



# National Bank of Cambodia



## Annual Report 2009

Banking Supervision Department

## Foreword



The purpose of this publication is to point out the progress of the banking system in Cambodia even though Cambodia's economy has been struggling to overcome the global crisis. The banking system in Cambodia was gradually improving in 2009 thanks to newly established banks, branches, and subsidiaries. These new establishments reflect the increase in the publics' and investors' confidence in Cambodia's banking system.

In 2009, three new entrants commenced operations and additional 22 branches extended operations in economic areas surrounding Phnom Penh city and in provinces. With the increasing number of players in the system, banking products, services, and network coverage have all developed and expanded. Previously un-banked populations now have better access to banking services. The banking system has transformed itself from a traditional to a relatively sophisticated business operation. The introduction of mobile money transfer services has also helped promote outreach and increase participation in the banking system. Development in the microfinance sector has also seen speeding up since the adoption of the regulation on deposit taking microfinance institutions. This deposit taking status was given to two microfinance institutions.

Banking performance in 2009 was partly affected by the global crisis. Intermediation in the banking sector slowed down due to a reduction in credit growth to around 3%. Customer deposits rose by 32%, which contributed significantly to the rise in total assets of 20%. Profitability indicators showed a downward trend as economic activities cooled off, particularly investment and consumption. Despite this slowdown, prudential indicators of the banking system indicated healthy positions, e.g., solvency and liquidity, though a gradual rise in non-performing loans.

In line with the expansion of banking operations, the National Bank of Cambodia, which is the sole supervisory and regulatory body of the banking sector, has put in place a number of safeguard measures, namely the strengthening of the following: bank's capital base, governing structure, risk management framework, particularly credit risk and liquidity risk, and internal control system and compliance. As a result, the financial health of banking institutions has been improving and is now coping well with the effects of the global crisis. On the monetary policy side, flexible monetary policy tools, particularly the reserve requirement and the exchange management, are at the forefront in promoting macroeconomic stability. Easing liquidity flows in the banking system remains a priority in promoting investment and increasing the resilience of the national economy.

Besides its primary role of maintaining macroeconomic and financial stability, the National Bank of Cambodia also committed to get in line with international practices and guidelines. Given that the financial sector in Cambodia is still at rudimentary stage, the immediate target to strengthen supervisory capacity is to reach compliance with the Basel Core

Principles for effective banking supervision, while Basel II implementation is the long-term agenda. These principles serve as guideline for the National Bank of Cambodia to move forward in line with regional and international standards. In addition, the continuous capacity building of regulators and supervisors will continue to be essential in achieving this target. Both local and overseas trainings are being conducted with support from international organizations such as IMF, ADB, SEACEN, and numerous central bankers.

This publication aims at promoting integrity in the banking sector by providing necessary information to all stakeholders to review the financial position of the banking system overall as well as each individual banking institution. With information freely available, all stakeholders are expected to exert market discipline on banks' performance, thus enhancing competition, leveling the playing field, and creating suitable norms in the banking sector for the benefit of the public.

Phnom Penh, June 16, 2010

CHEA CHANTO  
Governor  
National Bank of Cambodia

## CONTENTS

<b>1. Introduction .....</b>	<b>1</b>
<b>2. Performance in the Banking Sector .....</b>	<b>1</b>
<b>2.1. Assets Growth.....</b>	<b>2</b>
<b>2.2. Credit Growth.....</b>	<b>2</b>
<b>2.3. Deposit Growth.....</b>	<b>3</b>
<b>3. Key Prudential Indicators .....</b>	<b>3</b>
<b>3.1. Assets Quality.....</b>	<b>3</b>
<b>3.2. Profitability .....</b>	<b>5</b>
<b>3.3. Capital Adequacy.....</b>	<b>6</b>
<b>3.4. Liquidity .....</b>	<b>6</b>
<b>3.5. Quality of Management.....</b>	<b>7</b>
<b>4. The Development of Microfinance .....</b>	<b>7</b>
<b>Appendix 1: Data of Banks and Microfinance Institutions 2009 .....</b>	<b>12</b>
<b>Appendix 2: Interest Rates on Loans and Deposits.....</b>	<b>46</b>
<b>Appendix 3: Banking System in Cambodia.....</b>	<b>48</b>

All data publish are compiled and calculated by NBC staffs.

GDP Figure is from the National Institute of Statistics.

## 1. Introduction

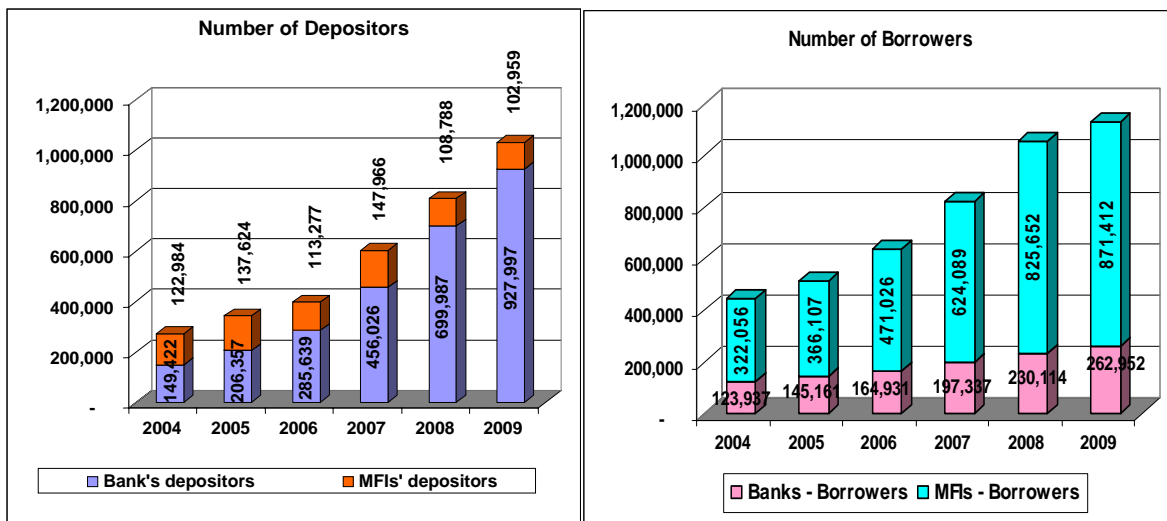
The year 2009 proved to be challenging for the growth of the banking system. Nevertheless, despite the slowdown in credit and deposit growth, the impact of the global financial crisis seems to have been manageable for the banking sector. Public confidence in the banking sector remained moderate, with deposits growing by 32% in 2009.

By the end of 2009, the banking system in Cambodia consisted of 27 commercial banks, 6 specialized banks, 20 licensed microfinance institutions (MFIs), of which 2 were licensed microfinance deposit taking institutions (MDIs), and 26 registered rural credit operators. Not only has the number of banking institutions increased, but also the number of branches countrywide has expanded rapidly along with the diversification of banking products and services. All of these observations reflect the continuous progress of the banking sector in Cambodia.

## 2. Performance in the Banking Sector

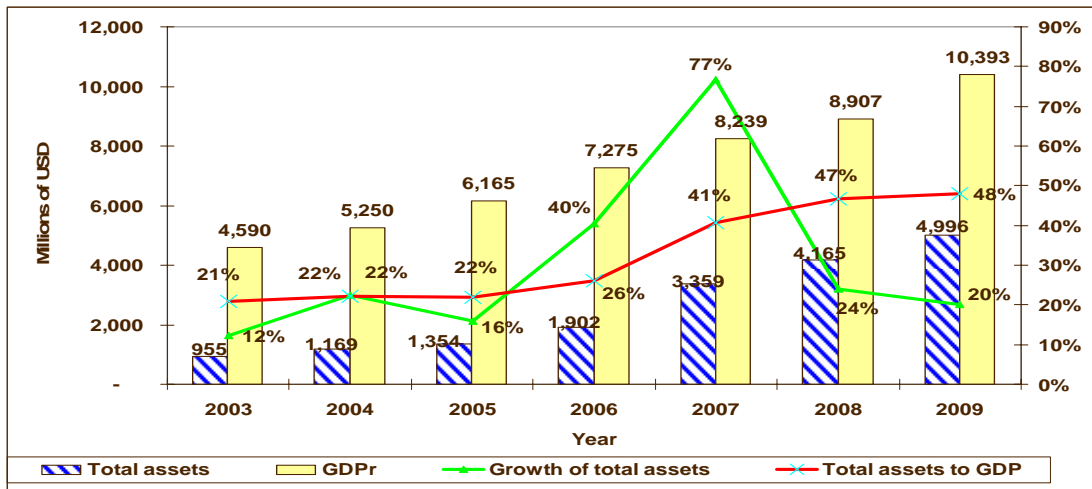
The banking sector continued to grow at a slower pace in 2009 due to the slowdown in the real sector of Cambodia's economy. Despite this, the number of customer deposits and customer credits improved substantially, by 32% and 14%, respectively. This reflects the strengthening of public confidence in the banking system, even during stressful periods. Improvement in the number of deposit accounts accelerated thanks to the need for saving, the introduction of modern banking products, and the expansion of convenient banking services in countrywide. The number of credits, on the other hand, improved rapidly in the last quarter, when businesses started to pick up after a cooling period following the economic slowdown in 2008. However, these new disbursements are small and medium size loans, while large investment projects improved only modestly.

**Figure 1: Number of Depositors and Borrowers**



## 2.1 Assets Growth

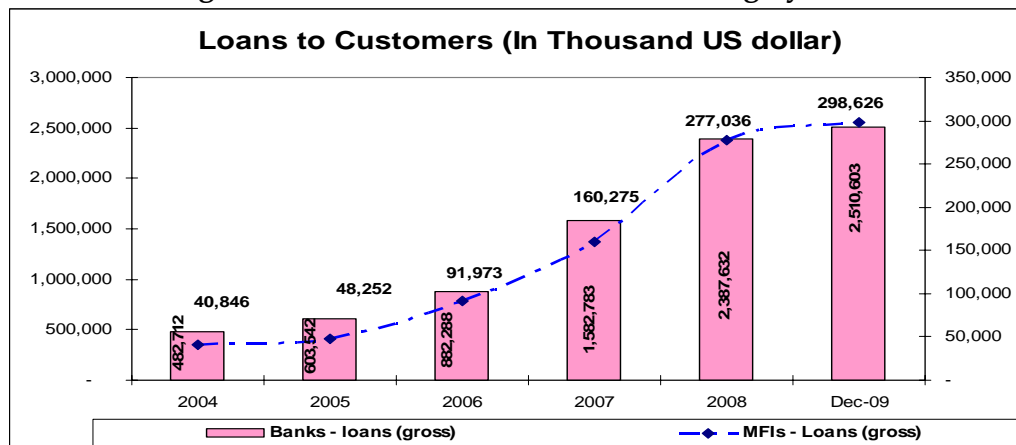
Figure 2: Growth of Total Assets in the Banking System



As of the end 2009, total assets in the banking system grew by 20%, down from 24% in 2008. Such growth was largely contributed by the capital of the new entrant banks and additional customer deposits. During the year, three commercial banks were licensed.

## 2.2 Credit Growth

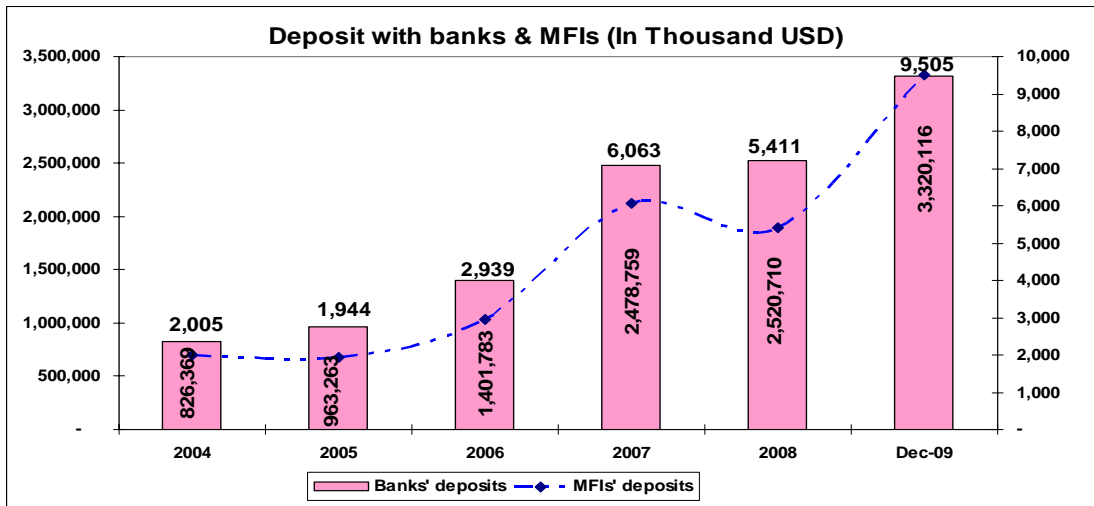
Figure 3: Growth of Credits in the Banking System



Credit growth in the banking system slowed down to only 5% by the end of 2009, compared to 52.69% in 2008. The impact of the global crisis reduced demand for consumption and investment in the country, thus leading to slow credit growth. The introduction of new guidelines on credit classification also put pressure on banks to re-evaluate their lending practices. The fear of growing nonperforming loans, to some extent, restricted banks from underwriting new loans.

## 2.3 Deposit Growth

Figure 4: Growth of Deposits in the Banking System

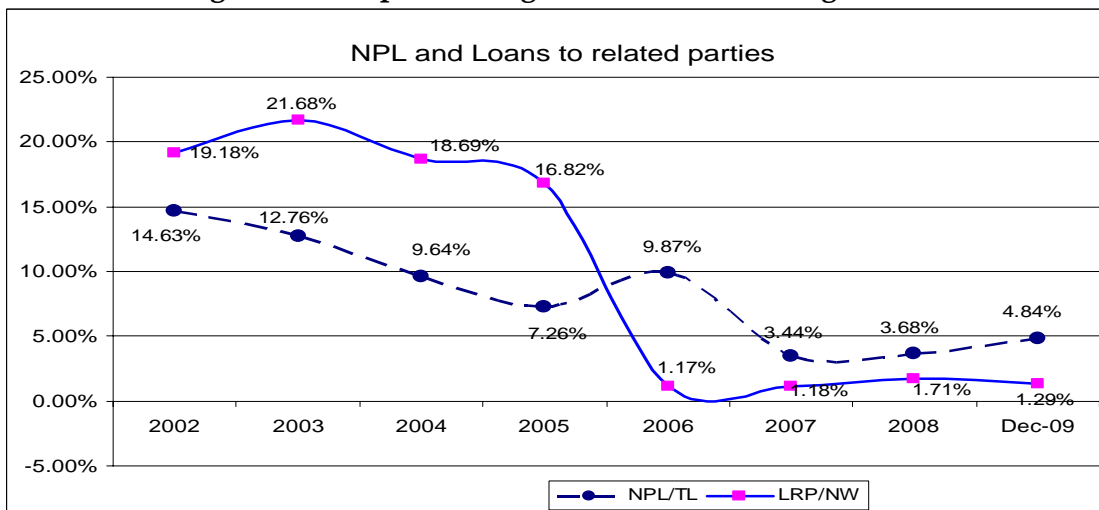


After slight growth in 2008, customer deposits in the banking system jumped by 32% in 2009. Due to the slowdown of real investment activities and the absence of financial instruments in the country, the banking sector accumulated excess funds. Uncertain about the length of the global recession, economic agents and households preferred to save rather than to invest.

## 3. Key Prudential Indicators

### 3.1 Assets Quality

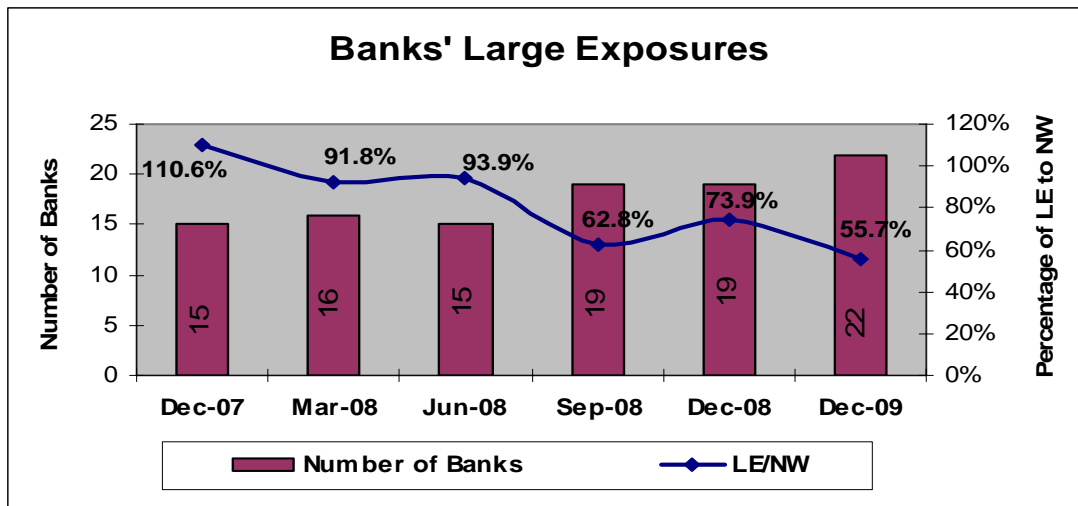
Figure 5: Non-performing Loans in the Banking Sector



Nonperforming loans in the banking sector increased gradually to almost 5% in 2009 from 3.68% in 2008. This figure is partly the result of two factors. The first and foremost explanation is the impact of the global crisis. Prominent sectors of the economy such as textiles, tourism, construction, and agriculture were hit by the crisis. Related firms and businesses to these industries also saw a decline in demand and consumption. Consequently, banks' credits experienced repayment difficulty. Another explanation is the introduction of a new guideline on credit classification at the beginning of 2009, which addressed more stringent criteria for recognizing problem assets. This new guideline was fully adopted in 2009 and resulted in higher classified assets.

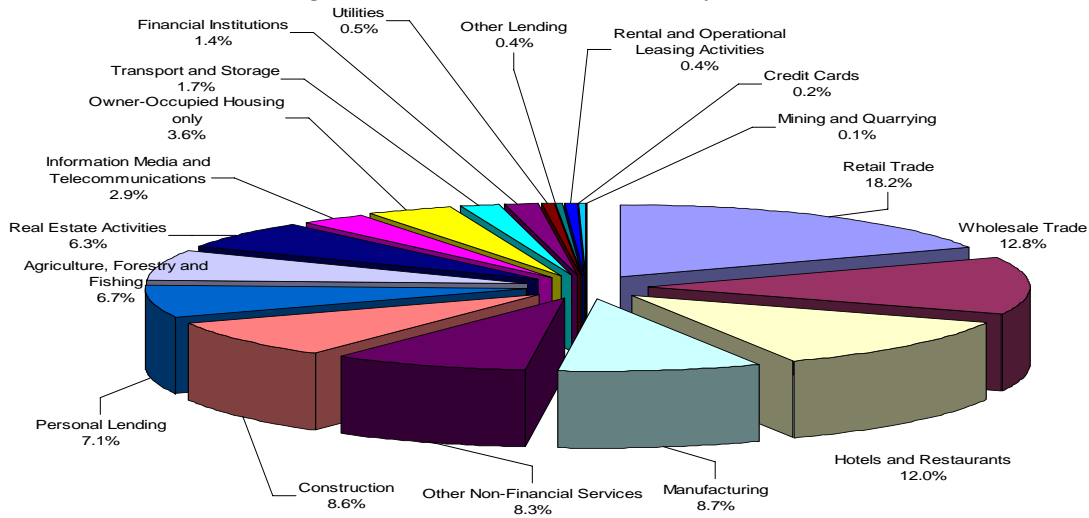
Despite a slight upward trend of non-performing loans, asset concentrations by individual borrowers as well as by the economic sector were of little concern. The total exposure of single borrower concentration dropped to 56% of the net worth in 2009 from 74% in 2008, well below the limit of 300%. This reduction was caused by slow credit growth and the rising capital bases of banks. On the other hand, the single limit exposures of 20% and 35% were strictly followed by banking institutions.

**Figure 6: Credit Concentration by Individual Borrowers**



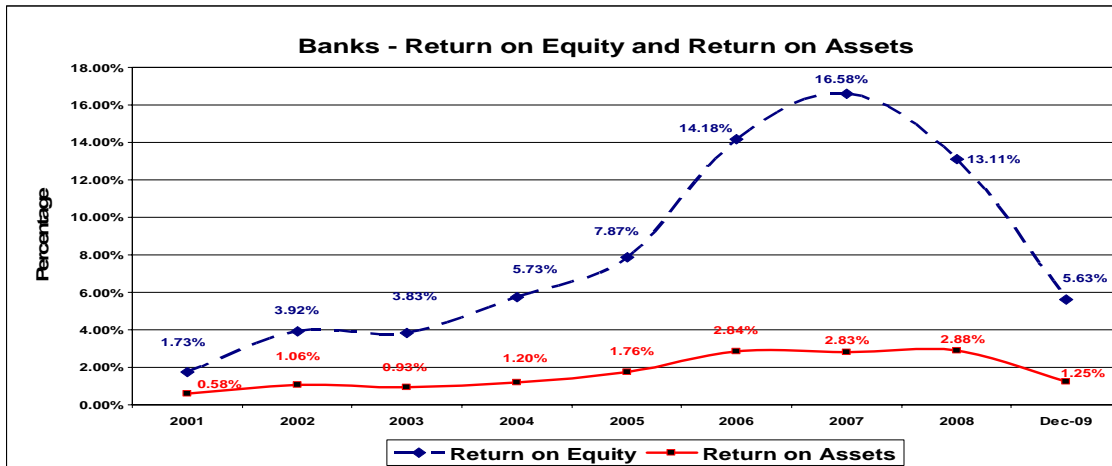
As of the end of 2009, credit concentration by economic sector analysis recorded the largest concentration in retail trade activities (18% of the total portfolio), followed by wholesale trade (13%) and the hotel and restaurant industry (12%). Retail and wholesale trade, which is mainly composed of small-medium enterprises, is the backbone of private business in Cambodia. The more funds channel to these sectors, the more job creation and promotion of household income level. Construction and real estate together accounted for 15% of the total portfolio. These sectors are considered high risk sectors, and funding to these sectors is projected to have some repayment difficulty. Credit concentration in other sectors was recorded at manageable levels.

Figure 6: Credit concentration by sector



### 3.2 Profitability

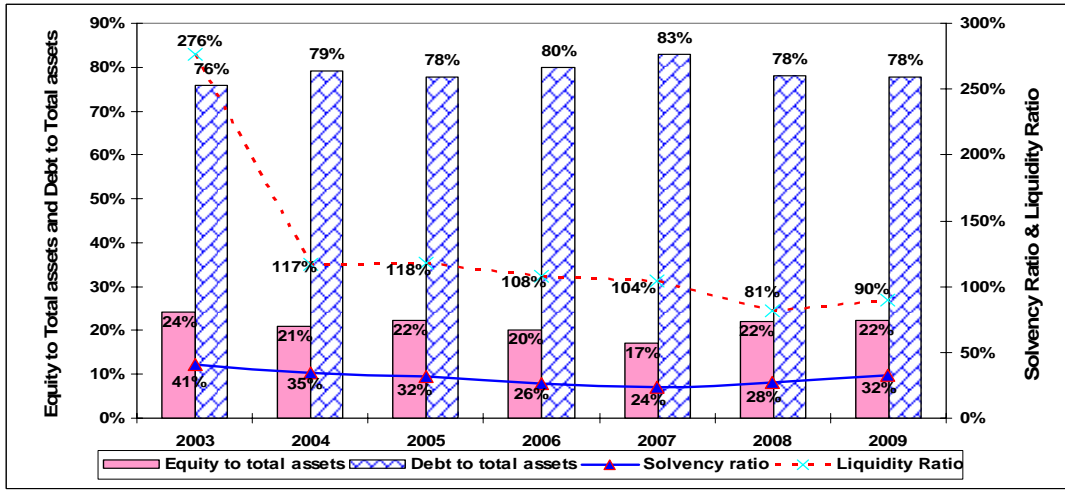
Figure 7: Profitability in the Banking Sector



Banks' profitability saw a significant reduction since the onset of the global crisis. Return on equity declined significantly from the peak of 16.58% in 2007 to only 5.63% in 2009. Similarly, return on assets dropped by more than half, from 2.88% in 2008 to 1.25% in 2009. Some factors were attributed as the main cause of this reduction, namely the slowdown of credit expansion, the slight growth of nonperforming loans, the additional cost of accumulating customer deposits and the rapid expansion in branch networks. In 2009, 22 branches were opened. Most banks shifted toward fee and commission based income in order to reduce credit risk exposures and minimize funding costs.

### 3.3 Capital Adequacy

Figure 8: Capital Adequacy and Liquidity of the Banking System

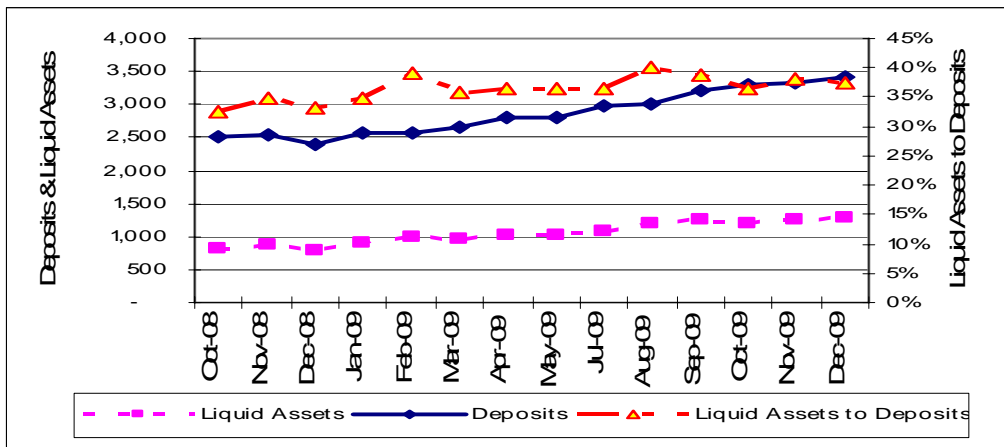


The solvency ratio in the banking system moved up to 32% in 2009 from 28% in 2008. The slow credit expansion and the increased investment in low risk assets, particularly the placement with the central bank, brought down the level of risk-weighted assets. Furthermore, additional capital from the new entrants as well as additional injected capital from existing banks strengthened the banks' capital base. Overall, these led to the improvement of the capital adequacy ratio.

### 3.4 Liquidity

Over the previous five years, the liquidity ratio of the banking system traced a downward trend to the lowest point of 81% in 2008, as compared to the prudential limit of 50%. For the first time, the ratio bounced upward to 90% by the end of 2009. The growth of credit disbursement lagged behind the growth of deposits, allowing more liquid assets to join the assets mix, thus stimulating the rise of the liquidity ratio.

