

PERCENTAGE DISTRIBUTION OF ASSETS OF INDIVIDUAL BANKS
As at December 31, 2020

Table 7

	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.	100.0%	6.4%	-	18.4%	3.8%	0.4%	-	66.6%	0.5%	-	-	0.3%	3.1%	0.5%			
2 Advanced Bank of Asia Limited	100.0%	6.2%	-	24.2%	0.6%	6.1%	-	61.0%	0.4%	-	-	0.5%	0.8%	0.1%			
3 Agricultural and Rural Development Bank	100.0%	0.3%	-	10.1%	8.9%	1.0%	-	75.4%	1.0%	-	-	0.1%	3.1%	0.0%			
4 Asia-Pacific Development Bank Plc.	100.0%	6.1%	-	13.8%	4.0%	2.8%	-	72.5%	0.3%	-	-	0.1%	0.4%	0.1%			
5 B.I.C (Cambodia) Bank Plc.	100.0%	5.3%	-	22.9%	5.2%	2.6%	-	26.7%	0.1%	26.9%	-	0.0%	8.2%	2.2%			
6 Bangkok Bank Public Company Limited, Cambodia Branch	100.0%	1.0%	-	49.6%	9.0%	29.7%	-	9.2%	0.9%	-	-	0.1%	0.4%	0.2%			
7 Bank for Investment and Development of Cambodia Plc.	100.0%	1.6%	-	11.3%	2.1%	1.1%	-	75.0%	6.6%	-0.2%	-	0.4%	11.4%	-9.3%			
8 Bank of China (Hong Kong) Limited Phnom Penh Branch	100.0%	2.9%	-	35.8%	3.6%	13.0%	-	43.8%	0.3%	-	-	0.3%	0.1%	0.2%			
9 Booyoung Khmer Bank	100.0%	0.5%	-	32.5%	1.4%	16.6%	-	47.5%	0.6%	-	-	0.1%	0.1%	0.7%			
10 Branch of Industrial Bank of Korea (Phnom Penh)	100.0%	0.6%	-	13.8%	4.9%	41.9%	-	37.2%	0.1%	-	-	0.4%	1.0%	0.1%			
11 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	100.0%	2.9%	-	23.6%	2.4%	14.2%	-	55.3%	0.0%	-	-	0.2%	1.3%	-			
12 Branch of Mizuho Bank Ltd.	100.0%	-	-	10.1%	89.4%	-	-	-	-	-	-	0.1%	0.2%	0.2%			
13 BRED Bank (Cambodia) Plc.	100.0%	4.2%	-	13.4%	2.9%	11.2%	-	66.0%	0.2%	-	-	0.7%	1.4%	0.0%			
14 Cambodia Asia Bank Ltd.	100.0%	43.6%	-	10.5%	2.4%	10.2%	-	29.9%	0.3%	-	-	0.7%	1.4%	1.0%			
15 Cambodia Post Bank Plc.	100.0%	3.0%	-	32.2%	0.3%	0.4%	-	61.9%	0.6%	-	-	0.2%	1.2%	0.3%			
16 Cambodian Commercial Bank Ltd.	100.0%	1.2%	-	36.7%	21.0%	10.8%	-	28.4%	0.3%	0.3%	-	0.1%	1.2%	0.0%			
17 Cambodian Public Bank Plc.	100.0%	2.6%	-	23.5%	1.6%	28.8%	-	42.0%	0.2%	-	-	0.1%	1.2%	0.1%			
18 Canadia Bank Plc.	100.0%	4.8%	0.1%	26.1%	0.7%	5.1%	-	58.5%	1.0%	-	-	0.3%	3.1%	0.3%			
19 Cathay United Cambodia Corporation Bank Limited	100.0%	4.0%	-	13.4%	1.2%	22.9%	-	54.4%	0.3%	-	-	0.8%	1.9%	1.2%			
