



សហគមន៍ធនាគារកម្ពុជា  
THE ASSOCIATION OF BANKS IN CAMBODIA

# ABC Booklet and Members' Directory

## 2019





# Foreword

**Dr. In Channy**

**Chairman**

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

Cambodia is a young economy that has been developing on the basis of a free and open market scheme since the early 1990s.



The banking sector has steadily developed. It has been resilient, stable, and integrated within regional and global markets. Its sound development is crucial to the growth of economic activities and diversification, especially financial integration in the region. Credit has steadily increased and has benefited various sectors of the economy.

Along with robust economic growth, Cambodia's banking sector continues to gradually develop. With this healthy financial intermediation, the National Bank of Cambodia (NBC) in collaboration with the Association of Banks in Cambodia (ABC) has been promoting financial inclusion while also ensuring financial stability.

Higher and better regulation, increased coordination between regulators of partner countries, and a large common commitment in safeguarding financial stability are all necessary to allow harmonious and sustainable growth. These are all objectives that are core elements of the ASEAN Economic Community, particularly the financial integration framework.

It is my hope and expectation that this book will provide an effective experience and reference resource for all of you.

Thank you!



# Table of Contents

<b>Foreword</b> .....	1
<b>1. The Association of Banks in Cambodia</b> .....	3
1.1 About ABC .....	3
1.2 Key Partners .....	5
<b>2. Banking in Cambodia</b> .....	7
2.1 History of Banking in Cambodia .....	7
2.2 Banking Environment .....	9
2.3 Banking Services .....	9
2.4 Impacts of Banking Sector .....	10
<b>3. Institute of Banking and Finance (IBF)</b> .....	11
3.1 Training.....	11
3.2 Development Fund .....	12
<b>4. ABC Members Directory</b> .....	13
4.1 Commercial Banks.....	13
4.2 Specialized Banks .....	96
4.3 Representative Offices of Banks.....	123
4.4 Cambodia Microfinance Association.....	132



# 1. The Association of Banks in Cambodia

## 1.1 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 meets at least once a month 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.

### Our Mission Statement:

The purpose of the Association of Banks in Cambodia is to promote the development of the Cambodian financial system, working in close cooperation with the National Bank of Cambodia (NBC) and serving as a channel of communication between the National Bank, and the banking community to achieve this mission.

### 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 a sound banking structure in Cambodia, in cooperation and consultation with the National Bank of Cambodia, and other Cambodian organizations 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 affecting Members, to 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 cooperation 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, research and training in the aspects of banking so as to upgrade the level of 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 markets and arrangements for sharing credit information amongst the Members of the Association of Banks, if deemed necessary, subject to the approval of the National Bank of Cambodia.
  10. To represent the collective interests of the Members in relations with the National Bank of Cambodia and other government and official bodies including Chambers of Commerce and other business associations, and where 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 Members by making representation in any courts, tribunals or judicial proceedings; provided, however, that the Association will not be a 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 perform all other things, which the Council may consider desirable or necessary in the interests of the Members of the Association.



## 1.2 Key Partners

### National Bank of Cambodia (NBC)

National Bank of Cambodia (NBC) was established in December 23, 1954. After the country gained the independence from French Colony and after the Indochina Printing Institution was closed. Its principal duty is to determine and direct the monetary policy aimed at maintaining price stability. Since the Cambodian economy is currently highly dollarized, the Central Bank is not in a position to play its role of lender-of-last-resort and to implement efficient monetary policy instruments regarding national currency. However, dollarization presents some advantages:

1. It constitutes an incentive to attract foreign direct investments;
2. Dollarization leads to stability and induces an effectively fixed exchange rate; and dollarization has reduced the harmful effects streaming from the financial crisis in Asia.

#### **The other main duties of the Central Bank are:**

1. To formulate, implement and monitor exchange rate policy. It is a market based exchange rate policy in the framework of a liberal exchange system; and
2. To license and supervise banks and financial institutions

The most important role of NBC, was the establishing of local banking system in which the state banks and private banks operated together in the territory of Cambodia. [www.nbc.org.kh](http://www.nbc.org.kh)

### International Finance Corporation (IFC)

International Finance Corporation (IFC) a member of the World Bank Group, is the largest global development institution focused exclusively on the private sector in developing countries.

Established in 1956, IFC is owned by 184 member countries, a group that collectively determines our policies. Our work in more than a 100 developing allows companies and financial institutions in emerging markets to create jobs, generate tax revenues, improve corporate governance and environmental performance, and contribute to their local communities.

IFC's vision is that people should have the opportunity to escape poverty and improve their lives. [www.ifc.org](http://www.ifc.org)



## ASEAN Bankers Association (ABA)

ASEAN Bankers Association (ABA), The ASEAN Bankers Association was founded in 1976. From the original five members, namely Indonesia, Malaysia, Philippines, Singapore and Thailand, it became six when Negara Brunei Darussalam joined as a member in 1984. In 1995, Vietnam was admitted into ASEAN as the seventh member and in May 1999, Cambodia was admitted as the eighth member. In July 2001, Myanmar was admitted as the ninth member. In 2004, Lao Bankers' Association was admitted as the tenth member thus making the constituent membership of the Association complete. [www.aseanbankers.org](http://www.aseanbankers.org)

## Credit Bureau (Cambodia) Co., Ltd (CBC)

Credit Bureau (Cambodia) Co., Ltd (CBC), The (CBC) is the leading provider of information, analytical tools and credit reporting services to organizations and consumers in the Kingdom of Cambodia.

The CBC assists the customers in managing the risk and reward of commercial and financial decisions. Using the comprehensive suite of credit reporting tools, The CBC fosters an understanding of individuals, markets and the Cambodian economy. The CBC helps organizations find, develop and manage customer relationships to make their businesses more profitable.

The CBC promotes greater financial stability by providing accurate real time data to consumers and industry that helps them control the financial aspects of their business. The CBC helps businesses in Cambodia to manage credit risk, prevent fraud and automate decision-making. The CBC also helps individuals in Cambodia to check their credit report to ensure they have access to loans and finance; we also help individual consumers protect themselves against identity theft. [www.creditbureaucambodia.com](http://www.creditbureaucambodia.com)



## 2. Banking in Cambodia

### 2.1 History of Banking in Cambodia

1975: During the rule of Khmer Rouge in Cambodia

- All banks were closed.
- Money was abolished.

1979: End of Khmer Rouge Rule and Transition

- The National Bank of Cambodia (NBC) was established as the central bank.
- The Foreign Trade Bank was to provide commercial banking services.
- Cambodia currency, the Riel, was introduced in 1980.

1992 – 1998: Privately Owned and Foreign Subsidiaries

- Foreign subsidiaries initially required minimum. capital of \$5 million and 15% owned by the NBC.
- By 1998, 32 commercial banks were licensed.

1998 – 2001: Banking Sector Reforms

- Introduced under the new Governor H.E. Chea Chanto.
- Abolishment of required 15% NBC stake in private owned/ foreign banks.
- Classification of financial institutions into three categories: Full Commercial Banks (min. \$13 million paid-up capital), Specialized Banks (min. \$2.5 million paid-up capital), and Licensed/Registered Microfinance Institutions (MFIs).

2002 – 2008: Extension of the Banking Sector

- The Banking Sector Reform process continues.
- The Foreign Trade Bank was privatized.
- New foreign banks arrived particularly from Australia, Korea, and Japan.
- Requirement of \$37.5 million minimum. capital for Commercial Banks by not later than the end of 2010.
- Countermeasures set by NBC against over liquidity given the inflation pressure and the global credit crisis in 2008.
- Became a member of Asia Pacific Group (APG) on Anti-Money Laundering and Combating the Financing of Terrorism.





- Declared the enforcement of the Law on Anti-Money Laundering and Combating the Financing of Terrorism.
- Becoming the 15<sup>th</sup> member of South-east Asia Central Bank (SEACEN).
- 4 local banks initiated to use ATMs and Internet Banking in Cambodia.
- Renovated the Credit Information Sharing system.

## 2009 – 2015: Banking Digitalization

- Launching of mobile banking in the early of 2009.
- Introduced an accommodative monetary policy in early 2009 by reducing the reserve requirement ratio on foreign currency deposit from 16% to 12 %.
- Establishment of Cambodia Financial Intelligence Unit (CAFIU) on Money laundering and combating the financing of terrorism.
- Officially launched the National Payment System in December 2012. The NBC also installed the Client Module system at its headquarters, connecting 38 members banks to the National Payment System at the National Clearing House.
- Developed the “Shared Switch” system to expand the payment system, to support the integration of Banks’ ATMs, and to facilitate the payment by mobile phone and internet.

## 2016 – Present

- Became the 7<sup>th</sup> of 190 countries for “ease of access to loan” by World Bank Doing Business Magazine report, release in the late of 2016.
- Launch of the new payment system, called “FAST Payment” to allow customers to transfer local currency from one bank account to another instantaneously.
- Introduction of the “Online Banking System” with 21 members including 14 commercial banks, 1 specialized bank, and 6 microfinance deposition institution, in 2016.
- A total of 26 hotline numbers were introduced in the capital and all provinces to answer general inquiries from the public regarding financial services.
- Launch of the “Cambodian Shared Switch” and study on gross fast payment system with the potential accessibility of Digital currencies for inter-bank transactions.



## 2.2 Banking Environment

Cambodia is a bank-based economy. Commercial banks are the primary source of funding. The Cambodian banking system is a two-tier system comprising the Central Bank (National Bank of Cambodia), and private sectors such as commercial banks, specialized banks, microfinance institutions, and a number of NGOs involved in rural credit activities.

The key players in Cambodia's banking sector are NBC, 43 commercial banks, 14 specialized banks including one state bank, 5 Representative office of foreign commercial banks, 74 microfinance institutions where 7 are eligible to collect customer deposits, and 15 financial leasing companies. As of December 2018, there were 151 financial institutions operating in Cambodia. By December 2017, the financial institutions reported an outstanding loan balance of \$16.127 billion with the number of borrowers of 2.589 million.

Recent liberal investment regime and open market trade policies have gathered momentum for Cambodia's economic prospects and banks are also enjoying benefits from such strong growth opportunities. The Cambodian banking sector has been improving and growing steadily over the past two decades; yet, it still lacks of financial depth and is being fragmented. To gain more international confidence, significant progresses are necessitated to address structural distortions such as inadequate legal framework for secured transactions, and information asymmetry arising from poor disclosure standards.

## 2.3 Banking Services

As the banking sector's growth continues to accelerate and increase in sophistication, new banking products and services are also developed. Leasing and hire purchase products have been increasingly and prevalently used mainly for consumer goods financing. Both bank centric and mobile banking centric models are operating in Cambodia. Regardless of models or forms, mobile banking businesses are restricted and subject to the regulation and supervision of the National Bank of Cambodia to ensure the protection of customers.

Currently the following banking services are offered:

- Deposits (savings, current and fixed accounts) in KHR, USD, THB, Euro. etc.
- Loans: Commercial, SMEs, Housings, Consumers
- Guarantee Service
- Trustee Service



- Foreign Exchange
- Travelers Cheques
- Trade Finance: Letter of Credit
- Local and international money transfer
- ATM Service
- International Credit Cards

## 2.4 Impacts of Banking Sector

90 percent of Cambodia's financial assets are located in the country's banking system. Last year (2018) the Bank's assets increased by 20.12 percent to approximately USD28.89 billion, equivalent to 131.43 percent of GDP. Credit was concentrated in key economic sectors such as wholesales and retails (30 percent), agriculture (10.40 percent), construction (9.50 percent), residential real estate loan (9.30 percent), and other sector (40.80 percent). At the same time, banks' deposit grew at a rate of 25.11 percent, an increase of 3.29 percentage point from 2016, making total deposit amount stood at USD17.42 billion.

Non-performing loans ratio remained at 2.40 percent in 2017 compared to 2016. The banking industry's Return on Asset (ROA) and Return on Equity (ROE) were 1.54 percent and 8.40 percent, respectively.

Cambodia's banking sector is expanding rapidly. By the end of 2017, the sector has 39 commercial banks, 15 specialized banks, 69 microfinance institutions, seven microfinance deposit-taking institutions, 313 rural credit institutions, six representative offices, 11 financial lease companies, six third party processors, nine payment service providers, one credit bureau company, and 2,478 money changers. In addition, total number of credit and debit cards increased to 74,130 and 1,813,435 cards respectively.

In 2017, banking operations have launched 44 new branches, and 273 new ATM terminals in addition to the existing 1,260 ATM machines.



## 3. Institute of Banking and Finance (IBF)

The Institute of Banking & Finance (IBF) Cambodia (formerly know as CIB) has been set up by ABC, with the assistance from the Mekong Private Sector Development Facility (MPDF), the Asian Development Bank, and the ASEAN Bankers' Association in January 2004. The Institute provides international standard but locally affordable training for ABC's members who comprise of Cambodia's commercial banks, specialized banks, and microfinance institutions.

