

COMPARATIVE STATEMENT OF CONDITION

As at December 31, 2020

Table 6

1 USD = 4,045 KHR

(millions of KHR)

	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					
Commercial Banks														
1 ACLEDA Bank Plc.	25,825,032	1,662,830	-	4,761,797	970,943	106,875	-	17,197,404	122,919	-	-	67,822	796,119	138,323
2 Advanced Bank of Asia Limited	24,744,997	1,530,121	-	5,993,180	151,666	1,506,982	-	15,088,177	107,565	-	-	133,358	205,037	28,913
3 Agricultural and Rural Development Bank	1,215,923	3,267	-	123,369	108,301	12,758	-	916,854	12,464	-	-	714	37,595	600
4 Asia-Pacific Development Bank Plc.	703,908	42,951	-	97,450	27,921	19,648	-	510,105	1,762	-	-	518	2,521	1,031
5 B.I.C (Cambodia) Bank Plc.	1,079,611	57,149	-	247,504	56,039	27,680	-	287,770	548	290,819	-	282	88,189	23,631
6 Bangkok Bank Public Company Limited, Cambodia Branch	566,186	5,643	-	280,881	50,825	168,120	-	52,258	5,094	-	-	320	2,143	902
7 Bank for Investment and Development of Cambodia Plc.	2,047,264	32,555	-	231,761	43,100	22,276	-	1,535,872	134,698	(4,417)	-	8,888	233,742	(191,210)
8 Bank of China (Hong Kong) Limited Phnom Penh Branch	5,048,011	145,581	-	1,809,022	180,516	655,579	-	2,210,278	12,839	-	-	15,510	6,617	12,069
9 Booyoung Khmer Bank	545,951	2,950	-	177,275	7,914	90,648	-	259,100	3,270	-	-	404	810	3,580
10 Branch of Industrial Bank of Korea (Phnom Penh)	326,892	1,962	-	44,981	16,132	136,957	-	121,457	438	-	-	1,282	3,406	277
11 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	445,867	13,001	-	105,347	10,726	63,321	-	246,614	61	-	-	1,097	5,700	-
12 Branch of Mizuho Bank Ltd.	202,446	-	-	20,546	180,973	-	-	-	-	-	-	167	395	365
13 BRED Bank (Cambodia) Plc.	1,674,429	69,773	-	223,932	48,955	186,977	-	1,105,936	3,422	-	-	11,368	23,572	494
14 Cambodia Asia Bank Ltd.	793,671	345,942	-	83,240	19,010	80,990	-	237,664	2,252	-	-	5,320	11,372	7,882
15 Cambodia Post Bank Plc.	4,103,977	121,224	-	1,320,709	10,778	18,234	-	2,540,507	22,812	-	-	7,091	50,728	11,892
16 Cambodian Commercial Bank Ltd.	1,157,448	13,658	-	424,290	242,688	125,326	-	329,203	3,780	4,042	-	609	13,645	206
17 Cambodian Public Bank Plc.	10,951,770	280,140	-	2,568,358	176,428	3,151,943	-	4,601,447	20,585	-	-	5,491	133,926	13,452
18 Canada Bank Plc.	28,993,715	1,397,323	15,233	7,579,006	190,465	1,473,484	-	16,968,841	302,335	-	-	95,978	889,940	81,111
19 Cathay United Cambodia Corporation Bank Limited	1,571,180	62,403	-	210,303	18,701	359,587	-	855,185	4,448	-	-	12,002	30,406	18,145
20 Chief (Cambodia) Bank Plc.	579,593	12,488	-	158,061	1,567	4,688	-	381,193	1,797	-	-	5,947	13,291	562
21 Chip Mong Commercial Bank Plc.	1,891,023	120,366	-	531,549	12,974	139,516	-	1,037,060	6,879	-	-	3,395	39,438	(154)
22 CIMB Bank Plc.	5,338,558	421,313	-	1,146,812	29,788	500,259	-	3,177,882	19,439	-	-	3,216	26,542	13,306
23 DGB Bank Plc.	1,197,385	2,440	-	93,778	56,860	15,128	-	979,495	6,842	-	-	3,087	37,269	2,487
24 First Commercial Bank Phnom Penh Branch	5,879,121	182,241	-	1,195,560	167,616	401,171	-	3,894,439	13,109	-	-	5,680	11,725	7,580
25 Foreign Trade Bank of Cambodia	6,135,082	184,402	-	938,886	154,952	878,233	-	3,764,630	23,623	-	-	11,055	167,201	12,099
26 HATTHA Bank Plc.	6,321,141	150,315	-	547,457	45,832	123,345	-	5,322,588	44,303	83	-	34,716	37,365	15,138
27 Hong Leong Bank (Cambodia) Plc.	2,537,872	45,054	-	331,808	38,032	539,013	-	1,557,847	4,816	-	-	1,173	17,596	2,532
28 ICBC Limited Phnom Penh Branch	5,125,549	19,181	-	924,765	-	2,587,871	-	1,579,569	2,806	-	-	902	672	9,783
29 J Trust Royal Bank	4,252,401	116,436	-	1,088,298	99,722	334,783	-	2,573,203	6,279	-	-	7,293	15,383	11,004
