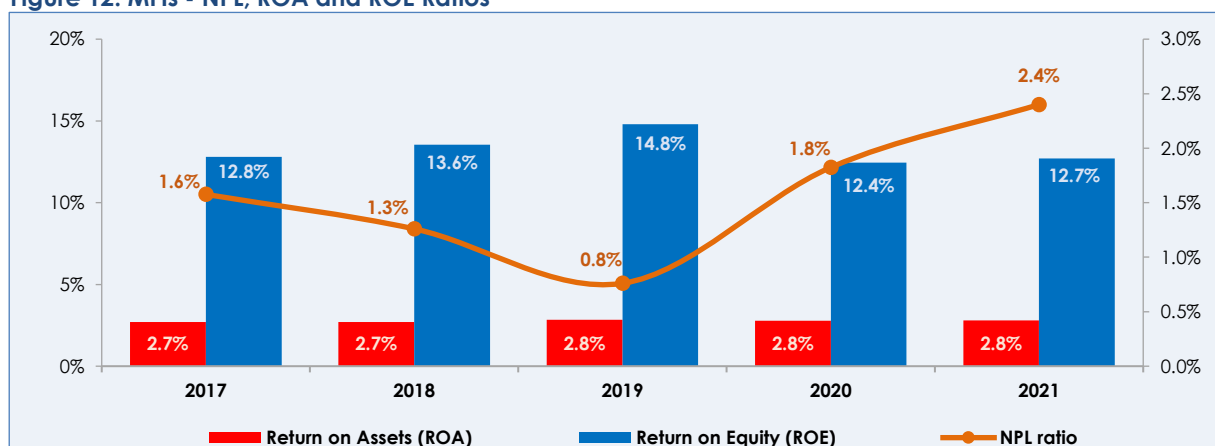
The average interest rates of KHR and USD deposits were 7.1% and 7%, respectively, while the annual average interest rate of KHR loan was 16.8% and USD loan was 15.9%.

Figure 11: MFIs - Interest Rate on Deposits and Loans (KHR and USD)



Microfinance institutions has complied with the NBC's prudential regulations, such as solvency ratio at 21.5%, liquidity ratio at 160.1% and so on. Microfinance institutions' profitability remained stable as reflected by ROA and ROE at 2.8% and 12.7%, respectively, while NPL ratio was 2.4%.

Figure 12: MFIs - NPL, ROA and ROE Ratios



While there is an increasing trend of the usage of formal financial services by the population in rural areas, microfinance institutions have been modernizing and diversifying their financial services, of which the operational network has been expanded to 1,066 offices nationwide.

In overall, microfinance sector has contributed to enhance financial inclusion as well as living standard by providing financial services to SMEs and other services to customers who were unable to access formal financial services yet.

1.2.3. Financial Leasing Companies' Performance

Financial leasing sector provided inclusive financial services that meet the demand of the public, businesses, and other productions in the form of financial lease on movable assets such as motorbikes, cars, agricultural machineries, construction machineries, electronic appliances, furniture etc. Total asset growth rose by 13% to KHR 1.8 trillion (USD 451.5 million) of which the total financial leases' growth increased by 17.1% to KHR 1.6 trillion (USD 391 million) and were distributed to Households 20%, Services 18.6%, Transportation 13.9%, Agriculture 24.3%, Construction 6.4%, Trade 3.6%, and others 13.2%.

1.2.6. Payment Service Institutions' Performance

Through the efforts of the NBC, payment services have significantly developed and evolved toward digital format in response to the needs of customers for innovative, convenient, safe and affordable payment services. By the end of 2021, 30 payment service institutions (PSIs) have been licensed, and two BFIs have been authorized to operate payment business. The products and services offered by these institutions are generally digital payments that customers can make transactions directly through mobile applications or at various payment agents and networks nationwide. This can be inferred that the use of financial technology is a tool for enhancing financial inclusion, promoting competition, increasing innovation, and expanding public confidence in using payment services.

In the context of Covid-19 pandemic, the use of payment services has increased significantly. Customers have changed their attitude towards payment from cash to digital payments which also contributes to reducing the spread of Covid-19. By the end of 2021, 13.6 million customers registered for e-Wallets and 46,278 agents were in operations. The total number of transactions were 195.3 million, with a total value of USD 25.1 billion, accounted for 89.85% of the gross domestic product (GDP). At the same time, PSIs and BFIs providing payment services have a good fund management since those institutions maintain the balance in the trust account (USD 38 million) higher than the total balance of issued e-wallets (USD 37 million).

1.2.7. Interbank Market Transactions

To support the development of the interbank market, the NBC has been implementing two monetary policy tools which are Negotiable Certificate of Deposits (NCDs) and Liquidity Providing Collateralized Operation (LPCO). Through the effort of the NBC and the increased confidence from BFIs, the NCD trading volumes both in KHR and USD grew remarkably and has been pledged for LPCO with the NBC in a flexible and timely manner. The total amount of NCDs issuance was USD 36 billion, increased by 7.7% compared to the previous year; NCDs in USD and KHR increased by 2.5% to USD 31.6 billion and 66.7% to KHR 18.1 trillion, respectively. LPCO was conducted twice a month and provided total liquidity of KHR 4.3 trillion, which declined nearly two times compared to 2020.

The NBC has also issued the marginal lending facility (MLF) to provide liquidity in KHR for BFIs that are in urgent need of liquidity with the maturity of one day and can be extended to five days. Similar to LPCO, MLF transactions that offer 4% interest rate per annum, require NCDs as collateral and a haircut of 2% for USD-denominated NCDs. MLF can be used to establish interbank market rate in the future.

2. The Development of Supervisory and Regulatory Frameworks

2.1. The Review and Issuance of Banking Regulations

As the supervisory authority, the NBC has reviewed the supervisory and regulatory framework, the progress of banks and financial institutions as well as international supervisory standards and best practice aiming at enhancing the effectiveness of the supervisory function in line with the local and international market development. In 2021, the NBC issued the following regulations:

- Prakas No. B7-021-105 Prokor dated March 30, 2021, on Conditions for Bancassurance Business of Banks and Financial Institutions, with the objective of increasing the access to insurance services and strengthening the customer protection

- Announcement No. B7-021-2083 CL dated December 6, 2021, on Disapproval Request for Deposit-taking Microfinance Institutions, with the purpose of strengthening banks and financial institutions capacity and supervisory function aimed at safeguarding the financial stability and contributing to economic development and

- Circular No. B7-021-2313 CL dated December 28, 2021, on Implementation of State-owned Securities/ Government Bond held by Banks and Financial Institutions with the purpose of contributing to the adoption of the government securities aimed at developing the financial market, favorizing the diversification of local fund raising and strengthening the monetary policy.

In the meantime, the NBC has been reviewing the regulations related to Solvency framework including: 1. Prakas on Regulatory Capital in Banks and Financial Institutions, 2. Prakas on Credit Risk for Capital Adequacy in Banks and Financial Institutions, 3. Prakas on Operational risk for capital Adequacy in Banks and Financial Institutions, 4. Prakas on Market Risk for Capital Adequacy in Banks and Financial Institutions and 5. Prakas on Capital Adequacy Ratio in Banks and Financial Institutions.

Furthermore, the NBC has been preparing guidelines for the implementation of regulations and the Supervisory Review and Evaluation Process (SREP) methodology for an effective Risk-Based Supervision (RBS).

2.2. Regulatory Responses to COVID-19 Pandemic

To contribute to support to the Royal Government's policy measures in addressing impacts from COVID-19 and to support banking system as well as to help reducing the burden of customers, the NBC has issued number of regulations such as:

- Circular No. B7-021-002 CL dated June 24, 2021, on Restructured Loans' Review, Classification and Provisioning and
- Circular No. B7-021-2314 CL dated December 28, 2021, on Classification and Provisioning Requirement on Restructured Loan.

The NBC has been implementing Prakas No. B7-020-230 Pro.Kor dated March 18, 2020, on the Maintenance of Reserve Requirement Against Banking and Financial Institutions' Deposits and Borrowings, which allowed BFIs to maintain their reserve requirements at 7% for both local and foreign currencies to provide more liquidity for BFIs in issuing more credit for supporting economic activities.

Moreover, the NBC has been regularly monitoring and assessing risks and impacts by the implementing supportive and safeguarding policies to ensure the safety and stability of the banking system. Currently, the NBC is assessing and considering a favorable time to withdraw the supportive measures that have been issued to ensure the banking system's resilience and sustainability.

2.3. Supervision of Banks and Financial Institutions

2.3.1. Supervisory Activities

The NBC has been closely monitoring banks and financial institutions by implementing Risk-based and Forward-looking Supervision perspective. In the context of COVID-19, the NBC has moved from on-site inspection to online meetings to better understand the institutions' operations, to discuss the findings from off-site supervision and to provide timely supervisory recommendations. In addition, the stress testing on

Liquidity Coverage Ratio, Solvency Ratio and Restructuring Loan Quality have been incorporated into the supervisory process to assess the impacts on institutions' capital and solvency positions.

As a result, banks and financial institutions remained robust, while continue maintaining flexibility in their practice through continued supports and cooperation in implementing guidance and measures issued by the NBC. On the other hand, banks and financial institutions have strictly implemented and regularly reported the implementation of the principles and guidelines on restructuring loans, while cautiously distributing loans. Despite most banks and financial institutions have complied with regulations and measures in place, a small number of institutions still inadequately complied regarding to the governance, internal control, and risk management as well as not fully implementing the supervisory recommendations. All non-compliances of banks and financial institutions have been continuously supervised through examination and evaluation of quarterly progress report on compliance of supervisory recommendation and the issuance of warning letter to non-compliant institutions.

2.3.2. Loan Restructuring

As of end-2021, banks and financial institutions continued to provide loan restructuring to reduce the burden of customers who have been impacted by COVID-19. Banks and financial institutions have restructured 310,746 loan accounts with total of USD 4.9 billion (10.5% of the banking system's credit portfolio) to prioritized sectors of economy as follow:

Figure 15: Loan Restructuring

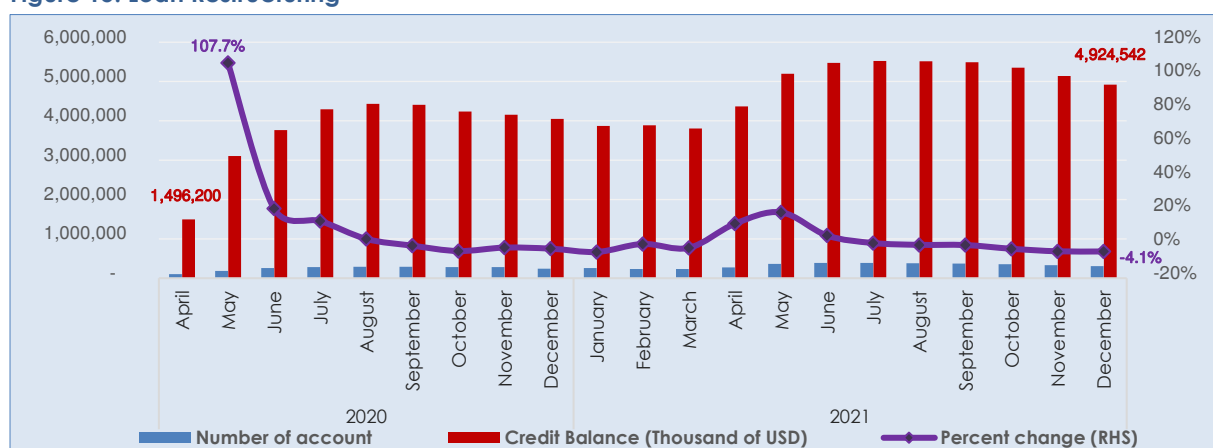


Table 4: Loan Restructuring by Sector

(In million USD)

No.	Sector	2020			2021		
		June	September	December	June	September	December
1	Tourism	749	968	911	997	980	929
2	Garment	194	224	210	256	209	168
3	Construction	587	634	581	799	813	727
4	Transportation and Logistic	193	225	217	286	278	241
5	Other	2,045	2,355	2,136	3,138	3,214	2,859
Total Restructuring Loan		3,768	4,406	4,055	5,476	5,494	4,924

The NBC has been closely monitoring and regularly supervision BFI's restructuring loans and implementing stress testing on solvency ratio to determine the adequacy of solvency in case the restructured loans became NPLs by designated scenarios, as well as reverse stress testing. At the same time, banks and financial institutions are required to conduct stress testing on their actual restructured loan portfolio following 3 scenarios (baseline, medium and severe) and prepare solutions.

Based on the results of stress testing, the NBC has issued and implemented necessary measures to ensure that banks and financial institutions' solvency remained in compliance with the effective prudential regulation.

2.4. Financing to Real Estate Sector

Financing to real estate has been remarkably increased by 24.3% at the end of 2021. The market share of credits to real estate sector accounted for 27% of total credits of banking system. Credits to real estate sector comprise of credits provided to real estate activities, construction, and owner-occupied housing, all of which the growth was 27.9%, 20.8% and 23.3%, respectively. The NBC regularly supervises and monitors the credits to the real estate sector due to its fast evolution and the increasing exposure to the banking system.

3. Promoting Financial Sector Development and Regional Integration

3.1. Development of Financial Infrastructure

3.1.1. Financial Technologies (Fintech)

Fintech has played a crucial role in promoting products and services of BFI's for more convenient, affordable, effective and available to broader users. In the context of COVID-19, the development of Fintech in banking system has been remarkable, particularly in response to the new normal circumstance that required social distancing while reducing social gathering and physical contact.

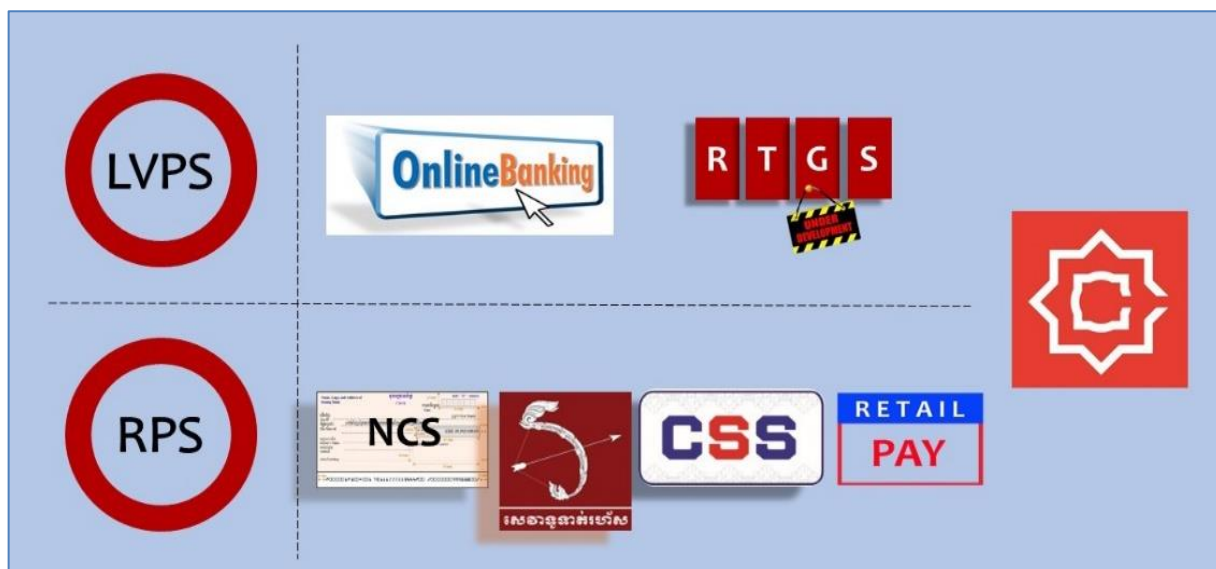
The use of Fintech by BFI's is not only applied to the financial products and services, such as payment, loans and deposits, but also in the communication with customers, credit assessment, core banking and risk management, record keeping, financial analysis and assessment, human resource management, and so on. The NBC has supported and actively participated in the process of building ecology system for the development of inclusive and favorable Fintech as well as providing opportunity for relevant stakeholders to participate.

The adoption of Technology Risk Management Guidelines not only strengthens and prevents BFI's from technology and cyber risks, but also drives the development and usage of new technology in making products and services more diversified and better for customers.

3.1.2. Payment System in Cambodia

The NBC has formally introduced Retail Payment Systems (RPS) in January 2021 to provide additional means of making payments during the Covid-19 pandemic. Moreover, the FAST payment system (FAST) has been updated with more features; this system has been primarily launched in October 2021. Large-scale payment systems are also being developed to facilitate gross settlements and reduce the risk in interbank payments, especially payments in the financial markets. Meanwhile, cross-border payments between Cambodia and Malaysia, through the connection between NBC's

BAKONG and Maybank's M2U systems, were officially launched in August 2021 to facilitate remittances and trade payment between the two countries, which makes it more efficient and affordable for Cambodian workers who are working in Malaysia.



In order to promote the development of Fintech in Cambodia, the NBC has prepared the "Financial Technology Development Roadmap 2020-2025" within the banking sector framework. In addition, Camtech Summit is organized in collaboration with the Monetary Authority of Singapore (as a partner of the Singapore Financial Technology Program), Association of Banks in Cambodia (ABC), Cambodian Microfinance Association (CMA), and the Cambodian Association of Finance & Technology (CAFT), to provide a platform for all relevant stakeholders to discuss and better understand the emerging financial technologies, both domestically and globally.

The NBC has issued a circular on Customer Identification Procedures and Transaction Amounts for Payment Services in Cambodia to provide guidance on common procedures to identify users when registering an account and to determine the amount of transactions based on each user's risk profile, which contribute to more convenient electronic payments, especially during the outbreak of Covid-19. The NBC continues to monitor and supervise both the payment systems and the payment service institutions to prevent any potential risks. The NBC signed a Memorandum of Understanding (MOU) with the Ministry of Posts and Telecommunications in April 2021 on Cooperation in Technology and Innovation Knowledge Sharing and organized the first workshop on Distributed Technology and Blockchain in May 2021. Furthermore, the NBC has partnered with the Monetary Authority of Singapore and other central banks to launch a research paper on the Foundation of Digital Infrastructures for Inclusive Digital Economies which is the first achievement of Global Foundational Stack Project.

Box 1: NBC's Payment Systems

- 1. National Clearing System (NCS):** an interbank settlement system both in KHR and USD using cheques and electronic payment orders.
- 2. FAST Payment System (FAST):** small-scale KHR remittance and settlement services that can be operated across banking and financial institutions where customers can receive and use funds instantly.
- 3. Cambodian Shared Switch System (CSS):** a system that allows a debit card to access to network ATM and POS machines of member institutions where the logo of CSS is displayed. This will enhance the efficiency of using debit cards with different ATM and POS machines.
- 4. Online Banking System (OBS):** an interbank payment system between accounts of member institutions using the NBC's online platform.
- 5. Retail Pay System (RPS):** an interbank payment system where users can transfer funds instantly and make payment via mobile phone and QR Code.
- 6. BAKONG Payment System (BAKONG):** a backbone payment system, using Blockchain technology, where users can make payment transactions across different institutions in both KHR and USD through mobile phone and QR code.

3.1.3. Accounting Standard and Supervisory Reports

After the announcement on the Implementation of the Cambodian International Financial Reporting Standard (CIFRS) and the Cambodian International Financial Reporting Standard for SMEs (CIFRS for SMEs), the NBC has been monitoring and reviewing the implementation of standards and discuss with banks and financial institutions to correct flaws in the Chart of Accounts (COA), manual, and monthly financial statements, to achieve full compliance with the standards and enhance the effectiveness of implementation.

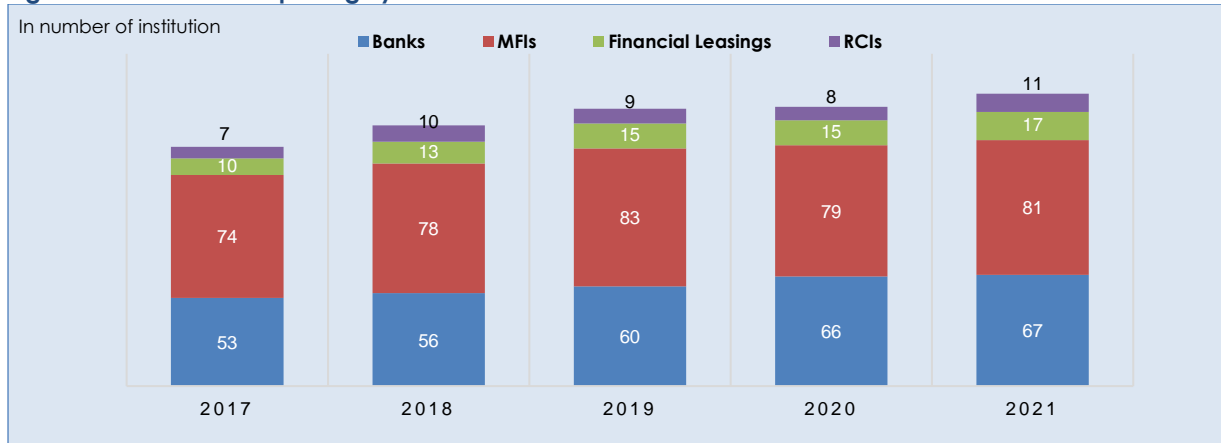
In the meantime, the NBC has been preparing the collateral guidelines for assessing impairment following the CIFRS 9, which is a complementary provision relating to collateral in the Prakas on Credit Risk Grading and Impairment Provisioning.

To enhance the data quality in supporting the implementation of risk-based and forward-looking supervision, the NBC has issued and implemented the action plans as follows: 1/- Reviewing the supervisory report templates, 2/- Preparing report instructions and consistency checks, and 3/- Developing Information Technology System.

3.1.4. Credit Reporting System Service

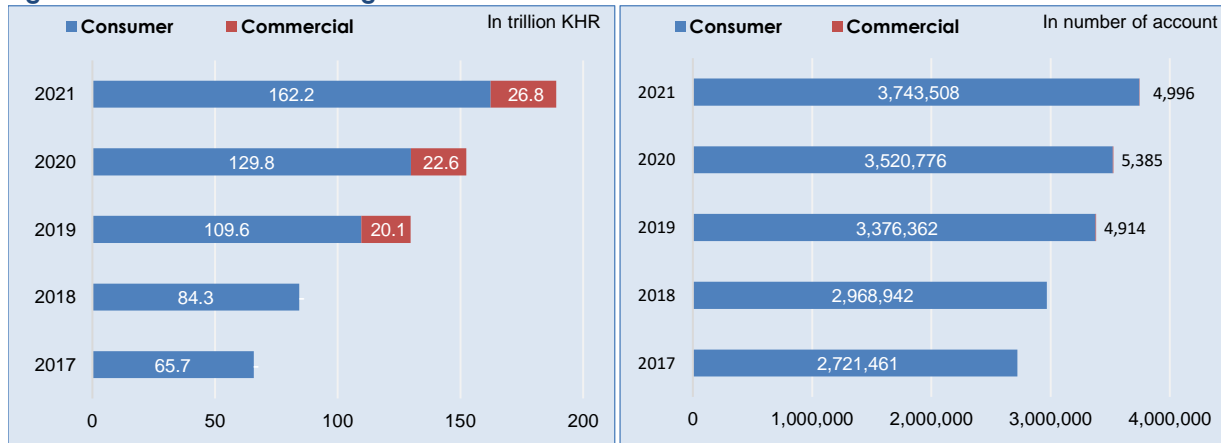
The credit reporting system consists of 176 institutions, including 67 banks (11 specialized banks), 81 microfinance institutions (5 microfinance deposit-taking institutions), 17 financial leasing companies, and 11 rural credit institutions.

Figure 16: The Credit Reporting System's Members



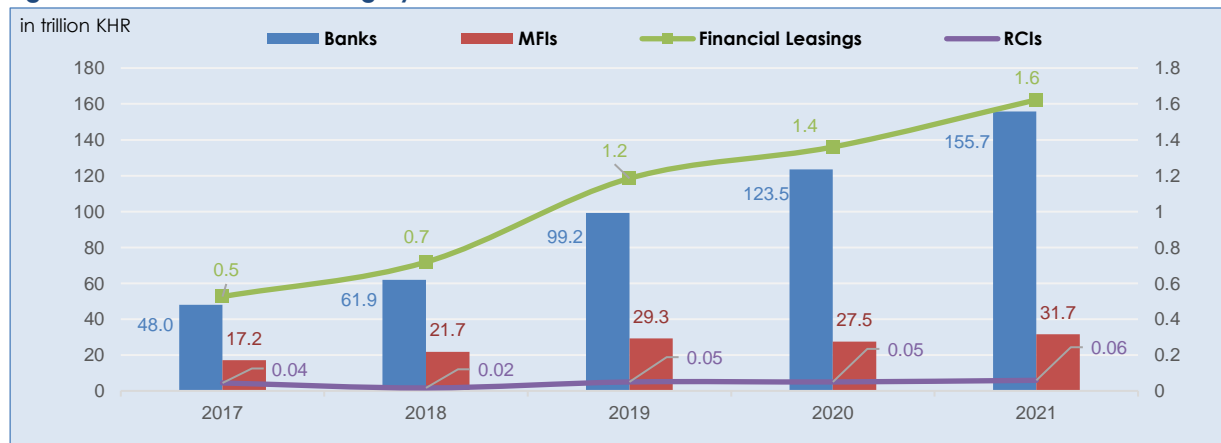
The total loan outstanding in credit reporting system was KHR 189.1 trillion (USD 46.4 billion) equivalent to 3,748,504 accounts, of which consumer loan was KHR 162.2 trillion (USD 39.8 billion) equivalent to 3,743,508 accounts and commercial loan was KHR 26.8 trillion (USD 6.6 billion) equivalent to 4,996 accounts.

Figure 17: The Loan Outstanding and Numbers of Accounts



The total loan outstanding uploaded by member institutions consisted of banks KHR 155.7 trillion, microfinance institutions KHR 31.7 trillion, financial leasing companies KHR 1.6 trillion, and rural credit institutions KHR 59.1 billion.

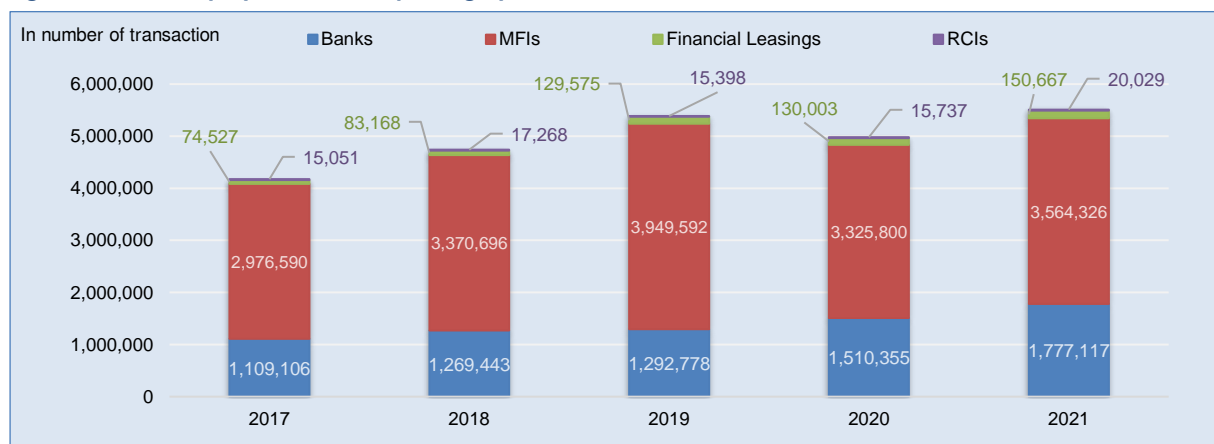
Figure 18: The Loan Outstanding by Member Institutions



The member institutions enquired 5,512,139 credit reports transactions, of which banks 1,777,117 transactions (32.2%), microfinance institutions 3,564,326 transactions

(64.7%), financial leasing companies 150,667 transactions (2.7%) and rural credit institutions 20,029 transactions (0.4%).

Figure 19: The Enquiry in Credit Reporting System



In the meantime, the total dishonored check information, (no/insufficient fund) uploaded by data providers into credit reporting system, was 3,925 transactions equivalent to 2,440 accounts and outstanding balance of KHR 845.2 billion (USD 207.5 million).

To offer wider range of possibility for customers in checking personal enquiry via digital means, credit reporting service provider linked personal enquiry function to two member institutions' mobile applications and launched the "authorized agent" in cooperation with two other member institutions.

Herewith, the NBC continued performing both off-site supervision and on-site inspection on credit reporting service provider and member institutions in accordance with applicable regulations to ensure transparency, quality, security, and sustainability of the credit reporting in Cambodia.

3.2. Promoting Financial Inclusion in Cambodia

Financial inclusion plays a crucial role in reducing poverty and fostering country's economic growth. In line with the National Financial Inclusion Strategy 2019-2025 (NFIS), the NBC has been enhancing financial inclusion through: 1. Expanding the operations and development of new products in accordance with market needs 2. Promoting financial literacy by any means 3. Strengthening transparency in providing financial services and 4. Developing favorable financial infrastructures for the public to access and use formal financial services in a timely manner based on their needs with affordable cost and legal protection. In addition, the NBC conducted a workshop on the implementation of the NFIS in December 2021 to disseminate to stakeholders in cooperating for effective implementation of the action plan in NFIS. The NBC has been cooperating closely with relevant national and international entities to promote the financial inclusion in Cambodia.

3.2.1. Financial Literacy

3.2.1.1. Integrating Financial Literacy into School Curriculum

The NBC has been cooperating with Ministry of Education Youth and Sport (MoEYS) and Credit Union Foundation Organization (CUFA) to integrate financial literacy into Cambodia's national curriculum from grade 1 to grade 12, which includes the establishment of the financial education framework, the drafting of the transcripts on the financial education related subjects, determination of the financial education

contents, and developing teacher manuals and student textbooks. By the end of 2021, the working group has completed the review of 27 lessons in teacher manuals and student textbooks related to financial literacy for grade 4 and grade 7.

3.2.1.2. Promoting Financial Literacy to Women and Women Entrepreneur

The NBC has been cooperating with the Ministry of Women's Affairs to finish the "Financial Literacy for Women and Women Entrepreneurship" project, aimed at training female trainers in schools and enabling them to share financial knowledge to their communities. In 2021, the NBC co-organized 4 online trainings on the topics of Financial Management, Usage of Financial Services, Digital Payment Services and Consumer Protection. The NBC also participated in the 2 Women Entrepreneurs online Forums, organized by the Ministry of Women's Affairs, for women entrepreneurs and female students in educational institutions and universities. The 1st forum was organized under the topic "Financial Literacy for Economic Empowerment and Entrepreneurship Development for Women in the context of Covid-19 pandemic" and the 2nd forum was organized under the topic of "Digital and Financial Knowledge for Economic Empowerment and Entrepreneurship Development for Women".

3.2.1.3. "Let's Talk Money!" Campaign

The NBC and Good Return have launched the second phase of the "Let's Talk Money: Little by Little" in December 2021. The campaign aimed to focus on the importance of intensive thinking, choosing financial products and services, awareness of rights and obligations, and joint decision-making between men and women in the family. The campaign is conducted by three main channels including: 1. Social media broadcasting of 4 short educational videos (including episode 1 "Dreams for the future", episode 2 "Speaking out", episode 3 "Childhood Memories", and episode 4 "Storm of Life"), 2. Radio broadcasting with the participation from the audiences and experienced speakers on financial education and 3. Face to face training with female garment workers, especially those who are working in Phnom Penh.

3.2.2. Consumer Protection and Complaint Handling Mechanism

The NBC continued enhancing the complaints handling mechanism and resolving complaints on a timely and consistent manner from the clients of banks and financial institutions through the NBC's hotline phone numbers.

In 2021, there were 514 complaints and inquiries, of which 502 cases were solved, 7 cases were in progress and 5 cases were in court proceedings. Most of the cases were involved with 1. Early loan repayment, 2. Request for change or delete information from Credit Reporting System, 3. Withdrawal of collaterals, 4. Request for concession during Covid-19 pandemic, 5. Request for waiving of penalties, 6. Request for delay payment, 7. Transfer money to wrong account, 8. Inability to withdraw the deposits, 9. Inquiry about exchanging old or teared Khmer Riel banknotes and 10. Inquiry about the usage of financial services, etc. The NBC hotline officers have made efforts to solve complaints and inquiries immediately, however in some cases, it is required multiple attempts to coordinate between consumers and institutions. In addition, the NBC has continued improving the capability of hotline officers through knowledge sharing sessions on the progress of the banking and financial sector in Cambodia and the preparation of "Supportive Materials for Hotline Officers" document as a fundamental knowledge for providing correct and consistent answers to all complaints. Moreover, the NBC has been strengthening the mechanism for managing and resolving complaints of banks and financial institutions to ensure the effectiveness and equality of market conduct.

4. Supervisory Capacity Building and Cooperation

4.1. Capacity Building for Supervisors

Capacity building for supervisors is top priority that the NBC has continued developing regularly. Under implementation of the Risk Based Supervision and development of banking system, capacity building for supervisors has still been promoted both in theory and practice. During the Covid-19 pandemic, trainings were conducted online for both local and oversea courses. At the same time, supervisors have been attending internal trainings and sharing sessions on law and regulations related to financial and banking sectors as well as Fintech to ensure timely and effective work. Under international cooperation framework, supervisors have attended online training offered by international institutions including ADB, IMF, WB, IFC, SEACEN and others. The NBC keeps improving supervisors' competences through online courses on supervisory expertise program FSI connect of BIS and Financial Programming and Policies by the IMF.

4.2. National and International Cooperation

4.2.1. Cooperation with General Commissariat of National Police (GCNP)

In forestalling illegal and/or unauthorized banking operations, the NBC working group has been cooperating with the GCNP to promptly avert and intercept on any offences, that may pose a risk to institutions, customers and the banking sector.

4.2.2. Cooperation with Relevant Authorities

The NBC has received request on cooperation provided financial information on 166 cases from relevant authorities, including 6 cases from the Ministry of Justice, 39 cases from the First Instance (Courts), 3 cases from the Ministry of Economy and Finance, 69 cases from the General Department of Taxation, 2 cases from Non-Bank Financial Services Authority (Securities and Exchanges Regulator of Cambodia), 6 cases from the Ministry of Interior, 4 cases from the General Commissariat of National Police, 4 cases from the Ministry of Foreign Affairs and International Cooperation and 6 cases from Cambodian Financial Intelligence Unit as well as receiving financial information from banks and financial institutions 27 cases. Additionally, the NBC has cooperated with the ABC, CMA and CAFT in the assessment and resolution of other requested cases.

4.2.3. Cooperation with Development Partners

The NBC continues maintaining cooperation with national and international development partners, such as ABC and CMA, the United Nations Capital Development Fund (UNCDF), the United Nations Economic and Social Commission for Asia and the Pacific (UNESCAP), the Alliance for Financial Inclusion (AFI) and the International Financial Corporation (IFC).

4.2.3.1. The Association of Banks in Cambodia and the Cambodian Microfinance Association

The NBC has supported the Financial Inclusion Committee of the ABC on the financial literacy campaign, which is conducted each month on every Monday of the first week, by providing materials, such as videos, pictures, and slogans to the committees and member institutions for further sharing.

The NBC has also supported the initiatives and action plans of the Sustainable Finance Committee of the ABC, which aimed to encourage banks and financial

institutions to actively participate in reducing any adverse impacts from global climate change. The issuance of the Cambodian Sustainable Finance Principles has demonstrated the institutions' commitment and implementation to ensure resilience of the banking system to the climate risk and support the environment friendly business activities. The NBC encourages any initiatives of banks and financial institutions and other relevant stakeholders to support the sustainable finance development in Cambodia.

4.2.3.2. The United Nations Capacity Development Fund (UNCDF)

The NBC is cooperating with the UNCDF to implement the financial inclusion data collection project to set the baseline indicators for measuring the NFIS implementation that focused on access, usage, and quality of financial services through the demand and supply side surveys. Demand side survey was conducted through Finscope Mobile Tracker, while supply side survey was conducted through the interview of financial service providers and regulators. The results from both surveys were used for MAP Diagnostic Refresh 2021 to reassess the level of financial inclusion and monitor the implementation of action plan that are identified in the NFIS.

4.2.3.3. The United Nations Economic and Social Commission for Asia and the Pacific (UNESCAP)

The NBC and the UNESCAP has collaborated on implementing "Catalyzing Women's Entrepreneurship" program to promote women entrepreneurs' access to financing. The program consists of 3 projects, including 1. The study on the possibility of non-collateralized lending that help increase the female entrepreneurs access to formal financial services, especially women owned SMEs, 2. The capacity building for the NBC staffs on FinTech and supervision, and 3. The training for women and women's entrepreneurs to promote financial literacy, access and usage of formal financial services.

4.2.3.4. The Alliance for Financial Inclusion (AFI)

The NBC has continued good cooperation with the AFI to enhance financial inclusion and promote financial literacy focusing on digital financial services, sex-disaggregated data collection, gender inclusive financing, and green finance. The AFI has approved to provide technical support to the NBC for developing essential frameworks or procedure to promote digital financial literacy and sex-disaggregated data collection as well as strengthening capacity of the NBC officers on the financial inclusion data collection and interpretation.

4.2.3.5. The International Finance Corporation (IFC)

The NBC has signed MoU with the IFC to implement the Cambodia Supply Chain Finance Market Development project. The project aims at developing supply chain finance market to improve the access to finance for business, especially SMEs, and strengthening the Cambodian supply chain. Under this MoU, the NBC has received 4 trainings, including 1. Overview of movables finance include SCF, 2. Supply chain finance e-platforms, 3. Factoring, and 4. Legal knowledge for receivables and inventory finance.

List of Appendixes

Appendix 1: Data of Banks, Microfinance Institutions and Financial Leasing Companies in Cambodia 2021

Appendix 2: Cambodia's Banking System

Appendix 3: List of Authorized Banks and Financial Institutions

Appendix 4: List of Termination of Rural Credit Institutions

Appendix 5: Banks and Financial Institution's Network Information 2017-2021

Appendix 6: List of NBC's Hotlines to Accommodate Consumers' Enquiry and Complaints on the Usage of Financial Services

DATA OF BANKS AND MICROFINANCE INSTITUTIONS IN CAMBODIA 2021

NUMBER OF OFFICES OF BANKS

AS AT 31 DECEMBER 2021

Table 1

	2021			2020*		
	Total	Phnom Penh ¹	Provincial	Total	Phnom Penh ¹	Provincial
Commercial Banks						
1 ACLEDA Bank Plc.	262	21	241	263	21	242
2 Advanced Bank of Asia Limited	81	25	56	78	25	53
3 Agricultural and Rural Development Bank	1	1	-	1	1	-
4 Alpha Commercial Bank Plc.	1	1	-	-	-	-
5 Asia-Pacific Development Bank Plc.	1	1	-	1	1	-
6 B.I.C (Cambodia) Bank Plc.	4	3	1	2	1	1
7 Bangkok Bank Public Company Limited, Cambodia Branch	1	1	-	1	1	-
8 Bank for Investment and Development of Cambodia Plc.	7	6	1	7	6	1
9 Bank of China (Hong Kong) Limited Phnom Penh Branch	5	3	2	5	3	2
10 Booyoung Khmer Bank	3	2	1	3	2	1
11 Branch of Industrial Bank of Korea "Phnom Penh"	1	1	-	1	1	-
12 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	1	1	-	1	1	-
13 Branch of Mizuho Bank, Ltd.	1	1	-	1	1	-
14 BRED Bank (Cambodia) Plc.	10	8	2	9	7	2
15 Cambodia Asia Bank Ltd.	8	3	5	8	3	5
16 Cambodia Post Bank Plc.	60	14	46	58	14	44
17 Cambodian Commercial Bank Plc.	4	1	3	4	1	3
18 Cambodian Public Bank Plc.	31	19	12	31	19	12
19 Canadia Bank Plc.	63	27	36	62	27	35
20 Cathay United Bank (Cambodia) Corp, Ltd.	15	10	5	15	10	5
21 Chief (Cambodia) Commercial Bank Plc.	4	4	-	4	4	-
22 Chip Mong Commercial Bank Plc.	11	8	3	12	9	3
23 CIMB Bank Plc.	14	10	4	14	10	4
24 DGB Bank Plc.	9	8	1	9	8	1
25 First Commercial Bank Phnom Penh Branch	10	9	1	10	9	1
26 Foreign Trade Bank of Cambodia	16	10	6	15	9	6
27 Hattha Bank Plc.	177	22	155	177	22	155
28 Heng He (Cambodia) Commercial Bank Plc.	1	1	-	-	-	-
29 Hong Leong Bank (Cambodia) Plc	7	7	-	7	7	-
30 ICBC Limited Phnom Penh Branch	1	1	-	1	1	-
31 J Trust Royal Bank Plc.	16	12	4	14	10	4
32 Kookmin Bank Cambodia Plc.	8	8	-	8	8	-
33 Krung Thai Bank Public Co., Ltd Phnom Penh Branch	2	1	1	2	1	1
34 Maybank (Cambodia) Plc.	21	13	8	21	13	8
35 MB Bank Plc., Cambodia Branch	2	2	-	2	2	-
36 Mega International Commercial Bank Phnom Penh Branch	5	5	-	4	4	-
37 Panda Commercial Bank Plc.	1	1	-	-	-	-
38 Phillip Bank Plc.	85	10	75	89	11	78
39 Phnom Penh Commercial Bank Plc.	23	16	7	23	16	7
40 Prince Bank Plc.	32	10	22	31	9	22
41 RHB Bank (Cambodia) Plc.	12	8	4	12	8	4
42 Rui Li (Cambodia) Bank Plc.	2	1	1	-	-	-
43 Sacom Bank (Cambodia) Plc.	10	7	3	10	7	3
44 Saigon-Hanoi Bank Cambodia Plc.	5	4	1	5	4	1
45 Sathapana Bank Plc.	170	20	150	173	20	153
46 SBI Ly Hour Bank Plc.	46	7	39	37	4	33
47 Shinhan Bank (Cambodia) Plc.	12	12	-	11	11	-
48 Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	1	1	-	-	-	-
49 Taiwan Cooperative Bank, Phnom Penh Branch	8	6	2	8	6	2
50 Union Commercial Bank Plc.	14	11	3	14	10	4
51 Vattanac Bank	29	12	17	24	12	12
52 Vietnam Bank for Agriculture and Rural Development Cambodia Branch	1	1	-	1	1	-
53 Wing Bank (Cambodia) Plc	1	1	-	1	1	-
54 Woori Bank (Cambodia) Plc.	138	18	120	136	17	119
Subtotal	1,454	416	1,038	1,426	399	1,027
Specialized Banks						
55 AEON Specialized Bank (Cambodia) Plc.	13	7	6	13	7	6
56 Anco Specialized Bank	7	2	5	7	2	5
57 Angkor Capital Specialized Bank	1	1	-	1	1	-
58 Bridge Specialized Bank Plc.	1	1	-	1	1	-
59 Daun Penh Specialized Bank Plc.	2	2	-	2	2	-
60 Evergrowth (Cambodia) Specialized Bank Plc.	1	1	-	1	1	-
61 KB Daehan Specialized Bank Plc.	4	4	-	2	2	-
62 Maritime Specialized Bank Plc.	1	1	-	1	1	-
63 PHSME Specialized Bank Ltd.	1	1	-	1	1	-
64 Southern Capital Specialized Bank Plc.	1	1	-	1	1	-
Subtotal	32	21	11	30	19	11
Total	1,486	437	1,049	1,456	418	1,038

¹ Including Head Office

*The 2020 figures were adjusted due to the movements of 2 Banks, 1MDI and 1MFI.

NUMBER OF STAFF
AS AT 31 DECEMBER 2021

Table 2

	2021	2020*	%Δ
Commercial Banks			
1 ACLEDA Bank Plc.	12,081	12,013	0.6%
2 Advanced Bank of Asia Limited	6,797	6,266	8.5%
3 Agricultural and Rural Development Bank	208	155	34.2%
4 Alpha Commercial Bank Plc.	43	-	-
5 Asia-Pacific Development Bank Plc.	110	48	129.2%
6 B.I.C (Cambodia) Bank Plc.	110	94	17.0%
7 Bangkok Bank Public Company Limited, Cambodia Branch	21	21	-
8 Bank for Investment and Development of Cambodia Plc.	294	264	11.4%
9 Bank of China (Hong Kong) Limited Phnom Penh Branch	200	191	4.7%
10 Booyoung Khmer Bank	40	39	2.6%
11 Branch of Industrial Bank of Korea "Phnom Penh"	28	20	40.0%
12 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	40	26	53.8%
13 Branch of Mizuho Bank, Ltd.	7	7	-
14 BRED Bank (Cambodia) Plc.	282	240	17.5%
15 Cambodia Asia Bank Ltd.	338	342	-1.2%
16 Cambodia Post Bank Plc.	1,701	1,523	11.7%
17 Cambodian Commercial Bank Plc.	85	81	4.9%
18 Cambodian Public Bank Plc.	945	953	-0.8%
19 Canadia Bank Plc.	3,578	3,326	7.6%
20 Cathay United Bank (Cambodia) Corp, Ltd.	568	541	5.0%
21 Chief (Cambodia) Commercial Bank Plc.	167	144	16.0%
22 Chip Mong Commercial Bank Plc.	334	396	-15.7%
23 CIMB Bank Plc.	451	407	10.8%
24 DGB Bank Plc.	582	589	-1.2%
25 First Commercial Bank Phnom Penh Branch	171	170	0.6%
26 Foreign Trade Bank of Cambodia	524	490	6.9%
27 Hattha Bank Plc.	5,376	5,057	6.3%
28 Heng He (Cambodia) Commercial Bank Plc.	67	-	-
29 Hong Leong Bank (Cambodia) Plc	224	190	17.9%
30 ICBC Limited Phnom Penh Branch	77	80	-3.8%
31 J Trust Royal Bank Plc.	586	536	9.3%
32 Kookmin Bank Cambodia Plc.	237	232	2.2%
33 Krung Thai Bank Public Co., Ltd Phnom Penh Branch	18	15	20.0%
34 Maybank (Cambodia) Plc.	438	406	7.9%
35 MB Bank Plc., Cambodia Branch	67	73	-8.2%
36 Mega International Commercial Bank Phnom Penh Branch	103	96	7.3%
37 Panda Commercial Bank Plc.	65	-	-
38 Phillip Bank Plc.	1,903	1,899	0.2%
39 Phnom Penh Commercial Bank Plc.	445	472	-5.7%
40 Prince Bank Plc.	1,041	1,011	3.0%
41 RHB Bank (Cambodia) Plc.	299	263	13.7%
42 Rui Li (Cambodia) Bank Plc.	41	-	-
43 Sacom Bank (Cambodia) Plc.	258	251	2.8%
44 Saigon-Hanoi Bank Cambodia Plc.	57	56	1.8%
45 Sathapana Bank Plc.	4,369	4,362	0.2%
46 SBI Ly Hour Bank Plc.	1,434	1,157	23.9%
47 Shinhan Bank (Cambodia) Plc.	392	339	15.6%
48 Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	52	-	-
49 Taiwan Cooperative Bank, Phnom Penh Branch	151	146	3.4%
50 Union Commercial Bank Plc.	578	558	3.6%
51 Vattanac Bank	792	643	23.2%
52 Vietnam Bank for Agriculture and Rural Development Cambodia Branch	24	24	-
53 Wing Bank (Cambodia) Plc	1,108	555	99.6%
54 Woori Bank (Cambodia) Plc.	3,780	2,984	26.7%
Subtotal	53,687	49,751	7.9%
Specialized Banks			
55 AEON Specialized Bank (Cambodia) Plc.	916	970	-5.6%
56 Anco Specialized Bank	95	117	-18.8%
57 Angkor Capital Specialized Bank	15	15	-
58 Bridge Specialized Bank Plc.	28	17	64.7%
59 Daun Penh Specialized Bank Plc.	93	78	19.2%
60 Evergrowth (Cambodia) Specialized Bank Plc.	9	6	50.0%
61 KB Daehan Specialized Bank Plc.	265	197	34.5%
62 Maritime Specialized Bank Plc.	15	15	-
63 PHSME Specialized Bank Ltd.	37	39	-5.1%
64 Southern Capital Specialized Bank Plc.	13	13	-
Subtotal	1,486	1,467	1.3%
Total	55,173	51,218	7.7%

*The 2020 figures were adjusted due to the movements of 2 Banks, 1MDI and 1MFI.