The institute offers the financial services community a reliable, high-quality resource for professional and management development on both a local and national scale. Its mission is to attract and maintain customers. The belief is that as long as CIB adheres to this maxim, everything will fall into place. Hence, it will strive to improve and progress the development of financial professionals through a series of co-ordinated and tailored programmes so that FIs do not have to experience a mix of high cost or lack of consistent programmes in their quest to develop their staff.

### 3.1 Training

IBF aims to produce internationally capable financial professionals. The core service offered by IBF are focused on bankers training programmes currently. Those training programmes come in different forms:

1. In-house programme
  - Custom-made programme for the requesting bank
  - May be certification or non-certification in nature
2. Public programme
  - Annual structured training programme developed based on results of training needs analysis conducted
  - Scheduled technical and non-technical programme conducted for banking professionals but can be opened to public
  - May be certification or non-certification in nature
3. Certification programme
  - Examination preparatory workshops and tutorials to help candidates determine how and what to study for exam
  - Comprehensive infrastructure and learning materials required
  - Adopt the certification programmes offered by other reputable bodies or conduct joint award in the short term and in the longer run
4. Conference and seminar



- Selected thought leadership session with innovative content, covering trends and topics that intrigue, challenge and inspire the banking professionals
- Conference is oriented to sharing of opinion and thoughts on a chosen subject matter while forum and seminar intends to impart knowledge and skills

All services will be offered in either seminar or training programme format, in both English Language and Khmer.

## 3.2 Development Fund

The Association of Banks in Cambodia (“ABC”) has formed the Development Fund (“DF”) since 01<sup>st</sup> September 2016, the DF has been created in regards to provide the education to support the development of financial services in Cambodia and to reduce the staff poaching in the industry, currently more than 80% of the ABC members join DF membership.

The DF aimed to provide the benefits to Financial Institutions (FIs) as below:

1. Encourage members to train their own staff and not to poach staff from other FIs.
2. Funds from the DF are to be used to subsidize training program and other educational initiatives running by the Institute of Banking & Finance (“IBF”) for the benefit of all FIs and to train new staffs to replace poached staffs.
3. To help build capacity development of Cambodia
4. To help build sustainable financing in Cambodia through
  - a) Develop Financial Literacy Programmes for the general Cambodian community,
  - b) Research initiatives that benefit the majority of banks,
  - c) Provide development funding of banking infrastructure for the benefit of the majority of banks, and
  - d) Scholarship Programmes for outstanding bank employees or students.
5. DF Members will have special price offer for training with IBF over the non-DF Members.



## 4. ABC Members Directory

### 4.1 Commercial Banks



VIETNAM BANK FOR AGRICULTURE AND RURAL DEVELOPMENT



B.I.C BANK



Bangkok Bank



ធនាគារ កម្ពុជា អាស៊ី CAMBODIA ASIA BANK 柬埔寨亚洲银行



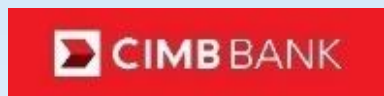
ធនាគារ ប្រៃសណីយ៍កម្ពុជា ភ.ស 柬埔寨邮政銀行 CAMBODIA POST BANK PLC.



ធនាគារកម្ពុជាសាធារណៈ CAMBODIAN PUBLIC BANK 柬埔寨公共銀行



ធនាគារ កាណាឌីយ៉ា 加華銀行 CANADIA BANK



ធនាគារ កាថេ យូណៃតឺត Cathay United Bank



第一銀行 First Bank



ធនាគារអាណាដ្ឋ ជឿហ្វ (ខេមបូឌា) ម.ក. CHIEF BANK

ធនាគារកម្ពុជាពាណិជ្ជ CAMBODIAN COMMERCIAL BANK



FTB ធនាគារពាណិជ្ជកម្មអន្តរជាតិ កម្ពុជា Foreign Trade Bank of Cambodia



សហគមន៍ធនាគារកម្ពុជា  
THE ASSOCIATION OF BANKS IN CAMBODIA





## Advanced Bank of Asia Ltd (ABA)

ABA Bank is one of Cambodia’s leading banking institutions founded in 1996. Today, ABA offers the full spectrum of modern financial services to microbusinesses, SMEs, corporate clients, financial institutions, and individuals through 70+ branches, 550+ self-banking machines, as well as online and mobile banking facilities. 700,000 account holders and 60,000 borrowers are being served by more than 5,500 experienced bankers.

ABA is the third largest bank in Cambodia in terms of assets as well as deposit and loan portfolio. ABA holds the issuer credit rating ‘B’ with **Positive outlook** from S&P Global Ratings. The major shareholder (90%) of ABA is National Bank of Canada (www.nbc.ca).

In August 2019, ABA listed its corporate bonds on Cambodia Securities Exchange (CSX: ABAA22A). ABA Bond became the first corporate offer of debt securities available for retail investors in addition to institutional investors and the first Cambodian bond with international ‘B’ credit rating (S&P).

ABA was named the “Best Bank in Cambodia” in 2015-2019 by major publications – *The Banker*, *Euromoney*, and *Global Finance*.

ធនាគារ សហពាណិជ្ជ ក.អ  
COMMERCIAL BANK PLC.  
合 商 業 銀 行

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

- Term deposits and everyday banking accounts.
- Business loans for entities of any size.
- Debit and credit cards from Visa, Mastercard, and UnionPay.
- ABA Mobile, the full-scale mobile banking application.
- Internet Banking platforms for individuals and businesses.
- PAYWAY online payment gateway for eCommerce.
- Local and international funds transfers.
- Trade Finance facilities.
- Referral support for life insurance from Manulife.
- Large network of cash deposit machines and the second largest network of ATMs.
- 24/7 customer service hotline and online web-chat.
- 12/7 branch network.

### Interesting Fact about ABA:

ABA Bank is the first and only Cambodian commercial bank to have the major financial institution from the North American continent (National Bank of Canada) as its shareholder.







**Name: Madi Akmambet**

**Position: Executive Director,  
Member of the Board of Directors**



**Name: Askhat Azhikhanov**  
**Position: Chief Executive Officer**



**Name: Mey Polin**  
**Position: Chief Business  
Development Officer**

*Head Office 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, Kingdom of Cambodia*

*Phone Number: +855 23225333*

*Fax: +855 23216333*

*Email: [info@ababank.com](mailto:info@ababank.com)*



**ACLEDA Bank Plc.**

ACLEDA was established in January 1993, as a national NGO for micro and small enterprises development and credit by a group of founders. ACLEDA Bank Limited was licensed by the National Bank of Cambodia as a Specialized Bank on October 7<sup>th</sup>, 2000. On December 1<sup>st</sup>, 2003, ACLEDA Bank was licensed as a Commercial Bank after having tripled its capital to US\$13 million, and was named ACLEDA Bank Plc.



**ACLEDA Bank’s product & service range:**

ACLEDA Bank Plc. is offering full range of banking services including all types of Credit, Deposit, Local and International Funds Transfers, Trade Finance, Cash Management, Currencies Exchange and E-Banking which includes:

- ACLEDA Unity ToanChet: Banking Self-Services such as Funds Transfer, Bill Payment, Phone Top Up, QR Payment, Loan Repayment, View Balance, ATM/Branch/POS/ToanChet Partners located, Promotion, etc.
- ACLEDA ATM: Cash Withdrawal/Deposit, Cardless Cash Withdrawal/Deposit, EDC bill
- ACLEDA POS: Acceptance of payment from all types of card schemes (ACLEDA Cards, VISA, MasterCard, Diners Club, JCB, UPI)
- ACLEDA Internet Bank and eCommerce: The most secured, convenient and reliable banking self-service 24/7

ACLEDA Bank Plc. is the first bank in Cambodia that assigned ratings by the top international credit rating agency — Standard & Poor's.

As of 27 <sup>th</sup> November 2018	Issuer Credit Rating	B+/Stable/B
--------------------------------------	----------------------	-------------

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

Please visit our website: [www.acledabank.com.kh](http://www.acledabank.com.kh) for more details.



**Name: Dr. In Channy**  
**Position: President & Group Managing Director**  
**Position in ABC: Chairman of ABC**



**Name : Mar Amara**  
**Position: EVP & Group Chief Financial Officers**  
**Position in ABC: Chair of PSWG Working Group**



**Name: Buth Bunsayha**  
**Position: EVP & Group Chief Legal Officer and Corporate Secretary**  
**Position in ABC: Contact person between ABC and Dr. Chairman**

*Address : #61, Preah Monivong Blvd., Sangkat Srah Chork, Khan Daun Penh, Phnom Penh, Kingdom of Cambodia.*

*Phone Number: +855 (0) 23 998 777 / 430 999*

*Fax: +855 (0) 23 430 555*

*Email: [buth.bunsayha@acledabank.com.kh](mailto:buth.bunsayha@acledabank.com.kh)*



## Agribank Campuchia Branch

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**

*Brings prosperity to customers*

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-TCCB 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's product & service range:

- 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
- Other products and services according to business registration certificate requirements.....

In recent years, Agribank Cambodia Branch has supported and advised Cambodian Enterprises 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.

*Address Head Quarter: #364 Preah Monivong Blvd, Boeung keng kang I, khan Chamkarmon, Phnom Penh, Cambodia*

*Phone Number: (00855) 23 223 750*

*Fax: (00855) 23 223 770*

*Email: [dungagribankcpc@yahoo.com](mailto:dungagribankcpc@yahoo.com)*



## Bangkok Bank Phnom Penh Branch

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.

## Bangkok Bank’s product & service range:

- Deposit Account
- Commercial & Corporate Lending
- Bank Guarantee
- Trade Finance
- Remittance
- Foreign Exchange

## Interesting Fact about BBL:

Bangkok Bank Public Company Limited are a pioneer in international banking with the largest network of any Thai bank, comprising 31 overseas branches, including two wholly-owned subsidiaries, across 14 economies.



**Name: Miss Yiamsri UBONPONG**  
**Position: Country Manager**

**Name: Miss Narisa PANUMAS**  
**Position: AVP & Operations Manager**  
**Position in ABC: Member of Payment Committee & PSWG-E**



**Name: Miss KUY Pisey**  
**Position: Human Resources & General Administration**  
**Position in ABC: Member of Education Committee**

*Address Headquarter: 334 (1st & 2nd) Mao Tse Toung Blvd., Toul Svay Prey I, Chamkarmon, Phnom Penh, 12308, Cambodia*

*Phone Number: (855) 23 224 404-9*

*Fax: (855) 23 224 429*

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



## **Bank for Investment and Development of Cambodia (BIDC)**

Bank for Investment and Development of Cambodia (BIDC) was found in September 1<sup>st</sup>, 2019 which is

a subsidiary of Bank for Investment and Development of Vietnam (BIDV) which is the largest commercial bank in Vietnam with over 61 year of business operations there. In last decade, BIDC has developing itself to become one of the largest commercial bank in Cambodia in term of size and market share which has a network own 06 branches in Cambodia and 02 branch in Vietnam with more than 400 employee in total. Due a cooperation with the largest commercial bank in Vietnam, BIDC has provide lots of banking technology transfer, product and services, staff training, and operating capital which serve customers safety and reputation.



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

- **E-Banking** and card Service
- Credit Granting, loan, guarantees, and related Service
- Account Service
- Fund Mobilization Service
- Trade financing Service
- Payment service
- Other product and service according to business registration certificate

Nowadays, BIDC continue developing itself to become Cambodia's leading bank which provide a modern Banking technology with is the additional sup port of BIDV shareholders with more than 800 network point and commercial presence in 7 counties around the world to serve all customer with pleasure.





**Name: Nguyen Quoc Hung**  
**Position: Chief Executive Officer**



**Name: Tran Lam Giang**  
**Position: Senior Executive Vice President**



**Name: Lam Van Hai**  
**Position: Senior Executive Vice President**

*Address HeadQuarter: N° 370, Preah Monivong Blvd, Sangkat Boeung Keng Kong 1, Khan chamkarmon, Phnom Penh, Cambodia*

*Phone Number: +855 23 210 044*

*Fax: +855 23 220 511*

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



**Bank of China (Hong Kong)  
Limited Phnom Penh Branch  
(BoC)**



Bank of China “BOC” is the 4<sup>th</sup> biggest banks in the world by Assets in 2018. The BOC Phnom Penh Branch was formally established in December 2010. As part of the restructuring strategy of the BOC Group in the ASEAN Region, the BOC Phnom Penh Branch integrated into BOC Hong Kong Limited in November 2017, who is leading international bank in ASEAN region.

In line with the strategic targets of BOC group and BOC Hong Kong, the strategic vision of BOC Phnom Penh Branch is to be the best financial solution provider for Cambodia and China mutual trade and investment. Meanwhile, BOC Phnom Penh branch always commits to provide our best service for the economic development of Cambodia.

As the first Chinese bank in Cambodia, BOC PP Branch provides full range of commercial banking products and services to customers in Cambodia since its establishment in December 2010, including bank accounts, payment, cash management, all kinds of deposit and loans, trade finance, foreign exchange, etc. After eight years journey of healthy development Cambodia, BOC has established four sub-branches, employed more than 160 staff, and established long term relationships with more than 30 thousands corporate and individual clients.

