



កាន់តែទុកចិត្ត កាន់តែចម្រើន

**ហត្ថាកសិករ លីមីតធីត**  
HATTHA KAKSEKAR LIMITED

# ANNUAL REPORT | 2018

**Subsidiary of krungsri bank**

A member of MUFG, a global financial group

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## A. OPERATIONAL HIGHLIGHTS

### LOAN PORTFOLIO

Description (USD)	2014	2015	2016	2017	2018	Change (Amount)	Change (%)
Total Loan	250,192,757	363,504,006	445,243,662	576,880,156	757,326,744	180,446,588	31%
Loan in KHR	16,733,234	25,089,408	28,803,102	34,752,977	72,363,197	37,610,220	108%
Loan in USD	218,922,989	320,552,348	396,208,897	519,706,144	657,518,847	137,812,703	27%
Loan in THB	14,536,534	17,862,250	20,231,663	22,421,034	27,444,700	5,023,665	22%

### NUMBER OF BORROWERS

Borrowers (Person)	2014	2015	2016	2017	2018	Change (Amount)	Change (%)
Total Borrowers	97,048	107,894	114,189	118,399	134,410	16,011	14%
Female Borrowers	67,488	72,497	75,260	77,411	85,187	7,776	10%
Male Borrowers	29,560	35,397	38,929	40,988	49,223	8,235	20%

### LOAN DISBURSEMENT

Description	2014	2015	2016	2017	2018	Change (Amount)	Change (%)
Total Disbursed Amount (USD)	284,491,072	380,772,205	410,594,951	528,846,068	628,204,813	99,358,744	19%
Number of Loan Disbursed	92,184	96,766	89,207	93,050	98,159	5,109	5%

### LOAN PORTFOLIO QUALITY

Description (USD)	2014	2015	2016	2017	2018	Change (Amount)	Change (%)
PAR Amount (30days)	64,178	294,990	2,763,894	6,359,710	5,174,704	(1,462,366)	-23%
Principle Past Due	71,145	312,170	3,220,784	6,837,541	5,222,769	(1,614,772)	-24%
PAR Ratio (30days)	0.03%	0.08%	0.62%	1.10%	0.68%	(0)	-41%

### DEPOSITS

Description	2014	2015	2016	2017	2018	Change (Amount)	Change (%)
Deposits Balance (USD)	173,618,560	238,162,778	360,091,054	367,553,681	480,106,121	112,552,440	31%
Deposit Accounts	190,652	217,991	221,480	225,960	235,796	9,836	4%

### NUMBER OF ATM & MOBILE BANKING

Description	2014	2015	2016	2017	2018	Change (Amount)	Change (%)
Number of ATM Cards	N.A	32,051	33,664	40,027	46,665	6,638	17%
Number of MB Users	N.A	3,802	4,611	6,013	7,215	1,202	20%

## B. FINANCIAL HIGHLIGHTS

Financial Highlights (USD)	2014	2015	2016	2017	2018
<b>Assets</b>					
Net Loan to Customers	249,680,252	361,818,717	442,277,524	567,536,202	747,005,064
Total Assets	316,363,805	446,116,297	586,507,682	691,007,573	919,753,509
<b>Liabilities</b>					
Deposits from Customers	172,333,352	236,414,270	357,772,465	367,421,079	480,093,541
Total Liabilities	277,619,090	388,445,325	519,648,560	585,616,886	748,593,394
<b>Equity</b>					
Total Equity	38,744,715	57,670,972	66,859,122	105,390,687	171,160,115
<b>Income and Expenses</b>					
Interest income	45,496,801	64,226,422	81,568,073	94,996,654	114,970,543
Interest expenses	(16,881,286)	(24,756,709)	(35,502,532)	(38,555,784)	(46,821,348)
Income tax expenses	(2,078,333)	(2,859,385)	(3,416,171)	(4,114,230)	(5,287,258)
Net profit for the year	8,121,935	11,112,084	12,819,057	15,356,159	20,769,428

## C. SOCIAL PERFORMANCE HIGHLIGHTS

	2014	2015	2016	2017	2018
<b>Responsibility to Clients</b>					
Female Borrowers	70%	67%	66%	66%	64%
Female Savers	50%	66%	64%	64%	62%
Rural Coverage, Borrowers	81%	82%	82%	82%	82%
Client Retention Rate	81%	79%	78%	79%	79%
Credit History Checked, Credit Bureau	100%	100%	100%	100%	100%
Micro-insurance, Number of Active Insured	1,111	7,875	15,650	15,270	38,035
Number of SME Loan	131	318	588	788	903
Percentage of Clients Below USD2.50 (PPP) a day	27%	25%	23%	22%	21%
<b>Responsibility to Staff</b>					
Female Staff	27.84%	29.47%	30.37%	29.99%	28.42%
Staff Retention Rate	90.74%	93.62%	91.35%	91.53%	88.87%
Staff's Average Year of Service	3.14	3.33	3.86	3.51	3.71
Number of Training Courses per Staff	7	10	7	6	24
<b>Responsibility to Government (in USD) *</b>					
Tax on Salary and Fringe Benefits	561,744	736,596	1,646,870	1,423,381	1,335,112
Withholding Tax	1,745,401	2,441,579	2,868,470	3,756,611	3,992,983
Annual Profit Tax	2,189,272	3,341,027	3,648,432	4,336,909	4,883,633

\* HKL disclosed only material amount paid to the General Department of Taxation.

## D. BUSINESS PARTNERS



## E. COVERAGE & DISTRIBUTION NETWORKS



 **25**

Cities/Provinces

 **01**

Head Office

 **178**

Offices

 **129**

ATM Machines

## F. CORPORATE INFORMATION

### About Us

HKL is a large microfinance deposit-taking institution in Cambodia, licensed by National Bank of Cambodia. Having been operating for more than 25 years in the market, HKL is one of the leading MFIs to provide diversified financial services to micro and small businesses and consumers such as micro & small business & SME loan, housing loan, home improvement loan, savings & seposit, money transfer and other financial services through its 178 branches and 129 ATMs (24/7) nationwide. As of December 2018, HKL deposit balance stood at USD 480 million with 206,323 depositors, while credit portfolio accounted for USD 757 million with more than 134,410 borrowers.

Today, HKL is a subsidiary of Bank of Ayudhya (Krungsri), the fifth largest commercial bank in Thailand, and a member of MUFG Bank, the Japan's largest banking group, and one of the largest and most diversified financial groups in the world.

### Vision and Mission

#### Vision

To be the highly admired financial institution and the preferred choice for customers through professional employees.

#### Mission

We provide our customers with trusted, convenient, and innovative financial solutions that bring delightful experiences by leveraging digital technology. Commit our contribution toward sustainable growth of our customers and society.







## Core Values

### Honest Professional

We commit to doing the right thing, in an honest, fair, transparent, responsible and professional manner.

### Aiming for Excellence

We commit to striving for higher standards with excellent delivery. Embrace changes and technology innovation to be a top leader in the market.

### Nurturing Customers

We help and care our customers by working hand in hand to build their brighter future.

