



NATIONAL BANK OF CAMBODIA

Riel. Stability. Development.

**ANNUAL SUPERVISION REPORT
2025**

**Directorate General of
Banking Supervision**

FOREWORD



In 2025, the global economic environment remained highly uncertain, driven by geopolitical tensions, trade conflicts, shifts in monetary policy, technological transformations, and various external challenges. These included the protracted Russo-Ukrainian War, conflicts in the Middle East, persistently high interest rates in international markets, the imposition of reciprocal tariff measures by the United States and increasing geo-economic fragmentation. The International Monetary Fund projected that global economic growth would continue at 3.2% in 2025. Within this outlook, advanced economies were expected to grow by 1.6%, emerging market and developing economies by 4.2%, and the ASEAN-5¹ economies to moderate to 4.3%. Cambodia's economy was projected to grow by 5% in 2025. However, growth in 2026 is anticipated to ease slightly, reflecting potential impacts on Cambodia's exports to the United States following the implementation of reciprocal tariff policies, as well as the prolonged border tensions between Cambodia–Thailand. In this context, the preservation of peace and political stability remains indispensable to sustaining economic growth and represents a significant achievement of the Royal Government during its seventh mandate under the wise leadership of **Samdech Moha Borvor Thipadei HUN MANET, Prime Minister of the Kingdom of Cambodia**, who has effectively implemented the Pentagonal Strategy – Phase I over the past two years. As the supervisory authority of the banking system, the National Bank of Cambodia (NBC) has continued to actively support the Royal Government's policy initiatives, including the National Strategy on Informal Economic Development 2023–2028, which aims to protect and enhance the livelihoods of individuals engaged in the informal economy and to promote the development of micro, small, and medium enterprises as key drivers toward sustainable, inclusive, and resilient development.

At the same time, the NBC has continued to promote financial inclusion, financial literacy, and consumer protection through close collaboration with relevant stakeholders at both national and international levels. These efforts have been implemented in line with the National Financial Inclusion Strategy 2019–2025, while preparations are underway to update the National Financial Inclusion Strategy 2026–2030. The NBC has also worked in cooperation with relevant partners to develop a Sustainable Finance Framework and a Sustainable Finance Roadmap for Cambodia to support the Royal Government's policy direction in advancing sustainable finance.

Furthermore, the NBC has continued to modernize the national payment system in line with advancements in financial technology and to support the development of the digital economy in accordance with the Cambodia Digital Government Policy 2022–2035, thereby promoting digital economic and social transformation. Payment system infrastructure connectivity has been progressively expanded through cooperation with regional countries and development partners to facilitate investment, trade, and tourism in a manner that is efficient, secure, and convenient.

¹ Indonesia, Malaysia, the Philippines, Singapore and Thailand

Amid heightened global and regional uncertainties, supervisory oversight of banks and financial institutions has been conducted with heightened prudence to strengthen resilience at both the institutional and system-wide levels. Risk-based and forward-looking supervision has been rigorously implemented to assess emerging risks and adopt preventive measures. The NBC has issued several regulatory measures and is preparing additional regulations to ensure that Cambodia's banking system continues to align with international supervisory standards, particularly the Basel standards. In addition, the NBC has encouraged banks and financial institutions to provide appropriate relief measures to refugees, returning migrant workers from Thailand, and military personnel directly engaged in combat operations, to alleviate financial burdens where feasible, especially through debt forgiveness for families of fallen or disabled soldiers, in accordance with the Royal Government's policy.

The NBC has also continued to prioritize human resource development by strengthening professional capacity and specialization through regular training programs conducted both domestically and abroad, online learning initiatives, and internal knowledge-sharing mechanisms. Supervisory officials have been encouraged to participate in various training programs to acquire both theoretical knowledge and practical experience, thereby enhancing their qualifications and improving the effectiveness of daily supervisory operations.

It is my sincere hope that this Report will serve as a valuable source of information to enhance understanding of the banking system in Cambodia.

Phnom Penh, 30 March 2026

CHEA SEREY
Governor
National Bank of Cambodia

Executive Summary

The global economy continued to face heightened uncertainty, driven by armed conflicts, geopolitical tensions, the protracted Russo-Ukrainian War, conflicts in the Middle East, elevated interest rates in international markets, and geo-economic fragmentation. These developments have continued to exert pressure on global and regional economic growth. Cambodia's economy in 2025 is projected to grow at around 5%, lower than earlier expectations, reflecting the continued impact of global conditions as well as the prolonged Cambodia–Thailand border tensions.

Cambodia's banking system has maintained resilience, as reflected in capital adequacy and liquidity ratios remaining above the minimum prudential requirements set by the NBC. Profitability indicators improved, with increases in return on assets and return on equity. At the same time, the banking sector continued to play a vital role in supporting domestic economic activities. Total banking system assets increased by 8.2%, of which customer loans grew by 5.4%, customer deposits rose by 12.4%, and shareholders' equity increased by 12.2% compared to 2024, reflecting sustained public and investor confidence in the Cambodian banking system. The non-performing loan (NPL) ratio rose to 8.6%. Nevertheless, the net NPL ratio remained at 2.4%, while the provisioning coverage ratio stood at 71.2%, demonstrating the banking system's capacity to absorb credit risk. In addition, banks and financial institutions generally complied with applicable laws and regulations.

The NBC has continued to conduct regular off-site and on-site supervision of banks and financial institutions. The scope of supervision has been expanded to cover core banking systems, information technology security, and IT-related incidents, in response to emerging technology-related risks.

To enhance data quality, the NBC has continued to develop and refine supervisory reporting templates in line with Cambodian International Financial Reporting Standards (CIFRS) and Cambodian International Financial Reporting Standards for Small and Medium-sized Entities (CIFRS for SMEs). Concurrently, financial dashboards have been progressively developed and implemented to strengthen supervisory monitoring and improve the effectiveness of banking system analysis.

In 2025, the NBC issued Prakas on Early Intervention Measures for Deposit-Taking Banks and Financial Institutions and amended the Prakas on Minimum Reserve Requirements and the Prakas on Capital Buffer Requirements for Deposit-Taking Banks and financial institutions.

The NBC has continued to modernize and develop the payment system by incorporating new technologies and key functionalities to facilitate and promote efficient, secure, and reliable payment services, in line with the Royal Government's policy to advance the digital economy and society.

The NBC has further developed the interbank market in Cambodia by introducing key instruments, including negotiable certificate of deposits, collateralized liquidity-providing operations, and short-term liquidity facilities to meet the liquidity needs of banks and financial institutions.

The NBC has placed strong emphasis on promoting sustainable finance, based on national policy frameworks and initiatives aligned with the Sustainable Development Goals (SDGs), Cambodia's Nationally Determined Contribution (NDC), and the Royal Government's Long-Term Strategy for Carbon Neutrality. In this regard, the NBC has been developing a Sustainable Finance Roadmap to guide the advancement of the sector, as well as a taxonomy framework to classify economic activities and investment projects.

Promoting financial inclusion remains a key priority of the NBC through the implementation of action plans under the National Financial Inclusion Strategy 2019–2025, aimed at expanding access to and effective usage of formal financial services for individuals and micro, small, and medium enterprises. The NBC is currently monitoring and evaluating the effectiveness of the Strategy's implementation and preparing the draft National Financial Inclusion Strategy 2026–2030.

In response to developments in the financial sector and to enhance supervisory effectiveness, online training programs and internal knowledge-sharing sessions have been organized to strengthen the capacity of bank supervisors. Supervisors have also participated in training courses, seminars, and meetings, both domestically and internationally, organized by institutions such as the Asian Development Bank, the World Bank, the International Monetary Fund, the International Finance Corporation, and SEACEN Centre, among others.

The NBC has continued to strengthen both bilateral and multilateral cooperation at the national and international levels among banking service providers, supervisory authorities, relevant authorities, and development partners. These efforts aim to foster economic and financial integration and reinforce the safety net. In total, the NBC provided 270 instances of cooperation with the Ministry of Justice, the Phnom Penh Municipal Courts, Ministry of Economy and Finance, General Department of Taxation, Ministry of Interior, Ministry of Foreign Affairs and International Cooperation, and other institutions. Furthermore, cooperation has been maintained with international development partners, including the International Monetary Fund, the ASEAN+3 Macroeconomic Research Office, the World Bank, the Asian Development Bank, the United Nations Economic and Social Commission for Asia and the Pacific, the Alliance for Financial Inclusion, the International Finance Corporation, S&P Global Ratings, and TRIS Rating, to exchange experience, knowledge, and supervisory standards.

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List of Abbreviation

ADB	Asian Development Bank
AFI	Alliance for Financial Inclusion
AI	Artificial Intelligence
AMRO	The ASEAN+3 Macroeconomic Research Office
APRACA	Asia-Pacific Rural and Agricultural Credit Association
ATM	Automatic Teller Machine
BFI	Banks and Financial Institutions
BSRS	Bank Supervision Reporting System
CAFIU	The Cambodia Financial Intelligence Unit
CIFRS	Cambodian International Financial Reporting Standard
CIFRS for SMEs	Cambodian International Financial Reporting Standard for SMEs
ECL	Expected Credit Loss
e-KYC	Electronic Know Your Customer
e-Wallet	Electronic Wallet
FAST	Fast Payment System
IFC	International Finance Corporation
IMF	International Monetary Fund
IT Incidents	Information Technology Incidents
K-Score	Khmer Score
LPCO	Liquidity Providing Collateralized Operation
MDI	Microfinance Deposit-taking Institution
MFI	Microfinance Institution

MSMEs	Micro, Small, and Medium Enterprises
MLF	Marginal Lending Facility
NBC	The National Bank of Cambodia
NCD	Negotiable Certificate of Deposit
NDC	Nationally Determined Contribution
NPL	Non-Performing Loan
OFAC	Office of Foreign Assets Control
POS	Point of Sale Machine
RCI	Rural Credit Institution
ROA	Return on Asset
ROE	Return on Equity
SDG	Sustainable Development Goals
SEACEN	The South-East Asian Central Banks Research and Training Centre
UNESCAP	United Nations Economic and Social Commission for Asia and the Pacific
WB	World Bank

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

1. The Development of the Banking System

1.1. Overview of Banks and Financial Institutions

Under the leadership of the Seventh-Mandate Royal Government, the NBC has continued to develop Cambodia's banking system by strengthening supervisory quality and issuing timely regulations and necessary measures to preserve resilience and maintain public and international confidence in Cambodia's banking system.

As of 2025, Cambodia's banking system comprised: 59 commercial banks, 7 specialized banks, 4 deposit-taking microfinance institutions (MDIs), 85 non-deposit-taking microfinance institutions (MFIs), 12 financial leasing companies, 89 rural credit institutions (RCIs), 4 third-party processors, 30 payment service providers, 1 credit reporting system service provider, 5 representative offices, and 3,393 money changers.

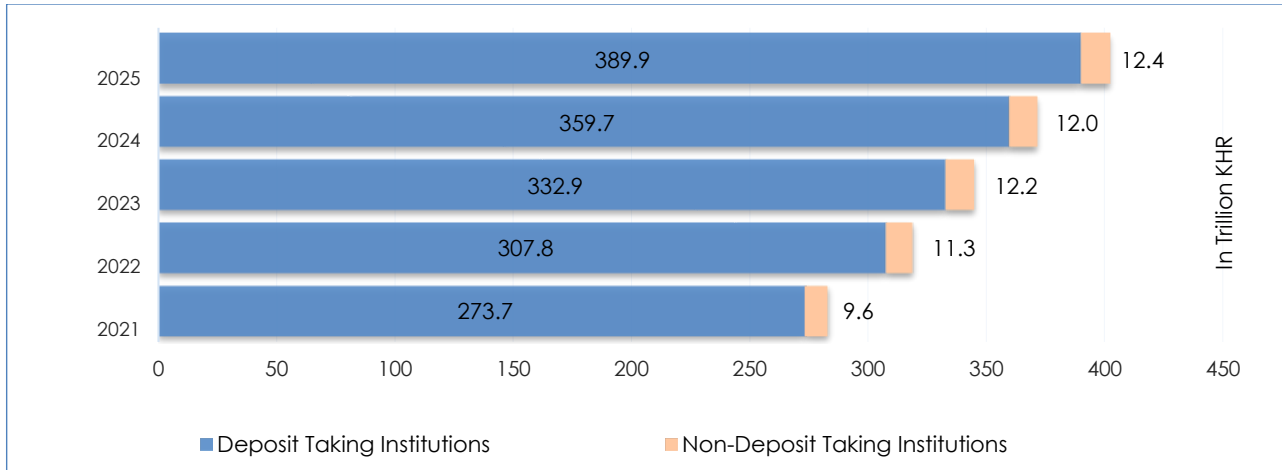
Table 1 : Market Share of Banking And Financial Institution by Shareholder Types (In percent)

Market Share	Asset		Loan		Deposit		Paid-up Capital	
	Dec-24	Dec-25	Dec-24	Dec-25	Dec-24	Dec-25	Dec-24	Dec-25
Deposit-taking bank and financial institution								
Local Shares	30.3	35.0	27.1	31.9	34.7	40.1	27.8	28.0
Foreign Shares	66.5	61.3	68.5	62.7	65.3	59.9	64.0	64.2
Non-deposit taking bank and financial institution								
Local Shares	0.9	0.7	1.2	0.9	-	-	3.1	2.7
Foreign Shares	2.3	3.0	3.2	4.5	-	-	5.1	5.0
Total bank and financial institution								
Local Shares	31.2	35.7	28.3	32.8	34.7	40.1	30.9	30.7
Foreign Shares	68.8	64.3	71.7	67.2	65.3	59.9	69.1	69.3
Total	100	100	100	100	100	100	100	100

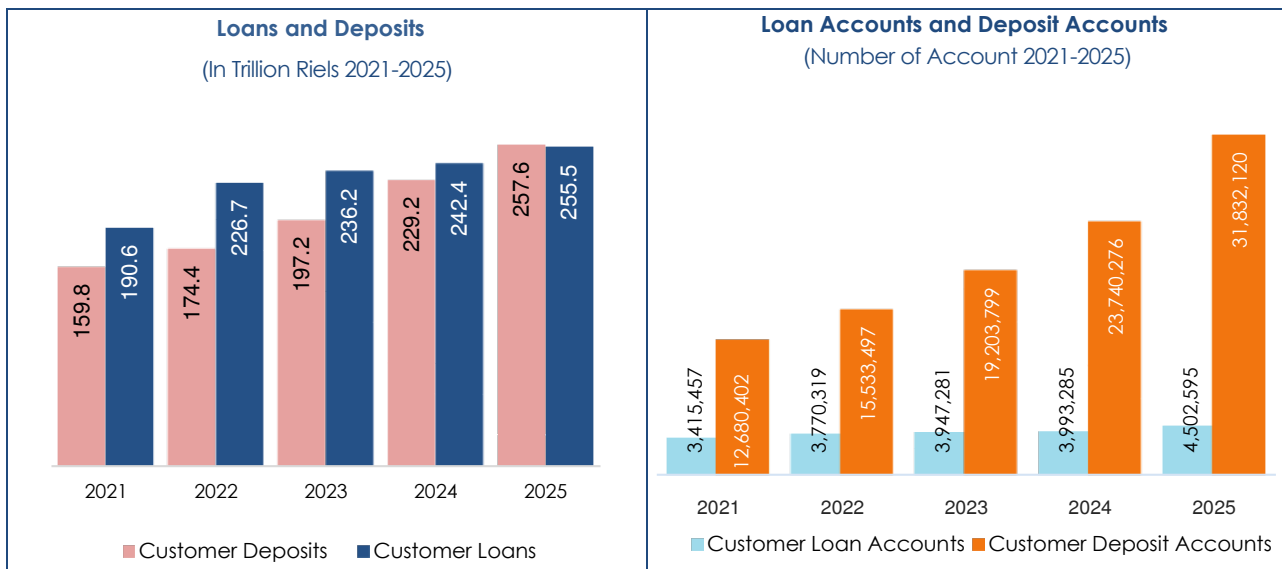
1.2. Financial Condition and Performance

Total assets of the banking system increased by 8.2 % to KHR 402.3 trillion (USD 100.2 billion). Customer loans rose by 5.4 % to KHR 255.5 trillion (USD 63.7 billion). Customer deposits increased by 12.4 % to KHR 257.6 trillion (USD 64.2 billion), while shareholders' equity grew by 7.5 % to KHR 76.1 trillion (USD 19 billion).

Graph 1 : Total Assets of Banks and Financial Institutions



Graph 2 : Loans and Deposits of Banks and Financial Institutions



The continued expansion of operations of banks and financial institutions was reflected in the growth of loans and deposits. The number of customer deposit accounts and loan accounts increased to 31.8 million and 4.5 million accounts, respectively. The network of banks and financial institutions expanded to 2,722 outlets nationwide, supported by 6,004 ATMs and 43,081 POS terminals, thereby enhancing accessibility and convenience of financial services.

In line with technological innovation and the digital economy and society agenda, the NBC has continued to modernize and develop the payment system to meet users' needs in the digital era by providing secure and efficient payment infrastructure that facilitates domestic and cross-border commercial transactions and economic activities. Innovations in payment instruments and the expansion of payment networks have significantly improved public and business usage of digital payment services.

Overall, Cambodia's banking system has continued to play a vital role in supporting economic activities through the provision of diversified and accessible banking services.

1.2.1 Operations of Deposit-Taking Institutions

Deposit-taking institutions—comprising commercial banks and MDIs—held total assets of KHR 389.9 trillion (USD 97.2 billion), accounting for 96.9 % of total banking system assets. Customer deposits at these institutions increased by 12.4 % to KHR 257.6 trillion (USD 64.2 billion), while customer loans grew by 5.3 % to KHR 244 trillion (USD 60.8 billion).

1.2.1.1. Operations of Commercial Banks

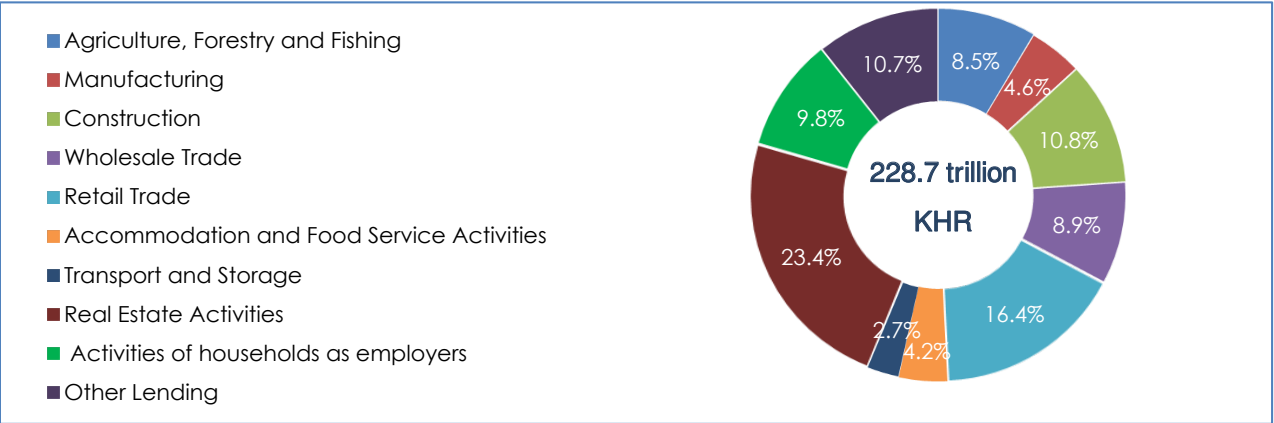
Total assets of commercial banks increased by 8.7 % to KHR 371.9 trillion (USD 92.7 billion). Funding sources included customer deposits of KHR 246 trillion (USD 61.3 billion), shareholders' equity of KHR 68.1 trillion (USD 17 billion), and borrowings of KHR 13.9 trillion (USD 3.5 billion).

Table 2 : Key Indicators of Commercial Banks (In Percentage)

Indicators	2021	2022	2023	2024	2025
Assets Growth	20.4	11.7	16.4	8.1	8.7
Customer's Credit Growth	26.4	18.3	14.9	3.1	5.3
Customer's Deposit Growth	17.8	8.5	21.3	16.9	12.2
Assets to GDP	160.4	164.6	180.6	184	186
Customer's Credit to GDP	103	112	121.3	116.9	114.4
Customer's Deposits to GDP	94.8	94.5	108.1	117.9	123

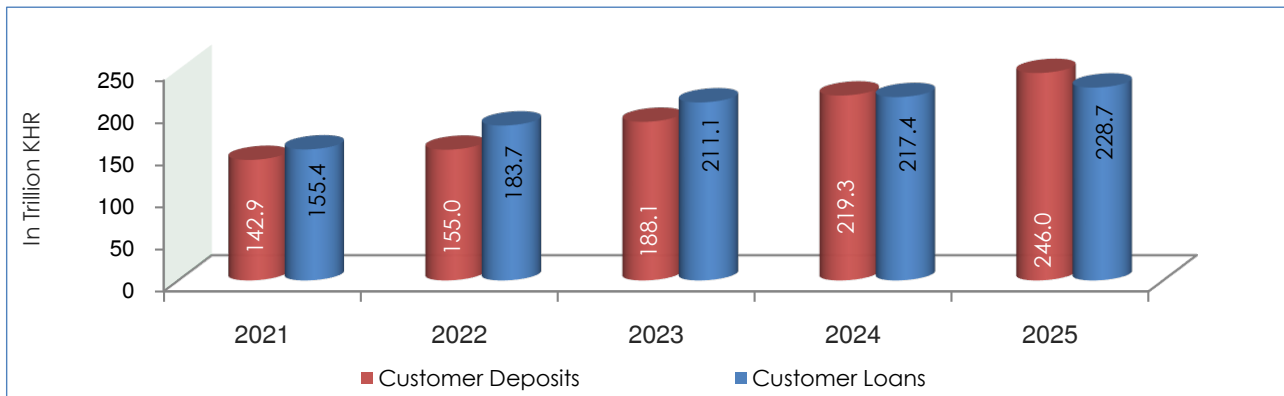
Customer loans rose by 5.3 % to KHR 228.7 trillion (USD 57 billion), supporting key economic sectors: real estate (23.4%), retail trade (16.4%), construction (10.8%), activities of households as employers and production of goods and services (9.8%), wholesale trade (8.9%), agriculture, forestry and fishing (8.5%), manufacturing (4.6%), accommodation and food services (4.2%), transportation and storage (2.7%), and others (10.7%).

Graph 3 : Commercial Banks- Credits Classified by Industries

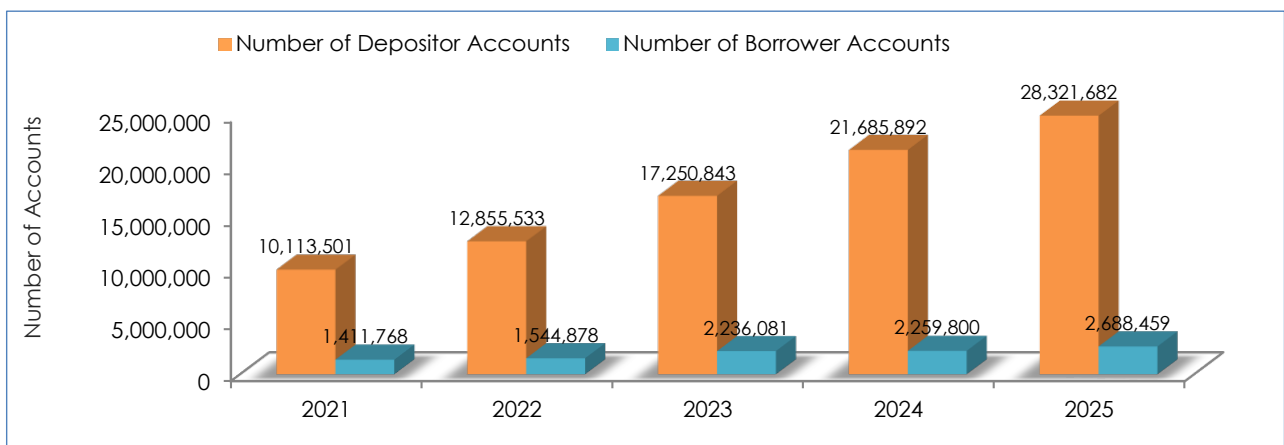


Customer deposits increased by 12.2 %, distributed among individuals (71.9%), businesses (17.1%), and others (11%). Deposit and loan accounts reached 28.3 million and 2.7 million, respectively, reflecting continued public confidence in the commercial banking sector.

Graph 4 : Commercial Bank - Customer Loans and Customer Deposits



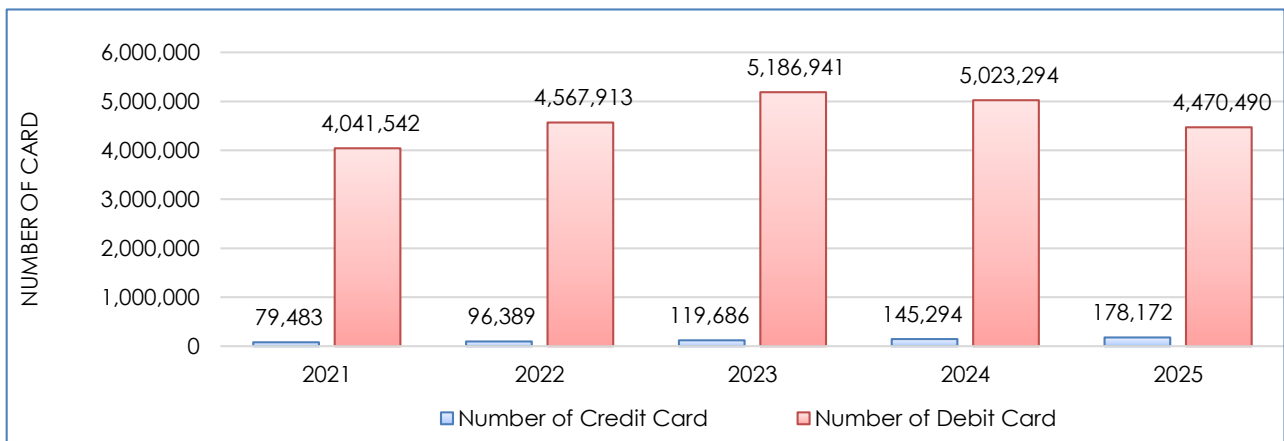
Graph 5 : Commercial Bank - Number of Borrower and Depositor Accounts



The use of credit cards as a substitute for cash has increased significantly, with the number of credit cards rising to 178,172, while the number of debit cards declined to 4,470,490 due to innovations in payment system technology.

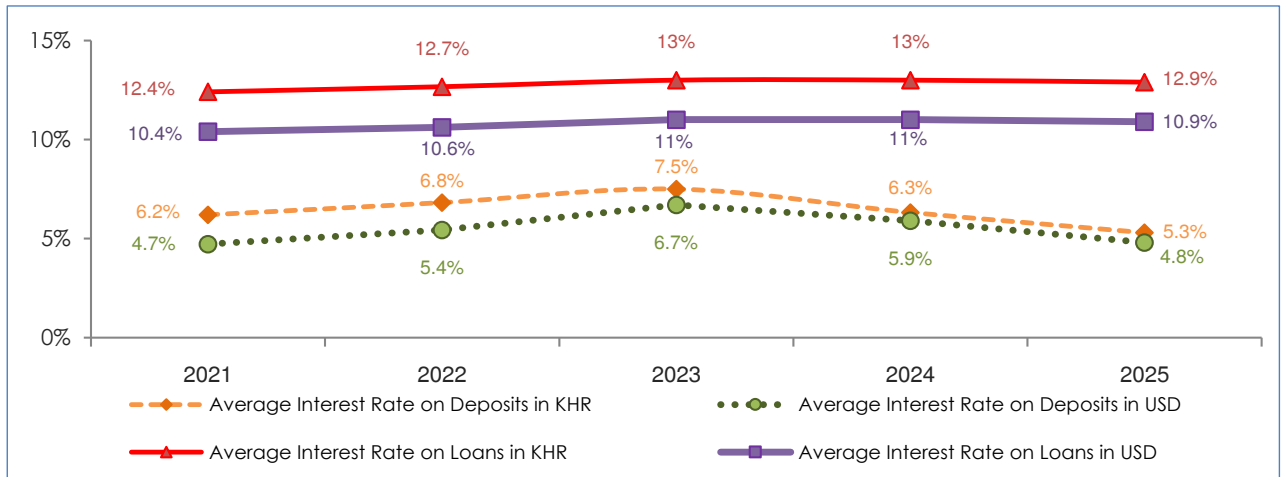
Commercial banks have developed and continue to expand their financial infrastructure progressively, with the number of automated teller machines increasing to 5,786 units, along with further expansion of digital financial services. At the same time, commercial banks also continue to provide extensive services through 1,756 branches nationwide.

Graph 6 : Commercial Bank - Number of Credit Cards and Debit Cards



The average interest rate on deposits was 5.3% for riel and 4.8% for U.S. dollars, while the average interest rate on consumer loans in riel and U.S. dollars was 12.9% and 10.9%, respectively.

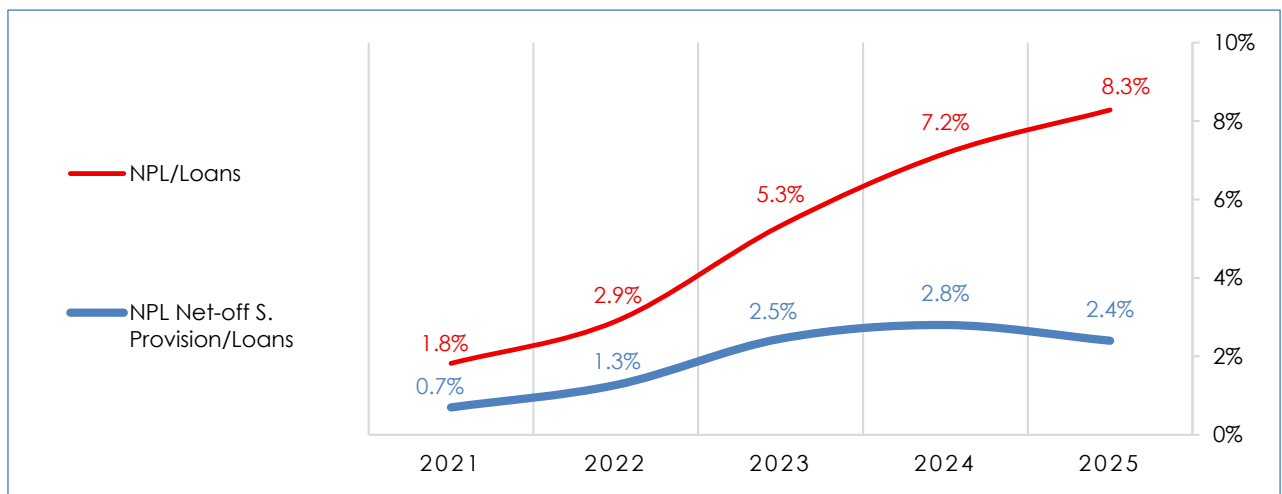
Graph 7: Commercial Banks – Average Interest Rate on Deposits and Loans



The total capital adequacy ratio and liquidity coverage ratio stood at 22% and 181.3%, respectively. Profitability indicators showed return on assets (ROA) at 1.1% and return on equity (ROE) at 6%.

The non-performing loan (NPL) ratio increased from 7.2% in 2024 to 8.3% in 2025 (net NPL at 2.4%). Commercial banks classified credit risk and made adequate provisions in accordance with regulations and applied impairment assessments and expected credit loss calculations under Cambodian International Financial Reporting Standards (CIFRS).

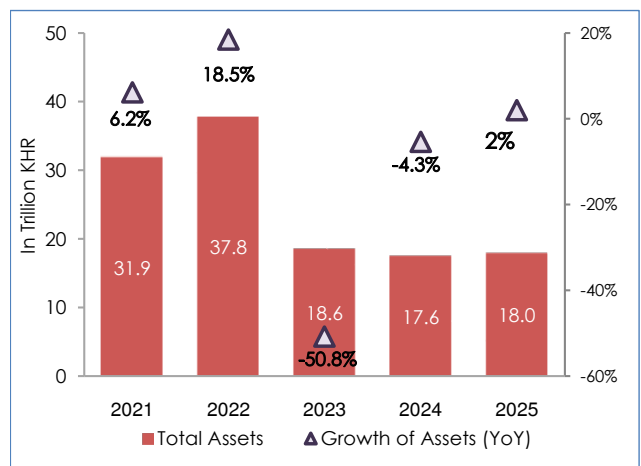
Graph 8: Commercial Banks – Non-Performing Loan Ratio



1.2.1.2. Operations of Deposit-Taking Microfinance Institutions

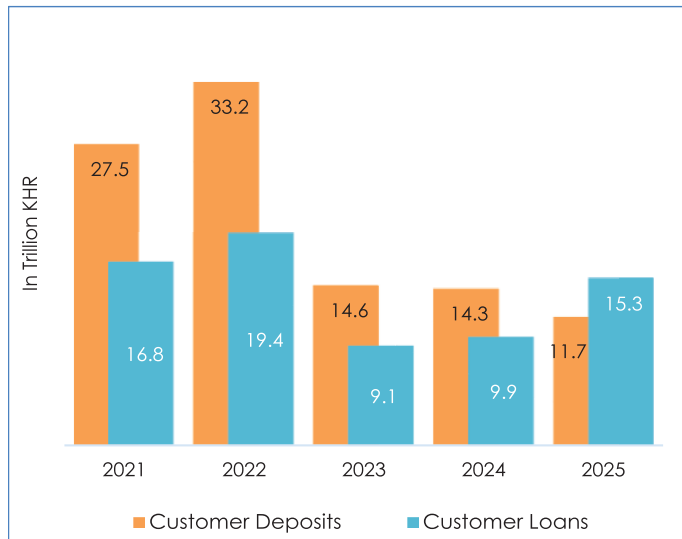
Total assets of MDIs increased by 2% to KHR18 trillion (USD 4.5 billion), while customer loans grew by 6.5% to KHR 15.3 trillion (USD 3.8 billion). Customer deposits amounted to KHR 11.7 trillion (USD 2.9 billion), and shareholders' equity reached KHR 3.6 trillion (USD 0.9 billion).

Graph 9: MDIs – Assets and Growth Rate

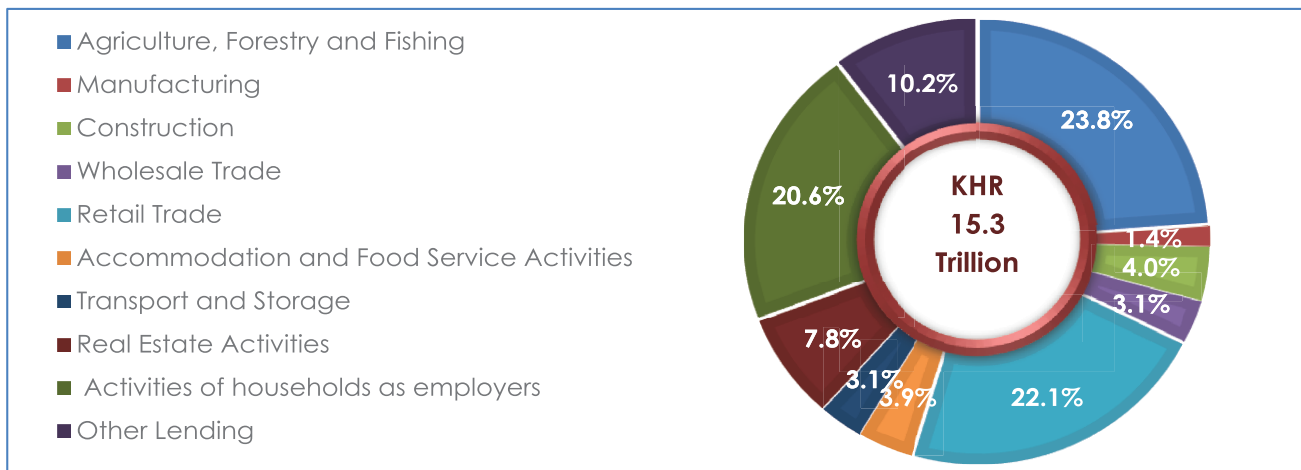


MDIs continued to support business expansion and agriculture. Loans were distributed across agriculture, forestry and fishing (23.8%), retail trade (22.1%), household production and services (20.6%), real estate (7.8%), construction (4%), accommodation and food services (3.9%), wholesale trade (3.1%), transportation and storage (3.1%), manufacturing (1.4%), and others (10.2%).

Graph 10: MDIs – Customer Loans and Customer Deposits



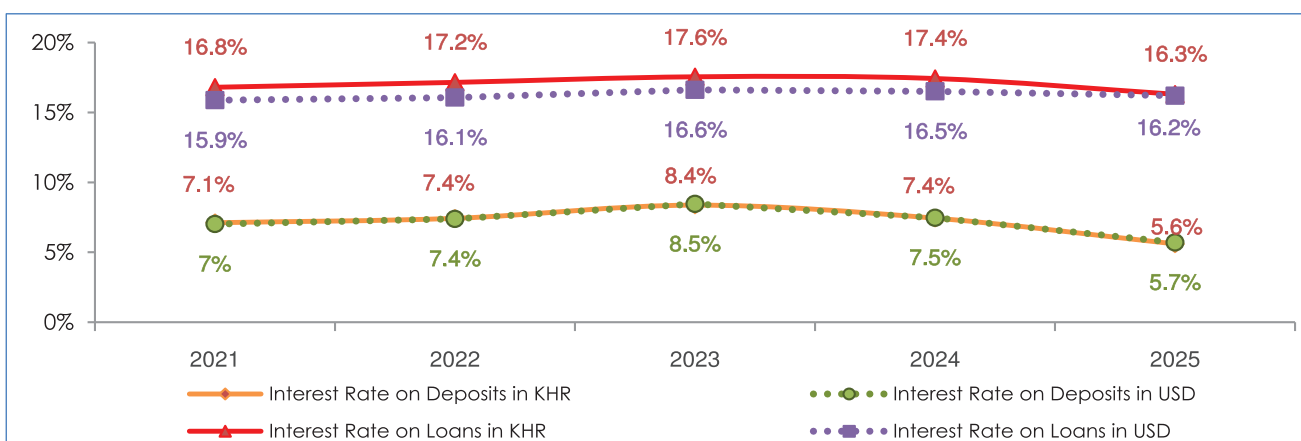
Graph 11: MDIs – Credits Classified by Industries



Through 435 outlets nationwide, MDIs promoted financial inclusion, serving 3.5 million deposit accounts and 953,623 loan accounts. Services included loans, deposits, money transfers, and ATM services.

Deposit and lending interest rates of MDIs declined compared to 2024. The average interest rate on deposits in riel was 5.6%, while in U.S. dollars it was 5.7%. Meanwhile, the average interest rate on consumer loans in riel decreased from 17.4% in 2024 to 16.3% in 2025, whereas the average interest rate on consumer loans in U.S. dollars fell slightly from 16.5% in 2024 to 16.2% in 2025.

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



Deposit-taking microfinance institutions maintained prudential ratios above the regulatory thresholds set by the National Bank of Cambodia, including a total capital adequacy ratio of 21.8% and a liquidity coverage ratio of 139.3%. These institutions also remained profitable, as reflected in a return on assets ratio of 1% and a return on equity ratio of 5%, while the NPL ratio stood at 8.9%.

Overall, deposit-taking banks and financial institutions have continued to expand their operations and remain compliant with prevailing prudential regulations.

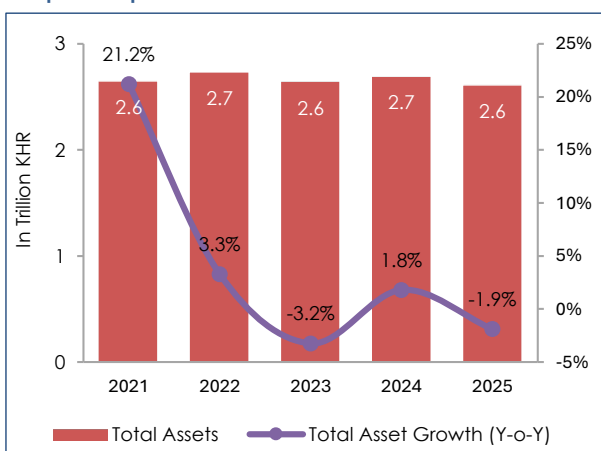
1.2.2. Operations of Non-Deposit-Taking Institutions

Non-deposit-taking institutions include specialized banks, non-deposit-taking MFIs, financial leasing companies, and rural credit institutions. Total assets reached KHR 12.4 trillion (USD 3.1 billion), representing 3.1 % of total banking system assets. Customer loans increased by 8.7 % to KHR 11.6 trillion (USD 2.9 billion).

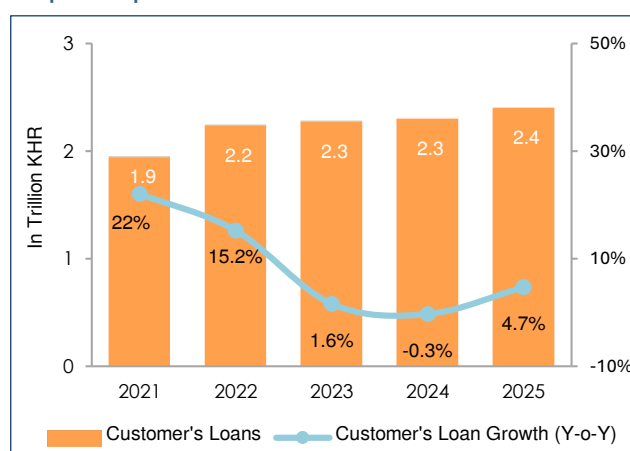
1.2.2.1. Operations of Specialized Banks

Specialized banks are institutions authorized to conduct one of the three core banking operations, namely: 1/- granting credit 2/- accepting deposits and 3/- providing payment instruments or conducting only part of these activities. At present, all specialized banks operate exclusively as credit providers. Total assets of specialized banks declined by 1.9% to KHR 2.6 trillion (USD 658.5 million), representing 0.7% of total banking system assets in Cambodia. Shareholders' equity decreased by 2.3% to KHR 1.1 trillion (USD 272.1 million).

Graph 13 : Specialized Banks – Assets and Growth Rate

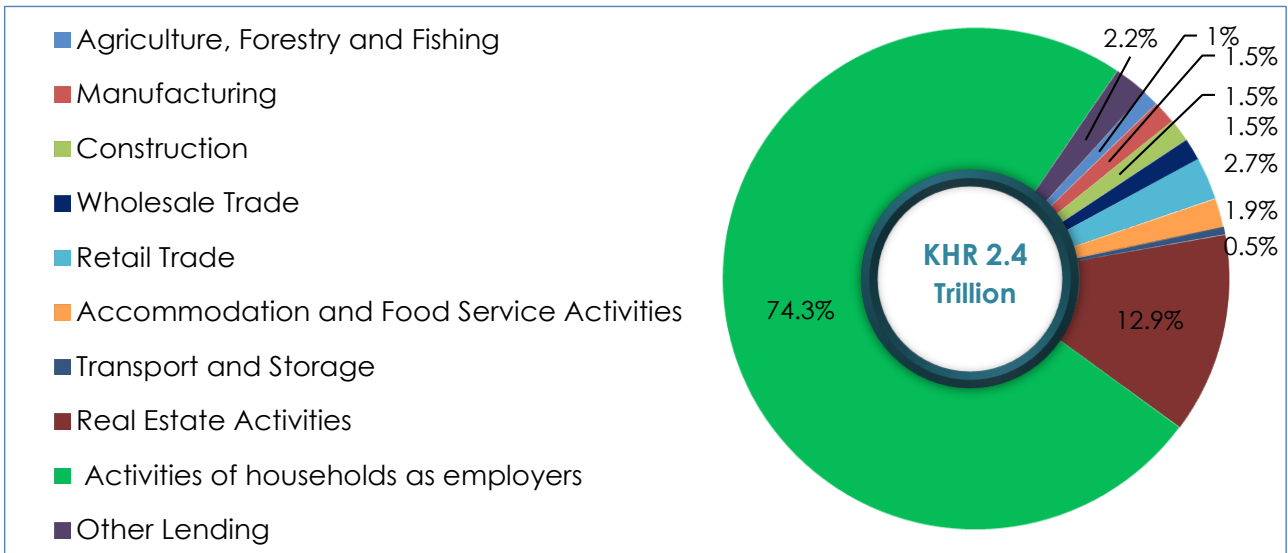


Graph 14 : Specialized Banks – Loans and Growth Rate



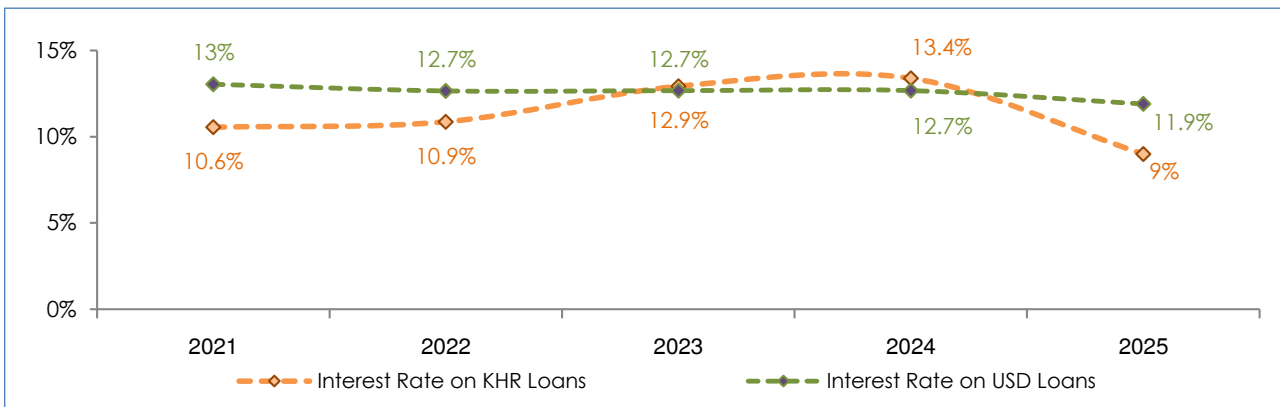
Customer loans increased by 4.7% to KHR 2.4 trillion (USD 589.6 million), accounting for 0.9% of total loans in the banking system. Loans were extended to key economic sectors, including activities of households as employers and production of goods and services (74.3%), real estate activities (12.9%), retail trade (2.7%), accommodation and food services (1.9%), wholesale trade (1.5%), manufacturing (1.5%), construction (1.5%), agriculture, forestry and fishing (1%), transportation and storage (0.5%), and other sectors (2.2%).

Graph 15: Specialized Banks – Credits Classified by Industries



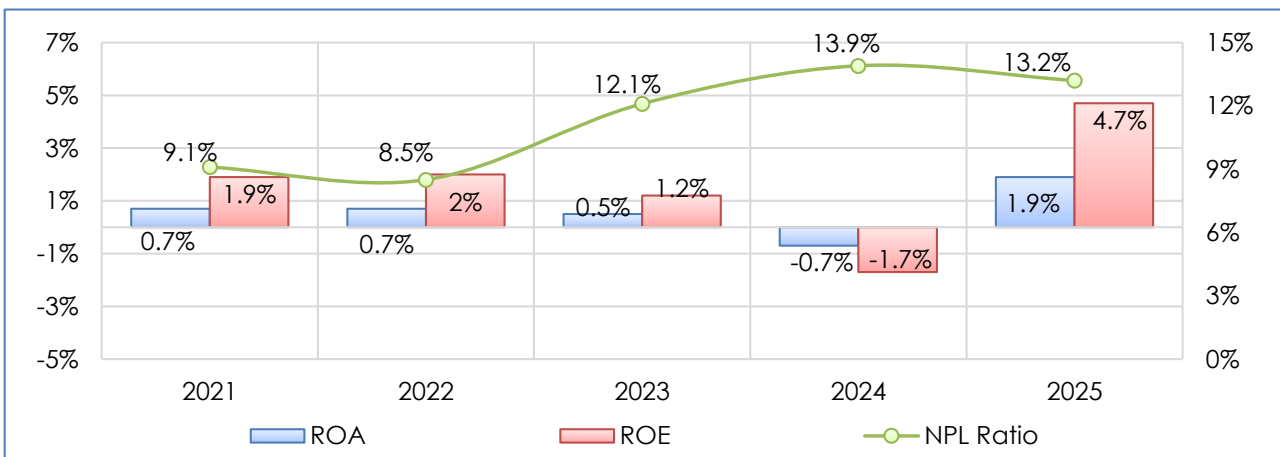
Average lending rates on consumer loans in Khmer Riel declined from 13.4 % in 2024 to 9 % in 2025, while lending rates in U.S. dollars decreased from 12.7 % to 11.9 % over the same period.

Graph 16: Specialized Banks – Average Interest Rate on Loans



The NPL ratio decreased to 13.2% from 13.9% in 2024. Profitability improved compared to the previous year, with return on assets (ROA) and return on equity (ROE) increasing to 1.9% and 4.7%, respectively. In addition, specialized banks maintained a capital adequacy ratio of 35.4%, well above the minimum prudential requirement.

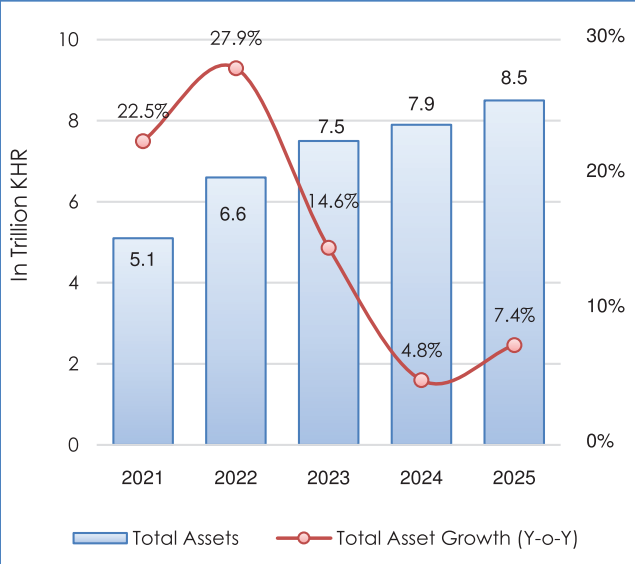
Graph 17: Specialized Banks – Profitability and NPL Ratios



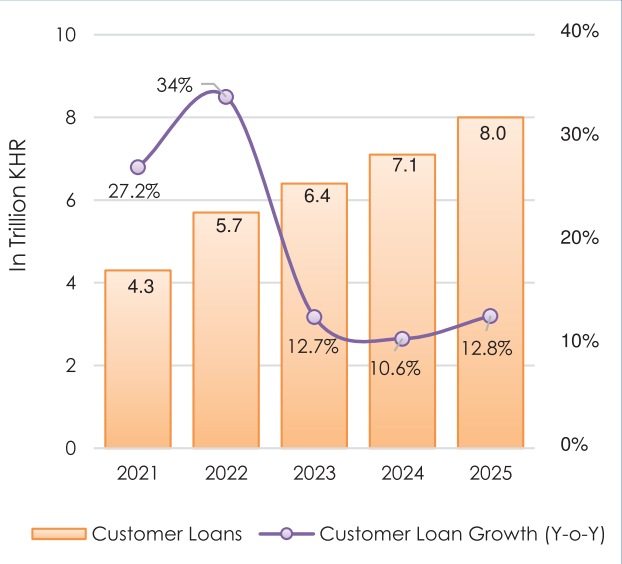
1.2.2.2. Operations of Non-Deposit-Taking Microfinance Institutions

Total assets of non-deposit-taking microfinance institutions increased by 7.4% to KHR 8.5 trillion (USD 2.1 billion), while customer loans grew by 12.8% to KHR 8 trillion (USD 2 billion). These institutions accounted for 2.1% of total banking system assets and 3.1% of total loans.

Graph 18: MFIs – Assets and Growth Rate

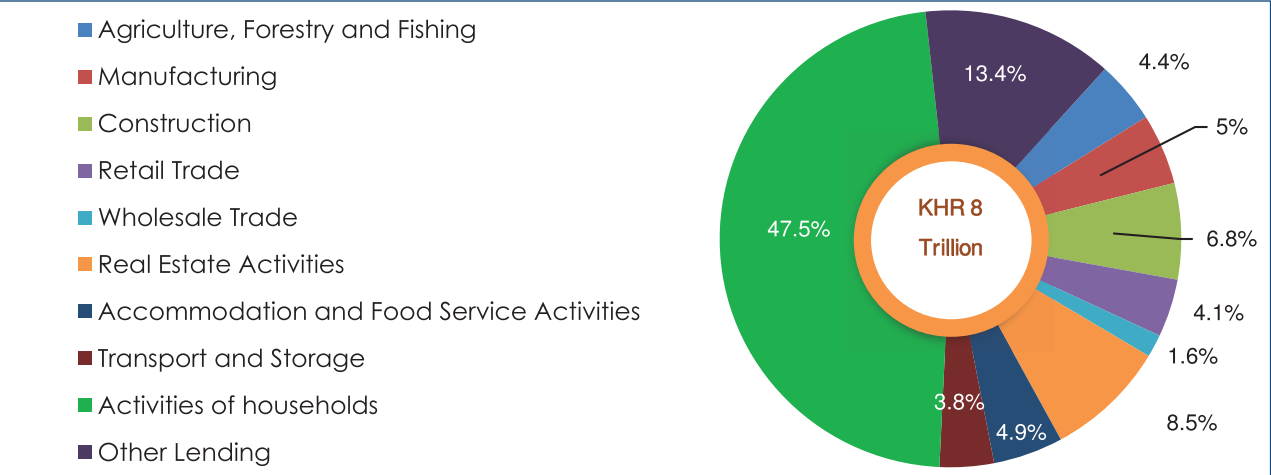


Graph 19: MFIs – Loans and Growth Rate



Loans continued to support economic development and were distributed across major sectors, including household activities as employers (47.5%), real estate (8.5%), construction (6.8%), manufacturing (5%), accommodation and food services (4.9%), retail trade (4.1%), agriculture, forestry and fishing (4.4%), transportation and storage (3.8%), wholesale trade (1.6%), and others (13.4%).

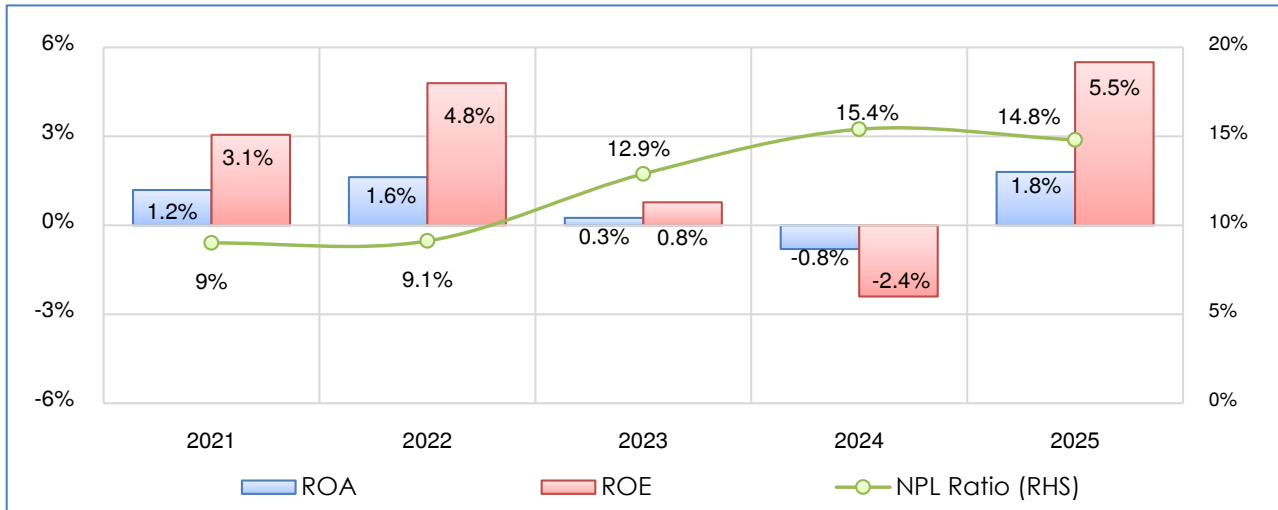
Graph 20: MFIs – Credits Classified by Industries



The NPL ratio of non-deposit-taking microfinance institutions declined to 14.8% from 15.4% in 2024. These institutions regained profitability compared to the previous year, leading to an increase in the ROA and ROE to 1.8% and 5.5%, respectively.

Nevertheless, non-deposit-taking microfinance institutions maintained a capital adequacy ratio of 30%, exceeding the minimum level required under prevailing prudential regulations.

Graph 21: MFIs – Profitability and NPL Ratios



1.2.2.3. Operations of Financial Lease Institutions

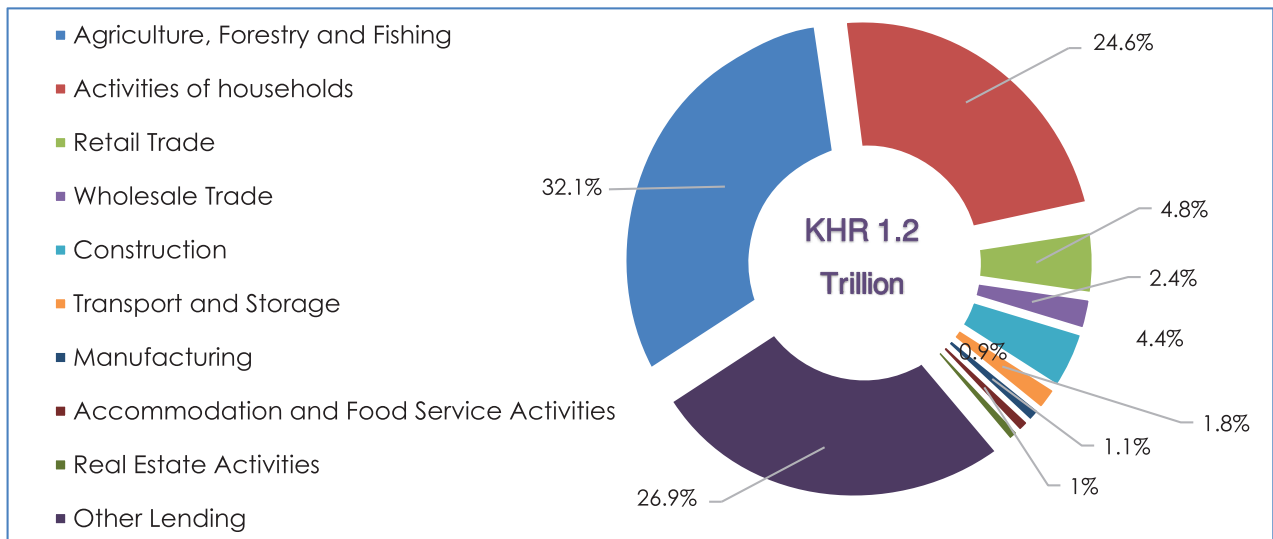
Total assets of financial lease Institutions amounted to KHR 1.3 trillion (USD 317.9 million), representing 0.3% of total banking system assets. Financial lease institutions continued to promote financial inclusion by enabling customers—particularly small and medium-sized enterprises—to access formal financial services. Leasing services covered motorcycles, vehicles, agricultural and construction machinery, electronics, and other equipment.

Table 3: Financial Lease Institutions' Performance

Indicators	2021	2022	2023	2024	2025
Number of Institutions	17	16	16	13	12
Total Assets (in Trillion KHR)	1.8	2.0	2.0	1.4	1.3
Total Financial Leases (in Trillion KHR)	1.6	1.8	1.7	1.2	1.2
Net Worth (in Trillion KHR)	0.6	0.6	0.6	0.5	0.5
Number of Customer Accounts	105,811	96,291	90,382	51,307	44,682
Non-performing Financial Lease Ratio	5.1%	3.8%	5.1%	8.7%	4.9%

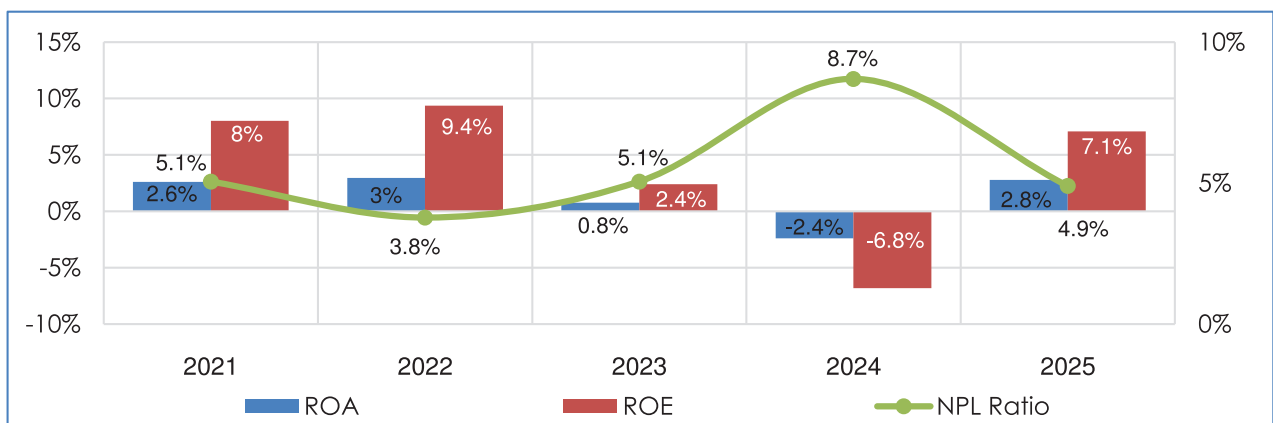
Outstanding leasing balances reached KHR 1.2 trillion (USD 292.3 million), serving 44,682 customer accounts. Leasing exposure was distributed across major sectors: agriculture, forestry and fishing (32.1%), activities of households as employers and production of goods and services (24.6%), retail trade (4.8%), construction (4.4%), wholesale trade (2.4%), transportation and storage (1.8%), manufacturing (1.1%), accommodation and food services (1%), real estate (0.9%), and others (26.9%).

Graph 22: Financial Lease Institutions - Financial Leases Classified by Industries



The non-performing leasing ratio declined to 4.9% from 8.7% in 2024. Profitability improved, with ROA and ROE increasing to 2.8% and 7.1%, respectively. Financial leasing companies maintained a capital adequacy ratio of 37.3%, above the required minimum level.

Graph 23: Financial Lease Institutions – NPL and Profitability Ratios



1.2.2.4. Operations of Rural Credit Institutions

Rural credit institutions continued to provide small and microloans to low-income populations to support household-based economic activities and improve living standards. Total assets amounted to KHR 281.8 billion (USD 70.2 million), while customer loans stood at KHR 234.1 billion (USD 58.3 million), serving 97,146 customers nationwide through an operational network supported by 2,097 staff members. Loans were distributed across sectors as follows: agriculture (28%), households (24.6%), trade (21.3%), services (10.4%), construction (4.9%), transportation (1.2%), and others (9.6%).

As the supervisory authority, the NBC continued to strengthen oversight of rural credit institutions and implemented ongoing measures to ensure compliance with prevailing laws and regulations, promote sound business conduct, and safeguard customer interests.

Overall, non-deposit-taking banks and financial institutions recorded improved credit growth and profitability compared to the previous year. Institutions maintained strong capital levels, as reflected by capital adequacy ratios exceeding minimum prudential requirements.

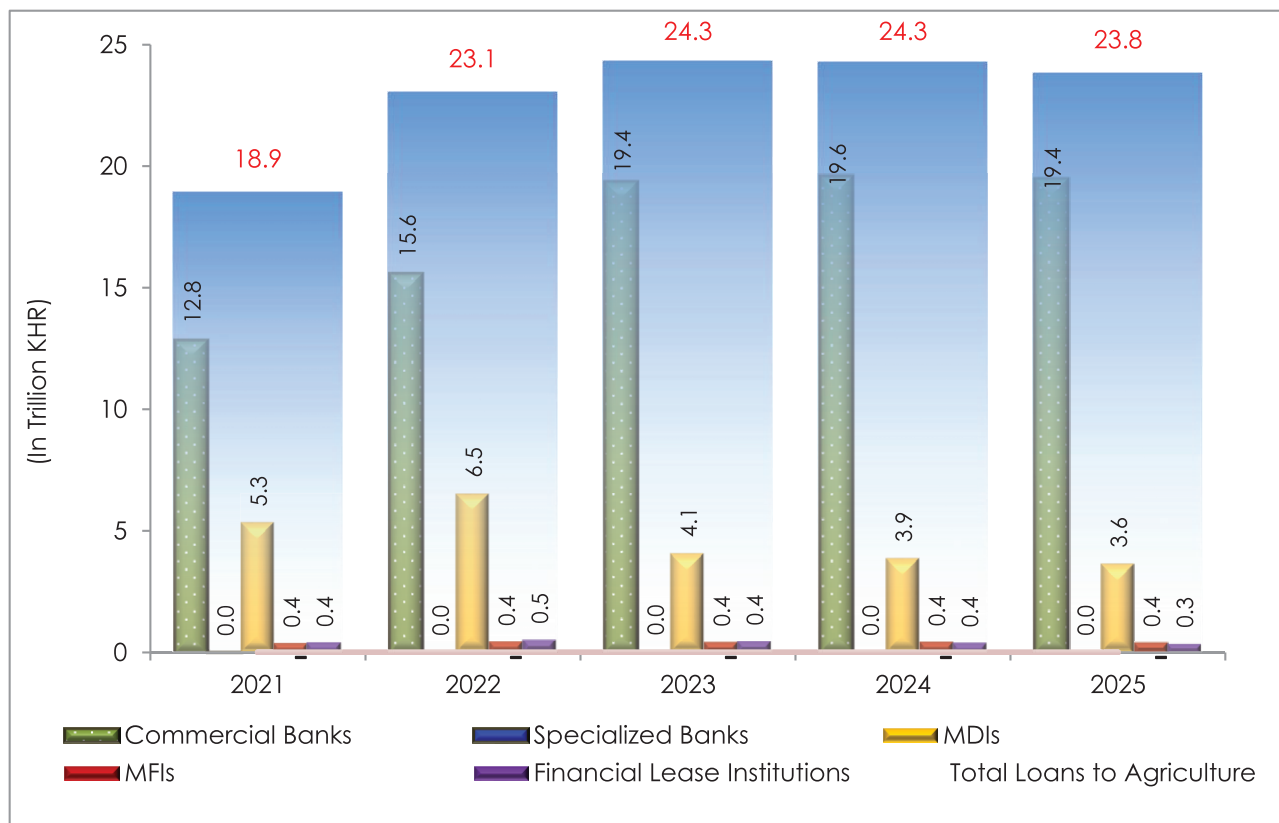
1.2.3. Financing the Real Estate Sector

Cambodia's real estate market shifted from luxury developments toward mid-range and affordable housing projects targeting primarily domestic buyers. The real estate sector continues to play a vital role in the economy and maintains close linkages with the banking system through financing for construction and property development projects. Credit to the real estate sector—including real estate activities (including owner-occupied housing loans) and construction—grew by 6.3% and accounted for 31.9% of the total loan portfolio of the banking system. Of this share, real estate activities represented 21.8% (including 9.8% for owner-occupied housing), while construction accounted for 10.1%.