Figure 9: The Ratio of Liquid Assets to Total Deposits



### 3.5 Quality of Management

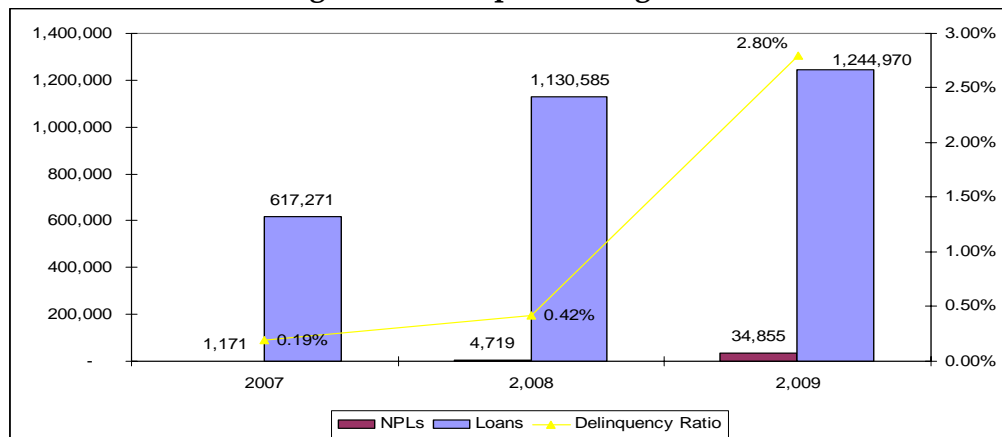
The NBC acknowledged the need to enhance the management structure of the banking institutions as crucial to improving the safety and soundness of the banking system. Two new regulations on governance and on the “fit and proper test” were adopted by late 2008 and early 2009 respectively. The regulation on governance is aimed at building proper organizing structures in banks, while the “fit and proper test” was targeted at bringing the right people into the banking system. After the adoption of these regulations, the quality of management in banking institutions improved gradually. However, much still needs to be done to bring management standards in line with international best practices. The NBC has drafted and will issue further regulations on the internal control system, external auditors, and on promoting transparency and good management practices.

### 4. The Development of Microfinance

Cambodian microfinance is a sector that has participated in implementing the strategic policy of the Royal Government in poverty alleviation. The pressure of last year’s global crisis has made Cambodian microfinance, in a common system with the financial and economic sector, strengthen its operational quality in order to solve challenges which occurred during this period. The success of the microfinance sector was not only illustrated through the sustainability of the existing microfinance institutions but also the increasing number of new entrants and participants. Two new institutions were licensed in 2009, making a total of 20 licensed microfinance institutions, of which two were licensed deposit-taking institutions, 26 registered rural credit operators, and approximately 60 were rural finance service providers in the form of NGOs.

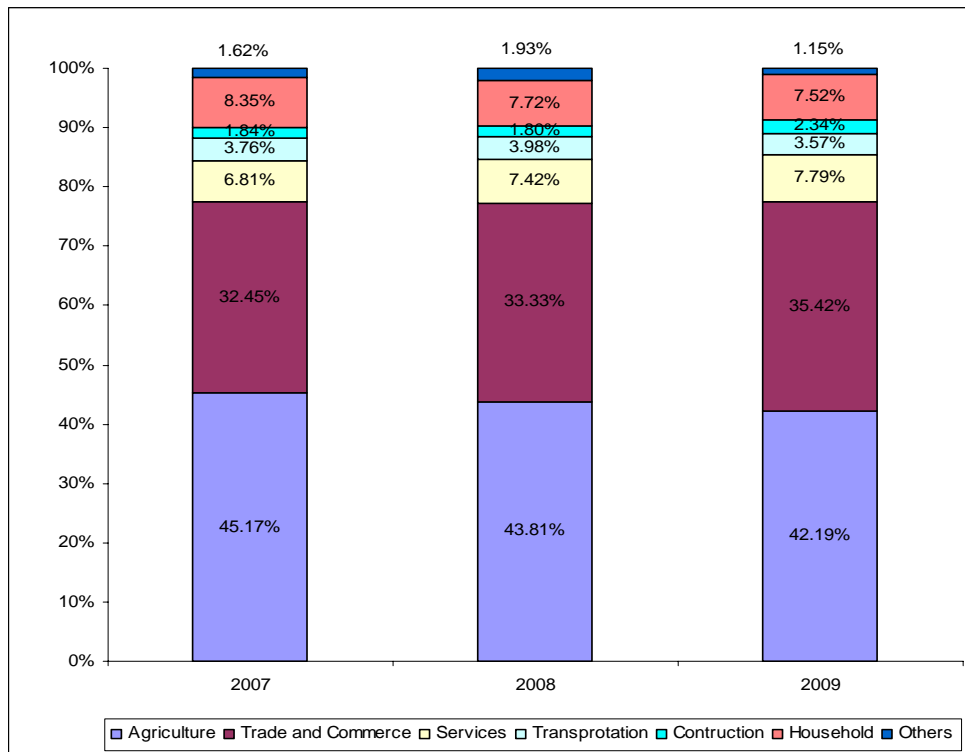
By the end of 2009, the total loans outstanding provided by licensed microfinance institutions and registered rural credit operators had increased by 10%, compared to 81% in 2008. The nonperforming loan ratio increased from 0.4% in 2008 to 2.80% in 2009 as a result of the economic downturn and slowdown in credit growth.

**Figure 11: Non-performing Loans**



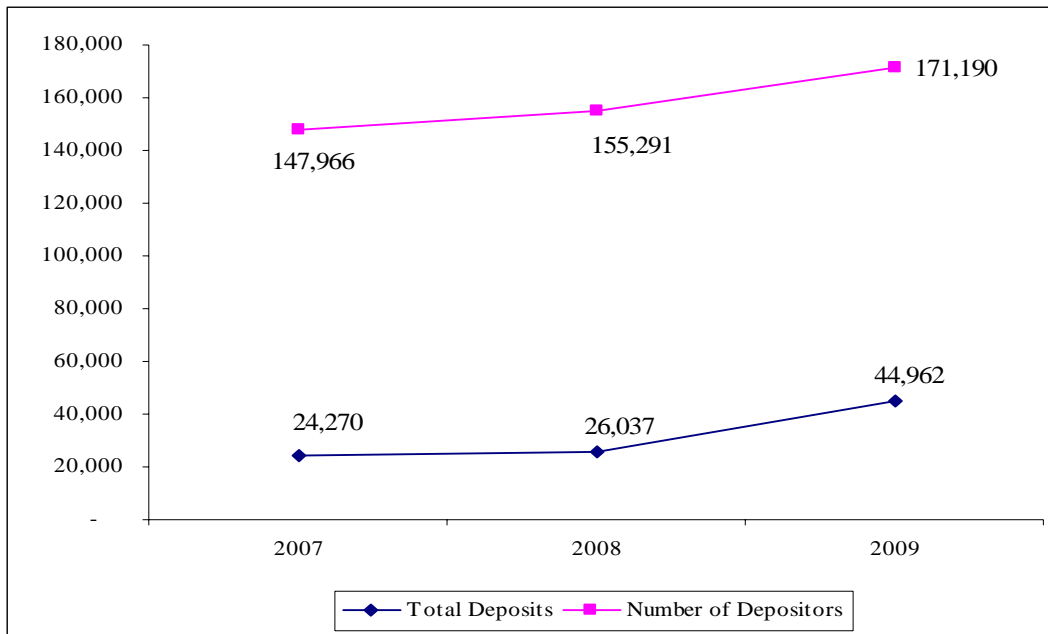
People in rural areas are the targeted clients who need the two primary products of the MFIs: loans and savings accounts. By the end of 2009, the number of clients borrowing from microfinance institutions and rural credit operators was 904,298, which had increased by approximately 6%. Most of the credits were channeled to the agricultural sector: 42% of the total credit. Small and medium businesses account for 35% of total credit.

**Figure 12: Percentage of Loans Classified by Type of Business**



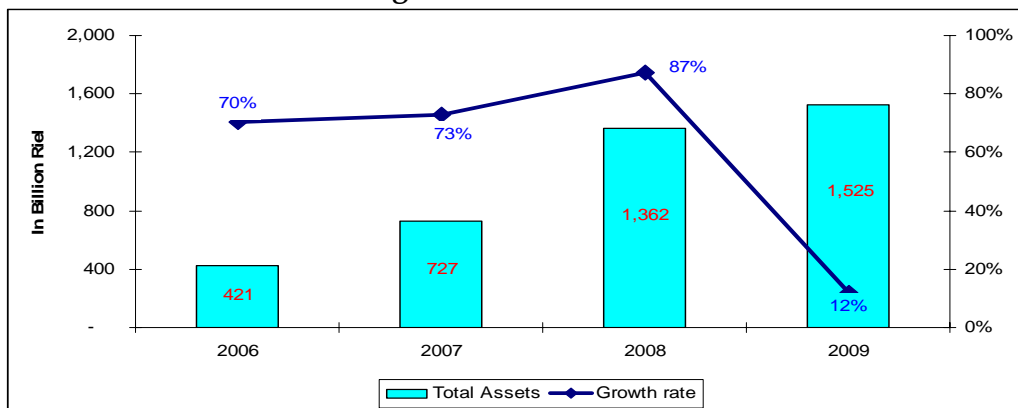
Customers' deposits increased notably. By the end of 2009, MFIs and rural credit operators had mobilized savings of KHR 44 billion from 171,190 clients; compared to 2008, the amount of savings and the number of depositors were KHR 26 billion and 155,291, respectively, and had increased by 72% and 10%, respectively. This growth was due to the fact that 2 of the 20 MFIs obtained MDI (microfinance deposit taking institution) licenses to mobilize savings from the public. MDI licenses are provided only to existing MFIs who have the capacity and adequate resources to fulfill the criteria and requirements as stated in the NBC's regulation to ensure the safety of depositors and encourage public trust in the financial system as a whole.

**Figure 13: The Change in Total Deposits and Number of Deposits (Millions KHR)**



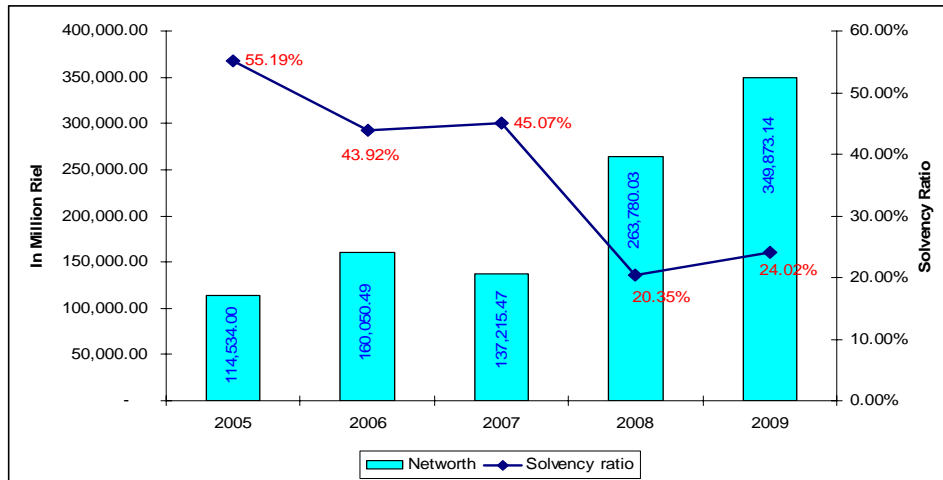
The total assets of the microfinance sector increased approximately 12%, lower than the 87% increase recorded in 2008. This slowdown is due to the decline in borrowings of MFIs.

**Figure 13: Total Assets**



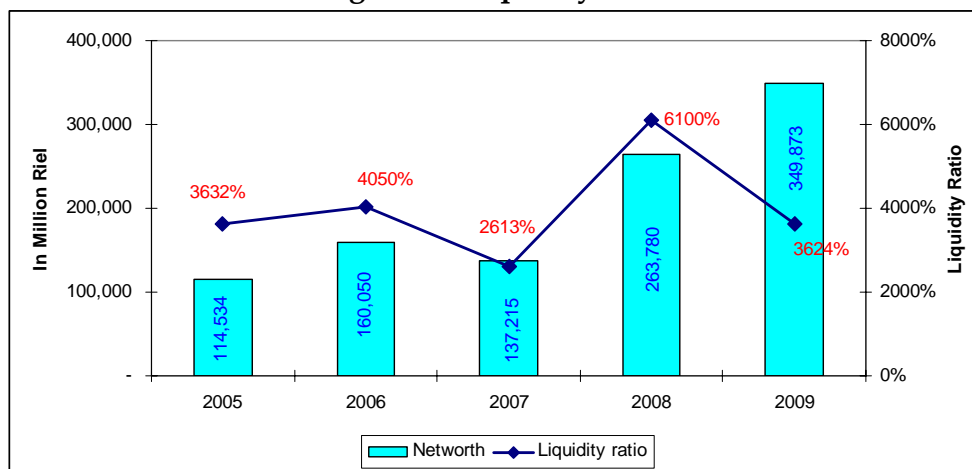
By the end of 2009, the solvency ratio of microfinance institutions was 24%, higher than the regulatory requirement of 15%. The solvency ratio increased slightly compared to 2008, when it was 20.35%. On the one hand, the solvency ratio increased because microfinance institutions restricted their assets, especially loans, during the global crisis. On the other hand, microfinance institutions increased their capital gradually; compared to 2008, the net worth of microfinance sector increased by 33%, which was an element contributing to the growth of the solvency ratio.

**Figure 14: Solvency Ratio**



The liquidity ratio is measured in pursuit of ensuring the capacity of financial institutions in responding an immediate cash need. In 2006, 2007, 2008, and 2009, the liquidity ratio of the microfinance sector was reported at 4,050%, 2,613%, 6,099%, and 3,624%, respectively. This high liquidity ratio was due mainly to the fact that the microfinance sector is not allowed to take deposits from the general public. In addition, the majority of its assets were short-term, liquid assets reserved for the immediate needs of clients.

**Figure 14: Liquidity Ratio**



The challenges in 2009 revealed the difficulties of microfinance institutions in relying on foreign funding sources provided in the form of loans and minor grants, specifically funding sources which have been tightened and become more expensive. This caused some microfinance institutions to restrict their lending in order to reserve funds for repayment to the lenders. Thus, local public savings mobilization for the credit services of microfinance institutions is vital for long-term and sustainable funding sources for the microfinance sector.

In summary, the microfinance sector continues to contribute to the Royal Government of Cambodia's policy of poverty alleviation. Although pressure from the global economic and financial crisis have spread out to virtually every driving sector of Cambodia, the loan portfolios, deposits, number of clients, size and quality of assets, and especially, regulatory ratios required by the National Bank of Cambodia have led to encouraging signs. These achievements have resulted from the collective efforts of microfinance institutions, rural clients, local authorities, and especially, the National Bank of Cambodia. More importantly, these achievements cannot be excluded from the favorable environment resulting from government policies nor from the actual outcomes of its rural development policy.

## **Appendix 1**

### **Data of Banks and Microfinance Institutions 2009**

## Number of Offices of Cambodian banks

As of December 31, 2009

Table 1

	2009			2008		
	Total	Phnom Penh <sup>1</sup>	Provincial	Total	Phnom Penh <sup>1</sup>	Provincial
<b>Commercial Banks</b>						
1 Aceda Bank Plc.	232	14	218	226	14	212
2 Canadia Bank Plc.	24	12	12	24	11	13
3 ANZ Royal Bank (Cambodia) Ltd.	19	11	8	20	11	9
4 Singapore Banking Corporation	14	10	4	4	2	2
5 Cambodia Asia Bank Ltd.	13	8	5	13	7	6
6 Cambodian Public Bank	12	4	8	12	6	6
7 Advanced Bank of Asia Ltd.	8	6	2	6	4	2
8 May Bank, Phnom Penh Branch*	7	6	1	2	1	1
9 Cambodia Mekong Bank Public Ltd.	6	4	2	6	4	2
10 OSK Indochina Bank Ltd	5	5	-	1	1	-
11 Cambodian Commercial Bank Ltd.	4	1	3	4	1	3
12 Union Commercial Bank Plc.	4	1	3	4	1	3
13 Vattanac Bank Ltd.	3	2	1	2	1	1
14 Angkor Capital Bank	2	2	-	1	1	-
15 Foreign Trade Bank of Cambodia	2	2	-	1	1	-
16 Krung Thai Bank Public Co. Ltd., P.P. Branch*	2	1	1	2	1	1
17 Bank for Investment and Development of Cambodia PLC <sup>2</sup>	2	1	1	1	1	-
18 Phnom Penh Commercial Bank	1	1	-	1	1	-
19 Booyong Khmer Bank	1	1	-	1	1	-
20 Camko Bank	1	1	-	1	1	-
21 First Commercial Bank, Phnom Penh Branch*	1	1	-	1	1	-
22 Shinhan Khmer Bank	1	1	-	1	1	-
23 Kookmin Bank Cambodia Plc	1	1	-	1	1	-
24 Maruhan Japan Bank Plc	1	1	-	1	1	-
25 Bank of India Phnom Penh Branch*	1	1	-	-	-	-
26 Saigon Thuong Tin Commercial Joint Stock Bank (Sacombank)*	1	1	-	-	-	-
27 HwangDBS Commercial Bank Plc.	1	1	-	-	-	-
<b>Sub-total</b>	<b>369</b>	<b>100</b>	<b>269</b>	<b>336</b>	<b>75</b>	<b>261</b>
<b>Specialized Banks</b>						
28 First Investment Specialized Bank	6	1	5	1	1	-
29 Anco Specialized Bank	1	1	-	1	1	-
30 Best Specialized Bank	1	1	-	1	1	-
31 Cambodian Development Specialized Bank	1	1	-	1	1	-
32 Rural Development Bank	1	1	-	1	1	-
33 PHSME Specialized Bank	1	1	-	1	1	-
<b>Sub-total</b>	<b>11</b>	<b>6</b>	<b>5</b>	<b>6</b>	<b>6</b>	<b>-</b>
<b>Total</b>	<b>380</b>	<b>106</b>	<b>274</b>	<b>342</b>	<b>81</b>	<b>261</b>

\* Foreign branches

<sup>1</sup> Including head office

<sup>2</sup> Including Branch in Ho Chi Minh (Vietnam)

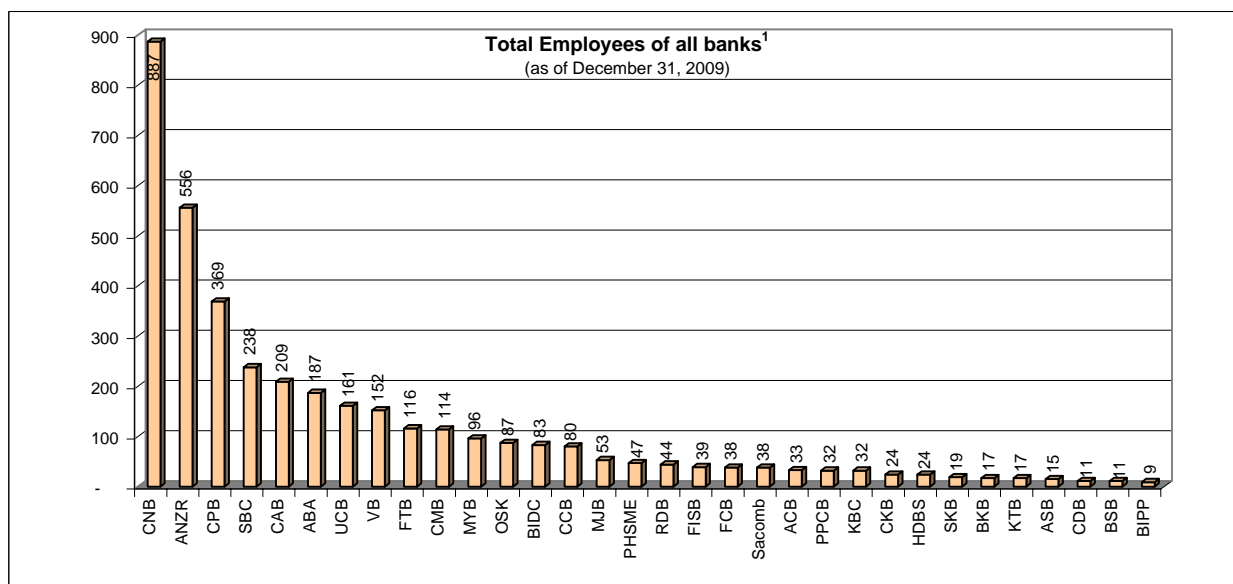
## Number of staff

As of December 31, 2009

Table 2

		2009	2008	% Change 2009 over 2008
<b>Commercial Banks</b>				
1	ACLEDA Acleda Bank Plc.	7,013	6,128	14%
2	CNB Canadia Bank Plc.	887	855	4%
3	ANZR ANZ Royal Bank (Cambodia) Ltd.	556	530	5%
4	CPB Cambodian Public Bank	369	294	26%
5	SBC Singapore Banking Corporation	238	233	2%
6	CAB Cambodia Asia Bank Ltd.	209	209	0%
7	ABA Advanced Bank of Asia Ltd.	187	161	16%
8	UCB Union Commercial Bank Plc.	161	169	-5%
9	VB Vattanac Bank Ltd.	152	119	28%
10	FTB Foreign Trade Bank of Cambodia	116	93	25%
11	CMB Cambodia Mekong Bank Public Ltd.	114	100	14%
12	MYB May Bank, Phnom Penh Branch*	96	53	81%
13	OSK OSK Indochina Bank Ltd	87	41	112%
14	BIDC Bank for Investment and Development of Cambodia Plc	83	22	277%
15	CCB Cambodian Commercial Bank Ltd.	80	89	-10%
16	MJB Maruhan Japan Bank Plc	53	61	-13%
17	FCB First Commercial Bank, Phnom Penh Branch*	38	36	6%
18	Sacomb Saigon Thuong Tin Commercial Joint Stock Bank*	38	-	0%
19	ACB Angkor Capital Bank	33	21	57%
20	PPCB Phnom Penh Commercial Bank	32	23	39%
21	KBC Kookmin Bank Cambodia Plc	32	22	45%
22	CKB Camko Bank	24	24	0%
23	HDBS Hwang DBS Commercial Bank Plc*	24	-	0%
24	SKB Shinhan Khmer Bank	19	25	-24%
25	BKB Booyong Khmer Bank	17	22	-23%
26	KTB Krung Thai Bank Public Co. Ltd., P.P. Branch*	17	17	0%
27	BIPP Bank of India Phnom Penh Branch	9	-	0%
		<b>10,684</b>	<b>9,347</b>	<b>14%</b>
<b>Specialized Banks</b>				
28	PHSME PHSME Specialized Bank	47	55	-15%
29	RDB Rural Development Bank	44	48	-8%
30	FISB First Investment Specialized Bank	39	43	-9%
31	ASB Anco Specialized Bank	15	30	-50%
32	CDB Cambodian Development Specialized Bank	11	14	-21%
33	BSB Best Specialized Bank	11	13	-15%
		<b>167</b>	<b>203</b>	<b>-18%</b>
<b>Total</b>		<b>10,851</b>	<b>9,550</b>	<b>14%</b>

\* Foreign branches



<sup>1</sup> Excluding total employees of ACLEDA Bank Plc (7,013)

**COMPARISON OF TOTAL ASSETS**  
As of December 31, 2009

Table 3

	2009		2008		Growth Rate (%)
		Share		Share	2009 over 2008
<b>Commercial Banks</b>					
1 Cambodian Public Bank	3,932,487	18.9%	4,060,377	23.9%	-3.1%
2 Aceda Bank Plc.	3,799,281	18.2%	2,817,755	16.6%	34.8%
3 Canadia Bank Plc.	3,130,658	15.0%	2,411,010	14.2%	29.8%
4 ANZ Royal Bank (Cambodia) Ltd.	2,153,368	10.3%	1,700,784	10.0%	26.6%
5 Foreign Trade Bank of Cambodia	1,152,163	5.5%	1,078,204	6.3%	6.9%
6 Vattanac Bank Ltd.	790,555	3.8%	775,627	4.6%	1.9%
7 May Bank, Phnom Penh Branch*	719,051	3.5%	556,076	3.3%	29.3%
8 Union Commercial Bank Plc.	613,049	2.9%	482,470	2.8%	27.1%
9 Cambodian Commercial Bank Ltd.	612,358	2.9%	628,779	3.7%	-2.6%
10 First Commercial Bank, Phnom Penh Branch*	560,143	2.7%	298,684	1.8%	87.5%
11 Krung Thai Bank Public Co. Ltd., P.P. Branch*	405,643	1.9%	392,302	2.3%	3.4%
12 Bank for Investment and Development of Cambodia Plc	399,973	1.9%	56,168	0.3%	612.1%
13 Advanced Bank of Asia Ltd.	234,558	1.1%	176,421	1.0%	33.0%
14 Shinhan Khmer Bank	196,391	0.9%	228,427	1.3%	-14.0%
15 Singapore Banking Corporation	195,742	0.9%	191,141	1.1%	2.4%
16 Cambodia Mekong Bank Public Ltd.	181,580	0.9%	194,192	1.1%	-6.5%
17 CAMKO Bank Ltd.	180,650	0.9%	157,494	0.9%	14.7%
18 Maruhan Japan Bank Plc	179,853	0.9%	167,314	1.0%	7.5%
19 OSK Indochina Bank Ltd	175,941	0.8%	59,329	0.3%	196.6%
20 Saigon Thuong Tin Commercial Joint Stock Bank*	153,194	0.7%	-	0.0%	0.0%
21 Angkor Capital Bank	144,114	0.7%	60,700	0.4%	137.4%
22 Phnom Penh Commercial Bank	142,768	0.7%	78,944	0.5%	80.8%
23 Hwang DBS Commercial Bank Plc	136,038	0.7%	-	0.0%	0.0%
24 Cambodia Asia Bank Ltd.	125,170	0.6%	108,603	0.6%	15.3%
25 Kookmin Bank Cambodia Plc	98,359	0.5%	52,881	0.3%	86.0%
26 Booyong Khmer Bank	80,531	0.4%	63,306	0.4%	27.2%
27 Bank of India Phnom Penh Branch*	55,824	0.3%	-	0.0%	0.0%
<b>Sub-total</b>	<b>20,549,440</b>	<b>98.7%</b>	<b>16,796,989</b>	<b>98.8%</b>	<b>22.3%</b>
<b>Specialized Banks</b>					
28 Rural Development Bank	147,205	0.7%	81,771	0.5%	80.0%
29 First Investment Specialized Bank	68,718	0.3%	63,841	0.4%	7.6%
30 PHSME Specialized Bank	22,100	0.1%	20,279	0.1%	9.0%
31 Best Specialized Bank	21,757	0.1%	15,003	0.1%	45.0%
32 Anco Specialized Bank	15,411	0.1%	10,810	0.1%	42.6%
33 Cambodia Development Specialized Bank	5,748	0.0%	7,765	0.0%	-26.0%
<b>Sub-total</b>	<b>280,939</b>	<b>1.3%</b>	<b>199,471</b>	<b>1.2%</b>	<b>40.8%</b>
<b>Total</b>	<b>20,830,379</b>	<b>100%</b>	<b>16,996,459</b>	<b>100%</b>	<b>22.6%</b>

