

LOANS AND NON-PERFORMING LOANS (NPLS)

Table 30

(millions of KHR)

	2020			2019*		
	1 USD/KHR = 4,045			1 USD/KHR = 4,075		
	NPLs	Loans	NPLs Ratio	NPLs	Loans	NPLs Ratio
Microfinance Deposit-Taking Institutions (MDIs)						
1 AMK Plc.	54,912	1,515,047	3.6%	14,703	1,331,860	1.1%
2 Amret Plc.	9,723	4,116,069	0.2%	5,273	3,994,109	0.1%
3 LOLC (Cambodia) Plc.	26,538	3,487,824	0.8%	15,916	3,172,622	0.5%
4 Mohanokor Plc.	3,158	276,311	1.1%	4,077	235,311	1.7%
5 Prasac Microfinance Institution Plc.	168,275	12,259,670	1.4%	31,698	10,192,782	0.3%
6 WB Finance Co., Ltd	6,531	2,526,618	0.3%	4,099	1,799,763	0.2%
Subtotal	269,137	24,181,539	1.1%	75,767	20,726,446	0.4%
Non Deposit-Taking Microfinance Institutions (MFIs)						
7 Active People's Microfinance Institution Plc.	54,551	415,582	13.1%	23,448	268,311	8.7%
8 Amatak Capital Plc.	415	14,693	2.8%	239	16,005	1.5%
9 ANAKUT Plc.	763	23,783	3.2%	602	20,651	2.9%
10 Asia Pacific Finance Plc.	155	2,038	7.6%	91	1,776	5.1%
11 Atom Capital Plc.	230	3,984	5.8%	33	28,185	0.1%
12 Baitang Microheranhvathok Plc.	69	11,009	0.6%	38	9,663	0.4%
13 Bamboo Finance Plc.	934	31,318	3.0%	1,079	28,598	3.8%
14 BAMC Finance Plc.	74	16,572	0.4%	204	15,294	1.3%
15 Bayon Credit Plc.	63	874	7.2%	275	8,812	3.1%
16 BNKC (Cambodia) Plc.	3,339	163,357	2.0%	415	91,448	0.5%
17 BORRIBO Plc.	1,305	24,824	5.3%	708	26,881	2.6%
18 CAM Capital Public Limited Company	580	27,918	2.1%	-	6,414	-
19 Cambodia Labor Care Plc.	3,112	36,178	8.6%	122	26,729	0.5%
20 Camma Microfinance Limited	10,433	53,898	19.4%	1	53,602	0.0%
21 Century Cambo Development Plc.	-	380	-	-	196	-
22 Chailease Royal Finance Plc.	13,272	198,969	6.7%	2,679	106,957	2.5%
23 Chamroeun Microfinance Plc.	1,228	114,996	1.1%	668	86,076	0.8%
24 Chokchey Finance Plc.	1,518	125,858	1.2%	229	87,407	0.3%
25 City Microfinance Institution Plc.	5,192	34,306	15.1%	5,088	27,393	18.6%
26 CMK Plc.	1,884	50,717	3.7%	2,879	43,395	6.6%
27 Delta Microfinance Plc.	8,817	49,821	17.7%	4,271	62,166	6.9%
28 Entean Akpevath Pracheachun (EAP) Plc.	1,096	4,882	22.5%	1,519	4,627	32.8%
29 Family Microfinance Plc.	592	5,803	10.2%	-	3,120	-
30 Farmer Finance Ltd.	144	8,851	1.6%	-	5,593	-
31 First Finance Plc.	2,829	93,266	3.0%	2,197	101,113	2.2%
32 Funan Microfinance Plc.	3,577	229,926	1.6%	2,682	230,406	1.2%
33 Futaba Microfinance Plc.	2,188	57,713	3.8%	251	54,793	0.5%
34 GB Plc.	-	6,239	-	-	-	-
35 Golden Cash Plc.	386	14,428	2.7%	171	15,887	1.1%
36 Grow Plc.	1,390	9,350	14.9%	318	9,470	3.4%
37 Idemitsu Saison Microfinance (Cambodia) Plc.	20,012	118,382	16.9%	12,195	109,503	11.1%
38 Intean Poalroath Rongroeurng Ltd.	461	26,300	1.8%	871	23,748	3.7%
39 JC Finance Plc.	1,753	31,521	5.6%	577	30,757	1.9%
40 Jet's Cash Box Finance Plc.	574	2,106	27.2%	-	2,390	-
41 Khemarak Microfinance Institution Limited	-	-	-	-	-	-