20 Chief (Cambodia) Bank Plc.	100.0%	2.2%	-	27.3%	0.3%	0.8%	-	65.8%	0.3%	-	-	1.0%	2.3%	0.1%			
21 Chip Mong Commercial Bank Plc.	100.0%	6.4%	-	28.1%	0.7%	7.4%	-	54.8%	0.4%	-	-	0.2%	2.1%	0.0%			
22 CIMB Bank Plc.	100.0%	7.9%	-	21.5%	0.6%	9.4%	-	59.5%	0.4%	-	-	0.1%	0.5%	0.2%			
23 DGB Bank Plc.	100.0%	0.2%	-	7.8%	4.7%	1.3%	-	81.8%	0.6%	-	-	0.3%	3.1%	0.2%			
24 First Commercial Bank Phnom Penh Branch	100.0%	3.1%	-	20.3%	2.9%	6.8%	-	66.2%	0.2%	-	-	0.1%	0.2%	0.1%			
25 Foreign Trade Bank of Cambodia	100.0%	3.0%	-	15.3%	2.5%	14.3%	-	61.4%	0.4%	-	-	0.2%	2.7%	0.2%			
26 HATTHA Bank Plc.	100.0%	2.4%	-	8.7%	0.7%	2.0%	-	84.2%	0.7%	0.0%	-	0.5%	0.6%	0.2%			
27 Hong Leong Bank (Cambodia) Plc.	100.0%	1.8%	-	13.1%	1.5%	21.2%	-	61.4%	0.2%	-	-	0.0%	0.7%	0.1%			
28 IBCB Limited Phnom Penh Branch	100.0%	0.4%	-	18.0%	-	50.5%	-	30.8%	0.1%	-	-	0.0%	0.0%	0.2%			
29 J Trust Royal Bank	100.0%	2.7%	-	25.6%	2.3%	7.9%	-	60.5%	0.1%	-	-	0.2%	0.4%	0.3%			
30 Kookmin Bank Cambodia Plc.	100.0%	1.4%	-	14.6%	1.1%	4.4%	-	76.6%	0.6%	-	-	0.2%	0.9%	0.2%			
31 Krung Thai Bank Phnom Penh Branch	100.0%	1.0%	0.0%	59.6%	0.6%	10.8%	-	26.2%	1.2%	-	-	0.0%	0.4%	0.1%			
32 Maybank (Cambodia) Plc.	100.0%	6.2%	-	16.1%	0.2%	18.3%	-	56.5%	0.4%	-	-	0.1%	0.4%	1.6%			
33 MB Bank Plc. Phnom Penh Branch, Cambodia	100.0%	2.1%	-	20.9%	0.2%	1.4%	-	71.1%	0.2%	-	-	1.8%	0.3%	2.0%			
34 Mega International Commercial Bank-Phnom Penh Branch	100.0%	1.6%	-	17.9%	-	17.4%	-	62.3%	0.2%	-	-	0.3%	0.2%	0.2%			
35 Phillip Bank Plc.	100.0%	3.9%	-	18.0%	1.3%	2.3%	-	72.2%	0.7%	-	-	0.3%	0.9%	0.4%			
36 Phnom Penh Commercial Bank	100.0%	3.5%	-	13.0%	0.6%	11.4%	-	68.5%	0.4%	0.3%	-	0.3%	1.8%	0.3%			
37 Prince Bank Plc.	100.0%	3.4%	-	22.0%	2.5%	10.7%	-	57.9%	0.4%	0.9%	-	0.3%	1.9%	0.1%			
38 RHB Indochina Bank Limited	100.0%	1.1%	-	21.2%	2.4%	15.2%	-	57.8%	1.3%	-	-	0.4%	0.6%	0.0%			
39 Saigon Thuong Tin Cambodia Bank Plc. (Sacom Bank)	100.0%	4.5%	-	18.2%	14.5%	3.4%	-	53.9%	3.2%	-	-	0.3%	0.7%	1.4%			
40 Saigon-Hanoi Cambodia Bank (SHB) Plc.	100.0%	0.5%	-	6.7%	0.4%	8.8%	-	81.9%	0.6%	-	-	-	0.1%	0.9%			
41 Sathapana Bank Plc.	100.0%	5.3%	-	16.5%	0.7%	0.9%	-	72.8%	0.7%	-	-	0.9%	1.8%	0.4%			