\*: Foreign branches

Note: All figures are unaudited and as reported by banks

**SHARE OF PAID-UP CAPITAL**

As of December 31, 2009

Table 4

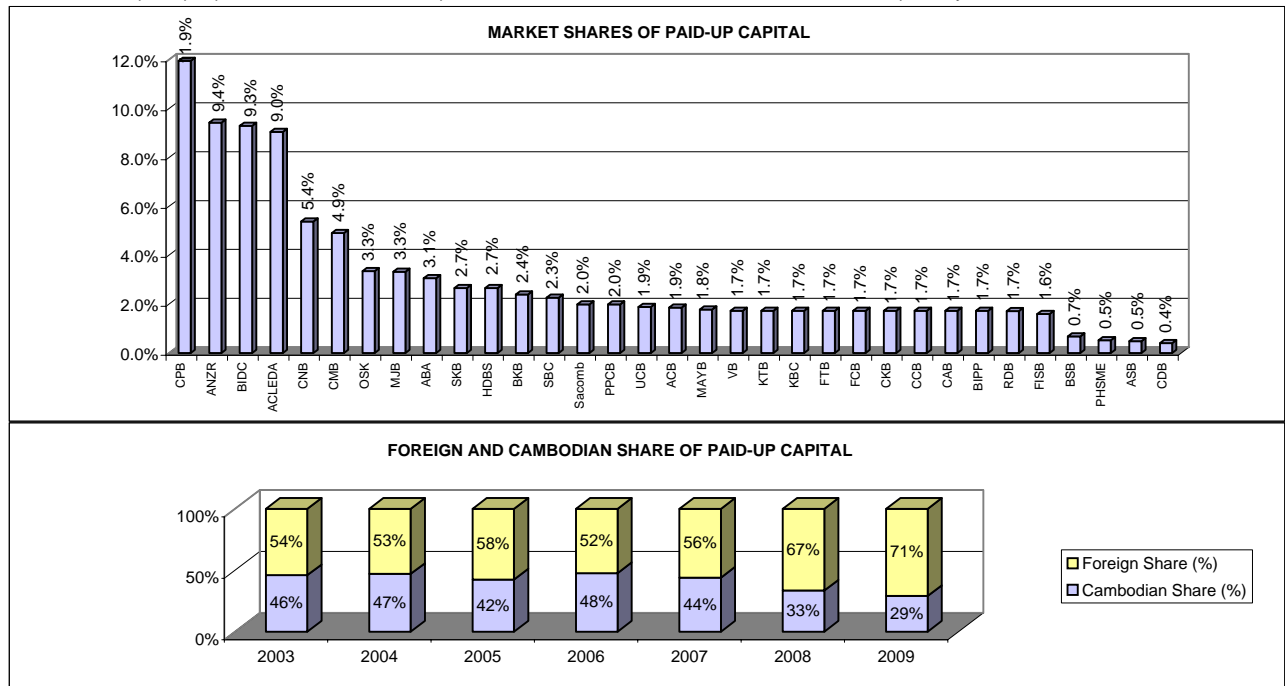
(millions of KHR)

		Foreign share		Cambodian share		Total Paid-up Capital	Market Share	
		Share(%)	Amount paid	Share(%)	Amount paid			
<b>Commercial Banks</b>								
1	CPB	Cambodian Public Bank	100.0%	375,210	-	375,210	11.9%	
2	ANZR	ANZ Royal Bank (Cambodia) Ltd.	55.0%	162,799	45.0%	133,200	9.4%	
3	BIDC	Bank for Investment and Development of Cambodia Plc	100.0%	291,830	-	291,830	9.3%	
4	ACLEDA	Aclea Bank Plc.	49.0%	139,218	51.0%	144,900	9.0%	
5	CNB	Canadia Bank Plc.	-	-	100.0%	169,032	5.4%	
6	CMB	Cambodia Mekong Bank Public Ltd.	-	-	100.0%	154,253	4.9%	
7	OSK	OSK Indochina Bank Ltd	100.0%	105,267	-	105,267	3.3%	
8	MJB	Maruhan Japan Bank	85.0%	88,591	15.0%	15,634	3.3%	
9	ABA	Advanced Bank of Asia Ltd.	100.0%	95,887	-	95,887	3.1%	
10	SKB	Shinhan Khmer Bank	90.1%	75,125	9.9%	8,255	2.7%	
11	HDBS	Hwang DBS Commercial Bank Plc	100.0%	83,380	-	83,380	2.7%	
12	BKB	Booyong Khmer Bank	100.0%	75,042	-	75,042	2.4%	
13	SBC	Singapore Banking Corporation	100.0%	70,873	-	70,873	2.3%	
14	Sacomb	Saigon Thuong Tin Commercial Joint Stock Bank*	100.0%	62,535	-	62,535	2.0%	
15	PPCB	Phnom Penh Commercial Bank	100.0%	62,535	-	62,535	2.0%	
16	UCB	Union Commercial Bank Plc.	42.4%	25,018	57.6%	33,973	1.9%	
17	ACB	Angkor Capital Bank	99.0%	57,782	1.0%	584	1.9%	
18	MAYB	May Bank, Phnom Penh Branch*	100.0%	55,865	-	55,865	1.8%	
19	VB	Vattanac Bank Ltd.	-	-	100.0%	54,197	1.7%	
20	KTB	Krung Thai Bank Public Co. Ltd., P.P. Branch*	100.0%	54,197	-	54,197	1.7%	
21	KBC	Kookmin Bank Cambodia Plc	100.0%	54,197	-	54,197	1.7%	
22	FTB	Foreign Trade Bank of Cambodia	-	-	100.0%	54,197	1.7%	
23	FCB	First Commercial Bank, Phnom Penh Branch*	100.0%	54,197	-	54,197	1.7%	
24	CKB	CAMKO Bank Ltd.	100.0%	54,197	-	54,197	1.7%	
25	CCB	Cambodian Commercial Bank Ltd.	100.0%	54,197	-	54,197	1.7%	
26	CAB	Cambodia Asia Bank Ltd.	100.0%	54,197	-	54,197	1.7%	
27	BIPP	Bank of India Phnom Penh Branch*	100.0%	54,197	-	54,197	1.7%	
	<b>Sub Total</b>			<b>2,206,337</b>		<b>768,223</b>	<b>2,974,560</b>	<b>94.6%</b>
<b>Specialized Banks</b>								
28	RDB	Rural Development Bank	-	-	100.0%	53,709	53,709	1.7%
29	FISB	First Investment Specialized Bank	32.0%	16,009	68.0%	34,019	50,028	1.6%
30	BSB	Best Specialized Bank	46.8%	9,940	53.3%	11,322	21,262	0.7%
31	PHSME	PHSME Specialized Bank	-	-	100.0%	16,259	16,259	0.5%
32	ASB	Anco Specialized Bank	-	-	100.0%	15,008	15,008	0.5%
33	CDB	Cambodian Development Specialized Bank	80.0%	10,006	20.0%	2,501	12,507	0.4%
	<b>Sub Total</b>			<b>35,955</b>		<b>132,819</b>	<b>168,773</b>	<b>5.4%</b>
<b>Total</b>				<b>2,242,292</b>		<b>901,042</b>	<b>3,143,334</b>	<b>100.0%</b>

\* Foreign Branch

Note: All figures are unaudited and as reported by banks

Minimum paid up capital of commercial bank and specialized bank is 50,000 million riel and 10,000 million riel respectively.



**COMPARATIVE STATEMENT OF CONDITION  
AS AT DECEMBER 31, 2009**

Table 5

(millions of KHR)

	Cash, Loans, Deposits with NBC and Banks					Loans and Advances to Customers			Securities	Claims on government	Prepaid Expenses	Fixed assets	Other assets	
	Total Assets	Cash	Gold	Deposits with NBC	Due from Banks	Deposits with, Loans and advances to, Banks	Loans and advances to state enterprises	Loans and advances to private sector						Accrued interest receivable
<b>Commercial Banks</b>														
1 Cambodian Public Bank	3,932,487	90,164	-	661,542	75,869	529,534	-	2,441,010	9,772	-	-	12,746	111,012	837
2 Aceda Bank Plc.	3,799,281	339,932	-	941,596	86,978	38,851	-	2,234,690	23,615	-	-	15,957	112,757	4,905
3 Canadia Bank Plc.	3,130,658	154,988	-	823,145	287,806	58,651	-	1,537,160	15,501	-	-	15,897	155,932	81,577
4 ANZ Royal Bank (Cambodia) Ltd.	2,153,368	137,468	-	726,408	116,339	13	-	1,085,752	2	-	-	6,810	65,983	14,594
5 Foreign Trade Bank of Cambodia	1,152,163	34,195	-	606,379	45,498	67,121	-	364,865	3,768	-	-	2,168	27,841	329
6 Vattanac Bank Ltd.	790,555	59,716	-	284,637	63,266	43,602	-	302,699	496	-	-	3,647	32,347	145
7 May Bank, Phnom Penh Branch*	719,051	45,541	-	203,083	6,523	146,915	-	312,806	1,398	-	-	2,891	7,716	(7,822)
8 Union Commercial Bank Plc.	613,049	168,655	-	77,006	10,420	18,249	-	315,123	531	1,236	-	1,030	20,034	765
9 Cambodian Commercial Bank Ltd.	612,358	9,753	-	352,743	70,989	-	-	161,887	553	-	-	558	13,831	2,044
10 First Commercial Bank, P.P Branch*	560,143	37,309	-	226,177	38,480	21,010	-	231,294	963	-	-	1,330	2,246	1,334
11 Krung Thai Bank Public Ltd., P.P Branch*	405,643	7,232	28	297,775	-	21,298	-	77,892	34	-	-	32	1,853	(501)
12 Bank for Investment and Development of Camb	399,973	358	-	217,834	25,753	-	-	84,934	76	-	-	4,270	66,140	607
13 Advanced Bank of Asia Ltd.	234,558	31,913	-	44,391	9,721	39,720	-	108,722	548	-	-	1,820	16,212	(18,489)
14 Shinhan Khmer Bank	196,391	7,664	-	29,181	26,414	56,903	-	71,287	275	-	-	-	4,294	371
15 Singapore Banking Corporation	195,742	46,737	-	29,342	11,866	1,823	-	79,221	565	-	-	4,475	21,505	208
16 Cambodia Mekong Bank Public Ltd.	181,580	27,602	-	52,176	14,805	2,086	-	70,474	1,244	-	-	1,324	7,571	4,298
17 Camko Bank	180,650	1,840	-	25,924	59,140	-	-	91,761	598	-	-	402	986	-
18 Maruhan Japan Bank Plc	179,853	7,387	-	65,482	11,912	-	-	88,774	572	-	-	353	5,039	334
19 OSK Indochina Bank Ltd	175,941	8,137	-	18,209	7,008	60,608	-	66,792	163	-	-	5,018	9,963	42
20 Saigon Thuong Tin Commercial Joint Stock Ba	153,194.1	418.3	-	96,236.0	23,454.8	23,064.0	-	5,790.1	35.8	-	-	478.9	3,716.3	-
21 Angkor Capital Bank	144,114	3,475	-	50,941	8,795	-	-	60,254	118	-	-	4,914	14,868	748
22 Phnom Penh Commercial Bank	142,768	3,088	-	12,636	9,259	62,575	-	49,691	261	-	-	559	4,498	202
23 Hwang DBS Commercial Bank Plc	136,038.0	2,502.0	-	11,921.8	13,968.2	93,034.1	-	8,885.2	64.0	-	-	187.3	4,559.4	915.9
24 Cambodia Asia Bank Ltd.	125,170	36,042	-	19,003	19,196	408	-	48,091	26	-	-	1,019	471	914
25 Kookmin Bank Cambodia Plc	98,359	3,796	-	11,405	9,808	30,910	-	34,458	93	-	-	466	7,423	-
26 Booyong Khmer Bank	80,531	1,248	-	27,408	1,702	36,450	-	11,927	40	-	-	948	807	-
27 Bank of India Phnom Penh Branch*	55,823.8	207.5	-	31,367.4	1,399.0	22,468.8	-	-	-	-	-	-	313.0	68.1
<b>Sub-Total</b>	<b>20,549,440</b>	<b>1,267,367</b>	<b>28</b>	<b>5,943,949</b>	<b>1,056,369</b>	<b>1,375,294</b>	<b>-</b>	<b>9,946,240</b>	<b>61,311</b>	<b>1,236</b>	<b>-</b>	<b>89,300</b>	<b>719,919</b>	<b>88,427</b>
<b>Specialized Banks</b>														
28 Rural Development Bank	147,205	3,835	-	21,660	1,097	14,513	-	102,384	1,385	-	-	27	2,297	7
29 First Investment Specialized Bank	68,718	18,577	-	13,315	859	-	-	32,593	217	-	-	98	2,430	629
30 PHSME Specialized Bank	22,100	3,403	-	1,816	20	-	-	15,957	116	-	-	30	759	-
31 Best Specialized Bank	21,757	27	-	1,144	1,055	2,504	-	14,758	115	-	-	219	1,935	-
32 Anco Specialized Bank	15,411	1,471	-	815	-	-	-	12,943	169	-	-	-	13	-
33 Cambodian Development Specialized Bank	5,748	5	-	855	4	-	-	1,376	92	-	-	923	2,492	-
<b>Sub-Total</b>	<b>280,939</b>	<b>27,317</b>	<b>-</b>	<b>39,605</b>	<b>3,035</b>	<b>17,016</b>	<b>-</b>	<b>180,011</b>	<b>2,094</b>	<b>-</b>	<b>-</b>	<b>1,298</b>	<b>9,927</b>	<b>636</b>
<b>Total</b>	<b>20,830,379</b>	<b>1,294,684</b>	<b>28</b>	<b>5,983,554</b>	<b>1,059,404</b>	<b>1,392,310</b>	<b>-</b>	<b>10,126,250</b>	<b>63,405</b>	<b>1,236</b>	<b>-</b>	<b>90,598</b>	<b>729,846</b>	<b>89,063</b>

\*: Foreign branches

Note: All figures are unaudited and as reported by banks

**PERCENTAGE DISTRIBUTION OF ASSETS OF INDIVIDUAL BANKS  
AS AT DECEMBER 31, 2009**

Table 6

	Total Assets	Cash, Loans, Deposits with NBC and Banks				Loans and Advances to Customers				Securities	Claims on government	Prepaid Expenses	Fixed assets	Other assets
		Cash	Gold	Deposits with NBC	Due from Banks	Deposits with, Loans and advances to, Banks	Loans and advances to state enterprises	Loans and advances to private sector	Accrued interest receivable					
<b>Commercial Banks</b>														
1 Cambodian Public Bank	100	2.3	-	16.8	1.9	13.5	-	62.1	0.2	-	-	0.3	2.8	0.0
2 Acedia Bank Plc.	100	8.9	-	24.8	2.3	1.0	-	58.8	0.6	-	-	0.4	3.0	0.1
3 Canadia Bank Plc.	100	5.0	-	26.3	9.2	1.9	-	49.1	0.5	-	-	0.5	5.0	2.6
4 ANZ Royal Bank (Cambodia) Ltd.	100	6.4	-	33.7	5.4	0.0	-	50.4	0.0	-	-	0.3	3.1	0.7
5 Foreign Trade Bank of Cambodia	100	3.0	-	52.6	3.9	5.8	-	31.7	0.3	-	-	0.2	2.4	0.0
6 Vattanac Bank Ltd.	100	7.6	-	36.0	8.0	5.5	-	38.3	0.1	-	-	0.5	4.1	0.0
7 May Bank, Phnom Penh Branch*	100	6.3	-	28.2	0.9	20.4	-	43.5	0.2	-	-	0.4	1.1	(1.1)
8 Union Commercial Bank Plc.	100	27.5	-	12.6	1.7	3.0	-	51.4	0.1	0.2	-	0.2	3.3	0.1
9 Cambodian Commercial Bank Ltd.	100	1.6	-	57.6	11.6	-	-	26.4	0.1	-	-	0.1	2.3	0.3
10 First Commercial Bank, P.P Branch*	100	6.7	-	40.4	6.9	3.8	-	41.3	0.2	-	-	0.2	0.4	0.2
11 Krung Thai Bank Public Ltd., P.P Branch*	100	1.8	0.0	73.4	-	5.3	-	19.2	0.0	-	-	0.0	0.5	(0.1)
12 Bank for Investment and Development of Camb	100	0.1	-	54.5	6.4	-	-	21.2	0.0	-	-	1.1	16.5	0.2
13 Advanced Bank of Asia Ltd.	100	13.6	-	18.9	4.1	16.9	-	46.4	0.2	-	-	0.8	6.9	(7.9)
14 Shinhan Khmer Bank	100	3.9	-	14.9	13.4	29.0	-	36.3	0.1	-	-	-	2.2	0.2
15 Singapore Banking Corporation	100	23.9	-	15.0	6.1	0.9	-	40.5	0.3	-	-	2.3	11.0	0.1
16 Cambodia Mekong Bank Public Ltd.	100	15.2	-	28.7	8.2	1.1	-	38.8	0.7	-	-	0.7	4.2	2.4
17 Camko Bank	100	1.0	-	14.4	32.7	-	-	50.8	0.3	-	-	0.2	0.5	-
18 Maruhan Japan Bank Plc	100	4.1	-	36.4	6.6	-	-	49.4	0.3	-	-	0.2	2.8	0.2
19 OSK Indochina Bank Ltd	100	4.6	-	10.3	4.0	34.4	-	38.0	0.1	-	-	2.9	5.7	0.0
20 Saigon Thuong Tin Commercial Joint Stock Bar	100	0.3	-	62.8	15.3	15.1	-	3.8	0.0	-	-	0.3	2.4	-
21 Angkor Capital Bank	100	2.4	-	35.3	6.1	-	-	41.8	0.1	-	-	3.4	10.3	0.5
22 Phnom Penh Commercial Bank	100	2.2	-	8.9	6.5	43.8	-	34.8	0.2	-	-	0.4	3.2	0.1
23 Hwang DBS Commercial Bank Plc	100	1.8	-	8.8	10.3	68.4	-	6.5	0.0	-	-	0.1	3.4	0.7
24 Cambodia Asia Bank Ltd.	100	28.8	-	15.2	15.3	0.3	-	38.4	0.0	-	-	0.8	0.4	0.7
25 Kookmin Bank Cambodia Plc	100	3.9	-	11.6	10.0	31.4	-	35.0	0.1	-	-	0.5	7.5	-
26 Booyong Khmer Bank	100	1.5	-	34.0	2.1	45.3	-	14.8	0.0	-	-	1.2	1.0	-
27 Bank of India Phnom Penh Branch*	100	0.4	-	56.2	2.5	40.2	-	-	-	-	-	-	0.6	0.1
<b>Sub-Total</b>	<b>100</b>	<b>6.2</b>	<b>0.0</b>	<b>28.9</b>	<b>5.1</b>	<b>6.7</b>	<b>-</b>	<b>48.4</b>	<b>0.3</b>	<b>0.0</b>	<b>-</b>	<b>0.4</b>	<b>3.5</b>	<b>0.4</b>
<b>Specialized Banks</b>														
28 Rural Development Bank	100	2.6	-	14.7	0.7	9.9	-	69.6	0.9	-	-	0.0	1.6	0.0
29 First Investment Specialized Bank	100	27.0	-	19.4	1.2	-	-	47.4	0.3	-	-	0.1	3.5	0.9
30 PHSME Specialized Bank	100	15.4	-	8.2	0.1	-	-	72.2	0.5	-	-	0.1	3.4	-
31 Best Specialized Bank	100	0.1	-	5.3	4.9	11.5	-	67.8	0.5	-	-	1.0	8.9	-
32 Anco Specialized Bank	100	9.5	-	5.3	-	-	-	84.0	1.1	-	-	-	0.1	-
33 Cambodian Development Specialized Bank	100	0.1	-	14.9	0.1	-	-	23.9	1.6	-	-	16.1	43.4	-
<b>Sub-Total</b>	<b>100</b>	<b>9.7</b>	<b>-</b>	<b>14.1</b>	<b>1.1</b>	<b>6.1</b>	<b>-</b>	<b>64.1</b>	<b>0.7</b>	<b>-</b>	<b>-</b>	<b>0.5</b>	<b>3.5</b>	<b>0.2</b>
<b>Total</b>	<b>100</b>	<b>6.2</b>	<b>0.0</b>	<b>28.7</b>	<b>5.1</b>	<b>6.7</b>	<b>-</b>	<b>48.6</b>	<b>0.3</b>	<b>0.0</b>	<b>-</b>	<b>0.4</b>	<b>3.5</b>	<b>0.4</b>

\*: Foreign branches

Note: All figures are unaudited and as reported by banks

**COMPARATIVE STATEMENT OF CONDITION  
AS AT DECEMBER 31, 2009**

Table 7

*(millions of KHR)*

	Total Liabilities and Equity	Owed to NBC	Owed to Banks	Borrowed Funds	Customer's deposit					Other liabilities	Shareholder's equity				
					Demand deposits	Saving deposits	Fixed deposits	Accrued interest payable	Other deposits		Paid up Capital	Reserves	Subordinated loans (after NBC's agreement)	General provisions & other	Retained and Current Profit/Loss
<b>Commercial Banks</b>															
1 Cambodian Public Bank	3,932,487	-	585,482	-	541,276	537,040	1,476,843	21,934	15,494	18,186	375,210	-	-	-	361,020
2 Aceda Bank Plc.	3,799,281	-	72,936	167,752	298,816	1,254,565	1,234,763	17,970	7,517	111,549	284,117	-	187,916	120,035	41,346
3 Canadia Bank Plc.	3,130,658	-	156,063	-	122,888	826,625	1,368,926	29,492	4,862	97,515	169,032	-	29,517	-	325,737
4 ANZ Royal Bank (Cambodia) Ltd.	2,153,368	-	35,000	-	715,626	491,561	596,192	4,705	-	30,564	295,999	-	-	-	(16,278)
5 Foreign Trade Bank of Cambodia	1,152,163	-	57,820	-	232,479	314,114	332,218	4,985	10,372	17,931	54,197	12,702	-	4,961	110,384
6 Vattanac Bank Ltd.	790,555	-	2,229	-	73,347	82,431	472,017	10,519	403	8,322	54,197	-	-	-	87,090
7 May Bank, Phnom Penh Branch*	719,051	-	11,423	-	332,858	69,130	165,864	778	1,226	5,427	55,865	-	-	-	76,480
8 Union Commercial Bank Plc.	613,049	-	9,881	-	76,748	121,774	258,310	5,769	9,049	18,750	58,991	-	-	6,724	47,053
9 Cambodian Commercial Bank Ltd.	612,358	-	341	-	48,458	339,309	88,467	103	3,837	7,534	54,197	-	-	-	70,111
10 First Commercial Bank, P.P Branch*	560,143	-	292,394	-	45,989	88,565	18,254	35	3,481	2,559	54,197	-	-	-	54,668
11 Krung Thai Bank Public Ltd., P.P Branch*	405,643	-	138,140	36,062	4,960	79,931	51,554	718	-	235	54,197	-	-	729	39,118
12 Bank for Investment and Development of Camt	399,973	-	62,542	-	31,401	705	13,042	98	-	583	291,830	-	-	-	(228)
13 Advanced Bank of Asia Ltd.	234,558	-	14,797	-	14,171	82,536	57,282	751	635	(14,987)	95,887	-	-	-	(16,514)
14 Shinhan Khmer Bank	196,391	-	7,880	-	30,409	38,488	29,121	194	83	2,310	83,380	-	-	-	4,526
15 Singapore Banking Corporation	195,742	-	21	-	47,799	62,787	25,665	239	857	2,469	70,873	-	-	-	(14,968)
16 Cambodia Mekong Bank Public Ltd.	181,580	-	4,222	-	44,659	24,554	-	22	3,190	2,342	154,253	-	-	-	(51,663)
17 Camko Bank	180,650	-	3,544	-	45,619	7,708	67,108	889	-	365	54,197	-	-	-	1,221
18 Maruhan Japan Bank Plc	179,853	-	13,553	-	4,909	8,773	49,285	699	60	8,070	104,225	-	-	-	(9,722)
19 OSK Indochina Bank Ltd	175,941	-	24,003	7,081	7,858	8,312	21,804	296	77	4,453	105,267	-	-	-	(3,210)
20 Saigon Thuong Tin Commercial Joint Stock Ba	153,194	-	83,730	-	3,434	2,412	2,146	23	-	216	62,535	-	-	-	(1,301)
21 Angkor Capital Bank	144,114	-	25,553	-	27,703	13,535	17,437	168	20	741	58,366	-	-	-	591
22 Phnom Penh Commercial Bank	142,768	-	59,115	-	2,370	14,495	3,758	79	132	280	62,535	-	-	534	(528)
23 Hwang DBS Commercial Bank Plc	136,038	-	43,349	-	1,231	257	4,145	63	-	5,987	83,380	-	-	89	(2,462)
24 Cambodia Asia Bank Ltd.	125,170	-	-	-	23,791	16,260	17,806	361	-	6,418	54,197	-	-	-	6,336
25 Kookmin Bank Cambodia Plc	98,359	-	17,424	-	5,823	9,033	16,042	267	2	687	54,197	-	-	-	(5,118)
26 Booyong Khmer Bank	80,531	-	-	-	889	2,754	184	0	-	432	75,042	-	-	-	1,229
27 Bank of India Phnom Penh Branch*	55,824	-	-	-	635	1,179	423	2	-	87	54,197	-	-	-	(700)
<b>Sub-Total</b>	<b>20,549,439</b>	<b>-</b>	<b>1,721,441</b>	<b>210,895</b>	<b>2,786,145</b>	<b>4,498,833</b>	<b>6,388,656</b>	<b>101,161</b>	<b>61,297</b>	<b>339,027</b>	<b>2,974,560</b>	<b>12,702</b>	<b>217,432</b>	<b>133,071</b>	<b>1,104,217</b>
<b>Specialized Banks</b>															
28 Rural Development Bank	147,205	-	705	71,791	2,109	1,053	983	11	1	1,158	53,709	-	7,616	-	8,069
29 First Investment Specialized Bank	68,718	-	-	-	-	-	-	-	-	1,419	50,028	-	8,285	-	8,986
30 PHSME Specialized Bank	22,100	-	-	-	1,265	-	-	-	-	657	16,259	-	-	-	3,919
31 Best Specialized Bank	21,758	-	-	1,668	51	-	-	-	-	229	21,262	-	-	-	(1,452)
32 Anco Specialized Bank	15,410	-	-	-	-	-	-	-	-	166	15,008	-	-	-	236
33 Cambodian Development Specialized Bank	5,748	-	-	-	-	-	-	-	-	-	12,507	-	-	-	(6,759)
<b>Sub-Total</b>	<b>280,939</b>	<b>-</b>	<b>705</b>	<b>73,459</b>	<b>3,424</b>	<b>1,053</b>	<b>983</b>	<b>11</b>	<b>1</b>	<b>3,629</b>	<b>168,773</b>	<b>-</b>	<b>15,901</b>	<b>-</b>	<b>13,000</b>
<b>Total</b>	<b>20,830,379</b>	<b>-</b>	<b>1,722,147</b>	<b>284,354</b>	<b>2,789,570</b>	<b>4,499,887</b>	<b>6,389,639</b>	<b>101,172</b>	<b>61,298</b>	<b>342,656</b>	<b>3,143,334</b>	<b>12,702</b>	<b>233,333</b>	<b>133,071</b>	<b>1,117,216</b>

