



NATIONAL BANK OF CAMBODIA
Riel. Stability. Development.

ANNUAL SUPERVISION REPORT

2022

General Directorate of Banking Supervision

FOREWORD



The global economy continues to face various challenges, such as the effect of Russia-Ukraine war, tightening international financial conditions, China's zero-Covid policy enforcement and the uncertainty of Covid-19 new variant. The International Monetary Fund (IMF) forecasted that the global economic growth will be slower at 3.2% in 2022, while growth will be at 2.4% for advanced economies, 3.7% for emerging market and developing economies, and 5.2% for the ASEAN-5¹ economies. In Cambodia, economic growth is estimated at around 5.1% and 6% in 2022 and 2023, respectively. To achieve such growth, peace and political stability in the country, under the wise leadership, flexible policy implementation, and long-term vision of **Samdech Akka Moha Sena Padei Techo HUN SEN**, the Prime Minister of the Kingdom of Cambodia, is the critical foundation to foster the development of all economic sectors. As a supervisory authority, the National Bank of Cambodia (NBC) continues to actively engage with the Royal Government of Cambodia (RGC) to maintain financial stability and support sustainable and inclusive growth.

The NBC continues to maintain the stability, resiliency, and development of the Cambodia's banking system by implementing various macro-prudential measures to mitigate systemic risk and other shocks to economy. Meanwhile, supervision of banks and financial institutions is a key priority that shall be implemented in line with Risk-based and Forward-looking supervision. The NBC is currently implementing a roadmap on risk-based and forward-looking supervision through the organizational restructure of Directorate General of Banking Supervision and the continuous issuance of regulations in accordance with local and international market development, as well as global supervisory standards, in particular the Basel standards.

The NBC has been conducting various activities on financial inclusion consumer protection and financial education through the implementation of action plans set in the National Financial Inclusion Strategy 2019-2025 and other related initiatives. These activities play an important role in contributing to poverty reduction and promoting economic growth. Enhancing financial inclusion intends 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 continues to diligently support the scaling up of financing to SMEs and green finance in line with the policy of the RGC.

The NBC continued to modernize and strengthen the payment systems infrastructure by launching standard KHQR Code to accelerate payment transactions via QR Code. Moreover, cross border payment has also been further enhanced with neighboring countries to make payments more secure and effective, as well as to reduce operating costs and promote financial inclusion.

Capacity building has been continuously and regularly strengthened for supervisors, both soft and hard skills, through internal knowledge sharing, and in-person

¹ Indonesia, Malaysia, Philippines, Thailand and Vietnam.

and online training sessions. In addition, under bilateral and multilateral frameworks, supervisors have attended various training programs to gain both theory and practical experience, which paves the way for developing capacity, improving the work quality, efficiency and continuity, especially supporting the development of the banking system and human resource in Cambodia.

I do hope this annual report will become an important source of information to provide more understanding of the financial sector in Cambodia.

Phnom Penh, 30 March 2023

CHEA CHANTO

Governor

National Bank of Cambodia

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**All data are unaudited and as reported
By Banks and Financial Insitutions**

1. Major Development of Banking System

1.1. Overview of Banks and Financial Institutions

Cambodia's banking system remained resilient and robust, and continued to maintain public confidence from both national and international communities through the efforts of the NBC in contributing with the RGC by continuously putting in place mechanism to combat and alleviate any impacts on Cambodia. The banking system consisted of 59 commercial banks, 9 specialized banks, 5 microfinance deposit-taking institutions, 82 microfinance non-deposit-taking institutions, 16 financial leasing institutions, 223 rural credit institutions, 6 third-party processors, 35 payment service institutions, 1 credit reporting service provider, 6 representative offices, and 2,866 money changers.

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

Market Shares	Asset		Loan		Deposit		Capital	
	Dec-21	Dec-22	Dec-21	Dec-22	Dec-21	Dec-22	Dec-21	Dec-22
Commercial Banks								
Foreign Banks	62.1	62.0	61.6	62.9	57.2	56.1	57.6	60.6
Local Banks	36.9	37.0	37.1	35.9	42.8	43.9	40.6	36.9
Specialized Banks								
Local Banks	1.0	1.0	1.3	1.2	-	-	1.8	2.5
Total								
Foreign Banks	63.1	62.0	61.6	62.9	57.2	56.1	57.6	60.6
Local Banks	36.9	38.0	38.4	37.1	42.8	43.9	42.4	39.4
Total	100	100	100	100	100	100	100	100

1.2. Financial Position and Performance

The banking system continued to expand, gain public confidence and actively contribute to the economic activities. Assets of the banking system grew by 12.6% to KHR 319.2 trillion (USD 77.5 billion), of which loans to customers increased by 18.9% to KHR 226.7 trillion (USD 55.1 billion). Meanwhile, customer deposits rose by 9.2% to KHR 174.4 trillion (USD 42.4 billion) and shareholder's equity went up by 13.9% to KHR 63.3 trillion (USD 15.4 billion).

Figure 1: Assets of Banking System in Cambodia

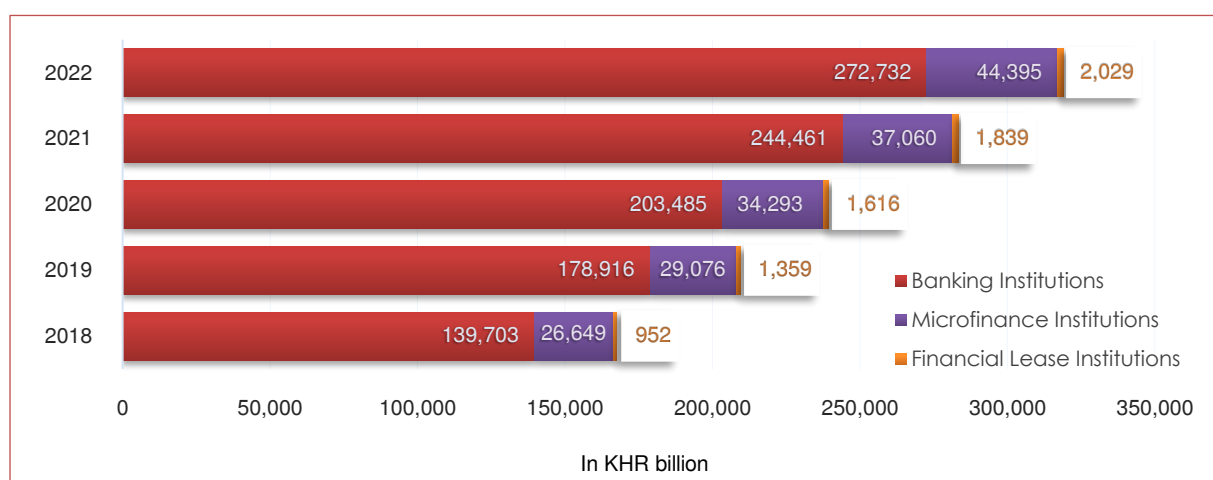
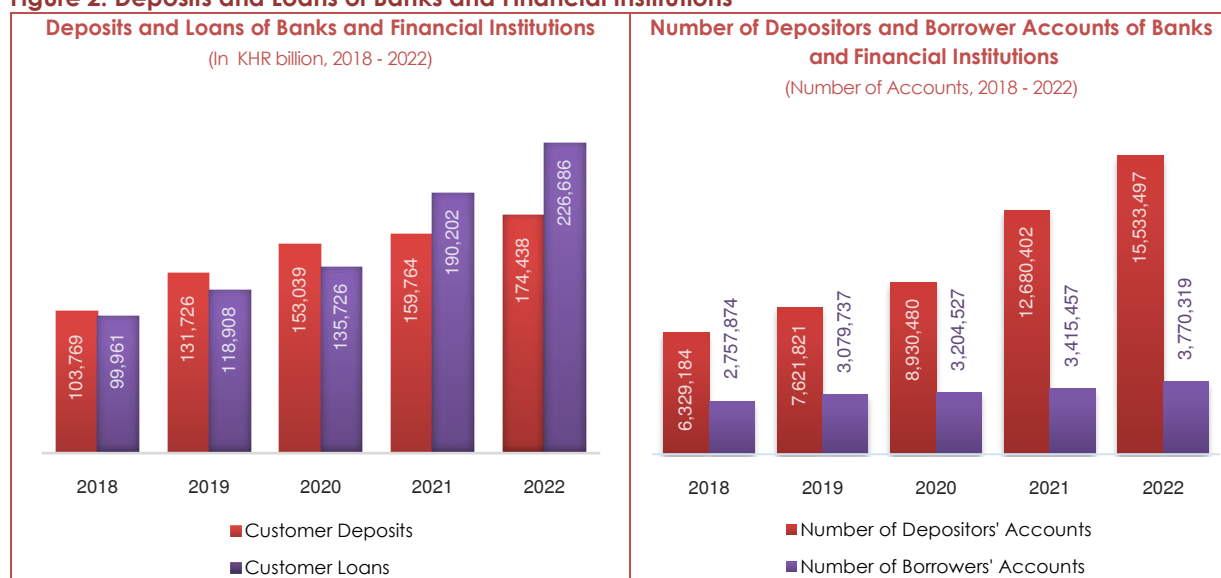


Figure 2: Deposits and Loans of Banks and Financial Institutions



Banks and financial institutions continued to expand their operations, reflected by the increase in the number of depositors' accounts and borrowers' accounts to 15.5 million and 3.7 million, respectively. In addition, banks and financial institutions have extended their networks to 2,702 locations together with 4,524 ATMs and 30,031 POS to ease and broaden the usage of financial services.

The NBC encourages banks and financial institutions to alleviate the burden of borrowers affected by the Covid-19 and flood. Banks and financial institutions have provided restructuring loans to 163,464 customer accounts, equivalent to USD 3 billion (approximately 5.5% of total customer loans). Cambodia's payment system has also been developing and modernizing to become more effective, secure, and affordable that helps expanding the usage of digital payment, including debit and credit cards, remittance, electronic payments, etc.

1.2.1. Banks' Performance

The total assets of banks continued to increase by 10.4% to KHR 272.7 trillion (USD 66.2 billion). Source of funds are mainly from customer's deposits KHR 155 trillion (USD 37.7 billion), shareholder's equity KHR 52.8 trillion (USD 12.8 billion) and borrowing funds KHR 13.1 trillion (USD 3.2 billion).

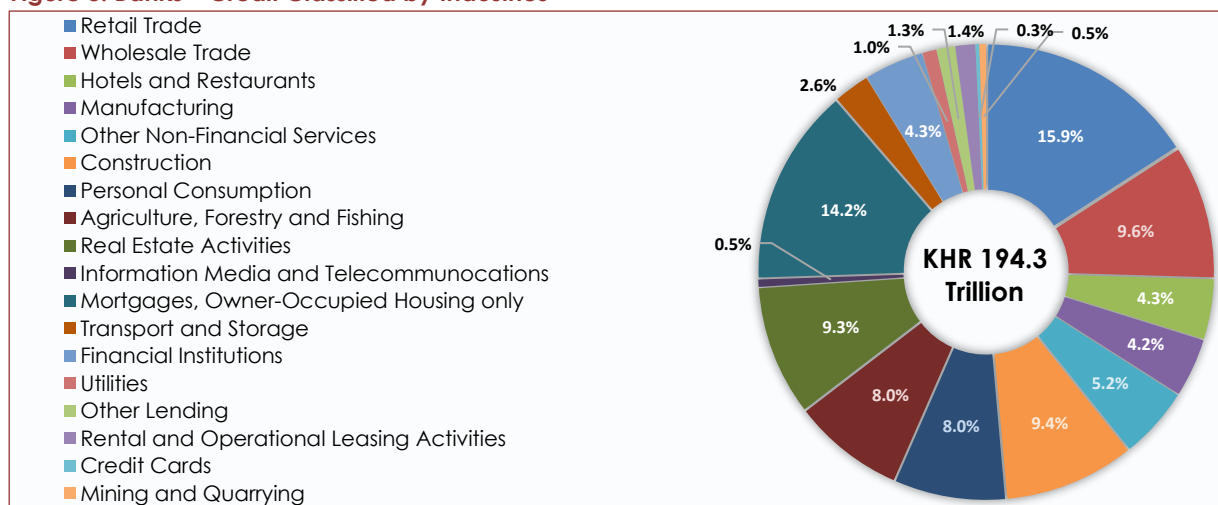
Table 2: Banking Sector's Development

(in Percent)

Indicators	2018	2019	2020	2021	2022
Asset Growth	21.4	21.5	14.7	17.5	10.4
Customer's Credit Growth	24.3	23.9	16.1	22.0	19.5
Customer's Deposit Growth	27.9	15.1	14.5	16.6	7.3
Asset to GDP	143.6	155.1	186.1	232.0	256.1
Customer's Credit to GDP	83.5	92.0	114.8	149.3	174.6
Customer's Deposit to GDP	91.1	93.3	110.9	135.6	145.6

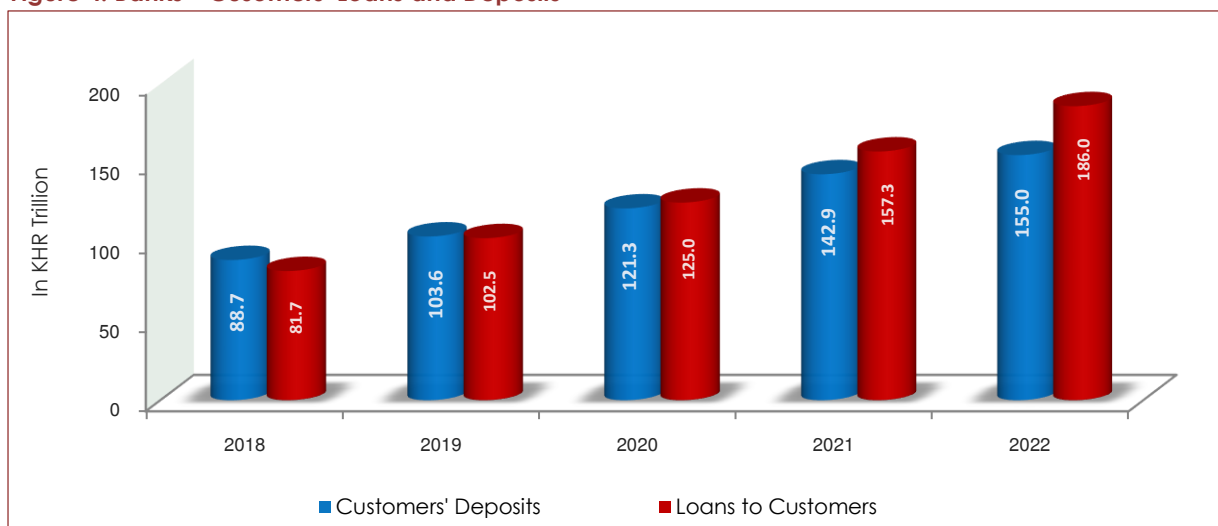
The gross credit increased to KHR 194.3 trillion (USD 47.2 billion), of which customers' credit increased by 19.5% to KHR 185.7 trillion (USD 37.7 billion). Credit, which is the main source of funds to support economic activities, was distributed to key industries, such as Retail trade 15.9%, Owner-occupied housing 14.2%, Wholesale trade 9.6%, Construction 9.4%, Real estate activities 9.3%, Agriculture, forestry and fishing 8%, Personal consumption 8%, Other non-financial services 5.2%, Hotel and restaurant 4.3%, Manufacturing 4.2% and other sectors 11.9%.

Figure 3: Banks – Credit Classified by Industries



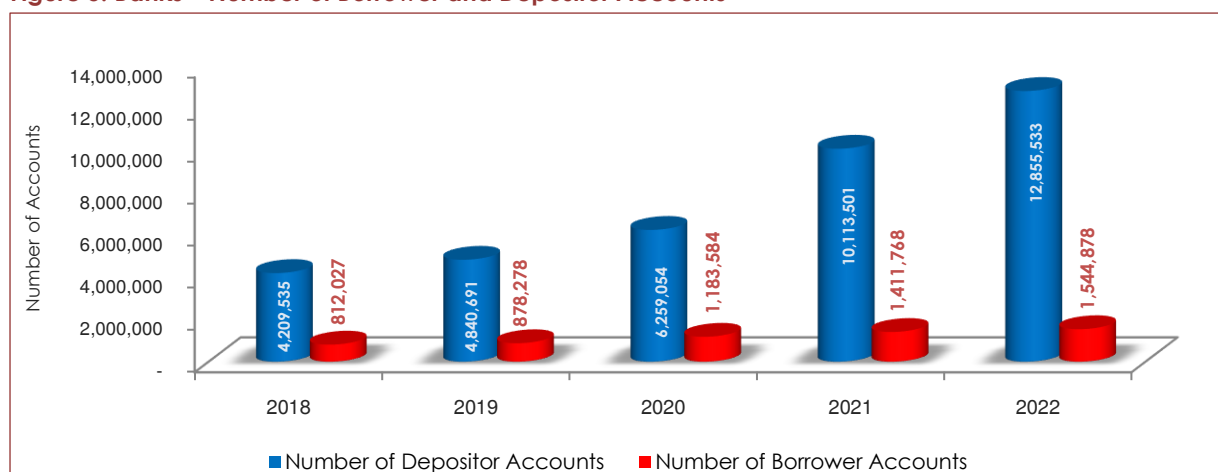
The total amount of customer's deposits increased by 7.3% and the market share of depositors comprised of individuals 57.9%, business enterprises 17.8%, banks incorporated locally and abroad 11.2% and others 13%. The total number of deposit and loan accounts grew to 12.9 million and 1.5 million, respectively. This also reflects the increased public confidence in Cambodia's banking sector.

Figure 4: Banks – Customers' Loans and Deposits



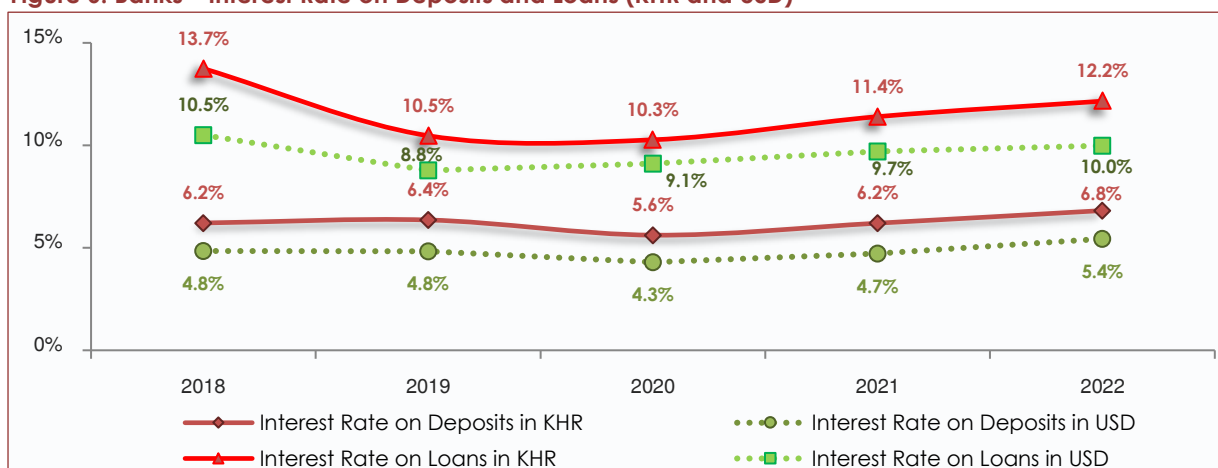
Along with increasing level of technological adoption and living standard, the use of debit and credit cards as a substitute to cash has been noticeably expanded, of the numbers of credit and debit cards have increased to 185,360 and 4,574,686, respectively. Financial infrastructure in the banking sector has gradually developed with the set up of 42 new branches and equipment of 737 new ATMs, as well as the expansion of digital financial services.

Figure 5: Banks – Number of Borrower and Depositor Accounts



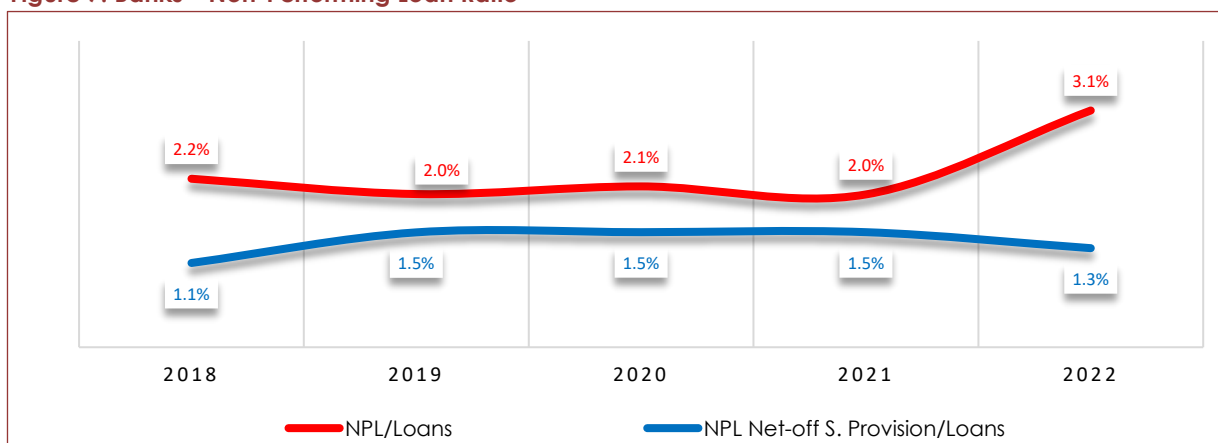
The average interest rates on KHR and USD deposits were at 6.8% and 5.4%, respectively, which were slightly higher than in 2021. The average interest rate on KHR loans were at 12.2%, increased from 11.4% in the previous year, while average interest rate on USD loans up to 10% from 9.7% in 2021.

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



Overall, the banks remained resilient as reflected by the compliance with prudential regulations, corporate governance, internal control, etc. Solvency ratio and liquidity coverage ratio of banks were at 22.3% and 143.8%, respectively. Banks' profitability also remained satisfactory as represented by the ROA at 1.4% and the ROE at 7%, while NPL ratio remained at a manageable level of 3.1%.

Figure 7: Banks – Non-Performing Loan Ratio



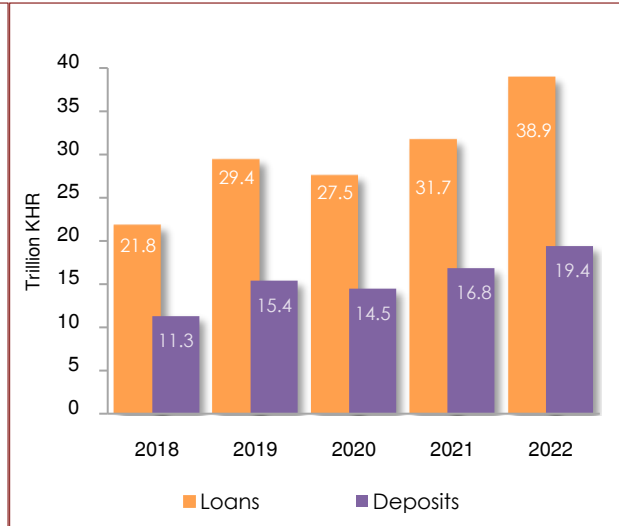
1.2.2. Microfinance Institutions' Performance

The microfinance sector continued to contribute to the economic development by providing formal financial service, particularly to rural population. The total asset increased by 18.5% to KHR 44.4 trillion (USD 10.8 billion), of which loans rose by 21.4% to KHR 38.9 trillion (USD 9.5 billion), supported by the growth of shareholder's equity of 20.3% to KHR 9.8 trillion (USD 2.4 billion). At the same time, deposits increased by 14% to KHR 19.4 trillion (USD 4.7 billion).

Figure 8: MFIs – Growth of Assets



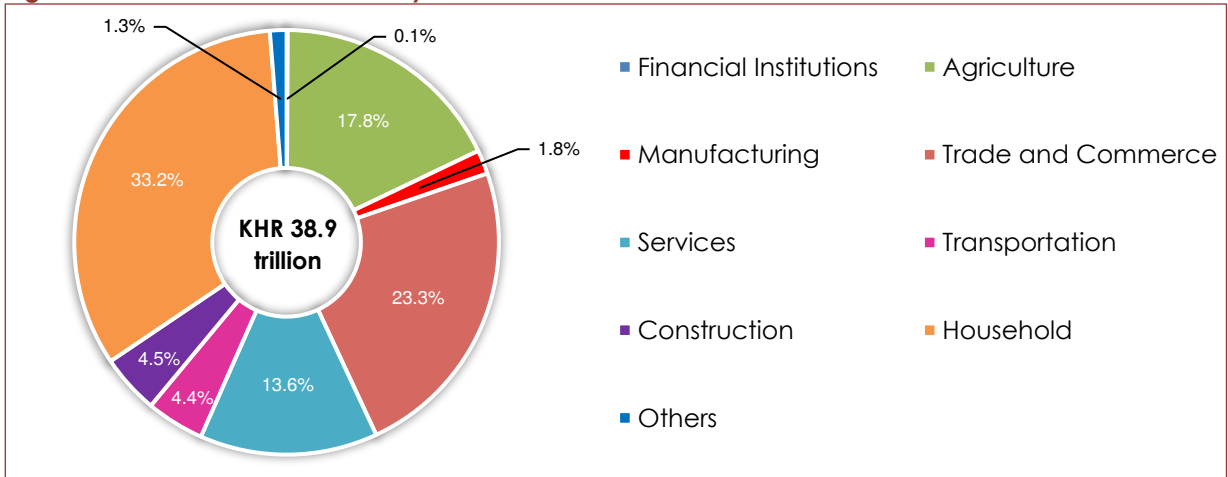
Figure 9: MFIs – Loans and Deposits



Loans have been provided to key economic sectors such as Household 33.2%, Trade and commerce 23.3%, Agriculture 17.8%, Services 13.6% and others 12.1%.

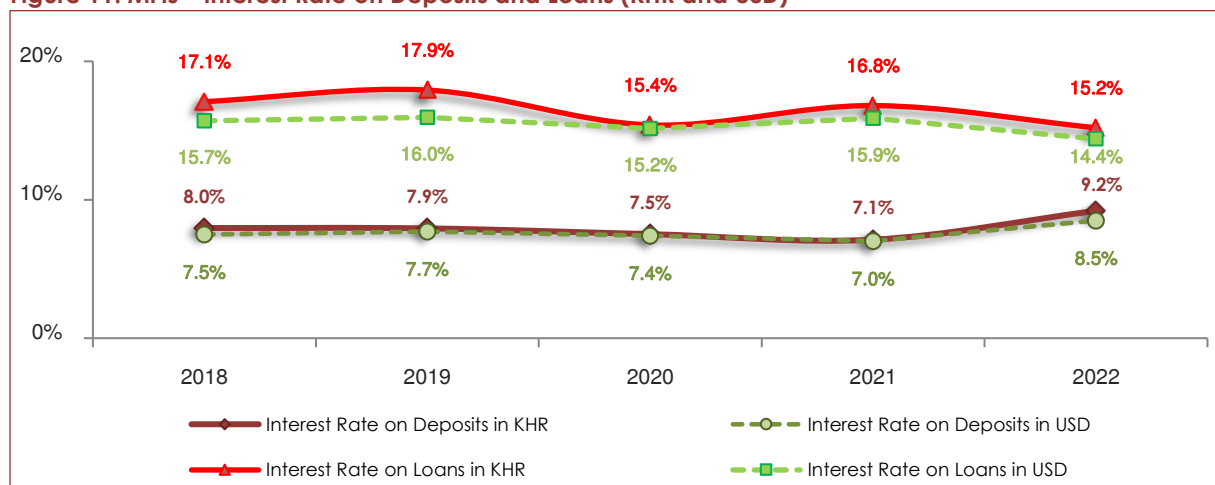
Along with the contribution to economic development, the microfinance sector has promoted the access to and usage of formal financial service to people, reflected by the number of depositor and borrower accounts to 2.7 million and 2.1 million respectively.

Figure 10: MFIs – Credit Classified by Industries



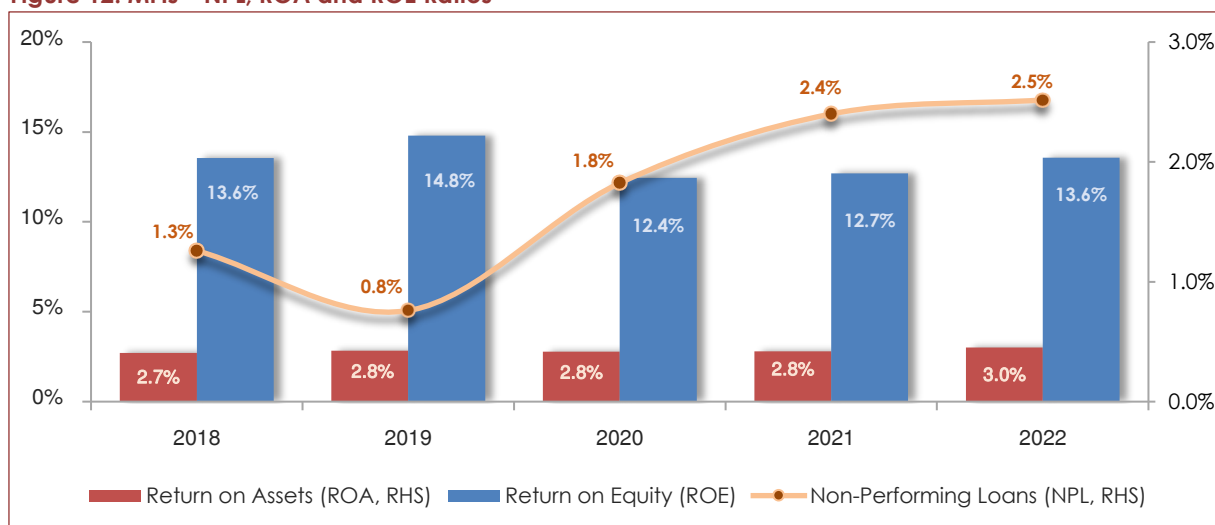
The MFIs' average interest rates of KHR and USD deposits were 9.2% and 8.5%, respectively, while the average interest rate of KHR loan was 15.2% and USD loan was 14.4%.

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



Microfinance institutions (MFIs) have complied with NBC's prudential regulations through maintaining solvency ratio at 20.6% and liquidity coverage ratio at 156.7%. In addition, the profitability, ROA and ROE, remained stable at 3% and 13.6%, respectively, while NPL ratio was at 2.5%.

Figure 12: MFIs – NPL, ROA and ROE Ratios



In response to the demand for the usage of financial services, MFIs continued modernizing and diversifying their services as well as expanding operational networks to 1.109 locations nationwide.

1.2.3. Financial Lease Institutions' Performance

Financial leasing sector has been contributing to promote financial inclusion by providing financial lease to the general public, particularly, the SMEs to support daily consumption and business activities. Financial lease institutions provided lease on movable assets, such as motobikes, automobiles, agricultural and construction machineries, electronic appliances, furniture and so on. Total asset rose by 9.1% to KHR 2 trillion (USD 492.7 million), of which financial lease grew by 11.6% to KHR 1.8 trillion (USD 436.2 million). The total financial lease has been distributed to various sector such as Agricultural sector 28.7%, Households 20.6%, Services 20.5%, Transportation 6.2%, Construction 5.8%, Trade 3.9%, and Others 14.3%. In the meantime, non-performing financial lease ratio was at 3.8%, which was lower than in 2020 and 2021.

Table 3: Financial Leasing Sector

Indicator	2018	2019	2020	2021	2022
Total Assets (in KHR billion)	951.6	1,359.1	1,616.1	1,839.4	2,028.5
Total Financial Leases (in KHR billion)	713.8	1,169.6	1,350.5	1,592.9	1,795.8
Net Worth (in KHR billion)	335.2	422.3	524.4	569.7	606.8
Number of Customer Account	72,921	92,289	101,018	105,811	96,291
Non-performing Financial Lease Ratio	8.4%	3.3%	4.6%	5.1%	3.8%

1.2.4. Rural Credit Institutions' Performance

Rural Credit Institutions have been contributing to the improvement of living standard for low income households, particularly in rural areas through the provision of small loans. The number of rural credit institutions added up to 223 institutions with total asset amounted to KHR 234 billion (USD 56.8 million). At the same time, total loan reached KHR 211.1 billion (USD 51.3 million) and was distributed to various sectors, such as Agriculture 32.5%, Households 29.1%, Commerce 20%, Services 7.2%, Construction 5.9%, Transportation 0.2% and others 5.1%.

1.2.5. Payment Service Institutions' Performance

By the end of 2022, 35 payment service institutions (PSIs) have been licensed and 2 BFI have been authorized to operate payment business. Generally, the products and services offered by these institutions are in the form of digital payments that can be operated through mobile applications or at various payment agents and other networks. The use of financial technology integrated into payment services is a factor for enhancing financial inclusion, promoting competition, fostering innovation, and improving public confidence in using payment services.

The trend of using payment services has been remarkably increasing as customers behaviors shifted from cash-based towards digital payments. Indeed, the number of registered e-wallet account increased to 19.5 million and the total number of transactions jumped from 708 million to 1 billion with a total amount of USD 272.8 billion (increased by 34%), approximately 9 times the gross domestic product (GDP). BFI offered internet banking and mobile banking services and issued 12.3 million payment cards in total. Fund management of PSIs and BFI providing payment services is in good condition since those institutions have been able to maintain higher balance in the trust account than the total balance of the issued e-wallets. Furthermore, cross border payment with neighboring countries has also been strengthened to a greater extent. After a successful cooperation with the Bank of Thailand, the NBC has been working with the Bank of Lao PDR and the State Bank of Vietnam to connect with payment systems of the countries, aiming at making cross border payment more convenient, faster, safer, and inclusive.

1.2.6. Money Changers' Performance

There were 2,866 money changers nationwide, of which 22 were granted licenses and 2,844 were granted authorizations.

Figure 13: Licensed and Authorized Money Changers

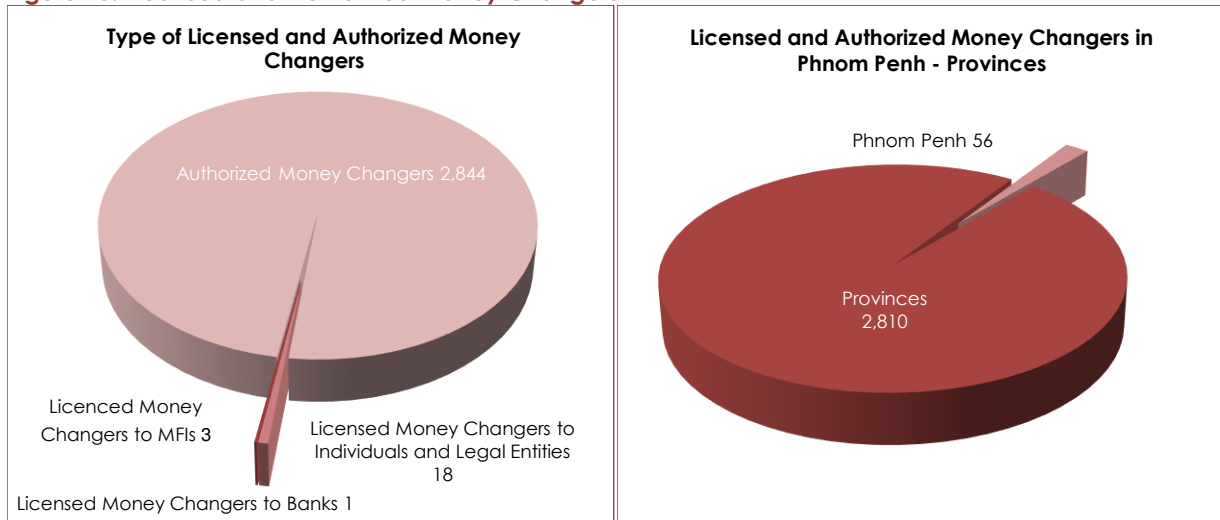
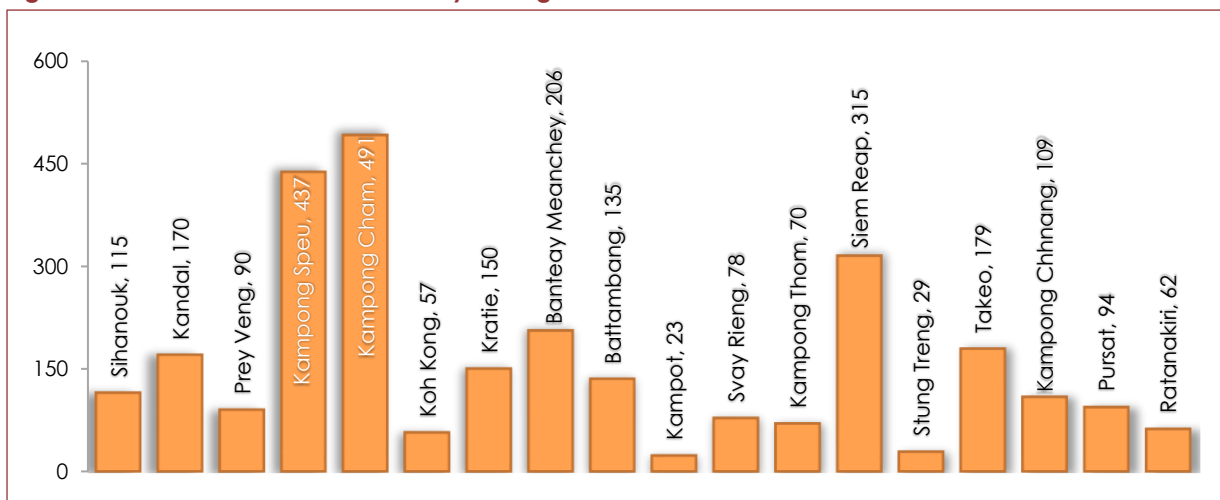


Figure 14: Number of Authorized Money Changers in Provinces



1.3. Interbank Market Transactions

NBC has been implementing two main monetary policy instruments, which consisted of Negotiable Certificate of Deposits (NCDs) and Liquidity Providing Collateralized Operation (LPCO) to support the development of the interbank market. The total amount of NCDs issuance was USD 37.5 billion, increased by 3.9% compared to the previous year; NCDs in USD increased by 4.1% to USD 33.2 billion and NCDs in KHR decreased 4.4% to KHR 17.3 trillion. During the year, LPCO was conducted 24 times and provided total liquidity of KHR 1.5 trillion, which declined nearly two folds compared to 2021. In addition, the marginal lending facility (MLF) was also introduced to provide essential liquidity in KHR, with the maturity of one day and can be extended to five days with 4% interest rate per annum. Both NCDs in KHR and USD, and government securities can be used as collateral in MLF transactions. There are 3 commercial banks that made usage of MLF with the total amount of KHR 32.8 billion with one-day maturity in each bank. As of date, 29 banks and financial institutions have been granted permission by the NBC to use the MLF.

2. The Development of Supervisory and Regulatory Frameworks

2.1. The review and Issuance of Banking regulations

The NBC thoroughly reviewed and amended the supervisory framework and regulations following the development of the banking sector with the objective of enhancing the effectiveness of banks and financial institution supervision function. The NBC has issued 2 guidelines for supervisors; as follows:

- Guideline on the implementation of Prakas on Credit risk grading and Impairment provisioning for credit risk measurement and sufficiently make provisions for impairments in line with the accounting standards and conditions set by the regulations, and
- Guideline on the implementation of Supervisory Review and Evaluation Process (SREP) methodology for effective risk-based supervision and strict assessment of banking and financial institution.

At the same time, the NBC also reviewed the regulatory forbearance measures that have been put into implementation during the spread of Covid-19, such as lowering reserve requirement and capital conservation buffer, and discussed with relevant stakeholders in considering the withdrawal of forbearance within an appropriate timeline in order to ensure continuity, resilience and the stability of the banking system.

Furthermore, the NBC has been preparing updated regulations for Capital Adequacy framework (Solvency), in accordance with the Basel 3 standards, which is a part of the implementation of the Risk-based supervision plan .

2.2. Supervision of Banks and Financial Institutions

2.2.1. Supervisory Activities

The NBC has been closely monitoring banks and financial institutions by implementing Risk-Based and Forward-Looking Supervision principles through the Supervisory Review and Evaluation Process (SREP). The NBC continues to implement off-site supervision to analyse quality and quantity financial position for risk assessment and to meet with the management of institutions to provide timely corrective recommendation. In addition, off-site supervision also incorporated stress testing and reverse stress tests on solvency ratio, liquidity coverage ratio and restructured loans to assess the capital position and resilience of each institution. The NBC has also conducted thematic on-site examinations to ensure the soundness and compliance by focusing on restructured loans, governance, etc.

As a result, banks and financial institutions remained robust, while provided loan restructuring to alleviate the burden of customers, through continued support and cooperation in compliance with guidance and measures issued by the NBC. Meanwhile, banks and financial institutions have strictly implemented and regularly reported on the principles and guidelines on restructuring loans with the and continued providing loans in a prudent manner. Despite most banks and financial institutions have well complied with regulations and measures in place, a small number of institutions still lacked compliance with the governance, internal control, and risk management as well as the inability to fully implement the supervisory recommendations. All non-compliances of banks and financial institutions have been continuously examined through evaluating quarterly progress report on compliance of supervisory recommendation, as well as the issuance of warning letter to non-compliant institutions.

Herewith, the NBC has conducted on-site examination on 107 RCIs, aiming at 1. strengthening compliance with the NBC's regulations, 2. updating the numbers of operating RCIs and 3. ensuring effectiveness and robustness of the RCIs sector. In case these RCIs are not complied with existing laws and regulations, the NBC will take actions accordingly.

2.2.2. Loan Restructuring

In contributing to alleviate the burden and help to recover the living conditions of customers, who have been affected by the prolonged spread of Covid-19 and the severe flood that took place this year, the NBC requested banks and financial institutions to maintain the ongoing relieves measures through the provision of loans restructuring. In total, banking and financial institutions have provided restructuring for 163,464 loan accounts, equivalent to USD 3 billion (5.5% of the banking system's credit portfolio), to numerous sectors of the economy as shown in table 4.

Figure 15: Loan Restructuring

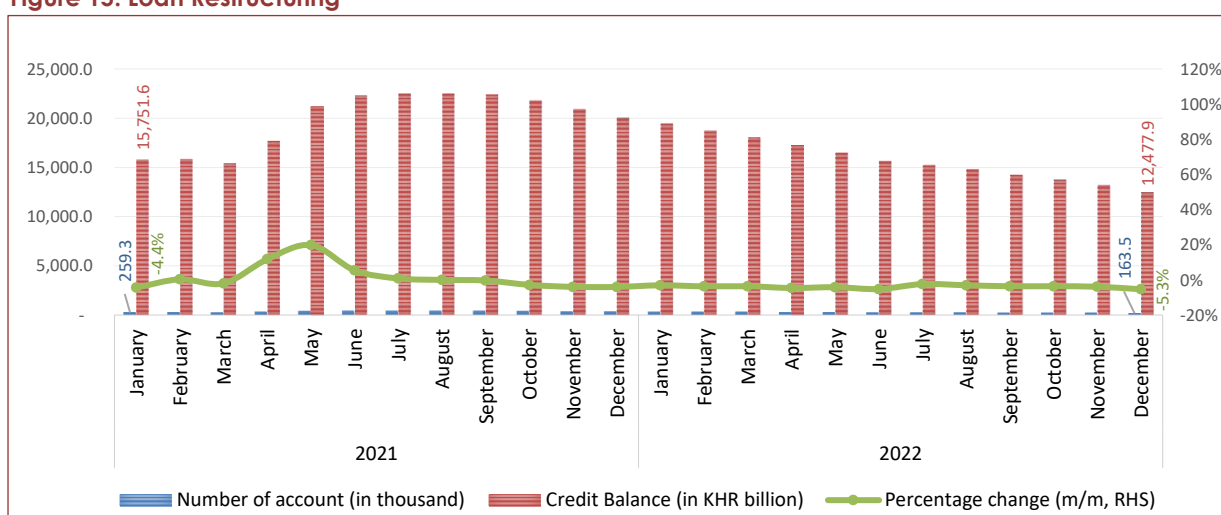


Table 4: Loan Restructuring to different sectors of economy

(in KHR billion)

No.	Sector	2021			2022		
		June	September	December	June	September	December
1	Tourism	4,063	3,999	3,786	3,052	2,955	2,641
2	Garment	1,044	853	686	484	360	286
3	Construction	3,257	3,314	2,963	2,507	2,365	2,122
4	Transportation and Logistics	1,164	1,135	981	712	631	553
5	Others	12,785	13,108	11,646	8,872	7,937	6,876
Total Loan Restructuring		22,313	22,409	20,062	15,627	14,248	12,477

The NBC continuously monitored and meticulously supervised the restructured loans, while also conducted stress testing on the solvency ratio of the BFIs. At the same time, BFIs are required to conduct stress testing on the actual restructured loan portfolio by applying at least 3 scenarios (baseline, medium and severe) and to provide resolution measures in case solvency ratio would drop to near or under the required minimum level.

Based on the results obtained from stress test, the NBC has been engaging in a regular dialogue with the BFIs' management in order to provide advices aimed at ensuring BFIs' compliance with regulations.

2.3. Green Financing

The NBC has been emphasizing on the importance of the sustainable and green finance. Indeed, the NBC has joined several regional and international institutions membership such as 1. Taskforce on sustainable finance and working group on concept framework and principles of ASEAN taxonomy, 2. Inclusive green finance working group and 3. The Network of Central Banks and Supervisors for Greening the Financial System. The NBC has included the Environment Social and Governance principles into the guideline on international reserves investment and has invested in green bonds issued by the Bank for International Settlements (BIS).

The NBC has been actively building the capacity of key officials on several topics related to sustainable finance and green finance as well as the climate change. Particularly, the NBC has cooperated international development partners in organizing several trainings and seminars with development partners such as 1. The embassy of England in Cambodia on the Environment Social and Governance risk assessment, 2. The International Finance Corporation (IFC) on building visions of sustainable finance and on Cambodia Market Readiness Assessment for Green Finance and 3. UNESCAP and the Securities and Exchange Regulator of Cambodia on sustainable bond issuance by sector and on the Green and Sustainable Financial Market Analysis for the Financing Cambodia's Future.

The NBC will continue to support the promotion of sustainable finance and green finance with the plan to put in place a strategy for the promotion of sustainable finance through the study on the creation and implemetation of Green and social loan Taxonomy, as well as reporting standards on environment social and governance.

2.4. Real Estate Sector Financing

The NBC continues to monitor on the financing to real estate sector in Cambodia. Credits to real estate sector comprises of Real estate activities, Construction and Owner-occupied housing, all of which the total growth was 23.2%. The market share of credits to real estate sector was 32.9% of total credit in the banking system, of which real estate activities 9.3%, construction 9.4% and owner-occupied housing 14.2%. The market share of credits to real estate activities and construction are relatively at the same level, while the market share of credits to owner-occupied housing accounted for half of the total credits to real estate sector. It's important to note that credits to owner-occupied housing were provided to first home-owners for residential purpose which in part help improving the living standards of the population. In addition, credits to owner-occupied housing was provided in a prudent manner that also come with required conditions for borrowers to fulfill in order to mitigate risks for both banks and borrowers.

3. Promoting Financial Sector Development and Regional Integration

3.1. Development of Financial Infrastructure

3.1.1. Financial Technologies

Recently, FinTech has been largely leveraged by banks and financial institutions that not only contributed to providing more convenient, assorted, efficient and affordable financial services, but also made key contribution to the management of financial transactions and risk analysis in those institutions.

In line with this evolution, the enhancement on regulatory framework which supports the development and adoption of FinTech is of significance in balancing risks and opportunities. In this manner, the NBC has been focusing on the updating of the Technology Risk Management Guidelines, especially on cybersecurity and data security enhancement to mitigate risks arising from FinTech, which could disrupt the delivery of financial service and negatively affect the public confidence.

In addition, the NBC has also issued the Compliance Checklist for Technology Risk Management Guidelines to banks and financial institutions, which is a part of monitoring and evaluation on compliance with the Technology Risk Management Guidelines. The NBC has issued an announcement letter on the implementation of the "compliance check for TRMG", which will be applicable in 2023.

3.1.2. Payment System

Payment system continued to play crucial role in maintaining the effectiveness of the financial system and the economy. In parallel with the economic development of Cambodia, as well as the rapid development of Cambodia's banking sector, payment infrastructure has been continuously modernized through the upgrade of the National Clearing System (NCS) and the FAST payment system (FAST) to facilitate member institutions and users. At the same time, standard KHQR Code has been launched to improve payment by QR Code with the security, effectiveness, affordability, and financial inclusiveness. To ensure the stability, improve public confidence, enhance electronic payment, as well as strengthen the robustness of payment service institutions (PSIs), onsite and offsite supervisions have been implemented to assess the financial position of the PSIs, monitor the business operation, progress and identify the challenges, as well as provide recommendation on take corrective actions for risk mitigation.

Payment system consists of 2 systems, including Large Value Payment System and Retail Payment System:

A. Large Value Payment System

Online Banking System (OBS): an interbank payment system between accounts of member institutions using the NBC's online platform.

BAKONG Large Value Payment System (BAKONG LVPS): a payment system that is still in the development process to support large value payment transactions across different institutions, net balance payment transactions of retail payment system and payment transaction in financial market.

B. Retail Payment System

National Clearing System (NCS): an interbank settlement system both in KHR and USD using checks and electronic payment orders.

Check Payment Service: a payment service for checks in KHR and USD.

Payment Service for Credit Remittance Order: an electronic payment service instrument that has increased remarkably and can be used in both KHR and USD.

FAST Payment (FAST 2.0): small-scale KHR remittance and settlement services with the value less than or equal to KHR 40 million per transaction.

Cambodia Shared Switch (CSS): a system that allows a debit card to access to ATM and POS machines of member institutions where the logo of CSS is displayed, which should enhance the efficiency of using debit cards with different ATM and POS machines.

Retail Pay System (RPS): an interbank payment system where users can transfer funds instantly and make payment via mobile phone and QR Code.

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. CIFRS Implementation

The NBC has completed updating the Chart of Accounts (COA), COA manuals and monthly reports for banks and MDIs to be in line with the CIFRS.

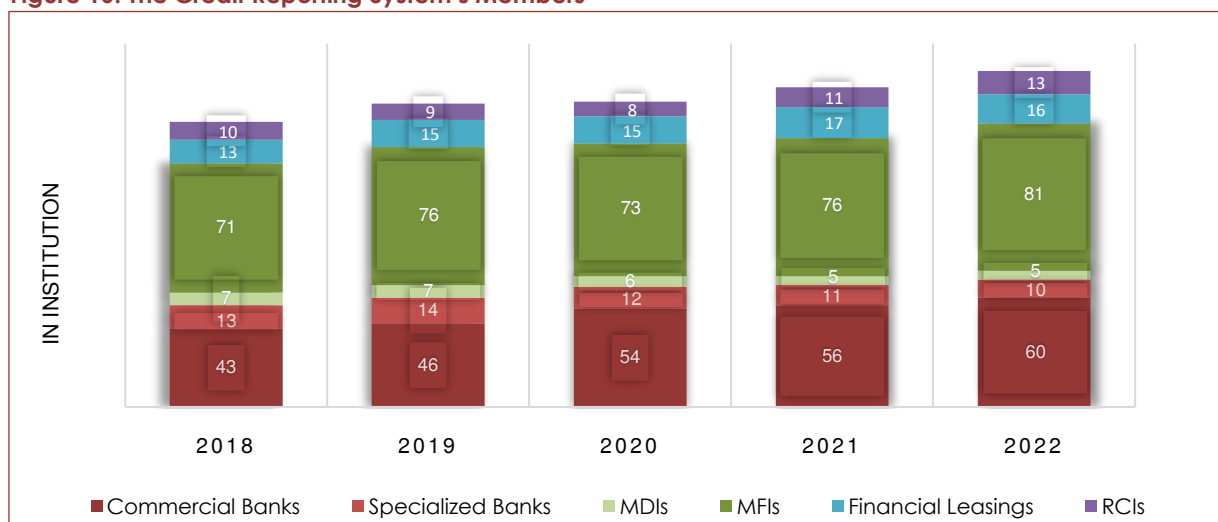
Moreover, the NBC has also completed the project on data quality enhancement, including 1. reviewed and made amendment to the 29 supervisory reporting templates, 2. prepared instructions on data entry and verifications methods and tools for these reports and 3. prepared new IT system for banks and financial institutions to submit new periodic supervisory reporting templates to the NBC.

To enhance awareness on these new templates, the NBC has organized two workshops for officials of the Directorate General of Banking Supervision and for staff of banks and MDIs.

3.1.4. Credit Reporting System

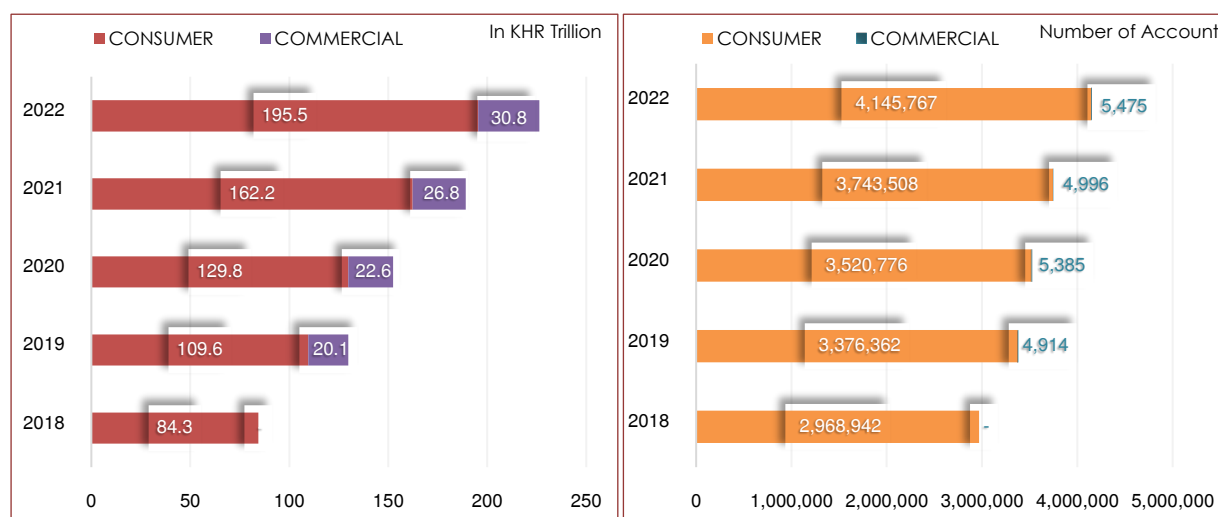
The credit reporting system is comprised of 185 member institutions, including 60 commercial banks, 10 specialized banks, 5 microfinance deposit-taking institutions, 81 microfinance institutions, 16 financial leasing institutions, and 13 rural credit institutions.