### Dynamic Team

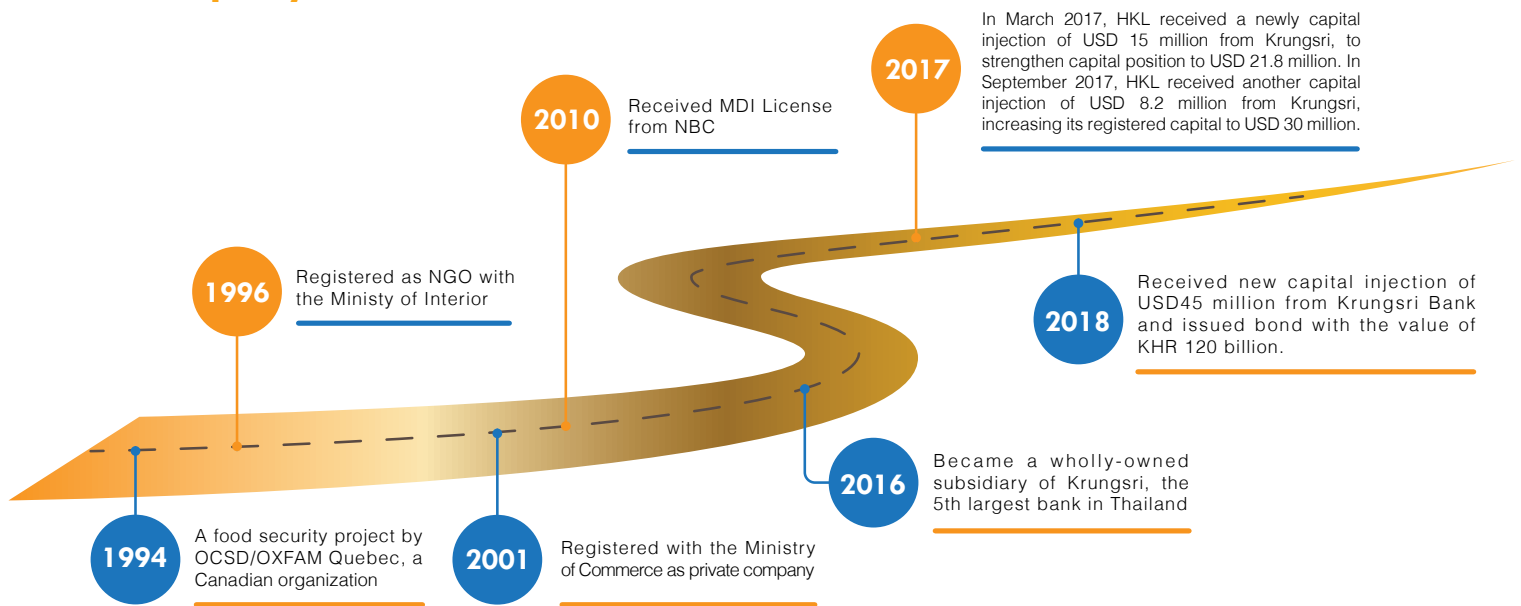
We are optimistic and energetic, for lead, and work together with open hearts and minds in achieving our goals.

### Simplicity

We make everything simple, accessible and convenient for our customers based on their needs as our top priority.



## Company Milestones



**1994:** HKL was starting from a food security project which established by OCSD/OXFAM–Quebec, a Canadian organization, provided micro loans to rural people in four communes in Pursat province.

**1996:** The food security project was registered with the Ministry of Interior of Cambodia as a non-governmental organization (NGO) called Hattha Kaksekar. In Khmer, “Hattha Kaksekar” means “Farmer’s Hand” or “A Helping Hand for Farmers” with the head office based in Pursat province.

**2001:** Hattha Kaksekar (HK) NGO was registered with the Ministry of Commerce with paid-up capital of USD 77,850 to transform itself into a private limited company with a new name, Hattha Kaksekar Limited (HKL). At the same time, HKL was granted a three-year license by the National Bank of Cambodia to operate microneance services across Cambodia.

**2010:** The National Bank of Cambodia offered HKL an MDI “Micro-Finance Deposit Taking Institution” license due to the sustainability of its operations and finances. This license disclosed one of HKL’s successes in providing customers with financial services, permitting HKL to officially mobilizes savings from the public. Most noteworthy was the work done by the MIS team to equip the Core Banking System (CBS) to provide a prompt and ecient service in response to the company’s strategy to transform itself into a commercial bank in the future.

**2012:** Hattha Kaksekar Limited’s new CBS successfully went live across the company’s distribution networks. This new online system increased the effectiveness of HKL’s business operations. HKL also invested nearly

USD 2 million in the ATM and mobile banking project. This investment facilitates oering a wide range of nancial services and serves customers fast and conveniently through cash deposit and withdrawal machines that were publicly launched by the end of 2012. Customers were able to perform many new transactions including cash deposits, funds transfers, remittances, mobile top-up, and currency exchange.

**2014:** Due to its sustainability in terms of finance, operation and governance, HKL has increased its paid-up capital from USD 4,036,800 to USD 5,271,188 with the National Bank of Cambodia. With the new paid-up capital, Hattha Kaksekar Limited has the capability to expand its business operations countrywide.

**2016:** HKL is a wholly-owned by Bank of Ayudhya (Krungsri), the 5th largest bank in Thailand and a member of Mitsubishi UFJ Financial Group (MUFG), Japan’s largest banking group and one of the world’s largest and most diversified financial groups.

**2017:** In March 2017, HKL received a newly capital injection of USD 15 million from Krungsri, to strengthen capital position to USD 21.8 million. In September 2017, HKL received another capital injection of USD 8.2 million from Krungsri, increasing its registered capital to USD 30 million.

**2018:** HKL received another capital injection of USD 45 million from Krungsri to strengthen registered capital position to USD 75 million. In 2018, HKL successfully issued the first Cambodia’s Corporate Bond with the amount of KHR 120 billion, marking key milestone to Cambodia’s Capital Market.

## Chairman Message



**Mr. Sudargo Harsono**  
Chairman

As a wholly-owned subsidiary of Bank of Ayudhya (as known as Krungsri) and a member of MUFG, Hattha Kaksekar Limited (HKL) entered 2018 with its first Medium Term Business Plan (MTBP) which outlines strategy and business direction from 2018 to 2020. HKL continues to transform itself to higher standards across key operational areas to meet the evolving customer needs, disruptive technology, higher regulatory requirements and increasing competition. In the MTBP, we place high emphasis on building superior customer experience, robust internal control and efficiency, and embracing digital technology to strengthen our business and offerings. All enhancements are aimed toward higher banking standard which we aspire HKL to transform to.

Last year saw significant achievement of the company in reaching new milestones. In terms of business performance, as a result of effective strategy implementation and internal organization realignment, we grew loan portfolio to USD757.3 million, an increase of 31% from 2017. Our portfolio quality stood comfortably at 0.68%, well below market average. Our funding cost continued to improve. Net income reached USD20.8 million, an increase of 35% from 2017.

HKL received approval from regulators in August 2018 to increase its capital by USD45 million injected from Krungsri to strengthen its registered capital position to USD75 million. This capital increase demonstrated the strong commitment of Krungsri to HKL and overall Cambodia economy. The capital is well beyond regulatory requirement for MDI and meets the requirement for commercial bank.

We successfully launched the first ever corporate bond issuance in Cambodia with the amount of KHR 120 Billion. We were proud to be one of the pioneers to promote Cambodia debt capital market and the proliferation of Khmer Riel.