\*: Foreign branches

Note: All figures are unaudited and as reported by banks

**PERCENTAGE DISTRIBUTION OF LIABILITIES & EQUITY OF INDIVIDUAL BANKS  
AS AT DECEMBER 31, 2009**

Table 8

	Total Liabilities and Equity	Owed to NBC	Owed to Banks	Borrowed Funds	Customer's deposit					Other liabilities	Shareholder's equity				
					Demand deposits	Saving deposits	Fixed deposits	Accrued interest payable	Other deposits		Paid up Capital	Reserves	Subordinated loans (after NBC's agreement)	General provisions & other	Retained and Current Profit/Loss
<b>Commercial Banks</b>															
1 Cambodian Public Bank	100.0	-	14.9	-	13.8	13.7	37.6	0.6	0.4	0.5	9.5	-	-	-	9.2
2 Aceda Bank Plc.	100.0	-	1.9	4.4	7.9	33.0	32.5	0.5	0.2	2.9	7.5	-	4.9	3.2	1.1
3 Canadia Bank Plc.	100.0	-	5.0	-	3.9	26.4	43.7	0.9	0.2	3.1	5.4	-	0.9	-	10.4
4 ANZ Royal Bank (Cambodia) Ltd.	100.0	-	1.6	-	33.2	22.8	27.7	0.2	-	1.4	13.7	-	-	-	(0.8)
5 Foreign Trade Bank of Cambodia	100.0	-	5.0	-	20.2	27.3	28.8	0.4	0.9	1.6	4.7	1.1	-	0.4	9.6
6 Vattanac Bank Ltd.	100.0	-	0.3	-	9.3	10.4	59.7	1.3	0.1	1.1	6.9	-	-	-	11.0
7 May Bank, Phnom Penh Branch*	100.0	-	1.6	-	46.3	9.6	23.1	0.1	0.2	0.8	7.8	-	-	-	10.6
8 Union Commercial Bank Plc.	100.0	-	1.6	-	12.5	19.9	42.1	0.9	1.5	3.1	9.6	-	-	1.1	7.7
9 Cambodian Commercial Bank Ltd.	100.0	-	0.1	-	7.9	55.4	14.4	0.0	0.6	1.2	8.9	-	-	-	11.4
10 First Commercial Bank, P.P Branch*	100.0	-	52.2	-	8.2	15.8	3.3	0.0	0.6	0.5	9.7	-	-	-	9.8
11 Krung Thai Bank Public Ltd., P.P Branch*	100.0	-	34.1	8.9	1.2	19.7	12.7	0.2	-	0.1	13.4	-	-	0.2	9.6
12 Bank for Investment and Development of Camt	100.0	-	15.6	-	7.9	0.2	3.3	0.0	-	0.1	73.0	-	-	-	(0.1)
13 Advanced Bank of Asia Ltd.	100.0	-	6.3	-	6.0	35.2	24.4	0.3	0.3	(6.4)	40.9	-	-	-	(7.0)
14 Shinhan Khmer Bank	100.0	-	4.0	-	15.5	19.6	14.8	0.1	0.0	1.2	42.5	-	-	-	2.3
15 Singapore Banking Corporation	100.0	-	0.0	-	24.4	32.1	13.1	0.1	0.4	1.3	36.2	-	-	-	(7.6)
16 Cambodia Mekong Bank Public Ltd.	100.0	-	2.3	-	24.6	13.5	-	0.0	1.8	1.3	85.0	-	-	-	(28.5)
17 Camko Bank	100.0	-	2.0	-	25.3	4.3	37.1	0.5	-	0.2	30.0	-	-	-	0.7
18 Maruhan Japan Bank Plc	100.0	-	7.5	-	2.7	4.9	27.4	0.4	0.0	4.5	58.0	-	-	-	(5.4)
19 OSK Indochina Bank Ltd	100.0	-	13.6	4.0	4.5	4.7	12.4	0.2	0.0	2.5	59.8	-	-	-	(1.8)
20 Saigon Thuong Tin Commercial Joint Stock Ba	100.0	-	54.7	-	2.2	1.6	1.4	0.0	-	0.1	40.8	-	-	-	(0.8)
21 Angkor Capital Bank	100.0	-	17.7	-	19.2	9.4	12.1	0.1	0.0	0.5	40.5	-	-	-	0.4
22 Phnom Penh Commercial Bank	100.0	-	41.4	-	1.7	10.2	2.6	0.1	0.1	0.2	43.8	-	-	0.4	(0.4)
23 Hwang DBS Commercial Bank Plc	100.0	-	31.9	-	0.9	0.2	3.0	0.0	-	4.4	61.3	-	-	0.1	(1.8)
24 Cambodia Asia Bank Ltd.	100.0	-	-	-	19.0	13.0	14.2	0.3	-	5.1	43.3	-	-	-	5.1
25 Kookmin Bank Cambodia Plc	100.0	-	17.7	-	5.9	9.2	16.3	0.3	0.0	0.7	55.1	-	-	-	(5.2)
26 Booyong Khmer Bank	100.0	-	-	-	1.1	3.4	0.2	0.0	-	0.5	93.2	-	-	-	1.5
27 Bank of India Phnom Penh Branch*	100.0	-	-	-	1.1	2.1	0.8	0.0	-	0.2	97.1	-	-	-	(1.3)
<b>Sub-Total</b>	<b>100.0</b>	<b>-</b>	<b>8.4</b>	<b>1.0</b>	<b>13.6</b>	<b>21.9</b>	<b>31.1</b>	<b>0.5</b>	<b>0.3</b>	<b>1.6</b>	<b>14.5</b>	<b>0.1</b>	<b>1.1</b>	<b>0.6</b>	<b>5.4</b>
<b>Specialized Banks</b>															
28 Rural Development Bank	100.0	-	0.5	48.8	1.4	0.7	0.7	0.0	0.0	0.8	36.5	-	5.2	-	5.5
29 First Investment Specialized Bank	100.0	-	-	-	-	-	-	-	-	2.1	72.8	-	12.1	-	13.1
30 PHSME Specialized Bank	100.0	-	-	-	5.7	-	-	-	-	3.0	73.6	-	-	-	17.7
31 Best Specialized Bank	100.0	-	-	7.7	0.2	-	-	-	-	1.1	97.7	-	-	-	(6.7)
32 Anco Specialized Bank	100.0	-	-	-	-	-	-	-	-	1.1	97.4	-	-	-	1.5
33 Cambodian Development Specialized Bank	100.0	-	-	-	-	-	-	-	-	-	217.6	-	-	-	(117.6)
<b>Sub-Total</b>	<b>100.0</b>	<b>-</b>	<b>0.3</b>	<b>26.1</b>	<b>1.2</b>	<b>0.4</b>	<b>0.3</b>	<b>0.0</b>	<b>0.0</b>	<b>1.3</b>	<b>60.1</b>	<b>-</b>	<b>5.7</b>	<b>-</b>	<b>4.6</b>
<b>Total</b>	<b>100.0</b>	<b>-</b>	<b>8.3</b>	<b>1.4</b>	<b>13.4</b>	<b>21.6</b>	<b>30.7</b>	<b>0.5</b>	<b>0.3</b>	<b>1.6</b>	<b>15.1</b>	<b>0.1</b>	<b>1.1</b>	<b>0.6</b>	<b>5.4</b>

\*: Foreign branches

Note: All figures are unaudited and as reported by banks

**PROFIT AND LOSS STATEMENT**  
For the Year Ending December 31, 2009

Table 9

(millions of KHR)

	Interest income	Interest Expenses	Net interest Income	Non Interest Income	GDP (Gross Operating Inc or loss)	Operating Expenses (Excluding depreciation)	Provision Depreciation	Expenses Bad debts & Doubtful	Recoveries	P&L Before Tax	Profit Tax	Extra gains or Losses Prior year Adjustment G/Reserves	Net profit & Loss for 12 months
	1	2	3=1-2	4	5=3+4	6	7	8	9	10=5-6-7-8+9	11	12	13=10-11+/-12
<b>Commercial Banks</b>													
1 Canadia Bank Plc.	197,832	83,304	114,528	45,709	160,237	39,098	7,838	21,404	25,160	117,058	20,332	945	97,671
2 Cambodian Public Bank	297,452	150,363	147,089	42,392	189,481	52,374	4,012	65,854	1,363	68,604	15,175	-	53,429
3 Acleda Bank Plc.	403,384	118,382	285,002	58,178	343,180	263,575	16,477	12,129	649	51,647	10,451	150	41,346
4 Foreign Trade Bank of Cambodia	54,700	20,881	33,819	9,294	43,113	16,705	663	29,767	36,572	32,550	-	(163)	32,387
5 First Commercial Bank, P.P Branch*	18,602	1,918	16,684	4,122	20,806	5,710	356	355	-	14,385	-	-	14,385
6 Union Commercial Bank Plc.	35,090	16,706	18,384	11,982	30,366	16,737	419	(582)	5	13,797	-	49	13,846
7 May Bank, Phnom Penh Branch*	32,974	3,933	29,041	6,801	35,842	9,992	1,502	11,216	-	13,132	4,794	-	8,338
8 Vattanac Bank Ltd.	50114.77	26812.85	23301.92	8172.12	31474.04	12463.21	1624.56	8165.01	0	9221.26	1904.41	300.78	7617.63
9 Cambodian Commercial Bank Ltd.	13,954	3,255	10,699	5,730	16,430	6,697	1,427	-	-	8,305	1,781	652	7,176
10 Shinhan Khmer Bank	12,090	1,427	10,663	2,585	13,248	7,931	877	-	-	4,441	-	-	4,441
11 Krung Thai Bank Public Ltd., P.P Branch*	5,491	1,235	4,256	2,115	6,371	2,358	155	42	-	3,816	814	252	3,254
12 Phnom Penh Commercial Bank	7,852	1,343	6,509	819	7,328	5,321	693	311	-	1,003	-	624	1,627
13 Singapore Banking Corporation	9,453	1,753	7,700	7,466	15,166	12,626	1,266	266	594	1,601	-	-	1,601
14 Booyong Khmer Bank	3,433	51	3,382	10	3,392	1,333	587	154	-	1,318	288	(11)	1,018
15 Angkor Capital Bank	5,969	1,917	4,052	515	4,567	2,438	467	604	-	1,058	168	1	891
16 Cambodia Asia Bank Ltd.	4,826	1,142	3,684	9,495	13,179	8,860	1,057	2,454	-	807	135	-	672
17 Bank for Investment and Development of Cambodia Plc	1,718	185	1,533	1,146	2,679	2,498	430	-	-	(250)	-	22	(228)
18 Bank of India Phnom Penh Branch*	270	4	266	24	289	877	53	59	-	(700)	-	-	(700)
19 OSK Indochina Bank Ltd	5,537	912	4,625	1,504	6,130	5,830	829	668	-	(1,197)	21	-	(1,218)
20 Saigon Thuong Tin Commercial Joint Stock Bank*	493	49	445	842	1,286	2,302	236	58	-	(1,310)	14	23	(1,301)
21 ANZ Royal Bank (Cambodia) Ltd.	115,967	38,479	77,487	44,362	121,849	82,061	13,058	29,985	-	(3,255)	(1,590)	-	(1,665)
22 Camko Bank	9,991	4,220	5,771	1,424	7,196	5,787	874	2,572	-	(2,038)	106	(3)	(2,148)
23 Hwang DBS Commercial Bank Plc	1,752	1,010	743	152	894	3,325	497	89	-	(3,017)	(555)	(0)	(2,462)
24 Maruhan Japan Bank Plc	10,784	2,976	7,808	1,134	8,942	8,042	2,600	3,078	-	(4,777)	124	1	(4,900)
25 Kookmin Bank Cambodia Plc	2,792	579	2,214	387	2,601	6,583	739	347	-	(5,068)	-	0	(5,068)
26 Cambodia Mekong Bank Public Ltd.	7,115	591	6,524	1,186	7,710	7,579	2,265	11,202	1,161	(12,176)	236	5,719	(6,692)
27 Advanced Bank of Asia Ltd.	12,605	3,784	8,821	2,592	11,413	13,605	4,864	2,405	2,574	(6,887)	153	(2)	(7,042)
<b>Sub total</b>	<b>1,322,240</b>	<b>487,211</b>	<b>835,029</b>	<b>270,140</b>	<b>1,105,169</b>	<b>602,710</b>	<b>65,864</b>	<b>202,603</b>	<b>68,078</b>	<b>302,070</b>	<b>54,352</b>	<b>8,557</b>	<b>256,275</b>
<b>Specialized Banks</b>													
28 First Investment Specialized Bank	5,413.56	-	5,413.56	822.60	6,236.16	1,796.53	263.10	1,027.76	1,536.96	4,685.73	933.33	(19.10)	3,733.30
29 Rural Development Bank	6,706.22	1,102.35	5,603.87	1,197.39	6,801.26	3,299.47	304.37	286.46	-	2,910.96	74.69	(326.63)	2,509.64
30 PHSME Specialized Bank	2,340.66	29.72	2,310.94	231.43	2,542.37	1,810.37	134.18	297.49	356.48	656.81	5.57	(0.04)	651.20
31 Anco Specialized Bank	2,184.99	-	2,184.99	151.15	2,336.14	410.45	63.22	1,539.25	-	323.22	23.36	-	299.86
32 Best Specialized Bank	2,372.07	-	2,372.07	164.18	2,536.25	2,272.74	113.01	88.33	-	62.17	-	(0.74)	61.43
33 Cambodian Development Specialized Bank	138.18	-	138.18	-	138.18	2,101.96	187.81	-	-	(2,151.59)	-	-	(2,151.59)
<b>Sub total</b>	<b>19,156</b>	<b>1,132</b>	<b>18,024</b>	<b>2,567</b>	<b>20,590</b>	<b>11,692</b>	<b>1,066</b>	<b>3,239</b>	<b>1,893</b>	<b>6,487</b>	<b>1,037</b>	<b>(347)</b>	<b>5,104</b>
<b>Total</b>	<b>1,341,396</b>	<b>488,343</b>	<b>853,053</b>	<b>272,706</b>	<b>1,125,759</b>	<b>614,401</b>	<b>66,930</b>	<b>205,842</b>	<b>69,971</b>	<b>308,557</b>	<b>55,389</b>	<b>8,210</b>	<b>261,379</b>

\* Foreign Branch

## NET PROFITS

For the Year Ending December 31, 2009

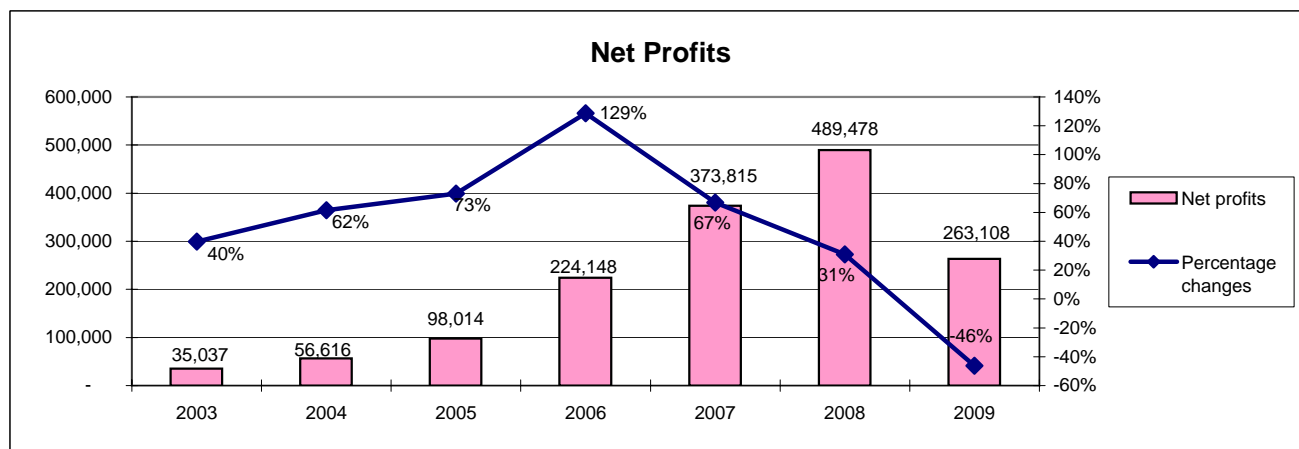
Table 10

(millions of KHR)

	Net profit	Total Assets	As Percentage of Assets	Loans <sup>1</sup>	As Percentage of Loans
<b>Commercial Banks</b>					
1 Canadia Bank Plc.	97,671	3,130,658	3.1%	1,621,841	6.0%
2 Cambodian Public Bank	53,429	3,932,487	1.4%	2,532,842	2.1%
3 Aceda Bank Plc.	41,346	3,799,281	1.1%	2,267,826	1.8%
4 Foreign Trade Bank of Cambodia	32,387	1,152,163	2.8%	393,551	8.2%
5 First Commercial Bank, P.P Branch*	14,385	560,143	2.6%	232,319	6.2%
6 Union Commercial Bank Plc.	13,846	613,049	2.3%	316,910	4.4%
7 May Bank, Phnom Penh Branch*	10,067	719,051	1.4%	322,627	0.0%
8 Vattanac Bank Ltd.	7,618	790,555	1.0%	313,444	2.4%
9 Cambodian Commercial Bank Ltd.	7,176	612,358	1.2%	162,440	4.4%
10 Shinhan Khmer Bank	4,441	196,391	2.3%	71,619	6.2%
11 Krung Thai Bank Public Ltd., P.P Branch*	3,254	405,643	0.8%	78,713	0.0%
12 Phnom Penh Commercial Bank	1,627	142,768	1.1%	49,952	3.3%
13 Singapore Banking Corporation	1,601	195,742	0.8%	81,053	2.0%
14 Booyong Khmer Bank	1,018	80,531	1.3%	12,011	8.5%
15 Angkor Capital Bank	891	144,114	0.6%	60,372	1.5%
16 Cambodia Asia Bank Ltd.	672	125,170	0.5%	53,293	1.3%
17 Bank for Investment and Development of Cambodia Plc	(228)	399,973	-0.1%	85,010	-0.3%
18 Bank of India Phnom Penh Branch*	(700)	55,824	-1.3%	-	0.0%
19 OSK Indochina Bank Ltd	(1,218)	175,941	-0.7%	66,955	-1.8%
20 Saigon Thuong Tin Commercial Joint Stock Bank*	(1,301)	153,194	-0.8%	5,826	-22.3%
21 ANZ Royal Bank (Cambodia) Ltd.	(1,665)	2,153,368	-0.1%	1,126,207	-0.1%
22 Camko Bank	(2,148)	180,650	-1.2%	95,037	-2.3%
23 Hwang DBS Commercial Bank Plc	(2,462)	136,038	-1.8%	8,949	-27.5%
24 Maruhan Japan Bank Plc	(4,900)	179,853	-2.7%	91,484	-5.4%
25 Kookmin Bank Cambodia Plc	(5,068)	98,359	-5.2%	34,551	-14.7%
26 Cambodia Mekong Bank Public Ltd.	(6,692)	181,580	-3.7%	82,401	-8.1%
27 Advanced Bank of Asia Ltd.	(7,042)	234,558	-3.0%	111,301	-6.3%
<b>Sub total</b>	<b>258,004</b>	<b>20,549,440</b>	<b>1.3%</b>	<b>10,278,533</b>	<b>2.5%</b>
<b>Specialized Banks</b>					
28 First Investment Specialized Bank	3,733	68,718	5.4%	33,517	11.1%
29 Rural Development Bank	2,510	147,205	1.7%	105,444	2.4%
30 PHSME Specialized Bank	651	22,100	2.9%	17,428	3.7%
31 Anco Specialized Bank	300	15,411	1.9%	15,410	1.9%
32 Best Specialized Bank	61	21,757	0.3%	14,905	0.4%
33 Cambodian Development Specialized Bank	(2,152)	5,748	-37.4%	1,468	-146.6%
<b>Sub total</b>	<b>5,104</b>	<b>280,939</b>	<b>1.8%</b>	<b>188,172</b>	<b>2.7%</b>
<b>Total</b>	<b>263,108</b>	<b>20,830,379</b>	<b>1.3%</b>	<b>10,466,705</b>	<b>2.5%</b>

<sup>1</sup> Gross Loans (excluding loans to government & banks)

Note: All figures are unaudited and as reported by banks



## COMPARISON OF TOTAL DEPOSITS<sup>1</sup>

As of December 31, 2009

Table 11

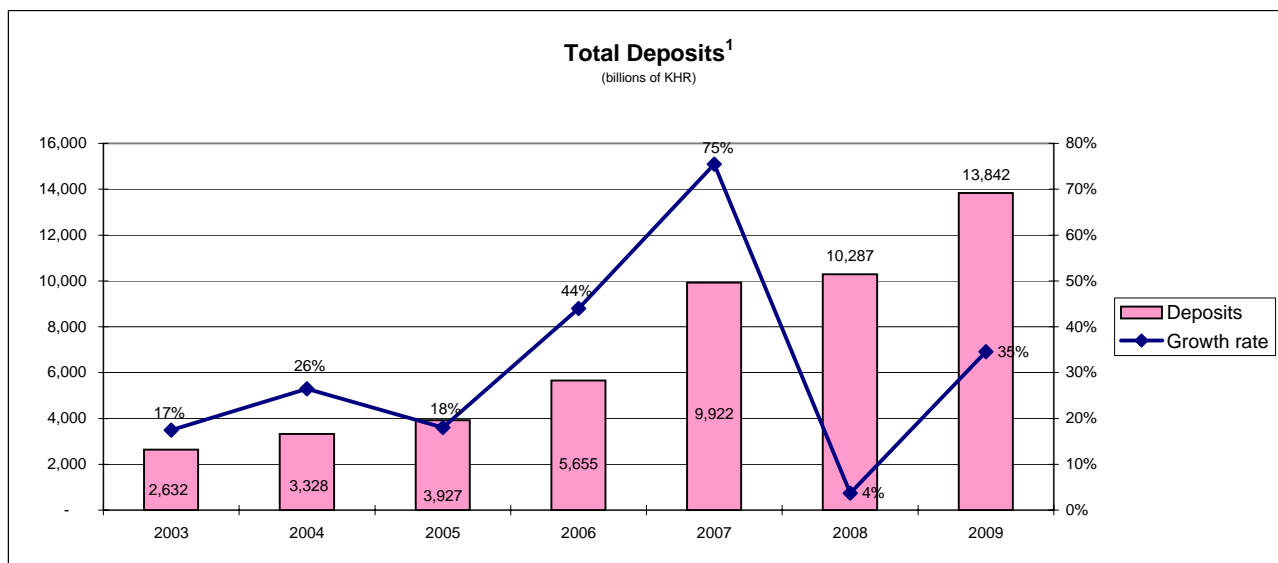
(millions of KHR)

	2009		2008		Growth Rate (%)
		Share		Share	2009 over 2008
<b>Commercial Banks</b>					
1 Aleda Bank Plc.	2,813,630	20.3%	1,876,612	18.2%	49.9%
2 Cambodian Public Bank	2,592,588	18.7%	1,555,224	15.1%	66.7%
3 Canadia Bank Plc.	2,352,794	17.0%	1,771,968	17.2%	32.8%
4 ANZ Royal Bank (Cambodia) Ltd.	1,808,084	13.1%	1,430,450	13.9%	26.4%
5 Foreign Trade Bank of Cambodia	894,168	6.5%	842,663	8.2%	6.1%
6 Vattanac Bank Ltd.	638,717	4.6%	631,829	6.1%	1.1%
7 May Bank, Phnom Penh Branch*	569,856	4.1%	409,003	4.0%	39.3%
8 Cambodian Commercial Bank Ltd.	480,174	3.5%	502,533	4.9%	-4.4%
9 Union Commercial Bank Plc.	471,650	3.4%	358,562	3.5%	31.5%
10 First Commercial Bank, Phnom Penh Branch*	156,324	1.1%	146,747	1.4%	6.5%
11 Advanced Bank of Asia Ltd.	155,375	1.1%	84,142	0.8%	84.7%
12 Singapore Banking Corporation	137,347	1.0%	129,914	1.3%	5.7%
13 Krung Thai Bank Public Co. Ltd., P.P. Branch*	137,163	1.0%	117,153	1.1%	17.1%
14 Camko Bank Limited	121,324	0.9%	80,499	0.8%	50.7%
15 Shinhan Khmer Bank	98,296	0.7%	141,654	1.4%	-30.6%
16 Cambodia Mekong Bank Public Ltd.	72,426	0.5%	93,551	0.9%	-22.6%
17 Maruhan Japan Bank Plc.	63,727	0.5%	56,591	0.6%	12.6%
18 Angkor Capital Bank	58,863	0.4%	7,814	0.1%	653.3%
19 Cambodia Asia Bank Ltd.	58,218	0.4%	38,995	0.4%	49.3%
20 Bank for Investment and Development of Cambodia Plc	45,246	0.3%	624	0.0%	7147.9%
21 OSK Indochina Bank	38,347	0.3%	1,368	0.0%	2703.9%
22 Kookmin Bank Cambodia Plc	31,168	0.2%	-	0.0%	0.0%
23 Phnom Penh Commercial Bank	20,833	0.2%	2,862	0.0%	628.0%
24 Saigon Thuong Tin Commercial Joint Stock Bank*	8,015	0.1%	-	0.0%	0.0%
25 Hwang DBS Commercial Bank Plc	5,695	0.0%	-	0.0%	0.0%
26 Booyoung Khmer Bank	3,827	0.0%	1,838	0.0%	108.2%
27 Bank of India Phnom Penh Branch*	2,240	0.0%	-	0.0%	0.0%
<b>Sub-total</b>	<b>13,836,094</b>	<b>100.0%</b>	<b>10,282,596</b>	<b>100.0%</b>	<b>34.6%</b>
<b>Specialized Banks</b>					
28 Rural Development Bank	4,156	0.0%	3,321	0.0%	20.1%
29 PHSME Specialized Bank	1,265	0.0%	1,102	0.0%	12.9%
30 Best Specialized Bank	51	0.0%	-	0.0%	0.0%
31 First Investment Specialized Bank	-	0.0%	-	0.0%	0.0%
32 Anco Specialized Bank	-	0.0%	-	0.0%	0.0%
33 Cambodian Development Specialized Bank	-	0.0%	-	0.0%	0.0%
<b>Sub-total</b>	<b>5,472</b>	<b>0.0%</b>	<b>4,422</b>	<b>0.0%</b>	<b>23.7%</b>
<b>Total</b>	<b>13,841,566</b>	<b>100.0%</b>	<b>10,287,018</b>	<b>100.0%</b>	<b>34.6%</b>

\* Foreign branches

<sup>1</sup> Excluding deposits from Banks and Other Financial Institutions (OFIs), both local and abroad.

