



NATIONAL BANK OF CAMBODIA

Riel. Stability. Development.

ANNUAL SUPERVISION REPORT 2023

Directorate General of Banking Supervision

FOREWORD



In 2023, the global economy still faces prolonged effects of Russia-Ukraine war, Israel-Hamas war, tightened monetary policy, and China's economic slowdown. The International Monetary Fund (IMF) forecasted that the global economic growth will be at 3%, while growth will be at 1.5% for advanced economies, 4% for emerging market and developing economies, and 4.4% for the ASEAN-5¹ economies. However, Cambodia's economic growth is estimated to be at 5.5% in 2023 and could reach 6.4% in 2024. Political stability, a foundation of public trust and sustainable development, is the driving force to achieve such growth. The new royal government led by **Samdech Moha Borvor Thipadei HUN MANET**, Prime Minister of the Kingdom of Cambodia, has launched the Pentagonal Strategy-Phase I with clear goals and long-term vision for economic and social development by focusing on 5 key priorities, namely People, Road, Water, Electricity, and Technology. As a supervisory authority, the National Bank of Cambodia (NBC) has actively involved in supporting the Royal Government of Cambodia (RGC) policy in order to maintain financial stability and promote sustainable and inclusive growth.

The NBC continues to strengthen resilience and growth of Cambodia's banking system by deploying a number of macro-prudential measures to mitigate systemic risk. In the meantime, the supervision of banks and financial institutions has been enhanced regularly through risk-based and forward-looking supervision, stress testing, meeting with management of banks and financial institutions, and on-site inspection to monitor and assess banks' resilience and level of compliance with law and regulations. Furthermore, the NBC has issued various regulatory forbearances for banks and financial institutions to support the economic activities which just recovered from the COVID-19 crisis. Currently, new regulations have been drafted in consistent with local and international market development, as well as global supervisory standards, particularly the Basel standards.

The NBC has focused on advancing financial inclusion, financial literacy, and consumer protection through close collaboration with related stakeholders to implement action plans set in the National Financial Inclusion Strategy (FNIS) 2019-2025. Additionally, green economy development and response to climate change have also been the center of attention aiming to promote sustainable finance and support the policies of the RGC.

To support the Government's digital economy and society policy, the NBC continues to modernize the payment systems infrastructure enthusiastically to be in line with the growth of financial technology. Payment system infrastructures have been linked through the establishment of Bakong systems, Cambodian Shared Switch (CSS), and standard KHQR Code to facilitate payment transactions and make them more convenient, faster, secure, and affordable. Moreover, the connection with international payment systems is in progress to further expand the infrastructure.

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

The NBC continues to focus on human resource capacity building through various training programs both locally and internationally, as well as online-learning, particularly internal knowledge sharing sessions which have been conducted regularly. Furthermore, bank supervisors have been provided opportunity to attend numerous training programs to gain both theoretical knowledge and practical experience, which lay the foundation for bank supervisors' capacity development and ensure the work efficiency and continuity.

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

Phnom Penh, 22 April 2024

CHEA SEREY
Governor
National Bank of Cambodia

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

1. The Development of Banking System

1.1. Overview of Banks and Financial Institutions

The NBC supported the RGC by putting in place prompt and necessary measures to combat and alleviate any impact on the banking system as well as economy. With the efforts of the NBC, the banking system remained resilient and robust, and continued to maintain confidence from the public and investors. The banking system consisted of 58 commercial banks, 9 specialized banks, 4 microfinance deposit-taking institutions, 83 microfinance non-deposit-taking institutions, 16 financial lease institutions, 114 rural credit institutions, 6 third-party processors, 33 payment service institutions, 1 credit reporting service provider, 5 representative offices, and 2,928 money changers.

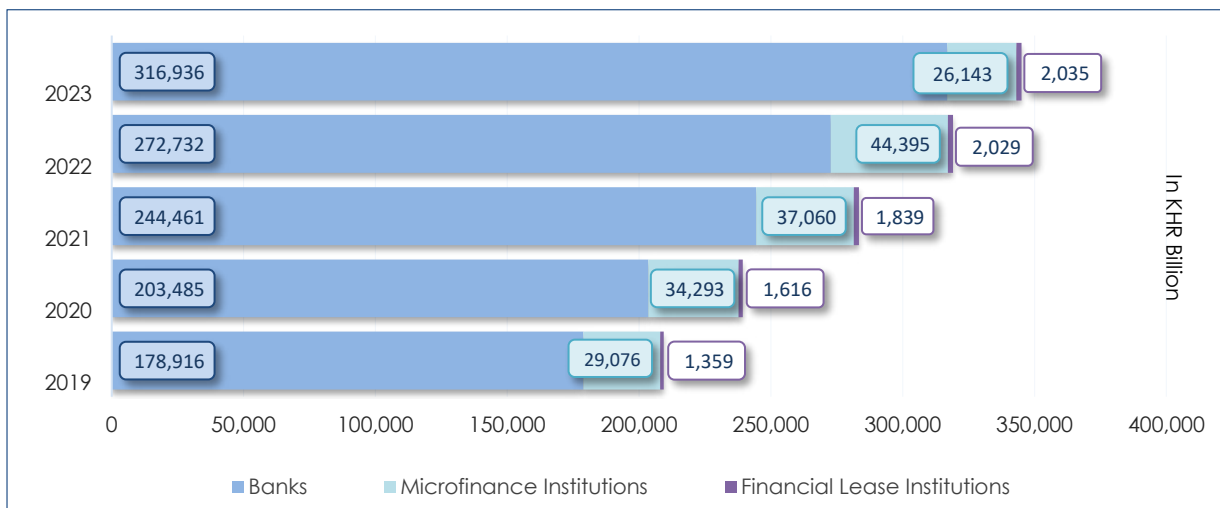
Table 1: Market Shares of Banks by Ownership (In percent)

Market Shares	Asset		Loan		Deposit		Capital	
	Dec-22	Dec-23	Dec-22	Dec-23	Dec-22	Dec-23	Dec-22	Dec-23
Commercial Banks								
Foreign Banks	62.0	62.1	62.9	63.0	56.1	57.3	60.6	63.6
Local Banks	37.0	36.9	35.9	35.8	43.9	42.7	36.9	33.7
Specialized Banks								
Local Banks	1.0	1.0	1.2	1.2	-	-	2.5	2.7
Total								
Foreign Banks	62.0	62.1	62.9	63.0	56.1	57.3	60.6	63.6
Local Banks	38.0	37.9	37.1	37.0	43.9	42.7	39.4	36.4
Total	100	100	100	100	100	100	100	100

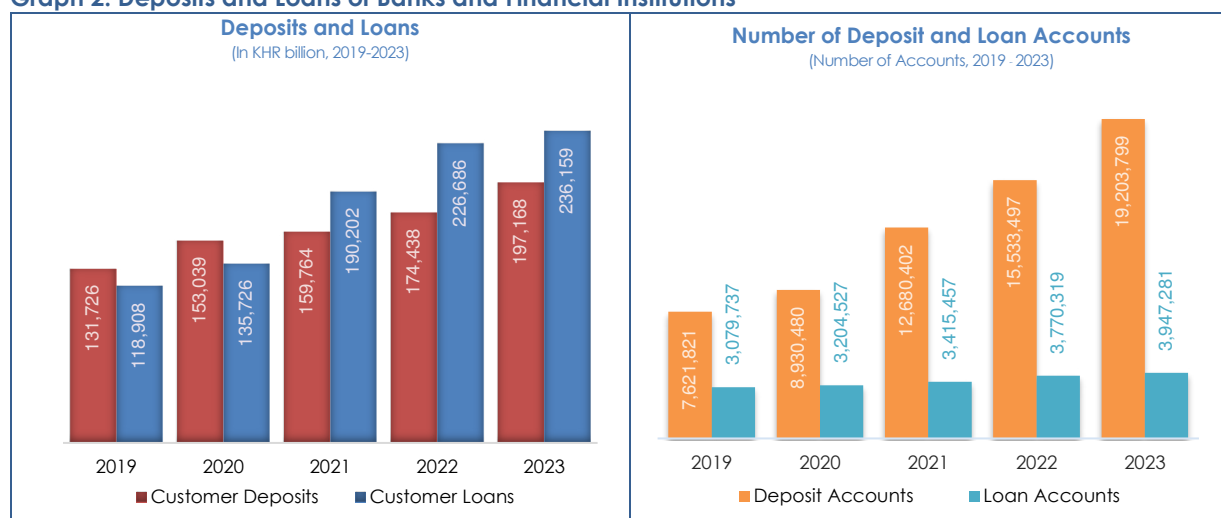
1.2. Financial Position and Performance

Total assets of the banking system increased by 9.0% to KHR 345.1 trillion (USD 84.5 billion) of which loans to customers increased 5.0% to KHR 236.2 trillion (USD 57.8 billion). Meanwhile, customer deposits rose by 13.9% to KHR 197.2 trillion (USD 48.3 billion) while shareholder's equity grew by 5.3% to KHR 66.7 trillion (USD 16.3 billion).

Graph 1: Assets of Banking System



Graph 2: Deposits and Loans of Banks and Financial Institutions



Banks and financial institutions (BFIs) continued to expand their operation as reflected by the increase of loans and deposits, of which numbers of depositor and borrower accounts increased to 19.2 million and 3.9 million, respectively. The branch networks of banks and financial institutions have also been extended to 2,742 locations, while the number of ATMs and POS also increased to 5,624 and 36,796, respectively, which greatly contributed to more convenient and broader access to financial services.

In line with the Royal Government in building the digital economy in the era of digitalization, the NBC encourages and promotes the payment system innovation in Cambodia to modernize the payment system that is effective, secure and affordable. Meanwhile, the modernization also makes the payment system more convenient for the public and helps boost the digital payment, including the use of debit and credit cards, remittance and also electronic payments. In overall, the financial position and performance of banks and financial institutions has reflected the increasing public confidence on Cambodia's banking system.

1.2.1. Banks' Performance

The total assets of banks continued to increase by 17.1% to KHR 316.9 trillion (USD 77.6 billion). Source of funds are mainly from customer's deposits KHR 188.1 trillion (USD 46.0 billion), shareholder's equity KHR 59.5 trillion (USD 14.6 billion) and borrowing funds KHR 12.8 trillion (USD 3.1 billion).

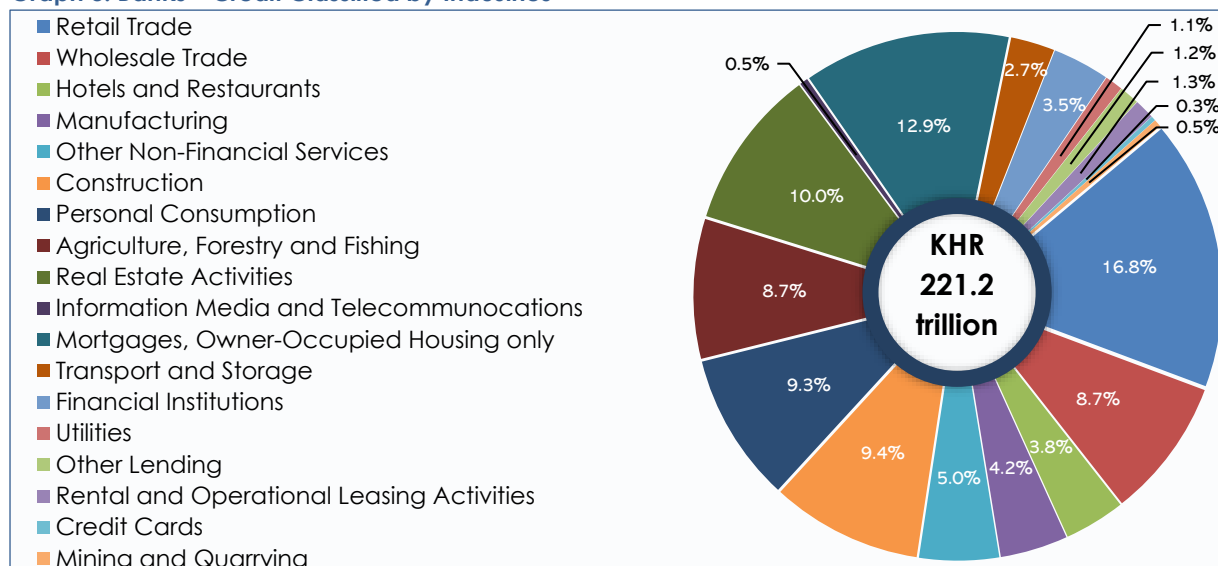
Table 2: Banking Sector's Development

(in Percent)

Indicators	2019	2020	2021	2022	2023
Asset Growth	21.5	14.7	17.5	10.4	17.1
Customer's Credit Growth	23.9	16.1	22.0	19.5	14.8
Customer's Deposit Growth	15.1	14.5	16.6	7.3	22.3
Asset to GDP	155.1	186.1	232.0	256.1	262.1
Customer's Credit to GDP	92.0	114.8	149.3	174.6	176.5
Customer's Deposit to GDP	93.3	110.9	135.6	145.6	155.5

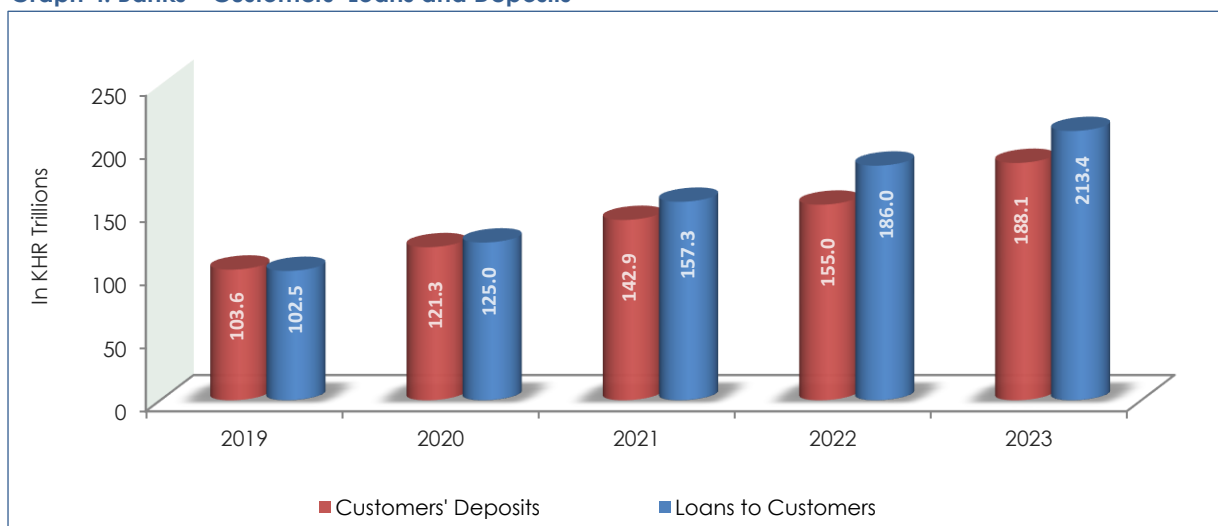
The gross amount of credit increased to KHR 221.2 trillion (USD 54.2 billion), of which customers' credit increased by 14.8% to KHR 213.4 trillion (USD 52.2 billion). Credit, which is the main source of funds to support economic activities, was channeled into key industries, such as Retail trade 16.8%, Owner-occupied housing 12.9%, Real estate activities 10.0%, Construction 9.4%, Personal consumption 9.3%, Agriculture, forestry, and fishing 8.7%, Wholesale trade 8.7%, Other non-financial services 5.0%, Manufacturing 4.2%, Hotels and restaurants 3.8%, and other sectors 11.2%.

Graph 3: Banks – Credit Classified by Industries



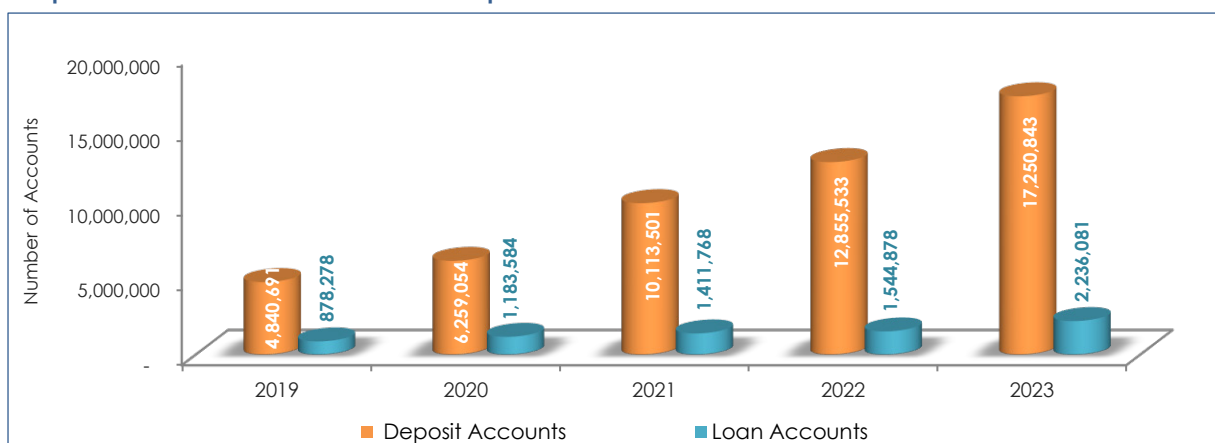
The total amount of customer's deposits grew by 22.3% and the market share of deposits can be decomposed into individuals 61.6%, business enterprises 15.6%, banks incorporated locally and abroad 9.8% and others 13.0%. The total number of deposit and loan accounts increased to 17.3 million and 2.2 million, respectively.

Graph 4: Banks – Customers' Loans and Deposits



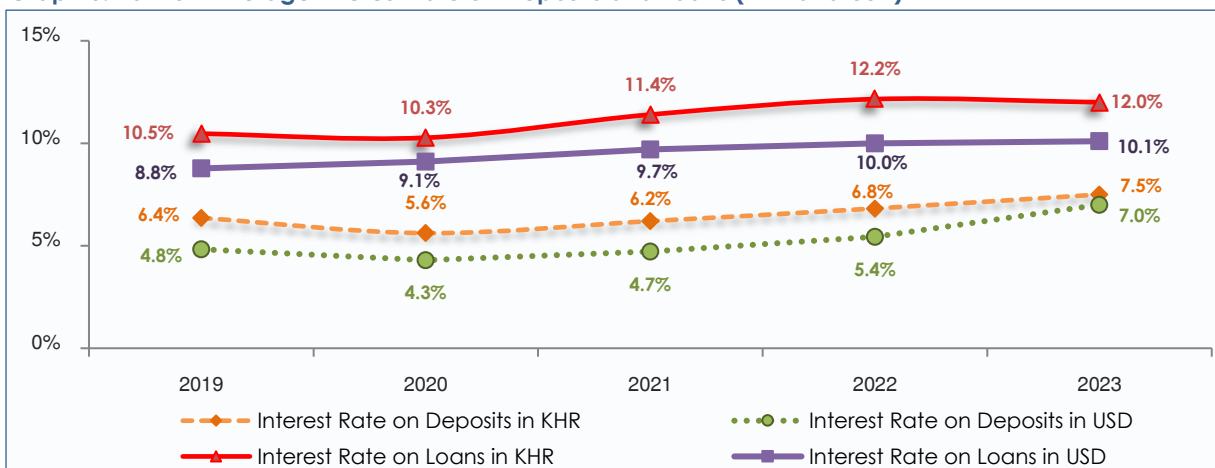
In line with technological advancement and improvement of Cambodians' living standard, the usage of debit and credit cards has grown noticeably as a substitute to cash. The number of credit and debit cards have increased to 223,749 and 5,194,643, respectively. The financial infrastructure in the banking sector has gradually developed with the setup of 239 new branches and 1,239 new ATMs, as well as the expansion of digital financial services.

Graph 5: Banks – Number of Loan and Deposit Accounts



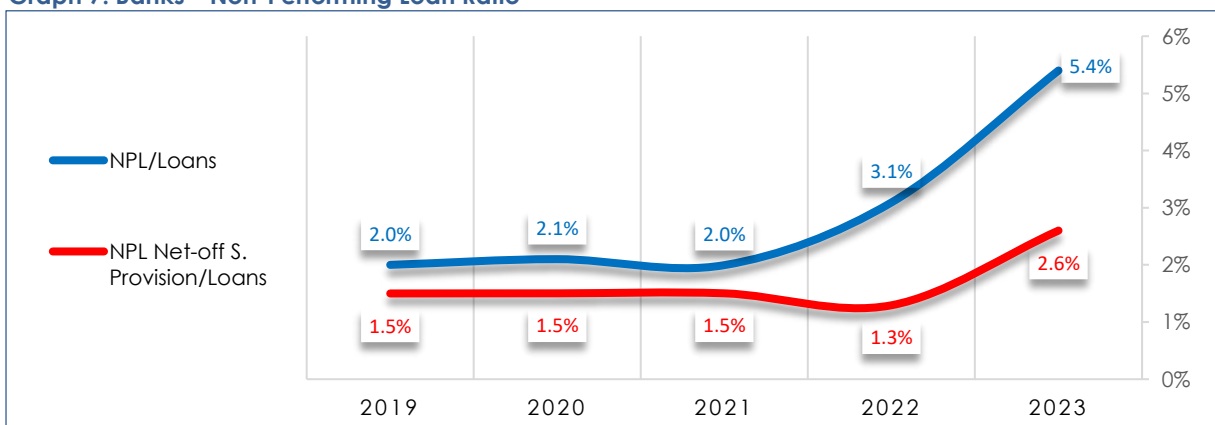
The average interest rates on deposit continued to increase while the interest rates on loans remained modest. The interest rates on KHR and USD deposits were at 7.5% and 7.0%, respectively, which were higher than in 2022. The interest rate on KHR loans were at 12.0%, slightly decreased from 12.2% in the previous year, while the average interest rates on USD loans were relatively constant at 10.1% compared to 10.0% in 2022.

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



In overall, banks remained resilient as reflected by the compliance with prudential regulations, corporate governance, internal control, and more. The solvency ratio and liquidity coverage ratio of banks were at 22.7% and 166.6%, respectively. Banks' profitability, as represented by the ROA at 0.6% and the ROE at 3.4%, also remained satisfactory. NPL ratio increased to 5.4% following the withdrawal of the NBC's regulatory forbearances.

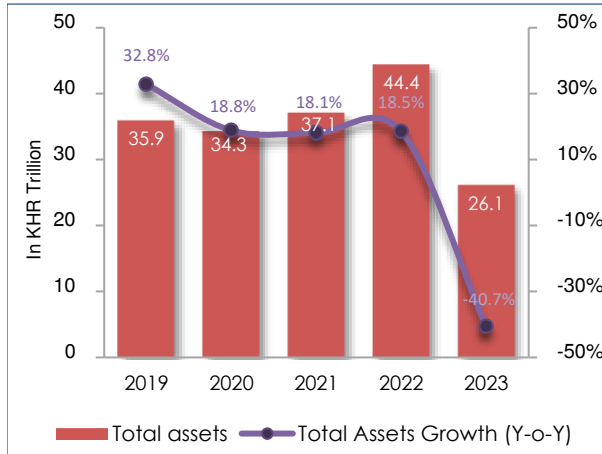
Graph 7: Banks – Non-Performing Loan Ratio



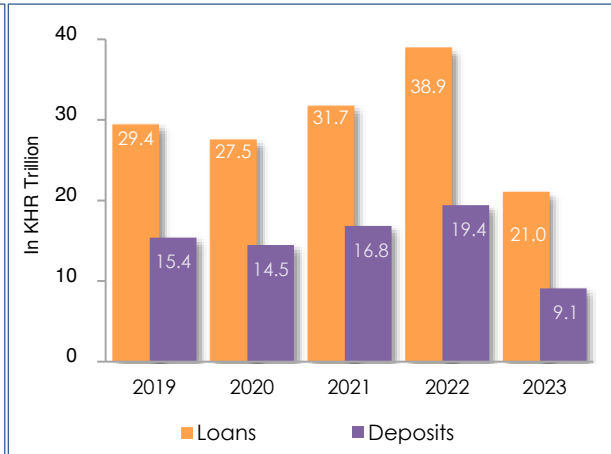
1.2.2. Microfinance Institutions' Performance

The microfinance institutions' total assets decreased by -40.7% to KHR 26.1 trillion (USD 6.4 billion), while total loans decreased by -45.5% to KHR 21.0 trillion (USD 5.1 billion) and the shareholder's equities decreased by -33.4% to KHR 6,5 trillion (USD 1.6 billion). At the same time, total deposits decreased by -52.8% to KHR 9.1 trillion (USD 2.2 billion). The declining rates of total assets, credits, shareholders' equities, and deposits were due to the merger of Prasac Microfinance Institution Plc. and Kookmin Bank Cambodia Plc. to become a new commercial bank known as "KB Prasac Bank Plc."

Graph 8: MFIs – Growth of Assets



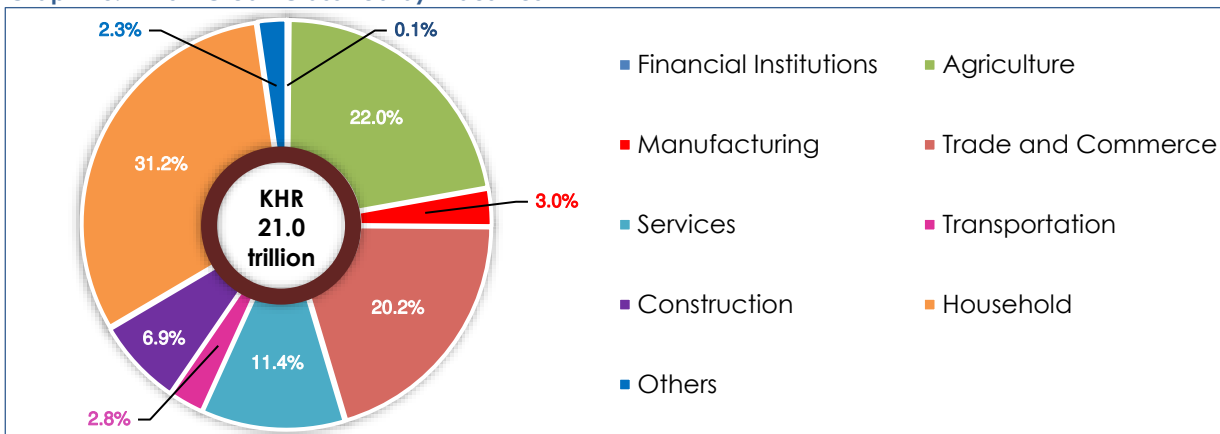
Graph 9: MFIs – Loans and Deposits



The microfinance sector, which includes Microfinance Deposit-taking Institutions (MDIs) and Microfinance Non deposit-taking Institutions (MFIs), continues to play active roles in promoting inclusive economic growth through the of loans disbursement for small and medium enterprises, businesses expansion, and agricultural activities. Total loans have been provided to key economic sectors, such as Household 31.2%, Agriculture 22.0%, Trade and commerce 20.2%, Services 11.4% and others 15.2%.

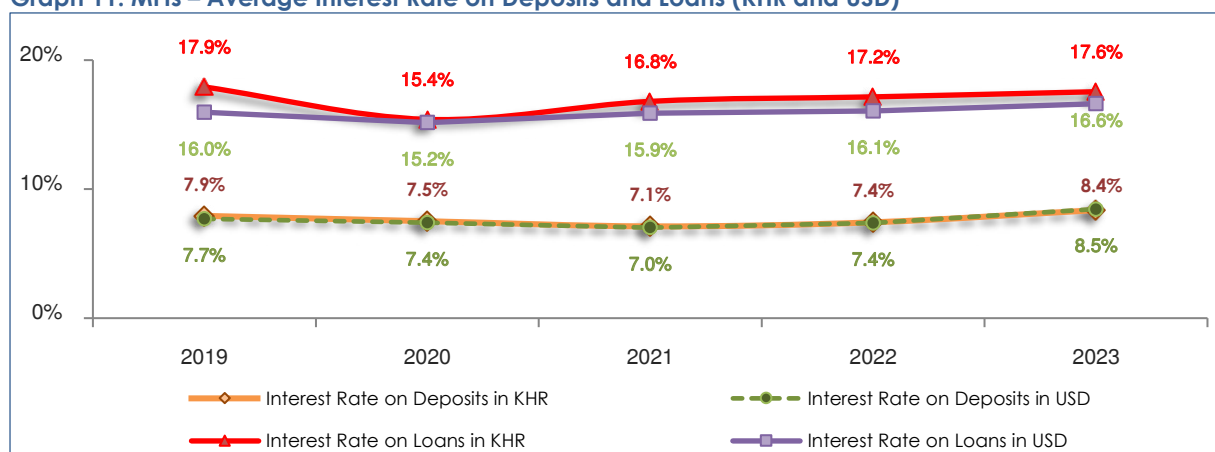
The microfinance sector is also playing crucial roles in enhancing financial inclusion by promoting access to and usage of formal financial services, reflected by the number of depositor and borrower accounts at 2.0 million and 1.6 million, respectively. MFIs continue to operate with 912 locations nationwide. At the same time, MFIs continue to modernize and diversify their financial services such as credits, deposits, remittance, and ATMs in response to the demand of their customers. People in the rural areas, who were aware of financial literacy, shifted to using more formal financial services, from which they could obtain legal protection and other benefits.

Graph 10: MFIs – Credit Classified by Industries



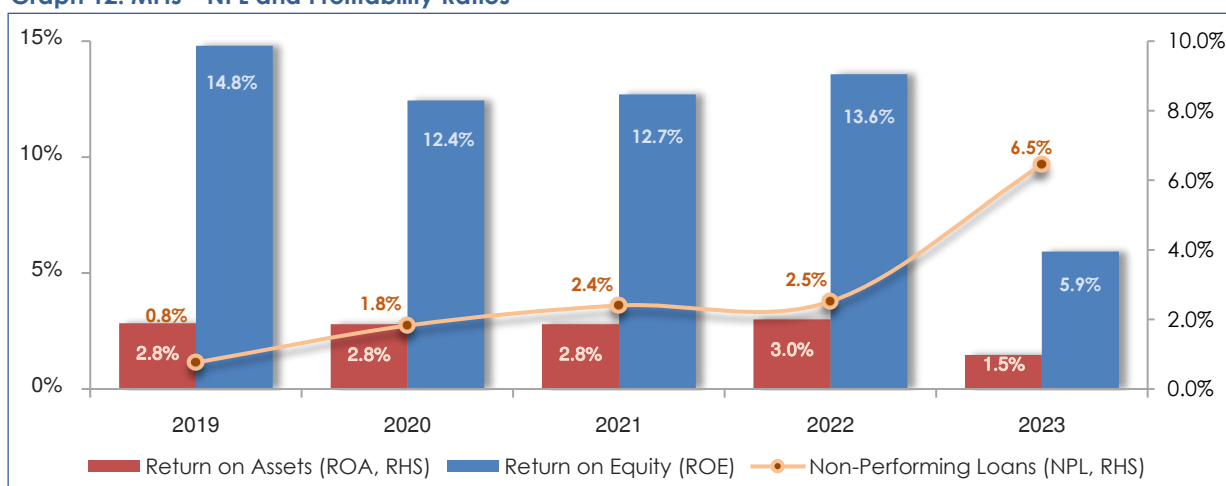
The MFIs' average interest rates of KHR and USD deposits were 8.4% and 8.5%, respectively. Further, the average interest rate of KHR loan was 17.6% and USD loan was 16.6%.

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



MFIs continued to comply with the NBC's prudential regulations through maintaining solvency ratio at 25.7% and liquidity coverage ratio at 285.8%. In addition, the profitability was reflected by ROA and ROE at 1.5% and 5.9%, respectively, while NPL ratio stood at 6.5%.

Graph 12: MFIs – NPL and Profitability Ratios



1.2.3. Financial Lease Institutions' Performance

The total assets of Financial Lease Institutions rose by 1.1% to KHR 2.0 trillion (USD 498.2 million) while total financial lease decreased by -2.3% to KHR 1.7 trillion (USD 426.4 million), which was distributed to various sectors such as Agriculture 25.6%, Households 23.0%, Services 19.4%, Transportation 4.4%, Construction 3.9%, Trade 3.5%, and Others 20.2%. The financial leasing sector has contributed to promoting financial inclusion by providing financial leasing services to 90,382 customers via the headquarters and branches in a total of 64 locations nationwide. The financial leasing services are on movable assets, such as motorbikes, automobiles, agricultural and construction machineries, furniture, electronic appliances, and so on.

For the profitability, ROA and ROE were at 0.8% and 2.4%, respectively, while NPL ratio was at 5.1%.

Table 3: Financial Leasing Sector

Indicator	2019	2020	2021	2022	2023
Total Assets <i>(in KHR billion)</i>	1,359.1	1,616.1	1,839.4	2,028.5	2,035.2
Total Financial Leases <i>(in KHR billion)</i>	1,169.6	1,350.5	1,592.9	1,795.8	1,741.7
Net Worth <i>(in KHR billion)</i>	422.3	524.4	569.7	606.8	622.8
Number of Customer Account	92,289	101,018	105,811	96,291	90,382
Non-performing Financial Lease Ratio	3.3%	4.6%	5.1%	3.8%	5.1%

1.2.4. Rural Credit Institutions' Performance

The number of rural credit institutions (RCIs) had 114 institutions with total asset amounted to KHR 193 billion (USD 47.3 million). Total loans reached KHR 165.4 billion (USD 40.5 million), which was distributed to various sectors such as Agriculture 31.7%, Households 25.4%, Commerce 19.1%, Services 8.1%, Construction 3.9%, Transportation 0.3% and others 11.5%. RCIs continue to provide small and micro loans to low-income households, particularly to rural people with the operational networks to 3,640 locations.

The NBC has been monitoring the operations of RCIs via on-site inspection and off-site supervision to ensure their compliance with law and regulation, and ethical practices in offering financial services to customers. The NBC continues taking subsequent actions on institutions whose practices do not comply with the NBC's laws and regulations. As a result, the NBC terminated RCIs and approved to cease some RCIs' operations in total of 109 as attached in Appendix 4.

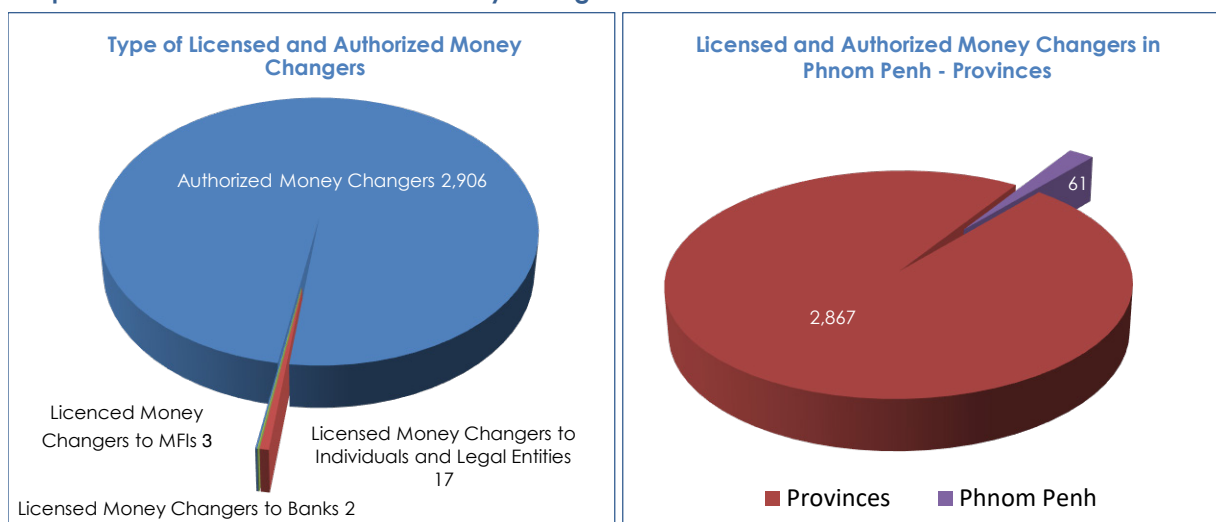
1.2.5. Payment Service Institutions' Performance

The NBC has granted license for 33 payment service institutions (PSIs) and 2 BFIs to operate payment business. Currently, the use of digital payment has played a key role in enhancing financial inclusion in Cambodia, promoting competition, fostering innovation, increasing public confidence in using payment services, as well as supporting the RGC's digital economy and society policy. The progress can be seen through the increase of the customers' registrations for e-Wallet to 19.7 million accounts, the total number of transactions rose to 601.3 million (28.7% increased from 2022), with a total value of USD 75.8 billion (18% increased), accounted for approximately 2.4 times of the gross domestic product (GDP). At the same time, payment transactions via KHQR have significantly increased in terms of size and value, both KHR and USD payments, which amounted to KHR120.9 billion (0.2 million transactions) and USD 52 million (0.28 million transactions), respectively.

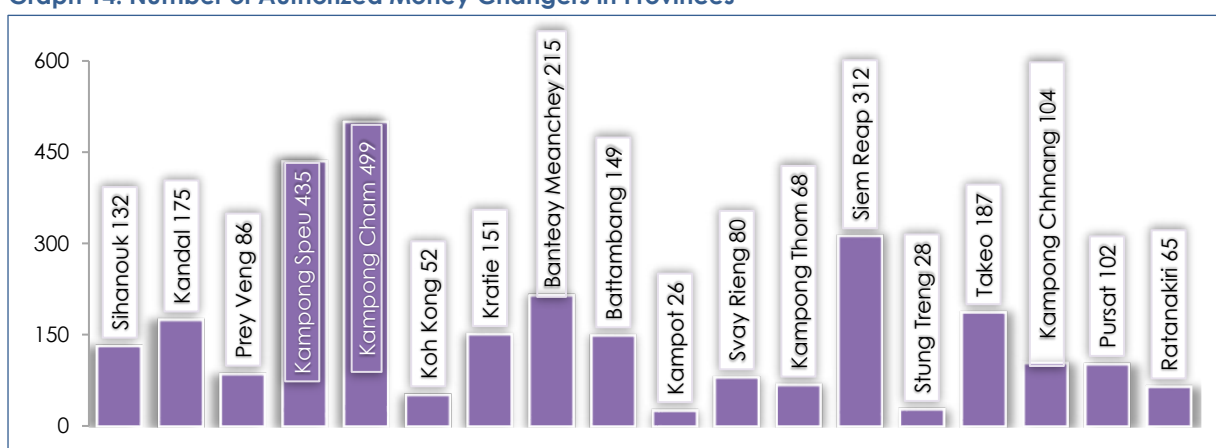
1.2.6. Money Changers' Performance

There were 2,928 money changers nationwide, of which 22 were licenses and 2,906 were authorizations. The NBC continues to encourage business owners who wish to run or currently are running money changing business to formally apply for an authorization letter or a license from the NBC. By doing so, they can ensure public confidence and their business will be protected by law as well.

Graph 13: Licensed and Authorized Money Changers



Graph 14: Number of Authorized Money Changers in Provinces



1.3. Interbank Market Transactions

Negotiable Certificate of Deposits (NCDs) and Liquidity Providing Collateralized Operation (LPCO) are two main monetary policy tools which have been implemented by the NBC to support the interbank market development. The total amount of USD-denominated NCDs issuance was USD 5.2 billion, decreased by 84.5% compared to the previous year, and KHR-denominated NCDs issuance was KHR 17 trillion, decreased by 2.1%. It should be noticed that the decrease in NCDs issuance both in USD and KHR was driven by a decline in market demand. Moreover, to further promote the development of interbank market to be more active and to be in line with current market trend, the NBC changed the methodology of issuing NCD, which was previously based on demand, to auction/bidding started from February 2023. During 2023, LPCO was conducted 32 times and provided total liquidity of KHR 2.5 trillion, an increase of 64.3% compared to 2022.

In addition to the NCDs and LPCOs, marginal lending facility (MLF) was also created. MLF provides short-term liquidity in KHR and NCDs (both in KHR and USD) and government securities can be placed as collateral in MLF transactions. 32 BFIs were granted permission to use MLF, of which 1 commercial bank utilized the facility with the total amount of KHR 120 billion and one-day maturity. The required interest rate per annum was raised from 4% to 6%, starting from the end of October 2023.

2. The Development of Supervisory and Regulatory 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 the maintenance of reserve requirement against banking and financial institutions' deposits and borrowings, 2/-Announcement on reimplementation of capital conservation buffer in banks and financial institutions and 3/-Announcement on prohibition of accepting identity card, family record book or residence book as loan guarantee. Moreover, the NBC has issued prakas and guidelines related to Deposit-taking BFs' capital adequacy framework, including 1/-Prakas on regulatory capital in deposit-taking banks and financial institutions, 2/-Prakas on credit risk for capital adequacy ratios in deposit-taking banks and financial institutions and 3/-Guideline on the implementation of Prakas on regulatory capital in deposit-taking banks and financial institutions.

Meanwhile, to alleviate BFs' burden, the NBC allowed BFs to 1/-Maintain the implementation of capital conservation buffer at 1.25% until December 31, 2024, 2/-Implement the Reserve Requirement Rate at 7% for foreign currency until December 31, 2024 and 3/-Provide loan restructuring for 12 months to tourism sector in Siem Reap province for customers facing temporary financial difficulties without laying aside additional provisions, as well as encourages BFs to provide loan restructuring to real estate sector for customers facing temporary financial distress.

The NBC is also preparing other prakas and regulations, including 1/-Prakas on operational risk for capital adequacy ratios in deposit-taking banks and financial institutions, 2/-Prakas on market risk for capital adequacy ratios in deposit-taking banks and financial institutions, 3/-Prakas on capital adequacy ratios in deposit-taking banks and financial institutions, 4/-Prakas on capital adequacy framework in non-deposit taking banks and financial institutions, 5/-Prakas on standardized procedures for prompt corrective action for banking and financial institutions, 6/-Prakas on liquidity ratio for non-deposit taking banks and financial institutions, 7/-Prakas on interest rate ceiling in banks and financial institutions, 8/-Prakas on regulatory consolidation, 9/-Guideline on the implementation of prakas on market risk for capital adequacy ratio in deposit-taking banks and financial institutions and 10/-Guidelines on collateral valuation for the purpose of impairment assessment.

2.2. Supervision of Banks and Financial Institutions

2.2.1. Supervisory Activities

As the banking system supervisory authority, the NBC supervises BFs through prudent and attentive off-site supervision and on-site inspection, mainly based on the principle of risk-based and forward-looking supervision.

The off-site supervision is conducted consistently to monitor and assess the financial position of BFs by applying the Supervisory Review and Evaluation Process (SREP), which based on 4 elements, including 1/-an assessment of business model and profitability, 2/-an assessment of risk to capital, 3/-an assessment of risk to liquidity and funding and 4/-an assessment of corporate governance and risk management. Moreover, off-site supervision also comprises stress testing and reverse stress testing on solvency ratio, liquidity coverage ratio, non-performing loan ratio, as well as loan to real estate sector to measure risk level and resilience of each BFs. In case the result shows any shortcomings, the NBC would meet in person with the institution's management to discuss the situation and provide recommendations on the preparation of the risks mitigation plan.

At the same time, based on the results from the off-site supervision, the NBC conducted the planned and targeted on-site inspection on BFIs to assess the soundness and compliance with regulations by focusing on governance and internal control, credit risk management, regulatory credit grading, compliance with CIFRS for SMEs, and the implementation of Law on Combatting the financing of proliferation of weapons of mass destruction. In 2023, the NBC conducted on-site inspection on 28 BFIs, including 13 commercial banks, 1 MDIs, 6 MFIs, 2 financial lease institutions, 2 RCIs and 4 money changers.

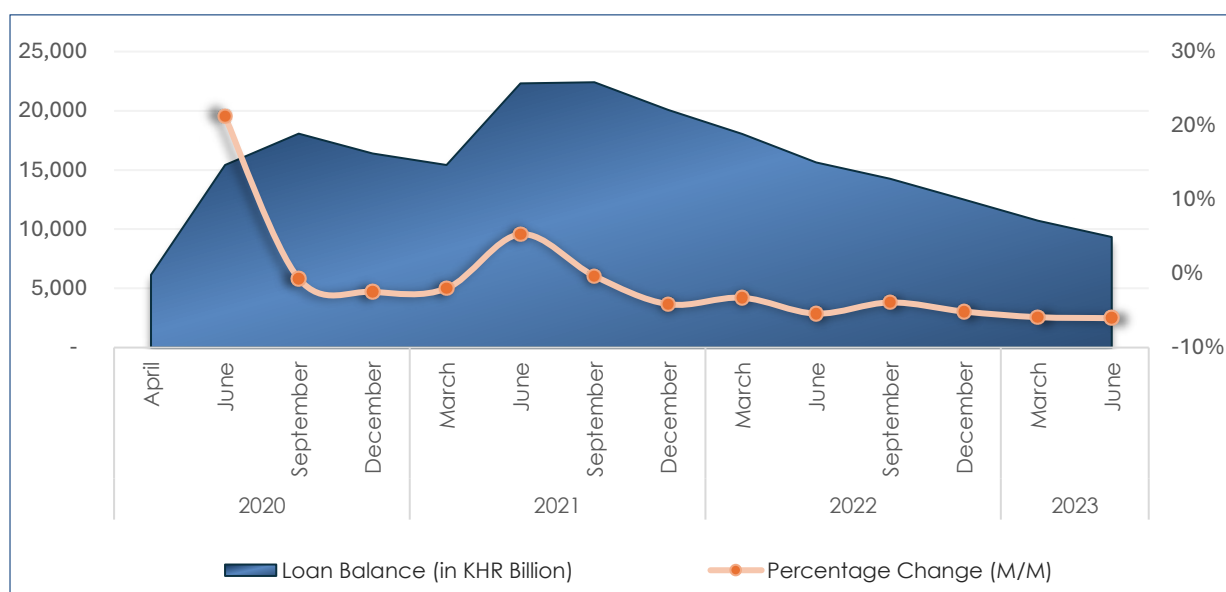
As a result, BFIs remained resilient with adequate liquidity and capital positions, good governance, prudent credit risk management and good compliance with laws and regulations. Nonetheless, a few BFIs were found with shortcomings regarding governance, internal control, risk management and non-fully compliance with supervisory recommendations, that required continuous follow-up on the BFIs' implementation through the evaluation of progress reports, the reminding letter, corrective recommendations or administrative measure enforcement as well as financial penalties, to compel those institutions in their compliance with laws and regulation to ensuring soundness and maintaining consumers' confidence.

2.2.2. Loan Restructuring

2.2.2.1. Loan Restructuring in the context of Covid-19

In the context of declining Covid-19 spread, coupled with the gradual recovery of economic activities, the loan restructuring in the context of Covid-19 wound up in end of June 2023 with a total of 124,794 loan accounts, with an outstanding loan balance of KHR 9,334 billion (USD 2.3 billion) equivalent to 4.0% of total loan portfolio in the banking system.

Graph 15: Loan Restructuring



As of June 2023, loan restructurings have been granted to a number of prioritized sectors of the economy, including Tourism KHR 1,792 billion (share 19.2%), Construction KHR 1,729 billion (18.5%), Transportation and Logistics KHR 374 billion (4.4%), Garment KHR 196 billion (2.1%) and other KHR 5,243 billion (56.2%) as shown in the table 4.

Table 4: Loan Restructuring to different sectors of economy

(in KHR Billion)

No.	Sector	2021		2022		2023
		June	December	June	December	June
1	Tourism	4,063	3,786	3,052	2,641	1,792
2	Garment	1,044	686	484	286	196
3	Construction	3,257	2,963	2,507	2,122	1,729
4	Transportation and Logistics	1,164	981	712	553	374
5	Others	12,785	11,646	8,872	6,876	5,243
Total		22,313	20,062	15,627	12,478	9,334

2.2.2.2. Loan Restructuring for Tourism Sector in Siem Reap

In supporting the RGC's policy of restoration and promotion of the tourism sector, as well as providing a relief to the BFIs, 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 who are facing temporary financial difficulties for 12 months without laying aside additional provisions. As of December 2023, BFIs have provided loan restructuring to 1,495 customers, at a total balance of KHR 260 million (USD 63.7 million).

2.3. Green Financing

The NBC has been actively involving in the preparation process on the initiatives towards sustainable finance and green finance to promote green economy and contribute to the implementation of prioritized policies of the Royal Government of Cambodia, which are determined in the Cambodia Climate Change Strategic Plan 2014-2023, the Pentagonal Strategy-Phase I, and the Environmental Chakra Strategy 2023-2028.

The NBC carried out and supported policies and strategic plans related to sustainable finance through 1/-Including the Environment Social and Governance principles (ESG) into the guideline on international reserves investment and investment in green bonds, 2/-Establishing the Sustainable Finance Taskforce of the NBC, and 3/-Supporting the Introduction of Sustainable Finance by the Association of Banks in Cambodia.

At the same time, the NBC also actively participated in both national and international framework, in research studies, discussion panels, and organizing capacity building and financial literacy programs on sustainable finance and green finance with many institutions and development partners, such as the Association of Banks in Cambodia, Ministry of Environment, Securities and Exchange Regulator of Cambodia (SERC), the Network of Central Banks and Supervisors for Greening the Financial System (NGFS), Inclusive Green Finance Working Group (IGFWG), the United Nations Partnership for Action on Green Economy (UN PAGE), Taskforce on Sustainable Finance (TF-SF), Working Group on Concept Framework and Principles of ASEAN Taxonomy (WG-CFP), ASEAN Taskforce on Sustainable Finance and Sustainable Banking Network, the United Nations Development Programme (UNDP), the United Nations Economic and Social Commission for Asia and the Pacific (UNESCAP), Alliance for Financial Inclusion (AFI), International Finance Corporation (IFC), the World Bank, and Asia-Pacific Rural and Agricultural Credit Association (APRACA).

In addition, the NBC signed a Memorandum of Understanding (MoU) with UNESCAP to develop Cambodian Sustainable Finance Roadmaps and with IFC on Cambodian Green Taxonomy and Market. Meanwhile, the NBC has cooperated with other institutions and development partners to conduct 9 trainings for the NBC's officials and key staff of banks and financial institutions on environment, social and governance risks (ESG), sustainable finance, and climate risk assessment on banking and financial sector.

As on-going direction, the NBC will implement more paramount initiatives including 1/-Developing a Mechanism on Sustainable Finance for Reporting and Disclosure Framework, 2/-Building capacity and promoting financial literacy in banking and financial sector and relevant stakeholders, and 3/-Strengthening assessment framework and risk analysis caused by climate change in banking and financial sector.

2.4. Financing to Real Estate Sector

Cambodia's banking system exposed to real estate sector through financing on construction projects and real estate development. The NBC continues paying attention to and monitoring real estate financing and some other key sectors that were severely affected by the Covid-19 and economic slowdown. Financing to real estate referred to lending to real estate activities, construction, and owner-occupied housing with a total growth of 15.1%. The market share of credits to real estate was 32% of total banking system credit of which real estate activities 9.6%, construction 9.3% and owner-occupied housing 13.1%. Credits to owner-occupied housing were the highest, compared to construction and real estate activities, that emphasized a new way of life to own houses. It is worth noting that credits to owner-occupied housing was provided in a prudent manner to first homeowners for the purpose of buying residential property that also come with required conditions for borrowers to fulfill in order 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 Technologies

While FinTech is revolving rapidly, measures to mitigate technology risks particularly enhancing internet safety and cybersecurity have been set in the priority lists of the NBC, despite there being no attack ever incurred in the banking system in Cambodia at the moment.

In this manner, the NBC has issued a compliance checklist for technology risk management guidelines for banks to respond to assess their compliance with the Technology Risk Management Guidelines. In addition, the NBC also organized 2 internal workshops on capacity building of bank supervisors to enhance their knowledge of supervising banks and financial institutions in the area of compliance with Technology Risk Management Guidelines.

Moreover, the NBC is updating Technology Risk Management Guidelines by accumulating critical principles relating to high techs such as Cloud, Artificial Intelligence (AI), Big Data, Digital Banking and Data Privacy, etc. The NBC has also developed an incident reporting template for BFI which will be officially issued in the near future.

3.1.2. Payment System

The payment system developed significantly and supported the RGC in developing digital economy. The NBC has also developed and modernized payment systems in parallel with the evolution of technology to ensure smooth operation for institutions as well as to better fulfill customers' demand. The payment system developed by the NBC was divided into 2 categories, including Large Value Payment System and Retail Payment System. Large Value Payment System consists of Online Banking System (OBS) and BAKONG Large Value Payment System (BAKONG LVPS) that is still under the development stage. Retail Payment System consists of National Clearing System (NCS), FAST Payment (FAST 2.0), Cambodia Shared Switch (CSS), Retail Pay System (RPS) and BAKONG Payment System (BAKONG).

The NBC has launched a cross border payment project with Union Pay International (UPI) from China. In addition, the NBC also strengthened cooperation on financial innovation and payment system with related partners such as India (NPCI), China (Alipay), Japan, Singapore, Fiji, Solomon Island and Rwanda, etc.

The NBC is developing a central payment system that will cover the existing infrastructure and make the payment transactions across institutions more convenient and highly effective. In this regard, the payment system development committee was established and is preparing a draft on the conducts and procedures of the payment system.

3.1.3. Accounting Standard Implementation

The NBC has issued 29 supervisory reporting templates in line with the Cambodian international Financial Reporting Standard (CIFRS) for banks and microfinance deposit-taking institutions (MDIs).

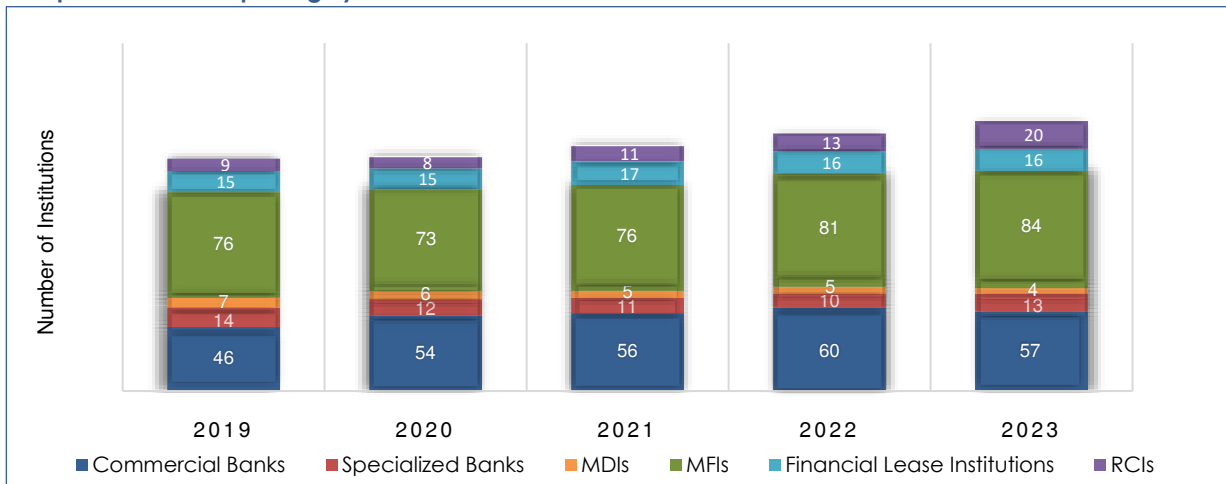
In addition, the NBC has also requested non deposit-taking MFIs, financial lease institutions and RCIs to prepare and submit the Monthly Report on Credit by Institutional Sectors and Economic Activities (New template), which is the same as the one for banks and MDIs, in early 2024. Also, the NBC has organized 2 dissemination workshops on this report.

Moreover, the NBC is developing supervisory reporting templates that are in line with CIFRS for SMEs for non-deposit-taking institutions, which is supposed to be issued in the near future. Furthermore, the NBC has been developing new supervisory consolidated reports consisting of comprehensive and granular data for better support data analysis and supervision of banks and financial institutions more effectively and efficiently.

3.1.4. Credit Reporting System Service

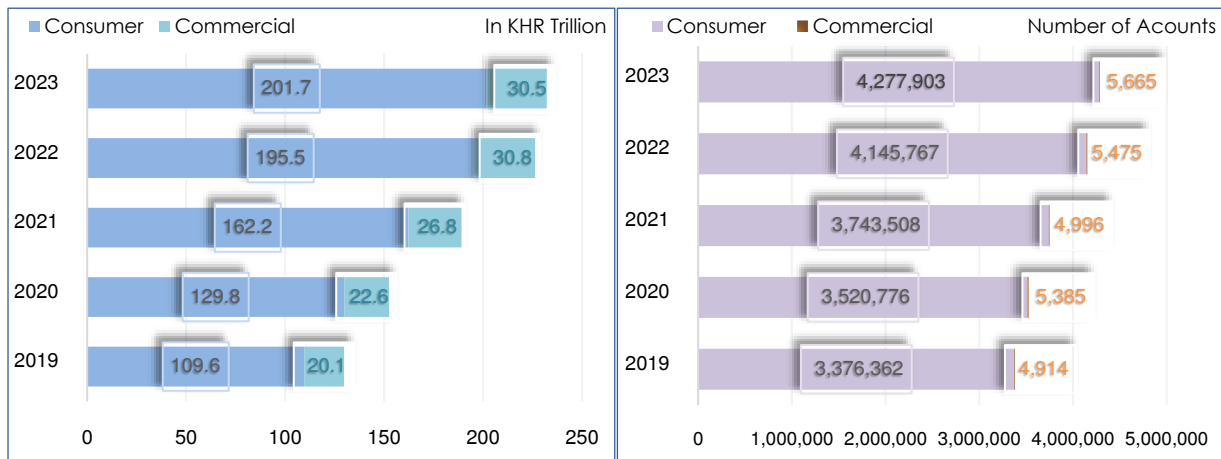
The credit reporting system has 194 member institutions, including 57 commercial banks, 13 specialized banks, 4 microfinance deposit-taking institutions, 84 microfinance non deposit-taking institutions, 16 financial lease institutions, and 20 rural credit institutions.

