



**NATIONAL BANK OF CAMBODIA**

Riel. Stability. Development.

# **ANNUAL SUPERVISION REPORT 2020**

**General Directorate of Banking Supervision**

## FOREWORD



COVID-19 pandemic has negatively impacted global economy which resulted in noticeable economic downturn in many countries, while some generated negative growth. The global economic growth rate for 2020 was forecasted at -3.5% while Asian economy was expected at -4.2%. Through the issuance of timely measures, the Royal Government of Cambodia under the wise leadership of **Samdech Akka Moha Sena Padei Techo HUN SEN**, the Prime Minister of the Kingdom of Cambodia, has managed to mitigate the negative impact of the pandemic, especially on tourism, export and construction sector, total of which contributed around 70% of Cambodia's economy. Despite this fact, Cambodia's economy was still affected by the pandemic that drove the growth down to -3.1%. Cambodia's banking sector, amidst pandemic, remains resilient and gratifyingly protective of impacted financial customers.

The National Bank of Cambodia (NBC) has phased in risk-based and forward looking supervision by rearranging the organizational structure of Directorate General of Banking Supervision, issuing and updating regulations to align with local and international evolving market. Supervision of banks and financial institutions remains one of the priorities and has to be regularly implemented in parallel with rapidly growing and innovative banking system; all of these require monitoring tools and mechanisms to ensure financial stability and sustainable and inclusive development. As a matter of fact, the timely issuance of macro prudential measures has significantly contributed to minimize the adverse impact of the pandemic on banking system and enhanced resilience while mitigate systemic risks. This achievement has earned the NBC high appreciation and recognition from The Banker magazine and international agencies on the success of well-managed banking system in the context of COVID-19 in Cambodia since early 2020.

With regard to FinTech, in October 2020, the NBC launched "Bakong"; the system that will contribute to promoting non-cash payment, financial inclusion and the use of Riel in payment transactions. It is also one of many moves toward digital economy in accordance with the Fourth Industrial Revolution and regional development. Data usage and entry of individuals and corporates in Credit Information Sharing System continue to increase and has reflected better risk management focus, particularly, credit quality assessment. After the National Financial Inclusion Strategy 2019-2025 was adopted, the NBC has been implementing stated 115 action plans and other initiatives under cooperation with relevant stakeholders. The NBC continued its financial literacy campaigns by organizing dissemination workshops on "Microfinance Sector in Cambodia". Moreover, the NBC is cooperating with Ministry of Education, Youth and Sports in integrating financial literacy into general curriculum from grade 1 to 12 and Ministry of Women's affairs on "Promoting Financial literacy for Women and Women's Entrepreneurship". Meanwhile, the NBC also signed Memorandum of Understanding (MoU) with Good Return to continue its cooperation and implementation be-wise-with-money campaign named, "Let's Talk Money: Little by Little" campaign as the sub campaign of "Let's Talk Money".

To ensure effective and efficient work, the NBC has been prioritizing capacity building for supervision on both soft and hard skills.

Going forward, the NBC continues maintaining price and financial stability in accordance to Financial Sector Development Strategy 2016-2025 and supporting the implementation of Rectangular Strategy of the Royal Government through the increase of public confidence while maintaining the effectiveness, soundness, competition and integration of Cambodia's banking system. The NBC will continue strengthen banking supervision, foster consumer protection, promote the use of Riel and enhance financial inclusion. I do hope this annual report can be used to provide more understanding of the financial sector in Cambodia.

Phnom Penh, 02 June 2021

**CHEA CHANTO**

**Governor  
National Bank of Cambodia**

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

## 1. Major Development of Banking System

### 1.1. Overview of Banks and Financial Institutions

The spread of COVID-19 has been a negative impact on Cambodia's economic growth and spillover on the stability of the banking system. Through the introduction of the necessary supportive measures of the NBC, the banking system remains resilience and public confidence was not weakening. The banking system consists of 51 commercial banks, 12 specialized banks, 6 microfinance deposit-taking institutions, 75 microfinance non-deposit-taking institutions, 245 rural credit institutions, 15 financial leasing companies, 4 third-party processors, 24 payment service institutions, 1 credit reporting system service provider, 6 representative offices, and 2,889 money changers.

**Table 1: Market Shares of Banks by Ownership**

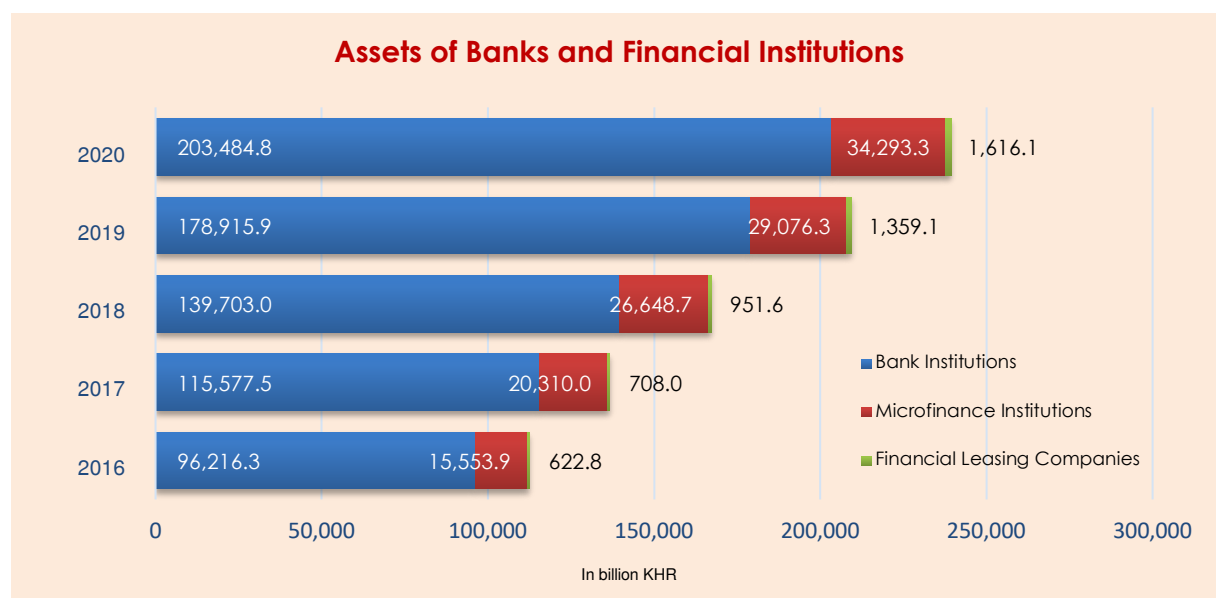
Market Shares	Assets		Loans		Deposits		Capitals	
	Dec-19	Dec-20	Dec-19	Dec-20	Dec-19	Dec-20	Dec-19	Dec-20
<b>Commercial Banks</b>								
Foreign Banks	51.6%	62.3%	48.5%	61.3%	47.4%	57.6%	50.1%	65.3%
Local Banks	46.3%	36.6%	48.8%	37.4%	52.6%	42.4%	42.0%	30.5%
<b>Specialized Banks</b>								
Foreign Banks	1.3%	0.8%	1.8%	1.0%	0.0%	0.0%	4.2%	2.3%
Local Banks	0.8%	0.3%	0.9%	0.3%	0.0%	0.0%	3.7%	1.9%
<b>Total</b>								
Foreign Banks	52.9%	63.1%	50.3%	62.3%	47.4%	57.6%	54.3%	67.6%
Local Banks	47.1%	36.9%	49.7%	37.7%	52.6%	42.4%	45.7%	32.4%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

Source: National Bank of Cambodia

### 1.2. Financial Position and Performance

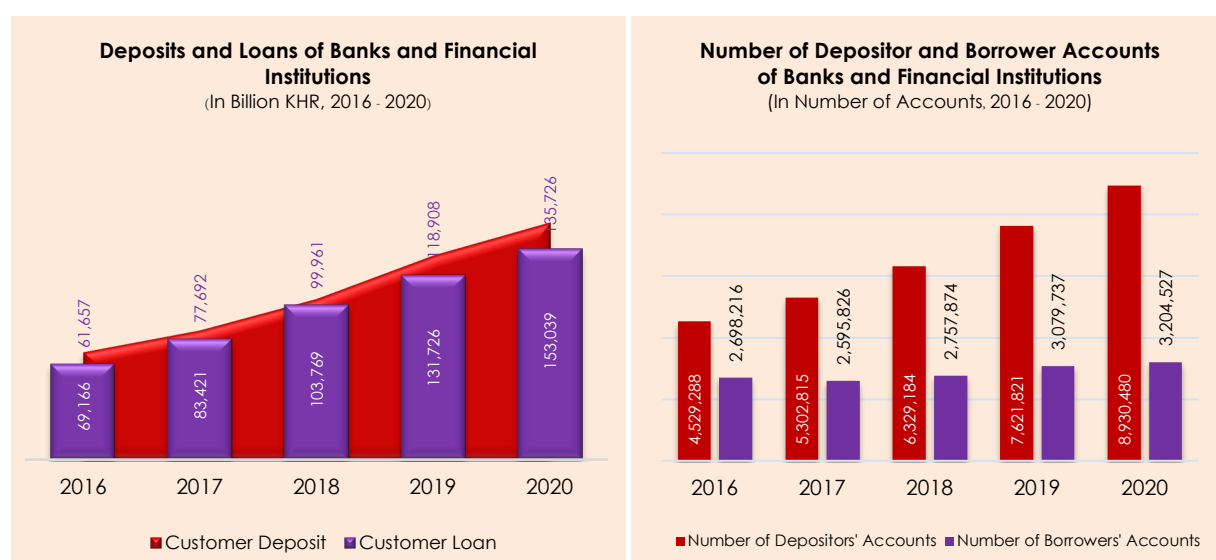
The banking system has continued to progress and actively contributes to the activities of real economy. The assets grew by 15.2% to KHR 239.4 trillion (USD 59.2 billion), of which loans to customers increased by 16.9% to KHR 153.0 trillion (USD 37.8 billion). Meanwhile, customer deposits rose by 14.9% to KHR 135.7 trillion (USD 33.6 billion) and equity went up by 17.2% to KHR 46.8 trillion (USD 11.6 billion).

**Figure 1: Assets of Banking System in Cambodia**



Source: National Bank of Cambodia

**Figure 2: Deposits and Loans of Banks and Financial Institutions**



Source: National Bank of Cambodia

Banks and financial institutions continued to provide services to more customers, reflected by the increase in the number of depositors' accounts to 8.9 million and borrowers' accounts to 3.2 million. In addition, the banks and financial institutions have expanded their networks to 2,542 locations and 3,177 ATMs to provide easy access and broader use of financial services. To contribute to the implementation of the measures of the NBC to minimize burden of customers, whom affected by COVID-19, banks and financial institutions have provided restructuring loans to 242,790 customer accounts, equal to KHR 16,345.9 billion (USD 4,043.2 million).

In line with the advancement of financial technology, payment system has been modernized, for more effective, secure, and reasonable price, while banks and financial institutions have also diversified their financial services to facilitate the use of financial services through debit and credit cards, remittance, electronic payments, etc.



### 1.2.1. Banking Sector's Performance

Despite the pandemic caused by COVID-19, total bank assets continued to grow by 14.7% to KHR 203.5 trillion (USD 50.3 billion). Main source of funds were customer deposits of KHR 121.3 trillion (USD 30.0 billion), shareholders' equity of KHR 38.6 trillion (USD 9.5 billion) and borrowing funds of KHR 5.9 trillion (USD 1.5 billion).

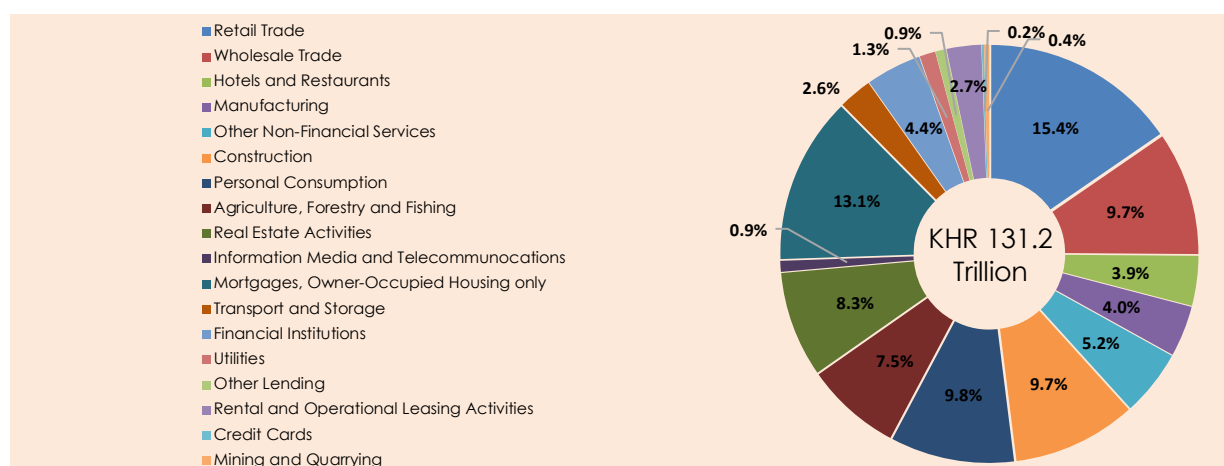
**Table 2: Banking Sector's Development**

Banking Sector's Development	2016	2017	2018	2019	2020
Asset Growth	20.9%	20.1%	21.4%	21.5%	14.7%
Customers' Credit Growth	20.5%	17.2%	24.3%	23.9%	16.1%
Deposit Growth	21.8%	25.1%	27.9%	15.1%	14.5%
Asset to GDP	118.3%	142.0%	143.6%	155.1%	186.1%
Credit to GDP	68.8%	80.7%	83.5%	92.0%	114.8%
Deposit to GDP	68.4%	85.6%	91.1%	93.3%	110.9%

Source: National Bank of Cambodia

Gross loan increased to KHR 131.2 trillion, of which customer loans increased by 16.1% to KHR 125.5 trillion (USD 31.0 billion). Credit, which is the main source of funds for economic activities, distributed to key industries such as retail trade 15.4%, wholesale trade 9.7%, mortgage 13.1%, construction 9.7%, personal consumption 9.8%, real estate activities 8.3%, agriculture, forestry and fishery 7.5%, other non-financial services 5.2%, manufacturing 4.0%, hotel and restaurant 3.9%, and other sectors 13.4%.

**Figure 3: Banking Sector-Credits Classified by Industries**

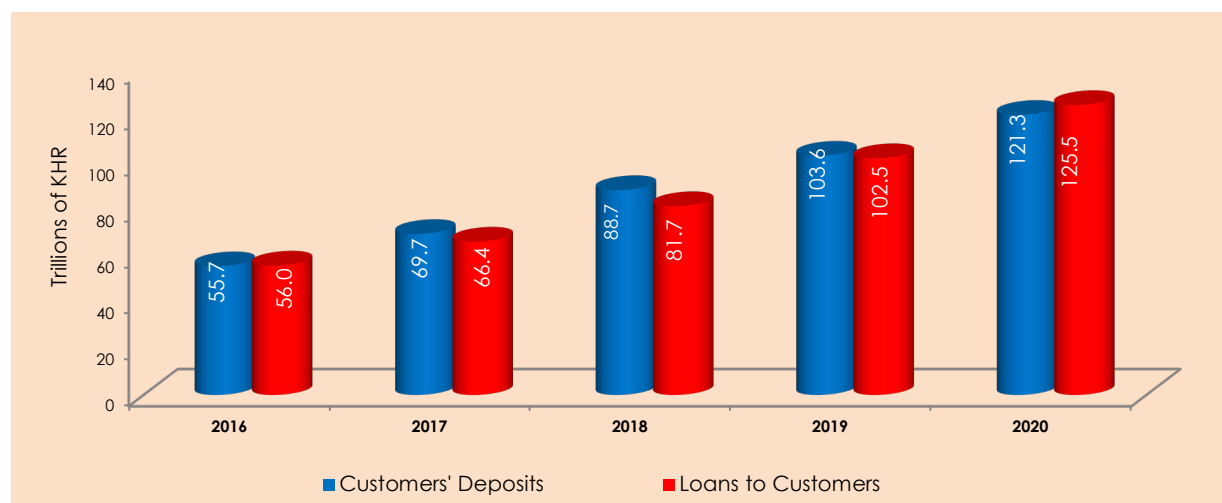


Source: National Bank of Cambodia

Total amount of customer deposits increased by 14.5% with the number of depositor accounts grew to 6.3 million; of which individuals 55.5%, business entities 22.3%, local and overseas banks 11.6%, non-residents 6.4%, and other institutions 4.2%. The increase of deposit mobilization could indicate public confidence in the Cambodia's banking system resulted from the government's effort to maintain political

stability, the NBC to maintain price stability, and relevant stakeholders to promote financial inclusion.

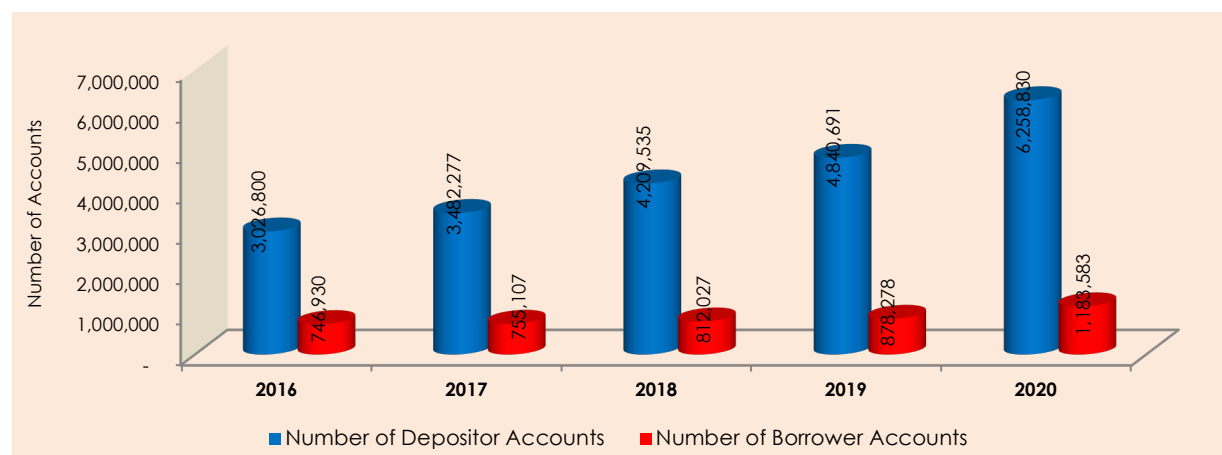
**Figure 4: Banking Sector-Loans and Deposits to Customers**



Source: National Bank of Cambodia

Financial infrastructure in the banking sector has developed progressively through opening 341 new branches and equipping 519 new ATMs and 22,928 POS. FinTech Development and people higher living standard have made cash-substitutional-card transactions increased considerably, by which the number of credit and debit cards reached to 131,077 and 2,759,453, respectively. Moreover, banks have been developing digital financial services such as internet banking and mobile banking in respond to the increasing customer demands.

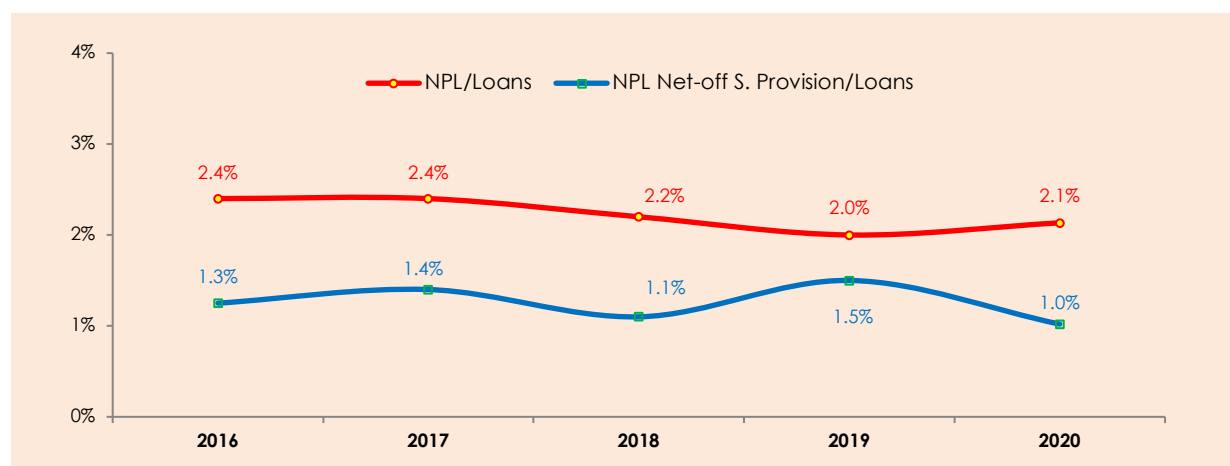
**Figure 5: Banking Sector-Number of Borrower and Depositor Accounts**



Source: National Bank of Cambodia

In general, banks have been sound and resilient resulted by good corporate governance, strong internal control, robust asset quality as well as compliance with prudential regulations such as solvency ratio and liquidity coverage ratio of 23.2% and 161.2%, respectively. Bank's profitability continued to improve as represented by ROA of 1.7% and ROE of 8.9%. Amid COVID-19 impacting Cambodian economy, NPL ratio increased from 2.0% to 2.1%. Meanwhile, the NBC has introduced some key measures such as loan restructuring and encouraging fees/charges grace/waiver, in order to partially reduce COVID-19 impacted customer's burden in line with government's policy measures.

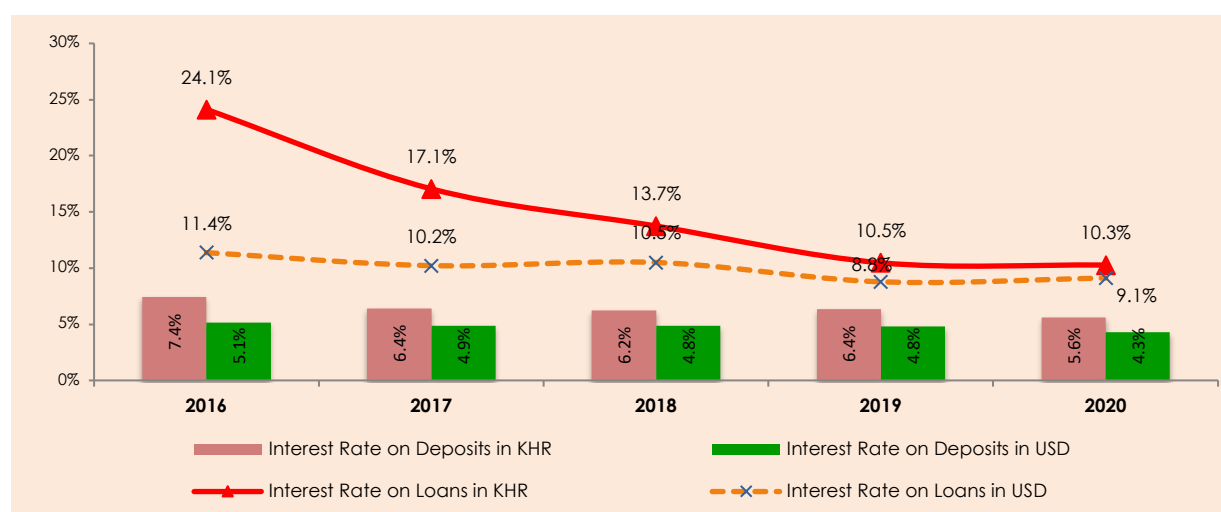
**Figure 6: Banking Sector-Non-Performing Loan Ratio**



Source: National Bank of Cambodia

Based on weighted average interest rate method, the interest rates of both KHR and USD deposits were gradually declined compared to 2019, at 5.6% and 4.3% respectively. The weighted average interest rate in KHR loan decreased from 10.5% in 2019 to 10.3% in 2020 while USD loan rate was 9.1% in 2020, up from 8.8% in 2019.

**Figure 7: Banking Sector-Interest Rate on Deposits and Loans (KHR and USD)**

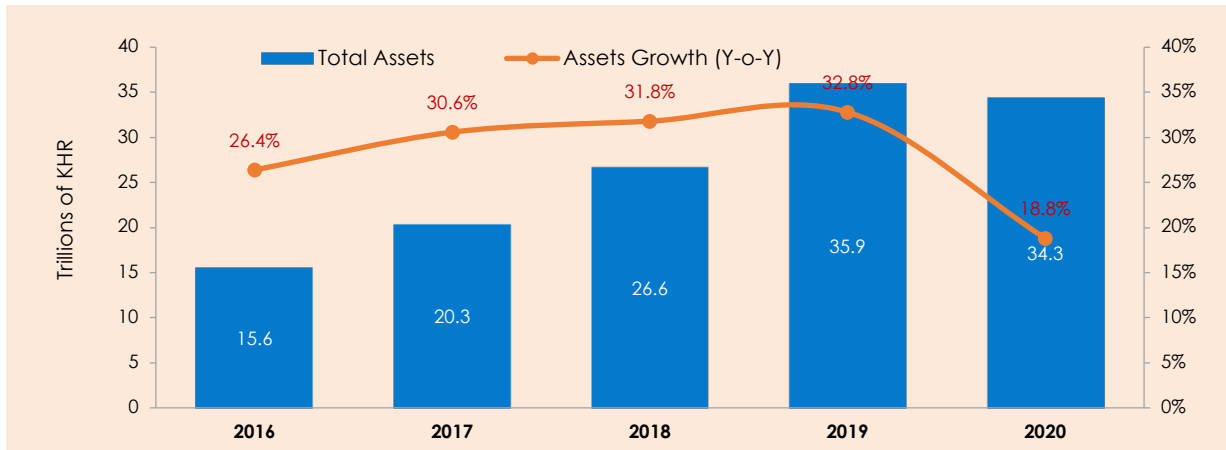


Source: National Bank of Cambodia

### 1.2.2. Microfinance Sector's Performance

Despite the global health crisis, Cambodian microfinance sector remains relatively strong reflected by public confidence and increasing of formal financial services usage in rural areas. The assets of microfinance institutions rose by 18.8% to KHR 34.3 trillion (USD 8.5 billion), of which loans increased by 17.5% to KHR 27.5 trillion (USD 6.8 billion). The growth was supported by increasing shareholders' equity of 34.1% to KHR 7.7 trillion (USD 1.9 billion) and increasing deposits of 18.8% to KHR 14.5 trillion (USD 3.6 billion). However, the sharp decline of the growth of assets, loans and deposits in this sector was due to two microfinance institutions were upgraded to commercial banks and one was merged with commercial bank.

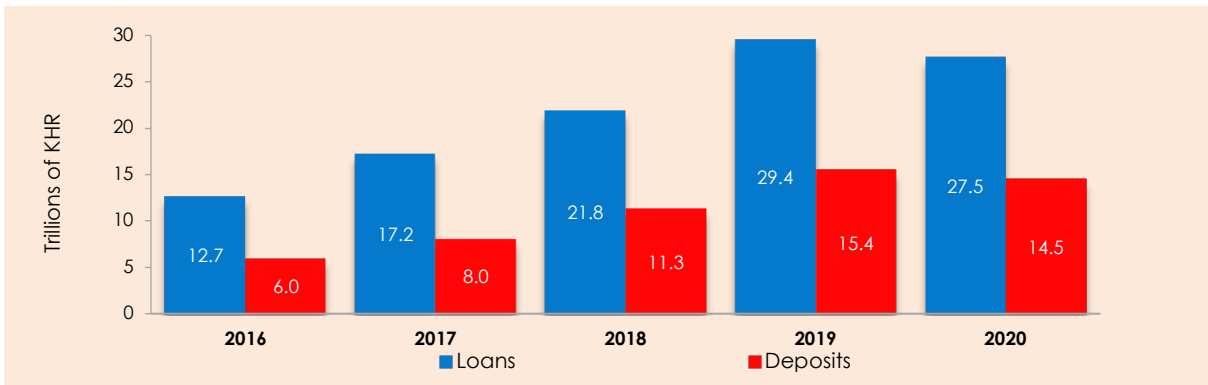
**Figure 8: MFI Sector-Growth of Assets**



Source: National Bank of Cambodia

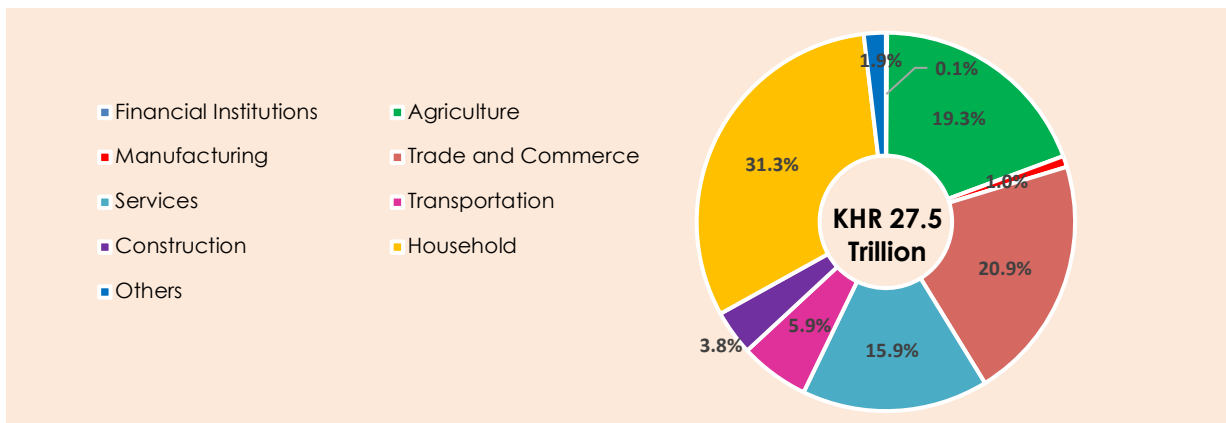
Credit growth has continued to support small and medium economic activity such as household 31.3%, trade and commerce 20.9%, agriculture 19.3%, services 15.9%, transportation 5.9%, construction 3.8%, and others 2.9%. The numbers of depositor and borrower accounts rose to 2.7 million and 1.9 million, respectively, indicating financial inclusion improvement.

**Figure 9: MFI Sector-Loans and Deposits to Customers**



Source: National Bank of Cambodia

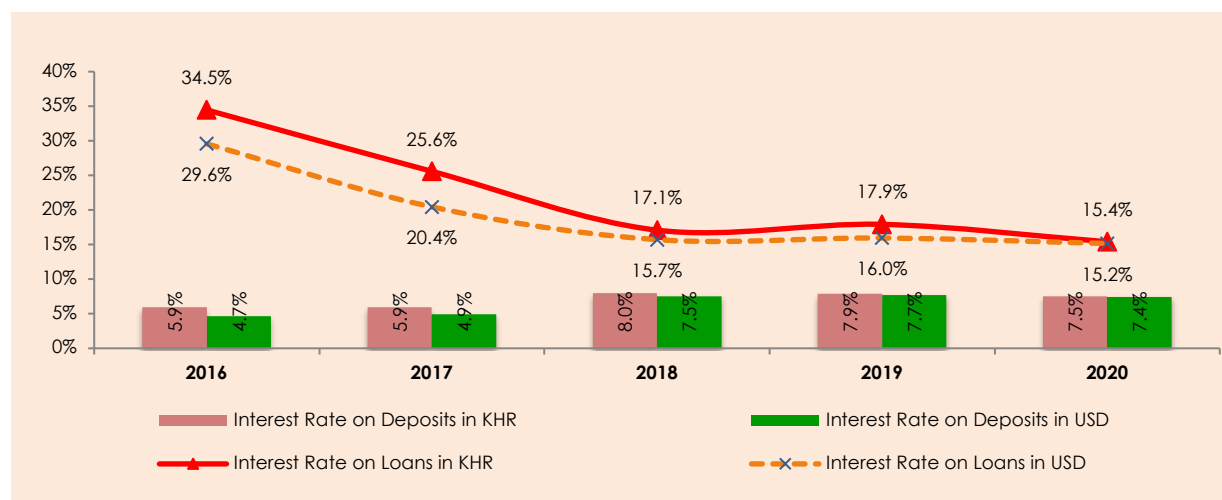
**Figure 10: MFI Sector-Credits Classified by Industries**



Source: National Bank of Cambodia

The average interest rates of KHR and USD deposits were offered at respective rate of 7.5% and 7.4%. With regulatory interest rate ceiling at 18%, the average annual interest rate of KHR loan was 15.4% and USD loan was 15.2%, which were relatively lower than 2019.

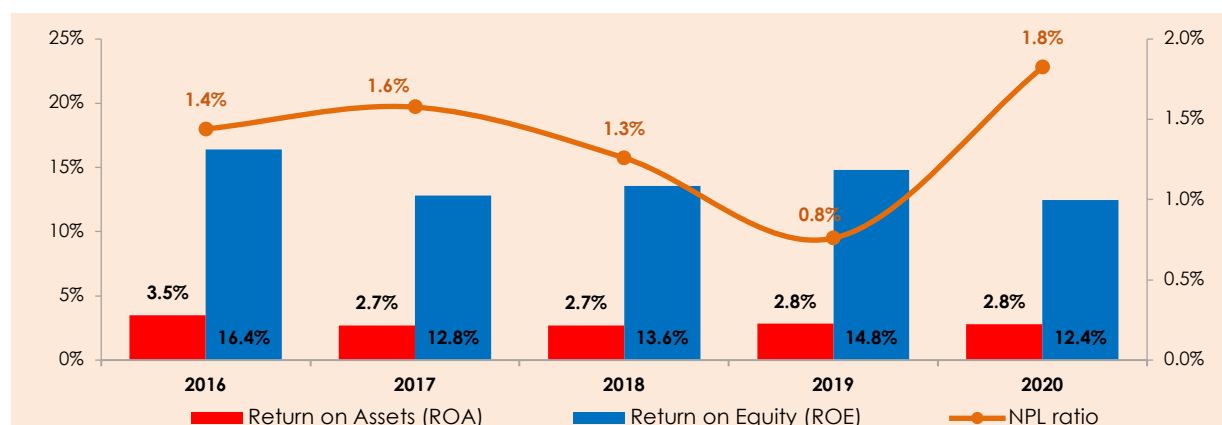
**Figure 11: MFI Sector-Interest Rate on Deposits and Loans (KHR and USD)**



Source: National Bank of Cambodia

Microfinance institutions have continually complied with the NBC's prudential regulations, such as solvency ratio and liquidity ratio at 22.4% and 240.4%, respectively. Microfinance institutions remain profitable indicated by ROA at 2.8% and ROE at 12.4%. NPL ratio slightly increased to 1.8% due to borrowers' loss of primary income. The access to key financial services in the rural areas have been progressively increased as microfinance institutions have expanded their services both in scope and scale to meet the customers' demands. In particular, their operational networks have covered all 25 provinces and towns with 1,171 offices, while their services have been constantly modernized and diversified.

**Figure 12 : MFI Sector-NPL, ROA and ROE Ratios**



Source: National Bank of Cambodia

This indicated that microfinance sector has contributed to the improvement of living standard through providing sources of finance to consumption and SMEs.

### 1.2.3. Financial Leasing Sector's Performance

Financial leasing sector has contributed to inclusive expansion of financial services to Cambodian people through financial leases on movable assets such as motorbikes, cars, agricultural machineries, construction machineries, electronic appliances, furniture, and others. Total assets of financial leasing sector increased to KHR 1.6 trillion (USD 399.5 million) and financial lease rose to KHR 1.3 trillion (USD 333.9 million). Financial leases were distributed to households 22.9%, service 18.3%, transportation 15.8%, agriculture 14.8%, construction 6.7%, trade 4.7%, and others 16.18%. NPL ratio for this sector was 4.6%.

**Table 3: Financial Leasing Sector**

Billions of KHR

Financial Leasing Company	2016	2017	2018	2019	2020
Total Assets	622.8	707.9	951.6	1,359.1	1,616.1
Total Financial Leases	485.0	525.3	713.8	1,169.6	1,350.5
NPL ratio	5.9%	5.3%	8.5%	3.3%	4.6%
Net Worth	113.3	173.5	335.2	422.3	524.4
Customers	61,372	64,252	72,921	92,289	101,018
Employee	1,245	1,266	1,361	1,460	1,760

Source: National Bank of Cambodia

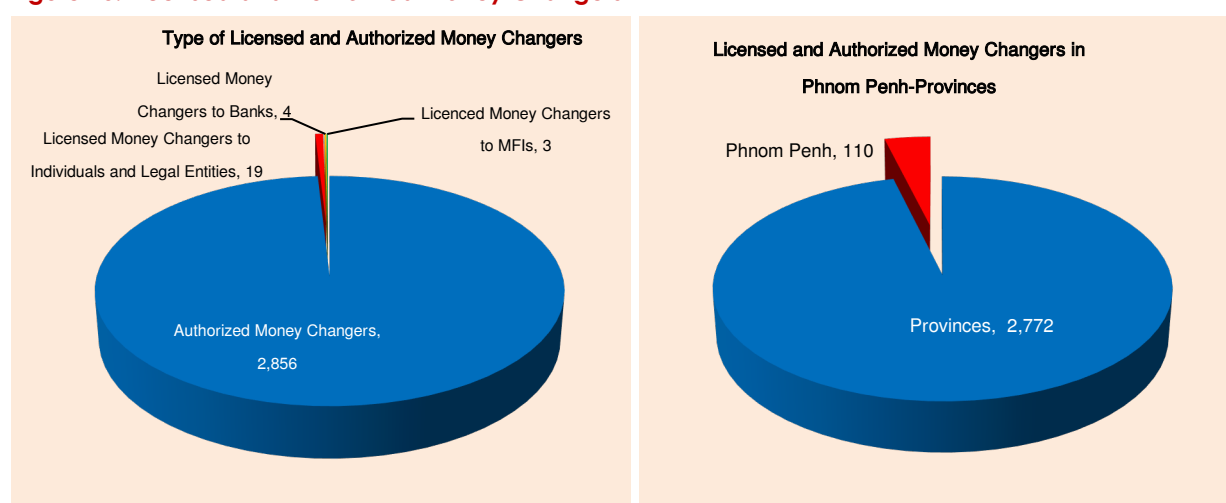
### 1.2.4. Rural Credit Institutions' Performance

Rural credit institutions (RCIs) have been actively providing small and micro loans to customers in remote and hard to reach areas. Having access to and usage of formal and affordable financial services contributes to the improvement of living standard for low-income families. As of 2020, there are 245 RCIs with the total assets of KHR 341.9 billion (USD 84.5 million), of which total loans KHR 285.3 billion (USD 70.5 million). Credits were distributed to key economic sectors such as agriculture 33.9%, trade and commerce 20.2%, construction 18.6%, households 11.4%, transportation 4.2%, services 1.5% and others 10.2%. NPL ratio stood up at 17.0% and majority of loans are non-collateral based.

### 1.2.5. Money Changers' Performance

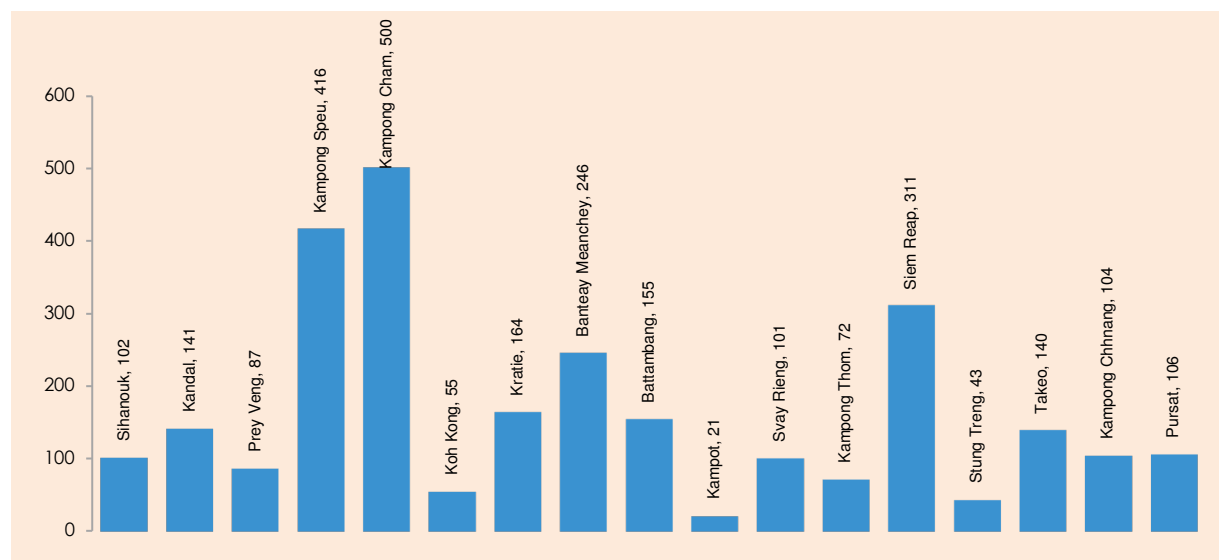
Money changers in the form of both individuals and legal entities are encouraged to obtain license or authorization from the NBC before commencing their operation. Money changers shall comply with the provisions of Prakas on "Money Changer License or Authorization for Foreign Exchange Traders" and existing laws and regulations. There are total of 2,882 money changers nationwide of which the license has been given to 19 money changers, 4 banks and 3 microfinance institutions, while the authorization has been provided to 2,856 money changers.

**Figure 13: Licensed and Authorized Money Changers**



Source: National Bank of Cambodia

**Figure 14: Number of Authorized Money Changers in Provinces**



Source: National Bank of Cambodia

### **1.2.6. Payment Service Institutions' Performance**

Payment system has been modernizing and significantly contributing to the development of banking system and economy by providing more convenient, more affordable, safer and faster means of payment. Moreover, the payment system has also supported a more effective money supply operation of the NBC by reducing costly cash transaction both in KHR and USD and enhanced financial inclusion by providing new affordable services as well as expanding payment system network that unlock broader access to formal payment services for people in the rural areas.

In response to recent economic and Fintech development, the NBC has initiated modernizing payment system in Cambodia by introducing "Bakong", which was officially launched in October 2020. This system will contribute to promoting non-cash payment and financial inclusion aiming at moving toward digital economy in accordance with the Fourth Industrial Revolution as well as regional development. "Bakong" was built based on blockchain technology and strictly complied with the principle on customer identification. This technology is well-functioned in surveillance, recording and monitoring on each account and also highly secured from anonymous attacks.

The NBC has also been strengthening its supervisory function over payment system and payment services through capacity building and learning best practices from other countries in the region as well as international standards. Supervision plays a very important role in building public confidence through mitigating risks of payment system and services, preventing systemic risks while strengthening regulatory compliance. Supervisory framework over payment system was adopted while supervisory procedures over payment service institutions (PSIs) are being drafted to be used as a basis for strengthening the effective supervision. By the end of 2020, the numbers of PSIs remarkably increased to 28 with a total of 58.9 million payment operations equal to USD 5.6 billion. The number of PSI's agents also increased from 25,400 to 31,600, while the numbers of registered e-wallet also increased from 1.3 million to 3.6 million compared to the end of 2019.

Within ASEAN framework, the NBC is a member of ASEAN Central Banks Working Committee on Payment and Settlement Systems and also participated in drafting and implementing strategic action plans for regional payment system integration for ASEAN in support of ASEAN economies. The NBC also launched cross border payment service through QR code between Cambodia and Thailand and also exploring the possibility of connection with payment system of other ASEAN member states in response to demands and country economic development.

### **1.2.7. Interbank Market Transactions**

Interest rate is lessened on Negotiable Certificate of Deposits (NCDs) and Liquidity Providing Collateralized Operation (LPCO) to promote KHR lending. NCDs help banks and financial institutions with a surplus liquidity to manage their liquidity effectively. NCDs in USD and KHR increased by 45.3% to USD 30.8 Billion and 4.0% to KHR 10.9 Trillion, respectively. At the same time, LPCO was transacted 24 times and increased by 24.4% to KHR 5.9 Trillion in 2020 to fulfill banks and financial institutions' demand in KHR liquidity. These transactions supported the use of Khmer Riel and KHR transacted sectors, particularly in agriculture.

## **2. The Development in Supervisory and Regulatory Frameworks**

### **2.1. The Review and Issuance of Banking Regulations**

#### **2.1.1. The Review and Issuance of Banking Regulations in 2020**

To strengthen the effectiveness of supervision and the soundness of the banking system in parallel with the development of banks and financial institutions, the NBC has established risk specialist team to review and assess key risks of banks in order to issue prompt corrective measures and robust regulations. As a result of regulatory review, the NBC repealed the limit on net open position as provisioned in the Prakas on "The calculation of Net Open Position for Banks and Financial Institutions" in order to promote the use of Riel. In addition, the NBC also amended Prakas on "Credit Reporting" in order to reduce credit risk for banks and financial institutions as well as promoting financial inclusion, fair competition, efficiency and responsible lending.

Furthermore, to effectively implement Prakas on "Capital Conservation Buffer" and Prakas on "Liquidity Coverage Ratio (LCR)", the NBC issued explanatory circular on Appendix 2 of Prakas on "Liquidity Coverage Ratio (LCR)" and circular on the implementation of Prakas on "Capital Conservation Buffer".

#### **2.1.2. Regulatory Responses to COVID-19 Pandemic**

To support the Royal Government's policy measures in dealing with COVID-19 and support banking system as well as to help lessen the burden on financial consumers, the NBC has relaxed a number of regulations such as 1/- postpone the maintenance of Capital Conservation Buffer at 50% 2/- reduce minimum interest rate of liquidity-providing collateralized operation (LPCO) by 0.5% for all maturities 3/- reduce interest rate on Negotiable Certificate of Deposits (NCD) in KHR and USD to appropriate level 4/- reduce reserved requirement rate from 8% for KHR and 12.5% for foreign currencies to 7%, 5/- Reduce the Liquidity Coverage Ratio (LCR) to an appropriate level as necessary and 6/- recognize quarterly audited profits into net worth calculation. Moreover, the NBC also issued circular on "Restructured Loans" during the pandemic for customers in 4 prioritized sectors including Tourism, Garment,



Construction and Transportation and later expanding the scope of applications to other impacted sectors. Meanwhile, some regulations have also been issued including:

1. Prakas No. B7-020-230 Pro.Kor dated March 18, 2020 on the Maintenance of Reserve Requirement against commercial banks' deposits and borrowings. Under this Prakas, BFIs shall maintain RR against deposits and borrowings at a daily average balance equal to 7% for both local and foreign currencies with the NBC.