NUMBER OF ATM TERMINALS, POS, DEBIT CARDS, AND CREDIT CARDS
AS AT 31 DECEMBER 2021**

Table 3

	ATM terminals	POS**	Debit Cards	Credit Cards
Commercial Banks				
1 ACLEDA Bank Plc.	909	4,462	1,518,387	19,643
2 Advanced Bank of Asia Limited	612	3,290	1,436,167	2,266
3 Agricultural and Rural Development Bank	-	-	-	-
4 Alpha Commercial Bank Plc.	-	-	-	-
5 Asia-Pacific Development Bank Plc.	-	-	-	-
6 B.I.C (Cambodia) Bank Plc.	8	-	1,961	-
7 Bangkok Bank Public Company Limited, Cambodia Branch	-	-	-	-
8 Bank for Investment and Development of Cambodia Plc.	33	200	26,010	-
9 Bank of China (Hong Kong) Limited Phnom Penh Branch	11	269	34,538	261
10 Booyoung Khmer Bank	-	-	-	-
11 Branch of Industrial Bank of Korea "Phnom Penh"	-	-	-	-
12 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	-	-	-	-
13 Branch of Mizuho Bank, Ltd.	-	-	-	-
14 BRED Bank (Cambodia) Plc.	62	175	7,239	-
15 Cambodia Asia Bank Ltd.	59	188	17,866	-
16 Cambodia Post Bank Plc.	89	-	72,631	2,567
17 Cambodian Commercial Bank Plc.	12	-	5,449	-
18 Cambodian Public Bank Plc.	79	762	52,506	6,187
19 Canadia Bank Plc.	343	695	95,241	4,465
20 Cathay United Bank (Cambodia) Corp, Ltd.	78	81	36,786	8,978
21 Chief (Cambodia) Commercial Bank Plc.	11	-	151	-
22 Chip Mong Commercial Bank Plc.	31	-	-	-
23 CIMB Bank Plc.	39	-	23,550	1,555
24 DGB Bank Plc.	14	-	-	-
25 First Commercial Bank Phnom Penh Branch	-	-	-	-
26 Foreign Trade Bank of Cambodia	71	166	37,059	-
27 Hattha Bank Plc.	138	-	69,329	-
28 Heng He (Cambodia) Commercial Bank Plc.	-	-	-	-
29 Hong Leong Bank (Cambodia) Plc	12	-	6,635	-
30 ICBC Limited Phnom Penh Branch	5	210	11,477	1,708
31 J Trust Royal Bank Plc.	75	-	56,425	2,404
32 Kookmin Bank Cambodia Plc.	16	-	24,792	-
33 Krung Thai Bank Public Co., Ltd Phnom Penh Branch	-	-	-	-
34 Maybank (Cambodia) Plc.	65	749	59,370	-
35 MB Bank Plc., Cambodia Branch	8	-	-	-
36 Mega International Commercial Bank Phnom Penh Branch	-	-	-	-
37 Panda Commercial Bank Plc.	-	-	-	-
38 Phillip Bank Plc.	39	-	22,377	-
39 Phnom Penh Commercial Bank Plc.	68	232	49,044	1,868
40 Prince Bank Plc.	78	-	38,956	1,077
41 RHB Bank (Cambodia) Plc.	39	-	20,838	-
42 Rui Li (Cambodia) Bank Plc.	-	-	-	-
43 Sacomb Bank (Cambodia) Plc.	25	29	9,978	1,789
44 Saigon-Hanoi Bank Cambodia Plc.	-	-	-	-
45 Sathapana Bank Plc.	252	331	247,501	3,701
46 SBI Ly Hour Bank Plc.	11	-	-	-
47 Shinhan Bank (Cambodia) Plc.	25	-	499	-
48 Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	-	-	-	-
49 Taiwan Cooperative Bank, Phnom Penh Branch	-	-	-	-
50 Union Commercial Bank Plc.	42	304	20,790	19,219
51 Vattanac Bank	58	168	37,990	1,795
52 Vietnam Bank for Agriculture and Rural Development Cambodia Branch	-	-	-	-
53 Wing Bank (Cambodia) Plc	2	13,699	-	-
54 Woori Bank (Cambodia) Plc.	9	-	-	-
Subtotal	3,428	26,010	4,041,542	79,483
Specialized Banks				
55 AEON Specialized Bank (Cambodia) Plc.	-	-	-	74,787
56 Anco Specialized Bank	-	-	-	-
57 Angkor Capital Specialized Bank	-	-	-	-
58 Bridge Specialized Bank Plc.	-	-	-	-
59 Daun Penh Specialized Bank Plc.	-	-	-	-
60 Evergrowth (Cambodia) Specialized Bank Plc.	-	-	-	-
61 KB Daehan Specialized Bank Plc.	-	-	2,280	572
62 Maritime Specialized Bank Plc.	-	-	-	-
63 PHSME Specialized Bank Ltd.	-	-	-	-
64 Southern Capital Specialized Bank Plc.	-	-	-	-
Subtotal	-	-	2,280	75,359
Total	3,428	26,010	4,043,822	154,842

** Point of Sale terminal

COMPARISON OF TOTAL ASSETS
AS AT 31 DECEMBER 2021

Table 4

(millions of KHR)

	2021		2020*		Growth Rate (%) 2021 over 2020
	1 USD/KHR =	4,074	1 USD/KHR =	4,045	
	Amount	Share	Amount	Share	
Commercial Banks					
1 ACLEDA Bank Plc.	31,313,971	12.8%	25,825,032	12.5%	20.4%
2 Advanced Bank of Asia Limited	32,052,590	13.1%	24,744,997	12.0%	28.6%
3 Agricultural and Rural Development Bank	1,298,442	0.5%	1,215,923	0.6%	6.0%
4 Alpha Commercial Bank Plc.	526,276	0.2%	-	-	-
5 Asia-Pacific Development Bank Plc.	1,205,276	0.5%	703,908	0.3%	70.0%
6 B.I.C (Cambodia) Bank Plc.	1,429,432	0.6%	1,079,611	0.5%	31.5%
7 Bangkok Bank Public Company Limited, Cambodia Branch	436,079	0.2%	566,186	0.3%	-23.5%
8 Bank for Investment and Development of Cambodia Plc.	2,229,104	0.9%	2,047,264	1.0%	8.1%
9 Bank of China (Hong Kong) Limited Phnom Penh Branch	6,044,549	2.5%	5,048,011	2.4%	18.9%
10 Booyoung Khmer Bank	594,048	0.2%	545,951	0.3%	8.0%
11 Branch of Industrial Bank of Korea "Phnom Penh"	572,361	0.2%	326,892	0.2%	73.8%
12 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	667,624	0.3%	445,867	0.2%	48.7%
13 Branch of Mizuho Bank, Ltd.	204,182	0.1%	202,446	0.1%	0.1%
14 BRED Bank (Cambodia) Plc.	2,241,580	0.9%	1,674,429	0.8%	32.9%
15 Cambodia Asia Bank Ltd.	791,128	0.3%	793,671	0.4%	-1.0%
16 Cambodia Post Bank Plc.	4,557,434	1.9%	4,103,977	2.0%	10.3%
17 Cambodian Commercial Bank Plc.	1,242,569	0.5%	1,157,448	0.6%	6.6%
18 Cambodian Public Bank Plc.	9,928,017	4.1%	10,951,770	5.3%	-10.0%
19 Canadia Bank Plc.	31,348,672	12.8%	28,993,715	14.0%	7.4%
20 Cathay United Bank (Cambodia) Corp, Ltd.	1,790,216	0.7%	1,571,180	0.8%	13.1%
21 Chief (Cambodia) Commercial Bank Plc.	807,525	0.3%	579,593	0.3%	38.3%
22 Chip Mong Commercial Bank Plc.	3,868,876	1.6%	1,891,023	0.9%	103.1%
23 CIMB Bank Plc.	5,552,928	2.3%	5,338,558	2.6%	3.3%
24 DGB Bank Plc.	1,554,998	0.6%	1,197,385	0.6%	28.9%
25 First Commercial Bank Phnom Penh Branch	6,024,606	2.5%	5,879,121	2.8%	1.7%
26 Foreign Trade Bank of Cambodia	6,975,645	2.9%	6,135,082	3.0%	12.9%
27 Hattha Bank Plc.	8,352,385	3.4%	6,321,141	3.1%	31.2%
28 Heng He (Cambodia) Commercial Bank Plc.	1,052,948	0.4%	-	-	-
29 Hong Leong Bank (Cambodia) Plc	3,192,923	1.3%	2,537,872	1.2%	24.9%
30 ICBC Limited Phnom Penh Branch	6,213,556	2.5%	5,125,549	2.5%	20.4%
31 J Trust Royal Bank Plc.	5,409,606	2.2%	4,252,401	2.1%	26.3%
32 Kookmin Bank Cambodia Plc.	1,924,374	0.8%	1,436,025	0.7%	33.1%
33 Krung Thai Bank Public Co., Ltd Phnom Penh Branch	770,184	0.3%	748,679	0.4%	2.1%
34 Maybank (Cambodia) Plc.	5,401,782	2.2%	5,329,875	2.6%	0.6%
35 MB Bank Plc., Cambodia Branch	558,980	0.2%	575,567	0.3%	-3.6%
36 Mega International Commercial Bank Phnom Penh Branch	2,241,220	0.9%	2,192,784	1.1%	1.5%
37 Panda Commercial Bank Plc.	601,159	0.2%	-	-	-
38 Phillip Bank Plc.	2,537,028	1.0%	2,614,819	1.3%	-3.7%
39 Phnom Penh Commercial Bank Plc.	3,975,437	1.6%	4,148,703	2.0%	-4.9%
40 Prince Bank Plc.	3,246,120	1.3%	2,376,243	1.2%	35.6%
41 RHB Bank (Cambodia) Plc.	3,982,307	1.6%	3,836,426	1.9%	3.1%
42 Rui Li (Cambodia) Bank Plc.	874,379	0.4%	-	-	-
43 Sacom Bank (Cambodia) Plc.	1,124,504	0.5%	1,066,195	0.5%	4.7%
44 Saigon-Hanoi Bank Cambodia Plc.	1,791,471	0.7%	1,413,288	0.7%	25.9%
45 Sathapana Bank Plc.	9,852,421	4.0%	8,535,891	4.1%	14.6%
46 SBI Ly Hour Bank Plc.	2,507,542	1.0%	948,150	0.5%	162.6%
47 Shinhan Bank (Cambodia) Plc.	2,945,072	1.2%	2,440,335	1.2%	19.8%
48 Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	614,976	0.3%	-	-	-
49 Taiwan Cooperative Bank, Phnom Penh Branch	5,302,908	2.2%	5,472,049	2.6%	-3.8%
50 Union Commercial Bank Plc.	3,070,406	1.3%	3,422,792	1.7%	-10.9%
51 Vattanac Bank	3,396,924	1.4%	3,294,639	1.6%	2.4%
52 Vietnam Bank for Agriculture and Rural Development Cambodia Branch	209,737	0.1%	200,096	0.1%	4.1%
53 Wing Bank (Cambodia) Plc	651,244	0.3%	201,062	0.1%	221.6%
54 Woori Bank (Cambodia) Plc.	4,763,820	1.9%	3,126,231	1.5%	51.3%
Subtotal	241,823,540	98.9%	204,635,852	99.1%	17.3%
Specialized Banks					
55 AEON Specialized Bank (Cambodia) Plc.	650,863	0.3%	658,951	0.3%	-1.9%
56 Anco Specialized Bank	139,721	0.1%	101,829	0.0%	36.2%
57 Angkor Capital Specialized Bank	57,357	0.0%	59,059	0.0%	-3.6%
58 Bridge Specialized Bank Plc.	311,331	0.1%	64,930	0.0%	376.1%
59 Daun Penh Specialized Bank Plc.	174,874	0.1%	151,584	0.1%	14.5%
60 Evergrowth (Cambodia) Specialized Bank Plc.	52,833	0.0%	60,774	0.0%	-13.7%
61 KB Daehan Specialized Bank Plc.	1,079,245	0.4%	638,976	0.3%	67.7%
62 Maritime Specialized Bank Plc.	50,309	0.0%	51,797	0.0%	-3.6%
63 PHSME Specialized Bank Ltd.	54,501	0.0%	52,273	0.0%	3.5%
64 Southern Capital Specialized Bank Plc.	66,435	0.0%	65,203	0.0%	1.2%
Subtotal	2,637,469	1.1%	1,905,377	0.9%	37.4%
Total	244,461,008	100.0%	206,541,229	100.0%	17.5%

*The 2020 figures were adjusted due to the movements of 2 Banks, 1MDI and 1MFI.

SHARE OF PAID-UP CAPITAL

AS AT 31 DECEMBER 2021

Table 5

1 USD = 4,074 KHR

(millions of KHR)

	Foreign share		Cambodian share		Total Paid-up Capital	Market Share
	Share(%)	Amount paid	Share(%)	Amount paid		
Commercial Banks						
1 ACLEDA Bank Plc.	48.5%	856,059	51.5%	908,647	1,764,706	6.6%
2 Advanced Bank of Asia Limited	100.0%	2,118,480	-	-	2,118,480	7.9%
3 Agricultural and Rural Development Bank	-	-	100.0%	502,667	502,667	1.9%
4 Alpha Commercial Bank Plc.	42.0%	171,108	58.0%	236,292	407,400	1.5%
5 Asia-Pacific Development Bank Plc.	-	-	100.0%	315,694	315,694	1.2%
6 B.I.C (Cambodia) Bank Plc.	60.0%	183,330	40.0%	122,220	305,550	1.1%
7 Bangkok Bank Public Company Limited, Cambodia Branch	100.0%	203,700	-	-	203,700	0.8%
8 Bank for Investment and Development of Cambodia Plc.	98.5%	401,289	1.5%	6,111	407,400	1.5%
9 Bank of China (Hong Kong) Limited Phnom Penh Branch	100.0%	611,100	-	-	611,100	2.3%
10 Booyoung Khmer Bank	100.0%	427,770	-	-	427,770	1.6%
11 Branch of Industrial Bank of Korea "Phnom Penh"	100.0%	244,440	-	-	244,440	0.9%
12 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	100.0%	244,440	-	-	244,440	0.9%
13 Branch of Mizuho Bank, Ltd.	100.0%	203,700	-	-	203,700	0.8%
14 BRED Bank (Cambodia) Plc.	100.0%	448,140	-	-	448,140	1.7%
15 Cambodia Asia Bank Ltd.	100.0%	305,550	-	-	305,550	1.1%
16 Cambodia Post Bank Plc.	45.0%	139,331	55.0%	170,293	309,624	1.2%
17 Cambodian Commercial Bank Plc.	100.0%	305,550	-	-	305,550	1.1%
18 Cambodian Public Bank Plc.	100.0%	366,660	-	-	366,660	1.4%
19 Canadia Bank Plc.	-	-	100.0%	2,362,920	2,362,920	8.9%
20 Cathay United Bank (Cambodia) Corp, Ltd.	100.0%	407,400	-	-	407,400	1.5%
21 Chief (Cambodia) Commercial Bank Plc.	100.0%	305,550	-	-	305,550	1.1%
22 Chip Mong Commercial Bank Plc.	-	-	100.0%	427,770	427,770	1.6%
23 CIMB Bank Plc.	100.0%	305,550	-	-	305,550	1.1%
24 DGB Bank Plc.	100.0%	305,550	-	-	305,550	1.1%
25 First Commercial Bank Phnom Penh Branch	100.0%	733,320	-	-	733,320	2.7%
26 Foreign Trade Bank of Cambodia	-	-	100.0%	323,883	323,883	1.2%
27 Hattha Bank Plc.	100.0%	570,360	-	-	570,360	2.1%
28 Heng He (Cambodia) Commercial Bank Plc.	-	-	100.0%	305,550	305,550	1.1%
29 Hong Leong Bank (Cambodia) Plc	100.0%	305,550	-	-	305,550	1.1%
30 ICBC Limited Phnom Penh Branch	100.0%	407,400	-	-	407,400	1.5%
31 J Trust Royal Bank Plc.	55.0%	168,053	45.0%	137,498	305,550	1.1%
32 Kookmin Bank Cambodia Plc.	100.0%	305,550	-	-	305,550	1.1%
33 Krung Thai Bank Public Co., Ltd Phnom Penh Branch	100.0%	203,700	-	-	203,700	0.8%
34 Maybank (Cambodia) Plc.	100.0%	305,550	-	-	305,550	1.1%
35 MB Bank Plc., Cambodia Branch	100.0%	305,550	-	-	305,550	1.1%
36 Mega International Commercial Bank Phnom Penh Branch	100.0%	366,660	-	-	366,660	1.4%
37 Panda Commercial Bank Plc.	-	-	100.0%	305,550	305,550	1.1%
38 Phillip Bank Plc.	100.0%	305,550	-	-	305,550	1.1%
39 Phnom Penh Commercial Bank Plc.	100.0%	415,548	-	-	415,548	1.6%
40 Prince Bank Plc.	-	-	100.0%	1,018,500	1,018,500	3.8%
41 RHB Bank (Cambodia) Plc.	100.0%	305,550	-	-	305,550	1.1%
42 Rui Li (Cambodia) Bank Plc.	100.0%	305,550	-	-	305,550	1.1%
43 Sacom Bank (Cambodia) Plc.	100.0%	305,550	-	-	305,550	1.1%
44 Saigon-Hanoi Bank Cambodia Plc.	100.0%	305,550	-	-	305,550	1.1%
45 Sathapana Bank Plc.	100.0%	786,282	-	-	786,282	2.9%
46 SBI Ly Hour Bank Plc.	70.0%	213,885	30.0%	91,665	305,550	1.1%
47 Shinhan Bank (Cambodia) Plc.	100.0%	305,550	-	-	305,550	1.1%
48 Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	-	-	100.0%	611,100	611,100	2.3%
49 Taiwan Cooperative Bank, Phnom Penh Branch	100.0%	753,690	-	-	753,690	2.8%
50 Union Commercial Bank Plc.	100.0%	325,920	-	-	325,920	1.2%
51 Vattanac Bank	-	-	100.0%	305,550	305,550	1.1%
52 Vietnam Bank for Agriculture and Rural Development Cambodia Branch	100.0%	158,886	-	-	158,886	0.6%
53 Wing Bank (Cambodia) Plc	80.0%	244,440	20.0%	61,110	305,550	1.1%
54 Woori Bank (Cambodia) Plc.	100.0%	716,597	-	-	716,597	2.7%
Subtotal	68.3%	17,674,937	31.7%	8,213,020	25,887,957	97.1%
Specialized Banks						
55 AEON Specialized Bank (Cambodia) Plc.	100.0%	81,480	-	-	81,480	0.3%
56 Anco Specialized Bank	-	-	100.0%	122,220	122,220	0.5%
57 Angkor Capital Specialized Bank	49.0%	25,951	51.0%	27,011	52,962	0.2%
58 Bridge Specialized Bank Plc.	-	-	100.0%	61,110	61,110	0.2%
59 Daun Penh Specialized Bank Plc.	-	-	100.0%	73,332	73,332	0.3%
60 Evergrowth (Cambodia) Specialized Bank Plc.	51.0%	31,166	49.0%	29,944	61,110	0.2%
61 KB Daehan Specialized Bank Plc.	100.0%	178,238	-	-	178,238	0.7%
62 Maritime Specialized Bank Plc.	5.0%	3,056	95.0%	58,055	61,110	0.2%
63 PHSME Specialized Bank Ltd.	-	-	100.0%	31,553	31,553	0.1%
64 Southern Capital Specialized Bank Plc.	100.0%	61,110	-	-	61,110	0.2%
Subtotal	48.6%	381,000	51.4%	403,224	784,225	2.9%
Total	67.7%	18,055,937	32.3%	8,616,244	26,672,181	100.0%

COMPARATIVE STATEMENT OF CONDITION (ASSET SIDE)

AS AT 31 DECEMBER 2021

Table 6

1 USD = 4,074 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 ACLEDA Bank Plc.	31,313,971	1,817,440	-	6,101,702	859,289	237,720	-	21,043,941	148,641	-	-	105,726	843,972	155,542	
2 Advanced Bank of Asia Limited	32,052,590	1,951,932	-	5,516,008	255,247	2,464,336	-	21,261,618	145,450	-	-	164,652	259,136	34,211	
3 Agricultural and Rural Development Bank	1,298,442	12,569	-	41,340	14,118	14,603	-	1,140,525	16,740	-	-	1,241	56,289	1,017	
4 Alpha Commercial Bank Plc.	526,276	4,384	-	71,949	-	419,071	-	25,331	23	-	-	338	4,227	953	
5 Asia-Pacific Development Bank Plc.	1,205,276	26,808	-	91,846	32,270	30,167	-	989,634	7,228	4,145	-	4,874	15,934	2,370	
6 B.I.C (Cambodia) Bank Plc.	1,429,432	56,479	-	285,660	250,077	24,471	-	523,221	3,092	95,377	-	1,297	93,962	95,797	
7 Bangkok Bank Public Company Limited, Cambodia Branch	436,079	10,994	-	188,967	645	116,220	-	106,925	5,878	-	-	321	2,853	3,277	
8 Bank for Investment and Development of Cambodia Plc.	2,229,104	33,713	-	359,058	36,064	24,613	-	1,631,396	127,729	(4,451)	-	9,388	233,908	(22,315)	
9 Bank of China (Hong Kong) Limited Phnom Penh Branch	6,044,549	95,580	-	1,896,461	133,875	1,456,915	-	2,421,123	9,249	-	-	12,974	4,504	13,869	
10 Booyoung Khmer Bank	594,048	3,952	-	70,129	128,699	122,458	-	261,113	4,951	-	-	394	660	1,692	
11 Branch of Industrial Bank of Korea "Phnom Penh"	572,361	2,085	-	59,358	50,435	236,635	-	218,570	878	-	-	1,341	3,058	0.5	
12 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	667,624	17,700	-	170,119	12,698	93,298	-	366,121	78	-	-	1,104	6,506	-	
13 Branch of Mizuho Bank, Ltd.	204,182	-	-	20,704	182,613	-	-	-	-	-	-	180	318	367	
14 BRED Bank (Cambodia) Plc.	2,241,580	88,442	-	231,880	117,845	285,013	0.2	1,478,969	4,747	-	-	7,094	27,175	416	
15 Cambodia Asia Bank Ltd.	791,128	298,391	-	86,043	11,243	66,484	-	301,038	2,027	-	-	5,926	18,689	1,288	
16 Cambodia Post Bank Plc.	4,557,434	130,290	-	725,750	290,989	27,976	-	3,237,200	27,647	40,746	-	7,069	57,450	12,317	
17 Cambodian Commercial Bank Plc.	1,242,569	23,703	-	582,972	250,237	88,459	-	282,031	1,063	-	-	637	11,838	1,630	
18 Cambodian Public Bank Plc.	9,928,017	294,919	-	2,195,506	243,390	2,284,908	-	4,736,190	25,418	-	-	5,711	126,838	15,137	
19 Canada Bank Plc.	31,348,672	1,850,230	14,702	7,376,688	738,928	1,466,474	-	18,555,467	416,008	-	-	98,744	766,529	64,903	
20 Cathay United Bank (Cambodia) Corp, Ltd.	1,790,216	62,206	-	258,287	18,444	277,538	-	1,112,862	5,433	-	-	14,174	26,529	14,744	
21 Chief (Cambodia) Commercial Bank Plc.	807,525	12,385	-	155,408	254	28	-	604,279	2,694	-	-	16,084	15,917	476	
22 Chip Mong Commercial Bank Plc.	3,868,876	62,313	-	1,438,839	14,746	290,267	-	2,007,936	12,214	-	-	4,302	36,516	1,742	
23 CIMB Bank Plc.	5,552,928	253,469	-	942,597	44,075	725,900	-	3,519,994	23,654	-	-	3,555	29,703	9,980	
24 DGB Bank Plc.	1,554,998	11,161	-	111,048	33,612	180,009	-	1,144,049	16,921	-	-	2,952	53,084	2,162	
25 First Commercial Bank Phnom Penh Branch	6,024,606	165,352	-	1,393,352	96,255	231,824	-	4,094,783	16,241	-	-	9,113	10,001	7,685	
26 Foreign Trade Bank of Cambodia	6,975,645	168,594	-	947,914	156,541	983,618	-	4,405,495	21,778	81,903	-	13,002	184,947	11,854	
27 Hattha Bank Plc.	8,352,385	218,391	-	907,253	26,131	122,373	-	6,848,889	59,871	83	-	65,341	51,870	52,182	
28 Heng He (Cambodia) Commercial Bank Plc.	1,052,948	44,254	-	486,455	-	419,091	-	96,573	256	-	-	443	6,453	(577)	
29 Hong Leong Bank (Cambodia) Plc	3,192,923	54,004	-	971,058	11,053	91,307	-	2,024,462	6,801	8,115	-	523	22,383	3,218	
30 ICBC Limited Phnom Penh Branch	6,213,556	24,312	-	817,748	-	3,666,102	-	1,679,834	4,158	-	-	599	598	20,205	
31 J Trust Royal Bank Plc.	5,409,606	139,727	-	1,293,875	43,524	395,733	-	3,435,519	3,512	-	-	6,806	79,337	11,572	
32 Kookmin Bank Cambodia Plc.	1,924,374	27,886	-	218,595	60,521	166,171	-	1,426,746	9,786	-	-	3,278	10,029	1,362	
33 Krung Thai Bank Public Co., Ltd Phnom Penh Branch	770,184	27,207	106	444,912	1,252	141,673	-	128,331	7,571	-	-	525	17,743	864	
34 Maybank (Cambodia) Plc.	5,401,782	222,832	-	869,792	144,234	636,388	-	3,395,470	26,489	-	-	7,192	25,462	73,922	
35 MB Bank Plc., Cambodia Branch	558,980	10,721	-	195,771	109	8,026	-	329,759	1,057	-	-	9,852	1,331	2,355	
36 Mega International Commercial Bank Phnom Penh Branch	2,241,220	25,629	-	324,650	-	517,950	-	1,350,418	4,055	-	-	11,305	4,603	2,611	
37 Panda Commercial Bank Plc.	601,159	220,150	-	86,117	1,981	124,693	-	68,359	996	-	-	154	65,283	33,426	
38 Phillip Bank Plc.	2,537,028	89,059	-	248,429	26,884	49,134	-	2,052,900	22,388	-	-	9,136	23,925	15,172	
39 Phnom Penh Commercial Bank Plc.	3,975,437	144,335	-	332,298	36,689	399,185	-	2,941,359	23,740	12,803	-	11,933	58,386	14,710	
40 Prince Bank Plc.	3,246,120	67,540	-	827,160	16,397	266,397	-	1,925,112	19,348	61,430	-	7,970	51,309	9,241	
41 RHB Bank (Cambodia) Plc.	3,982,307	57,266	-	735,346	35,216	498,467	-	2,572,800	30,111	-	-	9,709	38,129	5,262	
42 Rui Li (Cambodia) Bank Plc.	874,379	11,920	-	61,380	1,440	-	-	524,431	2,805	-	-	249,217	7,256	15,930	
43 Sacom Bank (Cambodia) Plc.	1,124,504	32,192	-	211,056	116,223	95,569	-	598,405	43,247	-	-	6,072	6,950	14,789	
44 Saigon-Hanoi Bank Cambodia Plc.	1,791,471	7,106	-	126,138	6,177	58,969	-	1,567,676	12,179	-	-	-	1,255	11,970	
45 Sathapana Bank Plc.	9,852,421	581,631	-	1,038,618	42,628	136,248	-	7,709,761	74,622	-	-	71,223	178,310	19,381	
46 SBI Ly Hour Bank Plc.	2,507,542	68,324	-	271,589	51,897	-	-	2,033,967	13,623	-	-	13,284	50,572	4,285	
47 Shinhan Bank (Cambodia) Plc.	2,945,072	43,473	-	290,167	10,577	181,589	-	2,234,684	9,931	103,884	-	8,868	29,445	32,453	
48 Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	614,976	1,567	-	128,713	13,726	443,277	-	20,052	67	-	-	506	7,067	-	
49 Taiwan Cooperative Bank, Phnom Penh Branch	5,302,908	41,892	-	1,030,348	176,436	543,572	-	3,454,535	26,518	-	-	2,553	20,106	6,948	
50 Union Commercial Bank Plc.	3,070,406	106,034	-	251,326	112,702	202,495	-	2,251,265	8,340	2,218	-	8,521	117,425	10,078	
51 Vattanac Bank	3,396,924	145,285	-	662,463	224,873	378,282	-	1,794,988	5,609	55,827	-	9,499	115,412	4,687	
52 Vietnam Bank for Agriculture and Rural Development Cambodia Branch	209,737	4,754	-	45,025	18,692	-	-	139,566	751	-	-	695	250	4	
53 Wing Bank (Cambodia) Plc	651,244	78,380	-	77,852	129,422	-	-	253,061	854	8,185	-	46,063	41,846	15,580	
54 Woori Bank (Cambodia) Plc.	4,763,820	46,727	-	340,816	-	500,312	-	3,769,017	31,922	63	-	13,434	38,861	22,669	
Subtotal	241,823,540	9,997,687	14,807	44,614,531	5,281,372	22,186,225	0.2	152,097,751	1,496,392	470,327	-	1,066,895	3,962,142	635,410	

COMPARATIVE STATEMENT OF CONDITION (ASSET SIDE)

AS AT 31 DECEMBER 2021

Table 6

1 USD = 4,074 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					
Specialized Banks														
55 AEON Specialized Bank (Cambodia) Plc.	650,863	4,303	-	22,997	-	15,896	-	555,718	16,956	-	-	3,634	13,181	18,177
56 Anco Specialized Bank	139,721	7,412	-	46,920	14,134	-	-	57,466	13,214	-	-	467	107	(0,0)
57 Angkor Capital Specialized Bank	57,357	85	-	3,222	14,450	1	-	21,562	4,694	-	-	59	13,263	21
58 Bridge Specialized Bank Plc.	311,331	118	-	247,768	-	7,230	-	54,582	443	-	-	240	697	252
59 Daun Penh Specialized Bank Plc.	174,874	881	-	5,272	10,931	-	-	154,992	1,265	-	-	701	693	140
60 Evergrowth (Cambodia) Specialized Bank Plc.	52,833	16	-	3,076	12,784	-	-	34,374	1,711	-	-	144	728	0.4
61 KB Daehan Specialized Bank Plc.	1,079,245	1,132	-	9,467	144,957	58,201	-	828,716	6,130	10,956	-	3,776	8,328	7,581
62 Maritime Specialized Bank Plc.	50,309	20	-	3,121	434	-	-	5,497	10	-	-	40,862	365	-
63 PHSME Specialized Bank Ltd.	54,501	13,756	-	1,881	30	-	-	30,207	8,239	-	-	18	305	66
64 Southern Capital Specialized Bank Plc.	66,435	5	-	3,141	9,310	7,805	-	45,283	546	-	-	152	193	-
Subtotal	2,637,469	27,727	-	346,867	207,031	89,133	-	1,788,397	53,209	10,956	-	50,052	37,860	26,237
Total	244,461,008	10,025,414	14,807	44,961,398	5,488,403	22,275,357	0.2	153,886,148	1,549,601	481,283	-	1,116,947	4,000,003	661,647

**PERCENTAGE DISTRIBUTION OF ASSETS OF INDIVIDUAL BANKS
AS AT 31 DECEMBER 2021**

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 ACLEDA Bank Plc.	100.0%	5.8%	-	19.5%	2.7%	0.8%	-	67.2%	0.5%	-	-	0.3%	2.7%	0.5%
2 Advanced Bank of Asia Limited	100.0%	6.1%	-	17.2%	0.8%	7.7%	-	66.3%	0.5%	-	-	0.5%	0.8%	0.1%
3 Agricultural and Rural Development Bank	100.0%	1.0%	-	3.2%	1.1%	1.1%	-	87.8%	1.3%	-	-	0.1%	4.3%	0.1%
4 Alpha Commercial Bank Plc.	100.0%	0.8%	-	13.7%	-	79.6%	-	4.8%	0.0%	-	-	0.1%	0.8%	0.2%
5 Asia-Pacific Development Bank Plc.	100.0%	2.2%	-	7.6%	2.7%	2.5%	-	82.1%	0.6%	0.3%	-	0.4%	1.3%	0.2%
6 B.I.C (Cambodia) Bank Plc.	100.0%	4.0%	-	20.0%	17.5%	1.7%	-	36.6%	0.2%	6.7%	-	0.1%	6.6%	6.7%
7 Bangkok Bank Public Company Limited, Cambodia Branch	100.0%	2.5%	-	43.3%	0.1%	26.7%	-	24.5%	1.3%	-	-	0.1%	0.7%	0.8%
8 Bank for Investment and Development of Cambodia Plc.	100.0%	1.5%	-	16.1%	1.6%	1.1%	-	73.2%	5.7%	-0.2%	-	0.4%	10.5%	-10.0%
9 Bank of China (Hong Kong) Limited Phnom Penh Branch	100.0%	1.6%	-	31.4%	2.2%	24.1%	-	40.1%	0.2%	-	-	0.2%	0.1%	0.2%
10 Booyoung Khmer Bank	100.0%	0.7%	-	11.8%	21.7%	20.6%	-	44.0%	0.8%	-	-	0.1%	0.1%	0.3%
11 Branch of Industrial Bank of Korea "Phnom Penh"	100.0%	0.4%	-	10.4%	8.8%	41.3%	-	38.2%	0.2%	-	-	0.2%	0.5%	0.0%
12 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	100.0%	2.7%	-	25.5%	1.9%	14.0%	-	54.8%	0.0%	-	-	0.2%	1.0%	-
13 Branch of Mizuho Bank, Ltd.	100.0%	-	-	10.1%	89.4%	-	-	-	-	-	-	0.1%	0.2%	0.2%
14 BRED Bank (Cambodia) Plc.	100.0%	3.9%	-	10.3%	5.3%	12.7%	0.0%	66.0%	0.2%	-	-	0.3%	1.2%	0.0%
15 Cambodia Asia Bank Ltd.	100.0%	37.7%	-	10.9%	1.4%	8.4%	-	38.1%	0.3%	-	-	0.7%	2.4%	0.2%
16 Cambodia Post Bank Plc.	100.0%	2.9%	-	15.9%	6.4%	0.6%	-	71.0%	0.6%	0.9%	-	0.2%	1.3%	0.3%
17 Cambodian Commercial Bank Plc.	100.0%	1.9%	-	46.9%	20.1%	7.1%	-	22.7%	0.1%	-	-	0.1%	1.0%	0.1%
18 Cambodian Public Bank Plc.	100.0%	3.0%	-	22.1%	2.5%	23.0%	-	47.7%	0.3%	-	-	0.1%	1.3%	0.2%
19 Canadia Bank Plc.	100.0%	5.9%	0.0%	23.5%	2.4%	4.7%	-	59.2%	1.3%	-	-	0.3%	2.4%	0.2%
20 Cathay United Bank (Cambodia) Corp, Ltd.	100.0%	3.5%	-	14.4%	1.0%	15.5%	-	62.2%	0.3%	-	-	0.8%	1.5%	0.8%
21 Chief (Cambodia) Commercial Bank Plc.	100.0%	1.5%	-	19.2%	0.0%	0.0%	-	74.8%	0.3%	-	-	2.0%	2.0%	0.1%
22 Chip Mong Commercial Bank Plc.	100.0%	1.6%	-	37.2%	0.4%	7.5%	-	51.9%	0.3%	-	-	0.1%	0.9%	0.0%
23 CIMB Bank Plc.	100.0%	4.6%	-	17.0%	0.8%	13.1%	-	63.4%	0.4%	-	-	0.1%	0.5%	0.2%
24 DGB Bank Plc.	100.0%	0.7%	-	7.1%	2.2%	11.6%	-	73.6%	1.1%	-	-	0.2%	3.4%	0.1%
25 First Commercial Bank Phnom Penh Branch	100.0%	2.7%	-	23.1%	1.6%	3.8%	-	68.0%	0.3%	-	-	0.2%	0.2%	0.1%
26 Foreign Trade Bank of Cambodia	100.0%	2.4%	-	13.6%	2.2%	14.1%	-	63.2%	0.3%	1.2%	-	0.2%	2.7%	0.2%
27 Hattha Bank Plc.	100.0%	2.6%	-	10.9%	0.3%	1.5%	-	82.0%	0.7%	0.0%	-	0.8%	0.6%	0.6%
28 Heng He (Cambodia) Commercial Bank Plc.	100.0%	4.2%	-	46.2%	-	39.8%	-	9.2%	0.0%	-	-	0.0%	0.6%	-0.1%
29 Hong Leong Bank (Cambodia) Plc	100.0%	1.7%	-	30.4%	0.3%	2.9%	-	63.4%	0.2%	0.3%	-	0.0%	0.7%	0.1%
30 ICBC Limited Phnom Penh Branch	100.0%	0.4%	-	13.2%	-	59.0%	-	27.0%	0.1%	-	-	0.0%	0.0%	0.3%
31 J Trust Royal Bank Plc.	100.0%	2.6%	-	23.9%	0.8%	7.3%	-	63.5%	0.1%	-	-	0.1%	1.5%	0.2%
32 Kookmin Bank Cambodia Plc.	100.0%	1.4%	-	11.4%	3.1%	8.6%	-	74.1%	0.5%	-	-	0.2%	0.5%	0.1%
33 Krung Thai Bank Public Co., Ltd Phnom Penh Branch	100.0%	3.5%	0.0%	57.8%	0.2%	18.4%	-	16.7%	1.0%	-	-	0.1%	2.3%	0.1%
34 Maybank (Cambodia) Plc.	100.0%	4.1%	-	16.1%	2.7%	11.8%	-	62.9%	0.5%	-	-	0.1%	0.5%	1.4%
35 MB Bank Plc., Cambodia Branch	100.0%	1.9%	-	35.0%	0.0%	1.4%	-	59.0%	0.2%	-	-	1.8%	0.2%	0.4%
36 Mega International Commercial Bank Phnom Penh Branch	100.0%	1.1%	-	14.5%	-	23.1%	-	60.3%	0.2%	-	-	0.5%	0.2%	0.1%
37 Panda Commercial Bank Plc.	100.0%	36.6%	-	14.3%	0.3%	20.7%	-	11.4%	0.2%	-	-	0.0%	10.9%	5.6%
38 Phillip Bank Plc.	100.0%	3.5%	-	9.8%	1.1%	1.9%	-	80.9%	0.9%	-	-	0.4%	0.9%	0.6%
39 Phnom Penh Commercial Bank Plc.	100.0%	3.6%	-	8.4%	0.9%	10.0%	-	74.0%	0.6%	0.3%	-	0.3%	1.5%	0.4%
40 Prince Bank Plc.	100.0%	2.1%	-	25.5%	0.5%	8.0%	-	59.3%	0.6%	1.9%	-	0.2%	1.6%	0.3%
41 RHB Bank (Cambodia) Plc.	100.0%	1.4%	-	18.5%	0.9%	12.5%	-	64.6%	0.8%	-	-	0.2%	1.0%	0.1%
42 Rui Li (Cambodia) Bank Plc.	100.0%	1.4%	-	7.0%	0.2%	-	-	60.0%	0.3%	-	-	28.5%	0.8%	1.8%
43 Sacom Bank (Cambodia) Plc.	100.0%	2.9%	-	18.8%	10.3%	8.5%	-	53.2%	3.8%	-	-	0.5%	0.6%	1.3%
44 Saigon-Hanoi Bank Cambodia Plc.	100.0%	0.4%	-	7.0%	0.3%	3.3%	-	87.5%	0.7%	-	-	0.0%	0.1%	0.7%
45 Sathapana Bank Plc.	100.0%	5.9%	-	10.5%	0.4%	1.4%	-	78.3%	0.8%	-	-	0.7%	1.8%	0.2%
46 SBI Ly Hour Bank Plc.	100.0%	2.7%	-	10.8%	2.1%	-	-	81.1%	0.5%	-	-	0.5%	2.0%	0.2%
47 Shinhan Bank (Cambodia) Plc.	100.0%	1.5%	-	9.9%	0.4%	6.2%	-	75.9%	0.3%	3.5%	-	0.3%	1.0%	1.1%
48 Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	100.0%	0.3%	-	20.9%	2.2%	72.1%	-	3.3%	0.0%	-	-	0.1%	1.1%	-
49 Taiwan Cooperative Bank, Phnom Penh Branch	100.0%	0.8%	-	19.4%	3.3%	10.3%	-	65.1%	0.5%	-	-	0.0%	0.4%	0.1%
50 Union Commercial Bank Plc.	100.0%	3.5%	-	8.2%	3.7%	6.6%	-	73.3%	0.3%	0.1%	-	0.3%	3.8%	0.3%
51 Vattanac Bank	100.0%	4.3%	-	19.5%	6.6%	11.1%	-	52.8%	0.2%	1.6%	-	0.3%	3.4%	0.1%
52 Vietnam Bank for Agriculture and Rural Development Cambodia Branch	100.0%	2.3%	-	21.5%	8.9%	-	-	66.5%	0.4%	-	-	0.3%	0.1%	0.0%
53 Wing Bank (Cambodia) Plc	100.0%	12.0%	-	12.0%	19.9%	-	-	38.9%	0.1%	1.3%	-	7.1%	6.4%	2.4%
54 Woori Bank (Cambodia) Plc.	100.0%	1.0%	-	7.2%	-	0.11	-	79.1%	0.7%	0.0%	-	0.3%	0.8%	0.5%
Subtotal	100.0%	4.1%	0.0%	18.4%	2.2%	9.2%	0.0%	62.9%	0.6%	0.2%	-	0.4%	1.6%	0.3%

**PERCENTAGE DISTRIBUTION OF ASSETS OF INDIVIDUAL BANKS
AS AT 31 DECEMBER 2021**

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					
Specialized Banks														
55 AEON Specialized Bank (Cambodia) Plc.	100.0%	0.7%	-	3.5%	-	2.4%	-	85.4%	2.6%	-	-	0.6%	2.0%	2.8%
56 Anco Specialized Bank	100.0%	5.3%	-	33.6%	10.1%	-	-	41.1%	9.5%	-	-	0.3%	0.1%	0.0%
57 Angkor Capital Specialized Bank	100.0%	0.1%	-	5.6%	25.2%	0.0%	-	37.6%	8.2%	-	-	0.1%	23.1%	0.0%
58 Bridge Specialized Bank Plc.	100.0%	0.0%	-	79.6%	-	2.3%	-	17.5%	0.1%	-	-	0.1%	0.2%	0.1%
59 Daun Penh Specialized Bank Plc.	100.0%	0.5%	-	3.0%	6.3%	-	-	88.6%	0.7%	-	-	0.4%	0.4%	0.1%
60 Evergrowth (Cambodia) Specialized Bank Plc.	100.0%	0.0%	-	5.8%	24.2%	-	-	65.1%	3.2%	-	-	0.3%	1.4%	0.0%
61 KB Daehan Specialized Bank Plc.	100.0%	0.1%	-	0.9%	13.4%	5.4%	-	76.8%	0.6%	1.0%	-	0.3%	0.8%	0.7%
62 Maritime Specialized Bank Plc.	100.0%	0.0%	-	6.2%	0.9%	0.0%	-	10.9%	0.0%	0.0%	-	81.2%	0.7%	-
63 PHSME Specialized Bank Ltd.	100.0%	25.2%	-	3.5%	0.1%	0.0%	-	55.4%	15.1%	-	-	0.0%	0.6%	0.1%
64 Southern Capital Specialized Bank Plc.	100.0%	0.0%	-	4.7%	0.14	11.7%	-	68.2%	0.01	-	-	0.2%	0.3%	-
Subtotal	100.0%	1.1%	-	13.2%	7.8%	3.4%	-	67.8%	2.0%	0.4%	-	1.9%	1.4%	1.0%
Total	100.0%	4.1%	0.0%	18.4%	2.2%	9.1%	0.0%	62.9%	0.6%	0.2%	-	0.5%	1.6%	0.3%

COMPARATIVE STATEMENT OF CONDITION (LIABILITY AND EQUITY SIDE)
AS AT 31 DECEMBER 2021

Table 8

1 USD = 4,074 KHR

(millions of KHR)

	Total Liabilities and Equity	Owed to NBC	Owed to Banks	Borrowed Funds	Customer's deposit					Other liabilities	Shareholder's equity						
					Demand deposits	Saving deposits	Fixed deposits	Accrued interest payable	Other deposits		Paid up Capital	Reserves	Subordinated loans (after NBC's agreement)	General provisions & other	Retained and Current Profit/Loss		
Commercial Banks																	
1 ACLEDA Bank Plc.	31,313,971	-	1,967,977	2,395,372	2,918,397	8,214,224	9,419,900	171,074	51,671	984,591	1,764,706	-	640,031	1,974,398	811,629		
2 Advanced Bank of Asia Limited	32,052,590	-	1,175,209	105,626	4,757,085	16,433,088	4,034,168	55,814	12,046	675,495	2,118,480	-	602,952	-	2,082,628		
3 Agricultural and Rural Development Bank	1,298,442	-	11	663,443	8,031	5,987	6,792	39	342	32,319	502,667	8,732	4,254	-	65,826		
4 Alpha Commercial Bank Plc.	526,276	-	-	-	2,018	112,772	-	17	-	5,886	407,400	-	-	-	(1,817)		
5 Asia-Pacific Development Bank Plc.	1,205,276	-	276,688	-	25,078	8,835	523,054	8,861	-	16,176	315,694	-	-	-	30,889		
6 B.I.C (Cambodia) Bank Plc.	1,429,432	-	65,184	-	248,687	200,021	609,615	8,845	-	11,145	305,550	-	-	-	(19,616)		
7 Bangkok Bank Public Company Limited, Cambodia Branch	436,079	20,000	685	1	22,651	142,466	38,504	804	-	3,953	203,700	-	12,222	-	(8,909)		
8 Bank for Investment and Development of Cambodia Plc.	2,229,104	-	661,286	-	221,535	17,850	752,998	16,291	6,272	119,717	407,400	-	-	7,049	18,708		
9 Bank of China (Hong Kong) Limited Phnom Penh Branch	6,044,549	-	959,502	-	2,671,217	527,173	552,079	8,392	82,100	106,003	611,100	-	-	-	526,983		
10 Booyoung Khmer Bank	594,048	-	56	-	138	72,227	-	0	-	3,352	427,770	1,536	-	-	88,969		
11 Branch of Industrial Bank of Korea "Phnom Penh"	572,361	-	303,106	-	1,355	5,515	844	1	-	197	244,440	-	-	6,426	10,476		
12 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	667,624	47,686	301,707	-	37,572	14,737	225	1	37	9,437	244,440	-	-	-	11,783		
13 Branch of Mizuho Bank, Ltd.	204,182	-	-	-	-	-	-	-	-	99	203,700	-	-	-	383		
14 BRED Bank (Cambodia) Plc.	2,241,580	-	884,639	-	282,586	40,922	570,488	22,904	-	38,018	448,140	-	-	-	(46,118)		
15 Cambodia Asia Bank Ltd.	791,128	-	42,786	-	63,282	57,899	260,980	7,043	76	8,675	305,550	-	-	-	44,838		
16 Cambodia Post Bank Plc.	4,557,434	58,830	804,378	-	77,237	294,328	2,444,938	94,056	-	91,332	309,624	61,110	161,901	-	159,702		
17 Cambodian Commercial Bank Plc.	1,242,569	-	61,251	-	113,474	678,699	23,886	116	6,360	24,017	305,550	-	-	-	29,216		
18 Cambodian Public Bank Plc.	9,928,017	-	41,285	-	2,605,232	2,142,265	2,232,186	33,356	11,587	136,312	366,660	570,360	-	-	1,788,774		
19 Canadia Bank Plc.	31,348,672	-	2,865,376	2,889	4,841,096	4,997,986	13,228,208	353,016	36,554	846,338	2,362,920	-	427,770	451,829	934,691		
20 Cathay United Bank (Cambodia) Corp, Ltd.	1,790,216	-	280,819	-	217,635	343,866	440,277	10,701	19,850	26,422	407,400	-	-	-	43,245		
21 Chief (Cambodia) Commercial Bank Plc.	807,525	-	78,989	6,531	11,905	24,439	353,087	3,702	12	7,496	305,550	-	-	-	15,814		
22 Chip Mong Commercial Bank Plc.	3,868,876	-	396,344	-	1,996,664	-	990,441	17,784	353	35,230	427,770	-	-	-	4,288		
23 CIMB Bank Plc.	5,552,928	101,997	681,495	193,130	1,878,335	218,364	1,665,256	29,714	5	149,419	305,550	71,295	-	-	258,368		
24 DGB Bank Plc.	1,554,998	-	130,377	889,230	-	14,099	13,179	132	88	8,068	305,550	32,592	-	13,568	148,114		
25 First Commercial Bank Phnom Penh Branch	6,024,606	118,987	3,755,359	70	66,811	673,817	141,482	782	69,175	81,949	733,320	-	162,960	2,243	217,653		
26 Foreign Trade Bank of Cambodia	6,975,645	-	452,541	-	838,033	1,005,057	3,697,084	55,244	2,170	69,834	323,883	288,423	110,750	-	132,627		
27 Hattha Bank Plc.	8,352,385	-	1,543,378	1,218,868	2,771	977,618	2,743,036	64,067	-	220,381	570,360	212,851	182,227	77,742	539,085		
28 Heng He (Cambodia) Commercial Bank Plc.	1,052,948	-	-	-	97,741	140,490	502,298	8,021	11,512	575	305,550	-	-	-	(13,239)		
29 Hong Leong Bank (Cambodia) Plc	3,192,923	337	901,801	663	395,628	23,407	1,353,135	29,636	-	36,160	305,550	-	77,406	-	69,200		
30 ICBC Limited Phnom Penh Branch	6,213,556	95,600	1,957,458	-	1,950,495	185,979	346,091	3,529	342	56,277	407,400	488,880	407,400	84,359	229,746		
31 J Trust Royal Bank Plc.	5,409,606	-	855,185	-	1,541,451	654,613	1,312,908	34,687	-	85,550	305,550	-	-	411,474	208,189		
32 Kookmin Bank Cambodia Plc.	1,924,374	-	1,357,059	-	10,742	91,541	27,161	379	1,794	41,372	305,550	-	-	-	88,776		
33 Krung Thai Bank Public Co., Ltd Phnom Penh Branch	770,184	-	280,726	81,536	9,173	103,016	77	0	16	13,058	203,700	-	-	15,080	63,802		
34 Maybank (Cambodia) Plc.	5,401,782	-	274,266	189,270	2,095,369	494,738	1,434,044	22,210	5,423	175,584	305,550	-	-	40,740	364,588		
35 MB Bank Plc., Cambodia Branch	558,980	-	36,957	-	80,129	-	24,814	536	7	88,463	305,550	-	-	3,339	19,184		
36 Mega International Commercial Bank Phnom Penh Branch	2,241,220	146,473	1,215,195	-	26,393	293,618	16,490	10	55	36,573	366,660	-	-	16,853	122,900		
37 Panda Commercial Bank Plc.	601,159	-	122,220	-	34,936	49,876	12,605	-	-	1,208	305,550	-	101,850	-	(27,086)		
38 Phillip Bank Plc.	2,537,028	-	487,395	16,421	168,080	189,560	1,026,730	29,185	635	67,883	305,550	103,847	-	-	141,739		
39 Phnom Penh Commercial Bank Plc.	3,975,437	109,820	346,154	81,631	296,698	695,043	1,587,958	53,398	77,963	55,219	415,548	-	-	-	256,005		
40 Prince Bank Plc.	3,246,120	-	222,215	285,180	791,562	86,129	714,974	12,195	239	94,895	1,018,500	-	-	-	20,232		
41 RHB Bank (Cambodia) Plc.	3,982,307	-	998,495	10,761	575,891	197,049	1,523,133	31,231	23,472	72,545	305,550	-	-	101,850	142,331		
42 Rui Li (Cambodia) Bank Plc.	874,379	-	125,574	-	16,903	188,538	216,120	7,173	122	22,718	305,550	979	-	4,266	(13,564)		
43 Sacomb Bank (Cambodia) Plc.	1,124,504	-	40,404	-	35,330	164,058	535,409	12,341	-	55,293	305,550	-	-	-	(23,882)		
44 Saigon-Hanoi Bank Cambodia Plc.	1,791,471	-	1,082,083	-	87,086	-	208,201	3,616	-	21,381	305,550	-	-	-	83,552		
45 Sathapana Bank Plc.	9,852,421	-	2,243,801	6,169	251,216	675,114	4,384,860	120,489	1,534	270,511	786,282	48,628	460,158	-	603,660		
46 SBI Ly Hour Bank Plc.	2,507,542	-	907,633	135,116	137,096	76,828	867,845	11,925	-	44,132	305,550	454	-	-	20,961		
47 Shinhan Bank (Cambodia) Plc.	2,945,072	56,070	372,285	1,539,721	94,050	127,697	62,101	1,586	53,959	53,742	305,550	25,883	-	8,263	244,165		
48 Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	614,976	-	65	-	1,990	27	39	1	-	5,394	611,100	5,329	-	-	(8,969)		
49 Taiwan Cooperative Bank, Phnom Penh Branch	5,302,908	274,500	3,723,076	-	1,137	100,594	42,690	272	13,056	61,415	753,690	-	-	31,878	300,601		
50 Union Commercial Bank Plc.	3,070,406	0	576,117	-	259,886	765,180	784,551	14,286	10,799	91,533	325,920	104,387	94,517	1,755	41,475		
51 Vattanac Bank	3,396,924	-	81,208	-	846,197	474,056	1,516,410	16,233	6,985	51,214	305,550	-	-	-	99,071		
52 Vietnam Bank for Agriculture and Rural Development Cambodia Branch	209,737	-	7	-	31,533	184	4,999	113	-	2,559	158,886	-	-	-	11,456		
53 Wing Bank (Cambodia) Plc	651,244	-	-	-	159,810	18,564	42,493	630	-	82,241	305,550	-	-	-	41,956		
54 Woori Bank (Cambodia) Plc.	4,763,820	-	471,315	2,197,946	-	129,328	679,774	14,677	-	162,817	716,597	24,267	-	-	367,099		
Subtotal	241,823,540	1,030,299	36,409,127	10,019,574	33,905,347	43,149,477	63,970,617	1,391,118	506,610	5,462,174	25,887,957	2,049,554	3,446,398	3,253,111	11,342,176		

COMPARATIVE STATEMENT OF CONDITION (LIABILITY AND EQUITY SIDE)
AS AT 31 DECEMBER 2021

Table 8

1 USD = 4,074 KHR

(millions of KHR)

	Total Liabilities and Equity	Owed to NBC	Owed to Banks	Borrowed Funds	Customer's deposit					Other liabilities	Shareholder's equity				
					Demand deposits	Saving deposits	Fixed deposits	Accrued interest payable	Other deposits		Paid up Capital	Reserves	Subordinated loans (after NBC's agreement)	General provisions & other	Retained and Current Profit/Loss
Specialized Banks															
55 AEON Specialized Bank (Cambodia) Plc.	650,863	18,000	421,141	-	-	-	-	-	-	28,258	81,480	-	32,592	-	69,392
56 Anco Specialized Bank	139,721	-	-	-	-	-	-	-	-	14,305	122,220	-	-	-	3,196
57 Angkor Capital Specialized Bank	57,357	-	-	-	30	-	-	-	-	15,053	52,962	-	-	-	(10,688)
58 Bridge Specialized Bank Plc.	311,331	-	292	-	-	-	-	-	-	245,645	61,110	-	-	526	3,758
59 Daun Penh Specialized Bank Plc.	174,874	-	74,739	26,599	-	-	-	-	-	4,511	73,332	-	-	-	(4,306)
60 Evergrowth (Cambodia) Specialized Bank Plc.	52,833	-	-	-	-	-	-	-	-	2,328	61,110	-	-	-	(10,605)
61 KB Daehan Specialized Bank Plc.	1,079,245	-	836,400	-	-	-	-	-	-	22,863	178,238	-	-	-	41,744
62 Maritime Specialized Bank Plc.	50,309	-	-	-	-	-	-	-	-	119	61,110	-	-	-	(10,920)
63 PHSME Specialized Bank Ltd.	54,501	-	-	81	669	-	-	-	-	8,422	31,553	-	-	-	13,777
64 Southern Capital Specialized Bank Plc.	66,435	-	-	-	80	-	-	-	-	889	61,110	-	-	-	4,357
Subtotal	2,637,469	18,000	1,332,572	26,680	778	-	-	-	-	342,392	784,225	-	32,592	526	99,705
Total	244,461,008	1,048,299	37,741,699	10,046,254	33,906,126	43,149,477	63,970,617	1,391,118	506,610	5,804,566	26,672,181	2,049,554	3,478,990	3,253,637	11,441,881