42 SBI Ly Hour Bank Plc.	100.0%	1.1%	-	7.2%	3.6%	-	-	83.2%	0.6%	-	-	0.7%	3.5%	0.1%			
43 Shinhan Bank (Cambodia) Plc.	100.0%	1.0%	-	12.8%	8.0%	1.8%	-	70.6%	0.3%	4.3%	-	0.2%	0.6%	0.3%			
44 Taiwan Cooperative Bank Phnom Penh Branch	100.0%	0.8%	-	17.4%	2.4%	12.1%	-	66.4%	0.3%	-	-	0.0%	0.4%	0.2%			
45 Union Commercial Bank Plc.	100.0%	4.6%	-	22.8%	2.3%	7.1%	-	58.7%	0.3%	0.1%	-	0.2%	3.7%	0.3%			
46 Vattanac Bank	100.0%	3.9%	-	18.1%	7.7%	20.3%	-	44.8%	0.1%	2.3%	-	0.2%	2.4%	0.1%			
47 Vietnam Bank for Agriculture & Rural Development Cambodia Branch	100.0%	2.8%	-	13.4%	7.3%	-	-	75.6%	0.3%	-	-	0.4%	0.2%	0.0%			
Subtotal	100.0%	4.3%	0.0%	20.9%	2.1%	9.2%	-	60.3%	0.6%	0.3%	-	0.3%	1.8%	0.2%			
Specialized Banks																	
48 AEON Specialized Bank (Cambodia) Plc.	100.0%	0.6%	-	4.5%	-	1.3%	-	86.8%	2.1%	-	-	0.5%	2.4%	1.8%			
49 ANCO Specialized Bank	100.0%	5.6%	-	22.9%	5.7%	-	-	57.0%	8.2%	-	-	0.5%	0.1%	-			
50 Angkor Capital Specialized Bank	100.0%	0.4%	-	5.5%	3.8%	0.0%	-	63.4%	4.2%	-	-	0.1%	22.6%	0.0%			
51 BRIDGE Plc.	100.0%	0.0%	-	5.3%	-	38.9%	-	54.3%	0.4%	-	-	0.2%	0.2%	0.5%			
52 Daun Penh Specialized Bank Plc.	100.0%	0.4%	-	3.5%	16.3%	-	-	78.3%	0.5%	-	-	0.4%	0.4%	0.3%			
53 Evergrowth (Cambodia) Specialized Bank Plc.	100.0%	0.0%	-	5.0%	17.1%	-	-	75.3%	0.9%	-	-	0.2%	1.4%	0.0%			
54 First Investment Specialized Bank	100.0%	0.0%	-	9.1%	22.4%	-	-	-	1.6%	-	-	63.1%	2.1%	1.6%			
55 KB Daehan Specialized Bank Plc.	100.0%	0.1%	-	1.5%	4.5%	5.1%	-	84.3%	0.6%	1.7%	-	0.5%	1.2%	0.5%			
56 Maritime Specialized Bank Plc.	100.0%	0.0%	-	6.0%	4.2%	-	-	10.4%	0.0%	-	-	78.3%	1.0%	-			
57 PHSME Specialized Bank Ltd.	100.0%	15.8%	-	12.3%	0.1%	-	-	58.1%	12.9%	-	-	0.0%	0.7%	0.1%			
58 Southern Capital Specialized Bank Plc.	100.0%	0.0%	-	4.8%	13.4%	8.5%	-	71.6%	1.0%	-	-	0.1%	0.4%	-			
59 Wing (Cambodia) Specialized Bank Limited	100.0%	39.0%	-	15.6%	-	17.3%	-	-	-	-	-	1.6%	10.1%	16.3%			
Subtotal	100.0%	4.5%	-	5.9%	4.5%	4.9%	-	68.4%	1.8%	0.5%	-	4.4%	2.9%	2.3%			
Total	100.0%	4.3%	0.0%	20.7%	2.2%	9.1%	-	60.4%	0.6%	0.3%	0.0%	0.4%	1.8%	0.2%			

