



NATIONAL BANK OF CAMBODIA

Riel. Stability. Development.

ANNUAL SUPERVISION REPORT 2024

Directorate General of Banking Supervision

FOREWORD



In 2024, the global economy still faces number of challenges such as the protracted Russia-Ukraine war, conflicts in the Middle East, high interest rates in the international market, slowing Chinese economic growth, and geo-economic fragmentations, etc. The International Monetary Fund (IMF) forecasted that in 2024, the global economy will continue to grow at a rate of 3.2%, of which the economies of developed countries grew by 1.7%, the economies of the emerging and developing countries grew by 4.2%, and the ASEAN-5¹ economies rose by 4.6%. Meanwhile, the Cambodia's economy increased by 6.0% in 2024 but in 2025 this growth is expected to be lower than the previous year due to the effect from Cambodia's exportation to United States of America that may occur in the 2nd semester, especially in the case that the reciprocal tariff policy of United States would not be released. Maintaining peace and political stability is an essential and inseparable element in supporting this growth and a major achievement of the 7th mandate of the Royal Government of Cambodia under the leadership of **Samdech Moha Borvor Thipadei HUN MANET, Prime Minister of the Kingdom of Cambodia**, who has been steadfastly leading the implementation of the Pentagonal Strategy-Phase 1 for over a year. As the supervisory authority of the banking system, the National Bank of Cambodia (NBC) continues to actively support the policies of the Royal Government including "National Strategy for Informal Economy Development 2023-2028" aiming to support and improve the livelihood of the people and the informal economy actors, including developing micro, small and medium enterprises to maximize their contributions toward the achievement of inclusive, resilient and sustainable development.

In the context of global and regional economic uncertainty, the supervision of banks and financial institutions (BFIs) requires to be highly prudent to strengthen resilience, at both the individual institution and system level. In this regard, risk-based and forward-looking supervision, stress testing and on-site inspections of BFIs are rigorously carried out to assess risks and put in place various proactive measures. The NBC has continued to introduce a number of regulatory forbearances to stimulate economic activity, as well as assistance to ease the burden of customers of BFIs through the issuance of a notification on Allowing the BFIs to Perform Loan Restructuring for Tourism Sector in Siem Reap Province and the issuance a circular in 2024 on Loan Restructuring, which allowed BFIs to execute loan restructuring to alleviate the customers' periodic expenses burdens on loan repayment and to boost economic growth through increasing cash flows. The NBC has been implementing other regulations to respond to the development of the Cambodia's banking system and be aligned with international supervisory standards, especially the Basel standards.

Meanwhile, the NBC continues to promote financial inclusion, financial literacy, and consumer protection through close collaboration with relevant stakeholders,

¹ Indonesia, Malaysia, the Philippines, Singapore, and Thailand

both within national and international framework, to implement the action plans as stated in the National Strategy on Financial Inclusion (NFIS) 2019-2025. The NBC pays close attention to the development of green finance, climate change, and the use of artificial intelligence technology to support the Royal Government's policies in promoting sustainable finance.

The NBC continues to modernize the payment system in Cambodia in accordance with the advancement of financial technology, as well as supporting the Digital Economy and Society Policy Framework of the Royal Government. The payment system infrastructure connectivity has been continuously expanded through cooperation with other countries in the region and development partners to facilitate trade, investment and tourism in a convenient, fast and secure manner.

The NBC continues to focus on developing human resources, both in terms of skills and expertise, through regular conduct of training programs both domestically and internationally, online learning, and internal knowledge sharing. For instance, bank supervisors are allowed to participate in several training programs to gain both theoretical and practical knowledge, aiming to strengthen the qualifications and promote effectiveness and sustainability of work performance.

I do hope this annual report will provide an important source of information to enhance understanding of the banking system in Cambodia.

Phnom Penh, 5 June 2025

CHEA SEREY
Governor
National Bank of Cambodia

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List of Abbreviation

ADA	Appui au Développement Autonome
ADB	Asian Development Bank
AFI	Alliance for Financial Inclusion
AI	Artificial Intelligence
APRACA	Asia-Pacific Rural and Agricultural Credit Association
ATM	Automatic Teller Machine
BAKC	Bar Association of the Kingdom of Cambodia
BAKONG	Bakong Payment System
BFI	Bank and Financial Institutions
BIS	Bank for International Settlement
BSRS	Bank Supervision Reporting System
CAFIU	Cambodian Financial Intelligent Unit
CIFRS	Cambodian International Financial Reporting Standard
CIFRS for SMEs	Cambodian International Financial Reporting Standard for SMEs
CSS	Cambodian Shared Switch
ECL	Expected Credit Loss
e-KYC	Electronic Know Your Customer
ESG	Environment, Social and Governance
e-Wallet	Electronic Wallet
FAST	Fast Payment System
IFC	International Finance Corporation
FTC	Financial Transparency Corridor
IMF	International Monetary Fund

IT Incidents	Information Technology Incidents
KHQR Code	KHQR Code standard
LPCO	Liquidity Providing Collateralized Operation
MLF	Marginal Lending Facility
NCD	Negotiable Certificate of Deposit
NBC	National Bank of Cambodia
NCS	National Clearing System
NPL	Non-Performing Loan
PISA	Programme for International Student Assessment
POS	Point of Sale Machine
RETAIL PAY	Retail Payment System
ROA	Return on Asset
ROE	Return on Equity
SEACEN	The South-East Asian Central Banks Research and Training Centre
UNCDF	United Nations Capital Development Fund
UNESCAP	United Nations Economic and Social Commission for Asia and the Pacific
WB	World Bank

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Box : Workshop on ASEAN SAVING DAY 21

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

1. The Development of the Banking System

1.1. Overview of Banks and Financial Institutions

Under the leadership of 7th mandate of the Royal Government of Cambodia (RGC), the National Bank of Cambodia (NBC) continues developing Cambodia's banking system through the improvement of supervision quality and the issuance of regulations and necessary measures to maintain the resilience and confidence of local and international public in the banking system in Cambodia. The banking system consisted of 59 commercial banks, 9 specialized banks, 4 microfinance deposit-taking institutions, 85 microfinance non-deposit-taking institutions, 13 financial lease institutions, 113 rural credit institutions, 4 third-party processors, 30 payment service institutions, 1 credit reporting system service provider, 5 representative offices, and 3,334 money changers.

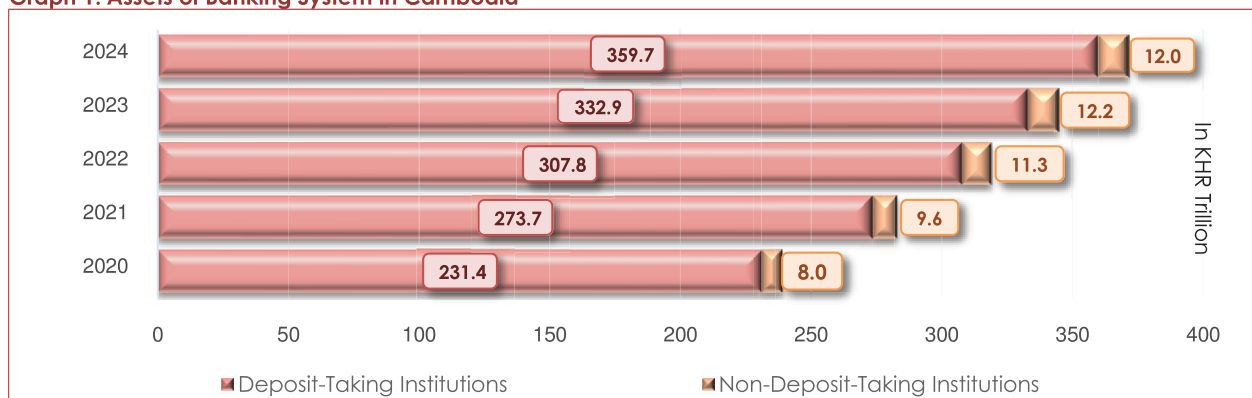
Table 1: Market Shares of Banks and Financial Institutions by Ownership (In percent)

Market Shares	Asset		Loan		Deposit		Capital	
	Dec-23	Dec-24	Dec-23	Dec-24	Dec-23	Dec-24	Dec-23	Dec-24
Deposit-Taking Institutions								
Local Shares	33.1	30.3	30.9	27.1	39.2	34.7	31.6	27.8
Foreign Shares	63.4	66.5	64.7	68.5	60.8	65.3	59.9	64.0
Non-Deposit Taking Institutions								
Local Shares	0.8	0.9	1.0	1.2	-	-	3.3	3.1
Foreign Shares	2.7	2.3	3.4	3.2	-	-	5.2	5.1
Total								
Local Shares	33.9	31.2	31.9	28.3	39.2	34.7	34.9	30.9
Foreign Shares	66.1	68.8	68.1	71.7	60.8	65.3	65.1	69.1
Total	100	100	100	100	100	100	100	100

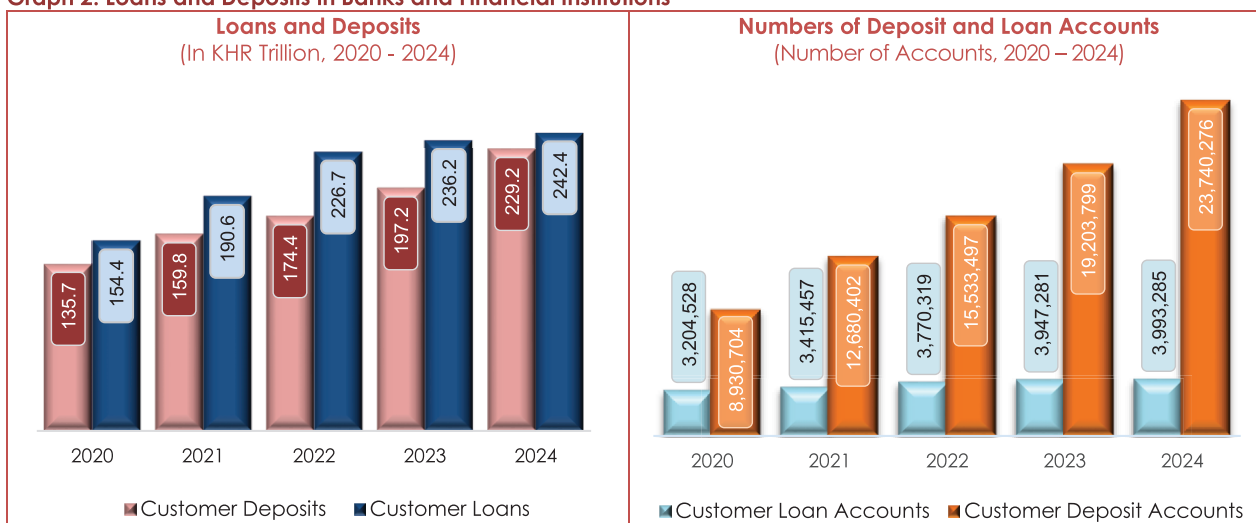
1.2. Financial Position and Performance

Total assets of banking system increased by 7.1% which was equivalent to KHR 371.7 trillion (USD 92.3 billion), of which loans to customers increased by 2.8% which was equivalent to KHR 242.4 trillion (USD 60.2 billion). Meanwhile, customer deposits rose by 16.6% which was equivalent to KHR 229.2 trillion (USD 56.9 billion), while shareholder's equity grew by 6.6% which was equivalent to KHR 70.8 trillion (USD 17.6 billion).

Graph 1: Assets of Banking System in Cambodia



Graph 2: Loans and Deposits in Banks and Financial Institutions



The performance of BFIs continued to improve, which is reflected through the increase of loans and deposits, of which the numbers of depositor and borrower accounts increased to 23.7 million and 4.0 million accounts, respectively. The branch networks of banks and financial institutions have also been extended to 2,739 locations, while numbers of ATM and POS increased to 5,896 and 42,095, respectively, which greatly contributed to the access of financial services more convenient and wider.

In parallel with technological innovations, digital economy and society, the NBC continued to develop and modernize the payment system to better serve the needs of the users in this digital era by providing a secure and effective payment infrastructure to facilitate the commercial payment and other local and international economic activities. The innovation of payment instruments and the expansion of potential payment networks has contributed to a better usage of payment services for public and enterprises.

Overall, the banking system in Cambodia continues to significantly contribute in supporting the economic activities by offering of a wide range and convenient banking services.

1.2.1 Performance of Deposit-Taking Banks and Financial Institutions

Deposit-taking banks and financial institutions (DTIs) consist of commercial banks and microfinance deposit-taking institutions. Overall, DTIs' total assets amounted KHR 359.7 trillion (USD 89.4 billion) and accounted for 96.8% of the total assets in Cambodia's banking system. Meanwhile, customers' deposits in DTIs rose by 16.6%, which was equivalent to KHR 229.2 trillion (USD 56.9 billion), while customer loans grew by 2.8%, which was equivalent to KHR 231.8 trillion (USD 57.6 billion).

1.2.1.1. Commercial Banks' Performance

The total assets of commercial banks continued to grow by 8.1%, which was equivalent to KHR 342.1 trillion (USD 84.9 billion). Source of funds of commercial banks are mainly from customers' deposits of KHR 219.3 trillion (USD 54.5 billion), shareholder's equity of KHR 63.2 trillion (USD 15.7 billion), and borrowing funds of KHR 17.6 trillion (USD 4.4 billion).

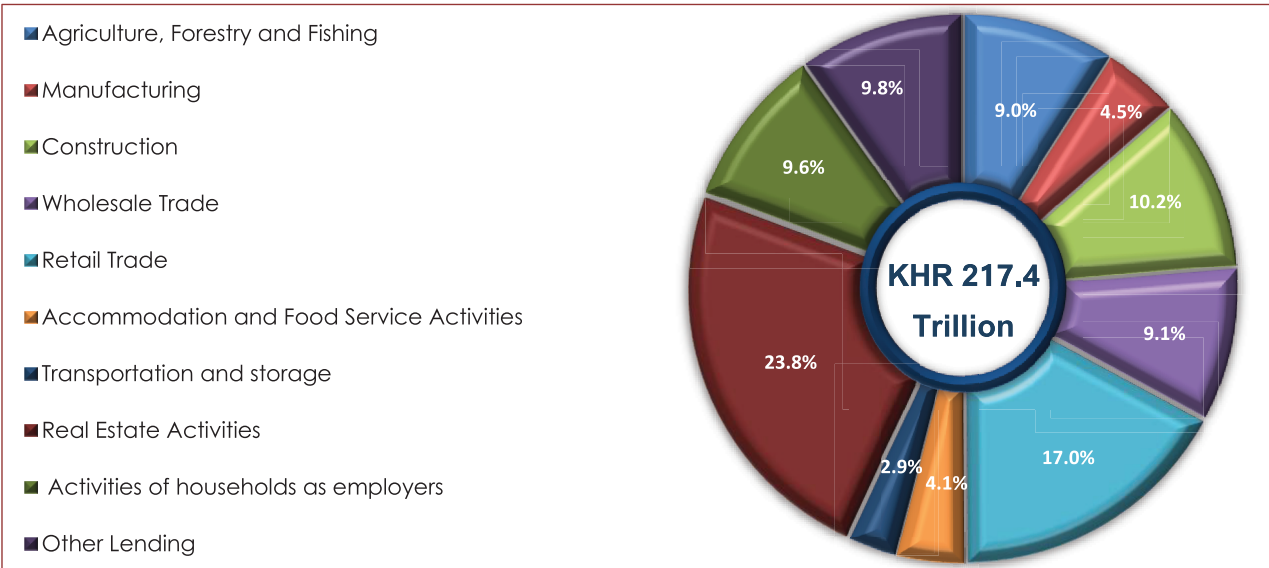
Table 2: Commercial Banks' Development

(in Percent)

Indicators	2020	2021	2022	2023	2024
Assets Growth	19.5	20.4	11.7	16.4	8.1
Customer's Credit Growth	23.6	26.4	18.3	14.9	3.1
Customer's Deposit Growth	17.2	17.8	8.5	21.3	16.9
Assets to GDP	141	160.4	164.6	180.6	184
Customer's Credit to GDP	86.3	103	112	121.3	116.9
Customer's Deposit to GDP	85.1	94.8	94.5	108.1	117.9

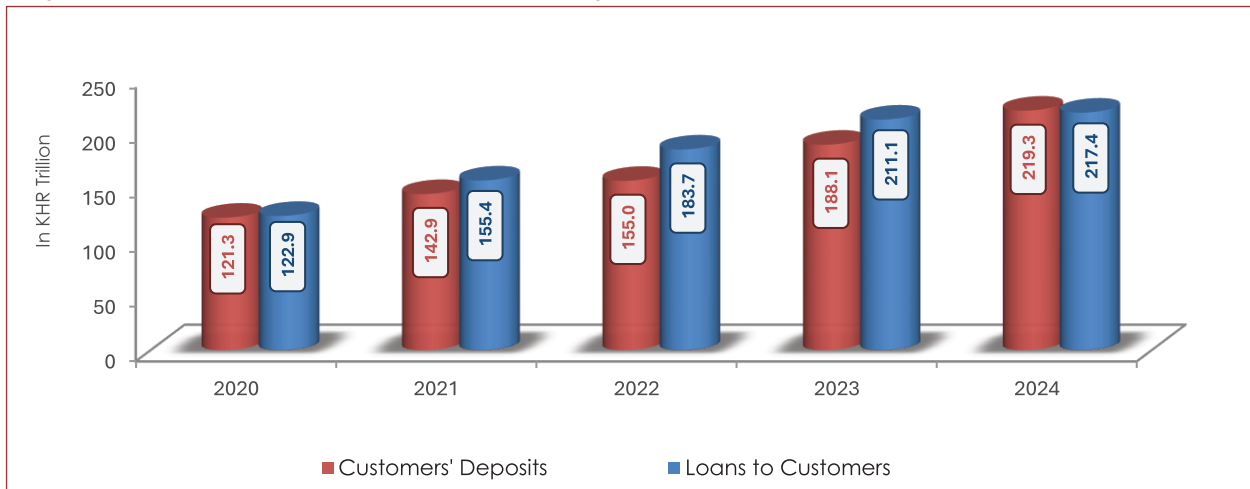
The customers' credits grew by 3.1%, which was equivalent to KHR 217.4 trillion (USD 54.0 billion). Credit, the crucial source of funds for supporting economic activities, was distributed to key industries, such as Real estate activities of 23.8%, Retail trade of 17.0%, Construction of 10.2%, Activities of households as employers and activities of goods manufacturing and service providing of 9.6%, Wholesale trade of 9.1%, Agriculture, forestry and fisheries of 9.0%, Manufacturing of 4.5%, Accommodation and food services' activities of 4.1%, Transportation and warehousing of 2.9%, other lending activities of 9.8%.

Graph 3: Commercial Banks – Credit Classified by Industries

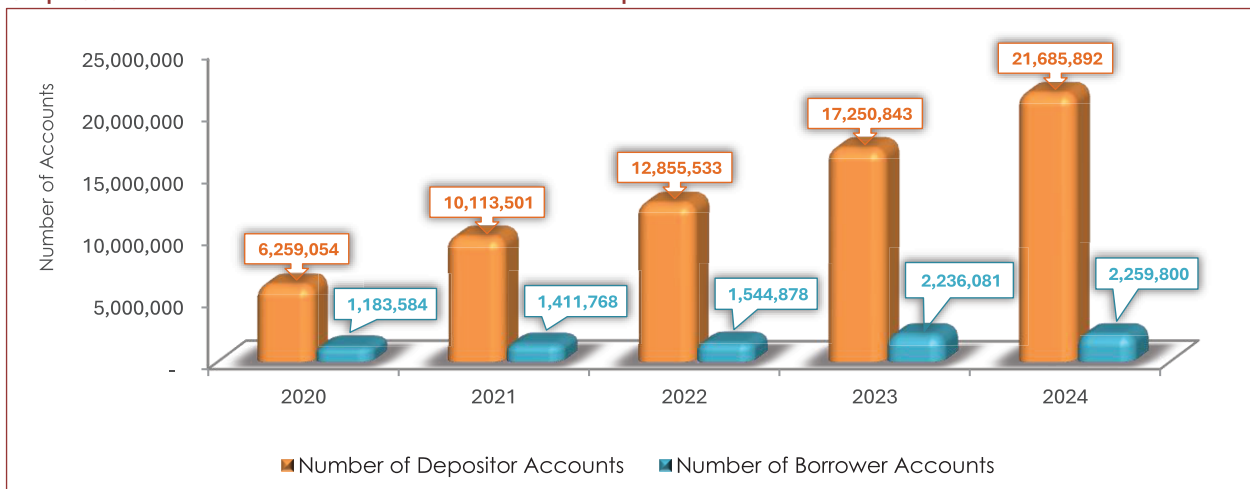


The customers' deposits in commercial banks grew by 16.9%. The market share of deposits consisted of individuals at 71.8%, business enterprises at 17.3%, and others at 10.9%. The total number of deposit and loan accounts increased to 21.7 million and 2.3 million, respectively, indicating growing public confidence in Cambodia's commercial banks.

Graph 4: Commercial Banks – Customers' Loans and Deposits

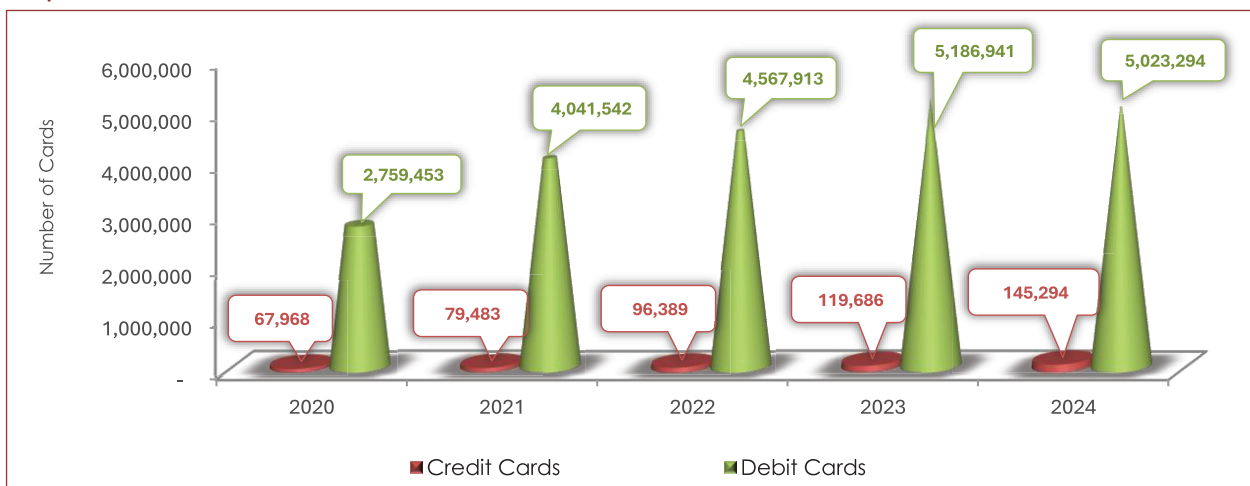


Graph 5: Commercial Banks – Number of Borrower and Depositor Accounts



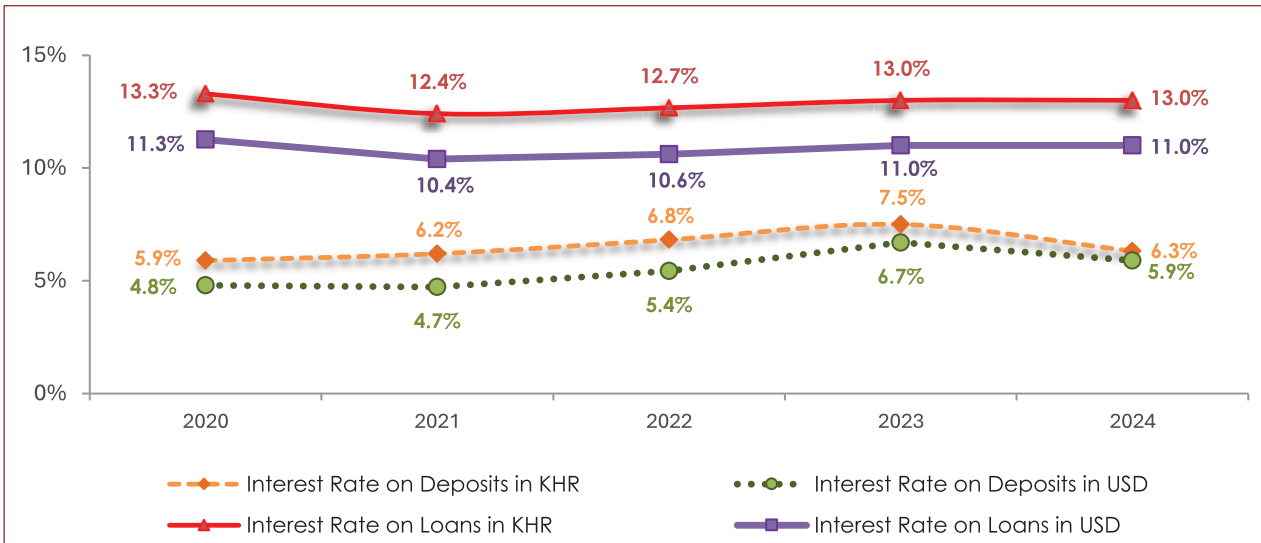
In accordance with growing banking services, the use of debit and credit cards as alternatives to cash has increased remarkably. The total number of credit cards reached 145,294, while debit cards rose to 5,023,294. Commercial banks have been actively enhancing financial infrastructure by expanding the number of ATMs to 5,674 and broadening the scope of digital financial services. At the same time, commercial banks continue to provide a wide range of services through the expansion of branch networks, which now total 1,744 locations.

Graph 6: Commercial Banks – Number of Credit Cards and Debit Cards



The average deposit interest rates were at 6.3% for KHR and 5.9% for USD but the average interest rate for loans in KHR and USD remained at 13.0% and 11.0%, respectively.

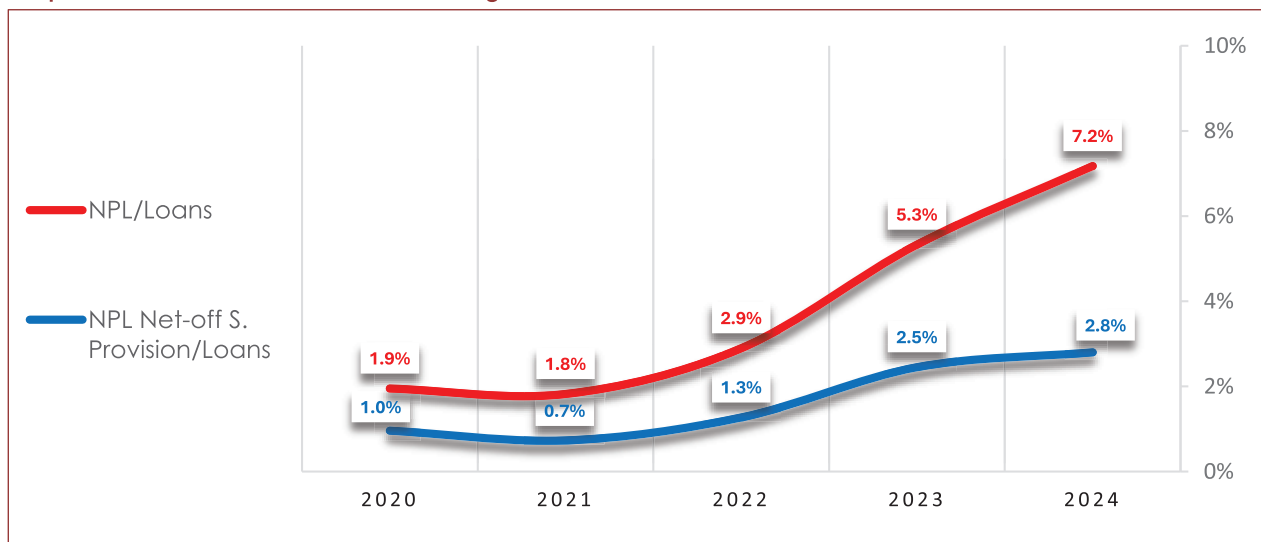
Graph 7: Commercial Banks – Average Interest Rate on Deposits and Loans



The solvency ratio and liquidity coverage ratio were at 22.3% and 199.4% respectively. Commercial banks' profitability also remained satisfactory, represented by the ROA at 1.5% and the ROE at 8.4%.

With a non-performing loan ratio at 7.2%, commercial banks have prudentially conducted credit risk grading and made adequate provisions in accordance with the regulations, namely on the classification of impaired facilities and the calculation of expected credit losses in accordance with Cambodian International Financial Reporting Standards (CIFRS).

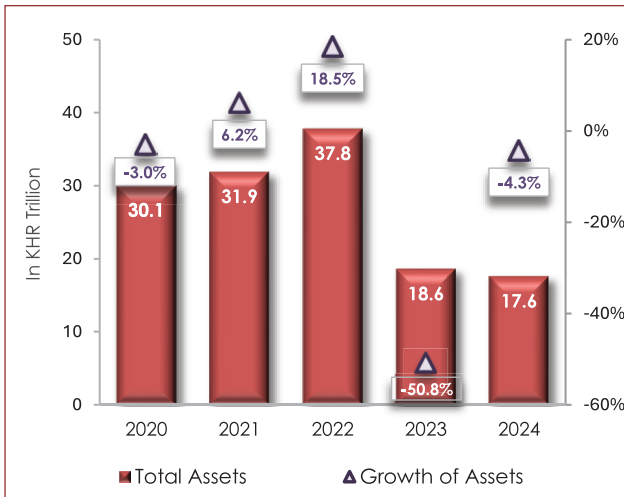
Graph 8: Commercial Banks – Non-Performing Loan Ratio



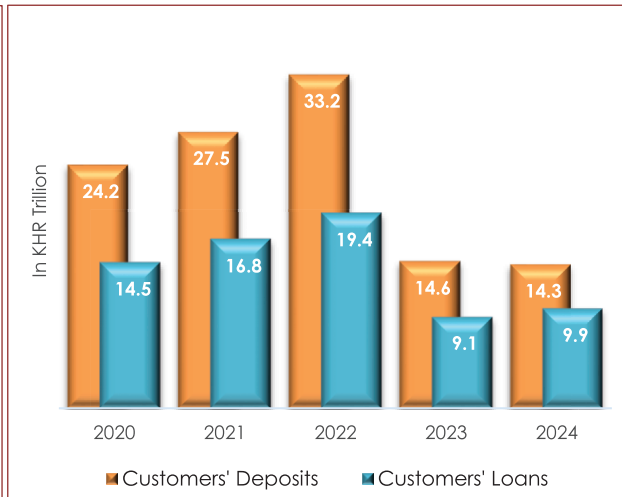
1.2.1.2. Microfinance Deposit-Taking Institutions' Performance

Total assets of microfinance deposit-taking institutions (MDIs) decreased by -4.3% to KHR 17.6 trillion (USD 4.4 billion), while customer loans dropped by -1.3% to KHR 14.3 trillion (USD 3.5 billion). Customer deposits and shareholders' funds reached KHR 9.9 trillion (USD 2.5 billion) and KHR 3.5 trillion (USD 0.9 billion), respectively.

Graph 9: MDIs – Assets and Growth Rate

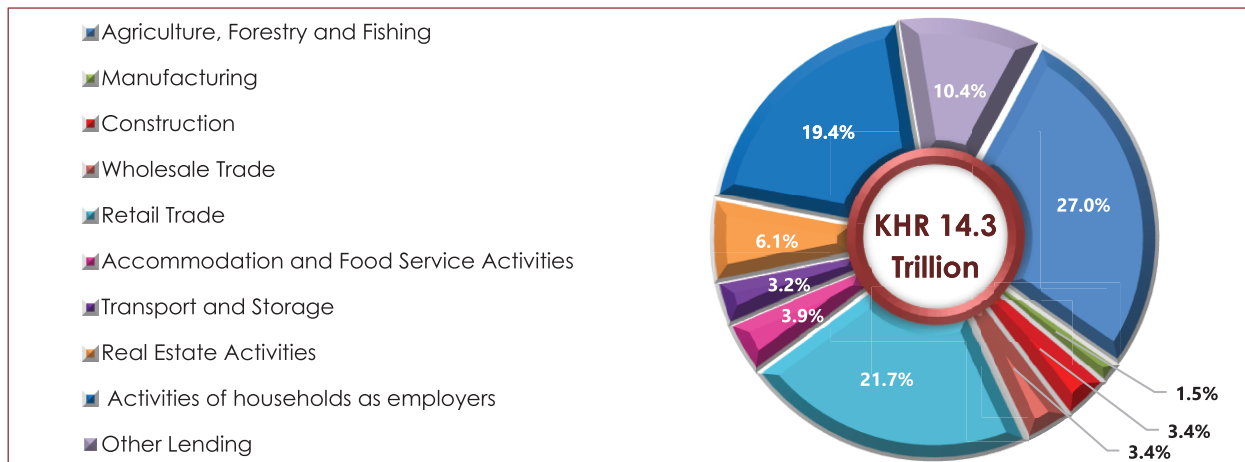


Graph 10: MDIs – Customers' Loans and Deposits



Microfinance deposit-taking institutions continuously contribute in an active manner, providing loans for business expansion and agriculture activities in promoting sustainable economic growth. Microfinance deposit-taking institutions' loans were distributed to various sectors, including agriculture, forestry and fisheries of 27.0%, retail trade of 21.7%, activities of households as employers and activities of goods manufacturing and service providing of 19.4%, real estate activities of 6.1%, accommodation and food services' activities of 3.9%, construction of 3.4%, wholesale business 3.4%, transportation and warehousing of 3.2%, manufacturing of 1.5% and other lending of 10.4%.

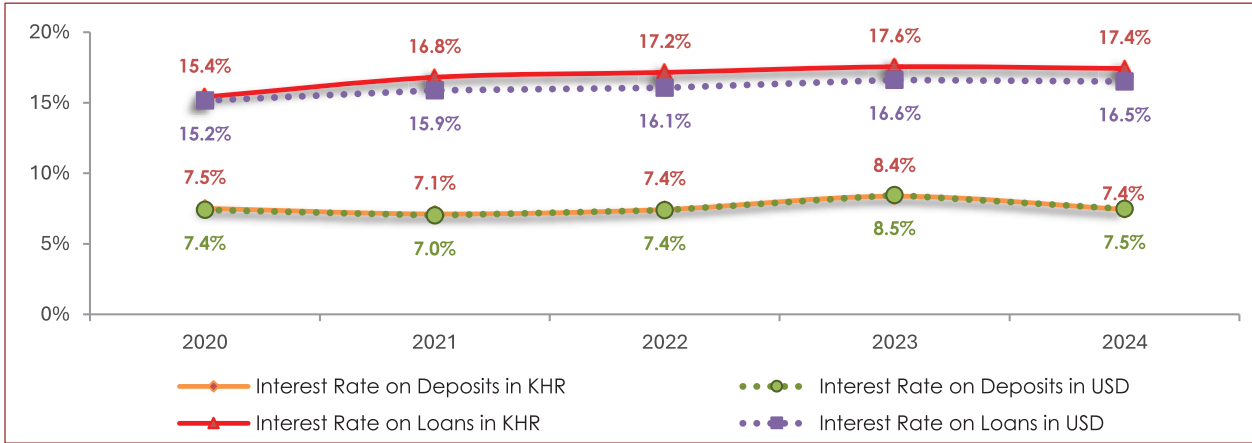
Graph 11: MDIs – Credit Classified by Industries



Microfinance deposit-taking institutions actively contributed to the enhancement of financial inclusion through 436 locations of operational networks for providing financial services nationwide, while the number of deposit and loan accounts keep increasing to 2.1 million and 983 thousand, respectively. The institutions have been providing a wide range of financial services including but not limited to credit services, deposits, money transfers, ATMs, etc.

Average interest rates on deposits and loans of microfinance deposit-taking institutions decreased compared to 2023, with the interest rate on deposits in KHR at 7.4% and USD at 7.5%. While the interest rate on loans in KHR lowered from previous year of 17.6% to 17.4%, while the average interest rate in USD slightly decreased from 16.6% in 2023 to 16.5% in 2024.

Graph 12: MDIs – Average Interest Rate on Deposits and Loans



Microfinance deposit-taking institutions continued to comply with prudential regulations above the regulatory thresholds set by the NBC, including solvency ratio and liquidity coverage ratio of 23.8% and 174.9% respectively. Profitability is reflected by ROA and ROE at 1.4% and 7.1% respectively, while the non-performing loan ratio stood at 6.2%.

Overall, the banks and deposit-taking financial institutions continue to thrive and comply with applicable prudential regulations.

1.2.2. Performance of Non-Deposit Taking Banks and Financial Institutions

Non-deposit taking banks and financial institutions (NDTIs) consist of specialized banks, Microfinance Non-deposit Taking Institutions (MFIs), Financial Lease Institutions, and Rural Credit Institutions (RCIs). Total assets of NDTIs reached KHR 11.9 trillion (USD 3.0 billion) representing 3.2% of the total assets of the banking system. Moreover, loans to customers increased by 1.8%, which was equivalent to KHR 10.6 trillion (USD 2.6 billion).

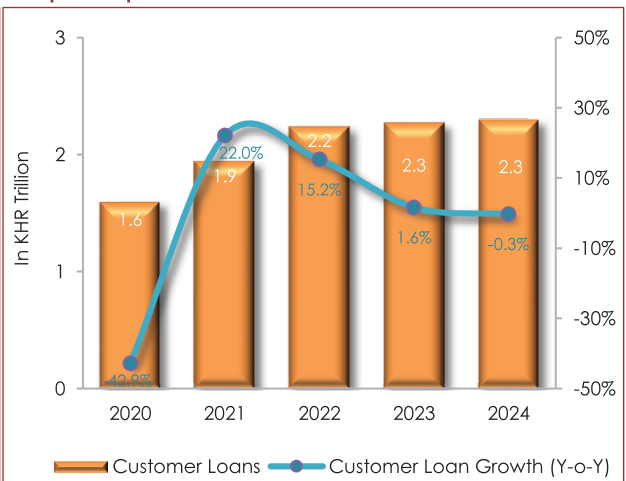
1.2.2.1. Specialized Banks' Performance

Specialized bank refers to an institution carrying out one of the three basic banking activities, namely 1/- lending, 2/- deposits taking, and 3/- providing means of payment. Nowadays, all specialized banks only provide the lending service. Total assets of specialized banks increased by 1.8% to KHR 2.7 trillion (USD 667.8 million), representing 0.7% of the total assets of the banking system. Total shareholders' equities increased by 6.2%, which was equivalent to KHR 1.1 trillion (USD 276.3 million).

Graph 13: Specialized Banks – Assets and Growth

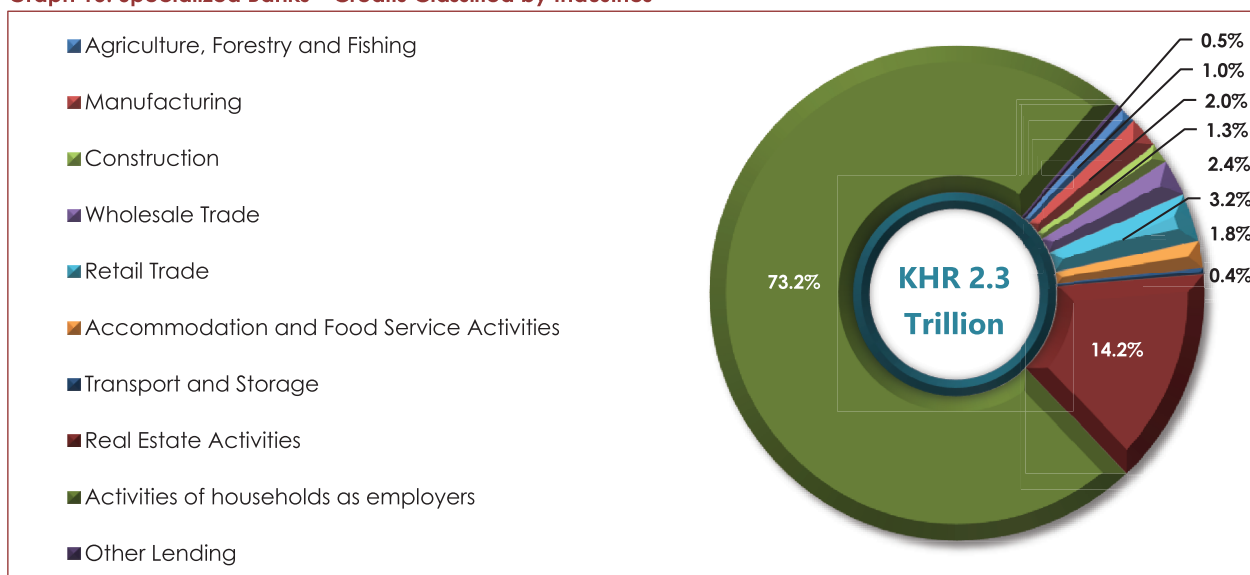


Graph 14: Specialized Banks – Loans and Growth



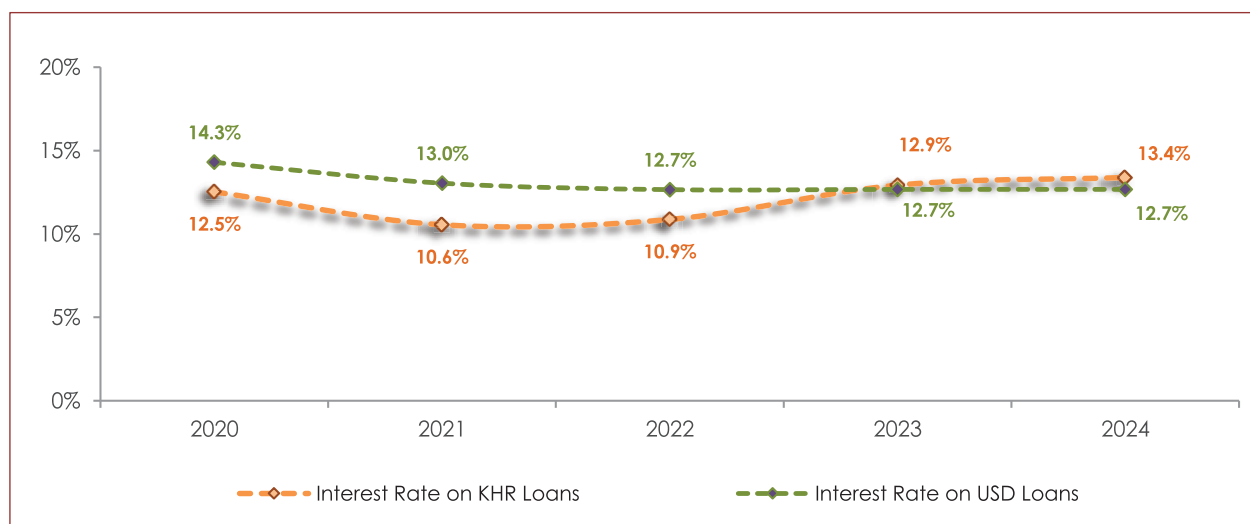
Total customer loans of specialized banks decreased by -0.3%, which was equivalent to KHR 2.3 trillion (USD 561.6 million), representing 0.9% of the total customer loans in the banking system, and were channeled into key industries, such as Activities of households as employers and activities of goods manufacturing and service providing 73.2%, Real estate activities 14.2%, Retail trade 3.2%, Wholesale trade 2.4%, Manufacturing 2.0%, Accommodation and food services activities 1.8%, Construction 1.3%, Agriculture, forestry and fisheries 1.0%, Transport and warehousing of 0.4%, and Other lending 0.5%.

Graph 15: Specialized Banks – Credits Classified by Industries



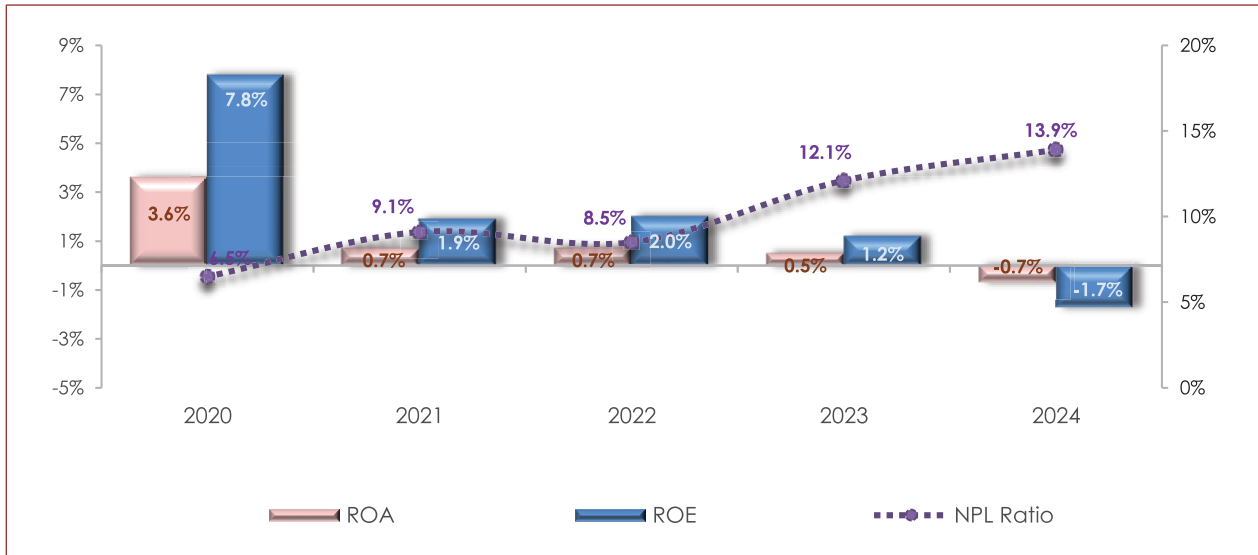
The specialized banks' average interest rate on KHR loans increased from 12.9% in previous year to 13.4% in 2024. Meanwhile, the average interest rate of USD loans remained comparable to that of 2023 at 12.7%.

Graph 16: Specialized Banks – Average Interest Rate on Loans



The NPL ratio of specialized banks increased to 13.9%, which was one of the contributing factors in the decline of ROA and ROA at -0.7% and -1.7%, respectively. Nevertheless, specialized banks' solvency ratio stood at 42.1% which is higher than minimum prudential requirement.

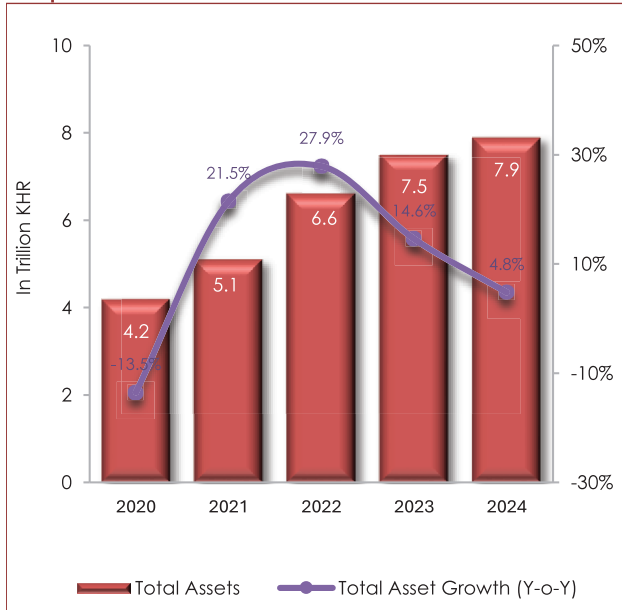
Graph 17: Specialized Banks – Profitability and NPL Ratios



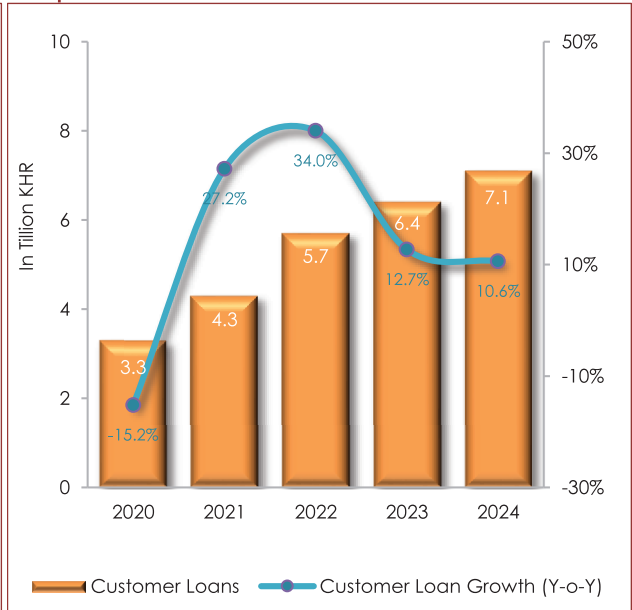
1.2.2.2. Microfinance non-deposit taking Institutions' Performance

Total assets of microfinance non-deposit taking institutions (MFIs) increased by 4.8% which was equivalent to KHR 7.9 trillion (USD 1.9 billion), while customer loans increased by 10.6% which was equivalent to KHR 7.1 trillion (USD 1.7 billion). The microfinance institutions' total assets and loans accounted for 2.1% and 2.9%, respectively, in the banking system.

Graph 18: MFIs – Assets and Growth

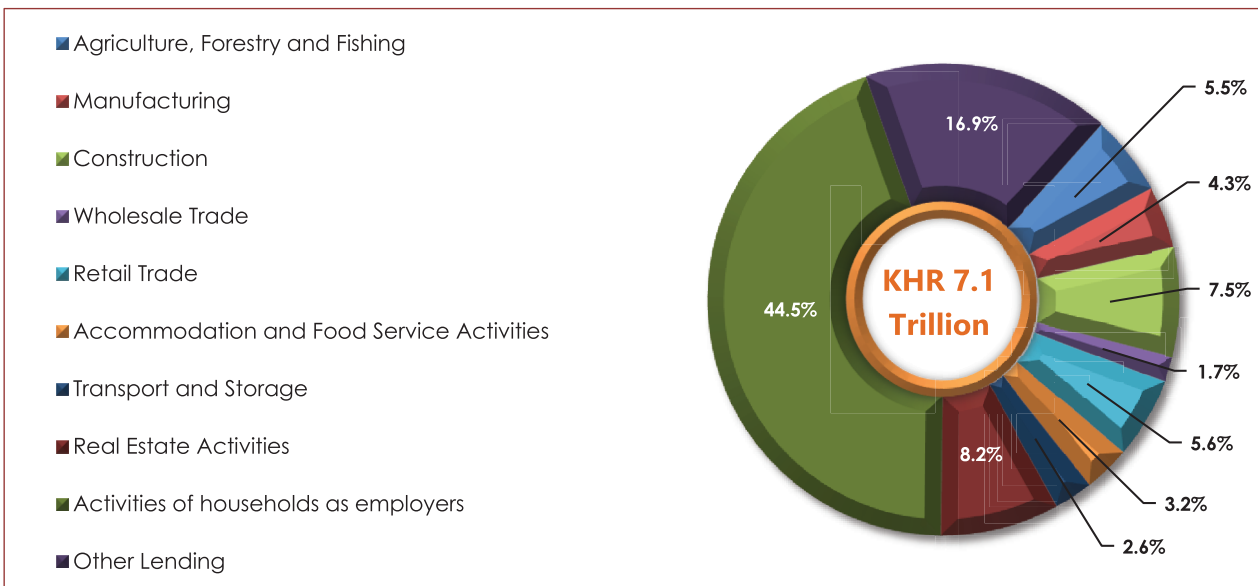


Graph 19: MFIs – Loans and Growth



MFIs' loans play a crucial roles in economic development and are distributed to main sectors in economy, including Activities of households as employers and activities of goods manufacturing and service providing 44.5%, Real estate activities 8.2%, Construction 7.5%, Retail trade 5.6%, Agriculture, forestry and fisheries 5.5%, Manufacturing 4.3%, Accommodation and food services activities 3.2%, Transport and warehousing 2.6%, Wholesale trade 1.7%, and Other lending 16.9%.