Note: All figures are unaudited and as reported by banks



**TOTAL DEPOSITS CLASSIFIED BY CUSTOMER TYPE**

As of December 31, 2009

Table 12

*(millions of KHR)*

	Total Deposits	Government	State Enterprise	Municipality	Bank Incorporated in Cambodia	Other local Financial Institutions	Business Enterprise	Individuals	Non-profit Organization	Bank Incorporated Abroad	Other abroad Financial Institutions	Non-Resident	Others
<b>Commercial Banks</b>													
1 Aceda Bank Plc.	2,886,338	101,428	11,597	668	72,030	-	481,864	1,983,005	22,329	678	-	211,395	1,346
2 Cambodian Public Bank	2,592,588	-	-	-	-	-	763,651	1,773,948	45,285	-	-	9,704	-
3 Canadia Bank Plc.	2,508,857	54,303	84,961	-	142,231	46	997,374	1,115,988	28,881	-	13,786	22,156	49,131
4 ANZ Royal Bank (Cambodia) Ltd.	1,808,084	4,422	7,081	27	-	-	702,656	738,382	156,055	-	-	76,323	123,138
5 Foreign Trade Bank of Cambodia	951,987	125,453	128,615	1,968	57,820	-	245,343	376,092	-	-	-	6,325	10,372
6 Vattanac Bank Ltd.	640,946	-	30,276	58	2,229	-	63,274	533,531	11,555	-	-	23	-
7 May Bank, Phnom Penh Branch*	581,279	-	-	-	167	-	466,584	91,525	-	11,256	-	11,747	-
8 Union Commercial Bank Plc.	481,531	-	-	-	9,881	-	103,473	365,588	-	-	-	2,589	-
9 Cambodian Commercial Bank Ltd.	480,174	1,084	-	-	-	-	262,366	157,868	19,708	-	-	39,148	-
10 First Commercial Bank, Phnom Penh Branch*	448,718	-	-	-	-	-	86,091	70,233	-	292,394	-	-	-
11 Advanced Bank of Asia Ltd.	170,172	-	-	-	-	14,797	41,757	91,613	-	-	-	21,370	635
12 Singapore Banking Corporation	137,367	-	-	-	21	-	23,612	104,639	-	-	-	9,096	-
13 Krung Thai Bank Public Co. Ltd., P.P. Branch*	137,163	-	-	-	-	-	59,919	77,244	-	-	-	-	-
14 Camko Bank Limited	121,324	-	-	-	-	-	113,844	7,411	-	-	-	69	-
15 Bank for Investment and Development of Camboc	107,788	-	-	-	-	-	36,918	8,230	-	62,542	-	-	98
16 Shinhan Khmer Bank	98,423	-	-	-	44	-	67,765	20,767	556	83	-	8,106	1,102
17 Saigon Thuong Tin Commercial Joint Stock Bank'	91,744	-	-	-	334	-	2,602	5,413	-	83,396	-	0	-
18 Angkor Capital Bank	84,416	-	-	-	25,553	-	22,553	36,310	-	-	-	-	-
19 Phnom Penh Commercial Bank	79,948	-	-	-	59,115	-	13,775	6,923	-	-	-	1	134
20 Maruhan Japan Bank Plc.	77,280	-	-	-	13,553	-	14,979	43,449	-	-	-	5,299	-
21 Cambodia Mekong Bank Public Ltd.	76,648	-	-	-	4,222	-	42,378	29,608	-	-	-	-	440
22 OSK Indochina Bank	62,349	-	-	-	23,580	-	2,642	18,236	-	-	423	17,392	77
23 Cambodia Asia Bank Ltd.	58,218	-	-	-	-	-	22,676	35,542	-	-	-	-	-
24 Hwang DBS Commercial Bank Plc	49,044	-	-	-	43,349	-	192	4,154	371	-	-	977	-
25 Kookmin Bank Cambodia Plc	48,590	-	-	-	17,422	-	18,289	12,879	-	-	-	-	-
26 Booyoung Khmer Bank	3,827	-	-	-	-	-	3,061	766	-	-	-	-	-
27 Bank of India Phnom Penh Branch*	2,240	-	-	-	-	-	631	1,607	-	-	-	-	2
<b>Sub total</b>	<b>14,787,046</b>	<b>286,689</b>	<b>262,530</b>	<b>2,721</b>	<b>471,551</b>	<b>14,843</b>	<b>4,660,269</b>	<b>7,710,949</b>	<b>284,741</b>	<b>450,350</b>	<b>14,209</b>	<b>441,720</b>	<b>186,475</b>
<b>Specialized Banks</b>													
28 Rural Development Bank	4,507	-	-	-	-	351	-	2,065	-	-	-	61	2,030
29 PHSME Specialized Bank	1,265	-	-	-	-	-	989	275	-	-	-	-	-
30 Best Specialized Bank	51	-	-	-	-	-	-	51	-	-	-	-	-
31 First Investment Specialized Bank	-	-	-	-	-	-	-	-	-	-	-	-	-
32 ANCO Specialized Bank	-	-	-	-	-	-	-	-	-	-	-	-	-
33 Cambodian Development Specialized Bank	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Sub total</b>	<b>5,823</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>351</b>	<b>989</b>	<b>2,391</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>61</b>	<b>2,030</b>
<b>Total</b>	<b>14,792,869</b>	<b>286,689</b>	<b>262,530</b>	<b>2,721</b>	<b>471,551</b>	<b>15,194</b>	<b>4,661,258</b>	<b>7,713,340</b>	<b>284,741</b>	<b>450,350</b>	<b>14,209</b>	<b>441,782</b>	<b>188,505</b>
<b>As Percentage of Total deposits</b>	<b>100.0%</b>	<b>1.94%</b>	<b>1.77%</b>	<b>0.02%</b>	<b>3.19%</b>	<b>0.10%</b>	<b>31.51%</b>	<b>52.14%</b>	<b>1.92%</b>	<b>3.04%</b>	<b>0.10%</b>	<b>2.99%</b>	<b>1.27%</b>

\* Foreign Branch

Note: All figures are unaudited and as reported by banks

## LOANS AND NON-PERFORMING LOANS (NPLs)

As of December 31, 2009

Table 13

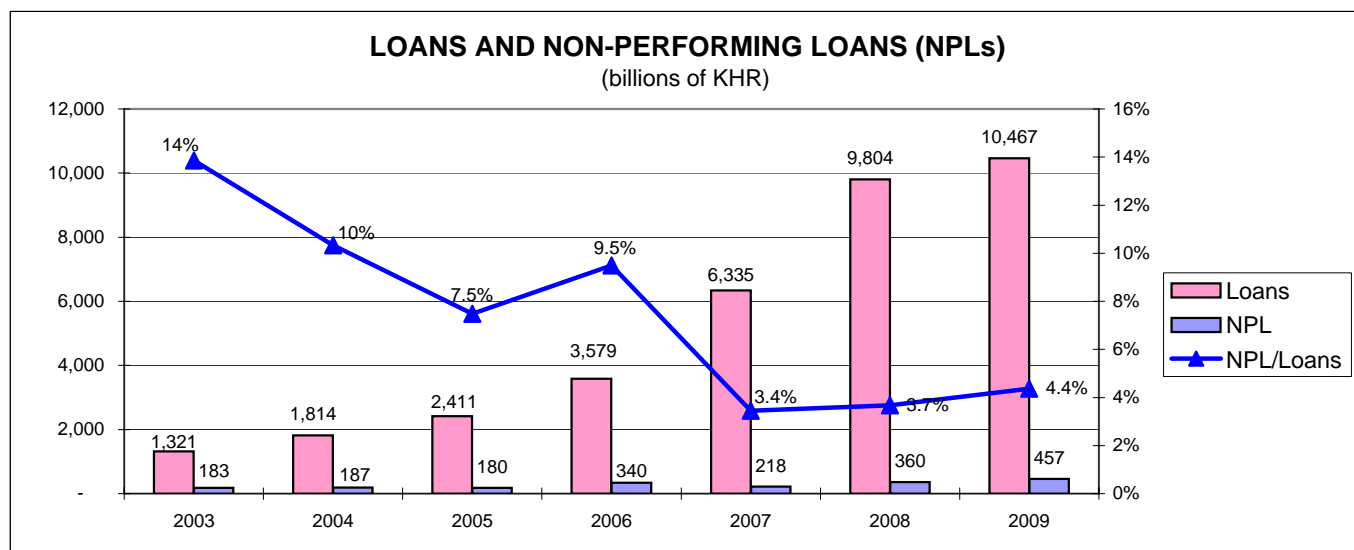
(millions of KHR)

	Dec-09			Dec-08		
	Loans <sup>1</sup>	NPLs	NPL/Loans	Loans <sup>1</sup>	NPLs	NPL/Loans
<b>Commercial Banks</b>						
1 Cambodian Public Bank	2,532,842	173,766	6.9%	2,627,560	-	0.0%
2 Aceda Bank Plc.	2,267,826	17,622	0.8%	1,911,385	4,165	0.2%
3 Canadia Bank Plc.	1,621,841	75,247	4.6%	1,685,755	186,759	11.1%
4 ANZ Royal Bank (Cambodia) Ltd.	1,126,207	60,776	5.4%	1,020,425	26,292	2.6%
5 Foreign Trade Bank of Cambodia	393,551	43,910	11.2%	354,611	113,359	32.0%
6 May Bank, Phnom Penh Branch*	322,627	16,282	5.0%	286,006	-	0.0%
7 Union Commercial Bank Plc.	316,910	768	0.2%	263,416	2,498	0.9%
8 Vattanac Bank Ltd.	313,444	24,483	7.8%	424,505	-	0.0%
9 First Commercial Bank, Phnom Penh Branch*	232,319	99	0.0%	190,729	371	0.2%
10 Cambodian Commercial Bank Ltd.	162,440	-	0.0%	203,462	-	0.0%
11 Advanced Bank of Asia Ltd.	111,301	4,325	3.9%	100,681	12,896	12.8%
12 Camko Bank Limited	95,037	-	0.0%	99,136	-	0.0%
13 Maruhan Japan Bank Plc.	91,484	-	0.0%	72,025	-	0.0%
14 Bank for Investment and Development of Cambodia Plc <sup>2</sup>	85,010	-	0.0%	27,627	-	0.0%
15 Cambodia Mekong Bank Public Ltd.	82,401	29,978	36.4%	76,411	191	0.2%
16 Singapore Banking Corporation	81,053	450	0.6%	90,336	3,518	3.9%
17 Krung Thai Bank Public Co. Ltd., P.P. Branch*	78,713	-	0.0%	72,813	-	0.0%
18 Shinhan Khmer Bank	71,619	-	0.0%	102,810	-	0.0%
19 OSK Indochina Bank	66,955	-	0.0%	-	-	0.0%
20 Angkor Capital Bank	60,372	-	0.0%	19,521	-	0.0%
21 Cambodia Asia Bank Ltd.	53,293	-	0.0%	49,698	-	0.0%
22 Phnom Penh Commercial Bank	49,952	-	0.0%	13,711	-	0.0%
23 Kookmin Bank Cambodia Plc <sup>3</sup>	34,551	-	0.0%	-	-	0.0%
24 Booyoung Khmer Bank	12,011	-	0.0%	1,295	-	0.0%
25 Hwang DBS Commercial Bank Plc	8,949	-	0.0%	-	-	0.0%
26 Saigon Thuong Tin Commercial Joint Stock Bank*	5,826	-	0.0%	-	-	0.0%
27 Bank of India Phnom Penh Branch*	-	-	0.0%	-	-	0.0%
<b>Sub total</b>	<b>10,278,533</b>	<b>447,706</b>	<b>4.4%</b>	<b>9,693,917</b>	<b>350,049</b>	<b>3.6%</b>
<b>Specialized Banks</b>						
28 Rural Development Bank	105,444	808	0.8%	37,042	2,624	7.1%
29 First Investment Specialized Bank	33,517	3,552	10.6%	38,109	2,052	5.4%
30 PHSME Specialized Bank	17,428	2,119	12.2%	19,397	2,301	11.9%
31 Anco Specialized Bank	15,410	3,264	21.2%	7,605	3,265	42.9%
32 Best Specialized Bank	14,905	-	0.0%	7,122	-	0.0%
33 Cambodian Development Specialized Bank	1,468	-	0.0%	490	-	0.0%
<b>Sub total</b>	<b>188,172</b>	<b>9,743</b>	<b>5.2%</b>	<b>109,765</b>	<b>10,242</b>	<b>9.3%</b>
	<b>10,466,705</b>	<b>457,449</b>	<b>4.4%</b>	<b>9,803,683</b>	<b>360,291</b>	<b>3.7%</b>

\* Foreign branches

<sup>1</sup> Gross Loans (excluding loans to government and banks)

Note: All figures are unaudited and as reported by banks



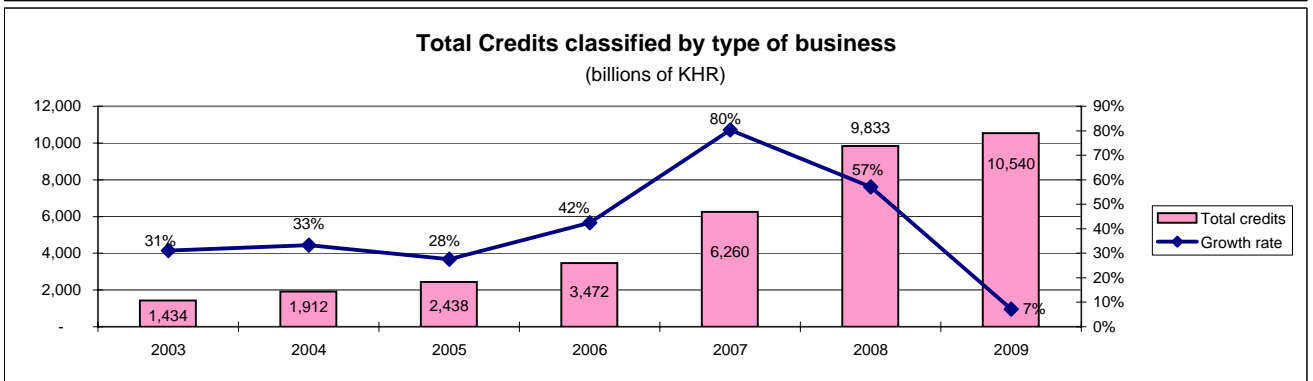
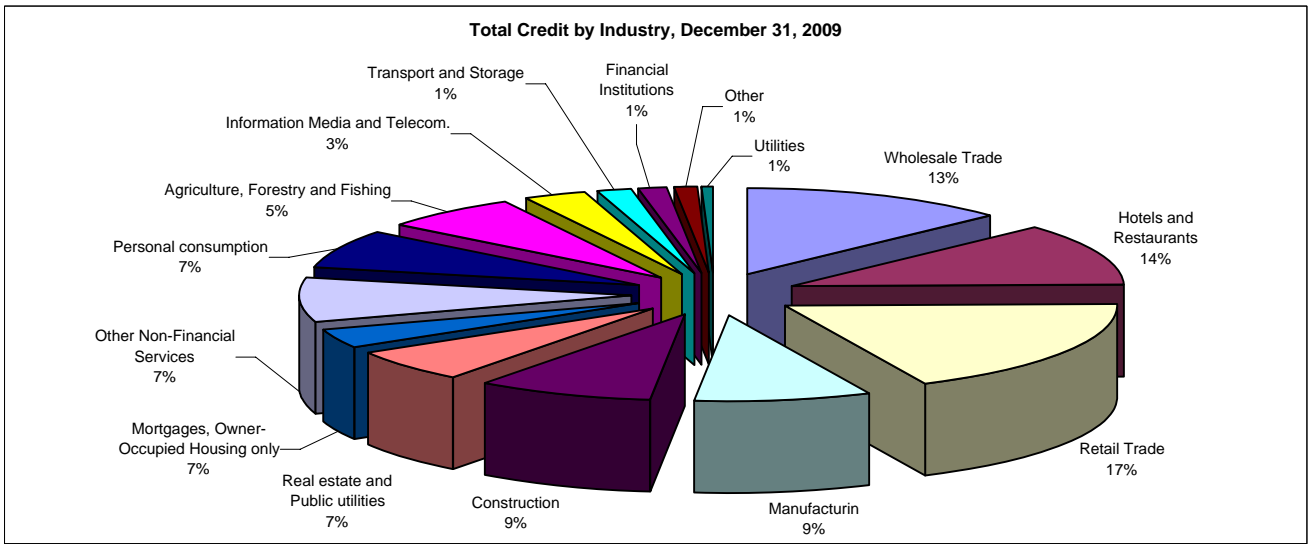
**TOTAL CREDITS CLASSIFIED BY TYPE OF INDUSTRY**  
As at December 31, 2009

Table 14

(millions of KHR)

Type of Industries	2009		2008		Growth Rate (%) 2009 over 2008
		Share		Share	
1 Retail Trade	1,922,057	18.2%	1,245,153	12.7%	54.4%
2 Wholesale Trade	1,352,730	12.8%	1,617,970	16.5%	-16.4%
3 Hotels and Restaurants	1,261,591	12.0%	1,276,564	13.0%	-1.2%
4 Manufacturing	920,384	8.7%	983,664	10.0%	-6.4%
5 Construction	904,479	8.6%	773,808	7.9%	16.9%
6 Other Non-Financial Services	878,571	8.3%	658,710	6.7%	33.4%
7 Personal consumption	748,871	7.1%	583,937	5.9%	28.2%
8 Agriculture, Forestry and Fishing	708,874	6.7%	516,297	5.3%	37.3%
9 Real estate and Public utilities	662,790	6.3%	737,442	7.5%	-10.1%
10 Mortgages, Owner-Occupied Housing only	376,375	3.6%	716,216	7.3%	-47.4%
11 Information Media and Telecom	308,034	2.9%	244,449	2.5%	26.0%
12 Transport and Storage	175,828	1.7%	137,410	1.4%	28.0%
13 Financial Institutions	144,700	1.4%	135,382	1.4%	6.9%
14 Utilities	55,756	0.5%	76,598	0.8%	-27.2%
15 Rental and Operational Leasing Activities*	45,940	0.4%	24,301	0.2%	89.1%
16 Other	45,620	0.4%	81,313	0.8%	-43.9%
17 Credit Cards	16,924	0.2%	15,991	0.2%	5.8%
18 Mining and Quarrying	10,855	0.1%	7,481	0.1%	45.1%
<b>Total</b>	<b>10,540,381</b>	<b>100.0%</b>	<b>9,832,685</b>	<b>100.0%</b>	<b>7.2%</b>

Note: All figures are unaudited and as reported by banks  
\* excluded Real Estate Leasing and Rentals



**TOTAL CREDITS CLASSIFIED BY TYPE OF BUSINESS**

As at December 31, 2009

Table 15

*(millions of KHR)*

	Total	Financial Institutions	Agriculture, Forestry and Fishing	Mining and Quarrying	Manufacturing	Utilities	Construction	Wholesale Trade	Retail Trade	Hotels and Restaurants	Transport and Storage	Information media & Telecom.	Rental and Operational Leasing Activities	Real Estate Activities	Other Non-Financial Services	Personal Essentials	Other Lending
<b>Commercial banks</b>																	
1 Cambodian Public Bank Ltd.	2,532,842	102	85,562	1,933	245,732	6,294	303,296	199,297	656,627	348,375	60,466	2,026	25,188	209,969	76,516	310,836	624
2 ACLEDA Bank	2,267,826	843	357,706	-	126,652	-	-	312,928	609,461	38,735	-	-	-	29,663	439,539	322,177	30,123
3 Canadia Bank Ltd.	1,621,841	-	65,509	875	91,717	574	84,090	177,939	272,618	547,675	164	12,620	2,801	107,309	838	257,112	-
4 ANZ Royal Cambodia	1,126,207	3,574	355	5,160	110,587	5,582	28,327	319,192	49,639	73,687	60,877	166,500	1,370	150,553	21,094	123,192	6,517
5 Foreign Trade Bank of Cambodia	442,756	49,229	19,217	-	18,354	-	74,407	21,116	46,024	-	-	-	-	-	209,799	4,611	-
6 May Bank	322,628	16,526	4,968	-	65,179	7,582	38,417	68,218	18,753	6,964	4,655	48,706	-	16,445	5,319	20,785	111
7 Union Commercial Bank Plc.	316,910	24,017	11,766	-	83,904	3,367	37,542	23,200	42,073	12,628	12,872	104	-	47,458	9,071	8,908	-
8 Vattanac Bank	313,444	-	17,004	-	15,816	-	56,923	31,554	42,026	68,126	16,978	4,232	3,832	22,590	30,959	3,222	183
9 First Commercial Bank	232,319	-	3,113	-	50,701	798	12,963	62,969	29,913	28,515	2,859	2,933	-	17,667	18,550	703	636
10 Cambodian Commercial Bank Ltd.	162,440	-	35,069	-	-	123	-	-	55,035	58,155	-	-	-	-	13,790	268	-
11 Advanced Bank of Asia Ltd.	111,301	-	-	1,951	13,386	-	26,831	4,576	13,053	16,605	1,607	9,599	-	17,057	4,952	1,683	-
12 Camko Bank Limited	95,037	-	-	-	-	-	3,120	-	-	-	-	-	-	24,695	773	66,450	-
13 Maruhan Japan Bank Plc.	91,484	-	201	702	9,174	832	51,981	2,523	6,506	16,326	275	-	2,133	-	478	352	-
14 Bank for Investment and Development of	85,010	-	3,774	-	6,253	-	4,172	11,052	167	-	-	58,397	-	-	-	1,195	-
15 Cambodia Mekong Bank Ltd.	82,401	-	-	-	6,143	23,173	-	4,222	629	16,829	788	-	-	4,834	23,554	1,534	695
16 Singapore Banking Corporation Ltd.	81,053	2,085	68	-	10,470	6,837	-	1,709	51,084	965	3,151	-	-	-	-	754	3,929
17 Krung Thai Bank Public Co. Ltd.	78,713	-	-	-	1,126	-	52,357	15,875	3,759	-	4,234	1,355	-	-	-	7	-
18 Shinhan Khmer Bank	71,619	-	6,506	234	13,960	-	29,867	3,741	196	8,322	998	1,039	-	1,798	4,317	641	-
19 OSK Indochina Bank	66,955	-	-	-	27,757	-	7,406	12,404	718	1,171	1,316	-	7,522	-	2,835	5,823	-
20 Angkor Capital Bank	60,372	-	-	-	-	-	-	60,372	-	-	-	-	-	-	-	-	-
21 Phnom Penh Commercial Bank	53,620	3,668	360	-	7,545	-	19,101	2,724	3,370	3,361	2,339	-	2,947	5,534	-	-	2,671
22 Cambodia Asia Bank Ltd.	53,293	-	-	-	-	-	50,664	-	-	-	-	-	-	-	-	2,629	-
23 Khmer Union Bank	34,551	-	419	-	5,965	-	-	3,585	-	10,381	-	-	-	2,521	11,680	-	-
24 Booyoung Khmer Bank	12,011	10,428	-	-	-	-	-	866	627	-	89	-	-	-	-	-	-
25 Hwang DBS Commercial Bank Plc	8,949	14	-	-	1,266	-	-	-	-	620	-	-	-	3,619	-	3,430	-
26 Bank of India Phnom Penh Branch*	5,945	5,945	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27 Saigon Thuong Tin Commercial Joint Stc	5,826	-	-	-	2,317	-	-	1,212	-	-	2,058	-	-	-	60	179	-
<b>Sub total</b>	<b>10,337,352</b>	<b>116,430</b>	<b>611,597</b>	<b>10,855</b>	<b>914,004</b>	<b>55,162</b>	<b>881,464</b>	<b>1,341,274</b>	<b>1,902,280</b>	<b>1,257,440</b>	<b>175,726</b>	<b>307,511</b>	<b>45,794</b>	<b>661,712</b>	<b>874,124</b>	<b>1,136,490</b>	<b>45,489</b>
<b>Specialized banks</b>																	
28 Rural Development Bank	120,301	27,724	92,203	-	-	83	-	-	-	-	-	-	-	-	-	289	-
29 First Investment Specialized Bank	33,517	-	1,595	-	3,129	32	14,780	1,940	6,385	2,667	102	69	83	8	2,427	301	-
30 PHSME Specialized Bank	17,428	545	2,148	-	2,408	269	4,373	63	5,437	8	-	-	63	1,053	727	335	-
31 ANCO Specialized Bank	15,410	-	1,330	-	844	210	3,062	-	3,903	1,476	-	-	-	18	1,293	3,273	-
32 Best Specialized Bank	14,905	-	-	-	-	-	-	9,453	4,052	-	-	-	-	-	-	1,400	-
33 Cambodian Development Bank	1,468	-	-	-	-	-	799	-	-	-	454	-	-	-	83	131	-
<b>Sub total</b>	<b>203,029</b>	<b>28,269</b>	<b>97,277</b>	<b>-</b>	<b>6,381</b>	<b>594</b>	<b>23,014</b>	<b>11,456</b>	<b>19,777</b>	<b>4,151</b>	<b>556</b>	<b>69</b>	<b>146</b>	<b>1,078</b>	<b>4,530</b>	<b>5,729</b>	<b>-</b>
<b>Total</b>	<b>10,540,381</b>	<b>144,700</b>	<b>708,874</b>	<b>10,855</b>	<b>920,384</b>	<b>55,756</b>	<b>904,479</b>	<b>1,352,730</b>	<b>1,922,057</b>	<b>1,261,591</b>	<b>176,283</b>	<b>307,580</b>	<b>45,940</b>	<b>662,790</b>	<b>878,654</b>	<b>1,142,219</b>	<b>45,489</b>
	<b>100.0%</b>	<b>1.4%</b>	<b>6.7%</b>	<b>0.1%</b>	<b>8.7%</b>	<b>0.5%</b>	<b>8.6%</b>	<b>12.8%</b>	<b>18.2%</b>	<b>12.0%</b>	<b>1.7%</b>	<b>2.9%</b>	<b>0.4%</b>	<b>6.3%</b>	<b>8.3%</b>	<b>10.8%</b>	<b>0.4%</b>

\* Foreign branch

**LOANS AS PERCENTAGE OF DEPOSITS**  
As of December 31, 2009

Table 16

(millions of KHR)

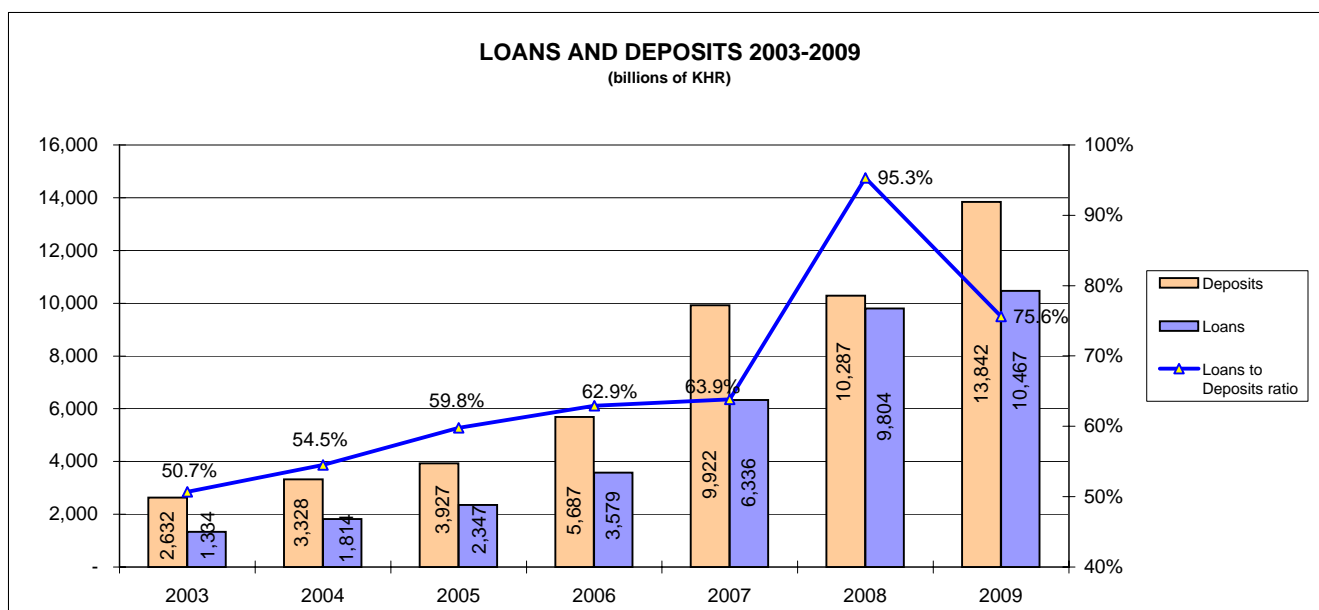
	2009			2008		
	Deposits <sup>1</sup>	Loans <sup>2</sup>	Loans to deposits ratio	Deposits <sup>1</sup>	Loans <sup>2</sup>	Loans to deposits ratio
<b>Commercial Banks</b>						
1 Aceda Bank Plc.	2,813,630	2,267,826	81%	1,876,612	1,911,385	101.9%
2 Canadia Bank Plc.	2,352,794	1,621,841	69%	1,771,968	1,685,755	95.1%
3 Cambodian Public Bank	2,592,588	2,532,842	98%	1,555,224	2,627,560	169.0%
4 ANZ Royal Bank (Cambodia) Ltd.	1,808,084	1,126,207	62%	1,430,450	1,020,425	71.3%
5 Foreign Trade Bank of Cambodia	894,168	393,551	44%	842,663	354,611	42.1%
6 Vattanac Bank Ltd.	638,717	313,444	49%	631,829	424,505	67.2%
7 Cambodian Commercial Bank Ltd.	480,174	162,440	34%	502,533	203,462	40.5%
8 May Bank, Phnom Penh Branch*	569,856	322,627	57%	409,003	286,006	69.9%
9 Union Commercial Bank Plc.	471,650	316,910	67%	358,562	263,416	73.5%
10 First Commercial Bank, P.P. Branch*	156,324	232,319	149%	146,747	190,729	130.0%
11 Shinhan Khmer Bank	98,296	71,619	73%	141,654	102,810	72.6%
12 Singapore Banking Corporation	137,347	81,053	59%	129,914	90,336	69.5%
13 Krung Thai Bank Public Co. Ltd., P.P. Branch*	137,163	78,713	57%	117,153	72,813	62.2%
14 Cambodia Mekong Bank Public Ltd.	72,426	82,401	114%	93,551	76,411	81.7%
15 Advanced Bank of Asia Ltd.	155,375	111,301	72%	84,142	100,681	119.7%
16 Camko Bank Limited	121,324	95,037	78%	80,499	99,136	123.2%
17 Maruhan Japan Bank Plc.	63,727	91,484	144%	56,591	72,025	127.3%
18 Cambodia Asia Bank Ltd.	58,218	53,293	92%	38,995	49,698	127.4%
19 Angkor Capital Bank	58,863	60,372	103%	7,814	19,521	249.8%
20 Phnom Penh Commercial Bank	20,833	49,952	240%	2,862	13,711	479.1%
21 Booyoung Khmer Bank	3,827	12,011	314%	1,838	1,295	0.0%
22 OSK Indochina Bank	38,347	66,955	175%	1,368	-	0.0%
23 Bank for Investment and Development of Cambodia Plc	45,246	85,010	188%	624	27,627	4425.6%
24 Bank of India Phnom Penh Branch*	2,240	-	0%	-	-	-
25 Kookmin Bank Cambodia Plc	31,168	34,551	111%	-	-	-
26 Hwang DBS Commercial Bank Plc	5,695	8949.25	157%	-	-	-
27 Saigon Thuong Tin Commercial Joint Stock Bank*	8,015	5,826	73%	-	-	-
<b>Sub-total</b>	<b>13,836,094</b>	<b>10,278,533</b>	<b>74.3%</b>	<b>10,282,596</b>	<b>9,693,917</b>	<b>94.3%</b>
<b>Specialized Banks</b>						
28 Rural Development Bank	4,156	105,444	2537%	3,321	37,042	1115.6%
29 PHSME Specialized Bank	1,265	17,428	1378%	1,102	19,397	1760.5%
30 Anco Specialized Bank	-	15,410	0%	-	7,605	-
31 Best Specialized Bank	51	14,905	29445%	-	7,122	-
32 Cambodian Development Specialized Bank	-	1,468	0%	-	490	-
33 First Investment Specialized Bank	-	33,517	0%	-	38,109	-
<b>Sub-total</b>	<b>5,472</b>	<b>188,172</b>	<b>3439.0%</b>	<b>4,422</b>	<b>109,765</b>	<b>2482.1%</b>
<b>Total</b>	<b>13,841,566</b>	<b>10,466,705</b>	<b>75.6%</b>	<b>10,287,018</b>	<b>9,803,683</b>	<b>95.3%</b>

\* Foreign branches

<sup>1</sup> Excluding deposits from Banks and Other Financial Institutions (OFIs), both local and abroad.