1.2.4. Financing Agriculture, Forestry, and Fisheries

Agriculture remains a priority sector of the Royal Government of Cambodia, contributing to economic growth through job creation, income generation, food security, and exports. The banking system extended KHR 23.8 trillion (USD 5.9 billion) in credit to agriculture, forestry, and fisheries, representing 9.3% of total outstanding customer loans. Commercial banks accounted for 81.6% of total agricultural financing, followed by deposit-taking microfinance institutions (15.3%). Specialized banks, non-deposit-taking MFIs, and financial leasing companies contributed 0.1%, 1.6%, and 1.4%, respectively.

Graph 24: Banking System—Financing Agriculture, Forestry, and Fisheries

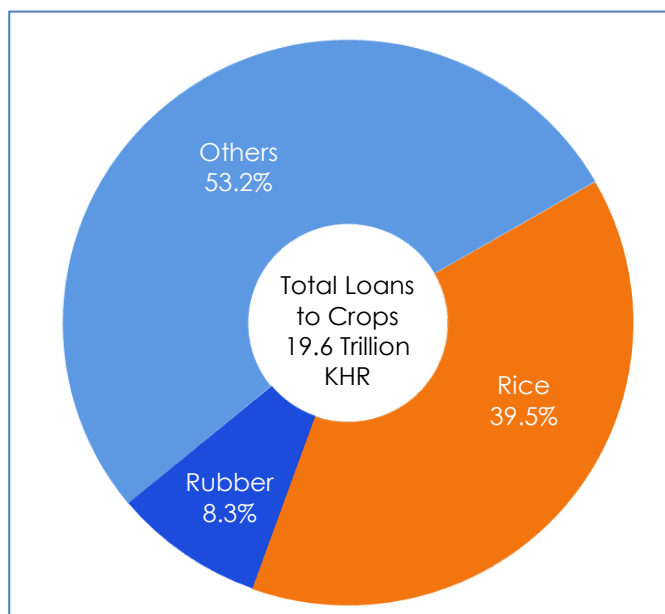


Of the total agricultural credit, 82.1 % was allocated to crop cultivation, 13.7 % to livestock, 2.2 % to forestry, and 2 % to fisheries and aquaculture.

Graph 25 : Market Share of Credits to Crops

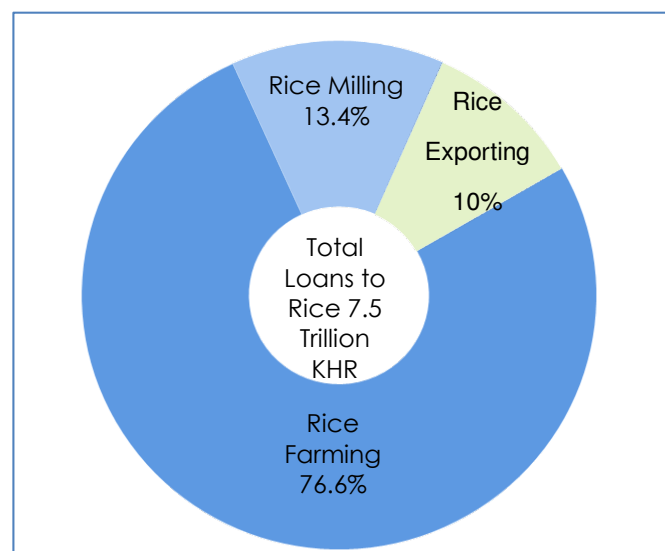
With a dominant market share of 82.1% in the agriculture, forestry, and fisheries sectors, crop cultivation absorbed a total outstanding credit of KHR 19.6 trillion (USD 4.9 billion). Within agricultural lending, the subsectors of rice, rubber, and other crops accounted for 39.5%, 8.3%, and 53.2% of the market share, respectively.

The rice sector alone absorbed a total outstanding credit of KHR 7.5 trillion (USD 1.9 billion), of which rice production accounted for KHR 5.7 trillion (USD 1.4 billion), rice milling for KHR 1 trillion (USD 249.9 million), and rice exports for KHR 0.8 trillion (USD 187.3 million).



Graph 26 : Market Share of Credits to Rice

Overall, the Cambodia's banking system has played an active role in supporting the rice sector, which remains a vital pillar of the nation's food security and a key contributor to national economic development. This support has facilitated the expansion of commercial opportunities both regionally and internationally.



1.2.5. Financing Micro, Small, and Medium Enterprises (MSMEs)

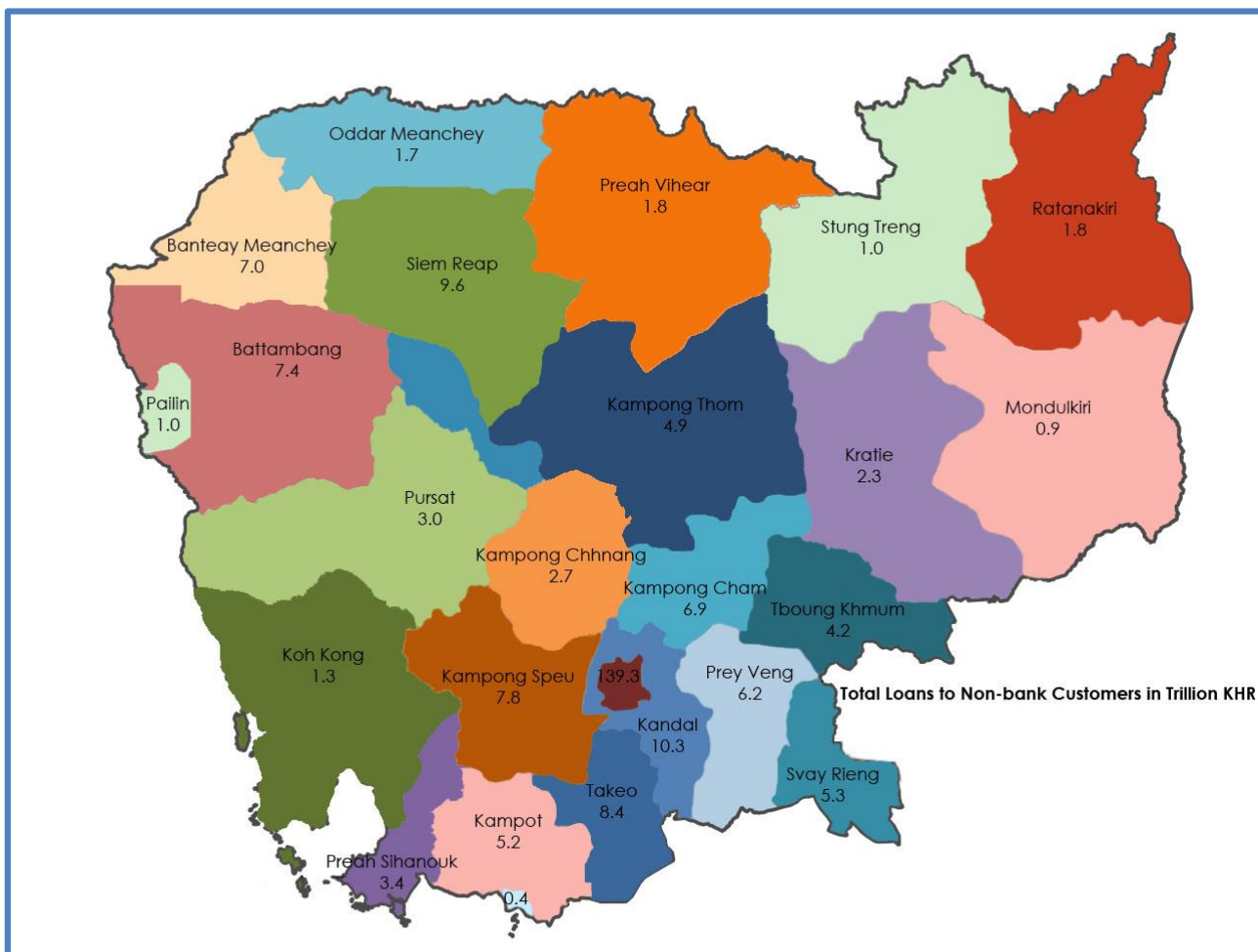
Micro, small, and medium enterprises (MSMEs) are the backbone of Cambodia's socio-economic development. They play an active and vital role in generating livelihoods and employment opportunities, increasing household incomes, and diversifying the national economy. The Royal Government of Cambodia has recognized the significant role and vast potential of MSMEs in driving sustainable development and strengthening the resilience of the Cambodian economy. Deposit-taking financial institutions and specialized banks provided financing to MSMEs, which increased by 10.8% from KHR 79.7 trillion (USD 19.8 billion) with 819,815 clients in 2024, to KHR 88.3 trillion (USD 22 billion) with 1,248,659 clients in 2025.

1.2.6. Customer Credits and Deposits at Deposit-Taking Banks and Financial Institutions by Provinces and Capital City

The total outstanding customer credit and deposits at deposit-taking financial institutions amounted to KHR 244 trillion (USD 60.8 billion) and KHR 257.6 trillion (USD 64.2 billion), respectively. This represented an increase of 5.3% in credit and 12.4% in deposits. The number of borrowers rose to 4,255,840 individuals (3,642,082 accounts), while the number of depositors increased to 19,506,435 individuals (31,832,120 accounts). The growth in outstanding credit and deposits, as well as the expansion in the number of credit and deposit accounts, reflects public and investor confidence in Cambodia's banking system. It also demonstrates the breadth and diversity of financial products and services offered by banks and financial institutions to meet customer needs.

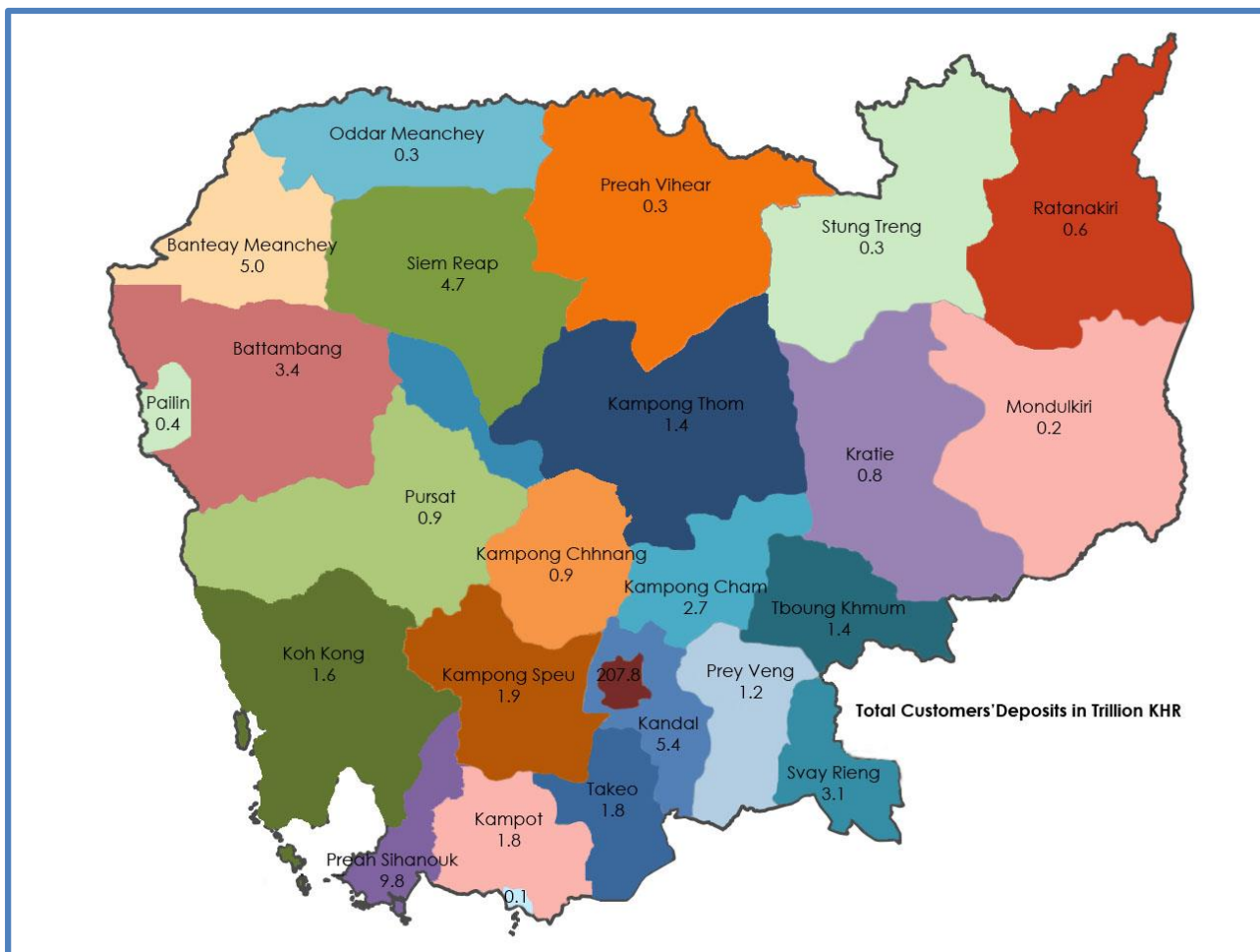
The above-mentioned outstanding customer credit was concentrated primarily in Phnom Penh, which accounted for 57.1% of the total credit balance. This was followed by Kandal Province with 4.2%, Siem Reap Province with 3.9%, Takeo Province with 3.5%, Kampong Speu Province with 3.2%, Battambang Province with 3%, and other provinces collectively representing 25.1%.

Graph 27 : DTIs-Total Credits to Non-bank Customers by 25 City-Provinces



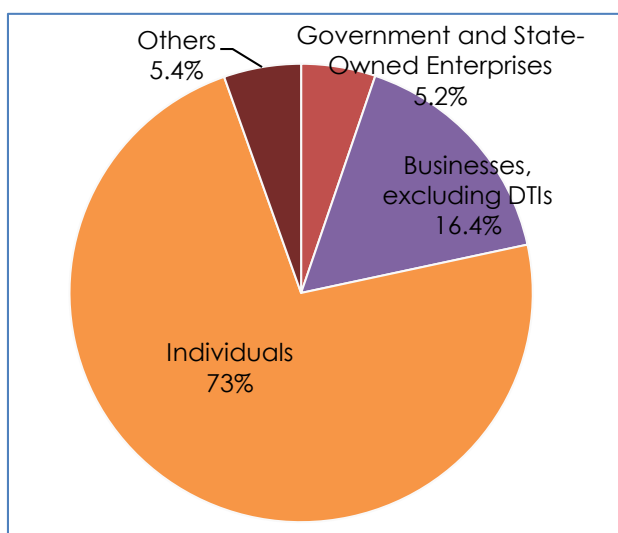
With respect to customer deposits, Phnom Penh accounted for the largest share, representing 80.6% of the total deposit balance. This was followed by Preah Sihanouk Province with 3.8%, Kandal Province with 2.1%, Banteay Meanchey Province with 1.9%, Siem Reap Province with 1.8%, Battambang Province with 1.3%, and other provinces collectively accounting for 8.5%.

Graph 28 : DTIs - Total Customer Deposits by 25 City-Provinces



1.2.7. Customer Deposits by Depositor Types at Deposit-Taking Banks and Financial Institutions

Graph 29 : DTIs—Market Share of Total Customer Deposits Classified by Types of Depositors



Customer deposits (excluding deposits from banks and financial institutions) increased by 12.4%, rising from KHR 229.2 trillion (USD 56.9 billion) in 2024 to KHR 257.6 trillion (USD 64.2 billion) in 2025. The above deposit market share was distributed by customer type, such as Individuals 73%, Business enterprises 16.4%, Government and state-owned enterprises 5.2% and Others 5.4%.

1.2.8. Operations of Licensed Payment Service Providers

As of 2025, a total of 30 institutions had been granted licenses to provide payment services, while an additional 3 banks and financial institutions received authorization from the NBC to operate payment services. The operations of these institutions have transformed the way people conduct financial transactions, reducing

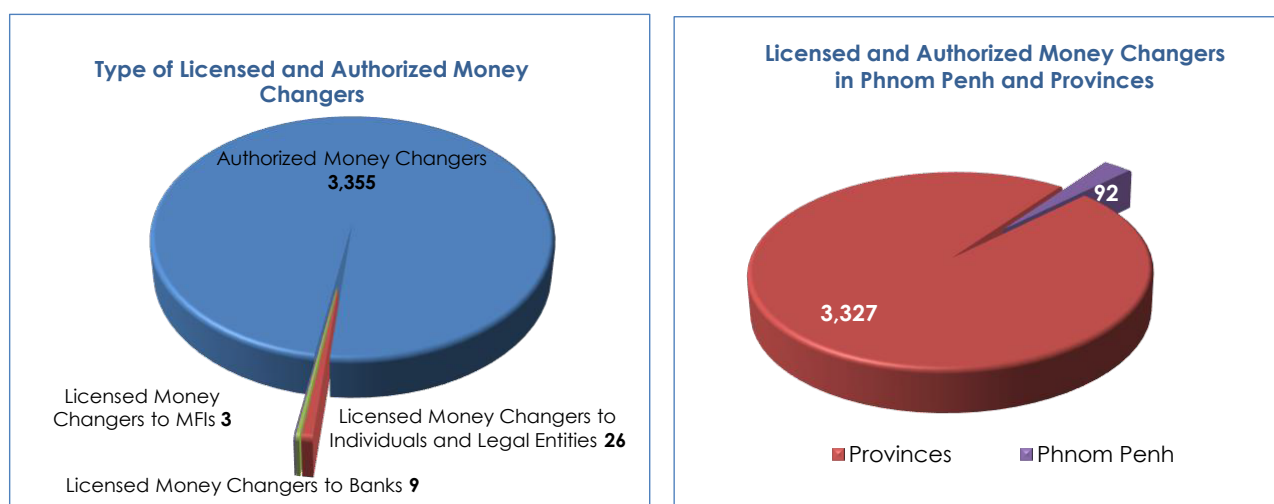
reliance on cash and contributing to the advancement of financial inclusion in Cambodia. By the end of 2025, the number of registered electronic wallet accounts totaled 17.9 million, representing a 13.4% decline of 13.4% compared with 2024. Nevertheless, mobile payment transactions via electronic wallets increased significantly by 80.8%, reaching 2.2 billion transactions. The total transaction value rose by 46.5% to USD 170 billion, equivalent to 3.4 times Cambodia's GDP.

1.2.9. Money Exchange Businesses

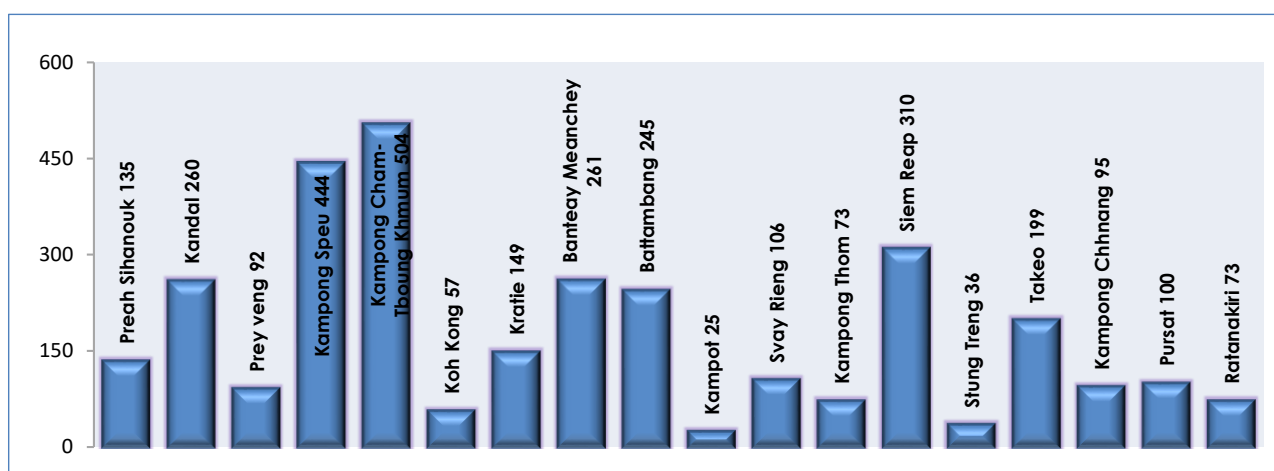
Nationwide, there were 3,393 money exchange businesses in operation. Of these, 38 were licensed (33 in Phnom Penh and 5 in the provinces), while 3,355 were authorized through permits (58 in Phnom Penh and 3,297 in the provinces).

In 2025, NBC issued a total of 13 new approvals for money exchange businesses, comprising 2 licenses and 11 letters of authorization. At the same time, the NBC terminated 4 licenses and 2 letters of authorization.

Graph 30 : Money Changers – Licenses and Authorizations



Graph 31: Money Changers – Number of Authorizations in Provinces



1.3. Interbank Market Operations

The NBC introduced key instruments—including negotiable certificates of deposit (NCDs), collateralized liquidity-providing operations, and Marginal Lending Facility (MLF)—to support the development of the interbank market in Cambodia.

The issuance of NCDs in Riel increased by 84.3% to KHR 49.3 trillion, while NCDs in U.S. dollars rose by 5.8% to USD 4 billion. A total of 48 collateralized liquidity-providing operations were conducted, amounting to KHR 3.7 trillion (USD 925.8 million), representing a slight decline of 0.14% compared to 2024. This decrease was attributed to the high level of riel liquidity in the banking system, coupled with a slowdown in credit growth.

Meanwhile, short-term liquidity-providing operations helped meet immediate riel liquidity needs (available on the same day and without credit limits). In 2025, short-term liquidity of KHR 1.7 billion was provided to two banks at an interest rate of 5%.

The NBC authorized 39 banks and financial institutions to utilize short-term liquidity-providing operations secured by NCDs and/or government securities. In 2025, the interest rate for short-term liquidity-providing operations was reduced from 5.5% to 5%, which was more favorable than the interbank U.S. dollar lending rate of 6%.

2. Development of Supervisory and Regulatory Framework

2.1. Review and Issuance of Regulations

The NBC has continuously issued new regulations and amended existing ones to ensure the continued development of the banking system and the effectiveness of supervision. In 2025, the NBC issued a Prakas on Early Intervention Measures for Deposit-Taking Banks and Financial Institutions, amended the Prakas on minimum reserve requirements for deposit-taking institutions, and revised the Prakas on capital buffer requirements for deposit-taking institutions.

In addition, the NBC is preparing several new Prakas and guidelines, including 1/-Prakas on minimum reserve requirements for deposit-taking institutions 2/-Prakas on licensing or authorization conditions for crypto-asset service providers 3/-Prakas on the provision of emergency liquidity to banks and financial institutions 4/-Prakas on corporate governance of deposit-taking institutions 5/-Prakas on conditions for asset management companies 6/-Prakas on the capital adequacy framework for non-deposit-taking financial institutions

To strengthen the effectiveness of regulatory development in line with financial sector evolution and international standards, the NBC engaged in both national and international cooperation in 2025. These included 1/-Collaboration with the Securities and Exchange Regulator of Cambodia, the Cambodia Financial Intelligence Unit, and the Asian Development Bank on matters related to crypto assets 2/-International cooperation with a Korean asset management company on resolving non-performing loans and 3/-Collaboration with experts from the International Monetary Fund through technical assistance in drafting the Prakas on Emergency Liquidity Assistance for banks and financial institutions

As of 2025, the NBC organized 12 internal training sessions and 7 training sessions for banks and financial institutions. These programs aimed to provide updated knowledge related to the banking sector, disseminate new regulations, and enhance understanding of existing regulations.

2.2. Supervision of Banks and financial institutions

2.2.1. Supervisory Activities

The NBC has been conducting ongoing monitoring and supervision of banks and financial institutions through both off-site reviews and on-site inspections.

2.2.1.1. Supervision of Deposit-Taking Banks and financial institutions

The NBC continues to monitor the overall condition, resilience, and stability of the banking system by implementing a risk-based and forward-looking supervisory framework, in line with established supervisory methodologies and assessment tools. Stress testing has also been incorporated to evaluate the resilience of liquidity and capital adequacy of deposit-taking institutions, alongside reviews of credit quality, non-performing loan ratios, restructured loans, profitability, and compliance with laws and regulations.

Regular meetings were held with senior management of institutions to discuss business performance, credit quality, resolution of non-performing loans, business strategies, and credit exposure to the real estate sector. On-site inspections were conducted at eight institutions, focusing on 1/-Credit quality, including loan classification, provisioning, and restructuring 2/-Corporate governance 3/-Effectiveness of operational risk management 4/-Compliance with supervisory recommendations 5/-Measures against financing the proliferation of weapons of mass destruction.

Overall, most institutions maintained adequate capital and liquidity, demonstrated sound governance, prudent risk management, and compliance with regulations. However, some institutions still face shortcomings in internal audit and governance, rising non-performing loans, declining profitability, limited operational efficiency, and incomplete implementation of supervisory recommendations. These required ongoing monitoring, additional recommendations, and corrective measures.

2.2.1.2. Supervision of Non-Deposit-Taking Banks and financial institutions

The NBC also monitors and assesses the risk profile and financial resilience of non-deposit-taking institutions, as well as their compliance with laws and regulations, through both off-site and on-site supervision. For these institutions, the NBC applies a risk-based and forward-looking supervisory approach, using the CAMEL-HIS methodology, focusing on 1/-Capital adequacy 2/-Asset quality 3/-Corporate governance 4/-Profitability and 5/-Staff competency.

In 2025, the NBC conducted on-site inspections of 47 institutions, including 8 microfinance institutions, 1 representative office, 2 leasing companies, and 36 rural credit operators. The scope of inspections emphasized loan classification, provisioning, and governance.

As a result, most institutions maintained adequate capital and strengthened credit risk management by adopting more cautious lending practices and complying with applicable laws and regulations. The NBC also issued corrective recommendations and applied certain administrative measures to institutions that failed to comply fully with regulatory requirements.

2.2.1.3. Supervision of Technology Risk in Banks and Financial Institutions

Information technology is rapidly advancing, with innovations such as cloud services, big data, blockchain, artificial intelligence, and quantum computing. These transformative technologies present new opportunities for banks and financial institutions to enhance operational efficiency and deliver innovative services to customers. However, they also introduce significant risks, including system disruptions and cyber threats.

The NBC has been revising its guidelines on technology and cyber risk management for banks and financial institutions to align with evolving technologies and emerging risks. This process has included consultations with banks and financial institutions through two dissemination workshops. In addition, the NBC organized discussions with banks and financial institutions on cybersecurity, aimed at strengthening cooperation and enhancing cyber resilience.

Within the framework of technology risk supervision, The NBC conducted both off-site and on-site supervision of five commercial banks and two microfinance institutions. These inspections focused on governance of information systems, core banking systems, IT security, incident management, change management, cloud services, blockchain, business continuity planning, disaster recovery planning, and IT audit documentation. The NBC also received reports on IT incidents from banks and financial institutions.

Overall, institutions demonstrated good practices in IT governance, standards, implementation, and compliance with NBC's guidelines on technology and cyber risk management. Nonetheless, certain weaknesses remained, including incomplete implementation of IT usage procedures, inadequate user access controls in core banking systems, insufficient monitoring of third-party operations, over-reliance on a single cloud service provider, and lack of penetration testing. These issues require ongoing monitoring and supervision to ensure full compliance with NBC's recommendations.

Furthermore, the NBC is developing supervisory tools to support inspectors in analyzing and monitoring technology and cyber risks. At the same time, the NBC is modernizing its supervisory systems to enhance efficiency and automation, including supervisory reporting systems, data analytics platforms, and workflow management systems. In this regard, the NBC has been leveraging internal human resources and collaborating with technology providers to study and adopt emerging technologies.

2.2.2. Loan Restructuring

In the spirit of solidarity, humanitarian consideration, and in line with the Royal Government's policy to ease the burden on soldiers directly engaged in combat operations and citizens affected by the Cambodia–Thailand border conflict, the NBC issued two guidelines—on 30 July 2025 and 10 December 2025—regarding measures to provide relief to affected citizens.

Deposit-taking banks and financial institutions restructured loans for a total of 207,830 accounts, with an outstanding balance of USD 5.65 billion (equivalent to 9% of total loans). Of this, non-performing loans amounted to USD 1.91 billion (equivalent to 33.8% of total restructured loans). Major economic sectors receiving loan restructuring

included 1/-Retail trade: 12% (USD 0.22 billion) 2/-Real estate activities: 7.92% (USD 1.08 billion) 3/-Agriculture, forestry, and fisheries: 8.78% (USD 0.05 billion) 4/-Activities of households as employers and production of goods and services for own use: 6.27% (USD 0.42 billion) 5/-Wholesale trade: 4.54% (USD 0.44 billion) and 6/-Construction: 7.22% (USD 0.45 billion). Meanwhile, non-deposit-taking banks and financial institutions restructured loans for 1,508 accounts, with a total outstanding balance of KHR 0.62 billion (USD 11.4 million).

2.3. Sustainable Finance

To contribute to the implementation of the Royal Government's sustainable development policies and to fulfill its critical role in ensuring financial stability and resilience against climate-related risks, the NBC has placed strong emphasis on promoting sustainable finance. This initiative is aligned with national policies and strategies, including the Sustainable Development Goals, the National Climate Change Response Plan, and the Royal Government's Long-Term Strategy for Carbon Neutrality. To advance this agenda, the NBC established a Sustainable Finance Office and formed an inter-ministerial Green Finance Working Group to provide input on regulatory frameworks, strategies, and policies, as well as to set priority directions for mobilizing green finance. In addition, the NBC has closely collaborated with development partners to organize workshops and training programs aimed at building the capacity of NBC officials and banks and financial institutions, thereby deepening their understanding of sustainable finance.

Currently, the NBC is developing a Sustainable Finance Roadmap to serve as a guiding framework for promoting the sector, with a focus on incentives, regulatory development, capacity building, and resource mobilization. At the same time, a taxonomy system—an economic activity and investment classification framework—is being designed to establish a common definition of sustainable finance in Cambodia and to prevent greenwashing. The NBC has also actively participated as a member of regional working groups, such as the ASEAN Taxonomy Board and the Green Finance Working Group of the Network for Greening the Financial System (NGFS). These engagements have supported the development of Cambodia's taxonomy framework and strengthened the capacity of stakeholders, including banks and financial institutions, to align with regional and global standards.

Box 1: Response Mechanism to the U.S. Department of the Treasury's Office of Foreign Assets Control (OFAC) Sanctions List

On 18 September 2025, the United States Congress drafted an anti-cyber fraud legislation proposing sanctions against certain individuals and companies in Cambodia. Among those listed were 1/-Mr. Chen Zhi 2/-Prince Holding Group Co., Ltd. and 3/-Other related individuals. This development severely impacted the reputation of Prince Bank Plc. and affected the operations of other banks and financial institutions conducting business in Cambodia.

As the supervisory authority of Cambodia's banking system, on 18 October 2025, the NBC issued a public statement clarifying the situation of Prince Bank Plc. and outlining lawful regulatory measures to alleviate public concerns, particularly among depositors. The NBC has continued to closely monitor the situation and has worked closely with relevant authorities to take necessary measures within its jurisdiction to safeguard customer deposits, maintain financial stability and public confidence, and ensure compliance with applicable laws and regulations.

Currently, Prince Bank Plc. is undergoing legal liquidation under the laws of the Kingdom of Cambodia. The NBC appointed Morrison Kak MKA Audit & Accounting Co., Ltd. as the liquidator of the bank. Under NBC's supervision, Prince Bank Plc. has been prohibited from offering new banking services, including deposit-taking and lending. The NBC, together with relevant ministries and institutions, continues to exercise the highest level of vigilance over the liquidator's activities to ensure the protection of depositors' and customers' interests.

3. Development of the Financial Sector and Regional Integration

3.1. Development of Financial Infrastructure

3.1.1. Financial Technology

A risk management assessment questionnaire and monthly reporting framework on "IT Incidents" for banks and financial institutions have been implemented, requiring institutions to report regularly. In addition, the "Guideline on IT Risk Management" has been in effect since 2019. In line with technological developments and emerging risks, the NBC has updated the guideline, now titled "Guideline on Technology and Cyber Risk Management for Banks and financial institutions."

To ensure the comprehensiveness of this new guideline, the NBC organized four workshops to review and discuss the implementation of the 2019 guideline and to collect input from all banks and financial institutions. These workshops also disseminated key points requiring improvement and new additions. The updated "Guideline on Technology and Cyber Risk Management for Banks and financial institutions" is scheduled to take effect in January 2026.

In parallel, the NBC organized a workshop on "Cybersecurity for Banks and financial institutions" to discuss and share knowledge related to cybersecurity, with the aim of strengthening institutional capacity to mitigate cyber threats and respond promptly. Furthermore, the NBC initiated the establishment of a common platform or network for all banks and financial institutions to facilitate and accelerate information sharing between the NBC and institutions more effectively. This initiative will be implemented in the near future.

As part of efforts to strengthen the management of submissions and support documents from banks and financial institutions, the NBC is preparing to roll out the NBC Portal system, which is currently in the pilot phase. Training sessions on the use of the NBC Portal have been organized continuously, with selected institutions participating in the pilot project.

3.1.2. Payment Systems

The NBC has continued to develop the payment system by integrating new technologies and key functionalities. These improvements enhance efficiency, security, and reliability of payment services. Cambodia's payment system has transformed the country from a cash-dependent economy into a digitally advanced payment ecosystem, acknowledged by both national and international institutions. This achievement stems from the initiatives and dedicated efforts of the NBC, in close cooperation with banks and financial institutions, as well as the trust and participation of the public.

In line with technological innovation and the Royal Government's policy to promote a digital economy and society, both retail and large-value payment systems have been modernized progressively, supporting domestic economic activities and fostering regional and international payment integration. Notably, the pilot launch of the shared payment system in mid-2024 facilitated members and customers in conducting interbank transfers and payments more conveniently, securely, and rapidly. It also contributed to promoting the use of the riel and advancing financial inclusion.

Currently, the NBC is preparing to issue regulations and procedures for the shared payment system, along with related legal documents, to support system operations, provide a legal framework for member institutions, mitigate systemic risks, and strengthen public confidence.

Payment services have advanced remarkably and continue to play an active role in delivering diverse financial services through banks and financial institutions and licensed payment service providers. This progress has fostered competition and expanded the scope of electronic payment and transfer services. These electronic channels enable customers to conduct digital transactions independently via internet banking, mobile banking, and mobile payment services. In particular, QR code payments have become increasingly popular, allowing users to perform interbank transactions and cross-border transfers with certain countries in the region easily, quickly, and securely through interconnected systems.

3.1.3. Implementation of Accounting Standards

The NBC has continued to develop new reporting templates in line with Cambodia's International Financial Reporting Standards (CIFRS) for adoption by deposit-taking banks and microfinance institutions. Currently, the number of reporting templates has increased to 51. In addition, 24 new supervisory reporting templates, aligned with CIFRS for small and medium-sized enterprises, are being prepared for microfinance institutions.

To further strengthen data quality, particularly data integrity, the NBC has updated its guideline on data integrity verification in supervisory reports. Two workshops were organized to disseminate the new reporting templates, provide a platform for institutions to discuss implementation challenges, and share commonly encountered errors in report preparation.

Furthermore, the NBC is continuing to design and develop additional supervisory reporting templates in line with evolving international standards, global financial conditions, and regulatory adjustments. It is also enhancing data integrity verification processes and organizing regular workshops to disseminate new templates to banks and financial institutions. In parallel, financial information dashboards are being developed and implemented progressively to improve monitoring of institutions and analysis of Cambodia's banking system.

The NBC has also taken initial administrative measures through meetings with management of institutions that failed to comply with reporting obligations, including those with delays in submission or recurring errors in supervisory reports. The NBC will continue to impose further administrative measures on institutions that do not comply with reporting requirements, while exploring the possibility of shortening reporting deadlines to obtain timelier data. In addition, the NBC is modernizing its data management system to enable automated data verification, thereby facilitating more efficient and timely analysis of the financial condition of banks and financial institutions.

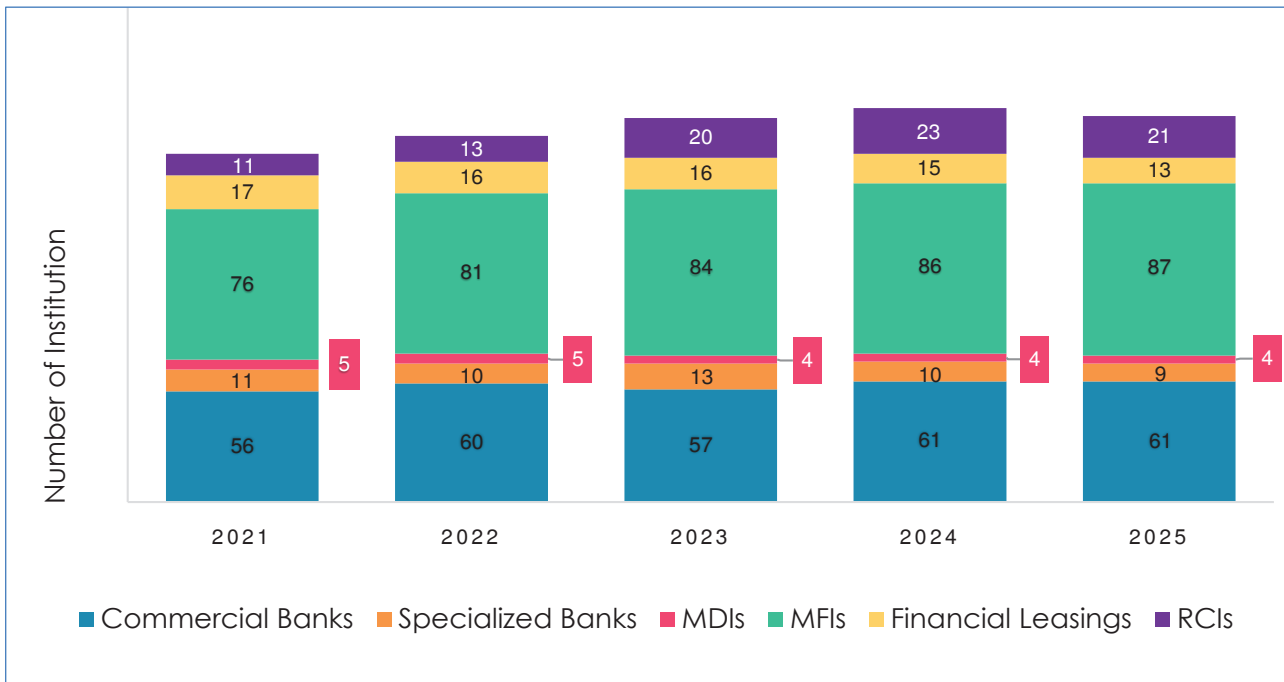
At the same time, the NBC has been enhancing public disclosure of banking and financial institution data in line with CIFRS standards, through updates to its official website. These updates include the addition of new datasets, benefiting ministries, agencies, researchers, and the general public.

3.1.4. Credit Reporting System

Credit Bureau Cambodia Co., Ltd. is the service provider and operator of the credit information sharing system, with a total of 196 member institutions². These include 61 commercial banks, 9 specialized banks, 4 deposit-taking microfinance institutions, 87 non-deposit-taking microfinance institutions, 13 financial leasing institutions and 21 rural credit institutions.

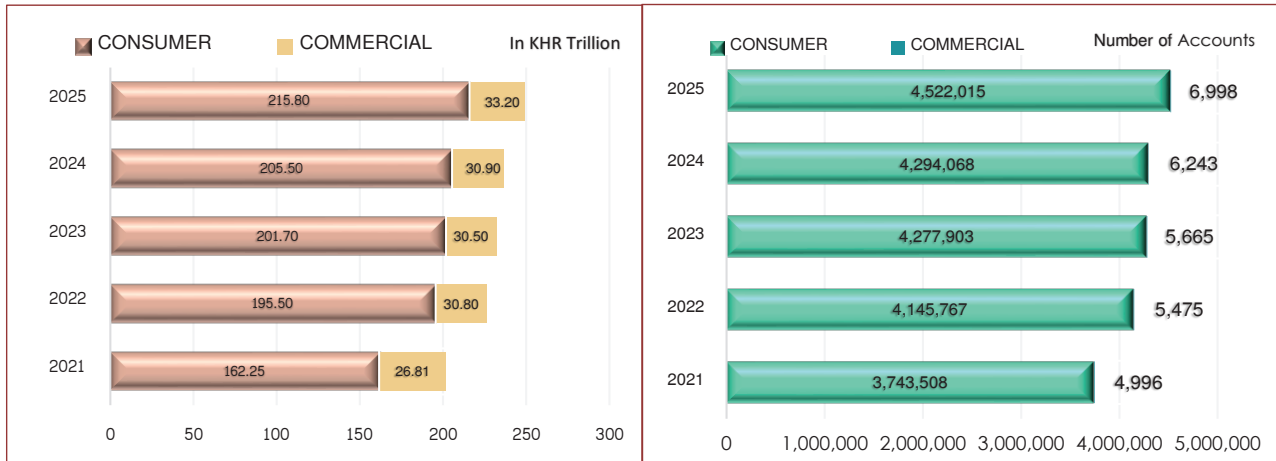
² The number of member institutions also includes banks and financial institutions that have already been liquidated.

Graph 32 : Credit Reporting Service Provider – Member Institutions



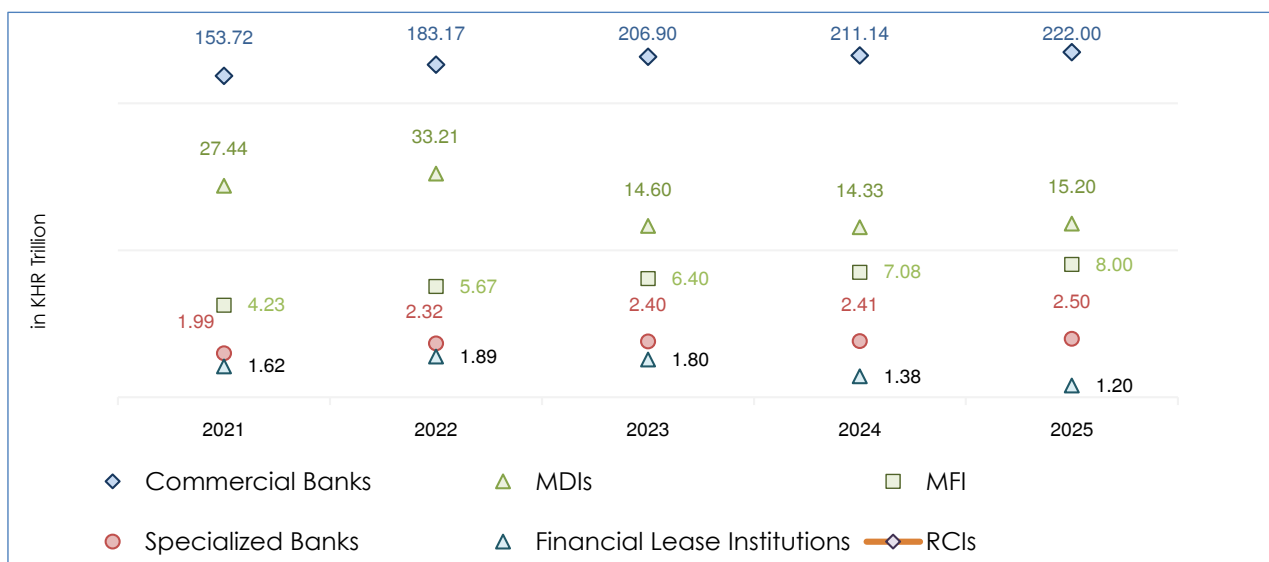
The total outstanding credit reported into the credit information sharing system amounted to KHR 249 trillion (USD 62 billion), covering 4,529,013 accounts including 1/-individual loans totaled KHR 215.8 trillion (USD 53.8 billion), representing 4,522,015 accounts and 2/-Corporate or enterprise loans totaled KHR 33.2 trillion (USD 8.3 billion), representing 6,998 accounts.

Graph 33 : Credit Reporting Service Provider – Outstanding Loans and Number of Accounts



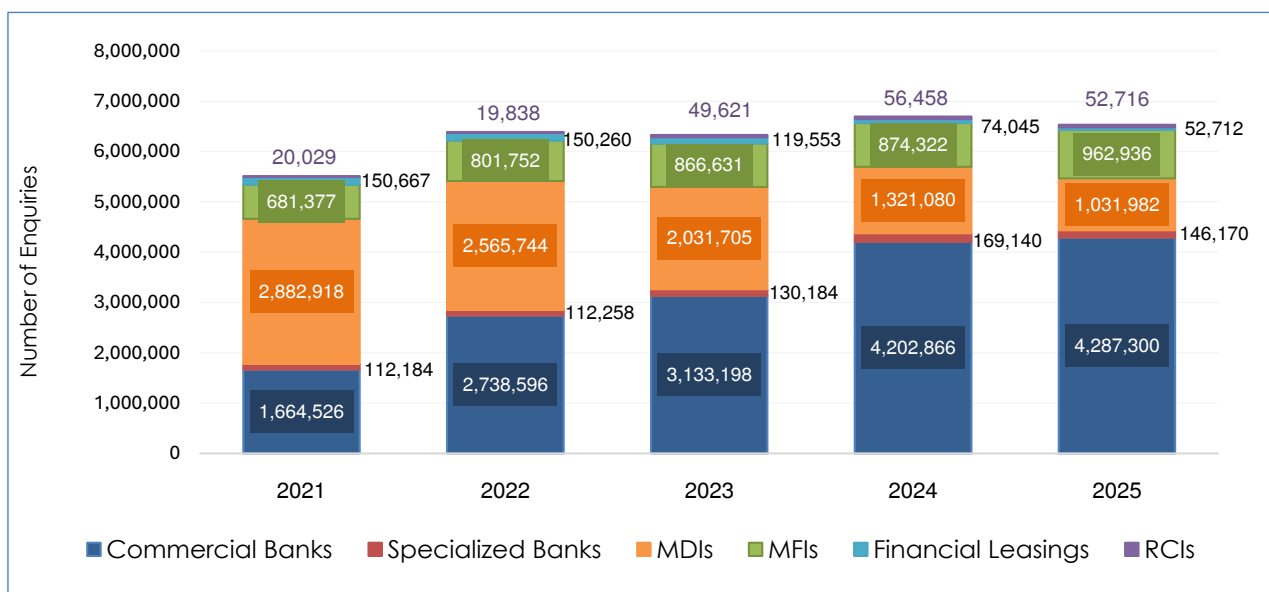
The credit data provided by member banks and financial institutions in the credit information sharing system amounted to KHR 222 trillion (USD 55.3 billion) from commercial banks, KHR 2.5 trillion (USD 612.6 million) from specialized banks, KHR 15.2 trillion (USD 3.8 billion) from deposit-taking microfinance institutions, KHR 8 trillion (USD 2 billion) from non-deposit-taking microfinance institutions, KHR 1.2 trillion (USD 298.7 million) from leasing companies, and KHR 98.7 billion (USD 24.6 million) from rural credit operators.

Graph 34 : Credit Reporting Service Provider – Outstanding Loans by Member Institutions



Member institutions accessed a total of 6.5 million credit reports. Of these, commercial banks accounted for 4.3 million reports (65.6%), specialized banks 146.2 thousand reports (2.2%), deposit-taking microfinance institutions 1 million reports (14.7%), non-deposit-taking microfinance institutions 962,900 reports (14.7%), financial leasing institutions 52,700 reports (0.8%), and rural credit institutions 52,700 reports (0.8%).

Graph 35 : Credit Reporting Service Provider – Enquiries by Member Institutions



At the same time, member institutions reported a total of 5,734 cases of insufficient funds in accounts, with an aggregate value of KHR 1.8 trillion (USD 462.9 million).

In 2025, the Credit Bureau Cambodia officially launched cross-border credit report sharing services with Singapore and the Republic of Korea. To promote the use of cross-border credit reports, the NBC required banks and financial institutions to establish policies and procedures for their utilization. In parallel, Credit Bureau Cambodia Co., Ltd. has been developing the Khmer Score (K-Score), a credit risk assessment indicator that measures individual creditworthiness and predicts repayment capacity, which has been officially approved for implementation by the NBC.

The NBC will continue to monitor and supervise compliance with regulatory requirements by both data providers and the credit information sharing service provider, with the objective of ensuring data quality and the sustainability of Cambodia's credit information sharing system.

3.2. Promotion of Financial Inclusion in Cambodia

Promoting financial inclusion is one of the NBC's priority tasks in implementing the action plan set out in the National Financial Inclusion Strategy 2019–2025. The objective is to expand access to formal financial services and ensure that individuals and micro, small, and medium enterprises (MSMEs), can fully benefit from these services.

Through close cooperation with relevant ministries and institutions, development partners, and the private sector, the NBC continues to drive progress toward building a financial ecosystem that is safe, resilient, and inclusive. This is achieved through institutional reforms, strengthening of the regulatory framework, promotion of digital innovation in payment and transfer systems, and enhancement of financial literacy.

Box 2: Awareness Workshop on "ASEAN Savings Day"

The 6th ASEAN Savings Day, held under the theme "Save Smart, Save with Love", was organized in Kampot City, Kampot Province, with approximately 674 participants. ASEAN Savings Day, celebrated annually on 31 October, is an initiative of ASEAN member countries aimed at raising public awareness of the importance of saving, thereby promoting financial inclusion across the region.

The event featured key activities beneficial to students and participants, including competitions among high school students in the province to inspire and encourage a savings culture, expert panel discussions led by representatives from the NBC, the Association of Banks in Cambodia, and the Cambodia Microfinance Association on the importance of "Saving Habits," as well as exhibitions showcasing savings products and services offered by deposit-taking banks and financial institutions. These activities were designed to foster a culture of saving and strengthen public confidence in the use of financial services.

3.2.1. Financial Education

3.2.1.1. Awareness Workshops on the Microfinance Sector

In 2025, the NBC, in collaboration with relevant stakeholders, organized awareness workshops on "*Financial Literacy and Consumer Protection*" at the provincial level in four provinces—Takeo, Kratie, Stung Treng, and Kampong Chhnang—with a total of 750 participants. Similar workshops were also conducted at the city and district levels in five locations—Udong Mechey town, Santuk district, Prasat Sambour district, Krakor district, and Tuek Phos district—with a total of 1,162 participants.

The workshops aimed to enhance local authorities' understanding of financial literacy, the rights and obligations of users of formal financial services, and consumer protection. Expert speakers from the NBC, the Association of Banks in Cambodia, and

the Cambodia Microfinance Association contributed to the discussions. In addition, the workshops provided a platform for dialogue, clarification of concerns, and identification of solutions to challenges faced by stakeholders. Key issues and challenges raised at the local level were compiled as inputs for corrective measures and the formulation of necessary policies to safeguard the interests of both customers and institutions.

3.2.1.2. Integration of Financial Literacy into the General Education Curriculum

Phase III of the project to integrate financial literacy into the general education curriculum was implemented under the cooperation between the NBC and the Ministry of Education, Youth and Sport, with the objective of enhancing financial knowledge among students from primary to secondary levels. The project included several activities: 1/-preparation of student textbooks for Grades 7 to 11 in Mathematics and Civics-Morality subjects; 2/-preparation of teacher guides for Grades 7 to 11 in the same subjects to serve as supplementary teaching resources; 3/-preparation of student exercise books to support self-learning and knowledge enhancement outside regular classes; 4/-production of instructional videos for students who missed classes, with content aligned to the new textbooks; 5/-pilot teaching using the newly developed materials in 10 target schools; and 6/-end-of-year evaluation aligned with the PISA standard testing framework.

In addition, the NBC organized knowledge-sharing programs on banking laws, regulations, and financial inclusion at several universities and NBC provincial branches in Kampong Cham, Preah Sihanouk, Battambang, Siem Reap, Kratie, and Kampong Speu, as well as at the Banking Academy of Cambodia. These programs aimed to disseminate and strengthen understanding of banking laws and regulations, operations related to the financial sector, promotion of financial literacy, types of institutions and formal financial services, risks of illegal lending and financial fraud, benefits of using the riel, the Bakong system, and digital financial services. The programs reached approximately 4,100 participants, including students, lecturers, NBC officials, and staff.

3.2.1.3. Promoting Financial Literacy for Women and Women Entrepreneurs

Promoting financial literacy for women and women entrepreneurs is a priority of the Royal Government. To contribute to this effort, the NBC has consistently cooperated with the Ministry of Women's Affairs, including participation in the development of the policy framework on "*Financial Inclusion for Women.*" The NBC also served as a guest speaker at the 3rd edition of the program "*Let's Talk About Finance and Digital*" under the theme "*Financial Stability and Long-Term Growth,*" organized by the Women Entrepreneur Development Center of the Ministry of Women's Affairs.

3.2.1.4. Financial Literacy Campaign: "Let's Talk About Money: Small Steps, Big Impact"

The NBC collaborated with Good Return to implement Phase III of the project "*Let's Talk About Money*" under the theme "*Enhancing Digital Financial Skills.*" This phase focused on the safe and trusted use of digital financial services, protection against online financial fraud, and the use of the mobile application *My Money Tracker* to encourage savings. It is noteworthy that Phases I and II of the project were successfully completed in 2016 and 2021, respectively.

3.2.1.5. Community Financial Safety Project

The "Enhancing Financial Security in Communities" project has played an important role in strengthening the safe use of financial services by public and promoting the use of formal financial services within communities, in line with the Royal Government's *Safe Village-Commune Policy*. Under this project, 59 community trainers received additional capacity building, and five new training modules were developed. Public awareness activities were organized 1,242 times, with a total of 29,353 participants (including 22,136 women), primarily farmers and small business owners.

A central committee was established to monitor progress, achievements, impacts, solutions, and to prepare action plans for the next steps. Regular field monitoring and follow-up were conducted to support and strengthen community trainers. Building on the first phase of the "Enhancing Financial Security in Communities" project in four communes, the NBC, in collaboration with the Cambodia Microfinance Association, has been implementing Phase II in four additional target communes: Chhuk commune, Prasat Sambour district, Kampong Thom province; Saeb commune, Kampong Tralach district, Kampong Chhnang province; Prongil commune, Phnom Kravanh district, Pursat province; and L'ak commune, Ou Chum district, Ratanakiri province.

3.2.2. Consumer Protection

To enhance public confidence and provide effective, timely, and reliable solutions to issues faced by users of banking and financial services, the NBC launched 26 hotline numbers (five at headquarters and 21 at provincial branches) to enable customers to file complaints, request intervention, or seek information.

In 2025, NBC hotline officers received a total of 721 cases (533 at headquarters and 188 at provincial branches). Of these, 683 cases (94.7%) were resolved, 12 cases (1.7%) are under resolution, and 26 cases (3.6%) are under judicial procedures. The complaints and inquiries related to: 1/-penalties for early loan repayment, 2/-requests for loan restructuring, 3/-illegal lending, 4/-financial fraud, 5/-requests for payment concessions, 6/-frozen account operations, 7/-deposit withdrawals from institutions under liquidation, 8/-requests for corrections in the credit information sharing system, and 9/-delays in collateral withdrawal.

It is noteworthy that on 5 September 2025, the Ministry of Interior, the NBC, and the Non-Bank Financial Services Authority issued a joint statement on "*Measures Against Illegal Lending Activities and the Use of Identity Cards, Residence Books, Equity Cards, and National Social Security Fund Membership Cards as Loan Collateral.*"

In addition, the NBC continues to strengthen mechanisms for customer complaint management and resolution by reviewing and updating the Prakas on customer complaint handling by banks and financial institutions, ensuring alignment with the Law on Consumer Protection and developments in the banking system.

3.2.3. High-Level Consultation on "Microfinance in Cambodia"

The 3rd High-Level Consultation on "*Microfinance in Cambodia*" was organized under the cooperation between the NBC and the United Nations in Cambodia. The consultation aimed to facilitate constructive dialogue among stakeholders, build shared understanding of challenges, and identify specific actions and commitments to

address over-indebtedness and seize opportunities to strengthen the banking and financial sector.

In parallel, a consultation on “*Responsible Investor Participation*” was organized to focus on existing governance frameworks and gaps, with the objective of developing strategic directions for investors to align with the vision of sustainable finance, emphasizing trust, shared responsibility, and inclusive growth.

4. Capacity Building for Supervisors and Cooperation

4.1. Capacity Building for Supervisors

To respond to developments in the financial sector and meet the need for enhanced supervisory effectiveness, the Directorate General of Banking Supervision has focused its direct and online training programs on strengthening staff capacity, particularly newly recruited officers. Training covered relevant topics through presentations, knowledge-sharing sessions by experienced supervisors, and insights from officers who had attended short courses abroad. The Directorate General of Banking Supervision also explored opportunities to invite external practitioners as guest speakers.

In parallel, the NBC organized training courses for banks and financial institutions on two topics: 1/-Technology and cyber risk management for banks and financial institutions, and 2/-Supervisory reporting to be submitted through the supervisory reporting system. Additionally, the General Department of Supervision arranged two knowledge-sharing sessions for national and international authorities: 1/-Sharing supervisory experiences of banks and financial institutions with social security regulators, and 2/-Sharing experiences in supervising credit information sharing companies with three Pacific countries—Papua New Guinea, Solomon Islands, and Vanuatu.

Beyond online training and internal knowledge-sharing, supervisors also participated directly in training courses, workshops, and relevant meetings both domestically and abroad, organized by international institutions such as the Asian Development Bank, the World Bank, the International Monetary Fund, the International Finance Corporation, and the SEACEN Centre, among others.

4.2. National Cooperation

4.2.1. Cambodia Financial Intelligence Unit

The NBC has been closely cooperating with the Cambodia Financial Intelligence Unit (CAFIU) in implementing several key tasks. These include information sharing, imposing sanctions on institutions that fail to comply with laws and regulations, participating in discussions and training programs related to anti-money laundering, counter-terrorism financing, and financing of the proliferation of weapons of mass destruction, as well as contributing to the second National Risk Assessment working group.

4.2.2. Cooperation with Relevant Authorities

The NBC has continued to receive requests for cooperation and coordination from relevant institutions in investigating customer account information, freezing and unfreezing accounts, to facilitate tax collection, prevent criminal offenses, and combat money laundering and terrorism financing. In 2025, the NBC provided cooperation in a total of 270 cases, including 153 cases from the Ministry of Justice and competent

courts, 109 cases from the Ministry of Economy and Finance and the General Department of Taxation, 1 case from the Ministry of Interior, 2 cases from the General Commissariat of National Police, 1 case from the Ministry of Foreign Affairs and International Cooperation, and 4 cases from other institutions. Among these requests, the NBC facilitated 142 cases of account information investigation, 48 cases of account freezing, 39 cases of account unfreezing, and 4 other cases. In addition, 822 requests for cooperation were submitted directly by judicial institutions and the General Commissariat of National Police to banks and financial institutions.

4.2.3. Association of Banks in Cambodia and Cambodia Microfinance Association

The NBC has cooperated with the Association of Banks in Cambodia and the Cambodia Microfinance Association to seek solutions that ease financial burdens for customers, including displaced persons, soldiers directly engaged in combat operations, and other customers affected by the Cambodia–Thailand border conflict, based on the practical capacity of banks and financial institutions.

The NBC also supported the Financial Inclusion Committee of the Association of Banks in Cambodia and the Cambodia Microfinance Association in drafting self-regulatory measures, including 1/-Amendments to standard loan contracts for the banking and financial sector 2/-A framework for incentives for credit officers 3/-Guidelines on professional ethics for credit officers and 4/-A definition of micro-credit operations for banks and financial institutions.

In addition, the NBC has also cooperated with both associations in organizing several financial literacy programs, including awareness workshops on Financial Literacy and Consumer Protection and the annual ASEAN Savings Day.

4.3. International Cooperation

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

In 2025, the NBC prepared a draft *Sustainable Finance Roadmap for Cambodia*, built upon three key pillars: 1/-creating enabling conditions to promote sustainable finance, 2/-strengthening the capacity of sustainable finance providers (supply side), and 3/-stimulating demand for sustainable finance.

This initiative forms part of the Memorandum of Understanding between the NBC and the United Nations Economic and Social Commission for Asia and the Pacific (UNESCAP), with the objective of establishing an implementation framework to promote sustainable investment in Cambodia. The roadmap emphasizes mobilizing green and sustainable finance to support projects addressing climate change impacts and advancing sustainable development in Cambodia. The Sustainable Finance Roadmap is scheduled to be officially launched and disseminated in early 2026.

4.3.2. Alliance for Financial Inclusion

The NBC has continued close cooperation with the Alliance for Financial Inclusion (AFI) to promote financial inclusion among all member countries, including Cambodia. Specifically, NBC senior leadership and officials participated in the AFI Annual General Meeting and related events held from 2–5 September 2025 in Swakopmund, Namibia. These meetings are organized annually to share knowledge, perspectives and experiences on global economic developments, challenges, and solutions, with the aim of advancing financial inclusion across region.

During the program, the Governor also shared leadership experiences with young leaders from several member countries, as well as insights and new initiatives related to promoting financial inclusion in Cambodia.

4.3.3. International Finance Corporation

The NBC has cooperated with the International Finance Corporation (IFC) on the implementation of a project concerning consumer protection in the use of financial services. This cooperation focused on reviewing the preparation and issuance of regulations and strengthening supervision related to consumer protection, through training workshops for stakeholders—including NBC officials and representatives of banks and financial institutions—and consultative meetings to provide inputs for drafting the Prakas on the framework for customer complaint resolution. The IFC also delivered two training sessions on market conduct regulations and consumer protection in the financial sector for NBC officials directly involved in this work.

In addition, the IFC contributed inputs for the establishment of the Financial Consumer Center, tasked with advising, managing, and resolving customer complaints in the banking sector. The center was initiated by the Association of Banks in Cambodia and the Cambodia Microfinance Association, with the support of the NBC.

At the same time, the NBC has been cooperating with the IFC in developing a sustainable finance taxonomy system to establish a unified classification framework for identifying sustainable activities or projects, serving as a foundation for advancing Cambodia's green economy. In 2025, the NBC and IFC working group collected inputs from relevant ministries and institutions to study priority sectors. As a result, three sectors were identified for Phase I: 1/-energy, 2/-transport, and 3/-construction. A consultative workshop on the draft sustainable finance taxonomy for Cambodia was organized with participation from relevant ministries and institutions, banks and financial institutions, associations, investors, and civil society organizations, to ensure that the taxonomy is aligned with Cambodia's context and is comprehensive. The taxonomy is scheduled to be officially launched in early 2026.

Furthermore, the NBC will continue its cooperation with the IFC on several key areas, including expanding the scope of the sustainable finance taxonomy to other priority sectors, building the capacity of NBC officials and staff of banks and financial institutions, developing reporting formats and disclosures on sustainable finance, and formulating guidelines on environmental and social risk management.

4.3.4. Cooperation with Other International Institutions

To strengthen the effectiveness of supervision of banks and financial institutions in Cambodia, the NBC has continued its cooperation with international development partners, including the International Monetary Fund (IMF), the ASEAN+3 Macroeconomic Research Office (AMRO), the World Bank, the Asian Development Bank (ADB), S&P Global Ratings, Andersen Ratings, and Tris Rating. This cooperation has focused on exchanging experiences, knowledge, and supervisory standards, among other areas. In addition, the NBC has been working with relevant partners, including the United Nations, to address the issue of over-indebtedness.