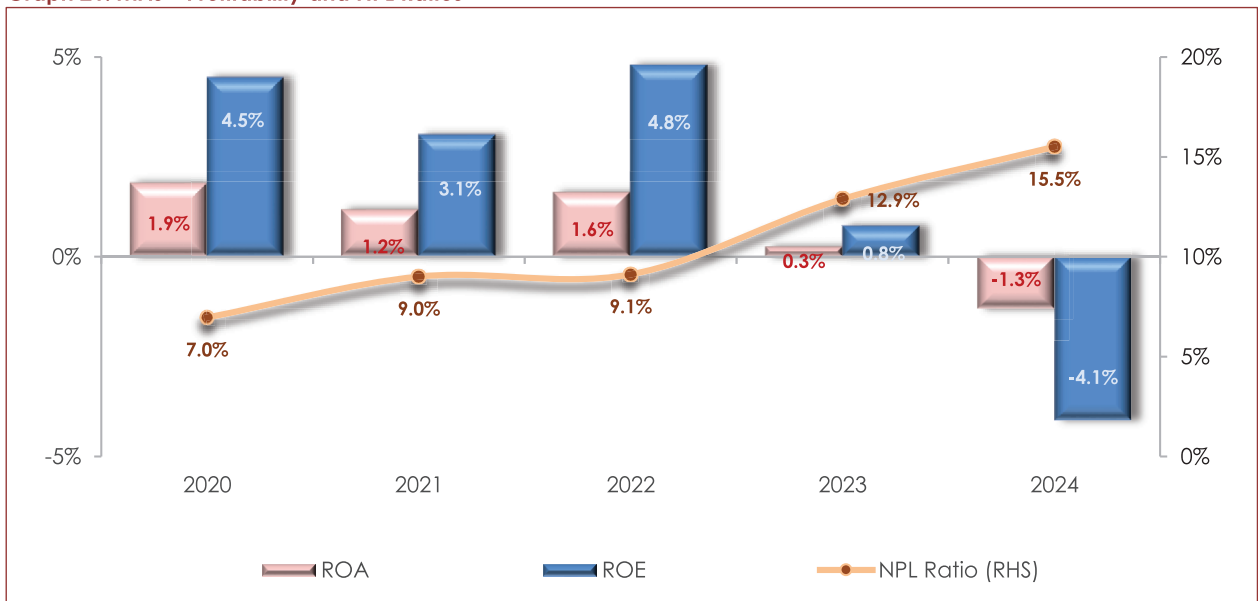
Graph 20: MFIs – Credits Classified by Industries



MFIs' NPL ratio increased to 15.5%, which was one of the contributing factors in the decline of ROA and ROE at -1.3% and -4.1%, respectively.

However, microfinance institutions continued maintaining the solvency ratio at 30.8%, which is higher than minimum prudential requirement.

Graph 21: MFIs – Profitability and NPL Ratios



1.2.2.3. Financial Lease Institutions' Performance

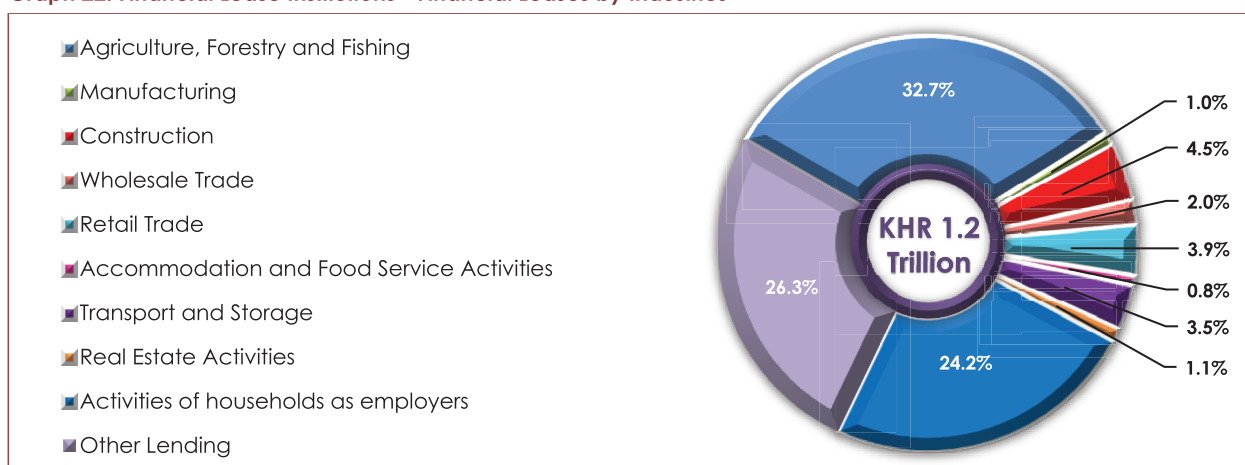
The financial lease institutions held total assets of KHR 1.4 trillion (USD 343.8 million), accounting for 0.4% of the total assets in the banking system. Regardless of the small market share in the system, financial lease institutions contributed to promoting financial inclusion in Cambodia by enabling customers, particularly small and medium enterprises (SMEs), with access to and usage of formal financial services including financial leasing services on motorbikes, automobiles, agricultural and construction machineries, furniture, electronic appliances, and so on.

Table 3: Financial Lease Institutions' Performance

Indicators	2020	2021	2022	2023	2024
Number of Institutions	15	17	16	16	13
Total Assets (in Trillion KHR)	1.6	1.8	2.0	2.0	1.4
Total Financial Leases (in Trillion KHR)	1.4	1.6	1.8	1.7	1.2
Net Worth (in Trillion KHR)	0.5	0.6	0.6	0.6	0.5
Number of Customer Accounts	101,018	105,811	96,291	90,382	51,307
Non-performing Financial Lease Ratio	4.6%	5.1%	3.8%	5.1%	8.7%

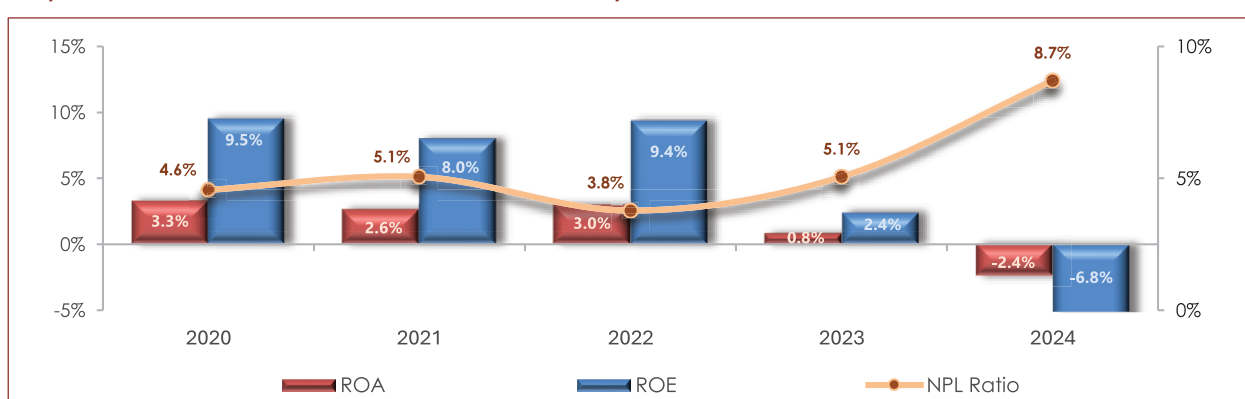
The total balance of financial leases of KHR 1.2 trillion (USD 313.2 million) is being made used by customers with 51,307 accounts and was distributed to main industry sectors, such as Agriculture, forestry and fisheries 32.7%, Activities of households as employers and activities of goods manufacturing and service providing 24.2%, Construction 4.5%, Retail trade 3.9%, Transport and warehousing 3.5%, Wholesale trade 2.0%, Real estate activities 1.1%, Manufacturing 1.0%, Accommodation and food services activities 0.8%, and Other lending 26.3%.

Graph 22: Financial Lease Institutions - Financial Leases by Industries



The non-performing lease ratio increased to 8.7%, which was one of the main factors that contributed to the drop in ROA and ROE at -2.4% and -6.8%, respectively. However, financial lease institutions continued to comply with the NBC's prudential regulations by maintaining solvency ratio at 35.3%, which is higher than minimum prudential requirement.

Graph 23: Financial Lease Institutions – NPL and Profitability Ratios



1.2.2.4. Rural Credit Institutions' Performance

Rural credit institutions (RCIs) continue to provide micro and small loans to low-income customers for supporting family businesses and improving living standards. RCIs' total assets increased to KHR 295.2 billion (USD 73.3 million), while customer loans amounted to KHR 244.6 billion (USD 60.8 million), which were disbursed to 101,324 customers through countrywide operational networks being served by 2,263 staff. Total loans were distributed to different economic sectors, such as Agriculture 28.6%, Households 25.4%, Commerce 21.3%, Services 9.9%, Construction 4.4%, Transportation 0.7% and Others 9.7%.

The NBC, as the supervisory authority, continues strengthening the supervision of RCIs, and implementing measures to ensure compliance with laws and regulations, and ethical business practices.

In conclusion, non-deposit taking institutions' operations were impacted by several factors, such as deterioration of customers' repayment capacity, additional provisions on NPLs, high cost for sources of fund, and decline in profitability. Nevertheless, NDTIs continued to comply with prudential regulations.

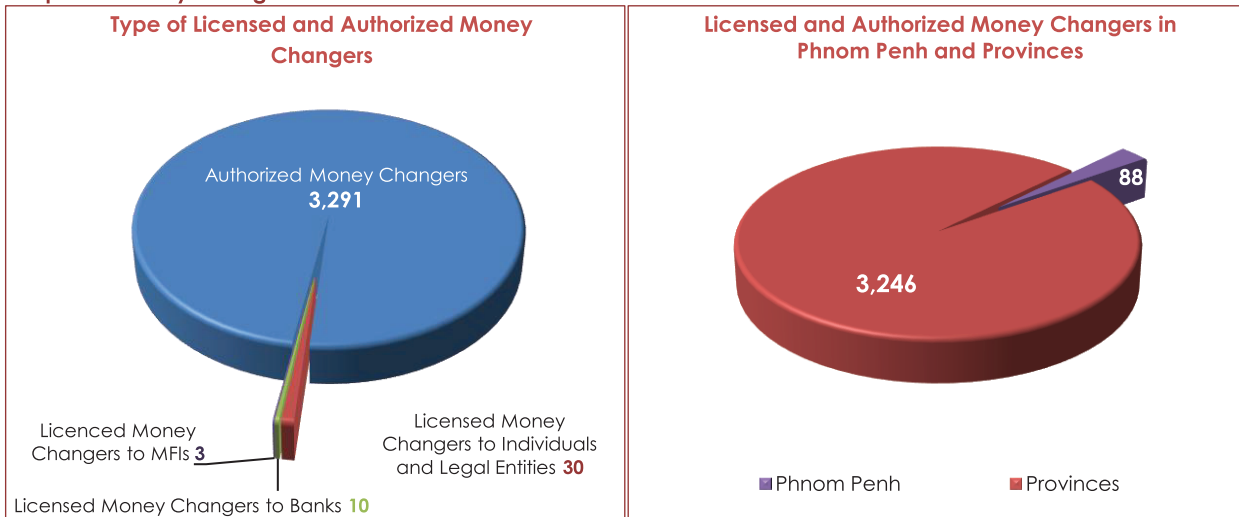
1.2.3. Payment Service Institutions' Performance

30 payment service Institutions (PSIs) have been granted licenses and 3 BFIs have been granted payment service authorizations by the NBC. The use of digital payment services has played a key role in enhancing financial inclusion in Cambodia and fostering digital economy and society in parallel with the government's policy. The expansion of payment services may be reflected by the increase in the number of e-wallet registrations to approximately 20.7 million accounts, while the number of transactions significantly increased by 99.3% to 1.2 billion transactions, and the total value increased by 53.1% to USD 116.1 billion, accounting for 2.5 times the GDP.

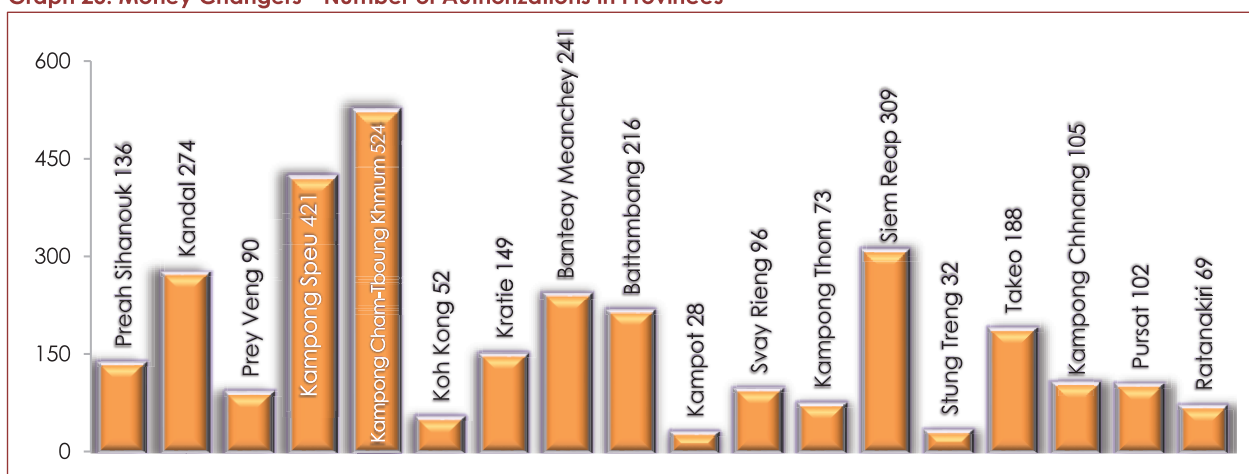
1.2.4. Money Changers

There are 3,334 money changers nationwide, of which 43 were licenses (38 in Phnom Penh city and 5 in provinces) and 3,291 were authorizations (50 in Phnom Penh city and 3,241 in provinces). In 2024, 1 new license and 2 new authorizations were granted by the NBC, while 7 money changers (5 licenses and 2 authorizations) were revoked.

Graph 24: Money Changers - Licenses and Authorizations



Graph 25: Money Changers - Number of Authorizations in Provinces



1.3. Interbank Market Transactions

To support interbank market development in Cambodia, the NBC has implemented three main monetary policy tools, such as Negotiable Certificate of Deposits (NCDs), Liquidity Providing Collateralized Operation (LPCO), and Marginal Lending Facility (MLF). The volume of KHR-denominated NCDs issuance increased by 57.8% to KHR 26.8 trillion, and USD-denominated NCDs issuance decreased by 26.3% to USD 3.8 billion. LPCOs were conducted 50 times, providing a total of KHR 4.3 trillion (approximately USD 1.1 million), an increase of 74.1% compared to 2023. Notably, the increase in LPCOs was driven by the weekly auction period (starting from August 2023) and the increase of the size of LPCOs with a 7-day maturity.

Moreover, MLF provides liquidity needs in KHR (offered immediately within the day and can be renewable without maturity limits) with the total amount of KHR 841 billion given to 2 banks at 6% interest rate. The NBC has authorized 36 BFIs to utilize MLF, which is secured by NCDs and/or government securities. At the end of 2024, the interest rate on MLF operations was reduced from 6% to 5.5% per annum, positioning below the 6% overdraft lending rate.

2. The Development of Regulatory and Supervisory Frameworks

2.1. The Review and Issuance of Banking Regulations

To maintain the resilience and to ensure the development of the banking system, the NBC has issued a number of Prakas and regulations, such as 1/- Prakas on capital adequacy ratio in deposit-taking banks and financial institutions, 2/- Prakas on transaction related to crypto assets, 3/- Prakas on the maintenance of minimum reserve requirement in banks and financial institutions, 4/- Prakas on liquidity ratio for non-deposit taking banks and financial institutions, 5/- Prakas on market risk for capital adequacy ratio in deposit-taking banks and financial institutions, 6/- Prakas on operational risk for capital adequacy ratio in deposit-taking banks and financial institutions, 7/- Guideline on the implementation of Prakas on market risk for capital adequacy ratio in deposit-taking banks and financial institutions, 8/- Circular on restituting the collateral title deed to credit customer, 9/- Circular on encouraging banks and financial institutions to facilitate in opening saving account and provide financial services to SMEs and self-entrepreneurs, 10/- Press release on preventing the circulation of counterfeit KHR notes, and 11/- Press release on preventing the circulation of counterfeit USD notes.

To provide BFIs with additional lending capacity, aimed at fostering the economic growth, the NBC decided to 1/- maintain the implementation of capital conservation buffer ratio at 1.25% until December 31, 2025, 2/- maintain reserve requirement rate for foreign currencies at 7% until December 31, 2025, and 3/- allow loan restructuring for customers facing temporary financial difficulties through the issuance of Circular on loan restructuring. Furthermore, the implementation of Prakas and guidelines related to capital adequacy framework has been deferred until January 1, 2025, to provide deposit-taking institutions with additional time for IT system enhancement. Meanwhile, numerous Prakas and Guidelines are being drafted including 1/- Prakas related to capital adequacy in non-deposit taking banks and financial institutions, 2/- Prakas on early supervisory intervention for deposit-taking banks and financial institutions, 3/- Prakas on interest rate ceiling in banks and financial institutions, 4/- Prakas on regulatory consolidation, 5/- Prakas on emergency liquidity assistance for deposit-taking banks and financial institutions, 6/- Prakas on capital buffer in deposit-taking banks and financial institutions and 7/- Guidelines on collateral valuation for the purpose of impairment assessment.

Furthermore, the NBC has conducted training for BFIs to enhance understanding of regulations and to promote consistent and efficient implementation.

2.2. The Supervision of Banks and Financial Institutions

2.2.1. Supervisory Activities

The supervision of BFIs has been subsequently reinforced, especially during this time of economic uncertainty at both regional and global levels that impact international and local financial markets. In this regard, risk-based and forward-looking supervision is implemented for both off-site and on-site inspections with a focus on both qualitative and quantitative assessment of institution's financial position for early risks determination and timely corrective actions. In addition, supervisory activities also include stress testing on key indicators such as solvency ratio and liquidity coverage ratio to evaluate the position of each institution and the whole banking system.

In 2024, the NBC conducted planned on-site inspection on 26 BFIs including 9 commercial banks, 1 specialized bank, 1 microfinance deposit-taking institution, 10 microfinance institutions and 5 financial leases institutions. These inspections focused on governance, assets quality, risk management, liquidity management, internal control, and compliance with existing laws and regulations including Law on the Combatting Proliferation of Weapons of Mass destruction. Furthermore, the NBC performed unannounced on-site inspection on 8 banks to review effectiveness in implementing the Circular on Loan Restructuring.

Overall, the banking system remains resilient, reflected by high level of solvency and liquidity covered ratio and compliance with laws and regulations. However, a few BFIs were found with shortcomings regarding governance, risk management, minimum loan in KHR and non-compliance with supervisory recommendations. Such were monitored through quarterly progress reports on supervisory recommendations, while BFIs that remained non-compliant were disciplined with administrative measures.

2.2.2. Loan Restructuring

In continuous support of the RGC's policy of the restoration and promotion of the tourism sector, as well as providing relief to the BFI, the NBC has permitted the BFIs to provide loan restructuring for the Tourism sector in Siem Reap province. By the letter issued on November 23, 2023, the NBC allowed BFIs to provide loan restructuring for customers facing temporary financial difficulties for 12 months without laying aside additional provisions. At the end of 2024, BFIs provided loan restructuring to 6,120 customers, at a total balance of KHR 643.7 million (USD 159.9 million).

Furthermore, in alleviating the customers' periodic expense burdens on loan repayment and stimulating economic growth through increased cash flows, the NBC issued another Circular dated August 29, 2024, on Loan Restructuring, permitting BFIs to execute loan restructuring for their customers. By the end of 2024, BFIs restructured loans for 88,319 customers, covering 94,790 accounts, with a total balance of KHR 7.4 trillion (USD 1.8 billion). In fact, this measure has reduced the customers' burdens by approximately KHR 135.6 billion (USD 33.7 million), averaging KHR 1.4 million per account.

2.3. Sustainable Finance

The NBC has been paying attention and considering sustainable finance as one of its priorities, through active participation in the process of developing policies and strategic plans of the Royal Government, organizing initiatives and discussions at national, regional and global levels, and collaborating with development partners, relevant ministries, institutions, private sectors, and green finance investors.

The NBC has been implementing a number of priority activities, such as 1/-Preparation of Cambodian Green Finance Roadmaps, 2/-Development of Cambodian Green Finance Taxonomy, 3/-Inclusion of Environmental, Social and Governance principles (ESG) into the Guidelines on Investment of International Reserves and Investment in Green Bonds, 4/-Participation in investing in green bonds as part of the NBC's international reserve investments, 5/-Regulatory incentives for banking and financial institutions to finance green projects, 6/-Preparation of a framework for climate risk assessment and analysis in the banking and financial sector, 7/-Feasibility study on the issuing guideline on integrating social and environmental risks into the risk management process of banking and financial institutions, 8/-Capacity building and knowledge enhancement related to green finance, 9/-Cooperation with ministries, institutions and relevant parties, and 10/-Research on sustainable finance and climate change, etc.

Notably, in 2024, the NBC also actively provided cooperation with the financial sector in the ASEAN region by jointly making the region an attractive investment destination for green finance investors. The NBC proposed a new initiative for cooperation between central banks and ministries of finance of countries in the region to organize and implement a Sustainability Bond Investment Swap to invest international reserves in high-performance green investment projects. This initiative was published in The Banker magazine in April 2024 in an article titled "*scaling up central banks' foreign reserve investment in sustainable development.*"

The next step, the NBC will implement other key initiatives, including: 1/-Complete the Cambodia Sustainable Finance Roadmap and request approval from the Green Finance Working Group, and disseminate and implement the roadmap in 2025 2/-Complete the work related to the development of the green taxonomy in Cambodia Phase 1, which has already identified three main priority sectors for implementation in 2025, and continue to develop Phase 2, which will identify additional priority sectors 3/-Establish a mechanism on sustainable finance for transparency and accountability (Reporting and Disclosure Framework) 4/-Strengthen the framework for assessing and preventing risks caused by climate change in the banking and financial sector 5/-Build capacity and knowledge of the banking and financial sector and relevant stakeholders 6/-Research study on related topics with the aim of preparing and implementing policies to support sustainable finance in Cambodia.

2.4. Financing to Real Estate Sector

The NBC continues paying close attention to the evolution of lending to the real estate sector that plays an important role in the economy. The real estate sector is closely related to the banking system through credits to real estate construction and development projects. During the pandemic, real estate sector in Cambodia was severely impacted, especially the repayment capacity of the real estate buyers. Financing to the real estate sector referred to lending to real estate activities, construction, and owner-occupied housing with the total growth of 4.1%. The market share of credits to the real estate sector was 31.7% of total banking system credit of which real estate activities 11.2%, construction 9.6% and owner-occupied housing 10.9%. It is worth noting that credits to owner-occupied housing were provided to households for buying residential properties to improve living conditions. Credits to owner-occupied housing by BFIs were also provided in a prudent manner with requirements for borrowers to fulfill to mitigate risks for both the banks and the borrowers.

3. Promoting Financial Sector Development and Regional Integration

3.1. Development of Financial Infrastructure

3.1.1. Financial Technology (FinTech)

Following the implementation of the Compliance Checklist for Technology Risk Management Guidelines, the NBC has issued the Monthly Report on ICT Incident for BFIs to report incidents in the banking system. Moreover, the NBC has conducted a workshop on the “Monthly Report on ICT Incident of Banks and Financial Institutions” to provide further detailed information and instructions for accurate, complete, and timely data entry into the reporting templates.

In addition, the NBC has conducted 2 meetings on “Technology Adoption in Banking and Financial Institutions Survey” and surveyed new technology adoption across all institutions. This initiative provided inputs for the revision of Technology Risk Management Guidelines to be in line with local, regional, and global technological advancement These inputs significantly contribute to the development of Revised Technological Risk Management Guideline to be more comprehensive and prompt for future implementation.

In need of technology risk supervision, the Technology Risk and Innovation Supervision Department was established to supervise and monitor technology risk management across BFIs, to monitor technological development leveraged within the banking system, to conduct research on the critical challenges, and to take prompt remedial actions.

3.1.2. Payment System

Payment system continues to play an important role and make significant contributions to the development of government's digital economy. The development and modernization of payment systems in Cambodia remains one of the top priorities of the NBC to ensure a payment system that is secure, effective and concurrent with global technological innovation. The NBC launched payment infrastructures including National Clearing System (NCS), FAST Payment (FAST 2.0), Cambodia Shared Switch (CSS), BAKONG Payment System (BAKONG) and Retail Pay System (RPS).

The NBC has launched a central payment system covering the existing infrastructure to smooth transfers, large-value and retail interbank payments, in which 49 banking and financial institutions currently participate. To strengthen international cooperation in developing inclusive financial system, payment system, cross-border money transfer and the use of Riels, the NBC has also launched cross-border payment projects with Thailand, Laos, Vietnam, Malaysia, South Korea, Union Pay International (UPI) and Alipay.

Following the successful launch of the BAKONG Payment System in 2023, the NBC continues upgrading with additional features, such as 1/- online customer registration through BAKONG 2/- application programming interface (APIs) with BAKONG (Linking Account) 3/- KHQR code 4/- BAKONG customers' complaints handling 5/- BAKONG Tourist App and cross-border BAKONG API. The NBC has launched BAKONG Tourist App in August to boost tourism sector in Cambodia by providing convenient and effective gateway for electronic payment to international tourists visiting Cambodia. In November, the NBC also launched the BAKONG Tourist App in partnership with Mastercard. This enables international tourists to top-up their BAKONG accounts through foreign-issued master cards, providing a convenient, fast and secure payment experience through the digital platform.

Under the framework of Cambodia Financial Technology Development Policy, the NBC has cooperated with 1/- Relevant ministries in issuing and promulgating Cambodia Financial Technology Development Policy 2023-2028 and 2/- Digital Economy and Business Committee to review, prepare and update policy measures in the three-year rolling action plan for 2024-2026 of Cambodia Financial Technology Development Policy.

3.1.3 Accounting Standard

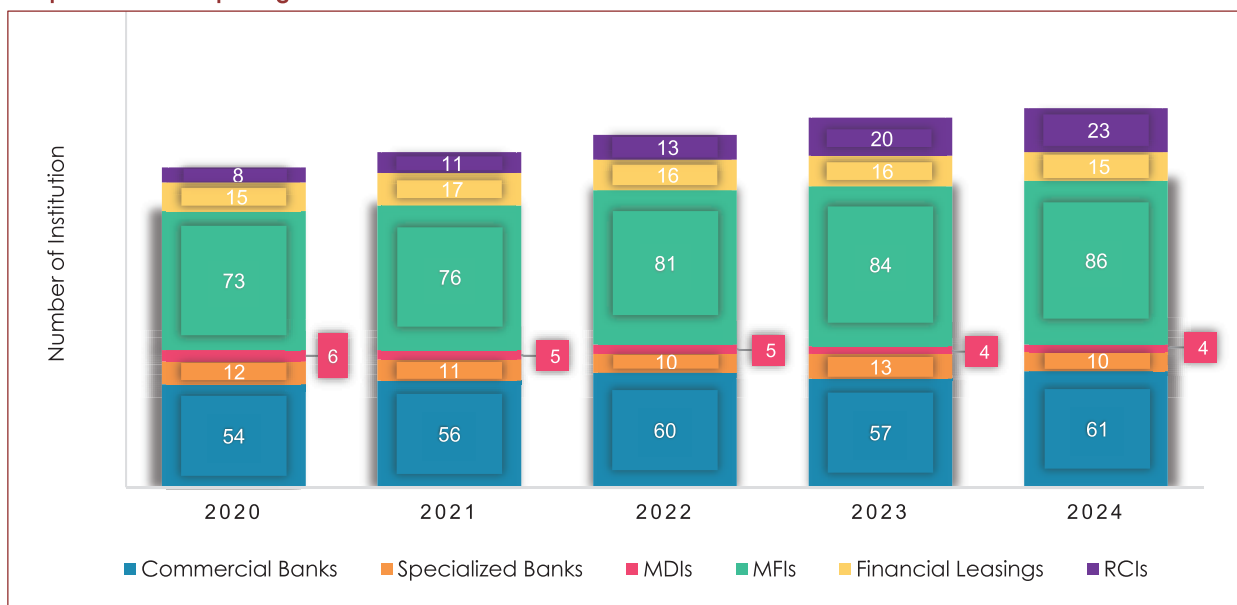
The NBC has conducted on-going review and monitoring on the implementation of 31 new supervisory reporting templates for banks and MDIs which are in line with CIFRS. These templates have been issued to replace the existing supervisory reports in the Supervisory Reporting System (SRS). In addition, the NBC has been working on modernizing data management system which will save time for data consolidation and verification and enhance the efficiency of data analysis of bank and financial institutions.

Besides, aiming at enhancing data quality and consistency in CIFRS reporting templates, the NBC will conduct ongoing workshops for further explanation on new CIFRS reporting templates and circulate updated FAQs, particularly the most frequent errors occurring in the reports.

3.1.4. Credit Reporting System

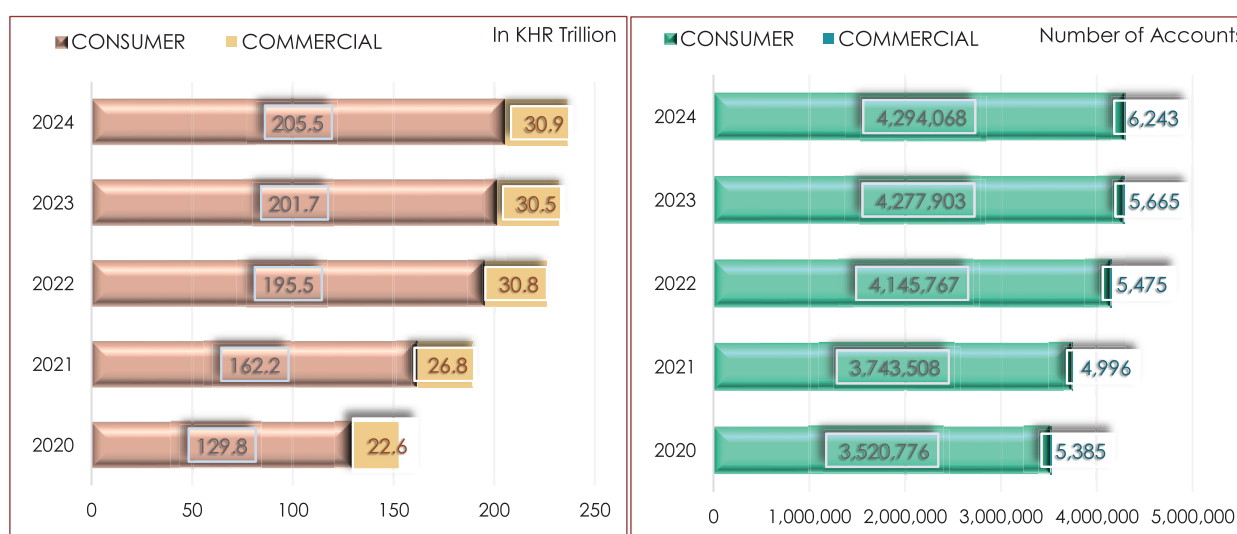
The credit reporting system consists of 199 member institutions, including 61 commercial banks, 10 specialized banks, 4 microfinance deposit-taking institutions, 86 microfinance non-deposit-taking institutions, 15 financial leasing institutions, and 23 rural credit institutions.

Graph 26: Credit Reporting Service Provider – Member Institutions



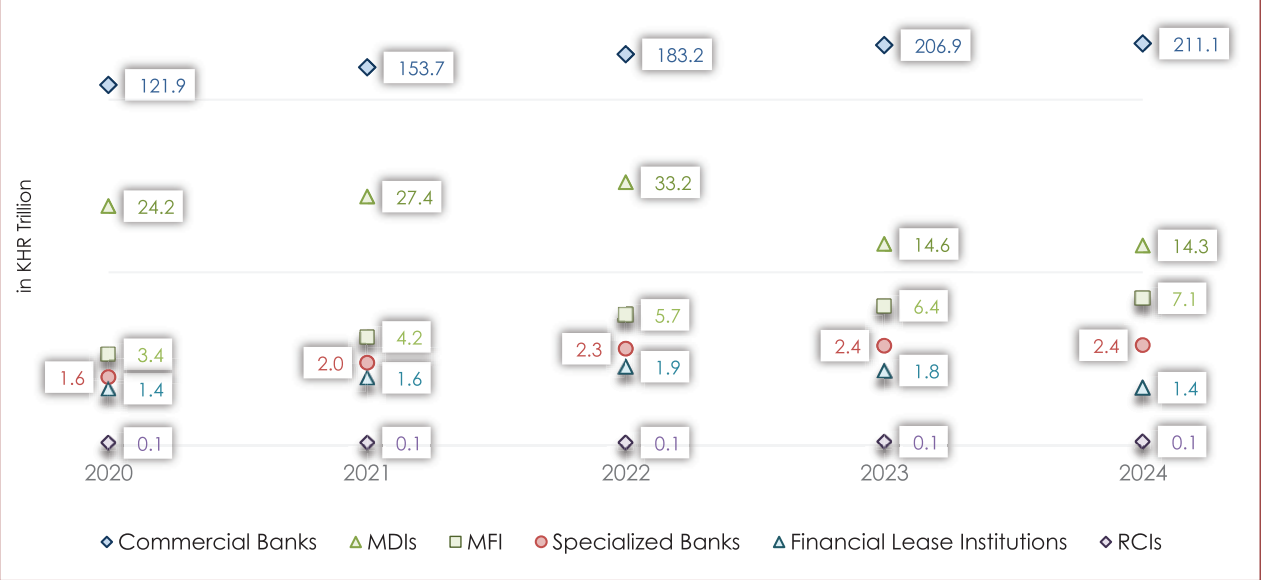
Total loans outstanding in credit reporting system was KHR 236.4 trillion (USD 58.7 billion) which was equivalent to 4,300,313 accounts, of which consumer loans amounted to KHR 205.5 trillion (USD 51.1 billion) which was equivalent to 4,294,068 accounts and commercial loans amounted to KHR 30.9 trillion (USD 7.7 billion), equivalent to 6,243 accounts.

Graph 27: Credit Reporting Service Provider – Loan Outstanding and Number of Accounts



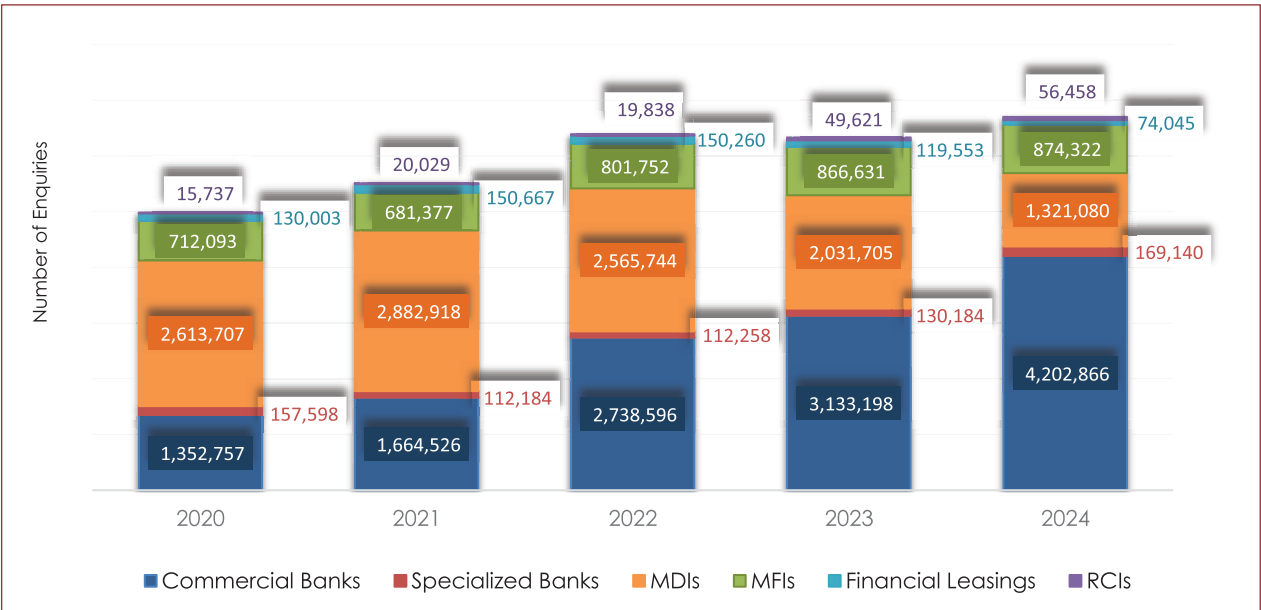
Total loans outstanding provided by member institutions (data providers), was KHR 211.1 trillion by commercial banks, KHR 2.4 trillion by specialized banks, KHR 14.3 trillion by microfinance deposit-taking institutions, KHR 7.1 trillion by microfinance non-deposit-taking institutions, KHR 1.4 trillion by financial leasing institutions, and KHR 84.5 billion by rural credit institutions.

Graph 28: Credit Reporting Service Provider – Loan Outstanding by Member Institutions



The aggregated credit enquiry made by member institutions was 6.7 million loan reports. Among these, 4.2 million were from commercial banks (accounting for 62.7%), 169.1 thousand from specialized banks (2.5%), 1.3 million from microfinance deposit-taking institutions (19.7%), 874.3 thousand from microfinance non-deposit-taking institutions (13.1%), 74.0 thousand from financial leasing institutions (1.1%) and 56.5 thousand from rural credit institutions (0.1%).

Graph 29: Credit Reporting Service Provider – Enquiries by Member Institutions



Meanwhile, dishonored check information (no/insufficient fund) in credit reporting system uploaded by data providers totaled at 7,725 transactions, equivalent to 4,629 accounts, with outstanding balance of KHR 2.6 trillion (USD 652.1 million).

The credit reporting system has been continuously enhanced and expanded through major developments, including: 1/- The signing of a tripartite memorandum of understanding (MoU) between Credit Bureau (Cambodia), Credit Bureau (Korea) and JEONBUK Bank on cross-border credit information sharing cooperation between Cambodia and the Republic of Korea in May in the Republic of Korea, and 2/- The launch of the Financial Transparency Corridor (FTC) project between Cambodia and Singapore in June in Singapore. At the same time, financial health monitoring service offered by the Credit Bureau (Cambodia) has also been authorized to connect with the mobile applications of Advanced Bank of Asia (ABA) and AMK Microfinance Institution Plc.

In addition, the property verification service on the Credit Bureau (Cambodia) website is a new service, officially launched in December, using the data exchange system between the Ministry of Land Management, Urban Planning and Construction and the Credit Bureau (Cambodia). Key information such as property status, ownership, property rental history and encumbrance history will be displayed instantly in the property report. Banking and financial institutions can download this report online serving as a basis for credit analysis and assessment, without spending time searching or verifying property information at the office of property registration. This achievement is a collaboration between the Ministry of Land Management, Urban Planning and Construction, NBC, Credit Bureau (Cambodia) Co., Ltd. and Fungai Co., Ltd.

The NBC also allowed Credit Bureau (Cambodia) Co., Ltd. to include the covenant to store and display the history of restructured loans for only one year in the credit reporting system, starting from the maturity date of the loan. This special condition has been put in place to help ease the burden on borrowers in the face of the unfavorable economic conditions in Cambodia, aligning with the Royal Government's policy.

3.2. Promoting Financial Inclusion in Cambodia

The NBC has continued devoting in Cambodian financial inclusion improvement by increasing financial access and usage, promoting financial literacy, and enhancing consumer protection. The NBC has also continued its strong cooperation and coordination with local and international relevant stakeholders in initiating and implementing various activities, campaigns, financial literacy programs, and other mechanisms, in line with the National Financial Inclusion Strategy 2019 – 2025's action plans.

Box: Workshop on ASEAN SAVING DAY

The workshop on ASEAN Savings Day was initiated by the ASEAN Member States (AMS), and it is celebrated annually on October 31 aimed at increasing public awareness of the importance of savings which is in line with the commitment of all the AMS in promoting financial inclusion in each country and in the region. In Cambodia, the ASEAN Savings Day will be able to enhance saving cultures of the citizens which contribute to increase saving mobilization in banks and formal financial institutions and improve the effectiveness of financial management as well as support the implementation of the National Financial Inclusion Strategy 2019-2025. The NBC in collaboration with the Association of Banks in Cambodia (ABC) and Cambodia Microfinance Association (CMA) conducted this event physically and online, consisted of several important agendas such as: 1/-“Saving now for your future”, 2/-“Saving little is better than not saving”, which were held in Siem Reap province, 3/-“Saving Habit for you and your family”, which was held in Kampong Thom province, and 4/-“The importance of saving from childhood”, which was held in Kampong Speu. Each workshop was celebrated for a whole day, and there were around 1,000 participants including the provincial and municipal governors, local authorities and related local administrators, Union Youth Federations of Cambodia, key members of the safe finance project in the province, teachers, students, and the public. Each workshop has widely shown the NBC's commitment to enhance financial inclusion, the exhibition on saving products and services of formal financial institutions to the public, aiming at promoting saving habits and increasing public confidence in the usage of financial services, especially savings in formal financial institutions as well as increasing usage and saving in Khmer Riels.

3.2.1. Financial Literacy

3.2.1.1. The Dissemination Workshop on “Microfinance Sector in Cambodia”

In 2024, the NBC conducted “Microfinance Sector in Cambodia” dissemination workshop 6 times, included 2 provincial level and 4 district level with approximately 1,500 participants. The dissemination workshops have been conducted to deliver financial knowledge to local authorities, aiming at promoting public awareness of microfinance services usage, maintaining sustainable development, transparency, and stability within the sectors, and enhancing consumer protection. Moreover, during the economic recovery, the dissemination workshops also provided opportunities for the NBC to announce proactive measures to ease the difficulty of borrowers and provided opportunities for local authorities and the public to raise their concerns and challenges. The local authorities and public had shown their compliments to the dissemination workshop on “Microfinance Sector in Cambodia”, and the NBC has collected many important inputs that will benefit for the sector development, financial inclusion improvement, financial literacy promotion, and consumer protection enhancement.

3.2.1.2. Integrating Financial Literacy into School Curriculum

Since 2017, the NBC has been cooperating with Ministry of Education, Youth and Sport (MoEYS) to integrate financial literacy into Cambodia's national curriculum. Both parties have completed the 1st phase and the 2nd phase of the project. Currently, the NBC and the MoEYS are been working on the 3rd phase of the project, including, 1/- drafting student books for grade 7 – 11 on Mathematics, and Morals and Civics, 2/- drafting instruction books for grade 7 – 11 on Mathematics, and Morals and Civics, 3/- drafting exercise book for self-study for students, 4/- recording and sharing the free of charge video orientation for students who missed the class, 5/- pilot testing which the existing educational materials at 10 targeted schools, and 6/- evaluating year-end assessment in line with the international education standard.

3.2.1.3. Promoting Financial Literacy to Women and Women Entrepreneurs

The NBC and the Ministry of Women's Affairs (MoWA) have continued the cooperation to promote women and women entrepreneurs' financial literacy. In May 2024, both parties signed a new MoU on "The improvement of women financial inclusion" to pave the way for further collaboration in the next 5 years, aiming at improving financial inclusion, financial literacy, and economic empowerment for women. This MoU will allow both parties to continue their commitments to achieve the National Financial Inclusion Strategy 2019 – 2025 and the Neary Rattanak VI Strategic Plan 2024 – 2028.

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

During the implementation of the 2nd phase of "Let's Talk Money: Little by Little", the NBC and Good Return have produced educational stories related to the wisely use of financial services in relation of loan contract's conditions for early settlement of loans, and the risks of using informal financial services. Moreover, the working group are preparing 2 comic books on "Look Before You Leap" and "To Consider", which are in the testing phase with the public, to gather feedback before finalizing and broadcasting.

3.2.1.5. "Enhancing Community Safe Finance" Project

The NBC, in cooperation with the Cambodia Microfinance Association (CMA), the Association of Banks in Cambodia (ABC), CERISE + SPTF, Appui au Développement Autonome (ADA), and Credit Bureau Cambodia (CBC), has been implementing the first phase of "Enhancing Community Safe Finance" in 4 Communes, including Tbound Krapeu in Santuk District of Kampong Thom Province, Snam Krapeu in Kong Pisei District of Kampong Speu Province, Pouthi Reach in Svay Chrum District of Svay Rieng Province, and Vaot Ta Muem in Sangkae District of Battambang Province, with a focus on promoting financial literacy, and enhancing consumer empowerment and protection. The project aims to promote the safe use of financial services, and encourage formal financial services usage in community, which is in line with the Safe Village-Commune Policy of the Royal Government. As of 2024, the NBC and relevant stakeholders achieved such as 1/- selecting sub-national trainers and facilitators in the communities, 2/- finalize five training materials, 3/- conducting training for sub-national trainers and facilitators in the communities, 4/- prepare and publish brochures on complaint mechanism in targeted communes, 5/- prepare and publish the list of formal financial institutions in targeted communes, and 6/- conduct trainings for people in communities, which conducted by sub-national trainers and facilitators.

3.2.2. Consumer Protection

The NBC has been strengthening the mechanism for handling and resolving complaints made by BFI's services consumers through the NBC's hotline number (5 lines at head-quarter and 21 lines at NBC branches) to ensure effectiveness, timeliness and consistency in consumer protection. As of 2024, NBC's hotline officers received 4,301 cases of complaints and inquiries, while in 2024 alone, the number of complaints and inquiries added up at 455 cases, of which 281 cases were received by head-quarter and 174 cases were received by branches. Those cases of complaints and inquiries are related to 1/- early loan pay off, 2/- collateral withdrawal, 3/- loan restructuring, 4/- credit report information rectification in credit reporting system, 5/- penalties waiver, 6/- loan collateral and guarantee, 7/- unsuccessful digital money transfer, 8/- informal lending, and 9/- digital financial frauds. In addition, the NBC also has been paying attention to strengthening hotline officers' capacity as a foundation for accurate responses and resolutions to any inquiries and complaints by hotline numbers. At the same time, the NBC is strengthening the regulatory framework related to consumer protection in the banking and financial sector by cooperating with the IFC in updating the Prakas on Resolution of Consumer Complaint to align with the development of the banking system in Cambodia.

4. Capacity Building for Supervisors and Cooperations

4.1. Capacity Building for Supervisors

The NBC continues building supervisors' capacities by encouraging all officials to attend the supervision online course FSI Connect, which is organized by the BIS to earn a fundamental knowledge related to BFI's supervision in implementing risk-based supervision and complying with the Basel core principles for effective banking supervision. Moreover, the NBC appointed supervisors to attend Supervisory and Regulatory Online Course, which is jointly organized by the BIS and the IMF to provide opportunities for deepening the understanding of banking supervision through discussion and experience sharing with fellow participants from supervisory authorities around the world.

Simultaneously, the NBC consecutively organized internal trainings and knowledge sharing sessions on law and regulations related to banking and financial sector, of which the NBC and the Bar Association of the Kingdom of Cambodia jointly organized input gathering workshop on challenges related to legal implementation in the banking sector that comprises key topics, including 1/- the implementation of hypothec, 2/- the use of checks, and 3/- the actual implementation of succession. In addition, knowledge and experience sharing related to innovative technologies and financial technologies includes key topics such as digital assets, cyber security, artificial intelligence technology and big data to enhance expertise for both hard and soft skills, aimed at developing supervisors' capacity to be capable of fulfilling their duties effectively in accordance with rapid progress of the banking system in Cambodia, in the region and in the world.

Other than online training and knowledge sharing, supervisors also physically attended both local and oversea seminars, trainings and related meetings organized by international institutions such as ADB, WB, IMF, IFC and SEACEN Centre etc.

4.2. National Cooperation

4.2.1. The Cambodia Financial Intelligence Unit

The NBC has been working closely with the Cambodia Financial Intelligence Unit (CAFIU) to regularly share information on the risk profile of banking and financial institutions. Moreover, the National Bank Cambodia has been setting up regular meetings with CAFIU to discuss challenges, solutions and implementation plans, as well as cooperating to impose sanctions on banking and financial institutions that fail to comply with laws, regulations or recommendations related to the implementation of anti-money laundering and counter-terrorism financing obligations.

Furthermore, the NBC also completed the 2nd National Risk Assessment on Money Laundering and Financing of Terrorism and Financing of the Proliferation of Weapons of Mass Destruction. The NBC is primarily responsible for four working groups: 1/- Banking Sector Assessment Working Group, 2/- Non-Banking Financial Sector Assessment Working Group, 3/- Inclusive Financial Products Assessment Working Group, and 4/- Virtual Asset Service Providers Assessment Working Group.

4.2.2. The General Commissariat of National Police

In a coordinated effort to prevent financial fraud and unauthorized banking activities, the NBC and the General Commissariat of National Police (GCNP) have been working to 1/- investigate, monitor, identify and collect information in relations to unauthorized banking operations, 2/- inform and cooperate with GCNP to plan and take actions against entities or individuals operating unauthorized banking operations, 3/- cooperate or conduct on-site visit with GCNP to collect evidence and take actions on illegal entities or individuals, 4/- report the progress of the cooperation to the NBC management, and 5/- perform other functions and tasks given by the NBC management. The NBC and GCNP have issued a joint statement on the legal measures taken against illegal lending and all types of advertisement aimed at reducing illegal activities that may pose risks to BFIs, customers and the banking system. In the meantime, the NBC has also cooperated with GCNP to intercept any illegal advertisement on Facebook and other social media regarding illegal lending and other unauthorized banking services.

4.2.3. Cooperation with Relevant Authorities

The NBC has provided cooperation in checking, freezing and unfreezing accounts in response to 233 requests, of which 106 cases from Ministry of Justice and the Phnom Penh Municipal Court, 58 cases from the Ministry of Economic and Finance and the General Department of Taxation, 61 cases from the Ministry of Interior, 3 cases from Ministry of Foreign Affairs and International Cooperation and 4 cases from others. These requests contained 142 cases for account checking, 48 cases for account freezing, 39 cases for account unfreezing and 4 cases for other purposes. In addition, other 822 cases from the court and GCNP were requested directly to BFIs.