2. Circular No. B7-020-001 Sor.Ror.Nor.Nor dated March 27, 2020 on Restructured loans during the COVID-19 pandemic.

3. Letter No. B7-020-1748 Chhor.Tor dated November 18, 2020 on Request to loosen some conditions related to restructure loan during Covid-19.

4. Letter No. B7-020-622 Chor.Tor dated April 13, 2020; (1) Reduce capital conservation buffer to 1.25% and (2) Recognize quarterly audited profit to include temporary into net worth calculation until further notice, but BFIs shall not distribute the dividend.

5. Letter No. B7-020-657 Chor.Tor dated April 20, 2020; Requested BFIs to waive other fees related to customer loan and/or exemption other penalty to customers.

6. Prakas No. B7-020-352 Pro.Kor dated June 26, 2020 on Credit Reporting.

7. Circular No. B7-020-002 Sor.Ror.Nor.Nor dated June 25, 2020 on Further explanation of the implementation of Capital Conservation Buffer.

8. Circular No. B7-020-003 Sor.Ror.Nor.Nor dated June 25, 2020 on Further explanation of Appendix 2 of Prakas on Liquidity Coverage Ratio (LCR).

## **2.2. Supervisory Activities**

The NBC has been closely and carefully monitoring on the safe and soundness of banks and financial institutions as well as regulatory compliance and other measures implementations. Banks and financial institutions have complied with the existing laws and regulations and also have maintained good financial position. At the same time, banks and financial institutions have strengthened their organizational structure, corporate governance such as terms and reference, roles and functions, code of conduct for the Board of Directors, committees, compliance function and risk management. Also the NBC is moving toward Risk Based Supervision (RBS) and forward looking and has rearranged organizational structural of Directorate General of Banking Supervision to obtain more effective supervision. RBS is a supervisory approach that focuses on general activities, and main business activity, risk analyses, bank's risk management<sup>1</sup>, challenges and resolutions, and compliance with laws and prudential regulations.

In addition, stress testing on solvency and liquidity coverage ratio of banks and financial institutions has been incorporated into supervision method to access the resilience of liquidity capital and liquidity of banks or financial institutions during the pandemic.

In doing so, on-site examination was targeted on governance, loan restructuring, assets quality, credit risk and IT risk. As a result, some banks and financial institutions are seen facing challenges, for example, limited internal control and IT system, late capital injection from shareholders due to pandemic, limited understanding on laws and regulations, namely Prakas on Credit Risk Grading and Impairment Provisioning, and CIFRS and CIFRS for SMEs reporting standard. All these challenges have been resolved with supervisory recommendations which progress has

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<sup>1</sup> Compliance, Risk Assessment and Internal Control

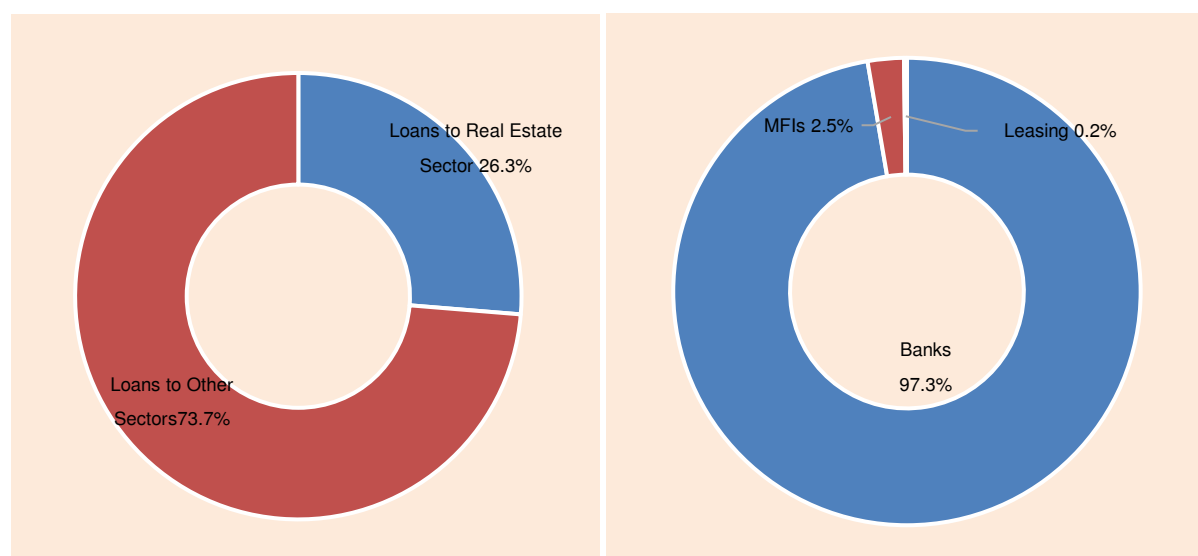
been reviewed on a regular basis. The NBC continues strengthening data quality in financial reporting of banks and financial institutions through online meeting to clarify and resolve any mistakes and errors on a timely manner. At the same time, the NBC has issued penalty for banks and financial institutions that do not fully comply with laws and regulations.

In overall, banks and financial institutions remain sound and safe as demonstrated by liquidity and solvency ratio higher than NBC's prudential requirement with more effective governance and internal control as well as sustainable profitability.

### 2.3. Financing to Real Estate Sector

Unlike some direct impacted sectors namely agriculture and tourism, real estate sector in Cambodia was not severely affected by COVID-19 pandemic. The market share of credits to real estate sector accounted for 26.3% of total credits of banking system, of which 97.3% by banks, 2.5% by MFIs and 0.2% by leasing companies. Credits to real estate sector comprise of credits provided to real estate activities, construction and owner-occupied housing, all of which the growth was 21.2%, 25.3% and 26.0% respectively. The NBC regularly supervises and monitors the credits to the real estate sector due to its fast evolution and the increasing exposure to the banking system.

**Figure 15: Credit Market Share to Real Estate Sector of Banks and Financial Institutions**



Source: National Bank of Cambodia

Data from the International Transaction Reporting System (ITRS) indicated that FDI inflow to Cambodia's real estate sector (including all kinds of real estate and condominium) in 2020 was KHR 1,438.2 billion (USD 355.6 million), of which China, 49.6% Singapore 32.2% and other countries 18.2%.

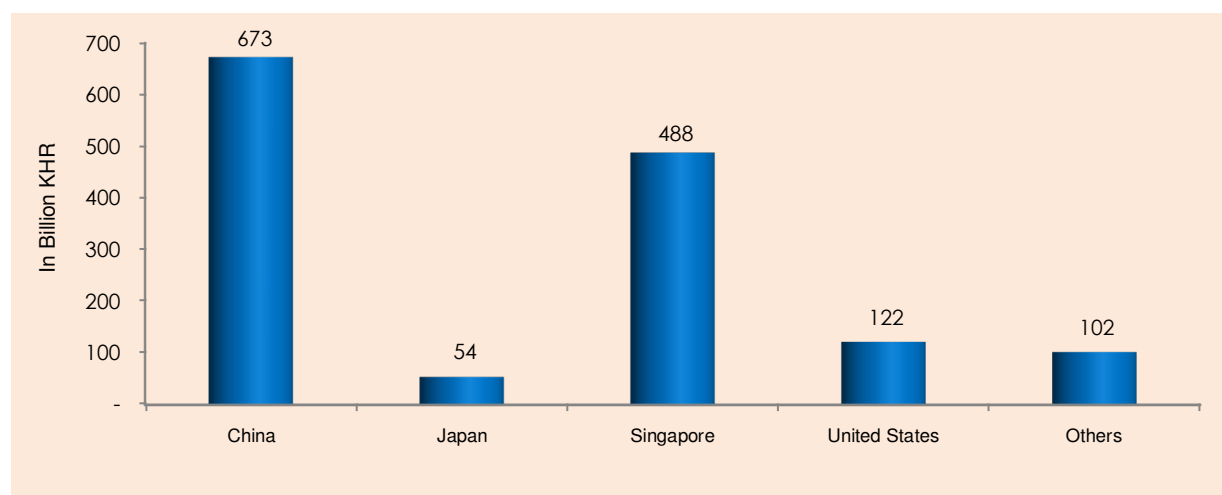
**Table 4: Investment in Real Estate Sector in Cambodia**

Billions of KHR

	2016	2017	2018	2019	2020
<b>Equity Investment in Cambodia</b>	10,041	11,284	12,550	14,991	14,662
<b>Investment in Real Estate in Cambodia</b>	1,268	1,489	1,474	1,782	1,438

Source: ITRS, National Bank of Cambodia

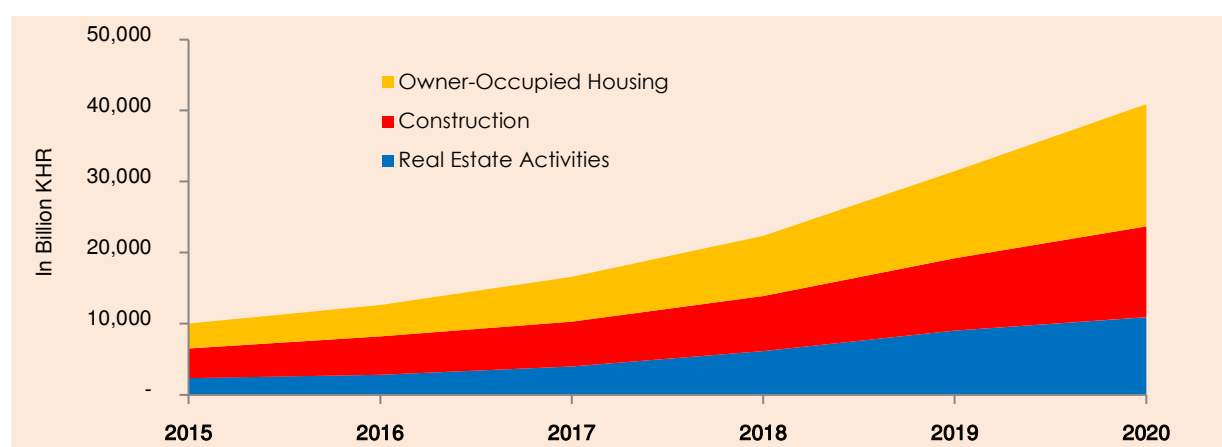
**Figure 16: FDI Inflow into Cambodia Real Estate Sector**



Source: ITRS, National Bank of Cambodia

The NBC continued collecting data from banks and financial institutions in order to enhance the effectiveness of reporting, data quality and calculation of property price index (PPI). The PPI will help provide crucial information on development and overview of real estate market for the NBC as well as banks and financial institutions to manage risks related to real estate sector.

**Figure 17: Credits to Real Estate Sector**



Source: National Bank of Cambodia

### **3. Promoting Financial Sector Development and Regional Integration**

#### **3.1. Financial Infrastructure Development**

##### **3.1.1. Accounting and Financial Reporting Standards**

The NBC has completed both the Chart of Accounts (COAs) and COA's manual and updated a number of monthly reporting templates to be in line with CIFRS for SMEs. These reporting templates are 1/- Balance Sheet 2/- Income Statement 3/- Statement of Other Comprehensive Incomes and 4/- Off-balance Sheet. Instead of conducting face to face workshop during COVID-19 period, the NBC has sent draft of COAs and COA's manual to MFIs, Financial Leasing Companies, RCIs and CMA for comments and questions. Since November 2020, the NBC has officially put in place

COAs, COA's manual and new reporting templates in parallel with the existing templates . Currently, the NBC has been preparing guideline on collateral valuation in order to assess impairment in accordance with CIFRS 9, which expected to complete by 2021.

In the meantime, as a part of ongoing plan to implement risk based and forward looking supervision, in 2020, the NBC has accomplished the first testing phase of preparing embedded guideline on data input and consistency checks as well as supporting management information system. The guideline on data input and consistency checks are embedded in 6 financial reports such as 1/- Balance Sheet 2/- Income Statement 3/- Off-balance Sheet 4/- Credit by industry and ownership in the economic sector 5/- Deposit classified by types of depositors and currencies and 6/- Deposit classified by accounts and deposit amounts.

**Box 1: The impact of spread of COVID-19 on Banking System in Cambodia, response mechanisms and opportunity**

In 2020, COVID-19 caused severely impact on global economic as well as Cambodia's economy. Likewise, banking system in Cambodia is also affected by COVID-19, though at moderate and manageable level. Loan restructuring in whole banking system was around 10.6% of total loan portfolios. Banks and financial institutions were able to maintain low NPL ratio at 2.1% for banks and 1.8% for MFIs. In addition, banks and financial institutions manage to comply with the NBC'S applicable laws and prudential regulations.

At the same time, the NBC has taken actions to respond and protect financial customers by both issuing regulatory measures (as mentioned in 2.1.2) and strengthening and monitoring financial performance of banks and financial institutions, including 1/- collection of additional data on the affected sectors and loans, 2/- comprehensive analysis of key indicators of banks and financial institution's performance, 3/- simulation on reserve requirement, solvency and liquidity, as well as, loosening some of the regulations to enable banks and financial institutions to further expand financing to real economic sectors and promote economic growth.

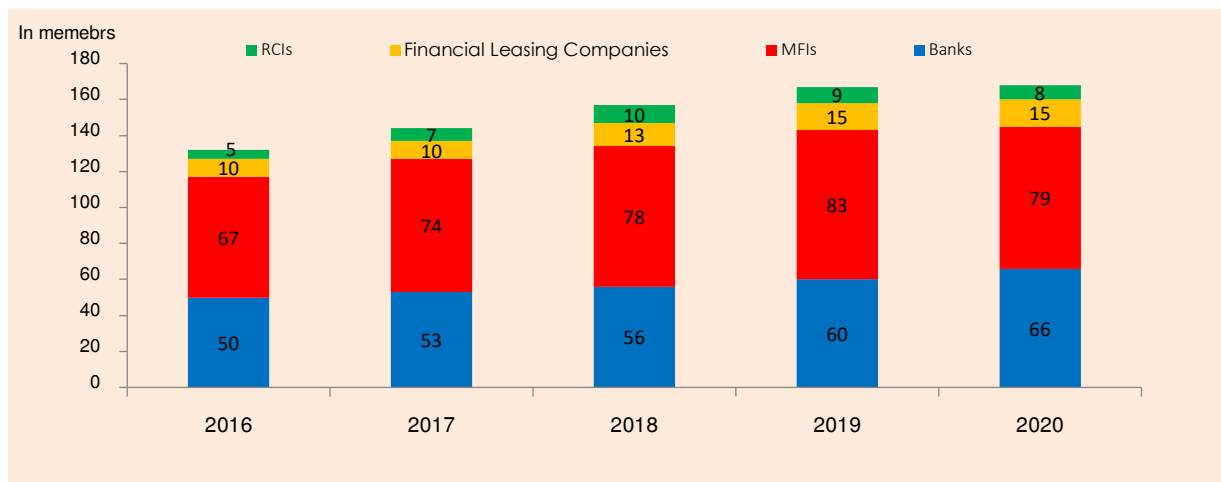
Despite negative impact, banking system in Cambodia gains opportunity from COVID-19, notably, electronic payment racking reflected by rising number of E-wallet users at 177% from 1.3 million accounts in 2019 to 3.6 million accounts in 2020, of which the number of transactions rose to 58.9 million transactions equivalent to USD 5.6 Billion in amount.

In overall, banking system in Cambodia remains resilience and strong to withstand COVID-19 crisis and support national economic development.

### **3.1.2. Credit Reporting System Service**

The credit reporting system service provider has total asset of KHR 61.1 Billion and 168 institutional members in credit reporting system, including 54 commercial banks, 12 specialized banks, 6 microfinance deposit taking institutions, 73 microfinance non-deposit taking institutions, 15 financial leasing companies and 8 rural credit institutions.

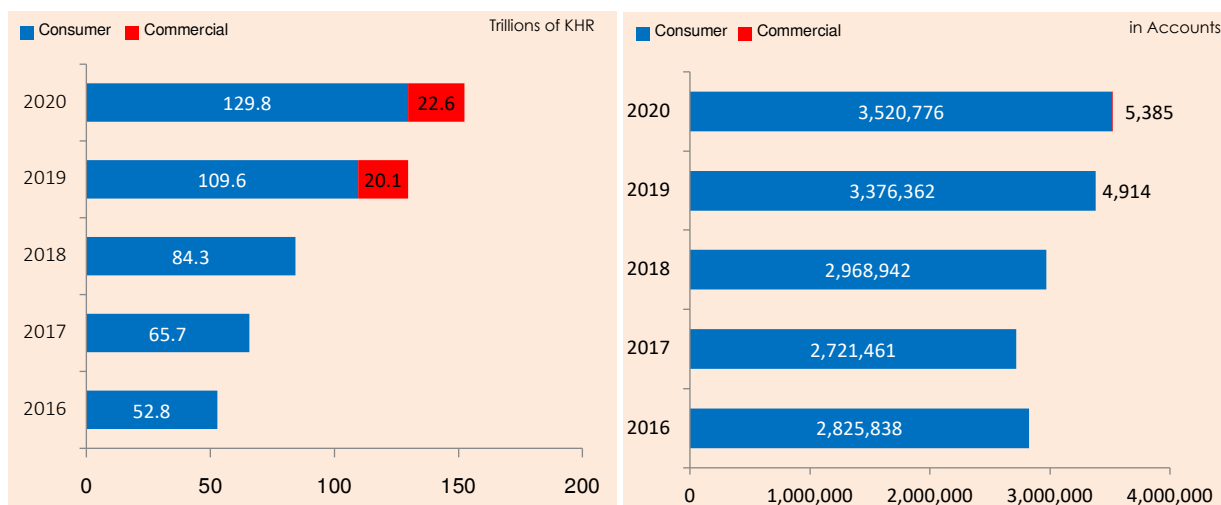
**Figure 18: Members of Credit Bureau (Cambodia) Co., Ltd**



Source: National Bank of Cambodia

The institutional members has reported total outstanding loans of KHR 152.4 Trillion (USD 37.7 Billion) equal to 3.5 million accounts through credit reporting system, in which 1/- the total consumer loans was KHR 129.8 Trillion (USD 32.1 Billion) with 3.5 million accounts and 2/- the total commercial loans was KHR 22.6 Trillion (USD 5.6 Billion) with 5,385 accounts.

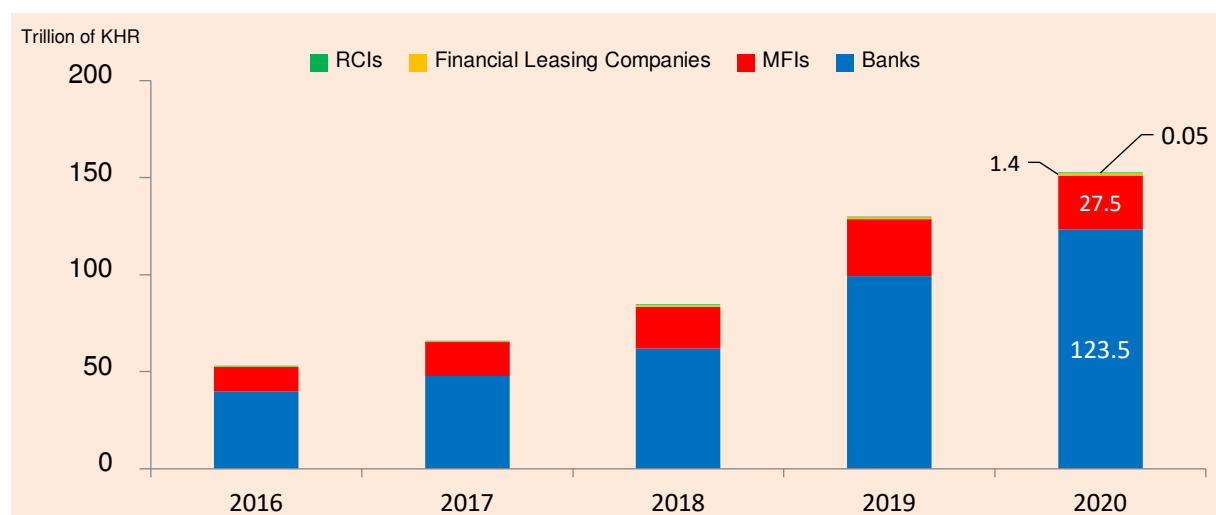
**Figure 19: Loan outstanding and number of borrowers classified by type of loans**



Source: National Bank of Cambodia

At the same time, the total outstanding loans classified by types of institutional members comprise banks of KHR 123.5 Trillion, microfinance institutions of KHR 27.5 Trillion, financial leasing companies of KHR 1.4 Trillion and rural credit institutions of KHR 0.05 Trillion.

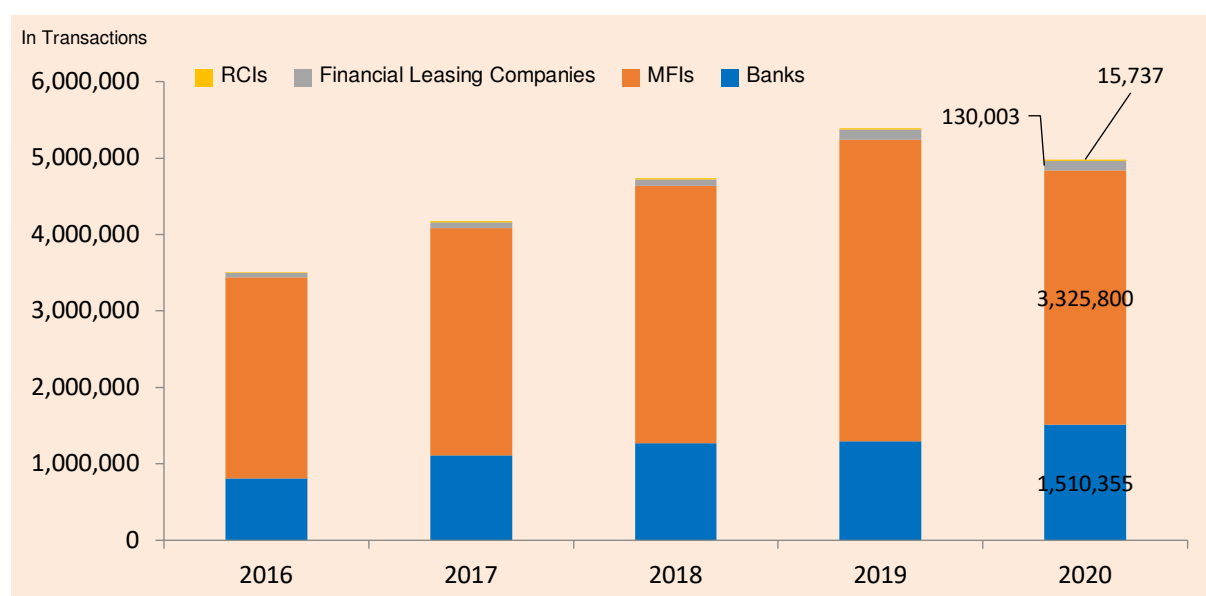
**Figure 20: Total loan outstanding classified by type of members**



Source: National Bank of Cambodia

Total credit enquiries made by institutional members were 4.9 million transactions, of which banks represented 30.3% at 1.5 million transactions, microfinance institutions 66.8% at 3.3 million transactions, financial leasing companies 2.6% at 130,003 transactions and rural credit institutions 0.3% at 15,737 transactions.

**Figure 21: Credit Enquiry in Credit Reporting System**



Source: National Bank of Cambodia

In June 2020, the NBC reissued Prakas on Credit Reporting after amendment in the purpose of expanding the legal framework of credit reporting service evolution by adding cross-border credit information, subject to prior approval from the NBC, and data of insufficient fund cheque. In addition, the NBC has allowed the credit reporting system service provider to pilot test CBC Mobile App that later was officially launched in October 2020 in the purpose of 1/- enabling customers to make self-enquiry 2/- storing of financial literacy related documents and 3/- sharing important information of credit reporting system service provider. To strengthen quality and transparency in credit reporting system the NBC has continued to supervise service provider and members in credit reporting system as well as taken various actions as necessary.

## 3.2. Cambodia's Financial Inclusion Promotion

Financial inclusion has been playing an important role to promote country's economic growth through raising equality and living standard. At the same time, financial inclusion is an essential policy tool for both national and global policy makers. The Royal Government of Cambodia has been making efforts in increasing financial inclusion in Cambodia in order to improve access to formal financial service with affordable, legal protection, and timely manner, as well as encouraging financial consumers to shift from informal to formal financial service with proper supervision.

In this sense, National Financial Inclusion Strategy 2019-2025 was adopted on July 12, 2019 by the Council of Ministers in the Plenary Session presided over by **Samdech Akka Moha Sena Padei Techo HUN SEN**, the Prime Minister of the Kingdom of Cambodia, with objective to increase access to quality formal financial services, increase usage of formal financial services from 59% to 70% and reduce the financial exclusion of women by half from 27% to 13% through 6 priority activities:

- 1/- Encourage savings in formal financial institutions,
- 2/- Promote innovative credit products for SMEs,
- 3/- Enable the expansion of payment system capabilities,
- 4/- Improve broader access to insurance,
- 5/- Strengthen the capacity of the financial sector regulators, and
- 6/- Increase consumer empowerment and protection, and financial sector transparency.

To support the 6 stated priority activities, 115 action plans are identified and assigned to relevant stakeholders to implement, all of which the NBC will be the lead agency of 58 action plans including 22 short term, 27 medium term and 9 long term action plans. After the adoption, the NBC has successfully completed some plans while some are being implemented and consecutively.

### 3.2.1 Financial Literacy

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

Three dissemination Workshops on “Microfinance Sector in Cambodia” have been conducted at provincial level in Mondul Kiri, Banteay Meanchey, and Battambang and five workshops at city/district level such as in Khemara Phoumin city in Koh Kong, Ban Lung city in Ratanakiri, Soutr Nikom district in Siem Reap, Stueng Traeng city in Stueng Traeng and Moung Ruessei district in Battambang with total 1,929 participants. The workshop arrangement strictly followed the announcement and measures of Ministry of Health to prevent the spread of COVID-19. These workshops served as effective platforms to promote awareness on microfinance sector to local authorizes and residents and provided opportunity to participants to raise challenges, suggestions, and questions related to financial services. At the same time, the NBC, local authorities, and the representatives of banks and financial institutions have promptly responded and provided responsive recommendations as well as local authorities and relevant stakeholders could have opportunity to enhance communication to collect truthful information about microfinance service usage and minimize consumer exploitation from using informal services.

### **3.2.1.2. Cooperation on Promoting Financial Literacy**

Promoting financial literacy is one of the priority activities of the NBC. In this regard, the NBC has been cooperating with relevant ministries and stakeholder to implement priority actions identified in National Financial Inclusion Strategy 2019-2025.

After signing MOU in April 2019, the NBC and Ministry of Women's Affairs (MoWA), in 2020, jointly initiated a one year project on "Promoting Financial Literacy to Women and Women Entrepreneur" under VISA company's financial support. The purpose of this project is to embed financial literacy to officials from the targeted ministries and women entrepreneurs, and to train trainers from Women Development Centre of MoWA in 4 identified provinces namely Siem Reap, Preah Vihear, Kratie, and Stueng Traeng.

Under close collaboration with MoEYS under ADB's financial support, the NBC has been implementing the second phase of project on integrating financial literacy into school curriculum. This phase has 13 months term starting from November 2019 to December 2020. However, it was delayed due to the spread of COVID-19. The expected result of the second phase is to produce teaching materials for trainers and learning materials for students as well as to conduct pilot teaching students in grade 4 and 7, which will serve as basic for phase 3 implementation.

The NBC and Good Return signed MoU in March 2020 for 3 years to continue cooperation and implementation of "Let's Talk Money" campaign.

#### **3.2.1.3. "Let's Talk Money!" Campaign**

Financial literacy comic book "Let's Talk Money!" was first published in early 2017 and broadly distributed country wide. In 2020 the NBC had promoted the comic book at the targeted areas in Siem Reap province by distributing 5,690 books to students. Also, the NBC continued to promote "Let's Talk Money!" campaign through mobile app "NBC-Edu" in App store, Facebook, radio and "Let's Talk Money!" in website.

Under close collaboration, the NBC and Good Return have initiated "Let's Talk Money: Little by Little" campaign as the sub campaign of "Let's Talk Money". This campaign's products contain 4 educational videos, stories for radio broadcasting and face to face training sessions with female garment workers and women entrepreneurs, which aim to promote financial literacy to adults aged 18 to 25 years old in rural areas and women entrepreneurs to use their money wisely.

### **3.2.2. Consumer Protection and Complaint Handling Mechanism**

The NBC has continued strengthening the implementation of the Prakas on Resolution of Consumer Complaints through continuous receiving and resolving consumer's complaints in order to provide information, protect consumer's rights and benefits, as well as strengthen public confidence on the banking system. Moreover, the NBC's consumer protection team continue receiving and resolving consumer's complaints and inquiries through 5 hotline numbers at the head office and 21 numbers at the provincial branches. By 2020, 1,073 complaint and inquiry cases were received, which the majority of them are 1/- customers could not pay off their loans before maturity or pay off with penalty, 2/- customers could not withdraw collaterals' titles soon



enough after pay off, 3/- customers have difficulty withdraw money from deposit accounts and cheques, 4/- customers lose their deposit balance without performing transactions, 5/- customers use informal service, 6/- late repayment and penalty, 7/- customers request restructured loans due to the impact of COVID-19, 8/- customers request to remove data from credit report system, 9/- customers request to delay fire-selling collateral, 10/- customers request for additional financing but rejected and required to repay the existing loans, and 11/- customers seek information related to financial services.

## **4. Capacity Building on Supervision and International Cooperation**

### **4.1. Capacity Building for Supervisors**

To implement the Risk Based Supervision and to respond to the development of the banking system, the management of the NBC continues enhancing supervisory capacity, both in theory and practice. Particularly, during the COVID-19, bank supervisors have been provided with the opportunities to build capacity through online learning with local and oversea training.

### **4.2. National and International Cooperation**

#### **4.2.1 Collaboration on Financial Inclusion**

In addition to the national level cooperation, the NBC continues constantly promote financial inclusion through collaboration with other regional and international development partners, such as:

#### **A. ASEAN Working Committee on Financial Inclusion (WC-FINC)**

The NBC has become a member of WC-FINC since its establishment in March 2015 in the 1st joint meeting of ASEAN Finance Ministers and Central Bank Governors in Kuala Lumpur, Malaysia, aiming at promoting and fostering initiatives to advance financial inclusion in ASEAN through two main quantifiable targets by 2025, including 1/- reduction of financial exclusion level from 44% to 30%, and 2/- enhanced readiness of financial inclusion infrastructure from 75% to 85%. Currently, the NBC is the co-chair of WC-FINC and has actively contributed to the accomplishment of the above mentioned targets through the implementation of ASEAN savings day, the development of guidance notes on developing a monitoring and evaluation framework for financial inclusion, ASEAN financial inclusion report and digital financial services, etc.

#### **B. United Nations Capital Development Fund (UNCDF)**

Since 2015, the NBC has collaborated with UNCDF in preparing National Financial Inclusion Strategy that was approved in 2019. To implement this national strategy adopted, the NBC has been preparing a framework on monitoring and evaluation of financial inclusion. In this regard, the NBC signed a new agreement with UNCDF at the beginning of November 2020 in order to conduct data collection for baseline indicators, which will be used to access the level of financial inclusion in Cambodia.

#### **C. United Nations Economic and Social Commission for Asia and the Pacific (UNESCAP)**

The NBC is a member of advisory group on "Catalyzing Women's Entrepreneurship" program of UNESCAP. Based on this program, the NBC and UNESCAP has collaborated on initiating new projects to promote women entrepreneurs' access and usage of formal financial services. As a result, in October 2020, the NBC signed an

agreement on technical assistance for 4 projects, including 1. Studying on the possibility of non-collateralized lending, 2. Building capacity for bank supervisors, 3. Collaborating with Ministry of Women Affairs to promote women's financial inclusion and 4. Participating in conduct financial literacy campaign on "Be Wise with Money" with Good Return.

#### **D. Alliance for Financial Inclusion (AFI)**

As a full member of AFI, the NBC has joined a high-level committee on financial inclusion for women and the seven other working groups. In this sense, the NBC has appointed officials to join online meetings and trainings provided by AFI during the pandemic. Moreover, the officials of the NBC has also been panelists and share implementation experience, especially on Fintech in promoting financial inclusion. The NBC has also been discussing and studying the possibility of cooperation with AFI on activities related to financial knowledge enhancement. Meanwhile, the NBC has also strengthened the cooperation with other international development partners including, Asian Development Bank (ADB), International Monetary Fund (IMF), and World Bank, etc.

#### **4.2.2 Cooperation with General-Commissariat of National Police**

The working group between the National Bank of Cambodia and the General-Commissariat of National Police was established to combat illegal banking operations and/or without permission from the NBC and enhance enforcement of laws and regulations.

The working group has the following duties:

- Search, monitor, identify and collect information related to illegal banking operations or without license from the National Bank of Cambodia;
- Inform and coordinate with General-Commissariat of National Police to organize the plan or take measure on companies or individual who operate without license;
- Coordinate or conduct on-site inspection with General-Commissariat of National Police to collect evidences and take action on illegal companies or individuals;
- Report the working progress to the National Bank of Cambodia's management team;
- Implement other relevant tasks.

In addition, the working group had conducted the research study on the safety and security system in banks and financial institutions which focus on the institutions' security system.

#### **4.2.3. Cooperation with relevant authorities**

The NBC has actively cooperated with relevant stakeholders to provide relevant information for investigation and prevention of the operation on tax offenses, civil offenses, and criminal offenses. In this regard, the NBC has collaborated with the Ministry of Justice, the Courts, the Ministry of Economy and Finance, and the General Department of Taxation to investigate and provide reports on customer accounts at banks and financial institutions to facilitate the investigation or take measures on violators. In 2020, banks and financial institutions have cooperated in providing customer data on 129 cases.

## **List of Appendixes**

**Appendix 1:** Data of Banks and Microfinance Institutions in Cambodia 2020

**Appendix 2:** Cambodia's Banking System

**Appendix 3:** List of Authorized Banks and Financial Institutions

**Appendix 4:** List of Termination of Rural Credit Institutions

**Appendix 5:** Banks and Financial Institution's Network Information 2016-2020

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

**Appendix 1**

**Data of Banks and Microfinance Institutions in Cambodia 2020**

**Number of Offices of Banks**

**As of December 31, 2020**

Table 1

	2020			2019*		
	Total	Phnom Penh <sup>1</sup>	Provincial	Total	Phnom Penh <sup>1</sup>	Provincial
<b>Commercial Banks</b>						
1 ACLEDA Bank Plc.	263	21	242	262	21	241
2 Advanced Bank of Asia Limited	78	25	53	76	25	51
3 Agricultural and Rural Development Bank	1	1	-	1	1	-
4 Asia-Pacific Development Bank Plc.	1	1	-	1	1	-
5 B.I.C (Cambodia) Bank Plc.	2	1	1	1	1	-
6 Bangkok Bank Public Company Limited, Cambodia Branch	1	1	-	1	1	-
7 Bank for Investment and Development of Cambodia Plc.	7	6	1	8	6	2
8 Bank of China (Hong Kong) Limited Phnom Penh Branch	5	3	2	5	3	2
9 Booyoung Khmer Bank	3	2	1	3	2	1
10 Branch of Industrial Bank of Korea (Phnom Penh)	1	1	-	1	1	-
11 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	1	1	-	1	1	-
12 Branch of Mizuho Bank Ltd.	1	1	-	1	1	-
13 BRED Bank (Cambodia) Plc.	9	7	2	7	5	2
14 Cambodia Asia Bank Ltd.	8	3	5	8	3	5
15 Cambodia Post Bank Plc.	58	14	44	51	13	38
16 Cambodian Commercial Bank Ltd.	4	1	3	4	1	3
17 Cambodian Public Bank Plc.	31	19	12	31	19	12
18 Canadia Bank Plc.	62	27	35	60	26	34
19 Cathay United Cambodia Corporation Bank Limited	15	10	5	15	10	5
20 Chief (Cambodia) Bank Plc.	4	4	-	3	3	-
21 Chip Mong Commercial Bank Plc.	12	9	3	5	5	-
22 CIMB Bank Plc.	14	10	4	14	10	4
23 DGB Bank Plc.	9	8	1	8	8	-
24 First Commercial Bank Phnom Penh Branch	10	9	1	10	9	1
25 Foreign Trade Bank of Cambodia	15	9	6	14	8	6
26 HATTHA Bank Plc.	177	22	155	179	22	157
27 Hong Leong Bank (Cambodia) Plc.	7	7	-	6	6	-
28 ICBC Limited Phnom Penh Branch	1	1	-	1	1	-
29 J Trust Royal Bank	14	10	4	14	10	4
30 Kookmin Bank Cambodia Plc.	8	8	-	6	6	-
31 Krung Thai Bank Phnom Penh Branch	2	1	1	2	1	1
32 Maybank (Cambodia) Plc.	21	13	8	21	13	8
33 MB Bank Plc. Phnom Penh Branch, Cambodia	2	2	-	2	2	-
34 Mega International Commercial Bank-Phnom Penh Branch	4	4	-	4	4	-
35 Phillip Bank Plc.	89	11	78	90	31	59
36 Phnom Penh Commercial Bank	23	16	7	21	14	7
37 Prince Bank Plc.	31	9	22	28	8	20
38 RHB Indochina Bank Limited	12	8	4	12	8	4
39 Saigon Thuong Tin Cambodia Bank Plc. (Sacomb Bank)	10	7	3	10	7	3
40 Saigon-Hanoi Cambodia Bank (SHB) Plc.	5	4	1	5	4	1
41 Sathapana Bank Plc.	173	20	153	171	18	153
42 SBI Ly Hour Bank Plc.	37	4	33	36	3	33
43 Shinhan Bank (Cambodia) Plc.	11	11	-	6	6	-
44 Taiwan Cooperative Bank Phnom Penh Branch	8	6	2	8	5	3
45 Union Commercial Bank Plc.	14	10	4	14	10	4
46 Vattanac Bank	24	12	12	17	11	6
47 Vietnam Bank for Agriculture & Rural Development Cambodia Branch	1	1	-	1	1	-
<b>Subtotal</b>	<b>1,289</b>	<b>381</b>	<b>908</b>	<b>1,245</b>	<b>375</b>	<b>870</b>
<b>Specialized Banks</b>						
48 AEON Specialized Bank (Cambodia) Plc.	13	7	6	13	7	6
49 ANCO Specialized Bank	7	2	5	6	2	4
50 Angkor Capital Specialized Bank	1	1	-	1	1	-
51 BRIDGE Plc.	1	1	-	1	1	-
52 Daun Penh Specialized Bank Plc.	2	2	-	1	1	-
53 Evergrowth (Cambodia) Specialized Bank Plc.	1	1	-	1	1	-
54 First Investment Specialized Bank	1	1	-	1	1	-
55 KB Daehan Specialized Bank Plc.	2	2	-	1	1	-
56 Maritime Specialized Bank Plc.	1	1	-	1	1	-
57 PHSME Specialized Bank Ltd.	1	1	-	1	1	-
58 Southern Capital Specialized Bank Plc.	1	1	-	1	1	-
59 Wing (Cambodia) Specialized Bank Limited	1	1	-	1	1	-
<b>Subtotal</b>	<b>32</b>	<b>21</b>	<b>11</b>	<b>29</b>	<b>19</b>	<b>10</b>
<b>Total</b>	<b>1,321</b>	<b>402</b>	<b>919</b>	<b>1,274</b>	<b>394</b>	<b>880</b>

<sup>1</sup> Including Head Office

\*The 2019 figures were adjusted due to the movements of 2 MDIs and 2 MFIs.

**Number of Staff**  
**As of December 31, 2020**

Table 2

	2020	2019*	%Δ
<b>Commercial Banks</b>			
1 ACLEDA Bank Plc.	12,013	11,997	0.1%
2 Advanced Bank of Asia Limited	6,266	6,410	-2.2%
3 Agricultural and Rural Development Bank	155	101	53.5%
4 Asia-Pacific Development Bank Plc.	48	29	65.5%
5 B.I.C (Cambodia) Bank Plc.	94	50	88.0%
6 Bangkok Bank Public Company Limited, Cambodia Branch	21	17	23.5%
7 Bank for Investment and Development of Cambodia Plc.	264	268	-1.5%
8 Bank of China (Hong Kong) Limited Phnom Penh Branch	191	174	9.8%
9 Booyoung Khmer Bank	39	36	8.3%
10 Branch of Industrial Bank of Korea (Phnom Penh)	20	18	11.1%
11 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	26	19	36.8%
12 Branch of Mizuho Bank Ltd.	7	6	16.7%
13 BRED Bank (Cambodia) Plc.	240	193	24.4%
14 Cambodia Asia Bank Ltd.	342	351	-2.6%
15 Cambodia Post Bank Plc.	1,523	1,585	-3.9%
16 Cambodian Commercial Bank Ltd.	81	77	5.2%
17 Cambodian Public Bank Plc.	953	899	6.0%
18 Canadia Bank Plc.	3,326	3,273	1.6%
19 Cathay United Cambodia Corporation Bank Limited	541	489	10.6%
20 Chief (Cambodia) Bank Plc.	144	135	6.7%
21 Chip Mong Commercial Bank Plc.	396	194	104.1%
22 CIMB Bank Plc.	407	388	4.9%
23 DGB Bank Plc.	589	509	15.7%
24 First Commercial Bank Phnom Penh Branch	170	159	6.9%
25 Foreign Trade Bank of Cambodia	490	435	12.6%
26 HATTHA Bank Plc.	5,057	4,382	15.4%
27 Hong Leong Bank (Cambodia) Plc.	190	172	10.5%
28 ICBC Limited Phnom Penh Branch	80	76	5.3%
29 J Trust Royal Bank	536	474	13.1%
30 Kookmin Bank Cambodia Plc.	232	178	30.3%
31 Krung Thai Bank Phnom Penh Branch	15	15	-
32 Maybank (Cambodia) Plc.	406	405	0.2%
33 MB Bank Plc. Phnom Penh Branch, Cambodia	73	74	-1.4%
34 Mega International Commercial Bank-Phnom Penh Branch	96	91	5.5%
35 Phillip Bank Plc.	1,899	2,034	-6.6%
36 Phnom Penh Commercial Bank	472	447	5.6%
37 Prince Bank Plc.	1,011	1,004	0.7%
38 RHB Indochina Bank Limited	263	243	8.2%
39 Saigon Thuong Tin Cambodia Bank Plc. (Sacom Bank)	251	273	-8.1%
40 Saigon-Hanoi Cambodia Bank (SHB) Plc.	56	62	-9.7%
41 Sathapana Bank Plc.	4,362	4,322	0.9%
42 SBI Ly Hour Bank Plc.	1,157	597	93.8%
43 Shinhan Bank (Cambodia) Plc.	339	222	52.7%
44 Taiwan Cooperative Bank Phnom Penh Branch	146	143	2.1%
45 Union Commercial Bank Plc.	558	521	7.1%
46 Vattanac Bank	643	532	20.9%
47 Vietnam Bank for Agriculture & Rural Development Cambodia Branch	24	22	9.1%
<b>Subtotal</b>	<b>46,212</b>	<b>44,101</b>	<b>4.8%</b>
<b>Specialized Banks</b>			
48 AEON Specialized Bank (Cambodia) Plc.	970	927	4.6%
49 ANCO Specialized Bank	117	116	0.9%
50 Angkor Capital Specialized Bank	15	16	-6.3%
51 BRIDGE Plc.	17	16	6.3%
52 Daun Penh Specialized Bank Plc.	78	70	11.4%
53 Evergrowth (Cambodia) Specialized Bank Plc.	6	12	-50.0%
54 First Investment Specialized Bank	5	19	-73.7%
55 KB Daehan Specialized Bank Plc.	197	130	51.5%
56 Maritime Specialized Bank Plc.	15	17	-11.8%
57 PHSME Specialized Bank Ltd.	39	38	2.6%
58 Southern Capital Specialized Bank Plc.	13	12	8.3%
59 Wing (Cambodia) Specialized Bank Limited	555	450	23.3%
<b>Subtotal</b>	<b>2,027</b>	<b>1,823</b>	<b>11.2%</b>
<b>Total</b>	<b>48,239</b>	<b>45,924</b>	<b>5.0%</b>

\*The 2019 figures were adjusted due to the movements of 2 MDIs and 2 MFIs.