I am pleased to introduce HKL's new vision, mission, and core values in order to align with our long term strategic direction and to better serve customers, society and relevant stakeholders. HKL will adopt these new elements as part of its business direction from this year onwards.

**Vision:** To be the highly admired financial institution and the preferred choice for customers through professional employees.

**Mission:** We provide our customers with trusted, convenient, and innovative financial solutions that bring delightful experiences by leveraging digital technology. Commit our contribution toward sustainable growth of our customers and society.

**Core Values:** Honest Professional, Aiming for Excellence, Nurturing Customers, Dynamic Team, and Simplicity. Collectively called 'HANDS' which translates from "HATTHA" or "Dai" in the Khmer language.

I would like to express my sincere appreciation to our regulators, customers, lenders, and partners for their continuous support to HKL. I am confident that HKL will continue to enhance itself toward a stronger and highly admired financial institution in Cambodia to better serve customers and society.

A handwritten signature in blue ink, consisting of stylized initials and a surname, likely 'SH' followed by 'Harsono'.

Mr. Sudargo Harsono  
Chairman

## President & CEO Message



**Oknha Hout leng Tong**  
President & CEO



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**ហត្ថាកសិករ លីមីតធីត**  
HATTHA KAKSEKAR LIMITED

“With the strong commitment of our staff and management, HKL, owned by Bank of Ayudhya (as known as Krungsri), one of the leading commercial banks in Thailand, and a member of MUFG, Hattha Kaksekar Limited (HKL), is looking forwards to providing sustainable financial services and products with greater digital outlook while providing trusted, convenient and innovative financial solutions that bring delightful experiences to customers.”

Aligned with the outburst growth of Cambodia’s economic reaching 7.4% which makes 2018 the highest economic growth within the last 10 years (MoEF), HKL has grown its size bigger through continual trust of its customers and shareholders. In August 2018, it has received capital injection of USD 45 million, increasing to the total of USD 75 million registered capital which meets the capital requirement of commercial bank in Cambodia.

As of December 2018, our number of borrowers reached 134,410, and depositors reached 206,323, with 46,665 ATM cardholders. The loan portfolio has reached USD 757.3 million, an increase of 31% from 2017, with a remarkable growth of net income reaching USD 20.8 million, an increase of 35% from 2017. The saving and deposit amount has increased to USD 480.1 million, showing at most trust from our clients and the public to Hattha Kaksekar.

HKL’s operations have been expanded to 178 branches with 129 ATMs across Cambodia. Our professional 3,603 employees are being on the go in providing best possible financial services across wide branch networks. Non-performing loan ratio has decreased 0.42% to 0.68% in 2018 compared to 2017.

In its digital outlook, HKL continues introducing new advanced technology and embark its digital platforms in all operational aspects within sustainable manners in order to meet customers’ needs in this digital era. We continue to enhance our iBanking and Mobile platforms to serve our customers better through our experienced teams.

HKL seeks to provide highly convenient and trusted one-stop financial services to our customers. In 2018, we have partnered with Sovannaphum Life Assurance Plc. (SVL), and later with Wing which allows clients to make loan payment through Wing nationwide. HKL will continue to work in collaborations with our potential partners in response to customers’ needs, and continue to provide new level of customer experiences to our existing and potential clients. HKL was rated as BBB+ by Tris Rating Agency, international rating agency, for its stable operations with strong position in Cambodia market. Many key indicators were used for the rating including but not limited to nationwide branch network, diverse customer base, good risk management system, strong financial and liquidity management.

HKL takes into account social responsibility, customers’ satisfaction and client protection by maintaining its strong interest in corporate social responsibility, having supported the related educational activities program, environment and people’s health & safety, and ensuring HKL’s clients have produced no harm to the environment and society. HKL continues to improve the service quality. On annual basis, clients’ survey feedback has been

collected and reviewed for service improvement to meet the customers' needs. A few campaigns were initiated to offer special prices to loyal customers and to incentivize members who referred clients to HKL. HKL also set up a tele-sale team to communicate with prospects to fit the specific need of each customer group.

I would like to convey my heartfelt appreciation to our management and staff who have given their commitment and join hands for this great accomplishment. I appreciate the trust and continual supports provided by our customers, partners, shareholders and the public, and I look forwards to providing highest standard financial services in the years to come.



Oknha Hout Leng Tong  
President and CEO

“  **25** Years of Servicing Cambodia ”

“  **178** Offices ”

“  **129** ATM ”

## G. BUSINESS REVIEW

### Shareholder

## Krungsri with MUFG brings the world within your reach



Thai Expertise with Global Strength



Founded in 1945, Bank of Ayudhya Public Company Limited, known as Krungsri, is the fifth largest financial group in Thailand in terms of assets, loans, and deposits, being one of Thailand's Domestic Systemically Important Banks (D-SIBs) with 73 years of history in the country. Krungsri is a strategic member of the Mitsubishi UFJ Financial Group (Fitch, A, Long-term, / F1, Shortterm November 2017).

Krungsri provides a comprehensive range of banking, consumer finance, investment, asset management, and other financial products and services to individual customers, SMEs, and large corporations through nationwide and regional affiliates.



## Corporate Financial Partners

To ensure strong funding structure, we have built Longterm relationship with international financial institutions as listed below:



In addition, we thank you our Bond Investors namely Vattanac Bank, Active People's Microfinance Institution PLC., Cambodia Commercial Bank Ltd., Cambodian Reinsurance Company (CAMBODIARE), and IFC.

## Board of Directors



**Mr. Sudargo Harsono, Chairman**

Mr. Sudargo (Dan) Harsono is the Senior Executive Vice President of Bank of Ayudhya (Krungsri). With his extensive experience in business management and financial services, Dan had been appointed for significant decision making positions including Chief Marketing Officer, Head of Marketing and Cross Sale, Head of Marketing and International Business Development, Head of Marketing and Branding, and Head of Retail and Consumer Banking before entering his current position. He graduated with a Master's degree in Finance and Marketing from Indiana University in Bloomington, Indiana. In addition to his Bachelor's Degrees with honors in Electrical Engineering and Biomedical Engineering from the University of Southern California in Los Angeles, California.

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**Mr. Chandrashekar Subramanian Krishoolndmangalam, Member**

Mr. Chandrashekar (Chandra) was appointed as Chief Risk Officer of Bank of Ayudya (Krungsri) in January 2007. He is currently a member of the risk management committee, EXCOM and ALCO. Prior to joining Krungsri, Chandra worked as Chief Risk Officer at GE Money India, managing all retail products including mortgages, personal loans, car loans and credit cards. Chandra completed his Master's degree in Commerce at Mumbai University in 1985.

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**Mr. Rohit Khanna, Member**

Mr. Rohit Khanna joined Bank of Ayudhya (Krungsri) in 2010 and currently serves as Head of Corporate Strategy and Planning. He is responsible for developing and implementing the corporate strategy in order to make Krungsri become a leading regional financial institution with global reach. In October 2015, he expanded his role to also oversee the marketing, branding, communication and corporate social responsibility functions. Rohit has a Bachelor's degree in Electronics Engineering and a Master's degree in Business Administration from XLRI, India. Moreover, he is a certified Master Black Belt and a certified GE Six Sigma instructor.