Figure 16: The Credit Reporting System's Members



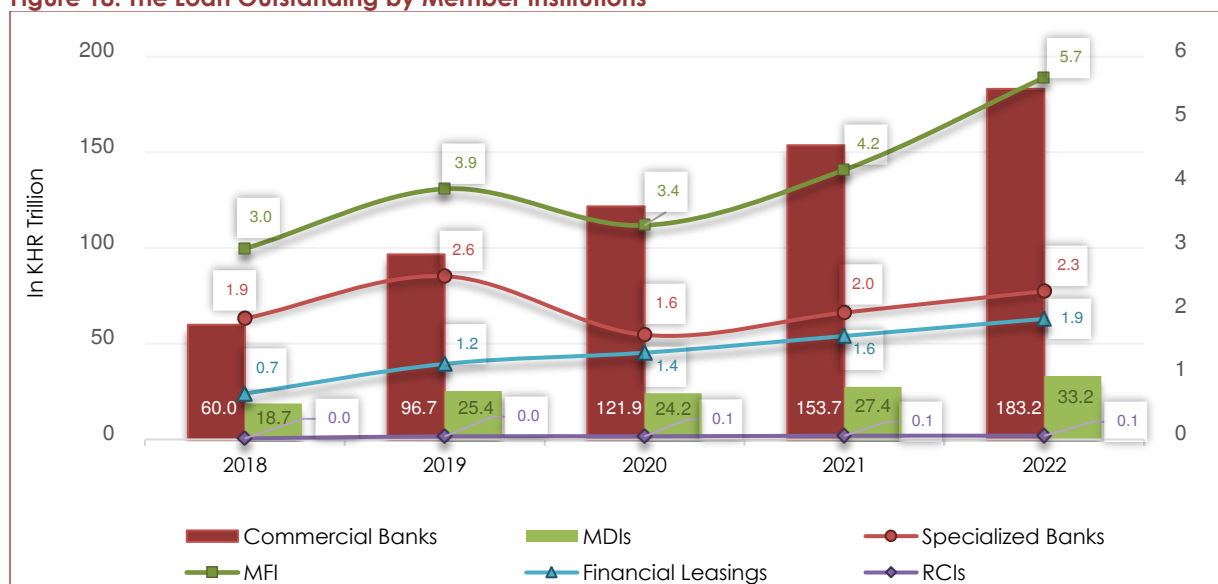
The total loan outstanding in credit reporting system totalled at KHR 226.3 trillion (USD 55.0 billion) equivalent to 4,151,242 accounts, of which consumer loans amounted to KHR 195.5 trillion (USD 47.5 billion) equivalent to 4,145,767 accounts and commercial loans amounted to KHR 30.8 trillion (USD 7.5 billion) equivalent to 5,475 accounts.

Figure 17: The Loan Outstanding and Numbers of Accounts



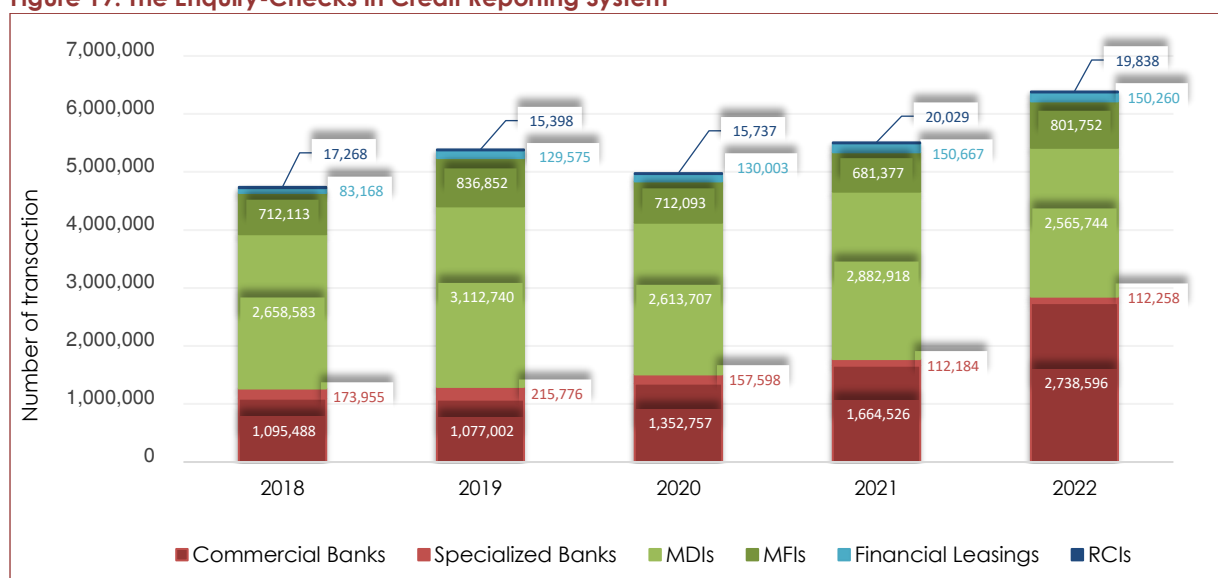
The total loan outstanding uploading by data providers, was KHR 183.2 trillion by commercial banks, KHR 2.3 trillion by specialized banks, KHR 33.2 trillion by microfinance deposit-taking institutions, KHR 5.7 trillion by microfinance institutions, KHR 1.9 trillion by financial leasing institutions, and KHR 58.2 billion by rural credit institutions.

Figure 18: The Loan Outstanding by Member Institutions



The aggregated credit report enquiry checking by member institutions totalled at 6.4 million transactions; of which commercial banks 2.7 million transactions (42.9%), specialized banks 112.3 thousand transactions (1.7%), microfinance deposit-taking institutions 2.6 million transactions (40.1%), microfinance institutions 801.8 thousand transactions (12.6%), financial leasing institutions 150.3 thousand transactions (2.4%) and rural credit institutions 19.8 thousand transactions (0.3%).

Figure 19: The Enquiry-Checks in Credit Reporting System



Meanwhile, dishonored check information (no/insufficient fund) in credit reporting system uploaded by data providers totalled at 7,080 transactions equivalent to 4,468 accounts with outstanding balance of KHR 2,016.1 billion (USD 489.7 million).

The NBC approved on the integration of 'Indication Plus Platform', a digital real estate appraisal, into Credit Bureau Cambodia's Web Enquiry for loan applicant requesting loan amount that not exceeding KHR 200 million (approximately USD 50,000) for a fast appraisal result at affordable fees.

The NBC continuously monitor credit data of member institutions that regularly reported by credit reporting system provider regarding compliance with regulations to ensure data quality and continuity of credit reporting in Cambodia. In addition, the NBC issued reminding letter on 'compliance with Prakas on Credit Reporting' in August and invited all member institutions for further discussion on their credit reporting obligations in October for the purpose of achieving full compliance with applicable regulations.

3.2. Promoting Financial Inclusion in Cambodia

Financial inclusion has been playing a crucial role in providing formal financial services to households and businesses, as well as contributing to poverty reduction and promoting economic growth in Cambodia. The NBC has further initiated activities and campaigns, and implemented financial literacy and consumer protection as well as maintained strong cooperation with local and international stakeholders to improve financial inclusion in line with action plans stated in the National Financial Inclusion Strategy 2019-2025.

Box 1: ASEAN Savings Day “Little Saving, better than not”

Saving is an integral part of financial management for individuals and households. A well-managed income-expense is crucial in moving toward saving, especially saving in formal financial institutions, which on one hand serves for the household's emergency financial needs, and on the other hand provides capital supports for investment needs and country development. Perceiving the importance of saving, on February 2019, the ASEAN member states had decided to mark October 31 as “ASEAN Savings Day” in line with the World Savings Day.

This year, the ASEAN Savings Day was celebrated on October 31, 2022, in Siem Reap municipality, aiming at promoting public savings and savings culture in formal financial institutions, and enhancing financial inclusion in accordance with the National Financial Inclusion Strategy 2019 – 2025.

During this event, there is a dissemination to public on the NBC's accomplishments and initiatives such as, financial literacy book, the NBC's hotline numbers, and Bakong system. Moreover, there were also exhibitions on financial services and products offered by banks and MDIs, Q&A on financial literacy matter, and educational videos show to further promote financial literacy to public, particularly on the importance of saving, saving deposit and consultation with formal financial institutions.

This event has gained support, resharing, and great attention from the public, especially on social medias and press.

In addition, more than 3,000 people have attended this important ASEAN Savings Day in Siem Reap, of which students have actively engaged in financial literacy Q&A session, and around 900 people have opened and deposited in the saving accounts. This reflected increasing public awareness on the importance of savings and promotion of saving in formal financial institutions culture in Cambodia.

3.2.1. Financial Literacy

3.2.1.1. Dissemination Workshop on “Microfinance Sector in Cambodia”

The NBC has been conducting dissemination workshop on “Microfinance Sector in Cambodia” to targeted districts and provinces in Cambodia. For 2022, the NBC have conducted the dissemination workshop 7 times, consisted of 1 provincial level in Battambang Province and 6 district level in Sambour district of Kratie, Basedth district of Kampong Speu, Tuek Chhou district of Kampong Speu, Preah Vihear municipality of Preah Vihear, Kampong Chhnang municipality of Kampong Chhnang, and Paoy Paet municipality of Banteay Meanchey. This workshop aims in disseminating to local

authorities on 1. History, development and importance of microfinance sector in Cambodia; 2. History, roles and responsibilities of the NBC; 3. History and importance of Khmer Riel; 4. Awareness of financial usage; 5. The NBC's measures to ease the impact of Covid-19 and other natural disasters to financial users; 6. Obligation and responsibilities of local authorities as well as banks and financial institutions and 7. Challenges, questions and requests related to the usage of financial service in remote areas.

3.2.1.2. Integrating Financial Literacy into School Curriculum

The NBC has continued the cooperation with Ministry of Education Youth and Sport (MoEYS) on integrating financial literacy into Cambodia's national curriculum for the 2nd phase and conducted pilot testing in teaching to students in grade 4 and grade 7 for 6 weeks at 1 primary school and 1 secondary school of each Kampot province, Kampong Cham province, and Siem Reap province. Meanwhile, further inputs and comments gathered from the pilot testing have been employed to refine educational contents, illustrations and wording in the teacher manuals and student textbooks.

3.2.1.3. Promoting Financial Literacy to Women and Women Entrepreneur

The NBC has continued cooperating with the Ministry of Women's Affairs (MoWA) to improve financial literacy for women through training of trainer program in schools and communities under the topics of financial management, financial services usage, digital payment services and consumer protection. Moreover, 2 online forums have been conducted by the MoWA to propagate financial and financial digital literacy for women's economic empowerment and entrepreneurship development.

3.2.1.4. "Let's Talk Money: Little by Little" Campaign

After the launching of the 2nd phase of "Let's Talk Money: Little by Little", in December 2021, the NBC has continued implementing this campaign that aimed at focusing on the importance of intensive thinking and choosing financial products and services, awareness on rights and obligations, and joint decision-making between men and women in the family. Key outputs of this campaign are: 1. Four 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 and 3. Training the Trainers materials for Cambodia Women Entrepreneurs Association and Cambodian Women for Peace and Development. The campaign is conducted in three main channels, including 1. social media broadcasting, 2. radio broadcasting with the participation from the audiences and experienced speakers on financial education and 3. face to face training with 300 women entrepreneurs and 1,000 female garment workers.

3.2.2. Consumer Protection and Complaint Handling Mechanism

The NBC continues to strengthen the complaints handling mechanism by coordinating and resolving complaints from customers using banks and financial institutions services and products through all NBC's 26 hotlines, to be more effective, timely and consistent in order to ensure consumer protection and promote fair market conduct.

There were 388 complaints and inquiries, of which 377 cases were solved, 3 cases were pending and 8 cases were in court procedure. Most of the cases related to

1. early loan pay off and withdrawal of collaterals, 2. request for modify or delete credit report information in credit reporting system, 3. request for concession, 4. request for waiver of penalties, 5. wrong account money transfer, 6. issuance of insufficient funds check and 7. inquiry about the usage of financial services, etc. Most complaints and inquiries were resolved immediately, while some cases are time-consuming and required multiple attempts to coordinate between consumers and institutions. In addition, the NBC has been continuously strengthening the capability of the hotline officers through knowledge sharing sessions on the progress of the banking and financial sector in Cambodia. Furthermore, the NBC has encouraged financial inclusion committee of the ABC and CMA to enhance the effectiveness of complaints handling mechanism and to consider on the establishment of a central point to resolve complaints and disputes related to the usage of financial services, as well as assigning a focal staff or set up a function relevant to financial inclusion to ensure better cooperation on the matter of financial inclusion.

4. Supervisory Capacity Building and Cooperations

4.1. Capacity Building for Supervisors

The NBC has continued to encourage supervisors to further enhance their capacity both in theory and practice, especially in context of the risk based supervision implementation and banking system development. Since the situation of COVID-19 has improved, both local and overseas training have resumed. At the same time, supervisors have been provided with internal trainings and sharing sessions on law and regulations related to financial and banking sectors, as well as the knowledge on fintech in response to the development of banking system and to ensure timely and effective working performance. Under the international cooperation, supervisors have attended trainings organized by international institutions, including ADB, IMF, WB, IFC, SEACEN and others. Additionally, the NBC keeps improving supervisors' competences through attending the FSI connect, an online expertise course for supervision by the BIS and the Financial Programming and Policies, an online expertise course for economic analysis and forecasting by the IMF.

4.2. National Cooperation

4.2.1. Cambodia Financial Intelligence Unit (CAFIU)

The NBC has been cooperating with the CAFIU on:

- Sharing Information on AML/CFT institutional profile with CAFIU and
- Implementing administrative sanctions on banks and financial institutions that are not fully complied with laws and regulations or recommendation on Anti-money laundering and combating the financing of terrorism. The NBC has already implemented sanctions on a number of institutions including verbal and written warning as well as monetary penalty.

Besides, the NBC also joined the national risk assessment task force on Anti-money laundering and combating the financing of terrorism and financing for weapons of mass destruction. The NBC is in charge of leading 4 modules, namely 1. Banking sector vulnerability, 2. Vulnerability of other financial institutions, 3. Financial inclusion product risk module (firm) and 4. Virtual assets (VA) and virtual assets service providers (VASP).

4.2.2. General Commissariat of National Police (GCNP)

The NBC and GCNP has been closely cooperating to avert, intercept, suppress, and eradicate illegal banking operations and/or authorized by the NBC, aimed at safeguarding public interest and banking system.

Meanwhile, the NBC, GCNP and the Ministry of Justice (MoJ) co-organized the disseminating workshop on 'Enforcement and Suppression over Illegal Loan Advertisement and Granting' in October, with participation of the managements and technical officials from the Ministry of Commerce, General Department of Taxation, Non-banking Financial Services Authority, Commercial Gambling Management Commission of Cambodia, Association of Banks in Cambodia, Cambodian Microfinance Association, Cambodian Club of Journalists, Cambodian Association of Finance and Technology, and related stakeholders. The workshop was conducted to 1. further promote awareness on legal actions over illegal loan advertisement and granting, 2. Raise public awareness on official banking services, 3. enforce legal actions on unlicensed banking service providers and 4. collect inputs for a joint-statement between the NBC and GCNP.

4.2.3. Cooperation with Relevant Authorities

In contribution to anti-money laundering efforts, tax collection for the government, and prevention and suppression of crimes, the NBC has provided cooperation to the requests for checking, freezing, and unfreezing accounts from the Ministry of Justice (MOJ), the Courts, the Ministry of Foreign Affairs and International Cooperation (MFAIC), Ministry of Economy and Finance (MEF) and the General Department of Taxation (GDT), the Ministry of Interior (MOI) and the General Commissariat of National Police (GCNP), and related agency. In 2022, the NBC received 508 requests, including 246 cases from the MOJ and the Courts, 201 cases from the MEF and GDT, 50 cases from the MOI and GCNP, 4 cases from MFAIC and 7 cases from others. The NBC issued and sent out 496 Letters of Order and 478 responding letters. Furthermore, there were 423 cases already requested by the Courts, GDT and GCNP to banks and financial institutions.

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

The NBC has been cooperating with ABC and CMA in monitoring the banking system development, addressing challenges, integrating financial literacy and other trainings.

In promoting financial inclusion, enhancing financial literacy, and strengthening market conduct and consumer protection, the NBC has discussed with the ABC and CMA on materials and key messages in videos or slogans related to financial literacy for the Financial Inclusion Committee to support financial literacy campaign, which is conducted by ABC and CMA's members on Monday of the first week of each month.

The NBC also supported the initiatives and actions plan of the Sustainable Finance Committee of the ABC, which aimed at encouraging banks and financial institutions to actively participate in reducing any adverse impacts from global climate change. The adoption of the Cambodian Sustainable Finance Principles has illustrated the institutions' commitment and joint implementation to ensure the resilience of the banking system to the climate risk and support the environment friendly business activities. At the same time, the NBC supported and encouraged the implementation of code of conduct for banks and financial institutions for the responsible and transparent market conduct.

4.2.5. Credit Bureau (Cambodia) Co., Ltd.

The NBC and Credit Bureau (Cambodia) Co., Ltd. (CBC) co-organized the Regional Credit Reporting Conference under the theme “Evolving Data Ecosystem and Risk Management for Borderless Credit Reporting” in November with 150 participants from central banks, supervisory authorities, International Finance Corporation (IFC), Business Information Industry Association (BIIA), Asia Credit Reporting Network (ACRN), credit reporting service providers, FinTech companies and other related stakeholders, with the objective of providing an opportunity for regional key players to discuss on 1. cross border credit reporting, 2. The usage of new technological advancement in alternative data collection for credit risk assessment and 3. cybersecurity.

4.3. International Cooperations

4.3.1. The United Nations Capacity Development Fund (UNCDF)

The NBC has cooperated with the UNCDF to implement the project on financial inclusion data collection for setting the baseline indicators to re-evaluate Cambodia's financial inclusion and to monitor the implementation of action plan set in the NFIS 2019-2025. This project has been conducted by focusing on the accessibility, usage, and quality of financial services through the demand and supply side studies using Finscope Mobile Tracker survey. As a results, the UNCDF has concluded the study, which demonstrate an increased level of formal financial services usage from 59% to 67%.

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

The NBC has collaborated with the UNESCAP on implementing “Catalyzing Women's Entrepreneurship” program to promote women entrepreneurs' access to finance. This program included projects, such as 1. the study on the possibility of non-collateralized lending that helps increasing the female entrepreneurs access to formal financial services, especially women owned SMEs, 2. the capacity building for NBC officials on FinTech and supervision and 3. the training for women and women entrepreneurs to promote financial literacy, access and usage of formal financial services. The training for women and women entrepreneurs was organized in July, in three targeted provinces, Kampongthom province, Siem Reap province and Battambang province, with participation from NBC, Ministry of Women's Affairs, Cambodia Women Entrepreneurs Association, banks and financial institution and financial technology company representatives.

4.3.3. The Alliance for Financial Inclusion (AFI)

The NBC has cooperated with the AFI aiming to improve the level of financial inclusion and promote financial literacy. In the first semester, AFI approve the grant project to NBC in initiating the development of the financial literacy roadmap and the sex-disaggregated data collection framework to promote the financial inclusion in Cambodia and contribute to the implementation of NFIS 2019-2025. The approved projects focused on 1. consumer protection and market conduct, 2. digital financial service, 3. financial inclusion data and 4. sex-disaggregated financial inclusion. Through the 2 projects, AFI also provided 1. capacity building and peer learning from AFI country members that have been successful in implementing the projects to the NBC officials, 2. framework of sex-disaggregated data collection to facilitate financial literacy to women and women entrepreneur improvement and 3. establishing financial literacy roadmap framework.

Moreover, as one of the AFI members, the NBC has joined the annual forum on Financial Inclusion Policy and Regulation, which enables the senior management, policy makers, central bankers, authorities, development partners, working groups and related stakeholders to share experiences on policy making, risk management, supervisory framework development, sustainable and green finance management, and gender gap reduction. The NBC officials have actively engaged in 7 working groups of AFI, such as Financial inclusion strategy, SME finance, global standards proportionality, Consumer empowerment and market conduct, Digital financial services, Inclusive green finance, and Financial inclusion data. In addition, the NBC is also an AFI Board member.

4.3.4. The International Finance Corporation (IFC)

In accordance with the MoU on implementing the project on Cambodia Supply Chain Finance Market Development in February 2021, the NBC and IFC organized a focus group meeting with the Association of Banks in Cambodia, Cambodia Microfinance Association and banks and representatives from financial institutions in May to discuss on movables finance and supply chain finance market development in Cambodia.

Furthermore, the Global SME finance Forum 2022 was jointly organized by the NBC and IFC in September, under the topic: "Power of digital transformation in promoting inclusive, sustainable, and responsible finance for MSMEs", in order to favorize the development and innovation of the banking sector.

4.3.5. Asia-Pacific Rural and Agricultural Credit Association (APRACA)

The NBC has attended the 75th executive committee meeting and regional policy forum on Promoting digital financial services as a Critical Vehicle to Financial Inclusion for Farmer Collectives that was hosted by the APRACA in July, in Vietnam. During the meeting, 3 projects has been approved , including: 1. project on developing credit and microfinance programme, 2. project on 'Pro-smallholder Farmer AgFin Product Landscaping and 3. project on scaling international private sector climate finance through debt capital market. The 3rd project is intended to strengthen resilience of vulnerable communities in Asia-Pacific that consisted of 10 targeted countries including Cambodia.

List of Appendixes

Appendix 1: Data of Banks, Microfinance Institutions and Financial Lease Institutions in Cambodia

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 2018-2022

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

APPENDIX 1

DATA OF BANKS AND MICROFINANCE INSTITUTIONS IN CAMBODIA 2022

NUMBER OF OFFICES OF BANKS

AS AT 31 DECEMBER 2022

Table 1

	2022			2021		
	Total	Phnom Penh ¹	Provincial	Total	Phnom Penh ¹	Provincial
Commercial Banks						
1 ACLEDA Bank Plc.	264	22	242	262	21	241
2 Advanced Bank of Asia Limited	85	28	57	81	25	56
3 Agricultural and Rural Development Bank	1	1	-	1	1	-
4 Alpha Commercial Bank Plc.	1	1	-	1	1	-
5 Asia- Pacific Development Bank Plc.	4	4	-	1	1	-
6 B.I.C (Cambodia) Bank Plc.	4	3	1	4	3	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	14	11	3	10	8	2
15 Bridge Bank Plc.	2	1	1	1	1	-
16 Cambodia Asia Bank Ltd.	8	3	5	8	3	5
17 Cambodia Post Bank Plc.	60	14	46	60	14	46
18 Cambodian Commercial Bank Plc.	4	1	3	4	1	3
19 Cambodian Public Bank Plc.	31	19	12	31	19	12
20 Canadia Bank Plc.	65	30	35	63	27	36
21 Cathay United Bank (Cambodia) Corp, Ltd.	15	10	5	15	10	5
22 CCU Commercial Bank Plc.	1	1	-	-	-	-
23 Chief (Cambodia) Commercial Bank Plc.	4	4	-	4	4	-
24 Chip Mong Commercial Bank Plc.	14	11	3	11	8	3
25 CIMB Bank Plc.	14	10	4	14	10	4
26 DGB Bank Plc.	9	8	1	9	8	1
27 First Commercial Bank Phnom Penh Branch	10	9	1	10	9	1
28 Foreign Trade Bank of Cambodia	17	11	6	16	10	6
29 Hattha Bank Plc.	177	22	155	177	22	155
30 Heng Feng (Cambodia) Bank Plc.	1	1	-	-	-	-
31 Heng He (Cambodia) Commercial Bank Plc.	1	1	-	1	1	-
32 Hong Leong Bank (Cambodia) Plc	7	7	-	7	7	-
33 ICBC Limited Phnom Penh Branch	1	1	-	1	1	-
34 J Trust Royal Bank Plc.	17	13	4	16	12	4
35 Kookmin Bank Cambodia Plc.	8	8	-	8	8	-
36 Krung Thai Bank Public Co., Ltd Phnom Penh Branch	2	1	1	2	1	1
37 Maybank (Cambodia) Plc.	21	13	8	21	13	8
38 MB Bank (Cambodia) Plc.	2	2	-	2	2	-
39 Mega International Commercial Bank Co., Ltd Phnom Penh Branch	5	5	-	5	5	-
40 Oriental Bank Plc.	1	1	-	-	-	-
41 Panda Commercial Bank Plc.	1	1	-	1	1	-
42 Phillip Bank Plc.	78	10	68	85	10	75
43 Phnom Penh Commercial Bank Plc.	23	16	7	23	16	7
44 Prince Bank Plc.	33	11	22	32	10	22
45 RHB Bank (Cambodia) Plc.	12	8	4	12	8	4
46 Rui Li (Cambodia) Bank Plc.	2	1	1	2	1	1
47 Saigon Thuong Tin Bank (Cambodia) Plc.	10	7	3	10	7	3
48 Saigon-Hanoi Bank Cambodia Plc.	4	4	-	5	4	1
49 Sathapana Bank Plc.	172	22	150	170	20	150
50 SBI Ly Hour Bank Plc.	49	9	40	46	7	39
51 Shinhan Bank (Cambodia) Plc.	14	12	2	12	12	-
52 Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	3	2	1	1	1	-
53 Taiwan Cooperative Bank, Phnom Penh Branch	8	6	2	8	6	2
54 Union Commercial Bank Plc.	14	12	2	14	11	3
55 Vattanac Bank	37	14	23	29	12	17
56 Vietnam Bank for Agriculture and Rural Development Cambodia Branch	1	1	-	1	1	-
57 Wing Bank (Cambodia) Plc.	8	7	1	1	1	-
58 Woori Bank (Cambodia) Plc.	138	18	120	138	18	120
Subtotal	1,496	453	1,043	1,455	417	1,038
Specialized Banks						
59 AEON Specialized Bank (Cambodia) Plc.	13	7	6	13	7	6
60 Anco Specialized Bank	7	2	5	7	2	5
61 Angkor Capital Specialized Bank	1	1	-	1	1	-
62 Daun Penh Specialized Bank Plc.	2	2	-	2	2	-
63 Evergrowth (Cambodia) Specialized Bank Plc.	1	1	-	1	1	-
64 KB Daehan Specialized Bank Plc.	5	5	-	4	4	-
65 Maritime Specialized Bank Plc.	1	1	-	1	1	-
66 PHSME Specialized Bank Ltd.	1	1	-	1	1	-
67 Southern Capital Specialized Bank Plc.	1	1	-	1	1	-
Subtotal	32	21	11	31	20	11
Total	1,528	474	1,054	1,486	437	1,049

¹ Including Head Office

NUMBER OF STAFF

Table 2

	2022	2021	%Δ
Commercial Banks			
1 ACLEDA Bank Plc.	12,083	12,081	0.0%
2 Advanced Bank of Asia Limited	7,882	6,797	16.0%
3 Agricultural and Rural Development Bank	237	208	13.9%
4 Alpha Commercial Bank Plc.	50	43	16.3%
5 Asia- Pacific Development Bank Plc.	270	110	145.5%
6 B.I.C (Cambodia) Bank Plc.	129	110	17.3%
7 Bangkok Bank Public Company Limited, Cambodia Branch	22	21	4.8%
8 Bank for Investment and Development of Cambodia Plc.	294	294	-
9 Bank of China (Hong Kong) Limited Phnom Penh Branch	210	200	5.0%
10 Booyoung Khmer Bank	35	40	-12.5%
11 Branch of Industrial Bank of Korea "Phnom Penh"	30	28	7.1%
12 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	45	40	12.5%
13 Branch of Mizuho Bank Ltd.	6	7	-14.3%
14 BRED Bank (Cambodia) Plc	379	282	34.4%
15 Bridge Bank Plc.	70	28	150.0%
16 Cambodia Asia Bank Ltd.	337	338	-0.3%
17 Cambodia Post Bank Plc.	1,935	1,701	13.8%
18 Cambodian Commercial Bank Plc.	79	85	-7.1%
19 Cambodian Public Bank Plc.	949	945	0.4%
20 Canadia Bank Plc.	4,097	3,578	14.5%
21 Cathay United Bank (Cambodia) Corp. Ltd.	644	568	13.4%
22 CCU Commercial Bank Plc.	27	-	-
23 Chief (Cambodia) Commercial Bank Plc.	173	167	3.6%
24 Chip Mong Commercial Bank Plc.	497	334	48.8%
25 CIMB Bank Plc.	463	451	2.7%
26 DGB Bank Plc.	620	582	6.5%
27 First Commercial Bank Phnom Penh Branch	179	171	4.7%
28 Foreign Trade Bank of Cambodia	610	524	16.4%
29 Hattha Bank Plc.	5,550	5,376	3.2%
30 Heng Feng (Cambodia) Bank Plc.	86	-	-
31 Heng He (Cambodia) Commercial Bank Plc.	103	67	53.7%
32 Hong Leong Bank (Cambodia) Plc	226	224	0.9%
33 ICBC Limited Phnom Penh Branch	78	77	1.3%
34 J Trust Royal Bank Plc.	634	586	8.2%
35 Kookmin Bank Cambodia Plc.	274	237	15.6%
36 Krung Thai Bank Public Co., Ltd Phnom Penh Branch	18	18	-
37 Maybank (Cambodia) Plc.	451	438	3.0%
38 MB Bank (Cambodia) Plc.	67	67	-
39 Mega International Commercial Bank Co., Ltd Phnom Penh Branch	104	103	1.0%
40 Oriental Bank Plc.	107	-	-
41 Panda Commercial Bank Plc.	133	65	104.6%
42 Phillip Bank Plc.	1,945	1,903	2.2%
43 Phnom Penh Commercial Bank Plc.	485	445	9.0%
44 Prince Bank Plc.	1,075	1,041	3.3%
45 RHB Bank (Cambodia) Plc.	366	299	22.4%
46 Rui Li (Cambodia) Bank Plc.	37	41	-9.8%
47 Saigon Thuong Tin Bank (Cambodia) Plc.	264	258	2.3%
48 Saigon-Hanoi Bank Cambodia Plc.	60	57	5.3%
49 Sathapana Bank Plc.	4,378	4,369	0.2%
50 SBI Ly Hour Bank Plc.	1,604	1,434	11.9%
51 Shinhan Bank (Cambodia) Plc.	447	392	14.0%
52 Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	136	52	161.5%
53 Taiwan Cooperative Bank, Phnom Penh Branch	155	151	2.6%
54 Union Commercial Bank Plc.	540	578	-6.6%
55 Vattanac Bank	891	792	12.5%
56 Vietnam Bank for Agriculture and Rural Development Cambodia Branch	28	24	16.7%
57 Wing Bank (Cambodia) Plc.	1,756	1,108	58.5%
58 Woori Bank (Cambodia) Plc.	4,205	3,780	11.2%
Subtotal	58,555	53,715	9.0%
Specialized Banks			
59 AEON Specialized Bank (Cambodia) Plc.	978	916	6.8%
60 Anco Specialized Bank	107	95	12.6%
61 Angkor Capital Specialized Bank	15	15	-
62 Daun Penh Specialized Bank Plc.	114	93	22.6%
63 Evergrowth (Cambodia) Specialized Bank Plc.	8	9	-11.1%
64 KB Daehan Specialized Bank Plc.	379	265	43.0%
65 Maritime Specialized Bank Plc.	16	15	6.7%
66 PHSME Specialized Bank Ltd.	39	37	5.4%
67 Southern Capital Specialized Bank Plc.	13	13	-
Subtotal	1,669	1,458	14.5%
Total	60,224	55,173	9.2%

NUMBER OF ATM TERMINALS, POS, DEBIT CARDS, AND CREDIT CARDS
AS AT 31 DECEMBER 2022**

Table 3

	ATM terminals	POS**	Debit Cards	Credit Cards
Commercial Banks				
1 ACLEDA Bank Plc.	1,140	4,358	1,725,703	25,000
2 Advanced Bank of Asia Limited	914	5,858	1,549,090	2,383
3 Agricultural and Rural Development Bank	-	-	-	-
4 Alpha Commercial Bank Plc.	-	-	-	-
5 Asia- Pacific Development Bank Plc.	-	-	2	-
6 B.I.C (Cambodia) Bank Plc.	8	-	2,779	24
7 Bangkok Bank Public Company Limited, Cambodia Branch	-	-	-	-
8 Bank for Investment and Development of Cambodia Plc.	33	200	29,640	-
9 Bank of China (Hong Kong) Limited Phnom Penh Branch	12	275	42,312	343
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	79	168	8,796	-
15 Bridge Bank Plc.	-	-	-	-
16 Cambodia Asia Bank Ltd.	56	48	18,484	-
17 Cambodia Post Bank Plc.	99	-	103,645	4,904
18 Cambodian Commercial Bank Plc.	10	-	5,762	-
19 Cambodian Public Bank Plc.	81	959	50,634	7,127
20 Canadia Bank Plc.	401	831	89,475	3,936
21 Cathay United Bank (Cambodia) Corp, Ltd.	69	91	38,286	10,483
22 CCU Commercial Bank Plc.	-	-	-	-
23 Chief (Cambodia) Commercial Bank Plc.	11	-	157	-
24 Chip Mong Commercial Bank Plc.	38	-	-	-
25 CIMB Bank Plc.	39	-	25,249	1,651
26 DGB Bank Plc.	18	-	-	-
27 First Commercial Bank Phnom Penh Branch	-	-	-	-
28 Foreign Trade Bank of Cambodia	75	195	37,208	-
29 Hattha Bank Plc.	145	-	101,412	-
30 Heng Feng (Cambodia) Bank Plc.	-	-	-	-
31 Heng He (Cambodia) Commercial Bank Plc.	-	-	-	-
32 Hong Leong Bank (Cambodia) Plc	10	-	7,446	-
33 ICBC Limited Phnom Penh Branch	5	258	13,157	1,616
34 J Trust Royal Bank Plc.	89	-	51,258	2,636
35 Kookmin Bank Cambodia Plc.	16	-	30,541	-
36 Krung Thai Bank Public Co., Ltd Phnom Penh Branch	-	-	-	-
37 Maybank (Cambodia) Plc.	69	818	64,989	-
38 MB Bank (Cambodia) Plc.	-	-	-	-
39 Mega International Commercial Bank Co., Ltd Phnom Penh Branch	-	-	-	-
40 Oriental Bank Plc.	-	-	-	-
41 Panda Commercial Bank Plc.	-	-	-	-
42 Phillip Bank Plc.	53	-	30,067	-
43 Phnom Penh Commercial Bank Plc.	71	215	33,227	1,514
44 Prince Bank Plc.	88	-	5,751	1,823
45 RHB Bank (Cambodia) Plc.	40	-	27,989	-
46 Rui Li (Cambodia) Bank Plc.	-	-	-	-
47 Saigon Thuong Tin Bank (Cambodia) Plc.	27	32	10,411	2,200
48 Saigon-Hanoi Bank Cambodia Plc.	-	-	-	-
49 Sathapana Bank Plc.	295	552	339,311	6,054
50 SBI Ly Hour Bank Plc.	25	-	4,103	351
51 Shinhan Bank (Cambodia) Plc.	31	-	601	-
52 Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	-	-	-	-
53 Taiwan Cooperative Bank, Phnom Penh Branch	-	-	-	-
54 Union Commercial Bank Plc.	44	516	22,901	22,156
55 Vattanac Bank	63	182	56,119	2,188
56 Vietnam Bank for Agriculture and Rural Development Cambodia Branch	-	-	-	-
57 Wing Bank (Cambodia) Plc.	2	14,475	-	-
58 Woori Bank (Cambodia) Plc.	9	-	41,408	-
Subtotal	4,165	30,031	4,567,913	96,389
Specialized Banks				
59 AEON Specialized Bank (Cambodia) Plc.	-	-	-	86,726
60 Anco Specialized Bank	-	-	-	-
61 Angkor Capital Specialized Bank	-	-	-	-
62 Daun Penh Specialized Bank Plc.	-	-	-	-
63 Evergrowth (Cambodia) Specialized Bank Plc.	-	-	-	-
64 KB Daehan Specialized Bank Plc.	-	-	6,773	2,245
65 Maritime Specialized Bank Plc.	-	-	-	-
66 PHSME Specialized Bank Ltd.	-	-	-	-
67 Southern Capital Specialized Bank Plc.	-	-	-	-
Subtotal	-	-	6,773	88,971
Total	4,165	30,031	4,574,686	185,360

** Point of Sale terminal

COMPARISON OF TOTAL ASSETS

Table 4

(millions of KHR)

	2022		2021		Growth Rate (%) 2022 over 2021
	1 USD/KHR = Amount	4,117 Share	1 USD/KHR = Amount	4,074 Share	
Commercial Banks					
1 ACLEDA Bank Plc.	36,513,651	13.4%	31,313,971	12.8%	15.4%
2 Advanced Bank of Asia Limited	37,052,231	13.6%	32,052,590	13.1%	14.4%
3 Agricultural and Rural Development Bank	1,696,785	0.6%	1,298,442	0.5%	29.3%
4 Alpha Commercial Bank Plc.	654,306	0.2%	526,276	0.2%	23.0%
5 Asia- Pacific Development Bank Plc.	2,235,945	0.8%	1,205,276	0.5%	83.6%
6 B.I.C (Cambodia) Bank Plc.	1,351,958	0.5%	1,429,432	0.6%	-6.4%
7 Bangkok Bank Public Company Limited, Cambodia Branch	406,887	0.1%	436,079	0.2%	-7.7%
8 Bank for Investment and Development of Cambodia Plc.	2,437,143	0.9%	2,229,104	0.9%	8.2%
9 Bank of China (Hong Kong) Limited Phnom Penh Branch	7,449,326	2.7%	6,044,549	2.5%	22.0%
10 Booyoung Khmer Bank	689,226	0.3%	594,048	0.2%	14.8%
11 Branch of Industrial Bank of Korea "Phnom Penh"	718,829	0.3%	572,361	0.2%	24.3%
12 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	894,341	0.3%	667,624	0.3%	32.6%
13 Branch of Mizuho Bank Ltd.	206,766	0.1%	204,182	0.1%	0.2%
14 BRED Bank (Cambodia) Plc	2,821,279	1.0%	2,241,580	0.9%	24.5%
15 Bridge Bank Plc.	315,420	0.1%	311,331	0.1%	0.3%
16 Cambodia Asia Bank Ltd.	862,938	0.3%	791,128	0.3%	7.9%
17 Cambodia Post Bank Plc.	5,012,701	1.8%	4,557,434	1.9%	8.8%
18 Cambodian Commercial Bank Plc.	1,201,821	0.4%	1,242,569	0.5%	-4.3%
19 Cambodian Public Bank Plc.	9,295,586	3.4%	9,928,017	4.1%	-7.3%
20 Canadia Bank Plc.	31,626,051	11.6%	31,348,672	12.8%	-0.2%
21 Cathay United Bank (Cambodia) Corp., Ltd.	2,359,853	0.9%	1,790,216	0.7%	30.4%
22 CCU Commercial Bank Plc.	309,405	0.1%	-	-	-
23 Chief (Cambodia) Commercial Bank Plc.	905,223	0.3%	807,525	0.3%	10.9%
24 Chip Mong Commercial Bank Plc.	4,770,291	1.7%	3,868,876	1.6%	22.0%
25 CIMB Bank Plc.	5,579,080	2.0%	5,552,928	2.3%	-0.6%
26 DGB Bank Plc.	1,833,109	0.7%	1,554,998	0.6%	16.7%
27 First Commercial Bank Phnom Penh Branch	5,411,819	2.0%	6,024,606	2.5%	-11.1%
28 Foreign Trade Bank of Cambodia	7,748,688	2.8%	6,975,645	2.9%	9.9%
29 Hattha Bank Plc.	9,708,347	3.6%	8,352,385	3.4%	15.0%
30 Heng Feng (Cambodia) Bank Plc.	479,942	0.2%	-	-	-
31 Heng He (Cambodia) Commercial Bank Plc.	1,178,552	0.4%	1,052,948	0.4%	10.8%
32 Hong Leong Bank (Cambodia) Plc	3,220,978	1.2%	3,192,923	1.3%	-0.2%
33 ICBC Limited Phnom Penh Branch	5,964,926	2.2%	6,213,556	2.5%	-5.0%
34 J Trust Royal Bank Plc.	5,543,576	2.0%	5,409,606	2.2%	1.4%
35 Kookmin Bank Cambodia Plc.	2,201,096	0.8%	1,924,374	0.8%	13.2%
36 Krung Thai Bank Public Co., Ltd Phnom Penh Branch	603,299	0.2%	770,184	0.3%	-22.5%
37 Maybank (Cambodia) Plc.	5,723,885	2.1%	5,401,782	2.2%	4.9%
38 MB Bank (Cambodia) Plc.	423,834	0.2%	558,980	0.2%	-25.0%
39 Mega International Commercial Bank Co., Ltd Phnom Penh Branch	2,393,135	0.9%	2,241,220	0.9%	5.7%
40 Oriental Bank Plc.	354,400	0.1%	-	-	-
41 Panda Commercial Bank Plc.	690,601	0.3%	601,159	0.2%	13.7%
42 Phillip Bank Plc.	2,986,775	1.1%	2,537,028	1.0%	16.5%
43 Phnom Penh Commercial Bank Plc.	3,925,962	1.4%	3,975,437	1.6%	-2.3%
44 Prince Bank Plc.	4,132,627	1.5%	3,246,120	1.3%	26.0%
45 RHB Bank (Cambodia) Plc.	4,015,410	1.5%	3,982,307	1.6%	-0.2%
46 Rui Li (Cambodia) Bank Plc.	917,056	0.3%	874,379	0.4%	3.8%
47 Saigon Thuong Tin Bank (Cambodia) Plc.	1,114,611	0.4%	1,124,504	0.5%	-1.9%
48 Saigon-Hanoi Bank Cambodia Plc.	2,277,013	0.8%	1,791,471	0.7%	25.8%
49 Sathapana Bank Plc.	11,262,384	4.1%	9,852,421	4.0%	13.1%
50 SBI Ly Hour Bank Plc.	3,247,033	1.2%	2,507,542	1.0%	28.1%
51 Shinhan Bank (Cambodia) Plc.	3,469,225	1.3%	2,945,072	1.2%	16.6%
52 Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	1,171,373	0.4%	614,976	0.3%	88.5%
53 Taiwan Cooperative Bank, Phnom Penh Branch	4,872,716	1.8%	5,302,908	2.2%	-9.1%
54 Union Commercial Bank Plc.	3,643,132	1.3%	3,070,406	1.3%	17.4%
55 Vattanac Bank	3,510,128	1.3%	3,396,924	1.4%	2.3%
56 Vietnam Bank for Agriculture and Rural Development Cambodia Branch	209,016	0.1%	209,737	0.1%	-1.4%
57 Wing Bank (Cambodia) Plc.	2,430,470	0.9%	651,244	0.3%	269.3%
58 Woori Bank (Cambodia) Plc.	5,975,346	2.2%	4,763,820	1.9%	24.1%
Subtotal	270,007,502	99.0%	242,134,871	99.0%	10.3%
Specialized Banks					
59 AEON Specialized Bank (Cambodia) Plc.	622,258	0.2%	650,863	0.3%	-5.4%
60 Anco Specialized Bank	145,499	0.1%	139,721	0.1%	3.0%
61 Angkor Capital Specialized Bank	47,578	0.0%	57,357	0.0%	-17.9%
62 Daun Penh Specialized Bank Plc.	241,182	0.1%	174,874	0.1%	36.5%
63 Evergrowth (Cambodia) Specialized Bank Plc.	52,242	0.0%	52,833	0.0%	-2.2%
64 KB Daehan Specialized Bank Plc.	1,454,645	0.5%	1,079,245	0.4%	33.4%
65 Maritime Specialized Bank Plc.	49,589	0.0%	50,309	0.0%	-2.5%
66 PHSME Specialized Bank Ltd.	46,691	0.0%	54,501	0.0%	-15.2%
67 Southern Capital Specialized Bank Plc.	64,494	0.0%	66,435	0.0%	-3.9%
Subtotal	2,724,179	1.0%	2,326,137	1.0%	15.9%
Total	272,731,680	100.0%	244,461,008	100.0%	10.4%

SHARE OF PAID-UP CAPITAL

AS AT 31 DECEMBER 2022

Table 5

1 USD = 4,117 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%	865,094	51.5%	918,238	1,783,332	6.0%
2 Advanced Bank of Asia Limited	100.0%	2,717,220	-	-	2,717,220	9.1%
3 Agricultural and Rural Development Bank	-	-	100.0%	510,881	510,881	1.7%
4 Alpha Commercial Bank Plc.	42.0%	172,914	58.0%	238,786	411,700	1.4%
5 Asia- Pacific Development Bank Plc.	-	-	100.0%	319,026	319,026	1.1%
6 B.I.C (Cambodia) Bank Plc.	60.0%	185,265	40.0%	123,510	308,775	1.0%
7 Bangkok Bank Public Company Limited, Cambodia Branch	100.0%	205,850	-	-	205,850	0.7%
8 Bank for Investment and Development of Cambodia Plc.	98.5%	405,525	1.5%	6,176	411,700	1.4%
9 Bank of China (Hong Kong) Limited Phnom Penh Branch	100.0%	617,550	-	-	617,550	2.1%
10 Booyoung Khmer Bank	100.0%	432,285	-	-	432,285	1.5%
11 Branch of Industrial Bank of Korea "Phnom Penh"	100.0%	247,020	-	-	247,020	0.8%
12 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	100.0%	247,020	-	-	247,020	0.8%
13 Branch of Mizuho Bank Ltd.	100.0%	205,850	-	-	205,850	0.7%
14 BRED Bank (Cambodia) Plc	100.0%	452,870	-	-	452,870	1.5%
15 Bridge Bank Plc.	-	-	100.0%	308,775	308,775	1.0%
16 Cambodia Asia Bank Ltd.	100.0%	308,775	-	-	308,775	1.0%
17 Cambodia Post Bank Plc.	45.0%	140,801	55.0%	172,091	312,892	1.1%
18 Cambodian Commercial Bank Plc.	100.0%	308,775	-	-	308,775	1.0%
19 Cambodian Public Bank Plc.	100.0%	370,530	-	-	370,530	1.2%
20 Canadia Bank Plc.	-	-	100.0%	2,676,050	2,676,050	9.0%
21 Cathay United Bank (Cambodia) Corp. Ltd.	100.0%	411,700	-	-	411,700	1.4%
22 CCU Commercial Bank Plc.	-	-	100.0%	308,775	308,775	1.0%
23 Chief (Cambodia) Commercial Bank Plc.	100.0%	308,775	-	-	308,775	1.0%
24 Chip Mong Commercial Bank Plc.	-	-	100.0%	555,795	555,795	1.9%
25 CIMB Bank Plc.	100.0%	308,775	-	-	308,775	1.0%
26 DGB Bank Plc.	100.0%	308,775	-	-	308,775	1.0%
27 First Commercial Bank Phnom Penh Branch	100.0%	823,400	-	-	823,400	2.8%
28 Foreign Trade Bank of Cambodia	-	-	100.0%	327,302	327,302	1.1%
29 Hattha Bank Plc.	100.0%	576,380	-	-	576,380	1.9%
30 Heng Feng (Cambodia) Bank Plc.	-	-	100.0%	308,775	308,775	1.0%
31 Heng He (Cambodia) Commercial Bank Plc.	-	-	100.0%	329,360	329,360	1.1%
32 Hong Leong Bank (Cambodia) Plc	100.0%	308,775	-	-	308,775	1.0%
33 ICBC Limited Phnom Penh Branch	100.0%	411,700	-	-	411,700	1.4%
34 J Trust Royal Bank Plc.	55.0%	169,826	45.0%	138,949	308,775	1.0%
35 Kookmin Bank Cambodia Plc.	100.0%	308,775	-	-	308,775	1.0%
36 Krung Thai Bank Public Co., Ltd Phnom Penh Branch	100.0%	205,850	-	-	205,850	0.7%
37 Maybank (Cambodia) Plc.	100.0%	308,775	-	-	308,775	1.0%
38 MB Bank (Cambodia) Plc.	100.0%	315,165	-	-	315,165	1.1%
39 Mega International Commercial Bank Co., Ltd Phnom Penh Branch	100.0%	370,530	-	-	370,530	1.2%
40 Oriental Bank Plc.	50.0%	154,388	50.0%	154,388	308,775	1.0%
41 Panda Commercial Bank Plc.	-	-	100.0%	308,775	308,775	1.0%
42 Phillip Bank Plc.	100.0%	308,775	-	-	308,775	1.0%
43 Phnom Penh Commercial Bank Plc.	100.0%	469,338	-	-	469,338	1.6%
44 Prince Bank Plc.	-	-	100.0%	1,029,250	1,029,250	3.5%
45 RHB Bank (Cambodia) Plc.	100.0%	308,775	-	-	308,775	1.0%
46 Rui Li (Cambodia) Bank Plc.	100.0%	308,775	-	-	308,775	1.0%
47 Saigon Thuong Tin Bank (Cambodia) Plc.	100.0%	308,775	-	-	308,775	1.0%
48 Saigon-Hanoi Bank Cambodia Plc.	100.0%	308,775	-	-	308,775	1.0%
49 Sathapana Bank Plc.	100.0%	1,029,250	-	-	1,029,250	3.5%
50 SBI Ly Hour Bank Plc.	70.0%	216,143	30.0%	92,633	308,775	1.0%
51 Shinhan Bank (Cambodia) Plc.	100.0%	308,775	-	-	308,775	1.0%
52 Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	-	-	100.0%	823,400	823,400	2.8%
53 Taiwan Cooperative Bank, Phnom Penh Branch	100.0%	761,645	-	-	761,645	2.6%
54 Union Commercial Bank Plc.	100.0%	329,360	-	-	329,360	1.1%
55 Vattanac Bank	-	-	100.0%	308,775	308,775	1.0%
56 Vietnam Bank for Agriculture and Rural Development Cambodia Branch	100.0%	160,563	-	-	160,563	0.5%
57 Wing Bank (Cambodia) Plc.	80.0%	247,020	20.0%	61,755	308,775	1.0%
58 Woori Bank (Cambodia) Plc.	100.0%	724,160	-	-	724,160	2.4%
Subtotal	65.4%	18,965,062	34.6%	10,021,463	28,986,525	97.5%
Specialized Banks						
59 AEON Specialized Bank (Cambodia) Plc.	100.0%	82,340	-	-	82,340	0.3%
60 Anco Specialized Bank	-	-	100.0%	123,510	123,510	0.4%
61 Angkor Capital Specialized Bank	49.0%	26,225	51.0%	27,296	53,521	0.2%
62 Daun Penh Specialized Bank Plc.	-	-	100.0%	74,106	74,106	0.2%
63 Evergrowth (Cambodia) Specialized Bank Plc.	51.0%	31,495	49.0%	30,260	61,755	0.2%
64 KB Daehan Specialized Bank Plc.	100.0%	180,119	-	-	180,119	0.6%
65 Maritime Specialized Bank Plc.	5.0%	3,088	95.0%	58,667	61,755	0.2%
66 PHSME Specialized Bank Ltd.	-	-	100.0%	31,886	31,886	0.1%
67 Southern Capital Specialized Bank Plc.	100.0%	61,755	-	-	61,755	0.2%
Subtotal	52.7%	385,022	47.3%	345,725	730,747	2.5%
Total	65.1%	19,350,084	34.9%	10,367,188	29,717,272	100.0%

COMPARATIVE STATEMENT OF CONDITION (ASSET SIDE)