**Number of ATM terminals, POS\*\*, Debit Cards, and Credit Cards  
As of December 31, 2020**

Table 3

	ATM terminals	POS**	Debit Cards	Credit Cards
<b>Commercial Banks</b>				
1 ACLEDA Bank Plc.	734	4,287	1,334,899	14,807
2 Advanced Bank of Asia Limited	489	1,627	533,879	2,339
3 Agricultural and Rural Development Bank	-	-	-	-
4 Asia-Pacific Development Bank Plc.	-	-	-	-
5 B.I.C (Cambodia) Bank Plc.	4	-	-	-
6 Bangkok Bank Public Company Limited, Cambodia Branch	-	-	-	-
7 Bank for Investment and Development of Cambodia Plc.	33	200	24,715	-
8 Bank of China (Hong Kong) Limited Phnom Penh Branch	11	314	30,124	277
9 Booyoung Khmer Bank	-	-	-	-
10 Branch of Industrial Bank of Korea (Phnom Penh)	-	-	-	-
11 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	-	-	-	-
12 Branch of Mizuho Bank Ltd.	-	-	-	-
13 BRED Bank (Cambodia) Plc.	48	143	6,465	-
14 Cambodia Asia Bank Ltd.	59	188	18,090	-
15 Cambodia Post Bank Plc.	70	-	2,207	53
16 Cambodian Commercial Bank Ltd.	12	-	5,115	-
17 Cambodian Public Bank Plc.	74	863	78,957	6,050
18 Canadia Bank Plc.	218	731	103,010	5,437
19 Cathay United Cambodia Corporation Bank Limited	70	103	35,605	8,403
20 Chief (Cambodia) Bank Plc.	9	-	263	-
21 Chip Mong Commercial Bank Plc.	32	-	-	-
22 CIMB Bank Plc.	39	-	23,473	1,427
23 DGB Bank Plc.	-	-	-	-
24 First Commercial Bank Phnom Penh Branch	-	-	-	-
25 Foreign Trade Bank of Cambodia	66	149	36,361	-
26 HATTHA Bank Plc.	137	-	39,198	-
27 Hong Leong Bank (Cambodia) Plc.	12	-	7,129	-
28 ICBC Limited Phnom Penh Branch	5	318	9,466	2,057
29 J Trust Royal Bank	69	-	44,777	2,082
30 Kookmin Bank Cambodia Plc.	16	-	21,554	-
31 Krung Thai Bank Phnom Penh Branch	-	-	-	-
32 Maybank (Cambodia) Plc.	49	865	54,606	-
33 MB Bank Plc. Phnom Penh Branch, Cambodia	8	-	495	-
34 Mega International Commercial Bank-Phnom Penh Branch	-	-	-	-
35 Phillip Bank Plc.	39	-	12,615	-
36 Phnom Penh Commercial Bank	71	287	41,759	1,704
37 Prince Bank Plc.	59	-	24,134	681
38 RHB Indochina Bank Limited	40	-	23,718	-
39 Saigon Thuong Tin Cambodia Bank Plc. (Sacom Bank)	23	14	-	1,503
40 Saigon-Hanoi Cambodia Bank (SHB) Plc.	-	-	-	-
41 Sathapana Bank Plc.	243	670	197,342	2,545
42 SBI Ly Hour Bank Plc.	-	-	-	-
43 Shinhan Bank (Cambodia) Plc.	-	-	151	-
44 Taiwan Cooperative Bank Phnom Penh Branch	-	-	-	-
45 Union Commercial Bank Plc.	22	248	18,087	17,365
46 Vattanac Bank	55	183	31,259	1,238
47 Vietnam Bank for Agriculture & Rural Development Cambodia Branch	-	-	-	-
<b>Subtotal</b>	<b>2,816</b>	<b>11,190</b>	<b>2,759,453</b>	<b>67,968</b>
<b>Specialized Banks</b>				
48 AEON Specialized Bank (Cambodia) Plc.	-	-	-	63,109
49 ANCO Specialized Bank	-	-	-	-
50 Angkor Capital Specialized Bank	-	-	-	-
51 BRIDGE Plc.	-	-	-	-
52 Daun Penh Specialized Bank Plc.	-	-	-	-
53 Evergrowth (Cambodia) Specialized Bank Plc.	-	-	-	-
54 First Investment Specialized Bank	-	-	-	-
55 KB Daehan Specialized Bank Plc.	-	-	-	-
56 Maritime Specialized Bank Plc.	-	-	-	-
57 PHSME Specialized Bank Ltd.	-	-	-	-
58 Southern Capital Specialized Bank Plc.	-	-	-	-
59 Wing (Cambodia) Specialized Bank Limited	2	11,738	-	-
<b>Subtotal</b>	<b>2</b>	<b>11,738</b>	<b>-</b>	<b>63,109</b>
<b>Total</b>	<b>2,818</b>	<b>22,928</b>	<b>2,759,453</b>	<b>131,077</b>

\*\* Point of Sale terminal

**COMPARISON OF TOTAL ASSETS**

**As of December 31, 2020**

Table 4

*(millions of KHR)*

	2020		2019*		Growth Rate (%) 2020 over 2019
	1 USD/KHR =	4,045	1 USD/KHR =	4,075	
	Amount	Share	Amount	Share	
<b>Commercial Banks</b>					
1 ACLEDA Bank Plc.	25,825,032	12.7%	24,573,200	13.7%	5.9%
2 Advanced Bank of Asia Limited	24,744,997	12.2%	17,841,677	10.0%	39.7%
3 Agricultural and Rural Development Bank	1,215,923	0.6%	889,587	0.5%	37.7%
4 Asia-Pacific Development Bank Plc.	703,908	0.3%	328,940	0.2%	115.6%
5 B.I.C (Cambodia) Bank Plc.	1,079,611	0.5%	801,573	0.4%	35.7%
6 Bangkok Bank Public Company Limited, Cambodia Branch	566,186	0.3%	627,909	0.4%	-9.2%
7 Bank for Investment and Development of Cambodia Plc.	2,047,264	1.0%	2,077,276	1.2%	-0.7%
8 Bank of China (Hong Kong) Limited Phnom Penh Branch	5,048,011	2.5%	4,606,716	2.6%	10.4%
9 Booyoung Khmer Bank	545,951	0.3%	394,993	0.2%	39.2%
10 Branch of Industrial Bank of Korea (Phnom Penh)	326,892	0.2%	320,602	0.2%	2.7%
11 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	445,867	0.2%	346,273	0.2%	29.7%
12 Branch of Mizuho Bank Ltd.	202,446	0.1%	203,530	0.1%	0.2%
13 BRED Bank (Cambodia) Plc.	1,674,429	0.8%	1,302,346	0.7%	29.5%
14 Cambodia Asia Bank Ltd.	793,671	0.4%	787,301	0.4%	1.6%
15 Cambodia Post Bank Plc.	4,103,977	2.0%	3,161,119	1.8%	30.8%
16 Cambodian Commercial Bank Ltd.	1,157,448	0.6%	1,275,554	0.7%	-8.6%
17 Cambodian Public Bank Plc.	10,951,770	5.4%	10,905,465	6.1%	1.2%
18 Canadia Bank Plc.	28,993,715	14.2%	26,934,389	15.1%	8.4%
19 Cathay United Cambodia Corporation Bank Limited	1,571,180	0.8%	1,599,958	0.9%	-1.1%
20 Chief (Cambodia) Bank Plc.	579,593	0.3%	426,614	0.2%	36.9%
21 Chip Mong Commercial Bank Plc.	1,891,023	0.9%	858,729	0.5%	121.8%
22 CIMB Bank Plc.	5,338,558	2.6%	4,504,150	2.5%	19.4%
23 DGB Bank Plc.	1,197,385	0.6%	832,073	0.5%	45.0%
24 First Commercial Bank Phnom Penh Branch	5,879,121	2.9%	4,789,078	2.7%	23.7%
25 Foreign Trade Bank of Cambodia	6,135,082	3.0%	6,086,630	3.4%	1.5%
26 HATTHA Bank Plc.	6,321,141	3.1%	4,971,699	2.8%	28.1%
27 Hong Leong Bank (Cambodia) Plc.	2,537,872	1.2%	2,494,656	1.4%	2.5%
28 ICBC Limited Phnom Penh Branch	5,125,549	2.5%	5,344,105	3.0%	-3.4%
29 J Trust Royal Bank	4,252,401	2.1%	3,336,363	1.9%	28.4%
30 Kookmin Bank Cambodia Plc.	1,436,025	0.7%	1,085,181	0.6%	33.3%
31 Krung Thai Bank Phnom Penh Branch	748,679	0.4%	553,233	0.3%	36.3%
32 Maybank (Cambodia) Plc.	5,329,875	2.6%	5,630,015	3.2%	-4.6%
33 MB Bank Plc. Phnom Penh Branch, Cambodia	575,567	0.3%	536,315	0.3%	8.1%
34 Mega International Commercial Bank-Phnom Penh Branch	2,192,784	1.1%	2,092,644	1.2%	5.6%
35 Phillip Bank Plc.	2,614,819	1.3%	2,550,642	1.4%	3.3%
36 Phnom Penh Commercial Bank	4,148,703	2.0%	3,801,780	2.1%	9.9%
37 Prince Bank Plc.	2,376,243	1.2%	1,679,989	0.9%	42.5%
38 RHB Indochina Bank Limited	3,836,426	1.9%	3,876,774	2.2%	-0.3%
39 Saigon Thuong Tin Cambodia Bank Plc. (Sacom Bank)	1,066,195	0.5%	940,351	0.5%	14.2%
40 Saigon-Hanoi Cambodia Bank (SHB) Plc.	1,413,288	0.7%	1,239,344	0.7%	14.9%
41 Sathapana Bank Plc.	8,535,891	4.2%	6,819,409	3.8%	26.1%
42 SBI Ly Hour Bank Plc.	948,150	0.5%	613,282	0.3%	55.7%
43 Shinhan Bank (Cambodia) Plc.	2,440,335	1.2%	1,843,868	1.0%	33.3%
44 Taiwan Cooperative Bank Phnom Penh Branch	5,472,049	2.7%	4,982,489	2.8%	10.6%
45 Union Commercial Bank Plc.	3,422,792	1.7%	2,833,589	1.6%	21.7%
46 Vattanac Bank	3,294,639	1.6%	2,936,089	1.6%	13.0%
47 Vietnam Bank for Agriculture & Rural Development Cambodia Branch	200,096	0.1%	194,981	0.1%	3.4%
<b>Subtotal</b>	<b>201,308,558</b>	<b>98.9%</b>	<b>176,832,480</b>	<b>98.9%</b>	<b>14.7%</b>
<b>Specialized Banks</b>					
48 AEON Specialized Bank (Cambodia) Plc.	658,951	0.3%	620,098	0.3%	7.1%
49 ANCO Specialized Bank	101,829	0.1%	86,568	0.0%	18.5%
50 Angkor Capital Specialized Bank	59,059	0.0%	59,900	0.0%	-0.7%
51 BRIDGE Plc.	64,930	0.0%	63,695	0.0%	2.7%
52 Daun Penh Specialized Bank Plc.	151,584	0.1%	95,097	0.1%	60.6%
53 Evergrowth (Cambodia) Specialized Bank Plc.	60,774	0.0%	59,881	0.0%	2.2%
54 First Investment Specialized Bank	69,773	0.0%	71,161	0.0%	-1.2%
55 KB Daehan Specialized Bank Plc.	638,976	0.3%	505,783	0.3%	27.3%
56 Maritime Specialized Bank Plc.	51,797	0.0%	58,468	0.0%	-10.8%
57 PHSME Specialized Bank Ltd.	52,273	0.0%	44,907	0.0%	17.3%
58 Southern Capital Specialized Bank Plc.	65,203	0.0%	63,433	0.0%	3.6%
59 Wing (Cambodia) Specialized Bank Limited	201,062	0.1%	161,420	0.1%	25.5%
<b>Subtotal</b>	<b>2,176,212</b>	<b>1.1%</b>	<b>1,890,411</b>	<b>1.1%</b>	<b>16.0%</b>
<b>Total</b>	<b>203,484,771</b>	<b>100.0%</b>	<b>178,722,891</b>	<b>100.0%</b>	<b>14.7%</b>

\*The 2019 figures were adjusted due to the movements of 2 MDIs and 2 MFIs.

## SHARE OF PAID-UP CAPITAL

As of December 31, 2020

1 USD = 4,045 KHR

(millions of KHR)

Table 5

	Foreign share		Cambodian share		Total Paid-up Capital	Market Share
	Share(%)	Amount paid	Share(%)	Amount paid		
<b>Commercial Banks</b>						
1 ACLEDA Bank Plc.	48.5%	849,965	51.5%	902,179	1,752,144	8.1%
2 Advanced Bank of Asia Limited	100.0%	1,355,075	-	-	1,355,075	6.2%
3 Agricultural and Rural Development Bank	-	-	100.0%	334,535	334,535	1.5%
4 Asia-Pacific Development Bank Plc.	-	-	100.0%	313,447	313,447	1.4%
5 B.I.C (Cambodia) Bank Plc.	60.0%	182,025	40.0%	121,350	303,375	1.4%
6 Bangkok Bank Public Company Limited, Cambodia Branch	100.0%	202,250	-	-	202,250	0.9%
7 Bank for Investment and Development of Cambodia Plc.	98.5%	398,433	1.5%	6,068	404,500	1.9%
8 Bank of China (Hong Kong) Limited Phnom Penh Branch	100.0%	606,750	-	-	606,750	2.8%
9 Booyoung Khmer Bank	100.0%	424,725	-	-	424,725	2.0%
10 Branch of Industrial Bank of Korea (Phnom Penh)	100.0%	242,700	-	-	242,700	1.1%
11 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	100.0%	242,700	-	-	242,700	1.1%
12 Branch of Mizuho Bank Ltd.	100.0%	202,250	-	-	202,250	0.9%
13 BRED Bank (Cambodia) Plc.	100.0%	303,375	-	-	303,375	1.4%
14 Cambodia Asia Bank Ltd.	100.0%	303,375	-	-	303,375	1.4%
15 Cambodia Post Bank Plc.	45.0%	138,339	55.0%	169,081	307,420	1.4%
16 Cambodian Commercial Bank Ltd.	100.0%	303,375	-	-	303,375	1.4%
17 Cambodian Public Bank Plc.	100.0%	364,050	-	-	364,050	1.7%
18 Canadia Bank Plc.	-	-	100.0%	1,982,050	1,982,050	9.1%
19 Cathay United Cambodia Corporation Bank Limited	100.0%	404,500	-	-	404,500	1.9%
20 Chief (Cambodia) Bank Plc.	100.0%	303,375	-	-	303,375	1.4%
21 Chip Mong Commercial Bank Plc.	-	-	100.0%	303,375	303,375	1.4%
22 CIMB Bank Plc.	100.0%	303,375	-	-	303,375	1.4%
23 DGB Bank Plc.	100.0%	303,375	-	-	303,375	1.4%
24 First Commercial Bank Phnom Penh Branch	100.0%	586,525	-	-	586,525	2.7%
25 Foreign Trade Bank of Cambodia	-	-	100.0%	321,578	321,578	1.5%
26 HATTHA Bank Plc.	100.0%	465,175	-	-	465,175	2.1%
27 Hong Leong Bank (Cambodia) Plc.	100.0%	303,375	-	-	303,375	1.4%
28 ICBC Limited Phnom Penh Branch	100.0%	404,500	-	-	404,500	1.9%
29 J Trust Royal Bank	55.0%	166,856	45.0%	136,519	303,375	1.4%
30 Kookmin Bank Cambodia Plc.	100.0%	303,375	-	-	303,375	1.4%
31 Krung Thai Bank Phnom Penh Branch	100.0%	202,250	-	-	202,250	0.9%
32 Maybank (Cambodia) Plc.	100.0%	303,375	-	-	303,375	1.4%
33 MB Bank Plc. Phnom Penh Branch, Cambodia	100.0%	303,375	-	-	303,375	1.4%
34 Mega International Commercial Bank-Phnom Penh Branch	100.0%	364,050	-	-	364,050	1.7%
35 Phillip Bank Plc.	100.0%	303,375	-	-	303,375	1.4%
36 Phnom Penh Commercial Bank	100.0%	372,140	-	-	372,140	1.7%
37 Prince Bank Plc.	-	-	100.0%	1,011,250	1,011,250	4.7%
38 RHB Indochina Bank Limited	100.0%	303,375	-	-	303,375	1.4%
39 Saigon Thuong Tin Cambodia Bank Plc. (Sacom Bank)	100.0%	303,375	-	-	303,375	1.4%
40 Saigon-Hanoi Cambodia Bank (SHB) Plc.	100.0%	303,375	-	-	303,375	1.4%
41 Sathapana Bank Plc.	100.0%	780,685	-	-	780,685	3.6%
42 SBI Ly Hour Bank Plc.	70.0%	212,363	30.0%	91,013	303,375	1.4%
43 Shinhan Bank (Cambodia) Plc.	100.0%	303,375	-	-	303,375	1.4%
44 Taiwan Cooperative Bank Phnom Penh Branch	100.0%	606,750	-	-	606,750	2.8%
45 Union Commercial Bank Plc.	100.0%	323,600	-	-	323,600	1.5%
46 Vattanac Bank	-	-	100.0%	303,375	303,375	1.4%
47 Vietnam Bank for Agriculture & Rural Development Cambodia Branch	100.0%	157,755	-	-	157,755	0.7%
<b>Subtotal</b>	<b>71.2%</b>	<b>14,807,036</b>	<b>28.8%</b>	<b>5,995,818</b>	<b>20,802,854</b>	<b>95.8%</b>
<b>Specialized Banks</b>						
48 AEON Specialized Bank (Cambodia) Plc.	100.0%	80,900	-	-	80,900	0.4%
49 ANCO Specialized Bank	-	-	100.0%	80,900	80,900	0.4%
50 Angkor Capital Specialized Bank	49.0%	25,767	51.0%	26,818	52,585	0.2%
51 BRIDGE Plc.	-	-	100.0%	60,675	60,675	0.3%
52 Daun Penh Specialized Bank Plc.	-	-	100.0%	72,810	72,810	0.3%
53 Evergrowth (Cambodia) Specialized Bank Plc.	51.0%	30,944	49.0%	29,731	60,675	0.3%
54 First Investment Specialized Bank	-	-	100.0%	60,675	60,675	0.3%
55 KB Daehan Specialized Bank Plc.	100.0%	176,969	-	-	176,969	0.8%
56 Maritime Specialized Bank Plc.	5.0%	3,034	95.0%	57,641	60,675	0.3%
57 PHSME Specialized Bank Ltd.	45.7%	14,323	54.3%	17,005	31,329	0.1%
58 Southern Capital Specialized Bank Plc.	100.0%	60,675	-	-	60,675	0.3%
59 Wing (Cambodia) Specialized Bank Limited	100.0%	117,138	-	-	117,138	0.5%
<b>Subtotal</b>	<b>55.6%</b>	<b>509,750</b>	<b>44.4%</b>	<b>406,255</b>	<b>916,005</b>	<b>4.2%</b>
<b>Total</b>	<b>70.5%</b>	<b>15,316,785</b>	<b>29.5%</b>	<b>6,402,074</b>	<b>21,718,859</b>	<b>100.0%</b>













**NET PROFIT**  
**As of December 31, 2020**

Table 11

1 USD = 4,045 KHR

(millions of KHR)

	Net profit	Total Assets	As Percentage of Assets	Loans <sup>1</sup>	As Percentage of Loans
<b>Commercial Banks</b>					
1 ACLEDA Bank Plc.	470,894	25,825,032	1.8%	17,485,909	2.7%
2 Advanced Bank of Asia Limited	580,815	24,744,997	2.3%	15,274,338	3.8%
3 Agricultural and Rural Development Bank	9,859	1,215,923	0.8%	995,351	1.0%
4 Asia-Pacific Development Bank Plc.	9,929	703,908	1.4%	511,867	1.9%
5 B.I.C (Cambodia) Bank Plc.	804	1,079,611	0.1%	288,318	0.3%
6 Bangkok Bank Public Company Limited, Cambodia Branch	(362)	566,186	-0.1%	69,391	-0.5%
7 Bank for Investment and Development of Cambodia Plc.	(6,314)	2,047,264	-0.3%	1,707,739	-0.4%
8 Bank of China (Hong Kong) Limited Phnom Penh Branch	78,770	5,048,011	1.6%	2,226,993	3.5%
9 Booyoung Khmer Bank	19,976	545,951	3.7%	265,384	7.5%
10 Branch of Industrial Bank of Korea (Phnom Penh)	5,264	326,892	1.6%	121,895	4.3%
11 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	3,861	445,867	0.9%	246,675	1.6%
12 Branch of Mizuho Bank Ltd.	591	202,446	0.3%	-	-
13 BRED Bank (Cambodia) Plc.	(156)	1,674,429	0.0%	1,109,946	0.0%
14 Cambodia Asia Bank Ltd.	3,826	793,671	0.5%	245,697	1.6%
15 Cambodia Post Bank Plc.	36,510	4,103,977	0.9%	2,593,209	1.4%
16 Cambodian Commercial Bank Ltd.	13,058	1,157,448	1.1%	342,329	3.8%
17 Cambodian Public Bank Plc.	200,503	10,951,770	1.8%	4,642,758	4.3%
18 Canadia Bank Plc.	508,972	28,993,715	1.8%	17,564,620	2.9%
19 Cathay United Cambodia Corporation Bank Limited	(1,491)	1,571,180	-0.1%	876,401	-0.2%
20 Chief (Cambodia) Bank Plc.	3,127	579,593	0.5%	382,990	0.8%
21 Chip Mong Commercial Bank Plc.	(10,272)	1,891,023	-0.5%	1,043,939	-1.0%
22 CIMB Bank Plc.	80,671	5,338,558	1.5%	3,201,632	2.5%
23 DGB Bank Plc.	37,474	1,197,385	3.1%	989,366	3.8%
24 First Commercial Bank Phnom Penh Branch	151,446	5,879,121	2.6%	3,933,708	3.8%
25 Foreign Trade Bank of Cambodia	74,840	6,135,082	1.2%	3,841,774	1.9%
26 HATTHA Bank Plc.	133,536	6,321,141	2.1%	5,394,741	2.5%
27 Hong Leong Bank (Cambodia) Plc.	17,420	2,537,872	0.7%	1,564,862	1.1%
28 ICBC Limited Phnom Penh Branch	137,611	5,125,549	2.7%	1,582,890	8.7%
29 J Trust Royal Bank	20,768	4,252,401	0.5%	2,590,266	0.8%
30 Kookmin Bank Cambodia Plc.	17,459	1,436,025	1.2%	1,116,739	1.6%
31 Krung Thai Bank Phnom Penh Branch	7,250	748,679	1.0%	213,943	3.4%
32 Maybank (Cambodia) Plc.	76,169	5,329,875	1.4%	3,089,604	2.5%
33 MB Bank Plc. Phnom Penh Branch, Cambodia	8,551	575,567	1.5%	413,937	2.1%
34 Mega International Commercial Bank-Phnom Penh Branch	44,586	2,192,784	2.0%	1,373,938	3.2%
35 Phillip Bank Plc.	27,868	2,614,819	1.1%	1,930,829	1.4%
36 Phnom Penh Commercial Bank	58,412	4,148,703	1.4%	2,875,664	2.0%
37 Prince Bank Plc.	21,162	2,376,243	0.9%	1,407,083	1.5%
38 RHB Indochina Bank Limited	29,642	3,836,426	0.8%	2,339,128	1.3%
39 Saigon Thuong Tin Cambodia Bank Plc. (Sacomb Bank)	3,227	1,066,195	0.3%	688,590	0.5%
40 Saigon-Hanoi Cambodia Bank (SHB) Plc.	30,168	1,413,288	2.1%	1,185,147	2.5%
41 Sathapana Bank Plc.	178,677	8,535,891	2.1%	6,346,508	2.8%
42 SBI Ly Hour Bank Plc.	(9,444)	948,150	-1.0%	801,821	-1.2%
43 Shinhan Bank (Cambodia) Plc.	54,752	2,440,335	2.2%	1,731,313	3.2%
44 Taiwan Cooperative Bank Phnom Penh Branch	137,261	5,472,049	2.5%	3,648,909	3.8%
45 Union Commercial Bank Plc.	34,215	3,422,792	1.0%	2,032,023	1.7%
46 Vattanac Bank	36,706	3,294,639	1.1%	1,478,526	2.5%
47 Vietnam Bank for Agriculture & Rural Development Cambodia Branch	4,300	200,096	2.1%	152,144	2.8%
<b>Subtotal</b>	<b>3,342,891</b>	<b>201,308,558</b>	<b>1.7%</b>	<b>123,920,835</b>	<b>2.7%</b>
<b>Specialized Banks</b>					
48 AEON Specialized Bank (Cambodia) Plc.	26,876	658,951	4.1%	608,636	4.4%
49 ANCO Specialized Bank	(5,285)	101,829	-5.2%	88,904	-5.9%
50 Angkor Capital Specialized Bank	(3,029)	59,059	-5.1%	48,049	-6.3%
51 BRIDGE Plc.	1,403	64,930	2.2%	36,408	3.9%
52 Daun Penh Specialized Bank Plc.	3,262	151,584	2.2%	120,141	2.7%
53 Evergrowth (Cambodia) Specialized Bank Plc.	861	60,774	1.4%	48,476	1.8%
54 First Investment Specialized Bank	108	69,773	0.2%	1,980	5.5%
55 KB Daehan Specialized Bank Plc.	11,835	638,976	1.9%	543,545	2.2%
56 Maritime Specialized Bank Plc.	(4,636)	51,797	-9.0%	5,394	-85.9%
57 PHSME Specialized Bank Ltd.	6,702	52,273	12.8%	39,988	16.8%
58 Southern Capital Specialized Bank Plc.	2,370	65,203	3.6%	48,859	4.9%
59 Wing (Cambodia) Specialized Bank Limited	42,718	201,062	21.2%	-	-
<b>Subtotal</b>	<b>83,185</b>	<b>2,176,212</b>	<b>3.8%</b>	<b>1,590,380</b>	<b>5.2%</b>
<b>Total</b>	<b>3,426,076</b>	<b>203,484,771</b>	<b>1.7%</b>	<b>125,511,215</b>	<b>2.7%</b>

<sup>1</sup> Gross Loans (excluding loans to banks and other financial institutions)

**COMPARISON OF TOTAL DEPOSITS<sup>1</sup>**  
As of December 31, 2020

(millions of KHR)

Table 12

	2020		2019*		Growth Rate (%) 2020 over 2019
	1 USD/KHR =	4,045	1 USD/KHR =	4,075	
	Amount	Share	Amount	Share	
<b>Commercial Banks</b>					
1 ACLEDA Bank Plc.	16,888,861	13.9%	16,212,476	15.2%	4.9%
2 Advanced Bank of Asia Limited	19,427,122	16.0%	13,718,510	12.9%	42.7%
3 Agricultural and Rural Development Bank	21,443	0.0%	10,713	0.0%	101.6%
4 Asia-Pacific Development Bank Plc.	291,750	0.2%	-	-	-
5 B.I.C (Cambodia) Bank Plc.	705,368	0.6%	484,524	0.5%	46.7%
6 Bangkok Bank Public Company Limited, Cambodia Branch	326,640	0.3%	400,923	0.4%	-17.9%
7 Bank for Investment and Development of Cambodia Plc.	806,000	0.7%	734,837	0.7%	10.5%
8 Bank of China (Hong Kong) Limited Phnom Penh Branch	3,555,449	2.9%	3,206,434	3.0%	11.7%
9 Booyoung Khmer Bank	17,498	0.0%	8,529	0.0%	106.7%
10 Branch of Industrial Bank of Korea (Phnom Penh)	4,494	0.0%	2,730	0.0%	65.8%
11 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	31,085	0.0%	45,621	0.0%	-31.4%
12 Branch of Mizuho Bank Ltd.	-	-	-	-	-
13 BRED Bank (Cambodia) Plc.	778,557	0.6%	731,228	0.7%	7.3%
14 Cambodia Asia Bank Ltd.	374,512	0.3%	382,820	0.4%	-1.4%
15 Cambodia Post Bank Plc.	2,693,913	2.2%	1,974,562	1.9%	37.4%
16 Cambodian Commercial Bank Ltd.	745,691	0.6%	869,975	0.8%	-13.7%
17 Cambodian Public Bank Plc.	7,748,216	6.4%	7,890,118	7.4%	-1.1%
18 Canadia Bank Plc.	21,460,413	17.7%	20,614,124	19.3%	4.9%
19 Cathay United Cambodia Corporation Bank Limited	1,061,015	0.9%	986,451	0.9%	8.4%
20 Chief (Cambodia) Bank Plc.	196,251	0.2%	103,985	0.1%	90.1%
21 Chip Mong Commercial Bank Plc.	1,435,749	1.2%	552,815	0.5%	161.6%
22 CIMB Bank Plc.	3,623,888	3.0%	3,223,960	3.0%	13.2%
23 DGB Bank Plc.	3,034	0.0%	-	-	-
24 First Commercial Bank Phnom Penh Branch	989,539	0.8%	959,833	0.9%	3.9%
25 Foreign Trade Bank of Cambodia	4,963,789	4.1%	5,113,811	4.8%	-2.2%
26 HATTHA Bank Plc.	3,121,693	2.6%	2,442,155	2.3%	28.8%
27 Hong Leong Bank (Cambodia) Plc.	1,405,306	1.2%	1,109,566	1.0%	27.6%
28 ICBC Limited Phnom Penh Branch	1,832,147	1.5%	1,545,214	1.4%	19.4%
29 J Trust Royal Bank	2,587,167	2.1%	2,189,395	2.1%	19.0%
30 Kookmin Bank Cambodia Plc.	114,400	0.1%	115,601	0.1%	-0.3%
31 Krung Thai Bank Phnom Penh Branch	133,472	0.1%	181,256	0.2%	-25.8%
32 Maybank (Cambodia) Plc.	4,104,661	3.4%	4,403,332	4.1%	-6.1%
33 MB Bank Plc. Phnom Penh Branch, Cambodia	139,890	0.1%	108,884	0.1%	29.4%
34 Mega International Commercial Bank-Phnom Penh Branch	324,615	0.3%	344,424	0.3%	-5.1%
35 Phillip Bank Plc.	1,466,084	1.2%	1,373,438	1.3%	7.5%
36 Phnom Penh Commercial Bank	2,975,964	2.5%	2,640,991	2.5%	13.5%
37 Prince Bank Plc.	808,814	0.7%	168,801	0.2%	382.7%
38 RHB Indochina Bank Limited	2,411,266	2.0%	2,578,536	2.4%	-5.8%
39 Saigon Thuong Tin Cambodia Bank Plc. (Sacom Bank)	756,018	0.6%	599,400	0.6%	27.1%
40 Saigon-Hanoi Cambodia Bank (SHB) Plc.	250,843	0.2%	109,231	0.1%	131.3%
41 Sathapana Bank Plc.	4,869,603	4.0%	3,701,388	3.5%	32.5%
42 SBI Ly Hour Bank Plc.	216,333	0.2%	-	-	-
43 Shinhan Bank (Cambodia) Plc.	227,189	0.2%	223,811	0.2%	2.3%
44 Taiwan Cooperative Bank Phnom Penh Branch	174,988	0.1%	187,959	0.2%	-6.2%
45 Union Commercial Bank Plc.	2,321,955	1.9%	1,846,151	1.7%	26.7%
46 Vattanac Bank	2,826,879	2.3%	2,510,467	2.4%	13.4%
47 Vietnam Bank for Agriculture & Rural Development Cambodia Branch	31,032	0.0%	28,534	0.0%	9.6%
<b>Subtotal</b>	<b>121,250,597</b>	<b>100.0%</b>	<b>106,637,513</b>	<b>100.0%</b>	<b>14.5%</b>
<b>Specialized Banks</b>					
48 AEON Specialized Bank (Cambodia) Plc.	-	-	-	-	-
49 ANCO Specialized Bank	-	-	-	-	-
50 Angkor Capital Specialized Bank	37	0.0%	37	0.0%	0.0%
51 BRIDGE Plc.	-	-	-	-	-
52 Daun Penh Specialized Bank Plc.	-	-	-	-	-
53 Evergrowth (Cambodia) Specialized Bank Plc.	-	-	-	-	-
54 First Investment Specialized Bank	-	-	-	-	-
55 KB Daehan Specialized Bank Plc.	848	0.0%	442	0.0%	93.2%
56 Maritime Specialized Bank Plc.	-	-	-	-	-
57 PHSME Specialized Bank Ltd.	688	0.0%	333	0.0%	1.08
58 Southern Capital Specialized Bank Plc.	66	0.0%	60	0.0%	11.5%
59 Wing (Cambodia) Specialized Bank Limited	-	-	-	-	-
<b>Subtotal</b>	<b>1,639</b>	<b>0.0%</b>	<b>872</b>	<b>0.0%</b>	<b>89.3%</b>
<b>Total</b>	<b>121,252,236</b>	<b>100.0%</b>	<b>106,638,385</b>	<b>100.0%</b>	<b>14.5%</b>

<sup>1</sup> Excluding deposits from banks and other financial institutions.

\*The 2019 figures were adjusted due to the movements of 2 MDIs and 2 MFIs.





# LOANS AND NON-PERFORMING LOANS (NPLS)

As of December 31, 2020

Table 14

(millions of KHR)

	2020			2019*		
	1 USD/KHR = 4,045			1 USD/KHR = 4,075		
	Loans <sup>1</sup>	NPLs	NPL/Loans	Loans <sup>1</sup>	NPLs	NPL/Loans
<b>Commercial Banks</b>						
1 ACLEDA Bank Plc.	17,485,909	373,950	2.1%	15,228,612	181,798	1.2%
2 Advanced Bank of Asia Limited	15,274,338	144,681	0.9%	11,056,684	90,053	0.8%
3 Agricultural and Rural Development Bank	995,351	97,831	-	709,524	59,145	8.3%
4 Asia-Pacific Development Bank Plc.	511,867	-	-	288,514	-	-
5 B.I.C (Cambodia) Bank Plc.	288,318	-	-	213,990	-	-
6 Bangkok Bank Public Company Limited, Cambodia Branch	69,391	17,081	24.6%	67,086	19,536	29.1%
7 Bank for Investment and Development of Cambodia Plc.	1,707,739	183,584	10.8%	1,743,323	158,836	9.1%
8 Bank of China (Hong Kong) Limited Phnom Penh Branch	2,226,993	3,886	0.2%	2,215,920	5,228	0.2%
9 Booyoung Khmer Bank	265,384	2,419	0.9%	250,952	7,909	3.2%
10 Branch of Industrial Bank of Korea (Phnom Penh)	121,895	-	-	56,246	-	-
11 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	246,675	-	-	152,706	-	-
12 Branch of Mizuho Bank Ltd.	-	-	-	-	-	-
13 BRED Bank (Cambodia) Plc.	1,109,946	971	0.1%	806,843	831	0.1%
14 Cambodia Asia Bank Ltd.	245,697	13,088	5.3%	246,792	4,395	1.8%
15 Cambodia Post Bank Plc.	2,593,209	66,026	2.5%	2,508,745	24,171	1.0%
16 Cambodian Commercial Bank Ltd.	342,329	35,056	10.2%	329,333	-	-
17 Cambodian Public Bank Plc.	4,642,758	28,995	0.6%	4,689,351	38,098	0.8%
18 Canadia Bank Plc.	17,564,620	591,269	3.4%	16,531,100	644,570	3.9%
19 Cathay United Cambodia Corporation Bank Limited	876,401	36,939	4.2%	917,068	51,759	5.6%
20 Chief (Cambodia) Bank Plc.	382,990	-	-	319,898	-	-
21 Chip Mong Commercial Bank Plc.	1,043,939	-	-	422,718	-	-
22 CIMB Bank Plc.	3,201,632	5,166	0.2%	2,714,118	4,201	0.2%
23 DGB Bank Plc.	989,366	24,316	2.5%	785,622	1,717	0.2%
24 First Commercial Bank Phnom Penh Branch	3,933,708	85,631	2.2%	3,497,372	69,823	2.0%
25 Foreign Trade Bank of Cambodia	3,841,774	65,615	1.7%	3,545,229	57,593	1.6%
26 HATTHA Bank Plc.	5,394,741	69,869	1.3%	4,282,535	12,929	0.3%
27 Hong Leong Bank (Cambodia) Plc.	1,564,862	7,892	0.5%	1,436,504	3,855	0.3%
28 ICBC Limited Phnom Penh Branch	1,582,890	-	-	1,383,802	-	-
29 J Trust Royal Bank	2,590,266	14,351	0.6%	1,868,542	12,543	0.7%
30 Kookmin Bank Cambodia Plc.	1,116,739	13,398	1.2%	787,076	4,445	0.6%
31 Krung Thai Bank Phnom Penh Branch	213,943	6,729	3.1%	168,640	6,371	3.8%
32 Maybank (Cambodia) Plc.	3,089,604	74,689	2.4%	2,815,704	73,481	2.6%
33 MB Bank Plc. Phnom Penh Branch, Cambodia	413,937	7,215	1.7%	424,997	4,641	1.1%
34 Mega International Commercial Bank-Phnom Penh Branch	1,373,938	7,655	0.6%	1,278,705	4,455	0.3%
35 Phillip Bank Plc.	1,930,829	50,192	2.6%	1,913,633	18,490	1.0%
36 Phnom Penh Commercial Bank	2,875,664	38,656	1.3%	2,519,203	33,256	1.3%
37 Prince Bank Plc.	1,407,083	32,583	2.3%	1,201,429	12,047	1.0%
38 RHB Indochina Bank Limited	2,339,128	138,859	5.9%	2,021,954	81,581	4.0%
39 Saigon Thuong Tin Cambodia Bank Plc. (Sacom Bank)	688,590	114,937	16.7%	673,859	111,736	16.6%
40 Saigon-Hanoi Cambodia Bank (SHB) Plc.	1,185,147	27,488	2.3%	1,061,121	23,274	2.2%
41 Sathapana Bank Plc.	6,346,508	117,789	1.9%	5,292,015	69,387	1.3%
42 SBI Ly Hour Bank Plc.	801,821	16,927	2.1%	400,227	1,586	0.4%
43 Shinhan Bank (Cambodia) Plc.	1,731,313	5,984	0.3%	1,162,096	5,169	0.4%
44 Taiwan Cooperative Bank Phnom Penh Branch	3,648,909	-	-	3,497,143	988	0.0%
45 Union Commercial Bank Plc.	2,032,023	13,947	0.7%	1,868,271	15,977	0.9%
46 Vattanac Bank	1,478,526	406	0.0%	1,381,433	-	-
47 Vietnam Bank for Agriculture & Rural Development Cambodia Branch	152,144	274	0.2%	155,621	259	0.2%
<b>Subtotal</b>	<b>123,920,835</b>	<b>2,536,346</b>	<b>2.0%</b>	<b>106,892,255</b>	<b>1,916,132</b>	<b>1.8%</b>
<b>Specialized Banks</b>						
48 AEON Specialized Bank (Cambodia) Plc.	608,636	65,487	10.8%	536,460	18,631	3.5%
49 ANCO Specialized Bank	88,904	40,457	45.5%	80,017	22,233	27.8%
50 Angkor Capital Specialized Bank	48,049	18,625	38.8%	37,023	-	-
51 BRIDGE Plc.	36,408	1,548	4.3%	52,665	720	1.4%
52 Daun Penh Specialized Bank Plc.	120,141	1,875	1.6%	71,124	878	1.2%
53 Evergrowth (Cambodia) Specialized Bank Plc.	48,476	6,557	13.5%	36,903	-	-
54 First Investment Specialized Bank	1,980	866	43.7%	1,856	876	47.2%
55 KB Daehan Specialized Bank Plc.	543,545	2,451	0.5%	323,423	1,532	0.5%
56 Maritime Specialized Bank Plc.	5,394	-	-	5,748	-	-
57 PHSME Specialized Bank Ltd.	39,988	2,898	7.2%	41,266	8,675	21.0%
58 Southern Capital Specialized Bank Plc.	48,859	1,685	3.4%	42,417	2,923	6.9%
59 Wing (Cambodia) Specialized Bank Limited	-	-	-	-	-	-
<b>Subtotal</b>	<b>1,590,380</b>	<b>142,448</b>	<b>9.0%</b>	<b>1,228,902</b>	<b>56,467</b>	<b>4.6%</b>
	<b>125,511,215</b>	<b>2,678,794</b>	<b>2.1%</b>	<b>108,121,157</b>	<b>1,972,599</b>	<b>1.8%</b>

<sup>1</sup> Gross Loans (excluding loans to banks and other financial institutions)

\*The 2019 figures were adjusted due to the movements of 2 MDIs and 2 MFIs.

**TOTAL CREDITS CLASSIFIED BY INDUSTRIES**

As of December 31, 2020

Table 15

*(millions of KHR)*

	2020		2019*		Growth Rate (%) 2020 over 2019
	1 USD/KHR =	4,045	1 USD/KHR =	4,075	
	Amount	Share	Amount	Share	
<b>Type of Industries</b>					
1 Agriculture, Forestry and Fishing	9,858,184	7.5%	8,738,931	7.7%	13.6%
2 Construction	12,783,092	9.7%	10,277,604	9.1%	25.3%
3 Credit Cards	246,446	0.2%	230,229	0.2%	7.8%
4 Financial Institutions	5,727,031	4.4%	5,108,523	4.5%	12.9%
5 Hotels and Restaurants	5,161,136	3.9%	4,765,658	4.2%	9.1%
6 Information Media and Telecommunications	1,129,789	0.9%	939,618	0.8%	21.1%
7 Manufacturing	5,259,306	4.0%	4,755,889	4.2%	11.4%
8 Mining and Quarrying	533,135	0.4%	253,696	0.2%	111.7%
9 Mortgages, Owner-Occupied Housing only	17,208,771	13.1%	13,760,666	12.2%	26.0%
10 Other Lending	1,116,260	0.9%	1,313,406	1.2%	-14.4%
11 Other Non-Financial Services	6,846,629	5.2%	6,784,417	6.0%	1.7%
12 Personal Lending	12,803,160	9.8%	10,807,038	9.5%	19.3%
13 Real Estate Activities	10,924,602	8.3%	9,178,531	8.1%	19.9%
14 Rental and Operational Leasing Activities	3,566,586	2.7%	3,838,649	3.4%	-6.4%
15 Retail Trade	20,229,875	15.4%	17,405,913	15.4%	17.1%
16 Transport and Storage	3,468,907	2.6%	2,269,790	2.0%	54.0%
17 Utilities	1,640,785	1.3%	991,980	0.9%	66.6%
18 Wholesale Trade	12,734,552	9.7%	11,809,144	10.4%	8.6%
<b>Total</b>	<b>131,238,246</b>	<b>100.0%</b>	<b>113,229,681</b>	<b>100.0%</b>	<b>16.8%</b>

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

\*The 2019 figures were adjusted due to the movements of 2 MDIs and 2 MFIs.



## LOANS TO DEPOSITS

As of December 31, 2020

(millions of KHR)

Table 17

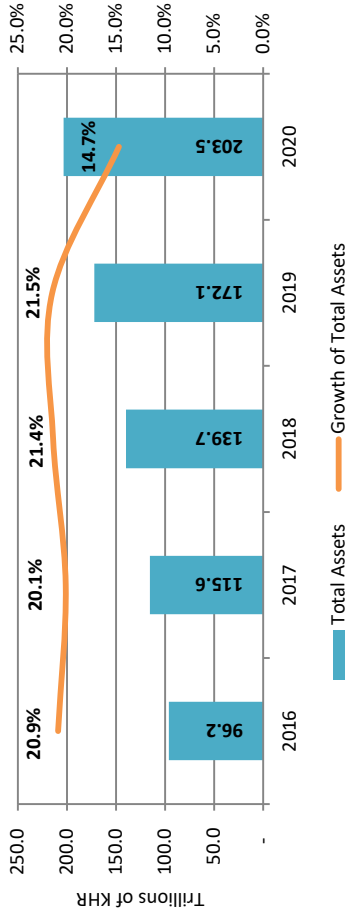
	2020			2019*			
	1 USD/KHR = 4,045			1 USD/KHR = 4,075			
	Deposits <sup>1</sup>	Loans <sup>2</sup>	Loans to deposits ratio	Deposits <sup>1</sup>	Loans <sup>2</sup>	Loans to deposits ratio	
<b>Commercial Banks</b>							
1	ACLEDA Bank Plc.	16,888,861	17,485,909	103.5%	16,212,476	15,228,612	93.9%
2	Advanced Bank of Asia Limited	19,427,122	15,274,338	78.6%	13,718,510	11,056,684	80.6%
3	Agricultural and Rural Development Bank	21,443	995,351	4641.9%	10,713	709,524	6623.2%
4	Asia-Pacific Development Bank Plc.	291,750	511,867	175.4%	-	288,514	-
5	B.I.C (Cambodia) Bank Plc.	705,368	288,318	40.9%	484,524	213,990	44.2%
6	Bangkok Bank Public Company Limited, Cambodia Branch	326,640	69,391	21.2%	400,923	67,086	16.7%
7	Bank for Investment and Development of Cambodia Plc.	806,000	1,707,739	211.9%	734,837	1,743,323	237.2%
8	Bank of China (Hong Kong) Limited Phnom Penh Branch	3,555,449	2,226,993	62.6%	3,206,434	2,215,920	69.1%
9	Boyoung Khmer Bank	17,498	265,384	1516.7%	8,529	250,952	2942.3%
10	Branch of Industrial Bank of Korea (Phnom Penh)	4,494	121,895	2712.2%	2,730	56,246	2060.1%
11	Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	31,085	246,675	793.6%	45,621	152,706	334.7%
12	Branch of Mizuho Bank Ltd.	-	-	-	-	-	-
13	BRED Bank (Cambodia) Plc.	778,557	1,109,946	142.6%	731,228	806,843	110.3%
14	Cambodia Asia Bank Ltd.	374,512	245,697	65.6%	382,820	246,792	64.5%
15	Cambodia Post Bank Plc.	2,693,913	2,593,209	96.3%	1,974,562	2,508,745	127.1%
16	Cambodian Commercial Bank Ltd.	745,691	342,329	45.9%	869,975	329,333	37.9%
17	Cambodian Public Bank Plc.	7,748,216	4,642,758	59.9%	7,890,118	4,689,351	59.4%
18	Canadia Bank Plc.	21,460,413	17,564,620	81.8%	20,614,124	16,531,100	80.2%
19	Cathay United Cambodia Corporation Bank Limited	1,061,015	876,401	82.6%	986,451	917,068	93.0%
20	Chief (Cambodia) Bank Plc.	196,251	382,990	195.2%	103,985	319,898	307.6%
21	Chip Mong Commercial Bank Plc.	1,435,749	1,043,939	72.7%	552,815	422,718	76.5%
22	CIMB Bank Plc.	3,623,888	3,201,632	88.3%	3,223,960	2,714,118	84.2%
23	DGB Bank Plc.	3,034	989,366	32611.9%	-	785,622	-
24	First Commercial Bank Phnom Penh Branch	989,539	3,933,708	397.5%	959,833	3,497,372	364.4%
25	Foreign Trade Bank of Cambodia	4,963,789	3,841,774	77.4%	5,113,811	3,545,229	69.3%
26	HATTHA Bank Plc.	3,121,693	5,394,741	172.8%	2,442,155	4,282,535	175.4%
27	Hong Leong Bank (Cambodia) Plc.	1,405,306	1,564,862	111.4%	1,109,566	1,436,504	129.5%
28	ICBC Limited Phnom Penh Branch	1,832,147	1,582,890	86.4%	1,545,214	1,383,802	89.6%
29	J Trust Royal Bank	2,587,167	2,590,266	100.1%	2,189,395	1,868,542	85.3%
30	Kookmin Bank Cambodia Plc.	114,400	1,116,739	976.2%	115,601	787,076	680.9%
31	Krung Thai Bank Phnom Penh Branch	133,472	213,943	160.3%	181,256	168,640	93.0%
32	Maybank (Cambodia) Plc.	4,104,661	3,089,604	75.3%	4,403,332	2,815,704	63.9%
33	MB Bank Plc. Phnom Penh Branch, Cambodia	139,890	413,937	295.9%	108,884	424,997	390.3%
34	Mega International Commercial Bank-Phnom Penh Branch	324,615	1,373,938	423.3%	344,424	1,278,705	371.3%
35	Phillip Bank Plc.	1,466,084	1,930,829	131.7%	1,373,438	1,913,633	139.3%
36	Phnom Penh Commercial Bank	2,975,964	2,875,664	96.6%	2,640,991	2,519,203	95.4%
37	Prince Bank Plc.	808,814	1,407,083	174.0%	168,801	1,201,429	711.7%
38	RHB Indochina Bank Limited	2,411,266	2,339,128	97.0%	2,578,536	2,021,954	78.4%
39	Saigon Thuong Tin Cambodia Bank Plc. (Sacom Bank)	756,018	688,590	91.1%	599,400	673,859	112.4%
40	Saigon-Hanoi Cambodia Bank (SHB) Plc.	250,843	1,185,147	472.5%	109,231	1,061,121	971.4%
41	Sathapana Bank Plc.	4,869,603	6,346,508	130.3%	3,701,388	5,292,015	143.0%
42	SBI Ly Hour Bank Plc.	216,333	801,821	370.6%	-	400,227	-
43	Shinhan Bank (Cambodia) Plc.	227,189	1,731,313	762.1%	223,811	1,162,096	519.2%
44	Taiwan Cooperative Bank Phnom Penh Branch	174,988	3,648,909	2085.2%	187,959	3,497,143	1860.6%
45	Union Commercial Bank Plc.	2,321,955	2,032,023	87.5%	1,846,151	1,868,271	101.2%
46	Vattanac Bank	2,826,879	1,478,526	52.3%	2,510,467	1,381,433	55.0%
47	Vietnam Bank for Agriculture & Rural Development Cambodia Branch	31,032	152,144	490.3%	28,534	155,621	545.4%
	<b>Subtotal</b>	<b>121,250,597</b>	<b>123,920,835</b>	<b>102.2%</b>	<b>106,637,513</b>	<b>106,892,255</b>	<b>100.2%</b>
<b>Specialized Banks</b>							
48	AEON Specialized Bank (Cambodia) Plc.	-	608,636	-	-	536,460	-
49	ANCO Specialized Bank	-	88,904	-	-	80,017	-
50	Angkor Capital Specialized Bank	37	48,049	131208.6%	37	37,023	100362.2%
51	BRIDGE Plc.	-	36,408	-	-	52,665	-
52	Daun Penh Specialized Bank Plc.	-	120,141	-	-	71,124	-
53	Evergrowth (Cambodia) Specialized Bank Plc.	-	48,476	-	-	36,903	-
54	First Investment Specialized Bank	-	1,980	-	-	1,856	-
55	KB Daehan Specialized Bank Plc.	848	543,545	64104.4%	442	323,423	73142.1%
56	Maritime Specialized Bank Plc.	-	5,394	-	-	5,748	-
57	PHSME Specialized Bank Ltd.	688	39,988	5814%	333	41,266	12397.9%
58	Southern Capital Specialized Bank Plc.	66	48,859	73650.0%	60	42,417	70753.0%
59	Wing (Cambodia) Specialized Bank Limited	-	-	-	-	-	-
	<b>Subtotal</b>	<b>1,639</b>	<b>1,590,380</b>	<b>97057.5%</b>	<b>872</b>	<b>1,228,902</b>	<b>140949.4%</b>
	<b>Total</b>	<b>121,252,236</b>	<b>125,511,215</b>	<b>103.5%</b>	<b>106,638,385</b>	<b>108,121,157</b>	<b>101.4%</b>

<sup>1</sup> Excluding deposits from banks and financial institutions.