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

The Association of Banks in Cambodia (ABC) and the Cambodia Microfinance Association (CMA) have continuously contributed and cooperated with the NBC in enhancing financial inclusion and consumer protection through the implementation of

various initiatives, campaigns, and activities aimed at promoting financial literacy and improving sustainable and inclusive financial services accessibility. The NBC has allowed the Financial Inclusion Committee of the ABC and the CMA to utilize the NBC's financial educational materials during their workshops, campaigns, and other events. Simultaneously, the NBC consistently encourages BFIs to keep involving in financial inclusion, financial literacy, market conduct, and consumer protection activities as well as contributing to the sustainable development of the banking and financial system.

4.3. International Cooperations

4.3.1. The United Nations Economic and Social Commission for Asia and the Pacific

The NBC and the United Nations Economic and Social Commission for Asia and the Pacific (UNESCAP) has been cooperating on the “Catalyzing Women's Entrepreneurship” project and organizing training program for women and women entrepreneurs to promote financial literacy and encourage access to and use of formal financial services. Both parties conducted training programs for women and women entrepreneurs on financial literacy, digital finance, revenue–expenses bookkeeping, and the awareness of financial service usage and crimes. Two additional training programs were conducted in Kampong Cham province and Kratie province, with approximately 360 participants, to promote their financial literacy and digital finance, raise awareness about financial service usage and crimes, enhance consumer protection, and improve their ability to access formal financial services. Additionally, the NBC and UNESCAP has signed a Memorandum of Agreement (MoA) on “The Development of Cambodian Sustainable Finance Roadmap” to reduce financing practices that negatively impact the environment and climate change, thereby ensuring sustainable development. The roadmap is being developed by the NBC and the relevant ministries.

4.3.2. The Alliance for Financial Inclusion

The NBC has cooperated with the Alliance for Financial Inclusion (AFI) to develop financial inclusion sex-disaggregated data collection framework to identify gender gaps and challenges in accessing to financial services and serves as an evidence baseline in policy designing which will improve women financial inclusion. The financial inclusion sex-disaggregated data reports were implemented, and BFIs are required to report them in quarterly basis, starting from the 3rd quarter of 2024.

4.3.3. The International Finance Corporation

The NBC has collaborated with the International Finance Corporation (IFC) to implement the Supply Chain Finance Market Development project, with the aim of enhancing access to finance for businesses in Cambodia, especially SMEs, as well as enhancing supply chain in the country. In 2024 the IFC and the ABC are jointly developing guidelines on Factoring, which serve as the instruction manual for BFIs in factoring services. Moreover, the IFC also conducted training sessions for the NBC's officials and staff from banking and financial institutions to expand their knowledge and understanding on the factoring services, movable assets financing, and the supply chain finance market development. Additionally, the IFC is also supporting the NBC in the area of financial consumer protection project, which consists of four mandates,

including 1/- supporting the NBC on regulatory and supervisory frameworks for consumer protection, 2/- cooperating with relevant stakeholders to provide capacity building and self-regulation enhancement, and 3/- encouraging the development of independent mechanism for resolving complaints and disputes and the establishment of Financial Consumer Center.

4.3.4. The Asia-Pacific Rural and Agricultural Credit Association

As one of the executive members of the Asia-Pacific Rural and Agricultural Credit Association (APRACA), the NBC hosted a regional policy forum on financing Small and Medium Agriculture Enterprises to enhance the development of the country and organized an Executive Committee Meeting in August in Siem Reap. These events were participated by 90 policy makers from Central Banks, financial institutions and development partners to discuss the policies for minimizing the financing gap that will support the development of SMEs, functions and institutional mechanism to provide additional financing, experience sharing and practical implementation to SMEs.

List of Appendixes

Appendix 1: Data of Deposit-Taking and Non-Deposit Taking Banks and Financial Institutions as of December 2024

Appendix 2: Banking System in Cambodia

Appendix 3: List of Authorized Banks and Financial Institutions

Appendix 4: List of Terminated Rural Credit Institutions in 2024

Appendix 5: Network Information of Banks and Financial Institutions 2020-2024

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

APPENDIX 1

DATA OF DEPOSIT-TAKING AND NON-DEPOSIT TAKING BANKS AND FINANCIAL INSTITUTIONS

DEPOSIT-TAKING BANKS AND FINANCIAL INSTITUTIONS

NUMBER OF OFFICES

AS AT 31 DECEMBER 2024

Table 1

No.	Commercial Banks	2024			2023		
		Total *	Phnom Penh	Province	Total*	Phnom Penh	Province
1	ACLEDA Bank Plc.	265	21	244	264	22	242
2	Advanced Bank of Asia Limited	99	34	65	95	32	63
3	Agricultural and Rural Development Bank	2	1	1	2	1	1
4	Alpha Commercial Bank Plc.	1	1	-	1	1	-
5	Asia-Pacific Development Bank Plc.	4	4	-	4	4	-
6	B.I.C (Cambodia) Bank Plc.	5	4	1	5	4	1
7	Bangkok Bank Public Company Limited, Cambodia Branch	1	1	-	1	1	-
8	Bank for Investment and Development of Cambodia Plc.	8	6	2	8	6	2
9	Bank of China (Hong Kong) Limited Phnom Penh Branch	5	3	2	5	3	2
10	Booyoung Khmer Bank	4	2	2	4	2	2
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.	15	12	3	15	12	3
15	Bridge Bank Plc.	4	3	1	3	2	1
16	Cambodia Asia Bank Ltd.	8	3	5	8	3	5
17	Cambodia Post Bank Plc.	64	14	50	62	14	48
18	Cambodian Commercial Bank Plc.	4	1	3	4	1	3
19	Cambodian Public Bank Plc.	33	21	12	33	21	12
20	Canadia Bank Plc.	68	33	35	68	32	36
21	Cathay United Bank (Cambodia) Corp, Ltd.	15	10	5	15	10	5
22	CCU Commercial Bank Plc.	1	1	-	1	1	-
23	Chief (Cambodia) Commercial Bank Plc.	5	5	-	5	5	-
24	Chip Mong Commercial Bank Plc.	15	12	3	15	12	3
25	CIMB Bank Plc.	14	10	4	14	10	4
26	DGB Bank Plc.	10	9	1	10	9	1
27	First Commercial Bank Phnom Penh Branch	10	9	1	10	9	1
28	Foreign Trade Bank of Cambodia	23	16	7	20	14	6
29	Hattha Bank Plc.	161	12	149	171	18	153
30	Heng Feng (Cambodia) Bank Plc.	3	2	1	3	2	1
31	Heng He (Cambodia) Commercial Bank Plc.	2	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	IPU Sea Bank (Cambodia) Plc.	1	1	-	-	-	-
35	J Trust Royal Bank Plc.	17	13	4	17	13	4
36	KB Prasac Bank Plc.	188	24	164	192	28	164
37	Krung Thai Bank Public Co., Ltd Phnom Penh Branch	2	1	1	2	1	1
38	Maybank (Cambodia) Plc.	21	13	8	21	13	8
39	MB Bank (Cambodia) Plc.	4	4	-	3	3	-
40	Mega International Commercial Bank Co., Ltd Phnom Penh Branch	6	5	1	6	5	1
41	Oriental Bank Plc.	3	3	-	1	1	-
42	Panda Commercial Bank Plc.	3	2	1	2	1	1
43	Peak Wealth Bank Plc. **	2	1	1	2	1	1
44	Phillip Bank Plc.	72	10	62	74	10	64
45	Phnom Penh Commercial Bank Plc.	25	17	8	23	16	7
46	Prince Bank Plc.	36	13	23	36	13	23
47	RHB Bank (Cambodia) Plc.	12	8	4	12	8	4
48	Saigon Thuong Tin Bank (Cambodia) Plc known as Sacombank (Cambodia) Plc.	10	7	3	10	7	3
49	Saigon-Hanoi Bank Cambodia Plc.	4	4	-	4	4	-
50	Sathapana Bank Plc.	175	26	149	175	25	150
51	SBI Ly Hour Bank Plc.	50	9	41	50	9	41
52	Shinhan Bank (Cambodia) Plc.	15	13	2	15	13	2
53	Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	8	2	6	4	2	2
54	Taiwan Cooperative Bank, Phnom Penh Branch	8	6	2	8	6	2
55	Union Commercial Bank Plc.	14	12	2	14	12	2
56	Vattanac Bank	41	15	26	39	14	25
57	Vietnam Bank for Agriculture and Rural Development Cambodia Branch	1	1	-	1	1	-
58	Wing Bank (Cambodia) Plc.	24	13	11	21	11	10
59	Woori Bank (Cambodia) Plc.	143	25	118	140	22	118
	Subtotal	1,745	510	1,235	1,730	502	1,228
No.	Microfinance Deposit-taking Institutions (MDIs)						
1	AMK Plc.	143	10	133	147	11	136
2	AMRET Plc.	150	15	135	150	15	135
3	LOLC (Cambodia) Plc.	83	7	76	83	7	76
4	Mohanakor Plc.	60	8	52	61	10	51
	Subtotal	436	40	396	441	43	398
	Grand Total	2,181	550	1,631	2,171	545	1,626

*including head office.

**Peak Wealth Bank Plc. is previously known as Ruili (Cambodia) Bank Plc.

DEPOSIT-TAKING BANKS AND FINANCIAL INSTITUTIONS

NUMBER OF STAFF
AS AT 31 DECEMBER 2024

Table 2

	2024	2023	%Δ
No. Commercial Banks			
1 ACLEDA Bank Plc.	11,971	12,045	-0.6%
2 Advanced Bank of Asia Limited	9,705	9,540	1.7%
3 Agricultural and Rural Development Bank	380	280	35.7%
4 Alpha Commercial Bank Plc.	66	50	32.0%
5 Asia-Pacific Development Bank Plc.	427	368	16.0%
6 B.I.C (Cambodia) Bank Plc.	201	162	24.1%
7 Bangkok Bank Public Company Limited, Cambodia Branch	31	29	6.9%
8 Bank for Investment and Development of Cambodia Plc.	329	321	2.5%
9 Bank of China (Hong Kong) Limited Phnom Penh Branch	220	217	1.4%
10 Booyoung Khmer Bank	44	43	2.3%
11 Branch of Industrial Bank of Korea "Phnom Penh"	31	31	-
12 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	45	46	-2.2%
13 Branch of Mizuho Bank, Ltd.	7	7	-
14 BRED Bank (Cambodia) Plc.	368	395	-6.8%
15 Bridge Bank Plc.	160	142	12.7%
16 Cambodia Asia Bank Ltd.	338	338	-
17 Cambodia Post Bank Plc.	2,113	2,044	3.4%
18 Cambodian Commercial Bank Plc.	85	85	-
19 Cambodian Public Bank Plc.	926	936	-1.1%
20 Canadia Bank Plc.	4,332	4,309	0.5%
21 Cathay United Bank (Cambodia) Corp. Ltd.	620	684	-9.4%
22 CCU Commercial Bank Plc.	138	66	109.1%
23 Chief (Cambodia) Commercial Bank Plc.	180	180	-
24 Chip Mong Commercial Bank Plc.	493	441	11.8%
25 CIMB Bank Plc.	497	481	3.3%
26 DGB Bank Plc.	548	578	-5.2%
27 First Commercial Bank Phnom Penh Branch	183	184	-0.5%
28 Foreign Trade Bank of Cambodia	765	750	2.0%
29 Hattha Bank Plc.	3,689	4,665	-20.9%
30 Heng Feng (Cambodia) Bank Plc.	169	147	15.0%
31 Heng He (Cambodia) Commercial Bank Plc.	116	111	4.5%
32 Hong Leong Bank (Cambodia) Plc.	205	228	-10.1%
33 ICBC Limited Phnom Penh Branch	82	80	2.5%
34 IPU Sea Bank (Cambodia) Plc.	25	-	-
35 J Trust Royal Bank Plc.	628	627	0.2%
36 KB Prasac Bank Plc.	10,269	10,224	0.4%
37 Krung Thai Bank Public Co., Ltd Phnom Penh Branch	20	20	-
38 Maybank (Cambodia) Plc.	561	510	10.0%
39 MB Bank (Cambodia) Plc.	152	129	17.8%
40 Mega International Commercial Bank Co., Ltd Phnom Penh Branch	120	115	4.3%
41 Oriental Bank Plc.	124	116	6.9%
42 Panda Commercial Bank Plc.	187	166	12.7%
43 Peak Wealth Bank Plc. **	62	31	100.0%
44 Phillip Bank Plc.	1,651	1,755	-5.9%
45 Phnom Penh Commercial Bank Plc.	570	476	19.7%
46 Prince Bank Plc.	1,006	1,051	-4.3%
47 RHB Bank (Cambodia) Plc.	359	377	-4.8%
48 Saigon Thuong Tin Bank (Cambodia) Plc known as Sacombank (Cambodia) Plc.	260	272	-4.4%
49 Saigon-Hanoi Bank Cambodia Plc.	59	60	-1.7%
50 Sathapana Bank Plc.	4,239	4,608	-8.0%
51 SBI Ly Hour Bank Plc.	1,394	1,426	-2.2%
52 Shinhan Bank (Cambodia) Plc.	507	487	4.1%
53 Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	215	222	-3.2%
54 Taiwan Cooperative Bank, Phnom Penh Branch	152	163	-6.7%
55 Union Commercial Bank Plc.	503	502	0.2%
56 Vattanac Bank	739	754	-2.0%
57 Vietnam Bank for Agriculture and Rural Development Cambodia Branch	26	29	-10.3%
58 Wing Bank (Cambodia) Plc.	2,374	2,299	3.3%
59 Woori Bank (Cambodia) Plc.	3,884	4,259	-8.8%
Subtotal	69,550	70,661	-1.6%
No. Microfinance Deposit-taking Institutions (MDIs)			
1 AMK Plc.	3,650	3,737	-2.3%
2 AMRET Plc.	4,369	4,391	-0.5%
3 LOLC (Cambodia) Plc.	3,704	3,590	3.2%
4 Mohanokor Plc.	1,271	1,403	-9.4%
Subtotal	12,994	13,121	-1.0%
Grand Total	82,544	83,782	-1.5%

**Peak Wealth Bank Plc. is previously known as Ruili (Cambodia) Bank Plc.

DEPOSIT-TAKING BANKS AND FINANCIAL INSTITUTIONS
NUMBER OF ATM TERMINALS, POS*, DEBIT CARDS, AND CREDIT CARDS

AS AT 31 DECEMBER 2024

Table 3

No.		ATM terminals	POS*	Debit Cards	Credit Cards
Commercial Banks					
1	ACLEDA Bank Plc.	1,486	5,553	1,700,365	43,804
2	Advanced Bank of Asia Limited	1,437	12,341	1,379,747	3,396
3	Agricultural and Rural Development Bank	4	-	500	-
4	Alpha Commercial Bank Plc.	2	-	-	-
5	Asia-Pacific Development Bank Plc.	13	-	957	-
6	B.I.C (Cambodia) Bank Plc.	10	-	10,384	82
7	Bangkok Bank Public Company Limited, Cambodia Branch	-	-	-	-
8	Bank for Investment and Development of Cambodia Plc.	34	200	36,205	-
9	Bank of China (Hong Kong) Limited Phnom Penh Branch	13	322	54,310	414
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.	72	235	10,767	925
15	Bridge Bank Plc.	7	-	1,128	173
16	Cambodia Asia Bank Ltd.	48	53	4,420	-
17	Cambodia Post Bank Plc.	160	-	138,189	10,825
18	Cambodian Commercial Bank Plc.	10	-	3,540	-
19	Cambodian Public Bank Plc.	87	881	38,838	9,877
20	Canada Bank Plc.	418	950	312,366	4,892
21	Cathay United Bank (Cambodia) Corp. Ltd.	57	113	14,038	9,032
22	CCU Commercial Bank Plc.	1	-	-	-
23	Chief (Cambodia) Commercial Bank Plc.	15	-	4,006	-
24	Chip Mong Commercial Bank Plc.	45	458	12,280	159
25	CIMB Bank Plc.	53	-	33,124	2,443
26	DGB Bank Plc.	19	-	5,299	-
27	First Commercial Bank Phnom Penh Branch	-	-	-	-
28	Foreign Trade Bank of Cambodia	82	236	46,717	-
29	Hattha Bank Plc.	118	-	95,972	-
30	Heng Feng (Cambodia) Bank Plc.	8	-	3,126	-
31	Heng He (Cambodia) Commercial Bank Plc.	-	-	-	-
32	Hong Leong Bank (Cambodia) Plc.	10	-	8,927	-
33	ICBC Limited Phnom Penh Branch	5	220	17,713	1,181
34	IPU Sea Bank (Cambodia) Plc.	-	-	-	-
35	J Trust Royal Bank Plc.	89	-	33,485	4,564
36	KB Prasac Bank Plc.	287	320	62,238	-
37	Krung Thai Bank Public Co., Ltd Phnom Penh Branch	-	-	-	-
38	Maybank (Cambodia) Plc.	71	2,568	32,069	7,212
39	MB Bank (Cambodia) Plc.	4	-	-	-
40	Mega International Commercial Bank Co., Ltd Phnom Penh Branch	-	-	-	-
41	Oriental Bank Plc.	-	102	-	-
42	Panda Commercial Bank Plc.	-	-	2,509	-
43	Peak Wealth Bank Plc. **	-	-	-	-
44	Phillip Bank Plc.	59	-	39,946	-
45	Phnom Penh Commercial Bank Plc.	81	262	30,347	1,954
46	Prince Bank Plc.	93	-	29,355	2,284
47	RHB Bank (Cambodia) Plc.	40	-	56,059	-
48	Saigon Thuong Tin Bank (Cambodia) Plc known as Sacombank (Cambodia) Plc.	35	34	10,543	2,695
49	Saigon-Hanoi Bank Cambodia Plc.	-	-	-	-
50	Sathapana Bank Plc.	342	1,666	253,273	6,810
51	SBI Ly Hour Bank Plc.	48	-	10,530	1,465
52	Shinhan Bank (Cambodia) Plc.	38	-	195	-
53	Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	-	-	-	-
54	Taiwan Cooperative Bank, Phnom Penh Branch	-	-	-	-
55	Union Commercial Bank Plc.	29	1,250	24,499	26,986
56	Vattanac Bank	76	190	69,181	1,687
57	Vietnam Bank for Agriculture and Rural Development Cambodia Branch	-	-	-	-
58	Wing Bank (Cambodia) Plc.	42	14,141	426,539	2,202
59	Woori Bank (Cambodia) Plc.	127	-	9,608	232
	Subtotal	5,675	42,095	5,023,294	145,294
Microfinance Deposit-taking Institutions (MDIs)					
1	AMK Plc.	88	-	2,072	-
2	AMRET Plc.	47	-	32,139	-
3	LOLC (Cambodia) Plc.	-	-	28,340	-
4	Mohanakor Plc.	86	-	17,699	-
	Subtotal	221	-	80,250	-
	Grand Total	5,896	42,095	5,103,544	145,294

* Point of Sale Terminal

**Peak Wealth Bank Plc. is previously known as Rulii (Cambodia) Bank Plc.

DEPOSIT-TAKING BANKS AND FINANCIAL INSTITUTIONS

COMPARISON OF TOTAL ASSETS

AS AT 31 DECEMBER 2024

Table 4

(millions of KHR)

No.	Commercial Banks	2024		2023		Growth Rate (%) 2024 over 2023
		Amount	Share	Amount	Share	
		1 USD / KHR =	4,025	1 USD / KHR =	4,085	
1	ACLEDA Bank Plc.	42,973,820	11.9%	39,239,067	11.7%	9.5%
2	Advanced Bank of Asia Limited	55,552,887	15.4%	46,908,924	14.0%	18.4%
3	Agricultural and Rural Development Bank	2,303,549	0.6%	1,902,843	0.6%	21.1%
4	Alpha Commercial Bank Plc.	1,127,775	0.3%	840,506	0.3%	34.2%
5	Asia-Pacific Development Bank Plc.	5,446,539	1.5%	3,424,461	1.0%	59.0%
6	B.I.C (Cambodia) Bank Plc.	1,757,091	0.5%	2,130,521	0.6%	-17.5%
7	Bangkok Bank Public Company Limited, Cambodia Branch	575,368	0.2%	462,529	0.1%	24.4%
8	Bank for Investment and Development of Cambodia Plc.	2,930,178	0.8%	2,815,582	0.8%	4.1%
9	Bank of China (Hong Kong) Limited Phnom Penh Branch	8,806,661	2.4%	8,732,930	2.6%	0.8%
10	Booyoung Khmer Bank	618,481	0.2%	650,713	0.2%	-5.0%
11	Branch of Industrial Bank of Korea "Phnom Penh"	839,706	0.2%	799,906	0.2%	5.0%
12	Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	833,770	0.2%	888,752	0.3%	-6.2%
13	Branch of Mizuho Bank, Ltd.	204,715	0.1%	207,443	0.1%	-1.3%
14	BRED Bank (Cambodia) Plc.	2,769,191	0.8%	3,069,453	0.9%	-9.8%
15	Bridge Bank Plc.	860,271	0.2%	425,581	0.1%	102.1%
16	Cambodia Asia Bank Ltd.	1,039,844	0.3%	905,839	0.3%	14.8%
17	Cambodia Post Bank Plc.	6,717,840	1.9%	5,708,807	1.7%	17.7%
18	Cambodian Commercial Bank Plc.	1,020,837	0.3%	991,292	0.3%	3.0%
19	Cambodian Public Bank Plc.	9,733,695	2.7%	8,962,537	2.7%	8.6%
20	Canadia Bank Plc.	34,741,787	9.7%	32,626,526	9.7%	6.5%
21	Cathay United Bank (Cambodia) Corp. Ltd.	2,631,873	0.7%	2,675,269	0.8%	-1.6%
22	CCU Commercial Bank Plc.	695,492	0.2%	486,210	0.1%	43.0%
23	Chief (Cambodia) Commercial Bank Plc.	1,136,723	0.3%	1,004,874	0.3%	13.1%
24	Chip Mong Commercial Bank Plc.	5,641,295	1.6%	5,144,911	1.5%	9.6%
25	CIMB Bank Plc.	6,214,021	1.7%	5,982,658	1.8%	3.9%
26	DGB Bank Plc.	1,997,560	0.6%	1,871,387	0.6%	6.7%
27	First Commercial Bank Phnom Penh Branch	4,480,641	1.2%	4,964,918	1.5%	-9.8%
28	Foreign Trade Bank of Cambodia	9,192,545	2.6%	8,255,060	2.5%	11.4%
29	Hattha Bank Plc.	6,086,297	1.7%	8,441,197	2.5%	-27.9%
30	Heng Feng (Cambodia) Bank Plc.	1,602,125	0.4%	1,134,143	0.3%	41.3%
31	Heng He (Cambodia) Commercial Bank Plc.	1,339,022	0.4%	1,421,902	0.4%	-5.8%
32	Hong Leong Bank (Cambodia) Plc.	2,834,155	0.8%	2,868,983	0.9%	-1.2%
33	ICBC Limited Phnom Penh Branch	5,788,141	1.6%	6,088,823	1.8%	-4.9%
34	IPU Sea Bank (Cambodia) Plc.	304,110	0.1%	-	-	-
35	J Trust Royal Bank Plc.	6,271,150	1.7%	5,926,993	1.8%	5.8%
36	KB Prasac Bank Plc.	22,896,737	6.4%	23,526,092	7.0%	-2.7%
37	Krung Thai Bank Public Co., Ltd Phnom Penh Branch	548,251	0.2%	564,641	0.2%	-2.9%
38	Maybank (Cambodia) Plc.	7,144,756	2.0%	7,220,153	2.2%	-1.0%
39	MB Bank (Cambodia) Plc.	1,406,425	0.4%	722,555	0.2%	94.6%
40	Mega International Commercial Bank Co., Ltd Phnom Penh Branch	1,957,656	0.5%	2,215,288	0.7%	-11.6%
41	Oriental Bank Plc.	468,699	0.1%	449,695	0.1%	4.2%
42	Panda Commercial Bank Plc.	2,237,996	0.6%	890,886	0.3%	151.2%
43	Peak Wealth Bank Plc. **	350,923	0.1%	334,751	0.1%	4.8%
44	Phillip Bank Plc.	3,401,679	0.9%	3,262,504	1.0%	4.3%
45	Phnom Penh Commercial Bank Plc.	4,762,359	1.3%	4,382,195	1.3%	8.7%
46	Prince Bank Plc.	6,151,137	1.7%	4,093,520	1.2%	50.3%
47	RHB Bank (Cambodia) Plc.	3,795,700	1.1%	4,181,277	1.2%	-9.2%
48	Saigon Thuong Tin Bank (Cambodia) Plc known as Sacombank (Cambodia) Plc.	1,241,147	0.3%	1,056,782	0.3%	17.4%
49	Saigon-Hanoi Bank Cambodia Plc.	2,241,499	0.6%	2,201,232	0.7%	1.8%
50	Sathapana Bank Plc.	11,209,986	3.1%	11,668,374	3.5%	-3.9%
51	SBI Ly Hour Bank Plc.	4,390,612	1.2%	3,692,239	1.1%	18.9%
52	Shinhan Bank (Cambodia) Plc.	3,682,880	1.0%	3,432,409	1.0%	7.3%
53	Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	1,531,844	0.4%	1,296,179	0.4%	18.2%
54	Taiwan Cooperative Bank, Phnom Penh Branch	2,824,007	0.8%	3,859,591	1.2%	-26.8%
55	Union Commercial Bank Plc.	3,320,213	0.9%	3,351,920	1.0%	-0.9%
56	Vattanac Bank	3,467,590	1.0%	3,574,267	1.1%	-3.0%
57	Vietnam Bank for Agriculture and Rural Development Cambodia Branch	209,933	0.1%	207,911	0.1%	1.0%
58	Wing Bank (Cambodia) Plc.	9,749,827	2.7%	6,270,873	1.9%	55.5%
59	Woori Bank (Cambodia) Plc.	6,060,015	1.7%	5,974,376	1.8%	1.4%
	Subtotal	342,121,025	95.1%	316,391,249	94.5%	8.1%
No.	Microfinance Deposit-taking Institutions (MDIs)					
1	AMK Plc.	2,871,914	0.8%	3,012,141	0.9%	-4.7%
2	AMRET Plc.	7,571,603	2.1%	8,391,261	2.5%	-9.8%
3	LOLC (Cambodia) Plc.	6,476,850	1.8%	6,413,194	1.9%	1.0%
4	Mohanakor Plc.	689,650	0.2%	584,298	0.2%	18.0%
	Subtotal	17,610,018	4.9%	18,400,894	5.5%	-4.3%
	Grand Total	359,731,043	100.0%	334,792,143	100.0%	7.4%

**Peak Wealth Bank Plc. is previously known as Ruili (Cambodia) Bank Plc.

DEPOSIT-TAKING BANKS AND FINANCIAL INSTITUTIONS

SHARE OF PAID-UP CAPITAL

AS AT 31 DECEMBER 2024

Table 5

1 USD / KHR = 4,025

(millions of KHR)

	Foreign share		Cambodian share		Total Paid-up Capital	Market Share
	Share(%)	Amount paid	Share(%)	Amount paid		
No. Commercial Banks						
1 ACLEDA Bank Plc.	48.5%	845,763	51.5%	897,718	1,743,481	4.7%
2 Advanced Bank of Asia Limited	100.0%	5,313,000	-	-	5,313,000	14.2%
3 Agricultural and Rural Development Bank	-	-	100.0%	500,411	500,411	1.3%
4 Alpha Commercial Bank Plc.	42.0%	169,050	58.0%	233,450	402,500	1.1%
5 Asia-Pacific Development Bank Plc.	1.0%	5,233	99.0%	518,037	523,270	1.4%
6 B.I.C (Cambodia) Bank Plc.	99.0%	498,094	1.0%	5,031	503,125	1.3%
7 Bangkok Bank Public Company Limited, Cambodia Branch	100.0%	201,250	-	-	201,250	0.5%
8 Bank for Investment and Development of Cambodia Plc.	98.5%	396,463	1.5%	6,038	402,500	1.1%
9 Bank of China (Hong Kong) Limited Phnom Penh Branch	100.0%	603,750	-	-	603,750	1.6%
10 Booyoung Khmer Bank	100.0%	422,625	-	-	422,625	1.1%
11 Branch of Industrial Bank of Korea "Phnom Penh"	100.0%	241,500	-	-	241,500	0.6%
12 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	100.0%	322,000	-	-	322,000	0.9%
13 Branch of Mizuho Bank, Ltd.	100.0%	201,250	-	-	201,250	0.5%
14 BRED Bank (Cambodia) Plc.	100.0%	583,625	-	-	583,625	1.6%
15 Bridge Bank Plc.	-	-	100.0%	301,875	301,875	0.8%
16 Cambodia Asia Bank Ltd.	100.0%	301,875	-	-	301,875	0.8%
17 Cambodia Post Bank Plc.	-	-	100.0%	305,900	305,900	0.8%
18 Cambodian Commercial Bank Plc.	100.0%	301,875	-	-	301,875	0.8%
19 Cambodian Public Bank Plc.	100.0%	362,250	-	-	362,250	1.0%
20 Canadia Bank Plc.	-	-	100.0%	3,220,000	3,220,000	8.6%
21 Cathay United Bank (Cambodia) Corp. Ltd.	100.0%	402,500	-	-	402,500	1.1%
22 CCU Commercial Bank Plc.	1.0%	3,019	99.0%	298,856	301,875	0.8%
23 Chief (Cambodia) Commercial Bank Plc.	100.0%	301,875	-	-	301,875	0.8%
24 Chip Mong Commercial Bank Plc.	-	-	100.0%	543,375	543,375	1.5%
25 CIMB Bank Plc.	100.0%	301,875	-	-	301,875	0.8%
26 DGB Bank Plc.	100.0%	301,875	-	-	301,875	0.8%
27 First Commercial Bank Phnom Penh Branch	100.0%	805,000	-	-	805,000	2.2%
28 Foreign Trade Bank of Cambodia	-	-	100.0%	319,988	319,988	0.9%
29 Hattha Bank Plc.	100.0%	563,500	-	-	563,500	1.5%
30 Heng Feng (Cambodia) Bank Plc.	-	-	100.0%	322,000	322,000	0.9%
31 Heng He (Cambodia) Commercial Bank Plc.	-	-	100.0%	342,125	342,125	0.9%
32 Hong Leong Bank (Cambodia) Plc.	100.0%	301,875	-	-	301,875	0.8%
33 ICBC Limited Phnom Penh Branch	100.0%	402,500	-	-	402,500	1.1%
34 IPU Sea Bank (Cambodia) Plc.	100.0%	301,875	-	-	301,875	0.8%
35 J Trust Royal Bank Plc.	55.0%	166,031	45.0%	135,844	301,875	0.8%
36 KB Prasac Bank Plc.	100.0%	2,415,000	-	-	2,415,000	6.5%
37 Krung Thai Bank Public Co., Ltd Phnom Penh Branch	100.0%	201,250	-	-	201,250	0.5%
38 Maybank (Cambodia) Plc.	100.0%	301,875	-	-	301,875	0.8%
39 MB Bank (Cambodia) Plc.	100.0%	308,123	-	-	308,123	0.8%
40 Mega International Commercial Bank Co., Ltd Phnom Penh Branch	100.0%	362,250	-	-	362,250	1.0%
41 Oriental Bank Plc.	50.0%	150,938	50.0%	150,938	301,875	0.8%
42 Panda Commercial Bank Plc.	-	-	100.0%	342,125	342,125	0.9%
43 Peak Wealth Bank Plc. **	-	-	100.0%	313,950	313,950	0.8%
44 Phillip Bank Plc.	100.0%	301,875	-	-	301,875	0.8%
45 Phnom Penh Commercial Bank Plc.	100.0%	458,850	-	-	458,850	1.2%
46 Prince Bank Plc.	-	-	100.0%	1,006,250	1,006,250	2.7%
47 RHB Bank (Cambodia) Plc.	100.0%	301,875	-	-	301,875	0.8%
48 Saigon Thuong Tin Bank (Cambodia) Plc known as Sacombank (Cambodia) Plc.	100.0%	305,625	-	-	305,625	0.8%
49 Saigon-Hanoi Bank Cambodia Plc.	100.0%	301,875	-	-	301,875	0.8%
50 Sathapana Bank Plc.	100.0%	1,167,250	-	-	1,167,250	3.1%
51 SBI Ly Hour Bank Plc.	70.0%	281,750	30.0%	120,750	402,500	1.1%
52 Shinhan Bank (Cambodia) Plc.	100.0%	704,375	-	-	704,375	1.9%
53 Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	-	-	100.0%	805,000	805,000	2.2%
54 Taiwan Cooperative Bank, Phnom Penh Branch	100.0%	744,625	-	-	744,625	2.0%
55 Union Commercial Bank Plc.	100.0%	322,000	-	-	322,000	0.9%
56 Vattanac Bank	-	-	100.0%	301,875	301,875	0.8%
57 Vietnam Bank for Agriculture and Rural Development Cambodia Branch	100.0%	156,975	-	-	156,975	0.4%
58 Wing Bank (Cambodia) Plc.	80.0%	740,600	20.0%	185,150	925,750	2.5%
59 Woori Bank (Cambodia) Plc.	100.0%	1,110,478	-	-	1,110,478	3.0%
Subtotal	69.3%	25,259,114	30.7%	11,176,685	36,435,800	97.5%
No. Microfinance Deposit-taking Institutions (MDIs)						
1 AMK Plc.	100.0%	273,662	0.0%	0,02	273,662	0.7%
2 AMRET Plc.	96.8%	115,627	3.2%	3,782	119,409	0.3%
3 LOLC (Cambodia) Plc.	97.0%	411,519	3.0%	12,859	424,377	1.1%
4 Mohanakor Plc.	-	-	100.0%	120,750	120,750	0.3%
Subtotal	85.4%	800,808	14.6%	137,390	938,199	2.5%
Grand Total	69.7%	26,059,923	30.3%	11,314,076	37,373,999	100.0%

**Peak Wealth Bank Plc. is previously known as Ruili (Cambodia) Bank Plc.

DEPOSIT-TAKING BANKS AND FINANCIAL INSTITUTIONS

NET PROFIT / LOSS

FOR THE YEAR ENDED 31 DECEMBER 2024

Table 11

1 USD / KHR = 4025

(millions of KHR)

	Net profit	Total Assets	As Percentage of Assets	Loans	As Percentage of Loans
No. Commercial Banks					
1 ACLEDA Bank Plc.	466,632	42,973,820	1.1%	27,934,459	1.7%
2 Advanced Bank of Asia Limited	1,361,196	55,552,887	2.5%	34,281,391	4.0%
3 Agricultural and Rural Development Bank	14,749	2,303,549	0.6%	1,911,561	0.8%
4 Alpha Commercial Bank Plc.	26,674	1,127,775	2.4%	301,297	8.9%
5 Asia-Pacific Development Bank Plc.	42,187	5,446,539	0.8%	4,057,003	1.0%
6 B.I.C (Cambodia) Bank Plc.	15,661	1,757,091	0.9%	652,663	2.4%
7 Bangkok Bank Public Company Limited, Cambodia Branch	14,094	575,368	2.4%	161,541	8.7%
8 Bank for Investment and Development of Cambodia Plc.	(2,207)	2,930,178	-0.1%	2,152,525	-0.1%
9 Bank of China (Hong Kong) Limited Phnom Penh Branch	149,903	8,806,661	1.7%	3,185,482	4.7%
10 Booyoung Khmer Bank	33,289	618,481	5.4%	377,745	8.8%
11 Branch of Industrial Bank of Korea "Phnom Penh"	5,562	839,706	0.7%	476,541	1.2%
12 Branch of Kasikom Bank Public Company Limited (Phnom Penh)	11,416	833,770	1.4%	488,790	2.3%
13 Branch of Mizuho Bank, Ltd.	714	204,715	0.3%	-	-
14 BRED Bank (Cambodia) Plc.	(15,351)	2,769,191	-0.6%	1,924,515	-0.8%
15 Bridge Bank Plc.	(12,774)	860,271	-1.5%	368,173	-3.5%
16 Cambodia Asia Bank Ltd.	(5,727)	1,039,844	-0.6%	334,187	-1.7%
17 Cambodia Post Bank Plc.	63,091	6,717,840	0.9%	4,510,081	1.4%
18 Cambodian Commercial Bank Plc.	13,088	1,020,837	1.3%	296,979	4.4%
19 Cambodian Public Bank Plc.	259,895	9,733,695	2.7%	6,016,897	4.3%
20 Canadia Bank Plc.	319,061	34,741,787	0.9%	20,573,614	1.6%
21 Cathay United Bank (Cambodia) Corp. Ltd.	(30,394)	2,631,873	-1.2%	1,842,758	-1.6%
22 CCU Commercial Bank Plc.	(21,376)	695,492	-3.1%	281,164	-7.6%
23 Chief (Cambodia) Commercial Bank Plc.	10,914	1,136,723	1.0%	848,460	1.3%
24 Chip Mong Commercial Bank Plc.	94,687	5,641,295	1.7%	2,837,410	3.3%
25 CIMB Bank Plc.	71,888	6,214,021	1.2%	3,716,849	1.9%
26 DGB Bank Plc.	25,264	1,997,560	1.3%	1,323,247	1.9%
27 First Commercial Bank Phnom Penh Branch	4,126	4,480,641	0.1%	3,581,121	0.1%
28 Foreign Trade Bank of Cambodia	46,934	9,192,545	0.5%	5,165,105	0.9%
29 Hattha Bank Plc.	(656,272)	6,086,297	-10.8%	4,431,231	-14.8%
30 Heng Feng (Cambodia) Bank Plc.	25,081	1,602,125	1.6%	493,534	5.1%
31 Heng He (Cambodia) Commercial Bank Plc.	(76,444)	1,339,022	-5.7%	458,795	-16.7%
32 Hong Leong Bank (Cambodia) Plc.	8,914	2,834,155	0.3%	1,784,312	0.5%
33 ICBC Limited Phnom Penh Branch	118,829	5,788,141	2.1%	2,191,258	5.4%
34 IPU Sea Bank (Cambodia) Plc.	(1,793)	304,110	-0.6%	-	-
35 J Trust Royal Bank Plc.	60,227	6,271,150	1.0%	3,739,580	1.6%
36 KB Prasac Bank Plc.	386,092	22,896,737	1.7%	20,989,549	1.8%
37 Krung Thai Bank Public Co., Ltd Phnom Penh Branch	16,179	548,251	3.0%	171,182	9.5%
38 Maybank (Cambodia) Plc.	15,743	7,144,756	0.2%	4,811,383	0.3%
39 MB Bank (Cambodia) Plc.	89	1,406,425	0.0%	1,006,509	0.0%
40 Mega International Commercial Bank Co., Ltd Phnom Penh Branch	4,848	1,957,656	0.2%	1,134,284	0.4%
41 Oriental Bank Plc.	(6,000)	468,699	-1.3%	265,733	-2.3%
42 Panda Commercial Bank Plc.	(63,600)	2,237,996	-2.8%	544,233	-11.7%
43 Peak Wealth Bank Plc. **	(11,246)	350,923	-3.2%	107,052	-10.5%
44 Phillip Bank Plc.	14,672	3,401,679	0.4%	2,430,979	0.6%
45 Phnom Penh Commercial Bank Plc.	113,000	4,762,359	2.4%	3,608,090	3.1%
46 Prince Bank Plc.	14,493	6,151,137	0.2%	3,138,886	0.5%
47 RHB Bank (Cambodia) Plc.	(12,847)	3,795,700	-0.3%	2,824,952	-0.5%
48 Saigon Thuong Tin Bank (Cambodia) Plc known as Sacombank (Cambodia) Plc.	31,764	1,241,147	2.6%	820,794	3.9%
49 Saigon-Hanoi Bank Cambodia Plc.	28,285	2,241,499	1.3%	2,039,270	1.4%
50 Sathapana Bank Plc.	86,227	11,209,986	0.8%	8,111,903	1.1%
51 SBI Ly Hour Bank Plc.	30,635	4,390,612	0.7%	3,308,060	0.9%
52 Shinhan Bank (Cambodia) Plc.	20,661	3,682,880	0.6%	2,893,031	0.7%
53 Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	3,361	1,531,844	0.2%	502,850	0.7%
54 Taiwan Cooperative Bank, Phnom Penh Branch	(100,575)	2,824,007	-3.6%	2,164,431	-4.6%
55 Union Commercial Bank Plc.	31,437	3,320,213	0.9%	2,335,853	1.3%
56 Vattanac Bank	23,955	3,467,590	0.7%	1,351,577	1.8%
57 Vietnam Bank for Agriculture and Rural Development Cambodia Branch	3,761	209,933	1.8%	136,823	2.7%
58 Wing Bank (Cambodia) Plc.	27,730	9,749,827	0.3%	5,123,151	0.5%
59 Woori Bank (Cambodia) Plc.	(15,326)	6,060,015	-0.3%	4,923,930	-0.3%
Subtotal	3,085,075	342,121,025	0.9%	217,444,769	1.4%
No. Microfinance Deposit-taking Institutions (MDIs)					
1 AMK Plc.	9,666	2,871,914	0.3%	2,342,053	0.4%
2 AMRET Plc.	11,470	7,571,603	0.2%	6,111,165	0.2%
3 LOLC (Cambodia) Plc.	162,844	6,476,850	2.5%	5,316,365	3.1%
4 Mohanakor Plc.	(40,624)	689,650	-5.9%	553,230	-7.3%
Subtotal	143,355	17,610,018	0.8%	14,322,813	1.0%
Grand Total	3,228,431	359,731,043	0.9%	231,767,582	1.4%

**Peak Wealth Bank Plc. is previously known as Ruili (Cambodia) Bank Plc.

DEPOSIT-TAKING BANKS AND FINANCIAL INSTITUTIONS
COMPARISON OF TOTAL CUSTOMERS' DEPOSITS

Table 12

(millions of KHR)

	2024		2023		Growth Rate (%) 2024 over 2023
	1 USD / KHR = 4,025		1 USD / KHR = 4,085		
	Amount	Share	Amount	Share	
No. Commercial Banks					
1 ACLEDA Bank Plc.	31,546,958	13.8%	27,397,407	13.9%	15.1%
2 Advanced Bank of Asia Limited	43,051,338	18.8%	36,657,153	18.6%	17.4%
3 Agricultural and Rural Development Bank	45,166	0.0%	28,123	0.0%	60.6%
4 Alpha Commercial Bank Plc.	574,352	0.3%	395,024	0.2%	45.4%
5 Asia-Pacific Development Bank Plc.	3,790,846	1.7%	1,985,662	1.0%	90.9%
6 B.I.C (Cambodia) Bank Plc.	843,658	0.4%	1,035,902	0.5%	-18.6%
7 Bangkok Bank Public Company Limited, Cambodia Branch	195,678	0.1%	166,779	0.1%	17.3%
8 Bank for Investment and Development of Cambodia Plc.	1,411,066	0.6%	1,199,059	0.6%	17.7%
9 Bank of China (Hong Kong) Limited Phnom Penh Branch	3,988,903	1.7%	3,956,460	2.0%	0.8%
10 Booyoung Khmer Bank	16,693	0.0%	25,664	0.0%	-35.0%
11 Branch of Industrial Bank of Korea "Phnom Penh"	12,620	0.0%	8,832	0.0%	42.9%
12 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	137,031	0.1%	101,355	0.1%	35.2%
13 Branch of Mizuho Bank, Ltd.	-	-	-	-	-
14 BRED Bank (Cambodia) Plc.	1,245,493	0.5%	1,228,016	0.6%	1.4%
15 Bridge Bank Plc.	384,445	0.2%	112,860.13	0.1%	240.6%
16 Cambodia Asia Bank Ltd.	590,385	0.3%	384,142	0.2%	53.7%
17 Cambodia Post Bank Plc.	4,670,618	2.0%	3,501,203	1.8%	33.4%
18 Cambodian Commercial Bank Plc.	584,079	0.3%	567,745	0.3%	2.9%
19 Cambodian Public Bank Plc.	5,999,847	2.6%	5,506,299	2.8%	9.0%
20 Canadia Bank Plc.	26,779,109	11.7%	23,807,850	12.1%	12.5%
21 Cathay United Bank (Cambodia) Corp, Ltd.	1,058,708	0.5%	1,034,183	0.5%	2.4%
22 CCU Commercial Bank Plc.	195,529	0.1%	66,810.92	0.0%	192.7%
23 Chief (Cambodia) Commercial Bank Plc.	613,435	0.3%	497,890	0.3%	23.2%
24 Chip Mong Commercial Bank Plc.	3,959,624	1.7%	3,401,469	1.7%	16.4%
25 CIMB Bank Plc.	4,606,199	2.0%	4,062,448	2.1%	13.4%
26 DGB Bank Plc.	418,332	0.2%	87,879	0.0%	376.0%
27 First Commercial Bank Phnom Penh Branch	743,255	0.3%	768,414	0.4%	-3.3%
28 Foreign Trade Bank of Cambodia	7,361,250	3.2%	6,393,293	3.3%	15.1%
29 Hattha Bank Plc.	4,041,909	1.8%	4,326,042	2.2%	-6.6%
30 Heng Feng (Cambodia) Bank Plc.	1,169,841	0.5%	735,937	0.4%	59.0%
31 Heng He (Cambodia) Commercial Bank Plc.	1,016,117	0.4%	1,119,571	0.6%	-9.2%
32 Hong Leong Bank (Cambodia) Plc.	1,837,354	0.8%	1,810,309	0.9%	1.5%
33 ICBC Limited Phnom Penh Branch	1,831,494	0.8%	2,237,127	1.1%	-18.1%
34 IPU Sea Bank (Cambodia) Plc.	-	-	-	-	-
35 J Trust Royal Bank Plc.	3,781,717	1.6%	3,622,820	1.8%	4.4%
36 KB Prosac Bank Plc.	13,777,556	6.0%	12,256,528	6.2%	12.4%
37 Krung Thai Bank Public Co., Ltd Phnom Penh Branch	162,518	0.1%	123,063	0.1%	32.1%
38 Maybank (Cambodia) Plc.	4,937,194	2.2%	5,151,614	2.6%	-4.2%
39 MB Bank (Cambodia) Plc.	437,401	0.2%	79,029	0.0%	453.5%
40 Mega International Commercial Bank Co., Ltd Phnom Penh Branch	493,422	0.2%	371,902	0.2%	32.7%
41 Oriental Bank Plc.	172,712	0.1%	148,891	0.1%	16.0%
42 Panda Commercial Bank Plc.	1,374,942	0.6%	385,522	0.2%	256.6%
43 Peak Wealth Bank Plc. **	45,205	0.0%	0.43	0.0%	10502070.2%
44 Phillip Bank Plc.	2,482,163	1.1%	2,194,059	1.1%	13.1%
45 Phnom Penh Commercial Bank Plc.	2,595,928	1.1%	2,433,440	1.2%	6.7%
46 Prince Bank Plc.	4,669,370	2.0%	2,381,344	1.2%	96.1%
47 RHB Bank (Cambodia) Plc.	2,714,282	1.2%	2,420,464	1.2%	12.1%
48 Saigon Thuong Tin Bank (Cambodia) Plc known as Sacombank (Cai	814,510	0.4%	697,904	0.4%	16.7%
49 Saigon-Hanoi Bank Cambodia Plc.	547,649	0.2%	420,764	0.2%	30.2%
50 Sathapana Bank Plc.	6,760,315	2.9%	6,573,991	3.3%	2.8%
51 SBI Ly Hour Bank Plc.	2,607,652	1.1%	2,190,354	1.1%	19.1%
52 Shinhan Bank (Cambodia) Plc.	577,832	0.3%	383,583	0.2%	50.6%
53 Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	19,223	0.0%	16,196	0.0%	18.7%
54 Taiwan Cooperative Bank, Phnom Penh Branch	246,852	0.1%	157,082	0.1%	57.1%
55 Union Commercial Bank Plc.	2,393,856	1.0%	1,970,649	1.0%	21.5%
56 Vattanac Bank	2,869,863	1.3%	3,025,623	1.5%	-5.1%
57 Vietnam Bank for Agriculture and Rural Development Cambodia Br	12,951	0.0%	23,695	0.0%	-45.3%
58 Wing Bank (Cambodia) Plc.	7,098,900	3.1%	4,191,023	2.1%	69.4%
59 Woori Bank (Cambodia) Plc.	2,947,907	1.3%	1,713,523	0.9%	72.0%
Subtotal	219,263,255	95.7%	187,539,965	95.4%	16.9%
No. Microfinance Deposit-taking Institutions (MDIs)					
1 AMK Plc.	1,311,814	0.6%	1,118,843	0.6%	17.2%
2 AMRET Plc.	4,550,933	2.0%	4,175,608	2.1%	9.0%
3 LOLC (Cambodia) Plc.	3,699,571	1.6%	3,501,340	1.8%	5.7%
4 Mohanokor Plc.	384,651	0.2%	262,526	0.1%	46.5%
Subtotal	9,946,968	4.3%	9,058,317	4.6%	9.8%
Grand Total	229,210,223	100.0%	196,598,282	100.0%	16.6%

**Peak Wealth Bank Plc. is previously known as Ruili (Cambodia) Bank Plc.

DEPOSIT-TAKING BANKS AND FINANCIAL INSTITUTIONS

TOTAL DEPOSITS CLASSIFIED BY CUSTOMER TYPES

AS AT 31 DECEMBER 2024

1 USD / KHR = 4025

(millions of KHR)