30 Kookmin Bank Cambodia Plc.	1,436,025	20,677	-	209,112	16,027	62,811	-	1,100,363	7,933	-	-	3,099	13,556	2,448
31 Krung Thai Bank Phnom Penh Branch	748,679	7,742	106	446,232	4,650	80,704	-	196,406	9,206	-	-	27	2,807	800
32 Maybank (Cambodia) Plc.	5,329,875	332,552	-	857,911	12,286	976,013	-	3,013,368	23,177	-	-	7,978	23,955	82,636
33 MB Bank Plc. Phnom Penh Branch, Cambodia	575,567	11,916	-	120,310	1,350	8,024	-	409,227	1,354	-	-	10,453	1,569	11,364
34 Mega International Commercial Bank-Phnom Penh Branch	2,192,784	35,247	-	392,816	-	381,954	-	1,365,366	4,024	-	-	6,563	3,297	3,517
35 Phillip Bank Plc.	2,614,819	102,097	-	469,969	35,130	59,285	-	1,888,903	18,473	-	-	8,442	22,247	10,274
36 Phnom Penh Commercial Bank	4,148,703	146,722	-	537,280	24,030	472,268	-	2,841,712	16,645	12,685	-	12,186	73,528	11,646
37 Prince Bank Plc.	2,376,243	79,671	-	522,781	58,229	253,647	-	1,376,183	10,150	20,306	-	6,556	45,202	3,517
38 RHB Indochina Bank Limited	3,836,426	41,785	-	813,897	92,830	583,840	-	2,216,144	49,753	-	-	14,498	23,523	156
39 Saigon Thuong Tin Cambodia Bank Plc. (Sacom Bank)	1,066,195	47,966	-	193,700	155,121	35,787	-	574,231	34,409	-	-	2,688	7,609	14,683
40 Saigon-Hanoi Cambodia Bank (SHB) Plc.	1,413,288	7,539	-	94,625	5,637	124,227	-	1,157,543	9,185	-	-	-	1,502	13,031
41 Sathapana Bank Plc.	8,535,891	456,473	-	1,405,254	58,433	74,178	-	6,217,021	60,870	-	-	74,093	152,891	36,679
42 SBI Ly Hour Bank Plc.	948,150	10,657	-	68,048	34,190	-	-	788,734	5,522	-	-	6,997	32,921	1,082
43 Shinhan Bank (Cambodia) Plc.	2,440,335	25,212	-	312,873	194,042	44,886	-	1,723,800	6,285	103,884	-	5,954	15,490	7,910
44 Taiwan Cooperative Bank Phnom Penh Branch	5,472,049	43,309	-	952,942	128,975	662,671	-	3,630,810	15,933	-	-	2,152	23,740	11,517
45 Union Commercial Bank Plc.	3,422,792	158,236	-	779,547	77,258	244,658	-	2,008,221	7,829	2,298	-	5,887	125,360	10,697
46 Vattanac Bank	3,294,639	130,121	-	594,944	253,658	669,658	-	1,474,593	3,806	76,050	-	7,195	80,626	3,988
47 Vietnam Bank for Agriculture & Rural Development Cambodia Branch	200,096	5,653	-	26,728	14,680	-	-	151,338	644	-	-	718	331	4
Subtotal	201,308,558	8,706,283	15,339	42,058,892	4,285,951	18,466,002	-	121,466,539	1,177,181	505,752	-	622,168	3,552,500	451,951
Specialized Banks														
48 AEON Specialized Bank (Cambodia) Plc.	658,951	3,902	-	29,526	-	8,671	-	571,943	13,956	-	-	3,302	16,075	11,577
49 ANCO Specialized Bank	101,829	5,667	-	23,324	5,792	-	-	58,088	8,360	-	-	467	132	-
50 Angkor Capital Specialized Bank	59,059	227	-	3,229	2,258	1	-	37,457	2,452	-	-	50	13,364	21
51 BRIDGE Plc.	64,930	32	-	3,463	-	25,284	-	35,225	272	-	-	161	152	342
52 Daun Penh Specialized Bank Plc.	151,584	567	-	5,233	24,668	-	-	118,709	801	-	-	613	610	383
53 Evergrowth (Cambodia) Specialized Bank Plc.	60,774	14	-	3,053	10,376	-	-	45,751	562	-	-	141	876	0
54 First Investment Specialized Bank	69,773	25	-	6,342	15,659	-	-	-	1,115	-	-	44,036	1,465	1,132
55 KB Daehan Specialized Bank Plc.	638,976	567	-	9,355	28,989	32,320	-	538,413	3,785	10,956	-	3,282	7,865	3,444
56 Maritime Specialized Bank Plc.	51,797	24	-	3,098	2,195	-	-	5,381	14	-	-	40,572	515	-
57 PHSME Specialized Bank Ltd.	52,273	8,275	-	6,448	30	-	-	30,360	6,736	-	-	12	377	35
58 Southern Capital Specialized Bank Plc.	65,203	5	-	3,117	8,764	5,560	-	46,712	683	-	-	87	275	-
59 Wing (Cambodia) Specialized Bank Limited	201,062	78,424	-	31,354	-	34,817	-	-	-	-	-	3,241	20,403	32,824
Subtotal	2,176,212	97,731	-	127,542	98,730	106,654	-	1,488,039	38,733	10,956	-	95,963	62,109	49,756
Total	203,484,771	8,804,014	15,339	42,186,434	4,384,681	18,572,656	-	122,954,578	1,215,914	516,708	-	718,131	3,614,609	501,708

