



**សហគមន៍ធនាគារនៅកម្ពុជា**  
**THE ASSOCIATION OF BANKS IN CAMBODIA**

**ABC YEAR REVIEW 2021**  
**AND**  
**ABC DIRECTORY BOOKLET**  
**2022**







Mr Raymond SIA currently serves as the Chief Executive Officer & Executive Board Director of Canadia Bank Plc., and Chairman of Credit Bureau Holding (Cambodia) Ltd. He is now serving the Council of The Association of Banks in Cambodia in his capacity as Chairman for the new term 2022-2023.

Mr Raymond SIA has more than 28 years of experience in Banking, Treasury and Financial Services, working his way up during 11 years from a Graduate Trainee to holding multiple senior management roles as Head of Syndication & Capital Markets and Head of Credit Processing with Public Bank in Malaysia.

He then rose to various leadership positions in international and regional banks in Malaysia and Vietnam, namely Standard Chartered Bank (Malaysia & Vietnam). There, he moved up from Director of Local Corporates to Head of Global Corporates, with his last designation as Head of SME Banking & General Director/CEO of Hanoi Branch, Standard Chartered Bank. His highest role before Cambodia was Chief Executive Officer at Hong Leong Bank (Vietnam).

Mr Raymond SIA joined Canadia Bank Plc. in 2018. Under his leadership, in 2021, the Bank was recognised by The Asian Banker as “The Strongest Bank in Cambodia by Balance Sheet” & “Best Retail Bank”, “Best Domestic Bank” by International Finance Magazine and “Best Bank for SMEs” by Asiamoney.

## Foreword by the Chairman

The Association of Banks in Cambodia (“ABC”) draws its strength from the collective wisdom and efforts of all its member institutions; with each member placing the interest of the industry ahead of itself for the development of the Cambodian Banking Industry. ABC is grateful that we have established and strengthened over the years; a strong collaborative relationship with our key stakeholders such as our Regulators, Government Agencies and Regional Banking Associations.

Canadia Bank Plc. is honoured to be elected for the chairmanship of ABC Council and I feel privileged to represent & provide the stewardship for this new term. I am thankful we have a strong and experienced Council comprising both new and past Council Members. I wish to accord our appreciation to the past Councils for their achievements and continued commitment. With an active collaboration and working with a common objective in-mind, I am confident that ABC will be able to continue the good works that have been achieved by the past Council; along with new achievements for the benefit of the Cambodian Banking Industry.

To our new Council and Member Banks, I would like to encourage each of us to carry-on our efforts and commitment to strengthen and uplift our Cambodian Bankers’ standards and pursue excellence in everything we do; with trust, care and respect for each other.

Let’s take our Association of Banks in Cambodia to greater heights of success!

**Raymond Sia Say Guan**



Mrs Phal-Chalm Theany holds Ph.D. in Law, with highest distinction, LLM in International Business Transactions, with Honours, from University of Burgundy Franche-Comté (FRANCE), Bachelor in Business Law from University of Paris 1 Panthéon-Sorbonne (FRANCE).

Mrs Phal-Chalm is heading The Association of Banks in Cambodia (ABC) as Secretary General since July 2021. As a legal practitioner and expert in Corporate Governance, she has competencies in the legal field ranging from setting up a legal & compliance department to managing and operating it, in conjunction with other business & financial division Heads, within the framework of the organisation's vision & missions.

Governance, Compliance & Risk Management are her main focus areas. With dual citizenship of Cambodia and France, Mrs Phal-Chalm is fluent in Khmer, French and English. With years of experience in legal firms, NGOs and private sectors, she has a well-rounded understanding of managing & leading organisations of any size, always with respect, honesty & integrity as overarching ethos.

Prior to joining ABC, she had participated in management roles, such as Corporate Secretary to the Board of a joint-venture of a local company with one listed on the Hong Kong Stock Exchange. Her latest leadership position was in her capacity as Group Chief Legal & Compliance Officer at one of the rising conglomerates in the Kingdom of Cambodia. Since 2021, faithful to the long-time vision of the past, current & surely future ABC Councils, and as Head of the Executive Body of The Council's decision and under their direction, it is now her mission to channel The Secretariat team's energy to uplift ABC to truthfully represent Cambodian banking sector. And in the near future, it will henceforth become one of the best and referenced associations in the country, as well as an internationally recognised professional organisation alongside with their regional counterparts in ASEAN.

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## **The Association of Banks in Cambodia**

### **I. About ABC**

The Association of Banks in Cambodia was formed in 1994 and is recognized by the Royal Government as the official organization to represent the country's private banking sector. Our purpose is to promote constructive dialogue amongst member banks, and to serve as an industry voice to the public and the Government.

Our membership consists of local and foreign owned banks and branches. Membership in the Association is required under Chapter XXII of the Law on Banking and Financial Institutions, which states that all banks operating in Cambodia must belong "to a single professional association, whose Articles of Association shall have been endorsed by the supervisory authority."

The Association shall conduct members meeting every two months and more often if required by urgent matters. The Association also has regular working committees that focus on specific issues. Since 1998, the Association has been an active member of the ASEAN Bankers Association and participates in all of its meetings and functions.

### **II. Our Mission Statement**

The purposes of The Association of Banks in Cambodia (the "Association") is to promote the development of the Cambodian financial system and to protect legitimate interest of its members. The Association conduct its activities in close co-operation with the local and international authorities, associations, organizations and/or institutions and serve as a channel of communications between those institutions and the banking community to achieve the mission.

### **III. Our Objectives**

The objectives for which the Association is established are to further the interests of banks and banking in Cambodia by all or any of the following means and by such other means as may from time to time seem expedient in the interests of the Association:

1. To promote the establishment of sound banking principles, structure and the best practices in Cambodia, in co-operation and consultation with local and international authorities, associations, organizations and/or institutions as may be appropriate from time to time.
2. To carry out all of its functions and activities related to banking and finance and those, which promote the good name of the Association.
3. To render where possible such advice or assistance as may be deemed necessary and expedient to its Members.
4. To take note of events, statements and expression of opinions Members, advise them thereon and to represent their interests by expressions of views thereon on their behalf, as may be deemed necessary and expedient.
5. To work as far as possible in co-operation with other similar associations elsewhere in the world.



6. To circulate information likely to be of interest to its members.
7. To promote the education, training, research and development, in all aspects of banking so as to upgrade the level of banking expertise in Cambodia including the establishment of a professional training institute of bankers, if deemed necessary.
8. To work in conjunction with any legal body or Chamber or Committee or Commission appointed or to be appointed for the consideration, drafting, amendment or alteration of any law and regulation relating to banking.
9. To promote the modernization of the Cambodian banking system by organizing, managing and participating in all inter-bank activities, including the organization and development of inter-bank member and arrangements for sharing credit information among the Members of the Association, if deemed necessary, subject to the approval of the National Bank of Cambodia.
10. To represent the collective interests of the Members in relations to the National Bank of Cambodia and other government and official bodies including Chambers of Commerce and other business associations, and here appropriate international agencies and other organizations whose activities are either directly or indirectly related to the promotion and improvement of banking services in Cambodia. At the sole discretion of the Council, and where permitted by law and the regulations of the National Bank of Cambodia, the Association may assist the collective interests of the member by making representation in any courts, tribunals or judicial proceedings; provided, however, that the Association will not be party to any legal proceedings or claims imposed against any of its Members.
11. To make by-laws and rules in accordance with the objectives of the Association.
12. To provide and maintain premises for the purposes of the Association for the use of its Members and to provide social amenities, including meals and refreshments.
13. To protect legitimate interest of members.
14. To actively participate in social activities and corporate social responsibility.
15. To promote public relationships.
16. To promote public awareness of financial literacy and banking products.
17. To promote consumer protection and complaint resolution.
18. To promote the banking code of conduct, lending guidelines and best practice of banking.
19. To establish its subsidiary/ies to do things which the Council may consider desirable or necessary in the interests of the Members of the Association.



#### IV. Council, Committees, and Secretariat

##### COUNCIL

##### **ARTICLE 11 Composition of the Council and Term of Office**

11.1 The Association shall be managed by a Council with a minimum of twelve (12) Ordinary Members, consisting of at least eight (8) members from Commercial Banks, at least one (1) from Specialized Banks, one (1) from the Cambodia Microfinance Association, at least one (1) from Microfinance Deposit Taking Institutions, and one (1) from Cambodian Association of Finance and Technology. Each Member elected to the Council shall be represented on the Council by the appointed representative of the Member.

11.2 Council Members shall hold office for a period of two (2) years and their term of office shall expire on the date of the Annual General Meeting of the second year of their term. Council Members shall retire immediately before the meeting and shall be eligible for reelection.

##### **The Office Bearers for 2022 - 2023:**

- **Chairman: Canadia Bank Plc.**

Represented by **Mr. Raymond Sia Say Guan**, Chief Executive Officer

- **Vice Chairman: Maybank (Cambodia) Plc.**

Represented by **Dato' Mohd Hanif Suadi**, Chief Executive Officer

- **Treasurer: WING Bank (Cambodia) Plc.**

Represented by **Mr. Han Peng Kwang**, Chief Executive Officer

The Council Members by alphabetically order:

1. **ACLEDA Bank Plc.**

Represented by **Dr. In Channy**, President & Group Managing Director

2. **Advanced Bank of Asia Limited**

Represented by **Mr. Azhikhanov Askhat**, Chief Executive Officer

3. **Angkor Capital Specialized Bank**

Represented by **Mr. Pen Makara**, General Manager

4. **Bank of China (Hong Kong) Limited Phnom Penh Branch,**

Represented by **Mr. Liu Daozhi**, Chief Executive Officer

5. **Cambodia Microfinance Association**

Represented by **Mr. Sok Voeun**, Chairman of CMA and CEO of LOLC (Cambodia) Plc

6. **Cambodian Association of Finance and Technology (CAFT)**

Represented by **Mr. PELL Remisophon**, Chairman of CAFT, and CEO of iPay88

7. **Cambodian Public Bank Plc.**

Represented by **Mr. Ong Ming Teck**, Deputy General Manager

8. **J Trust Royal Bank Plc.**

Represented by **Mr. Toru Myochin**, Chief Executive Officer

9. **Microfinance Deposit-Taking Institution**

Represented by **Mr. Kea Borann**, Chief Executive Officer of AMK MFI Plc.



## **COMMITTEES**

### **Article 27 Committees:**

The Council may from time to time appoint from among its Members, or from representatives of other Members of the Association, such Committees as it may deem necessary or expedient and may depute or refer to them such powers and duties as the Council may determine. Committees shall conduct their business in accordance with the directions of the Council. A Committee may elect a Committee Chairman for the Committee's meeting. If no such Committee Chairman is elected, or if at any meeting the Committee Chairman is not present within fifteen (15) minutes after the time appointed for holding the same, the members present may choose one (1) among them to be the Committee Chairman of the meeting. A Committee may meet and adjourn as its members think proper. Questions arising at any meeting shall be determined by a majority of votes of the members of the Committee present, and in case of an equality of votes, the Committee Chairman shall have a second and casting vote. The sub-committee shall be established if the Council think it's necessary.

**1. Annual Events Committee**

**ACLEDA Bank**, Chair  
**Canadia Bank**, Vice Chair

**2. [Legal &] Compliance Committee**

**J Trust Royal Bank**, Chair  
**Maybank**, Vice Chair

**3. Education Committee**

**Maybank**, Chair  
**CMA**, Vice Chair

**4. Financial Inclusion Committee**

**CMA**, Chair  
**Cambodian Public Bank**, Vice Chair

**5. Payments Committee**

**ACLEDA Bank**, Chair  
**Wing Bank**, Vice Chair

**a. FinTech Working Group**

**CAFT**, Chair  
**Canadia Bank**, Vice Chair

**b. HRQR Taskforce**

**Wing Bank**, Chair  
**ACLEDA Bank**, Vice Chair

**c. E-KYC WG**

**Wing Bank**, Chair  
**ABA Bank**, Vice Chair

**6. Risk Committee [ & Audit]**

**ABA Bank**, Chair  
**Cambodian Public Bank**, Vice Chair  
**Angkor Capital Specialized Bank**, Vice Chair

**7. PSWG-E**

**ACLEDA Bank**, Chair

**8. Sustainable Finance Committee**

**Bank of China**, Chair  
**ACLEDA Bank**, Vice Chair

## **SECRETARIAT**

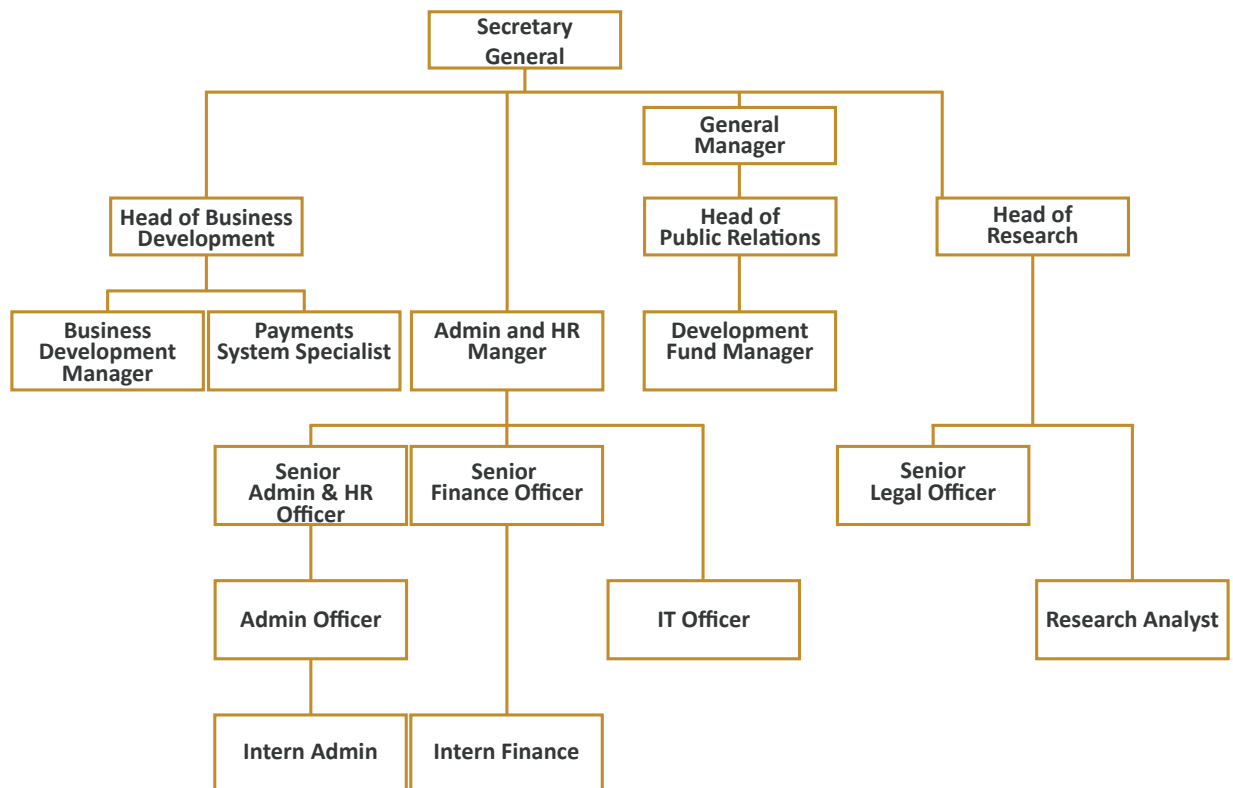
### **Article 30 Secretariat**

30.1 The Secretariat is the executive body of the Association.

30.2 The Secretariat is responsible for implementing and managing the operations based on the Articles of Association and principles of the Association, as approved by the Council and the Members at the Annual General Meeting.

30.2 The Secretariat shall be managed by an Executive Director/Secretary General

### **ABC Secretariat Structure (2022)**







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THE ASSOCIATION OF BANKS IN CAMBODIA

# ABC YEAR REVIEW AND ACHIEVEMENTS IN 2021



## ABC Year Review in 2021

### I. Economic Overview and Banking Performance

Like many other countries, the global Covid-19 pandemic has negatively affected Cambodia's economy significantly. A negative GDP growth rate of approximately -3.1 percent in 2020 was the result of closed borders, which especially affected the sectors of tourism and exports of agriculture. The Covid-19 pandemic has caused obstructions to many economic activities and interactions between market players domestically as well as internationally.

The World Bank's report on Cambodia Economic Update 2021 indicated that Cambodia's GDP growth is projected to accelerate from 2.2 percent in 2021 to 4.5 percent in 2022, hinting at a foreseeable recovery after the peak of the pandemic. Though due to a resurgence of Covid-19, the Kingdom saw a weak recovery in tourism, wholesale and the retail sector during the second and third quarters of 2021.

The manufacturing and agriculture present the main support for the economic recovery. Noticeably, the agriculture sector remains resilient due to strong demand, which was lifted in the recent years due to the Cambodia-China Free Trade Agreement (CCFTA) and the Regional Comprehensive Economic Partnership (RCEP), which aim to accelerate the trade of goods by eliminating tariffs and non-tariffs barriers. In addition, the manufacturing industry has been gradually improving. Cambodia aims to increase its exports of garments and footwear, travel goods, vehicle parts, electronics as well as agricultural commodities to the Republic of Korea as in line to the Cambodia-Republic of Korea Free Trade Agreement signed in October 2021.

In addition, the service sectors, in particular tourism and hospitality industries, are slowly improving due to the relaxation of travel restrictions, which started in the 4th quarter of 2021. Construction activity, in particular real estate, housing and property market development have been hit hard by the pandemic and the most likely sector to continue feeling a repression over the mid-term. This expectation results from mixture of issues including construction supply chain disruptions, shortfall of workforce, reduction in rental rates due to lacking demand from foreigners and an oversupply in various housing classes, which had been built up over the last several years.

Despite a recovery of manufacturing exports and an expansion of agricultural commodity exports, the trade deficit has considerably widened due to a surge in imports, while goods (including gold) exports eased, reaching an overall 3.5 percent increase in the deficit. This deficit also pressures depreciation of the Khmer Riel, which was already been taken action on in January 2022 by the NBC injecting \$500m USD in order to maintain the KHR's exchange rate.

As prices of petroleum products increased in August 2021, Cambodia's inflation rose to 3.4 percent. Also, for 2022, Cambodia's inflation is forecasted to slightly increase to 3.8 percent as reported by the World Bank.

## II. Banking Sector Landscape and Developments

At the end of 2021, the Cambodian banking system had 54 commercial banks, 10 specialized banks, 6 microfinance deposit-taking institutions, 79 microfinance non-deposit-taking institutions, 234 rural credit institutions, 17 Financial Leasing Companies, 4 third party processors, 28 payment service institutions, 1 Credit Bureau, 6 Representative offices and 2,447 Money Changers.

The banking sector kept growing gradually, as reflected by a growth in total assets of 15.9%, equivalent to KHR 236.7 trillion (USD 58 billion).

The banking sector has remained resilient despite the impact of the Covid-19 pandemic. Bank's credit increased by 20.3%, equivalent to KHR 150.4 trillion (USD 36.8 billion) with 1.2 million accounts. Credits in the banking sector have been mostly allocated to significant economic sectors, including retail trade 15.5%, mortgage 13.2%, wholesales 9.7%, personal essentials 10%, construction 9.7%, real estate activities 8.4%, agriculture, forestry and fisheries 7.4% and others 26.1%.

Deposits in the banking sector grew by 14.9%, equivalent to KHR 139.4 trillion (USD 34.1 billion) with 9.2 million accounts.

A weakened economy and the spread of Covid-19 have pressured and affected businesses and loan customers all around Cambodia. In order to support the affected clients, who experienced revenue shortfalls during the Covid-19 pandemic, the National Bank of Cambodia (NBC) issued the circular on Loan Restructuring during the COVID-19 Outbreak on March 27, 2020 to allow banks and financial institutions (BFIs) to conduct loan restructuring. With such prompt measures, at the end of 2020, 242,841 loan accounts were restructured, which amounted to USD 4 billion.

The NBC also issued a series of measures to stabilize the financial industry, add liquidity as well as to extend relief to customers suffering financially from the effects of COVID-19 pandemic. The measures include maintaining reserve requirements of banks at 7% percent until further notice, extending the loan restructuring until December 31st December 2021 and allowing multiple loan restructurings for all borrowers living in lockdown areas up to three (3) times. According to the CBC's data report as of December 2021, BFIs have restructured loans of 624,159 accounts or USD 7.27 billion since March 2020, of which 396,864 accounts or USD 5.11 billion are still actively restructured as of December 2021.

### **III. Secretariat Overview and Achievements for 2021**

#### **1. The ABC Annual General Meeting**

The Association of Banks in Cambodia had conducted its Annual General Meeting in 29<sup>th</sup> April 2021 on:

- Overview the action plan which has been implemented and the future development plan of the banking sector.
- Voting for New Chairman of ABC
- Amendment of M&A of ABC

#### **2. Vaccination**

The Association of Banks in Cambodia (ABC) and Cambodia Microfinance Association (CMA), with the consent of the Royal Government of the Kingdom of Cambodia, launched the COVID-19 Vaccination Campaign for all employees of the financial sector at the ACLEDA Institute of Business (AIB). The vaccine campaign began on 09<sup>th</sup> April until 04<sup>th</sup> May 2021 with nearly 7,000 employees from the sector.

#### **3. Donation to Phnom Penh Municipal Governor**

The Association of Banks in Cambodia (ABC) provided assistance to support initiatives of the Phnom Penh Capital Hall to contain the spread to COVID-19. ABC handed over to Phnom Penh Municipal a KHR10,000,000 (USD2,500.00) contribution along with 23 tons of milled rice, 1,129 packs of canned fish, 5,700 boxes of protective masks, 2,700 bottles of hand sanitizer, and 1,200 litres of alcohol in the presence of H.E. KHUONG Sreng, Phnom Penh Municipal Governor.

#### **4. Donation to Samdech Techo Voluntary Youth Doctor Association (TYDA)**

The Association of Banks in Cambodia (ABC) and Cambodia Microfinance Association (CMA) and its members donated KHR 40 million (USD10,000.00) and other food supplies to Samdech Techo Voluntary Youth Doctor Association (TYDA) to help the country in its fight against COVID-19 as cases continue to climb.

ABC and CMA also gave five tons of milled rice, 2,000 packages of canned fish, 2,200 packages of soybean sauce, and 2,200 packages of fish sauce. H.E. Penh Thearom, the Member of the Board of Directors of TYDA received the donations at the TYDA Headquarters.

#### **5. Key Meeting:**

- 27<sup>th</sup> January 2021: The Association of Banks in Cambodia (ABC) had been invited to participate in the public forum on “Macro Economics and Budget law 2021”, which was hosted by the Ministry of Economy and Finance at Sofitel Phnom Penh Phokeethra.
- 29<sup>th</sup> March 2021: The Association of Banks in Cambodia (ABC) joint ASEAN Central Bank Governors & Financial Institutions CEOs’ Dialogue
- 09<sup>th</sup> December 2021: Annual Meeting Between the Association of Banks in Cambodia (ABC) and the Thai Bankers’ Association (TBA).



#### **IV. ABC Research**

##### **Quarterly Data Report**

As of 2021, ABC Research Teams has consolidated quarterly data report on the update of banking industry as whole and distributed those to contributing member institutions, as the following:

- 1<sup>st</sup> Quarterly Data Report as of 2021
- 2<sup>nd</sup> Quarterly Data Report as of 2021
- 3<sup>rd</sup> Quarterly Data Report as of 2021
- 4<sup>th</sup> Quarterly Data Report as of 2021

##### **Research on Over-indebtedness and Financial Literacy**

A research on the topic of “Impact of Interest Rate Cap, Problems of Over-indebtedness and Low Financial Literacy” has been conducted by JICA Cambodia. The ABC Research Team has facilitated the participation of financial institutions in the survey in Cambodia.

##### **Paper on Impact of COVID-19 on Consumer Credit Market in Cambodia**

The paper on COVID-19 and its economic impacts was produced jointly by research teams of the Credit Bureau Cambodia (CBC), the Association of Banks in Cambodia (ABC) and the Cambodia Microfinance Association (CMA). This survey paper was finalized and presented at CBC’s Executive Insights Webinar on “Responsible Lending through the Pandemic” on 20th September 2021.

##### **ABC Paper on Green Loan Taxonomy**

Upon a request by the Sustainable Finance Committee, the ABC Research Team have drafted a paper on Green Loan Taxonomy in the context of European Union and ASEAN region. The paper aims to provide procedures and processes of sustainable taxonomies and may lead an indicative way for Cambodia to develop their own taxonomy.



## VI. Committee Overview and Achievements for 2021

| No | Committees/WG                 | Nominations for 2021 |                  |  |              |
|----|-------------------------------|----------------------|------------------|--|--------------|
|    |                               | Chairperson          | Vice Chairperson | Secretary of Committee   | Member Banks |
| 1  | Annual Events Committee       | Canadia Bank         | PPCBank          | 1. Ms. Chan Sochinda<br>2. Mr. Cheng Kimchheang<br>3. Ms. Eang Marya         | 34           |
| 2  | Compliance Committee          | CIMB Bank            | Maybank          | 1. Mr. Thomas Schings<br>2. Mr. Long Sakanan<br>3. Ms. Chuon Monymakthukrath | 60           |
| 3  | Constitutional Committee      | ACLEDA Bank          | CIMB             | 1. Mrs. Phal Theany<br>2. Mr. Thomas Schings<br>3. Mr. Long Sakanan          | 33           |
| 4  | Education Committee           | Maybank              | Vattanae, CMA    | 1. Mr. Heng Koy<br>2. Ms. Heng Sopheavy<br>3. Mr. Sok Chan                   | 48           |
| 5  | Financial Inclusion (New)     | CMA                  | Prince Bank      | 1. Mr. Heng Koy<br>2. Mr. Sok Chan<br>3. Ms. Heng Sopheavy                   | 40           |
| 6  | Payments Committee            | PPCBank              | ACLEDA Bank      | 1. Mrs. Phal Theany<br>2. Ms. Chan Sochinda<br>3. Mr. Thomas Schings         | 50           |
|    | a. FinTech Working Group      | ACSB                 | Wing             | 1. Ms. Chan Sochinda<br>2. Mr. Thomas Schings                                | 50           |
|    | b. QR Taskforce               | CAFT                 | Wing             | 1. Ms. Chan Sochinda<br>2. Mr. Thomas Schings                                | 44           |
| 7  | PSWG-E                        | ACLEDA Bank          | CIMB             | 1. Mrs. Phal Theany<br>2. Mr. Thomas Schings<br>3. Mr. Long Sakanan          | 43           |
| 8  | Risk Committee                | Vattanae             | Bank of China    | 1. Mr. Thomas Schings<br>2. Mr. Long Sakanan<br>3. Ms. Chuon Monymakthukrath | 53           |
| 9  | Sustainable Finance Committee | FTB                  | Bank of China    | 1. Ms. Chan Sochinda<br>2. Mr. Heng Koy                                      | 40           |

### **i. Annual Event Committee**

The Annual Event Committee focuses on the major events such as the Bankers' Annual Dinner, International Conferences, and CEO forums.