**BOC’s Products & Services:**

- Personal/Corporate Loan
- Personal/Corporate Overdraft,
- Housing Loan
- Trade Finance
- Saving/Current/Fixed Account
- Visa credit card
- Great Wall Globe-in-one-dual-currency Debit Card
- Point-of-Sale service



**Name: Wang Huabin**  
**Position: Country Manager**



**Name: Wang Hongsong**  
**Position: Assistant Chief Executive Officer**



**Name: Liu Zheng**  
**Position: Assistant Chief Executive Officer**

*Address: Canadia Tower, 1<sup>st</sup> & 2<sup>nd</sup> Floor, No. 315, Ang Doung St. (Corner of Monivong Blvd), Phnom Penh, Cambodia, P.O. Box 110*

*Tel: (855) 23 988886      Fax: (855) 23 988 880 / 23 988 885*

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



## **Bank of India Phnom Penh Branch (BOIPPB)**

Bank of India was founded on 7<sup>th</sup> September, 1906 with its Head Office in Mumbai, India. The Bank has made a rapid growth over the years and blossomed into a mighty institution with a strong national presence and sizable international operations. The Bank has over 5000 Branches in India and 60 Offices including 5 subsidiaries, 5 representative offices, and 1 joint venture in 22 foreign countries.

Bank of India, Phnom Penh Branch was opened on 27<sup>th</sup> May, 2009 and has been doing business as a Commercial Bank. The Bank is a member of the Association of Banks in Cambodia and the Credit Bureau of Cambodia.

### **BOI's Products & Services:**

- Credits
- Deposits
- Trade finance
- Remittances



**Name: Jadab Charan Singh**  
**Position: Chief Manager**





**Name: S.M.A. Rahman**

**Position: Manager (Operations & Credit)**



**Name: Lang Tyleang**

**Position: Officer -Compliance**

*Branch Address:*

The iCON Professional Building, Office No. 68 (Ground floor) 216,  
Norodom Boulevard, Sangkat Tonle Bassac, Khan Chamkarmon, Phnom  
Penh, Cambodia,

Ph. +855 23 219 108, Fax. +855 23 219 354

*Email: [boi.cambodia@bankofindia.co.in](mailto:boi.cambodia@bankofindia.co.in)*

*Head Office address:*

Star House, C - 5, G Block, Bandra Kurla Complex, Bandra (East), Mumbai  
– 400051, India

Ph. +91 22 6668 4444

*Email: [Headoffice.CSD@bankofindia.co.in](mailto:Headoffice.CSD@bankofindia.co.in)*



## **B.I.C BANK**

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

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, Monivong Boulevard (93), Sangkat Tonle Bassac, Khan Chamkarmorn, Phnom Penh, Cambodia.

#### **Deposits:**

- Savings Account
- Current Account
- Term Deposit

#### **Loans:**

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

#### **Services:**

- Domestic and International Fund Transfer
- Foreign Exchange
- Trade Finance
- Cash Settlement Agent

#### **Channels:**

- ATMs
- Internet Banking



**Name: Zulkiflee Kuan Shun Bin  
Abdullah**  
**Position: Chief Executive Officer**

**Name: Legarta Adel Leilanie Gaba**  
**Position: Chief Operating Officer**



**Name: Khim Chandara**  
**Position: Senior Manager**

*Address Headquarter: #462, Preah Monivong Blvd. (93), Tonle Bassac, Chamkamorn, Phnom Penh*

*Phone Number: +855 23 901 338*

*Fax Number: +855 023 901 348*

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



### **Booyoung Khmer Bank (BKB)**

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 16<sup>th</sup> 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 US \$ 75,000,000. Booyoung Khmer Bank has only 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 01 branch in Siem Reap.

### **BKB's Products & Services:**

- Credits
- Deposits
- Funds Transfers





**Name: CHEM Samthearith**  
**Position: Head of Legal and Compliance**  
**Position in ABC: Member of ABC's Risk Committee**

**Name: Keo Saveth**  
**Position: HR manager**  
**Position in ABC: Member of ABC's Education Committee**



**Name: Doung Virakpanha**  
**Position: Treasury Manager**

*Address Head Quarter: No.86-88, street 41 Preah Norodom Blvd, Sangkat Chey Chumneas, Khan Daun Penh, Phnom Penh*

*Phone Number: +855 23 951 888 / +855 10 629 296*

*Fax: +855 23 956 888*

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



## **Bred Bank (Cambodia) Plc. (BBC)**

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 product & service range:**

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

### **Interesting Fact about BBC:**

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





**Name: Guillaume Perdon**  
**Position: Chief Executive Officer**



**Name: Anne-Laure Seidou**  
**Position: Chief Financial Officer**



**Name: Sopha Min**  
**Position: Deputy Chief Executive Officer**

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

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

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

*Toll Free Phone: 1800 20 1234*



## Cambodia Asia Bank (CAB)

Cambodia Asia Bank (CAB) commenced its operations in Cambodia in February 23, 1993 with the opening of commercial banking at 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.

### Our Vision

Cambodia Asia Bank aim's to be a reputable bank conducive to nation building and to secure the future of the people of Cambodia by providing commercial banking facilities at competitive rate and mobilize savings fund the economic growth in Cambodia.

### Our Mission

Cambodia Asia Bank will remain strong and stable commercial bank. Through our professional, friendly, courteous and knowledgeable staff, we will provide products and services needed by growing market in a profitable and people-oriented manner. We will aggressively pursue and provide services for business and consumer market segments within the entire business community

### Core Value

Cambodia Asia Bank will use all of its effectiveness, capacity and experiences to enable the bank and its customers to become success people in the future.

### CAB's product & service range:

- Deposit
- Loan
- Trade Finance
- Private/ VIP Banking
- Money Remittance
- Payment Service



**Name: WONG TOW FOCK**  
**Position: Chief Executive Officer**

**Name: MEY Amphannara**  
**Position: Senior Finance Manager**



**Name: CHIM Sreymono**  
**Position: HR Manager**

*Address Headquarter: No. 75C, Preah Sihanouk Blvd., Sangkat Vealvong, Khan 7 Makara, Phnom Penh, Cambodia.*

*Tel: (855) 23 980 000*

*Fax: (855) 23 980 000*

*Swift: CABCKHPP*

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



## **Cambodia Post Bank Plc. (CPB)**



**ធនាគារ ប្រៃសណីយ៍កម្ពុជា ភ.អ**

柬埔寨郵政銀行 CAMBODIA POST BANK PLC.

CPBank has obtained the commercial banking license from National Bank of Cambodia since September 2013. We have the experiences shareholders and partners of more than 25 years banking experiences Cambodia and Singapore. We are 50% owned by Canadia Investment Holding Plc., 45% owned by Fullerton Financial Holdings Pte. 5% from Ministry of Post and Telecommunications of Cambodia.

As on August 2019, CPBank has 51 branches, 1,441 employees, 42 ATMs, 19,422 ATM card users, 10,767 mobile banking users. Close to \$800.0 million in asset, annual revenue of average of 30% increase has been maintaining in the past 5 years.

We are providing multi-financial services to serve our community. Our banking products and services are variable to full fill customers' need such as Saving Account, Current Account, Recurring Account, Escrow Account, Payroll Account and Fixed Deposit.

In the other hand, we also partially funding and support our community by providing mortgage loan to finance Housing, Auto, Agriculture and SME.

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

- Deposits
- Lending
- Mobile Banking
- ATMs Machines
- Currency Exchange
- Cards
- Payroll Service
- Corporate & Merchant
- Funds Transfers
- Payments
- Escrow
- Private Banking

### **Interesting Fact about CPB:**

CPBank is the only commercial bank in Cambodia who have shareholder from Cambodia Government. We are the only bank who aiming to be the best mass market bank that enriches lives and fulfils the growing aspirations of the people of Cambodia and create sustainable value for shareholders, employees and society.



**Name: Toch Chaochek**  
**Position: Chief Executive Officer**



**Name: Malay Kumer Paul**  
**Position: Chief Risk Officer**



**Name: Sandy Chua Phak Ju**  
**Position: Chief Sales & Distribution Officer**

Address HeadQuarter: #265-269, Street Ang Duong, Sangkatj Wat Phnom, Khan Doun Penh, Phnom Penh, Kingdom of Cambodia

Phone Number: +855 23 260 888

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

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



**Cambodian Commercial Bank (CCB)**



The Cambodian Commercial Bank (“CCB”)

was established in Cambodia over two decades ago in 1991. CCB is 100% owned by our parent bank, Siam Commercial Bank PCL that is listed in the Stock Exchange of Thailand and we provide full banking services in Cambodia and thereby creating more business opportunities and connectivity to Thailand with the help of our parent bank. CCB’s headquarters are in Phnom Penh with branches also in Sihanoukville, Siem Reap and Battambang.

**CCB’s product & service range:**

- Internet Banking
- Lending
- Deposits
- Cash Management Services
- Trade Finance Services
- Remittances

**Interesting Fact about CCB:**

CCB is the first commercial bank in Cambodia and being a foreign owned subsidiary with its parent bank in Thailand, CCB enhances opportunities to create and divulge into various business opportunities and links to Thailand as well as other countries in which its parent bank has its locations be it Vietnam, China, Myanmar, Laos, Hong Kong and Singapore. CCB is also a sponsor bank for cross border QR payment transactions between the Cambodia and Thailand.







**Name: Pakaravee Anantathananid**  
**Position: Director and General Manager**



**Name: Tan Leong Huat**  
**Position: Head of Operations**



**Name: Dara Chiv**  
**Position: Head of Finance**

*Address of HeadQuarter: No. 26 Monivong Blvd, Sangkat Phsar Thmei II, Khan Daun Penh, Phnom Penh, Kingdom of Cambodia*

*Phone Number: +855 23 213 601-2*

*Fax: +855 23 426 116*

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



## Cambodian Public Bank (Campu Bank)

Campu Bank commenced its business in Cambodia on 25 May 1992. It presently has 31 branches nationwide.

As at 31 December 2018, 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 USD507.5 million and USD2.4 billion respectively.

Campu Bank has been accorded with a number of prestigious international awards.

- “The Bank of the Year in Cambodia” for the eleventh time by the Banker, London.
- “Domestic Retail Bank of the Year – Cambodia” for eighth consecutive years by Asian Banking & Finance magazine.
- “USD Straight-Through-Processing Excellence Award” for two consecutive by Bank of America Merrill Lynch.
- “Best Domestic Bank” and “Best Bank for SMEs” in Cambodia by Asiamoney.

Its wholly-owned subsidiary, Campu Securities Plc. offers securities underwriting, dealing and brokerage, whilst another subsidiary, Campu Lompac Insurance Plc. provides general insurance services.

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 2018, the Group is the third largest banking groups in Malaysia by asset size, with total assets of USD101,473 million while its shareholders' funds stood at USD9,906 million.

### Campu’s product & service range:

- Saving Accounts
- Current Accounts
- Credit/Loan Facilities
- Remittances/Western Union
- Internet/Mobile Banking
- Cash Management Services
- Bureau du Change
- ATM Services
- FAST Payment
- Full Range of Trade Finance Facilities
- Credit/Debit Cards
- Merchant Acquiring Services



**Name: Datuk Phan Ying Tong**  
**Position: Regional Head Indo-China Operations**



**Name: Ong Ming Teck**  
**Position: Deputy General Manager**



**Name: Sor Sokunthea**  
**Position: Deputy General Manager**

*Address Headquarters: Campu Bank Building No. 23, Kramuon Sar Avenue (Street No. 114), Sangkat Phsar Thmey 2, Khan Daun Penh Phnom Penh, Kingdom of Cambodia.*

*Phone Number: +855 23 222 880 / 222 881 / 222 882*

*Fax: +855 23 222 887*

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

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



**Canadia Bank Plc. (CNB)**

Since 1991, Canadia Bank has grown from strength to strength, leveraging on its strong local market knowledge and trust earned from our customers.

The bank has three Customers Segments; Corporate, SME & Consumer. We continue our strong growth in these 3 customer segments through our commitment to deliver the best financing & banking solutions in the most straightforward and most efficient manner.

We are honoured to be recognized by international & prestigious organizations for customer’s centricity and focus in 2018 & 2019 by the International Finance Magazine for BEST DOMESTIC BANK and BEST SME BANK in Cambodia for 2018 and by The ASIAN BANKER for being THE STRONGEST BANK in CAMBODIA in 2019.

**Canadia’s product & service range:**

- E-Banking
- Cash Management
- Credits
- Trade Finance
- Deposits
- Financial Lease
- Funds Transfers
- Loans
- Referral Support Life Assurance Service
- International remittance Payroll Services
- Mobile Banking
- Debit & Credit Cards
- Trust & Fund Management
- Private Banking

**Interesting Fact about Canadia:**

Back in 1991, the main activities were based on gold transactions, gold plaque manufacturing, and lending to local merchants. On 19th April 1993, the name was changed into CANADIA BANK LTD., licensed as a Commercial Bank with the National Bank of Cambodia and registered with the Ministry of Commerce. On 16th December 2003, the name of the bank changed into CANADIA BANK PLC.





