

## LOANS TO DEPOSITS

Table 17

(millions of KHR)

	2020			2019*		
	1 USD/KHR = 4,045			1 USD/KHR = 4,075		
	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 ACLEDA Bank Plc.	16,888,861	17,485,909	103.5%	16,212,476	15,228,612	93.9%
2 Advanced Bank of Asia Limited	19,427,122	15,274,338	78.6%	13,718,510	11,056,684	80.6%
3 Agricultural and Rural Development Bank	21,443	995,351	4641.9%	10,713	709,524	6623.2%
4 Asia-Pacific Development Bank Plc.	291,750	511,867	175.4%	-	288,514	-
5 B.I.C (Cambodia) Bank Plc.	705,368	288,318	40.9%	484,524	213,990	44.2%
6 Bangkok Bank Public Company Limited, Cambodia Branch	326,640	69,391	21.2%	400,923	67,086	16.7%
7 Bank for Investment and Development of Cambodia Plc.	806,000	1,707,739	211.9%	734,837	1,743,323	237.2%
8 Bank of China (Hong Kong) Limited Phnom Penh Branch	3,555,449	2,226,993	62.6%	3,206,434	2,215,920	69.1%
9 Booyoung Khmer Bank	17,498	265,384	1516.7%	8,529	250,952	2942.3%
10 Branch of Industrial Bank of Korea (Phnom Penh)	4,494	121,895	2712.2%	2,730	56,246	2060.1%
11 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	31,085	246,675	793.6%	45,621	152,706	334.7%
12 Branch of Mizuho Bank Ltd.	-	-	-	-	-	-
13 BRED Bank (Cambodia) Plc.	778,557	1,109,946	142.6%	731,228	806,843	110.3%
14 Cambodia Asia Bank Ltd.	374,512	245,697	65.6%	382,820	246,792	64.5%
15 Cambodia Post Bank Plc.	2,693,913	2,593,209	96.3%	1,974,562	2,508,745	127.1%
16 Cambodian Commercial Bank Ltd.	745,691	342,329	45.9%	869,975	329,333	37.9%
17 Cambodian Public Bank Plc.	7,748,216	4,642,758	59.9%	7,890,118	4,689,351	59.4%
18 Canadia Bank Plc.	21,460,413	17,564,620	81.8%	20,614,124	16,531,100	80.2%
19 Cathay United Cambodia Corporation Bank Limited	1,061,015	876,401	82.6%	986,451	917,068	93.0%
20 Chief (Cambodia) Bank Plc.	196,251	382,990	195.2%	103,985	319,898	307.6%
21 Chip Mong Commercial Bank Plc.	1,435,749	1,043,939	72.7%	552,815	422,718	76.5%
22 CIMB Bank Plc.	3,623,888	3,201,632	88.3%	3,223,960	2,714,118	84.2%
23 DGB Bank Plc.	3,034	989,366	32611.9%	-	785,622	-
24 First Commercial Bank Phnom Penh Branch	989,539	3,933,708	397.5%	959,833	3,497,372	364.4%
25 Foreign Trade Bank of Cambodia	4,963,789	3,841,774	77.4%	5,113,811	3,545,229	69.3%
26 HATTHA Bank Plc.	3,121,693	5,394,741	172.8%	2,442,155	4,282,535	175.4%
27 Hong Leong Bank (Cambodia) Plc.	1,405,306	1,564,862	111.4%	1,109,566	1,436,504	129.5%
28 ICBC Limited Phnom Penh Branch	1,832,147	1,582,890	86.4%	1,545,214	1,383,802	89.6%
29 J Trust Royal Bank	2,587,167	2,590,266	100.1%	2,189,395	1,868,542	85.3%
30 Kookmin Bank Cambodia Plc.	114,400	1,116,739	976.2%	115,601	787,076	680.9%
31 Krung Thai Bank Phnom Penh Branch	133,472	213,943	160.3%	181,256	168,640	93.0%