The Annual Events Committee is chaired by **Mr. Raymond Sia Say Guan**, CEO & Executive Director of CANADIA Bank, and Vice-Chaired by **Mr. Baek Jong Il**, CEO and President of Phnom Penh Commercial Bank (PPCBank).

Despite challenges posed by Covid-19 in 2021, The Annual Events Committee through the support of all Member Banks successfully held the following key events/forums mainly leveraging on digital platforms:

#### **A. Forums (Virtual Conferences)**

1. Economic Outlook and COVID Recovery of Cambodia and the ASEAN Region
2. Gov't Financing Programs for Economic Recovery
3. 4 Sustainable Forums (Virtual Conferences)
4. Green Finance
5. Green Loan Definition for Cambodia
6. Sustainable Finance - ESG consideration
7. Environmental, Social & Governance (ESG)

#### **B. Workshops/Webinars (Virtual Conferences)**

1. Green Finance Project Training
2. Workshop on Bancassurance Function in Cambodia
3. Realizing the Digital Promise in Financial Services
4. Public Seminar on Benefits of Insurance
5. ASEAN Saving Day
6. Introductory Workshop to LG

#### **C. Sign MoU/MoA (Virtual Signing Ceremony)**

1. MoA between ABC, CMA, and CWEA
2. MoA Ceremony between ABC, CMA, and YEAC
3. Sign MoU Between ABC and 3 International Card Schemes (Visa, UnionPay, and Master Card)

**D. Vaccination program:** Provided support to Member Banks on the vaccination program, in which nearly 7,000 employees got vaccinated.

**E. Camtech Summit:** ABC collaborated with CAFT to host Camtech Summit 2021 (Physical at Phnom Penh Factory and Virtual Video Conference)

**F. Annual Meeting between ABC and Thai Bankers Association (TBA)** (Virtual Conferences)

**G. ABC Bankers' Annual Dinner** (Physical at SOSORO Museum).

## ii. Compliance Committee

The ABC Compliance Committee has held 11 meetings throughout the year 2021. For the current term, the committee is chaired by **Mrs. CHHUN Puthkompheakvattey**, Head of Compliance of CIMB. A wide array of discussions was held on various topics, which impact the compliance function of any bank operating in the Kingdom of Cambodia.

### Directive on Customer Due Diligence Measures

The Directive on Customer Due Diligence (CDD) was issued on 29<sup>th</sup> January 2021 by CAFIU. CAFIU organized a workshop on the Directive on 26<sup>th</sup> February 2021 for Financial Institutions to attend. The Compliance Committee gathered and discussed questions and issues regarding this directive.

### Credit Reporting

In June 2020, Prakas No. B7-020-352 on “Credit Reporting” was issued by the NBC. Since then, the ABC Secretariat has continuously collaborated with NBC and the Credit Bureau Cambodia (CBC) to ensure that all banks and financial institutions are compliant with this Prakas.

Several discussions were conducted by the ABC Compliance Committee under this topic, as the follows:

- Customer Consent
- Retrospectivity
- Withdrawal customers
- Extension of data upload of dishonored checks
- Late submissions of Credit Reports

ABC Compliance Committee through ABC Secretariat submitted two written requests to NBC for consideration, as below:

1. Letter to NBC to consider the approval for FIs to assume customer consent after deadline expiration and to amend inherent retrospectivity of submissions of Check Returns and to clarify on withdrawal customers issued on 06<sup>th</sup> April of 2021
2. Letter to NBC for an extension on data uploads of dishonored checks and seek lenience for financial institutions in case of late submissions of credit reports issued on 04<sup>th</sup> May of 2021. This request was approved by NBC for financial institutions to collect “customer consent” on the dishonored checks until the end of September 2021.

### Bancassurance

ABC and Insurance Association of Cambodia (IAC) issued a joint letter to request NBC’s clarification and guidance on Bancassurance on 24<sup>th</sup> March 2021. Subsequently, the Prakas on “Conditions of Bancassurance Business of Banks and Financial Institutions” was issued by NBC on 30<sup>th</sup> March 2021.

ABC has collaborated with IAC to raise the awareness of insurance utility and to make insurance services available to the public.

## **ii. Compliance Committee (continue)**

### **Technology Risk Management Guidelines**

The Technology Risk Management Guidelines (TRM) were issued in July 2019. The guidelines provide instructions on physical and digital management of the Financial Institution's IT infrastructure.

The ABC Compliance committee attentively discussed and submitted a written request to NBC to clarify cloud usage. Upon the request of the committee, a survey on Technology Risk Management Guidelines was also conducted between the 29<sup>th</sup> of June and the 06<sup>th</sup> of July. On the 06<sup>th</sup> of July of 2021, a meeting with the Head of ITs and Compliance staffs was organized at which the outcomes of the survey were widely presented. The Compliance Committee through the ABC Secretariat submitted the consolidated outcomes of survey and issues on the TRM to NBC to seek further guidance and clarification.

Following the meeting with NBC, NBC made up 2 years for a trial implementation period and stated that further guidelines could be issued to make the Technology Risk Management Guidelines compulsory.

### **Workshop on Technology Risk Management with NTT**

On 27<sup>th</sup> August 2021, ABC Secretariat in collaboration with NTT organized a workshop on Technical Risk Management to map solutions and technology for members regarding the concerns of the Technology Risk Management Guidelines issued by NBC.

Mr. Sok Chenda, Associate GTM Practice Solutions Specialist and Solutions Business Unit-Solution Consultant of NTT, was the main speaker for the event. The webinar was attended by 184 participants.

### **Pension Fund**

Sub Decree No. 32 on the implementation of a pension scheme in Cambodia was issued on 04<sup>th</sup> March 2021. The compliance committee had a discussion and members raised no concerns on this agenda and supported the move by the Royal Government.

Webinar on Financial Counterparty Know Your Customer with Lexis Nexis

ABC and Lexis Nexis jointly organized a webinar on Financial Counterparty Know Your Customer (FC KYC), which took place on 21<sup>st</sup> July 2021. The webinar was attended by more than 120 participants and ended with fruitful outcomes.

## ii. Compliance Committee (continue)

### **Prakas on Language and Currency in Accounting Records and Financial Reporting**

On 01<sup>st</sup> September 2021, the Ministry of Economy and Finance issued a Circular on “Language and Currency in Accounting Records and Financial Reporting”. Under this Circular, enterprises or Not-for-Profit Organizations (NFPOs) shall formally notify the Accounting and Auditing Regulator about their chosen accounting software. It has also been instructed that the English language can be used in accounting systems and/or other related software to record accounting transactions, if enterprises or NFPOs are unable to procure accounting software that can support the Khmer language.

The ABC Compliance Committee has discussed and exchanged concerns and experiences about this regulation. So far, no members have experienced any problems with the implementation.

### **National Internet Gateway**

In February 2021, Sub-Decree No. 23 on Establishment of National Internet Gateway was issued. The Sub-Decree is intended to establish a National Internet Gateway to facilitate and manage internet connection to strengthen the effectiveness and efficiency of the national revenue collection, protection of national security, and preservation of social order, culture, and national tradition.

Practices of the implementation were widely discussed and exchanged by the committee members.

### **Law on Competition**

The Law on Competition was promulgated on 05th October 2021. This law encourages fair and honest business relations, increases economic efficiency, enhances new businesses, and helps consumers to access high quality, low prices, diverse and versatile products, and services.

Following the discussion on the Law on Competition, the ABC Compliance Committee encountered complications due to technical terms and sought concise explanations as well as a coherent interpretation from technical experts.

### **iii. Constitutional Committee**

The Constitutional Committee is chaired by Dr. In Channy, President & Group Managing Director of ACLEDA Bank, and vice-chaired by Mr. Bun Yin, CEO of CIMB. The remit of the Constitutional Committee is to examine and interpret the articles of association as well as to review regulations, rules, and practices. All decisions and recommendations issued by the committee are to be reported to the Council Members of ABC for endorsement; thereafter submitted to the AGM for approval.

The following topics were part of the ABC Constitutional Committee activities throughout the year 2021:

#### **Assist IBF**

renewal & revise about share structure.

#### **Shareholding Structure of the CBHC**

On 12th May 2021, Bun and Associates was invited by the CBHC Board of Directors to present the legal issues and tax implications of the Shareholding Structure of the CBHC.

The ABC Secretariat is in the progress of helping CBHC to amend its company's status from private limited company (LTD) to public limited company (PLC).

#### **Sub-license Agreement**

The Legal Working Group reviewed the sub-license agreement between ABC and Visa on ABC-Visa Specification and RAID. All recommendations were taken to action by the ABC Payment Committee.

#### **Banking & Financial Code of Conduct**

Upon a request from the Financial Inclusion Committee, the Legal Working Group reviewed the Banking & Financial Code of Conduct. Once all versions (Khmer & English) are adopted, the Code of Conduct will be applied across the whole sector covering not only banks, but also MFIs.

#### **Development Fund Policy**

The Legal Working Group reviewed and provided inputs on both Khmer & English versions of Development Fund Policy. All comments and inputs were submitted to the Education Committee for further action.

#### iv. Education Committee

The Education Committee was created with the purpose of uplifting the competency of the Cambodian banking industry through education, initiating and supporting various banking education activities, and importantly overseeing the Development Fund. The Committee is Chaired by **Ms. Qazreen Asmeera Chan Abdullah**, Head, Human Capital from Maybank Cambodia and 2 Vice-Chairs- **Mr. Chan Kok Choy**, CEO from Vattanac Bank and **Ms. Dith Nita**, Vice-Chair of CMA. together with 37 members.

In 2021, the Committee had been conducted 10 Meeting so far on the monthly basis which had been achievement many agendas for the year as below:

1. Committee had met with NBC on 17th Nov 2021 to present the update and achievement of Committee
2. NBC support Responsible Lending Level 1 and 2 as compulsory course for BFIs.
3. As of Jan-2022, There are 3 members increased on DF membership which is total 63/74 of ABC members which is increased 10% increase compared to 2020. The 63 membership represents more than 90% of the total member banks.

#### Summary-Key Highlight of the year 2021

1. As of Jan-2022, There are 3 members increased on DF membership which is total 63/74 of ABC members
2. The revision of DF Policy in both Eng and Khmer is completed.
3. Cross Sector poaching between ABC and CMA is implemented.
4. DF invoices balance has been increased around 40%, compare to last year.

| 2020              | 2021              |
|-------------------|-------------------|
| <b>\$ 375,025</b> | <b>\$ 640,299</b> |

5. There are 43/63 Members have available Training Credit balance as below

| 2020                 |                   |              | 2021                 |                   |              |
|----------------------|-------------------|--------------|----------------------|-------------------|--------------|
| TRC Balance          | TRC Used          | # Registered | TRC Balance          | TRC Used          | # Registered |
| \$ 274,319           | \$ 126,735        | 440          | \$ 480,224           | \$ 188,054        | 524          |
| <b>Total Balance</b> | <b>\$ 147,584</b> |              | <b>Total Balance</b> | <b>\$ 292,170</b> |              |

6. Produce Statistic report on the quarterly based-on the staff turnover ratio for DF members.
7. Responsible Lending Curriculum is being completed 90% expected to be launched in mid of 2022
8. NBC support Responsible Lending Level 1 and 2 as compulsory course for BFIs.



#### iv. Education Committee (continue)

##### Short Course Training

IBF offers both public short-course training as well as customized one that meets the needs of individual BFI. The courses have been provided by both local and international experts.



##### Local Certifications

In alignment with the activities of regional banking institutes, IBF has strived to develop its own certifications written by the local experts in order to bring about disseminating industry latest development and sharing local best practices.

**2018**  
(1 Certification)

↳ Retail Lending

**2020**  
(4 Certifications)

↳ Retail Lending  
 ↳ Regulatory Compliance  
 ↳ SME Lending  
 ↳ Compliance

**2019**  
(2 Certifications)

↳ Retail Lending  
 ↳ Regulatory Compliance

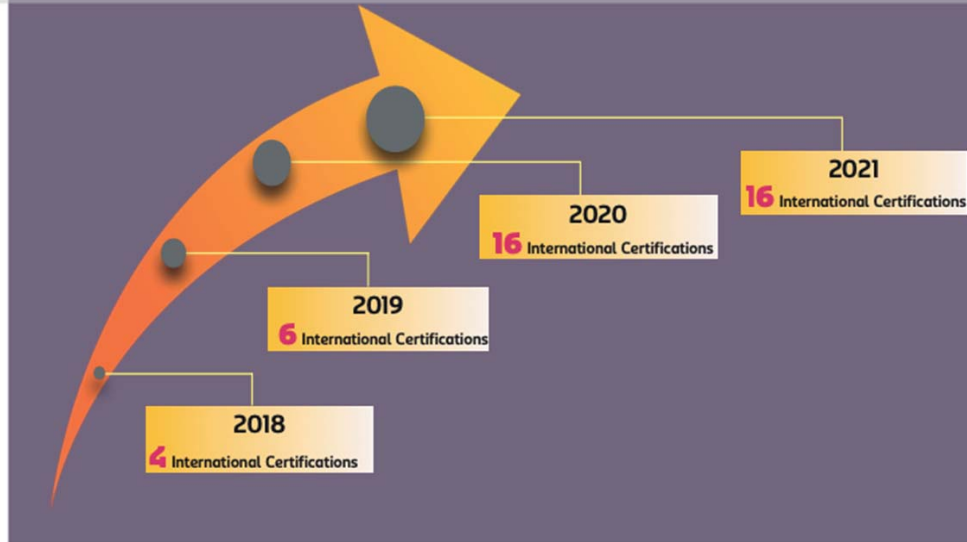
**2021**  
(5 Certifications)

↳ Retail Lending  
 ↳ Regulatory Compliance  
 ↳ SME Lending  
 ↳ Compliance  
 ↳ Internal Audit

#### iv. Education Committee (continue)

##### International Certifications

IBF is proud and thankful since its inception for having an opportunity to work with more than 20 top-notch international partners, who are also working with other banking institutes across the globe. Most of these partners are a single-body not-for-profit professional body.



##### Enrolments

Despite its young establishment of just more than 4 years compared to more than 40 years of banking institutes in the region such as IBF Singapore and AICB Malaysia, IBF Cambodia has seen the enrolment grow over the years.



##### IBF Publication

In order to provide relevant localized contents, IBF has partnered with industry in-service experts to develop textbooks and competency frameworks in order to achieve standardization in the local banking practices.



## v. Financial Inclusion Committee

For the last three years, Financial Inclusion in Cambodia has been progress significantly and it has become the significant tool to addressing the country's economic growth. Financial Inclusion is an access to and usage of formal financial services in a timely manner based on their needs with affordable cost and legal protection. In addition, enhancing financial inclusion will provide socio-economic benefits to both small and medium enterprises and people who have no access to formal financial services.

Under the support of the National Bank of Cambodia, the Association of Banks in Cambodia established the Financial Inclusion Committee in 2020. It is chaired by **Mr. Kea Borann**, Chairman of Cambodia Microfinance Association (CMA) and Vice-Chaired by **Mr. Honn Sorachna**, CEO of Prince Bank Plc., together with 36 members. The Financial Inclusion Committee's purpose is to promote and improve access to formal, responsible financial services and improve further the code of practice among the financial provider in Cambodia in alignment to the National Strategy on Financial Inclusion 2019-2025. The Committee has held 10 meetings between the AGMs in 2021 and 2022.

Achievements and other progress are given as below:

### 1. Increase Access to Credit for Women, SMEs, Agriculture and Rural Development

- 02 MoUs had been signed with Cambodia Women Entrepreneurs Association (CWEA), and Young Entrepreneurs Association of Cambodia (YEAC).
- 02 Workshops had been organized on the Access to Finance with YEAC and Pact Cambodia.
- Organized 01 workshop on ASEAN Savings, and conducted the activities to celebrate the ASEAN Saving Day.
- Attended the Workshop on the Implementation of the National Financial Inclusion Strategy 2019-2025 and the Official Launch of "Let's Talk Money 2."
- Attended European Microfinance Week—Be a Panelist
- Attended on event on the Local Access to Finance organized by Khmer Enterprises on the Roles and Facilitation of Financial Institutions toward Business for Their Performance—Be a Speaker

### 2. Develop Standard Materials/ tool to promote Financial Literacy

- Produced the materials for promoting the Financial Inclusion—07 videos from Video Competition, 01 Comic Book, 12 monthly video campaign activities.

### 3. Improve Accessibility to Insurance

- 02 Workshop was organized—Bancassurance Workshop and Public Seminar on Insurance, jointly organized by ABC, Cambodia Microfinance Association (CMA) and Insurance Association of Cambodia.


#### v. Financial Inclusion Committee (continue)

##### 4. Building Capacity of Human Resource for Financial Sector to promote Responsible Lending

- Developed the corporate certification programme with IBF by creating curriculum to train the Credit Officers, “ Responsible Lending Certification” . The National Bank of Cambodia NBC supported Responsible Lending Certification Program and issued letter to all BFIs on the compulsory RL courses Level 1&2 at IBF. Corporate certification program with IBF by create curriculum for to train COs. "Responsible Lending Certification"

##### 5. Promote consumer protection and improve transparency of Financial Sector

- Completed the Banking and Financial Institutions Code of Conduct (BFIs CoC)—as an international level.
- Revised the Lending Guidelines (LGs) in the Banking and Financial Institutions.
- 02 Workshops was organized on the introductory of Lending Guidelines to all Member Banks and MFIs.

| NO. | Snapshot of Key Achievements of FI 2021  | Progress   |
|-----|--|--|
|     |  |  92%   |
| I   | Increase access to credit for Women, SMEs, Agricultural and rural development community  |  68%  |
| II  | Improve accessibility to Insurance- To work with NBC and MOEF to support Bank and MFI could deliver insurance product to customers |  100% |
| III | Building Capacity of Human Resources for Financial Sector to promote Responsible Finance   |  90%  |
| IV  | Promote Consumers Protection and Improve Transparency of Financial Sector  |  100% |
| V   | Human Resources  |  100% |

#### Public Relations

In line with the Articles of Association of Banks in Cambodia to actively participate in social activities and corporate social responsibility programs, to promote public relationships, and to promote public awareness of financial literacy and banking products within the Association, the ABC has established and formed the Public Relation. Public Relation's team will support all the ABC's activities and to promote the efforts of the banking and financial sector in economic and social support for the public, both nationally and internationally.

## Public Relations (continue)

Achievement and other progress are given as below:

### 1. ABC's Communication Strategies and Action Plan and its Implementation

- Developed a monthly Newsletter for the Association
- Monitored the news of the Association on the press
- Build relations with Press
- Arranged the interview with Press with the management of ABC/ Media Talk show
- Drafted speech for ABC's Chair, Vice-Chair and Management
- Build up and update the ABC's Social Media and Website

### 2. Develop the Press Release, News, Speech and the responses to the Media Enquiries

- More than 15 media institutions have actively covered the ABC's activities so far.
- Setup Media Competition.
- Setup Online Talk show with Fresh News (07 talk shows were released, starting from July 2021 to January 2022).
- Constantly update the news on website and social media of the Association
- Established Media Competition to be completed by March 2022.
- Actively Responded Questions to the local and international press
  - i. Khmer Times Newspaper
  - ii. Phnom Penh Post Newspaper,
  - iii. Koh Santepheap,
  - iv. BTV News
  - v. Fresh News,
  - vi. Amazadia News Agency
  - vii. Xinhau, and Jiujiang University, Jiangxi Province, China
- News Release
  - i. Issued two joint-statements on the efforts of BFIs to help clients and Cambodians during the pandemic.
  - ii. Released the article on the launching of the ABC's first CEO forum on topic of "Economic Outlook and COVID Recovery of Cambodia and the ASEAN Region" on the press.
  - iii. Released the articles on the BFIs' donations to the City Hall and government on the impact of Covid-19.
  - iv. Released the article for Banc-assurance and public seminar of insurance.
  - v. Released the article on the MoA with YEAC and CWEA.
  - vi. Issued the article on the Access to Finance Workshop.
  - vii. Issue the article on the signing MoU between the ABC and International card scheme—Visa, Mastercard and UnionPay International.

### 3. Capacity Building and Others

Media Training

## **vi. Payments Committee**

Payments Committee which is chaired by PPCBank Mr. Baek Jongil and ACLDEA Bank Mr. Char Sopheap as a Vice-Chair, together with 43 members. There is three working group under Payment Committee: Including FinTech Working Group, QR Taskforce Working Group, and the National Payment Hub Working Group. There are some highlight achievements of the Committee between the AGMs in 2021 and 2022.

The objective of the Payments Committee is to encourage the financial industry in Cambodia to strengthen financial development and the digitalization of the economy, also to explore both the disruptions and its implications, and how the financial sector can benefit from and to support and work with Digital players in the Payments field, while remaining safe and sound for consumers and investors.

### **ABC collaborated with International Card Schemes to drive payment card interoperability in Cambodia**

The Association of Banks in Cambodia (ABC) together with three International Card Schemes—Visa, MasterCard, and UnionPay International, signed the Memorandum of Understanding (MoU) on November 23 to extend the access of the contactless EMV chip standards, to strengthen the domestic payment ecosystem, to support the National Bank of Cambodia's Cambodian Shared Switch (CSS) network as well as CSS Co-Badging.

The MoU signing ceremony was presided over by H.E. Dr. Chea Serey, Assistant Governor and Director-General of Central Banking at the National Bank of Cambodia, accompanied by Dr. In Channy, Chairman of the Association of Bank in Cambodia, Ms. Monika Chum, Visa Country Manager for Cambodia, Mr. Sophal Tek, Director Country Business Development Cambodia and Laos of MasterCard, and Ms. Leang Chenda, Cambodia Country General Manager of UnionPay International. The event was organized by ABC with around 50 participants physically and more than 100 virtually attending, who represented government officials, Member Banks, members from the international card schemes, and other relevant stakeholders.

### **CamTech Summit 2021**

CamTech Summit 2021 was organized by the Cambodian Association of Finance and Technology (CAFT) in cooperation with the National Bank of Cambodia (NBC), Association of Banks in Cambodia (ABC), and Cambodia Microfinance Association (CMA). The five-day hybrid financial technology (FinTech) summit, held from November 8 to 12, showcased Cambodia's emerging and accelerating fintech sectors, as well as the country's vast and innovative FinTech and tech landscape.

Firstly, it showcased Cambodian content, Cambodian expertise, Cambodian tech, and the FinTech scene. This included both mature [players] and startups, as something that other nations and regions, and various sectors, are keen to learn about and explore. Secondly, it definitely demonstrated that associations such as CAFT, ABC, CMA, and others can organize a state-of-the-art event. It is, after all, the ultimate goal of FinTech, which is to create a collaborative environment across sectors and demographics.

#### **vi. Payments Committee (continue)**

##### **Cambodia-Thailand agree to tackle cross-border QR payment, remittance model and fund transfer**

The Association of Banks in Cambodia (ABC) and the Thai Bankers' Association (TBA) agreed to collaborate further on issues relating to cross-border QR payment, remittance model and fund transfer. The commitment was made during the annual meeting between ABC and TBA on December 9, 2021.

ABC Chairman Dr. Channy, welcomed all distinguished participants from the Thai Bankers' Association (TBA), the Bank of Thailand (BOT), Cambodian banking regulator – the National Bank of Cambodia (NBC), and members of Payment Committees from both sides.

In his opening speech, Dr Channy talked about the COVID-19 pandemic, digitalization and connectivity, payment and remittance, the partnership between ABC and TBA, and their important roles in the development of ASEAN.

Mr Payong SRIVANICH, Chairman of TBA shared his views on the importance of strengthening the Thai-Cambodian practical collaboration while identifying areas that require further assistance for smoother operations, such as supply chain improvements, following the adoption of information & communication technology.

He expressed hope for better connectivity and highlighted key points on the financing of MSMEs (Micro and Small-Medium Enterprises) and also the importance of digital transactions, including payments.

“Thailand has seen an increase in digital payments and trades with PromptPay. Interoperability is required between countries to ensure success in providing a convenient service to consumers and improving tracking on Anti-Money Laundering (AML), and terrorist financing,” Mr Payong said.

Overall, he said, he was grateful for the support shown by national regulators, BOT and NBC, while noting the best practices between professional bankers that help reinforce and appreciate participants and supporters.



#### **vi. Payments Committee (continue)**

##### **Digitalization Helps Businesses Stay Competitive and Boost Economy**

The Association of Banks in Cambodia (ABC), presided over by Chairman, Dr. IN Channy, organized a Digital Forum on Cambodia Digital Economy and Society Policy Framework 2021-2035 and Electronic Know-Your-Customer/Counterpart (e-KYC) at Olympia City Hotel on 20 January 2022 on the afternoon.