**Name: Raymond Sia Say Guan**  
**Position: Chief Executive Officer and Executive Board Director**



**Name: Ou Sophanarith**  
**Position: Executive Vice President/Chief Executive Officer**



**Name: Charles Chuon VANN**  
**Position: Executive Vice President, Executive Board Member for the Board of Directors, and Head of Corporate Affairs**

*Address HeadQuarter: #315, Ang Duong St. (Corner of Monivong Blvd) Phnom Penh, Cambodia*

*Phone Number: +855 23 969 222/ 868 222*

*Fax: +855 23 215 085*

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



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

**ធនាគារ កាថេ យូណៃតីត**

Cathay United Bank

Cathay United Bank (Cambodia) Corporation Limited (CUBC); Formerly known as Singapore Banking Corporation Limited “SBC Bank” incorporated in the Kingdom of Cambodia in 1993 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. CUB is a leading bank in both corporate and consumer banking sector in Taiwan and operates a network of more than 165 domestic branches in Taiwan. Striving to be the leading brand in Asia’s banking industry we have created over 60 branches overseas focusing on Greater China and ASEAN countries. As a leader in banking industry, CUB has ever been awarded with “Bank of the year” “The Best Trade Bank” “The Best Wealth Advisory bank” in Taiwan and other countless recognition by all kind of well-known global institutions.

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

- Active offering innovative **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 our 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 and mobile banking. We have established a network of 16 domestic branches/offices and over 84 ATMs across key cities/provinces of Cambodia.

**Cathay’s product & service range:**

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

**Interesting Fact about Cathay United:**

Over the years, CUBC aggressively provides comprehensive range of value added banking products and solutions and the bank is also:

- The first bank in Cambodia market for introducing mobile banking in platforms including Androids and iOS.





- The first bank in Cambodia for introducing online payment gateway services to support businesses to increase their reach to and accept credit card payment from customers globally through internet securely and conveniently.
- The first member bank of Visa International in the Asia Pacific region for implementing EMV security standards using Diebold Opteva ATMs.
- The first member bank of Visa International in Southeast Asia region to achieve both full EMV security chip card issuance and acquiring status.



**Name: Teng Chung Yi**  
**Position: Chairman**



**Name: Chuang Hsiu Chu**  
**Position: President**



**Name: Tseng Pi Chen**  
**Position: First Vice President**

*Address: No.68, Samdech Pan Street (St.214), Khan Daun Penh, Phnom Penh, Cambodia*

*Phone Number: +855 23 211 211*

*Fax: +855 23 21 21 21*

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





**Chief (Cambodia)  
Commercial Bank Plc.  
(CCCB)**



**ធនាគារពាណិជ្ជ លីមីតធីត (ខេមបូឌា) ម.ក.  
CHIEF BANK**

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<sup>o</sup>: 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’s product & service range:**

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





**Name: NG Siu Mui, Fion**  
**Position: Director, Chairwoman, Risk Management Committee Member, Internal Audit Committee Member, Human Resources Committee**



**Name: YE Haiya, Michael**  
**Position: Director, Risk Management Committee Member, Internal Audit Committee Member, Human Resources Committee**



**Name: Oknha Dr. Soeung Morarith**  
**Position: Chief Executive Officer**

*Headquarters: C-01, St.R11 Corner St.70, Phum 1, Sangkat Sras Chork, Khan Daun Penh, Phnom Penh, Cambodia.*

*Phone Number: 023 9000 878*

*Fax : 023 900 858*

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



## Chip Mong Commercial Bank Plc. (CMCB)

Chip Mong Commercial Bank Plc. was first founded back in January 2019 and since then has positioned itself as a digital-centric bank by implementing a customer-centric design method. Having just established for around 9 months, Chip Mong Commercial Bank Plc. now has a total of 5 operation locations.

In Chip Mong Commercial Bank Plc., not only do we put our customers first, but we also design products to suit their needs while at the same time, eliminating their pain points. We are committed to bring the fun to the banking world and providing our customers the easiest and simplest process possible. Through banking, we would like to make our customers' day-to-day life less time-consuming and helping them having a better life productivity.

### CMCB's product & service range:

1. Personal Accounts:
  - a. Premier
  - b. Preferred
  - c. Term Deposit (Premier/ Preferred)
  - d. Term Loan (Secured/Unsecured)
2. Retail Accounts:
  - a. Retail Accounts
  - b. Term Deposits
  - c. Term Loan
  - d. Overdraft
3. Business Accounts:
  - a. Business Accounts
  - b. Term Deposits
  - c. Term Loan
  - d. Overdraft
4. Digital Transactions:
  - a. Mobile Based Transactions: Bank! Bank! Mobile App
5. ATMs
  - a. In-house
  - b. Offsite
6. CRMs
  - a. In-house

### Interesting Fact about CMCB:

The mascot animal in Chip Mong Commercial Bank Plc. is an Ant because of its admirable characteristics. Ant is a very hardworking animal and is not afraid of the size of their workload despite having a small body size. They have a strong mentality and high value in teamwork.



**Name: Wan Kup YEWE**  
**Position: President**



**Name: Sokhal VONG**  
**Position: Senior Vice President**



**Name: Sokleng HONG**  
**Position: Vice President**

*Address Headquarter: Chip Mong Commercial Bank Plc., No. 137B, Mao Tse Tung Blvd.,  
Sangkat Boeung Keng Kang 3, Khan Chamkarmon, Phnom Penh*

*Phone Number: +855 81 811 911*

*Email: [info@chipmongbank.com](mailto:info@chipmongbank.com)*



## CIMB Bank PLC

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 headquarters) across five major cities.

We currently serve more than 30,000 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 September 2019, the Bank employed over 370 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’s product & service range:

Individual	Business
<ul style="list-style-type: none"> <li>• Savings Account</li> <li>• Junior Saver Account</li> <li>• Fixed Deposit</li> <li>• Current Account Preferred</li> <li>• Mortgage with sub products such as Home Loan, Home Equity and Home Investment Home</li> <li>• Auto Loan</li> <li>• Personal Loan</li> <li>• ATM, CDM, CDT</li> <li>• ATM Regional Link</li> <li>• VISA Platinum Preferred Credit Card</li> </ul>	<ul style="list-style-type: none"> <li>• Term Loan</li> <li>• Overdraft</li> <li>• Revolving Credit</li> <li>• Bank Guarantee</li> <li>• Letter of Credit</li> <li>• Trade Finance</li> <li>• Current Account</li> <li>• Fixed Deposit</li> <li>• Foreign Currency Account</li> <li>• Escrow Account</li> <li>• Foreign Exchange</li> <li>• Internet Banking</li> <li>• Telegraphic Transfer</li> <li>• Cash Management such as Bulk Cash Collection, Bulk Payment and Payroll</li> </ul>

### Interesting Fact about CIMB:

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.

CIMB Bank PLC has recently been awarded as the Best International Bank of Cambodia 2018 by Asiamoney.



**Name: Bun Yin**  
**Position: Chief Executive Officer**  
**Position in ABC: Vice Chairman**

**Name: Hong Cheap**  
**Position: Head, Commercial Banking**



**Name: Ly Sophea**  
**Position: Head, Legal and Company Secretarial**



*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)*





**First Commercial Bank P.P. Branch (FCB)**

First Commercial Bank Phnom Penh Branch was established in 1998 at the same time as its Head Office (First Commercial Bank) in Taiwan privatized. On 28<sup>th</sup> November 2006, the bank obtained permanent license from the National Bank of Cambodia. 2008 the bank was moved to a bigger banking office along Norodom Boulevard which is opposite to Sisowath High School. On the other hand, the bank also has seven sub-branches, namely First Commercial Bank Chorm Chaov Sub-branch, First Commercial Bank Olympic Sub-branch , First Commercial Bank Chamkar Mon Sub-branch, First Commercial Bank Toul Kouk Sub-branch, First Commercial Bank Chroy Changva Sub-branch, First Commercial Bank Mean Chey Sub-branch, First Commercial Bank Siem Reap Sub-branch.



**第一銀行  
First Bank**

In addition, the bank consistently adhered to the corporate philosophy of **“Customer first, Service foremost.”**

**FCB’s product & service range:**

- 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
- FAST System

**Statement by FCB:**

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





**Name: Chien Chih Kuang**  
**Position: SVP & General Manager**



**Name: Shih Yu Tsung**  
**Position: AVP & Deputy Manager**



**Name: Tsai Po Jen**  
**Position: AVP & Deputy Manager**

*Address Headquarter: No.66 Norodom Blvd, Sangkat Chey Chumneas, Khan Daun Penh, Phnom Penh, Cambodia*

*Tel: (023) 210 026-28/223 480-2*

*Fax: (023)210 029*

*E-mail: i918a@firstbank.com.tw*

*Swift: **FCBKKHPP***





## Foreign Trade Bank of Cambodia (FTB)

Foreign Trade Bank of Cambodia (FTB) is Cambodia's first bank established in October 1979 and having provided banking services to support customers over the years. In 2000, the Bank was separated from the direct management of the National Bank of Cambodia ("the Central Bank") in order to transform its permanent identity into a state-owned commercial bank in Cambodia with the features of a Public Economic Enterprise and with the intention of conducting autonomous business operation.

In January 2001, the Bank obtained its banking license from the Central Bank to operate as a commercial bank. At the end of 2018, FTB had total assets of US\$1.28 Billion and employed 380 staff across 12 branches in Phnom Penh and 4 provinces (Siem Reap, Kompong Cham, Battambang, and Sihanouk Ville). As the first bank in the country, FTB's vision is to be the preferred commercial bank in Cambodia.



ធនាគារពាណិជ្ជកម្មក្រៅប្រទេស កម្ពុជា  
Foreign Trade Bank of Cambodia

### FTB's product & service range:

#### Card and E-Banking

- Visa Cash Card (Pre-paid card)
- Co-Branded Card
- Online Virtual Card
- Visa Debit Card
- Internet Banking
- Mohabot App (Mobile App)
- Bill Pay

#### Credits

- Term Loan
- Overdraft
- Housing Loan
- Market Loan
- Personal Loan

#### Deposits

- Saving Account

- Current Account
- Retirement Account
- Fixed Deposit

#### Funds Transfers

- International Inward and Outward Fund Transfer
- Domestic Inward and Outward Fund Transfer

#### Trade Finance

- Letter of Credit (LC)
- Documentary Collection
- Bank Guaranteed (BG)

#### Other Products

- Payroll Service
- Bank Draft
- Currency Exchange
- Currency Swap





**Name: Dith Sochal**  
**Position: General Manager**  
**Position in ABC: Council Member**

**Name: Lay Rachana**  
**Position: Deputy General Manager**  
**Position in ABC: Chairwoman of Sustainable Finance Committee**



**Name: Mean Channarith**  
**Position: Deputy General Manager**

*Address HeadQuarter: No 33 C-D, Tcheco Boulevard (169), Sangkat Veal Vong, Khan 7 Markara, Phnom Penh*

*Phone Number: +855 23 862 111*

*Fax: +855 23 999 077*

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

*[www.ftbbank.com](http://www.ftbbank.com)*



## **Hong Leong Bank (Cambodia) Plc. (HLB)**

Hong Leong Bank (Cambodia) Plc ("HLBCAM" or the "Bank") 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, 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 business and consumer customers in Cambodia.

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

- E-Banking
- Mobile Banking
- Fixed Deposits
- Trade Finance
- At Call Deposits
- Cash Management
- Funds Transfers
- Auto Loans
- Mortgages
- Business Term Loans & Overdrafts
- Payroll Service
- Bill Payments & Phone Top Up's

### **Interesting Fact about HLB:**

Hong Leong Bank has 98% Cambodian staff.



**Name: Joe Farrugia**  
**Position: Chief Executive Officer & Managing Director**

**Name: Joe Phelan**  
**Position: Head of Personal Financial Solutions and Deputy Chief Executive Officer**



**Name: Iev, Chhay**  
**Position: Legal and Company Secretary**

*Address HeadQuarter: No. 28, Samdech Pan Avenue (st 214) Corner Street Pasteur (st 51), Sangkat Boeung Raing, Khan Daun Penh, Phnom Penh*

*Phone Number: +855 23999711*

*Fax: +855 23998494*

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

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



## Industrial and Commercial Bank of China (ICBC)

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's product & service range:

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

### Interesting Fact about ICBC:

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.