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Appendix 2: Banking System in Cambodia

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APPENDIX 1

DATA OF DEPOSIT-TAKING BANKS AND FINANCIAL INSTITUTIONS (DTIs) AND NON-DEPOSIT TAKING BANKS AND FINANCIAL INSTITUTIONS (NDTIs) IN CAMBODIA 2025

DTIs—NUMBER OF OFFICES
AS AT 31 DECEMBER 2025

Table 1

	2025			2024		
	Total ¹	Phnom Penh	Province	Total ¹	Phnom Penh	Province
No. Commercial Banks						
1 Aceda Bank Plc.	265	21	244	265	21	244
2 Advanced Bank of Asia Limited	104	37	67	99	34	65
3 Agricultural and Rural Development Bank	3	2	1	2	1	1
4 Alpha Commercial Bank Plc.	1	1	-	1	1	-
5 Asia-Pacific Development Bank Plc.	4	4	-	4	4	-
6 Bangkok Bank Public Company Limited, Cambodia Branch	1	1	-	1	1	-
7 Bank for Investment and Development of Cambodia Plc.	8	6	2	8	6	2
8 Bank of China (Hong Kong) Limited Phnom Penh Branch	5	3	2	5	3	2
9 Booyoung Khmer Bank	4	2	2	4	2	2
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.	15	12	3	15	12	3
14 Bridge Bank Plc.	5	4	1	4	3	1
15 Cambodia Asia Bank Ltd.	8	3	5	8	3	5
16 Cambodia Post Bank Plc.	64	14	50	64	14	50
17 Cambodian Commercial Bank Plc.	4	1	3	4	1	3
18 Cambodian Public Bank Plc.	33	21	12	33	21	12
19 Canadia Bank Plc.	69	33	36	68	33	35
20 Cathay United Bank (Cambodia) Plc.	15	10	5	15	10	5
21 CCU Commercial Bank Plc.	2	2	-	1	1	-
22 Chief (Cambodia) Commercial Bank Plc.	5	5	-	5	5	-
23 Chip Mong Commercial Bank Plc.	15	12	3	15	12	3
24 CIMB Bank Plc.	14	10	4	14	10	4
25 DGB Bank Plc.	10	9	1	10	9	1
26 First Commercial Bank Phnom Penh Branch	10	9	1	10	9	1
27 Foreign Trade Bank of Cambodia	25	17	8	23	16	7
28 Hattha Bank Plc.	156	13	143	161	12	149
29 Heng Feng (Cambodia) Bank Plc.	3	2	1	3	2	1
30 HH Bank (Cambodia) Plc.	3	2	1	2	1	1
31 Hong Leong Bank (Cambodia) Plc.	7	7	-	7	7	-
32 IBANK (Cambodia) Plc.	6	5	1	5	4	1
33 ICBC Limited Phnom Penh Branch	1	1	-	1	1	-
34 IPU Sea Bank (Cambodia) Plc.	1	1	-	1	1	-
35 J Trust Royal Bank Plc.	17	13	4	17	13	4
36 KB Prasac Bank Plc.	187	23	164	188	24	164
37 Krung Thai Bank Public Co., Ltd Phnom Penh Branch	2	1	1	2	1	1
38 Maybank (Cambodia) Plc.	21	13	8	21	13	8
39 MB Bank (Cambodia) Plc.	6	5	1	4	4	-
40 Mega International Commercial Bank Co., Ltd Phnom Penh Branch	6	5	1	6	5	1
41 Oriental Bank Plc.	3	3	-	3	3	-
42 Panda Commercial Bank Plc. *	4	3	1	3	2	1
43 Peak Wealth Bank Plc.	3	1	2	2	1	1
44 Phillip Bank Plc.	71	11	60	72	10	62
45 Phnom Penh Commercial Bank Plc.	26	17	9	25	17	8
46 Prince Bank Plc. *	37	14	23	36	13	23
47 RHB Bank (Cambodia) Plc.	12	8	4	12	8	4
48 Saigon Thuong Tin Bank (Cambodia) Plc known as Sacombank (Cambodia) Plc.	4	3	1	10	7	3
49 Saigon-Hanoi Bank Cambodia Plc.	4	4	-	4	4	-
50 Sathapana Bank Plc.	175	25	150	175	26	149
51 SBI Ly Hour Bank Plc.	52	9	43	50	9	41
52 Shinhan Bank (Cambodia) Plc.	15	13	2	15	13	2
53 Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	8	2	6	8	2	6
54 Taiwan Cooperative Bank, Phnom Penh Branch	8	6	2	8	6	2
55 Union Commercial Bank Plc.	15	12	3	14	12	2
56 Vattanac Bank	43	15	28	41	15	26
57 Vietnam Bank for Agriculture and Rural Development Cambodia Branch	1	1	-	1	1	-
58 Wing Bank (Cambodia) Plc.	27	15	12	24	13	11
59 Woori Bank (Cambodia) Plc.	140	26	114	143	25	118
Subtotal	1,756	521	1,235	1,745	510	1,235
No. Microfinance Deposit-taking Institutions (MDIs)						
1 AMK Plc.	143	9	134	143	10	133
2 AMRET Plc.	150	15	135	150	15	135
3 LOLC (Cambodia) Plc.	83	7	76	83	7	76
4 Mohanakor Plc.	59	8	51	60	8	52
Subtotal	435	39	396	436	40	396
Grand Total	2,191	560	1,631	2,181	550	1,631

¹ including head office.

*Prince Bank Plc. and Panda Commercial Bank Plc. were delicensed on 6 January 2026 and 20 February 2026 respectively.

DTIs–NUMBER OF STAFF

Table 2

	2025	2024	%Δ
No. Commercial Banks			
1 Aceda Bank Plc.	11,859	11,971	-0.9%
2 Advanced Bank of Asia Limited	10,861	9,705	11.9%
3 Agricultural and Rural Development Bank	401	380	5.5%
4 Alpha Commercial Bank Plc.	72	66	9.1%
5 Asia-Pacific Development Bank Plc.	461	427	8.0%
6 Bangkok Bank Public Company Limited, Cambodia Branch	30	31	-3.2%
7 Bank for Investment and Development of Cambodia Plc.	328	329	-0.3%
8 Bank of China (Hong Kong) Limited Phnom Penh Branch	224	220	1.8%
9 Booyoung Khmer Bank	42	44	-4.5%
10 Branch of Industrial Bank of Korea "Phnom Penh"	30	31	-3.2%
11 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	40	45	-11.1%
12 Branch of Mizuho Bank, Ltd.	7	7	-
13 BRED Bank (Cambodia) Plc.	328	368	-10.9%
14 Bridge Bank Plc.	162	160	1.3%
15 Cambodia Asia Bank Ltd.	322	338	-4.7%
16 Cambodia Post Bank Plc.	2,180	2,113	3.2%
17 Cambodian Commercial Bank Plc.	84	85	-1.2%
18 Cambodian Public Bank Plc.	897	926	-3.1%
19 Canadia Bank Plc.	4,167	4,332	-3.8%
20 Cathay United Bank (Cambodia) Plc.	567	620	-8.5%
21 CCU Commercial Bank Plc.	136	138	-1.4%
22 Chief (Cambodia) Commercial Bank Plc.	208	180	15.6%
23 Chip Mong Commercial Bank Plc.	501	493	1.6%
24 CIMB Bank Plc.	502	497	1.0%
25 DGB Bank Plc.	505	548	-7.8%
26 First Commercial Bank Phnom Penh Branch	182	183	-0.5%
27 Foreign Trade Bank of Cambodia	762	765	-0.4%
28 Hattha Bank Plc.	3,357	3,689	-9.0%
29 Heng Feng (Cambodia) Bank Plc.	191	169	13.0%
30 HH Bank (Cambodia) Plc.	124	116	6.9%
31 Hong Leong Bank (Cambodia) Plc.	159	205	-22.4%
32 IBANK (Cambodia) Plc.	213	201	6.0%
33 ICBC Limited Phnom Penh Branch	83	82	1.2%
34 IPU Sea Bank (Cambodia) Plc.	33	25	32.0%
35 J Trust Royal Bank Plc.	622	628	-1.0%
36 KB Prasac Bank Plc.	10,302	10,269	0.3%
37 Krung Thai Bank Public Co., Ltd Phnom Penh Branch	20	20	-
38 Maybank (Cambodia) Plc.	566	561	0.9%
39 MB Bank (Cambodia) Plc.	192	152	26.3%
40 Mega International Commercial Bank Co., Ltd Phnom Penh Branch	115	120	-4.2%
41 Oriental Bank Plc.	126	124	1.6%
42 Panda Commercial Bank Plc. *	205	187	9.6%
43 Peak Wealth Bank Plc.	89	62	43.5%
44 Phillip Bank Plc.	1,596	1,651	-3.3%
45 Phnom Penh Commercial Bank Plc.	601	570	5.4%
46 Prince Bank Plc. *	764	1,006	-24.1%
47 RHB Bank (Cambodia) Plc.	353	359	-1.7%
48 Saigon Thuong Tin Bank (Cambodia) Plc known as Sacombank (Cambodia) Plc.	213	260	-18.1%
49 Saigon-Hanoi Bank Cambodia Plc.	57	59	-3.4%
50 Sathapana Bank Plc.	3,464	4,239	-18.3%
51 SBI Ly Hour Bank Plc.	1,379	1,394	-1.1%
52 Shinhan Bank (Cambodia) Plc.	503	507	-0.8%
53 Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	232	215	7.9%
54 Taiwan Cooperative Bank, Phnom Penh Branch	153	152	0.7%
55 Union Commercial Bank Plc.	513	503	2.0%
56 Vattanac Bank	659	739	-10.8%
57 Vietnam Bank for Agriculture and Rural Development Cambodia Branch	28	26	7.7%
58 Wing Bank (Cambodia) Plc.	4,567	2,374	92.4%
59 Woori Bank (Cambodia) Plc.	3,539	3,884	-8.9%
Subtotal	70,876	69,550	1.9%
No. Microfinance Deposit-taking Institutions (MDIs)			
1 AMK Plc.	3,533	3,650	-3.2%
2 AMRET Plc.	4,704	4,369	7.7%
3 LOLC (Cambodia) Plc.	4,035	3,704	8.9%
4 Mohanakor Plc.	1,199	1,271	-5.7%
Subtotal	13,471	12,994	3.7%
Grand Total	84,347	82,544	2.2%

*Prince Bank Plc. and Panda Commercial Bank Plc. were delicensed on 6 January 2026 and 20 February 2026 respectively.

**DTIs—NUMBER OF ATM TERMINALS, POS¹, DEBIT CARDS, AND CREDIT CARDS
AS AT 31 DECEMBER 2025**

Table 3

No.	Commercial Banks	ATM terminals	POS ¹	Debit Cards	Credit Cards
1	Aceda Bank Plc.	1,564	6,506	1,681,007	61,971
2	Advanced Bank of Asia Limited	1,592	12,812	1,155,504	4,648
3	Agricultural and Rural Development Bank	4	-	579	-
4	Alpha Commercial Bank Plc.	2	-	-	-
5	Asia-Pacific Development Bank Plc.	13	-	1,115	-
6	Bangkok Bank Public Company Limited, Cambodia Branch	-	-	-	-
7	Bank for Investment and Development of Cambodia Plc.	35	200	40,064	-
8	Bank of China (Hong Kong) Limited Phnom Penh Branch	13	172	61,269	458
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.	56	-	8,095	1,029
14	Bridge Bank Plc.	8	-	2,360	886
15	Cambodia Asia Bank Ltd.	48	53	3,660	-
16	Cambodia Post Bank Plc.	157	-	84,172	7,636
17	Cambodian Commercial Bank Plc.	-	-	-	-
18	Cambodian Public Bank Plc.	90	875	31,135	10,753
19	Canadia Bank Plc.	422	1,286	335,179	5,177
20	Cathay United Bank (Cambodia) Plc.	44	102	10,783	8,005
21	CCU Commercial Bank Plc.	3	-	1,793	1,419
22	Chief (Cambodia) Commercial Bank Plc.	18	-	4,167	-
23	Chip Mong Commercial Bank Plc.	45	520	5,651	259
24	CIMB Bank Plc.	45	-	32,899	3,050
25	DGB Bank Plc.	19	-	10,266	-
26	First Commercial Bank Phnom Penh Branch	-	-	-	-
27	Foreign Trade Bank of Cambodia	86	261	44,519	-
28	Hattha Bank Plc.	115	-	76,510	-
29	Heng Feng (Cambodia) Bank Plc.	8	-	4,880	-
30	HH Bank (Cambodia) Plc.	-	-	-	-
31	Hong Leong Bank (Cambodia) Plc.	10	-	-	11,989
32	IBANK (Cambodia) Plc.	13	-	4,240	110
33	ICBC Limited Phnom Penh Branch	4	206	19,523	1,071
34	IPU Sea Bank (Cambodia) Plc.	-	-	-	-
35	J Trust Royal Bank Plc.	89	-	25,575	4,700
36	KB Prasac Bank Plc.	307	-	62,313	-
37	Krung Thai Bank Public Co., Ltd Phnom Penh Branch	-	-	-	-
38	Maybank (Cambodia) Plc.	71	3,057	34,437	8,814
39	MB Bank (Cambodia) Plc.	9	-	-	-
40	Mega International Commercial Bank Co., Ltd Phnom Penh Branch	-	-	-	-
41	Oriental Bank Plc.	-	85	60	36
42	Panda Commercial Bank Plc. *	-	-	3,852	-
43	Peak Wealth Bank Plc.	-	-	-	-
44	Phillip Bank Plc.	61	-	92,875	-
45	Phnom Penh Commercial Bank Plc.	87	305	37,649	2,172
46	Prince Bank Plc. *	47	-	23,752	959
47	RHB Bank (Cambodia) Plc.	46	-	46,126	-
48	Saigon Thuong Tin Bank (Cambodia) Plc known as Saccombank (Cambodia) Plc.	17	20	10,427	2,462
49	Saigon-Hanoi Bank Cambodia Plc.	-	-	-	-
50	Sathapana Bank Plc.	278	1,046	197,846	5,914
51	SBI Ly Hour Bank Plc.	50	-	18,629	1,955
52	Shinhan Bank (Cambodia) Plc.	32	-	15,680	-
53	Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	-	-	-	-
54	Taiwan Cooperative Bank, Phnom Penh Branch	-	-	3	-
55	Union Commercial Bank Plc.	24	840	24,788	28,693
56	Vattanac Bank	79	167	71,633	1,591
57	Vietnam Bank for Agriculture and Rural Development Cambodia Branch	-	-	-	-
58	Wing Bank (Cambodia) Plc.	48	14,405	171,159	2,134
59	Woori Bank (Cambodia) Plc.	127	-	14,316	281
	Subtotal	5,786	42,918	4,470,490	178,172
No.	Microfinance Deposit-taking Institutions (MDIs)				
1	AMK Plc.	83	-	1,995	-
2	AMRET Plc.	47	-	21,674	-
3	LOLC (Cambodia) Plc.	-	-	38,205	-
4	Mohanakor Plc.	88	163	16,226	-
	Subtotal	218	163	78,100	-
	Grand Total	6,004	43,081	4,548,590	178,172

¹ Point of Sale Terminal

*Prince Bank Plc. and Panda Commercial Bank Plc. were delicensed on 6 January 2026 and 20 February 2026 respectively.

DTIs-COMPARISON OF TOTAL ASSETS

Table 4

(millions of KHR)

No.	Commercial Banks	2025		2024		Growth Rate (%) 2025 over 2024
		1 USD / KHR =	4,013	1 USD / KHR =	4,025	
		Amount	Share	Amount	Share	
1	Aceda Bank Plc.	47,360,517	12.1%	42,973,820	11.9%	10.2%
2	Advanced Bank of Asia Limited	64,825,276	16.6%	55,552,887	15.4%	16.7%
3	Agricultural and Rural Development Bank	2,728,141	0.7%	2,303,549	0.6%	18.4%
4	Alpha Commercial Bank Plc.	1,920,316	0.5%	1,127,775	0.3%	70.3%
5	Asia-Pacific Development Bank Plc.	8,127,635	2.1%	5,446,539	1.5%	49.2%
6	Bangkok Bank Public Company Limited, Cambodia Branch	661,791	0.2%	575,368	0.2%	15.0%
7	Bank for Investment and Development of Cambodia Plc.	3,489,826	0.9%	2,930,178	0.8%	19.1%
8	Bank of China (Hong Kong) Limited Phnom Penh Branch	10,011,905	2.6%	8,806,661	2.4%	13.7%
9	Booyoung Khmer Bank	637,174	0.2%	618,481	0.2%	3.0%
10	Branch of Industrial Bank of Korea "Phnom Penh"	776,814	0.2%	839,706	0.2%	-7.5%
11	Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	781,187	0.2%	833,770	0.2%	-6.3%
12	Branch of Mizuho Bank, Ltd.	204,444	0.1%	204,715	0.1%	-0.1%
13	BRED Bank (Cambodia) Plc.	2,670,994	0.7%	2,769,191	0.8%	-3.5%
14	Bridge Bank Plc.	1,073,429	0.3%	860,271	0.2%	24.8%
15	Cambodia Asia Bank Ltd.	965,236	0.2%	1,039,844	0.3%	-7.2%
16	Cambodia Post Bank Plc.	7,520,266	1.9%	6,717,840	1.9%	11.9%
17	Cambodian Commercial Bank Plc.	862,947	0.2%	1,020,837	0.3%	-15.5%
18	Cambodian Public Bank Plc.	10,437,898	2.7%	9,733,695	2.7%	7.2%
19	Canadia Bank Plc.	36,820,831	9.4%	34,741,787	9.7%	6.0%
20	Cathay United Bank (Cambodia) Plc.	2,425,904	0.6%	2,631,873	0.7%	-7.8%
21	CCU Commercial Bank Plc.	1,218,567	0.3%	695,492	0.2%	75.2%
22	Chief (Cambodia) Commercial Bank Plc.	1,573,035	0.4%	1,136,723	0.3%	38.4%
23	Chip Mong Commercial Bank Plc.	7,502,686	1.9%	5,641,295	1.6%	33.0%
24	CIMB Bank Plc.	6,574,404	1.7%	6,214,021	1.7%	5.8%
25	DGB Bank Plc.	1,722,284	0.4%	1,997,560	0.6%	-13.8%
26	First Commercial Bank Phnom Penh Branch	3,713,316	1.0%	4,480,641	1.2%	-17.1%
27	Foreign Trade Bank of Cambodia	9,904,267	2.5%	9,192,545	2.6%	7.7%
28	Hattha Bank Plc.	4,687,597	1.2%	6,086,297	1.7%	-23.0%
29	Heng Feng (Cambodia) Bank Plc.	2,065,520	0.5%	1,602,125	0.4%	28.9%
30	HH Bank (Cambodia) Plc.	1,139,326	0.3%	1,339,022	0.4%	-14.9%
31	Hong Leong Bank (Cambodia) Plc.	2,629,506	0.7%	2,834,155	0.8%	-7.2%
32	IBANK (Cambodia) Plc.	1,196,787	0.3%	1,757,091	0.5%	-31.9%
33	ICBC Limited Phnom Penh Branch	6,730,928	1.7%	5,788,141	1.6%	16.3%
34	IPU Sea Bank (Cambodia) Plc.	320,902	0.1%	304,110	0.1%	5.5%
35	J Trust Royal Bank Plc.	6,043,518	1.6%	6,271,150	1.7%	-3.6%
36	KB Prasac Bank Plc.	23,517,909	6.0%	22,896,737	6.4%	2.7%
37	Krung Thai Bank Public Co., Ltd Phnom Penh Branch	653,412	0.2%	548,251	0.2%	19.2%
38	Maybank (Cambodia) Plc.	7,906,468	2.0%	7,144,756	2.0%	10.7%
39	MB Bank (Cambodia) Plc.	1,734,351	0.4%	1,406,425	0.4%	23.3%
40	Mega International Commercial Bank Co., Ltd Phnom Penh Branch	1,587,203	0.4%	1,957,656	0.5%	-18.9%
41	Oriental Bank Plc.	599,457	0.2%	468,699	0.1%	27.9%
42	Panda Commercial Bank Plc. *	3,115,953	0.8%	2,237,996	0.6%	39.2%
43	Peak Wealth Bank Plc.	389,164	0.1%	350,923	0.1%	10.9%
44	Phillip Bank Plc.	3,340,545	0.9%	3,401,679	0.9%	-1.8%
45	Phnom Penh Commercial Bank Plc.	5,213,743	1.3%	4,762,359	1.3%	9.5%
46	Prince Bank Plc. *	4,092,870	1.0%	6,151,137	1.7%	-33.5%
47	RHB Bank (Cambodia) Plc.	3,816,461	1.0%	3,795,700	1.1%	0.5%
48	Saigon Thuong Tin Bank (Cambodia) Plc known as Sacombank (Cambodia) Plc.	1,380,381	0.4%	1,241,147	0.3%	11.2%
49	Saigon-Hanoi Bank Cambodia Plc.	2,259,871	0.6%	2,241,499	0.6%	0.8%
50	Sathapana Bank Plc.	11,183,511	2.9%	11,209,986	3.1%	-0.2%
51	SBI Ly Hour Bank Plc.	4,605,898	1.2%	4,390,612	1.2%	4.9%
52	Shinhan Bank (Cambodia) Plc.	3,928,362	1.0%	3,682,880	1.0%	6.7%
53	Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	1,593,968	0.4%	1,531,844	0.4%	4.1%
54	Taiwan Cooperative Bank, Phnom Penh Branch	2,247,292	0.6%	2,824,007	0.8%	-20.4%
55	Union Commercial Bank Plc.	3,506,552	0.9%	3,320,213	0.9%	5.6%
56	Vattanac Bank	3,710,391	1.0%	3,467,590	1.0%	7.0%
57	Vietnam Bank for Agriculture and Rural Development Cambodia Branch	215,125	0.1%	209,933	0.1%	2.5%
58	Wing Bank (Cambodia) Plc.	14,625,274	3.8%	9,749,827	2.7%	50.0%
59	Woori Bank (Cambodia) Plc.	5,371,402	1.4%	6,060,015	1.7%	-11.4%
	Subtotal	371,920,738	95.4%	342,121,025	95.1%	8.7%
No.	Microfinance Deposit-taking Institutions (MDIs)					
1	AMK Plc.	3,043,641	0.8%	2,871,914	0.8%	6.0%
2	AMREI Plc.	7,815,407	2.0%	7,571,603	2.1%	3.2%
3	LOLC (Cambodia) Plc.	6,370,775	1.6%	6,476,850	1.8%	-1.6%
4	Mohanakor Plc.	734,800	0.2%	689,650	0.2%	6.5%
	Subtotal	17,964,624	4.6%	17,610,018	4.9%	2.0%
	Grand Total	389,885,362	100.0%	359,731,043	100.0%	8.4%

*Prince Bank Plc. and Panda Commercial Bank Plc. were delicensed on 6 January 2026 and 20 February 2026 respectively.

DTIs-SHARE OF PAID-UP CAPITAL

AS AT 31 DECEMBER 2025

Table 5

1 USD / KHR =

4,013

(millions of KHR)

	Foreign share		Cambodian share		Total Paid-up Capital	Market Share
	Share(%)	Amount paid	Share(%)	Amount paid		
No. Commercial Banks						
1 Aleda Bank Plc.	48.5%	843,215	51.5%	895,068	1,738,283	4.5%
2 Advanced Bank of Asia Limited	100.0%	5,297,160	-	-	5,297,160	13.7%
3 Agricultural and Rural Development Bank	-	-	100.0%	499,891	499,891	1.3%
4 Alpha Commercial Bank Plc.	42.0%	168,546	58.0%	232,754	401,300	1.0%
5 Asia-Pacific Development Bank Plc.	2.6%	20,154	97.4%	741,556	761,710	2.0%
6 Bangkok Bank Public Company Limited, Cambodia Branch	100.0%	200,650	-	-	200,650	0.5%
7 Bank for Investment and Development of Cambodia Plc.	98.50%	395,281	1.5%	6,020	401,300	1.0%
8 Bank of China (Hong Kong) Limited Phnom Penh Branch	100.0%	601,950	-	-	601,950	1.6%
9 Booyoung Khmer Bank	100.0%	421,365	-	-	421,365	1.1%
10 Branch of Industrial Bank of Korea "Phnom Penh"	100.0%	240,780	-	-	240,780	0.6%
11 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	100.0%	321,040	-	-	321,040	0.8%
12 Branch of Mizuho Bank, Ltd.	100.0%	200,650	-	-	200,650	0.5%
13 BRED Bank (Cambodia) Plc.	100.0%	581,885	-	-	581,885	1.5%
14 Bridge Bank Plc.	-	-	100.0%	300,975	300,975	0.8%
15 Cambodia Asia Bank Ltd.	100.0%	300,975	-	-	300,975	0.8%
16 Cambodia Post Bank Plc.	-	-	100.0%	304,988	304,988	0.8%
17 Cambodian Commercial Bank Plc.	100.0%	300,975	-	-	300,975	0.8%
18 Cambodian Public Bank Plc.	100.0%	361,170	-	-	361,170	0.9%
19 Canadia Bank Plc.	-	-	100.0%	3,411,050	3,411,050	8.8%
20 Cathay United Bank (Cambodia) Plc.	100.0%	401,300	-	-	401,300	1.0%
21 CCU Commercial Bank Plc.	1.0%	3,010	99.0%	297,965	300,975	0.8%
22 Chief (Cambodia) Commercial Bank Plc.	100.0%	300,975	-	-	300,975	0.8%
23 Chip Mong Commercial Bank Plc.	-	-	100.0%	541,755	541,755	1.4%
24 CIMB Bank Plc.	100.0%	300,975	-	-	300,975	0.8%
25 DGB Bank Plc.	100.0%	300,975	-	-	300,975	0.8%
26 First Commercial Bank Phnom Penh Branch	100.0%	802,600	-	-	802,600	2.1%
27 Foreign Trade Bank of Cambodia	-	-	100.0%	319,034	319,034	0.8%
28 Hattha Bank Plc.	100.0%	882,860	-	-	882,860	2.3%
29 Heng Feng (Cambodia) Bank Plc.	-	-	100.0%	321,040	321,040	0.8%
30 HH Bank (Cambodia) Plc.	-	-	100.0%	341,105	341,105	0.9%
31 Hong Leong Bank (Cambodia) Plc.	100.0%	300,975	-	-	300,975	0.8%
32 IBANK (Cambodia) Plc.	99.0%	496,609	1.0%	5,016	501,625	1.3%
33 ICBC Limited Phnom Penh Branch	100.0%	401,300	-	-	401,300	1.0%
34 IPU Sea Bank (Cambodia) Plc.	100.0%	300,975	-	-	300,975	0.8%
35 J Trust Royal Bank Plc.	55.0%	165,536	45.0%	135,439	300,975	0.8%
36 KB Prasac Bank Plc.	100.0%	2,407,800	-	-	2,407,800	6.2%
37 Krung Thai Bank Public Co., Ltd Phnom Penh Branch	100.0%	200,650	-	-	200,650	0.5%
38 Maybank (Cambodia) Plc.	100.0%	300,975	-	-	300,975	0.8%
39 MB Bank (Cambodia) Plc.	100.0%	307,204	-	-	307,204	0.8%
40 Mega International Commercial Bank Co., Ltd Phnom Penh Branch	100.0%	361,170	-	-	361,170	0.9%
41 Oriental Bank Plc.	50.0%	178,704	50.0%	178,704	357,408	0.9%
42 Panda Commercial Bank Plc. *	-	-	100.0%	341,105	341,105	0.9%
43 Peak Wealth Bank Plc.	-	-	100.0%	333,066	333,066	0.9%
44 Phillip Bank Plc.	100.0%	300,975	-	-	300,975	0.8%
45 Phnom Penh Commercial Bank Plc.	100.0%	457,482	-	-	457,482	1.2%
46 Prince Bank Plc. *	-	-	100.0%	1,003,250	1,003,250	2.6%
47 RHB Bank (Cambodia) Plc.	100.0%	421,365	-	-	421,365	1.1%
48 Saigon Thuong Tin Bank (Cambodia) Plc known as Sacombank (Cambodia) Plc.	100.0%	305,625	-	-	305,625	0.8%
49 Saigon-Hanoi Bank Cambodia Plc.	100.0%	300,975	-	-	300,975	0.8%
50 Sathapana Bank Plc.	100.0%	1,183,835	-	-	1,183,835	3.1%
51 SBI Ly Hour Bank Plc.	100.0%	401,300	-	-	401,300	1.0%
52 Shinhan Bank (Cambodia) Plc.	100.0%	702,275	-	-	702,275	1.8%
53 Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	-	-	100.0%	802,600	802,600	2.1%
54 Taiwan Cooperative Bank, Phnom Penh Branch	100.0%	742,405	-	-	742,405	1.9%
55 Union Commercial Bank Plc.	100.0%	321,040	-	-	321,040	0.8%
56 Vattanac Bank	-	-	100.0%	300,975	300,975	0.8%
57 Vietnam Bank for Agriculture and Rural Development Cambodia Branch	100.0%	156,507	-	-	156,507	0.4%
58 Wing Bank (Cambodia) Plc.	80.0%	1,091,536	20.0%	272,884	1,364,420	3.5%
59 Woori Bank (Cambodia) Plc.	100.0%	1,107,167	-	-	1,107,167	2.9%
Subtotal	69.3%	26,162,875	30.7%	11,586,240	37,749,115	97.5%
No. Microfinance Deposit-taking Institutions (MDIs)						
1 AMK Plc.	100.0%	273,662	0.0%	0.02	273,662	0.7%
2 AMRET Plc.	100.0%	119,053	-	-	119,053	0.3%
3 LOLC (Cambodia) Plc.	97.0%	411,519	3.0%	12,859	424,377	1.1%
4 Mohanokor Plc.	-	-	100.0%	160,520	160,520	0.4%
Subtotal	82.3%	804,234	17.7%	173,379	977,613	2.5%
Grand Total	69.6%	26,967,109	30.4%	11,759,618	38,726,728	100.0%

*Prince Bank Plc. and Panda Commercial Bank Plc. were delicensed on 6 January 2026 and 20 February 2026 respectively.

DIS-STATEMENT OF FINANCIAL POSITION (ASSET SIDE)
AS AT 31 DECEMBER 2025

	Cash, Deposits and Loans with NBC, Banks and Financial Institutions										Loans and Advances to Customers					Others		Total Assets
	Cash	Gold	Deposits and Other Assets with NBC	Deposits with Loans and Advances to Banks	Loans and Advances to State Enterprises	Loans and Advances to Private Sector	Factoring Receivables	Lease Receivables	Accrued Interest Receivable	Reversal Interest Income from bonds and deposits	Other loans measured at POC and FVPL	Securities	Claims on Government	Prepaid Expenses	Fixed Assets	Contract Assets	Other Assets	
No. Commercial banks	47	30,517	2,073,947	2,268,123	2,268,123	29,332,712	19,300	19,300	3,539	3,539	126,260	304,999	79,603	1,035,597	-	-	39,605	
1. Axiata Bank P.C.	2,273,947		2,268,123	2,268,123	2,268,123	29,332,712		19,300			126,260	304,999	79,603	1,035,597			39,605	
2. Advanced Bank of Asia Limited	2,723,129		8,446,043	13,945,144	13,945,144	36,865,596		3,539			278,803	214,571	386,513	808,500			190,717	
3. Agricultural and Rural Development Bank	1,268,141		164,048	102,884	102,884	1,990,045		43,009			89,654	5,938	11,445	14,084			1,549	
4. Alpha Commercial Bank P.C.	1,100,000		292,282	52,749	1,133,229	1,133,229		3,853			89,654	5,938	11,445	14,084			1,549	
5. Asia-Pacific Development Bank P.C.	41,946		1,056,357	76,216	467,071	6,249,555		31,444			4,091	11,592	176,104	12,960			12,960	
6. Bangkok Bank Public Company Limited, Cambodia Branch	641,791		152,365	341,627	341,627	158,854		189					51	2,577			6,998	
7. Bank for Investment and Development of Cambodia P.C.	3,489,828		3,369,884	326,418	326,418	3,462,148		143,936			500	10,326	200,674	79,412			18,306	
8. Bank of China (Hong Kong) Limited Phnom Penh Branch	10,011,905		1,369,545	186,134	3,745,951	3,348,278		11,749			11,608	1,262,573	4,467	18,534			18,306	
9. BoYoung Kinner Bank	637,174		46,884	385,9	267,872	223,863		24,023				626	5,020	63,622			80,451	
10. Branch of Industrial Bank of Korea "Phnom Penh"	776,814		73,791	107,584	62,134	441,976		62,134				1,270	1,791	5,020			80,451	
11. Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	801,187		94,584	4,958	243,714	403,175		2,023				956	5,133	1,255			1,255	
12. Branch of Meubai Bank, Ltd.	204,444		21,191	182,863		1,686,677		13,257			19,969	8,359	38,832	201			36	
13. BRID Bank (Cambodia) P.C.	2,670,944		40,419	26,079	132,516	69,153		3,388			42,384	4,408	22,889	3,506			8,968	
14. Bridge Bank P.C.	1,093,429		128,613	17,421	228,454	303,482,1		6,420			12,216	6,372	19,793	4,209			4,209	
15. Cambodia Asia Bank Ltd.	965,238		1,346,537	313,798	187,385	4,994,315		88,968			29,947	18,688	86,872	1,405			1,405	
16. Cambodia Post Bank P.C.	7,520,268		1,441,511	175,920	356,040	159,338		31,4				2,270	7,998	135			135	
17. Cambodian Commercial Bank P.C.	862,947		1,237,184	148,940	3,039,328	5,547,240		61,177			2,436,643	183,253	200,270	1,009,791			165,233	
18. Cambodia Public Bank P.C.	10,887,898		35,108	6,025,599	995,655	18,380,491		909,860			103	16,286	47,754	7,522			7,522	
19. Canadia Bank P.C.	36,820,831		1,301,137	35,108	5,179,790	17,240		17,240			23,863		39,971	40,031			345	
20. CCJ Commercial Bank P.C.	2,425,904		49,042	177,220	89,295	471,181		1,706				32,938	32,654	8,857			8,857	
21. CCB Commercial Bank P.C.	1,218,617		277,405	50,305	55,873	1,047,831		52,898				28,610	46,754	14,006			14,006	
22. Chel (Cambodia) Commercial Bank P.C.	7,922,168		994,114	1,393,783	1,410,184	3,255,400		26,121			225,979		7,431	32,941			9,285	
23. Chip Mong Commercial Bank P.C.	7,922,168		994,114	1,393,783	1,410,184	3,255,400		26,121			225,979		7,431	32,941			9,285	
24. CIMB Bank P.C.	6,974,004		136,034	794,975	37,321	4,125,257		33,224			8	2,002	7,534	49,449			1,241	
25. CMB Bank P.C.	1,722,284		259,009	18,720	125,827	2,850,949		11,344					5,768	18,205			1,919	
26. FBT Commercial Bank Phnom Penh Branch	3,713,216		37,963	207,327	136,934	2,850,949		11,344					5,768	18,205			1,919	
27. Foreign Trade Bank of Cambodia	9,904,267		1,949,163	304,919	1,696,800	1,696,800		36,393			123,358	6,032	12,087	662,532			36,266	
28. Haitia Bank P.C.	4,687,897		957,559	37,010	214,149	2,685,330		181,335			97,522	45,339	307,246	2,738			2,738	
29. Heng Fong (Cambodia) Bank P.C.	2,065,520		29,994	808,518	372	52,810		2,604			21,012	6,609	47,265	11,976			11,976	
30. HHI Bank (Cambodia) P.C.	1,139,324		94,435	348,128	398	429,933		25,036				1,580	10,703	21,110			3,215	
31. Hong Leong Bank (Cambodia) P.C.	2,469,506		61,524	393,188	609,283	4,716,676		34,922				90,448	34,495	13,852			13,852	
32. IBANK (Cambodia) P.C.	1,166,787		23,874	344,321	59,684	629,492		1,449				7,992	351	4,932			30,859	
33. ICB Limited Phnom Penh Branch	4,700,228		24,138	997,025	927,631	2,000,736		7,841				172	3,469	36			36	
34. IFC Bank (Cambodia) P.C.	300,002		401	208,191	7,253	3,519,320		3,093			40,388	49,425	66,449	[20]			[20]	
35. JF Bank (Cambodia) P.C.	6,083,518		1,151,522	1,011,383	33,413	1,164,322		152,798			216	20,424	235,492	921,882			921,882	
36. JF Royal Bank P.C.	2,517,909		49,917	2,186,867	71,270	2,603,348		44				1,7	18,723					
37. King The Bank Public Co., Ltd Phnom Penh Branch	653,412		106	231,346	14,452	1,332,773		44										
38. KMB Bank (Cambodia) P.C.	7,906,468		193,208	1,992,917	90,191	824,869		58,800			118,386	9,934	131,908	12,759			35,940	
39. M8 Bank (Cambodia) P.C.	1,784,351		18,487	242,998	8,311	880,970		3,029				11,590	74,277	22,534			22,534	
40. Mega International Commercial Bank Co., Ltd Phnom Penh Branch	1,587,203		14,544	2,221,686	1,221,686	1,221,686		10,270				10,251	4,956	37,494			1,253,45	
41. Oriental Bank P.C.	599,457		10,601	133,542	9,950	319,930		3,019									1	
42. Panda Commercial Bank P.C. *	3,115,553		468,103	331,135	3,991	2,110,188		21,157			40,567		4,666	14,842			119,138	
43. Peak Wealth Bank P.C.	389,144		50,693	71,586	100,648	1,604,846		893				1,043	10,384	13,330			13,330	
44. Philip Bank P.C.	3,300,546		124,793	472,993	53,703	2,253,025		65,457			9,655	8,847	79,348	[16,571]			[16,571]	
45. Phnom Penh Commercial Bank P.C.	3,213,748		121,709	388,533	188,173	3,721,553		63,526			709	18,408	101,673	4,302			4,302	
46. Prince Bank P.C. *	4,092,070		183,325	808,339	40,814	188,772		113,701				2,781	56,769	90,474			90,474	
47. RHB Bank (Cambodia) P.C.	3,816,461		45,680	456,502	23,268	2,371,475		48,694			19,872		43,934	47,954			44	
48. Saigon Thuong Tin Bank (Cambodia) P.C. known as Sacombank (Cambodia) P.C.	2,259,971		6,053	392,909	112,268	758,573		32,552					11,055	16,591			2,705	
49. Saigon-Hanoi Bank/Cambodia P.C.	11,883,311		359,742	1,942,464	115,946	7,906,284		136,400				40,047	83,333	350,494			11,771	
50. Saitopana Bank P.C.	4,605,998		66,002	1,032,171	54,852	3,026,617		10				26,819	102,246	14,669			14,669	
51. SHB Bank P.C.	3,928,942		30,182	207,123	6,463	586,860		16,112				7,970	41,000	6,036			6,036	
52. Shinhan Bank (Cambodia) P.C.	1,933,968		1,442	49,701	15,523	643,069		1,761					1,783	24,609			0,0	
53. Small and Medium Enterprise Bank of Cambodia P.C. "SME Bank"	2,247,972		28,421	465,368	105,603	7,628		7,628					7,168	10,316			10,0	
54. Taiwan Cooperative Bank Phnom Penh Branch	3,906,552		70,247	716,463	45,533	2,141,579		7,932			3,697	13,404	115,465	17,901			17,901	
55. Ubon Commercial Bank P.C.	3,710,391		162,139	1,081,796	134,882	1,187,890		4,384			39,749	19,679	116,944	1,056			1,056	
56. Yunnan Bank	215,125		758	33,622	26,733	8,822,200		2,560			16,011	74,725	409,356	114,405			114,405	
57. Vietnam Bank for Agriculture and Rural Development Cambodia Branch	14,625,274		231,811	2,710,174	470,017	3,720,627		62					30,168	138,577			26,316	
58. Wing Bank (Cambodia) P.C.	5,971,402		58,076	1,123,411	143,345	62,015		62			4,246,636	2,064,300	1,805,699	7,542,479			7,542,479	
59. Woorl Bank (Cambodia) P.C.	371,920,238		11,008,184	35,213	56,320,943	13,445,924		51,822,298				19,310	3,512,972	(12)			2,624,430	
No. Microfinance Deposit-taking Institutions (MFI)	3	43,441	78,856	429,925	1,800	2,374,166		4,109			4,109	2,189	42,330	54,751			54,751	
1. ANK P.C.	7,815,407		22,004	1,043,198	24,071	6,313,066		55,113			(118)	5,032	10,823	95,530			44,689	
2. ANREI P.C.	6,370,775		92,181	460,427	463,604	481,668		3,325				20,343	47,464	15,332			15,332	
3. LOIC (Cambodia) P.C.	734,000		26,059	118,426	30,934	2,071,976		18,899			7,314	5,032	53,495	200,546				

**DTIS—PERCENTAGE DISTRIBUTION OF ASSETS OF INDIVIDUAL DTIS
AS AT 31 DECEMBER 2025**

No.	Commercial banks	Cash, Deposits and Loans with NBC, Bank and Financial Institutions										Loans and Advances to Customers							Others		
		Total Assets	Cash	Gold	Deposits and Other Assets with NBC	Due from Banks	Deposits with Loans and Advances to Banks	Loans and Advances to State Enterprises	Loans and Advances to Private Sector	Factoring Receivables	Lease Receivables	Accrued Interest Receivable	Reversal of Interest Income from loans and deposits	Other loans measured at FVOCI and FVPL	Securities	Claims on Government	Repaid Expenses	Fixed Assets	Contract Assets	Other Assets	
																					100.0%
1	Axiata Bank Plc.	100.0%	4.4%	15.3%	10.0%	5.0%	61.7%	0.0%	0.6%	0.3%	0.6%	0.2%	0.1%	0.1%	0.0%	0.0%	0.2%	2.2%	-	0.3%	
2	Advanced Bank of Asia Limited	100.0%	4.2%	13.0%	1.4%	21.4%	56.6%	0.0%	0.6%	0.3%	0.6%	0.2%	0.3%	1.2%	0.0%	0.3%	0.3%	0.3%	-	0.3%	
3	Agricultural and Rural Development Bank	100.0%	0.8%	6.0%	1.9%	3.8%	72.9%	0.0%	1.6%	0.0%	0.2%	0.0%	0.3%	12.7%	0.0%	0.0%	0.1%	0.3%	-	0.3%	
4	Alpha Commercial Bank Plc.	100.0%	0.6%	15.2%	2.7%	59.0%	16.6%	0.0%	0.2%	0.0%	0.2%	0.0%	0.1%	0.7%	0.0%	0.0%	0.7%	0.0%	-	0.1%	
5	Asia-Pacific Development Bank Plc.	100.0%	0.5%	13.0%	0.9%	5.7%	76.9%	0.0%	0.4%	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	0.2%	-	0.2%	
6	Bangkok Bank Public Company Limited, Cambodia Branch	100.0%	0.2%	23.0%	0.0%	51.6%	23.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%	0.0%	0.0%	0.0%	0.4%	-	1.1%	
7	Bank for Investment and Development of Cambodia Plc.	100.0%	1.0%	10.8%	7.3%	4.1%	59.1%	0.0%	4.1%	0.0%	0.1%	0.0%	0.3%	5.8%	0.0%	0.0%	0.0%	0.3%	-	2.3%	
8	Bank of China (Hong Kong) Limited Phnom Penh Branch	100.0%	0.6%	13.7%	1.6%	37.4%	33.6%	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	0.2%	-	0.2%	
9	Boyoung Kinnor Bank	100.0%	0.3%	7.3%	0.6%	42.0%	35.1%	0.0%	3.6%	0.0%	0.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-	10.0%	
10	Branch of Industrial Bank of Korea "Phnom Penh"	100.0%	0.3%	9.3%	13.8%	8.0%	56.9%	0.0%	0.3%	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	0.2%	-	10.4%	
11	Branch of Industrial Bank of Korea "Phnom Penh"	100.0%	3.0%	12.4%	0.6%	31.2%	51.6%	0.0%	0.3%	0.0%	0.3%	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	0.2%	-	0.2%	
12	Branch of Mizuho Bank, Ltd.	100.0%	0.0%	10.4%	89.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.1%	0.0%	-	0.0%	
13	BRED Bank (Cambodia) Plc.	100.0%	3.7%	15.0%	1.0%	13.8%	63.1%	0.0%	0.5%	0.0%	0.5%	0.0%	0.3%	0.3%	0.0%	0.0%	0.3%	0.0%	-	0.3%	
14	Bridge Bank Plc.	100.0%	1.6%	9.0%	5.5%	12.3%	44.4%	0.0%	0.3%	0.0%	0.3%	0.0%	0.0%	2.1%	0.0%	0.0%	0.3%	0.0%	-	0.3%	
15	Cambodia AGI Bank Ltd.	100.0%	24.7%	13.3%	1.8%	23.7%	31.4%	0.0%	0.7%	0.0%	0.7%	0.0%	0.0%	2.1%	1.3%	0.7%	2.1%	0.0%	-	0.4%	
16	Cambodia Post Bank Plc.	100.0%	2.3%	17.9%	4.2%	2.5%	66.4%	0.0%	1.2%	0.0%	1.2%	0.0%	0.0%	1.1%	4.0%	0.2%	1.1%	0.0%	-	0.0%	
17	Cambodian Commercial Bank Plc.	100.0%	2.3%	16.4%	20.4%	41.3%	18.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.9%	0.0%	0.0%	0.9%	0.0%	-	0.0%	
18	Canadacom Public Bank Plc.	100.0%	2.3%	11.9%	1.4%	29.1%	53.1%	0.0%	0.6%	0.0%	0.6%	0.0%	0.0%	1.2%	0.0%	0.2%	1.2%	0.0%	-	0.1%	
19	Canada Bank Plc.	100.0%	3.5%	16.4%	2.7%	14.1%	49.9%	0.0%	2.5%	0.0%	2.5%	0.0%	0.0%	2.1%	6.6%	0.5%	2.1%	0.0%	-	0.4%	
20	Canthay United Bank (Cambodia) Plc.	100.0%	2.0%	17.3%	2.4%	10.0%	64.4%	0.0%	0.7%	0.0%	0.7%	0.0%	0.0%	2.1%	0.0%	0.0%	2.1%	0.0%	-	0.3%	
21	CCU Commercial Bank Plc.	100.0%	2.2%	14.3%	7.3%	28.6%	38.7%	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%	3.3%	2.0%	0.0%	3.3%	0.0%	-	0.0%	
22	Chief (Cambodia) Commercial Bank Plc.	100.0%	0.9%	17.6%	3.2%	3.6%	66.6%	0.0%	3.3%	0.0%	3.3%	0.0%	0.0%	2.1%	0.0%	0.0%	2.1%	0.0%	-	0.6%	
23	Chip Mong Commercial Bank Plc.	100.0%	1.4%	13.3%	18.6%	18.8%	43.4%	0.0%	0.3%	0.0%	0.3%	0.0%	0.0%	0.6%	3.0%	0.4%	0.6%	0.0%	-	0.2%	
24	CMIB Bank Plc.	100.0%	2.1%	12.1%	0.9%	20.9%	62.7%	0.0%	0.5%	0.0%	0.5%	0.0%	0.0%	0.3%	0.0%	0.1%	0.3%	0.0%	-	0.1%	
25	DGB Bank Plc.	100.0%	0.9%	15.0%	1.1%	7.3%	48.7%	0.0%	3.4%	0.0%	3.4%	0.0%	0.0%	2.9%	0.1%	0.1%	2.9%	0.0%	-	0.1%	
26	FBI Commercial Bank Phnom Penh Branch	100.0%	2.7%	10.2%	5.6%	3.7%	76.8%	0.0%	0.3%	0.0%	0.3%	0.0%	0.0%	0.3%	1.2%	0.1%	0.3%	0.0%	-	0.1%	
27	Foreign Trade Bank of Cambodia	100.0%	1.4%	19.7%	3.1%	17.1%	46.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	6.7%	2.1%	1.0%	6.7%	0.0%	-	0.4%	
28	Haitao Bank Plc.	100.0%	3.4%	20.4%	0.8%	4.6%	57.3%	0.0%	3.9%	0.0%	3.9%	0.0%	0.0%	6.6%	0.0%	1.0%	6.6%	0.0%	-	0.1%	
29	Heng Fong (Cambodia) Bank Plc.	100.0%	1.5%	28.4%	0.0%	39.1%	25.3%	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%	1.1%	0.0%	0.0%	1.1%	0.0%	-	4.3%	
30	HH Bank (Cambodia) Plc.	100.0%	8.3%	30.6%	0.0%	13.4%	37.7%	0.0%	2.2%	0.0%	2.2%	0.0%	0.0%	4.3%	0.0%	0.6%	4.3%	0.0%	-	1.1%	
31	Hong Leung Bank (Cambodia) Plc.	100.0%	2.3%	15.0%	0.2%	23.2%	56.0%	0.0%	1.3%	0.0%	1.3%	0.0%	0.0%	0.8%	0.1%	0.6%	0.8%	0.0%	-	0.1%	
32	IBANK (Cambodia) Plc.	100.0%	2.0%	28.8%	5.0%	0.4%	52.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%	7.8%	0.0%	0.0%	7.8%	0.0%	-	1.2%	
33	ICBC Limited Phnom Penh Branch	100.0%	0.4%	14.8%	13.8%	40.3%	29.7%	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%	0.1%	0.1%	0.0%	0.1%	0.0%	-	0.5%	
34	IPU Sea Bank (Cambodia) Plc.	100.0%	0.1%	64.9%	2.3%	31.6%	9.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.1%	0.0%	0.0%	1.1%	0.0%	-	0.0%	
35	J Trust Royal Bank Plc.	100.0%	2.3%	16.7%	0.9%	19.3%	38.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%	0.6%	0.7%	0.6%	0.6%	0.0%	-	0.0%	
36	K8 Prozac Bank Plc.	100.0%	0.2%	9.3%	0.3%	0.5%	82.1%	0.0%	0.6%	0.0%	0.6%	0.0%	0.0%	3.9%	0.0%	0.0%	3.9%	0.0%	-	0.1%	
37	King Thai Bank Public Co., Ltd Phnom Penh Branch	100.0%	2.1%	35.4%	2.2%	20.3%	39.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.9%	0.0%	0.0%	2.9%	0.0%	-	-9.9%	
38	Moybank (Cambodia) Plc.	100.0%	2.4%	25.2%	1.1%	10.4%	56.3%	0.0%	0.7%	0.0%	0.7%	0.0%	0.0%	1.7%	1.5%	0.0%	1.7%	0.0%	-	0.5%	
39	MB Bank (Cambodia) Plc.	100.0%	1.1%	14.0%	0.5%	7.6%	70.4%	0.0%	0.6%	0.0%	0.6%	0.0%	0.0%	4.4%	0.0%	0.0%	4.4%	0.0%	-	0.7%	
40	Mega International Commercial Bank Co., Ltd Phnom Penh Branch	100.0%	0.9%	16.7%	0.0%	17.4%	55.9%	0.0%	0.2%	0.0%	0.2%	0.0%	0.0%	7.9%	0.0%	0.0%	7.9%	0.0%	-	0.0%	
41	Oriental Bank Plc.	100.0%	1.8%	22.3%	1.7%	13.3%	52.7%	0.0%	0.5%	0.0%	0.5%	0.0%	0.0%	6.3%	1.7%	0.8%	6.3%	0.0%	-	0.9%	
42	Panda Commercial Bank Plc. *	100.0%	15.0%	10.6%	0.1%	0.1%	67.7%	0.0%	0.7%	0.0%	0.7%	0.0%	0.0%	3.6%	1.3%	0.1%	3.6%	0.0%	-	0.0%	
43	Peak Wealth Bank Plc.	100.0%	13.0%	18.4%	25.9%	0.0%	36.2%	0.0%	2.0%	0.0%	2.0%	0.0%	0.0%	2.7%	0.0%	0.3%	2.7%	0.0%	-	3.4%	
44	Phlip Bank Plc.	100.0%	3.7%	14.1%	1.6%	8.7%	67.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.4%	0.3%	0.3%	2.4%	0.0%	-	-5.5%	
45	Phnom Penh Commercial Bank Plc.	100.0%	2.3%	7.5%	3.6%	7.8%	75.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.0%	0.0%	0.4%	2.0%	0.0%	-	0.1%	
46	Price Bank Plc. *	100.0%	4.6%	19.7%	1.5%	4.6%	62.3%	0.0%	2.8%	0.0%	2.8%	0.0%	0.0%	1.4%	0.0%	0.0%	1.4%	0.0%	-	2.2%	
47	RHB Bank (Cambodia) Plc.	100.0%	1.2%	11.2%	0.6%	20.7%	55.0%	0.0%	1.3%	0.0%	1.3%	0.0%	0.0%	1.3%	0.0%	0.0%	1.3%	0.0%	-	0.0%	
48	Sagun Thung Tin Bank (Cambodia) Plc known as Sacombank (Cambodia) Plc.	100.0%	2.6%	28.9%	8.1%	1.3%	55.0%	0.0%	2.4%	0.0%	2.4%	0.0%	0.0%	1.2%	0.0%	0.0%	1.2%	0.0%	-	0.2%	
49	Saigon-Hanoi Bank Cambodia Plc.	100.0%	0.3%	7.2%	0.5%	10.9%	66.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	14.1%	0.0%	0.0%	14.1%	0.0%	-	0.5%	
50	Saitapano Bank Plc.	100.0%	3.2%	17.4%	1.2%	2.2%	70.7%	0.0%	1.2%	0.0%	1.2%	0.0%	0.0%	3.1%	0.0%	0.4%	3.1%	0.0%	-	0.0%	
51	SBLV Hour Bank Plc.	100.0%	1.4%	22.4%	1.2%	0.4%	70.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.2%	0.0%	0.0%	2.2%	0.0%	-	0.3%	
52	Shinhan Bank (Cambodia) Plc.	100.0%	0.8%	5.3%	0.2%	14.9%	77.9%	0.0%	0.4%	0.0%	0.4%	0.0%	0.0%	1.0%	0.0%	0.2%	1.0%	0.0%	-	0.2%	
53	Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	100.0%	0.1%	3.1%	1.0%	54.1%	39.9%	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%	1.5%	0.1%	0.1%	1.5%	0.0%	-	0.0%	
54	Taiwan Cooperative Bank, Phnom Penh Branch	100.0%	1.3%	21.6%	4.7%	3.0%	68.3%	0.0%	0.2%	0.0%	0.2%	0.0%	0.0%	0.5%	0.0%	0.0%	0.5%	0.0%	-	0.0%	
55	Union Commercial Bank Plc.	100.0%	2.0%	20.4%	1.3%	10.7%	61.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	3.3%	0.1%	0.0%	3.3%	0.0%	-	0.3%	
56	Vietnam Bank	100.0%	4.4%	29.2%	3.6%	32.0%	25.9%	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%	0.2%	1.1%	0.0%	0.2%	0.0%	-	0.0%	
57	Vietnam Bank for Agriculture and Rural Development Cambodia Branch	100.0%	0.4%	15.5%	12.4%	70.1%	1.2%	0.0%	0.8%	0.0%	0.8%	0.0%	0.0%	2.8%	1.2%	0.0%	2.8%	0.0%	-	0.8%	
58	Wing Bank (Cambodia) Plc.	100.0%	1.6%	18.3%	3.2%	10.3%	40.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.6%	0.0%	0.0%	2.6%	0.0%	-	0.5%	
59	Woori Bank (Cambodia) Plc.	100.0%	1.1%	20.9%	2.7%	1.2%	71.2%	0.0%	1.1%	0.0%	1.1%										

**DTIs - STATEMENT OF FINANCIAL POSITION (LIABILITY AND SHAREHOLDER'S EQUITY SIDE)
AS AT 31 DECEMBER 2025**

No.	Commercial Banks	Borrowed Fund				Customer Deposits				Shareholders' Equities				Other Comprehensive Income		
		Owed to NBC	Other Borrowed Fund	Demand Deposits	Saving Deposits	Time Deposits	Accrued Interest Payable	Other Deposits	Other Liabilities	Paid-up Capital	Reserves	Debits at equity instruments	Retained Profits/Loss		Regulatory Reserves	
1	ACLEDA Bank Plc.	1,404,545	3,010,508	7,119,996	13,044,408	15,052,817	242,020	96,122	753,013	1,738,283	9,000	-	1,180,576	1,599,892	(7,078)	2,096,583
2	Advanced Bank of Asia Limited	890,661	900,076	8,550,912	33,811,538	7,726,059	114,238	46,107	2,047,563	5,297,160	-	-	3,363,032	2,077,296	-	34,812
3	Agricultural and Rural Development Bank	-	94	1,766,489	22,762	213,994	2,342	37	19,578	499,891	16,369	-	51,445	81,371	-	-
4	Alpha Commercial Bank Plc.	-	90,816	-	7,257	1,304,583	17,227	363	-	14,688	401,300	2,283	42,859	38,940	-	-
5	Asia-Pacific Development Bank Plc.	120,063	906,438	180,315	248,680	316,791	5,205,171	61,151	634	151,516	761,710	-	112,336	42,830	-	-
6	Bangkok Bank Public Company Limited, Cambodia Branch	-	98,654	7,223	11,592	173,209	134,938	2,450	5,090	200,650	-	-	27,985	-	-	6,943
7	Bank for Investment and Development of Cambodia Plc.	-	1,010,357	-	380,136	13,178	1,372,158	34,970	8,375	248,342	401,300	-	1,046,987	8,060	-	2,446
8	Bank of China (Hong Kong) Limited Phnom Penh Branch	-	1,528,385	2,236,489	2,750,954	566,892	1,156,410	20,649	8,824	14,304	421,365	-	166,610	15,106	-	-
9	Booyoung Khmer Bank	637,174	55	123	12,447	7,022	143	-	2,298	240,780	-	-	11,306	42,915	-	-
10	Branch of Industrial Bank of Korea "Phnom Penh"	-	16,284	451,863	1,989	7,065	2,269	45	1,208	240,780	-	-	11,306	42,915	-	-
11	Branch of Kaohkon Bank Public Company Limited (Phnom Penh)	-	781,187	-	29,846	44,732	100,754	1,284	3	321,040	-	-	6,007	8,620	-	-
12	Branch of Meeha Bank Ltd.	204,444	-	-	-	-	-	-	142	3,652	-	-	3,652	-	-	-
13	BRED Bank (Cambodia) Plc.	1,005,499	-	310,158	88,655	736,241	22,875	-	36,928	81,885	-	-	(207,571)	96,323	-	-
14	Bridge Bank Plc.	181,920	20,065	47,326	475,787	8,378	57,751	-	7,391	300,975	-	-	(51,366)	25,201	-	-
15	Cambodia Asia Bank Ltd.	41,389	105,609	43,107	412,091	22,161	-	-	7,555	300,975	-	-	9,535	22,615	-	-
16	Cambodia Post Bank Plc.	931,951	123,211	202,400	516,365	4,880,780	172,741	-	35,426	304,988	176,572	-	269,871	105,941	-	-
17	Cambodian Commercial Bank Plc.	36,062	-	53,627	359,962	4,720	84	72	16,866	300,975	-	-	46,172	24,086	684	-
18	Cambodian Public Bank Plc.	-	217,925	21,200,47	1,257,053	2,993,653	55,701	22,449	109,627	361,170	1,003,250	-	2,154,916	142,537	-	-
19	Comadia Bank Plc.	-	1,947,359	97,114	5,322,129	4,234,732	18,444,795	534,338	23,823	373,649	3,411,050	-	166,574	424,630	-	393,478
20	Cathay United Bank (Cambodia) Plc.	-	1,021,023	-	185,672	255,788	418,994	7,701	584	401,300	-	-	(40,185)	82,885	-	-
21	CCU Commercial Bank Plc.	397,869	227	270,301	39,140	185,745	2,845	-	20,070	300,975	-	-	(71,239)	76,689	-	-
22	Chief (Cambodia) Commercial Bank Plc.	256,722	19,323	32,986	19,513	872,963	20,698	49	12,770	300,975	-	-	(39,652)	76,689	-	-
23	Chip Mong Commercial Bank Plc.	641,454	-	2,834,141	0.0	2,898,184	65,357	-	17,813	541,755	-	-	37,051	27,931	-	-
24	CMB Bank Plc.	533,077	130,232	1,587,951	38,709	54,777	53,690	54,777	109,631	300,975	260,845	-	37,051	113,135	-	-
25	DGB Bank Plc.	43,839	703,483	702	360,968	295,194	1,330	12,946	14,020	802,400	92,299	-	30,880	27,550	-	-
26	First Commercial Bank Phnom Penh Branch	1,864,739	64,403	24,200	3,607,683	2,951,914	1,330	12,946	14,020	802,400	92,299	-	30,880	27,550	-	-
27	Foreign Trade Bank of Cambodia	423,633	253,997	1,362,901	1,177,422	5,524,235	94,925	18,625	41,939	319,034	-	-	293,271	110,176	-	284,105
28	Hattha Bank Plc.	591,490	719,997	10,072	623,756	1,870,916	63,066	44	38,989	882,640	444,169	-	(960,727)	320,965	-	-
29	Heng Fong (Cambodia) Bank Plc.	2,045,520	-	489,853	432,157	647,375	12,154	-	103,269	321,040	-	-	58,191	1,481	-	-
30	HFB Bank (Cambodia) Plc.	1,139,326	33,855	110,246	64,078	99,959	553,315	40,418	-	1,011	341,105	-	(284,798)	901,388	-	-
31	Hong Leong Bank (Cambodia) Plc.	16,626	1,089	393,451	4,603	105,027	107,043	2,725	5,920	501,625	-	-	27,941	35,649	(19)	-
32	IBANK (Cambodia) Plc.	1,196,787	-	105,027	107,043	124,329	2,725	-	5,920	501,625	-	-	27,941	35,649	-	-
33	ICBC Limited Phnom Penh Branch	6,730,928	206,190	1,052,275	141,541	991,733	15,777	11,399	78,692	401,300	481,560	-	71,494	901,388	-	-
34	IFU Sea Bank (Cambodia) Plc.	3,043,912	26,040	-	-	-	-	-	806	300,975	-	-	(7,520)	601	-	-
35	JTrust Royal Bank Plc.	6,320,508	1,127,522	864,713	1,765,945	43,040	-	-	60,970	300,975	-	-	205,233	227,014	-	413,339
36	K8 Prasad Bank Plc.	1,767,789	309,849	967,507	2,894,784	11,234,623	276,955	8,749	1,010,658	2,407,800	368,974	-	2,128,433	1,417,67	-	-
37	Kueng Thai Bank Public Co., Ltd Phnom Penh Branch	453,412	115,714	10,950	73,080	132,701	2,000	5	(3,115)	200,650	14,854	-	106,572	200,650	-	-
38	Maybank (Cambodia) Plc.	681,978	264,995	2,591,844	728,408	2,493,424	63,884	1,908	139,394	300,975	-	-	271,300	200,204	-	168,546
39	MB Bank (Cambodia) Plc.	1,734,381	-	161,801	-	475,876	5,215	2,903	20,959	307,204	-	-	4,373	-	-	-
40	Mega International Commercial Bank Co., Ltd Phnom Penh Branch	1,587,203	534,891	24,470	229,595	177,894	1,261	297	146,611	361,710	-	-	91,402	19,611	-	-
41	Oriental Bank Plc.	16,026	-	24,470	229,595	177,894	1,261	297	146,611	361,710	-	-	91,402	19,611	-	-
42	Panda Commercial Bank Plc. *	3,115,953	715,691	99,598	380,406	445,016	1,159,775	30,504	-	80,468	341,105	-	(158,354)	6,649	-	-
43	Peak Wealth Bank Plc.	389,144	937	8,026	5,420	13,070	47,493	571	-	6,495	333,066	-	(25,916)	-	-	-
44	Phillip Bank Plc.	3,340,545	183,170	56,512	541,334	363,396	1,480,718	40,947	-	11,349	300,975	-	335,253	232,583	-	-
45	Phnom Penh Commercial Bank Plc.	5,215,743	1,156,845	64,221	274,190	565,808	1,762,711	51,676	142,262	69,604	457,482	-	335,253	333,592	-	-
46	Prince Bank Plc. *	4,092,870	127,620	2,035,820	522,183	40,390	3,443	8	202,124	1,003,250	102,292	-	335,253	303,076	-	-
47	RHB Bank (Cambodia) Plc.	3,816,461	338,403	600,927	214,784	1,784,544	37,274	5	25,273	421,365	100,325	-	(196,088)	303,076	-	50,844
48	Saigon Thuong Tin Bank (Cambodia) Plc known as Sacombank (Cambodia) Plc.	1,380,381	72,311	-	28,222.0	78,826	20,124.0	-	49,845	305,625	-	-	(65,148)	267,246	-	128
49	Saigon-Hanoi Bank (Cambodia) Plc.	2,259,871	-	119,477	-	-	-	-	-	-	-	-	184,416	40,443	-	-
50	Santapana Bank Plc.	11,185,511	-	1,024,524	899,152	3,396,289	4,639,060	118,227	9,267	63,382	1,180,635	-	2,1717	593,641	-	-
51	SBH Ly Hour Bank Plc.	4,405,898	1,809,299	450,142	295,913	335,679	2,133,090	52,265	-	28,554	401,300	6,370	19,649	112,700	-	-
52	Shinhan Bank (Cambodia) Plc.	1,993,362	98	1,284,756	800,438	79,667	149,728	390,646	21,001	17,052	702,275	48,803	38,971	112,700	-	-
53	Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	1,595,948	5,505	759,652	1,113	1,034	-	139	6,858	802,400	3,123	-	(519,499)	54,011	-	1,881
54	Taiwan Cooperative Bank, Phnom Penh Branch	2,247,292	-	1,213,479	1,053	1,053	181,526	1,009	10,653	17,245	742,405	-	(129,824)	55,581	-	-
55	Union Commercial Bank Plc.	3,506,552	290,519	129,612	195,038	881,560	1,315,915	6,455	45,445	321,040	102,824	-	164,759	15,504	2,844	-
56	Vietnacom Bank	215,125	30,114	-	788,539	477,903	1,903,537	29,158	16,534	27,570	300,975	80,260	39,195	21,603	-	-
57	Vietnam Bank for Agriculture and Rural Development Cambodia Branch	1,6839	-	8,311	154	3,588	52	-	2,836	156,507	-	-	24,867	-	-	-
58	Wing Bank (Cambodia) Plc.	14,625,474	1,038,552	392,983	591,947	2,919,726	7,277,163	315,465	-	563,598	1,344,420	-	(228,578)	383,306	-	-
59	Woorl Bank (Cambodia) Plc.	5,371,402	334,136	201,778	8	444,972	2,453,139	117,215	-	83,207	1,071,147	23,903	507,855	85,762	-	-
Subtotal		371,920,738	1,046,885	47,835,918	73,147,995	121,462,827	2,990,837	593,121	7,343,882	37,749,115	3,681,246	2,629,988	13,875,246	9,013,944	5,910	3,648,880
No. Microfinance Deposit-taking Institutions (MDIs)		3,043,641	119,631	787,948	464,073	1,056,170	39,933	8,026	82,752	275,662	172,000	16,498	524	22,425	524	22,425
1	AMK Plc.	7,816,407	598,693	133,881	2,047,066	3,540,313	142,887	-	41,102	119,053	597,717	-	604,965	32,091	(4,359)	-
2	LOLC (Cambodia) Plc.	7,370,775	694,266	68,737	354,755	3,467,090	34,677	-	109,359	42						