PERCENTAGE DISTRIBUTION OF LIABILITIES & EQUITY OF INDIVIDUAL BANKS
As at December 31, 2020

Table 9

	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
Commercial Banks															
1 ACLEDA Bank Plc.	100.0%	-	4.7%	8.0%	8.0%	28.6%	28.1%	0.5%	0.2%	3.1%	6.8%	-	2.6%	7.6%	1.8%
2 Advanced Bank of Asia Limited	100.0%	-	5.1%	0.4%	13.6%	49.3%	15.3%	0.2%	0.1%	2.0%	5.5%	-	1.9%	-	6.7%
3 Agricultural and Rural Development Bank	100.0%	-	0.0%	65.3%	0.7%	0.8%	0.3%	0.0%	0.0%	2.5%	27.5%	0.6%	0.3%	-	2.0%
4 Asia-Pacific Development Bank Plc.	100.0%	-	6.9%	-	5.8%	9.1%	26.5%	0.1%	-	4.8%	44.5%	-	-	-	2.4%
5 B.I.C (Cambodia) Bank Plc.	100.0%	-	5.9%	-	10.2%	21.9%	32.5%	0.8%	-	0.9%	28.1%	-	-	-	-0.2%
6 Bangkok Bank Public Company Limited, Cambodia Branch	100.0%	-	0.1%	0.0%	5.9%	50.3%	1.5%	0.0%	-	1.0%	35.7%	-	5.7%	-	-0.2%
7 Bank for Investment and Development of Cambodia Plc.	100.0%	-	33.2%	-	8.3%	0.7%	29.5%	0.8%	0.1%	6.5%	19.8%	-	-	0.3%	0.8%
8 Bank of China (Hong Kong) Limited Phnom Penh Branch	100.0%	-	6.5%	-	38.7%	8.6%	22.7%	0.2%	0.3%	1.9%	12.0%	-	-	-	9.1%
9 Booyoung Khmer Bank	100.0%	-	4.9%	-	1.2%	2.0%	0.0%	0.0%	-	0.7%	77.8%	0.9%	-	-	12.5%
10 Branch of Industrial Bank of Korea (Phnom Penh)	100.0%	-	22.2%	-	0.1%	1.1%	0.1%	0.0%	-	0.1%	74.2%	-	-	0.8%	1.3%
11 Branch of Kasikorn Bank Public Company Limited (Phnom Penh)	100.0%	9.6%	26.5%	-	4.9%	2.1%	0.0%	0.0%	-	1.3%	54.4%	-	-	-	1.1%
12 Branch of Mizuho Bank Ltd.	100.0%	-	-	-	-	-	-	-	-	0.0%	99.9%	-	-	-	0.1%
13 BRED Bank (Cambodia) Plc.	100.0%	-	36.6%	-	16.3%	3.2%	26.1%	1.0%	-	1.6%	18.1%	-	-	-	-2.8%
14 Cambodia Asia Bank Ltd.	100.0%	-	4.1%	-	8.3%	8.9%	27.5%	2.5%	-	4.1%	38.2%	-	-	-	6.3%
15 Cambodia Post Bank Plc.	100.0%	-	18.1%	-	1.6%	6.2%	56.1%	1.8%	-	1.7%	7.5%	-	3.1%	-	4.0%
16 Cambodian Commercial Bank Ltd.	100.0%	-	5.0%	-	10.5%	49.5%	4.1%	0.0%	0.4%	1.3%	26.2%	-	-	-	3.1%
17 Cambodian Public Bank Plc.	100.0%	-	4.9%	-	25.4%	24.1%	20.8%	0.3%	0.1%	1.3%	3.3%	5.2%	-	-	14.6%
18 Canadia Bank Plc.	100.0%	-	9.7%	0.0%	13.1%	19.7%	40.0%	1.1%	0.1%	2.6%	6.8%	-	1.7%	2.0%	3.0%
19 Cathay United Cambodia Corporation Bank Limited	100.0%	-	3.5%	-	18.1%	22.4%	25.2%	0.6%	1.2%	1.6%	25.7%	-	-	-	1.6%