**Name: JING JUN**  
**Position: President**



**Name: DENG YAN**  
**Position: Executive Vice-President**



**Name: ZHAO QIURAN**  
**Position: Executive Vice-President**

*Address: Exchange Square Building, No.19-20, Street 106, Phnom Penh*

*Phone Number: +855 23 955 888*

*Email: [icbckh@kh.icbc.com.cn](mailto:icbckh@kh.icbc.com.cn)*

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



## **Industrial Bank of Korea (IBK)**

Industrial Bank of Korea (IBK) was established in 1961 in Seoul, Korea under IBK Act to promote the independent economic activities of the SMEs. As at end of 2018, The Korean government owns 52% of IBK's common and preferred stock. As at the end of 2018, IBK reached KRW 321 trillion (USD 269 billion) in total assets with KRW 1.76 billion (USD 1.5 billion) in net income.

Currently, IBK is operating 28 sites in 12 countries including 16 branches under Chinese subsidiary as well as representative offices in Indonesia, Myanmar and Russia. Other overseas branches include London, New Dehli, Ho Chi Minh, Hanoi, Hong Kong, Tokyo, New York, Manila, and Phnom Penh.

## **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 five decades worth of SME financing know-hows and diversified financial product portfolios that would help them attain their business goals.

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

- Deposits
- Credits
- Funds Transfers
- Trade Finance



**Name: Park Si-jung**  
**Position: General Manager**



**Name: Song In-bum**  
**Position: Deputy General  
Manager**



**Name: Teang Pholline**  
**Position: Head of Risk and Compliance**

*Address HeadQuarter: Olympia City, No. S2-23, Preah Monireth Boulevard,  
Sangkat Veal Vong, Khan 7 Makara, Phnom Penh*

*Phone Number: +855 23 964 202*

*Email: [ibkphnompenh@ibk.co.kr](mailto:ibkphnompenh@ibk.co.kr)*



## J Trust Royal Bank

Established since 2005, J Trust Royal Bank transitioned from ANZ Royal Bank in August 2019; continuing its retail and commercial banking operations with 450 staff in 14 branches, servicing over 60,000 customers across the provinces of Cambodia.

Under its new management, J Trust Royal Bank expanded its target market to bank a broader section of the Cambodian economy than in the past.

The bank has been a member of ABC since 2005, and is currently represented in numerous ABC working groups, including the Compliance, Sustainable Finance and Education committee.

### J Trust’s product & service range:

#### Retail:

- *Deposits (transactional and fixed)*
- *Loans (mortgages and personal loans)*
- *Cards (Visa debit and credit)*
- *Internet and mobile banking*

#### 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*

#### Corporates and Transaction Banking:

- *Overdraft & Term Loan*
- *Trade Finance, Letter of Credit, Standby Letter of Credit & Bank Guarantee*
- *Local and International Funds Transfer*
- *Corporate Internet Banking Platform (Trade Finance and Cash Management)*

### Interesting Fact about J Trust:

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







**Name: Toru Myochin**  
**Position: Chief Executive Officer**



**Name: Makoto Kurokawa**  
**Position: Deputy Chief Executive Officer**



**Name: Saly LOR**  
**Position: Chief Operating Officer**

*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)*



**Kasikornbank Public Company Limited (KBank)**

Established in 1945, KASIKORNBANK PUBLIC COMPANY LIMITED (“KBank”) is one of the leading financial institutions in Thailand. KBank provides universal banking services as well as other services under the same group of companies including securities, assets management, leasing, factoring, research, and insurance. Overseas, KBank has presences in China, Japan, Lao PDR, Indonesia, Vietnam, and Myanmar. In Cambodia, the Branch of KASIKORNBANK PUBLIC COMPANY LIMITED (Phnom Penh) commenced its operations in 2016.

**KBank’s product & service range:**

- Credits
- Deposits
- Remittance
- Trade Finance
- Guarantee

**Interesting Facts about KBank:**

At its inception, KASIKORNBANK was called “Thai Farmers Bank”. In 2003, the Bank officially changed its name it to “KASIKORNBANK”. The word “Kasikorn” literally means “Farmers” in Thai language, retaining the original namesake. Additionally, the Bank also rebranded to “KBank” for short.





**Name: Ritthiwut Watthanachai**  
**Position: General Manager**



**Name: Dan Vandore**  
**Position: Deputy General Manager -  
Operations**



**Name: Pitchayuth Techapichetvanich**  
**Position: Deputy General Manager -  
Finance and Accounting**

*No. 45, Preah Sihanouk Blvd, Corner of Street 59 Phum 6, Sangkat Chaktomuk, Khan Daun Penh, 12207, Kingdom of Cambodia*

*Tel: +(855) (23) 214 998*

*Email: [KH\\_PhnomPenh@kasikornbank.com](mailto:KH_PhnomPenh@kasikornbank.com)*





## **Kookmin Bank Cambodia Plc. (KBC)**

KOOKMIN BANK CAMBODIA PLC had been established since May 2009 in the form of subsidiary of KB Kookmin Bank Korea. KB Kookmin Bank is the leading banking group with the largest retail network in South Korea. It is the main subsidiary of KB Financial Group and it has about 1,047 branches and assets totalling KRW 373 trillion at the end of June, 2019.

Kookmin Bank Cambodia have expanded their own images as well as business operation location by setting up new branches and products to strengthen market segment and reputation. The Products and services have been developed a lot to match up with all customer segments adhere by new advance technology such as Liiv KB Cambodia which is a mobile banking application enable to transfer money, to cash in and out, and to apply for loan, housing loan, SME loan, and workers loan.

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

- **Loan**
  - SME Loan, Housing Loan, Unsecured Loan
- **Deposit**
  - Current/Saving/Fixed/Installment
- **F/X**
  - Import/Export /Overseas remittance
- **Digital**
  - Internet Banking, Liiv KB Cambodia

### **Interesting Facts about KBC:**

Happy Bank where all our KB members and Customers are happy.



**Name: PARK YONG JIN**  
**Position: Chief Executive Officer**



**Name: CHANG KAB KYOUNG**  
**Position: Chief Operating Officer**



**Name: JANG YONG JAE**  
**Position : Chief Financial Officer**

*Address HeadQuarter: No 55, Street 214, Sangkat Boeung Raing, Khan Daun Penh, Phnom Penh.*

*Phone Number: +855 23 999 300*

*Fax: N/A*

*Email: [01039157711@kbf.com](mailto:01039157711@kbf.com)*



## **Maybank (Cambodia) Plc. (MCP)**

Maybank currently operate in over 2,400 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
- 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.



**Name: Dato' Mohd Hanif Suadi**  
**Position: Chief Executive Officer**  
**Position in ABC: Council Member**



**Name: Qazreen Chan Abdullah**  
**Position: Head, Corporate Affairs & Communications & Head, Human Capital**  
**Position in ABC: Chair of the ABC Education Committee**



**Name: Long Phirun**  
**Position: Head, Compliance**  
**Position in ABC: Chair of the ABC Compliance Committee**

*Address HeadQuarter: No. 43, Preah Norodom Blvd, Sangkat Phsar Thmey 3, Khan Daun Penh, Phnom Penh*

*Tel: (855) 23 210 123*

*Fax: (855) 23 210 099*

*E-mail: [contact\\_us@maybank.com.kh](mailto:contact_us@maybank.com.kh)*



## **MB Bank Plc. Phnom Penh Branch, Cambodia (MB)**



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's product & service range:**

- E-Banking
- Cash Management
- Credits
- Trade Finance
- Deposits
- E-Money
- Funds Transfers





**Name: Trinh Duc Cuong**  
**Position: Executive Director**



**Name: Lam Nguyen Duy Anh**  
**Position: Director of Services**



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

*Address HeadQuarter: 1st Floor, Keystone Building, No. 146, Preah Norodom  
blvd, Commune Tonle Basak, District Chamkar Mon, Phnom Penh*

*Phone Number: +855 23 96 8686*

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



**Mega International Commercial  
Bank Phnom Penh Branch  
(Mega)**

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. The Branch was opened on October 3, 2011 to provide services which are comprised of deposits 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.

Though the loan scale of the Branch is expanding rapidly, the loan quality is still safe and sound by contributed from good management lending. But given the overall banking environment of Cambodia and fierce competition in the future, the Branch has to expand its service network to expand the market penetration. Given the current tendency of economic development, the Branch will face fierce competition from both local banks and Taiwanese banks. Its Head Office paid-in capital of USD2.77 billion and total asset of USD103.56 billion.

**Mega’s product & service range:**

- Deposit
- Loan
- Foreign exchange
- Global E-Banking
- Import and Export Trade Finance



**Name: Hsu Chu Hung**

**Position: Vice President & General Manager**

**Name: Srive Sreyleap**

**Position: Deputy Division Manager**

**Name: Rath Socharya**

**Position: Assistant Division Manager**

*Head Office Address: No.100, Chi-lin Rd., Taipei City 10424, Taiwan*

*Tel: 886-2-25633156*

*Fax: 886-2-25632614*

*SWIFT Code: ICBCTWTP007*

*Phnom Penh Branch Address: No.139,St.274 Independent Monument, BKK I,  
Chamkarmorn, Phnom Penh, Cambodia*

*Tel: 855-23-988101*

*Fax: 855-23-217982*

*SWIFT Code: ICBCKHPP*



## Mizuho Bank, LTD. (MHBK)

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 38 countries. We employ over 59,000 staffs worldwide with 145 years of banking experience. In 2017, MPB became a member of The Association of Banks in Cambodia and is currently represented in the Compliance Committee.

Mizuho has reliable credit ratings (Mizuho Bank, Ltd., Long-term), Moody’s: A1, S&P: A (as of 15 May, 2018)

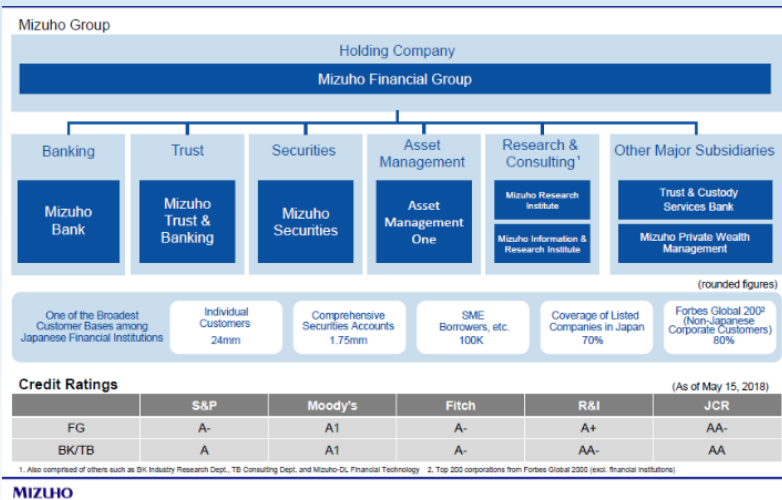
### Mizuho’s product & service range:

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

### Interesting Facts about Mizuho:

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.





**Name: Takao Yagi**  
**Position: General Manager**



**Name: Yamaguchi Sayo**  
**Position: Head of Relationship Management**



**Name: Ly Senghay**  
**Position: Head of Internal Administration**

*Address HeadQuarter: 13A Phnom Penh Tower, #445 Preah Monivong Blvd (St. 93/232), Sangkat Boeung Pralit, Khan 7 Makara, Phnom Penh, Cambodia.*

*Tel: +855-23-964-489*

*Website: [www.mizuhobank.com](http://www.mizuhobank.com)*





## **Phillip Bank Plc (PLB)**

Phillip Bank Plc is a member of PhillipCapital, an integrated Asian financial house based in Singapore.



# PhillipBank

Since its inception as a stockbroker in 1975, PhillipCapital now operates in the financial hubs of 15 countries, including offices in Australia, Cambodia, China (and Hong Kong SAR), France, India, Indonesia, Japan, Malaysia, Singapore, Thailand, Turkey, UK, UAE, USA and Vietnam. Phillip Bank Plc commenced business in Cambodia since 2009 (formerly under HwangDBS Commercial Bank Plc). Currently, we have 6 branches in Phnom Penh City with plans to expand our presence throughout the Kingdom of Cambodia. Phillip Bank Plc is in the process of merging with KREDIT MFI to become Phillip Bank Plc, the third-largest branch network bank in Cambodia with 89 branches nationwide.

### **PLB’s product & service range:**

- Full Service Commercial Branches (in Phnom Penh)
- Deposits
- Retail & Corporate Loans, Microfinance
- Trade Finance
- ATMs (in branch and offsite)
- International Funds Transfer
- Electronic Payments
- Mobile Banking
- 24/7 Customer Contact Center

### **Interesting Fact about Phillip Bank:**

Phillip Bank Plc is the only Singapore-invested bank in Cambodia.