Graph 16: Credit Reporting System's Members



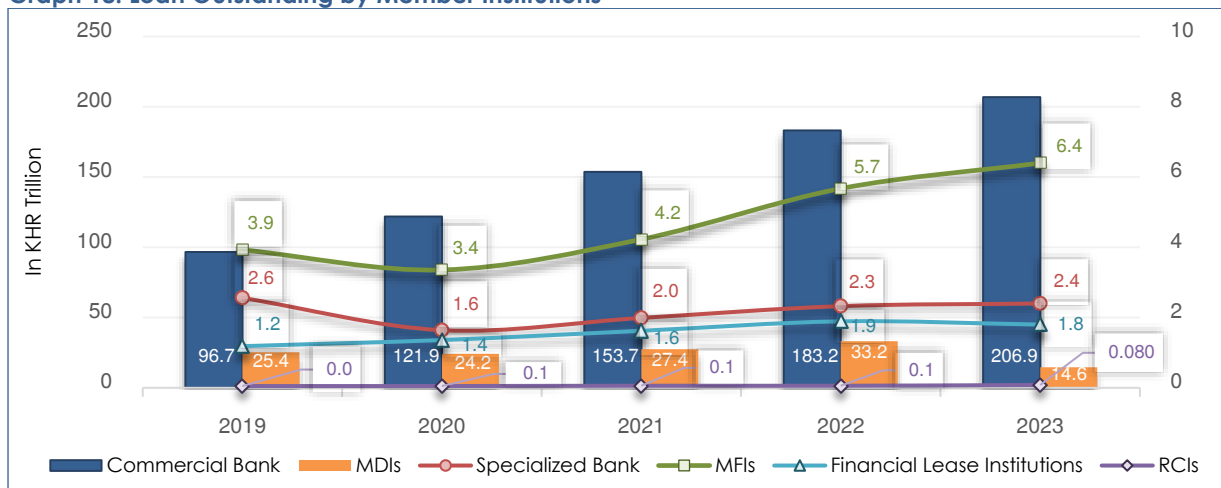
The amount of loan outstanding in credit reporting system was KHR 232.2 trillion (USD 56.8 billion) equivalent to 4,283,568 accounts, of which consumer loans amounted to KHR 201.7 trillion (USD 49.4 billion), equivalent to 4,277,903 accounts and commercial loans amounted to KHR 30.5 trillion (USD 7.5 billion), equivalent to 5,665 accounts.

Graph 17: Loan Outstanding and Number of Accounts



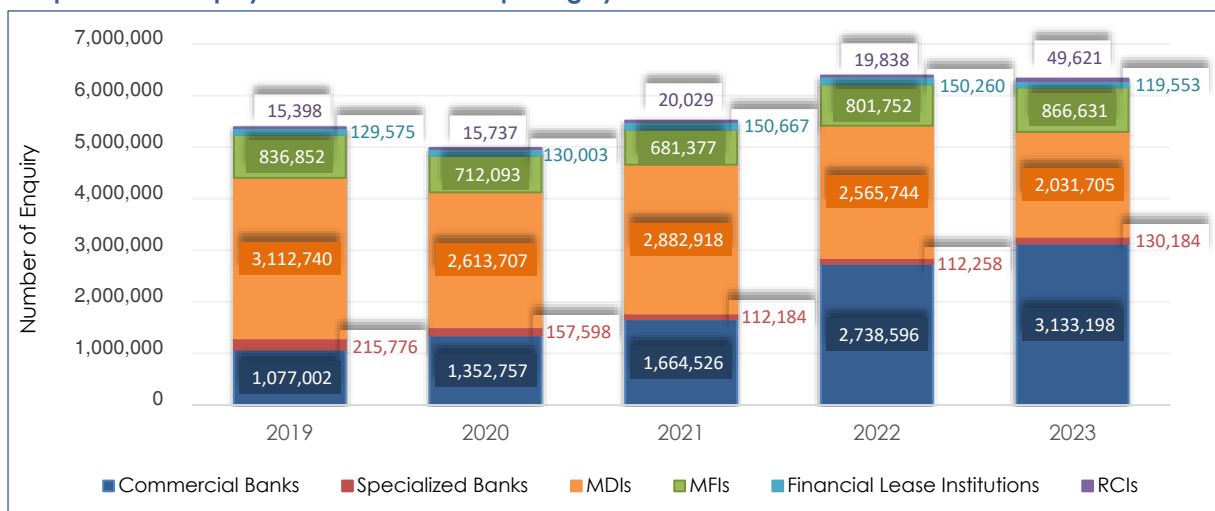
The total loan outstanding provided by members institutions included commercial banks KHR 206.9 trillion, specialized banks KHR 2.4 trillion, microfinance deposit-taking institutions KHR 14.6 trillion, microfinance non-deposit-taking institutions KHR 6.4 trillion, financial lease institutions KHR 1.8 trillion, and KHR 79.7 billion by rural credit institutions.

Graph 18: Loan Outstanding by Member Institutions



The aggregated credit enquiries made by members were 6.3 million loan reports. Among these, 3.1 million were from commercial banks (49.5%), 130.2 thousand from specialized banks (2.1%), 2 million from microfinance deposit-taking institutions (32.1%), 866.6 thousand from microfinance non deposit-taking institutions (13.7%), 119.6 thousand from financial lease institutions (1.9%) and 49.6 thousand from rural credit institutions (0.8%).

Graph 19: The Enquiry-Checks in Credit Reporting System



Meanwhile, dishonored check information (insufficient fund) in credit reporting system uploaded by data providers totaled 798 transactions, equivalent to 479 accounts, with outstanding balance of KHR 166.5 billion (USD 40.8 million).

The NBC continuously monitors the credit reporting system and improves data quality and implementation of member institutions through regular reporting by credit reporting system service provider to ensure compliance with regulations. In fact, the NBC issued a letter to credit reporting system provider and its members to verify loan account of customers whose members have not made enquiry (Non-Inquiry Loan Account) since January 2023.

The NBC has permitted Credit Bureau (Cambodia) Co., Ltd. (CBC), a credit reporting system service provider, to sign a MOU with Credit Bureau Singapore (CBS) relating to cross-border credit reporting between Cambodia and Singapore. In addition, the NBC also allowed CBC to conduct a pilot project on embedded insurance data into the credit reporting system, which collected insurance data from July to December 2023.

Besides, the NBC also shared an insight and practical experiences to delegations from the Central Bank of Papua New Guinea, Solomon Islands, and Vanuatu during their visit to Cambodia, regarding the establishment, operation and the supervision of credit reporting system service provider. The study visit was arranged by the International Finance Corporation (IFC) at the beginning of October 2023.

3.2. Promoting Financial Inclusion in Cambodia

Promoting financial inclusion has been playing the crucial role in alleviating poverty and driving economic growth by providing households and businesses the opportunities to access formal financial services at affordable cost, based on

actual needs, in a timely manner, and legal protection. The NBC has initiated more activities and campaigns to promote financial literacy and enhance consumer protection, as well as continued close cooperation and coordination with local and international relevant stakeholders to improve financial inclusion, in line with the National Financial Inclusion Strategy (FNIS) 2019 – 2025 action plans.

Box 1: ASEAN Saving Day “Start Your Saving Behavior for You and Your Family”

“ASEAN Saving Day” was set by the ASEAN Financial Inclusion Committee to be celebrated every year on 31st October to enhance public awareness on the importance of saving, promote saving culture, enhance saving mobilization, and increase financial management efficiency, which is in line with efforts of the ASEAN member states in promoting financial inclusion in the region.

The National Bank of Cambodia celebrated the 2023 ASEAN Savings Day under the theme “Start Your Saving Behavior for You and Your Family” at Steung Sen Park, Kampong Thom Province, aiming at disseminating saving culture and behavior more widely, building up public confidence in accessing formal financial services, and increasing savings in formal financial institutions. This celebration has provided opportunities for the NBC to refresh the public to be aware of financial scams, including fund collection activities, informal loans, capital and investments accumulation scheme, and so on.

The main events of the 2023 ASEAN Saving Day celebration include: 1/-financial literacy competition, 2/-panel discussion on “the importance of saving and the involvement of relevant stakeholders to promote saving culture”, 3/-exhibition of the Bakong payment system, 4/-financial services exhibitions, 5/-broadcasting financial literacy videos, 6/-concert, and 7/-other entertainment and lucky draw activities. At the meantime, this year’s celebration has been widely broadcasted through news and social media channels.

The 2023 ASEAN Savings Day was tremendously celebrated, with approximately 1,500 participants attending the event, and many of them opened deposit accounts and made deposits with BFIs. This reflects the success of the ASEAN Savings Day celebration in promoting public awareness regarding the importance of saving with formal financial institutions.

3.2.1. Financial Literacy

3.2.1.1. Dissemination Workshop on Microfinance Sector in Cambodia

The NBC continued conducting dissemination workshops on the “Microfinance Sector in Cambodia” for local authorities and people in targeted districts and provinces to enhance understanding of banking and financial sectors, especially promoting awareness of microfinance services usage and consumer protection. These efforts aimed at promoting efficiency, stability and transparency in the sectors development. In 2023, the NBC conducted 6 “Microfinance Sector in Cambodia” dissemination workshops, including 4 district level in Chamkar Leu District of Kampong Cham Province, Thma Koul District of Battambang Province, Preah Net Preah District of Banteay Meanchey Province, and Santuk District of Kampong Thom Province, and 2 provincial level in Kampong Thom Province and Siem Reap Province, with approximately 1,525 participants. The dissemination workshops have received a lot of compliments from local authorities and people. Moreover, the NBC has collected many important inputs which contribute to the inclusive development of the sectors.

3.2.1.2. Integrating Financial Literacy into School Curriculum

The NBC continued to cooperate with the Ministry of Education Youth and Sport (MoEYS) to integrate financial literacy into Cambodia's national curriculum from grade 1 to grade 12. Currently, the working group has completed the financial education framework, the draft of transcripts, and the determination of educational subjects. Both parties had also finished reviewing and translating teacher manuals and student textbooks for grade 4 and grade 7. On the other hand, for the educational contents of the remaining grades, both parties plan to implement it during the 3rd phase.

3.2.1.3. Promoting Financial Literacy to Women and Women Entrepreneur

The NBC and the Ministry of Women's Affairs (MoWA) have cooperated in implementing “Promoting financial literacy for women and women entrepreneurship” project since 2020. The project aims to provide financial literacy training to women and women entrepreneurs in schools and communities. Previously, both parties jointly conducted training programs, workshops, seminars, and public forum for women, women entrepreneurs, and university students to equip them with financial literacy regarding financial management, formal financial services usage, types of digital financial services, and consumer protection. In 2023, the parties have drafted new memorandum of understanding to pave the way for further collaboration in promoting financial literacy for women and women entrepreneurs.

3.2.1.4. “Let’s Talk Money: Little by Little” Campaign

In 2023, the NBC and the Good Return had jointly implemented “Let’s Talk Money: Little by Little” campaign second phase, which specifically targeted to the Training of Trainers (TOT) program for Cambodian Women for Peace and Development (CWPD), enabling them to further provide financial knowledge to

garment workers. The main topics of the training included 1/-Promotion of digital financial literacy through protecting personal data while using digital financial services and utilizing “My Money Tracker” application to manage and record all income and expense transactions, 2/-Savings, 3/-Encouragement of joint discussion and decision-making between men and women in the family, and 4/-Promotion of formal financial literacy and confident on formal financial services. Additionally, the training for male and female garment workers is conducted in various channels including, 1/-Broadcasting of four-episode short educational videos (“Dreams for the future”, “Speaking out”, “Childhood Memories”, and “Storm of Life”) 2/-Radio broadcasting targeted at garment workers, 3/-Face to face training at garment factories, and 4/-Social media broadcasting. The face-to-face trainings were conducted 16 times in Phnom Penh, Kandal Province, Kampong Speu Province, Kampong Cham Province, Koh Kong Province, and Siem Reap Province with approximately 1,000 participants.

3.2.1.5. “Enhancing Community Safe Finance” Project

In 2023, the NBC started implementing “Enhancing Community Safe Finance” Project, which was initiated by the NBC and Cambodian Microfinance Association (CMA), and supported by CFRISE + SPTF, Appui au Développement Autonome (ADA), Association of Banks in Cambodia (ABC), and Credit Bureau Cambodia (CBC). The project aimed at enhancing the secure use of financial services and increasing access to formal financial services in communes, which aligned with the government’s Safe Commune-Village policy. Currently, the project is taking its initial step in 4 Communes, including Tboung 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. During the initial step, the implementing working group has completed 1/-conducting households interview to assess their financial literacy levels and identify factors impacting customer empowerment in relation to their engagement with financial services, 2/-conducting discussion workshop with banking and financial institutions, 3/-determining of project implementation strategy, 4/-conducting 4 consultative workshops with local authorities and sub-national trainers at selected Communes, 5/-conducting 2 training sessions on “Enhancing Financial Literacy, Consumer Protection and Empowerment” for sub-national trainers with 56 participants (17 female participants) in each training, 6/-finalizing 5 training lessons (“Foundation of financial literacy”, “Understanding of financial services”, “Entering financial services market”, “Financial consumers’ rights and obligations” and “Reflecting and improving financial behavior”), and 7/-conducting 2 rounds community trainings in each selected communes for sub-national trainers, community facilitators, and village volunteers with approximately 1,913 participants from 46 different villages, of which 940 participants engaged in the first topic on the foundation of financial literacy and 973 participants engaged in the second topic on the types formal financial services providers.

3.2.1.6. Youth Assembly's "Rean Pi Luy" Project

In 2023, the NBC supported Youth Assembly of Union of Youth Federations of Cambodia (UYFC) in Svay Rieng Province in implementing "Rean Pi Luy 2.0" project. This initiative was designed to promote financial literacy among youths via enhancing their understanding of personal financial management and preparing financial plans for the future. The NBC provided comments on their contents and allowed financial inclusion officials to participate in the workshops on personal financial management conducted by Youth Assembly for students in 5 high schools in Phnom Penh, Kandal Province and Svay Rieng Province.

3.2.2. Consumer Protection

3.2.2.1. Strengthening Complaint Handling Mechanism

The NBC continues to strengthen the complaints handling mechanism by coordinating and resolving complaints from customers who are using banks and financial institutions' services through the NBC's hotline numbers (consisting of 5 lines at headquarter and 21 lines each NBC branch) to ensure comprehensive and effective consumer protection in a timely and consistent manner. In 2023, the NBC received 578 complaints and inquiries, of which 565 cases were resolved, 6 cases were pending, and 7 cases were in court proceedings. Most of the cases were related with 1/-request on early loan pay off and withdrawal of collaterals, 2/-request for change or delete credit report information from credit reporting system, 3/-request for concessions, 4/-request for waiver of penalties, and 5/-the usage of informal financial services and financial crimes through digital platforms.

Additionally, the NBC cooperated with CBC to establish "Hotline Management System" to ensure that all complaints and inquiries received through the NBC's hotline numbers are recorded, monitored, resolved, and reported effectively in a timely manner. Furthermore, the NBC has continuously strengthened the capability of NBC's hotline officers by conducting knowledge-sharing sessions and creating "Supportive Materials for Hotline Officers" handbook that served as fundamental knowledge to ensure the accuracy of answers and solutions provide to consumers through the hotline numbers. Simultaneously, the NBC has also enhanced regulatory framework for consumer protection through the cooperation with the International Finance Corporation (IFC) in drafting new prakas on Consumer Complaint Management and Reporting, aligned with Law on Consumer Protection and the advancements of the banking system.

3.2.2.2. Standard Loan Contract and Standard Text of Contractual Terms

The NBC, in cooperation with ABC and CMA, initiated and developed the Standard Loan Agreement and Standard Text of Contractual Terms for banking and financial institutions to facilitate borrowers' understanding on loan terms, their rights and benefits. The requirements for the Standard Loan Agreement and Standard Text of Contractual Terms are categorized into 3 types based on the loan size, such as 1/-loans less than or equal to \$50,000 USD, BFIs are required to use the same standard loan contract, 2/-loans from \$50,000 to \$100,000 USD, BFIs can use their own loan contract template but must include certain required loan terms and conditions, and 3/-loans exceeding \$100,000 USD, BFIs have the flexibility to use their own loan contract template.

4. Capacity Building for Supervisors and Cooperation

4.1. Capacity Building for Supervisors

The NBC continues to strengthen supervisors' capacity in the implementation of risk-based supervision and the compliance with Basel core principles for effective banking supervision. The NBC has subsequently organized internal trainings and knowledge sharing sessions on laws and regulation related to banking and finance as well as innovative technologies and financial technologies to develop both hard and soft skills for enhancing supervisors' capabilities to ensure work continuity and effective work performance on a timely manner. Moreover, the NBC also continuously complemented supervisors' competences with the Supervisory and Regulatory Online Course, jointly organized by the Bank for International Settlement (BIS) and the International Monetary Fund (IMF). The NBC has been encouraging all officials to attend the supervision online course, FSI Connect, which is organized by the Financial Stability Institute of the BIS, and online courses on economic and financial analysis and forecasting, such as Financial Policy and Programming (FPP) and Macroeconomic Diagnostic, which are organized by the IMF. In addition, within context of low spread of Covid-19, Banking Supervision officials were nominated to physically attend both local and international seminars, trainings and related meetings organized by international institutions such as ADB, IMF, WB, IFC, SEACEN and others to acquire knowledge and practical experiences for implementation that is in line with best practices and international standards.

4.2. National Cooperation

4.2.1. The Cambodia Financial Intelligence Unit (CAFIU)

The NBC has been cooperating with the CAFIU through regularly sharing information on AML/CFT institutional profile with CAFIU and imposing sanctions on BFI that are not fully complied with laws and regulations or recommendation on anti-money laundering and combating the financing of terrorism.

Moreover, the NBC has participated in the 2nd National Risk Assessment Task Force on Anti-Money Laundering and Combating the Financing of Terrorism and Financing for Weapons of Mass Destruction by taking the lead of 4 modules, including 1/-Banking Sector Vulnerability, 2/-Vulnerability of Other Financial Institutions, 3/-Financial Inclusion Product Risk Module and 4/-Virtual Assets and Virtual Assets Service Providers.

4.2.2. The General Commissariat of National Police (GCNP)

The NBC continued cooperating with GCNP in averting, intercepting, suppressing and eradicating financial frauds and unauthorized banking operations by the NBC through joint announcement in January 2023. This joint announcement aimed at informing the public on the consequences of using informal financial services, increasing public awareness and encouraging the use of formal financial services offered by licensed BFIs. Meanwhile, the joint announcement also emphasized the legal measures taken against those illegal lending and all types of advertisement related to unauthorized financial services. In addition, the NBC has issued 1/-Announcement on the financial frauds through social media platform and mobile phone network and 2/-Announcement to banks and financial institutions on strengthening KYC, cooperation in combating financial frauds and information sharing to the customers by all means. The NBC and GCNP also discussed 1/-complaints handling related to financial frauds and 2/-information sharing for the investigation and prompt action in combating frauds through the banking system.

4.2.3. Cooperation with relevant Authorities

To share the responsibility on the anti-money laundering efforts, the tax collection for the government and the prevention and suppression of crimes, the NBC has provided cooperation to the requests for screening, freezing, and unfreezing accounts. In 2023, the NBC received a total of 386 requests of which 146 cases from the Phnom Penh Municipal Court, 178 cases from the Ministry of Economy and Finance and General Department of Taxation, 48 cases from the Ministry of Interior and GCNP, 3 cases from Ministry of Foreign Affairs and International Cooperation and 11 cases from other institutions. Among these requests, 242 cases were for account screening, 78 cases were for account freezing, 58 cases were for account unfreezing and 8 cases were for other purposes. In addition, 731 other cases were requested from the court and GCNP for direct actions with BFIs.

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

The Association of Banks in Cambodia (ABC) and the Cambodian Microfinance Association (CMA) have contributed and cooperated with the NBC in improving financial inclusion and enhancing 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 use the NBC's financial educational materials, including videos, pictures, and slogans. These materials are disseminated during their workshops, campaigns, and other events. Simultaneously, the NBC consistently encourages BFIs to focus on financial inclusion activities, specifically the promoting financial literacy, enhancing market conduct and ensuring consumer protection. These efforts contributed to the sustainable development of the banking system. Furthermore, the NBC and the Financial Inclusion Committee held quarterly meetings, which provided an occasion for the committee to report achievements, address challenges and other proposals.

4.3. International Cooperation

4.3.1. The United Nations Capacity Development Fund (UNCDF)

The NBC cooperated with the UNCDF to implement the financial inclusion data collection project to set the baseline indicators for measuring the financial inclusion that focused on accessibility, usage, and quality of financial services through the demand and supply sides studies. As a result, the Cambodia Financial Inclusion Refresh Report, which evaluated the progress of Cambodian financial inclusion, was completed in 2021 and was officially published in 2022. Subsequently, in 2023, the NBC translated and released the Cambodia Financial Inclusion: Mobile Tracker Survey 2021 report to compare Cambodian financial inclusion data between 2015 and 2021. This report contains essential information, such as 1/-sample sizes categorized by capital/provinces, 2/-financial access strand, 3/-financial access strand overlapping data, 4/-financial access strand by geography, age group, sex, and educational level, 5/-credit access strand, 6/-saving and investment access strand, 7/-insurance access strand, 8/-remittance and digital financial services access strand, and 9/-financial inclusion between men and women.

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

The NBC cooperated with the UNESCAP to conduct training program for women entrepreneurs, which represents the third objective of “Catalyzing Women’s Entrepreneurship” project. This training program was conducted in 3 targeted provinces including Kampong Thom province, Siem Reap province and Battambang province in promoting the financial and digital financial literacy, raising awareness on financial service usage and preventing crimes, enhancing consumer protection, and improving the ability to access formal financial services. Additionally, the NBC hosted the UNESCAP’s Community of Practice Study Visit on Financial Inclusion for central banks representatives and financial inclusion officials from Fiji, Colombia, Malaysia, Bhutan, and Nepal. The study visit aimed to facilitate the exchange of practical experiences, initiatives, policies, and programs, focusing on enhancing financial inclusion, particularly for women. Furthermore, the NBC and UNESCAP has signed a MOU on “The Development of Cambodian Sustainable Finance Roadmap” to reduce financing practices that negatively impact the environment and climate change, thereby ensuring sustainable development.

4.3.3. The Alliance for Financial Inclusion (AFI)

The NBC has cooperated with the AFI to develop financial inclusion sex-disaggregated data collection framework to identify gender gaps and challenges in accessing to financial services and to serve as an evidence baseline in designing policy, which will improve women financial inclusion in line with the National Financial Inclusion Strategy 2019 - 2025 (NFIS) objectives. Consequently, the NBC has completed 8 sex-disaggregated data reporting templates, including 1/-Quarterly Report on Depositors Classified by Sex and Types of Deposit, 2/-Quarterly Report on Depositors Classified by Sex, Types of Deposit, Age Groups, and Capital/Provinces, 3/-Quarterly Report on Loans Classified by Sex and Loan Type, 4/-Quarterly Report on Loan Accounts Classified by Sex, Portfolio Quality, and Capital/Provinces, 5/-Quarterly Report on Borrowers Classified by Sex, Portfolio Quality, and Age Group, 6/-Quarterly Report on Mobile Payments Classified by Sex and Transaction Type, 7/-Quarterly Report on Other Financial Inclusion Information by Sex, and 8/-Annual Report on Macroeconomic and Other Indicators. These reports were for pilot testing during the 4th quarter of 2023.

Additionally, the NBC has cooperated with the AFI to develop Financial Literacy Roadmap 2023 – 2028 that established a framework for promoting financial literacy and digital financial literacy, which are crucial for enhancing Cambodian financial inclusion to foster accessibility and usage of inclusive and sustainable financial services. The roadmap targeted to women, youths, and BFs. Through this roadmap, the NBC can initiate and cooperate with relevant stakeholders to further promote financial literacy and digital financial literacy, enhance consumers’ financial capabilities, and ensure their financial welfare.

4.3.4. The International Finance Corporation (IFC)

The NBC has been collaborating with the IFC to implement the Cambodia Supply Chain Finance Market Development project, with the aim of enhancing

access to finance for SMEs. In the meantime, the IFC and the ABC are jointly developing Supply Chain Finance Principles to enhance financing with efficiency and confidence. Moreover, several trainings have been conducted for the NBC's officials and BFIs' employees to expand their knowledge and understanding on supply chain finance market development. Additionally, the IFC has been implementing Financial Consumer Protection project, which consists of 4 objectives, including 1/-supporting the NBC on regulatory and supervisory frameworks for consumer protection, 2/-cooperating with relevant stakeholders to provide capacity building and enhance regulation, 3/-encouraging the development of independent mechanism for resolving complaints and disputes, and 4/-providing technical support to BFIs on consumer protection. In implementing the above project, the NBC and the IFC jointly conducted: 1/-stakeholders meeting to discuss on the amendment of Prakas on Resolution of Consumer Complaints and the study on relevant consumer protection regulations, as well as the market conduct supervision for banking and financial system, 2/-training on "Market Conduct Supervision and Financial Consumer Protection" and round table discussion on "Mitigating Conduct Risks with Consumer Protection Measure" for NBC's hotline officials with approximately 50 participants, 3/-consultative workshop with the ABC, the CMA, and BFIs to collect inputs for supporting the amendment of Prakas on Resolution of Consumer Complaints, and 4/-workshop on "Consumer Complaint Management" for BFIs.

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

As one of the executive members of APRACA, the NBC attended the 23rd General Assembly Meeting, the 76th Executive Committee Meeting, and the Regional Policy Forum on Promoting Sustainable Green Finance for Agriculture and Rural Areas in September 2023. Furthermore, the NBC participated in preparing the APRACA Strategic Plan, seeking development partners and discussing other issues, such as project implementation plans and trainings for member countries. The NBC also joined the discussion on climate change, which has had significantly negative impacts on agricultural sector and food security, that needed good cooperation mechanism within a timely manner.

List of Appendixes

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

Appendix 2: Banking System in Cambodia

Appendix 3: List of Authorized Banks and Financial Institutions

Appendix 4: List of Termination of Rural Credit Institutions

Appendix 5: Network Information of Banks and Financial Institution 2019-2023

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

APPENDIX 1

DATA OF BANKS, MICROFINANCE INSTITUTIONS AND FINANCIAL LEASE INSTITUTIONS

NUMBER OF BANK OFFICES

AS AT 31 DECEMBER 2023

Table 1

	2023			2022		
	Total	Phnom Penh ¹	Provincial	Total	Phnom Penh ¹	Provincial
Commercial Banks						
1 ACLEDA Bank Plc.	264	22	242	264	22	242
2 Advanced Bank of Asia Limited	95	32	63	85	28	57
3 Agricultural and Rural Development Bank	2	1	1	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	4	3	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	7	6	1
9 Bank of China (Hong Kong) Limited Phnom Penh Branch	5	3	2	5	3	2
10 Booyoung Khmer Bank	4	2	2	3	2	1
11 Branch of Industrial Bank of Korea "Phnom Penh"	1	1	-	1	1	-
12 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	1	1	-	1	1	-
13 Branch of Mizuho Bank, Ltd.	1	1	-	1	1	-
14 BRED Bank (Cambodia) Plc.	15	12	3	14	11	3
15 Bridge Bank Plc.	3	2	1	2	1	1
16 Cambodia Asia Bank Ltd.	8	3	5	8	3	5
17 Cambodia Post Bank Plc.	62	14	48	60	14	46
18 Cambodian Commercial Bank Plc.	4	1	3	4	1	3
19 Cambodian Public Bank Plc.	33	21	12	31	19	12
20 Canadia Bank Plc.	68	32	36	65	30	35
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	-	4	4	-
24 Chip Mong Commercial Bank Plc.	15	12	3	14	11	3
25 CIMB Bank Plc.	14	10	4	14	10	4
26 DGB Bank Plc.	10	9	1	9	8	1
27 First Commercial Bank Phnom Penh Branch	10	9	1	10	9	1
28 Foreign Trade Bank of Cambodia	20	14	6	17	11	6
29 Hattha Bank Plc.	171	18	153	177	22	155
30 Heng Feng (Cambodia) Bank Plc.	3	2	1	1	1	-
31 Heng He (Cambodia) Commercial Bank Plc.	1	1	-	1	1	-
32 Hong Leong Bank (Cambodia) Plc	7	7	-	7	7	-
33 ICBC Limited Phnom Penh Branch	1	1	-	1	1	-
34 J Trust Royal Bank Plc.	17	13	4	17	13	4
- Kookmin Bank Cambodia Plc.*	-	-	-	8	8	-
35 KB Prasac Bank Plc.	192	28	164	-	-	-
36 Krung Thai Bank Public Co., Ltd Phnom Penh Branch	2	1	1	2	1	1
37 Maybank (Cambodia) Plc.	21	13	8	21	13	8
38 MB Bank (Cambodia) Plc.	3	3	-	2	2	-
39 Mega International Commercial Bank Co., Ltd Phnom Penh Branch	6	5	1	5	5	-
40 Oriental Bank Plc.	1	1	-	1	1	-
41 Panda Commercial Bank Plc.	2	1	1	1	1	-
42 Phillip Bank Plc.	74	10	64	78	10	68
43 Phnom Penh Commercial Bank Plc.	23	16	7	23	16	7
44 Prince Bank Plc.	36	13	23	33	11	22
45 RHB Bank (Cambodia) Plc.	12	8	4	12	8	4
46 Rui Li (Cambodia) Bank Plc.	2	1	1	2	1	1
47 Saigon Thuong Tin Bank (Cambodia) Plc	10	7	3	10	7	3
48 Saigon-Hanoi Bank Cambodia Plc.	4	4	-	4	4	-
49 Sathapana Bank Plc.	175	25	150	172	22	150
50 SBI Ly Hour Bank Plc.	50	9	41	49	9	40
51 Shinhan Bank (Cambodia) Plc.	15	13	2	14	12	2
52 Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	4	2	2	3	2	1
53 Taiwan Cooperative Bank, Phnom Penh Branch	8	6	2	8	6	2
54 Union Commercial Bank Plc.	14	12	2	14	12	2
55 Vattanak Bank	39	14	25	37	14	23
56 Vietnam Bank for Agriculture and Rural Development Cambodia Branch	1	1	-	1	1	-
57 Wing Bank (Cambodia) Plc.	21	11	10	8	7	1
58 Woori Bank (Cambodia) Plc.	140	22	118	138	18	120
Subtotal	1,730	502	1,228	1,496	453	1,043
Specialized Banks						
59 AEON Specialized Bank (Cambodia) Plc.	17	8	9	13	7	6
60 Anco Specialized Bank	7	2	5	7	2	5
61 Angkor Capital Specialized Bank	1	1	-	1	1	-
62 Daun Penh Specialized Bank Plc.	3	3	-	2	2	-
63 Evergrowth (Cambodia) Specialized Bank Plc.	1	1	-	1	1	-
64 KB Daehan Specialized Bank Plc.	5	5	-	5	5	-
65 Maritime Specialized Bank Plc.	1	1	-	1	1	-
66 PHSME Specialized Bank Ltd.	1	1	-	1	1	-
67 Southern Capital Specialized Bank Plc.	1	1	-	1	1	-
Subtotal	37	23	14	32	21	11
Total	1,767	525	1,242	1,528	474	1,054

¹ Including Head Office

* Kookmin Bank Cambodia Plc. merged with "Prasac MFI Plc." and became "KB Prasac Bank Plc."

NUMBER OF STAFF

Table 2

	2023	2022	%Δ
Commercial Banks			
1 ACLEDA Bank Plc.	12,045	12,083	-0.3%
2 Advanced Bank of Asia Limited	9,540	7,882	21.0%
3 Agricultural and Rural Development Bank	280	237	18.1%
4 Alpha Commercial Bank Plc.	50	50	-
5 Asia-Pacific Development Bank Plc.	368	270	36.3%
6 B.I.C (Cambodia) Bank Plc.	162	129	25.6%
7 Bangkok Bank Public Company Limited, Cambodia Branch	29	22	31.8%
8 Bank for Investment and Development of Cambodia Plc.	321	294	9.2%
9 Bank of China (Hong Kong) Limited Phnom Penh Branch	217	210	3.3%
10 Booyoung Khmer Bank	43	35	22.9%
11 Branch of Industrial Bank of Korea "Phnom Penh"	31	30	3.3%
12 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	46	45	2.2%
13 Branch of Mizuho Bank, Ltd.	7	6	16.7%
14 BRED Bank (Cambodia) Plc.	395	379	4.2%
15 Bridge Bank Plc.	142	70	102.9%
16 Cambodia Asia Bank Ltd.	338	337	0.3%
17 Cambodia Post Bank Plc.	2,044	1,935	5.6%
18 Cambodian Commercial Bank Plc.	85	79	7.6%
19 Cambodian Public Bank Plc.	936	949	-1.4%
20 Canadia Bank Plc.	4,309	4,097	5.2%
21 Cathay United Bank (Cambodia) Corp, Ltd.	684	644	6.2%
22 CCU Commercial Bank Plc.	66	27	144.4%
23 Chief (Cambodia) Commercial Bank Plc.	180	173	4.0%
24 Chip Mong Commercial Bank Plc.	441	497	-11.3%
25 CIMB Bank Plc.	481	463	3.9%
26 DGB Bank Plc.	578	620	-6.8%
27 First Commercial Bank Phnom Penh Branch	184	179	2.8%
28 Foreign Trade Bank of Cambodia	750	610	23.0%
29 Hattha Bank Plc.	4,665	5,550	-15.9%
30 Heng Feng (Cambodia) Bank Plc.	147	86	70.9%
31 Heng He (Cambodia) Commercial Bank Plc.	111	103	7.8%
32 Hong Leong Bank (Cambodia) Plc	228	226	0.9%
33 ICBC Limited Phnom Penh Branch	80	78	2.6%
34 J Trust Royal Bank Plc.	627	634	-1.1%
- Kookmin Bank Cambodia Plc.*	-	274	-100.0%
35 KB Prasac Bank Plc.	10,224	-	-
36 Krung Thai Bank Public Co., Ltd Phnom Penh Branch	20	18	11.1%
37 Maybank (Cambodia) Plc.	510	451	13.1%
38 MB Bank (Cambodia) Plc.	129	67	92.5%
39 Mega International Commercial Bank Co., Ltd Phnom Penh Branch	115	104	10.6%
40 Oriental Bank Plc.	116	107	8.4%
41 Panda Commercial Bank Plc.	166	133	24.8%
42 Phillip Bank Plc.	1,755	1,945	-9.8%
43 Phnom Penh Commercial Bank Plc.	476	485	-1.9%
44 Prince Bank Plc.	1,051	1,075	-2.2%
45 RHB Bank (Cambodia) Plc.	377	366	3.0%
46 Rui Li (Cambodia) Bank Plc.	31	37	-16.2%
47 Saigon Thuong Tin Bank (Cambodia) Plc	272	264	3.0%
48 Saigon-Hanoi Bank Cambodia Plc.	60	60	-
49 Sathapana Bank Plc.	4,608	4,378	5.3%
50 SBI Ly Hour Bank Plc.	1,426	1,604	-11.1%
51 Shinhan Bank (Cambodia) Plc.	487	447	8.9%
52 Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	222	136	63.2%
53 Taiwan Cooperative Bank, Phnom Penh Branch	163	155	5.2%
54 Union Commercial Bank Plc.	502	540	-7.0%
55 Vattanac Bank	754	891	-15.4%
56 Vietnam Bank for Agriculture and Rural Development Cambodia Branch	29	28	3.6%
57 Wing Bank (Cambodia) Plc.	2,299	1,756	30.9%
58 Woori Bank (Cambodia) Plc.	4,259	4,205	1.3%
Subtotal	70,661	58,555	20.7%
Specialized Banks			
59 AEON Specialized Bank (Cambodia) Plc.	1,091	978	11.6%
60 Anco Specialized Bank	102	107	-4.7%
61 Angkor Capital Specialized Bank	15	15	-
62 Daun Penh Specialized Bank Plc.	122	114	7.0%
63 Evergrowth (Cambodia) Specialized Bank Plc.	8	8	-
64 KB Daehan Specialized Bank Plc.	386	379	1.8%
65 Maritime Specialized Bank Plc.	17	16	6.3%
66 PHSME Specialized Bank Ltd.	41	39	5.1%
67 Southern Capital Specialized Bank Plc.	13	13	-
Subtotal	1,795	1,669	7.5%
Total	72,456	60,224	20.3%

* Kookmin Bank Cambodia Plc. merged with "Prasac MFI Plc." and became "KB Prasac Bank Plc."

NUMBER OF ATM TERMINALS, POS, DEBIT CARDS, AND CREDIT CARDS
AS AT 31 DECEMBER 2023**

Table 3

		ATM terminals	POS**	Debit Cards	Credit Cards
Commercial Banks					
1	ACLEDA Bank Plc.	1,393	4,728	1,853,629	31,953
2	Advanced Bank of Asia Limited	1,287	9,437	1,534,627	2,889
3	Agricultural and Rural Development Bank	3	-	310	-
4	Alpha Commercial Bank Plc.	2	-	-	-
5	Asia-Pacific Development Bank Plc.	10	-	601	-
6	B.I.C (Cambodia) Bank Plc.	10	-	9,429	66
7	Bangkok Bank Public Company Limited, Cambodia Branch	-	-	-	-
8	Bank for Investment and Development of Cambodia Plc.	33	200	32,993	-
9	Bank of China (Hong Kong) Limited Phnom Penh Branch	13	311	48,521	405
10	Booyoung Khmer Bank	-	-	-	-
11	Branch of Industrial Bank of Korea "Phnom Penh"	-	-	-	-
12	Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	-	-	-	-
13	Branch of Mizuho Bank, Ltd.	-	-	-	-
14	BRED Bank (Cambodia) Plc.	79	243	10,492	211
15	Bridge Bank Plc.	5	-	682	-
16	Cambodia Asia Bank Ltd.	52	54	5,185	-
17	Cambodia Post Bank Plc.	125	-	122,239	8,779
18	Cambodian Commercial Bank Plc.	10	-	3,470	-
19	Cambodian Public Bank Plc.	84	945	47,351	8,573
20	Canada Bank Plc.	437	906	300,439	4,334
21	Cathay United Bank (Cambodia) Corp. Ltd.	66	124	27,404	11,352
22	CCU Commercial Bank Plc.	-	-	-	-
23	Chief (Cambodia) Commercial Bank Plc.	15	-	168	-
24	Chip Mong Commercial Bank Plc.	42	360	10,734	-
25	CIMB Bank Plc.	56	-	31,074	1,807
26	DGB Bank Plc.	19	-	450	-
27	First Commercial Bank Phnom Penh Branch	-	-	-	-
28	Foreign Trade Bank of Cambodia	81	217	88,252	-
29	Hattha Bank Plc.	150	-	99,578	-
30	Heng Feng (Cambodia) Bank Plc.	-	-	-	-
31	Heng He (Cambodia) Commercial Bank Plc.	-	-	-	-
32	Hong Leong Bank (Cambodia) Plc	10	-	8,174	-
33	ICBC Limited Phnom Penh Branch	5	222	15,881	1,416
34	J Trust Royal Bank Plc.	87	-	51,425	3,541
35	KB Prasac Bank Plc.	239	393	152,471	-
36	Krung Thai Bank Public Co., Ltd Phnom Penh Branch	-	-	-	-
37	Maybank (Cambodia) Plc.	71	1,635	44,156	3,491
38	MB Bank (Cambodia) Plc.	-	-	-	-
39	Mega International Commercial Bank Co., Ltd Phnom Penh Branch	-	-	-	-
40	Oriental Bank Plc.	-	-	-	-
41	Panda Commercial Bank Plc.	-	-	574	-
42	Phillip Bank Plc.	55	-	36,174	-
43	Phnom Penh Commercial Bank Plc.	71	232	29,055	1,659
44	Prince Bank Plc.	96	-	39,143	2,234
45	RHB Bank (Cambodia) Plc.	40	-	39,957	-
46	Rui Li (Cambodia) Bank Plc.	-	-	-	-
47	Saigon Thuong Tin Bank (Cambodia) Plc	26	31	10,532	2,415
48	Saigon-Hanoi Bank Cambodia Plc.	-	-	-	-
49	Sathapana Bank Plc.	410	862	390,069	7,238
50	SBI Ly Hour Bank Plc.	29	-	7,600	1,027
51	Shinhan Bank (Cambodia) Plc.	38	-	219	-
52	Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	-	-	-	-
53	Taiwan Cooperative Bank, Phnom Penh Branch	-	-	-	-
54	Union Commercial Bank Plc.	40	954	24,103	24,207
55	Vattanac Bank	73	194	60,748	2,071
56	Vietnam Bank for Agriculture and Rural Development Cambodia Branch	-	-	-	-
57	Wing Bank (Cambodia) Plc.	35	14,748	-	-
58	Woori Bank (Cambodia) Plc.	107	-	49,032	18
	Subtotal	5,404	36,796	5,186,941	119,686
Specialized Banks					
59	AEON Specialized Bank (Cambodia) Plc.	-	-	-	100,538
60	Anco Specialized Bank	-	-	-	-
61	Angkor Capital Specialized Bank	-	-	-	-
62	Daun Penh Specialized Bank Plc.	-	-	-	-
63	Evergrowth (Cambodia) Specialized Bank Plc.	-	-	-	-
64	KB Daehan Specialized Bank Plc.	-	-	7,702	3,525
65	Maritime Specialized Bank Plc.	-	-	-	-
66	PHSME Specialized Bank Ltd.	-	-	-	-
67	Southern Capital Specialized Bank Plc.	-	-	-	-
	Subtotal	-	-	7,702	104,063
	Total	5,404	36,796	5,194,643	223,749

** Point of Sale terminal

COMPARISON OF TOTAL ASSETS

Table 4

(millions of KHR)

	2023		2022		Growth Rate 2023 over 2022
	1 USD/KHR = 4,085		1 USD/KHR = 4,117		
	Amount	Share	Amount	Share	
Commercial Banks					
1 ACLEDA Bank Plc.	38,620,529	12.2%	36,513,651	13.4%	6.6%
2 Advanced Bank of Asia Limited	46,969,953	14.8%	37,052,231	13.6%	27.8%
3 Agricultural and Rural Development Bank	1,916,502	0.6%	1,696,785	0.6%	13.8%
4 Alpha Commercial Bank Plc.	841,405	0.3%	654,306	0.2%	29.6%
5 Asia-Pacific Development Bank Plc.	3,388,229	1.1%	2,235,945	0.8%	52.7%
6 B.I.C (Cambodia) Bank Plc.	2,102,773	0.7%	1,351,958	0.5%	56.8%
7 Bangkok Bank Public Company Limited, Cambodia Branch	469,835	0.1%	406,887	0.1%	16.4%
8 Bank for Investment and Development of Cambodia Plc.	2,532,122	0.8%	2,437,143	0.9%	4.7%
9 Bank of China (Hong Kong) Limited Phnom Penh Branch	8,787,140	2.8%	7,449,326	2.7%	18.9%
10 Booyoung Khmer Bank	651,734	0.2%	689,226	0.3%	-4.7%
11 Branch of Industrial Bank of Korea "Phnom Penh"	796,929	0.3%	718,829	0.3%	11.7%
12 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	901,179	0.3%	894,341	0.3%	1.6%
13 Branch of Mizuho Bank, Ltd.	205,722	0.1%	206,766	0.1%	0.3%
14 BRED Bank (Cambodia) Plc.	2,970,738	0.9%	2,821,279	1.0%	6.1%
15 Bridge Bank Plc.	425,298	0.1%	315,420	0.1%	35.9%
16 Cambodia Asia Bank Ltd.	899,775	0.3%	862,938	0.3%	5.1%
17 Cambodia Post Bank Plc.	5,658,883	1.8%	5,012,701	1.8%	13.8%
18 Cambodian Commercial Bank Plc.	979,283	0.3%	1,201,821	0.4%	-17.9%
19 Cambodian Public Bank Plc.	8,924,852	2.8%	9,295,586	3.4%	-3.2%
20 Canadia Bank Plc.	32,677,469	10.3%	31,626,051	11.6%	4.1%
21 Cathay United Bank (Cambodia) Corp. Ltd.	2,665,019	0.8%	2,359,853	0.9%	13.8%
22 CCU Commercial Bank Plc.	491,065	0.2%	309,405	0.1%	60.0%
23 Chief (Cambodia) Commercial Bank Plc.	979,669	0.3%	905,223	0.3%	9.1%
24 Chip Mong Commercial Bank Plc.	5,153,482	1.6%	4,770,291	1.7%	8.9%
25 CIMB Bank Plc.	5,946,333	1.9%	5,579,080	2.0%	7.4%
26 DGB Bank Plc.	1,840,905	0.6%	1,833,109	0.7%	1.2%
27 First Commercial Bank Phnom Penh Branch	4,950,112	1.6%	5,411,819	2.0%	-7.8%
28 Foreign Trade Bank of Cambodia	8,210,381	2.6%	7,748,688	2.8%	6.8%
29 Hattha Bank Plc.	8,644,614	2.7%	9,708,347	3.6%	-10.3%
30 Heng Feng (Cambodia) Bank Plc.	1,074,637	0.3%	479,942	0.2%	125.7%
31 Heng He (Cambodia) Commercial Bank Plc.	1,359,968	0.4%	1,178,552	0.4%	16.3%
32 Hong Leong Bank (Cambodia) Plc	2,820,894	0.9%	3,220,978	1.2%	-11.7%
33 ICBC Limited Phnom Penh Branch	6,221,224	2.0%	5,964,926	2.2%	5.1%
34 J Trust Royal Bank Plc.	5,655,331	1.8%	5,543,576	2.0%	2.8%
- Kookmin Bank Cambodia Plc.*	-	-	2,201,096	0.8%	-100.0%
35 KB Prasac Bank Plc.	23,711,293	7.5%	-	-	-
36 Krung Thai Bank Public Co., Ltd Phnom Penh Branch	564,641	0.2%	603,299	0.2%	-5.7%
37 Maybank (Cambodia) Plc.	7,187,299	2.3%	5,723,885	2.1%	26.6%
38 MB Bank (Cambodia) Plc.	727,786	0.2%	423,834	0.2%	73.1%
39 Mega International Commercial Bank Co., Ltd Phnom Penh Branch	2,078,408	0.7%	2,393,135	0.9%	-12.5%
40 Oriental Bank Plc.	439,607	0.1%	354,400	0.1%	25.0%
41 Panda Commercial Bank Plc.	891,110	0.3%	690,601	0.3%	30.0%
42 Phillip Bank Plc.	3,220,384	1.0%	2,986,775	1.1%	8.7%
43 Phnom Penh Commercial Bank Plc.	4,197,896	1.3%	3,925,962	1.4%	7.8%
44 Prince Bank Plc.	3,945,803	1.2%	4,132,627	1.5%	-3.8%
45 RHB Bank (Cambodia) Plc.	3,970,247	1.3%	4,015,410	1.5%	-0.4%
46 Rui Li (Cambodia) Bank Plc.	334,751	0.1%	917,056	0.3%	-63.2%
47 Saigon Thuong Tin Bank (Cambodia) Plc	1,106,682	0.3%	1,114,611	0.4%	0.1%
48 Saigon-Hanoi Bank Cambodia Plc.	2,220,460	0.7%	2,277,013	0.8%	-1.7%
49 Sathapana Bank Plc.	11,414,469	3.6%	11,262,384	4.1%	2.1%
50 SBI Ly Hour Bank Plc.	3,658,025	1.2%	3,247,033	1.2%	13.5%
51 Shinhan Bank (Cambodia) Plc.	3,431,749	1.1%	3,469,225	1.3%	-0.3%
52 Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	1,331,822	0.4%	1,171,373	0.4%	14.6%
53 Taiwan Cooperative Bank, Phnom Penh Branch	3,831,643	1.2%	4,872,716	1.8%	-20.7%
54 Union Commercial Bank Plc.	3,346,027	1.1%	3,643,132	1.3%	-7.4%
55 Vattanac Bank	3,500,930	1.1%	3,510,128	1.3%	0.5%
56 Vietnam Bank for Agriculture and Rural Development Cambodia Branch	207,911	0.1%	209,016	0.1%	0.3%
57 Wing Bank (Cambodia) Plc.	6,233,441	2.0%	2,430,470	0.9%	158.5%
58 Woori Bank (Cambodia) Plc.	6,013,431	1.9%	5,975,346	2.2%	1.4%
Subtotal	314,299,798	99.2%	270,007,502	99.0%	17.3%
Specialized Banks					
59 AEON Specialized Bank (Cambodia) Plc.	710,123	0.2%	622,258	0.2%	15.0%
60 Anco Specialized Bank	148,745	0.0%	145,499	0.1%	3.0%
61 Angkor Capital Specialized Bank	47,586	0.0%	47,578	0.0%	0.8%
62 Daun Penh Specialized Bank Plc.	265,686	0.1%	241,182	0.1%	11.0%
63 Evergrowth (Cambodia) Specialized Bank Plc.	67,704	0.0%	52,242	0.0%	30.6%
64 KB Daehan Specialized Bank Plc.	1,245,190	0.4%	1,454,645	0.5%	-13.7%
65 Maritime Specialized Bank Plc.	47,641	0.0%	49,589	0.0%	-3.2%
66 PHSME Specialized Bank Ltd.	40,934	0.0%	46,691	0.0%	-11.6%
67 Southern Capital Specialized Bank Plc.	62,191	0.0%	64,494	0.0%	-2.8%
Subtotal	2,635,798	0.8%	2,724,179	1.0%	-2.5%
Total	316,935,596	100.0%	272,731,680	100.0%	17.1%

* Kookmin Bank Cambodia Plc. merged with "Prasac MFI Plc." and became "KB Prasac Bank Plc."

SHARE OF PAID-UP CAPITAL
AS AT 31 DECEMBER 2023

Table 5

1 USD = 4,085 KHR

(millions of KHR)

	Foreign share		Cambodian share		Total Paid-up Capital	Market Share
	Share (%)	Amount paid	Share (%)	Amount paid		
Commercial Banks						
1 ACLEDA Bank Plc.	48.5%	858,370	51.5%	911,101	1,769,471	5.0%
2 Advanced Bank of Asia Limited	100.0%	4,493,500	-	-	4,493,500	12.7%
3 Agricultural and Rural Development Bank	-	-	100.0%	507,308	507,308	1.4%
4 Alpha Commercial Bank Plc.	42.0%	171,570	58.0%	236,930	408,500	1.2%
5 Asia-Pacific Development Bank Plc.	-	-	100.0%	408,520	408,520	1.2%
6 B.I.C (Cambodia) Bank Plc.	99.0%	303,311	1.0%	3,064	306,375	0.9%
7 Bangkok Bank Public Company Limited, Cambodia Branch	100.0%	204,250	-	-	204,250	0.6%
8 Bank for Investment and Development of Cambodia Plc.	98.5%	402,373	1.5%	6,128	408,500	1.2%
9 Bank of China (Hong Kong) Limited Phnom Penh Branch	100.0%	612,750	-	-	612,750	1.7%
10 Booyoung Khmer Bank	100.0%	428,925	-	-	428,925	1.2%
11 Branch of Industrial Bank of Korea "Phnom Penh"	100.0%	245,100	-	-	245,100	0.7%
12 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	100.0%	326,800	-	-	326,800	0.9%
13 Branch of Mizuho Bank, Ltd.	100.0%	204,250	-	-	204,250	0.6%
14 BRED Bank (Cambodia) Plc.	100.0%	592,325	-	-	592,325	1.7%
15 Bridge Bank Plc.	-	-	100.0%	306,375	306,375	0.9%
16 Cambodia Asia Bank Ltd.	100.0%	306,375	-	-	306,375	0.9%
17 Cambodia Post Bank Plc.	45.0%	139,707	55.0%	170,753	310,460	0.9%
18 Cambodian Commercial Bank Plc.	100.0%	306,375	-	-	306,375	0.9%
19 Cambodian Public Bank Plc.	100.0%	367,650	-	-	367,650	1.0%
20 Canada Bank Plc.	-	-	100.0%	3,063,750	3,063,750	8.7%
21 Cathay United Bank (Cambodia) Corp. Ltd.	100.0%	408,500	-	-	408,500	1.2%
22 CCU Commercial Bank Plc.	-	-	100.0%	306,375	306,375	0.9%
23 Chief (Cambodia) Commercial Bank Plc.	100.0%	306,375	-	-	306,375	0.9%
24 Chip Mong Commercial Bank Plc.	-	-	100.0%	551,475	551,475	1.6%
25 CIMB Bank Plc.	100.0%	306,375	-	-	306,375	0.9%
26 DGB Bank Plc.	100.0%	306,375	-	-	306,375	0.9%
27 First Commercial Bank Phnom Penh Branch	100.0%	817,000	-	-	817,000	2.3%
28 Foreign Trade Bank of Cambodia	-	-	100.0%	324,758	324,758	0.9%
29 Hattha Bank Plc.	100.0%	571,900	-	-	571,900	1.6%
30 Heng Feng (Cambodia) Bank Plc.	-	-	100.0%	326,800	326,800	0.9%
31 Heng He (Cambodia) Commercial Bank Plc.	-	-	100.0%	347,225	347,225	1.0%
32 Hong Leong Bank (Cambodia) Plc	100.0%	306,375	-	-	306,375	0.9%
33 ICBC Limited Phnom Penh Branch	100.0%	408,500	-	-	408,500	1.2%
34 J Trust Royal Bank Plc.	55.0%	168,506	45.0%	137,869	306,375	0.9%
35 KB Prasac Bank Plc.	100.0%	2,451,000	-	-	2,451,000	6.9%
36 Krung Thai Bank Public Co., Ltd Phnom Penh Branch	100.0%	204,250	-	-	204,250	0.6%
37 Maybank (Cambodia) Plc.	100.0%	306,375	-	-	306,375	0.9%
38 MB Bank (Cambodia) Plc.	100.0%	312,716	-	-	312,716	0.9%
39 Mega International Commercial Bank Co., Ltd Phnom Penh Branch	100.0%	367,650	-	-	367,650	1.0%
40 Oriental Bank Plc.	50.0%	153,188	50.0%	153,188	306,375	0.9%
41 Panda Commercial Bank Plc.	-	-	100.0%	306,375	306,375	0.9%
42 Phillip Bank Plc.	100.0%	306,375	-	-	306,375	0.9%
43 Phnom Penh Commercial Bank Plc.	100.0%	465,690	-	-	465,690	1.3%
44 Prince Bank Plc.	-	-	100.0%	1,021,250	1,021,250	2.9%
45 RHB Bank (Cambodia) Plc.	100.0%	306,375	-	-	306,375	0.9%
46 Rui Li (Cambodia) Bank Plc.	-	-	100.0%	306,375	306,375	0.9%
47 Saigon Thuong Tin Bank (Cambodia) Plc	100.0%	306,375	-	-	306,375	0.9%
48 Saigon-Hanoi Bank Cambodia Plc.	100.0%	306,375	-	-	306,375	0.9%
49 Sathapana Bank Plc.	100.0%	1,143,800	-	-	1,143,800	3.2%
50 SBI Ly Hour Bank Plc.	70.0%	285,950	30.0%	122,550	408,500	1.2%
51 Shinhan Bank (Cambodia) Plc.	100.0%	714,875	-	-	714,875	2.0%
52 Small and medium enterprise bank of Cambodia Plc. "SME Bank"	-	-	100.0%	817,000	817,000	2.3%
53 Taiwan Cooperative Bank, Phnom Penh Branch	100.0%	755,725	-	-	755,725	2.1%
54 Union Commercial Bank Plc.	100.0%	326,800	-	-	326,800	0.9%
55 Vattanac Bank	-	-	100.0%	306,375	306,375	0.9%
56 Vietnam Bank for Agriculture and Rural Development Cambodia Branch	100.0%	159,315	-	-	159,315	0.5%
57 Wing Bank (Cambodia) Plc.	80.0%	555,560	20.0%	138,890	694,450	2.0%
58 Woori Bank (Cambodia) Plc.	100.0%	718,531	-	-	718,531	2.0%
Subtotal	68.7%	23,710,462	31.3%	10,780,432	34,490,894	97.5%
Specialized Banks						
59 AEON Specialized Bank (Cambodia) Plc.	100.0%	81,700	-	-	81,700	0.2%
60 Anco Specialized Bank	-	-	100.0%	122,550	122,550	0.3%
61 Angkor Capital Specialized Bank	49.0%	26,021	51.0%	27,084	53,105	0.2%
62 Daun Penh Specialized Bank Plc.	-	-	100.0%	95,998	95,998	0.3%
63 Evergrowth (Cambodia) Specialized Bank Plc.	51.0%	38,542	49.0%	37,031	75,573	0.2%
64 KB Daehan Specialized Bank Plc.	100.0%	300,860	-	-	300,860	0.9%
65 Maritime Specialized Bank Plc.	5.0%	3,064	95.0%	58,211	61,275	0.2%
66 PHSME Specialized Bank Ltd.	-	-	100.0%	31,638	31,638	0.1%
67 Southern Capital Specialized Bank Plc.	100.0%	61,275	-	-	61,275	0.2%
Subtotal	57.9%	511,462	42.1%	372,511	883,974	2.5%
Total	68.5%	24,221,924	31.5%	11,152,943	35,374,868	100.0%

**COMPARATIVE STATEMENT OF CONDITION (ASSET SIDE)
AS AT 31 DECEMBER 2023**

Table 6

1 USD = 4,085 KHR

(millions of KHR)