20 Chief (Cambodia) Bank Plc.	100.0%	-	9.4%	1.4%	1.0%	1.8%	30.7%	0.3%	0.0%	0.9%	52.3%	-	-	-	2.1%
21 Chip Mong Commercial Bank Plc.	100.0%	-	8.8%	-	35.0%	-	40.3%	0.6%	0.0%	1.0%	16.0%	-	-	-	-1.8%
22 CIMB Bank Plc.	100.0%	4.8%	10.3%	3.6%	35.7%	4.1%	27.6%	0.5%	0.0%	3.3%	5.7%	1.3%	-	-	3.1%
23 DGB Bank Plc.	100.0%	1.0%	4.4%	54.1%	0.0%	0.3%	0.0%	0.0%	0.0%	1.9%	25.3%	1.0%	-	-	11.9%
24 First Commercial Bank Phnom Penh Branch	100.0%	3.3%	61.5%	0.0%	1.7%	11.7%	2.2%	0.0%	1.2%	1.5%	10.0%	-	2.8%	0.0%	4.1%
25 Foreign Trade Bank of Cambodia	100.0%	-	5.8%	-	12.8%	11.9%	55.3%	0.8%	0.1%	1.5%	5.2%	0.0%	1.8%	-	5.0%
26 HATTHA Bank Plc.	100.0%	0.3%	29.8%	0.0%	0.0%	10.1%	38.4%	0.9%	-	2.1%	7.4%	3.3%	0.8%	-	7.1%
27 Hong Leong Bank (Cambodia) Plc.	100.0%	2.6%	26.4%	0.0%	8.4%	1.5%	44.6%	0.8%	-	1.4%	12.0%	-	0.6%	-	1.7%
28 ICBC Limited Phnom Penh Branch	100.0%	5.0%	30.8%	-	22.0%	2.9%	10.8%	0.1%	0.0%	1.3%	7.9%	-	5.9%	0.7%	12.7%
29 J Trust Royal Bank	100.0%	-	16.9%	-	33.9%	8.7%	17.9%	0.3%	-	1.4%	7.1%	-	-	8.4%	5.4%
30 Kookmin Bank Cambodia Plc.	100.0%	-	65.2%	-	0.7%	5.9%	1.2%	0.0%	0.1%	1.9%	21.1%	-	-	-	3.7%
31 Krung Thai Bank Phnom Penh Branch	100.0%	-	13.2%	32.4%	1.1%	16.7%	0.0%	0.0%	0.0%	1.8%	27.0%	-	-	0.1%	7.6%
32 Maybank (Cambodia) Plc.	100.0%	0.2%	4.3%	3.5%	39.5%	8.9%	27.8%	0.5%	0.3%	2.8%	5.7%	-	-	0.8%	5.7%
33 MB Bank Plc. Phnom Penh Branch, Cambodia	100.0%	-	5.9%	-	18.4%	-	5.7%	0.1%	0.1%	13.5%	52.7%	-	-	-	2.9%
34 Mega International Commercial Bank-Phnom Penh Branch	100.0%	6.2%	57.3%	-	2.1%	9.3%	3.5%	0.0%	0.0%	1.7%	16.6%	-	-	0.7%	2.7%
35 Phillip Bank Plc.	100.0%	-	21.1%	1.0%	9.1%	5.8%	40.0%	1.2%	0.0%	2.3%	11.6%	3.9%	-	-	4.0%
36 Phnom Penh Commercial Bank	100.0%	3.1%	7.4%	2.0%	6.1%	17.6%	44.6%	1.5%	2.0%	1.2%	9.0%	-	-	-	5.6%
37 Prince Bank Plc.	100.0%	-	8.8%	11.9%	19.6%	3.1%	11.1%	0.2%	0.0%	2.8%	42.6%	-	-	-	-0.1%
38 RHB Indochina Bank Limited	100.0%	-	17.9%	3.6%	16.4%	6.7%	38.9%	0.7%	0.2%	2.5%	7.9%	-	-	1.1%	4.2%
39 Saigon Thuong Tin Cambodia Bank Plc. (Sacom Bank)	100.0%	-	1.3%	-	4.1%	12.4%	53.1%	1.3%	-	4.2%	28.5%	-	-	-	-4.9%