**Name: Ong Teong Hoon**  
**Position: Shareholder's Representative**

**Name: Han Peng Kwang**  
**Position: General Manager**



**Name: Andrew Liew**  
**Position: Retail Bank Executive**

*Address HeadQuarter: #27DEF, Monivong Blvd., Sangkat Srah Chork, Khan Daun Penh, Phnom Penh, Cambodia*

*Phone Number: (855) 862 777*

*Fax: (855) 23 862 727*

*Email: [mny@phillipbank.com.kh](mailto:mny@phillipbank.com.kh)*



## Phnom Penh Commercial Bank (PPC Bank)

PPC Bank (Phnom Penh Commercial Bank Plc) started its banking operations on September 1, 2008 at the head office located in N° 217, Preah Norodom Blvd., Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh, and is a fully licensed commercial bank. PPC Bank aims to become top of mind bank for retail sector and SMEs; to do so PPC Bank will continue to deliver convenience and efficiency in banking activities through digitalization of banking services such as mobile banking app, corporate internet banking (smartBiz), mobile teller and intelligent call centre. To align with the strategy PPC Bank is also expanding its branch network across the country. We would like to offer not just banking services but rather unique experiences beyond expectations with easy banking concept.

### PPC Bank's product & service range:

- Deposit Products
  - Current & Savings Account
  - VIP Savings Account
  - Fixed Deposit Account
  - Installment Account
- Loan Products
  - Business Loan: micro, small, medium and large
  - SME Soben Loan
  - Housing & Car Loan
  - Songkhoem Loan - loan for Cambodian migrant workers in S.Korea
- Card Business
  - ATM Card and Acquiring
  - Visa Card
  - UPI Card
  - Master Card
- Diner Club Card
- POS Machine and Acquiring
- E-Banking
  - Mobile Banking Application
  - SMS alert service
  - smartBiz - Corporate Internet Banking with Virtual Account Management
  - Mobile Teller
  - Delivery Payment Service
  - Wing Transfer
- Others
  - Trade Finance
  - Fund Transfers
  - Escrow Agreement
  - Foreign Exchange
  - Others

### Interesting Facts about PPC Bank:

PPC Bank is the first bank in Cambodia to offer dedicated language desks for Koreans, Japanese & Chinese.

PPC Bank is the only bank in Cambodia that has gotten coffee shops operated inside some of its branches, offering unique experience to anyone stepping into the branches. PPC Bank regularly conducts fun banking campaign: in 2017 and 2019 it offered free ice creams to all its visitors.





**Name: Shin Chang Moo**  
**Position: President**



**Name: Lee Jin Young**  
**Position: Executive Vice President**



**Name: Heng Chantha**  
**Position: Director**

*Address HeadQuarter: N<sup>o</sup> 217, Norodom Blvd (Street 41), Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh.*

*Phone Number: (+855)23 909 909 , (+855)23 999 500*

*Fax: (+855)23 999 540*

*E-mail: [info@ppcb.com.kh](mailto:info@ppcb.com.kh)*





## **Prince Bank Plc. (PB)**

Prince Bank Plc. started its business operations in 2015 as a private microfinance institution under the former name “Prince Finance Plc.” and was transformed into a commercial bank with license No. B 46 granted by the National Bank of Cambodia on 18 July 2018.



With a strong capital base, robust technological capabilities, solid expertise and extensive knowledge of the local market, the bank aspires to become the industry leader by offering differentiated financial solutions through a mix of channels with great convenience to our customers. We are keen on contributing to the development of small and medium enterprises that constitute a key segment of our target customers.

### **PB’s product & service range:**

- Internet Banking
- Mobile Banking
- Cash Management
- Loans
- Deposits
- Funds Transfers
- Overdraft Facilities
- ATM/CDM

### **Interesting Facts about PB:**

Prince Bank Plc. transitioned from a micro-finance institution into a full-fledged commercial bank in a short period of only three years. Also, Prince Bank encourages diversity in its hiring practices and actively supports initiatives that promote women’s participation in the economic sector.



**Name: Honn Sorachna**  
**Position: Chief Executive Officer**



**Name: Bin Devin**  
**Position: Chief Business Officer**



**Name: Leng Senglan**  
**Position: Chief Risk Officer**

*Address of Head Office: #175ABCD, Mao Tse Toung Blvd., Phum 5, Sangkat Tuol Svay Prey Ti Muoy, Khan Chamkar Mon, Phnom Penh*

*Phone Number: 1800-20-8888*

*Fax: Not available*

*Swift code: PINCKHPP*

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



## **RHB Indochina Bank Limited (RHB)**

1. RHB Indochina Bank Limited was established in year 2008
2. The Bank has 12 branches with a staff force of 230 and around 30,000 customers
3. In 2018, we have launched RHB Now which is the online banking application. The application provides our customers with a simple, fast and seamless digital banking experience
4. The Bank is very committed to investing in the future generation of Cambodians under the RHB Touch Heart program. Three (3) preschools were built in rural areas to ensure that underprivileged children have access to education, which is a stepping stone for improving their livelihood

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

- E-Banking
- Internet & Mobile Banking
- Credits
- Business & Corporate Financing
- Deposits
- Current Account, Savings Account, Escrow Account & Fixed Deposits
- Funds Transfers
- Telegraphic Transfers, Bankers' Cheque and Money Exchange



### **THOO KIM SENG**

#### **Chief Executive Officer**

1. Mr. Thoo Joined RHB Indochina Bank Limited in January 2019 as Chief Executive Officer.
2. He joined the RHB Bank Group in June 2005 and has assumed various portfolios in Group Business Banking
3. Mr. Thoo holds a Master of Business Administration (Marketing)
4. He is accredited with Certified Credit Professional (CCP) from Asia Institute of Chartered Bankers (formerly known as Institute Bank-Bank Malaysia) in year 2004
5. He is also certified facilitator on Credit Skill assessment by OMEGA Performance, USA and a certified Professional Executive Coach Manager by Cambridge.



**YONG CHING SAN**  
**HEAD OF CREDIT MANAGEMENT**

1. Mr. Yong joined RHB Indochina Bank Limited since November 2010 and is currently the Head of Credit Management
2. He has a wide range of exposure and experience in commercial banking having served at both branch and head office levels in Credit, Operations, Loan Recovery, Business Development and Training
3. He graduated from Greenwich University, USA with a Masters of Business Administration in 2002
4. He also achieved his Certified Financial Planner accreditation from Financial Planner Association of Malaysia (FPAM) in 2006.

**CHUA THIAM YEW**  
**HEAD OF FINANCE, TREASURY & STRATEGY**

1. Mr. Chua joined RHB Indochina Bank Limited in May 2014 as the Head of Finance & Strategy
2. He has more than 17 years experience in the finance field with a leading bank in Malaysia and other renowned multinational corporations
3. He has vast exposure and experience in auditing, budgeting, financial management, financial reporting, taxation and business planning
4. He graduated from Association of Chartered Certified Accountants (ACCA) from United Kingdom. He also holds a Master of Business Administration awarded by University of Melbourne, Australia



*Address HeadQuarter: No 263, Au Doung Street (Street 110), Phnom Penh, Cambodia*

*Phone Number: +855 23 992 833*

*Fax: +855 23 991 822*

*Email: [siv.chandavy@rhbgroup.com](mailto:siv.chandavy@rhbgroup.com)*



## Sacombank (Cambodia) Plc.

Sacombank (Cambodia) Plc. is a wholly owned subsidiary of Sacombank - one of the leading commercial banks in Vietnam and continuously growing in Cambodia and Laos with more than 17,441 employees and nearly 568 branches in the region.

On 23 June 2009, Sacombank became the first Vietnamese bank opened its Branch in Cambodia. In pioneering the entry into the Cambodian banking sector, Sacombank makes a significant contribution in cross-border trade expansion between Cambodia and Vietnam. After 02 years operating in Cambodia, on 01 October 2011, Sacombank has transformed its Phnom Penh Branch into 100% foreign-owned bank under the official name of "Sacombank (Cambodia) Plc". After the transformation, the bank continuously reform its operation, cooperate 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 Cambodia.

## Sacombank's product & service range:

- E-Banking
- Cash Management
- Credits
- Trade Finance
- Deposits
- Bank` guarantee
- Funds Transfers
- L/C

## Interesting Facts about Sacombank:

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



**Name: NGUYEN NHI THANH**

**Position: Vice Chairman**

**Name: CHHUON CHHEN**  
**Position: Member of BoDs**



**Name: YANG CHANTHY**  
**Position: Head of Admin & HR**

*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*





**Sathapana Bank Plc. (SPNB)**



**ធនាគារ ស្នាបដា**  
**SATHAPANA BANK**

Sathapana Bank is one of the leading commercial banks in Cambodia with total assets of over **US\$ 1.3 billion** and more than 4,000 employees. It has the second largest branch network in the country with 171 branches and 161 ATMs with cash recycling capability. Sathapana Bank provides full banking services such as loans, deposits, iBanking, Mobile Banking, debit & credit cards, domestic and foreign remittances, Western Union, trade finance and other services. We have partnered with mobile payment providers such as WING, Pi Pay, TrueMoney, Ly Hour Veluy and Bakong to give further convenience to our customers.

**Sathapana Bank’s product & service range:**

- Deposits & Loans
- Credit and Debit Cards
- Mobile & Internet Banking
- Express Banking/ATMs
- Fund Transfer via
  - Wing
  - Pi Pay
  - TrueMoney
  - Ly Hour Veluy
  - Bakong
- Fund Transfer via Western Union
- Life Insurance
- Domestic and International Transfers
- Foreign Exchange
- Cash Management
- Trade Finance
- Branch Network
- 24/7 Call Center





**Name: Lim Aun**  
**Position: Chief Executive Officer**



**Name: Aing Bunseng**  
**Position: Head of Human Resource**  
**Position in ABC: Member of Education Committee**



**Name: Un Sotheavy**  
**Position: Company Secretary**

*Headquarter: #83, Preah Norodom Boulevard, Sangkat Phsar Thmey 3 Khan Daun Penh, Phnom Penh*

*Phone Number: +855 23 999 010 | +855 81 999 010*

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

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



## **SHINHAN (Cambodia) Bank (SCB)**

**Shinhan Bank (Cambodia) Plc.** (the “SBC”) was incorporated in Cambodia on 27<sup>th</sup> June 2007 under the registration No. 00006043 issued by Ministry of Commerce and officially commenced its operations on 15<sup>th</sup> October 2007. On 24<sup>th</sup> February 2009, the Bank was granted a permanent banking license No. 017 from the National Bank of Cambodia “NBC”.

The Bank is a subsidiary of Shinhan Bank Co., Ltd., a bank incorporated in Korea

The Bank principally engaged in the operation of core banking business and the provision of related financial service.

On 20<sup>th</sup> August 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 registered Address to Vanda Tower, No. 79, Kampuchea Krom Blvd, Sangkat Monorom, Khan Prampir Meakkara, Phnom Penh., Cambodia.

### **Shinhan’s product & service range:**

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



**Name: LEE TAE KYUNG**  
**Position: Current President, Chief Executive Officer & Member of Board of Director**



**Name: Park Tae Jong**  
**Position: Current Vice President & Member of Board of Directors**



**Name: Song Kyo Min**  
**Position: Director & Chairman of Board of Director**

Address Vanda Tower, No. 79, Kampuchea Krom Blvd, Sangkat Monorom, Khan Prampir Meakkara, Phnom Penh.

Tel: (855)23 971 100

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





## **Taiwan Cooperative Bank Phnom Penh Branch (TCB)**

Taiwan Cooperative Bank, Phnom Penh Branch (the Branch) is a branch of Taiwan Cooperative Bank, Ltd. incorporated in Taiwan. The Branch is registered in Cambodia with the Ministry of Commerce under the registration number Co. 0061Br/2012, dated 15 November 2012. On 6 March 2013, the Branch obtained a banking license from the National Bank of Cambodia (“the Central Bank”) to carry out banking operations and officially commenced its commercial operations on 28 March 2013.



### **Your capabilities/Products/Services & Specialities (Bullet points)**

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



**Name: Huang Ming Chu**  
**Position: General Manager**

**Name: Than Chanlinna**  
**Position: AVP & HR Manager**



**Name: Hot Youe**  
**Position: Compliance Manager**

*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*



## **Vattanac Bank (VBL)**

Established in 2002, Vattanac Bank is a 100% Cambodian-owned bank with head office at Vattanac Capital in Phnom Penh. The Bank provides retail and commercial banking products and services with 8 branches in Phnom Penh and 5 provincial branches. Vattanac Bank also provides tax payment services at all its branches for General Department of Taxation(GDT) and General Department of Customs and Excise (GDCE).

Vattanac Bank is recognized for its good customer service and strong corporate governance and has received awards from several international magazine publications.

The bank is set to open 5 new branches by the end of 2019. The bank will continue expanding its network and expects to have branches in all Provinces in the next 3 years.