<sup>2</sup> Gross Loans (excluding loans to government & banks)

Note: All figures are unaudited and as reported by banks



## Number of ATM terminals, ATM Cards, Debit Cards, and Credit Cards

As of December 31, 2009

Table 17

	ATM terminals	POS**	Debit Cards	Credit Cards	
<b>Commercial Banks</b>					
1	Aceda Bank Plc.	86	649	294,752	-
2	ANZ Royal Bank (Cambodia) Ltd.	126	716	97,347	1,700
3	Canadia Bank Plc.	50	630	23,792	3,360
4	Cambodian Public Bank Ltd.	30	181	3,402	1,968
5	Advanced Bank of Asia Ltd.	22	46	7,604	-
6	Singapore Banking Corporation Ltd.	21	300	14,817	1,602
7	Vattanac Bank Ltd.	13	-	5,749	-
8	Cambodia Mekong Bank Public Ltd.	9	471	-	867
9	May Bank, Phnom Penh Branch*	9	-	1,556	-
10	Union Commercial Bank Plc.	7	112	977	1,079
11	OSK Indochina Bank Ltd	7	-	-	-
12	Foreign Trade Bank of Cambodia	5	-	2,063	-
13	Bank for Investment and Development of Cambodia Plc	5	200	-	-
14	Shinhan Khmer Bank	4	-	-	-
15	Camko Bank Ltd.	2	-	615	-
16	Maruhan Japan Bank Plc	2	-	797	-
17	Phnom Penh Commercial Bank	2	-	-	-
18	Angkor Capital Bank	2	-	-	-
19	Khmer Union Bank	2	-	-	-
20	Hwang DBS Commercial Bank Plc	2	-	-	-
21	Cambodia Asia Bank Ltd.	-	-	-	-
22	Cambodian Commercial Bank Ltd.	-	-	-	-
23	First Commercial Bank, Phnom Penh Branch*	-	-	-	-
24	Krung Thai Bank Public Co. Ltd., P.P. Branch*	-	-	-	-
25	Booyong Khmer Bank	-	-	-	-
26	Bank of India Phnom Penh Branch*	-	-	-	-
27	Saigon Thuong Tin Commercial Joint Stock Bank*	-	-	-	-
<b>Sub-total</b>		<b>406</b>	<b>3,305</b>	<b>453,471</b>	<b>10,576</b>
<b>Specialized Banks</b>					
28	Rural Development Bank	-	-	-	-
29	First Investment Specialized Bank	-	-	-	-
30	PHSME Specialized Bank	-	-	-	-
31	Anco Specialized Bank	-	-	-	-
32	Best Specialized Bank	-	-	-	-
33	Cambodian Development Specialized Bank	-	-	-	-
<b>Sub-total</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total</b>		<b>406</b>	<b>3,305</b>	<b>453,471</b>	<b>10,576</b>

\* Foreign branches

\*\* Point of Sale terminal

## Number of Offices of Micro Finance Institutions

As of December 31, 2009

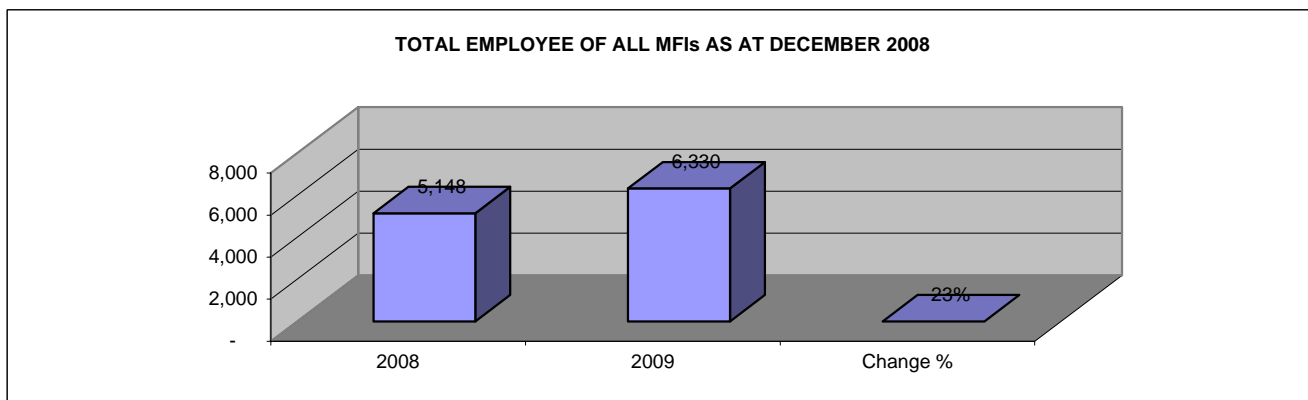
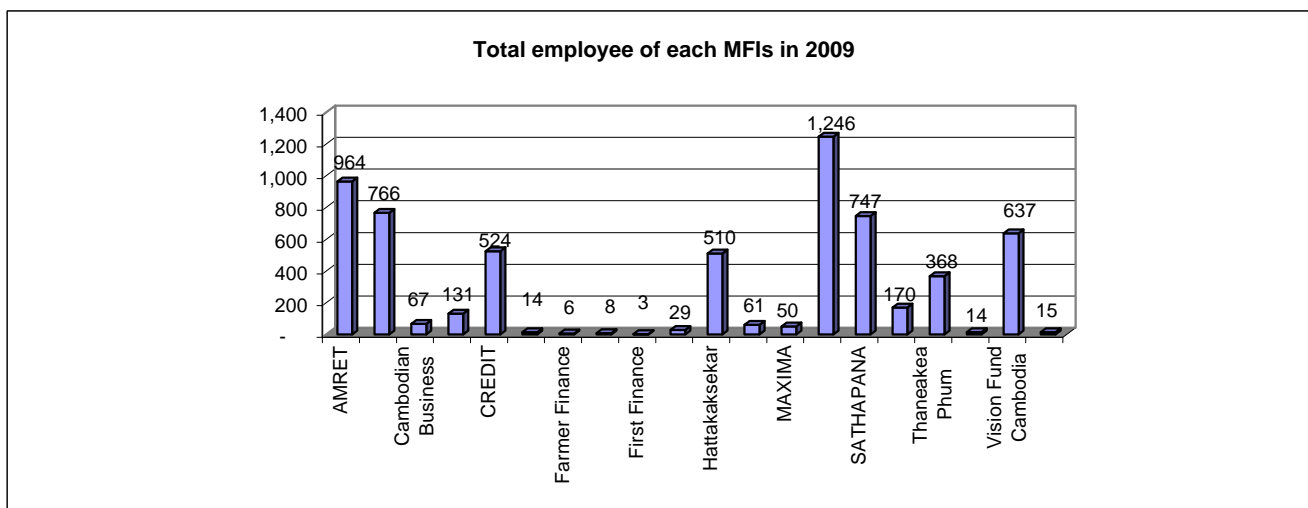
Table 18

	Total	Head Office		Branch Office	
		Phnom Penh	Province	Provincial Branch	District Branch
1 AMRET	110	1		18	91
2 Angkor Microherhvatho Kampuchea	184	1		21	162
3 Cambodian Business Intergrate in Rural Development	26		1	5	20
4 SATHAPANA	139	1		17	121
5 CREDIT	82	1		8	73
6 SAMIC	42	1		7	34
7 Entean Akpevath Pracheachun	27	1		7	19
8 Farmer Finance	5	1		1	3
9 Green Central Micro Finance	3	1		1	1
10 Farmer Union Development Fund	12	1		4	7
11 Hattakaksekar	157	1		11	145
12 MAXIMA	15	1		2	12
13 PRASAC	149	1		17	131
14 SEILANITHIH	87	1		7	79
15 Thaneakea Phum Cambodia	112	1		16	95
16 Tong Fang Microfinance	13	1		2	10
17 Vision Fund Cambodia	102	1		11	90
18 Intean Poalroath Rongroeung	27	1		6	20
19 First Finance	12	1		2	9
20 Y C P	11	1		2	8
<b>Total</b>	<b>1,315</b>	<b>19</b>	<b>1</b>	<b>165</b>	<b>1,130</b>

**Number of staff**  
As of December 31,2009

Table 19

	2007	2008	2009	Change%09-08	Change %08-07
<b>Microfinance Institutions</b>					
1 AMRET	611	768	964	26%	26%
2 Angkor Microherhvatho Kampuchea	347	565	766	36%	63%
3 Cambodian Business Intergrate in Rural Development	59	54	67	24%	-8%
4 SAMIC	68	112	131	17%	65%
5 CREDIT	223	390	524	34%	75%
6 Entean Akpevath Pracheachun	16	16	14	-13%	0%
7 Farmer Finance	-	6	6	0%	0%
8 Farmer Union Development Fund	8	8	8	0%	0%
9 First Finance	-	-	3	0%	0%
10 Green Central Micro Finance	-	17	29	71%	0%
11 Hattakaksekar	211	435	510	17%	106%
12 Intean Poalroath Rongroeueng	34	57	61	7%	68%
13 MAXIMA	24	48	50	4%	100%
14 PRASAC	722	1,024	1,246	22%	42%
15 SATHAPANA	465	653	747	14%	40%
16 SEILANITHIH	109	138	170	23%	27%
17 Thaneakea Phum Cambodia	263	322	368	14%	22%
18 Tong Fang Microfinance	14	14	14	0%	0%
19 Vision Fund Cambodia	330	521	637	22%	58%
20 Y C P	-	-	15	0%	0%
<b>Total</b>	<b>3,504</b>	<b>5,148</b>	<b>6,330</b>	<b>23%</b>	<b>47%</b>



**COMPARISON OF TOTAL ASSETS**  
As of December 31,2009

Table 20

(millions of KHR)

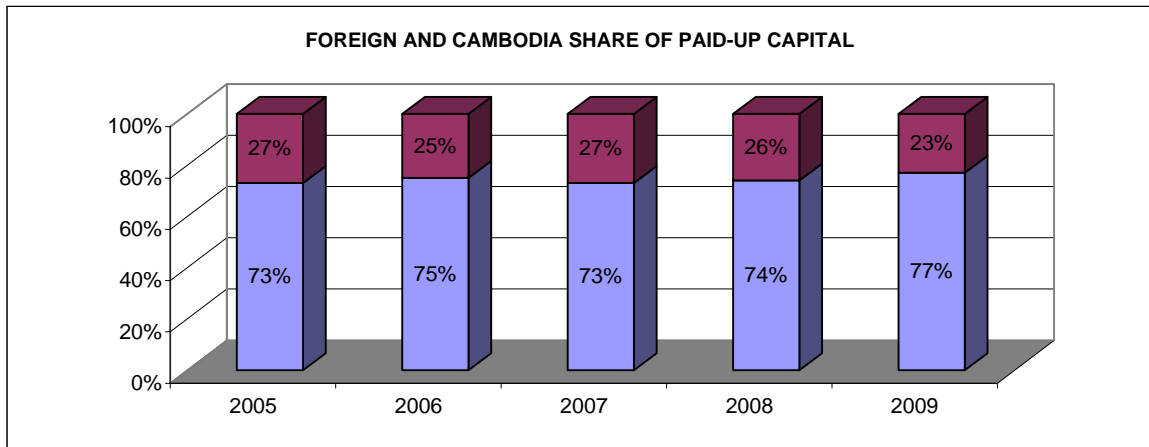
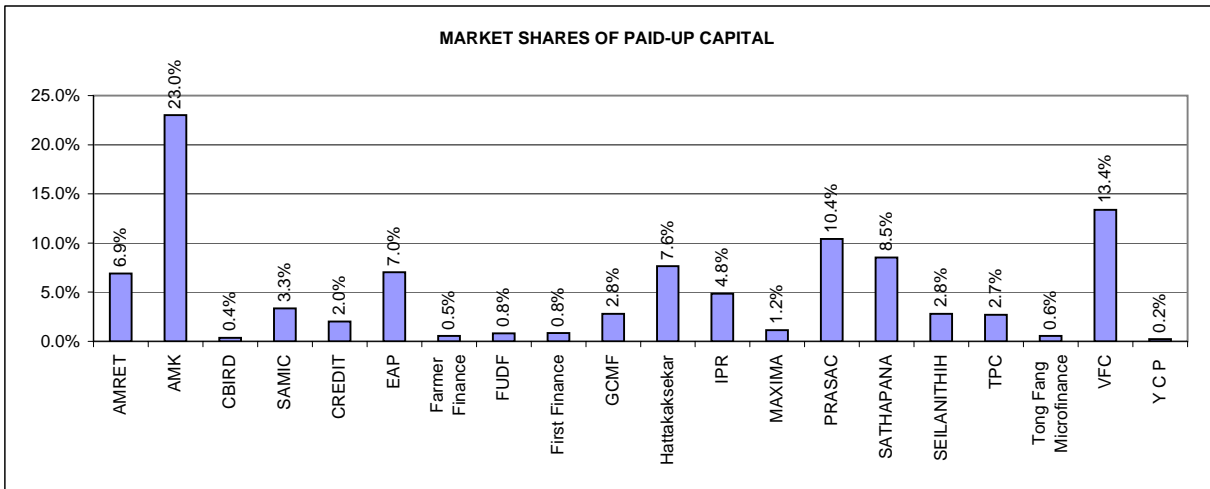
	2009		2008		Growth Rate (%)	
	Amount	Share	Amount	Share	2009/2008	2008/2007
<b>Microfinance Institutions</b>						
1 AMRET	297,800	19.52%	286,515	21.03%	3.94%	86.92%
2 Angkor Microherhvatho Kampuchea	157,826	10.34%	120,095	8.82%	31.42%	143.51%
3 Cambodian Business Intergrate in Rural Development	6,272	0.41%	4,645	0.34%	35.03%	17.83%
4 SAMIC	25,038	1.64%	20,834	1.53%	20.18%	171.77%
5 CREDIT	102,265	6.70%	84,019	6.17%	21.72%	92.01%
6 Entean Akpevath Pracheachun	11,851	0.78%	10,934	0.80%	8.39%	0.00%
7 Farmer Finance	1,172	0.08%	835	0.06%	40.36%	0.00%
8 Farmer Union Development Fund	8,392	0.55%	4,827	0.35%	73.86%	10.03%
9 First Finance	3,240	0.21%	-	0.00%	0.00%	0.00%
10 Green Central Micro Finance	6,294	0.41%	2,851	0.21%	120.76%	0.00%
11 Hattakaksekar	139,728	9.16%	147,035	10.79%	-4.97%	124.17%
12 Intean Poalroath Rongroeng	19,819	1.30%	16,571	1.22%	19.60%	39.78%
13 MAXIMA	7,604	0.50%	6,797	0.50%	11.87%	84.75%
14 PRASAC	295,288	19.35%	247,586	18.17%	19.27%	67.21%
15 SATHAPANA	181,243	11.88%	168,986	12.40%	7.25%	76.38%
16 SEILANITHIH	32,141	2.11%	30,477	2.24%	5.46%	97.53%
17 Thaneakea Phum Cambodia	117,492	7.70%	114,433	8.40%	2.67%	82.87%
18 Tong Fang Microfinance	835	0.05%	923	0.07%	-9.53%	83.13%
19 Vision Fund Cambodia	110,839	7.26%	94,009	6.90%	17.90%	73.41%
20 Y C P	679	0.04%	-	0.00%	0.00%	0.00%
<b>TOTAL</b>	1,525,818	100%	1,362,372	100%	12.00%	87.43%

**SHARE OF PAID-UP CAPITAL**  
As of December 31, 2009

Table 21

*(millions of KHR)*

	Foreign share		Cambodian share		Total Paid-up Capital	Market Share
	Share(%)	Amount paid	Share(%)	Amount paid		
<b>Microfinance Institutions</b>						
1 AMRET	98%	10,041.25	2%	201.25	10,242.50	6.9%
2 Angkor Microherhatho Kampuchea	100%	34,069.25			34,069.25	23.0%
3 Cambodian Business Intergrate in Rural Development			100%	542.80	542.80	0.4%
4 SAMIC	74.49%	3,683.00	25.51%	1,260.29	4,943.29	3.3%
5 CREDIT	100%	3,000.00			3,000.00	2.0%
6 Entean Akpevath Pracheachun		-	100%	10,422.50	10,422.50	7.0%
7 Farmer Finance	100%	800.00		-	800.00	0.5%
8 Farmer Union Development Fund	33.34%	400.00	66.67%	800.00	1,200.00	0.8%
9 First Finance		-	100%	1,250.70	1,250.70	0.8%
10 Green Central Micro Finance	100%	4,169.00		-	4,169.00	2.8%
11 Hattakaksekar	90.27%	10,225.30	9.73%	1,101.04	11,326.34	7.6%
12 Intean Poalroath Rongroeng		-	100%	7,179.02	7,179.02	4.8%
13 MAXIMA	100%	-		1,709.29	1,709.29	1.2%
14 PRASAC	90%	13,863.00	10%	1,540.00	15,403.00	10.4%
15 SATHAPANA	71.00%	8,918.28	29%	3,728.42	12,646.70	8.5%
16 SEILANITHIH	45.42%	1,893.73	54.58%	2,275.27	4,169.00	2.8%
17 Thaneakea Phum Cambodia	87.84%	3,513.40	12.17%	486.60	4,000.00	2.7%
18 Tong Fang Microfinance		-	100%	833.80	833.80	0.6%
19 Vision Fund Cambodia	100%	19,833.80			19,833.80	13.4%
20 Y C P			100%	333.52	333.52	0.2%
<b>Total</b>	<b>77%</b>	<b>114,410.01</b>	<b>23%</b>	<b>33,664.50</b>	<b>148,074.51</b>	<b>100%</b>



**COMPARATIVE STATEMENT OF CONDITION**  
As of December 31, 2009

Table 22

(millions of KHR)

	Cash and Balance with NBC and Other Banks	Loans and Advances to Customers	Prepayment and short term Receivable	Long Term Investment	Property and Equipment	Other Assets	TOTAL ASSETS
<b>Micro finance Institutions</b>							
1 AMRET	74,044	218,730	2,514	-	2,112	400	<b>297,800</b>
2 Angkor Microherhvatho Kampuchea	46,080	103,748	3,568	-	4,432	-	<b>157,828</b>
3 Cambodian Business Intergrate in Rural Development	651	5,099	38	-	483	-	<b>6,271</b>
4 SAMIC	1,405	22,589	11	9	375	648	<b>25,037</b>
5 CREDIT	7,251	92,095	1,179	177	1,413	150	<b>102,265</b>
6 Entean Akpevath Pracheachun	3,849	7,929	27	-	46	-	<b>11,851</b>
7 Farmer Finance	224	863	30	-	34	21	<b>1,172</b>
8 Farmer Union Development Fund	1,028	7,250	-	-	114	-	<b>8,392</b>
9 First Finance	1,126	2,048	17	-	49	-	<b>3,240</b>
10 Green Central Micro Finance	490	5,307	-	-	453	44	<b>6,294</b>
11 Hattakaksekar	8,113	128,645	305	6	2,467	191	<b>139,727</b>
12 Intean Poalroath Rongroeng	1,478	17,181	122	-	1,039	-	<b>19,820</b>
13 MAXIMA	228	7,126	55	19	177	-	<b>7,605</b>
14 PRASAC	20,982	265,959	1,368	-	6,981	-	<b>295,290</b>
15 SATHAPANA	10,003	165,592	1,792	-	3,856	-	<b>181,243</b>
16 SEILANITHIH	5,010	26,257	134	10	731	-	<b>32,142</b>
17 Thaneakea Phum Cambodia	45,493	70,582	343	-	1,023	51	<b>117,492</b>
18 Tong Fang Microfinance	437	385	-	-	14	-	<b>836</b>
19 Vision Fund Cambodia	18,540	89,543	1,258	-	1,498	-	<b>110,839</b>
20 Y C P	135	506	1	-	38	-	<b>680</b>
<b>TOTAL</b>	<b>246,567</b>	<b>1,237,434</b>	<b>12,762</b>	<b>221</b>	<b>27,335</b>	<b>1,505</b>	<b>1,525,824</b>

**PERCENTAGE DISTRIBUTION OF ASSETS OF INDIVIDUAL MFIs**  
As of December 31, 2009

	Cash and Balance with NBC and Other Banks	Loans and Advances to Customers	Prepayment and short term Receivable	Long Term Investment	Property and Equipment	Other Assets	TOTAL ASSETS
<b>Micro finance Institutions</b>							
1 AMRET	24.86	73.45	0.84	-	0.71	0.13	<b>100</b>
2 Angkor Microherhvatho Kampuchea	29.20	65.73	2.26	-	2.81	-	<b>100</b>
3 Cambodian Business Intergrate in Rural Development	10.38	81.31	0.61	-	7.70	-	<b>100</b>
4 SAMIC	5.61	90.22	0.04	0.04	1.50	2.59	<b>100</b>
5 CREDIT	7.09	90.06	1.15	0.17	1.38	0.15	<b>100</b>
6 Entean Akpevath Pracheachun	32.48	66.91	0.23	-	0.39	-	<b>100</b>
7 Farmer Finance	19.11	73.63	2.56	-	2.90	1.79	<b>100</b>
8 Farmer Union Development Fund	12.25	86.39	-	-	1.36	-	<b>100</b>
9 First Finance	34.75	63.21	0.52	-	1.51	-	<b>100</b>
10 Green Central Micro Finance	7.79	84.32	-	-	7.20	0.70	<b>100</b>
11 Hattakaksekar	5.81	92.07	0.22	0.00	1.77	0.14	<b>100</b>
12 Intean Poalroath Rongroeng	7.46	86.69	0.62	-	5.24	-	<b>100</b>
13 MAXIMA	3.00	93.70	0.72	0.25	2.33	-	<b>100</b>
14 PRASAC	7.11	90.07	0.46	-	2.36	-	<b>100</b>
15 SATHAPANA	5.52	91.36	0.99	-	2.13	-	<b>100</b>
16 SEILANITHIH	15.59	81.69	0.42	0.03	2.27	-	<b>100</b>
17 Thaneakea Phum Cambodia	38.72	60.07	0.29	-	0.87	0.04	<b>100</b>
18 Tong Fang Microfinance	52.27	46.05	-	-	1.67	-	<b>100</b>
19 Vision Fund Cambodia	16.73	80.79	1.13	-	1.35	-	<b>100</b>
20 Y C P	19.85	74.41	0.15	-	5.59	-	<b>100</b>
<b>TOTAL</b>	<b>16.16</b>	<b>81.10</b>	<b>0.84</b>	<b>0.01</b>	<b>1.79</b>	<b>0.10</b>	<b>100</b>

Note: All figures are unaudited and as reported by MFIs

**COMPARATIVE STATEMENT OF CONDITION**  
As of December 31, 2009

Table 23

(millions of KHR)

	Customer's deposit						Shareholder's Equity							TOTAL Liabilities and Equity	
	Compulsory Saving	Voluntary Saving	Interest Payable	Account payable and Others Liabilities	Accrued Expenses and Provision	Loans Payable	Deferred Revenue	Suspense Clearing and interbranch Account	Other Liabilities	Paid up Capital	Premium on Share Capital	Hybrid Capital Investment	Reserves and Appropriations		Retained and Current Profit/Loss
<b>Microfinance Institutions</b>															
1 AMRET	0	12,209	139	4,294	9,203	197,854	158	-	1,568	10,243	5,618	4,033	4,544	33,144	<b>283,007</b>
2 Angkor Microherhvatho Kampuchea	77	645	17	2,838	2,302	106,821	-	-	705	34,069	-	-	-	8,586	<b>156,060</b>
3 Cambodian Business Intergrate in Rural Development	514	-	0	-	47	4,743	-	-	-	542	30	-	-	314	<b>6,190</b>
4 SAMIC	111	-	0	249	673	17,823	-	-	-	4,943	-	241	237	36	<b>24,313</b>
5 CREDIT	66	2,473	51	-	-	71,666	599	-	5,383	3,000	-	8,579	-	8,098	<b>99,915</b>
6 Entean Akpevath Pracheachun	0	-	0	148	47	-	-	5	6	10,423	-	-	-	582	<b>11,211</b>
7 Farmer Finance	179	-	0	-	-	140	-	-	-	800	-	-	-	(5)	<b>1,114</b>
8 Farmer Union Development Fund	0	-	0	-	-	4,583	-	-	-	1,200	-	-	-	1,791	<b>7,574</b>
9 First Finance	0	-	0	2,111	-	-	-	-	-	1,250	-	-	-	-	<b>3,361</b>
10 Green Central Micro Finance	0	-	0	128	-	2,666	-	-	-	4,169	-	-	-	(370)	<b>6,593</b>
11 Hattakaksekar	4933	1,348	26	1,672	3,584	92,939	176	455	-	11,326	6,028	3,041	723	8,780	<b>135,031</b>
12 Intean Poalroath Rongroeueng	0	-	0	987	89	7,087	-	-	-	7,179	-	-	-	3,284	<b>18,626</b>
13 MAXIMA	0	-	0	71	1	4,802	-	-	602	1,709	-	-	39	142	<b>7,366</b>
14 PRASAC	0	2,006	0	6,542	3,862	191,697	-	-	-	15,403	-	45,658	4,701	14,388	<b>284,257</b>
15 SATHAPANA	818	11,920	60	4,253	3,029	131,083	-	-	-	12,647	729	-	19	9,355	<b>173,913</b>
16 SEILANITHIH	1694	-	0	551	1,106	22,025	11	-	-	4,169	-	1,881	789	330	<b>32,556</b>
17 Thaneakea Phum Cambodia	166	256	0	580	2,059	93,054	22	(1)	-	4,000	-	-	-	14,845	<b>114,981</b>
18 Tong Fang Microfinance	0	-	0	-	16	-	-	-	-	834	-	129	-	(37)	<b>942</b>
19 Vision Fund Cambodia	0	212	9	1,886	1,439	77,508	-	261	-	19,834	6,299	-	-	2,899	<b>110,347</b>
20 Y C P	0	-	-	1	-	417	-	-	-	334	-	-	-	-	<b>752</b>
<b>TOTAL</b>	<b>8,558</b>	<b>31,069</b>	<b>302</b>	<b>26,311</b>	<b>27,457</b>	<b>1,026,908</b>	<b>966</b>	<b>720</b>	<b>8,264</b>	<b>148,074</b>	<b>12,405</b>	<b>69,861</b>	<b>11,052</b>	<b>106,162</b>	<b>1,367,010</b>