AS AT 31 DECEMBER 2022

Table 6

1 USD = 4,117 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.	36,513,651	2,071,172	-	6,080,417	564,376	878,008	-	25,215,483	185,686	130,098	20,125	112,395	855,973	399,918	
2 Advanced Bank of Asia Limited	37,052,231	1,901,572	-	5,698,805	112,382	2,080,758	-	26,081,119	195,294	141,273	5,024	492,307	339,406	4,291	
3 Agricultural and Rural Development Bank	1,966,785	9,288	-	60,792	18,724	48,434	-	1,451,395	16,874	-	-	6,378	83,791	1,110	
4 Alpha Commercial Bank Plc.	654,306	4,150	-	88,121	-	421,287	-	89,815	227	43,329	-	197	5,958	1,223	
5 Asia- Pacific Development Bank Plc.	2,235,945	46,084	-	312,927	9,442	295,520	-	1,492,980	7,259	4,188	402	5,567	59,200	2,377	
6 B.I.C (Cambodia) Bank Plc.	1,351,958	29,374	-	411,933	155,843	15,531	-	466,885	945	149,711	-	1,714	94,996	25,026	
7 Bangkok Bank Public Company Limited, Cambodia Branch	406,887	726	-	132,020	1,484	94,480	-	164,637	9,143	-	-	95	2,409	1,892	
8 Bank for Investment and Development of Cambodia Plc.	2,437,143	31,968	-	298,774	32,641	159,776	-	1,780,683	132,361	(4,503)	-	11,450	237,695	(243,702)	
9 Bank of China (Hong Kong) Limited Phnom Penh Branch	7,449,326	108,525	-	2,164,962	349,935	2,026,457	-	2,745,546	15,045	-	-	16,447	6,984	15,424	
10 Booyoung Khmer Bank	689,226	7,097	-	45,730	17,676	209,019	-	380,061	5,777	-	-	283	3,886	19,697	
11 Branch of Industrial Bank of Korea "Phnom Penh"	718,829	1,646	-	60,878	16,522	265,133	-	369,113	1,256	-	-	1,612	2,667	1	
12 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	894,341	15,739	-	117,418	6,742	171,159	-	573,669	1,249	-	-	1,110	7,254	(0)	
13 Branch of Mizuho Bank Ltd.	206,766	-	-	20,937	184,981	-	-	-	-	-	-	198	277	372	
14 BRED Bank (Cambodia) Plc	2,821,279	92,532	-	355,020	52,568	258,722	1,245	2,007,699	7,833	-	-	5,873	38,919	870	
15 Bridge Bank Plc.	315,420	4,257	-	31,071	-	156,410	-	110,944	559	-	-	668	11,255	255	
16 Cambodia Asia Bank Ltd.	862,938	297,370	-	89,315	15,165	112,843	-	318,231	2,045	-	-	6,923	18,876	2,170	
17 Cambodia Post Bank Plc.	5,012,701	150,486	-	779,199	49,072	79,079	-	3,796,757	38,577	41,176	-	7,362	55,557	15,436	
18 Cambodian Commercial Bank Plc.	1,201,821	20,922	-	243,999	493,191	133,385	-	293,963	3,477	-	-	967	10,336	1,582	
19 Cambodian Public Bank Plc.	9,295,586	263,068	-	1,483,140	168,473	2,057,690	-	5,149,864	32,399	-	-	6,637	115,365	18,950	
20 Canadia Bank Plc.	31,626,051	1,391,009	14,925	5,978,010	596,128	2,696,708	-	18,863,346	536,917	208,767	4,025	124,386	857,725	354,104	
21 Cathay United Bank (Cambodia) Corp., Ltd.	2,359,853	63,987	-	266,240	26,973	416,776	-	1,498,064	6,204	20,818	-	22,664	23,588	14,540	
22 CCU Commercial Bank Plc.	309,405	13	-	39,216	16,069	168,297	-	74,106	319	-	-	2,821	8,564	-	
23 Chief (Cambodia) Commercial Bank Plc.	905,223	13,093	-	163,598	228	26	-	680,230	3,230	-	-	3,220	40,756	842	
24 Chip Mong Commercial Bank Plc.	4,770,291	88,342	-	950,859	19,577	646,389	-	2,967,690	16,605	21,708	-	5,181	42,675	11,264	
25 CIMB Bank Plc.	5,579,080	247,883	-	792,930	22,337	530,962	-	3,905,980	23,638	-	-	4,164	34,574	16,612	
26 DGB Bank Plc.	1,833,109	13,932	-	179,376	33,462	47,336	-	1,482,567	15,487	-	-	3,555	55,205	2,188	
27 First Commercial Bank Phnom Penh Branch	5,411,819	122,625	-	670,837	140,133	272,005	-	4,150,786	14,976	20,772	7,957	3,209	7,522	997	
28 Foreign Trade Bank of Cambodia	7,748,688	151,994	-	902,425	174,918	895,008	-	5,222,215	23,388	126,177	400	34,742	202,873	14,547	
29 Hattha Bank Plc.	9,708,347	268,042	-	1,052,979	33,337	128,882	-	7,879,790	68,594	64,651	-	54,027	89,709	68,335	
30 Heng Feng (Cambodia) Bank Plc.	479,942	5,302	-	129,605	1,963	207,033	-	120,252	592	-	-	18	12,946	2,230	
31 Heng He (Cambodia) Commercial Bank Plc.	1,178,552	59,411	-	186,292	40,206	426,151	-	437,893	3,235	12,351	-	2,232	9,564	1,216	
32 Hong Leong Bank (Cambodia) Plc	3,220,978	55,877	-	595,704	7,379	251,139	-	2,267,440	9,713	6,560	-	1,184	23,044	2,938	
33 ICBC Limited Phnom Penh Branch	5,964,926	27,581	-	649,822	-	3,165,174	-	2,062,878	12,591	-	201	595	730	45,353	
34 J Trust Royal Bank Plc.	5,543,576	149,157	-	903,707	48,804	633,265	-	3,706,916	4,201	-	-	6,900	76,803	13,823	
35 Kookmin Bank Cambodia Plc.	2,201,096	16,902	-	321,559	9,932	193,804	-	1,634,175	11,762	-	-	5,149	6,435	1,376	
36 Krung Thai Bank Public Co., Ltd Phnom Penh Branch	603,299	6,049	106	133,038	1,448	143,319	-	298,483	124	-	-	30	19,880	823	
37 Maybank (Cambodia) Plc.	5,723,885	204,619	-	811,524	364,559	139,026	-	4,057,184	27,326	-	2,002	8,301	26,713	82,632	
38 MB Bank (Cambodia) Plc.	423,834	8,771	-	109,272	98	12,080	-	275,436	816	-	-	9,883	872	6,606	
39 Mega International Commercial Bank Co., Ltd Phnom Penh Branch	2,393,135	25,258	-	336,025	-	490,127	-	1,493,387	5,518	20,818	4,020	11,214	3,270	3,498	
40 Oriental Bank Plc.	354,400	10,186	-	89,069	4,393	6,202	-	207,375	651	-	-	2,671	23,969	9,885	
41 Panda Commercial Bank Plc.	690,601	81,538	-	64,476	96,967	277,459	-	48,113	159	-	-	1,709	84,743	35,437	
42 Phillip Bank Plc.	2,986,775	100,178	-	321,984	53,483	35,803	-	2,329,507	29,181	-	-	11,008	35,058	70,574	
43 Phnom Penh Commercial Bank Plc.	3,925,962	120,498	-	342,801	26,214	307,415	-	3,020,922	28,005	695	-	13,502	48,445	17,465	
44 Prince Bank Plc.	4,132,627	77,469	-	595,336	100,801	218,627	-	2,853,282	25,637	189,836	-	10,270	47,646	13,723	
45 RHB Bank (Cambodia) Plc.	4,015,410	49,810	-	661,840	24,302	463,255	-	2,721,911	43,677	-	-	12,742	37,695	177	
46 Rui Li (Cambodia) Bank Plc.	917,056	65,304	-	56,191	30	-	-	519,565	2,848	-	-	251,565	5,237	16,314	
47 Saigon Thuong Tin Bank (Cambodia) Plc.	1,114,611	49,374	-	145,532	91,429	31,610	-	723,316	50,014	-	-	5,459	9,174	8,702	
48 Saigon-Hanoi Bank Cambodia Plc.	2,277,013	9,480	-	141,127	4,386	56,415	-	2,035,084	16,801	-	-	-	1,138	12,582	
49 Sathapana Bank Plc.	11,262,384	809,073	-	1,288,154	135,143	171,965	-	8,429,686	77,296	-	12,040	67,699	206,554	64,774	
50 SBI Ly Hour Bank Plc.	3,247,033	72,010	-	331,026	14,279	20,604	-	2,697,894	20,064	-	-	17,939	63,534	9,684	
51 Shinhan Bank (Cambodia) Plc.	3,469,225	37,652	-	226,283	19,697	305,814	-	2,771,503	12,820	22,107	-	12,743	35,141	25,465	
52 Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	1,171,373	2,350	-	54,725	13,796	853,438	-	223,312	833	-	-	4,778	14,718	3,425	
53 Taiwan Cooperative Bank, Phnom Penh Branch	4,872,716	39,314	-	762,386	145,677	366,532	-	3,481,214	20,146	20,205	8,023	3,108	15,123	10,988	
54 Union Commercial Bank Plc.	3,643,132	95,570	-	340,799	127,922	259,772	-	2,660,690	10,685	14,725	4,112	7,859	106,602	14,395	
55 Vattana Bank	3,510,128	155,612	-	484,265	193,151	490,466	-	2,045,700	8,474	-	-	10,962	115,746	5,752	
56 Vietnam Bank for Agriculture and Rural Development Cambodia Branch	209,016	1,171	-	32,863	33,677	-	-	139,391	997	-	-	725	188	4	
57 Wing Bank (Cambodia) Plc.	2,430,470	14,438	-	325,006	216,173	134,480	-	1,464,136	8,409	8,288	-	73,455	78,546	107,539	
58 Woori Bank (Cambodia) Plc.	5,975,346	50,385	-	409,839	71,417	470,382	-	4,817,225	44,341	63	-	20,110	63,479	28,105	
Subtotal	270,007,502	9,817,232	15,031	40,322,178	5,159,707	25,397,436	1,245	178,757,488	1,842,281	1,263,814	68,330	1,509,962	4,486,987	1,365,811	
Specialized Banks															
59 AEON Specialized Bank (Cambodia) Plc.	622,258	3,409	-	25,530	-	24,869	-	515,175	13,119	-	-	3,602	13,858	22,695	
60 Anco Specialized Bank	145,499	13,468	-	6,267	14,894	-	-	92,460	17,843	-	-	473	43	51	
61 Angkor Capital Specialized Bank	47,578	32	-	3,304	5,013	2	-	19,473	6,421	-	-	73	13,262	-	
62 Daun Penh Specialized Bank Plc.	241,182	1,054	-	5,192	7,934	-	-	218,386	1,989	-	-	1,672	5,093	(139)	
63 Evergrowth (Cambodia) Specialized Bank Plc.	52,242	16	-	3,120	17,172	-	-	28,452	3,152	-	-	146	184	0	
64 KB Daehan Specialized Bank Plc.	1,454,645	1,098	-	132,706	44,239	131,261	-	1,106,743	9,089	-	-	4,156	9,836	15,516	
65 Maritime Specialized Bank Plc.	49,589	24	-	3,165	2,000	-	-	2,848	7	-	-	41,294	251	-	
66 PHSME Specialized Bank Ltd.	46,691	9,588	-	1,944	31	-	-	33,867	958	-	-	18	249	35	
67 Southern Capital Specialized Bank Plc.	64,494	2	-	3,176	2,266	8,700	-	49,291	778	-	-	157	123	-	
Subtotal	2,724,179	28,692	-	184,406	93,549	1									

**PERCENTAGE DISTRIBUTION OF ASSETS OF INDIVIDUAL BANKS
AS AT 31 DECEMBER 2022**

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%	5.7%	-	16.7%	1.5%	2.4%	-	69.1%	0.5%	0.4%	0.1%	0.3%	2.3%	1.1%
2 Advanced Bank of Asia Limited	100.0%	5.1%	-	15.4%	0.3%	5.6%	-	70.4%	0.5%	0.4%	0.0%	1.3%	0.9%	0.0%
3 Agricultural and Rural Development Bank	100.0%	0.5%	-	3.6%	1.1%	2.9%	-	85.5%	1.0%	-	-	0.4%	4.9%	0.1%
4 Alpha Commercial Bank Plc.	100.0%	0.6%	-	13.5%	-	64.4%	-	13.7%	0.0%	6.6%	-	0.0%	0.9%	0.2%
5 Asia- Pacific Development Bank Plc.	100.0%	2.1%	-	14.0%	0.4%	13.2%	-	66.8%	0.3%	0.2%	0.0%	0.2%	2.6%	0.1%
6 B.I.C (Cambodia) Bank Plc.	100.0%	2.2%	-	30.5%	11.5%	1.1%	-	34.5%	0.1%	11.1%	-	0.1%	7.0%	1.9%
7 Bangkok Bank Public Company Limited, Cambodia Branch	100.0%	0.2%	-	32.4%	0.4%	23.2%	-	40.5%	2.2%	-	-	0.0%	0.6%	0.5%
8 Bank for Investment and Development of Cambodia Plc.	100.0%	1.3%	-	12.3%	1.3%	6.6%	-	73.1%	5.4%	-0.2%	-	0.5%	9.8%	-10.0%
9 Bank of China (Hong Kong) Limited Phnom Penh Branch	100.0%	1.5%	-	29.1%	4.7%	27.2%	-	36.9%	0.2%	-	-	0.2%	0.1%	0.2%
10 Booyoung Khmer Bank	100.0%	1.0%	-	6.6%	2.6%	30.3%	-	55.1%	0.8%	-	-	0.0%	0.6%	2.9%
11 Branch of Industrial Bank of Korea "Phnom Penh"	100.0%	0.2%	-	8.5%	2.3%	36.9%	-	51.3%	0.2%	-	-	0.2%	0.4%	0.0%
12 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	100.0%	1.8%	-	13.1%	0.8%	19.1%	-	64.1%	0.1%	-	-	0.1%	0.8%	0.0%
13 Branch of Mizuho Bank Ltd.	100.0%	-	-	10.1%	89.5%	-	-	-	-	-	-	0.1%	0.1%	0.2%
14 BRED Bank (Cambodia) Plc	100.0%	3.3%	-	12.6%	1.9%	9.2%	0.0%	71.2%	0.3%	-	-	0.2%	1.4%	0.0%
15 Bridge Bank Plc.	100.0%	1.3%	-	9.9%	-	49.6%	-	35.2%	0.2%	-	-	0.2%	3.6%	0.1%
16 Cambodia Asia Bank Ltd.	100.0%	34.5%	-	10.4%	1.8%	13.1%	-	36.9%	0.2%	-	-	0.8%	2.2%	0.3%
17 Cambodia Post Bank Plc.	100.0%	3.0%	-	15.5%	1.0%	1.6%	-	75.7%	0.8%	0.8%	-	0.1%	1.1%	0.3%
18 Cambodian Commercial Bank Plc.	100.0%	1.7%	-	20.3%	41.0%	11.1%	-	24.5%	0.3%	-	-	0.1%	0.9%	0.1%
19 Cambodian Public Bank Plc.	100.0%	2.8%	-	16.0%	1.8%	22.1%	-	55.4%	0.3%	-	-	0.1%	1.2%	0.2%
20 Canada Bank Plc.	100.0%	4.4%	0.0%	18.9%	1.9%	8.5%	-	59.6%	1.7%	0.7%	0.0%	0.4%	2.7%	1.1%
21 Cathay United Bank (Cambodia) Corp., Ltd.	100.0%	2.7%	-	11.3%	1.1%	17.7%	-	63.5%	0.3%	0.9%	-	1.0%	1.0%	0.6%
22 CCU Commercial Bank Plc.	100.0%	0.0%	-	12.7%	5.2%	54.4%	-	24.0%	0.1%	-	-	0.9%	2.8%	-
23 Chief (Cambodia) Commercial Bank Plc.	100.0%	1.4%	-	18.1%	0.0%	0.0%	-	75.1%	0.4%	-	-	0.4%	4.5%	0.1%
24 Chip Mong Commercial Bank Plc.	100.0%	1.9%	-	19.9%	0.4%	13.6%	-	62.2%	0.3%	0.5%	-	0.1%	0.9%	0.2%
25 CIMB Bank Plc.	100.0%	4.4%	-	14.2%	0.4%	9.5%	-	70.0%	0.4%	-	-	0.1%	0.6%	0.3%
26 DGB Bank Plc.	100.0%	0.8%	-	9.8%	1.8%	2.6%	-	80.9%	0.8%	-	-	0.2%	3.0%	0.1%
27 First Commercial Bank Phnom Penh Branch	100.0%	2.3%	-	12.4%	2.6%	5.0%	-	76.7%	0.3%	0.4%	0.1%	0.1%	0.1%	0.0%
28 Foreign Trade Bank of Cambodia	100.0%	2.0%	-	11.6%	2.3%	11.6%	-	67.4%	0.3%	1.6%	0.0%	0.4%	2.6%	0.2%
29 Hattha Bank Plc.	100.0%	2.8%	-	10.8%	0.3%	1.3%	-	81.2%	0.7%	0.7%	-	0.6%	0.9%	0.7%
30 Heng Feng (Cambodia) Bank Plc.	100.0%	1.1%	-	27.0%	0.4%	43.1%	-	25.1%	0.1%	-	-	0.0%	2.7%	0.5%
31 Heng He (Cambodia) Commercial Bank Plc.	100.0%	5.0%	-	15.8%	3.4%	36.2%	-	37.2%	0.3%	1.0%	-	0.2%	0.8%	0.1%
32 Hong Leong Bank (Cambodia) Plc	100.0%	1.7%	-	18.5%	0.2%	7.8%	-	70.4%	0.3%	0.2%	-	0.0%	0.7%	0.1%
33 ICBC Limited Phnom Penh Branch	100.0%	0.5%	-	10.9%	-	53.1%	-	34.6%	0.2%	-	0.0%	0.0%	0.0%	0.8%
34 J Trust Royal Bank Plc.	100.0%	2.7%	-	16.3%	0.9%	11.4%	-	66.9%	0.1%	-	-	0.1%	1.4%	0.2%
35 Kookmin Bank Cambodia Plc.	100.0%	0.8%	-	14.6%	0.5%	8.8%	-	74.2%	0.5%	-	-	0.2%	0.3%	0.1%
36 Krung Thai Bank Public Co., Ltd Phnom Penh Branch	100.0%	1.0%	0.0%	22.1%	0.2%	23.8%	-	49.5%	0.0%	-	-	0.0%	3.3%	0.1%
37 Maybank (Cambodia) Plc.	100.0%	3.6%	-	14.2%	6.4%	2.4%	-	70.9%	0.5%	-	0.0%	0.1%	0.5%	1.4%
38 MB Bank (Cambodia) Plc.	100.0%	2.1%	-	25.8%	0.0%	2.9%	-	65.0%	0.2%	-	-	2.3%	0.2%	1.6%
39 Mega International Commercial Bank Co., Ltd Phnom Penh Branch	100.0%	1.1%	-	14.0%	-	20.5%	-	62.4%	0.2%	0.9%	0.2%	0.5%	0.1%	0.1%
40 Oriental Bank Plc.	100.0%	2.9%	-	25.1%	1.2%	1.8%	-	58.5%	0.2%	-	-	0.8%	6.8%	2.8%
41 Panda Commercial Bank Plc.	100.0%	11.8%	-	9.3%	14.0%	40.2%	-	7.0%	0.0%	-	-	0.2%	12.3%	5.1%
42 Phillip Bank Plc.	100.0%	3.4%	-	10.8%	1.8%	1.2%	-	78.0%	1.0%	-	-	0.4%	1.2%	2.4%
43 Phnom Penh Commercial Bank Plc.	100.0%	3.1%	-	8.7%	0.7%	7.8%	-	76.9%	0.7%	0.0%	-	0.3%	1.2%	0.4%
44 Prince Bank Plc.	100.0%	1.9%	-	14.4%	2.4%	5.3%	-	69.0%	0.6%	4.6%	-	0.2%	1.2%	0.3%
45 RHB Bank (Cambodia) Plc.	100.0%	1.2%	-	16.5%	0.6%	11.5%	-	67.8%	1.1%	-	-	0.3%	0.9%	0.0%
46 Rui Li (Cambodia) Bank Plc.	100.0%	7.1%	-	6.1%	0.0%	-	-	56.7%	0.3%	-	-	27.4%	0.6%	1.8%
47 Saigon Thuong Tin Bank (Cambodia) Plc.	100.0%	4.4%	-	13.1%	8.2%	2.8%	-	64.9%	4.5%	-	-	0.5%	0.8%	0.8%
48 Saigon-Hanoi Bank Cambodia Plc.	100.0%	0.4%	-	6.2%	0.2%	2.5%	-	89.4%	0.7%	-	-	-	0.0%	0.6%
49 Sathapana Bank Plc.	100.0%	7.2%	-	11.4%	1.2%	1.5%	-	74.8%	0.7%	-	0.1%	0.6%	1.8%	0.6%
50 SBI Ly Hour Bank Plc.	100.0%	2.2%	-	10.2%	0.4%	0.6%	-	83.1%	0.6%	-	-	0.6%	2.0%	0.3%
51 Shinhan Bank (Cambodia) Plc.	100.0%	1.1%	-	6.5%	0.6%	8.8%	-	79.9%	0.4%	0.6%	-	0.4%	1.0%	0.7%
52 Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	100.0%	0.2%	-	4.7%	1.2%	72.9%	-	19.1%	0.1%	-	-	0.4%	1.3%	0.3%
53 Taiwan Cooperative Bank, Phnom Penh Branch	100.0%	0.8%	-	15.6%	3.0%	7.5%	-	71.4%	0.4%	0.4%	0.2%	0.1%	0.3%	0.2%
54 Union Commercial Bank Plc.	100.0%	2.6%	-	9.4%	3.5%	7.1%	-	73.0%	0.3%	0.4%	0.1%	0.2%	2.9%	0.4%
55 Vattanac Bank	100.0%	4.4%	-	13.8%	5.5%	14.0%	-	58.3%	0.2%	-	-	0.3%	3.3%	0.2%
56 Vietnam Bank for Agriculture and Rural Development Cambodia Branch	100.0%	0.6%	-	15.7%	16.1%	-	-	66.7%	0.5%	-	-	0.3%	0.1%	0.0%
57 Wing Bank (Cambodia) Plc.	100.0%	0.6%	-	13.4%	8.9%	5.5%	-	60.2%	0.3%	0.3%	-	3.0%	3.2%	4.4%
58 Woori Bank (Cambodia) Plc.	100.0%	0.8%	-	6.9%	1.2%	7.9%	-	80.6%	0.7%	0.0%	-	0.3%	1.1%	0.5%
Subtotal	100.0%	3.6%	0.0%	14.9%	1.9%	9.4%	0.0%	66.2%	0.7%	0.5%	0.0%	0.6%	1.7%	0.5%
Specialized Banks														
59 AEON Specialized Bank (Cambodia) Plc.	100.0%	0.5%	-	4.1%	-	4.0%	-	82.8%	2.1%	-	-	0.6%	2.2%	3.6%
60 Anco Specialized Bank	100.0%	9.3%	-	4.3%	10.2%	-	-	63.5%	12.3%	-	-	0.3%	0.0%	0.0%
61 Angkor Capital Specialized Bank	100.0%	0.1%	-	6.9%	10.5%	0.0%	-	40.9%	13.5%	-	-	0.2%	27.9%	-
62 Daun Penh Specialized Bank Plc.	100.0%	0.4%	-	2.2%	3.3%	-	-	90.5%	0.8%	-	-	0.7%	2.1%	-0.1%
63 Evergrowth (Cambodia) Specialized Bank Plc.	100.0%	0.0%	-	6.0%	32.9%	-	-	54.5%	6.0%	-	-	0.3%	0.4%	0.0%
64 KB Daehan Specialized Bank Plc.	100.0%	0.1%	-	9.1%	3.0%	9.0%	-	76.1%	0.6%	-	-	0.3%	0.7%	1.1%
65 Maritime Specialized Bank Plc.	100.0%	0.0%	-	6.4%	4.0%	-	-	5.7%	0.0%	-	-	83.3%	0.5%	-
66 PHSME Specialized Bank Ltd.	100.0%	20.5%	-	4.2%	0.1%	-	-	72.5%	2.1%	-	-	0.0%	0.5%	0.1%
67 Southern Capital Specialized Bank Plc.	100.0%	0.0%	-	4.9%	3.5%	13.5%	-	76.4%	1.2%	-	-	0.2%	0.2%	-
Subtotal	100.0%	1.1%	-	6.8%	3.4%	6.1%	-	75.9%	2.0%	-	-	1.9%	1.6%	1.4%
Total	100.0%	3.6%	0.0%	14.9%	1.9%	9.4%	0.0%	66.3%	0.7%	0.5%	0.0%	0.6%	1.7%	0.5%

**PERCENTAGE DISTRIBUTION OF LIABILITIES & EQUITY OF INDIVIDUAL BANKS
AS AT 31 DECEMBER 2022**

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%	-	4.6%	10.7%	9.5%	23.4%	32.5%	0.6%	0.2%	3.8%	4.9%	-	1.4%	5.5%	2.9%
2 Advanced Bank of Asia Limited	100.0%	-	2.3%	0.1%	12.5%	46.9%	20.3%	0.4%	0.1%	2.7%	7.3%	-	1.3%	-	6.2%
3 Agricultural and Rural Development Bank	100.0%	-	0.0%	57.4%	0.9%	0.6%	0.5%	0.0%	0.0%	2.3%	30.1%	2.5%	0.3%	-	5.5%
4 Alpha Commercial Bank Plc.	100.0%	-	0.0%	-	0.3%	34.5%	0.1%	0.0%	-	1.4%	62.9%	-	-	-	0.9%
5 Asia-Pacific Development Bank Plc.	100.0%	-	31.4%	-	4.1%	0.6%	45.9%	0.8%	0.0%	1.2%	14.3%	-	-	-	1.8%
6 B.I.C (Cambodia) Bank Plc.	100.0%	-	8.3%	-	19.4%	13.6%	34.4%	0.6%	-	0.8%	22.8%	-	-	-	0.2%
7 Bangkok Bank Public Company Limited, Cambodia Branch	100.0%	-	5.8%	-	3.5%	24.8%	8.8%	0.2%	-	2.6%	50.6%	-	3.0%	0.2%	0.5%
8 Bank for Investment and Development of Cambodia Plc.	100.0%	-	35.7%	-	9.1%	0.3%	32.5%	0.8%	0.0%	4.1%	16.9%	-	-	0.3%	0.3%
9 Bank of China (Hong Kong) Limited Phnom Penh Branch	100.0%	-	30.6%	-	34.6%	7.7%	8.4%	0.1%	0.3%	1.6%	8.3%	-	-	-	8.4%
10 Booyoung Khmer Bank	100.0%	-	17.4%	-	0.8%	1.2%	0.2%	0.0%	-	0.8%	62.7%	0.5%	-	-	16.4%
11 Branch of Industrial Bank of Korea "Phnom Penh"	100.0%	-	60.1%	-	0.0%	1.1%	0.1%	0.0%	-	0.1%	34.4%	-	-	1.3%	2.9%
12 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	100.0%	2.7%	59.4%	-	4.1%	2.1%	0.2%	0.0%	-	1.6%	27.6%	-	-	-	2.3%
13 Branch of Mizuho Bank Ltd.	100.0%	-	-	-	-	-	-	-	-	0.0%	99.6%	-	-	-	0.4%
14 BRED Bank (Cambodia) Plc	100.0%	-	44.6%	-	16.1%	1.8%	20.8%	1.1%	-	2.8%	16.1%	-	-	-	-3.4%
15 Bridge Bank Plc.	100.0%	-	0.0%	-	-	-	-	-	-	0.8%	97.9%	-	-	0.8%	0.5%
16 Cambodia Asia Bank Ltd.	100.0%	-	11.6%	-	6.7%	7.0%	30.4%	1.0%	0.8%	1.5%	35.8%	-	-	-	5.4%
17 Cambodia Post Bank Plc.	100.0%	1.1%	20.0%	-	1.1%	4.8%	53.8%	2.0%	-	2.2%	6.2%	1.6%	2.8%	-	4.3%
18 Cambodian Commercial Bank Plc.	100.0%	-	6.3%	-	7.8%	52.9%	2.1%	0.0%	0.8%	2.9%	25.7%	-	-	-	1.5%
19 Cambodian Public Bank Plc.	100.0%	-	0.5%	-	24.6%	18.8%	22.2%	0.4%	0.1%	1.9%	4.0%	8.0%	-	-	19.6%
20 Canada Bank Plc.	100.0%	-	7.8%	0.0%	12.7%	14.6%	44.8%	1.3%	0.3%	3.0%	8.5%	-	1.2%	2.6%	3.4%
21 Cathay United Bank (Cambodia) Corp. Ltd.	100.0%	-	35.0%	-	6.9%	15.2%	20.1%	0.4%	0.7%	1.8%	17.4%	-	-	-	2.5%
22 CCU Commercial Bank Plc.	100.0%	-	-	-	-	-	-	-	-	1.3%	99.8%	-	-	0.2%	-1.4%
23 Chief (Cambodia) Commercial Bank Plc.	100.0%	-	9.6%	0.5%	0.5%	1.6%	49.7%	0.7%	0.0%	1.0%	34.1%	-	-	-	2.2%
24 Chip Mong Commercial Bank Plc.	100.0%	-	14.2%	-	44.7%	-	24.6%	0.6%	0.1%	1.5%	11.7%	-	0.9%	-	1.9%
25 CIMB Bank Plc.	100.0%	0.4%	17.8%	3.5%	26.7%	2.8%	32.5%	0.6%	0.0%	2.7%	5.5%	1.9%	-	-	5.6%
26 DGB Bank Plc.	100.0%	-	16.1%	50.6%	0.0%	0.9%	1.4%	0.0%	0.0%	0.8%	16.8%	1.8%	-	0.8%	10.6%
27 First Commercial Bank Phnom Penh Branch	100.0%	2.0%	56.2%	0.0%	0.7%	11.5%	4.7%	0.0%	0.4%	1.6%	15.2%	-	2.7%	0.0%	4.8%
28 Foreign Trade Bank of Cambodia	100.0%	-	6.3%	0.6%	10.6%	14.1%	53.9%	0.8%	0.1%	1.0%	4.2%	3.8%	1.4%	-	3.2%
29 Hattha Bank Plc.	100.0%	-	20.7%	13.5%	0.3%	9.2%	32.9%	0.9%	0.0%	2.7%	5.9%	3.1%	3.1%	0.8%	6.9%
30 Heng Feng (Cambodia) Bank Plc.	100.0%	-	-	-	3.3%	33.0%	0.0%	0.0%	-	0.4%	64.3%	-	-	0.3%	-1.2%
31 Heng He (Cambodia) Commercial Bank Plc.	100.0%	-	0.1%	-	5.8%	10.5%	55.7%	2.0%	-	0.9%	27.9%	-	-	-	-2.8%
32 Hong Leong Bank (Cambodia) Plc	100.0%	-	22.3%	0.0%	12.1%	0.6%	45.7%	1.2%	0.6%	2.1%	9.6%	-	3.1%	-	2.8%
33 ICBC Limited Phnom Penh Branch	100.0%	1.8%	41.6%	-	13.7%	2.5%	6.9%	0.1%	0.1%	3.3%	6.9%	8.3%	6.9%	2.2%	5.7%
34 J Trust Royal Bank Plc.	100.0%	-	14.0%	-	23.2%	9.4%	33.7%	0.9%	-	1.7%	5.6%	-	-	7.5%	4.1%
35 Kookmin Bank Cambodia Plc.	100.0%	-	73.8%	-	0.4%	3.0%	0.6%	0.0%	0.0%	2.1%	14.0%	-	-	-	6.0%
36 Krung Thai Bank Public Co., Ltd Phnom Penh Branch	100.0%	-	30.6%	-	2.8%	15.2%	1.4%	0.0%	0.0%	1.3%	34.1%	-	-	2.5%	12.1%
37 Maybank (Cambodia) Plc.	100.0%	-	10.3%	3.3%	28.8%	6.0%	33.0%	0.5%	0.1%	3.3%	5.4%	-	-	2.2%	7.0%
38 MB Bank (Cambodia) Plc.	100.0%	-	6.8%	-	9.0%	0.0%	4.9%	0.1%	0.0%	0.9%	74.4%	-	-	0.7%	3.2%
39 Mega International Commercial Bank Co., Ltd Phnom Penh Branch	100.0%	5.6%	59.8%	-	1.5%	11.2%	0.8%	0.0%	0.0%	1.5%	15.5%	-	-	0.7%	3.4%
40 Oriental Bank Plc.	100.0%	-	-	-	11.0%	2.5%	3.1%	0.0%	0.0%	0.8%	87.1%	-	-	0.6%	-5.2%
41 Panda Commercial Bank Plc.	100.0%	-	13.0%	-	17.0%	9.4%	3.9%	0.3%	0.0%	6.1%	44.7%	-	14.9%	-	-9.3%
42 Phillip Bank Plc.	100.0%	-	13.3%	0.6%	4.3%	7.6%	49.1%	1.4%	0.0%	4.2%	10.3%	3.5%	-	-	5.6%
43 Phnom Penh Commercial Bank Plc.	100.0%	2.0%	16.9%	2.1%	4.8%	10.4%	42.6%	1.2%	0.7%	1.6%	12.0%	-	-	-	5.8%
44 Prince Bank Plc.	100.0%	-	4.9%	7.0%	29.0%	2.0%	28.7%	0.9%	0.0%	2.5%	24.9%	-	-	-	0.1%
45 RHB Bank (Cambodia) Plc.	100.0%	-	36.6%	0.0%	8.1%	3.6%	35.7%	0.8%	0.1%	1.9%	7.7%	-	2.1%	2.6%	0.9%
46 Rui Li (Cambodia) Bank Plc.	100.0%	-	29.9%	-	5.6%	18.4%	6.7%	0.3%	1.2%	2.3%	33.7%	-	-	0.8%	1.1%
47 Saigon Thuong Tin Bank (Cambodia) Plc.	100.0%	-	0.6%	-	2.5%	13.0%	50.1%	1.0%	-	5.5%	27.7%	-	-	-	-0.4%
48 Saigon-Hanoi Bank Cambodia Plc.	100.0%	-	62.5%	-	5.8%	-	11.8%	0.3%	-	1.3%	13.6%	-	-	-	4.7%
49 Sathapana Bank Plc.	100.0%	-	22.1%	0.1%	5.1%	6.1%	43.7%	1.4%	0.2%	2.3%	9.1%	0.9%	5.1%	-	3.9%
50 SBI Ly Hour Bank Plc.	100.0%	-	22.7%	4.6%	3.2%	5.0%	51.6%	1.0%	-	1.5%	9.5%	0.0%	-	-	0.9%
51 Shinhan Bank (Cambodia) Plc.	100.0%	0.0%	12.4%	58.3%	1.9%	3.4%	3.5%	0.1%	0.3%	1.4%	8.9%	-	-	0.9%	9.0%
52 Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	100.0%	-	0.0%	26.0%	0.3%	0.3%	1.0%	0.0%	-	2.4%	70.3%	0.4%	-	-	-0.8%
53 Taiwan Cooperative Bank, Phnom Penh Branch	100.0%	2.3%	69.8%	-	0.0%	1.4%	0.9%	0.0%	0.2%	0.8%	15.6%	-	-	1.0%	7.9%
54 Union Commercial Bank Plc.	100.0%	0.0%	29.8%	-	3.8%	17.4%	26.1%	0.4%	0.2%	2.7%	9.0%	2.9%	4.5%	0.0%	3.1%
55 Vattanac Bank	100.0%	-	0.1%	-	20.6%	12.5%	52.2%	0.7%	0.6%	1.5%	8.8%	-	-	-	3.1%
56 Vietnam Bank for Agriculture and Rural Development Cambodia Branch	100.0%	-	0.0%	-	9.8%	0.1%	4.6%	0.1%	-	1.4%	76.8%	-	-	-	7.1%
57 Wing Bank (Cambodia) Plc.	100.0%	-	16.2%	1.7%	8.8%	14.1%	27.2%	0.6%	-	15.5%	12.7%	0.3%	-	-	2.8%
58 Woori Bank (Cambodia) Plc.	100.0%	-	9.2%	41.8%	-	3.9%	19.6%	0.6%	-	3.1%	12.1%	0.4%	-	-	9.4%
Subtotal	100.0%	0.2%	15.7%	4.8%	11.6%	16.0%	29.0%	0.7%	0.2%	2.6%	10.7%	0.9%	1.3%	1.4%	4.8%
Specialized Banks															
59 AEON Specialized Bank (Cambodia) Plc.	100.0%	3.2%	60.6%	-	-	-	-	-	-	4.9%	13.2%	-	4.8%	-	13.2%
60 Anco Specialized Bank	100.0%	-	-	-	-	-	-	-	-	12.9%	84.9%	-	-	-	2.2%
61 Angkor Capital Specialized Bank	100.0%	-	-	-	0.1%	-	-	-	-	42.6%	112.5%	-	-	-	-55.2%
62 Daun Penh Specialized Bank Plc.	100.0%	-	48.4%	19.3%	-	-	-	-	-	2.4%	30.7%	-	-	-	-0.8%
63 Evergrowth (Cambodia) Specialized Bank Plc.	100.0%	-	-	-	-	-	-	-	-	7.0%	118.2%	-	-	-	-25.2%
64 KB Daehan Specialized Bank Plc.	100.0%	-	72.5%	-	-	-	-	-	-	1.8%	12.4%	-	-	8.5%	4.9%
65 Maritime Specialized Bank Plc.	100.0%	-	-	-	-	-	-	-	-	0.2%	124.5%	-	-	-	-24.7%
66 PHSME Specialized Bank Ltd.	100.0%	-	-	-	1.5%	-	-	-	-	2.4%	68.3%	-	-	-	27.8%
67 Southern Capital Specialized Bank Plc.	100.0%	-	-	-	0.1%	-	-	-	-	1.9%	95.8%	-	-	-	2.3%
Subtotal	100.0%	0.7%	56.9%	1.7%	0.0%	-	-	-	-	3.9%	26.8%	-	1.1%	4.5%	4.3%
Total	100.0%	0.2%	16.1%	4.8%	11.5%	15.9%	28.7%	0.7%	0.2%	2.6%	10.9%	0.9%	1.3%	1.4%	4.8%

**PROFIT AND LOSS STATEMENT
FOR THE YEAR ENDED 31 DECEMBER 2022**

Table 10

1 USD = 4,117 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.	2,493,055	868,928	1,624,126	308,759	1,932,886	1,006,991	62,249	289,857	33,974	607,764	122,080	(8,945)	476,739
2 Advanced Bank of Asia Limited	2,281,742	365,396	1,916,346	373,586	2,289,932	722,738	57,547	433,494	1	1,076,155	313,049	(837)	762,269
3 Agricultural and Rural Development Bank	82,089	538	81,550	10,180	91,731	41,229	1,228	10,188	-	39,086	8,564	-	30,522
4 Alpha Commercial Bank Plc.	21,520	277	21,243	170	21,413	9,785	1,100	977	-	9,551	2,100	10	7,461
5 Asia-Pacific Development Bank Plc.	123,043	67,825	55,218	2,141	57,359	35,831	2,573	7,788	-	11,167	2,568	-	8,599
6 B.I.C (Cambodia) Bank Plc.	61,748	30,636	31,112	1,794	32,906	19,359	7,144	(297)	-	6,699	1,747	(444)	4,508
7 Bangkok Bank Public Company Limited, Cambodia Branch	12,468	3,013	9,455	3,542	12,998	5,576	1,938	5,097	-	388	(380)	-	767
8 Bank for Investment and Development of Cambodia Plc.	128,826	58,915	69,911	16,439	86,350	54,175	5,685	41,870	7,298	(8,081)	1,550	(246)	(9,878)
9 Bank of China (Hong Kong) Limited Phnom Penh Branch	200,936	46,712	154,224	50,408	204,632	49,827	3,693	17,481	-	133,630	25,932	-	107,699
10 Booyoung Khmer Bank	33,746	1,723	32,023	4,527	36,550	4,801	519	1,029	-	30,202	(88)	(483)	29,807
11 Branch of Industrial Bank of Korea "Phnom Penh"	33,435	8,975	24,460	511	24,970	8,242	425	6,797	-	9,507	2,768	-	6,738
12 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	31,858	11,774	20,084	4,813	24,896	9,310	1,130	2,818	-	11,639	2,931	10	8,718
13 Branch of Mizuho Bank Ltd.	15	-	15	3,780	3,795	3,330	18	4	-	443	-	4	447
14 BRED Bank (Cambodia) Plc	134,709	64,065	70,643	14,459	85,103	79,380	3,743	52,554	-	(50,574)	-	122	(50,452)
15 Bridge Bank Plc.	9,410	1	9,409	236	9,645	8,123	235	3,011	-	(1,724)	296	-	(2,020)
16 Cambodia Asia Bank Ltd.	32,091	18,247	13,844	8,205	22,049	29,022	1,308	1,070	8,100	(1,250)	559	3,202	1,393
17 Cambodia Post Bank Plc.	414,527	225,917	188,609	32,627	221,236	93,116	5,555	33,163	3,878	93,280	17,139	(1,555)	74,586
18 Cambodian Commercial Bank Plc.	28,032	6,277	21,755	6,286	28,042	14,632	1,947	24,703	-	(13,241)	1,289	3,408	(11,121)
19 Cambodian Public Bank Plc.	708,517	375,557	332,960	52,784	385,745	117,021	11,908	45,342	9,310	220,783	41,310	39	179,513
20 Canadia Bank Plc.	1,696,431	880,029	816,402	131,511	947,913	274,073	25,710	146,495	103,749	605,385	121,887	148	483,646
21 Cathay United Bank (Cambodia) Corp. Ltd.	119,529	35,408	84,121	16,509	100,630	66,302	7,514	6,334	3,329	23,808	7,434	(864)	15,510
22 CCU Commercial Bank Plc.	5,809	-	5,809	2	5,812	5,155	646	741	-	(730)	-	(0)	(730)
23 Chief (Cambodia) Commercial Bank Plc.	60,560	28,956	31,605	3,371	34,975	23,439	2,616	1,520	-	7,401	2,347	(203)	4,851
24 Chip Mong Commercial Bank Plc.	264,627	106,290	158,337	27,130	185,467	53,424	5,622	15,706	-	110,715	24,799	-	85,916
25 CIMB Bank Plc.	285,531	107,070	178,461	38,238	216,699	74,779	8,439	18,732	1	114,749	26,486	(1,049)	87,214
26 DGB Bank Plc.	158,860	53,534	123,326	9,912	133,238	52,962	7,621	9,758	-	62,897	12,923	(1,265)	48,710
27 First Commercial Bank Phnom Penh Branch	302,832	78,582	224,250	8,147	232,398	43,088	1,961	18,956	-	168,393	33,253	-	135,140
28 Foreign Trade Bank of Cambodia	443,888	256,370	187,518	34,407	221,924	75,841	6,395	18,622	22,861	143,928	-	-	143,928
29 Hattha Bank Plc.	1,076,574	451,991	624,583	332,166	956,749	546,015	12,558	90,490	7,071	314,756	58,952	(20,005)	235,799
30 Heng Feng (Cambodia) Bank Plc.	3,807	93	3,714	154	3,868	8,213	405	1,208	-	(5,959)	21	0	(5,980)
31 Heng He (Cambodia) Commercial Bank Plc.	48,373	31,883	16,490	5,149	21,640	20,274	1,389	21,317	-	(21,340)	549	(669)	(22,558)
32 Hong Leong Bank (Cambodia) Plc	171,584	97,331	74,254	12,587	86,840	38,260	6,477	14,187	-	27,917	8,719	(39)	19,159
33 ICBC Limited Phnom Penh Branch	232,581	80,153	152,428	57,620	210,048	27,860	685	80,237	-	101,266	20,127	-	81,139
34 J Trust Royal Bank Plc.	323,904	123,449	200,454	34,856	235,311	124,721	15,356	58,942	40	36,332	16,696	(443)	19,193
35 Kookmin Bank Cambodia Plc.	119,375	32,114	87,261	7,403	94,664	30,420	5,014	3,630	-	55,599	10,941	(2,107)	42,551
36 Krung Thai Bank Public Co., Ltd Phnom Penh Branch	13,678	459	13,219	23,059	36,278	23,294	137	1,690	-	11,157	2,315	(516)	8,327
37 Maybank (Cambodia) Plc.	301,109	112,717	188,391	52,311	240,702	81,459	12,280	7,359	3,104	142,708	28,089	172	114,792
38 MB Bank (Cambodia) Plc.	13,452	1,918	11,535	1,497	13,031	13,658	1,401	(83)	2,906	962	451	-	510
39 Mega International Commercial Bank Co., Ltd Phnom Penh Branch	116,730	36,087	80,643	7,223	87,865	24,157	1,415	5,862	-	56,432	11,945	-	44,487
40 Oriental Bank Plc.	7,329	328	7,001	100	7,100	14,038	1,752	2,080	-	(10,770)	57	0	(10,827)
41 Panda Commercial Bank Plc.	24,134	8,470	15,664	16	15,680	33,082	656	13,304	-	(31,361)	-	(34)	(31,396)
42 Phillip Bank Plc.	288,353	110,100	178,253	20,083	198,336	131,141	7,175	26,451	-	34,560	7,368	(578)	26,614
43 Phnom Penh Commercial Bank Plc.	291,898	102,143	189,755	30,297	220,052	77,558	14,409	93,205	54	34,935	7,613	(1,361)	25,962
44 Prince Bank Plc.	227,768	77,352	150,417	17,187	167,604	125,340	7,411	44,019	-	(9,166)	2,523	(2,565)	(14,253)
45 RHB Bank (Cambodia) Plc.	214,126	115,369	98,757	15,824	114,581	58,467	9,493	145,796	812	(98,363)	-	5	(98,358)
46 Rui Li (Cambodia) Bank Plc.	54,296	19,924	34,372	2,820	37,192	9,501	2,949	(364)	-	25,105	828	6	24,282
47 Saigon Thuong Tin Bank (Cambodia) Plc.	60,094	27,205	32,890	31,037	63,927	29,407	2,145	1,955	-	30,420	1,089	641	29,973
48 Saigon-Hanoi Bank Cambodia Plc.	160,578	75,587	84,991	4,686	89,678	22,474	346	30,589	-	36,268	1,973	(1,211)	33,083
49 Sathapana Bank Plc.	996,673	442,100	554,573	106,526	661,099	339,673	19,160	222,123	10,814	90,958	21,453	3,405	72,909
50 SBI Ly Hour Bank Plc.	283,072	138,291	144,781	15,858	160,639	117,322	5,072	22,692	366	15,919	7,003	(1,591)	7,325
51 Shinhan Bank (Cambodia) Plc.	346,069	213,474	132,595	21,514	154,109	51,934	3,192	16,738	-	82,246	16,118	(1,566)	64,562
52 Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	26,299	136	26,163	(2,393)	23,770	12,917	3,362	7,042	-	450	(2,021)	331	2,802
53 Taiwan Cooperative Bank, Phnom Penh Branch	244,156	82,237	161,919	2,316	164,235	36,679	2,985	31,205	-	93,366	14,814	-	78,552
54 Union Commercial Bank Plc.	189,074	59,877	129,197	22,586	151,783	60,966	13,607	8,533	16,551	85,228	21,526	(215)	63,487
55 Vattana Bank	162,394	73,646	88,748	23,028	111,776	73,709	12,522	14,097	-	11,447	2,144	(3,087)	6,216
56 Vietnam Bank for Agriculture and Rural Development Cambodia Branch	9,758	419	9,338	1,173	10,512	4,884	312	461	-	4,855	1,065	0	3,790
57 Wing Bank (Cambodia) Plc.	106,248	32,584	73,664	179,125	252,789	217,645	12,088	366	-	22,690	-	-	22,690
58 Woori Bank (Cambodia) Plc.	662,623	196,367	466,256	54,187	520,443	206,985	14,666	61,410	2,977	240,359	48,461	(2,995)	188,903
Subtotal	16,945,942	6,426,819	10,519,123	2,244,472	12,763,595	5,543,605	426,887	2,240,348	238,188	4,790,943	1,083,360	(43,368)	3,664,215
Specialized Banks													
59 AEON Specialized Bank (Cambodia) Plc.	120,269	16,066	104,204	10,553	114,757	66,835	4,988	34,853	6,762	14,842	3,198	(247)	11,397
60 Anco Specialized Bank	8,935	-	8,935	728	9,663	4,624	384	4,701	-	(45)	98	-	(143)
61 Angkor Capital Specialized Bank	2,555	-	2,555	867	3,422	8,191	101	10,527	-	(15,396)	51	3	(15,445)
62 Daun Penh Specialized Bank Plc.	24,320	10,925	13,395	662	14,057	9,502	288	1,574	663	3,355	810	98	2,643
63 Evergrowth (Cambodia) Specialized Bank Plc.	2,772	-	2,772	0	2,772	716	603	3,440	-	(1,988)	465	(0)	(2,453)
64 KB Daehan Specialized Bank Plc.	126,074	27,703	98,371	13,122	111,493	44,592	2,851	27,409	1,417	38,059	8,096	(1,492)	28,471
65 Maritime Specialized Bank Plc.	23	-	23	0	23	197	16	(0)	-	(190)	-	-	(190)
66 PHSM Specialized Bank Ltd.	3,734	7	3,727	176	3,903	2,018	62	2,825	-	(1,002)	40	0	(1,043)
67 Southern Capital Specialized Bank Plc.	4,672	-	4,672	(33)	4,639	3,467	110	3,935	-	(2,872)	59	-	(2,931)
Subtotal	293,353	54,700	238,653	26,076	264,729	140,141	9,403	89,263	8,842	34,764	12,819	(1,639)	20,306
Total	17,239,295	6,481,519	10,757,776	2,270,548	13,028,324	5,683,747 </							

**NET PROFIT
FOR THE YEAR ENDED 31 DECEMBER 2022**

Table 11

1 USD = 4,117 KHR

(millions of KHR)

	Net profit	Total Assets	As Percentage of Assets	Loans ¹	As Percentage of Loans
Commercial Banks					
1 ACLEDA Bank Plc.	476,739	36,513,651	1.3%	25,889,635	1.8%
2 Advanced Bank of Asia Limited	762,269	37,052,231	2.1%	26,780,302	2.8%
3 Agricultural and Rural Development Bank	30,522	1,696,785	1.8%	1,552,693	2.0%
4 Alpha Commercial Bank Plc.	7,461	654,306	1.1%	90,042	8.3%
5 Asia- Pacific Development Bank Plc.	8,599	2,235,945	0.4%	1,500,388	0.6%
6 B.I.C (Cambodia) Bank Plc.	4,508	1,351,958	0.3%	475,247	0.9%
7 Bangkok Bank Public Company Limited, Cambodia Branch	767	406,887	0.2%	186,415	0.4%
8 Bank for Investment and Development of Cambodia Plc.	(9,878)	2,437,143	-0.4%	1,924,140	-0.5%
9 Bank of China (Hong Kong) Limited Phnom Penh Branch	107,699	7,449,326	1.4%	2,789,689	3.9%
10 Booyoung Khmer Bank	29,807	689,226	4.3%	410,408	7.3%
11 Branch of Industrial Bank of Korea "Phnom Penh"	6,738	718,829	0.9%	371,221	1.8%
12 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	8,718	894,341	1.0%	574,976	1.5%
13 Branch of Mizuho Bank Ltd.	447	206,766	0.2%	-	-
14 BRED Bank (Cambodia) Plc	(50,452)	2,821,279	-1.8%	2,064,001	-2.4%
15 Bridge Bank Plc.	(2,020)	315,420	-0.6%	113,486	-1.8%
16 Cambodia Asia Bank Ltd.	1,393	862,938	0.2%	326,313	0.4%
17 Cambodia Post Bank Plc.	74,586	5,012,701	1.5%	3,914,817	1.9%
18 Cambodian Commercial Bank Plc.	(11,121)	1,201,821	-0.9%	314,822	-3.5%
19 Cambodian Public Bank Plc.	179,513	9,295,586	1.9%	5,237,760	3.4%
20 Canada Bank Plc.	483,646	31,626,051	1.5%	19,745,695	2.4%
21 Cathay United Bank (Cambodia) Corp. Ltd.	15,510	2,359,853	0.7%	1,515,472	1.0%
22 CCU Commercial Bank Plc.	(730)	309,405	-0.2%	74,425	-1.0%
23 Chief (Cambodia) Commercial Bank Plc.	4,851	905,223	0.5%	684,523	0.7%
24 Chip Mong Commercial Bank Plc.	85,916	4,770,291	1.8%	2,985,318	2.9%
25 CIMB Bank Plc.	87,214	5,579,080	1.6%	3,955,636	2.2%
26 DGB Bank Plc.	48,710	1,833,109	2.7%	1,513,170	3.2%
27 First Commercial Bank Phnom Penh Branch	135,140	5,411,819	2.5%	4,218,449	3.2%
28 Foreign Trade Bank of Cambodia	143,928	7,748,688	1.9%	5,276,954	2.7%
29 Hattha Bank Plc.	235,799	9,708,347	2.4%	8,040,949	2.9%
30 Heng Feng (Cambodia) Bank Plc.	(5,980)	479,942	-1.2%	120,845	-4.9%
31 Heng He (Cambodia) Commercial Bank Plc.	(22,558)	1,178,552	-1.9%	454,584	-5.0%
32 Hong Leong Bank (Cambodia) Plc	19,159	3,220,978	0.6%	2,296,288	0.8%
33 ICBC Limited Phnom Penh Branch	81,139	5,964,926	1.4%	2,110,149	3.8%
34 J Trust Royal Bank Plc.	19,193	5,543,576	0.3%	3,775,743	0.5%
35 Kookmin Bank Cambodia Plc.	42,551	2,201,096	1.9%	1,655,468	2.6%
36 Krung Thai Bank Public Co., Ltd Phnom Penh Branch	8,327	603,299	1.4%	298,607	2.8%
37 Maybank (Cambodia) Plc.	114,792	5,723,885	2.0%	4,154,244	2.8%
38 MB Bank (Cambodia) Plc.	510	423,834	0.1%	276,878	0.2%
39 Mega International Commercial Bank Co., Ltd Phnom Penh Branch	44,487	2,393,135	1.9%	1,510,736	2.9%
40 Oriental Bank Plc.	(10,827)	354,400	-3.1%	208,026	-5.2%
41 Panda Commercial Bank Plc.	(31,396)	690,601	-4.5%	48,272	-65.0%
42 Phillip Bank Plc.	26,614	2,986,775	0.9%	2,423,720	1.1%
43 Phnom Penh Commercial Bank Plc.	25,962	3,925,962	0.7%	3,183,181	0.8%
44 Prince Bank Plc.	(14,253)	4,132,627	-0.3%	2,931,892	-0.5%
45 RHB Bank (Cambodia) Plc.	(98,358)	4,015,410	-2.4%	2,992,281	-3.3%
46 Rui Li (Cambodia) Bank Plc.	24,282	917,056	2.6%	522,414	4.6%
47 Saigon Thuong Tin Bank (Cambodia) Plc.	29,973	1,114,611	2.7%	857,544	3.5%
48 Saigon-Hanoi Bank Cambodia Plc.	33,083	2,277,013	1.5%	2,101,117	1.6%
49 Sathapana Bank Plc.	72,909	11,262,384	0.6%	8,684,057	0.8%
50 SBI Ly Hour Bank Plc.	7,325	3,247,033	0.2%	2,743,240	0.3%
51 Shinhan Bank (Cambodia) Plc.	64,562	3,469,225	1.9%	2,809,100	2.3%
52 Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	2,802	1,171,373	0.2%	224,810	1.2%
53 Taiwan Cooperative Bank, Phnom Penh Branch	78,552	4,872,716	1.6%	3,520,122	2.2%
54 Union Commercial Bank Plc.	63,487	3,643,132	1.7%	2,682,568	2.4%
55 Vattanac Bank	6,216	3,510,128	0.2%	2,072,165	0.3%
56 Vietnam Bank for Agriculture and Rural Development Cambodia Branch	3,790	209,016	1.8%	141,705	2.7%
57 Wing Bank (Cambodia) Plc.	22,690	2,430,470	0.9%	1,479,574	1.5%
58 Woori Bank (Cambodia) Plc.	188,903	5,975,346	3.2%	4,914,522	3.8%
Subtotal	3,664,215	270,007,502	1.4%	183,720,797	2.0%
Specialized Banks					
59 AEON Specialized Bank (Cambodia) Plc.	11,397	622,258	1.8%	546,562	2.1%
60 Anco Specialized Bank	(143)	145,499	-0.1%	150,624	-0.1%
61 Angkor Capital Specialized Bank	(15,445)	47,578	-32.5%	44,812	-34.5%
62 Daun Penh Specialized Bank Plc.	2,643	241,182	1.1%	222,727	1.2%
63 Evergrowth (Cambodia) Specialized Bank Plc.	(2,453)	52,242	-4.7%	49,182	-5.0%
64 KB Daehan Specialized Bank Plc.	28,471	1,454,645	2.0%	1,125,916	2.5%
65 Maritime Specialized Bank Plc.	(190)	49,589	-0.4%	2,854	-6.6%
66 PHSME Specialized Bank Ltd.	(1,043)	46,691	-2.2%	38,229	-2.7%
67 Southern Capital Specialized Bank Plc.	(2,931)	64,494	-4.5%	55,570	-5.3%
Subtotal	20,306	2,724,179	0.7%	2,236,474	0.9%
Total	3,684,521	272,731,680	1.4%	185,957,271	2.0%

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

COMPARISON OF TOTAL DEPOSITS¹

Table 12

(millions of KHR)

	2022		2021		Growth Rate (%) 2022 over 2021
	1 USD/KHR =	4,117	1 USD/KHR =	4,074	
	Amount	Share	Amount	Share	
Commercial Banks					
1 ACLEDA Bank Plc.	24,167,874	15.6%	20,775,265	14.5%	15.1%
2 Advanced Bank of Asia Limited	29,687,496	19.1%	25,292,200	17.7%	16.2%
3 Agricultural and Rural Development Bank	33,089	0.0%	21,192	0.0%	54.5%
4 Alpha Commercial Bank Plc.	227,761	0.1%	114,807	0.1%	96.3%
5 Asia- Pacific Development Bank Plc.	1,148,475	0.7%	565,829	0.4%	100.9%
6 B.I.C (Cambodia) Bank Plc.	917,800	0.6%	1,067,168	0.7%	-14.9%
7 Bangkok Bank Public Company Limited, Cambodia Branch	151,891	0.1%	204,426	0.1%	-26.5%
8 Bank for Investment and Development of Cambodia Plc.	1,040,674	0.7%	1,014,945	0.7%	1.5%
9 Bank of China (Hong Kong) Limited Phnom Penh Branch	3,811,231	2.5%	3,840,962	2.7%	-1.8%
10 Booyoung Khmer Bank	15,285	0.0%	72,365	0.1%	-79.1%
11 Branch of Industrial Bank of Korea "Phnom Penh"	8,543	0.0%	7,715	0.0%	9.6%
12 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	58,186	0.0%	52,572	0.0%	9.5%
13 Branch of Mizuho Bank Ltd.	-	-	-	-	-
14 BRED Bank (Cambodia) Plc	1,126,188	0.7%	916,901	0.6%	21.5%
15 Bridge Bank Plc.	-	-	-	-	-
16 Cambodia Asia Bank Ltd.	395,561	0.3%	389,280	0.3%	0.6%
17 Cambodia Post Bank Plc.	3,094,870	2.0%	2,910,558	2.0%	5.2%
18 Cambodian Commercial Bank Plc.	763,934	0.5%	822,535	0.6%	-8.1%
19 Cambodian Public Bank Plc.	6,132,393	4.0%	7,024,626	4.9%	-13.6%
20 Canadia Bank Plc.	23,313,871	15.0%	23,456,860	16.4%	-1.6%
21 Cathay United Bank (Cambodia) Corp, Ltd.	1,020,416	0.7%	1,032,329	0.7%	-2.2%
22 CCU Commercial Bank Plc.	-	-	-	-	-
23 Chief (Cambodia) Commercial Bank Plc.	475,491	0.3%	393,145	0.3%	19.7%
24 Chip Mong Commercial Bank Plc.	3,334,677	2.2%	3,005,243	2.1%	9.8%
25 CIMB Bank Plc.	3,489,486	2.3%	3,791,674	2.7%	-8.9%
26 DGB Bank Plc.	42,538	0.0%	27,498	0.0%	53.1%
27 First Commercial Bank Phnom Penh Branch	942,800	0.6%	952,066	0.7%	-2.0%
28 Foreign Trade Bank of Cambodia	6,167,784	4.0%	5,597,587	3.9%	9.0%
29 Hattha Bank Plc.	4,209,245	2.7%	3,787,492	2.7%	10.0%
30 Heng Feng (Cambodia) Bank Plc.	174,214	0.1%	-	-	-
31 Heng He (Cambodia) Commercial Bank Plc.	871,490	0.6%	760,063	0.5%	13.5%
32 Hong Leong Bank (Cambodia) Plc	1,936,782	1.2%	1,801,806	1.3%	6.4%
33 ICBC Limited Phnom Penh Branch	1,389,613	0.9%	2,486,435	1.7%	-44.7%
34 J Trust Royal Bank Plc.	3,722,196	2.4%	3,543,658	2.5%	3.9%
35 Kookmin Bank Cambodia Plc.	90,098	0.1%	131,617	0.1%	-32.3%
36 Krung Thai Bank Public Co., Ltd Phnom Penh Branch	117,268	0.1%	112,282	0.1%	3.4%
37 Maybank (Cambodia) Plc.	3,919,752	2.5%	4,051,784	2.8%	-4.3%
38 MB Bank (Cambodia) Plc.	59,531	0.0%	105,487	0.1%	-44.2%
39 Mega International Commercial Bank Co., Ltd Phnom Penh Branch	322,979	0.2%	336,566	0.2%	-5.0%
40 Oriental Bank Plc.	59,126	0.0%	-	-	-
41 Panda Commercial Bank Plc.	210,869	0.1%	97,417	0.1%	114.2%
42 Phillip Bank Plc.	1,865,675	1.2%	1,414,192	1.0%	30.5%
43 Phnom Penh Commercial Bank Plc.	2,339,678	1.5%	2,711,060	1.9%	-14.6%
44 Prince Bank Plc.	2,503,758	1.6%	1,605,098	1.1%	54.4%
45 RHB Bank (Cambodia) Plc.	1,939,199	1.3%	2,350,775	1.6%	-18.4%
46 Rui Li (Cambodia) Bank Plc.	295,551	0.2%	428,856	0.3%	-31.8%
47 Saigon Thuong Tin Bank (Cambodia) Plc.	741,970	0.5%	747,138	0.5%	-1.7%
48 Saigon-Hanoi Bank Cambodia Plc.	406,478	0.3%	298,904	0.2%	34.6%
49 Sathapana Bank Plc.	6,367,011	4.1%	5,433,213	3.8%	16.0%
50 SBI Ly Hour Bank Plc.	1,971,205	1.3%	1,093,694	0.8%	78.4%
51 Shinhan Bank (Cambodia) Plc.	316,983	0.2%	339,393	0.2%	-7.6%
52 Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	19,187	0.0%	2,057	0.0%	822.9%
53 Taiwan Cooperative Bank, Phnom Penh Branch	124,520	0.1%	157,748	0.1%	-21.9%
54 Union Commercial Bank Plc.	1,746,376	1.1%	1,834,702	1.3%	-5.8%
55 Vattanac Bank	3,039,264	2.0%	2,859,880	2.0%	5.2%
56 Vietnam Bank for Agriculture and Rural Development Cambodia Branch	30,493	0.0%	36,829	0.0%	-18.1%
57 Wing Bank (Cambodia) Plc.	1,233,409	0.8%	221,497	0.2%	451.0%
58 Woori Bank (Cambodia) Plc.	1,436,251	0.9%	823,780	0.6%	72.5%
Subtotal	155,028,487	100.0%	142,923,170	100.0%	7.3%
Specialized Banks					
59 AEON Specialized Bank (Cambodia) Plc.	-	-	-	-	-
60 Anco Specialized Bank	-	-	-	-	-
61 Angkor Capital Specialized Bank	30	0.0%	30	0.0%	0.0%
62 Daun Penh Specialized Bank Plc.	-	-	-	-	-
63 Evergrowth (Cambodia) Specialized Bank Plc.	-	-	-	-	-
64 KB Daehan Specialized Bank Plc.	-	-	-	-	-
65 Maritime Specialized Bank Plc.	-	-	-	-	-
66 PHSME Specialized Bank Ltd.	693	0.0%	669	0.0%	2.5%
67 Southern Capital Specialized Bank Plc.	50	0.0%	80	0.0%	-37.4%
Subtotal	773	0.0%	778	0.0%	-1.7%
Total	155,029,260	100.0%	142,923,948	100.0%	7.3%

¹ Excluding deposits from banks and other financial institutions.