**ប្រតិភូ វត្តន៍**  
Vattanac Bank 安達銀行

### **Vattanac Bank's product & service range:**

- Retail Banking (Deposits, Loans and Advances, Remittances)
- Card and E-Banking (including Merchant Acquiring for Visa, MasterCard, Union Pay, Alipay and WeChat Pay)
- Premier Banking
- Trade Finance
- Payroll Services
- Tax Payment Services (Over-the-counter and E-Pay Tax )





**Name: CHAN KOK CHOY**  
**Position: Executive Director/General Manager**  
**Position in ABC: Council Member and Chairman of Risk Committee**



**Name: KANG SOPHEAK**  
**Position: Deputy General Manager**  
**Position in ABC: Member of Private Sector Working Group -E**



**Name: ROS DARA**  
**Position: Deputy General Manager**  
**Position in ABC: Member of Sustainable Finance Committee**

Address Headquarter: Level 2, Vattanac Capital, No. 66, Preah Monivong Blvd., Phnom Penh, Cambodia

Phone Number: (855) 023 963 999

Fax: (855) 023 963 998

Email: [service@vattanacbank.com](mailto:service@vattanacbank.com)





## Union Commercial Bank PLC (UCB)

Union Commercial Bank PLC was founded on 31 March 1994, and is currently 100%-owned by E.SUN Bank. 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.

### UCB's product & service range:

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

### Interesting Facts about Sacombank:

ABC Bank was the first bank to offer online bank to its customers. Also, ABC Bank is the only bank in Cambodia which has a majority shareholding by an African country.

**Name: Lun Rachana**

**Position: Manager**

**Name: Huang Shun Chieh (Matt)**

**Position: Senior Manager**

*Address HeadQuarter: ESUN Tower | No.441| Preah Monivong Blvd.,| Sangkat Boeng Proluet|*

*Khan Prampir Meakkakra | Phnom Penh.*

*Phone Number: +855 023 91 1313*

*Fax: +855 023 998 713*

*Email: [info@email.ucb.com.kh](mailto:info@email.ucb.com.kh)*





## 4.2 Specialized Banks





## **AEON Specialized Bank (Cambodia)**

The company was incorporated as a private company limited in Cambodia on 5th October 2011 under Registration No. Co. 2380 E/2011, issued by the Ministry of Commerce. On 7th 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 and agriculture machinery.

On 26th 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 2018, AEON Thana Sinsap (Thailand) Pcl, a listed company in Thailand, owns 50% shares of the company while another 50% is owned by AEON Financial Service Co., Ltd. a listed company in Japan.

### **AEON SB's product & service range:**

- Instalment service
- Car Loan
- Agriculture Loan
- Personal Loan
- Credit Card [AEON Card Mobile (Scan to Pay)]
- E-Money (AEON Wallet)
- Company contact information (Address of HQ, Phone Number, Fax, Email)

### **Statement:**

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 from cities and provinces in Cambodia.



**Name: Taketo Ando**  
**Position: Managing Director**



**Name: Keiichi Nambu**  
**Position: Executive Director**



**Name: Moeuk Chanthoeung**  
**Position: Vice President / Accounting & Finance**  
**Position in ABC: Member of PSWG-E**

*Address Headquarter: 6th floor (S603) of Diamond Twin Tower, Street Sopheak Monkul, Corner of Koh Pich, Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh*

*Phone Number: 023 988 555*

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

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



## ANCO Specialized Bank (ASB)



ធនាគារ ឯកទេស អានគូ  
ANCO SPECIALIZED BANK

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.

### ASB's product & service range:

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

Anco Specialized Bank is to provide loans to customers almost all the parts including industrial sector, Servicing, tourism, both small business and medium in US Dollar. Credit size is provided from US\$1,000-20% of capital in reasonable interest rate. For loan lending period is based on the customer proposal which can be 3 months or up to 48 months by paying accumulate every each month and the bank will do an investigation on customer ability for loan lending.



**Name: Oknha, Kok An**

**Position: Chairman**

*Address Head Office: # 20, St 217, Songkat Veal Vong, Khan 7 Makara, Phnom Penh.*

*Phone Number: +855 92 397 222, +855 68 375 888, +855 96 6666 787*

*Email: [asb@ancogroups.com](mailto:asb@ancogroups.com)*



## **Angkor Capital Specialized Bank (ACSB)**

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.

- 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.

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

- 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



**Name: PEN Makara**  
**Position: General Manager**  
**Position in ABC: Board Member and  
Chairman of FinTech Working Group**



**Name: SIN Vuthy**  
**Position: Deputy General Manager**  
**Position in ABC: Committee  
Member**



**Name: NHEA Keolay**  
**Position: Senior Manager**  
**Telephone: 089 997 388**  
**Email: [keolay@angkorcapitalbank.com](mailto:keolay@angkorcapitalbank.com)**  
**Position in ABC: Committee Member**

*Address of Headquarter: #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)*





**CAMKO Specialized  
Bank Ltd. (CKSB)**

**ធនាគារឯកទេស ខេមបូឌី ប.ក  
CAMKO SPECIALIZED BANK PLC.**

CAMKO Specialized Bank Plc. is a public limited company, formed under the Banking and Financial Institutions Law of the Kingdom of Cambodia. Originally, the bank was incorporated in Cambodia on 23 January 2007 under registration number Co-3374/07E.

The Bank obtained a license from the National Bank of Cambodia (“NBC”) to operate as a commercial bank effective from 23 May 2007, and officially commenced operations on 01 June 2007. The bank obtained a license from NBC to operate as a specialized bank effective from 01 July 2011.

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

The Bank is now under the changes of leadership and restructuring in order to build solid foundation to support the growth and expansion.

CAMKO 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.

**A- Current Products/Services:**

1. Business Loan
2. Housing Loan
3. Overdraft

**B- Products/Services Under Development:**

1. Consumer Loan
2. Financial Lease

The Bank plan to extend the service serving by leveraging distribution channels and innovative technology solutions, especially via digital banking and Fintech solution. As the newest result, the bank have been in partnership with True Money (Cambodia) Plc. on Loan Repayment service. This will enable CAMKO’s loan customers to reduce cost & time of travelling, queue time at bank counter by just processing their loan repayment with any nearest True Money’s agents countrywide for free of charge.





**Name: Rath Sarun**  
**Position: Chief Executive Officer**



**Name: Leang Kimhouth**  
**Position: Chief Operation Officer**



**Name: Chhan Ponloeu**  
**Position: Chief Business Officer**

*Address Headquarter : No. S2-21 & S2-22, Street Preah Monireth (No. 217), Sanagkat Veal Vong, Khan Prampi Makara, Phnom Penh, Cambodia.*

*Phone Number: (855)23 901 220*

*E-mail: [info@camkobank.com](mailto:info@camkobank.com)*

*Website: [www.camkobank.com](http://www.camkobank.com)*



**DGB Specialized Bank Plc**

DGB specialized bank Plc., previously known as Cam Capital was founded in 2009. On 28 December 2017, the bank obtained an approval from National Bank of Cambodia (NBC) to change the banks shareholder to Daegu Bank and to change the operating name from Cam Capital to DGB Specialized Bank Plc. It operates in Phnom Penh with eight branches and more 496 bankers are employed. Currently, with registered capital 75 million US dollars and assets around 179 million US dollars, it was ranked in 2018 as the second largest specialized bank. The customer base is larger than 6,000 borrowers as at 2019. In 2014, DGB Specialized Bank Plc. became a member of The Association of Banks in Cambodia.

As a specialized bank, DGB provides only credit service. It operates solely a credit product to customers, namely;

- ✓ **General Loan**

**Interesting Fact about DGB:**

DGB Specialized Bank Plc. is the unique bank to serve the soft drink and happy money to customers during service. Moreover, after full acquisition by well-known Daegu Bank, its ambitious vision is to be a leading Financial Institution in South East Asia.



**Name: Mouk Mardeth**  
**Position: Compliance Manager**



**Name: Yun Sophal**  
**Position: Chief Financial Officer**



**Name: Sin Sok**  
**Position: Chief Audit Officer (CAO)**

*Address HeadQuarter: #689B, Kampuchea Krom Blvd, Sangkat Teuk L'ak Ti Muoy, Khan Tuol Kouk, Phnom Penh.*

*Phone Number: +855 23 999 990*

*Fax: +855 23 996 002*

*Email: [Info@dgbcamodia.com](mailto:Info@dgbcamodia.com)*



## **KB Daehan Specialized Bank Plc (KB)**

*Your New Highway in Finance*

KB Daehan Specialized Bank is joint venture between KB Kookmin card and Indochina Bank of LVMC Holdings. KB Kookmin Card is subsidiary of KB Financial group. And KB Financial Group is leading financial conglomerate offering a broad range of financial products and services, which is member of Dow Jones sustainability indices of NYSE. Indochina bank has great success experience of Auto Finance in Lao PDR. Thus, KB Daehan Specialized Bank is able to providing fast and flexible service to Cambodian credit market to make better financial society.

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

- As a member of KB Financial group which have high credit rating, 'A-' from Fitch Rating and 'A2' from Moody's, bank is able to provide affordable interest rate level to customers.
- General Loan and Auto Finance is main product. For Housing loan product made by risk-based pricing. Especially Auto Finance make a new wave since launching bank. Speedy, Flexible serviced. You can see the KB Daehan Specialized bank logo in many showroom and auto show. Well-trained staffs consulting customer not only car but also auto finance.

### **Statement:**

KB Daehan Specialized Bank's Vision is to be the specialized bank by success experience from Korea.

KB Daehan Specialized Bank's Mission is to make people feel exciting by providing fast and flexible service such like supercar drive on highway.

Bank wants to provide staffs to be enjoyable work and grow up with their work. There are many events for co-workers such as every quarter, doing award for credit positions, and work shop, thank you event. For supporting dream work place, bank also provide Korean language class, learning class, annual health check-up, etc.

Enjoy work, Grow up with bank! Here is KB Daehan Specialized Bank.



**Name: Kong Sang-yeon**  
**Position: Chief Executive Officer**



**Name: Lee Sang-in**  
**Position: Vice-Chief Executive  
& Chief Financial Officer**

**Officer**



**Name: Park Jong-deok**  
**Position: CRO**

*Address of Headquarter: Building No.1 (Oval Office Tower), 21st and 22nd Floor, Street 360, Sangkat Boeng Keng Kang Ti Mouy, Khan Boeng Keng Kang, Phnom Penh, Cambodia  
Phone Number: 023-991-555  
Email: [info@kdsb.com.kh](mailto:info@kdsb.com.kh)*





## **Khmer Specialized Bank Plc.**

Khmer Specialized Bank (KHSB) was founded in March 30, 2016 and since then it has started the inception to offer the banking service. KHSB has realized that the financial services accessible to agricultural, SME and micro business has kept growing year on year and there is the potential chance to service these segments and sustain in the long run. The bank aims to be the best partners' bank by fulfilling the aspiration of people in these specific segments while creating sustainable value for shareholders, employees, and communities. It is the bank's objective to grow with customers as well as the improvement of living standard of Cambodian and poverty alleviation. Currently, KHSB serves 12 clients which consist of 5 agricultural entities and 7 SMEs. The bank's loan outstanding as of 30<sup>th</sup> September 2019 is 13,500,000USD.



### **Interesting Facts about KHSB:**

As our license was granted in Specialized Credits, therefore, only credit facilities we can offer to the public.



**Name: Wang Shenggang**  
**Position: Vice-President**



**Name: Neou Vongsa**  
**Position: ECM and Head of IT**



**Name: Leng Sopheak**  
**Position: Finance Manager**

*Address HeadQuarter: House nbr. 345, Mao Tse Tong Blvd, Sangkat Phsar Depo I, Khan Toul Kork, Phnom Penh, Cambodian*

*Phone Number: +855 23 880 896 and +855 23 880 897*

*Email: [khbank@khmerbank.com.kh](mailto:khbank@khmerbank.com.kh)*





## **MARITIME SPECIALIZED BANK PLC.** **(MSB)**

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 SME Loan, Micro Loan, Business Retails Loan and Home Loan to qualified borrowers. Our vision is to be one of the most trustworthy financial partners in Cambodia.

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

- SME Loan
- Micro Loan
- Business Retails Loan
- Home Loan





**Name: Okhna Heng Sithy**  
**Position: Chairman**

**Name: Kong Vara**  
**Position: Member of Board of Director**



**Name: Prak Sophorn**  
**Position: Acting General Manager**



*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*  
*Email: [info@maritimebank.com.kh](mailto:info@maritimebank.com.kh)*  
*Website: [www.maritimebank.com.kh](http://www.maritimebank.com.kh)*



**Oxley Worldbridge Specialized Bank (OWSB)**

Oxley-Worldbridge Specialized Bank Plc. was formed and registered with the MOC on 21 November 2013, licensed by the NBC on October 22, 2014, and opened for business on November 18, 2014.

OWSB is a specialized bank, thus we do not take deposits, and was formed with the plan to ultimately convert to a full commercial bank. The timetable for conversion is dependent on the development of staff and products. The existing shareholders have expressed willingness to contribute additional funds when needed.

**Kosal Deno**

**General Manager**

Deno was promoted to General Manager by the Board of Directors in November 2018 having joined OW Bank as Operations Manager July 2014. He is responsible for overseeing the bank’s entire operations.



He has been in banking for 17 years with experience in frontline operations, marketing, credit processing, loan securities and documentations, credit review, credit control and trade financing.

