

CAMBODIA BANKING CONFERENCE

“Unlocking Inclusive Growth: Digital Innovation and Sustainability”

Sokha Phnom Penh Hotel, 19 – 20 August 2025

Tentative Agenda

Date: 19 August 2025

| TIME | DESCRIPTION |
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| 08:30 | Registration |
| 09:00 | the Program Started |
| 09:05 | National Anthem |
| 09:10 | Welcome Speech <ul style="list-style-type: none"> • Mr. Rath Sophoan Chairman The Association of Banks in Cambodia |
| 09:15 | Keynote Address – Online <ul style="list-style-type: none"> • Mr. Paul Gwee Choon Guan Secretary General ASEAN Bankers Association |
| 09:20 | Opening Speech <ul style="list-style-type: none"> • H.E. Kith Sovannarith Director General of Banking Supervision National Bank of Cambodia |
| 09:25 | <ul style="list-style-type: none"> • Group Photo <ol style="list-style-type: none"> 1. VIP (NBC, ABC) 2. NBC, ABC, Speakers 3. NBC, ABC, Sponsors • Handover Application Letter to Sponsorship |
| 09:30 | Networking Break |



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| 10:00 | <p>Presentation/Panel Discussion:</p> <p>Cambodia's Economic Perspective 2025: Challenges and Recommendation to the Banking and Financial Sector</p> <ul style="list-style-type: none">• To analyze key economic challenges currently impacting Cambodia's banking and financial sector, including external shock, trade war, border vulnerabilities between Cambodia-Thailand, and emerging geo-political tension in the region.• To propose practical recommendations and strategic actions for the banking and financial sector to strengthen resilience, foster sustainable growth, and support national economic development. <p>Speaker: (20mins)</p> <ul style="list-style-type: none">• Mr. Ly Sodeth Senior Economist World Bank <p>Panelists: (40mins)</p> <ul style="list-style-type: none">• Mr. Sean Monorith Senior Economist Ministry of Economy and Finance• Mr. Ly Sodeth Senior Economist World Bank• Mr. Lim Wei Siong Vice President, Government Affairs & Policy, Asia Pacific Mastercard <p>Moderator:</p> <ul style="list-style-type: none">• Mr. OEUR Sothearoath Chief Executive Officer Credit Bureau Cambodia |
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| 11:00 | <p>Panel Discussion 2:</p> <p>Transition planning for Financial Institution and Corporates: Implementation experiences in the Cambodia context</p> <ul style="list-style-type: none"> • Progress and Impact on the implementation of these initiatives: National Sustainable Finance Taxonomy • Environment and Social Risk Mgt • Carbon Footprint in Finance – scope 1, 2, 3 emissions - Implications for lenders and issuers ESCAP • Sustainability Reporting & Climate Risk Disclosure - ISSB, TCFD and beyond - Integrating risk metrics in financial reports IFC – ESG Advisory Team <p>Panelists:</p> <ul style="list-style-type: none"> • Mr. Long Vibunrith Deputy Director General of Central Banking Operations National Bank of Cambodia • H.E Dr. HENG Chanthoeun Deputy Director General of Policy and Strategy Ministry of Environment/ National Council for Sustainable Development • Ms. Theam Romny Executive Vice-President Chief External Affairs Officer Regional Manager ABA Bank • Mr. Brice Shilao Bilembokolo Green Finance Hub Unit Private Sector Development southeast Asia Department Asian Development Bank • Mr. Tan Yawnan Executive Vice President & Chief Risk Officer Canadia Bank <p>Moderator:</p> <ul style="list-style-type: none"> • Mr. Dith Sochal Chair of Sustainable Finance Committee The Association of Banks in Cambodia |
| 12:00 | <p>Networking Lunch</p> |
| 13:30 | <p>Breakout Room 1:</p> <p>The Convenience to Experience Banking - The trends, technologies and challenges that are reshaping the banking and payment space</p> <p>Speaker:</p> <ul style="list-style-type: none"> • Ms. Connie Cheng Vice President, Innovation Mastercard |



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| | <p>Breakout Room 2:</p> <p>BEST PRACTICES TO SECURE BUSINESS DATA</p> <ol style="list-style-type: none">1. About Smart Axiata2. Insight on the Cybercrime Targeting all industry with Actual cost impact3. Types of Cyberattacks Industry Most Exposed To4. Potentials risk on FSI industry5. NIST Cybersecurity Framework6. Centralize control to ensure resiliency & security7. Mobile devices management8. Email security.9. Security Assessment (PenTest, VAPT, Offensive, etc.)10. Best Practice to keep your system secure, people educated, process in place <p>Speaker:</p> <ul style="list-style-type: none">• Mr. LIV Sovannarith Solutions Sales Lead Smart Axiata |
| 15:00 | Networking Break |