**PERCENTAGE DISTRIBUTION OF LIABILITIES & EQUITY OF INDIVIDUAL BANKS
AS AT 31 DECEMBER 2021**

Table 9

	Total Liabilities and Equity	Owed to NBC	Owed to Banks	Borrowed Funds	Customer's deposit					Other liabilities	Shareholder's equity					
					Demand deposits	Saving deposits	Fixed deposits	Accrued interest payable	Other deposits		Paid up Capital	Reserves	Subordinated loans (after NBC's agreement)	General provisions & other	Retained and Current Profit/Loss	
Commercial Banks																
1 ACLEDA Bank Plc.	100.0%	-	6.3%	7.6%	9.3%	26.2%	30.1%	0.5%	0.2%	3.1%	5.6%	-	2.0%	6.3%	2.6%	
2 Advanced Bank of Asia Limited	100.0%	-	3.7%	0.3%	14.8%	51.3%	12.6%	0.2%	0.0%	2.1%	6.6%	-	1.9%	-	6.5%	
3 Agricultural and Rural Development Bank	100.0%	-	0.0%	51.1%	0.6%	0.5%	0.5%	0.0%	0.0%	2.5%	38.7%	0.7%	0.3%	-	5.1%	
4 Alpha Commercial Bank Plc.	100.0%	-	-	-	0.4%	21.4%	-	0.0%	-	1.1%	77.4%	-	-	-	-0.3%	
5 Asia-Pacific Development Bank Plc.	100.0%	-	23.0%	-	2.1%	0.7%	43.4%	0.7%	-	1.3%	26.2%	-	-	-	2.6%	
6 B.I.C (Cambodia) Bank Plc.	100.0%	-	4.6%	-	17.4%	14.0%	42.6%	0.6%	-	0.8%	21.4%	-	-	-	-1.4%	
7 Bangkok Bank Public Company Limited, Cambodia Branch	100.0%	4.6%	0.2%	0.0%	5.2%	32.7%	8.8%	0.2%	-	0.9%	46.7%	-	2.8%	-	-2.0%	
8 Bank for Investment and Development of Cambodia Plc.	100.0%	-	29.7%	-	9.9%	0.8%	33.8%	0.7%	0.3%	5.4%	18.3%	-	-	0.3%	0.8%	
9 Bank of China (Hong Kong) Limited Phnom Penh Branch	100.0%	-	15.9%	-	44.2%	8.7%	9.1%	0.1%	1.4%	1.8%	10.1%	-	-	-	8.7%	
10 Booyoung Khmer Bank	100.0%	-	0.0%	-	0.0%	12.2%	-	0.0%	-	0.6%	72.0%	0.3%	-	-	15.0%	
11 Branch of Industrial Bank of Korea "Phnom Penh"	100.0%	-	53.0%	-	0.2%	1.0%	0.1%	0.0%	-	0.0%	42.7%	-	-	1.1%	1.8%	
12 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	100.0%	7.1%	45.2%	-	5.6%	2.2%	0.0%	0.0%	0.0%	1.4%	36.6%	-	-	-	1.8%	
13 Branch of Mizuho Bank, Ltd.	100.0%	-	-	-	-	-	-	-	-	0.0%	99.8%	-	-	-	0.2%	
14 BRED Bank (Cambodia) Plc.	100.0%	-	39.5%	-	12.6%	1.8%	25.5%	1.0%	-	1.7%	20.0%	-	-	-	-2.1%	
15 Cambodia Asia Bank Ltd.	100.0%	-	5.4%	-	8.0%	7.3%	33.0%	0.9%	0.0%	1.1%	38.6%	-	-	-	5.7%	
16 Cambodia Post Bank Plc.	100.0%	1.3%	17.6%	-	1.7%	6.5%	53.6%	2.1%	-	2.0%	6.8%	1.3%	3.6%	-	3.5%	
17 Cambodian Commercial Bank Plc.	100.0%	-	4.9%	-	9.1%	54.6%	1.9%	0.0%	0.5%	1.9%	24.6%	-	-	-	2.4%	
18 Cambodian Public Bank Plc.	100.0%	-	0.4%	-	26.2%	21.6%	22.5%	0.3%	0.1%	1.4%	3.7%	5.7%	-	-	18.0%	
19 Canadia Bank Plc.	100.0%	-	9.1%	0.0%	15.4%	15.9%	42.2%	1.1%	0.1%	2.7%	7.5%	-	1.4%	1.4%	3.0%	
20 Cathay United Bank (Cambodia) Corp. Ltd.	100.0%	-	15.7%	-	12.2%	19.2%	24.6%	0.6%	1.1%	1.5%	22.8%	-	-	-	2.4%	
21 Chief (Cambodia) Commercial Bank Plc.	100.0%	-	9.8%	0.8%	1.5%	3.0%	43.7%	0.5%	0.0%	0.9%	37.8%	-	-	-	2.0%	
22 Chip Mong Commercial Bank Plc.	100.0%	-	10.2%	-	51.6%	-	25.6%	0.5%	0.0%	0.9%	11.1%	-	-	-	0.1%	
23 CIMB Bank Plc.	100.0%	1.8%	12.3%	3.5%	33.8%	3.9%	30.0%	0.5%	0.0%	2.7%	5.5%	1.3%	-	-	4.7%	
24 DGB Bank Plc.	100.0%	-	8.4%	57.2%	-	0.9%	0.8%	0.0%	0.0%	0.5%	19.6%	2.1%	-	-	9.5%	
25 First Commercial Bank Phnom Penh Branch	100.0%	2.0%	62.3%	0.0%	1.1%	11.2%	2.3%	0.0%	1.1%	1.4%	12.2%	-	2.7%	0.0%	3.6%	
26 Foreign Trade Bank of Cambodia	100.0%	-	6.5%	-	12.0%	14.4%	53.0%	0.8%	0.0%	1.0%	4.6%	4.1%	1.6%	-	1.9%	
27 Hattha Bank Plc.	100.0%	-	18.5%	14.6%	0.0%	11.7%	32.8%	0.8%	-	2.6%	6.8%	2.5%	2.2%	0.9%	6.5%	
28 Heng He (Cambodia) Commercial Bank Plc.	100.0%	-	-	-	9.3%	13.3%	47.7%	0.8%	1.1%	0.1%	29.0%	-	-	-	-1.3%	
29 Hong Leong Bank (Cambodia) Plc.	100.0%	0.0%	28.2%	0.0%	12.4%	0.7%	42.4%	0.9%	-	1.1%	9.6%	-	2.4%	-	2.2%	
30 ICBC Limited Phnom Penh Branch	100.0%	1.5%	31.5%	-	31.4%	3.0%	5.6%	0.1%	0.0%	0.9%	6.6%	7.9%	6.6%	1.4%	3.7%	
31 J Trust Royal Bank Plc.	100.0%	-	15.8%	-	28.5%	12.1%	24.3%	0.6%	-	1.6%	5.6%	-	-	7.6%	3.8%	
32 Kookmin Bank Cambodia Plc.	100.0%	-	70.5%	-	0.6%	4.8%	1.4%	0.0%	0.1%	2.1%	15.9%	-	-	-	4.6%	
33 Krung Thai Bank Public Co., Ltd Phnom Penh Branch	100.0%	-	36.4%	10.6%	1.2%	13.4%	0.0%	0.0%	0.0%	1.7%	26.4%	-	-	2.0%	8.3%	
34 Maybank (Cambodia) Plc.	100.0%	-	5.1%	3.5%	38.8%	9.2%	26.5%	0.4%	0.1%	3.3%	5.7%	-	-	0.8%	6.7%	
35 MB Bank Plc., Cambodia Branch	100.0%	-	6.6%	-	14.3%	-	4.4%	0.1%	0.0%	15.8%	54.7%	-	-	0.6%	3.4%	
36 Mega International Commercial Bank Phnom Penh Branch	100.0%	6.5%	54.2%	-	1.2%	13.1%	0.7%	0.0%	0.0%	1.6%	16.4%	-	-	0.8%	5.5%	
37 Panda Commercial Bank Plc.	100.0%	-	20.3%	-	5.8%	8.3%	2.1%	-	-	0.2%	50.8%	-	16.9%	-	-4.5%	
38 Phillip Bank Plc.	100.0%	-	19.2%	0.6%	6.6%	7.5%	40.5%	1.2%	0.0%	2.7%	12.0%	4.1%	-	-	5.6%	
39 Phnom Penh Commercial Bank Plc.	100.0%	2.8%	8.7%	2.1%	7.5%	17.5%	39.9%	1.3%	2.0%	1.4%	10.5%	-	-	-	6.4%	
40 Prince Bank Plc.	100.0%	-	6.8%	8.8%	24.4%	2.7%	22.0%	0.4%	0.0%	2.9%	31.4%	-	-	-	0.6%	
41 RHB Bank (Cambodia) Plc.	100.0%	-	25.1%	0.3%	14.5%	4.9%	38.2%	0.8%	0.6%	1.8%	7.7%	-	-	2.6%	3.6%	
42 Rui Li (Cambodia) Bank Plc.	100.0%	-	14.4%	-	1.9%	21.6%	24.7%	0.8%	0.0%	2.6%	34.9%	0.1%	-	0.5%	-1.6%	
43 Sacom Bank (Cambodia) Plc.	100.0%	-	3.6%	-	3.1%	14.6%	47.6%	1.1%	-	4.9%	27.2%	-	-	-	-2.1%	
44 Saigon-Hanoi Bank Cambodia Plc.	100.0%	-	60.4%	-	4.9%	-	11.6%	0.2%	-	1.2%	17.1%	-	-	-	4.7%	
45 Sathapana Bank Plc.	100.0%	-	22.8%	0.1%	2.5%	6.9%	44.5%	1.2%	0.0%	2.7%	8.0%	0.5%	4.7%	-	6.1%	
46 SBI Ly Hour Bank Plc.	100.0%	-	36.2%	5.4%	5.5%	3.1%	34.6%	0.5%	-	1.8%	12.2%	0.0%	-	-	0.8%	
47 Shinhan Bank (Cambodia) Plc.	100.0%	1.9%	12.6%	52.3%	3.2%	4.3%	2.1%	0.1%	1.8%	1.8%	10.4%	0.9%	-	0.3%	8.3%	
48 Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	100.0%	-	0.0%	-	0.3%	0.0%	0.0%	0.0%	-	0.9%	99.4%	0.9%	-	-	-1.5%	
49 Taiwan Cooperative Bank, Phnom Penh Branch	100.0%	5.2%	70.2%	-	0.0%	1.9%	0.8%	0.0%	0.2%	1.2%	14.2%	-	-	0.6%	5.7%	
50 Union Commercial Bank Plc.	100.0%	0.0%	18.8%	-	8.5%	24.9%	25.6%	0.5%	0.4%	3.0%	10.6%	3.4%	3.1%	0.1%	1.4%	
51 Vattanac Bank	100.0%	-	2.4%	-	24.9%	14.0%	44.6%	0.5%	0.2%	1.5%	9.0%	-	-	-	2.9%	
52 Vietnam Bank for Agriculture and Rural Development Cambodia Branch	100.0%	-	0.0%	-	15.0%	0.1%	2.4%	0.1%	-	1.2%	75.8%	-	-	-	5.5%	
53 Wing Bank (Cambodia) Plc.	100.0%	-	-	-	24.5%	2.9%	6.5%	0.1%	-	12.6%	46.9%	-	-	-	6.4%	
54 Woori Bank (Cambodia) Plc.	100.0%	-	9.9%	46.1%	-	2.7%	14.3%	0.3%	-	3.4%	15.0%	0.5%	-	-	7.7%	
Subtotal	100.0%	0.4%	15.1%	4.1%	14.0%	17.8%	26.5%	0.6%	0.2%	2.3%	10.7%	0.8%	1.4%	1.3%	4.7%	

**PERCENTAGE DISTRIBUTION OF LIABILITIES & EQUITY OF INDIVIDUAL BANKS
AS AT 31 DECEMBER 2021**

Table 9

	Total Liabilities and Equity	Owed to NBC	Owed to Banks	Borrowed Funds	Customer's deposit					Other liabilities	Shareholder's equity				
					Demand deposits	Saving deposits	Fixed deposits	Accrued interest payable	Other deposits		Paid up Capital	Reserves	Subordinated loans (after NBC's agreement)	General provisions & other	Retained and Current Profit/Loss
Specialized Banks															
55 AEON Specialized Bank (Cambodia) Plc.	100.0%	2.8%	64.7%	-	-	-	-	-	-	4.3%	12.5%	-	5.0%	-	10.7%
56 Anco Specialized Bank	100.0%	-	-	-	-	-	-	-	-	10.2%	87.5%	-	-	-	2.3%
57 Angkor Capital Specialized Bank	100.0%	-	-	-	0.1%	-	-	-	-	26.2%	92.3%	-	-	-	-18.6%
58 Bridge Specialized Bank Plc.	100.0%	-	0.1%	-	-	-	-	-	-	78.9%	19.6%	-	-	0.2%	1.2%
59 Daun Penh Specialized Bank Plc.	100.0%	-	42.7%	15.2%	-	-	-	-	-	2.6%	41.9%	-	-	-	-2.5%
60 Evergrowth (Cambodia) Specialized Bank Plc.	100.0%	-	-	-	-	-	-	-	-	4.4%	115.7%	-	-	-	-20.1%
61 KB Daehan Specialized Bank Plc.	100.0%	-	77.5%	-	-	-	-	-	-	2.1%	16.5%	0.0%	-	-	3.9%
62 Maritime Specialized Bank Plc.	100.0%	-	-	-	-	-	-	-	-	0.2%	121.5%	-	-	-	-21.7%
63 PHSME Specialized Bank Ltd.	100.0%	-	-	0.1%	1.2%	-	-	-	-	15.5%	57.9%	-	-	-	25.3%
64 Southern Capital Specialized Bank Plc.	100.0%	-	-	-	0.1%	-	-	-	-	1.3%	92.0%	-	-	-	6.6%
Subtotal	100.0%	0.7%	50.5%	1.0%	0.0%	0.0%	-	-	-	13.0%	29.7%	0.0%	1.2%	0.0%	3.8%
Total	100.0%	0.4%	15.4%	4.1%	13.9%	17.7%	26.2%	0.6%	0.2%	2.4%	10.9%	0.8%	1.4%	1.3%	4.7%

**PROFIT AND LOSS STATEMENT
AS AT 31 DECEMBER 2021**

Table 10

1 USD = 4,074 KHR

(millions of KHR)

	Interest Income	Interest Expenses	Net Interest Income	Non Interest Income	Gross Operating Income	Operating Expenses (Excluded Depreciations)	Provision Expenses		Recoveries	Profit & Loss Before Tax	Profit Tax	Extra Gains or Losses	Net profit for 12 Months
							Depreciation	Bad & Doubtful Debts					
	1	2	3=1-2	4	5=3+4	6	7	8	9	10=5-6-7-8+9	11	12	13=10-11+/-12
Commercial Banks													
1 ACLEDA Bank Plc.	2,081,997	656,941	1,425,056	301,305	1,726,361	886,850	58,022	165,380	22,528	638,636	123,623	(4,536)	510,476
2 Advanced Bank of Asia Limited	1,798,658	248,108	1,550,550	301,969	1,852,519	573,530	49,078	130,729	2	1,099,184	219,615	420	879,990
3 Agricultural and Rural Development Bank	68,174	318	67,856	11,628	79,485	26,568	697	21,521	-	30,699	9,649	(4,474)	16,575
4 Alpha Commercial Bank Plc.	12,860	74	12,786	22	12,808	8,903	594	938	-	2,373	714	31	1,690
5 Asia-Pacific Development Bank Plc.	68,196	28,667	39,528	3,086	42,615	16,422	1,439	4,669	-	20,085	4,412	(1,304)	14,369
6 B.I.C (Cambodia) Bank Plc.	39,681	30,899	8,782	3,251	12,033	17,139	3,439	10,508	-	(19,053)	443	438	(19,059)
7 Bangkok Bank Public Company Limited, Cambodia Branch	4,886	2,947	1,939	2,717	4,656	2,911	1,905	-	-	(159)	89	-	(249)
8 Bank for Investment and Development of Cambodia Plc.	116,294	47,813	68,481	12,317	80,798	48,572	3,509	43,486	11,953	(2,816)	1,421	(466)	(4,703)
9 Bank of China (Hong Kong) Limited Phnom Penh Branch	141,631	31,461	110,171	38,218	148,389	44,776	3,425	3,895	-	96,294	17,380	-	78,913
10 Booyoung Khmer Bank	31,110	382	30,728	767	31,496	3,536	1,106	473	-	26,381	343	(61)	25,977
11 Branch of Industrial Bank of Korea "Phnom Penh"	20,386	1,622	18,764	528	19,292	7,046	345	4,968	-	6,933	1,427	-	5,505
12 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	17,851	3,064	14,788	4,460	19,248	7,094	895	2,596	-	8,663	2,320	62	6,404
13 Branch of Mizuho Bank, Ltd.	10	-	10	3,379	3,389	3,102	16	3	-	268	-	4	272
14 BRED Bank (Cambodia) Plc.	99,482	40,074	59,408	11,650	71,058	59,290	4,182	6,980	-	606	-	53	659
15 Cambodia Asia Bank Ltd.	26,343	16,350	9,993	11,311	21,304	23,781	925	165	-	(3,567)	(215)	49	(3,303)
16 Cambodia Post Bank Plc.	344,661	197,624	147,037	28,445	175,482	76,143	5,080	26,163	3,061	71,157	15,507	(883)	54,767
17 Cambodian Commercial Bank Plc.	27,593	5,258	22,335	6,019	28,354	13,935	2,511	(3,024)	-	14,932	4,711	2,143	12,364
18 Cambodian Public Bank Plc.	562,474	279,151	283,323	66,645	349,968	102,646	12,443	13,960	5,647	226,567	46,788	(15)	179,763
19 Canadia Bank Plc.	1,540,626	813,518	727,108	139,127	866,235	232,870	23,827	86,425	78,313	601,426	120,291	(30)	481,105
20 Cathay United Bank (Cambodia) Corp. Ltd.	90,878	67,959	22,919	12,859	80,819	50,235	7,451	6,089	3,019	20,063	3,865	(121)	16,077
21 Chief (Cambodia) Commercial Bank Plc.	47,742	20,470	27,272	3,099	30,371	20,313	2,583	2,229	-	5,246	1,094	(478)	3,674
22 Chip Mong Commercial Bank Plc.	155,082	69,146	85,936	18,892	104,828	43,204	4,551	11,539	-	45,534	5,887	(3)	39,644
23 CIMB Bank Plc.	254,743	96,472	158,271	35,088	193,360	63,230	6,432	8,573	-	115,124	23,299	(450)	91,375
24 DGB Bank Plc.	130,034	32,621	97,413	8,993	106,406	44,384	5,651	(26,388)	-	82,759	16,680	(2,115)	63,963
25 First Commercial Bank Phnom Penh Branch	293,644	32,822	260,822	12,625	273,447	33,641	1,942	90,707	-	147,157	29,390	-	117,767
26 Foreign Trade Bank of Cambodia	387,137	224,031	163,107	33,337	196,443	63,620	5,351	3,619	-	123,852	305	-	123,547
27 Hattha Bank Plc.	844,155	349,551	494,604	261,371	755,976	457,458	10,244	80,620	5,274	212,927	39,262	(2,792)	170,873
28 Heng He (Cambodia) Commercial Bank Plc.	12,568	9,585	1,046	4,029	12,021	1,900	966	-	-	(10,748)	-	1	(10,747)
29 Hong Leong Bank (Cambodia) Plc	134,064	73,067	60,997	14,880	75,877	31,740	6,071	7,002	-	31,064	6,655	(32)	24,377
30 ICBC Limited Phnom Penh Branch	202,829	43,464	159,364	37,415	196,779	29,418	882	58,805	-	107,674	22,651	-	85,023
31 J Trust Royal Bank Plc.	258,004	93,487	164,517	24,081	188,598	126,731	6,527	5,577	13	49,777	15,710	(2,093)	31,974
32 Kookmin Bank Cambodia Plc.	91,188	10,239	80,949	7,198	88,147	28,950	4,637	4,406	-	50,154	10,883	(958)	38,312
33 Krung Thai Bank Public Co., Ltd Phnom Penh Branch	8,301	1,207	7,094	19,483	26,577	18,315	285	(1,562)	-	9,540	2,010	(711)	6,819
34 Maybank (Cambodia) Plc.	244,952	91,994	152,958	47,797	200,755	68,255	11,514	41,460	344	79,870	18,246	101	61,725
35 MB Bank Plc., Cambodia Branch	19,681	2,410	17,271	2,547	19,817	10,748	1,237	5,188	751	3,394	688	1	2,707
36 Mega International Commercial Bank Phnom Penh Branch	101,088	13,265	87,823	8,130	95,953	22,939	747	2,860	-	69,406	12,846	-	56,560
37 Panda Commercial Bank Plc.	8,478	105	8,373	(6)	8,367	25,204	(466)	856	-	(17,228)	(141)	-	(17,086)
38 Phillip Bank Plc.	261,087	88,294	172,793	20,835	193,628	118,590	5,502	22,025	924	48,436	9,688	(1,424)	37,324
39 Phnom Penh Commercial Bank Plc.	278,952	107,846	171,107	34,317	205,424	88,474	14,590	22,422	101	80,039	16,482	(897)	62,660
40 Prince Bank Plc.	173,358	38,741	134,618	11,269	145,887	106,480	6,126	4,523	-	28,757	4,505	(1,238)	23,014
41 RHB Bank (Cambodia) Plc.	188,453	92,342	96,111	16,394	112,506	47,932	6,888	28,149	452	29,989	5,988	(49)	23,952
42 Rui Li (Cambodia) Bank Plc.	28,841	12,366	16,474	1,822	18,297	10,557	2,710	4,266	-	764	-	(380)	383
43 Sacom Bank (Cambodia) Plc.	53,323	28,223	25,100	30,413	55,513	26,900	2,059	(2,494)	-	29,048	971	184	28,262
44 Saigon-Hanoi Bank Cambodia Plc.	109,548	47,160	62,387	5,759	68,146	17,717	445	5,815	-	44,169	1,700	(548)	41,921
45 Sathapana Bank Plc.	910,661	373,082	537,578	101,589	639,167	296,973	15,997	54,243	4,100	276,054	56,098	(1,747)	218,209
46 SBI Ly Hour Bank Plc.	192,241	68,215	124,026	16,489	140,515	92,605	3,088	15,832	74	29,064	5,459	(1,767)	21,838
47 Shinhan Bank (Cambodia) Plc.	264,371	134,761	129,610	20,771	150,381	47,725	2,180	4,494	-	95,982	17,179	(2,097)	76,706
48 Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	8,886	1	8,885	159	9,044	8,920	1,718	1,488	-	(3,083)	(852)	(748)	(2,979)
49 Taiwan Cooperative Bank, Phnom Penh Branch	247,219	29,329	217,890	3,235	221,125	41,964	3,065	11,267	-	164,829	36,461	-	128,367
50 Union Commercial Bank Plc.	159,393	35,903	123,490	20,513	144,003	61,486	13,587	20,169	17,909	66,670	15,030	966	52,605
51 Vattanac Bank	141,051	50,586	90,465	18,399	108,864	57,998	10,769	4,649	-	35,447	8,251	5,668	32,864
52 Vietnam Bank for Agriculture and Rural Development Cambodia Branch	10,082	263	9,819	774	10,593	4,898	788	878	-	4,029	823	2	3,207
53 Wing Bank (Cambodia) Plc	2,421	686	1,735	156,782	158,517	114,279	4,263	-	-	39,976	-	-	39,976
54 Woori Bank (Cambodia) Plc.	475,942	89,390	386,552	40,618	427,169	169,205	10,853	28,473	2,762	221,401	44,711	(5)	176,685
Subtotal	13,793,310	4,788,315	9,004,995	1,995,822	11,000,817	4,618,224	355,499	1,048,579	157,227	5,135,742	1,000,346	(22,301)	4,113,095

PROFIT AND LOSS STATEMENT
AS AT 31 DECEMBER

Table 10

1 USD = 4,074 KHR

(millions of KHR)

	Interest Income	Interest Expenses	Net Interest Income	Non Interest Income	Gross Operating Income	Operating Expenses (Excluded Depreciations)	Provision Expenses		Recoveries	Profit & Loss Before Tax	Profit Tax	Extra Gains or Losses	Net profit for 12 Months		
	1	2	3=1-2	4	5=3+4	6	Depreciation	Bad & Doubtful Debts						7	8
Specialized Banks															
55 AEON Specialized Bank (Cambodia) Plc.	131,920	15,824	116,096	10,658	126,754	64,531	5,458	51,752	2,029	7,043	1,655	(109)	5,279		
56 Anco Specialized Bank	8,807	-	8,807	422	9,229	4,474	423	13,025	-	(8,693)	93	-	(8,786)		
57 Angkor Capital Specialized Bank	3,134	641	2,493	1,612	4,105	2,806	115	(52)	-	1,236	48	3	1,190		
58 Bridge Specialized Bank Plc.	4,521	7	4,514	211	4,726	2,798	59	343	-	1,625	300	-	1,225		
59 Daun Penh Specialized Bank Plc.	16,406	7,051	9,356	517	9,872	7,408	190	1,300	440	1,415	630	82	867		
60 Evergrowth (Cambodia) Specialized Bank Plc.	3,170	-	3,170	3	3,173	994	147	11,702	-	(9,671)	32	-	(9,702)		
61 KB Daehan Specialized Bank Plc.	81,473	10,953	70,520	9,457	79,976	34,731	1,951	10,464	2	32,833	7,257	(599)	24,977		
62 Maritime Specialized Bank Plc.	28	-	28	0	28	157	16	13	-	(158)	-	-	(158)		
63 PHSME Specialized Bank Ltd.	3,740	10	3,730	183	3,913	2,006	51	318	-	1,538	42	(1)	1,496		
64 Southern Capital Specialized Bank Plc.	4,476	-	4,476	(15)	4,461	3,109	60	34	-	1,258	486	-	772		
Subtotal	257,675	34,486	223,190	23,048	246,237	123,013	8,470	88,900	2,472	28,326	10,542	(624)	17,160		
Total	14,050,986	4,822,801	9,228,185	2,018,869	11,247,054	4,741,237	363,969	1,137,479	159,698	5,164,067	1,010,888	(22,925)	4,130,255		

NET PROFIT
AS AT 31 DECEMBER 2021

Table 11

1 USD = 4,074 KHR

(millions of KHR)

	Net profit	Total Assets	As Percentage of Assets	Loans ¹	As Percentage of Loans
Commercial Banks					
1 ACLEDA Bank Plc.	510,476	31,313,971	1.6%	21,454,589	2.4%
2 Advanced Bank of Asia Limited	879,990	32,052,590	2.7%	21,531,948	4.1%
3 Agricultural and Rural Development Bank	16,575	1,298,442	1.3%	1,235,326	1.3%
4 Alpha Commercial Bank Plc.	1,690	526,276	0.3%	25,354	6.7%
5 Asia-Pacific Development Bank Plc.	14,369	1,205,276	1.2%	996,862	1.4%
6 B.I.C (Cambodia) Bank Plc.	(19,059)	1,429,432	-1.3%	532,436	-3.6%
7 Bangkok Bank Public Company Limited, Cambodia Branch	(249)	436,079	-0.1%	124,927	-0.2%
8 Bank for Invesment and Development of Cambodia Plc.	(4,703)	2,229,104	-0.2%	1,781,152	-0.3%
9 Bank of China (Hong Kong) Limited Phnom Penh Branch	78,913	6,044,549	1.3%	2,437,667	3.2%
10 Booyoung Khmer Bank	25,977	594,048	4.4%	273,043	9.5%
11 Branch of Industrial Bank of Korea "Phnom Penh"	5,505	572,361	1.0%	220,162	2.5%
12 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	6,404	667,624	1.0%	366,203	1.7%
13 Branch of Mizuho Bank, Ltd.	272	204,182	0.1%	-	-
14 BRED Bank (Cambodia) Plc.	659	2,241,580	0.0%	1,485,369	0.0%
15 Cambodia Asia Bank Ltd.	(3,303)	791,128	-0.4%	308,590	-1.1%
16 Cambodia Post Bank Plc.	54,767	4,557,434	1.2%	3,311,167	1.7%
17 Cambodian Commercial Bank Plc.	12,364	1,242,569	1.0%	287,636	4.3%
18 Cambodian Public Bank Plc.	179,763	9,928,017	1.8%	4,800,425	3.7%
19 Canadia Bank Plc.	481,105	31,348,672	1.5%	19,345,501	2.5%
20 Cathay United Bank (Cambodia) Corp, Ltd.	16,077	1,790,216	0.9%	1,136,189	1.4%
21 Chief (Cambodia) Commercial Bank Plc.	3,674	807,525	0.5%	607,028	0.6%
22 Chip Mong Commercial Bank Plc.	39,644	3,868,876	1.0%	2,020,287	2.0%
23 CIMB Bank Plc.	91,375	5,552,928	1.6%	3,551,307	2.6%
24 DGB Bank Plc.	63,963	1,554,998	4.1%	1,162,982	5.5%
25 First Commercial Bank Phnom Penh Branch	117,767	6,024,606	2.0%	4,226,728	2.8%
26 Foreign Trade Bank of Cambodia	123,547	6,975,645	1.8%	4,441,026	2.8%
27 Hattha Bank Plc.	170,873	8,352,385	2.0%	6,947,202	2.5%
28 Heng He (Cambodia) Commercial Bank Plc.	(10,747)	1,052,948	-1.0%	96,829	-11.1%
29 Hong Leong Bank (Cambodia) Plc	24,377	3,192,923	0.8%	2,039,834	1.2%
30 ICBC Limited Phnom Penh Branch	85,023	6,213,556	1.4%	1,701,705	5.0%
31 J Trust Royal Bank Plc.	31,974	5,409,606	0.6%	3,447,116	0.9%
32 Kookmin Bank Cambodia Plc.	38,312	1,924,374	2.0%	1,445,797	2.6%
33 Krung Thai Bank Public Co., Ltd Phnom Penh Branch	6,819	770,184	0.9%	142,272	4.8%
34 Maybank (Cambodia) Plc.	61,725	5,401,782	1.1%	3,505,485	1.8%
35 MB Bank Plc., Cambodia Branch	2,707	558,980	0.5%	331,005	0.8%
36 Mega International Commercial Bank Phnom Penh Branch	56,560	2,241,220	2.5%	1,360,370	4.2%
37 Panda Commercial Bank Plc.	(17,086)	601,159	-2.8%	69,611	-24.5%
38 Phillip Bank Plc.	37,324	2,537,028	1.5%	2,116,788	1.8%
39 Phnom Penh Commercial Bank Plc.	62,660	3,975,437	1.6%	3,005,196	2.1%
40 Prince Bank Plc.	23,014	3,246,120	0.7%	1,963,725	1.2%
41 RHB Bank (Cambodia) Plc.	23,952	3,982,307	0.6%	2,694,121	0.9%
42 Rui Li (Cambodia) Bank Plc.	383	874,379	0.0%	527,236	0.1%
43 Sacom Bank (Cambodia) Plc.	28,262	1,124,504	2.5%	719,372	3.9%
44 Saigon-Hanoi Bank Cambodia Plc.	41,921	1,791,471	2.3%	1,600,166	2.6%
45 Sathapana Bank Plc.	218,209	9,852,421	2.2%	7,871,575	2.8%
46 SBI Ly Hour Bank Plc.	21,838	2,507,542	0.9%	2,056,835	1.1%
47 Shinhan Bank (Cambodia) Plc.	76,706	2,945,072	2.6%	2,249,540	3.4%
48 Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	(2,979)	614,976	-0.5%	20,119	-14.8%
49 Taiwan Cooperative Bank, Phnom Penh Branch	128,367	5,302,908	2.4%	3,493,225	3.7%
50 Union Commercial Bank Plc.	52,605	3,070,406	1.7%	2,280,785	2.3%
51 Vattanac Bank	32,864	3,396,924	1.0%	1,804,959	1.8%
52 Vietnam Bank for Agriculture and Rural Development Cambodia Branch	3,207	209,737	1.5%	141,228	2.3%
53 Wing Bank (Cambodia) Plc	39,976	651,244	6.1%	253,974	15.7%
54 Woori Bank (Cambodia) Plc.	176,685	4,763,820	3.7%	3,816,156	4.6%
Subtotal	4,113,095	241,823,540	1.7%	155,366,135	2.6%

NET PROFIT
AS AT 31 DECEMBER 2021

Table 11

1 USD = 4,074 KHR

(millions of KHR)

	Net profit	Total Assets	As Percentage of Assets	Loans ¹	As Percentage of Loans
Specialized Banks					
55 AEON Specialized Bank (Cambodia) Plc.	5,279	650,863	0.8%	604,492	0.9%
56 Anco Specialized Bank	(8,786)	139,721	-6.3%	106,365	-8.3%
57 Angkor Capital Specialized Bank	1,190	57,357	2.1%	34,454	3.5%
58 Bridge Specialized Bank Plc.	1,225	311,331	0.4%	56,099	2.2%
59 Daun Penh Specialized Bank Plc.	867	174,874	0.5%	157,937	0.5%
60 Evergrowth (Cambodia) Specialized Bank Plc.	(9,702)	52,833	-18.4%	50,043	-19.4%
61 KB Daehan Specialized Bank Plc.	24,977	1,079,245	2.3%	837,010	3.0%
62 Maritime Specialized Bank Plc.	(158)	50,309	-0.3%	5,506	-2.9%
63 PHSME Specialized Bank Ltd.	1,496	54,501	2.7%	41,698	3.6%
64 Southern Capital Specialized Bank Plc.	772	66,435	1.2%	47,371	1.6%
Subtotal	17,160	2,637,469	0.7%	1,940,976	0.9%
Total	4,130,255	244,461,008	1.7%	157,307,110	2.6%

¹ Gross Loans (excluding loans to banks and other financial institutions)

COMPARISON OF TOTAL DEPOSITS¹
AS AT 31 DECEMBER 2021

Table 12

(millions of KHR)

	2021		2020*		Growth Rate (%) 2021 over 2020
	1 USD/KHR =	4,074	1 USD/KHR =	4,045	
	Amount	Share	Amount	Share	
Commercial Banks					
1 ACLEDA Bank Plc.	20,775,265	14.5%	16,888,861	13.9%	22.1%
2 Advanced Bank of Asia Limited	25,292,200	17.7%	19,427,122	16.0%	29.3%
3 Agricultural and Rural Development Bank	21,192	0.0%	21,443	0.0%	-1.9%
4 Alpha Commercial Bank Plc.	114,807	0.1%	-	-	-
5 Asia-Pacific Development Bank Plc.	565,829	0.4%	291,750	0.2%	92.6%
6 B.I.C (Cambodia) Bank Plc.	1,067,168	0.7%	705,368	0.6%	50.2%
7 Bangkok Bank Public Company Limited, Cambodia Branch	204,426	0.1%	326,640	0.3%	-37.9%
8 Bank for Investment and Development of Cambodia Plc.	1,014,945	0.7%	806,000	0.7%	25.0%
9 Bank of China (Hong Kong) Limited Phnom Penh Branch	3,840,962	2.7%	3,555,449	2.9%	7.3%
10 Booyoung Khmer Bank	72,365	0.1%	17,498	0.0%	310.6%
11 Branch of Industrial Bank of Korea "Phnom Penh"	7,715	0.0%	4,494	0.0%	70.4%
12 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	52,572	0.0%	31,085	0.0%	67.9%
13 Branch of Mizuho Bank, Ltd.	-	-	-	-	-
14 BRED Bank (Cambodia) Plc.	916,901	0.6%	778,557	0.6%	16.9%
15 Cambodia Asia Bank Ltd.	389,280	0.3%	374,512	0.3%	3.2%
16 Cambodia Post Bank Plc.	2,910,558	2.0%	2,693,913	2.2%	7.3%
17 Cambodian Commercial Bank Plc.	822,535	0.6%	745,691	0.6%	9.5%
18 Cambodian Public Bank Plc.	7,024,626	4.9%	7,748,216	6.4%	-10.0%
19 Canadia Bank Plc.	23,456,860	16.4%	21,460,413	17.6%	8.5%
20 Cathay United Bank (Cambodia) Corp, Ltd.	1,032,329	0.7%	1,061,015	0.9%	-3.4%
21 Chief (Cambodia) Commercial Bank Plc.	393,145	0.3%	196,251	0.2%	98.9%
22 Chip Mong Commercial Bank Plc.	3,005,243	2.1%	1,435,749	1.2%	107.8%
23 CIMB Bank Plc.	3,791,674	2.7%	3,623,888	3.0%	3.9%
24 DGB Bank Plc.	27,498	0.0%	3,034	0.0%	799.9%
25 First Commercial Bank Phnom Penh Branch	952,066	0.7%	989,539	0.8%	-4.5%
26 Foreign Trade Bank of Cambodia	5,597,587	3.9%	4,963,789	4.1%	12.0%
27 Hattha Bank Plc.	3,787,492	2.7%	3,121,693	2.6%	20.5%
28 Heng He (Cambodia) Commercial Bank Plc.	760,063	0.5%	-	-	-
29 Hong Leong Bank (Cambodia) Plc	1,801,806	1.3%	1,405,306	1.2%	27.3%
30 ICBC Limited Phnom Penh Branch	2,486,435	1.7%	1,832,147	1.5%	34.7%
31 J Trust Royal Bank Plc.	3,543,658	2.5%	2,587,167	2.1%	36.0%
32 Kookmin Bank Cambodia Plc.	131,617	0.1%	114,400	0.1%	14.2%
33 Krung Thai Bank Public Co., Ltd Phnom Penh Branch	112,282	0.1%	133,472	0.1%	-16.5%
34 Maybank (Cambodia) Plc.	4,051,784	2.8%	4,104,661	3.4%	-2.0%
35 MB Bank Plc., Cambodia Branch	105,487	0.1%	139,890	0.1%	-25.1%
36 Mega International Commercial Bank Phnom Penh Branch	336,566	0.2%	324,615	0.3%	2.9%
37 Panda Commercial Bank Plc.	97,417	0.1%	-	-	-
38 Phillip Bank Plc.	1,414,192	1.0%	1,466,084	1.2%	-4.2%
39 Phnom Penh Commercial Bank Plc.	2,711,060	1.9%	2,975,964	2.4%	-9.5%
40 Prince Bank Plc.	1,605,098	1.1%	808,814	0.7%	97.0%
41 RHB Bank (Cambodia) Plc.	2,350,775	1.6%	2,411,266	2.0%	-3.2%
42 Rui Li (Cambodia) Bank Plc.	428,856	0.3%	-	-	-
43 Sacom Bank (Cambodia) Plc.	747,138	0.5%	756,018	0.6%	-1.9%
44 Saigon-Hanoi Bank Cambodia Plc.	298,904	0.2%	250,843	0.2%	18.3%
45 Sathapana Bank Plc.	5,433,213	3.8%	4,869,603	4.0%	10.8%
46 SBI Ly Hour Bank Plc.	1,093,694	0.8%	216,333	0.2%	402.0%
47 Shinhan Bank (Cambodia) Plc.	339,393	0.2%	227,189	0.2%	48.3%
48 Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	2,057	0.0%	-	-	-
49 Taiwan Cooperative Bank, Phnom Penh Branch	157,748	0.1%	174,988	0.1%	-10.5%
50 Union Commercial Bank Plc.	1,834,702	1.3%	2,321,955	1.9%	-21.5%
51 Vattanac Bank	2,859,880	2.0%	2,826,879	2.3%	0.4%
52 Vietnam Bank for Agriculture and Rural Development Cambodia Branch	36,829	0.0%	31,032	0.0%	17.8%
53 Wing Bank (Cambodia) Plc	221,497	0.2%	-	-	-
54 Woori Bank (Cambodia) Plc.	823,780	0.6%	495,229	0.4%	65.2%
Subtotal	142,923,170	100.0%	121,745,826	100.0%	16.6%

COMPARISON OF TOTAL DEPOSITS¹
AS AT 31 DECEMBER 2021

Table 12

(millions of KHR)

	2021		2020*		Growth Rate (%) 2021 over 2020
	1 USD/KHR =	4,074	1 USD/KHR =	4,045	
	Amount	Share	Amount	Share	
Specialized Banks					
55 AEON Specialized Bank (Cambodia) Plc.	-	-	-	-	-
56 Anco Specialized Bank	-	-	-	-	-
57 Angkor Capital Specialized Bank	30	0.0%	37	0.0%	-19.0%
58 Bridge Specialized Bank Plc.	-	-	-	-	-
59 Daun Penh Specialized Bank Plc.	-	-	-	-	-
60 Evergrowth (Cambodia) Specialized Bank Plc.	-	-	-	-	-
61 KB Daehan Specialized Bank Plc.	-	-	848	0.0%	-100.0%
62 Maritime Specialized Bank Plc.	-	-	-	-	-
63 PHSME Specialized Bank Ltd.	669	0.0%	688	0.0%	-3.4%
64 Southern Capital Specialized Bank Plc.	80	0.0%	66	0.0%	19.2%
Subtotal	778	0.0%	1,639	0.0%	-52.8%
Total	142,923,948	100.0%	121,747,464	100.0%	16.6%

¹ Excluding deposits from banks and other financial institutions.

*The 2020 figures were adjusted due to the movements of 2 Banks, 1MDI and 1MFI.

TOTAL DEPOSITS CLASSIFIED BY CUSTOMER TYPE

AS AT 31 DECEMBER 2021

Table 13

1 USD = 4,074 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 ACLEDA Bank Plc.	22,743,243	1,229,571	500,874	1,086,469	870,456	2,459,398	15,220,988	385,344	10,294	759	979,091	-
2 Advanced Bank of Asia Limited	25,681,396	322,472	-	180,983	208,214	2,978,153	21,325,508	-	-	-	654,023	12,044
3 Agricultural and Rural Development Bank	21,203	-	-	2	8	6,173	14,967	-	-	-	52	-
4 Alpha Commercial Bank Plc.	114,807	-	-	-	-	391	10,244	-	-	-	104,172	-
5 Asia-Pacific Development Bank Plc.	839,254	-	-	204,867	68,558	74,558	463,868	-	-	-	27,402	-
6 B.I.C (Cambodia) Bank Plc.	1,132,352	-	-	54,014	6,164	116,391	771,332	-	1,787	3,220	179,445	-
7 Bangkok Bank Public Company Limited, Cambodia Branch	205,111	-	-	686	-	163,223	32,321	-	-	-	8,882	-
8 Bank for Investment and Development of Cambodia Plc.	1,676,231	-	5,462	121,208	34,997	720,369	285,870	-	505,081	-	3,243	-
9 Bank of China (Hong Kong) Limited Phnom Penh Branch	4,047,378	-	-	206,416	-	2,839,098	620,139	-	-	-	381,725	-
10 Booyoung Khmer Bank	72,421	-	-	56	-	-	72,361	-	-	-	4	-
11 Branch of Industrial Bank of Korea "Phnom Penh"	147,602	-	-	35,852	17	1,595	5,508	-	104,018	-	612	-
12 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	354,279	-	-	35,697	16,808	43,363	8,600	-	249,041	161	609	-
13 Branch of Mizuho Bank, Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
14 BRED Bank (Cambodia) Plc.	1,451,514	-	-	368,882	165,728	277,894	510,604	-	-	4	128,403	-
15 Cambodia Asia Bank Ltd.	432,066	-	-	37,524	5,262	40,595	348,685	-	-	-	-	-
16 Cambodia Post Bank Plc.	3,479,649	880	3	487,699	81,392	22,864	2,490,655	-	-	-	396,155	-
17 Cambodian Commercial Bank Plc.	837,540	105	-	-	15,006	651,515	116,254	8,105	-	-	43,543	3,013
18 Cambodian Public Bank Plc.	7,065,911	9,054	2,098	41,271	-	2,337,482	4,243,124	71,309	15	-	361,558	-
19 Canada Bank Plc.	24,855,107	1,670,237	114,884	1,054,046	85,067	9,345,283	10,088,801	-	429	258,705	2,197,829	39,826
20 Cathay United Bank (Cambodia) Corp, Ltd.	1,294,538	-	-	85,715	45,838	193,171	612,655	138	130,656	-	207,906	18,459
21 Chief (Cambodia) Commercial Bank Plc.	472,134	3,384	-	78,973	17	73,930	313,666	-	-	-	2,165	-
22 Chip Mong Commercial Bank Plc.	3,356,868	1,380,619	-	265,645	85,980	339,524	1,257,243	-	-	-	27,857	-
23 CIMB Bank Plc.	4,468,665	-	-	364,708	67,192	1,173,000	2,402,116	8,163	245,092	-	208,390	5
24 DGB Bank Plc.	27,506	-	-	8	-	60	27,436	-	-	-	2	-
25 First Commercial Bank Phnom Penh Branch	1,547,982	-	-	589,638	3,860	253,869	612,224	-	2,419	-	85,974	-
26 Foreign Trade Bank of Cambodia	6,017,644	110,267	455,052	366,991	53,066	389,910	3,854,302	730,048	-	-	57,817	190
27 Hattha Bank Plc.	4,257,097	188	976	213,647	78,433	95,577	2,819,723	-	177,525	-	871,029	-
28 Heng He (Cambodia) Commercial Bank Plc.	760,063	-	-	-	-	-	748,540	-	-	-	10	11,512
29 Hong Leong Bank (Cambodia) Plc	2,125,847	16	-	322,349	1,692	615,063	994,198	5	-	-	191,829	696
30 ICBC Limited Phnom Penh Branch	2,778,351	-	-	275,906	13,932	2,122,216	308,001	-	2,078	-	56,218	-
31 J Trust Royal Bank Plc.	4,127,153	15,892	125,112	466,716	116,779	1,194,326	1,851,440	55,789	-	-	2,782	298,317
32 Kookmin Bank Cambodia Plc.	306,175	-	-	164,742	1,073	44,384	82,833	-	8,743	-	4,400	-
33 Krung Thai Bank Public Co., Ltd Phnom Penh Branch	112,555	-	-	-	273	25,758	56,566	28,049	-	-	1,893	16
34 Maybank (Cambodia) Plc.	4,320,017	-	-	158,633	109,600	1,532,501	2,223,972	-	-	-	295,311	-
35 MB Bank Plc., Cambodia Branch	142,444	-	-	36,955	1	77,724	27,629	-	0	-	135	-
36 Mega International Commercial Bank Phnom Penh Branch	733,466	-	-	391,639	5,262	209,235	47,900	-	-	-	79,376	55
37 Panda Commercial Bank Plc.	219,637	-	-	122,220	-	48,760	48,415	-	-	-	242	-
38 Phillip Bank Plc.	1,705,620	-	-	149,266	142,163	245,029	1,007,433	56,405	-	-	104,690	635
39 Phnom Penh Commercial Bank Plc.	3,041,002	-	-	266,673	35,713	383,524	2,071,520	-	-	27,555	256,017	-
40 Prince Bank Plc.	1,606,454	-	-	18	1,338	133,890	1,457,731	-	-	-	13,478	-
41 RHB Bank (Cambodia) Plc.	3,349,270	-	-	499,154	2,803	472,111	1,309,829	-	496,538	-	545,363	23,472
42 Rui Li (Cambodia) Bank Plc.	554,430	-	-	125,574	-	891	417,771	-	-	-	10,195	-
43 Sacom Bank (Cambodia) Plc.	787,543	-	-	26	-	35,690	675,220	-	40,379	-	36,228	-
44 Saigon-Hanoi Bank Cambodia Plc.	1,380,987	-	120,600	202,268	-	43,532	134,655	-	879,815	-	117	-
45 Sathapana Bank Plc.	6,145,933	5,638	-	412,207	300,281	652,575	4,474,863	-	232	-	300,137	-
46 SBI Ly Hour Bank Plc.	1,810,543	-	35,073	480,976	235,872	-	977,307	-	-	-	49,343	31,972
47 Shinhan Bank (Cambodia) Plc.	767,748	2,041	-	427,907	225	148,103	94,117	4,976	223	-	90,157	-
48 Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	2,122	-	-	62	2	126	1,931	-	-	-	0	-
49 Taiwan Cooperative Bank, Phnom Penh Branch	4,155,324	-	-	274,500	-	28,176	74,187	-	3,723,076	-	42,329	13,056
50 Union Commercial Bank Plc.	2,022,937	-	-	164,489	23,746	244,845	801,231	-	-	-	788,626	-
51 Vattanac Bank	2,939,495	164,025	16,919	74,045	5,570	372,525	2,293,790	12,608	-	-	13	-
52 Vietnam Bank for Agriculture and Rural Development Cambodia Branch	36,836	-	-	7	-	-	4,177	32,470	-	-	182	-
53 Wing Bank (Cambodia) Plc	221,497	-	-	-	-	40,593	180,904	-	-	-	-	-
54 Woori Bank (Cambodia) Plc.	885,912	-	-	57,888	4,245	76,301	743,829	-	-	-	3,650	-
Subtotal	163,638,861	4,914,389	1,377,052	10,955,217	2,892,631	33,345,263	91,639,183	1,393,408	6,577,440	290,403	9,800,607	453,267

TOTAL DEPOSITS CLASSIFIED BY CUSTOMER TYPE

AS AT 31 DECEMBER 2021

Table 13

1 USD = 4,074 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
Specialized Banks												
55 AEON Specialized Bank (Cambodia) Plc.	-	-	-	-	-	-	-	-	-	-	-	-
56 Anco Specialized Bank	-	-	-	-	-	-	-	-	-	-	-	-
57 Angkor Capital Specialized Bank	30	-	-	-	-	1	29	-	-	-	-	-
58 Bridge Specialized Bank Plc.	-	-	-	-	-	-	-	-	-	-	-	-
59 Daun Penh Specialized Bank Plc.	-	-	-	-	-	-	-	-	-	-	-	-
60 Evergrowth (Cambodia) Specialized Bank Plc.	-	-	-	-	-	-	-	-	-	-	-	-
61 KB Daehan Specialized Bank Plc.	-	-	-	-	-	-	-	-	-	-	-	-
62 Maritime Specialized Bank Plc.	-	-	-	-	-	-	-	-	-	-	-	-
63 PHSME Specialized Bank Ltd.	669	-	-	-	-	534	135	-	-	-	-	-
64 Southern Capital Specialized Bank Plc.	80	-	-	-	-	1	78	-	-	-	-	-
Subtotal	778	-	-	-	-	536	243	-	-	-	-	-
Total	163,639,640	4,914,389	1,377,052	10,955,217	2,892,631	33,345,799	91,639,426	1,393,408	6,577,440	290,403	9,800,607	453,267
As Percentage of Total deposits	100.0%	3.0%	0.8%	6.7%	1.8%	20.4%	56.0%	0.9%	4.0%	0.2%	6.0%	0.3%

LOANS AND NON-PERFORMING LOANS (NPLS)

AS AT 31 DECEMBER 2021

Table 14

(millions of KHR)

	2021			2020*		
	1 USD/KHR = 4,074			1 USD/KHR = 4,045		
	Loans ¹	NPLs	NPL/Loans	Loans ¹	NPLs	NPL/Loans
Commercial Banks						
1 ACLEDA Bank Plc.	21,454,589	455,591	2.1%	17,485,909	373,950	2.1%
2 Advanced Bank of Asia Limited	21,531,948	227,788	1.1%	15,274,338	144,681	0.9%
3 Agricultural and Rural Development Bank	1,235,326	102,139	8.3%	995,351	97,831	9.8%
4 Alpha Commercial Bank Plc.	25,354	-	-	-	-	-
5 Asia-Pacific Development Bank Plc.	996,862	-	-	511,867	-	-
6 B.I.C (Cambodia) Bank Plc.	532,436	6,123	1.2%	288,318	-	-
7 Bangkok Bank Public Company Limited, Cambodia Branch	124,927	19,048	15.2%	69,391	17,081	24.6%
8 Bank for Investment and Development of Cambodia Plc.	1,781,152	99,206	5.6%	1,707,739	183,584	10.8%
9 Bank of China (Hong Kong) Limited Phnom Penh Branch	2,437,667	3,101	0.1%	2,226,993	3,886	0.2%
10 Booyoung Khmer Bank	273,043	15,769	5.8%	265,384	2,419	0.9%
11 Branch of Industrial Bank of Korea "Phnom Penh"	220,162	-	-	121,895	-	-
12 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	366,203	7	0.0%	246,675	-	-
13 Branch of Mizuho Bank, Ltd.	-	-	-	-	-	-
14 BRED Bank (Cambodia) Plc.	1,485,369	3,494	0.2%	1,109,946	971	0.1%
15 Cambodia Asia Bank Ltd.	308,590	7,563	2.5%	245,697	13,088	5.3%
16 Cambodia Post Bank Plc.	3,311,167	62,019	1.9%	2,593,209	66,026	2.5%
17 Cambodian Commercial Bank Plc.	287,636	12,651	4.4%	342,329	35,056	10.2%
18 Cambodian Public Bank Plc.	4,800,425	28,085	0.6%	4,642,758	28,995	0.6%
19 Canadia Bank Plc.	19,345,501	659,897	3.4%	17,564,620	591,269	3.4%
20 Cathay United Bank (Cambodia) Corp., Ltd.	1,136,189	37,941	3.3%	876,401	36,939	4.2%
21 Chief (Cambodia) Commercial Bank Plc.	607,028	1	0.0%	382,990	-	-
22 Chip Mong Commercial Bank Plc.	2,020,287	172	0.0%	1,043,939	-	-
23 CIMB Bank Plc.	3,551,307	15,387	0.4%	3,201,632	5,166	0.2%
24 DGB Bank Plc.	1,162,982	5,333	0.5%	989,366	24,316	2.5%
25 First Commercial Bank Phnom Penh Branch	4,226,728	126,029	3.0%	3,933,708	85,631	2.2%
26 Foreign Trade Bank of Cambodia	4,441,026	20,536	0.5%	3,841,774	65,615	1.7%
27 Hattha Bank Plc.	6,947,202	102,988	1.5%	5,394,741	69,869	1.3%
28 Heng He (Cambodia) Commercial Bank Plc.	96,829	-	-	-	-	-
29 Hong Leong Bank (Cambodia) Plc	2,039,834	30,737	1.5%	1,564,862	7,892	0.5%
30 ICBC Limited Phnom Penh Branch	1,701,705	55,429	3.3%	1,582,890	-	-
31 J Trust Royal Bank Plc.	3,447,116	16,759	0.5%	2,590,266	14,351	0.6%
32 Kookmin Bank Cambodia Plc.	1,445,797	15,208	1.1%	1,116,739	13,398	1.2%
33 Krung Thai Bank Public Co., Ltd Phnom Penh Branch	142,272	6,369	4.5%	213,943	6,729	3.1%
34 Maybank (Cambodia) Plc.	3,505,485	111,488	3.2%	3,089,604	74,689	2.4%
35 MB Bank Plc., Cambodia Branch	331,005	379	0.1%	413,937	7,215	1.7%
36 Mega International Commercial Bank Phnom Penh Branch	1,360,370	5,878	0.4%	1,373,938	7,655	0.6%
37 Panda Commercial Bank Plc.	69,611	-	-	-	-	-
38 Phillip Bank Plc.	2,116,788	77,064	3.6%	1,930,829	50,192	2.6%
39 Phnom Penh Commercial Bank Plc.	3,005,196	69,209	2.3%	2,875,664	38,656	1.3%
40 Prince Bank Plc.	1,963,725	29,693	1.5%	1,407,083	32,583	2.3%
41 RHB Bank (Cambodia) Plc.	2,694,121	124,778	4.6%	2,339,128	138,859	5.9%
42 Rui Li (Cambodia) Bank Plc.	527,236	-	-	-	-	-
43 Sacom Bank (Cambodia) Plc.	719,372	119,172	16.6%	688,590	114,937	16.7%
44 Saigon-Hanoi Bank Cambodia Plc.	1,600,166	26,781	1.7%	1,185,147	27,488	2.3%
45 Sathapana Bank Plc.	7,871,575	159,061	2.0%	6,346,508	117,789	1.9%
46 SBI Ly Hour Bank Plc.	2,056,835	18,443	0.9%	801,821	16,927	2.1%
47 Shinhan Bank (Cambodia) Plc.	2,249,540	27,565	1.2%	1,731,313	5,984	0.3%
48 Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	20,119	-	-	-	-	-
49 Taiwan Cooperative Bank, Phnom Penh Branch	3,493,225	-	-	3,648,909	-	-
50 Union Commercial Bank Plc.	2,280,785	23,435	1.0%	2,032,023	13,947	0.7%
51 Vattanac Bank	1,804,959	3,748	0.2%	1,478,526	406	0.0%
52 Vietnam Bank for Agriculture and Rural Development Cambodia Branch	141,228	1,140	0.8%	152,144	274	0.2%
53 Wing Bank (Cambodia) Plc	253,974	145	0.1%	-	-	-
54 Woori Bank (Cambodia) Plc.	3,816,156	28,002	0.7%	2,526,618	6,531	0.3%
Subtotal	155,366,135	2,961,352	1.9%	126,447,453	2,542,877	2.0%
Specialized Banks						
55 AEON Specialized Bank (Cambodia) Plc.	604,492	61,600	10.2%	608,636	65,487	10.8%
56 Anco Specialized Bank	106,365	59,151	55.6%	88,904	40,457	45.5%
57 Angkor Capital Specialized Bank	34,454	21,035	61.1%	48,049	18,625	38.8%
58 Bridge Specialized Bank Plc.	56,099	1,437	2.6%	36,408	1,548	4.3%
59 Daun Penh Specialized Bank Plc.	157,937	2,685	1.7%	120,141	1,875	1.6%
60 Evergrowth (Cambodia) Specialized Bank Plc.	50,043	20,786	41.5%	48,476	6,557	13.5%
61 KB Daehan Specialized Bank Plc.	837,010	2,745	0.3%	543,545	2,451	0.5%
62 Maritime Specialized Bank Plc.	5,506	-	-	5,394	-	-
63 PHSME Specialized Bank Ltd.	41,698	4,753	11.4%	39,988	2,898	7.2%
64 Southern Capital Specialized Bank Plc.	47,371	3,085	6.5%	48,859	1,685	3.4%
Subtotal	1,940,976	177,276	9.1%	1,588,400	141,582	8.9%
Total	157,307,110	3,138,629	2.0%	128,035,853	2,684,459	2.1%

¹ Gross Loans (excluding loans to banks and other financial institutions)

*The 2020 figures were adjusted due to the movements of 2 Banks, 1MDI and 1MFI.