No.	Commercial Banks	Total Deposits	Government	State-owned Enterprises	Businesses, excluding Depository Institutions	Non-Profit Institutions	Individuals	Non-Residents	Others
1	ACLEDA Bank Plc.	31,546,958	1,852,556	758,674	2,380,019	432,303	24,779,598	1,343,808	-
2	Advanced Bank of Asia Limited	43,051,338	868,207	-	5,200,997	-	36,417,365	513,726	51,043
3	Agricultural and Rural Development Bank	45,166	-	-	13,883	-	31,280	2	-
4	Alpha Commercial Bank Plc.	574,352	-	-	211,210	345	25,172	337,625	-
5	Asia-Pacific Development Bank Plc.	3,790,844	-	117,434	201,879	8,258	3,360,076	103,200	-
6	B.I.C (Cambodia) Bank Plc.	843,658	-	-	236,938	-	307,073	299,647	-
7	Bangkok Bank Public Company Limited, Cambodia Branch	195,678	-	-	40,923	-	153,171	1,584	-
8	Bank for Investment and Development of Cambodia Plc.	1,411,064	131,695	-	571,006	-	646,777	61,588	-
9	Bank of China (Hong Kong) Limited Phnom Penh Branch	3,988,903	201	260,190	2,661,047	-	598,745	468,720	-
10	Booyoung Khmer Bank	16,693	-	-	-	-	16,689	4	-
11	Branch of Industrial Bank of Korea "Phnom Penh"	12,620	-	-	1,769	-	10,850	1	-
12	Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	137,031	-	1	111,464	-	24,602	964	-
13	Branch of Mizuho Bank, Ltd.	-	-	-	-	-	-	-	-
14	BRED Bank (Cambodia) Plc.	1,245,493	-	14,054	327,455	-	862,423	41,562	-
15	Bridge Bank Plc.	384,445	-	-	62,502	-	310,093	11,851	-
16	Cambodia Asia Bank Ltd.	590,385	-	-	87,953	-	499,988	2,445	-
17	Cambodia Post Bank Plc.	4,670,618	1,298	954	39,396	-	3,915,458	713,512	-
18	Cambodian Commercial Bank Plc.	584,079	1	-	464,047	5,743	51,463	48,570	14,255
19	Cambodian Public Bank Plc.	5,999,847	55,423	11,934	1,391,483	59,547	4,129,032	352,426	-
20	Canada Bank Plc.	26,779,109	2,711,604	50,887	10,036,320	-	11,365,030	2,584,328	30,941
21	Cathay United Bank (Cambodia) Corp. Ltd.	1,058,708	-	-	173,736	-	542,516	342,412	44
22	CCU Commercial Bank Plc.	195,529	-	-	14,862	-	179,671	996	-
23	Chief (Cambodia) Commercial Bank Plc.	613,435	87,537	-	94,181	-	424,978	6,739	-
24	Chip Mong Commercial Bank Plc.	3,959,624	4,738	688	2,370,087	12,900	1,571,149	63	-
25	CIMB Bank Plc.	4,606,199	-	-	992,250	2,864	3,307,978	303,102	5
26	DGB Bank Plc.	418,332	-	-	3,253	0	411,425,9	3,653	-
27	First Commercial Bank Phnom Penh Branch	743,255	-	-	200,363	-	338,723	204,169	-
28	Foreign Trade Bank of Cambodia	7,361,250	167,418	1,098,323	626,329	852,372	4,561,068	55,656	85
29	Hattha Bank Plc.	4,041,909	27	1,486	90,868	-	3,879,909	69,618	-
30	Heng Feng (Cambodia) Bank Plc.	1,169,841	-	-	54,030	-	1,115,802	9	-
31	Heng He (Cambodia) Commercial Bank Plc.	1,016,117	-	-	9,759	-	1,006,358	-	-
32	Hong Leong Bank (Cambodia) Plc.	1,837,354	194	-	41,263	257	1,143,357	82,511	569,773
33	ICBC Limited Phnom Penh Branch	1,831,494	-	-	1,274,167	-	456,352	100,974	-
34	IPU Sea Bank (Cambodia) Plc.	-	-	-	-	-	-	-	-
35	J Trust Royal Bank Plc.	3,781,717	26,699	48,333	1,137,507	48,828	2,513,698	6,652	-
36	KB Prasac Bank Plc.	13,777,556	179,193	30	299,204	-	13,257,534	41,593	-
37	Krung Thai Bank Public Co., Ltd Phnom Penh Branch	162,518	0	-	68,385	253	50,888	42,755	237
38	Maybank (Cambodia) Plc.	4,937,194	-	95,798	1,515,699	3,143	3,114,383	208,172	-
39	MB Bank (Cambodia) Plc.	437,401	-	-	195,455	-	241,291	656	-
40	Mega International Commercial Bank Co., Ltd Phnom Penh Branch	493,422	-	-	349,194	0	79,400,1	64,749	79
41	Oriental Bank Plc.	172,712	-	-	11,267	-	147,358	14,082	4
42	Panda Commercial Bank Plc.	1,374,942	-	-	51,717	-	1,291,303	31,922	-
43	Peak Wealth Bank Plc. **	45,205	-	-	6,052	-	39,153	0	-
44	Phillip Bank Plc.	2,482,163	-	-	202,591	48,982	2,020,721	209,868	-
45	Phnom Penh Commercial Bank Plc.	2,595,928	459	-	249,334	-	2,125,740	220,396	-
46	Prince Bank Plc.	4,669,370	-	-	231,686	-	4,249,755	187,929	-
47	RHB Bank (Cambodia) Plc.	2,714,282	-	-	587,020	-	1,771,488	354,972	803
48	Saigon Thuong Tin Bank (Cambodia) Plc known as Sacombank (Cambodia) Plc.	814,510,0	-	-	56,763	-	725,908	31,838	-
49	Saigon-Hanoi Bank Cambodia Plc.	547,649	-	226,455	156,683	-	159,629	4,882	-
50	Sathapana Bank Plc.	6,760,315	115,632	-	952,229	-	5,397,825	294,629	-
51	SBI Ly Hour Bank Plc.	2,607,652	137,985	37,485	61,256	1,176	2,090,227	248,389	31,136
52	Shinhan Bank (Cambodia) Plc.	577,832	10,316	-	178,674	1,848	230,732	156,262	-
53	Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	19,223	-	13,833	167	-	5,223	0	-
54	Taiwan Cooperative Bank, Phnom Penh Branch	246,852	-	-	92,226	-	107,131	33,432	14,062
55	Union Commercial Bank Plc.	2,393,856	-	-	266,216	-	1,448,256	679,384	-
56	Vattanaoak Bank	2,869,863	190,876	24,321	300,381	11,347	2,342,926	13	-
57	Vietnam Bank for Agriculture and Rural Development Cambodia Branch	12,951	-	-	5,109	-	7,819	23	-
58	Wing Bank (Cambodia) Plc.	7,098,900	1,300,382	-	864,456	-	4,866,596	67,466	-
59	Woori Bank (Cambodia) Plc.	2,947,907	-	1,220	169,828	-	2,724,444	52,416	-
	Subtotal	219,263,255	7,842,440	2,762,099	37,994,537	1,490,164	157,453,605	11,007,944	712,466
No.	Microfinance Deposit-taking Institutions (MDIs)								
1	AMK Plc.	1,311,814	6,739	-	69,915	-	1,108,419	123,292	3,449
2	AMRET Plc.	4,550,933	861	3,475	77,334	-	4,459,396	9,867	-
3	LOLC (Cambodia) Plc.	3,699,571	18,492	-	59,462	6,327	3,586,081	29,209	-
4	Mohanakor Plc.	384,651	-	-	-	-	384,651	-	-
	Subtotal	9,946,968	26,092	3,475	206,711	6,327	9,538,547	162,367	3,449
	Grand Total	229,210,223	7,868,532	2,765,574	38,201,248	1,496,491	166,992,152	11,170,311	715,915
	As Percentage of Grand Total	100.0%	3.4%	1.2%	16.7%	0.7%	72.9%	4.9%	0.3%

**Peak Wealth Bank Plc. is previously known as Ruili (Cambodia) Bank Plc.

**DEPOSIT-TAKING BANKS AND FINANCIAL INSTITUTIONS
LOANS AND NON-PERFORMING LOANS (NPLS)**

Table 14

(millions of KHR)

No.	Commercial Banks	2024			2023		
		1 USD / KHR = 4,025			1 USD/KHR = 4,085		
		Loans ¹	NPLs	NPL Ratio	Loans	NPLs	NPL Ratio
1	ACLEDA Bank Plc.	27,934,459	1,700,167	6.1%	26,512,464	1,641,785	6.2%
2	Advanced Bank of Asia Limited	34,281,391	2,460,124	7.2%	31,435,383	1,242,058	4.0%
3	Agricultural and Rural Development Bank	1,911,561	175,295	9.2%	1,674,165	125,170	7.5%
4	Alpha Commercial Bank Plc.	301,297	13,031	4.3%	115,827	-	-
5	Asia-Pacific Development Bank Plc.	4,057,003	22,913	0.6%	2,220,639	8,372	0.4%
6	B.I.C (Cambodia) Bank Plc.	652,663	7,307	1.1%	695,892	7,275	1.0%
7	Bangkok Bank Public Company Limited, Cambodia Branch	161,541	24,289	15.0%	180,315	22,797	12.6%
8	Bank for Investment and Development of Cambodia Plc.	2,152,525	123,379	5.7%	1,998,640	144,523	7.2%
9	Bank of China (Hong Kong) Limited Phnom Penh Branch	3,185,482	63,121	2.0%	3,113,342	72,004	2.3%
10	Booyoung Khmer Bank	377,745	99,895	26.4%	429,216	34,004	7.9%
11	Branch of Industrial Bank of Korea "Phnom Penh"	476,541	33,387	7.0%	467,507	3,378	0.7%
12	Branch of Kasikom Bank Public Company Limited (Phnom Penh)	488,790	20,187	4.1%	522,456	-	-
13	Branch of Mizuho Bank, Ltd.	-	-	-	-	-	-
14	BRED Bank (Cambodia) Plc.	1,924,515	164,129	8.5%	2,103,063	158,177	7.5%
15	Bridge Bank Plc.	368,173	24,610	6.7%	206,732	4,245	2.1%
16	Cambodia Asia Bank Ltd.	334,187	26,149	7.8%	345,636	17,247	5.0%
17	Cambodia Post Bank Plc.	4,510,081	240,613	5.3%	4,187,550	178,678	4.3%
18	Cambodian Commercial Bank Plc.	296,979	39,361	13.3%	331,422	55,557	16.8%
19	Cambodian Public Bank Plc.	6,016,897	122,552	2.0%	5,735,334	80,353	1.4%
20	Canada Bank Plc.	20,573,614	1,278,118	6.2%	19,865,673	1,385,618	7.0%
21	Cathay United Bank (Cambodia) Corp. Ltd.	1,842,758	89,052	4.8%	1,852,282	71,622	3.9%
22	CCU Commercial Bank Plc.	281,164	-	-	160,220	-	-
23	Chief (Cambodia) Commercial Bank Plc.	848,460	66,267	7.8%	750,028	79,967	10.7%
24	Chip Mong Commercial Bank Plc.	2,837,410	168,488	5.9%	2,776,809	118,478	4.3%
25	CIMB Bank Plc.	3,716,849	91,896	2.5%	3,689,783	65,873	1.8%
26	DGB Bank Plc.	1,323,247	226,818	17.1%	1,459,873	172,417	11.8%
27	First Commercial Bank Phnom Penh Branch	3,581,121	171,350	4.8%	3,907,261	152,557	3.9%
28	Foreign Trade Bank of Cambodia	5,165,105	218,112	4.2%	5,156,497	113,761	2.2%
29	Hattha Bank Plc.	4,431,231	1,577,129	35.6%	6,344,709	923,876	14.6%
30	Heng Feng (Cambodia) Bank Plc.	493,534	2,753	0.6%	422,782	-	-
31	Heng He (Cambodia) Commercial Bank Plc.	458,795	165,104	36.0%	501,587	117,524	23.4%
32	Hong Leong Bank (Cambodia) Plc.	1,784,312	163,241	9.1%	2,002,881	58,553	2.9%
33	ICBC Limited Phnom Penh Branch	2,191,258	1,157	0.1%	2,151,269	18	0.0%
34	IPU Sea Bank (Cambodia) Plc.	-	-	-	-	-	-
35	J Trust Royal Bank Plc.	3,739,580	308,814	8.3%	3,652,592	271,170	7.4%
36	KB Prasac Bank Plc.	20,989,549	1,284,104	6.1%	20,745,728	799,709	3.9%
37	Krung Thai Bank Public Co., Ltd Phnom Penh Branch	171,182	-	-	306,591	-	-
38	Maybank (Cambodia) Plc.	4,811,383	304,387	6.3%	4,704,421	192,032	4.1%
39	MB Bank (Cambodia) Plc.	1,006,509	2,557	0.3%	435,901	2,356	0.5%
40	Mega International Commercial Bank Co., Ltd Phnom Penh Branch	1,134,284	45,715	4.0%	1,411,197	26,242	1.9%
41	Oriental Bank Plc.	265,733	3,020	1.1%	262,028	811	0.3%
42	Panda Commercial Bank Plc.	544,233	-	-	176,160	-	-
43	Peak Wealth Bank Plc. **	107,052	-	-	-	-	-
44	Phillip Bank Plc.	2,430,979	253,176	10.4%	2,424,250	149,744	6.2%
45	Phnom Penh Commercial Bank Plc.	3,608,090	355,987	9.9%	3,367,500	169,224	5.0%
46	Prince Bank Plc.	3,138,886	415,451	13.2%	3,061,118	351,426	11.5%
47	RHB Bank (Cambodia) Plc.	2,824,952	351,558	12.4%	3,005,150	283,693	9.4%
48	Saigon Thuong Tin Bank (Cambodia) Plc known as Sacombank (Cambodia) Plc.	820,794	90,471	11.0%	811,172	113,343	14.0%
49	Saigon-Hanoi Bank Cambodia Plc.	2,039,270	273,764	13.4%	2,055,884	118,049	5.7%
50	Sathapana Bank Plc.	8,111,903	1,014,299	12.5%	8,924,608	554,434	6.2%
51	SBI Ly Hour Bank Plc.	3,308,060	133,579	4.0%	2,938,418	104,871	3.6%
52	Shinhan Bank (Cambodia) Plc.	2,893,031	86,989	3.0%	2,842,946	52,743	1.9%
53	Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	502,850	70,583	14.0%	898,619	40,071	4.5%
54	Taiwan Cooperative Bank, Phnom Penh Branch	2,164,431	135,094	6.2%	2,843,296	129,786	4.6%
55	Union Commercial Bank Plc.	2,335,853	51,777	2.2%	2,527,984	45,171	1.8%
56	Vattanac Bank	1,351,577	91,255	6.8%	1,867,598	90,588	4.9%
57	Vietnam Bank for Agriculture and Rural Development Cambodia Branch	136,823	4,118	3.0%	127,890	6,658	5.2%
58	Wing Bank (Cambodia) Plc.	5,123,151	316,402	6.2%	3,217,524	195,760	6.1%
59	Woori Bank (Cambodia) Plc.	4,923,930	427,497	8.7%	4,962,995	152,643	3.1%
	Subtotal	217,444,769	15,600,593	7.2%	210,888,807	10,906,406	5.2%
No.	Microfinance Deposit-taking Institutions (MDIs)						
1	AMK Plc.	2,342,053	150,940	6.4%	2,389,847	151,037	6.3%
2	AMRET Plc.	6,111,165	243,917	4.0%	6,526,884	156,723	2.4%
3	LOLC (Cambodia) Plc.	5,316,365	382,781	7.2%	5,091,982	119,912	2.4%
4	Mohanakor Plc.	553,230	108,496	19.6%	505,097	75,593	15.0%
	Subtotal	14,322,813	886,134	6.2%	14,513,810	503,265	3.5%
	Grand Total	231,767,582	16,486,727	7.1%	225,402,617	11,409,671	5.1%

**Peak Wealth Bank Plc. is previously known as Rulii (Cambodia) Bank Plc.

DEPOSIT-TAKING BANKS AND FINANCIAL INSTITUTIONS
TOTAL CREDITS BY INSTITUTIONAL SECTORS AND ECONOMIC ACTIVITIES

Table 15

(millions of KHR)

No.	Type of Industries	2024		2023		Growth Rate (%) 2024 over 2023
		1 USD / KHR = 4,025		1 USD / KHR = 4,085		
		Amount	Share	Amount	Share	
1	Agriculture, Forestry and Fishing	23,468,580	10.1%	23,430,224	10.4%	0.2%
2	Mining and Quarrying	1,298,603	0.6%	1,046,083	0.5%	24.1%
3	Manufacturing	10,037,963	4.3%	9,593,032	4.3%	4.6%
	Of which Textile, Wearing Apparel and Leather Products	1,175,122	0.5%	945,851	0.4%	24.2%
4	Utilities	3,118,828	1.3%	2,498,504	1.1%	24.8%
5	Construction	22,696,293	9.8%	21,766,988	9.7%	4.3%
6	Wholesale Trade	20,311,868	8.8%	19,627,295	8.7%	3.5%
7	Retail Trade	40,101,363	17.3%	39,616,722	17.6%	1.2%
8	Accommodation and Food Service Activities	9,386,813	4.1%	8,759,382	3.9%	7.2%
9	Arts, Entertainment and Recreation	314,269	0.1%	281,522	0.1%	11.6%
10	Transport and Storage	6,671,282	2.9%	6,814,235	3.0%	-2.1%
11	Information and Communications	970,158	0.4%	1,071,343	0.5%	-9.4%
12	Rental and Operational Leasing Activities, excluded Real Estate Leasing and Rentals	3,186,140	1.4%	3,251,576	1.4%	-2.0%
13	Real Estate Activities	52,646,394	22.7%	50,486,903	22.4%	4.3%
	Of which Mortgages, Owner-Occupied Housing only	25,873,849	11.2%	27,836,573	12.3%	-7.1%
14	Education	845,984	0.4%	699,840	0.3%	20.9%
15	Human Health and Social Work Activities	1,557,407	0.7%	1,524,228	0.7%	2.2%
16	Activities of households as employers; undifferentiated goods- and services-producing activities of households for own use	23,614,873	10.2%	24,108,317	10.7%	-2.0%
	Of which Personal Lending	21,682,310	9.4%	21,818,844	9.7%	-0.6%
	Of which Credit Cards	946,202	0.4%	736,231	0.3%	28.5%
17	Other Lending	11,540,764	5.0%	10,826,425	4.8%	6.6%
	Total	231,767,582	100.0%	225,402,617	100.0%	2.8%

Note: Gross loans (excluding loans to financial and insurance activities)

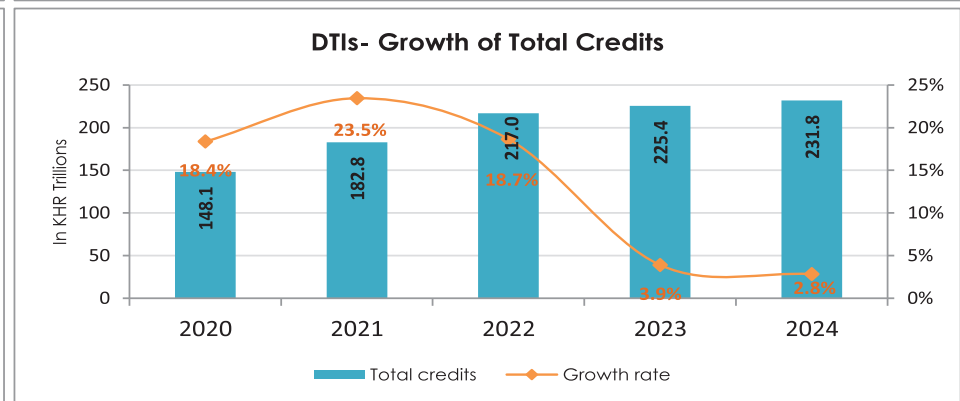
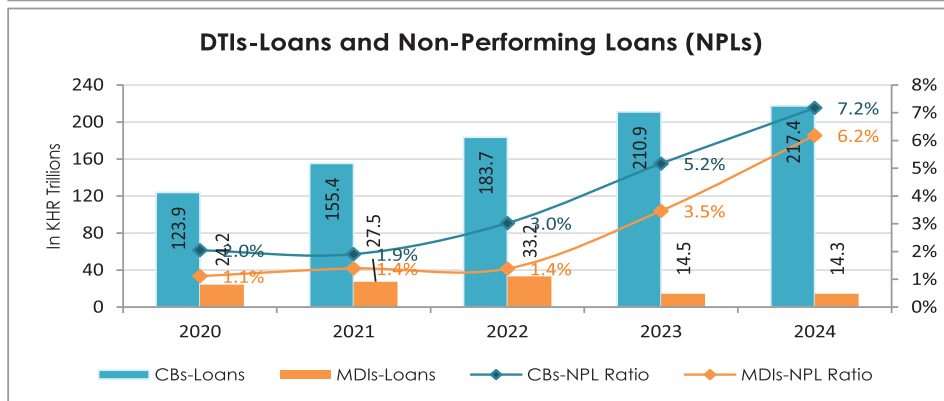
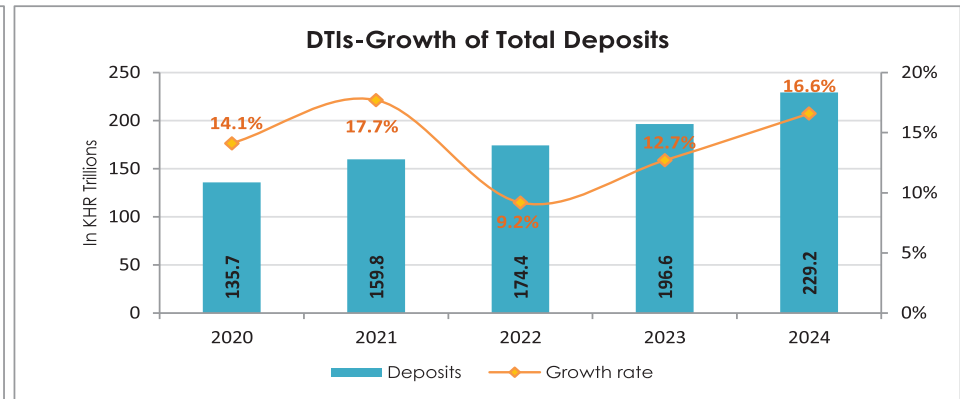
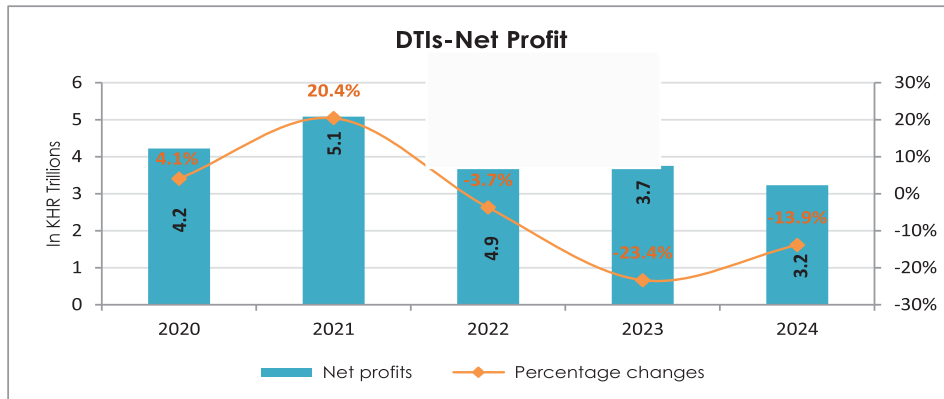
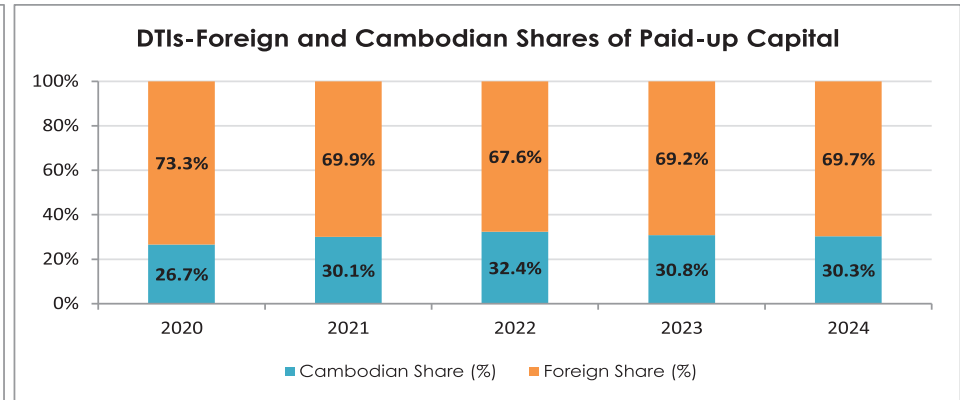
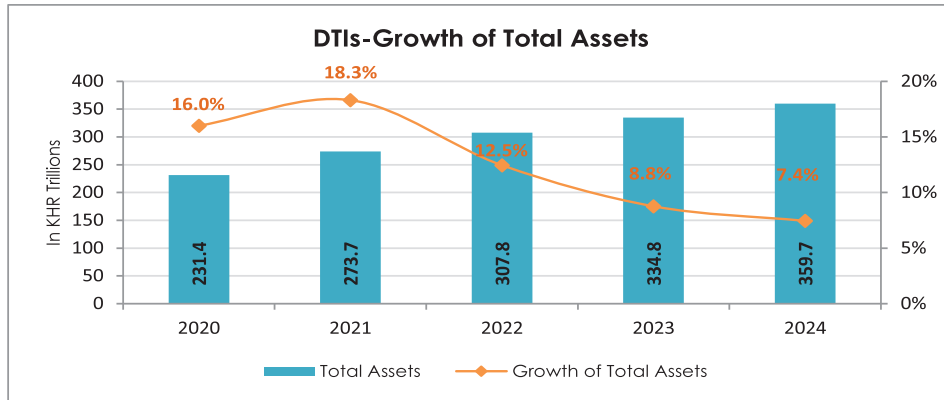
DEPOSIT-TAKING BANKS AND FINANCIAL INSTITUTIONS
LOANS TO DEPOSITS

Table 17

(millions of KHR)

No.	Commercial Banks	2024			2023		
		1 USD / KHR = 4,025			1 USD / KHR = 4,085		
		Deposits	Loans	Loans to Deposits Ratio	Deposits	Loans	Loans to Deposits Ratio
1	ACLEDA Bank Plc.	31,546,958	27,934,459	88.5%	27,397,407	26,512,464	96.8%
2	Advanced Bank of Asia Limited	43,051,338	34,281,391	79.6%	36,657,153	31,435,383	85.8%
3	Agricultural and Rural Development Bank	45,166	1,911,561	4232.3%	28,123	1,674,165	5953.0%
4	Alpha Commercial Bank Plc.	574,352	301,297	52.5%	395,024	115,827	29.3%
5	Asia-Pacific Development Bank Plc.	3,790,846	4,057,003	107.0%	1,985,662	2,220,639	111.8%
6	B.I.C (Cambodia) Bank Plc.	843,658	652,663	77.4%	1,035,902	695,892	67.2%
7	Bangkok Bank Public Company Limited, Cambodia Branch	195,678	161,541	82.6%	166,779	180,315	108.1%
8	Bank for Investment and Development of Cambodia Plc.	1,411,066	2,152,525	152.5%	1,199,059	1,998,640	166.7%
9	Bank of China (Hong Kong) Limited Phnom Penh Branch	3,988,903	3,185,482	79.9%	3,956,460	3,113,342	78.7%
10	Booyoung Khmer Bank	16,693	377,745	2262.9%	25,664	429,216	1672.4%
11	Branch of Industrial Bank of Korea "Phnom Penh"	12,620	476,541	3776.2%	8,832	467,507	5293.2%
12	Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	137,031	488,790	356.7%	101,355	522,456	515.5%
13	Branch of Mizuho Bank, Ltd.	-	-	-	-	-	-
14	BRED Bank (Cambodia) Plc.	1,245,493	1,924,515	154.5%	1,228,016	2,103,063	171.3%
15	Bridge Bank Plc.	384,445	368,173	95.8%	112,860	206,732	183.2%
16	Cambodia Asia Bank Ltd.	590,385	334,187	56.6%	384,142	345,636	90.0%
17	Cambodia Post Bank Plc.	4,670,618	4,510,081	96.6%	3,501,203	4,187,550	119.6%
18	Cambodian Commercial Bank Plc.	584,079	296,979	50.8%	567,745	331,422	58.4%
19	Cambodian Public Bank Plc.	5,999,847	6,016,897	100.3%	5,506,299	5,735,334	104.2%
20	Canada Bank Plc.	26,779,109	20,573,614	76.8%	23,807,850	19,865,673	83.4%
21	Cathay United Bank (Cambodia) Corp. Ltd.	1,058,708	1,842,758	174.1%	1,034,183	1,852,282	179.1%
22	CCU Commercial Bank Plc.	195,529	281,164	143.8%	66,811	1,60,220	239.8%
23	Chief (Cambodia) Commercial Bank Plc.	613,435	848,460	138.3%	497,890	750,028	150.6%
24	Chip Mong Commercial Bank Plc.	3,959,624	2,837,410	71.7%	3,401,469	2,776,809	81.6%
25	CIMB Bank Plc.	4,606,199	3,716,849	80.7%	4,062,448	3,689,783	90.8%
26	DGB Bank Plc.	418,332	1,323,247	316.3%	87,879	1,459,873	1661.2%
27	First Commercial Bank Phnom Penh Branch	743,255	3,581,121	481.8%	768,414	3,907,261	508.5%
28	Foreign Trade Bank of Cambodia	7,361,250	5,165,105	70.2%	6,393,293	5,156,497	80.7%
29	Hattha Bank Plc.	4,041,909	4,431,231	109.6%	4,326,042	6,344,709	146.7%
30	Heng Feng (Cambodia) Bank Plc.	1,169,841	493,534	42.2%	735,937	422,782	57.4%
31	Heng He (Cambodia) Commercial Bank Plc.	1,016,117	458,795	45.2%	1,119,571	501,587	44.8%
32	Hong Leong Bank (Cambodia) Plc.	1,837,354	1,784,312	97.1%	1,810,309	2,002,881	110.6%
33	ICBC Limited Phnom Penh Branch	1,831,494	2,191,258	119.6%	2,237,127	2,151,269	96.2%
34	IPU Sea Bank (Cambodia) Plc.	-	-	-	-	-	-
35	J Trust Royal Bank Plc.	3,781,717	3,739,580	98.9%	3,622,820	3,652,592	100.8%
36	KB Prasac Bank Plc.	13,777,556	20,989,549	152.3%	12,256,528	20,745,728	169.3%
37	Krung Thai Bank Public Co., Ltd Phnom Penh Branch	162,518	171,182	105.3%	123,063	306,591	249.1%
38	Maybank (Cambodia) Plc.	4,937,194	4,811,383	97.5%	5,151,614	4,704,421	91.3%
39	MB Bank (Cambodia) Plc.	437,401	1,006,509	230.1%	79,029	435,901	551.6%
40	Mega International Commercial Bank Co., Ltd Phnom Penh Branch	493,422	1,134,284	229.9%	371,902	1,411,197	379.5%
41	Oriental Bank Plc.	172,712	265,733	153.9%	148,891	262,028	176.0%
42	Panda Commercial Bank Plc.	1,374,942	544,233	39.6%	385,522	176,160	45.7%
43	Peak Wealth Bank Plc. **	45,205	107,052	236.8%	0.43	-	-
44	Phillip Bank Plc.	2,482,163	2,430,979	97.9%	2,194,059	2,424,250	110.5%
45	Phnom Penh Commercial Bank Plc.	2,595,928	3,608,090	139.0%	2,433,440	3,367,500	138.4%
46	Prince Bank Plc.	4,669,370	3,138,886	67.2%	2,381,344	3,061,118	128.5%
47	RHB Bank (Cambodia) Plc.	2,714,282	2,824,952	104.1%	2,420,464	3,005,150	124.2%
48	Saigon Thuong Tin Bank (Cambodia) Plc known as Sacombank (Cambodia) Plc.	814,510	820,794	100.8%	697,904	811,172	116.2%
49	Saigon-Hanoi Bank Cambodia Plc.	547,649	2,039,270	372.4%	420,764	2,055,884	488.6%
50	Sathapana Bank Plc.	6,760,315	8,111,903	120.0%	6,573,991	8,924,608	135.8%
51	SBI Ly Hour Bank Plc.	2,607,652	3,308,060	126.9%	2,190,354	2,938,418	134.2%
52	Shinhan Bank (Cambodia) Plc.	577,832	2,893,031	500.7%	383,583	2,842,946	741.2%
53	Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	19,223	502,850	2615.8%	16,196	898,619	5548.2%
54	Taiwan Cooperative Bank, Phnom Penh Branch	246,852	2,164,431	876.8%	157,082	2,843,296	1810.1%
55	Union Commercial Bank Plc.	2,393,856	2,335,853	97.6%	1,970,649	2,527,984	128.3%
56	Vattanac Bank	2,869,863	1,351,577	47.1%	3,025,623	1,867,598	61.7%
57	Vietnam Bank for Agriculture and Rural Development Cambodia Branch	12,951	136,823	1056.4%	23,695	127,890	539.7%
58	Wing Bank (Cambodia) Plc.	7,098,900	5,123,151	72.2%	4,191,023	3,217,524	76.8%
59	Woori Bank (Cambodia) Plc.	2,947,907	4,923,930	167.0%	1,713,523	4,962,995	289.6%
	Subtotal	219,263,255	217,444,769	99.2%	187,539,965	210,888,807	112.5%
No.	Microfinance Deposit-taking Institutions (MDIs)						
1	AMK Plc.	1,311,814	2,342,053	178.5%	1,118,843	2,389,847	213.6%
2	AMRET Plc.	4,550,933	6,111,165	134.3%	4,175,608	6,526,884	156.3%
3	LOLC (Cambodia) Plc.	3,699,571	5,316,365	143.7%	3,501,340	5,091,982	145.4%
4	Mohanakor Plc.	384,651	553,230	143.8%	262,526	505,097	192.4%
	Subtotal	9,946,968	14,322,813	144.0%	9,058,317	14,513,810	160.2%
	Grand Total	229,210,223	231,767,582	101.1%	196,598,282	225,402,617	114.7%

**Peak Wealth Bank Plc. is previously known as Ruili (Cambodia) Bank Plc.



Note:
 Figures in graph 2020, 2021 and 2022 followed CAS while figures in graph from 2023 onwards followed CIFRS.

NON-DEPOSIT TAKING BANKS AND FINANCIAL INSTITUTIONS

NUMBER OF OFFICES
AS AT 31 DECEMBER 2024

Table 18

	2024			2023		
	Total *	Phnom Penh	Province	Total *	Phnom Penh	Province
No. Specialized Banks						
1 AEON Specialized Bank (Cambodia) Plc.	17	8	9	17	8	9
2 Anco Specialized Bank	7	2	5	7	2	5
3 Angkor Capital Specialized Bank	1	1	-	1	1	-
4 Daun Penh Specialized Bank Plc.	3	3	-	3	3	-
5 Evergrowth (Cambodia) Specialized Bank Plc.	1	1	-	1	1	-
6 KB Daehan Specialized Bank Plc.	5	5	-	5	5	-
7 Maritime Specialized Bank Plc.	1	1	-	1	1	-
8 PHSME Specialized Bank Ltd.	1	1	-	1	1	-
9 Southern Capital Specialized Bank Plc.	1	1	-	1	1	-
Subtotal	37	23	14	37	23	14
No. Microfinance Institutions (MFIs)						
1 Active People's Plc.	29	10	19	29	10	19
2 AMZ Microfinance Plc.	1	1	-	1	1	-
3 Anakut Plc.	3	1	2	3	1	2
4 Baitang Microheranhvatho Plc.	5	-	5	5	-	5
5 Bamboo Finance Plc.	19	1	18	15	1	14
6 BAMC Finance Plc.	4	4	-	4	3	1
7 Bayon Credit Plc.	7	1	6	7	1	6
8 BNKC (Cambodia) Plc.	19	1	18	20	1	19
9 Borribo Plc.	5	2	3	5	2	3
10 Cam Capital Public Limited Company	6	4	2	5	4	1
11 Cambodian Labor Care Plc.	1	-	1	1	-	1
12 Camma Microfinance Limited	7	1	6	7	1	6
13 Century Cambo Development Plc.	1	1	-	1	1	-
14 Chailease Royal Finance Plc.	1	1	-	1	1	-
15 Chamroeun Microfinance Plc.	22	4	18	22	4	18
16 Chokchey Finance Plc.	10	2	8	11	2	9
17 City Microfinance Institution Plc.	6	4	2	5	3	2
18 CMK Plc.	2	2	-	2	2	-
19 Corich Microfinance Plc.	1	1	-	1	1	-
20 Delta Microfinance Plc.	17	1	16	17	1	16
21 EAST Micro Plc.	1	-	1	1	-	1
22 Evergreen Microfinance Plc.	1	1	-	1	1	-
23 Family Microfinance Plc.	1	1	-	1	1	-
24 Farmer Finance Ltd. (FF)	1	1	-	1	1	-
25 First Finance Plc.	16	3	13	15	3	12
26 Funan Microfinance Plc.	51	3	48	51	3	48
27 Futaba Microfinance Plc.	5	3	2	5	3	2
28 G B Plc.	3	3	-	3	3	-
29 Golden Cash Plc.	6	-	6	6	-	6
30 Grow Microfinance Institution Plc.	1	1	-	1	1	-
31 HFC (Cambodia) Microfinance Plc.	1	1	-			
32 Idemitsu Saison Microfinance (Cambodia) Plc.	2	1	1	2	1	1
33 Intean Poalroath Rongoeurmg Ltd.	10	1	9	10	1	9
34 JACCS Microfinance (Cambodia) Plc.	6	2	4	5	2	3
35 JC Finance Plc.	2	2	-	1	1	-
36 Jet's Cash Box Finance Plc.	1	1	-	1	1	-
37 Khemarak Microfinance Institution Limited	1	1	-	1	1	-
38 Khmer Capital Plc.	1	1	-	1	1	-
39 Kongkea Capital MFI Plc.	1	1	-	1	1	-
40 L B P Microfinance Plc.	2	1	1	2	1	1
41 LCH Microfinance Plc.	1	1	-	1	1	-

NON-DEPOSIT TAKING BANKS AND FINANCIAL INSTITUTIONS

NUMBER OF OFFICES

AS AT 31 DECEMBER 2024

Table 18

	2024			2023		
	Total *	Phnom Penh	Province	Total *	Phnom Penh	Province
42 LED Microfinance Institution Plc.	2	2	-	2	2	-
43 Leng Navatra Capital Plc.	3	3	-	3	3	-
44 Mango Finance Plc.	1	1	-	1	1	-
45 Maxima Microfinance Plc.	18	3	15	19	3	16
46 MIA Plc.	1	1	-	1	1	-
47 Microfinance Amatak Capital Plc.	3	3	-	3	3	-
48 Mothers Financial Japan Plc.	1	1	-	1	1	-
49 Niron Microfinance Plc.	11	1	10	11	1	10
50 Nonghyup Finance (Cambodia) Plc.	25	3	22	25	3	22
51 ORO Financecorp Plc.	1	1	-	1	1	-
52 PG Development Plc.	1	1	-	1	1	-
53 Piphup Thmey Microfinance Plc.	2	2	-	2	2	-
54 Prasethpheap Finance Plc.	5	2	3	5	2	3
55 Prime MF Microfinance Institution Ltd. (Prime MF)	7	3	4	7	3	4
56 Propey Microfinance Plc.	1	1	-	1	1	-
57 Queen Finance Plc.	1	1	-	1	1	-
58 RAFCO Financial (Cambodia) Plc.	3	1	2	3	1	2
59 Rich Avenue Finance Plc.	1	1	-	-	-	-
60 Rolya Plc.	1	1	-	1	1	-
61 Royal Microfinance Plc.	2	1	1	2	1	1
62 Sabay Credit Commercial Plc.	3	3	-	1	1	-
63 Sachak Microfinance Plc.	3	1	2	3	1	2
64 Sahaka Plc.	2	1	1	2	1	1
65 Sahakrinpheap Microfinance Plc.	11	1	10	11	1	10
66 Samaky Capital Plc.	1	1	-	1	1	-
67 Sambat Finance Plc.	4	4	-	4	2	2
68 Sampom Samakum Sahakreas Thuntouh Neung Matjum Kampuchea Plc.	2	1	1	3	2	1
69 Samrithisak Microfinance Limited	7	3	4	7	3	4
70 Sawad Rung Reung Finance (Cambodia) Plc.	1	1	-	1	1	-
71 Seilanithih Limited	8	1	7	8	1	7
72 Serey Oudom Microfinance Plc.	5	2	3	5	2	3
73 Side Hustle Microfinance Plc.	1	1	-	1	1	-
74 Sixty Six Finance Plc.	1	1	-	1	1	-
75 Soksan Microfinance Institution Plc.	1	1	-	1	1	-
76 Sonatra Microfinance Institution Plc. (Sonatra)	8	2	6	9	3	6
77 Sunny Microfinance Plc.	2	1	1	2	1	1
78 T & Go Finance Plc.	1	1	-	1	1	-
79 TBB (Cambodia) Plc.	4	4	-	4	4	-
80 Trop Khnhom Plc.	6	-	6	6	-	6
81 Vithey Microfinance Plc.	8	1	7	9	1	8
82 Vivath Golden Finance Plc.	6	1	5	6	1	5
83 Welcome Finance (Cambodia) Plc.	15	2	13	15	2	13
84 Y.C.P Microfinance Plc.	5	2	3	5	2	3
85 Y.L.P Microfinance Plc.	3	-	3	3	-	3
Subtotal	478	140	338	471	133	338
No. Financial Lease Institutions						
1 BSP Finance (Cambodia) Plc.	1	1	-	1	1	-
2 Chaillese Royal Leasing Plc.	1	1	-	1	1	-
3 Forward Leasing Plc.	1	1	-	1	1	-
- GL Finance Plc.**	-	-	-	7	1	6
4 iCare Leasing Plc.	2	1	1	2	1	1
- I-Finance Leasing Plc.**	-	-	-	5	2	3
5 KK Fund Leasing Plc.	7	2	5	8	2	6

NON-DEPOSIT TAKING BANKS AND FINANCIAL INSTITUTIONS

NUMBER OF OFFICES
AS AT 31 DECEMBER 2024

Table 18

	2024			2023		
	Total *	Phnom Penh	Province	Total *	Phnom Penh	Province
6 Komatsu Leasing (Cambodia) Plc.	1	1	-	1	1	-
7 Kubota Leasing (Cambodia) Plc.	1	1	-	1	1	-
8 L O D Leasing Plc.	1	-	1	1	-	1
- Ly Hour Leasing Plc.**	-	-	-	1	1	-
9 Mega Leasing Plc.	14	2	12	14	2	12
10 Mobility Finance (Cambodia) Plc.	1	1	-	1	1	-
11 Suosdey Finance Plc.	12	1	11	12	1	11
12 Toyota Tsusho Finance (Cambodia) Plc.	1	1	-	1	1	-
13 WE Service Leasing Plc.	1	1	-	1	1	-
Subtotal	44	14	30	58	18	40
Grand Total	559	177	382	566	174	392

*including head office.

NON-DEPOSIT TAKING BANKS AND FINANCIAL INSTITUTIONS

NUMBER OF STAFF

Table 19

	2024	2023	%Δ	
No. Specialized Banks				
1	AEON Specialized Bank (Cambodia) Plc.	988	1,091	-9.4%
2	Anco Specialized Bank	92	102	-9.8%
3	Angkor Capital Specialized Bank	15	15	-
4	Daun Penh Specialized Bank Plc.	125	122	2.5%
5	Evergrowth (Cambodia) Specialized Bank Plc.	9	8	12.5%
6	KB Daehan Specialized Bank Plc.	302	386	-21.8%
7	Maritime Specialized Bank Plc.	16	17	-5.9%
8	PHSME Specialized Bank Ltd.	35	41	-14.6%
9	Southern Capital Specialized Bank Plc.	13	13	0.0%
	Subtotal	1,595	1,795	-11.1%
No. Microfinance Institutions (MFIs)				
1	Active People's Plc.	690	601	14.8%
2	AMZ Microfinance Plc.	19	44	-56.8%
3	Anakut Plc.	41	44	-6.8%
4	Baitang Microheranhvatho Plc.	44	42	4.8%
5	Bamboo Finance Plc.	246	209	17.7%
6	BAMC Finance Plc.	71	55	29.1%
7	Bayon Credit Plc.	-	27	-100.0%
8	BNKC (Cambodia) Plc.	305	350	-12.9%
9	Borribo Plc.	51	70	-27.1%
10	Cam Capital Public Limited Company	124	145	-14.5%
11	Cambodian Labor Care Plc.	10	10	-
12	Camma Microfinance Limited	217	203	6.9%
13	Century Cambo Development Plc.	11	11	-
14	Chailease Royal Finance Plc.	476	291	63.6%
15	Chamroeun Microfinance Plc.	368	406	-9.4%
16	Chokchey Finance Plc.	223	242	-7.9%
17	City Microfinance Institution Plc.	75	74	1.4%
18	CMK Plc.	27	28	-3.6%
19	Corich Microfinance Plc.	16	19	-15.8%
20	Delta Microfinance Plc.	206	197	4.6%
21	EAST Micro Plc.	12	12	-
22	Evergreen Microfinance Plc.	7	8	-12.5%
23	Family Microfinance Plc.	10	15	-33.3%
24	Farmer Finance Ltd. (FF)	39	31	25.8%
25	First Finance Plc.	372	371	0.3%
26	Funan Microfinance Plc.	639	669	-4.5%
27	Futaba Microfinance Plc.	97	93	4.3%
28	G B Plc.	15	16	-6.3%
29	Golden Cash Plc.	94	92	2.2%
30	Grow Microfinance Institution Plc.	23	23	-
31	HFC (Cambodia) Microfinance Plc.	140	-	-
32	Idemitsu Saison Microfinance (Cambodia) Plc.	47	50	-6.0%
33	Intean Poolroath Rongroemg Ltd.	74	73	1.4%
34	JACCS Microfinance (Cambodia) Plc.	413	385	7.3%

NON-DEPOSIT TAKING BANKS AND FINANCIAL INSTITUTIONS

NUMBER OF STAFF

Table 19

	2024	2023	%Δ
35 JC Finance Plc.	28	39	-28.2%
36 Jet's Cash Box Finance Plc.	6	6	-
37 Khemarak Microfinance Institution Limited	3	6	-50.0%
38 Khmer Capital Plc.	21	22	-4.5%
39 Kongkea Capital MFI Plc.	45	38	18.4%
40 L B P Microfinance Plc.	41	43	-4.7%
41 LCH Microfinance Plc.	11	11	-
42 LED Microfinance Institution Plc.	13	15	-13.3%
43 Leng Navatra Capital Plc.	18	26	-30.8%
44 Mango Finance Plc.	77	74	4.1%
45 Maxima Microfinance Plc.	229	286	-19.9%
46 MIA Plc.	27	25	8.0%
47 Microfinance Amatak Capital Plc.	64	63	1.6%
48 Mothers Financial Japan Plc.	27	24	12.5%
49 Niron Microfinance Plc.	188	191	-1.6%
50 Nonghyup Finance (Cambodia) Plc.	321	364	-11.8%
51 ORO Financecorp Plc.	6	11	-45.5%
52 PG Development Plc.	14	15	-6.7%
53 Piphup Thmey Microfinance Plc.	19	21	-9.5%
54 Prasethpheap Finance Plc.	60	63	-4.8%
55 Prime MF Microfinance Institution Ltd. (Prime MF)	109	121	-9.9%
56 Propey Microfinance Plc.	19	21	-9.5%
57 Queen Finance Plc.	26	30	-13.3%
58 RAFCO Financial (Cambodia) Plc.	27	34	-20.6%
59 Rich Avenue Finance Plc.	9	-	-
60 Rolya Plc.	10	10	-
61 Royal Microfinance Plc.	48	68	-29.4%
62 Sabay Credit Commercial Plc.	13	13	-
63 Sachak Microfinance Plc.	23	24	-4.2%
64 Sahaka Plc.	42	39	7.7%
65 Sahakrinpheap Microfinance Plc.	85	120	-29.2%
66 Samaky Capital Plc.	15	9	66.7%
67 Sambat Finance Plc.	75	85	-11.8%
68 Samporn Samakum Sahakreas Thuntouh Neung Matjum Kampuchea Plc.	33	35	-5.7%
69 Samrithisak Microfinance Limited	91	124	-26.6%
70 Sawad Rung Reung Finance (Cambodia) Plc.	120	121	-0.8%
71 Seilanithih Limited	66	66	-
72 Serey Oudom Microfinance Plc.	74	80	-7.5%
73 Side Hustle Microfinance Plc.	15	15	-
74 Sixty Six Finance Plc.	10	9	11.1%
75 Soksan Microfinance Institution Plc.	8	7	14.3%
76 Sonatra Microfinance Institution Plc. (Sonatra)	93	97	-4.1%
77 Sunny Microfinance Plc.	16	15	6.7%
78 T & Go Finance Plc.	31	35	-11.4%
79 TBB (Cambodia) Plc.	31	32	-3.1%

NON-DEPOSIT TAKING BANKS AND FINANCIAL INSTITUTIONS

NUMBER OF STAFF

Table 19

	2024	2023	%Δ
80 Trop Khnhom Plc.	87	96	-9.4%
81 Vithey Microfinance Plc.	125	136	-8.1%
82 Vivath Golden Finance Plc.	162	173	-6.4%
83 Welcome Finance (Cambodia) Plc.	209	261	-19.9%
84 Y.C.P Microfinance Plc.	76	76	-
85 Y.L.P Microfinance Plc.	71	66	7.6%
Subtotal	8,239	8,267	-0.3%
No. Financial Lease Institutions			
1 BSP Finance (Cambodia) Plc.	52	49	6.1%
2 Chailease Royal Leasing Plc.	62	198	-68.7%
3 Forward Leasing Plc.	16	13	23.1%
- GL Finance Plc.**	-	303	-100.0%
4 iCare Leasing Plc.	47	47	-
- I-Finance Leasing Plc.**	-	138	-100.0%
5 KK Fund Leasing Plc.	131	201	-34.8%
6 Komatsu Leasing (Cambodia) Plc.	9	9	-
7 Kubota Leasing (Cambodia) Plc.	82	72	13.9%
8 L O D Leasing Plc.	14	14	-
- Ly Hour Leasing Plc.**	-	121	-100.0%
9 Mega Leasing Plc.	208	214	-2.8%
10 Mobility Finance (Cambodia) Plc.	6	6	-
11 Suosdey Finance Plc.	179	200	-10.5%
12 Toyota Tsusho Finance (Cambodia) Plc.	57	58	-1.7%
13 WE Service Leasing Plc.	23	19	21.1%
Subtotal	886	1,662	-46.7%
Grand Total	10,720	11,724	-8.6%

NON-DEPOSIT TAKING BANKS AND FINANCIAL INSTITUTIONS
COMPARISON OF TOTAL ASSETS

Table 20

(millions of KHR)