The Forum, inaugurated by H.E Dr. Kong Marry, Undersecretary of State at the Ministry of Economy and Finance, was also live-streamed on Zoom. Another guest of honor was Dr. Taing Nguonly, Executive Director of Techo Startup Centre, who made a presentation on e-KYC, followed by an interactive Q&A session. More than 100 attendees joined the Forum.

ABC Chairman highlighted the outstanding achievements made by ABC members in terms of promoting the digital agenda in the past year. He also expressed that the Digital Forum served as a platform for members to exchange notes and share experiences on the best practices in the adoption and implementation of the digital economy and the transformation to a cashless society.

Delivering his keynote address, Undersecretary of State, H.E KONG Marry, explained that Cambodia Digital Economy and Society Policy Framework refers to the digital transformation of the country in every socio-economic sector through the utilization of the advancement in Information and Communications Technology (ICT). The digital technology will help boost the economic growth towards a society founded on the adoption of an even more digital services, leading to better inclusion, trust and safety while upholding our national identity and culture.

“The role of digital technology in banking, finance, business and other sectors is very important for the country,” H.E KONG Marry stressed. In addition, the Cambodia Digital Economy and Society Policy Framework 2021-2035 underscored the importance of e-KYC. “Microfinance Institutions, Payment Service Institutions and banks are key drivers in promoting the development and the adoption of Fin-Tech, Digital Payment space and e-KYC in Cambodia,” H.E KONG Marry said.



## **vii. Private Sector Working Group-E Committee**

The ABC Private Sector Working Group-E is chaired by Dr. In Channy, President & Group Managing Director of ACLEDA Bank, and vice-chaired by Mr. Bun Yin, CEO of CIMB. So far, the working group has organized several discussions on various issues related to taxation in the banking sector.

### **Monthly Tax Return using E-Filing Desktop Application**

Several meetings were organized to discuss this topic to ensure the consistency of the information uploaded to the GDT by utilizing the E-Filing Desktop Application. With the report of July 2021, E-Filing Phase II was to be implemented. However, as some issues were not yet solved, responding to this concern, on 26<sup>th</sup> July of 2021, ABC submitted a written request to the GDT to continue utilizing the template of Phase I for the Monthly Tax Declaration until all issues are completely resolved.

### **Implementation of TOI 2021 via E-Filing**

Under this topic, the ABC PSWG-E Committee conducted a survey to identify all issues regarding TOI 2021 via E-Filing. On the 10<sup>th</sup> December 2021, the Consolidated issues on TOI 2021 via E-Filing were submitted to the Technical Working Group of GDT for their further consideration.

### **VAT on Sale of Long-Term Tangible Assets**

The ABC PSWG-E Working Group and GDT had a discussion on the issues on VAT on Sale of Long-Term Tangible Assets, which were raised by our banks and financial institutions.

The GDT responded to the concerns with Letter No. 9680 GDT, dated 10<sup>th</sup> June 2021, as the following:

- Transaction taken place before Instruction No 15301, dated 22<sup>nd</sup> June 2020, are subject to VAT, however, no penalty will be applied.
- Any donation of long-term tangible assets shall be subjected to VAT. The GDT approved the request of using Tax Write Down Value for VAT calculations. A separate instruction will be issued by GDT for donation to institutions besides organizations and associations,

### **Electronic Know Your Customer (E-KYC)**

On January 29, 2021, the Ministry of Economics and Finance has sent a letter to the ABC on Enabling the BFIs to get information on Digital Identification for use in the E-KYC process.

On February 16, 2021, the PWSG-E of the ABC conducted a meeting with all members to introduce the “Electronic Know Your Customer (E-KYC)” and created a task force to work on drafting the implementation policy framework. The initial draft of the E-KYC Implementation policy framework had been prepared and endorsed by the Council of the ABC on January 20, 2021 and was shared to NBC and MoEF.

On the 20<sup>th</sup> January then, the ABC had the honor to have H.E Dr. Kong Marry of the MoEF and Dr. Taing Ngunonly of the Techo Startup Centre to present their E-KYC solution to the ABC members. This solution is likely to be implemented across the sector in the near future.

## **vii. Private Sector Working Group-E Committee (continue)**

### **Prakas on Capital Gain Tax**

Under this Prakas, capital gains received by residents and non-resident taxpayers will be taxed at a rate of 20%. This will be effective from 1<sup>st</sup> January 2021. All members raised their concerns in implementing this Prakas on “Capital Gain Tax” and submitted it to the ABC.

The ABC and the CMA also noticed that in the process of the current comprehensive audit, some tax officials intended to do tax re-assessment on Tax on Income and WHT on the share transfer of the shareholders, who are non-residents. Therefore, a letter was issued to GDT through CCC to request clarification on the following agendas:

- Effective date and the implementation of Capital Gain Tax
- Effective date and the implementation of Withholding Tax on Dividend Sharing
- The Implementation of the Tax on Income

### **Prakas on VAT on E-Commerce**

Prakas No. 542 on Rules and Procedures of Implementation to VAT on E-Commerce was issued on 08th September 2021 by the Ministry of Economic and Finance.

On 29<sup>th</sup> September 2021, the core working group conducted a meeting to discuss the implementation of this Prakas and the problem of resulting double taxation at a rate of 24% (14% WHT and 10% VAT) was addressed.

As a result, the ABC and the CMA issued a joined-letter to the GDT through the CCC to request to waive the implementation of this Prakas on BFIs including Financial Leasing Company and Rural Credit Institutions. This written request was turned down by GDT on 07<sup>th</sup> December 2021.

On 20<sup>th</sup> December 2021, the core working group agreed to follow the decision from the GDT to implement VAT on E-Commerce. However, the working group is requesting a 6-month extension, from 1<sup>st</sup> January 2022 to 30 June 2022, both dates inclusive and starting to implement to this Prakas from the Report of July 2022. ABC Secretariat submitted the letter to the CCC for facilitation.

Subsequently, GDT announced that the implementation will be delayed until the 2<sup>nd</sup> QTR of 2022, with the effective date of the 1<sup>st</sup> of April 2022.

### **Prakas on Regulatory Capital**

In October 2021, a draft by NBC regarding a Prakas on Regulatory Capital for BFIs to revise the calculation of Regulatory Capital was distributed.

On 06<sup>th</sup> December 2021, the ABC submitted a letter to NBC, providing comments and inputs on the draft Prakas, which were collected from members.

#### **viii. Risk Committee**

The ABC Risk Committee held eleven (11) meetings during a whole year of 2021. The committee is chaired by Mr. Chan Kok Choy, CEO of Vattanac Bank and vice-chaired by Ms. Gung Wing Hang Elsie, Deputy CEO of Bank of China. Many discussions on concerns and challenges related to the banking industry in the kingdom were addressed.

#### **Lockdown Measures and Restrictions during Covid-19 Pandemic**

To prevent the wide spread of Covid-19 in the community, lockdown measures were imposed by the Royal Government of Cambodia. The member banks were facing difficulties to fulfill duties, perform banking operations as well as provide financial services to customers in the restricted areas. ABC Secretariat has promptly facilitated this matter and communicated with authorities to allow banks and enable banks to continue to provide financial services, which represent an essential need for individuals.

#### **Business Continuity Plan (BCP)**

Also, in the realm of the COVID-19 pandemic, the committee discussed and shared best practices related to BCPs of banks, Vattanac bank shared their practices with the Members in the Risk Committee on how to combat risk factors during the Covid-19 pandemic. Key outlines of the BCP were presented such as infection prevention and control measures, lockdown measures, vaccination, work-from-home arrangements, split-team working arrangements etc.

#### **NBC Measures on Loan Restructuring during the Covid-19 Pandemic**

On March 27, 2020, the National Bank of Cambodia (NBC) issued a directive to all banks and financial institutions to restructure loans in order to maintain financial stability, support economic activity, and ease the burden of debtors facing major revenue declines who may find it difficult to repay loans during the ongoing COVID-19 outbreak.

Under this very important agenda, various issues and challenges were identified and discussed by the ABC Risk Committee, as the following:

- **Extension of Loan Restructuring**  
Due to the continuity of the global pandemic, the economic impact of COVID-19 is likely to endure. Therefore, the Risk Committee through ABC and CMA has requested NBC to extend all forms of loan restructuring until 31st December 2022 and up to 5 times without impacting the loan classification.
- **Stress Testing**  
Maybank took a lead to provide and distribute a guidance on scope and methodology of stress testing to all members. Related practices were also shared by other members.
- **Loan Classification and Provisioning**  
Following the discussion in the Risk Committee, external auditors were invited to share their perspective on IFRS 9, Expected Credit Loss (ECL) practice and their deep insights on Loan Classification as well as Loan Moratorium in the Covid-19 environment.

#### **viii. Risk Committee (continue)**

##### **Guidance for Credit Risk**

ABA Bank has shared their implementation on the Prakas on “Credit Risk Grading and Impairment Provisioning” to all members in the Risk Committee. Many recommendations and practices of Credit Risk were widely explained.

##### **Guidance for Liquidity Risk**

The ABC Risk Committee Members have consolidated input from a number of member banks and created the Guidance for Liquidity Risk. This best practice was widely shared to all member institutions for review and practice.

##### **USD Small Denominated Notes**

As requested by the ABC Risk Committee members, a small survey on small denomination USD notes of \$1, \$5, \$10, \$20, \$50 and \$100 was conducted by the ABC Secretariat. The outcomes show that some members experience a supply shortage in small denominated notes of \$1, \$5, and \$10.

Responding to this challenge, a written request was submitted to NBC to seek for a guidance and solutions.

##### **Residential Property Price Index Reporting**

A discussion on the Instruction and Explanatory Note on Residential Property Price Indices was raised by a member of the ABC Risk Committee. This instruction note was issued in November 2019 and provides a guidance for the banks and financial institutions on data reporting and imputation of the residential property price index. As result, a majority of banks raised no challenges under this agenda.

## **ix. Sustainable Finance Committee**

- Sustainable Finance Committee (SFC) established in September 2017 has total 36 members, currently chaired by the Foreign Trade Bank of Cambodia (FTB), with Bank of China as the vice chair. The committee has undertaken a sustainable finance initiative named “Cambodia Sustainable Finance Initiative, CFSI” with objective is to develop and strengthen finance sector safeguards and risk management standards related to environmental and social impacts.
- The CSFI has been progressing in line with the country’s policy priority and direction as outlined in the Government’s National Rectangular Strategy – Phase III, as well as the Cambodian National Strategic Development Plan, 2019-2023.
- The CSFI has gained good traction thanks to the strong support from the National Bank of Cambodia (NBC), the Ministry of Environment (MoE), the National Council for Sustainable Development, and other partners including The International Finance Corporation (IFC), Sustainable Banking Network (SBN), USAID Green Invest Asia and the Wildlife Conservation Society (WCS) and Mekong Strategic Partners (MSP)

### **Objectives:**

- Establish and execute proper ESG Risk Management.
- Develop and promote sustainable business opportunities.
- Help Integrate sustainability into member bank’s business operations.
- Collaborate with a wide range of stakeholders: government, regulators, other industries, investors, international partners, etc.
- Provide capacity building and knowledge sharing on sustainable finance to members.

## **ABC Sustainable Finance Forums**

Due to the interruption caused by the Covid-19, the SFC has organized series of virtual sustainable finance forums in 2021, which covers various topics, with the intention to help banks raise awareness of regional and global sustainable finance trends, in addition to practical knowledge related to sustainable finance matters such as environmental and social risks management and performance standards. The Sustainable Finance Forum is aligned with the ABC’s overall objective of improving general capacity and knowledge of member banks.

### **1<sup>st</sup> Sustainable Finance Forum**

- Date: 22 July, 2021
- Key Partner: The Mongolian Sustainable Finance Association (MSFA)
- Topic: Green Financing
- Number of participants: 50 member banks

The forum covers wide topics including the development of sustainable finance in Mongolia, Mongolia’s sustainable finance principles, sustainable finance performance assessment, Mongolia’s national sustainable finance roadmap, green capital development, green funding, green digital finance, other green finance products, and how banks can adopt and implement sustainable principles.

## **ix. Sustainable Finance Committee (continue)**

### **2<sup>nd</sup> Sustainable Finance Forum**

- Date: 24 August 2021
- Key Partner: USAID Green Invest Asia and the Wildlife Conservation Society (WCS)
- Topic: Green Credit Guidelines Discussion for Cambodia
- Number of participants: 85 member banks

The forum discussed the opportunity to develop a tailored green credit definition and guidelines for Cambodia and the opportunity to develop a tailored Cambodian Green Loan definition as well as a potential roadmap. The discussion on green loans included key benefits and practical impacts for banks and the financial sector, global trends, including what is happening with green loan definitions in Europe (such as the European Taxonomy Regulation) and ASEAN, the opportunity for Cambodia to define its own green loan definition, and what might be different for Cambodia vs. other countries.

### **3<sup>rd</sup> Sustainable Forum**

- Date: 22 September 2021
- Key Partner: International Finance Corporation (IFC)
- Topic: Sustainable Finance – Environmental Social and Governance (ESG) Requirements
- Number of participants: 70 member banks

Promoting and raising awareness of Sustainable Finance in Cambodia among the members of banking and financial institutions. The third workshop of the series, IFC continues to leverage its investment and capacity building to support investees to adopt international risk management, corporate governance, and environmental and social standards to improve operations and attract more capital.

### **4<sup>th</sup> Sustainable Finance Forum**

- Date: 28 October 2021
- Key Partner: Moody's
- Topic: Sustainable Finance – Environmental Social and Governance (ESG) Requirements
- Number of participants: 50 member banks

ABC got the opportunity to have the experts from Moody's Investors Service and Moody's ESG Solutions to share valuable sustainable finance insights and trends, in addition to discussing the service and value Moody's bring to debt issuers and investors.

### **4<sup>th</sup> Singapore-Chongqing Financial Summit, themed "Deepening China-ASEAN Financial Cooperation, Creating a New Paradigm of Interconnectivity"**

- Date: 24 November 2021
- Key Partner: ASEAN Bankers Association

Mr. Dith Sochal, Chair of the ABC's Sustainable Finance Committee and CEO of Foreign Trade Bank of Cambodia (FTB), attended the 4<sup>th</sup> Singapore-Chongqing Financial Summit, themed "Deepening China-ASEAN Financial Cooperation, Creating a New Paradigm of Interconnectivity". He was one of the panel speakers among other panelists from ASEAN. A number of key topics were presented and discussed during the sustainable finance session including green standards, green bonds, the green economy, green banking, green capital, etc..

## ix. Sustainable Finance Committee (continue)

### Green Project Finance Training

- Date: 14 October 2021
- Key Partner: USAID Green Invest Asia and the Wildlife Conservation Society (WCS)
- Topic: Green Credit Guidelines Discussion for Cambodia
- Number of participants: 85 member banks

The purpose of the training was to provide a high-level overview of project finance and raise banks' awareness of project financing techniques, enabling long-term financing of projects without pre-existing cash-flows (such as green projects) that can demonstrate strong future revenues to meet debt servicing and repayment obligations.

### Cambodia Climate Change Submit 2021

- Date: 28 September 2021
- Key Partner: Ministry of Environment
- Topic: Green Credit Guidelines Discussion for Cambodia

Ms. Chan Sochinda, Head of Business Development of Association of Banks in Cambodia, along with Mr. Seng Youraden (National Bank of Cambodia – Section Chief, Banking Supervision), Mr. Sia Raymond (Canada – CEO & Executive Director) Mr. Soeng Phorn (ACLEDA – Senior Vice President & Head of Credit Division) participated in a panel discussion on “The role and opportunities for Banks and ESG in reducing Climate impacts in Cambodia”, delivering the key message that Cambodian banks are doing a good job of leading the way in trying to reduce the impacts of climate change through their operations.

### Ongoing Activities and Priorities:

ABC will accompany its members in the adoption and implementation of the CSF Principles with the objective to move from “Developing” into “Advancing and Maturing” stages.

On-going activities and priorities:

1. Enhancing capacity building in the agenda of member banks. In particular, capacity building in ESG risk management is essential to enable member banks to “organically” grow profitable green lending in Cambodia and access potential globally available credit lines for green lending.
2. Working collaboratively to have the common framework on green financing.
3. Raising awareness among member banks and in the community on the adoption and the implementation of the 9 Principles of Sustainable Finance.
4. Supporting member banks as they embed the ESG best practices into their business operations.







## CAMBODIAN SUSTAINABLE FINANCE INITIATIVE (CSFI) CAMBODIAN SUSTAINABLE FINANCE PRINCIPLES



### 47 Member Banks Adopted the Sustainable Finance Principles

1. Advanced Bank of Asia Ltd.
2. ACLEDA Bank Plc.
3. Agriculture and Rural Development Bank
4. Angkor Capital Specialized Bank
5. Asia-Pacific Development Bank Plc.
6. Bangkok Bank Cambodia Branch
7. Booyoung Khmer Bank
8. Branch of KASIKORNBANK Public Company Limited (Phnom Penh)
9. Branch of Mizuho Bank Ltd.
10. Bank of China Limited Phnom Penh Branch
11. Bred Bank (Cambodia) Plc.
12. Bridge Specialized Bank Plc.
13. Cambodia Asia Bank
14. Cambodian Commercial Bank
15. Cambodian Public Bank
16. Cambodia Post Bank Plc
17. Cambodia Microfinance Association (CMA)
18. Canadia Bank Plc.
19. Cathay United Bank (Cambodia)
20. Chief (Cambodia) Commercial Bank Plc.
21. CIMB Bank Plc.
22. Daun Penh Specialized Bank
23. DGB Bank Plc.
24. First Commercial Bank Phnom Penh Branch
25. First Investment Specialized Bank Ltd
26. Foreign Trade Bank of Cambodia
27. Hong Leong Bank (Cambodia) Plc.
28. Industrial and Commercial Bank of China Limited Phnom Penh Branch
29. J Trust Royal Bank (Cambodia) Ltd.
30. KB Daehan Specialized Bank Plc.
31. Kookmin Bank Cambodia Plc.
32. Krung Thai Bank Public Co., Ltd.
33. Maybank (Cambodia) Plc.
34. MB Bank Plc. Phnom Penh Branch, Cambodia
35. Phillip Bank Plc.
36. Phnom Penh Commercial Bank
37. PHSME Specialized Bank Ltd
38. Prince Bank Plc.
39. Sai Gon Thuong Tin Bank Cambodia Plc.
40. Sathapana Bank Plc.
41. SHINHAN Bank (Cambodia) Plc.
42. Shanghai Commercial & Saving Bank Ltd.
43. Taiwan Cooperative Bank Phnom Penh Branch
44. The Bank of Tokyo-Mitsubishi UFJ, Ltd.
45. Union Commercial Bank Plc.
46. Vattanac Bank
47. Wing (Cambodia) Limited Specialized Bank





## ABC's Eligibility for Membership

Article 6.3: All Commercial Banks, Specialised Banks, Microfinance Deposit-Taking Institutions, Microfinance Institutions, Branch or International Representative Office of Banks, Payment Service Providers, licensed by the National Bank of Cambodia are required by law to be, and shall be, eligible for membership. Members having the same professional specialization may band together into separate sub-divisions. Microfinance Institutions and Payment Service Providers shall each be represented by a representative institution as a Member of the Association.

### I. Commercial Banks

Commercial Banks as define in Chapter 1 of the Law on Banking and Finance Institution 1999, legal entities licensed to carry out banking operations as their regular business and in accordance with Article 14 of that law, Commercial Bank must obtain a license from the National Bank of Cambodia (NBC) before starting business.

Before obtaining a license, an applicant must show a minimum registered capital at least equal to a sum fixed by the relevant Prakas issued by the NBC.

Commercial Banks locally incorporated as companies which have at least one influential shareholder as a bank or financial institution with a rating “investment grade,” extended by a reputable rating agency, must have minimum capital equal to at least KHR 200,000,000,000 (two hundred billion riel)

Commercial Banks having shareholders as individuals or companies must have a minimum capital of at least KHR 300,000,000,000 (three hundred billion riel).



**Dr. In Channy**

President & Group Managing  
Director of ACLEDA Bank Plc. and  
Chairman of ABC



**Mar Amara**

Senior EVP & Group  
Chief Financial Officer  
(SEVP & Group CFO)



**Buth Bunsayha**

EVP & Group Chief Legal Officer  
and Corporate Secretary (EVP &  
Group CLO)

ACLEDA Bank Plc. is a public limited company, formed under the Banking and Financial Institutions Law of the Kingdom of Cambodia. Originally, it was founded in January 1993, as a national NGO for micro and small enterprises' development and credit.

ACLEDA Bank Limited was licensed by the National Bank of Cambodia as a Specialised Bank on October 07, 2000. On December 01, 2003, ACLEDA Bank, once again, was licensed by the National Bank of Cambodia as a Commercial Bank to enable it to provide full banking services according to the needs of the customers and the market and it was renamed ACLEDA Bank Plc.

ACLEDA Bank Plc. is the first bank in Cambodia that assigned ratings by the top international ratings agencies — Standard & Poor's and GIIRS.

ACLEDA Bank Plc., the Cambodia's leading commercial bank, has been nominated as a World Economic Forum Global Growth Companies 2014 candidate, and has become the member of the World Economic Forum.

ACLEDA Bank Plc. has bought a comprehensive insurance package from Jardine Lloyd Thompson Asia, the largest UK insurance broker and Forte Insurance (Cambodia) Plc.

ACLEDA Bank Plc. is 51.49% owned by Cambodia interests, including its staff and public shareholders, with the remaining 48.51% taken up by Sumitomo Mitsui Banking Corporation (18.0669%), COFIBRED (12.1271%), ORIX Corporation (12.1271%), and the three investment funds (Triodos Sustainable Finance Foundation, Triodos Fair Share Fund, and Triodos Microfinance Fund) managed by Triodos Investment Management (6.1873%).

ACLEDA Bank Plc. has four subsidiaries which are ACLEDA Bank Lao Ltd., ACLEDA Securities Plc., ACLEDA Institute of Business, and ACLEDA MFI Myanmar Co., Ltd.

ACLEDA Bank has established the largest branch network to every provinces and towns in Cambodia (262 branches) and expanded its operations abroad to include Laos (38 branches) and Myanmar (17 branches).

ACLEDA Bank Plc. officially listed its equity securities on the Cambodia Securities Exchange (CSX) on May 25, 2020. Investors can trade the Bank's shares on the CSX from Monday to Friday from 8:00 am until 3:00 pm, except public holidays.

Today ACLEDA Bank Plc. is offering the ACLEDA Mobile, E-Banking, Credit, Deposit, Local and International Funds Transfer, Trade Finance, Cash Management, Money Exchange, and other banking services; furthermore, the Bank has the KHQR Code which is the only one national standard QR Code for banking and financial institutions and payment service providers serving the customers for other goods and services settlement in Cambodia through ACLEDA Mobile, Bakong App and other bank App that are member of Bakong can scan the Banks' KHQR.

#### **ACLEDA Bank's Products & Services:**

|   |  |                 |                       |
|---|--|-----------------|-----------------------|
| E-Banking   | Cash Management                                    | Credits         | Trade Finance         |
| Deposits  | Financial Lease                                    | Funds Transfers | Referral Support Life |
| Assurance Service   | Financial Health Check Products & Services Updates |                 |                       |
| Health Measures Payment Service for Foreigner Entering Cambodia |  |                 |                       |

Address : #61, Preah Monivong Blvd., Sangkat Srah Chork, Khan Daun Penh, Phnom Penh, Cambodia  
P.O. Box : 1149  
Tel : 023 998 777, 023 430 999  
Fax : 023 430 555  
E-mail : [acledabank@acledabank.com.kh](mailto:acledabank@acledabank.com.kh)  
SWIFT Code: ACLBKHP



## Advanced Bank of Asia Ltd. (ABA)



**Askhat Azhikhanov**  
Chief Executive Officer



**Babu Ram Gyawali**  
Chief Finance Officer



**Polin Mey**  
Chief Business  
Development Officer

ABA Bank is a private commercial bank founded in 1996. After more than 25 years of development, ABA is now recognized as the frontrunner of the country's banking sector thanks to its digital finances solutions, modernization of its digital channels, and development of the best-in-class mobile banking application, ABA Mobile.

With 80 branches, 820+ self-banking facilities across the country, and advanced online banking and mobile banking platforms, ABA Bank serves around 2 million customer accounts with an array of modern financial services.

In 2017, ABA received the long-term and short-term issuer credit rating 'B' from Standard & Poor's (S&P) Global Ratings. The rating was upgraded to 'B+' with Stable outlook in 2020.

ABA is a subsidiary of National Bank of Canada ([www.nbc.ca](http://www.nbc.ca)), a financial institution with around US\$286 billion in assets as of October 31, 2021. Headquartered in Montreal, it is the sixth largest bank in Canada and the leading bank in Quebec where it is the partner of choice among SMEs.

### ABA Bank covers both retail and business banking with the following services:

- Deposits / Accounts – savings accounts and term deposits in KHR and USD.
- Loans – Business loans for microbusinesses and SMEs of any size, as well as tuition fee loans with selected schools/universities.
- Money Transfers – Local and international transfers both inward and outward through SWIFT, Money Gram, Ria, RemitEx, DBP, and card-to-card transfers (Visa Direct, Mastercard Send, and UnionPay MoneyExpress).
- Payment Cards – credit and debit cards of different levels from Visa, Mastercard, and UnionPay International (UPI).
- ABA Mobile – Full-scale mobile banking experience with opportunity to open accounts, send money locally and abroad, issue cards, pay bills, apply for instant loans, and other features. ABA Mobile allows any Cambodian with a valid ID card to open their first bank account right in their smartphone and without visiting the bank branch.
- iBanking for Business – Convenient Internet Banking platform that helps companies to handle their finances, manage accounts, run payroll, pay bills and vendors, transfer funds locally and internationally, and make other transactions 24/7 and from anywhere securely.
- Self-banking facilities – ABA 24/7 self-banking spots, ATMs (second-largest network in Cambodia), Cash-In Machines, Cash Recycling Machines, Check Deposit Machines and Card Issuing Machines.
- Life Insurance – Insurance products from Manulife Cambodia.
- PayWay – Award-winning online payment platform designed to help local businesses and entrepreneurs who need reliable and easy-to-use online payment solution on their website/app. Includes PayWay Mobile app – mPOS solution that supports businesses in accepting instant cashless payments in KHR and USD using smartphones.
- Trade Finance – Letters of Credit, Bank Guarantees, ImEx Financing and other tools to minimize or even eliminate risks related to trade operations both within Cambodia and internationally.