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**Ms. Duangdao Wongpanitkrit, Member**

Ms. Duangdao Wongpanitkrit was appointed as Chief Financial Officer (CFO) of Bank of Ayudhya (Krungsri) on 1st January 2013. She earned her Bachelor's degree in Business Administration in Financial Accounting from Thammasart University and an MBA from Chulalongkorn University. She is a certified public accountant (CPA Thailand). Duangdao has gained solid working experience in financial management at various companies including KPMG, Star petroleum, and Standard Chartered Bank before joining Krungsri.

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**Mr. Piyasak Ukritnukun, Member**

Mr. Piyasak Ukritnukun is currently serving as Managing Director of Ngern Tid Lor Company Limited, Krungsri Group. After joining the company in 2008, he spent about 5 years working as Chief Marketing Officer and Head of Business Development at Microfinance before having been appointed as Managing Director in 2013. Regarding his education background, Piyasak gained his Bachelor's degree in International Program Management at Thammasat University in 1999 and a Bachelor with Honors in Business Administration and Finance in 2003.





#### Oknha Hout leng Tong, Member

Oknha Hout leng Tong was co-founder of Hattha Kaksekar Limited in 1994, and has represented the institution since then. With a broad range of experience in microfinance, Oknha Hout leng Tong is an outstanding performer in both financial and non-financial management. Besides graduating with a Bachelor's Degree in Agriculture in 1991, he completed his Master's Degree in Business Administration at Build Bright University. In addition, he has participated in many microfinance-related workshops in the USA, Philippines, Indonesia, France, Germany and many other countries.

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#### Dr. Dy Davuth, Member

Dr. Dy Davuth is a highly experienced advisor in Finance Management. He has worked at various national and international institutes and held responsibility for significant projects including JVK NAGA MOVERS, ADB, and SMEC International. Dr. Dy Davuth also has qualifications in Academic Management, and he is currently serving as Vice President of Undergraduate Studies at Build Bright University.

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#### Mr. Lonh Hay, Member

Mr. Lonh Hay is a retired governmental official with more than 25 years' experience working with the National Bank of Cambodia, the Central Bank. He worked in various departments and was exposed to international and regional financial activities, giving him a wide range of experience. His last position at NBC was as Deputy Director General and Advisor to the Governor.

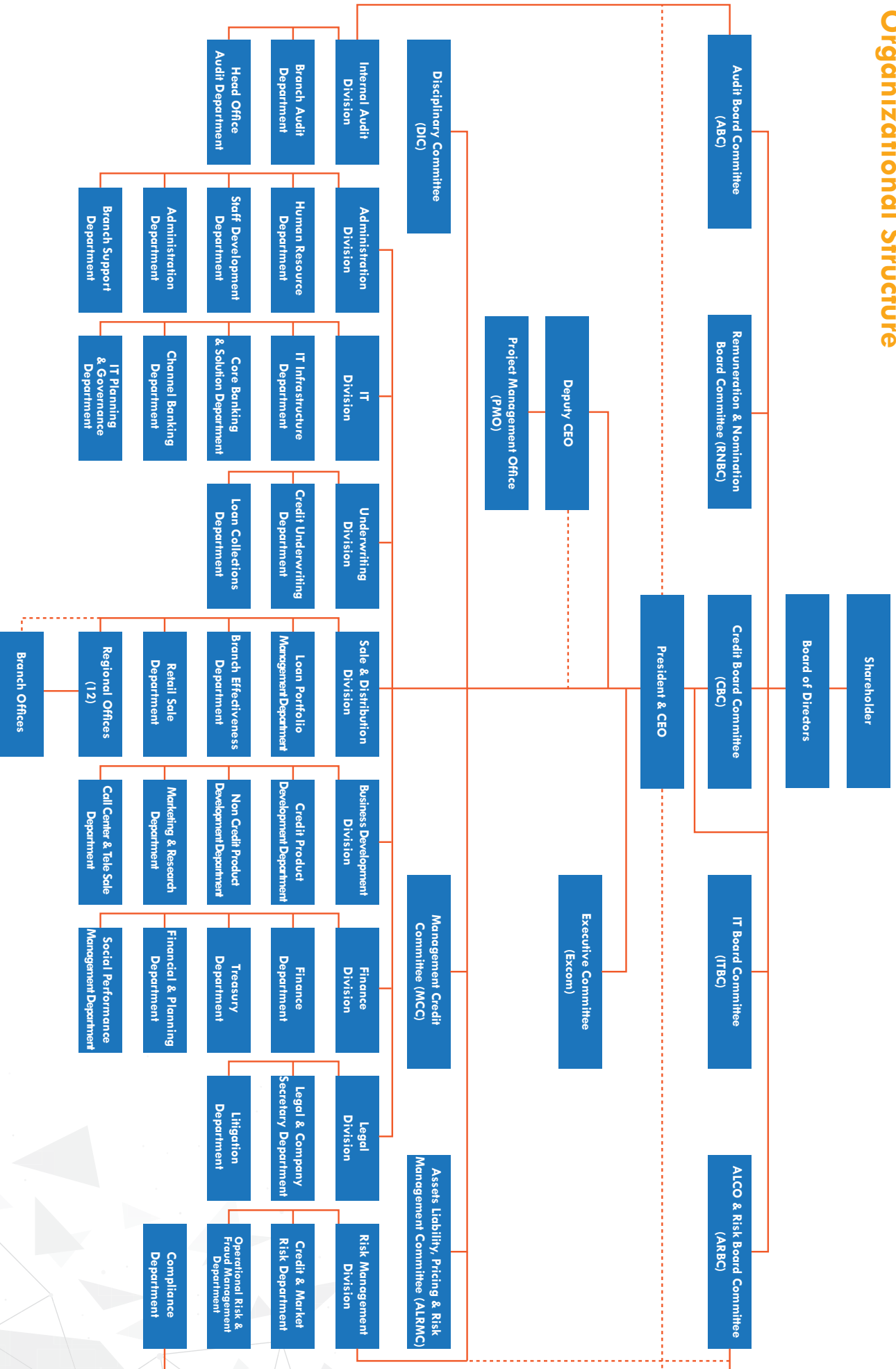
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#### Ms. Tal Nay IM, Member

Ms. Tal Nay Im retired from the National Bank of Cambodia (NBC) and Commercial Bank in 2010. Her last position at NBC was as Director General responsible for four departments: Banking Supervision Departments, Banking Operations Department, the Statistics and Economic Research Department, and the Foreign Exchanges Department.

# Organizational Structure



## Executive Committee (Excom)



Mr. Hout Ieng Tong  
President & CEO



Mr. Wanchairabin Jitwattanatham  
Deputy Chief Executive Officer



Ms. Im Vandith  
EVP & Chief Admin Officer



Mr. Him Vibol  
EVP & Chief Finance Officer



Mr. Ros Vol  
EVP & Chief Internal Audit Officer  
(Observer)



Mr. Mech Sokmetrey  
EVP & Chief Business Officer



Mr. Chen Boranchanborath  
EVP & Chief Legal Officer



Mr. Touch Lina  
EVP & Chief Credit Underwriting Officer



Mr. Yim Tithya  
EVP & Chief Information Technology Officer



Mr. Sem Souphoan  
VP & Human Resource Director



Ms. Chheng Sokun  
VP and Director of Credit and  
Market Risk



Mr. Duong Chansovichea  
VP and Deputy Chief Sales &  
Distribution



Ms. Heng Sreyepoch  
VP & Compliance Director

## Profiles of Excom Members



**Mr. Hout leng Tong, President & CEO**

Mr. Hout leng Tong was co-founder of Hatha Kaksekar Limited in 1994, and has represented the institution since then. With a broad range of experience in microfinance, Mr. Hout leng Tong is an outstanding performer in both financial and non-financial management. Besides graduating with a Bachelor's Degree in Agriculture in 1991, he completed his Master's at Build Bright University. In addition, he has participated in many microfinance-related workshops in the USA, the Philippines, Indonesia, France, Germany and many other countries.