	2024		2023		Growth Rate (%) 2024 over 2023	
	1 USD / KHR = 4,025		1 USD / KHR = 4,085			
	Amount	Share	Amount	Share		
No. Specialized Banks						
1	AEON Specialized Bank (Cambodia) Plc.	922,091	7.7%	690,657	5.7%	33.5%
2	Anco Specialized Bank	172,433	1.4%	174,932	1.4%	-1.4%
3	Angkor Capital Specialized Bank	36,099	0.3%	51,933	0.4%	-30.5%
4	Daun Penh Specialized Bank Plc.	269,050	2.2%	270,403	2.2%	-0.5%
5	Evergrowth (Cambodia) Specialized Bank Plc.	61,250	0.5%	64,613	0.5%	-5.2%
6	KB Daehan Specialized Bank Plc.	1,096,840	9.2%	1,247,906	10.2%	-12.1%
7	Maritime Specialized Bank Plc.	45,932	0.4%	47,699	0.4%	-3.7%
8	PHSME Specialized Bank Ltd.	36,267	0.3%	33,478	0.3%	8.3%
9	Southern Capital Specialized Bank Plc.	52,656	0.4%	59,543	0.5%	-11.6%
	Subtotal	2,692,618	22.5%	2,641,164	21.6%	1.9%
No. Microfinance Institutions (MFIs)						
1	Active People's Plc.	2,062,873	17.2%	1,782,378	14.6%	15.7%
2	AMZ Microfinance Plc.	9,619	0.1%	15,288	0.1%	-37.1%
3	Anakut Plc.	16,077	0.1%	18,416	0.2%	-12.7%
4	Baitang Microheranhvatho Plc.	15,268	0.1%	14,908	0.1%	2.4%
5	Bamboo Finance Plc.	122,215	1.0%	100,977	0.8%	21.0%
6	BAMC Finance Plc.	49,326	0.4%	35,623	0.3%	38.5%
7	Bayon Credit Plc.	6,980	0.1%	7,734	0.1%	-9.7%
8	BNKC (Cambodia) Plc.	283,269	2.4%	347,123	2.8%	-18.4%
9	Borribo Plc.	19,274	0.2%	24,322	0.2%	-20.8%
10	Cam Capital Public Limited Company	171,452	1.4%	199,441	1.6%	-14.0%
11	Cambodian Labor Care Plc.	17,096	0.1%	26,417	0.2%	-35.3%
12	Camma Microfinance Limited	130,533	1.1%	113,068	0.9%	15.4%
13	Century Cambo Development Plc.	2,105	0.0%	2,663	0.0%	-20.9%
14	Chailease Royal Finance Plc.	1,031,024	8.6%	790,491	6.5%	30.4%
15	Chamroeun Microfinance Plc.	154,246	1.3%	202,266	1.7%	-23.7%
16	Chokchey Finance Plc.	190,656	1.6%	219,487	1.8%	-13.1%
17	City Microfinance Institution Plc.	42,919	0.4%	42,653	0.3%	0.6%
18	CMK Plc.	24,516	0.2%	25,847	0.2%	-5.1%
19	Corich Microfinance Plc.	9,463	0.1%	6,025	0.0%	57.1%
20	Delta Microfinance Plc.	41,306	0.3%	44,767	0.4%	-7.7%
21	EAST Micro Plc.	24,385	0.2%	7,361	0.1%	231.3%
22	Evergreen Microfinance Plc.	3,916	0.0%	4,525	0.0%	-13.5%
23	Family Microfinance Plc.	2,000	0.0%	3,305	0.0%	-39.5%
24	Farmer Finance Ltd. (FF)	22,733	0.2%	21,253	0.2%	7.0%
25	First Finance Plc.	378,578	3.2%	370,298	3.0%	2.2%
26	Funan Microfinance Plc.	326,401	2.7%	341,105	2.8%	-4.3%
27	Futaba Microfinance Plc.	54,720	0.5%	58,148	0.5%	-5.9%
28	G B Plc.	7,856	0.1%	9,570	0.1%	-17.9%

NON-DEPOSIT TAKING BANKS AND FINANCIAL INSTITUTIONS
COMPARISON OF TOTAL ASSETS

Table 20

(millions of KHR)

	2024		2023		Growth Rate (%) 2024 over 2023
	1 USD / KHR = 4,025		1 USD / KHR = 4,085		
	Amount	Share	Amount	Share	
29 Golden Cash Plc.	19,619	0.2%	23,324	0.2%	-15.9%
30 Grow Microfinance Institution Plc.	9,010	0.1%	6,338	0.1%	42.2%
31 HFC (Cambodia) Microfinance Plc.	151,517	1.3%	-	-	-
32 Idemitsu Saison Microfinance (Cambodia) Plc.	123,707	1.0%	123,626	1.0%	0.1%
33 Intean Poolroath Rongroeurng Ltd.	32,396	0.3%	31,768	0.3%	2.0%
34 JACCS Microfinance (Cambodia) Plc.	402,744	3.4%	345,809	2.8%	16.5%
35 JC Finance Plc.	14,663	0.1%	31,209	0.3%	-53.0%
36 Jet's Cash Box Finance Plc.	3,472	0.0%	3,709	0.0%	-6.4%
37 Khemarak Microfinance Institution Limited	7,430	0.1%	7,819	0.1%	-5.0%
38 Khmer Capital Plc.	74,668	0.6%	79,414	0.7%	-6.0%
39 Kongkea Capital MFI Plc.	67,254	0.6%	59,521	0.5%	13.0%
40 L B P Microfinance Plc.	12,530	0.1%	12,680	0.1%	-1.2%
41 LCH Microfinance Plc.	6,955	0.1%	6,416	0.1%	8.4%
42 LED Microfinance Institution Plc.	8,079	0.1%	9,126	0.1%	-11.5%
43 Leng Navatra Capital Plc.	17,375	0.1%	28,454	0.2%	-38.9%
44 Mango Finance Plc.	45,070	0.4%	37,327	0.3%	20.7%
45 Maxima Microfinance Plc.	96,499	0.8%	143,512	1.2%	-32.8%
46 MIA Plc.	14,283	0.1%	15,666	0.1%	-8.8%
47 Microfinance Amatak Capital Plc.	18,024	0.2%	19,258	0.2%	-6.4%
48 Mothers Financial Japan Plc.	49,140	0.4%	50,457	0.4%	-2.6%
49 Niron Microfinance Plc.	24,042	0.2%	23,779	0.2%	1.1%
50 Nonghyup Finance (Cambodia) Plc.	283,182	2.4%	352,418	2.9%	-19.6%
51 ORO Financecorp Plc.	27,227	0.2%	28,048	0.2%	-2.9%
52 PG Development Plc.	9,313	0.1%	9,486	0.1%	-1.8%
53 Piphup Thmey Microfinance Plc.	6,397	0.1%	8,440	0.1%	-24.2%
54 Prasethpheap Finance Plc.	25,118	0.2%	23,886	0.2%	5.2%
55 Prime MF Microfinance Institution Ltd. (Prime MF)	61,652	0.5%	63,699	0.5%	-3.2%
56 Propey Microfinance Plc.	4,822	0.0%	5,007	0.0%	-3.7%
57 Queen Finance Plc.	4,712	0.0%	4,834	0.0%	-2.5%
58 RAFCO Financial (Cambodia) Plc.	8,432	0.1%	15,572	0.1%	-45.9%
59 Rich Avenue Finance Plc.	7,478	0.1%	-	-	-
60 Rolya Plc.	5,463	0.0%	5,976	0.0%	-8.6%
61 Royal Microfinance Plc.	24,671	0.2%	27,840	0.2%	-11.4%
62 Sabay Credit Commercial Plc.	48,727	0.4%	50,964	0.4%	-4.4%
63 Sachak Microfinance Plc.	8,400	0.1%	9,482	0.1%	-11.4%
64 Sahaka Plc.	41,630	0.3%	42,049	0.3%	-1.0%
65 Sahakrinpheap Microfinance Plc.	13,682	0.1%	15,783	0.1%	-13.3%
66 Samaky Capital Plc.	5,695	0.0%	5,327	0.0%	6.9%
67 Sambat Finance Plc.	48,241	0.4%	53,619	0.4%	-10.0%
68 Samporn Samakum Sahakreas Thuntouh Neung Matjum Kampuchea Plc.	9,523	0.1%	13,649	0.1%	-30.2%

NON-DEPOSIT TAKING BANKS AND FINANCIAL INSTITUTIONS
COMPARISON OF TOTAL ASSETS

Table 20

(millions of KHR)

	2024		2023		Growth Rate (%) 2024 over 2023
	1 USD / KHR = 4,025		1 USD / KHR = 4,085		
	Amount	Share	Amount	Share	
69 Samrithisak Microfinance Limited	86,263	0.7%	85,734	0.7%	0.6%
70 Sawad Rung Reung Finance (Cambodia) Plc.	117,290	1.0%	87,516	0.7%	34.0%
71 Seilanithih Limited	14,584	0.1%	16,401	0.1%	-11.1%
72 Serey Oudom Microfinance Plc.	28,549	0.2%	29,604	0.2%	-3.6%
73 Side Hustle Microfinance Plc.	4,952	0.0%	4,325	0.0%	14.5%
74 Sixty Six Finance Plc.	10,841	0.1%	11,455	0.1%	-5.4%
75 Soksan Microfinance Institution Plc.	6,094	0.1%	6,425	0.1%	-5.1%
76 Sonatra Microfinance Institution Plc. (Sonatra)	51,651	0.4%	51,989	0.4%	-0.7%
77 Sunny Microfinance Plc.	77,805	0.6%	78,550	0.6%	-0.9%
78 T & Go Finance Plc.	5,378	0.0%	6,036	0.0%	-10.9%
79 TBB (Cambodia) Plc.	155,605	1.3%	186,970	1.5%	-16.8%
80 Trop Khnhom Plc.	51,781	0.4%	49,590	0.4%	4.4%
81 Vithey Microfinance Plc.	33,644	0.3%	33,947	0.3%	-0.9%
82 Vivath Golden Finance Plc.	11,253	0.1%	9,192	0.1%	22.4%
83 Welcome Finance (Cambodia) Plc.	102,317	0.9%	173,152	1.4%	-40.9%
84 Y.C.P Microfinance Plc.	46,968	0.4%	47,600	0.4%	-1.3%
85 Y.L.P Microfinance Plc.	28,997	0.2%	29,130	0.2%	-0.5%
Subtotal	7,897,621	66.0%	7,538,367	61.7%	4.8%
No. Financial Lease Institutions					
1 BSP Finance (Cambodia) Plc.	270,676	2.3%	388,043	3.2%	-30.2%
2 Chailease Royal Leasing Plc.	218,917	1.8%	282,197	2.3%	-22.4%
3 Forward Leasing Plc.	5,508	0.0%	5,288	0.0%	4.2%
- GL Finance Plc.**	-	-	176,199	1.4%	-100.0%
4 iCare Leasing Plc.	11,657	0.1%	9,638	0.1%	20.9%
- I-Finance Leasing Plc.**	-	-	43,078	0.4%	-100.0%
5 KK Fund Leasing Plc.	57,226	0.5%	78,287	0.6%	-26.9%
6 Komatsu Leasing (Cambodia) Plc.	28,549	0.2%	27,088	0.2%	5.4%
7 Kubota Leasing (Cambodia) Plc.	364,613	3.0%	438,452	3.6%	-16.8%
8 L O D Leasing Plc.	1,927	0.0%	2,084	0.0%	-7.5%
- Ly Hour Leasing Plc.**	-	-	108,925	0.9%	-100.0%
9 Mega Leasing Plc.	63,892	0.5%	74,563	0.6%	-14.3%
10 Mobility Finance (Cambodia) Plc.	7,044	0.1%	7,805	0.1%	-9.8%
11 Suosdey Finance Plc.	119,848	1.0%	152,742	1.3%	-21.5%
12 Toyota Tsusho Finance (Cambodia) Plc.	231,836	1.9%	238,788	2.0%	-2.9%
13 WE Service Leasing Plc.	2,255	0.0%	2,064	0.0%	9.3%
Subtotal	1,383,947	11.6%	2,035,244	16.7%	-32.0%
Grand Total	11,974,187	100.0%	12,214,775	100.0%	-2.0%

NON-DEPOSIT TAKING BANKS AND FINANCIAL INSTITUTIONS

SHARE OF PAID-UP CAPITAL

AS AT 31 DECEMBER 2024

Table 21

1 USD / KHR = 4025

(millions of KHR)

	Foreign share		Cambodian share		Total Paid-up Capital	Market Share	
	Share(%)	Amount paid	Share(%)	Amount paid			
No. Specialized Banks							
1	AEON Specialized Bank (Cambodia) Plc.	100.0%	161,000	-	-	161,000	4.8%
2	Anco Specialized Bank	-	-	100.0%	120,750	120,750	3.6%
3	Angkor Capital Specialized Bank	49.0%	25,639	51.0%	26,686	52,325	1.6%
4	Daun Penh Specialized Bank Plc.	-	-	100.0%	94,588	94,588	2.8%
5	Evergrowth (Cambodia) Specialized Bank Plc.	51.0%	37,976	49.0%	36,487	74,463	2.2%
6	KB Daehan Specialized Bank Plc.	100.0%	296,441	-	-	296,441	8.8%
7	Maritime Specialized Bank Plc.	5.0%	3,019	95.0%	57,356	60,375	1.8%
8	PHSME Specialized Bank Ltd.	-	-	100.0%	31,174	31,174	0.9%
9	Southern Capital Specialized Bank Plc.	100.0%	60,375	-	-	60,375	1.8%
	Subtotal	61.4%	584,450	38.6%	367,040	951,490	28.2%
No. Microfinance Institutions (MFIs)							
1	Active People's Plc.	100.0%	201,250	-	-	201,250	6.0%
2	AMZ Microfinance Plc.	-	-	100.0%	8,050	8,050	0.2%
3	Anakut Plc.	-	-	100.0%	12,075	12,075	0.4%
4	Baitang Microheranhvatho Plc.	-	-	100.0%	12,075	12,075	0.4%
5	Bamboo Finance Plc.	31.3%	5,031	68.8%	11,069	16,100	0.5%
6	BAMC Finance Plc.	100.0%	60,375	-	-	60,375	1.8%
7	Bayon Credit Plc.	-	-	100.0%	12,075	12,075	0.4%
8	BNKC (Cambodia) Plc.	100.0%	80,500	-	-	80,500	2.4%
9	Boribo Plc.	-	-	100.0%	7,245	7,245	0.2%
10	Cam Capital Public Limited Company	100.0%	68,425	-	-	68,425	2.0%
11	Cambodian Labor Care Plc.	100.0%	12,075	-	-	12,075	0.4%
12	Camma Microfinance Limited	-	-	100.0%	29,556	29,556	0.9%
13	Century Cambo Development Plc.	48.0%	2,898	52.0%	3,140	6,038	0.2%
14	Chailease Royal Finance Plc.	60.0%	51,971	40.0%	34,647	86,618	2.6%
15	Chamroeun Microfinance Plc.	100.0%	29,453	-	-	29,453	0.9%
16	Chokchey Finance Plc.	100.0%	22,138	-	-	22,138	0.7%
17	City Microfinance Institution Plc.	92.5%	29,785	7.5%	2,415	32,200	1.0%
18	CMK Plc.	100.0%	26,163	-	-	26,163	0.8%
19	Corich Microfinance Plc.	100.0%	8,694	-	-	8,694	0.3%
20	Delta Microfinance Plc.	-	-	100.0%	10,063	10,063	0.3%
21	EAST Micro Plc.	-	-	100.0%	8,050	8,050	0.2%
22	Evergreen Microfinance Plc.	100.0%	6,038	-	-	6,038	0.2%
23	Family Microfinance Plc.	27.3%	1,647	72.7%	4,391	6,038	0.2%
24	Farmer Finance Ltd. (FF)	-	-	100.0%	6,000	6,000	0.2%

NON-DEPOSIT TAKING BANKS AND FINANCIAL INSTITUTIONS

SHARE OF PAID-UP CAPITAL

AS AT 31 DECEMBER 2024

Table 21

1 USD / KHR = 4025

(millions of KHR)

	Foreign share		Cambodian share		Total Paid-up Capital	Market Share
	Share(%)	Amount paid	Share(%)	Amount paid		
25 First Finance Plc.	-	-	100.0%	60,375	60,375	1.8%
26 Funan Microfinance Plc.	-	-	100.0%	32,200	32,200	1.0%
27 Futaba Microfinance Plc.	100.0%	28,175	-	-	28,175	0.8%
28 G B Plc.	49.0%	3,945	51.0%	4,106	8,050	0.2%
29 Golden Cash Plc.	-	-	100.0%	6,038	6,038	0.2%
30 Grow Microfinance Institution Plc.	-	-	100.0%	6,038	6,038	0.2%
31 HFC (Cambodia) Microfinance Plc.	35.0%	22,540	65.0%	41,860	64,400	1.9%
32 Idemitsu Saison Microfinance (Cambodia) Plc.	100.0%	40,250	-	-	40,250	1.2%
33 Intean Poolroath Rongroeurng Ltd.	-	-	100.0%	12,432	12,432	0.4%
34 JACCS Microfinance (Cambodia) Plc.	100.0%	108,675	-	-	108,675	3.2%
35 JC Finance Plc.	100.0%	25,156	-	-	25,156	0.7%
36 Jet's Cash Box Finance Plc.	-	-	100.0%	6,038	6,038	0.2%
37 Khemarak Microfinance Institution Limited	40.0%	4,028	60.0%	6,042	10,070	0.3%
38 Khmer Capital Plc.	19.0%	15,295	81.0%	65,205	80,500	2.4%
39 Kongkea Capital MFI Plc.	-	-	100.0%	27,370	27,370	0.8%
40 L B P Microfinance Plc.	-	-	100.0%	10,063	10,063	0.3%
41 LCH Microfinance Plc.	-	-	100.0%	6,038	6,038	0.2%
42 LED Microfinance Institution Plc.	-	-	100.0%	6,038	6,038	0.2%
43 Leng Navatra Capital Plc.	-	-	100.0%	18,113	18,113	0.5%
44 Mango Finance Plc.	100.0%	12,075	-	-	12,075	0.4%
45 Maxima Microfinance Plc.	61.6%	12,640	38.4%	7,869	20,509	0.6%
46 MIA Plc.	-	-	100.0%	10,063	10,063	0.3%
47 Microfinance Amatak Capital Plc.	-	-	100.0%	6,038	6,038	0.2%
48 Mothers Financial Japan Plc.	100.0%	14,088	-	-	14,088	0.4%
49 Niron Microfinance Plc.	-	-	100.0%	10,295	10,295	0.3%
50 Nonghyup Finance (Cambodia) Plc.	100.0%	100,625	-	-	100,625	3.0%
51 ORO Financecorp Plc.	100.0%	28,175	-	-	28,175	0.8%
52 PG Development Plc.	-	-	100.0%	12,075	12,075	0.4%
53 Piphup Thmey Microfinance Plc.	-	-	100.0%	39,445	39,445	1.2%
54 Prasethpheap Finance Plc.	-	-	100.0%	11,736	11,736	0.3%
55 Prime MF Microfinance Institution Ltd. (Prime MF)	40.0%	8,050	60.0%	12,075	20,125	0.6%
56 Propey Microfinance Plc.	-	-	100.0%	6,038	6,038	0.2%
57 Queen Finance Plc.	-	-	100.0%	6,722	6,722	0.2%
58 RAFCO Financial (Cambodia) Plc.	100.0%	10,063	-	-	10,063	0.3%
59 Rich Avenue Finance Plc.	46.0%	3,703	54.0%	4,347	8,050	0.2%

NON-DEPOSIT TAKING BANKS AND FINANCIAL INSTITUTIONS

SHARE OF PAID-UP CAPITAL

AS AT 31 DECEMBER 2024

Table 21

1 USD / KHR = 4025

(millions of KHR)

	Foreign share		Cambodian share		Total Paid-up Capital	Market Share
	Share(%)	Amount paid	Share(%)	Amount paid		
60 Rolya Plc.	-	-	100.0%	6,038	6,038	0.2%
61 Royal Microfinance Plc.	-	-	100.0%	16,100	16,100	0.5%
62 Sabay Credit Commercial Plc.	-	-	100.0%	20,125	20,125	0.6%
63 Sachak Microfinance Plc.	-	-	100.0%	6,038	6,038	0.2%
64 Sahaka Plc.	55.0%	7,970	45.0%	6,521	14,490	0.4%
65 Sahakrinpheap Microfinance Plc.	-	-	100.0%	26,000	26,000	0.8%
66 Samaky Capital Plc.	-	-	100.0%	8,050	8,050	0.2%
67 Sambat Finance Plc.	100.0%	13,194	-	-	13,194	0.4%
68 Samporn Samakum Sahakreas Thunfouh Neung Matjum Kampuchea Plc.	-	-	100.0%	8,453	8,453	0.3%
69 Samrithisak Microfinance Limited	-	-	100.0%	60,375	60,375	1.8%
70 Sawad Rung Reung Finance (Cambodia) Plc.	75.0%	12,830	25.0%	4,277	17,106	0.5%
71 Seilanithih Limited	-	-	100.0%	8,453	8,453	0.3%
72 Serey Oudom Microfinance Plc.	-	-	100.0%	8,050	8,050	0.2%
73 Side Hustle Microfinance Plc.	49.0%	2,986	51.0%	3,108	6,095	0.2%
74 Sixty Six Finance Plc.	66.0%	7,970	34.0%	4,106	12,075	0.4%
75 Soksan Microfinance Institution Plc.	100.0%	6,038	-	-	6,038	0.2%
76 Sonatra Microfinance Institution Plc. (Sonatra)	40.8%	9,035	59.2%	13,102	22,138	0.7%
77 Sunny Microfinance Plc.	100.0%	59,570	-	-	59,570	1.8%
78 T & Go Finance Plc.	95.0%	11,471	5.0%	604	12,075	0.4%
79 TBB (Cambodia) Plc.	100.0%	80,500	-	-	80,500	2.4%
80 Trop Khnhom Plc.	-	-	100.0%	6,038	6,038	0.2%
81 Vithey Microfinance Plc.	-	-	100.0%	17,308	17,308	0.5%
82 Vivath Golden Finance Plc.	-	-	100.0%	20,125	20,125	0.6%
83 Welcome Finance (Cambodia) Plc.	100.0%	20,125	-	-	20,125	0.6%
84 Y.C.P Microfinance Plc.	-	-	100.0%	21,333	21,333	0.6%
85 Y.L.P Microfinance Plc.	-	-	100.0%	6,038	6,038	0.2%
Subtotal	59.6%	1,275,610	40.4%	865,739	2,141,349	63.6%
No. Financial Lease Institutions						
1 BSP Finance (Cambodia) Plc.	90.0%	66,607	10.0%	7,401	74,008	2.2%
2 Chaillease Royal Leasing Plc.	60.0%	12,075	40.0%	8,050	20,125	0.6%
3 Forward Leasing Plc.	-	-	100.0%	6,038	6,038	0.2%
4 iCare Leasing Plc.	99.4%	7,004	0.6%	40	7,044	0.2%
5 KK Fund Leasing Plc.	49.0%	5,917	51.0%	6,158	12,075	0.4%
6 Komatsu Leasing (Cambodia) Plc.	85.0%	17,106	15.0%	3,019	20,125	0.6%
7 Kubota Leasing (Cambodia) Plc.	100.0%	72,450	-	-	72,450	2.2%

NON-DEPOSIT TAKING BANKS AND FINANCIAL INSTITUTIONS

SHARE OF PAID-UP CAPITAL

AS AT 31 DECEMBER 2024

Table 21

1 USD / KHR = 4025

(millions of KHR)

	Foreign share		Cambodian share		Total Paid-up Capital	Market Share
	Share(%)	Amount paid	Share(%)	Amount paid		
8 L O D Leasing Plc.	-	-	100.0%	2,013	2,013	0.1%
9 Mega Leasing Plc.	-	-	100.0%	5,635	5,635	0.2%
10 Mobility Finance (Cambodia) Plc.	100.0%	12,413	-	-	12,413	0.4%
11 Suosdey Finance Plc.	100.0%	16,100	-	-	16,100	0.5%
12 Toyota Tsusho Finance (Cambodia) Plc.	90.0%	23,546	10.0%	2,616	26,163	0.8%
13 WE Service Leasing Plc.	-	-	100.0%	2,013	2,013	0.1%
Subtotal	84.4%	233,218	15.6%	42,982	276,200	8.2%
Grand Total	62.1%	2,093,278	37.9%	1,275,761	3,369,039	100.0%

NON-DEPOSIT TAKING BANKS AND FINANCIAL INSTITUTIONS

STATEMENT OF FINANCIAL POSITION (ASSET SIDE)

AS AT 31 DECEMBER 2024

Table 22

1 USD / KHR = 4025

(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	
No. Specialized Banks								
1	AEON Specialized Bank (Cambodia) Plc.	58,071	808,485	8,850	-	33,663	13,021	922,091
2	Anco Specialized Bank	82,850	89,034	(7)	-	353	203	172,433
3	Angkor Capital Specialized Bank	3,040	19,798	231	-	11,741	1,288	36,099
4	Daun Penh Specialized Bank Plc.	13,782	246,929	1,921	-	6,714	(296)	269,050
5	Evergrowth (Cambodia) Specialized Bank Plc.	19,893	47,235	147	-	(3)	(6,022)	61,250
6	KB Daehan Specialized Bank Plc.	272,380	793,122	2,914	-	19,706	8,717	1,096,840
7	Maritime Specialized Bank Plc.	3,603	1,029	40,250	-	1,049	-	45,932
8	PHSME Specialized Bank Ltd.	13,845	16,396	11	-	(496)	6,511	36,267
9	Southern Capital Specialized Bank Plc.	17,298	34,674	121	-	229	333	52,656
	Subtotal	484,764	2,056,703	54,439	-	72,956	23,756	2,692,618
No. Microfinance Institutions (MFIs)								
1	Active People's Plc.	429,517	1,607,192	10,066	3,114	12,811	173	2,062,873
2	AMZ Microfinance Plc.	679	7,910	153	-	877	-	9,619
3	Anakut Plc.	1,003	14,752	162	-	88	71	16,077
4	Baitang Microheranhvatho Plc.	3,367	11,766	52	-	28	56	15,268
5	Bamboo Finance Plc.	3,863	113,592	387	-	572	3,802	122,215
6	BAMC Finance Plc.	10,944	35,212	618	-	4,606	(2,053)	49,326
7	Bayon Credit Plc.	4,085	249	1,748	-	898	-	6,980
8	BNKC (Cambodia) Plc.	14,309	258,712	1,155	-	9,093	-	283,269
9	Borribo Plc.	6,904	11,973	3	-	190	204	19,274
10	Cam Capital Public Limited Company	21,517	145,179	1,708	-	3,048	-	171,452
11	Cambodian Labor Care Plc.	2,492	9,530	5,058	-	8.0	8	17,096
12	Camma Microfinance Limited	2,489	126,596	194	-	882	372	130,533
13	Century Cambo Development Plc.	1,872	224	1	-	8	-	2,105
14	Chailease Royal Finance Plc.	14,598	978,190	25,903	-	926	11,407	1,031,024
15	Chamreun Microfinance Plc.	37,489	114,366	3,749	-	1,274	(2,632)	154,246
16	Chokchey Finance Plc.	25,149	162,828	830	-	1,849	-	190,656
17	City Microfinance Institution Plc.	8,512	33,418	205	-	784	-	42,919
18	CMK Plc.	13,383	9,401	657	-	1,020	54	24,516
19	Corich Microfinance Plc.	3,038	5,479	651	-	295	-	9,463
20	Delta Microfinance Plc.	7,506	32,365	39	-	187	1,209	41,306
21	EAST Micro Plc.	10,660	13,460	9	-	256	-	24,385
22	Evergreen Microfinance Plc.	1,665	2,185	5	-	65	(5)	3,916
23	Family Microfinance Plc.	704	1,264	1	-	31	-	2,000
24	Farmer Finance Ltd. (FF)	1,696	20,668	-	4	182	183	22,733
25	First Finance Plc.	15,490	359,711	1,757	5	1,373	243	378,578
26	Funan Microfinance Plc.	14,444	303,930	2,150	-	1,864	4,013	326,401
27	Futaba Microfinance Plc.	1,677	51,698	402	-	473	470	54,720
28	G B Plc.	754	6,935	76	-	36	54	7,856
29	Golden Cash Plc.	1,048	18,223	159	-	195	(6)	19,619
30	Grow Microfinance Institution Plc.	2,500	4,194	1,326	-	908	83	9,010
31	HFC (Cambodia) Microfinance Plc.	8,416	141,003	472	-	1,626	0.3	151,517
32	Idemitsu Saison Microfinance (Cambodia) Plc.	9,444	112,425	619	-	965	0.2	123,453
33	Intean Poolroath Rongroeurng Ltd.	4,722	25,075	2,271	-	328	-	32,396
34	JACCS Microfinance (Cambodia) Plc.	17,533	370,926	7,348	-	6,288	650	402,744

NON-DEPOSIT TAKING BANKS AND FINANCIAL INSTITUTIONS

STATEMENT OF FINANCIAL POSITION (ASSET SIDE)

AS AT 31 DECEMBER 2024

Table 22

1 USD / KHR = 4025

(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
35 JC Finance Plc.	4,448	9,668	219	-	321	7	14,663
36 Jet's Cash Box Finance Plc.	329	818	2,133	-	10	182	3,472
37 Khemarak Microfinance Institution Limited	7,380	-	30	-	19	1	7,430
38 Khmer Capital Plc.	27,426	45,875	351	-	1,015	-	74,668
39 Kongkea Capital MFI Plc.	5,919	58,383	321	-	2,631	-	67,254
40 L B P Microfinance Plc.	726	10,994	738	-	73	-	12,530
41 LCH Microfinance Plc.	704	5,674	25	-	227	326	6,955
42 LED Microfinance Institution Plc.	339	3,639	25	-	5	4,071	8,079
43 Leng Navatra Capital Plc.	1,107	15,795	278	-	362	(166)	17,375
44 Mango Finance Plc.	964	42,963	361	-	514	268	45,070
45 Maxima Microfinance Plc.	4,723	98,459	1,904	40	268	(2,704)	102,691
46 MIA Plc.	1,183	11,156	930	-	1,014	-	14,283
47 Microfinance Amatak Capital Plc.	931	16,953	88	-	52	-	18,024
48 Mothers Financial Japan Plc.	13,329	33,742	435	-	70	1,564	49,140
49 Niron Microfinance Plc.	5,148	9,406	1,082	-	155	8,251	24,042
50 Nonghyup Finance (Cambodia) Plc.	62,677	205,759	(419)	40	7,797	1,137	276,991
51 ORO Financecorp Plc.	1,723	3,507	21,853	-	16	128	27,227
52 PG Development Plc.	4,502	4,766	42	-	4	-	9,313
53 Piphup Thmey Microfinance Plc.	4,289	1,436	672	-	-	-	6,397
54 Prasethpheap Finance Plc.	4,076	20,042	277	-	277	699	25,371
55 Prime MF Microfinance Institution Ltd. (Prime MF)	2,815	44,041	868	-	10,418	3,510	61,652
56 Propey Microfinance Plc.	650	4,008	84	-	80	-	4,822
57 Queen Finance Plc.	717	3,776	23	-	170	25	4,712
58 RAFCO Financial (Cambodia) Plc.	2,521	4,768	-	777	122	243	8,432
59 Rich Avenue Finance Plc.	6,757	25	86	-	606	4	7,478
60 Rolya Plc.	531	1,202	3,693	-	37	-	5,463
61 Royal Microfinance Plc.	9,096	13,783	10	-	448	1,334	24,671
62 Sabay Credit Commercial Plc.	29,398	19,090	2	-	237	-	48,727
63 Sachak Microfinance Plc.	378	760	-	-	6,617	645	8,400
64 Sahaka Plc.	5,637	35,983	182	-	431	(603)	41,630
65 Sahakrinpheap Microfinance Plc.	6,371	5,980	115	-	58	1,158	13,682
66 Samaky Capital Plc.	1,433	4,137	36	-	85	3.7	5,695
67 Sambat Finance Plc.	7,654	34,960	240	-	3,129	2,258	48,241
68 Samporn Samakum Sahakreas Thuntouh Neung Matjum Kampuchea Plc.	444	8,305	198	-	50	526	9,523
69 Samrithisak Microfinance Limited	42,879	42,016	42	-	1,524	(198)	86,263
70 Sawad Rung Reung Finance (Cambodia) Plc.	31,246	83,804	298	-	667	1,275	117,290
71 Seilanithih Limited	5,699	8,350	310	40	136	49	14,584
72 Serey Oudom Microfinance Plc.	1,296	27,740	151	-	286	(924)	28,549
73 Side Hustle Microfinance Plc.	1,507	881	-	-	231	2,333	4,952
74 Sixty Six Finance Plc.	1,765	8,987	81	-	6	1	10,841
75 Soksan Microfinance Institution Plc.	3,777	914	6	-	1,398	-	6,094
76 Sonatra Microfinance Institution Plc. (Sonatra)	1,792	43,800	983	224	4,852	-	51,651
77 Sunny Microfinance Plc.	6,213	69,718	372	-	686	816	77,805
78 T & Go Finance Plc.	934	3,741	20	-	270	413	5,378
79 TBB (Cambodia) Plc.	8,253	142,719	1,562	-	1,226	1,844	155,605
80 Trop Khnhom Plc.	4,637	46,495	-	-	60	589	51,781

NON-DEPOSIT TAKING BANKS AND FINANCIAL INSTITUTIONS

STATEMENT OF FINANCIAL POSITION (ASSET SIDE)

AS AT 31 DECEMBER 2024

1 USD / KHR = 4025

(millions of KHR)

Table 22

	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
81 Vithey Microfinance Plc.	2,775	30,126	562	-	180	1	33,644
82 Vivath Golden Finance Plc.	1,406	9,307	-	-	425	115	11,253
83 Welcome Finance (Cambodia) Plc.	7,933	85,146	7,761	20	1,456	-	102,317
84 Y.C.P Microfinance Plc.	6,841	12,101	27,555	5	467	-	46,968
85 Y.LP Microfinance Plc.	4,729	23,318	115	-	703	132	28,997
Subtotal	1,063,478	6,529,650	146,632	4,270	105,922	47,670	7,897,621
No. Financial Lease Institutions							
1 BSP Finance (Cambodia) Plc.	22,518	229,527	16,018	-	1,801	812	270,676
2 Chailease Royal Leasing Plc.	7,070	205,700	2,098	-	918	3,131	218,917
3 Forward Leasing Plc.	759	4,712	16	-	21	-	5,508
4 iCare Leasing Plc.	3,742	7,305	92	-	354	163	11,657
5 KK Fund Leasing Plc.	5,526	49,748	717	-	689	545	57,226
6 Komatsu Leasing (Cambodia) Plc.	4,107	23,439	3	-	165	835	28,549
7 Kubota Leasing (Cambodia) Plc.	28,555	324,775	760	-	2,156	8,367	364,613
8 L O D Leasing Plc.	809	1,019	51	-	48	-	1,927
9 Mega Leasing Plc.	3,915	54,102	1,037	-	(27)	4,866	63,892
10 Mobility Finance (Cambodia) Plc.	6,593	285	110	-	-	57	7,044
11 Suosdey Finance Plc.	20,868	92,534	-	-	2,183	4,263	119,848
12 Toyota Tsusho Finance (Cambodia) Plc.	2,135	225,742	3,200	-	758	-	231,836
13 WE Service Leasing Plc.	346	1,743	-	-	166	-	2,255
Subtotal	106,943	1,220,631	24,101	-	9,234	23,038	1,383,947
Grand Total	1,655,185	9,806,984	225,172	4,270	188,112	94,464	11,974,187

NON-DEPOSIT TAKING BANKS AND FINANCIAL INSTITUTIONS

PERCENTAGE DISTRIBUTION OF ASSETS

AS AT 31 DECEMBER 2024

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	
No. Specialized Banks								
1	AEON Specialized Bank (Cambodia) Plc.	6.3%	87.7%	1.0%	-	3.7%	1.4%	100.0%
2	Anco Specialized Bank	48.0%	51.6%	0.0%	-	0.2%	0.1%	100.0%
3	Angkor Capital Specialized Bank	8.4%	54.8%	0.6%	-	32.5%	3.6%	100.0%
4	Daun Penh Specialized Bank Plc.	5.1%	91.8%	0.7%	-	2.5%	-0.1%	100.0%
5	Evergrowth (Cambodia) Specialized Bank Plc.	32.5%	77.1%	0.2%	-	0.0%	-9.8%	100.0%
6	KB Daehan Specialized Bank Plc.	24.8%	72.3%	0.3%	-	1.8%	0.8%	100.0%
7	Maritime Specialized Bank Plc.	7.8%	2.2%	87.6%	-	2.3%	-	100.0%
8	PHSME Specialized Bank Ltd.	38.2%	45.2%	0.0%	-	-1.4%	18.0%	100.0%
9	Southern Capital Specialized Bank Plc.	32.9%	65.8%	0.2%	-	0.4%	0.6%	100.0%
	Subtotal	18.0%	76.4%	2.0%	-	2.7%	0.9%	100.0%
No. Microfinance Institutions (MFIs)								
1	Active People's Plc.	20.8%	77.9%	0.5%	0.2%	0.6%	0.0%	100.0%
2	AMZ Microfinance Plc.	7.1%	82.2%	1.6%	-	9.1%	-	100.0%
3	Anakut Plc.	6.2%	91.8%	1.0%	-	0.5%	0.4%	100.0%
4	Baitang Microheranhvatho Plc.	22.1%	77.1%	0.3%	-	0.2%	0.4%	100.0%
5	Bamboo Finance Plc.	3.2%	92.9%	0.3%	-	0.5%	3.1%	100.0%
6	BAMC Finance Plc.	22.2%	71.4%	1.3%	-	9.3%	-4.2%	100.0%
7	Bayon Credit Plc.	58.5%	3.6%	25.0%	-	12.9%	-	100.0%
8	BNKC (Cambodia) Plc.	5.1%	91.3%	0.4%	-	3.2%	-	100.0%
9	Boribo Plc.	35.8%	62.1%	0.0%	-	1.0%	1.1%	100.0%
10	Cam Capital Public Limited Company	12.5%	84.7%	1.0%	-	1.8%	-	100.0%
11	Cambodian Labor Care Plc.	14.6%	55.7%	29.6%	-	0.0%	0.0%	100.0%
12	Camma Microfinance Limited	1.9%	97.0%	0.1%	-	0.7%	0.3%	100.0%
13	Century Cambo Development Plc.	88.9%	10.6%	0.0%	-	0.4%	-	100.0%
14	Chailease Royal Finance Plc.	1.4%	94.9%	2.5%	-	0.1%	1.1%	100.0%
15	Chamroeun Microfinance Plc.	24.3%	74.1%	2.4%	-	0.8%	-1.7%	100.0%
16	Chokchey Finance Plc.	13.2%	85.4%	0.4%	-	1.0%	-	100.0%
17	City Microfinance Institution Plc.	19.8%	77.9%	0.5%	-	1.8%	-	100.0%
18	CMK Plc.	54.6%	38.3%	2.7%	-	4.2%	0.2%	100.0%
19	Corich Microfinance Plc.	32.1%	57.9%	6.9%	-	3.1%	-	100.0%
20	Delta Microfinance Plc.	18.2%	78.4%	0.1%	-	0.5%	2.9%	100.0%
21	EAST Micro Plc.	43.7%	55.2%	0.0%	-	1.0%	-	100.0%
22	Evergreen Microfinance Plc.	42.5%	55.8%	0.1%	-	1.7%	-0.1%	100.0%
23	Family Microfinance Plc.	35.2%	63.2%	0.1%	-	1.6%	-	100.0%
24	Farmer Finance Ltd. (FF)	7.5%	90.9%	-	0.0%	0.8%	0.8%	100.0%
25	First Finance Plc.	4.1%	95.0%	0.5%	0.0%	0.4%	0.1%	100.0%
26	Funan Microfinance Plc.	4.4%	93.1%	0.7%	-	0.6%	1.2%	100.0%
27	Futaba Microfinance Plc.	3.1%	94.5%	0.7%	-	0.9%	0.9%	100.0%
28	G B Plc.	9.6%	88.3%	1.0%	-	0.5%	0.7%	100.0%
29	Golden Cash Plc.	5.3%	92.9%	0.8%	-	1.0%	0.0%	100.0%
30	Grow Microfinance Institution Plc.	27.7%	46.5%	14.7%	-	10.1%	0.9%	100.0%
31	HFC (Cambodia) Microfinance Plc.	5.6%	93.1%	0.3%	-	1.1%	0.0%	100.0%
32	Idemitsu Saison Microfinance (Cambodia) Plc.	7.7%	91.1%	0.5%	-	0.8%	0.0%	100.0%
33	Intean Poalroath Rongroeurng Ltd.	14.6%	77.4%	7.0%	-	1.0%	-	100.0%
34	JACCS Microfinance (Cambodia) Plc.	4.4%	92.1%	1.8%	-	1.6%	0.2%	100.0%

NON-DEPOSIT TAKING BANKS AND FINANCIAL INSTITUTIONS

PERCENTAGE DISTRIBUTION OF ASSETS

AS AT 31 DECEMBER 2024

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
35 JC Finance Plc.	30.3%	65.9%	1.5%	-	2.2%	0.0%	100.0%
36 Jet's Cash Box Finance Plc.	9.5%	23.6%	61.4%	-	0.3%	5.2%	100.0%
37 Khemarak Microfinance Institution Limited	99.3%	-	0.4%	-	0.3%	0.0%	100.0%
38 Khmer Capital Plc.	36.7%	61.4%	0.5%	-	1.4%	-	100.0%
39 Kongkea Capital MFI Plc.	8.8%	86.8%	0.5%	-	3.9%	-	100.0%
40 L B P Microfinance Plc.	5.8%	87.7%	5.9%	-	0.6%	-	100.0%
41 LCH Microfinance Plc.	10.1%	81.6%	0.4%	-	3.3%	4.7%	100.0%
42 LED Microfinance Institution Plc.	4.2%	45.0%	0.3%	-	0.1%	50.4%	100.0%
43 Leng Navatra Capital Plc.	6.4%	90.9%	1.6%	-	2.1%	-1.0%	100.0%
44 Mango Finance Plc.	2.1%	95.3%	0.8%	-	1.1%	0.6%	100.0%
45 Maxima Microfinance Plc.	4.6%	95.9%	1.9%	0.0%	0.3%	-2.6%	100.0%
46 MIA Plc.	8.3%	78.1%	6.5%	-	7.1%	-	100.0%
47 Microfinance Amatak Capital Plc.	5.2%	94.1%	0.5%	-	0.3%	-	100.0%
48 Mothers Financial Japan Plc.	27.1%	68.7%	0.9%	-	0.1%	3.2%	100.0%
49 Niron Microfinance Plc.	21.4%	39.1%	4.5%	-	0.6%	34.3%	100.0%
50 Nonghyup Finance (Cambodia) Plc.	22.6%	74.3%	-0.2%	0.0%	2.8%	0.4%	100.0%
51 ORO Financecorp Plc.	6.3%	12.9%	80.3%	-	0.1%	0.5%	100.0%
52 PG Development Plc.	48.3%	51.2%	0.4%	-	0.0%	-	100.0%
53 Piphup Thmey Microfinance Plc.	67.0%	22.5%	10.5%	-	-	-	100.0%
54 Prasethpheap Finance Plc.	16.1%	79.0%	1.1%	-	1.1%	2.8%	100.0%
55 Prime MF Microfinance Institution Ltd. (Prime MF)	4.6%	71.4%	1.4%	-	16.9%	5.7%	100.0%
56 Propey Microfinance Plc.	13.5%	83.1%	1.8%	-	1.7%	-	100.0%
57 Queen Finance Plc.	15.2%	80.1%	0.5%	-	3.6%	0.5%	100.0%
58 RAFCO Financial (Cambodia) Plc.	29.9%	56.6%	-	9.2%	1.5%	2.9%	100.0%
59 Rich Avenue Finance Plc.	90.4%	0.3%	1.2%	-	8.1%	0.1%	100.0%
60 Rolya Plc.	9.7%	22.0%	67.6%	-	0.7%	-	100.0%
61 Royal Microfinance Plc.	36.9%	55.9%	0.0%	-	1.8%	5.4%	100.0%
62 Sabay Credit Commercial Plc.	60.3%	39.2%	0.0%	-	0.5%	-	100.0%
63 Sachak Microfinance Plc.	4.5%	9.0%	-	-	78.8%	7.7%	100.0%
64 Sahaka Plc.	13.5%	86.4%	0.4%	-	1.0%	-1.4%	100.0%
65 Sahakrinpheap Microfinance Plc.	46.6%	43.7%	0.8%	-	0.4%	8.5%	100.0%
66 Samaky Capital Plc.	25.2%	72.6%	0.6%	-	1.5%	0.1%	100.0%
67 Sambat Finance Plc.	15.9%	72.5%	0.5%	-	6.5%	4.7%	100.0%
68 Samporn Samakum Sahakreas Thuntouh Neung Matjum Kampuchea Plc.	4.7%	87.2%	2.1%	-	0.5%	5.5%	100.0%
69 Samrithisak Microfinance Limited	49.7%	48.7%	0.0%	-	1.8%	-0.2%	100.0%
70 Sawad Rung Reung Finance (Cambodia) Plc.	26.6%	71.5%	0.3%	-	0.6%	1.1%	100.0%
71 Seilanithih Limited	39.1%	57.3%	2.1%	0.3%	0.9%	0.3%	100.0%
72 Serey Oudom Microfinance Plc.	4.5%	97.2%	0.5%	-	1.0%	-3.2%	100.0%
73 Side Hustle Microfinance Plc.	30.4%	17.8%	-	-	4.7%	47.1%	100.0%
74 Sixty Six Finance Plc.	16.3%	82.9%	0.7%	-	0.1%	0.0%	100.0%
75 Soksan Microfinance Institution Plc.	62.0%	15.0%	0.1%	-	22.9%	-	100.0%
76 Sonatra Microfinance Institution Plc. (Sonatra)	3.5%	84.8%	1.9%	0.4%	9.4%	-	100.0%
77 Sunny Microfinance Plc.	8.0%	89.6%	0.5%	-	0.9%	1.0%	100.0%
78 T & Go Finance Plc.	17.4%	69.6%	0.4%	-	5.0%	7.7%	100.0%
79 TBB (Cambodia) Plc.	5.3%	91.7%	1.0%	-	0.8%	1.2%	100.0%
80 Trop Khnhom Plc.	9.0%	89.8%	-	-	0.1%	1.1%	100.0%
81 Vithey Microfinance Plc.	8.2%	89.5%	1.7%	-	0.5%	0.0%	100.0%

NON-DEPOSIT TAKING BANKS AND FINANCIAL INSTITUTIONS

PERCENTAGE DISTRIBUTION OF ASSETS

AS AT 31 DECEMBER 2024

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
82	Vivath Golden Finance Plc.	12.5%	82.7%	-	-	3.8%	1.0%	100.0%
83	Welcome Finance (Cambodia) Plc.	7.8%	83.2%	7.6%	0.0%	1.4%	-	100.0%
84	Y.C.P Microfinance Plc.	14.6%	25.8%	58.7%	0.0%	1.0%	-	100.0%
85	Y.L.P Microfinance Plc.	16.3%	80.4%	0.4%	-	2.4%	0.5%	100.0%
	Subtotal	13.5%	82.7%	1.9%	0.1%	1.3%	0.6%	100.0%
No. Financial Lease Institutions								
1	BSP Finance (Cambodia) Plc.	8.3%	84.8%	5.9%	-	0.7%	0.3%	100.0%
2	Chailease Royal Leasing Plc.	3.2%	94.0%	1.0%	-	0.4%	1.4%	100.0%
3	Forward Leasing Plc.	13.8%	85.5%	0.3%	-	0.4%	-	100.0%
4	iCare Leasing Plc.	32.1%	62.7%	0.8%	-	3.0%	1.4%	100.0%
5	KK Fund Leasing Plc.	9.7%	86.9%	1.3%	-	1.2%	1.0%	100.0%
6	Komatsu Leasing (Cambodia) Plc.	14.4%	82.1%	0.0%	-	0.6%	2.9%	100.0%
7	Kubota Leasing (Cambodia) Plc.	7.8%	89.1%	0.2%	-	0.6%	2.3%	100.0%
8	L O D Leasing Plc.	42.0%	52.9%	2.6%	-	2.5%	-	100.0%
9	Mega Leasing Plc.	6.1%	84.7%	1.6%	-	0.0%	7.6%	100.0%
10	Mobility Finance (Cambodia) Plc.	93.6%	4.0%	1.6%	-	-	0.8%	100.0%
11	Suosdey Finance Plc.	17.4%	77.2%	-	-	1.8%	3.6%	100.0%
12	Toyota Tsusho Finance (Cambodia) Plc.	0.9%	97.4%	1.4%	-	0.3%	-	100.0%
13	WE Service Leasing Plc.	15.3%	77.3%	-	-	7.3%	-	100.0%
	Subtotal	1.4%	15.5%	0.3%	-	0.1%	0.3%	17.5%
	Grand Total	13.8%	81.9%	1.9%	0.0%	1.6%	0.8%	100.0%

NON-DEPOSIT TAKING BANKS AND FINANCIAL INSTITUTIONS
STATEMENT OF FINANCIAL POSITION (LIABILITY AND SHAREHOLDER'S EQUITY SIDE)
AS AT 31 DECEMBER 2024

Table 24

1 USD / KHR = 4025

(millions of KHR)