**DTIs – PERCENTAGE DISTRIBUTION OF LIABILITIES & SHAREHOLDER'S EQUITY OF INDIVIDUAL DTIs
AS AT 31 DECEMBER 2025**

Table 9

No.	Commercial Banks	Borrowed Fund				Customer Deposits				Shareholders' Equities								
		Total Liabilities and Equity	Owed to NBC	Owed to Banks	Other Borrowed Fund	Accrued Interest Payable	Other Deposits	Other Liabilities	Paid-up Capital	Reserves	Debits as equity instruments	Retained and Current Profits/Loss	Regulatory Reserves	Other Comprehensive Income				
1	Aciela Bank Plc.	100.0%	-	3.0%	6.4%	15.0%	27.5%	31.8%	0.6%	0.2%	1.6%	3.7%	0.0%	2.5%	3.4%	0.0%	4.4%	
2	Advanced Bank of Asia Limited	100.0%	1.4%	0.0%	13.2%	52.2%	11.9%	0.2%	0.1%	0.0%	3.2%	8.2%	3.2%	5.2%	3.0%	3.2%	-	
3	Agricultural and Rural Development Bank	100.0%	-	0.0%	64.8%	0.7%	0.8%	7.8%	0.1%	0.0%	0.7%	18.3%	0.6%	1.9%	2.0%	3.0%	1.3%	
4	Alpha Commercial Bank Plc.	100.0%	1.5%	0.0%	4.7%	67.9%	0.9%	0.0%	0.0%	0.0%	0.8%	20.9%	0.1%	2.2%	2.0%	0.5%	-	
5	Asia-Pacific Development Bank Plc.	100.0%	-	11.2%	2.2%	3.3%	3.9%	64.0%	0.8%	0.0%	1.9%	9.4%	-	4.2%	0.0%	-	-	
6	Bangkok Bank Public Company Limited, Cambodia Branch	100.0%	-	14.9%	1.1%	1.8%	26.2%	20.4%	0.4%	0.0%	0.8%	30.3%	-	1.4%	-	-	-	
7	Bank for Investment and Development of Cambodia Plc.	100.0%	-	29.0%	10.9%	0.4%	39.3%	1.0%	0.2%	7.7%	11.5%	6.0%	-	-0.2%	-	0.1%	0.2%	
8	Bank of China (Hong Kong) Limited Phnom Penh Branch	100.0%	-	15.3%	22.3%	27.5%	5.7%	11.6%	0.2%	0.1%	0.8%	1.5%	-	10.5%	-	0.1%	-	
9	Booyoung Khmer Bank	100.0%	-	0.0%	0.0%	0.0%	0.0%	1.1%	0.0%	0.0%	2.2%	66.1%	-	26.1%	2.4%	-	-	
10	Branch of Industrial Bank of Korea "Phnom Penh"	100.0%	-	2.1%	58.2%	0.3%	0.7%	0.3%	0.0%	0.0%	0.5%	31.0%	-	1.3%	5.5%	-	-	
11	Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	100.0%	-	28.4%	3.8%	5.7%	12.9%	0.2%	0.0%	0.0%	0.8%	41.1%	-	6.1%	1.1%	-	-	
12	Branch of Mubaha Bank, Ltd.	100.0%	-	-	-	-	-	-	-	0.1%	98.1%	-	-	1.8%	-	-	-	
13	BRED Bank (Cambodia) Plc.	100.0%	-	0.38	-	11.6%	3.3%	27.6%	0.9%	-	1.4%	21.8%	-	-7.8%	3.6%	-	-	
14	Bridge Bank Plc.	100.0%	-	16.9%	1.9%	5.4%	4.4%	44.3%	0.8%	-	0.7%	28.0%	-	-4.8%	2.3%	-	-	
15	Cambodia Asia Bank Ltd.	100.0%	-	4.3%	-	10.9%	4.5%	42.7%	2.3%	-	0.8%	31.2%	-	1.0%	2.3%	-	-	
16	Cambodia Post Bank Plc.	100.0%	-	12.4%	1.6%	2.7%	6.9%	62.2%	2.3%	-	0.5%	4.1%	2.3%	3.6%	1.4%	-	-	
17	Cambodian Commercial Bank Plc.	100.0%	4.2%	2.3%	-	6.2%	41.7%	0.5%	0.0%	0.0%	2.0%	34.9%	2.3%	5.4%	2.8%	0.1%	-	
18	Cambodian Public Bank Plc.	100.0%	-	2.1%	-	20.3%	12.0%	28.7%	0.5%	0.2%	1.1%	3.5%	9.6%	20.6%	1.4%	-	-	
19	Canada Bank Plc.	100.0%	-	5.3%	0.3%	14.5%	11.5%	50.1%	1.5%	0.1%	1.0%	9.3%	0.9%	3.4%	1.2%	-	1.1%	
20	Cathay United Bank (Cambodia) Plc.	100.0%	-	45.4%	7.7%	10.5%	17.3%	17.3%	0.3%	0.0%	1.6%	16.5%	-	-1.7%	-	-	-	
21	CCU Commercial Bank Plc.	100.0%	-	16.3%	1.2%	32.7%	3.2%	15.2%	0.2%	0.0%	1.6%	24.7%	6.0%	-5.8%	3.4%	-	-	
22	Chief (Cambodia) Commercial Bank Plc.	100.0%	-	2.1%	-	1.2%	55.8%	1.3%	0.0%	0.0%	0.0%	19.1%	-	-2.5%	4.9%	-	-	
23	Chip Mong Commercial Bank Plc.	100.0%	-	8.5%	-	37.8%	0.0%	38.6%	0.9%	-	1.6%	7.2%	-	5.0%	0.4%	-	-	
24	CIMB Bank Plc.	100.0%	-	8.1%	2.0%	28.9%	2.4%	40.6%	0.8%	0.8%	1.7%	4.6%	4.0%	4.3%	1.7%	-	-	
25	DGB Bank Plc.	100.0%	-	2.5%	-	40.9%	0.0%	14.6%	0.6%	0.3%	2.2%	17.5%	5.4%	1.8%	9.9%	-	-	
26	First Commercial Bank Phnom Penh Branch	100.0%	-	50.2%	1.7%	0.7%	9.7%	7.9%	0.0%	0.0%	0.4%	21.5%	-	6.6%	0.7%	-	-	
27	Foreign Trade Bank of Cambodia	100.0%	-	4.3%	2.6%	13.8%	11.9%	55.8%	1.0%	0.2%	0.4%	3.2%	-	3.0%	1.1%	-	2.9%	
28	Hantha Bank Plc.	100.0%	-	12.6%	15.4%	0.2%	13.3%	39.9%	1.3%	0.0%	0.8%	18.8%	9.5%	-20.5%	6.8%	0.1%	1.6%	
29	Heng Feng (Cambodia) Bank Plc.	100.0%	-	3.0%	9.7%	23.7%	20.9%	31.3%	0.6%	-	5.0%	15.5%	-	-2.8%	0.1%	-	-	
30	HH Bank (Cambodia) Plc.	100.0%	-	19.7%	0.0%	15.0%	0.2%	46.6%	3.5%	0.1%	6.2%	29.7%	-	-23.2%	7.9%	-	-	
31	Hong Leong Bank (Cambodia) Plc.	100.0%	-	26.5%	8.8%	8.9%	10.4%	10.4%	0.2%	0.1%	0.5%	11.4%	3.7%	3.6%	1.4%	0.0%	-	
32	IBAN (Cambodia) Plc.	100.0%	-	39.2%	3.1%	15.6%	2.1%	14.7%	0.2%	0.2%	0.5%	41.9%	-	2.3%	0.4%	-	-	
33	ICBC Limited Phnom Penh Branch	100.0%	-	-	8.1%	-	-	-	-	-	-	93.8%	-	10.6%	7.2%	-	-	
34	IPU Sea Bank (Cambodia) Plc.	100.0%	-	17.1%	1.3%	18.7%	14.3%	29.2%	0.7%	-	1.0%	5.0%	-	-2.3%	0.2%	-	-	
35	JTrust Royal Bank Plc.	100.0%	-	7.5%	1.3%	4.1%	12.3%	47.8%	1.2%	0.0%	4.3%	10.2%	1.6%	3.4%	3.8%	0.6%	6.8%	
36	KB Pragas Bank Plc.	100.0%	-	17.7%	-	1.7%	11.2%	20.3%	0.3%	0.0%	-0.5%	30.7%	2.3%	1.6%	0.6%	-	-	
37	Krung Thai Bank Public Co., Ltd Phnom Penh Branch	100.0%	-	8.6%	3.4%	32.8%	9.2%	31.5%	0.8%	0.0%	1.8%	3.8%	-	16.3%	-	-	-	
38	Meybank (Cambodia) Plc.	100.0%	-	43.6%	-	9.3%	27.4%	27.4%	0.3%	0.2%	1.2%	17.7%	-	0.3%	2.5%	-	2.1%	
39	M8 Bank (Cambodia) Plc.	100.0%	-	33.7%	-	1.3%	14.5%	11.2%	0.1%	0.0%	0.2%	22.6%	-	-3.6%	1.2%	-	-	
40	Mega International Commercial Bank Co., Ltd Phnom Penh Branch	100.0%	-	2.7%	9.9%	4.6%	37.2%	1.0%	0.6%	0.0%	2.6%	10.9%	0.6%	-7.4%	1.1%	-	-	
41	Oriental Bank Plc.	100.0%	-	23.0%	3.2%	12.2%	14.3%	37.2%	1.0%	0.0%	0.5%	59.6%	-	-5.1%	-	-	0.7%	
42	Panda Commercial Bank Plc.	100.0%	-	0.2%	2.1%	1.4%	3.4%	12.2%	0.1%	-	1.7%	85.6%	-	-6.7%	-	-	-	
43	Peak Wealth Bank Plc.	100.0%	-	5.5%	1.7%	16.2%	10.9%	44.3%	1.2%	-	0.3%	9.0%	3.1%	0.8%	7.0%	-	-	
44	Phillip Bank Plc.	100.0%	-	22.2%	1.2%	5.3%	10.9%	33.8%	1.0%	2.7%	1.3%	8.8%	-	6.4%	6.4%	-	-	
45	Phnom Penh Commercial Bank Plc.	100.0%	-	3.1%	-	49.7%	12.8%	1.0%	0.1%	0.0%	4.9%	24.5%	-	-4.8%	7.4%	-	1.2%	
46	Prince Bank Plc.	100.0%	-	8.9%	0.0%	15.7%	5.6%	46.8%	1.5%	0.0%	0.7%	11.0%	2.6%	2.1%	7.0%	-	0.0%	
47	RHB Bank (Cambodia) Plc.	100.0%	-	5.2%	-	2.0%	5.7%	56.8%	1.5%	-	3.6%	22.1%	-	0.4%	2.9%	-0.4%	-	
48	Saigon Thung Tin Bank (Cambodia) Plc known as Sacombank (Cambodia) Plc.	100.0%	-	16.2%	4.0%	8.0%	12.5%	20.2%	0.4%	-	0.5%	13.3%	-	8.2%	2.7%	-	-	
49	Saigon-Hanoi Bank Cambodia Plc.	100.0%	-	49.8%	-	5.3%	-	40.8%	1.1%	0.1%	0.8%	10.5%	-	0.2%	5.3%	-	-	
50	Sathapana Bank Plc.	100.0%	-	22.5%	4.0%	6.4%	7.3%	46.3%	1.1%	0.4%	0.6%	8.7%	0.1%	0.4%	2.4%	-	-	
51	SBI Ly Hour Bank Plc.	100.0%	-	32.7%	2.0%	3.8%	3.8%	9.7%	0.5%	0.4%	0.6%	17.9%	1.2%	8.6%	1.0%	-	0.1%	
52	Shinhan Bank (Cambodia) Plc.	100.0%	0.0%	0.3%	47.7%	0.0%	0.1%	-	-	0.0%	0.4%	50.4%	0.2%	-3.3%	3.4%	-	-	
53	Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	100.0%	-	54.0%	0.6%	6.9%	8.1%	0.0%	0.5%	0.0%	0.5%	33.0%	-	-5.8%	2.5%	-	-	
54	Taiwan Cooperative Bank, Phnom Penh Branch	100.0%	-	8.3%	3.7%	25.1%	12.9%	37.3%	0.5%	0.2%	1.9%	9.2%	2.9%	4.7%	3.0%	-	-	
55	Union Commercial Bank Plc.	100.0%	-	0.8%	-	21.1%	12.9%	51.3%	0.8%	0.4%	1.3%	72.8%	-	1.1%	0.6%	-	-	
56	Vietnam Bank for Agriculture and Rural Development Cambodia Branch	100.0%	-	7.8%	-	3.9%	0.1%	1.7%	0.0%	-	1.3%	7.2%	-	12.5%	0.0%	-	-	
57	Vietnam Bank (Cambodia) Plc.	100.0%	-	6.1%	2.7%	4.0%	20.0%	49.8%	2.2%	-	3.5%	9.3%	0.4%	-1.6%	2.6%	-	-	
58	Wing Bank (Cambodia) Plc.	100.0%	-	6.2%	3.8%	0.0%	8.3%	45.5%	2.2%	-	1.5%	20.5%	0.4%	9.5%	1.6%	-	-	
59	Woorl Bank (Cambodia) Plc.	100.0%	0.3%	9.6%	3.7%	12.9%	19.7%	32.7%	0.8%	0.1%	2.0%	10.1%	1.0%	3.7%	2.4%	0.0%	1.0%	
Subtotal																		
Subtotal																		
Grand Total																		

*Prince Bank Plc. and Panda Commercial Bank Plc. were delicensed on 6 January 2026 and 20 February 2026, respectively.

**DTIS-STATEMENT OF PROFIT OR LOSS
FOR THE YEAR ENDED 31 DECEMBER 2025**

No.	Commercial Banks	1 USD /KHR = 4.013 (millions of KHR)													
		1	2	3=1-2	4	5=3+4	6	7	8	9	10	11	12=5+6+7+8+9+10+11	13	14=12-13
		Interest Income	Interest Expenses	Net Interest Income	Non Interest Income	Gross Operating Income / Loss	Operating Expenses (Included Depreciations)	Of which Depreciation	Provision Expenses (Bad & Doubtful Debts)	Recoveries	Capital Gain / Loss on Assets Disposals	Extra Gains or Losses Prior Year Adjustment	Profit & Loss before tax	Profit Tax	Net profit for 12 Months
1	Acadia Bank Plc.	3,334,023	1,207,735	2,126,288	265,703	2,391,991	1,200,291	81,517	(291,065)	38,039	1,946	(11,360)	927,260	186,309	740,951
2	Advanced Bank of Asia Limited	3,519,930	660,143	2,859,787	3,258,559	1,180,929	78,540	99	(309,557)	99	-	144,708	1,912,880	397,759	1,515,121
3	Agricultural and Rural Development Bank	103,148	18,335	84,813	25,365	110,178	89,121	6,167	(1,143)	-	-	-	19,914	3,874	16,040
4	Alpha Commercial Bank Plc.	69,462	43,007	26,455	1,047	64,054	18,812	1,234	(5,754)	(49)	(49)	232	39,671	3,874	31,324
5	Asia-Pacific Development Bank Plc.	580,046	384,308	195,738	335	196,073	72,729	9,287	(37,635)	-	-	-	85,710	17,256	68,454
6	Bangkok Bank Public Company Limited, Cambodia Branch	17,219	10,151	7,168	3,368	10,537	1,534	699	(7,926)	-	-	-	12,628	2,677	9,951
7	Bank for Investment and Development of Cambodia Plc.	6,722	10,059	(3,337)	13,305	78,472	71,707	7,324	(21,984)	8,334	2	1,045	(5,837)	2,088	(7,926)
8	Bank of China (Hong Kong) Limited Phnom Penh Branch	354,492	131,550	222,942	52,131	275,073	60,363	2,827	(18,060)	181	181	1,045	232,951	48,293	184,658
9	Booyoung Khmer Bank	36,534	373	36,161	711	36,872	16,194	1,688	(3,362)	-	-	114	22,174	373	21,801
10	Branch of Industrial Bank of Korea "Phnom Penh"	40,893	23,186	17,707	5,175	22,883	10,771	733	(3,309)	309	309	12,523	(556)	13,078	
11	Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	50,430	18,908	31,522	4,498	36,020	10,576	1,387	(2,510)	1	-	(60)	27,894	4,819	23,075
12	Branch of Mizuba Bank, Ltd.	210	8	202	2,935	3,137	2,550	15	6	-	-	0.4	593	-	592
13	BRED Bank (Cambodia) Plc.	169,011	101,678	67,334	17,732	85,066	96,574	8,546	(3,949)	3	21	(15)	(22,704)	-	(22,704)
14	Bridge Bank Plc.	34,562	35,456	(994)	2,137	2,939	2,830	2,137	(5,788)	4,045	28	5,899	(9,817)	533	(12,980)
15	Cambodia Asia Bank Ltd.	47,045	37,178	9,867	17,485	33,517	33,517	1,527	(25,054)	1,018	37	298	96,065	19,254	76,811
16	Cambodia Post Bank Plc.	564,264	360,909	203,355	28,784	232,139	112,373	6,969	(12,373)	1,018	-	-	11,903	3,677	8,226
17	Cambodian Commercial Bank Plc.	40,807	7,819	32,988	6,534	39,521	17,886	1,283	(3,952)	-	-	69	27,654	4,789	22,865
18	Cambodian Public Bank Plc.	550,533	132,491	418,043	43,665	461,708	137,367	8,280	(53,204)	1,551	79	4,887	277,654	47,489	230,165
19	Canadia Bank Plc.	2,037,963	1,127,925	910,038	93,122	1,003,160	371,868	24,610	(150,818)	7	347	-	480,628	87,239	393,389
20	Cathay United Bank (Cambodia) Plc.	1,676	75,831	91,931	14,001	105,932	76,276	3,526	(27,898)	3,438	20	528	5,744	4,333	1,391
21	CCU Commercial Bank Plc.	48,540	30,793	17,747	2,039	15,707	54,572	3,093	(4,359)	(23)	(23)	684	(42,747)	521	(43,268)
22	Chief (Cambodia) Commercial Bank Plc.	97,614	53,304	44,310	2,270	46,580	30,112	2,094	(8,986)	-	-	-	120,520	19,607	100,913
23	Chip Mong Commercial Bank Plc.	353,632	167,897	185,734	21,805	207,539	60,404	6,909	(45,016)	-	-	-	7,558	4,692	2,866
24	CMB Bank Plc.	143,812	66,169	77,643	3,574	81,218	102,43	3,990	(28,948)	5	13	434	97,646	19,727	77,919
25	DGB Bank Plc.	229,836	113,500	116,336	8,886	125,222	49,249	4,795	(65,979)	4,795	21	254	25,366	5,501	19,865
26	Fri Commercial Bank Phnom Penh Branch	501,076	348,820	152,259	30,575	182,834	109,635	8,506	(40,160)	15	15	-	34,770	7,906	26,865
27	Foreign Trade Bank of Cambodia	236,849	190,724	46,125	36,296	227,020	239,573	19,873	(297,328)	34,217	385	(23,251)	(297,830)	73,628	(31,458)
28	Heng Feng (Cambodia) Bank Plc.	97,017	30,152	66,865	1,967	(15,287)	30,048	2,667	(1,363)	(82)	(82)	224	(65,065)	513	(65,578)
29	HH Bank (Cambodia) Plc.	155,757	87,941	67,817	9,776	77,593	37,657	4,870	(9,673)	-	-	282	(2,598)	2,880	2,602
30	Hong Leong Bank (Cambodia) Plc.	59,384	15,617	43,767	5,681	49,448	40,281	7,926	(4)	-	-	-	9,364	1,844	7,520
31	IBK Bank (Cambodia) Plc.	241,162	122,549	118,614	86,097	204,710	32,845	1,93	(20,710)	-	-	-	213,623	42,657	170,966
32	ICBC Limited Phnom Penh Branch	3,439	903	2,535	(30)	2,506	125	(73)	(2,984)	-	3	-	50,922	8,914	42,009
33	JCB Bank (Cambodia) Plc.	387,841	196,694	191,146	33,539	224,686	144,725	19,239	(29,112)	18	55	-	59,922	8,914	42,009
34	JPU Sea Bank (Cambodia) Plc.	2,761,737	976,837	1,784,901	35,248	1,820,148	606,578	22,933	(710,874)	28,144	198	7,552	538,950	106,539	429,511
35	JST Royal Bank Plc.	17,169	3,477	13,692	2,946	16,638	7,556	824	(320)	-	-	-	9,623	3,445	6,178
36	King Tai Bank Public Co., Ltd Phnom Penh Branch	378,047	228,157	149,890	78,707	228,597	132,502	16,331	(46,679)	3,260	-	(260)	50,154	14,194	35,960
37	Kybank (Cambodia) Plc.	99,220	52,660	46,560	6,058	52,618	45,097	3,852	(4,838)	127	7	-	2,537	1,073	1,463
38	MB Bank (Cambodia) Plc.	86,942	41,339	45,604	5,895	51,499	29,440	1,254	(19,957)	-	-	-	21,01	158	1,973
39	Mega International Commercial Bank Co., Ltd Phnom Penh Branch	26,849	9,086	17,763	1,608	19,372	24,324	3,135	(4,752)	-	-	-	(9,704)	271	(9,433)
40	Oriental Bank Plc.	226,076	161,200	64,876	2,162	67,066	45,398	2,305	(17,534)	-	-	588	4,716	2,376	2,339
41	Panda Commercial Bank Plc.	10,844	1,794	9,049	1,146	10,195	6,066	1,147	(2,988)	-	-	(2)	(10,640)	102	(10,742)
42	Peak Wealth Bank Plc.	303,230	118,306	184,924	21,532	206,457	121,785	6,790	(95,035)	574	(358)	364	27,007	12,601	14,406
43	Phnom Penh Commercial Bank Plc.	402,782	137,449	265,332	11,934	277,267	94,871	9,472	(9,435)	-	-	84	172,564	35,390	137,173
44	Prince Bank Plc.	298,414	75,632	222,782	47,533	270,315	130,966	9,368	(79,459)	-	-	1,986	61,879	3,089	58,790
45	RHB Bank (Cambodia) Plc.	246,116	136,335	109,781	13,837	123,618	69,973	8,995	(84,414)	517	(322)	(269)	(80,574)	(5,340)	(85,914)
46	Saigon Thuong Tin Bank (Cambodia) Plc. known as Sacombank (Cambodia) Plc.	84,257	48,015	36,242	23,990	60,232	38,542	3,738	(14,077)	-	-	17	7,468	2,238	5,230
47	Saigon-Hanoi Bank Cambodia Plc.	871,770	465,537	406,233	76,341	482,574	182,255	239	(9,072)	22,504	(157)	(269)	39,751	1,926	37,826
48	Saiyong Bank Plc.	411,882	192,597	219,285	24,428	243,713	171,413	124	(25,334)	124	-	1,406	56,930	11,918	45,012
49	SBI Hour Bank Plc.	511,359	370,839	140,519	10,151	150,670	64,124	5,615	(18,041)	6	15	627	69,153	16,308	52,844
50	Shinhan Bank (Cambodia) Plc.	58,197	14,315	43,882	27,933	56,717	24,13	2,413	(3,448)	-	-	(239)	11,410	2,973	8,437
51	Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	140,884	76,238	64,646	1,032	65,678	41,744	1,391	(115,929)	18,101	-	-	(73,894)	3,717	(77,177)
52	Taiwan Cooperative Bank, Phnom Penh Branch	187,434	84,04	103,397	20,455	123,843	77,502	10,992	(26,360)	13,915	43	-	33,938	7,051	26,887
53	Union Commercial Bank Plc.	137,501	64,983	72,518	34,076	82,627	10,169	1,511	(1,511)	-	-	0.1	1,747	1,565	2,312
54	Vietnam Bank	11,653	1,145	10,508	2,370	12,878	6,527	308	(299)	-	-	0.1	6,002	1,701	4,301
55	Vietnam Bank for Agriculture and Rural Development Cambodia Branch	806,574	579,815	226,759	282,897	509,657	433,694	23,990	(50,470)	103	(58)	-	25,337	(4,657)	20,680
56	Wing Bank (Cambodia) Plc.	564,899	299,457	265,443	325,443	590,892	370,557	22,772	(176,334)	11,033	984	-	(27,254)	(4,657)	(22,597)
57	Woon Bank (Cambodia) Plc.	23,912,908	10,324,567	13,588,342	2,053,168	15,641,510	7,480,757	561,757	(3,153,097)	196,372	1,889	139,798	5,345,685	1,254,471	4,091,214
	Subtotal														
	No. Microfinance Deposit-taking Institutions (MDIs)														
1	ANB Plc.	347,613	141,726	205,888	53,959	259,847	199,547	7,811	(144,128)	3,906	-	808	(79,114)	(15,943)	(63,171)
2	AMB Plc.	878,482	369,027	509,455	505,696	328,679	151,795	15,795	(82,943)	23,281	145	-	116,499	29,271	87,227
3	LOIC (Cambodia) Plc.	872,333	280,153	592,180	97,114	643,425	239,262	4,483	(136,002)	27,135	-	-	27,527	60,402	214,615
4	Mohankor Plc.	101,372	65,658	35,714	4,116	40,830	17,399	1,809	(6,909)	65,954	-	-	65,954	73,810	(8,854)
	Subtotal	2,197,791	854,479	1,343,312	121,052	1,464,364	846,907	32,028	(434,904)	56,131	145	(6,909)	255,728	73,810	(81,917)
	Grand Total	26,112,699	11,159,045	14,953,654	2,174,220	17,127,874	8,326,664	593,625	(3,886,001)	252,223	2,034	133,647	5,601,413	1,328,282	

DTIs-NET PROFIT / LOSS
FOR THE YEAR ENDED 31 DECEMBER 2025

Table 11

1 USD / KHR = 4,013 (millions of KHR)

	Net profit	Total Assets	As Percentage of Assets	Loans	As Percentage of Loans
No. Commercial Banks					
1 Acleda Bank Plc.	740,951	47,360,517	1.6%	29,718,721	2.5%
2 Advanced Bank of Asia Limited	1,515,121	64,825,276	2.3%	37,966,776	4.0%
3 Agricultural and Rural Development Bank	16,040	2,728,141	0.6%	2,123,748	0.8%
4 Alpha Commercial Bank Plc.	31,324	1,920,316	1.6%	321,423	9.7%
5 Asia-Pacific Development Bank Plc.	68,454	8,127,635	0.8%	6,333,515	1.1%
6 Bangkok Bank Public Company Limited, Cambodia Branch	9,951	661,791	1.5%	160,807	6.2%
7 Bank for Investment and Development of Cambodia Plc.	(7,926)	3,489,826	-0.2%	2,330,148	-0.3%
8 Bank of China (Hong Kong) Limited Phnom Penh Branch	184,658	10,011,905	1.8%	3,464,482	5.3%
9 Booyoung Khmer Bank	21,801	637,174	3.4%	315,232	6.9%
10 Branch of Industrial Bank of Korea "Phnom Penh"	13,078	776,814	1.7%	449,403	2.9%
11 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	23,075	781,187	3.0%	424,921	5.4%
12 Branch of Mizuho Bank, Ltd.	592	204,444	0.3%	-	-
13 BRED Bank (Cambodia) Plc.	(22,704)	2,670,994	-0.9%	1,741,300	-1.3%
14 Bridge Bank Plc.	(12,980)	1,073,429	-1.2%	699,875	-1.9%
15 Cambodia Asia Bank Ltd.	(10,474)	965,236	-1.1%	322,690	-3.2%
16 Cambodia Post Bank Plc.	76,811	7,520,266	1.0%	5,176,728	1.5%
17 Cambodian Commercial Bank Plc.	8,226	862,947	1.0%	195,864	4.2%
18 Cambodian Public Bank Plc.	230,165	10,437,898	2.2%	5,692,724	4.0%
19 Canadia Bank Plc.	393,589	36,820,831	1.1%	19,935,889	2.0%
20 Cathay United Bank (Cambodia) Plc.	1,391	2,425,904	0.1%	1,609,394	0.1%
21 CCU Commercial Bank Plc.	(43,268)	1,218,567	-3.6%	477,258	-9.1%
22 Chief (Cambodia) Commercial Bank Plc.	2,866	1,573,035	0.2%	1,120,374	0.3%
23 Chip Mong Commercial Bank Plc.	100,913	7,502,686	1.3%	3,383,946	3.0%
24 CIMB Bank Plc.	77,919	6,574,404	1.2%	4,222,096	1.8%
25 DGB Bank Plc.	19,865	1,722,284	1.2%	1,290,301	1.5%
26 First Commercial Bank Phnom Penh Branch	27,077	3,713,316	0.7%	2,926,001	0.9%
27 Foreign Trade Bank of Cambodia	26,865	9,904,267	0.3%	5,109,189	0.5%
28 Hattha Bank Plc.	(371,458)	4,687,597	-7.9%	3,363,595	-11.0%
29 Heng Feng (Cambodia) Bank Plc.	31,802	2,065,520	1.5%	531,795	6.0%
30 HH Bank (Cambodia) Plc.	(55,578)	1,139,326	-4.9%	540,406	-10.3%
31 Hong Leong Bank (Cambodia) Plc.	2,880	2,629,506	0.1%	1,581,182	0.2%
32 IBANK (Cambodia) Plc.	7,520	1,196,787	0.6%	632,803	1.2%
33 ICBC Limited Phnom Penh Branch	170,966	6,730,928	2.5%	2,111,382	8.1%
34 IPU Sea Bank (Cambodia) Plc.	(2,984)	320,902	-0.9%	-	-
35 J Trust Royal Bank Plc.	42,009	6,043,518	0.7%	3,587,372	1.2%
36 KB Prasac Bank Plc.	429,951	23,517,909	1.8%	20,916,227	2.1%
37 Krung Thai Bank Public Co., Ltd Phnom Penh Branch	6,178	653,412	0.9%	264,818	2.3%
38 Maybank (Cambodia) Plc.	35,960	7,906,468	0.5%	4,658,961	0.8%
39 MB Bank (Cambodia) Plc.	1,463	1,734,351	0.1%	1,247,158	0.1%
40 Mega International Commercial Bank Co., Ltd Phnom Penh Branch	1,943	1,587,203	0.1%	893,659	0.2%
41 Oriental Bank Plc.	(9,975)	599,457	-1.7%	336,607	-3.0%
42 Panda Commercial Bank Plc. *	2,339	3,115,953	0.1%	2,152,874	0.1%
43 Peak Wealth Bank Plc.	(10,742)	389,164	-2.8%	145,603	-7.4%
44 Phillip Bank Plc.	14,406	3,340,545	0.4%	2,435,849	0.6%
45 Phnom Penh Commercial Bank Plc.	137,173	5,213,743	2.6%	4,035,377	3.4%
46 Prince Bank Plc. *	58,790	4,092,870	1.4%	2,871,824	2.0%
47 RHB Bank (Cambodia) Plc.	(25,234)	3,816,461	-0.7%	2,506,678	-1.0%
48 Saigon Thuong Tin Bank (Cambodia) Plc known as Sacombank (Cambodia) Plc.	5,230	1,380,381	0.4%	837,960	0.6%
49 Saigon-Hanoi Bank Cambodia Plc.	37,826	2,259,871	1.7%	2,030,514	1.9%
50 Sathapana Bank Plc.	22,998	11,183,511	0.2%	8,240,063	0.3%
51 SBI Ly Hour Bank Plc.	45,012	4,605,898	1.0%	3,366,403	1.3%
52 Shinhan Bank (Cambodia) Plc.	52,844	3,928,362	1.3%	3,103,219	1.7%
53 Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	8,437	1,593,968	0.5%	674,419	1.3%
54 Taiwan Cooperative Bank, Phnom Penh Branch	(77,612)	2,247,292	-3.5%	1,619,317	-4.8%
55 Union Commercial Bank Plc.	26,887	3,506,552	0.8%	2,183,359	1.2%
56 Vattanac Bank	1,563	3,710,391	0.0%	1,004,545	0.2%
57 Vietnam Bank for Agriculture and Rural Development Cambodia Branch	4,301	215,125	2.0%	159,487	2.7%
58 Wing Bank (Cambodia) Plc.	25,537	14,625,274	0.2%	9,046,377	0.3%
59 Woori Bank (Cambodia) Plc.	(22,598)	5,371,402	-0.4%	4,113,749	-0.5%
Subtotal	4,091,214	371,920,738	1.1%	228,706,385	1.8%
No. Microfinance Deposit-taking Institutions (MDIs)					
1 AMK Plc.	(63,171)	3,043,641	-2.1%	2,563,648	-2.5%
2 AMRET Plc.	87,227	7,815,407	1.1%	6,549,268	1.3%
3 LOLC (Cambodia) Plc.	214,815	6,370,775	3.4%	5,510,230	3.9%
4 Mohanokor Plc.	(56,954)	734,800	-7.8%	637,728	-8.9%
Subtotal	181,917	17,964,624	1.0%	15,260,874	1.2%
Grand Total	4,273,132	389,885,362	1.1%	243,967,259	1.8%

*Prince Bank Plc. and Panda Commercial Bank Plc. were delicensed on 6 January 2026 and 20 February 2026 respectively.

DTIs–COMPARISON OF TOTAL CUSTOMERS' DEPOSITS

Table 12

(millions of KHR)

No.	Commercial Banks	2025		2024		Growth Rate (%) 2025 over 2024
		1 USD / KHR =	4,013	1 USD / KHR =	4,025	
		Amount	Share	Amount	Share	
1	Aceda Bank Plc.	35,575,363	13.8%	31,546,958	13.8%	12.8%
2	Advanced Bank of Asia Limited	50,248,853	19.5%	43,051,338	18.8%	16.7%
3	Agricultural and Rural Development Bank	258,093	0.1%	45,166	0.0%	471.4%
4	Alpha Commercial Bank Plc.	1,329,429	0.5%	574,352	0.3%	131.5%
5	Asia-Pacific Development Bank Plc.	5,852,426	2.3%	3,790,846	1.7%	54.4%
6	Bangkok Bank Public Company Limited, Cambodia Branch	322,188	0.1%	195,678	0.1%	64.7%
7	Bank for Investment and Development of Cambodia Plc.	1,808,816	0.7%	1,411,066	0.6%	28.2%
8	Bank of China (Hong Kong) Limited Phnom Penh Branch	4,503,730	1.7%	3,988,903	1.7%	12.9%
9	Booyoung Khmer Bank	19,735	0.0%	16,693	0.0%	18.2%
10	Branch of Industrial Bank of Korea "Phnom Penh"	11,367	0.0%	12,620	0.0%	-9.9%
11	Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	176,599	0.1%	137,031	0.1%	28.9%
12	Branch of Mizuho Bank, Ltd.	-	-	-	-	-
13	BRED Bank (Cambodia) Plc.	1,157,929	0.4%	1,245,493.42	0.5%	-7.0%
14	Bridge Bank Plc.	589,241	0.2%	384,445	0.2%	53.3%
15	Cambodia Asia Bank Ltd.	582,968	0.2%	590,385.44	0.3%	-1.3%
16	Cambodia Post Bank Plc.	5,572,306	2.2%	4,670,618	2.0%	19.3%
17	Cambodian Commercial Bank Plc.	418,465	0.2%	584,079	0.3%	-28.4%
18	Cambodian Public Bank Plc.	6,449,002	2.5%	5,999,847	2.6%	7.5%
19	Canadia Bank Plc.	28,563,817	11.1%	26,779,109	11.7%	6.7%
20	Cathay United Bank (Cambodia) Plc.	868,738	0.3%	1,058,708	0.5%	-17.9%
21	CCU Commercial Bank Plc.	498,030	0.2%	195,529	0.1%	154.7%
22	Chief (Cambodia) Commercial Bank Plc.	946,209	0.4%	613,434.73	0.3%	54.2%
23	Chip Mong Commercial Bank Plc.	5,797,682	2.3%	3,959,624	1.7%	46.4%
24	CIMB Bank Plc.	4,841,444	1.9%	4,606,199	2.0%	5.1%
25	DGB Bank Plc.	341,258	0.1%	418,332	0.2%	-18.4%
26	First Commercial Bank Phnom Penh Branch	694,639	0.3%	743,255	0.3%	-6.5%
27	Foreign Trade Bank of Cambodia	8,178,113	3.2%	7,361,250	3.2%	11.1%
28	Hattha Bank Plc.	2,567,854	1.0%	4,041,909	1.8%	-36.5%
29	Heng Feng (Cambodia) Bank Plc.	1,581,538	0.6%	1,169,841	0.5%	35.2%
30	HH Bank (Cambodia) Plc.	757,770	0.3%	1,016,117	0.4%	-25.4%
31	Hong Leong Bank (Cambodia) Plc.	1,567,899	0.6%	1,837,354	0.8%	-14.7%
32	IBANK (Cambodia) Plc.	339,124	0.1%	843,658	0.4%	-59.8%
33	ICBC Limited Phnom Penh Branch	2,212,724	0.9%	1,831,494	0.8%	20.8%
34	IPU Sea Bank (Cambodia) Plc.	-	-	-	0.0%	0.0%
35	J Trust Royal Bank Plc.	3,801,220	1.5%	3,781,717	1.6%	0.5%
36	KB Prasac Bank Plc.	15,382,638	6.0%	13,777,556	6.0%	11.6%
37	Krung Thai Bank Public Co., Ltd Phnom Penh Branch	218,736	0.1%	162,518	0.1%	34.6%
38	Maybank (Cambodia) Plc.	5,879,077	2.3%	4,937,194	2.2%	19.1%
39	MB Bank (Cambodia) Plc.	645,795	0.3%	437,401	0.2%	47.6%
40	Mega International Commercial Bank Co., Ltd Phnom Penh Branch	433,518	0.2%	493,422	0.2%	-12.1%
41	Oriental Bank Plc.	247,329	0.1%	172,712	0.1%	43.2%
42	Panda Commercial Bank Plc. *	2,015,701	0.8%	1,374,942	0.6%	46.6%
43	Peak Wealth Bank Plc.	66,555	0.0%	45,205.17	0.0%	47.2%
44	Phillip Bank Plc.	2,426,395	0.9%	2,482,163	1.1%	-2.2%
45	Phnom Penh Commercial Bank Plc.	2,796,747	1.1%	2,595,928	1.1%	7.7%
46	Prince Bank Plc. *	2,602,044	1.0%	4,669,370	2.0%	-44.3%
47	RHB Bank (Cambodia) Plc.	2,637,534	1.0%	2,714,282	1.2%	-2.8%
48	Saigon Thuong Tin Bank (Cambodia) Plc known as Sacombank (Cambodia) Plc.	910,827	0.4%	814,510	0.4%	11.8%
49	Saigon-Hanoi Bank Cambodia Plc.	586,055	0.2%	547,649	0.2%	7.0%
50	Sathopana Bank Plc.	7,062,515	2.7%	6,760,315	2.9%	4.5%
51	SBI Ly Hour Bank Plc.	2,816,946	1.1%	2,607,652	1.1%	8.0%
52	Shinhan Bank (Cambodia) Plc.	658,094	0.3%	577,832	0.3%	13.9%
53	Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	12,286	0.0%	19,223	0.0%	-36.1%
54	Taiwan Cooperative Bank, Phnom Penh Branch	348,405	0.1%	246,852	0.1%	41.1%
55	Union Commercial Bank Plc.	2,414,005	0.9%	2,393,856	1.0%	0.8%
56	Vattanac Bank	3,210,674	1.2%	2,869,863	1.3%	11.9%
57	Vietnam Bank for Agriculture and Rural Development Cambodia Branch	12,076	0.0%	12,951	0.0%	-6.8%
58	Wing Bank (Cambodia) Plc.	11,104,300	4.3%	7,098,900	3.1%	56.4%
59	Woori Bank (Cambodia) Plc.	3,027,575	1.2%	2,947,907	1.3%	2.7%
	Subtotal	245,950,398	95.5%	219,263,255	95.7%	12.2%
No.	Microfinance Deposit-taking Institutions (MDIs)					
1	AMK Plc.	1,568,201	0.6%	1,311,814	0.6%	19.5%
2	AMRET Plc.	5,730,266	2.2%	4,550,933	2.0%	25.9%
3	LOLC (Cambodia) Plc.	3,821,845	1.5%	3,699,571	1.6%	3.3%
4	Mohanakor Plc.	576,270	0.2%	384,651	0.2%	49.8%
	Subtotal	11,696,583	4.5%	9,946,968	4.3%	17.6%
	Grand Total	257,646,980	100.0%	229,210,223	100.0%	12.4%

*Prince Bank Plc. and Panda Commercial Bank Plc. were delicensed on 6 January 2026 and 20 February 2026 respectively.

**DTIs-TOTAL DEPOSITS CLASSIFIED BY CUSTOMER TYPES
AS AT 31 DECEMBER 2025**

(millions of KHR)

1 USD / KHR = 4.013

Table 13

No.	Commercial Banks	Total Deposits	Government	State-owned Enterprises	Businesses, excluding Depository Institutions	Non-Profit Institutions	Individuals	Non-Residents	Others
1	Acleida Bank Plc.	35,575,363	2,025,503	546,274	2,478,720	426,159	28,842,973	1,255,735	-
2	Advanced Bank of Asia Limited	50,248,853	665,819	-	5,999,432	-	43,119,989	417,507	46,107
3	Agricultural and Rural Development Bank	258,097	-	-	207,051	-	51,039	2	-
4	Alpha Commercial Bank Plc.	1,329,429	-	-	113,872	419	56,125	1,159,014	-
5	Asia-Pacific Development Bank Plc.	5,852,426	-	233,388	218,371	23,764	5,264,783	112,119	-
6	Bangkok Bank Public Company Limited, Cambodia Branch	322,188	-	-	153,558	-	167,033	1,598	-
7	Bank for Investment and Development of Cambodia Plc.	1,808,816	144,246	-	686,798	-	906,845	70,928	-
8	Bank of China (Hong Kong) Limited Phnom Penh Branch	4,503,730	175	185,245	2,783,520	-	853,826	680,963	-
9	Booyoung Khmer Bank	19,735	-	-	5,318	-	19,480	55	-
10	Branch of Industrial Bank of Korea, Phnom Penh*	176,599	-	1	135,613	-	40,604	381	-
11	Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	1,157,929	-	56,287	373,790	-	682,839	45,013	-
12	Branch of Mizuho Bank, Ltd.	589,241	-	-	69,536	-	505,048	14,657	-
13	BRED Bank (Cambodia) Plc.	582,968	-	-	79,482	-	497,852	5,635	-
14	Cambodia Asia Bank Ltd.	5,572,306	2,507	2,303	58,294	-	4,939,719	569,484	-
15	Cambodia Post Bank Plc.	418,465	1	-	344,997	-	28,426	14,284	26,335
16	Cambodian Commercial Bank Plc.	6,449,002	27,788	1,305	1,319,029	4,422	4,614,780	416,710	-
17	Cambodian Public Bank Plc.	28,563,817	3,100,161	324,233	10,088,932	69,389	12,324,573	2,695,223	30,695
18	Canadia Bank Plc.	498,030	-	234,354	331,413	-	469,512	164,488	383
19	CCU Commercial Bank Plc.	946,209	105,092	-	94,333	-	699,833	46,435	-
20	Chief (Cambodia) Commercial Bank Plc.	5,797,682	5,751	250	2,728,201	12,114	3,050,457	34,618	-
21	CIMB Bank Plc.	4,841,444	62,931	-	1,272,725	3,730	3,190,902	311,106	908
22	CMB Bank Plc.	341,258	-	-	1,939	0.4	336,874	2,444	-
23	Chip Mong Commercial Bank Plc.	694,639	-	-	187,528	-	284,395.8	222,718	-
24	First Commercial Bank Phnom Penh Branch	8,178,113	231,057	964,572	1,079,253	847,499	5,008,973	46,710	50
25	Foreign Trade Bank of Cambodia	2,567,854	13	252	158,909	-	2,340,563	68,117	-
26	Hattha Bank Plc.	1,581,538	-	-	62,306	-	1,518,709	523	-
27	Heng Feng (Cambodia) Bank Plc.	757,770	-	-	18,006	-	739,764	-	458,970
28	HH Bank (Cambodia) Plc.	1,567,899	250	-	16,659	87	1,049,627	42,306	-
29	Hong Leong Bank (Cambodia) Plc.	339,124	-	256	9,956	-	148,730	180,183	-
30	IBANK (Cambodia) Plc.	2,212,724	-	-	1,315,541	-	694,586	202,597	-
31	ICBC Limited Phnom Penh Branch	3,801,220	-	-	-	-	-	-	-
32	IPU Sea Bank (Cambodia) Plc.	15,382,638	12,029	50,633	1,148,978	46,886	2,536,992	5,702	-
33	J Trust Royal Bank Plc.	193,021	44	44	486,947	48,816	14,605,308	48,481	-
34	K8 Prastac Bank Plc.	218,736	154	-	114,553	0.3	72,077	31,947	5
35	King Thai Bank Public Co., Ltd Phnom Penh Branch	5,879,077	2,149	303,001	1,948,809	3,101	3,405,959	216,059	-
36	Maybank (Cambodia) Plc.	645,795	-	-	142,972	-	500,572	4,251	-
37	M8 Bank (Cambodia) Plc.	483,518	-	-	300,511	0.0	44,633.4	88,076	297
38	Mega International Commercial Bank Co., Ltd Phnom Penh Branch	247,359	96	-	36,506	-	192,974	17,749	4
39	Oriental Bank Plc.	2,015,701	-	-	76,914	-	1,850,059	88,727	-
40	Panda Commercial Bank Plc. *	66,555	-	-	5,000	-	61,554	1	-
41	Peak Wealth Bank Plc.	2,426,395	-	-	253,794	-	1,231,063	202,691	-
42	Phillip Bank Plc.	2,796,747	390	-	295,410	38,847	2,251,690	249,257	-
43	Phnom Penh Commercial Bank Plc.	2,602,044	-	-	173,001	-	2,375,870	53,173	-
44	Prince Bank Plc. *	2,637,534	-	-	417,366	-	1,935,406	284,758	5
45	RHB Bank (Cambodia) Plc.	910,827.0	-	-	79,087	-	799,812	31,928	-
46	Saigon Thuong Tin Bank (Cambodia) Plc known as Sacombank (Cambodia) Plc.	586,065	-	222,304	191,648	-	1,66,864	5,238	-
47	Saitan-Hanoi Bank, Cambodia Plc.	7,062,515	39,019	-	1,355,266	-	5,408,798	279,433	-
48	Satrapana Bank Plc.	2,816,946	58,501	52,005	160,195	41,025	2,376,548	107,744	20,928
49	Shinhan Bank (Cambodia) Plc.	658,094	5,574	-	228,314	1,225	283,977	139,004	-
50	S8 Ly Hour Bank Plc.	12,286	-	1,840	210	-	10,097	0.0	139
51	Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	348,405	-	-	166,665	-	149,829	31,912	-
52	Taiwan Cooperative Bank, Phnom Penh Branch	2,414,005	-	-	303,550	-	1,363,302	747,153	-
53	Union Commercial Bank Plc.	3,210,674	281,800	19,988	262,064	9,652	2,637,155	13	-
54	Vattanac Bank	12,076	-	-	4,141	-	7,911	24	-
55	Vietnam Bank for Agriculture and Rural Development Cambodia Branch	11,104,300	3,199,904	-	1,146,456	-	6,886,687	71,253	-
56	Wing Bank (Cambodia) Plc.	3,027,575	-	-	166,700	-	2,663,641	107,476	-
57	Woori Bank (Cambodia) Plc.	245,950,398	10,100,999	89,758	166,700	1,577,136	176,894,089	11,592,511	583,919
	Subtotal	2,459,500,398	10,100,999	3,129,205	42,072,538	1,577,136	188,051,974	11,732,672	4,6%
	No. Microfinance Deposit-taking Institutions (MDIs)								
1	AMK Plc.	1,568,201	15,473	-	58,169	-	1,387,003	103,576	3,980
2	AMBET Plc.	5,730,246	5,010	34,411	154,282	-	5,524,979	11,584	-
3	LOIC (Cambodia) Plc.	3,821,845	89,369	-	34,083	3,821	3,669,573	25,000	-
4	Mohanakor Plc.	576,270	-	-	-	-	576,270	-	-
	Subtotal	11,696,563	109,851	34,411	246,534	3,821	11,157,625	140,160	3,980
	Grand Total	257,846,980	10,210,850	3,163,616	42,319,072	1,580,957	189,208,999	11,872,832	4.6%
	As Percentage of Grand Total	100.0%	4.0%	1.2%	16.4%	0.6%	73.0%	4.6%	0.2%

*Prince Bank Plc. and Panda Commercial Bank Plc. were delicensed on 6 January 2026 and 20 February 2026 respectively.

DTIs-LOANS AND NON-PERFORMING LOANS (NPLS)

Table 14

(millions of KHR)

No.	Commercial Banks	2025			2024		
		1 USD / KHR = 4,013			1 USD/KHR = 4,025		
		Loans ¹	NPLs	NPL Ratio	Loans	NPLs	NPL Ratio
1	Aceda Bank Plc.	29,718,721	2,037,553	6.9%	27,934,459	1,700,167	6.1%
2	Advanced Bank of Asia Limited	37,966,776	3,084,459	8.1%	34,281,391	2,460,124	7.2%
3	Agricultural and Rural Development Bank	2,123,748	190,299	9.0%	1,911,561	175,295	9.2%
4	Alpha Commercial Bank Plc.	321,423	33,517	10.4%	301,297	13,031	4.3%
5	Asia-Pacific Development Bank Plc.	6,333,515	28,393	0.4%	4,057,003	22,913	0.6%
6	Bangkok Bank Public Company Limited, Cambodia Branch	160,807	-	-	161,541	24,289	15.0%
7	Bank for Investment and Development of Cambodia Plc.	2,330,148	144,201	6.2%	2,152,525	123,379	5.7%
8	Bank of China (Hong Kong) Limited Phnom Penh Branch	3,464,482	45,476	1.3%	3,185,482	63,121	2.0%
9	Booyoung Khmer Bank	315,232	85,410	27.1%	377,745	99,895	26.4%
10	Branch of Industrial Bank of Korea "Phnom Penh"	449,403	47,084	10.5%	476,541	33,387	7.0%
11	Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	424,921	21,580	5.1%	488,790	20,187	4.1%
12	Branch of Mizuho Bank, Ltd.	-	-	-	-	-	-
13	BRED Bank (Cambodia) Plc.	1,741,300	203,457	11.7%	1,924,515.10	164,128.58	8.5%
14	Bridge Bank Plc.	699,875	26,090	3.7%	368,173	24,610	6.7%
15	Cambodia Asia Bank Ltd.	322,690	40,960	12.7%	334,187	26,149	7.8%
16	Cambodia Post Bank Plc.	5,176,728	277,234	5.4%	4,510,081	240,613	5.3%
17	Cambodian Commercial Bank Plc.	195,864	51,092	26.1%	296,979	39,361	13.3%
18	Cambodian Public Bank Plc.	5,692,724	145,225	2.6%	6,016,897	122,552	2.0%
19	Canadia Bank Plc.	19,935,889	1,572,479	7.9%	20,573,614	1,278,118	6.2%
20	Cathay United Bank (Cambodia) Plc.	1,609,394	135,687	8.4%	1,842,758	89,052	4.8%
21	CCU Commercial Bank Plc.	477,258	319	0.1%	281,164	-	-
22	Chief (Cambodia) Commercial Bank Plc.	1,120,374	111,186	9.9%	848,460	66,267	7.8%
23	Chip Mong Commercial Bank Plc.	3,383,946	195,093	5.8%	2,837,410	168,488	5.9%
24	CIMB Bank Plc.	4,222,096	148,212	3.5%	3,716,849	91,896	2.5%
25	DGB Bank Plc.	1,290,301	226,515	17.6%	1,323,247	226,818	17.1%
26	First Commercial Bank Phnom Penh Branch	2,926,001	150,391	5.1%	3,581,121	171,350	4.8%
27	Foreign Trade Bank of Cambodia	5,109,189	333,164	6.5%	5,165,105	218,112	4.2%
28	Hattha Bank Plc.	3,363,595	1,196,683	35.6%	4,431,231	1,577,129	35.6%
29	Heng Feng (Cambodia) Bank Plc.	531,795	3,085	0.6%	493,534	2,753	0.6%
30	HH Bank (Cambodia) Plc.	540,406	193,247	35.8%	458,795	165,104	36.0%
31	Hong Leong Bank (Cambodia) Plc.	1,581,182	155,803	9.9%	1,784,312	163,241	9.1%
32	IBANK (Cambodia) Plc.	632,803	6,168	1.0%	652,663	7,307	1.1%
33	ICBC Limited Phnom Penh Branch	2,111,382	6	0.0%	2,191,258	1,157	0.1%
34	IPU Sea Bank (Cambodia) Plc.	-	-	-	-	-	-
35	J Trust Royal Bank Plc.	3,587,372	286,792	8.0%	3,739,580	308,814	8.3%
36	KB Prasac Bank Plc.	20,916,227	1,675,340	8.0%	20,989,549	1,284,104	6.1%
37	Krung Thai Bank Public Co., Ltd Phnom Penh Branch	264,818	-	-	171,182	-	-
38	Maybank (Cambodia) Plc.	4,658,961	339,766	7.3%	4,811,383	304,387	6.3%
39	MB Bank (Cambodia) Plc.	1,247,158	12,741	1.0%	1,006,509	2,557	0.3%
40	Mega International Commercial Bank Co., Ltd Phnom Penh Branch	893,659	27,258	3.1%	1,134,284	45,715	4.0%
41	Oriental Bank Plc.	336,607	16,119	4.8%	265,733	3,020	1.1%
42	Panda Commercial Bank Plc. *	2,152,874	-	-	544,233	-	-
43	Peak Wealth Bank Plc.	145,603	2,975	2.0%	107,052	-	-
44	Phillip Bank Plc.	2,435,849	418,160	17.2%	2,430,979	253,176	10.4%
45	Phnom Penh Commercial Bank Plc.	4,035,377	459,211	11.4%	3,608,090	355,987	9.9%
46	Prince Bank Plc. *	2,871,824	826,914	28.8%	3,138,886	415,451	13.2%
47	RHB Bank (Cambodia) Plc.	2,506,678	337,647	13.5%	2,824,952	351,558	12.4%
48	Saigon Thuong Tin Bank (Cambodia) Plc known as Saccombank (Cambodia) Plc.	837,960	116,832	13.9%	820,794	90,471	11.0%
49	Saigon-Hanoi Bank Cambodia Plc.	2,030,514	260,060	12.8%	2,039,270	273,764	13.4%
50	Sathapana Bank Plc.	8,240,063	1,148,474	13.9%	8,111,903	1,014,299	12.5%
51	SBI Ly Hour Bank Plc.	3,366,403	202,609	6.0%	3,308,060	133,579	4.0%
52	Shinhan Bank (Cambodia) Plc.	3,103,219	84,203	2.7%	2,893,031	86,989	3.0%
53	Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	674,419	79,452	11.8%	502,850	70,583	14.0%
54	Taiwan Cooperative Bank, Phnom Penh Branch	1,619,317	279,636	17.3%	2,164,431	135,094	6.2%
55	Union Commercial Bank Plc.	2,183,359	46,828	2.1%	2,335,853	51,777	2.2%
56	Vattanac Bank	1,004,545	91,986	9.2%	1,351,577	91,255	6.8%
57	Vietnam Bank for Agriculture and Rural Development Cambodia Branch	159,487	4,304	2.7%	136,823	4,118	3.0%
58	Wing Bank (Cambodia) Plc.	9,046,377	599,187	6.6%	5,123,151	316,402	6.2%
59	Woori Bank (Cambodia) Plc.	4,113,749	737,153	17.9%	4,923,930	427,497	8.7%
	Subtotal	228,706,385	18,943,715	8.3%	217,444,769	15,600,593	7.2%
No. Microfinance Deposit-taking Institutions (MDIs)							
1	AMK Plc.	2,563,648	181,824	7.1%	2,342,053	150,940	6.4%
2	AMRET Plc.	6,549,268	367,386	5.6%	6,111,165	243,917	4.0%
3	LOLC (Cambodia) Plc.	5,510,230	609,335	11.1%	5,316,365	382,781	7.2%
4	Mohanakor Plc.	637,728	196,288	30.8%	553,230	108,496	19.6%
	Subtotal	15,260,874	1,354,832	8.9%	14,322,813	886,134	6.2%
	Grand Total	243,967,259	20,298,548	8.3%	231,767,582	16,486,727	7.1%

*Prince Bank Plc. and Panda Commercial Bank Plc. were delicensed on 6 January 2026 and 20 February 2026 respectively.