**Mr. Wanchairabin Jitwattanatam, Deputy Chief Executive Officer**

Mr. Wanchairabin joined HKL in November 2016. He has brought in diverse professional experiences across banking, management consulting and engineering industries from more than 15 years primarily with Bank of Ayudhya (Krungsri), GE Capital, and AT Kearney. Prior to joining HKL, Wanchairabin hold a leadership position as Head of AEC Strategy in Krungsri where he managed the bank's regional expansion and M&A in Mekong region. With a combined experience of banking and management consulting in South East Asia, he led several high impact strategy and growth initiatives across market segments and business areas which include corporate strategy, product/channel development, telemarketing enhancement, process re-engineering, and new sales/service model establishment. Wanchairabin holds an MBA from Melbourne Business School in Australia and a Bachelor of Engineering from Chulalongkorn University in Thailand.



**Ms. Im Vandith, EVP & Chief Admin Officer**

Ms. Im Vandith joined HKL in 1995 as one of the very first group of employees. Prior to joining HKL, she was working for UNTAC for the National Parliamentary Elections in Cambodia and American Relief Committee. She obtained a Master's degree at Build Bright University in 2008, adding a specialization in Accounting. She has continued to enhance her knowledge through participating in microfinance-related training programs conducted both within and outside the country.



**Mr. Him Vibol, EVP & Chief Finance Officer**

Mr. Vibol joined HKL in Jun 2018. He has brought in more than 15-year experiences in microfinance. Prior to joining HKL, Vibol held many senior positions in audit, accounting and finance and he became Chief Finance Officer in one large microfinance institution. He also has hands on experience in Core Banking System conversion project. With an outstanding academic background, Mr. Vibol obtained Bachelor's degree in Economics in 2002 followed by his master's degree in Finance and Accounting in 2005. In 2017, he graduated from ACCA qualification and became a member of the Association of Chartered Certified Accountants (ACCA) UK in February 2018. In addition to that, he has attended many courses related to bank and microfinance at both national and international level.



**Mr. Ros Vol, EVP & Chief Internal Audit Officer (Observer)**

Mr. Ros Vol was appointed to be EVP & Chief Internal Audit in 2015. He had more than eight years' experience in the field of internal audit and branch management. He earned his Master's degree from Preston University after being awarded a Bachelor's Degree in Management from the Maharishi Vedic University in 1998.



**Mr. Mech Sokmetrey, EVP & Chief Business Officer**

Mr. Mech Sokmetrey was appointed to be EVP & Chief Business Officer in January 2014 after working for eight years at HKL in the marketing and risk management field. He has extensive experience in marketing, branding, customer relationship management, and compliance and risk management. In 2013, Sokmetrey became a Certified Expert in Risk Management of the Frankfurt School of Finance and Management.



#### Mr. Chen Boranchanborath, EVP & Chief Legal Officer

Mr. Chen Boranchanborath joined HKL as VP & Director of Legal and Company Secretariat in 2011. He previously had 10 years' experience working as business legal and secretary for a commercial bank. He was promoted to be EVP & Chief Legal Officer in 2018. Borath's education comprises of Bachelor's and Master's Degrees of Private Law from the Royal University of Law and Economics.



#### Mr. Touch Lina, EVP & Chief Credit Underwriting Officer

Mr. Touch Lina was appointed as EVP & Chief Operation Officer in 2013, after starting his career at HKL in March 2005. He oversaw HKL's business operations including credit operations and branch management. Lina graduated from the National Institution of Management in 2003; and has also participated in numerous practical training programs conducted both locally and internationally, especially in the Philippines, Vietnam and Luxembourg.



#### Mr. Yim Tithya, EVP & Chief Information Technology Officer

Mr. Yim Tithya joined HKL in September 2017 as VP & Sr. Director of IT Planning & Governance and was promoted to be EVP & Chief Information Technology Officer in June 2018. His role is to provide managerial oversight for technology strategic planning, project management and technology governance for Hattha Kaksekar Limited.



#### Mr. Sem Souphoan, VP & Human Resource Director

Mr. Sem Souphoan joined HKL as VP & Director of Human Resources in December 2010. He has 27 years' experience working in different sectors, including a fourteen-year track record of human resource management, organization development, human resources planning and leadership development. Souphoan holds a Masters of Business Administration in Leadership Development from Eastern University, Philadelphia, USA, and a Bachelor's Degree in Public Law from Norton University.



#### Ms. Chheng Sokun, VP and Director of Credit and Market Risk

Ms. Chheng Sokun joined HKL as VP & Director of Credit and Market Risk in April 2015. She previously had nine years' experience working in a commercial bank. She has participated in numerous training courses, including identifying risk in banking and microfinance, business continuity plan (BCP) and disaster risk reduction management (DRRM), financial lease, loan impairment assessment, trade finance, credit, marketing and TESOL. She obtained a Bachelor's Degree in Information Technology at RUPP in 2006 and a Master's Degree in Finance and Banking at NUM in 2011.



#### Mr. Duong Chansovichea, VP and Deputy Chief Sales & Distribution

Mr. Duong Chansovichea has joined HKL in 2017 as VP & Director of Operational Risk and Fraud Management, and he had express himself into Sale and Distribution Division in August 2018 as a Deputy Chief of Sale and Distribution and he being in charge of Chief of Sale and Distribution Division. Vichea has more than 15 years' experience in Banking and MDI Sector.



#### Ms. Heng Sreypoch, VP & Compliance Director

Ms. Heng Sreypoch has recently joint with HKL as VP & Director of Compliance Department after the integration with Krungsri Bank. She has been working as head of department in commercial bank for several years in Compliance and Risk management covering AML compliance, regulatory compliance, FATCA, Volcker Rule and risk management framework. She has obtained various training in Taiwan, Singapore and Thailand on her compliance, risk management and banking operation knowledge.