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42 Khmer Capital Microfinance Institution Plc.	58	49,120	0.1%	76	27,710	0.3%
43 LBP Microfinance Plc.	6,189	22,322	27.7%	1,174	30,915	3.8%
44 LCH Plc.	-	5,207	-	-	4,515	-
45 LED Plc.	767	13,547	5.7%	105	18,016	0.6%
46 Maxima Microfinance Plc.	870	84,936	1.0%	499	87,305	0.6%
47 MIA Financial Plc.	889	26,269	3.4%	482	25,749	1.9%
48 Mothers Financial Japan Plc.	18,228	31,467	57.9%	13,137	26,474	49.6%
49 Niron Microfinance Plc.	395	6,240	6.3%	42	6,803	0.6%
50 NongHyup Finance (Cambodia) Plc.	1,834	171,398	1.1%	1,174	122,281	1.0%
51 ORO Financecorp Plc.	2,294	8,875	25.8%	656	8,939	7.3%
52 PG Development Plc.	-	2,044	-	-	2,219	-
53 Piphup Thmey Microfinance Plc.	8,412	11,927	70.5%	11,955	30,725	38.9%
54 Ponleu Chaktomuk Plc.	-	350	-	-	51	-
55 Prasethpheap Finance Plc.	245	16,701	1.5%	204	17,227	1.2%
56 Prime MF Microfinance Institution Ltd.	2,044	52,162	3.9%	905	56,952	1.6%
57 Propey Microfinance Plc.	324	3,340	9.7%	-	3,607	-
58 Queen Finance Plc.	1,049	6,261	16.7%	1,371	6,617	20.7%
59 Rolya Microfinance Institution Plc.	3,981	7,769	51.2%	62	9,790	0.6%
60 Royal Microfinance Plc.	3,753	17,806	21.1%	1,324	16,669	7.9%
61 Sabay Credit Commercial Plc.	-	49,284	0.0%	451	26,298	1.7%
62 Sachak Microfinance Plc.	291	5,642	5.2%	228	8,152	2.8%
63 Sahaka Plc.	-	22,529	-	5,780	19,374	29.8%
64 Sahakrinpheap Microfinance Plc.	640	6,249	10.2%	89	6,437	1.4%
65 Samaky Microfinance Institution Plc.	1,421	2,976	47.8%	432	3,623	11.9%
66 Sambat Finance Plc.	433	35,817	1.2%	323	34,550	0.9%
67 Samporn Samakum Sahakreas Thuntoch neung matjum Kampuchea Plc.	1,160	13,236	8.8%	532	12,471	4.3%
68 Samrithisak Microfinance Limited	947	106,164	0.9%	325	115,597	0.3%
69 Seilanithih Limited	448	13,090	3.4%	802	18,498	4.3%
70 Serey Oudom Microfinance Plc.	56	32,452	0.2%	20	37,288	0.1%
71 Sixty Six Finance Plc.	-	7,943	-	-	-	-
72 Sonatra Microfinance Institution Plc.	-	52,009	-	-	49,040	-
73 Sunny Microfinance Plc.	5	58,250	0.0%	22	13,126	0.2%
74 T&Go Finance Plc.	5,365	7,224	74.3%	8,298	12,143	68.3%
75 TBB (Cambodia) Microfinance Institution Plc.	15,214	146,402	10.4%	6,051	150,691	4.0%
76 Trop Khnhom Microfinance Plc.	1,320	24,791	5.3%	882	34,349	2.6%
77 Vithey Microfinance Plc.	1,081	28,370	3.8%	441	28,703	1.5%
78 Welcome Finance (Cambodia) Plc.	8,144	172,133	4.7%	1,152	175,453	0.7%
79 YCP Microfinance Plc.	2,020	13,621	14.8%	1,570	22,967	6.8%
Subtotal	232,810	3,345,761	7.0%	124,417	2,878,687	4.3%
Total	501,947	27,527,301	1.8%	200,184	23,605,134	0.8%