DTIs-TOTAL CREDITS BY INSTITUTIONAL SECTORS AND ECONOMIC ACTIVITIES

Table 15

(millions of KHR)

No.	Type of Industries	2025		2024		Growth Rate (%) 2025 over 2024
		1 USD / KHR =	4,013	1 USD / KHR =	4,025	
		Amount	Share	Amount	Share	
1	Agriculture, Forestry and Fishing	23,081,019	9.5%	23,468,580	10.1%	-1.7%
2	Mining and Quarrying	1,376,730	0.6%	1,298,603	0.6%	6.0%
3	Manufacturing	10,747,018	4.4%	10,037,963	4.3%	7.1%
	Of which Textile, Wearing Apparel and Leather Products	1,352,481	0.6%	1,175,122	0.5%	15.1%
4	Utilities	4,491,888	1.8%	3,118,828	1.3%	44.0%
5	Construction	25,256,972	10.4%	22,696,293	9.8%	11.3%
6	Wholesale Trade	20,756,204	8.5%	20,311,868	8.8%	2.2%
7	Retail Trade	40,916,625	16.8%	40,101,363	17.3%	2.0%
8	Accommodation and Food Service Activities	10,132,645	4.2%	9,386,813	4.1%	7.9%
9	Arts, Entertainment and Recreation	332,133	0.1%	314,269	0.1%	5.7%
10	Transport and Storage	6,704,270	2.7%	6,671,282	2.9%	0.5%
11	Information and Communications	981,985	0.4%	970,158	0.4%	1.2%
12	Rental and Operational Leasing Activities, excluded Real Estate Leasing and Rentals	3,210,630	1.3%	3,186,140	1.4%	0.8%
13	Real Estate Activities	54,816,443	22.5%	52,646,394	22.7%	4.1%
	Of which Mortgages, Owner-Occupied Housing only	24,464,670	10.0%	25,873,849	11.2%	-5.4%
14	Education	892,228	0.4%	845,984	0.4%	5.5%
15	Human Health and Social Work Activities	1,514,122	0.6%	1,557,407	0.7%	-2.8%
16	Activities of households as employers; undifferentiated goods- and services-producing activities of households for own use	25,465,364	10.4%	23,614,873	10.2%	7.8%
	Of which Personal Lending	23,116,451	9.5%	21,682,310	9.4%	6.6%
	Of which Credit Cards	1,151,582	0.5%	946,202	0.4%	21.7%
17	Other Lending	13,290,983	5.4%	11,540,764	5.0%	15.2%
	Total	243,967,259	100.0%	231,767,582	100.0%	5.3%

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

TOTAL CREDITS BY INSTITUTIONAL SECTORS AND ECONOMIC ACTIVITIES & BY INDIVIDUAL DTIS AS AT 31 DECEMBER 2025

	Agriculture, Forestry and Fishing	Mining and Quarrying	Manufacturing	Utilities	Construction	Wholesale Trade	Retail Trade	Accommodation and Food Services	Arts, Entertainment and Recreation	Transport and Storage	Information and Communications	Real Estate Activities	Education	Human Health and Social Work Activities	Activities of households as employers; unincorporated and services-producing activities of households for own use	Other Lending
No. Commercial Banks	29,718,721	1,510,424	224,220	127,879	1,433,769	1,617,869	8,349,682	1,589,003	59,943	1,373,376	13,374	1,517,433	85,547	329,908	51,645,413	1,719,724
1. Asean Bank Plc.	51,629,424	224,220	127,879	127,879	1,433,769	1,617,869	8,349,682	1,589,003	59,943	1,373,376	13,374	1,517,433	85,547	329,908	51,645,413	1,719,724
2. Advanced Bank of Asia Limited	2,054,314	128,844	2,439,441	511,647	1,543,175	5,893,466	10,404,604	1,546,945	131,235	1,039,486	50,151	590,277	7,642,354	-	186,146	3,486,472
3. Agricultural and Rural Development Bank	2,123,748	-	-	-	-	-	-	-	-	-	-	-	-	76,576	-	-
4. Apha Commercial Bank Plc.	1,653	-	-	-	81,104	7,430	49,330	48,641	-	319,698	5,574	102,894	-	-	1,124	-
5. Asia-Pacific Development Bank Plc.	6,333,615	1,651,9	1,968	28,592	145,962	930,398	1,034,850	486,461	-	-	-	3,420,140	-	-	11,359	-
6. Bangkok Bank Public Company Limited, Cambodia Branch	160,897	-	21,210	38,592	18,380	18,380	16,055	-	-	-	-	40,853	-	-	39,607	-
7. Bank of Investment and Development of Cambodia Plc.	2,350,146	288,510	-	46,996	143,314	232,729	20,421	6,172	-	527,49	20,334	16,038	27,456	-	364,895	150,689
8. Bank of China (Hong Kong) Limited Phnom Penh Branch	3,464,462	41,104	791,388	825,231	81,122	184,193	203,26	30,991	4,291	1,112	10,380	16,675	177	2,988	2,469	91,625
9. Bojomy Kimmer Bank	315,232	12,96	2,427	6,751	40,886	37,007	471,29	353,17	-	-	-	14,923	-	-	14,341	94,714
10. Branch of Industrial Bank of Korea (Phnom Penh)	497,403	14,330	7,478	3,634	28,388	195,633	1,444	19,832	-	1,946	-	7,664	-	-	-	-
11. Branch of Kasai Bank Public Company Limited (Phnom Penh)	424,921	-	119,318	50,676	28,388	195,633	1,444	19,832	-	1,946	-	7,664	-	-	-	-
12. Branch of Mizuho Bank, Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13. BRID Bank (Cambodia) Plc.	1,741,300	8,507	1,550	23,600	29,693	97,327	920,444	82,684	15,443	8,879	-	436,218	49,248	17,137	237,756	81,005
14. Bridge Bank Plc.	699,875	4,002	77,663	34,909	19,422	14,487	579,19	163,254	3,403	3,403	1,61	12,170	185	-	8,191	12,569
15. Cambodia Aia Bank Ltd.	322,690	5,066	10,198	45,360	34,335	137,443	15,124	15,124	8,732	-	-	10,024	263	-	31,372	-
16. Cambodia Post Bank Plc.	1,176,728	193,641	3,825	62,273	550,125	4,520	2,231,531	43,974	-	32,477	2,146	9,690,994	-	-	534,483	253,432
17. Combodion Commercial Bank Plc.	195,844	-	13,827	6,062	6,062	35,328	12,225	12,225	-	-	-	5,266	-	-	29	-
18. Combodion Public Bank Plc.	5,692,724	93,747	0	36,537	64,518	734,600	1,073,710	566,650	5,451	201,988	61,69	112,067	122,453	45,565	231,391	87,637
19. Coradia Bank Plc.	19,935,889	391,807	604,121	464,632	40,442	5,439,031	11,426,874	2,117,075	3,265,920	8,557	82,756	338,232	5,112,202	-	486,005	1,524,994
20. Cui Commercial Bank Plc.	1,609,394	9,488	22	20,343	813	89,637	22,038	41,400	5,550	507	701	3,930,500	4,320	-	23,834	4,320
21. Cui Commercial Bank (Cambodia) Plc.	477,258	61,164	986	124,091	2,702	112,625	19,916	12,449	9,770	8,277	24,153	40,858	1,362	-	17,483	4,637
22. Chief Commercial Bank Plc.	1,120,374	36,064	-	40,997	35,002	194,421	37,737	26,300	107,488	1,698	108,813	159	51,40	3,183	119,433	41,243
23. Chip Mong Commercial Bank Plc.	3,383,944	13,720	38,944	35,002	194,421	37,737	26,300	107,488	1,698	108,813	159	51,40	3,183	119,433	41,243	
24. CIMB Bank Plc.	4,222,074	70,725	8,447	285,362	22,440	403,980	745,312	336,815	99,534	10,542	18,456	40,395	11,395	15,586	86,582	8,582
25. DGB Bank Plc.	1,290,301	15,120	-	7,197	185,305	-	47,919	-	-	11,927	-	44,238	-	-	219,496	-
26. First Commercial Bank Phnom Penh Branch	2,924,001	86,106	-	298,881	2,066	319,622	435,746	108,190	1,297	40,663	362	15,153	20,116	9,901	20,450	13,940
27. Foreign Trade Bank of Cambodia	5,107,189	8,008	219,103	98,493	1,048,449	361,429	30,321	79,427	31,487	1,200,799	633	1,200,799	2,978	13,688	724,601	173,284
28. Hainan Bank Plc.	3,843,895	523,837	76,930	7,490	124,607	981,530	79,427	80,539	79,427	145,005	210	103,520	942,983	2,784	214,944	146,873
29. Heng Fong (Cambodia) Bank Plc.	531,795	2,790	2,909	18,802	25,243	691,54	69,154	69,220	362	4,498	17,563	12,277	93,636	-	813	-
30. HH Bank (Cambodia) Plc.	540,406	7,616	2,791	11,246	112,268	465,984	61,538	61,538	361,91	3,619	2,303	-	-	-	50,990	63,518
31. Hong Leong Bank (Cambodia) Plc.	1,891,182	-	114,637	68,975	43,389	52,219	179,875	28,434	-	3,619	-	180,305	-	-	39,877	39,650
32. IAN Bank (Cambodia) Plc.	632,803	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
33. ICBC Limited Phnom Penh Branch	2,111,382	-	624,037	485,537	434,808	346,614	-	-	-	133,603	-	-	-	-	31,489	-
34. IPU Sea Bank (Cambodia) Plc.	3,897,372	298,323	350,892	2,415	562,523	759,970	119,632	32,362	6,493	67,506	11,990	1,649	906	702	35,881	26,383
35. J Trust Royal Bank Plc.	20,918,272	3,329,074	186,220	95,942	2,693,027	8,985	4,034,871	374,656	20,483	1,070,308	213,218	2,001,264	11,582	38,065	57,515,915	1,066,477
36. L8 Prasec Bank Plc.	244,818	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
37. Kong Thai Bank Public Co., Ltd Phnom Penh Branch	4,698,911	38,013	74	207,827	199,555	502,727	1,425,226	307,746	54,929	117,243	225,477	111,243	8,773	378,979	24,707	24,707
38. Maybank (Cambodia) Plc.	1,927,158	2,254	18,141	146,791	81,474	287,079	131,608	40,497	1,494	32,346	5,038	320,646	65,583	3,173	59,150	16,990
39. M8 Bank (Cambodia) Plc.	809,659	50,286	25,767	14,239	201,990	90,719	920,79	27,027	4,823	5,937	13,319	5,008	305,942	-	14,147	40,037
40. Mega International Commercial Bank Co., Ltd Phnom Penh Branch	334,607	17,856	2,174	12,456	2,019	97,424	14,325	37,745	4,823	-	-	9,078	74,053	-	46,714	18,020
41. Oriental Bank Plc.	2,152,874	7,445	62,144	-	946,544	373,512	14,200	14,200	-	-	-	4,804	-	-	35,468	40,551
42. Oversea Commercial Bank Plc. *	1,619,403	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
43. Peach Wealth Bank Plc.	2,453,841	281,869	7,489	54,494	145,748	146,011	273,993	43,338	989	1,538	-	26,178	1,183,128	-	29,389	49,946
44. Philip Bank Plc.	4,035,377	107,663	12,254	18,742	61,666	218,699	271,312	287,738	9,742	121,277	7,137	103,038	644,129	15,261	891,023	344,045
45. Phnom Penh Commercial Bank Plc.	2,871,824	41,810	28,405	16,344	21,463	263,444	500,165	116,834	7,132	2,303	27,131	89,338	1,075,681	3,576	90,256	132,991
46. Piraeus Bank Plc. *	2,386,678	76,536	8,937	139,907	29,978	320,035	277,419	283,954	25,218	1,162	5,410	69,280	781,013	8,890	3,012	120,668
47. PNB Bank (Cambodia) Plc.	807,960	17,334	103,540	6,794	8,211	103,642	48,833	8,956	-	914	-	1,804	272,860	-	12,099	3,424
48. Saigon Thuong Tin Bank (Cambodia) Plc. known as Sacombank (Cambodia) Plc.	2,090,514	11,773	71,450	3,161	180,167	30,376	10,302	3,388	172	-	-	-	-	-	243,739	-
49. Saigona-Hano Bank Cambodia Plc.	8,240,063	769,222	294,397	163,274	394,556	499,895	2,105,836	173,884	14,773	307,642	4,699	76,603	1,535,849	10,720	1,651,291	35,940
50. Sathapana Bank Plc.	3,364,403	395,450	42,239	29,314	3,296	234,271	217,080	248,310	34,224	4,960,677	6,859	140,019	5,582,803	57,823	1,444,868	56,566
51. SBI Ly Hour Bank Plc.	3,103,219	17,861	64,291	2,927	290,029	91,369	92,272	127,150	85	2,513	745	2,993	2,307,242	26,601	148,052	3,780
52. Shinhan Bank (Cambodia) Plc.	674,419	-	36,764	11,640	37,579	257,500	106,190	106,190	7,234	8,924	7,234	8,924	-	-	5,092	-
53. Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	1,619,317	21,195	2,489	10,742	10,469	70,416	115,655	102,965	8,219	2,049	169,402	436,288	-	-	412,777	-
54. Tawin Commercial Bank Plc.	2,183,359	147,952	82	67,669	9,539	259,884	340,330	67,210	8,224	8,224	1,181,715	8,484	775	3,359	63,952	21,089
55. Union Commercial Bank Plc.	1,004,545	60,801	710	70,001	22,626	144,377	143,084	147,155	665	4,524	-	1,337	166,788	-	30,300	36,464
56. Vallance Bank	159,487	22,195	21,769	-	31,469	58,283	-	-	-	-	-	-	-	-	-	-
57. Vietnam Bank for Agriculture and Rural Development Cambodia Branch	9,046,377	528,337	9,914	158,588	4,569	881,044	322,716	473,638	4,275	17,609	19,400	3,809,062	20,086	97,745	1,345,749	1,024,779
58. Wing Bank (Cambodia) Plc.	4,113,749	894,695	4,839	64,362	709	773,835	4,908	4,908	413	148,741	19,400	183,842	22,431	290,184	1,575,767	17,826
59. Wooler Bank (Cambodia) Plc.	228,706,385	19,441,775	1,376,600	10,526,332	4,425,573	24,640,813	202,791,129	37,549,27								

DTIs-LOANS TO DEPOSITS

Table 17

(millions of KHR)

No.	Commercial Banks	2025			2024		
		1 USD / KHR = 4.013			1 USD / KHR = 4.025		
		Deposits	Loans	Loans to Deposits Ratio	Deposits	Loans	Loans to Deposits Ratio
1	Aclea Bank Plc.	35,575,363	29,718,721	83.5%	31,546,958	27,934,459	88.5%
2	Advanced Bank of Asia Limited	50,248,853	37,966,776	75.6%	43,051,338	34,281,391	79.6%
3	Agricultural and Rural Development Bank	258,093	2,123,748	822.9%	45,166	1,911,561	4232.3%
4	Alpha Commercial Bank Plc.	1,329,429	321,423	24.2%	574,352	301,297	52.5%
5	Asia-Pacific Development Bank Plc.	5,852,426	6,333,515	108.2%	3,790,846	4,057,003	107.0%
6	Bangkok Bank Public Company Limited, Cambodia Branch	322,188	160,807	49.9%	195,678	161,541	82.6%
7	Bank for Investment and Development of Cambodia Plc.	1,808,816	2,330,148	128.8%	1,411,066	2,152,525	152.5%
8	Bank of China (Hong Kong) Limited Phnom Penh Branch	4,503,730	3,464,482	76.9%	3,988,903	3,185,482	79.9%
9	Booyoung Khmer Bank	19,735	315,232	1597.3%	16,693	377,745	2262.9%
10	Branch of Industrial Bank of Korea "Phnom Penh"	11,367	449,403	3953.5%	12,620	476,541	3776.2%
11	Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	176,599	424,921	240.6%	137,031	488,790	356.7%
12	Branch of Mizuho Bank, Ltd.	-	-	-	-	-	-
13	BRED Bank (Cambodia) Plc.	1,157,929	1,741,300	150.4%	1,245,493	1,924,515	154.5%
14	Bridge Bank Plc.	589,241	699,875	118.8%	384,445	368,173	95.8%
15	Cambodia Asia Bank Ltd.	582,968	322,690	55.4%	590,385	334,187	56.6%
16	Cambodia Post Bank Plc.	5,572,306	5,176,728	92.9%	4,670,618	4,510,081	96.6%
17	Cambodian Commercial Bank Plc.	418,465	195,864	46.8%	584,079	296,979	50.8%
18	Cambodian Public Bank Plc.	6,449,002	5,692,724	88.3%	5,999,847	6,016,897	100.3%
19	Canadia Bank Plc.	28,563,817	19,935,889	69.8%	26,779,109	20,573,614	76.8%
20	Cathay United Bank (Cambodia) Plc.	868,738	1,609,394	185.3%	1,058,708	1,842,758	174.1%
21	CCU Commercial Bank Plc.	498,030	477,258	95.8%	195,529	281,164	143.8%
22	Chief (Cambodia) Commercial Bank Plc.	946,209	1,120,374	118.4%	613,435	848,460	138.3%
23	Chip Mong Commercial Bank Plc.	5,797,682	3,383,946	58.4%	3,959,624	2,837,410	71.7%
24	CIMB Bank Plc.	4,841,444	4,222,096	87.2%	4,606,199	3,716,849	80.7%
25	DGB Bank Plc.	341,258	1,290,301	378.1%	418,332	1,323,247	316.3%
26	First Commercial Bank Phnom Penh Branch	694,639	2,926,001	421.2%	743,255	3,581,121	481.8%
27	Foreign Trade Bank of Cambodia	8,178,113	5,109,189	62.5%	7,361,250	5,165,105	70.2%
28	Hattha Bank Plc.	2,567,854	3,363,595	131.0%	4,041,909	4,431,231	109.6%
29	Heng Feng (Cambodia) Bank Plc.	1,581,538	531,795	33.6%	1,169,841	493,534	42.2%
30	HH Bank (Cambodia) Plc.	757,770	540,406	71.3%	1,016,117	458,795	45.2%
31	Hong Leong Bank (Cambodia) Plc.	1,567,899	1,581,182	100.8%	1,837,354	1,784,312	97.1%
32	IBANK (Cambodia) Plc.	339,124	632,803	186.6%	843,658	652,663	77.4%
33	ICBC Limited Phnom Penh Branch	2,212,724	2,111,382	95.4%	1,831,494	2,191,258	119.6%
34	IPU Sea Bank (Cambodia) Plc.	-	-	-	-	-	-
35	J Trust Royal Bank Plc.	3,801,220	3,587,372	94.4%	3,781,717	3,739,580	98.9%
36	KB Prasac Bank Plc.	15,382,638	20,916,227	136.0%	13,777,556	20,989,549	152.3%
37	Krung Thai Bank Public Co., Ltd Phnom Penh Branch	218,736	264,818	121.1%	162,518	171,182	105.3%
38	Maybank (Cambodia) Plc.	5,879,077	4,658,961	79.2%	4,937,194	4,811,383	97.5%
39	MB Bank (Cambodia) Plc.	645,795	1,247,158	193.1%	437,401	1,006,509	230.1%
40	Mega International Commercial Bank Co., Ltd Phnom Penh Branch	433,518	893,659	206.1%	493,422	1,134,284	229.9%
41	Oriental Bank Plc.	247,329	336,607	136.1%	172,712	265,733	153.9%
42	Panda Commercial Bank Plc. *	2,015,701	2,152,874	106.8%	1,374,942	544,233	39.6%
43	Peak Wealth Bank Plc.	66,555	145,603	218.8%	45,205.17	107,052	236.8%
44	Phillip Bank Plc.	2,426,395	2,435,849	100.4%	2,482,163	2,430,979	97.9%
45	Phnom Penh Commercial Bank Plc.	2,796,747	4,035,377	144.3%	2,595,928	3,608,090	139.0%
46	Prince Bank Plc. *	2,602,044	2,871,824	110.4%	4,669,370	3,138,886	67.2%
47	RHB Bank (Cambodia) Plc.	2,637,534	2,506,678	95.0%	2,714,282	2,824,952	104.1%
48	Saigon Thuong Tin Bank (Cambodia) Plc known as Sacombank (Cambodia) Plc.	910,827	837,960	92.0%	814,510	820,794	100.8%
49	Saigon-Hanoi Bank Cambodia Plc.	586,055	2,030,514	346.5%	547,649	2,039,270	372.4%
50	Sathapana Bank Plc.	7,062,515	8,240,063	116.7%	6,760,315	8,111,903	120.0%
51	SBI Ly Hour Bank Plc.	2,816,946	3,366,403	119.5%	2,607,652	3,308,060	126.9%
52	Shinhan Bank (Cambodia) Plc.	658,094	3,103,219	471.5%	577,832	2,893,031	500.7%
53	Small and Medium Enterprise Bank of Cambodia Plc. "SME Bank"	12,286	674,419	5489.2%	19,223	502,850	2615.8%
54	Taiwan Cooperative Bank, Phnom Penh Branch	348,405	1,619,317	464.8%	246,852	2,164,431	876.8%
55	Union Commercial Bank Plc.	2,414,005	2,183,359	90.4%	2,393,856	2,335,853	97.6%
56	Vattanac Bank	3,210,674	1,004,545	31.3%	2,869,863	1,351,577	47.1%
57	Vietnam Bank for Agriculture and Rural Development Cambodia Branch	12,076	159,487	1320.7%	12,951	136,823	1056.4%
58	Wing Bank (Cambodia) Plc.	11,104,300	9,046,377	81.5%	7,098,900	5,123,151	72.2%
59	Woori Bank (Cambodia) Plc.	3,027,575	4,113,749	135.9%	2,947,907	4,923,930	167.0%
	Subtotal	245,950,398	228,706,385	93.0%	219,263,255	217,444,769	99.2%
No.	Microfinance Deposit-taking Institutions (MDIs)						
1	AMK Plc.	1,568,201	2,563,648	163.5%	1,311,814	2,342,053	178.5%
2	AMRET Plc.	5,730,266	6,549,268	114.3%	4,550,933	6,111,165	134.3%
3	LOLC (Cambodia) Plc.	3,821,845	5,510,230	144.2%	3,699,571	5,316,365	143.7%
4	Mohanakor Plc.	576,270	637,728	110.7%	384,651	553,230	143.8%
	Subtotal	11,696,583	15,260,874	130.5%	9,946,968	14,322,813	144.0%
	Grand Total	257,646,980	243,967,259	94.7%	229,210,223	231,767,582	101.1%

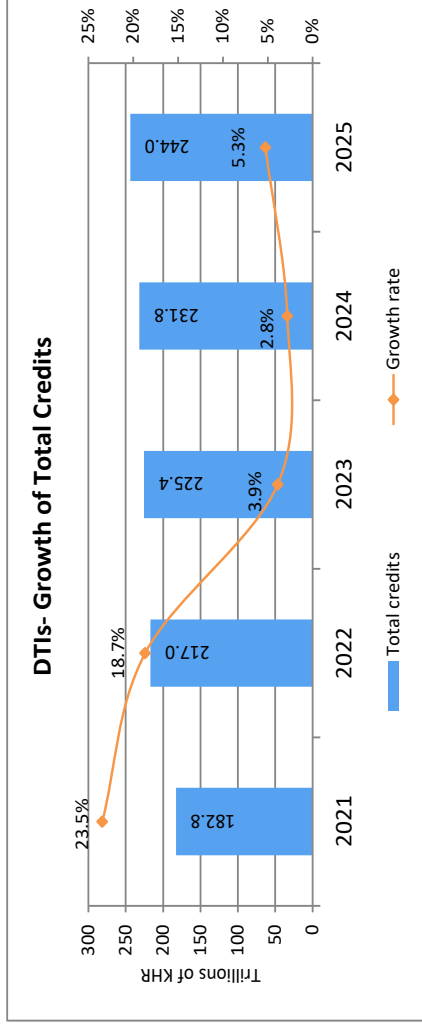
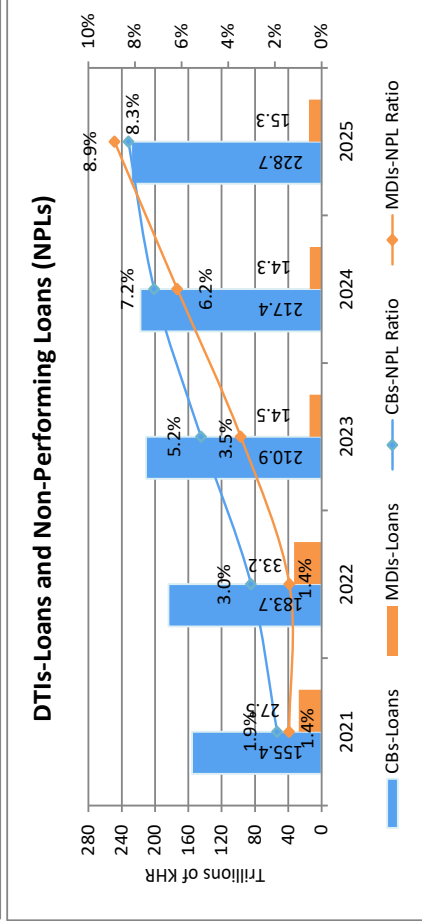
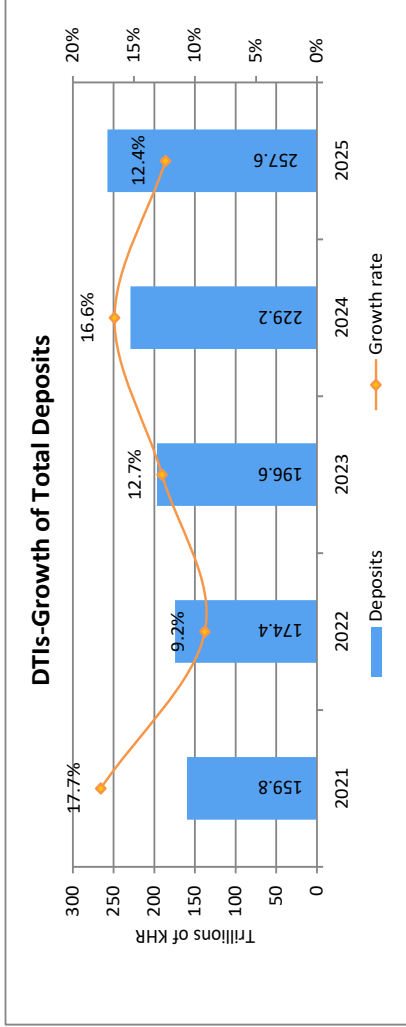
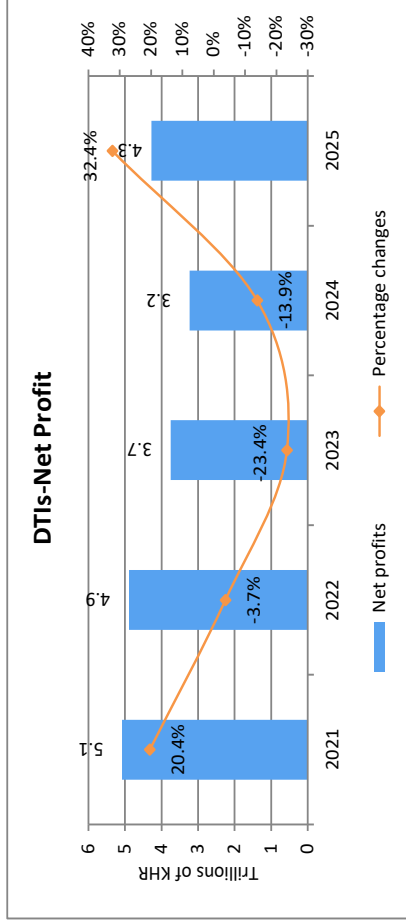
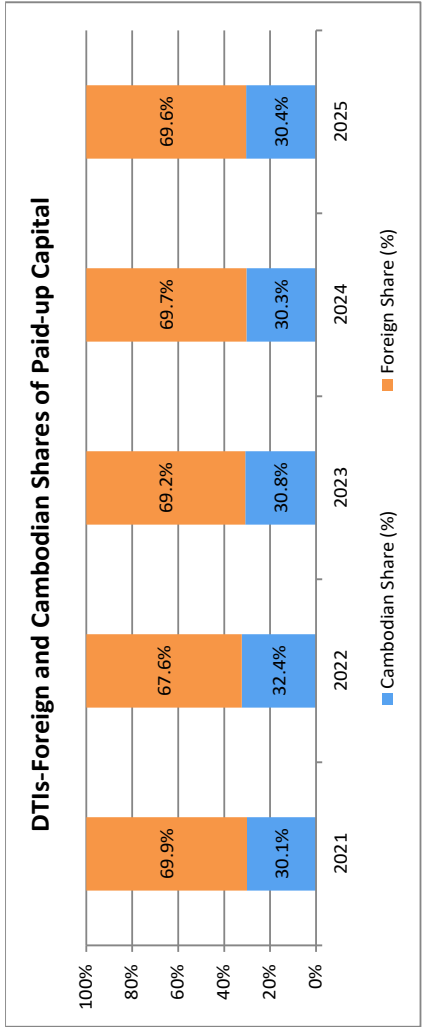
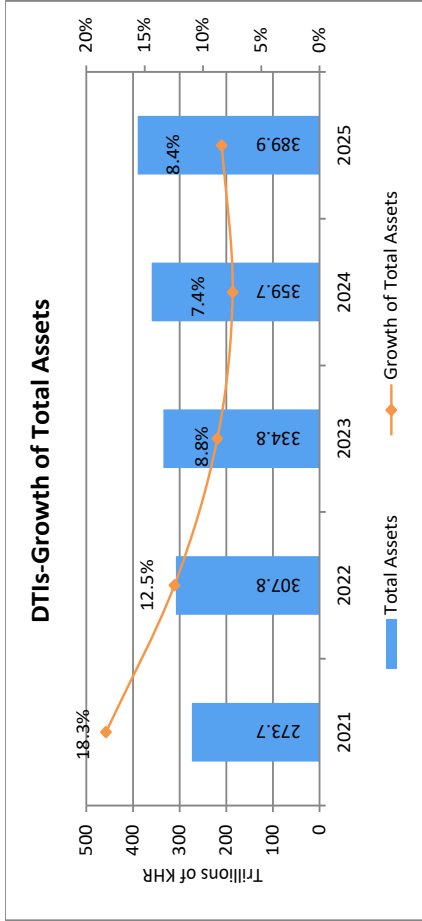
*Prince Bank Plc. and Panda Commercial Bank Plc. were delicensed on 6 January 2026 and 20 February 2026 respectively.

**DTIs--TOTAL LOANS AND DEPOSITS BY CITY-PROVINCES
AS AT 31 DECEMBER 2025**

Table 18

(millions of KHR)

No.	25 City-Provinces	2025		2024		%Δ	
		1 USD / KHR = 4,013		1 USD / KHR = 4,025			
		Loans	Deposits	Loans	Deposits	Loans	Deposits
1	Banteay Meanchey	6,977,727	4,989,616	6,842,985	4,105,645	2.0%	21.5%
2	Battambang	7,436,823	3,359,264	7,370,174	3,187,508	0.9%	5.4%
3	Kampong Cham	6,939,810	2,655,907	6,910,171	2,418,477	0.4%	9.8%
4	Kampong Chhnang	2,748,070	863,550	2,755,421	774,262	-0.3%	11.5%
5	Kampong Speu	4,940,615	1,363,194	5,004,427	1,245,997	-1.3%	9.4%
6	Kampong Thom	7,752,260	1,859,266	7,561,695	1,518,972	2.5%	22.4%
7	Kampot	5,221,174	1,810,575	5,054,658	1,627,478	3.3%	11.3%
8	Kandal	10,318,342	5,444,978	9,887,439	4,801,252	4.4%	13.4%
9	Kep	368,687	113,904	328,118	102,355	12.4%	11.3%
10	Koh Kong	1,284,816	1,603,136	1,233,040	1,293,500	4.2%	23.9%
11	Kratie	2,262,413	765,206	2,182,430	663,782	3.7%	15.3%
12	Monduliri	895,953	234,297	919,240	176,732	-2.5%	32.6%
13	Oddar Meanchey	1,717,099	307,971	1,756,421	268,475	-2.2%	14.7%
14	Pailin	970,346	386,156	981,537	253,490	-1.1%	52.3%
15	Phnom Penh	139,289,329	207,755,265	128,648,501	186,916,923	8.3%	11.1%
16	Preah Sihanouk	3,448,111	9,811,769	3,330,603	7,356,722	3.5%	33.4%
17	Preah Vihear	1,784,323	266,163	1,776,656	238,417	0.4%	11.6%
18	Prey Veng	6,210,826	1,203,981	6,088,781	1,038,974	2.0%	15.9%
19	Pursat	3,009,759	902,034	3,018,245	794,635	-0.3%	13.5%
20	Ratanakiri	1,785,807	607,594	1,787,086	500,837	-0.1%	21.3%
21	Siem Reap	9,613,177	4,655,409	9,882,055	4,397,816	-2.7%	5.9%
22	Stung Treng	1,002,533	318,029	1,002,910	265,458	0.0%	19.8%
23	Svay Rieng	5,324,704	3,139,412	5,118,289	2,478,802	4.0%	26.7%
24	Takeo	8,445,088	1,835,588	8,235,790	1,563,996	2.5%	17.4%
25	Tboung Khmum	4,219,466	1,394,718	4,090,911	1,219,718	3.1%	14.3%
	Total	243,967,259	257,646,980	231,767,582	229,210,223	5.3%	12.4%



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

NDTIs–NUMBER OF OFFICES

AS AT 31 DECEMBER 2025

Table 19

	2025			2024		
	Total ¹	Phnom Penh	Province	Total ¹	Phnom Penh	Province
No. Specialized Banks						
1 AEON Specialized Bank (Cambodia) Plc.	17	8	9	17	8	9
2 ANCO Specialized Bank	7	2	5	7	2	5
- Angkor Capital Specialized Bank	-	-	-	1	1	-
3 Daun Penh Specialized Bank Plc.	3	3	-	3	3	-
4 Evergrowth (Cambodia) Specialized Bank Plc.	1	1	-	1	1	-
5 KB Daehan Specialized Bank Plc.	9	6	3	5	5	-
- Maritime Specialized Bank Plc.	-	-	-	1	1	-
6 PHSME Specialized Bank Ltd.	1	1	-	1	1	-
7 Southern Capital Specialized Bank Plc.	1	1	-	1	1	-
Subtotal	39	22	17	37	23	14
No. Microfinance Non Deposit-taking Institutions (MFIs)						
1 Active People's Plc.	31	10	21	29	10	19
2 AMZ Microfinance Plc.	1	1	-	1	1	-
3 Anakut Plc.	3	1	2	3	1	2
4 Baitang Microheranhvatho Plc.	5	-	5	5	-	5
5 Bamboo Finance Plc.	19	1	18	19	1	18
6 BAMC Finance Plc.	1	1	-	4	4	-
7 Bayon Credit Plc.	-	-	-	7	1	6
8 BNKC (Cambodia) Plc.	17	1	16	19	1	18
9 Boribo Plc.	5	2	3	5	2	3
10 Cam Capital Public Limited Company	6	4	2	6	4	2
11 Cambodian Labor Care Plc.	1	1	-	1	-	1
12 Camma Microfinance Limited	7	1	6	7	1	6
13 Century Cambo Development Plc.	1	1	-	1	1	-
14 Chailease Royal Finance Plc.	2	1	1	1	1	-
15 Chamroeun Microfinance Plc.	13	1	12	22	4	18
16 Chokchey Finance Plc.	10	1	9	10	2	8
17 City Microfinance Institution Plc.	6	4	2	6	4	2
18 CMK Plc.	2	2	-	2	2	-
19 Corich Microfinance Plc.	1	1	-	1	1	-
20 Delta Microfinance Plc.	17	1	16	17	1	16
21 EAST Micro Plc.	1	-	1	1	-	1
22 Evergreen Microfinance Plc	1	1	-	1	1	-
23 Family Microfinance Plc.	1	1	-	1	1	-
24 Farmer Finance Ltd. (FF)	1	1	-	1	1	-
25 First Finance Plc.	21	2	19	16	3	13
26 Funan Microfinance Plc.	51	3	48	51	3	48
27 Futaba Microfinance Plc.	5	3	2	5	3	2
28 G B Plc.	3	3	-	3	3	-
29 Golden Cash Plc.	6	-	6	6	-	6
30 Grow Microfinance Institution Plc	1	1	-	1	1	-
31 HFC (Cambodia) Microfinance Plc.	1	1	-	1	1	-
32 Idemitsu Saison Microfinance (Cambodia) Plc.	2	1	1	2	1	1
33 Intean Poolroath Rongroeurng Ltd.	8	1	7	10	1	9
34 JACCS Microfinance (Cambodia) Plc.	7	2	5	6	2	4
35 JC Finance Plc.	1	1	-	2	2	-
- Jet's Cash Box Finance Plc.	-	-	-	1	1	-
36 Khemarak Microfinance Institution Limited	1	1	-	1	1	-

NDTIs–NUMBER OF OFFICES

AS AT 31 DECEMBER 2025

Table 19

	2025			2024		
	Total ¹	Phnom Penh	Province	Total ¹	Phnom Penh	Province
37 Khmer Capital Plc.	1	1	-	1	1	-
38 Kongkea Capital MFI Plc.	2	1	1	1	1	-
39 L B P Microfinance Plc.	2	1	1	2	1	1
40 LCH Microfinance Plc.	1	1	-	1	1	-
41 LED Microfinance Institution Plc.	2	2	-	2	2	-
42 Leng Navatra Capital Plc.	3	3	-	3	3	-
43 Mango Finance Plc.	1	1	-	1	1	-
44 Maxima Microfinance Plc.	20	3	17	18	3	15
45 MIA Plc.	1	1	-	1	1	-
46 Microfinance Amatak Capital Plc.	3	3	-	3	3	-
47 Mothers Financial Japan Plc.	1	1	-	1	1	-
48 Niron Microfinance Plc.	11	1	10	11	1	10
49 Nonghyup Finance (Cambodia) Plc.	25	3	22	25	3	22
50 ORO Financecorp Plc.	1	1	-	1	1	-
51 PG Development Plc.	1	1	-	1	1	-
- Piphup Thmey Microfinance Plc.	-	-	-	2	2	-
52 Prasethpheap Finance Plc.	5	2	3	5	2	3
53 Prime MF Microfinance Institution Ltd. (Prime MF)	7	3	4	7	3	4
54 Propey Microfinance Plc.	1	1	-	1	1	-
55 Queen Finance Plc.	1	1	-	1	1	-
56 RAFCO Financial (Cambodia) Plc.	3	1	2	3	1	2
57 Rich Avenue Finance Plc.	1	1	-	1	1	-
58 Rolya Plc.	1	1	-	1	1	-
59 Royal Microfinance Plc.	2	1	1	2	1	1
60 Sabay Credit Commercial Plc.	3	3	-	3	3	-
61 Sachak Microfinance Plc.	3	1	2	3	1	2
62 Sahaka Plc.	2	1	1	2	1	1
63 Sahakrinpheap Microfinance Plc.	11	1	10	11	1	10
64 Samaky Capital Plc.	1	1	-	1	1	-
65 Sambat Finance Plc.	3	3	-	4	4	-
66 Samporn Samakum Sahakreas Thuntouh Neung Matjum Kampuchea Plc.	2	1	1	2	1	1
67 Samrithisak Microfinance Limited	7	3	4	7	3	4
68 Sawad Rung Reung Finance (Cambodia) Plc.	1	1	-	1	1	-
69 Seilanithih Limited	5	1	4	8	1	7
70 Serey Oudom Microfiance Plc.	5	2	3	5	2	3
71 Side Hustle Microfinance Plc.	1	1	-	1	1	-
72 Sixty Six Finance Plc.	1	1	-	1	1	-
73 Soksan Micro Finance Institution Plc.	1	1	-	1	1	-
74 Sonatra Microfinance Institution Plc. (Sonatra)	7	1	6	8	2	6
75 Sunny Microfinance Plc.	2	1	1	2	1	1
76 T & Go Finance Plc.	1	1	-	1	1	-
77 TBB (Cambodia) Plc.	4	4	-	4	4	-
78 Trop Khnhom Plc	5	-	5	6	-	6
79 Vithey Microfinance Plc.	7	1	6	8	1	7
80 Vivath Golden Finance Plc.	6	1	5	6	1	5
81 Welcome Finance (Cambodia) Plc.	13	2	11	15	2	13
82 Y.C.P Microfinance Plc.	5	2	3	5	2	3
83 Y.L.P Microfinance Plc.	3	-	3	3	-	3
Subtotal	454	126	328	478	140	338

NDTIs–NUMBER OF OFFICES

AS AT 31 DECEMBER 2025

Table 19

	2025			2024		
	Total ¹	Phnom Penh	Province	Total ¹	Phnom Penh	Province
No. Financial Lease Institutions						
1 BSP Finance (Cambodia) Plc.	1	1	-	1	1	-
2 Chailease Royal Leasing Plc.	1	1	-	1	1	-
3 Forward Leasing Plc.	1	1	-	1	1	-
4 ICARE Leasing Plc.	2	1	1	2	1	1
5 KK Fund Leasing Plc.	2	1	1	7	2	5
6 Komatsu Leasing (Cambodia) Plc.	1	1	-	1	1	-
7 Kubota Leasing (Cambodia) Plc.	1	1	-	1	1	-
8 L O D Leasing Plc.	1	-	1	1	-	1
9 Mega Leasing Plc.	14	2	12	14	2	12
- Mobility Finance (Cambodia) Plc.	-	-	-	1	1	-
10 Suosdey Finance Plc.	12	1	11	12	1	11
11 Toyota Tsusho Finance (Cambodia) Plc.	1	1	-	1	1	-
12 We Service Leasing Plc.	1	1	-	1	1	-
Subtotal	38	12	26	44	14	30
Grand Total	531	160	371	559	177	382

¹ including head office.

*LSPD Microfinance Plc. and Rithyith Microfinance Plc. are newly licensed MFIs.

NDTIs-NUMBER OF STAFF

Table 20

	2025	2024	%Δ
No. Specialized Banks			
1 AEON Specialized Bank (Cambodia) Plc.	905	988	-8.4%
2 ANCO Specialized Bank	108	92	17.4%
- Angkor Capital Specialized Bank	-	15	-100.0%
3 Daun Penh Specialized Bank Plc.	142	125	13.6%
4 Evergrowth (Cambodia) Specialized Bank Plc.	8	9	-11.1%
5 KB Daehan Specialized Bank Plc.	316	302	4.6%
- Maritime Specialized Bank Plc.	-	16	-100.0%
6 PHSME Specialized Bank Ltd.	36	35	2.9%
7 Southern Capital Specialized Bank Plc.	13	13	-
Subtotal	1,528	1,595	-4.2%
No. Microfinance Non Deposit-taking Institutions (MFIs)			
1 Active People's Plc.	758	690	9.9%
2 AMZ Microfinance Plc.	11	19	-42.1%
3 Anakut Plc.	39	41	-4.9%
4 Baitang Microheranhvatho Plc.	41	44	-6.8%
5 Bamboo Finance Plc.	281	246	14.2%
6 BAMC Finance Plc.	56	71	-21.1%
7 Bayon Credit Plc.	-	-	-
8 BNKC (Cambodia) Plc.	264	305	-13.4%
9 Borribo Plc.	51	51	-
10 Cam Capital Public Limited Company	112	124	-9.7%
11 Cambodian Labor Care Plc.	9	10	-10.0%
12 Camma Microfinance Limited	221	217	1.8%
13 Century Cambo Development Plc.	11	11	-
14 Chailease Royal Finance Plc.	448	476	-5.9%
15 Chamroeun Microfinance Plc.	205	368	-44.3%
16 Chokchey Finance Plc.	238	223	6.7%
17 City Microfinance Institution Plc.	69	75	-8.0%
18 CMK Plc.	24	27	-11.1%
19 Corich Microfinance Plc.	11	16	-31.3%
20 Delta Microfinance Plc.	184	206	-10.7%
21 EAST Micro Plc.	15	12	25.0%
22 Evergreen Microfinance Plc	8	7	14.3%
23 Family Microfinance Plc.	8	10	-20.0%
24 Farmer Finance Ltd. (FF)	38	39	-2.6%
25 First Finance Plc.	497	372	33.6%
26 Funan Microfinance Plc.	618	639	-3.3%
27 Futaba Microfinance Plc.	95	97	-2.1%
28 G B Plc.	16	15	6.7%
29 Golden Cash Plc.	101	94	7.4%
30 Grow Microfinance Institution Plc	20	23	-13.0%
31 HFC (Cambodia) Microfinance Plc.	160	140	14.3%
32 Idemitsu Saison Microfinance (Cambodia) Plc.	39	47	-17.0%
33 Intean Podroath Rongroeurng Ltd.	72	74	-2.7%
34 JACCS Microfinance (Cambodia) Plc.	446	413	8.0%
35 JC Finance Plc.	15	28	-46.4%
- Jef's Cash Box Finance Plc.	-	6	-100.0%
36 Khemarak Microfinance Institution Limited	5	3	66.7%

NDTIs–NUMBER OF STAFF

Table 20

	2025	2024	%Δ
37 Khmer Capital Plc.	22	21	4.8%
38 Kongkea Capital MFI Plc.	91	45	102.2%
39 L B P Microfinance Plc.	40	41	-2.4%
40 LCH Microfinance Plc.	10	11	-9.1%
41 LED Microfinance Institution Plc.	10	13	-23.1%
42 Leng Navatra Capital Plc.	21	18	16.7%
43 Mango Finance Plc.	99	77	28.6%
44 Maxima Microfinance Plc.	238	229	3.9%
45 MIA Plc.	26	27	-3.7%
46 Microfinance Amatak Capital Plc.	73	64	14.1%
47 Mothers Financial Japan Plc.	25	27	-7.4%
48 Niron Microfinance Plc.	172	188	-8.5%
49 Nonghyup Finance (Cambodia) Plc.	305	321	-5.0%
50 ORO Financecorp Plc.	4	6	-33.3%
51 PG Development Plc.	13	14	-7.1%
- Piphup Thmey Microfinance Plc.	-	19	-100.0%
52 Prasethpheap Finance Plc.	64	60	6.7%
53 Prime MF Microfinance Institution Ltd. (Prime MF)	84	109	-22.9%
54 Propey Microfinance Plc.	17	19	-10.5%
55 Queen Finance Plc.	40	26	53.8%
56 RAFCO Financial (Cambodia) Plc.	28	27	3.7%
57 Rich Avenue Finance Plc.	11	9	22.2%
58 Rolya Plc.	11	10	10.0%
59 Royal Microfinance Plc.	44	48	-8.3%
60 Sabay Credit Commercial Plc.	14	13	7.7%
61 Sachak Microfinance Plc.	20	23	-13.0%
62 Sahaka Plc.	46	42	9.5%
63 Sahakrinpheap Microfinance Plc.	67	85	-21.2%
64 Samaky Capital Plc.	14	15	-6.7%
65 Sambat Finance Plc.	70	75	-6.7%
66 Samporn Samakum Sahakreas Thuntouh Neung Matjum Kampuchea Plc.	32	33	-3.0%
67 Samrithisak Microfinance Limited	76	91	-16.5%
68 Sawad Rung Reung Finance (Cambodia) Plc.	82	120	-31.7%
69 Seilanithih Limited	39	66	-40.9%
70 Serey Oudom Microfiance Plc.	76	74	2.7%
71 Side Hustle Microfinance Plc.	15	15	-
72 Sixty Six Finance Plc.	9	10	-10.0%
73 Soksan Micro Finance Institution Plc.	7	8	-12.5%
74 Sonatra Microfinance Institution Plc. (Sonatra)	76	93	-18.3%
75 Sunny Microfinance Plc.	17	16	6.3%
76 T & Go Finance Plc.	23	31	-25.8%
77 TBB (Cambodia) Plc.	23	31	-25.8%
78 Trop Khnhom Plc	89	87	2.3%
79 Vithey Microfinance Plc.	119	125	-4.8%
80 Vivath Golden Finance Plc.	123	162	-24.1%
81 Welcome Finance (Cambodia) Plc.	138	209	-34.0%
82 Y.C.P Microfinance Plc.	67	76	-11.8%
83 Y.L.P Microfinance Plc.	55	71	-22.5%
Subtotal	7,931	8,239	-3.7%

NDTIs–NUMBER OF STAFF

Table 20

		2025	2024	%Δ
No. Financial Lease Institutions				
1	BSP Finance (Cambodia) Plc.	65	52	25.0%
2	Chailease Royal Leasing Plc.	108	62	74.2%
3	Forward Leasing Plc.	14	16	-12.5%
4	ICARE Leasing Plc.	57	47	21.3%
5	KK Fund Leasing Plc.	28	131	-78.6%
6	Komatsu Leasing (Cambodia) Plc.	9	9	-
7	Kubota Leasing (Cambodia) Plc.	82	82	-
8	L O D Leasing Plc.	14	14	-
9	Mega Leasing Plc.	210	208	1.0%
-	Mobility Finance (Cambodia) Plc.	-	6	-100.0%
10	Suosdey Finance Plc.	179	179	-
11	Toyota Tsusho Finance (Cambodia) Plc.	57	57	-
12	We Service Leasing Plc.	18	23	-21.7%
Subtotal		841	886	-5.1%
Grand Total		10,300	10,720	-3.9%

*LSPD Microfinance Plc. and Rithyith Microfinance Plc. are newly licensed MFIs.

NDTIs-COMPARISON OF TOTAL ASSETS

Table 21

(millions of KHR)

	2025		2024		Growth Rate (%) 2025 over 2024	
	1 USD / KHR =	4,013	1 USD / KHR =	4,025		
	Amount	Share	Amount	Share		
No. Specialized Banks						
1	AEON Specialized Bank (Cambodia) Plc.	1,003,986	8.1%	922,091	7.7%	8.9%
2	ANCO Specialized Bank	180,102	1.5%	172,433	1.4%	4.4%
-	Angkor Capital Specialized Bank	-	-	36,099	0.3%	-100.0%
3	Daun Penh Specialized Bank Plc.	294,384	2.4%	269,050	2.2%	9.4%
4	Evergrowth (Cambodia) Specialized Bank Plc.	67,194	0.5%	61,250	0.5%	9.7%
5	KB Daehan Specialized Bank Plc.	998,645	8.1%	1,096,840	9.2%	-9.0%
-	Maritime Specialized Bank Plc.	-	-	45,932	0.4%	-100.0%
6	PHSME Specialized Bank Ltd.	48,444	0.4%	36,267	0.3%	33.6%
7	Southern Capital Specialized Bank Plc.	49,789	0.4%	52,656	0.4%	-5.4%
	Subtotal	2,642,544	21.3%	2,692,618	22.5%	-1.9%
No. Microfinance Non Deposit-taking Institutions (MFIs)						
1	Active People's Plc.	2,305,097	18.6%	2,062,873	17.2%	11.7%
2	AMZ Microfinance Plc.	6,119	0.0%	9,619	0.1%	-36.4%
3	Anakut Plc.	14,284	0.1%	16,077	0.1%	-11.1%
4	Baitang Microheranhvatho Plc.	15,425	0.1%	15,268	0.1%	1.0%
5	Bamboo Finance Plc.	156,059	1.3%	122,215	1.0%	27.7%
6	BAMC Finance Plc.	56,990	0.5%	49,326	0.4%	15.5%
7	Bayon Credit Plc.	-	-	6,980	0.1%	-100.0%
8	BNKC (Cambodia) Plc.	250,749	2.0%	283,269	2.4%	-11.5%
9	Borribo Plc.	15,019	0.1%	19,274	0.2%	-22.1%
10	Cam Capital Public Limited Company	143,016	1.2%	171,452	1.4%	-16.6%
11	Cambodian Labor Care Plc.	27,616	0.2%	17,096	0.1%	61.5%
12	Camma Microfinance Limited	135,680	1.1%	130,533	1.1%	3.9%
13	Century Cambo Development Plc.	1,686	0.0%	2,105	0.0%	-19.9%
14	Chalease Royal Finance Plc.	1,438,546	11.6%	1,031,024	8.6%	39.5%
15	Chamroeun Microfinance Plc.	77,484	0.6%	154,246	1.3%	-49.8%
16	Chokchey Finance Plc.	183,111	1.5%	190,656	1.6%	-4.0%
17	City Microfinance Institution Plc.	35,814	0.3%	42,919	0.4%	-16.6%
18	CMK Plc.	23,655	0.2%	24,516	0.2%	-3.5%
19	Corich Microfinance Plc.	7,748	0.1%	9,463	0.1%	-18.1%
20	Delta Microfinance Plc.	47,641	0.4%	41,306	0.3%	15.3%
21	EAST Micro Plc.	16,439	0.1%	24,385	0.2%	-32.6%
22	Evergreen Microfinance Plc	3,452	0.0%	3,916	0.0%	-11.8%
23	Family Microfinance Plc.	2,664	0.0%	2,000	0.0%	33.2%
24	Farmer Finance Ltd. (FF)	21,962	0.2%	22,733	0.2%	-3.4%
25	First Finance Plc.	435,138	3.5%	378,578	3.2%	14.9%
26	Funan Microfinance Plc.	338,911	2.7%	326,401	2.7%	3.8%
27	Futaba Microfinance Plc.	54,803	0.4%	54,720	0.5%	0.2%
28	G B Plc.	9,916	0.1%	7,856	0.1%	26.2%
29	Golden Cash Plc.	17,891	0.1%	19,619	0.2%	-8.8%
30	Grow Microfinance Institution Plc	8,667	0.1%	9,010	0.1%	-3.8%
31	HFC (Cambodia) Microfinance Plc.	214,057	1.7%	151,517	1.3%	41.3%
32	Idemitsu Saison Microfinance (Cambodia) Plc.	118,723	1.0%	123,707	1.0%	-4.0%
33	Intean Poolroath Rongroerng Ltd.	24,947	0.2%	32,396	0.3%	-23.0%
34	JACCS Microfinance (Cambodia) Plc.	515,652	4.2%	402,744	3.4%	28.0%
35	JC Finance Plc.	12,657	0.1%	14,663	0.1%	-13.7%
-	Jet's Cash Box Finance Plc.	-	-	3,472	0.0%	-100.0%
36	Khemarak Microfinance Institution Limited	6,859	0.1%	7,430	0.1%	-7.7%

NDTIs-COMPARISON OF TOTAL ASSETS

Table 21

(millions of KHR)

	2025		2024		Growth Rate (%) 2025 over 2024
	1 USD / KHR = 4,013		1 USD / KHR = 4,025		
	Amount	Share	Amount	Share	
37 Khmer Capital Plc.	72,303	0.6%	74,668	0.6%	-3.2%
38 Kongkea Capital MFI Plc.	93,729	0.8%	67,254	0.6%	39.4%
39 L B P Microfinance Plc.	12,869	0.1%	12,530	0.1%	2.7%
40 LCH Microfinance Plc.	6,408	0.1%	6,955	0.1%	-7.9%
41 LED Microfinance Institution Plc.	7,111	0.1%	8,079	0.1%	-12.0%
42 Leng Navatra Capital Plc.	15,729	0.1%	17,375	0.1%	-9.5%
43 Mango Finance Plc.	54,485	0.4%	45,070	0.4%	20.9%
44 Maxima Microfinance Plc.	86,253	0.7%	96,499	0.8%	-10.6%
45 MIA Plc.	12,165	0.1%	14,283	0.1%	-14.8%
46 Microfinance Amatak Capital Plc.	20,095	0.2%	18,024	0.2%	11.5%
47 Mothers Financial Japan Plc.	46,080	0.4%	49,140	0.4%	-6.2%
48 Niron Microfinance Plc.	23,041	0.2%	24,042	0.2%	-4.2%
49 Nonghyup Finance (Cambodia) Plc.	256,498	2.1%	283,182	2.4%	-9.4%
50 ORO Financecorp Plc.	25,666	0.2%	27,227	0.2%	-5.7%
51 PG Development Plc.	9,208	0.1%	9,313	0.1%	-1.1%
- Piphup Thmey Microfinance Plc.	-	-	6,397	0.1%	-100.0%
52 Prasethpheap Finance Plc.	22,695	0.2%	25,118	0.2%	-9.6%
53 Prime MF Microfinance Institution Ltd. (Prime MF)	62,218	0.5%	61,652	0.5%	0.9%
54 Propey Microfinance Plc.	4,474	0.0%	4,822	0.0%	-7.2%
55 Queen Finance Plc.	10,042	0.1%	4,712	0.0%	113.1%
56 RAFCO Financial (Cambodia) Plc.	8,420	0.1%	8,432	0.1%	-0.1%
57 Rich Avenue Finance Plc.	7,024	0.1%	7,477.88	0.1%	-6.1%
58 Rolya Plc.	5,378	0.0%	5,463	0.0%	-1.6%
59 Royal Microfinance Plc.	20,125	0.2%	24,671	0.2%	-18.4%
60 Sabay Credit Commercial Plc.	35,823	0.3%	48,727	0.4%	-26.5%
61 Sachak Microfinance Plc.	7,772	0.1%	8,400	0.1%	-7.5%
62 Sahaka Plc.	38,626	0.3%	41,630	0.3%	-7.2%
63 Sahakrinpheap Microfinance Plc.	10,580	0.1%	13,682	0.1%	-22.7%
64 Samaky Capital Plc.	4,855	0.0%	5,695	0.0%	-14.8%
65 Sambat Finance Plc.	42,605	0.3%	48,241	0.4%	-11.7%
66 Samporn Samakum Sahakreas Thuntouh Neung Matjum Kampuchea Plc.	11,198	0.1%	9,523	0.1%	17.6%
67 Samrithisak Microfinance Limited	70,590	0.6%	86,263	0.7%	-18.2%
68 Sawad Rung Reung Finance (Cambodia) Plc.	80,754	0.7%	117,290	1.0%	-31.1%
69 Seilaniithih Limited	8,609	0.1%	14,584	0.1%	-41.0%
70 Serey Oudom Microfiance Plc.	30,062	0.2%	28,549	0.2%	5.3%
71 Side Hustle Microfinance Plc.	4,410	0.0%	4,952	0.0%	-10.9%
72 Sixty Six Finance Plc.	10,733	0.1%	10,841	0.1%	-1.0%
73 Soksan Micro Finance Institution Plc.	7,055	0.1%	6,094	0.1%	15.8%
74 Sonatra Microfinance Institution Plc. (Sonatra)	51,431	0.4%	51,651	0.4%	-0.4%
75 Sunny Microfinance Plc.	62,185	0.5%	77,805	0.6%	-20.1%
76 T & Go Finance Plc.	3,992	0.0%	5,378	0.0%	-25.8%
77 TBB (Cambodia) Plc.	148,558	1.2%	155,605	1.3%	-4.5%
78 Trop Khnhom Plc	51,615	0.4%	51,781	0.4%	-0.3%
79 Vithey Microfinance Plc.	34,332	0.3%	33,644	0.3%	2.0%
80 Vivath Golden Finance Plc.	9,851	0.1%	11,253	0.1%	-12.5%
81 Welcome Finance (Cambodia) Plc.	56,535	0.5%	102,317	0.9%	-44.7%
82 Y.C.P Microfinance Plc.	44,843	0.4%	46,968	0.4%	-4.5%
83 Y.L.P Microfinance Plc.	25,222	0.2%	28,997	0.2%	-13.0%
Subtotal	8,478,730	68.4%	7,897,621	66.0%	7.4%

NDTIs—COMPARISON OF TOTAL ASSETS

Table 21

(millions of KHR)

	2025		2024		Growth Rate (%) 2025 over 2024	
	1 USD / KHR =	4,013	1 USD / KHR =	4,025		
	Amount	Share	Amount	Share		
No. Financial Lease Institutions						
1	BSP Finance (Cambodia) Plc.	228,826	1.8%	270,676	2.3%	-15.5%
2	Chailease Royal Leasing Plc.	190,175	1.5%	218,917	1.8%	-13.1%
3	Forward Leasing Plc.	5,726	0.0%	5,508	0.0%	4.0%
4	ICARE Leasing Plc.	10,192	0.1%	11,657	0.1%	-12.6%
5	KK Fund Leasing Plc.	29,229	0.2%	57,226	0.5%	-48.9%
6	Komatsu Leasing (Cambodia) Plc.	36,515	0.3%	28,549	0.2%	27.9%
7	Kubota Leasing (Cambodia) Plc.	342,764	2.8%	364,613	3.0%	-6.0%
8	L O D Leasing Plc.	1,908	0.0%	1,927	0.0%	-1.0%
9	Mega Leasing Plc.	66,359	0.5%	63,892	0.5%	3.9%
-	Mobility Finance (Cambodia) Plc.	-	-	7,044	0.1%	-100.0%
10	Suosdey Finance Plc.	117,815	1.0%	119,848	1.0%	-1.7%
11	Toyota Tsusho Finance (Cambodia) Plc.	243,846	2.0%	231,836	1.9%	5.2%
12	We Service Leasing Plc.	2,350	0.0%	2,255	0.0%	4.2%
	Subtotal	1,275,704	10.3%	1,383,947	11.6%	-7.8%
	Grand Total	12,396,978	100.0%	11,974,187	100.0%	3.5%

*LSPD Microfinance Plc. and Rithyrieth Microfinance Plc. are newly licensed MFIs.

**NDTIs-SHARE OF PAID-UP CAPITAL
AS AT 31 DECEMBER 2025**

Table 22

1 USD / KHR = 4,013

(millions of KHR)

	Foreign share		Cambodian share		Total Paid-up Capital	Market Share	
	Share(%)	Amount paid	Share(%)	Amount paid			
No. Specialized Banks							
1	AEON Specialized Bank (Cambodia) Plc.	100.0%	160,520	-	160,520	4.9%	
2	ANCO Specialized Bank	-	-	100.0%	120,390	3.7%	
3	Daun Penh Specialized Bank Plc.	-	-	100.0%	94,306	2.9%	
4	Evergrowth (Cambodia) Specialized Bank Plc.	51.0%	37,863	49.0%	36,378	2.3%	
5	KB Daehan Specialized Bank Plc.	100.0%	300,975	-	300,975	9.3%	
6	PHSME Specialized Bank Ltd.	-	-	100.0%	31,081	1.0%	
7	Southern Capital Specialized Bank Plc.	100.0%	60,195	-	60,195	1.9%	
	Subtotal	66.5%	559,553	33.5%	282,154	841,707	25.9%
No. Microfinance Non Deposit-taking Institutions (MFIs)							
1	Active People's Plc.	100.0%	200,650	-	200,650	6.2%	
2	AMZ Microfinance Plc.	-	-	100.0%	8,026	0.2%	
3	Anakut Plc.	-	-	100.0%	12,039	0.4%	
4	Baitang Microheranhvatho Plc.	-	-	100.0%	12,039	0.4%	
5	Bamboo Finance Plc.	31.3%	5,016	68.8%	11,036	0.5%	
6	BAMC Finance Plc.	100.0%	70,228	-	70,228	2.2%	
7	Bayon Credit Plc.	-	-	100.0%	-	-	
8	BNKC (Cambodia) Plc.	100.0%	80,260	-	80,260	2.5%	
9	Borribo Plc.	-	-	100.0%	7,223	0.2%	
10	Cam Capital Public Limited Company	100.0%	68,221	-	68,221	2.1%	
11	Cambodian Labor Care Plc.	100.0%	12,039	-	12,039	0.4%	
12	Camma Microfinance Limited	-	-	100.0%	33,480	1.0%	
13	Century Cambo Development Plc.	48.0%	2,889	52.0%	3,130	0.2%	
14	Chailease Royal Finance Plc.	60.0%	68,430	40.0%	45,620	114,049	3.5%
15	Chamroeun Microfinance Plc.	100.0%	29,453	-	29,453	0.9%	
16	Chokchey Finance Plc.	100.0%	22,072	-	22,072	0.7%	
17	City Microfinance Institution Plc.	92.5%	29,696	7.5%	2,408	32,104	1.0%
18	CMK Plc.	100.0%	26,085	-	26,085	0.8%	
19	Corich Microfinance Plc.	100.0%	8,668	-	8,668	0.3%	
20	Delta Microfinance Plc.	-	-	100.0%	10,033	10,033	0.3%
21	EAST Micro Plc.	-	-	100.0%	18,059	18,059	0.6%
22	Evergreen Microfinance Plc	100.0%	6,020	-	6,020	0.2%	
23	Family Microfinance Plc.	27.3%	1,806	72.7%	4,816	6,621	0.2%
24	Farmer Finance Ltd. (FF)	-	-	100.0%	6,000	6,000	0.2%
25	First Finance Plc.	-	-	100.0%	60,195	60,195	1.9%
26	Funan Microfinance Plc.	-	-	100.0%	32,104	32,104	1.0%
27	Futaba Microfinance Plc.	100.0%	28,091	-	28,091	0.9%	
28	G B Plc.	49.0%	4,916	51.0%	5,117	10,033	0.3%
29	Golden Cash Plc.	-	-	100.0%	6,020	6,020	0.2%
30	Grow Microfinance Institution Plc	-	-	100.0%	6,020	6,020	0.2%
31	HFC (Cambodia) Microfinance Plc.	66.0%	42,377	34.0%	21,831	64,208	2.0%
32	Idemitsu Saison Microfinance (Cambodia) Plc.	100.0%	40,130	-	40,130	1.2%	
33	Intean Poolroath Rongroeurng Ltd.	-	-	100.0%	12,395	12,395	0.4%
34	JACCS Microfinance (Cambodia) Plc.	100.0%	108,351	-	108,351	3.3%	
35	JC Finance Plc.	100.0%	25,081	-	25,081	0.8%	
36	Khemarak Microfinance Institution Limited	40.0%	4,013	60.0%	6,020	10,033	0.3%
37	Khmer Capital Plc.	19.0%	15,249	81.0%	65,011	80,260	2.5%
38	Kongkea Capital MFI Plc.	5.0%	1,364	95.0%	25,924	27,288	0.8%
39	L B P Microfinance Plc.	-	-	100.0%	10,033	10,033	0.3%

**NDTIs-SHARE OF PAID-UP CAPITAL
AS AT 31 DECEMBER 2025**

Table 22

1 USD / KHR = 4,013

(millions of KHR)

	Foreign share		Cambodian share		Total Paid-up Capital	Market Share
	Share(%)	Amount paid	Share(%)	Amount paid		
40 LCH Microfinance Plc.	-	-	100.0%	6,020	6,020	0.2%
41 LED Microfinance Institution Plc.	-	-	100.0%	6,020	6,020	0.2%
42 Leng Navatra Capital Plc.	-	-	100.0%	18,059	18,059	0.6%
43 Mango Finance Plc.	100.0%	12,039	-	-	12,039	0.4%
44 Maxima Microfinance Plc.	100.0%	20,447	-	-	20,447	0.6%
45 MIA Plc.	-	-	100.0%	10,033	10,033	0.3%
46 Microfinance Amatak Capital Plc.	-	-	100.0%	6,020	6,020	0.2%
47 Mothers Financial Japan Plc.	100.0%	14,046	-	-	14,046	0.4%
48 Niron Microfinance Plc.	-	-	100.0%	10,264	10,264	0.3%
49 Nonghyup Finance (Cambodia) Plc.	100.0%	100,325	-	-	100,325	3.1%
50 ORO Financecorp Plc.	100.0%	28,091	-	-	28,091	0.9%
51 PG Development Plc.	-	-	100.0%	12,039	12,039	0.4%
52 Prasethpheap Finance Plc.	-	-	100.0%	11,701	11,701	0.4%
53 Prime MF Microfinance Institution Ltd. (Prime MF)	40.0%	8,026	60.0%	12,039	20,065	0.6%
54 Propey Microfinance Plc.	-	-	100.0%	6,020	6,020	0.2%
55 Queen Finance Plc.	-	-	100.0%	6,702	6,702	0.2%
56 RAFCO Financial (Cambodia) Plc.	100.0%	10,033	-	-	10,033	0.3%
57 Rich Avenue Finance Plc.	46.0%	3,692	54.0%	4,334	8,026	0.2%
58 Rolya Plc.	-	-	100.0%	6,020	6,020	0.2%
59 Royal Microfinance Plc.	-	-	100.0%	16,052	16,052	0.5%
60 Sabay Credit Commercial Plc.	-	-	100.0%	20,065	20,065	0.6%
61 Sachak Microfinance Plc.	-	-	100.0%	6,020	6,020	0.2%
62 Sahaka Plc.	55.0%	7,946	45.0%	6,501	14,447	0.4%
63 Sahakrinpheap Microfinance Plc.	-	-	100.0%	26,000	26,000	0.8%
64 Samaky Capital Plc.	-	-	100.0%	8,026	8,026	0.2%
65 Sambat Finance Plc.	100.0%	13,155	-	-	13,155	0.4%
66 Samporn Samakum Sahakreas Thuntouh Neung Matjum Kampuchea Plc.	-	-	100.0%	8,427	8,427	0.3%
67 Samrithisak Microfinance Limited	-	-	100.0%	60,195	60,195	1.9%
68 Sawad Rung Reung Finance (Cambodia) Plc.	75.0%	15,801	25.0%	5,267	21,068	0.6%
69 Seilanithih Limited	-	-	100.0%	8,427	8,427	0.3%
70 Serey Oudom Microfiance Plc.	-	-	100.0%	8,026	8,026	0.2%
71 Side Hustle Microfinance Plc.	49.0%	2,947	51.0%	3,068	6,015	0.2%
72 Sixty Six Finance Plc.	66.0%	7,946	34.0%	4,093	12,039	0.4%
73 Soksan Micro Finance Institution Plc.	100.0%	8,026	-	-	8,026	0.2%
74 Sonatra Microfinance Institution Plc. (Sonatra)	40.8%	9,008	59.2%	13,063	22,072	0.7%
75 Sunny Microfinance Plc.	100.0%	59,392	-	-	59,392	1.8%
76 T & Go Finance Plc.	95.0%	11,437	5.0%	602	12,039	0.4%
77 TBB (Cambodia) Plc.	100.0%	80,260	-	-	80,260	2.5%
78 Trop Khnhom Plc	-	-	100.0%	6,020	6,020	0.2%
79 Vithey Microfinance Plc.	-	-	100.0%	17,256	17,256	0.5%
80 Vivath Golden Finance Plc.	-	-	100.0%	20,065	20,065	0.6%
81 Welcome Finance (Cambodia) Plc.	100.0%	20,065	-	-	20,065	0.6%
82 Y.C.P Microfinance Plc.	-	-	100.0%	21,269	21,269	0.7%
83 Y.L.P Microfinance Plc.	-	-	100.0%	6,020	6,020	0.2%
Subtotal	62.4%	1,333,786	37.6%	804,303	2,138,089	65.9%
No. Financial Lease Institutions						
1 BSP Finance (Cambodia) Plc.	90.0%	66,408	10.0%	7,379	73,787	2.3%
2 Chailease Royal Leasing Plc.	60.0%	12,039	40.0%	8,026	20,065	0.6%
3 Forward Leasing Plc.	-	-	100.0%	6,020	6,020	0.2%

**NDTIs--SHARE OF PAID-UP CAPITAL
AS AT 31 DECEMBER 2025**

Table 22

1 USD / KHR = 4,013

(millions of KHR)

	Foreign share		Cambodian share		Total Paid-up Capital	Market Share
	Share(%)	Amount paid	Share(%)	Amount paid		
4 ICARE Leasing Plc.	99.4%	9,975	0.6%	57	10,033	0.3%
5 KK Fund Leasing Plc.	49.0%	5,899	51.0%	6,140	12,039	0.4%
6 Komatsu Leasing (Cambodia) Plc.	85.0%	17,055	15.0%	3,010	20,065	0.6%
7 Kubota Leasing (Cambodia) Plc.	100.0%	72,234	-	-	72,234	2.2%
8 L O D Leasing Plc.	-	-	100.0%	2,007	2,007	0.1%
9 Mega Leasing Plc.	-	-	100.0%	5,618	5,618	0.2%
10 Suosdey Finance Plc.	100.0%	16,052	-	-	16,052	0.5%
11 Toyota Tsusho Finance (Cambodia) Plc.	90.0%	23,476	10.0%	2,608	26,085	0.8%
12 We Service Leasing Plc.	-	-	100.0%	2,007	2,007	0.1%
Subtotal	83.9%	223,139	16.1%	42,871	266,010	8.2%
Grand Total	65.2%	2,116,477	34.8%	1,129,328	3,245,806	100.0%

*LSPD Microfinance Plc. and Rithyith Microfinance Plc. are newly licensed MFIs.

