

LOANS AND NON-PERFORMING LOANS (NPLS)

Table 14

(millions of KHR)

	2020			2019*		
	1 USD/KHR = 4,045			1 USD/KHR = 4,075		
	Loans ¹	NPLs	NPL/Loans	Loans ¹	NPLs	NPL/Loans
Commercial Banks						
1 ACLEDA Bank Plc.	17,485,909	373,950	2.1%	15,228,612	181,798	1.2%
2 Advanced Bank of Asia Limited	15,274,338	144,681	0.9%	11,056,684	90,053	0.8%
3 Agricultural and Rural Development Bank	995,351	97,831		709,524	59,145	8.3%
4 Asia-Pacific Development Bank Plc.	511,867	-	-	288,514	-	-
5 B.I.C (Cambodia) Bank Plc.	288,318	-	-	213,990	-	-
6 Bangkok Bank Public Company Limited, Cambodia Branch	69,391	17,081	24.6%	67,086	19,536	29.1%
7 Bank for Investment and Development of Cambodia Plc.	1,707,739	183,584	10.8%	1,743,323	158,836	9.1%
8 Bank of China (Hong Kong) Limited Phnom Penh Branch	2,226,993	3,886	0.2%	2,215,920	5,228	0.2%
9 Booyoung Khmer Bank	265,384	2,419	0.9%	250,952	7,909	3.2%
10 Branch of Industrial Bank of Korea (Phnom Penh)	121,895	-	-	56,246	-	-
11 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	246,675	-	-	152,706	-	-
12 Branch of Mizuho Bank Ltd.	-	-	-	-	-	-
13 BRED Bank (Cambodia) Plc.	1,109,946	971	0.1%	806,843	831	0.1%
14 Cambodia Asia Bank Ltd.	245,697	13,088	5.3%	246,792	4,395	1.8%
15 Cambodia Post Bank Plc.	2,593,209	66,026	2.5%	2,508,745	24,171	1.0%
16 Cambodian Commercial Bank Ltd.	342,329	35,056	10.2%	329,333	-	-
17 Cambodian Public Bank Plc.	4,642,758	28,995	0.6%	4,689,351	38,098	0.8%
18 Canadia Bank Plc.	17,564,620	591,269	3.4%	16,531,100	644,570	3.9%
19 Cathay United Cambodia Corporation Bank Limited	876,401	36,939	4.2%	917,068	51,759	5.6%
20 Chief (Cambodia) Bank Plc.	382,990	-	-	319,898	-	-
21 Chip Mong Commercial Bank Plc.	1,043,939	-	-	422,718	-	-
22 CIMB Bank Plc.	3,201,632	5,166	0.2%	2,714,118	4,201	0.2%
23 DGB Bank Plc.	989,366	24,316	2.5%	785,622	1,717	0.2%
24 First Commercial Bank Phnom Penh Branch	3,933,708	85,631	2.2%	3,497,372	69,823	2.0%
25 Foreign Trade Bank of Cambodia	3,841,774	65,615	1.7%	3,545,229	57,593	1.6%
26 HATTHA Bank Plc.	5,394,741	69,869	1.3%	4,282,535	12,929	0.3%
27 Hong Leong Bank (Cambodia) Plc.	1,564,862	7,892	0.5%	1,436,504	3,855	0.3%
28 ICBC Limited Phnom Penh Branch	1,582,890	-	-	1,383,802	-	-
29 J Trust Royal Bank	2,590,266	14,351	0.6%	1,868,542	12,543	0.7%
30 Kookmin Bank Cambodia Plc.	1,116,739	13,398	1.2%	787,076	4,445	0.6%
31 Krung Thai Bank Phnom Penh Branch	213,943	6,729	3.1%	168,640	6,371	3.8%
32 Maybank (Cambodia) Plc.	3,089,604	74,689	2.4%	2,815,704	73,481	2.6%
33 MB Bank Plc. Phnom Penh Branch, Cambodia	413,937	7,215	1.7%	424,997	4,641	1.1%
34 Mega International Commercial Bank-Phnom Penh Branch	1,373,938	7,655	0.6%	1,278,705	4,455	0.3%
35 Phillip Bank Plc.	1,930,829	50,192	2.6%	1,913,633	18,490	1.0%
36 Phnom Penh Commercial Bank	2,875,664	38,656	1.3%	2,519,203	33,256	1.3%
37 Prince Bank Plc.	1,407,083	32,583	2.3%	1,201,429	12,047	1.0%
38 RHB Indochina Bank Limited	2,339,128	138,859	5.9%	2,021,954	81,581	4.0%
39 Saigon Thuong Tin Cambodia Bank Plc. (Sacom Bank)	688,590	114,937	16.7%	673,859	111,736	16.6%
40 Saigon-Hanoi Cambodia Bank (SHB) Plc.	1,185,147	27,488	2.3%	1,061,121	23,274	2.2%
41 Sathapana Bank Plc.	6,346,508	117,789	1.9%	5,292,015	69,387	1.3%
42 SBI Ly Hour Bank Plc.	801,821	16,927	2.1%	400,227	1,586	0.4%
43 Shinhan Bank (Cambodia) Plc.	1,731,313	5,984	0.3%	1,162,096	5,169	0.4%
44 Taiwan Cooperative Bank Phnom Penh Branch	3,648,909	-	-	3,497,143	988	0.0%
45 Union Commercial Bank Plc.	2,032,023	13,947	0.7%	1,868,271	15,977	0.9%
46 Vattanac Bank	1,478,526	406	0.0%	1,381,433	-	-
47 Vietnam Bank for Agriculture & Rural Development Cambodia Branch	152,144	274	0.2%	155,621	259	0.2%
Subtotal	123,920,835	2,536,346	2.0%	106,892,255	1,916,132	1.8%
Specialized Banks						
48 AEON Specialized Bank (Cambodia) Plc.	608,636	65,487	10.8%	536,460	18,631	3.5%
49 ANCO Specialized Bank	88,904	40,457	45.5%	80,017	22,233	27.8%
50 Angkor Capital Specialized Bank	48,049	18,625	38.8%	37,023	-	-
51 BRIDGE Plc.	36,408	1,548	4.3%	52,665	720	1.4%
52 Daun Penh Specialized Bank Plc.	120,141	1,875	1.6%	71,124	878	1.2%
53 Evergrowth (Cambodia) Specialized Bank Plc.	48,476	6,557	13.5%	36,903	-	-
54 First Investment Specialized Bank	1,980	866	43.7%	1,856	876	47.2%
55 KB Daehan Specialized Bank Plc.	543,545	2,451	0.5%	323,423	1,532	0.5%
56 Maritime Specialized Bank Plc.	5,394	-	-	5,748	-	-
57 PHSME Specialized Bank Ltd.	39,988	2,898	7.2%	41,266	8,675	21.0%
58 Southern Capital Specialized Bank Plc.	48,859	1,685	3.4%	42,417	2,923	6.9%
59 Wing (Cambodia) Specialized Bank Limited	-	-	-	-	-	-
Subtotal	1,590,380	142,448	9.0%	1,228,902	56,467	4.6%
	125,511,215	2,678,794	2.1%	108,121,157	1,972,599	1.8%

¹ Gross Loans (excluding loans to banks and other financial institutions)