No.	Customer's deposit								Shareholder's Equity						Total Liabilities and Equity	
	Compulsory Saving	Voluntary Saving	Interest Payable	Account Payable and Others Liabilities	Accrued Expenses and Provision	Loans Payable	Deferred Revenue	Suspense Clearing and interbranch Account	Other Liabilities	Paid up Capital	Premium on Share Capital	Hybrid & Donated Capital Investment	Reserves and Subordinated Debt	Retained and Current Profit/Loss		Other Equities
No. Specialized Banks																
1	-	-	-	-	-	638,922	-	-	32,668	161,000	-	-	-	89,500	-	922,091
2	-	-	-	-	-	-	-	-	1,068	120,750	-	-	-	11,121	39,495	172,433
3	-	30	-	-	-	-	-	-	474	52,325	-	-	-	(22,090)	5,361	36,099
4	-	-	-	-	-	160,162	-	-	3,723	94,588	-	-	-	4,286	6,291	269,050
5	-	-	-	-	-	-	-	-	143	74,463	-	-	-	(13,356)	-	61,250
6	-	-	-	-	-	716,674	-	-	17,621	296,441	-	-	3,830	54,128	8,145	1,096,840
7	-	-	-	-	-	-	-	-	769	60,375	-	-	-	(15,212)	-	45,932
8	-	560	-	-	-	-	-	-	305	31,174	-	-	-	4,229	-	36,267
9	-	14	-	-	-	-	-	-	2,101	60,375	-	-	-	(9,834)	-	52,656
		603				1,515,759			58,872	951,490			3,830	102,773	59,292	2,692,618
No. Microfinance Institutions (MFIs)																
1	-	-	-	42,367	-	1,489,627	-	39,781	-	201,250	-	-	-	289,849	-	2,062,873
2	-	-	-	11	86	8,111	97	0.0	-	8,050	-	-	-	(6,736)	-	9,619
3	-	-	-	17	59	9,382	-	0.0	941	12,075	-	-	-	(6,397)	-	16,077
4	-	-	-	6	36	-	-	83	119	12,075	-	-	-	2,949	-	15,268
5	-	-	-	-	-	91,413	-	-	3,963	16,100	-	-	8,050	2,689	-	122,215
6	-	-	-	505	-	1,901	-	(1,407.1)	6	60,375	-	-	-	(12,054)	-	49,326
7	-	-	-	233	153	6,933	-	-	38	12,075	-	-	-	(12,451)	-	6,980
8	-	-	-	592	205	210,785	605	23,048	-	80,500	-	-	-	(32,467)	-	283,269
9	-	-	-	522	(3)	5,866	-	6	413	7,245	-	-	-	5,225	-	19,274
10	-	-	-	368	1,248	141,708	690	6,867	-	68,425	-	-	-	(47,852)	-	171,452
11	-	-	-	2,543	65	-	-	-	-	12,075	-	-	-	2,414	-	17,096
12	-	-	-	196	36	92,271	404	636	-	29,556	-	-	5,406	2,028	-	130,533
13	-	-	-	-	34	0.0	-	-	-	6,038	-	-	-	(3,966)	-	2,105
14	-	-	-	2,191	33,282	825,681	-	3,143	-	86,618	-	-	-	80,110	-	1,031,024
15	-	-	-	2,919	-	131,601	-	64	-	29,453	-	2,046	660	(12,496)	-	154,246
16	-	-	-	220	69	144,095	-	-	3,398	22,138	-	-	16,825	3,913	-	190,656
17	-	-	-	855	123	10,191	-	25	(5)	32,200	-	-	-	(470)	-	42,919
18	80	350	-	7	214	-	-	38.4	(10)	26,163	-	-	1,326	(3,652)	-	24,516
19	-	-	-	1,677	-	5,234	-	-	-	8,694	-	-	-	358	(6,500)	9,463
20	-	-	-	-	-	21,333	-	614	3,875	10,063	-	-	2,554	2,867	-	41,306
21	-	-	-	-	77	8,058	49	-	10,062.6	8,050	-	-	-	(1,913)	-	24,385
22	-	-	-	15	16	-	-	35	-	6,038	-	-	-	(2,188)	-	3,916
23	-	-	-	6	30	2,474	-	-	-	6,038	-	-	-	(6,547)	-	2,000
24	-	-	-	63	-	16,457	-	27	70	6,000	-	-	-	117	-	22,733
25	-	-	-	1,147	190	239,707	-	-	5,590	60,375	-	-	74,295	(2,726)	-	378,578
26	-	-	-	3,086	3,074	192,447	2,823	2,427	4,378	32,200	-	-	18,505	67,461	-	326,401
27	-	-	-	460	564	16,692	-	-	9,337	28,175	-	-	-	(508)	-	54,720
28	-	-	-	6	86	5,241	-	1	-	8,050	-	-	729	(6,258)	-	7,856
29	-	-	-	686	-	7,605	-	165	-	6,038	-	-	-	5,127	-	19,619
30	-	-	-	0.3	90	7,484	-	48	52	6,038	-	-	-	(4,702)	-	9,010
31	-	-	-	888.6	-	64,148	-	-	2,889	64,400	-	-	-	19,191	-	151,517
32	-	-	-	856	566	97,303	725	-	-	40,250	254	-	-	(16,248)	-	123,707
33	-	-	-	236	32	-	0.0	162	-	12,432	-	-	1,006	18,527	-	32,396
34	-	-	-	2,245	2,128	285,564	-	4,073	-	108,675	-	-	3,416	(3,356)	-	402,744
35	-	-	-	8	81	810	-	108	-	25,156	-	-	-	(11,500)	-	14,663
36	-	-	-	1	0.2	55	172	182	-	6,038	-	-	-	(2,976)	-	3,472
37	-	-	-	32	3	-	-	-	-	10,070	-	-	-	(2,675)	-	7,430
38	-	-	-	45	455	-	79	539	4	80,500	-	-	-	(6,954)	-	74,668
39	-	-	-	937	-	55,219	-	-	617	27,370	-	-	-	(16,889)	-	67,254
40	-	-	-	168	52	3,646	-	293	43	10,063	-	-	-	(1,734)	-	12,530

NON-DEPOSIT TAKING BANKS AND FINANCIAL INSTITUTIONS
STATEMENT OF FINANCIAL POSITION (LIABILITY AND SHAREHOLDER'S EQUITY SIDE)

AS AT 31 DECEMBER 2024

1 USD / KHR = 4025

(millions of KHR)

Table 24

	Customer's deposit							Shareholder's Equity							Total Liabilities and Equity
	Compulsory Saving	Voluntary Saving	Interest Payable	Account Payable and Others Liabilities	Accrued Expenses and Provision	Loans Payable	Deferred Revenue	Suspense Clearing and interbranch Account	Other Liabilities	Paid up Capital	Premium on Share Capital	Hybrid & Donated Capital Investment	Reserves and Subordinated Debt	Retained and Current Profit/Loss	
41 LCH Microfinance Plc.	-	-	-	258	-	-	-	321	-	6,038	-	-	338	-	6,955
42 LED Microfinance Institution Plc.	-	-	-	358	27	-	-	479	86	6,038	-	-	1,093	-	8,079
43 Leng Navatra Capital Plc.	-	-	-	-	2	-	-	(125)	2,116	18,113	-	-	(2,730)	-	17,375
44 Mango Finance Plc.	-	-	-	1,125	297	19,766	-	241	-	12,075	-	-	11,566	-	45,070
45 Maxima Microfinance Plc.	-	-	-	1,514	884	75,768	-	642	(1,693)	20,509	-	-	578	(1,702)	96,499
46 MIA Plc.	-	-	-	205	50	1,109	1,316	33	-	10,063	-	-	-	-	14,283
47 Microfinance Amatak Capital Plc.	-	-	-	10	341	8,797	-	(2)	31	6,038	-	-	43	2,768	18,024
48 Mothers Financial Japan Plc.	-	-	-	1,096	224	25,316	-	6,470	-	14,088	-	-	25,535	(23,590)	49,140
49 Niron Microfinance Plc.	-	-	-	65	271	0.0	333	8,251	-	10,295	-	-	(0.0)	4,828	24,042
50 Nonghyup Finance (Cambodia) Plc.	-	-	-	430	1,211	148,946	1,750	4,015	-	100,625	6,191	377	335	19,303	283,182
51 ORO Financecorp Plc.	-	-	-	3,101	25	-	-	9	1	28,175	-	-	-	(4,084)	27,227
52 PG Development Plc.	-	-	-	14	17	-	-	-	-	12,075	-	-	-	(2,793)	9,313
53 Piphup Thmey Microfinance Plc.	-	-	-	46	-	-	-	-	1,936	39,445	-	-	-	(35,029)	6,397
54 Prosethpheap Finance Plc.	-	-	-	83	118	12,728	-	-	-	11,736	-	-	1,544	(1,090)	25,118
55 Prime MF Microfinance Institution Ltd. (Prime MF)	-	-	-	221	149	28,670	-	970	-	20,125	-	-	120	11,397	61,652
56 Propey Microfinance Plc.	-	-	-	-	41	-	-	-	-	6,038	-	-	-	(1,256)	4,822
57 Queen Finance Plc.	-	-	-	-	210	2,389	-	189	-	6,722	-	-	-	(4,798)	4,712
58 RAFCO Financial (Cambodia) Plc.	-	-	-	-	-	-	-	-	1,173	10,063	-	-	-	(2,804)	8,432
59 Rich Avenue Finance Plc.	-	-	-	4	15	-	-	4	0.1	8,050	-	-	-	(595)	7,478
60 Rolya Plc.	-	-	-	15	54	-	-	338	-	6,038	-	-	(0.0)	(982)	5,463
61 Royal Microfinance Plc.	-	-	-	16	122	9,056	159	1,749	-	16,100	-	-	-	(2,531)	24,671
62 Sabay Credit Commercial Plc.	-	-	-	282	278	28,175	-	-	-	20,125	-	-	379	(512)	48,727
63 Sachak Microfinance Plc.	-	-	-	39	29	5,865	737	3	(59)	6,038	-	-	-	(4,251)	8,400
64 Sahaka Plc.	-	-	-	99	19	33,935	-	0.0	94	14,490	-	-	243	(7,250)	41,630
65 Sahakrinpheap Microfinance Plc.	-	-	-	9	62	-	-	-	448	26,000	-	-	(1,069)	(11,768)	13,682
66 Samaky Capital Plc.	-	-	-	4	61	-	-	621	7	8,050	-	-	-	(3,047)	5,695
67 Sambat Finance Plc.	-	-	-	226	271	37,674	-	0.0	13	13,194	-	-	-	(3,138)	48,241
68 Samporn Samakum Sahakreas Thunlauh Neung Matjum Kampuchea Plc.	-	-	-	1,108	-	1,537	-	883	-	8,453	-	-	-	(2,457)	9,523
69 Samrithsak Microfinance Limited	-	-	-	527	89	-	-	(0.0)	-	60,375	-	-	5,813	19,459	86,263
70 Sawad Rung Reung Finance (Cambodia) Plc.	-	-	-	-	899	107,220	-	-	282	17,106	-	-	-	(8,217)	117,290
71 Seilanithih Limited	33	-	-	258	105	6,456	-	0.0	1,172	8,453	-	-	3,010	(4,902)	14,584
72 Serey Oudom Microfinance Plc.	-	-	-	13	56	19,749	211	(937)	-	8,050	-	-	-	1,408	28,549
73 Side Hustle Microfinance Plc.	-	-	-	922	-	1,960	-	-	2	6,095	-	-	999	(5,027)	4,952
74 Sixty Six Finance Plc.	-	-	-	-	-	-	-	-	255	12,075	-	-	-	(1,489)	10,841
75 Soksan Microfinance Institution Plc.	-	-	-	60	-	-	-	-	-	6,038	-	-	-	(3)	6,094
76 Sonatra Microfinance Institution Plc. (Sonatra)	-	-	-	799	60	31,118	1	23	-	22,138	-	-	-	(2,487)	51,651
77 Sunny Microfinance Plc.	-	-	-	39	652	19,765	-	(0.0)	326	59,570	-	-	558	(3,105)	77,805
78 T & Go Finance Plc.	-	-	-	44	28	3,836	-	798	-	12,075	-	-	-	(11,403)	5,378
79 TBB (Cambodia) Plc.	-	-	-	5,091	651	65,044	-	-	3,519	80,500	-	-	19,284	(18,484)	155,605
80 Trop Khnhom Plc.	-	-	-	-	-	41,925	-	-	711	6,038	-	-	2,013	1,095	51,781
81 Vithey Microfinance Plc.	-	-	-	94	25	11,070	833	-	-	17,308	-	-	7,472	(3,159)	33,644
82 Vivath Golden Finance Plc.	-	-	-	13	18	-	-	-	536	20,125	-	-	-	(9,440)	11,253
83 Welcome Finance (Cambodia) Plc.	-	-	-	1,205	637	60,092	-	(685)	15,653	20,125	-	-	6,045	(754)	102,317
84 Y.C.P Microfinance Plc.	-	-	-	150	1,993	-	-	2,414	-	21,333	-	-	-	21,079	46,968
85 Y.L.P Microfinance Plc.	-	-	-	758	49	4,313	225	0.5	-	6,038	-	-	20,125	(2,511)	28,997
Subtotal	113	350	-	86,408	53,093	5,011,319	11,210	107,663	72,388	2,141,349	6,445	2,423	226,156	178,703	7,897,621
No. Financial Lease Institutions															
1 BSP Finance (Cambodia) Plc.	-	-	-	4,324	3,800	161,325	-	-	-	74,008	-	-	1,592	25,627	270,676
2 Challease Royal Leasing Plc.	-	-	-	22,045	-	111,726	-	-	666	20,125	-	-	-	64,355	218,917
3 Forward Leasing Plc.	-	-	-	197	128	-	-	-	-	6,038	-	-	-	(855)	5,508
4 iCare Leasing Plc.	-	-	-	9	27	8,196	-	3,199	-	7,044	-	-	-	(6,819)	11,657

NON-DEPOSIT TAKING BANKS AND FINANCIAL INSTITUTIONS
STATEMENT OF FINANCIAL POSITION (LIABILITY AND SHAREHOLDER'S EQUITY SIDE)
AS AT 31 DECEMBER 2024

1 USD / KHR = 4025

(millions of KHR)

Table 24

	Customer's deposit						Shareholder's Equity								Total Liabilities and Equity	
	Compulsory Saving	Voluntary Saving	Interest Payable	Account Payable and Others Liabilities	Accrued Expenses and Provision	Loans Payable	Deferred Revenue	Suspense Clearing and interbranch Account	Other Liabilities	Paid up Capital	Premium on Share Capital	Hybrid & Donated Capital Investment	Reserves and Subordinated Debt	Retained and Current Profit/Loss		Other Equities
5 KK Fund Leasing Plc.	-	-	-	821	272	29,580	-	13,815	-	12,075	-	-	4,938	(4,275)	-	57,226
6 Komatsu Leasing (Cambodia) Plc.	-	-	-	2,583	188	4,025	-	-	-	20,125	-	-	-	1,628	-	28,549
7 Kubota Leasing (Cambodia) Plc.	-	-	-	7,936	772	286,786	-	-	6	72,450	-	11,270	-	(14,607)	-	364,613
8 L O D Leasing Plc.	-	-	-	24	96	805	-	3	-	2,013	-	-	-	(1,013)	-	1,927
9 Mega Leasing Plc.	-	-	-	2,789	351	30,998	-	-	-	5,635	-	-	2,392	21,727	-	63,892
10 Mobility Finance (Cambodia) Plc.	-	-	-	44	64	-	-	3	-	12,413	-	-	-	(5,481)	-	7,044
11 Suosdey Finance Plc.	-	-	-	1,889	3,788	39,004	-	-	-	16,100	-	-	-	59,066	-	119,848
12 Toyota Tsusho Finance (Cambodia) Plc.	-	-	-	7,284	3,043	140,473	-	-	-	26,163	-	-	2,402	52,471	-	231,836
13 WE Service Leasing Plc.	-	-	-	-	-	604	-	1	54	2,013	-	-	-	(415)	-	2,255
Subtotal	-	-	-	49,946	12,530	813,521	-	17,021	726	276,200	-	11,270	11,324	191,410	-	1,383,947
Grand Total	113	953	-	136,354	65,623	7,340,599	11,210	124,684	131,985	3,369,039	6,445	13,693	241,310	472,885	59,292	11,974,187

NON-DEPOSIT TAKING BANKS AND FINANCIAL INSTITUTIONS
PERCENTAGE DISTRIBUTION OF LIABILITIES AND SHAREHOLDER'S EQUITY OF INDIVIDUAL NDTIS
AS AT 31 DECEMBER 2024

Table 25

No.	Customer's deposit							Shareholder's Equity							TOTAL Liabilities and Equity	
	Compulsory Saving	Voluntary Saving	Interest Payable	Account Payable and Others Liabilities	Accrued Expenses and Provision	Loans Payable	Deferred Revenue	Suspense Clearing and interbranch Account	Other Liabilities	Paid up Capital	Premium on Share Capital	Hybrid Capital Investment	Reserves and Appropriations	Retained and Current Profit/Loss		Other Equities
No. Specialized Banks																
1	-	-	-	-	-	69.3%	-	-	3.5%	17.5%	-	-	-	9.7%	-	100.0%
2	-	-	-	-	-	0.0%	-	-	0.6%	70.0%	-	-	-	6.4%	22.9%	100.0%
3	-	0.1%	-	-	-	-	-	-	1.3%	144.9%	-	-	-	-61.2%	14.8%	100.0%
4	-	-	-	-	-	59.5%	-	-	1.4%	35.2%	-	-	-	1.6%	2.3%	100.0%
5	-	-	-	-	-	0.0%	-	-	0.2%	121.6%	-	-	-	-21.8%	0.0%	100.0%
6	-	-	-	-	-	65.3%	-	-	1.6%	27.0%	-	-	0.3%	4.9%	0.7%	100.0%
7	-	-	-	-	-	-	-	-	1.7%	131.4%	-	-	-	-33.1%	-	100.0%
8	-	1.5%	-	-	-	-	-	-	0.8%	86.0%	-	-	-	11.7%	-	100.0%
9	-	0.0%	-	-	-	-	-	-	4.0%	114.7%	-	-	-	-18.7%	-	100.0%
	-	0.0%	-	-	-	56.3%	-	-	2.2%	35.3%	-	-	0.1%	3.8%	2.2%	100.0%
No. Microfinance Institutions (MFIs)																
1	-	-	-	2.1%	-	72.2%	-	1.9%	-	9.8%	-	-	-	14.1%	-	100.0%
2	-	-	-	0.1%	0.9%	84.3%	1.0%	0.0%	-	83.7%	-	-	-	-70.0%	-	100.0%
3	-	-	-	0.1%	0.4%	58.4%	-	0.0%	5.9%	75.1%	-	-	-	-39.8%	-	100.0%
4	-	-	-	0.0%	0.2%	-	-	0.5%	0.8%	79.1%	-	-	-	19.3%	-	100.0%
5	-	-	-	-	-	74.8%	-	-	3.2%	13.2%	-	-	6.6%	2.2%	-	100.0%
6	-	-	-	1.0%	-	3.9%	-	-2.9%	0.0%	122.4%	-	-	-	-24.4%	-	100.0%
7	-	-	-	3.3%	2.2%	99.3%	-	-	0.5%	173.0%	-	-	-	-178.4%	-	100.0%
8	-	-	-	0.2%	0.1%	74.4%	0.2%	8.1%	-	28.4%	-	-	-	-11.5%	-	100.0%
9	-	-	-	2.7%	0.0%	30.4%	-	0.0%	2.1%	37.6%	-	-	-	27.1%	-	100.0%
10	-	-	-	0.2%	0.7%	82.7%	0.4%	4.0%	-	39.9%	-	-	-	-27.9%	-	100.0%
11	-	-	-	14.9%	0.4%	-	-	-	-	70.6%	-	-	-	14.1%	-	100.0%
12	-	-	-	0.2%	0.0%	70.7%	0.3%	0.5%	-	22.6%	-	-	4.1%	1.6%	-	100.0%
13	-	-	-	-	1.6%	0.0%	-	-	-	286.7%	-	-	-	-188.4%	-	100.0%
14	-	-	-	0.2%	3.2%	80.1%	-	0.3%	-	8.4%	-	-	-	7.8%	-	100.0%
15	-	-	-	1.9%	-	85.3%	-	0.0%	-	19.1%	-	1.3%	0.4%	-8.1%	-	100.0%
16	-	-	-	0.1%	0.0%	75.6%	-	-	1.8%	11.6%	-	-	8.8%	2.1%	-	100.0%
17	-	-	-	2.0%	0.3%	23.7%	-	0.1%	0.0%	75.0%	-	-	-	-1.1%	-	100.0%
18	0.3%	1.4%	-	0.0%	0.9%	-	-	0.2%	0.0%	106.7%	-	-	5.4%	-14.9%	-	100.0%
19	-	-	-	17.7%	-	55.3%	-	-	-	91.9%	-	-	3.8%	-68.7%	-	100.0%
20	-	-	-	-	-	51.6%	-	1.5%	9.4%	24.4%	-	-	6.2%	6.9%	-	100.0%
21	-	-	-	-	0.3%	33.0%	0.2%	-	41.3%	33.0%	-	-	-	-7.8%	-	100.0%
22	-	-	-	0.4%	0.4%	-	-	0.9%	-	154.2%	-	-	-	-55.9%	-	100.0%
23	-	-	-	0.3%	1.5%	123.7%	-	-	-	301.8%	-	-	-	-327.3%	-	100.0%
24	-	-	-	0.3%	-	72.4%	-	0.1%	0.3%	26.4%	-	-	-	0.5%	-	100.0%
25	-	-	-	0.3%	0.1%	63.3%	-	-	1.5%	15.9%	-	-	19.6%	-0.7%	-	100.0%
26	-	-	-	0.9%	0.9%	59.0%	0.9%	0.7%	1.3%	9.9%	-	-	5.7%	20.7%	-	100.0%
27	-	-	-	0.8%	1.0%	30.5%	-	-	17.1%	51.5%	-	-	-	-0.9%	-	100.0%
28	-	-	-	0.1%	1.1%	66.7%	-	0.0%	-	102.5%	-	-	9.3%	-79.7%	-	100.0%
29	-	-	-	3.5%	-	38.8%	-	0.8%	-	30.8%	-	-	-	26.1%	-	100.0%
30	-	-	-	0.0%	1.0%	83.1%	-	0.5%	0.6%	67.0%	-	-	-	-52.2%	-	100.0%
31	-	-	-	0.6%	-	42.3%	-	-	1.9%	42.5%	-	-	-	12.7%	-	100.0%
32	-	-	-	0.7%	0.5%	78.7%	0.6%	-	-	32.5%	0.2%	-	-	-13.1%	-	100.0%
33	-	-	-	0.7%	0.1%	-	0.0%	0.5%	-	38.4%	-	-	3.1%	57.2%	-	100.0%
34	-	-	-	0.6%	0.5%	70.9%	-	1.0%	-	27.0%	-	-	0.8%	-0.8%	-	100.0%
35	-	-	-	0.1%	0.6%	5.5%	-	0.7%	-	171.6%	-	-	-	-78.4%	-	100.0%
36	-	-	-	0.0%	0.0%	1.6%	5.0%	5.2%	-	173.9%	-	-	-	-85.7%	-	100.0%
37	-	-	-	0.4%	0.0%	-	-	-	-	135.5%	0.0%	-	-	-36.0%	0.0%	100.0%
38	-	-	-	0.1%	0.6%	-	0.1%	0.7%	0.0%	107.8%	-	-	-	-9.3%	-	100.0%
39	-	-	-	1.4%	-	82.1%	-	-	0.9%	40.7%	-	-	-	-25.1%	-	100.0%
40	-	-	-	1.3%	0.4%	29.1%	-	2.3%	0.3%	80.3%	-	-	-	-13.8%	-	100.0%

NON-DEPOSIT TAKING BANKS AND FINANCIAL INSTITUTIONS
PERCENTAGE DISTRIBUTION OF LIABILITIES AND SHAREHOLDER'S EQUITY OF INDIVIDUAL NDTIS
AS AT 31 DECEMBER 2024

Table 25

	Customer's deposit							Shareholder's Equity							TOTAL Liabilities and Equity	
	Compulsory Saving	Voluntary Saving	Interest Payable	Account Payable and Others Liabilities	Accrued Expenses and Provision	Loans Payable	Deferred Revenue	Suspense Clearing and interbranch Account	Other Liabilities	Paid up Capital	Premium on Share Capital	Hybrid Capital Investment	Reserves and Appropriations	Retained and Current Profit/Loss		Other Equities
41 LCH Microfinance Plc.	-	-	-	3.7%	-	-	-	4.6%	-	86.8%	-	-	-	4.9%	-	100.0%
42 LED Microfinance Institution Plc.	-	-	-	4.4%	0.3%	-	-	5.9%	1.1%	74.7%	-	-	-	13.5%	-	100.0%
43 Leng Navatra Capital Plc.	-	-	-	-	0.0%	-	-	-0.7%	12.2%	104.2%	-	-	-	-15.7%	-	100.0%
44 Mango Finance Plc.	-	-	-	2.5%	0.7%	43.9%	-	0.5%	-	26.8%	-	-	-	25.7%	-	100.0%
45 Maxima Microfinance Plc.	-	-	-	1.6%	0.9%	78.5%	-	0.7%	-1.8%	21.3%	-	-	0.6%	-1.8%	-	100.0%
46 MIA Plc.	-	-	-	1.4%	0.4%	7.8%	9.2%	0.2%	-	70.4%	-	-	-	10.6%	-	100.0%
47 Microfinance Amatak Capital Plc.	-	-	-	0.1%	1.9%	48.8%	-	0.0%	0.2%	33.5%	-	-	0.2%	15.4%	-	100.0%
48 Mothers Financial Japan Plc.	-	-	-	2.2%	0.5%	51.5%	-	13.2%	-	28.7%	-	-	52.0%	-48.0%	-	100.0%
49 Niron Microfinance Plc.	-	-	-	0.3%	1.1%	0.0%	1.4%	34.3%	-	42.8%	-	-	0.0%	20.1%	-	100.0%
50 Nonghyup Finance (Cambodia) Plc.	-	-	-	0.2%	0.4%	52.6%	0.6%	1.4%	-	35.5%	2.2%	0.1%	0.1%	6.8%	-	100.0%
51 ORO Financecorp Plc.	-	-	-	11.4%	0.1%	-	-	0.0%	0.0%	103.5%	-	-	-	-15.0%	-	100.0%
52 PG Development Plc.	-	-	-	0.2%	0.2%	-	-	-	-	129.7%	-	-	-	-30.0%	-	100.0%
53 Piphup Thmey Microfinance Plc.	-	-	-	0.7%	-	-	-	-	30.3%	616.6%	-	-	-	-547.6%	-	100.0%
54 Prosethpheap Finance Plc.	-	-	-	0.3%	0.5%	50.7%	-	-	-	46.7%	-	-	6.1%	-4.3%	-	100.0%
55 Prime MF Microfinance Institution Ltd. (Prime MF)	-	-	-	0.4%	0.2%	46.5%	-	1.6%	-	32.6%	-	-	0.2%	18.5%	-	100.0%
56 Propay Microfinance Plc.	-	-	-	-	0.9%	-	-	-	-	125.2%	-	-	-	-26.1%	-	100.0%
57 Queen Finance Plc.	-	-	-	-	4.5%	50.7%	-	4.0%	-	142.7%	-	-	-	-101.8%	-	100.0%
58 RAFCO Financial (Cambodia) Plc.	-	-	-	-	-	-	-	-	13.9%	119.3%	-	-	-	-33.3%	-	100.0%
59 Rich Avenue Finance Plc.	-	-	-	0.0%	0.2%	-	-	0.1%	0.0%	107.7%	-	-	-	-8.0%	-	100.0%
60 Rolya Plc.	-	-	-	0.3%	1.0%	-	-	6.2%	-	110.5%	-	-	0.0%	-18.0%	-	100.0%
61 Royal Microfinance Plc.	-	-	-	0.1%	0.5%	36.7%	0.6%	7.1%	-	65.3%	-	-	-	-10.3%	-	100.0%
62 Sabay Credit Commercial Plc.	-	-	-	0.6%	0.6%	57.8%	-	-	-	41.3%	-	-	0.8%	-1.1%	-	100.0%
63 Sachak Microfinance Plc.	-	-	-	0.5%	0.3%	69.8%	8.8%	0.0%	-0.7%	71.9%	-	-	-	-50.6%	-	100.0%
64 Sahaka Plc.	-	-	-	0.2%	0.0%	81.5%	-	0.0%	0.2%	34.8%	-	-	0.6%	-17.4%	-	100.0%
65 Sahakinpheap Microfinance Plc.	-	-	-	0.1%	0.5%	-	-	-	3.3%	190.0%	-	-	-7.8%	-86.0%	-	100.0%
66 Samaky Capital Plc.	-	-	-	0.1%	1.1%	-	-	10.9%	0.1%	141.3%	-	-	-	-53.5%	-	100.0%
67 Sambat Finance Plc.	-	-	-	0.5%	0.6%	78.1%	-	0.0%	0.0%	27.4%	-	-	-	-6.5%	-	100.0%
68 Samporn Samakum Sahakreas Thuntouh Neung Matjum Kampuchea Plc.	-	-	-	11.6%	-	16.1%	-	9.3%	-	88.8%	-	-	-	-25.8%	-	100.0%
69 Samrithisak Microfinance Limited	-	-	-	0.6%	0.1%	-	-	0.0%	-	70.0%	-	-	6.7%	22.6%	-	100.0%
70 Sawad Rung Reung Finance (Cambodia) Plc.	-	-	-	-	0.8%	91.4%	-	-	0.2%	14.6%	-	-	-	-7.0%	-	100.0%
71 Seilanithih Limited	0.2%	-	-	1.8%	0.7%	44.3%	-	0.0%	8.0%	58.0%	-	-	20.6%	-33.6%	-	100.0%
72 Serey Oudom Microfinance Plc.	-	-	-	0.0%	0.2%	69.2%	0.7%	-3.3%	-	28.2%	-	-	-	4.9%	-	100.0%
73 Side Hustle Microfinance Plc.	-	-	-	18.6%	-	39.6%	-	-	0.0%	123.1%	-	-	20.2%	-101.5%	-	100.0%
74 Sixty Six Finance Plc.	-	-	-	-	-	-	-	-	2.4%	111.4%	-	-	-	-13.7%	-	100.0%
75 Soksan Microfinance Institution Plc.	-	-	-	1.0%	-	-	-	-	-	99.1%	-	-	-	-0.1%	-	100.0%
76 Sonatra Microfinance Institution Plc. (Sonatra)	-	-	-	1.5%	0.1%	60.2%	0.0%	0.0%	-	42.9%	-	-	-	-4.8%	-	100.0%
77 Sunny Microfinance Plc.	-	-	-	0.0%	0.8%	25.4%	-	0.0%	0.4%	76.6%	-	-	0.7%	-4.0%	-	100.0%
78 T & Go Finance Plc.	-	-	-	0.8%	0.5%	71.3%	-	14.8%	-	224.5%	-	-	-	-212.0%	-	100.0%
79 TBB (Cambodia) Plc.	-	-	-	3.3%	0.4%	41.8%	-	-	2.3%	51.7%	-	-	12.4%	-11.9%	-	100.0%
80 Trop Khnhom Plc.	-	-	-	-	-	81.0%	-	-	1.4%	11.7%	-	-	3.9%	2.1%	-	100.0%
81 Vithey Microfinance Plc.	-	-	-	0.3%	0.1%	32.9%	2.5%	-	-	51.4%	-	-	22.2%	-9.4%	-	100.0%
82 Vivath Golden Finance Plc.	-	-	-	0.1%	0.2%	-	-	-	4.8%	178.8%	-	-	-	-83.9%	-	100.0%
83 Welcome Finance (Cambodia) Plc.	-	-	-	1.2%	0.6%	58.7%	-	-0.7%	15.3%	19.7%	-	-	5.9%	-0.7%	-	100.0%
84 Y.C.P Microfinance Plc.	-	-	-	0.3%	4.2%	-	-	5.1%	-	45.4%	-	-	-	44.9%	-	100.0%
85 Y.L.P Microfinance Plc.	-	-	-	2.6%	0.2%	14.9%	0.8%	0.0%	-	20.8%	-	-	69.4%	-8.7%	-	100.0%
Subtotal	0.0%	0.0%	-	1.1%	0.7%	63.5%	0.1%	1.4%	0.9%	27.1%	0.1%	0.0%	2.9%	2.3%	0.0%	100.0%
No. Financial Lease Institutions																
1 BSP Finance (Cambodia) Plc.	-	-	-	1.6%	1.4%	59.6%	-	-	-	27.3%	-	-	0.6%	9.5%	-	100.0%
2 Chalease Royal Leasing Plc.	-	-	-	10.1%	-	51.0%	-	-	0.3%	9.2%	-	-	-	29.4%	-	100.0%
3 Forward Leasing Plc.	-	-	-	3.6%	2.3%	-	-	-	-	109.6%	-	-	-	-15.5%	-	100.0%
4 iCare Leasing Plc.	-	-	-	0.1%	0.2%	70.3%	-	27.4%	-	60.4%	-	-	-	-58.5%	-	100.0%
5 KK Fund Leasing Plc.	-	-	-	1.4%	0.5%	51.7%	-	24.1%	-	21.1%	-	-	8.6%	-7.5%	-	100.0%

NON-DEPOSIT TAKING BANKS AND FINANCIAL INSTITUTIONS
PERCENTAGE DISTRIBUTION OF LIABILITIES AND SHAREHOLDER'S EQUITY OF INDIVIDUAL NDTIS
AS AT 31 DECEMBER 2024

Table 25

	Customer's deposit							Shareholder's Equity							TOTAL Liabilities and Equity	
	Compulsory Saving	Voluntary Saving	Interest Payable	Account Payable and Others Liabilities	Accrued Expenses and Provision	Loans Payable	Deferred Revenue	Suspense Clearing and interbranch Account	Other Liabilities	Paid up Capital	Premium on Share Capital	Hybrid Capital Investment	Reserves and Appropriations	Retained and Current Profit/Loss		Other Equities
6 Komatsu Leasing (Cambodia) Plc.	-	-	-	9.0%	0.7%	14.1%	-	-	-	70.5%	-	-	-	5.7%	-	100.0%
7 Kubota Leasing (Cambodia) Plc.	-	-	-	2.2%	0.2%	78.7%	-	-	0.0%	19.9%	-	3.1%	-	-4.0%	-	100.0%
8 L O D Leasing Plc.	-	-	-	1.3%	5.0%	41.8%	-	0.1%	-	104.4%	-	-	-	-52.6%	-	100.0%
9 Mega Leasing Plc.	-	-	-	4.4%	0.5%	48.5%	-	-	-	8.8%	-	-	3.7%	34.0%	-	100.0%
10 Mobility Finance (Cambodia) Plc.	-	-	-	0.6%	0.9%	-	-	0.0%	-	176.2%	-	-	-	-77.8%	-	100.0%
11 Suosdey Finance Plc.	-	-	-	1.6%	3.2%	32.5%	-	-	-	13.4%	-	-	-	49.3%	-	100.0%
12 Toyota Tsusho Finance (Cambodia) Plc.	-	-	-	3.1%	1.3%	60.6%	-	-	-	11.3%	-	-	1.0%	22.6%	-	100.0%
13 WE Service Leasing Plc.	-	-	-	-	-	26.8%	-	0.0%	2.4%	89.2%	-	-	-	-18.4%	-	100.0%
Subtotal	-	-	-	3.6%	0.9%	58.8%	0.0%	1.2%	0.1%	20.0%	-	0.8%	0.8%	13.8%	-	100.0%
Grand Total	0.0%	0.0%	-	1.1%	0.5%	61.3%	0.1%	1.0%	1.1%	28.1%	0.1%	0.1%	2.0%	3.9%	0.5%	100.0%

NON-DEPOSIT TAKING BANKS AND FINANCIAL INSTITUTIONS

STATEMENT OF PROFIT OR LOSS

FOR THE YEAR ENDED 31 DECEMBER 2024

1 USD / KHR = 4025

(millions of KHR)

Table 26

	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	
No. Specialized Banks													
1	AEON Specialized Bank (Cambodia) Plc.	156,977	37,108	119,869	12,344	132,213	67,491	43,031	21,690	-	21,690	4,806	16,884
2	Anco Specialized Bank	12,782	-	12,782	673	13,455	4,508	9,006	(60)	-	(60)	71	(131)
3	Angkor Capital Specialized Bank	4,657	-	4,657	355	5,012	2,637	4,982	(2,607)	-	(2,607)	44	(2,652)
4	Daun Penh Specialized Bank Plc.	33,358	14,388	18,971	20,291	39,262	32,192	2,216	4,854	-	4,854	668	4,186
5	Evergrowth (Cambodia) Specialized Bank Plc.	4,016	29	3,986	181	4,167	930	3,596	(360)	-	(360)	31	(391)
6	KB Daehan Specialized Bank Plc.	126,564	53,420	73,144	8,253	81,397	37,944	48,162	(4,708)	-	(4,708)	1,865	(6,574)
7	Maritime Specialized Bank Plc.	28	1	27	0	27	181	26	(180)	-	(180)	0.1	(180)
8	PHSME Specialized Bank Ltd.	6,123	-	6,123	213	6,335	2,599	12,286	(8,550)	-	(8,550)	29	(8,578)
9	Southern Capital Specialized Bank Plc.	4,322	-	4,322	73	4,395	4,116	7,496	(7,216)	-	(7,216)	50	(7,266)
	Subtotal	348,827	104,946	243,881	42,382	286,263	152,598	130,802	2,863	-	2,863	7,565	(4,702)
No. Microfinance Institutions (MFIs)													
1	Active People's Plc.	278,139	71,700	206,439	102,102	308,541	60,524	128,385	119,631	-	119,631	23,801	95,830
2	AMZ Microfinance Plc.	1,619	543	1,076	191	1,268	2,364	467	(1,564)	-	(1,564)	(2)	(1,562)
3	Anakut Plc.	2,678	842	1,836	138	1,975	2,672	1,548	(2,246)	-	(2,246)	29	(2,275)
4	Baitang Microheranhvatho Plc.	2,392	-	2,392	207	2,599	1,491	353	755	-	755	171	584
5	Bamboo Finance Plc.	26,577	8,850	17,728	-	17,728	14,479	1,938	1,311	-	1,311	561	750
6	BAMC Finance Plc.	3,424	158	3,266	1,373	4,638	6,743	5,457	(7,562)	-	(7,562)	47	(7,610)
7	Bayon Credit Plc.	51	-	51	18	69	809	149	(889)	-	(889)	1	(890)
8	BNKC (Cambodia) Plc.	31,170	15,999	15,171	3,823	18,994	25,198	27,352	(33,557)	-	(33,557)	471	(34,028)
9	Borribo Plc.	2,025	566	1,459	487	1,946	2,083	674	(811)	-	(811)	25	(836)
10	Cam Capital Public Limited Company	17,497	10,394	7,103	(420)	6,684	10,628	21,695	(25,638)	-	(25,638)	-	(25,638)
11	Cambodian Labor Care Plc.	2,366	-	2,366	43	2,409	757	3,066	(1,414)	-	(1,414)	94	(1,508)
12	Camma Microfinance Limited	17,509	6,408	11,101	494	11,596	10,334	162	1,100	156	1,256	276	980
13	Century Cambo Development Plc.	26	-	26	1	27	548	(3)	(518)	-	(518)	-	(518)
14	Chailease Royal Finance Plc.	151,893	47,940	103,954	120,008	223,962	70,283	119,605	34,073	-	34,073	7,648	26,425
15	Chamroen Microfinance Plc.	23,816	12,491	11,325	6,662	17,987	19,543	13,449	(15,005)	576	(14,428)	1,481	(15,909)
16	Chokchey Finance Plc.	24,718	11,900	12,818	2,820	15,638	13,801	7,438	(5,602)	-	(5,602)	297	(5,898)
17	City Microfinance Institution Plc.	5,461	505	4,956	294	5,250	3,350	639	1,261	-	1,261	-	1,261
18	CMK Plc.	2,158	0	2,158	91	2,248	2,330	88	(170)	-	(170)	19	(189)
19	Corich Microfinance Plc.	466	232	233	53	286	1,477	527	(1,718)	-	(1,718)	-	(1,718)
20	Delta Microfinance Plc.	5,875	863	5,012	1,794	6,806	6,139	1,304	(637)	-	(637)	-	(637)
21	EAST Micro Plc.	1,132	247	885	328	1,213	1,292	110	(190)	-	(190)	13	(202)
22	Evergreen Microfinance Plc.	429	-	429	18	447	967	32	(553)	-	(553)	4	(557)
23	Family Microfinance Plc.	250	166	84	14	98	871	66	(840)	-	(840)	-	(840)
24	Farmer Finance Ltd. (FF)	2,926	1,135	1,791	372	2,163	1,608	488	67	-	67	-	67
25	First Finance Plc.	55,026	28,472	26,554	(1,106)	25,448	16,566	3,535	5,346	-	5,346	1,189	4,157
26	Funan Microfinance Plc.	50,946	18,089	32,857	15,809	48,666	30,606	12,079	5,981	-	5,981	916	5,064
27	Futaba Microfinance Plc.	6,481	356	6,125	511	6,635	5,520	2,886	(1,771)	-	(1,771)	518	(2,289)
28	G B Plc.	876	360	516	32	547	1,514	205	(1,171)	-	(1,171)	(0.0)	(1,171)
29	Golden Cash Plc.	19,605	6,022	13,583	12,284	25,867	20,537	2,135	3,196	-	3,196	2,157	1,040
30	Grow Microfinance Institution Plc.	1,101	364	737	139	876	1,170	418	(712)	-	(712)	-	(712)
31	HFC (Cambodia) Microfinance Plc.	25,781	3,920	21,861	136	21,997	11,768	4,955	5,274	-	5,274	1,555	3,719

NON-DEPOSIT TAKING BANKS AND FINANCIAL INSTITUTIONS

STATEMENT OF PROFIT OR LOSS
FOR THE YEAR ENDED 31 DECEMBER 2024

1 USD / KHR = 4025

(millions of KHR)

Table 26

	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
32 Idemitsu Saison Microfinance (Cambodia) Plc.	13,440	6,447	6,994	100	7,094	7,841	2,225	(2,972)	-	(2,972)	-	(2,972)
33 Intean Poolroath Rongroeurng Ltd.	4,564	-	4,564	122	4,686	3,520	(359)	1,525	-	1,525	196	1,330
34 JACCS Microfinance (Cambodia) Plc.	80,442	18,436	62,006	419	62,425	28,418	30,356	3,651	-	3,651	1,228	2,423
35 JC Finance Plc.	2,139	706	1,434	61	1,495	2,783	1,013	(2,300)	-	(2,300)	-	(2,300)
36 Jet's Cash Box Finance Plc.	69	-	69	3	71	192	118	(239)	-	(239)	1	(240)
37 Khemarak Microfinance Institution Limited	-	-	-	6	6	280	-	(274)	-	(274)	7	(281)
38 Khmer Capital Plc.	5,119	-	5,119	479	5,598	4,022	5,229	(3,654)	-	(3,654)	56	(3,710)
39 Kongkea Capital MFI Plc.	8,544	5,075	3,469	1,027	4,496	6,053	644	(2,201)	-	(2,201)	102	(2,303)
40 L B P Microfinance Plc.	1,774	280	1,495	176	1,671	2,311	(582)	(58)	-	(58)	(21)	(37)
41 LCH Microfinance Plc.	978	-	978	22	1,000	822	244.8	(67)	-	(67)	9	(76)
42 LED Microfinance Institution Plc.	621	-	621	134	755	644	554	(443)	-	(443)	8	(450)
43 Leng Navatra Capital Plc.	2,412	-	2,412	(55)	2,357	2,278	531	(453)	-	(453)	25	(478)
44 Mango Finance Plc.	6,730	1,979	4,751	6,571	11,322	4,273	390	6,660	-	6,660	155	6,504
45 Maxima Microfinance Plc.	19,857	9,106	10,751	3,174	13,925	12,095	9,883	(8,053)	137	(7,915)	-	(7,915)
46 MIA Plc.	1,993	36	1,957	247	2,204	1,981	617	(395)	-	(395)	-	(395)
47 Microfinance Amatak Capital Plc.	2,888	723	2,165	746	2,911	3,039	273	(401)	-	(401)	50	(450)
48 Mothers Financial Japan Plc.	4,194	708	3,486	201	3,688	2,179	(1,760)	3,269	-	3,269	43	3,225
49 Niron Microfinance Plc.	2,025	-	2,025	5,353	7,378	6,839	77	462	-	462	58	403
50 Nonghyup Finance (Cambodia) Plc.	37,305	12,050	25,255	4,530	29,785	27,747	16,950	(14,913)	-	(14,913)	4,763	(19,676)
51 ORO Financecorp Plc.	886	-	886	42	928	906	119	(98)	-	(98)	-	(98)
52 PG Development Plc.	666	-	666	33	699	667	23	8	-	8	-	8
53 Piphup Thmey Microfinance Plc.	163	-	163	-	163	2,438	(375)	(1,900)	-	(1,900)	-	(1,900)
54 Prasehpheap Finance Plc.	4,586	1,374	3,211	180	3,392	3,006	1,157	(771)	-	(771)	23	(794)
55 Prime MF Microfinance Institution Ltd. (Prime MF)	6,987	2,651	4,336	3,232	7,568	6,408	1,143	17	-	17	-	17
56 Propey Microfinance Plc.	742	-	742	58	799	821	95	(117)	-	(117)	-	(117)
57 Queen Finance Plc.	596	194	402	333	734	1,683	14	(963)	-	(963)	11	(974)
58 RAFCO Financial (Cambodia) Plc.	2,341	43	2,298	(1)	2,297	1,961	43	292	-	292	25	267
59 Rich Avenue Finance Plc.	1	4	(3)	(5)	(8)	586	0	(595)	-	(595)	0.0	(595)
60 Rolya Plc.	254	-	254	21	275	385	477	(586)	-	(586)	6	(592)
61 Royal Microfinance Plc.	2,810	785	2,025	829	2,854	3,150	3,312	(3,607)	-	(3,607)	37	(3,644)
62 Sabay Credit Commercial Plc.	2,628	2,157	471	109	579	1,109	681	(1,211)	-	(1,211)	231	(1,442)
63 Sachak Microfinance Plc.	190	408	(218)	220	2	945	30	(974)	-	(974)	-	(974)
64 Sahaka Plc.	5,752	1,766	3,986	532	4,518	4,129	301	88	-	88	65	23
65 Sahakrinpheap Microfinance Plc.	952	-	952	542	1,494	3,893	(509)	(1,890)	-	(1,890)	15	(1,905)
66 Samaky Capital Plc.	718	-	718	73	791	913	(647)	526	-	526	8	518
67 Sambaf Finance Plc.	6,545	4,241	2,303	2,763	5,067	5,869	(607)	(195)	-	(195)	0.2	(195)
68 Samporn Samakum Sahakrea Thuntouh Neung Matjum Kampuchea Plc.	1,806	112	1,694	564	2,258	1,651	3,786	(3,179)	-	(3,179)	261	(3,441)
69 Samrithisak Microfinance Limited	7,771	-	7,771	168	7,938	5,286	248	2,404	-	2,404	520	1,884
70 Sawad Rung Reung Finance (Cambodia) Plc.	35,979	12,009	23,970	9,756	33,726	29,747	10,517	(6,538)	-	(6,538)	754	(7,292)
71 Seilanithih Limited	1,590	756	834	621	1,456	2,207	835	(1,586)	-	(1,586)	28	(1,614)
72 Serey Oudom Microfinance Plc.	4,278	1,604	2,674	106	2,780	2,847	167	(234)	-	(234)	32	(266)
73 Side Hustle Microfinance Plc.	61	12	49	9	57	1,789	16	(1,748)	-	(1,748)	3	(1,751)
74 Sixty Six Finance Plc.	837	-	837	3	840	949	376	(484)	-	(484)	9	(493)
75 Soksan Microfinance Institution Plc.	287	-	287	39	327	425	11	(109)	-	(109)	-	(109)

NON-DEPOSIT TAKING BANKS AND FINANCIAL INSTITUTIONS

STATEMENT OF PROFIT OR LOSS

FOR THE YEAR ENDED 31 DECEMBER 2024

Table 26

1 USD / KHR = 4025

(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
76 Sonatra Microfinance Institution Plc. (Sonatra)	5,257	2,261	2,996	513	3,509	4,189	-	(680)	-	(680)	-	(680)
77 Sunny Microfinance Plc.	5,208	1,241	3,966	878	4,844	3,857	422	566	-	566	-	566
78 T & Go Finance Plc.	580	379	201	41	242	1,808	25	(1,591)	-	(1,591)	17	(1,608)
79 TBB (Cambodia) Plc.	13,136	5,407	7,729	1,007	8,735	7,797	449	490	-	490	346	143
80 Trop Khnhom Plc.	7,612	4,209	3,404	1,762	5,166	4,618	314	234	-	234	110	124
81 Vithey Microfinance Plc.	4,746	963	3,783	1,037	4,819	4,687	14	118	-	118	58	60
82 Vivath Golden Finance Plc.	1,511	-	1,511	1,635	3,146	3,562	1,490	(1,906)	-	(1,906)	30	(1,936)
83 Welcome Finance (Cambodia) Plc.	13,124	7,305	5,819	5,482	11,301	13,600	37,028	(39,327)	-	(39,327)	-	(39,327)
84 Y.C.P Microfinance Plc.	1,720	-	1,720	1,249	2,969	2,853	77	39	-	39	455	(416)
85 Y.L.P Microfinance Plc.	3,589	326	3,263	315	3,578	3,600	206	(228)	-	(228)	41	(269)
Subtotal	1,105,414	354,274	751,140	326,179	1,077,318	599,631	488,845	(11,157)	870	(10,287)	51,040	(61,327)
No. Financial Lease Institutions												
1 BSP Finance (Cambodia) Plc.	41,675	21,212	20,463	4,225	24,688	9,707	15,916	(935)	-	(935)	2,875	(3,810)
2 Chailease Royal Leasing Plc.	41,325	9,300	32,025	5,534	37,559	20,808	9,057	7,694	-	7,694	2,092	5,602
3 Forward Leasing Plc.	558	-	558	25	583	500	63	19	-	19	6	13
4 iCare Leasing Plc.	2,533	639	1,894	105	1,999	3,297	257	(1,555)	-	(1,555)	27	(1,582)
5 KK Fund Leasing Plc.	14,070	5,137	8,933	-	8,933	12,918	6,307	(10,292)	-	(10,292)	199	(10,491)
6 Komatsu Leasing (Cambodia) Plc.	2,166	126	2,040	16	2,056	1,603	562	(109)	-	(109)	130	(239)
7 Kubota Leasing (Cambodia) Plc.	32,960	18,224	14,736	1,072	15,808	17,787	13,071	(15,050)	-	(15,050)	1,110	(16,160)
8 L O D Leasing Plc.	363	68	296	2	297	396	42	(141)	-	(141)	3	(144)
9 Mega Leasing Plc.	18,940	4,525	14,415	2,857	17,272	12,769	1,560	2,944	-	2,944	1,156	1,788
10 Mobility Finance (Cambodia) Plc.	386	-	386	36	422	1,008	(27)	(559)	-	(559)	2	(561)
11 Suosdey Finance Plc.	35,990	-	35,990	-	35,990	36,686	-	(697)	-	(697)	991	(1,688)
12 Toyota Tsusho Finance (Cambodia) Plc.	24,871	8,965	15,906	1,705	17,612	7,542	197	9,873	-	9,873	2,051	7,821
13 WE Service Leasing Plc.	45	-	45	1	46	94	(41)	(7)	-	(7)	0.4	(7)
Subtotal	215,881	68,195	147,686	15,578	163,264	125,115	46,964	(8,815)	-	(8,815)	10,643	(19,458)
Grand Total	1,670,122	527,415	1,142,707	384,138	1,526,845	877,343	666,611	(17,109)	870	(16,239)	69,248	(85,488)

NON-DEPOSIT TAKING BANKS AND FINANCIAL INSTITUTIONS

NET PROFIT / LOSS

FOR THE YEAR ENDED 31 DECEMBER 2024

Table 27

1 USD / KHR = 4025

(millions of KHR)