### Fun Fact or Interesting Fact about Institution

1. ABA is the first bank in Cambodia to launch the full-scale mobile banking app, ABA Mobile.
2. ABA Bank is the first commercial bank in Cambodia to offer corporate bond. The ABA Bond also became the first corporate bond available for retail investors in addition to institutional investors.

Address: No.141, 146, 148 and 148 ABCD, Preah Sihanouk Blvd and No.15 and 153 ABC, Street 278,  
Sangkat Boeung Keng Kang I, Khan Boeung Keng Kang, Phnom Penh, Cambodia.  
General Office Telephone: +855 23 225 333  
General Email Address: [info@ababank.com](mailto:info@ababank.com)  
Website: [www.ababank.com](http://www.ababank.com)



## Agricultural and Rural Development Bank (ARDB)



**H.E. Thach KAO**  
Chief Executive Officer



**Mr. Sany PECH**  
Deputy Chief Executive Officer



**Mr. Panha NET**  
Head of Department

Agricultural and Rural Development Bank (ARDB) was formerly known as Rural Development Bank and initially established and mandated to be a specialized agriculture bank in January 1998 by the Royal Government of Cambodia. Following that, the Rural Development Bank's roles and structures were amended in June 2014 and was reformed into a commercial bank, known as Agricultural and Rural Development Bank (ARDB) on 17<sup>th</sup> August 2019. As a public enterprise, ARDB functions in the form of a state-owned commercial bank under the technical and financial supervision of the Ministry of Economy and Finance and the supervisory of the National Bank of Cambodia with the focus of developing the agricultural and rural sectors in Cambodia by serving effective and sustainable financial services to farmers and stakeholders in agriculture value chain. Just as importantly, ARDB is also dedicated to reducing the difficulty of accessing financial services in the agriculture sector in Cambodia.

### **Presently, ARDB is offering the following services to the valued customers:**

1. Credit Service: Under the credit service, ARDB offers various types of loans to farmers such as SMEs Loan, Agricultural Cooperative Loan, and Small Loan etc. With support from the Royal Government of Cambodia, ARDB's loans ranges from a special rate of 5% per annum to 12% per annum.
2. Deposit Service: ARDB has 3 different types of deposits which includes Fixed Deposits, Saving Deposits, and Demand Deposits. Under this service, valued customers can deposit their money safely with various rates and terms for both legal entities and individuals.
3. Money Transfer Service: For the remittance's services, ARDB makes money transferring easily nationwide in the safest and most efficient environment with both outward and inward remittances.
4. Business Financing: Under this service, ARDB offers different types of financing such as SMEs loan and the agricultural value chain players.
5. Trade Finance: Under the Trade Finance, ARDB offers several products such as bank guarantee, international remittance, letter credit, and documentary collection.
6. Mobile Banking App: For the mobile banking app, ARDB has various of services such as money transfers, loan requests, mobile top up, invoice payments, and QR code scanning...etc.

Despite being a state-owned bank, ARDB principally invests in Cambodian's agricultural sector for providing supports to farmers and help raising their living standards. Furthermore, ARDB is dedicated to fulfilling its mission in reinforcing the implementation of the government's national economic development policy in the agricultural sector by contributing finances to farmers and agricultural cooperatives too.

Address Head Quarter: building 9-13, St.07, Sangkat Chaktomuk, Khan Duan Penh, Phnom Penh

Phone Number: 023 220 810

Fax: (+855) 23 224 628

Email: [admin@ardb.com.kh](mailto:admin@ardb.com.kh)



## Alpha Commercial Bank PLC.



**Oknha Ly Kunthai**

Shareholder/Chairman of  
Board of Directors



**Cheng Kuang Min**

Chief Executive Officer



**Liu Ming Kuei**

Deputy Chief Executive  
Officer

Alpha Commercial Bank PLC., (abbreviation “AC Bank”) is incorporated in Cambodia as a Public Limited Company on 24 June 2019. In addition, on 23 March 2020, Alpha Commercial Bank PLC., has obtained a license to carry out banking operations from the National Bank of Cambodia. The principal activities of the Bank will be the operation of banking business and the provision of related financial services in Cambodia. The strategic priorities plan for year 2021-2023 are:

- Develop FinTech and Digital Banking App
- Develop digital self-serving banking infrastructure to customers
- Develop digital administrative process inside the Bank
- Enhance staff capacity through trainings

AC Bank have strong capital, strong human resource, good corporate governance, best financial products and services to meet our customers’ financial needs. Target customers are covering large business project financing, SMEs loan, Micro business loans and consumer loans.

### Alpha Bank Services:

Saving Account  
Current Account  
Fixed Account

Commercial Loan for Corporate and Personal  
Consumer Loan/Personal Loan  
Syndicated Loan

The Bank aims to become the customer’s first bank of choice in the market and to retain the customers for a longer-term relationship. Therefore, we are also a listener to our customers’ voices to improve our service quality from time to time.

The Gateway Building, Ground & 33<sup>rd</sup> Floor, Russian Federation Blvd, Sangkat Phsar Depo Ti Bei, Khan Toul Kork, Phnom Penh, Cambodia.

Phone Number: +855 23 88 66 88

Email: [info@acbnk.com](mailto:info@acbnk.com)

Website: <https://acbnk.com/>

**Asia-Pacific Development Bank Plc. (APD Bank)**

**Thoo Kim Seng**  
Chief Executive Officer



**Chua Thiam Yem**  
Deputy Chief Executive  
Officer



**Saing Manita**  
Head of Compliance &  
Legal

Asia-Pacific Development Bank Plc. (APD Bank) has been operating in Cambodia since July 2016 as a Specialized Bank and subsequently upgraded to full-fledged Commercial Bank in June 2019. APD Bank is providing full commercial bank's products and services to customers to achieve our goal of "being at the forefront in introducing cutting-edge digital banking technology and solutions to Cambodia and serving the whole Asia-Pacific by providing comprehensive cross-border financial services to the entire Asia-Pacific region".

**APD Bank Services:**

- Loan Products
  - Housing Loan
  - Business Loan
  - Consumer Loan
- Remittance Products
  - Local Remittance: Credit Remittance and Fast Payment
  - International Remittance
- Deposit Products
  - Current Account
  - Savings Account
  - Fixed Deposit Account
- Others
  - Payroll service
  - Bank's Cheque

APD Bank has enforced stringent assets management; hence, there has been no non-performing loan for six consecutive years.



**Bank for Investment and Development of Cambodia Plc. (BIDC)**



**Lam Van Hai**  
Chief Executive Officer &  
Member of Payment  
Committee, ABC



**Tran Lam Giang**  
Senior Executive Vice  
President & Member of  
Payment Committee, ABC



**Ly Sam Ath**  
Deputy Director Of Planning  
Dept & Member of Payment  
Committee, ABC

Formerly Known as PIB – Investment Bank (established in August, 2007), the Bank was restructured and rename as Bank for Investment and Development of Cambodia Plc. (BIDC), start operating since September 1<sup>st</sup>, 2009 under the Operation License No.B7.09.148 issued by the National Bank of Cambodia on August 14<sup>th</sup>, 2009.

BIDC's a subsidiary of the Bank for Investment and Development of Vietnam (BIDV), which is the largest commercial bank Vietnam with over 61 years of business operation there.

After 11 years of operation, BIDC has become one of the largest commercial banks in Cambodia in term of size and market share. As at 31/12/2020, BIDC's total assets, outstanding loans, and fund mobilization are over USD 768 million, over USD 566 million and USD 322 million, respectively. Its network owns 06 branches in Cambodia and two branches in Vietnam, with 419 employees in total. We are ready to serve the service to all customers not only the national but also the international.

**BIDC's Services:**

|  |                |
|--|----------------|
| Foreign Exchange ATM/POS Payment Service |                |
| Credits                                  | Trade Finance  |
| Deposits                                 | Mobile Banking |
| Funds Transfers                          |                |

## **Bangkok Bank Public Company Limited (BBL)**



**Yiamsri UBONPONG**

Country Manager



**Narisa PANUMAS**

AVP & Operations Manager and  
Member of Payment Committee  
& PSWG-E of ABC



**Sothea DITH**

Treasury Manager

Bangkok Bank Public Company Limited (BBL) commenced the business in Cambodia on 30 December 2014 as a foreign branch bank under the name of “Bangkok Bank Public Company Limited, Cambodia Branch”. The bank provides a wide range of financial services including deposits, commercial & corporate lending and bank guarantee, trade finance services, remittance services and currency exchange services.

As a leading Asian Bank with a well-established presence in Southeast Asia, China and the major financial centers of the world, we help connect Cambodia and its people to the world, supporting our customers as they reach out to new opportunities and markets, and servicing foreign companies investing in Cambodia.

### **BBL’s Products & Services:**

1. Deposit Account
2. Commercial & Corporate Lending
3. Bank Guarantee
4. Trade Finance
5. Remittance
6. Foreign Exchange

We are a pioneer in international banking with the largest network of any Thai bank with more than 300 international branches, including three major international subsidiaries in 14 economies. We use international network, industry expertise and local knowhow to help customers access growth opportunities and enable them to experience seamless banking services wherever they are.

Address HeadQuarter: 334 (1st & 2nd) Mao Tse Toung Blvd., Toul Svay Prey I, Boeng Keng Kang, Phnom Penh, 120106, Cambodia

Phone Number: (855) 23 224 404-9

Fax: (855) 23 224 429

Email: [bbl.cambodia@bangkokbank.com](mailto:bbl.cambodia@bangkokbank.com)

[custserv.cambodia@bangkokbank.com](mailto:custserv.cambodia@bangkokbank.com)



## Bank of China Phnom Penh Branch (BOCPP)



**Liu Daozhi**  
Chief Executive Officer



**Gung Wing Hang Elsie**  
Deputy Chief Executive  
Officer & Vice Chairperson  
Risk Committee of ABC



**Hong Song**  
Deputy Chief Executive  
Officer

BOC Phnom Penh Branch is a branch of Bank of China (Hong Kong) Limited (BOCHK"). BOCHK is a major commercial banking group, one of the three note-issuing banks and the sole clearing bank for Renminbi ("RMB") business in Hong Kong. Bank of China ("BOC") has been established for more than 100 years and is the most internationalised and diversified bank in China. As part of the BOC Group's overseas development strategy, BOCHK expedites its regional development into a top-class, full-service and internationalised regional bank.

Bank of China Phnom Penh Branch (BOCPP) was established in 2010, approved by the China Banking Regulatory Commission, a subsidiary wholly and directly owned by Bank of China Head Office. BOCPP holds a universal banking business license, which can operate all kinds of banking products and services in Cambodia and internationally. In response to the increased demand for services, BOCPP has expended and set up branches in three big cities across Cambodia – Phnom Penh, Siem Reap, and Sihanouk Ville.

### BoC's Services:

- Personal Banking
  - ATM
  - Debit Card
  - Credit Card
  - Mortgage Loan
  - Mobile Banking
  - Online Banking
  - Smart POS
  - Deposits
  - General Insurance
  - International remittances
  - Local fund transfer
  - Wealth Management
- Corporate Banking
  - Fixed Asset Loan
  - Overdraft
  - Short-term revolving loan facility
  - Syndicate Loan
  - Trade Finance
  - Remittance

Address: Canadia Tower, 1<sup>st</sup> & 2<sup>nd</sup> Floor, 315 Ang Doung St. (Corner of Monivong Blvd.)

Desk Phone: (+855) 23 988 886

E-Mail: [phnomgs@bank-of-china.com](mailto:phnomgs@bank-of-china.com)



**B.I.C (Cambodia) Bank Plc.**



**Zulkiflee Kuan Shun  
Bin Abdullah**  
Chief Executive Officer



**Legarta Adel Leilanie Gaba**  
Chief Business Development  
Officer



**Eat Chetrasorivong**  
Chief Technology  
Officer

B.I.C (Cambodia) Bank Plc. ("the Bank") is a commercial bank incorporated and registered in the Kingdom of Cambodia. The Bank was incorporated on 14 November 2017 under the Cambodian Law on Commercial Enterprises and licensed under the regulation of the National Bank of Cambodia ("NBC"). The Bank obtained the NBC license on 18 July 2018 and commenced operations on 8 August 2018.

The Bank is principally engaged in all aspects of banking business and the provision of related financial services in the Kingdom of Cambodia. The Bank's Head Office and Main Branch is located at No. 462, Preah Monivong Blvd. (93), Sangkat Tonle Bassac, Khan Chamkarmon, Phnom Penh, Cambodia.

#### **B.I.C. Bank's Products & Services:**

##### **Deposits:**

- Savings Account
- Alpha Gen Account
- Current Account
- Current Active Account
- Fixed Deposit

##### **Loans:**

- Business Loan
- Housing Loan
- Personal Loan
- Overdraft Facilities

##### **Services:**

- Masteracard (Debit and Credit, Virtual)
- Domestic and International Fund Transfer
- FAST Payment
- Bakong
- BIC MyBills (bill payment via BIC Mobile)
- Foreign Exchange
- Cash Settlement Agent (CSA)

##### **Channels:**

- Branch Network
- ATMs
- BIC Mobile (Mobile Banking)
- CSS

Head Office address: #462, Preah Monivong Blvd. (93), Tonle Bassac, Chamkarmon, Phnom Penh

Phone Number: +855 23 901 338

Email: [info@bicbank.com.kh](mailto:info@bicbank.com.kh)

## Booyoung Khmer Bank (BKB)



**Lam Roviay**

Head of Compliance and Member of ABC's Risk Committee and Compliance Committee



**Keo Saveth**

Audit Manager and Member of ABC's Education Committee



**Doung Virakpanha**

Treasury Manager

Booyoung Khmer Bank (BKB) a company incorporate under the Law of Cambodia with registration No. Co.4995E/2008 Dated 11<sup>th</sup> June 2008 having head office at No.86-88, street 41 Preah Norodom Blvd, Sangkat Chey Chumneas, Khan Daun Penh, Phnom Penh. Booyoung Khmer Bank got permanent license form National Bank of Cambodia on 16th July 2008 with full banking license as commercial bank on registered capital of US \$ 37,500,000. Booyoung Khmer Bank has increased its capital to the National Bank of Cambodia by the end of August 2019 with a registered capital of USD 75,000,000 and increased USD 105,000,000 in 05th November 2020. Booyoung Khmer Bank has only one shareholder is Booyoung Housing Co., Ltd with 100% shares. There are 3 branches of Booyoung Khmer Bank which located 2 branches in Phnom Penh and 1 branch in Siem Reap.

### BKB's Services:

- Loan Product
  - SME Loan
  - Commercial Loan
- Deposit Product
  - Current Account
  - Saving Account
  - Fixed Deposit
- Trade Finance
  - Local Transfer (Inward/Outward)
  - Oversea Transfer (Inward/Outward)
- Other Service
  - Cheque Clearing
  - Fast Payment

**Core Value:** Booyoung Khmer Bank has set up our core values and beliefs which will lead us to be a premier financial service provider throughout Cambodia. We treat our customers with integrity, respect, relationship, diligence and commitment to service.

## Industrial Bank of Korea (IBK)



**Park Si-jung**  
General Manager



**Shi Young Jin**  
Deputy General Manager



**Teang Pholline**  
Head of Risk and Compliance

Industrial Bank of Korea (IBK) was found in 1961 in Seoul, Korea under IBK Act to promote the independent economic activities of the SMEs. As at end of 2020, The Korean government owns 59.2% of IBK's common and preferred stock. IBK had reached USD 333 billion in total assets (consolidated) with USD 1.43 billion in net profit (consolidated).

Currently, IBK is operating 59 overseas networks in 12 countries including 2 local subsidiaries (16 branches in China and 30 branches in Indonesia) and overseas branches and offices include London, New Delhi, Ho Chi Minh, Hanoi, Hong Kong, Tokyo, New York, Manila, Phnom Penh, and Vladivostok.

### Presence in Cambodia

The Branch of Industrial Bank of Korea "Phnom Penh" was incorporated and received a full banking license from the National Bank of Cambodia on 26 July 2018 and 22 October 2018 respectively.

With the entry into the Cambodian market, IBK will provide the local companies with the bank's six decades worth of SME financing know-hows and diversified financial product portfolios that would help them attain their business goals.

### IBK Bank's Services:

- Deposits
- Credits
- Funds Transfers
- Trade Finance

## KASIKORNBANK (“KBank”)



**Ritthiwut Watthanachai**  
General Manager



**Dan Vandore**  
Deputy General Manager



**Napath Satumtira**  
Deputy General Manager

Established in 1945, KASIKORNBANK (“KBank”) is one of the largest financial conglomerates in Thailand, ranked 2nd in Thai banking sector in terms of market capitalization at approximately USD 10.9 billion and has been listed on the Stock Exchange of Thailand since 1976. Aspiring to be the “Bank of AEC+3”, KBank established the Branch of KASIKORNBANK Public Company Limited (Phnom Penh) as the pivotal role in paving the path to Cambodian financial sector and enhancing KBank’s regional expansion and connectivity. KBank has obtained a banking operations license which was granted by National Bank of Cambodia (NBC) to establish Branch of KASIKORNBANK PCL (Phnom Penh) in 2016. In order to support economic growth and business activities in Cambodia, KBank leverages our extensive expertise and experience in banking business to implement at the Phnom Penh Branch. Our main focus is to deliver impressive services and innovative products that best respond to customer needs.

### **KBank’s Services:**

- Credits
- Deposits
- Funds Transfers
- Trade Finance

## Branch of Mizuho Bank in Phnom Penh (“MPB”)



**Nobufumi Sato**  
General Manager



**Yoshiyuki Yamamoto**  
Head of Relationship Management  
and Internal Control



**Pichnil NEANG**  
Compliance Manager &  
Member of Compliance  
Committee of ABC

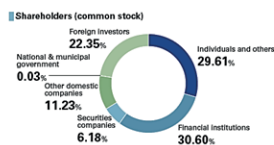
Branch of Mizuho Bank in Phnom Penh (“MPB”) belongs to Mizuho Bank Ltd, which is one of core financial institution in Mizuho Financial Group. The Group is one of the world’s largest full-service financial conglomerates with offices in nearly 40 countries and territories in Europe, the Middle East and Africa, Asia and the Americas. We employ over 50,000 staffs worldwide with almost 150 years of banking experience. In 2017, MPB became a member of The Association of Banks in Cambodia and is currently represented in the Compliance as well as Council Committee.

### Corporate Profile (As of March 31, 2021)

Mizuho has reliable credit ratings (Mizuho Bank, Ltd., Long-term), Moody’s: A1, S&P: A, Fitch: A-, and R&I: AA- (as of 30 June 2021).

|                          |  |
|--------------------------|--|
| Company name:            | Mizuho Financial Group, Inc.   |
| Stock listing (code):    | Tokyo Stock Exchange (8411)<br>New York Stock Exchange (MFG)         |
| Location of head office: | 1-5-5, Otemachi, Chiyoda-ku, Tokyo<br>100-8176, Japan                |
| Representative:          | Tatsufumi Sakai, President & Group CEO                               |
| Capital:                 | ¥2,256.7 billion   |
| Issued shares:           | 2,539,249,894 shares   |
| Number of employees:     | 1,949<br>(Total number of employees on a consolidated basis: 54,492) |
| Date of establishment:   | January 8, 2003  |

|                               | Rating information (As of June 30, 2021) |     |         |     |       |
|-------------------------------|--|-----|---------|-----|-------|
|                               | R&I                                      | JCR | Moody's | S&P | Fitch |
| Mizuho Financial Group        | A+                                       | AA- | A1      | A-  | A-    |
| Mizuho Bank                   | AA-                                      | AA  | A1      | A   | A-    |
| Mizuho Trust & Banking        | AA-                                      | AA  | A1      | A   | A-    |
| Mizuho Securities             | AA-                                      | AA  | A1      | A   | —     |
| Reference Japanese Government | AA+                                      | AAA | A1      | A+  | A     |



### MB Bank's Services:

- Current Deposit, Ordinary Deposit, Time Deposit
- Loan
- FX
- International Remittance
- LC trade services
- Guarantee

Mizuho Bank has one of the largest customer bases in Japan with a network encompassing every prefecture in the country and major financial and business centres around the world. As a leading bank providing top quality services, we are working towards achieving the Mizuho group's 5-Year Business Plan: Transitioning to the Next Generation of Financial Services, aiming to offer the best financial solutions to a wide range of customers in a timely manner.

In Japanese, mizuho means "a fresh harvest of rice," and the phrase mizuho no kuni—meaning "fruitful country"—is used to refer poetically to Japan. Our brand name "Mizuho" expresses the commitment as Japan's leading financial institution to offer highly fruitful financial products and services to all of its customers, both in Japan and abroad.

No132, AEON MALL Phnom Penh (I), 1st Floor, Samdach Sothearos Blvd, Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh, Cambodia.

Tel: +855-23-964-490

Website: [www.mizuhibank.com](http://www.mizuhibank.com)



## Bred Bank (Cambodia) Plc.



**Guillaume Perdon**  
Chief Executive Officer



**Anne-Laure Seidou**  
Chief Financial Officer



**Sopha Min**  
Deputy Chief  
Executive Officer

With 100 years experience in banking, Bred Bank Cambodia PLC provides professional, trusted advice and support to all of our customers. We offer a full range of services and products to cater for all your needs, whether you are an individual, SME or Corporate.

Our range of services include:

- Large range of flexible loans and financing solutions.
- Profitable current and saving accounts.
- Attractive long & short term deposit options to Retail, SME and Corporate customers.
- Strong expertise in Trade Finance and international payment, that supports services such as Bank Guarantees

And now we are within easier reach for our customers. Our growing network expansion in the region is based on strong personal interactions and relationships with our customers, which allows for a more insightful understanding, and quicker service.

In 2019 we also created a unique women's initiative. Our program combines financial and non-financial services, including a soft skills curriculum, to help entrepreneurial women grow with BRED.

### **Bred Bank's Products & Services:**

- Mobile/E-Banking
- Cash Management
- Credits
- Trade Finance
- SME/Corporate Loans
- Financial Lease
- Funds Transfers
- Referral Support Life Assurance Service

Bred Bank Cambodia is the only European bank in Cambodia and 97% of our clients are Khmer citizens.

Address Headquarter: No. 30, Preah Norodom Boulevard, Sangkat Phsar Thmey 3, Khan Daun Penh, Phnom Penh

Email: [contact@bredcambodia.com](mailto:contact@bredcambodia.com)

Website: [www.bredcambodia.com](http://www.bredcambodia.com)

Toll Free Phone: 1800 20 1234

## Cambodia Asia Bank (CAB)



**Dwaipayan Mitra**  
Chief Operations Officer



**Mey Amphannara**  
Senior Head of Finance



**Tuon Saotola**  
Head of Finance

Cambodia Asia Bank (CAB) commenced its operations in Cambodia in February 23, 1993 with the opening of commercial banking at the heart of Phnom Penh. With branches and outlets in key locations throughout Cambodia and a growing number of ATMs, the bank currently services a healthy mix of corporate and individual customers. CAB commits to building a strong and sustainable financial future for its customers, and constantly strives to create opportunities and value through innovative products and services. CAB prides itself not only on being a financial service provider, but also on being the preferred business partner of our clients.

CAB offers all aspects of banking financial services such as consumer and corporate loans, remittance, trade finance, credit cards, foreign currency exchange, internet banking services and other payment services.

Cambodia Asia Bank aim's to be a reputable bank conducive to nation building and to secure the future of the people of Cambodia. Cambodia Asia Bank will use all of its effectiveness, capacity and experiences to enable the bank and its customers to become success people today and in the future.

Address Head Office: No.333, Sihanouk Blvd., Phnom Penh.

Phone Number: +855 23 980 000

Fax: +855 23 980 008

Email: [mitra.dwaipayan@cab.com.kh](mailto:mitra.dwaipayan@cab.com.kh), [nara@cab.com.kh](mailto:nara@cab.com.kh), [tola@cab.com.kh](mailto:tola@cab.com.kh)

## Cambodia Post Bank Plc. (CPBank)



**Toch Chaochek**  
Chief Executive Office



**Malay Kumer Paul**  
Deputy Chief Executive  
Office



**Sandy Chua Phak**  
Chief Sale and Distribution  
Officer

The Cambodia Post Bank Plc. (CPBank) obtained the license from National Bank of Cambodia as one of the commercial banks in 2013. We have experienced shareholders and partners of more than 30 years in both Cambodia and Singapore. We are 50% owned by Canadia Investment Holding Plc., 45% owned by Fullerton Financial Holdings Pte. and 5% from Ministry of Post and Telecommunications, Kingdom of Cambodia. Cambodia Post Bank Plc. is operating with the vision to be the best mass-market bank that enriches lives and fulfills the growing aspirations of the people of Cambodia and creates sustainable value for shareholders, employees, and society.

### List of Products/Services:

We are providing multi-financial services to serve our community mainly consumer, local business such as Retails and SMEs, MNCs and Corporates in our 60 branches across Cambodia.

Our banking products and services including:

- Private Banking Service
- Transactional (Current Account, VIP Account)
- Saving Account (Saving, Recurring)
- Investment Account (Fixed Deposit, Tier Pricing)
- Escrow Account
- Settlement Account
- Payroll Service
- Merchant Sales
- Corporate & Taxation

We are also financing to support individual and business needs through mortgage, SME facilities, Auto Loan, Agriculture and personal loan under secured or un-secured basis.