TOTAL CREDITS CLASSIFIED BY INDUSTRIES
AS AT 31 DECEMBER 2021

Table 15

(millions of KHR)

	2021		2020*		Growth Rate (%) 2021 over 2020
	1 USD/KHR =	4,074	1 USD/KHR =	4,045	
	Amount	Share	Amount	Share	
Type of Industries					
1 Financial Institutions	7,222,265	4.4%	5,727,031	4.3%	25.2%
2 Agriculture, Forestry and Fishing	12,858,179	7.8%	10,469,105	7.8%	21.9%
3 Mining and Quarrying	698,810	0.4%	533,135	0.4%	30.1%
4 Manufacturing	6,385,710	3.9%	5,286,503	4.0%	19.9%
5 Utilities	2,052,531	1.2%	1,643,810	1.2%	24.0%
6 Construction	15,347,065	9.3%	12,783,092	9.6%	19.2%
7 Wholesale Trade	15,451,560	9.4%	12,734,552	9.5%	20.5%
8 Retail Trade	26,019,840	15.8%	20,610,904	15.4%	25.3%
9 Hotels and Restaurants	7,311,705	4.4%	5,165,604	3.9%	40.5%
10 Transport and Storage	4,413,063	2.7%	3,639,081	2.7%	20.4%
11 Information Media and Telecommunications	1,238,762	0.8%	1,129,789	0.8%	8.9%
12 Rental and Operational Leasing Activities	2,704,483	1.6%	3,566,586	2.7%	-24.7%
13 Real Estate Activities	14,157,218	8.6%	10,992,422	8.2%	27.9%
14 Other Non-Financial Services	8,428,939	5.1%	7,129,583	5.3%	17.4%
15 Personal Lending	15,209,064	9.2%	12,939,690	9.7%	16.7%
16 Credit Cards	356,549	0.2%	246,446	0.2%	43.6%
17 Mortgages, Owner-Occupied Housing only	22,420,339	13.6%	18,049,146	13.5%	23.3%
18 Other Lending	2,253,292	1.4%	1,116,404	0.8%	100.4%
Total	164,529,375	100.0%	133,762,884	100.0%	22.1%

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

*The 2020 figures were adjusted due to the movements of 2 Banks, 1MDI and 1MFI.

TOTAL CREDITS CLASSIFIED BY INDUSTRIES AND BANKS
AS AT 31 DECEMBER 2021

1 USD = 4,074 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.	21,520,184	65,595	4,375,819	92,768	620,061	83,888	1,238,719	1,617,417	5,575,662	1,331,999	1,067,751	14,582	159,761	1,031,584	1,549,689	2,694,891	-
2 Advanced Bank of Asia Limited	21,800,119	268,171	1,117,527	28,186	1,114,110	212,471	1,003,506	2,987,890	6,329,692	890,676	876,239	26,234	622,969	3,896,901	1,818,015	607,533	-
3 Agricultural and Rural Development Bank	1,249,928	14,603	1,173,657	-	-	-	-	-	-	-	-	-	-	-	-	61,668	-
4 Alpha Commercial Bank Plc.	25,354	-	-	-	2,056	-	4,079	914	-	-	-	-	2,002	-	-	16,303	-
5 Asia-Pacific Development Bank Plc.	1,015,884	19,021	7,484	-	5,326	-	115,109	2,522	5,452	1,999	1,438	56,481	14,330	708,285	-	66,181	12,255
6 B.I.C (Cambodia) Bank Plc.	534,329	1,893	-	-	6,910	6,123	42,447	-	-	2,033	-	57,323	-	341,011	-	72,069	4,519
7 Bangkok Bank Public Company Limited, Cambodia Branch	147,456	22,528	-	-	120,712	-	-	-	348	-	-	-	-	3,868	-	-	-
8 Bank for Investment and Development of Cambodia Plc.	1,781,216	64	277,732	-	103,986	13,585	46,445	195,848	139,599	28,233	28	-	-	165,663	-	702,472	107,560
9 Bank of China (Hong Kong) Limited Phnom Penh Branch	3,085,323	647,656	5,340	-	284,596	543,401	612,346	128,779	29,532	102,027	17,011	140,393	106,821	262,477	24,021	22,345	158,580
10 Booyoung Khmer Bank	273,043	-	13,812	-	-	-	88,348	14,032	8,036	6,970	-	13,456	9,960	-	5,967	112,461	-
11 Branch of Industrial Bank of Korea "Phnom Penh"	323,289	103,126	-	-	10,117	1,610	23,273	10,189	11,428	1,698	-	-	-	-	96,959	64,888	-
12 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	447,334	81,131	-	-	145,587	15,881	17,255	137,950	-	6,335	17,275	-	-	25,547	-	372	-
13 Branch of Mizuho Bank, Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 BRED Bank (Cambodia) Plc.	1,603,722	118,353	-	-	140,552	5,039	41,603	486,191	101,598	85,784	22,899	1,497	1,286	-	77,407	521,513	-
15 Cambodia Asia Bank Ltd.	308,590	-	320	-	374	-	61,976	22,483	154,227	2,092	6,060	-	-	-	-	61,058	-
16 Cambodia Post Bank Plc.	3,315,262	4,095	193,686	8,749	74,572	5,640	121,919	12,481	887,751	23,707	445,569	-	3,549	153,639	93,928	1,258,248	27,730
17 Cambodian Commercial Bank Plc.	339,032	51,396	-	-	32,474	-	5,900	38,121	178,294	21,114	2,622	-	-	-	-	9,112	-
18 Cambodian Public Bank Plc.	4,839,971	39,546	88,675	0	258,381	54,853	752,254	545,174	732,341	231,719	177,522	14,055	55,387	476,081	181,949	1,179,266	52,768
19 Canadia Bank Plc.	19,928,950	583,449	813,448	377,918	609,382	107,568	3,837,245	845,139	2,874,974	1,519,977	181,678	168,427	166,762	2,553,148	495,346	4,794,489	-
20 Cathay United Bank (Cambodia) Corp. Ltd.	1,308,220	172,033	6,200	-	19,434	-	211,701	56,426	83,834	11,817	1,033	-	1,284	35,692	-	654,764	54,004
21 Chief (Cambodia) Commercial Bank Plc.	607,028	-	8,009	-	6,699	80	199,913	10,220	57,216	5,480	1,407	-	3,608	109,545	31,411	79,120	94,321
22 Chip Mong Commercial Bank Plc.	2,167,160	146,872	1,620	55,911	84,080	9,783	284,633	125,729	297,144	43,643	18,408	-	362	-	6,918	1,092,057	-
23 CIMB Bank Plc.	3,794,388	243,081	5,028	-	263,812	50,885	246,215	958,657	381,652	76,609	75,314	8,114	43,619	170,612	239,020	1,031,769	-
24 DGB Bank Plc.	1,162,982	-	8,524	2,503	3,305	1,506	2,387	13,494	536,102	14,174	67,276	-	133,459	327	54,103	77,778	248,046
25 First Commercial Bank Phnom Penh Branch	4,458,552	231,824	36,988	-	190,333	-	367,120	1,080,236	613,703	396,762	66,907	14,411	-	451,097	745,411	13,915	249,845
26 Foreign Trade Bank of Cambodia	4,719,465	278,440	248,481	1,571	234,404	111,839	899,108	481,652	18,900	6,727	35,492	6,008	3,450	574,800	25,322	1,789,819	3,455
27 Hattha Bank Plc.	6,947,202	-	1,027,857	-	83,766	8,104	180,700	-	1,379,085	88,451	272,556	7	-	403,684	490,783	3,012,208	-
28 Heng He (Cambodia) Commercial Bank Plc.	96,829	-	-	-	-	-	6,937	-	33,747	-	2,777	-	-	35,931	16,107	1,330	-
29 Hong Leong Bank (Cambodia) Plc	2,101,666	61,832	9,615	-	181,913	19,322	188,429	443,573	198,326	7,290	18,504	7,861	2,369	-	59,035	866,219	37,378
30 ICBC Limited Phnom Penh Branch	3,834,822	2,133,116	-	-	98,851	518,131	364,780	204,073	-	30,589	65,245	260,147	-	82,354	-	77,535	-
31 J Trust Royal Bank Plc.	3,749,303	302,188	-	-	514,986	1,314	305,584	858,158	86,618	-	81,489	-	6,017	231,853	486,514	874,581	-
32 Kookmin Bank Cambodia Plc.	1,611,953	166,156	763	-	44,058	3,171	75,096	284,174	23,431	11,083	3,939	-	3,838	290,798	11,030	694,415	-
33 Krung Thai Bank Public Co., Ltd Phnom Penh Branch	182,628	40,356	128,342	-	13,930	-	-	-	-	-	-	-	-	-	-	-	-
34 Maybank (Cambodia) Plc.	3,552,470	46,985	9,760	-	152,338	5,384	248,574	1,085,361	259,529	85,103	23,142	19,768	35,777	54,174	45,410	1,481,164	-
35 MB Bank Plc., Cambodia Branch	331,005	-	-	-	36	-	1,328	-	3,538	-	141	288,018	-	1,076	118	36,751	-
36 Mega International Commercial Bank Phnom Penh Branch	1,687,342	326,972	16,448	-	58,059	31,045	434,595	82,629	128,863	104,088	28,751	51,355	10,409	178,983	25,706	157,447	51,991
37 Panda Commercial Bank Plc.	69,611	-	-	8,888	-	-	2,594	34,975	-	-	-	20,614	-	-	-	2,539	-
38 Phillip Bank Plc.	2,160,753	43,965	249,454	6,811	37,147	20,394	109,138	191,426	298,356	32,468	23,479	233	49,559	109,738	250,592	678,221	59,774
39 Phnom Penh Commercial Bank Plc.	3,085,181	79,985	20,762	-	93,551	13,102	634,596	105,591	585,600	173,559	54,935	21,349	332,855	301,051	66,535	580,424	21,287
40 Prince Bank Plc.	1,992,402	28,677	50,407	-	111,227	24,529	147,518	119,918	459,644	83,224	21,115	-	20,782	101,467	29,939	554,766	239,187
41 RHB Bank (Cambodia) Plc.	2,771,743	77,622	78,135	1,708	87,052	77,224	313,930	410,410	351,583	302,224	10,122	15,572	203,850	178,885	101,877	545,663	15,885
42 Rui Li (Cambodia) Bank Plc.	527,236	-	-	-	-	-	1,224	46,987	107	299,444	-	-	-	24,511	-	154,962	-
43 Sacom Bank (Cambodia) Plc.	722,629	3,257	45,761	104,775	5,582	4,850	53,898	50,247	95,059	5,637	-	-	-	-	-	340,349	13,214
44 Saigon-Hanoi Bank Cambodia Plc.	1,600,166	-	392,902	2,039	13,926	1,870	131,742	176,039	308	10,069	1,667	-	483	230,779	-	27,037	611,305
45 Sathapana Bank Plc.	7,923,312	51,736	1,205,643	851	146,882	32,422	435,164	199,597	1,843,138	163,644	372,270	1,349	51,603	293,146	850,748	2,245,703	29,418
46 SBI Ly Hour Bank Plc.	2,056,835	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,056,835	-
47 Shinhan Bank (Cambodia) Plc.	2,294,633	45,092	2,497	-	32,664	7,934	177,799	131,714	66,489	19,686	8,297	2,022	5,279	110,880	20,518	1,663,761	-
48 Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	452,665	432,546	-	-	4,667	3,566	102	3,674	615	938	-	-	-	-	3,411	1,129	-
49 Taiwan Cooperative Bank, Phnom Penh Branch	3,647,292	154,067	22,116	2,725	163,317	41,182	381,275	673,611	354,652	714,391	38,512	1,735	547,943	107,569	89,364	342,787	12,046
50 Union Commercial Bank Plc.	2,332,373	51,589	74,606	239	40,030	3,030	455,037	255,484	39,778	47,156	1,260	18,174	9,822	76,217	46,709	1,213,241	-
51 Vattanac Bank	1,830,005	25,046	101,265	3,170	66,178	6,687	366,503	228,952	161,733	282,179	76,101	7,560	779	352,624	86,519	63,762	949
52 Vietnam Bank for Agriculture and Rural Development Cambodia Branch	141,228	-	4,075	-	40,294	-	10,167	49,317	-	6,635	-	-	9,790	-	877	20,072	-
53 Wing Bank (Cambodia) Plc	253,974	-	-	-	15,102	-	-	-	-	-	-	-	-	-	-	238,872	-
54 Woori Bank (Cambodia) Plc.	3,816,156	-	1,023,161	-	34,608	4,268	59,095	-	553,790	6,040	220,376	-	69,914	-	299,945	1,427,041	117,917
Subtotal	162,530,199	7,164,064	12,845,920	698,810	6,371,428	2,051,681	15,309,308	15,407,454	25,941,474	7,285,472	4,406,606	1,238,762	2,689,675	14,125,998	8,427,205	36,342,906	2,223,433

TOTAL CREDITS CLASSIFIED BY INDUSTRIES AND BANKS
AS AT 31 DECEMBER 2021

Table 16

1 USD = 4,074 KHR

(millions of KHR)

	Total	Financial Institutions	Agriculture, Forestry and Fishing	Mining and Quarrying	Manufacturing	Utilities	Construction	Wholesale Trade	Retail Trade	Hotels and Restaurants	Transport and Storage	Information media & Telecom.	Rental and Operational Leasing Activities	Real Estate Activities	Other Non-Financial Services	Personal Essentials	Other Lending
Specialized banks																	
55 AEON Specialized Bank (Cambodia) Plc.	604,492	-	474	-	-	-	-	-	-	-	-	-	-	-	-	604,018	-
56 Anco Specialized Bank	106,365	-	1,107	-	-	-	11,924	3,723	20,158	1,395	-	-	-	49	-	68,009	-
57 Angkor Capital Specialized Bank	34,454	-	-	-	-	-	-	10,119	-	4,330	-	-	-	18,362	1,643	-	-
58 Bridge Specialized Bank Plc.	56,099	-	-	-	-	-	4,401	-	2,365	932	627	-	13,783	1,108	-	3,025	29,858
59 Daun Penh Specialized Bank Plc.	157,937	-	4,953	-	5,322	99	13,831	10,295	30,574	6,376	5,264	-	-	2,340	-	78,884	-
60 Evergrowth (Cambodia) Specialized Bank Plc.	50,043	-	-	-	-	-	-	-	-	-	-	-	-	-	-	50,043	-
61 KB Daehan Specialized Bank Plc.	895,211	58,201	-	-	-	-	-	9,068	-	-	-	-	-	-	-	827,942	-
62 Maritime Specialized Bank Plc.	5,506	-	-	-	-	-	-	-	-	-	-	-	-	197	-	5,309	-
63 PHSME Specialized Bank Ltd.	41,698	-	4,653	-	260	342	-	9,225	20,368	-	-	-	1,025	5,034	91	698	-
64 Southern Capital Specialized Bank Plc.	47,371	-	1,073	-	8,701	409	7,600	1,676	4,901	13,199	565	-	-	4,129	-	5,118	-
Subtotal	1,999,176	58,201	12,259	-	14,282	851	37,756	44,106	78,366	26,233	6,457	-	14,808	31,220	1,734	1,643,046	29,858
Total	164,529,375	7,222,265	12,858,179	698,810	6,385,710	2,052,531	15,347,065	15,451,560	26,019,840	7,311,705	4,413,063	1,238,762	2,704,483	14,157,218	8,428,939	37,985,952	2,253,292
	100.0%	4.4%	7.8%	0.4%	3.9%	1.2%	9.3%	9.4%	15.8%	4.4%	2.7%	0.8%	1.6%	8.6%	5.1%	23.1%	1.4%

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

LOANS TO DEPOSITS
AS AT 31 DECEMBER 2021

Table 17

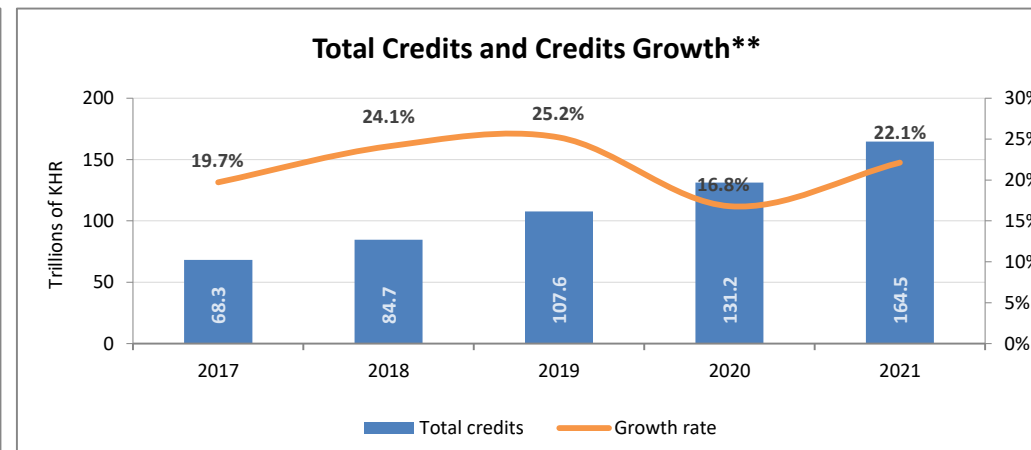
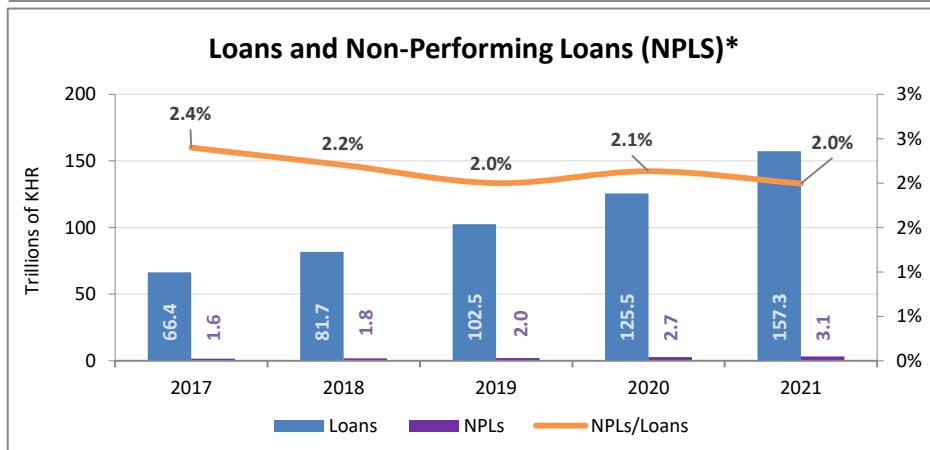
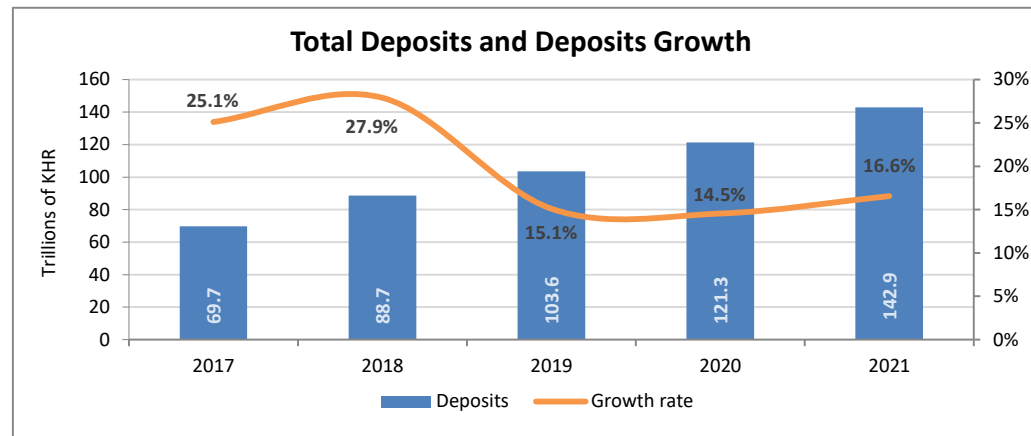
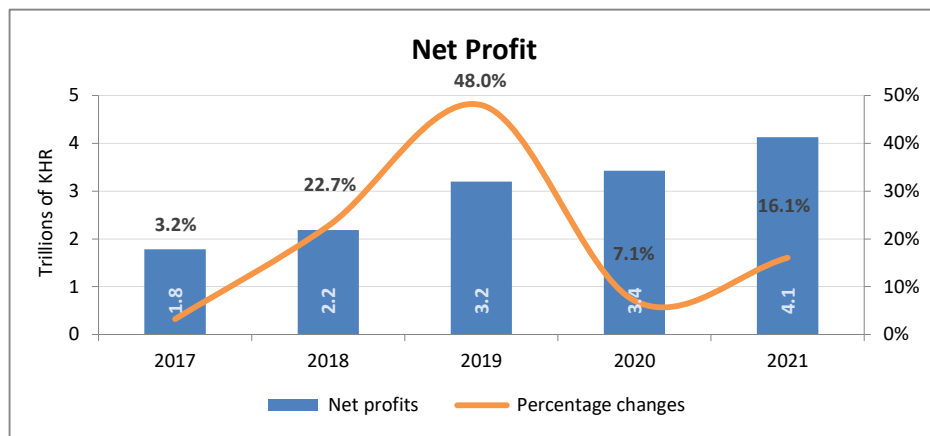
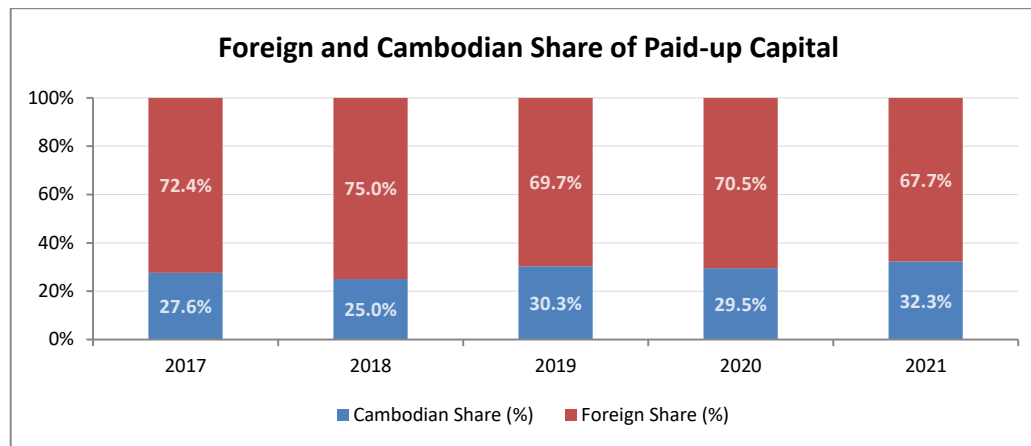
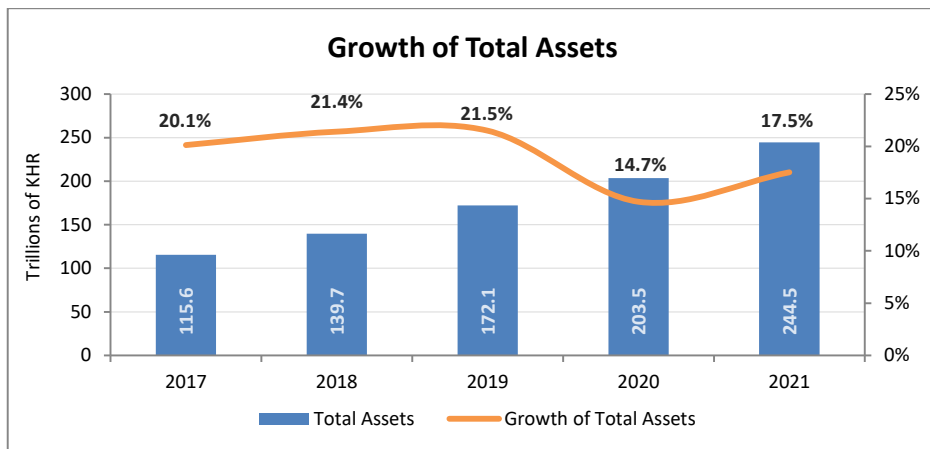
(millions of KHR)

	2021			2020*			
	1 USD/KHR = 4,074			1 USD/KHR = 4,045			
	Deposits ¹	Loans ²	Loans to deposits ratio	Deposits ¹	Loans ²	Loans to deposits ratio	
Commercial Banks							
1	ACLEDA Bank Plc.	20,775,265	21,454,589	103.3%	16,888,861	17,485,909	103.5%
2	Advanced Bank of Asia Limited	25,292,200	21,531,948	85.1%	19,427,122	15,274,338	78.6%
3	Agricultural and Rural Development Bank	21,192	1,235,326	5829.2%	21,443	995,351	4641.9%
4	Alpha Commercial Bank Plc.	114,807	25,354	22.1%	-	-	-
5	Asia-Pacific Development Bank Plc.	565,829	996,862	176.2%	291,750	511,867	175.4%
6	B.I.C (Cambodia) Bank Plc.	1,067,168	532,436	49.9%	705,368	288,318	40.9%
7	Bangkok Bank Public Company Limited, Cambodia Branch	204,426	124,927	61.1%	326,640	69,391	21.2%
8	Bank for Investment and Development of Cambodia Plc.	1,014,945	1,781,152	175.5%	806,000	1,707,739	211.9%
9	Bank of China (Hong Kong) Limited Phnom Penh Branch	3,840,962	2,437,667	63.5%	3,555,449	2,226,993	62.6%
10	Booyoung Khmer Bank	72,365	273,043	377.3%	17,498	265,384	1516.7%
11	Branch of Industrial Bank of Korea "Phnom Penh"	7,715	220,162	2853.7%	4,494	121,895	2712.2%
12	Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	52,572	366,203	696.6%	31,085	246,675	793.6%
13	Branch of Mizuho Bank, Ltd.	-	-	-	-	-	-
14	BRED Bank (Cambodia) Plc.	916,901	1,485,369	162.0%	778,557	1,109,946	142.6%
15	Cambodia Asia Bank Ltd.	389,280	308,590	79.3%	374,512	245,697	65.6%
16	Cambodia Post Bank Plc.	2,910,558	3,311,167	113.8%	2,693,913	2,593,209	96.3%
17	Cambodian Commercial Bank Plc.	822,535	287,636	35.0%	745,691	342,329	45.9%
18	Cambodian Public Bank Plc.	7,024,626	4,800,425	68.3%	7,748,216	4,642,758	59.9%
19	Canadia Bank Plc.	23,456,860	19,345,501	82.5%	21,460,413	17,564,620	81.8%
20	Cathay United Bank (Cambodia) Corp, Ltd.	1,032,329	1,136,189	110.1%	1,061,015	876,401	82.6%
21	Chief (Cambodia) Commercial Bank Plc.	393,145	607,028	154.4%	196,251	382,990	195.2%
22	Chip Mong Commercial Bank Plc.	3,005,243	2,020,287	67.2%	1,435,749	1,043,939	72.7%
23	CIMB Bank Plc.	3,791,674	3,551,307	93.7%	3,623,888	3,201,632	88.3%
24	DGB Bank Plc.	27,498	1,162,982	4229.4%	3,034	989,366	32611.9%
25	First Commercial Bank Phnom Penh Branch	952,066	4,226,728	444.0%	989,539	3,933,708	397.5%
26	Foreign Trade Bank of Cambodia	5,597,587	4,441,026	79.3%	4,963,789	3,841,774	77.4%
27	Hattha Bank Plc.	3,787,492	6,947,202	183.4%	3,121,693	5,394,741	172.8%
28	Heng He (Cambodia) Commercial Bank Plc.	760,063	96,829	12.7%	-	-	-
29	Hong Leong Bank (Cambodia) Plc	1,801,806	2,039,834	113.2%	1,405,306	1,564,862	111.4%
30	ICBC Limited Phnom Penh Branch	2,486,435	1,701,705	68.4%	1,832,147	1,582,890	86.4%
31	J Trust Royal Bank Plc.	3,543,658	3,447,116	97.3%	2,587,167	2,590,266	100.1%
32	Kookmin Bank Cambodia Plc.	131,617	1,445,797	1098.5%	114,400	1,116,739	976.2%
33	Krung Thai Bank Public Co., Ltd Phnom Penh Branch	112,282	142,272	126.7%	133,472	213,943	160.3%
34	Maybank (Cambodia) Plc.	4,051,784	3,505,485	86.5%	4,104,661	3,089,604	75.3%
35	MB Bank Plc., Cambodia Branch	105,487	331,005	313.8%	139,890	413,937	295.9%
36	Mega International Commercial Bank Phnom Penh Branch	336,566	1,360,370	404.2%	324,615	1,373,938	423.3%
37	Panda Commercial Bank Plc.	97,417	69,611	71.5%	-	-	-
38	Phillip Bank Plc.	1,414,192	2,116,788	149.7%	1,466,084	1,930,829	131.7%
39	Phnom Penh Commercial Bank Plc.	2,711,060	3,005,196	110.8%	2,975,964	2,875,664	96.6%
40	Prince Bank Plc.	1,605,098	1,963,725	122.3%	808,814	1,407,083	174.0%
41	RHB Bank (Cambodia) Plc.	2,350,775	2,694,121	114.6%	2,411,266	2,339,128	97.0%
42	Rui Li (Cambodia) Bank Plc.	428,856	527,236	122.9%	-	-	-
43	Sacom Bank (Cambodia) Plc.	747,138	719,372	96.3%	756,018	688,590	91.1%
44	Saigon-Hanoi Bank Cambodia Plc.	298,904	1,600,166	535.3%	250,843	1,185,147	472.5%
45	Sathapana Bank Plc.	5,433,213	7,871,575	144.9%	4,869,603	6,346,508	130.3%
46	SBI Ly Hour Bank Plc.	1,093,694	2,056,835	188.1%	216,333	801,821	370.6%
47	Shinhan Bank (Cambodia) Plc.	339,393	2,249,540	662.8%	227,189	1,731,313	762.1%
48	Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	2,057	20,119	977.9%	-	-	-
49	Taiwan Cooperative Bank, Phnom Penh Branch	157,748	3,493,225	2214.4%	174,988	3,648,909	2085.2%
50	Union Commercial Bank Plc.	1,834,702	2,280,785	124.3%	2,321,955	2,032,023	87.5%
51	Vattanac Bank	2,859,880	1,804,959	63.1%	2,826,879	1,478,526	52.3%
52	Vietnam Bank for Agriculture and Rural Development Cambodia Branch	36,829	141,228	383.5%	31,032	152,144	490.3%
53	Wing Bank (Cambodia) Plc	221,497	253,974	114.7%	-	-	-
54	Woori Bank (Cambodia) Plc.	823,780	3,816,156	463.2%	495,229	2,526,618	510.2%
	Subtotal	142,923,170	155,366,135	108.7%	121,745,826	126,447,453	103.9%
Specialized Banks							
55	AEON Specialized Bank (Cambodia) Plc.	-	604,492	-	-	608,636	-
56	Anco Specialized Bank	-	106,365	-	-	88,904	-
57	Angkor Capital Specialized Bank	30	34,454	115350.3%	37	48,049	131208.6%
58	Bridge Specialized Bank Plc.	-	56,099	-	-	36,408	-
59	Daun Penh Specialized Bank Plc.	-	157,937	-	-	120,141	-
60	Evergrowth (Cambodia) Specialized Bank Plc.	-	50,043	-	-	48,476	-
61	KB Daehan Specialized Bank Plc.	-	837,010	-	848	543,545	64104.4%
62	Maritime Specialized Bank Plc.	-	5,506	-	-	5,394	-
63	PHSME Specialized Bank Ltd.	669	41,698	6234.6%	688	39,988	5814.5%
64	Southern Capital Specialized Bank Plc.	80	47,371	59491.3%	66	48,859	73650.0%
	Subtotal	778	1,940,976	249384.7%	1,639	1,588,400	96936.6%
	Total	142,923,948	157,307,110	110.1%	121,747,464	128,035,853	105.2%

¹ Excluding deposits from banks and financial institutions.

² Excluding loans to banks and other financial institutions

*The 2020 figures were adjusted due to the movements of 2 Banks, 1MDI and 1MFI.



*Note: Gross Loans (excluding loans to banks and other financial institutions)

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

Number of Offices of Microfinance Institutions

AS AT 31 DECEMBER 2021

Table 18

	Headquarter	Province	District
Microfinance Deposit-Taking Institutions (MDIs)			
1 AMK Plc.	1	35	114
2 Amret Plc.	1	24	133
3 LOLC (Cambodia) Plc.	1	23	57
4 Mohanokor Plc.	1	23	29
5 Prasac Microfinance Institution Plc.	1	48	133
Subtotal	5	153	466
Non Deposit-Taking Microfinance Institutions (MFIs)			
6 Active People's Plc.	1	28	-
7 Anakut Plc.	1	-	2
8 Asia Pacific Finance Plc.	1	-	-
9 Baitang Microheranhvatho Plc.	1	2	2
10 Bamboo Finance Plc.	1	2	8
11 BAMC Finance Plc.	1	-	3
12 Bayon Credit Plc.	1	2	4
13 BNKC (Cambodia) Plc.	1	6	8
14 Borribo Plc.	1	2	2
15 CAM Capital Public Limited Company	1	1	2
16 Cambodian Labor Care Plc.	1	-	-
17 Camma Microfinance Limited	1	1	2
18 Century Cambo Development Plc.	1	-	-
19 Chailease Royal Finance Plc.	1	-	-
20 Chamroeun Microfinance Plc.	1	10	11
21 Chokchey Finance Plc.	1	5	4
22 City Microfinance Institution Plc.	1	2	3
23 CMK Plc.	1	4	-
24 Delta Microfinance Plc.	1	9	7
25 Entean Akpevath Pracheachun (EAP) Plc.	1	-	-
26 Family Microfinance Plc.	1	-	-
27 Farmer Finance Ltd. (FF)	1	-	-
28 First Finance Plc.	1	5	4
29 Funan Microfinance Plc.	1	16	34
30 Futaba Microfinance Plc.	1	1	2
31 G B Microfinance Institution Plc.	1	1	1
32 Golden Cash Microfinance Institution Plc.	1	-	4
33 Grow Plc.	1	-	-
34 Idemitsu Saison Microfinance (Cambodia) Plc.	1	1	-
35 Intean Poalroath Rongroeurng Ltd.	1	4	5
36 JC Finance Plc.	1	-	-
37 Jet's Cash Box Finance Plc.	1	-	-
38 Khemarak Microfinance Institution Limited	1	-	-
39 Khmer Capital Plc.	1	-	-

Number of Offices of Microfinance Institutions

AS AT 31 DECEMBER 2021

Table 18

	Headquarter	Province	District
40 L B P Microfinance Plc.	1	1	-
41 LCH Microfinance Plc.	1	-	-
42 LED Microfinance Institution Plc.	1	1	-
43 Leng Navatra Capital Plc.	1	-	-
44 Maxima Microfinance Plc.	1	3	11
45 MIA Plc.	1	-	-
46 Microfinance Amatak Capital Plc.	1	-	1
47 Mothers Financial Japan Plc.	1	-	-
48 Niron Microfinance Plc.	1	4	6
49 Nonghyup Finance (Cambodia) Plc.	1	12	13
50 ORO Financecorp Plc.	1	-	-
51 PG Development Plc.	1	-	-
52 Piphup Thmey Microfiance Plc.	1	-	1
53 Prasethpheap Finance Plc.	1	2	2
54 Prime MF Microfinance Institution Ltd. (Prime MF)	1	3	7
55 Propey Microfinance Plc.	1	-	-
56 Queen Finance Plc.	1	-	-
57 Rolya Plc.	1	-	-
58 Royal Microfinance Plc.	1	-	-
59 Sabay Credit Commercial Plc.	1	-	-
60 Sachak Microfinance Plc.	1	1	1
61 Sahaka Plc.	1	1	-
62 Sahakrinpheap Microfinance Plc.	1	9	1
63 Samaky Capital Plc.	1	-	-
64 Sambat Finance Plc.	1	1	2
65 Samporn Samakum Sahakreas Thuntoch Neung Matjum Kampuchea Plc.	1	2	-
66 Samrithisak Microfinance Limited	1	6	-
67 Seilanithih Limited	1	5	6
68 Serey Oudom Microfiance Plc.	1	1	3
69 Sixty Six Finance Plc.	1	-	-
70 Sonatra Microfinance Institution Plc.	1	6	16
71 Sunny Microfinance Plc.	1	1	-
72 T & Go Finance Plc.	1	-	-
73 TBB (Cambodia) Plc.	1	1	2
74 Trop Khnhom Plc.	1	2	3
75 Vithey Microfinance Plc.	1	1	7
76 Welcome Finance (Cambodia) Plc.	1	4	7
77 Y.C.P Microfinance Plc.	1	3	1
Subtotal	72	172	198
Total	77	325	664

NUMBER OF STAFF
AS AT 31 DECEMBER 2021

Table 19

	2021	2020*	%Δ
Microfinance Deposit-Taking Institutions (MDIs)			
1 AMK Plc.	3,526	3,176	11.0%
2 Amret Plc.	4,669	4,542	2.8%
3 LOLC (Cambodia) Plc.	3,297	3,140	5.0%
4 Mohanokor Plc.	1,176	1,222	-3.8%
5 Prasac Microfinance Institution Plc.	9,330	9,042	3.2%
Subtotal	21,998	21,122	4.1%
Non Deposit-Taking Microfinance Institutions (MFIs)			
6 Active People's Plc.	538	603	-10.8%
7 Anakut Plc.	42	46	-8.7%
8 Asia Pacific Finance Plc.	14	18	-22.2%
9 Baitang Microheranhvatho Plc.	47	54	-13.0%
10 Bamboo Finance Plc.	107	98	9.2%
11 BAMC Finance Plc.	26	33	-21.2%
12 Bayon Credit Plc.	49	53	-7.5%
13 BNKC (Cambodia) Plc.	346	245	41.2%
14 Borribo Plc.	69	57	21.1%
15 CAM Capital Public Limited Company	105	65	61.5%
16 Cambodian Labor Care Plc.	18	19	-5.3%
17 Camma Microfinance Limited	128	120	6.7%
18 Century Cambo Development Plc.	11	11	-
19 Chailease Royal Finance Plc.	175	131	33.6%
20 Chamroeun Microfinance Plc.	369	335	10.1%
21 Chokchey Finance Plc.	259	248	4.4%
22 City Microfinance Institution Plc.	88	97	-9.3%
23 CMK Plc.	69	72	-4.2%
24 Delta Microfinance Plc.	233	252	-7.5%
25 Entean Akpevath Pracheachun (EAP) Plc.	16	17	-5.9%
26 Family Microfinance Plc.	19	20	-5.0%
27 Farmer Finance Ltd. (FF)	26	25	4.0%
28 First Finance Plc.	109	117	-6.8%
29 Funan Microfinance Plc.	613	545	12.5%
30 Futaba Microfinance Plc.	86	77	11.7%
31 G B Microfinance Institution Plc.	14	16	-12.5%
32 Golden Cash Microfinance Institution Plc.	88	87	1.1%
33 Grow Plc.	20	20	-
34 Idemitsu Saison Microfinance (Cambodia) Plc.	38	37	2.7%
35 Intean Poalroath Rongroeurng Ltd.	70	76	-7.9%
36 JC Finance Plc.	40	39	2.6%
37 Jet's Cash Box Finance Plc.	7	7	-
38 Khemarak Microfinance Institution Limited	9	7	28.6%
39 Khmer Capital Plc.	20	24	-16.7%

NUMBER OF STAFF
AS AT 31 DECEMBER 2021

Table 19

	2021	2020*	%Δ
40 L B P Microfinance Plc.	49	52	-5.8%
41 LCH Microfinance Plc.	7	7	-
42 LED Microfinance Institution Plc.	21	32	-34.4%
43 Leng Navatra Capital Plc.	24	7	242.9%
44 Maxima Microfinance Plc.	235	190	23.7%
45 MIA Plc.	35	36	-2.8%
46 Microfinance Amatak Capital Plc.	57	59	-3.4%
47 Mothers Financial Japan Plc.	20	19	5.3%
48 Niron Microfinance Plc.	212	207	2.4%
49 Nonghyup Finance (Cambodia) Plc.	336	302	11.3%
50 ORO Financecorp Plc.	11	11	-
51 PG Development Plc.	14	13	7.7%
52 Piphup Thmey Microfiance Plc.	21	21	-
53 Prasethpheap Finance Plc.	49	56	-12.5%
54 Prime MF Microfinance Institution Ltd. (Prime MF)	101	102	-1.0%
55 Propey Microfinance Plc.	17	14	21.4%
56 Queen Finance Plc.	43	56	-23.2%
57 Rolya Plc.	12	16	-25.0%
58 Royal Microfinance Plc.	71	63	12.7%
59 Sabay Credit Commercial Plc.	12	12	-
60 Sachak Microfinance Plc.	28	28	-
61 Sahaka Plc.	39	44	-11.4%
62 Sahakrinpheap Microfinance Plc.	124	93	33.3%
63 Samaky Capital Plc.	15	12	25.0%
64 Sambat Finance Plc.	87	94	-7.4%
65 Samporn Samakum Sahakreas Thuntoch Neung Matjum Kampuchea Plc.	39	36	8.3%
66 Samrithisak Microfinance Limited	132	191	-30.9%
67 Seilanithih Limited	97	103	-5.8%
68 Serey Oudom Microfiance Plc.	75	80	-6.3%
69 Sixty Six Finance Plc.	8	10	-20.0%
70 Sonatra Microfinance Institution Plc.	83	96	-13.5%
71 Sunny Microfinance Plc.	17	21	-19.0%
72 T & Go Finance Plc.	32	56	-42.9%
73 TBB (Cambodia) Plc.	34	32	6.3%
74 Trop Khnhom Plc.	71	93	-23.7%
75 Vithey Microfinance Plc.	147	144	2.1%
76 Welcome Finance (Cambodia) Plc.	296	262	13.0%
77 Y.C.P Microfinance Plc.	71	77	-7.8%
Subtotal	6,610	6,418	3.0%
Total	28,608	27,540	3.9%

*The 2020 figures were adjusted due to the movements of 2 Banks, 1MDI and 1MFI.

**COMPARISON OF TOTAL ASSETS
AS AT 31 DECEMBER 2021**

Table 20

(millions of KHR)

	2021		2020*		Growth Rate (%) 2021 over 2020
	1 USD/KHR = 4,074		1 USD/KHR = 4,045		
	Amount	Share	Amount	Share	
Microfinance Deposit-Taking Institutions (MDIs)					
1 AMK Plc.	2,445,805	6.6%	1,893,459	6.1%	28.3%
2 Amret Plc.	6,395,391	17.3%	5,616,551	18.0%	13.1%
3 LOLC (Cambodia) Plc.	4,977,502	13.4%	4,392,772	14.1%	12.5%
4 Mohanokor Plc.	496,767	1.3%	331,373	1.1%	48.8%
5 Prasac Microfinance Institution Plc.	17,599,834	47.5%	14,697,970	47.2%	18.9%
Subtotal	31,915,297	86.1%	26,932,124	86.4%	17.7%
Non Deposit-Taking Microfinance Institutions (MFIs)					
6 Active People's Plc.	731,980	2.0%	521,880	1.7%	39.3%
7 Anakut Plc.	21,730	0.1%	24,142	0.1%	-10.6%
8 Asia Pacific Finance Plc.	2,023	0.0%	3,501	0.0%	-42.6%
9 Baitang Microheranhvatho Plc.	13,694	0.0%	13,372	0.0%	1.7%
10 Bamboo Finance Plc.	49,512	0.1%	35,791	0.1%	37.4%
11 BAMC Finance Plc.	19,702	0.1%	19,008	0.1%	2.9%
12 Bayon Credit Plc.	12,471	0.0%	11,524	0.0%	7.4%
13 BNKC (Cambodia) Plc.	309,959	0.8%	173,918	0.6%	77.0%
14 Borribo Plc.	27,408	0.1%	27,699	0.1%	-1.8%
15 CAM Capital Public Limited Company	95,591	0.3%	38,420	0.1%	147.0%
16 Cambodian Labor Care Plc.	39,089	0.1%	48,917	0.2%	-20.7%
17 Camma Microfinance Limited	67,884	0.2%	55,493	0.2%	21.5%
18 Century Cambo Development Plc.	3,756	0.0%	4,204	0.0%	-11.3%
19 Chailease Royal Finance Plc.	415,191	1.1%	204,974	0.7%	101.1%
20 Chamroeun Microfinance Plc.	165,238	0.4%	167,127	0.5%	-1.8%
21 Chokchey Finance Plc.	181,671	0.5%	135,168	0.4%	33.4%
22 City Microfinance Institution Plc.	39,040	0.1%	42,269	0.1%	-8.3%
23 CMK Plc.	221,354	0.6%	143,380	0.5%	53.3%
24 Delta Microfinance Plc.	48,837	0.1%	69,098	0.2%	-29.8%
25 Entean Akpevath Pracheachun (EAP) Plc.	18,972	0.1%	19,257	0.1%	-2.2%
26 Family Microfinance Plc.	5,823	0.0%	6,482	0.0%	-10.8%
27 Farmer Finance Ltd. (FF)	13,484	0.0%	5,590	0.0%	139.5%
28 First Finance Plc.	136,876	0.4%	106,004	0.3%	28.2%
29 Funan Microfinance Plc.	309,427	0.8%	252,536	0.8%	21.7%
30 Futaba Microfinance Plc.	60,900	0.2%	60,376	0.2%	0.2%
31 G B Microfinance Institution Plc.	7,099	0.0%	7,588	0.0%	-7.1%
32 Golden Cash Microfinance Institution Plc.	21,474	0.1%	17,115	0.1%	24.6%
33 Grow Plc.	9,464	0.0%	10,033	0.0%	-6.3%
34 Idemitsu Saison Microfinance (Cambodia) Plc.	112,640	0.3%	123,463	0.4%	-9.4%
35 Intean Poalroath Rongroeurng Ltd.	33,424	0.1%	33,036	0.1%	0.5%
36 JC Finance Plc.	43,782	0.1%	36,441	0.1%	19.3%
37 Jet's Cash Box Finance Plc.	4,491	0.0%	4,830	0.0%	-7.7%
38 Khemarak Microfinance Institution Limited	8,443	0.0%	8,932	0.0%	-6.1%
39 Khmer Capital Plc.	82,340	0.2%	65,112	0.2%	25.6%

**COMPARISON OF TOTAL ASSETS
AS AT 31 DECEMBER 2021**

Table 20

(millions of KHR)

	2021		2020*		Growth Rate (%) 2021 over 2020
	1 USD/KHR = 4,074		1 USD/KHR = 4,045		
	Amount	Share	Amount	Share	
40 L B P Microfinance Plc.	14,951	0.0%	25,479	0.1%	-41.7%
41 LCH Microfinance Plc.	6,578	0.0%	6,253	0.0%	4.4%
42 LED Microfinance Institution Plc.	8,999	0.0%	13,253	0.0%	-32.6%
43 Leng Navatra Capital Plc.	4,827	0.0%	5,552	0.0%	-13.7%
44 Maxima Microfinance Plc.	108,008	0.3%	100,886	0.3%	6.3%
45 MIA Plc.	32,041	0.1%	28,738	0.1%	10.7%
46 Microfinance Amatak Capital Plc.	15,178	0.0%	15,778	0.1%	-4.5%
47 Mothers Financial Japan Plc.	38,792	0.1%	25,975	0.1%	48.3%
48 Niron Microfinance Plc.	26,322	0.1%	24,867	0.1%	5.1%
49 Nonghyup Finance (Cambodia) Plc.	271,606	0.7%	257,799	0.8%	4.6%
50 ORO Financecorp Plc.	28,803	0.1%	28,753	0.1%	-0.5%
51 PG Development Plc.	10,059	0.0%	10,370	0.0%	-3.7%
52 Piphup Thmey Microfiance Plc.	25,829	0.1%	52,458	0.2%	-51.1%
53 Prasethpheap Finance Plc.	20,625	0.1%	20,211	0.1%	1.3%
54 Prime MF Microfinance Institution Ltd. (Prime MF)	58,769	0.2%	64,282	0.2%	-9.2%
55 Propey Microfinance Plc.	5,129	0.0%	5,331	0.0%	-4.5%
56 Queen Finance Plc.	7,269	0.0%	8,320	0.0%	-13.3%
57 Rolya Plc.	5,930	0.0%	6,994	0.0%	-15.8%
58 Royal Microfinance Plc.	25,553	0.1%	21,644	0.1%	17.2%
59 Sabay Credit Commercial Plc.	54,086	0.1%	60,640	0.2%	-11.4%
60 Sachak Microfinance Plc.	10,173	0.0%	12,033	0.0%	-16.1%
61 Sahaka Plc.	30,362	0.1%	24,249	0.1%	24.3%
62 Sahakrinpheap Microfinance Plc.	17,003	0.0%	7,612	0.0%	121.8%
63 Samaky Capital Plc.	6,553	0.0%	6,499	0.0%	0.1%
64 Sambat Finance Plc.	50,405	0.1%	45,317	0.1%	10.4%
65 Samporn Samakum Sahakreas Thuntoch Neung Matjum Kampuchea Plc.	13,613	0.0%	13,819	0.0%	-2.2%
66 Samrithisak Microfinance Limited	109,602	0.3%	121,487	0.4%	-10.4%
67 Seilanithih Limited	17,166	0.0%	18,409	0.1%	-7.4%
68 Serey Oudom Microfiance Plc.	29,257	0.1%	35,019	0.1%	-17.1%
69 Sixty Six Finance Plc.	11,629	0.0%	11,543	0.0%	0.0%
70 Sonatra Microfinance Institution Plc.	55,980	0.2%	63,762	0.2%	-12.8%
71 Sunny Microfinance Plc.	147,767	0.4%	100,235	0.3%	46.4%
72 T & Go Finance Plc.	3,519	0.0%	5,594	0.0%	-37.5%
73 TBB (Cambodia) Plc.	157,104	0.4%	167,814	0.5%	-7.0%
74 Trop Khnhom Plc.	37,936	0.1%	35,065	0.1%	7.4%
75 Vithey Microfinance Plc.	36,141	0.1%	31,672	0.1%	13.3%
76 Welcome Finance (Cambodia) Plc.	259,267	0.7%	203,992	0.7%	26.2%
77 Y.C.P Microfinance Plc.	46,854	0.1%	45,609	0.1%	2.0%
Subtotal	5,144,452	13.9%	4,229,994	13.6%	20.8%
Total	37,059,749	100.0%	31,162,118	100.0%	18.1%

*The 2020 figures were adjusted due to the movements of 2 Banks, 1MDI and 1MFI.