40 Saigon-Hanoi Cambodia Bank (SHB) Plc.	100.0%	-	56.2%	-	5.8%	-	11.7%	0.2%	-	1.3%	21.5%	-	-	-	3.3%
41 Sathapana Bank Plc.	100.0%	-	22.6%	0.4%	1.9%	10.8%	43.2%	1.1%	0.0%	2.6%	9.1%	0.6%	3.0%	-	4.6%
42 SBI Ly Hour Bank Plc.	100.0%	-	44.0%	-	3.5%	1.5%	17.6%	0.2%	-	1.2%	32.0%	0.0%	-	-	-0.1%
43 Shinhan Bank (Cambodia) Plc.	100.0%	6.0%	19.6%	43.6%	1.9%	4.7%	2.3%	0.1%	0.4%	0.6%	12.4%	0.2%	-	0.3%	7.9%
44 Taiwan Cooperative Bank Phnom Penh Branch	100.0%	6.9%	71.2%	-	0.0%	2.3%	0.6%	0.0%	0.2%	1.2%	11.1%	-	-	0.5%	5.9%
45 Union Commercial Bank Plc.	100.0%	3.6%	11.4%	-	14.0%	24.8%	27.1%	0.5%	1.4%	1.5%	9.5%	3.0%	3.4%	0.1%	-0.3%
46 Vattanac Bank	100.0%	-	0.2%	-	37.8%	13.1%	34.3%	0.4%	0.1%	1.2%	9.2%	-	-	0.3%	3.2%
47 Vietnam Bank for Agriculture & Rural Development Cambodia Branch	100.0%	-	0.0%	-	13.2%	0.4%	1.8%	0.0%	-	1.5%	78.8%	-	-	-	4.2%
Subtotal	100.0%	0.9%	15.2%	2.9%	13.6%	18.8%	27.0%	0.6%	0.2%	2.2%	10.3%	0.6%	1.4%	1.5%	4.8%
Specialized Banks															
48 AEON Specialized Bank (Cambodia) Plc.	100.0%	3.7%	65.9%	-	-	-	-	-	-	4.3%	12.3%	-	4.9%	-	8.9%
49 ANCO Specialized Bank	100.0%	-	-	-	-	-	-	-	-	-	79.4%	-	-	-	11.7%
50 Angkor Capital Specialized Bank	100.0%	-	-	-	0.1%	-	-	-	-	30.9%	89.0%	-	-	-	-20.0%
51 BRIDGE Plc.	100.0%	-	0.6%	-	-	-	-	-	-	1.5%	93.4%	-	-	0.5%	4.0%
52 Daun Penh Specialized Bank Plc.	100.0%	-	38.6%	13.4%	-	-	-	-	-	3.3%	48.0%	-	-	-	-3.3%
53 Evergrowth (Cambodia) Specialized Bank Plc.	100.0%	-	-	-	-	-	-	-	-	1.6%	99.8%	-	-	-	-1.5%
54 First Investment Specialized Bank	100.0%	-	-	-	-	-	-	-	-	2.2%	87.0%	0.3%	-	-	10.6%
55 KB Daehan Specialized Bank Plc.	100.0%	-	67.7%	-	0.1%	-	-	-	-	1.9%	27.7%	-	-	-	2.6%
56 Maritime Specialized Bank Plc.	100.0%	-	-	-	-	-	-	-	-	0.8%	117.1%	-	-	-	-17.9%
57 PHSME Specialized Bank Ltd.	100.0%	-	-	0.2%	1.3%	-	-	-	-	12.7%	59.9%	-	-	-	25.9%
58 Southern Capital Specialized Bank Plc.	100.0%	-	-	-	0.1%	-	-	-	-	1.4%	93.1%	-	-	-	5.5%
59 Wing (Cambodia) Specialized Bank Limited	100.0%	-	-	-	-	-	-	-	-	19.4%	58.3%	-	-	-	22.4%
Subtotal	100.0%	1.1%	42.5%	0.9%	0.1%	0.0%	-	-	-	5.7%	42.1%	0.0%	1.5%	0.0%	6.1%
Total	100.0%	0.9%	15.5%	2.9%	13.5%	18.6%	26.7%	0.6%	0.2%	2.2%	10.7%	0.6%	1.4%	1.5%	4.8%