Follow the trend of digitalization coming to financial sector, we are also innovating ourselves to one of the banks of choice that providing digital banking and transactional services including:

- |  |                                 |
|--|---------------------------------|
| - Online Account Opening                     | - Full Function Mobile App      |
| - Biller Payment                             | - QR Scan Payment               |
| - Card-less Withdrawal                       | - 24/7 ATM and Cash-in Machines |
| - Domestic and International Funds Transfer  | - Visa Debit/Credit Card        |
| - Member of CSS, Bakong and RetailPay Member | - Visa Virtual Card             |
| - Foreign Exchange                           | - E-wallet top up               |
| - Mobile Phone Top up                        | - Tax Collection Services       |
| - Bill Collection Services                   |                                 |

To provide more convenience banking service to our customer, we also have our 7/24 contact center and 365 days banking service branches.

CPBank is one of the leading commercial Bank serving the community and MSME segments across Cambodia.

Address HeadQuarter: No.265-269, St.Ang Duong, Sangkat Wat Phnom, Khan Doun Penh, Phnom Penh, Cambodia

Phone Number: +855 23 260 888

Email: [info@cambodiapostbank.com](mailto:info@cambodiapostbank.com)

Website: [www.cambodiapostbank.com](http://www.cambodiapostbank.com)

Telegram: <https://t.me/cpbankplc>

Facebook: [www.fb.com/cpbank](https://www.fb.com/cpbank)

LinkedIn: [www.linkedin.com/cpbank](https://www.linkedin.com/cpbank)



## Cambodian Commercial Bank (CCB)



**Tan Leong Huat**  
Head of Operations



**Khov Manil**  
Head of Finance

Cambodian Commercial Bank (CCB) is the first commercial bank in Cambodia, established in 1991. The Bank is a wholly owned subsidiary of the Siam Commercial Bank (SCB), a leading bank and one of the largest banks in Thailand. Our branch network covers 4 Cambodia's strategic locations which are Phnom Penh, Battambang, Siem Reap and Sihanouk Ville.

### CCB's Services:

Trade Finance & Remittance  
Business Lending  
Business Cash Management

Treasury Services  
Deposit Account for Business  
Electronic Banking

## Cambodian Public Bank Plc (Campu Bank)



**Ong Ming Teck**  
Chief Executive Officer



**Sor Sokunthea**  
Chief Operating Officer



**Ngor Lyko**  
Chief Operating Officer



**Bun Chanraksme**  
Senior Manager

Cambodian Public Bank Plc (Campu Bank) commenced its business in Cambodia on 25 May 1992. It presently has 31 branches: 19 in Phnom Penh and 12 in major provinces.

Campu Bank is a wholly-owned subsidiary of Public Bank Group which is one of the largest and strongest domestic banking groups in Malaysia.

As at 31 December 2020, Campu Bank's paid-up capital of USD90 million is one of the highest among the commercial banks in Cambodia while its shareholder's funds and asset size amounted to USD630.9 million and USD2.7 billion respectively. With the trust and strong support from the public coupled with the commitment and dedication of its staff, Campu Bank has grown to become one of the leading banks in Cambodia.

Campu Bank's reputation as a one-stop centre with complete financial solutions and services includes provision of general insurance and stockbroking and underwriting services via its subsidiaries, Campu Lonpac Insurance Plc. and Campu Securities Plc. respectively.

### Campu Bank's Services:

- Deposits (SA/CA and FD)
- Retail Loans/Vehicle Loans
- Credit/Debit cards
- Trade Finance
- Red Carpet Banking Service
- International Wire Transfer
- Bank Drafts
- Foreign Currency Exchange
- E-Banking/Mobile banking
- Cash Management
- All types of tax payments and utilities payment services
- As a Cash Settlement Agent
- As a referral agent for AIA (Cambodia) Life Insurance Plc. and Campu Lonpace Insurance Plc.

Address HeadQuarter: No. 23, Kramuon Sar Avenue (Street No. 114), Sangkat Phsar Thmey II, Khan Daun Penh, Phnom Penh, Cambodia

Phone Number: +855 23 222 880

Fax: +855 23 222887

Email: [hoe@campubank.com.kh](mailto:hoe@campubank.com.kh)



## Canada Bank Plc.



### **Raymond Sia Say Guan**

Chief Executive Officer and  
Executive Director of Canada  
Bank Plc. & ABC Council  
Member and Chairperson of  
Annual Event Committee



### **Ou Sophanarith**

Chief Finance Officer of  
Canada Bank Plc. &  
Member of ABC PSWG-E  
Committee



### **Tan Yawnan**

Chief Risk Officer of Canada  
Bank Plc. & Member of ABC  
Risk, Compliance and  
Constitutional Committee

Canada Bank is one of the largest and oldest local commercial banks in Cambodia. It was founded on 11 November 1991 and is now present in all Cambodia's provinces as well as in Laos. Canada Bank has 3,500 bankers employed over 63 branches in Cambodia.

In 2021, Canada Bank was recognized as "The Strongest Bank in Cambodia by Balance Sheet" and "Best Retail Bank" by The Asian Banker, "Best Domestic Bank" by International Finance Magazine and "Best Bank for SMEs" by Asiamoney.

### **Canada Bank's Services:**

|                       |                             |
|-----------------------|-----------------------------|
| Loans                 | Trade Finance               |
| Deposits              | Payroll Services            |
| E-Banking             | Cash Management             |
| Remittances           | Government Payment Services |
| Foreign Exchange      | Bancassurances              |
| Bill Payment Services | Stock Brokering Services    |

Address Head Quarter: No315, Angdoun street (corner of Monivong Blvd.), Phnom Penh, Cambodia.

Phone Number: (855) 23 868 222

Email: [contact@canadiabank.com.kh](mailto:contact@canadiabank.com.kh)



**ធនាគារ កាថេ យូណៃតីត**  
Cathay United Bank 國泰世華銀行

## **Cathay United Bank (Cambodia) Corporation Limited (CUBC)**



**Teng Chung Yi**  
Chairman



**Chuang Hsiu Chu**  
President



**Tseng Pi Chen**  
First Vice President

Cathay United Bank (Cambodia) Corporation Limited (CUBC) is a wholly-owned subsidiary of Cathay United Bank (CUB) which is a commercial banking arm of Cathay Financial Holdings, a diversified and the largest financial holding group in Taiwan.

Since incorporation, CUBC has gradually diversified its business activities and currently provides banking services into two principal areas:

- Active offering innovation personal banking products and solutions including deposit, remittance, individual loan and personal debit/credit cards.
- Business banking and solutions products providing commercial loans, syndicate loan, financing in trade finance and offering business credit card products.

CUBC continues to expand the business prudently in Cambodia market including our branch network expansion in order to reach customers for their convenience with our services. We actively offer comprehensive and value added banking products that does include online banking, mobile banking.

### **Cathay Bank's Products and Services:**

- |                               |                         |
|-------------------------------|-------------------------|
| - Deposit                     | - Remittance            |
| - Credit Facilities           | - Trade Finance         |
| - Personal Credit/Debit Cards | - Business Credit Cards |
| - Online Banking              | - Merchant Service      |
| - Payment Gateway Service     | - International Trade   |
| - Payroll Service             | - Real Estate Escrow    |

## Chief (Cambodia) Commercial Bank Plc



**NG Siu Mui, Fion**

Director  
Member, Risk Management  
Committee Member, Internal  
Audit Committee Member,  
Human Resources Committee



**YE Haiya, Michael**

Director  
Member, Risk Management  
Committee Member, Internal  
Audit Committee Member,  
Human Resources Committee



**Oknha Dr. Soeung Morarith**

Chief Executive Officer

Chief Bank received its license from the National Bank of Cambodia on 05 December 2013, permitting the Bank to carry out specialized bank businesses in Cambodia. Thanks to the continued success of Chief Cambodia) Specialized Bank operations over the past years, on 05 June 2018 it has successfully been upgraded under License To Carry Out Banking Operation N°: B43 to Chief (Cambodia) Commercial Bank Plc. with registered capital until USD75 million.

Chief (Cambodia) Commercial Bank Plc has been committed to being the most innovative, conservative and efficient foreign bank which renders full support to Cambodia's four pillars of economic growth drivers: garment exports, tourism, agriculture and real estates. Chief Bank provides first-class loan products and services such as various Deposit Account, Individual Loan, Commercial Loan and Trade Services and so on with attractive and innovative features which are best suited to its clients in Cambodia – a small Southeast Asian country that has enjoyed high economic growth rates over the longest period in the recorded history without overheating, thanks largely to both political and macroeconomic stability.

Chief (Cambodia) Commercial Bank Plc is young but dynamic, utilizing a business model which is customized and best suited to needs of clients in Cambodia and the region who seek investment opportunities in the Kingdom.

### Chief Bank's Services:

|                 |   |
|-----------------|---|
| E-Banking       | Cash Management                         |
| Credits         | Trade Finance                           |
| Deposits        | Financial Lease                         |
| Funds Transfers | Referral Support Life Assurance Service |





## Chip Mong Commercial Bank Plc.



**John Charles BELL**  
President



**Rachana LAY**  
Senior Vice President



**Sokleng HONG**  
Senior Vice President

Chip Mong Commercial Bank Plc. was founded in 2019 and it now present in Phnom Penh area as well as in some provinces. During these past years of operation, we offer an array of well-designed financial solutions with strong commitments to help customers grow financially. Chip Mong Commercial Bank Plc. provides a personalized banking experience with a comprehensive understanding of industry, market, and business needs. Today, we offer the entire spectrum of services to customers segments covering our main product like Retail Banking which include Home Loan, Personal Laon, SME Laon, Chum Nuonh and Premier. Another main product that we offer to empower the business growth is Business Banking which also include Term Loan, Revolving Term Loan, Overdraft, Business Account, Term Deposit, Payday Account and Preferred Account. Chip Mong Commercial Bank Plc. has an effective and well-synchronized professional team that is committed to maintaining and improving our performance in banking sector and just a little over year, we have operated 11 branches, 31 ATMs, 1,180 merchants, 129 agents.

### Chip Mong Bank's Services:

- Credits
- Deposits
- Payroll
- Cash In & Out
- Mobile top up
- Funds Transfers
- Bill payment
- Merchant payment via QR code

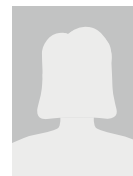
As part of Chip Mong Group's successful footprint since 1982, at Chip Mong Commercial Bank Plc. we aim to be the most trusted bank in the country with innovative solutions through technology advancement, fast service, and close to our retail and business customers.

**CIMB Bank PLC****Bun Yin**

Chief Executive Officer and  
Vice Chairman of ABC

**Ly Sophea**

Head, Legal and  
Company Secretarial

**Douk Maly Motta**

Secretary

CIMB Bank PLC was established in Cambodia on 19 November 2010 with the opening of a commercial banking branch in the heart of Phnom Penh. Today, the Bank operates 14 branches (including headquarter) across five major cities.

We currently serve more than 35,000 individual and corporate customers. In response to growing demand from our customers across Cambodia, the Bank offers a wide range of banking products and services including consumer, commercial and corporate & transaction banking.

As of November 2021, the Bank employed over 450 employees with diverse experience and expertise in the banking and financial industry. CIMB Bank PLC is committed to building a strong and sustainable financial future for our customers. We pride ourselves on being not only a financial services provider, but also a true business partner to assist customers in making the right financial and investment decisions. CIMB Bank PLC is a Cambodian subsidiary of CIMB Group.

**CIMB Bank's Services:****Individual**

- Savings Account
- Junior Saver Account
- Fixed Deposit
- Current Account Preferred
- Mortgage with sub products such as Home Loan, Home Equity and Home Investment Home
- Auto Loan
- Personal Loan
- ATM, CDM, CDT
- ATM Regional Link
- VISA Gold Credit Card
- VISA Platinum Preferred Credit Card

**Business**

- Term Loan
- Overdraft
- Revolving Credit
- Bank Guarantee
- Letter of Credit
- Trade Finance
- Current Account
- Fixed Deposit
- Foreign Currency Account
- Escrow Account
- Foreign Exchange
- Internet Banking
- Corporate Mobile Banking App
- Telegraphic Transfer
- Cash Management such as Bulk Cash Collection, Bulk Payment and Payroll

CIMB Group is present in all 10 ASEAN nations (Cambodia, Malaysia, Indonesia, Singapore, Thailand, Brunei, Vietnam, Myanmar, Laos and Philippines). Beyond ASEAN, the Group has market presence in China, Hong Kong, India, Sri Lanka, the US and UK.

Address HeadQuarter: No 20A/B, Preah Norodom Boulevard Corner of Street 118, Phnom Penh

Phone Number: +85523 988 388

Fax: +85523 988 099

Email: [customercare@cimb.com.kh](mailto:customercare@cimb.com.kh)

## DGB Bank Plc.



**Oul Dethsokhom**  
Chief Executive Officer



**Kim Ki Cheol**  
Chief Strategic Planning  
Officer (CSO)



**Lee Byung Hwi**  
Head Of Internal  
Audit (HIA)

DGB Bank Plc. (“the Bank”) formerly known as Cam Capital Specialized Bank Plc. is a public limited company which is recognized under the Cambodia law and has received an indefinite license as Financial Institution in December 2009.

On 17 February 2010, the Company received an indefinite license from the National Bank of Cambodia to conduct business as a Micro-Finance Institution. On 28 February 2012, the Company obtained approval from the National Bank of Cambodia (“NBC”) to change its legal name from the Cam Capital Co., Ltd to be Cam Capital Plc. On 1 August 2013, the Company received approval from the National Bank of Cambodia to upgrade to a specialized banking institution and change its legal name to Cam Capital Specialized Bank Plc.

On 19 October 2017, the Bank entered into share sale and purchase agreement to sell 100% of shareholding to Daegu Bank, a bank incorporated in Daegu, the Republic of Korea.

On 28 December 2017, the Bank obtained an approval from the NBC to change the Bank’s shareholder to Daegu Bank and to change the operating name from Cam Capital Specialized Bank Plc. to DGB Specialized Bank Plc. The amendment of the Memorandum and Articles of Association were endorsed by the Ministry of Commerce on 25 January 2018.

On 30 September 2020, the Bank obtained an approval from the NBC as the request of DGB Specialized Bank to be a Commercial Bank named as DGB Bank Plc.

### DGB Bank's Services:

|           |                 |
|-----------|-----------------|
| E-Banking | Cash Management |
| Credits   | Deposits        |
| Deposits  | Funds Transfers |

DGB Bank Plc. is the first bank to provide a happy money to customers. The Bank also serve the soft drink to all kinds of Customer. DGB Bank Plc. is the Bank in Cambodia which has a majority shareholding by a Korean country.

## First Commercial Bank



**Chien Chih Kuang**  
SVP & General Manager



**Lin Chih Hsin**  
SAVP & Manager



**Liu Kuo Cheng**  
AVP & Manager

At the end of 2020, First Commercial Bank's capital was over USD90 billion. In terms of total assets and Tier 1 capital, it ranked among the world's top 300 banks. It currently has approximately 8,000+ employees and 187 domestic branches. Overseas there are 40 global networks, 29 branches (including sub-branches), 3 representative offices, and 1 subsidiary with 7 branches. In major international metropolitan areas and financial centers to provide a full range of service and satisfy the operating need of overseas customers.

Phnom Penh Branch was established on 25 Sep. 1998. It was issued permanent banking license by National Bank of Cambodia on 28 Nov. 2006. In April 2008, it was relocated to the Norodom Boulevard to offer the customers convenient financial services such as deposits, loans, import/export trade service, and remittance. After more than 21 years of deep plowing in local area, we are now have US\$180 million capital and nine Sub-branches (170 employees in total) that strengthen our service network in Cambodia.

### First Commercial Bank's Services:

- Deposits
- Money exchange
- Provide short and long-term loans
- Outward and inward remittances
- Issue letters of credit
- Bank guarantee
- Import and export
- Witness in buying and selling property
- Syndicate loan
- E-banking Service, Internet Banking
- FAST System

First Commercial Bank Phnom Penh Branch is providing excellent and efficient services, good communication, and honesty to every client and person.

## Foreign Trade Bank of Cambodia (FTB)



**DITH Sochal**

Chief Executive Officer &  
Board Member  
Member of Executive Council  
and Chairman of Sustainable  
Finance Committee of ABC



**NUON Borany**

Chief Operation  
Officer



**MEAN Channarith**

Chief Business Officer  
Member of Risk Committee  
of ABC



**OK Seiha**

Chief Finance Officer  
Member of Private Sector  
Working Group (PSWG-E)  
of ABC

Foreign Trade Bank of Cambodia (FTB) has been established since 1979 as a department under the National Bank of Cambodia. In 2005, FTB got privatised and changed from a state-owned to a commercial bank operating as a joint venture between the state (Ministry of Economy and Finance) and private enterprises. At the end of 2021, FTB has 520 employees and total assets of \$1.75 Billion with 16 branches operating in Phnom Penh and 5 key provinces including Sihanouk Ville, Siem Reap, Battambang, Kompong Cham and Kandal.

As the first commercial bank in Cambodia, a truly local bank trusted since 1979, FTB has been a key member of the Association of Banks in Cambodia (ABC) from the beginning. FTB is currently serving as a member of the ABC's Council, as a Chair of the Sustainable Finance Committee, and as a member of some other committees including Private Sector Working Group (PSWG), Financial Inclusion Committee, Risk Management Committee, Education Committee, Payment Committee, and Annual Event Committee.

### FTB has offered wide ranges of products and services:

- Internet Banking
- Mobile Banking
- Currency Swap
- Foreign Exchange
- Bank Guarantee
- Trade Finance
- Letter of Credit
- Loan and Deposit
- Domestic and International Funds Transfers
- Debit and Prepaid Visa Card
- Custom and Tax Payment Service
- Safe Deposit Box
- QR Scan to pay
- Bill payment service
- ATM and POS Service
- VIP Banking Service
- Payroll Service

Address HeadQuarter: Building no. 33 C-D, Street 169, Sangkat Veal Vong, Khan 7 Makara, Phnom Penh, Cambodia.

Phone Number: +855 23 862 111

Email: [info@ftbbank.com](mailto:info@ftbbank.com)



## Hattha Bank Plc.



**Hout Ieng Tong**  
President and CEO



**Doung Chansovichea**  
EVP & Chief of Business  
Officer



**Keo Kimhuth**  
VP & Head of Marketing  
and Research

Hattha Bank Plc. is a leading bank in Cambodia, licensed by National Bank of Cambodia. Having been operating for more than 26 years with various status of NGO, Private Limited Company, FMI and MDI status in the market, with its rapidly success, Hattha Bank has transformed its status from MDI to commercial bank in 2020, and continue providing diversified financial services to individual and SME businesses; and jump into retail consumer financial market and corporate customer in urbanities through its 177 branches nationwide. As of October 2021, Hattha Bank deposit balance was more than at USD 919 million with more than 286,000 deposit accounts, while credit portfolio reached to more than USD 1,560 million with more than 197,000 borrowers.

Hattha Bank is a subsidiary of Bank of Ayudhya (Krungsri), the fifth largest commercial bank in Thailand, and a member of MUFG Bank, the Japan's largest banking group, and one of the largest and most diversified financial groups in the world.

### Hattha Bank's Services:

- Credits
- Deposit
- Mobile Banking
- ATM Service
- Bill Payment
- Money Transfer
- Payroll
- Other financial service

Head Quarter: Building 606, Street 271, Sangkat Boeng Tumpun 1, Khan Meanchey, Phnom Penh

Phone Number: (+855) 23 999 266

Email: [info@hatthabank.com](mailto:info@hatthabank.com)



## HENG HE (CAMBODDIA) COMMERCIAL BANK PLC



**Wong Ling Chung**  
Chief Executive Officer  
ABC: Annual Event  
Committee Member



**Khor Lai Seng**  
Senior Executive Vice-President  
ABC: Risk Committee Member



**Samrit Doeun**  
Executive Vice-President  
ABC: Annual Event  
Committee Member

Since February 01, 2021, HH Bank has been granted the license by the National Bank of Cambodia to operate as a full commercial bank with the official name Heng He (Cambodia) Commercial Bank Plc. HH Bank focuses on providing best customer service, combining innovation, and technology into its products and services as part of core values in the vision to become one among the leading commercial banks in Cambodia in the future for a better tomorrow together.

The license has enabled HH Bank to operate full financial services. However, current service providing are:

- Loans
- Deposits
- Overdraft
- Credit Line



**Terrence Teoh Yih Min**  
MD/ CEO



**Chhuon Chanreasey**  
Head of Business and  
Corporate Banking



**Matthew John Roland Wells**  
Head of Operations and Technology

Hong Leong Bank (Cambodia) PLC (“HLBCAM”) is a wholly-owned subsidiary of Hong Leong Bank Berhad (“HLB”) – a public listed company on Bursa Malaysia and a member of the Hong Leong Group (“the Group”), headquartered in Kuala Lumpur, Malaysia. HLBCAM received its operating license from the National Bank of Cambodia (“NBC”) on 28 June 2013 and launched its first banking operations in Phnom Penh on 23 August 2013, allowing it to serve businesses and consumers in Cambodia.

Building on strong entrepreneurial roots and its firm foundation of values, the Bank reaches out to its customers in Cambodia through its inaugural head office branch and Priority Banking lounge, strategically located in the heart of Phnom Penh. Today, the Bank operates 7 branches, 11 Automated Teller Machines (“ATM”) and 4 Cash Deposit Machines (“CDM”) locally as well as electronic channels which include self-service terminals, Hong Leong Call Centre, Hong Leong Internet Banking and, Mobile Banking.

HLBCAM has, over the years, stepped up its efforts and will continue to focus on digitalisation through continuous optimisation and integration of electronic and digital facilities and processes, to enhance the banking journey of its customers.

**HLBCAM’s products and services includes:**

- Deposit Products (CASA and FD)
- Transaction Banking
- Priority Banking Services
- Mortgage Loan
- Auto Loan
- Term Loan
- Overdraft
- Trade Finance Products and Services (Bank Guarantee, Letter of Credit etc.)
- Current Account Bearing and Non Bearing Interest
- Foreign Currency Products and Services
- Local and International Funds Transfer
- Hong Leong Connect (personal internet and mobile banking)
- Hong Leong Connect First (SME & Corporate internet and mobile banking)
- Hong Leong QR Pay
- SME Products

HLBCAM inherits the strength of its parent company, HLB, a leading financial services provider in Malaysia that has a heritage of more than 100 years. HLBCAM constantly looks for ways to drive rapid and continuous improvements in Cambodia to ensure we remain competitive and relevant in an increasing digital and mobile driven environment. HLBCAM’s primary customer focus are established SME and commercial corporate customers, high net worth individuals, affluent and emerging affluent as well as tech-savvy young professionals.

Address: Head Office and Phnom Penh Main Branch

No. 28, Samdech Pan Avenue (St.214), Sangkat Boeung Raing, Khan Daun Penh, Phnom Penh

Phone Number: +855 23 999 711

Fax: +855 23 998 494

Email: [info@hlbkh.hongleong.com](mailto:info@hlbkh.hongleong.com)





**Lin Shiqiang**  
President



**Deng Yan**  
Executive Vice-President

Industrial and Commercial Bank of China Limited was established on 1<sup>st</sup> January 1984. On 08<sup>th</sup> November 2011, the Branch of Industrial and Commercial Bank of China Limited AKA ICBC Limited Phnom Penh Branch obtained commercial banking license from the National Bank of Cambodia to conduct all range of banking businesses.

On 30<sup>th</sup> November 2011, ICBC Limited Phnom Penh Branch held the Grand Opening Ceremony and officially commenced its business in Cambodia with aims at the clientele for wholesale banking business and has the mission of promoting the ICBC brand in Cambodia to the image of a global leading bank with the best profitability, performance, and prestige.

**ICBC Bank's Services:**

- |                                   |                             |
|-----------------------------------|-----------------------------|
| - Inter-bank Lending/Placement    | - Foreign Exchange          |
| - Corporate Loan                  | - FX Derivative             |
| - Personal Mortgage Loan          | - Deposit/withdrawal        |
| - Dual Currency Debit/Credit Card | - Worldwide Funds Transfers |
| - Acquiring Business              | - Union Pay Settlement      |
| - Online-Banking                  | - Trade Finance             |

ICBC is the largest commercial bank in China as well as one of the largest capitalizations in the world, and the Phnom Penh Branch, we are focusing on wholesale banking business in Cambodia.

## J Trust Royal Bank



**Toru Myochin**  
Chief Executive Officer



**Makoto Kurokawa**  
Deputy Chief Executive  
Officer



**Saly LOR**  
Chief Operating Officer

Commencing our operations in August of 2019 under our new name, J Trust Royal Bank, we are formerly known as ANZ Royal Bank – one of the country’s leading foreign banks, deeply rooted in the Kingdom. Have been serving Cambodians for more than 16 years, we offer a wide range of financial solutions to suit personal, business and corporates’ banking needs which are available at 16 branches across the country.

J Trust Royal is a joint venture between J Trust Co.,Ltd., a Japanese diversified financial holding company listed on the Tokyo Stock Exchange, and the Royal Group of Companies, one of Cambodia’s largest conglomerates.

J Trust Royal Bank has been a member of ABC since 2005, and is currently represented in numerous ABC working groups, including the Compliance, Sustainable Finance, Education and Financial Inclusion committee.

### J Trust Royal Bank’s Services:

- Personal Banking
  - Deposits (Current Account, Savings & Term Deposit)
  - Loans (Mortgage and Personal Loan)
  - Cards (Visa Credit and Debit Card)
  - Internet and Mobile Banking
  - ATM
  - Remittance
- Business Banking
  - Business Cheque Account/Cash Management Account
  - Business Loan
  - Payroll Service
  - Remittance
  - Internet Banking – JTR Connect
- Corporate & Transaction Banking
  - Business Cheque Account / Cash Management Account
  - Overdraft & Term Loan
  - Payroll Service
  - Remittance (Local and International Funds Transfer)
  - Trade Finance, Letter of Credit, Standby Letter of Credit & Bank Guarantee
  - Corporate Internet Banking Platform – JTR Connect
- Markets
  - FX Value Sameday/Spot (in EUR, GBP, AUD, NZD, JPY, CNY, CHF, CAD, SGD, HKD, THB, KHR)
  - FX Swap (USD/KHR)
  - Corporate KHR Tax Payment Service
  - Foreign Currency Account
  - FI Lending

J Trust Royal Bank is the first bank in Cambodia to introduce the new Vertical Debit and Credit card design.