		2024				
		Net profit	Total Assets	As percentage of Assets	Loans	As percentage of Loans
No. Specialized Banks						
1	AEON Specialized Bank (Cambodia) Plc.	16,884	922,091	1.8%	868,155	1.9%
2	Anco Specialized Bank	(131)	172,433	-0.1%	122,867	-0.1%
3	Angkor Capital Specialized Bank	(2,652)	36,099	-7.3%	40,269	-6.6%
4	Daun Penh Specialized Bank Plc.	4,186	269,050	1.6%	249,038	1.7%
5	Evergrowth (Cambodia) Specialized Bank Plc.	(391)	61,250	-0.6%	70,326	-0.6%
6	KB Daehan Specialized Bank Plc.	(6,574)	1,096,840	-0.6%	816,772	-0.8%
7	Maritime Specialized Bank Plc.	(180)	45,932	-0.4%	1,143	-15.8%
8	PHSME Specialized Bank Ltd.	(8,578)	36,267	-23.7%	38,908	-22.0%
9	Southern Capital Specialized Bank Plc.	(7,266)	52,656	-13.8%	53,053	-13.7%
	Subtotal	(4,702)	2,692,618	-0.2%	2,260,530	-0.2%
No. Microfinance Institutions (MFIs)						
1	Active People's Plc.	95,830	2,062,873	4.6%	1,789,260	5.4%
2	AMZ Microfinance Plc.	(1,562)	9,619	-16.2%	8,235	-19.0%
3	Anokut Plc.	(2,275)	16,077	-14.2%	19,139	-11.9%
4	Baitang Microheranhvatho Plc.	584	15,268	3.8%	12,139	4.8%
5	Bamboo Finance Plc.	750	122,215	0.6%	115,517	0.6%
6	BAMC Finance Plc.	(7,610)	49,326	-15.4%	40,041	-19.0%
7	Bayon Credit Plc.	(890)	6,980	-12.8%	424	-209.7%
8	BNKC (Cambodia) Plc.	(34,028)	283,269	-12.0%	282,714	-12.0%
9	Boribo Plc.	(836)	19,274	-4.3%	13,867	-6.0%
10	Cam Capital Public Limited Company	(25,638)	171,452	-15.0%	173,039	-14.8%
11	Cambodian Labor Care Plc.	(1,508)	17,096	-8.8%	14,163	-10.6%
12	Camma Microfinance Limited	980	130,533	0.8%	126,485	0.8%
13	Century Combo Development Plc.	(518)	2,105	-24.6%	226	-229.1%
14	Challease Royal Finance Plc.	26,425	1,031,024	2.6%	1,044,395	2.5%
15	Chamroeun Microfinance Plc.	(15,909)	154,246	-10.3%	135,726	-11.7%
16	Chokchey Finance Plc.	(5,898)	190,656	-3.1%	178,258	-3.3%
17	City Microfinance Institution Plc.	1,261	42,919	2.9%	36,963	3.4%
18	CMK Plc.	(189)	24,516	-0.8%	11,166	-1.7%
19	Corich Microfinance Plc.	(1,718)	9,463	-18.2%	4,643	-37.0%
20	Delta Microfinance Plc.	(637)	41,306	-1.5%	45,396	-1.4%
21	EAST Micro Plc.	(202)	24,385	-0.8%	13,549	-1.5%
22	Evergreen Microfinance Plc.	(557)	3,916	-14.2%	2,140	-26.0%
23	Family Microfinance Plc.	(840)	2,000	-42.0%	2,018	-41.6%
24	Farmer Finance Ltd. (FF)	67	22,733	0.3%	21,814	0.3%
25	First Finance Plc.	4,157	378,578	1.1%	361,120	1.2%
26	Funan Microfinance Plc.	5,064	326,401	1.6%	317,049	1.6%
27	Futaba Microfinance Plc.	(2,289)	54,720	-4.2%	58,992	-3.9%
28	G B Plc.	(1,171)	7,856	-14.9%	7,011	-16.7%
29	Golden Cash Plc.	1,040	19,619	5.3%	19,123	5.4%
30	Grow Microfinance Institution Plc.	(712)	9,010	-7.9%	8,387	-8.5%
31	HFC (Cambodia) Microfinance Plc.	3,719	151,517	2.5%	142,397	2.6%
32	Idemitsu Saison Microfinance (Cambodia) Plc.	(2,972)	123,453	-2.4%	139,434	-2.1%
33	Intean Poolroath Rongroeurng Ltd.	1,330	32,396	4.1%	25,515	5.2%
34	JACCS Microfinance (Cambodia) Plc.	2,423	402,744	0.6%	370,337	0.7%
35	JC Finance Plc.	(2,300)	14,663	-15.7%	12,761	-18.0%
36	Jef's Cash Box Finance Plc.	(240)	3,472	-6.9%	1,438	-16.7%
37	Khemarak Microfinance Institution Limited	(281)	7,430	-3.8%	-	-

NON-DEPOSIT TAKING BANKS AND FINANCIAL INSTITUTIONS

NET PROFIT / LOSS

FOR THE YEAR ENDED 31 DECEMBER 2024

Table 27

1 USD / KHR = 4025

(millions of KHR)

		2024				
		Net profit	Total Assets	As percentage of Assets	Loans	As percentage of Loans
38	Khmer Capital Plc.	(3,710)	74,668	-5.0%	52,337	-7.1%
39	Kongkea Capital MFI Plc.	(2,303)	67,254	-3.4%	58,688	-3.9%
40	L B P Microfinance Plc.	(37)	12,530	-0.3%	12,145	-0.3%
41	LCH Microfinance Plc.	(76)	6,955	-1.1%	5,740	-1.3%
42	LED Microfinance Institution Plc.	(450)	8,079	-5.6%	5,582	-8.1%
43	Leng Navatra Capital Plc.	(478)	17,375	-2.8%	16,496	-2.9%
44	Mango Finance Plc.	6,504	45,070	14.4%	43,593	14.9%
45	Maxima Microfinance Plc.	(7,915)	102,691	-7.7%	105,468	-7.5%
46	MIA Plc.	(395)	14,283	-2.8%	13,870	-2.8%
47	Microfinance Amatak Capital Plc.	(450)	18,024	-2.5%	17,384	-2.6%
48	Mothers Financial Japan Plc.	3,225	49,140	6.6%	45,221	7.1%
49	Niron Microfinance Plc.	403	24,042	1.7%	10,678	3.8%
50	Nonghyup Finance (Cambodia) Plc.	(19,676)	276,991	-7.1%	227,135	-8.7%
51	ORO Financecorp Plc.	(98)	27,227	-0.4%	4,507	-2.2%
52	PG Development Plc.	8	9,313	0.1%	4,899	0.2%
53	Piphup Thmey Microfinance Plc.	(1,900)	6,397	-29.7%	3,837	-49.5%
54	Prosethpheap Finance Plc.	(794)	25,371	-3.1%	20,724	-3.8%
55	Prime MF Microfinance Institution Ltd. (Prime MF)	17	61,652	0.0%	45,859	0.0%
56	Propey Microfinance Plc.	(117)	4,822	-2.4%	4,340	-2.7%
57	Queen Finance Plc.	(974)	4,712	-20.7%	3,899	-25.0%
58	RAFCO Financial (Cambodia) Plc.	267	8,432	3.2%	11,179	2.4%
59	Rich Avenue Finance Plc.	(595)	7,478	-8.0%	25	-2342.3%
60	Rolya Plc.	(592)	5,463	-10.8%	1,942	-30.5%
61	Royal Microfinance Plc.	(3,644)	24,671	-14.8%	19,368	-18.8%
62	Sabay Credit Commercial Plc.	(1,442)	48,727	-3.0%	19,694	-7.3%
63	Sachak Microfinance Plc.	(974)	8,400	-11.6%	838	-116.2%
64	Sahaka Plc.	23	41,630	0.1%	35,893	0.1%
65	Sahakrinpheap Microfinance Plc.	(1,905)	13,682	-13.9%	7,816	-24.4%
66	Samaky Capital Plc.	518	5,695	9.1%	4,553	11.4%
67	Sambat Finance Plc.	(195)	48,241	-0.4%	33,110	-0.6%
68	Samporn Samakum Sahakreas Thunfouh Neung Matjum Kampuchea Plc.	(3,441)	9,523	-36.1%	13,001	-26.5%
69	Samrithisak Microfinance Limited	1,884	86,263	2.2%	42,291	4.5%
70	Sawad Rung Reung Finance (Cambodia) Plc.	(7,292)	117,290	-6.2%	88,968	-8.2%
71	Seilanithih Limited	(1,614)	14,584	-11.1%	9,543	-16.9%
72	Serey Oudom Microfinance Plc.	(266)	28,549	-0.9%	27,997	-1.0%
73	Side Hustle Microfinance Plc.	(1,751)	4,952	-35.4%	882	-198.5%
74	Sixty Six Finance Plc.	(493)	10,841	-4.5%	9,655	-5.1%
75	Soksan Microfinance Institution Plc.	(109)	6,094	-1.8%	964	-11.3%
76	Sonatra Microfinance Institution Plc. (Sonatra)	(680)	51,651	-1.3%	45,726	-1.5%
77	Sunny Microfinance Plc.	566	77,805	0.7%	69,969	0.8%
78	T & Go Finance Plc.	(1,608)	5,378	-29.9%	3,620	-44.4%
79	TBB (Cambodia) Plc.	143	155,605	0.1%	141,790	0.1%
80	Trop Khnhom Plc.	124	51,781	0.2%	47,437	0.3%
81	Vithey Microfinance Plc.	60	33,644	0.2%	29,474	0.2%
82	Vivath Golden Finance Plc.	(1,936)	11,253	-17.2%	13,795	-14.0%
83	Welcome Finance (Cambodia) Plc.	(39,327)	102,317	-38.4%	134,558	-29.2%
84	Y.C.P Microfinance Plc.	(416)	46,968	-0.9%	12,064	-3.4%
85	Y.L.P Microfinance Plc.	(269)	28,997	-0.9%	23,736	-1.1%
	Subtotal	(61,327)	7,897,621	-0.8%	7,107,170	-0.9%

NON-DEPOSIT TAKING BANKS AND FINANCIAL INSTITUTIONS

NET PROFIT / LOSS

FOR THE YEAR ENDED 31 DECEMBER 2024

Table 27

1 USD / KHR = 4025

(millions of KHR)

		2024				
		Net profit	Total Assets	As percentage of Assets	Loans	As percentage of Loans
No. Financial Lease Institutions						
1	BSP Finance (Cambodia) Plc.	(3,810)	270,676	-1.4%	247,008	-1.5%
2	Chailease Royal Leasing Plc.	5,602	218,917	2.6%	210,118	2.7%
3	Forward Leasing Plc.	13	5,508	0.2%	4,736	0.3%
4	iCare Leasing Plc.	(1,582)	11,657	-13.6%	7,439	-21.3%
5	KK Fund Leasing Plc.	(10,491)	57,226	-18.3%	37,678	-27.8%
6	Komatsu Leasing (Cambodia) Plc.	(239)	28,549	-0.8%	24,679	-1.0%
7	Kubota Leasing (Cambodia) Plc.	(16,160)	364,613	-4.4%	349,471	-4.6%
8	L O D Leasing Plc.	(144)	1,927	-7.5%	1,098	-13.1%
9	Mega Leasing Plc.	1,788	63,892	2.8%	55,222	3.2%
10	Mobility Finance (Cambodia) Plc.	(561)	7,044	-8.0%	301	-186.3%
11	Suosley Finance Plc.	(1,688)	119,848	-1.4%	97,435	-1.7%
12	Toyota Tsusho Finance (Cambodia) Plc.	7,821	231,836	3.4%	223,952	3.5%
13	WE Service Leasing Plc.	(7)	2,255	-0.3%	1,481	-0.5%
	Subtotal	(19,458)	1,383,947	-1.4%	1,260,618	-1.5%
	Grand Total	(85,488)	11,974,187	-0.7%	10,628,318	-0.8%

NON-DEPOSIT TAKING BANKS AND FINANCIAL INSTITUTIONS

LOANS AND NON-PERFORMING LOANS (NPLS)

Table 28

(millions of KHR)

	2024			2023		
	1 USD / KHR = 4,025			1 USD / KHR = 4,085		
	NPLs	Loans	NPL Ratio	NPLs	Loans	NPL Ratio
No. Specialized Banks						
1 AEON Specialized Bank (Cambodia) Plc.	46,614	868,155	5.4%	32,347	659,786	4.9%
2 Anco Specialized Bank	106,591	122,867	86.8%	85,429	148,718	57.4%
3 Angkor Capital Specialized Bank	39,263	40,269	97.5%	26,325	42,665	61.7%
4 Daun Penh Specialized Bank Plc.	8,153	249,038	3.3%	7,229	231,990	3.1%
5 Evergrowth (Cambodia) Specialized Bank Plc.	31,204	70,326	44.4%	27,549	66,014	41.7%
6 KB Daehan Specialized Bank Plc.	45,733	816,772	5.6%	60,442	1,021,941	5.9%
7 Maritime Specialized Bank Plc.	123	1,143	10.8%	-	1,359	-
8 PHSME Specialized Bank Ltd.	21,434	38,908	55.1%	13,109	38,688	33.9%
9 Southern Capital Specialized Bank Plc.	15,211	53,053	28.7%	10,367	57,167	18.1%
Subtotal	314,325	2,260,530	13.9%	262,796	2,268,326	11.6%
No. Microfinance Institutions (MFIs)						
1 Active People's Plc.	273,886	1,789,260	15.3%	191,699	1,381,441	13.9%
2 AMZ Microfinance Plc.	350	8,235	4.3%	137	13,279	1.0%
3 Anakut Plc.	4,652	19,139	24.3%	5,093	20,035	25.4%
4 Baitang Microheranhvatho Plc.	465	12,139	3.8%	286	12,277	2.3%
5 Bamboo Finance Plc.	3,715	115,517	3.2%	1,894	93,043	2.0%
6 BAMC Finance Plc.	7,281	40,041	18.2%	4,619	19,355	23.9%
7 Bayon Credit Plc.	377	424	88.9%	179	650	27.5%
8 BNKC (Cambodia) Plc.	41,295	282,714	14.6%	41,444	307,165	13.5%
9 Borribo Plc.	4,572	13,867	33.0%	4,170	16,787	24.8%
10 Cam Capital Public Limited Company	69,563	173,039	40.2%	48,963	182,466	26.8%
11 Cambodian Labor Care Plc.	4,368	14,163	30.8%	1,522	22,149	6.9%
12 Camma Microfinance Limited	14,599	126,485	11.5%	8,280	109,117	7.6%
13 Century Cambo Development Plc.	-	226	-	-	502	-
14 Chailease Royal Finance Plc.	69,645	1,044,395	6.7%	57,018	788,985	7.2%
15 Chamroeun Microfinance Plc.	48,257	135,726	35.6%	22,837	183,725	12.4%
16 Chokchey Finance Plc.	22,199	178,258	12.5%	15,927	199,533	8.0%
17 City Microfinance Institution Plc.	7,945	36,963	21.5%	10,373	39,514	26.3%
18 CMK Plc.	4,407	11,166	39.5%	5,386	13,036	41.3%
19 Corich Microfinance Plc.	703	4,643	15.1%	796	2,397	33.2%
20 Delta Microfinance Plc.	12,143	45,396	26.7%	11,545	46,378	24.9%
21 EAST Micro Plc.	363	13,549	2.7%	-	6,534	-
22 Evergreen Microfinance Plc.	83	2,140	3.9%	-	235	-
23 Family Microfinance Plc.	1,227	2,018	60.8%	1,073	2,512	42.7%
24 Farmer Finance Ltd. (FF)	1,527	21,814	7.0%	800	20,388	3.9%
25 First Finance Plc.	21,486	361,120	5.9%	19,253	319,636	6.0%
26 Funan Microfinance Plc.	29,307	317,049	9.2%	17,133	318,057	5.4%
27 Futaba Microfinance Plc.	12,128	58,992	20.6%	8,296	58,471	14.2%
28 G B Plc.	1,923	7,011	27.4%	972	8,097	12.0%
29 Golden Cash Plc.	2,148	19,123	11.2%	1,670	20,655	8.1%
30 Grow Microfinance Institution Plc.	4,556	8,387	54.3%	5,183	8,522	60.8%
31 HFC (Cambodia) Microfinance Plc.	7,699	142,397	5.4%	-	-	-
32 Idemitsu Saison Microfinance (Cambodia) Plc.	56,811	139,434	40.7%	50,610	138,770	36.5%
33 Intean Poolroath Rongroeueng Ltd.	2,403	25,515	9.4%	1,123	27,128	4.1%
34 JACCS Microfinance (Cambodia) Plc.	24,313	370,337	6.6%	19,524	309,135	6.3%
35 JC Finance Plc.	8,163	12,761	64.0%	7,848	22,960	34.2%
36 Jet's Cash Box Finance Plc.	1,019	1,438	70.8%	998	1,586	62.9%
37 Khemarak Microfinance Institution Limited	-	-	-	-	-	-
38 Khmer Capital Plc.	22,108	52,337	42.2%	3,385	58,758	5.8%

NON-DEPOSIT TAKING BANKS AND FINANCIAL INSTITUTIONS

LOANS AND NON-PERFORMING LOANS (NPLS)

(millions of KHR)

Table 28

	2024			2023		
	1 USD / KHR = 4,025			1 USD / KHR = 4,085		
	NPLs	Loans	NPL Ratio	NPLs	Loans	NPL Ratio
39 Kongkea Capital MFI Plc.	1,124	58,688	1.9%	-	27,990	-
40 L B P Microfinance Plc.	2,222	12,145	18.3%	2,895	12,356	23.4%
41 LCH Microfinance Plc.	1,119	5,740	19.5%	364	5,898	6.2%
42 LED Microfinance Institution Plc.	3,326	5,582	59.6%	3,595	11,870	30.3%
43 Leng Navatra Capital Plc.	2,166	16,496	13.1%	1,587	25,401	6.2%
44 Mango Finance Plc.	1,370	43,593	3.1%	1,439	34,792	4.1%
45 Maxima Microfinance Plc.	11,639	105,468	11.0%	10,729	132,038	8.1%
46 MIA Plc.	5,498	13,870	39.6%	4,747	14,830	32.0%
47 Microfinance Amatak Capital Plc.	998	17,384	5.7%	562	18,382	3.1%
48 Mothers Financial Japan Plc.	15,630	45,221	34.6%	18,157	48,142	37.7%
49 Niron Microfinance Plc.	1,138	10,678	10.7%	1,346	9,838	13.7%
50 Nonghyup Finance (Cambodia) Plc.	32,988	227,135	14.5%	25,727	260,751	9.9%
51 ORO Financecorp Plc.	2,105	4,507	46.7%	1,112	8,195	13.6%
52 PG Development Plc.	156	4,899	3.2%	161	5,457	3.0%
53 Piphup Thmey Microfinance Plc.	3,460	3,837	90.2%	3,930	4,663	84.3%
54 Prasethpheap Finance Plc.	2,897	20,724	14.0%	2,916	20,339	14.3%
55 Prime MF Microfinance Institution Ltd. (Prime MF)	3,917	45,859	8.5%	2,294	48,937	4.7%
56 Propay Microfinance Plc.	843	4,340	19.4%	1,173	4,583	25.6%
57 Queen Finance Plc.	152	3,899	3.9%	135	3,981	3.4%
58 RAFCO Financial (Cambodia) Plc.	6,413	11,179	57.4%	7,432	13,431	55.3%
59 Rich Avenue Finance Plc.	-	25	-	-	-	-
60 Rolya Plc.	1,389	1,942	71.5%	1,277	1,996	64.0%
61 Royal Microfinance Plc.	7,119	19,368	36.8%	3,298	23,101	14.3%
62 Sabay Credit Commercial Plc.	4,565	19,694	23.2%	1,237	27,510	4.5%
63 Sachak Microfinance Plc.	85	838	10.2%	123	1,918	6.4%
64 Sahaka Plc.	6,017	35,893	16.8%	2,503	39,548	6.3%
65 Sahakinpheap Microfinance Plc.	3,201	7,816	41.0%	4,314	11,000	39.2%
66 Samaky Capital Plc.	1,358	4,553	29.8%	3,100	4,258	72.8%
67 Sambat Finance Plc.	5,766	33,110	17.4%	6,033	44,146	13.7%
68 Samporn Samakum Sahakreas Thuntouh Neung Matjum Kampuchea Plc.	4,347	13,001	33.4%	413	12,563	3.3%
69 Samrithisak Microfinance Limited	1,755	42,291	4.1%	2,828	66,037	4.3%
70 Sawad Rung Reung Finance (Cambodia) Plc.	19,907	88,968	22.4%	9,161	82,892	11.1%
71 Seilanithin Limited	3,035	9,543	31.8%	2,594	11,937	21.7%
72 Serey Oudom Microfinance Plc.	931	27,997	3.3%	278	28,182	1.0%
73 Side Hustle Microfinance Plc.	1	882	0.1%	1	2,819	0.0%
74 Sixty Six Finance Plc.	768	9,655	7.9%	779	10,605	7.3%
75 Soksan Microfinance Institution Plc.	964	964	100.0%	351	3,149	11.2%
76 Sonatra Microfinance Institution Plc. (Sonatra)	-	45,726	-	-	42,807	-
77 Sunny Microfinance Plc.	686	69,969	1.0%	-	70,933	-
78 T & Go Finance Plc.	2,724	3,620	75.2%	836	4,161	20.1%
79 TBB (Cambodia) Plc.	30,206	141,790	21.3%	29,542	167,003	17.7%
80 Trop Khnhom Plc.	2,323	47,437	4.9%	2,285	44,728	5.1%
81 Vithey Microfinance Plc.	3,860	29,474	13.1%	3,255	28,773	11.3%
82 Vivath Golden Finance Plc.	6,031	13,795	43.7%	4,221	10,649	39.6%
83 Welcome Finance (Cambodia) Plc.	99,133	134,558	73.7%	87,128	163,843	53.2%
84 Y.C.P Microfinance Plc.	2,360	12,064	19.6%	2,501	12,080	20.7%
85 Y.L.P Microfinance Plc.	654	23,736	2.8%	109	26,066	0.4%
Subtotal	1,096,032	7,107,170	15.4%	828,504	6,427,854	12.9%
No. Financial Lease Institutions						
1 BSP Finance (Cambodia) Plc.	31,761	247,008	12.9%	4,128	278,979	1.5%

NON-DEPOSIT TAKING BANKS AND FINANCIAL INSTITUTIONS

LOANS AND NON-PERFORMING LOANS (NPLS)

Table 28

(millions of KHR)

	2024			2023		
	1 USD / KHR = 4,025			1 USD / KHR = 4,085		
	NPLs	Loans	NPL Ratio	NPLs	Loans	NPL Ratio
2 Chaillease Royal Leasing Plc.	2,143	210,118	1.0%	5,021	273,997	1.8%
3 Forward Leasing Plc.	175	4,736	3.7%	89	1,586	5.6%
- GL Finance Plc.**	-	-	-	5,616	134,469	4.2%
4 iCare Leasing Plc.	1,006	7,439	13.5%	1,082	8,236	13.1%
- I-Finance Leasing Plc.**	-	-	-	209	19,987	1.0%
5 KK Fund Leasing Plc.	21,116	37,678	56.0%	22,295	69,452	32.1%
6 Komatsu Leasing (Cambodia) Plc.	3,193	24,679	12.9%	3,388	22,651	15.0%
7 Kubota Leasing (Cambodia) Plc.	36,048	349,471	10.3%	24,734	400,915	6.2%
8 L O D Leasing Plc.	123	1,098	11.2%	79	903	8.7%
- Ly Hour Leasing Plc.**	-	-	-	7,176	97,413	7.4%
9 Mega Leasing Plc.	4,168	55,222	7.5%	3,658	59,296	6.2%
10 Mobility Finance (Cambodia) Plc.	105	301	35.0%	185	1,353	13.6%
11 Suosdey Finance Plc.	6,135	97,435	6.3%	9,345	142,588	6.6%
12 Toyota Tsusho Finance (Cambodia) Plc.	3,012	223,952	1.3%	1,116	228,402	0.5%
13 WE Service Leasing Plc.	259	1,481	17.5%	-	1,503	-
Subtotal	109,244	1,260,618	8.7%	88,119	1,741,730	5.1%
Grand Total	1,519,600	10,628,318	14.3%	1,179,419	10,437,910	11.3%

NON-DEPOSIT TAKING BANKS AND FINANCIAL INSTITUTIONS
TOTAL CREDITS BY INSTITUTIONAL SECTORS AND ECONOMIC ACTIVITIES

Table 29

(millions of KHR)

	Total Loans				Growth Rate (%) 2024 over 2023	
	2024		2023			
	1 USD / KHR =	4,025	1 USD / KHR =	4,085		
	Amount	Share	Amount	Share		
No. Type of Industries						
1	Agriculture, Forestry and Fishing	827,770	7.8%	908,088	8.7%	-8.8%
2	Mining and Quarrying	6,108	0.1%	10,433	0.1%	-41.5%
3	Manufacturing	362,011	3.4%	283,076	2.7%	27.9%
	Of which Textile, Wearing Apparel and Leather Products	74,579	0.7%	80,669	0.8%	-7.5%
4	Utilities	52,219	0.5%	61,337	0.6%	-14.9%
5	Construction	617,446	5.8%	640,015	6.1%	-3.5%
6	Wholesale Trade	199,197	1.9%	147,233	1.4%	35.3%
7	Retail Trade	519,018	4.9%	612,464	5.9%	-15.3%
8	Accommodation and Food Service Activities	276,595	2.6%	203,731	2.0%	35.8%
9	Arts, Entertainment and Recreation	41,839	0.4%	11,289	0.1%	270.6%
10	Transport and Storage	239,514	2.3%	217,519	2.1%	10.1%
11	Information and Communications	4,576	0.0%	2,406	0.0%	90.2%
12	Rental and Operational Leasing Activities, excluded Real Estate Leasing and Rentals	269,756	2.5%	196,849	1.9%	37.0%
13	Real Estate Activities	913,525	8.6%	962,131	9.2%	-5.1%
	Of which Mortgages, Owner-Occupied Housing only	630,962	5.9%	627,513	6.0%	0.5%
14	Education	43,697	0.4%	16,557	0.2%	163.9%
15	Human Health and Social Work Activities	47,378	0.4%	28,585	0.3%	65.7%
16	Activities of households as employers; undifferentiated goods- and services-producing activities of households for own use	5,126,295	48.2%	4,734,464	45.4%	8.3%
	Of which Personal Lending	4,353,787	41.0%	2,566,823	24.6%	69.6%
	Of which Credit Cards	128,599	1.2%	116,084	1.1%	10.8%
17	Other Lending	1,081,372	10.2%	1,401,734	13.4%	-22.9%
	Total	10,628,318	100.0%	10,437,910	100.0%	1.8%

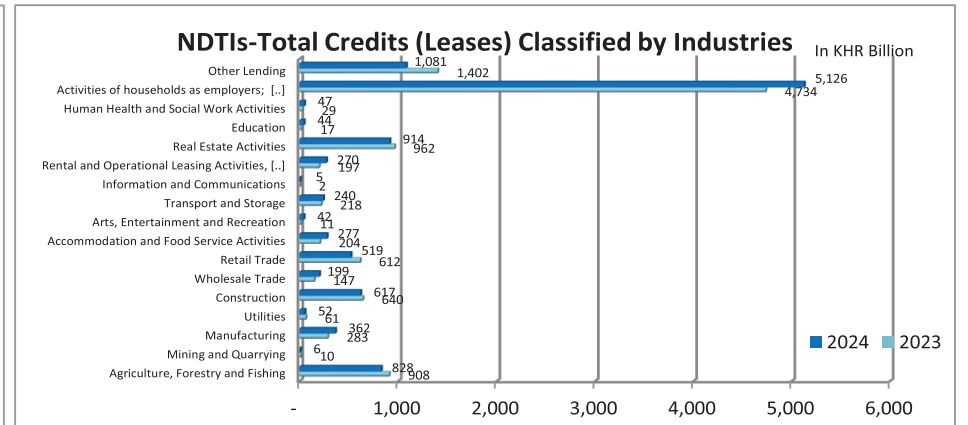
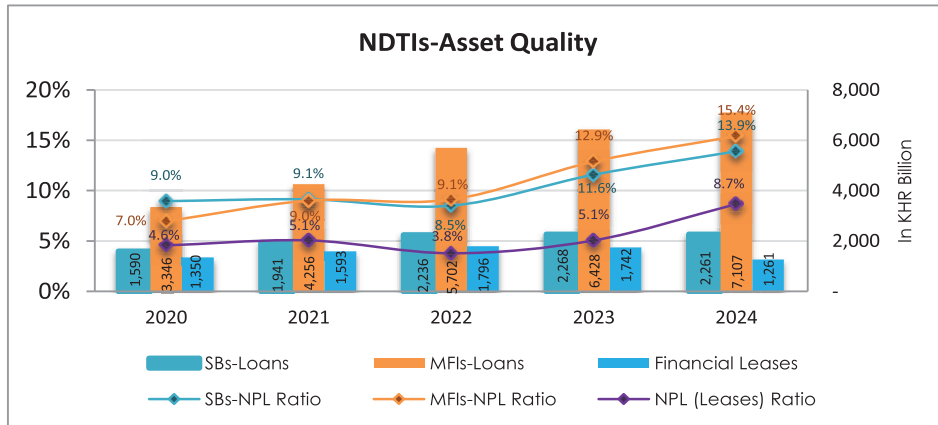
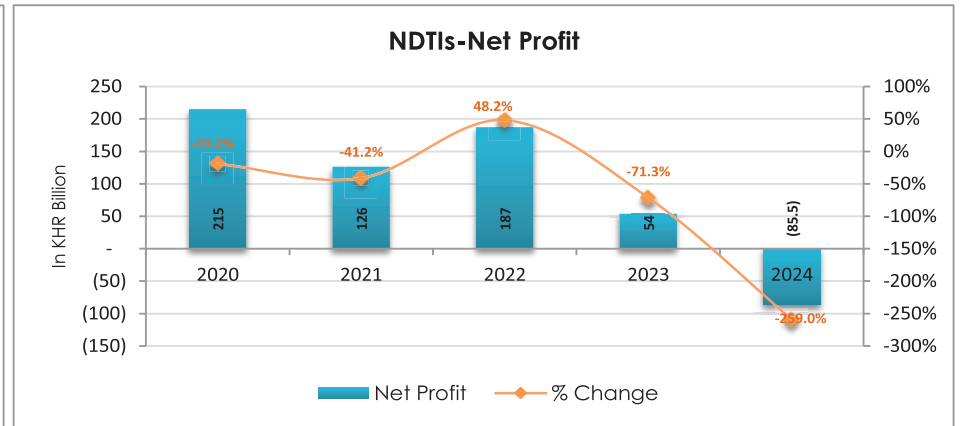
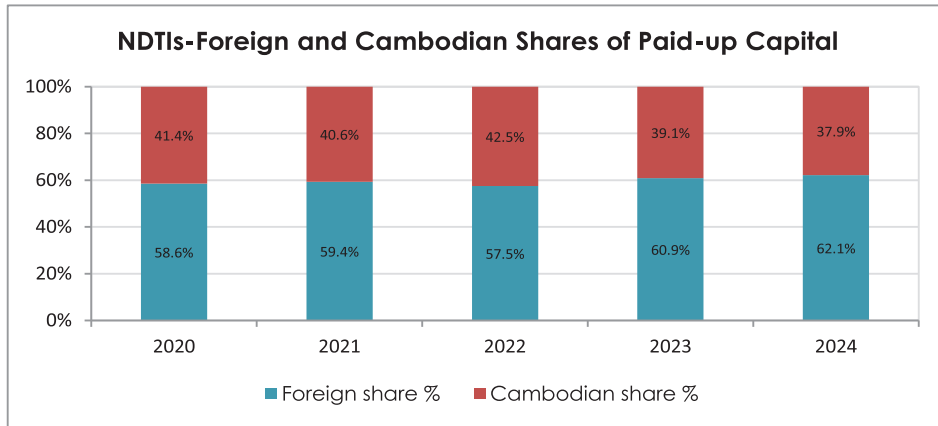
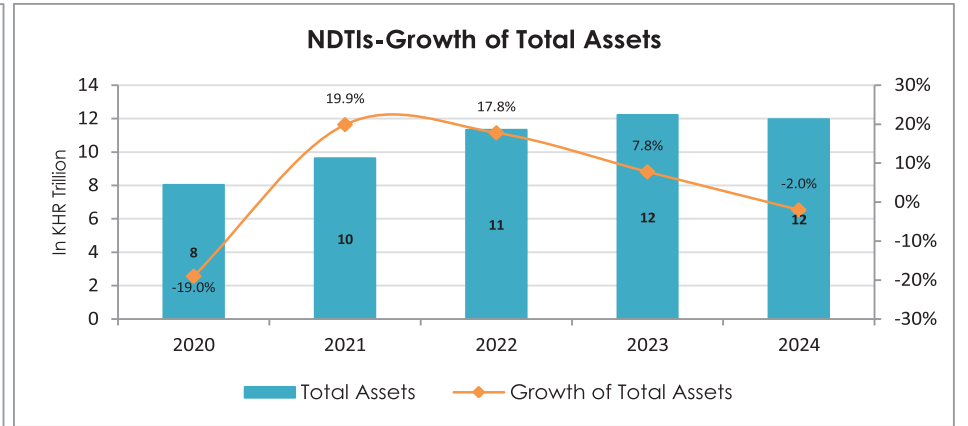
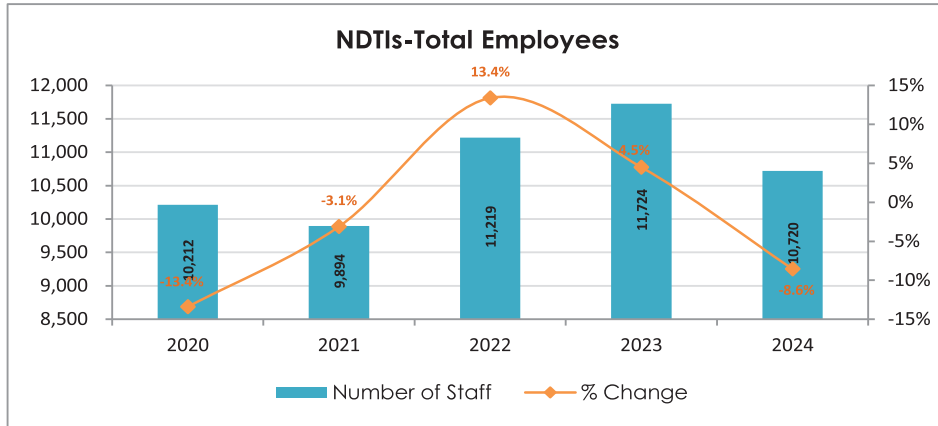
NON-DEPOSIT TAKING BANKS AND FINANCIAL INSTITUTIONS
TOTAL CREDITS BY INSTITUTIONAL SECTORS AND ECONOMIC ACTIVITIES & BY INDIVIDUAL NDITs
AS AT 31 DECEMBER 2024

Table 30

1 USD /KHR = 4025

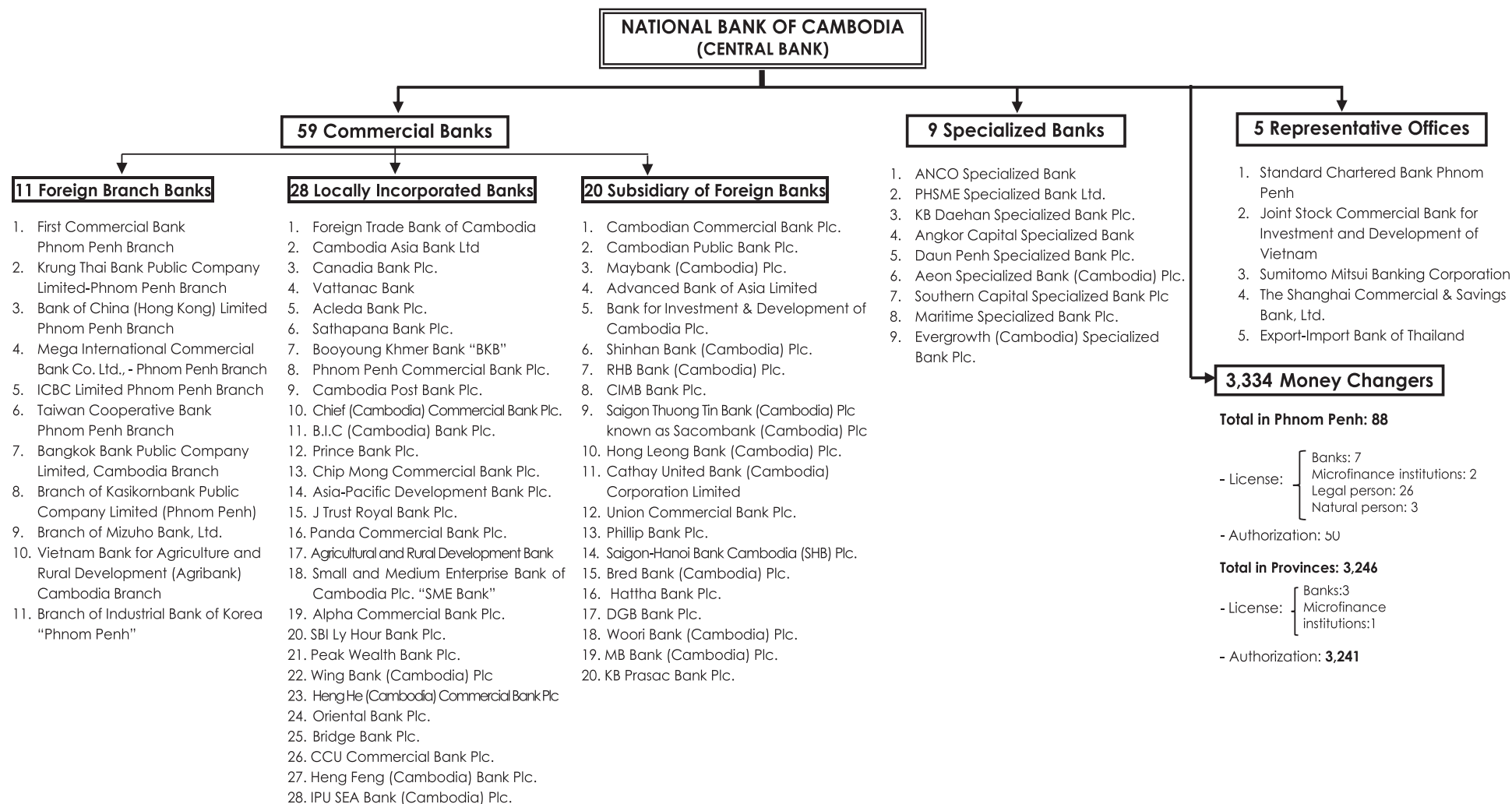
(millions ofKHR)

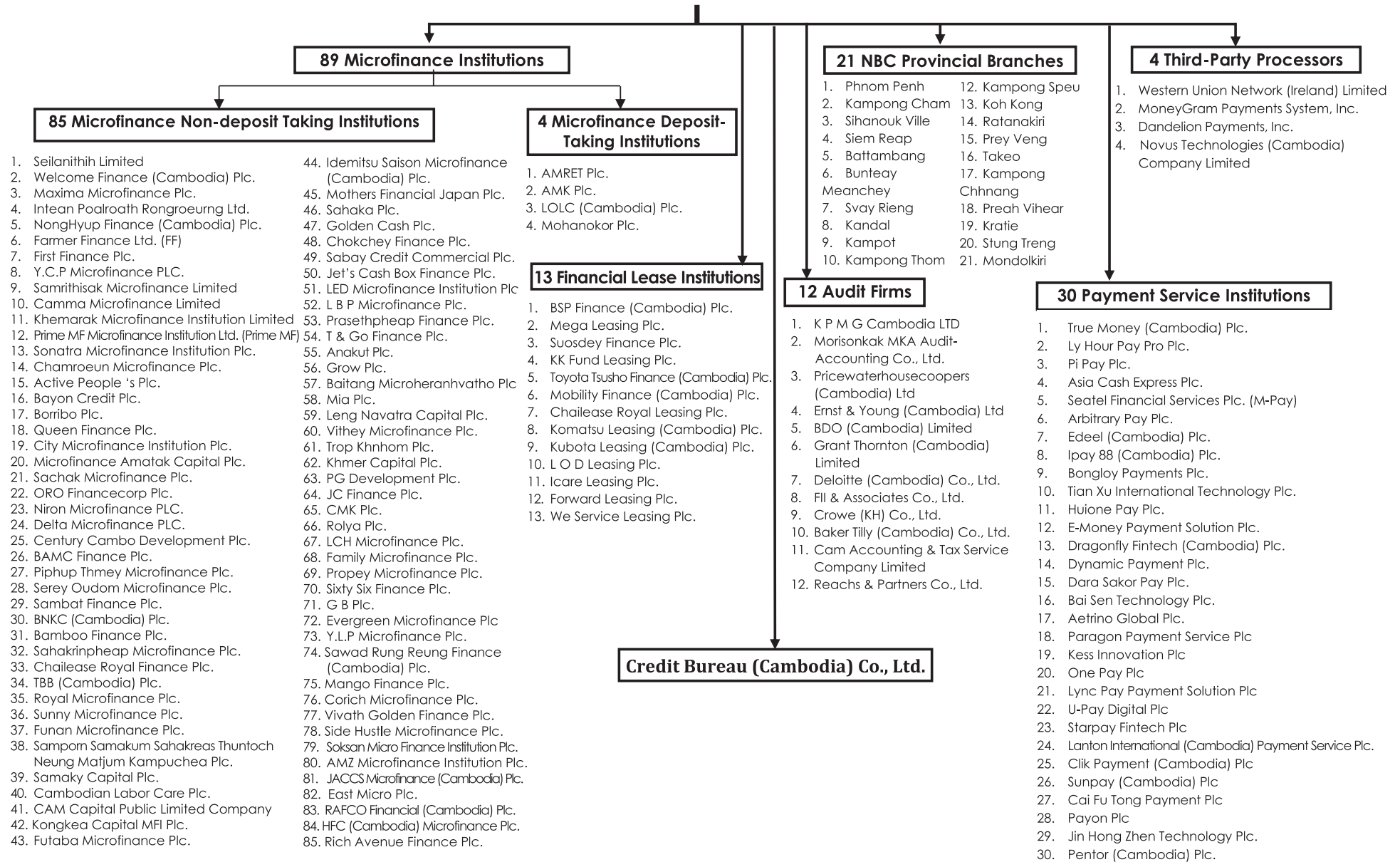
	Total	Agriculture, Forestry and Fishing	Mining and Quarrying	Manufacturing	Utilities	Construction	Wholesale Trade	Retail Trade	Accommodation and Food Service Activities	Arts, Entertainment and Recreation	Transport and Storage	Information and Communications	Rental and Operational Leasing Activities, excluded Real Estate Leasing and Rentals	Real Estate Activities	Education	Human Health and Social Work Activities	Activities of households as employers; undifferentiated goods- and services-producing activities of households for own use	Other Lending
47. Microfinance Amatak Capital Plc.	17,384	-	-	-	-	-	-	4,539	-	-	-	-	-	10,542	83	-	2,051	169
48. Mothers Financial Japan Plc.	45,221	743	-	-	-	-	-	1,085	759	-	10,690	-	213	3,779	-	310	17	27,626
49. Niron Microfinance Plc.	10,678	2,284	1	95	28	178	9	1,737	535	-	12	-	-	32	44	-	1,977	3,746
50. Nonghyup Finance (Cambodia) Plc.	227,135	23,735	149	3,955	61	10,894	13,929	14,979	5,878	127	2,126	8	749	45,676	113	265	97,259	7,144
51. ORO Financecorp Plc.	4,507	-	-	-	-	-	-	-	-	-	-	-	-	4,507	-	-	-	-
52. PG Development Plc.	4,899	1,220	-	402	-	983	103	1,509	-	-	-	-	-	-	-	-	572	110
53. Piphup Thmey Microfinance Plc.	3,837	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,837
54. Prasehpeap Finance Plc.	20,724	680	-	-	-	8,543	-	3,123	576	-	-	-	12	849	-	46	5,125	1,773
55. Prime MF Microfinance Institution Ltd. (Prime MF)	45,859	75	-	76	211	15,797	-	6,785	-	-	-	-	-	4,997	-	-	17,917	-
56. Propay Microfinance Plc.	4,340	-	-	4	-	34	-	1,013	-	-	17	-	-	520	-	-	2,752	-
57. Queen Finance Plc.	3,899	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,889	-
58. RAFCO Financial (Cambodia) Plc.	11,179	-	-	-	-	-	-	-	-	-	1,269	-	-	-	-	-	9,910	-
59. Rich Avenue Finance Plc.	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25
60. Rolya Plc.	1,942	-	-	-	-	-	-	-	-	-	-	-	212	-	-	-	1,162	569
61. Royal Microfinance Plc.	19,368	3,660	-	-	-	713	-	-	-	-	-	-	-	-	-	-	-	14,996
62. Sabay Credit Commercial Plc.	19,694	-	-	-	-	-	-	2,283	-	-	-	-	-	17,411	-	-	-	-
63. Sakhak Microfinance Plc.	838	563	-	-	-	-	-	-	-	-	-	-	-	-	-	-	275	-
64. Sahaha Plc.	35,893	8	-	605	-	510	216	3,820	336	-	1,907	-	75	3,125	-	33	25,255	-
65. Sakhakhpeap Microfinance Plc.	7,816	491	-	375	-	383	-	960	24	-	95	9	71	413	93	-	4,854	46
66. Samaky Capital Plc.	4,553	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,553	-
67. Sambal Finance Plc.	33,110	625	49	4,198	6	2,254	2,340	3,210	1,315	61	6,197	99	523	799	952	133	1,015	9,335
68. Sampom Samakum Sakhkreat Thunhou Neung Matjum Kampuchea Plc.	13,001	570	-	-	-	1,425	4,630	-	4,249	-	159	-	-	-	-	-	1,967	-
69. Samritsok Microfinance Limited	42,291	1,672	-	3,780	-	10,857	438	6,500	129	829	339	-	253	9,669	-	35	108	7,681
70. Sawad Rung Reung Finance (Cambodia) Plc.	88,968	6,821	1,855	24,904	5,252	7,572	2,467	11,487	9,726	1,237	3,663	526	81	711	1,243	700	28	10,696
71. Sellanithh Limited	9,543	1,239	-	8	-	669	312	1,235	21	-	45	-	-	171	-	-	5,017	825
72. Serey Oudom Microfinance Plc.	27,997	159	-	347	-	1,591	705	1,077	114	-	342	424	150	4,915	4	19	18,243	251
73. Side Hustle Microfinance Plc.	882	3	1	198	4	25	41	151	188	60	44	3	22	44	7	20	-	71
74. Sixty Six Finance Plc.	9,655	-	-	-	-	-	-	1,038	-	-	-	-	-	7,767	-	-	850	-
75. Soksan Microfinance Institution Plc.	964	-	-	-	-	-	-	-	360	-	-	-	-	604	-	-	-	-
76. Sonatra Microfinance Institution Plc. (Sonatra)	45,726	-	-	-	-	1,210	-	-	-	-	55	-	-	61	-	-	-	44,400
77. Sunny Microfinance Plc.	69,969	1,828	-	2,528	-	4,664	3,966	14,814	2,960	1,280	2,826	-	1,470	9,999	11,702	-	995	10,938
78. T & Co Finance Plc.	3,620	65	-	779	-	569	-	1,019	-	-	116	-	-	-	-	-	-	1,072
79. TBB (Cambodia) Plc.	141,790	-	-	-	-	19,752	2,445	5,862	2,667	-	-	-	1,073	85,385	-	-	-	24,606
80. Trop Khnhom Plc.	47,437	3,212	-	-	-	-	-	-	-	-	-	-	-	-	-	-	44,224	-
81. Vithey Microfinance Plc.	29,474	5,174	-	293	-	249	221	2,769	768	23	670	-	22	1,828	665	120	15,596	1,076
82. Vivath Golden Finance Plc.	13,795	2,134	-	-	-	3,338	-	631	-	-	388	-	-	-	1	-	5,422	1,881
83. Welcome Finance (Cambodia) Plc.	134,558	-	-	-	-	-	-	16,250	-	-	-	-	32,459	17	-	-	85,832	-
84. Y.C.P Microfinance Plc.	12,064	1,341	-	376	23	234	1,644	1,048	316	43	236	-	12	269	-	3	6,482	37
85. Y.L.P Microfinance Plc.	23,736	6,331	-	364	-	659	1,045	3,683	586	25	640	-	52	954	111	151	6,786	2,348
Subtotal	7,107,170	391,769	3,250	303,550	50,745	631,064	120,423	398,210	227,172	39,182	185,863	4,568	160,981	679,480	30,090	36,639	3,165,190	878,973
No. Financial Lease Institutions																		
1. BSP Finance (Cambodia) Plc.	247,008	45,531	-	-	-	19,490	-	-	-	-	-	-	-	-	-	-	-	181,987
2. Chalease Royal Leasing Plc.	210,118	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	208,140	1,978
3. Forward Leasing Plc.	4,736	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,736	-
4. iCare Leasing Plc.	7,439	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7,439	-
5. KK Fund Leasing Plc.	37,678	16	-	-	-	-	-	-	-	-	37,542	-	-	-	-	-	120	-
6. Komatsu Leasing (Cambodia) Plc.	24,679	402	2,826	447	169	20,159	-	-	-	-	-	-	677	-	-	-	-	-
7. Kubota Leasing (Cambodia) Plc.	349,471	349,471	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8. L O D Leasing Plc.	1,098	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,098	-
9. Mega Leasing Plc.	55,222	10,382	32	1,798	148	4,049	1,399	1,214	247	44	371	9	28	101	413	40	30,906	4,041
10. Mobility Finance (Cambodia) Plc.	301	-	-	-	-	-	-	-	-	-	36	-	-	-	-	-	265	-
11. Suspend Finance Plc.	97,435	-	-	-	-	-	-	-	-	-	-	-	97,435	-	-	-	-	-
12. Toyota Tsusho Finance (Cambodia) Plc.	223,952	6,476	-	10,442	-	13,531	23,185	48,089	9,275	2,613	6,276	-	6,604	13,384	10,783	10,700	52,862	9,734
13. WE Service Leasing Plc.	1,481	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,481
Subtotal	1,260,618	412,279	2,858	12,687	317	57,228	24,584	49,303	9,522	2,657	44,226	9	104,744	13,485	11,195	10,739	305,845	199,221
Grand Total	10,628,318	827,770	6,108	362,011	52,219	617,444	199,197	619,018	276,695	41,839	239,514	4,576	269,756	913,525	43,697	47,378	5,126,295	1,081,372
As Percentage of Grand Total	100.0%	7.8%	0.1%	3.4%	0.5%	5.8%	1.9%	4.9%	2.6%	0.4%	2.3%	0.0%	2.5%	8.6%	0.4%	0.4%	48.2%	10.2%