	Cash, Loans, Deposits with NBC and Banks					Loans and Advances to Customers							Other assets	
	Total Assets	Cash	Gold	Deposits with NBC	Due from Banks	Deposits with, Loans and advances to, Banks	Loans and advances to state enterprises	Loans and advances to private sector	Accrued interest receivable	Securities	Claims on government	Prepaid Expenses		Fixed assets
Commercial Banks														
1ACLEDA Bank Plc.	38,620,529	2,030,239	-	9,018,494	363,413	26,396	-	25,486,014	237,076	129,106	170,089	119,302	877,646	162,755
2Advanced Bank of Asia Limited	46,969,953	1,939,794	-	4,523,794	1,362,109	5,373,610	-	30,515,065	287,706	122,756	1,259,795	1,117,664	405,940	61,721
3Agricultural and Rural Development Bank	1,916,502	10,107	-	79,131	38,703	83,850	-	1,552,300	31,958	-	-	3,341	107,807	9,305
4Alpha Commercial Bank Plc.	841,405	16,917	-	193,446	-	462,066	-	114,960	496	42,992	-	389	8,963	1,176
5Asia-Pacific Development Bank Plc.	3,388,229	67,857	-	482,394	155,286	311,564	-	2,206,183	12,056	4,156	-	81,482	64,890	2,362
6B.I.C (Cambodia) Bank Plc.	2,102,773	52,479	-	1,103,995	55,015	86,388	-	687,086	1,640	835	-	103,901	11,264	172
7Bangkok Bank Public Company Limited, Cambodia Branch	469,835	1,272	-	129,478	24	166,928	-	157,392	10,765	-	-	61	1,133	2,780
8Bank for Investment and Development of Cambodia Plc.	2,532,122	34,217	-	303,475	90,184	167,022	-	1,812,324	158,420	(4,465)	-	9,372	232,080	(270,507)
9Bank of China (Hong Kong) Limited Phnom Penh Branch	8,787,140	96,700	-	1,488,442	2,471,989	1,664,813	-	3,022,495	11,487	-	-	13,050	6,047	12,117
10Booyoung Khmer Bank	651,734	5,201	-	47,667	16,652	148,762	-	374,126	9,634	-	-	411	5,374	43,908
11Branch of Industrial Bank of Korea "Phnom Penh"	796,929	1,667	-	63,977	54,841	207,007	-	463,285	1,822	-	-	1,414	2,588	328
12Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	901,179	4,372	-	112,327	25,418	227,186	-	523,247	658	-	-	1,105	6,866	0
13Branch of Mizuho Bank, Ltd.	205,722	-	-	21,092	183,817	-	-	-	-	-	-	208	235	369
14BRED Bank (Cambodia) Plc.	2,970,738	104,762	-	439,688	36,562	331,699	9,412	1,992,982	8,909	-	-	6,464	39,060	1,200
15Bridge Bank Plc.	425,298	65,799	-	41,566	-	88,012	-	203,349	1,018	-	-	2,066	23,487	-
16Cambodia Asia Bank Ltd.	899,775	220,753	-	102,460	59,004	152,989	-	327,636	3,373	-	-	7,593	18,615	7,353
17Cambodia Post Bank Plc.	5,658,883	135,731	-	1,089,012	29,408	180,879	-	4,041,123	48,978	43,103	-	9,052	55,554	26,041
18Cambodian Commercial Bank Plc.	979,283	14,606	-	218,862	58,654	373,015	-	293,053	8,390	-	-	746	8,881	3,076
19Cambodian Public Bank Plc.	8,924,852	255,425	-	964,476	91,678	1,795,909	-	5,643,453	36,526	-	-	6,494	110,701	20,191
20Canada Bank Plc.	32,677,469	1,368,812	16,770	5,760,811	1,130,423	3,329,957	-	18,734,195	710,992	207,142	40,409	169,475	915,770	292,713
21Cathay United Bank (Cambodia) Corp. Ltd.	2,665,019	70,005	-	309,966	46,850	334,301	-	1,804,265	12,320	20,656	4,026	14,987	33,173	14,470
22CCU Commercial Bank Plc.	491,065	1,286	-	104,676	31,856	159,611	-	608	608	-	-	15,524	14,209	4
23Chief (Cambodia) Commercial Bank Plc.	979,669	11,935	-	191,771	78	4,215	-	719,046	7,794	-	-	2,937	40,889	1,005
24Chip Mong Commercial Bank Plc.	5,153,482	110,114	-	958,678	30,859	1,190,770	-	2,766,099	18,678	21,548	-	9,712	37,574	9,449
25CIMB Bank Plc.	5,946,333	227,474	-	740,673	41,625	1,226,927	-	3,628,871	25,878	-	-	5,077	32,186	17,620
26DGB Bank Plc.	1,840,905	14,297	-	217,723	17,539	137,339	-	1,362,534	25,109	-	-	4,355	56,924	5,086
27First Commercial Bank Phnom Penh Branch	4,950,112	122,728	-	633,274	67,040	247,986	-	3,832,678	15,337	20,584	-	3,004	6,142	1,340
28Foreign Trade Bank of Cambodia	8,210,381	156,281	-	1,493,167	277,309	785,333	30,147	5,033,222	36,593	125,202	-	13,854	245,684	13,588
29Hattha Bank Plc.	8,644,614	362,167	-	1,627,958	31,328	131,176	-	5,987,772	108,927	64,158	-	17,938	168,291	144,899
30Heng Feng (Cambodia) Bank Plc.	1,074,637	18,040	-	161,999	851	452,425	-	420,965	1,818	-	-	144	16,866	1,530
31Heng He (Cambodia) Commercial Bank Plc.	1,359,968	205,314	-	574,072	189	130,771	-	402,160	10,095	12,255	-	15,435	8,423	1,253
32Hong Leong Bank (Cambodia) Plc	2,820,894	73,471	-	423,466	9,230	334,303	-	1,937,179	16,378	4,881	-	410	20,608	968
33ICBC Limited Phnom Penh Branch	6,221,224	28,208	-	582,444	984,417	2,434,803	-	2,127,242	17,379	-	-	496	726	45,509
34J Trust Royal Bank Plc.	5,655,331	218,084	-	735,549	9,372	1,034,407	-	3,552,127	28,049	-	-	6,799	67,940	3,004
35KB Prasac Bank Plc.	23,711,293	468,114	-	2,230,345	69,858	135,305	-	20,096,238	216,069	220	-	240,972	124,080	130,092
36Krung Thai Bank Public Co., Ltd Phnom Penh Branch	564,641	5,215	106	124,556	23,856	84,120	-	306,375	216	-	-	33	19,109	1,056
37Maybank (Cambodia) Plc.	7,187,299	204,627	-	1,509,556	94,089	662,853	-	4,552,070	37,887	-	-	10,922	40,241	75,054
38MB Bank (Cambodia) Plc.	727,786	6,125	-	144,337	6,066	86,415	-	433,506	1,354	-	-	33,093	3,652	13,238
39Mega International Commercial Bank Co., Ltd Phnom Penh Branch	2,078,408	28,888	-	146,314	-	478,020	-	1,376,524	6,800	20,659	-	13,237	5,505	2,462
40Oriental Bank Plc.	439,607	13,635	-	105,491	7,200	12,291	-	260,547	1,113	-	-	3,657	34,181	1,583
41Panda Commercial Bank Plc.	891,110	280,660	-	165,258	132,133	28,112	-	172,775	1,706	-	-	782	104,134	5,550
42Phillip Bank Plc.	3,220,384	130,993	-	428,829	68,769	175,898	-	2,284,411	37,430	-	-	10,587	39,449	44,018
43Phnom Penh Commercial Bank Plc.	4,197,896	124,488	-	336,231	74,026	393,661	-	3,155,883	38,712	696	-	15,946	38,137	20,115
44Prince Bank Plc.	3,945,803	113,905	-	475,469	35,091	145,480	-	2,834,005	47,910	188,827	-	11,310	40,807	52,999
45RHB Bank (Cambodia) Plc.	3,970,247	59,462	-	799,570	63,883	177,411	-	2,740,910	73,237	-	-	22,989	32,549	236
46Rui Li (Cambodia) Bank Plc.	334,751	16,976	-	55,155	1	-	-	-	-	-	-	245,464	4,766	12,389
47Saigon Thuong Tin Bank (Cambodia) Plc	1,106,682	32,262	-	178,985	93,361	7,558	-	718,509	51,085	-	-	14,837	6,712	3,373
48Saigon-Hanoi Bank Cambodia Plc.	2,220,460	4,259	-	145,227	4,237	67,700	-	1,897,827	88,277	-	-	-	869	12,063
49Sathapana Bank Plc.	11,414,469	723,082	-	1,317,378	149,216	264,801	-	8,503,747	101,260	-	(0.0)	62,103	218,574	74,310
50SBI Ly Hour Bank Plc.	3,658,025	83,890	-	418,955	129,199	20,620	-	2,887,018	26,789	-	-	16,656	64,424	10,473
51Shinhan Bank (Cambodia) Plc.	3,431,749	38,492	-	289,761	7,744	128,348	-	2,791,030	15,698	-	-	3,408	40,312	26,957
52Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	1,331,822	8,164	-	43,236	16,132	893,699	-	338,798	2,978	-	-	1,580	19,586	7,650
53Taiwan Cooperative Bank, Phnom Penh Branch	3,831,643	34,653	-	478,556	198,804	302,991	-	2,764,225	12,301	19,299	-	3,774	10,810	6,230
54Union Commercial Bank Plc.	3,346,027	40,472	-	333,718	40,891	288,174	-	2,495,411	11,448	15,167	-	7,667	95,036	18,042
55Vattana Bank	3,500,930	195,095	-	751,562	199,872	406,910	-	1,809,453	9,545	-	-	12,735	109,504	6,255
56Vietnam Bank for Agriculture and Rural Development Cambodia Branch	207,911	2,689	-	20,114	57,868	-	-	125,652	762	-	-	634	183	8
57Wing Bank (Cambodia) Plc.	6,233,441	156,892	-	1,436,643	679,365	446,476	-	3,128,607	24,623	8,208	-	76,586	159,789	116,252
58Woori Bank (Cambodia) Plc.	6,013,431	62,704	-	540,921	50,755	288,470	-	4,866,895	54,074	63	-	23,992	102,103	23,455
Subtotal	314,299,798	10,881,853	16,876	47,416,168	9,974,136	29,371,416	39,559	202,424,364	2,768,142	1,068,048	1,474,319	2,597,225	4,967,047	1,300,646
Specialized Banks														
59AEON Specialized Bank (Cambodia) Plc.	710,123	5,152	-	8,126	-	9,923	-	629,719	13,144	-	-	3,896	21,647	18,517
60Anco Specialized Bank	148,745	35,353	-	6,296	6,052	-	-	77,467	23,033	-	-	470	22	51
61Angkor Capital Specialized Bank	47,586	31	-	11,226	943	-	1	15,237	6,958	-	-	34	11,848	1,307
62Daun Penh Specialized Bank Plc.	265,686	1,116	-	23,603	7,502	-	-	224,692	2,727	-	-	1,803	4,655	(412)
63Evergrowth (Cambodia) Specialized Bank Plc.	67,704	22	-	3,134	17,862	-	-	41,533	4,884	-	-	148	119	0.4
64KB Daehan Specialized Bank Plc.	1,245,190	1,365	-	15,444	24,985	184,557	-	978,080	9,907	-	-	4,684	10,248	15,919
65Maritime Specialized Bank Plc.	47,641	22	-	3,179	1,961	-	-	1,355	5	-	-	40,973	146	-
66PHSME Specialized Bank Ltd.	40,934	10,709	-	2,089	30	-	-	25,492	2,138	-	-	17	422	35
67Southern Capital Specialized Bank Plc.	62,191	2	-	3,180	1,549	8,526	-	47,321	1,364	-	-	156	93	-
Subtotal	2,635,798	53,773	-	76,278										

**PERCENTAGE DISTRIBUTION OF ASSETS OF INDIVIDUAL BANKS
AS AT 31 DECEMBER 2023**

Table 7

	Total Assets	Cash, Loans, Deposits with NBC and Banks					Loans and Advances to Customers					Securities	Claims on government	Prepaid Expenses	Fixed assets	Other assets	
		Cash	Gold	Deposits with NBC	Due from Banks	Deposits with Loans and advances to	Loans and advances to state enterprises	Loans and advances to private sector	Accrued interest receivable								
Commercial Banks																	
1 ACLEDA Bank Plc.	100.0%	5.3%	-	23.4%	0.9%	0.1%	-	-	66.0%	0.6%	0.3%	0.4%	0.3%	2.3%	0.4%		
2 Advanced Bank of Asia Limited	100.0%	4.1%	-	9.6%	2.9%	11.4%	-	-	65.0%	0.6%	0.3%	2.7%	2.4%	0.9%	0.1%		
3 Agricultural and Rural Development Bank	100.0%	0.5%	-	4.1%	2.0%	4.4%	-	-	81.0%	1.7%	-	-	0.2%	5.6%	0.5%		
4 Alpha Commercial Bank Plc.	100.0%	2.0%	-	23.0%	-	54.9%	-	-	13.7%	0.1%	5.1%	-	0.0%	1.1%	0.1%		
5 Asia-Pacific Development Bank Plc.	100.0%	2.0%	-	14.2%	4.6%	9.2%	-	-	65.1%	0.4%	0.1%	-	2.4%	1.9%	0.1%		
6 B.I.C (Cambodia) Bank Plc.	100.0%	2.5%	-	52.5%	2.6%	4.1%	-	-	32.7%	0.1%	0.0%	-	4.9%	0.5%	0.0%		
7 Bangkok Bank Public Company Limited, Cambodia Branch	100.0%	0.3%	-	27.6%	0.0%	35.5%	-	-	33.5%	2.3%	-	-	0.0%	0.2%	0.6%		
8 Bank for Investment and Development of Cambodia Plc.	100.0%	1.4%	-	12.0%	3.6%	6.6%	-	-	71.6%	6.3%	-0.2%	-	0.4%	9.2%	-10.7%		
9 Bank of China (Hong Kong) Limited Phnom Penh Branch	100.0%	1.1%	-	16.9%	28.1%	18.9%	-	-	34.4%	0.1%	-	-	0.1%	0.1%	0.1%		
10 Booyoung Khmer Bank	100.0%	0.8%	-	7.3%	2.6%	22.8%	-	-	57.4%	1.5%	-	-	0.1%	0.8%	6.7%		
11 Branch of Industrial Bank of Korea "Phnom Penh"	100.0%	0.2%	-	8.0%	6.9%	26.0%	-	-	58.1%	0.2%	-	-	0.2%	0.3%	0.0%		
12 Branch of Kasikorn Public Company Limited (Phnom Penh)	100.0%	0.5%	-	12.5%	2.8%	25.2%	-	-	58.1%	0.1%	-	-	0.1%	0.8%	0.0%		
13 Branch of Mizuho Bank, Ltd.	100.0%	-	-	10.3%	89.4%	-	-	-	-	-	-	-	0.1%	0.1%	0.2%		
14 BRED Bank (Cambodia) Plc.	100.0%	3.5%	-	14.8%	1.2%	11.2%	0.3%	-	67.1%	0.3%	-	-	0.2%	1.3%	0.0%		
15 Bridge Bank Plc.	100.0%	15.5%	-	9.8%	-	20.7%	-	-	47.8%	0.2%	-	-	0.5%	5.5%	-		
16 Cambodia Asia Bank Ltd.	100.0%	24.5%	-	11.4%	6.6%	17.0%	-	-	36.4%	0.4%	-	-	0.8%	2.1%	0.8%		
17 Cambodia Post Bank Plc.	100.0%	2.4%	-	19.2%	0.5%	3.2%	-	-	71.4%	0.9%	0.8%	-	0.2%	1.0%	0.5%		
18 Cambodian Commercial Bank Plc.	100.0%	1.5%	-	22.3%	6.0%	38.1%	-	-	29.9%	0.9%	-	-	0.1%	0.9%	0.3%		
19 Cambodian Public Bank Plc.	100.0%	2.9%	-	10.8%	1.0%	20.1%	-	-	63.2%	0.4%	-	-	0.1%	1.2%	0.2%		
20 Canadia Bank Plc.	100.0%	4.2%	0.1%	17.6%	3.5%	10.2%	-	-	57.3%	2.2%	0.6%	0.1%	0.5%	2.8%	0.9%		
21 Cathay United Bank (Cambodia) Corp. Ltd.	100.0%	2.6%	-	11.6%	1.8%	12.5%	-	-	67.7%	0.5%	0.8%	0.2%	0.6%	1.2%	0.5%		
22 CCU Commercial Bank Plc.	100.0%	0.3%	-	21.3%	6.5%	33.3%	-	-	32.5%	0.1%	-	-	3.2%	2.9%	0.0%		
23 Chief (Cambodia) Commercial Bank Plc.	100.0%	1.2%	-	19.6%	0.0%	0.4%	-	-	73.4%	0.8%	-	-	0.3%	4.2%	0.1%		
24 Chip Mong Commercial Bank Plc.	100.0%	2.1%	-	18.6%	0.6%	23.1%	-	-	53.7%	0.4%	0.4%	-	0.2%	0.7%	0.2%		
25 CIMB Bank Plc.	100.0%	3.8%	-	12.5%	0.7%	20.6%	-	-	61.0%	0.4%	-	-	0.1%	0.5%	0.3%		
26 DGB Bank Plc.	100.0%	0.8%	-	11.8%	1.0%	7.5%	-	-	74.0%	1.4%	-	-	0.2%	3.1%	0.3%		
27 First Commercial Bank Phnom Penh Branch	100.0%	2.5%	-	12.8%	1.4%	5.0%	-	-	77.4%	0.3%	0.4%	-	0.1%	0.1%	0.0%		
28 Foreign Trade Bank of Cambodia	100.0%	1.9%	-	18.2%	3.4%	9.6%	0.4%	-	61.3%	0.4%	1.5%	-	0.2%	3.0%	0.2%		
29 Hattha Bank Plc.	100.0%	4.2%	-	18.8%	0.4%	1.5%	-	-	69.3%	1.3%	0.7%	-	0.2%	1.9%	1.7%		
30 Heng Feng (Cambodia) Bank Plc.	100.0%	1.7%	-	15.1%	0.1%	42.1%	-	-	39.2%	0.2%	-	-	0.0%	1.6%	0.1%		
31 Heng He (Cambodia) Commercial Bank Plc.	100.0%	15.1%	-	42.2%	0.0%	9.6%	-	-	29.6%	0.7%	0.9%	-	1.1%	0.6%	0.1%		
32 Hong Leong Bank (Cambodia) Plc	100.0%	2.6%	-	15.0%	0.3%	11.9%	-	-	68.7%	0.6%	0.2%	-	0.0%	0.7%	0.0%		
33 ICBC Limited Phnom Penh Branch	100.0%	0.5%	-	9.4%	0.16	39.1%	-	-	34.2%	0.3%	-	-	0.0%	0.0%	0.7%		
34 J Trust Royal Bank Plc.	100.0%	3.9%	-	13.0%	0.2%	18.3%	-	-	62.8%	0.5%	-	-	0.1%	1.2%	0.1%		
35 KB Prasac Bank Plc.	100.0%	2.0%	-	9.4%	0.3%	0.6%	-	-	84.8%	0.9%	0.0%	-	1.0%	0.5%	0.5%		
36 Krung Thai Bank Public Co., Ltd Phnom Penh Branch	100.0%	0.9%	0.0%	22.1%	4.2%	14.9%	-	-	54.3%	0.0%	-	-	0.0%	3.4%	0.2%		
37 Maybank (Cambodia) Plc.	100.0%	2.8%	-	21.0%	1.3%	9.2%	-	-	63.3%	0.5%	-	-	0.2%	0.6%	1.0%		
38 MB Bank (Cambodia) Plc.	100.0%	0.8%	-	19.8%	0.8%	11.9%	-	-	59.6%	0.2%	-	-	4.5%	0.5%	1.8%		
39 Mega International Commercial Bank Co., Ltd Phnom Penh Branch	100.0%	1.4%	-	7.0%	-	23.0%	-	-	66.2%	0.3%	1.0%	-	0.6%	0.3%	0.1%		
40 Oriental Bank Plc.	100.0%	3.1%	-	24.0%	1.6%	2.8%	-	-	59.2%	0.3%	-	-	0.8%	7.8%	0.4%		
41 Panda Commercial Bank Plc.	100.0%	31.5%	-	18.5%	14.8%	3.2%	-	-	19.4%	0.2%	-	-	0.1%	11.7%	0.6%		
42 Phillip Bank Plc.	100.0%	4.1%	-	13.3%	2.1%	5.5%	-	-	70.9%	1.2%	-	-	0.3%	1.2%	1.4%		
43 Phnom Penh Commercial Bank Plc.	100.0%	3.0%	-	8.0%	1.8%	9.4%	-	-	75.2%	0.9%	0.0%	-	0.4%	0.9%	0.5%		
44 Prince Bank Plc.	100.0%	2.9%	-	12.0%	0.9%	3.7%	-	-	71.8%	1.2%	4.8%	-	0.3%	1.0%	1.3%		
45 RHB Bank (Cambodia) Plc.	100.0%	1.5%	-	20.1%	1.6%	4.5%	-	-	69.0%	1.8%	-	-	0.6%	0.8%	0.0%		
46 Rui Li (Cambodia) Bank Plc.	100.0%	5.1%	-	16.5%	0.0%	-	-	-	-	-	-	-	73.3%	1.4%	3.7%		
47 Saigon Thuong Tin Bank (Cambodia) Plc	100.0%	2.9%	-	16.2%	8.4%	0.7%	-	-	64.9%	4.6%	-	-	1.3%	0.6%	0.3%		
48 Saigon-Hanoi Bank Cambodia Plc.	100.0%	0.2%	-	6.5%	0.2%	3.0%	-	-	85.5%	4.0%	-	-	-	0.0%	0.5%		
49 Sathapana Bank Plc.	100.0%	6.3%	-	11.5%	1.3%	2.3%	-	-	74.5%	0.9%	-	0.0%	0.5%	1.9%	0.7%		
50 SBI Ly Hour Bank Plc.	100.0%	2.3%	-	11.5%	3.5%	0.6%	-	-	78.9%	0.7%	-	-	0.5%	1.8%	0.3%		
51 Shinhan Bank (Cambodia) Plc.	100.0%	1.1%	-	8.4%	0.2%	6.4%	-	-	81.3%	0.5%	-	-	0.1%	1.2%	0.8%		
52 Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	100.0%	0.6%	-	3.2%	1.2%	67.1%	-	-	25.4%	0.2%	-	-	0.1%	1.5%	0.6%		
53 Taiwan Cooperative Bank, Phnom Penh Branch	100.0%	0.9%	-	12.5%	5.2%	7.9%	-	-	72.1%	0.3%	0.5%	-	0.1%	0.3%	0.2%		
54 Union Commercial Bank Plc.	100.0%	1.2%	-	10.0%	1.2%	8.6%	-	-	74.6%	0.3%	0.5%	-	0.2%	2.8%	0.5%		
55 Vattanac Bank	100.0%	5.6%	-	21.5%	5.7%	11.6%	-	-	51.4%	0.3%	-	-	0.4%	3.1%	0.2%		
56 Vietnam Bank for Agriculture and Rural Development Cambodia Branch	100.0%	1.3%	-	9.7%	27.8%	-	-	-	60.4%	0.4%	-	-	0.3%	0.1%	0.0%		
57 Wing Bank (Cambodia) Plc.	100.0%	2.5%	-	23.0%	10.9%	7.2%	-	-	50.2%	0.4%	0.1%	-	1.2%	2.6%	1.9%		
58 Woori Bank (Cambodia) Plc.	100.0%	1.0%	-	9.0%	0.8%	4.8%	-	-	80.9%	0.9%	0.0%	-	0.4%	1.7%	0.4%		
Subtotal	100.0%	3.5%	0.0%	15.1%	3.2%	9.3%	0.0%	0.0%	64.4%	0.9%	0.3%	0.5%	0.8%	1.6%	0.4%		
Specialized Banks																	
59 AEON Specialized Bank (Cambodia) Plc.	100.0%	0.7%	-	1.1%	-	1.4%	-	-	88.7%	1.9%	-	-	0.5%	3.0%	2.6%		
60 Anco Specialized Bank	100.0%	23.8%	-	4.2%	4.1%	-	-	-	52.1%	15.5%	-	-	0.3%	0.0%	0.0%		
61 Angkor Capital Specialized Bank	100.0%	0.1%	-	23.6%	2.0%	0.0%	-	-	32.0%	14.6%	-	-	0.1%	24.9%	2.7%		
62 Daun Penh Specialized Bank Plc.	100.0%	0.4%	-	8.9%	2.8%	-	-	-	84.6%	1.0%	-	-	0.7%	1.8%	-0.2%		
63 Evergrowth (Cambodia) Specialized Bank Plc.	100.0%	0.0%	-	4.6%	26.4%	-	-	-	61.3%	7.2%	-	-	0.2%	0.2%	0.0%		
64 KB Daehan Specialized Bank Plc.	100.0%	0.1%	-	1.2%	2.0%	14.8%	-	-	78.5%	0.8%	-	-	0.4%	0.8%	1.3%		
65 Maritime Specialized Bank Plc.	100.0%	0.0%	-	6.7%	4.1%	-	-	-	2.8%	0.0%	-	-	86.0%	0.3%	-		
66 PHSM Specialized Bank Ltd.	100.0%	26.2%	-	5.1%	0.1%	-	-	-	62.3%	5.2%	-	-	0.0%	1.0%	0.1%		
67 Southern Capital Specialized Bank Plc.	100.0%	0.0%	-	5.1%	2.5%	13.7%	-	-	76.1%	2.2%	-	-	0.3%	0.1%	-		
Subtotal	100.0%	2.0%	-	2.9%	2.3%	7.7%	-	-	77.4%	2.4%	-	-	2.0%	1.9%	1.3%		
Total	100.0%	3.5%	0.0%	15.0%	3.2%	9.3%	0.0%	0.0%	64.5%	0.9%	0.3%	0.5%	0.8%	1.6%	0.4%		

**PERCENTAGE DISTRIBUTION OF LIABILITIES & EQUITY OF INDIVIDUAL BANKS
AS AT 31 DECEMBER 2023**

Table 9

	Total Liabilities and Equity	Owed to NBC	Owed to Banks	Borrowed Funds	Customer's deposit					Other liabilities	Shareholder's equity				
					Demand deposits	Saving deposits	Fixed deposits	Accrued interest payable	Other deposits		Paid up Capital	Reserves	Subordinated loans (after NBC's agreement)	General provisions & other	Retained and Current Profit/Loss
Commercial Banks															
1 ACLEDA Bank Plc.	100.0%	-	4.2%	9.0%	9.9%	24.0%	36.1%	0.8%	0.2%	2.3%	4.6%	-	1.2%	5.1%	2.6%
2 Advanced Bank of Asia Limited	100.0%	-	3.0%	0.1%	11.7%	41.5%	24.6%	0.7%	0.1%	3.7%	9.6%	-	0.8%	-	4.3%
3 Agricultural and Rural Development Bank	100.0%	-	0.0%	61.4%	0.4%	0.6%	0.4%	0.0%	-	1.7%	26.5%	2.5%	0.2%	-	6.2%
4 Alpha Commercial Bank Plc.	100.0%	-	0.0%	-	0.2%	46.5%	0.2%	0.0%	-	1.5%	48.5%	-	-	-	3.0%
5 Asia-Pacific Development Bank Plc.	100.0%	-	24.0%	-	1.4%	1.3%	55.0%	0.9%	0.0%	1.1%	12.1%	-	3.0%	-	1.3%
6 B.I.C (Cambodia) Bank Plc.	100.0%	-	35.3%	-	23.8%	14.5%	10.7%	0.2%	-	0.6%	14.6%	-	-	-	0.3%
7 Bangkok Bank Public Company Limited, Cambodia Branch	100.0%	-	12.7%	-	3.3%	21.9%	10.0%	0.2%	-	2.9%	43.5%	-	2.6%	0.4%	2.4%
8 Bank for Investment and Development of Cambodia Plc.	100.0%	-	32.6%	-	9.1%	0.2%	36.8%	0.9%	0.3%	3.5%	16.1%	-	-	0.3%	0.1%
9 Bank of China (Hong Kong) Limited Phnom Penh Branch	100.0%	-	38.1%	-	28.7%	5.8%	9.9%	0.1%	0.4%	1.8%	7.0%	-	-	-	8.1%
10 Booyoung Khmer Bank	100.0%	-	7.0%	-	0.0%	3.7%	0.2%	0.0%	-	1.4%	65.8%	2.2%	-	-	19.7%
11 Branch of Industrial Bank of Korea "Phnom Penh"	100.0%	-	63.7%	-	0.0%	0.6%	0.5%	0.0%	-	0.1%	30.8%	-	-	0.9%	3.5%
12 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	100.0%	-	47.7%	-	2.4%	3.5%	5.2%	0.1%	0.0%	1.6%	36.3%	-	-	-	3.3%
13 Branch of Mizuho Bank, Ltd.	100.0%	-	-	-	-	-	-	-	-	0.1%	99.3%	-	-	-	0.7%
14 BRED Bank (Cambodia) Plc.	100.0%	-	42.3%	-	7.7%	2.8%	30.0%	0.8%	-	2.5%	19.9%	-	-	-	-6.0%
15 Bridge Bank Plc.	100.0%	-	-	-	0.7%	2.1%	23.3%	0.4%	-	1.5%	72.0%	-	-	0.7%	-0.8%
16 Cambodia Asia Bank Ltd.	100.0%	-	17.0%	-	7.4%	3.0%	30.0%	1.1%	1.2%	1.1%	34.1%	-	-	-	5.1%
17 Cambodia Post Bank Plc.	100.0%	1.1%	20.7%	-	0.7%	6.8%	52.3%	2.1%	-	2.1%	5.5%	3.2%	2.7%	-	2.9%
18 Cambodian Commercial Bank Plc.	100.0%	-	5.1%	-	8.5%	47.8%	1.0%	0.0%	0.0%	4.1%	31.3%	-	-	-	2.2%
19 Cambodian Public Bank Plc.	100.0%	-	0.7%	-	21.1%	17.0%	23.0%	0.5%	0.1%	2.2%	4.1%	11.4%	-	-	19.8%
20 Canada Bank Plc.	100.0%	-	8.3%	0.0%	10.4%	11.9%	48.8%	1.6%	0.2%	3.2%	9.4%	-	1.0%	2.3%	3.0%
21 Cathay United Bank (Cambodia) Corp. Ltd.	100.0%	-	42.4%	-	4.7%	15.0%	18.7%	0.3%	0.6%	1.6%	15.3%	-	-	-	1.4%
22 CCU Commercial Bank Plc.	100.0%	-	19.4%	4.9%	5.6%	1.1%	6.8%	0.0%	-	0.3%	62.4%	-	-	0.8%	-1.5%
23 Chief (Cambodia) Commercial Bank Plc.	100.0%	-	15.9%	0.5%	1.3%	2.7%	46.2%	0.6%	0.0%	1.1%	31.3%	-	-	-	0.4%
24 Chip Mong Commercial Bank Plc.	100.0%	-	16.8%	-	39.3%	0.0%	26.6%	0.7%	0.1%	1.6%	10.7%	-	0.6%	-	3.7%
25 CIMB Bank Plc.	100.0%	-	13.1%	3.3%	25.0%	2.2%	40.1%	1.0%	0.0%	2.3%	5.2%	2.9%	-	-	5.0%
26 DGB Bank Plc.	100.0%	-	15.2%	50.0%	0.0%	0.6%	3.9%	0.1%	0.1%	0.8%	16.6%	3.8%	-	0.7%	8.0%
27 First Commercial Bank Phnom Penh Branch	100.0%	2.2%	56.8%	0.0%	0.8%	7.7%	7.0%	0.1%	0.0%	1.2%	16.5%	-	2.6%	-	5.0%
28 Foreign Trade Bank of Cambodia	100.0%	-	8.3%	-	8.8%	14.3%	53.8%	0.9%	0.1%	1.2%	4.0%	3.5%	1.9%	-	3.2%
29 Hattha Bank Plc.	100.0%	-	19.2%	8.2%	0.2%	9.0%	39.6%	1.2%	0.0%	2.9%	6.6%	3.8%	3.3%	0.9%	5.1%
30 Heng Feng (Cambodia) Bank Plc.	100.0%	-	-	-	27.7%	5.0%	35.0%	0.7%	-	0.4%	30.4%	-	-	0.4%	0.4%
31 Heng He (Cambodia) Commercial Bank Plc.	100.0%	-	0.1%	-	10.9%	3.2%	65.9%	2.3%	-	0.7%	25.5%	-	-	-	-8.6%
32 Hong Leong Bank (Cambodia) Plc	100.0%	-	18.1%	0.0%	11.2%	0.4%	51.2%	1.5%	0.0%	1.3%	10.9%	-	3.5%	-	2.0%
33 ICBC Limited Phnom Penh Branch	100.0%	0.4%	32.3%	-	24.9%	2.0%	8.8%	0.1%	0.1%	1.0%	6.6%	7.9%	6.6%	2.3%	7.0%
34 J Trust Royal Bank Plc.	100.0%	-	14.0%	-	20.1%	7.8%	38.6%	1.0%	-	1.6%	5.4%	-	-	7.3%	4.1%
35 KB Prasac Bank Plc.	100.0%	-	21.9%	5.1%	0.0%	2.4%	47.8%	1.5%	0.0%	2.5%	10.3%	1.9%	0.9%	-	5.7%
36 Krung Thai Bank Public Co., Ltd Phnom Penh Branch	100.0%	-	10.2%	11.6%	1.2%	19.1%	1.5%	0.0%	1.6%	1.6%	36.2%	-	-	2.7%	15.9%
37 Maybank (Cambodia) Plc.	100.0%	-	11.3%	2.6%	24.8%	4.9%	41.1%	0.8%	0.0%	2.7%	4.3%	-	-	1.7%	5.7%
38 MB Bank (Cambodia) Plc.	100.0%	-	41.9%	-	3.4%	0.0%	7.3%	0.1%	0.0%	1.9%	43.0%	-	-	0.7%	1.7%
39 Mega International Commercial Bank Co., Ltd Phnom Penh Branch	100.0%	3.5%	54.9%	-	1.3%	9.0%	7.4%	0.0%	0.0%	1.2%	17.7%	-	-	0.8%	4.0%
40 Oriental Bank Plc.	100.0%	-	0.3%	-	8.4%	3.8%	21.1%	0.5%	0.0%	0.7%	69.7%	-	-	0.6%	-5.1%
41 Panda Commercial Bank Plc.	100.0%	-	20.7%	-	21.3%	9.1%	12.3%	0.5%	-	1.2%	34.4%	-	11.5%	-	-11.0%
42 Phillip Bank Plc.	100.0%	-	10.3%	0.5%	4.1%	8.0%	53.9%	2.1%	0.0%	3.2%	9.5%	3.2%	-	-	5.1%
43 Phnom Penh Commercial Bank Plc.	100.0%	0.0%	18.7%	2.0%	5.1%	11.1%	41.5%	1.4%	0.5%	1.9%	11.1%	-	-	-	6.7%
44 Prince Bank Plc.	100.0%	-	5.5%	7.2%	22.2%	2.8%	34.4%	0.9%	0.0%	2.9%	25.9%	-	-	-	-1.9%
45 RHB Bank (Cambodia) Plc.	100.0%	-	23.2%	0.0%	10.9%	3.4%	45.6%	1.1%	0.0%	2.8%	7.7%	-	2.1%	2.6%	0.7%
46 Rui Li (Cambodia) Bank Plc.	100.0%	-	-	-	0.0%	-	-	0.0%	-	5.3%	91.5%	-	-	-	3.2%
47 Saigon Thuong Tin Bank (Cambodia) Plc	100.0%	-	2.6%	-	2.3%	8.2%	51.6%	1.4%	-	6.3%	27.7%	-	-	-	-0.1%
48 Saigon-Hanoi Bank Cambodia Plc.	100.0%	-	59.2%	-	6.3%	-	12.3%	0.3%	-	1.6%	13.8%	-	-	-	6.5%
49 Sathapana Bank Plc.	100.0%	-	21.9%	0.2%	2.5%	6.8%	46.7%	1.6%	0.0%	2.5%	10.0%	1.2%	4.5%	-	2.1%
50 SBI Ly Hour Bank Plc.	100.0%	-	20.7%	5.3%	2.8%	4.4%	51.5%	1.2%	-	1.9%	11.2%	0.0%	-	-	1.0%
51 Shinhan Bank (Cambodia) Plc.	100.0%	0.0%	12.5%	43.7%	1.0%	3.3%	6.3%	0.2%	0.3%	0.9%	20.8%	-	-	0.9%	10.0%
52 Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	100.0%	-	0.0%	35.7%	0.3%	0.0%	0.9%	0.0%	-	2.1%	61.3%	0.4%	-	-	-0.8%
53 Taiwan Cooperative Bank, Phnom Penh Branch	100.0%	1.5%	72.2%	-	0.0%	2.1%	1.7%	0.0%	0.2%	1.6%	19.7%	-	-	-	0.9%
54 Union Commercial Bank Plc.	100.0%	0.0%	17.5%	-	3.8%	16.5%	37.4%	0.8%	0.5%	2.3%	9.8%	3.1%	4.9%	0.1%	3.5%
55 Vattanac Bank	100.0%	-	0.2%	-	21.4%	11.9%	51.8%	0.9%	0.6%	1.6%	8.8%	2.3%	-	-	0.7%
56 Vietnam Bank for Agriculture and Rural Development Cambodia Branch	100.0%	-	1.5%	-	9.2%	0.1%	2.2%	0.0%	-	1.5%	76.6%	-	-	-	9.1%
57 Wing Bank (Cambodia) Plc.	100.0%	0.1%	10.9%	-	5.8%	19.0%	40.9%	0.8%	0.7%	8.8%	11.1%	0.3%	1.3%	-	0.3%
58 Woori Bank (Cambodia) Plc.	100.0%	-	9.2%	36.9%	-	4.3%	23.5%	0.7%	-	2.4%	11.9%	0.4%	-	-	10.6%
Subtotal	100.0%	0.1%	14.8%	4.1%	10.1%	14.7%	34.0%	0.9%	0.1%	2.6%	11.0%	1.1%	1.2%	1.2%	4.1%
Specialized Banks															
59 AEON Specialized Bank (Cambodia) Plc.	100.0%	-	68.8%	-	-	-	-	-	-	4.4%	11.5%	-	3.2%	-	12.1%
60 Anco Specialized Bank	100.0%	-	-	-	-	-	-	-	-	15.9%	82.4%	-	-	-	1.7%
61 Angkor Capital Specialized Bank	100.0%	-	-	-	0.1%	-	-	-	-	42.3%	111.6%	-	-	-	-54.0%
62 Daun Penh Specialized Bank Plc.	100.0%	-	40.1%	20.8%	-	-	-	-	-	2.8%	36.1%	-	-	-	0.1%
63 Evergrowth (Cambodia) Specialized Bank Plc.	100.0%	-	-	-	-	-	-	-	-	7.8%	111.6%	-	-	-	-19.4%
64 KB Daehan Specialized Bank Plc.	100.0%	-	68.4%	-	-	-	-	-	-	1.5%	24.2%	-	-	-	5.9%
65 Maritime Specialized Bank Plc.	100.0%	-	-	-	-	-	-	-	-	0.4%	128.6%	-	-	-	-29.0%
66 PHSME Specialized Bank Ltd.	100.0%	-	-	-	1.3%	-	-	-	-	5.7%	77.3%	-	-	-	15.7%
67 Southern Capital Specialized Bank Plc.	100.0%	-	-	-	0.0%	-	-	-	-	2.7%	98.5%	-	-	-	-1.3%
Subtotal	100.0%	0.0%	54.9%	2.1%	0.0%	-	-	-	-	4.2%	33.5%	-	0.9%	0.0%	4.4%
Total	100.0%	0.1%	15.1%	4.1%	10.0%	14.5%	33.7%	0.9%	0.1%	2.6%	11.2%	1.1%	1.2%	1.2%	4.1%

**PROFIT AND LOSS STATEMENT
FOR THE YEAR ENDED 31 DECEMBER 2023**

Table 10

1 USD = 4,085 KHR

(millions of KHR)

	Interest Income	Interest Expenses	Net Interest Income	Non Interest Income	Gross Operating Income	Operating Expenses (Excluded Depreciations)	Provision Expenses		Recoveries	Profit & Loss Before Tax	Profit Tax	Extra Gains or Losses	Net profit for 12 Months
							Depreciation	Bad & Doubtful Debts					
	1	2	3=1-2	4	5=3+4	6	7	8	9	10=5-6-7-8+9	11	12	13=10-11+/-12
Commercial Banks													
1 ACLEDA Bank Plc.	2,778,417	1,291,893	1,486,524	367,662	1,854,186	977,445	65,360	486,443	18,308	343,245	66,507	(19,848)	256,890
2 Advanced Bank of Asia Limited	2,789,797	798,901	1,990,896	413,840	2,404,736	855,456	65,107	435,489	1	1,048,686	287,120	50	761,616
3 Agricultural and Rural Development Bank	99,605	5,130	94,475	11,192	105,667	53,561	3,233	9,636	-	39,237	8,498	(7,129)	23,610
4 Alpha Commercial Bank Plc.	38,487	542	37,945	381	38,326	10,783	2,234	1,095	-	24,215	5,213	295	19,297
5 Asia-Pacific Development Bank Plc.	205,160	134,394	70,766	3,162	73,928	48,131	6,695	10,976	-	8,125	3,242	(152)	4,732
6 B.I.C (Cambodia) Bank Plc.	53,291	24,559	28,732	4,868	33,600	24,874	7,593	(3,180)	-	4,314	2,482	4,570	6,402
7 Bangkok Bank Public Company Limited, Cambodia Branch	21,929	4,462	17,467	3,451	20,918	7,024	1,848	5,907	-	6,139	693	-	5,446
8 Bank for Investment and Development of Cambodia Plc.	150,983	87,868	63,115	19,240	82,355	58,544	6,405	23,862	2,849	(3,607)	1,772	604	(4,774)
9 Bank of China (Hong Kong) Limited Phnom Penh Branch	298,284	90,773	207,511	49,497	257,008	55,464	2,784	61,758	-	137,002	33,892	-	103,110
10 Booyoung Khmer Bank	39,827	2,267	37,560	798	38,358	5,112	2,080	(857)	-	32,022	1,019	311	31,313
11 Branch of Industrial Bank of Korea "Phnom Penh"	42,923	23,420	19,503	1,704	21,207	9,623	463	4,500	-	6,621	3,862	-	2,759
12 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	47,216	27,365	19,852	5,154	25,005	10,169	1,318	1,359	1	12,160	2,704	26	9,481
13 Branch of Mizuho Bank, Ltd.	257	-	257	3,228	3,485	3,020	18	3	-	445	-	(1)	444
14 BRED Bank (Cambodia) Plc.	164,525	115,302	49,223	16,089	65,312	101,686	4,154	42,577	-	(83,104)	-	304	(82,800)
15 Bridge Bank Plc.	16,456	2,569	13,887	802	14,689	16,971	1,410	653	-	(4,345)	497	-	(4,841)
16 Cambodia Asia Bank Ltd.	36,917	21,626	15,292	11,991	27,283	27,301	1,315	9,535	4,338	(6,530)	606	7,017	(120)
17 Cambodia Post Bank Plc.	458,905	291,493	167,411	35,790	203,201	105,656	6,294	28,500	2,005	64,756	13,377	197	51,577
18 Cambodian Commercial Bank Plc.	39,179	8,821	30,358	6,095	36,453	18,974	1,855	14,285	-	1,338	794	2,631	3,175
19 Cambodian Public Bank Plc.	1,104,816	692,376	412,440	60,317	472,757	122,857	11,791	31,002	5,918	313,025	64,436	76	248,665
20 Canadia Bank Plc.	1,750,837	1,054,695	696,142	118,802	814,944	289,779	22,657	160,899	126,327	467,936	93,619	75	374,392
21 Cathay United Bank (Cambodia) Corp. Ltd.	159,589	86,353	73,235	14,682	87,918	72,941	8,512	29,491	2,702	(20,324)	8,164	1,198	(27,289)
22 CCU Commercial Bank Plc.	16,891	1,293	15,598	40	15,639	12,618	1,534	2,783	-	(1,297)	194	(19)	(1,510)
23 Chief (Cambodia) Commercial Bank Plc.	66,311	36,829	29,482	4,531	34,013	25,445	2,610	21,927	-	(15,970)	747	85	(16,632)
24 Chip Mong Commercial Bank Plc.	320,638	117,571	203,067	18,912	221,979	58,471	6,511	26,963	-	130,033	29,145	-	100,889
25 CIMB Bank Plc.	325,919	175,192	150,727	33,836	184,563	87,195	10,644	15,140	5	71,590	17,259	(333)	53,998
26 DGB Bank Plc.	168,393	60,829	107,564	5,058	112,622	54,930	9,067	55,627	-	(7,002)	1,732	847	(7,887)
27 First Commercial Bank Phnom Penh Branch	309,374	186,144	123,230	14,271	137,501	55,502	1,697	23,503	-	56,799	14,355	-	42,444
28 Foreign Trade Bank of Cambodia	483,393	305,991	177,402	24,960	202,362	84,012	6,306	46,491	-	65,553	13,132	(2)	52,418
29 Hattha Bank Plc.	952,300	504,553	447,747	244,126	691,873	450,663	13,421	492,920	7,843	(257,287)	(48,213)	9,081	(199,994)
30 Heng Feng (Cambodia) Bank Plc.	44,588	11,736	32,852	1,953	34,805	17,866	3,501	3,024	-	10,414	430	-	9,985
31 Heng He (Cambodia) Commercial Bank Plc.	62,377	49,084	13,293	3,557	16,850	23,587	1,554	75,135	-	(83,427)	653	554	(83,525)
32 Hong Leong Bank (Cambodia) Plc	184,920	133,687	51,233	9,094	60,327	39,247	5,346	44,882	-	(29,147)	3,220	(0.4)	(32,367)
33 ICBC Limited Phnom Penh Branch	277,175	152,312	124,864	69,737	194,601	72,315	192	42,389	-	121,275	24,532	-	96,743
34 J Trust Royal Bank Plc.	355,536	186,937	168,599	28,568	197,168	123,971	17,592	47,974	18	7,648	2,421	(169)	5,058
35 KB Prasad Bank Plc.	2,567,704	1,275,163	1,292,540	108,024	1,400,565	482,593	8,688	385,375	17,060	540,968	110,893	11,381	441,456
36 Krung Thai Bank Public Co., Ltd Phnom Penh Branch	29,295	4,588	24,707	4,463	29,170	6,383	774	(246)	-	22,259	4,625	126	17,760
37 Maybank (Cambodia) Plc.	350,793	198,553	152,240	54,074	206,314	96,456	15,118	66,704	878	28,915	12,994	(247)	15,674
38 MB Bank (Cambodia) Plc.	21,655	6,283	15,372	4,695	20,066	25,907	2,097	2,965	11,310	411	387	51	75
39 Mega International Commercial Bank Co., Ltd Phnom Penh Branch	126,500	87,242	39,257	6,801	46,058	27,376	1,517	14,912	-	2,254	1,383	-	871
40 Oriental Bank Plc.	20,138	3,787	16,351	813	17,164	15,760	4,171	970	-	(3,737)	204	-	(3,942)
41 Panda Commercial Bank Plc.	29,957	16,268	13,689	354	14,043	55,572	1,784	(9,070)	-	(34,243)	-	(86)	(34,329)
42 Phillip Bank Plc.	292,232	141,003	151,229	22,479	173,708	127,995	8,265	35,284	1,070	3,233	3,727	1,364	871
43 Phnom Penh Commercial Bank Plc.	328,316	145,109	183,207	31,169	214,376	75,075	13,807	46,806	-	78,689	15,990	1,510	64,209
44 Prince Bank Plc.	271,510	98,719	172,791	26,224	199,014	124,716	8,582	139,075	-	(73,599)	2,985	2,429	(73,914)
45 RHB Bank (Cambodia) Plc.	254,532	192,220	62,311	13,924	76,235	55,141	10,850	13,856	56	(3,556)	-	(1)	(3,557)
46 Rui Li (Cambodia) Bank Plc.	25,010	10,668	14,343	1,521	15,864	9,235	3,044	(7,445)	-	11,030	4,248	(452)	6,330
47 Saigon Thuong Tin Bank (Cambodia) Plc	67,551	34,030	33,522	16,515	50,036	35,445	2,400	(2,050)	-	14,241	1,069	868	14,041
48 Saigon-Hanoi Bank Cambodia Plc.	168,395	85,581	82,814	703	83,517	16,942	276	19,410	-	46,889	1,974	354	45,269
49 Sathapana Bank Plc.	957,879	555,590	402,289	95,419	497,708	379,954	21,784	230,561	54,488	(80,103)	11,872	(117)	(92,092)
50 SBI Ly Hour Bank Plc.	322,099	184,317	137,782	19,099	156,880	118,279	6,545	19,848	264	12,471	4,546	(259)	7,666
51 Shinhan Bank (Cambodia) Plc.	442,001	340,502	101,499	15,537	117,036	53,674	8,309	15,229	-	39,823	7,957	2,260	34,127
52 Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	44,038	6,991	37,047	25,197	62,244	43,054	4,278	22,980	-	(8,068)	(3,907)	(1,313)	(5,474)
53 Taiwan Cooperative Bank, Phnom Penh Branch	251,301	179,361	71,940	5,200	77,140	57,700	2,947	352,894	3,517	(332,884)	8,488	-	(341,372)
54 Union Commercial Bank Plc.	204,977	121,017	83,960	28,201	112,161	64,971	13,449	41,180	14,260	6,820	2,453	(5)	4,362
55 Vattianac Bank	173,459	83,547	89,912	24,900	114,812	75,218	12,423	30,121	-	(2,950)	2,014	2,589	(2,375)
56 Vietnam Bank for Agriculture and Rural Development Cambodia Branch	9,364	391	8,973	1,977	10,950	4,768	350	609	-	5,222	1,176	1	4,047
57 Wing Bank (Cambodia) Plc.	232,298	151,266	81,033	232,257	313,289	260,232	22,677	2,012	-	28,368	6,353	-	22,015
58 Woori Bank (Cambodia) Plc.	693,980	325,342	368,638	53,979	422,617	219,431	19,237	91,742	5,312	97,519	20,331	(237)	76,951
Subtotal	21,750,200	10,934,505	10,815,695	2,400,913	13,216,608	6,371,495	496,474	3,766,413	278,528	2,860,754	879,863	20,483	2,001,374
Specialized Banks													
59 AEON Specialized Bank (Cambodia) Plc.	121,393	22,190	99,203	11,095	110,298	74,669	4,993	27,252	7,321	10,704	2,749	272	8,227
60 Anco Specialized Bank	11,709	-	11,709	728	12,437	4,733	270	7,972	-	(538)	126	-	(664)
61 Angkor Capital Specialized Bank	3,179	-	3,179	1,924	5,102	2,659	131	2,394	-	(82)	54	478	341
62 Daun Penh Specialized Bank Plc.	30,678	13,377	17,300	359	17,659	12,104	581	2,138	674	3,510	1,039	(125)	2,347
63 Evergrowth (Cambodia) Specialized Bank Plc.	2,939	-	2,939	181	3,119	799	124	2,255	-	(59)	31	(0.2)	(90)
64 KB Daehan Specialized Bank Plc.	144,962	63,741	81,221	10,334	91,555	45,019	1,765	34,749	3,260	13,282	3,795	1,151	10,638
65 Maritime Specialized Bank Plc.	30	-	30	0.2	30	205	15	(0.1)	-	(190)	-	-	(190)
66 PHSM Specialized Bank Ltd.	3,195	-	3,195	227	3,422	2,122	54	7,651	-	(6,404)	55	2	(6,457)
67 Southern Capital Specialized Bank Plc.	4,716	-	4,716	29	4,744	3,967	35	2,964	-	(2,222)	48	-	(2,270)
Subtotal	322,799	99,308	223,490	24,877	248,367	146,276	7,969	87,375	11,255	18,002	7,897	1,778	11,883
Total	22,												

NET PROFIT
FOR THE YEAR ENDED 31 DECEMBER 2023

Table 11

1 USD = 4,085 KHR (millions of KHR)

	Net Profit	Total Assets	As Percentage of Assets	Loans ¹	As Percentage of Loans
Commercial Banks					
1 ACLEDA Bank Plc.	256,890	38,620,529	0.7%	26,641,332	1.0%
2 Advanced Bank of Asia Limited	761,616	46,969,953	1.6%	31,612,275	2.4%
3 Agricultural and Rural Development Bank	23,610	1,916,502	1.2%	1,674,165	1.4%
4 Alpha Commercial Bank Plc.	19,297	841,405	2.3%	115,827	16.7%
5 Asia-Pacific Development Bank Plc.	4,732	3,388,229	0.1%	2,220,639	0.2%
6 B.I.C (Cambodia) Bank Plc.	6,402	2,102,773	0.3%	695,892	0.9%
7 Bangkok Bank Public Company Limited, Cambodia Branch	5,446	469,835	1.2%	180,315	3.0%
8 Bank for Investment and Development of Cambodia Plc.	(4,774)	2,532,122	-0.2%	1,998,640	-0.2%
9 Bank of China (Hong Kong) Limited Phnom Penh Branch	103,110	8,787,140	1.2%	3,113,342	3.3%
10 Booyoung Khmer Bank	31,313	651,734	4.8%	429,216	7.3%
11 Branch of Industrial Bank of Korea "Phnom Penh"	2,759	796,929	0.3%	468,369	0.6%
12 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	9,481	901,179	1.1%	524,316	1.8%
13 Branch of Mizuho Bank, Ltd.	444	205,722	0.2%	-	-
14 BRED Bank (Cambodia) Plc.	(82,800)	2,970,738	-2.8%	2,103,063	-3.9%
15 Bridge Bank Plc.	(4,841)	425,298	-1.1%	206,732	-2.3%
16 Cambodia Asia Bank Ltd.	(120)	899,775	0.0%	345,636	0.0%
17 Cambodia Post Bank Plc.	51,577	5,658,883	0.9%	4,191,500	1.2%
18 Cambodian Commercial Bank Plc.	3,175	979,283	0.3%	334,043	1.0%
19 Cambodian Public Bank Plc.	248,665	8,924,852	2.8%	5,739,320	4.3%
20 Canadia Bank Plc.	374,392	32,677,469	1.1%	19,865,673	1.9%
21 Cathay United Bank (Cambodia) Corp., Ltd.	(27,289)	2,665,019	-1.0%	1,852,282	-1.5%
22 CCU Commercial Bank Plc.	(1,510)	491,065	-0.3%	160,220	-0.9%
23 Chief (Cambodia) Commercial Bank Plc.	(16,632)	979,669	-1.7%	750,028	-2.2%
24 Chip Mong Commercial Bank Plc.	100,889	5,153,482	2.0%	2,812,533	3.6%
25 CIMB Bank Plc.	53,998	5,946,333	0.9%	3,690,724	1.5%
26 DGB Bank Plc.	(7,887)	1,840,905	-0.4%	1,459,873	-0.5%
27 First Commercial Bank Phnom Penh Branch	42,444	4,950,112	0.9%	3,910,639	1.1%
28 Foreign Trade Bank of Cambodia	52,418	8,210,381	0.6%	5,177,267	1.0%
29 Hattha Bank Plc.	(199,994)	8,644,614	-2.3%	6,424,465	-3.1%
30 Heng Feng (Cambodia) Bank Plc.	9,985	1,074,637	0.9%	422,782	2.4%
31 Heng He (Cambodia) Commercial Bank Plc.	(83,525)	1,359,968	-6.1%	504,934	-16.5%
32 Hong Leong Bank (Cambodia) Plc	(32,367)	2,820,894	-1.1%	2,019,554	-1.6%
33 ICBC Limited Phnom Penh Branch	96,743	6,221,224	1.6%	2,151,269	4.5%
34 J Trust Royal Bank Plc.	5,058	5,655,331	0.1%	3,690,909	0.1%
35 KB Prasac Bank Plc.	441,456	23,711,293	1.9%	20,789,051	2.1%
36 Krung Thai Bank Public Co., Ltd Phnom Penh Branch	17,760	564,641	3.1%	306,591	5.8%
37 Maybank (Cambodia) Plc.	15,674	7,187,299	0.2%	4,711,889	0.3%
38 MB Bank (Cambodia) Plc.	75	727,786	0.0%	435,901	0.0%
39 Mega International Commercial Bank Co., Ltd Phnom Penh Branch	871	2,078,408	0.0%	1,411,197	0.1%
40 Oriental Bank Plc.	(3,942)	439,607	-0.9%	262,119	-1.5%
41 Panda Commercial Bank Plc.	(34,329)	891,110	-3.9%	176,160	-19.5%
42 Phillip Bank Plc.	871	3,220,384	0.0%	2,416,291	0.0%
43 Phnom Penh Commercial Bank Plc.	64,209	4,197,896	1.5%	3,373,003	1.9%
44 Prince Bank Plc.	(73,914)	3,945,803	-1.9%	3,075,887	-2.4%
45 RHB Bank (Cambodia) Plc.	(3,557)	3,970,247	-0.1%	3,036,220	-0.1%
46 Rui Li (Cambodia) Bank Plc.	6,330	334,751	1.9%	-	-
47 Saigon Thuong Tin Bank (Cambodia) Plc	14,041	1,106,682	1.3%	856,678	1.6%
48 Saigon-Hanoi Bank Cambodia Plc.	45,269	2,220,460	2.0%	2,055,884	2.2%
49 Sathapana Bank Plc.	(92,092)	11,414,469	-0.8%	8,952,027	-1.0%
50 SBI Ly Hour Bank Plc.	7,666	3,658,025	0.2%	2,954,981	0.3%
51 Shinhan Bank (Cambodia) Plc.	34,127	3,431,749	1.0%	2,842,946	1.2%
52 Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	(5,474)	1,331,822	-0.4%	362,016	-1.5%
53 Taiwan Cooperative Bank, Phnom Penh Branch	(341,372)	3,831,643	-8.9%	2,843,296	-12.0%
54 Union Commercial Bank Plc.	4,362	3,346,027	0.1%	2,541,091	0.2%
55 Vattanac Bank	(2,375)	3,500,930	-0.1%	1,867,598	-0.1%
56 Vietnam Bank for Agriculture and Rural Development Cambodia Branch	4,047	207,911	1.9%	127,890	3.2%
57 Wing Bank (Cambodia) Plc.	22,015	6,233,441	0.4%	3,217,524	0.7%
58 Woori Bank (Cambodia) Plc.	76,951	6,013,431	1.3%	5,004,472	1.5%
Subtotal	2,001,374	314,299,798	0.6%	211,108,485	0.9%
Specialized Banks					
59 AEON Specialized Bank (Cambodia) Plc.	8,227	710,123	1.2%	660,902	1.2%
60 Anco Specialized Bank	(664)	148,745	-0.4%	148,718	-0.4%
61 Angkor Capital Specialized Bank	341	47,586	0.7%	43,417	0.8%
62 Daun Penh Specialized Bank Plc.	2,347	265,686	0.9%	231,990	1.0%
63 Evergrowth (Cambodia) Specialized Bank Plc.	(90)	67,704	-0.1%	66,014	-0.1%
64 KB Daehan Specialized Bank Plc.	10,638	1,245,190	0.9%	1,023,871	1.0%
65 Maritime Specialized Bank Plc.	(190)	47,641	-0.4%	1,359	-13.9%
66 PHSM Specialized Bank Ltd.	(6,457)	40,934	-15.8%	38,688	-16.7%
67 Southern Capital Specialized Bank Plc.	(2,270)	62,191	-3.6%	57,167	-4.0%
Subtotal	11,883	2,635,798	0.5%	2,272,125	0.5%
Total	2,013,257	316,935,596	0.6%	213,380,610	0.9%

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

COMPARISON OF TOTAL DEPOSITS¹

Table 12

(millions of KHR)

	2023		2022		Growth Rate (%) 2023 over 2022
	1 USD/KHR = 4,085		1 USD/KHR = 4,117		
	Amount	Share	Amount	Share	
Commercial Banks					
1 ACLEDA Bank Plc.	27,397,407	14.6%	24,167,874	15.6%	14.3%
2 Advanced Bank of Asia Limited	36,872,455	19.6%	29,687,496	19.1%	25.2%
3 Agricultural and Rural Development Bank	28,123	0.0%	33,089	0.0%	-14.3%
4 Alpha Commercial Bank Plc.	395,024	0.2%	227,761	0.1%	74.8%
5 Asia-Pacific Development Bank Plc.	1,985,662	1.1%	1,148,475	0.7%	74.2%
6 B.I.C (Cambodia) Bank Plc.	1,035,902	0.6%	917,800	0.6%	13.8%
7 Bangkok Bank Public Company Limited, Cambodia Branch	166,779	0.1%	151,891	0.1%	10.7%
8 Bank for Investment and Development of Cambodia Plc.	1,199,059	0.6%	1,040,674	0.7%	16.1%
9 Bank of China (Hong Kong) Limited Phnom Penh Branch	3,956,460	2.1%	3,811,231	2.5%	4.6%
10 Booyoung Khmer Bank	25,664	0.0%	15,285	0.0%	69.2%
11 Branch of Industrial Bank of Korea "Phnom Penh"	8,832	0.0%	8,543	0.0%	4.2%
12 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	101,355	0.1%	58,186	0.0%	75.6%
13 Branch of Mizuho Bank, Ltd.	-	-	-	-	-
14 BRED Bank (Cambodia) Plc.	1,228,016	0.7%	1,126,188	0.7%	9.9%
15 Bridge Bank Plc.	112,860.13	0.1%	-	-	-
16 Cambodia Asia Bank Ltd.	384,142	0.2%	395,561	0.3%	-2.1%
17 Cambodia Post Bank Plc.	3,501,203	1.9%	3,094,870	2.0%	14.0%
18 Cambodian Commercial Bank Plc.	561,277	0.3%	763,934	0.5%	-26.0%
19 Cambodian Public Bank Plc.	5,506,299	2.9%	6,132,393	4.0%	-9.5%
20 Canadia Bank Plc.	23,808,584	12.7%	23,313,871	15.0%	2.9%
21 Cathay United Bank (Cambodia) Corp. Ltd.	1,049,136	0.6%	1,020,416	0.7%	3.6%
22 CCU Commercial Bank Plc.	66,810.92	0.0%	-	-	-
23 Chief (Cambodia) Commercial Bank Plc.	497,890	0.3%	475,491	0.3%	5.5%
24 Chip Mong Commercial Bank Plc.	3,433,806	1.8%	3,334,677	2.2%	3.8%
25 CIMB Bank Plc.	4,062,448	2.2%	3,489,486	2.3%	17.3%
26 DGB Bank Plc.	87,879	0.0%	42,538	0.0%	108.2%
27 First Commercial Bank Phnom Penh Branch	768,414	0.4%	942,800	0.6%	-17.9%
28 Foreign Trade Bank of Cambodia	6,393,293	3.4%	6,167,784	4.0%	4.5%
29 Hattha Bank Plc.	4,326,042	2.3%	4,209,245	2.7%	3.6%
30 Heng Feng (Cambodia) Bank Plc.	735,937	0.4%	174,214	0.1%	325.7%
31 Heng He (Cambodia) Commercial Bank Plc.	1,119,571	0.6%	871,490	0.6%	29.5%
32 Hong Leong Bank (Cambodia) Plc	1,812,393	1.0%	1,936,782	1.2%	-5.7%
33 ICBC Limited Phnom Penh Branch	2,237,127	1.2%	1,389,613	0.9%	62.3%
34 J Trust Royal Bank Plc.	3,818,983	2.0%	3,722,196	2.4%	3.4%
# Kookmin Bank Cambodia Plc.*	-	-	90,098	0.1%	-100.0%
35 KB Prasac Bank Plc.	12,256,528	6.5%	-	-	-
36 Krung Thai Bank Public Co., Ltd Phnom Penh Branch	123,063	0.1%	117,268	0.1%	5.8%
37 Maybank (Cambodia) Plc.	5,151,367	2.7%	3,919,752	2.5%	32.5%
38 MB Bank (Cambodia) Plc.	79,029	0.0%	59,531	0.0%	33.8%
39 Mega International Commercial Bank Co., Ltd Phnom Penh Branch	371,902	0.2%	322,979	0.2%	16.0%
40 Oriental Bank Plc.	148,891	0.1%	59,126	0.0%	153.8%
41 Panda Commercial Bank Plc.	385,522	0.2%	210,869	0.1%	84.3%
42 Phillip Bank Plc.	2,194,333	1.2%	1,865,675	1.2%	18.5%
43 Phnom Penh Commercial Bank Plc.	2,502,727	1.3%	2,339,678	1.5%	7.8%
44 Prince Bank Plc.	2,381,344	1.3%	2,503,758	1.6%	-4.1%
45 RHB Bank (Cambodia) Plc.	2,420,464	1.3%	1,939,199	1.3%	25.8%
46 Rui Li (Cambodia) Bank Plc.	0.4	0.0%	295,551	0.2%	-100.0%
47 Saigon Thuong Tin Bank (Cambodia) Plc	703,629	0.4%	741,970	0.5%	-4.4%
48 Saigon-Hanoi Bank Cambodia Plc.	420,764	0.2%	406,478	0.3%	4.3%
49 Sathapana Bank Plc.	6,573,991	3.5%	6,367,011	4.1%	4.1%
50 SBI Ly Hour Bank Plc.	2,190,354	1.2%	1,971,205	1.3%	12.0%
51 Shinhan Bank (Cambodia) Plc.	383,583	0.2%	316,983	0.2%	22.0%
52 Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	16,196	0.0%	19,187	0.0%	-14.9%
53 Taiwan Cooperative Bank Phnom Penh Branch	157,082	0.1%	124,520	0.1%	27.1%
54 Union Commercial Bank Plc.	1,970,649	1.0%	1,746,376	1.1%	13.7%
55 Vattanac Bank	3,025,623	1.6%	3,039,264	2.0%	0.3%
56 Vietnam Bank for Agriculture and Rural Development Cambodia Branch	23,695	0.0%	30,493	0.0%	-21.7%
57 Wing Bank (Cambodia) Plc.	4,191,023	2.2%	1,233,409	0.8%	242.5%
58 Woori Bank (Cambodia) Plc.	1,713,523	0.9%	1,436,251	0.9%	20.2%
Subtotal	188,070,112	100.0%	155,028,487	100.0%	22.3%
Specialized Banks					
59 AEON Specialized Bank (Cambodia) Plc.	-	-	-	-	-
60 Anco Specialized Bank	-	-	-	-	-
61 Angkor Capital Specialized Bank	30	0.0%	30	0.0%	0.0%
62 Daun Penh Specialized Bank Plc.	-	-	-	-	-
63 Evergrowth (Cambodia) Specialized Bank Plc.	-	-	-	-	-
64 KB Daehan Specialized Bank Plc.	-	-	-	-	-
65 Maritime Specialized Bank Plc.	-	-	-	-	-
66 PHSME Specialized Bank Ltd.	527	0.0%	693	0.0%	-23.3%
67 Southern Capital Specialized Bank Plc.	19	0.0%	50	0.0%	-62.6%
Subtotal	576	0.0%	773	0.0%	-24.9%
Total	188,070,687	100.0%	155,029,260	100.0%	22.3%

¹ Excluding deposits from banks and other financial institutions.