SHARE OF PAID-UP CAPITAL

AS AT 31 DECEMBER 2021

Table 21

1 USD = 4,074 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 Plc.	100.0%	181,975	-	-	181,975	5.1%
2 Amret Plc.	96.8%	116,198	3.2%	3,804.07	120,002	3.4%
3 LOLC (Cambodia) Plc.	97.0%	217,646	3.0%	6,731.32	224,377	6.3%
4 Mohanokor Plc.	-	-	100.0%	122,220.00	122,220	3.4%
5 Prasac Microfinance Institution Plc.	100.0%	1,222,200	-	-	1,222,200	34.5%
Subtotal	92.9%	1,738,019	7.1%	132,755	1,870,775	52.8%
Non Deposit-Taking Microfinance Institutions (MFIs)						
6 Active People's Plc.	100.0%	81,480	-	-	81,480	2.3%
7 Anakut Plc.	-	-	100.0%	12,222	12,222	0.3%
8 Asia Pacific Finance Plc.	100.0%	13,444	-	-	13,444	0.4%
9 Baitang Microheranhvatho Plc.	-	-	100.0%	12,222	12,222	0.3%
10 Bamboo Finance Plc.	50.0%	5,093	50.0%	5,093	10,185	0.3%
11 BAMC Finance Plc.	2.2%	312	97.8%	13,947	14,259	0.4%
12 Bayon Credit Plc.	-	-	100.0%	12,222	12,222	0.3%
13 BNKC (Cambodia) Plc.	100.0%	61,110	-	-	61,110	1.7%
14 Borribo Plc.	-	-	100.0%	7,333	7,333	0.2%
15 CAM Capital Public Limited Company	100.0%	40,740	-	-	40,740	1.1%
16 Cambodian Labor Care Plc.	100.0%	12,222	-	-	12,222	0.3%
17 Camma Microfinance Limited	-	-	100.0%	22,786	22,786	0.6%
18 Century Cambo Development Plc.	48.0%	2,933	52.0%	3,178	6,111	0.2%
19 Chailease Royal Finance Plc.	60.0%	37,937	40.0%	25,291	63,228	1.8%
20 Chamroeun Microfinance Plc.	100.0%	29,453	-	-	29,453	0.8%
21 Chokchey Finance Plc.	100.0%	22,407	-	-	22,407	0.6%
22 City Microfinance Institution Plc.	80.0%	9,778	20.0%	2,444	12,222	0.3%
23 CMK Plc.	100.0%	203,700	-	-	203,700	5.7%
24 Delta Microfinance Plc.	-	-	100.0%	10,185	10,185	0.3%
25 Entean Akpevath Pracheachun (EAP) Plc.	-	-	100.0%	15,278	15,278	0.4%
26 Family Microfinance Plc.	30.0%	1,833	70.0%	4,278	6,111	0.2%
27 Farmer Finance Ltd. (FF)	-	-	100.0%	6,000	6,000	0.2%
28 First Finance Plc.	90.8%	13,325	9.2%	1,350	14,675	0.4%
29 Funan Microfinance Plc.	-	-	100.0%	32,592	32,592	0.9%
30 Futaba Microfinance Plc.	100.0%	28,518	-	-	28,518	0.8%
31 G B Microfinance Institution Plc.	49.0%	3,993	51.0%	4,155	8,148	0.2%
32 Golden Cash Microfinance Institution Plc.	-	-	100.0%	6,111	6,111	0.2%
33 Grow Plc.	-	-	100.0%	6,111	6,111	0.2%
34 Idemitsu Saison Microfinance (Cambodia) Plc.	100.0%	40,740	-	-	40,740	1.1%
35 Intean Poalroath Rongroeurng Ltd.	-	-	100.0%	12,583	12,583	0.4%
36 JC Finance Plc.	100.0%	8,148	-	-	8,148	0.2%
37 Jet's Cash Box Finance Plc.	-	-	100.0%	6,111	6,111	0.2%
38 Khemarak Microfinance Institution Limited	40.0%	4,074	60.0%	6,111	10,185	0.3%
39 Khmer Capital Plc.	19.0%	15,481	81.0%	65,999	81,480	2.3%

SHARE OF PAID-UP CAPITAL

AS AT 31 DECEMBER 2021

Table 21

1 USD = 4,074 KHR

(millions of KHR)

	Foreign share		Cambodian share		Total Paid-up Capital	Market Share
	Share(%)	Amount paid	Share(%)	Amount paid		
40 L B P Microfinance Plc.	-	-	100.0%	10,185	10,185	0.3%
41 LCH Microfinance Plc.	-	-	100.0%	6,111	6,111	0.2%
42 LED Microfinance Institution Plc.	-	-	100.0%	6,111	6,111	0.2%
43 Leng Navatra Capital Plc.	-	-	100.0%	6,111	6,111	0.2%
44 Maxima Microfinance Plc.	61.6%	12,793	38.4%	7,965	20,758	0.6%
45 MIA Plc.	-	-	100.0%	10,185	10,185	0.3%
46 Microfinance Amatak Capital Plc.	-	-	100.0%	6,111	6,111	0.2%
47 Mothers Financial Japan Plc.	100.0%	14,259	-	-	14,259	0.4%
48 Niron Microfinance Plc.	-	-	100.0%	10,420	10,420	0.3%
49 Nonghyup Finance (Cambodia) Plc.	100.0%	101,850	-	-	101,850	2.9%
50 ORO Financecorp Plc.	100.0%	28,518	-	-	28,518	0.8%
51 PG Development Plc.	-	-	100.0%	12,222	12,222	0.3%
52 Piphup Thmey Microfinance Plc.	-	-	100.0%	39,925	39,925	1.1%
53 Prasethpheap Finance Plc.	-	-	100.0%	11,879	11,879	0.3%
54 Prime MF Microfinance Institution Ltd. (Prime MF)	40.0%	8,148	60.0%	12,222	20,370	0.6%
55 Propey Microfinance Plc.	-	-	100.0%	6,111	6,111	0.2%
56 Queen Finance Plc.	-	-	100.0%	6,804	6,804	0.2%
57 Rolya Plc.	-	-	100.0%	6,111	6,111	0.2%
58 Royal Microfinance Plc.	-	-	100.0%	16,296	16,296	0.5%
59 Sabay Credit Commercial Plc.	-	-	100.0%	20,370	20,370	0.6%
60 Sachak Microfinance Plc.	-	-	100.0%	6,111	6,111	0.2%
61 Sahaka Plc.	55.0%	7,394	45.0%	6,050	13,444	0.4%
62 Sahakrinpheap Microfinance Plc.	-	-	100.0%	21,000	21,000	0.6%
63 Samaky Capital Plc.	-	-	100.0%	8,148	8,148	0.2%
64 Sambat Finance Plc.	-	-	100.0%	13,355	13,355	0.4%
65 Samporn Samakum Sahakreas Thuntoch Neung Matjum Kampuchea Plc.	-	-	100.0%	8,555	8,555	0.2%
66 Samrithisak Microfinance Limited	-	-	100.0%	61,110	61,110	1.7%
67 Seilanithih Limited	-	-	100.0%	8,555	8,555	0.2%
68 Serey Oudom Microfinance Plc.	-	-	100.0%	8,148	8,148	0.2%
69 Sixty Six Finance Plc.	66.0%	8,067	34.0%	4,155	12,222	0.3%
70 Sonatra Microfinance Institution Plc.	40.8%	9,144	59.2%	13,263	22,407	0.6%
71 Sunny Microfinance Plc.	100.0%	39,925	-	-	39,925	1.1%
72 T & Go Finance Plc.	100.0%	10,185	-	-	10,185	0.3%
73 TBB (Cambodia) Plc.	100.0%	81,480	-	-	81,480	2.3%
74 Trop Khnhom Plc.	-	-	100.0%	6,111	6,111	0.2%
75 Vithey Microfinance Plc.	-	-	100.0%	18,333	18,333	0.5%
76 Welcome Finance (Cambodia) Plc.	100.0%	20,370	-	-	20,370	0.6%
77 Y.C.P Microfinance Plc.	-	-	100.0%	21,592	21,592	0.6%
Subtotal	58.5%	978,854	41.5%	693,227	1,672,081	47.2%
Total	76.7%	2,716,873	23.3%	825,982	3,542,855	100.0%

COMPARATIVE STATEMENT OF CONDITION (ASSET SIDE)

AS AT 31 DECEMBER 2021

Table 22

1 USD = 4,074 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 Plc.	420,395	1,965,716	34,532	1,772	23,391	-	2,445,805
2 Amret Plc.	708,048	5,527,571	24,464	4,759	47,036	83,512	6,395,391
3 LOLC (Cambodia) Plc.	709,640	4,211,816	37,784	61	17,011	1,190	4,977,502
4 Mohanokor Plc.	111,941	356,621	11,842	-	19,030	(2,667)	496,767
5 Prasac Microfinance Institution Plc.	2,416,260	15,090,455	67,469	115	25,324	210	17,599,834
Subtotal	4,366,284	27,152,179	176,091	6,707	131,792	82,245	31,915,297
Non Deposit-Taking Microfinance Institutions (MFIs)							
6 Active People's Plc.	175,317	546,719	4,043	3,035	2,865	(0)	731,980
7 Anakut Plc.	1,578	19,792	130	-	196	34	21,730
8 Asia Pacific Finance Plc.	828	722	98	-	308	67	2,023
9 Baitang Microheranhvatho Plc.	2,872	10,620	53	-	97	51	13,694
10 Bamboo Finance Plc.	2,085	46,012	22	-	282	1,111	49,512
11 BAMC Finance Plc.	2,350	16,620	91	-	557	84	19,702
12 Bayon Credit Plc.	6,361	1,783	2,198	-	2,105	22	12,471
13 BNKC (Cambodia) Plc.	15,344	284,439	6,144	-	4,032	-	309,959
14 Borribo Plc.	2,435	23,576	1,000	-	238	160	27,408
15 CAM Capital Public Limited Company	7,907	82,426	658	-	4,600	-	95,591
16 Cambodian Labor Care Plc.	7,033	25,883	6,096	-	6	72	39,089
17 Camma Microfinance Limited	4,692	62,493	133	-	309	258	67,884
18 Century Cambo Development Plc.	2,799	936	1	-	19	-	3,756
19 Chailease Royal Finance Plc.	11,904	392,482	8,539	-	2,266	-	415,191
20 Chamroeun Microfinance Plc.	22,285	139,249	2,090	-	1,613	-	165,238
21 Chokchey Finance Plc.	4,277	174,021	785	-	2,587	-	181,671
22 City Microfinance Institution Plc.	6,588	31,352	342	-	758	-	39,040
23 CMK Plc.	105,012	75,260	38,928	-	2,154	-	221,354
24 Delta Microfinance Plc.	3,532	44,350	180	-	151	623	48,837
25 Entean Akpevath Pracheachun (EAP) Plc.	14,618	3,772	10	41	527	5	18,972
26 Family Microfinance Plc.	881	4,876	15	-	51	-	5,823
27 Farmer Finance Ltd. (FF)	1,224	12,045	-	4	102	109	13,484
28 First Finance Plc.	8,680	124,970	2,541	5	559	121	136,876
29 Funan Microfinance Plc.	10,250	292,627	1,898	-	3,575	1,077	309,427
30 Futaba Microfinance Plc.	6,873	52,982	305	-	342	398	60,900
31 G B Microfinance Institution Plc.	932	5,660	56	-	396	55	7,099
32 Golden Cash Microfinance Institution Plc.	4,140	16,959	162	-	212	1	21,474
33 Grow Plc.	911	8,461	82	-	10	-	9,464
34 Idemitsu Saison Microfinance (Cambodia) Plc.	8,621	101,827	646	-	1,467	78	112,640
35 Intean Poalroath Rongroeurng Ltd.	5,266	27,450	561	-	147	-	33,424
36 JC Finance Plc.	7,951	35,476	185	-	137	32	43,782
37 Jet's Cash Box Finance Plc.	365	1,567	2,349	-	27	182	4,491
38 Khemarak Microfinance Institution Limited	8,267	-	25	-	152	-	8,443
39 Khmer Capital Plc.	33,179	48,046	109	-	1,007	-	82,340

40	L B P Microfinance Plc.	1,380	12,581	836	-	154	0	14,951
41	LCH Microfinance Plc.	717	5,806	23	-	32	0	6,578
42	LED Microfinance Institution Plc.	322	8,646	28	-	4	-	8,999
43	Leng Navatra Capital Plc.	722	298	2,958	-	849	-	4,827
44	Maxima Microfinance Plc.	19,144	88,746	910	41	515	(1,347)	108,008
45	MIA Plc.	3,632	28,086	282	-	41	-	32,041
46	Microfinance Amatak Capital Plc.	965	14,117	79	-	16	-	15,178
47	Mothers Financial Japan Plc.	6,499	29,907	525	-	298	1,563	38,792
48	Niron Microfinance Plc.	7,539	8,540	695	-	395	9,153	26,322
49	Nonghyup Finance (Cambodia) Plc.	39,464	224,339	1,888	41	5,147	726	271,606
50	ORO Financecorp Plc.	4,085	8,919	15,490	-	4	305	28,803
51	PG Development Plc.	8,770	1,240	24	-	26	-	10,059
52	Piphup Thmey Microfiance Plc.	20,002	5,163	664	-	-	-	25,829
53	Prasethpheap Finance Plc.	3,131	16,620	26	-	369	478	20,625
54	Prime MF Microfinance Institution Ltd. (Prime MF)	1,838	49,515	1,085	-	5,095	1,237	58,769
55	Propey Microfinance Plc.	1,334	3,647	57	-	83	8	5,129
56	Queen Finance Plc.	1,093	5,845	19	-	276	36	7,269
57	Rolya Plc.	359	4,307	1,180	-	84	-	5,930
58	Royal Microfinance Plc.	3,234	20,913	12	-	794	600	25,553
59	Sabay Credit Commercial Plc.	19,824	34,221	29	-	12	-	54,086
60	Sachak Microfinance Plc.	412	4,103	-	-	5,708	(51)	10,173
61	Sahaka Plc.	1,117	28,683	165	-	375	22	30,362
62	Sahakrinpheap Microfinance Plc.	1,958	14,728	107	-	153	58	17,003
63	Samaky Capital Plc.	3,641	2,716	29	-	149	19	6,553
64	Sambat Finance Plc.	6,483	41,417	93	-	1,680	733	50,405
65	Samporn Samakum Sahakreas Thuntoch Neung Matjum Kampuchea Plc.	517	12,368	520	-	176	32	13,613
66	Samrithisak Microfinance Limited	13,012	95,202	93	-	1,466	(171)	109,602
67	Seilanithih Limited	1,636	15,133	20	41	100	235	17,166
68	Serey Oudom Microfiance Plc.	1,557	29,435	179	-	87	(2,001)	29,257
69	Sixty Six Finance Plc.	1,351	9,976	84	-	215	2	11,629
70	Sonatra Microfinance Institution Plc.	11,177	37,546	772	1,474	5,011	-	55,980
71	Sunny Microfinance Plc.	82,131	64,118	332	-	1,186	0	147,767
72	T & Go Finance Plc.	1,006	1,928	312	-	274	-	3,519
73	TBB (Cambodia) Plc.	28,253	127,797	883	-	172	-	157,104
74	Trop Khnhom Plc.	2,387	35,025	-	-	84	439	37,936
75	Vithey Microfinance Plc.	1,540	33,733	457	-	411	-	36,141
76	Welcome Finance (Cambodia) Plc.	14,106	231,979	9,868	20	3,293	1	259,267
77	Y.C.P Microfinance Plc.	32,028	13,666	541	5	614	-	46,854
	Subtotal	845,721	4,086,459	121,742	4,707	69,206	16,617	5,144,452
	TOTAL	5,212,005	31,238,638	297,833	11,414	200,997	98,862	37,059,749

PERCENTAGE DISTRIBUTION OF ASSETS OF INDIVIDUAL MFIs

AS AT 31 DECEMBER 2021

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 Plc.	17.2%	80.4%	1.4%	0.1%	1.0%	-	100.0%
2 Amret Plc.	11.1%	86.4%	0.4%	0.1%	0.7%	1.3%	100.0%
3 LOLC (Cambodia) Plc.	14.3%	84.6%	0.8%	0.0%	0.3%	0.0%	100.0%
4 Mohanokor Plc.	22.5%	71.8%	2.4%	-	3.8%	-0.5%	100.0%
5 Prasac Microfinance Institution Plc.	13.7%	85.7%	0.4%	0.0%	0.1%	0.0%	100.0%
Subtotal	13.7%	85.1%	0.6%	0.0%	0.4%	0.3%	100.0%
Non Deposit-Taking Microfinance Institutions (MFIs)							
6 Active People's Plc.	24.0%	74.7%	0.6%	0.4%	0.4%	0.0%	100.0%
7 Anakut Plc.	7.3%	91.1%	0.6%	-	0.9%	0.2%	100.0%
8 Asia Pacific Finance Plc.	40.9%	35.7%	4.8%	-	15.2%	3.3%	100.0%
9 Baitang Microheranhvatho Plc.	21.0%	77.6%	0.4%	-	0.7%	0.4%	100.0%
10 Bamboo Finance Plc.	4.2%	92.9%	0.0%	-	0.6%	2.2%	100.0%
11 BAMC Finance Plc.	11.9%	84.4%	0.5%	-	2.8%	0.4%	100.0%
12 Bayon Credit Plc.	51.0%	14.3%	17.6%	-	16.9%	0.2%	100.0%
13 BNKC (Cambodia) Plc.	5.0%	91.8%	2.0%	-	1.3%	-	100.0%
14 Borribo Plc.	8.9%	86.0%	3.6%	-	0.9%	0.6%	100.0%
15 CAM Capital Public Limited Company	8.3%	86.2%	0.7%	-	4.8%	-	100.0%
16 Cambodian Labor Care Plc.	18.0%	66.2%	15.6%	-	0.0%	0.2%	100.0%
17 Camma Microfinance Limited	6.9%	92.1%	0.2%	-	0.5%	0.4%	100.0%
18 Century Cambo Development Plc.	74.5%	24.9%	0.0%	-	0.5%	-	100.0%
19 Chailease Royal Finance Plc.	2.9%	94.5%	2.1%	-	0.5%	-	100.0%
20 Chamroeun Microfinance Plc.	13.5%	84.3%	1.3%	-	1.0%	-	100.0%
21 Chokchey Finance Plc.	2.4%	95.8%	0.4%	-	1.4%	-	100.0%
22 City Microfinance Institution Plc.	16.9%	80.3%	0.9%	-	1.9%	-	100.0%
23 CMK Plc.	47.4%	34.0%	17.6%	-	1.0%	-	100.0%
24 Delta Microfinance Plc.	7.2%	90.8%	0.4%	-	0.3%	1.3%	100.0%
25 Entean Akpevath Pracheachun (EAP) Plc.	77.0%	19.9%	0.1%	0.2%	2.8%	0.0%	100.0%
26 Family Microfinance Plc.	15.1%	83.7%	0.3%	-	0.9%	-	100.0%
27 Farmer Finance Ltd. (FF)	9.1%	89.3%	-	0.0%	0.8%	0.8%	100.0%
28 First Finance Plc.	6.3%	91.3%	1.9%	0.0%	0.4%	0.1%	100.0%
29 Funan Microfinance Plc.	3.3%	94.6%	0.6%	-	1.2%	0.3%	100.0%
30 Futaba Microfinance Plc.	11.3%	87.0%	0.5%	-	0.6%	0.7%	100.0%
31 G B Microfinance Institution Plc.	13.1%	79.7%	0.8%	-	5.6%	0.8%	100.0%
32 Golden Cash Microfinance Institution Plc.	19.3%	79.0%	0.8%	-	1.0%	0.0%	100.0%
33 Grow Plc.	9.6%	89.4%	0.9%	-	0.1%	-	100.0%
34 Idemitsu Saison Microfinance (Cambodia) Plc.	7.7%	90.4%	0.6%	-	1.3%	0.1%	100.0%
35 Intean Poalroath Rongroeurng Ltd.	15.8%	82.1%	1.7%	-	0.4%	-	100.0%
36 JC Finance Plc.	18.2%	81.0%	0.4%	-	0.3%	0.1%	100.0%
37 Jet's Cash Box Finance Plc.	8.1%	34.9%	52.3%	-	0.6%	4.1%	100.0%
38 Khemarak Microfinance Institution Limited	97.9%	-	0.3%	-	1.8%	-	100.0%
39 Khmer Capital Plc.	40.3%	58.4%	0.1%	-	1.2%	-	100.0%
40 L B P Microfinance Plc.	9.2%	84.1%	5.6%	-	1.0%	0.0%	100.0%
41 LCH Microfinance Plc.	10.9%	88.3%	0.3%	-	0.5%	0.0%	100.0%

PERCENTAGE DISTRIBUTION OF ASSETS OF INDIVIDUAL MFIs

AS AT 31 DECEMBER 2021

Table 23

	Cash and Balance with NBC and Other Banks	Loans and Advances to Customers	Prepayment and short term Receivable	Long Term Investment	Property and Equipment	Other Assets	Total Assets
42 LED Microfinance Institution Plc.	3.6%	96.1%	0.3%	-	0.0%	-	100.0%
43 Leng Navatra Capital Plc.	15.0%	6.2%	61.3%	-	17.6%	-	100.0%
44 Maxima Microfinance Plc.	17.7%	82.2%	0.8%	0.0%	0.5%	-1.2%	100.0%
45 MIA Plc.	11.3%	87.7%	0.9%	-	0.1%	-	100.0%
46 Microfinance Amatak Capital Plc.	6.4%	93.0%	0.5%	-	0.1%	-	100.0%
47 Mothers Financial Japan Plc.	16.8%	77.1%	1.4%	-	0.8%	4.0%	100.0%
48 Niron Microfinance Plc.	28.6%	32.4%	2.6%	-	1.5%	34.8%	100.0%
49 Nonghyup Finance (Cambodia) Plc.	14.5%	82.6%	0.7%	0.0%	1.9%	0.3%	100.0%
50 ORO Financecorp Plc.	14.2%	31.0%	53.8%	-	0.0%	1.1%	100.0%
51 PG Development Plc.	87.2%	12.3%	0.2%	-	0.3%	-	100.0%
52 Piphup Thmey Microfiance Plc.	77.4%	20.0%	2.6%	-	-	-	100.0%
53 Prasethpheap Finance Plc.	15.2%	80.6%	0.1%	-	1.8%	2.3%	100.0%
54 Prime MF Microfinance Institution Ltd. (Prime MF)	3.1%	84.3%	1.8%	-	8.7%	2.1%	100.0%
55 Propey Microfinance Plc.	26.0%	71.1%	1.1%	-	1.6%	0.2%	100.0%
56 Queen Finance Plc.	15.0%	80.4%	0.3%	-	3.8%	0.5%	100.0%
57 Rolya Plc.	6.1%	72.6%	19.9%	-	1.4%	-	100.0%
58 Royal Microfinance Plc.	12.7%	81.8%	0.0%	-	3.1%	2.3%	100.0%
59 Sabay Credit Commercial Plc.	36.7%	63.3%	0.1%	-	0.0%	-	100.0%
60 Sachak Microfinance Plc.	4.1%	40.3%	-	-	56.1%	-0.5%	100.0%
61 Sahaka Plc.	3.7%	94.5%	0.5%	-	1.2%	0.1%	100.0%
62 Sahakrinpheap Microfinance Plc.	11.5%	86.6%	0.6%	-	0.9%	0.3%	100.0%
63 Samaky Capital Plc.	55.6%	41.5%	0.4%	-	2.3%	0.3%	100.0%
64 Sambat Finance Plc.	12.9%	82.2%	0.2%	-	3.3%	1.5%	100.0%
65 Samporn Samakum Sahakreas Thuntoch Neung Matjum Kampuchea Plc.	3.8%	90.9%	3.8%	-	1.3%	0.2%	100.0%
66 Samrithisak Microfinance Limited	11.9%	86.9%	0.1%	-	1.3%	-0.2%	100.0%
67 Seilanithih Limited	11.9%	86.9%	0.1%	-	1.3%	-0.2%	100.0%
68 Serey Oudom Microfiance Plc.	5.3%	100.6%	0.6%	-	0.3%	-6.8%	100.0%
69 Sixty Six Finance Plc.	11.6%	85.8%	0.7%	-	1.8%	0.0%	100.0%
70 Sonatra Microfinance Institution Plc.	20.0%	67.1%	1.4%	2.6%	9.0%	-	100.0%
71 Sunny Microfinance Plc.	55.6%	43.4%	0.2%	-	0.8%	0.0%	100.0%
72 T & Go Finance Plc.	28.6%	54.8%	8.9%	-	7.8%	-	100.0%
73 TBB (Cambodia) Plc.	18.0%	81.3%	0.6%	-	0.1%	-	100.0%
74 Trop Khnhom Plc.	6.3%	92.3%	-	-	0.2%	1.2%	100.0%
75 Vithey Microfinance Plc.	4.3%	93.3%	1.3%	-	1.1%	-	100.0%
76 Welcome Finance (Cambodia) Plc.	5.4%	89.5%	3.8%	0.0%	1.3%	0.0%	100.0%
77 Y.C.P Microfinance Plc.	68.4%	29.2%	1.2%	0.0%	1.3%	-	100.0%
Subtotal	16.4%	79.4%	2.4%	0.1%	1.3%	0.3%	100.0%
Total	14.1%	84.3%	0.8%	0.0%	0.5%	0.3%	100.0%

COMPARATIVE STATEMENT OF CONDITION (LIABILITY AND EQUITY SIDE)
AS AT 31 DECEMBER 2021

Table 24

1 USD = 4,074 KHR

(millions of KHR)

	Customer's deposit						Shareholder's Equity									Total Liabilities and Equity
	Compulsory Saving	Voluntary Saving	Interest Payable	Account payable and Others Liabilities	Accrued Expenses and Provision	Loans Payable	Deferred Revenue	Suspense Clearing and interbranch Account	Other Liabilities	Paid up Capital	Premium on Share Capital	Hybrid & Donated Capital Investment	Reserves and Subordinated Debt	Retained and Current Profit/Loss		
Microfinance Deposit-Taking Institutions (MDIs)																
1 AMK Plc.	44,340	961,382	19,553	33,326	14,826	926,013	-	0	57,454	181,975	22,425	-	104,160	80,349	2,445,805	
2 Amret Plc.	-	2,947,614	80,612	103,170	31,423	1,931,030	78,707	74	1,601	120,002	-	-	610,184	490,973	6,395,391	
3 LOLC (Cambodia) Plc.	-	2,313,216	57,596	82,686	81,513	1,159,250	71,301	(1,683)	9,604	224,377	-	-	631,374	348,267	4,977,502	
4 Mohanokor Plc.	-	158,409	37	798	4,901	161,377	-	(4,362)	(61)	122,220	-	-	-	53,448	496,767	
5 Prasac Microfinance Institution Plc.	-	10,414,763	239,612	89,294	215,292	3,535,295	-	1	19,019	1,222,200	-	-	425,733	1,438,624	17,599,834	
Total MDIs	44,340.5	16,795,385	397,410	309,275	347,954	7,712,965	150,007	(5,969)	87,618	1,870,775	22,425	-	1,771,450	2,411,662	31,915,297	
Non Deposit-Taking Microfinance Institutions (MFIs)																
6 Active People's Plc.	-	-	-	16,549	-	531,087	-	8,474	-	81,480	-	-	2,580	91,809	731,980	
7 Anakut Plc.	-	-	-	27	37	10,740	-	0	194	12,222	-	-	-	(1,490)	21,730	
8 Asia Pacific Finance Plc.	-	-	-	0	2	3,222	-	67	128	13,444	-	-	-	(14,841)	2,023	
9 Baitang Microheranhvatho Plc.	-	-	-	170	59	-	-	120	93	12,222	-	-	-	1,030	13,694	
10 Bamboo Finance Plc.	-	-	-	-	-	39,090	-	-	846	10,185	-	-	-	(609)	49,512	
11 BAMC Finance Plc.	-	-	-	300	50	4,935	66	-	-	14,259	-	-	248	(156)	19,702	
12 Bayon Credit Plc.	-	-	-	491	622	5,150	-	0	3	12,222	-	-	-	(6,017)	12,471	
13 BNKC (Cambodia) Plc.	-	-	-	774	3,220	231,423	440	58	-	61,110	-	-	-	12,934	309,959	
14 Borribo Plc.	-	-	-	524	276	13,239	-	8	31	7,333	-	-	-	5,998	27,408	
15 CAM Capital Public Limited Company	-	-	-	351	815	65,239	540	64	-	40,740	-	-	-	(12,158)	95,591	
16 Cambodian Labor Care Plc.	-	-	-	28,082	360	-	-	-	-	12,222	-	-	-	(1,574)	39,089	
17 Camma Microfinance Limited	-	-	-	96	685	38,610	161	104	-	22,786	-	-	2,367	3,075	67,884	
18 Century Cambo Development Plc.	-	-	-	-	35	204	-	-	-	6,111	-	-	-	(2,594)	3,756	
19 Chailease Royal Finance Plc.	-	-	-	555	15,136	318,230	-	2,527	-	63,228	-	-	-	15,514	415,191	
20 Chamroen Microfinance Plc.	73	9	-	5,637	-	116,012	-	316	-	29,453	0	2,046	821	10,872	165,238	
21 Chokchey Finance Plc.	-	-	-	950	137	142,290	-	-	1,635	22,407	-	-	9,574	4,679	181,671	
22 City Microfinance Institution Plc.	-	-	-	215	255	29,537	-	-	(6)	12,222	-	-	-	(3,184)	39,040	
23 CMK Plc.	188	11,115	248	128	1,298	2,806	-	(47)	(450)	203,700	-	-	711	1,659	221,354	
24 Delta Microfinance Plc.	-	-	-	-	-	15,462	-	1,184	3,317	10,185	-	-	11,662	7,026	48,837	
25 Entean Akpevath Pracheachun (EAP) Plc.	-	-	-	7	35	-	-	20	82	15,278	-	-	-	3,550	18,972	
26 Family Microfinance Plc.	-	-	-	1	34	2,974	-	-	95	6,111	-	-	481	(3,874)	5,823	
27 Farmer Finance Ltd. (FF)	-	-	-	31	-	7,768	-	81	37	6,000	-	-	-	(433)	13,484	
28 First Finance Plc.	-	-	-	5,251	874	89,472	-	-	12,022	14,675	3,583	-	1,706	9,294	136,876	
29 Funan Microfinance Plc.	-	-	-	1,759	4,206	206,329	3,636	551	130	32,592	-	-	16,222	44,001	309,427	
30 Futaba Microfinance Plc.	-	-	-	442	436	21,015	-	-	6,370	28,518	-	-	-	4,119	60,900	
31 G B Microfinance Institution Plc.	-	-	-	2	124	1,225	1	-	-	8,148	-	-	-	(2,401)	7,099	
32 Golden Cash Microfinance Institution Plc.	-	-	-	391	-	11,161	-	455	-	6,111	-	-	178	3,178	21,474	
33 Grow Plc.	-	-	-	5	163	3,662	(109)	13	128	6,111	-	-	-	(508)	9,464	
34 Idemitsu Saison Microfinance (Cambodia) Plc.	-	-	-	467	623	73,332	533	-	-	40,740	-	-	-	(3,055)	112,640	
35 Intean Poalroath Rongroeuung Ltd.	-	-	-	396	327	1,230	-	238	-	12,583	-	-	-	18,649	33,424	
36 JC Finance Plc.	-	-	-	35	53	37,479	151	88	-	8,148	-	-	-	(2,172)	43,782	
37 Jet's Cash Box Finance Plc.	-	-	-	1	1	55	45	182	-	6,111	-	-	-	(1,904)	4,491	
38 Khemarak Microfinance Institution Limited	-	-	-	37	1	-	-	-	-	10,185	-	-	-	(1,780)	8,443	
39 Khmer Capital Plc.	-	-	-	803	24	4,722	-	(0)	-	81,480	-	-	-	(4,689)	82,340	

40	L B P Microfinance Plc.	-	-	-	304	86	6,315	-	535	103	10,185	-	-	-	(2,578)	14,951
41	LCH Microfinance Plc.	-	-	-	164	18	-	-	1	-	6,111	-	-	-	283	6,578
42	LED Microfinance Institution Plc.	-	-	-	270	107	1,019	-	71	239	6,111	-	-	-	1,182	8,999
43	Leng Navatra Capital Plc.	-	-	-	542	-	-	-	-	-	6,111	-	-	-	(1,826)	4,827
44	Maxima Microfinance Plc.	-	-	-	1,125	1,058	68,655	-	672	(1,155)	20,758	6,267	-	680	9,948	108,008
45	MIA Plc.	-	-	-	460	119	17,987	285	215	-	10,185	-	-	-	2,791	32,041
46	Microfinance Amatak Capital Plc.	-	-	-	4	393	5,374	-	(17)	25	6,111	-	-	48	3,241	15,178
47	Mothers Financial Japan Plc.	-	-	-	-	246	18,420	-	7,532	452	14,259	-	-	24,188	(26,304)	38,792
48	Niron Microfinance Plc.	-	-	-	66	864	0	318	9,153	-	10,420	-	-	(0)	5,500	26,322
49	Nonghyup Finance (Cambodia) Plc.	-	-	-	707	3,677	134,594	2,129	281	-	101,850	-	381	339	27,647	271,606
50	ORO Financecorp Plc.	-	-	-	6,053	82	-	-	(74)	5	28,518	-	-	-	(5,781)	28,803
51	PG Development Plc.	-	-	-	75	43	-	-	-	-	12,222	-	-	-	(2,281)	10,059
52	Piphup Thmey Microfiance Plc.	-	-	-	31	-	-	-	-	2,870	39,925	-	-	-	(16,998)	25,829
53	Prasethpheap Finance Plc.	-	-	-	20	142	5,531	-	-	-	11,879	257	-	1,194	1,602	20,625
54	Prime MF Microfinance Institution Ltd. (Prime MF)	-	-	-	224	172	26,360	-	440	-	20,370	-	-	991	10,213	58,769
55	Propey Microfinance Plc.	-	-	-	13	2	-	-	-	0	6,111	-	-	-	(997)	5,129
56	Queen Finance Plc.	-	-	-	-	72	1,271	-	1,236	-	6,804	-	-	-	(2,114)	7,269
57	Rolya Plc.	-	-	-	3	26	-	-	625	-	6,111	-	-	(0)	(834)	5,930
58	Royal Microfinance Plc.	-	-	-	8	369	5,907	149	673	-	16,296	-	-	-	2,150	25,553
59	Sabay Credit Commercial Plc.	-	-	-	545	192	28,518	-	(31)	-	20,370	-	-	-	4,492	54,086
60	Sachak Microfinance Plc.	-	-	-	-	20	4,632	829	(41)	62	6,111	-	-	267	(1,708)	10,173
61	Sahaka Plc.	-	-	-	23	14	24,576	-	3	624	13,444	-	-	-	(8,321)	30,362
62	Sahakrinpheap Microfinance Plc.	-	-	-	24	369	4,293	-	-	62	21,000	-	-	444	(9,188)	17,003
63	Samaky Capital Plc.	-	-	-	3	23	-	-	330	4	8,148	-	-	332	(2,287)	6,553
64	Sambat Finance Plc.	-	-	-	156	2,052	38,733	-	0	(0)	13,355	-	-	-	(3,890)	50,405
65	Samporn Samakum Sahakreas Thuntoch Neung Matjum Kampuchea Plc.	-	-	-	396	68	2,593	(14)	42	-	8,555	-	-	-	1,972	13,613
66	Samrithisak Microfinance Limited	-	-	-	834	681	27,485	-	-	(1,530)	61,110	-	-	6,562	14,460	109,602
67	Seilanithih Limited	35	-	-	325	150	6,746	-	2	766	8,555	-	-	3,024	(2,438)	17,166
68	Serey Oudom Microfiance Plc.	-	-	-	10	126	17,422	6	(2,023)	-	8,148	-	-	-	5,568	29,257
69	Sixty Six Finance Plc.	-	-	-	-	-	-	-	-	133	12,222	-	-	-	(726)	11,629
70	Sonatra Microfinance Institution Plc.	-	-	-	327	72	30,846	669	23	-	22,407	-	-	-	1,636	55,980
71	Sunny Microfinance Plc.	-	-	-	65	425	110,104	-	(0)	1,733	39,925	-	-	1,286	(5,773)	147,767
72	T & Go Finance Plc.	-	-	-	(88)	49	4,044	-	(2)	33	10,185	-	-	-	(10,702)	3,519
73	TBB (Cambodia) Plc.	-	-	-	3,578	757	73,604	-	-	-	81,480	-	-	8,651	(10,965)	157,104
74	Trop Khnhom Plc.	-	-	-	-	-	30,753	-	-	554	6,111	-	-	-	518	37,936
75	Vithey Microfinance Plc.	-	-	-	175	80	12,667	1,245	-	19	18,333	-	-	5,572	(1,950)	36,141
76	Welcome Finance (Cambodia) Plc.	-	-	-	4,241	2,368	181,159	-	(693)	1,008	20,370	-	-	2,720	48,094	259,267
77	Y.C.P Microfinance Plc.	-	-	-	115	1,708	-	-	1,650	-	21,592	-	-	6	21,783	46,854
	Total MFIs	296	11,124	248	85,275	46,519	2,917,310	11,080	35,103	30,660	1,672,081	10,107	2,428	102,854	219,368	5,144,452
	TOTAL	44,636	16,806,510	397,658	394,550	394,473	10,630,275	161,087	29,134	118,278	3,542,855	32,532	2,428	1,874,303	2,631,030	37,059,749

PERCENTAGE DISTRIBUTION OF LIABILITIES AND EQUITY OF INDIVIDUAL MFIs
AS AT 31 DECEMBER 2021

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 Plc.	1.8%	39.3%	0.8%	1.4%	0.6%	37.9%	-	0.0%	2.3%	7.4%	0.9%	-	4.3%	3.3%	100.0%	
2 Amret Plc.	-	46.1%	1.3%	1.6%	0.5%	30.2%	1.2%	0.0%	0.0%	1.9%	-	-	9.5%	7.7%	100.0%	
3 LOLC (Cambodia) Plc.	-	46.5%	1.2%	1.7%	1.6%	23.3%	1.4%	0.0%	0.2%	4.5%	-	-	12.7%	7.0%	100.0%	
4 Mohanokor Plc.	-	31.9%	0.0%	0.2%	1.0%	32.5%	-	-0.9%	0.0%	24.6%	-	-	-	10.8%	100.0%	
5 Prasac Microfinance Institution Plc.	-	59.2%	1.4%	0.5%	1.2%	20.1%	-	0.0%	0.1%	6.9%	-	-	2.4%	8.2%	100.0%	
Subtotal	0.1%	52.6%	1.2%	1.0%	1.1%	24.2%	0.5%	0.0%	0.3%	5.9%	0.1%	-	5.6%	7.6%	100.0%	
Non Deposit-Taking Microfinance Institutions (MFIs)																
6 Active People's Plc.	-	-	-	2.3%	-	72.6%	-	1.2%	-	11.1%	-	-	0.4%	12.5%	100.0%	
7 Anakut Plc.	-	-	-	0.1%	0.2%	49.4%	-	0.0%	0.9%	56.2%	-	-	-	-6.9%	100.0%	
8 Asia Pacific Finance Plc.	-	-	-	0.0%	0.1%	159.3%	-	3.3%	6.3%	664.5%	-	-	-	-733.5%	100.0%	
9 Baitang Microheranhvatho Plc.	-	-	-	1.2%	0.4%	-	-	0.9%	0.7%	89.3%	-	-	-	7.5%	100.0%	
10 Bamboo Finance Plc.	-	-	-	-	-	79.0%	-	-	1.7%	20.6%	-	-	-	-1.2%	100.0%	
11 BAMC Finance Plc.	-	-	-	1.5%	0.3%	25.0%	0.3%	-	-	72.4%	-	-	1.3%	-0.8%	100.0%	
12 Bayon Credit Plc.	-	-	-	3.9%	5.0%	41.3%	-	0.0%	0.0%	98.0%	-	-	-	-48.3%	100.0%	
13 BNKC (Cambodia) Plc.	-	-	-	0.2%	1.0%	74.7%	0.1%	0.0%	-	19.7%	-	-	-	4.2%	100.0%	
14 Borribo Plc.	-	-	-	1.9%	1.0%	48.3%	-	0.0%	0.1%	26.8%	-	-	-	21.9%	100.0%	
15 CAM Capital Public Limited Company	-	-	-	0.4%	0.9%	68.2%	0.6%	0.1%	-	42.6%	-	-	-	-12.7%	100.0%	
16 Cambodian Labor Care Plc.	-	-	-	71.8%	0.9%	-	-	-	-	31.3%	-	-	-	-4.0%	100.0%	
17 Camma Microfinance Limited	-	-	-	0.1%	1.0%	56.9%	0.2%	0.2%	-	33.6%	-	-	3.5%	4.5%	100.0%	
18 Century Cambo Development Plc.	-	-	-	-	0.9%	5.4%	-	-	-	162.7%	-	-	-	-69.1%	100.0%	
19 Chailease Royal Finance Plc.	-	-	-	0.1%	3.6%	76.6%	-	0.6%	-	15.2%	-	-	-	3.7%	100.0%	
20 Chamroeun Microfinance Plc.	0.0%	0.0%	-	3.4%	-	70.2%	-	0.2%	-	17.8%	0.0%	1.2%	0.5%	6.6%	100.0%	
21 Chokchey Finance Plc.	-	-	-	0.5%	0.1%	78.3%	-	-	0.9%	12.3%	-	-	5.3%	2.6%	100.0%	
22 City Microfinance Institution Plc.	-	-	-	0.6%	0.7%	75.7%	-	-	0.0%	31.3%	-	-	-	-8.2%	100.0%	
23 CMK Plc.	0.1%	5.0%	0.1%	0.1%	0.6%	1.3%	-	0.0%	-0.2%	92.0%	-	-	0.3%	0.7%	100.0%	
24 Delta Microfinance Plc.	-	-	-	-	-	31.7%	-	2.4%	6.8%	20.9%	-	-	23.9%	14.4%	100.0%	
25 Entean Akpevath Pracheachun (EAP) Plc.	-	-	-	0.0%	0.2%	-	-	0.1%	0.4%	80.5%	-	-	-	18.7%	100.0%	
26 Family Microfinance Plc.	-	-	-	0.0%	0.6%	51.1%	-	-	1.6%	104.9%	-	-	8.3%	-66.5%	100.0%	
27 Farmer Finance Ltd. (FF)	-	-	-	0.2%	-	57.6%	-	0.6%	0.3%	44.5%	-	-	-	-3.2%	100.0%	
28 First Finance Plc.	-	-	-	3.8%	0.6%	65.4%	-	-	8.8%	10.7%	2.6%	-	1.2%	6.8%	100.0%	
29 Funan Microfinance Plc.	-	-	-	0.6%	1.4%	66.7%	1.2%	0.2%	0.0%	10.5%	-	-	5.2%	14.2%	100.0%	
30 Futaba Microfinance Plc.	-	-	-	0.7%	0.7%	34.5%	-	-	10.5%	46.8%	-	-	-	6.8%	100.0%	
31 G B Microfinance Institution Plc.	-	-	-	0.0%	1.7%	17.3%	0.0%	-	-	114.8%	-	-	-	-33.8%	100.0%	
32 Golden Cash Microfinance Institution Plc.	-	-	-	1.8%	-	52.0%	-	2.1%	-	28.5%	-	-	0.8%	14.8%	100.0%	
33 Grow Plc.	-	-	-	0.1%	1.7%	38.7%	-1.2%	0.1%	1.4%	64.6%	-	-	-	-5.4%	100.0%	
34 Idemitsu Saison Microfinance (Cambodia) Plc.	-	-	-	0.4%	0.6%	65.1%	0.5%	-	-	36.2%	-	-	-	-2.7%	100.0%	
35 Intean Poalroath Rongroeurng Ltd.	-	-	-	1.2%	1.0%	3.7%	-	0.7%	-	37.6%	-	-	-	55.8%	100.0%	
36 JC Finance Plc.	-	-	-	0.1%	0.1%	85.6%	0.3%	0.2%	-	18.6%	-	-	-	-5.0%	100.0%	
37 Jet's Cash Box Finance Plc.	-	-	-	0.0%	0.0%	1.2%	1.0%	4.0%	-	136.1%	-	-	-	-42.4%	100.0%	
38 Khemarak Microfinance Institution Limited	-	-	-	0.4%	0.0%	-	-	-	-	120.6%	-	-	-	-21.1%	100.0%	
39 Khmer Capital Plc.	-	-	-	1.0%	0.0%	5.7%	-	0.0%	-	99.0%	-	-	-	-5.7%	100.0%	

PERCENTAGE DISTRIBUTION OF LIABILITIES AND EQUITY OF INDIVIDUAL MFIs
AS AT 31 DECEMBER 2021

Table 25

	Customer's deposit						Shareholder's Equity						TOTAL Liabilities and Equity		
	Compulsory Saving	Voluntary Saving	Interest Payable	Account payable and Others Liabilities	Accrued Expenses and Provision	Loans Payable	Deferred Revenue	Suspense Clearing and interbranch Account	Other Liabilities	Paid up Capital	Premium on Share Capital	Hybrid Capital Investment		Reserves and Appropriations	Retained and Current Profit/Loss
40 L B P Microfinance Plc.	-	-	-	2.0%	0.6%	42.2%	-	3.6%	0.7%	68.1%	-	-	-	-17.2%	100.0%
41 LCH Microfinance Plc.	-	-	-	2.5%	0.3%	-	-	0.0%	-	92.9%	-	-	-	4.3%	100.0%
42 LED Microfinance Institution Plc.	-	-	-	3.0%	1.2%	11.3%	-	0.8%	2.7%	67.9%	-	-	-	13.1%	100.0%
43 Leng Navatra Capital Plc.	-	-	-	11.2%	-	-	-	-	-	126.6%	-	-	-	-37.8%	100.0%
44 Maxima Microfinance Plc.	-	-	-	1.0%	1.0%	63.6%	-	0.6%	-1.1%	19.2%	5.8%	-	0.6%	9.2%	100.0%
45 MIA Plc.	-	-	-	1.4%	0.4%	56.1%	0.9%	0.7%	-	31.8%	-	-	-	8.7%	100.0%
46 Microfinance Amatak Capital Plc.	-	-	-	0.0%	2.6%	35.4%	-	-0.1%	0.2%	40.3%	-	-	0.3%	21.4%	100.0%
47 Mothers Financial Japan Plc.	-	-	-	-	0.6%	47.5%	-	19.4%	1.2%	36.8%	-	-	62.4%	-67.8%	100.0%
48 Niron Microfinance Plc.	-	-	-	0.3%	3.3%	0.0%	1.2%	34.8%	-	39.6%	-	-	0.0%	20.9%	100.0%
49 Nonghyup Finance (Cambodia) Plc.	-	-	-	0.3%	1.4%	49.6%	0.8%	0.1%	-	37.5%	-	0.1%	0.1%	10.2%	100.0%
50 ORO Financecorp Plc.	-	-	-	21.0%	0.3%	-	-	-0.3%	0.0%	99.0%	-	-	-	-20.1%	100.0%
51 PG Development Plc.	-	-	-	0.7%	0.4%	-	-	-	-	121.5%	-	-	-	-22.7%	100.0%
52 Piphup Thmey Microfiance Plc.	-	-	-	0.1%	-	-	-	-	11.1%	154.6%	-	-	-	-65.8%	100.0%
53 Prasethpheap Finance Plc.	-	-	-	0.1%	0.7%	26.8%	-	-	-	57.6%	1.2%	-	5.8%	7.8%	100.0%
54 Prime MF Microfinance Institution Ltd. (Prime MF)	-	-	-	0.4%	0.3%	44.9%	-	0.7%	-	34.7%	-	-	1.7%	17.4%	100.0%
55 Propey Microfinance Plc.	-	-	-	0.2%	0.0%	-	-	-	0.0%	119.2%	-	-	-	-19.4%	100.0%
56 Queen Finance Plc.	-	-	-	-	1.0%	17.5%	-	0.17	-	93.6%	-	-	-	-29.1%	100.0%
57 Rolya Plc.	-	-	-	0.0%	0.4%	-	-	10.5%	-	103.0%	-	-	0.0%	-14.1%	100.0%
58 Royal Microfinance Plc.	-	-	-	0.0%	1.4%	23.1%	0.6%	2.6%	-	63.8%	-	-	-	8.4%	100.0%
59 Sabay Credit Commercial Plc.	-	-	-	1.0%	0.4%	52.7%	-	-0.1%	-	37.7%	-	-	-	8.3%	100.0%
60 Sachak Microfinance Plc.	-	-	-	-	0.2%	45.5%	8.2%	-0.4%	0.6%	60.1%	-	-	2.6%	-16.8%	100.0%
61 Sahaka Plc.	-	-	-	0.1%	0.0%	80.9%	-	0.0%	2.1%	44.3%	-	-	-	-27.4%	100.0%
62 Sahakrinpheap Microfinance Plc.	-	-	-	0.1%	2.2%	25.2%	-	-	0.4%	123.5%	-	-	2.6%	-54.0%	100.0%
63 Samaky Capital Plc.	-	-	-	0.0%	0.3%	-	-	5.0%	0.1%	124.3%	-	-	5.1%	-34.9%	100.0%
64 Sambat Finance Plc.	-	-	-	0.3%	4.1%	76.8%	-	0.0%	0.0%	26.5%	-	-	-	-7.7%	100.0%
65 Samporn Samakum Sahakreas Thuntoch Neung Matjum Kampuchea Plc.	-	-	-	2.9%	0.5%	19.1%	-0.1%	0.3%	-	62.8%	-	-	-	14.5%	100.0%
66 Samrithisak Microfinance Limited	-	-	-	0.8%	0.6%	25.1%	-	-	-1.4%	55.8%	-	-	6.0%	13.2%	100.0%
67 Seilanithih Limited	0.2%	-	-	1.9%	0.9%	39.3%	-	0.0%	4.5%	49.8%	-	-	17.6%	-14.2%	100.0%
68 Serey Oudom Microfiance Plc.	-	-	-	0.0%	0.4%	59.5%	0.0%	-6.9%	-	27.9%	-	-	-	19.0%	100.0%
69 Sixty Six Finance Plc.	-	-	-	-	-	-	-	-	1.1%	105.1%	-	-	-	-6.2%	100.0%
70 Sonatra Microfinance Institution Plc.	-	-	-	0.6%	0.1%	55.1%	1.2%	0.0%	-	40.0%	-	-	-	2.9%	100.0%
71 Sunny Microfinance Plc.	-	-	-	0.0%	0.3%	74.5%	-	0.0%	1.2%	27.0%	-	-	0.9%	-3.9%	100.0%
72 T & Go Finance Plc.	-	-	-	-2.5%	1.4%	114.9%	-	-0.1%	0.9%	289.4%	-	-	-	-304.1%	100.0%
73 TBB (Cambodia) Plc.	-	-	-	2.3%	0.5%	46.9%	-	-	-	51.9%	-	-	5.5%	-7.0%	100.0%
74 Trop Khnhom Plc.	-	-	-	-	-	81.1%	-	-	1.5%	16.1%	-	-	-	1.4%	100.0%
75 Vithey Microfinance Plc.	-	-	-	0.5%	0.2%	35.0%	3.4%	-	0.1%	50.7%	-	-	15.4%	-5.4%	100.0%
76 Welcome Finance (Cambodia) Plc.	-	-	-	1.6%	0.9%	69.9%	-	-0.3%	0.4%	7.9%	-	-	1.0%	18.5%	100.0%
77 Y.C.P Microfinance Plc.	-	-	-	0.2%	3.6%	-	-	3.5%	-	46.1%	-	-	0.0%	46.5%	100.0%
Subtotal	0.0%	0.2%	0.0%	1.7%	0.9%	56.7%	0.2%	0.7%	0.6%	32.5%	0.2%	0.0%	2.0%	4.3%	100.0%
Total	0.1%	45.3%	1.1%	1.1%	1.1%	28.7%	0.4%	0.1%	0.3%	9.6%	0.1%	0.0%	5.1%	7.1%	100.0%