TOTAL DEPOSITS CLASSIFIED BY CUSTOMER TYPE

AS AT 31 DECEMBER 2022

1 USD = 4,117 KHR

(millions of KHR)

Table 13

	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.	25,854,945	1,420,112	327,320	809,630	854,682	2,553,688	18,365,685	446,078	17,344	5,416	1,054,991	-
2 Advanced Bank of Asia Limited	30,274,836	451,854	-	347,717	239,623	3,303,394	25,310,431	-	-	-	592,485	29,332
3 Agricultural and Rural Development Bank	33,118	-	-	2	26	3,166	29,893	-	-	-	30	-
4 Alpha Commercial Bank Plc.	227,763	-	-	2	-	20,735	27,599	152	-	-	179,275	-
5 Asia- Pacific Development Bank Plc.	1,827,685	-	-	503,972	175,234	215,386	875,180	0	4	-	57,909	-
6 B.I.C (Cambodia) Bank Plc.	1,029,657	-	-	105,957	3,350	106,897	628,827	4	1,516	1,034	182,072	-
7 Bangkok Bank Public Company Limited, Cambodia Branch	171,175	-	-	19,283	-	92,724	56,054	-	-	-	3,113	-
8 Bank for Investment and Development of Cambodia Plc.	1,911,028	-	1,830	232,339	52,711	401,228	590,425	-	585,305	-	47,192	-
9 Bank of China (Hong Kong) Limited Phnom Penh Branch	3,979,816	-	-	168,585	-	2,746,857	620,812	-	-	-	443,562	-
10 Booyoung Khmer Bank	135,434	-	-	120,149	-	-	15,282	-	-	-	4	-
11 Branch of Industrial Bank of Korea "Phnom Penh"	106,278	-	-	36,234	15,999	217	8,325	-	45,502	-	1	-
12 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	589,101	-	-	36,480	12,540	41,953	15,395	-	481,651	244	838	-
13 Branch of Mizuho Bank Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
14 BRED Bank (Cambodia) Plc	1,686,503	-	-	346,792	213,520	351,171	626,260	-	-	4	148,756	-
15 Bridge Bank Plc.	-	-	-	-	-	-	-	-	-	-	-	-
16 Cambodia Asia Bank Ltd.	495,285	-	-	80,816	18,908	52,614	342,947	-	-	-	-	-
17 Cambodia Post Bank Plc.	3,908,776	568	47	722,021	91,884	23,557	2,694,706	-	-	-	375,992	-
18 Cambodian Commercial Bank Plc.	779,852	106	-	-	15,917	620,365	88,237	6,196	-	-	39,119	9,912
19 Cambodian Public Bank Plc.	6,180,536	9,975	2,430	13,338	33,902	1,795,289	3,801,003	62,864	902	-	460,833	-
20 Canadia Bank Plc.	24,547,369	2,096,589	82,794	1,010,655	2,067	9,222,136	9,957,553	-	450	220,326	1,930,507	24,292
21 Cathay United Bank (Cambodia) Corp. Ltd.	1,290,050	-	-	176,997	1,507	203,866	565,039	-	91,131	-	236,499	15,011
22 CCU Commercial Bank Plc.	-	-	-	-	-	-	-	-	-	-	-	-
23 Chief (Cambodia) Commercial Bank Plc.	562,039	33,923	-	86,531	17	100,365	339,517	-	-	-	1,686	-
24 Chip Mong Commercial Bank Plc.	3,934,044	1,770,580	122,530	515,199	84,169	176,883	1,224,008	40,546	-	-	130	-
25 CIMB Bank Plc.	4,416,031	-	-	706,462	113,663	997,114	2,255,172	4,458	106,420	-	232,737	5
26 DGB Bank Plc.	113,712	-	-	51,612	19,562	1,645	40,882	-	-	-	11	-
27 First Commercial Bank Phnom Penh Branch	1,552,793	-	-	602,365	2,863	267,829	484,654	-	4,765	-	190,317	-
28 Foreign Trade Bank of Cambodia	6,563,431	155,201	557,760	376,319	19,329	421,684	4,136,587	835,954	-	-	60,515	82
29 Hattha Bank Plc.	4,938,196	131	650	161,921	84,277	262,493	3,528,574	112	482,753	-	417,284	-
30 Heng Feng (Cambodia) Bank Plc.	174,214	-	-	-	-	1,637	172,533	-	-	-	44	-
31 Heng He (Cambodia) Commercial Bank Plc.	872,443	-	-	953	-	1,749	866,268	-	-	-	3,473	-
32 Hong Leong Bank (Cambodia) Plc	2,240,631	110	-	303,469	380	419,381	1,192,724	6	-	-	170,207	154,354
33 ICBC Limited Phnom Penh Branch	1,676,651	-	-	117,326	87,171	987,849	332,313	-	82,540	-	69,451	-
34 J Trust Royal Bank Plc.	4,204,284	6,912	62,452	420,589	61,499	1,006,215	2,279,226	47,515	-	-	2,379	317,496
35 Kookmin Bank Cambodia Plc.	296,193	-	-	191,413	1,062	35,065	53,952	-	13,620	-	1,081	-
36 Krung Thai Bank Public Co., Ltd Phnom Penh Branch	117,536	-	-	-	268	40,989	32,401	21,313	-	-	22,421	144
37 Maybank (Cambodia) Plc.	4,347,982	-	-	290,883	137,347	1,590,047	2,116,882	383	-	-	212,439	-
38 MB Bank (Cambodia) Plc.	88,482	-	-	28,949	1	37,457	21,935	-	0	-	139	-
39 Mega International Commercial Bank Co., Ltd Phnom Penh Branch	672,914	-	-	345,927	4,008	226,057	30,365	0	-	-	66,494	63
40 Oriental Bank Plc.	59,126	-	-	-	-	5,314	51,334	-	-	-	2,473	5
41 Panda Commercial Bank Plc.	300,794	-	-	89,925	-	63,556	147,170	-	-	-	143	-
42 Phillip Bank Plc.	2,091,246	-	-	110,756	114,815	423,708	1,274,118	44,761	-	-	122,628	461
43 Phnom Penh Commercial Bank Plc.	2,982,549	2,569	-	595,825	27,942	292,721	1,845,831	-	-	19,105	198,557	-
44 Prince Bank Plc.	2,518,319	-	-	14,475	86	220,196	2,270,228	-	-	-	13,334	-
45 RHB Bank (Cambodia) Plc.	3,408,104	-	-	175,029	3,656	463,737	1,087,040	-	1,290,220	-	386,360	2,062
46 Rui Li (Cambodia) Bank Plc.	569,485	-	-	273,935	-	10,855	281,099	-	-	-	3,597	-
47 Saigon Thuong Tin Bank (Cambodia) Plc.	748,795	-	-	12	-	31,853	674,838	-	6,813	-	35,279	-
48 Saigon-Hanoi Bank Cambodia Plc.	1,830,299	-	153,674	285,453	-	54,884	193,388	-	1,138,368	-	4,532	-
49 Sathapana Bank Plc.	7,395,802	117,091	-	448,702	579,911	820,439	5,130,666	-	177	2	298,814	-
50 SBI Ly Hour Bank Plc.	2,504,440	171,702	28,302	387,131	146,103	-	1,434,233	-	-	-	271,435	65,532
51 Shinhan Bank (Cambodia) Plc.	746,582	3,488	-	419,801	2,440	131,389	101,384	3,604	7,358	-	77,119	-
52 Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	19,391	-	12,576	204	0	32	6,580	-	-	-	0	-
53 Taiwan Cooperative Bank, Phnom Penh Branch	3,637,328	-	-	154,196	-	24,628	52,660	-	3,358,612	-	36,222	11,010
54 Union Commercial Bank Plc.	1,931,994	-	-	138,480	47,138	286,069	699,052	-	-	-	761,256	-
55 Vattanac Bank	3,040,657	121,002	16,663	515	878	326,634	2,560,081	14,871	-	-	13	-
56 Vietnam Bank for Agriculture and Rural Development Cambodia Branch	30,501	-	-	7	-	15,994	14,386	-	-	-	113	-
57 Wing Bank (Cambodia) Plc.	1,627,795	2,084	-	300,949	93,437	301,761	909,005	-	-	-	20,560	-
58 Woori Bank (Cambodia) Plc.	1,455,213	-	-	3,644	15,318	85,637	1,082,383	-	-	-	268,232	-
Subtotal	178,699,203	6,363,996	1,369,028	12,329,922	3,379,212	31,889,108	103,543,120	1,528,819	7,715,453	246,131	9,704,656	629,760
Specialized Banks												
59 AEON Specialized Bank (Cambodia) Plc.	-	-	-	-	-	-	-	-	-	-	-	-
60 Anco Specialized Bank	-	-	-	-	-	-	-	-	-	-	-	-
61 Angkor Capital Specialized Bank	30	-	-	-	-	1	29	-	-	-	-	-
62 Daun Penh Specialized Bank Plc.	-	-	-	-	-	-	-	-	-	-	-	-
63 Evergrowth (Cambodia) Specialized Bank Plc.	-	-	-	-	-	-	-	-	-	-	-	-
64 KB Daehan Specialized Bank Plc.	-	-	-	-	-	-	-	-	-	-	-	-
65 Maritime Specialized Bank Plc.	-	-	-	-	-	-	-	-	-	-	-	-
66 PHSME Specialized Bank Ltd.	693	-	-	-	-	612	80	-	-	-	-	-
67 Southern Capital Specialized Bank Plc.	50	-	-	-	-	1	49	-	-	-	-	-
Subtotal	773	-	-	-	-	614	159	-	-	-	-	-
Total	178,699,976	6,363,996	1,369,028	12,329,922	3,379,212	31,889,722	103,543,279	1,528,819	7,715,453	246,131	9,704,656	629,760
As Percentage of Total deposits	100.0%	3.6%	0.8%	6.9%	1.9%	17.8%	57.9%	0.9%	4.3%	0.1%	5.4%	0.4%
- Total deposits from customers (excluded deposits from banks & OFIs) =	155,029,260											

LOANS AND NON-PERFORMING LOANS (NPLS)

Table 14

(millions of KHR)

	2022			2021		
	1 USD/KHR = 4,117			1 USD/KHR = 4,074		
	Loans ¹	NPLs	NPL/Loans	Loans ¹	NPLs	NPL/Loans
Commercial Banks						
1 ACLEDA Bank Plc.	25,889,635	707,835	2.7%	21,454,589	455,591	2.1%
2 Advanced Bank of Asia Limited	26,780,302	820,841	3.1%	21,531,948	227,788	1.1%
3 Agricultural and Rural Development Bank	1,552,693	99,142	6.4%	1,235,326	102,139	8.3%
4 Alpha Commercial Bank Plc.	90,042	-	-	25,354	-	-
5 Asia- Pacific Development Bank Plc.	1,500,388	697	0.0%	996,862	-	-
6 B.I.C (Cambodia) Bank Plc.	475,247	7,940	1.7%	532,436	6,123	1.2%
7 Bangkok Bank Public Company Limited, Cambodia Branch	186,415	21,112	11.3%	124,927	19,048	15.2%
8 Bank for Investment and Development of Cambodia Plc.	1,924,140	16,256	0.8%	1,781,152	99,206	5.6%
9 Bank of China (Hong Kong) Limited Phnom Penh Branch	2,789,689	128,959	4.6%	2,437,667	3,101	0.1%
10 Booyoung Khmer Bank	410,408	34,979	8.5%	273,043	15,769	5.8%
11 Branch of Industrial Bank of Korea "Phnom Penh"	371,221	3,325	0.9%	220,162	-	-
12 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	574,976	9	0.0%	366,203	7	0.0%
13 Branch of Mizuho Bank Ltd.	-	-	-	-	-	-
14 BRED Bank (Cambodia) Plc	2,064,001	139,776	6.8%	1,485,369	3,494	0.2%
15 Bridge Bank Plc.	113,486	2,771	2.4%	56,099	1,437	2.6%
16 Cambodia Asia Bank Ltd.	326,313	11,315	3.5%	308,590	7,563	2.5%
17 Cambodia Post Bank Plc.	3,914,817	131,934	3.4%	3,311,167	62,019	1.9%
18 Cambodian Commercial Bank Plc.	314,822	37,935	12.0%	287,636	12,651	4.4%
19 Cambodian Public Bank Plc.	5,237,760	102,495	2.0%	4,800,425	28,085	0.6%
20 Canadia Bank Plc.	19,745,695	811,002	4.1%	19,345,501	659,897	3.4%
21 Cathay United Bank (Cambodia) Corp. Ltd.	1,515,472	23,921	1.6%	1,136,189	37,941	3.3%
22 CCU Commercial Bank Plc.	74,425	-	-	-	-	-
23 Chief (Cambodia) Commercial Bank Plc.	684,523	2,791	0.4%	607,028	1	0.0%
24 Chip Mong Commercial Bank Plc.	2,985,318	4,199	0.1%	2,020,287	172	0.0%
25 CIMB Bank Plc.	3,955,636	29,326	0.7%	3,551,307	15,387	0.4%
26 DGB Bank Plc.	1,513,170	37,397	2.5%	1,162,982	5,333	0.5%
27 First Commercial Bank Phnom Penh Branch	4,218,449	113,930	2.7%	4,226,728	126,029	3.0%
28 Foreign Trade Bank of Cambodia	5,276,954	23,443	0.4%	4,441,026	20,536	0.5%
29 Hattha Bank Plc.	8,040,949	180,094	2.2%	6,947,202	102,988	1.5%
30 Heng Feng (Cambodia) Bank Plc.	120,845	-	-	-	-	-
31 Heng He (Cambodia) Commercial Bank Plc.	454,584	15,874	3.5%	96,829	-	-
32 Hong Leong Bank (Cambodia) Plc	2,296,288	42,875	1.9%	2,039,834	30,737	1.5%
33 ICBC Limited Phnom Penh Branch	2,110,149	56,024	2.7%	1,701,705	55,429	3.3%
34 J Trust Royal Bank Plc.	3,775,743	91,836	2.4%	3,447,116	16,759	0.5%
35 Kookmin Bank Cambodia Plc.	1,655,468	17,651	1.1%	1,445,797	15,208	1.1%
36 Krung Thai Bank Public Co., Ltd Phnom Penh Branch	298,607	-	-	142,272	6,369	4.5%
37 Maybank (Cambodia) Plc.	4,154,244	107,365	2.6%	3,505,485	111,488	3.2%
38 MB Bank (Cambodia) Plc.	276,878	566	0.2%	331,005	379	0.1%
39 Mega International Commercial Bank Co., Ltd Phnom Penh Branch	1,510,736	27,173	1.8%	1,360,370	5,878	0.4%
40 Oriental Bank Plc.	208,026	-	-	-	-	-
41 Panda Commercial Bank Plc.	48,272	-	-	69,611	-	-
42 Phillip Bank Plc.	2,423,720	127,199	5.2%	2,116,788	77,064	3.6%
43 Phnom Penh Commercial Bank Plc.	3,183,181	162,016	5.1%	3,005,196	69,209	2.3%
44 Prince Bank Plc.	2,931,892	115,181	3.9%	1,963,725	29,693	1.5%
45 RHB Bank (Cambodia) Plc.	2,992,281	302,650	10.1%	2,694,121	124,778	4.6%
46 Rui Li (Cambodia) Bank Plc.	522,414	-	-	527,236	-	-
47 Saigon Thuong Tin Bank (Cambodia) Plc.	857,544	133,676	15.6%	719,372	119,172	16.6%
48 Saigon-Hanoi Bank Cambodia Plc.	2,101,117	59,427	2.8%	1,600,166	26,781	1.7%
49 Sathapana Bank Plc.	8,684,057	427,939	4.9%	7,871,575	159,061	2.0%
50 SBI Ly Hour Bank Plc.	2,743,240	47,075	1.7%	2,056,835	18,443	0.9%
51 Shinhan Bank (Cambodia) Plc.	2,809,100	31,213	1.1%	2,249,540	27,565	1.2%
52 Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	224,810	1,099	0.5%	20,119	-	-
53 Taiwan Cooperative Bank, Phnom Penh Branch	3,520,122	76,250	2.2%	3,493,225	-	-
54 Union Commercial Bank Plc.	2,682,568	23,268	0.9%	2,280,785	23,435	1.0%
55 Vattanac Bank	2,072,165	80,220	3.9%	1,804,959	3,748	0.2%
56 Vietnam Bank for Agriculture and Rural Development Cambodia Branc	141,705	1,234	0.9%	141,228	1,140	0.8%
57 Wing Bank (Cambodia) Plc.	1,479,574	24,613	1.7%	253,974	145	0.1%
58 Woori Bank (Cambodia) Plc.	4,914,522	92,393	1.9%	3,816,156	28,002	0.7%
Subtotal	183,720,797	5,558,242	3.0%	155,422,233	2,962,790	1.9%
Specialized Banks						
59 AEON Specialized Bank (Cambodia) Plc.	546,562	33,083	6.1%	604,492	61,600	10.2%
60 Anco Specialized Bank	150,624	64,868	43.1%	106,365	59,151	55.6%
61 Angkor Capital Specialized Bank	44,812	32,200	71.9%	34,454	21,035	61.1%
62 Daun Penh Specialized Bank Plc.	222,727	3,557	1.6%	157,937	2,685	1.7%
63 Evergrowth (Cambodia) Specialized Bank Plc.	49,182	22,512	45.8%	50,043	20,786	41.5%
64 KB Daehan Specialized Bank Plc.	1,125,916	15,534	1.4%	837,010	2,745	0.3%
65 Maritime Specialized Bank Plc.	2,854	-	-	5,506	-	-
66 PHSME Specialized Bank Ltd.	38,229	13,103	34.3%	41,698	4,753	11.4%
67 Southern Capital Specialized Bank Plc.	55,570	5,438	9.8%	47,371	3,085	6.5%
Subtotal	2,236,474	190,294	8.5%	1,884,877	175,839	9.3%
	185,957,271	5,748,537	3.1%	157,307,110	3,138,629	2.0%

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

TOTAL CREDITS CLASSIFIED BY INDUSTRIES

Table 15

(millions of KHR)

	2022		2021		Growth Rate (%) 2022 over 2021
	1 USD/KHR =	4,117	1 USD/KHR =	4,074	
	Amount	Share	Amount	Share	
Type of Industries					
1 Financial Institutions	8,299,807	4.3%	7,222,265	4.4%	13.7%
2 Agriculture, Forestry and Fishing	15,596,839	8.0%	12,858,179	7.8%	20.0%
3 Mining and Quarrying	923,531	0.5%	698,810	0.4%	30.8%
4 Manufacturing	8,208,311	4.2%	6,385,710	3.9%	27.2%
5 Utilities	1,943,182	1.0%	2,052,531	1.2%	-6.3%
6 Construction	18,244,368	9.4%	15,347,065	9.3%	17.6%
7 Wholesale Trade	18,609,082	9.6%	15,451,560	9.4%	19.2%
8 Retail Trade	30,864,054	15.9%	26,019,840	15.8%	17.4%
9 Hotels and Restaurants	8,421,703	4.3%	7,311,705	4.4%	14.0%
10 Transport and Storage	4,984,063	2.6%	4,413,063	2.7%	11.8%
11 Information Media and Telecommunications	1,029,980	0.5%	1,238,762	0.8%	-17.7%
12 Rental and Operational Leasing Activities	2,770,988	1.4%	2,704,483	1.6%	1.4%
13 Real Estate Activities	18,161,086	9.3%	14,157,218	8.6%	26.9%
14 Other Non-Financial Services	10,051,310	5.2%	8,428,939	5.1%	18.0%
15 Personal Lending	15,489,290	8.0%	15,209,064	9.2%	0.8%
16 Credit Cards	527,855	0.3%	356,549	0.2%	46.5%
17 Mortgages, Owner-Occupied Housing only	27,544,742	14.2%	22,420,339	13.6%	21.6%
18 Other Lending	2,586,887	1.3%	2,253,292	1.4%	13.6%
Total	194,257,078	100.0%	164,529,375	100.0%	16.8%

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

**TOTAL CREDITS CLASSIFIED BY INDUSTRIES AND BANKS
AS AT 31 DECEMBER 2022**

Table 16

1 USD = 4,117 KHR

(millions of KHR)

	Total	Financial Institutions	Agriculture, Forestry and Fishing	Mining and Quarrying	Manufacturing	Utilities	Construction	Wholesale Trade	Retail Trade	Hotels and Restaurants	Transport and Storage	Information media & Telecom.	Rental and Operational Leasing Activities	Real Estate Activities	Other Non-Financial Services	Personal Essentials	Other Lending
Commercial banks																	
1 ACLEDA Bank Plc.	25,953,480	63,845	5,633,319	111,199	803,168	102,765	1,460,901	1,960,885	6,596,756	1,730,845	1,180,888	16,497	176,141	1,029,072	1,811,861	3,275,340	-
2 Advanced Bank of Asia Limited	26,981,975	201,673	1,440,516	59,737	1,474,495	261,990	1,206,909	3,917,640	8,010,551	1,095,053	944,942	27,433	626,519	4,718,885	2,231,535	764,097	-
3 Agricultural and Rural Development Bank	1,601,127	48,434	1,483,374	-	-	-	-	-	-	-	-	-	-	-	-	69,319	-
4 Alpha Commercial Bank Plc.	90,402	-	-	-	20,096	-	21,936	7,737	10,833	5,419	-	-	3,658	-	3,089	17,275	-
5 Asia-Pacific Development Bank Plc.	1,531,501	31,113	7,076	-	5,803	-	127,002	2,409	3,495	5,386	1,253	-	14,417	1,230,739	-	69,112	33,695
6 B.L.C (Cambodia) Bank Plc.	477,112	1,864	-	-	-	6,367	31,931	-	-	2,113	-	57,779	-	286,997	13,217	57,825	19,019
7 Bangkok Bank Public Company Limited, Cambodia Branch	223,895	37,479	-	-	130,037	36,192	-	-	8,236	-	-	-	-	11,951	-	-	-
8 Bank for Investment and Development of Cambodia Plc.	1,925,401	1,261	178,616	-	125,520	18,225	121,756	204,513	136,921	26,544	-	-	-	196,463	-	832,212	83,371
9 Bank of China (Hong Kong) Limited Phnom Penh Branch	3,576,800	787,111	40,411	-	605,518	147,680	703,855	493,533	141	152,916	10,407	-	396,099	42,863	65,040	117,215	14,011
10 Booyoung Khmer Bank	410,408	-	6,269	-	-	-	165,879	40,420	4,215	637	-	175	17,740	-	24,929	150,144	-
11 Branch of Industrial Bank of Korea "Phnom Penh"	511,597	140,376	-	-	6,007	2,804	54,294	19,727	43,688	12,195	-	-	-	2,027	100,598	129,881	-
12 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	742,018	167,042	-	-	128,727	49,329	22,578	218,572	-	37,895	14,277	-	-	103,367	-	231	-
13 Branch of Mizuho Bank Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 BRED Bank (Cambodia) Plc	2,242,977	178,976	3,016	-	179,254	24,886	48,408	538,508	107,378	91,520	19,908	9,979	1,245	39,580	111,019	889,261	40
15 Bridge Bank Plc.	113,486	-	-	-	-	2,077	-	5,566	1,979	915	1,210	-	11,027	694	-	33,770	56,248
16 Cambodia Asia Bank Ltd.	326,313	-	57	-	2,151	-	66,825	31,184	153,861	3,542	3,023	-	-	-	-	65,670	-
17 Cambodia Post Bank Plc.	3,918,093	3,276	201,213	4,578	80,946	5,091	143,292	11,495	1,176,320	28,045	475,632	-	3,337	179,915	105,374	1,410,475	89,103
18 Cambodian Commercial Bank Plc.	370,570	55,748	-	-	60,145	-	6,136	41,065	176,282	21,491	1,809	-	-	-	-	7,896	-
19 Cambodian Public Bank Plc.	5,266,629	28,869	95,242	-	300,053	14,735	739,767	620,862	803,828	172,089	183,360	9,777	57,837	529,375	169,704	1,491,949	49,183
20 Canada Bank Plc.	20,362,365	616,670	690,405	481,483	556,178	113,234	4,180,312	713,870	2,804,192	1,593,653	163,855	156,354	152,437	3,202,087	442,971	4,465,854	28,810
21 Cathay United Bank (Cambodia) Corp. Ltd.	1,809,162	293,690	10,127	-	13,534	386	242,505	53,070	42,168	5,620	5,079	-	4,731	30,274	-	1,077,040	30,939
22 CCU Commercial Bank Plc.	74,425	-	-	-	74,425	-	-	-	-	-	-	-	-	-	-	-	-
23 Chief (Cambodia) Commercial Bank Plc.	684,523	-	11,249	-	14,688	20	233,735	5,859	59,624	16,006	851	-	2,790	130,698	38,704	74,488	95,810
24 Chip Mong Commercial Bank Plc.	3,195,112	209,794	2,503	47,955	163,484	804	216,864	167,326	102,551	85,987	52,661	-	618	-	368,401	1,776,163	-
25 CIMB Bank Plc.	4,247,464	291,828	6,359	9,325	328,843	31,188	207,252	1,077,387	412,266	78,748	91,985	27,814	47,358	277,590	264,945	1,070,624	23,951
26 DGB Bank Plc.	1,513,170	-	8,995	2,374	18,757	5,507	13,056	21,242	594,449	32,743	66,650	-	173,520	-	409,429	166,449	-
27 First Commercial Bank Phnom Penh Branch	4,490,454	272,005	29,884	-	210,130	-	348,507	942,418	757,071	374,490	69,834	14,910	-	495,264	685,565	15,631	274,743
28 Foreign Trade Bank of Cambodia	5,537,848	260,894	299,821	1,202	221,655	101,667	1,067,058	613,440	26,552	30,415	29,060	61,402	2,247	718,842	34,111	2,016,944	52,539
29 Hattha Bank Plc.	8,040,949	-	1,373,211	-	106,182	8,633	230,164	-	2,028,180	108,526	341,800	301	-	546,739	585,466	2,711,236	-
30 Heng Feng (Cambodia) Bank Plc.	120,845	-	-	-	-	-	61,151	3,226	2,698	41,410	-	-	-	-	12,359	-	-
31 Heng He (Cambodia) Commercial Bank Plc.	171,849	17,265	5,650	-	24,673	3,019	36,196	25,433	113,253	31,791	31,676	-	4,688	123,894	46,383	7,929	-
32 Hong Leong Bank (Cambodia) Plc	2,341,637	45,349	6,823	-	132,219	13,679	221,266	657,754	216,314	5,438	41,070	5,910	1,077	-	68,047	921,575	5,113
33 ICBC Limited Phnom Penh Branch	4,215,362	2,105,213	-	-	298,159	595,249	398,701	247,353	-	18,575	111,431	264,418	-	97,643	-	78,620	-
34 J Trust Royal Bank Plc.	4,116,912	341,169	19,719	-	577,082	2,184	601,063	809,333	149,863	318	80,433	206	5,182	314,979	297,434	917,945	-
35 Kookmin Bank Cambodia Plc.	1,849,010	193,542	831	-	47,432	3,501	96,401	297,191	22,640	13,949	3,930	-	3,938	340,022	5,708	811,848	8,078
36 Krung Thai Bank Public Co., Ltd Phnom Penh Branch	338,946	40,340	298,607	-	-	-	-	-	-	-	-	-	-	-	-	-	-
37 Maybank (Cambodia) Plc.	4,243,783	89,539	13,758	145	171,938	33,147	291,674	1,335,285	292,932	82,227	28,691	20,268	88,601	52,003	42,823	1,700,754	-
38 MB Bank (Cambodia) Plc.	276,878	-	-	-	-	1,004	13,229	-	2,402	-	-	222,841	-	1,492	82	35,829	-
39 Mega International Commercial Bank Co., Ltd Phnom Penh Branch	1,826,905	316,168	14,002	1,655	57,498	28,986	517,995	123,471	158,547	77,838	8,354	35,443	11,380	237,636	21,954	172,941	43,038
40 Oriental Bank Plc.	208,026	-	11,806	2,915	-	-	70,838	11,021	22,108	870	27,013	-	10,278	28,446	774	21,957	-
41 Panda Commercial Bank Plc.	48,272	-	-	-	-	-	4,146	41,288	-	-	-	-	-	-	-	2,838	-
42 Phillip Bank Plc.	2,458,432	34,712	272,909	7,122	40,481	35,209	148,698	179,130	336,722	41,249	23,303	254	38,043	112,988	282,596	832,705	72,313
43 Phnom Penh Commercial Bank Plc.	3,261,508	78,327	35,565	53,725	82,874	28,659	605,947	128,399	100,941	187,099	54,014	13,830	75,810	705,279	162,397	622,108	116,534
44 Prince Bank Plc.	2,979,004	47,112	72,755	-	114,517	25,365	361,562	212,127	640,192	150,208	24,923	8,799	74,534	163,425	55,903	817,586	209,996
45 RHB Bank (Cambodia) Plc.	3,121,520	129,239	106,822	4,241	86,080	97,703	421,150	440,751	403,293	283,398	20,927	3,267	135,166	151,796	95,603	714,807	27,276
46 Rui Li (Cambodia) Bank Plc.	522,414	-	-	-	-	-	47,483	(0)	302,638	-	-	-	-	24,770	-	147,522	-
47 Saigon Thuong Tin Bank (Cambodia) Plc.	868,524	10,980	46,104	111,506	5,883	4,297	87,334	161,284	37,873	5,650	-	-	-	-	-	390,130	7,484
48 Saigon-Hanoi Bank Cambodia Plc.	2,101,117	-	307,871	3,091	19,063	423	156,910	193,450	-	21,020	1,228	-	30	210,208	-	16,361	1,171,462
49 Sathapana Bank Plc.	8,771,137	87,080	1,148,516	125	210,792	48,640	459,235	125,017	2,211,971	231,623	381,129	1,169	58,619	387,092	814,580	2,568,520	37,388
50 SBI Ly Hour Bank Plc.	2,743,239	-	216,633	9,734	65,747	1,615	315,907	160,368	240,265	47,181	70,044	522	21,390	337,279	63,356	1,193,198	-
51 Shinhan Bank (Cambodia) Plc.	2,846,985	37,885	2,641	-	36,208	5,618	184,501	116,506	82,578	11,944	9,476	3,541	5,814	148,460	25,732	2,176,081	-
52 Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	884,372	659,563	-	-	90,334	38,047	-	29,611	13,474	13,965	-	2,800	-	30,790	4,252	1,537	-
53 Taiwan Cooperative Bank, Phnom Penh Branch	3,615,048	94,927	20,687	3,253	153,312	30,256	447,281	871,361	259,612	690,461	53,424	5,933	417,567	105,225	88,684	365,107	7,959
54 Union Commercial Bank Plc.	2,806,280	123,712	50,859	522	64,674	341	285,518	298,722	91,497	45,998	15,739	54,296	23,596	277,204	37,800	1,435,801	-
55 Vattanac Bank	2,096,635	24,470	92,682	2,405	117,013	2,897	391,928	264,357	239,356	327,278	87,219	4,019	1,387	381,200	77,819	80,838	1,767
56 Vietnam Bank for Agriculture and Rural Development Cambodia Branch	141,705	-	4,101	-	49,144	-	8,270	40,159	-	8,443	-	-	9,894	-	879	20,816	-
57 Wing Bank (Cambodia) Plc.	1,508,456	28,882	15,891	5,239	62,200	3,422	271,301	17,164	61,059	18,022	8,613	40	15,247	138,188	-	837,708	25,480
58 Woori Bank (Cambodia) Plc.	4,914,522	-	1,285,842	-	42,359	9,008	89,708	-	817,519	20,492	236,401	-	70,093	-	355,165	1,987,935	-
Subtotal	191,918,217	8,197,420															

LOANS TO DEPOSITS

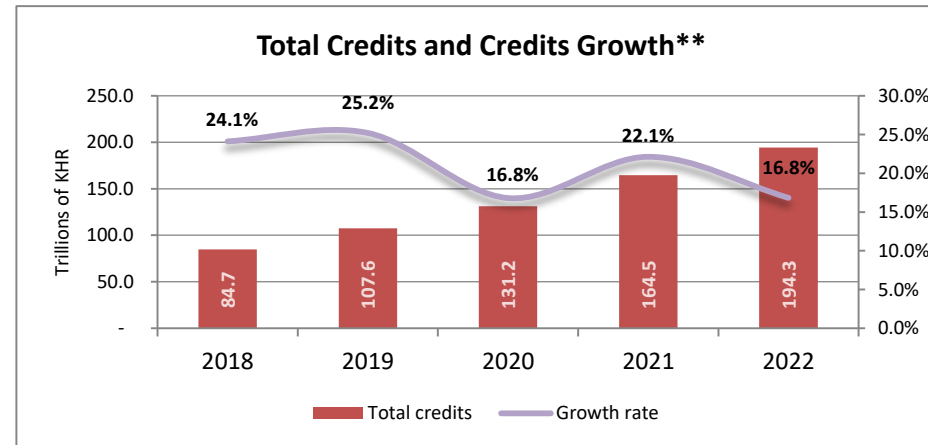
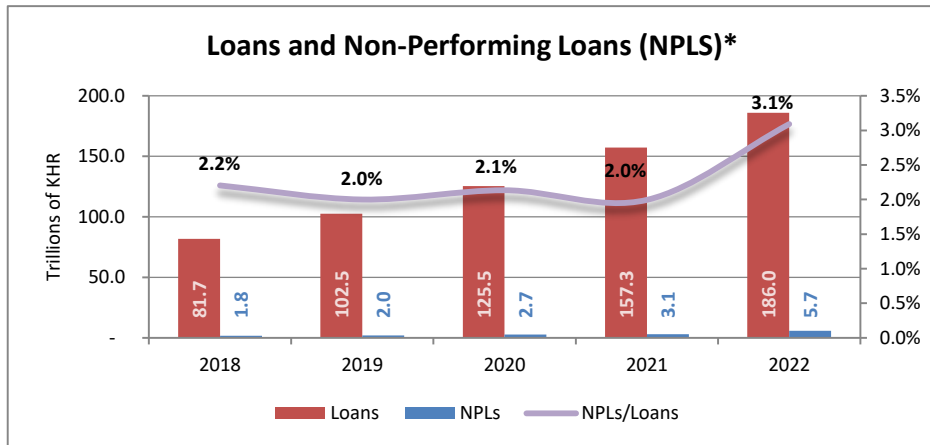
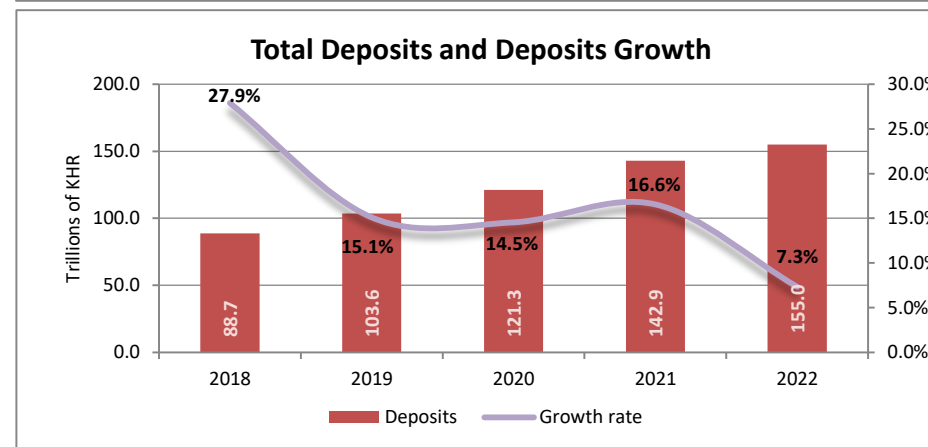
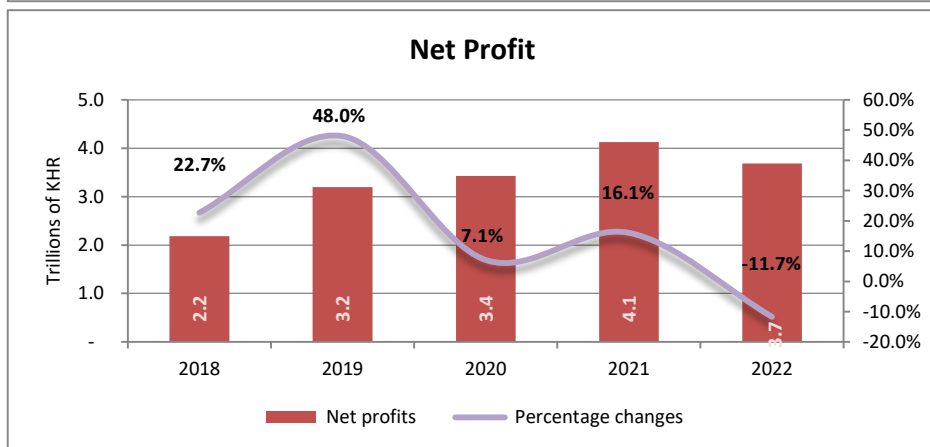
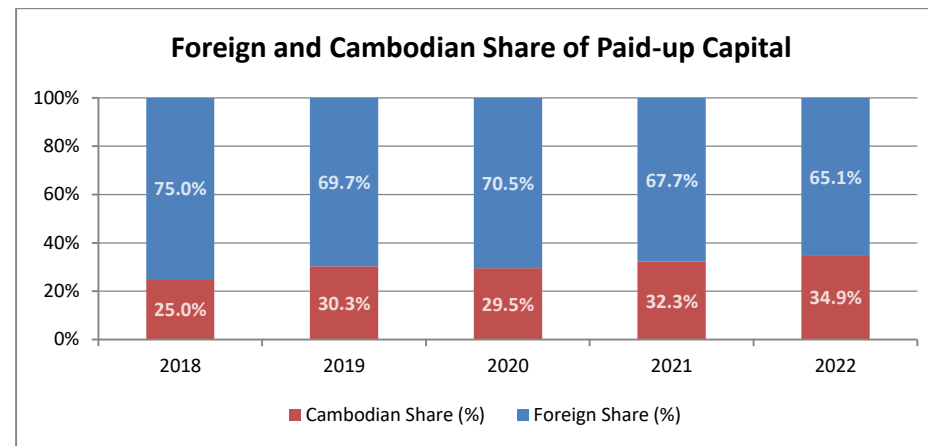
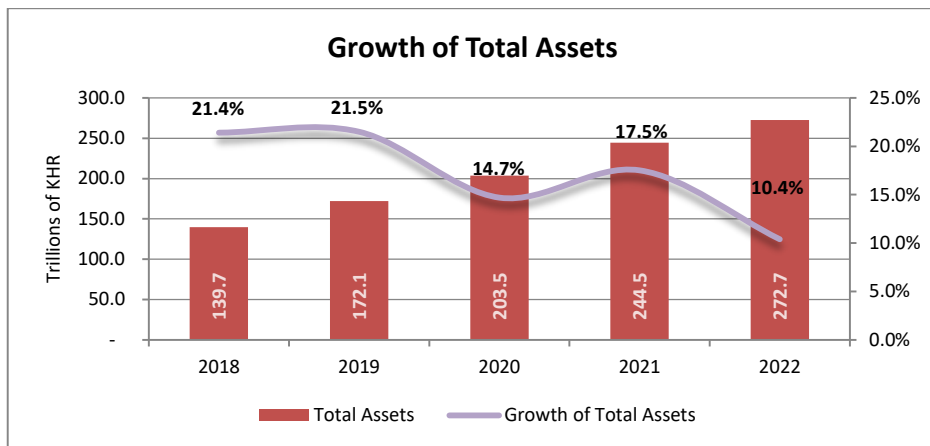
Table 17

(millions of KHR)

	2022			2021			
	1 USD/KHR = 4,117			1 USD/KHR = 4,074			
	Deposits ¹	Loans ²	Loans to deposits ratio	Deposits ¹	Loans ²	Loans to deposits ratio	
Commercial Banks							
1	ACLEDA Bank Plc.	24,167,874	25,889,635	107.1%	20,775,265	21,454,589	103.3%
2	Advanced Bank of Asia Limited	29,687,496	26,780,302	90.2%	25,292,200	21,531,948	85.1%
3	Agricultural and Rural Development Bank	33,089	1,552,693	4692.5%	21,192	1,235,326	5829.2%
4	Alpha Commercial Bank Plc.	227,761	90,042	39.5%	114,807	25,354	22.1%
5	Asia- Pacific Development Bank Plc.	1,148,475	1,500,388	130.6%	565,829	996,862	176.2%
6	B.I.C (Cambodia) Bank Plc.	917,800	475,247	51.8%	1,067,168	532,436	49.9%
7	Bangkok Bank Public Company Limited, Cambodia Branch	151,891	186,415	122.7%	204,426	124,927	61.1%
8	Bank for Investment and Development of Cambodia Plc.	1,040,674	1,924,140	184.9%	1,014,945	1,781,152	175.5%
9	Bank of China (Hong Kong) Limited Phnom Penh Branch	3,811,231	2,789,689	73.2%	3,840,962	2,437,667	63.5%
10	Boyoung Khmer Bank	15,285	410,408	2685.0%	72,365	273,043	377.3%
11	Branch of Industrial Bank of Korea "Phnom Penh"	8,543	371,221	4345.2%	7,715	220,162	2853.7%
12	Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	58,186	574,976	988.2%	52,572	366,203	696.6%
13	Branch of Mizuho Bank Ltd.	-	-	-	-	-	-
14	BRED Bank (Cambodia) Plc	1,126,188	2,064,001	183.3%	916,901	1,485,369	162.0%
15	Bridge Bank Plc.	-	113,486	-	-	56,099	-
16	Cambodia Asia Bank Ltd.	395,561	326,313	82.5%	389,280	308,590	79.3%
17	Cambodia Post Bank Plc.	3,094,870	3,914,817	126.5%	2,910,558	3,311,167	113.8%
18	Cambodian Commercial Bank Plc.	763,934	314,822	41.2%	822,535	287,636	35.0%
19	Cambodian Public Bank Plc.	6,132,393	5,237,760	85.4%	7,024,626	4,800,425	68.3%
20	Canadia Bank Plc.	23,313,871	19,745,695	84.7%	23,456,860	19,345,501	82.5%
21	Cathay United Bank (Cambodia) Corp., Ltd.	1,020,416	1,515,472	148.5%	1,032,329	1,136,189	110.1%
22	CCU Commercial Bank Plc.	-	74,425	-	-	-	-
23	Chief (Cambodia) Commercial Bank Plc.	475,491	684,523	144.0%	393,145	607,028	154.4%
24	Chip Mong Commercial Bank Plc.	3,334,677	2,985,318	89.5%	3,005,243	2,020,287	67.2%
25	CIMB Bank Plc.	3,489,486	3,955,636	113.4%	3,791,674	3,551,307	93.7%
26	DGB Bank Plc.	42,538	1,513,170	3557.2%	27,498	1,162,982	4229.4%
27	First Commercial Bank Phnom Penh Branch	942,800	4,218,449	447.4%	952,066	4,226,728	444.0%
28	Foreign Trade Bank of Cambodia	6,167,784	5,276,954	85.6%	5,597,587	4,441,026	79.3%
29	Hattha Bank Plc.	4,209,245	8,040,949	191.0%	3,787,492	6,947,202	183.4%
30	Heng Feng (Cambodia) Bank Plc.	174,214	120,845	69.4%	-	-	-
31	Heng He (Cambodia) Commercial Bank Plc.	871,490	454,584	52.2%	760,063	96,829	12.7%
32	Hong Leong Bank (Cambodia) Plc	1,936,782	2,296,288	118.6%	1,801,806	2,039,834	113.2%
33	ICBC Limited Phnom Penh Branch	1,389,613	2,110,149	151.9%	2,486,435	1,701,705	68.4%
34	J Trust Royal Bank Plc.	3,722,196	3,775,743	101.4%	3,543,658	3,447,116	97.3%
35	Kookmin Bank Cambodia Plc.	90,098	1,655,468	1837.4%	131,617	1,445,797	1098.5%
36	Krung Thai Bank Public Co., Ltd Phnom Penh Branch	117,268	298,607	254.6%	112,282	142,272	126.7%
37	Maybank (Cambodia) Plc.	3,919,752	4,154,244	106.0%	4,051,784	3,505,485	86.5%
38	MB Bank (Cambodia) Plc.	59,531	276,878	465.1%	105,487	331,005	313.8%
39	Mega International Commercial Bank Co., Ltd Phnom Penh Branch	322,979	1,510,736	467.8%	336,566	1,360,370	404.2%
40	Oriental Bank Plc.	59,126	208,026	351.8%	-	-	-
41	Panda Commercial Bank Plc.	210,869	48,272	22.9%	97,417	69,611	71.5%
42	Phillip Bank Plc.	1,865,675	2,423,720	129.9%	1,414,192	2,116,788	149.7%
43	Phnom Penh Commercial Bank Plc.	2,339,678	3,183,181	136.1%	2,711,060	3,005,196	110.8%
44	Prince Bank Plc.	2,503,758	2,931,892	117.1%	1,605,098	1,963,725	122.3%
45	RHB Bank (Cambodia) Plc.	1,939,199	2,992,281	154.3%	2,350,775	2,694,121	114.6%
46	Rui Li (Cambodia) Bank Plc.	295,551	522,414	176.8%	428,856	527,236	122.9%
47	Saigon Thuong Tin Bank (Cambodia) Plc.	741,970	857,544	115.6%	747,138	719,372	96.3%
48	Saigon-Hanoi Bank Cambodia Plc.	406,478	2,101,117	516.9%	298,904	1,600,166	535.3%
49	Sathapana Bank Plc.	6,367,011	8,684,057	136.4%	5,433,213	7,871,575	144.9%
50	SBI Ly Hour Bank Plc.	1,971,205	2,743,240	139.2%	1,093,694	2,056,835	188.1%
51	Shinhan Bank (Cambodia) Plc.	316,983	2,809,100	886.2%	339,393	2,249,540	662.8%
52	Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	19,187	224,810	1171.7%	2,057	20,119	977.9%
53	Taiwan Cooperative Bank, Phnom Penh Branch	124,520	3,520,122	2827.0%	157,748	3,493,225	2214.4%
54	Union Commercial Bank Plc.	1,746,376	2,682,568	153.6%	1,834,702	2,280,785	124.3%
55	Vattanac Bank	3,039,264	2,072,165	68.2%	2,859,880	1,804,959	63.1%
56	Vietnam Bank for Agriculture and Rural Development Cambodia Branch	30,493	141,705	464.7%	36,829	141,228	383.5%
57	Wing Bank (Cambodia) Plc.	1,233,409	1,479,574	120.0%	221,497	253,974	114.7%
58	Woori Bank (Cambodia) Plc.	1,436,251	4,914,522	342.2%	823,780	3,816,156	463.2%
	Subtotal	155,028,487	183,720,797	118.5%	142,923,170	155,422,233	108.7%
Specialized Banks							
59	AEON Specialized Bank (Cambodia) Plc.	-	546,562	-	-	604,492	-
60	Anco Specialized Bank	-	150,624	-	-	106,365	-
61	Angkor Capital Specialized Bank	30	44,812	148429.0%	30	34,454	115350.3%
62	Daun Penh Specialized Bank Plc.	-	222,727	-	-	157,937	-
63	Evergrowth (Cambodia) Specialized Bank Plc.	-	49,182	-	-	50,043	-
64	KB Daehan Specialized Bank Plc.	-	1,125,916	-	-	837,010	-
65	Maritime Specialized Bank Plc.	-	2,854	-	-	5,506	-
66	PHSME Specialized Bank Ltd.	693	38,229	5519.6%	669	41,698	6234.6%
67	Southern Capital Specialized Bank Plc.	50	55,570	110390.6%	80	47,371	59491.3%
	Subtotal	773	2,236,474	289275.4%	778	1,884,877	242176.9%
	Total	155,029,260	185,957,271	119.9%	142,923,948	157,307,110	110.1%

¹ Excluding deposits from banks and financial institutions.