* Kookmin Bank Cambodia Plc. merged with "Prasac MFI Plc." and became "KB Prasac Bank Plc."

TOTAL DEPOSITS CLASSIFIED BY CUSTOMER TYPE
AS AT 31 DECEMBER 2023

Table 13

1 USD = 4,085 KHR

(millions of KHR)

	Total Deposits	Government	State Enterprise	Bank Incorporated in Cambodia	Other Local Financial Institutions	Business Enterprises	Individuals	Non-profit Organizations	Bank Incorporated Abroad	Other Financial Institutions Abroad	Non-Resident	Others
Commercial Banks												
1 ACLEDA Bank Plc.	29,010,424	1,829,825	494,674	728,181	863,532	2,436,209	21,027,010	420,834	15,559	5,745	1,188,855	-
2 Advanced Bank of Asia Limited	37,715,607	628,244	-	415,144	428,008	4,404,780	31,257,215	-	-	-	554,858	27,358
3 Agricultural and Rural Development Bank	28,154	-	-	2	29	2,962	25,131	-	-	-	30	-
4 Alpha Commercial Bank Plc.	395,026	-	-	3	-	198,206	30,449	55	-	-	166,314	-
5 Asia-Pacific Development Bank Plc.	2,712,915	-	-	549,544	177,705	224,527	1,683,770	22	4	-	77,342	-
6 B.I.C (Cambodia) Bank Plc.	1,777,445	-	-	39,819	6,488	68,859	747,741	4	161	695,075	219,298	-
7 Bangkok Bank Public Company Limited, Cambodia Branch	226,059	-	-	59,281	-	61,328	103,873	-	-	-	1,578	-
8 Bank for Investment and Development of Cambodia Plc.	2,025,286	119,967	-	191,130	32,303	389,727	628,125	-	602,794	-	61,241	-
9 Bank of China (Hong Kong) Limited Phnom Penh Branch	4,098,387	204	-	141,927	-	2,857,838	596,744	-	-	-	501,674	-
10 Booyoung Khmer Bank	71,451	-	-	45,787	-	-	25,661	-	-	-	4	-
11 Branch of Industrial Bank of Korea "Phnom Penh"	59,328	-	-	35,938	202	1,734	7,097	-	14,356	-	1	-
12 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	530,836	-	1	173,573	1,070	95,811	4,052	-	254,622	215	1,491	-
13 Branch of Mizuho Bank, Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
14 BRED Bank (Cambodia) Plc.	2,573,911	-	-	1,168,924	176,968	404,913	780,182	-	-	3	42,921	-
15 Bridge Bank Plc.	112,860	-	-	-	-	34,072	70,521	-	-	-	8,267	-
16 Cambodia Asia Bank Ltd.	537,262	-	-	133,522	19,599	61,081	322,815	-	-	-	246	-
17 Cambodia Post Bank Plc.	4,458,148	840	356	863,711	93,234	27,005	2,936,363	-	-	-	536,638	-
18 Cambodian Commercial Bank Plc.	573,860	130	-	-	12,582	389,016	64,938	6,214	-	-	95,225	5,753
19 Cambodian Public Bank Plc.	5,571,314	55,374	2,210	16,385	47,738	1,288,758	3,732,451	62,085	892	-	365,421	-
20 Canada Bank Plc.	25,328,254	2,259,630	47,302	1,291,992	7,028	8,844,846	10,396,309	-	449	220,201	2,237,839	22,658
21 Cathay United Bank (Cambodia) Corp. Ltd.	1,462,688	-	-	193,416	1,805	148,584	548,071	-	218,331	-	337,314	15,168
22 CCU Commercial Bank Plc.	141,884	-	-	70,262	4,811	31,144	31,552	-	-	-	4,115	-
23 Chief (Cambodia) Commercial Bank Plc.	653,378	65,351	-	155,482	6	75,767	354,820	-	-	-	1,951	-
24 Chip Mong Commercial Bank Plc.	4,231,793	1,754,996	109,586	713,623	84,364	170,842	1,360,263	37,805	-	-	313	-
25 CIMB Bank Plc.	4,835,480	-	-	628,426	144,567	1,005,015	2,806,682	3,211	40	-	247,535	5
26 DGB Bank Plc.	214,559	-	-	94,069	32,611	1,835	85,134	0.4	-	-	909	-
27 First Commercial Bank Phnom Penh Branch	1,509,946	-	-	739,182	1,768	159,158	302,640	-	582	-	306,616	-
28 Foreign Trade Bank of Cambodia	6,893,321	93,223	926,641	494,689	5,339	449,335	4,057,465	835,459	-	-	31,124	45
29 Hattha Bank Plc.	4,833,892	236	1,552	139,976	74,488	154,270	3,956,759	-	293,386	-	213,225	-
30 Heng Feng (Cambodia) Bank Plc.	735,937	-	-	-	-	9,429	726,504	-	-	-	4	-
31 Heng He (Cambodia) Commercial Bank Plc.	1,120,949	-	-	1,354	24	8,281	1,109,244	-	-	-	2,046	-
32 Hong Leong Bank (Cambodia) Plc.	2,210,907	255	-	274,868	123,646	48,186	1,136,365	7	-	-	118,819	508,760
33 ICBC Limited Phnom Penh Branch	2,797,102	-	-	364,258	195,272	1,718,097	451,749	-	445	-	67,281	-
34 J Trust Royal Bank Plc.	4,273,200	47,047	32,298	352,517	101,697	886,997	2,465,963	45,215	4	-	5,759	335,704
35 KB Prasac Bank Plc.	12,705,172	160,754	245	331,832	20,076	234,835	11,806,038	-	96,737	-	54,655	-
36 Krung Thai Bank Public Co., Ltd Phnom Penh Branch	123,137	58	-	37	38	37,311	34,150	69	-	-	51,391	85
37 Maybank (Cambodia) Plc.	5,926,862	-	21,808	656,932	118,563	2,183,671	2,657,900	3,504	-	-	284,484	-
38 MB Bank (Cambodia) Plc.	383,887	-	-	110,924	1	40,302	38,382	-	193,932	-	345	-
39 Mega International Commercial Bank Co., Ltd Phnom Penh Branch	519,757	-	-	145,138	2,717	288,038	29,663	0.1	-	-	53,239	963
40 Oriental Bank Plc.	150,210	-	-	-	1,319	9,347	132,477	-	-	-	7,063	4
41 Panda Commercial Bank Plc.	570,257	-	-	180,587	4,147	31,425	343,355	-	-	-	10,742	-
42 Phillip Bank Plc.	2,455,246	-	-	65,179	195,733	267,003	1,727,294	49,724	-	-	150,037	274
43 Phnom Penh Commercial Bank Plc.	3,235,209	468	-	613,251	116,433	367,393	1,926,344	-	-	2,799	208,522	-
44 Prince Bank Plc.	2,409,592	-	-	9,751	18,497	230,453	2,037,180	-	-	-	113,711	-
45 RHB Bank (Cambodia) Plc.	3,340,370	-	-	52,981	3,686	650,824	1,415,256	-	863,239	-	354,349	35
46 Rui Li (Cambodia) Bank Plc.	0.4	-	-	-	-	-	0.4	-	-	-	-	-
47 Saigon Thuong Tin Bank (Cambodia) Plc.	732,116	-	-	21,544	-	35,393	636,917	-	6,943	-	31,319	-
48 Saigon-Hanoi Bank Cambodia Plc.	1,734,946	-	173,286	218,386	-	88,268	153,589	-	1,095,796	-	5,620	-
49 Sathapana Bank Plc.	7,840,592	28,814	-	483,265	783,244	743,879	5,490,268	-	90	2	311,030	-
50 SBI Ly Hour Bank Plc.	2,718,343	183,277	33,596	234,943	251,648	52,416	1,720,803	-	-	41,398	200,261	-
51 Shinhan Bank (Cambodia) Plc.	811,957	15,034	-	411,210	13,783	152,921	114,933	2,021	3,382	-	98,674	-
52 Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	16,412	-	13,327	206	10	47	2,822	-	-	-	0.0	-
53 Taiwan Cooperative Bank, Phnom Penh Branch	2,980,879	-	-	276,604	-	39,268	81,385	-	2,547,194	-	27,742	8,687
54 Union Commercial Bank Plc.	2,295,757	-	-	299,160	25,947	217,023	1,047,246	-	-	-	706,380	-
55 Vattanac Bank	3,027,890	223,862	28,160	440	1,828	354,818	2,408,693	10,076	-	-	13	-
56 Vietnam Bank for Agriculture and Rural Development Cambodia Branch	26,718	-	-	3,024	-	16,229	7,441	-	-	-	25	-
57 Wing Bank (Cambodia) Plc.	4,849,544	381,162	-	442,883	215,639	718,038	3,049,710	-	-	-	42,112	-
58 Woori Bank (Cambodia) Plc.	1,817,135	-	946	78,092	25,521	105,723	1,354,344	20,672	-	-	231,837	-
Subtotal	214,393,555	7,848,752	1,885,991	14,713,354	4,435,713	33,523,239	132,049,851	1,496,976	6,208,939	965,438	10,339,804	925,498
Specialized Banks												
59 AEON Specialized Bank (Cambodia) Plc.	-	-	-	-	-	-	-	-	-	-	-	-
60 Anco Specialized Bank	-	-	-	-	-	-	-	-	-	-	-	-
61 Angkor Capital Specialized Bank	30	-	-	-	-	1	29	-	-	-	-	-
62 Daun Penh Specialized Bank Plc.	-	-	-	-	-	-	-	-	-	-	-	-
63 Evergrowth (Cambodia) Specialized Bank Plc.	-	-	-	-	-	-	-	-	-	-	-	-
64 KB Daehan Specialized Bank Plc.	-	-	-	-	-	-	-	-	-	-	-	-
65 Maritime Specialized Bank Plc.	-	-	-	-	-	-	-	-	-	-	-	-
66 PHSM Specialized Bank Ltd.	527	-	-	-	-	410	117	-	-	-	-	-
67 Southern Capital Specialized Bank Plc.	19	-	-	-	-	1	18	-	-	-	-	-
Subtotal	576	-	-	-	-	412	164	-	-	-	-	-
Total	214,394,131	7,848,752	1,885,991	14,713,354	4,435,713	33,523,651	132,050,015	1,496,976	6,208,939	965,438	10,339,804	925,498
As Percentage of Total deposits	100.0%	3.7%	0.9%	6.9%	2.1%	15.6%	61.6%	0.7%	2.9%	0.5%	4.8%	0.4%

- Total deposits from customers (excluded deposits from banks & OFIs) =

188,070,687

LOANS AND NON-PERFORMING LOANS (NPLs)

Table 14

(millions of KHR)

	2023			2022		
	1 USD/KHR = 4,085			1 USD/KHR = 4,117		
	Loans ¹	NPLs	NPL/Loans	Loans ¹	NPLs	NPL/Loans
Commercial Banks						
1 ACLEDA Bank Plc.	26,641,332	1,606,461	6.0%	25,889,635	707,835	2.7%
2 Advanced Bank of Asia Limited	31,612,275	1,373,596	4.3%	26,780,302	820,841	3.1%
3 Agricultural and Rural Development Bank	1,674,165	107,235	6.4%	1,552,693	99,142	6.4%
4 Alpha Commercial Bank Plc.	115,827	-	-	90,042	-	-
5 Asia-Pacific Development Bank Plc.	2,220,639	9,736	0.4%	1,500,388	697	0.0%
6 B.I.C (Cambodia) Bank Plc.	695,892	7,166	1.0%	475,247	7,940	1.7%
7 Bangkok Bank Public Company Limited, Cambodia Branch	180,315	22,797	12.6%	186,415	21,112	11.3%
8 Bank for Investment and Development of Cambodia Plc.	1,998,640	144,523	7.2%	1,924,140	16,256	0.8%
9 Bank of China (Hong Kong) Limited Phnom Penh Branch	3,113,342	85,842	2.8%	2,789,689	128,959	4.6%
10 Booyoung Khmer Bank	429,216	72,939	17.0%	410,408	34,979	8.5%
11 Branch of Industrial Bank of Korea "Phnom Penh"	468,369	9,913	2.1%	371,221	3,325	0.9%
12 Branch of Kasikom Bank Public Company Limited (Phnom Penh)	524,316	-	-	574,976	9	0.0%
13 Branch of Mizuho Bank, Ltd.	-	-	-	-	-	-
14 BRED Bank (Cambodia) Plc.	2,103,063	158,327	7.5%	2,064,001	139,776	6.8%
15 Bridge Bank Plc.	206,732	3,722	1.8%	113,486	2,771	2.4%
16 Cambodia Asia Bank Ltd.	345,636	23,444	6.8%	326,313	11,315	3.5%
17 Cambodia Post Bank Plc.	4,191,500	199,608	4.8%	3,914,817	131,934	3.4%
18 Cambodian Commercial Bank Plc.	334,043	49,786	14.9%	314,822	37,935	12.0%
19 Cambodian Public Bank Plc.	5,739,320	88,021	1.5%	5,237,760	102,495	2.0%
20 Canadia Bank Plc.	19,865,673	1,056,471	5.3%	19,745,695	811,002	4.1%
21 Cathay United Bank (Cambodia) Corp. Ltd.	1,852,282	71,622	3.9%	1,515,472	23,921	1.6%
22 CCU Commercial Bank Plc.	160,220	-	-	74,425	-	-
23 Chief (Cambodia) Commercial Bank Plc.	750,028	79,967	10.7%	684,523	2,791	0.4%
24 Chip Mong Commercial Bank Plc.	2,812,533	116,488	4.1%	2,985,318	4,199	0.1%
25 CIMB Bank Plc.	3,690,724	61,623	1.7%	3,955,636	29,326	0.7%
26 DGB Bank Plc.	1,459,873	171,813	11.8%	1,513,170	37,397	2.5%
27 First Commercial Bank Phnom Penh Branch	3,910,639	138,840	3.6%	4,218,449	113,930	2.7%
28 Foreign Trade Bank of Cambodia	5,177,267	114,014	2.2%	5,276,954	23,443	0.4%
29 Hattha Bank Plc.	6,424,465	928,926	14.5%	8,040,949	180,094	2.2%
30 Heng Feng (Cambodia) Bank Plc.	422,782	-	-	120,845	-	-
31 Heng He (Cambodia) Commercial Bank Plc.	504,934	148,154	29.3%	454,584	15,874	3.5%
32 Hong Leong Bank (Cambodia) Plc	2,019,554	114,001	5.6%	2,296,288	42,875	1.9%
33 ICBC Limited Phnom Penh Branch	2,151,269	15	0.0%	2,110,149	56,024	2.7%
34 J Trust Royal Bank Plc.	3,690,909	271,321	7.4%	3,775,743	91,836	2.4%
- Kookmin Bank Cambodia Plc.*	-	-	-	1,655,468	17,651	1.1%
35 KB Prasac Bank Plc.	20,789,051	843,437	4.1%	-	-	-
36 Krung Thai Bank Public Co., Ltd Phnom Penh Branch	306,591	-	-	298,607	-	-
37 Maybank (Cambodia) Plc.	4,711,889	199,494	4.2%	4,154,244	107,365	2.6%
38 MB Bank (Cambodia) Plc.	435,901	2,356	0.5%	276,878	566	0.2%
39 Mega International Commercial Bank Co., Ltd Phnom Penh Branch	1,411,197	30,801	2.2%	1,510,736	27,173	1.8%
40 Oriental Bank Plc.	262,119	811	0.3%	208,026	-	-
41 Panda Commercial Bank Plc.	176,160	-	-	48,272	-	-
42 Phillip Bank Plc.	2,416,291	172,784	7.2%	2,423,720	127,199	5.2%
43 Phnom Penh Commercial Bank Plc.	3,373,003	319,168	9.5%	3,183,181	162,016	5.1%
44 Prince Bank Plc.	3,075,887	354,485	11.5%	2,931,892	115,181	3.9%
45 RHB Bank (Cambodia) Plc.	3,036,220	316,449	10.4%	2,992,281	302,650	10.1%
46 Rui Li (Cambodia) Bank Plc.	-	-	-	522,414	-	-
47 Saigon Thuong Tin Bank (Cambodia) Plc	856,678	164,865	19.2%	857,544	133,676	15.6%
48 Saigon-Hanoi Bank Cambodia Plc.	2,055,884	118,049	5.7%	2,101,117	59,427	2.8%
49 Sathapana Bank Plc.	8,952,027	698,244	7.8%	8,684,057	427,939	4.9%
50 SBI Ly Hour Bank Plc.	2,954,981	69,888	2.4%	2,743,240	47,075	1.7%
51 Shinhan Bank (Cambodia) Plc.	2,842,946	48,820	1.7%	2,809,100	31,213	1.1%
52 Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	362,016	41,946	11.6%	224,810	1,099	0.5%
53 Taiwan Cooperative Bank, Phnom Penh Branch	2,843,296	129,786	4.6%	3,520,122	76,250	2.2%
54 Union Commercial Bank Plc.	2,541,091	54,799	2.2%	2,682,568	23,268	0.9%
55 Vattanac Bank	1,867,598	90,588	4.9%	2,072,165	80,220	3.9%
56 Vietnam Bank for Agriculture and Rural Development Cambodia Branch	127,890	6,658	5.2%	141,705	1,234	0.9%
57 Wing Bank (Cambodia) Plc.	3,217,524	114,932	3.6%	1,479,574	24,613	1.7%
58 Woori Bank (Cambodia) Plc.	5,004,472	221,916	4.4%	4,914,522	92,393	1.9%
Subtotal	211,108,485	11,236,649	5.3%	183,720,797	5,558,242	3.0%
Specialized Banks						
59 AEON Specialized Bank (Cambodia) Plc.	660,902	30,279	4.6%	546,562	33,083	6.1%
60 Anco Specialized Bank	148,718	88,038	59.2%	150,624	64,868	43.1%
61 Angkor Capital Specialized Bank	43,417	32,562	75.0%	44,812	32,200	71.9%
62 Daun Penh Specialized Bank Plc.	231,990	7,229	3.1%	222,727	3,557	1.6%
63 Evergrowth (Cambodia) Specialized Bank Plc.	66,014	28,187	42.7%	49,182	22,512	45.8%
64 KB Daehan Specialized Bank Plc.	1,023,871	63,058	6.2%	1,125,916	15,534	1.4%
65 Maritime Specialized Bank Plc.	1,359	-	-	2,854	-	-
66 PHSME Specialized Bank Ltd.	38,688	15,525	40.1%	38,229	13,103	34.3%
67 Southern Capital Specialized Bank Plc.	57,167	9,293	16.3%	55,570	5,438	9.8%
Subtotal	2,272,125	274,172	12.1%	2,236,474	190,294	8.5%
	213,380,610	11,510,820	5.4%	185,957,271	5,748,537	3.1%

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

* Kookmin Bank Cambodia Plc. merged with "Prasac MFI Plc." and became "KB Prasac Bank Plc."

TOTAL CREDITS CLASSIFIED BY INDUSTRIES

Table 15

(millions of KHR)

Type of Industries	2023		2022		Growth Rate (%) 2023 over 2022
	1 USD/KHR = 4,085		1 USD/KHR = 4,117		
	Amount	Share	Amount	Share	
1 Financial Institutions	7,834,781	3.5%	8,299,807	4.3%	-4.9%
2 Agriculture, Forestry and Fishing	19,248,178	8.7%	15,596,839	8.0%	24.4%
3 Mining and Quarrying	1,089,072	0.5%	923,531	0.5%	18.8%
4 Manufacturing	9,333,462	4.2%	8,208,311	4.2%	14.6%
5 Utilities	2,415,370	1.1%	1,943,182	1.0%	25.3%
6 Construction	20,829,182	9.4%	18,244,368	9.4%	15.1%
7 Wholesale Trade	19,278,299	8.7%	18,609,082	9.6%	4.4%
8 Retail Trade	37,170,583	16.8%	30,864,054	15.9%	21.4%
9 Hotels and Restaurants	8,406,367	3.8%	8,421,703	4.3%	0.6%
10 Transport and Storage	6,060,387	2.7%	4,984,063	2.6%	22.5%
11 Information Media and Telecommunications	1,073,031	0.5%	1,029,980	0.5%	5.0%
12 Rental and Operational Leasing Activities	2,854,519	1.3%	2,770,988	1.4%	3.8%
13 Real Estate Activities	22,177,525	10.0%	18,161,086	9.3%	23.1%
14 Other Non-Financial Services	10,979,027	5.0%	10,051,310	5.2%	10.1%
15 Personal Lending	20,544,587	9.3%	15,489,290	8.0%	33.7%
16 Credit Cards	709,188	0.3%	527,855	0.3%	35.4%
17 Mortgages, Owner-Occupied Housing only	28,458,526	12.9%	27,544,742	14.2%	4.1%
18 Other Lending	2,753,306	1.2%	2,586,887	1.3%	7.3%
Total	221,215,391	100.0%	194,257,078	100.0%	14.8%

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

**TOTAL CREDITS CLASSIFIED BY INDUSTRIES AND BANKS
AS AT 31 DECEMBER 2023**

Table 16

1 USD = 4,085 KHR

(millions of KHR)

	Total	Financial Institutions	Agriculture, Forestry and Fishing	Mining and Quarrying	Manufacturing	Utilities	Construction	Wholesale Trade	Retail Trade	Hotels and Restaurants	Transport and Storage	Information media & Telecom.	Rental and Operational Leasing Activities	Real Estate Activities	Other Non-Financial Services	Personal Essentials	Other Lending	
Commercial banks																		
1 ACLEDA Bank Plc.	26,667,727	26,396	5,650,476	134,861	819,351	93,039	1,372,871	1,864,352	6,783,875	1,701,725	1,238,197	14,984	158,419	707,398	1,897,623	4,204,160	-	
2 Advanced Bank of Asia Limited	32,311,699	699,424	1,780,207	120,577	1,920,494	345,759	1,272,087	4,920,376	9,233,915	1,320,229	946,275	29,559	596,723	5,397,630	2,792,967	935,477	-	
3 Agricultural and Rural Development Bank	1,758,015	83,850	1,607,024	-	-	-	-	-	-	-	-	-	-	-	-	67,141	-	
4 Alpha Commercial Bank Plc.	115,827	-	-	-	2,950	-	33,366	7,728	16,739	20,536	-	-	2,928	4,919	3,049	23,612	-	
5 Asia-Pacific Development Bank Plc.	2,256,556	35,917	6,692	-	5,300	-	122,213	2,258	4,689	4,651	1,029	-	241,610	1,749,317	-	71,056	11,823	
6 B.I.C (Cambodia) Bank Plc.	700,436	4,544	16,388	-	-	6,308	131,624	-	-	19,206	-	53,544	-	149,603	13,385	291,736	14,099	
7 Bangkok Bank Public Company Limited, Cambodia Branch	222,027	41,712	-	-	97,187	33,678	-	15,174	8,172	-	-	-	-	-	26,103	-	-	
8 Bank for Investment and Development of Cambodia Plc.	1,999,634	994	187,363	-	157,482	19,610	126,241	209,138	126,060	32,711	-	-	-	296,019	-	764,517	79,499	
9 Bank of China (Hong Kong) Limited Phnom Penh Branch	3,694,113	580,771	42,941	-	737,839	444,259	979,421	189,783	19,808	58,253	21,256	49,325	32,223	289,964	1,201	193,949	53,120	
10 Booyoung Khmer Bank	429,216	-	6,220	-	-	-	166,540	40,106	4,182	632	-	174	17,602	-	24,736	169,025	-	
11 Branch of Industrial Bank of Korea "Phnom Penh"	628,714	160,344	7,852	-	8,755	4,466	46,943	29,084	46,683	17,457	-	-	2,536	55,362	115,017	134,215	-	
12 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	669,182	144,866	-	-	113,129	47,841	4,481	206,177	25,099	32,902	1,263	-	-	93,422	-	1	-	
13 Branch of Mizuho Bank Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14 BRED Bank (Cambodia) Plc.	2,254,118	151,055	-	-	236,071	24,846	46,279	508,818	89,840	98,533	15,628	9,733	1,177	34,108	92,848	944,846	338	
15 Bridge Bank Plc.	206,732	-	-	-	-	-	2,055	6,998	33,088	973	1,201	-	5,950	857	-	56,785	98,826	
16 Cambodia Asia Bank Ltd.	345,636	-	666	-	175	-	56,754	58,650	151,516	10,135	4,431	-	7,724	6,518	-	49,067	-	
17 Cambodia Post Bank Plc.	4,193,957	2,457	190,070	3,887	76,109	4,038	141,395	5,624	1,610,150	39,250	435,671	-	2,296	97,433	128,049	1,388,887	68,640	
18 Cambodian Commercial Bank Plc.	371,525	37,482	-	-	63,763	-	5,648	44,737	191,768	19,439	959	-	-	-	-	7,729	-	
19 Cambodian Public Bank Plc.	5,766,610	27,291	112,820	-	227,857	17,352	756,746	812,954	773,842	175,635	170,337	1,233	50,589	569,643	204,377	1,821,945	43,989	
20 Canada Bank Plc.	20,413,114	547,441	679,609	520,996	509,141	111,267	4,570,190	1,303,885	2,562,661	1,628,326	160,671	168,813	133,369	2,677,161	676,957	4,112,283	50,343	
21 Cathay United Bank (Cambodia) Corp. Ltd.	2,072,088	219,807	7,958	377	15,039	153	204,887	43,299	46,624	5,500	8,088	-	2,561	40,068	-	1,464,388	13,339	
22 CCU Commercial Bank Plc.	161,421	1,201	-	-	90,405	-	-	-	-	-	-	40,961	-	28,748	-	106	-	
23 Chief (Cambodia) Commercial Bank Plc.	750,028	-	22,041	-	39,514	-	183,915	24,078	42,223	43,194	2,228	-	6,956	175,075	44,223	102,411	64,170	
24 Chip Mong Commercial Bank Plc.	2,955,347	142,814	3,074	-	167,256	-	295,731	217,303	29,750	38,152	82,329	-	4,900	35,534	254,099	1,674,404	-	
25 CIMB Bank Plc.	3,907,580	216,855	9,242	8,234	339,378	40,613	236,045	918,906	394,536	76,663	75,825	35,767	35,269	292,974	158,618	1,025,977	42,675	
26 DGB Bank Plc.	1,459,873	-	8,239	2,285	15,073	5,121	11,945	16,724	559,258	28,499	67,751	-	164,519	-	391,432	189,006	-	
27 First Commercial Bank Phnom Penh Branch	4,158,625	247,986	22,148	-	181,360	-	286,460	863,774	656,359	303,232	74,536	15,682	-	567,207	657,507	17,153	265,221	
28 Foreign Trade Bank of Cambodia	5,410,306	233,039	263,998	-	213,457	90,298	1,101,933	614,594	27,075	56,748	63,609	59,746	286	580,230	56,713	1,956,479	91,902	
29 Hathha Bank Plc.	6,424,465	-	1,185,466	-	86,892	6,300	176,922	-	1,697,833	89,137	278,810	364	-	377,953	465,544	2,059,244	-	
30 Heng Feng (Cambodia) Bank Plc.	422,782	-	22,532	-	40,154	-	182,965	18,766	2,500	48,764	-	-	-	96,965	-	10,136	-	
31 Heng He (Cambodia) Commercial Bank Plc.	520,076	15,142	5,555	1,095	2,165	-	16,852	15,569	79,591	26,131	60,386	-	41,386	222,977	20,703	12,524	-	
32 Hong Leong Bank (Cambodia) Plc	2,057,053	37,499	-	-	110,716	12,083	182,923	598,154	184,355	1,365	38,544	3,747	984	355,350	57,297	467,829	6,207	
33 ICBC Limited Phnom Penh Branch	3,855,856	1,704,587	-	-	434,008	542,127	320,837	320,960	6,144	184,303	197,482	-	-	71,871	-	73,537	-	
34 J Trust Royal Bank Plc.	4,126,520	435,611	22,898	-	643,401	1,866	474,029	713,720	128,235	4,302	72,785	198	10,395	302,514	427,203	889,364	-	
35 KB Prasang Bank Plc.	20,921,331	132,280	3,367,631	-	221,894	121,251	2,025,330	228,343	4,990,630	365,950	1,001,135	-	241,799	1,665,131	86,526	5,251,756	1,221,674	
36 Krung Thai Bank Public Co., Ltd Phnom Penh Branch	346,767	40,175	306,591	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
37 Maybank (Cambodia) Plc.	4,787,933	76,044	24,753	123	223,223	12,032	267,915	1,355,687	352,442	70,207	26,831	268,218	79,126	110,593	17,046	1,898,685	5,009	
38 MB Bank (Cambodia) Plc.	476,573	40,672	-	-	22,674	-	52,396	206,986	23,668	2,684	-	-	-	3,716	36,012	87,764	-	
39 Mega International Commercial Bank Co., Ltd Phnom Penh Branch	1,446,197	235,000	16,063	-	50,460	26,785	411,630	135,956	128,122	63,838	7,072	28,237	8,806	311,254	29,464	148,232	45,275	
40 Oriental Bank Plc.	262,119	-	20,864	2,667	7,988	-	49,683	12,892	37,837	3,167	25,982	-	9,827	50,194	1,521	39,498	-	
41 Panda Commercial Bank Plc.	176,160	-	-	-	-	-	4,101	42,494	-	16,430	-	-	-	110,548	-	2,587	-	
42 Phillip Bank Plc.	2,449,292	33,002	267,631	5,069	38,570	48,972	143,993	171,173	320,672	38,591	16,706	444	37,950	98,957	317,252	848,670	61,640	
43 Phnom Penh Commercial Bank Plc.	3,496,911	123,908	47,185	103,157	57,358	33,021	614,188	187,016	277,537	272,139	49,291	10,257	73,819	639,524	207,003	697,810	103,697	
44 Prince Bank Plc.	3,108,476	32,589	70,528	-	100,069	15,168	409,885	222,659	585,920	156,103	22,509	20,248	100,238	231,603	50,269	910,990	179,698	
45 RHB Bank (Cambodia) Plc.	3,125,481	89,261	120,896	7,090	90,453	91,841	449,745	406,841	389,584	282,712	24,110	3,981	116,928	173,665	86,960	747,239	44,174	
46 Rui Li (Cambodia) Bank Plc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
47 Saigon Thuong Tin Bank (Cambodia) Plc	860,031	3,353	52,078	114,569	8,793	6,137	87,765	143,263	47,887	7,822	5,794	-	-	-	-	377,829	4,741	
48 Saigon-Hanoi Bank Cambodia Plc.	2,055,884	-	241,232	3,088	19,222	467	151,509	181,523	-	19,356	917	-	2,054	1,335,441	-	21,713	79,362	
49 Sathapana Bank Plc.	9,081,955	129,929	960,037	29	240,869	61,977	523,208	103,014	2,252,520	224,522	382,891	1,232	161,006	480,490	741,775	2,772,368	46,088	
50 SBI Ly Hour Bank Plc.	2,954,981	-	276,592	13,091	123,314	3,063	210,803	266,566	382,484	61,067	55,863	4,956	41,031	43,212	251,939	1,221,000	-	
51 Shinhan Bank (Cambodia) Plc.	2,867,282	24,337	2,274	-	37,382	6,005	173,755	94,894	86,789	13,023	7,787	3,625	4,552	137,898	30,664	2,243,564	733	
52 Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	900,493	538,477	-	-	178,440	60,089	47,291	24,441	19,313	3,971	2,552	-	-	17,195	7,072	1,652	-	
53 Taiwan Cooperative Bank, Phnom Penh Branch	3,037,190	193,854	36,729	3,016	202,052	20,140	455,758	177,619	260,902	453,224	26,805	3,490	305,085	178,063	110,157	556,696	53,561	
54 Union Commercial Bank Plc.	2,653,723	112,632	33,366	584	85,133	242	247,389	312,872	99,825	44,159	20,690	39,960	1,822	251,968	50,419	1,334,662	-	
55 Valtanac Bank	1,884,750	17,152	95,937	2,559	96,193	3,792	355,337	243,598	226,739	289,587	79,478	313	1,888	336,388	53,298	79,680	1,809	
56 Vietnam Bank for Agriculture and Rural Development Cambodia Br	127,990	-	4,110	-	51,028	-	3,520	31,499	-	7,289	-	-	-	4,295	-	22,931	-	
57 Wing Bank (Cambodia) Plc.	3,245,999	28,475	130,546	41,720	98,383	5,727	569,512	62,406	180,700	47,977	86,361	4,203	19,666	699,269	-	1,271,055	-	
58 Woori Bank (Cambodia) Plc.	5,004,472	-	1,269,773	-	40,319	7,451	71,696	-	888,055	5,038	200,031	-	70,916	11,556	393,752	2,045,885	-	

LOANS TO DEPOSITS

Table 17

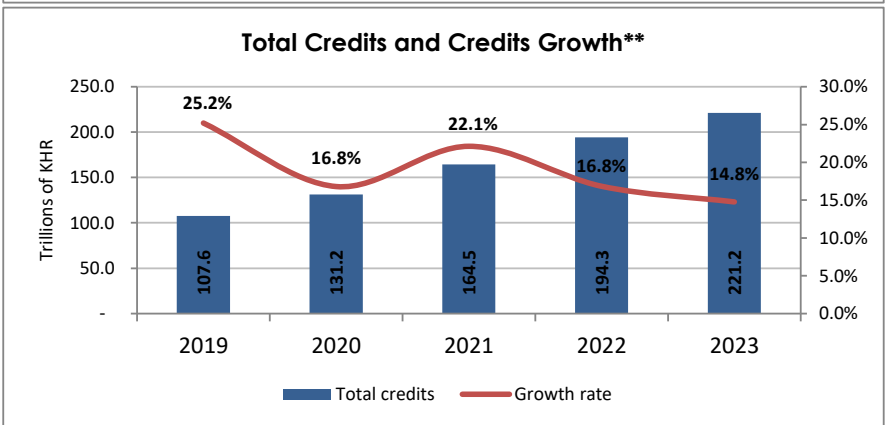
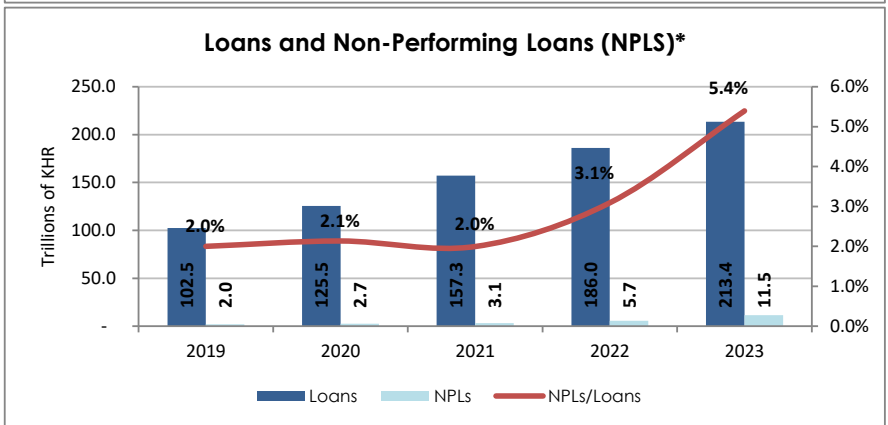
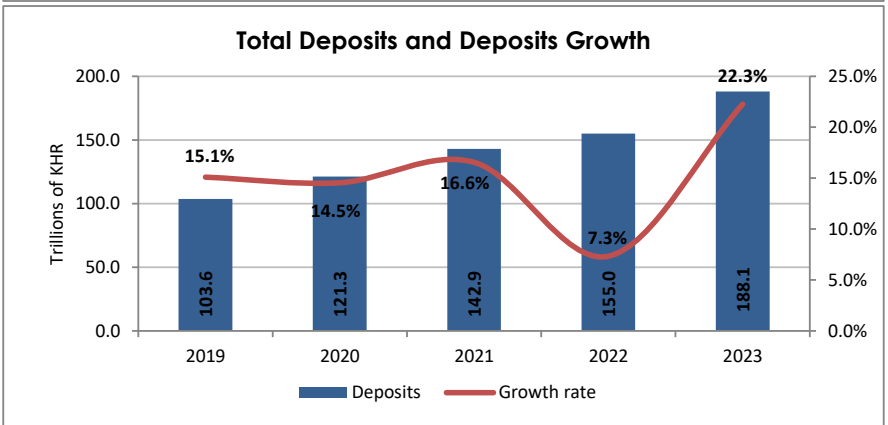
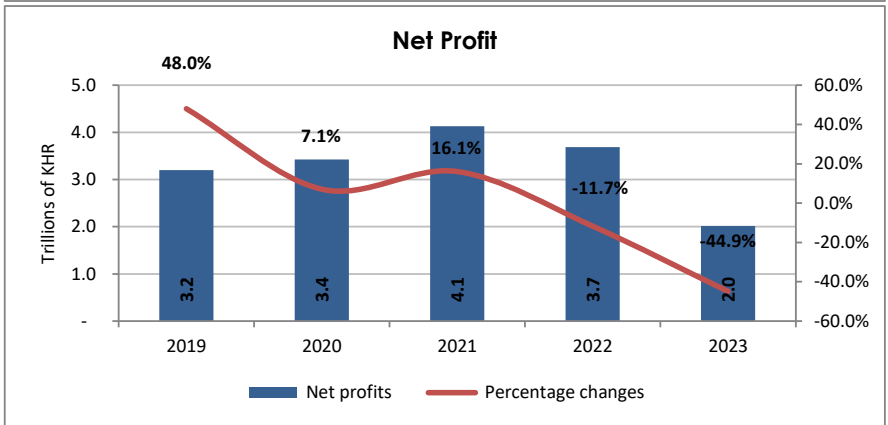
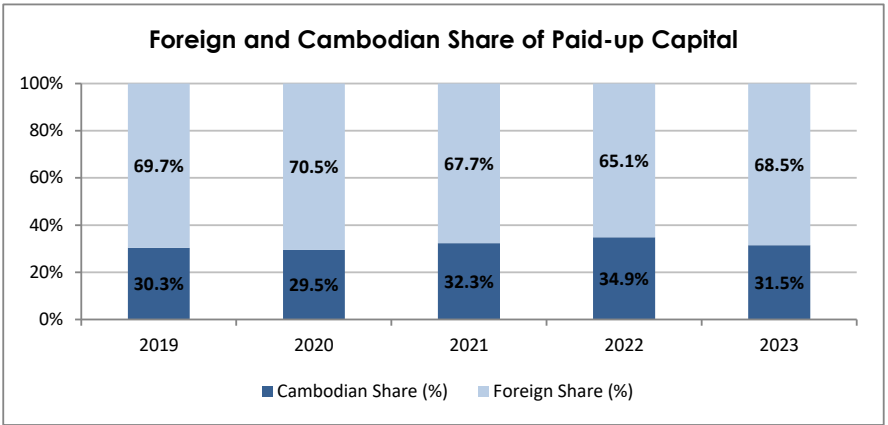
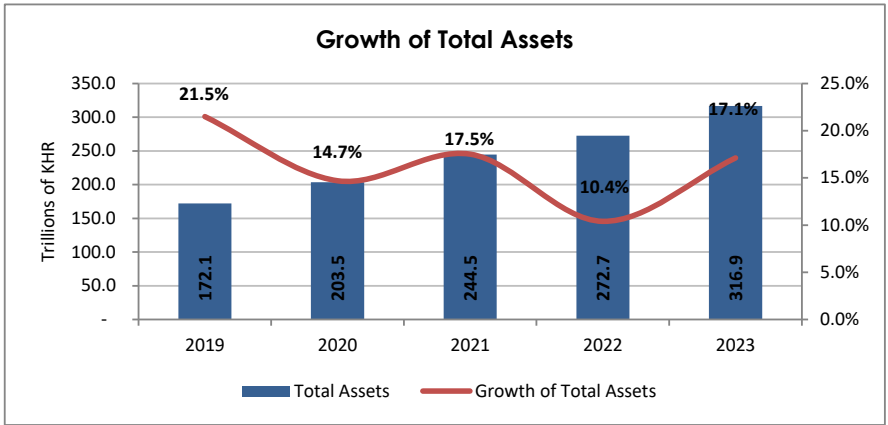
(millions of KHR)

	2023			2022		
	1 USD/KHR = 4,085			1 USD/KHR = 4,117		
	Deposits ¹	Loans ²	Loans to deposits ratio	Deposits ¹	Loans ²	Loans to deposits ratio
Commercial Banks						
1 ACLEDA Bank Plc.	27,397,407	26,641,332	97.2%	24,167,874	25,889,635	107.1%
2 Advanced Bank of Asia Limited	36,872,455	31,612,275	85.7%	29,687,496	26,780,302	90.2%
3 Agricultural and Rural Development Bank	28,123	1,674,165	5953.0%	33,089	1,552,693	4692.5%
4 Alpha Commercial Bank Plc.	395,024	115,827	29.3%	227,761	90,042	39.5%
5 Asia-Pacific Development Bank Plc.	1,985,662	2,220,639	111.8%	1,148,475	1,500,388	130.6%
6 B.I.C (Cambodia) Bank Plc.	1,035,902	695,892	67.2%	917,800	475,247	51.8%
7 Bangkok Bank Public Company Limited, Cambodia Branch	166,779	180,315	108.1%	151,891	186,415	122.7%
8 Bank for Investment and Development of Cambodia Plc.	1,199,059	1,998,640	166.7%	1,040,674	1,924,140	184.9%
9 Bank of China (Hong Kong) Limited Phnom Penh Branch	3,956,460	3,113,342	78.7%	3,811,231	2,789,689	73.2%
10 Booyoung Khmer Bank	25,664	429,216	1672.4%	15,285	410,408	2685.0%
11 Branch of Industrial Bank of Korea "Phnom Penh"	8,832	468,369	5302.9%	8,543	371,221	4345.2%
12 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	101,355	524,316	517.3%	58,186	574,976	988.2%
13 Branch of Mizuho Bank, Ltd.	-	-	-	-	-	-
14 BRED Bank (Cambodia) Plc.	1,228,016	2,103,063	171.3%	1,126,188	2,064,001	183.3%
15 Bridge Bank Plc.	112,860	206,732	183.2%	-	113,486	-
16 Cambodia Asia Bank Ltd.	384,142	345,636	90.0%	395,561	326,313	82.5%
17 Cambodia Post Bank Plc.	3,501,203	4,191,500	119.7%	3,094,870	3,914,817	126.5%
18 Cambodian Commercial Bank Plc.	561,277	334,043	59.5%	763,934	314,822	41.2%
19 Cambodian Public Bank Plc.	5,506,299	5,739,320	104.2%	6,132,393	5,237,760	85.4%
20 Canada Bank Plc.	23,808,584	19,865,673	83.4%	23,313,871	19,745,695	84.7%
21 Cathay United Bank (Cambodia) Corp, Ltd.	1,049,136	1,852,282	176.6%	1,020,416	1,515,472	148.5%
22 CCU Commercial Bank Plc.	66,811	160,220	239.8%	-	74,425	-
23 Chief (Cambodia) Commercial Bank Plc.	497,890	750,028	150.6%	475,491	684,523	144.0%
24 Chip Mong Commercial Bank Plc.	3,433,806	2,812,533	81.9%	3,334,677	2,985,318	89.5%
25 CIMB Bank Plc.	4,062,448	3,690,724	90.8%	3,489,486	3,955,636	113.4%
26 DGB Bank Plc.	87,879	1,459,873	1661.2%	42,538	1,513,170	3557.2%
27 First Commercial Bank Phnom Penh Branch	768,414	3,910,639	508.9%	942,800	4,218,449	447.4%
28 Foreign Trade Bank of Cambodia	6,393,293	5,177,267	81.0%	6,167,784	5,276,954	85.6%
29 Hattha Bank Plc.	4,326,042	6,424,465	148.5%	4,209,245	8,040,949	191.0%
30 Heng Feng (Cambodia) Bank Plc.	735,937	422,782	57.4%	174,214	120,845	69.4%
31 Heng He (Cambodia) Commercial Bank Plc.	1,119,571	504,934	45.1%	871,490	454,584	52.2%
32 Hong Leong Bank (Cambodia) Plc	1,812,393	2,019,554	111.4%	1,936,782	2,296,288	118.6%
33 ICBC Limited Phnom Penh Branch	2,237,127	2,151,269	96.2%	1,389,613	2,110,149	151.9%
34 J Trust Royal Bank Plc.	3,818,983	3,690,909	96.6%	3,722,196	3,775,743	101.4%
- Kookmin Bank Cambodia Plc.*	-	-	-	90,098	1,655,468	1837.4%
35 KB Prasac Bank Plc.	12,256,528	20,789,051	169.6%	-	-	-
36 Krung Thai Bank Public Co., Ltd Phnom Penh Branch	123,063	306,591	249.1%	117,268	298,607	254.6%
37 Maybank (Cambodia) Plc.	5,151,367	4,711,889	91.5%	3,919,752	4,154,244	106.0%
38 MB Bank (Cambodia) Plc.	79,029	435,901	551.6%	59,531	276,878	465.1%
39 Mega International Commercial Bank Co., Ltd Phnom Penh Branch	371,902	1,411,197	379.5%	322,979	1,510,736	467.8%
40 Oriental Bank Plc.	148,891	262,119	176.0%	59,126	208,026	351.8%
41 Panda Commercial Bank Plc.	385,522	176,160	45.7%	210,869	48,272	22.9%
42 Phillip Bank Plc.	2,194,333	2,416,291	110.1%	1,865,675	2,423,720	129.9%
43 Phnom Penh Commercial Bank Plc.	2,502,727	3,373,003	134.8%	2,339,678	3,183,181	136.1%
44 Prince Bank Plc.	2,381,344	3,075,887	129.2%	2,503,758	2,931,892	117.1%
45 RHB Bank (Cambodia) Plc.	2,420,464	3,036,220	125.4%	1,939,199	2,992,281	154.3%
46 Rui Li (Cambodia) Bank Plc.	0.4	-	-	295,551	522,414	176.8%
47 Saigon Thuong Tin Bank (Cambodia) Plc	703,629	856,678	121.8%	741,970	857,544	115.6%
48 Saigon-Hanoi Bank Cambodia Plc.	420,764	2,055,884	488.6%	406,478	2,101,117	516.9%
49 Sathapana Bank Plc.	6,573,991	8,952,027	136.2%	6,367,011	8,684,057	136.4%
50 SBI Ly Hour Bank Plc.	2,190,354	2,954,981	134.9%	1,971,205	2,743,240	139.2%
51 Shinhan Bank (Cambodia) Plc.	383,583	2,842,946	741.2%	316,983	2,809,100	886.2%
52 Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	16,196	362,016	2235.2%	19,187	224,810	1171.7%
53 Taiwan Cooperative Bank, Phnom Penh Branch	157,082	2,843,296	1810.1%	124,520	3,520,122	2827.0%
54 Union Commercial Bank Plc.	1,970,649	2,541,091	128.9%	1,746,376	2,682,568	153.6%
55 Vattanac Bank	3,025,623	1,867,598	61.7%	3,039,264	2,072,165	68.2%
56 Vietnam Bank for Agriculture and Rural Development Cambodia Branch	23,695	127,890	539.7%	30,493	141,705	464.7%
57 Wing Bank (Cambodia) Plc.	4,191,023	3,217,524	76.8%	1,233,409	1,479,574	120.0%
58 Woori Bank (Cambodia) Plc.	1,713,523	5,004,472	292.1%	1,436,251	4,914,522	342.2%
Subtotal	188,070,112	211,108,485	112.2%	155,028,487	183,720,797	118.5%
Specialized Banks						
59 AEON Specialized Bank (Cambodia) Plc.	-	660,902	-	-	546,562	-
60 Anco Specialized Bank	-	148,718	-	-	150,624	-
61 Angkor Capital Specialized Bank	30	43,417	144935.8%	30	44,812	148429.0%
62 Daun Penh Specialized Bank Plc.	-	231,990	-	-	222,727	-
63 Evergrowth (Cambodia) Specialized Bank Plc.	-	66,014	-	-	49,182	-
64 KB Daehan Specialized Bank Plc.	-	1,023,871	-	-	1,125,916	-
65 Maritime Specialized Bank Plc.	-	1,359	-	-	2,854	-
66 PHSME Specialized Bank Ltd.	527	38,688	7336.9%	693	38,229	5519.6%
67 Southern Capital Specialized Bank Plc.	19	57,167	306406.8%	50	55,570	110390.6%
Subtotal	576	2,272,125	394525.7%	773	2,236,474	289275.4%
Total	188,070,687	213,380,610	113.5%	155,029,260	185,957,271	119.9%

¹ Excluding deposits from banks and financial institutions.

² Excluding loans to banks and other financial institutions

* Kookmin Bank Cambodia Plc. merged with "Prasac MFI Plc." and became "KB Prasac Bank Plc."



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

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

**NUMBER OF MICROFINANCE INSTITUTIONS OFFICES
AS AT 31 DECEMBER 2023**

Table 18

	Headquarter	Province	District
Microfinance Deposit-Taking Institutions (MDIs)			
1 AMK Plc.	1	35	111
2 AMRET Plc.	1	23	126
3 LOLC (Cambodia) Plc.	1	34	48
4 Mohanokor Plc.	1	24	36
Subtotal	4	116	321
Non Deposit-Taking Microfinance Institutions (MFIs)			
5 Active People's Plc.	1	28	-
6 AMZ Microfinance Plc.	1	-	-
7 Anakut Plc.	1	1	1
8 Baitang Microheranhvatho Plc.	1	2	2
9 Bamboo Finance Plc.	1	4	10
10 BAMC Finance Plc.	1	3	-
11 Bayon Credit Plc.	1	2	4
12 BNKC (Cambodia) Plc.	1	6	13
13 Boribo Plc.	1	2	2
14 Cam Capital Public Limited Company	1	1	3
15 Cambodian Labor Care Plc.	1	-	-
16 Camma Microfinance Limited	1	2	4
17 Century Cambo Development Plc.	1	-	-
18 Chailease Royal Finance Plc.	1	-	-
19 Chamroeun Microfinance Plc.	1	10	11
20 Chokchey Finance Plc.	1	4	6
21 City Microfinance Institution Plc.	1	1	3
22 CMK Plc.	1	1	-
23 Corich Microfinance Plc.	1	-	-
24 Delta Microfinance Plc.	1	10	6
25 EAST Micro Plc.	1	-	-
26 Evergreen Microfinance Plc.	1	-	-
27 Family Microfinance Plc.	1	-	-
28 Farmer Finance Ltd. (FF)	1	-	-
29 First Finance Plc.	1	6	8
30 Funan Microfinance Plc.	1	16	34
31 Futaba Microfinance Plc.	1	2	2
32 G B Plc.	1	1	1
33 Golden Cash Plc.	1	1	4
34 Grow Microfinance Institution Plc.	1	-	-
35 Idemitsu Saison Microfinance (Cambodia) Plc.	1	1	-
36 Intean Poalroath Rongroeurng Ltd.	1	4	5
37 JACCS Microfinance (Cambodia) Plc.	1	4	-
38 JC Finance Plc.	1	-	-
39 Jet's Cash Box Finance Plc.	1	-	-
40 Khemarak Microfinance Institution Limited	1	-	-
41 Khmer Capital Plc.	1	-	-
42 Kongkea Capital MFI Plc.*	1	-	-
43 L B P Microfinance Plc.	1	1	-

	Headquarter	Province	District
44 LCH Microfinance Plc.	1	-	-
45 LED Microfinance Institution Plc.	1	1	-
46 Leng Navatra Capital Plc.	1	1	1
47 Mango Finance Plc.	1	-	-
48 Maxima Microfinance Plc.	1	7	11
49 MIA Plc.	1	-	-
50 Microfinance Amatak Capital Plc.	1	-	2
51 Mothers Financial Japan Plc.	1	-	-
52 Niron Microfinance Plc.	1	4	6
53 Nonghyup Finance (Cambodia) Plc.	1	14	10
54 ORO Financecorp Plc.	1	-	-
55 PG Development Plc.	1	-	-
56 Piphup Thmey Microfinance Plc.	1	-	1
57 Prasethpheap Finance Plc.	1	2	2
58 Prime MF Microfinance Institution Ltd. (Prime MF)	1	-	6
59 Propey Microfinance Plc.	1	-	-
60 Queen Finance Plc.	1	-	-
61 RAFCO Financial (Cambodia) Plc.	1	2	-
62 Rolya Plc.	1	-	-
63 Royal Microfinance Plc.	1	1	-
64 Sabay Credit Commercial Plc.	1	-	-
65 Sachak Microfinance Plc.	1	1	1
66 Sahaka Plc.	1	-	1
67 Sahakrinpheap Microfinance Plc.	1	9	1
68 Samaky Capital Plc.	1	-	-
69 Sambat Finance Plc.	1	1	2
70 Samporn Samakum Sahakreas Thuntouh Neung Matjum Kampuchea Plc.	1	2	-
71 Samrithisak Microfinance Limited	1	6	-
72 Sawad Rung Reung Finance (Cambodia) Plc.	1	-	-
73 Seilanithih Limited	1	4	3
74 Serey Oudom Microfinance Plc.	1	2	2
75 Side Hustle Microfinance Plc.	1	-	-
76 Sixty Six Finance Plc.	1	-	-
77 Soksan Microfinance Institution Plc.	1	-	-
78 Sonatra Microfinance Institution Plc. (Sonatra)	1	7	1
79 Sunny Microfinance Plc.	1	1	-
80 T & Go Finance Plc.	1	-	-
81 TBB (Cambodia) Plc.	1	1	2
82 Trop Khnhom Plc.	1	2	3
83 Vithey Microfinance Plc.	1	1	7
84 Vivath Golden Finance Plc.	1	4	1
85 Welcome Finance (Cambodia) Plc.	1	5	9
86 Y.C.P Microfinance Plc.	1	3	1
87 Y.L.P Microfinance Plc.	1	-	2
Subtotal	83	194	194
Total	87	310	515

*The name of Kongkea Capital MFI Plc. was changed from Asia Pacific Finance Plc.