## Finance Division

(From left to right)

1. Chheang Taing
2. Ouk Maliny
3. Him Vibol
4. In Socheata
5. Neth Sovathena



## Project Management Office

(From left to right)

1. Prum Chansoda
2. Mao Sokhoeurn
3. Wanchairabin Jitwattanatam
4. You Visalsambath
5. Khem David
6. Leng Vandy



## Business Development Division

(From left to right)

1. Hout Sophearoth
2. You Sovannsreyrath
3. Mech Sokmetrey
4. Mam Phallythidavann
5. Keo Kimhuth



## IT Division

(From left to right)

1. Leng Visoth
2. Choup Somanith
3. Yim Tithya
4. Bong Benly
5. Phan Sovithya



## Compliance Department

1. Heng SreyPOCH

## Risk Management Division

(From left to right)

1. Chheng Sokun
2. Nem Channoern
3. Nin Touch



## Human Resource Division

(From left to right)

1. Say Veasna
2. Sem Souphoan
3. Tho Sroy
4. Ky Sarin



## Administration Division

(From left to right)

1. Ke Sopheak
2. Vann Bonida
3. Im Vandith
4. Sreang Pengeang



## Credit Underwriting Division

(From left to right)

1. Ou Kimthon
2. Son Savang
3. Touch Lina
4. Cheang Sovichea



## Internal Audit Division

(From left to right)

1. Chong Sarang
2. Chab Sochett
3. Ros Vol
4. Oum Chulsak



## Legal Division

(From left to right)

1. Song Sorphorn
2. Chen Boranchanborath
3. Ny Vichet



## Sales Distribution and Regional Director



# ក្រុមហ៊ុនប្រតិបត្តិ ហត្ថាកសិករ លីមីតធីត HATTHA KAKSEKAR LIMITED

www.hkl.com.kh

សវនាគណនេយ្យអំពៅ-សម្រាប់អំពៅ  
ឆ្នាំសំបុត្រ ០២៣ ១១១ ២៦៦  
គ្រឹះស្ថានលីមីតធីត





## Clientele



### Mr. Onn Sokly, Laon Client

Mr. Onn Sokly is a family of four and currently lives at the Tramkok district in the Takeo province. Sokly is a water supplier while his wife, Chhuong Channy sells groceries and women's clothes. Sokly is a very loyal customer of Hattha Kaksekar Limited. He has used HKL's loan for 4 cycles, which started from USD1,600 (1st cycle), USD4,000 (2nd cycle), USD8,000 (3rd cycle) and USD12,000 for the 4th cycle. His family social status and living standard along with his businesses are growing very well after using HKL loan services. Sokly has recommended his relatives and neighbors to use HKL because HKL has excellent and fast services, staff is very nice and friendly, and has been established for a very long time.

### Mr. Em Nov, Mobile Banking Client

Mr. Em Nov, 43 years old, is living in the Boengkok commune, Tuolkork district, Phnom Penh and working at a garment factory in Phnom Penh. He is currently using many financial services with HKL including saving, ATM and mobile banking. Nov loves using HKL's Smart Plus application. This application has saved him lots of time because he can use the app to do fund transfers, remittance to phone, top up, bill payment and many other transactions by using his mobile phone.



**We Embrace Technology**  
for the Convenience of Customers





### Mr. Sam Bros

Mr. Sam Bros, 37 years old and his wife, LY Sreyrath, 30 years old are both blind and working as masseur & masseuse for a massage parlor in Phnom Penh. They have two children of one son age 11 years old and a daughter 7 years old.

The couple had faced many hardships and were repeatedly discriminated in their daily lives due to their blindness. Bros and his wife worked very hard in order to support their family but they were still struggling with their finances. They dreamed of opening their own business. Bros approached many financial institutions for a loan to open their business, but they were rejected due to their blindness.

Until one day, he was recommended by his friend to approach HKL for loan. After HKL's credit assessment and onsite visit, HKL approved a USD15,000 loan. Their business has grew and Bros repaid the loan every month never a day late. With this excellent record, HKL approved a second USD 80,000 loan for his business.

With the loan provided by HKL, Sam's family living conditions are improving. They are able to send their children to school and hope that they will have a brighter future. They both expressed their excitement and optimism saying "We are so glad that HKL did not discriminate us based on our blindness. HKL provided us with a loan when no other financial institution would help us."



HKL was rated as BBB+ by TRIS Rating Agency, international rating agency, for its stable operations with strong position in Cambodia market. Many key indicators were used for the rating including but not limited to nationwide branch network, diverse customers base, good risk management system, strong financial and liquidity management.



## Marketing and Research Activities

### Customer Profile

Based on 2018's customer satisfaction survey, the majority of HKL's 78% loan and 63% deposit clients are female with their age ranging from 31 to 60 years. They usually have several streams of income with a majority coming from agricultural activities followed by trade, services and employment. This reflects our various services in alignment with our vision and mission that is committed to providing financial services in particular to women and low income families countrywide.

HKL is committed to offering financial services that enable them to secure a better future. Our financial products and services have been developed based on the specific needs of the customers. Furthermore, HKL's services has been streamlined to make it easy, convenient and faster with transparent conditions and flexibility for our customers.

### Corporate Social Responsibility

Apart from the support for our clients and shareholders, HKL has created a Corporate Social Responsibility (CSR) program to engage the community and its employees. It aims to put the company's mission into practice and manage the social performance management. This includes developing and improving the social performance management that offers useful framework to assess and manage risk. CSR for public engagement has been adopted through three main areas: Education, Environment and Health & Safety.

In 2018, CSR activities under SPM department ran six projects for the whole year which were:

1. **"Building a Well"** that was held on 10th February, 2018 at Preah Sihanoukville with the participation of 330 HKL staff and 350 students.
2. **"The gateway to success in study and works"** that was organized on 02nd June, 2018 at Kratie Province with the participation of 10 HKL staff and 550 students,
3. **"New Hope for Cambodian Children"** that was held on 26th July, 2018 at Kampong Speu Province with the participation of HKL staff and Thai Embassy,
4. **"Your Smile is my hope"** that was held on 01st July, 2018 at Kandal Province,
5. **"Project Cooling Cambodia"** on 28th to 30th September, 2018 at Kampot Province with the purpose to educate the young generation on the importance of consuming electricity in a responsible manner.
6. **"HYSA for Consumers"** which started from 21st July, to 17th November, 2018 with the participation of 606 HKL staff and 271 consumers, and "HYSA for Kids" that was conducted in a premise of primary schools in Cambodia with the participation of 2,539 staff and 3,446 students. All projects' expenses were USD14,273.28 with 3,338 participants in total. Besides these, SPM also sponsored external projects and took part with other organizations in CSR activities.

In 2019, HKL plans to organize 7 events such as Rubbish Collection, Blood Donation, Financial Education for Students and Clients, and Environment Campaigns. The expected number of participants are more than 4,000 staffs and clients. In addition, we plan to expend more budget in order to implement CSR activities smoother and more efficiently.

## Products and Services

### Non Credit Products

#### Deposit Products



##### Savings

HKL offers a various range of savings products including savings account, ezzy account, smart account, student account and high yield savings account. Customers can perform deposit and withdrawal transaction at any amount at any branches, and at any time through HKL ATM networks. Customers will receive a very competitive interest rates and acceptable minimum balance requirement start from USD 2 to USD 500 depending on type of account and deposit currency.



##### HYSA

HYSA is a special savings deposit account designed for customers who face difficulties in seeking deposit that get both high interest rate and flexibility of cash withdrawal. The unique feature of this account is that customer may get high interest rate similar to Term Deposit account based on their savings balance in each day. The higher the customer put the balance at HKL, the more interest rate the customer may get. Additionally, customers are allowed to do cash withdrawal and do fund transfer conveniently through all HKL's channels including HKL's counter nationwide, ATM nationwide & Mobile Banking service.



##### Term Deposits

Term Deposits Products are the best choice for customers who wish to invest their money with higher interest rate and greater security. The customer can choose various term deposits start from 1 month to 36 months with a fixed interest rate. The interest is accumulated in daily and it can be paid monthly (for High Income Term Deposit Account) or at maturity (for High Return Deposit Account) upon customers' preference. The minimum deposit balance start from USD 50 to open an account or its equivalent in others currencies.