He was awarded a Bachelor of Accounting by the National Institute of Management of Cambodia in 2001 and subsequently joined ACLEDA Bank as a Credit Officer in 2002. He moved to HwangDBS Commercial Bank (now known as Phillip Bank Plc) in 2009 as Business Manager before joining Chief Specialized Bank as Head of Credit in 2013.



## **KONG Darith**

### **Information and Technology Manager**

Darith joined OW Bank in September 2019 as Information Technology Manager. He has a strong professional background in financial services alongside a Bachelor of IT from SETEC University in 2012.

He has more than five years' experiences in the multi ICT sectors. As an IT Manager and Group IT Manager for WorldBridge Group, He has sharpened his skills in orientation for creative core IT team in both network infrastructure and system development to prevent of information technology risk, cybersecurity, and other threats impact the business operation and clients. His experience and role is as an enabler for the organization to turn this abundance of threats and opportunities into sustainable success.

## **Yim Sivkheng**

### **Chief Accountant**

Sivkheng was promoted to be Chief Accountant in July 2019 and having joined OWbank as accounting officer since June 2016. She is responsible for managing the bank's finances and ensuring the Bank's compliance with local regulatory requirements as well as compliance with the group's financial, governance and accounting policies and requirements.

Sivkheng hold a Bachelor of Accounting and Finance from University of Economics and Finance and a Bachelor of Arts in English, Professional Communication from the Royal University of Phnom Penh-Institute of Foreign Languages.

Currently, she is pursuing ACCA at CamED Business School.



*Address HeadQuarter: No.46Eo, Preah Norodom Blvd, Chey Chumnes, Daun Penh, Phnom Penh, Cambodia*

*Phone Number: +85523213111*

*Fax: +85523222069*

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



### PHSME Specialized Bank Ltd.

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.

### Wing's product & service range:

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

### Interesting Facts about KHSB:

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.





**Name: TEP CEDA**  
**Position: General Manager/Board Member**



**Name: Miss. MOEUN CHANSOREN**  
**Position: Chief Cashier/Board Member**

*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)*



## **Southern Capital Specialized Bank Plc. (SCB)**

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



**Name: Kun Swee Tiong Andy**  
**Position: President & Chief Executive Officer**



**Name: Kun Swee Yi Diaz**  
**Position: Executive Vice President**



**Name: Chin Mao**  
**Position: Vice President**

*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@sch-bank.com](mailto:info@sch-bank.com)*



## **Wing (Cambodia) Limited Specialized Bank**

Wing (Cambodia) Limited Specialised Bank is Cambodia's leading mobile banking service provider and fintech in Cambodia.

Launched in 2009, Wing is committed to providing financial inclusion to the unbanked and under-banked allowing every Cambodian access to financial services including local money transfers, bill payments and phone top-ups, online shopping and QR payment, as well as instant international money transfer from more than 200 countries. Wing has more than 7,000 agents across the country and covers 100% of the commune in Cambodia.



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

- Local money transfer
- Bill payments and phone top-ups
- Online shopping and QR payment
- International money transfer







**Name: Manu Rajan**  
**Position: Chief Executive Officer**

**Name: Bunthe Hor**  
**Position: Deputy Chief Executive Officer**



**Name: Daravuth Doeuk**  
**Position: R&C Director**



*Address HeadQuarter: No. 721, Preah Monivong Blvd, Phnom Penh, Cambodia*

*Phone Number: +855 23 999 989*

*Website: [www.wingmoney.com](http://www.wingmoney.com)*



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

Asia-Pacific Development Specialized Bank PLC. (APD Bank) has been operating in Cambodia since July 2016. APD Bank is now focusing on Housing Loan and SME Loan, to fulfill dreams of our local people as well as help to enrich the local Small and medium-sized enterprises (SMEs).

**APD's product & service range:**

- Credit Operation

**Name: Hsiao Charng-Geng**  
**Position: Chief Executive Officer**

**Name: Chen Ya-Duan**  
**Position: Deputy Chief Executive Officer**

**Name: Svay Pisal**  
**Position: Head of Operation**

*Address HeadQuarter: No.132, Norodom Blvd, corner of Street 294, Sangkat Tonle Bassac, Khan Chamkarmon, Phnom Penh, Cambodia*

*Phone Number: +855 23211888*

*Email: [apdbank@asiapacificbk.com](mailto:apdbank@asiapacificbk.com)*



**First Investment  
Specialized Bank Ltd  
(FISB)**

First Investment Specialized Bank (FISB) is incorporated in Cambodia under original registration number Co. 7766 KH/2005 dated 6 June 2005 issued by the Ministry of Commerce (MOC) and renewed on 22 August 2013. On 30 May 2016, the Bank obtained the Re-Registration No. 00013282 from the MOC. FISB obtained its specialized banking license from the NBC to operate as a specialized bank for an initial three year term from 9 September 2005 and started its operations on 22 October 2005. FISB license was renewed for an indefinite period on 18 September 2008.

Under the specialized banking license, the bank is only authorized to grant credit for small and medium enterprises operating in the Kingdom of Cambodia.

**FISB’s product & service range:**

FISB is principally engaged in the conduct of specific banking business and provision of related financial services on the loan products.

**Interesting Facts about PPCB:**

FISB offer a simple application loan application procedure, professional customer support throughout the application process and the lifetime of the loan, competitive and negotiable interest rate and a wide range flexible repayment options.

*Address HeadQuarter: No. 72, Preah Sihanouk Blvd, Phnom Penh, Cambodia*

*Phone Number: +855 23 222 281/82/83*

*Fax: +855 23 221 112*

*Email: [service@fisb.com.kh](mailto:service@fisb.com.kh)*



### 4.3 Representative Offices of Banks





សហគមន៍ធនាគារកម្ពុជា  
THE ASSOCIATION OF BANKS IN CAMBODIA

# Standard Chartered



處處為您著想……

## 上海商業儲蓄銀行

THE SHANGHAI COMMERCIAL & SAVINGS BANK, LTD.



## MUFG Bank

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 31<sup>st</sup> 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), 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's product & service range:

- **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



**Name: Yasunobu NAKADA**  
**Position: Managing Director**



**Name: Leakhena KE**  
**Position: VP, Internal Control & Compliance**



**Name: Thida CHHIM**  
**Position: VP, General Administration**

*Address: 15<sup>th</sup> 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)*



## **Export-Import Bank of Thailand**

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 oversea contributing to national development as well as earning or saving foreign exchange.

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

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

### **Interesting Fact about DGB:**

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.





**Name: Chuphon  
Sukhsanchaoren  
Position: Chief  
Representative**

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

**Phnom Penh Rep. Office:** No. 30, BRED Bank Buliding, 2<sup>nd</sup> 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/>



# Standard Chartered



## Standard Chartered Bank Phnom Penh (SCB)

Standard Chartered Bank has an extensive 66 year relationship with Cambodia having established operations in 1953. Our presence in Cambodia completes our presence in ASEAN as the only international bank that is present in all 10 countries. Standard Chartered Bank was then the first foreign bank to re-establish a representative office (RO) in 1992. In 1999, this was upgraded to a branch which was closed in 2002 for internal reasons. Currently, Standard Chartered Bank has been operating under a Representative Office license in Cambodia. We have a unique brand promise in Here for good which position us extremely well in Cambodia. With our re-presence in Cambodia for 27 years, we have engaged in developing the country's financial sector and established excellent relationship with regulators, private banks, local corporate and government organization.

### SCB's product & service range:

- Our present in Cambodia has been mainly focused economic researching for group's information and as well as being contact point of our corporate network clients.
- Obtaining necessary supports from Standard Chartered Bank branches, we also arranged various trainings for National Bank of Cambodia as well as some commercial banks in Cambodia.

### Interesting Fact about SCB:

Standard Chartered Bank was then the first foreign bank to re-establish a representative office in Cambodia since 1992.



**Name: SOK Kimseng**  
**Position: Chief Representative**

*Address: Unit G-02, Himawari Hotel, No. 313, Preah Sisowath Quay, Phnom Penh, Cambodia*

*Phone Number: +855-85 999 666*

*Email: [kimseng.sok@sc.com](mailto:kimseng.sok@sc.com)*



## **Shanghai Commercial & Savings Bank Ltd.**

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 product & service range:**

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

**Name: Yeh Hsu Hung**

**Position: Chief Executive**

*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)*

## 4.4 Cambodia Microfinance Association

The Cambodia Microfinance Association is an NGO and professional association that aims to ensure the prosperity and sustainability of the microfinance sector in Cambodia. CMA plays a vital role in creating local and international networks as well as seeking equity and loan funds, new technologies and overseeing conflict resolution between microfinance operators.

All of these activities have led each member microfinance institution to become stronger and more successful and thereby attract support from the international market to enable industry expansion.



### Vision:

Cambodian citizens should receive financial services in a timely fashion through a sustainable financial system.

### Mission:

To facilitate microfinance operators in their operations and to strengthen communication with authorities, national and International donors, creditors and investors.

### Overall goals:

- To create a sound communication system within microfinance sector and to ensure smooth operation.
- To create a forum to share experience and knowledge to build confident and improve the self-sufficiency, transparency and management in a sustainable manner.
- To create a channel of communication with national and international financial markets in order to exchange experiences.
- To improve the awareness of microfinance in the country by government agencies, policy makers and stakeholders.
- To promote transparent competition in the market by ensuring the sustainability of microfinance.



- To improve the representative voice and protect interests' microfinance sector when negotiates and lobby the government, national bank of Cambodia, and national and international stakeholder s.
- To raise funds to support the association.

### Key Milestones:

- **2002:** Seven leading local MFIs: SATHAPANA, AMRET, HKL, Maxima, Seilanithih, CREDO and PRASAC agree to establish CMA.
- **2004:** CMA is formally established, including seven founding MFI members.  
The team is comprised of a General Secretary (part time volunteer) and an Assistant Secretary who operated from rented office space within a member office.
- **2006:** CMA expands to 13 registered members and the office is moved to its own premises within the Mekong Bank compound first floor.  
Agence Française de Développement (AFD) becomes a donor for the first time.  
The system of CMA Committees is established in the areas of IT & Marketing, Advocacy, Training and Audit.
- **2007:** Apour Développement Autonome (ADA) in Luxembourg provides workshop on Microfinance Performance Analysis for CMA members at first time. ADA also commits to supporting CMA until 2016.  
The CMA team also grows to include two full time paid staff members: General Secretary and Finance & Administration Officer. 14 Active Members.
- **2008:** CMA becomes a sub-division of ABC and recognized by NBC  
CMA expands to include a team of four full time paid staff members: General Secretary, Finance & Administration Officer, IT & Project Assistant Officer and Admin Assistant & Driver. All of these staff are funded by ADA and Planet Finance.  
CMA produces the first MOU of Healthy Competition.  
In this year CMA's membership base grows to 17 Active Members.  
The Cambodian microfinance industry is severely affected by the Global Financial Crisis (GFC).
- **2009:** Following more growth, CMA includes six full time paid staff members: General Secretary, Finance & Administration Officer, IT &



Marketing Assistant Officer, Training Manager, Admin & Training Assistant Officer and Cleaner.

NBC allows MFIs to collect savings from the public for the first time. CMA also receives support from Australian Youth Ambassadors for Development, who send one full time volunteer from Australia to assist the team.

20 Active Members.

- 2010:** CMA staff numbers grow to seven. Membership numbers surge to 22, including the first Ordinary Member, following global market recovery after the GFC. CMA begins to work in partnership with Planet Finance who agree to support the Social Performance Management (SPM) Project from 2010 – 2012. CMA's clubs were established including the Chief Executive Officer club, the Operation Club, the Finance club and the HR club. CMA releases the second version of Healthy Competition MOU.
- 2011-2012:** Increasing member up to 28 & 33 Active Members, 2 & 4 Ordinary Members. CMA staff number grow to eight. Agence Française de Développement (AFD) becomes a donor for the second time on Client Protection Initiative project for 3 years from July 2012-July 2015. MORE INFORMATION REQUIRED FOR THIS SECTION
- 2013-2014:** CMA's membership base grows to 36 & 39 Active Members, 5 & 6 Ordinary Members.
- 2014-2015:** CMA's membership base grows to 39 & 42 Active Members, 6 & 15 Ordinary Members.
- 2015-2016:** CMA's membership base grows to 42 & 53 Active Members, 15 & 20 Ordinary Members.
- CMA enters a partnership with Australian charity Good Return to implement the CAFE project. This includes two full time members of the Good Return team working from CMA premises. CMA creates a new documentary series with the purpose of financial education for the Cambodian public. An Australian volunteer is based in the CMA office.

*Address of CMA: #30B, Street 652, Sangkat Tek La-Ak III, Khan Tuol Kork, Phnom Penh, Kingdom of Cambodia.*

*Tel : +855 23 882 676,*

*Email: [info@cma-network.org](mailto:info@cma-network.org)*



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

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

H/P: +855-23 230 611

Mail: [secretariat@abc.org.kh](mailto:secretariat@abc.org.kh)

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