NUMBER OF STAFF

Table 19

	2023	2022	%Δ
Microfinance Deposit-Taking Institutions (MDIs)			
1 AMK Plc.	3,737	3,531	5.8%
2 AMRET Plc.	4,391	4,774	-8.0%
3 LOLC (Cambodia) Plc.	3,590	3,535	1.6%
4 Mohanokor Plc.	1,403	1,421	-1.3%
- Prasac Microfinance Institution Plc. "Prasac MFI Plc." **	-	9,573	-100.0%
Subtotal	13,121	22,834	-42.5%
Non Deposit-Taking Microfinance Institutions (MFIs)			
5 Active People's Plc.	601	570	5.4%
6 AMZ Microfinance Plc.	44	44	-
7 Anakut Plc.	44	45	-2.2%
8 Baitang Microheranhvatho Plc.	42	38	10.5%
9 Bamboo Finance Plc.	209	149	40.3%
10 BAMC Finance Plc.	55	26	111.5%
11 Bayon Credit Plc.	27	41	-34.1%
12 BNKC (Cambodia) Plc.	350	377	-7.2%
13 Borribo Plc.	70	69	1.4%
14 Cam Capital Public Limited Company	145	154	-5.8%
15 Cambodian Labor Care Plc.	10	11	-9.1%
16 Camma Microfinance Limited	203	170	19.4%
17 Century Cambo Development Plc.	11	11	-
18 Chailease Royal Finance Plc.	291	246	18.3%
19 Chamroeun Microfinance Plc.	406	390	4.1%
20 Chokchey Finance Plc.	242	258	-6.2%
21 City Microfinance Institution Plc.	74	73	1.4%
22 CMK Plc.	28	36	-22.2%
23 Corich Microfinance Plc.	19	13	46.2%
24 Delta Microfinance Plc.	197	206	-4.4%
25 EAST Micro Plc.	12	-	-
- Entean Akpevath Pracheachun (EAP) Plc.***	-	16	-100.0%
26 Evergreen Microfinance Plc.	8	8	-
27 Family Microfinance Plc.	15	18	-16.7%
28 Farmer Finance Ltd. (FF)	31	32	-3.1%
29 First Finance Plc.	371	194	91.2%
30 Funan Microfinance Plc.	669	628	6.5%
31 Futaba Microfinance Plc.	93	83	12.0%
32 G B Plc.	16	15	6.7%
33 Golden Cash Plc.	92	96	-4.2%
34 Grow Microfinance Institution Plc.	23	21	9.5%
35 Idemitsu Saison Microfinance (Cambodia) Plc.	50	37	35.1%
36 Intean Poalroath Rongroeurng Ltd.	73	72	1.4%
37 JACCS Microfinance (Cambodia) Plc.	385	275	40.0%
38 JC Finance Plc.	39	45	-13.3%
39 Jet's Cash Box Finance Plc.	6	14	-57.1%
40 Khemarak Microfinance Institution Limited	6	8	-25.0%
41 Khmer Capital Plc.	22	21	4.8%
42 Kongkea Capital MFI Plc.*	38	4	850.0%
43 L B P Microfinance Plc.	43	46	-6.5%

	2023	2022	%Δ
44 LCH Microfinance Plc.	11	9	22.2%
45 LED Microfinance Institution Plc.	15	15	-
46 Leng Navatra Capital Plc.	26	29	-10.3%
47 Mango Finance Plc.	74	74	-
48 Maxima Microfinance Plc.	286	311	-8.0%
49 MIA Plc.	25	22	13.6%
50 Microfinance Amatak Capital Plc.	63	67	-6.0%
51 Mothers Financial Japan Plc.	24	22	9.1%
52 Niron Microfinance Plc.	191	206	-7.3%
53 Nonghyup Finance (Cambodia) Plc.	364	415	-12.3%
54 ORO Financecorp Plc.	11	11	-
55 PG Development Plc.	15	15	-
56 Piphup Thmey Microfinance Plc.	21	21	-
57 Prasethpheap Finance Plc.	63	55	14.5%
58 Prime MF Microfinance Institution Ltd. (Prime MF)	121	142	-14.8%
59 Propey Microfinance Plc.	21	23	-8.7%
60 Queen Finance Plc.	30	35	-14.3%
61 RAFCO Financial (Cambodia) Plc.	34	-	-
62 Rolya Plc.	10	14	-28.6%
63 Royal Microfinance Plc.	68	71	-4.2%
64 Sabay Credit Commercial Plc.	13	12	8.3%
65 Sachak Microfinance Plc.	24	28	-14.3%
66 Sahaka Plc.	39	39	-
67 Sahakrinpheap Microfinance Plc.	120	122	-1.6%
68 Samaky Capital Plc.	9	9	-
69 Sambat Finance Plc.	85	89	-4.5%
70 Samporn Samakum Sahakreas Thuntouh Neung Matjum Kampuchea Plc.	35	43	-18.6%
71 Samrithisak Microfinance Limited	124	142	-12.7%
72 Sawad Rung Reung Finance (Cambodia) Plc.	121	1	12000.0%
73 Seilanithih Limited	66	86	-23.3%
74 Serey Oudom Microfinance Plc.	80	76	5.3%
75 Side Hustle Microfinance Plc.	15	12	25.0%
76 Sixty Six Finance Plc.	9	9	-
77 Soksan Microfinance Institution Plc.	7	7	-
78 Sonatra Microfinance Institution Plc. (Sonatra)	97	91	6.6%
79 Sunny Microfinance Plc.	15	18	-16.7%
80 T & Go Finance Plc.	35	33	6.1%
81 TBB (Cambodia) Plc.	32	34	-5.9%
82 Trop Khnhom Plc.	96	81	18.5%
83 Vithey Microfinance Plc.	136	138	-1.4%
84 Vivath Golden Finance Plc.	173	162	6.8%
85 Welcome Finance (Cambodia) Plc.	261	300	-13.0%
86 Y.C.P Microfinance Plc.	76	76	-
87 Y.L.P Microfinance Plc.	66	78	-15.4%
Subtotal	8,267	7,803	5.9%
Total	21,388	30,637	-30.2%

*The name of Kongkea Capital MFI Plc. was changed from Asia Pacific Finance Plc.

** Prasac Microfinance Institution Plc. merged with Koomin Bank Cambodia Plc. and became KB Prasac Bank Plc.

*** Entean Akpevath Pracheachun (EAP) Plc. was voluntarily liquidated in 2023.

COMPARISON OF TOTAL ASSETS

Table 20

(millions of KHR)

	2023		2022		Growth Rate (%) 2023 over 2022
	1 USD/KHR = 4,085		1 USD/KHR = 4,117		
	Amount	Share	Amount	Share	
Microfinance Deposit-Taking Institutions (MDIs)					
1 AMK Plc.	3,067,200	11.7%	2,978,790	6.7%	3.8%
2 AMRET Plc.	8,514,844	32.6%	8,296,443	18.7%	3.4%
3 LOLC (Cambodia) Plc.	6,438,514	24.6%	6,156,534	13.9%	5.4%
4 Mohanokor Plc.	584,513	2.2%	657,916	1.5%	-10.5%
- Prasac Microfinance Institution Plc. "Prasac MFI Plc." **	-	-	19,725,521	44.4%	-100.0%
Subtotal	18,605,072	71.2%	37,815,205	85.2%	-50.4%
Non Deposit-Taking Microfinance Institutions (MFIs)					
5 Active People's Plc.	1,782,378	6.8%	1,159,334	2.6%	54.9%
6 AMZ Microfinance Plc.	15,288	0.1%	18,663	0.0%	-17.4%
7 Anakut Plc.	18,416	0.1%	22,247	0.1%	-16.6%
8 Baitang Microheranhvatho Plc.	14,908	0.1%	14,242	0.0%	5.5%
9 Bamboo Finance Plc.	100,977	0.4%	85,392	0.2%	19.2%
10 BAMC Finance Plc.	35,623	0.1%	18,556	0.0%	93.5%
11 Bayon Credit Plc.	7,734	0.0%	9,133	0.0%	-14.7%
12 BNKC (Cambodia) Plc.	347,123	1.3%	389,083	0.9%	-10.1%
13 Borribo Plc.	24,322	0.1%	26,837	0.1%	-8.7%
14 Cam Capital Public Limited Company	199,441	0.8%	193,110	0.4%	4.1%
15 Cambodian Labor Care Plc.	26,417	0.1%	37,680	0.1%	-29.3%
16 Camma Microfinance Limited	113,068	0.4%	102,301	0.2%	11.4%
17 Century Cambo Development Plc.	2,663	0.0%	3,130	0.0%	-14.3%
18 Chailease Royal Finance Plc.	790,491	3.0%	670,422	1.5%	18.8%
19 Chamroeun Microfinance Plc.	202,266	0.8%	184,860	0.4%	10.3%
20 Chokchey Finance Plc.	219,487	0.8%	225,954	0.5%	-2.1%
21 City Microfinance Institution Plc.	42,653	0.2%	41,307	0.1%	4.1%
22 CMK Plc.	25,847	0.1%	29,879	0.1%	-12.8%
23 Corich Microfinance Plc.	6,025	0.0%	8,466	0.0%	-28.3%
24 Delta Microfinance Plc.	44,767	0.2%	52,178	0.1%	-13.5%
25 EAST Micro Plc.	7,361	0.0%	-	-	-
- Entean Akpevath Pracheachun (EAP) Plc.***	-	-	16,370	0.0%	-100.0%
26 Evergreen Microfinance Plc.	4,525	0.0%	5,780	0.0%	-21.1%
27 Family Microfinance Plc.	3,305	0.0%	5,565	0.0%	-40.1%
28 Farmer Finance Ltd. (FF)	21,253	0.1%	19,644	0.0%	9.0%
29 First Finance Plc.	370,298	1.4%	197,527	0.4%	88.9%
30 Funan Microfinance Plc.	341,105	1.3%	345,173	0.8%	-0.4%
31 Futaba Microfinance Plc.	58,148	0.2%	61,880	0.1%	-5.3%
32 G B Plc.	9,570	0.0%	11,001	0.0%	-12.3%
33 Golden Cash Plc.	23,324	0.1%	24,674	0.1%	-4.7%
34 Grow Microfinance Institution Plc.	6,338	0.0%	7,829	0.0%	-18.4%
35 Idemitsu Saison Microfinance (Cambodia) Plc.	123,626	0.5%	107,381	0.2%	16.0%
36 Intean Poalroath Rongroeuung Ltd.	31,768	0.1%	31,536	0.1%	1.5%
37 JACCS Microfinance (Cambodia) Plc.	345,809	1.3%	197,795	0.4%	76.2%
38 JC Finance Plc.	31,209	0.1%	44,707	0.1%	-29.6%
39 Jet's Cash Box Finance Plc.	3,709	0.0%	4,003	0.0%	-6.6%
40 Khemarak Microfinance Institution Limited	7,819	0.0%	8,195	0.0%	-3.8%
41 Khmer Capital Plc.	79,414	0.3%	79,255	0.2%	1.0%
42 Kongkea Capital MFI Plc.*	59,521	0.2%	1,415	0.0%	4139.7%
43 L B P Microfinance Plc.	12,680	0.0%	13,105	0.0%	-2.5%

	2023		2022		Growth Rate (%) 2023 over 2022
	1 USD/KHR = 4,085		1 USD/KHR = 4,117		
	Amount	Share	Amount	Share	
44 LCH Microfinance Plc.	6,416	0.0%	6,202	0.0%	4.3%
45 LED Microfinance Institution Plc.	9,126	0.0%	11,688	0.0%	-21.3%
46 Leng Navatra Capital Plc.	28,454	0.1%	23,751	0.1%	20.7%
47 Mango Finance Plc.	37,327	0.1%	28,365	0.1%	32.6%
48 Maxima Microfinance Plc.	143,512	0.5%	144,287	0.3%	0.2%
49 MIA Plc.	15,666	0.1%	23,797	0.1%	-33.7%
50 Microfinance Amatak Capital Plc.	19,258	0.1%	18,847	0.0%	3.0%
51 Mothers Financial Japan Plc.	50,457	0.2%	44,202	0.1%	15.0%
52 Niron Microfinance Plc.	23,779	0.1%	26,536	0.1%	-9.7%
53 Nonghyup Finance (Cambodia) Plc.	352,418	1.3%	400,232	0.9%	-11.3%
54 ORO Financecorp Plc.	28,048	0.1%	29,413	0.1%	-3.9%
55 PG Development Plc.	9,486	0.0%	9,730	0.0%	-1.7%
56 Piphup Thmey Microfinance Plc.	8,440	0.0%	10,706	0.0%	-20.5%
57 Prasethpheap Finance Plc.	23,886	0.1%	22,124	0.0%	8.8%
58 Prime MF Microfinance Institution Ltd. (Prime MF)	63,699	0.2%	68,270	0.2%	-6.0%
59 Propey Microfinance Plc.	5,007	0.0%	5,301	0.0%	-4.8%
60 Queen Finance Plc.	4,834	0.0%	8,031	0.0%	-39.3%
61 RAFCO Financial (Cambodia) Plc.	15,572	0.1%	-	-	-
62 Rolya Plc.	5,976	0.0%	6,395	0.0%	-5.8%
63 Royal Microfinance Plc.	27,840	0.1%	26,628	0.1%	5.4%
64 Sabay Credit Commercial Plc.	50,964	0.2%	52,185	0.1%	-1.6%
65 Sachak Microfinance Plc.	9,482	0.0%	11,231	0.0%	-14.9%
66 Sahaka Plc.	42,049	0.2%	39,662	0.1%	6.9%
67 Sahakrinpheap Microfinance Plc.	15,783	0.1%	18,499	0.0%	-14.0%
68 Samaky Capital Plc.	5,327	0.0%	5,932	0.0%	-9.5%
69 Sambat Finance Plc.	53,619	0.2%	54,746	0.1%	-1.3%
70 Samporn Samakum Sahakreas Thuntouh Neung Matjum Kampuchea Plc.	13,649	0.1%	13,548	0.0%	1.5%
71 Samrithisak Microfinance Limited	85,734	0.3%	100,608	0.2%	-14.1%
72 Sawad Rung Reung Finance (Cambodia) Plc.	87,516	0.3%	12,632	0.0%	598.3%
73 Seilanithih Limited	16,401	0.1%	16,936	0.0%	-2.4%
74 Serey Oudom Microfinance Plc.	29,604	0.1%	30,525	0.1%	-2.3%
75 Side Hustle Microfinance Plc.	4,325	0.0%	5,062	0.0%	-13.9%
76 Sixty Six Finance Plc.	11,455	0.0%	12,474	0.0%	-7.5%
77 Soksan Microfinance Institution Plc.	6,425	0.0%	6,259	0.0%	3.4%
78 Sonatra Microfinance Institution Plc. (Sonatra)	51,989	0.2%	54,279	0.1%	-3.5%
79 Sunny Microfinance Plc.	78,550	0.3%	113,889	0.3%	-30.5%
80 T & Go Finance Plc.	6,036	0.0%	7,699	0.0%	-21.0%
81 TBB (Cambodia) Plc.	186,970	0.7%	209,368	0.5%	-10.0%
82 Trop Khnhom Plc.	49,590	0.2%	44,667	0.1%	11.9%
83 Vithey Microfinance Plc.	33,947	0.1%	37,747	0.1%	-9.4%
84 Vivath Golden Finance Plc.	9,192	0.0%	9,840	0.0%	-5.9%
85 Welcome Finance (Cambodia) Plc.	173,152	0.7%	257,168	0.6%	-32.1%
86 Y.C.P Microfinance Plc.	47,600	0.2%	47,286	0.1%	1.5%
87 Y.L.P Microfinance Plc.	29,130	0.1%	27,795	0.1%	5.6%
Subtotal	7,538,367	28.8%	6,580,153	14.8%	15.5%
Total	26,143,439	100.0%	44,395,359	100.0%	-40.7%

*The name of Kongkea Capital MFI Plc. was changed from Asia Pacific Finance Plc.

** Prasac Microfinance Institution Plc. merged with Koomin Bank Cambodia Plc. and became KB Prasac Bank Plc.

*** Entean Akpevath Pracheachun (EAP) Plc. was voluntarily liquidated in 2023.

**SHARE OF PAID-UP CAPITAL
AS AT 31 DECEMBER 2023**

Table 21

1 USD = 4,085 KHR

(millions of KHR)

	Foreign share		Cambodian share		Total Paid-up Capital	Market Share
	Share (%)	Amount paid	Share (%)	Amount paid		
Microfinance Deposit-Taking Institutions (MDIs)						
1 AMK Plc.	100.0%	273,662	0.0%	0	273,662	9.3%
2 AMRET Plc.	96.8%	116,198	3.2%	3,804	120,002	4.1%
3 LOLC (Cambodia) Plc.	97.0%	411,519	3.0%	12,859	424,377	14.4%
4 Mohanokor Plc.	-	-	100.0%	122,550	122,550	4.2%
Subtotal	85.2%	801,379	14.8%	139,213	940,592	31.9%
Non Deposit-Taking Microfinance Institutions (MFIs)						
5 Active People's Plc.	100.0%	204,250	-	-	204,250	6.9%
6 AMZ Microfinance Plc.	-	-	100.0%	8,170	8,170	0.3%
7 Anakt Plc.	-	-	100.0%	12,255	12,255	0.4%
8 Baitang Microheranhvatho Plc.	-	-	100.0%	12,255	12,255	0.4%
9 Bamboo Finance Plc.	31.3%	5,106	68.8%	11,234	16,340	0.6%
10 BAMC Finance Plc.	100.0%	34,723	-	-	34,723	1.2%
11 Bayon Credit Plc.	-	-	100.0%	12,255	12,255	0.4%
12 BNKC (Cambodia) Plc.	100.0%	81,700	-	-	81,700	2.8%
13 Borribo Plc.	-	-	100.0%	7,353	7,353	0.2%
14 Cam Capital Public Limited Company	100.0%	61,275	-	-	61,275	2.1%
15 Cambodian Labor Care Plc.	100.0%	12,255	-	-	12,255	0.4%
16 Camma Microfinance Limited	-	-	100.0%	29,996	29,996	1.0%
17 Century Cambo Development Plc.	48.0%	2,941	52.0%	3,186	6,128	0.2%
18 Chailease Royal Finance Plc.	60.0%	52,746	40.0%	35,164	87,909	3.0%
19 Chamroeun Microfinance Plc.	100.0%	29,453	-	-	29,453	1.0%
20 Chokchey Finance Plc.	100.0%	22,468	-	-	22,468	0.8%
21 City Microfinance Institution Plc.	92.5%	30,229	7.5%	2,451	32,680	1.1%
22 CMK Plc.	100.0%	26,553	-	-	26,553	0.9%
23 Corich Microfinance Plc.	100.0%	6,128	-	-	6,128	0.2%
24 Delta Microfinance Plc.	-	-	100.0%	10,213	10,213	0.3%
25 EAST Micro Plc.	-	-	100.0%	8,170	8,170	0.3%
26 Evergreen Microfinance Plc.	100.0%	6,128	-	-	6,128	0.2%
27 Family Microfinance Plc.	30.0%	1,838	70.0%	4,289	6,128	0.2%
28 Farmer Finance Ltd. (FF)	-	-	100.0%	6,000	6,000	0.2%
29 First Finance Plc.	-	-	100.0%	61,275	61,275	2.1%
30 Funan Microfinance Plc.	-	-	100.0%	32,680	32,680	1.1%
31 Futaba Microfinance Plc.	100.0%	28,595	-	-	28,595	1.0%
32 G B Plc.	49.0%	4,003	51.0%	4,167	8,170	0.3%
33 Golden Cash Plc.	-	-	100.0%	6,128	6,128	0.2%
34 Grow Microfinance Institution Plc.	-	-	100.0%	6,128	6,128	0.2%
35 Idemitsu Saison Microfinance (Cambodia) Plc.	100.0%	40,850	-	-	40,850	1.4%
36 Intean Poalroath Rongroeurng Ltd.	-	-	100.0%	12,617	12,617	0.4%
37 JACCS Microfinance (Cambodia) Plc.	100.0%	69,445	-	-	69,445	2.4%
38 JC Finance Plc.	100.0%	25,531	-	-	25,531	0.9%
39 Jet's Cash Box Finance Plc.	-	-	100.0%	6,128	6,128	0.2%
40 Khemarak Microfinance Institution Limited	40.0%	4,085	60.0%	6,128	10,213	0.3%
41 Khmer Capital Plc.	19.0%	15,523	81.0%	66,177	81,700	2.8%
42 Kongkea Capital MFI Plc.*	-	-	100.0%	19,608	19,608	0.7%
43 L B P Microfinance Plc.	-	-	100.0%	10,213	10,213	0.3%
44 LCH Microfinance Plc.	-	-	100.0%	6,128	6,128	0.2%
45 LED Microfinance Institution Plc.	-	-	100.0%	6,128	6,128	0.2%

	Foreign share		Cambodian share		Total Paid-up Capital	Market Share
	Share (%)	Amount paid	Share (%)	Amount paid		
46 Leng Navatra Capital Plc.	-	-	100.0%	18,383	18,383	0.6%
47 Mango Finance Plc.	100.0%	12,255	-	-	12,255	0.4%
48 Maxima Microfinance Plc.	61.6%	12,828	38.4%	7,986	20,814	0.7%
49 MIA Plc.	-	-	100.0%	10,213	10,213	0.3%
50 Microfinance Amatak Capital Plc.	-	-	100.0%	6,128	6,128	0.2%
51 Mothers Financial Japan Plc.	100.0%	14,298	-	-	14,298	0.5%
52 Niron Microfinance Plc.	-	-	100.0%	10,448	10,448	0.4%
53 Nonghyup Finance (Cambodia) Plc.	100.0%	102,125	-	-	102,125	3.5%
54 ORO Financecorp Plc.	100.0%	28,595	-	-	28,595	1.0%
55 PG Development Plc.	-	-	100.0%	12,255	12,255	0.4%
56 Piphup Thmey Microfinance Plc.	-	-	100.0%	40,033	40,033	1.4%
57 Prasethpheap Finance Plc.	-	-	100.0%	11,911	11,911	0.4%
58 Prime MF Microfinance Institution Ltd. (Prime MF)	40.0%	8,170	60.0%	12,255	20,425	0.7%
59 Propey Microfinance Plc.	-	-	100.0%	6,128	6,128	0.2%
60 Queen Finance Plc.	-	-	100.0%	6,822	6,822	0.2%
61 RAFCO Financial (Cambodia) Plc.	100.0%	10,213	-	-	10,213	0.3%
62 Rolya Plc.	-	-	100.0%	6,128	6,128	0.2%
63 Royal Microfinance Plc.	-	-	100.0%	16,340	16,340	0.6%
64 Sabay Credit Commercial Plc.	-	-	100.0%	20,425	20,425	0.7%
65 Sachak Microfinance Plc.	-	-	100.0%	6,128	6,128	0.2%
66 Sahaka Plc.	55.0%	8,088	45.0%	6,618	14,706	0.5%
67 Sahakrinpheap Microfinance Plc.	-	-	100.0%	26,000	26,000	0.9%
68 Samaky Capital Plc.	-	-	100.0%	8,170	8,170	0.3%
69 Sambat Finance Plc.	-	-	100.0%	13,391	13,391	0.5%
70 Samporn Samakum Sahakreas Thuntouh Neung Matjum Kampuchea Plc.	-	-	100.0%	8,579	8,579	0.3%
71 Samrithisak Microfinance Limited	-	-	100.0%	61,275	61,275	2.1%
72 Sawad Rung Reung Finance (Cambodia) Plc.	75.0%	9,957	25.0%	3,319	13,276	0.5%
73 Seilaniith Limited	-	-	100.0%	8,579	8,579	0.3%
74 Serey Oudom Microfinance Plc.	-	-	100.0%	8,170	8,170	0.3%
75 Side Hustle Microfinance Plc.	49.0%	2,767	51.0%	2,880	5,647	0.2%
76 Sixty Six Finance Plc.	66.0%	8,088	34.0%	4,167	12,255	0.4%
77 Soksan Microfinance Institution Plc.	100.0%	6,128	-	-	6,128	0.2%
78 Sonatra Microfinance Institution Plc. (Sonatra)	40.8%	9,170	59.2%	13,298	22,468	0.8%
79 Sunny Microfinance Plc.	100.0%	60,458	-	-	60,458	2.1%
80 T & Go Finance Plc.	100.0%	12,255	-	-	12,255	0.4%
81 TBB (Cambodia) Plc.	100.0%	81,700	-	-	81,700	2.8%
82 Trop Khnhom Plc.	-	-	100.0%	6,128	6,128	0.2%
83 Vithey Microfinance Plc.	-	-	100.0%	17,566	17,566	0.6%
84 Vivath Golden Finance Plc.	-	-	100.0%	16,340	16,340	0.6%
85 Welcome Finance (Cambodia) Plc.	100.0%	20,425	-	-	20,425	0.7%
86 Y.C.P Microfinance Plc.	-	-	100.0%	21,651	21,651	0.7%
87 Y.L.P Microfinance Plc.	-	-	100.0%	6,128	6,128	0.2%
Subtotal	58.6%	1,173,342	41.4%	830,327	2,003,669	68.1%
Total	67.1%	1,974,721	32.9%	969,540	2,944,261	100.0%

*The name of Kongkea Capital MFI Plc. was changed from Asia Pacific Finance Plc.

COMPARATIVE STATEMENT OF CONDITION (ASSET SIDE)
AS AT 31 DECEMBER 2023

Table 22

1 USD = 4,085 KHR

(millions of KHR)

	Cash and Balance with NBC and Other Banks	Loans and Advances to Customers	Prepayment and short term Receivable	Investment	Property and Equipment	Other Assets	Total Assets
Microfinance Deposit-Taking Institutions (MDIs)							
1 AMK Plc.	642,262	2,341,181	52,225	5,808	25,724	-	3,067,200
2 AMRET Plc.	1,858,504	6,471,337	35,611	4,772	46,494	98,126	8,514,844
3 LOLC (Cambodia) Plc.	1,301,932	5,072,706	41,853	61	19,964	1,999	6,438,514
4 Mohanakor Plc.	68,530	461,118	17,423	-	16,630	20,813	584,513
Subtotal	3,871,228	14,346,341	147,113	10,641	108,812	120,938	18,605,072
Non Deposit-Taking Microfinance Institutions (MFIs)							
5 Active People's Plc.	486,798	1,276,830	3,144	3,178	12,254	176	1,782,378
6 AMZ Microfinance Plc.	719	13,121	173	-	1,275	-	15,288
7 Anakt Plc.	1,192	16,882	178	-	144	19	18,416
8 Baitang Microheranhvatho Plc.	2,648	12,142	53	-	39	25	14,908
9 Bamboo Finance Plc.	6,749	92,262	234	-	418	1,313	100,977
10 BAMC Finance Plc.	15,799	16,925	1,489	-	1,133	277	35,623
11 Bayon Credit Plc.	4,098	586	1,821	-	1,229	-	7,734
12 BNKC (Cambodia) Plc.	38,355	295,815	1,427	-	11,527	-	347,123
13 Borribo Plc.	8,471	15,388	6	-	217	241	24,322
14 Cam Capital Public Limited Company	18,279	175,222	836	-	5,108	(3)	199,441
15 Cambodian Labor Care Plc.	1,475	20,168	4,764	-	(0.0)	10	26,417
16 Camma Microfinance Limited	2,477	109,069	286	-	1,004	232	113,068
17 Century Combo Development Plc.	2,153	497	1	-	12	-	2,663
18 Chailease Royal Finance Plc.	9,337	739,043	34,280	-	1,017	6,814	790,491
19 Chamroeun Microfinance Plc.	28,562	172,079	3,353	-	1,554	(3,281)	202,266
20 Chokchey Finance Plc.	24,765	191,632	898	-	2,192	-	219,487
21 City Microfinance Institution Plc.	5,780	35,224	956	-	694	-	42,653
22 CMK Plc.	13,000	10,838	715	-	1,248	45	25,847
23 Corich Microfinance Plc.	2,238	2,963	278	-	546	-	6,025
24 Delta Microfinance Plc.	8,437	34,583	188	-	173	1,386	44,767
25 EAST Micro Plc.	491	6,498	10	-	362	-	7,361
26 Evergreen Microfinance Plc.	3,889	232	292	-	115	(3)	4,525
27 Family Microfinance Plc.	1,425	1,841	1	-	39	-	3,305
28 Farmer Finance Ltd. (FF)	1,275	19,581	-	4	241	153	21,253
29 First Finance Plc.	46,323	320,032	2,296	5	1,518	124	370,298
30 Funan Microfinance Plc.	19,775	313,989	2,032	-	3,192	2,116	341,105
31 Futaba Microfinance Plc.	3,453	53,255	249	-	732	459	58,148
32 G B Plc.	1,195	8,135	56	-	127	57	9,570
33 Golden Cash Plc.	2,994	19,867	177	-	310	(24)	23,324
34 Grow Microfinance Institution Plc.	997	4,443	162	-	619	117	6,338
35 Idemitsu Saison Microfinance (Cambodia) Plc.	7,768	113,262	924	-	1,667	5	123,626
36 Intean Poalroath Rongroerung Ltd.	4,739	26,229	632	-	168	-	31,768
37 JACCS Microfinance (Cambodia) Plc.	24,203	310,365	3,053	-	7,963	226	345,809
38 JC Finance Plc.	9,725	20,841	241	-	392	11	31,209
39 Jet's Cash Box Finance Plc.	320	1,019	2,176	-	12	181	3,709
40 Khemarak Microfinance Institution Limited	7,724	-	34	-	61	-	7,819
41 Khmer Capital Plc.	20,531	57,492	149	-	1,242	-	79,414
42 Kongkea Capital MFI Plc.*	28,519	27,971	2,750	-	281	-	59,521
43 L B P Microfinance Plc.	920	10,881	756	-	123	-	12,680
44 LCH Microfinance Plc.	575	5,569	22	-	237	12	6,416
45 LED Microfinance Institution Plc.	340	8,717	26	-	20	24	9,126

	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
46 Leng Navatra Capital Plc.	2,108	25,247	507	-	473	119	28,454
47 Mango Finance Plc.	1,522	34,752	396	-	539	118	37,327
48 Maxima Microfinance Plc.	16,893	125,519	2,872	41	348	(2,161)	143,512
49 MIA Plc.	2,685	12,542	432	-	7	-	15,666
50 Microfinance Amatak Capital Plc.	1,095	17,964	81	-	119	-	19,258
51 Mothers Financial Japan Plc.	10,093	38,670	435	-	90	1,168	50,457
52 Niron Microfinance Plc.	5,725	8,460	782	-	291	8,521	23,779
53 Nonghyup Finance (Cambodia) Plc.	88,121	250,166	3,411	41	9,423	1,256	352,418
54 ORO Financecorp Plc.	4,909	7,261	15,727	-	22	130	28,048
55 PG Development Plc.	4,136	5,308	34	-	8	-	9,486
56 Piphup Thmey Microfinance Plc.	5,809	1,951	680	-	-	-	8,440
57 Prasethpheap Finance Plc.	3,582	19,180	258	-	234	633	23,886
58 Prime MF Microfinance Institution Ltd. (Prime MF)	1,980	47,468	903	-	9,967	3,380	63,699
59 Propey Microfinance Plc.	600	4,291	48	-	67	-	5,007
60 Queen Finance Plc.	655	3,861	32	-	259	28	4,834
61 RAFCO Financial (Cambodia) Plc.	2,860	11,984	-	564	165	-	15,572
62 Rolya Plc.	665	1,584	3,677	-	49	-	5,976
63 Royal Microfinance Plc.	5,980	20,476	20	-	639	724	27,840
64 Sabay Credit Commercial Plc.	23,208	27,483	2	-	270	-	50,964
65 Sachak Microfinance Plc.	345	1,828	-	-	6,764	546	9,482
66 Sahaka Plc.	2,450	38,904	282	-	478	(63)	42,049
67 Sahakrinpheap Microfinance Plc.	5,410	8,921	154	-	123	1,175	15,783
68 Samaky Capital Plc.	1,956	3,241	29	-	101	0.4	5,327
69 Sambat Finance Plc.	5,081	44,129	257	-	2,889	1,263	53,619
70 Samporn Samakum Sahakreas Thuntouh Neung Matjum Kampuchea Plc.	456	12,382	199	-	97	514	13,649
71 Samrithisak Microfinance Limited	17,550	65,761	356	-	2,445	(378)	85,734
72 Sawad Rung Reung Finance (Cambodia) Plc.	1,315	83,882	2	-	2,031	286	87,516
73 Seilanithih Limited	4,571	11,339	296	41	4	150	16,401
74 Serey Oudom Microfinance Plc.	2,769	28,051	189	-	387	(1,793)	29,604
75 Side Hustle Microfinance Plc.	688	2,819	-	-	335	484	4,325
76 Sixty Six Finance Plc.	1,073	10,242	82	-	58	1	11,455
77 Soksan Microfinance Institution Plc.	1,063	3,183	1,234	-	945	-	6,425
78 Sonatra Microfinance Institution Plc. (Sonatra)	3,595	41,122	762	1,466	5,044	-	51,989
79 Sunny Microfinance Plc.	5,687	71,075	398	-	819	571	78,550
80 T & Go Finance Plc.	853	4,048	734	-	123	279	6,036
81 TBB (Cambodia) Plc.	16,215	167,679	1,370	-	1,578	128	186,970
82 Trop Khnhom Plc.	4,845	44,117	-	-	66	562	49,590
83 Vithey Microfinance Plc.	4,138	29,186	370	-	253	-	33,947
84 Vivath Golden Finance Plc.	1,089	7,428	-	-	562	112	9,192
85 Welcome Finance (Cambodia) Plc.	25,068	138,252	7,828	20	1,977	7	173,152
86 Y.C.P Microfinance Plc.	6,464	11,990	28,587	5	553	-	47,600
87 Y.L.P Microfinance Plc.	2,201	25,860	146	-	905	17	29,130
Subtotal	1,166,022	6,081,090	144,690	5,365	112,713	28,487	7,538,367
TOTAL	5,037,250	20,427,431	291,802	16,006	221,525	149,425	26,143,439

*The name of Kongkea Capital MFI Plc. was changed from Asia Pacific Finance Plc.

PERCENTAGE DISTRIBUTION OF ASSETS OF INDIVIDUAL MFIs

AS AT 31 DECEMBER 2023

Table 23

	Cash and Balance with NBC and Other Banks	Loans and Advances to Customers	Prepayment and short term Receivable	Long Term Investment	Property and Equipment	Other Assets	Total Assets
Microfinance Deposit-Taking Institutions (MDIs)							
1 AMK Plc.	20.9%	76.3%	1.7%	0.2%	0.8%	-	100.0%
2 AMRET Plc.	21.8%	76.0%	0.4%	0.1%	0.5%	1.2%	100.0%
3 LOLC (Cambodia) Plc.	20.2%	78.8%	0.7%	0.0%	0.3%	0.0%	100.0%
4 Mohanokor Plc.	11.7%	78.9%	3.0%	-	2.8%	3.6%	100.0%
Subtotal	20.8%	77.1%	0.8%	0.1%	0.6%	0.7%	100.0%
Non Deposit-Taking Microfinance Institutions (MFIs)							
5 Active People's Plc.	27.3%	71.6%	0.2%	0.2%	0.7%	0.0%	100.0%
6 AMZ Microfinance Plc.	4.7%	85.8%	1.1%	-	8.3%	-	100.0%
7 Anakut Plc.	6.5%	91.7%	1.0%	-	0.8%	0.1%	100.0%
8 Baitang Microheranhvatho Plc.	17.8%	81.4%	0.4%	-	0.3%	0.2%	100.0%
9 Bamboo Finance Plc.	6.7%	91.4%	0.2%	-	0.4%	1.3%	100.0%
10 BAMC Finance Plc.	44.3%	47.5%	4.2%	-	3.2%	0.8%	100.0%
11 Bayon Credit Plc.	53.0%	7.6%	23.5%	-	15.9%	-	100.0%
12 BNKC (Cambodia) Plc.	11.0%	85.2%	0.4%	-	3.3%	-	100.0%
13 Boribo Plc.	34.8%	63.3%	0.0%	-	0.9%	1.0%	100.0%
14 Cam Capital Public Limited Company	9.2%	87.9%	0.4%	-	2.6%	0.0%	100.0%
15 Cambodian Labor Care Plc.	5.6%	76.3%	18.0%	-	0.0%	0.0%	100.0%
16 Camma Microfinance Limited	2.2%	96.5%	0.3%	-	0.9%	0.2%	100.0%
17 Century Cambo Development Plc.	80.9%	18.7%	0.0%	-	0.4%	-	100.0%
18 Chalease Royal Finance Plc.	1.2%	93.5%	4.3%	-	0.1%	0.9%	100.0%
19 Chamroeun Microfinance Plc.	14.1%	85.1%	1.7%	-	0.8%	-1.6%	100.0%
20 Chokchey Finance Plc.	11.3%	87.3%	0.4%	-	1.0%	-	100.0%
21 City Microfinance Institution Plc.	13.6%	82.6%	2.2%	-	1.6%	-	100.0%
22 CMK Plc.	50.3%	41.9%	2.8%	-	4.8%	0.2%	100.0%
23 Corich Microfinance Plc.	37.1%	49.2%	4.6%	-	9.1%	-	100.0%
24 Delta Microfinance Plc.	18.8%	77.3%	0.4%	-	0.4%	3.1%	100.0%
25 EAST Micro Plc.	6.7%	88.3%	0.1%	-	4.9%	-	100.0%
26 Evergreen Microfinance Plc.	85.9%	5.1%	6.5%	-	2.6%	-0.1%	100.0%
27 Family Microfinance Plc.	43.1%	55.7%	0.0%	-	1.2%	-	100.0%
28 Farmer Finance Ltd. (FF)	6.0%	92.1%	-	0.0%	1.1%	0.7%	100.0%
29 First Finance Plc.	12.5%	86.4%	0.6%	0.0%	0.4%	0.0%	100.0%
30 Funan Microfinance Plc.	5.8%	92.1%	0.6%	-	0.9%	0.6%	100.0%
31 Futaba Microfinance Plc.	5.9%	91.6%	0.4%	-	1.3%	0.8%	100.0%
32 G B Plc.	12.5%	85.0%	0.6%	-	1.3%	0.6%	100.0%
33 Golden Cash Plc.	12.8%	85.2%	0.8%	-	1.3%	-0.1%	100.0%
34 Grow Microfinance Institution Plc.	15.7%	70.1%	2.6%	-	9.8%	1.8%	100.0%
35 Idemitsu Saison Microfinance (Cambodia) Plc.	6.3%	91.6%	0.7%	-	1.3%	0.0%	100.0%
36 Intean Poolroath Rongroeurng Ltd.	14.9%	82.6%	2.0%	-	0.5%	-	100.0%
37 JACCS Microfinance (Cambodia) Plc.	7.0%	89.8%	0.9%	-	2.3%	0.1%	100.0%
38 JC Finance Plc.	31.2%	66.8%	0.8%	-	1.3%	0.0%	100.0%
39 Jet's Cash Box Finance Plc.	8.6%	27.5%	58.7%	-	0.3%	4.9%	100.0%
40 Khemarak Microfinance Institution Limited	98.8%	-	0.4%	-	0.8%	-	100.0%
41 Khmer Capital Plc.	25.9%	72.4%	0.2%	-	1.6%	-	100.0%
42 Kongkea Capital MFI Plc.*	47.9%	47.0%	4.6%	-	0.5%	-	100.0%
43 L B P Microfinance Plc.	7.3%	85.8%	6.0%	-	1.0%	-	100.0%

	Cash and Balance with NBC and Other Banks	Loans and Advances to Customers	Prepayment and short term Receivable	Long Term Investment	Property and Equipment	Other Assets	Total Assets
44 LCH Microfinance Plc.	9.0%	86.8%	0.3%	-	3.7%	0.2%	100.0%
45 LED Microfinance Institution Plc.	3.7%	95.5%	0.3%	-	0.2%	0.3%	100.0%
46 Leng Navatra Capital Plc.	7.4%	88.7%	1.8%	-	1.7%	0.4%	100.0%
47 Mango Finance Plc.	4.1%	93.1%	1.1%	-	1.4%	0.3%	100.0%
48 Maxima Microfinance Plc.	11.8%	87.5%	2.0%	0.0%	0.2%	-1.5%	100.0%
49 MIA Plc.	17.1%	80.1%	2.8%	-	0.0%	-	100.0%
50 Microfinance Amatak Capital Plc.	5.7%	93.3%	0.4%	-	0.6%	-	100.0%
51 Mothers Financial Japan Plc.	20.0%	76.6%	0.9%	-	0.2%	2.3%	100.0%
52 Niron Microfinance Plc.	24.1%	35.6%	3.3%	-	1.2%	35.8%	100.0%
53 Nonghyup Finance (Cambodia) Plc.	25.0%	71.0%	1.0%	0.0%	2.7%	0.4%	100.0%
54 ORO Financecorp Plc.	17.5%	25.9%	56.1%	-	0.1%	0.5%	100.0%
55 PG Development Plc.	43.6%	56.0%	0.4%	-	0.1%	-	100.0%
56 Piphup Thmey Microfinance Plc.	68.8%	23.1%	8.1%	-	-	-	100.0%
57 Prasethpheap Finance Plc.	15.0%	80.3%	1.1%	-	1.0%	2.7%	100.0%
58 Prime MF Microfinance Institution Ltd. (Prime MF)	3.1%	74.5%	1.4%	-	15.6%	5.3%	100.0%
59 Propey Microfinance Plc.	12.0%	85.7%	1.0%	-	1.3%	-	100.0%
60 Queen Finance Plc.	13.5%	79.9%	0.7%	-	5.4%	0.6%	100.0%
61 RAFCO Financial (Cambodia) Plc.	18.4%	77.0%	-	3.6%	1.1%	-	100.0%
62 Rolya Plc.	11.1%	26.5%	61.5%	-	0.8%	-	100.0%
63 Royal Microfinance Plc.	21.5%	73.6%	0.1%	-	2.3%	2.6%	100.0%
64 Sabay Credit Commercial Plc.	45.5%	53.9%	0.0%	-	0.5%	-	100.0%
65 Sachak Microfinance Plc.	3.6%	19.3%	-	-	71.3%	5.8%	100.0%
66 Sahaka Plc.	5.8%	92.5%	0.7%	-	1.1%	-0.2%	100.0%
67 Sahakrinpheap Microfinance Plc.	34.3%	56.5%	1.0%	-	0.8%	7.4%	100.0%
68 Samaky Capital Plc.	36.7%	60.8%	0.5%	-	1.9%	0.0%	100.0%
69 Sambat Finance Plc.	9.5%	82.3%	0.5%	-	5.4%	2.4%	100.0%
70 Samporn Samakum Sahakreas Thuntouh Neung Matjum Kampuchea Plc.	3.3%	90.7%	1.5%	-	0.7%	3.8%	100.0%
71 Samrithisak Microfinance Limited	20.5%	76.7%	0.4%	-	2.9%	-0.4%	100.0%
72 Sawad Rung Reung Finance (Cambodia) Plc.	1.5%	95.8%	0.0%	-	2.3%	0.3%	100.0%
73 Seilanithih Limited	27.9%	69.1%	1.8%	0.2%	0.0%	0.9%	100.0%
74 Serey Oudom Microfinance Plc.	9.4%	94.8%	0.6%	-	1.3%	-6.1%	100.0%
75 Side Hustle Microfinance Plc.	15.9%	65.2%	-	-	7.7%	11.2%	100.0%
76 Sixty Six Finance Plc.	9.4%	89.4%	0.7%	-	0.5%	0.0%	100.0%
77 Soksan Microfinance Institution Plc.	16.5%	49.5%	19.2%	-	14.7%	-	100.0%
78 Sonatra Microfinance Institution Plc. (Sonatra)	6.9%	79.1%	1.5%	2.8%	9.7%	-	100.0%
79 Sunny Microfinance Plc.	7.2%	90.5%	0.5%	-	1.0%	0.7%	100.0%
80 T & Go Finance Plc.	14.1%	67.1%	12.2%	-	2.0%	4.6%	100.0%
81 TBB (Cambodia) Plc.	8.7%	89.7%	0.7%	-	0.8%	0.1%	100.0%
82 Trop Khnhom Plc.	9.8%	89.0%	-	-	0.1%	1.1%	100.0%
83 Vithey Microfinance Plc.	12.2%	86.0%	1.1%	-	0.7%	-	100.0%
84 Vivath Golden Finance Plc.	11.9%	80.8%	0.0%	-	6.1%	1.2%	100.0%
85 Welcome Finance (Cambodia) Plc.	14.5%	79.8%	4.5%	0.0%	1.1%	0.0%	100.0%
86 Y.C.P Microfinance Plc.	13.6%	25.2%	60.1%	0.0%	1.2%	-	100.0%
87 Y.LP Microfinance Plc.	7.6%	88.8%	0.5%	-	3.1%	0.1%	100.0%
Subtotal	15.5%	80.7%	1.9%	0.1%	1.5%	0.4%	100.0%
Total	19.3%	78.1%	1.1%	0.1%	0.8%	0.6%	100.0%

*The name of Kongkea Capital MFI Plc. was changed from Asia Pacific Finance Plc.

**COMPARATIVE STATEMENT OF CONDITION (LIABILITY AND EQUITY SIDE)
AS AT 31 DECEMBER 2023**

Table 24

1 USD = 4,085 KHR

(millions of KHR)

	Customer's deposit							Shareholder's Equity							Total Liabilities and Equity
	Compulsory Saving	Voluntary Saving	Interest Payable	Account payable and Others Liabilities	Accrued Expenses and Provision	Loans Payable	Deferred Revenue	Suspense Clearing and interbranch Account	Other Liabilities	Paid up Capital	Premium on Share Capital	Hybrid & Donated Capital Investment	Reserves and Subordinated Debt	Retained and Current Profit/Loss	
Microfinance Deposit-Taking Institutions (MDIs)															
1 AMK Plc.	29,940	1,091,928	30,892	35,171	19,977	1,185,251	-	(0.0)	76,755	273,662	22,425	-	230,007	71,192	3,067,200
2 AMRET Plc.	-	4,122,945	173,492	81,276	21,530	2,407,484	98,020	109	745	120,002	-	-	827,359	661,881	8,514,844
3 LOLC (Cambodia) Plc.	-	3,590,788	101,717	3,126	59,961	889,512	90,776	(3,992)	13,536	424,377	-	-	631,643	637,070	6,438,514
4 Mohanokor Plc.	-	261,795	-	6,964	1,355	128,433	-	217	30,263	122,550	-	-	-	32,937	584,513
Total MDIs	29,940	9,067,455	306,100	126,537	102,823	4,610,681	188,796	(3,666)	121,298	940,592	22,425	-	1,689,009	1,403,081	18,605,072
Non Deposit-Taking Microfinance Institutions (MFIs)															
5 Active People's Plc.	-	-	-	33,129	-	1,304,695	-	27,430	-	204,250	-	-	-	212,875	1,782,378
6 AMZ Microfinance Plc.	-	-	-	24	402	11,832	230	2	-	8,170	-	-	-	(5,372)	15,288
7 Anakt Plc.	-	-	-	25	55	9,624	-	(0.0)	640	12,255	-	-	-	(4,184)	18,416
8 Baitang Microheranhvatho Plc.	-	-	-	1	58	-	-	77	158	12,255	-	-	18	2,341	14,908
9 Bamboo Finance Plc.	-	-	-	-	-	72,575	-	-	1,764	16,340	-	-	8,170	2,127	100,977
10 BAMC Finance Plc.	-	-	-	122	52	5,587	107	(0.0)	-	34,723	-	-	249	(5,216)	35,623
11 Bayon Credit Plc.	-	-	-	240	81	6,879	-	-	11	12,255	-	-	-	(11,734)	7,734
12 BNKC (Cambodia) Plc.	-	-	-	657	179	253,840	598	8,566	-	81,700	-	-	-	1,584	347,123
13 Borribo Plc.	-	-	-	530	(102)	10,009	-	13	275	7,353	-	-	-	6,243	24,322
14 Cam Capital Public Limited Company	-	-	-	420	455	155,548	1,056	2,875	-	61,275	-	-	-	(22,189)	199,441
15 Cambodian Labor Care Plc.	-	-	-	9,919	263	-	-	-	-	12,255	-	-	-	3,980	26,417
16 Camma Microfinance Limited	-	-	-	207	40	74,408	207	434	-	29,996	-	-	5,882	1,895	113,068
17 Century Cambo Development Plc.	-	-	-	-	35	0.0	-	-	-	6,128	-	-	-	(3,500)	2,663
18 Chailease Royal Finance Plc.	-	-	-	1,475	26,554	611,618	-	5,506	-	87,909	-	-	-	57,430	790,491
19 Chamroeun Microfinance Plc.	-	-	-	4,340	-	156,643	-	12	-	29,453	0.0	2,046	660	9,112	202,266
20 Chokchey Finance Plc.	-	-	-	224	54	167,022	-	-	1,991	22,468	-	-	17,770	9,957	219,487
21 City Microfinance Institution Plc.	-	-	-	828	141	10,501	-	13	(5)	32,680	-	-	-	(1,505)	42,653
22 CMK Plc.	443	612	1	7	418	-	-	(0.0)	(56)	26,553	-	-	668	(2,799)	25,847
23 Corich Microfinance Plc.	-	-	-	1,044	-	3,174	-	-	-	6,128	-	-	-	(4,320)	6,025
24 Delta Microfinance Plc.	-	-	-	-	-	23,693	-	767	4,110	10,213	-	-	2,592	3,393	44,767
25 EAST Micro Plc.	-	-	-	-	75	818	33	-	0.3	8,170	-	-	-	(1,736)	7,361
26 Evergreen Microfinance Plc.	-	-	-	43	45	-	-	(3)	-	6,128	-	-	-	(1,687)	4,525
27 Family Microfinance Plc.	-	-	-	9	36	2,923	-	-	-	6,128	-	-	-	(5,789)	3,305
28 Farmer Finance Ltd. (FF)	-	-	-	58	-	15,066	-	86	63	6,000	-	-	-	(20)	21,253
29 First Finance Plc.	-	-	-	662	201	283,861	-	-	19,557	61,275	-	-	7,007	(2,265)	370,298
30 Funan Microfinance Plc.	-	-	-	3,905	4,364	218,614	3,705	506	133	32,680	-	-	9,753	67,445	341,105
31 Futaba Microfinance Plc.	-	-	-	472	535	18,984	-	-	7,646	28,595	-	-	-	1,917	58,148
32 G B Plc.	-	-	-	5	96	5,730	-	2	-	8,170	-	-	-	(4,434)	9,570
33 Golden Cash Plc.	-	-	-	816	-	12,086	-	157	-	6,128	-	-	411	3,726	23,324
34 Grow Microfinance Institution Plc.	-	-	-	0.2	122	3,909	-	49	59	6,128	-	-	-	(3,929)	6,338
35 Idemitsu Saison Microfinance (Cambodia) Plc.	-	-	-	1,046	606	93,955	736	-	-	40,850	-	-	-	(13,567)	123,626
36 Intean Poalroath Rongroeng Ltd.	-	-	-	385	231	-	0.0	168	-	12,617	-	-	(300)	18,667	31,768
37 JACCS Microfinance (Cambodia) Plc.	-	-	-	3,160	3,270	267,187	-	5,281	-	69,445	-	-	1,659	(4,193)	345,809
38 JC Finance Plc.	-	-	-	11	278	12,815	-	76	-	25,531	-	-	-	(7,502)	31,209
39 Jet's Cash Box Finance Plc.	-	-	-	2	0.4	56	117	181	-	6,128	-	-	-	(2,774)	3,709
40 Khemarak Microfinance Institution Limited	-	-	-	32	2	-	-	-	-	10,213	-	-	-	(2,428)	7,819
41 Khmer Capital Plc.	-	-	-	30	439	-	335	196	5	81,700	-	-	-	(3,291)	79,414
42 Kongkea Capital MFI Plc.*	-	-	-	20,543	217	33,214	-	-	252	19,608	-	-	-	(14,313)	59,521
43 L B P Microfinance Plc.	-	-	-	194	50	3,604	-	290	-	10,213	-	-	-	(1,671)	12,680
44 LCH Microfinance Plc.	-	-	-	303	-	-	-	(183)	-	6,128	-	-	-	169	6,416
45 LED Microfinance Institution Plc.	-	-	-	1,012	29	5	-	256	130	6,128	-	-	-	1,566	9,126
46 Leng Navatra Capital Plc.	-	-	-	-	54	-	-	139	12,129	18,383	-	-	-	(2,251)	28,454
47 Mango Finance Plc.	-	-	-	921	1,270	17,574	-	101	-	12,255	-	-	-	5,207	37,327

	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	
48 Maxima Microfinance Plc.	-	-	-	1,798	909	107,633	-	795	(2,401)	20,814	6,283	-	1,168	6,511	143,512
49 MIA Plc.	-	-	-	58	77	1,806	1,143	182	-	10,213	-	-	-	2,189	15,666
50 Microfinance Amatak Capital Plc.	-	-	-	8	356	9,512	-	(4)	9	6,128	-	-	85	3,163	19,258
51 Mothers Financial Japan Plc.	-	-	-	1,133	216	25,694	-	6,865	-	14,298	-	-	26,019	(23,768)	50,457
52 Niron Microfinance Plc.	-	-	-	74	80	0.0	256	8,521	-	10,448	-	-	(0.0)	4,399	23,779
53 Nonghyup Finance (Cambodia) Plc.	-	-	-	461	1,048	204,576	2,403	1,953	-	102,125	-	383	340	39,129	352,418
54 ORO Financecorp Plc.	-	-	-	3,434	60	-	-	3	1	28,595	-	-	-	(4,046)	28,048
55 PG Development Plc.	-	-	-	22	60	-	-	-	-	12,255	-	-	-	(2,852)	9,486
56 Piphup Thmey Microfinance Plc.	-	-	-	31	-	-	-	-	1,965	40,033	-	-	-	(33,589)	8,440
57 Prasethpheap Finance Plc.	-	-	-	140	39	10,258	-	-	-	11,911	258	-	1,053	227	23,886
58 Prime MF Microfinance Institution Ltd. (Prime MF)	-	-	-	316	168	30,315	-	597	-	20,425	-	-	533	11,344	63,699
59 Propey Microfinance Plc.	-	-	-	59	-	-	-	-	-	6,128	-	-	-	(1,179)	5,007
60 Queen Finance Plc.	-	-	-	-	36	1,685	-	172	-	6,822	-	-	-	(3,881)	4,834
61 RAFCO Financial (Cambodia) Plc.	-	-	-	-	-	2,043	-	-	1,675	10,213	-	-	-	1,642	15,572
62 Rolya Plc.	-	-	-	14	34	-	-	196	-	6,128	-	-	(0.0)	(396)	5,976
63 Royal Microfinance Plc.	-	-	-	14	142	9,191	209	822	-	16,340	-	-	-	1,122	27,840
64 Sabay Credit Commercial Plc.	-	-	-	717	236	28,595	-	(75)	-	20,425	-	-	587	480	50,964
65 Sachak Microfinance Plc.	-	-	-	4	22	5,991	740	(4)	59	6,128	-	-	-	(3,457)	9,482
66 Sahaka Plc.	-	-	-	94	178	34,033	-	(3)	241	14,706	-	-	-	(7,200)	42,049
67 Sahakrinpheap Microfinance Plc.	-	-	-	11	80	-	-	-	624	26,000	-	-	56	(10,988)	15,783
68 Samaky Capital Plc.	-	-	-	32	41	-	-	629	3	8,170	-	-	329	(3,876)	5,327
69 Sambat Finance Plc.	-	-	-	185	262	42,706	-	0.0	1	13,391	-	-	-	(2,925)	53,619
70 Samporn Samakum Sahakreas Thuntouh Neung Matjum Kampuchea Plc.	-	-	-	988	-	1,711	-	531	-	8,579	-	-	-	1,840	13,649
71 Samrithisak Microfinance Limited	-	-	-	556	86	(1)	-	(0.0)	(1,087)	61,275	-	-	6,453	18,451	85,734
72 Sawad Rung Reung Finance (Cambodia) Plc.	-	-	-	1,603	1,200	71,783	-	-	508	13,276	-	-	-	(854)	87,516
73 Seilanithih Limited	34	-	-	279	87	6,756	-	0.0	976	8,579	-	-	3,027	(3,337)	16,401
74 Serey Oudom Microfinance Plc.	-	-	-	14	127	21,232	175	(1,793)	-	8,170	-	-	-	1,679	29,604
75 Side Hustle Microfinance Plc.	-	-	-	928	-	4	-	-	935	5,647	-	-	-	(3,188)	4,325
76 Sixty Six Finance Plc.	-	-	-	-	-	-	-	-	211	12,255	-	-	-	(1,011)	11,455
77 Soksan Microfinance Institution Plc.	-	-	-	37	-	-	-	-	-	6,128	-	-	111	149	6,425
78 Sonatra Microfinance Institution Plc. (Sonatra)	-	-	-	397	67	29,726	1	23	-	22,468	-	-	-	(693)	51,989
79 Sunny Microfinance Plc.	-	-	-	14	528	20,467	-	(0.0)	351	60,458	-	-	645	(3,915)	78,550
80 T & Go Finance Plc.	-	-	-	66	15	3,876	-	272	-	12,255	-	-	-	(10,448)	6,036
81 TBB (Cambodia) Plc.	-	-	-	4,271	325	98,546	-	-	-	81,700	-	-	8,427	(6,298)	186,970
82 Trop Khnhom Plc.	-	-	-	-	-	39,540	-	-	653	6,128	-	-	2,043	1,227	49,590
83 Vithey Microfinance Plc.	-	-	-	141	27	10,943	954	-	-	17,566	-	-	6,697	(2,381)	33,947
84 Vivath Golden Finance Plc.	-	-	-	16	43	-	-	-	409	16,340	-	-	-	(7,616)	9,192
85 Welcome Finance (Cambodia) Plc.	-	-	-	1,627	739	103,762	-	(695)	7,974	20,425	-	-	4,012	35,308	173,152
86 Y.C.P Microfinance Plc.	-	-	-	71	1,854	-	-	2,231	-	21,651	-	-	961	20,833	47,600
87 Y.L.P Microfinance Plc.	-	-	-	392	59	4,096	307	0.1	-	6,128	-	-	20,425	(2,277)	29,130
Total MFIs	477	612	1	106,805	49,806	4,794,526	13,312	74,217	61,971	2,003,669	6,541	2,429	137,510	286,489	7,538,367
TOTAL	30,418	9,068,067	306,101	233,342	152,630	9,405,207	202,109	70,552	183,270	2,944,261	28,966	2,429	1,826,519	1,689,570	26,143,439

*The name of Kongkea Capital MFI Plc. was changed from Asia Pacific Finance Plc.