Address HeadQuarter: #20 FE-Eo, Kramoun Sar & Corner of Street 67, Sangkat Phsar Thmey I, Khan Daun Penh, Phnom Penh, Cambodia P.O. Box 624  
Phone Number : +855 (0) 23 999 000  
Email: [CambodiaCallCentre@jtrustroyal.com](mailto:CambodiaCallCentre@jtrustroyal.com)

**KB KOOKMIN BANK CAMBODIA PLC.**


**Jang Yong Jae**  
Chief Executive Officer



**Ahn Ki Young**  
Chief Financial Officer



**Kim Dalhai**  
Chief Operation Officer

KB KOOKMIN BANK CAMBODIA PLC. has presented in Cambodia financial market since May 2009. Along last eleven years. The number of customers has been increasing from year to year both Individual and corporate. Business operation location has been expanded closer to customers as well as service quality has been conveniently improved. The bank had started with the establishment of the 1<sup>st</sup> branch (Toul Kork Branch) in 2013, opened the 2<sup>nd</sup>, 3<sup>rd</sup> branches (Toul Tompong, Tuek Thla Branch) in 2017 and the new 4<sup>th</sup>, 5<sup>th</sup> branches (Stueng Meanchey, Chbar Ampov Branch) in 2018. Since, 2020 opened the 6<sup>th</sup>, 7<sup>th</sup> Branches (Chraoy Chongvar, Chaom Chau Branch) there are eight offline networks including Head Office and the bank is actively serving the customers currently with more than two hundred thirty staffs. In addition, by launching mobile app “Liiv KB Cambodia” with various financial services which is enable to Cash-In/Out, Transfer funds, Phone Top-Up, Payment by QR code and apply for loan and deposit, the bank has pioneered an on-line network channel that can overcome the limitations of off-line networks. Moreover, through the reorganization of the loan sales-oriented organization and new loan products (Workers loan, MFI loan, Housing loan and unsecured loan for professionals) have been continuously introduced from 2016.

**Kookmin Bank's Services:**

|                |                         |                          |
|----------------|-------------------------|--------------------------|
| Business Loan  | Local Remittent         | Open Account             |
| Home Loan      | International Remittent | Deposit & Withdraw       |
| Smart Loan     | Deposit/ withdraw       | Bank Confirmation Letter |
| Car Loan       | Letter of Credit        | Liiv                     |
| Overdraft Loan | Check                   |                          |

Kookmin Bank Cambodia PLC, doesn't operate for profit performance only; Kookmin Bank Cambodia had actively participated in supporting life quality of human through the Corporate Social Responsibility both financial and emotional.



## Krung Thai Bank Pcl.



**Watcharapong Sompong**  
AVP Senior Overseas Branch  
Officer



**Suriyong Rukmae**  
Senior Overseas  
Branch Manager



**Ly Senghay**  
Chief Compliance  
Officer



**Ly Bopha**  
Senior Accountant

Krung Thai Bank Pcl., Phnom Penh Branch was founded in May 19, 1992 and is now present in 2 branches in Phnom Penh and Siem Reap with Head Office in Thailand.

### Krung Thai Bank's Services:

Credits  
Deposits

Trade Finance  
Funds Transfers

Krung Thai Bank Pcl., have a stable position because it is a bank that is maintained by the Thai government. It is one of the 5 largest banks in Thailand with good performance.

Address HeadQuarter: 149, Street 215, Sangkat Phsar Depo 1, Khan Toul Kok, Phnom Penh 120401  
Phone Number: +855 (23) 882-959  
Fax: +855 (23) 883-719  
Email: [br.phnompenh@krungthai.com](mailto:br.phnompenh@krungthai.com)



## Maybank (Cambodia) Plc.



**Dato' Mohd Hanif Suadi**  
Chief Executive Officer



**Rath Sophoan**  
Deputy Chief Executive  
Officer/Head, Community  
Financial Services



**Qazreen Chan Abdullah**  
Head, Corporate Affairs &  
Communications/Head,  
Human Capital, Indochina

Maybank currently operates in over 2,600 branches across 18 countries including all 10 ASEAN countries. It is among Cambodia's top banks by assets which was established in Phnom Penh in 1993 and has since grown from a single branch set up to become a locally incorporated bank in 2012. Maybank offers the full range of financial services ranging from corporate, commercial and consumer banking as well as internet and mobile banking. It operates in the main city of Phnom Penh and in most of the major provinces in Cambodia with a network of 21 branches.

### Maybank's product & service range

- Deposits
- Loans
- Remittance & FX
- Debit Card
- Internet Banking & Mobile App
- ATMs & SRMs
- POS Terminal
- Trade Finance
- Cash Management Solutions

### Interesting Facts about Maybank:

- Maybank has presence in all ten ASEAN countries.
- Maybank Cambodia offers the first-in-market personalized debit card – Maybank Visa Debit Picture Card.
- Maybank Cambodia is an exclusive American Express (AMEX) merchant acquirer in Cambodia.
- Maybank is chosen as the first international bank to enter into a real-time funds transfer service-through Bakong between Malaysia and Cambodia with the National Bank of Cambodia.
- Maybank is the only bank in Cambodia that offers 26 currencies against USD including exotic currencies.
- Maybank offers best-in-class Maybank2u online banking and mobile app for individuals and Maybank2e cash management solution for business owners.
- Etiqa, the insurance arm of our Maybank Group, and a leading ASEAN insurer, is now in Cambodia, offering both Life Insurance and General Insurance solutions

Maybank Tower, No.43, Preah Norodom Blvd, Sangkat Phsar Thmey Ti Bei, Khan Daun Penh, Phnom Penh.

Phone Number: +855 23 210 123

Fax: +855 23 210 099

Email: [contactus.mcp@maybank.com](mailto:contactus.mcp@maybank.com)



## MB Bank Plc. Cambodia Branch



**Trinh Duc Cuong**  
Executive Director



**Lam Nguyen Duy Anh**  
Deputy Director



**Kieu Sarang**  
Director of Sub-Branch  
(Ou Russei)

MB Bank is one of the leading Banks in Viet Nam and has extended the operation to Cambodia and Laos over the past 5 years. MB Bank Plc. Cambodia Branch was established in December of 2011. Up to now MB Bank has over 200 branches and transaction offices with Equity Capital of USD 800 millions Total Asset is USD 10 billion. MB Bank stays at the Top 5 of the Commercial Bank in Vietnam.

### MB Bank's Services:

E-Banking

Credits

Deposits

Funds Transfers

Cash Management

Trade Finance

Financial Lease

Referral Support Life Assurance Service

Address: No. 146, Preah Norodom Blvd, Tonle Bassac, Khan Chamkarmon, Phnom Penh, Cambodia.

Tel: (+855) 23 968 686

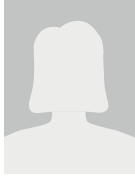
Fax: +855 23 964 567

Email: [mbbank.cam@mbbank.com.vn](mailto:mbbank.cam@mbbank.com.vn)

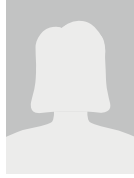
Website: <https://mbbank.com.kh>



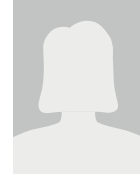
## Mega International Commercial Bank Co., Ltd. Phnom Penh Branch



**Hsu Chu Hung**  
Vice President &  
General Manager



**Srive Sreyleap**  
Deputy Division  
Manager



**Rath Socharya**  
Assistant Division  
Manager

Mega International Commercial Bank Co., Ltd. Phnom Penh Branch (hereafter referred to as “the Branch”) is an overseas branch of Mega International Commercial Bank Co., Ltd. (hereafter referred to as “the Bank”) in Taiwan. Its Head Office total asset of USD122.85billion. The Branch was opened on October 3, 2011 to provide services which are comprised of deposit-taking, loans granting, trade finance, remittance, global E-banking, etc. The mission of the Branch is to be a reliable partner for clients, especially companies under development. We will accomplish the goal by providing quality and easy access financial services to our clients. Besides, we will continue to support more Taiwanese businessmen to invest in Cambodia, encourage local merchants to expand their business and pursue district development.

### Products & Services:

Our main financial instruments including deposit, loan, fund transfer, foreign exchange, trade finance, etc.

#### 1. Deposit

Currently, we have offered current account and saving account in USD and KHR. We also offer term-deposit in USD and KHR for our clients. The period of term deposit ranges from 1 month to 12 months, depends on the needs of clients. Mostly, we are focusing on luring 1 to 3 months short-term deposit, and we plan to increase interest rate of our short term deposit to attract more great investors from Taiwan.

#### 2. Loan

At the present time, we propose two types of loan to our clients, revolving loan and term loan. The maturity of revolving loan facility is only 1 year and term-loan facility is from 1 year to 15 years, depends on financial plan of our clients. We offer high quality of loan facility to attract customers with high credit quality to do business and/or invest in Cambodia.

#### 3. Foreign exchange

We provide both domestic and international Inward & Outward remittance in multi-currencies, mostly in USD. We can also provide currency exchange between USD, KHR and other currencies. Furthermore, we provide foreign currencies exchange service through support of overseas branches of Mega Bank in other countries. We believe it is our competitive advantage.

#### 4. Global E-Banking

Our Global E-Banking has earned good reputation from our customers. Global E-Banking allows our clients to transfer funds more conveniently and safely; customers could authorize more than two persons to perform different functions, such as doing transactions and verifying them.

#### 5. Import and Export Trade Finance

We present the whole and multiple solutions to support importer and exporter to provide the opportunity to bridge the gap between the payment requirements of the sellers and the funding constraint of the buyers. It is a process to ease the pressure on cash flows in international trade. Our products include Import Finance, Export Finance, L/C Negotiation and discounting, forfeiting and factoring etc.



## **Panda Commercial Bank**



**LAN Jian Ping**  
Acting CEO



**SEN Sophea**  
Head of Compliance



**TIA Thomas**  
Head of Institution

Panda Commercial Bank was incorporated on 12 June 2019 by the Ministry of Commerce and licensed on 06 December 2019 by the National Bank of Cambodia. The Bank commenced operations on 28 February 2020 at its main branch in Boeng Keng Kang area and is in the midst of opening four more branches:

- three in Phnom Penh at Toulkork area, on Norodom Blvd., and on Monivong Blvd. and
- one in Sihanoukville at Mittapheap area.

Panda Commercial Bank became a member of The Association of Banks in Cambodia in early year 2020 and is currently represented in both Risk and Sustainable Finance Committees. The Bank is also investing in the Institute of Banking and Finance.

### **Panda Bank's Services:**

- Cash management
- Term deposits
- Funds Transfers
- Credits

Panda Commercial Bank does not deliver foods and is not to be confused with FoodPanda.



**Phillip Bank Plc**

**Chan Mach**  
Chief Executive Officer



**Ong Teong Hoon**  
Director and Shareholder's  
Representative



**Lee Yong Man (Mark)**  
Deputy Chief Executive  
Officer

Phillip Bank Plc was established in Cambodia in 2009 under Hwang DBS and in 2014, Phillip Capital Group bought it over and renamed it as Phillip Bank. We offer a wide range of financial services and products catering to Corporate, SME and Retail customers. The Bank is a member of PhillipCapital Group which is headquartered in Singapore, and established since 1975. The Group offers a full range of quality and innovative services to retail, corporate and institutional customers and currently operates in 15 countries.

NBC and the Ministry of Commerce (MoC) have approved the merger between Phillip Bank Plc and Kredit MFI. With this merger, Phillip Bank Plc has become one of the largest commercial banks in Cambodia in terms of branch network, with more than 80 branches throughout the country.

**Phillip Bank's Services:**

|                  |   |
|------------------|---|
| Internet Banking | Virtual Mastercard                      |
| Credits          | Trade Finance                           |
| Deposits         | Mobile Banking                          |
| Funds Transfers  | Referral Support Life Assurance Service |

Phillip Bank is the only Singaporean-owned commercial bank in Cambodia.



Phnom Penh Commercial Bank



**Baek Jongil**

President of PPCBank and  
Treasurer of ABC



**Nhak Kimsroy**

Senior Vice President,  
PPCBank



**Heng Chantha**

Senior Director, PPCBank

PPCBank is a commercial bank incorporated in 2008. In 2016 was acquired by two South Korean financial groups, JB Financial Group Co.,Ltd and Apro Financial Co.,Ltd.

PPCBank's 2020 net profit was US\$ 16.94 million rose 0.97% compared to 2019. Total deposit was US\$ 807.01 million and total loan US\$ 727.55 million, up 13.58% and 11.30% compared to 2019. In addition, total asset reached US\$ 1,042.57 million, up 10.68% from US\$ 942.24 million in 2019.

PPCBank aims to become top of mind bank for retail sector and SMEs. To do so PPCBank continues to deliver convenience and efficiency in banking activities through digitalization of banking services such as mobile banking app, corporate internet banking solution, smartBiz, mobile teller, and intelligent call center. The bank provides 24/7 customer support via various channels of communication – above mentioned call center, live chats of the website, social media platforms and digital products. PPCBank serves the nation through 23 branches and a network of over 66 ATMs.

#### PPCBank's Services:

|   |                             |                  |
|---|-----------------------------|------------------|
| Deposit                                 | Loan                        | Card Business    |
| POS machine                             | E-banking                   | Payroll          |
| Trade Finance                           | Fund Transfer               | Escrow Agreement |
| Cash Management                         | 3rd Party Alliance Services |                  |
| Referral Support Life Assurance Service |                             |                  |

PPCBank is the first bank that has the own core banking system with is modularity, highest level of monitoring & stability, and operated by PPCBank resources.

Address HeadQuarter: No. 217, Norodom Blvd (street 41), Sangkat Tonle Basak, Khan Chankar Mon, Phnom Penh, Cambodia

Phone Number: +855 23909909

Fax: +855 23999540

Email: [enquiry@ppcb.com.kh](mailto:enquiry@ppcb.com.kh)



## Prince Bank Plc.



**Honn Sorachna**  
Managing Director &  
Chief Executive Officer



**Keo Rosnisay**  
Head, Legal Services and  
Corporate Secretary



**Leng Senglan**  
Chief Operating Officer

Prince Bank Plc. ("the Bank") started its operations in 2015 as a private microfinance institution, and in July 2018 the Bank obtained the commercial banking license granted by the National Bank of Cambodia and has since operated as a full-fledged commercial bank in Cambodia.

With a strong capital base, robust technological capabilities, extensive knowledge of the local market, we are determined to rise the ranks to become a key significant bank in the Kingdom of Cambodia by providing our customers with products and services that meet their personal financial goals and ultimately becoming the financial institution of choice for our target customers.

The Bank strives to contribute to the development and growth of SMEs and individual professionals, and we keep expanding our channels and continuously enhancing our banking products and services for the benefits of our customers.

### Prince Bank's Services:

PRINCE Mobile  
Prince Merchant  
PRINCE eAccount  
Current and Savings Accounts  
Loans  
Credit/Debit Cards  
Payroll Service

PRINCE MobileBiz  
PRINCE Pay  
Trade Finance  
Term Deposits  
Priority Banking  
Funds Transfers (local & international)  
Bancassurance (Referral Model)

## RHB Bank (Cambodia) Plc.



**Wong Kee Poh**  
Country head/Chief  
Executive Officer



**Leong Moon Fei**  
Head of Retail Banking



**Chhim Sareth**  
Head of Operations

Established on 9 July 2008, was registered with the Ministry of Commerce with the registration number of 00001812 and was granted a banking license by the National Bank of Cambodia (“NBC” or “the Central Bank”) on 3 October 2008.

On 31 January 2020, the Bank changed its name to RHB Bank (Cambodia) Plc. The Bank is a wholly owned subsidiary of RHB Bank Berhad, a public limited liability company incorporated in Malaysia, and the ultimate holding company is RHB Banking Group pursuant to the Group Corporate Structure effective from 13 June 2016.

The Bank is a commercial bank and operates under the Cambodian Law on Commercial Enterprises and the regulations of the National Bank of Cambodia (“the Central Bank”).

The registered office of the Bank is currently located at Building of 1<sup>st</sup>, M, 2<sup>nd</sup> and 9<sup>th</sup> Floor, Street 110 Corner Street 93, Phum 3, Sangkat Srah Chak, Khan Doun Penh, Phnom Penh, Cambodia.

### RHB Bank's Services:

- Deposits
  - Current Account
  - Saving Account
  - Fixed Deposits
  - Escrow Account
  - Premier Current Account
- Loan
  - Home Loan
  - Property Loan
  - Working Capital
  - Trade Financing
  - Corporate & Equity
- Other Services
  - ATM
  - Safe Deposit Box
  - Premier Banking Services
- Remittance
  - Telegraphic Money Transfer
  - Banker's Cheque
  - Money Exchange
  - Western Union
- E-Banking
  - RHB NOW Internet Banking & Mobile Banking
  - RHB Reflex Internet Banking & Mobile Banking

We are the fourth largest, fully-integrated financial services group in Malaysia. We are ready to partner you in your quest to grow your wealth and financial independence.

### Address Corporate Head Office :

Level 1<sup>st</sup>, M, 2<sup>nd</sup> and 9<sup>th</sup> Floor, Street 110 Corner Street 93, Phum 3, Sangkat Srah Chak, Khan Doun Penh, Phnom Penh, Cambodia.

Phone Number: 1800-20-8118 / +855 23 992 833

Fax: +855 23 991 822 | 1800 20 8118

Email: [hello@rhbgroup.com](mailto:hello@rhbgroup.com)

Website: [www.rhbgroup.com.kh](http://www.rhbgroup.com.kh)

## Rui Li (Cambodia) Bank Plc.



**Yang Jie**  
 Chief Executive Officer



**Nie Linlong**  
 GM – Finance



**Pech Vannthoeun**  
 GM-Risk Management

Rui Li (Cambodia) Bank Plc. [RLB] is a commercial bank registered and incorporated in the Kingdom of Cambodia. Rui Li (Cambodia) Bank Plc. was incorporated on January 9, 2019 under the Cambodia law and licensed under the regulation of the National Bank of Cambodia.

Rui Li (Cambodia) Bank Plc. received license from the National Bank of Cambodia on October 20, 2020 (re-issued on January 25, 2021 due to change of Office address registration) and officially commenced operation on November 7, 2020.

Rui Li (Cambodia) Bank Plc. became a member of the Association of Banks in Cambodia in 2020.

The Bank principally provides all aspects of banking business and the provision of related financial products and services in the Kingdom of Cambodia.

### Products and Services:

- Digital Banking: e-Banking, Mobile Banking App, ATM
- Loan and Credit Facilities:
  - Personal Loan: SME Loan, Personal Revolving Loan, Housing Loan, Car Loan
  - Corporate Loan: Business Loan, Working Capital Loan, Fixed Asset Loan
- Deposit Products: Saving Deposit, Current Account, Fixed Deposit, Joint Account
- Remittance: Funds Transfer, Trade Finance
- Services: Domestic and International Fund Transfer, Foreign Currency Exchange



**Sacombank (Cambodia) Plc.**



**Nguyen Nhi Thanh**

Vice Chairman cum CEO

Sacombank Cambodia is a leading commercial bank in the Vietnam and continuously growing in Cambodia and Laos with more than 18,000 employees and 566 branches in the region.

The bank first established a presence in Cambodia on 23 June 2009 with opening of its Phnom Penh branch, became the first Vietnamese bank to open its branch in Cambodia. In pioneering the entry into the Cambodia banking sector, Sacombank made a significant contribution in cross-border trade expansion between Cambodia and Vietnam.

After 02 years of operations, Sacombank (Cambodia) Plc., completed local incorporation on 1st October 2011. After the transformation, the bank continuously reforms its operation, cooperates with international strategic partners, develops new products and services to meet the characteristics of local financial market and become a more competitive banking service provider in the kingdom.

Sacombank (Cambodia) Plc., provides a broad range of banking products and services to private individuals, self-employed customers as well as small and medium sized enterprises. These several include:

|   |                 |
|---|-----------------|
| E-Banking                               | Cash Management |
| Credits                                 | Trade Finance   |
| Deposits                                | Funds Transfers |
| Referral Support Life Assurance Service |                 |

Address HeadQuarter: # 60 Preah Norodom Blvd, Sangkat Chey Chumneas, Khan Daun Penh, Phnom Penh, Kingdom of Cambodia.

Phone Number: +855 23 223 422

Fax: +855 23 223 433

Email: [ask-sc@sacombank.com](mailto:ask-sc@sacombank.com)

## Saigon - Hanoi Bank Cambodia Plc.



**Pham Xuan Son**  
Chief Executive Officer



**Khim Chamnap**  
Head of Business  
Department



**Nguyen Dinh Thang**  
Head of Accounting –  
Cashier Department

Saigon - Hanoi Bank Cambodia Plc. ("the Bank") is a private limited liability company which is wholly owned by Saigon - Hanoi Commercial Joint Stock Bank ("Parent bank"), a commercial bank incorporated and registered in Vietnam. The Bank was established and operates in the Kingdom of Cambodia under Banking license No. B35 issued by the National Bank of Cambodia ("NBC") on 25 November 2016 replacing Banking License No. 35 dated 3 February 2012 and the latest registration number 00027013 dated 13 March 2017.

### SHB's Services:

E-Banking  
Credits  
Deposits

Funds Transfers  
Trade Finance

## Sathapana Bank



**FUNG Kai Jin**  
Chief Executive Officer



**CHHIM Sam Ol**  
Head of Legal and Secretariat



**Un Sotheavy**  
Company Secretary

Sathapana Bank is a leading commercial bank in Cambodia, with total assets of over US\$ 2.1 billion and more than 4,000 employees. We have an extensive branch network nationwide with more than 170 branches, 3 Sathapana Premier Banking halls, and more than 250 ATMs. We provide complete banking services such as loans, deposits, iBanking, Mobile Banking, debit & credit cards, domestic and foreign remittances, cross-border fund transfers with SWIFT and Visa B2B Connect, Western Union, trade finance, and other financial services. We offer tax collection services and public service payments with the Ministry of Public Works and Transportation and the Ministry of Labour and Vocational Training. We cooperate with mobile payment providers such as WING, Pi Pay, TrueMoney, Ly Hour Veluy, eMoney, and Bakong to further our customers' convenience. Our partnership with Credit Bureau Cambodia (CBC) conveniently enables our customers to perform financial health checks through Sathapana Mobile.

### Key Products and Services Summary

- Deposits
- Loans (Flexi Lending, Business Instalment Loan with CGCC)
- Mobile Banking
- Internet Banking
- Express Banking/ATMs/CRMs
- Alliance Partners
- Fund Transfers
- Cash Management
- Life Insurance Solutions with Manulife
- Payment Collection for various government bodies and agencies
- Sathapana Pay with KHQR

#### Sathapana Bank Contact Information

Address: Sathapana Tower, No. 63, Preah Norodom Boulevard, Sangkat Phsar Thmei 3, Khan Daun Penh, Phnom Penh

Phone Number: 023/081 999 010

Email: [customercare@sathapana.com.kh](mailto:customercare@sathapana.com.kh)

Website: [www.sathapana.com.kh](http://www.sathapana.com.kh)





## **SBI LY HOUR Bank Plc**



**Uth Soeurng**  
Chief Executive Officer



**Mao Polo**  
Deputy Chief Executive  
Officer



**Aing Bunseng**  
Chief of Staff

SBI LY HOUR Bank Plc has received license from the National Bank of Cambodia on 23<sup>rd</sup> March 2020 and is now present in all 25 provinces nationwide. SBI LY HOUR Bank Plc. is a joint venture between well-known tycoon in Cambodia, Neak Oknha Ly Hour, and SBI Holdings, Inc, headquartered in Tokyo, Japan is currently having 296 companies over 23 countries and regions in the globe.

### **SBI Ly Hour Bank's Services:**

- Credits
- Deposits
- Funds Transfers [local & international]
- Mobile Banking

Address HeadQuarter: building 219, corner street 128 & 169, Sangkat Mittapheap, Khan Prampir Makara, Phnom Penh, Cambodia.

Phone Number: +855 23 980 888

Email: [info@sbiyhbank.com.kh](mailto:info@sbiyhbank.com.kh)

www. [sbiyhbank.com.kh](http://sbiyhbank.com.kh)



# Shinhan Bank

**Shinhan Bank (Cambodia) Plc.**



**Kim Nam Soo**

Current President & CEO  
Member of Board of  
Director



**Kim Choon Ho**

Executive Vice President  
Member of Board of  
Director



**Lee Sanghoon**

Executive Vice President  
Member of Board of  
Director

Shinhan Bank (Cambodia) Plc. "SBC" was established in Phnom Penh, Kingdom of Cambodia (Subsidiary of Shinhan Bank, Korea) in 2007 under the registration No. 00006043 issued by Ministry of Commerce and banking license No. 017 from National Bank of Cambodia "NBC" officially commenced its operations on 15th October 2007.

In 2018, the Bank got an approval on Memorandum and Article of Association for change the bank name from "Shinhan Khmer Bank Plc" to "Shinhan Bank (Cambodia) Plc." and change of the Bank register Address to Vanda Tower, No. 79, Kampuchea Krom Blvd, Sangkat Monourom, Khan Prampir Meakkakra, and Phnom Penh, Cambodia.

## **Products and Services:**

- E-Banking
- Credits
- Deposits
- Trade Finance
- Funds Transfers

Address HeadQuarter: Vanda Tower, No 79, Kampuchea Krom Blvd, Sangkat Monorom, Khan Prampir Makara, Phnom Penh, Cambodia.