COMPARATIVE STATEMENT OF CONDITION
As at December 31, 2020

Table 8

1 USD = 4,045 KHR

(millions of KHR)

	Total Liabilities and Equity	Owed to NBC	Owed to Banks	Borrowed Funds	Customer's deposit					Shareholder's equity					
					Demand deposits	Saving deposits	Fixed deposits	Accrued interest payable	Other deposits	Other liabilities	Paid up Capital	Reserves	Subordinated loans (after NBC's agreement)	General provisions & other	Retained and Current Profit/Loss
Commercial Banks															
1 ACLEDA Bank Plc.	25,825,032	-	1,220,739	2,058,533	2,075,091	7,377,060	7,263,465	119,117	54,128	793,547	1,752,144	-	679,971	1,960,344	470,894
2 Advanced Bank of Asia Limited	24,744,997	-	1,251,607	92,680	3,360,013	12,194,642	3,787,078	58,697	26,692	484,553	1,355,075	-	473,265	-	1,660,694
3 Agricultural and Rural Development Bank	1,215,923	-	19	794,472	8,661	9,587	3,148	33	13	29,849	334,535	7,204	4,223	-	24,179
4 Asia-Pacific Development Bank Plc.	793,908	-	48,285	-	40,479	63,819	186,822	628	-	33,474	313,447	-	-	-	16,953
5 B.I.C (Cambodia) Bank Plc.	1,079,611	-	63,428	-	109,680	236,344	350,848	8,496	-	9,291	303,375	-	-	-	(1,850)
6 Bangkok Bank Public Company Limited, Cambodia Branch	566,186	-	290	154	33,352	284,879	8,360	48	-	5,428	202,250	-	32,361	-	(936)
7 Bank for Investment and Development of Cambodia Plc.	2,047,264	-	679,089	-	170,271	13,593	604,507	15,372	2,257	133,817	404,500	-	-	6,999	16,860
8 Bank of China (Hong Kong) Limited Phnom Penh Branch	5,048,011	-	330,618	-	1,953,474	433,639	1,144,091	9,291	14,955	96,704	606,750	-	-	-	458,489
9 Booyoung Khmer Bank	545,951	-	26,783	-	6,529	10,805	163	1	-	3,743	424,725	4,863	-	-	68,339
10 Branch of Industrial Bank of Korea (Phnom Penh)	326,892	-	72,411	-	446	3,619	428	1	-	191	242,700	-	-	2,742	4,354
11 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	445,867	43,024	118,007	-	21,626	9,416	43	0	-	5,972	242,700	-	-	-	5,079
12 Branch of Mizuho Bank Ltd.	202,446	-	-	-	-	-	-	-	-	86	202,250	-	-	-	111
13 BRED Bank (Cambodia) Plc.	1,674,429	-	612,948	-	273,133	52,887	436,374	16,164	-	25,992	303,375	-	-	-	(46,443)
14 Cambodia Asia Bank Ltd.	793,671	-	32,740	-	65,710	70,929	218,246	19,623	-	32,713	303,375	-	-	-	50,330
15 Cambodia Post Bank Plc.	4,103,977	-	742,634	-	64,158	254,841	2,300,486	74,428	-	70,045	307,420	-	125,395	-	164,570
16 Cambodian Commercial Bank Ltd.	1,157,448	-	57,549	-	121,041	573,198	47,156	127	4,169	15,313	303,375	-	-	-	35,520
17 Cambodian Public Bank Plc.	10,951,770	-	535,810	-	2,786,348	2,643,774	2,278,402	32,278	7,413	139,836	364,050	566,300	-	-	1,597,558