NDTIs–STATEMENT OF FINANCIAL POSITION (ASSET SIDE)

AS AT 31 DECEMBER 2025

Table 23

1 USD / KHR = 4,013

(millions of KHR)

	Cash and Balance with NBC and Other Banks	Loans and Advances to Customers	Prepayment and short term Receivable	Investment	Property and Equipment	Other Assets	Total Assets	
No. Specialized Banks								
1	AEON Specialized Bank (Cambodia) Plc.	57,755	864,899	11,744	-	51,472	18,115	1,003,986
2	ANCO Specialized Bank	88,508	91,063	(8)	-	343	196	180,102
3	Daun Penh Specialized Bank Plc.	24,525	258,851	2,426	-	9,013	(431)	294,384
4	Evergrowth (Cambodia) Specialized Bank Plc.	17,470	55,530	184	-	300	(6,290)	67,194
5	KB Daehan Specialized Bank Plc.	151,571	809,042	3,876	-	22,547	11,609	998,645
6	PHSME Specialized Bank Ltd.	21,753	28,198	64	-	(1,570)	-	48,444
7	Southern Capital Specialized Bank Plc.	5,178	29,130	114	12,829	147	2,390	49,789
	Subtotal	366,759	2,136,714	18,399	12,829	82,253	25,589	2,642,544
No. Microfinance Non Deposit-taking Institutions (MFIs)								
1	Active People's Plc.	218,505	2,037,569	45,259	2,962	631	173	2,305,097
2	AMZ Microfinance Plc.	443	4,983	154	-	539	-	6,119
3	Anakut Plc.	1,187	12,888	151	-	52	6	14,284
4	Baitang Microheranhvatho Plc.	5,594	9,634	52	-	13	133	15,425
5	Bamboo Finance Plc.	11,987	139,565	502	-	529	3,474	156,059
6	BAMC Finance Plc.	5,443	46,208	1,084	-	4,254	-	56,990
7	Bayon Credit Plc.	-	-	-	-	-	-	-
8	BNKC (Cambodia) Plc.	21,090	225,078	1,816	-	2,765	-	250,749
9	Borribo Plc.	6,182	8,101	343	-	180	213	15,019
10	Cam Capital Public Limited Company	24,763	114,303	1,691	-	2,259	-	143,016
11	Cambodian Labor Care Plc.	3,661	16,088	5,643	-	13.0	2,212	27,616
12	Camma Microfinance Limited	4,823	128,989	428	281	883	276	135,680
13	Century Cambo Development Plc.	1,545	135	0.4	-	5	-	1,686
14	Chailease Royal Finance Plc.	28,538	1,349,030	32,449	-	839	27,690	1,438,546
15	Chamroeun Microfinance Plc.	13,204	60,860	4,395	-	886	(1,861)	77,484
16	Chokchey Finance Plc.	13,321	166,121	1,119	-	2,549	-	183,111
17	City Microfinance Institution Plc.	5,554	29,383	291	-	586	-	35,814
18	CMK Plc.	14,203	8,231	362	-	805	54	23,655
19	Corich Microfinance Plc.	2,351	4,082	597	-	718	-	7,748
20	Delta Microfinance Plc.	5,668	41,707	11	-	246	8	47,641
21	EAST Micro Plc.	1,218	15,060	12	-	142	7	16,439
22	Evergreen Microfinance Plc	1,109	2,011	29	-	16	287	3,452
23	Family Microfinance Plc.	1,868	766	1	-	28	-	2,664
24	Farmer Finance Ltd. (FF)	1,354	20,219	-	4	134	250	21,962
25	First Finance Plc.	27,103	403,149	3,470	5	1,411	-	435,138
26	Funan Microfinance Plc.	14,375	321,210	1,652	-	925	750	338,911
27	Futaba Microfinance Plc.	2,210	50,769	910	-	682	232	54,803
28	G B Plc.	1,351	7,303	77	-	29	1,155	9,916
29	Golden Cash Plc.	2,046	15,534	208	-	108	(5)	17,891
30	Grow Microfinance Institution Plc	621	5,050	2,692	-	112	191	8,667
31	HFC (Cambodia) Microfinance Plc.	22,647	189,475	848	-	1,086	0.9	214,057
32	Idemitsu Saison Microfinance (Cambodia) Plc.	6,543	109,624	808	-	1,747	-	118,723
33	Inlean Poolroath Rongroeurng Ltd.	3,656	20,449	627	-	216	-	24,947
34	JACCS Microfinance (Cambodia) Plc.	38,137	463,092	2,508	-	10,932	982	515,652
35	JC Finance Plc.	5,600	6,704	75	-	268	10	12,657
36	Khemarak Microfinance Institution Limited	6,856	-	33	-	(31)	1	6,859
37	Khmer Capital Plc.	31,267	39,683	495	-	858	-	72,303
38	Kongkea Capital MFI Plc.	14,908	75,430	2,493	-	898	-	93,729
39	L B P Microfinance Plc.	816	11,252	759	-	43	-	12,869
40	LCH Microfinance Plc.	1,279	4,632	4	-	226	268	6,408
41	LED Microfinance Institution Plc.	323	2,663	24	-	1	4,099	7,111
42	Leng Navatra Capital Plc.	952	10,865	3,653	-	152	108	15,729
43	Mango Finance Plc.	1,452	51,951	303	-	662	116	54,485
44	Maxima Microfinance Plc.	6,396	78,708	2,135	40	469	(1,497)	86,253
45	MIA Plc.	1,973	9,130	967	-	738	(643)	12,165
46	Microfinance Amatak Capital Plc.	778	19,196	78	-	43	-	20,095
47	Mothers Financial Japan Plc.	13,801	27,027	430	-	51	4,770	46,080
48	Niron Microfinance Plc.	7,878	6,535	708	-	108	7,813	23,041
49	Nonghyup Finance (Cambodia) Plc.	36,808	213,259	(511)	40	5,737	1,165	256,498

NDTIs-STATEMENT OF FINANCIAL POSITION (ASSET SIDE)

AS AT 31 DECEMBER 2025

Table 23

1 USD / KHR = 4,013

(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
50 ORO Financecorp Plc.	1,872	1,207	22,434	-	6	147	25,666
51 PG Development Plc.	4,938	4,229	39	-	2	-	9,208
52 Prasethpheap Finance Plc.	2,073	19,358	502	-	173	589	22,695
53 Prime MF Microfinance Institution Ltd. (Prime MF)	1,848	44,366	503	-	11,607	3,894	62,218
54 Propey Microfinance Plc.	424	3,915	67	-	69	-	4,474
55 Queen Finance Plc.	851	8,881	32	-	267	12	10,042
56 RAFCO Financial (Cambodia) Plc.	2,419	5,129	-	-	131	742	8,420
57 Rich Avenue Finance Plc.	4,643	935	114	-	649	683	7,024
58 Rolya Plc.	549	1,244	3,565	-	20	-	5,378
59 Royal Microfinance Plc.	6,140	11,108	9	-	318	2,550	20,125
60 Sabay Credit Commercial Plc.	21,531	14,084	2	-	207	-	35,823
61 Sachak Microfinance Plc.	326	234	-	-	6,391	821	7,772
62 Sahaka Plc.	2,902	35,138	200	-	369	17	38,626
63 Sahakrinpheap Microfinance Plc.	7,903	2,547	113	-	16	2	10,580
64 Samaky Capital Plc.	1,611	3,143	36	-	63	2.3	4,855
65 Sambat Finance Plc.	6,424	29,232	228	-	3,285	3,437	42,605
66 Sampom Samakum Sahakreas Thunfouh Neung Matjum Kampuchea Plc.	729	9,976	(60)	-	25	528	11,198
67 Samrithisak Microfinance Limited	7,013	32,184	30,133	-	1,079	181	70,590
68 Sawad Rung Reung Finance (Cambodia) Plc.	31,260	48,102	1,010	-	356	26	80,754
69 Seilanith Limited	1,659	6,472	219	40	171	49	8,609
70 Serey Oudom Microfinance Plc.	1,387	29,083	167	-	212	(788)	30,062
71 Side Hustle Microfinance Plc.	331	2,612	-	-	171	1,296	4,410
72 Sixty Six Finance Plc.	1,533	9,117	83	-	-	0.5	10,733
73 Soksan Micro Finance Institution Plc.	5,493	316	5	-	37	1,204	7,055
74 Sonatra Microfinance Institution Plc. (Sonatra)	1,725	42,723	1,941	223	4,820	-	51,431
75 Sunny Microfinance Plc.	6,584	54,228	329	-	553	491	62,185
76 T & Go Finance Plc.	695	1,625	170	-	172	1,330	3,992
77 TBB (Cambodia) Plc.	9,322	136,009	1,497	-	1,007	723	148,558
78 Trop Khnhom Plc	6,499	44,373	-	-	42	701	51,615
79 Vithey Microfinance Plc.	1,748	32,002	449	-	131	1	34,332
80 Vivath Golden Finance Plc.	3,030	6,457	-	-	244	120	9,851
81 Welcome Finance (Cambodia) Plc.	6,166	41,986	7,692	20	671	-	56,535
82 Y.C.P Microfinance Plc.	3,703	9,911	30,851	5	372	1	44,843
83 Y.L.P Microfinance Plc.	4,830	19,905	41	-	366	80	25,222
Subtotal	803,546	7,295,530	224,205	3,620	80,551	71,279	8,478,730
No. Financial Lease Institutions							
1 BSP Finance (Cambodia) Plc.	14,034	208,628	1,662	-	1,900	2,601	228,826
2 Chailease Royal Leasing Plc.	1,986	183,920	1,449	-	582	2,238	190,175
3 Forward Leasing Plc.	1,456	4,016	21	-	9	225	5,726
4 ICARE Leasing Plc.	762	8,299	120	-	209	802	10,192
5 KK Fund Leasing Plc.	8,127	19,972	253	-	431	446	29,229
6 Komatsu Leasing (Cambodia) Plc.	4,225	31,752	63	-	74	399	36,515
7 Kubota Leasing (Cambodia) Plc.	31,564	301,562	760	-	1,645	7,233	342,764
8 L O D Leasing Plc.	589	1,242	37	-	24	16	1,908
9 Mega Leasing Plc.	5,610	55,064	1,233	-	400	4,052	66,359
10 Suosdey Finance Plc.	14,255	96,094	-	-	2,592	4,874	117,815
11 Toyota Tsusho Finance (Cambodia) Plc.	2,071	233,940	6,440	-	1,394	-	243,846
12 We Service Leasing Plc.	261	1,356	-	-	733	-	2,350
Subtotal	84,940	1,145,845	12,039	-	9,993	22,888	1,275,704
Grand Total	1,255,245	10,578,090	254,643	16,449	172,796	119,755	12,396,978

*LSPD Microfinance Plc. and Rithyith Microfinance Plc. are newly licensed MFIs.

PERCENTAGE DISTRIBUTION OF ASSETS OF INDIVIDUAL NDTIS

AS AT 31 DECEMBER 2025

Table 24

	Cash and Balance with NBC and Other Banks	Loans and Advances to Customers	Prepayment and short term Receivable	Long Term Investment	Property and Equipment	Other Assets	Total Assets	
No. Specialized Banks								
1	AEON Specialized Bank (Cambodia) Plc.	5.8%	86.1%	1.2%	-	5.1%	1.8%	100.0%
2	ANCO Specialized Bank	49.1%	50.6%	0.0%	-	0.2%	0.1%	100.0%
3	Daun Penh Specialized Bank Plc.	8.3%	87.9%	0.8%	-	3.1%	-0.1%	100.0%
4	Evergrowth (Cambodia) Specialized Bank Plc.	26.0%	82.6%	0.3%	-	0.4%	-9.4%	100.0%
5	KB Daehan Specialized Bank Plc.	15.2%	81.0%	0.4%	-	2.3%	1.2%	100.0%
6	PHSME Specialized Bank Ltd.	44.9%	58.2%	0.1%	-	-3.2%	-	100.0%
7	Southern Capital Specialized Bank Plc.	10.4%	58.5%	0.2%	25.8%	0.3%	4.8%	100.0%
	Subtotal	13.2%	80.2%	0.7%	0.5%	3.1%	1.0%	100.0%
No. Microfinance Non Deposit-taking Institutions (MFIs)								
1	Active People's Plc.	9.5%	88.4%	2.0%	0.1%	0.0%	0.0%	100.0%
2	AMZ Microfinance Plc.	7.2%	81.4%	2.5%	-	8.8%	-	100.0%
3	Anakut Plc.	8.3%	90.2%	1.1%	-	0.4%	0.0%	100.0%
4	Baitang Microheranhvatho Plc.	36.3%	62.5%	0.3%	-	0.1%	0.9%	100.0%
5	Bamboo Finance Plc.	7.7%	89.4%	0.3%	-	0.3%	2.2%	100.0%
6	BAMC Finance Plc.	9.6%	81.1%	1.9%	-	7.5%	-	100.0%
7	Bayon Credit Plc.	-	-	-	-	-	-	-
8	BNKC (Cambodia) Plc.	8.4%	89.8%	0.7%	-	1.1%	-	100.0%
9	Boribo Plc.	41.2%	53.9%	2.3%	-	1.2%	1.4%	100.0%
10	Cam Capital Public Limited Company	17.3%	79.9%	1.2%	-	1.6%	-	100.0%
11	Cambodian Labor Care Plc.	13.3%	58.3%	20.4%	-	0.0%	8.0%	100.0%
12	Camma Microfinance Limited	3.6%	95.1%	0.3%	0.2%	0.7%	0.2%	100.0%
13	Century Cambo Development Plc.	91.6%	8.0%	0.0%	-	0.3%	-	100.0%
14	Chailasee Royal Finance Plc.	2.0%	93.8%	2.3%	-	0.1%	1.9%	100.0%
15	Chamroeun Microfinance Plc.	17.0%	78.5%	5.7%	-	1.1%	-2.4%	100.0%
16	Chokchey Finance Plc.	7.3%	90.7%	0.6%	-	1.4%	-	100.0%
17	City Microfinance Institution Plc.	15.5%	82.0%	0.8%	-	1.6%	-	100.0%
18	CMK Plc.	60.0%	34.8%	1.5%	-	3.4%	0.2%	100.0%
19	Corich Microfinance Plc.	30.3%	52.7%	7.7%	-	9.3%	-	100.0%
20	Delta Microfinance Plc.	11.9%	87.5%	0.0%	-	0.5%	0.0%	100.0%
21	EAST Micro Plc.	7.4%	91.6%	0.1%	-	0.9%	0.0%	100.0%
22	Evergreen Microfinance Plc	32.1%	58.3%	0.8%	-	0.5%	8.3%	100.0%
23	Family Microfinance Plc.	70.1%	28.8%	0.1%	-	1.1%	-	100.0%
24	Farmer Finance Ltd. (FF)	6.2%	92.1%	-	0.0%	0.6%	1.1%	100.0%
25	First Finance Plc.	6.2%	92.6%	0.8%	0.0%	0.3%	-	100.0%
26	Funan Microfinance Plc.	4.2%	94.8%	0.5%	-	0.3%	0.2%	100.0%
27	Futaba Microfinance Plc.	4.0%	92.6%	1.7%	-	1.2%	0.4%	100.0%
28	G B Plc.	13.6%	73.7%	0.8%	-	0.3%	11.7%	100.0%
29	Golden Cash Plc.	11.4%	86.8%	1.2%	-	0.6%	0.0%	100.0%
30	Grow Microfinance Institution Plc	7.2%	58.3%	31.1%	-	1.3%	2.2%	100.0%
31	HFC (Cambodia) Microfinance Plc.	10.6%	88.5%	0.4%	-	0.5%	0.0%	100.0%
32	Idemitsu Saison Microfinance (Cambodia) Plc.	5.5%	92.3%	0.7%	-	1.5%	-	100.0%
33	Intean Poalroath Rongroeuung Ltd.	14.7%	82.0%	2.5%	-	0.9%	-	100.0%
34	JACCS Microfinance (Cambodia) Plc.	7.4%	89.8%	0.5%	-	2.1%	0.2%	100.0%
35	JC Finance Plc.	44.2%	53.0%	0.6%	-	2.1%	0.1%	100.0%
36	Khemarak Microfinance Institution Limited	100.0%	-	0.5%	-	-0.4%	0.0%	100.0%
37	Khmer Capital Plc.	43.2%	54.9%	0.7%	-	1.2%	-	100.0%
38	Kongkea Capital MFI Plc.	15.9%	80.5%	2.7%	-	1.0%	-	100.0%
39	L B P Microfinance Plc.	6.3%	87.4%	5.9%	-	0.3%	-	100.0%
40	LCH Microfinance Plc.	20.0%	72.3%	0.1%	-	3.5%	4.2%	100.0%
41	LED Microfinance Institution Plc.	4.5%	37.5%	0.3%	-	0.0%	57.6%	100.0%
42	Leng Navatra Capital Plc.	6.1%	69.1%	23.2%	-	1.0%	0.7%	100.0%
43	Mango Finance Plc.	2.7%	95.3%	0.6%	-	1.2%	0.2%	100.0%
44	Maxima Microfinance Plc.	7.4%	91.3%	2.5%	0.0%	0.5%	-1.7%	100.0%
45	MIA Plc.	16.2%	75.0%	7.9%	-	6.1%	-5.3%	100.0%
46	Microfinance Amatak Capital Plc.	3.9%	95.5%	0.4%	-	0.2%	-	100.0%
47	Mothers Financial Japan Plc.	30.0%	58.7%	0.9%	-	0.1%	10.4%	100.0%
48	Niron Microfinance Plc.	34.2%	28.4%	3.1%	-	0.5%	33.9%	100.0%

PERCENTAGE DISTRIBUTION OF ASSETS OF INDIVIDUAL NDTIS

AS AT 31 DECEMBER 2025

Table 24

	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
49 Nonghyup Finance (Cambodia) Plc.	14.4%	83.1%	-0.2%	0.0%	2.2%	0.5%	100.0%
50 ORO Financecorp Plc.	7.3%	4.7%	87.4%	-	0.0%	0.6%	100.0%
51 PG Development Plc.	53.6%	45.9%	0.4%	-	0.0%	-	100.0%
52 Prasehpheap Finance Plc.	9.1%	85.3%	2.2%	-	0.8%	2.6%	100.0%
53 Prime MF Microfinance Institution Ltd. (Prime MF)	3.0%	71.3%	0.8%	-	18.7%	6.3%	100.0%
54 Propey Microfinance Plc.	9.5%	87.5%	1.5%	-	1.5%	-	100.0%
55 Queen Finance Plc.	8.5%	88.4%	0.3%	-	2.7%	0.1%	100.0%
56 RAFCO Financial (Cambodia) Plc.	28.7%	60.9%	-	-	1.6%	8.8%	100.0%
57 Rich Avenue Finance Plc.	66.1%	13.3%	1.6%	-	9.2%	9.7%	100.0%
58 Rolya Plc.	10.2%	23.1%	66.3%	-	0.4%	-	100.0%
59 Royal Microfinance Plc.	30.5%	55.2%	0.0%	-	1.6%	12.7%	100.0%
60 Sabay Credit Commercial Plc.	60.1%	39.3%	0.0%	-	0.6%	-	100.0%
61 Sachak Microfinance Plc.	4.2%	3.0%	-	-	82.2%	10.6%	100.0%
62 Sahaka Plc.	7.5%	91.0%	0.5%	-	1.0%	0.0%	100.0%
63 Sahakrinpheap Microfinance Plc.	74.7%	24.1%	1.1%	-	0.1%	0.0%	100.0%
64 Samaky Capital Plc.	33.2%	64.7%	0.7%	-	1.3%	0.0%	100.0%
65 Sambat Finance Plc.	15.1%	68.6%	0.5%	-	7.7%	8.1%	100.0%
66 Sampom Samakum Sahakreas Thuntouh Neung Matjum Kampuchea Plc.	6.5%	89.1%	-0.5%	-	0.2%	4.7%	100.0%
67 Samithsak Microfinance Limited	9.9%	45.6%	42.7%	-	1.5%	0.3%	100.0%
68 Sawad Rung Reung Finance (Cambodia) Plc.	38.7%	59.6%	1.3%	-	0.4%	0.0%	100.0%
69 Seilanithih Limited	19.3%	75.2%	2.5%	0.5%	2.0%	0.6%	100.0%
70 Serey Oudom Microfinance Plc.	4.6%	96.7%	0.6%	-	0.7%	-2.6%	100.0%
71 Side Hustle Microfinance Plc.	7.5%	59.2%	-	-	3.9%	29.4%	100.0%
72 Sixty Six Finance Plc.	14.3%	84.9%	0.8%	-	-	0.0%	100.0%
73 Soksan Micro Finance Institution Plc.	77.9%	4.5%	0.1%	-	0.5%	17.1%	100.0%
74 Sonatra Microfinance Institution Plc. (Sonatra)	3.4%	83.1%	3.8%	0.4%	9.4%	-	100.0%
75 Sunny Microfinance Plc.	10.6%	87.2%	0.5%	-	0.9%	0.8%	100.0%
76 T & Go Finance Plc.	17.4%	40.7%	4.3%	-	4.3%	33.3%	100.0%
77 TBB (Cambodia) Plc.	6.3%	91.6%	1.0%	-	0.7%	0.5%	100.0%
78 Trop Khnhom Plc	12.6%	86.0%	-	-	0.1%	1.4%	100.0%
79 Vithey Microfinance Plc.	5.1%	93.2%	1.3%	-	0.4%	0.0%	100.0%
80 Vivath Golden Finance Plc.	30.8%	65.5%	-	-	2.5%	1.2%	100.0%
81 Welcome Finance (Cambodia) Plc.	10.9%	74.3%	13.6%	0.0%	1.2%	-	100.0%
82 Y.C.P Microfinance Plc.	8.3%	22.1%	68.8%	0.0%	0.8%	0.0%	100.0%
83 Y.L.P Microfinance Plc.	19.1%	78.9%	0.2%	-	1.5%	0.3%	100.0%
Subtotal	9.5%	86.0%	2.6%	0.0%	1.0%	0.8%	100.0%
No. Financial Lease Institutions							
1 BSP Finance (Cambodia) Plc.	6.1%	91.2%	0.7%	-	0.8%	1.1%	100.0%
2 Chaillease Royal Leasing Plc.	1.0%	96.7%	0.8%	-	0.3%	1.2%	100.0%
3 Forward Leasing Plc.	25.4%	70.1%	0.4%	-	0.2%	3.9%	100.0%
4 ICARE Leasing Plc.	7.5%	81.4%	1.2%	-	2.0%	7.9%	100.0%
5 KK Fund Leasing Plc.	27.8%	68.3%	0.9%	-	1.5%	1.5%	100.0%
6 Komatsu Leasing (Cambodia) Plc.	11.6%	87.0%	0.2%	-	0.2%	1.1%	100.0%
7 Kubota Leasing (Cambodia) Plc.	9.2%	88.0%	0.2%	-	0.5%	2.1%	100.0%
8 L O D Leasing Plc.	30.9%	65.1%	1.9%	-	1.3%	0.8%	100.0%
9 Mega Leasing Plc.	8.5%	83.0%	1.9%	-	0.6%	6.1%	100.0%
10 Suosdey Finance Plc.	12.1%	81.6%	-	-	2.2%	4.1%	100.0%
11 Toyota Tsusho Finance (Cambodia) Plc.	0.8%	95.9%	2.6%	-	0.6%	-	100.0%
12 We Service Leasing Plc.	11.1%	57.7%	-	-	31.2%	-	100.0%
Subtotal	6.7%	89.8%	0.9%	-	0.8%	1.8%	100.0%
Grand Total	10.1%	85.3%	2.1%	0.1%	1.4%	1.0%	100.0%

*LSPD Microfinance Plc. and Rithyith Microfinance Plc. are newly licensed MFIs.

NDTI's - STATEMENT OF FINANCIAL POSITION (LIABILITY AND SHAREHOLDER'S EQUITY SIDE)
AS AT 31 DECEMBER 2025

(millions of KHR)

1 USD /KHR = 4013

Table 25

No.	Specialized Banks	Customer's deposit										Shareholder's Equity							Total Liabilities and Equity
		Compulsory Saving	Voluntary Saving	Interest Payable	Account Payable and Others Liabilities	Accrued Expenses and Provision	Loans Payable	Deferred Revenue	Suspense Clearing and interbranch Account	Other Liabilities	Paid Up Capital	Premium on Share Capital	Hybrid & Donated Capital Investment	Reserves and Subordinated Debt	Retained and Current Profit/Loss	Other Equities			
1	AEON Specialized Bank (Cambodia) Plc.	-	-	-	-	-	712,950	-	29,101	160,520	-	-	-	-	101,414	-	1,003,986		
2	ANCO Specialized Bank	-	-	-	-	-	-	-	975	120,390	-	-	-	2,340	56,397	-	180,102		
3	Dawn Perth Specialized Bank Plc.	-	-	-	-	-	181,270	-	4,393	94,306	-	-	-	7,189	7,226	-	294,384		
4	Evergrowth (Cambodia) Specialized Bank Plc.	-	-	-	-	-	-	-	691	74,241	-	-	-	(7,738)	-	-	67,194		
5	KB Daehan Specialized Bank Plc.	-	-	-	-	-	594,848	-	22,845	300,975	-	-	-	72,499	7,477	-	998,645		
6	PHSME Specialized Bank Ltd.	-	-	-	-	-	-	-	1,553	31,081	-	-	-	5,041	10,770	-	48,444		
7	Southern Capital Specialized Bank Plc.	-	-	-	-	-	-	-	2,064	60,195	-	-	-	(12,470)	-	-	49,789		
	Subtotal	-	-	-	-	-	1,489,648	-	61,624	841,707	-	-	-	168,276	81,870	-	2,642,544		
	No. Microfinance Non Deposit-taking Institutions (MFIs)																		
1	Active People's Plc.	-	-	-	50,093	-	1,595,356	-	41,819	200,650	-	-	-	417,179	-	-	2,305,097		
2	AMZ Microfinance Plc.	-	-	-	6	35	5,901	150	-	8,026	-	-	-	(7,999)	-	-	6,119		
3	Anakut Plc.	-	-	-	26	61	8,723	-	10	12,039	-	-	-	(7,823)	-	-	14,284		
4	Baitang Microheranvatho Plc.	-	-	-	6	34	-	-	83	69	-	-	-	3,193	-	-	15,425		
5	Bamboo Finance Plc.	-	-	-	-	-	124,330	-	2,821	16,052	-	-	8,026	4,830	-	-	156,059		
6	BAMC Finance Plc.	-	-	-	55	407	934	-	(0,0)	2,587	70,228	-	-	(17,221)	-	-	56,990		
7	Bayon Credit Plc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
8	BNKC (Cambodia) Plc.	-	-	-	380	642	185,672	463	20,646	80,260	-	-	24,000	(61,315)	-	-	250,749		
9	Boribo Plc.	-	-	-	492	65	2,638	-	(17)	379	7,223	-	-	4,238	-	-	15,019		
10	Cam Capital Public Limited Company	-	-	-	283	457	108,940	327	(899)	68,221	-	-	12,039	(46,352)	-	-	143,016		
11	Cambodian Labor Care Plc.	-	-	-	11,012	429	-	-	-	12,039	-	-	6	4,130	-	-	27,616		
12	Carima Microfinance Limited	-	-	-	221	74	91,963	908	653	33,480	-	-	6,317	2,063	-	-	135,680		
13	Century Cambo Development Plc.	-	-	-	34	-	105	-	6,020	-	-	-	(4,472)	-	-	-	1,686		
14	Chalaise Royal Finance Plc.	-	-	-	1,553	54,099	1,122,477	-	2,180	114,049	-	-	-	144,189	-	-	1,438,546		
15	Chamoeun Microfinance Plc.	-	-	-	4,628	-	51,450	-	(107)	29,453	0.0	2,046	6,60	(10,645)	-	-	77,484		
16	Chokchey Finance Plc.	-	-	-	153	87	143,640	-	3,863	22,072	-	-	13,283	13	-	-	183,111		
17	City Microfinance Institution Plc.	-	-	-	803	971	3,925	-	60	(5)	32,104	-	(1,497)	(146)	-	-	35,814		
18	CWK Plc.	131	244	-	7	216	-	-	(22)	26,085	-	-	(3,007)	-	-	-	23,655		
19	Corich Microfinance Plc.	-	-	-	1,287	-	4,245	-	-	8,668	-	-	1,015	(7,467)	-	-	7,748		
20	Delta Microfinance Plc.	-	-	-	-	-	23,334	-	562	389	10,033	-	688	12,635	-	-	47,641		
21	EAST Micro Plc.	-	-	-	-	81	-	68	-	5.4	18,059	-	-	(1,774)	-	-	16,439		
22	Evergreen Microfinance Plc	-	-	-	4	0.2	-	-	288	6,020	-	-	-	(2,860)	-	-	3,452		
23	Family Microfinance Plc.	-	-	-	4	53	2,350	-	803	6,621	-	-	-	(7,168)	-	-	2,664		
24	Farmer Finance Ltd. (FF)	-	-	-	69	-	15,648	-	17	104	6,000	-	-	124	-	-	21,962		
25	Fisr Finance Plc.	-	-	-	566	190	291,801	-	7,471	60,195	-	-	80,634	(5,719)	-	-	435,138		
26	Funan Microfinance Plc.	-	-	-	3,047	3,444	200,145	1,962	3,957	5,470	32,104	-	-	12,839	75,943	-	338,911		
27	Futaba Microfinance Plc.	-	-	-	523	501	16,643	-	10,541	28,091	-	-	-	(1,497)	-	-	54,803		
28	G B Plc.	-	-	-	6	98	5,224	-	1	10,033	-	-	1,326	(6,771)	-	-	9,916		
29	Golden Cash Plc.	-	-	-	296	-	6,579	-	61	6,020	-	-	-	4,935	-	-	17,891		
30	Grow Microfinance Institution Plc	-	-	-	0.3	88	7,695	-	9	52	6,020	-	-	(5,196)	-	-	8,667		
31	HFC (Cambodia) Microfinance Plc.	-	-	-	2,033.5	-	124,309	-	3,028	64,208	-	-	-	20,479	-	-	214,057		
32	Idemitsu Saison Microfinance (Cambodia) Plc.	-	-	-	546	484	92,524	627	-	40,130	-	-	-	(15,589)	-	-	118,723		
33	Intean Pochrooth Rongreung Ltd.	-	-	-	317	45	-	0.0	131	12,395	-	-	1,016	1,042	-	-	24,947		
34	JACCS Microfinance (Cambodia) Plc.	-	-	-	1,825	4,447	381,599	-	5,118	108,351	-	-	4,841	9,471	-	-	515,652		
35	JC Finance Plc.	-	-	-	11	48	-	-	5	25,081	-	-	3,515	(16,004)	-	-	12,657		

NDTI's-STATEMENT OF FINANCIAL POSITION (LIABILITY AND SHAREHOLDER'S EQUITY SIDE)

AS AT 31 DECEMBER 2025

	1 USD / KHR = 4.013											(millions of KHR)				
	Customer's deposit											Shareholder's Equity				
	Compulsory Saving	Voluntary Saving	Interest Payable	Account Payable and Others Liabilities	Accrued Expenses and Provision	Loans Payable	Deferred Revenue	Suspense Clearing and interbranch Account	Other Liabilities	Paid up Capital	Premium on Share Capital		Hybrid & Donated Capital Investment	Reserves and Subordinated Debt	Retained and Current Profit/Loss	Other Equities
36				32	1						10,033			(3,206)		6,859
37				45	278			68	1,079		80,260			(9,632)		72,303
38				2,344	61	76,710	(302)				27,288		4,013	(16,957)		93,729
39				3,706	46	727		295			10,033			(1,937)		12,869
40				122				263			6,020			4		6,408
41				111					595	75	6,020			289		7,111
42					82		16		241	1,667	18,059		113	(4,207)		15,729
43				639	1,860	21,269					12,039			18,438		54,485
44				916	724	58,091		376	(910)	20,447	6,173		588	(151)		86,253
45				73	31	887	807	(79)		10,033				413		12,165
46				8	281	11,320		12		6,020				2,454		20,095
47				1,094	219	23,622		9,743		14,046			23,333	(25,976)		46,080
48				60	290	0.0	237	7,813		10,264			(0.0)	4,376		23,041
49				763	678	130,597	1,719	5,324		100,325		376	334	16,384		256,498
50				3,090	30			9	(0.0)	28,091				(5,554)		25,666
51				17	49					12,039				(2,896)		9,208
52				74	101	10,246				11,701	253		2,218	(1,897)		22,695
53				181	117	29,236		1,552		20,065				11,067		62,218
54					32					6,020				(1,587)		4,474
55					24	8,733		67		6,702				(5,683)		10,042
56				847		531				10,033				(2,991)		8,420
57				4	24			683	0.1	8,026				(1,712)		7,024
58				15	56			491		6,020				(0.0)		5,378
59				8	67	3,812	85	3,223		16,052				(3,123)		20,125
60				195	162	16,052		0.0		20,065			142	(792)		35,823
61				(59)	28	5,817	734	209	(0.0)	613	14,447			(4,977)		7,772
62				82	160	31,822				431	26,000		2,123	(10,620)		38,626
63				7	202						(1,124)			(14,936)		10,580
64				3	46			762		8,026				(3,984)		4,855
65				167	278	33,009				13,155				(4,005)		42,605
66				490		1,616		1,381		8,427				(716)		11,198
67				227		64				60,195			5,881	(11,443)		70,590
68				206	36	1,628		0.0	1,046	8,427				(5,776)		8,609
69	35			12	67	21,407	230	(820)	14	8,026				1,126		30,062
70				913		1,939			2	6,015			104	(4,562)		4,410
71									297	12,039				(1,603)		10,733
72				29						8,026			521	(1,521)		7,055
73				238	64	34,462	1,206	23		22,072			6	(6,639)		51,431
74				27	655	4,027			253	59,392			815	(2,983)		62,185
75				90	26	1,598		724		12,039			828	(11,312)		3,992
76				5,130	765	57,163			3,458	80,260			22,154	(20,373)		148,558
77									964	6,020			4,013	617		51,615
78				147	26	11,684	792			17,256			8,588	(4,162)		34,332
79										20,065				(10,921)		9,851
80				32	6											

NDTI's-STATEMENT OF FINANCIAL POSITION (LIABILITY AND SHAREHOLDER'S EQUITY SIDE)
AS AT 31 DECEMBER 2025

Table 25 1 USD /KHR = 4.013 (millions of KHR)

	Customer's deposit				Shareholder's Equity										Total Liabilities and Equity	
	Compulsory Saving	Voluntary Saving	Interest Payable	Account Payable and Others Liabilities	Accrued Expenses and Provision	Loans Payable	Deferred Revenue	Suspense Clearing and interbranch Account	Other Liabilities	Paid up Capital	Premium on Share Capital	Hybrid & Donated Capital Investment	Reserves and Subordinated Debt	Retained and Current Profit/Loss		Other Equities
81. Welcome Finance (Cambodia) Plc.	-	-	-	792	539	39,380	-	(684.2)	937	20,065	-	-	6	(4,501)	-	56,535
82. Y.C.P Microfinance Plc.	-	-	-	97	1,444	-	2,681	-	21,269	-	-	-	2,531	16,822	-	44,843
83. Y.L.P Microfinance Plc.	-	-	-	192	41	3,471	161	0.2	6,020	-	-	-	20,065	(4,728)	-	25,222
Subtotal	166	244	-	103,455	76,781	5,371,963	10,544	45,832	2,138,089	6,426	2,422	268,968	342,787	-	-	8,478,730
No. Financial Lease Institutions																
1. BSP Finance (Cambodia) Plc.	-	-	-	13,074	1,283	130,638	-	-	73,787	-	-	-	-	10,094	-	228,826
2. Challease Royal Leasing Plc.	-	-	-	22,016	-	78,794	-	705	20,065	-	-	-	-	68,595	-	190,175
3. Forward Leasing Plc.	-	-	-	487	34	-	-	(0.0)	6,020	-	-	-	-	(814)	-	5,726
4. ICARE Leasing Plc.	-	-	-	20	221	7,760	-	(53)	10,033	-	-	-	104	(7,893)	-	10,192
5. KK Fund Leasing Plc.	-	-	-	1,794	44	10,150	-	(1,525)	12,039	-	-	-	-	6,727	-	29,229
6. Komatsu Leasing (Cambodia) Plc.	-	-	-	1,800	249	12,440	-	-	20,065	-	-	-	-	1,960	-	36,515
7. Kubota Leasing (Cambodia) Plc.	-	-	-	4,705	710	262,405	-	2	72,234	-	15,156	1,337	(13,785)	-	-	342,764
8. L O D Leasing Plc.	-	-	-	24	111	803	-	0.3	2,007	-	-	-	-	(1,036)	-	1,908
9. Mega Leasing Plc.	-	-	-	3,275	453	30,201	-	-	5,618	-	-	1,803	25,009	-	-	66,359
10. Suesey Finance Plc.	-	-	-	1,601	4,582	23,011	-	-	16,052	-	-	-	-	72,568	-	117,815
11. Toyota Tsusho Finance (Cambodia) Plc.	-	-	-	6,935	3,652	143,279	-	-	26,085	-	-	-	1,537	62,358	-	243,846
12. We Service Leasing Plc.	-	-	-	-	-	401	-	266	2,007	-	-	-	-	(389)	-	2,350
Subtotal	-	-	-	55,681	11,340	699,881	-	(1,313)	772	266,010	-	15,156	4,781	223,395	-	1,275,704
Grand Total	166	244	-	159,135	88,121	7,560,912	10,544	108,228	3,245,806	6,426	17,578	273,748	734,458	-	81,870	12,396,978

*LSPD Microfinance Plc. and Rhythmic Microfinance Plc. are newly licensed MFIs.

**PERCENTAGE DISTRIBUTION OF LIABILITIES AND SHAREHOLDERS' EQUITY OF INDIVIDUAL NDTIS
AS AT 31 DECEMBER 2025**

No.	Specialized Banks	Customer's deposit							Shareholder's Equity							Total Liabilities and Equity	
		Compulsory Saving	Voluntary Saving	Interest Payable	Account Payable and Others	Liabilities and Provision	Loans Payable	Deferred Revenue	Suspense Clearing and interbranch Account	Other Liabilities	Paid up Capital	Premium on Share Capital	Hybrid Investment	Capital Reserves and Appropriations	Retained and Current Profit/Loss		Other Equities
1	AEON Specialized Bank (Cambodia) Plc.	-	-	-	-	-	71.0%	-	-	2.9%	16.0%	-	-	-	10.1%	-	100.0%
2	ANCO Specialized Bank	-	-	-	-	-	-	-	-	0.5%	66.8%	-	-	-	1.3%	31.3%	100.0%
3	Daun Penh Specialized Bank Plc.	-	-	-	-	-	61.6%	-	-	1.5%	32.0%	-	-	-	2.4%	2.5%	100.0%
4	Evergrowth (Cambodia) Specialized Bank Plc.	-	-	-	-	-	-	-	-	1.0%	110.5%	-	-	-	-11.5%	-	100.0%
5	K8 Daehan Specialized Bank Plc.	-	-	-	-	-	59.6%	-	-	2.3%	30.1%	-	-	-	7.3%	0.7%	100.0%
6	PHSME Specialized Bank Ltd.	-	-	-	-	-	-	-	-	3.2%	64.2%	-	-	-	10.4%	22.2%	100.0%
7	Southern Capital Specialized Bank Plc.	-	-	-	-	-	-	-	-	4.1%	120.9%	-	-	-	-25.0%	-	100.0%
	Subtotal	-	-	-	-	-	56.3%	-	-	2.3%	31.9%	-	-	-	0.0%	6.4%	31.1%
No.	Microfinance Non Deposit-taking institutions (Mifis)																
1	Active People's Plc.	-	-	-	2.2%	-	69.2%	-	1.8%	-	8.7%	-	-	-	18.1%	-	100.0%
2	AMZ Microfinance Plc.	-	-	-	0.1%	0.6%	96.4%	2.4%	-	-	131.2%	-	-	-	-130.7%	-	100.0%
3	Anakut Plc.	-	-	-	0.2%	0.4%	61.1%	-	0.1%	8.7%	84.3%	-	-	-	-54.8%	-	100.0%
4	Baitang Microhanhvattho Plc.	-	-	-	0.0%	0.2%	-	-	0.5%	0.4%	78.0%	-	-	-	20.7%	-	100.0%
5	Bamboo Finance Plc.	-	-	-	-	-	79.7%	-	1.8%	-	10.3%	-	-	5.1%	3.1%	-	100.0%
6	BAMC Finance Plc.	-	-	-	0.1%	0.7%	1.6%	-	0.0%	4.5%	123.2%	-	-	-	-30.2%	-	100.0%
7	Bayon Credit Plc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	BKNC (Cambodia) Plc.	-	-	-	0.2%	0.3%	74.0%	0.2%	8.2%	-	32.0%	-	-	9.6%	-24.5%	-	100.0%
9	Baribo Plc.	-	-	-	3.3%	0.4%	17.6%	-	-0.1%	2.5%	48.1%	-	-	8.4%	-28.2%	-	100.0%
10	Cam Capital Public Limited Company	-	-	-	0.2%	0.3%	76.2%	0.2%	-0.6%	-	47.7%	-	-	8.4%	-32.4%	-	100.0%
11	Cambodian Labor Care Plc.	-	-	-	39.9%	1.6%	-	-	-	-	43.6%	-	-	0.0%	15.0%	-	100.0%
12	Gamma Microfinance Limited	-	-	-	0.2%	0.1%	67.8%	0.7%	0.5%	-	24.7%	-	-	4.7%	1.5%	-	100.0%
13	Century Camba Development Plc.	-	-	-	2.0%	-	6.2%	-	-	-	356.9%	-	-	-	-265.2%	-	100.0%
14	Chalease Royal Finance Plc.	-	-	-	0.1%	3.8%	78.0%	-	0.2%	-	7.9%	-	-	-	10.0%	-	100.0%
15	Chamreun Microfinance Plc.	-	-	-	6.0%	-	66.4%	-	-0.1%	-	38.0%	0.0%	2.6%	0.9%	-13.7%	-	100.0%
16	Chakachey Finance Plc.	-	-	-	0.1%	0.0%	78.4%	-	-	2.1%	12.1%	-	-	7.3%	0.0%	-	100.0%
17	City Microfinance Institution Plc.	0.6%	1.0%	-	2.2%	2.7%	9.8%	-	0.2%	0.0%	89.6%	-	-	-4.2%	-0.4%	-	100.0%
18	CMK Plc.	-	-	-	0.0%	0.9%	-	-	0.0%	-0.1%	110.3%	-	-	-	-12.7%	-	100.0%
19	Corch Microfinance Plc.	-	-	-	16.6%	-	54.8%	-	-	-	111.9%	-	-	13.1%	-96.4%	-	100.0%
20	Delta Microfinance Plc.	-	-	-	-	-	49.0%	-	0.4%	-	21.1%	-	-	1.4%	26.5%	-	100.0%
21	EAST Micro Plc.	-	-	-	0.1%	0.0%	-	-	8.3%	-	109.9%	-	-	-	-10.8%	-	100.0%
22	Evergreen Microfinance Plc.	-	-	-	0.2%	2.0%	88.2%	-	30.1%	-	248.6%	-	-	-	-82.8%	-	100.0%
23	Family Microfinance Plc.	-	-	-	0.3%	-	71.2%	-	0.1%	0.5%	27.3%	-	-	-	-269.1%	-	100.0%
24	Farmer Finance Ltd. (FF)	-	-	-	0.1%	0.0%	67.1%	-	1.7%	13.8%	-	-	-	-	0.6%	-	100.0%
25	First Finance Plc.	-	-	-	0.9%	1.0%	59.1%	0.6%	1.2%	1.6%	9.5%	-	-	18.5%	-1.3%	-	100.0%
26	Funan Microfinance Plc.	-	-	-	1.0%	0.9%	30.4%	-	-	19.2%	51.3%	-	-	3.8%	22.4%	-	100.0%
27	Fulaba Microfinance Plc.	-	-	-	0.1%	1.0%	52.7%	-	0.0%	-	101.2%	-	-	13.4%	-68.3%	-	100.0%
28	G B Plc.	-	-	-	1.7%	-	36.8%	-	0.3%	-	33.4%	-	-	-	27.6%	-	100.0%
29	Golden Cash Plc.	-	-	-	0.0%	1.0%	88.8%	-	0.1%	0.6%	69.4%	-	-	-	-59.9%	-	100.0%
30	Grow Microfinance Institution Plc.	-	-	-	0.9%	-	58.1%	-	-	1.4%	30.0%	-	-	-	9.6%	-	100.0%
31	HFC (Cambodia) Microfinance Plc.	-	-	-	0.5%	0.4%	77.9%	0.5%	-	-	33.8%	-	-	-	-13.1%	-	100.0%
32	Idemitsu Saison Microfinance (Cambodia) Plc.	-	-	-	1.3%	0.2%	-	0.0%	0.5%	-	49.7%	-	-	4.1%	44.3%	-	100.0%
33	Intean Poathath Rongreung Ltd.	-	-	-	0.4%	0.9%	74.0%	-	1.0%	-	21.0%	-	-	0.9%	1.8%	-	100.0%
34	JACCS Microfinance (Cambodia) Plc.	-	-	-	0.1%	-	-	-	0.0%	-	198.2%	-	-	27.8%	-126.4%	-	100.0%
35	JC Finance Plc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

**PERCENTAGE DISTRIBUTION OF LIABILITIES AND SHAREHOLDER'S EQUITY OF INDIVIDUAL NDHIS
AS AT 31 DECEMBER 2025**

	Customer's deposit										Shareholder's Equity							Total Liabilities and Equity				
	Compulsory Saving	Voluntary Saving	Interest Payable	Account Payable and Others Liabilities	Accrued Expenses and Provision	Loans Payable	Deferred Revenue	Suspense Clearing and interbranch Account	Other Liabilities	Paid up Capital	Premium on Share Capital	Hybrid Capital Investment	Reserves and Appropriations	Retained and Current Profit/Loss	Other Equities							
36					0.5%				0.0%						146.3%				-46.7%		100.0%	
37					0.1%				0.4%						111.0%					-13.0%		100.0%
38					2.5%				0.1%	81.8%					29.1%					4.3%		100.0%
39					28.8%				0.4%	5.6%					78.0%					-15.0%		100.0%
40					1.9%										93.9%					0.1%		100.0%
41					1.6%				0.3%						84.7%					4.1%		100.0%
42									0.5%						114.8%					0.7%		100.0%
43					1.2%				3.4%	39.0%					22.1%					33.8%		100.0%
44					1.1%				0.8%	67.3%					23.7%	7.2%				0.7%		100.0%
45					0.6%				0.3%	7.3%					82.5%					3.4%		100.0%
46					0.0%				1.4%	56.3%					30.0%							100.0%
47					2.4%				0.5%	51.3%					30.5%					50.6%		100.0%
48					0.3%				1.3%	0.0%					44.5%					0.0%		100.0%
49					0.3%				0.3%	50.9%					39.1%					0.1%		100.0%
50					12.0%				0.1%						109.4%					-21.6%		100.0%
51					0.2%				0.5%						130.7%					-31.4%		100.0%
52					0.3%				0.4%	45.1%					51.6%	1.1%				9.8%		100.0%
53					0.3%				0.2%	47.0%					32.2%						17.8%	100.0%
54									0.7%						134.5%					-35.5%		100.0%
55									0.2%	87.0%					66.7%					-54.6%		100.0%
56					10.1%					6.3%					119.2%					-35.5%		100.0%
57					0.1%				0.3%						114.3%					-22.4%		100.0%
58					0.3%				1.0%						111.9%					0.0%		100.0%
59					0.0%				0.3%	18.9%					79.8%					-15.5%		100.0%
60					0.5%				0.5%	44.8%					56.0%					0.4%		100.0%
61					-0.8%				0.4%	74.8%					77.5%					-64.0%		100.0%
62					0.2%				0.4%	82.4%					37.4%					5.5%		100.0%
63					0.1%				1.9%						245.7%					-141.2%		100.0%
64					0.1%				1.0%						165.3%					-82.1%		100.0%
65					0.4%				0.7%	77.5%					30.9%					-9.4%		100.0%
66					4.4%					14.4%					75.3%					-6.4%		100.0%
67					0.3%				0.1%						85.3%					8.3%		100.0%
68									0.1%	90.8%					26.1%					-14.2%		100.0%
69					2.4%				0.4%	18.9%					97.9%					34.9%		100.0%
70					0.0%				0.2%	71.2%					26.7%					-3.7%		100.0%
71					20.7%					44.0%					136.4%					2.3%		100.0%
72															112.2%					-14.9%		100.0%
73					0.4%										113.8%					7.4%		100.0%
74					0.5%				0.1%	67.0%					42.9%					0.0%		100.0%
75					0.0%				1.1%	6.5%					95.5%					1.3%		100.0%
76					2.3%				0.6%	40.0%					301.5%					20.7%		100.0%
77					3.5%				0.5%	38.5%					54.0%					14.9%		100.0%
78										77.5%					11.7%					7.8%		100.0%
79					0.4%				0.1%	34.0%					50.3%					25.0%		100.0%
80					0.3%				0.1%						203.7%					-110.9%		100.0%

**PERCENTAGE DISTRIBUTION OF LIABILITIES AND SHAREHOLDER'S EQUITY OF INDIVIDUAL NDTIS
AS AT 31 DECEMBER 2025**

	Customer's deposit					Shareholder's Equity										Total Liabilities and Equity
	Compulsory Saving	Voluntary Saving	Interest Payable	Account Payable and Others	Liabilities and Provision	Loans Payable	Deferred Revenue	Suspense Clearing and interbranch Account	Other Liabilities	Paid up Capital	Premium on Share Capital	Hybrid Capital Investment	Reserves and Appropriations	Retained and Current Profit/Loss	Other Equities	
81 Welcome Finance (Cambodia) Plc.	-	-	-	1.4%	1.0%	69.7%	-	-1.2%	1.7%	35.5%	-	-	0.0%	-8.0%	-	100.0%
82 Y.C.P Microfinance Plc.	-	-	-	0.2%	3.2%	-	-	6.0%	-	47.4%	-	-	5.6%	37.5%	-	100.0%
83 Y.L.P Microfinance Plc.	-	-	-	0.8%	0.2%	13.8%	0.6%	0.0%	-	23.9%	-	-	79.6%	-18.7%	-	100.0%
Subtotal	0.0%	0.0%	-	1.2%	0.9%	63.4%	0.1%	1.3%	0.5%	25.2%	0.1%	0.0%	3.2%	4.0%	0.0%	100.0%
No. Financial Lease Institutions																
1 BSP Finance (Cambodia) Plc.	-	-	-	5.7%	0.6%	57.1%	-	-	-	32.2%	-	-	-	4.4%	-	100.0%
2 Challese Royal Leasing Plc.	-	-	-	11.6%	-	41.4%	-	-	0.4%	10.6%	-	-	-	36.1%	-	100.0%
3 Forward Leasing Plc.	-	-	-	8.5%	0.6%	-	-	0.0%	-	105.1%	-	-	-	-14.2%	-	100.0%
4 ICARE Leasing Plc.	-	-	-	0.2%	2.2%	76.1%	-	-0.5%	-	98.4%	-	-	1.0%	-77.4%	-	100.0%
5 KK Fund Leasing Plc.	-	-	-	6.1%	0.2%	34.7%	-	-5.2%	-	41.2%	-	-	-	23.0%	-	100.0%
6 Komatsu Leasing (Cambodia) Plc.	-	-	-	4.9%	0.7%	34.1%	-	-	-	55.0%	-	-	-	5.4%	-	100.0%
7 Kubota Leasing (Cambodia) Plc.	-	-	-	1.4%	0.2%	76.6%	-	-	0.0%	21.1%	-	4.4%	0.4%	-4.0%	-	100.0%
8 L O D Leasing Plc.	-	-	-	1.3%	5.8%	42.1%	-	0.0%	-	105.2%	-	-	-	-54.3%	-	100.0%
9 Mega Leasing Plc.	-	-	-	4.9%	0.7%	45.5%	-	-	-	8.5%	-	-	2.7%	37.7%	-	100.0%
10 Surosey Finance Plc.	-	-	-	1.4%	3.9%	19.5%	-	-	-	13.6%	-	-	-	61.6%	-	100.0%
11 Toyota Isusho Finance (Cambodia) Plc.	-	-	-	2.8%	1.5%	58.8%	-	-	-	10.7%	-	-	0.6%	25.6%	-	100.0%
12 We Service Leasing Plc.	-	-	-	-	-	17.1%	-	11.3%	2.8%	85.4%	-	-	-	-16.6%	-	100.0%
Subtotal	-	-	-	4.4%	0.9%	54.9%	-	-0.1%	0.1%	20.9%	-	1.2%	0.4%	17.5%	-	100.0%
Grand Total	0.0%	0.0%	-	1.3%	0.7%	61.0%	0.1%	0.9%	0.7%	26.2%	0.1%	0.1%	2.2%	5.9%	0.7%	100.0%

*LSPD Microfinance Plc. and Rithyith Microfinance Plc. are newly licensed MFIs.

**NDTIS-STATEMENT OF PROFIT OR LOSS
FOR THE YEAR ENDED 31 DECEMBER 2025**

		1 USD / KHR = 4.013 (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
No.	Specialized Banks	Interest income	Interest Expenses	Net Interest Income	Non-interest income	Operation Income	Operating Expense	Net Provision	Profit from operation	Grant Income	Profit before Taxes	Tax on profit	Net Profit & Loss for 12 months
1	AEON Specialized Bank (Cambodia) Plc.	182,962	39,561	143,402	12,040	155,442	73,197	68,813	13,432	-	13,432	2,959	10,473
2	ANCO Specialized Bank	11,888	-	11,888	267	12,156	4,930	(1,270)	8,496	-	8,496	237	8,259
3	Dau Penh Specialized Bank Plc.	35,900	15,327	20,573	(149)	20,425	12,221	3,463	4,741	-	4,741	890	3,851
4	Evergrowth (Cambodia) Specialized Bank Plc.	5,305	21	5,284	171	5,456	928	(1,129)	5,657	-	5,657	61	5,595
5	KB Daehan Specialized Bank Plc.	106,840	35,034	71,806	7,973	79,779	36,751	10,939	32,089	-	32,089	4,372	27,717
6	PHSME Specialized Bank Ltd.	4,001	-	4,001	218	4,219	1,662	744	1,813	-	1,813	499	1,314
7	Southern Capital Specialized Bank Plc.	3,787	-	3,787	848	4,634	4,050	6,340	(5,756)	-	(5,756)	-	(5,756)
	Subtotal	350,684	89,943	260,742	21,369	282,110	133,739	87,899	60,472	-	60,472	9,019	51,453
No. Microfinance Non Deposit-taking Institutions (MFIs)													
1	Active People's Plc.	350,014	84,017	265,996	134,433	400,430	74,736	177,078	148,616	-	148,616	29,133	119,483
2	AMZ Microfinance Plc.	955	372	583	(9)	574	1,586	107	(1,120)	-	(1,120)	21	(1,141)
3	Anakut Plc.	2,340	829	1,511	111	1,622	2,550	492	(1,420)	-	(1,420)	25	(1,445)
4	Baitang Microheranivatho Plc.	2,127	-	2,127	170	2,297	1,525	450	322	-	322	73	249
5	Bamboo Finance Plc.	34,595	11,554	23,040	-	23,040	17,912	2,121	3,007	-	3,007	722	2,285
6	BAMC Finance Plc.	4,320	87	4,234	1,307	5,541	6,715	3,980	(5,153)	-	(5,153)	58	(5,211)
7	Bayon Credit Plc.	-	-	-	-	-	-	-	-	-	-	-	-
8	BNKC (Cambodia) Plc.	28,721	12,765	15,956	(4,698)	11,258	19,968	19,816	(28,527)	-	(28,527)	418	(28,944)
9	Borribo Plc.	1,754	276	1,479	523	2,002	1,879	(321)	444	-	444	68	376
10	Cam Capital Public Limited Company	17,665	7,709	9,956	(881)	9,075	8,698	(157)	535	-	535	-	535
11	Cambodian Labor Care Plc.	1,874	-	1,874	53	1,927	635	1,045	246	-	246	17	229
12	Gamma Microfinance Limited	20,009	6,486	13,523	691	14,215	10,824	708	2,682	87	2,769	598	2,172
13	Century Cambo Development Plc.	17	-	17	2	19	538	(1)	(517)	-	(517)	-	(517)
14	Chailleas Royal Finance Plc.	211,317	58,270	153,047	140,347	293,394	85,799	123,737	83,858	-	83,858	19,452	64,406
15	Chamroeun Microfinance Plc.	14,657	6,913	7,744	36,791	44,536	15,849	21,706	6,980	209	7,189	(763)	7,952
16	Chokchey Finance Plc.	22,124	10,591	11,533	2,362	13,895	13,734	777	(616)	-	(616)	240	(856)
17	City Microfinance Institution Plc.	4,915	345	4,570	247	4,817	3,211	186	1,421	-	1,421	-	1,421
18	CMK Plc.	1,824	0.0	1,824	79	1,903	2,258	317	(672)	-	(672)	16	(688)
19	Carich Microfinance Plc.	887	282	605	84	689	1,094	17	(472)	-	(472)	-	(472)
20	Delta Microfinance Plc.	7,594	793	6,801	385	7,186	5,925	1,805	(544)	-	(544)	-	(544)
21	EAST Micro Plc.	1,526	49	1,477	107	1,584	1,396	36	152	-	152	17	135
22	Evergreen Microfinance Plc	278	-	278	8	286	883	82	(678)	-	(678)	-	(678)
23	Family Microfinance Plc.	193	158	35	4	40	607	6	(573)	-	(573)	-	(573)
24	Farmer Finance Ltd. (FF)	2,777	1,199	1,577	428	2,005	1,654	291	60	-	60	-	60
25	First Finance Plc.	57,826	28,844	28,983	(770)	28,213	20,170	2,241	5,802	-	5,802	1,614	4,187
26	Funan Microfinance Plc.	52,358	17,793	34,565	13,540	48,105	29,430	12,257	6,418	-	6,418	1,825	4,593
27	Futaba Microfinance Plc.	6,637	333	6,303	883	7,187	6,216	1,534	(563)	-	(563)	536	(1,099)
28	G B Plc.	751	339	412	20	432	1,344	122	(1,034)	-	(1,034)	-	(1,034)
29	Golden Cash Plc.	2,872	699	2,173	2,358	4,531	3,468	1,293	(231)	-	(231)	19	(250)
30	Grow Microfinance Institution Plc	1,216	703	513	125	638	1,140	72	(575)	-	(575)	-	(575)
31	HFC (Cambodia) Microfinance Plc.	33,885	10,395	23,490	1,553	25,043	17,387	4,936	2,720	-	2,720	1,376	1,344
32	Idemitsu Saison Microfinance (Cambodia) Plc.	11,849	5,487	6,362	443	6,805	7,083	(885)	874	-	874	266	609
33	Intean Poitroath Rongroeuang Ltd.	3,825	-	3,825	286	4,111	3,435	(198)	874	-	874	3,885	14,245
34	JACCS Microfinance (Cambodia) Plc.	99,641	19,115	80,526	531	81,057	29,819	33,108	18,131	-	18,131	3,885	14,245
35	JC Finance Plc.	987	33	954	27	981	2,028	(308)	(739)	-	(739)	10	(750)
36	Khemarak Microfinance Institution Limited	-	-	-	(0)	(0)	255	-	(256)	-	(256)	7	(263)
37	Khmer Capital Plc.	4,252	-	4,252	119	4,371	3,858	2,907	(2,395)	-	(2,395)	48	(2,443)
38	Kongkea Capital MFI Plc.	12,880	7,685	5,195	1,922	7,117	6,229	1,277	(389)	-	(389)	156	(545)

**NDTIs—STATEMENT OF PROFIT OR LOSS
FOR THE YEAR ENDED 31 DECEMBER 2025**

(Millions of KHR)

1 USD / KHR = 4.013

Table 27

	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
39 L B P Microfinance Plc.	1,848	198	1,649	128	1,777	2,208	(416)	(15)	-	(15)	-	(15)
40 LCH Microfinance Plc.	856	-	856	12	868	694	519.9	(346)	-	(346)	6	(352)
41 LED Microfinance Institution Plc.	328	-	328	168	496	589	702	(795)	-	(795)	5	(800)
42 Leng Navatra Capital Plc.	1,700	-	1,700	38	1,738	1,869	805	(936)	-	(936)	18	(954)
43 Mango Finance Plc.	8,396	2,537	5,860	9,196	15,056	4,908	129	10,019	-	10,019	2,997	7,021
44 Maxima Microfinance Plc.	16,593	7,271	9,322	4,541	13,863	11,919	417	1,527	100	1,627	-	1,627
45 MIA Plc.	1,652	36	1,616	154	1,770	1,955	965	(1,149)	-	(1,149)	-	(1,149)
46 Microfinance Amatak Capital Plc.	3,272	810	2,462	982	3,444	3,071	466	(93)	-	(93)	43	(136)
47 Mothers Financial Japan Plc.	3,918	687	3,230	213	3,443	2,543	219	681	-	681	41	641
48 Nilon Microfinance Plc.	2,055	-	2,055	5,160	7,215	6,580	799	(164)	-	(164)	79	(244)
49 Nonghyup Finance (Cambodia) Plc.	31,336	8,212	23,124	3,164	26,287	25,901	52	335	-	335	(606)	941
50 ORO Financecorp Plc.	552	-	552	1	553	497	1,522	(1,466)	-	(1,466)	-	(1,466)
51 PG Development Plc.	612	-	612	6	618	652	23	(57)	-	(57)	-	(57)
52 Praseithheap Finance Plc.	3,895	1,407	2,488	130	2,618	2,894	(161)	(115)	-	(115)	145	(261)
53 Prime MF Microfinance Institution Ltd. (Prime MF)	6,703	2,703	4,001	2,475	6,476	5,776	1,059	(359)	-	(359)	-	(359)
54 Propey Microfinance Plc.	720	-	720	36	756	825	213	(281)	-	(281)	-	(281)
55 Queen Finance Plc.	787	105	683	324	1,006	1,585	109	(688)	-	(688)	11	(699)
56 RAFCO Financial (Cambodia) Plc.	1,776	13	1,763	887	2,650	2,594	-	56	-	56	14	42
57 Rich Avenue Finance Plc.	73	-	73	13	86	1,193	14	(1,121)	-	(1,121)	0.8	(1,122)
58 Rolya Plc.	370	-	370	196	566	409	24	133	-	133	7	126
59 Royal Microfinance Plc.	2,389	577	1,812	854	2,667	2,716	515	(565)	-	(565)	37	(602)
60 Sabay Credit Commercial Plc.	2,055	1,196	859	73	932	971	278	(317)	-	(317)	82	(399)
61 Sachak Microfinance Plc.	71	151	(81)	72	(9)	740	1	(750)	-	(750)	-	(750)
62 Sahakta Plc.	5,686	1,708	3,978	417	4,395	4,498	791	(894)	-	(894)	(119)	(775)
63 Sahakrinheap Microfinance Plc.	608	-	608	274	882	2,924	(142)	(946)	-	(946)	10	(1,910)
64 Samaky Capital Plc.	655	-	655	59	714	825	835	(877)	-	(877)	7	(953)
65 Sambat Finance Plc.	5,105	3,741	1,364	3,511	4,875	5,694	57	69	-	69	297	(229)
66 Samporn Samakum Sahakreas Thuntouh Neung Matijum Kampuchea Plc.	1,638	107	1,531	442	1,973	1,726	178	592	-	592	95	497
67 Samithisak Microfinance Limited	4,744	-	4,744	99	4,844	4,109	143	(3,964)	-	(3,964)	(81)	(3,883)
68 Sawad Rung Reung Finance (Cambodia) Plc.	23,745	6,612	17,133	1,104	18,237	14,840	7,361	(869)	-	(869)	19	(888)
69 Seilanithin Limited	1,174	448	726	717	1,443	1,885	427	(207)	-	(207)	46	(253)
70 Serey Oudom Microfinance Plc.	4,436	1,679	2,757	136	2,893	2,833	267	(483)	-	(483)	1	(484)
71 Side Hustle Microfinance Plc.	79	-	79	-	79	552	10	(110)	-	(110)	8	(118)
72 Sixty Six Finance Plc.	787	-	787	2	789	889	10	(1,040)	-	(1,040)	-	(1,040)
73 Soksan Micro Finance Institution Plc.	67	-	67	12	79	377	742	(4,003)	-	(4,003)	-	(4,003)
74 Sonatra Microfinance Institution Plc. (Sonatra)	4,395	2,485	1,911	479	2,390	3,497	2,896	563	-	563	12	551
75 Sunny Microfinance Plc.	4,216	439	3,777	346	4,123	3,552	8	690	-	690	13	676
76 T & Go Finance Plc.	217	148	68	80	149	1,303	(1,844)	1,281	-	1,281	438	1,281
77 TBB (Cambodia) Plc.	10,764	3,279	7,485	315	7,799	6,527	(447)	(273)	-	(273)	113	(386)
78 Trop Khnhom Plc.	7,650	4,458	3,192	1,910	5,102	4,505	870	180	-	180	56	124
79 Vithey Microfinance Plc.	4,825	964	3,860	693	4,554	4,304	70	(1,481)	-	(1,481)	23	(1,504)
80 Vivath Golden Finance Plc.	1,365	-	1,365	993	2,358	3,228	611	(7,703)	-	(7,703)	29	(7,731)
81 Welcome Finance (Cambodia) Plc.	8,494	4,438	4,056	3,934	7,990	9,865	5,828	(1,993)	-	(1,993)	(324)	(1,669)
82 Y.C.P. Microfinance Plc.	1,811	-	1,811	1,277	3,088	2,622	2,459	(2,230)	-	(2,230)	59	(2,289)
83 Y.L.P. Microfinance Plc.	3,319	241	3,079	318	3,396	3,372	2,254	396	-	396	63,420	151,748
Subtotal	1,209,151	350,772	858,379	379,524	1,237,903	578,857	444,273	214,773	396	215,168	63,420	151,748
No. Financial Lease Institutions												
1 BSP Finance (Cambodia) Plc.	33,451	11,528	21,923	2,725	24,648	11,234	6,569	6,845	-	6,845	1,895	4,950
2 Challease Royal Leasing Plc.	32,475	5,792	26,682	3,588	30,270	17,708	6,180	6,383	-	6,383	1,479	4,904

**NDTIs-STATEMENT OF PROFIT OR LOSS
FOR THE YEAR ENDED 31 DECEMBER 2025**

1 USD / KHR = 4,013 (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
3 Forward Leasing Plc.	519	-	519	17	536	484	13	39	-	39	0.3	39
4 ICARE Leasing Plc.	2,467	493	1,973	94	2,067	3,433	213	(1,578)	-	(1,578)	23	(1,602)
5 KK Fund Leasing Plc.	4,423	2,172	2,251	(16)	2,235	7,605	(6,161)	791	-	791	46	745
6 Komatsu Leasing (Cambodia) Plc.	2,694	422	2,273	160	2,432	1,722	(97)	808	-	808	174	634
7 Kubota Leasing (Cambodia) Plc.	31,747	16,059	15,688	768	16,456	14,928	(373)	1,901	-	1,901	1,241	660
8 L O D Leasing Plc.	392	67	325	(2)	322	378	(15)	(41)	-	(41)	11	(52)
9 Mega Leasing Plc.	19,015	4,035	14,981	2,188	17,168	12,277	719	4,172	-	4,172	1,135	3,037
10 Suosday Finance Plc.	41,378	-	41,378	312	41,691	25,740	-	15,951	-	15,951	2,120	13,831
11 Toyota Tsusho Finance (Cambodia) Plc.	25,934	7,821	18,113	1,806	19,919	7,283	1,113	11,522	-	11,522	2,360	9,162
12 We Service Leasing Plc.	417	-	417	13	430	790	(0.4)	(359)	-	(359)	4	(363)
Subtotal	194,912	48,390	146,522	11,653	158,175	103,580	8,161	46,434	-	46,434	10,489	35,945
Grand Total	1,754,748	489,105	1,265,643	412,545	1,678,188	816,176	540,334	321,678	396	322,074	82,928	239,146

*LSPD Microfinance Plc. and Rithyinth Microfinance Plc. are newly licensed MFIs.