Phone Number: +855 23 971 100

Email : [shbc@shinhan.com](mailto:shbc@shinhan.com)

Website : <https://www.shinhan.com.kh/en>



## Small and Medium Enterprise Bank of Cambodia Plc.



**Lim Aun**  
CEO & Board Member



**Neav Sokun**  
Chief Operating Officer



**Voeurng Sarika**  
Company Secretary and  
Manager of legal

SME Bank was officially licensed as a commercial bank by the National Bank of Cambodia (the “NBC”) on the 27<sup>th</sup> February 2020. With the technical and financial guidance of the Ministry of Economy and Finance (the “MEF”) and the supervision of National Bank of Cambodia (NBC), our bank’s strategic intent and direction are primarily coherent with the policies set by the royal Government of Cambodia, assuring a reliable and sustainable banking system to all small and medium enterprise bank of Cambodia.

### SME Bank’s Services:

Term Deposit Accounts  
Current Accounts  
Saving Accounts  
Retirement Accounts  
Junior Savers Accounts  
Escrow Accounts

Cambodia Women Entrepreneurs scheme (CWES)  
Cambodia SME Scheme (CSS)  
Cambodia Digital& Automation (CDAS)  
Provides other commercial banking services  
SME Co-financing Scheme (SCFS)

SME Bank shall recruit independent auditors that are recognized by National Bank of Cambodia to audit annual financial statements

Address HeadQuarter: No. 30, St. Pasteur corner St. Prey Nokor, Sangkat Phsar Thmei Ti Muoy, Khan Doun Penh, Phnom Penh.

Phone Number: +855 96 811 1118

Email: [info@smebankcambodia.com.kh](mailto:info@smebankcambodia.com.kh)



### **Taiwan Cooperative Bank, Phnom Penh Branch**



**Huang Ming Chu**  
General Manager



**Than Chanlinna**  
AVP & HR Manager



**Hot Youee**  
Compliance Manager

Taiwan Cooperative Bank, Phnom Penh Branch was founded in March 28, 2013 and is now present in 6 offices in Phnom Penh and 2 offices in Siem Reap and Sihanouk Ville. 150 bankers are employed with Taiwan Cooperative Bank, Phnom Penh Branch and other sub-branches. The customer base is larger than 2,000 borrowers and 4,000 account holders with total asset size over USD1.3 billion, and loan outstanding balance over USD900 billion. In 2013, Taiwan Cooperative Bank, Phnom Penh Branch became a member of The Association of Banks in Cambodia.

#### **Taiwan Cooperative Bank's Services:**

|                 |   |
|-----------------|---|
| E-Banking       | Cash Management                         |
| Credits         | Trade Finance                           |
| Deposits        | Financial Lease                         |
| Funds Transfers | Referral Support Life Assurance Service |

Address: #171, Preah Norodom Blvd (Corners Street 322) Sangkat Boeng Keng Kang I, Khan Cham Kamorn, Phnom Penh, Cambodia

Tel: + 855 23 430 703

Fax + 855 23 883 991/23 883 992

Website: [www.tcb-bank.com.tw](http://www.tcb-bank.com.tw)

Swift Code : TACBKHPP

## Union Commercial Bank PLC



**Ms. Hun Phalin**  
Senior Manager



**Ms. Chhim Rachna**  
Senior Manager



**Mr. Lun Rachana**  
Manager

Union Commercial Bank PLC was founded on 31 March 1994, and is currently 100%-owned by E.SUN Commercial Bank in Taiwan, R.O.C. As the subsidiary of E.SUN Bank, UCB insists on E.SUN's core values and vision, providing an extraordinary service experience and contributing to Cambodia society. In the future, UCB will keep enhancing financial products, services and innovation and accelerating education and cooperation between multicultural elites for becoming a most distinctive foreign bank in Cambodia.

### Products and Services includes:

- E-Banking
- Credits Card
- Deposits
- Funds Transfers
- Housing
- Trade Finance
- Business Loan



**Chan Kok Choy**

Chief Executive Officer  
ABC: Member of Council  
and Chairman of Risk  
Committee



**Kang Sopheak**

Chief Financial Officer  
ABC: Member of Private  
Sector Working Group



**Ros Dara**

Chief Business Officer  
ABC: Member of Sustainable  
Finance and Financial  
Inclusion Committees

Vattanac Bank is a Cambodian-owned bank founded in 2002 offering a full range of banking services. The Bank now has 29 branches, including 12 in Phnom Penh and another 17 in other Provinces: Siem Reap, Battambang, Kampong Speu, Pursat, Takeo, Kampong Cham, Tboung Khmum (Suong), Kampong Thom, Pailin, Kampong Chhnang, Kratie, Ratanakiri, Preah Vihear, Banteay Meanchey, Prey Veng, Poipet and Oddar Meanchey. Vattanac Bank has 767 staff as at 30 November 2021. The Bank is actively in most Committees under ABC.

## **Vietnam Bank for Agriculture and Rural Development (Agribank)**

Vietnam Bank for Agriculture and Rural Development (Agribank) is the only 100% state-owned commercial bank in Vietnam. Throughout its development, Agribank has always been the largest bank in Vietnam in terms of total assets, operating network and customer base. The bank's market share includes 16% of the total funding sources and outstanding loans that make up Vietnam's banking system as a whole.

Agribank Cambodia Branch is an offshore investment project of Agribank Vietnam under Investment Certificate No: 326/ BKH-DTRNN, issued on March 10, 2010; Decision No.163 / QD-HDQT-TC-CB dated February 23, 2010 of the Board of Directors of Vietnam Bank for Agriculture and Rural Development, about Opening the Branch of Vietnam Bank for Agriculture and Rural Development in Cambodia; First business registration certificate number: 29 issued by Cambodia National Bank on June 23, 2010, head office at 364, Monivong Street, Phnom Penh Capital, project implementation duration: 50 years; Business registration certificate number: MOC-43723495 issued by Cambodian Ministry of Commerce on March 23, 2010.

In 2012, Agribank Cambodia Bank became a member of the Association of Banks in Cambodia and is currently represented in the Compliance as well as Risk Committee.

### **Agribank Cambodia services:**

Credit granting: Loans, guarantees, and related services

Account service

Fund mobilization service

International Payment: LC, TT...

Payment service: Domestic payments, international payments

E-Banking and Card service

In recent years, Agribank Cambodia Branch has supported and advised Cambodian Enterprise and individuals to develop effective business activities; quick and convenient payment connection for Cambodian Enterprises and individuals; Connecting payment transfer from Cambodia to other countries and opposite. In particular, in Vietnam, Agribank has more than 2,000 transaction points to facilities, communes, wards and provinces of Vietnam.



## Wing Bank (Cambodia) Plc



**Han Peng Kwang**  
Chief Executive Officer



**Bunthe Hor**  
Deputy Chief Executive  
Officer



**Sreypoch Heng**  
Compliance Director

Wing Bank (Cambodia) Plc – the bank for every Cambodian – is driven by the vision to provide every Cambodian with convenient access to financial services relevant to, and for the improvement of, their daily lives.

Wing Bank was upgraded from Specialised Bank where it was established more than decade to serve the entire Cambodian population with 100% coverage of the districts in Cambodia through the innovative Wing App, more than 10,000 Wing Cash Xpress agents, over 55,000 merchants, and partnerships with industry giants such as Mastercard, MoneyGram, AliPay, WeChat Pay, Western Union, Visa, and Ria.

Wing Bank provides an array of advanced financial products both for individual and corporate customers including loans, deposits, micro savings, credit referral services, money transfers, utility and insurance payments, supply chain payments, payroll services and even phone top-ups. Wing Bank also offers retail payments via “WingPay”, and also connects with “WingMall” e-commerce platform. Both small and large companies are using Wing’s payroll and disbursement services.

### Products/Services:

Digital Banking Service

Loan

Deposits

Utility and insurance payment

Micro-saving

Local and International Remittance

Payroll service

Retail payment.

Address HeadQuarter: 721 Preah Monivong Blvd, Phnom Penh 12304, Cambodia

Phone Number: 855 23 999 989 | 012 999 489

Email: [carecentre@wingmoney.com](mailto:carecentre@wingmoney.com)





**Woori Bank (Cambodia) Plc.**



**Hong Ju, KIM**  
Chief Executive Officer



**Kwang Hui, KU**  
Chief Operating Support Officer



**Myong Nam, KANG**  
Chief Financial Officer

Woori Bank (Cambodia) Plc. ("WBC") is a family member of Woori Bank Korea, a leading commercial bank in Korea established in 1899. WBC has successfully granted the official approval from National Bank of Cambodia to be a commercial bank in November 2021, and Ministry of Commerce on December 2021.

WBC has been serving financial services and products for more than 30 years to all Cambodian people throughout the country and has committed to make lives better through financial solutions incorporating advanced technology and introducing products and services, which best fit to the needs of WBC's prospective customers.

As of Dec'21, WBC has employed approximately 4000 bankers, and has served nearly 180K borrowers and 330K of depositors. WBC is committed to provide the fastest, the most convenient and the most initiative solutions to every Cambodian people with its existing 138 branch offices and more to come.

**Woori Bank (Cambodia) Plc is providing the financial service as follows:**

- Digital Financial Services: develop the cashless service through Woori Won Mobile for ATM/CSS, Bakong transfer, RFT, KHQR, Bill payment-etc
- Credits: Customer can choose various of credit product like Personal loan, agriculture loan, education loan, Small business loan, Commercial loan-etc
- Deposits: KHR, THB and USD are applicable with various kind of deposit account
- Money Transfers: Inter-Branch transfer, Inter-Bank Transfer, Inward International Remittance Service
- Trade Finance: Issuance of LC, Bank Guarantee-etc.- that helps to facilitate the international business especially import/export business.

Address HeadQuarter: #398, Preah Monivong Blvd., Boeng Keng Kang 1, Khan Boeng Keng Kang, Phnom Penh, Cambodia.  
Phone Number: +855 23 96 3333 | 81 331 333  
Email: [info@wooribank.com.kh](mailto:info@wooribank.com.kh)  
SWIFT Code: HVBKHP



### 3.2 Specialized Banks

Specialized Banks as define in Chapter 1 of the Law on Banking and Finance Institution 1999, legal entities licensed to carry out banking operations as their regular business and in accordance with Article 14 of that law, Specialized Bank must obtain a license from the National Bank of Cambodia (NBC) before starting business.

Before obtaining a license, an applicant must show a minimum registered capital at least equal to a sum fixed by the relevant Prakas issued by the NBC.

Specialized bank locally incorporated shall have a minimum registered capital of at least KHR 60,000,000,000 (sixty billion riel).



## AEON SPECIALIZED BANK (CAMBODIA) PLC.



**Taketo Ando**  
Managing Director



**Junji Noda**  
Executive Director



**Moeuk Chanthoeung**  
Vice President / Accounting &  
Finance and PSWG-E  
committee of ABC

The company was incorporated as a private company limited in Cambodia on 5<sup>th</sup> October 2011 under Registration No. Co. 2380 E/2011, issued by the Ministry of Commerce. On 7<sup>th</sup> October 2011, the Company obtained its license as a micro-finance institution from National Bank of Cambodia. As a microfinance institution, the company was the first to offer unsecured instalment service such as home appliances, motorbike, mobile phone, personal loan, agriculture machinery. On 26<sup>th</sup> October 2015, the Company obtained a specialized bank's license from the National Bank of Cambodia. Since then the Company has transformed into a specialized bank and started issuing Credit Card, AEON Wallet, AEON Card Mobile (m-Visa) as our business expansion. In 2019, AEON Thana Sinsap (Thailand) Pcl., a listed company in Thailand, owns 50% shares of the company while another 50% is owned by AFS Corporation Co., Ltd., a listed company in Japan.

### AEON's services:

- Installment Products including:
  - Car Loan
  - Agriculture Loan
  - Motor Loan
  - General Hire and Purchase
- Personal Loan
- Credit Card and AEON Card Mobile (Scan to Pay)
- Smartphone Application (AEON Wallet)

Our aim is to offer customers' convenient financial services as well as benefits including special privileges at AEON Group shopping mall. The products is "SIMPLE, FAST and CONVINIENT". The customers can use instalment service through our cooperated dealers around the cities and provinces in Cambodia.

## Anco Specialized Bank



**Oknha, Kok An**  
Chairman

Anco Specialized Bank started operation on July 01, 2006 under the management of Oknha, Kok An, Chairman. The main purpose of the bank is to provide loans to company or individuals with small to medium business through lending loan in reasonable interest rate in order to develop national economic Kingdom of Cambodia like other develops countries. In part the bank's purpose is to support the Royal Government of Cambodia policy of poverty reduction.

### Anco SB's services:

- Credit:
  - Business Loans
  - Car Loans
  - Group Insurance Loans
  - Personal Loans
  - Housing Loans



## Angkor Capital Specialized Bank Plc (ACSB)



**PEN Makara**

General Manager & Council  
Member and Chairman of FinTech  
Working Group of ABC



**SIN Vuthy**

Deputy General Manager



**NHEA Keolay**

Senior Manager

Angkor Capital Specialized Bank (ACSB), PLC was incorporated in the Kingdom of Cambodia in February, 2008 under the name and style Angkor Capital Bank. The National Bank of Cambodia granted its banking license on October 23, 2008 and the bank officially opened on November 26, 2008 and it has been converted to be a specialized bank on December 28, 2010.

ACSB has been the first local bank owned by American shareholders and looked forward to bringing a new banking experience to Cambodia. ACSB offers different types of loan products. The Bank is currently headed by Mr. Pen Makara, supported by 19 carefully selected and experienced staff and 2 expat staff. In the new era of industry 4.0, ACSB is seeing themselves to modernize the way we do banking and we are on the path to a breakthrough.

ACSB has also been elected as a Board Member of the Association of Banks in Cambodia (ABC) for many mandates, and also is the Chairman of FinTech Working Group and a member of Sustainable Finance Committee, Risk Committee, Compliance Committee and Payment Committee, National QR Working Group, and ASEAN QR Working Group

### ACSB services:

- Wealth management
- Private banking
- Investment banking
- Loans (from USD 300,000 to 15,000,000 and greater)
- Loans for real estate projects
- Loans for expats
- Investment Consultancy and Joint-venture
- Networks of creditors and investors in Thailand, Hong Kong, Macao, Japan, USA and EU

Banks are normally slow, but ACSB is different. We could close big loans in a matter of a few days, provided all required documents are ready for our due diligence.

While we name our products just a very few, our customers are able to design the products that fit their needs and situations with us, ACSB is very flexible.

ACSB is a specialized bank, but we are able to fund bigger loans than most commercial banks thanks to our partners and parent company, Bridge Capital, LLC, an international investment banking and asset management company.

Address of HQ: #202, Preah Norodom Blvd, Sangkat Tonle Bassac, Khan Chamkarmon, Phnom Penh, Cambodia  
Phone Number: +855 23 993 168  
Email: [info@angkorcapitalbank.com](mailto:info@angkorcapitalbank.com)  
Website: [www.angkorcapitalbank.com](http://www.angkorcapitalbank.com)

**Bridge Specialized Bank PLC**



**Kosal Deno**  
General Manager



**Pen Manita**  
Operation Manager



**Nget Yachhin**  
Finance Manager

Bridge Specialized Bank PLC formerly known as Oxley-WorldBridge Specialized Bank Plc, has been operated since late 2014. For the financial year 2020, we had a net profit of USD371,364 with a total asset of USD16,272,226 and a loan portfolio of USD8,921,038 (net).

The Bank vision are to deliver quality, innovation, flexibility, and affordable financial solution to the community as well as further economic advancement in Cambodia.

In line with the current Shareholders visions, the Bank is committed to create and deliver consistently superior and innovative financial services for its customers and especially focusing on Small and Medium Enterprises. Moreover, we aim to respond the customers' needs and aspirations accountably in accordance with the economic trends and practices. Back in 2015, Bridge Specialized Bank PLC became a member of The Association of Banks in Cambodia and currently is a member as well as working group of respected ABC's committees thereto.

**Bridge Specialized Bank Plc main products are:**

- Housing Loan
- Business Loan
- Car Loan
- Personal Loan

**DAUN PENH Specialized Bank Plc.**



**Rath Sarun**  
Executive Advisor &  
Executive Board Member



**Chhan Ponloeu**  
Chief Executive Officer



**Leang Kimhouth**  
Chief Credit Officer

In late 2018, shareholders of the CAMKO Specialized Bank Plc. entered into Share Sale and Purchase Agreement (100% of the shares) with Daun Penh Land Co., Ltd. The transaction got approval from NBC on 05 June 2018 and ratified amended Memorandum Article of Association “MoA” on 22 October 2018.

The Bank has received approval from the NBC on the request for changing the new name to “Daun Penh Specialized Bank Plc.,” through the license to carry out specialized banking operation No. SB-09 dated April 27th, 2020 and received Certificate of Incorporation as “Daun Penh Specialized Bank Plc.” from the Ministry of Commerce dated July 16th, 2020 under Business Registration No. 00017370.

The Bank is now under the changes of shareholder structure & leadership in order to build a solid foundation to support the growth and expansion plan.

DAUN PENH Specialized Bank Plc. focused on serving MSME, salaryman & self-employed person who needs simple financial solutions for their businesses, housing their families, and improving their living standard at an affordable price with the best customer experiences.

**Current Products/Services:**

- Business Loan
- Housing Loan
- Home Improvement Loan
- Auto Loan
- SME Loan

The Bank is extending the service serving by leveraging distribution channels and innovative technology solutions, especially via digital banking and Fintech solutions. We commit to expanding banking operations through alternative channel networks in many allowable business models in order to provide better customers’ experiences and to expand the outreach.



**Evergrowth (Cambodia) Specialize Bank Plc.**



**Li Jun**  
Vice President



**Phan Samphors**  
Credit Manager



**Phoem Sokchan**  
Credit Officer

Evergrowth (Cambodia) Specialize Bank Plc. was founded in 2018. The bank award incorporation date 12th July 2018 in accordance with article 76 of the Taxation Law date 27th June 2019. EGS Bank received the License from The National Bank of Cambodia on June 2018, and carry out the specialized banking operation with head office at N O 2596, Star City Building B, Phnom Penh. Percentage of loan from 70% to 80% of collateral. We have around 104 loan account holders.

**Current Products/Services:**

Credits  
Cash Management  
Trade Finance



## KB Daeahn Specialized Bank PLC, (KDSB)



**Lee Sang In**  
Chief Executive Officer



**Min Kyeong Ho**  
Chief Marketing Officer



**Shin Jaemin**  
Chief Risk Officer

KB Daeahn Specialized bank PLC, (KDSB) is a joint venture between KB Kookmin Card and Indochina Bank.

KB Kookmin Card is a subsidiary of KB Financial Group, the leading financial group with the largest customer base and the most extensive branch network in South Korea, which is a member of the Dow Jones sustainability indices of NYSE.

Indochina Bank has had a great successful and long experience in Auto Finance in Lao PDR.

Based on its parent companies' successful and long experience in Finance and its new innovation, there is no doubt that KDSB is a trusted bank that is able to provide fast and flexible service to the Cambodia credit Market and make a better financial society of Cambodia.

### KDSB's Product:

- Auto Finance
- General Loan
- Card
- Corporate Loan

## MARITIME Specialized Bank Plc. (MSB)



**Okhna Heng Sithy**

Chairman Of the Board of  
Director



**Kong Vara**

Member of Board  
of Director



**Prak Sophorn**

General Manager

MARITIME Specialized Bank Plc. (MSB) was established in 2018 with paid up capital of Khmer Riels 60,000,000,000 (USD15,000,000). We have registered at the Ministry of Commerce on 5 March 2019 with the Certificate of Incorporation No. 00040930 and obtained a license to carry out specialized banking operations issued by the National Bank of Cambodia (NBC) on 19 March 2019. We have also registered at the General Department of Taxation on 10 June 2019. MSB becomes a member of the Association of Banks in Cambodia on 1 September 2019. After obtaining operating license from NBC, MSB had its inauguration on 1 April 2019 at Hotel Sofitel Phnom Penh Phokeethra and started its banking business operations on 1 June 2019.

Currently, MSB's Head Office is located at No. 237E0, Mao Tse Tung Blvd, Sangkat Tuol Svay Prey Ti Muoy, Khan Boeng Keng Kang, Phnom Penh. We are aiming to support the financial sector in Cambodia and also believe we are able to contribute to the sustainability of the national economy. MSB currently provides credit facilities such as Business and Corporate Loan, MFI Loan, SME Loan, Micro Business Loan, Car Loan and Home Loan to qualified borrowers. Our vision is to be one of the most trustworthy financial partners in Cambodia.

### MARITIME's services:

- Business and Corporate Loan
- MFI Loan
- SME Loan
- Micro Business Loan
- Car Loan
- Home Loan

Head Office Address: No. 237E0, Mao Tse Tung Blvd, Sangkat Tuol Svay Prey Ti Muoy, Khan Boeng Keng Kang, Phnom Penh  
Phone Number: +855 (23) 222 169  
Fax: N/A  
Email: [info@maritimebank.com.kh](mailto:info@maritimebank.com.kh)  
Website: [www.maritimebank.com.kh](http://www.maritimebank.com.kh)

## **PHSME Specialized Bank Ltd.**



**Tep Ceda**

General Manager/  
Board Member



**Moeun Chansorn**

Chief Cashier/  
Board Member

PHSME Specialized Bank Ltd. was licensed by the National Bank of Cambodia (NBC) as a Specialized Bank under Prakas B 7-00-05 on 21 March 2001, and started its operations the following month.

Bank's license states that the bank can engage in "Loans to small and medium enterprises, trade, agriculture and small businesses from its capital resources, and offer other cash services related to sector. Through the initiative outlined in its business plan, the action plan put forth by the management team and its well trained staff in the financial institutions, the bank is now positioned itself to play an important role in this sector.

The bank is now in the progress of operation on commercial principles with pure competition to take a leading role in its industry and the bank is looking forward to opening up a branch in other provinces to expand its activities. The respective section in this business plan demonstrates how the bank will be projected during twelve years within its head office and branch.

### **Product & Services:**

Provide the loans to Small and Medium Enterprises (SME).

PHSME Specialized Bank Ltd provided the loans to Small and Medium Enterprise (SME) with low interest rate for businessmen, artisans as well as farmers with fastest services and high confidence.

Address HeadQuarter: #72, Preah Norodom Boulevard, Sangkat Chey Chumneas, Khan Daun Penh, Phnom Penh, Kingdom of Cambodia.

Phone Number: +855 023 219 243/45/46

Email: [info@phsmebank.com](mailto:info@phsmebank.com)

Note: Data in 2020



## **Southern Capital Specialized Bank Plc.**



**Mr. Kun Swee Tiong Andy**  
President & Chief Executive Officer



**Mr. Kun Swee Yi Diaz**  
Executive Vice President



**Ms. Chin Mao**  
Vice President

SCB Bank was founded in 2016 by veteran bankers who have over 20 years of experience in Cambodia banking industry. With our extensive local experience, we understand the challenges and opportunities of business owners and the vitality of the local market and that is why we are in a position to deliver exactly what customers need to transform their financial concerns and goals.

So what sets us apart from the other banking experience? Our skilled team of experienced professionals know well how our customers want to be treated and we provide a high level of personal attention, respect and responsiveness to every individual customer.

### **SCB's product & service range:**

- Credits

Address: No.294 Mao Tse Toung Blvd, Unit 5 - 6 Regency Complex B, Phnom Penh 12306, Kingdom of Cambodia

Phone Number: +855 23226868

Email: [info@scb-bank.com](mailto:info@scb-bank.com)

### III. Representative Offices of Banks

Banks and financial institutions may be locally incorporated in Cambodia or be branch of foreign bank. With prior approval of the supervisory authority, a foreign bank may open an information, liaison or representative in the Kingdom of Cambodia, which office shall not be entitled to carry out banking operations or financial intermediation and canvassing operations.

Such establishments may be locally incorporated or be simple entity, a delegate person, or an office, and shall be so entered in the Trade Registry.

Such office may use the name of the foreign bank they represent.

An authorization is given for a period of two years, which may be renewed once only.



## Export-Import Bank of Thailand (EXIM Thailand)



**Chuphon Sukhsanchaoen**

Chief Representative

Export-Import Bank of Thailand (EXIM Thailand) started its operation in February 1994 as a state-owned Specialized Financial Institution (SFI) under the Ministry of Finance's supervision and Bank of Thailand. The Bank offers both financial and non-financial facilities to promote and support Thai businesses both at home and overseas contributing to national development as well as earning or saving foreign exchange.

### **MARITIME's services:**

|                 |  |
|-----------------|--|
| Trade Finance   | Export Credit Insurance and Investment Insurance |
| Project Finance | Business consulting services                     |

EXIM Thailand's representative office in Phnom Penh will benefit Thai entrepreneurs, particularly SMEs, leveraging on ample business opportunities in Cambodia. The Bank will provide trade and investment information and advice aiming to serve as a key financial mechanism to explore and create new business opportunities for Thai entrepreneurs in parallel to driving social and economic growth of CLMV.

Head office: EXIM Building, 1193 Phaholyothin Road, Phayathai, Bangkok, Thailand 10400.

Phnom Penh Rep. Office: No. 30, BRED Bank Building, 2nd fl., Norodom Blvd., Phsar Thmey 3, Daun Penh, Phnom Penh.

Phone Number: +855 23 999 224, +855 155 77 444

Email: [phnompenhoffice@exim.go.th](mailto:phnompenhoffice@exim.go.th), [chuphons@exim.go.th](mailto:chuphons@exim.go.th)

Website: <http://www.exim.go.th/>



**MUFG Bank. Ltd**



**Satoshi Kamio**  
Managing Director



**Leakhena KE**  
VP, Internal Control &  
Compliance



**Thida CHHIM**  
VP, General  
Administration

MUFG Bank. Ltd was established its Phnom Penh Representative Office in Cambodia in February 2012.