#### Digital Products



##### MyMobile Banking

HKL offers MyMobile Banking service as branchless services, allowing customers to perform their transactions at anytime and anywhere through their mobile phones. Customers can perform financial transactions such as remittances, fund transfers, mobile top ups, bill payments, loan repayments, and other non-financial transactions, such as balance inquiries, mini statements, SMS notifications, identify ATM locations, exchange rates, interest rates, loan inquiries, and access other financial services.



##### MyATM (Automatic Teller Machines)

HKL ATM machines are ready to serve our customers with variety of functions for both cash and non-cash transactions such as cash deposits, cash withdrawals, funds transfers, remittances, bill payments, mobile top ups, balance inquiries, and so on. HKL has the largest ATM networks nationwide. Customers can easily perform their transactions regardless of the time and location.

## Other Bank Services:



### Local Money Transfer

HKL offers Local Money Transfer as the best solution for customers who wish to transfer money from one place to another place in Cambodia regardless of time and location. With reliable and high security service, customers can perform their transfer transaction through HKL branch networks, Mobile Banking, and ATM machines in 25 cities and provinces across the country.



### Payroll Service

HKL offers Payroll services to enterprises, companies, non-governmental organizations, and associations that aim to reduce their expense and workloads on managing payroll process. Both companies and their employees will be provided saving accounts, which have high interest rates and many other advantages.



### Fast Payment

Fast Payment is a newly launched financial service by National Bank of Cambodia (NBC) in cooperation with commercial banks and microfinance deposit taking institutions to provide convenient customer fund transfers and payment in Khmer Riel across partnered banks and microfinances.



### Bill Payment Services

Bill Payment Service is a convenient way for customers to make daily or monthly payment of utility bill including EDC bill, PPWSA bill, internet bill and other goods/services bill through HKL offices, ATM machines and mobile banking.



## Credit Products



### General Loan

General Loans are a lending service, which HKL provides to individual, micro, small, and medium-sized enterprises aiming to start up and extend their existing businesses. Potential borrowers are able to apply for loans up to USD200,000 (or its equivalent in other currencies). With flexible terms and conditions, HKL provides competitive interest rates and convenient repayment methods.



### Personal Consumption Loan

Personal Consumption loans offer opportunities to customers to purchase various belongings for personal or family use. Materials and consumption items should include new and/or second-hand accessories that are not older than five years after their manufacture date.



### Home Improvement Loan

Home Improvement Loans are provided to customers who aim to renovate or complete their residential constructions. Customers can borrow up to USD 30,000 (or its equivalent in other currencies) at competitive interest rates and flexible term based on the loan size.



### Housing Loan

Housing Loans are provided to customers who aim to build or purchase a new house for residential purposes. Customers can borrow up to USD 100,000 (or its equivalent in other currencies) at competitive interest rates and flexible term based on the loan size.



### Green Loan

Green Loans are recommended to customers who wish to improve their living standards through green energy, such as for a bio-digester plant, solar energy, water filter, sanitation and so on. They can borrow up to USD 2,500 (or its equivalent in other currencies) with a loan term up to 24 months at competitive interest rates and flexible payment terms.



### Khmer Student Loan

Khmer Student Loans are offered to parents or students who do not have sufficient support to pursue their studies for a Bachelor's Degree, Master's Degree, or intensive courses. This loan can be requested up to USD 8,000 (or its equivalent in other currencies) with a loan term of 7 years.



### CardKri Loan

CardKri Loans are emergency funds provided to potential borrowers who need funds for personal purpose with convenient conditions. With a loan size up to USD 30,000, HKL requires only vehicle ownership cards as collateral.

## Customer Service Activities



Customer service is the activities which provided by the company in order to satisfy the customer's need and to keep the customer on using the products and services of the company. Service is the main power and important part of company and to its customer because customer is the capital of the company; customer will use the products or services of the company which could provide them the best one. It makes all the companies especially, in microfinance industry and the financial institution industry is competing on customer service in order to fulfill the product need of company. Customer service can be show by many pictures based on the situations and the reality of company which all provide by the staffs such as face-to-face, email/chat or phone etc.

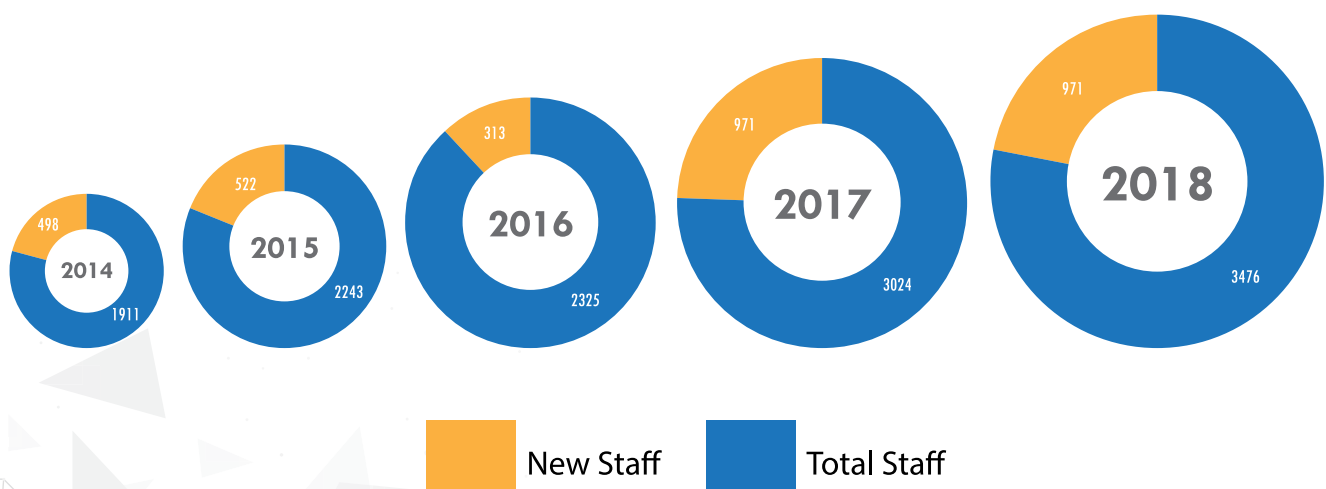
Seeing the best part of customer service, Hattha Kaksekar Limited has a commitment on customer service and to keep the customer satisfaction and crate the strategy of making sustainable and challenging with other financial institution in market. In addition, HKL has managed to have customer service officer, customer comment, customer complaint mechanism, and formulate formal customer complaint management procedures. Moreover, HKL also has a modern cabinet call center system and has established a call center unit under the management of the Customer Services and Call Center Department, Business Development Division for resolving any questions, dissatisfaction and other requests for assistance from the customers that this office has an important role to support and motivate the development of HKL.

## Human Resources Report



To achieve key targets after becoming a subsidiary of Krungsri Bank, the Human Resource Division has been working on strategic initiatives to improve potential staff recruiting process. HKL's expectations are made with reference to the clear strategic plan to engage staff to compete in the financial market. In 2018, HKL had the highest increase in the number of new employees supporting both internal and external functions. HKL takes great care in retaining employees for their growth and career development. As a result of 2018, newly recruited staff reached 971 while the turnover rate was as low as 11.13% among the lowest in the industry.