² Excluding loans to banks and other financial institutions



*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 2022

Table 18

	Headquarter	Province	District
Microfinance Deposit-Taking Institutions (MDIs)			
1	1	35	114
2	1	23	126
3	1	23	59
4	1	24	36
5	1	48	133
Subtotal	5	153	468
Non Deposit-Taking Microfinance Institutions (MFIs)			
6	1	28	-
7	1	-	-
8	1	1	1
9	1	-	-
10	1	2	2
11	1	2	8
12	1	-	3
13	1	2	4
14	1	6	13
15	1	2	2
16	1	2	3
17	1	-	-
18	1	2	2
19	1	-	-
20	1	-	-
21	1	10	11
22	1	5	6
23	1	1	3
24	1	2	-
25	1	-	-
26	1	10	6
27	1	-	-
28	1	-	-
29	1	-	-
30	1	-	-
31	1	5	4
32	1	16	34
33	1	1	2
34	1	1	1
35	1	-	4
36	1	-	-
37	1	1	-
38	1	4	5
39	1	2	-
40	1	-	-
41	1	-	-
42	1	-	-
43	1	-	-

Number of Offices of Microfinance Institutions

AS AT 31 DECEMBER 2022

Table 18

	Headquarter	Province	District
44	L B P Microfinance Plc.	1	1
45	LCH Microfinance Plc.	1	-
46	LED Microfinance Institution Plc.	1	1
47	Leng Navatra Capital Plc.	1	-
48	Mango Finance Plc.	1	-
49	Maxima Microfinance Plc.	1	7
50	MIA Plc.	1	-
51	Microfinance Amatak Capital Plc.	1	-
52	Mothers Financial Japan Plc.	1	-
53	Niron Microfinance Plc.	1	4
54	NongHyup Finance (Cambodia) Plc.	1	15
55	ORO Financecorp Plc.	1	-
56	PG Development Plc.	1	-
57	Piphup Thmey Microfinance Plc.	1	-
58	Prasethpheap Finance Plc.	1	2
59	Prime MF Microfinance Institution Ltd. (Prime MF)	1	3
60	Propey Microfinance Plc.	1	-
61	Queen Finance Plc.	1	-
62	Rolya Plc.	1	-
63	Royal Microfinance Plc.	1	-
64	Sabay Credit Commercial Plc.	1	-
65	Sachak Microfinance Plc.	1	1
66	Sahaka Plc.	1	1
67	Sahakrinpheap Microfinance Plc.	1	9
68	Samaky Capital Plc.	1	-
69	Sambat Finance Plc.	1	1
70	Samporn Samakum Sahakreas Thuntouh Neung Matjum Kampuchea Plc.	1	2
71	Samrithisak Microfinance Limited	1	6
72	Sawad Rung Reung Finance (Cambodia) Plc.	1	-
73	Seilanithih Limited	1	5
74	Serey Oudom Microfinance Plc.	1	2
75	Side Hustle Microfinance Plc.	1	-
76	Sixty Six Finance Plc.	1	-
77	Soksan Microfinance Plc.	1	-
78	Sonatra Microfinance Institution Plc. (Sonatra)	1	8
79	Sunny Microfinance Plc.	1	1
80	T & Go Finance Plc.	1	-
81	TBB (Cambodia) Plc.	1	1
82	Trop Khnhom Plc.	1	2
83	Vithey Microfinance Plc.	1	1
84	Vivath Golden Finance Plc.	1	4
85	Welcome Finance (Cambodia) Plc.	1	5
86	Y.C.P Microfinance Plc.	1	3
87	Y.L.P Microfinance Plc.	1	-
	Subtotal	82	190
	Total	87	343

NUMBER OF STAFF

Table 19

	2022	2021	%Δ
Microfinance Deposit-Taking Institutions (MDIs)			
1 AMK Plc.	3,531	3,526	0.1%
2 Amret Plc.	4,774	4,669	2.2%
3 LOLC (Cambodia) Plc.	3,535	3,297	7.2%
4 Mohanokor Plc.	1,421	1,176	20.8%
5 Prasac Microfinance Institution Plc. "Prasac MFI Plc."	9,573	9,330	2.6%
Subtotal	22,834	21,998	3.8%
Non Deposit-Taking Microfinance Institutions (MFIs)			
6 Active People's Plc.	570	538	5.9%
7 AMZ Microfinance Plc.	44	-	-
8 Anakut Plc.	45	42	7.1%
9 Asia Pacific Finance Plc.	4	14	-71.4%
10 Baitang Microheranhvatho Plc.	38	47	-19.1%
11 Bamboo Finance Plc.	149	107	39.3%
12 BAMC Finance Plc.	26	26	-
13 Bayon Credit Plc.	41	49	-16.3%
14 BNKC (Cambodia) Plc.	377	346	9.0%
15 Borribo Plc.	69	69	-
16 Cam Capital Public Limited Company	154	105	46.7%
17 Cambodian Labor Care Plc.	11	18	-38.9%
18 Camma Microfinance Limited	170	128	32.8%
19 Century Cambo Development Plc.	11	11	-
20 Chailease Royal Finance Plc.	246	175	40.6%
21 Chamroeun Microfinance Plc.	390	369	5.7%
22 Chokchey Finance Plc.	258	259	-0.4%
23 City Microfinance Institution Plc.	73	88	-17.0%
24 CMK Plc.	36	69	-47.8%
25 Corich Microfinance Plc.	13	-	-
26 Delta Microfinance Plc.	206	233	-11.6%
27 Entean Akpevath Pracheachun (EAP) Plc.	16	16	-
28 Evergreen Microfinance Plc.	8	-	-
29 Family Microfinance Plc.	18	19	-5.3%
30 Farmer Finance Ltd. (FF)	32	26	23.1%
31 First Finance Plc.	194	109	78.0%
32 Funan Microfinance Plc.	628	613	2.4%
33 Futaba Microfinance Plc.	83	86	-3.5%
34 G B Plc.	15	14	7.1%
35 Golden Cash Plc.	96	88	9.1%
36 Grow Microfinance Institution Plc.	21	20	5.0%
37 Idemitsu Saison Microfinance (Cambodia) Plc.	37	38	-2.6%
38 Intean Poalroath Rongroeurmg Ltd.	72	70	2.9%
39 JACCS Microfinance (Cambodia) Plc.	275	-	-
40 JC Finance Plc.	45	40	12.5%
41 Jet's Cash Box Finance Plc.	14	7	100.0%
42 Khemarak Microfinance Institution Limited	8	9	-11.1%
43 Khmer Capital Plc.	21	20	5.0%

NUMBER OF STAFF

Table 19

	2022	2021	%Δ
44 L B P Microfinance Plc.	46	49	-6.1%
45 LCH Microfinance Plc.	9	7	28.6%
46 LED Microfinance Institution Plc.	15	21	-28.6%
47 Leng Navatra Capital Plc.	29	24	20.8%
48 Mango Finance Plc.	74	-	-
49 Maxima Microfinance Plc.	311	235	32.3%
50 MIA Plc.	22	35	-37.1%
51 Microfinance Amatak Capital Plc.	67	57	17.5%
52 Mothers Financial Japan Plc.	22	20	10.0%
53 Niron Microfinance Plc.	206	212	-2.8%
54 NongHyup Finance (Cambodia) Plc.	415	336	23.5%
55 ORO Financecorp Plc.	11	11	-
56 PG Development Plc.	15	14	7.1%
57 Piphup Thmey Microfinance Plc.	21	21	-
58 Prasethpheap Finance Plc.	55	49	12.2%
59 Prime MF Microfinance Institution Ltd. (Prime MF)	142	101	40.6%
60 Propey Microfinance Plc.	23	17	35.3%
61 Queen Finance Plc.	35	43	-18.6%
62 Rolya Plc.	14	12	16.7%
63 Royal Microfinance Plc.	71	71	-
64 Sabay Credit Commercial Plc.	12	12	-
65 Sachak Microfinance Plc.	28	28	-
66 Sahaka Plc.	39	39	-
67 Sahakrinpheap Microfinance Plc.	122	124	-1.6%
68 Samaky Capital Plc.	9	15	-40.0%
69 Sambat Finance Plc.	89	87	2.3%
70 Samporn Samakum Sahakreas Thuntouh Neung Matjum Kamp	43	39	10.3%
71 Samrithisak Microfinance Limited	142	132	7.6%
72 Sawad Rung Reung Finance (Cambodia) Plc.	1	-	-
73 Seilanithih Limited	86	97	-11.3%
74 Serey Oudom Microfinance Plc.	76	75	1.3%
75 Side Hustle Microfinance Plc.	12	-	-
76 Sixty Six Finance Plc.	9	8	12.5%
77 Soksan Microfinance Plc.	7	-	-
78 Sonatra Microfinance Institution Plc. (Sonatra)	91	83	9.6%
79 Sunny Microfinance Plc.	18	17	5.9%
80 T & Go Finance Plc.	33	32	3.1%
81 TBB (Cambodia) Plc.	34	34	-
82 Trop Khnhom Plc.	81	71	14.1%
83 Vithey Microfinance Plc.	138	147	-6.1%
84 Vivath Golden Finance Plc.	162	-	-
85 Welcome Finance (Cambodia) Plc.	300	296	1.4%
86 Y.C.P Microfinance Plc.	76	71	7.0%
87 Y.L.P Microfinance Plc.	78	-	-
Subtotal	7,803	6,610	18.0%
Total	30,637	28,608	7.1%

COMPARISON OF TOTAL ASSETS

Table 20

(millions of KHR)

	2022		2021		Growth Rate (%) 2022 over 2021
	1 USD/KHR =	4,117	1 USD/KHR =	4,074	
	Amount	Share	Amount	Share	
Microfinance Deposit-Taking Institutions (MDIs)					
1 AMK Plc.	2,978,790	6.7%	2,445,805	6.6%	20.5%
2 Amret Plc.	8,296,443	18.7%	6,395,391	17.3%	28.4%
3 LOLC (Cambodia) Plc.	6,156,534	13.9%	4,977,502	13.4%	22.4%
4 Mohanokor Plc.	657,916	1.5%	496,767	1.3%	31.1%
5 Prasac Microfinance Institution Plc. "Prasac MFI Plc."	19,725,521	44.4%	17,599,834	47.5%	10.9%
Subtotal	37,815,205	85.2%	31,915,297	86.1%	17.2%
Non Deposit-Taking Microfinance Institutions (MFIs)					
6 Active People's Plc.	1,159,334	2.6%	731,980	2.0%	56.7%
7 AMZ Microfinance Plc.	18,663	0.0%	-	-	-
8 Anakut Plc.	22,247	0.1%	21,730	0.1%	1.3%
9 Asia Pacific Finance Plc.	1,415	0.0%	2,023	0.0%	-30.8%
10 Baitang Microheranhvatho Plc.	14,242	0.0%	13,694	0.0%	2.9%
11 Bamboo Finance Plc.	85,392	0.2%	49,512	0.1%	70.7%
12 BAMC Finance Plc.	18,556	0.0%	19,702	0.1%	-6.8%
13 Bayon Credit Plc.	9,133	0.0%	12,471	0.0%	-27.5%
14 BNKC (Cambodia) Plc.	389,083	0.9%	309,959	0.8%	24.2%
15 Borribo Plc.	26,837	0.1%	27,408	0.1%	-3.1%
16 Cam Capital Public Limited Company	193,110	0.4%	95,591	0.3%	99.9%
17 Cambodian Labor Care Plc.	37,680	0.1%	39,089	0.1%	-4.6%
18 Camma Microfinance Limited	102,301	0.2%	67,884	0.2%	49.1%
19 Century Cambo Development Plc.	3,130	0.0%	3,756	0.0%	-17.5%
20 Chailease Royal Finance Plc.	670,422	1.5%	415,191	1.1%	59.8%
21 Chamroeun Microfinance Plc.	184,860	0.4%	165,238	0.4%	10.7%
22 Chokchey Finance Plc.	225,954	0.5%	181,671	0.5%	23.1%
23 City Microfinance Institution Plc.	41,307	0.1%	39,040	0.1%	4.7%
24 CMK Plc.	29,879	0.1%	221,354	0.6%	-86.6%
25 Corich Microfinance Plc.	8,466	0.0%	-	-	-
26 Delta Microfinance Plc.	52,178	0.1%	48,837	0.1%	5.7%
27 Entean Akpevath Pracheachun (EAP) Plc.	16,370	0.0%	18,972	0.1%	-14.6%
28 Evergreen Microfinance Plc.	5,780	0.0%	-	-	-
29 Family Microfinance Plc.	5,565	0.0%	5,823	0.0%	-5.4%
30 Farmer Finance Ltd. (FF)	19,644	0.0%	13,484	0.0%	44.2%
31 First Finance Plc.	197,527	0.4%	136,876	0.4%	42.8%
32 Funan Microfinance Plc.	345,173	0.8%	309,427	0.8%	10.4%
33 Futaba Microfinance Plc.	61,880	0.1%	60,900	0.2%	0.5%
34 G B Plc.	11,001	0.0%	7,099	0.0%	53.3%
35 Golden Cash Plc.	24,674	0.1%	21,474	0.1%	13.7%
36 Grow Microfinance Institution Plc.	7,829	0.0%	9,464	0.0%	-18.1%
37 Idemitsu Saison Microfinance (Cambodia) Plc.	107,381	0.2%	112,640	0.3%	-5.7%
38 Intean Poalroath Rongroeurng Ltd.	31,536	0.1%	33,424	0.1%	-6.6%
39 JACCS Microfinance (Cambodia) Plc.	197,795	0.4%	-	-	-
40 JC Finance Plc.	44,707	0.1%	43,782	0.1%	1.0%
41 Jet's Cash Box Finance Plc.	4,003	0.0%	4,491	0.0%	-11.8%
42 Khemarak Microfinance Institution Limited	8,195	0.0%	8,443	0.0%	-4.0%
43 Khmer Capital Plc.	79,255	0.2%	82,340	0.2%	-4.8%

COMPARISON OF TOTAL ASSETS

Table 20

(millions of KHR)

	2022		2021		Growth Rate (%) 2022 over 2021
	1 USD/KHR =	4,117	1 USD/KHR =	4,074	
	Amount	Share	Amount	Share	
44 L B P Microfinance Plc.	13,105	0.0%	14,951	0.0%	-13.3%
45 LCH Microfinance Plc.	6,202	0.0%	6,578	0.0%	-6.7%
46 LED Microfinance Institution Plc.	11,688	0.0%	8,999	0.0%	28.5%
47 Leng Navatra Capital Plc.	23,751	0.1%	4,827	0.0%	386.9%
48 Mango Finance Plc.	28,365	0.1%	-	-	-
49 Maxima Microfinance Plc.	144,287	0.3%	108,008	0.3%	32.2%
50 MIA Plc.	23,797	0.1%	32,041	0.1%	-26.5%
51 Microfinance Amatak Capital Plc.	18,847	0.0%	15,178	0.0%	22.9%
52 Mothers Financial Japan Plc.	44,202	0.1%	38,792	0.1%	12.8%
53 Niron Microfinance Plc.	26,536	0.1%	26,322	0.1%	-0.2%
54 NongHyup Finance (Cambodia) Plc.	400,232	0.9%	271,606	0.7%	45.8%
55 ORO Financecorp Plc.	29,413	0.1%	28,803	0.1%	1.1%
56 PG Development Plc.	9,730	0.0%	10,059	0.0%	-4.3%
57 Piphup Thmey Microfinance Plc.	10,706	0.0%	25,829	0.1%	-59.0%
58 Prasethpheap Finance Plc.	22,124	0.0%	20,625	0.1%	6.2%
59 Prime MF Microfinance Institution Ltd. (Prime MF)	68,270	0.2%	58,769	0.2%	15.0%
60 Propey Microfinance Plc.	5,301	0.0%	5,129	0.0%	2.3%
61 Queen Finance Plc.	8,031	0.0%	7,269	0.0%	9.3%
62 Rolya Plc.	6,395	0.0%	5,930	0.0%	6.7%
63 Royal Microfinance Plc.	26,628	0.1%	25,553	0.1%	3.1%
64 Sabay Credit Commercial Plc.	52,185	0.1%	54,086	0.1%	-4.5%
65 Sachak Microfinance Plc.	11,231	0.0%	10,173	0.0%	9.3%
66 Sahaka Plc.	39,662	0.1%	30,362	0.1%	29.3%
67 Sahakrinpheap Microfinance Plc.	18,499	0.0%	17,003	0.0%	7.7%
68 Samaky Capital Plc.	5,932	0.0%	6,553	0.0%	-10.4%
69 Sambat Finance Plc.	54,746	0.1%	50,405	0.1%	7.5%
70 Samporn Samakum Sahakreas Thuntouh Neung Matj	13,548	0.0%	13,613	0.0%	-1.5%
71 Samrithisak Microfinance Limited	100,608	0.2%	109,602	0.3%	-9.2%
72 Sawad Rung Reung Finance (Cambodia) Plc.	12,632	0.0%	-	-	-
73 Seilanithih Limited	16,936	0.0%	17,166	0.0%	-2.4%
74 Serey Oudom Microfinance Plc.	30,525	0.1%	29,257	0.1%	3.2%
75 Side Hustle Microfinance Plc.	5,062	0.0%	-	-	-
76 Sixty Six Finance Plc.	12,474	0.0%	11,629	0.0%	6.2%
77 Soksan Microfinance Plc.	6,259	0.0%	-	-	-
78 Sonatra Microfinance Institution Plc. (Sonatra)	54,279	0.1%	55,980	0.2%	-4.1%
79 Sunny Microfinance Plc.	113,889	0.3%	147,767	0.4%	-23.7%
80 T & Go Finance Plc.	7,699	0.0%	3,519	0.0%	116.5%
81 TBB (Cambodia) Plc.	209,368	0.5%	157,104	0.4%	31.9%
82 Trop Khnhom Plc.	44,667	0.1%	37,936	0.1%	16.5%
83 Vithey Microfinance Plc.	37,747	0.1%	36,141	0.1%	3.4%
84 Vivath Golden Finance Plc.	9,840	0.0%	-	-	-
85 Welcome Finance (Cambodia) Plc.	257,168	0.6%	259,267	0.7%	-1.8%
86 Y.C.P Microfinance Plc.	47,286	0.1%	46,854	0.1%	-0.1%
87 Y.L.P Microfinance Plc.	27,795	0.1%	-	-	-
Subtotal	6,580,153	14.8%	5,144,452	13.9%	26.6%
Total	44,395,359	100.0%	37,059,749	100.0%	18.5%

**SHARE OF PAID-UP CAPITAL
AS AT 31 DECEMBER 2022**

Table 21

1 USD = 4,117 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%	273,662	0.0%	0	273,662	6.5%
2 Amret Plc.	96.8%	116,198	3.2%	3,804	120,002	2.9%
3 LOLC (Cambodia) Plc.	97.0%	217,579	3.0%	6,799	224,377	5.3%
4 Mohanakor Plc.	-	-	100.0%	123,510	123,510	2.9%
5 Prasac Microfinance Institution Plc. "Prasac MFI Plc."	100.0%	1,646,800	-	-	1,646,800	39.1%
Subtotal	94.4%	2,254,239	5.6%	134,113	2,388,352	56.8%
Non Deposit-Taking Microfinance Institutions (MFIs)						
6 Active People's Plc.	100.0%	82,340	-	-	82,340	2.0%
7 AMZ Microfinance Plc.	-	-	100.0%	8,234	8,234	0.2%
8 Anakut Plc.	-	-	100.0%	12,351	12,351	0.3%
9 Asia Pacific Finance Plc.	-	-	100.0%	13,586	13,586	0.3%
10 Baitang Microheranhvatho Plc.	-	-	100.0%	12,351	12,351	0.3%
11 Bamboo Finance Plc.	50.0%	5,146	50.0%	5,146	10,293	0.2%
12 BAMC Finance Plc.	2.2%	316	97.8%	14,094	14,410	0.3%
13 Bayon Credit Plc.	-	-	100.0%	12,351	12,351	0.3%
14 BNKC (Cambodia) Plc.	100.0%	82,340	-	-	82,340	2.0%
15 Borribo Plc.	-	-	100.0%	7,411	7,411	0.2%
16 Cam Capital Public Limited Company	100.0%	61,755	-	-	61,755	1.5%
17 Cambodian Labor Care Plc.	100.0%	12,351	-	-	12,351	0.3%
18 Camma Microfinance Limited	-	-	100.0%	23,026	23,026	0.5%
19 Century Cambo Development Plc.	48.0%	2,964	52.0%	3,211	6,176	0.1%
20 Chailease Royal Finance Plc.	60.0%	53,159	40.0%	35,439	88,598	2.1%
21 Chamroeun Microfinance Plc.	100.0%	29,453	-	-	29,453	0.7%
22 Chokchey Finance Plc.	100.0%	22,644	-	-	22,644	0.5%
23 City Microfinance Institution Plc.	80.0%	9,881	20.0%	2,470	12,351	0.3%
24 CMK Plc.	100.0%	26,761	-	-	26,761	0.6%
25 Corich Microfinance Plc.	100.0%	6,176	-	-	6,176	0.1%
26 Delta Microfinance Plc.	-	-	100.0%	10,293	10,293	0.2%
27 Entean Akpevath Pracheachun (EAP) Plc.	-	-	100.0%	15,439	15,439	0.4%
28 Evergreen Microfinance Plc.	100.0%	6,176	-	-	6,176	0.1%
29 Family Microfinance Plc.	30.0%	1,853	70.0%	4,323	6,176	0.1%
30 Farmer Finance Ltd. (FF)	-	-	100.0%	6,000	6,000	0.1%
31 First Finance Plc.	-	-	100.0%	61,755	61,755	1.5%
32 Funan Microfinance Plc.	-	-	100.0%	32,936	32,936	0.8%
33 Futaba Microfinance Plc.	100.0%	28,819	-	-	28,819	0.7%
34 G B Plc.	49.0%	4,035	51.0%	4,199	8,234	0.2%
35 Golden Cash Plc.	-	-	100.0%	6,176	6,176	0.1%
36 Grow Microfinance Institution Plc.	-	-	100.0%	6,176	6,176	0.1%
37 Idemitsu Saison Microfinance (Cambodia) Plc.	100.0%	41,170	-	-	41,170	1.0%
38 Intean Poalroath Rongroeurng Ltd.	-	-	100.0%	12,716	12,716	0.3%
39 JACCS Microfinance (Cambodia) Plc.	100.0%	69,989	-	-	69,989	1.7%
40 JC Finance Plc.	100.0%	20,585	-	-	20,585	0.5%
41 Jet's Cash Box Finance Plc.	-	-	100.0%	6,176	6,176	0.1%
42 Khemarak Microfinance Institution Limited	40.0%	4,117	60.0%	6,176	10,293	0.2%
43 Khmer Capital Plc.	19.0%	15,645	81.0%	66,695	82,340	2.0%

**SHARE OF PAID-UP CAPITAL
AS AT 31 DECEMBER 2022**

Table 21

1 USD = 4,117 KHR

(millions of KHR)

	Foreign share		Cambodian share		Total Paid-up Capital	Market Share
	Share(%)	Amount paid	Share(%)	Amount paid		
44 L B P Microfinance Plc.	-	-	100.0%	10,293	10,293	0.2%
45 LCH Microfinance Plc.	-	-	100.0%	6,176	6,176	0.1%
46 LED Microfinance Institution Plc.	-	-	100.0%	6,176	6,176	0.1%
47 Leng Navatra Capital Plc.	-	-	100.0%	18,527	18,527	0.4%
48 Mango Finance Plc.	100.0%	12,351	-	-	12,351	0.3%
49 Maxima Microfinance Plc.	61.6%	12,928	38.4%	8,049	20,977	0.5%
50 MIA Plc.	-	-	100.0%	10,293	10,293	0.2%
51 Microfinance Amatak Capital Plc.	-	-	100.0%	6,176	6,176	0.1%
52 Mothers Financial Japan Plc.	100.0%	14,410	-	-	14,410	0.3%
53 Niron Microfinance Plc.	-	-	100.0%	10,530	10,530	0.3%
54 NongHyup Finance (Cambodia) Plc.	100.0%	102,925	-	-	102,925	2.4%
55 ORO Financecorp Plc.	100.0%	28,819	-	-	28,819	0.7%
56 PG Development Plc.	-	-	100.0%	12,351	12,351	0.3%
57 Piphup Thmey Microfinance Plc.	-	-	100.0%	40,347	40,347	1.0%
58 Prasethpheap Finance Plc.	-	-	100.0%	12,004	12,004	0.3%
59 Prime MF Microfinance Institution Ltd. (Prime MF)	40.0%	8,234	60.0%	12,351	20,585	0.5%
60 Proprey Microfinance Plc.	-	-	100.0%	6,176	6,176	0.1%
61 Queen Finance Plc.	-	-	100.0%	6,875	6,875	0.2%
62 Rolya Plc.	-	-	100.0%	6,176	6,176	0.1%
63 Royal Microfinance Plc.	-	-	100.0%	16,468	16,468	0.4%
64 Sabay Credit Commercial Plc.	-	-	100.0%	20,585	20,585	0.5%
65 Sachak Microfinance Plc.	-	-	100.0%	6,176	6,176	0.1%
66 Sahaka Plc.	55.0%	7,472	45.0%	6,114	13,586	0.3%
67 Sahakrinpheap Microfinance Plc.	-	-	100.0%	26,000	26,000	0.6%
68 Samaky Capital Plc.	-	-	100.0%	8,234	8,234	0.2%
69 Sambat Finance Plc.	-	-	100.0%	13,496	13,496	0.3%
70 Samporn Samakum Sahakreas Thuntouh Neung Matjum Kampuchea Plc.	-	-	100.0%	8,646	8,646	0.2%
71 Samrithisak Microfinance Limited	-	-	100.0%	61,755	61,755	1.5%
72 Sawad Rung Reung Finance (Cambodia) Plc.	75.0%	10,035	25.0%	3,345	13,380	0.3%
73 Seilanithih Limited	-	-	100.0%	8,646	8,646	0.2%
74 Serey Oudom Microfinance Plc.	-	-	100.0%	8,234	8,234	0.2%
75 Side Hustle Microfinance Plc.	49.0%	3,040	51.0%	3,164	6,204	0.1%
76 Sixty Six Finance Plc.	66.0%	8,152	34.0%	4,199	12,351	0.3%
77 Soksan Microfinance Plc.	100.0%	6,176	-	-	6,176	0.1%
78 Sonatra Microfinance Institution Plc. (Sonatra)	40.8%	9,241	59.2%	13,403	22,644	0.5%
79 Sunny Microfinance Plc.	100.0%	60,932	-	-	60,932	1.4%
80 T & Go Finance Plc.	100.0%	10,000	-	-	10,000	0.2%
81 TBB (Cambodia) Plc.	100.0%	82,340	-	-	82,340	2.0%
82 Trop Khnhom Plc.	-	-	100.0%	6,176	6,176	0.1%
83 Vithey Microfinance Plc.	-	-	100.0%	18,527	18,527	0.4%
84 Vivath Golden Finance Plc.	-	-	100.0%	12,351	12,351	0.3%
85 Welcome Finance (Cambodia) Plc.	100.0%	20,585	-	-	20,585	0.5%
86 Y.C.P Microfinance Plc.	-	-	100.0%	21,820	21,820	0.5%
87 Y.L.P Microfinance Plc.	-	-	100.0%	6,176	6,176	0.1%
Subtotal	54.1%	985,310	45.9%	834,737	1,820,047	43.2%
Total	77.0%	3,239,549	23.0%	968,850	4,208,399	100.0%

COMPARATIVE STATEMENT OF CONDITION (ASSET SIDE)

AS AT 31 DECEMBER 2022

Table 22

1 USD = 4,117 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.	542,945	2,349,774	52,954	10,772	22,344	-	2,978,790
2 Amret Plc.	965,234	7,151,600	34,694	4,809	52,026	88,079	8,296,443
3 LOLC (Cambodia) Plc.	963,754	5,130,636	45,639	62	15,135	1,308	6,156,534
4 Mohanokor Plc.	99,411	499,116	16,044	-	21,360	21,985	657,916
5 Prasac Microfinance Institution Plc. "Prasac MFI Plc."	1,892,398	17,730,347	78,252	116	24,151	258	19,725,521
Subtotal	4,463,741	32,861,474	227,584	15,759	135,017	111,629	37,815,205
Non Deposit-Taking Microfinance Institutions (MFIs)							
6 Active People's Plc.	220,342	924,859	4,177	3,502	6,276	177	1,159,334
7 AMZ Microfinance Plc.	3,476	13,353	137	-	1,672	25	18,663
8 Anakut Plc.	1,689	20,127	208	-	183	39	22,247
9 Asia Pacific Finance Plc.	717	265	176	-	257	-	1,415
10 Baitang Microheranhvatho Plc.	2,452	11,658	52	-	61	19	14,242
11 Bamboo Finance Plc.	1,121	82,526	60	-	514	1,172	85,392
12 BAMC Finance Plc.	1,215	16,820	62	-	354	104	18,556
13 Bayon Credit Plc.	3,956	1,132	2,216	-	1,807	22	9,133
14 BNKC (Cambodia) Plc.	46,524	329,073	1,508	-	11,979	-	389,083
15 Borribo Plc.	3,736	22,451	48	-	236	366	26,837
16 Cam Capital Public Limited Company	14,150	172,175	915	-	5,874	(4)	193,110
17 Cambodian Labor Care Plc.	8,649	24,503	4,517	-	1	10	37,680
18 Camma Microfinance Limited	4,851	96,039	336	-	764	311	102,301
19 Century Cambo Development Plc.	2,192	921	1	-	15	-	3,130
20 Chailease Royal Finance Plc.	14,614	629,323	20,737	-	1,623	4,125	670,422
21 Chamroeun Microfinance Plc.	26,391	156,175	3,284	-	1,739	(2,729)	184,860
22 Chokchey Finance Plc.	10,919	211,470	1,006	-	2,559	-	225,954
23 City Microfinance Institution Plc.	7,918	32,389	381	-	619	-	41,307
24 CMK Plc.	14,511	13,535	159	-	1,619	56	29,879
25 Corich Microfinance Plc.	2,512	4,860	339	-	754	-	8,466
26 Delta Microfinance Plc.	8,346	42,506	320	-	224	782	52,178
27 Entean Akpevath Pracheachun (EAP) Plc.	12,395	3,425	19	41	485	5	16,370
28 Evergreen Microfinance Plc.	822	237	3	362	5	4,350	5,780
29 Family Microfinance Plc.	1,697	3,533	52	-	38	244	5,565
30 Farmer Finance Ltd. (FF)	849	18,360	-	4	322	108	19,644
31 First Finance Plc.	46,572	146,407	2,987	5	1,434	122	197,527
32 Funan Microfinance Plc.	17,798	319,439	1,767	-	4,553	1,617	345,173
33 Futaba Microfinance Plc.	8,949	51,800	185	-	405	539	61,880
34 G B Plc.	1,025	9,613	56	-	252	55	11,001
35 Golden Cash Plc.	1,500	22,637	178	-	368	(8)	24,674
36 Grow Microfinance Institution Plc.	1,242	6,083	170	-	213	120	7,829
37 Idemitsu Saison Microfinance (Cambodia) Plc.	10,101	94,057	1,161	-	1,984	79	107,381
38 Intean Poalroath Rongroeurng Ltd.	2,371	28,484	544	-	136	-	31,536
39 JACCS Microfinance (Cambodia) Plc.	11,022	175,306	3,080	-	8,297	91	197,795
40 JC Finance Plc.	12,583	31,406	176	-	515	27	44,707
41 Jet's Cash Box Finance Plc.	356	1,256	2,193	-	18	180	4,003
42 Khemarak Microfinance Institution Limited	8,061	-	25	-	109	-	8,195
43 Khmer Capital Plc.	9,150	68,958	143	-	1,004	-	79,255

44	L B P Microfinance Plc.	995	11,119	820	-	171	-	13,105
45	LCH Microfinance Plc.	1,580	4,576	25	-	21	0	6,202
46	LED Microfinance Institution Plc.	341	11,287	25	-	36	-	11,688
47	Leng Navatra Capital Plc.	1,390	21,513	235	-	632	(20)	23,751
48	Mango Finance Plc.	1,472	26,089	191	-	548	65	28,365
49	Maxima Microfinance Plc.	14,715	128,689	1,629	41	539	(1,325)	144,287
50	MIA Plc.	2,958	20,474	347	-	19	-	23,797
51	Microfinance Amatak Capital Plc.	685	17,885	93	-	185	-	18,847
52	Mothers Financial Japan Plc.	6,115	35,894	601	-	30	1,563	44,202
53	Niron Microfinance Plc.	7,704	8,226	784	-	445	9,377	26,536
54	NongHyup Finance (Cambodia) Plc.	86,101	300,219	1,526	41	11,382	963	400,232
55	ORO Financecorp Plc.	4,801	8,355	15,743	-	1	513	29,413
56	PG Development Plc.	7,234	2,461	27	-	9	-	9,730
57	Piphup Thmey Microfinance Plc.	6,677	3,341	688	-	-	-	10,706
58	Prasethpheap Finance Plc.	3,423	17,833	87	-	336	444	22,124
59	Prime MF Microfinance Institution Ltd. (Prime MF)	6,044	49,678	1,129	-	7,862	3,556	68,270
60	Propey Microfinance Plc.	586	4,591	52	-	72	0	5,301
61	Queen Finance Plc.	1,512	6,179	28	-	239	73	8,031
62	Rolya Plc.	728	3,303	2,278	-	85	-	6,395
63	Royal Microfinance Plc.	3,683	21,010	13	-	749	1,173	26,628
64	Sabay Credit Commercial Plc.	14,831	37,352	1	-	2	-	52,185
65	Sachak Microfinance Plc.	504	3,727	-	-	6,896	104	11,231
66	Sahaka Plc.	4,904	34,299	233	-	224	2	39,662
67	Sahakrinpheap Microfinance Plc.	3,544	13,518	129	-	161	1,146	18,499
68	Samaky Capital Plc.	2,035	3,717	32	-	128	20	5,932
69	Sambat Finance Plc.	3,773	47,309	103	-	2,513	1,048	54,746
70	Samporn Samakum Sahakreas Thuntouh Neung Matjum Kar	550	12,243	71	-	168	515	13,548
71	Samrithisak Microfinance Limited	6,612	91,012	196	-	2,920	(133)	100,608
72	Sawad Rung Reung Finance (Cambodia) Plc.	12,547	1	54	-	29	-	12,632
73	Seilanithih Limited	2,015	14,590	196	41	44	50	16,936
74	Serey Oudom Microfinance Plc.	2,124	30,404	180	-	76	(2,259)	30,525
75	Side Hustle Microfinance Plc.	1,342	3,056	-	-	507	157	5,062
76	Sixty Six Finance Plc.	819	11,435	87	-	133	2	12,474
77	Soksan Microfinance Plc.	1,706	4,543	5	-	5	-	6,259
78	Sonatra Microfinance Institution Plc. (Sonatra)	7,228	39,630	689	1,531	5,201	-	54,279
79	Sunny Microfinance Plc.	25,323	86,931	358	-	950	327	113,889
80	T & Go Finance Plc.	755	6,137	707	-	103	(2)	7,699
81	TBB (Cambodia) Plc.	38,958	169,202	1,156	-	52	-	209,368
82	Trop Khnhom Plc.	624	43,459	-	-	60	523	44,667
83	Vithey Microfinance Plc.	2,276	34,755	394	-	322	-	37,747
84	Vivath Golden Finance Plc.	2,484	4,749	-	-	432	2,175	9,840
85	Welcome Finance (Cambodia) Plc.	29,349	215,309	9,072	21	3,418	-	257,168
86	Y.C.P Microfinance Plc.	31,412	14,821	556	5	492	-	47,286
87	Y.L.P Microfinance Plc.	1,261	25,197	146	-	1,140	51	27,795
	Subtotal	902,491	5,437,281	94,064	5,595	108,608	32,115	6,580,153
	TOTAL	5,366,232	38,298,755	321,648	21,354	243,625	143,744	44,395,359

PERCENTAGE DISTRIBUTION OF ASSETS OF INDIVIDUAL MFIS
AS AT 31 DECEMBER 2022

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.	18.2%	78.9%	1.8%	0.4%	0.8%	-	100.0%
2 Amret Plc.	11.6%	86.2%	0.4%	0.1%	0.6%	1.1%	100.0%
3 LOLC (Cambodia) Plc.	15.7%	83.3%	0.7%	0.0%	0.2%	0.0%	100.0%
4 Mohanokor Plc.	15.1%	75.9%	2.4%	-	3.2%	3.3%	100.0%
5 Prasac Microfinance Institution Plc. "Prasac MFI Plc."	9.6%	89.9%	0.4%	0.0%	0.1%	0.0%	100.0%
Subtotal	11.8%	86.9%	0.6%	0.0%	0.4%	0.3%	100.0%
Non Deposit-Taking Microfinance Institutions (MFIs)							
6 Active People's Plc.	19.0%	79.8%	0.4%	0.3%	0.5%	0.0%	100.0%
7 AMZ Microfinance Plc.	18.6%	71.5%	0.7%	-	9.0%	0.1%	100.0%
8 Anakut Plc.	7.6%	90.5%	0.9%	-	0.8%	0.2%	100.0%
9 Asia Pacific Finance Plc.	50.7%	18.7%	12.4%	-	18.1%	-	100.0%
10 Baitang Microheranhvatho Plc.	17.2%	81.9%	0.4%	-	0.4%	0.1%	100.0%
11 Bamboo Finance Plc.	1.3%	96.6%	0.1%	-	0.6%	1.4%	100.0%
12 BAMC Finance Plc.	6.6%	90.6%	0.3%	-	1.9%	0.6%	100.0%
13 Bayon Credit Plc.	43.3%	12.4%	24.3%	-	19.8%	0.2%	100.0%
14 BNKC (Cambodia) Plc.	12.0%	84.6%	0.4%	-	3.1%	-	100.0%
15 Borribo Plc.	13.9%	83.7%	0.2%	-	0.9%	1.4%	100.0%
16 Cam Capital Public Limited Company	7.3%	89.2%	0.5%	-	3.0%	0.0%	100.0%
17 Cambodian Labor Care Plc.	23.0%	65.0%	12.0%	-	0.0%	0.0%	100.0%
18 Camma Microfinance Limited	4.7%	93.9%	0.3%	-	0.7%	0.3%	100.0%
19 Century Cambo Development Plc.	70.0%	29.4%	0.0%	-	0.5%	-	100.0%
20 Chailease Royal Finance Plc.	2.2%	93.9%	3.1%	-	0.2%	0.6%	100.0%
21 Chamroeun Microfinance Plc.	14.3%	84.5%	1.8%	-	0.9%	-1.5%	100.0%
22 Chokchey Finance Plc.	4.8%	93.6%	0.4%	-	1.1%	-	100.0%
23 City Microfinance Institution Plc.	19.2%	78.4%	0.9%	-	1.5%	-	100.0%
24 CMK Plc.	48.6%	45.3%	0.5%	-	5.4%	0.2%	100.0%
25 Corich Microfinance Plc.	29.7%	57.4%	4.0%	-	8.9%	-	100.0%
26 Delta Microfinance Plc.	16.0%	81.5%	0.6%	-	0.4%	1.5%	100.0%
27 Entean Akpevath Pracheachun (EAP) Plc.	75.7%	20.9%	0.1%	0.3%	3.0%	0.0%	100.0%
28 Evergreen Microfinance Plc.	14.2%	4.1%	0.0%	6.3%	0.1%	75.3%	100.0%
29 Family Microfinance Plc.	30.5%	63.5%	0.9%	-	0.7%	4.4%	100.0%
30 Farmer Finance Ltd. (FF)	4.3%	93.5%	-	0.0%	1.6%	0.6%	100.0%
31 First Finance Plc.	23.6%	74.1%	1.5%	0.0%	0.7%	0.1%	100.0%
32 Funan Microfinance Plc.	5.2%	92.5%	0.5%	-	1.3%	0.5%	100.0%
33 Futaba Microfinance Plc.	14.5%	83.7%	0.3%	-	0.7%	0.9%	100.0%
34 G B Plc.	9.3%	87.4%	0.5%	-	2.3%	0.5%	100.0%
35 Golden Cash Plc.	6.1%	91.7%	0.7%	-	1.5%	0.0%	100.0%
36 Grow Microfinance Institution Plc.	15.9%	77.7%	2.2%	-	2.7%	1.5%	100.0%
37 Idemitsu Saison Microfinance (Cambodia) Plc.	9.4%	87.6%	1.1%	-	1.8%	0.1%	100.0%
38 Intean Poalroath Rongroeurng Ltd.	7.5%	90.3%	1.7%	-	0.4%	-	100.0%
39 JACCS Microfinance (Cambodia) Plc.	5.6%	88.6%	1.6%	-	4.2%	0.0%	100.0%
40 JC Finance Plc.	28.1%	70.2%	0.4%	-	1.2%	0.1%	100.0%
41 Jet's Cash Box Finance Plc.	8.9%	31.4%	54.8%	-	0.4%	4.5%	100.0%
42 Khemarak Microfinance Institution Limited	98.4%	-	0.3%	-	1.3%	-	100.0%
43 Khmer Capital Plc.	11.5%	87.0%	0.2%	-	1.3%	-	100.0%

PERCENTAGE DISTRIBUTION OF ASSETS OF INDIVIDUAL MFIS
AS AT 31 DECEMBER 2022

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
44 L B P Microfinance Plc.	7.6%	84.8%	6.3%	-	1.3%	-	100.0%
45 LCH Microfinance Plc.	25.5%	73.8%	0.4%	-	0.3%	0.0%	100.0%
46 LED Microfinance Institution Plc.	2.9%	96.6%	0.2%	-	0.3%	-	100.0%
47 Leng Navatra Capital Plc.	5.9%	90.6%	1.0%	-	2.7%	-0.1%	100.0%
48 Mango Finance Plc.	5.2%	92.0%	0.7%	-	1.9%	0.2%	100.0%
49 Maxima Microfinance Plc.	10.2%	89.2%	1.1%	0.0%	0.4%	-0.9%	100.0%
50 MIA Plc.	12.4%	86.0%	1.5%	-	0.1%	-	100.0%
51 Microfinance Amatak Capital Plc.	3.6%	94.9%	0.5%	-	1.0%	-	100.0%
52 Mothers Financial Japan Plc.	13.8%	81.2%	1.4%	-	0.1%	3.5%	100.0%
53 Niron Microfinance Plc.	29.0%	31.0%	3.0%	-	1.7%	35.3%	100.0%
54 NongHyup Finance (Cambodia) Plc.	21.5%	75.0%	0.4%	0.0%	2.8%	0.2%	100.0%
55 ORO Financecorp Plc.	16.3%	28.4%	53.5%	-	0.0%	1.7%	100.0%
56 PG Development Plc.	74.3%	25.3%	0.3%	-	0.1%	-	100.0%
57 Piphup Thmey Microfinance Plc.	62.4%	31.2%	6.4%	-	-	-	100.0%
58 Prasethpheap Finance Plc.	15.5%	80.6%	0.4%	-	1.5%	2.0%	100.0%
59 Prime MF Microfinance Institution Ltd. (Prime MF)	8.9%	72.8%	1.7%	-	11.5%	5.2%	100.0%
60 Propey Microfinance Plc.	11.1%	86.6%	1.0%	-	1.4%	0.0%	100.0%
61 Queen Finance Plc.	18.8%	76.9%	0.3%	-	3.0%	0.9%	100.0%
62 Rolya Plc.	11.4%	51.7%	35.6%	-	1.3%	-	100.0%
63 Royal Microfinance Plc.	13.8%	78.9%	0.0%	-	2.8%	4.4%	100.0%
64 Sabay Credit Commercial Plc.	28.4%	71.6%	0.0%	-	0.0%	-	100.0%
65 Sachak Microfinance Plc.	4.5%	33.2%	-	-	61.4%	0.9%	100.0%
66 Sahaka Plc.	12.4%	86.5%	0.6%	-	0.6%	0.0%	100.0%
67 Sahakrinpheap Microfinance Plc.	19.2%	73.1%	0.7%	-	0.9%	6.2%	100.0%
68 Samaky Capital Plc.	34.3%	62.7%	0.5%	-	2.2%	0.3%	100.0%
69 Sambat Finance Plc.	6.9%	86.4%	0.2%	-	4.6%	1.9%	100.0%
70 Samporn Samakum Sahakreas Thuntouh Neung Matjum Kar	4.1%	90.4%	0.5%	-	1.2%	3.8%	100.0%
71 Samrithisak Microfinance Limited	6.6%	90.5%	0.2%	-	2.9%	-0.1%	100.0%
72 Sawad Rung Reung Finance (Cambodia) Plc.	99.3%	0.0%	0.4%	-	0.2%	-	100.0%
73 Seilanithih Limited	6.6%	90.5%	0.2%	-	2.9%	-0.1%	100.0%
74 Serey Oudom Microfinance Plc.	7.0%	99.6%	0.6%	-	0.2%	-7.4%	100.0%
75 Side Hustle Microfinance Plc.	26.5%	60.4%	-	-	10.0%	3.1%	100.0%
76 Sixty Six Finance Plc.	6.6%	91.7%	0.7%	-	1.1%	0.0%	100.0%
77 Soksas Microfinance Plc.	27.3%	72.6%	0.1%	-	0.1%	-	100.0%
78 Sonatra Microfinance Institution Plc. (Sonatra)	13.3%	73.0%	1.3%	2.8%	9.6%	-	100.0%
79 Sunny Microfinance Plc.	22.2%	76.3%	0.3%	-	0.8%	0.3%	100.0%
80 T & Go Finance Plc.	9.8%	79.7%	9.2%	-	1.3%	0.0%	100.0%
81 TBB (Cambodia) Plc.	18.6%	80.8%	0.6%	-	0.0%	-	100.0%
82 Trop Khnhom Plc.	1.4%	97.3%	-	-	0.1%	1.2%	100.0%
83 Vithey Microfinance Plc.	6.0%	92.1%	1.0%	-	0.9%	-	100.0%
84 Vivath Golden Finance Plc.	25.2%	48.3%	-	-	4.4%	22.1%	100.0%
85 Welcome Finance (Cambodia) Plc.	11.4%	83.7%	3.5%	0.0%	1.3%	-	100.0%
86 Y.C.P Microfinance Plc.	66.4%	31.3%	1.2%	0.0%	1.0%	-	100.0%
87 Y.L.P Microfinance Plc.	4.5%	90.7%	0.5%	-	4.1%	0.2%	100.0%
Subtotal	13.7%	82.6%	1.4%	0.1%	1.7%	0.5%	100.0%
Total	12.1%	86.3%	0.7%	0.0%	0.5%	0.3%	100.0%

**COMPARATIVE STATEMENT OF CONDITION (LIABILITY AND EQUITY SIDE)
AS AT 31 DECEMBER 2022**

Table 24

1 USD = 4,117 KHR

(millions of KHR)

	Customer's deposit						Shareholder's Equity								Total Liabilities and Equity
	Compulsory Saving	Voluntary Saving	Interest Payable	Accountpayable and Others Liabilities	Accrued Expenses and Provision	Loans Payable	Deferred Revenue	Suspense Clearing and interbranch Account	Other Liabilities	Paid up Capital	Premium on Share Capital	Hybrid & Donated Capital Investment	Reserves and Subordinated Debt	Retained and Current Profit/Loss	
Microfinance Deposit-Taking Institutions (MDIs)															
1 AMK Plc.	38,997	989,969	20,782	40,069	18,552	1,245,891	-	(0)	74,941	273,662	22,425	-	99,172	154,329	2,978,790
2 Amret Plc.	-	3,933,426	132,079	118,853	33,661	2,412,425	110,174	26	864	120,002	-	-	881,500	553,431	8,296,443
3 LOLC (Cambodia) Plc.	-	3,074,194	84,263	4,192	90,470	1,278,463	93,835	(2,848)	15,803	224,377	-	-	692,072	601,712	6,156,534
4 Mohanakor Plc.	-	221,761	36	7,472	2,836	202,421	-	226	25,707	123,510	-	-	-	73,947	657,916
5 Prasac Microfinance Institution Plc. "Prasac MFI Plc."	-	11,150,052	283,866	97,075	243,909	4,151,362	-	(3)	18,845	1,646,800	-	-	366,413	1,767,203	19,725,521
Total MDIs	38,997	19,369,401	521,026	267,662	389,428	9,290,562	204,009	(2,599)	136,161	2,388,352	22,425	-	2,039,157	3,150,622	37,815,205
Non Deposit-Taking Microfinance Institutions (MFIs)															
6 Active People's Plc.	-	-	-	23,958	-	900,563	-	12,647	-	82,340	-	-	-	139,826	1,159,334
7 AMZ Microfinance Plc.	-	-	-	36	87	12,373	196	0	-	8,234	-	-	-	(2,263)	18,663
8 Anakut Plc.	-	-	-	26	46	11,310	-	(0)	249	12,351	-	-	-	(1,736)	22,247
9 Asia Pacific Finance Plc.	-	-	-	71	118	-	-	-	7	13,586	-	-	-	(12,366)	1,415
10 Baitang Microheranhvatho Plc.	-	-	-	159	71	-	-	89	125	12,351	-	-	-	1,447	14,242
11 Bamboo Finance Plc.	-	-	-	-	-	64,698	-	-	1,741	10,293	-	-	8,234	427	85,392
12 BAMC Finance Plc.	-	-	-	365	28	5,307	111	-	-	14,410	-	-	251	(1,916)	18,556
13 Bayon Credit Plc.	-	-	-	353	148	5,839	-	-	2	12,351	-	-	-	(9,561)	9,133
14 BNKC (Cambodia) Plc.	-	-	-	744	3,378	275,916	775	748	-	82,340	-	-	-	25,182	389,083
15 Borribo Plc.	-	-	-	536	143	11,733	-	19	115	7,411	-	-	-	6,881	26,837
16 Cam Capital Public Limited Company	-	-	-	1,373	284	140,466	1,124	95	-	61,755	-	-	-	(11,988)	193,110
17 Cambodian Labor Care Plc.	-	-	-	22,136	494	-	-	-	-	12,351	-	-	-	2,699	37,680
18 Camma Microfinance Limited	-	-	-	611	225	63,168	5	114	-	23,026	-	-	11,447	3,704	102,301
19 Century Cambo Development Plc.	-	-	-	-	35	0	-	-	-	6,176	-	-	-	(3,080)	3,130
20 Chailase Royal Finance Plc.	-	-	-	847	24,059	515,290	-	4,764	-	88,598	-	-	-	36,866	670,422
21 Chamroeu Microfinance Plc.	-	-	-	3,227	-	139,163	-	(13)	-	29,453	0	2,046	856	10,129	184,860
22 Chokchey Finance Plc.	-	-	-	1,421	160	180,249	-	-	2,268	22,644	-	-	9,675	9,537	225,954
23 City Microfinance Institution Plc.	-	-	-	609	195	30,878	-	18	(5)	12,351	-	-	-	(2,739)	41,307
24 CMK Plc.	169	1,430	0	32	429	-	-	(51)	2	26,761	-	-	707	402	29,879
25 Corich Microfinance Plc.	-	-	-	1,022	-	4,179	-	-	-	6,176	-	-	-	(2,910)	8,466
26 Delta Microfinance Plc.	-	-	-	-	-	28,819	-	968	3,525	10,293	-	-	2,121	6,453	52,178
27 Entean Akpevath Pracheachun (EAP) Plc.	-	-	-	7	40	-	-	0	91	15,439	-	-	-	794	16,370
28 Evergreen Microfinance Plc.	-	-	-	33	2	49	-	-	-	6,176	-	-	-	(479)	5,780
29 Family Microfinance Plc.	-	-	-	0	35	2,797	-	-	111	6,176	-	-	349	(3,903)	5,565
30 Farmer Finance Ltd. (FF)	-	-	-	43	-	13,628	-	119	66	6,000	-	-	-	(211)	19,644
31 First Finance Plc.	-	-	-	285	710	112,673	-	-	19,445	61,755	-	-	1,724	936	197,527
32 Funan Microfinance Plc.	-	-	-	2,075	5,807	228,138	4,140	94	149	32,936	-	-	13,557	58,277	345,173
33 Futaba Microfinance Plc.	-	-	-	376	472	21,191	-	-	6,619	28,819	-	-	-	4,404	61,880
34 G B Plc.	-	-	-	18	120	6,188	17	0	-	8,234	-	-	-	(3,576)	11,001
35 Golden Cash Plc.	-	-	-	726	-	14,540	-	34	-	6,176	-	-	131	3,068	24,674
36 Grow Microfinance Institution Plc.	-	-	-	5	133	3,832	-	26	91	6,176	-	-	-	(2,434)	7,829
37 Idemitsu Saison Microfinance (Cambodia) Plc.	-	-	-	923	211	74,106	655	-	-	41,170	-	-	-	(9,684)	107,381
38 Intean Poalroath Rongroeurng Ltd.	-	-	-	403	318	-	0	198	-	12,716	-	-	-	17,901	31,536
39 JACCS Microfinance (Cambodia) Plc.	-	-	-	2,671	2,435	127,561	-	1,725	-	69,989	-	-	-	(6,587)	197,795
40 JC Finance Plc.	-	-	-	5,387	54	22,007	238	150	-	20,585	-	-	-	(3,713)	44,707
41 Jet's Cash Box Finance Plc.	-	-	-	2	1	56	80	180	-	6,176	-	-	-	(2,491)	4,003
42 Khemarak Microfinance Institution Limited	-	-	-	32	2	-	-	-	-	10,293	-	-	-	(2,131)	8,195
43 Khmer Capital Plc.	-	-	-	75	485	-	460	36	9	82,340	-	-	-	(4,150)	79,255

44	L B P Microfinance Plc.	-	-	-	242	89	3,487	-	262	64	10,293	-	-	-	(1,331)	13,105
45	LCH Microfinance Plc.	-	-	-	62	26	-	-	(313)	-	6,176	-	-	-	252	6,202
46	LED Microfinance Institution Plc.	-	-	-	644	55	2,476	-	41	330	6,176	-	-	-	1,968	11,688
47	Leng Navatra Capital Plc.	-	-	-	8,278	1	-	-	(20)	-	18,527	-	-	-	(3,034)	23,751
48	Mango Finance Plc.	-	-	-	1,001	196	13,942	-	-	-	12,351	-	-	-	874	28,365
49	Maxima Microfinance Plc.	-	-	-	1,818	853	104,131	-	1,293	(2,421)	20,977	6,333	-	1,884	9,420	144,287
50	MIA Plc.	-	-	-	69	184	8,703	618	18	-	10,293	-	-	-	3,912	23,797
51	Microfinance Amatak Capital Plc.	-	-	-	9	496	9,383	-	49	8	6,176	-	-	-	2,726	18,847
52	Mothers Financial Japan Plc.	-	-	-	-	235	24,022	-	8,180	496	14,410	-	-	22,644	(25,785)	44,202
53	Niron Microfinance Plc.	-	-	-	71	323	0	289	9,377	-	10,530	-	-	(0)	5,945	26,536
54	NongHyup Finance (Cambodia) Plc.	-	-	-	1,624	4,493	247,381	3,126	701	-	102,925	-	386	343	39,254	400,232
55	ORO Financecorp Plc.	-	-	-	4,959	57	-	-	78	8	28,819	-	-	-	(4,508)	29,413
56	PG Development Plc.	-	-	-	82	61	-	-	-	-	12,351	-	-	-	(2,764)	9,730
57	Piphup Thmey Microfinance Plc.	-	-	-	32	-	-	-	-	1,980	40,347	-	-	-	(31,652)	10,706
58	Prasethpheap Finance Plc.	-	-	-	37	54	7,975	-	-	-	12,004	260	-	1,316	478	22,124
59	Prime MF Microfinance Institution Ltd. (Prime MF)	-	-	-	338	114	34,961	-	639	-	20,585	-	-	841	10,791	68,270
60	Propey Microfinance Plc.	-	-	-	-	41	-	-	-	-	6,176	-	-	-	(915)	5,301
61	Queen Finance Plc.	-	-	-	-	43	2,882	-	1,150	-	6,875	-	-	-	(2,919)	8,031
62	Rolya Plc.	-	-	-	61	28	-	-	686	-	6,176	-	-	(0)	(555)	6,395
63	Royal Microfinance Plc.	-	-	-	13	287	5,970	135	1,145	-	16,468	-	-	-	2,610	26,628
64	Sabay Credit Commercial Plc.	-	-	-	529	178	28,819	-	(113)	-	20,585	-	-	494	1,693	52,185
65	Sachak Microfinance Plc.	-	-	-	4	5	6,479	697	(25)	40	6,176	-	-	-	(2,145)	11,231
66	Sahaka Plc.	-	-	-	40	190	31,379	-	(18)	1,696	13,586	-	-	-	(7,211)	39,662
67	Sahakrinpheap Microfinance Plc.	-	-	-	15	89	-	-	-	248	26,000	-	-	(53)	(7,800)	18,499
68	Samaky Capital Plc.	-	-	-	3	28	-	-	460	2	8,234	-	-	287	(3,082)	5,932
69	Sambat Finance Plc.	-	-	-	168	1,643	42,681	-	(0)	41	13,496	-	-	-	(3,283)	54,746
70	Samporn Samakum Sahakreas Thuntouh Neung Matj	-	-	-	181	511	1,497	-	474	-	8,646	-	-	-	2,240	13,548
71	Samrithisak Microfinance Limited	-	-	-	824	1,365	16,078	-	0	(1,546)	61,755	-	-	6,631	15,500	100,608
72	Sawad Rung Reung Finance (Cambodia) Plc.	-	-	-	2	50	-	-	-	-	13,380	-	-	-	(800)	12,632
73	Seilanithih Limited	34	-	-	321	45	6,818	-	2	890	8,646	-	-	3,036	(2,856)	16,936
74	Serey Oudom Microfinance Plc.	-	-	-	13	144	18,251	125	(2,259)	-	8,234	-	-	-	6,017	30,525
75	Side Hustle Microfinance Plc.	-	-	-	935	-	4	-	-	6	6,204	-	-	-	(2,086)	5,062
76	Sixty Six Finance Plc.	-	-	-	-	-	639	-	-	133	12,351	-	-	-	(648)	12,474
77	Soksan Microfinance Plc.	-	-	-	-	-	-	-	-	-	6,176	-	-	-	84	6,259
78	Sonatra Microfinance Institution Plc. (Sonatra)	-	-	-	339	74	29,078	938	23	-	22,644	-	-	-	1,182	54,279
79	Sunny Microfinance Plc.	-	-	-	9	454	55,857	-	0	387	60,932	-	-	995	(4,743)	113,889
80	T & Go Finance Plc.	-	-	-	66	41	6,776	-	(1)	4	10,000	-	-	-	(9,187)	7,699
81	TBB (Cambodia) Plc.	-	-	-	3,915	1,426	120,295	-	-	-	82,340	-	-	7,458	(6,065)	209,368
82	Trop Khnhom Plc.	-	-	-	-	-	36,777	-	-	608	6,176	-	-	-	1,106	44,667
83	Vithey Microfinance Plc.	-	-	-	190	72	13,464	1,260	-	-	18,527	-	-	5,918	(1,683)	37,747
84	Vivath Golden Finance Plc.	-	-	-	-	-	-	-	-	-	12,351	-	-	-	(2,511)	9,840
85	Welcome Finance (Cambodia) Plc.	-	-	-	2,595	3,118	169,392	-	(701)	1,881	20,585	-	-	1,435	58,863	257,168
86	Y.C.P Microfinance Plc.	-	-	-	59	1,765	-	-	1,869	-	21,820	-	-	210	21,562	47,286
87	Y.L.P Microfinance Plc.	-	-	-	427	77	22,617	362	2	-	6,176	-	-	-	(1,865)	27,795
Total MFIs		203	1,430	0	100,558	59,635	4,088,929	15,353	44,959	39,462	1,820,047	6,592	2,432	102,490	298,064	6,580,153
TOTAL		39,200	19,370,831	521,027	368,220	449,063	13,379,492	219,362	42,360	175,622	4,208,399	29,018	2,432	2,141,647	3,448,686	44,395,359