18 Canadia Bank Plc.	28,993,715	-	2,825,927	3,217	3,812,468	5,703,847	11,589,032	322,329	32,737	765,222	1,982,500	-	485,400	588,992	882,495
19 Cathay United Cambodia Corporation Bank Limited	1,571,180	-	54,756	-	284,840	351,546	395,165	10,062	19,402	25,889	404,500	-	-	-	25,020
20 Chief (Cambodia) Bank Plc.	579,593	-	54,337	8,097	5,513	10,517	178,202	2,019	0	5,438	303,375	-	-	-	12,095
21 Chip Mong Commercial Bank Plc.	1,891,023	-	166,850	-	660,991	-	762,965	11,468	325	19,404	303,375	-	-	-	(34,355)
22 CIMB Bank Plc.	5,338,558	257,132	550,898	191,777	1,904,692	219,683	1,473,090	26,421	3	177,779	303,375	70,788	-	-	162,920
23 DGB Bank Plc.	1,197,385	12,000	52,901	648,309	-	3,034	-	-	-	22,867	303,375	12,135	-	-	142,764
24 First Commercial Bank Phnom Penh Branch	5,879,121	191,981	3,615,182	129	101,965	687,133	128,623	674	71,144	90,800	586,525	-	161,800	2,409	240,756
25 Foreign Trade Bank of Cambodia	6,135,082	-	356,567	-	785,136	729,370	3,393,301	49,660	6,323	75,166	321,578	791	109,962	-	307,229
26 HATTHA Bank Plc.	6,321,141	16,630	1,885,315	774	15	636,700	2,427,787	57,191	-	129,993	465,175	207,374	47,445	-	446,741
27 Hong Leong Bank (Cambodia) Plc.	2,537,872	64,761	669,268	449	213,371	38,219	1,132,415	21,301	-	35,336	303,375	-	16,180	-	43,197
28 ICBC Limited Phnom Penh Branch	5,125,549	255,660	1,578,424	-	1,126,325	149,627	551,446	4,368	380	64,833	404,500	-	303,375	38,209	648,402
29 J Trust Royal Bank	4,252,401	-	717,934	-	1,441,780	370,161	762,120	13,107	-	60,420	303,375	-	-	355,960	227,545
30 Kookmin Bank Cambodia Plc.	1,436,025	-	936,794	-	10,183	85,138	17,283	226	1,570	27,916	303,375	-	-	-	53,540
31 Krung Thai Bank Phnom Penh Branch	748,679	-	99,019	242,866	8,321	125,070	76	0	5	13,788	202,250	-	-	707	56,577
32 Maybank (Cambodia) Plc.	5,329,875	10,067	230,291	187,922	2,105,449	476,190	1,480,072	26,799	16,150	147,318	303,375	-	-	40,450	305,790
33 MB Bank Plc. Phnom Penh Branch, Cambodia	575,567	-	34,209	-	106,123	-	32,547	671	549	77,561	303,375	-	-	4,015	16,516
34 Mega International Commercial Bank-Phnom Penh Branch	2,192,784	135,503	1,257,491	-	45,484	203,010	75,813	110	197	36,648	364,050	-	-	15,460	59,017
35 Phillip Bank Plc.	2,614,819	-	552,007	26,623	237,034	150,436	1,046,319	31,590	704	59,687	303,375	103,108	-	-	103,934
36 Phnom Penh Commercial Bank	4,148,703	129,616	308,098	81,050	252,016	730,229	1,850,376	60,643	82,700	49,416	372,140	-	-	-	232,418
37 Prince Bank Plc.	2,376,243	-	208,285	283,150	466,236	750,262	263,621	5,199	256	67,295	1,011,250	-	-	-	(2,551)
38 RHB Indochina Bank Limited	3,836,426	-	686,560	138,551	628,630	256,331	1,492,485	27,977	5,843	94,109	303,375	-	-	40,450	162,114