**PERCENTAGE DISTRIBUTION OF LIABILITIES AND EQUITY OF INDIVIDUAL MFIs
AS AT 31 DECEMBER 2023**

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		
Microfinance Deposit-Taking Institutions (MDIs)																
1 AMK Plc.	1.0%	35.6%	1.0%	1.1%	0.7%	38.6%	-	0.0%	2.5%	8.9%	0.7%	-	7.5%	2.3%	100.0%	
2 AMRET Plc.	-	48.4%	2.0%	1.0%	0.3%	28.3%	1.2%	0.0%	0.0%	1.4%	-	-	9.7%	7.8%	100.0%	
3 LOLC (Cambodia) Plc.	-	55.8%	1.6%	0.0%	0.9%	13.8%	1.4%	-0.1%	0.2%	6.6%	-	-	9.8%	9.9%	100.0%	
4 Mohanokor Plc.	-	44.8%	-	1.2%	0.2%	22.0%	-	0.0%	5.2%	21.0%	-	-	-	5.6%	100.0%	
Subtotal	0.2%	48.7%	1.6%	0.7%	0.6%	24.8%	1.0%	0.0%	0.7%	5.1%	0.1%	-	9.1%	7.5%	100.0%	
Non Deposit-Taking Microfinance Institutions (MFIs)																
5 Active People's Plc.	-	-	-	1.9%	-	73.2%	-	1.5%	-	11.5%	-	-	-	11.9%	100.0%	
6 AMZ Microfinance Plc.	-	-	-	0.2%	2.6%	77.4%	1.5%	0.0%	-	53.4%	-	-	-	-35.1%	100.0%	
7 Anakt Plc.	-	-	-	0.1%	0.3%	52.3%	-	0.0%	3.5%	66.5%	-	-	-	-22.7%	100.0%	
8 Baitang Microheranhvatho Plc.	-	-	-	0.0%	0.4%	-	-	0.5%	1.1%	82.2%	-	-	0.1%	15.7%	100.0%	
9 Bamboo Finance Plc.	-	-	-	-	-	71.9%	-	-	1.7%	16.2%	-	-	8.1%	2.1%	100.0%	
10 BAMC Finance Plc.	-	-	-	0.3%	0.1%	15.7%	0.3%	0.0%	-	97.5%	-	-	0.7%	-14.6%	100.0%	
11 Bayon Credit Plc.	-	-	-	3.1%	1.1%	89.0%	-	-	0.1%	158.5%	-	-	-	-151.7%	100.0%	
12 BNKC (Cambodia) Plc.	-	-	-	0.2%	0.1%	73.1%	0.2%	2.5%	-	23.5%	-	-	-	0.5%	100.0%	
13 Borribo Plc.	-	-	-	2.2%	-0.4%	41.2%	-	0.1%	1.1%	30.2%	-	-	-	25.7%	100.0%	
14 Cam Capital Public Limited Company	-	-	-	0.2%	0.2%	78.0%	0.5%	1.4%	-	30.7%	-	-	-	-11.1%	100.0%	
15 Cambodian Labor Care Plc.	-	-	-	37.5%	1.0%	-	-	-	-	46.4%	-	-	-	15.1%	100.0%	
16 Camma Microfinance Limited	-	-	-	0.2%	0.0%	65.8%	0.2%	0.4%	-	26.5%	-	-	5.2%	1.7%	100.0%	
17 Century Cambo Development Plc.	-	-	-	-	1.3%	0.0%	-	-	-	230.1%	-	-	-	-131.4%	100.0%	
18 Chalease Royal Finance Plc.	-	-	-	0.2%	3.4%	77.4%	-	0.7%	-	11.1%	-	-	-	7.3%	100.0%	
19 Chamroeun Microfinance Plc.	-	-	-	2.1%	-	77.4%	-	0.0%	-	14.6%	0.0%	1.0%	0.3%	4.5%	100.0%	
20 Chokchey Finance Plc.	-	-	-	0.1%	0.0%	76.1%	-	-	0.9%	10.2%	-	-	8.1%	4.5%	100.0%	
21 City Microfinance Institution Plc.	-	-	-	1.9%	0.3%	24.6%	-	0.0%	0.0%	76.8%	-	-	-	-3.5%	100.0%	
22 CMK Plc.	1.7%	2.4%	0.0%	0.0%	1.6%	-	-	0.0%	-0.2%	102.7%	-	-	2.6%	-10.8%	100.0%	
23 Corich Microfinance Plc.	-	-	-	17.3%	-	52.7%	-	-	-	101.7%	-	-	-	-71.7%	100.0%	
24 Delta Microfinance Plc.	-	-	-	-	-	52.9%	-	1.7%	9.2%	22.8%	-	-	5.8%	7.6%	100.0%	
25 EAST Micro Plc.	-	-	-	-	1.0%	11.1%	0.5%	-	0.0%	111.0%	-	-	-	-23.6%	100.0%	
26 Evergreen Microfinance Plc.	-	-	-	1.0%	1.0%	-	-	-0.1%	-	135.4%	-	-	-	-37.3%	100.0%	
27 Family Microfinance Plc.	-	-	-	0.3%	1.1%	88.4%	-	-	-	185.4%	-	-	-	-175.2%	100.0%	
28 Farmer Finance Ltd. (FF)	-	-	-	0.3%	-	70.9%	-	0.4%	0.3%	28.2%	-	-	-	-0.1%	100.0%	
29 First Finance Plc.	-	-	-	0.2%	0.1%	76.7%	-	-	5.3%	16.5%	-	-	1.9%	-0.6%	100.0%	
30 Funan Microfinance Plc.	-	-	-	1.1%	1.3%	64.1%	1.1%	0.1%	0.0%	9.6%	-	-	2.9%	19.8%	100.0%	
31 Futaba Microfinance Plc.	-	-	-	0.8%	0.9%	32.6%	-	-	13.1%	49.2%	-	-	-	3.3%	100.0%	
32 G B Plc.	-	-	-	0.1%	1.0%	59.9%	-	0.0%	-	85.4%	-	-	-	-46.3%	100.0%	
33 Golden Cash Plc.	-	-	-	3.5%	-	51.8%	-	0.7%	-	26.3%	-	-	1.8%	16.0%	100.0%	
34 Grow Microfinance Institution Plc.	-	-	-	0.0%	1.9%	61.7%	-	0.8%	0.9%	96.7%	-	-	-	-62.0%	100.0%	
35 Idemitsu Saison Microfinance (Cambodia) Plc.	-	-	-	0.8%	0.5%	76.0%	0.6%	-	-	33.0%	-	-	-	-11.0%	100.0%	
36 Intean Poalroath Rongroerng Ltd.	-	-	-	1.2%	0.7%	-	-	0.5%	-	39.7%	-	-	-0.9%	58.8%	100.0%	
37 JACCS Microfinance (Cambodia) Plc.	-	-	-	0.9%	0.9%	77.3%	-	1.5%	-	20.1%	-	-	0.5%	-1.2%	100.0%	
38 JC Finance Plc.	-	-	-	0.0%	0.9%	41.1%	-	0.2%	-	81.8%	-	-	-	-24.0%	100.0%	
39 Jet's Cash Box Finance Plc.	-	-	-	0.0%	0.0%	1.5%	3.1%	4.9%	-	165.2%	-	-	-	-74.8%	100.0%	
40 Khemarak Microfinance Institution Limited	-	-	-	0.4%	0.0%	-	-	-	-	130.6%	-	-	-	-31.0%	100.0%	
41 Khmer Capital Plc.	-	-	-	0.0%	0.6%	-	0.4%	0.2%	0.0%	102.9%	-	-	-	-4.1%	100.0%	
42 Kongkea Capital MFI Plc.*	-	-	-	34.5%	0.4%	55.8%	-	-	0.4%	32.9%	-	-	-	-24.0%	100.0%	
43 L B P Microfinance Plc.	-	-	-	1.5%	0.4%	28.4%	-	2.3%	-	80.5%	-	-	-	-13.2%	100.0%	
44 LCH Microfinance Plc.	-	-	-	4.7%	-	-	-	-2.9%	-	95.5%	-	-	-	2.6%	100.0%	
45 LED Microfinance Institution Plc.	-	-	-	11.1%	0.3%	0.1%	-	2.8%	1.4%	67.1%	-	-	-	17.2%	100.0%	
46 Leng Navatra Capital Plc.	-	-	-	-	0.2%	-	-	0.5%	42.6%	64.6%	-	-	-	-7.9%	100.0%	
47 Mango Finance Plc.	-	-	-	2.5%	3.4%	47.1%	-	0.3%	-	32.8%	-	-	-	13.9%	100.0%	

	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		
48 Maxima Microfinance Plc.	-	-	-	1.3%	0.6%	75.0%	-	0.6%	-1.7%	14.5%	4.4%	-	0.8%	4.5%	100.0%	
49 MIA Plc.	-	-	-	0.4%	0.5%	11.5%	7.3%	1.2%	-	65.2%	-	-	-	14.0%	100.0%	
50 Microfinance Amatak Capital Plc.	-	-	-	0.0%	1.8%	49.4%	-	0.0%	0.0%	31.8%	-	-	0.4%	16.4%	100.0%	
51 Mothers Financial Japan Plc.	-	-	-	2.2%	0.4%	50.9%	-	13.6%	-	28.3%	-	-	51.6%	-47.1%	100.0%	
52 Niron Microfinance Plc.	-	-	-	0.3%	0.3%	0.0%	1.1%	35.8%	-	43.9%	-	-	0.0%	18.5%	100.0%	
53 Nonghyup Finance (Cambodia) Plc.	-	-	-	0.1%	0.3%	58.0%	0.7%	0.6%	-	29.0%	-	0.1%	0.1%	11.1%	100.0%	
54 ORO Financecorp Plc.	-	-	-	12.2%	0.2%	-	-	0.0%	0.0%	102.0%	-	-	-	-14.4%	100.0%	
55 PG Development Plc.	-	-	-	0.2%	0.6%	-	-	-	-	129.2%	-	-	-	-30.1%	100.0%	
56 Piphup Thmey Microfinance Plc.	-	-	-	0.4%	-	-	-	-	23.3%	474.3%	-	-	-	-398.0%	100.0%	
57 Prasethpheap Finance Plc.	-	-	-	0.6%	0.2%	42.9%	-	-	-	49.9%	1.1%	-	4.4%	1.0%	100.0%	
58 Prime MF Microfinance Institution Ltd. (Prime MF)	-	-	-	0.5%	0.3%	47.6%	-	0.9%	-	32.1%	-	-	0.8%	17.8%	100.0%	
59 Propay Microfinance Plc.	-	-	-	1.2%	-	-	-	-	-	122.4%	-	-	-	-23.6%	100.0%	
60 Queen Finance Plc.	-	-	-	-	0.7%	34.9%	-	3.6%	-	141.1%	-	-	-	-80.3%	100.0%	
61 RAFCO Financial (Cambodia) Plc.	-	-	-	-	-	13.1%	-	-	10.8%	65.6%	-	-	-	10.5%	100.0%	
62 Rolya Plc.	-	-	-	0.2%	0.6%	-	-	3.3%	-	102.5%	-	-	0.0%	-6.6%	100.0%	
63 Royal Microfinance Plc.	-	-	-	0.1%	0.5%	33.0%	0.8%	3.0%	-	58.7%	-	-	-	4.0%	100.0%	
64 Sabay Credit Commercial Plc.	-	-	-	1.4%	0.5%	56.1%	-	-0.1%	-	40.1%	-	-	1.2%	0.9%	100.0%	
65 Sachak Microfinance Plc.	-	-	-	0.0%	0.2%	63.2%	7.8%	0.0%	0.6%	64.6%	-	-	-	-36.5%	100.0%	
66 Sahaka Plc.	-	-	-	0.2%	0.4%	80.9%	-	0.0%	0.6%	35.0%	-	-	-	-17.1%	100.0%	
67 Sahakrinpheap Microfinance Plc.	-	-	-	0.1%	0.5%	-	-	-	4.0%	164.7%	-	-	0.4%	-69.6%	100.0%	
68 Samaky Capital Plc.	-	-	-	0.6%	0.8%	-	-	11.8%	0.1%	153.4%	-	-	6.2%	-72.8%	100.0%	
69 Sambat Finance Plc.	-	-	-	0.3%	0.5%	79.6%	-	0.0%	0.0%	25.0%	-	-	-	-5.5%	100.0%	
70 Samporn Samakum Sahakreas Thuntouh Neung Matjum Kampuchea Plc.	-	-	-	7.2%	-	12.5%	-	3.9%	-	62.9%	-	-	-	13.5%	100.0%	
71 Samrithisak Microfinance Limited	-	-	-	0.6%	0.1%	0.0%	-	0.0%	-1.3%	71.5%	-	-	7.5%	21.5%	100.0%	
72 Sawad Rung Reung Finance (Cambodia) Plc.	-	-	-	1.8%	1.4%	0.82	-	-	0.6%	15.2%	-	-	-	-1.0%	100.0%	
73 Seilanith Limited	0.2%	-	-	1.7%	0.5%	41.2%	-	0.0%	6.0%	52.3%	-	-	18.5%	-20.3%	100.0%	
74 Serey Oudom Microfinance Plc.	-	-	-	0.0%	0.4%	71.7%	0.6%	-6.1%	-	27.6%	-	-	-	5.7%	100.0%	
75 Side Hustle Microfinance Plc.	-	-	-	21.5%	-	0.1%	-	-	21.6%	130.5%	-	-	-	-73.7%	100.0%	
76 Sixty Six Finance Plc.	-	-	-	-	-	-	-	-	1.8%	107.0%	-	-	-	-8.8%	100.0%	
77 Soksan Microfinance Institution Plc.	-	-	-	0.6%	-	-	-	-	-	95.4%	-	-	1.7%	2.3%	100.0%	
78 Sonatra Microfinance Institution Plc. (Sonatra)	-	-	-	0.8%	0.1%	57.2%	0.0%	0.0%	-	43.2%	-	-	-	-1.3%	100.0%	
79 Sunny Microfinance Plc.	-	-	-	0.0%	0.7%	26.1%	-	0.0%	0.4%	77.0%	-	-	0.8%	-5.0%	100.0%	
80 T & Go Finance Plc.	-	-	-	1.1%	0.2%	64.2%	-	4.5%	-	203.0%	-	-	-	-173.1%	100.0%	
81 TBB (Cambodia) Plc.	-	-	-	2.3%	0.2%	52.7%	-	-	-	43.7%	-	-	4.5%	-3.4%	100.0%	
82 Trop Khnhom Plc.	-	-	-	-	-	79.7%	-	-	1.3%	12.4%	-	-	4.1%	2.5%	100.0%	
83 Vithey Microfinance Plc.	-	-	-	0.4%	0.1%	32.2%	2.8%	-	-	51.7%	-	-	19.7%	-7.0%	100.0%	
84 Vivath Golden Finance Plc.	-	-	-	0.2%	0.5%	-	-	-	4.4%	177.8%	-	-	-	-82.9%	100.0%	
85 Welcome Finance (Cambodia) Plc.	-	-	-	0.9%	0.4%	59.9%	-	-0.4%	4.6%	11.8%	-	-	2.3%	20.4%	100.0%	
86 Y.C.P Microfinance Plc.	-	-	-	0.1%	3.9%	-	-	4.7%	-	45.5%	-	-	2.0%	43.8%	100.0%	
87 Y.L.P Microfinance Plc.	-	-	-	1.3%	0.2%	14.1%	1.1%	0.0%	-	21.0%	-	-	70.1%	-7.8%	100.0%	
Subtotal	0.0%	0.0%	0.0%	1.4%	0.7%	63.6%	0.2%	1.0%	0.8%	26.6%	0.1%	0.0%	1.8%	3.8%	100.0%	
Total	0.1%	34.7%	1.2%	0.9%	0.6%	36.0%	0.8%	0.3%	0.7%	11.3%	0.1%	0.0%	7.0%	6.5%	100.0%	

*The name of Kongkea Capital MFI Plc. was changed from Asia Pacific Finance Plc.

**PROFIT AND LOSS STATEMENT
FOR THE YEAR ENDED 31 DECEMBER 2023**

Table 26

1 USD = 4,085 KHR

(millions of KHR)

	Interest income	Interest Expenses	Net Interest Income	Non-interest income	Operation income	Operating Expense	Net Provision	Profit from operation	Grant Income	Profit before Taxes	Tax on profit	Net Profit & Loss for 12 months
	1	2	3=1-2	4	5=3+4	6	7	8=5-6-7	9	10=8+9	11	12=10-11
Microfinance Deposit-Taking Institutions (MDIs)												
1 AMK Plc.	388,788	173,409	215,379	71,359	286,738	195,285	69,132	22,321	40	22,361	5,498	16,863
2 AMRET Plc.	981,896	529,624	452,272	89,341	541,613	266,840	100,371	174,402	-	174,402	31,654	142,748
3 LOLC (Cambodia) Plc.	795,846	346,282	449,564	112,337	561,901	196,540	58,261	307,099	-	307,099	61,645	245,455
4 Mohanakor Plc.	84,082	30,073	54,009	32,129	86,138	70,538	54,608	(39,008)	-	(39,008)	190	(39,199)
Subtotal	2,250,611	1,079,388	1,171,223	305,167	1,476,390	729,203	282,372	464,815	40	464,854	98,987	365,867
Non Deposit-Taking Microfinance Institutions (MFIs)												
5 Active People's Plc.	286,570	62,286	224,284	10,474	234,758	52,427	89,703	92,629	-	92,629	19,231	73,397
6 AMZ Microfinance Plc.	2,235	707	1,528	76	1,604	4,664	41	(3,101)	-	(3,101)	24	(3,126)
7 Anakut Plc.	2,978	892	2,086	214	2,300	2,682	2,013	(2,394)	-	(2,394)	69	(2,463)
8 Baitang Microheranhvatho Plc.	2,388	-	2,388	202	2,590	1,508	173	909	-	909	132	777
9 Bamboo Finance Plc.	22,448	7,394	15,054	-	15,054	11,860	656	2,538	-	2,538	535	2,003
10 BAMC Finance Plc.	2,359	369	1,990	604	2,593	2,981	3,305	(3,693)	-	(3,693)	25	(3,718)
11 Bayon Credit Plc.	127	-	127	89	216	2,406	32	(2,222)	-	(2,222)	2	(2,225)
12 BNKC (Cambodia) Plc.	43,865	17,541	26,325	3,844	30,169	25,629	27,356	(22,816)	-	(22,816)	586	(23,402)
13 Borribo Plc.	2,905	855	2,050	571	2,620	2,645	789	(813)	-	(813)	(25)	(788)
14 Cam Capital Public Limited Company	21,341	9,930	11,411	(997)	10,414	11,578	9,201	(10,365)	-	(10,365)	254	(10,618)
15 Cambodian Labor Care Plc.	2,749	-	2,749	89	2,838	688	585	1,565	-	1,565	263	1,302
16 Camma Microfinance Limited	14,971	4,997	9,974	632	10,606	9,049	126	1,431	-	1,431	314	1,117
17 Century Cambo Development Plc.	54	-	54	1	55	502	(4)	(443)	-	(443)	-	(443)
18 Chaillease Royal Finance Plc.	119,528	35,473	84,055	89,867	173,922	53,138	93,979	26,806	-	26,806	6,557	20,249
19 Chamroeun Microfinance Plc.	30,007	14,498	15,509	10,272	25,781	20,736	6,725	(1,679)	652	(1,027)	34	(1,061)
20 Chokchey Finance Plc.	28,907	12,028	16,879	3,353	20,232	14,220	5,218	794	-	794	323	471
21 City Microfinance Institution Plc.	5,381	612	4,768	427	5,196	3,549	325	1,321	-	1,321	-	1,321
22 CMK Plc.	2,352	(16)	2,369	118	2,487	2,695	1,174	(1,382)	-	(1,382)	20	(1,402)
23 Corich Microfinance Plc.	568	239	329	27	356	1,645	-	(1,289)	-	(1,289)	-	(1,289)
24 Delta Microfinance Plc.	6,844	2,046	4,798	2,125	6,923	6,532	1,759	(1,368)	-	(1,368)	276	(1,644)
25 EAST Micro Plc.	104	1	103	255	357	1,272	66	(981)	-	(981)	1	(982)
26 Evergreen Microfinance Plc.	35	-	35	7	42	1,215	40	(1,213)	-	(1,213)	1	(1,214)
27 Family Microfinance Plc.	301	169	132	15	148	1,034	694	(1,580)	-	(1,580)	-	(1,580)
28 Farmer Finance Ltd. (FF)	2,778	1,084	1,694	609	2,303	1,570	379	353	-	353	-	353
29 First Finance Plc.	40,135	21,984	18,151	731	18,881	15,086	1,668	2,127	-	2,127	448	1,679
30 Funan Microfinance Plc.	53,935	18,988	34,946	18,986	53,932	31,259	7,986	14,687	-	14,687	2,377	12,310
31 Futaba Microfinance Plc.	6,832	386	6,446	482	6,928	5,560	3,119	(1,751)	-	(1,751)	510	(2,261)
32 G B Plc.	994	379	615	13	628	1,603	44	(1,019)	-	(1,019)	10	(1,029)
33 Golden Cash Plc.	16,325	5,001	11,324	10,247	21,571	16,773	2,032	2,767	-	2,767	1,799	968
34 Grow Microfinance Institution Plc.	1,432	356	1,076	227	1,303	1,178	1,443	(1,319)	-	(1,319)	-	(1,319)
35 Idemitsu Saison Microfinance (Cambodia) Plc.	12,249	4,931	7,318	(123)	7,195	8,508	2,498	(3,811)	-	(3,811)	-	(3,811)
36 Intean Poolroath Rongroeurng Ltd.	4,811	-	4,811	890	5,701	3,529	743	1,429	-	1,429	286	1,143
37 JACCS Microfinance (Cambodia) Plc.	58,290	12,202	46,088	206	46,294	28,433	11,816	6,044	-	6,044	2,086	3,958
38 JC Finance Plc.	3,490	1,109	2,381	123	2,503	4,400	1,863	(3,760)	-	(3,760)	-	(3,760)
39 Jet's Cash Box Finance Plc.	98	-	98	4	103	267	136	(300)	-	(300)	1	(301)
40 Khemarak Microfinance Institution Limited	-	-	-	3	3	307	-	(304)	-	(304)	9	(313)
41 Khmer Capital Plc.	5,393	-	5,393	299	5,692	4,004	819	869	-	869	55	814
42 Kongkea Capital MFI Plc.*	3,776	2,045	1,731	243	1,974	3,476	153	(1,655)	-	(1,655)	43	(1,698)
43 L B P Microfinance Plc.	1,734	286	1,448	268	1,716	2,459	(343)	(400)	-	(400)	23	(423)
44 LCH Microfinance Plc.	980	-	980	7	987	906	(0,4)	82	-	82	10	72
45 LED Microfinance Institution Plc.	1,560	71	1,490	265	1,755	654	1,469	(368)	-	(368)	18	(386)
46 Leng Navatra Capital Plc.	3,626	-	3,626	75	3,702	2,487	381	834	-	834	38	795
47 Mango Finance Plc.	5,261	1,681	3,580	6,220	9,800	3,883	281	5,636	-	5,636	1,297	4,339

	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
48 Maxima Microfinance Plc.	23,266	10,379	12,887	2,001	14,888	12,963	6,452	(4,526)	110	(4,417)	(887)	(3,529)
49 MIA Plc.	1,844	111	1,733	463	2,197	1,796	1,868	(1,468)	-	(1,468)	-	(1,468)
50 Microfinance Amatak Capital Plc.	3,177	806	2,371	810	3,181	2,992	153	36	-	36	40	(4)
51 Mothers Financial Japan Plc.	4,858	708	4,149	231	4,380	1,985	523	1,871	-	1,871	50	1,822
52 Niron Microfinance Plc.	1,739	-	1,739	5,198	6,938	7,366	1,066	(1,494)	-	(1,494)	72	(1,565)
53 Nonghyup Finance (Cambodia) Plc.	49,775	16,339	33,437	5,546	38,983	28,826	11,621	(1,464)	-	(1,464)	(2,041)	578
54 ORO Financecorp Plc.	1,189	-	1,189	35	1,223	1,026	(520)	718	-	718	147	571
55 PG Development Plc.	655	-	655	21	676	660	125	(109)	-	(109)	-	(109)
56 Piphup Thmey Microfinance Plc.	376	-	376	(0.0)	376	3,192	(681)	(2,135)	-	(2,135)	-	(2,135)
57 Prasethpheap Finance Plc.	4,642	1,081	3,561	193	3,754	3,072	705	(23)	-	(23)	28	(51)
58 Prime MF Microfinance Institution Ltd. (Prime MF)	7,702	2,957	4,746	3,229	7,975	6,514	852	609	-	609	-	609
59 Propy Microfinance Plc.	772	-	772	66	838	830	280	(271)	-	(271)	-	(271)
60 Queen Finance Plc.	751	255	496	373	869	1,759	53	(943)	-	(943)	12	(955)
61 RAFCO Financial (Cambodia) Plc.	3,531	264	3,267	1,889	5,156	1,987	(109)	3,278	-	3,278	36	3,242
62 Rolya Plc.	447	-	447	102	549	423	353	(227)	-	(227)	10	(237)
63 Royal Microfinance Plc.	3,708	705	3,003	1,462	4,465	3,851	2,030	(1,417)	-	(1,417)	55	(1,471)
64 Sabay Credit Commercial Plc.	3,873	2,040	1,833	108	1,941	1,013	(244)	1,172	-	1,172	693	480
65 Sachak Microfinance Plc.	449	447	2	131	133	1,170	139	(1,176)	-	(1,176)	-	(1,176)
66 Sahaka Plc.	5,639	1,682	3,957	619	4,576	4,129	258	189	-	189	62	127
67 Sahakrinpheap Microfinance Plc.	1,841	-	1,841	1,277	3,118	4,491	1,691	(3,065)	-	(3,065)	36	(3,101)
68 Samaky Capital Plc.	602	-	602	24	626	725	683	(782)	-	(782)	6	(788)
69 Sambat Finance Plc.	8,208	4,538	3,669	3,617	7,286	5,841	1,104	341	-	341	118	223
70 Sampom Samakum Sahakreas Thuntouh Neung Matjum Kampuchea Plc.	1,974	124	1,849	636	2,485	2,004	336	146	-	146	535	(389)
71 Samrithisak Microfinance Limited	10,982	293	10,689	438	11,127	8,387	179	2,562	-	2,562	569	1,993
72 Sawad Rung Reung Finance (Cambodia) Plc.	16,490	3,873	12,617	-	12,617	10,493	1,649	475	-	475	535	(60)
73 Seilaniith Limited	2,213	779	1,434	1,000	2,434	2,348	559	(473)	-	(473)	30	(503)
74 Serey Oudom Microfinance Plc.	4,534	1,538	2,996	161	3,157	2,850	(15)	322	-	322	106	216
75 Side Hustle Microfinance Plc.	51	3	47	9	56	1,145	10	(1,099)	-	(1,099)	3	(1,102)
76 Sixty Six Finance Plc.	934	20	914	2	915	901	374	(359)	-	(359)	9	(368)
77 Soksan Microfinance Institution Plc.	501	-	501	17	518	404	(11)	125	-	125	-	125
78 Sonatra Microfinance Institution Plc. (Sonatra)	4,731	2,066	2,664	637	3,302	4,507	-	(1,206)	-	(1,206)	-	(1,206)
79 Sunny Microfinance Plc.	5,850	1,779	4,071	533	4,604	4,210	(19)	413	-	413	-	413
80 T & Go Finance Plc.	1,009	144	865	87	951	1,843	(556)	(336)	-	(336)	-	(336)
81 TBB (Cambodia) Plc.	13,603	6,971	6,632	2,289	8,920	8,572	457	(109)	-	(109)	201	(310)
82 Trop Khnhom Plc.	7,826	4,333	3,493	1,685	5,178	4,409	470	299	-	299	113	186
83 Vithey Microfinance Plc.	5,394	1,063	4,331	1,233	5,563	5,268	119	177	-	177	62	114
84 Vivath Golden Finance Plc.	988	-	988	1,478	2,465	4,522	972	(3,028)	-	(3,028)	25	(3,053)
85 Welcome Finance (Cambodia) Plc.	22,855	11,457	11,398	8,288	19,686	15,028	27,889	(23,231)	-	(23,231)	190	(23,421)
86 Y.C.P Microfinance Plc.	2,034	-	2,034	1,432	3,466	3,033	(74)	508	-	508	204	304
87 Y.L.P Microfinance Plc.	3,832	381	3,451	184	3,635	3,761	136	(262)	-	(262)	46	(308)
Subtotal	1,057,560	317,661	739,899	209,542	949,441	551,293	341,316	56,832	762	57,594	38,697	18,898
Total	3,308,171	1,397,049	1,911,122	514,708	2,425,830	1,280,495	623,688	521,647	802	522,448	137,684	384,765

*The name of Kongkea Capital MFI Plc. was changed from Asia Pacific Finance Plc.

NET PROFIT
FOR THE YEAR ENDED 31 DECEMBER 2023

Table 27

1 USD = 4,085 KHR

(millions of KHR)

	2023				
	Net profit	Total Assets	As percentage of Assets	Loans	As percentage of Loans
Microfinance Deposit-Taking Institutions (MDIs)					
1 AMK Plc.	16,863	3,067,200	0.5%	2,421,675	0.7%
2 AMRET Plc.	142,748	8,514,844	1.7%	6,568,023	2.2%
3 LOLC (Cambodia) Plc.	245,455	6,438,514	3.8%	5,125,240	4.8%
4 Mohanakor Plc.	(39,199)	584,513	-6.7%	493,493	-7.9%
Subtotal	365,867	18,605,072	2.0%	14,608,431	2.5%
Non Deposit-Taking Microfinance Institutions (MFIs)					
5 Active People's Plc.	73,397	1,782,378	4.1%	1,381,441	5.3%
6 AMZ Microfinance Plc.	(3,126)	15,288	-20.4%	13,279	-23.5%
7 Anakut Plc.	(2,463)	18,416	-13.4%	20,035	-12.3%
8 Baitang Microheranhvatho Plc.	777	14,908	5.2%	12,277	6.3%
9 Bamboo Finance Plc.	2,003	100,977	2.0%	93,043	2.2%
10 BAMC Finance Plc.	(3,718)	35,623	-10.4%	19,355	-19.2%
11 Bayon Credit Plc.	(2,225)	7,734	-28.8%	650	-342.1%
12 BNKC (Cambodia) Plc.	(23,402)	347,123	-6.7%	307,165	-7.6%
13 Boribo Plc.	(788)	24,322	-3.2%	16,787	-4.7%
14 Cam Capital Public Limited Company	(10,618)	199,441	-5.3%	182,466	-5.8%
15 Cambodian Labor Care Plc.	1,302	26,417	4.9%	22,149	5.9%
16 Camma Microfinance Limited	1,117	113,068	1.0%	109,117	1.0%
17 Century Cambo Development Plc.	(443)	2,663	-16.7%	502	-88.3%
18 Chalease Royal Finance Plc.	20,249	790,491	2.6%	788,985	2.6%
19 Chamroeun Microfinance Plc.	(1,061)	202,266	-0.5%	183,725	-0.6%
20 Chokchey Finance Plc.	471	219,487	0.2%	199,533	0.2%
21 City Microfinance Institution Plc.	1,321	42,653	3.1%	39,514	3.3%
22 CMK Plc.	(1,402)	25,847	-5.4%	13,036	-10.8%
23 Corich Microfinance Plc.	(1,289)	6,025	-21.4%	2,397	-53.8%
24 Delta Microfinance Plc.	(1,644)	44,767	-3.7%	46,378	-3.5%
25 EAST Micro Plc.	(982)	7,361	-13.3%	6,534	-15.0%
26 Evergreen Microfinance Plc.	(1,214)	4,525	-26.8%	235	-515.8%
27 Family Microfinance Plc.	(1,580)	3,305	-47.8%	2,512	-62.9%
28 Farmer Finance Ltd. (FF)	353	21,253	1.7%	20,388	1.7%
29 First Finance Plc.	1,679	370,298	0.5%	319,636	0.5%
30 Funan Microfinance Plc.	12,310	341,105	3.6%	318,057	3.9%
31 Futaba Microfinance Plc.	(2,261)	58,148	-3.9%	58,471	-3.9%
32 G B Plc.	(1,029)	9,570	-10.7%	8,097	-12.7%
33 Golden Cash Plc.	968	23,324	4.2%	20,655	4.7%
34 Grow Microfinance Institution Plc.	(1,319)	6,338	-20.8%	8,522	-15.5%
35 Idemitsu Saison Microfinance (Cambodia) Plc.	(3,811)	123,626	-3.1%	138,770	-2.7%
36 Inlean Poalroath Rongroeurng Ltd.	1,143	31,768	3.6%	27,128	4.2%
37 JACCS Microfinance (Cambodia) Plc.	3,958	345,809	1.1%	309,135	1.3%
38 JC Finance Plc.	(3,760)	31,209	-12.0%	22,960	-16.4%
39 Jef's Cash Box Finance Plc.	(301)	3,709	-8.1%	1,586	-19.0%
40 Khemarak Microfinance Institution Limited	(313)	7,819	-4.0%	-	-
41 Khmer Capital Plc.	814	79,414	1.0%	58,758	1.4%
42 Kongkea Capital MFI Plc.*	(1,698)	59,521	-2.9%	27,990	-6.1%
43 L B P Microfinance Plc.	(423)	12,680	-3.3%	12,356	-3.4%
44 LCH Microfinance Plc.	72	6,416	1.1%	5,898	1.2%

	2023				
	Net profit	Total Assets	As percentage of Assets	Loans	As percentage of Loans
45 LED Microfinance Institution Plc.	(386)	9,126	-4.2%	11,870	-3.3%
46 Leng Navatra Capital Plc.	795	28,454	2.8%	25,401	3.1%
47 Mango Finance Plc.	4,339	37,327	11.6%	34,792	12.5%
48 Maxima Microfinance Plc.	(3,529)	143,512	-2.5%	132,038	-2.7%
49 MIA Plc.	(1,468)	15,666	-9.4%	14,830	-9.9%
50 Microfinance Amatak Capital Plc.	(4)	19,258	0.0%	18,382	0.0%
51 Mothers Financial Japan Plc.	1,822	50,457	3.6%	48,142	3.8%
52 Niron Microfinance Plc.	(1,565)	23,779	-6.6%	9,838	-15.9%
53 Nonghyup Finance (Cambodia) Plc.	578	352,418	0.2%	260,751	0.2%
54 ORO Financecorp Plc.	571	28,048	2.0%	8,195	7.0%
55 PG Development Plc.	(109)	9,486	-1.1%	5,457	-2.0%
56 Piphup Thmey Microfinance Plc.	(2,135)	8,440	-25.3%	4,663	-45.8%
57 Prasethpheap Finance Plc.	(51)	23,886	-0.2%	20,339	-0.2%
58 Prime MF Microfinance Institution Ltd. (Prime MF)	609	63,699	1.0%	48,937	1.2%
59 Propey Microfinance Plc.	(271)	5,007	-5.4%	4,583	-5.9%
60 Queen Finance Plc.	(955)	4,834	-19.8%	3,981	-24.0%
61 RAFCO Financial (Cambodia) Plc.	3,242	15,572	20.8%	13,431	24.1%
62 Rolya Plc.	(237)	5,976	-4.0%	1,996	-11.9%
63 Royal Microfinance Plc.	(1,471)	27,840	-5.3%	23,101	-6.4%
64 Sabay Credit Commercial Plc.	480	50,964	0.9%	27,510	1.7%
65 Sachak Microfinance Plc.	(1,176)	9,482	-12.4%	1,918	-61.3%
66 Sahaka Plc.	127	42,049	0.3%	39,548	0.3%
67 Sahakripheap Microfinance Plc.	(3,101)	15,783	-19.6%	11,000	-28.2%
68 Samaky Capital Plc.	(788)	5,327	-14.8%	4,258	-18.5%
69 Sambat Finance Plc.	223	53,619	0.4%	44,146	0.5%
70 Samporn Samakum Sahakreas Thuntouh Neung Matjum Kampuchea Plc.	(389)	13,649	-2.8%	12,563	-3.1%
71 Samrithisak Microfinance Limited	1,993	85,734	2.3%	66,037	3.0%
72 Sawad Rung Reung Finance (Cambodia) Plc.	(60)	87,516	-0.1%	82,892	-0.1%
73 Seilanithih Limited	(503)	16,401	-3.1%	11,937	-4.2%
74 Serey Oudom Microfinance Plc.	216	29,604	0.7%	28,182	0.8%
75 Side Hustle Microfinance Plc.	(1,102)	4,325	-25.5%	2,819	-39.1%
76 Sixty Six Finance Plc.	(368)	11,455	-3.2%	10,605	-3.5%
77 Soksan Microfinance Institution Plc.	125	6,425	1.9%	3,149	4.0%
78 Sonatra Microfinance Institution Plc. (Sonatra)	(1,206)	51,989	-2.3%	42,807	-2.8%
79 Sunny Microfinance Plc.	413	78,550	0.5%	70,933	0.6%
80 T & Go Finance Plc.	(336)	6,036	-5.6%	4,161	-8.1%
81 TBB (Cambodia) Plc.	(310)	186,970	-0.2%	167,003	-0.2%
82 Trop Khnhom Plc.	186	49,590	0.4%	44,728	0.4%
83 Vithey Microfinance Plc.	114	33,947	0.3%	28,773	0.4%
84 Vivath Golden Finance Plc.	(3,053)	9,192	-33.2%	10,649	-28.7%
85 Welcome Finance (Cambodia) Plc.	(23,421)	173,152	-13.5%	163,843	-14.3%
86 Y.C.P Microfinance Plc.	304	47,600	0.6%	12,080	2.5%
87 Y.L.P Microfinance Plc.	(308)	29,130	-1.1%	26,066	-1.2%
Subtotal	18,898	7,538,367	0.3%	6,427,854	0.3%
Total	384,765	26,143,439	1.5%	21,036,284	1.8%

*The name of Kongkea Capital MFI Plc. was changed from Asia Pacific Finance Plc.

COMPARISON OF TOTAL DEPOSITS

Table 28

(millions of KHR)

	Total Deposits				Growth Rate (%) 2023 over 2022	
	2023		2022			
	1 USD/KHR = 4,085	Share	1 USD/KHR = 4,117	Share		
	Amount	Share	Amount	Share		
Microfinance Deposit-Taking Institutions (MDIs)						
1	AMK Plc.	1,121,868	12.3%	1,028,966	5.3%	9.9%
2	AMRET Plc.	4,122,945	45.3%	3,933,426	20.3%	5.6%
3	LOLC (Cambodia) Plc.	3,590,788	39.5%	3,074,194	15.8%	17.7%
4	Mohanokor Plc.	261,795	2.9%	221,761	1.1%	19.0%
-	Prasac Microfinance Institution Plc. "Prasac MFI Plc." **	-	-	11,150,052	57.4%	-100.0%
	Total	9,097,395	100.0%	19,408,398	100.0%	-52.8%

** Prasac Microfinance Institution Plc. merged with Koomin Bank Cambodia Plc. and became KB Prasac Bank Plc.

TOTAL DEPOSITS CLASSIFIED BY TYPE OF ACCOUNTS

AS AT 31 DECEMBER 2023

Table 29

1 USD = 4,085 KHR

(millions of KHR)

	2023						TOTAL DEPOSITS
	Compulsory Saving	Voluntary Saving				Interest payable	
		Saving deposits	Demand deposits	Term deposits	Other deposits		
Microfinance Deposit-Taking Institutions (MDIs)							
1 AMK Plc.	29,940	386,051	-	705,876	-	30,892	1,152,760
2 AMRET Plc.	-	731,517	-	3,391,428	-	173,492	4,296,436
3 LOLC (Cambodia) Plc.	-	201,937	-	3,388,851	-	101,717	3,692,504
4 Mohanakor Plc.	-	45,750	-	214,176	1,869	-	261,795
Total	29,940	1,365,255	-	7,700,331	1,869	306,100	9,403,495
As Percentage of Total Deposits	0.3%	14.5%	-	81.9%	0.0%	3.3%	100.0%

LOANS AND NON-PERFORMING LOANS (NPLs)

Table 30

(millions of KHR)

	2023			2022		
	1 USD/KHR = 4,085			1 USD/KHR = 4,117		
	NPLs	Loans	NPLs Ratio	NPLs	Loans	NPLs Ratio
Microfinance Deposit-Taking Institutions (MDIs)						
1 AMK Plc.	125,532	2,421,675	5.2%	87,768	2,412,595	3.6%
2 AMRET Plc.	208,041	6,568,023	3.2%	34,281	7,189,088	0.5%
3 LOLC (Cambodia) Plc.	108,579	5,125,240	2.1%	105,749	5,192,410	2.0%
4 Mohanakor Plc.	86,669	493,493	17.6%	18,892	504,004	3.7%
- Prasac Microfinance Institution Plc. "Prasac MFI Plc." **	-	-	-	213,237	17,931,872	1.2%
Subtotal	528,821	14,608,431	3.6%	459,928	33,229,969	1.4%
Non Deposit-Taking Microfinance Institutions (MFIs)						
5 Active People's Plc.	191,699	1,381,441	13.9%	151,376	1,023,571	14.8%
6 AMZ Microfinance Plc.	137	13,279	1.0%	-	13,428	-
7 Anakut Plc.	5,093	20,035	25.4%	3,027	21,643	14.0%
8 Baitang Microheranhvatho Plc.	286	12,277	2.3%	305	11,724	2.6%
9 Bamboo Finance Plc.	1,894	93,043	2.0%	1,109	83,035	1.3%
10 BAMC Finance Plc.	4,619	19,355	23.9%	393	17,292	2.3%
11 Bayon Credit Plc.	179	650	27.5%	50	1,153	4.3%
12 BNKC (Cambodia) Plc.	41,444	307,165	13.5%	11,252	331,220	3.4%
13 Borribo Plc.	4,170	16,787	24.8%	3,612	23,390	15.4%
14 Cam Capital Public Limited Company	48,963	182,466	26.8%	13,350	172,828	7.7%
15 Cambodian Labor Care Plc.	1,522	22,149	6.9%	1,718	25,975	6.6%
16 Camma Microfinance Limited	8,280	109,117	7.6%	8,758	96,443	9.1%
17 Century Cambo Development Plc.	-	502	-	-	931	-
18 Chaitase Royal Finance Plc.	57,018	788,985	7.2%	58,627	680,101	8.6%
19 Chamroeu Microfinance Plc.	22,837	183,725	12.4%	11,586	163,196	7.1%
20 Chokchey Finance Plc.	15,927	199,533	8.0%	3,161	214,249	1.5%
21 City Microfinance Institution Plc.	10,373	39,514	26.3%	8,234	36,669	22.5%
22 CMK Plc.	5,386	13,036	41.3%	4,472	15,318	29.2%
23 Corich Microfinance Plc.	796	2,397	33.2%	-	4,373	-
24 Delta Microfinance Plc.	11,545	46,378	24.9%	8,412	51,271	16.4%
25 EAST Micro Plc.	-	6,534	-	-	-	-
- Entean Akpevath Pracheachun (EAP) Plc.***	-	-	-	863	3,932	22.0%
26 Evergreen Microfinance Plc.	-	235	-	-	233	-
27 Family Microfinance Plc.	1,073	2,512	42.7%	1,151	3,534	32.6%
28 Farmer Finance Ltd. (FF)	800	20,388	3.9%	494	18,757	2.6%
29 First Finance Plc.	19,253	319,636	6.0%	4,391	147,554	3.0%
30 Funan Microfinance Plc.	17,133	318,057	5.4%	9,283	321,088	2.9%
31 Futaba Microfinance Plc.	8,296	58,471	14.2%	5,252	54,623	9.6%
32 G B Plc.	972	8,097	12.0%	244	9,694	2.5%
33 Golden Cash Plc.	1,670	20,655	8.1%	1,569	22,924	6.8%
34 Grow Microfinance Institution Plc.	5,183	8,522	60.8%	3,836	8,805	43.6%
35 Idemitsu Saison Microfinance (Cambodia) Plc.	50,610	138,770	36.5%	42,616	117,491	36.3%
36 Intean Poolroath Rongroeurng Ltd.	1,123	27,128	4.1%	915	29,294	3.1%
37 JACCS Microfinance (Cambodia) Plc.	19,524	309,135	6.3%	11,460	175,939	6.5%
38 JC Finance Plc.	7,848	22,960	34.2%	5,628	32,256	17.4%
39 Jet's Cash Box Finance Plc.	998	1,586	62.9%	1,008	1,729	58.3%
40 Khemarak Microfinance Institution Limited	-	-	0.0%	-	-	0.0%
41 Khmer Capital Plc.	3,385	58,758	5.8%	819	69,772	1.2%
42 Kongkea Capital MFI Plc.*	-	27,990	0.0%	191	381	50.2%
43 L B P Microfinance Plc.	2,895	12,356	23.4%	4,344	12,823	33.9%
44 LCH Microfinance Plc.	364	5,898	6.2%	172	5,035	3.4%
45 LED Microfinance Institution Plc.	3,595	11,870	30.3%	2,292	13,204	17.4%
46 Leng Navatra Capital Plc.	1,587	25,401	6.2%	-	21,363	0.0%
47 Mango Finance Plc.	1,439	34,792	4.1%	422	26,196	1.6%
48 Maxima Microfinance Plc.	10,729	132,038	8.1%	3,784	131,842	2.9%
49 MIA Plc.	4,747	14,830	32.0%	2,336	21,313	11.0%
50 Microfinance Amatak Capital Plc.	562	18,382	3.1%	624	18,613	3.4%
51 Mothers Financial Japan Plc.	18,157	48,142	37.7%	18,498	48,461	38.2%
52 Niron Microfinance Plc.	1,346	9,838	13.7%	751	9,019	8.3%
53 Nonghyup Finance (Cambodia) Plc.	25,727	260,751	9.9%	4,959	304,374	1.6%
54 ORO Financecorp Plc.	1,112	8,195	13.6%	698	9,748	7.2%

	2023			2022		
	1 USD/KHR = 4,085			1 USD/KHR = 4,117		
	NPLs	Loans	NPLs Ratio	NPLs	Loans	NPLs Ratio
55 PG Development Plc.	161	5,457	3.0%	71	2,519	2.8%
56 Piphup Thmey Microfinance Plc.	3,930	4,663	84.3%	5,215	7,183	72.6%
57 Prasethpheap Finance Plc.	2,916	20,339	14.3%	1,238	17,569	7.0%
58 Prime MF Microfinance Institution Ltd. (Prime MF)	2,294	48,937	4.7%	1,553	50,467	3.1%
59 Propey Microfinance Plc.	1,173	4,583	25.6%	794	4,691	16.9%
60 Queen Finance Plc.	135	3,981	3.4%	762	5,803	13.1%
61 RAFCO Financial (Cambodia) Plc.	7,432	13,431	55.3%	-	-	0.0%
62 Rolya Plc.	1,277	1,996	64.0%	2,767	4,748	58.3%
63 Royal Microfinance Plc.	3,298	23,101	14.3%	1,073	21,644	5.0%
64 Sabay Credit Commercial Plc.	1,237	27,510	4.5%	-	37,471	0.0%
65 Sachak Microfinance Plc.	123	1,918	6.4%	361	3,913	9.2%
66 Sahaka Plc.	2,503	39,548	6.3%	879	34,941	2.5%
67 Sahakrinpheap Microfinance Plc.	4,314	11,000	39.2%	1,926	14,200	13.6%
68 Samaky Capital Plc.	3,100	4,258	72.8%	2,024	4,267	47.4%
69 Sambat Finance Plc.	6,033	44,146	13.7%	4,234	47,370	8.9%
70 Sampom Samakum Sahakreas Thuntouh Neung Matjum Kampu	413	12,563	3.3%	177	12,312	1.4%
71 Samrithisak Microfinance Limited	2,828	66,037	4.3%	522	91,264	0.6%
72 Sawad Rung Reung Finance (Cambodia) Plc.	9,161	82,892	11.1%	-	1	0.0%
73 Seilanithih Limited	2,594	11,937	21.7%	1,510	14,771	10.2%
74 Serey Oudom Microfinance Plc.	278	28,182	1.0%	85	30,545	0.3%
75 Side Hustle Microfinance Plc.	1	2,819	0.0%	1	3,057	0.0%
76 Sixty Six Finance Plc.	779	10,605	7.3%	-	11,490	0.0%
77 Soksak Microfinance Institution Plc.	351	3,149	11.2%	-	4,612	0.0%
78 Sonatra Microfinance Institution Plc. (Sonatra)	-	42,807	0.0%	-	39,914	0.0%
79 Sunny Microfinance Plc.	-	70,933	0.0%	-	86,780	0.0%
80 T & Go Finance Plc.	836	4,161	20.1%	2,154	6,022	35.8%
81 TBB (Cambodia) Plc.	29,542	167,003	17.7%	29,808	169,045	17.6%
82 Trop Khnom Plc.	2,285	44,728	5.1%	1,355	43,783	3.1%
83 Vithey Microfinance Plc.	3,255	28,773	11.3%	1,731	34,505	5.0%
84 Vivath Golden Finance Plc.	4,221	10,649	39.6%	4,063	7,265	55.9%
85 Welcome Finance (Cambodia) Plc.	87,128	163,843	53.2%	35,813	221,993	16.1%
86 Y.C.P Microfinance Plc.	2,501	12,080	20.7%	1,834	15,324	12.0%
87 Y.L.P Microfinance Plc.	109	26,066	0.4%	-	25,219	0.0%
Subtotal	828,504	6,427,854	12.9%	519,995	5,702,496	9.1%
Total	1,357,325	21,036,284	6.5%	979,923	38,932,465	2.5%

*The name of Kongkea Capital MFI Plc. was changed from Asia Pacific Finance Plc.

** Prasac Microfinance Institution Plc. merged with Koomin Bank Cambodia Plc. and became KB Prasac Bank Plc.

*** Entean Akpevath Pracheachun (EAP) Plc. was voluntarily liquidated in 2023.

TOTAL CREDITS CLASSIFIED BY INDUSTRIES

Table 31

(millions of KHR)

	Total Loans				Growth Rate (%) 2023 over 2022	
	2023		2022			
	1 USD/KHR = 4,085		1 USD/KHR = 4,117			
	Amount	Share	Amount	Share		
Type of Industries						
1	Financial Institutions	30,121	0.1%	34,161	0.1%	-11.1%
2	Agriculture	4,635,777	22.0%	6,939,212	17.8%	-32.7%
3	Manufacturing	620,584	3.0%	712,707	1.8%	-12.2%
4	Trade and Commerce	4,259,245	20.2%	9,079,341	23.3%	-52.7%
5	Services	2,398,257	11.4%	5,275,973	13.6%	-54.2%
6	Transportation	589,014	2.8%	1,722,404	4.4%	-65.5%
7	Construction	1,460,605	6.9%	1,756,360	4.5%	-16.2%
8	Household	6,559,722	31.2%	12,920,909	33.2%	-48.8%
9	Others	482,961	2.3%	491,397	1.3%	-0.9%
	Total	21,036,284	100.0%	38,932,465	100.0%	-45.5%

**TOTAL CREDITS CLASSIFIED BY INDUSTRIES AND MICROFINANCE INSTITUTIONS
AS AT 31 DECEMBER 2023**

Table 32

1 USD = 4,085 KHR

(millions of KHR)

	Financial Institutions	Agriculture	Manufacturing	Trade and Commerce	Service	Transportation	Construction	Household	Others	Total	
Microfinance Deposit-Taking Institutions (MDIs)											
1	AMK Plc.	-	584,947	54,585	404,050	296,162	15,243	57,238	1,009,451	-	2,421,675
2	AMRET Plc.	-	1,646,970	151,407	1,309,077	681,412	313,104	206,508	2,249,113	10,432	6,568,023
3	LOLC (Cambodia) Plc.	-	1,846,083	41,228	1,605,978	432,026	68,830	522,865	607,773	457	5,125,240
4	Mohanokor Plc.	-	154,001	1,009	51,849	3,931	227	2,653	267,228	12,595	493,493
	Subtotal	-	4,232,000	248,229	3,370,954	1,413,531	397,403	789,264	4,133,565	23,484	14,608,431
Non Deposit-Taking Microfinance Institutions (MFIs)											
5	Active People's Plc.	-	2,792	-	214	10	-	-	1,377,246	1,179	1,381,441
6	AMZ Microfinance Plc.	-	-	-	3,981	-	193	375	5,501	3,230	13,279
7	Anakut Plc.	-	24	-	7,305	1,902	-	-	9,118	1,686	20,035
8	Baitang Microheranhvatho Plc.	-	11,118	-	1,076	-	-	-	-	83	12,277
9	Bamboo Finance Plc.	-	2,610	24,313	14,452	31,605	2,558	17,316	16	173	93,043
10	BAMC Finance Plc.	-	43	-	7,107	2,473	111	512	4,628	4,481	19,355
11	Bayon Credit Plc.	-	46	-	145	58	50	47	295	10	650
12	BNKC (Cambodia) Plc.	-	7,645	5,542	51,247	18,248	7,197	83,687	12,198	121,402	307,165
13	Borribo Plc.	-	288	-	-	1,311	728	166	7,311	6,982	16,787
14	Cam Capital Public Limited Company	-	7,173	-	50,555	10,909	6,147	50,282	55,971	1,429	182,466
15	Cambodian Labor Care Plc.	-	29	-	16,046	101	13	5,897	58	5	22,149
16	Camma Microfinance Limited	-	6,080	18,541	13,817	23,705	1,869	9,672	32,858	2,575	109,117
17	Century Cambo Development Plc.	-	-	-	-	-	-	-	502	-	502
18	Chailease Royal Finance Plc.	-	3,244	117,489	96,322	487,809	10,165	70,581	-	3,375	788,985
19	Chamroeun Microfinance Plc.	-	41,182	-	84,138	10,539	6,433	25,063	10,946	5,422	183,725
20	Chokchey Finance Plc.	-	2,172	1,212	15,427	5,839	836	83,033	36,630	54,385	199,533
21	City Microfinance Institution Plc.	-	116	-	-	8,725	1,463	1,340	608	27,262	39,514
22	CMK Plc.	-	-	-	42	89	2	605	4,480	7,818	13,036
23	Corich Microfinance Plc.	-	-	80	196	-	-	576	932	614	2,397
24	Delta Microfinance Plc.	-	5,985	-	8,216	775	2,989	8,387	19,910	116	46,378
25	EAST Micro Plc.	-	-	41	219	230	43	-	6,001	-	6,534
26	Evergreen Microfinance Plc.	-	-	-	-	72	-	-	102	61	235
27	Family Microfinance Plc.	-	-	-	991	764	150	-	486	121	2,512
28	Farmer Finance Ltd. (FF)	-	200	-	-	10,540	28	1,358	8,178	83	20,388
29	First Finance Plc.	4,932	13,233	101,215	84,618	58,654	2,788	11,429	28,328	14,439	319,636
30	Funan Microfinance Plc.	-	99,871	-	38,307	10,418	4,559	4,805	157,507	2,590	318,057
31	Futaba Microfinance Plc.	-	1,226	-	8,996	3,070	2,163	2,734	35,449	4,833	58,471
32	G B Plc.	-	-	-	-	-	-	6,585	-	1,512	8,097
33	Golden Cash Plc.	-	7,958	-	4,287	2,074	511	2,880	2,119	826	20,655
34	Grow Microfinance Institution Plc.	-	1,558	54	2,434	3,378	232	865	-	-	8,522
35	Idemitsu Saison Microfinance (Cambodia) Plc.	-	29,679	-	8,434	45,653	1,415	242	32,784	20,563	138,770
36	Intean Poalroath Rongroeung Ltd.	-	11,276	-	8,209	-	-	-	7,643	-	27,128
37	JACCS Microfinance (Cambodia) Plc.	-	621	90,330	65,761	55,300	23,627	11,511	17,258	44,728	309,135
38	JC Finance Plc.	-	22,909	-	-	-	-	-	-	51	22,960
39	Jet's Cash Box Finance Plc.	-	-	-	-	-	-	-	-	1,586	1,586
40	Khemarak Microfinance Institution Limited	-	-	-	-	-	-	-	-	-	-
41	Khmer Capital Plc.	6,000	-	213	14,956	1,227	-	18,626	14,343	3,394	58,758
42	Kongkea Capital MFI Plc.*	-	-	-	486	-	-	-	22,132	5,372	27,990
43	L B P Microfinance Plc.	-	118	41	1,273	185	597	114	10,028	-	12,356

	Financial Institutions	Agriculture	Manufacturing	Trade and Commerce	Service	Transportation	Construction	Household	Others	Total
44 LCH Microfinance Plc.	143	613	399	364	525	1,888	1,328	91	547	5,898
45 LED Microfinance Institution Plc.	-	44	-	637	2,714	-	-	8,462	14	11,870
46 Leng Navatra Capital Plc.	-	-	-	-	-	-	25,359	-	42	25,401
47 Mango Finance Plc.	-	-	-	-	-	34,433	-	-	358	34,792
48 Maxima Microfinance Plc.	-	24,704	-	17,264	6,839	6,738	52,430	3,676	20,387	132,038
49 MIA Plc.	-	346	1,469	4,498	883	42	1,235	6,357	-	14,830
50 Microfinance Amatak Capital Plc.	-	76	-	1,964	7,582	1,286	1,207	5,443	824	18,382
51 Mothers Financial Japan Plc.	-	-	-	1,901	-	39,561	942	-	5,737	48,142
52 Niron Microfinance Plc.	-	2,223	-	1,699	958	7	52	4,892	7	9,838
53 Nonghyup Finance (Cambodia) Plc.	-	63,874	-	35,907	13,842	2,076	89,823	55,229	-	260,751
54 ORO Financecorp Plc.	-	-	-	-	-	-	-	8,195	-	8,195
55 PG Development Plc.	-	805	-	2,805	-	148	-	1,559	139	5,457
56 Piphup Thmey Microfinance Plc.	-	-	-	-	-	-	-	4,663	-	4,663
57 Prasehthpeap Finance Plc.	-	557	-	3,130	347	22	1,080	13,863	1,341	20,339
58 Prime MF Microfinance Institution Ltd. (Prime MF)	-	919	-	20,555	-	8,811	18,520	-	131	48,937
59 Propey Microfinance Plc.	-	18	-	-	1,626	-	-	2,939	-	4,583
60 Queen Finance Plc.	-	23	-	58	279	305	241	996	2,080	3,981
61 RAFCO Financial (Cambodia) Plc.	-	-	-	-	-	1,509	-	11,922	-	13,431
62 Rolya Plc.	-	-	-	-	-	408	-	754	833	1,996
63 Royal Microfinance Plc.	-	357	-	68	2,961	9	1,932	10,341	7,433	23,101
64 Sabay Credit Commercial Plc.	-	-	-	720	-	-	26,790	-	-	27,510
65 Sachak Microfinance Plc.	-	1,553	-	-	-	-	-	365	-	1,918
66 Sahaka Plc.	-	-	-	17,843	-	-	-	21,704	-	39,548
67 Sahakrinpheap Microfinance Plc.	-	937	-	2,207	306	237	447	6,865	-	11,000
68 Samaky Capital Plc.	-	-	-	4,196	-	-	-	62	-	4,258
69 Sambat Finance Plc.	2,066	400	2,194	3,806	11,807	6,720	1,119	16,033	-	44,146
70 Samporn Samakum Sahakreas Thuntouh Neung Matjum Kampuchea Plc.	-	1,591	-	2,888	2,930	143	1,481	3,530	-	12,563
71 Samrithisak Microfinance Limited	-	1,261	132	20,319	6,637	2,040	568	32,711	2,368	66,037
72 Sawad Rung Reung Finance (Cambodia) Plc.	-	-	-	-	-	-	-	82,892	-	82,892
73 Seilanithih Limited	-	1,949	128	3,186	6,620	-	-	-	55	11,937
74 Serey Oudom Microfinance Plc.	-	172	222	1,832	830	1,715	8,236	9,118	6,056	28,182
75 Side Hustle Microfinance Plc.	9	1	128	1,837	22	110	10	237	465	2,819
76 Sixty Six Finance Plc.	-	-	-	1,078	-	-	8,352	107	1,068	10,605
77 Soksan Microfinance Institution Plc.	-	-	930	-	351	613	-	642	613	3,149
78 Sonatra Microfinance Institution Plc. (Sonatra)	-	-	-	-	7,734	-	-	35,073	-	42,807
79 Sunny Microfinance Plc.	-	1,609	1,732	22,596	16,868	3,239	3,352	17,318	4,219	70,933
80 T & Go Finance Plc.	-	1,097	-	-	971	205	296	1,227	365	4,161
81 TBB (Cambodia) Plc.	16,970	-	5,523	32,134	88,733	855	3,047	-	19,740	167,003
82 Trop Khnhom Plc.	-	5,208	-	-	-	176	-	-	39,345	44,728
83 Vithey Microfinance Plc.	-	5,201	-	5,372	2,325	546	483	14,539	307	28,773
84 Vivath Golden Finance Plc.	-	1,722	-	-	215	617	2,035	3,919	2,140	10,649
85 Welcome Finance (Cambodia) Plc.	-	-	-	57,682	-	-	-	105,745	416	163,843
86 Y.C.P Microfinance Plc.	-	1,091	22	4,681	11	-	188	6,057	29	12,080
87 Y.L.P Microfinance Plc.	-	6,225	405	5,806	4,146	286	2,098	7,066	33	26,066
Subtotal	30,121	403,777	372,355	888,291	984,726	191,611	671,340	2,426,157	459,477	6,427,854
Total	30,121	4,635,777	620,584	4,259,245	2,398,257	589,014	1,460,605	6,559,722	482,961	21,036,284
As Percentage of Total Loans	0.1%	22.0%	3.0%	20.2%	11.4%	2.8%	6.9%	31.2%	2.3%	100.0%

*The name of Kongkea Capital MFI Plc. was changed from Asia Pacific Finance Plc.