**PROFIT AND LOSS STATEMENT
AS AT 31 DECEMBER 2021**

Table 26

	1 USD = 4,074 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 Plc.	285,065	103,565	181,499	64,559	246,059	166,139	28,649	51,271	742	52,013	10,917	41,096
2 Amret Plc.	689,291	272,559	416,733	44,426	461,159	236,821	21,889	202,448	-	202,448	41,088	161,361
3 LOLC (Cambodia) Plc.	619,546	240,268	379,278	94,126	473,404	182,886	40,818	249,701	-	249,701	50,322	199,378
4 Mohanokor Plc.	55,386	14,063	41,322	29,038	70,361	55,894	1,502	12,965	-	12,965	4,262	8,703
5 Prasac Microfinance Institution Plc.	2,010,132	823,357	1,186,775	83,648	1,270,423	433,208	146,447	690,768	6,840	697,608	140,040	557,567
Subtotal	3,659,420	1,453,813	2,205,607	315,798	2,521,405	1,074,948	239,304	1,207,153	7,581	1,214,734	246,629	968,105
Non Deposit-Taking Microfinance Institutions (MFIs)												
6 Active People's Plc.	142,829	24,596	118,233	1,926	120,159	36,337	42,811	41,011	-	41,011	8,582	32,428
7 Anakut Plc.	3,806	1,063	2,743	257	3,000	2,690	449	(139)	7	(132)	43	(175)
8 Asia Pacific Finance Plc.	208	-	208	15	223	1,217	42	(1,035)	-	(1,035)	2	(1,038)
9 Baitang Microheranhvatho Plc.	2,167	-	2,167	(155)	2,012	1,532	15	464	-	464	97	367
10 Bamboo Finance Plc.	10,027	3,107	6,920	-	6,920	5,630	443	848	-	848	100	748
11 BAMC Finance Plc.	2,480	329	2,152	968	3,120	2,404	502	214	-	214	32	182
12 Bayon Credit Plc.	307	512	(206)	64	(141)	5,174	(30)	(5,285)	-	(5,285)	14	(5,299)
13 BNKC (Cambodia) Plc.	35,576	5,177	30,399	2,792	33,191	17,000	2,154	14,036	-	14,036	3,292	10,745
14 Borribo Plc.	4,009	867	3,142	464	3,605	2,604	(83)	1,085	-	1,085	280	805
15 CAM Capital Public Limited Company	6,606	1,453	5,153	(885)	4,268	6,413	1,163	(3,308)	-	(3,308)	78	(3,386)
16 Cambodian Labor Care Plc.	4,012	1,104	2,907	155	3,062	762	5,283	(2,983)	-	(2,983)	38	(3,021)
17 Camma Microfinance Limited	8,290	2,181	6,109	869	6,978	5,260	328	1,390	-	1,390	310	1,080
18 Century Cambo Development Plc.	41	-	41	8	49	568	6	(524)	-	(524)	-	(524)
19 Chailease Royal Finance Plc.	49,858	3,698	46,159	27,680	73,839	27,275	29,335	17,229	-	17,229	3,439	13,791
20 Chamroeun Microfinance Plc.	22,710	9,333	13,378	8,800	22,178	17,107	3,994	1,077	209	1,286	442	844
21 Chokchey Finance Plc.	22,638	7,225	15,413	3,166	18,578	13,196	1,023	4,359	-	4,359	1,048	3,311
22 City Microfinance Institution Plc.	4,789	1,385	3,404	468	3,872	3,663	77	132	-	132	-	132
23 CMK Plc.	9,266	864	8,402	292	8,694	6,388	1,573	733	-	733	93	640
24 Delta Microfinance Plc.	7,770	-	7,770	2,416	10,186	7,237	2,029	919	-	919	104	815
25 Entean Akpevath Pracheachun (EAP) Plc.	566	-	566	68	633	966	(21)	(311)	-	(311)	6	(317)
26 Family Microfinance Plc.	785	161	623	41	664	1,115	(220)	(231)	-	(231)	8	(239)
27 Farmer Finance Ltd. (FF)	1,516	498	1,017	372	1,389	1,116	101	172	-	172	-	172
28 First Finance Plc.	14,823	7,031	7,792	997	8,789	7,515	589	685	-	685	269	417
29 Funan Microfinance Plc.	44,117	15,693	28,424	14,764	43,189	23,958	3,011	16,220	-	16,220	2,935	13,285
30 Futaba Microfinance Plc.	6,967	462	6,504	503	7,007	4,580	778	1,649	-	1,649	412	1,237
31 G B Microfinance Institution Plc.	656	66	590	1	590	1,549	(0)	(958)	-	(958)	7	(965)
32 Golden Cash Microfinance Institution Plc.	8,317	2,320	5,997	5,383	11,380	8,814	333	2,234	-	2,234	1,098	1,135
33 Grow Plc.	1,500	285	1,215	116	1,331	1,013	260	59	-	59	36	22
34 Idemitsu Saison Microfinance (Cambodia) Plc.	11,602	865	10,737	152	10,890	5,640	3,994	1,255	-	1,255	118	1,137
35 Intean Poalroath Rongroeurng Ltd.	4,694	114	4,580	553	5,133	3,809	266	1,058	-	1,058	327	731
36 JC Finance Plc.	4,947	1,349	3,598	864	4,462	4,057	630	(225)	-	(225)	58	(283)
37 Jet's Cash Box Finance Plc.	133	-	133	(1)	131	345	184	(397)	-	(397)	1	(399)
38 Khemarak Microfinance Institution Limited	-	-	-	0	0	396	-	(395)	-	(395)	12	(407)
39 Khmer Capital Plc.	4,316	132	4,184	30	4,214	3,656	(42)	600	-	600	44	555

PROFIT AND LOSS STATEMENT

AS AT 31 DECEMBER 2021

Table 26

1 USD = 4,074 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
40 L B P Microfinance Plc.	2,668	836	1,832	828	2,660	2,306	1,895	(1,540)	-	(1,540)	524	(2,064)
41 LCH Microfinance Plc.	859	-	859	47	906	661	-	245	-	245	9	236
42 LED Microfinance Institution Plc.	1,579	94	1,485	471	1,956	897	500	559	-	559	130	429
43 Leng Navatra Capital Plc.	15	-	15	1	16	1,315	-	(1,299)	-	(1,299)	-	(1,299)
44 Maxima Microfinance Plc.	15,514	4,310	11,204	226	11,431	9,329	1,547	554	32	586	301	285
45 MIA Plc.	4,238	678	3,560	322	3,882	2,356	22	1,504	-	1,504	-	1,504
46 Microfinance Amata Capital Plc.	2,530	474	2,056	621	2,677	2,208	158	311	-	311	68	242
47 Mothers Financial Japan Plc.	3,192	541	2,651	68	2,718	2,211	1,883	(1,376)	-	(1,376)	33	(1,408)
48 Niron Microfinance Plc.	1,894	-	1,894	4,981	6,874	6,711	412	(249)	-	(249)	87	(336)
49 Nonghyup Finance (Cambodia) Plc.	33,646	1,943	31,703	5,271	36,975	20,994	2,293	13,687	108	13,795	3,109	10,686
50 ORO Financecorp Plc.	1,850	-	1,850	20	1,870	1,063	(419)	1,226	-	1,226	19	1,207
51 PG Development Plc.	218	-	218	(11)	207	586	(7)	(373)	-	(373)	-	(373)
52 Piphup Thmey Microfinance Plc.	1,622	-	1,622	115	1,738	28,938	114	(27,315)	-	(27,315)	-	(27,315)
53 Prasethpheap Finance Plc.	3,441	530	2,911	670	3,580	2,729	299	552	-	552	110	441
54 Prime MF Microfinance Institution Ltd. (Prime MF)	7,812	2,791	5,021	3,209	8,230	5,498	168	2,564	-	2,564	-	2,564
55 Propey Microfinance Plc.	590	-	590	68	658	758	173	(274)	-	(274)	-	(274)
56 Queen Finance Plc.	955	183	772	288	1,061	1,797	(288)	(449)	-	(449)	12	(462)
57 Rolya Plc.	751	-	751	14	765	500	1,047	(782)	-	(782)	8	(790)
58 Royal Microfinance Plc.	3,244	325	2,918	1,265	4,183	3,454	(975)	1,704	-	1,704	186	1,518
59 Sabay Credit Commercial Plc.	5,092	2,371	2,721	142	2,863	940	(133)	2,057	-	2,057	541	1,515
60 Sachak Microfinance Plc.	811	477	334	165	499	1,044	419	(964)	-	(964)	-	(964)
61 Sahaka Plc.	3,664	978	2,686	614	3,300	3,146	427	(273)	-	(273)	43	(316)
62 Sahakrinpheap Microfinance Plc.	1,618	383	1,234	1,906	3,140	3,404	105	(369)	-	(369)	36	(405)
63 Samaky Capital Plc.	382	-	382	19	401	663	123	(385)	-	(385)	4	(389)
64 Sambat Finance Plc.	6,846	3,601	3,245	2,377	5,622	5,058	(209)	772	-	772	93	679
65 Samporn Samakum Sahakreas Thuntoch Neung Matjum Kampuchea Plc.	2,164	267	1,897	462	2,359	1,891	109	359	-	359	302	56
66 Samrithisak Microfinance Limited	15,881	2,633	13,248	748	13,996	10,677	330	2,989	-	2,989	594	2,395
67 Seilanithih Limited	2,532	777	1,755	389	2,145	2,911	400	(1,166)	-	(1,166)	47	(1,213)
68 Serey Oudom Microfinance Plc.	4,611	1,666	2,945	265	3,210	2,713	(31)	528	-	528	98	430
69 Sixty Six Finance Plc.	947	-	947	35	982	889	20	73	-	73	10	63
70 Sonatra Microfinance Institution Plc.	5,414	2,839	2,575	697	3,272	3,452	-	(180)	-	(180)	-	(180)
71 Sunny Microfinance Plc.	6,232	1,495	4,738	426	5,163	3,516	1	1,646	-	1,646	67	1,579
72 T & Go Finance Plc.	47	18	28	1,240	1,269	1,398	1,121	(1,250)	-	(1,250)	-	(1,250)
73 TBB (Cambodia) Plc.	10,635	1,297	9,338	631	9,969	6,916	6,434	(3,381)	-	(3,381)	1,037	(4,418)
74 Trop Khnhom Plc.	5,390	2,800	2,589	710	3,300	3,321	80	(102)	-	(102)	71	(173)
75 Vithey Microfinance Plc.	5,352	806	4,546	1,264	5,810	5,195	65	550	-	550	131	419
76 Welcome Finance (Cambodia) Plc.	30,375	11,040	19,335	11,386	30,721	14,840	4,458	11,423	-	11,423	1,957	9,465
77 Y.C.P Microfinance Plc.	2,051	-	2,051	1,740	3,791	2,781	86	924	-	924	292	632
Subtotal	638,988	138,025	500,963	116,830	617,793	400,051	123,604	94,138	355	94,493	33,247	61,246
Total	4,298,408	1,591,838	2,706,570	432,628	3,139,198	1,474,999	362,908	1,301,291	7,936	1,309,227	279,876	1,029,351

NET PROFIT
AS AT 31 DECEMBER 2021

Table 27

1 USD = 4,074 KHR

(millions of KHR)

	2021				
	Net profit	Total Assets	As percentage of Assets	Loans	As percentage of Loans
Microfinance Deposit-Taking Institutions (MDIs)					
1 AMK Plc.	41,096	2,445,805	1.7%	2,001,535	2.1%
2 Amret Plc.	161,361	6,395,391	2.5%	5,547,392	2.9%
3 LOLC (Cambodia) Plc.	199,378	4,977,502	4.0%	4,249,605	4.7%
4 Mohanokor Plc.	8,703	496,767	1.8%	378,143	2.3%
5 Prasac Microfinance Institution Plc.	557,567	17,599,834	3.2%	15,289,769	3.6%
Subtotal	968,105	31,915,297	3.0%	27,466,443	3.5%
Non Deposit-Taking Microfinance Institutions (MFIs)					
6 Active People's Plc.	32,428	731,980	4.4%	605,452	5.4%
7 Anakut Plc.	(175)	21,730	-0.8%	21,200	-0.8%
8 Asia Pacific Finance Plc.	(1,038)	2,023	-51.3%	829	-125.2%
9 Baitang Microheranhvatho Plc.	367	13,694	2.7%	10,645	3.5%
10 Bamboo Finance Plc.	748	49,512	1.5%	46,549	1.6%
11 BAMC Finance Plc.	182	19,702	0.9%	17,009	1.1%
12 Bayon Credit Plc.	(5,299)	12,471	-42.5%	1,802	-294.0%
13 BNKC (Cambodia) Plc.	10,745	309,959	3.5%	284,424	3.8%
14 Borribo Plc.	805	27,408	2.9%	25,248	3.2%
15 CAM Capital Public Limited Company	(3,386)	95,591	-3.5%	82,837	-4.1%
16 Cambodian Labor Care Plc.	(3,021)	39,089	-7.7%	30,904	-9.8%
17 Camma Microfinance Limited	1,080	67,884	1.6%	63,158	1.7%
18 Century Cambo Development Plc.	(524)	3,756	-14.0%	946	-55.4%
19 Chailease Royal Finance Plc.	13,791	415,191	3.3%	411,735	3.3%
20 Chamroeun Microfinance Plc.	844	165,238	0.5%	141,821	0.6%
21 Chokchey Finance Plc.	3,311	181,671	1.8%	174,754	1.9%
22 City Microfinance Institution Plc.	132	39,040	0.3%	35,576	0.4%
23 CMK Plc.	640	221,354	0.3%	77,054	0.8%
24 Delta Microfinance Plc.	815	48,837	1.7%	53,102	1.5%
25 Entean Akpevath Pracheachun (EAP) Plc.	(317)	18,972	-1.7%	4,717	-6.7%
26 Family Microfinance Plc.	(239)	5,823	-4.1%	5,211	-4.6%
27 Farmer Finance Ltd. (FF)	172	13,484	1.3%	12,198	1.4%
28 First Finance Plc.	417	136,876	0.3%	124,267	0.3%
29 Funan Microfinance Plc.	13,285	309,427	4.3%	294,596	4.5%
30 Futaba Microfinance Plc.	1,237	60,900	2.0%	54,548	2.3%
31 G B Microfinance Institution Plc.	(965)	7,099	-13.6%	5,697	-16.9%
32 Golden Cash Microfinance Institution Plc.	1,135	21,474	5.3%	16,623	6.8%
33 Grow Plc.	22	9,464	0.2%	9,235	0.2%
34 Idemitsu Saison Microfinance (Cambodia) Plc.	1,137	112,640	1.0%	116,329	1.0%
35 Intean Poalroath Rongroeurng Ltd.	731	33,424	2.2%	28,037	2.6%
36 JC Finance Plc.	(283)	43,782	-0.6%	36,149	-0.8%
37 Jet's Cash Box Finance Plc.	(399)	4,491	-8.9%	1,838	-21.7%
38 Khemarak Microfinance Institution Limited	(407)	8,443	-4.8%	-	-
39 Khmer Capital Plc.	555	82,340	0.7%	48,116	1.2%

NET PROFIT
AS AT 31 DECEMBER 2021

Table 27

1 USD = 4,074 KHR

(millions of KHR)

	2021				
	Net profit	Total Assets	As percentage of Assets	Loans	As percentage of Loans
40 L B P Microfinance Plc.	(2,064)	14,951	-13.8%	15,804	-13.1%
41 LCH Microfinance Plc.	236	6,578	3.6%	5,781	4.1%
42 LED Microfinance Institution Plc.	429	8,999	4.8%	9,620	4.5%
43 Leng Navatra Capital Plc.	(1,299)	4,827	-26.9%	298	-436.3%
44 Maxima Microfinance Plc.	285	108,008	0.3%	89,597	0.3%
45 MIA Plc.	1,504	32,041	4.7%	28,621	5.3%
46 Microfinance Amatak Capital Plc.	242	15,178	1.6%	14,469	1.7%
47 Mothers Financial Japan Plc.	(1,408)	38,792	-3.6%	40,408	-3.5%
48 Niron Microfinance Plc.	(336)	26,322	-1.3%	9,289	-3.6%
49 Nonghyup Finance (Cambodia) Plc.	10,686	271,606	3.9%	227,209	4.7%
50 ORO Financecorp Plc.	1,207	28,803	4.2%	10,976	11.0%
51 PG Development Plc.	(373)	10,059	-3.7%	1,251	-29.8%
52 Piphup Thmey Microfinance Plc.	(27,315)	25,829	-105.8%	9,488	-287.9%
53 Prasethpheap Finance Plc.	441	20,625	2.1%	16,512	2.7%
54 Prime MF Microfinance Institution Ltd. (Prime MF)	2,564	58,769	4.4%	50,038	5.1%
55 Propey Microfinance Plc.	(274)	5,129	-5.3%	3,886	-7.0%
56 Queen Finance Plc.	(462)	7,269	-6.4%	5,288	-8.7%
57 Rolya Plc.	(790)	5,930	-13.3%	6,280	-12.6%
58 Royal Microfinance Plc.	1,518	25,553	5.9%	21,848	6.9%
59 Sabay Credit Commercial Plc.	1,515	54,086	2.8%	33,969	4.5%
60 Sachak Microfinance Plc.	(964)	10,173	-9.5%	4,245	-22.7%
61 Sahaka Plc.	(316)	30,362	-1.0%	30,032	-1.1%
62 Sahakrinpheap Microfinance Plc.	(405)	17,003	-2.4%	14,990	-2.7%
63 Samaky Capital Plc.	(389)	6,553	-5.9%	2,863	-13.6%
64 Sambat Finance Plc.	679	50,405	1.3%	41,622	1.6%
65 Samporn Samakum Sahakreas Thuntoch Neung Matjum Kampuchea Plc.	56	13,613	0.4%	12,593	0.4%
66 Samrithisak Microfinance Limited	2,395	109,602	2.2%	95,477	2.5%
67 Seilanithih Limited	(1,213)	17,166	-7.1%	15,370	-7.9%
68 Serey Oudom Microfinance Plc.	430	29,257	1.5%	29,510	1.5%
69 Sixty Six Finance Plc.	63	11,629	0.5%	10,023	0.6%
70 Sonatra Microfinance Institution Plc.	(180)	55,980	-0.3%	38,170	-0.5%
71 Sunny Microfinance Plc.	1,579	147,767	1.1%	64,144	2.5%
72 T & Go Finance Plc.	(1,250)	3,519	-35.5%	6,562	-19.0%
73 TBB (Cambodia) Plc.	(4,418)	157,104	-2.8%	129,903	-3.4%
74 Trop Khnhom Plc.	(173)	37,936	-0.5%	35,443	-0.5%
75 Vithey Microfinance Plc.	419	36,141	1.2%	33,596	1.2%
76 Welcome Finance (Cambodia) Plc.	9,465	259,267	3.7%	234,796	4.0%
77 Y.C.P Microfinance Plc.	632	46,854	1.3%	13,583	4.7%
Subtotal	61,246	5,144,452	1.2%	4,256,158	1.4%
Total	1,029,351	37,059,749	2.8%	31,722,601	3.2%

**COMPARISON OF TOTAL DEPOSITS
AS AT 31 DECEMBER 2021**

Table 28

(millions of KHR)

	Total Deposits				Growth Rate (%) 2021 over 2020	
	2021		2020*			
	1 USD/KHR =	4,074	1 USD/KHR =	4,045		
	Amount	Share	Amount	Share		
Microfinance Deposit-Taking Institutions (MDIs)						
1	AMK Plc.	1,005,723	6.0%	830,415	5.9%	20.2%
2	Amret Plc.	2,947,614	17.5%	2,668,437	19.1%	9.7%
3	LOLC (Cambodia) Plc.	2,313,216	13.7%	2,119,191	15.2%	8.4%
4	Mohanokor Plc.	158,409	0.9%	22,536	0.2%	597.9%
5	Prasac Microfinance Institution Plc.	10,414,763	61.8%	8,338,219	59.6%	24.0%
	Total	16,839,726	100.0%	13,978,798	100.0%	19.6%

**The 2020 figures were adjusted due to the movements of 2 Banks, 1MDI and 1MFI.*

TOTAL DEPOSITS CLASSIFIED BY TYPE OF ACCOUNTS
AS AT 31 DECEMBER 2021

Table 29

1 USD = 4,074 KHR

(millions of KHR)

	2021					Interest payable	TOTAL DEPOSITS
	Compusary Saving	Voluntary Saving			Other deposits		
		Saving deposits	Demand deposits	Term deposits			
Microfinance Deposit-Taking Institutions (MDIs)							
1 AMK Plc.	44,340	419,300	-	542,083	-	19,553	1,025,276
2 Amret Plc.	-	855,672	-	2,091,942	-	80,612	3,028,226
3 LOLC (Cambodia) Plc.	-	194,371	-	2,118,844	-	57,596	2,370,812
4 Mohanokor Plc.	-	25,011	-	132,816	582	37	158,446
5 Prasac Microfinance Institution Plc.	-	571,691	-	9,843,072	-	239,612	10,654,375
Total	44,340	2,066,046	-	14,728,757	582	397,410	17,237,136
As Percentage of Total Deposits	0.3%	12.0%	-	85.4%	0.0%	2.3%	100.0%

LOANS AND NON-PERFORMING LOANS (NPLS)
AS AT 31 DECEMBER 2021

Table 30

(millions of KHR)

	2021			2020*		
	1 USD/KHR = 4,074			1 USD/KHR = 4,045		
	NPLs	Loans	NPLs Ratio	NPLs	Loans	NPLs Ratio
Microfinance Deposit-Taking Institutions (MDIs)						
1 AMK Plc.	61,551	2,001,535	3.1%	54,912	1,515,047	3.6%
2 Amret Plc.	14,239	5,547,392	0.3%	9,723	4,116,069	0.2%
3 LOLC (Cambodia) Plc.	66,181	4,249,605	1.6%	26,538	3,487,824	0.8%
4 Mohanokor Plc.	4,041	378,143	1.1%	3,158	276,311	1.1%
5 Prasac Microfinance Institution Plc.	236,012	15,289,769	1.5%	168,275	12,259,670	1.4%
Subtotal	382,025	27,466,443	1.4%	262,606	21,654,921	1.2%
Non Deposit-Taking Microfinance Institutions (MFIs)						
6 Active People's Plc.	97,348	605,452	16.1%	54,551	415,582	13.1%
7 Anakut Plc.	1,457	21,200	6.9%	763	23,783	3.2%
8 Asia Pacific Finance Plc.	148	829	17.9%	155	2,038	7.6%
9 Baitang Microheranhvatho Plc.	155	10,645	1.5%	69	11,009	0.6%
10 Bamboo Finance Plc.	740	46,549	1.6%	934	31,318	3.0%
11 BAMC Finance Plc.	1,083	17,009	6.4%	74	16,572	0.4%
12 Bayon Credit Plc.	32	1,802	1.8%	63	874	7.2%
13 BNKC (Cambodia) Plc.	8,021	284,424	2.8%	3,339	163,357	2.0%
14 Borribo Plc.	1,258	25,248	5.0%	1,305	24,824	5.3%
15 CAM Capital Public Limited Company	7,744	82,837	9.3%	580	27,918	2.1%
16 Cambodian Labor Care Plc.	6,671	30,904	21.6%	3,112	36,178	8.6%
17 Camma Microfinance Limited	11,127	63,158	17.6%	10,433	53,898	19.4%
18 Century Cambo Development Plc.	-	946	-	-	380	-
19 Chailease Royal Finance Plc.	26,794	411,735	6.5%	13,272	198,969	6.7%
20 Chamroeun Microfinance Plc.	4,843	141,821	3.4%	1,228	114,996	1.1%
21 Chokchey Finance Plc.	9,621	174,754	5.5%	1,518	125,858	1.2%
22 City Microfinance Institution Plc.	4,686	35,576	13.2%	5,192	34,306	15.1%
23 CMK Plc.	3,583	77,054	4.6%	1,884	50,717	3.7%
24 Delta Microfinance Plc.	8,994	53,102	16.9%	8,817	49,821	17.7%
25 Entean Akpevath Pracheachun (EAP) Plc.	1,057	4,717	22.4%	1,096	4,882	22.5%
26 Family Microfinance Plc.	493	5,211	9.5%	592	5,803	10.2%
27 Farmer Finance Ltd. (FF)	180	12,198	1.5%	144	8,851	1.6%
28 First Finance Plc.	3,450	124,267	2.8%	2,829	93,266	3.0%
29 Funan Microfinance Plc.	5,820	294,596	2.0%	3,577	229,926	1.6%
30 Futaba Microfinance Plc.	2,955	54,548	5.4%	2,188	57,713	3.8%
31 G B Microfinance Institution Plc.	-	5,697	-	-	6,239	-
32 Golden Cash Microfinance Institution Plc.	689	16,623	4.1%	386	14,428	2.7%
33 Grow Plc.	1,566	9,235	17.0%	1,390	9,350	14.9%
34 Idemitsu Saison Microfinance (Cambodia) Plc.	51,459	116,329	44.2%	20,012	118,382	16.9%
35 Intean Poalroath Rongroeuung Ltd.	575	28,037	2.1%	461	26,300	1.8%
36 JC Finance Plc.	2,593	36,149	7.2%	1,753	31,521	5.6%
37 Jet's Cash Box Finance Plc.	873	1,838	47.5%	574	2,106	27.2%
38 Khemarak Microfinance Institution Limited	-	-	-	-	-	-
39 Khmer Capital Plc.	-	48,116	-	58	49,120	0.1%

LOANS AND NON-PERFORMING LOANS (NPLS)
AS AT 31 DECEMBER 2021

Table 30

(millions of KHR)

	2021			2020*		
	1 USD/KHR = 4,074			1 USD/KHR = 4,045		
	NPLs	Loans	NPLs Ratio	NPLs	Loans	NPLs Ratio
40 L B P Microfinance Plc.	7,687	15,804	48.6%	6,189	22,322	27.7%
41 LCH Microfinance Plc.	-	5,781	-	-	5,207	-
42 LED Microfinance Institution Plc.	1,048	9,620	10.9%	767	13,547	5.7%
43 Leng Navatra Capital Plc.	-	298	-	-	350	-
44 Maxima Microfinance Plc.	1,366	89,597	1.5%	870	84,936	1.0%
45 MIA Plc.	893	28,621	3.1%	889	26,269	3.4%
46 Microfinance Amatak Capital Plc.	660	14,469	4.6%	415	14,693	2.8%
47 Mothers Financial Japan Plc.	18,849	40,408	46.6%	18,228	31,467	57.9%
48 Niron Microfinance Plc.	451	9,289	4.9%	395	6,240	6.3%
49 Nonghyup Finance (Cambodia) Plc.	3,369	227,209	1.5%	1,834	171,398	1.1%
50 ORO Financecorp Plc.	494	10,976	4.5%	2,294	8,875	25.8%
51 PG Development Plc.	2	1,251	0.2%	-	2,044	-
52 Piphup Thmey Microfiance Plc.	5,928	9,488	62.5%	8,412	11,927	70.5%
53 Prasethpheap Finance Plc.	1,092	16,512	6.6%	245	16,701	1.5%
54 Prime MF Microfinance Institution Ltd. (Prime MF)	1,947	50,038	3.9%	2,044	52,162	3.9%
55 Propey Microfinance Plc.	409	3,886	10.5%	324	3,340	9.7%
56 Queen Finance Plc.	786	5,288	14.9%	1,049	6,261	16.7%
57 Rolya Plc.	3,560	6,280	56.7%	3,981	7,769	51.2%
58 Royal Microfinance Plc.	1,466	21,848	6.7%	3,753	17,806	21.1%
59 Sabay Credit Commercial Plc.	-	33,969	-	-	49,284	-
60 Sachak Microfinance Plc.	146	4,245	3.4%	291	5,642	5.2%
61 Sahaka Plc.	2,552	30,032	8.5%	-	22,529	-
62 Sahakrinpheap Microfinance Plc.	345	14,990	2.3%	640	6,249	10.2%
63 Samaky Capital Plc.	1,301	2,863	45.4%	1,421	2,976	47.8%
64 Sambat Finance Plc.	572	41,622	1.4%	433	35,817	1.2%
65 Samporn Samakum Sahakreas Thuntoch Neung Matjum Kampuchea Plc.	536	12,593	4.3%	1,160	13,236	8.8%
66 Samrithisak Microfinance Limited	669	95,477	0.7%	947	106,164	0.9%
67 Seilanithih Limited	680	15,370	4.4%	448	13,090	3.4%
68 Serey Oudom Microfiance Plc.	51	29,510	0.2%	56	32,452	0.2%
69 Sixty Six Finance Plc.	-	10,023	-	-	7,943	-
70 Sonatra Microfinance Institution Plc.	-	38,170	-	-	52,009	-
71 Sunny Microfinance Plc.	-	64,144	-	5	58,250	0.0%
72 T & Go Finance Plc.	5,241	6,562	79.9%	5,365	7,224	74.3%
73 TBB (Cambodia) Plc.	37,374	129,903	28.8%	15,214	146,402	10.4%
74 Trop Khnhom Plc.	1,018	35,443	2.9%	1,320	24,791	5.3%
75 Vithey Microfinance Plc.	968	33,596	2.9%	1,081	28,370	3.8%
76 Welcome Finance (Cambodia) Plc.	14,022	234,796	6.0%	8,144	172,133	4.7%
77 Y.C.P Microfinance Plc.	1,844	13,583	13.6%	2,020	13,621	14.8%
Subtotal	383,343	4,256,158	9.0%	232,580	3,341,777	7.0%
Total	765,368	31,722,601	2.4%	495,186	24,996,699	2.0%

*The 2020 figures were adjusted due to the movements of 2 Banks, 1MDI and 1MFI.

TOTAL CREDITS CLASSIFIED BY INDUSTRIES

AS AT 31 DECEMBER 2021

Table 31

(millions of KHR)

Type of Industries	Total Loans				Growth Rate (%) 2021 over 2020
	2021		2020*		
	1 USD/KHR =	4,074	1 USD/KHR =	4,045	
	Amount	Share	Amount	Share	
1 Financial Institutions	32,447	0.1%	28,607	0.1%	12.6%
2 Agriculture	5,687,375	17.9%	4,686,936	18.8%	20.5%
3 Manufacturing	508,264	1.6%	234,272	0.9%	115.4%
4 Trade and Commerce	7,277,164	22.9%	5,375,156	21.5%	34.4%
5 Services	4,577,748	14.4%	4,028,074	16.1%	12.8%
6 Transportation	1,641,577	5.2%	1,462,978	5.9%	11.4%
7 Construction	1,371,802	4.3%	1,057,084	4.2%	28.8%
8 Household	10,268,480	32.4%	7,607,445	30.4%	34.0%
9 Others	357,743	1.1%	516,148	2.1%	-31.2%
Total	31,722,601	100.0%	24,996,699	100.0%	26.0%

*The 2020 figures were adjusted due to the movements of 2 Banks, 1MDI and 1MFI.

**TOTAL CREDITS CLASSIFIED BY INDUSTRIES AND MICROFINANCE INSTITUTIONS
AS AT 31 DECEMBER 2021**

Table 32

1 USD = 4,074 KHR

(millions of KHR)

	Financial Institutions	Agriculture	Manufacturing	Trade and Commerce	Service	Transportation	Construction	Household	Others	Total
Microfinance Deposit-Taking Institutions (MDIs)										
1 AMK Plc.	-	543,342	44,607	312,538	194,732	30,100	51,369	824,846	-	2,001,535
2 Amret Plc.	-	1,362,269	159,301	1,181,624	644,692	368,577	182,809	1,638,078	10,044	5,547,392
3 LOLC (Cambodia) Plc.	-	1,490,005	27,471	939,367	425,316	56,936	406,272	903,988	250	4,249,605
4 Mohanokor Plc.	171	114,627	1,355	417	5,049	48,587	6,273	187,076	14,588	378,143
5 Prasac Microfinance Institution Plc.	-	1,818,329	185,548	4,104,750	2,654,889	1,016,881	160,372	5,349,002	-	15,289,769
Subtotal	171	5,328,573	418,281	6,538,694	3,924,677	1,521,080	807,095	8,902,989	24,882	27,466,443
Non Deposit-Taking Microfinance Institutions (MFIs)										
6 Active People's Plc.	-	6,894	-	22,598	5,448	60	-	557,293	13,159	605,452
7 Anakut Plc.	-	404	-	8,433	1,448	-	-	9,556	1,359	21,200
8 Asia Pacific Finance Plc.	-	555	-	-	-	67	-	-	207	829
9 Baitang Microheranhvatho Plc.	-	9,441	-	1,135	-	-	-	-	70	10,645
10 Bamboo Finance Plc.	-	1,018	13,972	6,612	13,933	793	9,340	5	877	46,549
11 BAMC Finance Plc.	-	612	-	3,810	3,238	159	1,515	4,114	3,561	17,009
12 Bayon Credit Plc.	-	358	-	612	16	-	14	595	206	1,802
13 BNKC (Cambodia) Plc.	-	5,232	162	55,169	31,042	7,255	103,370	37,721	44,472	284,424
14 Borribo Plc.	-	2,739	-	699	1,115	1,140	1,894	12,877	4,783	25,248
15 CAM Capital Public Limited Company	2,050	2,141	-	36,344	31,784	3,099	3,132	97	4,189	82,837
16 Cambodian Labor Care Plc.	-	81	-	14,732	0	1	15,924	166	-	30,904
17 Camma Microfinance Limited	-	2,461	-	4,744	29,953	1,922	5,567	15,393	3,118	63,158
18 Century Cambo Development Plc.	-	-	-	-	-	-	-	946	-	946
19 Chailease Royal Finance Plc.	-	1,406	55,492	45,862	251,361	12,011	41,972	-	3,631	411,735
20 Chamroeun Microfinance Plc.	-	32,891	-	68,581	4,431	5,253	13,074	16,771	820	141,821
21 Chokchey Finance Plc.	-	2,135	2,367	14,162	4,547	596	87,030	34,751	29,166	174,754
22 City Microfinance Institution Plc.	-	467	-	-	5,121	925	790	1,436	26,837	35,576
23 CMK Plc.	-	-	-	789	891	72	25,784	12,215	37,304	77,054
24 Delta Microfinance Plc.	-	5,863	-	11,228	1,634	3,375	14,202	16,697	103	53,102
25 Entean Akpevath Pracheachun (EAP) Plc.	-	730	-	2,106	470	171	-	1,240	-	4,717
26 Family Microfinance Plc.	-	-	-	3,317	-	-	-	1,844	51	5,211
27 Farmer Finance Ltd. (FF)	-	290	-	-	3,342	183	530	7,020	832	12,198
28 First Finance Plc.	5,068	2,748	7,420	45,613	28,312	2,199	8,119	9,514	15,275	124,267
29 Funan Microfinance Plc.	-	86,510	-	52,610	11,967	7,240	6,938	127,131	2,200	294,596
30 Futaba Microfinance Plc.	-	1,731	-	10,074	1,831	2,547	5,131	28,493	4,740	54,548
31 G B Microfinance Institution Plc.	-	-	-	-	-	-	5,626	-	71	5,697
32 Golden Cash Microfinance Institution Plc.	-	5,723	-	4,839	512	260	1,887	2,388	1,014	16,623
33 Grow Plc.	-	1,058	-	3,778	3,124	208	1,029	38	-	9,235
34 Idemitsu Saison Microfinance (Cambodia) Plc.	-	29,811	-	893	47,292	1,361	-	3,986	32,986	116,329
35 Intean Poalroath Rongroeurng Ltd.	-	11,470	-	6,601	-	-	-	9,967	-	28,037
36 JC Finance Plc.	-	36,022	-	-	-	-	-	-	127	36,149
37 Jet's Cash Box Finance Plc.	-	-	-	-	-	-	-	-	1,838	1,838
38 Khemarak Microfinance Institution Limited	-	-	-	-	-	-	-	-	-	-
39 Khmer Capital Plc.	4,000	-	326	8,554	5,799	872	6,895	14,793	6,877	48,116

**TOTAL CREDITS CLASSIFIED BY INDUSTRIES AND MICROFINANCE INSTITUTIONS
AS AT 31 DECEMBER 2021**

Table 32

1 USD = 4,074 KHR

(millions of KHR)

	Financial Institutions	Agriculture	Manufacturing	Trade and Commerce	Service	Transportation	Construction	Household	Others	Total
40 L B P Microfinance Plc.	-	220	-	1,076	-	1,247	169	13,092	-	15,804
41 LCH Microfinance Plc.	-	-	-	1,223	-	146	-	4,412	-	5,781
42 LED Microfinance Institution Plc.	-	-	-	-	1,696	-	-	7,925	-	9,620
43 Leng Navatra Capital Plc.	-	-	-	-	-	-	203	-	95	298
44 Maxima Microfinance Plc.	-	17,258	-	13,692	6,125	6,072	33,027	1,944	11,479	89,597
45 MIA Plc.	-	203	159	4,543	3,073	148	4,358	12,638	3,498	28,621
46 Microfinance Amatak Capital Plc.	-	83	-	1,779	6,547	807	724	3,440	1,090	14,469
47 Mothers Financial Japan Plc.	-	-	-	4,710	-	28,013	1,243	3,193	3,249	40,408
48 Niron Microfinance Plc.	-	2,365	-	1,434	505	2	61	4,878	44	9,289
49 Nonghyup Finance (Cambodia) Plc.	-	58,663	-	31,832	11,771	1,542	88,528	34,873	-	227,209
50 ORO Financecorp Plc.	-	-	-	-	-	-	-	10,976	-	10,976
51 PG Development Plc.	-	-	-	928	-	10	-	312	-	1,251
52 Piphup Thmey Microfinance Plc.	-	-	-	-	-	-	-	9,488	-	9,488
53 Prasethpheap Finance Plc.	-	343	-	1,429	89	-	2,319	12,285	46	16,512
54 Prime MF Microfinance Institution Ltd. (Prime MF)	-	160	-	21,823	-	7,218	20,837	-	-	50,038
55 Propey Microfinance Plc.	-	-	-	5	1,634	6	23	2,218	-	3,886
56 Queen Finance Plc.	-	79	-	307	237	351	994	371	2,947	5,288
57 Rolya Plc.	-	86	-	-	-	1,037	-	2,208	2,950	6,280
58 Royal Microfinance Plc.	-	637	-	785	1,076	197	1,812	7,380	9,959	21,848
59 Sabay Credit Commercial Plc.	-	-	-	2,396	-	-	31,573	-	-	33,969
60 Sachak Microfinance Plc.	-	3,861	-	-	-	-	-	385	-	4,245
61 Sahaka Plc.	-	-	-	17,432	-	-	-	12,600	-	30,032
62 Sahakrinpheap Microfinance Plc.	-	1,600	-	3,042	287	247	368	9,445	-	14,990
63 Samaky Capital Plc.	-	-	-	2,815	-	-	-	49	-	2,863
64 Sambat Finance Plc.	3,245	315	1,526	4,022	9,464	307	127	22,615	-	41,622
65 Samporn Samakum Sahakreas Thuntoch Neung Matjum Kampuchea Plc.	-	486	-	9,571	65	131	86	2,249	6	12,593
66 Samrithisak Microfinance Limited	-	1,159	141	29,603	9,310	4,198	485	40,440	10,139	95,477
67 Seilanith Limited	-	3,089	103	6,292	5,843	-	-	-	43	15,370
68 Serey Oudom Microfinance Plc.	-	174	113	2,387	757	1,604	11,160	3,718	9,597	29,510
69 Sixty Six Finance Plc.	965	445	-	1,281	2,064	-	465	-	4,804	10,023
70 Sonatra Microfinance Institution Plc.	-	-	-	-	6,409	-	-	31,761	-	38,170
71 Sunny Microfinance Plc.	-	-	1,237	17,161	20,584	1,127	3,258	18,123	2,654	64,144
72 T & Go Finance Plc.	-	1,446	-	339	1,506	-	196	64	3,011	6,562
73 TBB (Cambodia) Plc.	16,948	2,327	6,940	20,533	71,611	1,904	1,956	-	7,684	129,903
74 Trop Khnhom Plc.	-	5,356	-	-	-	11,482	57	-	18,547	35,443
75 Vithey Microfinance Plc.	-	6,779	-	7,214	3,800	931	475	13,993	404	33,596
76 Welcome Finance (Cambodia) Plc.	-	-	-	88,793	-	-	-	145,274	729	234,796
77 Y.C.P Microfinance Plc.	-	877	25	6,131	3	-	441	6,095	11	13,583
Subtotal	32,276	358,802	89,983	738,469	653,071	120,497	564,707	1,365,491	332,861	4,256,158
Total	32,447	5,687,375	508,264	7,277,164	4,577,748	1,641,577	1,371,802	10,268,480	357,743	31,722,601
As Percentage of Total Loans	0.1%	17.9%	1.6%	22.9%	14.4%	5.2%	4.3%	32.4%	1.1%	100.0%

LOANS TO DEPOSITS
AS AT 31 DECEMBER 2021

Table 33

(millions of KHR)

	2021			2020*		
	1 USD/KHR = 4,074			1 USD/KHR = 4,045		
	Loans	Deposits	Loans to Deposits Ratio	Loans	Deposits	Loans to Deposits Ratio
Microfinance Deposit-Taking Institutions (MDIs)						
1 AMK Plc.	2,001,535	1,005,723	199.0%	1,515,047	830,415	182.4%
2 Amret Plc.	5,547,392	2,947,614	188.2%	4,116,069	2,668,437	154.3%
3 LOLC (Cambodia) Plc.	4,249,605	2,313,216	183.7%	3,487,824	2,119,191	164.6%
4 Mohanokor Plc.	378,143	158,409	238.7%	276,311	22,536	12.26
5 Prasac Microfinance Institution Plc.	15,289,769	10,414,763	146.8%	12,259,670	8,338,219	147.0%
Subtotal	27,466,443	16,839,726	163.1%	21,654,921	13,978,798	154.9%
Non Deposit-Taking Microfinance Institutions (MFIs)						
6 Active People's Plc.	605,452	-	-	415,582	-	-
7 Anakut Plc.	21,200	-	-	23,783	-	-
8 Asia Pacific Finance Plc.	829	-	-	2,038	-	-
9 Baitang Microheranhvatho Plc.	10,645	-	-	11,009	-	-
10 Bamboo Finance Plc.	46,549	-	-	31,318	-	-
11 BAMC Finance Plc.	17,009	-	-	16,572	-	-
12 Bayon Credit Plc.	1,802	-	-	874	-	-
13 BNKC (Cambodia) Plc.	284,424	-	-	163,357	-	-
14 Borribo Plc.	25,248	-	-	24,824	-	-
15 CAM Capital Public Limited Company	82,837	-	-	27,918	-	-
16 Cambodian Labor Care Plc.	30,904	-	-	36,178	-	-
17 Camma Microfinance Limited	63,158	-	-	53,898	-	-
18 Century Cambo Development Plc.	946	-	-	380	-	-
19 Chailease Royal Finance Plc.	411,735	-	-	198,969	-	-
20 Chamroeun Microfinance Plc.	141,821	-	-	114,996	-	-
21 Chokchey Finance Plc.	174,754	-	-	125,858	-	-
22 City Microfinance Institution Plc.	35,576	-	-	34,306	-	-
23 CMK Plc.	77,054	-	-	50,717	-	-
24 Delta Microfinance Plc.	53,102	-	-	49,821	-	-
25 Entean Akpevath Pracheachun (EAP) Plc.	4,717	-	-	4,882	-	-
26 Family Microfinance Plc.	5,211	-	-	5,803	-	-
27 Farmer Finance Ltd. (FF)	12,198	-	-	8,851	-	-
28 First Finance Plc.	124,267	-	-	93,266	-	-
29 Funan Microfinance Plc.	294,596	-	-	229,926	-	-
30 Futaba Microfinance Plc.	54,548	-	-	57,713	-	-
31 G B Microfinance Institution Plc.	5,697	-	-	6,239	-	-
32 Golden Cash Microfinance Institution Plc.	16,623	-	-	14,428	-	-
33 Grow Plc.	9,235	-	-	9,350	-	-
34 Idemitsu Saison Microfinance (Cambodia) Plc.	116,329	-	-	118,382	-	-
35 Intean Poalroath Rongroeurng Ltd.	28,037	-	-	26,300	-	-
36 JC Finance Plc.	36,149	-	-	31,521	-	-
37 Jet's Cash Box Finance Plc.	1,838	-	-	2,106	-	-
38 Khemarak Microfinance Institution Limited	-	-	-	-	-	-
39 Khmer Capital Plc.	48,116	-	-	49,120	-	-

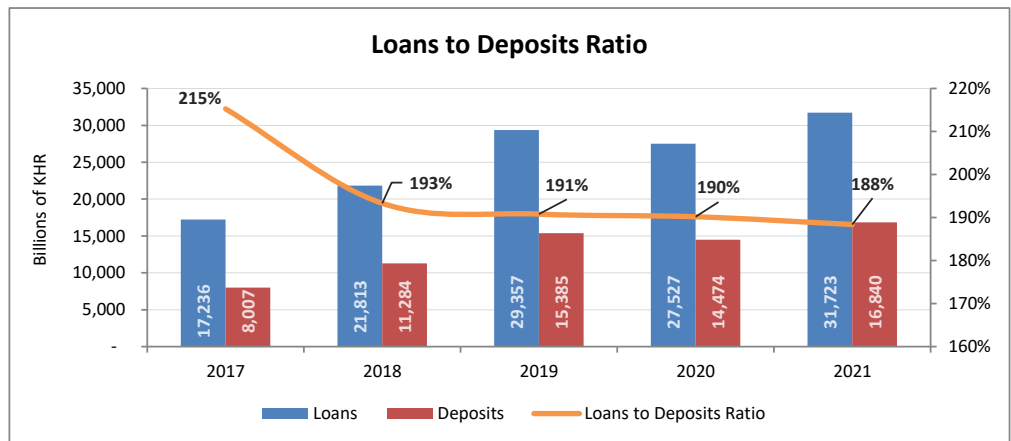
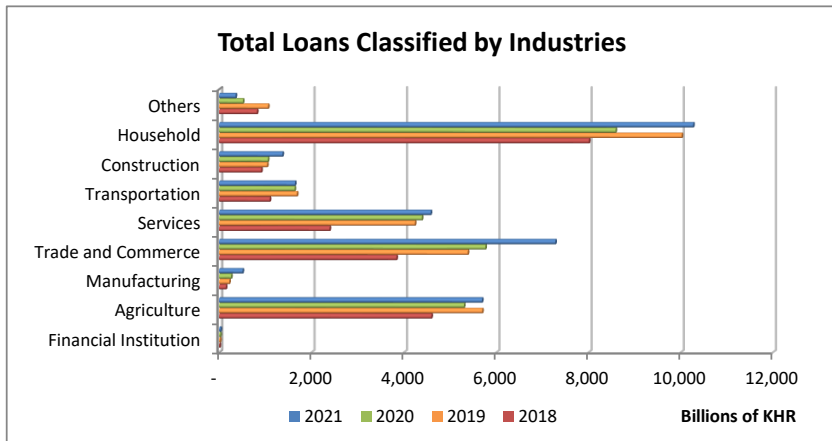
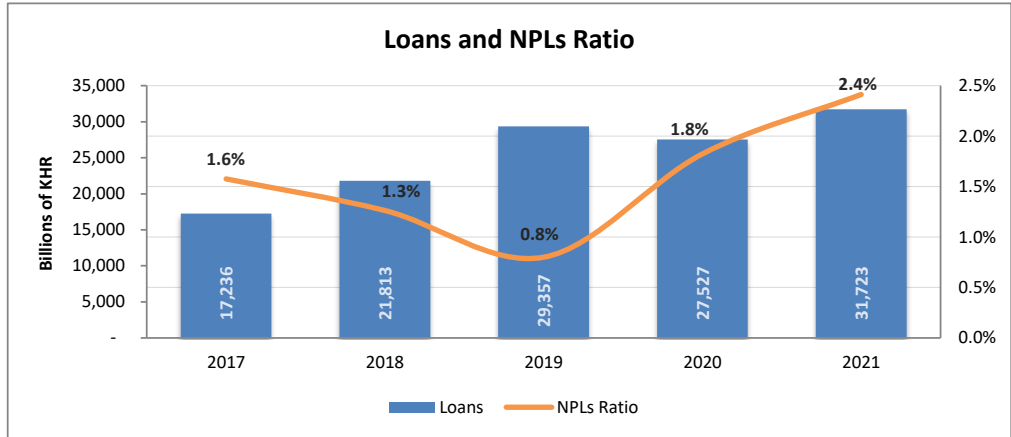
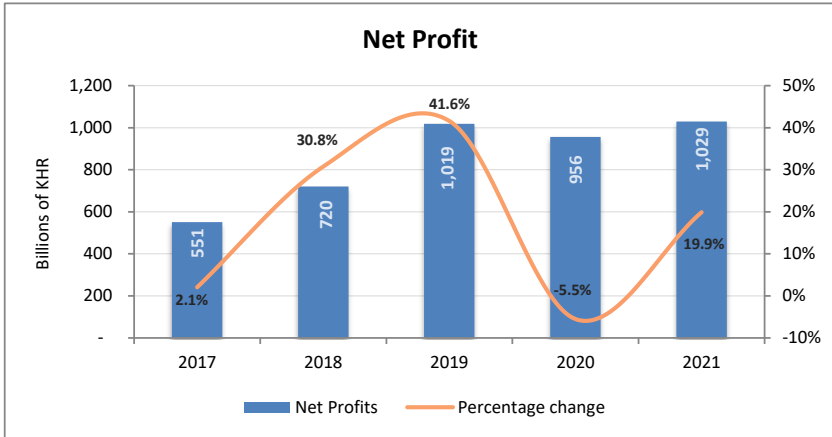
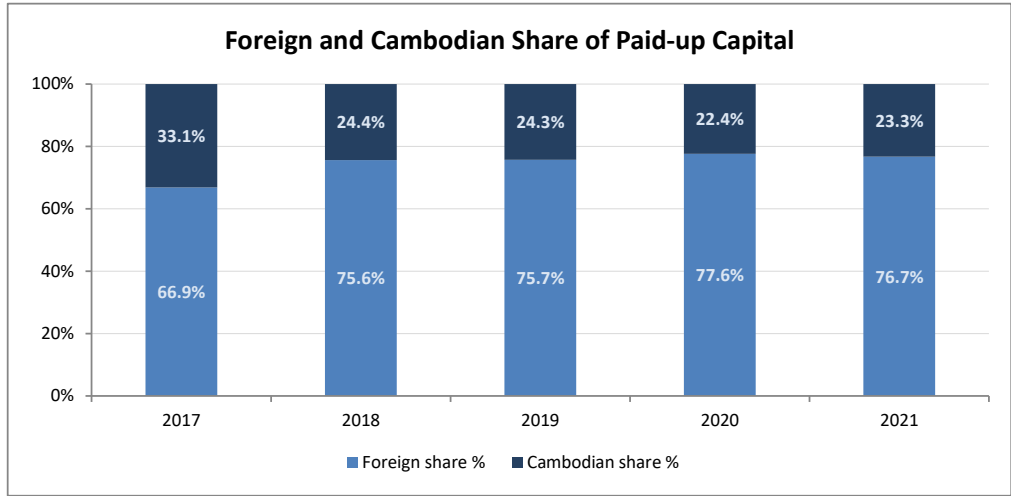
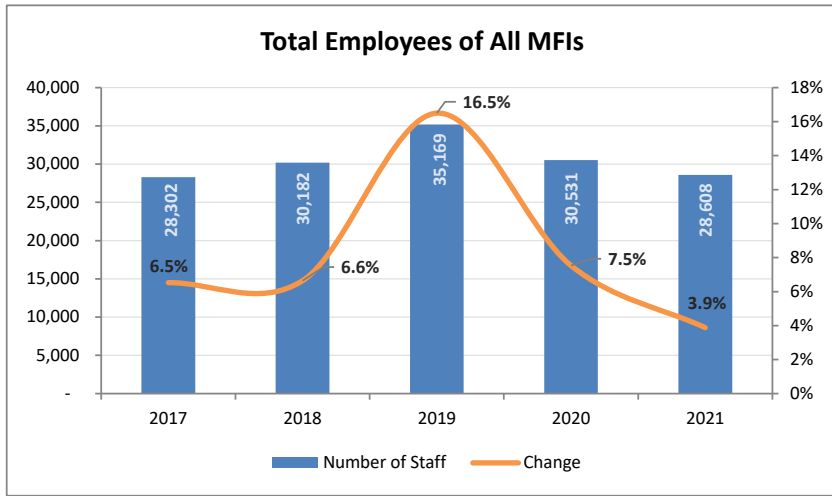
LOANS TO DEPOSITS
AS AT 31 DECEMBER 2021

Table 33

(millions of KHR)

	2021			2020*		
	1 USD/KHR = 4,074			1 USD/KHR = 4,045		
	Loans	Deposits	Loans to Deposits Ratio	Loans	Deposits	Loans to Deposits Ratio
40 L B P Microfinance Plc.	15,804	-	-	22,322	-	-
41 LCH Microfinance Plc.	5,781	-	-	5,207	-	-
42 LED Microfinance Institution Plc.	9,620	-	-	13,547	-	-
43 Leng Navatra Capital Plc.	298	-	-	350	-	-
44 Maxima Microfinance Plc.	89,597	-	-	84,936	-	-
45 MIA Plc.	28,621	-	-	26,269	-	-
46 Microfinance Amatak Capital Plc.	14,469	-	-	14,693	-	-
47 Mothers Financial Japan Plc.	40,408	-	-	31,467	-	-
48 Niron Microfinance Plc.	9,289	-	-	6,240	-	-
49 Nonghyup Finance (Cambodia) Plc.	227,209	-	-	171,398	-	-
50 ORO Financecorp Plc.	10,976	-	-	8,875	-	-
51 PG Development Plc.	1,251	-	-	2,044	-	-
52 Piphup Thmey Microfinance Plc.	9,488	-	-	11,927	-	-
53 Prasethpheap Finance Plc.	16,512	-	-	16,701	-	-
54 Prime MF Microfinance Institution Ltd. (Prime MF)	50,038	-	-	52,162	-	-
55 Propey Microfinance Plc.	3,886	-	-	3,340	-	-
56 Queen Finance Plc.	5,288	-	-	6,261	-	-
57 Rolya Plc.	6,280	-	-	7,769	-	-
58 Royal Microfinance Plc.	21,848	-	-	17,806	-	-
59 Sabay Credit Commercial Plc.	33,969	-	-	49,284	-	-
60 Sachak Microfinance Plc.	4,245	-	-	5,642	-	-
61 Sahaka Plc.	30,032	-	-	22,529	-	-
62 Sahakrinpheap Microfinance Plc.	14,990	-	-	6,249	-	-
63 Samaky Capital Plc.	2,863	-	-	2,976	-	-
64 Sambat Finance Plc.	41,622	-	-	35,817	-	-
65 Samporn Samakum Sahakreas Thuntoch Neung Matjum Kampuchea Plc.	12,593	-	-	13,236	-	-
66 Samrithisak Microfinance Limited	95,477	-	-	106,164	-	-
67 Seilanithih Limited	15,370	-	-	13,090	-	-
68 Serey Oudom Microfinance Plc.	29,510	-	-	32,452	-	-
69 Sixty Six Finance Plc.	10,023	-	-	7,943	-	-
70 Sonatra Microfinance Institution Plc.	38,170	-	-	52,009	-	-
71 Sunny Microfinance Plc.	64,144	-	-	58,250	-	-
72 T & Go Finance Plc.	6,562	-	-	7,224	-	-
73 TBB (Cambodia) Plc.	129,903	-	-	146,402	-	-
74 Trop Khnhom Plc.	35,443	-	-	24,791	-	-
75 Vithey Microfinance Plc.	33,596	-	-	28,370	-	-
76 Welcome Finance (Cambodia) Plc.	234,796	-	-	172,133	-	-
77 Y.C.P Microfinance Plc.	13,583	-	-	13,621	-	-
Subtotal	4,256,158	-	-	3,341,777	-	-
Total	31,722,601	16,839,726	188.4%	24,996,699	13,978,798	178.8%

*The 2020 figures were adjusted due to the movements of 2 Banks, 1MDI and 1MFI.