<sup>2</sup> Excluding loans to banks and other financial institutions

\*The 2019 figures were adjusted due to the movements of 2 MDIs and 2 MFIs.

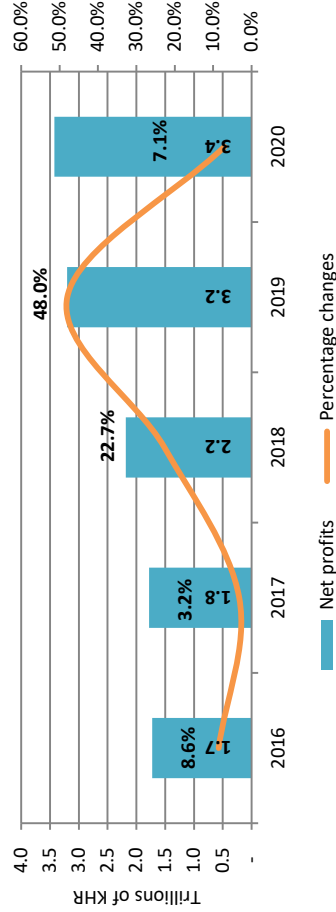
### Growth of Total Assets



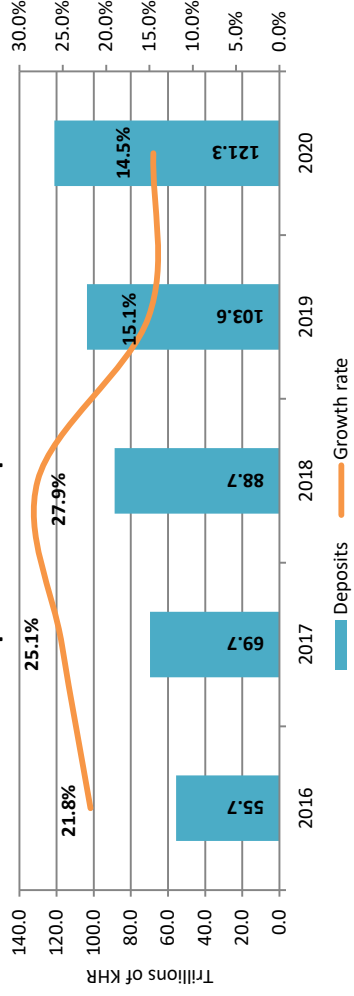
### Foreign and Cambodian Share of Paid-up Capital



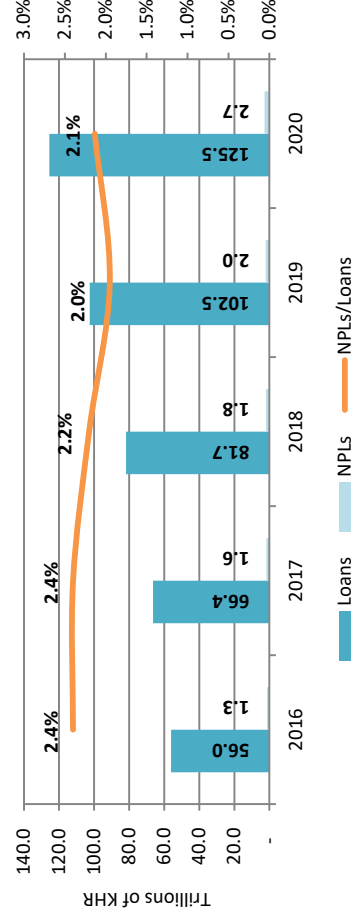
### Net Profit



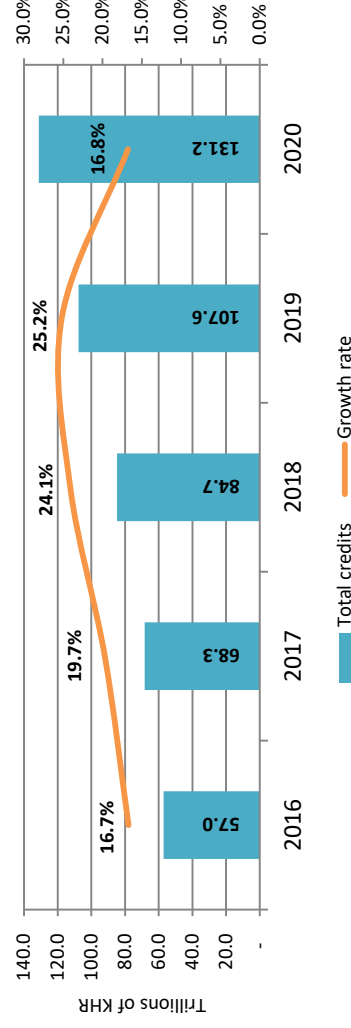
### Total Deposits and Deposits Growth



### Loans and Non-Performing Loans (NPLS)\*



### Total Credits and Credits Growth\*\*



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

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

The graphs representing 2016-2019 figures were not adjusted despite the movements banks and financial institutions.

## Number of Offices of Microfinance Institutions

As of December 31, 2020

Table 18

	Headquarter	Province	District
<b>Microfinance Deposit-Taking Institutions (MDIs)</b>			
1 AMK Plc.	1	35	114
2 Amret Plc.	1	24	133
3 LOLC (Cambodia) Plc.	1	23	55
4 Mohanokor Plc.	1	23	24
5 Prasac Microfinance Institution Plc.	1	48	133
6 WB Finance Co., Ltd	1	30	105
<b>Subtotal</b>	<b>6</b>	<b>183</b>	<b>564</b>
<b>Non Deposit-Taking Microfinance Institutions (MFIs)</b>			
7 Active People's Microfinance Institution Plc.	1	19	-
8 Amatak Capital Plc.	1	-	1
9 ANAKUT Plc.	1	-	1
10 Asia Pacific Finance Plc.	1	-	-
11 Atom Capital Plc.	1	-	-
12 Baitang Microheranhvathok Plc.	1	2	2
13 Bamboo Finance Plc.	1	1	5
14 BAMC Finance Plc.	1	-	3
15 Bayon Credit Plc.	1	5	-
16 BNKC (Cambodia) Plc.	1	3	6
17 BORRIBO Plc.	1	2	2
18 CAM Capital Public Limited Company	1	1	-
19 Cambodia Labor Care Plc.	1	-	-
20 Camma Microfinance Limited	1	1	2
21 Century Cambo Development Plc.	1	-	-
22 Chailease Royal Finance Plc.	1	-	-
23 Chamroeun Microfinance Plc.	1	10	11
24 Chokchey Finance Plc.	1	5	3
25 City Microfinance Institution Plc.	1	2	3
26 CMK Plc.	1	4	-
27 Delta Microfinance Plc.	1	9	10
28 Entean Akpevath Pracheachun (EAP) Plc.	1	-	-
29 Family Microfinance Plc.	1	-	-
30 Farmer Finance Ltd.	1	-	-
31 First Finance Plc.	1	5	4
32 Funan Microfinance Plc.	1	16	34
33 Futaba Microfinance Plc.	1	1	2
34 GB Plc.	1	1	1
35 Golden Cash Plc.	1	-	4
36 Grow Plc.	1	-	-
37 Idemitsu Saison Microfinance (Cambodia) Plc.	1	1	-
38 Intean Poalroath Rongroeurng Ltd.	1	4	5
39 JC Finance Plc.	1	-	-
40 Jet's Cash Box Finance Plc.	1	-	-
41 Khemarak Microfinance Institution Limited	1	-	-

## Number of Offices of Microfinance Institutions

As of December 31, 2020

Table 18

	Headquarter	Province	District
42 Khmer Capital Microfinance Institution Plc.	1	-	-
43 LBP Microfinance Plc.	1	1	-
44 LCH Plc.	1	-	-
45 LED Plc.	1	1	-
46 Maxima Microfinance Plc.	1	3	10
47 MIA Financial Plc.	1	-	-
48 Mothers Financial Japan Plc.	1	-	-
49 Niron Microfinance Plc.	1	3	7
50 NongHyup Finance (Cambodia) Plc.	1	11	10
51 ORO Financecorp Plc.	1	-	-
52 PG Development Plc.	1	-	-
53 Piphup Thmey Microfinance Plc.	1	-	1
54 Ponleu Chaktomuk Plc.	1	-	-
55 Prasethpheap Finance Plc.	1	2	2
56 Prime MF Microfinance Institution Ltd.	1	3	7
57 Propey Microfinance Plc.	1	-	-
58 Queen Finance Plc.	1	-	-
59 Rolya Microfinance Institution Plc.	1	-	-
60 Royal Microfinance Plc.	1	-	-
61 Sabay Credit Commercial Plc.	1	-	-
62 Sachak Microfinance Plc.	1	1	1
63 Sahaka Plc.	1	1	1
64 Sahakrinpheap Microfinance Plc.	1	9	1
65 Samaky Microfinance Institution Plc.	1	-	-
66 Sambat Finance Plc.	1	1	2
67 Samporn Samakum Sahakreas Thuntoch neung matjum Kampuchea Plc.	1	1	-
68 Samrithisak Microfinance Limited	1	6	-
69 Seilanithih Limited	1	5	6
70 Serey Oudom Microfinance Plc.	1	1	3
71 Sixty Six Finance Plc.	1	-	-
72 Sonatra Microfinance Institution Plc.	1	6	16
73 Sunny Microfinance Plc.	1	2	-
74 T&Go Finance Plc.	1	-	-
75 TBB (Cambodia) Microfinance Institution Plc.	1	1	2
76 Trop Khnhom Microfinance Plc.	1	2	2
77 Vithey Microfinance Plc.	1	1	7
78 Welcome Finance (Cambodia) Plc.	1	4	7
79 YCP Microfinance Plc.	1	3	1
<b>Subtotal</b>	<b>73</b>	<b>160</b>	<b>185</b>
<b>Total</b>	<b>79</b>	<b>343</b>	<b>749</b>

**Number of Staff**  
**As of December 31, 2020**

Table 19

	2020	2019*	%Δ
<b>Microfinance Deposit-Taking Institutions (MDIs)</b>			
1 AMK Plc.	3,176	3,091	2.7%
2 Amret Plc.	4,542	4,599	-1.2%
3 LOLC (Cambodia) Plc.	3,140	2,757	13.9%
4 Mohanokor Plc.	1,222	998	22.4%
5 Prasac Microfinance Institution Plc.	9,042	9,091	-0.5%
6 WB Finance Co., Ltd	2,984	2,013	48.2%
<b>Subtotal</b>	<b>24,106</b>	<b>22,549</b>	<b>6.9%</b>
<b>Non Deposit-Taking Microfinance Institutions (MFIs)</b>			
7 Active People's Microfinance Institution Plc.	603	527	14.4%
8 Amatak Capital Plc.	59	51	15.7%
9 ANAKUT Plc.	46	49	-6.1%
10 Asia Pacific Finance Plc.	18	18	-
11 Atom Capital Plc.	7	19	-63.2%
12 Baitang Microheranhvathok Plc.	54	60	-10.0%
13 Bamboo Finance Plc.	98	65	50.8%
14 BAMC Finance Plc.	33	32	3.1%
15 Bayon Credit Plc.	53	36	47.2%
16 BNKC (Cambodia) Plc.	245	186	31.7%
17 BORRIBO Plc.	57	52	9.6%
18 CAM Capital Public Limited Company	65	8	712.5%
19 Cambodia Labor Care Plc.	19	22	-13.6%
20 Camma Microfinance Limited	120	103	16.5%
21 Century Cambo Development Plc.	11	11	-
22 Chailease Royal Finance Plc.	131	63	107.9%
23 Chamroeun Microfinance Plc.	335	243	37.9%
24 Chokchey Finance Plc.	248	183	35.5%
25 City Microfinance Institution Plc.	97	81	19.8%
26 CMK Plc.	72	73	-1.4%
27 Delta Microfinance Plc.	252	280	-10.0%
28 Entean Akpevath Pracheachun (EAP) Plc.	17	16	6.3%
29 Family Microfinance Plc.	20	21	-4.8%
30 Farmer Finance Ltd.	25	20	25.0%
31 First Finance Plc.	117	129	-9.3%
32 Funan Microfinance Plc.	545	637	-14.4%
33 Futaba Microfinance Plc.	77	74	4.1%
34 GB Plc.	16	-	-
35 Golden Cash Plc.	87	90	-3.3%
36 Grow Plc.	20	17	17.6%
37 Idemitsu Saison Microfinance (Cambodia) Plc.	37	34	8.8%
38 Intean Poalroath Rongroeurng Ltd.	76	78	-2.6%
39 JC Finance Plc.	39	36	8.3%
40 Jet's Cash Box Finance Plc.	7	6	16.7%
41 Khemarak Microfinance Institution Limited	7	5	40.0%



**Number of Staff**  
**As of December 31, 2020**

Table 19

	2020	2019*	%Δ
42 Khmer Capital Microfinance Institution Plc.	24	27	-11.1%
43 LBP Microfinance Plc.	52	51	2.0%
44 LCH Plc.	7	7	-
45 LED Plc.	32	24	33.3%
46 Maxima Microfinance Plc.	190	171	11.1%
47 MIA Financial Plc.	36	31	16.1%
48 Mothers Financial Japan Plc.	19	12	58.3%
49 Niron Microfinance Plc.	207	202	2.5%
50 NongHyup Finance (Cambodia) Plc.	302	249	21.3%
51 ORO Financecorp Plc.	11	6	83.3%
52 PG Development Plc.	13	9	44.4%
53 Piphup Thmey Microfinance Plc.	21	21	-
54 Ponleu Chaktomuk Plc.	7	4	75.0%
55 Prasethpheap Finance Plc.	56	54	3.7%
56 Prime MF Microfinance Institution Ltd.	102	110	-7.3%
57 Propey Microfinance Plc.	14	24	-41.7%
58 Queen Finance Plc.	56	49	14.3%
59 Rolya Microfinance Institution Plc.	16	11	45.5%
60 Royal Microfinance Plc.	63	46	37.0%
61 Sabay Credit Commercial Plc.	12	11	9.1%
62 Sachak Microfinance Plc.	28	32	-12.5%
63 Sahaka Plc.	44	36	22.2%
64 Sahakrinpheap Microfinance Plc.	93	74	25.7%
65 Samaky Microfinance Institution Plc.	12	15	-20.0%
66 Sambat Finance Plc.	94	89	5.6%
67 Samporn Samakum Sahakreas Thuntoch neung matjum Kampuchea Plc.	36	33	9.1%
68 Samrithisak Microfinance Limited	191	208	-8.2%
69 Seilanithih Limited	103	94	9.6%
70 Serey Oudom Microfinance Plc.	80	89	-10.1%
71 Sixty Six Finance Plc.	10	8	25.0%
72 Sonatra Microfinance Institution Plc.	96	102	-5.9%
73 Sunny Microfinance Plc.	21	19	10.5%
74 T&Go Finance Plc.	56	56	-
75 TBB (Cambodia) Microfinance Institution Plc.	32	34	-5.9%
76 Trop Khnhom Microfinance Plc.	93	91	2.2%
77 Vithey Microfinance Plc.	144	138	4.3%
78 Welcome Finance (Cambodia) Plc.	262	188	39.4%
79 YCP Microfinance Plc.	77	94	-18.1%
<b>Subtotal</b>	<b>6,425</b>	<b>5,844</b>	<b>9.9%</b>
<b>Total</b>	<b>30,531</b>	<b>28,393</b>	<b>7.5%</b>

\*The 2019 figures were adjusted due to the movements of 2 MDIs and 2 MFIs.

## COMPARISON OF TOTAL ASSETS

As of December 31, 2020

Table 20

(millions of KHR)

	2020		2019*		Growth Rate (%) 2020 over 2019
	1 USD/KHR =	4,045	1 USD/KHR =	4,075	
	Amount	Share	Amount	Share	
<b>Microfinance Deposit-Taking Institutions (MDIs)</b>					
1 AMK Plc.	1,893,459	5.5%	1,727,311	5.9%	10.4%
2 Amret Plc.	5,616,551	16.4%	4,717,650	16.2%	19.9%
3 LOLC (Cambodia) Plc.	4,392,772	12.8%	4,158,267	14.3%	6.4%
4 Mohanokor Plc.	331,373	1.0%	291,081	1.0%	14.7%
5 Prasac Microfinance Institution Plc.	14,697,970	42.9%	12,654,122	43.5%	17.0%
6 WB Finance Co., Ltd	3,126,231	9.1%	2,026,230	7.0%	55.4%
<b>Subtotal</b>	<b>30,058,356</b>	<b>87.7%</b>	<b>25,574,661</b>	<b>88.0%</b>	<b>18.4%</b>
<b>Non Deposit-Taking Microfinance Institutions (MFIs)</b>					
7 Active People's Microfinance Institution Plc.	521,880	1.5%	371,431	1.3%	41.5%
8 Amatak Capital Plc.	15,778	0.0%	16,815	0.1%	-5.5%
9 ANAKUT Plc.	24,142	0.1%	21,396	0.1%	13.7%
10 Asia Pacific Finance Plc.	3,501	0.0%	3,217	0.0%	9.7%
11 Atom Capital Plc.	4,929	0.0%	34,473	0.1%	-85.6%
12 Baitang Microheranhvathok Plc.	13,372	0.0%	13,164	0.0%	2.3%
13 Bamboo Finance Plc.	35,791	0.1%	31,318	0.1%	15.1%
14 BAMC Finance Plc.	19,008	0.1%	18,631	0.1%	2.8%
15 Bayon Credit Plc.	11,524	0.0%	13,120	0.0%	-11.5%
16 BNKC (Cambodia) Plc.	173,918	0.5%	108,223	0.4%	61.9%
17 BORRIBO Plc.	27,699	0.1%	30,777	0.1%	-9.3%
18 CAM Capital Public Limited Company	38,420	0.1%	7,031	0.0%	450.5%
19 Cambodia Labor Care Plc.	48,917	0.1%	42,584	0.1%	15.7%
20 Camma Microfinance Limited	55,493	0.2%	61,105	0.2%	-8.5%
21 Century Cambo Development Plc.	4,204	0.0%	4,965	0.0%	-14.7%
22 Chailease Royal Finance Plc.	204,974	0.6%	116,083	0.4%	77.9%
23 Chamroeun Microfinance Plc.	167,127	0.5%	105,341	0.4%	59.8%
24 Chokchey Finance Plc.	135,168	0.4%	98,478	0.3%	38.3%
25 City Microfinance Institution Plc.	42,269	0.1%	43,857	0.2%	-2.9%
26 CMK Plc.	143,380	0.4%	68,076	0.2%	112.2%
27 Delta Microfinance Plc.	69,098	0.2%	70,121	0.2%	-0.7%
28 Entean Akpevath Pracheachun (EAP) Plc.	19,257	0.1%	19,440	0.1%	-0.2%
29 Family Microfinance Plc.	6,482	0.0%	4,311	0.0%	51.5%
30 Farmer Finance Ltd.	5,590	0.0%	6,189	0.0%	-9.0%
31 First Finance Plc.	106,004	0.3%	116,265	0.4%	-8.1%
32 Funan Microfinance Plc.	252,536	0.7%	244,259	0.8%	4.2%
33 Futaba Microfinance Plc.	60,376	0.2%	60,582	0.2%	0.4%
34 GB Plc.	7,588	0.0%	-	-	-
35 Golden Cash Plc.	17,115	0.0%	17,250	0.1%	0.0%
36 Grow Plc.	10,033	0.0%	10,923	0.0%	-7.5%
37 Idemitsu Saison Microfinance (Cambodia) Plc.	123,463	0.4%	114,865	0.4%	8.3%
38 Intean Poalroath Rongroeung Ltd.	33,036	0.1%	31,886	0.1%	4.4%
39 JC Finance Plc.	36,441	0.1%	34,979	0.1%	5.0%
40 Jet's Cash Box Finance Plc.	4,830	0.0%	5,111	0.0%	-4.8%
41 Khemarak Microfinance Institution Limited	8,932	0.0%	9,096	0.0%	-1.1%

## COMPARISON OF TOTAL ASSETS

As of December 31, 2020

Table 20

(millions of KHR)

	2020		2019*		Growth Rate (%) 2020 over 2019
	1 USD/KHR = 4,045		1 USD/KHR = 4,075		
	Amount	Share	Amount	Share	
42 Khmer Capital Microfinance Institution Plc.	65,112	0.2%	35,237	0.1%	86.2%
43 LBP Microfinance Plc.	25,479	0.1%	32,982	0.1%	-22.2%
44 LCH Plc.	6,253	0.0%	6,021	0.0%	4.6%
45 LED Plc.	13,253	0.0%	18,478	0.1%	-27.7%
46 Maxima Microfinance Plc.	100,886	0.3%	97,877	0.3%	3.8%
47 MIA Financial Plc.	28,738	0.1%	28,235	0.1%	2.5%
48 Mothers Financial Japan Plc.	25,975	0.1%	21,913	0.1%	19.4%
49 Niron Microfinance Plc.	24,867	0.1%	32,010	0.1%	-21.7%
50 NongHyup Finance (Cambodia) Plc.	257,799	0.8%	127,082	0.4%	104.4%
51 ORO Financecorp Plc.	28,753	0.1%	27,041	0.1%	7.1%
52 PG Development Plc.	10,370	0.0%	6,844	0.0%	52.6%
53 Piphup Thmey Microfinance Plc.	52,458	0.2%	54,932	0.2%	-3.8%
54 Ponleu Chaktomuk Plc.	5,552	0.0%	5,722	0.0%	-2.2%
55 Prasethpheap Finance Plc.	20,211	0.1%	20,252	0.1%	0.5%
56 Prime MF Microfinance Institution Ltd.	64,282	0.2%	69,302	0.2%	-6.6%
57 Propey Microfinance Plc.	5,331	0.0%	5,530	0.0%	-2.9%
58 Queen Finance Plc.	8,320	0.0%	7,671	0.0%	9.3%
59 Rolya Microfinance Institution Plc.	6,994	0.0%	10,323	0.0%	-31.7%
60 Royal Microfinance Plc.	21,644	0.1%	20,826	0.1%	4.7%
61 Sabay Credit Commercial Plc.	60,640	0.2%	30,143	0.1%	102.7%
62 Sachak Microfinance Plc.	12,033	0.0%	14,187	0.0%	-14.6%
63 Sahaka Plc.	24,249	0.1%	21,014	0.1%	16.3%
64 Sahakrinpheap Microfinance Plc.	7,612	0.0%	7,225	0.0%	6.1%
65 Samaky Microfinance Institution Plc.	6,499	0.0%	6,853	0.0%	-4.5%
66 Sambat Finance Plc.	45,317	0.1%	37,970	0.1%	20.2%
67 Samporn Samakum Sahakreas Thuntoch neung matjum Kampuchea Plc.	13,819	0.0%	13,288	0.0%	4.8%
68 Samrithisak Microfinance Limited	121,487	0.4%	125,852	0.4%	-2.8%
69 Seilanithih Limited	18,409	0.1%	19,142	0.1%	-3.1%
70 Serey Oudom Microfinance Plc.	35,019	0.1%	38,461	0.1%	-8.3%
71 Sixty Six Finance Plc.	11,543	0.0%	12,419	0.0%	-6.4%
72 Sonatra Microfinance Institution Plc.	63,762	0.2%	69,520	0.2%	-7.6%
73 Sunny Microfinance Plc.	100,235	0.3%	36,358	0.1%	177.7%
74 T&Go Finance Plc.	5,594	0.0%	9,201	0.0%	-38.7%
75 TBB (Cambodia) Microfinance Institution Plc.	167,814	0.5%	162,843	0.6%	3.8%
76 Trop Khnhom Microfinance Plc.	35,065	0.1%	36,386	0.1%	-2.9%
77 Vithey Microfinance Plc.	31,672	0.1%	32,375	0.1%	-1.4%
78 Welcome Finance (Cambodia) Plc.	203,992	0.6%	200,936	0.7%	2.3%
79 YCP Microfinance Plc.	45,609	0.1%	43,875	0.2%	4.7%
<b>Subtotal</b>	<b>4,234,923</b>	<b>12.3%</b>	<b>3,501,685</b>	<b>12.0%</b>	<b>21.8%</b>
<b>Total</b>	<b>34,293,279</b>	<b>100.0%</b>	<b>29,076,346</b>	<b>100.0%</b>	<b>18.8%</b>

\*The 2019 figures were adjusted due to the movements of 2 MDIs and 2 MFIs.

**SHARE OF PAID-UP CAPITAL**  
**As of December 31, 2020**

Table 21

1 USD = 4,045 KHR

(millions of KHR)

	Foreign share		Cambodian share		Total Paid-up Capital	Market Share
	Share(%)	Amount paid	Share(%)	Amount paid		
<b>Microfinance Deposit-Taking Institutions (MDIs)</b>						
1 AMK Plc.	100.0%	159,175	-	-	159,175	4.3%
2 Amret Plc.	96.8%	116,198	3.2%	3,804.07	120,002	3.3%
3 LOLC (Cambodia) Plc.	97.0%	217,646	3.0%	6,731.32	224,377	6.1%
4 Mohanokor Plc.	-	-	100.0%	121,350.00	121,350	3.3%
5 Prasac Microfinance Institution Plc.	97.3%	905,231	2.7%	25,119.45	930,350	25.4%
6 WB Finance Co., Ltd	100.0%	711,496	-	-	711,496	19.4%
<b>Subtotal</b>	<b>93.1%</b>	<b>2,109,746</b>	<b>6.9%</b>	<b>157,005</b>	<b>2,266,750</b>	<b>61.9%</b>
<b>Non Deposit-Taking Microfinance Institutions (MFIs)</b>						
7 Active People's Microfinance Institution Plc.	100.0%	80,900	-	-	80,900	2.2%
8 Amatak Capital Plc.	-	-	100.0%	6,067	6,067	0.2%
9 ANAKUT Plc.	-	-	100.0%	12,135	12,135	0.3%
10 Asia Pacific Finance Plc.	100.0%	13,349	-	-	13,349	0.4%
11 Atom Capital Plc.	100.0%	15,200	-	-	15,200	0.4%
12 Baitang Microheranhvathok Plc.	-	-	100.0%	12,135	12,135	0.3%
13 Bamboo Finance Plc.	50.0%	5,056	50.0%	5,056	10,113	0.3%
14 BAMC Finance Plc.	2.2%	311	97.8%	13,846	14,158	0.4%
15 Bayon Credit Plc.	-	-	100.0%	12,135	12,135	0.3%
16 BNKC (Cambodia) Plc.	100.0%	60,675	-	-	60,675	1.7%
17 BORRIBO Plc.	-	-	100.0%	7,281	7,281	0.2%
18 CAM Capital Public Limited Company	100.0%	22,248	-	-	22,248	0.6%
19 Cambodia Labor Care Plc.	100.0%	12,135	-	-	12,135	0.3%
20 Camma Microfinance Limited	-	-	100.0%	14,534	14,534	0.4%
21 Century Cambo Development Plc.	48.0%	2,912	52.0%	3,155	6,068	0.2%
22 Chailease Royal Finance Plc.	60.0%	25,532	40.0%	17,021	42,553	1.2%
23 Chamroeun Microfinance Plc.	100.0%	29,453	-	-	29,453	0.8%
24 Chokchey Finance Plc.	100.0%	14,158	-	-	14,158	0.4%
25 City Microfinance Institution Plc.	80.0%	6,472	20.0%	1,618	8,090	0.2%
26 CMK Plc.	-	-	100.0%	44,495	44,495	1.2%
27 Delta Microfinance Plc.	-	-	100.0%	10,113	10,113	0.3%
28 Entean Akpevath Pracheachun (EAP) Plc.	-	-	100.0%	15,169	15,169	0.4%
29 Family Microfinance Plc.	30.0%	1,820	70.0%	4,247	6,068	0.2%
30 Farmer Finance Ltd.	-	-	100.0%	6,000	6,000	0.2%
31 First Finance Plc.	90.8%	13,230	9.2%	1,340	14,570	0.4%
32 Funan Microfinance Plc.	-	-	100.0%	32,360	32,360	0.9%
33 Futaba Microfinance Plc.	100.0%	28,315	-	-	28,315	0.8%
34 GB Plc.	51.0%	4,126	49.0%	3,964	8,090	0.2%
35 Golden Cash Plc.	-	-	100.0%	6,068	6,068	0.2%
36 Grow Plc.	-	-	100.0%	6,068	6,068	0.2%
37 Idemitsu Saison Microfinance (Cambodia) Plc.	100.0%	40,450	-	-	40,450	1.1%
38 Intean Poalroath Rongroeurng Ltd.	-	-	100.0%	12,494	12,494	0.3%
39 JC Finance Plc.	100.0%	8,090	-	-	8,090	0.2%
40 Jet's Cash Box Finance Plc.	-	-	100.0%	6,068	6,068	0.2%
41 Khemarak Microfinance Institution Limited	40.0%	4,045	60.0%	6,068	10,113	0.3%
42 Khmer Capital Microfinance Institution Plc.	19.0%	5,380	81.0%	22,935	28,315	0.8%

**SHARE OF PAID-UP CAPITAL**  
**As of December 31, 2020**

Table 21

1 USD = 4,045 KHR

(millions of KHR)

	Foreign share		Cambodian share		Total Paid-up Capital	Market Share
	Share(%)	Amount paid	Share(%)	Amount paid		
43 LBP Microfinance Plc.	-	-	100.0%	10,113	10,113	0.3%
44 LCH Plc.	-	-	100.0%	6,068	6,068	0.2%
45 LED Plc.	-	-	100.0%	6,068	6,068	0.2%
46 Maxima Microfinance Plc.	61.6%	12,702	38.4%	7,908	20,610	0.6%
47 MIA Financial Plc.	-	-	100.0%	10,113	10,113	0.3%
48 Mothers Financial Japan Plc.	100.0%	14,158	-	-	14,158	0.4%
49 Niron Microfinance Plc.	-	-	100.0%	10,346	10,346	0.3%
50 NongHyup Finance (Cambodia) Plc.	100.0%	101,125	-	-	101,125	2.8%
51 ORO Financecorp Plc.	100.0%	28,315	-	-	28,315	0.8%
52 PG Development Plc.	-	-	100.0%	12,135	12,135	0.3%
53 Piphup Thmey Microfinance Plc.	-	-	100.0%	39,641	39,641	1.1%
54 Ponleu Chaktomuk Plc.	-	-	100.0%	6,068	6,068	0.2%
55 Prasethpheap Finance Plc.	-	-	100.0%	11,794	11,794	0.3%
56 Prime MF Microfinance Institution Ltd.	40.0%	8,090	60.0%	12,135	20,225	0.6%
57 Propey Microfinance Plc.	-	-	100.0%	6,068	6,068	0.2%
58 Queen Finance Plc.	-	-	100.0%	6,755	6,755	0.2%
59 Rolya Microfinance Institution Plc.	-	-	100.0%	6,068	6,068	0.2%
60 Royal Microfinance Plc.	-	-	100.0%	16,180	16,180	0.4%
61 Sabay Credit Commercial Plc.	-	-	100.0%	20,225	20,225	0.6%
62 Sachak Microfinance Plc.	-	-	100.0%	6,068	6,068	0.2%
63 Sahaka Plc.	51.0%	6,808	49.0%	6,541	13,349	0.4%
64 Sahakrinpheap Microfinance Plc.	-	-	100.0%	10,000	10,000	0.3%
65 Samaky Microfinance Institution Plc.	-	-	100.0%	8,090	8,090	0.2%
66 Sambat Finance Plc.	-	-	100.0%	13,260	13,260	0.4%
67 Samporn Samakum Sahakreas Thuntoch neung matjum Kampuchea Plc.	-	-	100.0%	8,495	8,495	0.2%
68 Samrithisak Microfinance Limited	-	-	100.0%	60,675	60,675	1.7%
69 Seilanithih Limited	-	-	100.0%	8,495	8,495	0.2%
70 Serey Oudom Microfinance Plc.	-	-	100.0%	8,090	8,090	0.2%
71 Sixty Six Finance Plc.	66.0%	8,009	34.0%	4,126	12,135	0.3%
72 Sonatra Microfinance Institution Plc.	40.8%	9,077	59.2%	13,171	22,248	0.6%
73 Sunny Microfinance Plc.	100.0%	39,641	-	-	39,641	1.1%
74 T&Go Finance Plc.	100.0%	10,113	-	-	10,113	0.3%
75 TBB (Cambodia) Microfinance Institution Plc.	100.0%	80,900	-	-	80,900	2.2%
76 Trop Khnhom Microfinance Plc.	-	-	100.0%	6,068	6,068	0.2%
77 Vithey Microfinance Plc.	-	-	100.0%	18,203	18,203	0.5%
78 Welcome Finance (Cambodia) Plc.	100.0%	20,225	-	-	20,225	0.6%
79 YCP Microfinance Plc.	-	-	100.0%	21,439	21,439	0.6%
<b>Subtotal</b>	<b>52.5%</b>	<b>733,018</b>	<b>47.5%</b>	<b>662,770</b>	<b>1,395,788</b>	<b>38.1%</b>
<b>Total</b>	<b>77.6%</b>	<b>2,842,763</b>	<b>22.4%</b>	<b>819,775</b>	<b>3,662,538</b>	<b>100.0%</b>

**COMPARATIVE STATEMENT OF CONDITION**

**As of December 31, 2020**

Table 22 1 USD = 4,045 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
<b>Microfinance Deposit-Taking Institutions (MDIs)</b>							
1 AMK Plc.	343,175	1,495,087	27,181	1,760	26,257	-	<b>1,893,459</b>
2 Amret Plc.	1,367,445	4,102,354	24,457	4,725	43,692	73,877	<b>5,616,551</b>
3 LOLC (Cambodia) Plc.	865,503	3,473,292	38,776	61	13,650	1,490	<b>4,392,772</b>
4 Mohanokor Plc.	30,319	275,195	13,553	-	12,392	(87)	<b>331,373</b>
5 Prasac Microfinance Institution Plc.	2,438,765	12,163,182	66,304	114	29,407	198	<b>14,697,970</b>
6 WB Finance Co., Ltd	568,457	2,515,020	19,524	62	23,168	-	<b>3,126,231</b>
<b>Subtotal</b>	<b>5,613,664</b>	<b>24,024,130</b>	<b>189,795</b>	<b>6,721</b>	<b>148,566</b>	<b>75,478</b>	<b>30,058,356</b>
<b>Non Deposit-Taking Microfinance Institutions (MFIs)</b>							
7 Active People's Microfinance Institution Plc.	103,191	395,664	3,023	15,067	4,935	(0)	<b>521,880</b>
8 Amatak Capital Plc.	1,102	14,563	87	-	27	-	<b>15,778</b>
9 ANAKUT Plc.	991	22,642	406	-	87	17	<b>24,142</b>
10 Asia Pacific Finance Plc.	770	1,977	139	-	361	254	<b>3,501</b>
11 Atom Capital Plc.	967	3,898	43	-	21	-	<b>4,929</b>
12 Baitang Microheranhvathok Plc.	2,239	10,982	40	-	107	3	<b>13,372</b>
13 Bamboo Finance Plc.	3,372	31,135	86	-	234	965	<b>35,791</b>
14 BAMC Finance Plc.	1,629	16,495	22	-	757	105	<b>19,008</b>
15 Bayon Credit Plc.	10,068	863	106	-	465	22	<b>11,524</b>
16 BNKC (Cambodia) Plc.	7,698	162,735	1,076	-	2,409	-	<b>173,918</b>
17 BORRIBO Plc.	2,942	23,953	399	-	244	161	<b>27,699</b>
18 CAM Capital Public Limited Company	6,955	27,486	240	-	3,739	-	<b>38,420</b>
19 Cambodia Labor Care Plc.	7,016	36,093	4,616	-	15	1,177	<b>48,917</b>
20 Camma Microfinance Limited	2,158	52,448	60	-	287	540	<b>55,493</b>
21 Century Cambo Development Plc.	3,796	376	1	-	31	-	<b>4,204</b>
22 Chailease Royal Finance Plc.	6,037	192,855	3,130	-	2,951	-	<b>204,974</b>
23 Chamroeun Microfinance Plc.	49,293	115,095	1,648	-	1,092	-	<b>167,127</b>
24 Chokchey Finance Plc.	6,447	125,440	620	-	2,661	-	<b>135,168</b>
25 City Microfinance Institution Plc.	10,087	30,236	504	-	1,410	31	<b>42,269</b>
26 CMK Plc.	89,593	50,179	768	-	2,840	-	<b>143,380</b>
27 Delta Microfinance Plc.	20,741	47,721	148	-	330	158	<b>69,098</b>
28 Entean Akpevath Pracheachun (EAP) Plc.	14,658	3,966	-	40	587	6	<b>19,257</b>
29 Family Microfinance Plc.	780	5,617	3	-	81	-	<b>6,482</b>
30 Farmer Finance Ltd.	582	8,778	-	4	137	(3,911)	<b>5,590</b>
31 First Finance Plc.	10,104	93,669	1,402	5	821	2	<b>106,004</b>
32 Funan Microfinance Plc.	15,471	230,268	1,505	-	3,346	1,945	<b>252,536</b>
33 Futaba Microfinance Plc.	2,622	56,792	125	-	433	403	<b>60,376</b>
34 GB Plc.	689	6,241	50	-	553	55	<b>7,588</b>
35 Golden Cash Plc.	2,066	14,435	125	-	312	177	<b>17,115</b>
36 Grow Plc.	954	8,887	73	-	119	-	<b>10,033</b>
37 Idemitsu Saison Microfinance (Cambodia) Plc.	13,024	107,841	789	-	1,743	67	<b>123,463</b>
38 Intean Poalroath Rongroeurng Ltd.	6,119	25,919	842	-	157	-	<b>33,036</b>
39 JC Finance Plc.	4,716	31,254	307	-	146	17	<b>36,441</b>
40 Jet's Cash Box Finance Plc.	379	1,998	2,252	-	20	181	<b>4,830</b>
41 Khemarak Microfinance Institution Limited	8,663	-	39	-	231	-	<b>8,932</b>
42 Khmer Capital Microfinance Institution Plc.	14,945	49,018	108	-	1,040	1	<b>65,112</b>
43 LBP Microfinance Plc.	4,071	20,154	999	-	255	-	<b>25,479</b>

44 LCH Plc.	932	5,246	35	-	39	0	<b>6,253</b>
45 LED Plc.	339	12,758	95	-	63	-	<b>13,253</b>
46 Maxima Microfinance Plc.	15,162	84,301	747	67	361	248	<b>100,886</b>
47 MIA Financial Plc.	2,923	25,490	213	-	111	-	<b>28,738</b>
48 Mothers Financial Japan Plc.	4,082	19,780	476	-	473	1,164	<b>25,975</b>
49 Niron Microfinance Plc.	10,481	5,661	856	-	315	7,554	<b>24,867</b>
50 NongHyup Finance (Cambodia) Plc.	81,943	169,662	891	40	4,742	519	<b>257,799</b>
51 ORO Financecorp Plc.	8,034	7,467	13,200	-	57	(4)	<b>28,753</b>
52 PG Development Plc.	8,251	2,031	25	-	63	-	<b>10,370</b>
53 Piphup Thmey Microfinance Plc.	44,328	7,758	327	-	45	-	<b>52,458</b>
54 Ponleu Chaktomuk Plc.	5,201	351	-	(8)	9	-	<b>5,552</b>
55 Prasethpheap Finance Plc.	2,449	16,911	43	-	290	518	<b>20,211</b>
56 Prime MF Microfinance Institution Ltd.	2,049	51,978	979	-	7,521	1,756	<b>64,282</b>
57 Propey Microfinance Plc.	1,920	3,246	57	-	98	9	<b>5,331</b>
58 Queen Finance Plc.	1,216	6,696	22	-	353	33	<b>8,320</b>
59 Rolya Microfinance Institution Plc.	448	6,424	9	-	114	-	<b>6,994</b>
60 Royal Microfinance Plc.	4,526	15,825	11	-	601	682	<b>21,644</b>
61 Sabay Credit Commercial Plc.	11,272	49,334	29	-	4	-	<b>60,640</b>
62 Sachak Microfinance Plc.	411	5,482	-	-	5,783	357	<b>12,033</b>
63 Sahaka Plc.	1,940	21,500	11	-	440	358	<b>24,249</b>
64 Sahakrinpheap Microfinance Plc.	1,245	6,085	225	-	54	3	<b>7,612</b>
65 Samaky Microfinance Institution Plc.	3,732	2,522	56	-	170	18	<b>6,499</b>
66 Sambat Finance Plc.	7,332	35,502	64	-	561	1,857	<b>45,317</b>
67 Samporn Samakum Sahakreas Thuntoch neung matjum Kampuchea Plc.	453	12,756	377	-	229	5	<b>13,819</b>
68 Samrithisak Microfinance Limited	13,396	105,910	92	-	1,914	176	<b>121,487</b>
69 Seilanithih Limited	4,784	13,219	73	40	109	182	<b>18,409</b>
70 Serey Oudom Microfinance Plc.	4,138	32,367	159	-	123	(1,767)	<b>35,019</b>
71 Sixty Six Finance Plc.	1,792	7,911	1,524	-	313	3	<b>11,543</b>
72 Sonatra Microfinance Institution Plc.	5,378	51,422	725	1,235	5,002	-	<b>63,762</b>
73 Sunny Microfinance Plc.	40,174	58,218	349	-	1,494	0	<b>100,235</b>
74 T&Go Finance Plc.	1,049	3,925	207	-	414	-	<b>5,594</b>
75 TBB (Cambodia) Microfinance Institution Plc.	23,574	143,183	750	-	308	-	<b>167,814</b>
76 Trop Khnhom Microfinance Plc.	10,255	24,339	-	-	126	345	<b>35,065</b>
77 Vithey Microfinance Plc.	2,219	28,445	503	-	505	-	<b>31,672</b>
78 Welcome Finance (Cambodia) Plc.	27,667	170,150	1,680	20	4,474	0	<b>203,992</b>
79 YCP Microfinance Plc.	30,726	13,532	572	5	774	-	<b>45,609</b>
<b>Subtotal</b>	<b>822,756</b>	<b>3,255,060</b>	<b>51,164</b>	<b>16,516</b>	<b>73,033</b>	<b>16,395</b>	<b>4,234,923</b>
<b>TOTAL</b>	<b>6,436,420</b>	<b>27,279,190</b>	<b>240,959</b>	<b>23,238</b>	<b>221,600</b>	<b>91,873</b>	<b>34,293,279</b>