**PERCENTAGE DISTRIBUTION OF LIABILITIES AND EQUITY OF INDIVIDUAL MFIs
AS AT 31 DECEMBER 2022**

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.	1.3%	33.2%	0.7%	1.3%	0.6%	41.8%	-	0.0%	2.5%	9.2%	0.8%	-	3.3%	5.2%	100.0%	
2 Arret Plc.	-	47.4%	1.6%	1.4%	0.4%	29.1%	1.3%	0.0%	0.0%	1.4%	-	-	10.6%	6.7%	100.0%	
3 LOLC (Cambodia) Plc.	-	49.9%	1.4%	0.1%	1.5%	20.8%	1.5%	0.0%	0.3%	3.6%	-	-	11.2%	9.8%	100.0%	
4 Mohanokor Plc.	-	33.7%	0.0%	1.1%	0.4%	30.8%	-	0.0%	3.9%	18.8%	-	-	-	11.2%	100.0%	
5 Prasac Microfinance Institution Plc. "Prasac MFI Plc."	-	56.5%	1.4%	0.5%	1.2%	21.0%	-	0.0%	0.1%	8.3%	-	-	1.9%	9.0%	100.0%	
Subtotal	0.1%	51.2%	1.4%	0.7%	1.0%	24.6%	0.5%	0.0%	0.4%	6.3%	0.1%	-	5.4%	8.3%	100.0%	
Non Deposit-Taking Microfinance Institutions (MFIs)																
6 Active People's Plc.	-	-	-	2.1%	-	77.7%	-	1.1%	-	7.1%	-	-	-	12.1%	100.0%	
7 AMZ Microfinance Plc.	-	-	-	0.2%	0.5%	66.3%	1.1%	0.0%	-	44.1%	-	-	-	-12.1%	100.0%	
8 Anakut Plc.	-	-	-	0.1%	0.2%	50.8%	-	0.0%	1.1%	55.5%	-	-	-	-7.8%	100.0%	
9 Asia Pacific Finance Plc.	-	-	-	5.0%	8.3%	-	-	-	0.5%	960.2%	-	-	-	-874.0%	100.0%	
10 Baitang Microheranhvatho Plc.	-	-	-	1.1%	0.5%	-	-	0.6%	0.9%	86.7%	-	-	-	10.2%	100.0%	
11 Bamboo Finance Plc.	-	-	-	-	-	75.8%	-	-	2.0%	12.1%	-	-	9.6%	0.5%	100.0%	
12 BAMC Finance Plc.	-	-	-	2.0%	0.2%	28.6%	0.6%	-	-	77.7%	-	-	1.4%	-10.3%	100.0%	
13 Bayon Credit Plc.	-	-	-	3.9%	1.6%	63.9%	-	-	0.0%	135.2%	-	-	-	-104.7%	100.0%	
14 BNKC (Cambodia) Plc.	-	-	-	0.2%	0.9%	70.9%	0.2%	0.2%	-	21.2%	-	-	-	6.5%	100.0%	
15 Borribo Plc.	-	-	-	2.0%	0.5%	43.7%	-	0.1%	0.4%	27.6%	-	-	-	25.6%	100.0%	
16 Cam Capital Public Limited Company	-	-	-	0.7%	0.1%	72.7%	0.6%	0.0%	-	32.0%	-	-	-	-6.2%	100.0%	
17 Cambodian Labor Care Plc.	-	-	-	58.7%	1.3%	-	-	-	-	32.8%	-	-	-	7.2%	100.0%	
18 Camma Microfinance Limited	-	-	-	0.6%	0.2%	61.7%	0.0%	0.1%	-	22.5%	-	-	11.2%	3.6%	100.0%	
19 Century Cambo Development Plc.	-	-	-	-	1.1%	0.0%	-	-	-	197.3%	-	-	-	-98.4%	100.0%	
20 Chailease Royal Finance Plc.	-	-	-	0.1%	3.6%	76.9%	-	0.7%	-	13.2%	-	-	-	5.5%	100.0%	
21 Chamroeun Microfinance Plc.	-	-	-	1.7%	-	75.3%	-	0.0%	-	15.9%	0.0%	1.1%	0.5%	5.5%	100.0%	
22 Chokchey Finance Plc.	-	-	-	0.6%	0.1%	79.8%	-	-	1.0%	10.0%	-	-	4.3%	4.2%	100.0%	
23 City Microfinance Institution Plc.	-	-	-	1.5%	0.5%	74.8%	-	0.0%	0.0%	29.9%	-	-	-	-6.6%	100.0%	
24 CMK Plc.	0.6%	4.8%	0.0%	0.1%	1.4%	-	-	-0.2%	0.0%	89.6%	-	-	2.4%	1.3%	100.0%	
25 Corich Microfinance Plc.	-	-	-	12.1%	-	49.4%	-	-	-	72.9%	-	-	-	-34.4%	100.0%	
26 Delta Microfinance Plc.	-	-	-	-	-	55.2%	-	1.9%	6.8%	19.7%	-	-	4.1%	12.4%	100.0%	
27 Entean Akpevath Pracheachun (EAP) Plc.	-	-	-	0.0%	0.2%	-	-	0.0%	0.6%	94.3%	-	-	-	4.8%	100.0%	
28 Evergreen Microfinance Plc.	-	-	-	0.6%	0.0%	0.9%	-	-	-	106.8%	-	-	-	-8.3%	100.0%	
29 Family Microfinance Plc.	-	-	-	0.0%	0.6%	50.3%	-	-	2.0%	111.0%	-	-	6.3%	-70.1%	100.0%	
30 Farmer Finance Ltd. (FF)	-	-	-	0.2%	-	69.4%	-	0.6%	0.3%	30.5%	-	-	-	-1.1%	100.0%	
31 First Finance Plc.	-	-	-	0.1%	0.4%	57.0%	-	-	9.8%	31.3%	-	-	0.9%	0.5%	100.0%	
32 Funan Microfinance Plc.	-	-	-	0.6%	1.7%	66.1%	1.2%	0.0%	0.0%	9.5%	-	-	3.9%	16.9%	100.0%	
33 Futaba Microfinance Plc.	-	-	-	0.6%	0.8%	34.2%	-	-	10.7%	46.6%	-	-	-	7.1%	100.0%	
34 G B Plc.	-	-	-	0.2%	1.1%	56.2%	0.2%	0.0%	-	74.9%	-	-	-	-32.5%	100.0%	
35 Golden Cash Plc.	-	-	-	2.9%	-	58.9%	-	0.1%	-	25.0%	-	-	0.5%	12.4%	100.0%	
36 Grow Microfinance Institution Plc.	-	-	-	0.1%	1.7%	48.9%	-	0.3%	1.2%	78.9%	-	-	-	-31.1%	100.0%	
37 Idemitsu Saison Microfinance (Cambodia) Plc.	-	-	-	0.9%	0.2%	69.0%	0.6%	-	-	38.3%	-	-	-	-9.0%	100.0%	
38 Intean Poalroath Rongroeurng Ltd.	-	-	-	1.3%	1.0%	-	0.0%	0.6%	-	40.3%	-	-	-	56.8%	100.0%	
39 JACCS Microfinance (Cambodia) Plc.	-	-	-	1.4%	1.2%	64.5%	-	0.9%	-	35.4%	-	-	-	-3.3%	100.0%	
40 JC Finance Plc.	-	-	-	12.0%	0.1%	49.2%	0.5%	0.3%	-	46.0%	-	-	-	-8.3%	100.0%	
41 Jet's Cash Box Finance Plc.	-	-	-	0.0%	0.0%	1.4%	2.0%	4.5%	-	154.3%	-	-	-	-62.2%	100.0%	
42 Khemarak Microfinance Institution Limited	-	-	-	0.4%	0.0%	-	-	-	-	125.6%	-	-	-	-26.0%	100.0%	
43 Khmer Capital Plc.	-	-	-	0.1%	0.6%	-	0.6%	0.0%	0.0%	103.9%	-	-	-	-5.2%	100.0%	

**PERCENTAGE DISTRIBUTION OF LIABILITIES AND EQUITY OF INDIVIDUAL MFIs
AS AT 31 DECEMBER 2022**

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		
44 L B P Microfinance Plc.	-	-	-	1.8%	0.7%	26.6%	-	2.0%	0.5%	78.5%	-	-	-	-10.2%	100.0%	
45 LCH Microfinance Plc.	-	-	-	1.0%	0.4%	-	-	-5.1%	-	99.6%	-	-	-	4.1%	100.0%	
46 LED Microfinance Institution Plc.	-	-	-	5.5%	0.5%	21.2%	-	0.4%	2.8%	52.8%	-	-	-	16.8%	100.0%	
47 Leng Navatra Capital Plc.	-	-	-	34.9%	0.0%	-	-	-0.1%	-	78.0%	-	-	-	-12.8%	100.0%	
48 Mango Finance Plc.	-	-	-	3.5%	0.7%	49.2%	-	-	-	43.5%	-	-	-	3.1%	100.0%	
49 Maxima Microfinance Plc.	-	-	-	1.3%	0.6%	72.2%	-	0.9%	-1.7%	14.5%	4.4%	-	1.3%	6.5%	100.0%	
50 MIA Plc.	-	-	-	0.3%	0.8%	36.6%	2.6%	0.1%	-	43.3%	-	-	-	16.4%	100.0%	
51 Microfinance Amatak Capital Plc.	-	-	-	0.0%	2.6%	49.8%	-	0.3%	0.0%	32.8%	-	-	-	14.5%	100.0%	
52 Mothers Financial Japan Plc.	-	-	-	-	0.5%	54.3%	-	18.5%	1.1%	32.6%	-	-	51.2%	-58.3%	100.0%	
53 Niron Microfinance Plc.	-	-	-	0.3%	1.2%	0.0%	1.1%	35.3%	-	39.7%	-	-	0.0%	22.4%	100.0%	
54 NongHyup Finance (Cambodia) Plc.	-	-	-	0.4%	1.1%	61.8%	0.8%	0.2%	-	25.7%	-	0.1%	0.1%	9.8%	100.0%	
55 ORO Financecorp Plc.	-	-	-	16.9%	0.2%	-	-	0.3%	0.0%	98.0%	-	-	-	-15.3%	100.0%	
56 PG Development Plc.	-	-	-	0.8%	0.6%	-	-	-	-	126.9%	-	-	-	-28.4%	100.0%	
57 Piphup Thmey Microfinance Plc.	-	-	-	0.3%	-	-	-	-	18.5%	376.9%	-	-	-	-295.6%	100.0%	
58 Prasethpheap Finance Plc.	-	-	-	0.2%	0.2%	36.0%	-	-	-	54.3%	1.2%	-	5.9%	2.2%	100.0%	
59 Prime MF Microfinance Institution Ltd. (Prime MF)	-	-	-	0.5%	0.2%	51.2%	-	0.9%	-	30.2%	-	-	1.2%	15.8%	100.0%	
60 Propsey Microfinance Plc.	-	-	-	-	0.8%	-	-	-	-	116.5%	-	-	-	-17.3%	100.0%	
61 Queen Finance Plc.	-	-	-	-	0.5%	35.9%	-	14.3%	-	85.6%	-	-	-	-36.4%	100.0%	
62 Rolya Plc.	-	-	-	0.9%	0.4%	-	-	10.7%	-	96.6%	-	-	0.0%	-8.7%	100.0%	
63 Royal Microfinance Plc.	-	-	-	0.0%	1.1%	22.4%	0.5%	4.3%	-	61.8%	-	-	-	9.8%	100.0%	
64 Sabay Credit Commercial Plc.	-	-	-	1.0%	0.3%	55.2%	-	-0.2%	-	39.4%	-	-	0.9%	3.2%	100.0%	
65 Sachak Microfinance Plc.	-	-	-	0.0%	0.0%	57.7%	6.2%	-0.2%	0.4%	55.0%	-	-	-	-19.1%	100.0%	
66 Sahaka Plc.	-	-	-	0.1%	0.5%	79.1%	-	0.0%	4.3%	34.3%	-	-	-	-18.2%	100.0%	
67 Sahakrinpheap Microfinance Plc.	-	-	-	0.1%	0.5%	-	-	-	1.3%	140.5%	-	-	-0.3%	-42.2%	100.0%	
68 Samaky Capital Plc.	-	-	-	0.1%	0.5%	-	-	7.7%	0.0%	138.8%	-	-	4.8%	-51.9%	100.0%	
69 Sambat Finance Plc.	-	-	-	0.3%	3.0%	78.0%	-	0.0%	0.1%	24.7%	-	-	-	-6.0%	100.0%	
70 Samporn Samakum Sahakreas Thuntouh Neung Matj	-	-	-	1.3%	3.8%	11.0%	-	3.5%	-	63.8%	-	-	-	16.5%	100.0%	
71 Samrithisak Microfinance Limited	-	-	-	0.8%	1.4%	16.0%	-	0.0%	-1.5%	61.4%	-	-	6.6%	15.4%	100.0%	
72 Sawad Rung Reung Finance (Cambodia) Plc.	-	-	-	0.0%	0.4%	-	-	-	-	105.9%	-	-	-	-6.3%	100.0%	
73 Seilanithih Limited	0.2%	-	-	1.9%	0.3%	40.3%	-	0.0%	5.3%	51.1%	-	-	17.9%	-16.9%	100.0%	
74 Serey Oudom Microfinance Plc.	-	-	-	0.0%	0.5%	59.8%	0.4%	-7.4%	-	27.0%	-	-	-	19.7%	100.0%	
75 Side Hustle Microfinance Plc.	-	-	-	18.5%	-	0.1%	-	-	0.1%	122.6%	-	-	-	-41.2%	100.0%	
76 Sixty Six Finance Plc.	-	-	-	-	-	5.1%	-	-	1.1%	99.0%	-	-	-	-5.2%	100.0%	
77 Soksans Microfinance Plc.	-	-	-	-	-	-	-	-	-	98.7%	-	-	-	1.3%	100.0%	
78 Sonatra Microfinance Institution Plc. (Sonatra)	-	-	-	0.6%	0.1%	53.6%	1.7%	0.0%	-	41.7%	-	-	-	2.2%	100.0%	
79 Sunny Microfinance Plc.	-	-	-	0.0%	0.4%	49.0%	-	0.0%	0.3%	53.5%	-	-	0.9%	-4.2%	100.0%	
80 T & Go Finance Plc.	-	-	-	0.9%	0.5%	88.0%	-	0.0%	0.1%	129.9%	-	-	-	-119.3%	100.0%	
81 TBB (Cambodia) Plc.	-	-	-	1.9%	0.7%	57.5%	-	-	-	39.3%	-	-	3.6%	-2.9%	100.0%	
82 Trop Khnhom Plc.	-	-	-	-	-	82.3%	-	-	1.4%	13.8%	-	-	-	2.5%	100.0%	
83 Vithey Microfinance Plc.	-	-	-	0.5%	0.2%	35.7%	3.3%	-	-	49.1%	-	-	15.7%	-4.5%	100.0%	
84 Vivath Golden Finance Plc.	-	-	-	-	-	-	-	-	-	125.5%	-	-	-	-25.5%	100.0%	
85 Welcome Finance (Cambodia) Plc.	-	-	-	1.0%	1.2%	65.9%	-	-0.3%	0.7%	8.0%	-	-	0.6%	22.9%	100.0%	
86 Y.C.P Microfinance Plc.	-	-	-	0.1%	3.7%	-	-	4.0%	-	46.1%	-	-	0.4%	45.6%	100.0%	
87 Y.LP Microfinance Plc.	-	-	-	1.5%	0.3%	81.4%	1.3%	0.0%	-	22.2%	-	-	-	-6.7%	100.0%	
Subtotal	0.0%	0.0%	0.0%	1.5%	0.9%	62.1%	0.2%	0.7%	0.6%	27.7%	0.1%	0.0%	1.6%	4.5%	100.0%	
Total	0.1%	43.6%	1.2%	0.8%	1.0%	30.1%	0.5%	0.1%	0.4%	9.5%	0.1%	0.0%	4.8%	7.8%	100.0%	

PROFIT AND LOSS STATEMENT
FOR THE YEAR ENDED 31 DECEMBER 2022

Table 26

1 USD = 4,117 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.	362,192	129,823	232,368	68,316	300,685	183,876	54,783	62,026	-	62,026	12,417	49,609
2 Amret Plc.	893,647	381,689	511,958	51,231	563,189	276,976	38,017	248,197	-	248,197	54,803	193,394
3 LOLC (Cambodia) Plc.	772,332	298,637	473,695	101,732	575,426	206,750	50,594	318,082	-	318,082	63,910	254,172
4 Mohanokor Plc.	78,243	26,676	51,566	39,393	90,959	65,096	14,989	10,874	-	10,874	2,729	8,145
5 Prasac Microfinance Institution Plc. "Prasac MFI Plc."	2,371,615	983,868	1,387,748	85,173	1,472,921	490,211	82,102	900,609	3,841	904,450	182,456	721,994
Subtotal	4,478,028	1,820,693	2,657,335	345,845	3,003,181	1,222,908	240,485	1,539,788	3,841	1,543,629	316,315	1,227,314
Non Deposit-Taking Microfinance Institutions (MFIs)												
6 Active People's Plc.	188,210	37,011	151,199	3,376	154,575	57,897	52,275	44,404	-	44,404	-	44,404
7 AMZ Microfinance Plc.	504	166	338	4	342	2,466	165	(2,288)	-	(2,288)	(25)	(2,263)
8 Anakut Plc.	3,464	971	2,493	421	2,915	2,688	267	(41)	-	(41)	190	(230)
9 Asia Pacific Finance Plc.	78	12	66	3,272	3,338	667	7	2,664	-	2,664	34	2,631
10 Baitang Microheranhvatho Plc.	2,209	-	2,209	(46)	2,163	1,499	38	626	-	626	188	438
11 Bamboo Finance Plc.	16,090	5,241	10,849	-	10,849	8,569	580	1,700	-	1,700	417	1,283
12 BAMC Finance Plc.	2,211	414	1,797	806	2,604	2,411	1,925	(1,732)	-	(1,732)	30	(1,763)
13 Bayon Credit Plc.	242	501	(259)	35	(223)	3,286	(32)	(3,477)	-	(3,477)	3	(3,480)
14 BNKC (Cambodia) Plc.	51,425	10,456	40,970	2,393	43,363	22,831	4,718	15,814	-	15,814	3,702	12,112
15 Borribo Plc.	3,942	862	3,080	787	3,867	2,795	357	715	-	715	134	581
16 Cam Capital Public Limited Company	16,355	4,491	11,864	(841)	11,023	9,771	1,007	245	-	245	183	61
17 Cambodian Labor Care Plc.	2,769	1,490	1,279	194	1,473	1,071	(4,087)	4,490	-	4,490	200	4,290
18 Camma Microfinance Limited	11,347	3,296	8,051	148	8,199	7,244	104	850	-	850	253	597
19 Century Cambo Development Plc.	74	-	74	(1)	73	531	(0)	(459)	-	(459)	-	(459)
20 Chalease Royal Finance Plc.	93,358	15,453	77,905	65,734	143,639	41,307	73,900	28,432	-	28,432	7,116	21,316
21 Chamroeun Microfinance Plc.	25,633	10,555	15,078	10,218	25,297	20,085	5,989	(777)	548	(229)	478	(708)
22 Chokchey Finance Plc.	28,899	9,392	19,507	3,819	23,326	15,009	1,978	6,339	-	6,339	1,507	4,833
23 City Microfinance Institution Plc.	5,141	1,440	3,702	470	4,171	3,509	183	479	-	479	-	479
24 CMK Plc.	3,399	388	3,011	122	3,132	4,025	203	(1,095)	-	(1,095)	32	(1,127)
25 Corich Microfinance Plc.	171	62	109	145	254	2,447	-	(2,193)	-	(2,193)	-	(2,193)
26 Delta Microfinance Plc.	8,023	1,510	6,512	2,310	8,823	7,290	(634)	2,166	-	2,166	207	1,959
27 Entean Akpevath Pracheachun (EAP) Plc.	522	-	522	65	587	1,006	(451)	31	-	31	6	26
28 Evergreen Microfinance Plc.	55	-	55	30	85	254	-	(169)	-	(169)	-	(169)
29 Family Microfinance Plc.	592	194	398	1	399	1,078	(558)	(121)	-	(121)	6	(126)
30 Farmer Finance Ltd. (FF)	2,184	820	1,364	563	1,927	1,435	174	318	-	318	-	318
31 First Finance Plc.	19,381	7,926	11,455	972	12,427	9,685	1,291	1,451	-	1,451	515	936
32 Funan Microfinance Plc.	52,594	18,488	34,106	18,505	52,611	28,646	3,611	20,354	-	20,354	3,801	16,553
33 Futaba Microfinance Plc.	7,215	404	6,812	506	7,318	4,929	1,557	831	-	831	379	453
34 G B Plc.	853	273	580	27	607	1,665	83	(1,141)	-	(1,141)	9	(1,150)
35 Golden Cash Plc.	12,183	3,619	8,565	7,606	16,171	12,431	1,359	2,381	-	2,381	1,411	971
36 Grow Microfinance Institution Plc.	1,477	307	1,170	186	1,356	1,102	2,066	(1,813)	-	(1,813)	-	(1,813)
37 Idemitsu Saison Microfinance (Cambodia) Plc.	10,435	1,918	8,517	337	8,854	6,230	6,932	(6,308)	-	(6,308)	-	(6,308)
38 Intean Poalroath Rongroeurng Ltd.	5,222	73	5,150	666	5,816	3,473	375	1,968	-	1,968	333	1,634
39 JACCS Microfinance (Cambodia) Plc.	41,909	2,718	39,191	348	39,539	25,741	6,392	7,406	-	7,406	1,351	6,055
40 JC Finance Plc.	4,900	1,460	3,439	535	3,974	4,488	934	(1,447)	-	(1,447)	54	(1,501)
41 Jet's Cash Box Finance Plc.	113	-	113	(2)	110	446	232	(568)	-	(568)	1	(569)
42 Khemarak Microfinance Institution Limited	-	-	-	2	2	325	-	(323)	-	(323)	9	(333)
43 Khmer Capital Plc.	5,064	36	5,028	156	5,183	3,725	613	846	-	846	53	792

PROFIT AND LOSS STATEMENT
FOR THE YEAR ENDED 31 DECEMBER 2022

Table 26

1 USD = 4,117 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
44 L B P Microfinance Plc.	2,182	389	1,793	527	2,320	2,477	(1,390)	1,234	-	1,234	-	1,234
45 LCH Microfinance Plc.	903	-	903	2	905	729	153	22	-	22	42	(20)
46 LED Microfinance Institution Plc.	2,150	109	2,041	600	2,641	713	956	972	-	972	195	777
47 Leng Navatra Capital Plc.	1,049	-	1,049	7	1,056	2,436	-	(1,380)	-	(1,380)	-	(1,380)
48 Mango Finance Plc.	2,045	247	1,798	2,314	4,112	2,566	264	1,281	-	1,281	44	1,237
49 Maxima Microfinance Plc.	18,822	5,515	13,307	719	14,026	12,127	1,334	565	32	598	221	377
50 MIA Plc.	3,594	574	3,020	271	3,291	1,734	478	1,079	-	1,079	-	1,079
51 Microfinance Amatak Capital Plc.	2,679	547	2,132	727	2,859	2,868	275	(284)	-	(284)	47	(331)
52 Mothers Financial Japan Plc.	4,458	652	3,806	40	3,846	2,183	785	878	-	878	45	834
53 Niron Microfinance Plc.	2,136	-	2,136	5,739	7,875	7,285	471	118	-	118	81	37
54 NongHyup Finance (Cambodia) Plc.	45,650	6,957	38,694	5,295	43,989	27,132	2,198	14,659	-	14,659	3,273	11,386
55 ORO Financecorp Plc.	1,693	-	1,693	(3)	1,690	1,067	(132)	754	-	754	-	754
56 PG Development Plc.	267	-	267	4	271	678	52	(460)	-	(460)	-	(460)
57 Piphup Thmey Microfinance Plc.	796	-	796	48	844	16,890	(650)	(15,395)	-	(15,395)	-	(15,395)
58 Prasethpheap Finance Plc.	3,739	530	3,210	135	3,345	2,946	1,433	(1,034)	-	(1,034)	27	(1,061)
59 Prime MF Microfinance Institution Ltd. (Prime MF)	7,237	2,448	4,789	3,114	7,903	6,539	498	865	-	865	-	865
60 Prophey Microfinance Plc.	736	-	736	75	811	831	104	(124)	-	(124)	-	(124)
61 Queen Finance Plc.	693	163	530	260	790	1,634	(73)	(771)	-	(771)	11	(782)
62 Rolya Plc.	646	-	646	41	687	496	(97)	288	-	288	6	282
63 Royal Microfinance Plc.	3,674	489	3,185	1,457	4,642	3,861	200	581	-	581	141	439
64 Sabay Credit Commercial Plc.	4,578	1,968	2,610	215	2,825	991	219	1,615	-	1,615	542	1,073
65 Sachak Microfinance Plc.	694	459	235	168	403	1,209	58	(865)	-	(865)	-	(865)
66 Sahaka Plc.	4,783	1,422	3,361	683	4,044	3,431	(183)	796	-	796	55	742
67 Sahakrinpheap Microfinance Plc.	2,437	156	2,281	2,123	4,404	3,937	593	(126)	-	(126)	47	(174)
68 Samaky Capital Plc.	423	-	423	28	451	738	480	(766)	-	(766)	5	(771)
69 Sambat Finance Plc.	7,756	4,143	3,613	2,958	6,571	5,522	289	759	-	759	110	649
70 Samporn Samakum Sahakreas Thuntouh Neung Matjur	2,121	215	1,906	525	2,431	2,154	(149)	426	-	426	174	252
71 Samrithisak Microfinance Limited	13,698	1,458	12,240	929	13,169	10,776	(28)	2,421	-	2,421	692	1,729
72 Sawad Rung Reung Finance (Cambodia) Plc.	13	-	13	-	13	400	-	(387)	-	(387)	-	(387)
73 Seilanithih Limited	2,725	785	1,940	675	2,615	2,988	(18)	(355)	-	(355)	37	(392)
74 Serey Oudom Microfinance Plc.	4,573	1,442	3,131	71	3,202	2,629	67	506	-	506	113	394
75 Side Hustle Microfinance Plc.	23	85	(62)	296	234	1,490	3	(1,260)	-	(1,260)	3	(1,262)
76 Sixty Six Finance Plc.	1,051	25	1,026	16	1,042	932	14	97	-	97	11	86
77 Soksan Microfinance Plc.	377	-	377	7	384	228	72	84	-	84	-	84
78 Sonatra Microfinance Institution Plc. (Sonatra)	4,585	2,344	2,241	809	3,050	3,490	-	(440)	-	(440)	-	(440)
79 Sunny Microfinance Plc.	7,134	2,724	4,410	162	4,572	4,196	(45)	420	-	420	-	420
80 T & Go Finance Plc.	61	26	35	7	42	171	(67)	(62)	-	(62)	-	(62)
81 TBB (Cambodia) Plc.	12,591	3,803	8,788	1,092	9,879	7,497	2,373	9	-	9	939	(930)
82 Trop Khnhom Plc.	7,035	3,641	3,394	1,250	4,644	3,982	(41)	704	-	704	98	606
83 Vithey Microfinance Plc.	5,884	969	4,916	1,261	6,177	5,448	42	687	-	687	113	574
84 Vivath Golden Finance Plc.	2,212	-	2,212	175	2,386	3,308	823	(1,745)	-	(1,745)	35	(1,780)
85 Welcome Finance (Cambodia) Plc.	38,601	15,629	22,972	12,572	35,544	18,068	4,120	13,356	-	13,356	2,338	11,018
86 Y.C.P Microfinance Plc.	2,235	-	2,235	1,601	3,836	2,884	774	178	-	178	554	(376)
87 Y.L.P Microfinance Plc.	1,248	115	1,133	(94)	1,038	2,374	252	(1,588)	-	(1,588)	10	(1,598)
Subtotal	860,232	201,973	658,259	172,769	831,028	512,097	180,060	138,871	580	139,451	32,585	106,866
Total	5,338,260	2,022,666	3,315,594	518,614	3,834,208	1,735,005	420,545	1,678,659	4,422	1,683,080	348,901	1,334,180

**NET PROFIT
FOR THE YEAR ENDED 31 DECEMBER 2022**

Table 27

1 USD = 4,117 KHR

(millions of KHR)

2022					
	Net profit	Total Assets	As percentage of Assets	Loans	As percentage of Loans
Microfinance Deposit-Taking Institutions (MDIs)					
1 AMK Plc.	49,609	2,978,790	1.7%	2,412,595	2.1%
2 Amret Plc.	193,394	8,296,443	2.3%	7,189,088	2.7%
3 LOLC (Cambodia) Plc.	254,172	6,156,534	4.1%	5,192,410	4.9%
4 Mohanakor Plc.	8,145	657,916	1.2%	504,004	1.6%
5 Prasac Microfinance Institution Plc. "Prasac MFI Plc."	721,994	19,725,521	3.7%	17,931,872	4.0%
Subtotal	1,227,314	37,815,205	3.2%	33,229,969	3.7%
Non Deposit-Taking Microfinance Institutions (MFIs)					
6 Active People's Plc.	44,404	1,159,334	3.8%	1,023,571	4.3%
7 AMZ Microfinance Plc.	(2,263)	18,663	-12.1%	13,428	-16.9%
8 Anakut Plc.	(230)	22,247	-1.0%	21,643	-1.1%
9 Asia Pacific Finance Plc.	2,631	1,415	185.9%	381	690.5%
10 Baitang Microheranhvatho Plc.	438	14,242	3.1%	11,724	3.7%
11 Bamboo Finance Plc.	1,283	85,392	1.5%	83,035	1.5%
12 BAMC Finance Plc.	(1,763)	18,556	-9.5%	17,292	-10.2%
13 Bayon Credit Plc.	(3,480)	9,133	-38.1%	1,153	-301.9%
14 BNKC (Cambodia) Plc.	12,112	389,083	3.1%	331,220	3.7%
15 Borribo Plc.	581	26,837	2.2%	23,390	2.5%
16 Cam Capital Public Limited Company	61	193,110	0.0%	172,828	0.0%
17 Cambodian Labor Care Plc.	4,290	37,680	11.4%	25,975	16.5%
18 Camma Microfinance Limited	597	102,301	0.6%	96,443	0.6%
19 Century Cambo Development Plc.	(459)	3,130	-14.6%	931	-49.3%
20 Chailease Royal Finance Plc.	21,316	670,422	3.2%	680,101	3.1%
21 Chamroeun Microfinance Plc.	(708)	184,860	-0.4%	163,196	-0.4%
22 Chokchey Finance Plc.	4,833	225,954	2.1%	214,249	2.3%
23 City Microfinance Institution Plc.	479	41,307	1.2%	36,669	1.3%
24 CMK Plc.	(1,127)	29,879	-3.8%	15,318	-7.4%
25 Corich Microfinance Plc.	(2,193)	8,466	-25.9%	4,373	-50.1%
26 Delta Microfinance Plc.	1,959	52,178	3.8%	51,271	3.8%
27 Entean Akpevath Pracheachun (EAP) Plc.	26	16,370	0.2%	3,932	0.7%
28 Evergreen Microfinance Plc.	(169)	5,780	-2.9%	233	-72.8%
29 Family Microfinance Plc.	(126)	5,565	-2.3%	3,534	-3.6%
30 Farmer Finance Ltd. (FF)	318	19,644	1.6%	18,757	1.7%
31 First Finance Plc.	936	197,527	0.5%	147,554	0.6%
32 Funan Microfinance Plc.	16,553	345,173	4.8%	321,088	5.2%
33 Futaba Microfinance Plc.	453	61,880	0.7%	54,623	0.8%
34 G B Plc.	(1,150)	11,001	-10.5%	9,694	-11.9%
35 Golden Cash Plc.	971	24,674	3.9%	22,924	4.2%
36 Grow Microfinance Institution Plc.	(1,813)	7,829	-23.2%	8,805	-20.6%
37 Idemitsu Saison Microfinance (Cambodia) Plc.	(6,308)	107,381	-5.9%	117,491	-5.4%
38 Intean Poalroath Rongroeurng Ltd.	1,634	31,536	5.2%	29,294	5.6%
39 JACCS Microfinance (Cambodia) Plc.	6,055	197,795	3.1%	175,939	3.4%
40 JC Finance Plc.	(1,501)	44,707	-3.4%	32,256	-4.7%
41 Jet's Cash Box Finance Plc.	(569)	4,003	-14.2%	1,729	-32.9%
42 Khemarak Microfinance Institution Limited	(333)	8,195	-4.1%	-	-
43 Khmer Capital Plc.	792	79,255	1.0%	69,772	1.1%

**NET PROFIT
FOR THE YEAR ENDED 31 DECEMBER 2022**

Table 27

1 USD = 4,117 KHR

(millions of KHR)

	2022				
	Net profit	Total Assets	As percentage of Assets	Loans	As percentage of Loans
44 L B P Microfinance Plc.	1,234	13,105	9.4%	12,823	9.6%
45 LCH Microfinance Plc.	(20)	6,202	-0.3%	5,035	-0.4%
46 LED Microfinance Institution Plc.	777	11,688	6.6%	13,204	5.9%
47 Leng Navatra Capital Plc.	(1,380)	23,751	-5.8%	21,363	-6.5%
48 Mango Finance Plc.	1,237	28,365	4.4%	26,196	4.7%
49 Maxima Microfinance Plc.	377	144,287	0.3%	131,842	0.3%
50 MIA Plc.	1,079	23,797	4.5%	21,313	5.1%
51 Microfinance Amatak Capital Plc.	(331)	18,847	-1.8%	18,613	-1.8%
52 Mothers Financial Japan Plc.	834	44,202	1.9%	48,461	1.7%
53 Niron Microfinance Plc.	37	26,536	0.1%	9,019	0.4%
54 NongHyup Finance (Cambodia) Plc.	11,386	400,232	2.8%	304,374	3.7%
55 ORO Financecorp Plc.	754	29,413	2.6%	9,748	7.7%
56 PG Development Plc.	(460)	9,730	-4.7%	2,519	-18.3%
57 Piphup Thmey Microfinance Plc.	(15,395)	10,706	-143.8%	7,183	-214.3%
58 Prasethpheap Finance Plc.	(1,061)	22,124	-4.8%	17,569	-6.0%
59 Prime MF Microfinance Institution Ltd. (Prime MF)	865	68,270	1.3%	50,467	1.7%
60 Propey Microfinance Plc.	(124)	5,301	-2.3%	4,691	-2.6%
61 Queen Finance Plc.	(782)	8,031	-9.7%	5,803	-13.5%
62 Rolya Plc.	282	6,395	4.4%	4,748	5.9%
63 Royal Microfinance Plc.	439	26,628	1.7%	21,644	2.0%
64 Sabay Credit Commercial Plc.	1,073	52,185	2.1%	37,471	2.9%
65 Sachak Microfinance Plc.	(865)	11,231	-7.7%	3,913	-22.1%
66 Sahaka Plc.	742	39,662	1.9%	34,941	2.1%
67 Sahakrinpheap Microfinance Plc.	(174)	18,499	-0.9%	14,200	-1.2%
68 Samaky Capital Plc.	(771)	5,932	-13.0%	4,267	-18.1%
69 Sambat Finance Plc.	649	54,746	1.2%	47,370	1.4%
70 Samporn Samakum Sahakreas Thuntouh Neung Matj	252	13,548	1.9%	12,312	2.0%
71 Samrithisak Microfinance Limited	1,729	100,608	1.7%	91,264	1.9%
72 Sawad Rung Reung Finance (Cambodia) Plc.	(387)	12,632	-3.1%	1	-69126.8%
73 Seilanithih Limited	(392)	16,936	-2.3%	14,771	-2.7%
74 Serey Oudom Microfinance Plc.	394	30,525	1.3%	30,545	1.3%
75 Side Hustle Microfinance Plc.	(1,262)	5,062	-24.9%	3,057	-41.3%
76 Sixty Six Finance Plc.	86	12,474	0.7%	11,490	0.7%
77 Soksan Microfinance Plc.	84	6,259	1.3%	4,612	1.8%
78 Sonatra Microfinance Institution Plc. (Sonatra)	(440)	54,279	-0.8%	39,914	-1.1%
79 Sunny Microfinance Plc.	420	113,889	0.4%	86,780	0.5%
80 T & Go Finance Plc.	(62)	7,699	-0.8%	6,022	-1.0%
81 TBB (Cambodia) Plc.	(930)	209,368	-0.4%	169,045	-0.6%
82 Trop Khnhom Plc.	606	44,667	1.4%	43,783	1.4%
83 Vithey Microfinance Plc.	574	37,747	1.5%	34,505	1.7%
84 Vivath Golden Finance Plc.	(1,780)	9,840	-18.1%	7,265	-24.5%
85 Welcome Finance (Cambodia) Plc.	11,018	257,168	4.3%	221,993	5.0%
86 Y.C.P Microfinance Plc.	(376)	47,286	-0.8%	15,324	-2.5%
87 Y.L.P Microfinance Plc.	(1,598)	27,795	-5.7%	25,219	-6.3%
Subtotal	106,866	6,580,153	1.6%	5,702,496	1.9%
Total	1,334,180	44,395,359	3.0%	38,932,465	3.4%

COMPARISON OF TOTAL DEPOSITS

Table 28

(millions of KHR)

	Total Deposits				Growth Rate (%) 2022 over 2021	
	2022		2021			
	1 USD/KHR =	4,117	1 USD/KHR =	4,074		
	Amount	Share	Amount	Share		
Microfinance Deposit-Taking Institutions (MDIs)						
1	AMK Plc.	1,028,966	5.3%	1,005,723	6.0%	1.2%
2	Amret Plc.	3,933,426	20.3%	2,947,614	17.5%	32.1%
3	LOLC (Cambodia) Plc.	3,074,194	15.8%	2,313,216	13.7%	31.5%
4	Mohanokor Plc.	221,761	1.1%	158,409	0.9%	38.5%
5	Prasac Microfinance Institution Plc. "Prasac MFI Plc."	11,150,052	57.4%	10,414,763	61.8%	5.9%
	Total	19,408,398	100.0%	16,839,726	100.0%	14.0%

**TOTAL DEPOSITS CLASSIFIED BY TYPE OF ACCOUNTS
AS AT 31 DECEMBER 2022**

Table 29

1 USD = 4,117 KHR

(millions of KHR)

	2022						TOTAL DEPOSITS
	Compulsory Saving	Voluntary Saving				Interest payable	
		Saving deposits	Demand deposits	Term deposits	Other deposits		
Microfinance Deposit-Taking Institutions (MDIs)							
1 AMK Plc.	38,997	415,215	-	574,753	-	20,782	1,049,748
2 Amret Plc.	-	708,211	-	3,225,215	-	132,079	4,065,505
3 LOLC (Cambodia) Plc.	-	191,652	-	2,882,542	-	84,263	3,158,457
4 Mohanokor Plc.	-	23,469	-	197,257	1,035	36	221,797
5 Prasac Microfinance Institution Plc. "Prasac MFI Plc."	-	620,780	-	10,529,272	-	283,866	11,433,918
Total	38,997	1,959,327	-	17,409,038	1,035	521,026	19,929,425
As Percentage of Total Deposits	0.2%	9.8%	-	87.4%	0.0%	2.6%	100.0%

LOANS AND NON-PERFORMING LOANS (NPLS)

Table 30

(millions of KHR)

	2022			2021		
	1 USD/KHR = 4,117			1 USD/KHR = 4,074		
	NPLs	Loans	NPLs Ratio	NPLs	Loans	NPLs Ratio
Microfinance Deposit-Taking Institutions (MDIs)						
1 AMK Plc.	87,768	2,412,595	3.6%	61,551	2,001,535	3.1%
2 Amret Plc.	34,281	7,189,088	0.5%	14,239	5,547,392	0.3%
3 LOLC (Cambodia) Plc.	105,749	5,192,410	2.0%	66,181	4,249,605	1.6%
4 Mohanokor Plc.	18,892	504,004	3.7%	4,041	378,143	1.1%
5 Prasac Microfinance Institution Plc. "Prasac MFI Plc."	213,237	17,931,872	1.2%	236,012	15,289,769	1.5%
Subtotal	459,928	33,229,969	1.4%	382,025	27,466,443	1.4%
Non Deposit-Taking Microfinance Institutions (MFIs)						
6 Active People's Plc.	151,376	1,023,571	14.8%	97,348	605,452	16.1%
7 AMZ Microfinance Plc.	-	13,428	-	-	-	-
8 Anakut Plc.	3,027	21,643	14.0%	1,457	21,200	6.9%
9 Asia Pacific Finance Plc.	191	381	50.2%	148	829	17.9%
10 Baitang Microheranhvatho Plc.	305	11,724	2.6%	155	10,645	1.5%
11 Bamboo Finance Plc.	1,109	83,035	1.3%	740	46,549	1.6%
12 BAMC Finance Plc.	393	17,292	2.3%	1,083	17,009	6.4%
13 Bayon Credit Plc.	50	1,153	4.3%	32	1,802	1.8%
14 BNKC (Cambodia) Plc.	11,252	331,220	3.4%	8,021	284,424	2.8%
15 Borribo Plc.	3,612	23,390	15.4%	1,258	25,248	5.0%
16 Cam Capital Public Limited Company	13,350	172,828	7.7%	7,744	82,837	9.3%
17 Cambodian Labor Care Plc.	1,718	25,975	6.6%	6,671	30,904	21.6%
18 Camma Microfinance Limited	8,758	96,443	9.1%	11,127	63,158	17.6%
19 Century Combo Development Plc.	-	931	-	-	946	-
20 Chailease Royal Finance Plc.	58,627	680,101	8.6%	26,794	411,735	6.5%
21 Chamroeun Microfinance Plc.	11,586	163,196	7.1%	4,843	141,821	3.4%
22 Chokchey Finance Plc.	3,161	214,249	1.5%	9,621	174,754	5.5%
23 City Microfinance Institution Plc.	8,234	36,669	22.5%	4,686	35,576	13.2%
24 CMK Plc.	4,472	15,318	29.2%	3,583	77,054	4.6%
25 Corich Microfinance Plc.	-	4,373	-	-	-	-
26 Delta Microfinance Plc.	8,412	51,271	16.4%	8,994	53,102	16.9%
27 Entean Akpevath Pracheachun (EAP) Plc.	863	3,932	22.0%	1,057	4,717	22.4%
28 Evergreen Microfinance Plc.	-	233	-	-	-	-
29 Family Microfinance Plc.	1,151	3,534	32.6%	493	5,211	9.5%
30 Farmer Finance Ltd. (FF)	494	18,757	2.6%	180	12,198	1.5%
31 First Finance Plc.	4,391	147,554	3.0%	3,450	124,267	2.8%
32 Funan Microfinance Plc.	9,283	321,088	2.9%	5,820	294,596	2.0%
33 Futaba Microfinance Plc.	5,252	54,623	9.6%	2,955	54,548	5.4%
34 G B Plc.	244	9,694	2.5%	-	5,697	-
35 Golden Cash Plc.	1,569	22,924	6.8%	689	16,623	4.1%
36 Grow Microfinance Institution Plc.	3,836	8,805	43.6%	1,566	9,235	17.0%
37 Idemitsu Saison Microfinance (Cambodia) Plc.	42,616	117,491	36.3%	51,459	116,329	44.2%
38 Intean Poalroath Rongroeurng Ltd.	915	29,294	3.1%	575	28,037	2.1%
39 JACCS Microfinance (Cambodia) Plc.	11,460	175,939	6.5%	-	-	-
40 JC Finance Plc.	5,628	32,256	17.4%	2,593	36,149	7.2%
41 Jet's Cash Box Finance Plc.	1,008	1,729	58.3%	873	1,838	47.5%
42 Khemarak Microfinance Institution Limited	-	-	-	-	-	-
43 Khmer Capital Plc.	819	69,772	1.2%	-	48,116	-

LOANS AND NON-PERFORMING LOANS (NPLS)

Table 30

(millions of KHR)

	2022			2021		
	1 USD/KHR = 4,117			1 USD/KHR = 4,074		
	NPLs	Loans	NPLs Ratio	NPLs	Loans	NPLs Ratio
44 L B P Microfinance Plc.	4,344	12,823	33.9%	7,687	15,804	48.6%
45 LCH Microfinance Plc.	172	5,035	3.4%	-	5,781	-
46 LED Microfinance Institution Plc.	2,292	13,204	17.4%	1,048	9,620	10.9%
47 Leng Navatra Capital Plc.	-	21,363	-	-	298	-
48 Mango Finance Plc.	422	26,196	1.6%	-	-	-
49 Maxima Microfinance Plc.	3,784	131,842	2.9%	1,366	89,597	1.5%
50 MIA Plc.	2,336	21,313	11.0%	893	28,621	3.1%
51 Microfinance Amatak Capital Plc.	624	18,613	3.4%	660	14,469	4.6%
52 Mothers Financial Japan Plc.	18,498	48,461	38.2%	18,849	40,408	46.6%
53 Niron Microfinance Plc.	751	9,019	8.3%	451	9,289	4.9%
54 NongHyup Finance (Cambodia) Plc.	4,959	304,374	1.6%	3,369	227,209	1.5%
55 ORO Financecorp Plc.	698	9,748	7.2%	494	10,976	4.5%
56 PG Development Plc.	71	2,519	2.8%	2	1,251	0.2%
57 Piphup Thmey Microfinance Plc.	5,215	7,183	72.6%	5,928	9,488	62.5%
58 Prasethpheap Finance Plc.	1,238	17,569	7.0%	1,092	16,512	6.6%
59 Prime MF Microfinance Institution Ltd. (Prime MF)	1,553	50,467	3.1%	1,947	50,038	3.9%
60 Propey Microfinance Plc.	794	4,691	16.9%	409	3,886	10.5%
61 Queen Finance Plc.	762	5,803	13.1%	786	5,288	14.9%
62 Rolya Plc.	2,767	4,748	58.3%	3,560	6,280	56.7%
63 Royal Microfinance Plc.	1,073	21,644	5.0%	1,466	21,848	6.7%
64 Sabay Credit Commercial Plc.	-	37,471	-	-	33,969	-
65 Sachak Microfinance Plc.	361	3,913	9.2%	146	4,245	3.4%
66 Sahaka Plc.	879	34,941	2.5%	2,552	30,032	8.5%
67 Sahakrinpheap Microfinance Plc.	1,926	14,200	13.6%	345	14,990	2.3%
68 Samaky Capital Plc.	2,024	4,267	47.4%	1,301	2,863	45.4%
69 Sambat Finance Plc.	4,234	47,370	8.9%	572	41,622	1.4%
70 Samporn Samakum Sahakreas Thuntouh Neung Matjun	177	12,312	1.4%	536	12,593	4.3%
71 Samrithisak Microfinance Limited	522	91,264	0.6%	669	95,477	0.7%
72 Sawad Rung Reung Finance (Cambodia) Plc.	-	1	-	-	-	-
73 Seilanithih Limited	1,510	14,771	10.2%	680	15,370	4.4%
74 Serey Oudom Microfinance Plc.	85	30,545	0.3%	51	29,510	0.2%
75 Side Hustle Microfinance Plc.	1	3,057	0.0%	-	-	-
76 Sixty Six Finance Plc.	-	11,490	-	-	10,023	-
77 Soksan Microfinance Plc.	-	4,612	-	-	-	-
78 Sonatra Microfinance Institution Plc. (Sonatra)	-	39,914	-	-	38,170	-
79 Sunny Microfinance Plc.	-	86,780	-	-	64,144	-
80 T & Go Finance Plc.	2,154	6,022	35.8%	5,241	6,562	79.9%
81 TBB (Cambodia) Plc.	29,808	169,045	17.6%	37,374	129,903	28.8%
82 Trop Khnhom Plc.	1,355	43,783	3.1%	1,018	35,443	2.9%
83 Vithey Microfinance Plc.	1,731	34,505	5.0%	968	33,596	2.9%
84 Vivath Golden Finance Plc.	4,063	7,265	55.9%	-	-	-
85 Welcome Finance (Cambodia) Plc.	35,813	221,993	16.1%	14,022	234,796	6.0%
86 Y.C.P Microfinance Plc.	1,834	15,324	12.0%	1,844	13,583	13.6%
87 Y.L.P Microfinance Plc.	-	25,219	-	-	-	-
Subtotal	519,995	5,702,496	9.1%	383,343	4,256,158	9.0%
Total	979,923	38,932,465	2.5%	765,368	31,722,601	2.4%

TOTAL CREDITS CLASSIFIED BY INDUSTRIES

Table 31

(millions of KHR)

	Total Loans				Growth Rate (%) 2022 over 2021	
	2022		2021			
	1 USD/KHR =		1 USD/KHR =			
	Amount	Share	Amount	Share		
Type of Industries						
1	Financial Institutions	34,161	0.1%	32,447	0.1%	4.2%
2	Agriculture	6,939,212	17.8%	5,687,375	17.9%	20.7%
3	Manufacturing	712,707	1.8%	508,264	1.6%	38.8%
4	Trade and Commerce	9,079,341	23.3%	7,277,164	22.9%	23.5%
5	Services	5,275,973	13.6%	4,577,748	14.4%	14.0%
6	Transportation	1,722,404	4.4%	1,641,577	5.2%	3.8%
7	Construction	1,756,360	4.5%	1,371,802	4.3%	26.7%
8	Household	12,920,909	33.2%	10,268,480	32.4%	24.5%
9	Others	491,397	1.3%	357,743	1.1%	35.9%
	Total	<u>38,932,465</u>	<u>100.0%</u>	<u>31,722,601</u>	<u>100.0%</u>	<u>21.4%</u>

TOTAL CREDITS CLASSIFIED BY INDUSTRIES AND MICROFINANCE INSTITUTIONS

AS AT 31 DECEMBER 2022

Table 32

1 USD = 4,117 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.	-	585,518	55,693	399,530	246,115	20,807	57,941	1,045,374	1,617	2,412,595
2	Amret Plc.	-	1,786,767	183,544	1,474,190	776,547	375,897	242,233	2,336,036	13,875	7,189,088
3	LOLC (Cambodia) Plc.	-	1,866,241	35,777	1,423,069	438,318	71,735	520,067	792,897	44,306	5,192,410
4	Mohanokor Plc.	-	157,898	1,227	53,821	3,043	303	4,047	264,567	19,098	504,004
5	Prasac Microfinance Institution Plc. "Prasac MFI Plc."	-	2,118,255	199,601	4,816,827	2,951,554	1,043,543	195,919	6,606,172	-	17,931,872
	Subtotal	-	6,514,678	475,842	8,167,437	4,415,578	1,512,285	1,020,208	11,045,046	78,896	33,229,969
Non Deposit-Taking Microfinance Institutions (MFIs)											
6	Active People's Plc.	-	7,773	-	26,573	5,564	180	-	971,038	12,442	1,023,571
7	AMZ Microfinance Plc.	-	64	-	4,015	159	185	447	5,478	3,079	13,428
8	Anakut Plc.	-	402	-	6,812	1,522	-	-	10,206	2,701	21,643
9	Asia Pacific Finance Plc.	-	170	-	-	-	65	-	-	146	381
10	Baitang Microheranhvatho Plc.	-	10,509	-	1,127	-	-	-	-	89	11,724
11	Bamboo Finance Plc.	-	1,788	24,589	12,424	26,101	1,825	15,876	29	402	83,035
12	BAMC Finance Plc.	-	172	-	3,217	1,765	134	815	5,750	5,439	17,292
13	Bayon Credit Plc.	-	115	-	265	63	69	118	511	12	1,153
14	BNKC (Cambodia) Plc.	-	6,021	2,930	59,737	23,369	7,226	122,277	25,467	84,194	331,220
15	Borribo Plc.	-	2,950	-	597	1,021	783	1,260	12,548	4,232	23,390
16	Cam Capital Public Limited Company	1,966	3,941	-	58,419	23,862	20,033	59,008	370	5,228	172,828
17	Cambodian Labor Care Plc.	-	82	-	16,929	137	15	8,658	143	11	25,975
18	Camma Microfinance Limited	1,710	6,760	12,054	12,420	29,871	1,747	10,051	20,332	1,498	96,443
19	Century Cambo Development Plc.	-	-	-	-	-	-	-	931	-	931
20	Chailease Royal Finance Plc.	-	2,450	121,539	72,475	392,756	13,734	73,231	-	3,916	680,101
21	Chamroeun Microfinance Plc.	-	40,953	-	79,023	6,664	5,501	15,872	12,329	2,852	163,196
22	Chokchey Finance Plc.	-	1,914	1,595	11,061	5,762	528	96,612	40,977	55,798	214,249
23	City Microfinance Institution Plc.	-	348	-	-	8,397	1,222	1,047	1,092	24,564	36,669
24	CMK Plc.	-	-	-	655	613	23	915	8,832	4,281	15,318
25	Corich Microfinance Plc.	-	-	2,314	208	664	-	-	-	1,187	4,373
26	Delta Microfinance Plc.	-	6,437	-	9,906	936	3,992	13,744	16,117	138	51,271
27	Entean Akpevath Pracheachun (EAP) Plc.	-	657	-	1,468	899	148	-	759	-	3,932
28	Evergreen Microfinance Plc.	-	-	-	-	-	-	-	-	233	233
29	Family Microfinance Plc.	-	-	-	2,305	-	-	-	1,202	27	3,534
30	Farmer Finance Ltd. (FF)	-	379	-	-	7,801	298	1,274	8,514	493	18,757
31	First Finance Plc.	4,654	3,398	12,289	55,981	34,916	2,518	7,946	11,386	14,467	147,554
32	Funan Microfinance Plc.	-	101,521	-	48,232	11,363	5,852	6,359	145,564	2,196	321,088
33	Futaba Microfinance Plc.	-	2,475	-	9,679	1,550	2,598	3,792	29,444	5,084	54,623
34	G B Plc.	-	-	-	-	-	-	7,749	-	1,944	9,694
35	Golden Cash Plc.	-	8,767	-	5,289	1,866	736	3,467	2,584	215	22,924
36	Grow Microfinance Institution Plc.	-	799	47	3,294	3,581	315	768	-	-	8,805
37	Idemitsu Saison Microfinance (Cambodia) Plc.	277	30,555	-	1,376	43,623	1,584	85	15,954	24,037	117,491
38	Intean Poalroath Rongroeurng Ltd.	-	10,850	-	7,456	-	-	-	10,988	-	29,294
39	JACCS Microfinance (Cambodia) Plc.	-	404	48,799	40,497	23,397	9,719	7,150	16,846	29,128	175,939
40	JC Finance Plc.	-	32,186	-	-	-	-	-	-	70	32,256
41	Jet's Cash Box Finance Plc.	-	-	-	-	-	-	-	-	1,729	1,729
42	Khemarak Microfinance Institution Limited	-	-	-	-	-	-	-	-	-	-
43	Khmer Capital Plc.	6,000	-	269	35,349	2,504	-	5,194	17,400	3,056	69,772

TOTAL CREDITS CLASSIFIED BY INDUSTRIES AND MICROFINANCE INSTITUTIONS

AS AT 31 DECEMBER 2022

Table 32

1 USD = 4,117 KHR

(millions of KHR)