LOANS TO DEPOSITS

Table 33

(millions of KHR)

	2023			2022		
	1 USD/KHR = 4,085			1 USD/KHR = 4,117		
	Loans	Deposits	Loans to Deposits Ratio	Loans	Deposits	Loans to Deposits Ratio
Microfinance Deposit-Taking Institutions (MDIs)						
1 AMK Plc.	2,421,675	1,121,868	215.9%	2,412,595	1,028,966	234.5%
2 AMRET Plc.	6,568,023	4,122,945	159.3%	7,189,088	3,933,426	182.8%
3 LOLC (Cambodia) Plc.	5,125,240	3,590,788	142.7%	5,192,410	3,074,194	168.9%
4 Mohanakor Plc.	493,493	261,795	188.5%	504,004	221,761	227.3%
- Prasac Microfinance Institution Plc. "Prasac MFI Plc."**	-	-	-	17,931,872	11,150,052	160.8%
Subtotal	14,608,431	9,097,395	160.6%	33,229,969	19,408,398	171.2%
Non Deposit-Taking Microfinance Institutions (MFIs)						
5 Active People's Plc.	1,381,441	-	-	1,023,571	-	-
6 AMZ Microfinance Plc.	13,279	-	-	13,428	-	-
7 Anakut Plc.	20,035	-	-	21,643	-	-
8 Baitang Microheranhvatho Plc.	12,277	-	-	11,724	-	-
9 Bamboo Finance Plc.	93,043	-	-	83,035	-	-
10 BAMC Finance Plc.	19,355	-	-	17,292	-	-
11 Bayon Credit Plc.	650	-	-	1,153	-	-
12 BNKC (Cambodia) Plc.	307,165	-	-	331,220	-	-
13 Boribo Plc.	16,787	-	-	23,390	-	-
14 Cam Capital Public Limited Company	182,466	-	-	172,828	-	-
15 Cambodian Labor Care Plc.	22,149	-	-	25,975	-	-
16 Camma Microfinance Limited	109,117	-	-	96,443	-	-
17 Century Camb Development Plc.	502	-	-	931	-	-
18 Chailease Royal Finance Plc.	788,985	-	-	680,101	-	-
19 Chamroeun Microfinance Plc.	183,725	-	-	163,196	-	-
20 Chokchey Finance Plc.	199,533	-	-	214,249	-	-
21 City Microfinance Institution Plc.	39,514	-	-	36,669	-	-
22 CMK Plc.	13,036	-	-	15,318	-	-
23 Corich Microfinance Plc.	2,397	-	-	4,373	-	-
24 Delta Microfinance Plc.	46,378	-	-	51,271	-	-
25 EAST Micro Plc.	6,534	-	-	-	-	-
- Entean Akpevath Pracheachun (EAP) Plc.***	-	-	-	3,932	-	-
26 Evergreen Microfinance Plc.	235	-	-	233	-	-
27 Family Microfinance Plc.	2,512	-	-	3,534	-	-
28 Farmer Finance Ltd. (FF)	20,388	-	-	18,757	-	-
29 First Finance Plc.	319,636	-	-	147,554	-	-
30 Funan Microfinance Plc.	318,057	-	-	321,088	-	-
31 Futaba Microfinance Plc.	58,471	-	-	54,623	-	-
32 G B Plc.	8,097	-	-	9,694	-	-
33 Golden Cash Plc.	20,655	-	-	22,924	-	-
34 Grow Microfinance Institution Plc.	8,522	-	-	8,805	-	-
35 Idemitsu Saison Microfinance (Cambodia) Plc.	138,770	-	-	117,491	-	-
36 Infean Poalroath Rongroemng Ltd.	27,128	-	-	29,294	-	-
37 JACCS Microfinance (Cambodia) Plc.	309,135	-	-	175,939	-	-
38 JC Finance Plc.	22,960	-	-	32,256	-	-
39 Jet's Cash Box Finance Plc.	1,586	-	-	1,729	-	-
40 Khemarak Microfinance Institution Limited	-	-	-	-	-	-
41 Khmer Capital Plc.	58,758	-	-	69,772	-	-
42 Kongkea Capital MFI Plc.*	27,990	-	-	381	-	-
43 L B P Microfinance Plc.	12,356	-	-	12,823	-	-
44 LCH Microfinance Plc.	5,898	-	-	5,035	-	-
45 LED Microfinance Institution Plc.	11,870	-	-	13,204	-	-
46 Leng Navatra Capital Plc.	25,401	-	-	21,363	-	-
47 Mango Finance Plc.	34,792	-	-	26,196	-	-

Table 33

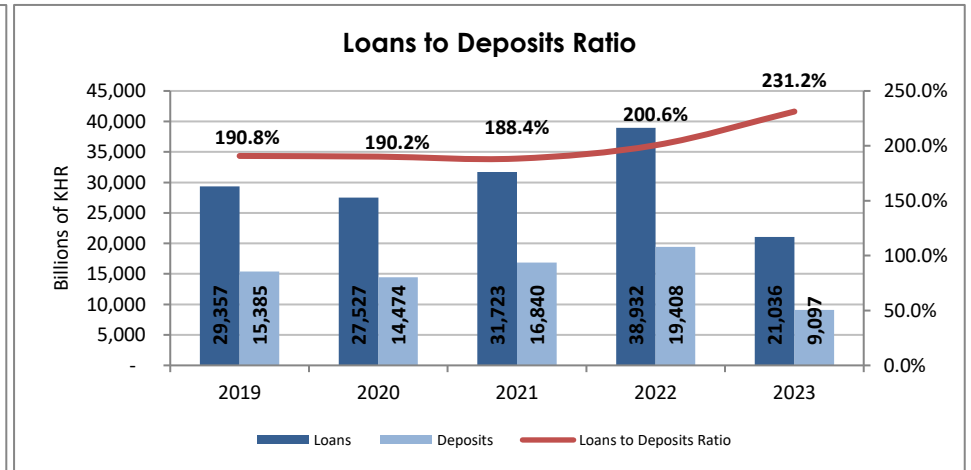
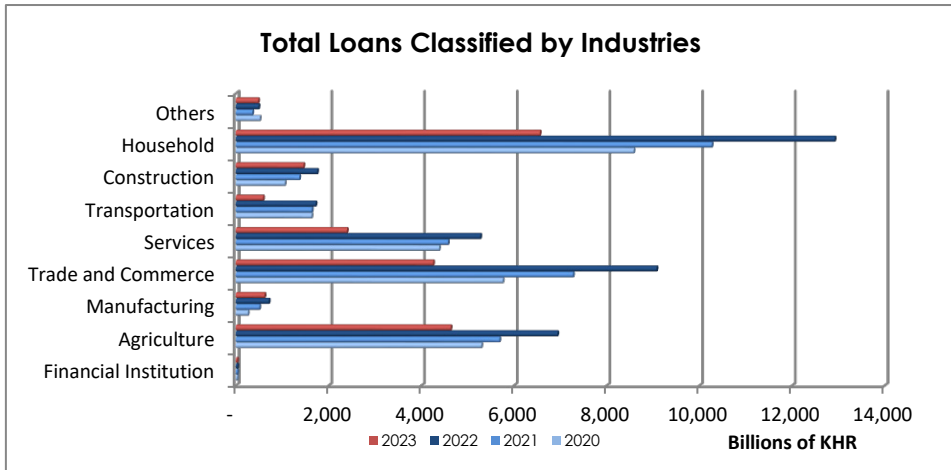
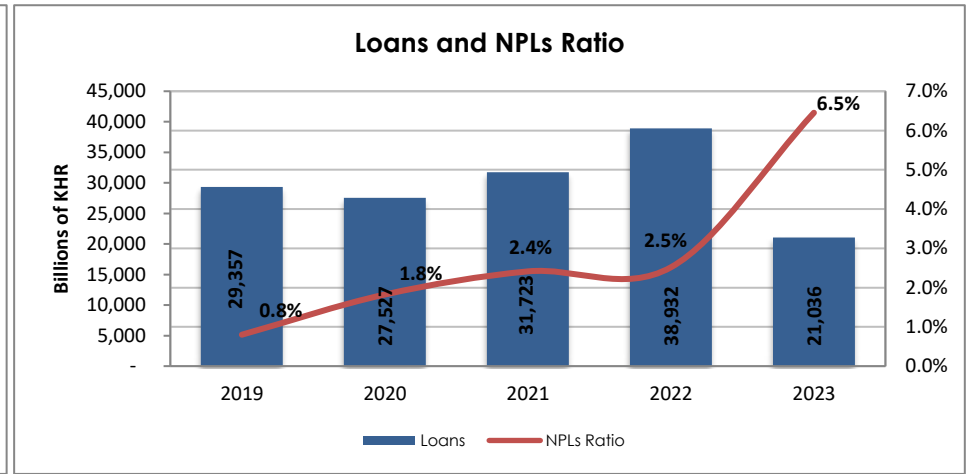
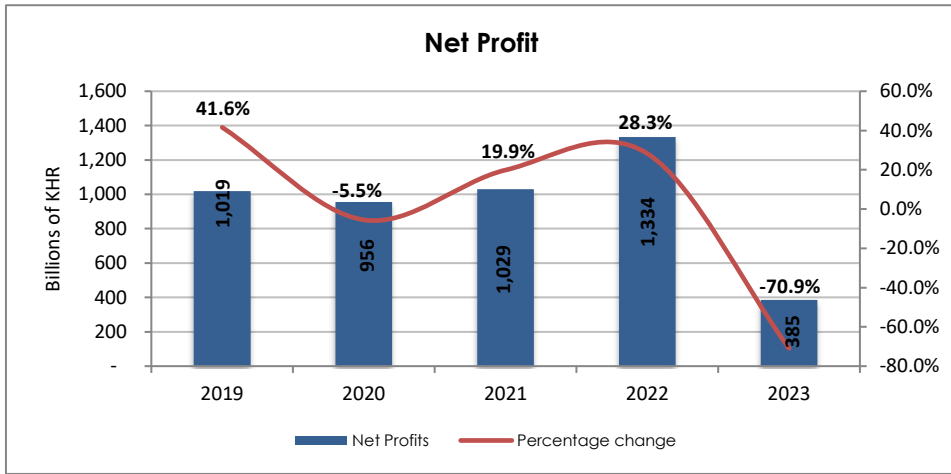
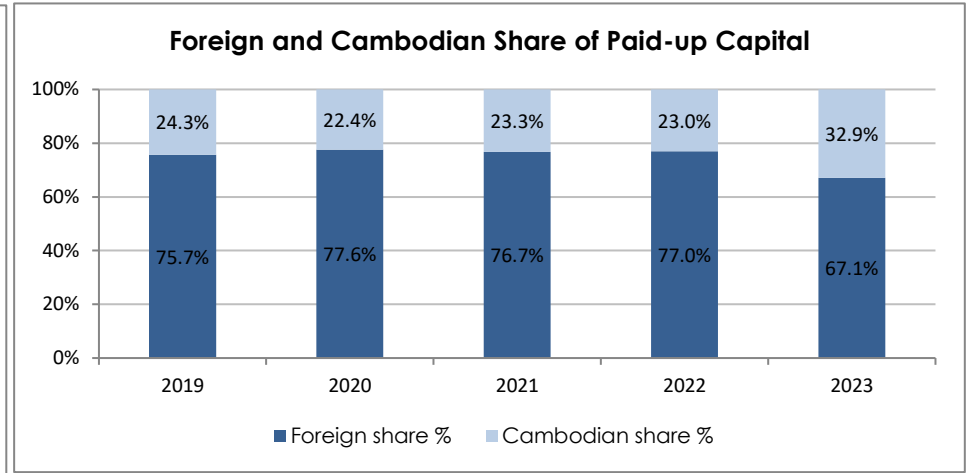
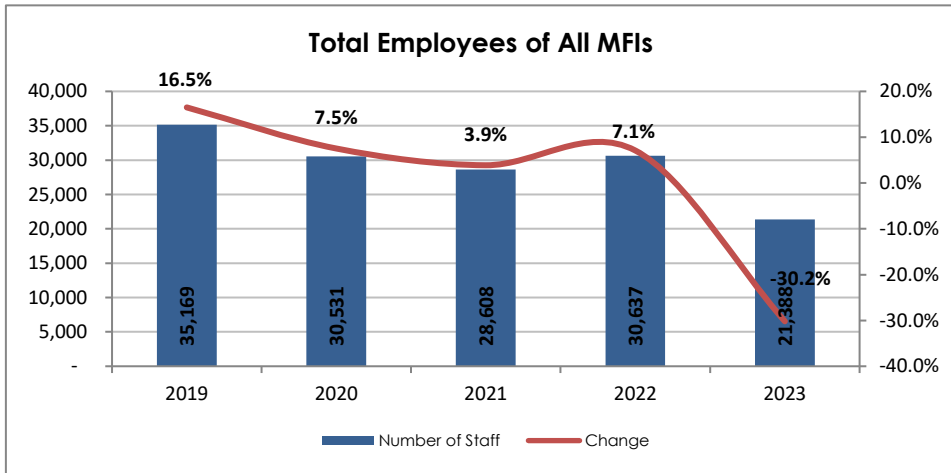
(millions of KHR)

	2023			2022		
	1 USD/KHR = 4,085			1 USD/KHR = 4,117		
	Loans	Deposits	Loans to Deposits Ratio	Loans	Deposits	Loans to Deposits Ratio
48 Maxima Microfinance Plc.	132,038	-	-	131,842	-	-
49 MIA Plc.	14,830	-	-	21,313	-	-
50 Microfinance Amatak Capital Plc.	18,382	-	-	18,613	-	-
51 Mothers Financial Japan Plc.	48,142	-	-	48,461	-	-
52 Niron Microfinance Plc.	9,838	-	-	9,019	-	-
53 Nonghyup Finance (Cambodia) Plc.	260,751	-	-	304,374	-	-
54 ORO Financecorp Plc.	8,195	-	-	9,748	-	-
55 PG Development Plc.	5,457	-	-	2,519	-	-
56 Piphup Thmey Microfinance Plc.	4,663	-	-	7,183	-	-
57 Prasethpheap Finance Plc.	20,339	-	-	17,569	-	-
58 Prime MF Microfinance Institution Ltd. (Prime MF)	48,937	-	-	50,467	-	-
59 Propey Microfinance Plc.	4,583	-	-	4,691	-	-
60 Queen Finance Plc.	3,981	-	-	5,803	-	-
61 RAFCO Financial (Cambodia) Plc.	13,431	-	-	-	-	-
62 Rolya Plc.	1,996	-	-	4,748	-	-
63 Royal Microfinance Plc.	23,101	-	-	21,644	-	-
64 Sabay Credit Commercial Plc.	27,510	-	-	37,471	-	-
65 Sachak Microfinance Plc.	1,918	-	-	3,913	-	-
66 Sahaka Plc.	39,548	-	-	34,941	-	-
67 Sahakrinpheap Microfinance Plc.	11,000	-	-	14,200	-	-
68 Samaky Capital Plc.	4,258	-	-	4,267	-	-
69 Sambat Finance Plc.	44,146	-	-	47,370	-	-
70 Samporn Samakum Sahakreas Thuntouh Neung Matjum Kampuchea Plc.	12,563	-	-	12,312	-	-
71 Samrithisak Microfinance Limited	66,037	-	-	91,264	-	-
72 Sawad Rung Reung Finance (Cambodia) Plc.	82,892	-	-	1	-	-
73 Seilanithih Limited	11,937	-	-	14,771	-	-
74 Serey Oudom Microfinance Plc.	28,182	-	-	30,545	-	-
75 Side Hustle Microfinance Plc.	2,819	-	-	3,057	-	-
76 Sixty Six Finance Plc.	10,605	-	-	11,490	-	-
77 Soksak Microfinance Institution Plc.	3,149	-	-	4,612	-	-
78 Sonatra Microfinance Institution Plc. (Sonatra)	42,807	-	-	39,914	-	-
79 Sunny Microfinance Plc.	70,933	-	-	86,780	-	-
80 T & Go Finance Plc.	4,161	-	-	6,022	-	-
81 TBB (Cambodia) Plc.	167,003	-	-	169,045	-	-
82 Trop Khnhom Plc.	44,728	-	-	43,783	-	-
83 Vithey Microfinance Plc.	28,773	-	-	34,505	-	-
84 Vivath Golden Finance Plc.	10,649	-	-	7,265	-	-
85 Welcome Finance (Cambodia) Plc.	163,843	-	-	221,993	-	-
86 Y.C.P Microfinance Plc.	12,080	-	-	15,324	-	-
87 Y.L.P Microfinance Plc.	26,066	-	-	25,219	-	-
Subtotal	6,427,854	-	-	5,702,496	-	-
Total	21,036,284	9,097,395	231.2%	38,932,465	19,408,398	200.6%

*The name of Kongkea Capital MFI Plc. was changed from Asia Pacific Finance Plc.

** Prasac Microfinance Institution Plc. merged with Koomin Bank Cambodia Plc. and became KB Prasac Bank Plc.

*** Entean Akpevath Pracheachun (EAP) Plc. was voluntarily liquidated in 2023.



NUMBER OF STAFF

Table 34

	2023	2022	%Δ	
Financial Lease Institutions				
1	BSP Finance (Cambodia) Plc.	49	39	25.6%
2	Chailease Royal Leasing Plc.	198	168	17.9%
3	Forward Leasing Plc.	13	15	-13.3%
4	GL Finance Plc.	303	412	-26.5%
5	iCare Leasing Plc.	47	35	34.3%
6	I-Finance Leasing Plc.	138	98	40.8%
7	KK Fund Leasing Plc.	201	267	-24.7%
8	Komatsu Leasing (Cambodia) Plc.	9	8	12.5%
9	Kubota Leasing (Cambodia) Plc.	72	50	44.0%
10	L O D Leasing Plc.	14	14	-
11	Ly Hour Leasing Plc.	121	115	5.2%
12	Mega Leasing Plc.	214	196	9.2%
13	Mobility Finance (Cambodia) Plc.	6	6	-
-	RPTN Alliance Financial Leasing Plc.*	-	52	-100.0%
14	Suosdey Finance Plc.	200	222	-9.9%
15	Toyota Tsusho Finance (Cambodia) Plc.	58	50	16.0%
16	WE Service Leasing Plc.	19	-	-
Total		1,662	1,747	-4.9%

* RPTN Alliance Financial Leasing Plc. was upgraded and moved into MFI sector in 2023.

COMPARISON OF TOTAL ASSETS

Table 35

(millions of KHR)

	2023		2022		Growth Rate (%) 2023 over 2022	
	1 USD/KHR = 4,085		1 USD/KHR = 4,117			
	Amount	Share	Amount	Share		
Financial Lease Institutions						
1	BSP Finance (Cambodia) Plc.	388,043	19.1%	383,315	18.9%	2.0%
2	Chailease Royal Leasing Plc.	282,197	13.9%	260,359	12.8%	9.2%
3	Forward Leasing Plc.	5,288	0.3%	6,665	0.3%	-20.0%
4	GL Finance Plc.	176,199	8.7%	147,115	7.3%	20.7%
5	iCare Leasing Plc.	9,638	0.5%	10,271	0.5%	-5.4%
6	I-Finance Leasing Plc.	43,078	2.1%	35,931	1.8%	20.8%
7	KK Fund Leasing Plc.	78,287	0.04	105,619	5.2%	-25.3%
8	Komatsu Leasing (Cambodia) Plc.	27,088	1.3%	44,576	2.2%	-38.8%
9	Kubota Leasing (Cambodia) Plc.	438,452	21.5%	489,259	24.1%	-9.7%
10	L O D Leasing Plc.	2,084	0.1%	1,502	0.1%	39.8%
11	Ly Hour Leasing Plc.	108,925	5.4%	104,000	5.1%	5.6%
12	Mega Leasing Plc.	74,563	3.7%	81,828	4.0%	-8.2%
13	Mobility Finance (Cambodia) Plc.	7,805	0.4%	14,501	0.7%	-45.8%
-	RPTN Alliance Financial Leasing Plc.*	-	-	18,881	0.9%	-100.0%
14	Suosdey Finance Plc.	152,742	7.5%	139,542	6.9%	10.3%
15	Toyota Tsusho Finance (Cambodia) Plc.	238,788	11.7%	185,175	9.1%	30.0%
16	WE Service Leasing Plc.	2,064	0.1%	-	-	-
Total		2,035,244	100.0%	2,028,540	100.0%	1.1%

* RPTN Alliance Financial Leasing Plc. was upgraded and moved into MFI sector in 2023.

**SHARE OF PAID-UP CAPITAL
AS AT 31 DECEMBER 2023**

Table 36

(millions of KHR)

	Foreign Share		Cambodian Share		Total Paid-up Capital	Market Share	
	Share (%)	Amount Paid	Share (%)	Amount Paid			
Financial Lease Institutions							
1	BSP Finance (Cambodia) Plc.	90.0%	67,600	10.0%	7,511	75,111	18.0%
2	Chalease Royal Leasing Plc.	40.0%	8,170	60.0%	12,255	20,425	4.9%
3	Forward Leasing Plc.	-	-	100.0%	6,128	6,128	1.5%
4	GL Finance Plc.	100.0%	42,076	-	-	42,076	10.1%
5	iCare Leasing Plc.	99.0%	7,077	1.0%	71	7,149	1.7%
6	I-Finance Leasing Plc.	100.0%	28,760	0.0%	0	28,760	6.9%
7	KK Fund Leasing Plc.	49%	6,005	51.0%	6,250	12,255	2.9%
8	Komatsu Leasing (Cambodia) Plc.	85.0%	17,361	15.0%	3,064	20,425	4.9%
9	Kubota Leasing (Cambodia) Plc.	100.0%	73,530	-	-	73,530	17.7%
10	L O D Leasing Plc.	-	-	100.0%	2,043	2,043	0.5%
11	Ly Hour Leasing Plc.	35.0%	22,876	65.0%	42,484	65,360	15.7%
12	Mega Leasing Plc.	-	-	100.0%	5,719	5,719	1.4%
13	Mobility Finance (Cambodia) Plc.	100.0%	12,598	-	-	12,598	3.0%
14	Suosdey Finance Plc.	100.0%	16,340	-	-	16,340	3.9%
15	Toyota Tsusho Finance (Cambodia) Plc.	90.0%	23,897	10.0%	2,655	26,553	6.4%
16	WE Service Leasing Plc.	-	-	100.0%	2,043	2,043	0.5%
Total		78.3%	326,291	21.7%	90,222	416,513	100.0%

COMPARISON OF TOTAL NET PROFIT

Table 37

(millions of KHR)

	2023		2022		Growth Rate (%) 2023 over 2022	
	1 USD/KHR = 4,085		1 USD/KHR = 4,117			
	Amount	Share	Amount	Share		
Financial Lease Institutions						
1	BSP Finance (Cambodia) Plc.	7,698	48.5%	13,233	22.0%	-41.4%
2	Chailease Royal Leasing Plc.	1,549	9.8%	13,237	22.0%	-88.2%
3	Forward Leasing Plc.	(310)	-2.0%	(374)	-0.6%	-16.4%
4	GL Finance Plc.	7,367	46.4%	3,519	5.8%	111.0%
5	iCare Leasing Plc.	(1,590)	-10.0%	(1,750)	-2.9%	-8.4%
6	I-Finance Leasing Plc.	(7,002)	-44.1%	(3,972)	-6.6%	77.6%
7	KK Fund Leasing Plc.	(6,645)	(0.42)	1,514	2.5%	-542.3%
8	Komatsu Leasing (Cambodia) Plc.	(179)	-1.1%	1,520	2.5%	-111.9%
9	Kubota Leasing (Cambodia) Plc.	(3,543)	-22.3%	1,970	3.3%	-281.3%
10	L O D Leasing Plc.	(255)	-1.6%	(217)	-0.4%	18.0%
11	Ly Hour Leasing Plc.	4,067	25.6%	6,879	11.4%	-40.4%
12	Mega Leasing Plc.	3,174	20.0%	4,633	7.7%	-31.0%
13	Mobility Finance (Cambodia) Plc.	(334)	-2.1%	(302)	-0.5%	11.5%
-	RPTN Alliance Financial Leasing Plc.*	-	-	1,409	2.3%	-100.0%
14	Suosdey Finance Plc.	2,661	16.8%	15,156	25.2%	-82.3%
15	Toyota Tsusho Finance (Cambodia) Plc.	9,623	60.6%	3,713	6.2%	161.2%
16	WE Service Leasing Plc.	(414)	-2.6%	-	-	-
Total		15,867	100.0%	60,167	100.0%	-73.4%

* RPTN Alliance Financial Leasing Plc. was upgraded and moved into MFI sector in 2023.

LEASES AND NON-PERFORMING LEASES (NPLs)

Table 38

(millions of KHR)

		2023			2022		
		1 USD/KHR = 4,085			1 USD/KHR = 4,117		
		Leases	NPLs	NPL/Leases	Leases	NPLs	NPL/Leases
Financial Lease Institutions							
1	BSP Finance (Cambodia) Plc.	278,979	4,128	1.5%	316,050	10,237	3.2%
2	Chailease Royal Leasing Plc.	273,997	5,021	1.8%	250,974	7,242	2.9%
3	Forward Leasing Plc.	1,586	89	5.6%	865	-	-
4	GL Finance Plc.	134,469	5,616	4.2%	118,012	2,382	2.0%
5	iCare Leasing Plc.	8,236	1,082	13.1%	5,497	99	1.8%
6	I-Finance Leasing Plc.	19,987	209	1.0%	32,065	4,728	14.7%
7	KK Fund Leasing Plc.	69,452	22,295	32.1%	98,788	14,156	14.3%
8	Komatsu Leasing (Cambodia) Plc.	22,651	3,388	15.0%	39,080	-	-
9	Kubota Leasing (Cambodia) Plc.	400,915	24,734	6.2%	458,848	8,788	1.9%
10	L O D Leasing Plc.	903	79	8.7%	623	15	2.4%
11	Ly Hour Leasing Plc.	97,413	7,176	7.4%	77,392	3,563	4.6%
12	Mega Leasing Plc.	59,296	3,658	6.2%	66,830	1,886	2.8%
13	Mobility Finance (Cambodia) Plc.	1,353	185	13.6%	2,753	511	18.5%
-	RPTN Alliance Financial Leasing Plc.*	-	-	-	15,999	2,610	16.3%
14	Suosdey Finance Plc.	142,588	9,345	6.6%	132,207	9,090	6.9%
15	Toyota Tsusho Finance (Cambodia) Plc.	228,402	1,116	0.5%	179,817	2,576	1.4%
16	WE Service Leasing Plc.	1,503	-	-	-	-	-
		1,741,730	88,119	5.1%	1,795,799	67,882	3.8%

* RPTN Alliance Financial Leasing Plc. was upgraded and moved into MFI sector in 2023.

TOTAL LEASES CLASSIFIED BY INDUSTRIES

Table 39

(millions of KHR)

	2023		2022		Growth Rate (%) 2023 over 2022
	1 USD/KHR = 4,085		1 USD/KHR = 4,117		
	Amount	Share	Amount	Share	
Type of Industries					
1 Financial Institutions	-	-	-	-	-
2 Agriculture	445,638	25.6%	514,991	28.7%	-12.8%
3 Manufacturing	-	-	-	-	-
4 Trade and Commerce	60,981	3.5%	70,154	3.9%	-12.4%
5 Services	338,428	19.4%	368,061	20.5%	-7.3%
6 Transportation	77,401	4.4%	111,664	6.2%	-30.1%
7 Construction	67,743	3.9%	103,974	5.8%	-34.3%
8 Household/Family	400,260	23.0%	370,048	20.6%	9.0%
9 Other Categories	351,279	20.2%	256,907	14.3%	37.8%
Total	1,741,730	100.0%	1,795,799	100.0%	-2.3%

TOTAL LEASES CLASSIFIED BY INDUSTRIES AND FINANCIAL LEASE INSTITUTIONS
AS AT 31 DECEMBER 2023

Table 40

1 USD = 4,085 KHR

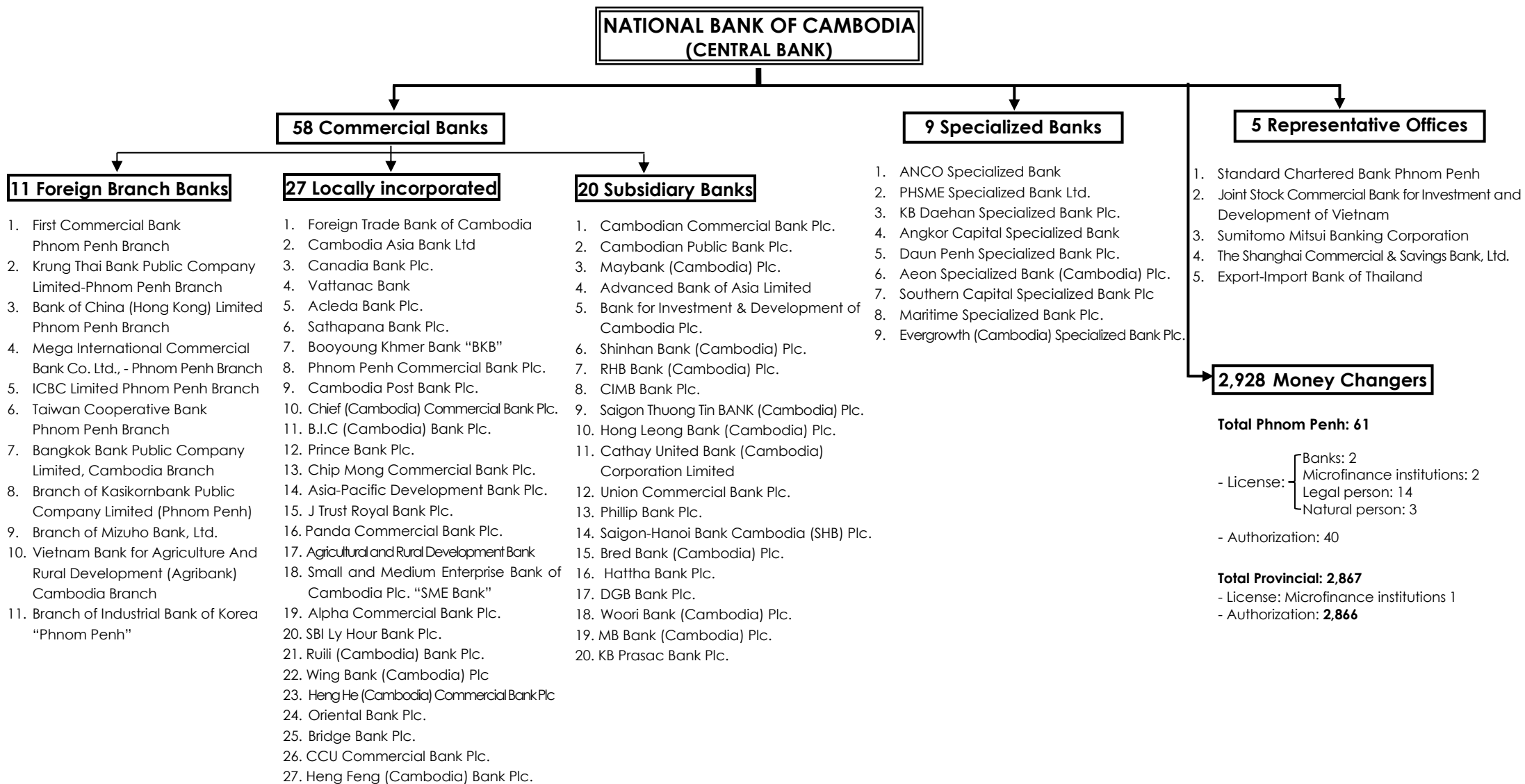
(millions of KHR)

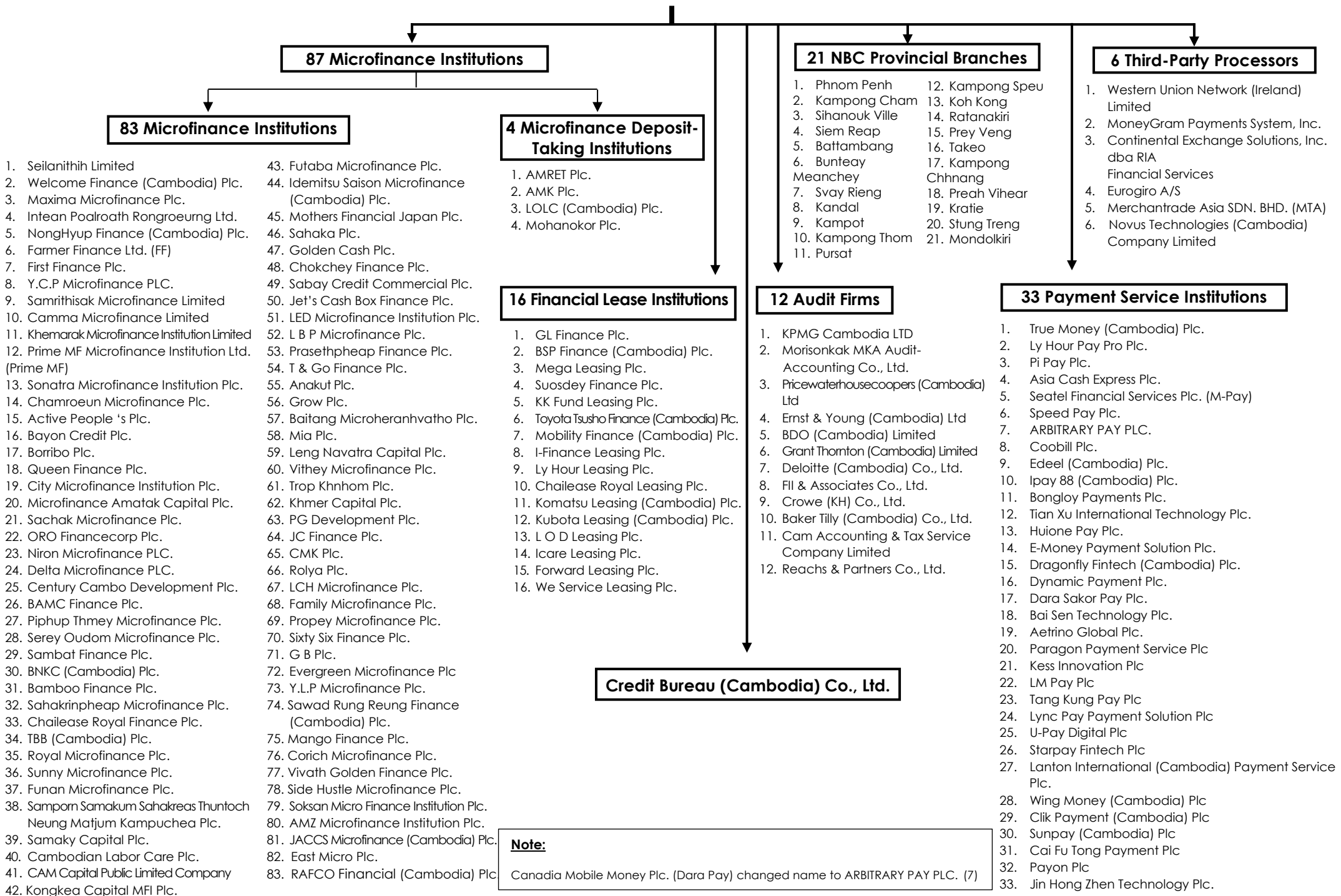
	Total	Financial Institutions	Agriculture	Manufacturing	Trade and Commerce	Services	Transportation	Construction	Household/Family	Other Categories	
Financial Leasing Companies											
1	BSP Finance (Cambodia) Plc.	278,979	-	22,343	-	12,648	61,288	2,370	7,815	170,797	1,718
2	Chailease Royal Leasing Plc.	273,997	-	2,420	-	33,870	212,474	3,568	9,813	11,852	-
3	Forward Leasing Plc.	1,586	-	-	-	-	-	-	-	1,586	-
4	GL Finance Plc.	134,469	-	13,796	-	7,493	46,417	1,208	21,407	-	44,148
5	iCare Leasing Plc.	8,236	-	35	-	231	62	54	1,074	94	6,686
6	I-Finance Leasing Plc.	19,987	-	1,334	-	5,355	7,774	885	93	180	4,366
7	KK Fund Leasing Plc.	69,452	-	40	-	-	-	68,856	-	556	-
8	Komatsu Leasing (Cambodia) Plc.	22,651	-	-	-	-	-	-	22,651	-	-
9	Kubota Leasing (Cambodia) Plc.	400,915	-	400,915	-	-	-	-	-	-	-
10	L O D Leasing Plc.	903	-	92	-	13	-	-	47	675	76
11	Ly Hour Leasing Plc.	97,413	-	-	-	-	-	-	-	97,413	-
12	Mega Leasing Plc.	59,296	-	-	-	-	-	-	-	59,296	-
13	Mobility Finance (Cambodia) Plc.	1,353	-	-	-	-	-	-	-	1,353	-
14	Suosdey Finance Plc.	142,588	-	-	-	-	-	-	-	-	142,588
15	Toyota Tsusho Finance (Cambodia) Plc.	228,402	-	4,662	-	1,371	10,413	460	4,844	54,956	151,697
16	WE Service Leasing Plc.	1,503	-	-	-	-	-	-	-	1,503	-
Total	1,741,730	-	445,638	-	60,981	338,428	77,401	67,743	400,260	351,279	

Appendix 2

THE BANKING SYSTEM IN CAMBODIA

AS AT 31 December 2023





114 Rural Credit Institutions

- | | | | |
|--|---|---|--|
| 1. Chou Chivorn Finance Plc. | 36. Morodok Aphivath Plc. | 71. ONO Finance Plc. | 106. Sovannaphum Social Development Plc. |
| 2. Ministry of Rural Development Credit Scheme | 37. Kalyan Aphivath Plc | 72. UNIDA Finance Plc. | 107. Dhitemah Finance Plc. |
| 3. Bovor Finance Plc. | 38. Phumin Credit Plc. | 73. FHF Capital Plc. | 108. S.M.E.S ECO Finance Plc. |
| 4. Peayorp Finance Plc. | 39. Virakboth Finance Plc. | 74. Blue Finance Plc. | 109. Phanitda Finance Plc. |
| 5. CEN Finance Plc. | 40. Ponleu Kaksekar Khmer Plc. | 75. Khemra Finance Plc. | 110. OCKENDEN Metrei Entean Plc. |
| 6. Mittapheap Finance Plc. | 41. Entean Chunbort Khmer (ECK) Plc. | 76. CamFund Prathna Plc. | 111. Right Place Rise Up Finance Plc. |
| 7. L.E.D.A Capital Plc. | 42. S.H.G Finance Plc. | 77. AFG Finance Plc. | 112. Hope Fund Plc. |
| 8. LED-T I P S Finance Plc. | 43. R N D B Finance Plc. | 78. Mamede Finance Plc. | 113. Morakot Financial Plc. |
| 9. DAIKOU Finance Plc. | 44. Phka Chhouk Finance Plc. | 79. Vireaksac Finance Plc. | 114. We Service Finance Plc. |
| 10. Preahkhan Aphivath Plc. | 45. Soksabay Heranhvatho Plc. | 80. Racha Plc. | |
| 11. Krepo Finance Plc. | 46. K.K.C.M Finance Plc. | 81. Aneaktean Molathan Plc | |
| 12. V.P Dec Plc. | 47. RADOCHICO Finance Plc. | 82. Samrorb Samruol Finance Plc. | |
| 13. Sereysuosdey Peanech Plc. | 48. Prasithpheap Credit Plc. | 83. Pishnuka Finance Plc. | |
| 14. OCDAF Finance Plc. | 49. Global Lending Finance Plc. | 84. Prac Finance Plc. | |
| 15. Chor Meyjing Finance Plc. | 50. LDA Finance Plc. | 85. Lichou Capital Plc. | |
| 16. Hykean Capital Plc. | 51. Intean Neary Finance Plc. | 86. A.C.L.P.L Finance Plc. | |
| 17. Kon Khmer Mongkul Heranhvathok Plc. | 52. Pidaur Grow Plc. | 87. K E P Finance Plc. | |
| 18. Mean Chey Credit Plc. | 53. Sky Light Finance Plc. | 88. Punleu Snam Nhor Nhem Finance Plc. | |
| 19. Brosear Finance Plc. | 54. Tara Finance Plc. | 89. Reaksmey Serey Mongkul Finance Plc. | |
| 20. Meakea Finance Plc. | 55. Kon Kasekor Finance Plc. | 90. Metta Finance Plc. | |
| 21. KPCA Finance Plc. | 56. Krousa Ennatean Plc | 91. FT Cash Express Plc. | |
| 22. Dako Finance Plc. | 57. Amatak Rongroeueng Plc. | 92. Reaksmey Chey Chumneas Plc. | |
| 23. Samnang Protebatkar Plc. | 58. Khmer Angkor Finance Plc. | 93. Reakreay Finance Plc. | |
| 24. Smile Capital Plc. | 59. Kuntheam Finance Plc. | 94. C.K.L.S Finance Plc. | |
| 25. Kunapheap Finance Plc. | 60. Sambo Trop Finance Plc. | 95. Unitrust Finance Plc. | |
| 26. Samreth Pech Finance Plc. | 61. Tybotta Finance Plc. | 96. GBIT Finance Plc. | |
| 27. B.Y.G Finance Plc. | 62. C.K Finance Plc. | 97. Entean Aphivath Achivkam Plc. | |
| 28. Quick Amatak Plc. | 63. Right Smart Finance Plc. | 98. Crystal Finance Plc. | |
| 29. LH Finance Plc. | 64. Samreth Credit Plc. | 99. S.B.E Finance Plc. | |
| 30. Baytang Finance Plc. | 65. Angkor Chorpoan Finance Plc. | 100. C.V.A Finance Plc. | |
| 31. K.D.O Finance Plc. | 66. Kakkorb Finance Plc. | 101. ACABAR Plc. | |
| 32. Chum Samnang Finance Plc. | 67. Smile Finance Plc. | 102. Rithy Finance Plc. | |
| 33. CAM Finance Plc. | 68. Sakal Finance Plc. | 103. Samathor Finance Plc. | |
| 34. Entean Easy Finance Plc. | 69. Enatean Lerkstuoy Samatepheap Kruosa Plc. | 104. Partners in Compassion Fund Plc. | |
| 35. Krong Khmer Finance Plc. | 70. Preah Chan Finance Plc. | 105. Reahou Finance Plc. | |

Appendix 3

List of Authorized Banks and Financial Institutions

As at 31 December 2023

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	No 9-13, Street No 7, Sangkat Chakto mukh, Khan Doun Penh, Phnom Penh	023 220 810 / 023 220 811
4	ALPHA COMMERCIAL BANK PLC.	The Gateway Building, Ground & 3rd Floor, Russian Federation Blvd., Sangkat Phsar Depou Ti Bei, Khan Tuol Kouk, Phnom Penh	023 88 66 88
5	ASIA- PACIFIC DEVELOPMENT BANK PLC.	No C20, C21, C22, C23, D32, D33 & D33A, One Park, Street No R8, Sangkat Srah Chak, Khan Doun 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&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	# 86-88, Preah Norodom Blvd, Phum 11, Sangkat Chey Chumneah, Khan Daun Penh, Phnom Penh	023 952 888
11	BRANCH OF INDUSTRIAL BANK OF KOREA "PHNOM PENH"	No 52-23 The Olympia City, Preah Monireth Blvd (No 217), Sangkat Veal Vong, Khan Prampir Meakkakra, Phnom Penh	023 964 202 / 012 608 898
12	BRANCH OF KASIKORN BANK PUBLIC COMPANY LIMITED (PHNOM PENH)	#45, Preah Sihanouk Blvd, Corner of street No.59, Phum 6, Sangkat Chaktomuk, Khan Daun Penh, Phnom Penh	077 555 366 / 023 214 998 / 023 214 999
13	BRANCH OF MIZUHO BANK, LTD.	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 Chakto Mukh, Khan Doun 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 Doun Penh, Phnom Penh.	023 260 888
18	CAMBODIAN COMMERCIAL BANK PLC.	#26, Preah Monivong Blvd, Sangk at Phsar Thmey 2, Khan Daun Penh, Phnom Penh	023 213 601 / 023 213 602 / 015 444 111
19	CAMBODIAN PUBLIC BANK PLC.	#23, 114 St., Sangk at Phsar Thmey 2, 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 Trabae, 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 Doun Penh, Phnom Penh	023 988 388
26	DGB BANK PLC.	No 689B, Kampucheakrom 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 Chumneah, Khan Daun Penh, Phnom Penh	012 712 111
28	FOREIGN TRADE BANK OF CAMBODIA	#33 C-D, Cheque Slovakia blvd, Khan 7 Makara, Phnom Penh	023 724 466 / 023 725 266 / 023 722 466
29	HATTHA BANK PLC.	No 606, Street No 271, Phum Sansam Kosal 3, Sangkat Boeng Tumpun 1, 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 Doun Penh, Phnom Penh	023 997 777
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	J TRUST ROYAL BANK PLC.	Royal Railway Building No 10, Russian Federation Blvd, Sangkat Srah Chak, Khan Doun Penh, Phnom Penh	023 999 000
35	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
36	KRUNG THAI BANK PUBLIC CO., LTD PHNOM PENH BRANCH	# 149, 215 Road, Sangkat Phsar Depo1, Khan Toulkork, Phnom Penh	023 882 959
37	MAYBANK (CAMBODIA) PLC.	#43, Preah Norodom Blvd, Sangkat Psar Thmei3, Khan Doun Penh, Phnom Penh	023 210 255 / 023 210 123
38	MB BANK (CAMBODIA) PLC.	#146, Preah Norodom Blvd, Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	023 964 666
39	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

No.	Name of Institutions	Address	Contact Number
40	ORIENTAL BANK PLC.	Building No 101, Preah Norodom Blvd. Cornor Samdach Pan Ave. (214), Sangk at Boeng Reang, Khan Doun Penh, Phnom Penh	023 920 222 / 023 920 111
41	PANDA COMMERCIAL BANK PLC.	#31, Mao Tsetoung Blvd 245, Sangkat Boeng Keng Kang Ti Muoy, Khan Boeng Keng Kang, Phnom Penh	018 282 8416 / 023 888 801
42	PHILLIP BANK PLC.	No 27DEFG, Preah Monivong Blvd., Phum 6, Sangkat Srah Chak, Khan Doun Penh, Phnom Penh	086 930 000 / 089 989 818
43	PHNOM PENH COMMERCIAL BANK PLC.	#217, Preah Norodom Blvd, Sangk at Tonle Basak, Khan Chamkamorn, Phnom Penh	023 999 500
44	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
45	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
46	RUI LI (CAMBODIA) BANK PLC.	Building No 635&637, Preah Monivong Blvd, Sangkat Boeng Keng Kang Ti Bei, Khan Boeng Keng Kang, Phnom Penh	081 292 237 / 023 989 736
47	SAIGON THUONG TIN BANK (CAMBODIA) PLC KNOWN AS SACOMBANK (CAMBODIA) PLC	#60, Preah Norodom Blvd, Sangkat Chey Chumneas, Khan Daun Penh, Phnom Penh	023 223 422
48	SAIGON-HANOI BANK CAMBODIA PLC.	#107, Preah Norodom Blvd, Sangkat Beoung Reang, Khan Doun Penh, Phnom Penh	023 221 900
49	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
50	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
51	SHINHAN BANK (CAMBODIA) PLC.	Vanda Tower No 79, Kampuchea Krom Blvd, Phum 2, Sangkat Monourom, Khan Prampir Meakkakra, Phnom Penh	023 727 380
52	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 / 012 868 887
53	TAIWAN COOPERATIVE BANK, PHNOM PENH BRANCH	#171, Preah Norodom Blvd at corner of St322, Beoung Keng Kang 1, Khan Chamkamorn, Phnom Penh	023 430 800
54	UNION COMMERCIAL BANK PLC.	No 441, Preah Monivong Blvd., Sangkat Boeng Proluet, Khan Prampir Meakkakra, Phnom Penh	023 212 357 / 023 427 995
55	VATTANAC BANK	#66, Preah Monivong Blvd., Sangkat Wat Phnom, Khan Daun Penh, Phnom Penh	023 963 999
56	VIETNAM BANK FOR AGRICULTURE AND RURAL DEVELOPMENT CAMBODIA BRANCH	N° 364, Preah Monivong Blvd, Sangk at Boeung keng kang1, Khan Chancarnon, Phnom Penh	023 223 750
57	WING BANK (CAMBODIA) PLC.	Wing Tower, Monivong Blvd. - Kampuchea Krom Blvd., Phum 6, Sangkat Monourom, Khan Prampir Meakkakra, Phnom Penh	023 999 989
58	WOORI BANK (CAMBODIA) PLC.	No 398, Preah Monivong Blvd, Phum Phum 1, Sangkat Boeng Keng Kang Ti Muoy, Khan Boeng Keng Kang, Phnom Penh	023 969 269

2. Specialized Banks

1	AEON SPECIALIZED BANK (CAMBODIA) PLC.	6th Floor (S603) of Diamond Twin Tower, Street Sopheak Monkul, Corner of Koh Pich, Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	023 988 555
2	ANCO SPECIALIZED BANK	No 20, Street 217, Sangkat Veal Vong, Khan 7Makara, Phnom Penh	023 993 133
3	ANGKOR CAPITAL SPECIALIZED BANK	No 202, Preah Norodom Blvd., Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	023 993 168
4	DAUN PENH SPECIALIZED BANK PLC.	No 52-21 & 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

3. Representative Offices

1	EXPORT-IMPORT BANK OF THAILAND	No 30, 2nd Floor, Room No 20, Preah Norodom Blvd., Sangkat Phsar Thmei Ti Bei, Khan Doun Penh, Phnom Penh	023 999 224 / 061 475 029
2	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	SUMITOMO MITSUI BANKING CORPORATION	Exchange Square Building, 7th Floor, Unit 701, Street No 106, Phum 2, Sangkat Voat Phnum, Khan Doun Penh, Phnom Penh	023 964 080
4	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	THE SHANGHAI COMMERCIAL & SAVINGS BANK, LTD.	Phnom Penh Tower, 13th Floor, Preah Monivong Blvd., Sangkat Boeng Proluet, Khan Prampir Meakkakra, Phnom Penh	023 964 811

4. Microfinance Deposit-Taking Institutions

1	AMK PLC.	No 285, Street No 271, Sangkat Tumnob Tuek, Khan Boeng Keng Kang, Phnom Penh	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

No.	Name of Institutions	Address	Contact Number
5. Microfinance Institutions			
1	ACTIVE PEOPLE'S PLC.	No 88, Street 214 (Corner of St. 113), Sangkat Boeung Proluet, Khan Prampir Meakkakra, Phnom Penh	023 214 255 / 095 600 606
2	AMZ MICROFINANCE PLC.	Building No 5D&6B, Street No1003, Phum Bayab, Sangkat Phnom Penh Thmei, Khan Saensokh, Phnom Penh	098 358 356
3	ANAKUT PLC.	#245, Monivong Blvd; Sangkat Ou Ruessei 4, Khan 7 Makara, Phnom Penh	089 666 831 / 023 223 139
4	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 Roung Chakr, Sangkat Kouk Khleang, Khan Saensokh, Phnom Penh	011 777 173 / 070 367 943
6	BAMC FINANCE PLC.	#315A, Street No. 217, Sambuor Village, Sangkat Dangkao, Khan Dangkao, Phnom Penh	023 911 000
7	BAYON CREDIT PLC.	#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 / 096 3666 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	CHALEASE 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.	#470, Preah Monivong Blvd, Phum 12, Sangkat Tonle Basak, Khan Chamkamorn, Phnom Penh	023 221 488
18	CMK PLC.	No 171-173 E0, E1, E2, E3, Street 110, Phum 3, Sangkat Voat Phnum, Khan Doun Penh, Phnom Penh	085 666 794 / 023 221 971
19	CORICH MICROFINANCE PLC.	No 90E0, 92E0 & 94E0, Street No 217, Sangkat Ou Ruessei Ti Buon, Khan Prampir Meakkakra, Phnom Penh.	071 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 Akreiy Ksatr, Kandal Province	086 907 168
22	EVERGREEN MICROFINANCE PLC.	No E19, Street R3-1, Phum Phum 1, Sangkat Srah Chak, Khan Doun Penh, Phnom Penh	012 333 327
23	FAMILY MICROFINANCE PLC.	No KH1-KH2, Street 105, Phum Tuol Sampov, Sangkat Tuol Sangkae 1, Khan Russey Keo, Phnom Penh	086 999 656 / 076 994 5858
24	FARMER FINANCE LTD. (FF)	#1465, National Road 2, Sangkat Chak Angre Krom, Khan Mean Chey, Phnom Penh	023 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, Chhunlung 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	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
32	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
33	JACCS MICROFINANCE (CAMBODIA) PLC.	No 66, Mao Tse Toung Blvd., Phum Phum1, Sangkat Boeng Trabaek, Khan Chamkar Mon, Phnom Penh.	023 977 250
34	JC FINANCE PLC.	#56, Street 310, Sangkat Boeung Keng Kang 1, Khan Boeung Keng Kang 1, Phnom Penh	096 726 1595
35	JET'S CASH BOX FINANCE PLC.	Builing No 2H, Street No 105, Sangkat Tuol Sangkae 1, Khan Russey Keo, Phnom Penh.	023 900 623
36	KHEMARAK MICROFINANCE INSTITUTION LIMITED	No D-15, R2A Street, Phum Phum 1, Sangkat Srah Chak, Khan Doun Penh, Phnom Penh	023 989 023
37	KHMER CAPITAL PLC.	No 155, Russian Federation Blvd., Sangkat Tuek L'ak Ti Muoy, Khan Tuol Kouk, Phnom Penh	023 235 599
38	KONGKEA CAPITAL MFI PLC.	No D17 & D19, Diamond Street, Group 4, Sangkat Tumnob Tuek, Khan Boeng Keng Kang, Phnom Penh	023 900 799 / 023 900 899