**PERCENTAGE DISTRIBUTION OF ASSETS OF INDIVIDUAL MFIs**

**As of December 31, 2020**

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
<b>Microfinance Deposit-Taking Institutions (MDIs)</b>							
1 AMK Plc.	18.1%	79.0%	1.4%	0.1%	1.4%	-	100.0%
2 Amret Plc.	24.3%	73.0%	0.4%	0.1%	0.8%	1.3%	100.0%
3 LOLC (Cambodia) Plc.	19.7%	79.1%	0.9%	0.0%	0.3%	0.0%	100.0%
4 Mohanokor Plc.	9.1%	83.0%	4.1%	-	3.7%	0.0%	100.0%
5 Prasac Microfinance Institution Plc.	16.6%	82.8%	0.5%	0.0%	0.2%	0.0%	100.0%
6 WB Finance Co., Ltd	18.2%	80.4%	0.6%	0.0%	0.7%	-	100.0%
<b>Subtotal</b>	<b>18.7%</b>	<b>79.9%</b>	<b>0.6%</b>	<b>0.0%</b>	<b>0.5%</b>	<b>0.3%</b>	<b>100.0%</b>
<b>Non Deposit-Taking Microfinance Institutions (MFIs)</b>							
7 Active People's Microfinance Institution Plc.	19.8%	75.8%	0.6%	2.9%	0.9%	0.0%	100.0%
8 Amatak Capital Plc.	7.0%	92.3%	0.6%	-	0.2%	-	100.0%
9 ANAKUT Plc.	4.1%	93.8%	1.7%	-	0.4%	0.1%	100.0%
10 Asia Pacific Finance Plc.	22.0%	56.5%	4.0%	-	10.3%	7.3%	100.0%
11 Atom Capital Plc.	19.6%	79.1%	0.9%	-	0.4%	-	100.0%
12 Baitang Microheranhvathok Plc.	16.7%	82.1%	0.3%	-	0.8%	0.0%	100.0%
13 Bamboo Finance Plc.	9.4%	87.0%	0.2%	-	0.7%	2.7%	100.0%
14 BAMC Finance Plc.	8.6%	86.8%	0.1%	-	4.0%	0.6%	100.0%
15 Bayon Credit Plc.	87.4%	7.5%	0.9%	-	4.0%	0.2%	100.0%
16 BNKC (Cambodia) Plc.	4.4%	93.6%	0.6%	-	1.4%	-	100.0%
17 BORRIBO Plc.	10.6%	86.5%	1.4%	-	0.9%	0.6%	100.0%
18 CAM Capital Public Limited Company	18.1%	71.5%	0.6%	-	9.7%	-	100.0%
19 Cambodia Labor Care Plc.	14.3%	73.8%	9.4%	-	0.0%	2.4%	100.0%
20 Camma Microfinance Limited	3.9%	94.5%	0.1%	-	0.5%	1.0%	100.0%
21 Century Cambo Development Plc.	90.3%	8.9%	0.0%	-	0.7%	-	100.0%
22 Chailease Royal Finance Plc.	2.9%	94.1%	1.5%	-	1.4%	-	100.0%
23 Chamroeun Microfinance Plc.	29.5%	68.9%	1.0%	-	0.7%	-	100.0%
24 Chokchey Finance Plc.	4.8%	92.8%	0.5%	-	2.0%	-	100.0%
25 City Microfinance Institution Plc.	23.9%	71.5%	1.2%	-	3.3%	0.1%	100.0%
26 CMK Plc.	62.5%	35.0%	0.5%	-	2.0%	-	100.0%
27 Delta Microfinance Plc.	30.0%	69.1%	0.2%	-	0.5%	0.2%	100.0%
28 Entean Akpevath Pracheachun (EAP) Plc.	76.1%	20.6%	-	0.2%	3.0%	0.0%	100.0%
29 Family Microfinance Plc.	12.0%	86.7%	0.0%	-	1.3%	-	100.0%
30 Farmer Finance Ltd.	10.4%	157.0%	-	0.1%	2.4%	-70.0%	100.0%
31 First Finance Plc.	9.5%	88.4%	1.3%	0.0%	0.8%	0.0%	100.0%
32 Funan Microfinance Plc.	6.1%	91.2%	0.6%	-	1.3%	0.8%	100.0%
33 Futaba Microfinance Plc.	4.3%	94.1%	0.2%	-	0.7%	0.7%	100.0%
34 GB Plc.	9.1%	82.2%	0.7%	-	7.3%	0.7%	100.0%
35 Golden Cash Plc.	12.1%	84.3%	0.7%	-	1.8%	1.0%	100.0%
36 Grow Plc.	9.5%	88.6%	0.7%	-	1.2%	-	100.0%
37 Idemitsu Saison Microfinance (Cambodia) Plc.	10.5%	87.3%	0.6%	-	1.4%	0.1%	100.0%
38 Intean Poalroath Rongroeurng Ltd.	18.5%	78.5%	2.5%	-	0.5%	-	100.0%
39 JC Finance Plc.	12.9%	85.8%	0.8%	-	0.4%	0.0%	100.0%
40 Jet's Cash Box Finance Plc.	7.8%	41.4%	46.6%	-	0.4%	3.7%	100.0%
41 Khemarak Microfinance Institution Limited	97.0%	-	0.4%	-	2.6%	-	100.0%
42 Khmer Capital Microfinance Institution Plc.	23.0%	75.3%	0.2%	-	1.6%	0.0%	100.0%
43 LBP Microfinance Plc.	16.0%	79.1%	3.9%	-	1.0%	-	100.0%
44 LCH Plc.	14.9%	83.9%	0.6%	-	0.6%	0.0%	100.0%



**PERCENTAGE DISTRIBUTION OF ASSETS OF INDIVIDUAL MFIs**

**As of December 31, 2020**

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
45 LED Plc.	2.6%	96.3%	0.7%	-	0.5%	-	100.0%
46 Maxima Microfinance Plc.	15.0%	83.6%	0.7%	0.1%	0.4%	0.2%	100.0%
47 MIA Financial Plc.	10.2%	88.7%	0.7%	-	0.4%	-	100.0%
48 Mothers Financial Japan Plc.	15.7%	76.1%	1.8%	-	1.8%	4.5%	100.0%
49 Niron Microfinance Plc.	42.1%	22.8%	3.4%	-	1.3%	30.4%	100.0%
50 NongHyup Finance (Cambodia) Plc.	31.8%	65.8%	0.3%	0.0%	1.8%	0.2%	100.0%
51 ORO Financecorp Plc.	27.9%	26.0%	45.9%	-	0.2%	0.0%	100.0%
52 PG Development Plc.	79.6%	19.6%	0.2%	-	0.6%	-	100.0%
53 Piphup Thmey Microfinance Plc.	84.5%	14.8%	0.6%	-	0.1%	-	100.0%
54 Ponleu Chaktomuk Plc.	93.7%	6.3%	-	-0.1%	0.2%	-	100.0%
55 Prasethpheap Finance Plc.	12.1%	83.7%	0.2%	-	1.4%	2.6%	100.0%
56 Prime MF Microfinance Institution Ltd.	3.2%	80.9%	1.5%	-	11.7%	2.7%	100.0%
57 Propey Microfinance Plc.	36.0%	60.9%	1.1%	-	1.8%	0.2%	100.0%
58 Queen Finance Plc.	14.6%	80.5%	0.3%	-	4.2%	0.4%	100.0%
59 Rolya Microfinance Institution Plc.	6.4%	91.8%	0.1%	-	1.6%	-	100.0%
60 Royal Microfinance Plc.	20.9%	73.1%	0.0%	-	2.8%	3.2%	100.0%
61 Sabay Credit Commercial Plc.	18.6%	81.4%	0.0%	-	0.0%	-	100.0%
62 Sachak Microfinance Plc.	3.4%	45.6%	-	-	48.1%	3.0%	100.0%
63 Sahaka Plc.	8.0%	88.7%	0.0%	-	1.8%	1.5%	100.0%
64 Sahakrinpheap Microfinance Plc.	16.4%	79.9%	3.0%	-	0.7%	0.0%	100.0%
65 Samaky Microfinance Institution Plc.	57.4%	38.8%	0.9%	-	2.6%	0.3%	100.0%
66 Sambat Finance Plc.	16.2%	78.3%	0.1%	-	1.2%	4.1%	100.0%
67 Samporn Samakum Sahakreas Thuntoch neung n	3.3%	92.3%	2.7%	-	1.7%	0.0%	100.0%
68 Samrithisak Microfinance Limited	3.3%	92.3%	2.7%	-	1.7%	0.0%	100.0%
69 Seilanithih Limited	26.0%	71.8%	0.4%	0.2%	0.6%	1.0%	100.0%
70 Serey Oudom Microfinance Plc.	11.8%	92.4%	0.5%	-	0.4%	-5.0%	100.0%
71 Sixty Six Finance Plc.	15.5%	68.5%	13.2%	-	2.7%	0.0%	100.0%
72 Sonatra Microfinance Institution Plc.	8.4%	80.6%	1.1%	1.9%	7.8%	-	100.0%
73 Sunny Microfinance Plc.	40.1%	58.1%	0.3%	-	1.5%	0.0%	100.0%
74 T&Go Finance Plc.	18.7%	70.2%	3.7%	-	7.4%	-	100.0%
75 TBB (Cambodia) Microfinance Institution Plc.	14.0%	85.3%	0.4%	-	0.2%	-	100.0%
76 Trop Khnhom Microfinance Plc.	29.2%	69.4%	-	-	0.4%	1.0%	100.0%
77 Vithey Microfinance Plc.	7.0%	89.8%	1.6%	-	1.6%	-	100.0%
78 Welcome Finance (Cambodia) Plc.	13.6%	83.4%	0.8%	0.0%	2.2%	0.0%	100.0%
79 YCP Microfinance Plc.	67.4%	29.7%	1.3%	0.0%	1.7%	-	100.0%
<b>Subtotal</b>	<b>19.4%</b>	<b>76.9%</b>	<b>1.2%</b>	<b>0.4%</b>	<b>1.7%</b>	<b>0.4%</b>	<b>100.0%</b>
<b>Total</b>	<b>18.8%</b>	<b>79.5%</b>	<b>0.7%</b>	<b>0.1%</b>	<b>0.6%</b>	<b>0.3%</b>	<b>100.0%</b>

**COMPARATIVE STATEMENT OF CONDITION**  
**As of December 31, 2020**

1 USD = 4,045 KHR (millions of KHR)

	Customer's deposit					Shareholder's Equity						Retained and Current Profit/Loss	Total Liabilities and Equity	
	Compulsory Saving	Voluntary Saving	Interest Payable	Accountpayable and Others Liabilities	Accrued Expenses and Provision	Loans Payable	Deferred Revenue	Suspense Clearing and interbranch Account	Other Liabilities	Paid up Capital	Premium on Share Capital			Hybrid & Donated Capital Investment
<b>Microfinance Deposit-Taking Institutions (MDIs)</b>														
1 AMK Plc.	44,850	785,566	17,728	23,983	10,790	581,621	-	0	95,071	159,175	22,425	-	40,358	1,893,459
2 Amret Plc.	-	2,668,437	73,808	95,314	28,045	1,664,451	56,609	695	1,721	120,002	-	-	580,592	5,616,551
3 LOLC (Cambodia) Plc.	-	2,119,191	49,009	82,013	72,175	1,102,410	48,185	3,091	3,819	224,377	-	-	369,788	4,392,772
4 Mohanakor Plc.	-	22,536	-	1,924	3,783	122,517	1	246	-	121,350	-	-	-	331,373
5 Prasac Microfinance Institution Plc.	-	8,338,219	204,472	90,562	138,166	3,370,984	-	(0)	11,795	930,350	-	-	470,353	14,697,970
6 WB Finance Co., Ltd	-	495,229	8,409	29,471	14,233	1,621,019	29,528	693	-	711,496	-	-	-	3,126,231
<b>Total MDIs</b>	<b>44,849.9</b>	<b>14,429,177</b>	<b>353,427</b>	<b>323,267</b>	<b>267,192</b>	<b>8,463,003</b>	<b>134,323</b>	<b>4,724</b>	<b>112,405</b>	<b>2,266,750</b>	<b>22,425</b>	<b>-</b>	<b>1,461,092</b>	<b>30,058,356</b>
<b>Non Deposit-Taking Microfinance Institutions (MFIs)</b>														
7 Active People's Microfinance Institution Plc.	-	-	-	7,132	-	355,960	-	5,990	-	80,900	-	-	1,976	69,922
8 Amatak Capital Plc.	-	-	-	4	461	6,193	-	(36)	38	6,067	-	-	124	2,926
9 ANAKUT Plc.	-	-	-	104	32	13,010	-	0	166	12,135	-	-	-	(1,305)
10 Asia Pacific Finance Plc.	-	-	-	0	13	2,348	-	254	1,242	13,349	-	-	-	(13,705)
11 Atom Capital Plc.	-	-	-	3	1	2,069	1	21	-	15,200	-	-	-	(12,366)
12 Baitang Microheranvathok Plc.	-	-	-	120	58	-	-	153	77	12,135	-	-	-	829
13 Bamboe Finance Plc.	-	-	-	67	113	4,783	-	21	1,025	10,113	-	-	-	(1,439)
14 BAMC Finance Plc.	-	-	-	53	57	-	-	-	3	12,135	-	-	-	(724)
15 Bayon Credit Plc.	-	-	-	161	324	109,060	243	50	1,233	60,675	-	-	-	2,173
16 BNKC (Cambodia) Plc.	-	-	-	119	282	14,374	-	(0)	21	7,281	-	-	-	27,699
17 BORRIBO Plc.	-	-	-	647	55	24,288	237	40	-	22,248	-	-	-	(9,094)
18 CAM Capital Public Limited Company	-	-	-	17,783	563	16,999	-	0	-	12,135	-	-	647	789
19 Cambodia Labor Care Plc.	-	-	-	210	685	36,552	-	83	-	14,534	-	-	282	3,148
20 Camma Microfinance Limited	-	-	-	-	34	158	-	-	-	6,068	-	-	-	(2,056)
21 Century Cambo Development Plc.	-	-	-	148	6,512	152,218	-	1,307	-	42,553	-	-	-	2,235
22 Challease Royal Finance Plc.	83	15	-	6,178	-	118,384	-	121	-	29,453	0	2,046	1,232	204,974
23 Chamroen Microfinance Plc.	-	-	-	355	84	108,940	-	39	607	14,158	-	-	9,506	167,127
24 Chochey Finance Plc.	-	-	-	29	700	34,078	-	1	(9)	8,090	-	-	104	135,168
25 City Microfinance Institution Plc.	-	-	-	35	1,315	1,836	-	83	66	44,495	-	-	80,900	42,269
26 CMK Plc.	259	10,830	1,639	-	-	32,252	-	325	3,022	10,113	-	-	12,932	143,380
27 Delta Microfinance Plc.	-	-	-	0	39	-	-	84	125	15,169	-	-	-	69,098
28 Ehtean Akpevath Pracheachun (EAP) Plc.	-	-	-	22	6	3,010	-	84	54	6,068	-	-	31	19,257
29 Family Microfinance Plc.	-	-	-	28	-	4,061	-	(3,933)	-	6,000	-	-	-	6,482
30 Farmer Finance Ltd.	-	-	-	2,858	1,264	73,373	-	-	3	6,000	-	-	-	(569)
31 First Finance Plc.	-	-	-	1,754	4,004	163,550	2,965	-	55	14,570	3,568	-	1,280	106,004
32 Funan Microfinance Plc.	-	-	-	539	628	22,371	-	72	61	32,360	-	-	17,154	252,536
33 Fuiaba Microfinance Plc.	-	-	-	2	111	810	1	-	5,784	28,315	-	-	-	60,376
34 GB Plc.	-	-	-	337	-	8,158	-	351	-	8,090	-	-	-	7,588
35 Golden Cash Plc.	-	-	-	0	229	4,132	(86)	13	145	6,068	-	-	58	17,115
36 Grow Plc.	-	-	-	494	668	84,945	919	-	-	40,450	-	-	-	10,033
37 Iemitsu Saison Microfinance (Cambodia) Plc.	-	-	-	408	617	1,222	221	-	-	12,494	-	-	-	123,463
38 Intean Poalroath Rongreoung Ltd.	-	-	-	117	65	29,840	175	30	-	8,090	-	-	261	33,036
39 JC Finance Plc.	-	-	-	-	1	55	21	181	-	6,068	-	-	-	36,441
40 Jet's Cash Box Finance Plc.	-	-	-	232	109	-	-	-	-	10,113	-	-	-	4,830
41 Khemarak Microfinance Institution Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	8,932

42	Khmer Capital Microfinance Institution Plc.	-	-	-	924	40,847	-	(0)	-	28,315	-	(5,217)	65,112
43	LBP Microfinance Plc.	-	-	-	224	15,188	-	651	-	10,113	-	(953)	25,479
44	LCH Plc.	-	-	-	-	-	-	4	-	6,068	-	159	6,253
45	LED Plc.	-	-	-	78	6,068	-	1	89	6,068	-	764	13,253
46	Maxima Microfinance Plc.	-	-	-	463	61,390	-	755	358	20,610	6,222	1,292	100,886
47	MIA Financial Plc.	-	-	-	97	16,696	146	66	-	10,113	-	1,359	28,738
48	Mothers Financial Japan Plc.	-	-	-	0	8,079	-	5,587	388	14,158	-	22,248	25,975
49	Niron Microfinance Plc.	-	-	-	67	849	0	7,554	199	10,346	-	(0)	24,867
50	NongHyup Finance (Cambodia) Plc.	-	-	-	678	2,424	133,737	204	2,064	101,125	-	337	257,799
51	ORO Financecorp Plc.	-	-	-	4,965	-	(104)	255	11	28,315	-	(4,744)	28,753
52	PG Development Plc.	-	-	-	74	-	-	-	-	12,135	-	(1,890)	10,370
53	Pipphup Thmey Microfinance Plc.	-	-	-	1,945	-	-	-	967	39,641	-	9,860	52,458
54	Ponleu Chaktomuk Plc.	-	-	-	-	-	-	-	0	6,068	-	(544)	5,552
55	Prasethheap Finance Plc.	-	-	-	51	5,384	-	-	-	11,794	255	1,181	20,211
56	Prime MF Microfinance Institution Ltd.	-	-	-	122	33,618	-	720	-	20,225	-	368	64,282
57	Propey Microfinance Plc.	-	-	-	12	2	-	-	-	6,068	-	(751)	5,331
58	Queen Finance Plc.	-	-	-	-	1,598	-	1,533	-	6,755	-	(1,641)	8,320
59	Rolya Microfinance Institution Plc.	-	-	-	763	-	-	187	-	6,068	-	(44)	6,994
60	Royal Microfinance Plc.	-	-	-	8	3,843	181	718	-	16,180	-	628	21,644
61	Sabay Credit Commercial Plc.	-	-	-	222	36,405	-	419	-	20,225	-	3,341	60,640
62	Sachak Microfinance Plc.	-	-	-	-	5,540	846	(28)	10	6,068	-	(805)	12,033
63	Sahaka Plc.	-	-	-	34	18,322	-	5	236	13,349	-	31	24,249
64	Sahakrheap Microfinance Plc.	-	-	-	32	5,324	-	0	59	10,000	-	342	7,612
65	Samsaky Microfinance Institution Plc.	-	-	-	2	43	-	237	12	8,090	-	(1,884)	6,499
66	Sambat Finance Plc.	-	-	-	3,028	32,830	-	(0)	140	13,260	-	192	45,317
67	Samporn Samakum Sahakreas Thuntoch neung maijurn Kampuchea Plc.	-	-	-	184	3,096	(14)	90	-	8,495	-	1,905	13,819
68	Samrithisak Microfinance Limited	-	-	-	1,154	41,160	-	-	(3,417)	60,675	-	8,137	121,487
69	Seilanithih Limited	40	-	-	468	6,698	-	(0)	721	8,495	-	3,016	18,409
70	Serey Oudom Microfinance Plc.	-	-	-	11	23,405	4	(1,770)	-	8,090	-	5,093	35,019
71	Sixy Six Finance Plc.	-	-	-	-	-	-	-	191	12,135	-	(783)	11,543
72	Sonatra Microfinance Institution Plc.	-	-	-	379	38,717	465	23	-	22,248	-	1,865	63,762
73	Sunny Microfinance Plc.	-	-	-	297	60,860	-	0	5,112	39,641	-	660	100,235
74	T&Go Finance Plc.	-	-	-	(106)	4,362	-	21	9	10,113	-	(8,830)	5,594
75	TBB (Cambodia) Microfinance Institution Plc.	-	-	-	2,358	85,243	-	-	-	80,900	-	3,913	167,814
76	Trop Khnhom Microfinance Plc.	-	-	-	-	27,759	-	-	571	6,068	-	668	35,065
77	Vithey Microfinance Plc.	-	-	-	254	8,940	1,064	-	-	18,203	-	(2,202)	31,672
78	Welcome Finance (Cambodia) Plc.	-	-	-	2,079	140,209	-	(688)	434	20,225	-	298	203,992
79	YCP Microfinance Plc.	-	-	-	84	-	-	1,361	-	21,439	-	20,996	45,609
	<b>Total MFIs</b>	<b>382</b>	<b>10,845</b>	<b>1,639</b>	<b>61,155</b>	<b>2,320,440</b>	<b>9,328</b>	<b>23,372</b>	<b>19,609</b>	<b>1,395,788</b>	<b>2,425</b>	<b>174,249</b>	<b>4,234,923</b>
	<b>TOTAL</b>	<b>45,232</b>	<b>14,440,022</b>	<b>355,066</b>	<b>384,422</b>	<b>10,783,443</b>	<b>143,662</b>	<b>28,096</b>	<b>132,014</b>	<b>3,662,538</b>	<b>2,425</b>	<b>2,348,055</b>	<b>34,293,279</b>



**PERCENTAGE DISTRIBUTION OF LIABILITIES AND EQUITY OF INDIVIDUAL MFIs**  
As of December 31, 2020

	Customer's deposit										Shareholder's Equity					TOTAL Liabilities and Equity
	Compulsory Saving	Voluntary Saving	Interest Payable	Accountpayable and Others Liabilities	Accrued Expenses and Provision	Loans Payable	Deferred Revenue	Suspense Clearing and interbranch Account	Other Liabilities	Paid up Capital	Premium on Share Capital	Hybrid Capital Investment	Reserves and Appropriations	Retained and Current Profit/Loss		
42 Khmer Capital Microfinance Institution Plc.	-	-	-	0.4%	1.4%	62.7%	-	0.0%	-	43.5%	-	-	-	-8.0%	100.0%	
43 LBP Microfinance Plc.	-	-	-	1.0%	0.9%	59.6%	-	2.6%	-	39.7%	-	-	-	-3.7%	100.0%	
44 LCH Plc.	-	-	-	0.4%	-	-	-	0.1%	-	97.0%	-	-	-	2.5%	100.0%	
45 LED Plc.	-	-	-	1.4%	0.6%	45.8%	-	0.0%	0.7%	45.8%	-	-	-	5.8%	100.0%	
46 Maxima Microfinance Plc.	-	-	-	1.1%	0.5%	60.9%	-	0.7%	0.4%	20.4%	6.2%	-	1.3%	8.6%	100.0%	
47 MIA Financial Plc.	-	-	-	0.9%	0.3%	58.1%	-	0.2%	-	35.2%	-	-	-	4.7%	100.0%	
48 Mothers Financial Japan Plc.	-	-	-	0.0%	0.9%	31.1%	-	21.5%	1.5%	54.5%	-	-	85.6%	-95.2%	100.0%	
49 Niron Microfinance Plc.	-	-	-	0.3%	3.4%	0.0%	-	30.4%	-	41.6%	-	-	0.0%	23.5%	100.0%	
50 NongHyup Finance (Cambodia) Plc.	-	-	-	0.3%	0.9%	51.9%	-	0.1%	-	39.2%	-	0.1%	0.1%	6.5%	100.0%	
51 ORO Financecorp Plc.	-	-	-	17.3%	0.2%	-	-	0.9%	0.0%	98.5%	-	-	-	-16.5%	100.0%	
52 PG Development Plc.	-	-	-	0.7%	0.5%	-	-	-	-	117.0%	-	-	-	-18.2%	100.0%	
53 Phipup Thmey Microfinance Plc.	-	-	-	3.7%	0.1%	-	-	-	1.8%	75.6%	-	-	-	18.8%	100.0%	
54 Ponleu Chaktomuk Plc.	-	-	-	-	0.5%	-	-	-	0.0%	109.3%	-	-	-	-9.8%	100.0%	
55 Prasethpheap Finance Plc.	-	-	-	0.3%	1.6%	26.6%	-	-	-	58.4%	1.3%	-	5.8%	6.0%	100.0%	
56 Prime MF Microfinance Institution Ltd.	-	-	-	0.2%	0.3%	52.3%	-	1.1%	-	31.5%	-	-	0.6%	14.1%	100.0%	
57 Propay Microfinance Plc.	-	-	-	0.2%	0.0%	-	-	-	-	113.8%	-	-	-	-14.1%	100.0%	
58 Queen Finance Plc.	-	-	-	-	0.9%	19.2%	-	18.4%	-	81.2%	-	-	-	-19.7%	100.0%	
59 Rojya Microfinance Institution Plc.	-	-	-	10.9%	0.3%	-	-	2.7%	-	86.7%	-	-	-	-0.6%	100.0%	
60 Royal Microfinance Plc.	-	-	-	0.0%	0.4%	17.8%	-	3.3%	-	74.8%	-	-	-	2.9%	100.0%	
61 Sabay Credit Commercial Plc.	-	-	-	0.4%	-	60.0%	-	0.7%	-	33.4%	-	-	0.0%	5.5%	100.0%	
62 Sachak Microfinance Plc.	-	-	-	-	0.6%	46.0%	-	-0.2%	0.1%	50.4%	-	-	2.8%	-6.7%	100.0%	
63 Sahaka Plc.	-	-	-	0.1%	0.6%	75.6%	-	0.0%	1.0%	55.0%	-	-	0.1%	-32.5%	100.0%	
64 Sahakrinhheap Microfinance Plc.	-	-	-	0.4%	7.4%	89.9%	-	0.0%	0.8%	131.4%	-	-	4.5%	-114.5%	100.0%	
65 Samaky Microfinance Institution Plc.	-	-	-	0.0%	0.7%	-	-	3.6%	0.2%	124.5%	-	-	0.4%	-29.0%	100.0%	
66 Sambat Finance Plc.	-	-	-	6.7%	0.5%	72.4%	-	0.0%	0.3%	29.3%	-	-	-	-9.7%	100.0%	
67 Samporn Samakum Sahakreas Thuntech neung maj	-	-	-	1.3%	0.5%	22.4%	-	0.6%	-	61.5%	-	-	-	13.8%	100.0%	
68 Samrithisak Microfinance Limited	-	-	-	0.9%	0.8%	33.9%	-	-	-2.8%	49.9%	-	-	6.7%	10.5%	100.0%	
69 Seilanthih Limited	0.2%	-	-	2.5%	1.0%	36.4%	-	0.0%	3.9%	46.1%	-	-	16.4%	-6.6%	100.0%	
70 Serey Oudom Microfinance Plc.	-	-	-	0.0%	0.5%	66.8%	-	-5.1%	-	23.1%	-	-	-	14.5%	100.0%	
71 Sixty Six Finance Plc.	-	-	-	-	-	-	-	-	1.7%	105.1%	-	-	-	-6.8%	100.0%	
72 Sonatra Microfinance Institution Plc.	-	-	-	0.6%	0.1%	60.7%	-	0.0%	-	34.9%	-	-	-	2.9%	100.0%	
73 Sunny Microfinance Plc.	-	-	-	0.3%	0.3%	60.7%	-	0.0%	5.1%	39.5%	-	-	0.7%	-6.6%	100.0%	
74 T&Go Finance Plc.	-	-	-	-1.9%	0.5%	78.0%	-	0.4%	0.2%	180.8%	-	-	-	-157.8%	100.0%	
75 TBB (Cambodia) Microfinance Institution Plc.	-	-	-	1.4%	0.4%	50.8%	-	-	-	48.2%	-	-	2.3%	-3.2%	100.0%	
76 Trop Khnhom Microfinance Plc.	-	-	-	-	-	79.2%	-	-	1.6%	17.3%	-	-	-	1.9%	100.0%	
77 Vithey Microfinance Plc.	-	-	-	0.8%	0.1%	28.2%	-	3.4%	-	57.5%	-	-	17.0%	-7.0%	100.0%	
78 Welcome Finance (Cambodia) Plc.	-	-	-	1.0%	1.3%	68.7%	-	-0.3%	0.2%	9.9%	-	-	0.1%	19.0%	100.0%	
79 YCP Microfinance Plc.	-	-	-	0.2%	3.8%	-	-	3.0%	-	47.0%	-	-	-	46.0%	100.0%	
<b>Subtotal</b>	<b>0.0%</b>	<b>0.3%</b>	<b>0.0%</b>	<b>1.4%</b>	<b>0.8%</b>	<b>54.8%</b>	<b>0.2%</b>	<b>0.6%</b>	<b>0.5%</b>	<b>33.0%</b>	<b>0.2%</b>	<b>0.1%</b>	<b>4.1%</b>	<b>4.1%</b>	<b>100.0%</b>	
<b>Total</b>	<b>0.1%</b>	<b>42.1%</b>	<b>1.0%</b>	<b>1.1%</b>	<b>0.9%</b>	<b>31.4%</b>	<b>0.4%</b>	<b>0.1%</b>	<b>0.4%</b>	<b>10.7%</b>	<b>0.1%</b>	<b>0.0%</b>	<b>4.8%</b>	<b>6.8%</b>	<b>100.0%</b>	

Table 25

**PROFIT AND LOSS STATEMENT**

**As of December 31, 2020**

	1 USD = 4,045 KHR <span style="float: right;">(millions of KHR)</span>											
	1	2	3=1-2	4	5=3+4	6	7	8=5-6-7	9	10=8+9	11	12=10-11
	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
<b>Microfinance Deposit-Taking Institutions (MDIs)</b>												
1 AMK Plc.	247,278	90,478	156,800	53,810	210,610	148,544	18,893	43,173	811	43,985	9,219	34,766
2 Amret Plc.	610,518	281,126	329,392	48,708	378,099	221,413	7,141	149,544	-	149,544	29,666	119,879
3 LOLC (Cambodia) Plc.	568,842	264,272	304,570	81,014	385,584	162,749	16,664	206,171	-	206,171	41,599	164,572
4 Mohanokor Plc.	43,834	10,182	33,652	28,768	62,420	42,439	563	19,418	-	19,418	4,563	14,855
5 Prasac Microfinance Institution Plc.	1,675,181	788,002	907,180	73,529	980,709	367,579	72,537	540,593	4,032	544,625	109,123	435,502
6 WB Finance Co., Ltd	329,176	70,912	258,264	21,098	279,363	132,242	12,166	134,955	-	134,955	27,428	107,526
<b>Subtotal</b>	<b>3,474,828</b>	<b>1,484,971</b>	<b>1,989,857</b>	<b>306,928</b>	<b>2,296,785</b>	<b>1,074,965</b>	<b>127,965</b>	<b>1,093,855</b>	<b>4,843</b>	<b>1,098,698</b>	<b>221,598</b>	<b>877,100</b>
<b>Non Deposit-Taking Microfinance Institutions (MFIs)</b>												
7 Active People's Microfinance Institution Plc.	109,933	15,779	94,154	2,994	97,147	34,415	25,642	37,091	-	37,091	-	37,091
8 Anatak Capital Plc.	2,727	595	2,132	684	2,816	2,118	99	599	-	599	187	412
9 ANAKUT Plc.	3,342	899	2,443	371	2,814	2,309	1,012	(507)	1	(506)	38	(544)
10 Asia Pacific Finance Plc.	308	-	308	47	355	1,539	19	(1,202)	-	(1,202)	3	(1,206)
11 Atom Capital Plc.	1,824	936	887	60	948	1,446	3,815	(4,314)	-	(4,314)	26	(4,340)
12 Baitang Microheranhvathok Plc.	1,831	15	1,816	307	2,123	1,578	2	543	-	543	193	350
13 Bamboo Finance Plc.	7,722	2,458	5,264	-	5,264	4,710	336	218	-	218	-	218
14 BAMC Finance Plc.	2,602	315	2,287	687	2,974	2,745	25	204	-	204	33	172
15 Bayon Credit Plc.	672	-	672	54	725	2,321	(67)	(1,528)	126	(1,402)	(0)	(1,402)
16 BNKC (Cambodia) Plc.	19,760	3,147	16,613	1,201	17,814	10,929	1,100	5,786	-	5,786	1,458	4,327
17 BORRIBO Plc.	4,219	1,026	3,194	768	3,962	2,260	188	1,513	-	1,513	323	1,190
18 CAM Capital Public Limited Company	1,617	85	1,531	(186)	1,345	4,690	6,076	(9,421)	-	(9,421)	20	(9,441)
19 Cambodia Labor Care Plc.	3,727	1,041	2,685	190	2,875	944	389	1,543	-	1,543	351	1,192
20 Gamma Microfinance Limited	8,611	2,546	6,065	1,190	7,255	4,686	1,404	1,165	-	1,165	288	877
21 Century Cambo Development Plc.	89	-	89	2	92	617	4	(529)	-	(529)	-	(529)
22 Challease Royal Finance Plc.	24,960	2,806	22,154	8,219	30,373	14,016	9,273	7,084	-	7,084	304	6,780
23 Chamroeun Microfinance Plc.	19,177	7,570	11,607	10,126	21,733	16,134	1,025	4,573	412	4,985	1,098	3,888
24 Chokey Finance Plc.	14,930	5,125	9,805	2,517	12,322	10,123	329	1,870	-	1,870	339	1,531
25 City Microfinance Institution Plc.	4,283	1,540	2,743	359	3,102	3,724	360	(982)	-	(982)	-	(982)
26 CMK Plc.	6,618	925	5,693	1,058	6,750	5,159	387	1,205	-	1,205	76	1,129
27 Delta Microfinance Plc.	8,902	-	8,902	3,978	12,880	9,983	1,925	972	-	972	243	730
28 Eritean Akpevath Pracheachun (EAP) Plc.	655	-	655	102	757	1,080	(236)	(87)	-	(87)	9	(96)
29 Family Microfinance Plc.	599	24	575	69	644	1,197	260	(813)	-	(813)	7	(820)
30 Farmer Finance Ltd.	1,030	200	830	300	1,130	940	53	137	-	137	-	137
31 First Finance Plc.	13,887	6,632	7,254	1,019	8,273	7,658	(12)	627	-	627	320	306
32 Funan Microfinance Plc.	39,997	15,239	24,758	14,039	38,797	22,637	2,359	13,800	-	13,800	2,757	11,044
33 Futaba Microfinance Plc.	7,206	565	6,641	551	7,192	4,533	1,009	1,649	-	1,649	620	1,029
34 GB Plc.	652	14	638	(1)	638	1,564	61	(988)	-	(988)	6	(994)
35 Golden Cash Plc.	5,459	1,453	4,006	3,638	7,644	5,913	202	1,529	-	1,529	657	872
36 Grow Plc.	1,534	346	1,188	187	1,375	1,013	318	44	-	44	69	(25)
37 Idemitsu Saison Microfinance (Cambodia) Plc.	12,117	1,373	10,744	140	10,884	4,805	4,833	1,246	-	1,246	123	1,124
38 Intean Poalroath Rongreourng Ltd.	4,487	114	4,372	1,144	5,517	3,652	(1,242)	3,106	-	3,106	695	2,411
39 JC Finance Plc.	4,745	1,338	3,407	841	4,248	3,419	411	419	-	419	56	363
40 Jet's Cash Box Finance Plc.	158	-	158	1	159	256	113	(210)	-	(210)	1	(210)
41 Khemarak Microfinance Institution Limited	-	-	-	-	-	-	-	-	-	-	-	-

**PROFIT AND LOSS STATEMENT**

**As of December 31, 2020**

Table 26

1 USD = 4,045 KHR (millions of KHR)

	1	2	3=1-2	4	5=3+4	6	7	8=5-6-7	9	10=8+9	11	12=10-11
	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
42 Khmer Capital Microfinance Institution Plc.	3,371	82	3,289	161	3,450	3,346	230	(126)	-	(126)	37	(163)
43 LBP Microfinance Plc.	4,002	1,297	2,705	1,058	3,763	2,491	2,200	(928)	-	(928)	241	(1,169)
44 LCH Plc.	826	-	826	32	859	560	-	298	-	298	9	290
45 LED Plc.	2,405	502	1,902	633	2,535	1,380	710	446	-	446	89	356
46 Maxima Microfinance Plc.	14,695	5,153	9,542	907	10,450	7,779	443	2,221	73	2,300	470	1,831
47 MIA Financial Plc.	3,938	903	3,035	355	3,391	2,221	537	632	-	632	-	632
48 Mothers Financial Japan Plc.	1,751	379	1,372	550	1,922	2,161	5,347	(5,586)	-	(5,586)	22	(5,609)
49 Niron Microfinance Plc.	1,503	-	1,503	5,591	7,093	5,274	744	1,076	-	1,076	153	922
50 NongHyup Finance (Cambodia) Plc.	25,852	2,647	23,205	5,101	28,306	16,543	1,918	9,845	224	10,069	2,201	7,868
51 ORO Financecorp Plc.	2,078	-	2,078	8	2,086	1,247	422	418	-	418	-	418
52 PG Development Plc.	259	-	259	(9)	250	719	(1)	(468)	-	(468)	-	(468)
53 Phipup Thmey Microfinance Plc.	4,502	-	4,502	315	4,817	3,334	1,866	(383)	-	(383)	-	(383)
54 Ponleu Chaktomuk Plc.	140	-	140	14	154	242	4	(92)	-	(92)	1	(93)
55 Praseithpeap Finance Plc.	2,942	513	2,429	790	3,219	2,710	57	452	-	452	91	361
56 Prime MF Microfinance Institution Ltd.	7,813	3,075	4,738	3,634	8,372	6,114	192	2,065	-	2,065	-	2,065
57 Propey Microfinance Plc.	572	-	572	68	640	732	78	(171)	-	(171)	-	(171)
58 Queen Finance Plc.	950	185	766	314	1,080	1,454	(310)	(63)	-	(63)	13	(76)
59 Rolya Microfinance Institution Plc.	1,409	-	1,409	79	1,488	539	1,630	(681)	-	(681)	12	(693)
60 Royal Microfinance Plc.	2,954	250	2,704	1,134	3,838	2,996	1,530	(688)	-	(688)	35	(722)
61 Sabay Credit Commercial Plc.	5,171	1,845	3,327	275	3,602	740	445	2,417	-	2,417	237	2,180
62 Sachak Microfinance Plc.	1,073	651	422	387	809	1,241	469	(901)	-	(901)	-	(901)
63 Sahaka Plc.	2,944	749	2,195	62	2,257	3,231	(451)	(523)	-	(523)	42	(566)
64 Sahakripheap Microfinance Plc.	1,114	103	1,010	1,568	2,579	2,800	168	(390)	-	(390)	(16)	(374)
65 Samaky Microfinance Institution Plc.	627	-	627	46	672	661	311	(300)	-	(300)	7	(306)
66 Sambat Finance Plc.	5,659	2,411	3,248	2,549	5,797	4,969	145	683	-	683	83	600
67 Samporn Samakum Sahakreas Thuntoch neung matjum Kampuchea Plc.	2,150	285	1,866	437	2,303	1,602	204	496	-	496	190	307
68 Samrithisak Microfinance Limited	16,972	3,207	13,765	907	14,672	10,549	14	4,109	-	4,109	817	3,292
69 Seilanithih Limited	2,728	775	1,952	742	2,695	3,133	13	(451)	-	(451)	64	(516)
70 Serey Oudom Microfinance Plc.	5,297	1,988	3,310	227	3,537	2,757	(36)	816	-	816	158	659
71 Sixty Six Finance Plc.	805	40	765	79	844	936	79	(171)	-	(171)	9	(180)
72 Sonatra Microfinance Institution Plc.	6,704	3,040	3,664	1,046	4,709	4,819	-	(110)	-	(110)	-	(110)
73 Sunny Microfinance Plc.	3,600	599	3,001	145	3,146	3,452	151	(457)	-	(457)	39	(496)
74 T&Go Finance Plc.	1,029	396	633	242	876	2,691	(157)	(1,658)	-	(1,658)	-	(1,658)
75 TBB (Cambodia) Microfinance Institution Plc.	12,198	2,248	9,950	1,152	11,102	6,711	54	4,336	-	4,336	-	4,336
76 Trop Khnhom Microfinance Plc.	4,945	2,730	2,215	1,165	3,380	4,228	6	(854)	-	(854)	62	(916)
77 Vithey Microfinance Plc.	4,959	833	4,126	1,205	5,332	5,466	117	(251)	-	(251)	101	(352)
78 Welcome Finance (Cambodia) Plc.	26,850	9,894	16,956	9,174	26,130	12,168	1,552	12,411	-	12,411	2,161	10,250
79 YCP Microfinance Plc.	3,046	-	3,046	2,653	5,699	3,119	253	2,328	-	2,328	716	1,611
<b>Subtotal</b>	<b>530,212</b>	<b>120,887</b>	<b>409,325</b>	<b>101,453</b>	<b>510,778</b>	<b>332,228</b>	<b>82,406</b>	<b>96,144</b>	<b>836</b>	<b>96,980</b>	<b>18,343</b>	<b>78,637</b>
<b>Total</b>	<b>4,005,040</b>	<b>1,605,858</b>	<b>2,399,182</b>	<b>408,380</b>	<b>2,807,563</b>	<b>1,407,193</b>	<b>210,371</b>	<b>1,189,999</b>	<b>5,680</b>	<b>1,195,678</b>	<b>239,941</b>	<b>955,737</b>

**NET PROFIT**  
**As of December 31, 2020**

Table 27

1 USD = 4,045 KHR

(millions of KHR)

	2020				
	Net profit	Total Assets	As percentage of Assets	Loans	As percentage of Loans
<b>Microfinance Deposit-Taking Institutions (MDIs)</b>					
1 AMK Plc.	34,766	1,893,459	1.8%	1,515,047	2.3%
2 Amret Plc.	119,879	5,616,551	2.1%	4,116,069	2.9%
3 LOLC (Cambodia) Plc.	164,572	4,392,772	3.7%	3,487,824	4.7%
4 Mohanokor Plc.	14,855	331,373	4.5%	276,311	5.4%
5 Prasac Microfinance Institution Plc.	435,502	14,697,970	3.0%	12,259,670	3.6%
6 WB Finance Co., Ltd	107,526	3,126,231	3.4%	2,526,618	4.3%
<b>Subtotal</b>	<b>877,100</b>	<b>30,058,356</b>	<b>2.9%</b>	<b>24,181,539</b>	<b>3.6%</b>
<b>Non Deposit-Taking Microfinance Institutions (MFIs)</b>					
7 Active People's Microfinance Institution Plc.	37,091	521,880	7.1%	415,582	8.9%
8 Amatak Capital Plc.	412	15,778	2.6%	14,693	2.8%
9 ANAKUT Plc.	(544)	24,142	-2.3%	23,783	-2.3%
10 Asia Pacific Finance Plc.	(1,206)	3,501	-34.4%	2,038	-59.2%
11 Atom Capital Plc.	(4,340)	4,929	-88.1%	3,984	-109.0%
12 Baitang Microheranhvathok Plc.	350	13,372	2.6%	11,009	3.2%
13 Bamboo Finance Plc.	218	35,791	0.6%	31,318	0.7%
14 BAMC Finance Plc.	172	19,008	0.9%	16,572	1.0%
15 Bayon Credit Plc.	(1,402)	11,524	-12.2%	874	-160.4%
16 BNKC (Cambodia) Plc.	4,327	173,918	2.5%	163,357	2.6%
17 BORRIBO Plc.	1,190	27,699	4.3%	24,824	4.8%
18 CAM Capital Public Limited Company	(9,441)	38,420	-24.6%	27,918	-33.8%
19 Cambodia Labor Care Plc.	1,192	48,917	2.4%	36,178	3.3%
20 Camma Microfinance Limited	877	55,493	1.6%	53,898	1.6%
21 Century Cambo Development Plc.	(529)	4,204	-12.6%	380	-139.4%
22 Chailease Royal Finance Plc.	6,780	204,974	3.3%	198,969	3.4%
23 Chamroeun Microfinance Plc.	3,888	167,127	2.3%	114,996	3.4%
24 Chokchey Finance Plc.	1,531	135,168	1.1%	125,858	1.2%
25 City Microfinance Institution Plc.	(982)	42,269	-2.3%	34,306	-2.9%
26 CMK Plc.	1,129	143,380	0.8%	50,717	2.2%
27 Delta Microfinance Plc.	730	69,098	1.1%	49,821	1.5%
28 Entean Akpevath Pracheachun (EAP) Plc.	(96)	19,257	-0.5%	4,882	-2.0%
29 Family Microfinance Plc.	(820)	6,482	-12.7%	5,803	-14.1%
30 Farmer Finance Ltd.	137	5,590	2.5%	8,851	1.6%
31 First Finance Plc.	306	106,004	0.3%	93,266	0.3%
32 Funan Microfinance Plc.	11,044	252,536	4.4%	229,926	4.8%
33 Futaba Microfinance Plc.	1,029	60,376	1.7%	57,713	1.8%
34 GB Plc.	(994)	7,588	-13.1%	6,239	-15.9%
35 Golden Cash Plc.	872	17,115	5.1%	14,428	6.0%
36 Grow Plc.	(25)	10,033	-0.2%	9,350	-0.3%
37 Idemitsu Saison Microfinance (Cambodia) Plc.	1,124	123,463	0.9%	118,382	0.9%
38 Intean Poalroath Rongroeurng Ltd.	2,411	33,036	7.3%	26,300	9.2%
39 JC Finance Plc.	363	36,441	1.0%	31,521	1.2%
40 Jet's Cash Box Finance Plc.	(210)	4,830	-4.4%	2,106	-10.0%
41 Khemarak Microfinance Institution Limited	-	8,932	-	-	-
42 Khmer Capital Microfinance Institution Plc.	(163)	65,112	-0.3%	49,120	-0.3%



**NET PROFIT**  
**As of December 31, 2020**

Table 27

1 USD = 4,045 KHR

(millions of KHR)

	2020				
	Net profit	Total Assets	As percentage of Assets	Loans	As percentage of Loans
43 LBP Microfinance Plc.	(1,169)	25,479	-4.6%	22,322	-5.2%
44 LCH Plc.	290	6,253	4.6%	5,207	5.6%
45 LED Plc.	356	13,253	2.7%	13,547	2.6%
46 Maxima Microfinance Plc.	1,831	100,886	1.8%	84,936	2.2%
47 MIA Financial Plc.	632	28,738	2.2%	26,269	2.4%
48 Mothers Financial Japan Plc.	(5,609)	25,975	-21.6%	31,467	-17.8%
49 Niron Microfinance Plc.	922	24,867	3.7%	6,240	14.8%
50 NongHyup Finance (Cambodia) Plc.	7,868	257,799	3.1%	171,398	4.6%
51 ORO Financecorp Plc.	418	28,753	1.5%	8,875	4.7%
52 PG Development Plc.	(468)	10,370	-4.5%	2,044	-22.9%
53 Piphup Thmey Microfinance Plc.	(383)	52,458	-0.7%	11,927	-3.2%
54 Ponleu Chaktomuk Plc.	(93)	5,552	-1.7%	350	-26.6%
55 Prasethpheap Finance Plc.	361	20,211	1.8%	16,701	2.2%
56 Prime MF Microfinance Institution Ltd.	2,065	64,282	3.2%	52,162	4.0%
57 Propey Microfinance Plc.	(171)	5,331	-3.2%	3,340	-5.1%
58 Queen Finance Plc.	(76)	8,320	-0.9%	6,261	-1.2%
59 Rolya Microfinance Institution Plc.	(693)	6,994	-9.9%	7,769	-8.9%
60 Royal Microfinance Plc.	(722)	21,644	-3.3%	17,806	-4.1%
61 Sabay Credit Commercial Plc.	2,180	60,640	3.6%	49,284	4.4%
62 Sachak Microfinance Plc.	(901)	12,033	-7.5%	5,642	-16.0%
63 Sahaka Plc.	(566)	24,249	-2.3%	22,529	-2.5%
64 Sahakrinpheap Microfinance Plc.	(374)	7,612	-4.9%	6,249	-6.0%
65 Samaky Microfinance Institution Plc.	(306)	6,499	-4.7%	2,976	-10.3%
66 Sambat Finance Plc.	600	45,317	1.3%	35,817	1.7%
67 Samporn Samakum Sahakreas Thuntoch neung majum Kampuchea Plc.	307	13,819	2.2%	13,236	2.3%
68 Samrithisak Microfinance Limited	3,292	121,487	2.7%	106,164	3.1%
69 Seilanithih Limited	(516)	18,409	-2.8%	13,090	-3.9%
70 Serey Oudom Microfinance Plc.	659	35,019	1.9%	32,452	2.0%
71 Sixty Six Finance Plc.	(180)	11,543	-1.6%	7,943	-2.3%
72 Sonatra Microfinance Institution Plc.	(110)	63,762	-0.2%	52,009	-0.2%
73 Sunny Microfinance Plc.	(496)	100,235	-0.5%	58,250	-0.9%
74 T&Go Finance Plc.	(1,658)	5,594	-29.6%	7,224	-23.0%
75 TBB (Cambodia) Microfinance Institution Plc.	4,336	167,814	2.6%	146,402	3.0%
76 Trop Khnhom Microfinance Plc.	(916)	35,065	-2.6%	24,791	-3.7%
77 Vithey Microfinance Plc.	(352)	31,672	-1.1%	28,370	-1.2%
78 Welcome Finance (Cambodia) Plc.	10,250	203,992	5.0%	172,133	6.0%
79 YCP Microfinance Plc.	1,611	45,609	3.5%	13,621	11.8%
<b>Subtotal</b>	<b>78,637</b>	<b>4,234,923</b>	<b>1.9%</b>	<b>3,345,761</b>	<b>2.4%</b>
<b>Total</b>	<b>955,737</b>	<b>34,293,279</b>	<b>2.8%</b>	<b>27,527,301</b>	<b>3.5%</b>

## COMPARISON OF TOTAL DEPOSITS

As of December 31, 2020

Table 28

(millions of KHR)

	Total Deposits				Growth Rate (%) 2020 over 2019
	2020		2019*		
	1 USD/KHR = <b>Amount</b>	4,045 <b>Share</b>	1 USD/KHR = <b>Amount</b>	4,075 <b>Share</b>	
<b>Microfinance Deposit-Taking Institutions (MDIs)</b>					
1 AMK Plc.	830,415	5.7%	728,945	5.9%	14.8%
2 Amret Plc.	2,668,437	18.4%	2,160,861	17.6%	24.4%
3 LOLC (Cambodia) Plc.	2,119,191	14.6%	1,827,667	14.9%	16.8%
4 Mohanokor Plc.	22,536	0.2%	-	-	-
5 Prasac Microfinance Institution Plc.	8,338,219	57.6%	7,288,272	59.4%	15.3%
6 WB Finance Co., Ltd	495,229	3.4%	263,719	2.1%	89.2%
<b>Total</b>	<b><u>14,474,027</u></b>	<b><u>100.0%</u></b>	<b><u>12,269,463</u></b>	<b><u>100.0%</u></b>	<b><u>18.8%</u></b>

\*The 2019 figures were adjusted due to the movements of 2 MDIs and 2 MFIs.