	Financial Institutions	Agriculture	Manufacturing	Trade and Commerce	Service	Transportation	Construction	Household	Others	Total
44 L B P Microfinance Plc.	-	167	51	1,779	212	669	99	9,846	-	12,823
45 LCH Microfinance Plc.	-	-	28	747	100	3,419	-	742	-	5,035
46 LED Microfinance Institution Plc.	-	-	-	-	3,048	-	-	10,140	16	13,204
47 Leng Navatra Capital Plc.	-	-	-	-	-	-	6,510	-	14,854	21,363
48 Mango Finance Plc.	-	-	-	-	-	25,180	-	-	1,016	26,196
49 Maxima Microfinance Plc.	-	23,059	-	16,801	7,024	7,580	48,997	4,070	24,311	131,842
50 MIA Plc.	-	118	1,669	5,428	1,161	50	1,646	11,241	-	21,313
51 Microfinance Amatak Capital Plc.	-	86	-	2,320	7,768	1,287	1,120	5,345	687	18,613
52 Mothers Financial Japan Plc.	-	-	-	3,211	-	38,541	632	-	6,077	48,461
53 Niron Microfinance Plc.	-	2,180	-	1,552	547	-	55	4,681	5	9,019
54 NongHyup Finance (Cambodia) Plc.	-	78,895	-	44,556	14,164	1,922	117,540	47,297	-	304,374
55 ORO Financecorp Plc.	-	-	-	-	-	-	-	9,748	-	9,748
56 PG Development Plc.	-	302	-	677	-	201	-	1,190	149	2,519
57 Piphup Thmey Microfinance Plc.	-	-	-	-	-	-	-	7,183	-	7,183
58 Prasethpheap Finance Plc.	-	259	-	2,273	143	238	1,242	13,166	248	17,569
59 Prime MF Microfinance Institution Ltd. (Prime MF)	-	132	-	17,437	-	11,041	21,702	-	155	50,467
60 Propay Microfinance Plc.	-	20	-	-	1,806	2	8	2,855	-	4,691
61 Queen Finance Plc.	-	74	-	230	543	297	601	966	3,093	5,803
62 Rolya Plc.	-	-	-	-	-	828	-	1,639	2,280	4,748
63 Royal Microfinance Plc.	-	1,071	9	181	1,778	2	1,015	9,462	8,127	21,644
64 Sabay Credit Commercial Plc.	-	-	-	512	-	-	36,959	-	-	37,471
65 Sachak Microfinance Plc.	-	3,154	-	-	-	-	-	759	-	3,913
66 Sahaka Plc.	-	-	-	18,552	-	-	-	16,389	-	34,941
67 Sahakrinpheap Microfinance Plc.	-	1,153	-	2,978	391	239	513	8,925	-	14,200
68 Samaky Capital Plc.	-	-	-	4,022	-	-	-	245	-	4,267
69 Sambat Finance Plc.	2,509	575	2,260	3,776	10,787	2,789	1,116	23,559	-	47,370
70 Samporn Samakum Sahakreas Thuntouh Neung Matjum Kampuc	-	1,616	-	1,951	1,264	82	403	6,995	-	12,312
71 Samrithisak Microfinance Limited	-	1,556	222	28,357	8,769	3,660	695	43,422	4,583	91,264
72 Sawad Rung Reung Finance (Cambodia) Plc.	-	-	-	-	-	-	-	1	-	1
73 Seilanithih Limited	-	2,827	148	4,846	6,854	-	-	-	96	14,771
74 Serey Oudom Microfinance Plc.	-	163	106	2,389	776	2,085	10,955	6,560	7,511	30,545
75 Side Hustle Microfinance Plc.	11	1	152	1,857	23	118	10	265	619	3,057
76 Sixty Six Finance Plc.	-	-	-	1,116	-	-	8,898	131	1,346	11,490
77 Soksan Microfinance Plc.	-	-	-	-	-	-	-	4,612	-	4,612
78 Sonatra Microfinance Institution Plc. (Sonatra)	-	-	-	-	6,454	-	-	33,461	-	39,914
79 Sunny Microfinance Plc.	-	1,701	1,946	25,122	24,671	3,079	3,836	23,315	3,109	86,780
80 T & Go Finance Plc.	-	114	-	326	370	-	17	-	5,195	6,022
81 TBB (Cambodia) Plc.	17,034	-	2,613	34,157	92,796	887	3,929	-	17,630	169,045
82 Trop Khnhom Plc.	-	5,555	-	-	-	22,671	-	-	15,557	43,783
83 Vithey Microfinance Plc.	-	6,174	-	6,731	3,555	842	563	16,251	389	34,505
84 Vivath Golden Finance Plc.	-	2,543	726	363	363	1,090	-	2,179	-	7,265
85 Welcome Finance (Cambodia) Plc.	-	-	-	79,054	-	-	-	142,414	525	221,993
86 Y.C.P Microfinance Plc.	-	1,296	26	5,557	46	4	252	8,125	19	15,324
87 Y.L.P Microfinance Plc.	-	4,900	485	6,257	4,253	285	3,127	5,894	18	25,219
Subtotal	34,161	424,534	236,865	911,905	860,395	210,119	736,152	1,875,863	412,501	5,702,496
Total	34,161	6,939,212	712,707	9,079,341	5,275,973	1,722,404	1,756,360	12,920,909	491,397	38,932,465
As Percentage of Total Loans	0.1%	17.8%	1.8%	23.3%	13.6%	4.4%	4.5%	33.2%	1.3%	100.0%

LOANS TO DEPOSITS

Table 33

(millions of KHR)

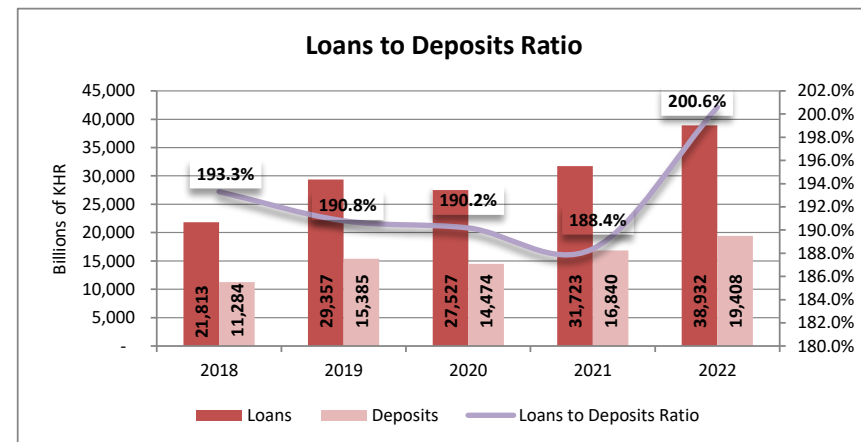
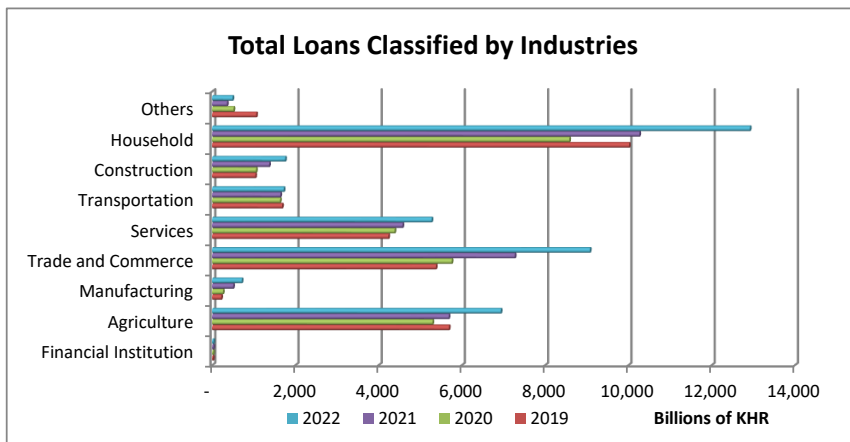
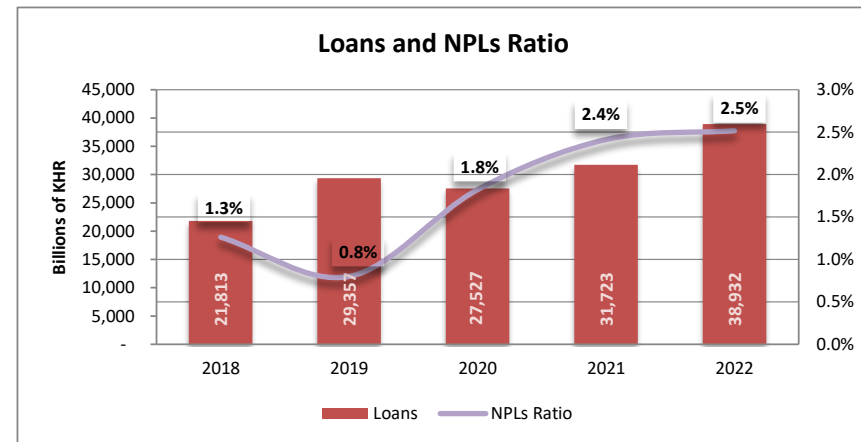
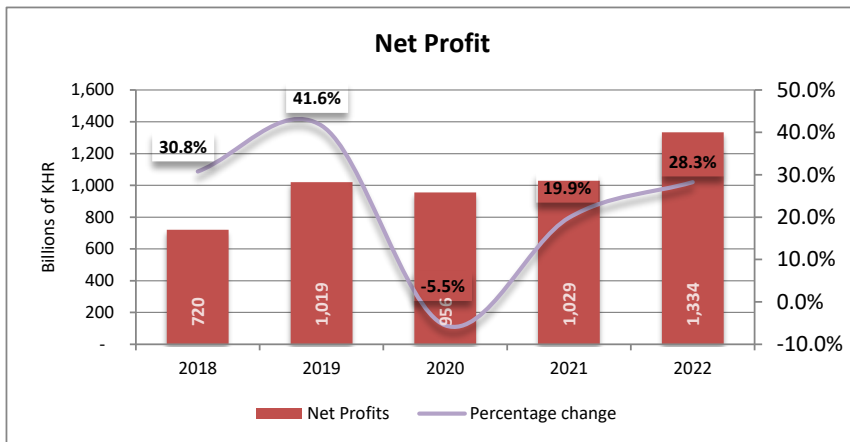
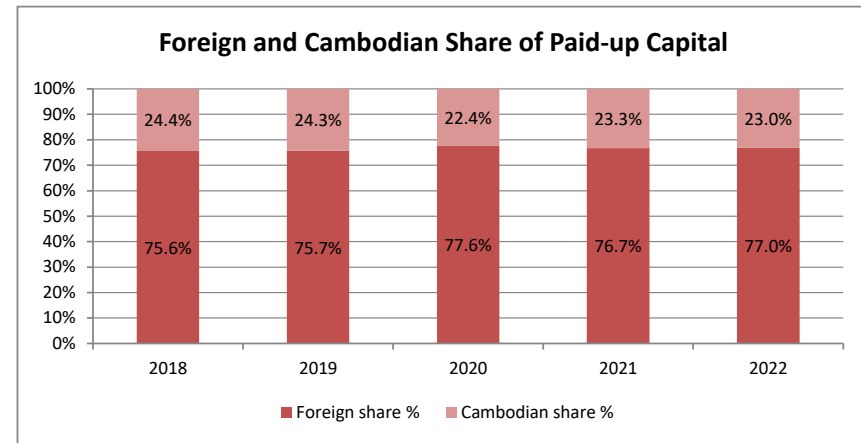
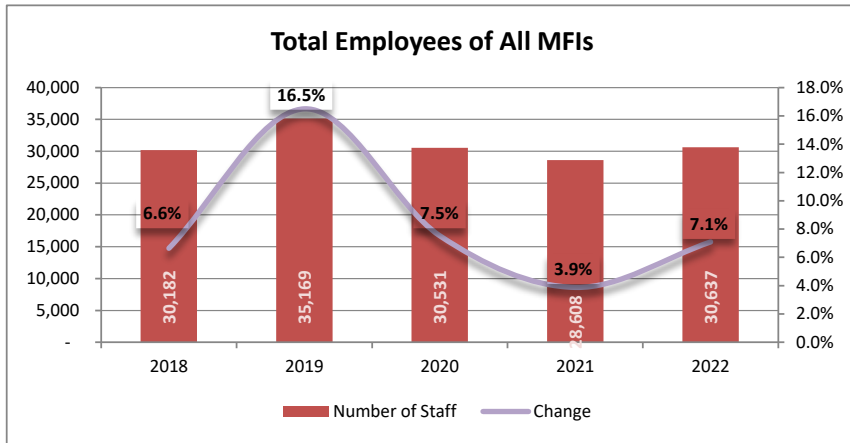
	2022			2021			
	1 USD/KHR = 4,117			1 USD/KHR = 4,074			
	Loans	Deposits	Loans to Deposits Ratio	Loans	Deposits	Loans to Deposits Ratio	
Microfinance Deposit-Taking Institutions (MDIs)							
1	AMK Plc.	2,412,595	1,028,966	234.5%	2,001,535	1,005,723	199.0%
2	Amret Plc.	7,189,088	3,933,426	182.8%	5,547,392	2,947,614	188.2%
3	LOLC (Cambodia) Plc.	5,192,410	3,074,194	168.9%	4,249,605	2,313,216	183.7%
4	Mohanokor Plc.	504,004	221,761	227.3%	378,143	158,409	238.7%
5	Prasac Microfinance Institution Plc. "Prasac MFI Plc."	17,931,872	11,150,052	160.8%	15,289,769	10,414,763	146.8%
	Subtotal	33,229,969	19,408,398	171.2%	27,466,443	16,839,726	163.1%
Non Deposit-Taking Microfinance Institutions (MFIs)							
6	Active People's Plc.	1,023,571	-	-	605,452	-	-
7	AMZ Microfinance Plc.	13,428	-	-	-	-	-
8	Anakut Plc.	21,643	-	-	21,200	-	-
9	Asia Pacific Finance Plc.	381	-	-	829	-	-
10	Baitang Microheranhvatho Plc.	11,724	-	-	10,645	-	-
11	Bamboo Finance Plc.	83,035	-	-	46,549	-	-
12	BAMC Finance Plc.	17,292	-	-	17,009	-	-
13	Bayon Credit Plc.	1,153	-	-	1,802	-	-
14	BNKC (Cambodia) Plc.	331,220	-	-	284,424	-	-
15	Borribo Plc.	23,390	-	-	25,248	-	-
16	Cam Capital Public Limited Company	172,828	-	-	82,837	-	-
17	Cambodian Labor Care Plc.	25,975	-	-	30,904	-	-
18	Camma Microfinance Limited	96,443	-	-	63,158	-	-
19	Century Cambo Development Plc.	931	-	-	946	-	-
20	Chailease Royal Finance Plc.	680,101	-	-	411,735	-	-
21	Chamroeun Microfinance Plc.	163,196	-	-	141,821	-	-
22	Chokchey Finance Plc.	214,249	-	-	174,754	-	-
23	City Microfinance Institution Plc.	36,669	-	-	35,576	-	-
24	CMK Plc.	15,318	-	-	77,054	-	-
25	Corich Microfinance Plc.	4,373	-	-	-	-	-
26	Delta Microfinance Plc.	51,271	-	-	53,102	-	-
27	Entean Akpevath Pracheachun (EAP) Plc.	3,932	-	-	4,717	-	-
28	Evergreen Microfinance Plc.	233	-	-	-	-	-
29	Family Microfinance Plc.	3,534	-	-	5,211	-	-
30	Farmer Finance Ltd. (FF)	18,757	-	-	12,198	-	-
31	First Finance Plc.	147,554	-	-	124,267	-	-
32	Funan Microfinance Plc.	321,088	-	-	294,596	-	-
33	Futaba Microfinance Plc.	54,623	-	-	54,548	-	-
34	G B Plc.	9,694	-	-	5,697	-	-
35	Golden Cash Plc.	22,924	-	-	16,623	-	-
36	Grow Microfinance Institution Plc.	8,805	-	-	9,235	-	-
37	Idemitsu Saison Microfinance (Cambodia) Plc.	117,491	-	-	116,329	-	-
38	Intean Poalroath Rongroeurng Ltd.	29,294	-	-	28,037	-	-
39	JACCS Microfinance (Cambodia) Plc.	175,939	-	-	-	-	-
40	JC Finance Plc.	32,256	-	-	36,149	-	-
41	Jet's Cash Box Finance Plc.	1,729	-	-	1,838	-	-
42	Khemarak Microfinance Institution Limited	-	-	-	-	-	-
43	Khmer Capital Plc.	69,772	-	-	48,116	-	-

LOANS TO DEPOSITS

Table 33

(millions of KHR)

	2022			2021		
	1 USD/KHR = 4,117			1 USD/KHR = 4,074		
	Loans	Deposits	Loans to Deposits Ratio	Loans	Deposits	Loans to Deposits Ratio
44 L B P Microfinance Plc.	12,823	-	-	15,804	-	-
45 LCH Microfinance Plc.	5,035	-	-	5,781	-	-
46 LED Microfinance Institution Plc.	13,204	-	-	9,620	-	-
47 Leng Navatra Capital Plc.	21,363	-	-	298	-	-
48 Mango Finance Plc.	26,196	-	-	-	-	-
49 Maxima Microfinance Plc.	131,842	-	-	89,597	-	-
50 MIA Plc.	21,313	-	-	28,621	-	-
51 Microfinance Amatak Capital Plc.	18,613	-	-	14,469	-	-
52 Mothers Financial Japan Plc.	48,461	-	-	40,408	-	-
53 Niron Microfinance Plc.	9,019	-	-	9,289	-	-
54 NongHyup Finance (Cambodia) Plc.	304,374	-	-	227,209	-	-
55 ORO Financecorp Plc.	9,748	-	-	10,976	-	-
56 PG Development Plc.	2,519	-	-	1,251	-	-
57 Piphup Thmey Microfinance Plc.	7,183	-	-	9,488	-	-
58 Prasethpheap Finance Plc.	17,569	-	-	16,512	-	-
59 Prime MF Microfinance Institution Ltd. (Prime MF)	50,467	-	-	50,038	-	-
60 Propey Microfinance Plc.	4,691	-	-	3,886	-	-
61 Queen Finance Plc.	5,803	-	-	5,288	-	-
62 Rolya Plc.	4,748	-	-	6,280	-	-
63 Royal Microfinance Plc.	21,644	-	-	21,848	-	-
64 Sabay Credit Commercial Plc.	37,471	-	-	33,969	-	-
65 Sachak Microfinance Plc.	3,913	-	-	4,245	-	-
66 Sahaka Plc.	34,941	-	-	30,032	-	-
67 Sahakrinpheap Microfinance Plc.	14,200	-	-	14,990	-	-
68 Samaky Capital Plc.	4,267	-	-	2,863	-	-
69 Sambat Finance Plc.	47,370	-	-	41,622	-	-
70 Samporn Samakum Sahakreas Thuntouh Neung Matjum Kampuchea	12,312	-	-	12,593	-	-
71 Samrithisak Microfinance Limited	91,264	-	-	95,477	-	-
72 Sawad Rung Reung Finance (Cambodia) Plc.	1	-	-	-	-	-
73 Seilanithih Limited	14,771	-	-	15,370	-	-
74 Serey Oudom Microfinance Plc.	30,545	-	-	29,510	-	-
75 Side Hustle Microfinance Plc.	3,057	-	-	-	-	-
76 Sixty Six Finance Plc.	11,490	-	-	10,023	-	-
77 Soksan Microfinance Plc.	4,612	-	-	-	-	-
78 Sonatra Microfinance Institution Plc. (Sonatra)	39,914	-	-	38,170	-	-
79 Sunny Microfinance Plc.	86,780	-	-	64,144	-	-
80 T & Go Finance Plc.	6,022	-	-	6,562	-	-
81 TBB (Cambodia) Plc.	169,045	-	-	129,903	-	-
82 Trop Khnhom Plc.	43,783	-	-	35,443	-	-
83 Vithey Microfinance Plc.	34,505	-	-	33,596	-	-
84 Vivath Golden Finance Plc.	7,265	-	-	-	-	-
85 Welcome Finance (Cambodia) Plc.	221,993	-	-	234,796	-	-
86 Y.C.P Microfinance Plc.	15,324	-	-	13,583	-	-
87 Y.L.P Microfinance Plc.	25,219	-	-	-	-	-
Subtotal	5,702,496	-	-	4,256,158	-	-
Total	38,932,465	19,408,398	200.6%	31,722,601	16,839,726	188.4%



Number of Staff

Table 34

	2022	2021	%Δ	
Financial Lease Institutions				
1	BSP Finance (Cambodia) Plc.	39	35	11.4%
2	Chailease Royal Leasing Plc.	168	149	12.8%
3	Forward Leasing Plc.	15	11	36.4%
4	GL Finance Plc.	412	414	-0.5%
5	Icare Leasing Plc.	35	21	66.7%
6	I-Finance Leasing Plc.	98	97	1.0%
7	JACCS Finance (Cambodia) Plc.*	-	197	-100.0%
8	KK Fund Leasing Plc.	267	251	6.4%
9	Komatsu Leasing (Cambodia) Plc.	8	9	-11.1%
10	Kubota Leasing (Cambodia) Plc.	50	42	19.0%
11	L O D Leasing Plc.	14	14	-
12	Ly Hour Leasing Plc.	115	85	35.3%
13	Mega Leasing Plc.	196	161	21.7%
14	Mobility Finance (Cambodia) Plc.	6	6	-
15	RPTN Alliance Financial Leasing Plc.	52	51	2.0%
16	Suosdey Finance Plc.	222	212	4.7%
17	Toyota Tsusho Finance (Cambodia) Plc.	50	43	16.3%
Total		1,747	1,798	-2.8%

* JACCS Finance (Cambodia) Plc. was upgraded and moved into MFI sector in 2022.

COMPARISON OF TOTAL ASSETS

Table 35

(millions of KHR)

	2022		2021		Growth Rate (%) 2022 over 2021
	1 USD/KHR =	4,117	1 USD/KHR =	4,074	
	Amount	Share	Amount	Share	
Financial Lease Institutions					
1 BSP Finance (Cambodia) Plc.	383,315	18.9%	355,825	19.3%	6.6%
2 Chailease Royal Leasing Plc.	260,359	12.8%	246,722	13.4%	4.4%
3 Forward Leasing Plc.	6,665	0.3%	5,990	0.3%	10.1%
4 GL Finance Plc.	147,115	7.3%	113,736	6.2%	28.0%
5 Icare Leasing Plc.	10,271	0.5%	3,487	0.2%	191.5%
6 I-Finance Leasing Plc.	35,931	1.8%	51,330	2.8%	-30.7%
7 JACCS Finance (Cambodia) Plc.*	-	-	130,111	7.1%	-100.0%
8 KK Fund Leasing Plc.	105,619	5.2%	99,836	5.4%	4.7%
9 Komatsu Leasing (Cambodia) Plc.	44,576	2.2%	62,063	3.4%	-28.9%
10 Kubota Leasing (Cambodia) Plc.	489,259	24.1%	365,037	19.8%	32.6%
11 L O D Leasing Plc.	1,502	0.1%	1,677	0.1%	-11.4%
12 Ly Hour Leasing Plc.	104,000	5.1%	57,003	3.1%	80.5%
13 Mega Leasing Plc.	81,828	4.0%	57,549	3.1%	40.7%
14 Mobility Finance (Cambodia) Plc.	14,501	0.7%	15,104	0.8%	-5.0%
15 RPTN Alliance Financial Leasing Plc.	18,881	0.9%	19,160	1.0%	-2.5%
16 Suosdey Finance Plc.	139,542	6.9%	127,860	7.0%	8.0%
17 Toyota Tsusho Finance (Cambodia) Plc.	185,175	9.1%	126,923	6.9%	44.4%
Total	2,028,540	100.0%	1,839,410	100.0%	9.1%

* JACCS Finance (Cambodia) Plc. was upgraded and moved into MFI sector in 2022.

**SHARE OF PAID-UP CAPITAL
AS AT 31 DECEMBER 2022**

Table 36

(millions of KHR)

	Foreign Share		Cambodian Share		Total Paid-up Capital	Market Share	
	Share (%)	Amount Paid	Share (%)	Amount Paid			
Financial Lease Institutions							
1	BSP Finance (Cambodia) Plc.	90.0%	68,129	10.0%	7,570	75,699	18.3%
2	Chailease Royal Leasing Plc.	40.0%	8,234	60.0%	12,351	20,585	5.0%
3	Forward Leasing Plc.	-	-	100.0%	6,176	6,176	1.5%
4	GL Finance Plc.	100.0%	42,405	-	-	42,405	10.3%
5	Icare Leasing Plc.	99.0%	4,076	1.0%	41	4,117	1.0%
6	I-Finance Leasing Plc.	100.0%	14,576	0.0%	0	14,576	3.5%
7	JACCS Finance (Cambodia) Plc.*	-	-	-	-	-	-
8	KK Fund Leasing Plc.	49.0%	6,052	51.0%	6,299	12,351	3.0%
9	Komatsu Leasing (Cambodia) Plc.	85.0%	17,497	15.0%	3,088	20,585	5.0%
10	Kubota Leasing (Cambodia) Plc.	100.0%	74,106	-	-	74,106	18.0%
11	L O D Leasing Plc.	-	-	100.0%	2,059	2,059	0.5%
12	Ly Hour Leasing Plc.	49.0%	32,277	51.0%	33,595	65,872	16.0%
13	Mega Leasing Plc.	-	-	100.0%	5,764	5,764	1.4%
14	Mobility Finance (Cambodia) Plc.	100.0%	18,872	-	-	18,872	4.6%
15	RPTN Alliance Financial Leasing Plc.	100.0%	6,176	-	-	6,176	1.5%
16	Suosdey Finance Plc.	100.0%	16,468	-	-	16,468	4.0%
17	Toyota Tsusho Finance (Cambodia) Plc.	90.0%	24,084	10.0%	2,676	26,761	6.5%
Total		80.7%	332,953	19.3%	79,617	412,570	100.0%

* JACCS Finance (Cambodia) Plc. was upgraded and moved into MFI sector in 2022.

COMPARISON OF TOTAL NET PROFIT

Table 37

(millions of KHR)

	2022		2021		Growth Rate (%) 2022 over 2021
	1 USD/KHR =	4,117	1 USD/KHR =	4,074	
	Amount	Share	Amount	Share	
Financial Lease Institutions					
1 BSP Finance (Cambodia) Plc.	13,233	22.0%	14,495	30.2%	-9.7%
2 Chailease Royal Leasing Plc.	13,237	22.0%	15,119	31.5%	-13.4%
3 Forward Leasing Plc.	(374)	-0.6%	(199)	-0.4%	85.7%
4 GL Finance Plc.	3,519	5.8%	5,171	10.8%	-32.7%
5 Icare Leasing Plc.	(1,750)	-2.9%	(1,799)	-3.7%	-3.7%
6 I-Finance Leasing Plc.	(3,972)	-6.6%	(1,568)	-3.3%	150.7%
7 JACCS Finance (Cambodia) Plc.*	-	-	(4,768)	-9.9%	-100.0%
8 KK Fund Leasing Plc.	1,514	2.5%	676	1.4%	121.6%
9 Komatsu Leasing (Cambodia) Plc.	1,520	2.5%	1,721	3.6%	-12.6%
10 Kubota Leasing (Cambodia) Plc.	1,970	3.3%	4,522	9.4%	-56.9%
11 L O D Leasing Plc.	(217)	-0.4%	(152)	-0.3%	41.8%
12 Ly Hour Leasing Plc.	6,879	11.4%	3,634	7.6%	87.4%
13 Mega Leasing Plc.	4,633	7.7%	2,103	4.4%	118.1%
14 Mobility Finance (Cambodia) Plc.	(302)	-0.5%	(24)	-0.1%	1135.8%
15 RPTN Alliance Financial Leasing Plc.	1,409	2.3%	1,656	3.4%	-15.8%
16 Suosdey Finance Plc.	15,156	25.2%	1,795	3.7%	735.7%
17 Toyota Tsusho Finance (Cambodia) Plc.	3,713	6.2%	5,640	11.7%	-34.9%
Total	60,167	100.0%	48,021	100.0%	24.0%

* JACCS Finance (Cambodia) Plc. was upgraded and moved into MFI sector in 2022.

LEASES AND NON-PERFORMING LEASES (NPLS)

Table 38

(millions of KHR)

	2022			2021		
	1 USD/KHR = 4,117			1 USD/KHR = 4,074		
	Leases	NPLs	NPL/Leases	Leases	NPLs	NPL/Leases
Financial Lease Institutions						
1 BSP Finance (Cambodia) Plc.	316,050	10,237	3.2%	243,689	4,023	1.7%
2 Chailease Royal Leasing Plc.	250,974	7,242	2.9%	238,588	4,334	1.8%
3 Forward Leasing Plc.	865	-	-	77	-	-
4 GL Finance Plc.	118,012	2,382	2.0%	80,843	4,770	5.9%
5 Icare Leasing Plc.	5,497	99	1.8%	470	-	-
6 I-Finance Leasing Plc.	32,065	4,728	14.7%	44,972	4,435	9.9%
7 JACCS Finance (Cambodia) Plc.*	-	-	-	122,645	21,832	17.8%
8 KK Fund Leasing Plc.	98,788	14,156	14.3%	82,746	9,270	11.2%
9 Komatsu Leasing (Cambodia) Plc.	39,080	-	-	57,519	21	0.0%
10 Kubota Leasing (Cambodia) Plc.	458,848	8,788	1.9%	345,391	3,502	1.0%
11 L O D Leasing Plc.	623	15	2.4%	547	7	1.3%
12 Ly Hour Leasing Plc.	77,392	3,563	4.6%	54,620	5,045	9.2%
13 Mega Leasing Plc.	66,830	1,886	2.8%	51,803	2,749	5.3%
14 Mobility Finance (Cambodia) Plc.	2,753	511	18.5%	6,097	1,474	24.2%
15 RPTN Alliance Financial Leasing Plc.	15,999	2,610	16.3%	17,772	5,540	31.2%
16 Suosdey Finance Plc.	132,207	9,090	6.9%	125,632	8,651	6.9%
17 Toyota Tsusho Finance (Cambodia) Plc.	179,817	2,576	1.4%	119,444	4,891	4.1%
	1,795,799	67,882	3.8%	1,592,854	80,544	5.1%

* JACCS Finance (Cambodia) Plc. was upgraded and moved into MFI sector in 2022.

TOTAL LEASES CLASSIFIED BY INDUSTRIES

Table 39

(millions of KHR)

	2022		2021		Growth Rate (%) 2022 over 2021
	1 USD/KHR =	4,117	1 USD/KHR =	4,074	
	Amount	Share	Amount	Share	
Type of Industries					
1 Financial Institutions	-	-	-	-	-
2 Agriculture	514,991	28.7%	387,330	24.3%	31.6%
3 Manufacturing	-	-	-	-	-
4 Trade and Commerce	70,154	3.9%	57,947	3.6%	19.8%
5 Services	368,061	20.5%	296,758	18.6%	22.7%
6 Transportation	111,664	6.2%	221,818	13.9%	-50.2%
7 Construction	103,974	5.8%	102,103	6.4%	0.8%
8 Household/Family	370,048	20.6%	319,281	20.0%	14.7%
9 Other Categories	256,907	14.3%	207,617	13.0%	22.4%
Total	1,795,799	100.0%	1,592,854	100.0%	11.6%

TOTAL LEASES CLASSIFIED BY INDUSTRIES AND FINANCIAL LEASE INSTITUTIONS
AS AT 31 DECEMBER 2022

Table 40

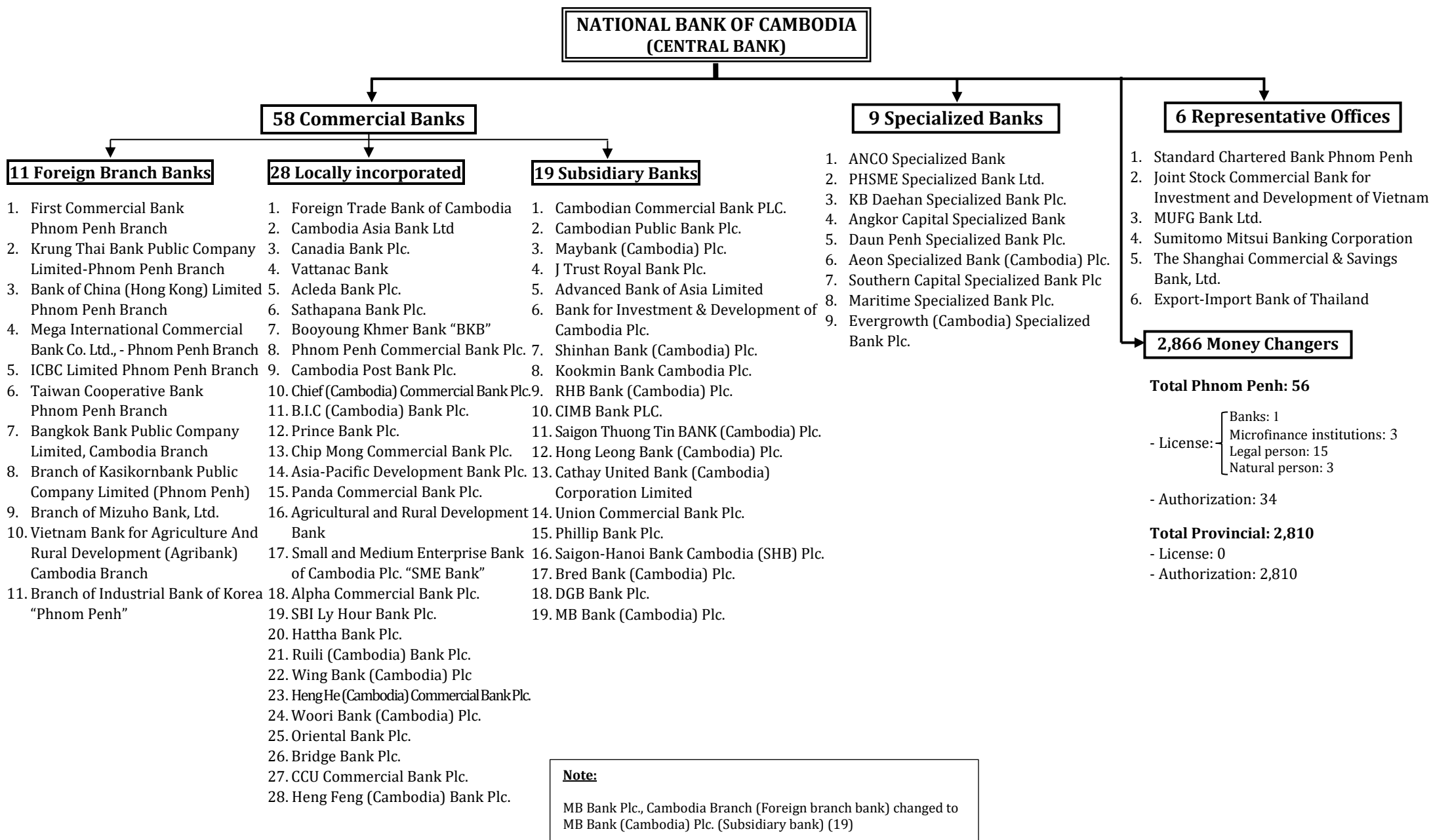
1 USD = 4,117 KHR

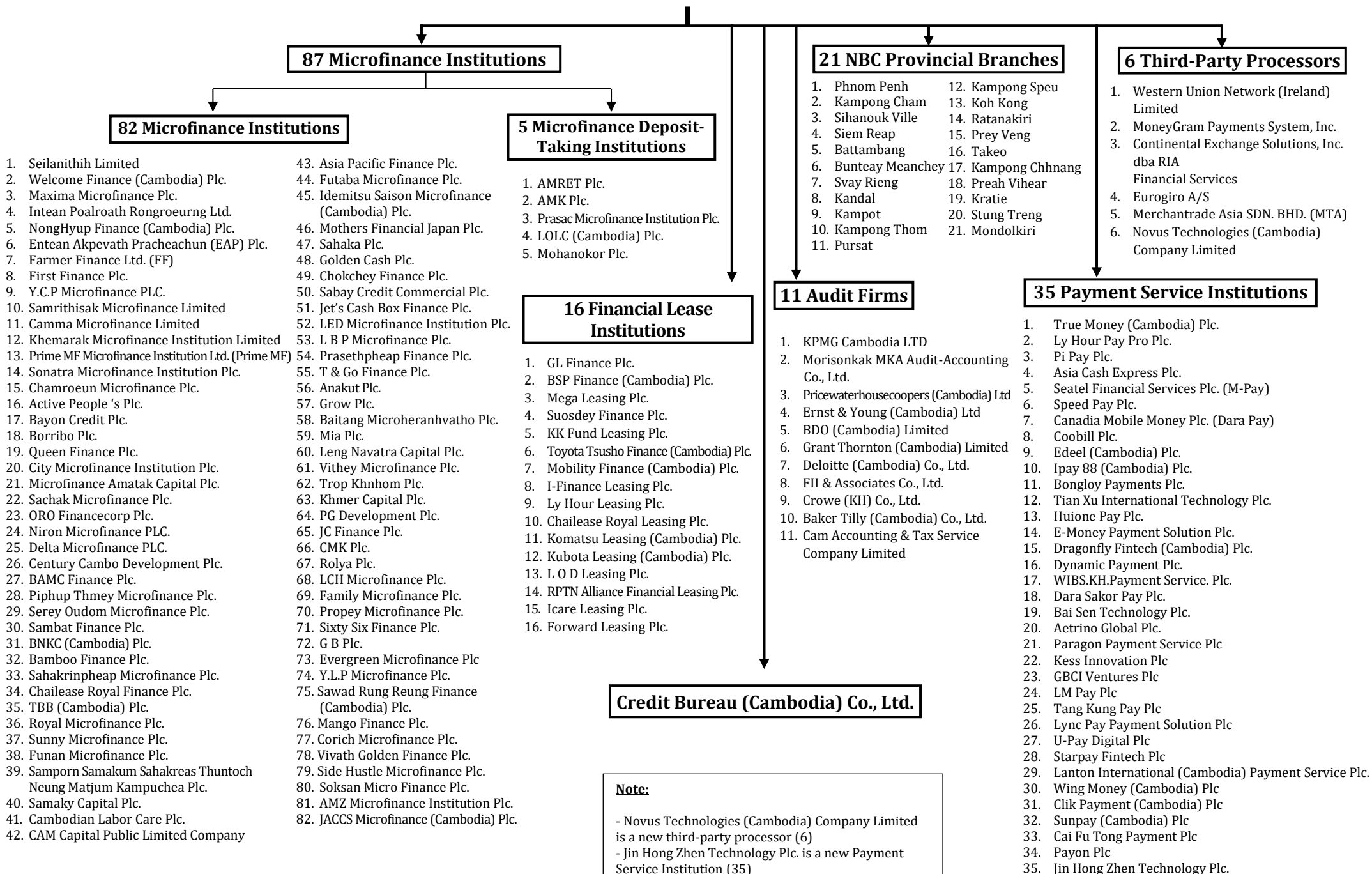
(millions of KHR)

	Total	Financial Institutions	Agriculture	Manufacturing	Trade and Commerce	Services	Transportation	Construction	Household/Family	Other Categories
Financial Lease Institutions										
1 BSP Finance (Cambodia) Plc.	316,050	-	32,460	-	18,748	103,192	3,415	13,932	142,475	1,828
2 Chailease Royal Leasing Plc.	250,974	-	1,819	-	28,427	199,478	4,020	11,943	5,286	-
3 Forward Leasing Plc.	865	-	-	-	-	-	-	-	865	-
4 GL Finance Plc.	118,012	-	16,274	-	11,789	40,295	1,934	32,139	4	15,577
5 Icare Leasing Plc.	5,497	-	-	-	-	-	-	-	-	5,497
6 I-Finance Leasing Plc.	32,065	-	145	-	10,049	15,273	1,372	274	281	4,671
7 JACCS Finance (Cambodia) Plc.*	-	-	-	-	-	-	-	-	-	-
8 KK Fund Leasing Plc.	98,788	-	81	-	-	-	98,610	-	98	-
9 Komatsu Leasing (Cambodia) Plc.	39,080	-	-	-	-	-	-	39,080	-	-
10 Kubota Leasing (Cambodia) Plc.	458,848	-	458,848	-	-	-	-	-	-	-
11 L O D Leasing Plc.	623	-	150	-	32	0	-	93	162	185
12 Ly Hour Leasing Plc.	77,392	-	-	-	-	-	-	-	77,392	-
13 Mega Leasing Plc.	66,830	-	-	-	-	-	-	-	66,830	-
14 Mobility Finance (Cambodia) Plc.	2,753	-	-	-	-	-	-	-	2,753	-
15 RPTN Alliance Financial Leasing Plc.	15,999	-	-	-	-	-	1,411	-	14,588	-
16 Suosdey Finance Plc.	132,207	-	-	-	-	-	-	-	-	132,207
17 Toyota Tsusho Finance (Cambodia) Plc.	179,817	-	5,214	-	1,109	9,822	902	6,513	59,314	96,942
Total	1,795,799	-	514,991	-	70,154	368,061	111,664	103,974	370,048	256,907

* JACCS Finance (Cambodia) Plc. was upgraded and moved into MFI sector in 2022.

Appendix 2
THE BANKING SYSTEM IN CAMBODIA
AS OF 31 December 2022





223 Rural Credit Institutions

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

Note:

Rural Credit Institution Entean Veichhlat Plc. closed operation. (Previously 71)

Appendix 3
List of Authorized Banks and Financial Institutions
as of December 2022

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, & 162 A Preah Sihanouk Blvd., N°15 & 153 ABC Street 278, N°171 Street Preah Trasak Paem, Phum Phum 4, Sangkat Boeng Keng Kang Ti Muoy, Khan Boeng Keng Kang, Phnom Penh	023 225 333
3	AGRICULTURAL AND RURAL DEVELOPMENT BANK	No 9-13, Street No 7, Sangkat Chaktomuk, Khan Daun Penh, Phnom Penh	023 220 810-220 811
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 88 66 88
5	Asia-Pacific Development Bank Plc.	No C20, C21, C22, C23, D32, D33 & D33A, One Park, Street No R8, Sangkat Srah Chak, Khan Daun Penh, Phnom Penh.	098 399 888
6	B.I.C (Cambodia) Bank Plc.	No 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) 1st- 2nd Floor, Preah Monivong Blvd, Sangkat Wat Phnom, Khan Daun 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"	No S2-23 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 Kasikom 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 / 023 214 998-214 999
13	Branch of Mizuho Bank, Ltd.	No 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	BRIDGE BANK PLC.	No 46Eo, Street No 41, Sangkat Chey Chumneah, Khan Daun Penh, Phnom Penh	023 213 111 / 023 222 068
16	CAMBODIA ASIA BANK LTD	No 75C.036, Preah Sihanouk Street, Sangkat Veal Vong, Khan Prampir Meakkakra, Phnom Penh	023 980 000
17	CAMBODIA MEKONG BANK PUBLIC LIMITED.	#445, Preah Monivong Blvd., Sangkat Srah Chak, Khan Daun Penh, Phnom Penh (moved to temporary location: Regency, Building 298, Mao Tse Toung Blvd., Sangkat Tomnub Tuek, Khan Chamkar Mon, Phnom Penh	023 430 980
18	CAMBODIA POST BANK PLC.	#265-269 Ang Duong Street, Sangkat Wat phnom, Khan Daun Penh, Phnom Penh	023 260 888
19	CAMBODIAN COMMERCIAL BANK PLC.	#26, Preah Monivong Blvd, Sangkat Phsar Thmey 2, Khan Daun Penh, Phnom Penh	023 426 145
20	CAMBODIAN PUBLIC BANK Plc.	#23, 114 St., Sangkat Phsar Thmey 2, Khan Daun Penh, Phnom Penh	023 222 880 / 222 881 / 222 882
21	CANADIA BANK PLC.	#315, Preah Ang Duong Street, Sangkat Wat Phnom, Khan Daun Penh, Phnom Penh	023 868 222
22	Cathay United Bank (Cambodia) Corp. Ltd.	#48, Samdech Pan St.(214), Sangkat Boeung Raing, Khan Daun Penh, Phnom Penh	023 211 211-222 438
23	CCU COMMERCIAL BANK PLC.	#15, Preah Monivong Blvd., Phum Phum 5, Sangkat Boeng Trabaek, Khan Chamkar Mon, Phnom Penh	099 333 878
24	Chief (Cambodia) Commercial Bank Plc.	#C01, St. R11 corner St. 70, Phum 1, Sangkat Sras Chork, Khan Daun Penh, Phnom Penh	023 900 878
25	Chip Mong Commercial Bank Plc.	Building No 174 (1st, 3rd & 4th Floor), Czech Republic Blvd. Corner Street No 164, Sangkat Veal Vong, Khan Prampir Meakkara, Phnom Penh	081 811 911
26	CIMB Bank PLC.	#20A/B, Preah Norodom Blvd Corner of Street 118, Sangkat Phsar Chas, Khan Daun Penh, Phnom Penh	023 988 388
27	DGB Bank Plc.	No 689B, Kampuchekrom Blvd., Sangkat Tuek L'ak Ti Muoy, Khan Tuol Kouk, Phnom Penh	023 999 990
28	FIRST COMMERCIAL BANK PHNOM PENH BRANCH	# 66, Preah Norodom Blvd., Sangkat Chey Chumneah, Khan Daun Penh, Phnom Penh	070 600 098 / 023 220 773-220 772
29	FOREIGN TRADE BANK OF CAMBODIA	#33 C-D, Cheque Slovakia blvd, Khan 7 Makara, Phnom Penh	023 724 466-725 266-722 466
30	Hattha Bank Plc.	#606, St. 271, Sansam Kosal 3 Village, Sangkat Boeng Tumpun 1, Khan Mean Chey, Phnom Penh	023 999 266
31	HENG FENG (CAMBODIA) BANK PLC.	#242, Preah Monivong Blvd., Corner Street No 288, Phum 4, Sangkat Boeng Keng Kang Ti Muoy, Khan Boeng Keng Kang, Phnom Penh	088 8666 988
32	Heng He (Cambodia) Commercial Bank Plc.	Building No 64, Preah Norodom Blvd., Corner Street No 178, Sangkat Chey Chumneah, Khan Daun Penh, Phnom Penh	023 997 777

33	Hong Leong Bank (Cambodia) PLC	#28, St. 214 Corner St. 51, Sangkat Beoung Raing, Khan Daun Penh, Phnom Penh	023 999 711
34	ICBC Limited Phnom Penh Branch	Exchange Square (Ground Floor) No. 19 and 20, Street 106, Phum Pir, Sangkat Voat Phnom, Khan Daun Penh, Phnom Penh	023 955 880
35	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
36	KOOKMIN BANK CAMBODIA PLC.	#55, 214 St. Sangkat Boeung Raing, Khan Daun Penh, Phnom Penh	023 999 300
37	KRUNG THAI BANK PUBLIC CO., LTD PHNOM PENH BRANCH	# 149, 215 Road, Sangkat Phsar Depo1, Khan Toulkork, Phnom Penh	023 882 959
38	MAYBANK (Cambodia) Plc.	#43, Preah Norodom Blvd, Sangkat Psar Thmei3, Khan Daun Penh, Phnom Penh	023 210 255-210 123
39	MB BANK (CAMBODIA) PLC.	#146, Preah Norodom Blvd, Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	023 964 666
40	Mega International Commercial Bank Co., Ltd 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
41	ORIENTAL BANK PLC.	Building No 101, Preah Norodom Blvd, Corner Samdach Pan Ave. (214), Sangkat Boeng Reang, Khan Daun Penh, Phnom Penh	023 920 222 / 023 920 111
42	PANDA Commercial Bank Plc.	#31, Mao Tsetoung Blvd 245, Sangkat Boeng Keng Kang Ti Muoy, Khan Boeng Keng Kang, Phnom Penh	018 282 8416/023888801
43	Phillip Bank Plc.	No 27DEFG, Preah Monivong Blvd., Phum 6, Sangkat Srah Chak, Khan Daun Penh, Phnom Penh	086 930 000 / 089 989 818
44	PHNOM PENH COMMERCIAL BANK PLC.	#217, Preah Norodom Blvd, Sangkat Tonle Basak, Khan Chamkamorn, Phnom Penh	023 999 500
45	PRINCE BANK PLC.	No175ABCD, Mao Tse Toung Blvd., Phum Phum 5, Sangkat Tuol Svay Prey Ti Muoy, Khan Boeng Keng Kang, Phnom Penh	1800 20 8888 / 023 991 168
46	RHB BANK (CAMBODIA) PLC.	Building 1st, M, 2nd and 9th Floor, Street 110 Corner Street 93, Phum 3, Sangkat Srah Chak, Khan Daun Penh, Phnom Penh	023 992 833
47	RUI LI (CAMBODIA) BANK PLC.	Building No 635&637, Preah Monivong Blvd, Sangkat Boeng Keng Kang Ti Bei, Khan Boeng Keng Kang, Phnom Penh	081 292237/023 989736
48	Saigon Thuong Tin BANK (Cambodia) Plc.	#60, Preah Norodom Blvd, Sangkat Chey Chumnas, Khan Daun Penh, Phnom Penh	023 223 422
49	Saigon-Hanoi Bank Cambodia Plc.	#107, Preah Norodom Blvd, Sangkat Beoung Reang, Khan Daun Penh, Phnom Penh	023 221 900
50	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 Daun Penh, Phnom Penh	023 999 010/081 999 010
51	SBI Ly Hour Bank Plc.	No 219, Street 128 Corner Street 169, Sangkat Mitpheap, Khan Prampir Meakkakra, Phnom Penh	023 980 888/ 023 999 368
52	SHINHAN BANK (CAMBODIA) PLC.	Vanda Tower No 79, Kampuchea Krom Blvd, Sangkat Monourom, Khan Prampir Meakkakra, Phnom Penh	023 727 380
53	Small and medium enterprise bank of Cambodia Plc. "SME Bank"	MEF Business Development Center, # S, OCIC Street, Phum Kien Khleang, Sangkat Chraoy Chongvar, Khan Chraoy Chongvar, Phnom Penh	096 811 1118 \ 012 868 887
54	Taiwan Cooperative Bank, Phnom Penh Branch	#171, Preah Norodom Blvd at corner of S1322, Beoung Keng Kang 1, Khan Chamkamorn, Phnom Penh	023 430 800
55	UNION COMMERCIAL BANK PLC.	No 441, Preah Monivong Blvd., Sangkat Boeng Proluet, Khan Prampir Meakkakra, Phnom Penh	023 212 357-427 995
56	VATTANAC BANK	#66, Preah Monivong Blvd., Sangkat Wat Phnom, Khan Daun Penh, Phnom Penh	023 963 999
57	Vietnam Bank for Agriculture and Rural Development Cambodia Branch	N° 364, Preah Monivong Blvd, Sangkat Boeung keng kang1, Khan Chancamon, Phnom Penh	023 223 750
58	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
59	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	No 20, Street 217, Sangkat Veal Vong, Khan 7Makara, Phnom Penh	023 993 133
3	Angkor Capital Specialized Bank	No 202, Preah Norodom Blvd., Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	023 993 168
4	DAUN PENH SPECIALIZED BANK PLC.	No S2-21 & S2-22, Charles de Gaulle Blvd. (Street No 217), Phum Phum 7, Sangkat Veal Vong, Khan Prampir Meakkakra, Phnom Penh	023 901 220
5	Evergrowth (Cambodia) Specialized Bank Plc.	No 2596, Star City Building B, Federal Russian Blvd., Sangkat Tuek Thla, Khan Saensokh, Phnom Penh	023 238 889
6	KB Daehan Specialized Bank Plc.	Building No 1, 7th 20th 21st and 22nd Floor, Street 360, Phum Phum 8, Sangkat Boeng Keng Kang Ti Muoy, Khan Boeng Keng Kang, Phnom Penh	023 991 555
7	Maritime Specialized Bank Plc.	No 237E0, Mao Tse Tung Blvd., Sangkat Tuol Svay Prey Ti Muoy, Khan Chamkar Mon, Phnom Penh	099 666 028 / 081 666 280/ 023 222 169
8	PHSME SPECIALIZED BANK LTD.	No 72, Preah Norodom Blvd., Sangkat Chey Chumneas, Khan Daun Penh, Phnom Penh	023 219 243-219 245-219 246/069 901 220

9	Southern Capital Specialized Bank Plc	#294, Unit #5-6, Mao Tse Toung Blvd, Sangkat Tomnobleuk, Khan Chamkamorn, Phnom Penh	023 226 868 / 012 888 113
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3. Representative Offices

1	Representative Office of Export-Import Bank of Thailand	No 30, 2nd Floor, Room No 20, Preah Norodom Blvd., Sangkat Phsar Thmei Ti Bei, Khan Doun Penh, Phnom Penh	023 999 224 / 077 473 026
2	Representative office of Joint Stock Commercial Bank for Investment and Development of Vietnam	Building No 314, National Road No. 1, Phum Svay Ta Ok, Sangkat Veal Svov, Khan Chbar Ampov, Phnom Penh	097 717 8428
3	Representative office of MUFG Bank, Ltd.	Exchange Square Building, 15th Floor, Unit 1504, Street No 106, Phum Phum 2, Sangkat Voat Phnum, Khan Doun Penh, Phnom Penh	023 964 321
4	Representative Office of Sumitomo Mitsui Banking Corporation	Exchange Square Building, 7th Floor, Unit 701, Street No 106, Phum Phum 2, Sangkat Voat Phnum, Khan Doun Penh, Phnom Penh	023 964 080
5	Representative office of the bank of 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
6	Representative Office of The Shanghai Commercial & Savings Bank, Ltd.	Phnom Penh Tower, 13th Floor, Preah Monivong Blvd., Sangkat Boeng Proluet, Khan Prampir Meakkakra, Phnom Penh	023 964 811

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 Tumnub 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. "PRASAC MFI PLC."	Building No 212, Street No 271, Sangkat Tuol Tumpung Ti Pir, Khan Chamkar Mon, Phnom Penh	023 999 911/086 9999 11

5. Non Deposit-Taking Microfinance Institutions

1	ACTIVE People's Plc.	No 88, Street 214 (Corner of St. 113), Sangkat Boeung Proluet, Khan Prampir Meakkakra, Phnom Penh	023 214 255 / 095 600 606
2	AMZ MICROFINANCE PLC.	Building No 5D&6B, Street No1003,Phum Bayab, Sangkat Phnom Penh Thmei, Khan Saensokh, Phnom Penh	098 358 356
3	ANAKUT PLC.	#245, Monivong Blvd; Sangkat Ou Ruessei 4, Khan 7 Makara, Phnom Penh	089 666 831 / 023 223 139
4	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
5	BAITANG MICROHERANHVATHO PLC.	National Road 5, Phum Prey Korn Sek, Sangkat Ou'char, Krong Battambang, Battambang Province	096 588 5689
6	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
7	BAMC Finance Plc.	#315A, Street No. 217, Sambuor Village, Sangkat Dangkao, Khan Dangkao, Phnom Penh	023 911 000
8	BAYON CREDIT PLC.	#342, Ground Floor (B), 2nd Floor, 3rd Floor (A) & 6th Floor, Preah Monivong Blvd. Corner Street No. 288, Phum Phum 3, Sangkat Boeng Keng Kang Ti Muoy, Khan Boeng Keng Kang, Phnom Penh	023 6666 316
9	BNKC (CAMBODIA) PLC.	B-Ray Building, Ground - 4th Floor, Preah Norodom Blvd., Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh.	023 213 900
10	BORRIBO Plc.	#19, St 371, Phum Tnaot Chrum, Sangkat Boeng Tumpun, Khan Meanchey, Phnom Penh	023 222 119
11	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
12	CAMBODIAN LABOR CARE PLC.	Building 13, Street 21, Kampong Pring village, Setbou Commune, Sa-ang District, Kandal Province	016 789 769
13	CAMMA MICROFINANCE Limited	# 101A, Street 289, Sangkat BoeungKak 1, Khan Toul kork, Phnom Penh	023 533 9999
14	CENTURY CAMBO DEVELOPMENT PLC.	#74, Russian Federation Blvd., Sangkat Tuek Thla, Khan Saensokh, Phnom Penh	077 686 988
15	CHAILEASE ROYAL FINANCE PLC.	Keystone Building No 146 (12th Floor), Preah Norodom Blvd (41), Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	085 777 405 / 093 781 023
16	CHAMROEUN Microfinance Plc.	#425, Street 271, Sangkat Tuol Tumpung 2, Khan Chamkar Mon, Phnom Penh	070 566 669
17	Chokchey Finance Plc.	#9-11, Veng Sreng Street, Sangkat Stung Meanchey, Khan Meanchey, Phnom Penh, Cambodia	023 922 126 / 017 863 327
18	CITY Microfinance Institution Plc.	#470, Preah Monivong Blvd, Phum 12, Sangkat Tonle Basak, Khan Chamkamorn, Phnom Penh	023 221 488
19	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
20	CORICH MICROFINANCE PLC.	No 90E0, 92E0 & 94E0, Street No 217, Sangkat Ou Ruessei Ti Buon, Khan Prampir Meakkakra, Phnom Penh.	071 7676 756
21	DELTA MICROFINANCE PLC.	#35-37 Street No.582 Sangkat Boengkak2, Khan Tuol Kork Phnom Penh	081 777 155/081 777 025