NDTIs-NET PROFIT / LOSS
FOR THE YEAR ENDED 31 DECEMBER 2025

Table 28

1 USD / KHR = 4,013 (millions of KHR)

		2025				
		Net profit	Total Assets	As percentage of Assets	Loans	As percentage of Loans
No. Specialized Banks						
1	AEON Specialized Bank (Cambodia) Plc.	10,473	1,003,986	1.0%	979,243	1.1%
2	ANCO Specialized Bank	8,259	180,102	4.6%	124,166	6.7%
3	Daun Penh Specialized Bank Plc.	3,851	294,384	1.3%	261,470	1.5%
4	Evergrowth (Cambodia) Specialized Bank Plc.	5,595	67,194	8.3%	77,181	7.2%
5	KB Daehan Specialized Bank Plc.	27,717	998,645	2.8%	838,566	3.3%
6	PHSME Specialized Bank Ltd.	1,314	48,444	2.7%	32,655	4.0%
7	Southern Capital Specialized Bank Plc.	(5,756)	49,789	-11.6%	52,614	-10.9%
	Subtotal	51,453	2,642,544	1.9%	2,365,893	2.2%
No. Microfinance Non Deposit-taking Institutions (MFIs)						
1	Active People's Plc.	119,483	2,305,097	5.2%	2,297,796	5.2%
2	AMZ Microfinance Plc.	(1,141)	6,119	-18.7%	5,568	-20.5%
3	Anakut Plc.	(1,445)	14,284	-10.1%	17,461	-8.3%
4	Baitang Microheranhvatho Plc.	249	15,425	1.6%	10,328	2.4%
5	Bamboo Finance Plc.	2,285	156,059	1.5%	141,554	1.6%
6	BAMC Finance Plc.	(5,211)	56,990	-9.1%	53,722	-9.7%
7	Bayon Credit Plc.	-	-	-	-	-
8	BNKC (Cambodia) Plc.	(28,944)	250,749	-11.5%	268,475	-10.8%
9	Borribo Plc.	376	15,019	2.5%	11,401	3.3%
10	Cam Capital Public Limited Company	535	143,016	0.4%	149,185	0.4%
11	Cambodian Labor Care Plc.	229	27,616	0.8%	19,891	1.2%
12	Camma Microfinance Limited	2,172	135,680	1.6%	128,955	1.7%
13	Century Combo Development Plc.	(517)	1,686	-30.7%	137	-378.0%
14	Chailease Royal Finance Plc.	64,406	1,438,546	4.5%	1,433,178	4.5%
15	Chamroeun Microfinance Plc.	7,952	77,484	10.3%	94,403	8.4%
16	Chokchey Finance Plc.	(856)	183,111	-0.5%	173,424	-0.5%
17	City Microfinance Institution Plc.	1,421	35,814	4.0%	33,415	4.3%
18	CMK Plc.	(688)	23,655	-2.9%	9,280	-7.4%
19	Corich Microfinance Plc.	(472)	7,748	-6.1%	4,102	-11.5%
20	Delta Microfinance Plc.	(544)	47,641	-1.1%	49,126	-1.1%
21	EAST Micro Plc.	135	16,439	0.8%	15,175	0.9%
22	Evergreen Microfinance Plc	(678)	3,452	-19.7%	2,102	-32.3%
23	Family Microfinance Plc.	(573)	2,664	-21.5%	1,576	-36.4%
24	Farmer Finance Ltd. (FF)	60	21,962	0.3%	20,933	0.3%
25	First Finance Plc.	4,187	435,138	1.0%	402,934	1.0%
26	Funan Microfinance Plc.	4,593	338,911	1.4%	340,096	1.4%
27	Futaba Microfinance Plc.	(1,099)	54,803	-2.0%	59,114	-1.9%
28	G B Plc.	(1,034)	9,916	-10.4%	7,350	-14.1%
29	Golden Cash Plc.	(250)	17,891	-1.4%	17,380	-1.4%
30	Grow Microfinance Institution Plc	(575)	8,667	-6.6%	9,112	-6.3%
31	HFC (Cambodia) Microfinance Plc.	1,344	214,057	0.6%	191,814	0.7%
32	Idemitsu Saison Microfinance (Cambodia) Plc.	607	118,723	0.5%	135,982	0.4%
33	Intean Poalroath Rongroeurng Ltd.	609	24,947	2.4%	20,979	2.9%
34	JACCS Microfinance (Cambodia) Plc.	14,245	515,652	2.8%	461,790	3.1%
35	JC Finance Plc.	(750)	12,657	-5.9%	9,516	-7.9%
36	Khemarak Microfinance Institution Limited	(263)	6,859	-3.8%	-	-
37	Khmer Capital Plc.	(2,443)	72,303	-3.4%	48,366	-5.1%
38	Kongkea Capital MFI Plc.	(545)	93,729	-0.6%	76,336	-0.7%
39	L B P Microfinance Plc.	(15)	12,869	-0.1%	11,933	-0.1%

NDTIs—NET PROFIT / LOSS
FOR THE YEAR ENDED 31 DECEMBER 2025

Table 28

1 USD / KHR = 4,013 (millions of KHR)

	2025				
	Net profit	Total Assets	As percentage of Assets	Loans	As percentage of Loans
40 LCH Microfinance Plc.	(352)	6,408	-5.5%	4,999	-7.0%
41 LED Microfinance Institution Plc.	(800)	7,111	-11.3%	4,619	-17.3%
42 Leng Navatra Capital Plc.	(954)	15,729	-6.1%	12,765	-7.5%
43 Mango Finance Plc.	7,021	54,485	12.9%	52,311	13.4%
44 Maxima Microfinance Plc.	1,627	86,253	1.9%	83,424	1.9%
45 MIA Plc.	(1,149)	12,165	-9.4%	12,131	-9.5%
46 Microfinance Amatak Capital Plc.	(136)	20,095	-0.7%	20,162	-0.7%
47 Mothers Financial Japan Plc.	641	46,080	1.4%	43,771	1.5%
48 Niron Microfinance Plc.	(244)	23,041	-1.1%	8,827	-2.8%
49 Nonghyup Finance (Cambodia) Plc.	941	256,498	0.4%	237,419	0.4%
50 ORO Financecorp Plc.	(1,466)	25,666	-5.7%	3,500	-41.9%
51 PG Development Plc.	(57)	9,208	-0.6%	4,318	-1.3%
52 Prasethpheap Finance Plc.	(261)	22,695	-1.1%	20,031	-1.3%
53 Prime MF Microfinance Institution Ltd. (Prime MF)	(359)	62,218	-0.6%	45,776	-0.8%
54 Propey Microfinance Plc.	(281)	4,474	-6.3%	4,426	-6.4%
55 Queen Finance Plc.	(699)	10,042	-7.0%	9,030	-7.7%
56 RAFCO Financial (Cambodia) Plc.	42	8,420	0.5%	10,796	0.4%
57 Rich Avenue Finance Plc.	(1,122)	7,024	-16.0%	939	-119.4%
58 Rolya Plc.	126	5,378	2.3%	2,196	5.7%
59 Royal Microfinance Plc.	(602)	20,125	-3.0%	16,916	-3.6%
60 Sabay Credit Commercial Plc.	(399)	35,823	-1.1%	14,813	-2.7%
61 Sachak Microfinance Plc.	(750)	7,772	-9.6%	295	-254.4%
62 Sahaka Plc.	(775)	38,626	-2.0%	36,333	-2.1%
63 Sahakrinpheap Microfinance Plc.	(1,910)	10,580	-18.1%	4,302	-44.4%
64 Samaky Capital Plc.	(953)	4,855	-19.6%	4,251	-22.4%
65 Sambat Finance Plc.	(877)	42,605	-2.1%	25,983	-3.4%
66 Samporn Samakum Sahakreas Thuntouh Neung Matjum Kampuchea Plc.	(229)	11,198	-2.0%	12,586	-1.8%
67 Samrithisak Microfinance Limited	497	70,590	0.7%	32,352	1.5%
68 Sawad Rung Reung Finance (Cambodia) Plc.	(3,883)	80,754	-4.8%	56,438	-6.9%
69 Seilanithih Limited	(888)	8,609	-10.3%	6,632	-13.4%
70 Serey Oudom Microfinance Plc.	(253)	30,062	-0.8%	29,549	-0.9%
71 Side Hustle Microfinance Plc.	(484)	4,410	-11.0%	2,613	-18.5%
72 Sixty Six Finance Plc.	(118)	10,733	-1.1%	9,731	-1.2%
73 Soksan Micro Finance Institution Plc.	(1,040)	7,055	-14.7%	1,064	-97.8%
74 Sonatra Microfinance Institution Plc. (Sonatra)	(4,003)	51,431	-7.8%	47,444	-8.4%
75 Sunny Microfinance Plc.	551	62,185	0.9%	54,515	1.0%
76 T & Go Finance Plc.	676	3,992	16.9%	2,337	28.9%
77 TBB (Cambodia) Plc.	1,281	148,558	0.9%	133,526	1.0%
78 Trop Khnhom Plc	(386)	51,615	-0.7%	45,668	-0.8%
79 Vithey Microfinance Plc.	124	34,332	0.4%	31,122	0.4%
80 Vivath Golden Finance Plc.	(1,504)	9,851	-15.3%	11,451	-13.1%
81 Welcome Finance (Cambodia) Plc.	(7,731)	56,535	-13.7%	86,170	-9.0%
82 Y.C.P Microfinance Plc.	(1,669)	44,843	-3.7%	12,040	-13.9%
83 Y.L.P Microfinance Plc.	(2,289)	25,222	-9.1%	22,057	-10.4%
Subtotal	151,748	8,478,730	1.8%	8,015,517	1.9%
No. Financial Lease Institutions					
1 BSP Finance (Cambodia) Plc.	4,950	228,826	2.2%	212,566	2.3%
2 Chailease Royal Leasing Plc.	4,904	190,175	2.6%	188,720	2.6%
3 Forward Leasing Plc.	39	5,726	0.7%	4,048	1.0%

NDTIs--NET PROFIT / LOSS
FOR THE YEAR ENDED 31 DECEMBER 2025

Table 28

1 USD / KHR = 4.013 (millions of KHR)

2025					
	Net profit	Total Assets	As percentage of Assets	Loans	As percentage of Loans
4 ICARE Leasing Plc.	(1,602)	10,192	-15.7%	8,530	-18.8%
5 KK Fund Leasing Plc.	745	29,229	2.6%	11,762	6.3%
6 Komatsu Leasing (Cambodia) Plc.	634	36,515	1.7%	33,198	1.9%
7 Kubota Leasing (Cambodia) Plc.	660	342,764	0.2%	320,878	0.2%
8 L O D Leasing Plc.	(52)	1,908	-2.7%	1,277	-4.0%
9 Mega Leasing Plc.	3,037	66,359	4.6%	56,931	5.3%
10 Suosdey Finance Plc.	13,831	117,815	11.7%	100,387	13.8%
11 Toyota Tsusho Finance (Cambodia) Plc.	9,162	243,846	3.8%	233,930	3.9%
12 We Service Leasing Plc.	(363)	2,350	-15.5%	956	-38.0%
Subtotal	35,945	1,275,704	2.8%	1,173,184	3.1%
Grand Total	239,146	12,396,978	1.9%	11,554,595	2.1%

*LSPD Microfinance Plc. and Rithyith Microfinance Plc. are newly licensed MFIs.

NDTIs-LOANS AND NON-PERFORMING LOANS (NPLS)

Table 29

(millions of KHR)

	2025			2024		
	1 USD / KHR = 4,013			1 USD / KHR = 4,025		
	NPLs	Loans	NPL Ratio	NPLs	Loans	NPL Ratio
No. Specialized Banks						
1 AEON Specialized Bank (Cambodia) Plc.	95,710	979,243	9.8%	46,614	868,155	5.4%
2 ANCO Specialized Bank	93,344	124,166	75.2%	106,591	122,867	86.8%
- Angkor Capital Specialized Bank	-	-	-	39,263	40,269	97.5%
3 Daun Penh Specialized Bank Plc.	9,274	261,470	3.5%	8,153	249,038	3.3%
4 Evergrowth (Cambodia) Specialized Bank Plc.	28,184	77,181	36.5%	31,204	70,326	44.4%
5 KB Daehan Specialized Bank Plc.	44,600	838,566	5.3%	45,733	816,772	5.6%
- Maritime Specialized Bank Plc.	-	-	-	123	1,143	10.8%
6 PHSME Specialized Bank Ltd.	17,233	32,655	52.8%	21,434	38,908	55.1%
7 Southern Capital Specialized Bank Plc.	25,100	52,614	47.7%	15,211	53,053	28.7%
Subtotal	313,446	2,365,893	13.2%	314,325	2,260,530	13.9%
No. Microfinance Non Deposit-taking Institutions (MFIs)						
1 Active People's Plc.	385,970	2,297,796	16.8%	273,886	1,789,260	15.3%
2 AMZ Microfinance Plc.	633	5,568	11.4%	350	8,235	4.3%
3 Anakut Plc.	5,629	17,461	32.2%	4,652	19,139	24.3%
4 Baitang Microheranhvatho Plc.	781	10,328	7.6%	465	12,139	3.8%
5 Bamboo Finance Plc.	4,882	141,554	3.4%	3,715	115,517	3.2%
6 BAMC Finance Plc.	10,324	53,722	19.2%	7,281	40,041	18.2%
7 Bayon Credit Plc.	-	-	-	377	424	88.9%
8 BNKC (Cambodia) Plc.	47,425	268,475	17.7%	41,295	282,714	14.6%
9 Borribo Plc.	4,165	11,401	36.5%	4,572	13,867	33.0%
10 Cam Capital Public Limited Company	61,262	149,185	41.1%	69,563	173,039	40.2%
11 Cambodian Labor Care Plc.	5,082	19,891	25.5%	4,368	14,163	30.8%
12 Camma Microfinance Limited	13,388	128,955	10.4%	14,599	126,485	11.5%
13 Century Cambo Development Plc.	-	137	-	-	226	-
14 Chalease Royal Finance Plc.	87,754	1,433,178	6.1%	69,645	1,044,395	6.7%
15 Chamroeun Microfinance Plc.	39,453	94,403	41.8%	48,257	135,726	35.6%
16 Chokchey Finance Plc.	10,649	173,424	6.1%	22,199	178,258	12.5%
17 City Microfinance Institution Plc.	9,430	33,415	28.2%	7,945	36,963	21.5%
18 CMK Plc.	5,723	9,280	61.7%	4,407	11,166	39.5%
19 Corich Microfinance Plc.	2,340	4,102	57.0%	703	4,643	15.1%
20 Delta Microfinance Plc.	12,845	49,126	26.1%	12,143	45,396	26.7%
21 EAST Micro Plc.	339	15,175	2.2%	363	13,549	2.7%
22 Evergreen Microfinance Plc	1,331	2,102	63.3%	83	2,140	3.9%
23 Family Microfinance Plc.	1,267	1,576	80.4%	1,227	2,018	60.8%
24 Farmer Finance Ltd. (FF)	357	20,933	1.7%	1,527	21,814	7.0%
25 First Finance Plc.	27,438	402,934	6.8%	21,486	361,120	5.9%
26 Funan Microfinance Plc.	38,408	340,096	11.3%	29,307	317,049	9.2%
27 Futaba Microfinance Plc.	16,298	59,114	27.6%	12,128	58,992	20.6%
28 G B Plc.	2,635	7,350	35.8%	1,923	7,011	27.4%
29 Golden Cash Plc.	4,013	17,380	23.1%	2,148	19,123	11.2%
30 Grow Microfinance Institution Plc	4,107	9,112	45.1%	4,556	8,387	54.3%
31 HFC (Cambodia) Microfinance Plc.	10,350	191,814	5.4%	7,699	142,397	5.4%
32 Idemitsu Saison Microfinance (Cambodia) Plc.	56,464	135,982	41.5%	56,811	139,434	40.7%
33 Intean Poolroath Rongroeurmg Ltd.	2,484	20,979	11.8%	2,403	25,515	9.4%
34 JACCS Microfinance (Cambodia) Plc.	-	461,790	-	24,313	370,337	6.6%
35 JC Finance Plc.	8,238	9,516	86.6%	8,163	12,761	64.0%
- Jet's Cash Box Finance Plc.	-	-	-	1,019	1,438	70.8%
36 Khemarak Microfinance Institution Limited	-	-	-	-	-	-
37 Khmer Capital Plc.	21,834	48,366	45.1%	22,108	52,337	42.2%
38 Kongkea Capital MFI Plc.	3,618	76,336	4.7%	1,124	58,688	1.9%
39 L B P Microfinance Plc.	1,165	11,933	9.8%	2,222	12,145	18.3%

NDTIs-LOANS AND NON-PERFORMING LOANS (NPLS)

Table 29

(millions of KHR)

	2025			2024		
	1 USD / KHR = 4,013			1 USD / KHR = 4,025		
	NPLs	Loans	NPL Ratio	NPLs	Loans	NPL Ratio
40 LCH Microfinance Plc.	2,431	4,999	48.6%	1,119	5,740	19.5%
41 LED Microfinance Institution Plc.	2,802	4,619	60.7%	3,326	5,582	59.6%
42 Leng Navatra Capital Plc.	2,495	12,765	19.5%	2,166	16,496	13.1%
43 Mango Finance Plc.	1,319	52,311	2.5%	1,370	43,593	3.1%
44 Maxima Microfinance Plc.	8,310	83,424	10.0%	11,639	105,468	11.0%
45 MIA Plc.	5,075	12,131	41.8%	5,498	13,870	39.6%
46 Microfinance Amatak Capital Plc.	1,473	20,162	7.3%	998	17,384	5.7%
47 Mothers Financial Japan Plc.	21,706	43,771	49.6%	15,630	45,221	34.6%
48 Niron Microfinance Plc.	2,269	8,827	25.7%	1,138	10,678	10.7%
49 Nonghyup Finance (Cambodia) Plc.	30,579	237,419	12.9%	32,988	227,135	14.5%
50 ORO Financecorp Plc.	3,017	3,500	86.2%	2,105	4,507	46.7%
51 PG Development Plc.	104	4,318	2.4%	156	4,899	3.2%
- Piphup Thmey Microfinance Plc.	-	-	-	3,460	3,837	90.2%
52 Prasethpheap Finance Plc.	2,620	20,031	13.1%	2,897	20,724	14.0%
53 Prime MF Microfinance Institution Ltd. (Prime MF)	4,601	45,776	10.1%	3,917	45,859	8.5%
54 Propey Microfinance Plc.	1,124	4,426	25.4%	843	4,340	19.4%
55 Queen Finance Plc.	394	9,030	4.4%	152	3,899	3.9%
56 RAFCO Financial (Cambodia) Plc.	10,796	10,796	100.0%	6,413	11,179	57.4%
57 Rich Avenue Finance Plc.	50	939	5.3%	-	25	-
58 Rolya Plc.	1,213	2,196	55.2%	1,389	1,942	71.5%
59 Royal Microfinance Plc.	8,517	16,916	50.3%	7,119	19,368	36.8%
60 Sabay Credit Commercial Plc.	4,430	14,813	29.9%	4,565	19,694	23.2%
61 Sachak Microfinance Plc.	81	295	27.5%	85	838	10.2%
62 Sahaka Plc.	4,903	36,333	13.5%	6,017	35,893	16.8%
63 Sahakrinpheap Microfinance Plc.	3,743	4,302	87.0%	3,201	7,816	41.0%
64 Samaky Capital Plc.	1,495	4,251	35.2%	1,358	4,553	29.8%
65 Sambat Finance Plc.	5,558	25,983	21.4%	5,766	33,110	17.4%
66 Samporn Samakum Sahakreas Thuntouh Neung Matjum Kampuchea Plc.	3,628	12,586	28.8%	4,347	13,001	33.4%
67 Samithisak Microfinance Limited	237	32,352	0.7%	1,755	42,291	4.1%
68 Sawad Rung Reung Finance (Cambodia) Plc.	22,261	56,438	39.4%	19,907	88,968	22.4%
69 Seilanih Limited	1,230	6,632	18.5%	3,035	9,543	31.8%
70 Serey Odum Microfinance Plc.	1,217	29,549	4.1%	931	27,997	3.3%
71 Side Hustle Microfinance Plc.	1	2,613	0.0%	1	882	0.1%
72 Sixty Six Finance Plc.	765	9,731	7.9%	768	9,655	7.9%
73 Soksan Micro Finance Institution Plc.	957	1,064	89.9%	964	964	100.0%
74 Sonatra Microfinance Institution Plc. (Sonatra)	-	47,444	-	-	45,726	-
75 Sunny Microfinance Plc.	686	54,515	1.3%	686	69,969	1.0%
76 T & Go Finance Plc.	2,080	2,337	89.0%	2,724	3,620	75.2%
77 TBB (Cambodia) Plc.	27,516	133,526	20.6%	30,206	141,790	21.3%
78 Trop Khnhom Plc	3,211	45,668	7.0%	2,323	47,437	4.9%
79 Vithey Microfinance Plc.	5,164	31,122	16.6%	3,860	29,474	13.1%
80 Vivath Golden Finance Plc.	5,766	11,451	50.4%	6,031	13,795	43.7%
81 Welcome Finance (Cambodia) Plc.	68,017	86,170	78.9%	99,133	134,558	73.7%
82 Y.C.P Microfinance Plc.	2,295	12,040	19.1%	2,360	12,064	19.6%
83 Y.L.P Microfinance Plc.	4,608	22,057	20.9%	654	23,736	2.8%
Subtotal	1,188,825	8,015,517	14.8%	1,096,032	7,107,170	15.4%
No. Financial Lease Institutions						
1 BSP Finance (Cambodia) Plc.	5,379	212,566	2.5%	31,761	247,008	12.9%
2 Chalease Royal Leasing Plc.	2,944	188,720	1.6%	2,143	210,118	1.0%
3 Forward Leasing Plc.	205	4,048	5.1%	175	4,736	3.7%
4 ICARE Leasing Plc.	842	8,530	9.9%	1,006	7,439	13.5%
5 KK Fund Leasing Plc.	10,880	11,762	92.5%	21,116	37,678	56.0%

NDTIs-LOANS AND NON-PERFORMING LOANS (NPLS)

Table 29

(millions of KHR)

	2025			2024			
	1 USD / KHR = 4,013			1 USD / KHR = 4,025			
	NPLs	Loans	NPL Ratio	NPLs	Loans	NPL Ratio	
6	Komatsu Leasing (Cambodia) Plc.	2,412	33,198	7.3%	3,193	24,679	12.9%
7	Kubota Leasing (Cambodia) Plc.	22,527	320,878	7.0%	36,048	349,471	10.3%
8	L O D Leasing Plc.	84	1,277	6.6%	123	1,098	11.2%
9	Mega Leasing Plc.	4,756	56,931	8.4%	4,168	55,222	7.5%
-	Mobility Finance (Cambodia) Plc.	-	-	-	105	301	35.0%
10	Suosdey Finance Plc.	5,710	100,387	5.7%	6,135	97,435	6.3%
11	Toyota Tsusho Finance (Cambodia) Plc.	1,749	233,930	0.7%	3,012	223,952	1.3%
12	We Service Leasing Plc.	293	956	30.7%	259	1,481	17.5%
	Subtotal	57,782	1,173,184	4.9%	109,244	1,260,618	8.7%
	Grand Total	1,560,053	11,554,595	13.5%	1,519,600	10,628,318	14.3%

*LSPD Microfinance Plc. and Rithyith Microfinance Plc. are newly licensed MFIs.

NDTIs-TOTAL CREDITS BY INSTITUTIONAL SECTORS AND ECONOMIC ACTIVITIES

Table 30

(millions of KHR)

	Total Loans				Growth Rate (%) 2025 over 2024
	2025		2024		
	1 USD / KHR =	4,013	1 USD / KHR =	4,025	
	Amount	Share	Amount	Share	
No. Type of Industries					
1 Agriculture, Forestry and Fishing	750,993	6.5%	827,770	7.8%	-9.3%
2 Mining and Quarrying	8,967	0.1%	6,108	0.1%	46.8%
3 Manufacturing	447,716	3.9%	362,011	3.4%	23.7%
Of which Textile, Wearing Apparel and Leather Products	74,356	0.6%	74,579	0.7%	-0.3%
4 Utilities	37,046	0.3%	52,219	0.5%	-29.1%
5 Construction	634,439	5.5%	617,446	5.8%	2.8%
6 Wholesale Trade	191,780	1.7%	199,197	1.9%	-3.7%
7 Retail Trade	447,615	3.9%	519,018	4.9%	-13.8%
8 Accommodation and Food Service Activities	450,468	3.9%	276,595	2.6%	62.9%
9 Arts, Entertainment and Recreation	72,943	0.6%	41,839	0.4%	74.3%
10 Transport and Storage	339,310	2.9%	239,514	2.3%	41.7%
11 Information and Communications	7,971	0.1%	4,576	0.0%	74.2%
12 Rental and Operational Leasing Activities, excluded Real Estate Leasing and Rentals	347,722	3.0%	269,756	2.5%	28.9%
13 Real Estate Activities	1,001,750	8.7%	913,525	8.6%	9.7%
Of which Mortgages, Owner-Occupied Housing only	679,194	5.9%	630,962	5.9%	7.6%
14 Education	34,145	0.3%	43,697	0.4%	-21.9%
15 Human Health and Social Work Activities	65,476	0.6%	47,378	0.4%	38.2%
16 Activities of households as employers; undifferentiated goods- and services-producing activities of households for own use	5,853,490	50.7%	5,126,295	48.2%	14.2%
Of which Personal Lending	5,085,687	44.0%	4,353,787	41.0%	16.8%
Of which Credit Cards	146,838	1.3%	128,599	1.2%	14.2%
17 Other Lending	862,761	7.5%	1,081,372	10.2%	-20.2%
Total	11,554,594	100.0%	10,628,318	100.0%	8.7%

TOTAL CREDITS BY INSTITUTIONAL SECTORS AND ECONOMIC ACTIVITIES & BY INDIVIDUAL INSTITS
AS AT 31 DECEMBER 2025

1 USD /KHR = 4.013 (millions of Riel)

Table 31

No.	Specialized Banks	Agriculture, Forestry and Fishing	Mines and Quarrying	Manufacturing	Utilities	Construction	Wholesale Trade	Retail Trade	Accommodation and Food Service Activities	Arts, Entertainment and Recreation	Transport and Storage	Information and Communications	Operational Leasing Activities, excluded Real Estate Leasing and Rentals	Real Estate Activities	Education	Human Health and Social Work Activities	Activities of households as employers: unskilled and semi-skilled producing activities of households for own use	Other lending		
	979,243																			
1	AEON Specialized Bank (Cambodia) P.C.																			979,243
2	ANCO Specialized Bank	3,877				1,891.5	9,689	24,980	10,546		7,001		13,643	10,446					25,687	
3	Dawn Perm Specialized Bank P.C.	2,745		9,593	101	11,528	25,239	29,899	11,528		4,449		114	620	724			563	144,348	
4	Evergrowth (Cambodia) Specialized Bank P.C.																			
5	K8 Daehan Specialized Bank P.C.	13,886							7,200					30,987	211,629				582,684	
6	PHSME Specialized Bank Ltd.	2,350		9,996		6,221	1,269	5,766	15,260		500		1,937						2,167	
7	Southern Capital Specialized Bank P.C.	228,858		35,247	1,079	36,644	36,198	44,939	44,534		11,950		47,187	30,538				563	17,567,725	2,167
	Subtotal																			
	2,297,776	3,229		58		7,690	1,408	48	47,273	2				305	86				2,220,340	17,158
1	Active People's P.C.	84		445		287	27	517			101			1,585	65				698	1,708
2	AMZ Microfinance P.C.	281						5,184											10,756	1,241
3	Andeur P.C.	10,328																	113	210
4	Babang Microfinance P.C.	5,604				20,714		18,409			4,098									46,527
5	Bambo Finance P.C.	19,185		4,814		1,066	2,041	1,37			90			2,462					40,416	5,406
6	BAMC Finance P.C.	4,291		1,291	1,887	3,594	1,031	3,099	2,254		12	112		3,702					360	
7	Bayon Credit P.C.	11,401				95		614			156			4,684					5,521	
8	BNC (Cambodia) P.C.	26,077		1,473	293,187		103,164	87,645	11,737	336,823	65,256	114,952	7,056	69,633	18,172	20,887	50,487	1,145	223,645	
9	Bombo P.C.	22,185		19	2,045	1,354	519	33,742	195	151	3,553		24	83	9	140	29,300	1,012		
10	Cam Capital Public Limited Company	173,624		2,895	250	1,391	128	13,926	1,449		861		7	3,671					145,565	437
11	Camboan Labor Care P.C.	33,415		68				11,288			1,339		7,087	1,790					11,826	
12	Comma Microfinance Limited	9,280		261		260	260	2,550	178	662				4,567					18	744
13	Century Comba Development P.C.	4,102		60		531	165							148					2,297	201
14	Chaboe Royal Finance P.C.	49,126		5,810		466	361	6,400	2,562	124	2,676			8,798					21,309	44
15	Charm Microfinance P.C.	15,175		30		3,24	50	1,748	1,53	106	818			9,368					2,624	118
16	Chokchey Finance P.C.	2,102		96		409	293	518	149					97					197	153
17	City Microfinance Institution P.C.	1,576		109				217						786					151	313
18	CMR P.C.	20,933		384		80		5,929	2,061	65	30			1,872				17	10,697	
19	Corch Microfinance P.C.	402,934				229,698								97,169					35,597	40,470
20	Delta Microfinance P.C.	340,096		129,057		7,292	367			305	24,710	115		91,105	32	1,672			76,007	9,434
21	EAST Micro P.C.	69,114		1,549		252	89	3,447	8,089	1,419	1,635	59		4,889					8,649	
22	Evergreen Microfinance P.C.	7,850				613	570	4,079	3,942	856	656			4,801					25,499	
23	Family Microfinance P.C.	17,580		3,652						6				154					2,693	157
24	Farmer Finance Ltd. (FF)	9,112		446				1,133											7,913	
25	First Finance P.C.	191,614		4,283		85					3,836		90,931						84,705	7,973
26	Furon Microfinance P.C.	185,982		36,243		1,461	24,370	537	504	5,922	9,004		3,327	11,835	180				37,656	18,48
27	Fuldao Microfinance P.C.	20,979		8,333				3,982											3,721	4,944
28	G 8 P.C.	461,790		51				4,655		23				20					456,990	
29	Golden Cash P.C.	9,516		8,251		802													96	3
30	Grow Microfinance Institution P.C.																			
31	HFC (Cambodia) Microfinance P.C.																			
32	Idemitsu Sason Microfinance (Cambodia) P.C.																			
33	Inleem Inleemthongronging Ltd.																			
34	JACCS Microfinance (Cambodia) P.C.																			
35	JC Finance P.C.																			
36	Khemarak Microfinance Institution Limited																			
37	Kimer Capital P.C.	48,346		153		3,350	20,506	744	74					17,339					6,000	
38	Kongkea Capital MF P.C.	76,336		205				1,091											74,863	178
39	L B P Microfinance P.C.	11,933		300		14		5,820	34	741	425		35	2,632					1,466	446
40	LCH Microfinance P.C.	4,999				2,530		850												1,619
41	LED Microfinance Institution P.C.	4,619		195				403												3,243

**TOTAL CREDITS BY INSTITUTIONAL SECTORS AND ECONOMIC ACTIVITIES & BY INDIVIDUAL NDTIS
AS AT 31 DECEMBER 2025**

Table 31 1 USD /KHR = 4.013 (millions of KHR)

	Agriculture, Forestry and Fishing	Mining and Quarrying	Manufacturing	Utilities	Construction	Wholesale Trade	Retail Trade	Accommodation and Food Service Activities	Arts, Entertainment and Recreation	Transport and Storage	Information and Communications	Real Estate Leasing Activities	Real Estate Activities	Education	Human Health and Social Work Activities	Activities of households as employers: unincorporated enterprises of households for own use	Other lending
42. Leng Novatha Capital Pte.	12,745	-	-	-	-	-	-	-	-	-	-	-	12,745	-	-	-	-
43. Minge Finance Pte.	52,311	-	-	-	-	-	-	-	-	51,019	-	-	-	-	-	-	1,292
44. Maxima Microfinance Pte.	83,424	12,737	-	997	35	8,944	511	9,414	371	1,565	-	70	582	18	32	43,587	4,532
45. MIA Pte.	12,131	215	-	1,631	-	907	770	4,097	673	221	-	18	2,567	2	-	-	4,529
46. Microfinance Anratak Capital Pte.	20,142	-	-	-	-	-	-	4,097	-	-	-	-	12,985	121	49	4,097	2,738
47. Mothers Financial Japan Pte.	43,771	774	-	-	-	-	-	895	707	-	-	-	3,243	-	271	17	27,220
48. Neon Microfinance Pte.	8,827	1,985	-	196	27	226	13	1,210	727	-	12	-	9	40	-	651	3,731
49. Nonghyup Finance (Cambodia) Pte.	237,419	16,224	130	3,641	47	9,250	12,827	19,831	7,522	76	2,703	38	1,498	45	207	97,786	5,042
50. ONO Finance Pte.	3,500	-	-	-	-	-	-	-	-	-	-	-	3,500	-	-	-	-
51. PG Development Pte.	4,318	1,092	-	401	-	854	307	445	397	-	-	-	-	-	-	-	243
52. Prostepheap Finance Pte.	20,031	560	3	202	-	7,824	174	2,649	795	111	192	-	699	2	40	6,005	774
53. Prime MF Microfinance Institution Ltd. (Prime MF)	46,776	6	-	21	194	14,625	-	11,117	-	-	-	-	5,347	-	-	-	14,466
54. Propay Microfinance Pte.	4,426	-	-	0	-	28	-	1,118	-	9	-	-	337	-	-	-	2,934
55. Queen Finance Pte.	9,000	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9,022
56. RAFCO Financial (Cambodia) Pte.	10,796	-	-	-	262	-	2,046	-	-	-	-	-	-	4	-	-	8,484
57. Rich Avenue Finance Pte.	939	-	-	-	-	-	939	-	-	-	-	-	-	-	-	-	-
58. Roya Pte.	2,196	-	-	-	-	-	-	-	-	-	-	211	-	-	-	-	1,527
59. Royd Microfinance Pte.	16,916	2,632	-	23	-	726	-	-	-	-	-	-	-	-	-	-	13,534
60. Sabay Credit Commercial Pte.	14,813	-	-	-	-	-	2,305	-	-	-	-	-	12,509	-	-	-	-
61. Sachak Microfinance Pte.	295	224	-	-	-	-	-	-	-	-	-	-	-	-	-	-	71
62. Saha Pte.	36,333	172	-	2,699	-	798	168	3,319	755	1,409	-	21	2,357	-	112	24,521	-
63. Sankarheap Microfinance Pte.	4,302	370	-	314	-	240	-	668	18	53	-	38	300	42	-	2,209	30
64. Samaky Capital Pte.	4,251	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,251
65. Samba Finance Pte.	25,983	388	-	536	-	704	354	1,583	302	5,908	-	55	897	598	49	13,433	1,207
66. Sampom Sanakum Sahahean Thumloei Neung Majlum Kampuchea Pte.	12,886	568	-	-	1,569	5,146	-	3,847	-	133	-	-	-	-	-	-	1,323
67. Santhikak Microfinance Limited	32,352	1,018	-	1,401	-	7,667	286	4,019	62	190	-	75	6,305	-	31	80	10,914
68. Savad Rung Reing Finance (Cambodia) Pte.	56,438	3,767	1,142	1,491.3	3,108	4,322	1,395	6,920	7,062	856	2,320	283	394	921	392	-	8,605
69. Seantih Limited	6,632	590	-	18	-	371	455	499	22	44	-	-	101	-	-	-	3,471
70. Seey Oudom Microfinance Pte.	29,549	238	-	446	44	1,604	679	945	375	18	393	7	134	4,043	14	16	20,229
71. Side Huile Microfinance Pte.	2,613	3	1	195	4	23	39	525	1,368	58	42	3	22	43	6	19	261
72. Sky 5k Finance Pte.	9,731	-	-	-	-	-	1,008	-	-	-	-	-	7,590	-	-	-	1,133
73. Sokean Micro Finance Institution Pte.	1,044	-	-	-	-	-	-	355	-	-	-	-	602	107	-	-	-
74. Sonatra Microfinance Institution Pte. (Sonatra)	47,444	-	-	-	-	750	-	-	-	42	-	-	-	-	-	-	46,653
75. Sunny Microfinance Pte.	54,515	1,425	-	1,685	-	3,692	2,686	9,783	2,148	1,147	2,999	1,320	19,775	-	-	1,280	6,975
76. T.K. Go Finance Pte.	2,337	58	-	387	-	539	-	685	-	-	-	-	-	-	-	-	669
77. TB (Cambodia) Pte.	133,526	-	-	-	-	16,416	2,351	5,209	220	-	-	180	81,585	-	-	-	27,565
78. Trop Khrom Pte.	45,648	1,821	-	-	-	-	-	-	-	-	-	-	-	-	-	-	43,847
79. Vitey Microfinance Pte.	31,122	5,115	-	300	-	281	289	2,505	654	16	570	1	935	70	7	18,956	1,225
80. Vivath Golden Finance Pte.	11,451	1,497	-	-	-	3,236	-	3,916	-	557	-	-	-	-	-	-	2,602
81. Welcome Finance (Cambodia) Pte.	84,170	-	-	-	-	-	-	10,916	-	-	-	-	20,487	-	-	-	54,557
82. Y.C.P. Microfinance Pte.	12,040	89	-	171	9	252	2,284	1,006	251	33	218	11	202	11	-	-	6,739
83. Y.L.P. Microfinance Pte.	22,057	6,825	28	335	-	641	1,297	2,367	525	20	53.6	73	771	44	119	6,998	1,470
Subtotal	8,015,517	351,547	3,442	399,448	35,845	546,342	127,110	329,814	314,648	70,010	7,837	194,918	685,209	24,340	54,945	3,008,487	479,243
No. Financial Lease Institutions																	
1. BSY Finance (Cambodia) Pte.	212,546	37,693	-	-	-	9,644	-	-	-	-	-	-	-	-	-	-	165,210
2. Chaleae Royal Leasing Pte.	188,720	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	187,269
3. Forward Leasing Pte.	4,048	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,048
4. ICARE Leasing Pte.	8,530	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8,530
5. KK Fund Leasing Pte.	11,742	9	-	-	-	-	-	-	-	11,710	-	-	-	-	-	-	42
6. Koratru Leasing (Cambodia) Pte.	33,198	708	5,487	143	-	25,601	-	-	-	-	-	985	274	-	-	-	-
7. Kubota Leasing (Cambodia) Pte.	330,878	320,786	-	-	92	-	-	-	-	-	-	-	-	-	-	-	-

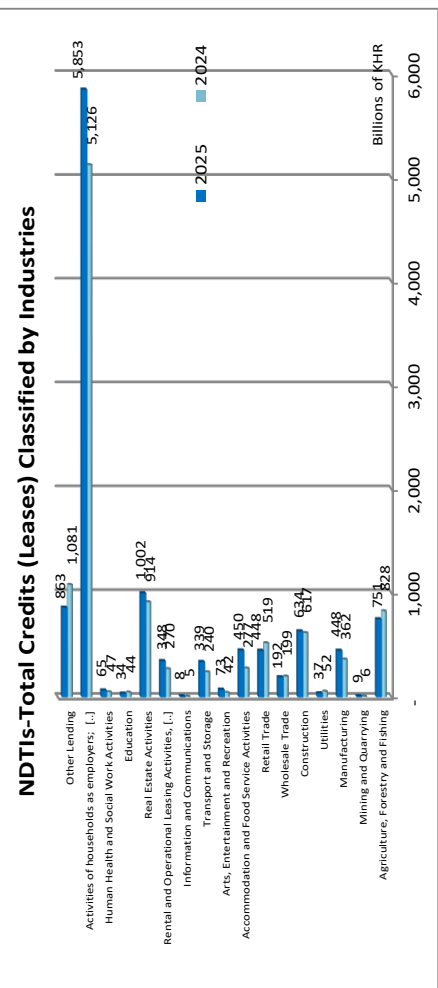
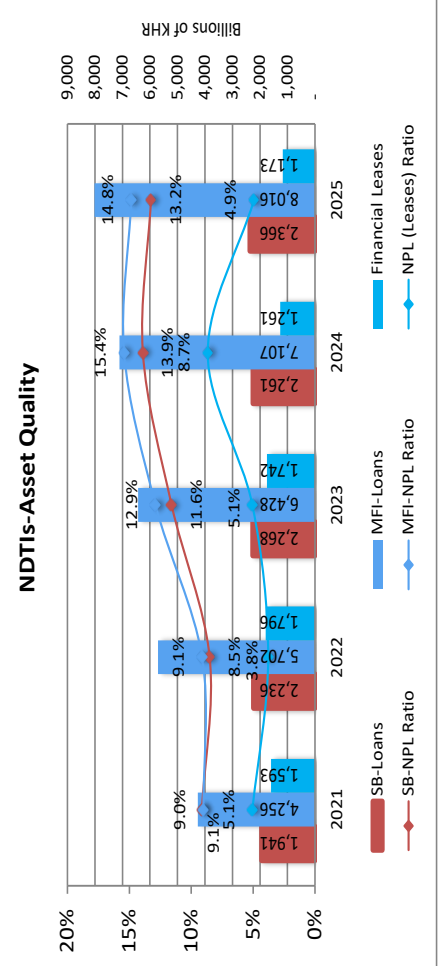
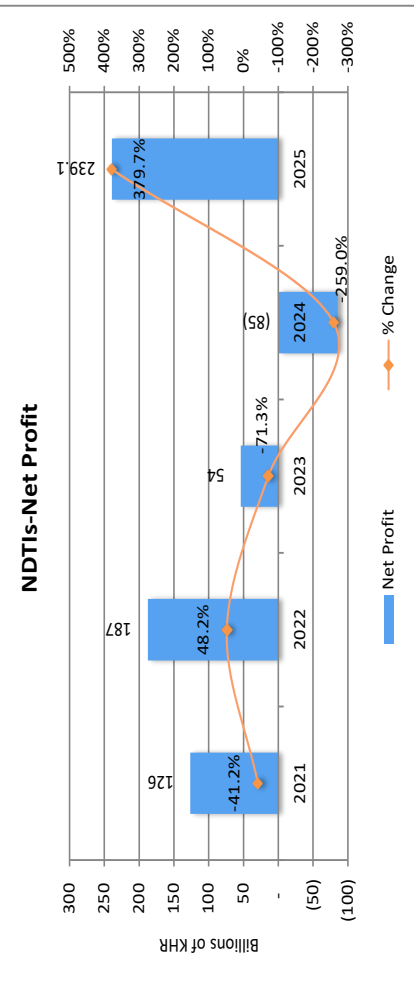
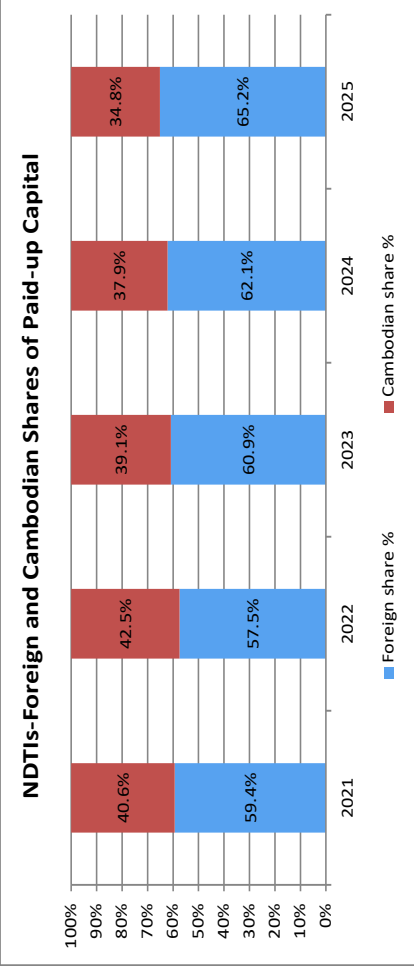
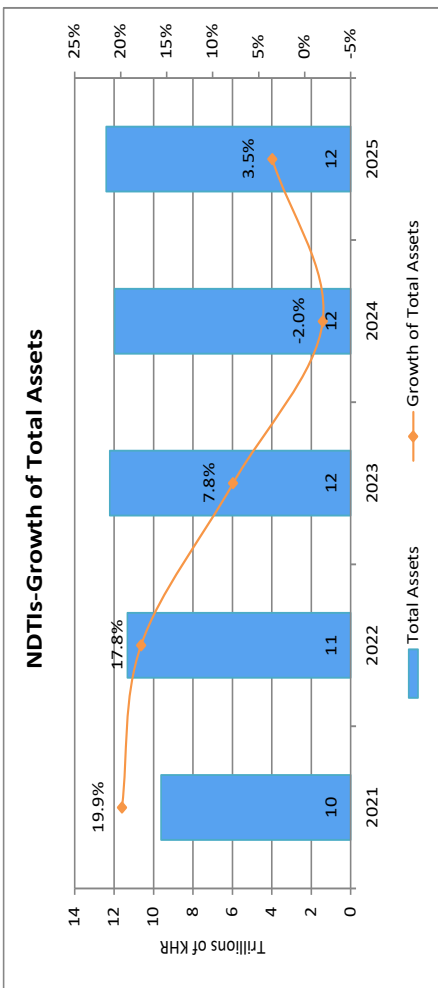
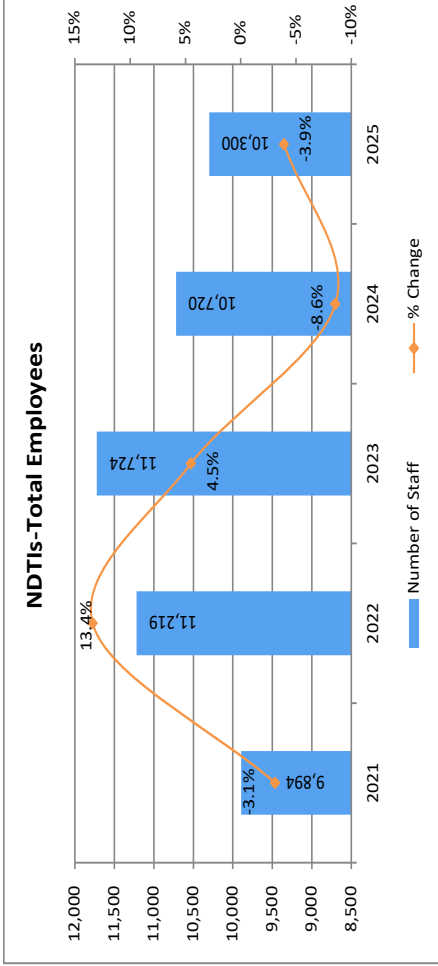
TOTAL CREDITS BY INSTITUTIONAL SECTORS AND ECONOMIC ACTIVITIES & BY INDIVIDUAL IDNTIS
AS AT 31 DECEMBER 2025

1 USD /KHR = 4.013 (Millions of KHR)

Table 31

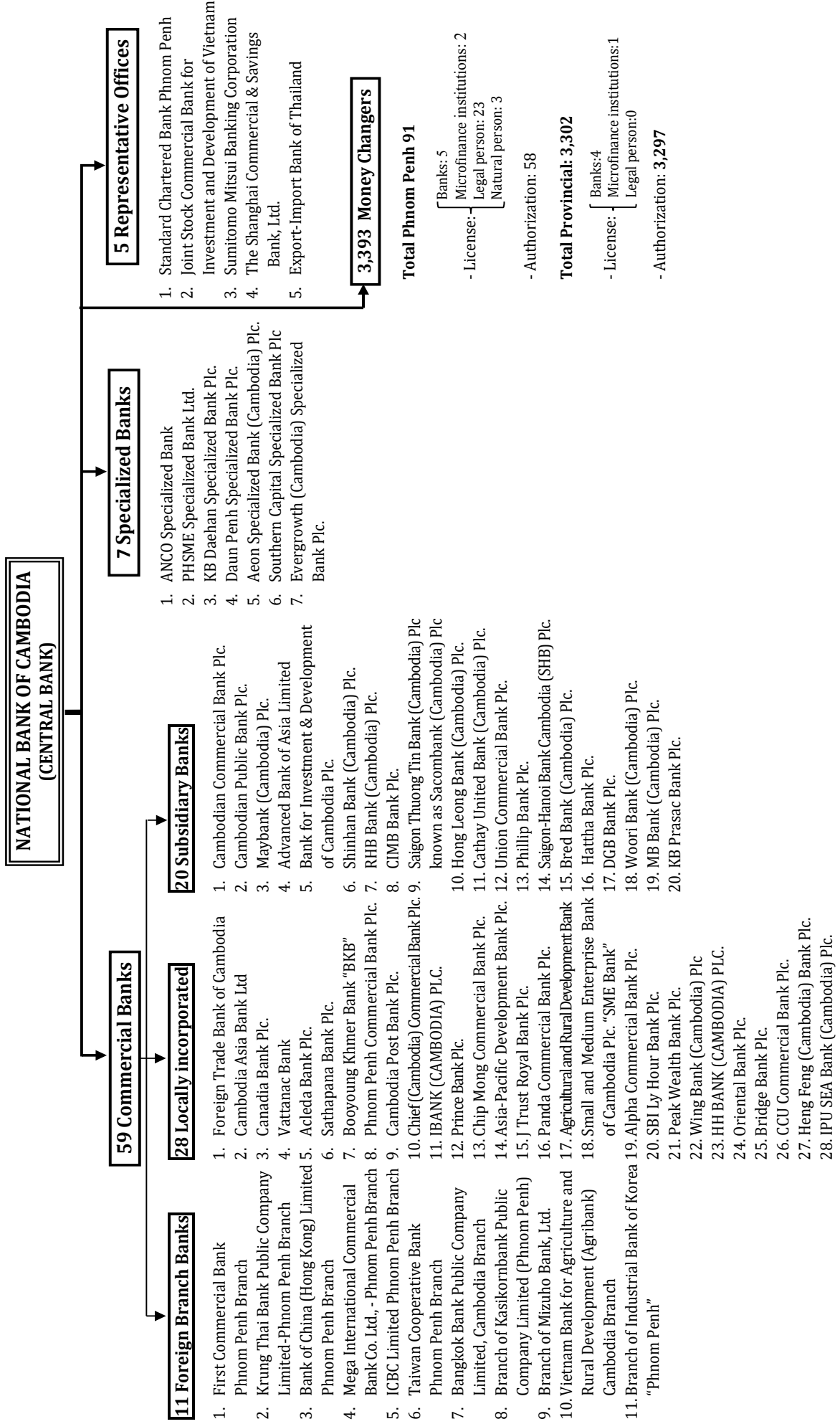
	Agriculture, Forestry and Fishing	Mining and Quarrying	Manufacturing	Utilities	Construction	Wholesale Trade	Retail Trade	Accommodation and Food Service Activities	Arts, Entertainment and Recreation	Transport and Storage	Information and Communications	Rental and Operational Leasing Activities, excluded Real Estate Leasing and Rentals	Real Estate Activities	Education	Human Health and Social Work Activities	Activities of households as employers; undifferentiated goods- and services- producing activities of households for own use	Other lending
8 L O D Leasing P/c.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,277	-
9 Mega Leasing P/c.	9,344	30	2,451	122	3,706	2,481	1,035	214	71	229	20	27	90	407	69	34,377	2,659
10 Suadey Finance P/c.	-	-	-	-	-	-	-	-	-	-	-	100,387	-	-	-	-	-
11 Toyota Tsusho Finance (Cambodia) P/c.	8,046	-	10,209	-	12,350	25,791	54,627	11,073	2,242	9,238	-	4,919	10,579	9,378	9,898	57,728	13,630
12 We Service Leasing P/c.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	956	-
Subtotal	17,390	30	12,660	122	15,056	28,472	55,662	11,286	2,313	21,178	20	106,317	10,945	9,785	9,967	288,228	182,351
Grand total	11,554,594	750,093	44,771,615	37,046	654,437	191,780	447,715	459,468	72,943	339,310	7,971	347,722	1,007,790	34,145	65,476	5,853,400	862,761
As Percentage of Grand Total	0.1%	0.01%	0.39%	0.3%	0.5%	0.17%	0.3%	0.3%	0.05%	0.2%	0.1%	3.0%	8.7%	0.2%	0.4%	49.7%	7.5%

*LUD Microfinance P/c. and MyMyrth Microfinance P/c. are newly licensed IMIs.



Appendix 2

THE BANKING SYSTEM IN CAMBODIA AS AT 31 December 2025



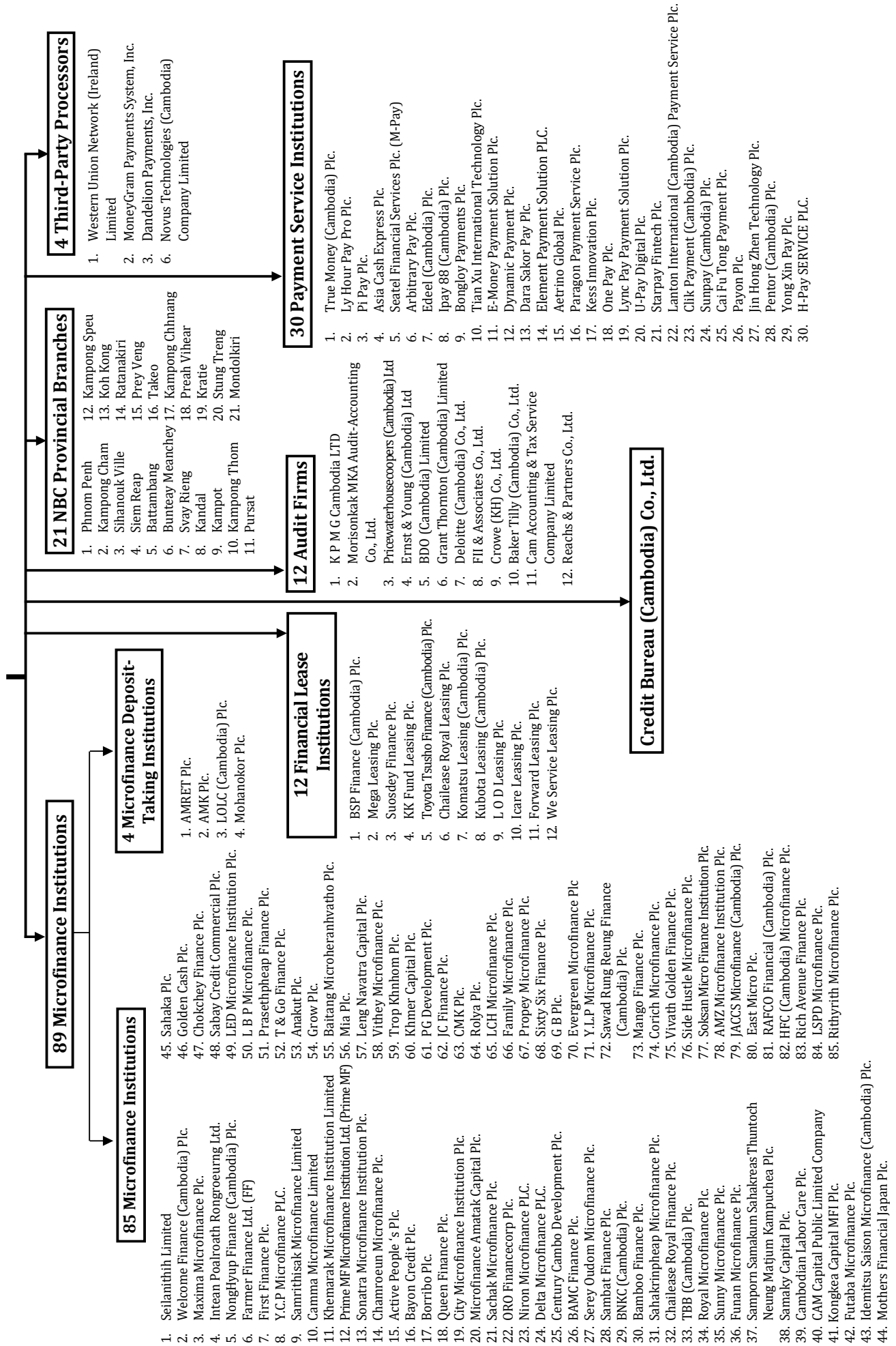
3,393 Money Changers

Total Phnom Penh 91

- Banks: 5
- License: { Microfinance institutions: 2
Legal person: 23
- Natural person: 3
- Authorization: 58

Total Provincial: 3,302

- Banks: 4
- License: { Microfinance institutions: 1
Legal person: 0
- Authorization: 3,297



89 Rural Credit Institutions

- | | | | | | |
|-----|---|-----|------------------------------------|-----|-------------------------------------|
| 1. | Chou Chivorn Finance Plc. | 35. | Entean Chunbort Khmer (ECK) Plc. | 69. | Reaksmey Chey Chumneas Plc. |
| 2. | Ministry of Rural Development Credit Scheme | 36. | Phka Chhouk Finance Plc. | 70. | Reakreay Finance Plc. |
| 3. | Bovor Finance Plc. | 37. | Soksabay Heranhvatho Plc. | 71. | C.K.L.S Finance Plc. |
| 4. | Peayorp Finance Plc. | 38. | K.K.C.M FINANCE PLC. | 72. | Unitrust Finance Plc. |
| 5. | GEN Finance Plc. | 39. | Prasithpheap Credit Plc. | 73. | Crystal Finance Plc. |
| 6. | Mittapheap Finance Plc. | 40. | Global Lending Finance Plc. | 74. | S.B.E Finance Plc. |
| 7. | L.E.D.A Capital Plc. | 41. | LDA Finance Plc. | 75. | ACABAR Plc. |
| 8. | DAIKOU Finance Plc. | 42. | Intean Neary Finance Plc. | 76. | Rithy Finance Plc. |
| 9. | PREAHKHAN APHIVATH PLC. | 43. | Pidaur Grow Plc. | 77. | Samathor Finance Plc. |
| 10. | Krepo Finance Plc. | 44. | Sky Light Finance Plc. | 78. | Partners in Compassion Fund Plc. |
| 11. | V.P Dec Plc. | 45. | Krousa Ennatean Plc | 79. | Reahou Finance Plc. |
| 12. | Sereysuosdey Peantech Plc. | 46. | Amatak Rongroeng Plc. | 80. | Sovannaphum Social Development Plc. |
| 13. | Chor Meyjing Finance Plc. | 47. | Kuntheam Finance Plc. | 81. | Dhitemah Finance Plc. |
| 14. | Hykean Capital Plc. | 48. | Sambo Trop Finance Plc. | 82. | S.M.E.S ECO Finance Plc. |
| 15. | Kon Khmer Mongkul Heranhvathok Plc. | 49. | Tybotta Finance Plc. | 83. | Phanitda Finance Plc. |
| 16. | Mean Chey Credit Plc. | 50. | Right Smart Finance Plc. | 84. | OCKENDEN Metrei Entean Plc. |
| 17. | Brosear Finance Plc. | 51. | Angkor Chorpoan Finance Plc. | 85. | Right Place Rise Up Finance Plc. |
| 18. | Meakea Finance Plc. | 52. | Kakkorb Finance Plc. | 86. | Hope Fund Plc. |
| 19. | KPCA Finance Plc. | 53. | Preah Chan Finance Plc. | 87. | Morakot Financial Plc. |
| 20. | Dako Finance Plc. | 54. | ONO Finance Plc. | 88. | We Service Finance Plc. |
| 21. | Samnang Protebatkar Plc. | 55. | FHF Capital Plc. | 89. | OUDDONG Finance Plc. |
| 22. | Smile Capital Plc. | 56. | CamFund Prathna Plc. | | |
| 23. | Kunapheap Finance Plc. | 57. | Mamede Finance Plc. | | |
| 24. | Samreth Pech Finance Plc. | 58. | Vireaksac Finance Plc. | | |
| 25. | B.Y.G Finance Plc. | 59. | Racha Plc. | | |
| 26. | Quick Amatak Plc. | 60. | ANEAKTEAN MOLATHAN PLC | | |
| 27. | LH Finance Plc. | 61. | SAMROBB SAMRUOL FINANCE PLC. | | |
| 28. | Baytang Finance Plc. | 62. | Pishnuka Finance Plc. | | |
| 29. | Chum Samnang Finance Plc. | 63. | Prac Finance Plc. | | |
| 30. | CAM Finance Plc. | 64. | Lichou Capital Plc. | | |
| 31. | Entean Easy Finance Plc. | 65. | A.C.L.P.L Finance Plc. | | |
| 32. | Morodok Aphivath Plc. | 66. | Punleu Sham Nhor Nhem Finance Plc. | | |
| 33. | Kalyan Aphivath Plc | 67. | Metta Finance Plc. | | |
| 34. | Virakboth Finance Plc. | 68. | FT Cash Express Plc. | | |

Appendix 3
List of Authorized Banks and Financial Institutions

As of 31 December 2025

No.	Name of Institutions	Address	Contact Number
1. Commercial Banks			
1	ACLEDA BANK PLC.	Building No.61, Preah Monivong Blvd., Sangkat Srah Chok, Khan Daun Penh, Phnom Penh	023 998 777
2	ADVANCED BANK OF ASIA LIMITED	Building N°141, 146, 148, & 148 ABCD, & 162 A, Preah Sihanouk Blvd., N°15 & 133 ABC Street 278, N°171 Street Preah Trasad Paem, Phum Phum 4, Sangkat Boeung Keng Kang Ti Muoy, Khan Boeung Keng Kang, Phnom Penh	023 225 333
3	AGRICULTURAL AND RURAL DEVELOPMENT BANK	Building No. 168, Betong Street No 07, Phum Preaek Lieb, Sangkat Preaek Lieb, Khan Chrouy Changvar, Phnom Penh	023 220 810 / 023 220 811
4	ALPHA COMMERCIAL BANK PLC.	The Gateway Building, Ground & 33rd Floor, Russian Federation Blvd., Sangkat Phsar Depou Ti Bei, Khan Tuol Kouk, Phnom Penh	023 886 688 / 012 916 388
5	ASIA-PACIFIC DEVELOPMENT BANK PLC.	No C20, C21, C22, C23, D32, D33 & D33A, One Park, Street No R8, Sangkat Srah Chak, Khan Daun Penh, Phnom Penh	098 399 888 / 023 212 076
6	BANGKOK BANK PUBLIC COMPANY LIMITED, CAMBODIA BRANCH	#34, 1st, 2nd floor, Mao Tse Toung Boulevard, Sangkat Tuol Svay Prey Ti Muoy, Khan Khan Boeung Keng Kang, Phnom Penh	023 224 404
7	BANK FOR INVESTMENT&DEVELOPMENT OF CAMBODIA PLC.	#235, Preah Norodom Blvd., Phum Phum 13, Sangkat at Tonle Basak, Khan Chamkar Mon, Phnom Penh	023 210 044
8	BANK OF CHINA (HONG KONG) LIMITED PHNOM PENH BRANCH	Carada Tower (315) 1st- 2nd Floor, Prech Monivong Blvd, Sangkat Wat Phnom, Khan Don Penh, Phnom Penh	023 988 886
9	BOUYOUNG KHMER BANK	Booyoung Town 1 Building, Ground Floor, Unit N° 117, Russian Federation Blvd., Phum Borey Kamakar, Sangkat Tuek Thla, Khan Saesakh, Phnom Penh	023 952 888
10	BRANCH OF INDUSTRIAL BANK OF KOREA "PHNOM PENH"	No 32-23 The Olympia City, Preah Monireth Blvd (No 217), Sangkat Veal Vong, Khan Prampir Meakkakra, Phnom Penh	023 964 202 / 012 608 898
11	BRANCH OF KASKORN BANK PUBLIC COMPANY LIMITED (PHNOM PENH)	#45, Prech Sihanouk Blvd, Corner of street No.59, Phum 6, Sangkat Chaktomuk, Khan Daun Penh, Phnom Penh	077 555 366 / 023 214 998 / 023 214 999
12	BRANCH OF MIZUHO BANK, LTD.	No 132, Samdach Sothearos Blvd, Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	023 964 490
13	BRED BANK (CAMBODIA) PLC.	#30, Prech Norodom Blvd., Sangkat Phsar Thmey 3, Khan Daun Penh, Phnom Penh	092 233 850 / 023 999 222
14	BRIDGE BANK PLC.	No 92, Prech Norodom Blvd., Phum 3, Sangkat Chaktomuk, Khan Daun Penh, Phnom Penh	023 213 111 / 023 222 068 / 070 645 999
15	CAMBODIA ASIA BANK LTD	No 75C.036, Preah Sihanouk Street, Sangkat at Veal Vong, Khan Prampir Meakkakra, Phnom Penh	023 980 000
16	CAMBODIA POST BANK PLC.	building No 263, 1st - 6th Floor, Street No 110 - 1, Phum 1, Sangkat Veal Phnum, Khan Daun Penh, Phnom Penh	023 260 888
17	CAMBODIAN COMMERCIAL BANK PLC.	Building No 26, Preah Monivong Blvd., Sangkat Phsar Thmei Ti Pir, Khan Daun Penh, Phnom Penh	023 213 601 / 023 213 602 / 015 444 111
18	CAMBODIAN PUBLIC BANK PLC.	Building No 23, Street No 114, Sangkat Phsar Thmei Ti Pir, Khan Daun Penh, Phnom Penh	023 222 880 / 023 222 881 / 023 222 882
19	CANADIA BANK PLC.	# 31.5, Preah Ang Duong Street, Sangkat Wat Phnom, Khan Daun Penh, Phnom Penh	023 868 222
20	CATHAY UNITED BANK (CAMBODIA) PLC.	#48, Samdech Pan St.(214), Sangkat Boeung Raing, Khan Daun Penh, Phnom Penh	023 211 211 / 023 222 438 / 016 610 319
21	CCU COMMERCIAL BANK PLC.	Sto1 No. 15, Preah Monivong Blvd., Phum 5, Sangkat Boeung Traboeak, Khan Chamkar Mon, Phnom Penh	099 333 878
22	CHIEF (CAMBODIA) COMMERCIAL BANK PLC.	Chief Tower, Ground and 22nd floor, Preah Monivong Blvd., -J Street No 322, Phum 2, Sangkat Boeung Keng Kang Ti Muoy, Khan Boeung Keng Kang, Phnom Penh	023 900 878 / 012 868 887
23	CHIP MONG COMMERCIAL BANK PLC.	Building No 174, 1st, 3rd & 4th Floor, Czech Republic Blvd., -J Street No 164, Sangkat Veal Vong, Khan Prampir Meakkakra, Phnom Penh	081 811 911
24	CIMB BANK PLC.	#60, Prech Monivong Blvd., Phum 10, Sangkat Veal Phnum, Khan Daun Penh, Phnom Penh	023 999 990 / 017 888 948
25	DGB BANK PLC.	No 689B, Kampucheatrak Blvd., Sangkat Tuek Lak Ti Muoy, Khan Tuol Kouk, Phnom Penh	012 712 111
26	FIRST COMMERCIAL BANK PHNOM PENH BRANCH	# 66, Preah Norodom Blvd., Sangkat Chey Chumneas, Khan Daun Penh, Phnom Penh	023 724 466 / 023 725 266 / 023 722 466
27	FOREIGN TRADE BANK OF CAMBODIA	Building No 33 C-D, Czech Republic Blvd., Sangkat Veal Vong, Khan Prampir Meakkakra, Phnom Penh	070 266 999
28	HATHA BANK PLC.	Lot No Phor Por 72137, Samdech Hun Sen Blvd., Phum Prek Ta Nu, Sangkat Chak Angrae Leu, Khan Mean Chey, Phnom Penh	088 8666 988
29	HENG FENG (CAMBODIA) BANK PLC.	#242, Prech Monivong Blvd., Corner Street No 288, Phum 4, Sangkat Boeung Keng Kang Ti Muoy, Khan Boeung Keng Kang, Phnom Penh	023 997 777
30	HH BANK (CAMBODIA) PLC.	Building The Wealth Center, Ground floor - 3rd floor and 8th & 9th floor, Phum 6, Mao Tse Toung Blvd., Sangkat Tuol Svay Prey Ti Pir, Khan Boeung Keng Kang, Phnom Penh	023 999 711
31	HONG LEONG BANK (CAMBODIA) PLC.	#28, St. 214 Corner St., Sangkat Boeung Raing, Khan Daun Penh, Phnom Penh	098 212 999
32	IBANK (CAMBODIA) PLC.	Building No 462, Ground & 1st floor, Prech Monivong Blvd., Phum 13, Sangkat Tonle Bassac, Khan Chamkarmon, Phnom Penh	023 955 880 / 081 888 966
33	ICBC LIMITED PHNOM PENH BRANCH	Exchange Square (Ground floor) No. 19 and 20, Street 106, Phum Pr, Sangkat Veal Phnum, Khan Daun Penh, Phnom Penh	023 968 968 / 096 671 5902
34	IPUSEA BANK (CAMBODIA) PLC.	No 325, Mao Tse Toung Blvd., Phum 7, Sangkat Phsar Depou Ti Muoy, Khan Tuol Kouk, Phnom Penh	023 999 000
35	J TRUST ROYAL BANK PLC.	Royal Railway Building No 10, Russian Federation Blvd, Sangkat Srah Chak, Khan Daun Penh, Phnom Penh	023 999 911 / 081 974 338
36	KB PRASAC BANK PLC.	Building No 212, Street No 271, Phum 4, Sangkat Tuol Tumpung Ti Pir, Khan Chamkar Mon, Phnom Penh	061 820 411
37	KRUNG THAI BANK PUBLIC CO., LTD PHNOM PENH BRANCH	# 149, 215 Road, Sangkat Phsar Depou 1, Khan Touleak, Phnom Penh	023 210, 255 / 023 210 123
38	MAYBANK (CAMBODIA) PLC.	#43, Prech Norodom Blvd, Sangkat Phsar Thmei3, Khan Daun Penh, Phnom Penh	023 964 666 / 088 510 8888
39	MB BANK (CAMBODIA) PLC.	#146, Preah Norodom Blvd, Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	023 988 101 / 023 218 540
40	MEGA INTERNATIONAL COMMERCIAL BANK CO., LTD PHNOM PENH BRANCH	No. 139, Street 274 corner street No. 41, Phum Phum 5, Sangkat Boeung Keng Kang Ti Muoy, Khan Boeung Keng Kang, Phnom Penh	023 920 222 / 023 920 111
41	ORIENTAL BANK PLC.	Building No 101, Preah Norodom Blvd., -J Samdach Pan Ave. (214), Sangkat Boeung Reang, Khan Daun Penh, Phnom Penh	018 282 8375
42	PANDA COMMERCIAL BANK PLC.	# 31, Mao Tseoung Blvd 245, Sangkat Boeung Keng Kang Ti Muoy, Khan Boeung Keng Kang, Phnom Penh	081 292237 / 023 989736
43	PEAK WEALTH BANK PLC.	Building No 635&637, Prech Monivong Blvd, Sangkat Boeung Keng Kang Ti Bei, Khan Boeung Keng Kang, Phnom Penh	