**TOTAL DEPOSITS CLASSIFIED BY TYPE OF ACCOUNTS**  
**As of December 31, 2020**

Table 29

1 USD = 4,045 KHR

(millions of KHR)

	2020					Interest payable	TOTAL DEPOSITS
	Compusary Saving	Voluntary Saving			Other deposits		
		Saving deposits	Demand deposits	Term deposits			
<b>Microfinance Deposit-Taking Institutions (MDIs)</b>							
1 AMK Plc.	44,850	335,063	-	450,503	-	17,728	<b>848,144</b>
2 Amret Plc.	-	837,925	-	1,830,511	-	73,808	<b>2,742,245</b>
3 LOLC (Cambodia) Plc.	-	168,564	-	1,950,627	-	49,009	<b>2,168,201</b>
4 Mohanokor Plc.	-	16,874	-	5,654	8	-	<b>22,536</b>
5 Prasac Microfinance Institution Plc.	-	482,581	-	7,855,638	-	204,472	<b>8,542,691</b>
6 WB Finance Co., Ltd	-	95,054	-	400,175	-	8,409	<b>503,638</b>
<b>Total</b>	<b>44,850</b>	<b>1,936,061</b>	<b>-</b>	<b>12,493,108</b>	<b>8</b>	<b>353,427</b>	<b>14,827,454</b>
<b>As Percentage of Total Deposits</b>	<b>0.3%</b>	<b>13.1%</b>	<b>-</b>	<b>84.3%</b>	<b>0.0%</b>	<b>2.4%</b>	<b>100.0%</b>

## LOANS AND NON-PERFORMING LOANS (NPLS)

As of December 31, 2020

Table 30

(millions of KHR)

	2020			2019*		
	1 USD/KHR = 4,045			1 USD/KHR = 4,075		
	NPLs	Loans	NPLs Ratio	NPLs	Loans	NPLs Ratio
<b>Microfinance Deposit-Taking Institutions (MDIs)</b>						
1 AMK Plc.	54,912	1,515,047	3.6%	14,703	1,331,860	1.1%
2 Amret Plc.	9,723	4,116,069	0.2%	5,273	3,994,109	0.1%
3 LOLC (Cambodia) Plc.	26,538	3,487,824	0.8%	15,916	3,172,622	0.5%
4 Mohanokor Plc.	3,158	276,311	1.1%	4,077	235,311	1.7%
5 Prasac Microfinance Institution Plc.	168,275	12,259,670	1.4%	31,698	10,192,782	0.3%
6 WB Finance Co., Ltd	6,531	2,526,618	0.3%	4,099	1,799,763	0.2%
<b>Subtotal</b>	<b>269,137</b>	<b>24,181,539</b>	<b>1.1%</b>	<b>75,767</b>	<b>20,726,446</b>	<b>0.4%</b>
<b>Non Deposit-Taking Microfinance Institutions (MFIs)</b>						
7 Active People's Microfinance Institution Plc.	54,551	415,582	13.1%	23,448	268,311	8.7%
8 Amatak Capital Plc.	415	14,693	2.8%	239	16,005	1.5%
9 ANAKUT Plc.	763	23,783	3.2%	602	20,651	2.9%
10 Asia Pacific Finance Plc.	155	2,038	7.6%	91	1,776	5.1%
11 Atom Capital Plc.	230	3,984	5.8%	33	28,185	0.1%
12 Baitang Microheranhvathok Plc.	69	11,009	0.6%	38	9,663	0.4%
13 Bamboo Finance Plc.	934	31,318	3.0%	1,079	28,598	3.8%
14 BAMC Finance Plc.	74	16,572	0.4%	204	15,294	1.3%
15 Bayon Credit Plc.	63	874	7.2%	275	8,812	3.1%
16 BNKC (Cambodia) Plc.	3,339	163,357	2.0%	415	91,448	0.5%
17 BORRIBO Plc.	1,305	24,824	5.3%	708	26,881	2.6%
18 CAM Capital Public Limited Company	580	27,918	2.1%	-	6,414	-
19 Cambodia Labor Care Plc.	3,112	36,178	8.6%	122	26,729	0.5%
20 Camma Microfinance Limited	10,433	53,898	19.4%	1	53,602	0.0%
21 Century Cambo Development Plc.	-	380	-	-	196	-
22 Chailease Royal Finance Plc.	13,272	198,969	6.7%	2,679	106,957	2.5%
23 Chamroeun Microfinance Plc.	1,228	114,996	1.1%	668	86,076	0.8%
24 Chokchey Finance Plc.	1,518	125,858	1.2%	229	87,407	0.3%
25 City Microfinance Institution Plc.	5,192	34,306	15.1%	5,088	27,393	18.6%
26 CMK Plc.	1,884	50,717	3.7%	2,879	43,395	6.6%
27 Delta Microfinance Plc.	8,817	49,821	17.7%	4,271	62,166	6.9%
28 Entean Akpevath Pracheachun (EAP) Plc.	1,096	4,882	22.5%	1,519	4,627	32.8%
29 Family Microfinance Plc.	592	5,803	10.2%	-	3,120	-
30 Farmer Finance Ltd.	144	8,851	1.6%	-	5,593	-
31 First Finance Plc.	2,829	93,266	3.0%	2,197	101,113	2.2%
32 Funan Microfinance Plc.	3,577	229,926	1.6%	2,682	230,406	1.2%
33 Futaba Microfinance Plc.	2,188	57,713	3.8%	251	54,793	0.5%
34 GB Plc.	-	6,239	-	-	-	-
35 Golden Cash Plc.	386	14,428	2.7%	171	15,887	1.1%
36 Grow Plc.	1,390	9,350	14.9%	318	9,470	3.4%
37 Idemitsu Saison Microfinance (Cambodia) Plc.	20,012	118,382	16.9%	12,195	109,503	11.1%
38 Intean Poalroath Rongroeurng Ltd.	461	26,300	1.8%	871	23,748	3.7%
39 JC Finance Plc.	1,753	31,521	5.6%	577	30,757	1.9%
40 Jet's Cash Box Finance Plc.	574	2,106	27.2%	-	2,390	-
41 Khemarak Microfinance Institution Limited	-	-	-	-	-	-

## LOANS AND NON-PERFORMING LOANS (NPLS)

As of December 31, 2020

Table 30

(millions of KHR)

	2020			2019*		
	1 USD/KHR = 4,045			1 USD/KHR = 4,075		
	NPLs	Loans	NPLs Ratio	NPLs	Loans	NPLs Ratio
42 Khmer Capital Microfinance Institution Plc.	58	49,120	0.1%	76	27,710	0.3%
43 LBP Microfinance Plc.	6,189	22,322	27.7%	1,174	30,915	3.8%
44 LCH Plc.	-	5,207	-	-	4,515	-
45 LED Plc.	767	13,547	5.7%	105	18,016	0.6%
46 Maxima Microfinance Plc.	870	84,936	1.0%	499	87,305	0.6%
47 MIA Financial Plc.	889	26,269	3.4%	482	25,749	1.9%
48 Mothers Financial Japan Plc.	18,228	31,467	57.9%	13,137	26,474	49.6%
49 Niron Microfinance Plc.	395	6,240	6.3%	42	6,803	0.6%
50 NongHyup Finance (Cambodia) Plc.	1,834	171,398	1.1%	1,174	122,281	1.0%
51 ORO Financecorp Plc.	2,294	8,875	25.8%	656	8,939	7.3%
52 PG Development Plc.	-	2,044	-	-	2,219	-
53 Piphup Thmey Microfinance Plc.	8,412	11,927	70.5%	11,955	30,725	38.9%
54 Ponleu Chaktomuk Plc.	-	350	-	-	51	-
55 Prasethpheap Finance Plc.	245	16,701	1.5%	204	17,227	1.2%
56 Prime MF Microfinance Institution Ltd.	2,044	52,162	3.9%	905	56,952	1.6%
57 Propey Microfinance Plc.	324	3,340	9.7%	-	3,607	-
58 Queen Finance Plc.	1,049	6,261	16.7%	1,371	6,617	20.7%
59 Rolya Microfinance Institution Plc.	3,981	7,769	51.2%	62	9,790	0.6%
60 Royal Microfinance Plc.	3,753	17,806	21.1%	1,324	16,669	7.9%
61 Sabay Credit Commercial Plc.	-	49,284	0.0%	451	26,298	1.7%
62 Sachak Microfinance Plc.	291	5,642	5.2%	228	8,152	2.8%
63 Sahaka Plc.	-	22,529	-	5,780	19,374	29.8%
64 Sahakrinpheap Microfinance Plc.	640	6,249	10.2%	89	6,437	1.4%
65 Samaky Microfinance Institution Plc.	1,421	2,976	47.8%	432	3,623	11.9%
66 Sambat Finance Plc.	433	35,817	1.2%	323	34,550	0.9%
67 Samporn Samakum Sahakreas Thuntoch neung matjum Kampuchea Plc.	1,160	13,236	8.8%	532	12,471	4.3%
68 Samrithisak Microfinance Limited	947	106,164	0.9%	325	115,597	0.3%
69 Seilanithih Limited	448	13,090	3.4%	802	18,498	4.3%
70 Serey Oudom Microfinance Plc.	56	32,452	0.2%	20	37,288	0.1%
71 Sixty Six Finance Plc.	-	7,943	-	-	-	-
72 Sonatra Microfinance Institution Plc.	-	52,009	-	-	49,040	-
73 Sunny Microfinance Plc.	5	58,250	0.0%	22	13,126	0.2%
74 T&Go Finance Plc.	5,365	7,224	74.3%	8,298	12,143	68.3%
75 TBB (Cambodia) Microfinance Institution Plc.	15,214	146,402	10.4%	6,051	150,691	4.0%
76 Trop Khnhom Microfinance Plc.	1,320	24,791	5.3%	882	34,349	2.6%
77 Vithey Microfinance Plc.	1,081	28,370	3.8%	441	28,703	1.5%
78 Welcome Finance (Cambodia) Plc.	8,144	172,133	4.7%	1,152	175,453	0.7%
79 YCP Microfinance Plc.	2,020	13,621	14.8%	1,570	22,967	6.8%
<b>Subtotal</b>	<b>232,810</b>	<b>3,345,761</b>	<b>7.0%</b>	<b>124,417</b>	<b>2,878,687</b>	<b>4.3%</b>
<b>Total</b>	<b>501,947</b>	<b>27,527,301</b>	<b>1.8%</b>	<b>200,184</b>	<b>23,605,134</b>	<b>0.8%</b>

\*The 2019 figures were adjusted due to the movements of 2 MDIs and 2 MFIs.

## TOTAL CREDITS CLASSIFIED BY INDUSTRIES

As of December 31, 2020

Table 31

(millions of KHR)

	Total Loans				Growth Rate (%) 2020 over 2019	
	2020		2019*			
	1 USD/KHR =	4,045	1 USD/KHR =	4,075		
	Amount	Share	Amount	Share		
<b>Type of Industries</b>						
1	Financial Institutions	28,607	0.1%	23,425	0.1%	23.0%
2	Agriculture	5,298,110	19.2%	4,794,376	20.3%	11.3%
3	Manufacturing	261,637	1.0%	172,022	0.7%	53.2%
4	Trade and Commerce	5,760,475	20.9%	4,410,813	18.7%	31.6%
5	Services	4,386,961	15.9%	3,708,787	15.7%	19.2%
6	Transportation	1,633,331	5.9%	1,477,775	6.3%	11.3%
7	Construction	1,057,084	3.8%	859,579	3.6%	23.9%
8	Household	8,584,745	31.2%	7,482,493	31.7%	15.6%
9	Others	516,351	1.9%	675,864	2.9%	-23.0%
	<b>Total</b>	<b><u>27,527,301</u></b>	<b><u>100.0%</u></b>	<b><u>23,605,134</u></b>	<b><u>100.0%</u></b>	<b><u>17.5%</u></b>

\*The 2019 figures were adjusted due to the movements of 2 MDIs and 2 MFIs.

**TOTAL CREDITS CLASSIFIED BY INDUSTRIES**  
As of December 31, 2020

1 USD = 4,045 KHR (millions of KHR)

	Financial Institutions	Agriculture	Manufacturing	Trade and Commerce	Service	Transportation	Construction	Household	Others	Total
<b>Microfinance Deposit-Taking Institutions (MDIs)</b>										
1	AMK Plc.	-	492,589	-	247,166	687,263	35,463	52,566	-	1,515,047
2	Amret Plc.	-	978,526	36,655	870,494	402,277	378,957	124,078	1,151,517	4,116,069
3	LOLC (Cambodia) Plc.	-	1,193,397	21,163	610,460	421,193	42,573	348,051	845,446	3,487,824
4	Mohanakor Plc.	226	76,119	280	36,406	4,726	664	2,936	142,159	276,311
5	Prasac Microfinance Institution Plc.	-	1,650,049	140,060	3,018,428	2,079,304	898,987	119,162	4,353,880	12,259,670
6	WB Finance Co., Ltd	-	611,017	27,366	381,492	358,887	170,353	-	977,300	2,526,618
	<b>Subtotal</b>	<b>226</b>	<b>5,001,696</b>	<b>225,524</b>	<b>5,164,446</b>	<b>3,953,651</b>	<b>1,526,997</b>	<b>646,793</b>	<b>7,470,103</b>	<b>24,181,539</b>
<b>Non Deposit-Taking Microfinance Institutions (NMFIs)</b>										
7	Active People's Microfinance Institution Plc.	-	7,537	-	22,048	7,144	70	-	369,882	8,900
8	Amatak Capital Plc.	-	105	-	1,737	8,153	621	298	3,345	434
9	ANAKUT Plc.	-	9,006	-	-	1,651	-	-	10,503	2,623
10	Asia Pacific Finance Plc.	-	1,324	-	-	41	67	-	4	602
11	Atom Capital Plc.	-	157	-	3,827	-	-	-	-	3,984
12	Baitang Microheranhvathok Plc.	-	9,487	-	1,423	-	-	-	-	99
13	Bamboo Finance Plc.	-	737	9,370	5,792	7,164	953	5,481	6	1,815
14	BAMC Finance Plc.	-	1,017	-	1,970	5,080	262	2,825	2,215	3,203
15	Bayon Credit Plc.	-	26	1	65	28	-	37	702	15
16	BNKC (Cambodia) Plc.	-	6,210	-	39,552	29,302	9,598	6,621	45,214	26,861
17	BORRIBO Plc.	-	2,275	-	537	1,260	760	2,610	12,638	4,744
18	CAM Capital Public Limited Company	577	1,128	-	13,700	8,851	1,677	391	36	1,558
19	Cambodia Labor Care Plc.	-	139	-	16,483	0	1	19,088	463	4
20	Camma Microfinance Limited	-	111	-	803	405	20	64	52,049	445
21	Century Cambo Development Plc.	-	-	-	-	-	-	-	380	380
22	Challease Royal Finance Plc.	-	416	7,002	25,317	140,408	5,338	18,394	-	2,093
23	Chamroeun Microfinance Plc.	-	22,626	-	56,838	6,039	5,581	10,782	12,044	1,086
24	Chokchey Finance Plc.	-	970	3,996	9,767	2,833	826	58,355	22,691	26,420
25	City Microfinance Institution Plc.	-	231	-	-	1,291	758	469	-	31,556
26	CMK Plc.	-	93	-	1,629	1,114	89	27,618	19,020	1,155
27	Delta Microfinance Plc.	-	4,380	-	14,073	462	5,625	21,172	4,108	-
28	Entean Akpevath Pracheachun (EAP) Plc.	-	390	-	1,860	503	182	-	1,947	-
29	Family Microfinance Plc.	-	-	-	4,006	-	-	-	1,647	150
30	Farmer Finance Ltd.	-	154	-	-	3,918	300	232	2,557	1,690
31	First Finance Plc.	5,488	1,646	6,272	31,225	22,434	2,037	3,789	4,862	15,513
32	Funan Microfinance Plc.	-	58,970	-	40,811	9,362	6,871	8,179	103,902	1,831
33	Futaba Microfinance Plc.	-	1,149	-	11,449	2,312	2,991	6,209	27,647	5,956
34	GB Plc.	-	-	-	-	-	-	6,221	-	18
35	Golden Cash Plc.	-	4,611	-	4,507	16	120	17	3,230	1,927
36	Grow Plc.	-	956	-	3,517	3,504	117	1,202	54	9,350
37	Idemitsu Saison Microfinance (Cambodia) Plc.	-	28,579	-	-	-	-	-	-	89,803
38	Intean Poalroath Rongreung Ltd.	-	12,960	-	5,547	103	-	15	7,575	100
39	JC Finance Plc.	-	31,403	-	-	-	-	-	-	118
40	Jet's Cash Box Finance Plc.	-	-	-	-	-	-	-	-	2,106
41	Khemarak Microfinance Institution Limited	-	-	-	-	-	-	-	-	-

**TOTAL CREDITS CLASSIFIED BY INDUSTRIES**  
As of December 31, 2020

1 USD = 4,045 KHR  
*(millions of KHR)*

Table 32

	Financial Institutions	Agriculture	Manufacturing	Trade and Commerce	Service	Transportation	Construction	Household	Others	Total
42 Khmer Capital Microfinance Institution Plc.	4,000	-	937	7,217	7,323	1,121	8,061	11,210	9,251	49,120
43 LBP Microfinance Plc.	-	318	-	1,948	-	2,239	474	17,342	-	22,322
44 LCH Plc.	-	-	-	2,499	-	196	-	2,511	-	5,207
45 LED Plc.	-	-	-	-	2,783	-	-	10,765	-	13,547
46 Maxima Microfinance Plc.	-	15,723	-	14,173	6,071	7,288	30,832	1,624	9,225	84,936
47 MIA Financial Plc.	-	192	143	5,708	1,599	285	5,395	10,195	2,752	26,269
48 Mothers Financial Japan Plc.	-	-	-	4,977	-	18,409	3,405	4,676	-	31,467
49 Niron Microfinance Plc.	-	1,262	-	1,097	530	5	50	3,105	191	6,240
50 Nonghyup Finance (Cambodia) Plc.	-	40,669	-	24,664	11,156	1,806	64,619	28,484	-	171,398
51 ORO Financecorp Plc.	-	-	-	-	-	-	-	8,875	-	8,875
52 PG Development Plc.	-	-	-	1,167	-	13	-	864	-	2,044
53 Phiphup Thmey Microfinance Plc.	-	-	-	-	-	-	-	11,927	-	11,927
54 Ponleu Chaktomuk Plc.	-	-	-	138	-	-	-	211	-	350
55 Prasepheap Finance Plc.	-	523	-	1,274	68	76	2,145	12,536	80	16,701
56 Prime MF Microfinance Institution Ltd.	-	377	-	23,050	-	7,441	21,224	-	70	52,162
57 Propey Microfinance Plc.	-	56	-	12	778	42	92	2,361	-	3,340
58 Queen Finance Plc.	-	93	-	692	29	300	1,422	163	3,562	6,261
59 Rolya Microfinance Institution Plc.	-	129	-	-	-	1,650	-	2,649	3,341	7,769
60 Royal Microfinance Plc.	-	452	-	301	666	679	940	5,388	9,380	17,806
61 Sabay Credit Commercial Plc.	-	-	-	915	-	-	48,369	-	-	49,284
62 Sachak Microfinance Plc.	-	5,060	-	-	-	-	-	582	-	5,642
63 Sahaka Plc.	-	-	-	11,753	-	-	-	10,776	-	22,529
64 Sahakrinhpeap Microfinance Plc.	-	790	-	683	205	47	541	3,983	-	6,249
65 Samaky Microfinance Institution Plc.	-	-	-	2,890	-	-	-	86	-	2,976
66 Sambat Finance Plc.	1,380	366	166	6,451	1,044	-	-	26,409	-	35,817
67 Samporn Samakum Sahakreas Thuntoch neung maijum Kampuchea Plc.	-	39	-	8,367	711	-	406	3,712	-	13,236
68 Samrithisak Microfinance Limited	-	743	333	32,413	11,564	2,088	315	37,313	21,394	106,164
69 Seilanithih Limited	-	2,448	32	6,155	4,455	-	-	-	-	13,090
70 Serey Oudom Microfinance Plc.	-	139	12	2,347	1,082	2,443	12,069	4,109	10,251	32,452
71 Sixty Six Finance Plc.	-	-	-	-	-	-	-	-	7,943	7,943
72 Sonatra Microfinance Institution Plc.	-	-	-	-	9,011	-	-	42,998	-	52,009
73 Sunny Microfinance Plc.	-	-	-	16,385	18,552	1,206	3,748	16,994	1,363	58,250
74 T&Go Finance Plc.	-	2,554	32	766	2,940	29	364	93	448	7,224
75 TBB (Cambodia) Microfinance Institution Plc.	16,935	2,205	7,792	22,345	86,113	2,070	4,174	-	4,768	146,402
76 Trop Khnhom Microfinance Plc.	-	7,801	-	-	-	11,247	81	-	5,662	24,791
77 Vithey Microfinance Plc.	-	5,534	-	6,055	3,252	786	525	11,857	361	28,370
78 Welcome Finance (Cambodia) Plc.	-	-	-	66,222	-	-	-	104,556	1,355	172,133
79 YCP Microfinance Plc.	-	149	25	4,883	3	1	972	7,564	26	13,621
<b>Subtotal</b>	<b>28,381</b>	<b>296,414</b>	<b>36,114</b>	<b>596,029</b>	<b>433,311</b>	<b>106,333</b>	<b>410,291</b>	<b>1,114,642</b>	<b>324,248</b>	<b>3,345,761</b>
<b>Total</b>	<b>28,607</b>	<b>5,298,110</b>	<b>261,637</b>	<b>5,760,475</b>	<b>4,386,961</b>	<b>1,633,331</b>	<b>1,087,084</b>	<b>8,584,745</b>	<b>516,351</b>	<b>27,527,301</b>
<b>As Percentage of Total Loans</b>	<b>0.1%</b>	<b>19.2%</b>	<b>1.0%</b>	<b>20.9%</b>	<b>15.9%</b>	<b>5.9%</b>	<b>3.8%</b>	<b>31.2%</b>	<b>1.9%</b>	<b>100.0%</b>



## LOANS TO DEPOSITS

As of December 31, 2020

Table 33

(millions of KHR)

	2020			2019*		
	1 USD/KHR = 4,045			1 USD/KHR = 4,075		
	Loans	Deposits	Loans to Deposits Ratio	Loans	Deposits	Loans to Deposits Ratio
<b>Microfinance Deposit-Taking Institutions (MDIs)</b>						
1 AMK Plc.	1,515,047	830,415	182.4%	1,331,860	728,945	182.7%
2 Amret Plc.	4,116,069	2,668,437	154.3%	3,994,109	2,160,861	184.8%
3 LOLC (Cambodia) Plc.	3,487,824	2,119,191	164.6%	3,172,622	1,827,667	173.6%
4 Mohanokor Plc.	276,311	22,536	1226.1%	235,311	-	-
5 Prasac Microfinance Institution Plc.	12,259,670	8,338,219	147.0%	10,192,782	7,288,272	139.9%
6 WB Finance Co., Ltd	2,526,618	495,229	510.2%	1,799,763	263,719	682.5%
<b>Subtotal</b>	<b>24,181,539</b>	<b>14,474,027</b>	<b>167.1%</b>	<b>20,726,446</b>	<b>12,269,463</b>	<b>168.9%</b>
<b>Non Deposit-Taking Microfinance Institutions (MFIs)</b>						
7 Active People's Microfinance Institution Plc.	415,582	-	-	268,311	-	-
8 Amatak Capital Plc.	14,693	-	-	16,005	-	-
9 ANAKUT Plc.	23,783	-	-	20,651	-	-
10 Asia Pacific Finance Plc.	2,038	-	-	1,776	-	-
11 Atom Capital Plc.	3,984	-	-	28,185	-	-
12 Baitang Microheranhvathok Plc.	11,009	-	-	9,663	-	-
13 Bamboo Finance Plc.	31,318	-	-	28,598	-	-
14 BAMC Finance Plc.	16,572	-	-	15,294	-	-
15 Bayon Credit Plc.	874	-	-	8,812	-	-
16 BNKC (Cambodia) Plc.	163,357	-	-	91,448	-	-
17 BORRIBO Plc.	24,824	-	-	26,881	-	-
18 CAM Capital Public Limited Company	27,918	-	-	6,414	-	-
19 Cambodia Labor Care Plc.	36,178	-	-	26,729	-	-
20 Camma Microfinance Limited	53,898	-	-	53,602	-	-
21 Century Cambo Development Plc.	380	-	-	196	-	-
22 Chailease Royal Finance Plc.	198,969	-	-	106,957	-	-
23 Chamroeun Microfinance Plc.	114,996	-	-	86,076	-	-
24 Chokchey Finance Plc.	125,858	-	-	87,407	-	-
25 City Microfinance Institution Plc.	34,306	-	-	27,393	-	-
26 CMK Plc.	50,717	-	-	43,395	-	-
27 Delta Microfinance Plc.	49,821	-	-	62,166	-	-
28 Entean Akpevath Pracheachun (EAP) Plc.	4,882	-	-	4,627	-	-
29 Family Microfinance Plc.	5,803	-	-	3,120	-	-
30 Farmer Finance Ltd.	8,851	-	-	5,593	-	-
31 First Finance Plc.	93,266	-	-	101,113	-	-
32 Funan Microfinance Plc.	229,926	-	-	230,406	-	-
33 Futaba Microfinance Plc.	57,713	-	-	54,793	-	-
34 GB Plc.	6,239	-	-	-	-	-
35 Golden Cash Plc.	14,428	-	-	15,887	-	-
36 Grow Plc.	9,350	-	-	9,470	-	-
37 Idemitsu Saison Microfinance (Cambodia) Plc.	118,382	-	-	109,503	-	-
38 Intean Poalroath Rongroeurng Ltd.	26,300	-	-	23,748	-	-
39 JC Finance Plc.	31,521	-	-	30,757	-	-
40 Jet's Cash Box Finance Plc.	2,106	-	-	2,390	-	-
41 Khemarak Microfinance Institution Limited	-	-	-	-	-	-

## LOANS TO DEPOSITS

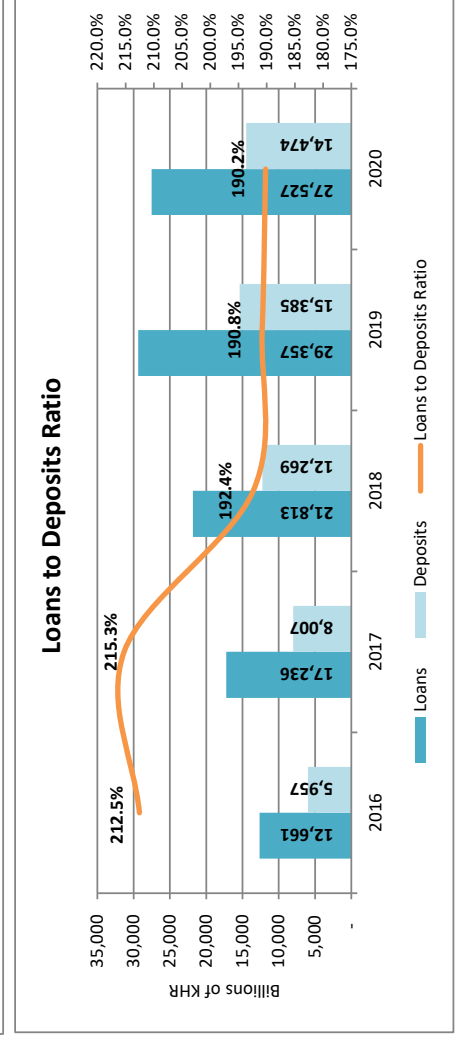
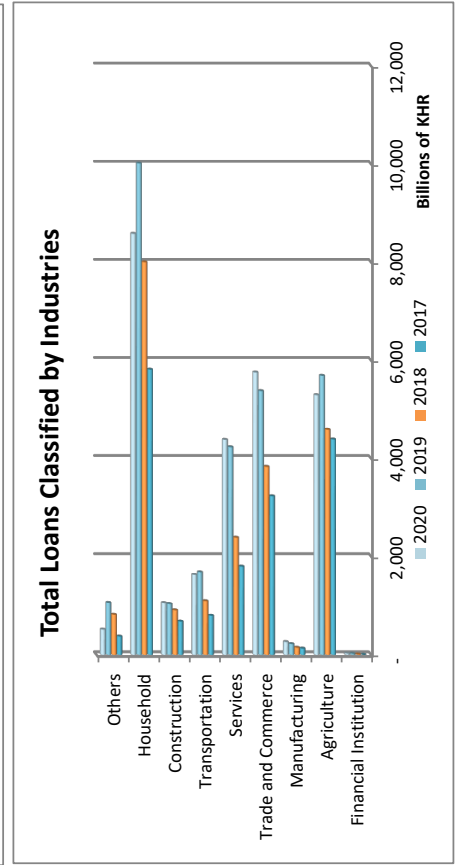
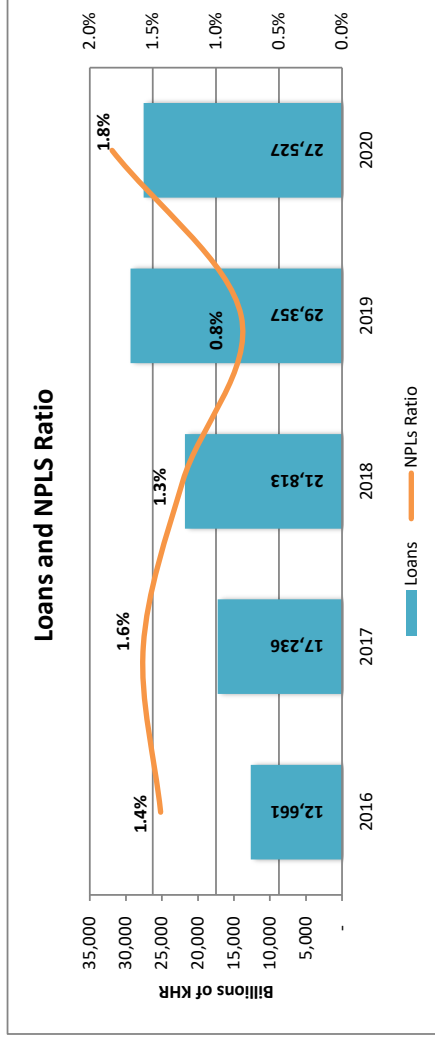
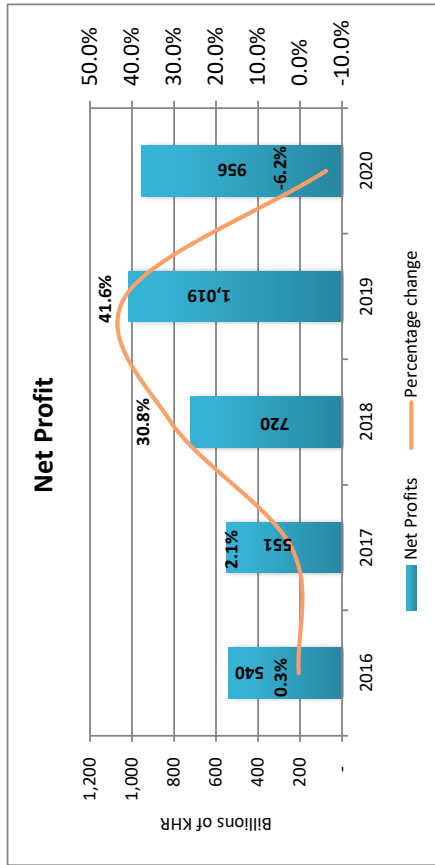
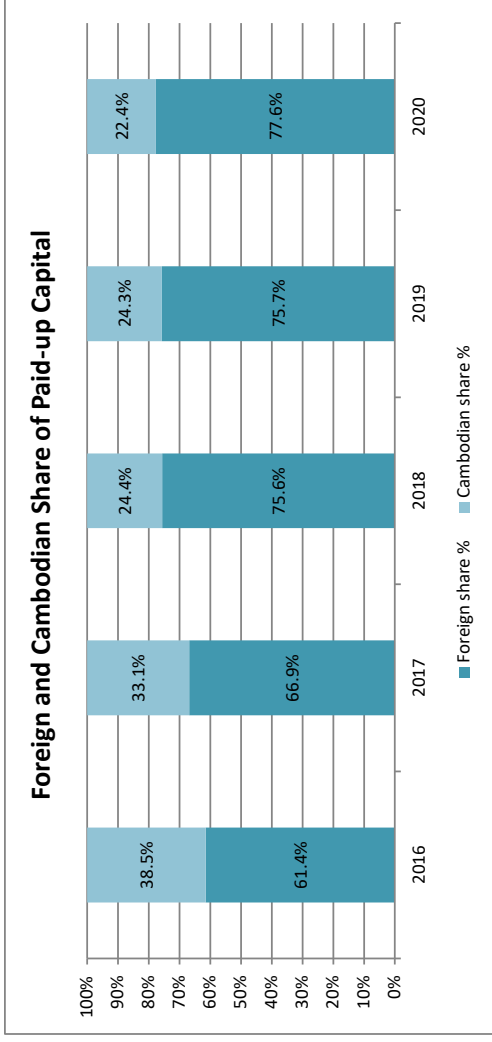
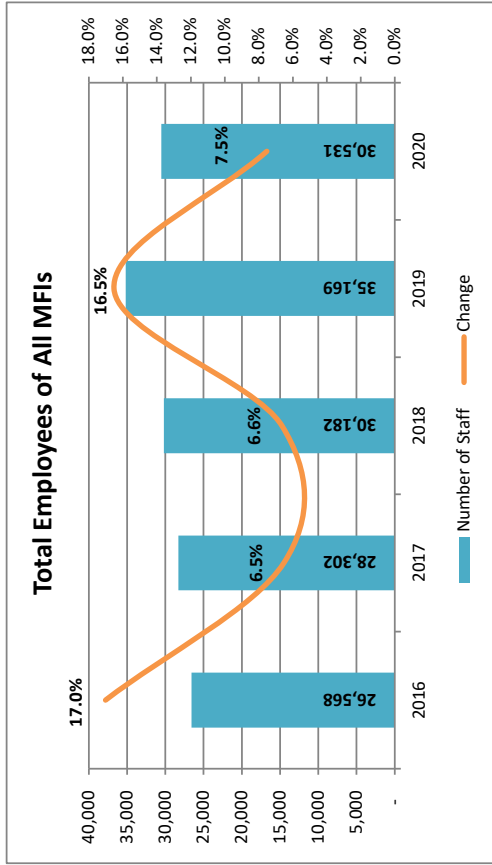
As of December 31, 2020

Table 33

(millions of KHR)

	2020			2019*		
	1 USD/KHR = 4,045			1 USD/KHR = 4,075		
	Loans	Deposits	Loans to Deposits Ratio	Loans	Deposits	Loans to Deposits Ratio
42 Khmer Capital Microfinance Institution Plc.	49,120	-	-	27,710	-	-
43 LBP Microfinance Plc.	22,322	-	-	30,915	-	-
44 LCH Plc.	5,207	-	-	4,515	-	-
45 LED Plc.	13,547	-	-	18,016	-	-
46 Maxima Microfinance Plc.	84,936	-	-	87,305	-	-
47 MIA Financial Plc.	26,269	-	-	25,749	-	-
48 Mothers Financial Japan Plc.	31,467	-	-	26,474	-	-
49 Niron Microfinance Plc.	6,240	-	-	6,803	-	-
50 NongHyup Finance (Cambodia) Plc.	171,398	-	-	122,281	-	-
51 ORO Financecorp Plc.	8,875	-	-	8,939	-	-
52 PG Development Plc.	2,044	-	-	2,219	-	-
53 Piphup Thmey Microfinance Plc.	11,927	-	-	30,725	-	-
54 Ponleu Chaktomuk Plc.	350	-	-	51	-	-
55 Prasethpheap Finance Plc.	16,701	-	-	17,227	-	-
56 Prime MF Microfinance Institution Ltd.	52,162	-	-	56,952	-	-
57 Propey Microfinance Plc.	3,340	-	-	3,607	-	-
58 Queen Finance Plc.	6,261	-	-	6,617	-	-
59 Rolya Microfinance Institution Plc.	7,769	-	-	9,790	-	-
60 Royal Microfinance Plc.	17,806	-	-	16,669	-	-
61 Sabay Credit Commercial Plc.	49,284	-	-	26,298	-	-
62 Sachak Microfinance Plc.	5,642	-	-	8,152	-	-
63 Sahaka Plc.	22,529	-	-	19,374	-	-
64 Sahakrinpheap Microfinance Plc.	6,249	-	-	6,437	-	-
65 Samaky Microfinance Institution Plc.	2,976	-	-	3,623	-	-
66 Sambat Finance Plc.	35,817	-	-	34,550	-	-
67 Samporn Samakum Sahakreas Thuntoch neung matjum Kampuchea Plc.	13,236	-	-	12,471	-	-
68 Samrithisak Microfinance Limited	106,164	-	-	115,597	-	-
69 Seilanith Limited	13,090	-	-	18,498	-	-
70 Serey Oudom Microfinance Plc.	32,452	-	-	37,288	-	-
71 Sixty Six Finance Plc.	7,943	-	-	-	-	-
72 Sonatra Microfinance Institution Plc.	52,009	-	-	49,040	-	-
73 Sunny Microfinance Plc.	58,250	-	-	13,126	-	-
74 T&Go Finance Plc.	7,224	-	-	12,143	-	-
75 TBB (Cambodia) Microfinance Institution Plc.	146,402	-	-	150,691	-	-
76 Trop Khnhom Microfinance Plc.	24,791	-	-	34,349	-	-
77 Vithey Microfinance Plc.	28,370	-	-	28,703	-	-
78 Welcome Finance (Cambodia) Plc.	172,133	-	-	175,453	-	-
79 YCP Microfinance Plc.	13,621	-	-	22,967	-	-
<b>Subtotal</b>	<b>3,345,761</b>	<b>-</b>	<b>-</b>	<b>2,878,687</b>	<b>-</b>	<b>-</b>
<b>Total</b>	<b>27,527,301</b>	<b>14,474,027</b>	<b>190.2%</b>	<b>23,605,134</b>	<b>12,269,463</b>	<b>192.4%</b>

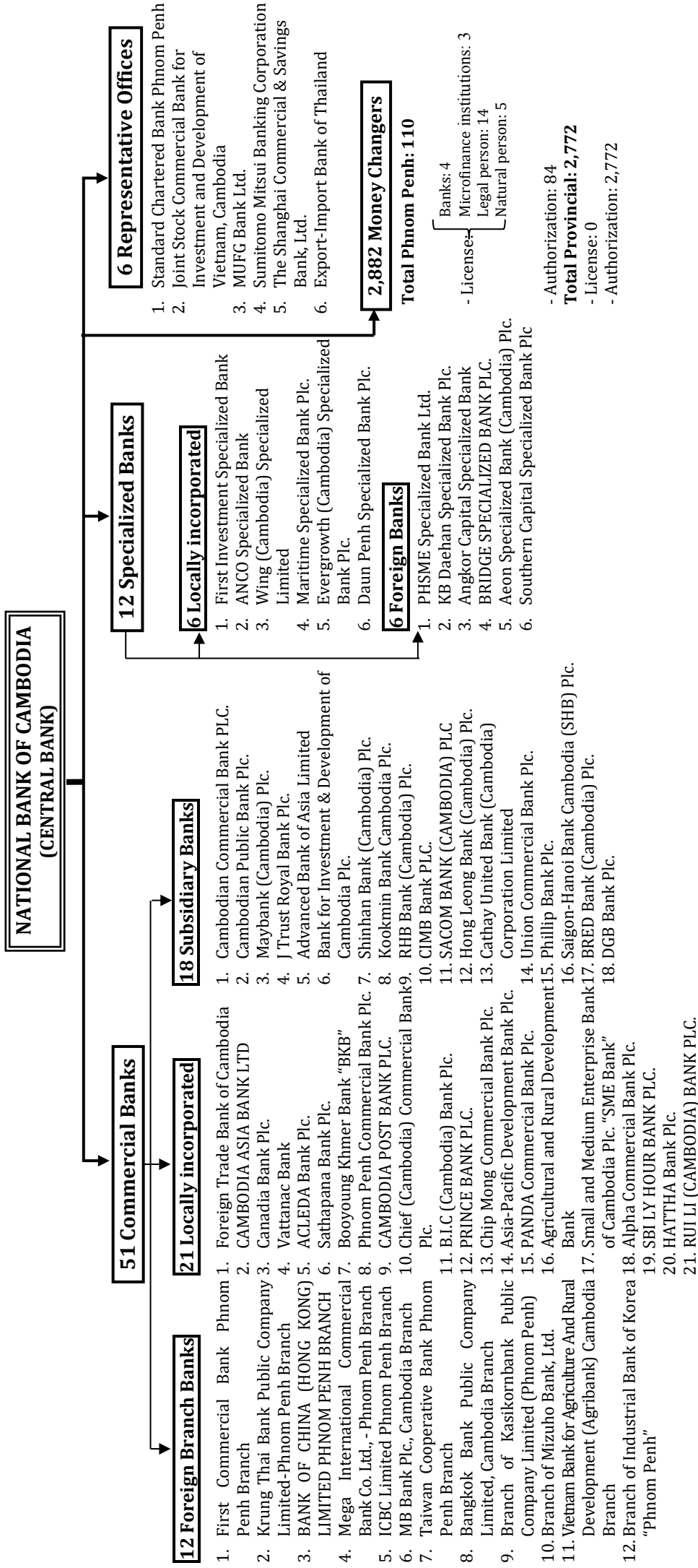
\*The 2019 figures were adjusted due to the movements of 2 MDIs and 2 MFIs.