22	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
23	EVERGREEN MICROFINANCE PLC	No E19, Street R3-1, Phum Phum 1, Sangkat Srah Chak, Khan Doun Penh, Phnom Penh	012 333 327
24	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
25	Farmer Finance Ltd. (FF)	#1465, National Road 2, Sangkat Chak Angre Krom, Khan Mean Chey, Phnom Penh	023 6363 172 / 081 668 616
26	FIRST FINANCE Plc.	Building No 296, Street No 271, Sangkat Tuol Tumpung Ti Pir, Khan Chamkar Mon, Phnom Penh.	023 997 937
27	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
28	FUTABA MICROFINANCE PLC.	No795, Preah Monivong Blvd, Sangkat Boeng Trabaek, Khan Chamkar Mon, Phnom Penh	023 228 333-224 333
29	G B PLC.	No J37, Phlaur Lum, Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	023 977 778
30	GOLDEN CASH PLC.	#684, street 7 Makara, Chhunlung village, Sangkat Salakamreok, Krong Siem Reap, Siem Reap province	092 747 434/087 700 555/087 700 666
31	GROW MICROFINANCE INSTITUTION PLC	No 83&85, Phum Bayab, Sangkat Phnom Penh Thmei, Khan Saensokh, Phnom Penh.	023 231 567
32	Idemitsu Saison Microfinance (Cambodia) Plc.	No S04, National Road No 5, Phum Prek Moha Tep, Sangkat Svay Por, Krong Battambang, Battambang Province	053 953 503
33	Intean Poolroath Rongroeurng Ltd.	No 72B, Street No 317, Phum Phum 6, Sangkat Boeng Kak Ti Pir, Khan Tuol Kouk, Phnom Penh	023 990 237
34	JACCS MICROFINANCE (CAMBODIA) PLC.	No 66, Mao Tse Toung Blvd., Phum Phum 1, Sangkat Boeng Trabaek, Khan Chamkar Mon, Phnom Penh.	023 977 250
35	JC Finance Plc.	#56, Street 310, Sangkat Boeung Keng Kang 1, Khan Boeung Keng Kang 1, Phnom Penh	016 969 856 / 012 390 820 /023 214 481
36	JET's CASH BOX FINANCE PLC.	Builing No 2H, Street No 105, Sangkat Tuol Sangkae 1, Khan Russey Keo, Phnom Penh.	023 900 623
37	KHEMARAK MICROFINANCE INSTITUTION LIMITED	No D-15, R2A Street, Phum Phum 1, Sangkat Srah Chak, Khan Doun Penh, Phnom Penh	023 989 023
38	KHMER CAPITAL PLC.	No 155, Russian Federation Blvd., Sangkat Tuek L'ak Ti Muoy, Khan Tuol Kouk, Phnom Penh	023 235 599
39	L B P Microfinance Plc	#D3&E, Street 169, Sangkat Veal Vong, Khan 7Makara, Phnom Penh	012 688 447 / 023 88 40 05
40	LCH MICROFINANCE PLC.	No 23, 5th Floor, Attwood Business Center, Russian Federation Blvd., Sangkat Tuek Thlar, Khan Sensok, Phnom Penh	016 288 888 / 016 662 230
41	LED MICROFINANCE INSTITUTION Plc.	No 39, M02 Street Coner M06 Street, Phum Tuol Pongro, Sangkat Chaon Chav 1, Khan Pur Senchey, Phnom Penh	081 400 401 / 016 600 998
42	LENG NAVATRA CAPITAL PLC.	OCIC Blvd., Phum Kien Khleang, Sangkat Chrouy Changvar, Khan Chraoy Chongvar, Phnom Penh	086 828 295
43	MANGO FINANCE PLC.	Phum Chres, Sangkat Kouk Khleang, Khan Saensokh, Phnom Penh	012 453 087
44	MAXIMA MICROFINANCE PLC.	No 21AB, Street No 271, Phum 1, Sangkat Phsar Daeum Thkov, Khan Chamkar Mon, Phnom Penh	023 214 240
45	Mia PLC.	#93, Norodom Blvd., Corner street 208, Sangkat Boeung Raing, Khan Doun Penh, Phnom Penh	023 989 262
46	MICROFINANCE AMATAK CAPITAL PLC.	No 502 C-502D, Preah Monivong Blvd, Sangkat Tonle Basac, Khan Chamkarmon, Phnom Penh	023 214 388
47	Mothers Financial Japan Plc.	Bldg #254, Room G08-09, Monivong Blvd, Sangkat Boeung Rang, Khan Daun Penh, Phnom Penh	023 967 750
48	NIRON MICROFINANCE PLC.	No 21-23-25, Street No 598, Sangkat Phnom Penh Thmey, Khan Saensokh, Phnom Penh	086 655 999
49	NongHyup Finance (Cambodia) Plc.	Building No 388A E1, E2 & E3, Preah Monivong Blvd, Corner Street No 352, Sangkat Boeng Keng Kang Ti Muoy, Khan Boeng Keng Kang, Phnom Penh.	023 998 226
50	ORO Financecorp Plc.	No. 147, Monireth Blvd., Sangkat Boeung Salang, Khan Tuol Kork, Phnom Penh	023 988 898 / 023 955 567
51	PG Development Plc.	#20E0, Street 178, Sangkat Phsar Thmei3, Khan Daun Penh, Phnom Penh	016 779 277
52	PIPHUP THMEY MICROFIANCE PLC.	#288, Street No.1003, Sangkat Phnom Penh Thmey, Khan Sensok, Phnom Penh	077 999 393-311 8888 /015 322 922
53	Prasethpheap Finance Plc	#132, Street 193, Corner Street 388, Sangkat Toul Svay Prey 1, Khan Chamkarmorn, Phnom Penh	023 970 000
54	PRIME MF MICROFINANCE INSTITUTION LTD. (PRIME MF)	No 494C, Street No 271, Phum Sansam Kosal 5, Sangkat Boeng Tumpum 1, Khan Mean Chey, Phnom Penh	023 993 909
55	Propey Microfinance Plc.	No 72G & 72H, Russian Federation Blvd., Sangkat Kakab 1, Khan Pur Senchey, Phnom Penh	081 333 868 / 069 222 933
56	Queen Finance Plc.	No 42B, Mao Tse Tong Blvd., Sangkat Boeng Trabaek, Khan Chamkar Mon, Phnom Penh	023 966 789 / 089 863 286
57	ROLYA PLC.	Buiding No 128 D3 & D4, Sothearos Blvd, Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	012 907 004

58	ROYAL MICROFINANCE PLC.	No A114 B116 & C3118, Avenue B, Phum Banla S'et, Sangkat Khmuonh, Khan Saensokh, Phnom Penh.	012 485 500
59	Sabay Credit Commercial Plc.	#228, Preah Norodom Blvd, Group 64, Sangkat Tonle Bassac, Khan Chamkamon, Phnom Penh	012 322 322
60	Sachak Microfinance Plc.	No 25, Street 1015, Bayab Village, Sangkat Phnom Penh Thmei, Khan Seansokh, Phnom Penh	061 222 056
61	Sahaka Plc.	#206 E0 E1, Street 155, Sangkat Tuol Tumpung 1, Khan Chamkamon, Phnom Penh	023 96 77 79
62	SAHAKRINPHEAP MICROFINANCE PLC.	#586, Street 271, Phum 6, Sangkat Phsar Doeum Thkov, Khan ChamkarMon, Phnom Penh	023 230 789
63	SAMAKY CAPITAL PLC.	#83AE0 & 83BE0, St. 1986, Sangkat Phnom Penh Thmey, Khan Sensok, Phnom Penh	023 666 5959
64	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
65	SAMPORN SAMAKUM SAHAKREAS THUNTOUH NEUNG MATJUM KAMPUCHEA PLC.	#T166, Preah Norodom Blvd, Sangkat Tonle Bassac, Khan Chamkar Mon, Phnom Penh	023 901 578
66	SAMRITHISAK Microfinance Limited	# 502G-502H, Preah Monivong Blvd, Sangkat Tonle Bassac, Khan Chamkarmon, Phnom Penh	023 993 333
67	SAWAD RUNG REUNG FINANCE (CAMBODIA) PLC.	No 47&49, Group 4, National Road No 1, Phum Ta Ngov, Sangkat Nirouth, Khan Chbar Ampov, Phnom Penh	096 452 5989
68	SEILANITHIH Limited	#15F&25F, Street 516, Phum 13, Sangkat Boeng Kak 1, Khan Tuol Kork, Phnom Penh	023 990 225
69	SEREY OUDOM MICROFINANCE PLC.	#P37, Street No.198, Sangkat Tomnup Teuk, Khan Chamkarmon, Phnom Penh	023 224 336
70	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
71	Sixty Six Finance Plc.	No 40, Group 4, National Road No 1, Ta Ngov Village, Sangkat Nirouth, Khan Chbar Ampov, Phnom Penh	086 228 118 / 017 938 987
72	SOKSAN MICROFINANCE PLC.	No 4780E0, Street Northbridge (Trung Mom), Phum Trea, Sangkat Stueng Mean Chey 1, Khan Mean Chey, Phnom Penh	089 555 445
73	SONATRA Microfinance Institution Plc. (Sonatra)	No 432, Preah Monivong Blvd., Sangkat Tonle Basac, Khan Chamkar Mon, Phnom Penh	023 223 256/016 868 897
74	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
75	T & GO FINANCE PIC.	# A1-A2, Street 163, Sangkat Toul Svay Prey1, Khan Chamkamon, Phnom Penh	023 699 0505
76	TBB (Cambodia) PLC.	#2E2F, Street 315, Sangkat Boeung Kak1, Khan Toukok, Phnom Penh	096 9393326
77	TROP KHNHOM PLC	#445, St. 4, Phum Souphi, Sangkat Kompong Svay, Krong Serei Saophoan, Banteay Meanchey	012 599 094
78	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 / 096 500 1555
79	VIVATH GOLDEN FINANCE PLC.	No 659, Street No 371, Phum Mol, Sangkat Dangkao, Khan Dangkao, Phnom Penh.	096 955 5555
80	WELCOME FINANCE (CAMBODIA) PLC.	# 398, Monivong Blvd, Sangkat Beung Keng Kang Ti Muoy, Khan Chamkar Mon, Phnom Penh	023 994 455
81	Y.C.P MICROFINANCE PLC.	No 73, Street No 118, Sangkat Tuek L'ak Ti Muoy, Khan Tuol Kouk, Phnom Penh.	023 882 777
82	Y.L.P MICROFINANCE PLC.	No 668, National Road No 5, Phum Kourothan, Sangkat Ou Ambel, Krong Serei Saophoan, Banteay Meanchey Province.	069 283 858

6. Financial Leasing Institutions

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 Basac, Khan Chamkar Mon, Phnom Penh	023 901 728
3	FORWARD LEASING PLC.	No 115, Russian Federation Blvd., Sangkat Tuek Thla, Khan Saensokh, Phnom Penh	095 888 756
4	GL Finance Plc.	# 270-274, Kampuchekrom Blvd., Sangkat Mitapheap, Khan 7 Makara, Phnom Penh	095 887 373
5	ICARE LEASING PLC.	No 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 No M1 & M2B, Mao Tse Toung Blvd., Sangkat Phsar Depou Ti Muoy, Khan Tuol Kouk, Phnom Penh	081 761 111
7	KK FUND LEASING PLC.	No A69&A71, Street No 271, Sangkat Tumub Tuek, Khan Boeng Keng Kang, Phnom Penh	023 533 7777
8	Komatsu Leasing (Cambodia) Plc.	Lot No.713, Veng Sreng Street, Phum Tropang Thloeung, Sangkat Chom Chao, Khan Porsenchey, Phnom Penh	085 900 234
9	Kubota Leasing (Cambodia) Plc.	No 237H, Group 10, National Road No 6A, Phum Kien Khleang, Sangkat Preaek Lieb, Khan Chraoy Chongvar, Phnom Penh	012 378 111
10	L O D Leasing Plc.	No 359, Group 10, Phum Kammakor, Sangkat Svay Por, Krong Battambang, Battambang Province	012 456 739

11	LY Hour Leasing Plc.	No 243 & 244, Street N° 598, Phum Tuol Thgan, Sangkat Tuol Sangkae 2, Khan Russey Keo, Phnom Penh	023 900 778
12	Mega Leasing Plc.	No 113A, Street 271, Sangkat Stueng Mean Chey, Khan Mean Chey, Phnom Penh	023 214 756
13	MOBILITY FINANCE (CAMBODIA) PLC.	No425, 5th floor, Street 271, Sangkat Tuol Tumpung Ti Pir, Khan Chamkar Mon, Phnom Penh	085 888 420
14	RPTN Alliance Financial Leasing Plc.	No 81 E0 E1 & E2, Phum Preaek Lieb, Sangkat Preaek Lieb, Khan Chraoy Chongvar, Phnom Penh	023 901 744 / 011 509 944
15	Suosdey Finance Plc	#119-121, Russian Federation Boulevard, Sangkat Teuk Thla, Khan Sen Sok, Phnom Penh	023 884 455/ 092 425 599
16	TOYOTA TSUSHO FINANCE (CAMBODIA) PLC.	# 104, Russian Federation Boulevard, Sangkat Teuk Laak 1, Khan Tuol Kok, Phnom Penh	023 966 316 / 098 798 598 /023 966 317

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 Doun Penh, Phnom Penh	023 532 0888
5	CAI FU TONG PAYMENT PLC	BRILLIANCY Hotel, Polowai Street, 1st and 2nd Floor, Phum 4, Sangkat Lek 4, Preah Sihanouk City, Preah Sihanouk Province, Kingdom of Cambodia	093 922 229
6	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 Doun Penh, Phnom Penh	023 989 809
7	CLIK PAYMENT (CAMBODIA) PLC	DK Sanctuary, No. 128 EF, 4th Floor, Samdach Sothearous Boulevard, Sangkat Tonle Bassac, Khan Chamkar Mon, Phnom Penh, Cambodia	010 927 450
8	COOBILL PLC.	Building No. B3&C3-1, Street 169, Sangkat Veal Vong, Khan 7 Makara, Phnom Penh	038 3300 80000
9	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
10	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
11	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 Doun Penh, Phnom Penh	023 989 186
12	EDEEL (CAMBODIA) PLC.	Building No. 79 BCE0, Street 128, Phum Ti 2, Sangkat Monorum, Khan 7 Makara, Phnom Penh	086 393 138
13	E-MONEY PAYMENT SOLUTION PLC.	Building No. 199, Street 245, Sangkat Toul Svay Prey Ti 2, Khan Chamkar Mon, Phnom Penh	023 686 8868
14	GBCI VENTURES PLC	Building B2-033, Koh Pich Street, Sangkat Tonle Bassac, Khan Chamkarmon, Phnom Penh	070 333 530
15	HUIONE PAY PLC.	Building No. 62, Preah Norodom Blvd., Sangkat Chey Chomnes, Khan Doun Penh, Phnom Penh	023 231 999
16	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
17	JIN HONG ZHEN TECHNOLOGY PLC	House No. 38, Street 468, Phum 1, Sangkat Toul Tompong 2, Khan Chamkarmon, Phnom Penh, Kingdom of Cambodia	N/A
18	KESS INNOVATION PLC	Building #105, Floor 4th, Street 1984A, Phnom Penh Thmey, Khan Sen Sok, Phnom Penh	010 777 708
19	LANTON INTERNATIONAL PAYMENT SERVICE PLC	California Social House (West) No. 571-575 D&E, 2 Floor, Room No.2, Sahakorn Russian Blvd, CPC Village, Sangkat Teuk Phla, Khan Sen Sok, Phnom Penh	077 378 969
20	LM PAY PLC	#635, 2nd Floor, Preah Monivong Blvd, Sangkat Beong Keng Kong 3, Khan Beong Keng Kong, Phnom Penh	010 800 602
21	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
22	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
23	PARAGON PAYMENT SERVICE PLC	No. 216, Preah Norodom Blvd, Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	012 456 237
24	PAYON PLC	No. 3F, PCGT Center, Street 274, Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh City, Kingdom of Cambodia	023 987 475
25	PI PAY PLC.	No. 20, Street 217, Sangkat Veal Vong, Khan 7 Makara, Phnom Penh	023 988 989
26	SEATEL FINANCIAL SERVICES PLC. (M-PAY)	Building No. 149, Street 432, Sangkat Boeung Trabek, Khan Chamkar Mon, Phnom Penh	018 8 800 800
27	SPEED PAY PLC.	Building No. 159-161, 3rd Floor, Street 113, Sangkat Beoung Keng Kang III, Phnom Penh	070 997 775
28	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
29	SUNPAY (CAMBODIA) PLC	Diamond Twin Tower, Unit S1709-A, 17th Floor, Sopheak Mongkol Road (Koh Pich), Phum 14, Sangkat Tonle Bassac, Khan Chamkarmon, Phnom Penh	096 678 2678

30	TANG KUNG PAY PLC	No.903-909, Street 93 (Preah Monivong), Sangkat Chak Angre Ier, Khan Meanchey, Phnom Penh City	099 233 233
31	TIAN XU INTERNATIONAL TECHNOLOGY PLC.	Building No. 984, Street 128, Sangkat Teuk Laak Ti 1, Khan Toul Kork, Phnom Penh	096 555 0888
32	TRUE MONEY (CAMBODIA) PLC.	Building No. 99-100, Sothearous Blvd., Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	023 999 639
33	U-PAY DIGITAL PLC	Building No.1, Street 360, Sangkat Beong Keng Kang 1, Khan Chamkarmom, Phnom Penh	081 978 889
34	WIBS.KH.PAYMENT SERVICE. PLC.	No. 14, National Assembly Road, Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	081 999 069
35	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
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List of Rural Credit Institutions
as at December 2022

No.	Name of Institutions	Address
Phnom Penh (108)		
1	AFG Finance Plc.	Smao Khnhey Village, Trapaeng Sab Commune, Bati District, Takeo Province
2	Akphiwat Akrun Reah Finance Plc.	#35A, Street 07, Phum Toul Rakar 1, Sangkat Chark Angrekrom, Khan MeanChey, Phnom Penh
3	AMATAK RONGROEUNG PLC.	# 12Eo-E2, Street No 01, Phum Sambuor, Sangkat Dangkao, Khan Dangkao, Phnom Penh.
4	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
5	ASIA DEVELOPMENT PLC.	#9M, National Road No. 5, Phum Khor 1, Sangkat Chrang Chomresh 2, Khan Russey Keo, Phnom Penh
6	B.Y.G Finance Plc.	Phlov Lom, Phum Bayab, Sangkat Phnom Penh Thmey, Khan Sensok , Phnom Penh
7	Baytang Finance Plc.	#1A 3A &5A, Street 1, Phum Sambour, Sangkat Dangkor, Khan Dangkor, Phnom Penh
8	BIG ASIA FINANCE PLC.	# 124, Street 1PCD, Phum Thmey, Sangkat Dangkao, Khan Dangkao, Phnom Penh
9	Blue Finance Plc	#59A, Street 105, Sangkat Boeung Pralit, Khan 7 Makara, Phnom Penh
10	Bun Hour Finance Plc	Street 1986, Phum Phnom Penh Thmey, Sangkat Phnom Penh thmey, Khan Sen Sok, Phnom Penh
11	C.C.D.A FINANCE PLC.	# 10A, st371 , Phum kbalTumnub, Sangkat Boeungtumpun, Khan Meanchey, Phnom Penh
12	C.K.L.S Finance Plc.	Phum Trapeang Kol, Sangkat Kantaok, Khan Pur Senchey, Phnom Penh
13	CAM Finance Plc.	#344, Street 371, Krom 6, Phum Ou Baek K'am, Sangkat Ou Baek K'am, Khan Saensokh, Phnom Penh
14	CAM VIVATH FINANCE PLC.	#69, Street 15E, Phum Tek Thla, Sangkat Tek Thla, Khan Sen Sok, Phnom Penh
15	Cambodia Family Economic Organization	# 18 F-Geo, Street K4A, Phum Tuek thla, Sangkat Tuek thla, Khan Sensok, Phnom Penh
16	Cambodian Rural Economic Development Organization	# 118AE1, Street 186, Sangkat Toek Laak 3, Khan Toul Kork, Phnom Penh
17	CAMFUND PRATHNA PLC.	# 175 BE0, Street 8BT, Phum Sansam Kosal Muoy, Sangkat Boeng Tumpun 1, Khan Mean Chey, Phnom Penh.
18	CEN Finance Plc.	#60, St. 592, Sangkat Boeng Kak Ti Pir, Khan Tuol Kuok, Phnom Penh
19	CFIA Plc.	#34A, Phum Boeung Salang, Sangkat Russey Keo, Khan Russey Keo, Phnom Penh
20	CHEIRPHEAP FINANCE Plc.	#206, Street 371, Phum Kbal Tumnu 1, Sangkat Boeng Tumpun, Khan MeanChey, Phnom Penh
21	CHENLA FINANCE PLC.	No S-48, Street Silver, Phum 4, Sangkat Tumnob Tuek, Khan Chamkar Mon, Phnom Penh
22	Chum Samnang Finance Plc.	No 55A, Street No 113, Phum Phum 4, Sangkat Boeng Keng Kang Ti Bei, Khan Boeng Keng Kang, Phnom Penh.
23	CK FINANCE PLC.	No F21, Street No 19, Phum Damnak Thum Bei, Sangkat Stueng Mean Chey 3, Khan Mean Chey, Phnom Penh.
24	Crystal Finance Plc	#B28, Street 200-R-II, Sangkat Kilomet6, Khan Russey Keo, Phnom Penh
25	DHITEMAH FINANCE PLC.	# 114E0E1, Phum Krang Angkrang, Sangkat Krang Thnong, Khan Saensokh, Phnom Penh
26	ENTAEN SAMBATH YOEUING PLC.	# 14, Borey Nisa, Street Proneth 1, Sangkat Phnom Penh Thmey, Khan Sen Sok, Phnom Penh
27	Entean Aphivath Achivkam Plc.	# 107A, Street Phnom Penh Thmey, Phum Trapeang Chhouk, Sankgat Teuk Thlar, Khan Sensok, PhnomPenh
28	Equity Economic Development organization	#31A, Phum Toul Rakar1, Sangkat Chark Angrekrom, Khan MeanChey, Phnom Penh
29	GREEN ECONOMY FINANCE PLC.	# 118A, National Road No1, Phum Svay Ta Ok, Sangkat Veal Sbov, Khan Chbar Am Pov, Phnom Penh
30	GROW K H FINANCE PLC.	#D15, Street 101, Sangkat Beung Trabek, Khan Chamkar Mon, Phnom Penh
31	HAPPY FINANCE PLC.	# 18H, Street K4, Sangkat Teuk Thla, Khan Sen Sok, Phnom Penh
32	Holy Finance Plc.	#03, Street 30, Phum Trapaing Tleung, Sangkat Choam Chao, Khan Posenchey, Phnom Penh
33	INNTEAN PHKACHHOUK KHMER PLC.	# 158, Street 32, Phum Kbal Tomnop 2, Sangkat Boeng Tumpun, Khan Mean Chey, Phnom Penh
34	K E D FINANCE PLC.	#S06, Street S, Sangkat Chak Angre Krom, Khan Mean Chey, Phnom Penh

35	K.D.O FINANCE PLC	No 12D, Phum Tekapanhao, Sangkat Samraong Kraom, Khan Pur SenChey, Phnom Penh.
36	KAKKORB FINANCE PLC.	# R02, Phum Kraol Kou, Sangkat Kilomaetr Lekh Prammuoy, Khan Russey Keo, Phnom Penh.
37	KAKSEKOR KON KHMER FINANCE PLC.	#4C, Street 361, Phum Kandal, Sangkat Chba Ampov 2, Khan Chba Ampov, Phnom Penh
38	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
39	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
40	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
41	Khemra Finance Plc.	No 94, Street No 19, Phum Sambuor, Sangkat Dangkao, Khan Dangkao, Phnom Penh
42	KHMER ANGKOR FINANCE PLC.	#135, Phum Porbrork Khang Tbong, Sangkat Kakab, Khan Pursenchey, Phnom Penh
43	KHMER CAPITAL FINANCE PLC.	#2 Kor, Street 371, Phum Trea 4, Sangkat Steung Meanchey, Khan Meanchey, Phnom Penh
44	KIFA Plc.	#D07, Street Dearness, Teuk Thlar Village, Sangkat Teuk Thlar, Khan Sensok, Phnom Penh
45	Kon Khmer Mongkul Heranhvathok Plc.	No 63, Street No 1928, Phum Krang Angkrang, Sangkat Krang Thnong, Khan Saensokh, Phnom Penh.
46	KPCA FINANCE PLC	No 61, Street No P11, Phum Bayab, Sangkat Phnom Penh Thmei, Khan Saensokh, Phnom Penh.
47	Krong Khmer Finance Plc.	No 08, A Street, Phum Krang Angkrang, Sangkat Krang Thnong, Khan Saensokh, Phnom Penh.
48	KS-CPC FINANCE PLC.	Phum Threa, Street Lom, Sangkat Steong Meanchey, Khan Mean Chey, Phnom Penh
49	Kunapheap Finance Plc.	No 609, Street No 11 (Borey Piphup Thmey), Sambuor Village, Sangkat Dangkao, Khan Dangkao, Phnom Penh
50	KUNTHEAM FINANCE PLC	#33 K, Phum Trea 3, Sangkat Steung Meanchey, Khan Meanchey, Phnom Penh
51	L.A FINANCE PLC.	#1B, Street Lom, Phum Domnakthom 2, Sangkat Steung Meanchey, Khan Meanchey, Phnom Penh
52	L.E.D.A Capital Plc.	#62C-62D, Road No 402, Sangkat Tumnup Teuk, Khan Chamkarmon, Phnom Penh
53	LADS Finance Plc	#140A, St03, Prakar Village, Sangkat Prey Sa, Khan Dangkao, Phnom Penh
54	LED-TIPS FINANCE PLC.	#146, Street 156, Sangkat Teuk Laak 2, Khan Toul Kok, Phnom Penh
55	LH Finance PLC	#30E0E1, Street 5, Sangkat Kraing Thnong, Khan Sensok, Phnom Penh
56	Lichou Capital Plc.	#91, A Street, Phum Krang Angkrang, Sangkat Krang Thnong, Khan Saensokh, Phnom Penh.
57	MAMEDE FINANCE PLC	No 121A, Phum Russey Muoy, Sangkat Stueng Mean Chey 3, Khan Mean Chey, Phnom Penh.
58	Meakea Finance Plc.	No 71, F Street, Phum Prakar, Sangkat Prey Sa, Khan Dangkao, Phnom Penh.
59	Mean Chey Credit Plc.	#16, Natioanal Road 2, Phum Prektalong, Sangkat Chark Angrekrom, Khan MeanChey, Phnom Penh
60	Mega Trust Finance Plc.	Bldg No. 36 (1st Floor), St. 169, Sangkat Veal Vong, Khan 7 Makara, Phnom Penh
61	Mey Jing Finance Plc.	No 3 Chor E0&E1, Phum Trapeang Thloeng 3, Sangkat Chaom Chau 1, Khan Pur SenChey, Phnom Penh.
62	MF MISSION PLC.	#H6, Street 56R, Sangkat Tulsangke, Khan Reuseykeo, Phnom Penh
63	Ministry of Rural Development Credit Scheme	Ministry of Rural Development Credit, #771-773, Preah Monivong Blvd, Sangkat Boeng Trabaek, Khan Chamkar Mon, Phnom Penh.
64	MIRAI CREDIT PLC.	#450, Phum Trapeang Chhuk, Sangkat Ou Baek K'am, Khan Saensokh, Phnom Penh.
65	MONO FINANCE PLC.	#90, Phum Sansam Kosal 1, Sangkat Boeng Tumpun, Khan Mean Chey, Phnom Penh
66	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.
67	Morodok Aphivath Plc.	#18, Street 336, Phum 6, Sangkat Boeng Salang, Khan Tuol Kouk, Phnom Penh
68	Moulathan Chunbort Plc.	Bldg LSI Room F3.01 (3rd Floor), Hanoi Blvd (No. 1019), Sangkat Phnom Penh Thmey, Khan Sen Sokh, Phnom Penh
69	NCD Finance Plc	#B23, St. Northbridge (St. 2004), Sangkat Tuek Thla, Khan Sensok, Phnom Penh
70	ONO FINANCE PLC.	#610, Phum Sansamkosal 3, Sangkat Beoung Tumpun, Khan Chamkarmom, Phnom Penh
71	PARTNER FOR GROWTH FINANCE PLC.	#G49, Phum Sombo, Sangkat Dangkor, Khan Dangkor, Phnom Penh
72	PARTNERS IN COMPASSION FUND PLC.	#50B, Street 336, PhumPhum 1, Sangkat Beung Salang, Khan Toul Kork, Phnom Penh
73	Phka Chhouk Finance Plc.	#07, Phum Toul Roka 03, Sangkat Chak Angrekrom, Khan MeanChey, Phnom Penh

74	PIDAUUR GROW PLC.	#13, Street 29, Phum Tuol Roka Muoy, Sangkat Chak Angraek Kraom, Khan Mean Chey, Phnom Penh.
75	Pishnuka Finance Plc.	#A 69, Avenue A, Sangkat Phnom Penh Thmei, Khan Saensokh, Phnom Penh.
76	PRASITHPHEAP CREDIT PLC.	#17, Street Downtown Street, Phum Trong Moan , Sangkat Ou Baek K'am, Khan Sen Saensokh, Phnom Penh.
77	PRATHNA CREDIT PLC.	#72E0, Street 278, Sangkat Olympic, Khan Chamkarmorn, Phnom Penh
78	PREAH CHAN FINANCE PLC.	#357EOE1E2, Street Polaris, Boeng Chhuk Village, Sangkat Nirouth, Khan Chbar Ampov, Phnom Penh
79	Quick Amatak Plc.	#8F, Street Angkor Blvd, Sangkat ToulSangke 2, Khan Russey Keo, Phnom Penh
80	RACHA PLC.	#160, Street 71, Sangkat Tonle Basac, Khan Chamkarmon, Phnom Penh
81	RADOCHICO FINANCE PLC	#E11, Borey Chan Sambath, Trapeang Pou Village, Sangkat Chaom Chau 3, Khan Pur SenChey, Phnom Penh.
82	Raksey Finance Plc.	#6, Street 4, Phum Trapeang Thloeng, Sangkat Chaom Chau, Khan Pur SenChey, Phnom Penh
83	REAHOU FINANCE PLC.	#12AE0, Street No 23, Phum Prakar, Sangkat Prey Sa, Khan Dangkao, Phnom Penh.
84	Reaksmey Serey Mongkul Finance Plc.	#29-30V, Domnak Village, Sangkat Phnom Penh Thmey, Khan Sen Sok, Phnom Penh
85	REAL FINANCE PLC.	#942G, Northbridge Street, Sangkat Teuk Thla, Khan Sensok, Phnom Penh
86	RIGHT SMART FINANCE PLC.	#22, Street No 08, Phum Tekapanhao, Sangkat Samraong Kraom, Khan Pur SenChey, Phnom Penh.
87	Romchang Operation Finance Plc.	#5C, Phum Kantok Cheng, Sangkat Kantok, Khan Porsenchey, Phnom Penh
88	S.H.G Finance Plc.	#Building No 5, Street 516 Corner Street 335, Phum Phum 6, Sangkat Boeng Kak, Khan Tuol Kouk, Phnom Penh.
89	SAKAL FINANCE PLC.	#25D, Street 578, Sangkat Boeung Kok 2, Khan Tuol Kork, Phnom Penh
90	Samathor Finance Plc.	#1SE0, Street 628, Phum Daeum Meakkloea, Sangkat Chhbar Ampov Ti Muoy, Khan Chbar Ampov, Phnom Penh
91	Sambath Samreth Organization	#15A, Street 371 , Phum Tnort Chrum, Sangkat Boeung Tumpun, Khan Meanchey, Phnom Penh
92	Samlanh Finance Capital Plc.	#9, Street 11, Phum Sambour, Sangkat Dangkor, Khan Dangkor, Phnom Penh
93	SAMNANG FINANCE Plc.	Prek Tapov Village, Sangkat Prek Pra, Khan Chbar Ampove, Phnom Penh
94	SAMRORB SAMRUOL FINANCE PLC.	#1E0, Phum Paprak Khang Tboung, Sangkat Kakab 1, Khan Pur SenChey, Phnom Penh.
95	Seed Cooperative Plc.	#No 160, Street 09 (Borey Phipop Thmey Chamkar Daung), Sangkat Dangkaor, Khan Dangkaor, Phnom Penh
96	SEN Finance PLC.	#9C, Street 39BT, Sangkat Beong Tumpun, Khan Meanchey, Phnom Penh
97	SMILE FINANCE PLC.	No 11, Russian Federation Blvd., Phum Kakab, Sangkat Kakab 2, Khan Pur SenChey, Phnom Penh.
98	Sokhak Prochea Finance Plc.	#56A, Street 518, Phum Toul Kork, Sangkat Toul Sangke, Khan Russey Keo, Phnom Penh
99	Soksabay Heranhvatho Plc.	No AA12, Street No 99, Phum Phum 6, Sangkat Boeng Trabaek, Khan Chamkar Mon, Phnom Penh.
100	SOVANNAPHUM SOCIAL DEVELOPMENT PLC.	#486A, Street271, Sangkat Toul Tom Poug 2, Khan Chamkarmorn, Phnom Penh
101	Thavika Finance Plc.	#150DB, Street 516, Sangkat Boeung Kak 1, Khan Toul Kok, Phnom Penh
102	Tomnukchet People Finance Plc.	#168A , National Road #2, Phum Preak Ta Long, Sangkat Chak Angraek Kraom, Khan Mean Chey, Phnom Penh
103	UNIDA FINANCE PLC.	#73, Street 480, Sangkat Toul Tompong 1, Khan Chamkarmorn, Phnom Penh
104	Unitrust Finance Plc.	#195E1, Street 63, Sangkat Boeung Keng Kang 1, Khan Chamkarmon, Phnom Penh
105	V.P Dec Plc.	No 5E0, Block C26, Borey Phon Suy, Phum Chrey Kaong, Sangkat Chaom Chau, Khan Pur SenChey, Phnom Penh
106	Virakbot Finance Plc.	#181B, Street 2002, Phum Ta Nguon 1, Sangkat Kakab 1, Khan Pur SenChey, Phnom Penh
107	VIREAKSAC FINANCE PLC	#8A, Group 2, Street Betong, Phum Teuk Thla, Sangkat Teuk Thla, Khan Sen Sok, Phnom Penh
108	WE SERVICE FINANCE PLC.	No351, Street No 163 Corner No 478, Sangkat Tuol Tumpung Ti Pir , Khan Chamkar Mon, Phnom Penh

Kandal (14)

1	ACABAR Plc.	Koky Village, Koky Commune, Kean Svay District, Kandal Province
2	BASAC FINANCE PLC.	Prek Thmey Village, Prek Thmey Commune, Koh Thom District, Kandal Province
3	CRED FINANCE PLC.	#E-03, Street Korkoh, Phum Thum Village, Phum Thum Commune, Kien Svay Distric, Kandal Province.

4	Deummean Finance Plc.	Prek Run Village, Prek Koy Commune, S'ang District, Kandal Province
5	Krepo Finance Plc.	No G43, Phum Tmei 2, Sangkat Ta Khmau, Krong Ta Khmau, Kandal Province.
6	KRUSAR RONGROEUNG FINANCE PLC.	Prekbe Village, Koh Thom Commune, Koh Thom District, Kandal Province
7	LY HENG EUNG FINANCE PLC.	Prek Thmey Village, Prek Thmey Commune, Koh Thom District, Kandal Province
8	OCDAF Finance Plc.	#73, Street 21, Phum Thmey, Sangkat Takhmao, Krong Takhmao, Kandal Province
9	PCL Finance Plc	Preakloung Village, Preakloung Commune, Ksachkandal District, Kandal Province
10	Preah Ateth Community Development Organization	#2E, National Road 2 , Phum Deum Mean1, Sangkat Deum Mean, Krong Takhmao, Kandal Province
11	RINN PANHA RATANAK FINANCE PLC.	#17A, Street 115, Phum Prek Som Roung, Sangkat Prek Som Roung, Krong Ta Khmau, Kandal Province
12	S.M.E.S ECO FINANCE PLC.	No 23E0, Street No 2, Phum Prek Samraong 3, Sangkat Ta Khmau, Krong Ta Khmau, Kandal Province.
13	Sahakthun Finance plc.	#63 E0, Street NW06, Phum Prek Samraong, Sangkat Ta Khmau, Krong Ta Khmau, Kandal Province
14	Sere Soursdey Peanichkam Plc.	#178, St 21, Phum Prek Thmey, Prek Thmey Commune, Koh Thom District, Kandal Province

Battambang (12)

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

Banteay Meanchey (5)

1	Aid Farmers Association	Phnom Rong Village, Beong Beng Commune, Malay District, Banteay Meanchey Province
2	ANEAKTEAN MOLATHAN PLC	#445, Road 4, Phum Sophy, Sangkat Kampong Svay, Krong Serei Saophoan, Banteay Meanchey Province
3	Entean Chunbort Khmer Plc.	Phum 3, Sangkat Phreah Nlea, Krong Sereisophoan, Banteay Meanchey Province
4	OCKENDEN METREI ENTEAN PLC.	#56A, Phum Khlakon Chas, Sangkat Kompong Svay, Krong Sereisaophoan, Banteay Meanchey Province
5	Ponleu Kaksekar Khmer Plc.	No 635, Phum Phum Pir, Sangkat Kampong Svay, Krong Serei Saophoan, Banteay Meanchey Province.

Svay Reang (14)

1	ACDC FINANCE PLC.	Robkor Village, Prey Chlark Commune, Svay Rieng City, Svay Rieng Province
2	CFAP FOUNDATION PLC.	#241, Street 208, Phum Srah Vong, Sangkat Svay Rieng, Krong Svay Rieng, Svay Rieng Province
3	HOPE FUND PLC.	Phum Svay Toea, Sangkat Svay Toea, Krong Svay Rieng, Svay Rieng Province
4	Inlean Kasekor Rikchamroeun Plc.	Phum Keansang, Sangkat Svay Rieng, Krong Svay Rieng, Svay Rieng Province
5	Marika Amatak Finance Plc.	#161, Street 105, Phum Srah Vong, Sangkat Svay Rieng, Krong Svay Rieng, Svay Rieng Province
6	PHANITDA FINANCE PLC.	Prey Kranhung Village, Sambatt Mean Chey Commune, Romeas Haek District, Svay Rieng Province.
7	Ratanak Kasekor Plc.	Phum Svay, Sangkat Chek, Krong Svay Rieng, Svay Rieng Province
8	RDO Finance Plc.	House G12, Street 107, Phum Veal Yon, Sangkat Svay Rieng, Krong Svay Rieng, Svay Rieng Province

9	Reakreay Finance Plc.	N0 99, Street No 210, Phum Kien Sang, Sangkat Svay Rieng, Krong Svay Rieng, Svay Rieng Province.
10	SIDA Finance Plc.	Kampong Trach Village, Kamphong Trach Commune, Romeas Hek District, Svay Rieng Province
11	SKY LIGHT FINANCE PLC.	# 10G, Street No 107, Phum Veal Yon, Sangkat Svay Rieng, Krong Svay Rieng, Svay Rieng Province.
12	Sloek Meas Khmer Finance Plc.	#27, Street 315, Phum Soun Thmey, Sangkat Prey Chlak, Krong Svay Rieng, Svay Rieng Province
13	Thunleap Finance Plc.	#51, Street 114, Phum Raung Banle, Sangkat Svay Rieng, Krong Svay Rieng, Svay Rieng Province
14	Vathanak Akphivath Credit Plc.	#278, Street 105, Svay Rieng Village, Svay Rieng Commune, Svay Rieng District, Svay Rieng Province

Kampot (14)

1	A.C.L.P.L Finance Plc.	National Road No 3, Chheu Teal Village, Chhuk Commune, Chhuk Distirct, Kampot Province.
2	ADH FINANCE PLC.	Phum Krang, Sangkat Krang Ampil, Krong Kompot, Kampot Province
3	ASARD Finance Plc.	Prey Krora Khanglech Village, Touk Meas Khanglech Commune, Banteaymeas District, Kampot Province
4	Cambodia Development Association	Pral Village, Tani Commune, Angkorchey District, Kampot Province
5	Kalyan Aphivath Plc.	Pou Village, Phnomkong Commune, Angkorchey District, Kampot Province
6	KHMER RUNG ROEUNG FINANCE PLC.	Phum Kompong Bay Khang Tbong, Sangkat Kompong Bay Khang Tbong, Krong Kampot, Kampot Province
7	Kon Kasekor Finance Plc.	Kompong Trach 2 Village, Kompong Trach Khang Lech Commune, Kompong Trach District, Kampot Province
8	LDA FINANCE PLC.	Phum Krang, Sangkat Krang Ampil, Krong Kampot, Kampot Province
9	Metta Finance Plc.	Kampong Trach 1 Village, Kampong Trach Khang Kaeut Commune, Kampong Trach District, Kompot Province
10	Prac Finance Plc.	#53, Street 709, Phum Phum Moy Ousaphea, Sangkat Kompongkandal, Krong Kompot, Kompot Province
11	Reaksmey Chey Chumneas Plc.	National Road No 3, Chheu Teal Village, Chhuk Commune, Chhuk Distirct, Kampot Province.
12	Social Living Promotion Association	Kohkhlot Village, Kampong Trach Khang Kert Commune, Kampong Trach District, Kampot Province
13	THEARITH FINANCE PLC.	Phum 1 Ousaphea, Sangkat Kampong Kandal, Krong Kampot, Kampot Province
14	Vandy Finance Plc.	Ochranieng Village, Kampong Trach Lech Commune, Kampong Trach District, Kampot Province

Pursat (1)

1	K.K.C.M FINANCE PLC	#002, Phum Banteay Dei Kraom, Sangkat Banteay Dei, Krong Pursat, Pursat Province.
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Kampong Cham (11)

1	ANGKOR SAMRETH PLC.	#31B, Street 49, Phum Ti 15, Sangkat Kompong Cham, Krong Kompong Cham, Kompong Cham Province
2	BALANCE ASIA FINANCE PLC.	Chungthnal 2 Village, Bong Kok Commune, Kampong Cham District, Kampong Cham Province
3	Broseur Finance Plc.	No 13 & 15 & 17, Khemarak Phoumint Street, Phum Phum Ti Prampir, Sangkat Kampong Cham, Krong Kampong Cham, Kampong Cham Province.
4	Entean Lerkstuoy Samatpheap Krousar Plc.	Lvea Village, Lvea Commune, Prey Chhor District, Kampong Cham Province.
5	NARALIKA FINANCE PLC.	Prayuk Village, Tumnob Commune, Batheay District, Kampong Cham Province
6	PFD FINANCE PLC.	Pongror Village, Sdoeung Chey Commune, Choeng Prey Dictrict, Kompong Cham Province
7	Reda Union Plc.	National Road 7, Pnov Kaeut Village, Prey Char Commune, Choeng Prey District, Kampong Cham Province
8	Samnang Protebatkar Plc.	No 3E0, NW-1 Street, Phum Phum Ti Prampir, Sangkat Kampong Cham, Krong Kampong Cham, Kampong Cham Province.
9	SOVANN DARA FINANCE PLC.	National Road 7, Skun Village, Soteb Commune, Choeng Prey District, Kampong Cham Province
10	Ta Ong Soybean Development Association	Ta Ong Village, Ta Ong Commune, Chamkar Leu District, Kampong Cham Province
11	TOWARDS FINANCE PLC.	Kampal Village, Sorndek Commune, Batheay District, Kampong Cham Province

Tboung Khmum (2)

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

Takeo (14)

1	C E O FINANCE PLC.	Svay Tong Village, Khvav Commune, Samraong District, Takeo Province
2	C.E.D.A FINANCE PLC	Beipey Village, Boeng Tranh Khang Cheung Commune, Samraong District, Takeo Province
3	DAIKOU Finance Plc.	National Road No. 2, Phum Kleang Sambatt, Pot Sar Commune, Bati District, Takeo Province
4	Dako Finance Plc.	Building No 736, Street No 25, Phum Thnal Baek, Sangkat Roka Krau, Krong Doun Kaev, Takeo Province.
5	Development of Agricultural System for Poor Families Orga	#89, Street 28, Thnalback Village, Rokakrao Commune, Krong Daunkeo, Takeo Province
6	EKE GROWTH FINANCE PLC	Seiha Village, Chambak Commune, Bati District, Takeo Province
7	FFD Finance Plc.	Village 1, Rokkakhnong Commune , Krong Dounkeo, Takeo Province
8	INTEAN NEARY FINANCE PLC	Phum Takor, Sangkat Roka Khnong, Krong Daun Keo, Takeo Province
9	MET KHMER APHIVATH AMATAK PLC.	Prey Romdeng Village, Ang Ta Som Commune, Tram Kak District, Takeo Province
10	Morodok Kruosa Plc.	National Road 2, Thnal Bek Village, Sangkat Rokakrao, Krong Daun Keo, Takeo Province
11	Punleuvanna Finance Plc.	National Road 2, Phum Phsar Ta Kao, Sangkat Roka Knong, Krong Dounkeo, Takeo province
12	RCP FINANCE PLC.	National Road 02, Daeum Phdiek Village, Prey Sloek Commune, Treang District, Takeo Province
13	Rithy Finance Plc.	Kampong Chrey Village, Smaong Commune, Treang District, Takeo Province
14	SAMPHORS FINANCE PLC.	Phum Ang Tasaom, Ang Tasaom District, Tram Kak Commune, Takeo Province

Siem Reap (9)

1	A CRUCIAL FINANCE PLC.	Group 9, Phum Thmei, Sangkat Svaydongkum, Krong Siem Reap, Siem Reap Province
2	ANGKOR CHORPOAN FINANCE PLC.	#316, Phum Wat Bo, Sangkat Sala Kamreuk, Krong Siem Reap, Siem Reap Province
3	Entean Easy Finance Plc.	Street 7 Makara, Phum Wat Bo, Sangkat Sala Kamreuk, Krong Siemreap, Siem Reap Province
4	M I O CREDIT PLC.	#B11, Street H.E. Oung Oeun, Phum Trapeangses, Sangkat Kork Chork, Krong Siem Reap, Siem Reap Province
5	Mittapheap Finance Plc.	Trapeang Ses village, Sangkat Kok Chak, Krong Seamreap, Seamreap Province
6	PREAHKHAN APHIVATH PLC.	#437, Street Lokta Noeuy, Dorkpo Village, Sangkat Slorkram, Krong Siemreap, Siemreap Province
7	SAMRETH CREDIT PLC.	Phum Stueng Thmei, Sangkat Svay Dankum, Krong Siemreap, Siemreap Province
8	TARA FINANCE PLC	#152, National Road 6, Phum Chong Koasu, Sangkat Slarkram, Krong Siem Reap, Siem Reap Province
9	We-TC Credit Plc.	Phum Sala Kanseng, Sangkat Svay Dangcum, Krong Siem Reap, Siem Reap Province

Kampong Speu (5)

1	C.V.A Finance	#57, Phum Trapeang Leuk, Sangkat Rokar Thum, Krong Cbarmorn, Kompong Speu Province
2	Community Development Fund	Tropeang Mean Village, Snam Krarper Commune, Kong Pisey District, Kampong Speu Province
3	KEP Finance Plc.	Phum Mukh Khett, Sangkat Rokar Thum, Krong Chbar Mon, Kompong speu Province.
4	Phumin Credit Plc.	#20, Phum Pea Nichkam, Sangkat Rokathom, Krong Chbarmon, Kompong Speu Province
5	SAMBO TROP FINANCE PLC.	#199, Phum Somnang, Sangkat Roka Thom, Krong Chbarmon, Kampong Speu Province

Kampong Chhnang (1)

1	S.H FINANCE PLC.	National Road No. 5, Phum Thorm Yuthi, Sangkat Boe, Krong Kampong Chhnang, Kampong Chhnang Province
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Prey Veng (5)

1	ENTEAN KOLBOTR KHMER Plc.	3 Village, Preksay (Khor) Commune, Peamro District, Preyveng Province
2	Farmer Livelihood Improvement Organization	#486, Por Chenda Village, Svay Antor Commune, Svay Antor District, Prey Veng Province
3	GLOBAL LENDING FINANCE PLC.	#296, Prek Khsay Village, Preack Khsay Kar Commune, Peam Ro District, Prey Veng Province
4	Punleu Snam Nhor Nhem Finance Plc.	National Road 8A, Tean Phleung Village, Smaong Khang Cheung Commune, Kamchay Mear Distric, Prey Veng Province
5	TYBOTA FINANCE PLC.	Sambour Village, Prey Khanes Commune, Mesang District, Prey Veng Province

Kratie (1)

1	Kratie Women Welfare Association	Srea Sdav Village, Ou Rusei Commune, Kratie District, Kratie Province
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Preah Sihanouk (2)

1	MORODOK YOEUING FINANCE PLC.	Samroang Krom Village, Samroang Commune, Preynub District, Preah Sihanouk Province
2	Smart Financial Base Plc.	#017, Street Borikamkor, Phum 2, Sangkat 2, Krung Preah Sihanouk, Preah Sihanouk Province

Koh Kong (1)

1	SARYNA CREDIT PLC.	#174, Village 2, Sangkat Smach Meanchey, Khemarak Phoumin City, Koh Kong Province
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Kep (1)

1	MARICO PLC.	Phum Dumnak Chang Eur, Sangkat Prey Thom, Krong Kaep, Kaep Province
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Kampong Thom (3)

1	AED Angkor Credit Plc.	Phum Damrei Choan Khla, Sangkat Damrei Choan Khla, Krong Stueng Saen, Kampong Thom Province
2	F C D O FINANCE PLC.	National Road No. 6, Prey Tatrav Village, Balang Commune, Baray District, Kampong Thom Province
3	KROURSA ENNATEAN PLC	No 108, National Road No 6, Group 5, Sala Khum Village, Triel Commune, Taing Kouk District, Kampong Thom Province.

Appendix 4
List of Termination of Rural Credit Institutions
as at December 2022

No.	Name of Institutions	Address
1	VATTAANAC PEAP HIRANH VATHOK (CAMBODIA) INSTIUTION PLC.	#149C, Phum Chong Thnal Khang Lech, Sangkat Tuek Thla, Khan Sen Sok, Phnom Penh.
2	ANAKUT HERANHVATHO PLC.	#D81, Street V1.18, Phum Toulkork, Sangkat Toul Sangke 1, Khan Russey Keo, Phnom Penh
3	PICH VATANAK FINANCE PLC.	Road 110, Thkol Village, Treuy Sla Commune, Saang District, Kandal province
4	WINNER RONGROEUNG FINANCE PLC.	#136, Nationla Road 2, Phum Phsar Ta Kao, Sangkat Roka Knong, Krong Doun Kaev, Takeo Prvince.
5	R S FINANCE PLC.	N0 06-08, Street N0 01, Boeng Chhuk Village, Sangkat Kilomaetr Lekh Prammuoy, Khan Russey Keo, Phnom Penh.
6	F R D FINANCE PLC	#12E0 Street 79BT, Sangkat Beung Tumpun, Khan Meanchey Phnom Penh.
7	Choub Aphivath Plc.	#53, Group 01, Phum Sala Kamreuk, Sangkat Sala Kamreuk, Krong Siemreap, Siemreap province.
8	ENTEAN VEICHHLAT PLC.	No 30 C, Street No 384, Group 41, Phum Phum 5, Sangkat Tuol Svay Prey Ti Muoy, Khan Boeng Keng Kang, Phnom Penh.

Appendix 5

Banks and Financial Institutions' Network Information 2018-2022

Banks and Financial Institutions	2018	2019	2020	2021	2022
COMMERCIAL BANKS					
LOCAL BANKS– LOCAL MAJORITY OWNERSHIP					
NUMBER OF BANKS	7	11	12	13	17
NUMBER OF BRANCHES AND HEAD OFFICES	403	441	467	479	506
NUMBER OF STAFFS	18,171	19,102	19,605	20,596	22,407
ATMS TERMINALS	825	1,032	1,234	1,579	1,904
LOCAL BANKS– FOREIGN MAJORITY OWNERSHIP					
NUMBER OF BANKS	6	6	9	11	11
NUMBER OF BRANCHES AND HEAD OFFICES	201	207	427	576	588
NUMBER OF STAFFS	5,473	5,341	11,667	17,208	18,689
ATMS TERMINALS	201	307	523	558	622
FOREIGN SUBSIDIARY BANKS					
NUMBER OF BANKS	17	17	18	18	19
NUMBER OF BRANCHES AND HEAD OFFICES	239	255	358	361	366
NUMBER OF STAFFS	8,817	11,511	14,071	14,976	16,584
ATMS TERMINALS	769	935	1,035	1,267	1,622
FOREIGN BRANCHES BANKS					
NUMBER OF BANKS	12	13	12	12	11
NUMBER OF BRANCHES AND HEAD OFFICES	33	38	37	38	36
NUMBER OF STAFFS	713	818	869	907	875
ATMS TERMINALS	23	23	24	24	17
TOTAL COMMERCIAL BANKS					
NUMBER OF BANKS	43	47	51	54	58
TOTAL NUMBER OF BRANCHES AND HEAD OFFICES	876	941	1,289	1,454	1,496
NUMBER OF STAFFS	33,174	36,772	46,212	53,687	58,555
ATMS TERMINALS	1,818	2,297	2,816	3,428	4,165
SPECIALIZED BANKS					
STATE OWNED SPECIALIZED BANKS					
NUMBER OF BANKS	1	1	0	0	0
NUMBER OF BRANCHES AND HEAD OFFICES	1	1	0	0	0
NUMBER OF STAFFS	101	101	0	0	0
ATMS TERMINALS	0	0	0	0	0
LOCAL BANKS – LOCAL MAJORITY OWNERSHIP					
NUMBER OF BANKS	6	6	7	6	5
NUMBER OF BRANCHES AND HEAD OFFICES	11	11	14	13	12
NUMBER OF STAFFS	573	695	286	283	291
ATMS TERMINALS	0	2	0	0	0
LOCAL BANKS – FOREIGN MAJORITY OWNERSHIP					
NUMBER OF BANKS	7	8	5	4	4
TOTAL NUMBER OF BRANCHES AND HEAD OFFICES	18	27	18	19	20
NUMBER OF STAFFS	1,250	1,660	1,741	1,203	1,378
ATMS TERMINALS	0	0	2	0	0

TOTAL SPECIALIZED BANKS					
NUMBER OF BANKS	14	15	12	10	9
TOTAL NUMBER OF BRANCHES AND HEAD OFFICES	30	39	32	32	32
NUMBER OF STAFFS	1,924	2,456	2,027	1,486	1,669
ATMs TERMINALS	0	2	2	0	0
MICROFINANCE INSTITUTIONS					
MICROFINANCE DEPOSIT-TAKING INSTITUTIONS (MDIs)					
NUMBER OF INSTITUTIONS	7	7	6	5	5
NUMBER OF BRANCHES AND HEAD OFFICES	928	946	753	624	626
NUMBER OF STAFFS	23,285	27,399	24,106	21,998	22,834
ATMs TERMINALS	355	373	225	284	359
MICROFINANCE NON-DEPOSIT-TAKING INSTITUTIONS (MFIs)					
NUMBER OF INSTITUTIONS	74	76	75	79	82
NUMBER OF BRANCHES AND HEAD OFFICES	495	507	418	442	483
NUMBER OF STAFFS	6,897	7,770	6,425	6,610	7,803
TOTAL MICROFINANCE INSTITUTIONS					
NUMBER OF INSTITUTIONS	81	83	81	84	87
TOTAL NUMBER OF BRANCHES AND HEAD OFFICES	1,423	1,453	1,171	1,066	1,109
NUMBER OF STAFFS	30,182	35,169	30,531	28,608	30,637
ATMs TERMINALS	355	373	225	284	359
RURAL CREDIT INSTITUTIONS					
NUMBER OF INSTITUTIONS	273	245	245	232	223
TOTAL NUMBER OF NETWORK OPERATIONS	2,936	2,635	2,202	1,790	1,689
NUMBER OF STAFFS	4,468	4,010	1,951	1,727	1,561
FINANCIAL LEASING COMPANIES					
TOTAL NUMBER OF INSTITUTIONS	15	15	15	17	16
CREDIT BUREAU COMPANY					
TOTAL NUMBER OF CREDIT BUREAU COMPANY	1	1	1	1	1
FOREIGN BANK REPRESENTATIVE OFFICES					
TOTAL NUMBER OF INSTITUTIONS	5	6	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
Mondulkiri	096 7178 264
Stung Treng	096 7179 414
Banteay Meanchey	096 7467 699