Number of Staff
AS AT 31 DECEMBER 2021

Table 34

	2021	2020	%Δ
Financial Leasing Companies			
1 BSP Finance (Cambodia) Plc.	35	32	9.4%
2 Chailease Royal Leasing Plc	149	145	2.8%
3 Forward Leasing Plc.	11	-	-
4 GL Finance Plc.	414	434	-4.6%
5 Icare Leasing Plc.	21	-	-
6 I-Finance Leasing Plc.	97	131	-26.0%
7 JACCS Finance (Cambodia) Plc.	197	168	17.3%
8 KK Fund Leasing Plc.	251	221	13.6%
9 Komatsu Leasing (Cambodia) Plc.	9	9	-
10 Kubota Leasing (Cambodia) Plc.	42	29	44.8%
11 L O D Leasing Plc.	14	12	16.7%
12 Ly Hour Leasing Plc.	85	72	18.1%
13 Mega Leasing Plc.	161	157	2.5%
14 Mobility Finance (Cambodia) Plc.	6	6	-
15 RPTN Alliance Financial Leasing Plc.	51	52	-1.9%
16 Suosdey Finance Plc.	212	249	-14.9%
17 Toyota Tsusho Finance (Cambodia) Plc.	43	43	-
Total	1,798	1,760	2.2%

COMPARISON OF TOTAL ASSETS

AS AT 31 DECEMBER 2021

Table 35

(millions of KHR)

	2021		2020		Growth Rate (%) 2021 over 2020
	1 USD/KHR =	4,074	1 USD/KHR =	4,045	
	Amount	Share	Amount	Share	
Financial Leasing Companies					
1 BSP Finance (Cambodia) Plc.	355,825	19.3%	319,445	19.8%	10.6%
2 Chailease Royal Leasing Plc	246,722	13.4%	225,904	14.0%	8.4%
3 Forward Leasing Plc.	5,990	0.3%	-	-	-
4 GL Finance Plc.	113,736	6.2%	144,065	8.9%	-21.6%
5 Icare Leasing Plc.	3,487	0.2%	-	-	-
6 I-Finance Leasing Plc.	51,330	2.8%	54,647	3.4%	-6.7%
7 JACCS Finance (Cambodia) Plc.	130,111	7.1%	125,396	7.8%	3.0%
8 KK Fund Leasing Plc.	99,836	5.4%	80,984	5.0%	22.4%
9 Komatsu Leasing (Cambodia) Plc.	62,063	3.4%	50,513	3.1%	22.0%
10 Kubota Leasing (Cambodia) Plc.	365,037	19.8%	220,447	13.6%	64.4%
11 L O D Leasing Plc.	1,677	0.1%	1,807	0.1%	-7.8%
12 Ly Hour Leasing Plc.	57,003	3.1%	41,954	2.6%	34.9%
13 Mega Leasing Plc.	57,549	3.1%	57,090	3.5%	0.1%
14 Mobility Finance (Cambodia) Plc.	15,104	0.8%	15,307	0.9%	-2.0%
15 RPTN Alliance Financial Leasing Plc.	19,160	1.0%	18,898	1.2%	0.7%
16 Suosdey Finance Plc.	127,860	7.0%	130,672	8.1%	-2.8%
17 Toyota Tsusho Finance (Cambodia) Plc.	126,923	6.9%	129,006	8.0%	-2.3%
Total	1,839,410	100.0%	1,616,135	100.0%	13.0%

**SHARE OF PAID-UP CAPITAL
AS AT 31 DECEMBER 2021**

Table 36

	Foreign Share		Cambodian Share		Total Paid-up Capital	Market Share	
	Share (%)	Amount Paid	Share (%)	Amount Paid			
Financial Leasing Companies							
1	BSP Finance (Cambodia) Plc.	90.0%	45,419	10.0%	5,047	50,465	11.9%
2	Chailease Royal Leasing Plc	40.0%	8,148	60.0%	12,222	20,370	4.8%
3	Forward Leasing Plc.	-	-	100.0%	6,111	6,111	1.4%
4	GL Finance Plc.	100.0%	41,962	-	-	41,962	9.9%
5	Icare Leasing Plc.	99.0%	4,034	1.0%	41	4,075	1.0%
6	I-Finance Leasing Plc.	13.8%	1,402	86.2%	8,744	10,146	2.4%
7	JACCS Finance (Cambodia) Plc.	100.0%	69,258	-	-	69,258	16.4%
8	KK Fund Leasing Plc.	49.0%	5,989	51.0%	6,233	12,222	2.9%
9	Komatsu Leasing (Cambodia) Plc.	85.0%	17,315	15.0%	3,056	20,370	4.8%
10	Kubota Leasing (Cambodia) Plc.	100.0%	73,332	-	-	73,332	17.4%
11	L O D Leasing Plc.	-	-	100.0%	2,037	2,037	0.5%
12	Ly Hour Leasing Plc.	49.0%	19,963	51.0%	20,777	40,740	9.6%
13	Mega Leasing Plc.	-	-	100.0%	5,704	5,704	1.4%
14	Mobility Finance (Cambodia) Plc.	100.0%	18,675	-	-	18,675	4.4%
15	RPTN Alliance Financial Leasing Plc.	100.0%	4,074	-	-	4,074	1.0%
16	Suosdey Finance Plc.	100.0%	16,296	-	-	16,296	3.9%
17	Toyota Tsusho Finance (Cambodia) Plc.	90.0%	23,833	10.0%	2,648	26,481	6.3%
Total		82.8%	349,699	17.2%	72,619	422,318	100.0%

**COMPARISON OF TOTAL NET PROFIT
AS AT 31 DECEMBER 2021**

Table 37

(millions of KHR)

	2021		2020		Growth Rate (%) 2021 over 2020
	1 USD/KHR =	4,074	1 USD/KHR =	4,045	
	Amount	Share	Amount	Share	
Financial Leasing Companies					
1 BSP Finance (Cambodia) Plc.	14,495	30.2%	14,316	26.8%	0.5%
2 Chailease Royal Leasing Plc	15,119	31.5%	12,301	23.1%	22.0%
3 Forward Leasing Plc.	(199)	-0.4%	-	-	-
4 GL Finance Plc.	5,171	10.8%	9,058	17.0%	-43.3%
5 Icare Leasing Plc.	(1,799)	-3.7%	-	-	-
6 I-Finance Leasing Plc.	(1,568)	-3.3%	(6,502)	-12.2%	-76.1%
7 JACCS Finance (Cambodia) Plc.	(4,768)	-9.9%	(266)	-0.5%	1678.0%
8 KK Fund Leasing Plc.	676	1.4%	3,370	6.3%	-80.1%
9 Komatsu Leasing (Cambodia) Plc.	1,721	3.6%	864	1.6%	97.8%
10 Kubota Leasing (Cambodia) Plc.	4,522	9.4%	2,722	5.1%	64.9%
11 L O D Leasing Plc.	(152)	-0.3%	(62)	-0.1%	142.7%
12 Ly Hour Leasing Plc.	3,634	7.6%	2,629	4.9%	37.2%
13 Mega Leasing Plc.	2,103	4.4%	2,585	4.8%	-19.2%
14 Mobility Finance (Cambodia) Plc.	(24)	-0.1%	(2,436)	-4.6%	-99.0%
15 RPTN Alliance Financial Leasing Plc.	1,656	3.4%	442	0.8%	272.2%
16 Suosdey Finance Plc.	1,795	3.7%	8,082	15.2%	-78.0%
17 Toyota Tsusho Finance (Cambodia) Plc.	5,640	11.7%	6,242	11.7%	-10.3%
Total	48,021	100.0%	53,344	100.0%	-10.6%

LEASES AND NON-PERFORMING LEASES (NPLS)

AS AT 31 DECEMBER 2021

Table 38

(millions of KHR)

	2021			2020		
	1 USD/KHR = 4,074			1 USD/KHR = 4,045		
	Leases	NPLs	NPL/Leases	Leases	NPLs	NPL/Leases
Financial Leasing Companies						
1 BSP Finance (Cambodia) Plc.	243,689	4,023	1.7%	196,085	3,238	1.7%
2 Chailease Royal Leasing Plc	238,588	4,334	1.8%	223,087	6,088	2.7%
3 Forward Leasing Plc.	77	-	-	-	-	-
4 GL Finance Plc.	80,843	4,770	5.9%	85,085	5,486	6.4%
5 Icare Leasing Plc.	470	-	-	-	-	-
6 I-Finance Leasing Plc.	44,972	4,435	9.9%	47,443	5,014	10.6%
7 JACCS Finance (Cambodia) Plc.	122,645	21,832	17.8%	117,157	14,246	12.2%
8 KK Fund Leasing Plc.	82,746	9,270	11.2%	74,351	6,698	9.0%
9 Komatsu Leasing (Cambodia) Plc.	57,519	21	0.0%	49,119	-	-
10 Kubota Leasing (Cambodia) Plc.	345,391	3,502	1.0%	177,007	3,279	1.9%
11 L O D Leasing Plc.	547	7	1.3%	938	7	0.8%
12 Ly Hour Leasing Plc.	54,620	5,045	9.2%	38,879	1,471	3.8%
13 Mega Leasing Plc.	51,803	2,749	5.3%	36,953	2,470	6.7%
14 Mobility Finance (Cambodia) Plc.	6,097	1,474	24.2%	8,851	1,733	19.6%
15 RPTN Alliance Financial Leasing Plc.	17,772	5,540	31.2%	16,316	3,682	22.6%
16 Suosdey Finance Plc.	125,632	8,651	6.9%	158,998	5,757	3.6%
17 Toyota Tsusho Finance (Cambodia) Plc.	119,444	4,891	4.1%	120,194	2,449	2.0%
	1,592,854	80,544	5.1%	1,350,462	61,617	4.6%

TOTAL LEASES CLASSIFIED BY INDUSTRIES
AS AT 31 DECEMBER 2021

Table 39

(millions of KHR)

	2021		2020		Growth Rate (%) 2021 over 2020
	1 USD/KHR =	4,074	1 USD/KHR =	4,045	
	Amount	Share	Amount	Share	
Type of Industries					
1 Financial Institutions	-	-	-	-	-
2 Agriculture	387,330	24.3%	200,342	14.8%	92.0%
3 Manufacturing	-	-	-	-	-
4 Trade and Commerce	57,947	3.6%	63,383	4.7%	-9.2%
5 Services	296,758	18.6%	247,524	18.3%	19.0%
6 Transportation	221,818	13.9%	212,727	15.8%	3.5%
7 Construction	102,103	6.4%	89,871	6.7%	12.8%
8 Household/Family	319,281	20.0%	309,456	22.9%	2.4%
9 Other Categories	207,617	13.0%	227,159	16.8%	-9.3%
Total	1,592,854	100.0%	1,350,462	100.0%	17.1%

TOTAL LEASES CLASSIFIED BY INDUSTRIES AND FINANCIAL LEASING COMPANIES
AS AT 31 DECEMBER 2021

Table 40

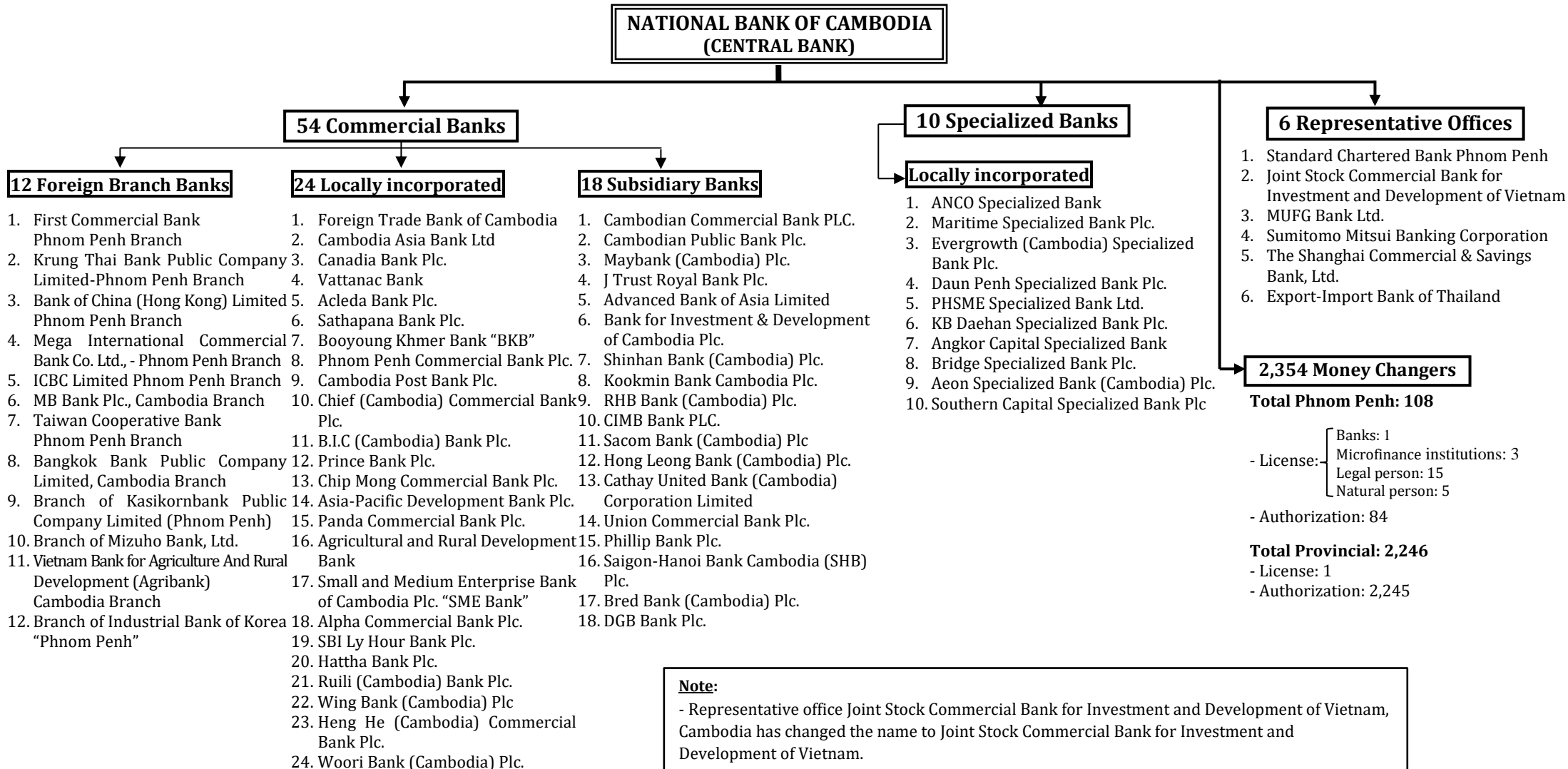
1 USD = 4,074 KHR

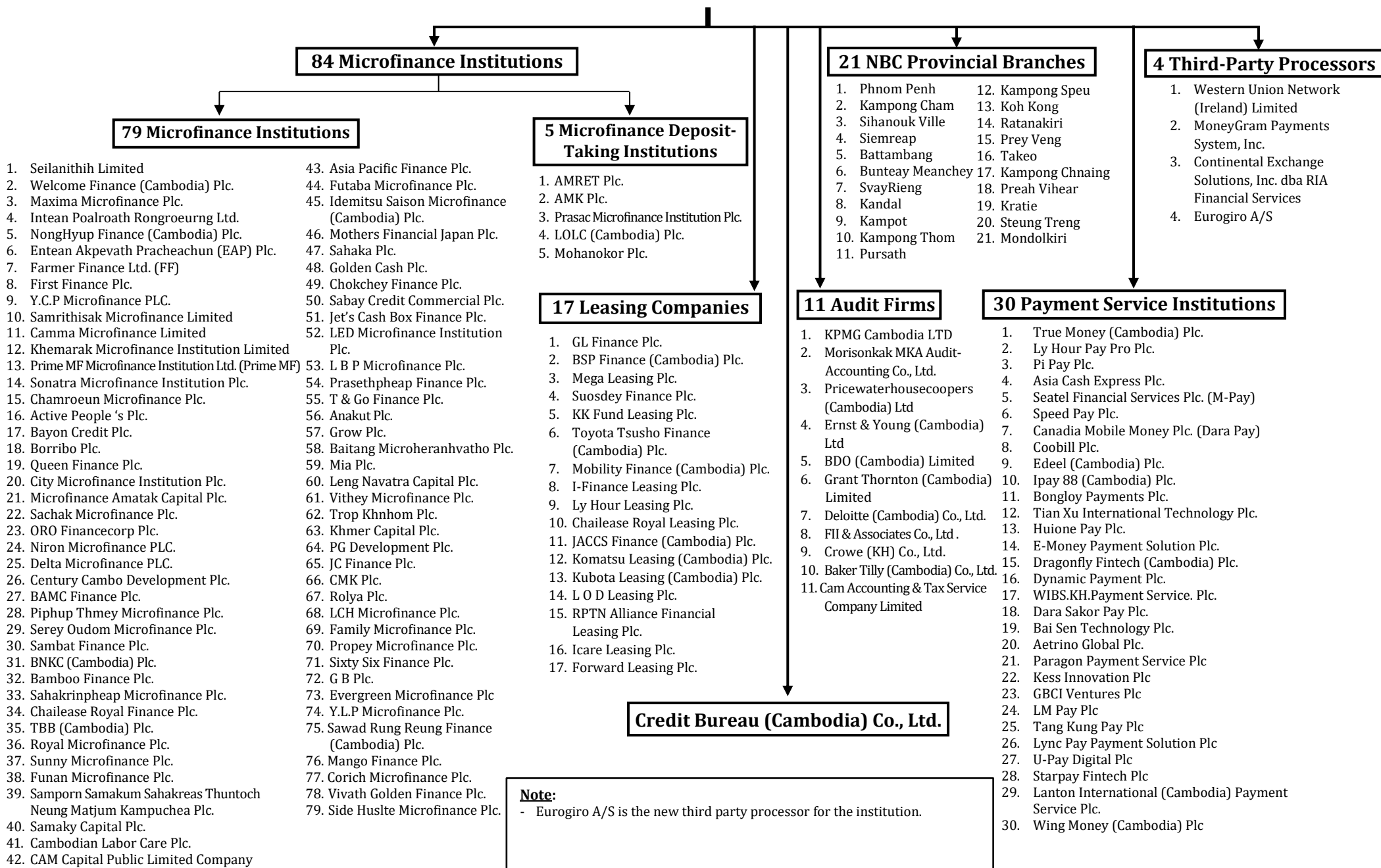
(millions of KHR)

	Total	Financial Institutions	Agriculture	Manufacturing	Trade and Commerce	Services	Transportation	Construction	Household/Family	Other Categories
Financial Leasing Companies										
1 BSP Finance (Cambodia) Plc.	243,689	-	26,730	-	6,614	67,101	3,876	7,597	129,825	1,946
2 Chailease Royal Leasing Plc	238,588	-	1,426	-	26,119	185,307	4,454	9,275	12,005	-
3 Forward Leasing Plc.	77	-	-	-	-	-	-	-	77	-
4 GL Finance Plc.	80,843	-	8,984	-	8,809	11,207	2,508	19,758	21	29,557
5 Icare Leasing Plc.	470	-	-	-	-	-	-	-	-	470
6 I-Finance Leasing Plc.	44,972	-	188	-	13,573	24,632	2,074	645	393	3,468
7 JACCS Finance (Cambodia) Plc.	122,645	-	-	-	-	-	122,645	-	-	-
8 KK Fund Leasing Plc.	82,746	-	105	-	-	-	82,526	-	115	-
9 Komatsu Leasing (Cambodia) Plc.	57,519	-	-	-	-	-	-	57,519	-	-
10 Kubota Leasing (Cambodia) Plc.	345,391	-	345,391	-	-	-	-	-	-	-
11 L O D Leasing Plc.	547	-	168	-	52	2	-	67	40	219
12 Ly Hour Leasing Plc.	54,620	-	-	-	-	-	-	-	54,620	-
13 Mega Leasing Plc.	51,803	-	-	-	-	-	-	-	51,803	-
14 Mobility Finance (Cambodia) Plc.	6,097	-	-	-	-	-	-	-	6,097	-
15 RPTN Alliance Financial Leasing Plc.	17,772	-	-	-	-	-	2,272	-	15,500	-
16 Suosdey Finance Plc.	125,632	-	-	-	-	-	-	-	-	125,632
17 Toyota Tsusho Finance (Cambodia) Plc.	119,444	-	4,339	-	2,780	8,508	1,463	7,242	48,786	46,326
Total	1,592,854	-	387,330	-	57,947	296,758	221,818	102,103	319,281	207,617

Appendix 2

THE BANKING SYSTEM IN CAMBODIA AS AT DECEMBER 31, 2021





232 Rural Credit Institutions

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

Appendix 3

LIST OF AUTHORIZED BANKS AND FINANCIAL INSTITUTIONS

AS AT DECEMBER 31, 2021

Nº	Name of Institutions	Address	Contact Number
1. Commercial Banks			
1	ACLEDA BANK Plc.	#61, Preah Monivong Blvd., Sangkat Srah Chork, Khan Daun Penh, Phnom Penh	023 998 777
2	ADVANCED BANK OF ASIA LIMITED	Building N°141, 146, 148, & 148 ABCD, Preah Sihanouk Blvd., N°15 & 153 ABC, Street 278, and N°171, Street Preah Trasak Paem, Phum 4, Sangkat Boeng Keng Kang Ti Muoy, Khan Boeng Keng Kang, Phnom Penh	023 255 333
3	AGRICULTURAL AND RURAL DEVELOPMENT BANK	N° 9-13, Street N° 7, Sangkat Chakto mukh, Khan Doun Penh, Phnom Penh	023 220 810 023 220 811
4	Alpha Commercial Bank Plc.	The Gateway Building, Ground & 33rd Floor, Russian Federation Blvd., Sangkat Phsar Depou Ti Bei, Khan Tuol Kouk, Phnom Penh	023 886 688
5	Asia- Pacific Development Bank Plc.	#132, St. 294 Corner Preah Norodom Blvd, Sangkat Tonele Bassac, Khan Chamkarmorn, Phnom Penh	098 399 888
6	B.I.C (Cambodia) Bank Plc.	N° 462, Street 93, Sangkat Tonle Bassac, Khan Chamkarmon, Phnom Penh	023 901 338
7	Bangkok Bank Public Company Limited, Cambodia Branch	#344 (1st, 2nd floor), Mao Tse Toung Boulevard, Sangkat toul Svay Prey Ti Muoy, Khan Khan Boeng Keng Kang, Phnom Penh	023 224 404
8	BANK FOR INVESTMENT&DEVELOPMENT OF CAMBODIA Plc.	#235, Preah Norodom Blvd., Phum Phum 13, Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	023 210 044
9	BANK OF CHINA (HONG KONG) LIMITED PHNOM PENH BRANCH	Canadia Tower (315) 1 st - 2 nd Floor, Preah Monivong Blvd, Sangkat Wat Phnom, Khan Don Penh, Phnom Penh	023 988 886
10	BOOYOUNG KHMER BANK	# 86-88, Preah Norodom Blvd, Sangkat Chaktomuk, Khan Daun Penh, Phnom Penh	023 952 888
11	Branch of Industrial Bank of Korea "Phnom Penh"	N°52-23 The Olympia City, Preah Monireth Blvd (No 217), Sangkat Veal Vong, Khan Prampir Meakkakra, Phnom Penh	023 964 202 012 608 898
12	Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	#45, Preah Sihanouk Blvd, Corner of street No.59, Phum 6, Sangkat Chaktomuk, Khan Daun Penh, Phnom Penh	077 555 366 023 214 998 023 214 999
13	Branch of Mizuho Bank, Ltd.	N° 132, Samdach Sothearos Blvd, Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	023 964 490
14	BRED Bank (Cambodia) Plc	#30, Preah Norodom Blvd, Sangkat Phsar Thmey 3, Khan Daun Penh, Phnom Penh	092 233 850 023 999 222
15	CAMBODIA ASIA BANK LTD	N° 75C.036, Preah Sihanouk Street, Sangkat Veal Vong, Khan Prampir Meakkakra, Phnom Penh	023 980 000
16	CAMBODIA POST BANK PLC.	#265-269 Ang Duong Street, Sangkat Wat phnom, Khan Daun Penh, Phnom Penh	023 260 888
17	CAMBODIAN COMMERCIAL BANK PLC.	#26, Preah Monivong Blvd, Sangkat Phsar Thmey 2, Khan Daun Penh, Phnom Penh	023 426 145
18	CAMBODIAN PUBLIC BANK Plc.	#23, 114 St., Sangkat Phsar Thmey 2, Khan Daun Penh, Phnom Penh	023 222 880 023 222 881 023 222 882
19	CANADIA BANK PLC.	#315, Preah Ang Duong Street, Sangkat Wat Phnom, Khan Daun Penh, Phnom Penh	023 868 222
20	Cathay United Bank (Cambodia) Corp, Ltd.	#68, Samdech Pan St.(214), Sangkat Boeung Raing, Khan Daun Penh, Phnom Penh	023 211 211 023 222 438
21	Chief (Cambodia) Commercial Bank Plc.	#C01, St. R11 corner St. 70, Phum 1, Sangkat Sras Chork, Khan Daun Penh, Phnom Penh	023 900 878
22	Chip Mong Commercial Bank Plc.	Building No 174 (1st, 3rd & 4th Floor), Czech Republic Blvd. Corner Street No 164, Sangkat Veal Vong, Khan Prampir Meakkakra, Phnom Penh	081 811 911
23	CIMB Bank PLC.	#20A/B, Preah Norodom Blvd, Sangkat Phsar Chas, Khan Dong Penh, Phnom Penh	023 988 388
24	DGB Bank Plc.	N° 689B, Kampuchekrom Blvd., Sangkat Tuek L'ak Ti Muoy, Khan Tuol Kouk, Phnom Penh	023 999 990
25	FIRST COMMERCIAL BANK PHNOM PENH BRANCH	# 66, Preah Norodom Blvd., Sangkat Chey Chumneas, Khan Daun Penh, Phnom Penh	070 600 098 023 220 773 023 220 772
26	FOREIGN TRADE BANK OF CAMBODIA	#33 C-D, Cheque Slovakia blvd, Khan 7 Makara, Phnom Penh	023 724 466 023 725 266 023 722 466
27	Hattha Bank Plc.	#606, St. 271, Sansam Kosal 3 Village, Sangkat Boeng Tumpun 1, Khan Mean Chey, Phnom Penh	023 999 266
28	Heng He (Cambodia) Commercial Bank Plc.	Building No 64, Preah Norodom Blvd., Corner Street No 178, Sangkat Chey Chumneah, Khan Doun Penh, Phnom Penh	023 997 777
29	Hong Leong Bank (Cambodia) PLC	#28, St. 214 Corner St. 51, Sangkat Beoung Raing, Khan Daun Penh, Phnom Penh	023 999 711
30	ICBC Limited Phnom Penh Branch	Exchange Square (Ground Floor) No. 19 and 20, Street 106, Phum Pir, Sangkat Voat Phnom, Khan Doun Penh, Phnom Penh	023 955 880
31	J Trust Royal Bank Plc.	#20FE-E0 E1 E2 E3 & 20 HG-E0 E1 E2 E3, Corner of Kramoun Sar and St. 67, Sangkat Phsar Thmey 1, Khan Daun Penh, Phnom Penh	023 999 000
32	KOOKMIN BANK CAMBODIA PLC.	#55, 214 St. Sangkat Boeung Raing, Khan Daun Penh, Phnom Penh	023 999 300
33	KRUNG THAI BANK PUBLIC CO., LTD PHNOM PENH BRANCH	# 149, 215 Road, Sangkat Phsar Depo1, Khan Toukork, Phnom Penh	023 882 959
34	MAYBANK (Cambodia) Plc.	#43, Preah Norodom Blvd, Sangkat Psar Thmei3, Khan Doun Penh, Phnom Penh	023 210 255 023 210 123

35	MB Bank Plc., Cambodia Branch	#146, Preah Norodom Blvd, Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	023 964 666	
36	Mega International Commercial Bank Phnom Penh Branch	No. 139, Street 274 corner street No. 41, Phum Phum 5, Sangkat Boeung Kengkang Ti Muoy, Khan Boeng Keng Kang, Phnom Penh	023 988 101	023 218 540
37	PANDA Commercial Bank Plc.	#31, Mao Tsetoung Blvd 245, Sangkat Boeng Keng Kang Ti Muoy, Khan Boeng Keng Kang, Phnom Penh	016 369 036	023 888 801
38	Phillip Bank Plc.	No 27DEF, Preah Monivong Blvd., Phum 6, Sangkat Srah Chak, Khan Doun Penh, Phnom Penh	086 930 000	089 989 818
39	PHNOM PENH COMMERCIAL BANK PLC.	#217, Preah Norodom Blvd, Sangkat Tonle Basak, Khan Chamkamorn, Phnom Penh	023 999 500	
40	PRINCE BANK PLC.	No175ABCD, Mao Tse Toung Blvd., Phum Phum 5, Sangkat Tuol Svay Prey Ti Muoy, Khan Boeng Keng Kang, Phnom Penh	1800 208 888	023 991 168
41	RHB BANK (CAMBODIA) PLC.	Building 1 st , M, 2 nd and 9 th Floor, Street 110 Corner Street 93, Phum 3, Sangkat Srah Chak, Khan Doun Penh, Phnom Penh	023 992 833	
42	RUI LI (CAMBODIA) BANK PLC.	Building N° 635&637, Preah Monivong Blvd, Sangkat Boeng Keng Kang Ti Bei, Khan Boeng Keng Kang, Phnom Penh	081 292 237	023 989 736
43	SACOM BANK (CAMBODIA) PLC	#60, Preah Norodom Blvd, Sangkat Chey Chumnas, Khan Daun Penh, Phnom Penh	023 223 422	
44	Saigon-Hanoi Bank Cambodia Plc.	#107, Preah Norodom Blvd, Sangkat Beoung Reang, Khan Doun Penh, Phnom Penh	023 221 900	
45	SATHAPANA BANK Plc.	Sathapana Tower, Preah Norodom Blvd., Corner Street No 172 and Street No 174, Phum phum 14, Sangkat Phsar Thmei Ti Bei, Khan Doun Penh, Phnom Penh	023 999 010	
46	SBI Ly Hour Bank Plc.	N° 219, Street 128 Corner Street 169, Sangkat Mittapheap, Khan Prampir Meakkakra, Phnom Penh	023 980 888	023 999 368
47	SHINHAN BANK (CAMBODIA) PLC.	Vanda Tower N° 79, Kampuchea Krom Blvd, Sangkat Monourom, Khan Prampir Meakkakra, Phnom Penh	023 727 380	
48	Small and medium enterprise bank of Cambodia Plc. "SME Bank"	Building N° 30, Street Pasteur Corner Street Prey Nokor, Sangkat Phsar Thmei Ti Muoy, Khan Doun Penh, Phnom Penh	096 811 1118	012 868 887
49	Taiwan Cooperative Bank, Phnom Penh Branch	#171, Preah Norodom Blvd at corner of St322, Beoung Keng Kang 1, Khan Chamkamorn, Phnom Penh	023 430 800	
50	UNION COMMERCIAL BANK PLC.	No 441, Preah Monivong Blvd., Sangkat Boeng Proluet, Khan Prampir Meakkakra, Phnom Penh	023 212 357	023 427 995
51	VATTANAC BANK	#66, Preah Monivong Blvd., Sangkat Wat Phnom, Khan Daun Penh, Phnom Penh	023 963 999	
52	Vietnam Bank for Agriculture and Rural Development Cambodia Branch	N° 364, Preah Monivong Blvd, Sangkat Boeung keng kang1, Khan Chancarmon, Phnom Penh	023 223 750	
53	WING BANK (CAMBODIA) PLC	#721, Preah Monivong Blvd., Phum Phum 9, Sangkat Boeng Keng Kang Ti Bei, Khan Boeng Keng Kang, Phnom Penh.	023 999 989	
54	WOORI BANK (CAMBODIA) PLC.	No 398, Preah Monivong Blvd, Phum Phum 1, Sangkat Boeng Keng Kang Ti Muoy, Khan Boeng Keng Kang, Phnom Penh	023 969 269	

2. Specialized Banks

1	AEON Specialized Bank (Cambodia) Plc.	6th Floor (S603) of Diamond Twin Tower, Street Sopheap Monkul, Corner of Koh Pich, Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	023 988 555	
2	ANCO SPECIALIZED BANK	N° 20, Street 217, Sangkat Veal Vong, Khan 7Makara, Phnom Penh	023 993 133	
3	Angkor Capital Specialized Bank	N° 202, Preah Norodom Blvd., Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	023 993 168	
4	BRIDGE SPECIALIZED BANK PLC.	#46E0, Street N° 41, Sangkat Chey Chamnes, Khan Daun Penh, Phnom Penh	023 213 111	
5	DAUN PENH SPECIALIZED BANK PLC.	N° S2-21 & S2-22, Charles de Gaulle Blvd. (Street N° 217), Phum Phum 7, Sangkat Veal Vong, Khan Prampir Meakkakra, Phnom Penh	023 901 220	
6	Evergrowth (Cambodia) Specialized Bank Plc.	N° 2596, Star City Building B, Federal Russian Blvd., Sangkat Tuek Thla, Khan Saensokh, Phnom Penh	023 238 889	
7	KB Daehan Specialized Bank Plc.	Building N° 1, 7 th 21 st and 22 nd Floor, Street 360, Phum Phum 8, Sangkat Boeng Keng Kang Ti Muoy, Khan Boeng Keng Kang, Phnom Penh	023 991 555	
8	Maritime Specialized Bank Plc.	N° 237E, Mao Tse Tung Blvd., Sangkat Tuol Svay Prey Ti Muoy, Khan Chamkar Mon, Phnom Penh	099 666 028	081 666 280 023 222 169
9	PHSME SPECIALIZED BANK LTD.	N° 72, Preah Norodom Blvd., Sangkat Chey Chumneas, Khan Daun Penh, Phnom Penh	023 219 243	023 219 245 023 219 246
10	Southern Capital Specialized Bank Plc	#294, Unit #5-6, Mao Tse Toung Blvd, Sangkat Tommoubteuk, Khan Chamkamorn, Phnom Penh	023 226 868	012 888 113

3. Representative Offices

1	Export-Import Bank of Thailand	N° 30, 2 nd Floor, Room N° 20, Preah Norodom Blvd., Sangkat Phsar Thmei Ti Bei, Khan Doun Penh, Phnom Penh	023 999 224	077 473 026
2	Joint Stock Commercial Bank for Investment and Development of Vietnam	N° 314, National Road N° 1, Phum Svay Ta Ok, Sangkat Veal Sbov, Khan Chbar Ampov, Phnom Penh	097 717 8428	
3	MUFG Bank Ltd.	Exchange Square Building, 15th Floor, Unit 1504, Street N° 106, Phum Phum 2, Sangkat Voat Phnum, Khan Doun Penh, Phnom Penh	023 964 321	
4	Standard Chartered Bank Phnom Penh	HIMAWARI Hotel Apartments, Unit G-02, Preah Sisowath Quay, Sangkat Chakto Mukh, Khan Doun Penh, Phnom Penh.	023 212 729	
5	Sumitomo Mitsui Banking Corporation	Exchange Square Building, 7 th Floor, Unit 701, Street N° 106, Phum Phum 2, Sangkat Voat Phnum, Khan Doun Penh, Phnom Penh	023 964 080	
6	The Shanghai Commercial & Savings Bank, Ltd.	13 th Floor, Phnom Penh Tower, N° 445, Preah Monivong Blvd., Sangkat Boeng Proluet, Khan Prampir Meakkakra, Phnom Penh	023 964 811	

Nº	Name of Institutions	Address	Contact Number
4. Microfinance Deposit-Taking Institutions			
1	AMK Plc.	No 285, Street No 271, Sangkat Tumnob Tuek, Khan Boeng Keng Kang, PhnomPenh	023 993 062
2	AMRET Plc.	Building No 80, Phum 7, Sangkat Boeng Kak Ti Pir, Khan Tuol Kouk, Phnom Penh	023 880 942
3	LOLC (Cambodia) Plc.	#666B, St. 271, Kbal Tumnu Muoy Village, Sangkat Boeng Tumpun 2, Khan Mean Chey, Phnom Penh	023 991 991
4	MOHANOKOR PLC.	No 24, Yothapol Khemarak Phoumin Blvd (271), Sangkat Tuek Thla, Khan Saensokh, Phnom Penh	023 888 879
5	PRASAC MICROFINANCE INSTITUTION PLC.	Building No 212, Street No 271, Sangkat Tuol Tumpung Ti Pir, Khan Chamkar Mon, Phnom Penh	023 999 911
5. Non Deposit-Taking Microfinance Institutions			
1	ACTIVE People's Plc.	Nº 88, Street 214 (Corner of St. 113), Sangkat Boeung Prouet, Khan Prampir Meakkakra, Phnom Penh	023 214 255 095 600 606
2	ANAKUT PLC.	#245, Monivong Blvd; Sangkat Ou Ruessei 4, Khan 7 Makara, Phnom Penh	089 666 831 023 223 139
3	ASIA PACIFIC FINANCE Plc.	Nº 26A, Street 113, Phum Phum 8, Sangkat Boueng Boeng Keng Kang Ti Pir, Khan Boeng Keng Kang, Phnom Penh	023 900 799 023 900 899
4	BAITANG MICROHERANHVATHO PLC.	National Road 5, Phum Prey Korn Sek, Sangkat Ou'char, Krong Battambang, Battambang Province	096 588 5689
5	BAMBOO FINANCE PLC.	Building No 03, Phnom Penh-Hanoi Friendship Blvd., Phum Rong Chakr, Sangkat Kouk Khleang, Khan Saensokh, Phnom Penh	011 777 173 070 367 943
6	BAMC Finance Plc.	#315A, Street No. 217, Sambuor Village, Sangkat Dangkao, Khan Dangkao, Phnom Penh	023 911 000
7	BAYON CREDIT PLC.	Building Floor No 1-6, #342, Preah Monivong Blvd. corner Street No 288, Phum Phum 3, Sangkat Boeng Keng Kang Ti Muoy, Khan Boeng Keng Kang, Phnom Penh	023 666 6316
8	BNKC (CAMBODIA) PLC.	Ground and 1st Floor of B-Ray Tower, Preah Norodom Blvd., Sangkat Tonle Bassac, Khan Chamkarmon, Phnom Penh	023 213 900
9	BORRIBO PLC.	#19, St 371, Phum Tnaot Chrum, Sangkat Boeng Tumpun, Khan Meanchey, Phnom Penh	023 222 119
10	CAM Capital Public Limited Company	No 318, Street No 271, Phum 5, Sangkat Stueng Mean Chey 2, Khan Mean Chey, Phnom Penh.	023 991 999
11	CAMBODIAN LABOR CARE PLC.	Building 13, Street 21, Kampong Pring village, Setbou Commune, Sa-ang District, Kandal Province	016 789 769
12	CAMMA MICROFINANCE Limited	# 101A, Street 289, Sangkat BoeungKak 1, Khan Toul kork, Phnom Penh	023 533 9999
13	CENTURY CAMBO DEVELOPMENT PLC.	#74, Russian Federation Blvd., Sangkat Tuek Thla, Khan Saensokh, Phnom Penh	077 686 988
14	CHAILLEASE ROYAL FINANCE PLC.	Keystone Building N° 146 (12 th Floor), Preah Norodom Blvd (41), Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	085 777 405 093 781 023
15	CHAMROEUN Microfinance Plc.	#425, Street 271, Sangkat Tuol Tumpung 2, Khan Chamkar Mon, Phnom Penh	070 566 669
16	Chokchey Finance Plc.	#9-11, Veng Sreng Street, Sangkat Stung Meanchey, Khan Meanchey, Phnom Penh, Cambodia	023 922 126 017 863 327
17	CITY Microfinance Institution Plc.	#470, Preah Monivong Blvd, Phum 12, Sangkat Tonle Basak, Khan Chamkamorn, Phnom Penh	023 221 488
18	CMK PLC.	Nº 171-173 E0, E1, E2, E3, Street 110, Phum 3, Sangkat Voat Phnum, Khan Doun Penh, Phnom Penh	085 666 794 023 221 971
19	CORICH MICROFINANCE PLC.	No 90E0, 92E0 & 94E0, Street No 217, Sangkat Ou Ruessei Ti Buon, Khan Prampir Meakkakra, Phnom Penh.	071 767 6756
20	DELTA MICROFINANCE PLC.	#35-37 Street No.582 Sangkat BoengKak2, Khan Tuol Kork Phnom Penh	081 777 155
21	ENTEAN AKPEVATH PRACHEACHUN (EAP) Plc.	Nº 189-191, Kampuchea Krom Blvd (128), Sangkat Mettapheap, Khan 7 Makara, Phnom Penh	023 884 355 070 913 514
22	EVERGREEN MICROFINANCE PLC	Nº E19, Street R3-1, Phum Phum 1, Sangkat Srah Chak, Khan Doun Penh, Phnom Penh	012 333 327
23	Family Microfinance Plc.	Nº KH1-KH2, Street 105, Phum Tuol Sampov, Sangkat Tuol Sangkae 1, Khan Russey Keo, Phnom Penh	086 999 656 076 994 5858
24	Farmer Finance Ltd. (FF)	#1465, National Road 2, Sangkat Chak Angre Krom, Khan Mean Chey, Phnom Penh	023 636 3172 081 668 616
25	FIRST FINANCE Plc.	#A-15, Street 271, Sangkat Tumnu Tek, Khan Chamkarmorn, Phnom Penh	023 997 937
26	FUNAN Microfinance Plc.	No 95, Preah Monivong Blvd, Corner of Street 118, Sangkat Monourom, Khan Prampir Meakkakra, Phnom Penh	093 508 888 067 666 768
27	FUTABA MICROFINANCE PLC.	Nº795, Preah Monivong Blvd, Sangkat Boeng Trabaek, Khan Chamkar Mon, Phnom Penh	023 228 333 023 224 333
28	G B MICROFINANCE INSTITUTION PLC.	Nº J37, Phlaur Lum, Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	023 977 778
29	GOLDEN CASH MICROFINANCE INSTITUTION PLC.	#684, street 7 Makara, Chhunlung village, Sangkat Salakamreok, Krong Siem Reap, Siem Reap province	092 747 434 087 700 555
30	Grow PLC	#21, Street No. 1986 , Sangkat Phnom Penh Thmey, Khan Saensokh, Phnom Penh	023 231 567
31	Idemitsu Saison Microfinance (Cambodia) Plc.	Nº S04, National Road N° 5, Phum Prek Moha Tep, Sangkat Svay Por, Krong Battambang, Battambang Province	053 953 503
32	Intean Poalroath Rongroeurng Ltd.	#779A, Street Kampuchea Krom, Sangkat Teuk Laak I, Khan Toul Kork, Phnom Penh	023 990 237

33	JC Finance Plc.	#11, Street 376, Sunrise Building, Room N° 101, 1 st Floor, Sangkat Boeung Keng Kang 3, Khan Chamkarmon, Phnom Penh	016 969 856	012 390 820
34	Jet's Cash Box Finance Plc.	#124, Sothearos Blvd., Sangkat Tonle Basak, Khan Chamka Morn, Phnom Penh	023 900 623	
35	KHEMARAK MICROFINANCE INSTITUTION LIMITED	N° 68, Street 57, Sangkat Boeng Keng Kang Ti 1, Khan Chamkarmon, Phnom Penh	023 989 023	
36	KHMER CAPITAL PLC.	N° 155, Russian Federation Blvd., Sangkat Tuek L'ak Ti Muoy, Khan Tuol Kouk, Phnom Penh	023 235 599	
37	L B P Microfinance Plc	#D3&E, Street 169, Sangkat Veal Vong, Khan 7Makara, Phnom Penh	012 688 447	023 884 005
38	LCH MICROFINANCE PLC.	N° 23, 5 th Floor, Attwood Business Center, Russian Federation Blvd., Sangkat Tuek Thlar, Khan Sensok, Phnom Penh	016 288 888	016 662 230
39	LED MICROFINANCE INSTITUTION Plc.	N° 39, M02 Street Coner M06 Street, Phum Tuol Pongro, Sangkat Chaon Chav 1, Khan Pur Senchey, Phnom Penh	081 400 401	016 600 998
40	LENG NAVATRA CAPITAL PLC.	OCIC Blvd., Phum Kien Khleang, Sangkat Chrouy Changvar, Khan Chraoy Chongvar, Phnom Penh	086 828 295	
41	MANGO FINANCE PLC.	Phum Chres, Sangkat Kouk Khleang, Khan Saensokh, Phnom Penh	012 453 087	
42	MAXIMA MICROFINANCE PLC.	N° 21AB, Street N° 271, Phum 1, Sangkat Phsar Daeum Thkov, Khan Chamkar Mon, Phnom Penh	023 214 240	
43	Mia Plc.	#93, Norodom Blvd., Corner street 208, Sangkat Boeung Raing, Khan Doun Penh, Phnom Penh	023 989 262	
44	Microfinance AMATAK Capital Plc.	N° 502 C-502D, Preah Monivong Blvd, Sangkat Tonle Basac, Khan Chamkarmon, Phnom Penh	023 214 388	
45	Mothers Financial Japan Plc.	Bldg #254, Room G08-09, Monivong Blvd, Sangkat Boeung Rang, Khan Daun Penh, Phnom Penh	023 967 750	
46	NIRON MICROFINANCE PLC.	N° 21-23-25, Street N° 598, Sangkat Phnom Penh Thmey, Khan Saensokh, Phnom Penh	086 655 999	
47	NongHyup Finance (Cambodia) Plc.	N° C57-61, Street Cheerfulness (Tuek Thla Piazza II), Sangkat Tuek Thla, Khan Saensokh, Phnom Penh	023 998 226	
48	ORO Financecorp Plc.	No. 147, Monireth Blvd., Sangkat Boeung Salang, Khan Tuol Kork, Phnom Penh	023 988 898	023 955 567
49	PG Development Plc.	#20E0, Street 178, Sangkat Phsar Thmei3, Khan Daun Penh, Phnom Penh	016 779 277	
50	PIPHUP THMEY MICROFIANCE PLC.	#288, Street No.1003, Sangkat Phnom Penh Thmey, Khan Sensok, Phnom Penh	077 999 393	077 311 888
51	Prasethpheap Finance Plc	#132, Street 193, Corner Street 388, Sangkat Toul Svay Prey 1, Khan Chamkarmorn, Phnom Penh	023 970 000	
52	PRIME MF MICROFINANCE INSTITUTION LTD. (PRIME MF)	N° 494C, Street N° 271, Phum Sansam Kosal 5, Sangkat Boeng Tumpum 1, Khan Mean Chey, Phnom Penh	023 993 909	
53	Propey Microfinance Plc.	N° 72G & 72H, Russian Federation Blvd., Sangkat Kakab 1. Khan Pur Senchey, Phnom Penh	081 333 868	069 222 933
54	Queen Finance Plc.	N° 42B, Mao Tse Tong Blvd., Sangkat Boeng Trabaek, Khan Chamkar Mon, Phnom Penh	023 966 789	089 863 286
55	ROLYA PLC.	Buiding N° 128 D3 & D4, Sothearos Blvd, Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	012 907 004	
56	ROYAL MICROFINANCE PLC.	N° A114 B116 & C3118, Avenue B, Phum Banla S'et, Sangkat Khmuonh, Khan Saensokh, Phnom Penh.	012 485 500	
57	Sabay Credit Commercial Plc.	#228, Preah Norodom Blvd, Group 64, Sangkat Tonle Bassac, Khan Chamkamon, Phnom Penh	012 322 322	
58	Sachak Microfinance Plc.	N° 25, Street 1015, Bayab Village, Sangkat Phnom Penh Thmei, Khan Seansokh, Phnom Penh	061 222 056	
59	Sahaka Plc.	#206 E0 E1, Street 155, Sangkat Tuol Tumpung 1, Khan Chamkarmon, Phnom Penh	023 967 779	
60	SAHAKRINPHEAP MICROFINANCE PLC.	#586, Street 271, Phum 6, Sangkat Phsar Doeum Thkov, Khan ChamkarMon, Phnom Penh	023 230 789	
61	SAMAKY CAPITAL PLC.	#83AE0 & 83BE0, St. 1986, Sangkat Phnom Penh Thmey, Khan Sensok, Phnom Penh	023 666 5959	
62	SAMBAT FINANCE PLC.	#228 JA, Street No.598, Phum Toul Kork, Sangkat Toul Sangke, Khan Russey Keo, Phnom Penh	023 997 722	016 665 647
63	SAMPORN SAMAKUM SAHAKREAS THUNTOCH NEUNG MATJUM KAMPUCHEA PLC.	#T166, Preah Norodom Blvd, Sangkat Tonle Bassac, Khan Chamkar Mon, Phnom Penh	023 901 578	
64	SAMRITHISAK Microfinance Limited	# 502G-502H, Preah Monivong Blvd, Sangkat Tonle Bassac, Khan Chamkarmon, Phnom Penh	023 993 333	
65	SAWAD RUNG REUNG FINANCE (CAMBODIA) PLC.	N° 47&49, Group 4, National Road N° 1, Phum Ta Ngov, Sangkat Nirouth, Khan Chbar Ampov, Phnom Penh	096 452 5989	
66	SEILANITHIH Limited	#15F&25F, Street 516, Phum 13, Sangkat Boeng Kak 1, Khan Tuol Kork, Phnom Penh	023 990 225	
67	SEREY OUDOM MICROFIANCE PLC.	#P37, Steet No.198, Sangkat Tomnup Teuk, Khan Chamkarmon, Phnom Penh	023 224 336	
68	SIDE HUSTLE MICROFINANCE PLC.	No 153AB, Mao Tse Toung Blvd., Phum Phum 6, Sangkat Tuol Svay Prey Ti Muoy, Khan Boeng Keng Kang, Phnom Penh	069 673 711	
69	Sixty Six Finance Plc.	N° 40, Group 4, National Road N° 1, Ta Ngov Village, Sangkat Nirouth, Khan Chbar Ampov, Phnom Penh	086 228 118	017 938 987
70	SONATRA Microfinance Institution Plc.	N° 432, Preah Monivong Blvd., Sangkat Tonle Basac, Khan Chamkar Mon, Phnom Penh	023 223 256	016 868 897
71	Sunny Microfinance Plc.	Unit 606 and 607, Level 6, Exchange Square Building, No 19 and 20, Street 106, Phum 2, Sangkat Voat Phnum, Khan Doun Penh, Phnom Penh	096 689 1035	015 284 1550

72	T & GO Finance Plc	# A1-A2, Street 163, Sangkat Toul Svay Prey1 , Khan Chamkamorn, Phnom Penh	023 699 0505
73	TBB (Cambodia) PLC.	#2E2F, Street 315, Sangkat Boeung Kak1, Khan Toulkok, Phnom Penh	096 939 3326
74	TROP KHNHOM PLC.	#445, St. 4, Phum Souphi, Sangkat Kompong Svay, Krong Serei Saophoan, Banteay Meanchey	012 599 094
75	Vithey Microfinance Plc.	No 614, Street No 271, Group 7, Phum Sansam Kosal 3, Mondul 4, Sangkat Boeng Tumpun 1, Khan Mean Chey, Phnom Penh.	081 227 999 965 001 555
76	VIVATH GOLDEN FINANCE PLC.	N° 659, Street N° 371, Phum Mol, Sangkat Dangkao, Khan Dangkao, Phnom Penh.	096 955 5555
77	WELCOME FINANCE (CAMBODIA) PLC.	# 398, Monivong Blvd, Sangkat Beung Keng Kang Ti Muoy, Khan Chamkar Mon, Phnom Penh	023 994 455
78	Y.C.P MICROFINANCE PLC.	N° 73, Street N° 118, Sangkat Tuek L'ak Ti Muoy, Khan Tuol Kouk, Phnom Penh.	023 882 777
79	Y.L.P MICROFINANCE PLC.	N° 25, Street N° 570, Phum Phum 2, Sangkat Boeng Kak Ti Pir, Khan Tuol Kork, Phnom Penh	069 283 858