39 Saigon Thuong Tin Cambodia Bank Plc. (Sacom Bank)	1,066,195	-	14,362	-	43,568	132,676	566,122	13,653	-	44,284	303,375	-	-	-	(51,844)
40 Saigon-Hanoi Cambodia Bank (SHB) Plc.	1,413,288	-	794,335	-	82,265	-	165,717	2,861	-	17,982	303,375	-	-	-	46,754
41 Sathapana Bank Plc.	8,535,891	-	1,928,468	33,348	165,994	918,118	3,690,145	94,207	1,139	224,315	780,685	50,848	257,869	-	390,756
42 SBI Ly Hour Bank Plc.	948,150	-	417,415	-	33,417	14,416	166,744	1,756	-	11,447	303,375	451	-	-	(871)
43 Shinhan Bank (Cambodia) Plc.	2,440,335	146,361	478,117	1,063,944	47,070	114,192	56,000	1,346	8,580	15,166	303,375	5,458	-	7,402	193,323
44 Taiwan Cooperative Bank Phnom Penh Branch	5,472,049	375,362	3,898,487	-	1,287	127,209	33,544	95	12,852	66,723	606,750	-	-	28,491	321,249
45 Union Commercial Bank Plc.	3,422,792	123,791	388,927	-	478,760	848,762	928,722	18,779	46,932	51,964	323,600	103,644	117,305	1,747	(10,141)
46 Vattanac Bank	3,294,640	-	7,823	-	1,246,606	432,989	1,130,500	12,437	4,346	40,153	303,375	-	-	11,271	105,139
47 Vietnam Bank for Agriculture & Rural Development Cambodia Branch	200,096	-	7	-	26,470	822	3,660	80	-	2,959	157,755	-	-	-	8,342
Subtotal	201,308,558	1,761,887	30,562,011	5,856,046	27,412,030	37,821,957	54,423,511	1,171,334	421,766	4,402,432	20,802,854	1,132,963	2,814,550	3,105,647	9,619,572
Specialized Banks															
48 AEON Specialized Bank (Cambodia) Plc.	658,951	24,400	434,522	-	-	-	-	-	-	28,165	80,900	-	32,360	-	58,605
49 ANCO Specialized Bank	101,829	-	-	-	-	-	-	-	-	9,050	80,900	-	-	-	11,879
50 Angkor Capital Specialized Bank	59,059	-	-	-	37	-	-	-	-	18,277	52,585	-	-	-	(11,839)
51 BRIDGE Plc.	64,930	-	372	-	-	-	-	-	-	982	60,675	-	-	336	2,565
52 Daun Penh Specialized Bank Plc.	151,584	-	58,488	20,336	-	-	-	-	-	4,962	72,810	-	-	-	(5,012)
53 Evergrowth (Cambodia) Specialized Bank Plc.	60,774	-	-	-	-	-	-	-	-	995	60,675	-	-	-	(896)
54 First Investment Specialized Bank	69,773	-	-	-	-	-	-	-	-	1,500	60,675	224	-	-	7,374
55 KB Daehan Specialized Bank Plc.	638,976	-	432,295	-	848	-	-	-	-	12,217	176,969	-	-	-	16,648
56 Maritime Specialized Bank Plc.	51,797	-	-	-	-	-	-	-	-	395	60,675	-	-	-	(9,272)
57 PHSME Specialized Bank Ltd.	52,273	-	81	688	-	-	-	-	-	6,642	31,329	-	-	-	13,534
58 Southern Capital Specialized Bank Plc.	65,203	-	-	66	-	-	-	-	-	903	60,675	-	-	-	3,559
59 Wing (Cambodia) Specialized Bank Limited	201,062	-	-	-	-	-	-	-	-	38,914	117,138	-	-	-	45,010
Subtotal	2,176,212	24,400	925,676	20,417	1,639	-	-	-	-	123,000	916,005	224	32,360	336	132,155
Total	203,484,771	1,786,287	31,487,687	5,876,463	27,413,668	37,821,957	54,423,511	1,171,334	421,766	4,525,432	21,718,859	1,133,187	2,846,910	3,105,983	9,751,727