44	PHILIP BANK PLC.	No 27DEFG, Preah Monivong Blvd., Phum 6, Sangkat Srah Chhak, Khan Daun Penh, Phnom Penh	086 930 000 / 089 989 818 / 012 825 824
45	PHNOM PENH COMMERCIAL BANK PLC.	#171, Preah Norodom Blvd, Sangkat Tonle Basak, Khan Chamkamom, Phnom Penh	023 999 500
46	PRINCE BANK PLC.	Building No 445, 1st, 15th & 18th Floor, Monivong Blvd., -1 Street 232, Sangkat Boeung Proluet, Khan Prampir Meakakra, Phnom Penh	1800 20 8888 / 023 991 168
47	RHB BANK (CAMBODIA) PLC.	Building 1st, M, 2nd and 9th Floor, Street 110 Corner Street 93, Phum 3, Sangkat Srah Chhak, Khan Daun Penh, Phnom Penh	023 992 833
48	SAIGON THUONG TIN BANK (CAMBODIA) PLC. KNOW AS SACOMBANK (CAMBODIA) PLC.	#60, Preah Norodom Blvd, Sangkat Chey Chummas, Khan Daun Penh, Phnom Penh	023 223 422 / 097 760 6666
49	SANGOHANDI BANK CAMBODIA PLC.	Sathapana Tower, Preah Norodom Blvd., -1 Street No 172 & 174, Phum 14, Sangkat Pnsar Thmei Ti Bei, Khan Daun Penh, Phnom Penh	023 221 900 / 097 252 8888
50	SATHAPANA BANK PLC.	No 219, Street 128 Corner Street 169, Sangkat Miltapheap, Khan Prampir Meakakra, Phnom Penh	023 999 010 / 081 999 010
51	SBI LY HOUR BANK PLC.	Vanda Tower No 79, Kampuchea Krom Blvd, Phum 2, Sangkat Monourom, Khan Prampir Meakakra, Phnom Penh	023 980 888 / 023 999 368
52	SHINHAN BANK (CAMBODIA) PLC.	MEF Business Development Center, Slot S, OGC Street, Phum Kien Khleang, Sangkat Chrouy Changvar, Khan Chrouy Changvar, Phnom Penh	096 811 1118
53	SMALL AND MEDIUM ENTERPRISE BANK OF CAMBODIA PLC. "SME BANK"	#171, Preah Norodom Blvd at corner of SI322, Boeung Keng Kang 1, Khan Chamkamom, Phnom Penh	092 250 088
54	TAIWAN COOPERATIVE BANK, PHNOM PENH BRANCH	No 441, Preah Monivong Blvd., Sangkat Boeung Proluet, Khan Prampir Meakakra, Phnom Penh	023 212 357 / 023 427 995
55	UNION COMMERCIAL BANK PLC.	#66, Preah Monivong Blvd., Sangkat Wat Phnom, Khan Daun Penh, Phnom Penh	023 963 999
56	VANTANAC BANK	N° 364, Preah Monivong Blvd., Sangkat Boeung Keng Kang 1, Khan Chamkamom, Phnom Penh	023 223 750 / 088 460 8888
57	VIETNAM BANK FOR AGRICULTURE AND RURAL DEVELOPMENT CAMBODIA BRANCH	Wing Tower, Monivong Blvd., -1 Kampuchea Krom Blvd., Phum 6, Sangkat Monourom, Khan Prampir Meakakra, Phnom Penh	023 999 989
58	WING BANK (CAMBODIA) PLC.	No 398, Preah Monivong Blvd., Phum Phum 1, Sangkat Boeung Keng Kang Ti Muoy, Khan Boeung Keng Kang, Phnom Penh	023 969 269
59	WOORI BANK (CAMBODIA) PLC.	No 285, Street No 271, Sangkat Tumnob Tuek, Khan Boeung Keng Kang, Phnom Penh	023 993 062
2. Microfinance Deposit-taking Institutions (MDIs)			
1	AVK PLC.	Building No 80, Phum 7, Sangkat Boeung Kak Ti Pir, Khan Tuol Kouk, Phnom Penh	023 880 942
2	AMRET PLC.	#666B, St. 271, Kbal Tumnob Muoy Village, Sangkat Boeung Tumpun 2, Khan Mean Chey, Phnom Penh	023 991 991
3	LOIC (CAMBODIA) PLC.	No 24, Yothapol Khemarak Phoumin Blvd (271), Sangkat Tuek Thla, Khan Saensakh, Phnom Penh	023 888 879
4	MOHANOKOR PLC.	4th Floor (5603) of Diamond Twin Tower, Street Sopheap Monkul, Corner of Koh Pich, Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	023 988 555
3. Specialized Banks			
1	AEON SPECIALIZED BANK (CAMBODIA) PLC.	No 20, Street No 392, Sangkat Veal Vong, Khan 7 Makara, Phnom Penh	023 993 133
2	ANCO SPECIALIZED BANK	No 6, Street No 392, Phum 8, Sangkat Boeung Keng Kang Ti Muoy, Khan Boeung Keng Kang, Phnom Penh	023 901 220
3	DAUN PENH SPECIALIZED BANK PLC.	No 259A, Star City Building B, Federal Russian Blvd., Sangkat Tuek Thla, Khan Saensakh, Phnom Penh	023 238 889
4	EVERGROWTH (CAMBODIA) SPECIALIZED BANK PLC.	Building No 1, 20th-22nd Floor, Street No 360, Phum 8, Sangkat Boeung Keng Kang Ti Muoy, Khan Boeung Keng Kang, Phnom Penh	023 991 555
5	KB DAHAN SPECIALIZED BANK PLC.	No 72, Preah Norodom Blvd., Sangkat Chey Chumneas, Khan Daun Penh, Phnom Penh	023 219 243 / 023 219 245 / 023 219 246 / 069 901 220
6	PHSME SPECIALIZED BANK LTD.	#294, Unit #5-6, Mao Tse Toung Blvd, Sangkat Tannoubteuk, Khan Chamkamom, Phnom Penh	023 226 868 / 012 888 113
7	SOUTHERN CAPITAL SPECIALIZED BANK PLC.	No 88, Street 214 (Corner of St. 113), Sangkat Boeung Proluet, Khan Prampir Meakakra, Phnom Penh	023 214 255 / 095 600 606
4. Microfinance Non Deposit-taking Institutions (MFIs)			
1	ACTIVE PEOPLES PLC.	Building No 5D&48, Street No 1003, Phum Bayab, Sangkat Phnom Penh Thmei, Khan Saensakh, Phnom Penh	098 358 356
2	ANZ MICROFINANCE PLC.	#245, Monivong Blvd; Sangkat Ou Ruessel 4, Khan 7 Makara, Phnom Penh	089 666 831 / 023 223 139
3	ANAKUT PLC.	National Road 5, Phum Prey Kom Sek, Sangkat Ou'char, Krong Battambang, Battambang Province	096 588 5689
4	BAITANG MICROHERANHYA THO PLC.	Building No 03, Phnom Penh-Hanoi Friendship Blvd., Phum Roung Chhak, Sangkat Kouk Khleang, Khan Saensakh, Phnom Penh	011 777 173 / 070 367 943
5	BAMBOO FINANCE PLC.	Building No 106, Street No 271, Phum Sansam Kosal 5, Sangkat Boeung Tumpun 1, Khan Mean Chey, Phnom Penh	023 911 000
6	BAMC FINANCE PLC.	#342, Ground Floor (B), 2nd Floor, 3rd Floor (A) & 6th Floor, Preah Monivong Blvd., Corner Street No. 288, Phum Phum 3, Sangkat Boeung Keng Kang Ti Muoy, Khan Boeung Keng Kang, Phnom Penh	023 6666 316
7	BAYON CREDIT PLC.	B-Roy Building, Ground - 4th Floor, Preah Norodom Blvd., Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	023 213 900
8	BNKC (CAMBODIA) P.L.C.	No 19, St 371, Phum Tnaot Chum, Sangkat Boeung Tumpun Ti Pir, Khan Mean Chey, Phnom Penh	023 222 119
9	BORRIBO PLC.	No 318, Street No 271, Phum 5, Sangkat Stueung Mean Chey 2, Khan Mean Chey, Phnom Penh	023 991 999
10	CAM CAPITAL PUBLIC LIMITED COMPANY	Building 13, Street 21, Kampong Phing village, Setbou Commune, Sa-ang District, Kandal Province	016 789 769
11	CAMBODIAN LABOR CARE PLC.	# 101A, Street 289, Sangkat BoeungKak 1, Khan Tuol kor, Phnom Penh	023 533 9999
12	CAMMA MICROFINANCE LIMITED	#74, Russian Federation Blvd., Sangkat Tuek Thla, Khan Saensakh, Phnom Penh	077 686 988
13	CENTURY CAMBIO DEVELOPMENT PLC.	Keystone Building No 146 (12th Floor), Preah Norodom Blvd (41), Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	085 777 405 / 093 781 023
14	CHALEASE ROYAL FINANCE PLC.	Building No 425, Street 271, Sangkat Tuol Tumpung Ti Muoy, Khan Chamkar Mon, Phnom Penh	070 566 669
15	CHAMROEUN MICROFINANCE PLC.	Booyoung Town 1 Building, 1st Floor, Unit No 125 & 2nd Floor, Unit No 210 & 211, Russian Federation Blvd., Phum Borey Kamakar, Sangkat Tuek Thla, Khan Saensakh, Phnom Penh	023 922 126 / 017 863 327
16	CHOKCHEY FINANCE PLC.	The Gateway Building, 11th Floor, Unit No 11-10, 11-11 & 11-12, Russian Federation Blvd., Phum 10, Sangkat Pnsar Depou Ti Muoy, Khan Tuol Kouk, Phnom Penh	023 221 488
17	CITY MICROFINANCE INSTITUTION PLC.		

18	GMK PLC.	No 171-173 EO, E1, E2, E3, Street 110, Phum 3, Sangkat Voat Phnum, Khan Daun Penh, Phnom Penh	085 666 794 / 023 221 971
19	CORICH MICROFINANCE PLC.	No 90EO, 92EO & 94EO, Street No 217, Sangkat Ou Russei Ti Buon, Khan Prampir Meakkakra, Phnom Penh	071 7676 756
20	DELTA MICROFINANCE PLC.	# 35-37 Street No.582 Sangkat BoengKak2, Khan Tuol Kork Phnom Penh	081 777 155 / 081 777 025
21	EAST MICRO PLC.	East Mini Condo (MF), No SH01-04, Phum Leu, Sangkat Svay Chrum, Krong Akreiy Ksatri, Kamdal Province	086 907 168
22	EVERGREEN MICROFINANCE PLC	No E19, Street R3-1, Phum Phum 1, Sangkat Srah Chak, Khan Daun Penh, Phnom Penh	012 333 327
23	FAMILY MICROFINANCE PLC.	No KH1-KH2, Street 105, Phum Tuol Sampov, Sangkat Tuol Sangkae 1, Khan Russey Keo, Phnom Penh	086 999 656 / 076 994 5858
24	FARMER FINANCE LTD. (FF)	# 1465: National Road 2, Sangkat Chak Angre Krom, Khan Mean Chey, Phnom Penh	023 6363 172 / 081 668 616
25	FIRST FINANCE PLC.	Building No 296, Street No 271, Sangkat Tuol Tumpung Ti Pir, Khan Chamkar Mon, Phnom Penh	023 997 937
26	FUNAN MICROFINANCE PLC.	No 95, Preah Monivong Blvd., Corner of Street 118, Sangkat Monourum, Khan Prampir Meakkakra, Phnom Penh	095 508 888 / 067 666 768
27	FUTABA MICROFINANCE PLC.	No 795, Prech Monivong Blvd., Sangkat Boeng Trabae, Khan Chamkar Mon, Phnom Penh	023 228 333 / 023 224 333
28	G B PLC.	No 37, Phiauv Lum, Sangkat Tonle Basok, Khan Chamkar Mon, Phnom Penh	023 977 778
29	GOLDEN CASH PLC.	#684, Street 7 Makara, Chhulung village, Sangkat Salakmeak, Krong Siem Reap, Siem Reap province	092 747 434 / 087 700 555 / 087 700 666
30	GROW MICROFINANCE INSTITUTION PLC	No 83&85, Phum Bayab, Sangkat Phnom Penh Thmei, Khan Saensokh, Phnom Penh	023 231 567
31	HFC (CAMBODIA) MICROFINANCE PLC.	No 243 & 244, Street No 598, Phum Tuol Thgan, Sangkat Tuol Sangkae 2, Khan Russey Keo, Phnom Penh	089 899 003
32	IDEMITSU SAISON MICROFINANCE (CAMBODIA) PLC.	No 504, National Road No 5, Phum Prek Maha Tep, Sangkat Svay Par, Krong Battambang, Battambang Province	053 953 503
33	INTEAN FOALROATH RONGROUING LTD.	No 72B, Street No 317, Phum Phum 6, Sangkat Boeng Kak Ti Pir, Khan Tuol Kouk, Phnom Penh	023 990 237
34	JACCS MICROFINANCE (CAMBODIA) PLC.	No 66, Mao Tse Toung Blvd., Phum Phum 1, Sangkat Boeng Trabae, Khan Chamkar Mon, Phnom Penh	023 977 250
35	JC FINANCE PLC.	No 77, Commercial Street, Phum Prek Ta Nu, Sangkat Chak Angre Leu, Khan Mean Chey, Phnom Penh	094 726 1595
36	KHEMARAK MICROFINANCE INSTITUTION LIMITED	No D-15, R2A Street, Phum Phum 1, Sangkat Srah Chak, Khan Daun Penh, Phnom Penh	023 989 023
37	KHMER CAPITAL PLC.	No 155, Russian Federation Blvd., Sangkat Tuek Lak Ti Muoy, Khan Tuol Kouk, Phnom Penh	023 235 599
38	KONGKEA CAPITAL MFI PLC.	Building No 58_15, Ground Floor, 6th & 8th Floor, THE FINANCIAL STREET, Phum 7, Sangkat Veal Vong, Khan Prampir Meakkakra, Phnom Penh	023 900 799 / 023 900 899
39	L B P MICROFINANCE PLC.	# D3&E, Street 1 69, Sangkat Veal Vong, Khan 7 Makara, Phnom Penh	012 688 447 / 023 88 40 05
40	LCH MICROFINANCE PLC.	No 23-5th Floor, Alhwood Business Center, Russian Federation Blvd., Sangkat Tuek Thlar, Khan Sensok, Phnom Penh	014 288 888 / 016 662 230
41	LED MICROFINANCE INSTITUTION PLC.	No 39, M02 Street Corner M06 Street, Phum Tuol Pangor, Sangkat Chaoa Chay 1, Khan Pur Sanchey, Phnom Penh	076 231 1111
42	LENG NAVATRA CAPITAL PLC.	OCIC Blvd., Phum Kien Khleang, Sangkat Chrouy Chongvar, Khan Chraoy Chongvar, Phnom Penh	086 828 295
43	LSPD MICROFINANCE PLC.	Building No 7A, Street No 598, Phum Kha Muoy, Sangkat Chhang Chameh Ti Pir, Khan Russey Keo, Phnom Penh	070 471 111 / 017 641 111
44	MANGO FINANCE PLC.	Phum Chies, Sangkat Kouk Khleang, Khan Saensokh, Phnom Penh	012 453 087
45	MAXIMA MICROFINANCE PLC.	Building No 0841, 1st Floor, Unit No 1H, Preah Monivong Blvd., Phum 4, Sangkat Tonle Basok, Khan Chamkar Mon, Phnom Penh	023 214 240
46	MIA PLC.	#93, Norodom Blvd., Corner street 208, Sangkat Boeung Raing, Khan Daun Penh, Phnom Penh	023 989 262
47	MICROFINANCE AMATAK CAPITAL PLC.	No 502 C-502D, Prech Monivong Blvd., Sangkat Tonle Bassac, Khan Chamkar Mon, Phnom Penh	023 214 388
48	MOTHERS FINANCIAL JAPAN PLC.	Bldg #294, Room G08-09, Monivong Blvd., Sangkat Boeung Rang, Khan Daun Penh, Phnom Penh	023 967 750
49	NIRON MICROFINANCE PLC.	No 21-23-25, Street No 598, Sangkat Phnom Penh Thmey, Khan Saensokh, Phnom Penh	086 655 999
50	NONGHYUP FINANCE (CAMBODIA) PLC.	Building No 388A E1, E2 & E3, Preah Monivong Blvd., Corner Street No 352, Sangkat Boeng Keng Kang Ti Muoy, Khan Boeng Keng Kang, Phnom Penh	023 998 226
51	ORO FINANCECORP PLC.	No. 147, Montreth Blvd., Sangkat Boeung Salang, Khan Tuol Kork, Phnom Penh	023 988 898 / 023 955 567
52	PG DEVELOPMENT PLC.	#20EO, Street 178, Sangkat Phsar Thmei B, Khan Daun Penh, Phnom Penh	016 779 277
53	PRASEHPHEAP FINANCE PLC.	#132, Street 193, Corner Street 388, Sangkat Tuol Svay Prey 1, Khan Chamkar Mon, Phnom Penh	023 970 000
54	PRIME MF MICROFINANCE INSTITUTION LTD. (PRIME MF)	No 494C, Street No 271, Phum Sansam Kasal 5, Sangkat Boeng Tumpum 1, Khan Mean Chey, Phnom Penh	023 993 909
55	PROPEY MICROFINANCE PLC.	No 72B & 72H, Russian Federation Blvd., Sangkat Kakab 1, Khan Pur Sanchey, Phnom Penh	081 333 868 / 069 222 933
56	RAEON FINANCE PLC.	No 428, Mao Tse Tong Blvd., Sangkat Boeng Trabae, Khan Chamkar Mon, Phnom Penh	023 966 789 / 089 863 286
57	RAFCO FINANCIAL (CAMBODIA) PLC.	No 81, National Road No 6A, Phum Preaek Leeb, Sangkat Preaek Leeb, Khan Chraoy Chongvar, Phnom Penh	023 901 744 / 011 509 944
58	RICH AVENUE FINANCE PLC.	California Social House Building, 3rd Floor, No 179, Russian Federation Blvd., Sangkat Tuek Thla, Khan Saensokh, Phnom Penh	081 888 863
59	RIRHYTH MICROFINANCE PLC.	Borey The Premier Land Sensok, No A92 & A94, Avenue D Street, Phum Bayab, Sangkat Phnom Penh Thmei, Khan Saensokh, Phnom Penh.	066 666 602
60	ROYLA PLC.	Building No 128 B3 & D4, Sotheaos Blvd., Sangkat Tonle Basok, Khan Chamkar Mon, Phnom Penh	012 907 004
61	ROYAL MICROFINANCE PLC.	No A114 B11 & C318, Avenue B, Phum Bania S'ei, Sangkat Khmuonh, Khan Saensokh, Phnom Penh	012 485 500
62	SABAY CREDIT COMMERCIAL PLC.	#228, Preah Norodom Blvd., Group 64, Sangkat Tonle Bassac, Khan Chamkar Mon, Phnom Penh	012 322 322
63	SACHAK MICROFINANCE PLC.	No 04, Street No 002, Phum Kos Andaei, Sangkat Tuol Sangkae 2, Khan Russey Keo, Phnom Penh	061 222 056
64	SAHAKA PLC.	#206 E0 E1, Street 155, Sangkat Tuol Tumpung 1, Khan Chamkar Mon, Phnom Penh	023 967 779
65	SAHAKRINPHEAP MICROFINANCE PLC.	No 620AB, 2nd & 3rd Floor, Street No 271, Phum Kbal Tumnob, Sangkat Boeng Tumun 2, Khan Mean Chey, Phnom Penh	023 230 789

66	SAMAKY CAPITAL PLC.	Building No.67, 9th B. Floor, Street No.315, Phum 6, Sangkat Boeung Kak Ti Pir, Khan Tuol Kouk, Phnom Penh	023 666 5959
67	SAMBA FINANCE PLC.	SAMBA SQUARE Building, Ground Floor & 1st Floor, Street No.337, Phum 6, Sangkat Boeung Kak Ti Muoy, Khan Tuol Kouk, Phnom Penh.	023 997 722 / 016 666 647
68	SAMPORN SAMAKUM SAKAREAS THUNTOUH NEUNG MATJUM KAMPUCHEA PLC.	#1166, Preah Norodom Blvd., Sangkat Tonle Bassac, Khan Chamkar Mon, Phnom Penh	023 901 578
69	SAMRITHISAK MICROFINANCE LIMITED	No.502G-302H, Preah Monivong Blvd., Sangkat Tonle Bassac, Khan Chamkarmon, Phnom Penh	023 993 333
70	SAWAD RUNG REUNG FINANCE (CAMBODIA) PLC.	No.47&49, Group 4, National Road No.1, Phum Ta Ngov, Sangkat Nloulth, Khan Chbar Ampov, Phnom Penh	096 452 5989
71	SELANITHH LIMITED	No.A99 & A101, Russian Federation Blvd., Phum Chong Thmal Krang Kaeut, Sangkat Tuek Thla, Khan Saensokh, Phnom Penh	023 990 225
72	SERY OUDOM MICROFINANCE PLC.	#P37, Street No.198, Sangkat Tomnup Teuk, Khan Chamkarmon, Phnom Penh	023 224 336
73	SIDE HUSTLE MICROFINANCE PLC.	No.153AB, Mao Tse Toung Blvd., Phum 6, Sangkat Tuol Svay Prey Ti Muoy, Khan Boeung Keng Kang, Phnom Penh	069 673 711
74	SIXTY SIX FINANCE PLC.	No.40, Group 4, National Road No.1, Ta Ngov Village, Sangkat Nloulth, Khan Chbar Ampov, Phnom Penh	086 228 118 / 017 938 987
75	SOKSAN MICRO FINANCE INSTITUTION PLC.	No.4780ED, Street Northbridge (Iving Mom), Phum Trea Bun, Sangkat Stueung Mean Chey 3, Khan Mean Chey, Phnom Penh	023 678 9737
76	SONAIRA MICROFINANCE INSTITUTION PLC. (SONAIRA)	No.137&139, Russian Federation Blvd., Phum Trong Moon, Sangkat Ou Boek Kam, Khan Saensokh, Phnom Penh	023 223 256 / 016 668 897
77	SUNNY MICROFINANCE PLC.	Unit 606 and 607, Level 6, Exchange Square Building, No.19 and 20, Street 106, Phum 2, Sangkat Voot Phnum, Khan Daun Penh, Phnom Penh	096 689 1035 / 015 284 1550
78	T & GO FINANCE PLC.	Building No.09 A1 & A2, Ground Floor -2nd Floor, Street No.163, Sangkat Tuol Svay Prey Ti Muoy, Khan Boeung Keng Kang, Phnom Penh	023 699 0505
79	TBB (CAMBODIA) PLC.	#2E2F, Street 315, Sangkat Boeung Kak 1, Khan Touleak, Phnom Penh	096 939 3326
80	TROP KHNHOM PLC.	#445, St. 4, Phum Souphi, Sangkat Kompang Svay, Krong Serei Saophoan, Banteay Meanchey	012 599 094
81	VITHEY MICROFINANCE PLC.	No.614, Street No.271, Group 7, Phum Sansam Kosal 3, Mondul 4, Sangkat Boeung Tumpun 1, Khan Mean Chey, Phnom Penh.	081 227 999 / 096 500 1555
82	VIVATH GOLDEN FINANCE PLC.	No.659, Street No.371, Phum Mol, Sangkat Dangkoa, Khan Dangkoa, Phnom Penh	096 955 5555
83	WELCOME FINANCE (CAMBODIA) PLC.	# 398, Monivong Blvd., Sangkat Beung Keng Kang Ti Muoy, Khan Chamkar Mon, Phnom Penh	023 994 455
84	Y.C.P MICROFINANCE PLC.	No.73, Street No.118, Sangkat Tuek Lak Ti Muoy, Khan Tuol Kouk, Phnom Penh	023 882 777
85	Y.L.P. MICROFINANCE PLC.	No.668, National Road No.5, Phum Kourathan, Sangkat Ou Ambel, Krong Serei Saophoan, Banteay Meanchey Province.	069 283 858
5. Financial Lease Institutions			
1	BSP FINANCE (CAMBODIA) PLC.	Building No.160, Preah Monivong Blvd., J. Street 278, Phum 4, Sangkat Boeung Keng Kang Ti Muoy, Khan Keng Kang, Phnom Penh	023 883 488
2	CHALEASE ROYAL LEASING PLC	No.146, 11th Iai Preah Norodom Blvd., Sangkat Tonle Bassac, Khan Chamkar Mon, Phnom Penh	023 901 728
3	FORWARD LEASING PLC.	No.115, Russian Federation Blvd., Sangkat Tuek Thla, Khan Saensokh, Phnom Penh	095 888 756
4	ICARE LEASING PLC.	No.117CD, Street N°271, Sangkat Stueung Mean Chey 1, Khan Mean Chey, Phnom Penh	023 960 960
5	KK FUND LEASING PLC.	The Financial Street, Sangkat Veal Yang, Khan Pampir Meakakra, Phnom Penh	023 533 7777
6	KOMATSU LEASING (CAMBODIA) PLC.	Lot No.713, Veng Sreng Street, Phum Tropong Thloev, Sangkat Chom Chao, Khan Posenchey, Phnom Penh	(+66) 844 273 102
7	KUBOTA LEASING (CAMBODIA) PLC.	BUSINESS DEVELOPMENT CENTER, 18th Floor, OCIC Blvd., Sangkat Chrouy Changvar, Khan Chrouy Changvar, Phnom Penh	012 378 111
8	L O D LEASING PLC.	No.359, Group 10, Phum Kammarok, Sangkat Svay Por, Krong Batiambang, Batiambang Province	012 456 739
9	MEGA LEASING PLC.	No.113A, Street 271, Sangkat Stueung Mean Chey, Khan Mean Chey, Phnom Penh	023 214 756
10	SUOSDEY FINANCE PLC	#119-121, Russian Federation Boulevard, Sangkat Tuek Thla, Khan Sen Sok, Phnom Penh	(+66) 081 859 1385
11	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
12	WE SERVICE LEASING PLC.	No.108, Street No.472, Sangkat Tuol Tumpung Ti Muoy, Khan Chamkar Mon, Phnom Penh	012 444 462
6. Payment Service Institutions			
1	AERINO GLOBAL PLC.	No.54B (Ground & 1st Floor), Street 95, Sangkat Boeung Keng Kang Ti 3, Khan Boeung Keng Kang, Phnom Penh	096 955 5556
2	ARBITRARY PAY PLC.	Mel Lilan Garden Hotel, No.315, Villa.113, Preah Sisowath Blvd, Sangkat Chaktomuk, Khan Daun Penh, Phnom Penh City, Kingdom of Cambodia.	010 370 888
3	ASIA CASH EXPRESS PLC.	House No.82-035-036, Koh Pich Street, Sangkat Tonle Bassac, Khan Chamkarmon, Phnom Penh	099 666 678
4	BONGLOY PAYMENTS PLC.	No.10, Street 288, Phum 6, Sangkat Boeung Keng Kang 1, Khan Boeung Keng Kang, Phnom Penh, Kingdom of Cambodia	081 999 618
5	CAI FU TONG PAYMENT PLC	BRILLIANTY Hotel, Polowai Street, 1st and 2nd Floor, Phum 4, Sangkat Lek 4, Preah Sihanouk City, Preah Sihanouk Province, Kingdom of Cambodia	093 922 229
6	CIUK PAYMENT (CAMBODIA) PLC	DK Sanctuary, No.128 EE, 4th Floor, Samdach Sathearouk Boulevard, Sangkat Tunle Bassac, Khan Chamkar Mon, Phnom Penh, Cambodia	010 927 450
7	DARA SAKOR PAY PLC.	#Plot73, Ground Floor Unit2, Phnom Penh City Center, Street 616, Phum 1, Sangkat Sras Chhak, Khan Daun Penh, Phno Penh, Cambodia	093 939 977
8	DYNAMIC PAYMENT PLC.	Morgan Tower, 6th Floor, Room 02-03, Sapheak Mongkul Street, Village 14, Sangkat Tonle Bassac, Khan Chamkarmon, Phnom Penh.	023 989 186
9	EDEEL (CAMBODIA) PLC.	Building No.15, Street 347, Phum3, Sangkat Beangkekt 1, Khan Tuol Kork, Phnom Penh	012 815 738 / 096 815 7388
10	ELEMENT PAYMENT SOLUTIONS (CAMBODIA) PLC.	House No.B18, Street Befong, Phum 1, Sangkat Srah Chork, Khan Daun Penh, Phnom Penh, Kingdom of Cambodia	086 688 495
11	E-MONEY PAYMENT SOLUTION PLC.	Royal K Plaza, 15th floor, Sangkat Tomnub Tek, Khan Beoung Keng Kang, Phnom Penh	071 655 5666
12	HFAY SERVICE PLC.	Panda Tower Tk, No.62, 3rd Floor, Room 3A-02, Street 289 Corner of Street 528, Village 10, Sangkat Beoung Kak Ti 1, Khan Tuol Kork, Phnom Penh	018 282 8375
13	JPAY 88 (CAMBODIA) PLC.	No.13 (2nd Floor), Charles de Gaulle Boulevard, Sangkat Veal Yang, Khan 7 Makara, Phnom Penh, Kingdom of Cambodia	023 901 788
14	JIN HONG ZHEN TECHNOLOGY PLC.	Street 2 Thnov, Village 4, Sihanouk Ville, Preah Sihanouk Province, Kingdom of Cambodia	088 3 231 1888

15	KESS INNOVATION PLC.	Building # 105, Floor 4th., Street 1984A, Phnom Penh Thmey, Khan Sen Sok, Phnom Penh	070 222 703
16	LANTON INTERNATIONAL PAYMENT SERVICE PLC.	California Social House (West) No. 571-575 D&E, 2 Floor, Room No.2, Sahnkpaom Russian Blvd., CFC Village, Sangkat Teuk Phla, Khan Sen Sok, Phnom Penh	023 900 041
17	LY HOUR PAY PRO PLC.	Lot No.243-244, Office No. (15C-41C), St. 598, Phum Toul Thgan, Sangkat Toul Sangkae II, Khan Russey Keo, Phnom Penh, Kingdom of Cambodia	087 601 111
18	LYNC PAY PAYMENT SOLUTION PLC.	House No.90, 92, and 94 First Floor (E-1), Street 217, Sangkat Ourussey 4, Khan 7 Makara, Phnom Penh	096 675 3554
19	ONE PAY PLC.	No. A11, Street 210, Phum Takhmao 2, Sangkat Takhmao, Krong Takhmao, Kandal Province	099 233 233
20	PARAGON PAYMENT SERVICE PLC.	No. 216, Preah Norodom Blvd, Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh	012 456 237
21	PAYON PLC.	No. 3F, PCGT Center, Street 274, Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh City, Kingdom of Cambodia	023 987 475
22	PENITOR (CAMBODIA) PLC.	Building No.685, Floor No.1-2, Preah Monivong Blvd, Sangkat Boeung Keng Kang 3, Khan Boeung Keng Kang, Phnom Penh, Cambodia	023 902 244 / 023 902 255
23	PI PAY PLC.	No. 20, Street 217, Sangkat Veal Yang, Khan 7 Makara, Phnom Penh	023 988 989
24	SEATEL FINANCIAL SERVICES PLC. (M-PAY)	Building No. 149, Street 432, Sangkat Boeung Trorok, Khan Chamkar Mon, Phnom Penh	018 8 800 800
25	STARPAY FINTECH PLC.	No. Landlord 2787, Betong Street, Toul Krasaing Village, Roka Knapos Commune, Sa Ang District, Kandal Province	081 416 109
26	SUNPAY (CAMBODIA) PLC.	Morgan Tower, Unit 7/8a/8b, 20th floor, Sapheak Mongkol Rd. (Koh Pich), Phum 14, Sangkat Tonle Bassac, Khan Chamkarmon, Phnom Penh	096 678 2678
27	TIAN XU INTERNATIONAL TECHNOLOGY PLC.	No.48-50, 3rd Floor, Street 310, Phum 2, Sangkat Boeung KengKang 1, Khan Boeung KengKang, Phnom Penh.	023 988 777
28	TRUE MONEY (CAMBODIA) PLC.	1st, 2nd and 4th Floors of Kingstone Building (#146), Preah Norodom Boulevard, Sangkat Tonle Bassac, Khan Chamkarmon, Phnom Penh	023 999 639
29	U-PAY DIGITAL PLC.	Building No.1, Street 360, Sangkat Beong Keng Kang 1, Khan Chamkarmon, Phnom Penh	081 978 889
30	YONG XIN PAY PLC.	Building No.86, Street No.214, Phum 2, Sangkat Boeung Frolei, Khan 7 Makara, Phnom Penh, Kingdom of Cambodia	096 866 6099
7. Credit Bureau Company			
1	CREDIT BUREAU (CAMBODIA) CO.,LTD	Vattanac Building 9th Floor, Bid No. 66, Preah Monivong Blvd, Sangkat Wat Phnom, Khan Daun Penh, Phnom Penh	086 999 363 / 023 999 006
8. Representative Offices			
1	REPRESENTATIVE OFFICE OF EXPORT-IMPORT BANK OF THAILAND	No 30, 2nd Floor, Unit No 20, Preah Norodom Blvd., Sangkat Phsar Thmei II Bei, Khan Daun Penh, Phnom Penh	023 999 224 / 061 475 029
2	REPRESENTATIVE OFFICE OF JOINT STOCK COMMERCIAL BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM	Building No 314, National Road No. 1, Phum Sway Ta Ok, Sangkat Veal Svov, Khan Chbar Ampov, Phnom Penh	097 717 8428
3	REPRESENTATIVE OFFICE OF SUMITOMO MITSUI BANKING CORPORATION	Exchange Square Building, 7th Floor, Unit 701, Street No 106, Phum 2, Sangkat Voal Phnum, Khan Daun Penh, Phnom Penh	023 964 080
4	REPRESENTATIVE OFFICE OF THE BANK OF STANDARD CHARTERED BANK PHNOM PENH	HIMAWARI Hotel Apartments, Unit No G-02, Preah Sisowath Quay, Sangkat Chaklo Mukh, Khan Daun Penh, Phnom Penh	023 212 729
5	REPRESENTATIVE OFFICE OF THE SHANGHAI COMMERCIAL & SAVINGS BANK, LTD.	Phnom Penh Tower, 13th Floor, Preah Monivong Blvd., Sangkat Boeung Proluet, Khan Prampir Mecklakra, Phnom Penh	023 964 811

List of Rural Credit Institutions

As at 31 December 2025

No.	Name of Institutions	Address	Contact Number
Phnom Penh (51)			
1	AMATAK RONGROEUNG PLC.	#12Eo-E2, Street No 01, Phum Sambuur, Sangkat Dangkaa, Khan Dangkaa, Phnom Penh	017 654 697 / 098 536 844
2	B.Y.G FINANCE PLC.	No 152E, Street No 598, PhumTumnob, Sangkat Phnom Penh Thmei, Khan Saensokh, Phnom Penh	012 575 967 / 015 333 318
3	BAYTANG FINANCE PLC.	# 1A, 3A & 5A, Street 1, Phum Sambuur, Sangkat Dangkor, Khan Dangkor, Phnom Penh	096 559 7777 / 096 552 8888
4	C.K.L.S FINANCE PLC.	Phum Trapeang Kol, Sangkat Kantaok, Khan Pur Senchey, Phnom Penh	077 827 787 / 016 827 787
5	CAM FINANCE PLC.	No 1A, Street No 03A, Phum Mol, Sangkat Dangkaa, Khan Dangkaa, Phnom Penh	096 201 8572 / 097 828 2709 / 017 900 051 / 016 444 609
6	CAMFUND PRATHNA PLC.	# 175 BE0, Street 8BT, Phum Sansam Kosai Muoy, Sangkat Boeng Tumpun 1, Khan Mean Chey, Phnom Penh	092 561 560 / 070 869 729 / 093 504 005
7	CEN FINANCE PLC.	# 60, St. 592, Sangkat Boeng Kak Ti Pir, Khan Tuol Kuok, Phnom Penh	012 670 013 / 093 900 599
8	CHOR MEY JING FINANCE PLC.	No 3 Chor E0&E1, Phum Trapeang Thloeng 3, Sangkat Chaom Chau 1, Khan Pur SenChey, Phnom Penh	010 283 399 / 099 283 399
9	CHUM SAMNANG FINANCE PLC.	No 55A, Street No 113, Phum Phum 4, Sangkat Boeng Keng Kang Ti Bei, Khan Boeng Keng Kang, Phnom Penh	085 877 799 / 010 330 919
10	CRYSTAL FINANCE PLC.	#B28, Street 200-R-II, Sangkat Kilomet6, Khan Russey Keo, Phnom Penh	097 244 4421 / 090 888 833
11	DHITMAH FINANCE PLC.	# 114E0E1, Phum Krang Angkrang, Sangkat Krang Thnong, Khan Saensokh, Phnom Penh	012 627 965 / 087 377 771 / 060 555 781
12	FHF CAPITAL PLC.	No 04, Phum Srei Snam, Sangkat Preaek Kampuies, Khan Dangkaa, Phnom Penh	012 545 360
13	FT CASH EXPRESS PLC.	No B 856 & 858, Pralacy Preak Daeum Kor Street, Phum Kien Kheang, Sangkat Chrouy Changvar, Khan Chiray Changvar, Phnom Penh	087 669 999
14	HOPE FUND PLC.	No 48 & 50, 3rd Floor, Street No 310, Phum 2, Sangkat Boeng Keng Kang Ti Muoy, Khan Boeng Keng Kang, Phnom Penh	092 747 400
15	KAKKORB FINANCE PLC.	# R02, Phum Kraal Kou, Sangkat Kilomaetr Lekh Prammuy, Khan Russey Keo, Phnom Penh	088 333 9955
16	KON KHMER MONGKUL HERANHATHOK PLC.	No 63, Street No 1928, Phum Krang Angkrang, Sangkat Krang Thnong, Khan Saensokh, Phnom Penh	078 800 862
17	KPCA FINANCE PLC.	No 61, Street No P11, Phum Bayab, Sangkat Phnom Penh Thmei, Khan Saensokh, Phnom Penh	023 983 233 / 015 333 101
18	KUNAPHEAP FINANCE PLC.	No 609, Street No 11 (Borey Piphup Thmey), Sambuur Village, Sangkat Dangkaa, Khan Dangkaa, Phnom Penh	012 825 152 / 016 825 152
19	KUNTHEAM FINANCE PLC.	No 6A&7A, Toul Pongro Street, Phum Mol, Sangkat Dangkaa, Khan Dangkaa, Phnom Penh	015 900 135
20	L.E.D.A CAPITAL PLC.	No 62C & 62D, Street No 402, Phum 4, Sangkat Tumnob Tuek, Khan Boeng Keng Kang, Phnom Penh	078 47 9999 / 097 474 9999 / 096 474 9999
21	LH FINANCE PLC.	No 131, Street No 1928, Phum Krang Angkrang, Sangkat Krang Thnong, Khan Saensokh, Phnom Penh	089 767 700
22	LICHOU CAPITAL PLC.	#91, A Street, Phum Krang Angkrang, Sangkat Krang Thnong, Khan Saensokh, Phnom Penh	017 666 229
23	MAMEDE FINANCE PLC	No 121A, Phum Russey Muoy, Sangkat Stueng Mean Chey 3, Khan Mean Chey, Phnom Penh	081 698 980 / 095 455 544
24	MEAKEA FINANCE PLC.	No 71, F Street, Phum Prakar, Sangkat Prey Sa, Khan Dangkaa, Phnom Penh.	012 737 372 / 010 737 395
25	MEAN CHEY CREDIT PLC.	# 16, National Road 2, Phum Preklatong, Sangkat Chark Angrekrum, Khan MeanChey, Phnom Penh	096 742 8888
26	MINISTRY OF RURAL DEVELOPMENT CREDIT SCHEME	Ministry of Rural Development, #771-773, Preah Monivong Blvd, Sangkat Boeng Trabaek, Khan Chamkar Mon, Phnom Penh	011 934 954 / 023 96 54 43 / 017 304 038
27	MORAKOT FINANCIAL PLC.	Building No 203 (2nd Floor), Street No 245, Phum Phum 6, Sangkat Tuol Svay Prey Ti Pir, Khan Boeng Keng Kang, Phnom Penh	015 428 295 / 097 742 8295
28	MORODOK APHIVATH PLC.	No 126AEo-E2, Street No 202, Phum 7, Sangkat Tuek Lak Ti Bei, Khan Tuol Kouk, Phnom Penh	012 759 666 / 090 759 777
29	ONO FINANCE PLC.	#610, Phum Sansamkosal 3, Sangkat Beoung Tompun, Khan Chamkarmom, Phnom Penh	015 666 218
30	OUJDONG FINANCE PLC.	No 30MEo, Street No 371, Phum Trea Muoy, Sangkat Stueng Mean Chey 1, Khan Mean Chey, Phnom Penh	012 627 798
31	PARTNERS IN COMPASSION FUND PLC.	#50B, Street 336, PhumPhum 1, Sangkat Beung Salang, Khan Tuol Kark, Phnom Penh	012 414 689
32	PHKA CHHOUK FINANCE PLC.	#07, Phum Toul Roka 03, Sangkat Chak Angrekrum, Khan MeanChey, Phnom Penh	012 493 936 / 096 301 505
33	PIDAUR GROW PLC.	#13, Street 29, Phum Tuol Roka Muoy, Sangkat Chak Angrae Kraam, Khan Mean Chey, Phnom Penh	089 818 187 / 069 600 0038
34	PISHNUKA FINANCE PLC.	# A 69, Avenue A, Sangkat Phnom Penh Thmei, Khan Saensokh, Phnom Penh	016 666 326 / 096 960 9999 / 015 577 168 / 077 777 269 / 012 420 999
35	PRASITHPHEAP CREDIT PLC.	# 17, Street Downtown Street, Phum Trong Moan, Sangkat Ou Baek Kam, Khan Sen Saensokh, Phnom Penh	012 880 842 / 071 289 9999

36	PREAH CHAN FINANCE PLC.	No 30 & P32, Street No 31A, Phum Srei Snam, Sangkat Preaek Kampuies, Khan Dangkao, Phnom Penh	081 333 261 / 012 562 332
37	QUICK AMATAK PLC.	#8F, Street Angkor Blvd, Sangkat Toulsangke 2, Khan Russey Keo, Phnom Penh	092 667 555 / 081 299 555
38	RACHA PLC.	#160, Street 71, Sangkat Tonle Basac, Khan Chamkarmon, Phnom Penh	023 213 724
39	REAHOU FINANCE PLC.	No 157A, Street No 07, Phum Prakar, Sangkat Prey Sa, Khan Dangkao, Phnom Penh	096 999 9704
40	RIGHT SMART FINANCE PLC.	#22, Street No 08, Phum Tekapanhao, Sangkat Samraong Kraom, Khan Pur Senchey, Phnom Penh	012 719 648 / 023 687 0059
41	S.B.E FINANCE PLC.	No 172, Phum Tekapanhao, Sangkat Samraong Kraom, Khan Pur Senchey, Phnom Penh	070 456 711 / 07 0456 711
42	SAMATHOR FINANCE PLC.	#15E0, Street 628, Phum Daeum Meakkloea, Sangkat Chhbar Ampov Ti Muoy, Khan Chbar Ampov, Phnom Penh	012 326 969
43	SAMROBB SAMRUOL FINANCE PLC.	#1E0, Phum Paprak Khang Tboung, Sangkat Kakab 1, Khan Pur SenChey, Phnom Penh	016 800 969 / 016 820 866
44	SMILE CAPITAL PLC.	Building No 23B, 4th Floor, Unit No 7, Czechoslovakia Blvd., Phum 12, Sangkat Veal Vong, Khan Prampir Meakkakra, Phnom Penh	017 333 690 / 085 218 333
45	SOKSABAY HERANHATHO PLC.	No AAI2, Street No 99, Phum Phum 6, Sangkat Boeng Traboeck, Khan Chamkar Mon, Phnom Penh.	070 777 431
46	SOVANNAPHUM SOCIAL DEVELOPMENT PLC.	#486A, Street I271, Sangkat Toul Tom Paung 2, Khan Chamkarmon, Phnom Penh	017 900 567 / 023 220 306 / 016 699 986 / 012 888 834
47	UNITRUST FINANCE PLC.	#195E1 & E2, Street No 63, Sangkat Bosing Keng Kang Ti Muoy, Khan Boeung Keng Kang, Phnom Penh	012 556 202 / 010 221 656
48	V.P DEC PLC.	No 5E0, Block C26, Borey Phon Suy, Phum Chrey Kaong, Sangkat Chaom Chau, Khan Pur Senchey, Phnom Penh	012 200 917 / 023 672 887 / 096 334 4444 / 096 505 4444
49	VIRAKBOT FINANCE PLC.	#181B, Street 2002, Phum Ta Nguon 1, Sangkat Kakab 1, Khan Pur SenChey, Phnom Penh	012 712 018 / 016 712 018 / 016 699 986
50	VIREKSAC FINANCE PLC.	#8A, Group 2, Street Befong, Phum Teuk Thla, Sangkat Teuk Thla, Khan Sen Sok, Phnom Penh	012 233 880 / 067 744 999
51	WE SERVICE FINANCE PLC.	No 351, Street No 163 Corner No 478, Sangkat Tuol Tumpung Ti Pir, Khan Chamkar Mon, Phnom Penh	089 778 897
Kandal (4)			
1	ACABAR PLC.	Koky Village, Koky Commune, Kean Svay District, Kandal Province	011 505 878
2	KREFO FINANCE PLC.	No G43, Phum Tmei 2, Sangkat Ta Khmau, Krong Ta Khmau, Kandal Province	017 804 985 / 087 817 771
3	S.M.E.S ECO FINANCE PLC.	No 23E0, Street No 2, Phum Prek Samraong 3, Sangkat Ta Khmau, Krong Ta Khmau, Kandal Province	012 599 235
4	SEREYSUOSDEY PEANECH PLC.	#178, St 21, Phum Prek Thmey, Prek Thmey Commune, Koh Thom District, Kandal Province	016 696 407 / 070 578 781
Battambang (6)			
1	BOVOR FINANCE PLC.	No 99 Kor, Group No 4, Phum Romchek 5, Sangkat Ratanak, Krong Battambang, Battambang Province	012 418 718
2	CHOU CHIVORN FINANCE PLC.	#160, Group 6, Phum Otakom 2, Sangkat Tuollaeak, Krong Battambang, Battambang Province	053 4545 444 / 017 776 176 / 012 580 510 / 012 732 320
3	HYKEAN CAPITAL PLC.	Phum Wat Kor, Sangkat Wat Kor, Krong Battambang, Battambang Province	092 513 513
4	PEAYOP FINANCE PLC.	#1, Street # 159D, Group 1, Phum Raitanak, Sagnkat Raitanak, Krong Battambang, Battambang province	092 530 896 / 089 888 008
5	RIGHT PLACE RISE UP FINANCE PLC.	No 571, Phum Damnak Luong, Sangkat Wat Kor, Krong Battambang, Battambang Province	093 440 888
6	SAMRETH PECH FINANCE PLC.	#338, Phum Rumchek 4, Sangkat Raitanak, Battambang District, Battambang Province	092 555 666 / 096 779 4823
Banteay Meanchey (3)			
1	ANEAKTEAN MOLATHAN PLC.	#445, Road 4, Phum Sophy, Sangkat Kampong Svay, Krong Serei Saophoan, Banteay Meanchey Province	095 798 686 / 097 333 5936
2	ENTEAN CHUNBORT KHMER (ECK) PLC.	Phum 3, Sangkat Phreah Pilea, Krong Sereisochoan, Banteay Meanchey Province	012 559 993 / 092 223 484
3	OCKENDEN METREI ENTEAN PLC.	#56A, Phum Khlakon Chas, Sangkat Kampong Svay, Krong Sereisochoan, Banteay Meanchey Province	012 421 242 / 023 721 935 / 012 757 492
Svay Rieng (3)			
1	PHANITDA FINANCE PLC.	Prey Kranhung Village, Sambatt Mean Chey Commune, Romeas Haek District, Svay Rieng Province	081 278 335
2	REAKREAY FINANCE PLC.	N0 99, Street No 210, Phum Kien Sang, Sangkat Svay Rieng, Krong Svay Rieng, Svay Rieng Province	097 619 3514 / 016 265 766
3	SKY LIGHT FINANCE PLC.	#10G, Street No 107, Phum Veal Yon, Sangkat Svay Rieng, Krong Svay Rieng, Svay Rieng Province	088 500 0996 / 092 68 27 86
Kampot (6)			
1	A.C.L.P.L FINANCE PLC.	National Road No 3, Chheu Teal Village, Chhuk Commune, Chhuk District, Kampot Province	015 600 800 / 015 600 400 / 033 640 0400
2	KALYAN APHIVATH PLC.	Pou Village, Phnomkong Commune, Angkorchey District, Kampot Province	088 621 6666 / 078 776 779
3	LDA FINANCE PLC.	Lot No 651, Phum Muoy Ousaphea, Sangkat Kampong Kandal, Krong Kampot, Kampot Province	012 715 006 / 098 402 000

4	META FINANCE PLC.	Kampong Trach 1 Village, Kampong Trach Khang Kaev Commune, Kampong Trach District, Kompot Province	096 733 6867
5	PRAC FINANCE PLC.	#53, Street 709, Phum Phum Moy Ousaphea, Sangkat Kompongkandal, Krong Kompot, Kompot Province	012 758 588 / 088 335 5666
6	REAKSMEY CHEY CHUMNEAS PLC.	Lot No 1248, Phum Tvi Khang Cheung, Sangkat Andoung Khmer, Krong Kompot, Kompot Province	017 457 231 / 068 888 737
Pursat (1)			
1	K.K.C.M FINANCE PLC.	#002, Phum Banthey Dei Kraom, Sangkat Banthey Dei, Krong Pursat, Pursat Province	097 633 2337
Kampong Cham (2)			
1	BROSEUR FINANCE PLC.	No 13 & 15 & 17, Khemarak Phoumint Street, Phum Phum Ti Prampir, Sangkat Kampong Cham, Krong Kampong Cham, Kampong Cham Province	096 333 5043 / 088 977 7741
2	SAMNANG PROTEBATKAR PLC.	No 3E0, NW-1 Street, Phum Phum Ti Prampir, Sangkat Kampong Cham, Krong Kampong Cham, Kampong Cham Province	081 604 444 4 / 097 609 0999
Takeo (4)			
1	DAIKOU FINANCE PLC.	National Road No. 2, Phum Kleang Sambath, Pot Sar Commune, Bati District, Takeo Province	016 53 33 68 / 088 597 1616
2	DAKO FINANCE PLC.	Building No 736, Street No 25, Phum Thnal Baek, Sangkat Roka Krau, Krong Daun Kaev, Takeo Province	032 555 528 6 / 012 972 987
3	INTEAN NEARY FINANCE PLC.	Phum Takor, Sangkat Roka Khnong, Krong Daun Keo, Takeo Province	015 777 225 / 012 720 539
4	RITHY FINANCE PLC.	Kampong Chrey Village, Smaong Commune, Treang District, Takeo Province	097 357 9651 / 016 793 851
Siem Reap (4)			
1	ANGKOR CHORPOAN FINANCE PLC.	#316, Phum Wat Bo, Sangkat Sala Kamreuk, Krong Siem Reap, Siem Reap Province	071 519 9911
2	ENTEAN EASY FINANCE PLC.	Street 7 Makara, Phum Wat Bo, Sangkat Sala Kamreuk, Krong Siemreap, Siem Reap Province	068 210 101 / 081 524 040 / 099 575 793
3	MITTAPHEAP FINANCE PLC.	Lot No 333, 60 Street, Phum Treang, Sangkat Sla Kram, Krong Siem Reap, Siemreap Province	098 652 663 / 092 783 479 / 017 652 663
4	PREAKHAN APHIVATH PLC.	#437, Street Lokta Noeuy, Dorkoo Village, Sangkat Slorkram, Krong Siemreap, Siemreap Province	012 637 867 / 012 596 298 / 087 596 298
Kampong Speu (1)			
1	SAMBO TROP FINANCE PLC.	#199, Phum Somrang, Sangkat Roka Thom, Krong Chbarmon, Kampong Speu Province	092 462 222
Prey Veng (3)			
1	GLOBAL LENDING FINANCE PLC.	#296, Prek Khsay Village, Preack Khsay Kar Commune, Peam Ro District, Prey Veng Province	012 646 474 / 012 503 838
2	PUNLEU SNAM NHOR NHEM FINANCE PLC.	National Road 8A, Tean Phleung Village, Smaong Khang Cheung Commune, Kamchay Mear District, Prey Veng Province	015 726 192 / 090 704 505 / 012 419 872
3	TYBOTTA FINANCE PLC.	Sambour Village, Prey Khanes Commune, Mesang District, Prey Veng Province	090 914 350
Kampong Thom (1)			
1	KROURSA ENNATEAN PLC.	No 108, National Road No 6, Group 5, Sala Khum Village, Triel Commune, Taling Kouk District, Kampong Thom Province	012 409 150

Appendix 4

List of Termination of Rural Credit Institutions in 2025

As at 31 December 2025

No.	Name of Institutions	Address
1	AFG FINANCE PLC.	No 38, Street No 10, Bayab Village, Sangkat Phnom Penh Thmei, Khan Sensokh, Phnom Penh
2	BLUE FINANCE PLC.	#59A, Street 105, Sangkat Boeung Pralit, Khan 7 Makara, Phnom Penh
3	C.K FINANCE PLC.	No F21, Street No 19, Phum Damnak Thum Bei, Sangkat Stueng Mean Chey 3, Khan Mean Chey, Phnom Penh.
4	C.V.A FINANCE PLC.	#57, Phum Trapeang Leuk, Sangkat Rokar Thum, Krong Chharm, Kompong Speu Province
5	ENATEAN LERKSTUOY SAMATEPHEAP KRUOSA PLC.	Lvea Village, Lvea Commune, Prey Chhor District, Kampong Cham Province.
6	ENIEAN APHIVATH ACHIVKAM PLC.	# 107A, Street Phnom Penh Thmey, Phum Trapeang Chhouk, Sangkat Teuk Thlar, Khan Sensok, Phnom Penh
7	GBIT FINANCE PLC.	# 10, Phum Chrouy Basak, Sangkat Preaek Pra, Khan Chbar Ampov, Phnom Penh.
8	K.E.P FINANCE PLC.	Phum Mukh Kheff, Sangkat Rokar Thum, Krong Chbar Mon, Kompong speu Province.
9	K.D.O FINANCE PLC.	No 12D, Phum Tekapanhao, Sangkat Samraong Kraom, Khan Pur SenChey, Phnom Penh.
10	KHEMRA FINANCE PLC.	No 94, Street No 19, Phum Sambuur, Sangkat Dangkao, Khan Dangkao, Phnom Penh
11	KHMER ANGKOR FINANCE PLC.	# 135, Phum Porbrak Khang Tbong, Sangkat Kakab 1, Khan Pursenchey, Phnom Penh
12	KON KASEKOR FINANCE PLC.	Kompong Trach 2 Village, Kompong Trach Khang Lech Commune, Kompong Trach District, Kampot Province
13	LED-T I P S FINANCE PLC.	# 146, Street 156, Sangkat Teuk Laak 2, Khan Toul Kok, Phnom Penh
14	OCDAF FINANCE PLC.	#73, Street 21, Phum Thmey, Sangkat Takhmao, Krong Takhmao, Kandal Province
15	PHUMIN CREDIT PLC.	#20, Phum Pea Nichkam, Sangkat Rokathom, Krong Chbarmon, Kompong Speu Province
16	PONLEU KAKSEKAR KHMER PLC.	No 635, Phum Phum Pir, Sangkat Kampong Sway, Krong Serei Saophoan, Banteay Meanchey Province.
17	R N D B FINANCE PLC.	# F125&126, Borey Raitanak Street, Sangkat Raitanak, Krong Battambang, Battambang Province.
18	REAKSMEY SEREY MONGKUL FINANCE PLC.	#29-30V, Damnak Village, Sangkat Phnom Penh Thmey, Khan Sen Sok, Phnom Penh
19	S.H.G FINANCE PLC.	#Building No 5, Street 516 Corner Street 335, Phum Phum 6, Sangkat Boeung Kak, Khan Toul Kouk, Phnom Penh.
20	SAKAL FINANCE PLC.	#25D, Street 578, Sangkat Boeung Kok 2, Khan Toul Kork, Phnom Penh
21	SAMRETH CREDIT PLC.	Phum Stueng Thmei, Sangkat Sway Dankum, Krong Siemreap, Siemreap Province
22	SMILE FINANCE PLC.	No 11, Russian Federation Blvd., Phum Kakab, Sangkat Kakab 2, Khan Pur SenChey, Phnom Penh.
23	TARA FINANCE PLC.	#152, National Road 6, Phum Chong Kaasu, Sangkat Starkram, Krong Siem Reap, Siem Reap Province
24	UNIDA FINANCE PLC.	#73, Street 480, Sangkat Toul Tompoung 1, Khan Chamkarmorn, Phnom Penh

Appendix 5

Banks and Financial Institutions' Network Information 2021- 2025

Banks and Financial Institutions	2021	2022	2023	2024	2025
COMMERCIAL BANKS					
LOCAL BANKS— LOCAL MAJORITY OWNERSHIP					
NUMBER OF BANKS	13	17	18	18	18
NUMBER OF BRANCHES AND HEAD OFFICES	479	506	528	545	557
NUMBER OF STAFFS	20,596	22,407	23,093	23,463	23,091
ATMS TERMINALS	1,579	1,904	2,267	2,395	2,438
LOCAL BANKS— FOREIGN MAJORITY OWNERSHIP					
NUMBER OF BANKS	11	11	9	10	10
NUMBER OF BRANCHES AND HEAD OFFICES	576	588	308	314	321
NUMBER OF STAFFS	17,208	18,689	10,159	9,993	11,451
ATMS TERMINALS	558	622	709	675	631
FOREIGN SUBSIDIARY BANKS					
NUMBER OF BANKS	18	19	20	20	20
NUMBER OF BRANCHES AND HEAD OFFICES	361	366	857	849	841
NUMBER OF STAFFS	14,976	16,584	36,488	35,177	35,422
ATMS TERMINALS	1,267	1,622	2,410	2,587	2,700
FOREIGN BRANCHES BANKS					
NUMBER OF BANKS	12	11	11	11	11
NUMBER OF BRANCHES AND HEAD OFFICES	38	36	37	37	37
NUMBER OF STAFFS	907	875	921	917	912
ATMS TERMINALS	24	17	18	18	17
TOTAL COMMERCIAL BANKS					
NUMBER OF BANKS	54	58	58	59	59
TOTAL NUMBER OF BRANCHES AND HEAD OFFICES	1,454	1,496	1,730	1,745	1,756
NUMBER OF STAFFS	53,687	58,555	70,661	69,550	70,876
ATMS TERMINALS	3,428	4,165	5,404	5,675	5,786
MICROFINANCE DEPOSIT-TAKING INSTITUTIONS (MDIs)					
NUMBER OF INSTITUTIONS	5	5	4	4	4
NUMBER OF BRANCHES AND HEAD OFFICES	624	626	441	436	435
NUMBER OF STAFFS	21,998	22,834	13,121	12,994	13,471
ATMS TERMINALS	284	359	220	221	218
SPECIALIZED BANKS					
LOCAL BANKS – LOCAL MAJORITY OWNERSHIP					
NUMBER OF BANKS	6	5	5	5	4
NUMBER OF BRANCHES AND HEAD OFFICES	13	12	13	13	12
NUMBER OF STAFFS	283	291	297	283	299
ATMS TERMINALS	0	0	0	0	0
LOCAL BANKS – FOREIGN MAJORITY OWNERSHIP					
NUMBER OF BANKS	4	4	4	4	3
TOTAL NUMBER OF BRANCHES AND HEAD OFFICES	19	20	24	24	27

NUMBER OF STAFFS	1,203	1,378	1,498	1,312	1,229
ATMS TERMINALS	0	0	0	0	0
TOTAL SPECIALIZED BANKS					
NUMBER OF BANKS	10	9	9	9	7
TOTAL NUMBER OF BRANCHES AND HEAD OFFICES	32	32	37	37	39
NUMBER OF STAFFS	1,486	1,669	1,795	1,595	1,528
ATMS TERMINALS	0	0	0	0	0
MICROFINANCE NON-DEPOSIT TAKING INSTITUTIONS (MFIs)					
NUMBER OF INSTITUTIONS	79	82	83	85	85
NUMBER OF BRANCHES AND HEAD OFFICES	442	483	471	478	454
NUMBER OF STAFFS	6,610	7,803	8,267	8,239	7,931
FINANCIAL LEASE INSTITUTIONS					
NUMBER OF INSTITUTIONS	17	16	16	13	12
TOTAL NUMBER OF BRANCHES AND HEAD OFFICES	52	65	64	44	38
NUMBER OF STAFFS	1,798	1,747	1,662	886	841
RURAL CREDIT INSTITUTIONS					
NUMBER OF INSTITUTIONS	232	223	114	113	89
TOTAL NUMBER OF NETWORK OPERATIONS	1,790	1,689	3,640	3,947	6,718*
NUMBER OF STAFFS	1,727	1,561	1,560	2,263	2,097
PAYMENT SERVICE INSTITUTIONS					
TOTAL NUMBER OF INSTITUTIONS	30	35	33	30	30
CREDIT BUREAU COMPANY					
TOTAL NUMBER OF CREDIT BUREAU COMPANY	1	1	1	1	1
FOREIGN BANK REPRESENTATIVE OFFICES					
TOTAL NUMBER OF FOREIGN REPRESENTATIVE OFFICES	6	6	5	5	5
THIRD-PARTY PROCESSORS					
TOTAL NUMBER OF THIRD-PARTY PROCESSORS	4	6	6	4	4
AUTHORIZED AUDIT FIRMS					
TOTAL NUMBER OF FIRMS	11	11	12	12	12

*The figure as reported from December 2025 included operational areas at level of communes and villages.

Appendix 6

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

National Bank of Cambodia – Head Office

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

National Bank of Cambodia – Provincial Branches

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