MUFG Bank is Japan's largest and one of the worlds' largest bank, with offices throughout Japan and in 40 other countries. We build long-term relationships with our customers, promote real economic growth, and contribute to orderly capital markets that serve society. The welfare of our customers and employees is always top of mind. As of 31st March, 2018 we have 754 domestic branches, 79 overseas branches and 34,101 staffs globally.

As one of the world's leading financial groups with total assets of approximately \$2.8 trillion (USD)<sup>1</sup>, MUFG (Mitsubishi UFJ Financial Group) offers services in corporate and investment, commercial, and consumer banking, as well as transaction banking, securities, wealth management, and more. We are also listed in the stock exchange market of Tokyo, Nagoya and New York (NYSE ticket: MUFG).

#### **MUFG Bank's services:**

In Cambodia: Representative Office

Globally:

- Corporate Investment Banking:
  - Syndicated Loan
  - Project Finance
  - Acquisition Finance (LBO/MBO/Corporate M&A)
  - Real Estate Finance
  - Green Climate Fund
  - Securitization
  - Asset Based Lending
  - Account Receivable Purchases Programs
  - Supply Chain Finance
- Global Market:
  - FX, money market, capital market trading
  - Research and analysis
- Personal Banking Services for Residents of Japan:
  - Full range of Private banking service
  - Mortgage Loan
- Transaction Banking:
  - Cash Management, Cash pooling service
  - Trade Finance
- Transaction Service for Financial Institutions:
  - JPY Cash Clearing
  - JPY Custody

Address: 15th Floor, Exchange Square Building, Phnom Penh

Phone Number: +855-23-964-321

Fax: +855-23-964-301

Email: [leakhena\\_ke@kh.mufg.jp](mailto:leakhena_ke@kh.mufg.jp)

## Standard Chartered Bank Cambodia Representative Office



**Kimseng SOK**  
Chief Representative

Standard Chartered is a leading international bank, we strive to help people and businesses prosper across Asia, Africa and the Middle East.

Standard Chartered Bank has a Representative Office in Cambodia. We first established an office in Cambodia in 1953 and we were the first foreign bank to re-enter Cambodia after the country was re-opened in 1992. We now operate a Representative Office in Phnom Penh serving financial institutions in Cambodia and inbound clients across our footprint.

Standard Chartered believes passionately in its immediate and longer-term future, and remains fully committed to driving investment, trade and the creation of wealth in Cambodia through correspondent banking.

We offer banking services that help companies to succeed, creating wealth and growth across our markets. Our heritage and values are expressed in our brand promise – Here for good.





## **Sumitomo Mitsui Banking Corporation (SMBC)**



**Mr. Izumi Tanaka**

Chief Representative

Sumitomo Mitsui Banking Corporation (SMBC) Phnom Penh Representative Office was set up in 2012 under National Bank of Cambodia's license and SMBC made Memorandum of Understanding with ACLEDA Bank in the same year. In 2014 SMBC invested in ACLEDA Bank.

### **SMBC's service:**

Market Research

Address HeadQuarter: EXCHANGE SQUARE (7th Floor), Unit 701, No.19 and 20, Street 106,  
Sangkat Wat Phnom, Village 2, Khan Daun Penh, Phnom Penh, Cambodia  
Phone Number: +855 23 964 080  
Fax: +855 23 964 082  
Email: [izumi\\_tanaka@kh.smbc.co.jp](mailto:izumi_tanaka@kh.smbc.co.jp)



## **The Shanghai Commercial & Savings Bank, Ltd. (SCSB)**

The Shanghai Commercial & Savings Bank, Ltd. (SCSB) was established in Shanghai in 1915 with the aspiration “to serve society, to support industry, and to promote international trade.” It is the premier choice for small- and medium-sized enterprises and is recognized for its efficient trade financing and remittance services.

In Cambodia, SCSB has a Representative Office only, but could provide consulting services in all commercial banking products across our global networks.

### **SCSB’s Products & Services:**

- Corporate Banking
- Consumer Banking
- Digital Banking
- Trust & Wealth Management

Address HeadQuarter: 13F, Phnom Penh Tower, No.445, Preah Monivong Blvd., Sangkat Boeung Prolit, Khan 7 Makara, Phnom Penh, Kingdom of Cambodia  
Phone Number: +855 23 964811  
Fax: +855 23 964711  
Email: [Cambodia@scsb.com.tw](mailto:Cambodia@scsb.com.tw)

Note: Data in 2020

## IV. Associations



### The Cambodia Microfinance Association (CMA)

The Cambodia Microfinance Association (CMA) is a professional non-profit organization that ensure every Cambodian received formal financial services in a timely fashion through a sustainable financial service. We can achieve this by facilitating microfinance operators in their operations and to strengthen communication with authorities, national and international donors, creditors and investors.

#### CMA Vision

Cambodia citizen should receive financial services in a timely fashion through a sustainable financial system.

#### CMA Mission

To facilitate microfinance operators in their operations and to strengthen communications with authority, national and international donor, creditors and investors.

#### CMA Services

- Create enabling environment for healthy financial sector
- Provide financial sector insight report, credit market insights (NIX) up to district level
- Provide professional capacity development, training and human resources solutions
- Monitor the financial industry performance
- Liaise the financial industry with regional and international stakeholders
- Promote the use of formal financial service among Cambodians
- Lead financial education campaigns and other cooperate social responsibilities
- Link potential investors to members
- Prevent industry challenges and protect members from potential risks
- Address issues of members

#### CMA Structure

CMA is overseen by 13 Board of Directors who are elected by members every two year. CMA executive secretariat manage daily operation led by Secretary General.

#### CMA Members

Founded in 2002 and formally registered in 2004, CMA has grown for 6 founding members to the microfinance industry body with 120 members including 6 Microfinance Deposit-taking of Institutions, 73 Microfinance non-deposit-taking Institutions, 13 Financial Leasing Institutions, 24 Rural Credit Institutions and 4 banks. Without including data from the 4 banks, the microfinance sector has provided a total credit outstanding of 8.2 billion USD to 2 million households while the total deposit is 4 billion USD from 2.8 million depositors.

## Cambodian Association of Finance and Technology (CAFT)



**Remi Pell**  
 Managing Director  
 - iPay88 Cambodia  
 Chairman of the Board CAFT



**Tomas Pokorny**  
 CEO - Pi Pay Plc.  
 Secretary-General of CAFT



**Frandara Khuon**  
 Chief Strategy Officer  
 - TrueMoney Cambodia  
 Board Treasurer of CAFT

The Cambodian Association of Finance and Technology (CAFT) is an association that is all about collaboration by bridging the gap between all fintech segments, regulators and the community. We as an association advocates to be the one voice for all that is FinTech in Cambodia and aims to provide a network for everyone to connect, learn, share knowledge and nurture the next generation of talent.



**សហគម្មនធនាគារកម្ពុជា**  
**THE ASSOCIATION OF BANKS IN CAMBODIA**

# **KEY MEETINGS AND ACTIVITIES IN 2021**





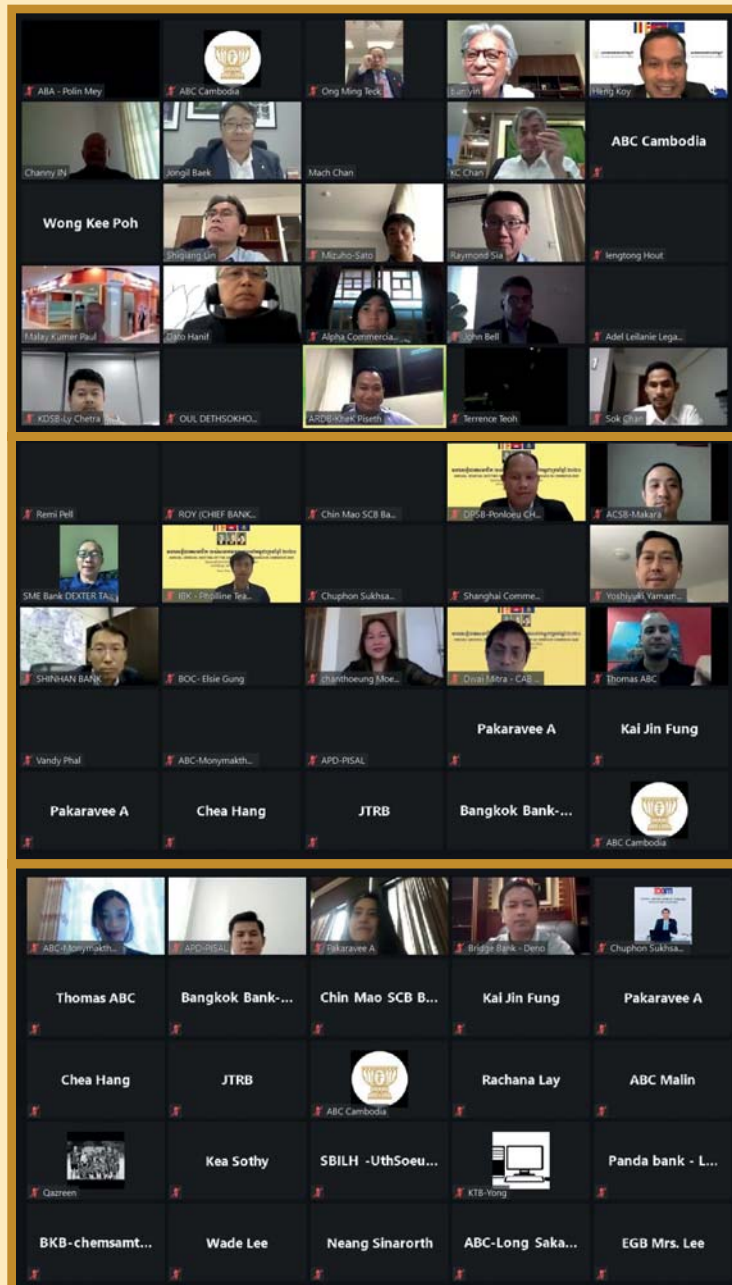
# មហាសន្និបាតសមាជិក របស់សហគមន៍ធនាគារនៅកម្ពុជាប្រចាំឆ្នាំ ២០២០

ANNUAL GENERAL MEETING OF THE ASSOCIATION OF BANKS IN CAMBODIA 2020

ថ្ងៃព្រហស្បតិ៍ ៣រោច ខែពិសាខ ឆ្នាំឆ្លូវ ត្រីស័ក ពស ២៥៦៥

រាជធានីភ្នំពេញ, ថ្ងៃទី២៩ ខែមេសា ឆ្នាំ២០២១

Phnom Penh, 29<sup>th</sup> April 2021



## Key Meetings

### ABC's - PSWG-E & GDT Meeting Discuss on E-filing 5<sup>th</sup> February 2021





## Key Meetings

### IAC Present The New Modal of Bancassurance to Council of ABC and BoD of CMA 10<sup>th</sup> February 2021



## Key Meetings

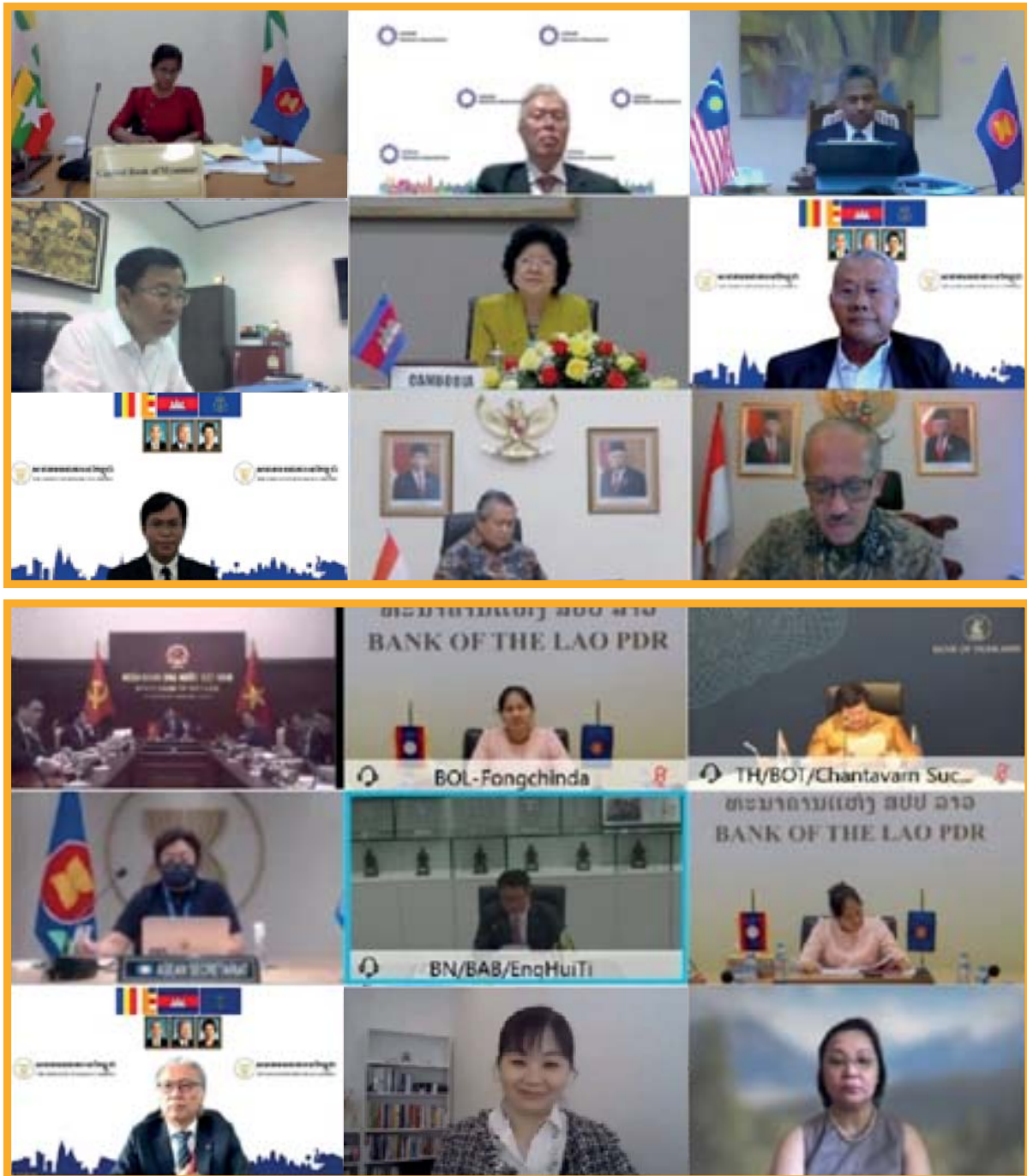
### IAC Present The New Modal of Bancassurance to Council of ABC and BoD of CMA 10<sup>th</sup> February 2021





## Key Meetings

### ASEAN Central Bank Governors and Financial Institutions CEOs Dialogue 29<sup>th</sup> March 2021





## Key Meetings

### ABC, IBF and Hauwei Discussion about Training Program 10<sup>th</sup> June 2021



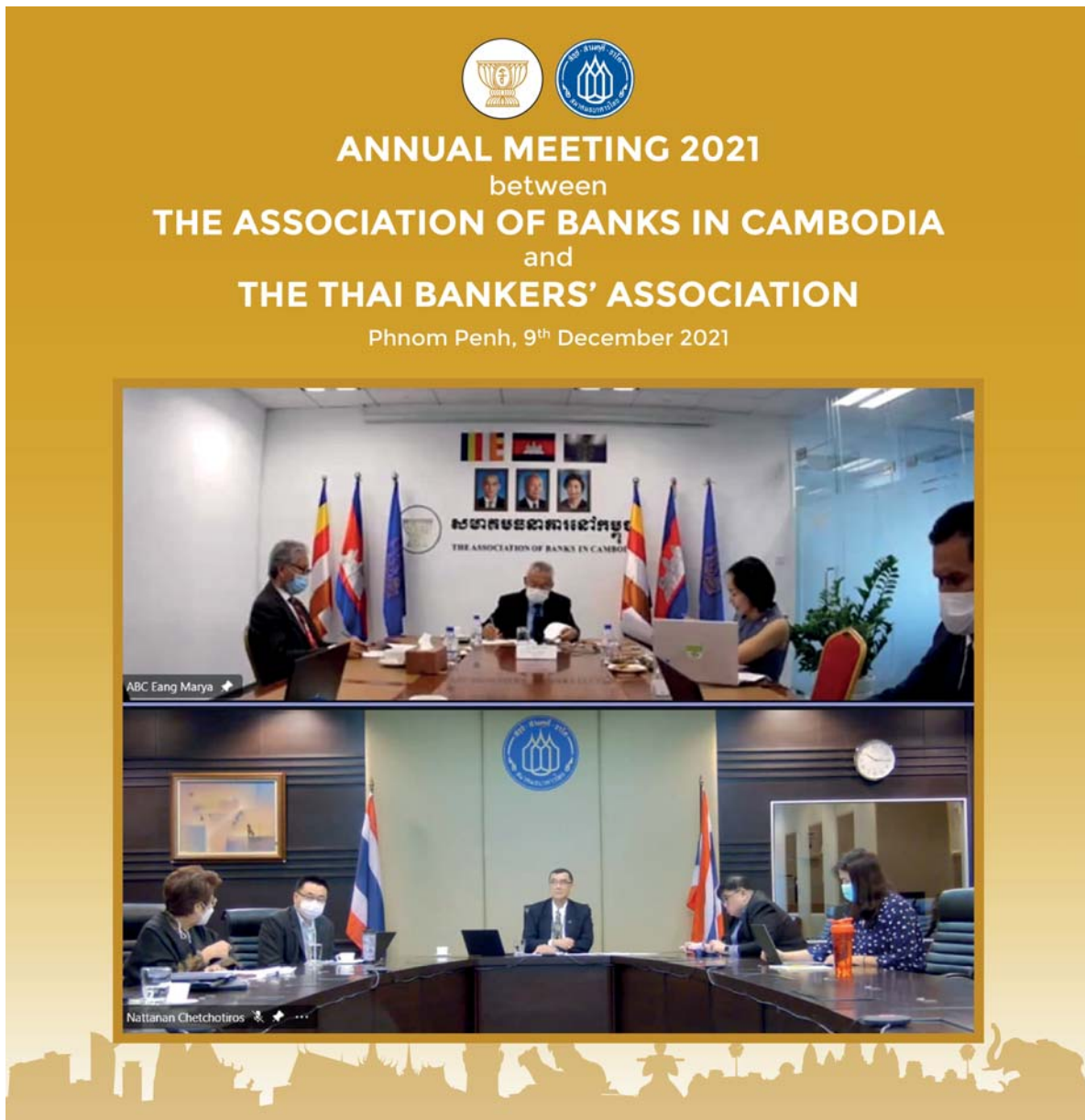
## Key Meetings

### Discussion Meeting Between CCC and ABC Private Sector Working Group “E” 9<sup>th</sup> July 2021





## Key Meetings



## Cambodia FinTech Festival 2021

ORGANIZED BY



**ព្រះរាជាណាចក្រកម្ពុជា**  
 ព្រះរាជអាជ្ញាធរ  
 វិស័យហិរញ្ញវត្ថុ



**សហគមន៍វិស័យហិរញ្ញវត្ថុ**  
 CAMBODIAN ASSOCIATION OF  
 FINANCE & TECHNOLOGY



**សហគមន៍ធនាគារកម្ពុជា**  
 THE ASSOCIATION OF BANKS IN CAMBODIA



**សហគមន៍ប្រព័ន្ធនៃធនាគារ**  
 Cambodia Microfinance Association

**canotech**  
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NOV 2021  
**8-12**



@cambodia.prudential





## CEO Forums





## Sustainable Forums


**សមាគមធនាគារកម្ពុជា**  
 THE ASSOCIATION OF BANKS IN CAMBODIA

### SUSTAINABLE FINANCE FORUM 2021 GREEN FINANCE

Phnom Penh, 22<sup>nd</sup> July 2021










**សមាគមធនាគារកម្ពុជា**  
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### GREEN LOAN DEFINITION FOR CAMBODIA

Phnom Penh, 24<sup>th</sup> August 2021



## Sustainable Forums

 សហគមន៍ធនាគារកម្ពុជា  
THE ASSOCIATION OF BANKS IN CAMBODIA

# SUSTAINABLE FINANCE - ESG REQUIREMENTS


Phnom Penh, 22<sup>nd</sup> September 2021 at 3:30 P.M.

 **IFC** International Finance Corporation  
WORLD BANK GROUP  
Creating Markets, Creating Opportunities

 **USAID**  
FROM THE AMERICAN PEOPLE


 **WCS**





 សហគមន៍ធនាគារកម្ពុជា  
THE ASSOCIATION OF BANKS IN CAMBODIA


# ENVIRONMENTAL SOCIAL AND GOVERNANCE (ESG) FINANCING & CREDIT RATING

Phnom Penh, 28<sup>th</sup> October 2021 at 3:00 P.M.

 **Moody's**

 **USAID**  
FROM THE AMERICAN PEOPLE

 **WCS**





## Workshop & Training




**សិក្ខាសាលាស្តីពី**  
**“មុខងារបើកកាស៊ូរ៉េនៅកម្ពុជា”**

ថ្ងៃព្រហស្បតិ៍ ៨ ឆ្នាំ ខែ ឧសភា ឆ្នាំ ២០២១  
 រាជធានីភ្នំពេញ ថ្ងៃទី០៣ ខែ មិថុនា ឆ្នាំ ២០២១  
 ការប្រជុំបន្តបន្ទាប់

សហការរៀបចំដោយ / Co-Organized by





**WORKSHOP ON**  
**“BANCASSURANCE FUNCTION IN CAMBODIA”**

Phnom Penh, 3<sup>rd</sup> June 2021  
 Virtual Meeting

គាំទ្រដោយ / Supported by















**WORKSHOP ON**  
**“INTRODUCTORY WORKSHOP ON THE GUIDE FOR**  
**INTERIM IMPLEMENTATION OF REVISED LENDING GUIDELINES**  
**TO PREVENT OVER-INDEBTEDNESS”**

Phnom Penh, 29<sup>th</sup> July 2021  
 Virtual Meeting










## Workshop & Training


**សមាគមធនាគារកម្ពុជា**  
 THE ASSOCIATION OF BANKS IN CAMBODIA

# REALIZING THE DIGITAL PROMISE IN FINANCIAL SERVICES WORKSHOP

Phnom Penh, 15<sup>th</sup> September 2021 at 10:00 A.M.




**សមាគមធនាគារកម្ពុជា**  
 THE ASSOCIATION OF BANKS IN CAMBODIA


**USAID** FROM THE AMERICAN PEOPLE  
**WCS**

# GREEN FINANCE PROJECT TRAINING

Phnom Penh, 14<sup>th</sup> October 2021 at 3:00 P.M.





## Workshop & Training

# PUBLIC SEMINAR

## “BENEFITS OF INSURANCE”

Phnom Penh, October 20, 2021



**ORGANIZERS:**



**SUPPORTED BY**



**DIAMOND SPONSORED BY:**



**GOLD SPONSORED BY:**






## WORKSHOP ON


### “SAVING MONEY NOW TO GROW YOUR FUTURE”


Phnom Penh, October 27, 2021



## Memorandum of Understanding



**សមាគមធនាគារនៅកម្ពុជា**  
 THE ASSOCIATION OF BANKS IN CAMBODIA





**សមាគមមីក្រូហិរញ្ញវត្ថុកម្ពុជា**  
 Cambodia Microfinance Association



**សមាគមសហគ្រិននៅកម្ពុជា**  
 YOUNG ENTREPRENEURS ASSOCIATION OF CAMBODIA


ពិធីចុះហត្ថលេខា ស្តីពីកិច្ចព្រមព្រៀងភាពជាដៃគូ  
រវាងសមាគមធនាគារនៅកម្ពុជា សមាគមមីក្រូហិរញ្ញវត្ថុកម្ពុជា និង សមាគមសហគ្រិនវ័យក្មេងកម្ពុជា


MFI/Bank Night











  
 4:00PM-4:20PM  
 15 September 2021

















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 THE ASSOCIATION OF BANKS IN CAMBODIA


**សមាគមមីក្រូហិរញ្ញវត្ថុកម្ពុជា**  
 Cambodia Microfinance Association


**សមាគមសហគ្រិនស្ត្រីកម្ពុជា**  
 CAMBODIA WOMEN ENTREPRENEURS ASSOCIATION

ពិធីចុះហត្ថលេខាលើអនុស្សាវរណៈនៃកិច្ចព្រមព្រៀង  
រវាង សមាគមមីក្រូហិរញ្ញវត្ថុកម្ពុជា សមាគមធនាគារនៅកម្ពុជា និងសមាគមសហគ្រិនស្ត្រីកម្ពុជា









## Memorandum of Understanding



## Social Activities and Corporate Social Responsibility

### The Association of Banks in Cambodia to Join the Royal Government to Combat the COVID-19 Pandemic 6<sup>th</sup> May 2021





## Social Activities and Corporate Social Responsibility

### ABC and Members Donation to Samdech Techo Voluntary Youth Doctor Association (TYDA) 14<sup>th</sup> June 2021



## Social Activities and Corporate Social Responsibility

The Association of Banks in Cambodia (ABC) and Cambodia Microfinance Association (CMA), with the consent of the Royal Government of the Kingdom of Cambodia, launched the COVID-19 Vaccination Campaign for all employees of the financial sector at the ACLEDA Institute of Business  
9<sup>th</sup> April 2021 - 4<sup>th</sup> May 2021





## Bankers' Annual Dinner





## The Election of The Council of The Association of Banks in Cambodia for Term 2022-2023



## **THE ASSOCIATION OF BANKS IN CAMBODIA**

Vattanac Capital Tower, Level 6, Suite 0601, Monivong Blvd,  
Sangkat Wat Phnom, Khan Daun Penh, Phnom Penh, Cambodia

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[www.abc.org.kh](http://www.abc.org.kh)

[www.facebook.com/TheAssociationOfBanksInCambodia](https://www.facebook.com/TheAssociationOfBanksInCambodia)