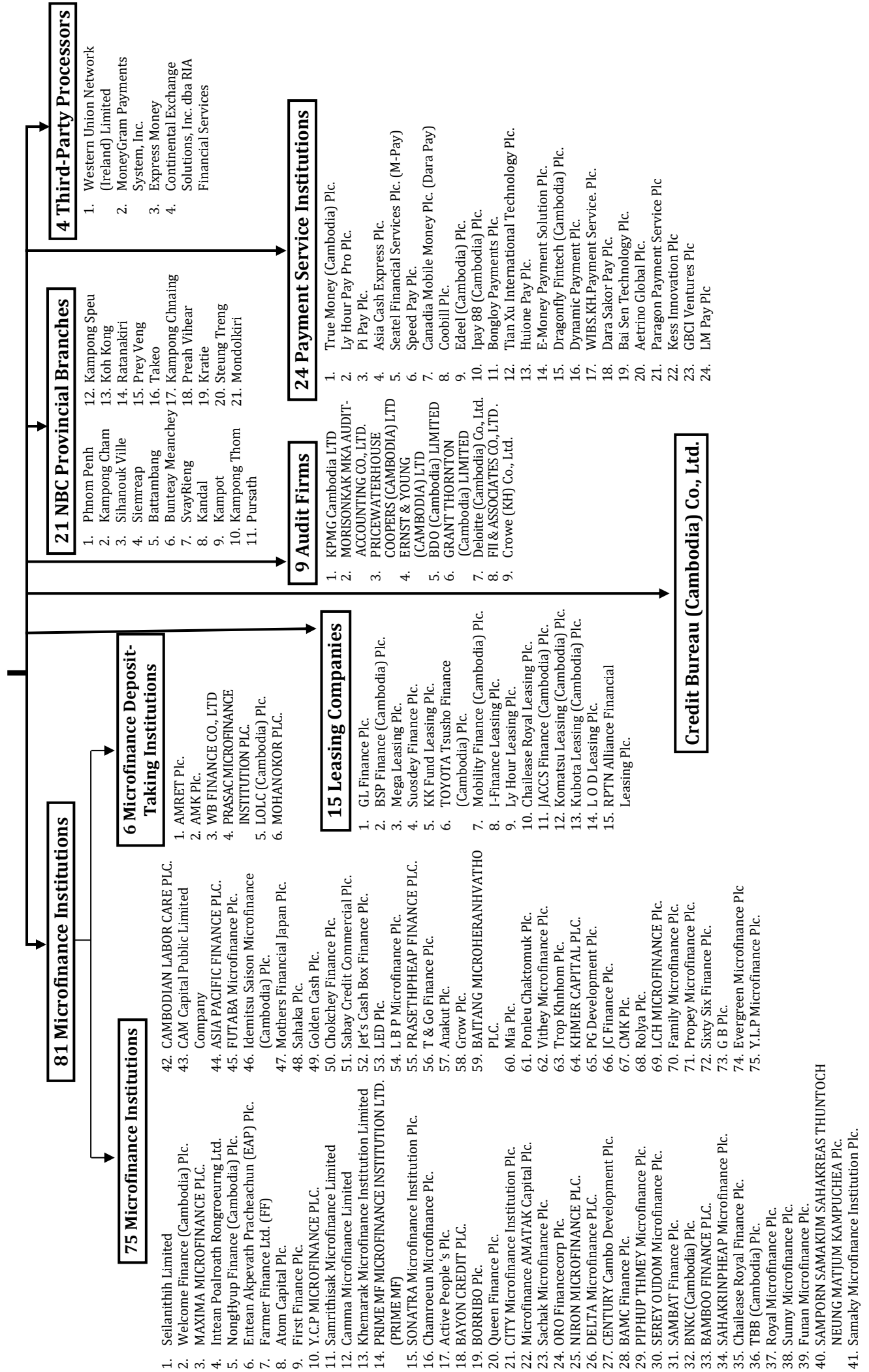
\*The graphs representing 2016-2019 figures were not adjusted despite the movements banks and financial institutions.

Appendix 2

**THE BANKING SYSTEM IN CAMBODIA  
AS OF 31 DECEMBER 2020**



**Note:**  
- Cambodian Commercial Bank Ltd. has changed the name to Cambodian Commercial Bank PLC.



## 245 Rural Credit Institutions

1. Cambodian Rural Economic Development Organization	65. Chairpheap Finance Plc.	129. Winner Rong Roeung Finance Plc.	193. F R D Finance Plc.
2. Chou Chivorn Finance Plc.	66. Rith Sokha Finance Plc.	130. Grow K H Finance Plc.	194. Punleuvanna Finance Plc.
3. Aid Farmers Association	67. Chum Samnang Finance Plc.	131. Mirai Credit Plc.	195. K E P Finance Plc.
4. Kratie Women Welfare Association	68. CAM Finance Plc.	132. Angkor Chhoptoon Finance Plc.	196. Punleu Nam Nhor- Nhem Finance Plc.
5. Ministry of Rural Development Credit Scheme	69. Cambodia Family Economic Organization	133. We-TC Credit Plc.	197. Morodok Krusoa Plc.
6. Bovor Finance Plc.	70. Entean Easy Finance Plc.	134. Kalkorb Finance Plc.	198. Van Dy Finance Plc.
7. Ta Ong Soybean Development Association	71. Kroing Khmer Finance Plc.	135. Smile Finance Plc.	199. R D O Finance Plc.
8. North West Finance Plc.	72. Samnang Finance Plc.	136. Sakal Finance Plc.	200. Reaksmei Serey Mongkul Finance Plc.
9. Mega Trust Finance Plc.	73. Sloek Mease Khmer Finance Plc.	137. AED Angkor Credit Plc.	201. Metta Finance Plc.
10. Association of Samnang Rural Development (ASARD)	74. ADH Finance Plc.	138. Entean Lerksuoy Samatpheap Krousar Pl c.	202. Intean Kasekor Kikchamroeun Plc.
11. Gen Finance Plc.	75. Morodok Aphivath Plc.	139. A Crucial Finance Plc.	203. Reaksmei Chey Chhummeas Plc.
12. Battambang Khmer Farmers Organization	76. Marika Amatak Finance Plc.	140. Angkor Samreth Plc.	204. Reakreay Finance Plc.
13. Development of Agricultural System for Poor Families Organization in Cambodia	77. Kaylan Aphivath Plc.	141. Preah Chan Finance Plc.	205. C.K.L.S Finance Plc.
14. Buddhism for Development Organization	78. Vivath Golden Finance Plc.	142. ONO Finance Plc.	206. Smart Financial Base Plc.
15. Mittapheap Finance Plc.	79. Phumin Credit Plc.	143. UNIDA Finance Plc.	207. Unitrust Finance Plc.
16. L.E.D.A Capital Plc.	80. Anakut Heranhvathok Plc.	144. SEN Finance Plc.	208. Reda Union Plc.
17. NCD Finance Plc.	81. Entean Veichhlat Plc.	145. CRED Finance Plc.	209. Entean Aphivath Achivkam Plc.
18. LED-T IPS Finance Plc.	82. Virakboth Finance Plc.	146. Towards Finance Plc.	210. Crystal Finance Plc.
19. Min Kimsan Plc.	83. Sovannaphumi Finance Plc.	147. Blue Finance Plc.	211. Ratanak Kasekor Plc.
20. Dailkou Organization	84. Ponleu Kasekar Khmer Plc.	148. S.H Finance Plc.	212. Deummean Finance Plc.
21. Community Development Fund Organization	85. Entean Chumboot Khmer (ECK) Plc.	149. Khemra Finance Plc.	213. C.V.A Finance Plc.
22. Preahkhan Aphivath Plc.	86. Thavika Finance Plc.	150. KS-CPC Finance Plc.	214. ACABAR Plc.
23. C.C.D.A Finance Plc.	87. Alphiwat Akrun Reah Finance Plc.	151. Vanheng Finance Plc.	215. Raksey Finance Plc.
24. Krepo Finance Plc.	88. SHG Finance Plc.	152. CamFund Prathma Plc.	216. Rithy Finance Plc.
25. V.P Dec Plc.	89. R N D B Finance Plc.	153. AFG Finance Plc.	217. Thunleap Finance Plc.
26. Samlanh Finance Capital Plc.	90. Kasekor Mean Mean Plc.	154. Romchang Operation Finance Plc.	218. Samathor Finance Plc.
27. PreahAeth Community Development Organization	91. Phkar Chhouk Finance Plc.	155. Kasekor Kon Khmer Finance Plc.	219. SIDA Finance Plc.
28. Vattanapheap Hiranhvathok (Kampuchea) Incelosen Plc.	92. Soksan Nithik Finance Plc.	156. Mohachun Finance Plc.	220. Moulathan Chumboot Plc.
29. Andet Finance Plc.	93. Soksabay Heranhvathok Plc.	157. Rinn Panha Ratanak Finance Plc.	221. L.A Finance Plc.
30. Mongkul Phnom Penh Finance Plc.	94. K.K.C.M Finance Plc.	158. Marico Plc.	222. Partners in Compassion Fund Plc.
31. Serey Soursrdey Peantch Plc.	95. RADO CHICO Finance Plc.	159. Khmer Rong Roeung Finance Plc.	223. Haksan Finance Plc.
32. OGDAF Finance Plc.	96. AC Finance Plc.	160. Thearith Finance Plc.	224. Sovannaphum Social Development Plc.
33. Krousar Rong Roeung Finance Plc.	97. Prasithpheap Credit Plc.	161. Vireaksac Finance Plc.	225. Thitemah Finance Plc.
34. Mey Jing Community Development Organization	98. Global Lending Finance Plc.	162. Khmer Capital Finance Plc.	226. Happy Finance Plc.
35. P C O Finance Plc.	99. LDA Finance Plc.	163. M I O Credit Plc.	227. K E D Finance Plc.
36. Basac Finance Plc.	100. Intean Neary Finance Plc.	164. Reakreay Finance Plc.	228. Green Economy Finance Plc.
37. Hykean Capital Plc	101. Pidaur Fund Plc.	165. PFD Finance Plc.	229. Mono Finance Plc.
38. Kon Khmer Mongkul Heranhvathok Plc.	102. Sky Light Finance Plc.	166. Racha Plc.	230. S.M.E.S ECO Finance Plc.
39. Mean Chey Credit Plc.	103. Tara Finance Plc.	167. Entean Sambath Yoeung Plc.	231. MF Mission Plc.
40. An Piseth Community Development Organization	104. EKE Growth Finance Plc.	168. CAM Vivath Finance Plc.	232. KPRSD Finance Plc.
41. Brosear Finance Plc.	105. Kon Kasekor Finance Plc.	169. C E O Finance Plc.	233. OCKENDEN Metrei Entean Plc.
42. PCL Finance Plc.	106. Entean Kolboot Khmer Plc.	170. Balance Asia Finance Plc.	234. Samphors Finance Plc.
43. Meakea Finance Plc.	107. Naralika Finance Plc.	171. Cafinco Finance Plc.	235. RCP Finance Plc.
44. KPCA Finance Plc.	108. Sahakthun Finance Plc.	172. Chenla Finance Plc.	236. Met Khmer Aphivath Amatak Plc.
45. Dako Finance Plc.	109. KIFA Plc.	173. Partner for Growth Finance Plc.	237. CFAP Foundation Plc.
46. Holy Finance Plc.	110. Real Finance Plc.	174. Imntean Phkachhouk Khmer Plc.	238. AGDC Finance Plc.
47. Samnang Protebatkar Plc.	111. CFIA Plc.	175. Aneaktean Molathan Plc.	239. Hope Fund Plc.
48. NECCA Finance Plc.	112. F C D O Finance Plc.	176. Sovann Dara Finance Plc.	240. Morodok Yoeung Finance Plc.
49. Social Living Promotion Association	113. We Service Finance Plc.	177. Samrorb Samruol Finance Plc.	241. Morakot Finance Plc.
50. Pich Vatanak Finance Plc.	114. C.E.D.A Finance Plc.	178. SDA Fund Plc.	242. Kasekor Rikreay Rungroeng Plc.
51. Kunapheap Finance Plc.	115. Krousar-Entean Plc.	179. Asia Development Plc.	243. Kasekam Rikreay Plc.
52. Samrath Somreth Organization	116. AmatakRongroeng Plc.	180. Prathna Credit Plc.	244. Kampong Cham Aphivath Plc.
53. Samrth Pech Finance Plc.	117. Khmer Angkor Finance Plc.	181. FFD Finance Plc.	245. Aphivath Chivapheap Chumboot Plc.
54. Equity Economic Development Organization	118. Vathanak Akphivath Credit Plc.	182. Tomnukchet People Finance Plc.	
55. Sarina Credit Plc.	119. Kuntheam Finance Plc.	183. LADS Finance Plc.	
56. Farmer Livelihood Improvement Organization	120. Chou Aphivath Plc.	184. CVCD Plc.	
57. Cambodia Development Association	121. Sambo Trop Finance Plc.	185. Bun Hour Finance Plc.	
58. B.Y.G Finance Plc.	122. Big Asia Finance Plc.	186. Pishuka Finance Plc.	
59. Solhak Prochea Finance Plc.	123. Ly Heng Eung Finance Plc.	187. Thonthean Samret Finance Plc.	
60. Quick Amatak Organization	124. Tybotta Finance Plc.	188. Prac Finance Plc.	
61. LH Finance Plc	125. Nimith CK Plc.	189. Lichou Capital Plc.	
62. Solksan Finance Plc.	126. Right Smart Finance Plc.	190. Seed Cooperative Plc.	
63. Baytong Finance Plc.	127. Samreth Credit Plc.	191. A.C.L.P. Plc.	
64. K.D.O Finance Plc.	128. RNK Development Plc.	192. FECA Finance Plc.	

### Note:

- Cambodia Financial Partner Organization has changed the name to Hykean Capital PLC (37)
- Khmer Capital Organization has changed the name to LH Finance PLC (61)
- Solid Finance Plc. has got the approval to quit the operation (Previous number 113)

**Appendix 3**  
**List of Authorized Banks and Financial Institutions**  
**as at December 31, 2020**

No.	Names of Institutions	Address	Contact Number
<b>1. Commercial Banks</b>			
1	ACLEDA BANK Plc.	#61, Preah Monivong Blvd., Sangkat Srah Chork, Khan Daun Penh, Phnom Penh	023 998 777
2	ADVANCED BANK OF ASIA LIMITED	Building N° 141, 146, 148 and 148 ABCD Preah Sihanouk Blvd., and N° 15 and 153 ABC, Street 278, Phum 4, Sangkat Boeung Keng Ti Muoy, Khan Chamkar Mon, Phnom Penh	023 225 333
3	AGRICULTURAL AND RURAL DEVELOPMENT BANK	N° 9-13, Street N° 7, Sangkat Chaktomuk, Khan Daun Penh, Phnom Penh	023 220 810-220 811
4	Alpha Commercial Bank Plc.	The Gateway Building, 33 <sup>rd</sup> Floor, Russian Federation Blvd., Sangkat Phsar Depou Ti Bei, Khan	023 88 66 88
5	Asia- Pacific Development Bank Plc.	#132, St. 294 Corner Preah Norodom Blvd, Sangkat Tonele Bassac, Khan Chamkarmon, Phnom	098 399 888
6	B.I.C (Cambodia) Bank Plc.	N° 462, Street 93, Sangkat Tonle Bassac, Khan Chamkarmon, Phnom Penh	023 901 338
7	Bangkok Bank Public Company Limited, Cambodia Branch	#344 (1st, 2nd floor), Mao Tse Toung Boulevard, Sangkat toul Svay Prey 1, Khan Chamkar Mon	023 224 404
8	BANK FOR INVESTMENT&DEVELOPMENT OF CAMBODIA Plc.	#235, Preah Norodom Blvd., Phum Phum 3, Sangkat Tonle Basak, Khan Chamkar Mon, Phnom	023 210 044
9	BANK OF CHINA (HONG KONG) LIMITED PHNOM PENH BRANCH	Canadia Tower (315) 1 <sup>st</sup> , 2 <sup>nd</sup> Floor, Preah Monivong Blvd, Sangkat Wat Phnom, Khan Don Penh	023 988 886
10	BOOYOUNG KHMER BANK	# 86-88, Preah Norodom Blvd, Sangkat Chaktomuk, Khan Daun Penh, Phnom Penh	023 952 888
11	Branch of Industrial Bank of Korea "Phnom Penh"	N° 52-23 The Olympia City, Preah Monireth Blvd (No 217), Sangkat Veal Vong, Khan Prampir M	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	077 555 366 / 023 214 998-214 999
13	Branch of Mizuho Bank, Ltd.	N° 132, Samdach Sothearos Blvd, Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	017 222 024 / 023 964 490
14	BRED Bank (Cambodia) Plc	#30, Preah Norodom Blvd, Sangkat Phsar Thmey 3, Khan Daun Penh, Phnom Penh	092 233 850 / 023 999 222
15	CAMBODIA ASIA BANK LTD	N° 75C.036, Preah Sihanouk Street, Sangkat Veal Vong, Khan Prampir Meakkakra, Phnom Penh	023 980 000
16	CAMBODIA MEKONG BANK PUBLIC LIMITED.	#445, Preah Monivong Blvd., Sangkat Srah Chak, Khan Daun Penh, Phnom Penh (moved to tem	023 430 980
17	CAMBODIA POST BANK PLC.	#265-269 Ang Duong Street, Sangkat Wat phnom, Khan Daun Penh, Phnom Penh	023 260 888
18	CAMBODIAN COMMERCIAL BANK PLC.	#26, Preah Monivong Blvd, Sangkat Phsar Thmey 2, Khan Daun Penh, Phnom Penh	023 426 145
19	CAMBODIAN PUBLIC BANK PLC.	#23, 114 St., Sangkat Phsar Thmey 2, Khan Daun Penh, Phnom Penh	023 222 880 / 222 881 / 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.	#68, Samdech Pan St.(214), Sangkat Boeung Raing, Khan Daun Penh, Phnom Penh	023 211 211-222 438
22	Chief (Cambodia) Commercial Bank Plc.	#C01, St. R11 corner St. 70, Phum 1., Sangkat Sras Chork, Khan Daun Penh, Phnom Penh	023 900 878
23	Chip Mong Commercial Bank Plc.	Building N° 137B, Mao Tse Tung Blvd., Sangkat Boeung Keng Kang 3, Khan Chamkarmon, Phnom	067 388 788-388 988
24	CIMB Bank PLC.	#20A/B, Preah Norodom Blvd, Sangkat Phsar Chas, Khan Dong Penh, Phnom Penh	023 988 388
25	DGB Bank Plc.	N° 689B, Kampuchea Krom Blvd., Sangkat Tuek L'ak Ti Muoy, Khan Tuol Kouk, Phnom Penh	023 999 990
26	FIRST COMMERCIAL BANK PHNOM PENH BRANCH	# 66, Preah Norodom Blvd., Sangkat Chey Chumneas, Khan Daun Penh, Phnom Penh	070 600 098 / 023 220 773-220 772
27	FOREIGN TRADE BANK OF CAMBODIA	#33 C-D, Cheque Slovakia blvd, Khan 7 Makara, Phnom Penh	023 724 466-725 266-722 466
28	Hattha Bank Plc.	#606, St. 271, Sansam Kosal 3 Village, Sangkat Boeng Tumpun 1, Khan Mean Chey, Phnom Penh	023 994 304
29	Hong Leong Bank (Cambodia) PLC	#28, St. 214 Corner St. 51, Sangkat Beoung Raing, Khan Daun Penh, Phnom Penh	023 999 711

30	ICBC Limited Phnom Penh Branch	Exchange Square (Ground Floor) No. 19 and 20, Street 106, Phum Pir, Sangkat Voat Phnom, K1	023 955 880
31	J Trust Royal Bank Plc.	#20FE-E0 E1 E2 E3 & 20 HG-E0 E1 E2 E3, Corner of Kramoun Sar and St. 67, Sangkat Phsar Thmei	023 999 000
32	KOOKMIN BANK CAMBODIA PLC.	#55, 214 St. Sangkat Boeung Raing, Khan Daun Penh, Phnom Penh	023 999 300
33	KRUNG THAI BANK PUBLIC CO., LTD PHNOM PENH BRANCH	# 149, 215 Road, Sangkat Phsar Depo 1, Khan Toullork, Phnom Penh	023 882 959
34	MAYBANK (Cambodia) Plc.	#43, Preah Norodom Blvd, Sangkat Psar Thmei 3, Khan Daun Penh, Phnom Penh	023 210 255-210 123
35	MB Bank Plc., Cambodia Branch	#146, Preah Norodom Blvd, Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	023 964 666
36	Mega International Commercial Bank Phnom Penh Branch	#139, St. 274&41, Sangkat Boeung Kengkang 1, Khan Chamkarmon, Phnom Penh	023 988 101-218 540
37	PANDA Commercial Bank Plc.	#31, Street 245, Sangkat Boeng Keng Kang Ti Muoy, Khan Boeng Keng Kang, Phnom Penh	016 369 036
38	Phillip Bank Plc.	No 27DEFG, Preah Monivong Blvd., Phum 6, Sangkat Srah Chak, Khan Daun Penh, Phnom Penh	086 930 000 / 089 989 818
39	PHNOM PENH COMMERCIAL BANK PLC.	#217, Preah Norodom Blvd, Sangkat Tonle Basak, Khan Chamkarmon, Phnom Penh	023 999 500
40	PRINCE BANK PLC.	#175ABCD, Mao Tse Toung Blvd, Phum 5, Sangkat Tuol Svay Prey Ti Muoy, Khan Chamkar Mon	1800 20 8888 / 023 991 168
41	RHB BANK (CAMBODIA) PLC.	Building 1 <sup>st</sup> , M, 2 <sup>nd</sup> and 9 <sup>th</sup> Floor, Street 110 Corner Street 93, Phum 3, Sangkat Srah Chak, Khan Daun Penh, Phnom Penh	023 992 833
42	RUI LI (CAMBODIA) BANK PLC.	No 296, Russian Federation Blvd., Sangkat Kakab Ti Muoy, Khan Pui Sen Chey, Phnom Penh	081 292 237/023 989 736
43	SACOM BANK (CAMBODIA) PLC	#60, Preah Norodom Blvd, Sangkat Chey Chumnas, Khan Daun Penh, Phnom Penh	023 223 422
44	Saigon-Hanoi Bank Cambodia Plc.	#107, Preah Norodom Blvd, Sangkat Boeung Reang, Khan Daun Penh, Phnom Penh	023 221 900
45	SATHAPANA BANK Plc.	# 83, Preah Norodom Blvd, Sangkat Phsar Thmei Ti Bei, Khan Daun Penh, Phnom Penh	023 999 010
46	SBI Ly Hour Bank Plc.	N° 219, Street 128 Corner Street 169, Sangkat Mittapheap, Khan Prampir Meakkakra, Phnom Penh	023 980 888/023 999 368
47	SHINHAN BANK (CAMBODIA) PLC.	Vanda Tower N° 79, Kampuchea Krom Blvd, Sangkat Monourom, Khan Prampir Meakkakra, Phnom Penh	023 727 380
48	Small and medium enterprise bank of Cambodia Plc. "SME Bank"	Building N° 30, Street Pasteur Corner Street Prey Nokor, Sangkat Phsar Thmei Ti Muoy, Khan Daun Penh, Phnom Penh	012 478 887/015 600 699
49	Taiwan Cooperative Bank, Phnom Penh Branch	#171, Preah Norodom Blvd at corner of St322, Beoung Keng Kang 1, Khan Chamkarmon, Phnom Penh	023 430 800
50	UNION COMMERCIAL BANK PLC.	No 441, Preah Monivong Blvd., Sangkat Boeng Proluet, Khan Prampir Meakkakra, Phnom Penh	023 212 357-427 995
51	VATTANAC BANK	#66, Preah Monivong Blvd., Sangkat Wat Phnom, Khan Daun Penh, Phnom Penh	023 963 999
52	Vietnam Bank for Agriculture and Rural Development Cambodia Branch	N° 364, Preah Monivong Blvd, Sangkat Boeung keng kang 1, Khan Chancarmon, Phnom Penh	023 223 750

## 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	# 20, 217 St., Sangkat Veal Vong, Khan 7Makara, Phnom Penh	023 993 133
3	Angkor Capital Specialized Bank	N° 202, Preah Norodom Blvd., Sangkat Tonle Bassac, Khan Chankarmon, Phnom Penh	023 993 168
4	BRIDGE SPECIALIZED BANK PLC.	#46E0, Street N° 41, Sangkat Chey Chamnes, Khan Daun Penh, Phnom Penh	023 213 111
5	DAUN PENH SPECIALIZED BANK PLC.	N° S2-21 & S2-22, Charles de Gaulle Blvd. (Street N° 217), Phum Phum 7, Sangkat Veal Vong, K1	023 901 220
6	Evergrowth (Cambodia) Specialized Bank Plc.	N° 2596, Star City Building B, Federal Russian Blvd., Sangkat Tuek Thla, Khan Saensokh, Phnom Penh	023 238 889
7	FIRST INVESTMENT SPECIALIZED BANK	#72, Preah Sihanouk Blvd, Sangkat Tonle Bassak, Khan Chamkarmon, Phnom Penh	023 222 281-222 282-222 283
8	KB Daehan Specialized Bank Plc.	Building N° 1, 7 <sup>th</sup> , 21 <sup>st</sup> and 22 <sup>nd</sup> Floor, Street 360, Phum Phum 8, Sangkat Boeng Keng Kang Ti Muoy, Phnom Penh	023 991 555
9	Khmer Specialized Bank Plc.	#345, Mao Se Tong Blvd, Sangkat Phsar Depo 1, Khan Toul Kork, Phnom Penh	015 332 295/023 880 896
10	Maritime Specialized Bank Plc.	N° 237E <sub>0</sub> , Mao Tse Tung Blvd., Sangkat Tuol Svay Prey Ti Muoy, Khan Chamkar Mon, Phnom Penh	099 666 028 / 081 666 280/ 023 222 169



11	PHSME SPECIALIZED BANK LTD.	#72, Preah Norodom Blvd, Sangkat Chey Chumneas, Khan Daun Penh, Phnom Penh	023 219 243-219 245-219 246/069 901 220
12	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
13	Wing (Cambodia) Specialized Limited	#721, Preah Monivong Blvd., Sangkat Boeung Keng Kang 3, Khan Chamkar Mon, Phnom Penh	023 999 989
<b>3. Representative Offices</b>			
1	Export-Import Bank of Thailand	N° 30, Room N° 20, 2 <sup>nd</sup> Floor, Norodom Blvd, Sangkat Phsar Thmei Ti Bei, Khan Doum Penh, Phnom Penh	023 999 224 / 077 473 026
2	Joint Stock Commercial Bank for Investment and Development of Vietnam	N° 314, National Road No. 1, Phum Svay Ta Ok, Sangkat Veal Sbov, Khan Chbar Ampov, Phnom Penh	097 717 8428
3	MUFG Bank Ltd.	#1504, 15 <sup>th</sup> Floor Exchange Square, N° 19 & 20, Street N° 106, Phum 2, Sangkat Wat Phnom, Khan Daun Penh	023 964 321
4	Standard Chartered Bank Phnom Penh	Unit G-02 Himawari Hotel Apartment N° 313, Preash Sisowath Quay, Phnom Penh	023 212 729
5	Sumitomo Mitsui Banking Corporation	Exchange Square Building (7 <sup>th</sup> Floor), N° 19 and 20, Street 106, Sangkat Voat Phnum, Khan Daun Penh	023 964 080
6	The Shanghai Commercial & Savings Bank Ltd.	13 <sup>th</sup> Floor, Phnom Penh Tower, N° 445, Preah Monivong Blvd., Sangkat Boeung Proluet, Khan Daun Penh	023 964 811

No.	Names of Institutions	Address	Contact Number
<b>4. Microfinance Deposit-Taking Institutions</b>			
1	AMK Plc.	No 285, Street No 271, Sangkat Tumnob Tuek, Khan Boeng Keng Kang, PhnomPenh	023 993 062
2	AMRET Plc.	Building N° 80, St. 315, Phum 7, Sangkat Boeng Kak Ti Pir, Khan Tuol Kouk, Phnom Penh	023 880 942
3	LOLC (Cambodia) Plc.	#666B, St. 271, Kbal Tumnub Muoy Village, Sangkat Boeng Tumpun 2, Khan Mean Chey, Phnom Penh	023 991 991
4	MOHANOKOR Plc.	N° 24, Yothapok Khemarak Phoumin Blvd (271), Sangkat Tuek Thla, Khan Saensokh, Phnom Penh	023 888 879
5	PRASAC MICROFINANCE INSTITUTION PLC.	N° 212, Street 271, Sangkat Tuol Tumpung 2, Khan Chamkar Mon, Phnom Penh	023 999 911/ 086 9999 11
6	WB FINANCE CO., LTD	N° 398, Preah Monivong Blvd, Phum 1, Sangkat Boeng Keng Kang Ti Muoy, Khan Boeng Keng Kang, Phnom Penh	023 969 269
<b>5. Non Deposit-Taking Microfinance Institutions</b>			
1	ACTIVE People's Plc.	N° 88, Street 214 (Corner of St. 113), Sangkat Boeung Proulet, Khan Prampir Meakkakra, Phnom Penh	023 214 255 / 095 600 606
2	Anakut Plc	#245, Monivong Blvd; Sangkat Ou Ruessei 4, Khan 7 Makara, Phnom Penh	089 666 831 / 023 223 139
3	ASIA PACIFIC FINANCE Plc.	N° 26A, Street 113, Phum Phum 8, Sangkat Boueng Boeng Keng Kang Ti Pir, Khan Boeng Keng Kang, Phnom Penh	023 900 799 / 023 900 899
4	ATOM Capital Plc.	N° S02, 8 <sup>th</sup> Floor, Sopheak Mongkol Street, Corner of Koh Pich Street, Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	023 999 345
5	BAITANG MICROHERANVATHO PLC.	National Road 5, Phum Prey Korn Sek, Sangkat Ou Char, Krong Battambang, Battambang Province	096 588 5689
6	BAMBOO FINANCE PLC.	N° 34, Veng Sreng St., (Block-F), Vattana Industrial Park 1, Trapeang Thloeng 1 village, Sangkat Chaom Chau 1, Khan Pursenchey, Phnom Penh	011 777 173
7	BAMC Finance Plc.	#315A, Street No. 217, Sambuur Village, Sangkat Dangkao, Khan Dangkao, Phnom Penh	023 911 000
8	BAYON CREDIT PLC.	Building Floor No 1-6, #342, Preah Monivong Blvd. corner Street No 288, Phum Phum 3, Sangkat Boeng Keng Kang Ti Muoy, Khan Boeng Keng Kang, Phnom Penh	023 6666 316
9	BNKC (CAMBODIA) PLC.	Ground and 1st Floor of B-Ray Tower, Preah Norodom Blvd., Sangkat Tonle Bassac, Khan Chamkarmon, Phnom Penh	023 213 900
10	BORRBO Plc.	#19, St. 371, Phum Tnaot Chrum, Sangkat Boeng Tumpun, Khan Meanchey, Phnom Penh	023 222 119
11	CAM Capital Public Limited Company	No 318, Street No 271, Phum 5, Sangkat Stueng Mean Chey 2, Khan Mean Chey, Phnom Penh.	023 991 999
12	CAMBODIAN LABOR CARE PLC.	Building 13, Street 21, Kampong Pring village, Setbou Commune, Sa-ang District, Kandal Province	016 789 769
13	CAMIMA MICROFINANCE Limited	# 101A, Street 289, Sangkat BoeungKak 1, Khan Toul kork, Phnom Penh	023 533 9999
14	CENTURY CAMBO DEVELOPMENT PLC.	#74, Russian Federation Blvd., Sangkat Tuek Thla, Khan Saensokh, Phnom Penh	077 686 988
15	CHAILEASE ROYAL FINANCE PLC.	Keystone Building N° 146 (12 <sup>th</sup> Floor), Preah Norodom Blvd (41), Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	085 777 405 / 093 781 023
16	CHAMROEUN Microfinance Plc.	#425, Street 271, Sangkat Tuol Tumpung 2, Khan Chamkar Mon, Phnom Penh	070 566 669
17	Chokchey Finance Plc.	#9-11, Veng Sreng Street, Sangkat Stung Meanchey, Khan Meanchey, Phnom Penh, Cambodia	023 922 126 / 017 863 327
18	CITY Microfinance Institution Plc.	#470, Preah Monivong Blvd, Phum 12, Sangkat Tonle Basak, Khan Chamkarmon, Phnom Penh	023 221 488
19	CMK PLC.	N° 171-173 E0, E1, E2, E3, Street 110, Phum 3, Sangkat Voat Phnum, Khan Doum Penh, Phnom Penh	085 666 794 / 023 221 971
20	DELTA MICROFINANCE PLC.	#35-37 Street No.582 Sangkat Boeungkak2, Khan Tuol Kork Phnom Penh	081 777 025/ 081 777 155
21	ENTEAN AKPEVATH PRACHEACHUN (EAP) Plc.	N° 189-191, Kampuchea Krom Blvd (128), Sangkat Mettapheap, Khan 7 Makara, Phnom Penh	023 884 355/070 913 514
22	EVERGREEN MICROFINANCE PLC	N° E19, Street R3-1, Phum Phum 1, Sangkat Srah Chak, Khan Doum Penh, Phnom Penh	012 333 327
23	Family Plc.	N° 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.	#1465, National Road 2, Sangkat Chak Angre Krom, Khan Mean Chey, Phnom Penh	023 6363 172 / 081 668 616
25	FIRST FINANCE Plc.	#A-15, Street 271, Sangkat Tumnub Tek, Khan Chamkarmon, Phnom Penh	023 997 937
26	FUNAM Microfinance Plc.	No 95, Preah Monivong Blvd, Corner of Street 118, Sangkat Monrouom, Khan Prampir Meakkakra, Phnom Penh	093 508 888 / 067 666 768
27	FUTABA MICROFINANCE PLC.	N°795, Preah Monivong Blvd, Sangkat Boeng Trabaek, Khan Chamkar Mon, Phnom Penh	023 228 333-224 333
28	G B PLC.	N° J37, Phlaur Lum, Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	023 977 778

29	Golden Cash Plc.	#684, 7Makara street, Chhunlung village, Sangkat Salakamreok, Krong Siem Reap, Siem Reap province	092 747 434/087 700 555/087 700 666
30	Grow PLC	#21, Street No. 1986 , Sangkat Phnom Penh Thmey, Khan Sensok, Phnom Penh	023 231 567
31	Idemitsu Saison Microfinance (Cambodia) Plc.	N° 504, National Road N° 5, Phum Prek Moha Tep, Sangkat Svay Por, Krong Battambang, Battambang Province	053 953 503
32	Intean Poalroath Rongroeuang Ltd.	#779A, Street Kampuchea Krom, Sangkat Teuk laak I, Khan Toul Kork, Phnom Penh	023 990 237
33	JC Finance Plc.	#11, Street 376, Sunrise Building, Room N° 101, 1 <sup>st</sup> Floor, Sangkat Boeung Keng Kang 3, Khan Chamkarmon, Phnom Penh	016 969 856 / 012 390 820/023 214 481
34	Jet's Cash Box Finance Plc.	#124, Sothearos Blvd., Sangkat Tonle Bassac, Khan Chamkamorn, Phnom Penh	023 900 623
35	KHEMARAK MICROFINANCE INSTITUTION LIMITED	N° 68, Street 57, Sangkat Boeung Keng Kang Ti 1, Khan Chamkarmon, Phnom Penh	023 989 023
36	KHMER CAPITAL PLC.	N° 155, Russian Federation Blvd., Sangkat Tuek Lak Ti Muoy, Khan Tuol Kouk, Phnom Penh	023 235 599
37	L B P Microfinance Plc	#D3&E, Street 169, Sangkat Veal Vong, Khan 7Makara, Phnom Penh	012 688 447 / 023 88 40 05
38	LED Plc.	N° 36-38B, Northbridge Street, Tuek Thla Village, Sangkat Tuek Thla, Khan Saensokh, Phnom Penh	081 400 401 / 016 600 998
39	MAXIMA MICROFINANCE PLC.	N° 21AB, Street N° 271, Phum 1, Sangkat Pksar Daeum Thkov, Khan Chamkar Mon, Phnom Penh	023 214 240
40	Mia Plc.	#93, Norodom Blvd., Corner street 208, Sangkat Boeung Raign, Khan Doum Penh, Phnom Penh	023 989 262
41	Microfinance AMATAK Capital Plc.	N° 502 C-502D, Preah Monivong Blvd., Sangkat Tonle Bassac, Khan Chamkarmon, Phnom Penh	023 214 388
42	Microfinance Sachak Microfinance Plc.	N° 25, Street 1015, Bayab Village, Sangkat Phnom Penh Thmei, Khan Seansokh, Phnom Penh	061 222 056
43	Mothers Financial Japan Plc.	Bldg #254, Room G08-09, Monivong Blvd, Sangkat Boeung Rang, Khan Daun Penh, Phnom Penh	023 967 750
44	NIRON MICROFINANCE PLC.	N° 21-23-25, Street N° 598, Sangkat Phnom Penh Thmey, Khan Saensokh, Phnom Penh	086 655 999
45	NongHyup Finance (Cambodia) Plc.	N° C57-61, Street Cheerfulness (Tuek Thla Plaza II), Sangkat Tuek Thla, Khan Saensokh, Phnom Penh	023 998 226
46	ORO Financecorp Plc.	No. 147, Monireth Blvd., Sangkat Boeung Salang, Khan Tuol Kork, Phnom Penh	023 988 898 / 023 955 567
47	PG Development Plc.	#20E0, Street 178, Sangkat Pksar Thmei3, Khan Daun Penh, Phnom Penh	016 779 277
48	PIPHUP THIMEY MICROFINANCE PLC.	#288, Street No.1003, Sangkat Phnom Penh Thmey, Khan Sensok, Phnom Penh	077 999 393-311 8888 / 015 322 922
49	Ponleu Chaktomuk Plc.	#119, Street No. 592, Phum 14, Sangkat Beong Kok Ti 2, Khan Toul Kouk, Phnom Penh	078 833 337
50	Prasethheap Finance Plc	#132, Street 193, Corner Street 388, Sangkat Toul Svay Prey 1, Khan Chamkarmon, Phnom Penh	023 970 000
51	PRIME MF MICROFINANCE INSTITUTION LTD. (PRIME MF)	N° 494C, Street N° 271, Phum Sansam Kosal 5, Sangkat Boeung Tumpum 1, Khan Mean Chey, Phnom Penh	023 993 909
52	Propey Microfinance Plc.	N° 726 & 72H, Russian Federation Blvd., Sangkat Kakab 1, Khan Pur Senchey, Phnom Penh	081 333 868 / 069 222 933
53	Queen Finance Plc.	N° 42B, Mao Tse Tong Blvd., Sangkat Boeng Trabaek, Khan Chamkar Mon, Phnom Penh	023 966 789 / 089 863 286
54	ROYLA PLC.	Buiding N° 128 D3 & D4, Sothearos Blvd., Sangkat Tonle Bassac, Khan Chamkar Mon, Phnom Penh	017 582 581
55	ROYAL MICROFINANCE PLC.	N° A114 B116 & C3118, Avenue B, Phum Banla S'et, Sangkat Khmuonh, Khan Saensokh, Phnom Penh.	012 485 500
56	Sabay Credit Commercial Plc.	#228, Preah Norodom Blvd, Group 64, Sangkat Tonle Bassac, Khan Chamkamton, Phnom Penh	012 322 322
57	Sehaka Plc.	#206 E0 E1, Street 155, Sangkat Tuol Tumpung 1, Khan Chamkarmon, Phnom Penh	023 96 77 79
58	SAHAKRINPHEAP MICROFINANCE PLC.	#586, Street 271, Phum 6, Sangkat Pksar Doeum Khkov, Khan Chamkarmon, Phnom Penh	023 230 789
59	SAMAKY MICROFINANCE INSTITUTION PLC.	#83AE0 & 83BE0, St. 1986, Sangkat Phnom Penh Thmey, Khan Sensok, Phnom Penh	023 666 5959
60	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
61	SAMPORN SAMAKUM SMES KAMPUCHEA PLC.	#T166, Preah Norodom Blvd, Sangkat Tonle Bassac, Khan Chamkar Mon, Phnom Penh	023 901 578
62	SAMRITHISAK Microfinance Limited	# 502G-502H, Preah Monivong Blvd, Sangkat Tonle Bassac, Khan Chamkarmon, Phnom Penh	023 993 333
63	SEILANITHIH Limited	#15F&25F, Street 516, Phum 13, Sangkat Boeng Kak 1, Khan Tuol Kork, Phnom Penh	023 990 225
64	SEREY OUDOM MICROFINANCE PLC.	#P37, Street No.198, Sangkat Tomnup Teuk, Khan Chamkarmon, Phnom Penh	023 224 336
65	Sixty Six Finance Plc.	N° 40, Group 4, National Road N° 1, Ta Ngov Village, Sangkat Nirouth, Khan Chbar Ampov, Phnom Penh	086 228 118 / 017 938 987

66	SONATRA Microfinance Institution Plc. (Sonatra)	N° 432, Preah Monivong Blvd., Sangkat Tonle Basac, Khan Chamkar Mon, Phnom Penh	023 223 256/016 868 897
67	Sunny Microfinance Plc.	Unit 606 and 607, Level 6, Exchange Square Building, No 19 and 20, Street 106, Phum 2, Sangkat Voat Phnum, Khan Daun Penh, Phnom Penh	096 689 1035 / 015 284 1550
68	T & GO Finance Plc	# A1-A2, Street 163, Sangkat Toul Svay Prey1, Khan Chamkamorn, Phnom Penh	023 699 0505
69	TBB (Cambodia) PLC.	#2E2F, Street 315, Sangkat Boeung Kak1, Khan Toukok, Phnom Penh	096 838 6552 / 086 600 304
70	LCH Plc.	N° 23, 5 <sup>th</sup> Floor, Attwood Business Center, Russian Federation Blvd., Sangkat Tuek Thlar, Khan Sensok, Phnom Penh	016 288 888 / 016 662 230
71	Trop Khnhom Plc	#445, St. 4, Phum Souphi, Sangkat Kompong Svay, Krong Serei Saophoan, Banteay Meanchey	012 599 094
72	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
73	WELCOMIE FINANCE (CAMBODIA) PLC.	# 398, Monivong Blvd, Sangkat Beung Keng Kang Ti Muoy, Khan Chamkar Mon, Phnom Penh	023 994 455
74	Y.C.P MICROFINANCE PLC.	N° 73, Street N° 118, Sangkat Tuek L'ak Ti Muoy, Khan Tuol Kouk, Phnom Penh.	023 882 777
75	Y.L.P MICROFINANCE PLC.	N° 25, Street N° 570, Phum Phum 2, Sangkat Boeng Kak Ti Pir, Khan Tuol Kork, Phnom Penh	069 283 858

#### 6. Financial Leasing Companies

1	BSP Finance (Cambodia) Plc.	No 160, Preah Monivong Blvd., Corner Street 278, Phum 4, Sangkat Boeng Keng Kang Ti Muoy, Khan Chamkar Mon, Phnom Penh	023 883 488
2	Challease Royal Leasing Plc	3rd Floor of building No. 216B, Preah Norodom Blvd., Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	023 901 728
3	GL Finance Plc.	# 270-274, Kampucheskrom Blvd., Sangkat Mittapheap, Khan 7 Makara, Phnom Penh	023 990 324 / 077 336 648
4	I-Finance Leasing Plc.	N°321, M Floor, Mao Tse Toung Blvd. (245), Sangkat Phsar Depou Ti Mouy, Khan Tuol Kouk, Phnom Penh	081 761 111
5	JACCS FINANCE (CAMBODIA) PLC.	Canadia Tower, Floor 20 #315, St. Preah Ang Duong, Sangkat Wat Phnom, Khan Daun Penh, Phnom Penh	023 977 250
6	KK FUND LEASING PLC.	N° 759, Street N° 93, Sangkat Boeng Trabaek, Khan Chamkar Mon, Phnom Penh	023 533 7777
7	Komatsu Leasing (Cambodia) Plc.	Lot No.713, Veng Sreng Street, Phum Tropang Thleung, Sangkat Chom Chao, Khan Porsenchey, Phnom Penh	012 906 038
8	Kubota Leasing (Cambodia) Plc.	N° 237H, Group 10, National Road N° 6A, Phum Kien Khleang, Sangkat Preaek Lieb, Khan Chraoy Chongvar, Phnom Penh	012 378 111
9	L O D Leasing Plc.	N° 359, Group 10, Phum Kammakor, Sangkat Svay Por, Krong Battambang, Battambang Province	012 456 739
10	LY Hour Leasing Plc.	#243-244, Street 598, Group 10, Phum Tuolkok, Sangkat Tuolengke, Khan Russey Keo, Phnom Penh	023 900 778
11	Mega Leasing Plc.	N° 113A, Street 271, Sangkat Stueung Mean Chey, Khan Mean Chey, Phnom Penh	023 214 756
12	MOBILITY FINANCE (CAMBODIA) PLC.	N°425, 5 <sup>th</sup> floor, Street 271, Sangkat Tuol Tumpung Ti Pir, Khan Chamkar Mon, Phnom Penh	085 888 420
13	RPTN Alliance Financial Leasing Plc.	N° 81 E0 E1 & E2, Phum Preaek Lieb, Sangkat Preaek Lieb, Khan Chraoy Chongvar, Phnom Penh	023 901 744 / 011 509 944
14	Suosdey Finance Plc	#119-121, Russian Federation Boulevard, Sangkat Teuk Thla, Khan Sen Sok, Phnom Penh	023 884 445 / 086 255 995
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

No.	Names of Institutions	Address	Contact Number
<b>7. Payment Service Institutions</b>			
1	AETRINO GLOBAL PLC.	No. 54B (Ground & 1st Floor), Street 95, Sangkat Boeng Keng Kang Ti 3, Khan Boeng Keng Kang, Phnom Penh	070 535 095
2	ASIA CASH EXPRESS PLC.	House No. B2-035-036, Koh Pich Street, Sangkat Tonle Bassac, Khan Chamkarmon, Phnom Penh	099 666 678
3	BAI SEN TECHNOLOGY PLC.	Elite Town No. 05, Standford Road, Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	071 999 7779
4	BONGLOY PAYMENTS PLC.	No. 87, Street 63, Sangkat Boeung Raing, Khan Daun Penh, Phnom Penh	023 532 0888
5	CANADIA MOBILE MONEY PLC. (DARA PAY)	Canadia Tower No. 315 27th Floor, Preah Monivong Blvd. corner of Preah Ang Doung Road, Sangkat Wat Phnom, Khan Daun Penh, Phnom Penh	023 989 809
6	COOBILL PLC.	Building No. B3&C3-1, Street 169, Sangkat Veal Vong, Khan 7 Makara, Phnom Penh	038 3300 80000
7	DARA SAKOR PAY PLC.	Building No. 146 D.I.Riviera, Road Park Koh Pich, Phum 14, Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	023 994 227
8	DRAGONFLY FINTECH (CAMBODIA) PLC.	Building ROSE GARDEN No. 252 Ground Floor, Preah Norodom Blvd., Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	098 218 555
9	DYNAMIC PAYMENT PLC.	Building No. 315 (Canada Tower) 3rd Floor Store 03-05, Preah Monivong Blvd. corner of Preah Ang Doung Road, Phum 1, Sangkat Wat Phnom, Khan Daun Penh, Phnom Penh	023 989 186
10	EDEEL (CAMBODIA) PLC.	Building No. 79 BCE0, Street 128, Phum Ti 2, Sangkat Monorum, Khan 7 Makara, Phnom Penh	086 393 138
11	E-MONEY PAYMENT SOLUTION PLC.	Building No. 199, Street 245, Sangkat Toul Svay Prey Ti 2, Khan Chamkar Mon, Phnom Penh	023 686 8868
12	GBCI VENTURES PLC	Building B2-033, Koh Pich Street, Sangkat Tonle Bassac, Khan Chamkarmon, Phnom Penh	070 333 530
13	HUIONE PAY PLC.	Building No. 62, Preah Norodom Blvd., Sangkat Chey Chommes, Khan Daun Penh, Phnom Penh	023 231 999
14	IPAY 88 (CAMBODIA) PLC.	Kasa Condo Meridan, Building Orient 2nd Floor No. A.01-01, Building No. 01, Street Haward Koh Pich, Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	023 901 788
15	KESS INNOVATION PLC	Building #105, Floor 4th, Street 1984A, Phnom Penh Thmey, Khan Sen Sok, Phnom Penh	099 614 715/010 777 70
16	LM PAY PLC	#635, 2nd Floor, Preah Monivong Blvd, Sangkat Beong Keng Kong 3, Khan Beong Keng Kong, Phnom Penh	N/A
17	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
18	PARAGON PAYMENT SERVICE PLC	No. 216, Preah Norodom Blvd, Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	012 456 237
19	PI PAY PLC.	No. 20, Street 217, Sangkat Veal Vong, Khan 7 Makara, Phnom Penh	023 988 989
20	SEATEL FINANCIAL SERVICES PLC. (M-PAY)	Building No. 149, Street 432, Sangkat Boeung Trorbek, Khan Chamkar Mon, Phnom Penh	018 8 800 800
21	SPEED PAY PLC.	Building No. 159-161, 3rd Floor, Street 113, Sangkat Boeung Keng Kang III, Phnom Penh	070 997 775
22	TIAN XU INTERNATIONAL TECHNOLOGY PLC.	Building No. 984, Street 128, Sangkat Teuk Laak Ti 1, Khan Toul Kork, Phnom Penh	096 555 0888
23	TRUE MONEY (CAMBODIA) PLC.	Building No. 99-100, Sotheaous Blvd., Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	023 999 639
24	WIBS.KH.PAYMENT SERVICE. PLC.	No. 14, National Assembly Road, Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	081 999 069
<b>8. Credit Bureau</b>			
1	Credit Bureau (Cambodia) Co., Ltd	Vattanac Building 9th Floor, Bld No. 66, Preah Monivong Blvd, Sangkat Wat Phnom, Khan Daun Penh, Phnom Penh	016 370 707