Appendix 2

THE BANKING SYSTEM IN CAMBODIA AS OF 31 December 2024





113 Rural Credit Institutions

- | | | | |
|---|--|---|---|
| <p>1. Chou Chivorn Finance Plc.</p> <p>2. Ministry of Rural Development Credit Scheme</p> <p>3. Bovor Finance Plc.</p> <p>4. Peayorp Finance Plc.</p> <p>5. CEN Finance Plc.</p> <p>6. Mittapheap Finance Plc.</p> <p>7. L.E.D.A Capital Plc.</p> <p>8. LED-T I P S Finance Plc.</p> <p>11. Krepo Finance Plc.</p> <p>12. V.P Dec Plc.</p> <p>13. Sereysoosdey Peanech Plc.</p> <p>14. OCDAF Finance Plc.</p> <p>15. Chor Meyjing Finance Plc.</p> <p>16. Hykean Capital Plc.</p> <p>17. Kon Khmer Mongkul Heranhvathok Plc.</p> <p>18. Mean Chey Credit Plc.</p> <p>19. Brosear Finance Plc.</p> <p>20. Meakea Finance Plc.</p> <p>21. KPCA Finance Plc.</p> <p>22. Dako Finance Plc.</p> <p>23. Samnang Protebatkar Plc.</p> <p>24. Smile Capital Plc.</p> <p>25. Kunapheap Finance Plc.</p> <p>26. Samreth Pech Finance Plc.</p> <p>27. B.Y.G Finance Plc.</p> <p>28. Quick Amatak Plc.</p> <p>29. LH Finance Plc.</p> <p>30. Baytang Finance Plc.</p> <p>31. K.D.O Finance Plc.</p> <p>32. Chum Samnang Finance Plc.</p> <p>33. CAM Finance Plc.</p> <p>34. Entean Easy Finance Plc.</p> <p>35. Morodok Aphivath Plc.</p> | <p>36. Kalyan Aphivath Plc</p> <p>37. Phumin Credit Plc.</p> <p>38. Virakboth Finance Plc.</p> <p>39. Ponleu Kaksekar Khmer Plc.</p> <p>40. Entean Chunbort Khmer (ECK) Plc.</p> <p>41. S.H.G Finance Plc.</p> <p>42. R N D B Finance Plc.</p> <p>43. Phka Chhouk Finance Plc.</p> <p>46. Prasithpheap Credit Plc.</p> <p>47. Global Lending Finance Plc.</p> <p>48. LDA Finance Plc.</p> <p>49. Intean Neary Finance Plc.</p> <p>50. Pidaur Grow Plc.</p> <p>51. Sky Light Finance Plc.</p> <p>52. Tara Finance Plc.</p> <p>53. Kon Kasekor Finance Plc.</p> <p>54. Kroursa Ennatean Plc</p> <p>55. Amatak Rongroeng Plc.</p> <p>56. Khmer Angkor Finance Plc.</p> <p>57. Kuntheam Finance Plc.</p> <p>58. Sambo Trop Finance Plc.</p> <p>59. Tybotta Finance Plc.</p> <p>60. C.K Finance Plc.</p> <p>61. Right Smart Finance Plc.</p> <p>62. Samreth Credit Plc.</p> <p>63. Angkor Chorpoan Finance Plc.</p> <p>64. Kakkorb Finance Plc.</p> <p>65. Smile Finance Plc.</p> <p>66. Sakal Finance Plc.</p> <p>67. Enatean Lerkstuoy Samatepheap Kruosa Plc.</p> <p>68. Preah Chan Finance Plc.</p> <p>69. ONO Finance Plc.</p> <p>70. UNIDA Finance Plc.</p> | <p>71. FHF Capital Plc.</p> <p>72. Blue Finance Plc.</p> <p>73. Khemra Finance Plc.</p> <p>74. CamFund Prathna Plc.</p> <p>75. AFG Finance Plc.</p> <p>76. Mamede Finance Plc.</p> <p>77. Vireaksac Finance Plc.</p> <p>78. Racha Plc.</p> <p>81. Pishnuka Finance Plc.</p> <p>82. Prac Finance Plc.</p> <p>83. Lichou Capital Plc.</p> <p>84. A.C.L.P.L Finance Plc.</p> <p>85. K E P Finance Plc.</p> <p>86. Punleu Snam Nhor Nhem Finance Plc.</p> <p>87. Reaksmey Serey Mongkul Finance Plc.</p> <p>88. Metta Finance Plc.</p> <p>89. FT Cash Express Plc.</p> <p>90. Reaksmey Chey Chumneas Plc.</p> <p>91. Reakreay Finance Plc.</p> <p>92. C.K.L.S Finance Plc.</p> <p>93. Unitrust Finance Plc.</p> <p>94. GBIT Finance Plc.</p> <p>95. Entean Aphivath Achivkam Plc.</p> <p>96. Crystal Finance Plc.</p> <p>97. S.B.E Finance Plc.</p> <p>98. C.V.A Finance Plc.</p> <p>99. ACABAR Plc.</p> <p>100. Rithy Finance Plc.</p> <p>101. Samathor Finance Plc.</p> <p>102. Partners in Compassion Fund Plc.</p> <p>103. Reahou Finance Plc.</p> <p>104. Sovannaphum Social Development Plc.</p> <p>105. Dhitmah Finance Plc.</p> | <p>106. S.M.E.S ECO Finance Plc.</p> <p>107. Phanitda Finance Plc.</p> <p>108. OCKENDEN Metrei Entean Plc.</p> <p>109. Right Place Rise Up Finance Plc.</p> <p>110. Hope Fund Plc.</p> <p>111. Morakot Financial Plc.</p> <p>112. We Service Finance Plc.</p> <p>113. OUDONG Finance Plc.</p> |
|---|--|---|---|

Appendix 3

List of Authorized Banks and Financial Institutions

As at 31 December 2024

No.	Name of Institutions	Address	Contact Number
1. Commercial Banks			
1	ACLEDA BANK PLC.	#61, Preah Monivong Blvd., Sangk at 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	Building No 168, Befong Street No 07, Phum Preaek Lieb, Sangkat Preaek Lieb, Khan Chrouy Changvar, Phnom Penh	023 220 810 / 023 220 811
4	ALPHA COMMERCIAL BANK PLC.	The Gateway Building, Ground & 33rd Floor, Russian Federation Blvd., Sangkat Phsar Depou Ti Bei, Khan Tuol Kouk, Phnom Penh	023 886 688
5	ASIA- PACIFIC DEVELOPMENT BANK PLC.	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.	Building No 462, Ground & 1st floor, Preah Monivong Blvd., Phum 13, 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 INVESMENT AND DEVELOPMENT OF CAMBODIA PLC.	#235, Preah Norodom Blvd., Phum Phum 13, Sangk at 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 Don Penh, Phnom Penh	023 988 886
10	BOOYOUNG KHMER BANK	Booyoung Town 1 Building, Ground Floor, Unit N° 117, Russian Federation Blvd., Phum Borey Kamakar, Sangkat Tuek Thla, Khan Saesokh, 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 KASIKORN BANK PUBLIC COMPANY LIMITED (PHNOM PENH)	#45, Preah Sihanouk Blvd, Corner of street No.59, Phum 6, Sangkat Chaktomuk, Khan Daun Penh, Phnom Penh	077 555 366 / 023 214 998 / 023 214 999
13	BRANCH OF MIZUHO BANK, LTD.	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 92, Preah Norodom Blvd., Phum 3, Sangk at Chakti Mukh, Khan Daun Penh, Phnom Penh	023 213 111 / 023 222 068
16	CAMBODIA ASIA BANK LTD.	No 75C.036, Preah Sihanouk Street, Sangk at Veal Vong, Khan Prampir Meakkakra, Phnom Penh	023 980 000
17	CAMBODIA POST BANK PLC.	building No 263, 1st - 6th Floor, Street No 110 – 61, Group 11, Phum 1, Sangkat Voat Phnum, Khan Daun Penh, Phnom Penh	023 260 888
18	CAMBODIAN COMMERCIAL BANK PLC.	Building No 26, Preah Monivong Blvd., Sangkat Phsar Thmei Ti Pir, Khan Daun Penh, Phnom Penh	023 213 601 / 023 213 602 / 015 444 111
19	CAMBODIAN PUBLIC BANK PLC.	Building No 23, Street No 114, Sangkat Phsar Thmei Ti Pir, Khan Daun Penh, Phnom Penh	023 222 880 / 023 222 881 / 023 222 882
20	CANADIA BANK PLC.	#315, Preah Ang Duong Street, Sangkat Wat Phnom, Khan Daun Penh, Phnom Penh	023 868 222
21	CATHAY UNITED BANK (CAMBODIA) CORP, LTD.	#48, Samdech Pan St.(214), Sangkat Boeung Raing, Khan Daun Penh, Phnom Penh	023 211 211 / 023 222 438
22	CCU COMMERCIAL BANK PLC.	Slot No 15, Preah Monivong Blvd., Phum 5, Sangkat Boeng Trabaek, Khan Chamkar Mon, Phnom Penh	099 333 878
23	CHIEF (CAMBODIA) COMMERCIAL BANK PLC.	#C01, St. R11 corner St.70, Phum 1, Sangkat Sras Chork, Khan Daun Penh, Phnom Penh	023 900 878
24	CHIP MONG COMMERCIAL BANK PLC.	Building No 174, 1st, 3rd & 4th Floor, Czech Republic Blvd., Street No 164, Sangkat Veal Vong, Khan Prampir Meakkakra, Phnom Penh	081 811 911
25	CIMB BANK PLC.	#60, Preah Monivong Blvd., Phum 10, Sangkat Voat Phnum, Khan Daun Penh, Phnom Penh	023 988 388
26	DGB BANK PLC.	No 689B, Kampuchekrom Blvd., Sangkat Tuek L'ak Ti Muoy, Khan Tuol Kouk, Phnom Penh	023 999 990
27	FIRST COMMERCIAL BANK PHNOM PENH BRANCH	# 66, Preah Norodom Blvd., Sangkat Chey Chumneas, Khan Daun Penh, Phnom Penh	012 712 111
28	FOREIGN TRADE BANK OF CAMBODIA	Building No 33 C-D, Czech Republic Blvd., Sangkat Veal Vong, Khan Prampir Meakkakra, Phnom Penh	023 724 466 / 023 725 266 / 023 722 466
29	HATHA BANK PLC.	Lot No Phor Par 72137, Samdech Hun Sen Blvd., Phum Prek Ta Nu, Sangkat Chak Angra Leu, Khan Mean Chey, Phnom Penh	023 999 266
30	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
31	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

List of Authorized Banks and Financial Institutions

As at 31 December 2024

No.	Name of Institutions	Address	Contact Number
32	HONG LEONG BANK (CAMBODIA) PLC.	#28, St. 214 Corner St. 51, Sangkat Beoung Raing, Khan Daun Penh, Phnom Penh	023 999 711
33	ICBC LIMITED PHNOM PENH BRANCH	Exchange Square (Ground Floor) No. 19 and 20, Street 106, Phum Pir, Sangkat Voat Phnom, Khan Doun Penh, Phnom Penh	023 955 880
34	IPU SEA BANK (CAMBODIA) PLC.	No 325, Mao Tse Toung Blvd., Phum 7, Sangkat Phsar Depou Ti Mouy, Khan Tuol Touk, Phnom Penh	023 968 968
35	J TRUST ROYAL BANK PLC.	Royal Railway Building No 10, Russian Federation Blvd, Sangkat Srah Chak, Khan Doun Penh, Phnom Penh	023 999 000
36	KB PRASAC BANK PLC.	Building No 212, Street No 271., Phum 4, Sangkat Tuol Tumpung Ti Pir, Khan Chamkar Mon, Phnom Penh	023 999 911 / 086 999 911
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 Doun Penh, Phnom Penh	023 210 255 / 023 210 123
39	MB BANK (CAMBODIA) PLC.	#146, Preah Norodom Blvd, Sangkat Tanle 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. - Samdach Pan Ave. (214), Sangkat Boeng Reang, Khan Doun 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 8375
43	PEAK WEALTH BANK PLC.	Building No 635&637, Preah Monivong Blvd, Sangkat Boeng Keng Kang Ti Bei, Khan Boeng Keng Kang, Phnom Penh	081 292 237 / 023 989 736
44	PHILLIP BANK PLC.	No 27DEFG, Preah Monivong Blvd., Phum 6, Sangkat Srah Chak, Khan Doun Penh, Phnom Penh	086 930 000 / 089 989 818
45	PHNOM PENH COMMERCIAL BANK PLC.	#217, Preah Norodom Blvd, Sangk at Tanle Basak, Khan Chamkamorn, Phnom Penh	023 999 500
46	PRINCE BANK PLC.	Building No 445, 1st, 15th & 18th Floor, Monivong Blvd., - street 232, Sangkat Boeng Proluet, Khan Prampir Meakkakra, Phnom Penh	1800 20 8888 / 023 991 168
47	RHB BANK (CAMBODIA) PLC.	Building 1st, M, 2nd and 9th Floor, Street 110 Corner Street 93, Phum 3, Sangkat Srah Chak, Khan Doun Penh, Phnom Penh	023 992 833
48	SAIGON THUONG TIN BANK (CAMBODIA) PLC KNOW AS SACOMBANK (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 Doun Penh, Phnom Penh	023 221 900
50	SATHAPANA BANK PLC.	Sathapana Tower, Preah Norodom Blvd. - Street No 172 & 174, Phum 14, Sangkat Phsar Thmei Ti Bei, Khan Doun Penh, Phnom Penh	023 999 010 / 081 999 010
51	SBI LY HOUR BANK PLC.	No 219, Street 128 Corner Street 169, Sangkat Mittapheap, Khan Prampir Meakkakra, Phnom Penh	023 980 888 / 023 999 368
52	SHINHAN BANK (CAMBODIA) PLC.	Vanda Tower No 79, Kampuchea Krom Blvd, Phum 2, 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, Slot S, OCIC Street, Phum Kien Khleang, Sangkat Chrouy Changvar, Khan Chrouy Changvar, Phnom Penh	096 811 1118
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 / 023 427 995
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, Sangk at Boeung keng kang1, Khan Chancamon, Phnom Penh	023 223 750
58	WING BANK (CAMBODIA) PLC.	Wing Tower, Monivong Blvd. - Kampuchea Krom Blvd., Phum 6, Sangkat Monourom, Khan Prampir Meakkakra, 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. 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 Tumnuv 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

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No.	Name of Institutions	Address	Contact Number
3. 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	069 773 389 / 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 / 023 219 245 / 023 219 246 / 069 901 220
9	SOUTHERN CAPITAL SPECIALIZED BANK PLC.	#294, Unit #5-6, Mao Tse Toung Blvd, Sangkat Tomnoubteuk, Khan Chamkamorn, Phnom Penh	023 226 868 / 012 888 113
4. Microfinance Non-Deposit taking 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 No 1003, 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	BAITANG MICROHERANHVATHO PLC.	National Road 5, Phum Prey Korn Sek, Sangkat Ou'char, Krong Battambang, Battambang Province	096 588 5689
5	BAMBOO FINANCE PLC.	Building No 03, Phnom Penh-Hanoi Friendship Blvd., Phum Rong Chakr, Sangkat Kouk Khleang, Khan Saensokh, Phnom Penh	011 777 173 / 070 367 943
6	BAMC FINANCE PLC.	Building No 106, Street No 271, Phum Sansam Kosal 5, Sangkat Boeng Tumpun 1, Khan Mean Chey, Phnom Penh	023 911 000
7	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
8	BNKC (CAMBODIA) PLC.	B-Ray Building, Ground - 4th Floor, Preah Norodom Blvd., Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	023 213 900
9	BORRIBO PLC.	#19, St 371, Phum Tnaot Chrum, Sangkat Boeng Tumpun, Khan Meanchey, Phnom Penh	023 222 119
10	CAM CAPITAL PUBLIC LIMITED COMPANY	No 318, Street No 271, Phum 5, Sangkat Stueng Mean Chey 2, Khan Mean Chey, Phnom Penh	023 991 999
11	CAMBODIAN LABOR CARE PLC.	Building 13, Street 21, Kampong Pring village, Setbou Commune, Sa-ang District, Kandal Province	016 789 769
12	CAMMA MICROFINANCE LIMITED	# 101A, Street 289, Sangkat BoeungKak 1, Khan Toul kork, Phnom Penh	023 533 9999
13	CENTURY CAMBO DEVELOPMENT PLC.	#74, Russian Federation Blvd., Sangkat Tuek Thla, Khan Saensokh, Phnom Penh	077 686 988
14	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
15	CHAMROEUN MICROFINANCE PLC.	#425, Street 271, Sangkat Tuol Tumpung 2, Khan Chamkar Mon, Phnom Penh	070 566 669
16	CHOKCHEY FINANCE PLC.	#9-11, Veng Sreng Street, Sangkat Stung Meanchey, Khan Meanchey, Phnom Penh, Cambodia	023 922 126 / 017 863 327
17	CITY MICROFINANCE INSTITUTION PLC.	The Gateway Building, 11th Floor, Unit No 11-10, 11-11 & 11-12, Russian Federation Blvd., Phum 10, Sangkat Phsar Depou Ti Muoy, Khan Tuol Kouk, Phnom Penh	023 221 488
18	CMK PLC.	No 171-173 E0, E1, E2, E3, Street 110, Phum 3, Sangkat Voat Phnum, Khan Daun Penh, Phnom Penh	085 666 794 / 023 221 971
19	CORICH MICROFINANCE PLC.	No 90E0, 92E0 & 94E0, Street No 217, Sangkat Ou Ruessei Ti Buon, Khan Prampir Meakkakra, Phnom Penh	071 7676 756
20	DELTA MICROFINANCE PLC.	#35-37 Street No.582 Sangkat Boengkak2, Khan Tuol Kork Phnom Penh	081 777 155 / 081 777 025
21	EAST MICRO PLC.	East Mini Condo (MF), No SH01-04, Phum Leu, Sangkat Svay Chrum, Krong Akreij Ksatr, Kandal Province	086 907 168
22	EVERGREEN MICROFINANCE PLC.	No E19, Street R3-1, Phum Phum 1, Sangkat Srah Chak, Khan Daun Penh, Phnom Penh	012 333 327

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23	FAMILY MICROFINANCE PLC.	No KH1-KH2, Street 105, Phum Tuol Sampov, Sangkat Tuol Sangkae 1, Khan Russey Keo, Phnom Penh	086 999 656 / 076 994 5858
24	FARMER FINANCE LTD. (FF)	#1465, National Road 2, Sangkat Chak Angre Krom, Khan Mean Chey, Phnom Penh	023 6363 172 / 081 668 616
25	FIRST FINANCE PLC.	Building No 296, Street No 271, Sangkat Tuol Tumpung Ti Pir, Khan Chamkar Mon, Phnom Penh.	023 997 937
26	FUNAN MICROFINANCE PLC.	No 95, Preah Monivong Blvd, Corner of Street 118, Sangkat Monourom, Khan Prampir Meakkakra, Phnom Penh	093 508 888 / 067 666 768
27	FUTABA MICROFINANCE PLC.	No795, Preah Monivong Blvd, Sangkat Boeng Trabaek, Khan Chamkar Mon, Phnom Penh	023 228 333 / 023 224 333
28	G B PLC.	No J37, Phlaur Lum, Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	023 977 778
29	GOLDEN CASH PLC.	#684, street 7 Makara, Chhnlung village, Sangkat Salakamreok, Krong Siem Reap, Siem Reap province	092 747 434 / 087 700 555 / 087 700 666
30	GROW MICROFINANCE INSTITUTION PLC	No 83&85, Phum Bayab, Sangkat Phnom Penh Thmei, Khan Saensokh, Phnom Penh.	023 231 567
31	HFC (CAMBODIA) MICROFINANCE PLC.	No 243 & 244, Street No 598, Phum Tuol Thgan, Sangkat Tuol Sangkae 2, Khan Russey Keo, Phnom Penh	089 899 003
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 POALROATH 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 / 023 977 265
35	JC FINANCE PLC.	#56, Street 310, Sangkat Boeung Keng Kang 1, Khan Boeung Keng Kang 1, Phnom Penh	096 726 1595
36	JETS 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	KONGKEA CAPITAL MFI PLC.	Building No S8_15, Ground Floor, 6th & 8th Floor, THE FINANCIAL Street, Phum 7, Sangkat Veal Vong, Khan Prampir Meakkakra, Phnom Penh	023 900 799 / 023 900 899
40	L B P MICROFINANCE PLC.	#D3&E, Street 169, Sangkat Veal Vong, Khan 7Makara, Phnom Penh	012 688 447 / 023 88 40 05
41	LCH MICROFINANCE PLC.	No 23, 5th Floor, Aftwood Business Center, Russian Federation Blvd., Sangkat Tuek Thlar, Khan Sensok, Phnom Penh	016 288 888 / 016 662 230
42	LED MICROFINANCE INSTITUTION PLC.	No 39, M02 Street Coner M06 Street, Phum Tuol Pongro, Sangkat Chaon Chav 1, Khan Pur Senchey, Phnom Penh	016 600 998
43	LENG NAVATRA CAPITAL PLC.	OCIC Blvd., Phum Kien Khleang, Sangkat Chrouy Changvar, Khan Chraoy Chongvar, Phnom Penh	086 828 295
44	MANGO FINANCE PLC.	Phum Chres, Sangkat Kouk Khleang, Khan Saensokh, Phnom Penh	012 453 087
45	MAXIMA MICROFINANCE PLC.	No 21AB, Street No 271, Phum 1, Sangkat Phsar Daeum Thkov, Khan Chamkar Mon, Phnom Penh	023 214 240
46	MIA PLC.	#93, Norodom Blvd., Corner street 208, Sangkat Boeung Raing, Khan Doun Penh, Phnom Penh	023 989 262
47	MICROFINANCE AMATAK CAPITAL PLC.	No 502 C-502D, Preah Monivong Blvd, Sangkat Tonle Basac, Khan Chamkar Mon, Phnom Penh	023 214 388
48	MOTHERS FINANCIAL JAPAN PLC.	Bldg #254, Room G08-09, Monivong Blvd, Sangkat Boeung Rang, Khan Daun Penh, Phnom Penh	023 967 750
49	NIRON MICROFINANCE PLC.	No 21-23-25, Street No 598, Sangkat Phnom Penh Thmey, Khan Saensokh, Phnom Penh	086 655 999
50	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
51	ORO FINANCECORP PLC.	No. 147, Monireth Blvd., Sangkat Boeung Salang, Khan Tuol Kork, Phnom Penh	023 988 898 / 023 955 567
52	PG DEVELOPMENT PLC.	#20E0, Street 178, Sangkat Phsar Thmei3, Khan Daun Penh, Phnom Penh	016 779 277
53	PIPHUP THMEY MICROFINANCE PLC.	#288, Street No.1003, Sangkat Phnom Penh Thmey, Khan Sensok, Phnom Penh	077 999 393 / 077 311 8888 / 015 322 922
54	PRASETHPHEAP FINANCE PLC.	#132, Street 193, Corner Street 388, Sangkat Toul Svay Prey 1, Khan Chamkar Mon, Phnom Penh	023 970 000
55	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

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56	PROPEY MICROFINANCE PLC.	No 72G & 72H, Russian Federation Blvd., Sangkat Kakab 1, Khan Pur Senchey, Phnom Penh	081 333 868 / 069 222 933
57	QUEEN FINANCE PLC.	No 42B, Mao Tse Tong Blvd., Sangkat Boeng Trabaek, Khan Chamkar Mon, Phnom Penh	023 966 789 / 089 863 286
58	RAFCO FINANCIAL (CAMBODIA) PLC.	No 81, National Road No 6A, Phum Preaek Lieb, Sangkat Preaek Lieb, Khan Chraoy Changvar, Phnom Penh	023 901 744 / 011 509 944
59	RICH AVENUE FINANCE PLC.	California Social House Building, 3rd Floor, No 179, Russian Federation Blvd., Sangkat Tuek Thla, Khan Saensokh, Phnom Penh	081 888 863
60	ROLYA PLC.	Buiding No 128 D3 & D4, Sotheaas Blvd, Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	012 907 004
61	ROYAL MICROFINANCE PLC.	No A114 B116 & C3118, Avenue B, Phum Banla S'et, Sangkat Khmuonh, Khan Saensokh, Phnom Penh	012 485 500
62	SABAY CREDIT COMMERCIAL PLC.	#228, Preah Norodom Blvd, Group 64, Sangkat Tonle Bassac, Khan Chamkamon, Phnom Penh	012 322 322
63	SACHAK MICROFINANCE PLC.	No 04, Street No Q02, Phum Kos Andaet, Sangkat Tuol Sangkae 2, Khan Russey Keo, Phnom Penh	061 222 056
64	SAHAKA PLC.	#206 E0 E1, Street 155, Sangkat Tuol Tumpung 1, Khan Chamkamon, Phnom Penh	023 967 779
65	SAHAKRINPHEAP MICROFINANCE PLC.	No 620AB, 2nd & 3rd Floor, Street No 271, Phum Kbal Tumnob, Sangkat Boeng Tumun 2, Khan Mean Chey, Phnom Penh	023 230 789
66	SAMAKY CAPITAL PLC.	Building No 67, 9th B Floor, Street No 315, Phum 6, Sangkat Boeng Kak Ti Pir, Khan Tuol Kouk, Phnom Penh	023 666 5959
67	SAMBAT FINANCE PLC.	SAMAI SQUARE Building, Ground Floor & 1st Floor, Street No 337, Phum 6, Sangkat Boeng Kak Ti Muoy, Khan Tuol Kouk, Phnom Penh	023 997 722 / 016 665 647
68	SAMPORN SAMAKUM SAHAKREAS THUNTOUH NEUNG MATJUM KAMPUCHEA PLC.	#T166, Preah Norodom Blvd, Sangkat Tonle Bassac, Khan Chamkar Mon, Phnom Penh	023 901 578
69	SAMRITHISAK MICROFINANCE LIMITED	# 502G-502H, Preah Monivong Blvd, Sangkat Tonle Bassac, Khan Chamkarmon, Phnom Penh	023 993 333
70	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
71	SEILANITHIH LIMITED	No A99 & A101, Russian Federation Blvd., Phum Chong Thnal Khang Kaeut, Sangkat Tuek Thla, Khan Saensokh, Phnom Penh	023 990 225
72	SEREY OUDOM MICROFINANCE PLC.	#P37, Street No.198, Sangkat Tomnup Teuk, Khan Chamkarmon, Phnom Penh	023 224 336
73	SIDE HUSTLE MICROFINANCE PLC.	No 153AB, Mao Tse Toung Blvd., Phum 6, Sangkat Tuol Svay Prey Ti Muoy, Khan Boeng Keng Kang, Phnom Penh	069 673 711
74	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
75	SOKSAN MICRO FINANCE INSTITUTION PLC.	No 4780E0, Street Northbridge (Trung Mom), Phum Trea Buon, Sangkat Stueng Mean Chey 3, Khan Mean Chey, Phnom Penh	023 678 9737
76	SONATRA MICROFINANCE INSTITUTION PLC. (SONATRA)	No 432, Preah Monivong Blvd., Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	023 223 256 / 016 868 897
77	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
78	T & GO FINANCE PLC.	Building No 09 A1 & A2, Ground Floor - 2nd Floor, Street No 163, Sangkat Tuol Svay Prey Ti Muoy, Khan Boeng Keng Kang, Phnom Penh	023 699 0505
79	TBB (CAMBODIA) PLC.	#2E2F, Street 315, Sangkat Boeung Kak 1, Khan Toulkok, Phnom Penh	096 9393 326
80	TROP KHNHOM PLC.	#445, St. 4, Phum Souphi, Sangkat Kompong Svay, Krong Serei Saophaon, Banteay Meanchey Province	012 599 094
81	VITHEY MICROFINANCE PLC.	No 614, Street No 271, Group 7, Phum Sansam Kosai 3, Mondul 4, Sangkat Boeng Tumpun 1, Khan Mean Chey, Phnom Penh	081 227 999 / 096 500 1555
82	VIVATH GOLDEN FINANCE PLC.	No 659, Street No 371, Phum Mol, Sangkat Dangkao, Khan Dangkao, Phnom Penh	096 955 5555
83	WELCOME FINANCE (CAMBODIA) PLC.	# 398, Monivong Blvd, Sangkat Beung Keng Kang Ti Muoy, Khan Chamkar Mon, Phnom Penh	023 994 455
84	Y.C.P MICROFINANCE PLC.	No 73, Street No 118, Sangkat Tuek L'ak Ti Muoy, Khan Tuol Kouk, Phnom Penh	023 882 777
85	Y.L.P MICROFINANCE PLC.	No 668, National Road No 5, Phum Kourothan, Sangkat Ou Ambel, Krong Serei Saophaon, Banteay Meanchey Province	069 283 858

5. Financial Lease Institutions

1	BSP FINANCE (CAMBODIA) PLC.	Building No 160, Preah Monivong Blvd., Street 278, Phum 4, Sangkat Boeng Keng Kang Ti Muoy, Khan Keng Kang, Phnom Penh	023 883 488
2	CHAILEASE ROYAL LEASING PLC.	No. 146, 11th fol Preah Norodom Blvd., Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	023 901 728

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3	FORWARD LEASING PLC.	No 115, Russian Federation Blvd., Sangkat Tuek Thla, Khan Saensokh, Phnom Penh	095 888 756
4	ICARE LEASING PLC.	No 117CD, Street N° 271, Sangkat Stueng Mean Chey 1, Khan Mean Chey, Phnom Penh	023 960 960
5	KK FUND LEASING PLC.	The Financial Street, Sangkat Veal Vong, Khan Prampir Meakkakra, Phnom Penh	023 533 7777
6	KOMATSU LEASING (CAMBODIA) PLC.	Lot No.713, Veng Sreng Street, Phum Trapang Thloeung, Sangkat Chom Chao, Khan Porsenchey, Phnom Penh	(+66) 844 273 102
7	KUBOTA LEASING (CAMBODIA) PLC.	BUSINESS DEVELOPMENT CENTER, 18th Floor, OCIC Blvd., Sangkat Chrouy Changvar, Khan Chraoy Chongvar, Phnom Penh	012 378 111
8	L O D LEASING PLC.	No 359, Group 10, Phum Kammakar, Sangkat Svay Por, Krong Battambang, Battambang Province	012 456 739
9	MEGA LEASING PLC.	No 113A, Street 271, Sangkat Stueng Mean Chey, Khan Mean Chey, Phnom Penh	023 214 756
10	MOBILITY FINANCE (CAMBODIA) PLC.	No425, 5th floor, Street 271, Sangkat Tuol Tumpung Ti Pir, Khan Chamkar Mon, Phnom Penh	085 888 420
11	SUOSDEY FINANCE PLC.	#119-121, Russian Federation Boulevard, Sangkat Teuk Thla, Khan Sen Sok, Phnom Penh	(+66) 081 859 1385
12	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
13	WE SERVICE LEASING PLC.	No 108, Street No 472, Sangkat Tuol Tumpung Ti Muoy, Khan Chamkar Mon, Phnom Penh	012 444 462

6. 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	096 955 5556
2	ARBITRARY PAY PLC.	Mei Lian Garden Hotel, No.315, Villa.113, Preah Sisowath Blvd, Sangkat Chaktomuk, Khan Daun Penh, Phnom Penh	010 370 888
3	ASIA CASH EXPRESS PLC.	House No. 82-035-036, Koh Pich Street, Sangkat Tonle Bassac, Khan Chamkarmon, Phnom Penh	099 666 678
4	BAI SEN TECHNOLOGY PLC.	House No.B18, Street Betong, Phum 1, Sangkat Srah Chork, Khan Daun Penh, Phnom Penh	071 999 7779
5	BONGLOY PAYMENTS PLC.	No.10, Street288, Phum6, Sangkat Boeng Keng Kang 1, Khan Boeng Keng Kang, Phnom Penh	081 999 618
6	CAI FU TONG PAYMENT PLC.	BRILLIANCY Hotel, Polowai Street, 1st and 2nd Floor, Phum 4, Sangkat Lek 4, Preah Sihanouk City, Preah Sihanouk Province	093 922 229
7	CLIK PAYMENT (CAMBODIA) PLC.	DK Sanctuary, No. 128 EF, 4th Floor, Samdach Sotheaous Boulevard, Sangkat Tonle Bassac, Khan Chamkarmon, Phnom Penh	010 927 450
8	DARA SAKOR PAY PLC.	#Plot73, Ground Floor Unit2, Phnom Penh City Center, Street616, Phum1, Sangkat Sras Chark, Khan Daun Penh, Phnom Penh	093 939 977
9	DRAGONFLY FINTECH (CAMBODIA) PLC.	Diamond Twin Tower, Floor No.13A, Room No.03, Sopheak Mongkol Street, Koh Pich City, Phnom Penh	098 218 555
10	DYNAMIC PAYMENT PLC.	Morgan Tower, 6th Floor, Room 02-03, Sopheak Mongkul Street, Village 14, Sangkat Tonle Bassac, Khan Chamkarmon, Phnom Penh	023 989 186
11	EDEEL (CAMBODIA) PLC.	Building No.15, Street 347, Phum3, Sangkat Beongkok1, Khan Toul Kork, Phnom Penh	096 466 3333
12	E-MONEY PAYMENT SOLUTION PLC.	Royal K Plaza, 15th floor, Sangkat Tomnub Tek, Khan Beoung Keng Kang, Phnom Penh	071 655 5666
13	HUIONE PAY PLC.	Building No. 62, Preah Norodom Blvd., Sangkat Chey Chomnes, Khan Doun Penh, Phnom Penh	023 231 999
14	IPAY 88 (CAMBODIA) PLC.	No.13 (2nd Floor), Charles de Gaulle Boulevard, Sangkat Veal Vong, Khan 7 Makara, Phnom Penh	023 901 788
15	JIN HONG ZHEN TECHNOLOGY PLC.	Street 2 Thnou, Village 4, Sangkat 4, Sihanouk Ville, Preah Sihanouk Province	088 3 231 1888
16	KESS INNOVATION PLC.	Building #105, Floor 4th, Street 1984A, Phnom Penh Thmey, Khan Sen Sok, Phnom Penh	070 222 703
17	LANTON INTERNATIONAL PAYMENT SERVICE PLC.	California Social House (West) No. 571-575 D&E, 2 Floor, Room No.2, Sahakporn Russian Blvd, CPC Village, Sangkat Teuk Phla, Khan Sen Sok, Phnom Penh	023 900 041 / 023 900 091
18	LY HOUR PAY PRO PLC.	Lot No.243-244, Office No. (15C-41C), St. 598, Phum Toul Thgan, Sangkat Tuol Sangkae II, Khan Russey Keo, Phnom Penh	087 601 111
19	LYNC PAY PAYMENT SOLUTION PLC.	House No.90, 92, and 94 First Floor (E-1), Street 217, Sangkat Orusssey 4, Khan 7 Makara, Phnom Penh	096 675 3554

List of Authorized Banks and Financial Institutions

As at 31 December 2024

No.	Name of Institutions	Address	Contact Number
20	ONE PAY PLC.	No. A11, Street 210, Phum Takhmao 2, Sangkat Takhmao, Krong Takhmao, Kandal Province	099 233 233
21	PARAGON PAYMENT SERVICE PLC.	No. 216, Preah Norodom Blvd, Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	012 456 237
22	PAYON PLC.	No. 3F, PCGT Center, Street 274, Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh City	023 987 475
23	PENTOR (CAMBODIA) PLC.	Building No.685, Floor No.1-2, Preah Monivong Blvd, Sangkat Boeung Keng Kang 3, Khan Boeung Keng Kang, Phnom Penh	023 902 244 / 023 902 255
24	PI PAY PLC.	No. 20, Street 217, Sangkat Veal Vong, Khan 7 Makara, Phnom Penh	023 988 989
25	SEATEL FINANCIAL SERVICES PLC. (M-PAY)	Building No. 149, Street 432, Sangkat Boeung Trorbek, Khan Chamkar Mon, Phnom Penh	018 8 800 800
26	STARPAY FINTECH PLC.	No. Landlord 2787, Betong Street, Toul Krasaing Village, Rokar Khapos Commune, Sa Ang District, Kandal Province	081 416 109
27	SUNPAY (CAMBODIA) PLC.	Morgan Tower, Unit 7/8a/8b, 20th floor, Sopheap Mongkol Rd. (Koh Pich), Phum 14, Sangkat Tonle Bassac, Khan Chamkarmorn, Phnom Penh	096 678 2678
28	TIAN XU INTERNATIONAL TECHNOLOGY PLC.	No.48-50, 3rd Floor, Street 310, Phum 2, Sangkat Beoung KengKang 1, Khan Beoung KengKang, Phnom Penh	023 988 777
29	TRUE MONEY (CAMBODIA) PLC.	1st, 2nd and 4th Floors of Kingstone Building (#146) , Preah Norodom Boulevard, Sangkat Tonle Bassac, Khan Chamkarmorn, Phnom Penh	023 999 639
30	U-PAY DIGITAL PLC.	Building No.1, Street 360, Sangkat Beoung Keng Kang 1, Khan Chamkarmorn, Phnom Penh	081 978 889 / 085 978 889

7. Credit Bureau Company

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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8. Representative Offices

1	Representative Office of Export-Import Bank of Thailand	No 30, 2nd Floor, Unit No 20, Preah Norodom Blvd., Sangkat Phsar Thmei Ti Bei, Khan Doun Penh, Phnom Penh	023 999 224 / 061 475 029
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 Sbov, Khan Chbar Ampov, Phnom Penh	097 717 8428
3	Representative Office of Sumitomo Mitsui Banking Corporation	Exchange Square Building, 7th Floor, Unit 701, Street No 106, Phum 2, Sangkat Vaot Phnum, Khan Doun Penh, Phnom Penh	023 964 080
4	Representative office of the bank of Standard Chartered Bank Phnom Penh	HIMAWARI Hotel Apartments, Unit No G-02, Preah Sisowath Quay, Sangkat Chakto Mukh, Khan Doun Penh, Phnom Penh	023 212 729
5	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

List of Rural Credit Institutions

As at 31 December 2024

No.	Name of Institutions	Address	Contact Number
62	V.P DEC PLC.	No 5E0, Block C26, Borey Phon Suy, Phum Chrey Kaong, Sangkat Chaom Chau, Khan Pur Senchey, Phnom Penh	012 200 917 / 023 672 887 / 096 334 4444 / 096 505 4444
63	VIRAKBOT FINANCE PLC.	#181B, Street 2002, Phum Ta Nguon 1, Sangkat Kakab 1, Khan Pur SenChey, Phnom Penh	012 712 018 / 016 712 018 / 016 699 986
64	VIREAKSAC FINANCE PLC	#8A, Group 2, Street Betong, Phum Teuk Thla, Sangkat Teuk Thla, Khan Sen Sok, Phnom Penh	012 233 880 / 067 744 999
65	WE SERVICE FINANCE PLC.	No351, Street No 163 Corner No 478, Sangkat Tuol Tumpung Ti Pir , Khan Chamkar Mon, Phnom Penh	089 778 897

Kandal (5)

1	ACABAR PLC.	Koky Village, Koky Commune, Kean Svay District, Kandal Province	011 505 878
2	KREPO FINANCE PLC.	No G43, Phum Tmei 2, Sangkat Ta Khmau, Krong Ta Khmau, Kandal Province	017 804 985 / 087 817 771
3	OCDAF FINANCE PLC.	#73, Street 21, Phum Thmey, Sangkat Takhmao, Krong Takhmao, Kandal Province	012 419 000 / 087 666 082
4	S.M.E.S ECO FINANCE PLC.	No 23E0, Street No 2, Phum Prek Samraong 3, Sangkat Ta Khmau, Krong Ta Khmau, Kandal Province	012 599 235
5	SEREYSUOSDEY PEANECH PLC.	#178, St 21, Phum Prek Thmey, Prek Thmey Commune, Koh Thom District, Kandal Province	016 696 407 / 070 578 781

Battambang (7)

1	BOVOR FINANCE PLC.	No 99 Kor, Group No 4, Phum Romchek 5, Sangkat Ratanak, Krong Battambang, Battambang Province	012 418 718
2	CHOU CHIVORN FINANCE PLC.	#160, Group 6, Phum Otakom 2, Sangkat Tuoltaek, Krong Battambang, Battambang Province	053 4545 444 / 017 776 176 / 012 580 510 / 012 732 320
3	HYKEAN CAPITAL PLC.	Phum Wat Kor, Sangkat Wat Kor, Krong Battambang, Battambang Province	092 513 513
4	PEAYOP FINANCE PLC.	#1, Street # 159D, Group 1, Phum Rattanak, Sangkat Rattanak, Krong Battambang, Battambang Province	092 530 896 / 089 888 008
5	R N D B FINANCE PLC.	# F125&126, Borey Rattanak Street, Sangkat Rattanak, Krong Battambang, Battambang Province	053 503 0999 / 010 222 823
6	RIGHT PLACE RISE UP FINANCE PLC.	No 571, Phum Damnak Luong, Sangkat Wat Kor, Krong Battambang, Battambang Province	093 440 888
7	SAMRETH PECH FINANCE PLC.	#338, Phum Rumchek 4, Sangkat Rattanak, Battambang District, Battambang Province	092 555 666 / 096 779 4823

Banteay Meanchey (4)

1	ANEAKTEAN MOLATHAN PLC.	#445, Road 4, Phum Sophy, Sangkat Kampong Svay, Krong Serei Saophoan, Banteay Meanchey Province	095 798 686 / 097 333 5936
2	ENTEAN CHUNBORT KHMER (ECK) PLC.	Phum 3, Sangkat Phreah Pnlea, Krong Sereisophoan, Banteay Meanchey Province	012 559 993 / 092 223 484
3	OCKENDEN METREI ENTEAN PLC.	#56A, Phum Khlakon Chas, Sangkat Kompong Svay, Krong Sereisaophoan, Banteay Meanchey Province	012 421 242 / 023 721 935 / 012 757 492
4	PONLEU KAKSEKAR KHMER PLC.	No 635, Phum Phum Pir, Sangkat Kampong Svay, Krong Serei Saophoan, Banteay Meanchey Province	081 510 707 / 092 469 298

Svay Rieng (3)

1	PHANITDA FINANCE PLC.	Prey Kranhung Village, Sambatt Mean Chey Commune, Romeas Haek District, Svay Rieng Province	081 278 335
2	REAKREAY FINANCE PLC.	N0 99, Street No 210, Phum Kien Sang, Sangkat Svay Rieng, Krong Svay Rieng, Svay Rieng Province	097 619 3514 / 016 265 766
3	SKY LIGHT FINANCE PLC.	#10G, Street No 107, Phum Veal Yon, Sangkat Svay Rieng, Krong Svay Rieng, Svay Rieng Province	088 500 0996 / 092 68 27 86

Kampot (7)

1	A.C.L.P.L FINANCE PLC.	National Road No 3, Chheu Teal Village, Chhuk Commune, Chhuk District, Kampot Province	015 600 800 / 015 600 400 / 033 640 0400
2	KALYAN APHIVATH PLC.	Pou Village, Phnomkong Commune, Angkorchey District, Kampot Province	088 621 6666 / 078 776 779
3	KON KASEKOR FINANCE PLC.	Kompong Trach 2 Village, Kompong Trach Khang Lech Commune, Kompong Trach District, Kampot Province	012 308 086

List of Rural Credit Institutions

As at 31 December 2024

No.	Name of Institutions	Address	Contact Number
4	LDA FINANCE PLC.	Lot No 651, Phum Muoy Ousaphea, Sangkat Kampong Kandal, Krong Kampot, Kampot Province	012 715 006 / 098 402 000
5	METTA FINANCE PLC.	Kampong Trach 1 Village, Kampong Trach Khang Kaeut Commune, Kampong Trach District, Kompot Province	096 733 6867
6	PRAC FINANCE PLC.	#53, Street 709, Phum Phum Moy Ousaphea, Sangkat Kompongkandal, Krong Kompot, Kompot Province	012 758 588 / 088 335 5666
7	REAKSMEY CHEY CHUMNEAS PLC.	Lot No 1248, Phum Tvi Khang Cheung, Sangkat Andoung Khmer, Krong Kampot, Kampot Province	017 457 231 / 068 888 737

Pursat (1)

1	K.K.C.M FINANCE PLC.	#002, Phum Banteay Dei Kraom, Sangkat Banteay Dei, Krong Pursat, Pursat Province	097 633 2337
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Kampong Cham (3)

1	BROSEUR FINANCE PLC.	No 13 & 15 & 17, Khemarak Phoumint Street, Phum Phum Ti Prampir, Sangkat Kampong Cham, Krong Kampong Cham, Kampong Cham Province	096 333 5043 / 088 977 7741
2	SAMNANG PROTEBATKAR PLC.	No 3E0, NW-1 Street, Phum Phum Ti Prampir, Sangkat Kampong Cham, Krong Kampong Cham, Kampong Cham Province	081 604 4444 / 097 609 0999
3	ENATEAN LERKSTUOY SAMATEPHEAP KRUSOA PLC.	Lvea Village, Lvea Commune, Prey Chhor District, Kampong Cham Province	012 412 226

Takeo (4)

1	DAIKOU FINANCE PLC.	National Road No. 2, Phum Kleang Sambatt, Pot Sar Commune, Bati District, Takeo Province	016 533 368 / 088 597 1616
2	DAKO FINANCE PLC.	Building No 736, Street No 25, Phum Thnal Baek, Sangkat Roka Krau, Krong Doun Kaev, Takeo Province	032 555 5286 / 012 972 987
3	INTEAN NEARY FINANCE PLC.	Phum Takor, Sangkat Roka Khnong, Krong Daun Keo, Takeo Province	015 777 225 / 012 720 539
4	RITHY FINANCE PLC.	Kampong Chrey Village, Smaong Commune, Treang District, Takeo Province	097 357 9651 / 016 793 851

Siem Reap (6)

1	ANGKOR CHORPOAN FINANCE PLC.	#316, Phum Wat Bo, Sangkat Sala Kamreuk, Krong Siem Reap, Siem Reap Province	097 916 500 / 071 519 9911
2	ENTEAN EASY FINANCE PLC.	Street 7 Makara, Phum Wat Bo, Sangkat Sala Kamreuk, Krong Siem Reap, Siem Reap Province	068 210 101 / 081 524 040 / 099 575 793
3	MITTAPHEAP FINANCE PLC.	Trapeang Ses village, Sangkat Kok Chak, Krong Siem Reap, Siem Reap Province	098 652 663 / 092 783 479 / 017 652 663
4	PREAKHAN APHIVATH PLC.	#437, Street Lokta Noeuy, Dorkpo Village, Sangkat Slorkram, Krong Siem Reap, Siem Reap Province	012 637 867 / 012 596 298 / 087 596 298
5	SAMRETH CREDIT PLC.	Phum Stueng Thmei, Sangkat Svay Dankum, Krong Siem Reap, Siem Reap Province	093 798 798 / 097 992 6333
6	TARA FINANCE PLC.	#152, National Road 6, Phum Chong Koasu, Sangkat Slarkram, Krong Siem Reap, Siem Reap Province	015 891 111 / 012 824 442

Kampong Speu (4)

1	C.V.A FINANCE PLC.	#57, Phum Trapeang Leuk, Sangkat Rokar Thum, Krong Chbarmon, Kompong Speu Province	086 362 006 / 015 513 058
2	K E P FINANCE PLC.	Phum Mukh Khett, Sangkat Rokar Thum, Krong Chbarmon, Kompong Speu Province	012 245 887 / 010 245 887
3	PHUMIN CREDIT PLC.	#20, Phum Pea Nichkam, Sangkat Rokathom, Krong Chbarmon, Kompong Speu Province	016 333 007 / 012 500 563
4	SAMBO TROP FINANCE PLC.	#199, Phum Somnang, Sangkat Roka Thom, Krong Chbarmon, Kampong Speu Province	092 462 222

Prey Veng (3)

1	GLOBAL LENDING FINANCE PLC.	#296, Prek Khsay Village, Preack Khsay Kar Commune, Peam Ro District, Prey Veng Province	012 646 474 / 012 503 838
2	PUNLEU SNAM NHOR NHEM FINANCE PLC.	National Road 8A, Tean Phleung Village, Smaong Khang Cheung Commune, Kamchay Mear District, Prey Veng Province	015 726 192 / 090 704 505 / 012 419 872
3	TYBOTTA FINANCE PLC.	Sambour Village, Prey Khanes Commune, Mesang District, Prey Veng Province	012 693 613 / 088 655 511

Kampong Thom (1)

1	KROURSA ENNATEAN PLC.	No 108, National Road No 6, Group 5, Sala Khum Village, Triel Commune, Taing Kouk District, Kampong Thom Province	012 409 150
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Appendix 4

List of Termination of Rural Credit Institutions in 2024

As at 31 December 2024

No.	Name of Institutions	Address
1	KRONG KHMER FINANCE PLC.	No 08, A Street, Phum Krang Angkrang, Sangkat Krang Thnong, Khan Saensokh, Phnom Penh
2	RADOCHICO FINANCE PLC.	#E11, Borey Chan Sambath, Trapeang Pou Village, Sangkat Chaom Chau 3, Khan Pur SenChey, Phnom Penh

Appendix 5

Banks and Financial Institutions' Network Information 2020-2024

Banks and Financial Institutions	2020	2021	2022	2023	2024
Commercial Banks					
Local Banks– Local Majority Ownership					
Number of Banks	12	13	17	18	18
Number of Branches and Head Offices	467	479	506	528	545
Number of Staffs	19,605	20,596	22,407	23,093	23,463
ATMs Terminals	1,234	1,579	1,904	2,267	2,395
Local Banks– Foreign Majority Ownership					
Number of Banks	9	11	11	9	10
Number of Branches and Head Offices	427	576	588	308	314
Number of Staffs	11,667	17,208	18,689	10,159	9,993
ATMs Terminals	523	558	622	709	675
Foreign Subsidiary Banks					
Number of Banks	18	18	19	20	20
Number of Branches and Head Offices	358	361	366	857	849
Number of Staffs	14,071	14,976	16,584	36,488	35,177
ATMs Terminals	1,035	1,267	1,622	2,410	2,587
Foreign Branches Banks					
Number of Banks	12	12	11	11	11
Number of Branches and Head Offices	37	38	36	37	37
Number of Staffs	869	907	875	921	917
ATMs Terminals	24	24	17	18	18
Total Commercial Banks					
Number of Banks	51	54	58	58	59
Number of Branches and Head Offices	1,289	1,454	1,496	1,730	1,745
Number of Staffs	46,212	53,687	58,555	70,661	69,550
ATMs Terminals	2,816	3,428	4,165	5,404	5,675
Microfinance Deposit-taking Institutions (MDIs)					
Total Microfinance Deposit-taking Institutions					
Number of Institutions	6	5	5	4	4
Number of Branches and Head Offices	753	624	626	441	436
Number of Staffs	24,106	21,998	22,834	13,121	12,994
ATMs Terminals	225	284	359	220	221
Specialized Banks					
Local Banks – Local Majority Ownership					
Number of Banks	7	6	5	5	5
Number of Branches and Head Offices	14	13	12	13	13
Number of Staffs	286	283	291	297	283
ATMs Terminals	0	0	0	0	0

Local Banks – Foreign Majority Ownership					
Number of Banks	5	4	4	4	4
Total Number of Branches and Head Offices	18	19	20	24	24
Number of Staffs	1,741	1,203	1,378	1,498	1,312
ATMs Terminals	2	0	0	0	0
Total Specialized Banks					
Number of Banks	12	10	9	9	9
Total Number of Branches and Head Offices	32	32	32	37	37
Number of Staffs	2,027	1,486	1,669	1,795	1,595
ATMs Terminals	2	0	0	0	0
Microfinance Non-Deposit Taking Institutions (MFIs)					
Total Microfinance Non-Deposit Taking Institutions					
Number of Institutions	75	79	82	83	85
Number of Branches and Head Offices	418	442	483	471	478
Number of Staffs	6,425	6,610	7,803	8,267	8,239
Financial Lease Institutions					
Total Financial Lease Institutions					
Number of Institutions	15	17	16	16	13
Total Number of Network Operations	50	52	65	64	44
Number of Staffs	1,760	1,798	1,747	1,662	886
Rural Credit Institutions					
Total Rural Credit Institutions					
Number of Institutions	245	232	223	114	113
Total Number of Network Operations	2,202	1,790	1,689	3,640	3,947
Number of Staffs	1,951	1,727	1,561	1,560	2,263
Payment Service Institutions					
Total Number of Institutions	24	30	35	33	30
Credit Bureau Company					
Total Number of Credit Bureau Company	1	1	1	1	1
Foreign Bank Representative Offices					
Total Number of Representative Offices	6	6	6	5	5
Third-Party Processors					
Total Number of Firms	4	4	6	6	4
Authorized Audit Firms					
Total Number of Firms	9	11	11	12	12

Appendix 6

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

National Bank of Cambodia – Head Office

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

National Bank of Cambodia – 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
Monduliri	096 7178 264
Stung Treng	096 7179 414
Banteay Meanchey	096 7467 699