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| 15:30 | <p>Panel Discussion 3:</p> <p>AI-Generated Content: Risk and Opportunity in the Banking Sector</p> <ul style="list-style-type: none"> • Examine how banks can leverage AI-generated content to enhance customer engagement, personalize services, streamline operations (e.g., automated reports, chatbots), and improve decision-making processes. • Identify and evaluate key risks such as misinformation, data privacy concerns, regulatory compliance, and the potential for bias or manipulation in AI-generated outputs. • Facilitate dialogue on developing robust frameworks for oversight, transparency, and accountability when deploying AI-generated content, including guidelines for responsible AI use in the financial sector. <p>Panelists:</p> <ul style="list-style-type: none"> • H.E CHANTY Sothy Deputy Secretary-General of the Digital Government Committee Ministry of Post and Telecommunications • Ms. Hollie Buchanan Head of Agentic Commerce Visa Asia Pacific • Mr. Chhem Siriwat William Co-Founder and President AI Forum Advisor at Bower Group Asia (BGA) • Mr. SEANG Samkhann Head of Analytics Smart Axiata <p>Moderator:</p> <ul style="list-style-type: none"> • Mr. KAM Pisal Board of Directors Cambodia Digital Technology Association (CDTA) |
| 16:30 | The End of Day 1 |



Date: 20 August 2025

| TIME | DESCRIPTION |
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| 08:30 | Registration |
| 09:00 | The Program Started |
| 09:05 | Welcome Remark <ul style="list-style-type: none"> Mr. Raymond Sia Say Guan Vice-chair The Association of Banks in Cambodia |
| 09:10 | Keynote Address <ul style="list-style-type: none"> Mr. Sharad Jain Country Manager, Vietnam, Laos, and Cambodia Mastercard |
| 09:15 | Group Photo |
| 09:20 | Panel Discussion 1: Fraud Prevention: Fighting Fraud in the Digital Era <ul style="list-style-type: none"> Understand what fraud is Be able to identify different types of fraud, and Know how fraud is addressed in their business Panelists: <ul style="list-style-type: none"> Mr. Song Mengthong Head of the Technology and Innovation Department Techo Startup Center Mr. Torsten Kleine Buening EVP / Chief Risk Officer and Compliance Advisor to the CEO ABA Bank Mr. JP Gagnon Chief Executive Officer Kardal Mr. Prasad Jayabalan Head of Cybersecurity Strategy & Architecture Axiata Group Moderator: <ul style="list-style-type: none"> Lt.Col Chhay Bunrummanith Chief of office Anti Cybercrime Department Cambodia National Police |
| 10:20 | Networking Break |



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| 10:40 | <p>Panel Discussion 2:</p> <p>Leveraging Digital Wage Payments to Advance Decent Work and Financial Inclusion: The Role of Multi-Stakeholder Collaboration Highlight the Strategic Importance of Digital Wages</p> <ul style="list-style-type: none"> • Emphasize how digital wage systems promote business efficiency, enhance wage transparency, timeliness, and security for workers, support financial inclusion goals, and contribute to the formalization of employment relationships. • Showcase the Role of Financial Service Providers: Explore how banks, mobile money operators, and Fintech’s have enabled wage digitization and expanded access to affordable, inclusive financial services. This panel will serve as a platform to share innovations in digital payroll systems, worker-centric financial products, and financial literacy tools. • Address Challenges and Opportunities: Identify and understand key barriers such as digital literacy gaps, infrastructure limitations, and trust issues. Highlight best practices and lessons learned from successful factory and sectoral transitions to digital payroll. • Foster Multi-Stakeholder Collaboration: Encourage dialogue among government agencies, employers, workers’ representatives, and financial service providers to co-create responsible digital wage ecosystems. Promote alignment with national strategies on financial inclusion, the digital economy, and decent work. As an outcome of this discussion, stakeholders will be urged to invest in digital payroll systems, worker education, and inclusive financial services, and to introduce policies that improve interoperability, data protection, and worker choice in wage payment methods. <p>Panelists:</p> <ul style="list-style-type: none"> • Mrs. Froukje Boele Programme Manager International Labour Organisation • Dr. Ken Loo Chee Chien Secretary General Textile, Apparel, Footwear & Travel Goods Association in Cambodia (TAFTAC) • Mrs. Sok Sophea Group Chief Operations Officer ACLEDA Bank • Mr. Sok Leng Chief Payroll & Corporate Banking Office Wing Bank • H.E. Dr. Khem Borin Advisor Ministry of Labor and Vocational Training (MLVT) <p>Moderator:</p> <ul style="list-style-type: none"> • Mr. Sou Visal Chief Executive Officer Institute of Banking and Finance |
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| 11:40 | Networking Lunch |
| 13:30 | <p>Panel Discussion 3:</p> <p>Women and Inclusive Finance in Cambodia</p> <ul style="list-style-type: none"> • Identify key challenges Cambodian women face in accessing financial services, including cultural, economic, and institutional barriers. • Encourage dialogue on policies, partnerships, and strategies to advance gender equity in Cambodia’s financial system. • Share best practices, innovations, and case studies that have effectively empowered women through inclusive financial initiatives. <p>Panelists:</p> <ul style="list-style-type: none"> • Ms. Ponn Dalyn Director, Financial Inclusion Department National Bank of Cambodia • Mrs. Angelique Timmer Head Regional Consultant Southeast Asia Women’s World Banking (WWB) • Ms. Chun Sothany YEAC’s BoD CEO of MVU Investment Plc. • Mrs. Moeung Leakhina VP & Manager of Corporate Banking Department KB Prasac Bank <p>Moderator:</p> <ul style="list-style-type: none"> • Mrs. Chea Vuthy Project Advisor, ADA |
| 14:30 | <p>Closing Remark</p> <ul style="list-style-type: none"> • Mr. Rath Sophoan Chairman of The Association of Banks in Cambodia |
| 14:40 | Handover Certificate to Sponsor |
| 14:50 | <p>Group Photo & Networking The End of Conference</p> |