**PERCENTAGE DISTRIBUTION OF LIABILITIES AND EQUITY OF INDIVIDUAL MFIs**  
As of December 31, 2009

	Customer's deposit						Shareholder's Equity							TOTAL Liabilities and Equity	
	Compulsory Saving	Voluntary Saving	Interest Payable	Account payable and Others Liabilities	Accrued Expenses and Provision	Loans Payable	Deferred Revenue	Suspense Clearing and interbranch Account	Other Liabilities	Paid up Capital	Premium on Share Capital	Hybrid Capital Investment	Reserves and Appropriations		Retained and Current Profit/Loss
<b>Microfinance Institutions</b>															
1 AMRET	-	4.3	0.05	1.52	3.25	69.91	0.06	-	0.55	3.62	1.99	1.43	1.61	11.71	<b>100</b>
2 Angkor Microherhvatho Kampuchea	0.05	0.4	0.01	1.82	1.48	68.45	-	-	0.45	21.83	-	-	-	5.50	<b>100</b>
3 Cambodian Business Intergrate in Rural Development	8.30	-	-	-	0.76	76.62	-	-	-	8.76	0.48	-	-	5.07	<b>100</b>
4 CHC	0.46	-	-	1.02	2.77	73.31	-	-	-	20.33	-	0.99	0.97	0.15	<b>100</b>
5 CREDIT	0.07	2.5	0.05	-	-	71.73	0.60	-	5.39	3.00	-	8.59	-	8.10	<b>100</b>
6 Entean Akpevath Pracheachun	-	-	-	1.32	0.42	-	-	0.04	0.05	92.97	-	-	-	5.19	<b>100</b>
7 Farmer Finance	16	-	-	-	-	12.57	-	-	-	71.81	-	-	-	(0.45)	<b>100</b>
8 Farmer Union Development Fund	-	-	-	-	-	60.51	-	-	-	15.84	-	-	-	23.65	<b>100</b>
9 Green Central Micro Finance	-	-	-	62.81	-	-	-	-	-	37.19	-	-	-	-	<b>100</b>
10 Hattakaksekar	-	-	-	1.94	-	40.44	-	-	-	63.23	-	-	-	(5.61)	<b>100</b>
11 Intean Poalroath Rongroeueng	3.65	1.0	0.02	1.24	2.65	68.83	0.13	0.34	-	8.39	4.46	2.25	0.54	6.50	<b>100</b>
12 MAXIMA	-	-	-	5.30	0.48	38.05	-	-	-	38.54	-	-	-	17.63	<b>100</b>
13 PRASAC	-	-	-	0.96	0.01	65.19	-	-	8.17	23.20	-	-	0.53	1.93	<b>100</b>
14 SATHAPANA	-	0.7	-	2.30	1.36	67.44	-	-	-	5.42	-	16.06	1.65	5.06	<b>100</b>
15 SEILANITHIH	0	6.9	0.03	2.45	1.74	75.37	-	-	-	7.27	0.42	-	0.01	5.38	<b>100</b>
16 Thaneakea Phum Cambodia	5	-	-	1.69	-	67.65	-	-	-	12.81	-	5.78	-	1.01	<b>100</b>
17 Tong Fang Microfinance	0	0.2	-	0.50	-	80.93	-	-	-	3.48	-	-	-	12.91	<b>100</b>
18 Vision Fund Cambodia	-	-	-	-	-	-	-	-	-	88.54	-	13.69	-	(3.93)	<b>100</b>
<b>TOTAL</b>	<b>0.63</b>	<b>2.27</b>	<b>0.02</b>	<b>1.92</b>	<b>2.01</b>	<b>75.12</b>	<b>0.07</b>	<b>0.05</b>	<b>0.60</b>	<b>10.83</b>	<b>0.91</b>	<b>5.11</b>	<b>0.81</b>	<b>7.77</b>	<b>100</b>

Note: All figures are unaudited and as reported by MFIs

**PROFIT AND LOSS STATEMENT**  
For Year Ended December 31, 2009

Table 24 (millions of KHR)

	Interest income	Interest Expenses	Net Interest Income	Non-interest income	Foreign Exchange Gain	Other Income	Operation income	Program Expense	General administrative Expenses	Taxes	Others Charge	Loan and Interest loss Provision (Net)	Profit from operation	Grant Income	Extraordinary Item	Profit before Taxes	Tax on profit	Net Profit & Loss for 12 months
	1	2	3=1-2	4	5	6	7=3+4+5+6	8	9	10	11	12	13=7-8-9-10-11-12	14	15	16=13+14+15	17	18=16-17
<b>Microfinance Institutions</b>																		
1 AMRET	83,966	22,698	61,268	339	(250)	77	61,434	-	33,741	113	1,297	7,998	18,285	547	-	18,832	4,038	14,794
2 Angkor Microherhatho Kampuchea	35,305	9,205	26,100	501	(478)	93	26,216	-	21,881	36	106	2,063	2,130	322	-	2,452	684	1,768
3 Cambodian Business Intergrate in Rural Development	1,806	433	1,373	62	(15)	70	1,490	-	1,166	48	-	187	89	-	10	99	18	81
4 SAMIC	6,489	1,851	4,638	105	(128)	3	4,618	88	2,957	10	1	627	935	-	-	935	211	724
5 CREDIT	24,290	6,610	17,680	-	(734)	45	16,991	-	12,064	-	-	2,816	2,111	839	-	2,950	600	2,350
6 Entean Akpevath Pracheachun	1,403	-	1,403	126	-	93	1,622	-	693	3	12	108	806	-	-	806	165	641
7 Farmer Finance	193	12	181	-	11	-	192	-	121	-	-	14	57	-	-	57	-	57
8 Farmer Union Development Fund	1,258	291	967	-	68	-	1,035	-	215	-	2	-	818	-	-	818	-	818
9 First Finance	159	-	159	-	-	-	159	-	257	17	3	-	(118)	-	-	(118)	2	(120)
10 Green Central Micro Finance	744	38	706	8	(7)	-	707	-	1,006	-	-	-	(299)	-	-	(299)	-	(299)
11 Hattakaksekar	34,172	10,303	23,869	947	13	229	25,058	-	13,895	30	72	4,922	6,139	75	-	6,214	1,519	4,695
12 Intean Poalroath Rongroeng	5,132	705	4,427	(18)	50	-	4,459	-	2,006	35	4	977	1,437	55	-	1,492	298	1,194
13 MAXIMA	1,855	219	1,636	21	2	11	1,670	-	1,204	24	-	146	296	-	-	296	58	238
14 PRASAC	68,130	15,952	52,178	(2,608)	(256)	46	49,360	-	33,810	208	-	1,760	13,582	1,189	(183)	14,588	3,558	11,030
15 SATHAPANA	41,078	13,497	27,581	2,469	(33)	43	30,060	-	19,962	93	123	619	9,263	-	-	9,263	1,912	7,351
16 SEILANITHIH	8,641	2,052	6,589	(11)	(215)	21	6,384	-	5,044	122	-	780	438	-	-	438	82	356
17 Thaneakea Phum Cambodia	25,847	9,951	15,896	(269)	129	102	15,858	-	9,508	8	-	4,187	2,155	7	-	2,162	438	1,724
18 Tong Fang Microfinance	110	-	110	-	(1)	2	111	-	206	2	-	10	(107)	-	-	(107)	-	(107)
19 Vision Fund Cambodia	25,179	8,345	16,834	53	(329)	421	16,979	-	16,016	28	-	2,370	(1,435)	2,117	-	682	190	492
20 Y C P	60	10	50	-	-	-	50	-	122	-	-	-	(72)	-	-	(72)	-	(72)
<b>TOTAL</b>	<b>365,817</b>	<b>102,172</b>	<b>263,645</b>	<b>1,725</b>	<b>(2,173)</b>	<b>1,256</b>	<b>264,453</b>	<b>88</b>	<b>175,874</b>	<b>777</b>	<b>1,620</b>	<b>29,584</b>	<b>56,510</b>	<b>5,151</b>	<b>(173)</b>	<b>61,488</b>	<b>13,773</b>	<b>47,715</b>

Note: All figures are unaudited and as reported by MFIs

**Net Profit**  
For Year Ending December 31, 2009

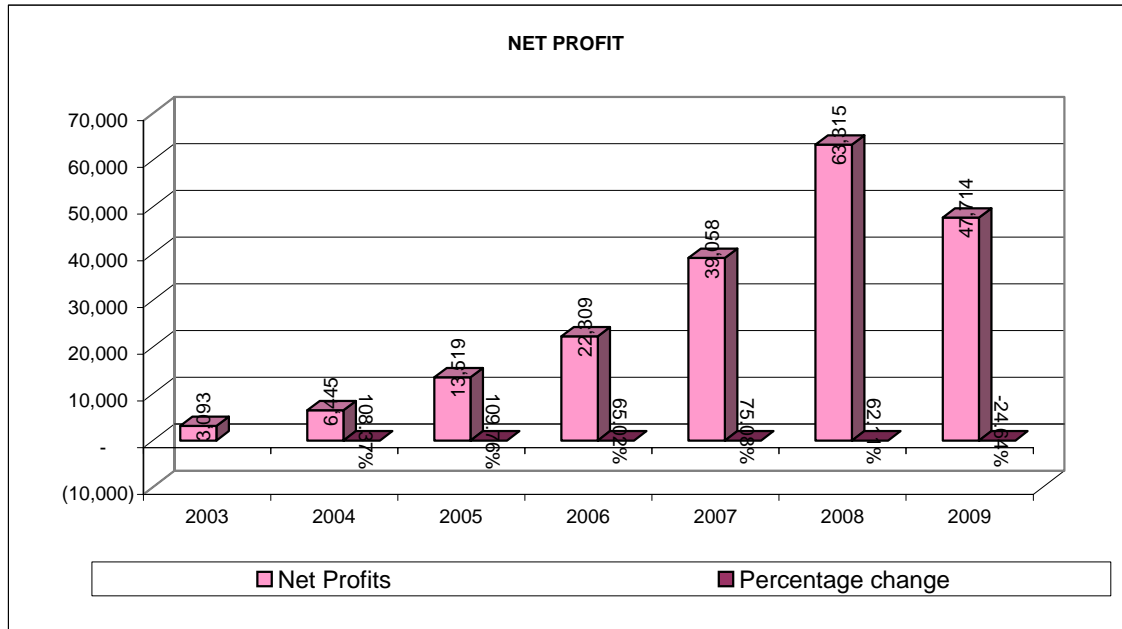
Table 25

(millions of KHR)

<b>2009</b>					
	Net profit	Total Assets	As percentage of Assets	Loans <sup>1</sup>	As percentage of Loans
<b>Micro finance Institutions</b>					
1 AMRET	14,793	297,800	5.0%	221,570	6.7%
2 Angkor Microherhvatho Kampuchea	1,767	157,626	1.1%	104,755	1.7%
3 Cambodian Business Intergrate in Rural Development	81	6,272	1.3%	5,235	1.5%
4 SAMIC	723	25,038	2.9%	23,143	3.1%
5 CREDIT	2,350	102,265	2.3%	93,273	2.5%
6 Entean Akpevath Pracheachun	641	11,851	5.4%	7,980	8.0%
7 Farmer Finance	58	1,172	4.9%	863	0.0%
8 Farmer Union Development Fund	818	8,392	9.7%	6,003	13.6%
9 First Finance	(121)	3,240	-3.7%	2,048	-5.9%
10 Green Central Micro Finance	(300)	6,294	-4.8%	5,234	-5.7%
11 Hattakaksekar	4,695	139,728	3.4%	129,991	3.6%
12 Intean Poalroath Rongroeng	1,194	19,819	6.0%	16,670	7.2%
13 MAXIMA	239	7,604	3.1%	7,162	3.3%
14 PRASAC	11,031	295,288	3.7%	267,183	4.1%
15 SATHAPANA	7,350	181,243	4.1%	165,453	4.4%
16 SEILANITHIH	356	32,141	1.1%	26,230	1.4%
17 Thaneakea Phum Cambodia	1,723	117,492	1.5%	72,440	2.4%
18 Tong Fang Microfinance	(107)	835	-12.8%	372	-28.8%
19 Vision Fund Cambodia	493	110,839	0.4%	88,859	0.6%
20 Y C P	(71)	679	-10.5%	506	-14.0%
<b>TOTAL</b>	<b>47,713</b>	<b>1,525,618</b>	<b>24.2%</b>	<b>1,244,970</b>	<b>3.8%</b>

<sup>1</sup>-Loan and Advance to Customers

Note: All figures are unaudited and as reported by MFIs

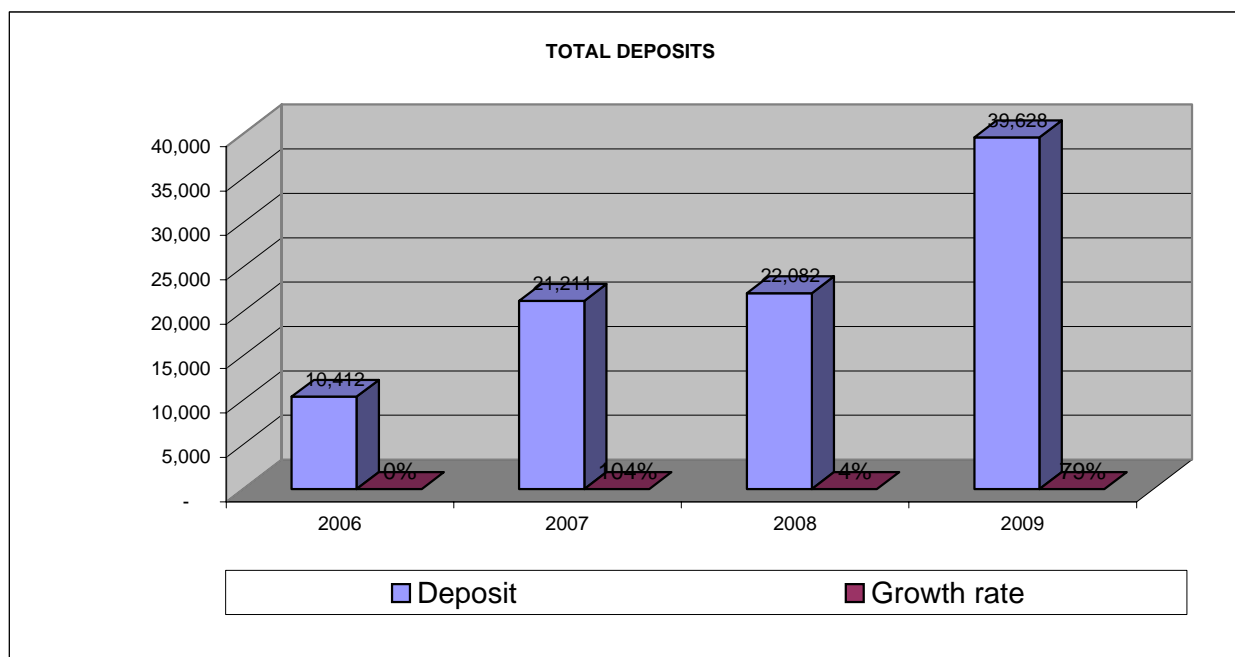


**COMPARISON OF TOTAL DEPOSITS**  
As of December 31,2009

Table 26

*(millions of KHR)*

	2009		2008		Growth Rate (%)	
	Share	Share	Share	Share	2009/2008	2008/2007
<b>Microfinance Institutions</b>						
1 AMRET	12,209	30.81%	2,594	11.75%	370.66%	-26.35%
2 Angkor Microherhvatho Kampuchea	722	1.82%	630	2.85%	14.60%	21.86%
3 Cambodian Business Intergrate in Rural Development	514	1.30%	505	2.29%	1.78%	-10.30%
4 SAMIC	112	0.28%	12	0.05%	833.33%	-61.29%
5 CREDIT	2,539	6.41%	3,503	15.86%	-27.52%	-26.50%
6 Entean Akpevath Pracheachun	-	0.00%	-	0.00%	0.00%	0.00%
7 Farmer Finance	179	0.45%	-	0.00%	0.00%	0.00%
8 Farmer Union Development Fund	-	0.00%	-	0.00%	0.00%	0.00%
9 First Finance	-	0.00%	25	0.11%	-100.00%	0.00%
10 Green Central Micro Finance	-	0.00%	-	0.00%	0.00%	0.00%
11 Hattakaksekar	6,281	15.85%	4,874	22.07%	28.87%	84.90%
12 Intean Poalroath Rongroeing	-	0.00%	-	0.00%	0.00%	0.00%
13 MAXIMA	-	0.00%	-	0.00%	0.00%	-100.00%
14 PRASAC	2,006	5.06%	255	1.15%	686.67%	-74.90%
15 SATHAPANA	12,738	32.14%	7,569	34.28%	68.29%	34.92%
16 SEILANITHIH	1,694	4.27%	1,491	6.75%	13.62%	36.04%
17 Thaneakea Phum Cambodia	422	1.06%	328	0.00%	28.66%	-28.85%
18 Tong Fang Microfinance	-	0.00%	-	0.00%	0.00%	0.00%
19 Vision Fund Cambodia	212	0.53%	296	1.34%	-28.38%	-50.25%
20 Y C P	-	0.00%	-	0.00%	0.00%	0.00%
<b>TOTAL</b>	<b>39,628</b>	<b>99%</b>	<b>22,082</b>	<b>97%</b>	<b>79.46%</b>	<b>4.11%</b>



## TOTAL DEPOSITS CLASSIFIED BY TYPE OF ACCOUNTS

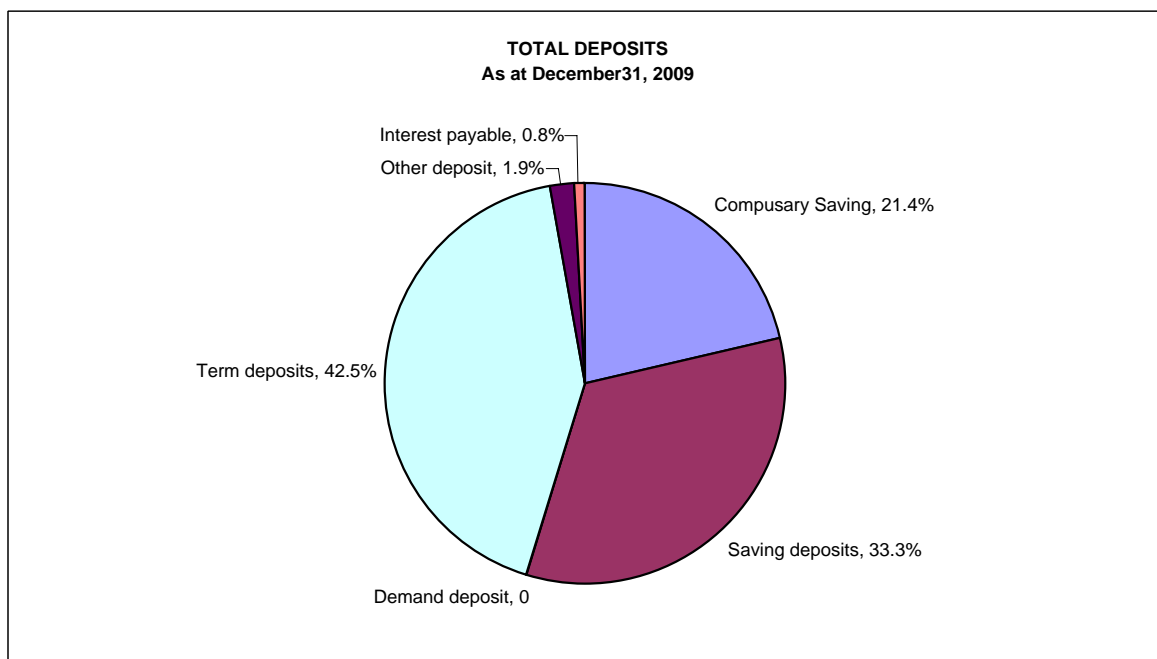
As of December 31, 2009

Table 27

(millions of KHR)

	2009						TOTAL DEPOSITS
	Voluntary Saving					Interest payable	
	Compusary Saving	Saving deposits	Demand deposit	Term deposits	Other deposit		
<b>Micro finance Institutions</b>							
1 AMRET	-	2,246	-	9,963	-	139	12,348
2 Angkor Microherhvatho Kampuchea	77	645	-	-	-	17	739
3 Cambodian Business Intergrate in Rural Development	514	-	-	-	-	-	514
4 SAMIC	112	-	-	-	-	-	112
5 CREDIT	66	568	-	1,137	768	51	2,590
6 Entean Akpevath Pracheachun	-	-	-	-	-	-	-
7 Farmer Finance	179	-	-	-	-	-	179
8 Farmer Union Development Fund	-	-	-	-	-	-	-
9 First Finance	-	-	-	-	-	-	-
10 Green Central Micro Finance	-	-	-	-	-	-	-
11 Hattakaksekar	4,933	831	-	517	-	25	6,306
12 Intean Poalroath Rongroeung	-	-	-	-	-	-	-
13 MAXIMA	-	-	-	-	-	-	-
14 PRASAC	-	2,006	-	-	-	-	2,006
15 SATHAPANA	818	6,763	-	5,157	-	60	12,798
16 SEILANITHIH	1,694	-	-	-	-	-	1,694
17 Thaneakea Phum Cambodia	166	256	-	-	-	-	422
18 Tong Fang Microfinance	-	-	-	-	-	-	-
19 Vision Fund Cambodia	-	1	-	211	-	9	221
20 Y C P	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>8,559</b>	<b>13,316</b>	<b>-</b>	<b>16,985</b>	<b>768</b>	<b>301</b>	<b>39,929</b>
<b>As Percentage of Total Deposits</b>	<b>21.4%</b>	<b>33.3%</b>	<b>-</b>	<b>42.5%</b>	<b>1.9%</b>	<b>0.8%</b>	<b>100%</b>

Note: All figures are unaudited and as reported by MFIs

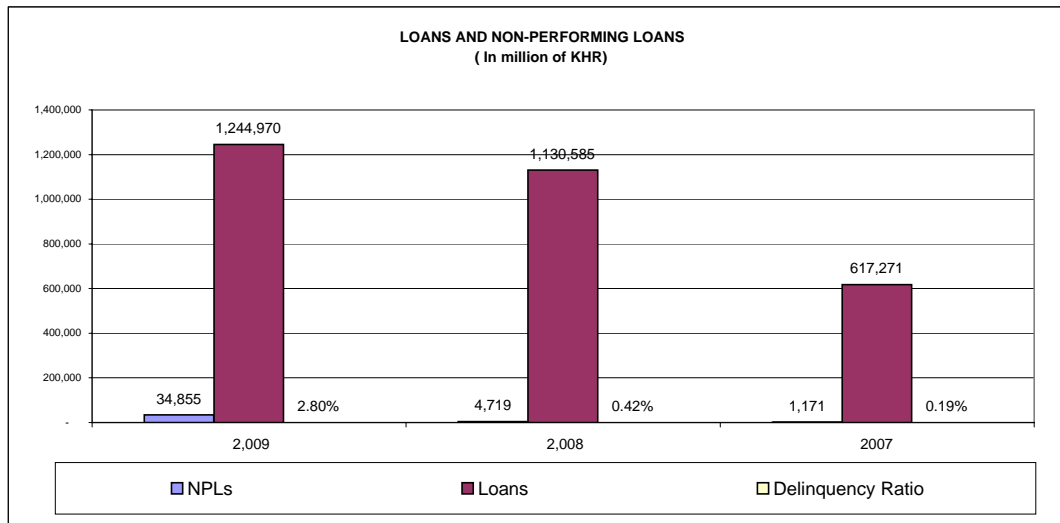


**LOAN AND NON-PERFORMING LOANS ( NPLS)**  
As of December 31,2009

Table 28

*(millions of KHR)*

	2009			2008			2007		
	NPLs	Loans	Delinquency Ratio	NPLs	Loans	Delinquency Ratio	NPLs	Loans	Delinquency Ratio
<b>Microfinance Institutions</b>									
1 AMRET	8,211	221,570	3.71%	1,093	222,641	0.49%	129	121,191	0.11%
2 Angkor Microherhatho Kampuchea	1,989	104,755	1.90%	344	95,592	0.36%	24	41,795	0.06%
3 Cambodian Business Intergrate in Rural Development	147	5,235	2.81%	41	4,156	0.99%	28	3,480	0.80%
4 SAMIC	1,132	23,143	4.89%	46	19,502	0.24%	22	7,109	0.31%
5 CREDIT	2,940	93,273	3.15%	232	77,327	0.30%	98	41,245	0.24%
6 Entean Akpevath Pracheachun	123	7,980	1.54%	102	7,811	1.31%	-	5,846	0.00%
7 Farmer Finance	11	864	1.27%	-	488	0.00%	-	-	0.00%
8 Farmer Union Development Fund	-	6,003	0.00%	-	3,064	0.00%	-	-	0.00%
9 First Finance	-	2,048	0.00%	-	-	0.00%	-	-	0.00%
10 Green Central Micro Finance	-	5,234	0.00%	-	1,259	0.00%	-	-	0.00%
11 Hattakaksekar	3,966	129,991	3.05%	631	118,555	0.53%	120	56,704	0.21%
12 Intean Poalroath Rongroeng	876	16,670	5.25%	50	13,174	0.38%	41	7,022	0.58%
13 MAXIMA	141	7,161	1.97%	14	5,555	0.25%	8	3,227	0.25%
14 PRASAC	4,437	267,183	1.66%	543	240,394	0.23%	296	134,295	0.22%
15 SATHAPANA	3,519	165,453	2.13%	262	153,429	0.17%	123	89,888	0.14%
16 SEILANITHIH	748	26,229	2.85%	145	22,360	0.65%	54	14,085	0.38%
17 Thaneakea Phum Cambodia	3,566	72,440	4.92%	624	75,316	0.83%	137	48,275	0.28%
18 Tong Fang Microfinance	8	373	2.14%	3	369	0.81%	2	318	0.63%
19 Vision Fund Cambodia	3,041	88,859	3.42%	589	69,593	0.85%	89	42,791	0.21%
20 Y C P	-	506	0.00%	-	-	0.00%	-	-	0.00%
<b>Total</b>	<b>34,855</b>	<b>1,244,970</b>	<b>2.80%</b>	<b>4,719</b>	<b>1,130,585</b>	<b>0.42%</b>	<b>1,171</b>	<b>617,271</b>	<b>0.19%</b>