32 Maybank (Cambodia) Plc.	4,104,661	3,089,604	75.3%	4,403,332	2,815,704	63.9%
33 MB Bank Plc. Phnom Penh Branch, Cambodia	139,890	413,937	295.9%	108,884	424,997	390.3%
34 Mega International Commercial Bank-Phnom Penh Branch	324,615	1,373,938	423.3%	344,424	1,278,705	371.3%
35 Phillip Bank Plc.	1,466,084	1,930,829	131.7%	1,373,438	1,913,633	139.3%
36 Phnom Penh Commercial Bank	2,975,964	2,875,664	96.6%	2,640,991	2,519,203	95.4%
37 Prince Bank Plc.	808,814	1,407,083	174.0%	168,801	1,201,429	711.7%
38 RHB Indochina Bank Limited	2,411,266	2,339,128	97.0%	2,578,536	2,021,954	78.4%
39 Saigon Thuong Tin Cambodia Bank Plc. (Sacom Bank)	756,018	688,590	91.1%	599,400	673,859	112.4%
40 Saigon-Hanoi Cambodia Bank (SHB) Plc.	250,843	1,185,147	472.5%	109,231	1,061,121	971.4%
41 Sathapana Bank Plc.	4,869,603	6,346,508	130.3%	3,701,388	5,292,015	143.0%
42 SBI Ly Hour Bank Plc.	216,333	801,821	370.6%	-	400,227	-
43 Shinhan Bank (Cambodia) Plc.	227,189	1,731,313	762.1%	223,811	1,162,096	519.2%
44 Taiwan Cooperative Bank Phnom Penh Branch	174,988	3,648,909	2085.2%	187,959	3,497,143	1860.6%
45 Union Commercial Bank Plc.	2,321,955	2,032,023	87.5%	1,846,151	1,868,271	101.2%
46 Vattanac Bank	2,826,879	1,478,526	52.3%	2,510,467	1,381,433	55.0%
47 Vietnam Bank for Agriculture & Rural Development Cambodia Branch	31,032	152,144	490.3%	28,534	155,621	545.4%
<b>Subtotal</b>	<b>121,250,597</b>	<b>123,920,835</b>	<b>102.2%</b>	<b>106,637,513</b>	<b>106,892,255</b>	<b>100.2%</b>
<b>Specialized Banks</b>						
48 AEON Specialized Bank (Cambodia) Plc.	-	608,636	-	-	536,460	-
49 ANCO Specialized Bank	-	88,904	-	-	80,017	-
50 Angkor Capital Specialized Bank	37	48,049	131208.6%	37	37,023	100362.2%
51 BRIDGE Plc.	-	36,408	-	-	52,665	-
52 Daun Penh Specialized Bank Plc.	-	120,141	-	-	71,124	-
53 Evergrowth (Cambodia) Specialized Bank Plc.	-	48,476	-	-	36,903	-
54 First Investment Specialized Bank	-	1,980	-	-	1,856	-
55 KB Daehan Specialized Bank Plc.	848	543,545	64104.4%	442	323,423	73142.1%
56 Maritime Specialized Bank Plc.	-	5,394	-	-	5,748	-
57 PHSME Specialized Bank Ltd.	688	39,988	5814%	333	41,266	12397.9%
58 Southern Capital Specialized Bank Plc.	66	48,859	73650.0%	60	42,417	70753.0%
59 Wing (Cambodia) Specialized Bank Limited	-	-	-	-	-	-
<b>Subtotal</b>	<b>1,639</b>	<b>1,590,380</b>	<b>97057.5%</b>	<b>872</b>	<b>1,228,902</b>	<b>140949.4%</b>
<b>Total</b>	<b>121,252,236</b>	<b>125,511,215</b>	<b>103.5%</b>	<b>106,638,385</b>	<b>108,121,157</b>	<b>101.4%</b>

<sup>1</sup> Excluding deposits from banks and financial institutions.

<sup>2</sup> Excluding loans to banks and other financial institutions