**List of Rural Credit Institutions  
As of December 31, 2020**

No	Name of Institutions	Address
<b>Phnom Penh (126)</b>		
1	AC FINANCE PLC.	#71, Street 454, Sangkat Tuol Tumpung 2, Khan Chamkarmon, Phnom Penh
2	Alphivat Akrun Reah Finance Plc.	#35A, Street 07, Phum Toul Rakar 1, Sangkat Charik Angrekrom, Khan MeanChey, Phnom Penh
3	AMATAK RONGROEUNG PLC.	#35, Street 26, Sangkat Boeung Tompun, Khan Mean Chey, Phnom Penh
4	Anakut Heranhvatho Plc	#D81, Street V1.18, Phum Toukork, Sangkat Toul Sangke 1, Khan Russey Keo, Phnom Penh
5	Andet Finance Plc.	#M25 E0E1, Borey Rumchek Odem, Street Betong, Kantaok Cheung Village, Sangkat Kantaok, Khan Pur Senchey, Phnom Penh
6	APHIVATH CHIVAPHEAP CHUNBORT PLC.	LSI Building, Room F3.01 (3 <sup>rd</sup> Floor), Phnom Penh Hanoi Friendship Blvd (N° 1019), Sangkat Phnom Penh Thmey, Khan Sensok, Phnom Penh
7	ASIA DEVELOPMENT PLC.	#9M, National Road No. 5, Phum Khor 1, Sangkat Chhang Chomresh 2, Khan Russey Keo, Phnom Penh
8	B.Y.G Finance Plc.	Phlov Lom, Phum Bayab, Sangkat Phnom Penh Thmey, Khan Sensok, Phnom Penh
9	Baylang Finance Plc.	#1A.3A.85A, Street 1, Phum Sambour, Sangkat Dangkor, Khan Dangkor, Phnom Penh
10	BIG ASIA FINANCE PLC.	#124, Street 1PCD, Phum Thmey, Sangkat Dangkao, Khan Dangkao, Phnom Penh
11	Blue Finance Plc	#59A, Street 105, Sangkat Boeung Pralit, Khan 7 Makara, Phnom Penh
12	Bun Hour Finance Plc	Street 1986, Phum Phnom Penh Thmey, Sangkat Phnom Penh thmey, Khan Sen Sok, Phnom Penh
13	C.C.D.A FINANCE PLC.	#10A, st371, Phum kbalTumub, Sangkat Boeungtumpun, Khan Meanchey, Phnom Penh
14	CK.L.S Finance Plc.	Phum Trapeang Kol, Sangkat kantaok, Khan Pur Senchey, Phnom Penh
15	CAM Finance Plc.	#344, Street 371, Krom 6, Phum Ou Baek K'am, Sangkat Ou Baek K'am, Khan Saensokh, Phnom Penh
16	CAM VIVATH FINANCE PLC.	#69, Street 15E, Phum Tek Thla, Sangkat Tek Thla, Khan Sen Sok, Phnom Penh
17	Cambodia Family Economic Organization	#18 F-Geo, Street K4A, Phum Tuek thla, Sangkat Tuek thla, Khan Sensok, Phnom Penh
18	Cambodian Rural Economic Development Organization	#118AE1, Street 186, Sangkat Toek Laak 3, Khan Toul Kork, Phnom Penh
19	CEN Finance Plc.	#60, St. 592, Sangkat Boeng Kak Ti Pir, Khan Tuol Kuok, Phnom Penh
20	CFIA Plc.	#34A, Phum Boeung Saliang, Sangkat Russey Keo, Khan Russey Keo, Phnom Penh
21	CHEIRHEAP FINANCE PLC.	#206, Street 371, Phum Kbal Tumunup 1, Sangkat Boeng Tumpun, Khan MeanChey, Phnom Penh
22	CHENLA FINANCE PLC.	N° S-48, Street Silver, Phum 4, Sangkat Tummob Tuek, Khan Chamkar Mon, Phnom Penh
23	Chum Samnang Finance Plc.	#55A, Street 113, Phum 4, Sangkat Boeng Keng Kang Ti Bei, Khan Chamkar Mon, Phnom Penh
24	CK FINANCE PLC.	#78-80AE0, Road 01A, Phum Sambo, Sangkat Dangkor, Khan Dangkor, Phnom Penh
25	CRED FINANCE PLC.	#43BE0, Street 271, Sangkat Phar Daeum Thkov, Khan Chamkarmorn, Phnom Penh
26	Crystal Finance Plc	#B28, Street 200-R-II, Sangkat Kilomet6, Khan Russey Keo, Phnom Penh
27	CVCD Plc.	#4, Street 32B, Phum Tropaing Chhouk, Sangkat Teuk Thla, Khan Sen Sok, Phnom Penh
28	DHITEMAH FINANCE PLC.	#74, Street B (Borey Piphuthmey), Phum Krang Angkrong, Sangkat Krang Thnoug, Khan Sensok, Phnom Penh
29	ENTAEN SAMBATH YOELUNG PLC.	#14, Borey Nisa, Street Proneth 1, Sangkat Phnom Penh Thmey, Khan Sen Sok, Phnom Penh
30	Entean Aphivath Achwkam Plc.	#107A, Street Phnom Penh Thmey, Phum Trapeang Chhouk, Sangkat Teuk Thlar, Khan Sensok, Phnom Penh
31	Entean Veichhlat Plc.	#16B E0 E1, Street 418, Sangkat Tuol Tumpung, Khan Chamkar Mon, Phnom Penh
32	Equity Economic Development organization	#31A, Phum Toul Rakar1, Sangkat Charik Angrekrom, Khan MeanChey, Phnom Penh
33	F R D Finance Plc.	#12E0, Street 798T, Sangkat Beung Tumpun, Khan Meanchey, Phnom Penh
34	FECA Finance Plc.	Borey Rith No K11, Street 10A, Sangkat Reussey Keo, Khan Reussey Keo, Phnom Penh
35	GREEN ECONOMY FINANCE PLC.	#118A, National Road No1, Phum Sway Ta Ok, Sangkat Veal Sbov, Khan Chbar Am Pov, Phnom Penh

36	GROW K H FINANCE PLC.	#D15, Street 101, Sangkat Beung Trabek, Khan Chamkar Mon, Phnom Penh
37	HAKSAN FINANCE PLC.	#.18Q, Phum Teuk Thla, Sangkat Teuk Thla, Khan Sen Sok, Phnom Penh
38	HAPPY FINANCE PLC.	#18H, Street K4, Sangkat Teuk Thla, Khan Sen Sok, Phnom Penh
39	Holy Finance Plc.	#03, Street 30, Phum Trapeang Tleung, Sangkat Choam Chao, Khan Posenchey, Phnom Penh
40	INNTEAN PHKACHHOUK KHMER PLC.	#158, Street 32, Phum Kbal Tomnop 2, Sangkat Boeng Tumpun, Khan Mean Chey, Phnom Penh
41	K E D FINANCE PLC.	#506, Street 5, Sangkat Chak Angre Krom, Khan Mean Chey, Phnom Penh
42	K.D.O FINANCE PLC	Kouk kleang2 village, Sangkat Phnom Penhthmey, Khan Sensok, Phnom Penh
43	KAKKORB FINANCE PLC.	#101, Street New Town, Prey Tea Village, Sangkat Kakab, Khan Po Senchey, Phnom Penh
44	KAKEKOR KONI KHMER FINANCE PLC.	#4C, Street 361, Phum Kandal, Sangkat Chba Ampov 2, Khan Chba Ampov, Phnom Penh
45	KAMPOING CHAM APHIVATH PLC.	LSI Building, Room F3.01 (3 <sup>rd</sup> Floor), Phnom Penh Hanoi Friendship Blvd (N° 1019), Sangkat Phnom Penh Thmey, Khan Sensok, Phnom Penh
46	KASEKAM RIKREAY PLC.	LSI Building, Room F3.01 (3 <sup>rd</sup> Floor), Phnom Penh Hanoi Friendship Blvd (N° 1019), Sangkat Phnom Penh Thmey, Khan Sensok, Phnom Penh
47	KASEKOR RIKREAY RUNGROEUNG PLC.	LSI Building, Room F3.01 (3 <sup>rd</sup> Floor), Phnom Penh Hanoi Friendship Blvd (N° 1019), Sangkat Phnom Penh Thmey, Khan Sensok, Phnom Penh
48	Khemra Finance Plc.	#19A, Street 9, Phum Sambour, Doungkor Commune, Khan Doungkor, Phnom Penh
49	KHMER ANGKOR FINANCE PLC.	#135, Phum Porbrork Khang Thong, Sangkat Kakab, Khan Pursenchey, Phnom Penh
50	KHMER CAPITAL FINANCE PLC.	#2 Kor, Street 371, Phum Trea 4, Sangkat Steung Meanchey, Khan Meanchey, Phnom Penh
51	KIFA Plc.	#D07, Street Deameess, Teuk Thlar Village, Sangkat Teuk Thlar, Khan Sensok, Phnom Penh
52	Kon Khmer Mongkul Heranhvathok Plc.	AB10+12, Street 598, Phum Tuol Kok, Sangkat Tuol Kok Ti Muoy, Khan Russey Keo, Phnom Penh
53	KPCA FINANCE PLC	#18 MF, Street K4A (North Bridge), Sangkat Tek Thla, Khan Sen Sok, Phnom Penh
54	Krepa Finance Plc.	#1Kor, Street 371, Phum Russey, Sangkat Stung Meanchey, Khan Meanchey, Phnom Penh
55	Krong Khmer Finance Plc.	#99, Street 07, Phum Rong Chak, Sangkat Phnom Penhthmey, Khan Sensok, Phnom Penh
56	KRUSAR RONGROEUNG FINANCE PLC.	Prekbe Village, Koh Thom Commune, Koh Thom District, Kandal Province
57	KS-CPC FINANCE PLC.	Phum Threa, Street Lom, Sangkat Steong Meanchey, Khan Mean Chey, Phnom Penh
58	Kunapheap Finance Plc.	N° 609, Street N° 11 (Borey Piphup Thmey), Sambuor Village, Sangkat Dangkao, Khan Dangkao, Phnom Penh
59	KUNTHEAM FINANCE PLC	#33 K, Phum Trea 3, Sangkat Steung Meanchey, Khan Meanchey, Phnom Penh
60	L.A. FINANCE PLC.	#1B, Street Lom, Phum Dommakthom 2, Sangkat Steung Meanchey, Khan Meanchey, Phnom Penh
61	L.E.D.A Capital Plc.	#62C-62D, Road N° 402, Sangkat Tumnuop Teuk, Khan Chamkarmon, Phnom Penh
62	LADS Finance Plc	#140A, St03, Prakar Village, Sangkat Prey Sa, Khan Dangkao, Phnom Penh
63	LED-T I P S FINANCE PLC.	#146, Street 156, Sangkat Teuk Laak 2, Khan Toul Kok, Phnom Penh
64	LH Finance PLC	#30E01, Street 5, Sangkat Kraing Thnong, Khan Sensok, Phnom Penh
65	Lichou Capital Plc.	#21E0, Phum Trongmoan, Sangkat Tuek Thla, Khan Sen Sok, Phnom Penh
66	MAMIEDE FINANCE PLC	#230 B, Street 48, Phum Russey1, Sangkat Stung Meanchey, Khan Meanchey, Phnom Penh
67	Meakea Finance Plc.	N° A11, Street 217, Sambuor Village, Sangkat Dangkao, Khan Dangkao, Phnom Penh
68	Mean Chey Credit Plc.	#16, Natioanal Road 2, Phum Prekralong, Sangkat Chark Angrekrom, Khan MeanChey, Phnom Penh
69	Mega Trust Finance Plc.	Bldg No. 36 (1st Floor), St. 169, Sangkat Veal Vong, Khan 7 Makara, Phnom Penh
70	Mey Jing Finance Plc.	#67, Street 11, Borey Piphup Thmey, Phum Trapeang Thboeng, Sangkat Chaom Chav, Khan Pur Sen Chey, Phnom Penh
71	MF MISSION PLC.	#H6, Street 56R, Sangkat Tuisangke, Khan Reuseykeo, Phnom Penh
72	MIN KIMSAN PLC.	#915A, Street Tokyo, (Borey Villa 999 Tokyo), Sangkat Teuk Thlar, Khan Sensok, Phnom Penh
73	Ministry of Rural Development Credit Scheme	#Ministry of Rural Development, Russian Blvd, Sangkat Mitapheap, Khan 7Makara, Phnom Penh
74	MIRAI CREDIT PLC.	#450, Street Lum, Phum Tropaing Chhuok, Sangkat Toek Thlar, Khan Sen Sok, Phnom Penh

75	MONKOL PHNOM PENH FINANCE Plc.	#386AB, St. 271, Sangkat Teuk Thla, Khan Sen Sokh, Phnom Penh
76	MONO FINANCE PLC.	#90, Phum Sansam Kosal 1, Sangkat Boeung Tumpun, Khan Mean Chey, Phnom Penh
77	Morodok Aphivath Plc.	#18, Street 336, Phum 6, Sangkat Boeung Salang, Khan Tuol Kouk, Phnom Penh
78	Moulathian Chunbort Plc.	Bldg LSI Room F3.01 (3rd Floor), Hanoi Blvd (No. 1019), Sangkat Phnom Penh Thmey, Khan Sen Sokh, Phnom Penh
79	NCD Finance Plc	#B23, St. Northbridge (St. 2004), Sangkat Tuek Thla, Khan Sensok, Phnom Penh
80	ONO FINANCE PLC.	#610, Phum Sansamkosal 3, Sangkat Boeung Tompun, Khan Chamkarmom, Phnom Penh
81	PARTNER FOR GROWTH FINANCE PLC.	#G49, Phum Sombo, Sangkat Dangkor, Khan Dangkor, Phnom Penh
82	PARTNERS IN COMPASSION FUND PLC.	#50A, Phum 1, Sangkat Beung Salang, Khan Tuol Kork, Phnom Penh
83	Phka Chhouk Finance Plc.	#07, Phum Toul Roka 03, Sangkat Chak Angrekrom, Khan MeanChey, Phnom Penh
84	Pidaur Fund Plc.	#253, Street 37 BT, Phum Sonsomkosal 2, Sangkat Boeung Tumpun, Khan Meanchey, Phnom Penh
85	Pishnuka Finance Plc.	#195, Street Borey Phnom Penh, Sangkat Teuk Thlar, Khan Sen Sok, Phnom Penh
86	PRASITHPEAP CREDIT PLC.	#09, St. Lum, Phum Trapeang Lvea, Sangkat Kakab, Khan Pur Sen Chey, Phnom Penh
87	PRATHNA CREDIT PLC.	#72E0, Street 278, Sangkat Olympic, Khan Chamkarmom, Phnom Penh
88	PREAH CHAM FINANCE PLC.	#357E01E2, Street Polaris, Boeung Chhuok Village, Sangkat Nirouth, Khan Chbar Ampov, Phnom Penh
89	Quick Amatak Plc.	#8F, Street Angkor Blvd, Sangkat ToulSangke 2, Khan Russey Keo, Phnom Penh
90	RACHA PLC.	#160, Street 71, Sangkat Tonle Basac, Khan Chamkarmom, Phnom Penh
91	RADOCHICO FINANCE PLC	#E13 (Borei Chan Sambath), Phum Trapeang Po, Sangkat Chom Chao, Khan Posenchey, Phnom Penh
92	Raksey Finance Plc.	#6, Street 4, Phum Trapeang Thloeng, Sangkat Chaom Chau, Khan Pur Senchey, Phnom Penh
93	REAKREAY FINANCE PLC.	#357, Street 371, Group 5, Phum Tnaot Chrum, Sangkat Boeung Tumpun, Khan Mean Chey, Phnom Penh
94	Reaksmey Serey Mongkul Finance Plc.	#29-30V, Dornnak Village, Sangkat Phnom Penh Thmey, Khan Sen Sok, Phnom Penh
95	REAL FINANCE PLC.	#942G, Northbridge Street, Sangkat Teuk Thla, Khan Sensok, Phnom Penh
96	RIGHT SMART FINANCE PLC.	#5D, Street 452, Sangkat Toul Tompong 2, Khan Chamkarmom, Phnom Penh
97	Rith Sokha Finance Plc.	N° 148 G, Lum Street, Group 2, DannaK Thum Bei Village, Sangkat Steung Mean Chey 3, Khan Mean Chey, Phnom Penh
98	Romchang Operaton Finance Plc.	#5C, Phum Kantok Cheng, Sangkat Kantok, Khan Posenchey, Phnom Penh
99	S.M.E.S ECO FINANCE PLC.	#6F, Street Betong, Phum Trea 3, Sangkat Stueung Mean Chey, Khan Mean Chey, Phnom Penh
100	Sahakthun Finance plc.	#63 E0, Street NW06, Phum Prek Samraong, Sangkat Ta Khmau, Krong Ta Khmau, Kandal Province
101	SAKAL FINANCE PLC.	#25D, Street 578, Sangkat Boeung Kok 2, Khan Tuol Kork, Phnom Penh
102	Samathor Finance Plc.	#15E0, Street 628, Sangkat Chhbar Ampov1, Khan Meanchey, Phnom Penh
103	Sambath Samreth Organization	#15A, Street 371, Phum Tnort Chrum, Sangkat Boeung Tumpun, Khan Meanchey, Phnom Penh
104	Samlanh Finance Capital Plc.	#9, Street 11, Phum Sambour, Sangkat Dangkor, Khan Dangkor, Phnom Penh
105	SAMNANG FINANCE Plc.	Prek Tapov Village, Sangkat Prek Pra, Khan Chbar Ampove, Phnom Penh
106	SAMRORB SAMRUOL FINANCE PLC.	#1E0, Phum Porprork Khang Thboung, Sangkat Kakab, Khan Pur Senchey, Phnom Penh
107	Seed Cooperative Plc.	#No 160, Street 09 (Borey Piphop Thmey Chamkar Daung), Sangkat Dangkaor, Khan Dangkaor, Phnom Penh
108	SEN Finance PLC.	#9C, Street 398T, Sangkat Beong Tumpun, Khan Meanchey, Phnom Penh
109	SMILE FINANCE PLC.	#11, Russian Confederation Blvd, Sangkat Kakab, Khan Por Sen Chey, Phnom Penh
110	Sokhak Prochea Finance Plc.	#56A, Street 518, Phum Tuol Kork, Sangkat Toul Sangke, Khan Russey Keo, Phnom Penh
111	Soksabay Heranhvatho Plc.	#54F, St.103, Sangkat Boeng Trobek, Khan Chamkarmom, Phnom Penh
112	Soksan Finance Plc.	#429, Street 26 BT, Phum Tnort Chrum, Sangkat BoeungTumpun, Khan Meanchey, Phnom Penh
113	SOULD Finance Plc.	#5B, Street Betong, Phum DannaKthom 1, Sangkat Steung Meanchey, Khan Meanchey, Phnom Penh



114	SOVANNAPHUM SOCIAL DEVELOPMENT PLC.	#486A, Street271, Sangkat Toul Tom Poung 2, Khan Chamkarmon, Phnom Penh
115	Thavika Finance Plc.	#150DB, Street 516, Sangkat Boeung Kak 1, Khan Toul Kok, Phnom Penh
116	Thonthean Samret Finance Plc.	#462B, Street 163, Sangkat Boeung Keng Kong 3, Khan Chamkarmon, Phnom Penh
117	Tomnukchet People Finance Plc.	#168A , National Road #2, Phum Preak Ta Long, Sangkat Chak Angrae Kraom, Khan Mean Chey, Phnom Penh
118	UNIDA FINANCE PLC.	#73, Street 480, Sangkat Toul Tompoung 1, Khan Chamkarmon, Phnom Penh
119	Unitrust Finance Plc.	#196E1, Street 63, Sangkat Boeung Keng Kang 1, Khan Chamkarmon, Phnom Penh
120	V.P Dec Plc.	N° 560, Block C26, Borey Phon Suy, Phum Chrey Kaong, Sangkat Chaom Chau, Khan Pur Senchey, Phnom Penh
121	VANHENG FINANCE PLC	#22Eo, Phum Chrey Kaong, Sangkat Chaom Chao, Khan Pou Senchey, Phnom Penh
122	Vattanan Peap Hiranh Vathok (Cambodia) Incelosen Plc.	#149C, Phum Chungthnal Khang Lech, Sangkat Tuek Thla, Khan Sensokh, Phnom Penh
123	Virakbot Finance Plc.	#181B, Street 2002, Phum Ta Nguon 1, Sangkat Kakab 1, Khan Pur SenChey, Phnom Penh
124	VIREKASAC FINANCE PLC	#8A, Group 2, Street Betong, Phum Teuk Thla, Sangkat Teuk Thla, Khan Sen Sok, Phnom Penh
125	Vivath Golden Finance Plc.	#659, Street 371, Phum Russey, Sangkat Steung MeanChey, Khan MeanChey, Phnom Penh
126	WF SERVICE FINANCE PLC.	N°351, Street N° 163 Corner N° 478, Sangkat Tuol Tumpung Ti Pir , Khan Chamkar Mon, Phnom Penh
<b>Kandal (15)</b>		
127	ACABAR Plc.	Koky Village, Koky Commune, Kean Svay District, Kandal Province
128	An Pieth Community Development Organization	#2EE, National road 2, Phum Thmey, Sangkat Deummean, Krong Takhmao, Kandal Province
129	BASAC FINANCE PLC.	Prek Thmey Village, Prek Thmey Commune, Koh Thom District, Kandal Province
130	CAMFUND PRAETHNA PLC.	Krong Village, Preak Ta Meak Commune, Khsach Kandal District, Kandal Province
131	DAIKOU Finance Plc.	National Road No. 2, Phum Kleang Sambatt, Pot Sar Commune, Bati District, Takeo Province
132	Deummean Finance Plc.	Prek Run Village, Prek Koy Commune, S'ang District, Kandal Province
133	KPRSD FINANCE PLC.	National Road No. 6A, Phum Krom, Prek Anchanh Commune, Mouk Kampoul District, Kandal Province
134	LY HENG EUNG FINANCE PLC.	Prek Thmey Village, Prek Thmey Commune, Koh Thom District, Kandal Province
135	OCDAF Finance Plc.	#982, Street 21, Phum Thmey, Sangkat Takhmao, Krong Takhmao, Kandal Province
136	PCL Finance Plc	Preakloug Village, Preakloug Commune, Ksachkandal District, Kandal Province
137	PICH VATANAK FINANCE PLC.	Road 110, Thkol Village, Treuy Sib Commune, Saang District, Kandal province
138	Preah Atheth Community Development Organization	#2E, National Road 2 , Phum Deum Mean1, Sangkat Deum Mean, Krong Takhmao, Kandal Province
139	RINN PANHA RATANAK FINANCE PLC.	#17A, Street 115, Phum Prek Som Roung, Sangkat Prek Som Roung, Krong Ta Khmau, Kandal Province
140	Sere Soursdey Peanichkam Plc.	#178, St 21, Phum Prek Thmey, Prek Thmey Commune, Koh Thom District, Kandal Province
141	Soksan Nithik Finance Plc.	National Road 110, Chong Koh Toch Village, Talun Commune, Saang District, Kandal Province
<b>Battambang (12)</b>		
142	Battambang Khmer Farmers Organization	#124, Kansalbanthey Village, Moung Commune, Moung Russei District, Battambang Province
143	Bovor Finance Plc.	Phum Romchek 5, Ratanak Commune, Battambang District, Battambang Province
144	Buddhism for Development Organization	Watt Angongvil, Angongvil Village, Angongvil Commune, Sangker District, Battambang Province
145	CHOU CHIVORN FINANCE PLC.	#160, Group 6, Phum Otakom 2, Sangkat Tuolteak, Krong Battambang, Battambang Province
146	Hyekan Capital PLC	Phum Wat Rumduol, Sangkat Chamkar Samraong, Krong Battambang, Battambang Province
147	KASEKOR MEAN MEAN PLC	Phnom Toch Village, Pich Chenda Commune, Phnom Proek District, Battambang Province
148	Northwest Finance Plc.	#306, Group 5, Rattanak Village, Rattanak Commune, Battambang District, Battambang province
149	P C O Finance Plc.	# 281, Group 8, Phum Kamakor, Sangkat Svay Por , Krong Battambang, Battambang Province
150	R N D B Finance Plc	Phum Romchak 4, Sangkat Rattanak, Krong Battambang, Battambang Province

151	Samreth Pech Finance Plc.	#338, Phum Rumchek 4, Sangkat Rattanak, Battambang District, Battambang Province
152	SDAA FUND PLC.	#85, Group II, Phum Bekchan Thmey, Sangkat Prek Preah Soach, Krong Battambang, Battambang Province
153	Sovamphumi finance Plc.	#100, Street 314, Phum Num Kreal, Sangkat Preahsdach, Krong Battambang, Battambang Province
<b>Banteay Meanchey(5)</b>		
154	Aid Farmers Association	Phnom Rong Village, Beong Beng Commune, Malay District, Banteay Meanchey Province
155	ANEAKTEAN MOIATHAN PLC	#445, Road 4, Phum Sophy, Sangkat Kampong Svay, Krong Serei Saophoan, Banteay Meanchey Province
156	Entean Chumbort Khmer Plc.	Phum 3, Sangkat Phreah Pnlea, Krong Sereisophoan, Banteay Meanchey Province
157	OCKENDEN METREI ENTEAN PLC.	#56A, Phum Khlakon Chas, Sangkat Kompong Svay, Krong Sereisaophoan, Banteay Meanchey Province
158	Ponleu Kaksekar Khmer Plc.	Phum 3, Sangkat Preah Ponlea, Krong Serei Saopon, Banteay Meanchey Province
<b>Svay Reang (12)</b>		
159	ACDC FINANCE PLC.	Robkor Village, Prey Chhark Commune, Svay Rieng City, Svay Rieng Province
160	CFAP FOUNDATION PLC.	#241, Street 208, Phum Srah Vong, Sangkat Svay Rieng, Krong Svay Rieng, Svay Rieng Province
161	HOPE FUND PLC.	Phum Svay Toea, Sangkat Svay Toea, Krong Svay Rieng, Svay Rieng Province
162	Intean Kasakor Rikchamroeu Plc.	Phum Keansang, Sangkat Svay Rieng, Krong Svay Rieng, Svay Rieng Province
163	Marika Anatak Finance Plc.	#161, Street 105, Phum Srah Vong, Sangkat Svay Rieng, Krong Svay Rieng, Svay Rieng Province
164	Ratanak Kasakor Plc.	Phum Svay, Sangkat Chek, Krong Svay Rieng, Svay Rieng Province
165	RDO Finance Plc.	House G12, Street 107, Phum Veal Yon, Sangkat Svay Rieng, Krong Svay Rieng, Svay Rieng Province
166	Reakrey Finance Plc.	Phum Kbalapean, Sangkat Poutahor, Krong Svay Rieng, Svay Rieng Province
167	SIDA Finance Plc.	Kampong Trach Village, Kampong Trach Commune, Romeas Hek District, Svay Rieng Province
168	Sloek Meas Khmer Finance Plc.	#27, Street 315, Phum Soun Thmey, Sangkat Prey Chhalk, Krong Svay Rieng, Svay Rieng Province
169	Thunleap Finance Plc.	#51, Street 114, Phum Raung Banle, Sangkat Svay Rieng, Krong Svay Rieng, Svay Rieng Province
170	Vathanak Akphivath Credit Plc.	#278, Street 105, Svay Rieng Village, Svay Rieng Commune, Svay Rieng District, Svay Rieng Province
<b>Kompot (15)</b>		
171	A.C.L.P.L Plc.	National Road 3, Satpong Village, Satpong Commune, Chhouk District, Kompot Province
172	ADH FINANCE PLC.	Phum Krang, Sangkat Krang Ampil, Krong Kompot, Kompot Province
173	Association of Samnang Rural Development (ASARD)	Prey Kroria Khanglech Village, Touk Meas Khanglech Commune, Banteaymeas District, Kompot Province
174	Cambodia Development Association	Pral Village, Tani Commune, Angkorchey District, Kompot Province
175	Kalyan Aphivath Plc.	Pou Village, Phnomkong Commune, Angkorchey District, Kompot Province
176	KHMER RUNG ROEUNG FINANCE PLC.	Phum Kompong Bay Khang Thong, Sangkat Kompong Bay Khang Thong, Krong Kompot, Kompot Province
177	Kon Kasakor Finance Plc.	Kompong Trach 1 Village, Kompong Trach Khangkert Commune, Kompong Trach District, Kompot Province
178	LDA FINANCE PLC.	Phum Sovannsakor, Sangkat Kompong Kandal, Krong Kompot, Kompot Province
179	Metta Finance Plc.	Kampong Trach 1 Village, Kampong Trach Khang Kaout Commune, Kampong Trach District, Kompot Province
180	MORAKOT FINANCIAL PLC.	Thom Thmey Village, Dangtung Commune, Dangtung District, Kompot Province
181	Prac Finance Plc.	#53, Street 709, Phum Moy Ousaphea, Sangkat Kompongkandal, Krong Kompot, Kompot Province
182	Reakmey Chey Chumneas Plc.	#03, Phum Kompong Bay Khang Thbong, Sangkat Kompong Bay, Krong Kompot, Kompot Province.
183	Social Living Promotion Association	Kohkhot Village, Kampong Trach Khang Kert Commune, Kampong Trach District, Kompot Province
184	THEARTH FINANCE PLC.	Phum 1 Ousaphea, Sangkat Kampong Kandal, Krong Kompot, Kompot Province
185	Vandy Finance Plc.	Ochranleing Village, Kampong Trach Lech Commune, Kampong Trach District, Kompot Province
<b>Pursat (1)</b>		

186	K.K.C.MI FINANCE PLC	#297, Pou Andao Village, Roleab Commune, Krong Pursat, Pursat Province
<b>Kampong Cham (11)</b>		
187	ANGKOR SAMRETH PLC.	#31B, Street 49, Phum Ti .15, Sangkat Kompong Cham, Krong Kompong Cham, Kompong Cham Province
188	BALANCE ASIA FINANCE PLC.	Chungthnal 2 Village, Bong Kok Commune, Kampong Cham District, Kampong Cham Province
189	Broseur Finance Plc.	National Road 7, 6th Village, Sangkat Vealwong, Krong Kompongcham, Kompongcham Province
190	Entean Lerksuoy Samatpheap Krousar Plc.	Lvea Village, Lvea Commune, Prey Chhor District, Kampong Cham Province.
191	NARALIKA FINANCE PLC.	Prayuk Village, Tumnob Commune, Batheay District, Kampong Cham Province
192	PFD FINANCE PLC.	Pongror Village, Sdoeung Chey Commune, Choeng Prey District, Kampong Cham Province
193	Reda Union Plc.	National Road 7, Phov Kaeut Village, Prey Char Commune, Choeng Prey District, Kampong Cham Province
194	Samnang Protebatkar Plc.	Street 88, Phum Ti Pramuoy, Sangkat Veal Vong, Krong kampong Cham, Kampong Cham Province
195	SOVANN DARA FINANCE PLC.	National Road 7, Skun Village, Soteb Commune, Choeng Prey District, Kampong Cham Province
196	Ta Ong Soybean Development Association	Ta Ong Village, Ta Ong Commune, Chankar Leu District, Kampong Cham Province
197	TOWARDS FINANCE PLC.	Kampal Village, Sorndek Commune, Batheay District, Kampong Cham Province
<b>Tboung Khmum (2)</b>		
198	NECCA FINANCE PLC.	Natioanal road 7, Masintek Village, Memot Commune, Memot Distric, Tboungkhmum Province
199	RNK DEVELOPMENT PLC.	Trapeang Reussey Village, Roka Po Pram Commune, Tbong Knoum District, Tbong Knoum Province
<b>Takeo (15)</b>		
200	AFG Finance Plc.	Smao Khnhay Village, Trapeang Sab Commune, Bati District, Takeo Province
201	C E O FINANCE PLC.	Svay Tong Village, Khvav Commune, Samraong District, Takeo Province
202	C.E.D.A FINANCE PLC	Belpey Village, Boeng Tranh Khang Cheung Commune, Samraong District, Takeo Province
203	Dako Finance Plc.	#156E, Street 20, Phum Tnal Bek, Sangkat Rolkakrav, Krong Doun Keo, Takeo Province
204	Development of Agricultural System for Poor Families Organization in Cambodia	#89, Street 28, Tnalback Village, Rolkakrao Commune, Krong Daunkeo, Takeo Province
205	EKE GROWTH FINANCE PLC	Selha Village, Chambak Commune, Bati District, Takeo Province
206	FFD Finance Plc.	Village 1, Rokkakhmoung Commune , Krong Dounkeo, Takeo Province
207	INTEAN NEARY FINANCE PLC	Phum Takor, Sangkat Roka Khnong, Krong Daun Keo, Takeo Province
208	MET KHMER APHIVATH AMATAK PLC.	Prey Romdeng Village, Ang Ta Som Commune, Tram Kak District, Takeo Province
209	Morodok Knoua Plc.	National Road 2, Tnal Bek Village, Sangkat Rolkakrao, Krong Daun Keo, Takeo Province
210	Punleuwanma Finance Plc.	National Road 2, Phum Phsar Ta Kao, Sangkat Roka Knong, Krong Dounkeo, Takeo province
211	RCP FINANCE PLC.	National Road 02, Daeum Phdiok Village, Prey Sloek Commune, Treang District, Takeo Province
212	Rithy Finance Plc.	Kampong Chrey Village, Smaong Commune, Treang District, Takeo Province
213	SAMPHORS FINANCE PLC.	Phum Ang Tasaom, Ang Tasaom District, Tram Kak Commune, Takeo Province
214	WINNER RONGROEUNG FINANCE PLC.	#136, National Road No. 2, Phum Phsar Ta Kao, Sangkat Roka Knong, Krong Doun Keo, Takeo Province
<b>Siemreap (10)</b>		
215	A CRUCIAL FINANCE PLC.	Group 9, Phum Thmei, Sangkat Svyaydongkum, Krong Siem Reap, Siem Reap Province
216	ANGKOR CHORPOAN FINANCE PLC.	#316, Phum Wat Bo, Sangkat Sala Kamreuk, Krong Siem Reap, Siem Reap Province
217	Choub Aphivath Plc.	#224, Borey Sieng Nam, Phum Kna Thmey, Sangkat Chreav, Krong Siem Reap, Siem Reap Province
218	Entean Easy Finance Plc.	Street 7 Makara, Phum Wat Bo, Sangkat Sala Kamreuk, Krong Siemreap, Siem Reap Province
219	M I O CREDIT PLC.	#B11, Street H.E. Oung Oeun, Phum Trapeangses, Sangkat Kork Chork, Krong Siem Reap, Siem Reap Province
220	Mittapheap Finance Plc.	Trapeang Ses village, Sangkat Kok Chak, Krong Seamreap, Seamreap Province

221	PRAEKHAN APHIVATH PLC.	#437, Street Lokta Noeuy, Dorikpo Village, Sangkat Slorkram, Krong Siemreap, Siemreap Province
222	SAMRETH CREDIT PLC.	Phum Trapeangses, Sangkat Kok Chak, Krong Siem Reap, Siem Reap Province
223	TARA FINANCE PLC	#152, National Road 6, Phum Chong Kosu, Sangkat Slarkram, Krong Siem Reap, Siem Reap Province
224	We-TC Credit Plc.	Phum Sala Kanseng, Sangkat Svay Dangkum, Krong Siem Reap, Siem Reap Province
<b>Kampong Speu (6)</b>		
225	C.V.A Finance	#57, Phum Trapeang Leuk, Sangkat Rokar Thum, Krong Chbarmon, Kompong Speu Province
226	Community Development Fund	Tropeang Mean Village, Snam Kraper Commune, Kong Pisey District, Kampong Speu Province
227	KEP Finance Plc.	Mukh Khett Village, Sangkat Rokar Thum, Krong Chbar Mon, Kampong Speu Province
228	Phumin Credit Plc.	#20, Phum Pea Nichkam, Sangkat Rokathom, Krong Chbarmon, Kompong Speu Province
229	Punleu Snam Nhor Nhem Finance Plc.	#25, Street.1440, Group 2, Phum Thmey, Sangkat Rokar Thom, Krong Chbar Mon, Kompong Speu province
230	SAMBO TROP FINANCE PLC.	#199, Phum Sornang, Sangkat Roka Thom, Krong Chbarmon, Kampong Speu Province
<b>Kampong Chhang (1)</b>		
231	S.H FINANCE PLC.	National Road No. 5, Phum Thorm Yuthi, Sangkat Boe, Krong Kampong Chhnang, Kampong Chhnang Province
<b>Prey Veng (5)</b>		
232	ENTEAN KOLBOTR KHMER PLC.	3 Village, Preksay (Khor) Commune, Peamro District, Preyeng Province
233	Farmer Livelihood Improvement Organization	#486, Por Chenda Village, Svay Antor Commune, Svay Antor District, Prey Veng Province
234	GLOBAL LENDING FINANCE PLC.	#296, Prek Khsay Village, Preack Khsay Kar Commune, Peam Ro District, Prey Veng Province
235	SKY LIGHT FINANCE PLC.	#09, National Road 8A, Tean Phleung Village, Smaong Khang Cheung Commune, Kamchay Mear District, Prey Veng Province
236	TYBOTTA FINANCE PLC.	Sambour Village, Prey Khanes Commune, Mesang District, Prey Veng Province
<b>Kratie (2)</b>		
237	Kratie Women Welfare Association	Srea Sdav Village, Ou Rusei Commune, Kratie District, Kratie Province
238	S.H.G Finance Plc.	#696, Street 2, Phum Trapeang Pring, Sangkat Kratie, Krong Kratie, Kratie Province
<b>Preah Sihanouk (3)</b>		
239	CAFINCO FINANCE PLC.	Street Borsy Kamko, Phum 2, Sangkat 3, Krong Preah Sihanouk, Preah Sihanouk Province
240	MORODOK YOEUING FINANCE PLC.	Samroang Krom Village, Samroang Commune, Preynub District, Preah Sihanouk Province
241	Smart Financial Base Plc.	#017, Street Borikamkor, Phum 2, Sangkat 2, Krung Preah Sihanouk, Preah Sihanouk Province
<b>Koh Kong (1)</b>		
242	SARYNA CREDIT PLC.	#174, Village 2, Sangkat Smach Meanchey, Khemarak Phoumin City, Koh Kong Province
<b>Keap (1)</b>		
243	MARICO PLC.	Phum Dumnak Chang Eur, Sangkat Prey Thom, Krong Kaep, Keap Province
<b>Kampong Thom (3)</b>		
244	AED Angkor Credit Plc.	Phum Damrei Choan Khla, Sangkat Damrei Choan Khla, Krong Stung Saen, Kampong Thom Province
245	F C D O FINANCE PLC.	National Road No. 6, Prey Tatrav Village, Balang Commune, Baray District, Kampong Thom Province
246	KROURSA ENINATEAN PLC	National Road 6A, Rumschek Village, Triel Commune, Baray District, Kampong Thom Province

**Appendix 4**  
**List of Termination of Rural Credit Institutions**  
**As of December 31, 2020**

No	Name of Institutions	Address
1	SOLID Finance Plc.	#5B, Street Betong, Phum Damnakthom 1, Sangkat Steung Meanchey, Khan Meanchey, Phnom Penh

## Appendix 5

### Banks and Financial Institutions' Network Information 2016-2020

<b>BANKS AND FINANCIAL INSTITUTIONS</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>
<b>LOCAL BANKS– LOCAL MAJORITY OWNERSHIP</b>					
NUMBER OF BANKS	7	7	7	11	12
NUMBER OF BRANCHES AND HEAD OFFICES	383	395	403	441	467
NUMBER OF STAFFS	17,023	17,628	18,171	19,102	19,605
ATMs TERMINALS	574	712	825	1,032	1,234
<b>LOCAL BANKS– FOREIGN MAJORITY OWNERSHIP</b>					
NUMBER OF BANKS	5	5	6	6	9
NUMBER OF BRANCHES AND HEAD OFFICES	225	244	201	207	427
NUMBER OF STAFFS	6,382	7,607	5,473	5,341	11,667
ATMs TERMINALS	276	352	201	307	523
<b>FOREIGN SUBSIDIARY BANKS</b>					
NUMBER OF BANKS	14	15	17	17	18
NUMBER OF BRANCHES AND HEAD OFFICES	150	157	239	255	358
NUMBER OF STAFFS	3,634	4,002	8,817	11,511	14,071
ATMs TERMINALS	397	409	769	935	1,035
<b>FOREIGN BRANCHES BANKS</b>					
NUMBER OF BANKS	11	12	12	13	12
NUMBER OF BRANCHES AND HEAD OFFICES	25	31	33	38	37
NUMBER OF STAFFS	530	626	713	818	869
ATMs TERMINALS	13	17	23	23	24
<b>TOTAL COMMERCIAL BANKS</b>					
NUMBER OF BANKS	<b>37</b>	<b>39</b>	<b>43</b>	<b>47</b>	<b>51</b>
TOTAL NUMBER OF BRANCHES AND HEAD OFFICES	<b>783</b>	<b>827</b>	<b>876</b>	<b>941</b>	<b>1,289</b>
NUMBER OF STAFFS	<b>27,569</b>	<b>29,863</b>	<b>33,174</b>	<b>36,772</b>	<b>46,212</b>
ATMs TERMINALS	<b>1,260</b>	<b>1,490</b>	<b>1,818</b>	<b>2,297</b>	<b>2,816</b>
<b>STATE OWNED SPECIALIZED BANKS</b>					
NUMBER OF BANKS	1	1	1	1	0
NUMBER OF BRANCHES AND HEAD OFFICES	1	1	1	1	0
NUMBER OF STAFFS	89	93	101	101	0
ATMs TERMINALS	0	0	0	0	0
<b>LOCAL BANKS – LOCAL MAJORITY OWNERSHIP</b>					
NUMBER OF BANKS	5	5	6	6	7
NUMBER OF BRANCHES AND HEAD OFFICES	10	10	11	11	14
NUMBER OF STAFFS	518	510	573	695	286
ATMs TERMINALS	0	0	0	2	0
<b>LOCAL BANKS – FOREIGN MAJORITY OWNERSHIP</b>					
NUMBER OF BANKS	9	9	7	8	5
TOTAL NUMBER OF BRANCHES AND HEAD OFFICES	18	18	18	27	18
NUMBER OF STAFFS	862	979	1,250	1,660	1,741
ATMs TERMINALS	0	0	0	0	2

<b>TOTAL SPECIALIZED BANKS</b>					
NUMBER OF BANKS	15	15	14	15	12
TOTAL NUMBER OF BRANCHES AND HEAD OFFICES	29	29	30	39	32
NUMBER OF STAFFS	1,469	1,582	1,924	2,456	2,027
ATMS TERMINALS	0	0	0	2	2
<b>MICROFINANCE DEPOSIT-TAKING INSTITUTIONS (MDIs)</b>					
NUMBER OF INSTITUTIONS	7	7	7	7	6
NUMBER OF BRANCHES AND HEAD OFFICES	1,456	946	928	946	753
NUMBER OF STAFFS	19,987	21,671	23,285	27,399	24,106
ATMS TERMINALS	307	350	355	373	225
<b>MICROFINANCE NON-DEPOSIT-TAKING INSTITUTIONS (MFIs)</b>					
NUMBER OF INSTITUTIONS	64	69	74	76	75
NUMBER OF BRANCHES AND HEAD OFFICES	2,698	471	495	507	418
NUMBER OF STAFFS	6,581	6,631	6,897	7,770	6,425
<b>TOTAL MICROFINANCE INSTITUTIONS</b>					
NUMBER OF INSTITUTIONS	71	76	81	83	81
TOTAL NUMBER OF BRANCHES AND HEAD OFFICES	4,154	1,417	1,423	1,453	1,171
NUMBER OF STAFFS	26,568	28,302	30,182	35,169	30,531
ATMS TERMINALS	307	350	355	373	225
NUMBER OF INSTITUTIONS	170	313	273	245	245
TOTAL NUMBER OF NETWORK OPERATIONS	2,083	3,366	2,936	2,635	2,202
NUMBER OF STAFFS	3,670	5,123	4,468	4,010	1,951
<b>TOTAL NUMBER OF INSTITUTIONS</b>	12	11	15	15	15
<b>TOTAL NUMBER OF CREDIT BUREAU COMPANY</b>	1	1	1	1	1
<b>TOTAL NUMBER OF INSTITUTIONS</b>	7	6	5	6	6

Source: National Bank of Cambodia

## Appendix 6

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

#### National Bank of Cambodia – Head Office

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

#### Provincial Branches

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