No.	Name of Institutions	Address	Contact Number
39	L B P MICROFINANCE PLC.	#D3&E, Street 169, Sangkat Veal Vong, Khan 7Makara, Phnom Penh	012 688 447 / 023 88 40 05
40	LCH MICROFINANCE PLC.	No 23, 5th Floor, Attwood Business Center, Russian Federation Blvd., Sangkat Tuek Thlar, Khan Sensok, Phnom Penh	016 288 888 / 016 662 230
41	LED MICROFINANCE INSTITUTION PLC.	No 39, M02 Street Coner M06 Street, Phum Tuol Pongro, Sangkat Chaon Chav 1, Khan Pur Senchey, Phnom Penh	081 400 401 / 016 600 998
42	LENG NAVATRA CAPITAL PLC.	OCIC Blvd., Phum Kien Khleang, Sangkat Chrouy Changvar, Khan Chraoy Chongvar, Phnom Penh	086 828 295
43	MANGO FINANCE PLC.	Phum Chres, Sangkat Kouk Khleang, Khan Saensokh, Phnom Penh	012 453 087
44	MAXIMA MICROFINANCE PLC.	No 21AB, Street No 271, Phum 1, Sangkat Phsar Daeum Thkov, Khan Chamkar Mon, Phnom Penh	023 214 240
45	MIA PLC.	#93, Norodom Blvd., Corner street 208, Sangkat Boeung Raing, Khan Doum Penh, Phnom Penh	023 989 262
46	MICROFINANCE AMATAK CAPITAL PLC.	No 502 C-502D, Preah Monivong Blvd, Sangkat Tonle Basac, Khan Chamkarmon, Phnom Penh	023 214 388
47	MOTHERS FINANCIAL JAPAN PLC.	Bldg #254, Room G08-09, Monivong Blvd, Sangkat Boeung Rang, Khan Daun Penh, Phnom Penh	023 967 750
48	NIRON MICROFINANCE PLC.	No 21-23-25, Street No 598, Sangkat Phnom Penh Thmey, Khan Saensokh, Phnom Penh	086 655 999
49	NONGHYUP FINANCE (CAMBODIA) PLC.	Building No 388A E1, E2 & E3, Preah Monivong Blvd. Corner Street No 352, Sangkat Boeng Keng Kang Ti Muoy, Khan Boeng Keng Kang, Phnom Penh.	023 998 226
50	ORO FINANCECORP PLC.	No. 147, Monireth Blvd., Sangkat Boeung Salang, Khan Tuol Kork, Phnom Penh	023 988 898 / 023 955 567
51	PG DEVELOPMENT PLC.	#20E0, Street 178, Sangkat Phsar Thmei3, Khan Daun Penh, Phnom Penh	016 779 277
52	PIPHUP THMEY MICROFINANCE PLC.	#288, Street No.1003, Sangkat Phnom Penh Thmey, Khan Sensok, Phnom Penh	077 999 393 / 077 311 8888 / 015 322 922
53	PRASETHPHEAP FINANCE PLC.	#132, Street 193, Corner Street 388, Sangkat Toul Svay Prey 1, Khan Chamkarmorn, Phnom Penh	023 970 000
54	PRIME MF MICROFINANCE INSTITUTION LTD. (PRIME MF)	No 494C, Street No 271, Phum Sansam Kosal 5, Sangkat Boeng Tumpum 1, Khan Mean Chey, Phnom Penh	023 993 909
55	PROPEY MICROFINANCE PLC.	No 72G & 72H, Russian Federation Blvd., Sangkat Kakab 1. Khan Pur Senchey, Phnom Penh	081 333 868 / 069 222 933
56	QUEEN FINANCE PLC.	No 42B, Mao Tse Tong Blvd., Sangkat Boeng Trabaeak, Khan Chamkar Mon, Phnom Penh	023 966 789 / 089 863 286
57	RAFCO FINANCIAL (CAMBODIA) PLC.	No 81, National Road No 6A, Phum Preaek Lieb, Sangkat Preaek Lieb, Khan Chraoy Chongvar, Phnom Penh.	023 901 744 / 011 509 944
58	ROLYA PLC.	Buiding No 128 D3 & D4, Sothearos Blvd, Sangkat Tonle Basac, Khan Chamkar Mon, Phnom Penh	012 907 004
59	ROYAL MICROFINANCE PLC.	No A114 B116 & C3118, Avenue B, Phum Banla S'et, Sangkat Khmuonh, Khan Saensokh, Phnom Penh.	012 485 500
60	SABAY CREDIT COMMERCIAL PLC.	#228, Preah Norodom Blvd, Group 64, Sangkat Tonle Bassac, Khan Chamkamon, Phnom Penh	012 322 322
61	SACHAK MICROFINANCE PLC.	No 04, Street No Q02, Phum Kos Andaet, Sangkat Tuol Sangkae 2, Khan Russey Keo, Phnom Penh	061 222 056
62	SAHAKA PLC.	#206 E0 E1, Street 155, Sangkat Tuol Tumpung 1, Khan Chamkamon, Phnom Penh	023 96 77 79
63	SAHAKRINPHEAP MICROFINANCE PLC.	#586, Street 271, Phum 6, Sangkat Phsar Doeum Thkov, Khan ChamkarMon, Phnom Penh	023 230 789
64	SAMAKY CAPITAL PLC.	#83AE0 & 83BE0, St. 1986, Sangkat Phnom Penh Thmey, Khan Sensok, Phnom Penh	023 666 5959
65	SAMBAT FINANCE PLC.	#228 JA, Street No.598, Phum Toul Kork, Sangkat Toul Sangke, Khan Russey Keo, Phnom Penh	023 997 722 / 016 665 647
66	SAMPORN SAMAKUM SAHAKREAS THUNTOUH NEUNG MATJUM KAMPUCHEA PLC.	#T166, Preah Norodom Blvd, Sangkat Tonle Bassac, Khan Chamkar Mon, Phnom Penh	023 901 578
67	SAMRITHISAK MICROFINANCE LIMITED	# 502G-502H, Preah Monivong Blvd, Sangkat Tonle Bassac, Khan Chamkarmon, Phnom Penh	023 993 333
68	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
69	SEILANITHIH LIMITED	#1SF&2SF, Street 516, Phum 13, Sangkat Boeng Kak 1, Khan Tuol Kork, Phnom Penh	023 990 225
70	SEREY OUDOM MICROFINANCE PLC.	#P37,Steet No.198, Sangkat Tomnup Teuk, Khan Chamkarmon, Phnom Penh	023 224 336
71	SIDE HUSTLE MICROFINANCE PLC.	No 153AB, Mao Tse Toung Blvd., Phum Phum 6, Sangkat Tuol Svay Prey Ti Muoy, Khan Boeng Keng Kang, Phnom Penh	069 673 711
72	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
73	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
74	SONATRA MICROFINANCE INSTITUTION PLC. (SONATRA)	No 432, Preah Monivong Blvd., Sangkat Tonle Basac, Khan Chamkar Mon, Phnom Penh	023 223 256 / 016 868 897
75	SUNNY MICROFINANCE PLC.	Unit 606 and 607, Level 6, Exchange Square Building, No 19 and 20, Street 106, Phum 2, Sangkat Voat Phnum, Khan Doum Penh, Phnom Penh	096 689 1035 / 015 284 1550
76	T & GO FINANCE PLC.	# A1-A2, Street 163, Sangkat Toul Svay Prey1, Khan Chamkamorn, Phnom Penh	023 699 0505
77	TBB (CAMBODIA) PLC.	#2E2F, Street 315, Sangkat Boeung Kak1, Khan Toulkok, Phnom Penh	096 9393326

No.	Name of Institutions	Address	Contact Number
78	TROP KHNHOM PLC	#445, St. 4, Phum Souphi, Sangkat Kompong Svay, Krong Serei Saophoan, Banteay Meanchey	012 599 094
79	VITHEY MICROFINANCE PLC.	No 614, Street No 271, Group 7, Phum Sansam Kosal 3, Mondul 4, Sangkat Boeng Tumpun 1, Khan Mean Chey, Phnom Penh.	081 227 999 / 096 500 1555
80	VIVATH GOLDEN FINANCE PLC.	No 659, Street No 371, Phum Mol, Sangkat Dangkao, Khan Dangkao, Phnom Penh.	096 955 5555
81	WELCOME FINANCE (CAMBODIA) PLC.	# 398, Monivong Blvd, Sangkat Beung Keng Kang Ti Muoy, Khan Chamkar Mon, Phnom Penh	023 994 455
82	Y.C.P MICROFINANCE PLC.	No 73, Street No 118, Sangkat Tuek L'ak Ti Muoy, Khan Tuol Kouk, Phnom Penh.	023 882 777
83	Y.L.P MICROFINANCE PLC.	No 668, National Road No 5, Phum Kourothan, Sangkat Ou Ambel, Krong Serei Saophoan, Banteay Meanchey Province.	069 283 858

6. Financial Lease Institutions

1	BSP FINANCE (CAMBODIA) PLC.	No 160, Preah Monivong Blvd., Corner Street 278, Phum 4, Sangkat Boeng Keng Kang Ti Muoy, Khan Chamkar Mon, Phnom Penh	023 883 488
2	CHALEASE ROYAL LEASING PLC.	No. 146, 11th fol Preah Norodom Blvd., Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	023 901 728
3	FORWARD LEASING PLC.	No 115, Russian Federation Blvd., Sangkat Tuek Thla, Khan Saensokh, Phnom Penh	095 888 756
4	GL FINANCE PLC.	# 270-274, Kampuchekrom Blvd., Sangkat Mittapheap, Khan 7 Makara, Phnom Penh	095 887 373
5	ICARE LEASING PLC.	No 117CD, Street N° 271, Sangkat Stueng Mean Chey 1, Khan Mean Chey, Phnom Penh	023 960 960
6	I-FINANCE LEASING PLC.	City Tower Building, M Floor, Unit No M1 & M2B, Mao Tse Toung Blvd., Sangkat Pshar Depou Ti Muoy, Khan Tuol Kouk, Phnom Penh	081 761 111
7	KK FUND LEASING PLC.	No A69&A71, Street No 271, Sangkat Tumub Tuek, Khan Boeng Keng Kang, Phnom Penh	023 533 7777
8	KOMATSU LEASING (CAMBODIA) PLC.	Lot No.713, Veng Sreng Street, Phum Tropang Thloeuang, Sangkat Chom Chao, Khan Porsenchey, Phnom Penh	012 906 038
9	KUBOTA LEASING (CAMBODIA) PLC.	BUSINESS DEVELOPMENT CENTER, 18th Floor, OCIC Blvd., Sangkat Chrouy Changvar, Khan Chraoy Chongvar, Phnom Penh	012 378 111
10	L O D LEASING PLC.	No 359, Group 10, Phum Kammakor, Sangkat Svay Por, Krong Battambang, Battambang Province	012 456 739
11	LY HOUR LEASING PLC.	No 243 & 244, Street N° 598, Phum Tuol Thgan, Sangkat Tuol Sangkae 2, Khan Russey Keo, Phnom Penh	023 900 778
12	MEGA LEASING PLC.	No 113A, Street 271, Sangkat Stueng Mean Chey, Khan Mean Chey, Phnom Penh	023 214 756
13	MOBILITY FINANCE (CAMBODIA) PLC.	No425, 5th floor, Street 271, Sangkat Tuol Tumpung Ti Pir, Khan Chamkar Mon, Phnom Penh	085 888 420
14	SUOSDEY FINANCE PLC.	#119-121, Russian Federation Boulevard, Sangkat Teuk Thla, Khan Sen Sok, Phnom Penh	089 537 354
15	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
16	WE SERVICE LEASING PLC.	No 108, Street No 472, Sangkat Tuol Tumpung Ti Muoy, Khan Chamkar Mon, Phnom Penh.	012 444 462

7. Payment Service Institutions

1	AETRINO GLOBAL PLC.	No. 54B (Ground & 1st Floor), Street 95, Sangkat Boeng Keng Kang Ti 3, Khan Boeng Keng Kang, Phnom Penh	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 City, Kingdom of Cambodia.	010 370 888
3	ASIA CASH EXPRESS PLC.	House No. B2-035-036, Koh Pich Street, Sangkat Tonle Bassac, Khan Chamkarmon, Phnom Penh	099 666 678
4	BAI SEN TECHNOLOGY PLC.	Elite Town No. 05, Standford Road, Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	071 999 7779
5	BONGLOY PAYMENTS PLC.	No. 87, Street 63, Sangkat Boeung Raing, Khan Doun Penh, 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, Kingdom of Cambodia	093 922 229
7	CLIK PAYMENT (CAMBODIA) PLC	DK Sanctuary, No. 128 EF, 4th Floor, Samdach Sotheaous Boulevard, Sangkat Tunle Bassac, Khan Chamkar Mon, Phnom Penh, Cambodia	010 927 450
8	COOBILL PLC.	Building No. B3&C3-1, Street 169, Sangkat Veal Vong, Khan 7 Makara, Phnom Penh	038 3300 888
9	DARA SAKOR PAY PLC.	#Plot73, Ground Floor Unit2, Phnom Penh City Center, Street616, Phum1, Sangkat Sras Chark, Khan Daun Penh, Phno Penh, Cambodia	093 939 977
10	DRAGONFLY FINTECH (CAMBODIA) PLC.	Building ROSE GARDEN No. 252 Ground Floor, Preah Norodom Blvd., Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	098 218 555
11	DYNAMIC PAYMENT PLC.	Morgan Tower, 6th Floor, Room 02-03, Sopheak Mongkul Street, Village 14, Sangkat Tonle Bassac, Khan Chamkarmon, Phnom Penh.	023 989 186
12	EDEEL (CAMBODIA) PLC.	Building No.15, Street 347, Phum3, Sangkat Beongkok1, Khan Toul Kork, Phnom Penh	096 466 3333
13	E-MONEY PAYMENT SOLUTION PLC.	Royal K Plaza, 15th floor, Sangkat Tomnub Tek, Khan Beoung Keng Kang, Phnom Penh	071 655 5666
14	HUIONE PAY PLC.	Building No. 62, Preah Norodom Blvd., Sangkat Chey Chomnes, Khan Doun Penh, Phnom Penh	023 231 999
15	IPAY 88 (CAMBODIA) PLC.	No.13 (2nd Floor), Charles de Gaulle Boulevard, Sangkat Veal Vong, Khan 7 Makara, Phnom Penh, Kingdom of Cambodia.	023 901 788

No.	Name of Institutions	Address	Contact Number
16	JIN HONG ZHEN TECHNOLOGY PLC	House No. 38, Street 468, Phum 1, Sangkat Toul Tompong 2, Khan Chamkarmorn, Phnom Penh, Kingdom of Cambodia	088 3 231 1888
17	KESS INNOVATION PLC	Building #105, Floor 4th, Street 1984A, Phnom Penh Thmey, Khan Sen Sok, Phnom Penh	070 222 703
18	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
19	LM PAY PLC	#635, 2nd Floor, Preah Monivong Blvd, Sangkat Beong Keng Kong 3, Khan Beong Keng Kong, Phnom Penh	010 800 602 / 010 533 888
20	LY HOUR PAY PRO PLC.	Lot No.243-244, Office No. (15C-41C), St. 598, Phum Toul Thgan, Sangkat Tuol Sangkae II, Khan Russey Keo, Phnom Penh, Kingdom of Cambodia	087 601 111
21	LYNC PAY PAYMENT SOLUTION PLC	House No.90, 92, and 94 First Floor (E-1), Street 217, Sangkat Orrussey 4, Khan 7 Makara, Phnom Penh	096 675 3554
22	PARAGON PAYMENT SERVICE PLC	No. 216, Preah Norodom Blvd, Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	012 456 237
23	PAYON PLC	No. 3F, PCGT Center, Street 274, Sangkat Tonle Basak, Khan Chamkar Morn, Phnom Penh City, Kingdom of Cambodia	023 987 475
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	SPEED PAY PLC.	No.B48, B49, Street Borey Lasen, Phum 14, Sangkat Tonle Basak, Khan Chamkarmon, Phnom Penh	070 997 775
27	STARPAY FINTECH PLC	No. Landlord 2787, Betong Street, Toul Krasaing Village, Rokar Khapos Commune, Sa Ang District, Kandal Province.	081 416 109
28	SUNPAY (CAMBODIA) PLC	Morgan Tower, Unit 7/8a/8b, 20th floor, Sopheak Mongkol Rd. (Koh Pich), Phum 14, Sangkat Tonle Bassac, Khan Chamkarmorn, Phnom Penh	096 678 2678
29	TANG KUNG PAY PLC	No. A11, Street 210, Phum Takhmao 2, Sangkat Takhmao, Krong Takhmao, Kandal Province.	099 233 233
30	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
31	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
32	U-PAY DIGITAL PLC	Building No.1, Street 360, Sangkat Beong Keng Kang 1, Khan Chamkarmorn, Phnom Penh	081 978 889 / 085 978 889
33	WING MONEY (CAMBODIA) PLC	No. 721 Preah Monivong Blvd, Phum 9, Sangkat Beong Keng Kang Ti Bei, Khan Beong Keng Kang, Phnom Penh, Cambodia	023 999 983

8. Credit Bureau

1	CREDIT BUREAU (CAMBODIA) CO., LTD	Vattanac Building 9th Floor, Bld No. 66, Preah Monivong Blvd, Sangkat Wat Phnom, Khan Daun Penh, Phnom Penh	016 370 707
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List of Rural Credit Institutions

As at 31 December 2023

No.	Name of Institutions	Address
Phnom Penh (65)		
1	AFG FINANCE PLC.	Smao Khnhey Village, Trapeang Sab Commune, Bati District, Takeo Province
2	AMATAK RONGROEUNG PLC.	#12Eo-E2, Street No 01, Phum Sambuor, Sangkat Dangkao, Khan Dangkao, Phnom Penh.
3	B.Y.G FINANCE PLC.	No 152E, Street No 598, PhumTumnob, Sangkat Phnom Penh Thmei, Khan Saensokh, Phnom Penh
4	BAYTANG FINANCE PLC.	#1A 3A &5A, Street 1, Phum Sambour, Sangkat Dangkor, Khan Dangkor, Phnom Penh
5	BLUE FINANCE PLC	#59A, Street 105, Sangkat Boeung Pralit, Khan 7 Makara, Phnom Penh
6	C.K FINANCE PLC.	No F21, Street No 19, Phum Damnak Thum Bei, Sangkat Stueng Mean Chey 3, Khan Mean Chey, Phnom Penh.
7	C.K.L.S FINANCE PLC.	Phum Trapeang Kol, Sangkat Kantaok, Khan Pur Senchey, Phnom Penh
8	CAM FINANCE PLC.	#344, Street 371, Krom 6, Phum Ou Baek K'am, Sangkat Ou Baek K'am, Khan Saensokh, Phnom Penh
9	CAMFUND PRATHNA PLC.	#175 BE0, Street BBT, Phum Sansam Kosal Muoy, Sangkat Boeng Tumpun 1, Khan Mean Chey, Phnom Penh.
10	CEN FINANCE PLC.	#60, St. 592, Sangkat Boeng Kak Ti Pir, Khan Tuol Kuok, Phnom Penh
11	CHOR MEY JING FINANCE PLC.	No 3 Chor E0&E1, Phum Trapeang Thloeng 3, Sangkat Chaom Chau 1, Khan Pur SenChey, Phnom Penh
12	CHUM SAMNANG FINANCE PLC.	No 55A, Street No 113, Phum Phum 4, Sangkat Boeng Keng Kang Ti Bei, Khan Boeng Keng Kang, Phnom Penh.
13	CRYSTAL FINANCE PLC.	#B28, Street 200-R-II, Sangkat Kilomet6, Khan Russey Keo, Phnom Penh
14	DHITEMAH FINANCE PLC.	#114E0E1, Phum Krang Angkrang, Sangkat Krang Thnong, Khan Saensokh, Phnom Penh
15	ENTEAN APHIVATH ACHIVKAM PLC.	#107A, Street Phnom Penh Thmey, Phum Trapeang Chhouk, Sankgat Teuk Thlar, Khan Sensok, PhnomPenh
16	FHF CAPITAL PLC.	No 04, Phum Srei Snam, Sangkat Preaek Kampues, Khan Dangkao, Phnom Penh.
17	FT CASH EXPRESS PLC.	No B 856 & 858, Pralaay Preak Daeum Kor Street, Phum Kien Khleang, Sangkat Chrouy Changvar, Khan Chraoy Chongvar, Phnom Penh.
18	GBIT FINANCE PLC.	#10, Phum Chrouy Basak, Sangkat Preaek Pra, Khan Chbar Ampov, Phnom Penh.
19	K.D.O FINANCE PLC.	No 12D, Phum Tekapanhao, Sangkat Samraong Kraom, Khan Pur SenChey, Phnom Penh.
20	KAKKORB FINANCE PLC.	# R02, Phum Kraol Kou, Sangkat Kilomaetr Lekh Prammuoy, Khan Russey Keo, Phnom Penh.
21	KHEMRA FINANCE PLC.	No 94, Street No 19, Phum Sambuor, Sangkat Dangkao, Khan Dangkao, Phnom Penh
22	KHMER ANGKOR FINANCE PLC.	#135, Phum Porbrork Khang Tbong, Sangkat Kakab 1, Khan Pursenchey, Phnom Penh
23	KON KHMER MONGKUL HERANHVATHOK PLC.	No 63, Street No 1928, Phum Krang Angkrang, Sangkat Krang Thnong, Khan Saensokh, Phnom Penh
24	KPCA FINANCE PLC.	No 61, Street No P11, Phum Bayab, Sangkat Phnom Penh Thmei, Khan Saensokh, Phnom Penh.
25	KRONG KHMER FINANCE PLC.	No 08, A Street, Phum Krang Angkrang, Sangkat Krang Thnong, Khan Saensokh, Phnom Penh.
26	KUNAPHEAP FINANCE PLC.	No 609, Street No 11 (Borey Piphup Thmey), Sambuor Village, Sangkat Dangkao, Khan Dangkao, Phnom Penh
27	KUNTHEAM FINANCE PLC.	#33 K, Phum Trea 3, Sangkat Steung Meanchey, Khan Meanchey, Phnom Penh
28	L.E.D.A CAPITAL PLC.	No 62C & 62D, Street No 402, Phum 4, Sangkat Tumnob Tuek, Khan Boeng Keng Kang, Phnom Penh.
29	LED-T I P S FINANCE PLC.	#146, Street 156, Sangkat Teuk Laak 2, Khan Toul Kok, Phnom Penh
30	LH FINANCE PLC	#30E0E1, Street 5, Sangkat Kraing Thnong, Khan Sensok, Phnom Penh
31	LICHOU CAPITAL PLC.	#91, A Street, Phum Krang Angkrang, Sangkat Krang Thnong, Khan Saensokh, Phnom Penh.
32	MAMEDE FINANCE PLC	No 121A, Phum Russey Muoy, Sangkat Stueng Mean Chey 3, Khan Mean Chey, Phnom Penh.
33	MEAKEA FINANCE PLC.	No 71, F Street, Phum Prakar, Sangkat Prey Sa, Khan Dangkao, Phnom Penh.
34	MEAN CHEY CREDIT PLC.	#16, Natioanal Road 2, Phum Prektalong, Sangkat Chark Angrekrom, Khan MeanChey, Phnom Penh

No.	Name of Institutions	Address
35	MINISTRY OF RURAL DEVELOPMENT CREDIT SCHEME	Ministry of Rural Development, #771-773, Preah Monivong Blvd, Sangkat Boeng Trabaek, Khan Chamkar Mon, Phnom Penh
36	MORAKOT FINANCIAL PLC.	Building No 203 (2nd Floor), Street No 245, Phum Phum 6, Sangkat Tuol Svay Prey Ti Pir, Khan Boeng Keng Kang, Phnom Penh.
37	MORODOK APHIVATH PLC.	No 126AEo-E2, Street No 202, Phum 7, Sangkat Tuek L'ak Ti Bei, Khan Tuol Kouk, Phnom Penh
38	ONO FINANCE PLC.	#610, Phum Sansamkosol 3, Sangkat Beoung Tompun, Khan Chamkarmom, Phnom Penh
39	PARTNERS IN COMPASSION FUND PLC.	#50B, Street 336, PhumPhum 1, Sangkat Beung Salang, Khan Toul Kork, Phnom Penh
40	PHKA CHHOUK FINANCE PLC.	#07, Phum Toul Roka 03, Sangkat Chak Angrekrom, Khan MeanChey, Phnom Penh
41	PIDAUR GROW PLC.	#13, Street 29, Phum Tuol Roka Muoy, Sangkat Chak Angrae Kraom, Khan Mean Chey, Phnom Penh.
42	PISHNUKA FINANCE PLC.	#A 69, Avenue A, Sangkat Phnom Penh Thmei, Khan Saensokh, Phnom Penh.
43	PRASITHPEAP CREDIT PLC.	#17, Street Downtown Street, Phum Trong Moan , Sangkat Ou Baek K'am, Khan Sen Saensokh, Phnom Penh.
44	PREAH CHAN FINANCE PLC.	#357EOE1E2, Street Polaris, Boeng Chhuk Village, Sangkat Nirouth, Khan Chbar Ampov, Phnom Penh
45	QUICK AMATAK PLC.	#8F, Street Angkor Blvd, Sangkat ToulSangke 2, Khan Russey Keo, Phnom Penh
46	RACHA PLC.	#160, Street 71, Sangkat Tonle Basac, Khan Chamkarmon, Phnom Penh
47	RADOCHICO FINANCE PLC.	#E11, Borey Chan Sambath, Trapeang Pou Village, Sangkat Chaom Chau 3, Khan Pur SenChey, Phnom Penh.
48	REAHOU FINANCE PLC.	# 12AE0, Street No 23, Phum Prakar, Sangkat Prey Sa, Khan Dangkao, Phnom Penh.
49	REAKSMEY SEREY MONGKUL FINANCE PLC.	#29-30V, Domnak Village, Sangkat Phnom Penh Thmey, Khan Sen Sok, Phnom Penh
50	RIGHT SMART FINANCE PLC.	#22, Street No 08, Phum Tekapanhao, Sangkat Samraong Kraom, Khan Pur Senchey, Phnom Penh.
51	S.B.E FINANCE PLC.	No 172, Phum Tekapanhao, Sangkat Samraong Kraom, Khan Pur Senchey, Phnom Penh.
52	S.H.G FINANCE PLC.	#Building No 5, Street 516 Corner Street 335, Phum Phum 6, Sangkat Boeng Kak, Khan Tuol Kouk, Phnom Penh.
53	SAKAL FINANCE PLC.	#25D, Street 578, Sangkat Boeung Kok 2, Khan Tuol Kork, Phnom Penh
54	SAMATHOR FINANCE PLC.	#1SE0, Street 628, Phum Daeum Meakkloea, Sangkat Chhbar Ampov Ti Muoy, Khan Chbar Ampov, Phnom Penh
55	SAMRORB SAMRUOL FINANCE PLC.	# 1E0, Phum Paprak Khang Tboung, Sangkat Kakab 1, Khan Pur SenChey, Phnom Penh.
56	SMILE CAPITAL PLC.	Building No 23B, 4th Floor, Unit No 7, Czechoslovakia Blvd., Phum 12, Sangkat Veal Vong, Khan Prampir Meakkakra, Phnom Penh
57	SMILE FINANCE PLC.	No 11, Russian Federation Blvd., Phum Kakab, Sangkat Kakab 2, Khan Pur SenChey, Phnom Penh.
58	SOKSABAY HERANHVATHO PLC.	No AA12, Street No 99, Phum Phum 6, Sangkat Boeng Trabaek, Khan Chamkar Mon, Phnom Penh.
59	SOVANNAPHUM SOCIAL DEVELOPMENT PLC.	#486A, Street271, Sangkat Toul Tom Poug 2, Khan Chamkarmorn, Phnom Penh
60	UNIDA FINANCE PLC.	#73, Street 480, Sangkat Toul Tompoung 1, Khan Chamkarmorn, Phnom Penh
61	UNITRUST FINANCE PLC.	#195E1 & E2, Street No 63, Sangkat Boeung Keng Kang Ti Muoy, Khan Boeung Keng Kang, Phnom Penh
62	V.P DEC PLC.	No 5E0, Block C26, Borey Phon Suy, Phum Chrey Kaong, Sangkat Chaom Chau, Khan Pur Senchey, Phnom Penh
63	VIRAKBOT FINANCE PLC.	#181B, Street 2002, Phum Ta Nguon 1, Sangkat Kakab 1, Khan Pur SenChey, Phnom Penh
64	VIREAKSAC FINANCE PLC	#8A, Group 2, Street Betong, Phum Teuk Thla, Sangkat Teuk Thla, Khan Sen Sok, Phnom Penh
65	WE SERVICE FINANCE PLC.	No351, Street No 163 Corner No 478, Sangkat Tuol Tumpung Ti Pir , Khan Chamkar Mon, Phnom Penh

Kandal (5)

1	ACABAR PLC.	Koky Village, Koky Commune, Kean Svay District, Kandal Province
2	KREPO FINANCE PLC.	No G43, Phum Tmei 2, Sangkat Ta Khmau, Krong Ta Khmau, Kandal Province.
3	OCDAF FINANCE PLC.	#73, Street 21, Phum Thmey, Sangkat Takhmao, Krong Takhmao, Kandal Province
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.
5	SEREYSUOSDEY PEANECH PLC.	#178, St 21, Phum Prek Thmey, Prek Thmey Commune, Koh Thom District, Kandal Province

No.	Name of Institutions	Address
Battambang (7)		
1	BOVOR FINANCE PLC.	No 99 Kor, Group No 4, Phum Romchek 5, Sangkat Ratanak, Krong Battambang, Battambang Province
2	CHOU CHIVORN FINANCE PLC.	#160, Group 6, Phum Otakom 2, Sangkat Tuoltaek, Krong Battambang, Battambang Province
3	HYKEAN CAPITAL PLC.	Phum Wat Kor, Sangkat Wat Kor, Krong Battambang, Battambang Province
4	PEAYOP FINANCE PLC.	#1, Street # 159D, Group 1, Phum Rattanak, Sagnkat Rattanak, Krong Battambang, Battambang province.
5	R N D B FINANCE PLC.	# F125&126, Borey Rattanak Street, Sangkat Rattanak, Krong Battambang, Battambang Province.
6	RIGHT PLACE RISE UP FINANCE PLC.	No 571, Phum Damnak Luong, Sangkat Wat Kor, Krong Battambang, Battambang Province.
7	SAMRETH PECH FINANCE PLC.	#338, Phum Rumchek 4, Sangkat Rattanak, Battambang District, Battambang Province
Banteay Meanchey (4)		
1	PONLEU KAKSEKAR KHMER PLC.	No 635, Phum Phum Pir, Sangkat Kampong Svay, Krong Serei Saophoan, Banteay Meanchey Province.
2	ENTEAN CHUNBORT KHMER (ECK) PLC.	Phum 3, Sangkat Phreah Pnlea, Krong Sereisophoan, Banteay Meanchey Province
3	ANEAKTEAN MOLATHAN PLC	#445, Road 4, Phum Sophy, Sangkat Kampong Svay, Krong Serei Saophoan, Banteay Meanchey Province
4	OCKENDEN METREI ENTEAN PLC.	#56A, Phum Khlakon Chas, Sangkat Kompong Svay, Krong Sereisaophoan, Banteay Meanchey Province
Svay Rieng (4)		
1	HOPE FUND PLC.	Phum Svay Toea, Sangkat Svay Toea, Krong Svay Rieng, Svay Rieng Province
2	PHANITDA FINANCE PLC.	Prey Kranhung Village, Sambatt Mean Chey Commune, Romeas Haek District, Svay Rieng Province.
3	REAKREAY FINANCE PLC.	N0 99, Street No 210, Phum Kien Sang, Sangkat Svay Rieng, Krong Svay Rieng, Svay Rieng Province.
4	SKY LIGHT FINANCE PLC.	#10G, Street No 107, Phum Veal Yon, Sangkat Svay Rieng, Krong Svay Rieng, Svay Rieng Province.
Kampot (7)		
1	A.C.L.P.L FINANCE PLC.	National Road No 3, Chheu Teal Village, Chhuk Commune, Chhuk Distirct, Kampot Province.
2	KALYAN APHIVATH PLC.	Pou Village, Phnomkong Commune, Angkorchey District, Kampot Province
3	KON KASEKOR FINANCE PLC.	Kompong Trach 2 Village, Kompong Trach Khang Lech Commune, Kompong Trach District, Kampot Province
4	LDA FINANCE PLC.	Lot No 651, Phum Muoy Ousaphea, Sangkat Kampong Kandal, Krong Kampot, Kampot Province.
5	METTA FINANCE PLC.	Kampong Trach 1 Village, Kampong Trach Khang Kaeut Commune, Kampong Trach District, Kompot Province
6	PRAC FINANCE PLC.	#53, Street 709, Phum Phum Moy Ousaphea, Sangkat Kompongkandal, Krong Kompot, Kompot Province
7	REAKSMEY CHEY CHUMNEAS PLC.	Lot No 1248, Phum Tvi Khang Cheung, Sangkat Andoung Khmer, Krong Kampot, Kampot Province.
Pursat (1)		
1	K.K.C.M FINANCE PLC.	#002, Phum Banteay Dei Kraom, Sangkat Banteay Dei, Krong Pursat, Pursat Province.
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.
2	ENATEAN LERKSTUOY SAMATEPHEAP KRUOSA PLC.	Lvea Village, Lvea Commune, Prey Chhor District, Kampong Cham Province.
3	SAMNANG PROTEBATKAR PLC.	No 3E0, NW-1 Street, Phum Phum Ti Prampir, Sangkat Kampong Cham, Krong Kampong Cham, Kampong Cham Province.
Takeo (4)		
1	DAIKOU FINANCE PLC.	National Road No. 2, Phum Kleang Sambatt, Pot Sar Commune, Bati District, Takeo Province
2	DAKO FINANCE PLC.	Building No 736, Street No 25, Phum Thnal Baek, Sangkat Roka Krau, Krong Doun Kaev, Takeo Province.
3	INTEAN NEARY FINANCE PLC.	Phum Takor, Sangkat Roka Khnong, Krong Daun Keo, Takeo Province
4	RITHY FINANCE PLC.	Kampong Chrey Village, Smaong Commune, Treang District, Takeo Province

No.	Name of Institutions	Address
Siem Reap (6)		
1	ANGKOR CHORPOAN FINANCE PLC.	#316, Phum Wat Bo, Sangkat Sala Kamreuk, Krong Siem Reap, Siem Reap Province
2	ENTEAN EASY FINANCE PLC.	Street 7 Makara, Phum Wat Bo, Sangkat Sala Kamreuk, Krong Siemreap, Siem Reap Province
3	MITTAPHEAP FINANCE PLC.	Trapeang Ses village, Sangkat Kok Chak, Krong Seamreap, Seamreap Province
4	PREAHKHAN APHIVATH PLC.	#437, Street Lokta Noeuy, Dorkpo Village, Sangkat Slorkram, Krong Siemreap, Siemreap Province
5	SAMRETH CREDIT PLC.	Phum Stueng Thmei, Sangkat Svay Dankum, Krong Siemreap, Siemreap Province
6	TARA FINANCE PLC.	#152, National Road 6, Phum Chong Koasu, Sangkat Slarkram, Krong Siem Reap, Siem Reap Province
Kampong Speu (4)		
1	C.V.A FINANCE PLC.	#57, Phum Trapeang Leuk, Sangkat Rokar Thum, Krong Cbarmorn, Kompong Speu Province
2	K E P FINANCE PLC.	Phum Mukh Khett, Sangkat Rokar Thum, Krong Chbar Mon, Kompong speu Province.
3	PHUMIN CREDIT PLC.	#20, Phum Pea Nichkam, Sangkat Rokathom, Krong Chbarmon, Kompong Speu Province
4	SAMBO TROP FINANCE PLC.	#199, Phum Somnang, Sangkat Roka Thom, Krong Chbarmon, Kampong Speu Province
Prey Veng (3)		
1	GLOBAL LENDING FINANCE PLC.	#296, Prek Khsay Village, Preack Khsay Kar Commune, Peam Ro District, Prey Veng Province
2	PUNLEU SNAM NHOR NHEM FINANCE PLC.	National Road 8A, Tean Phleung Village, Smaong Khang Cheung Commune, Kamchay Mear Distric, Prey Veng Province
3	TYBOTTA FINANCE PLC.	Sambour Village, Prey Khanes Commune, Mesang District, Prey Veng Province
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.

Appendix 4

List of Termination of Rural Credit Institutions in 2023

As at 31 December 2023

No.	Name of Institutions	Address
1	A CRUCIAL FINANCE PLC.	Group 9, Phum Thmei, Sangkat Svaydongkum, Krong Siem Reap, Siem Reap Province
2	ACDC FINANCE PLC.	Robkor Village, Prey Chlark Commune, Svay Rieng City, Svay Rieng Province
3	ADH FINANCE PLC.	Phum Krang, Sangkat Krang Ampil, Krong Kompot, Kampot Province
4	AED ANGKOR CREDIT PLC.	Phum Damrei Choan Khla, Sangkat Damrei Choan Khla, Krong Stueng Saen, Kampong Thom Province
5	AID FARMERS ASSOCIATION	Phnom Rong Village, Beong Beng Commune, Malay District, Banteay Meanchey Province
6	AKPHIWAT AKRUN REAH FINANCE PLC.	#35A, Street 07, Phum Toul Rakar 1, Sangkat Chark Angrekrom, Khan MeanChey, Phnom Penh
7	ANGKOR SAMRETH PLC.	#31B, Street 49, Phum Ti 15, Sangkat Kompong Cham, Krong Kompong Cham, Kompong Cham Province
8	APHIVATH CHIVAPHEAP CHUNBORT PLC.	LSI Building, Room F3.01 (3rd Floor), Phnom Penh Hanoi Friendship Blvd (No 1019), Sangkat Phnom Penh Thmey, Khan Sensok, Phnom Penh
9	ASARD FINANCE PLC.	Prey Krarla Khanglech Village, Touk Meas Khanglech Commune, Banteaymeas District, Kampot Province
10	ASIA DEVELOPMENT PLC.	#9M, National Road No. 5, Phum Khor 1, Sangkat Chrang Chomresh 2, Khan Russey Keo, Phnom Penh
11	BALANCE ASIA FINANCE PLC.	Chungthnal 2 Village, Bong Kok Commune, Kampong Cham District, Kampong Cham Province
12	BASAC FINANCE PLC.	Prek Thmey Village, Prek Thmey Commune, Koh Thom District, Kandal Province
13	BATTAMBANG KHMER FARMERS ORGANIZATION	#124, Kansabantey Village, Moug Commune, Moug Russei District, Battambang Province
14	BIG ASIA FINANCE PLC.	#124, Street 1PCD, Phum Thmey, Sangkat Dangkao, Khan Dangkao, Phnom Penh
15	BUDDHISM FOR DEVELOPMENT ORGANIZATION	Watt Angongvil, Angongvil Village, Angongvil Commune, Sangker District, Battambang Province
16	BUN HOUR FINANCE PLC	Street 1986, Phum Phnom Penh Thmey, Sangkat Phnom Penh thmey, Khan Sen Sok, Phnom Penh
17	C E O FINANCE PLC.	Svay Tong Village, Khvav Commune, Samraong District, Takeo Province
18	C.C.D.A FINANCE PLC.	#10A, st371 , Phum kbalTumnuh, Sangkat Boeungtumpun, Khan Meanchey, Phnom Penh
19	C.E.D.A FINANCE PLC	Beipey Village, Boeng Tranh Khang Cheung Commune, Samraong District, Takeo Province
20	CAM VIVATH FINANCE PLC.	#69, Street 15E, Phum Tek Thla, Sangkat Tek Thla, Khan Sen Sok, Phnom Penh
21	CAMBODIA DEVELOPMENT ASSOCIATION	Pral Village, Tani Commune, Angkorchey District, Kampot Province
22	CAMBODIA FAMILY ECONOMIC ORGANIZATION	#18 F-Geo, Street K4A, Phum Tuek thla, Sangkat Tuek thla, Khan Sensok, Phnom Penh
23	CAMBODIAN RURAL ECONOMIC DEVELOPMENT ORGANIZATION	#118AE1, Street 186, Sangkat Toek Laak 3, Khan Toul Kork, Phnom Penh
24	CFAP FOUNDATION PLC.	#241, Street 208, Phum Srah Vong, Sangkat Svay Rieng, Krong Svay Rieng, Svay Rieng Province
25	CFIA PLC.	#34A, Phum Boeung Salang, Sangkat Russey Keo, Khan Russey Keo, Phnom Penh
26	CHEIRPHEAP FINANCE PLC.	#206, Street 371, Phum Kbal Tumnuh 1, Sangkat Boeng Tumpun, Khan MeanChey, Phnom Penh
27	CHENLA FINANCE PLC.	No S-48, Street Silver, Phum 4, Sangkat Tumnob Tuek, Khan Chamkar Mon, Phnom Penh
28	COMMUNITY DEVELOPMENT FUND	Tropeang Mean Village, Snam Krarper Commune, Kong Pisey District, Kampong Speu Province
29	CRED FINANCE PLC.	#E-03, Street Korkoh, Phum Thum Village, Phum Thum Commune, Kien Svay Distric, Kandal Province.
30	DEUMMEAN FINANCE PLC.	Prek Run Village, Prek Koy Commune, S'ang District, Kandal Province
31	DEVELOPMENT OF AGRICUTURAL SYSTEM FOR POOR FAMILIES ORGANIZATION IN CA	#89, Street 28, Thnalback Village, Rokakrao Commune, Krong Daunkeo, Takeo Province
32	EKE GROWTH FINANCE PLC	Seiha Village, Chambak Commune, Bati District, Takeo Province
33	ENTAEN SAMBATH YOEUNG PLC.	#14, Borey Nisa, Street Proneth 1, Sangkat Phnom Penh Thmey, Khan Sen Sok, Phnom Penh
34	ENTEAN KOLBOTR KHMER PLC.	3 Village, Preksay (Khor) Commune, Peamro District, Preyveng Province

No.	Name of Institutions	Address
35	EQUITY ECONOMIC DEVELOPMENT ORGANIZATION	#31A, Phum Toul Rakar1, Sangkat Chark Angrekrom, Khan MeanChey, Phnom Penh
36	F C D O FINANCE PLC.	National Road No. 6, Prey Tatrav Village, Balang Commune, Baray District, Kampong Thom Province
37	FARMER LIVELIHOOD IMPROVEMENT ORGANIZATION	#486, Por Chenda Village, Svay Antor Commune, Svay Antor District, Prey Veng Province
38	FFD FINANCE PLC.	Village 1, Rokkakhnong Commune , Krong Dounkeo, Takeo Province
39	GREEN ECONOMY FINANCE PLC.	#118A, National Road No1, Phum Svay Ta Ok, Sangkat Veal Sbov, Khan Chbar Am Pov, Phnom Penh
40	GROW K H FINANCE PLC.	#D15, Street 101, Sangkat Beung Trabek, Khan Chamkar Mon, Phnom Penh
41	HAPPY FINANCE PLC.	#18H, Street K4, Sangkat Teuk Thla, Khan Sen Sok, Phnom Penh
42	HOLY FINANCE PLC.	#03, Street 30, Phum Trapaing Tleung, Sangkat Choam Chao, Khan Posenchey, Phnom Penh
43	INNTEAN PHKACHHOUK KHMER PLC.	#158, Street 32, Phum Kbal Tomnop 2, Sangkat Boeng Tumpun, Khan Mean Chey, Phnom Penh
44	K E D FINANCE PLC.	#S06, Street S, Sangkat Chak Angre Krom, Khan Mean Chey, Phnom Penh
45	KAKSEKOR KON KHMER FINANCE PLC.	#4C, Street 361, Phum Kandal, Sangkat Chba Ampov 2, Khan Chba Ampov, Phnom Penh
46	KAMPONG CHAM APHIVATH PLC.	LSI Building, Room F3.01 (3rd Floor), Phnom Penh Hanoi Friendship Blvd (No 1019), Sangkat Phnom Penh Thmey, Khan Sensok, Phnom Penh
47	KASEKAM RIKREAY PLC.	LSI Building, Room F3.01 (3rd Floor), Phnom Penh Hanoi Friendship Blvd (No 1019), Sangkat Phnom Penh Thmey, Khan Sensok, Phnom Penh
48	KASEKOR MEAN MEAN PLC	Phnom Toch Village, Pich Chenda Commune, Phnom Proek District, Battambang Province
49	KASEKOR RIKREAY RUNGROEUNG PLC.	LSI Building, Room F3.01 (3rd Floor), Phnom Penh Hanoi Friendship Blvd (No 1019), Sangkat Phnom Penh Thmey, Khan Sensok, Phnom Penh
50	KHMER CAPITAL FINANCE PLC.	#2 Kor, Street 371, Phum Trea 4, Sangkat Steung Meanchey, Khan Meanchey, Phnom Penh
51	KHMER RUNG ROEUNG FINANCE PLC.	Phum Kompong Bay Khang Tbong, Sangkat Kompong Bay Khang Tbong, Krong Kampot, Kampot Province
52	KIFA PLC.	#D07, Street Dearness, Teuk Thlar Village, Sangkat Teuk Thlar, Khan Sensok, Phnom Penh
53	KRATIE WOMEN WELFARE ASSOCIATION	Srea Sdav Village, Ou Rusei Commune, Kratie District, Kratie Province
54	KRUSAR RONGROEUNG FINANCE PLC.	Prekbe Village, Koh Thom Commune, Koh Thom District, Kandal Province
55	KS-CPC FINANCE PLC.	Phum Threa, Street Lom, Sangkat Steong Meanchey, Khan Mean Chey, Phnom Penh
56	L.A FINANCE PLC.	#1B, Street Lom, Phum Domnakthom 2, Sangkat Steung Meanchey, Khan Meanchey, Phnom Penh
57	LADS FINANCE PLC	#140A, St03, Prakar Village, Sangkat Prey Sa, Khan Dangkao, Phnom Penh
58	LY HENG EUNG FINANCE PLC.	Prek Thmey Village, Prek Thmey Commune, Koh Thom District, Kandal Province
59	M I O CREDIT PLC.	#B11, Street H.E. Oung Oeun, Phum Trapeangses, Sangkat Kork Chork, Krong Siem Reap, Siem Reap Province
60	MARICO PLC.	Phum Dumnak Chang Eur, Sangkat Prey Thom, Krong Kaep, Kaep Province
61	MARIKA AMATAK FINANCE PLC.	#161, Street 105, Phum Srah Vong, Sangkat Svay Rieng, Krong Svay Rieng ,Svay Rieng Province
62	MEGA TRUST FINANCE PLC.	Bldg No. 36 (1st Floor), St. 169, Sangkat Veal Vong, Khan 7 Makara, Phnom Penh
63	MF MISSION PLC.	#H6, Street 56R, Sangkat Tulsangke, Khan Reuseykeo, Phnom Penh
64	MIRAI CREDIT PLC.	#450, Phum Trapeang Chhuk, Sangkat Ou Baek K'am, Khan Saensokh, Phnom Penh.
65	MONO FINANCE PLC.	#90, Phum Sansam Kosal 1, Sangkat Boeng Tumpun, Khan Mean Chey, Phnom Penh
66	MORODOK KRUOSA PLC.	National Road 2, Thnal Bek Village, Sangkat Rokakrao, Krong Daun Keo, Takeo Province
67	MORODOK YOEUNG FINANCE PLC.	Samroang Krom Village, Samroang Commune, Preynub District, Preah Sihanouk Province
68	MOULATHAN CHUNBORT PLC.	Bldg LSI Room F3.01 (3rd Floor), Hanoi Blvd (No. 1019), Sangkat Phnom Penh Thmey, Khan Sen Sokh, Phnom Penh
69	NARALIKA FINANCE PLC.	Prayuk Village, Tumnob Commune, Batheay District, Kampong Cham Province
70	NCD FINANCE PLC	#B23, St. Northbridge (St. 2004), Sangkat Tuek Thla, Khan Sensok, Phnom Penh
71	P C O FINANCE PLC.	# 281, Group 8, Phum Kamakor, Sangkat Svay Por, Krong Battambang, Battambang Province

No.	Name of Institutions	Address
72	PARTNER FOR GROWTH FINANCE PLC.	#G49, Phum Sombo, Sangkat Dangkor, Khan Dangkor, Phnom Penh
73	PCL FINANCE PLC	Preakloun Village, Preakloun Commune, Ksachkandal District, Kandal Province
74	PFDF FINANCE PLC.	Pongror Village, Sdoeung Chey Commune, Choeng Prey District, Kompong Cham Province
75	PRATHNA CREDIT PLC.	#72E0, Street 278, Sangkat Olympic, Khan Chamkarmorn, Phnom Penh
76	PREAH ATETH COMMUNITY DEVELOPMENT ORGANIZATION	#2E, National Road 2 , Phum Deum Mean1, Sangkat Deum Mean, Krong Takhmao, Kandal Province
77	PUNLEUVANNA FINANCE PLC.	National Road 2, Phum Phsar Ta Kao, Sangkat Roka Knong, Krong Dounkeo, Takeo province
78	RAKSEY FINANCE PLC.	#6, Street 4, Phum Trapeang Thloeng, Sangkat Chaom Chau, Khan Pur Senchey, Phnom Penh
79	RCP FINANCE PLC.	National Road 02, Daeum Phdiek Village, Prey Sloek Commune, Treang District, Takeo Province
80	RDO FINANCE PLC.	House G12, Street 107, Phum Veal Yon, Sangkat Svay Rieng, Krong Svay Rieng, Svay Rieng Province
81	REAL FINANCE PLC.	#942G, Northbridge Street, Sangkat Teuk Thla, Khan Sensok, Phnom Penh
82	RINN PANHA RATANAK FINANCE PLC.	#17A, Street 115, Phum Prek Som ROUNG, Sangkat Prek Som ROUNG, Krong Ta Khmau, Kandal Province
83	RNK DEVELOPMENT PLC.	Trapeang Reussey Village, Roka Po Pram Commune, Tbong Kmoum District, Tbong Kmoum Province
84	ROMCHANG OPERATION FINANCE PLC.	#5C, Phum Kantok Cheng, Sangkat Kantok, Khan Porsenchey, Phnom Penh
85	S.H FINANCE PLC.	National Road No. 5, Phum Thorm Yuthi, Sangkat Boe, Krong Kampong Chhnang, Kampong Chhnang Province
86	SAHAKTHUN FINANCE PLC.	#63 E0, Street NW06, Phum Prek Samraong, Sangkat Ta Khmau, Krong Ta Khmau, Kandal Province
87	SAMBATH SAMRETH ORGANIZATION	#15A, Street 371 , Phum Tnort Chrum, Sangkat Boeung Tumpun, Khan Meanchey, Phnom Penh
88	SAMLANH FINANCE CAPITAL PLC.	#9, Street 11, Phum Sambour, Sangkat Dangkor, Khan Dangkor, Phnom Penh
89	SAMNANG FINANCE PLC.	Prek Tapov Village, Sangkat Prek Pra, Khan Chbar Ampove, Phnom Penh
90	SAMPHORS FINANCE PLC.	Phum Ang Tasaom, Ang Tasaom District, Tram Kak Commune, Takeo Province
91	SARYNA CREDIT PLC.	#174, Village 2, Sangkat Smach Meanchey, Khemarak Phoumin City, Koh Kong Province
92	SDAA FUND PLC.	#85, Group II, Phum Bekchan Thmey, Sangkat Prek Preah Sdach, Krong Battambang, Battambang Province
93	SEED COOPERATIVE PLC.	#No 160, Street 09 (Borey Piphop Thmey Chamkar Daung), Sangkat Dangkaor, Khan Dangkaor, Phnom Penh
94	SIDA FINANCE PLC.	Kampong Trach Village, Kamphong Trach Commune, Romeas Hek District, Svay Rieng Province
95	SLOEK MEAS KHMER FINANCE PLC.	#27, Street 315, Phum Soun Thmey, Sangkat Prey Chlak, Krong Svay Rieng, Svay Rieng Province
96	SMART FINANCIAL BASE PLC.	#017, Street Borikamkor, Phum 2, Sangkat 2, Krung Preah Sihanouk, Preah Sihanouk Province
97	SOCIAL LIVING PROMOTION ASSOCIATION	Kohkhlot Village, Kampong Trach Khang Kert Commune, Kampong Trach District , Kampot Province
98	SOKHAK PROCHEA FINANCE PLC.	#56A, Street 518, Phum Toul Kork, Sangkat Toul Sangke, Khan Russey Keo, Phnom Penh
99	SOVANN DARA FINANCE PLC.	National Road 7, Skun Village, Soteb Commune, Choeng Prey District, Kompong Cham Province
100	SOVANNAPHUMI FINANCE PLC.	#100, Street 314, Phum Num Kreal, Sangkat Preahsdach, Krong Battambang, Battambang Province
101	TA ONG SOYBEAN DEVELOPMENT ASSOCIATION	Ta Ong Village, Ta Ong Commune, Chamkar Leu District, Kampong Cham Province
102	THAVIKA FINANCE PLC.	#150DB, Street 516, Sangkat Boeung Kak 1, Khan Toul Kok, Phnom Penh
103	THEARITH FINANCE PLC.	Phum 1 Ousaphea, Sangkat Kampong Kandal, Krong Kampot, Kampot Province
104	THUNLEAP FINANCE PLC.	#51, Street 114, Phum Raung Banle, Sangkat Svay Rieng, Krong Svay Rieng, Svay Rieng Province
105	TOMNUKCHET PEOPLE FINANCE PLC.	#168A , National Road #2, Phum Preak Ta Long, Sangkat Chak Angraek Kraom, Khan Mean Chey, Phnom Penh
106	TOWARDS FINANCE PLC.	Kampal Village, Sorndek Commune, Batheay District, Kampong Cham Province
107	VANDY FINANCE PLC.	Ochranieng Village, Kampong Trach Lech Commune, Kampong Trach District, Kampot Province
108	VATHANAK AKPHIVATH CREDIT PLC.	#278, Street 105, Svay Rieng Village, Svay Rieng Commune, Svay Rieng District, Svay Rieng Province
109	WE-TC CREDIT PLC.	Phum Sala Kanseng, Sangkat Svay Dangcum, Krong Siem Reap, Siem Reap Province

Appendix 5

Banks and Financial Institutions' Network Information 2019-2023

Banks and Financial Institutions	2019	2020	2021	2022	2023
COMMERCIAL BANKS					
LOCAL BANKS— LOCAL MAJORITY OWNERSHIP					
NUMBER OF BANKS	11	12	13	17	18
NUMBER OF BRANCHES AND HEAD OFFICES	441	467	479	506	528
NUMBER OF STAFFS	19,102	19,605	20,596	22,407	23,093
ATMS TERMINALS	1,032	1,234	1,579	1,904	2,267
LOCAL BANKS— FOREIGN MAJORITY OWNERSHIP					
NUMBER OF BANKS	6	9	11	11	9
NUMBER OF BRANCHES AND HEAD OFFICES	207	427	576	588	308
NUMBER OF STAFFS	5,341	11,667	17,208	18,689	10,159
ATMS TERMINALS	307	523	558	622	709
FOREIGN SUBSIDIARY BANKS					
NUMBER OF BANKS	17	18	18	19	20
NUMBER OF BRANCHES AND HEAD OFFICES	255	358	361	366	857
NUMBER OF STAFFS	11,511	14,071	14,976	16,584	36,488
ATMS TERMINALS	935	1,035	1,267	1,622	2,410
FOREIGN BRANCHES BANKS					
NUMBER OF BANKS	13	12	12	11	11
NUMBER OF BRANCHES AND HEAD OFFICES	38	37	38	36	37
NUMBER OF STAFFS	818	869	907	875	921
ATMS TERMINALS	23	24	24	17	18
TOTAL COMMERCIAL BANKS					
NUMBER OF BANKS	47	51	54	58	58
TOTAL NUMBER OF BRANCHES AND HEAD OFFICES	941	1,289	1,454	1,496	1,730
NUMBER OF STAFFS	36,772	46,212	53,687	58,555	70,661
ATMS TERMINALS	2,297	2,816	3,428	4,165	5,404
SPECIALIZED BANKS					
STATE OWNED SPECIALIZED BANKS					
NUMBER OF BANKS	1	0	0	0	0
NUMBER OF BRANCHES AND HEAD OFFICES	1	0	0	0	0
NUMBER OF STAFFS	101	0	0	0	0
ATMS TERMINALS	0	0	0	0	0
LOCAL BANKS – LOCAL MAJORITY OWNERSHIP					
NUMBER OF BANKS	6	7	6	5	5
NUMBER OF BRANCHES AND HEAD OFFICES	11	14	13	12	13
NUMBER OF STAFFS	695	286	283	291	297
ATMS TERMINALS	2	0	0	0	0
LOCAL BANKS – FOREIGN MAJORITY OWNERSHIP					
NUMBER OF BANKS	8	5	4	4	4
TOTAL NUMBER OF BRANCHES AND HEAD OFFICES	27	18	19	20	24
NUMBER OF STAFFS	1,660	1,741	1,203	1,378	1,498
ATMS TERMINALS	0	2	0	0	0

TOTAL SPECIALIZED BANKS					
NUMBER OF BANKS	15	12	10	9	9
TOTAL NUMBER OF BRANCHES AND HEAD OFFICES	39	32	32	32	37
NUMBER OF STAFFS	2,456	2,027	1,486	1,669	1,795
ATMs TERMINALS	2	2	0	0	0
MICROFINANCE INSTITUTIONS					
MICROFINANCE DEPOSIT-TAKING INSTITUTIONS (MDIs)					
NUMBER OF INSTITUTIONS	7	6	5	5	4
NUMBER OF BRANCHES AND HEAD OFFICES	946	753	624	626	441
NUMBER OF STAFFS	27,399	24,106	21,998	22,834	13,121
ATMs TERMINALS	373	225	284	359	220
MICROFINANCE NON-DEPOSIT-TAKING INSTITUTIONS (MFIs)					
NUMBER OF INSTITUTIONS	76	75	79	82	83
NUMBER OF BRANCHES AND HEAD OFFICES	507	418	442	483	471
NUMBER OF STAFFS	7,770	6,425	6,610	7,803	8,267
TOTAL MICROFINANCE INSTITUTIONS					
NUMBER OF INSTITUTIONS	83	81	84	87	87
TOTAL NUMBER OF BRANCHES AND HEAD OFFICES	1,453	1,171	1,066	1,109	912
NUMBER OF STAFFS	35,169	30,531	28,608	30,637	21,388
ATMs TERMINALS	373	225	284	359	220
RURAL CREDIT INSTITUTIONS					
NUMBER OF INSTITUTIONS	245	245	232	223	114
TOTAL NUMBER OF NETWORK OPERATIONS	2,635	2,202	1,790	1,689	3,640
NUMBER OF STAFFS	4,010	1,951	1,727	1,561	1,560
FINANCIAL LEASING INSTITUTIONS					
TOTAL NUMBER OF INSTITUTIONS	15	15	17	16	16
CREDIT BUREAU COMPANY					
TOTAL NUMBER OF CREDIT BUREAU COMPANY	1	1	1	1	1
FOREIGN BANK REPRESENTATIVE OFFICES					
TOTAL NUMBER OF INSTITUTIONS	6	6	6	6	5

Appendix 6

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

National Bank of Cambodia – Head Office

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

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
Mondulkiri	096 7178 264
Stung Treng	096 7179 414
Banteay Meanchey	096 7467 699