6. Financial Leasing Companies

1	BSP Finance (Cambodia) Plc.	No 160, Preah Monivong Blvd., Corner Street 278, Phum 4, Sangkat Boeng Keng Kang Ti Muoy, Khan Chamkar Mon, Phnom Penh	023 883 488
2	Chailease Royal Leasing Plc	3rd Floor of building No. 216B, Preah Norodom Blvd., Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	023 901 728
3	Forward Leasing Plc.	N° 115, Russian Federation Blvd., Sangkat Tuek Thla, Khan Saensokh, Phnom Penh	095 888 756
4	GL Finance Plc.	# 270-274, Kampuchekrom Blvd., Sangkat Mittapheap, Khan 7 Makara, Phnom Penh	095 887 373
5	Icare Leasing Plc.	N° 117CD, Street N° 271, Sangkat Stueng Mean Chey 1, Khan Mean Chey, Phnom Penh	023 960 960
6	I-Finance Leasing Plc.	City Tower Building, M Floor, Unit N° M1 & M2B, Mao Tse Toung Blvd., Sangkat Phsar Depou Ti Muoy, Khan Tuol Kouk, Phnom Penh	081 761 111
7	JACCS FINANCE (CAMBODIA) PLC.	Canadia Tower, Floor 20 #315, St. Preah Ang Duong, Sangkat Wat Phnom, Khan Daun Penh, Phnom Penh	023 977 250
8	KK FUND LEASING PLC.	N° A69&A71, Street N° 271, Sangkat Tumub Tuek, Khan Boeng Keng Kang, Phnom Penh	023 533 7777
9	Komatsu Leasing (Cambodia) Plc.	Lot No.713, Veng Sreng Street, Phum Tropang Thloeung, Sangkat Chom Chao, Khan Porsenchey, Phnom Penh	(+66)844273102
10	Kubota Leasing (Cambodia) Plc.	N° 237H, Group 10, National Road N° 6A, Phum Kien Khleang, Sangkat Preaek Lieb, Khan Chraoy Chongvar, Phnom Penh	012 378 111
11	L O D Leasing Plc.	N° 359, Group 10, Phum Kammakor, Sangkat Svay Por, Krong Battambang, Battambang Province	01 256 739
12	LY Hour Leasing Plc.	N° 243 & 244, Street N° 598, Phum Tuol Thgan, Sangkat Tuol Sangkae 2, Khan Russey Keo, Phnom Penh	023 900 778
13	Mega Leasing Plc.	N° 113A, Street 271, Sangkat Stueng Mean Chey, Khan Mean Chey, Phnom Penh	023 214 756
14	MOBILITY FINANCE (CAMBODIA) PLC.	N°425, 5 th floor, Street 271, Sangkat Tuol Tumpung Ti Pir, Khan Chamkar Mon, Phnom Penh	085 888 420
15	RPTN Alliance Financial Leasing Plc.	N° 81 E0 E1 & E2, Phum Preaek Lieb, Sangkat Preaek Lieb, Khan Chraoy Chongvar, Phnom Penh	023 901 744 011 509 944
16	Suosdey Finance Plc	#119-121, Russian Federation Boulevard, Sangkat Teuk Thla, Khan Sen Sok, Phnom Penh	(+66)081-8591385
17	TOYOTA TSUSHO FINANCE (CAMBODIA) PLC.	# 104, Russian Federation Boulevard, Sangkat Teuk Laak 1, Khan Tuol Kok, Phnom Penh	023 966 316 098 798 598

7. Payment Service Institutions

1	AETRINO GLOBAL PLC.	No. 54B (Ground & 1st Floor), Street 95, Sangkat Boeng Keng Kang Ti 3, Khan Boeng Keng Kang, Phnom Penh	070 535 095
2	ASIA CASH EXPRESS PLC.	House No. B2-035-036, Koh Pich Street, Sangkat Tonle Bassac, Khan Chamkarmon, Phnom Penh	099 666 678
3	BAI SEN TECHNOLOGY PLC.	Elite Town No. 05, Standford Road, Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	071 999 7779
4	BONGLOY PAYMENTS PLC.	No. 87, Street 63, Sangkat Boeung Raing, Khan Dou Penh, Phnom Penh	023 532 0888
5	CANADIA MOBILE MONEY PLC. (DARA PAY)	Canadia Tower No. 315 27th Floor, Preah Monivong Blvd. corner of Preah Ang Doung Road, Sangkat Wat Phnom, Khan Dou Penh, Phnom Penh	023 989 809
6	COOBILL PLC.	Building No. B3&C3-1, Street 169, Sangkat Veal Vong, Khan 7 Makara, Phnom Penh	038 330 080 000
7	DARA SAKOR PAY PLC.	Building No. i46 D.I Riviera, Road Park Koh Pich, Phum 14, Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	023 994 227
8	DRAGONFLY FINTECH (CAMBODIA) PLC.	Building ROSE GARDEN No. 252 Ground Floor, Preah Norodom Blvd., Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	098 218 555
9	DYNAMIC PAYMENT PLC.	Building No. 315 (Canadia Tower) 3rd Floor Store 03-05, Preah Monivong Blvd. corner of Preah Ang Doung Road, Phum 1, Sangkat Wat Phnom, Khan Dou Penh, Phnom Penh	023 989 186
10	EDEEL (CAMBODIA) PLC.	Building No. 79 BCEO, Street 128, Phum Ti 2, Sangkat Monorum, Khan 7 Makara, Phnom Penh	086 393 138
11	E-MONEY PAYMENT SOLUTION PLC.	Building No. 199, Street 245, Sangkat Toul Svay Prey Ti 2, Khan Chamkar Mon, Phnom Penh	023 686 8868
12	GBCI VENTURES PLC	Building B2-033, Koh Pich Street, Sangkat Tonle Bassac, Khan Chamkarmon, Phnom Penh	070 333 530
13	HUIONE PAY PLC.	Building No. 62, Preah Norodom Blvd., Sangkat Chey Chomnes, Khan Dou Penh, Phnom Penh	023 231 999

14	IPAY 88 (CAMBODIA) PLC.	Kasa Condo Meridan, Building Orient 2nd Floor No. A 01-01, Building No. 01, Street Haward Koh Pich, Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	023 901 788
15	KESS INNOVATION PLC	Building #105, Floor 4th, Street 1984A, Phnom Penh Thmey, Khan Sen Sok, Phnom Penh	010 777 708
16	Lanton International (Cambodia) Payment Service Plc.	California Social House (West) No. 571-575 D&E, 2 Floor, Room No.2, Sahakporn Russian Blvd, CPC Village, Sangkat Teuk Phla, Khan Sen Sok, Phnom Penh	077 378 969
17	LM PAY PLC	#635, 2nd Floor, Preah Monivong Blvd, Sangkat Beong Keng Kong 3, Khan Beong Keng Kong, Phnom Penh	010 800 602
18	LY HOUR PAY PRO PLC.	Lot No.243-244, Office No. (15C-41C), St. 598, Phum Toul Thgan, Sangkat Tuol Sangkae II, Khan Russey Keo, Phnom Penh, Kingdom of Cambodia	087 601 111
19	LYNC PAY PAYMENT SOLUTION PLC	House No.90, 92, and 94 First Floor (E-1), Street 217, Sangkat Orrussey 4, Khan 7 Makara, Phnom Penh	096 675 3554
20	PARAGON PAYMENT SERVICE PLC	No. 216, Preah Norodom Blvd, Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	012 456 237
21	PI PAY PLC.	No. 20, Street 217, Sangkat Veal Vong, Khan 7 Makara, Phnom Penh	023 988 989
22	SEATEL FINANCIAL SERVICES PLC. (M-PAY)	Building No. 149, Street 432, Sangkat Boeung Trorbek, Khan Chamkar Mon, Phnom Penh	018 880 0800
23	SPEED PAY PLC.	Building No. 159-161, 3rd Floor, Street 113, Sangkat Beoung Keng Kang III, Phnom Penh	070 997 775
24	STARPAY FINTECH PLC	No.29E0E1, Street 15m Thmey (Borey New World Sensok), Bayab Village, Sangkat Phnom Penh Thmey, Khan Sen Sok, Phnom Penh City	081 416 109
25	TANG KUNG PAY PLC	No.903-909, Street 93 (Preah Monivong), Sangkat Chak Angre Ier, Khan Meanchey, Phnom Penh City	099 233 233
26	TIAN XU INTERNATIONAL TECHNOLOGY PLC.	Building No. 984, Street 128, Sangkat Teuk Laak Ti 1, Khan Toul Kork, Phnom Penh	096 555 0888
27	TRUE MONEY (CAMBODIA) PLC.	Building No. 99-100, Sotheaous Blvd., Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	023 999 639
28	U-PAY DIGITAL PLC	Building No.1, Street 360, Sangkat Beong Keng Kang 1, Khan Chamkarmorn, Phnom Penh	081 978 889
29	WIBS.KH.PAYMENT SERVICE. PLC.	No. 14, National Assembly Road, Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	081 999 069
30	WING MONEY (CAMBODIA) PLC	No. 721 Preah Monivong Blvd, Phum 9, Sangkat Beong Keng Kang Ti Bei, Khan Beong Keng Kang, Phnom Penh, Cambodia	023 999 983
8. Credit Bureau			
1	Credit Bureau (Cambodia) Co., Ltd	Vattanac Building 9th Floor, Bld No. 66, Preah Monivong Blvd, Sangkat Wat Phnom, Khan Daun Penh, Phnom Penh	016 370 707

LIST OF RURAL CREDIT INSTITUTIONS

AS AT DECEMBER 31, 2021

Nº	Name of Institutions	Address
Phnom Penh (115)		
1	AFG Finance Plc.	Smao Khnhay Village, Trapeang Sab Commune, Bati District, Takeo Province
2	Akphiwat Akron Reah Finance Plc.	#35A, Street 07, Phum Toul Rakar 1, Sangkat Chark Angrekrom, Khan MeanChey, Phnom Penh
3	AMATAK RONGROEUNG PLC.	#35, Street 26, Sangkat Boeung Tompun, Khan Mean Chey, Phnom Penh
4	Anakut Heranhvatho Plc	#081, Street V1.18, Phum Toulkork, Sangkat Toul Sangke 1, Khan Russey Keo, Phnom Penh
5	APHIVATH CHIVAPHEAP CHUNBORT PLC.	LSI Building, Room F3.01 (3rd Floor), Phnom Penh Hanoi Friendship Blvd (No 1019), Sangkat Phnom Penh Thmey, Khan Sensok, Phnom Penh
6	ASIA DEVELOPMENT PLC.	#9M, National Road No. 5, Phum Khor 1, Sangkat Chrang Chomresh 2, Khan Russey Keo, Phnom Penh
7	B.Y.G Finance Plc.	Phlov Lom, Phum Bayab, Sangkat Phnom Penh Thmey, Khan Sensok, Phnom Penh
8	Baytang Finance Plc.	#1A 3A &5A, Street 1, Phum Sambour, Sangkat Dangkor, Khan Dangkor, Phnom Penh
9	BIG ASIA FINANCE PLC.	#124, Street 1PCD, Phum Thmey, Sangkat Dangkao, Khan Dangkao, Phnom Penh
10	Blue Finance Plc	#59A, Street 105, Sangkat Boeung Pralit, Khan 7 Makara, Phnom Penh
11	Bun Hour Finance Plc	Street 1986, Phum Phnom Penh Thmey, Sangkat Phnom Penh thmey, Khan Sen Sok, Phnom Penh
12	C.C.D.A FINANCE PLC.	#10A, st371, Phum kbalTumub, Sangkat Boeungtumpun, Khan Meanchey, Phnom Penh
13	C.K.L.S Finance Plc.	Phum Trapeang Kol, Sangkat Kantaok, Khan Pur Senchey, Phnom Penh
14	CAM Finance Plc.	#344, Street 371, Krom 6, Phum Ou Baek K'am, Sangkat Ou Baek K'am, Khan Saensokh, Phnom Penh
15	CAM VIVATH FINANCE PLC.	#69, Street 15E, Phum Tek Thla, Sangkat Tek Thla, Khan Sen Sok, Phnom Penh
16	Cambodia Family Economic Organization	#18 F-Geo, Street K4A, Phum Tuek thla, Sangkat Tuek thla, Khan Sensok, Phnom Penh
17	Cambodian Rural Economic Development Organization	#118AE1, Street 186, Sangkat Toek Laak 3, Khan Toul Kork, Phnom Penh
18	CAMFUND PRATHNA PLC.	#175 BE0, Street 8BT, Phum Sansam Kosal Muoy, Sangkat Boeng Tumpun 1, Khan Mean Chey, Phnom Penh.
19	CEN Finance Plc.	#60, St. 592, Sangkat Boeng Kak Ti Pir, Khan Tuol Kuok, Phnom Penh
20	CFIA Plc.	#34A, Phum Boeung Salang, Sangkat Russey Keo, Khan Russey Keo, Phnom Penh
21	CHEIRPHEAP FINANCE Plc.	#206, Street 371, Phum Kbal Tumnu 1, Sangkat Boeng Tumpun, Khan MeanChey, Phnom Penh
22	CHENLA FINANCE PLC.	No S-48, Street Silver, Phum 4, Sangkat Tumnob Tuek, Khan Chamkar Mon, Phnom Penh
23	Chum Samnang Finance Plc.	#55A, Street 113, Phum 4, Sangkat Boeng Keng Kang Ti Bei, Khan Chamkar Mon, Phnom Penh
24	CK FINANCE PLC.	No F21, Street No 19, Phum Damnak Thum Bei, Sangkat Stueng Mean Chey 3, Khan Mean Chey, Phnom Penh.
25	Crystal Finance Plc	#B28, Street 200-R-II, Sangkat Kilomet6, Khan Russey Keo, Phnom Penh
26	DHITEMAH FINANCE PLC.	#114E0E1, Phum Krang Angkrang, Sangkat Krang Thnong, Khan Saensokh, Phnom Penh
27	ENTAEN SAMBATH YOEUNG PLC.	#14, Borey Nisa, Street Proneth 1, Sangkat Phnom Penh Thmey, Khan Sen Sok, Phnom Penh
28	Entean Aphivath Achivkam Plc.	#107A, Street Phnom Penh Thmey, Phum Trapeang Chhouk, Sangkat Teuk Thlar, Khan Sensok, PhnomPenh
29	Entean Veichhlat Plc.	#16B E0 E1, Street 418, Sangkat Tuol Tumpung, Khan Chamkar Mon, Phnom Penh
30	Equity Economic Development organization	#31A, Phum Toul Rakar1, Sangkat Chark Angrekrom, Khan MeanChey, Phnom Penh
31	F R D Finance Plc.	#12E0, Street 79BT, Sangkat Beung Tumpun, Khan Meanchey, Phnom Penh
32	GREEN ECONOMY FINANCE PLC.	#118A, National Road No1, Phum Svay Ta Ok, Sangkat Veal Sbov, Khan Chbar Am Pov, Phnom Penh
33	GROW K H FINANCE PLC.	#D15, Street 101, Sangkat Beung Trabek, Khan Chamkar Mon, Phnom Penh
34	HAPPY FINANCE PLC.	#18H, Street K4, Sangkat Teuk Thla, Khan Sen Sok, Phnom Penh
35	Holy Finance Plc.	#03, Street 30, Phum Trapeang Tleung, Sangkat Choam Chao, Khan Posenchey, Phnom Penh
36	INNTEAN PHKACHHOUK KHMER PLC.	#158, Street 32, Phum Kbal Tomnop 2, Sangkat Boeng Tumpun, Khan Mean Chey, Phnom Penh
37	K E D FINANCE PLC.	#506, Street 5, Sangkat Chak Angre Krom, Khan Mean Chey, Phnom Penh
38	K.D.O FINANCE PLC	No 12D, Phum Tekapanhao, Sangkat Samraong Kraom, Khan Pur SenChey, Phnom Penh.
39	KAKKORB FINANCE PLC.	# R02, Phum Kraol Kou, Sangkat Kilomaetr Lekh Prammuoy, Khan Russey Keo, Phnom Penh.

40	KAKSEKOR KON KHMER FINANCE PLC.	#4C, Street 361, Phum Kandal, Sangkat Chba Ampov 2, Khan Chba Ampov, Phnom Penh
41	KAMPONG CHAM APHIVATH PLC.	LSI Building, Room F3.01 (3rd Floor), Phnom Penh Hanoi Friendship Blvd (No 1019), Sangkat Phnom Penh Thmey, Khan Sensok, Phnom Penh
42	KASEKAM RIKREAY PLC.	LSI Building, Room F3.01 (3rd Floor), Phnom Penh Hanoi Friendship Blvd (No 1019), Sangkat Phnom Penh Thmey, Khan Sensok, Phnom Penh
43	KASEKOR RIKREAY RUNGROEUNG PLC.	LSI Building, Room F3.01 (3rd Floor), Phnom Penh Hanoi Friendship Blvd (No 1019), Sangkat Phnom Penh Thmey, Khan Sensok, Phnom Penh
44	Khemra Finance Plc.	No 94, Street No 19, Phum Sambuor, Sangkat Dangkao, Khan Dangkao, Phnom Penh
45	KHMER ANGKOR FINANCE PLC.	#135, Phum Porbrok Khang Tbong, Sangkat Kakab, Khan Pursenchey, Phnom Penh
46	KHMER CAPITAL FINANCE PLC.	#2 Kor, Street 371, Phum Trea 4, Sangkat Steung Meanchey, Khan Meanchey, Phnom Penh
47	KIFA Plc.	#D07, Street Dearness, Teuk Thlar Village, Sangkat Teuk Thlar, Khan Sensok, Phnom Penh
48	Kon Khmer Mongkul Heranhvathok Plc.	AB10+12, Street 598, Phum Tuol Kok, Sangkat Tuol Kok Ti Muoy, Khan Russey Keo, Phnom Penh
49	KPCA FINANCE PLC	No 61, Street No P11, Phum Bayab, Sangkat Phnom Penh Thmei, Khan Saensokh, Phnom Penh.
50	Krong Khmer Finance Plc.	#99, Street 07, Phum Roung Chak, Sangkat Phnom Penhthmey, Khan Sensok, Phnom Penh
51	KS-CPC FINANCE PLC.	Phum Threa, Street Lom, Sangkat Steong Meanchey, Khan Mean Chey, Phnom Penh
52	Kunapheap Finance Plc.	No 609, Street No 11 (Borey Piphup Thmey), Sambuor Village, Sangkat Dangkao, Khan Dangkao, Phnom Penh
53	KUNTHEAM FINANCE PLC	#33 K, Phum Trea 3, Sangkat Steung Meanchey, Khan Meanchey, Phnom Penh
54	LA FINANCE PLC.	#1B, Street Lom, Phum Domnakthom 2, Sangkat Steung Meanchey, Khan Meanchey, Phnom Penh
55	L.E.D.A Capital Plc.	#62C-62D, Road No 402, Sangkat Tumnuop Teuk, Khan Chamkarmon, Phnom Penh
56	LADS Finance Plc	#140A, St03, Prakar Village, Sangkat Prey Sa, Khan Dangkao, Phnom Penh
57	LED-TIPS FINANCE PLC.	#146, Street 156, Sangkat Teuk Laak 2, Khan Toul Kok, Phnom Penh
58	LH Finance PLC	#30E0E1, Street 5, Sangkat Kraing Thnong, Khan Sensok, Phnom Penh
59	Lichou Capital Plc.	#91, A Street, Phum Krang Angkrang, Sangkat Krang Thnong, Khan Saensokh, Phnom Penh.
60	MAMEDE FINANCE PLC	No 121A, Phum Russey Muoy, Sangkat Stueng Mean Chey 3, Khan Mean Chey, Phnom Penh.
61	Meakea Finance Plc.	No 71, F Street, Phum Prakar, Sangkat Prey Sa, Khan Dangkao, Phnom Penh.
62	Mean Chey Credit Plc.	#16, National Road 2, Phum Prektalong, Sangkat Chark Angrekrom, Khan MeanChey, Phnom Penh
63	Mega Trust Finance Plc.	Bldg No. 36 (1st Floor), St. 169, Sangkat Veal Vong, Khan 7 Makara, Phnom Penh
64	Mey Jing Finance Plc.	#67, Street 11, Borey Piphup Thmey, Phum Trapaing Thloeng, Sangkat Chaom Chav, Khan Pur Sen Chey, Phnom Penh
65	MF MISSION PLC.	#H6, Street 56R, Sangkat Tulsangke, Khan Reuseykeo, Phnom Penh
66	Ministry of Rural Development Credit Scheme	#Ministry of Rural Development, Russian Blvd, Sangkat Mitapheap, Khan 7Makara, Phnom Penh
67	MIRAI CREDIT PLC.	#450, Phum Trapeang Chhuk, Sangkat Ou Baek K'am, Khan Saensokh, Phnom Penh.
68	MONO FINANCE PLC.	#90, Phum Sansam Kosal 1, Sangkat Boeng Tumpun, Khan Mean Chey, Phnom Penh
69	MORAKOT FINANCIAL PLC.	Building No 203 (2nd Floor), Street No 245, Phum Phum 6, Sangkat Tuol Svay Prey Ti Pir, Khan Boeng Keng Kang, Phnom Penh.
70	Morodok Aphivath Plc.	#18, Street 336, Phum 6, Sangkat Boeng Salang, Khan Tuol Kouk, Phnom Penh
71	Moulathan Chunbort Plc.	Bldg LSI Room F3.01 (3rd Floor), Hanoi Blvd (No. 1019), Sangkat Phnom Penh Thmey, Khan Sen Sokh, Phnom Penh
72	NCD Finance Plc	#B23, St. Northbridge (St. 2004), Sangkat Tuek Thla, Khan Sensok, Phnom Penh
73	ONO FINANCE PLC.	#610, Phum Sansamkosal 3, Sangkat Beoung Tompun, Khan Chamkarmom, Phnom Penh
74	PARTNER FOR GROWTH FINANCE PLC.	#G49, Phum Sombo, Sangkat Dangkor, Khan Dangkor, Phnom Penh
75	PARTNERS IN COMPASSION FUND PLC.	#50B, Street 336, PhumPhum 1, Sangkat Beung Salang, Khan Toul Kork, Phnom Penh
76	Phka Chhouk Finance Plc.	#07, Phum Toul Roka 03, Sangkat Chak Angrekrom, Khan MeanChey, Phnom Penh
77	PIDAUR GROW PLC.	#13, Street 29, Phum Tuol Roka Muoy, Sangkat Chak Angrae Kraom, Khan Mean Chey, Phnom Penh.
78	Pishnuka Finance Plc.	#A 69, Avenue A, Sangkat Phnom Penh Thmei, Khan Saensokh, Phnom Penh.
79	PRASITHPEAP CREDIT PLC.	#09, St. Lum, Phum Trapeang Lvea, Sangkat Kakab, Khan Pur Sen Chey, Phnom Penh
80	PRATHNA CREDIT PLC.	#72E0, Street 278, Sangkat Olympic, Khan Chamkarmorn, Phnom Penh
81	PREAH CHAN FINANCE PLC.	#357E0E1E2, Street Polaris, Boeng Chhuk Village, Sangkat Nirouth, Khan Chbar Ampov, Phnom Penh
82	Quick Amatak Plc.	#8F, Street Angkor Blvd, Sangkat Tolsangke 2, Khan Russey Keo, Phnom Penh

83	R.S Finance PLC	No 49, Northbridge Street, Phum Trong Moan, Sangkat Ou Baek K'am, Khan Saensokh, Phnom Penh.
84	RACHA PLC.	#160, Street 71, Sangkat Tonle Basac, Khan Chamkarmon, Phnom Penh
85	RADOCHICO FINANCE PLC	#E11, Borey Chan Sambath, Trapeang Pou Village, Sangkat Chaom Chau 3, Khan Pur SenChey, Phnom Penh.
86	Raksey Finance Plc.	#6, Street 4, Phum Trapeang Thloeng, Sangkat Chaom Chau, Khan Pur Senchey, Phnom Penh
87	REAHOU FINANCE PLC.	# 12AE0, Street No 23, Phum Prakar, Sangkat Prey Sa, Khan Dangkao, Phnom Penh.
88	Reaksmei Serey Mongkul Finance Plc.	#29-30V, Domnak Village, Sangkat Phnom Penh Thmey, Khan Sen Sok, Phnom Penh
89	REAL FINANCE PLC.	#942G, Northbridge Street, Sangkat Teuk Thla, Khan Sensok, Phnom Penh
90	RIGHT SMART FINANCE PLC.	#22, Street No 08, Phum Tekapanhao, Sangkat Samraong Kraom, Khan Pur Senchey, Phnom Penh.
91	Romchang Operation Finance Plc.	#5C, Phum Kantok Cheng, Sangkat Kantok, Khan Porsenchey, Phnom Penh
92	S.H.G Finance Plc.	#Building No 5, Street 516 Corner Street 335, Phum Phum 6, Sangkat Boeng Kak, Khan Tuol Kouk, Phnom Penh.
93	S.M.E.S ECO FINANCE PLC.	#6F, Street Betong, Phum Trea 3, Sangkat Stueng Mean Chey, Khan Mean Chey, Phnom Penh
94	SAKAL FINANCE PLC.	#25D, Street 578, Sangkat Boeung Kok 2, Khan Tuol Kork, Phnom Penh
95	Samathor Finance Plc.	#15E0, Street 628, Phum Daeum Meakkloea, Sangkat Chhbar Ampov Ti Muoy, Khan Chbar Ampov, Phnom Penh
96	Sambath Samreth Organization	#15A, Street 371 , Phum Tnort Chrum, Sangkat Boeung Tumpun, Khan Meanchey, Phnom Penh
97	Samlanh Finance Capital Plc.	#9, Street 11, Phum Sambour, Sangkat Dangkor, Khan Dangkor, Phnom Penh
98	SAMNANG FINANCE Plc.	Prek Tapov Village, Sangkat Prek Pra, Khan Chbar Ampove, Phnom Penh
99	SAMRORB SAMRUOL FINANCE PLC.	# 1E0, Phum Paprak Khang Tbound, Sangkat Kakab 1, Khan Pur SenChey, Phnom Penh.
100	Seed Cooperative Plc.	#No 160, Street 09 (Borey Piphop Thmey Chamkar Daung), Sangkat Dangkaor, Khan Dangkaor, Phnom Penh
101	SEN Finance PLC.	#9C, Street 39BT, Sangkat Beong Tumpun, Khan Meanchey, Phnom Penh
102	SMILE FINANCE PLC.	No 11, Russian Federation Blvd., Phum Kakab, Sangkat Kakab 2, Khan Pur SenChey, Phnom Penh.
103	Sokhak Prochea Finance Plc.	#56A, Street 518, Phum Toul Kork, Sangkat Toul Sangke, Khan Russey Keo, Phnom Penh
104	Soksabay Heranhvatho Plc.	#54F, St 103, Sangkat Boeng Trobek, Khan Chamkamorn, Phnom Penh
105	Soksan Finance Plc.	#429, Street 26 BT, Phum Tnort Chrum, Sangkat Boeungtumpun, Khan Meanchey, Phnom Penh
106	SOVANNAPHUM SOCIAL DEVELOPMENT PLC.	#486A, Street271, Sangkat Toul Tom Poug 2, Khan Chamkarmorn, Phnom Penh
107	Thavika Finance Plc.	#150DB, Street 516, Sangkat Boeung Kak 1, Khan Toul Kok, Phnom Penh
108	Tomnukchet People Finance Plc.	#168A , National Road #2, Phum Preak Ta Long, Sangkat Chak Angrae Kraom, Khan Mean Chey, Phnom Penh
109	UNIDA FINANCE PLC.	#73, Street 480, Sangkat Toul Tompong 1, Khan Chamkarmorn, Phnom Penh
110	Unitrust Finance Plc.	#195E1, Street 63, Sangkat Boeung Keng Kang 1, Khan Chamkarmon, Phnom Penh
111	V.P Dec Plc.	No 5E0, Block C26, Borey Phon Suy, Phum Chrey Kaong, Sangkat Chaom Chau, Khan Pur Senchey, Phnom Penh
112	Vattanak Peap Hiranh Vathok (Cambodia) Incelosen Plc.	#149C, Phum Chungthnal Khang Lech, Sangkat Tuek Thla, Khan Sensokh, Phnom Penh
113	Virakbot Finance Plc.	#181B, Street 2002, Phum Ta Nguon 1, Sangkat Kakab 1, Khan Pur SenChey, Phnom Penh
114	VIREAKSAC FINANCE PLC	#8A, Group 2, Street Betong, Phum Teuk Thla, Sangkat Teuk Thla, Khan Sen Sok, Phnom Penh
115	WE SERVICE FINANCE PLC.	No351, Street No 163 Corner No 478, Sangkat Tuol Tumpung Ti Pir , Khan Chamkar Mon, Phnom Penh

Kandal (14)

116	ACABAR Plc.	Koky Village, Koky Commune, Kean Svay District, Kandal Province
117	BASAC FINANCE PLC.	Prek Thmey Village, Prek Thmey Commune, Koh Thom District, Kandal Province
118	CRED FINANCE PLC.	#E-03, Street Korkoh, Phum Thum Village, Phum Thum Commune, Kien Svay Distric, Kandal Province.
119	Deummean Finance Plc.	Prek Run Village, Prek Koy Commune, S'ang District, Kandal Province
120	Krepo Finance Plc.	No G43, Phum Tmei 2, Sangkat Ta Khmau, Krong Ta Khmau, Kandal Province.
121	KRUSAR RONGROEUNG FINANCE PLC.	Prekbe Village, Koh Thom Commune, Koh Thom District, Kandal Province
122	LY HENG EUNG FINANCE PLC.	Prek Thmey Village, Prek Thmey Commune, Koh Thom District, Kandal Province
123	OCDAF Finance Plc.	#73, Street 21, Phum Thmey, Sangkat Takhmao, Krong Takhmao, Kandal Province
124	PCL Finance Plc	Preakloung Village, Preakloung Commune, Ksachkandal District, Kandal Province

125	PICH VATANAK FINANCE PLC.	Road 110, Thkol Village, Treuy Sla Commune, Saang District, Kandal province
126	Preah Ateth Community Development Organization	#2E, National Road 2 , Phum Deum Mean1, Sangkat Deum Mean, Krong Takhmao, Kandal Province
127	RINN PANHA RATANAK FINANCE PLC.	#17A, Street 115, Phum Prek Som ROUNG, Sangkat Prek Som ROUNG, Krong Ta Khmau, Kandal Province
128	Sahakthun Finance plc.	#63 E0, Street NW06, Phum Prek Samraong, Sangkat Ta Khmau, Krong Ta Khmau, Kandal Province
129	Sere Soursdey Peanichkam Plc.	#178, St 21, Phum Prek Thmey, Prek Thmey Commune, Koh Thom District, Kandal Province

Battambang (12)

130	Battambang Khmer Farmers Organization	#124, Kansaibantey Village, MOUNG Commune, MOUNG Russei District, Battambang Province
131	Bovor Finance Plc.	Phum Romchek 5, Ratanak Commune, Battambang District, Battambang Province
132	Buddhism for Development Organization	Watt Angongvil, Angongvil Village, Angongvil Commune, Sangker District, Battambang Province
133	CHOU CHIVORN FINANCE PLC.	#160, Group 6, Phum Otakom 2, Sangkat Tuoltaek, Krong Battambang, Battambang Province
134	Hykean Capital PLC	Phum Wat Kor, Sangkat Wat Kor, Krong Battambang, Battambang Province.
135	KASEKOR MEAN MEAN PLC	Phnom Toch Village, Pich Chenda Commune, Phnom Proek District, Battambang Province
136	P C O Finance Plc.	# 281, Group 8, Phum Kamakor, Sangkat Svay Por, Krong Battambang, Battambang Province
137	Peayop Finance Plc.	#1, Street # 159D, Group 1, Phum Rattanak, Sangkat Rattanak, Krong Battambang, Battambang province.
138	R N D B Finance Plc	# F125&126, Borey Rattanak Street, Sangkat Rattanak, Krong Battambang, Battambang Province.
139	Samreth Pech Finance Plc.	#338, Phum Rumchek 4, Sangkat Rattanak, Battambang District, Battambang Province
140	SDAA FUND PLC.	#85, Group II, Phum Bekchan Thmey, Sangkat Prek Preah Sdach, Krong Battambang, Battambang Province
141	Sovannaphumi finance Plc.	#100, Street 314, Phum Num Kreal, Sangkat Preahsdach, Krong Battambang, Battambang Province

Banteay Meanchey (5)

142	Aid Farmers Association	Phnom ROUNG Village, Beong Beng Commune, Malay District, Banteay Meanchey Province
143	ANEAKTEAN MOLATHAN PLC	#445, Road 4, Phum Sophy, Sangkat Kampong Svay, Krong Serei Saophaon, Banteay Meanchey Province
144	Entean Chunbort Khmer Plc.	Phum 3, Sangkat Phreah Pnlea, Krong Sereisaophaon, Banteay Meanchey Province
145	OCKENDEN METREI ENTEAN PLC.	#56A, Phum Khlakon Chas, Sangkat Kompong Svay, Krong Sereisaophaon, Banteay Meanchey Province
146	Ponleu Kaksekar Khmer Plc.	Phum 3, Sangkat Preah Ponlea, Krong Serei Saophaon, Banteay Meanchey Province

Svay Reang (14)

147	ACDC FINANCE PLC.	Robkor Village, Prey Chlark Commune, Svay Rieng City, Svay Rieng Province
148	CFAP FOUNDATION PLC.	#241, Street 208, Phum Srah Vong, Sangkat Svay Rieng, Krong Svay Rieng, Svay Rieng Province
149	HOPE FUND PLC.	Phum Svay Toea, Sangkat Svay Toea, Krong Svay Rieng, Svay Rieng Province
150	Intean Kasekor Rikchamroeun Plc.	Phum Keansang, Sangkat Svay Rieng, Krong Svay Rieng, Svay Rieng Province
151	Marika Amatak Finance Plc.	#161, Street 105, Phum Srah Vong, Sangkat Svay Rieng, Krong Svay Rieng, Svay Rieng Province
152	PHANITDA FINANCE PLC.	Prey Kranhung Village, Sambatt Mean Chey Commune, Romeas Haek District, Svay Rieng Province.
153	Ratanak Kasekor Plc.	Phum Svay, Sangkat Chek, Krong Svay Rieng, Svay Rieng Province
154	RDO Finance Plc.	House G12, Street 107, Phum Veal Yon, Sangkat Svay Rieng, Krong Svay Rieng, Svay Rieng Province
155	Reakreay Finance Plc.	NO 99, Street No 210, Phum Kien Sang, Sangkat Svay Rieng, Krong Svay Rieng, Svay Rieng Province.
156	SIDA Finance Plc.	Kampong Trach Village, Kamphong Trach Commune, Romeas Hek District, Svay Rieng Province
157	SKY LIGHT FINANCE PLC.	#10G, Street No 107, Phum Veal Yon, Sangkat Svay Rieng, Krong Svay Rieng, Svay Rieng Province.
158	Sloek Meas Khmer Finance Plc.	#27, Street 315, Phum Soun Thmey, Sangkat Prey Chlak, Krong Svay Rieng, Svay Rieng Province
159	Thunleap Finance Plc.	#51, Street 114, Phum Raung Banle, Sangkat Svay Rieng, Krong Svay Rieng, Svay Rieng Province
160	Vathanak Akphivath Credit Plc.	#278, Street 105, Svay Rieng Village, Svay Rieng Commune, Svay Rieng District, Svay Rieng Province

Kampot (14)

161	A.C.L.P.L Finance Plc.	National Road No 3, Chheu Teal Village, Chhuk Commune, Chhuk District, Kampot Province.
162	ADH FINANCE PLC.	Phum Krang, Sangkat Krang Ampil, Krong Kompot, Kampot Province
163	ASARD Finance Plc.	Prey Krarla Khanglech Village, Touk Meas Khanglech Commune, Banteaymeas District, Kampot Province

164	Cambodia Development Association	Pral Village, Tani Commune, Angkorchey District, Kampot Province
165	Kalyan Aphivath Plc.	Pou Village, Phnomkong Commune, Angkorchey District, Kampot Province
166	KHMER RUNG ROEUNG FINANCE PLC.	Phum Kompong Bay Khang Tbong, Sangkat Kompong Bay Khang Tbong, Krong Kampot, Kampot Province
167	Kon Kasekor Finance Plc.	Kompong Trach 2 Village, Kompong Trach Khang Lech Commune, Kompong Trach District, Kampot Province
168	LDA FINANCE PLC.	Phum Krang, Sangkat Krang Ampil, Krong Kampot, Kampot Province
169	Metta Finance Plc.	Kampong Trach 1 Village, Kampong Trach Khang Kaeut Commune, Kampong Trach District, Kampot Province
170	Prac Finance Plc.	#53, Street 709, Phum Phum Moy Ousaphea, Sangkat Kompongkandal, Krong Kompot, Kompot Province
171	Reaksmey Chey Chumneas Plc.	National Road No 3, Chheu Teal Village, Chhuk Commune, Chhuk Distirct, Kampot Province.
172	Social Living Promotion Association	Kohkhlout Village, Kampong Trach Khang Kert Commune, Kampong Trach District , Kampot Province
173	THEARITH FINANCE PLC.	Phum 1 Ousaphea, Sangkat Kampong Kandal, Krong Kampot, Kampot Province
174	Vandy Finance Plc.	Ochranieng Village, Kampong Trach Lech Commune, Kampong Trach District, Kampot Province

Pursat (1)

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

176	ANGKOR SAMRETH PLC.	#31B, Street 49, Phum Ti 15, Sangkat Kompong Cham, Krong Kompong Cham, Kompong Cham Province
177	BALANCE ASIA FINANCE PLC.	Chungthnal 2 Village, Bong Kok Commune, Kampong Cham District, Kampong Cham Province
178	Broseur Finance Plc.	No 13 & 15 & 17, Khemarak Phoumint Street, Phum Phum Ti Prampir, Sangkat Kampong Cham, Krong Kampong Cham, Kampong Cham Province.
179	Entean Lerkstuoy Samatapheap Krousar Plc.	Lvea Village, Lvea Commune, Prey Chhor District, Kampong Cham Province.
180	NARALIKA FINANCE PLC.	Prayuk Village, Tumnob Commune, Batheay District, Kampong Cham Province
181	PFD FINANCE PLC.	Pongror Village, Sdoeung Chey Commune, Choeng Prey Dictrict, Kompong Cham Province
182	Reda Union Plc.	National Road 7, Pnov Kaeut Village, Prey Char Commune, Choeng Prey District, Kampong Cham Province
183	Samnang Protebatkar Plc.	Street 88, Phum Ti Prammuo, Sangkat Veal Vong, Krong Kampong Cham, Kampong Cham Province
184	SOVANN DARA FINANCE PLC.	National Road 7, Skun Village, Soteb Commune, Choeng Prey District, Kompong Cham Province
185	Ta Ong Soybean Development Association	Ta Ong Village, Ta Ong Commune, Chamkar Leu District, Kampong Cham Province
186	TOWARDS FINANCE PLC.	Kampal Village, Sorndek Commune, Batheay District, Kampong Cham Province

Tboung Khmum (2)

187	NECCA FINANCE PLC.	Natioanal road 7, Masintek Village, Memot Commune, Memot Distric, Tboungkhmum Province
188	RNK DEVELOPMENT PLC.	Trapeang Reussey Village, Roka Po Pram Commune, Tbong Kmoum District, Tbong Kmoum Province

Takeo (15)

189	C E O FINANCE PLC.	Svay Tong Village, Khvav Commune, Samraong District, Takeo Province
190	C.E.D.A FINANCE PLC	Beipey Village, Boeng Tranh Khang Cheung Commune, Samraong District, Takeo Province
191	DAIKOU Finance Plc.	National Road No. 2, Phum Kleang Sambatt, Pot Sar Commune, Bati District, Takeo Province
192	Dako Finance Plc.	Building No 736, Street No 25, Phum Thnal Baek, Sangkat Roka Krau, Krong Doun Kaev, Takeo Province.
193	Development of Agricultural System for Poor Families Organization in Cambodia	#89, Street 28, Thnalback Village, Rokakrao Commune, Krong Daunkeo, Takeo Province
194	EKE GROWTH FINANCE PLC	Seiha Village, Chambak Commune, Bati District, Takeo Province
195	FFD Finance Plc.	Village 1, Rokkakhong Commune , Krong Dounkeo, Takeo Province
196	INTEAN NEARY FINANCE PLC	Phum Takor, Sangkat Roka Khnong, Krong Daun Keo, Takeo Province
197	MET KHMER APHIVATH AMATAK PLC.	Prey Romdeng Village, Ang Ta Som Commune, Tram Kak District, Takeo Province
198	Morodok Kruosa Plc.	National Road 2, Thnal Bek Village, Sangkat Rokakrao, Krong Daun Keo, Takeo Province
199	Punleuvanna Finance Plc.	National Road 2, Phum Phsar Ta Kao, Sangkat Roka Knong, Krong Dounkeo, Takeo province
200	RCP FINANCE PLC.	National Road 02, Daeum Phdiek Village, Prey Sloek Commune, Treang District, Takeo Province
201	Rithy Finance Plc.	Kampong Chrey Village, Smaong Commune, Treang District, Takeo Province
202	SAMPHORS FINANCE PLC.	Phum Ang Tasaom, Ang Tasaom District, Tram Kak Commune, Takeo Province

203	WINNER RONGROEUNG FINANCE PLC.	#136, National Road No. 2, Phum Phsar Ta Kao, Sangkat Roka Knong, Krong Doun Keo, Takeo Province
Siem Reap (10)		
204	A CRUCIAL FINANCE PLC.	Group 9, Phum Thmei, Sangkat Svaydongkum, Krong Siem Reap, Siem Reap Province
205	ANGKOR CHORPOAN FINANCE PLC.	#316, Phum Wat Bo, Sangkat Sala Kamreuk, Krong Siem Reap, Siem Reap Province
206	Choub Aphivath Plc.	# 53, Group 01, Phum Sala Kamreuk, Sangkat Sala Kamreuk, Krong Siem Reap, Siem Reap Province.
207	Entean Easy Finance Plc.	Street 7 Makara, Phum Wat Bo, Sangkat Sala Kamreuk, Krong Siemreap, Siem Reap Province
208	M I O CREDIT PLC.	#B11, Street H.E. Oung Oeun, Phum Trapeangses, Sangkat Kork Chork, Krong Siem Reap, Siem Reap Province
209	Mittapheap Finance Plc.	Trapeang Ses village, Sangkat Kok Chak, Krong Seamreap, Seamreap Province
210	PREAHKHAN APHIVATH PLC.	#437, Street Lokta Noeuy, Dorkpo Village, Sangkat Slorkram, Krong Siemreap, Siemreap Province
211	SAMRETH CREDIT PLC.	Phum Trapeangses, Sangkat Kok Chak, Krong Siem Reap, Siem Reap Province
212	TARA FINANCE PLC	#152, National Road 6, Phum Chong Koasu, Sangkat Slarkram, Krong Siem Reap, Siem Reap Province
213	We-TC Credit Plc.	Phum Sala Kanseng, Sangkat Svay Dangkum, Krong Siem Reap, Siem Reap Province
Kampong Spue (6)		
214	C.V.A Finance	#57, Phum Trapeang Leuk, Sangkat Rokar Thum, Krong Cbarmon, Kompong Speu Province
215	Community Development Fund	Tropeang Mean Village, Snam Krarper Commune, Kong Pisey District, Kampong Speu Province
216	KEP Finance Plc.	Phum Mukh Khett, Sangkat Rokar Thum, Krong Chbar Mon, Kompong speu Province.
217	Phumin Credit Plc.	#20, Phum Pea Nickkam, Sangkat Rokathom, Krong Chbarmon, Kompong Speu Province
218	Punleu Snam Nhor Nhem Finance Plc.	#25, Street 1440, Group 2, Phum Thmey, Sangkat Rokar Thom, Krong Chbar Mon, Kompong Speu province
219	SAMBO TROP FINANCE PLC.	#199, Phum Somnang, Sangkat Roka Thom, Krong Chbarmon, Kampong Speu Province
Kampong Chhnang (1)		
220	S.H FINANCE PLC.	National Road No. 5, Phum Thorm Yuthi, Sangkat Boe, Krong Kampong Chhnang, Kampong Chhnang Province
Prey Veng (4)		
221	ENTEAN KOLBOTR KHMER Plc.	3 Village, Preksay (Khor) Commune, Peamro District, Preyveng Province
222	Farmer Livelihood Improvement Organization	#486, Por Chenda Village, Svay Antor Commune, Svay Antor District, Prey Veng Province
223	GLOBAL LENDING FINANCE PLC.	#296, Prek Khsay Village, Preack Khsay Kar Commune, Peam Ro District, Prey Veng Province
224	TYBOTTA FINANCE PLC.	Sambour Village, Prey Khanes Commune, Mesang District, Prey Veng Province
Kratie (1)		
225	Kratie Women Welfare Association	Srea Sdav Village, Ou Rusei Commune, Kratie District, Kratie Province
Preh Sihanouk (2)		
226	Smart Financial Base Plc.	#017, Street Borikamkor, Phum 2, Sangkat 2, Krung Preah Sihanouk, Preah Sihanouk Province
227	MORODOK YOEUING FINANCE PLC.	Samroang Krom Village, Samroang Commune, Preynub District, Preah Sihanouk Province
Koh kong (1)		
228	SARYNA CREDIT PLC.	#174, Village 2, Sangkat Smach Meanchey, Khemarak Phoumin City, Koh Kong Province
Keap (1)		
229	MARICO PLC.	Phum Dumnak Chang Eur, Sangkat Prey Thom, Krong Kaep, Kaep Province
Kampong Thom (3)		
230	AED Angkor Credit Plc.	Phum Damrei Choan Khla, Sangkat Damrei Choan Khla, Krong Stueng Saen, Kampong Thom Province
231	F C D O FINANCE PLC.	National Road No. 6, Prey Tatrav Village, Balang Commune, Baray District, Kampong Thom Province
232	KROURSA ENNATEAN PLC	No 108, National Road No 6, Group 5, Sala Khum Village, Triel Commune, Taing Kouk District, Kampong Thom Province.

LIST OF TERMINATION OF RURAL CREDIT INSTITUTIONS

AS AT DECEMBER 31, 2021

Nº	Name of Institutions	Address
4	AC FINANCE PLC.	#71, Street 454, Sangkat Tuol Tumpung 2, Khan Chamkarmon, Phnom Penh
2	An Piseth Community Development Organization	#2EE, National road 2, Phum Thmey, Sangkat Deummean, Krong Takhmao, Kandal Province
7	Andet Finance Plc.	#M25 E0E1, Borey Rumchek Odem, Street Betong, Kantaok Cheung Village, Sangkat Kantaok, Khan Pur Senchey, Phnom Penh
13	CAFINCO FINANCE PLC.	Phum Phum Pram, Sangkat Buon, Krong Preah Sihanouk, Preah Sihanouk Province
6	CVCD Plc.	#4, Street 32B, Phum Tropaing Chhouk, Sangkat Teuk Thla, Khan Sen Sok, Phnom Penh
11	FECA Finance Plc.	Borey Rith No K11, Street 10A, Sangkat Reussey Keo, Khan Reussey Keo, Phnom Penh
1	MIN KIMSAN PLC.	#915A, Street Tokyo, (Borey Villa 999 Tokyo), Sangkat Teuk Thlar, Khan Sensok, Phnom Penh
12	MONKOUL PHNOM PENH FINANCE Plc.	#386AB, St. 271, Sangkat Teuk Thla, Khan Sen Sokh, Phnom Penh
9	REAKREAY FINANCE PLC.	#357, Street 371, Group 5, Phum Tnaot Chrum, Sangkat Boeng Tumpun, Khan Mean Chey, Phnom Penh
3	Soksan Nithik Finance Plc.	National Road 110, Chong Koh Toch Village, Talun Commune, Saang District, Kandal Province
10	Thonthean Samret Finance Plc.	#462B, Street 163, Sangkat Boeung Keng Kong 3, Khan Chamkarmon, Phnom Penh
5	VANHENG FINANCE PLC	#22Eo, Phum Chrey Kaong, Sangkat Chaom Chao, Khan Pou Senchey, Phnom Penh
8	Vivath Golden Finance Plc.	#659, Street 371, Phum Russey, Sangkat Steung MeanChey, Khan MeanChey, Phnom Penh

Appendix 5

Banks and Financial Institutions' Network Information 2017-2021

Banks and Financial Institutions	2017	2018	2019	2020	2021
COMMERCIAL BANKS					
LOCAL BANKS– LOCAL MAJORITY OWNERSHIP					
NUMBER OF BANKS	7	7	11	12	13
NUMBER OF BRANCHES AND HEAD OFFICES	395	403	441	467	479
NUMBER OF STAFFS	17,628	18,171	19,102	19,605	20,596
ATMS TERMINALS	712	825	1,032	1,234	1,579
LOCAL BANKS– FOREIGN MAJORITY OWNERSHIP					
NUMBER OF BANKS	5	6	6	9	11
NUMBER OF BRANCHES AND HEAD OFFICES	244	201	207	427	576
NUMBER OF STAFFS	7,607	5,473	5,341	11,667	17,208
ATMS TERMINALS	352	201	307	523	558
FOREIGN SUBSIDIARY BANKS					
NUMBER OF BANKS	15	17	17	18	18
NUMBER OF BRANCHES AND HEAD OFFICES	157	239	255	358	361
NUMBER OF STAFFS	4,002	8,817	11,511	14,071	14,976
ATMS TERMINALS	409	769	935	1,035	1,267
FOREIGN BRANCHES BANKS					
NUMBER OF BANKS	12	12	13	12	12
NUMBER OF BRANCHES AND HEAD OFFICES	31	33	38	37	38
NUMBER OF STAFFS	626	713	818	869	907
ATMS TERMINALS	17	23	23	24	24
TOTAL COMMERCIAL BANKS					
NUMBER OF BANKS	39	43	47	51	54
TOTAL NUMBER OF BRANCHES AND HEAD OFFICES	827	876	941	1,289	1,454
NUMBER OF STAFFS	29,863	33,174	36,772	46,212	53,687
ATMS TERMINALS	1,490	1,818	2,297	2,816	3,428
SPECIALIZED BANKS					
STATE OWNED SPECIALIZED BANKS					
NUMBER OF BANKS	1	1	1	0	0
NUMBER OF BRANCHES AND HEAD OFFICES	1	1	1	0	0
NUMBER OF STAFFS	93	101	101	0	0
ATMS TERMINALS	0	0	0	0	0
LOCAL BANKS – LOCAL MAJORITY OWNERSHIP					
NUMBER OF BANKS	5	6	6	7	6
NUMBER OF BRANCHES AND HEAD OFFICES	10	11	11	14	13
NUMBER OF STAFFS	510	573	695	286	283
ATMS TERMINALS	0	0	2	0	0
LOCAL BANKS – FOREIGN MAJORITY OWNERSHIP					
NUMBER OF BANKS	9	7	8	5	4
TOTAL NUMBER OF BRANCHES AND HEAD OFFICES	18	18	27	18	19
NUMBER OF STAFFS	979	1,250	1,660	1,741	1,203
ATMS TERMINALS	0	0	0	2	0

TOTAL SPECIALIZED BANKS					
NUMBER OF BANKS	15	14	15	12	10
TOTAL NUMBER OF BRANCHES AND HEAD OFFICES	29	30	39	32	32
NUMBER OF STAFFS	1,582	1,924	2,456	2,027	1,486
ATMs TERMINALS	0	0	2	2	0
MICROFINANCE INSTITUTIONS					
MICROFINANCE DEPOSIT-TAKING INSTITUTIONS (MDIs)					
NUMBER OF INSTITUTIONS	7	7	7	6	5
NUMBER OF BRANCHES AND HEAD OFFICES	946	928	946	753	624
NUMBER OF STAFFS	21,671	23,285	27,399	24,106	21,998
ATMs TERMINALS	350	355	373	225	284
MICROFINANCE NON-DEPOSIT-TAKING INSTITUTIONS (MFIs)					
NUMBER OF INSTITUTIONS	69	74	76	75	79
NUMBER OF BRANCHES AND HEAD OFFICES	471	495	507	418	442
NUMBER OF STAFFS	6,631	6,897	7,770	6,425	6,610
TOTAL MICROFINANCE INSTITUTIONS					
NUMBER OF INSTITUTIONS	76	81	83	81	84
TOTAL NUMBER OF BRANCHES AND HEAD OFFICES	1,417	1,423	1,453	1,171	1,066
NUMBER OF STAFFS	28,302	30,182	35,169	30,531	28,608
ATMs TERMINALS	350	355	373	225	284
RURAL CREDIT INSTITUTIONS					
NUMBER OF INSTITUTIONS	313	273	245	245	232
TOTAL NUMBER OF NETWORK OPERATIONS	3,366	2,936	2,635	2,202	1,790
NUMBER OF STAFFS	5,123	4,468	4,010	1,951	1,727
FINANCIAL LEASING COMPANIES					
TOTAL NUMBER OF INSTITUTIONS	11	15	15	15	17
CREDIT BUREAU COMPANY					
TOTAL NUMBER OF CREDIT BUREAU COMPANY	1	1	1	1	1
FOREIGN BANK REPRESENTATIVE OFFICES					
TOTAL NUMBER OF INSTITUTIONS	6	5	6	6	6

Appendix 6

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

National Bank of Cambodia – Head Office

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

Provincial Branches

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