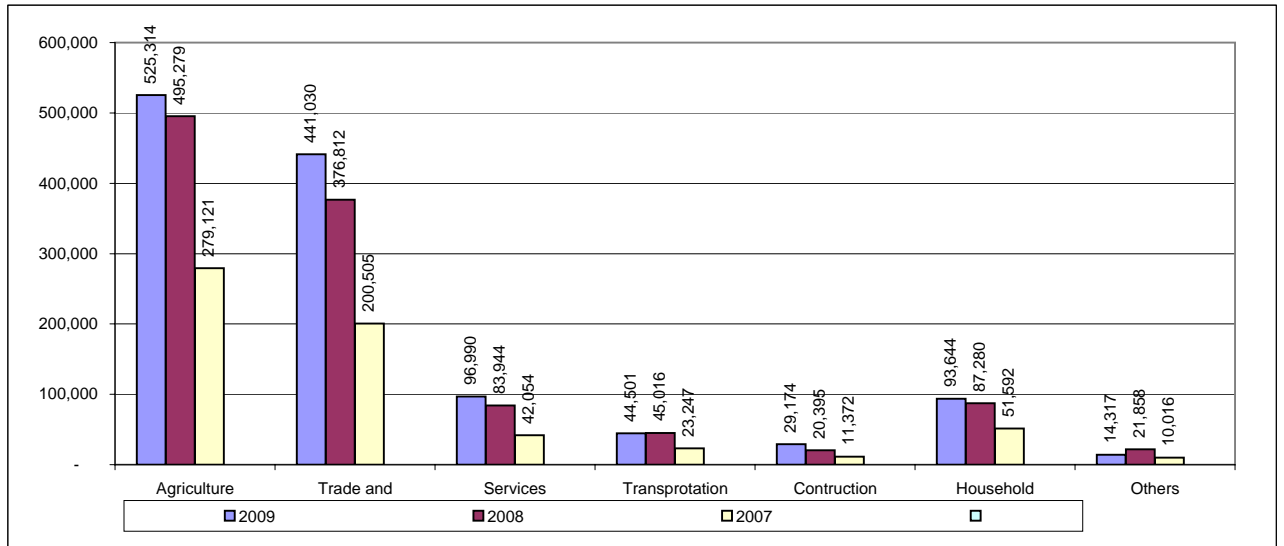
**TOTAL LOANS CLASSIFIED BY TYPE OF BUSINESSES**  
As of December 31, 2009

Table 29

*(millions of KHR)*

Type of Businesses	2009		2008		2007		Growth Rate (%)	
	Share	Share	Share	Share	Share	Share	2009/2008	2008/2007
1 Agriculture	525,314	42.19%	495,279	43.81%	279,121	45.17%	6.06%	77.44%
2 Trade and Commerce	441,030	35.42%	376,812	33.33%	200,505	32.45%	17.04%	87.93%
3 Services	96,990	7.79%	83,944	7.42%	42,054	6.81%	15.54%	99.61%
4 Transprotation	44,501	3.57%	45,016	3.98%	23,247	3.76%	-1.14%	93.64%
5 Contruction	29,174	2.34%	20,395	1.80%	11,372	1.84%	43.04%	79.34%
6 Household	93,644	7.52%	87,280	7.72%	51,592	8.35%	7.29%	69.17%
7 Others	14,317	1.15%	21,858	1.93%	10,016	1.62%	-34.50%	118.23%
<b>Total</b>	<b>1,244,970</b>	<b>100%</b>	<b>1,130,584</b>	<b>100%</b>	<b>617,907</b>	<b>100%</b>	<b>10.12%</b>	<b>82.97%</b>

Note: All figures are unaudited and as reported by MFIs



## LOAN CLASSIFIED BY TYPE OF BUSINESS

As of December 31, 2009

Table 30

(millions of KHR)

	Agriculture	Trade and Commerce	Service	Transportation	Construction	Household	Others	Total
<b>Microfinance Institutions</b>								
1 AMRET	138,536	43,971	9,133	8,774	11,853	8,566	737	<b>221,570</b>
2 Angkor Microherhvatho Kampuchea	64,653	29,488	1,488	322	1,654	5,335	1,815	<b>104,755</b>
3 Cambodian Business Intergrate in Rural Development	2,333	2,573	230	-	-	1	98	<b>5,235</b>
4 SAMIC	5,211	8,806	1,614	1,011	329	1,613	4,558	<b>23,142</b>
5 CREDIT	13,763	79,510	-	-	-	-	-	<b>93,273</b>
6 Entean Akpevath Pracheachun	758	4,308	1,023	420	861	522	87	<b>7,979</b>
7 Farmer Finance	92	48	67	44	161	452	-	<b>864</b>
8 Farmer Union Development Fund	6,003	-	-	-	-	-	-	<b>6,003</b>
9 First Finance	-	-	-	-	-	2,048	-	<b>2,048</b>
10 Green Central Micro Finance	33	1,744	3,274	137	34	12	-	<b>5,234</b>
11 Hattakaksekar	35,405	52,856	13,232	4,971	5,477	17,247	803	<b>129,991</b>
12 Intean Poalroath Rongroeueng	15,227	1,443	-	-	-	-	-	<b>16,670</b>
13 MAXIMA	1,372	1,412	724	1,200	-	2,398	56	<b>7,162</b>
14 PRASAC	78,557	95,379	30,061	22,736	3,072	37,378	-	<b>267,183</b>
15 SATHAPANA	40,081	64,190	30,950	4,583	5,204	17,197	3,247	<b>165,452</b>
16 SEILANITHIH	12,513	10,408	2,472	-	-	-	837	<b>26,230</b>
17 Thaneakea Phum Cambodia	50,662	16,093	2,722	303	529	784	1,347	<b>72,440</b>
18 Tong Fang Microfinance	54	-	-	-	-	92	227	<b>373</b>
19 Vision Fund Cambodia	60,058	28,801	-	-	-	-	-	<b>88,859</b>
20 Y C P	3	-	-	-	-	-	504	<b>507</b>
<b>Total</b>	<b>525,314</b>	<b>441,030</b>	<b>96,990</b>	<b>44,501</b>	<b>29,174</b>	<b>93,645</b>	<b>14,316</b>	<b>1,244,970</b>
<b>As Percentage of Total Loans</b>	<b>42.19%</b>	<b>35.42%</b>	<b>7.79%</b>	<b>3.57%</b>	<b>2.34%</b>	<b>7.52%</b>	<b>1.15%</b>	<b>100%</b>

Note: All figures are unaudited and as reported by MFIs

## LOANS AS PERCENTAGE OF DEPOSIT

As of December 31, 2009

Table 31

(millions of KHR)

	2009			2008			2007		
	Loans	Deposits	Loans to Deposit Ratio	Loans	Deposits	Loans to Deposit Ratio	Loans	Deposits	Loans to Deposit Ratio
<b>Type of Businesses</b>									
1 AMRET	221,570	12,348	1794%	222,641	2,664	8357%	121,191	3,522	3441%
2 Angkor Microherhvatho Kampuchea	104,755	739	14175%	95,592	679	14078%	41,795	517	8084%
3 Cambodian Business Intergrate in Rural Development	5,235	514	1018%	4,156	505	823%	3,479	563	618%
4 SAMIC	23,142	112	20663%	19,502	12	162517%	7,109	31	22932%
5 CREDIT	93,273	2,590	3601%	77,327	3,503	2207%	41,245	4,766	865%
6 Entean Akpevath Pracheachun	7,979	-	0%	7,811	-	0%	5,846	-	0%
7 Farmer Finance	864	179	0%	488	26	0%	-	-	0%
8 Farmer Union Development Fund	6,003	-	0%	3,064	-	0%	-	-	0%
9 First Finance	2,048	-	0%	-	-	0%	-	-	0%
10 Green Central Micro Finance	5,234	-	0%	1,259	-	0%	-	-	0%
11 Hattakaksekar	129,991	6,306	2061%	118,555	4,899	2420%	56,704	2,636	2151%
12 Intean Poalroath Rongroeueng	16,670	-	0%	13,174	-	0%	7,022	-	0%
13 MAXIMA	7,162	-	0%	5,555	-	0%	3,227	398	0%
14 PRASAC	267,183	2,006	13319%	240,394	256	0%	134,295	1,016	13218%
15 SATHAPANA	165,452	12,798	0%	153,429	7,609	0%	89,887	5,609	0%
16 SEILANITHIH	26,230	1,694	1548%	22360	1,490	0%	14,085	1,096	0%
17 Thaneakea Phum Cambodia	72,440	422	0%	75315	327	0%	48,275	461	0%
18 Tong Fang Microfinance	373	-	0%	370	-	0%	318	-	0%
19 Vision Fund Cambodia	88,859	221	0%	69,593	311	0%	42,791	595	0%
20 Y C P	507	-	0%	-	-	0%	-	-	0%
<b>TOTAL</b>	<b>1,244,970</b>	<b>39,929</b>	<b>3118%</b>	<b>1,130,585</b>	<b>22,281</b>	<b>5074%</b>	<b>617,269</b>	<b>21,210</b>	<b>2910%</b>

## Head Office Address of Microfinance Institutions

Year 2009

### 1 AMRET

# 35 BA, Street 169, Sangkat Veal Vong,  
Khan 7 Makara, Phnom Penh  
Tel: (855-23) 880 942  
Fax: (855-23) 881 342

### 2 ANGKOR MIKROHERANHVATHO (KAMPUCHEA)

# 442, Street 193, Sangkat Toul Svay Prey 1,  
Khan Chamkamon, Phnom Penh.  
Tel: (855-23) 993 062

### 3 CAMBODIAN BUSINESS INTEGRATED IN RURAL DEVELOPMENT

# 337, Group 9, Russey Krok Village, Russey Krok Commune,  
Mongkultborey District, Banteay Meanchey Province.  
Tel: (855-53) 953 044

### 4 SATHAPANA

# 831 C, Preah Monivong Blvd., Sangkat Phsar Deumtkov,  
Khan Chamkamon, Phnom Penh  
Tel: (855-23) 217 749

### 5 CREDIT

# 71, Street 163, Sangkat Toul Svay Prey 1,  
Khan Chamkamon, Phnom Penh  
Tel: (855-23) 217 942

### 6 SAMIC

# 276, Street 156, Sangkat Teuk Laak II,  
Khan Toul Kork, Phnom Penh.  
Tel: (855-23) 354 435  
Fax: (855-23) 354 435

### 7 ENTEAN AKPEVATH PRACHEACHUN

# 189 Eo-191 Eo, Stree Kampuchea Krom , Sangkat Mettapheap,  
Khan 7 Makara, Phnom Penh  
Tel: (855-23) 884 355  
(855-23) 884 364

### 8 FARMER UNION DEVELOPMENT FUND

# 753, Preah Monivong Blvd, Sangkat Boeung Trabaek,  
Khan Chamkamon, Phnom Penh  
Tel: (855-23) 364 005  
Fax: (855-23) 364 454

### 9 FARMER FINANCE

# 1071, National Road No. 2, Sangkat Chak Angre Leu,  
Khan Mean Chey, Phnom Penh  
Tel: (855-23)  
Fax: (855-23)

### 10 GREEN CENTRAL MICRO FINANCE

# 640 EF, Village 6, Sangkat Phsar Doeum Thkov,  
Khan Chamkamon, Phnom Penh  
Tel: (855-23)  
Fax: (855-23)

**11 HATTHA KAKSEKAR**

# 239, Street Trasakpeam (63), Sangkat Boeung Keng Kang 1,  
Khan Chamkamon, Phnom Penh  
Te l: (855-23) 224 102  
Fax: (855-23) 224 102

**12 INTEAN POALROATH RONG ROEURNG**

# 108, St Confederation de la Russei Blvd, Sangkat Toek Laak 1,  
Khan Tuol Kork, Phnom Penh  
Tel : (855-23) 990 237  
Fax: (855-23) 990 237

**13 MAXIMA MIKROHERANHVATHO**

# 39, Street 374, Sangkat Toul Svay Prey 1,  
Khan Chamkamon, Phnom Penh  
Tel: (855-23) 214 240  
Fax: (855-23) 214 240

**14 PRASAC MICROFINANCE INSTITUTION**

# 25, Street 294 and 57, Sangkat Boeung Keng Kang I,  
Khan Chamkamon, Phnom Penh  
Tel: (855-23) 220 102  
Fax: (855-23) 216 362

**15 SEILANITHIH**

# 35, Street 360, Sangkat Boeung Keng Kang 1,  
Khan Chamkamon, Phnom Penh  
Tel: (855-23) 367 089  
Fax: (855-23) 990 225

**16 THANEAKEA PHUM (CAMBODIA)**

# 94, Street 360, Sangkat Boeung Keng Kang 3,  
Khan Chamkamon, Phnom Penh  
Tel: (855-23) 211 165  
Fax: (855-23) 216 960

**17 TONG FANG MICROFINANCE**

# 75 Eo, Mao Tse Tung Blvd, Sangkat Boeung Keng Kang 3,  
Khan Chamkamon, Phnom Penh  
Tel: (855-23) 362 885  
Fax: (855-23) 362 885

**18 VISION FUND**

# 20, Street 71, Sangkat Tonle Bassac,  
Khan Chamkamon, Phnom Penh  
Tel: (855-23) 216 052  
Fax: (855-23) 216 220

**19 FISRT FINANCE**

# 18, Street 16 BT, Village Sansamkosol 1, Sangkat Boeung Tumpun,  
Khan Mean Chey, Phnom Penh  
Tel: (855-23)  
Fax: (855-23)

**20 Y-C-P Micro Finance**

# 73, Street 118, Sangkat Teuk Laak 1,  
Khan Toul Kok, Phnom Penh  
Tel: (855-23)  
Fax: (855-23)

**Appendix 2A**  
**RIEL AND FOREIGN CURRENCY INTEREST RATE ON LOANS**

(As of December 2009)

(Rate per Annum)

No.	NAME OF BANKS	LOAN IN KHR					LOAN IN USD					OTHER FOREIGN CURRENCY				
		Daily	1 month	3 months	6 months	12 months	Daily	1 month	3 months	6 months	12 months	Daily	1 month	3 months	6 months	12 months
1	Cambodian Commercial Bank Ltd.							11.25%	11.25%	11.25%	11.25%			11.25%	11.25%	11.25%
2	Canadia Bank Ltd.		24.00%	24.00%	24.00%	24.00%		18.00%	18.00%	18.00%	18.00%					
3	Cambodian Public Bank Ltd.							18.00%	18.00%	18.00%	18.00%					
4	May Bank										15.00%					
5	Krung Thai Bank Public Co. Ltd.										13.00%					10.00%
6	Vattanac Bank							12.00%	13.20%	13.20%	13.72%					
7	Cambodia Asia Bank Ltd.										18.00%					
8	Singapore Banking Corporation Ltd.								15.00%	15.00%	15.00%					
9	Foreign Trade Bank of Cambodia		18.00%	18.00%	18.00%	18.00%		18.00%	18.00%	18.00%	18.00%					
10	Cambodia Mekong Bank Ltd.							14.00%	14.00%	14.00%	14.00%					
11	Union Commercial Bank Plc.								15.00%	15.00%	15.00%					
12	Maruhan Japan Bank Plc.										15.00%					
13	Advanced Bank of Asia Ltd.							14.00%	15.00%	16.00%	18.00%					
14	First Commercial Bank							15.00%	15.00%	15.00%	15.00%					
15	ACLEDA Bank					24.00%					18.00%					24.00%
16	ANZ Royal Cambodia										10.50%					
17	Camko Bank Limited										13.00%					
18	Bank for Investment & Development of Cambodia										10.00%					
19	Shinhan Khmer Bank							14.00%	14.00%	14.00%	14.00%					
20	KOOKMIN Bank Cambodia Plc.							15.50%	15.50%	15.50%	15.50%					
21	Booyoung Khmer Bank										15.00%					
22	Phnom Penh Commercial Bank										20.00%					
23	OSK Indochina Bank					14.00%					14.00%					
24	Angkor Capital Bank							24.00%	24.00%	24.00%	24.00%					
25	SACOMBANK		1.10%	3.30%	6.60%	13.20%		1.10%	3.30%	6.60%	13.20%					
26	Bank of India Phnom Penh Branch										16.00%					
27	HwangDBS										12.00%					
28	ANCO Specialized Bank										17.20%					
29	Best Specialized Bank										18.12%					
30	Cambodian Development Specialized Bank										15.00%					
31	First Investment Specialized Bank								18.00%	18.00%	18.00%					
32	PHSME Specialized Bank Ltd.							24.00%	24.00%	24.00%	24.00%					
33	Rural Development Bank					15.00%					12.00%					
<b>Wiegthed Average Interest rate</b>			<b>22.66%</b>	<b>22.67%</b>	<b>22.68%</b>	<b>23.03%</b>		<b>17.21%</b>	<b>17.15%</b>	<b>17.17%</b>	<b>16.40%</b>		<b>11.25%</b>	<b>11.25%</b>	<b>11.25%</b>	<b>22.73%</b>
<b>Average Rate</b>			<b>1.31%</b>	<b>1.37%</b>	<b>1.47%</b>	<b>3.28%</b>		<b>6.03%</b>	<b>7.61%</b>	<b>7.74%</b>	<b>15.65%</b>		<b>0.34%</b>	<b>0.34%</b>	<b>0.34%</b>	<b>1.37%</b>

## Appendix 2B

### RIEL AND FOREIGN CURRENCY INTEREST RATE ON DEPOSITS

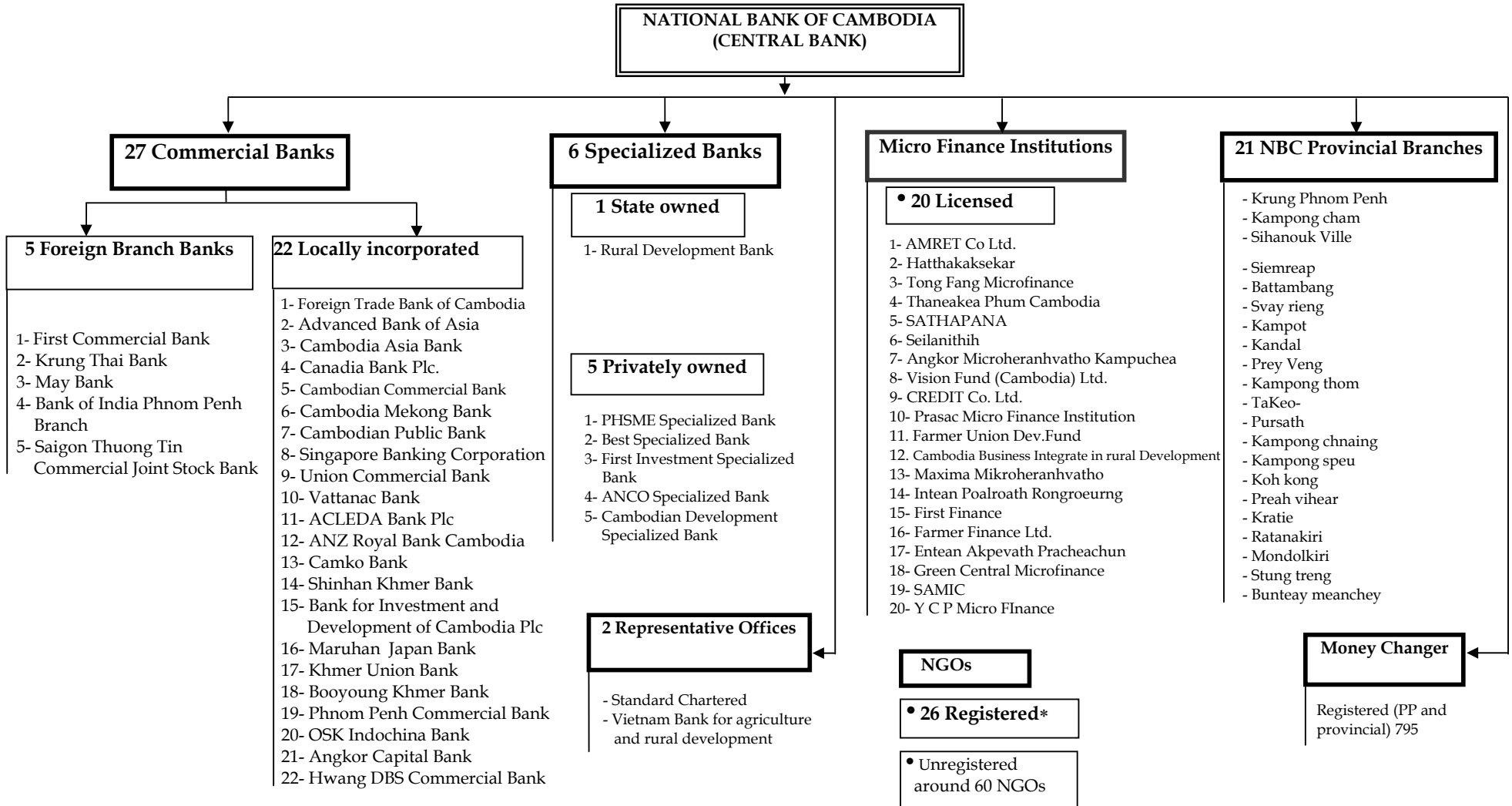
As of December 2009

(Rate per Annum)

N°	BANKS' NAME	Deposit in Riel				Deposit in USD				Other Foreign Currency						
		Saving	Fixed Deposits			Saving	Fixed Deposit			Saving	Fixed Deposit					
			1 month	3 months	6 months		12 months	1 month	3 months		6 months	12 months	1 month	3 months	6 months	12 months
1	Cambodian Commercial Bank Ltd.	0.25%		1.00%			0.10%		1.00%	1.00%	1.00%	0.10%		1.00%		
2	Canadia Bank Ltd.	2.00%		5.00%	6.00%	7.00%	0.75%	3.00%	4.00%	4.75%	6.00%					
3	Cambodian Public Bank Ltd.	1.00%					1.00%	3.25%	4.00%	4.75%	6.00%					
4	May Bank						1.00%	2.00%	2.25%	2.75%	3.75%					
5	Krung Thai Bank Public Co. Ltd.						0.10%		0.50%	0.75%	1.00%					
6	Vattanac Bank						0.50%	2.00%	2.50%	3.50%	5.00%					
7	Cambodia Asia Bank Ltd.						2.50%	3.50%	4.50%	5.50%	6.50%					
8	Singapore Banking Corporation Ltd.						0.50%		3.00%	3.50%	4.50%					
9	Foreign Trade Bank of Cambodia	1.50%		4.50%	5.50%	6.50%	0.75%	1.00%	3.00%	4.00%	5.00%					
10	Cambodia Mekong Bank Ltd.	3.50%					2.00%	2.25%	2.75%	3.25%	3.50%	2.00%				
11	Union Commercial Bank Plc.						1.00%	3.50%	4.50%	5.50%	6.50%					
12	Maruhan Japan Bank Plc.	3.00%	3.75%	5.00%	6.00%	7.00%	3.00%	3.75%	5.00%	6.00%	7.00%					
13	Advanced Bank of Asia Ltd.	1.00%	4.00%	4.50%	6.00%	7.00%	1.00%	4.00%	4.50%	6.00%	7.00%					
14	First Commercial Bank						0.40%	1.25%	1.35%	1.45%	1.55%					
15	ACLEDA Bank	1.25%	3.00%	4.00%	5.00%	6.00%	0.60%	2.75%	3.75%	4.75%	5.75%	0.15%	0.25%	1.25%	2.25%	3.25%
16	ANZ Royal Cambodia	0.50%	3.55%	3.70%	4.60%	6.70%	0.25%	3.35%	4.00%	4.50%	5.00%	0.15%	0.35%	0.75%	0.90%	1.05%
17	Camko Bank Limited						1.00%	3.50%	4.00%	5.00%	6.00%					
18	Bank for Investment & Development of C	2.00%	3.55%	4.60%	5.55%	6.50%	2.00%	3.00%	4.00%	4.75%	6.00%					
19	Shinhan Khmer Bank						0.50%	2.25%	2.65%	2.80%	3.00%					
20	KOOKMIN Bank Cambodia Plc.	1.00%					0.50%	2.55%	3.20%	3.90%	4.75%					
21	Booyoung Khmer Bank	1.00%					1.00%	3.00%	4.00%	5.00%	6.00%					
22	Phnom Penh Commercial Bank						1.20%	3.70%	4.20%	5.20%	6.20%					
23	OSK Indochina Bank	1.50%	3.50%	4.00%	5.00%	6.00%	2.25%	4.00%	4.50%	5.00%	6.50%					
24	Angkor Capital Bank						2.00%	5.25%	6.00%	6.50%	7.50%					
25	SACOMBANK	1.00%	4.00%	5.00%	6.00%	7.00%	0.50%	3.50%	4.50%	5.50%	6.00%					
26	Bank of India Phnom Penh Branch						0.75%	1.00%	1.50%	2.25%						
27	HwangDBS						1.00%	3.50%	4.50%	5.50%	6.50%					
28	ANCO Specialized Bank															
29	Best Specialized Bank															
30	Cambodian Development Specialized Bank															
31	First Investment Specialized Bank															
32	PHSME Specialized Bank Ltd.															
33	Rural Development Bank	1.50%	3.50%	4.00%	5.00%	6.00%	1.00%	3.00%	3.50%	4.00%	5.00%					
<b>Weighted Average Interest Rate</b>		<b>1.23%</b>	<b>3.25%</b>	<b>4.11%</b>	<b>5.28%</b>	<b>6.53%</b>	<b>0.71%</b>	<b>2.84%</b>	<b>3.59%</b>	<b>4.35%</b>	<b>5.33%</b>	<b>0.17%</b>	<b>0.29%</b>	<b>1.05%</b>	<b>1.72%</b>	<b>2.39%</b>
<b>AVERAGE Interest Rate</b>		<b>0.67%</b>	<b>0.87%</b>	<b>1.37%</b>	<b>1.66%</b>	<b>1.99%</b>	<b>0.88%</b>	<b>2.24%</b>	<b>2.94%</b>	<b>3.56%</b>	<b>4.20%</b>	<b>0.07%</b>	<b>0.02%</b>	<b>0.09%</b>	<b>0.10%</b>	<b>0.13%</b>

## Appendix 3: THE BANKING SYSTEM IN CAMBODIA

As of December 31, 2009



**\* 26 Registered NGOs**

1	Agriculture and Tourism Development Association	14	Crop Supporting National Association
2	Aid Farmers Association	15	Farmer Livelihood Development Organization
3	Association for Business Initiative	16	Khmer Rural Development Association
4	Association of Samnang Rural Development	17	Kratie Women Welfare Association
5	C I C M Cambodia	18	Lutheran World Federation Organization
6	Cambodia Credit to Abolish Poverty Organization	19	Ministry of Rural Development Credit Scheme
7	Cambodia Economic Network	20	New Economic Workers Organization
8	Cambodia Mutual	21	Northwest Development Association
9	Cambodia Rural Economic Development Organization	22	Peace and Development Institute
10	Cambodian Community Savings Federation	23	Saboras Organization
11	Chan Soksan Organization	24	Social Development in Rural
12	Chamroeun Microfinance Organization	25	Sunny Organization
13	Community Support Improve Development	26	Ta Ong Soybean Development Association