### Number of Total Staff and New Recruited





## Staff Development

In 2018, there are 1,050 new staffs attended in 35 orientation courses. Staff Development Department (SDD) has also conducted 36 foundation courses for 1,025 newly hired as well. Among those new staffs, there are 266 frontline staffs attended in second enhancement training after working at their branches within 6 to 12 months. 322 banking system users got trained and refreshed on banking system operation. There are 579 staffs joined external training courses lectured and facilitated by both local and international expertise.

There are 319 ranging from top to middle and frontline supervisors participated in leadership training conducted by SDD and foreign trainers who have high expertise and experiences. There are 4,798 participants of HKL attended short course and refresher training conducted by head office. Meanwhile, branch staffs had also opportunity to attend in refresher training 4 times a year on different subjects facilitated, led and respective branch management.

SDD has also created online training by using Lync application and E-Learning platform in order to embrace learning via digital platform. These 2 programs provided opportunity to 796 staffs to learn from distance to improve their knowledge, enhance their skills and reduce classroom training cost. HKL had also been involving in social contribution to human resource development. Volunteer and internship programs were created and provided opportunity to 137 university students to acquire practical working experiences from experienced staffs and learn about HKL performance for their thesis or study report or different projects.

Apprenticeship training had been done for 44 trainees properly to fulfil the regulation requirement following the Prakas of the Ministry of Labor and Vocational Training. In overall, more than 98% of active employees got learning and development opportunity at the average of 11 days during the year.



## Risk Management



HKL has established a strong risk management structure that facilitates strong management oversight and effective execution of risk management and control processes.

After integration with the Bank of Ayudhya (Krungsri Bank), HKL has a stronger risk management structure and framework. HKL has aligned with the risk management policies and procedures from Krungsri to enhance the capabilities in identifying, assessing, mitigating, and monitoring risks within acceptable levels of risk appetite.

HKL follows the international and the Group's best practice of three lines of defense:

- i. Front line;
- ii. Risk management;
- iii. Internal audit;

### Risk Management Structure

The Asset Liability and Risk Board Committee (ARBC) were formed to establish and oversee the risk management framework.

The Asset Liability and Risk Management Committee (ALRMC) is another committee at the management level overseeing the day-to-day risk management of HKL.

The Risk Management Department was transformed to the Risk Management Division with two departments:

i) Credit and Market Risk Management Department and ii) Operational Risk and Fraud Management Department. The Division acts as a second line of defense with its independent function of risk management, reporting directly to the CEO, ALCO and Risk Management Committee and the ALCO and Risk Board Committee.

### Credit Risk

This function is responsible for preparing credit risk policy and credit approval criteria, monitoring risks, loan classification, impairment calculation, analyzing portfolio risk, and performing independent credit review to branches.

### Operational Risk

Operational Risk team works to ensure minimal impact on HKL in the event of any failure due to internal and external factors or outages. HKL regularly performs Risk Control Self-Assessment (RCSA), monitor Key Risk Indicator (KRIs) within the set threshold, report on the operational risk incidents, and perform Business Continuity Plan (BCP) testing. New and significant changes to products, services, processes, and technologies are required to undergo comprehensive risk evaluation to prevent and mitigate potential risks.

### Market Risk

Market risk means the loss of HKL resulting from

market changes which may arise from the exposures in, both on and off-balance-sheet, the trading book and/or non-trading book. However, HKL only risk exposure in its balance sheets are mainly interest rate risk and foreign exchange rate risk. Market risk policy, risk limit, and measurement tools are in place.

### Liquidity Risk

HKL recognizes the importance of regulatory changes, and manages liquidity risks as deemed appropriate based on market conditions and acceptable risk levels. Therefore, HKL has in place Liquidity risk policy, adequate measurement tools, liquidity monitoring, liquidity behavior analysis,

and stress testing. HKL has maintained Liquidity Coverage Ratio (LCR) plus the internal buffer on the top of regulatory compliance.

## Compliance



Compliance is in charge of monitoring sufficient activities on Anti Money Laundry and Combating the Financing of Terrorism ( AML/CFT) by performing due diligence on all clients' transactions also extended to our lenders and business partners. Compliance reviews and assesses the implication regarding to NBC regulations, other relevant regulations and group requirements that impact HKL's business operation. To raise awareness about compliance, we have made

compliance a key agenda when meeting with Chief Credit Unit, Branch Manager, and in General Assembly. In the induction training and annual refresher, there is also intensive compliance topics including, AML/CFT, Spirit and the Letter, Anti-corruption, Market Conduct and whistle blowing.

## H. INTERNAL CONTROL AND INTERNAL AUDIT



After integration with Bank of Ayudhya (Krungsri), Hattha Kaksekar has a stronger risk management structure and internal control framework. HKL aligns with the risk management policies and procedures from Krungsri to enhance the capabilities in identifying, assessing, mitigating, and monitoring risks within acceptable levels of risk appetite. HKL has established a clear internal control system in line with international practice, consisting of 'Three Lines of Defense': the business, compliance, and internal audit units. These three units cooperate via working procedures stipulated for each level.

Internal Audit of HKL is responsible for assessing the adequacy and appropriateness of the internal control system, overseeing compliance with the law and regulations and shall report independently to chairman of Audit Board Committee (ABC) with indirect report to Krungsri Internal Audit group and administratively reported to CEO of HKL.

Internal Auditing is an independent, objective assurance and consulting activity designed to add value and improve HKL's operations. It helps HKL accomplish its objectives by bringing a systematic, disciplined approach to evaluate and improve the effectiveness of risk management, control, and governance processes.

The internal audit activity will remain free from interference by any element in the organization, including matters of audit selection, scope, procedures, frequency, timing, or report content to permit maintenance of a necessary independent and objective mental attitude. The internal auditors shall not perform an audit engagement with the functional unit/ department where their relative work or the functional unit where the internal auditors themselves previously worked for at least one year. Internal auditors shall be independent of routine operations and shall avoid participating in activities, which might reasonably be considered to compromise their ability to provide independent and objective services. In performing an audit, internal auditors have no direct responsibility for or authority over any of the activities under review.

# I. AUDITED STATEMENTS FROM INDEPENDENT AUDITOR

## Balance Sheet

	31 December 2018		31 December 2017	
	USD	KHR'000	USD	KHR'000
<b>ASSETS</b>				
Cash on hand	37,211,155	149,514,421	9,923,604	40,061,589
Balances with the NBC	77,541,774	311,562,848	41,260,115	166,567,084
Balances with other banks, net	39,210,636	157,548,335	57,097,552	230,502,817
Loans to customers, net	747,005,064	3,001,466,347	567,536,202	2,291,143,647
Amounts due from related parties	14,692	59,032	-	-
Other assets	11,914,372	47,871,947	9,349,972	37,745,837
Property and equipment	4,148,634	16,669,211	3,958,984	15,982,418
Intangible assets	835,911	3,358,690	611,726	2,469,538
Deferred tax assets, net	1,871,271	7,518,767	1,269,418	5,124,640
<b>TOTAL ASSETS</b>	<b>919,753,509</b>	<b>3,695,569,598</b>	<b>691,007,573</b>	<b>2,789,597,570</b>
<b>LIABILITIES AND EQUITY</b>				
<b>LIABILITIES</b>				
Deposits from customers	480,093,541	1,929,015,848	367,421,079	1,483,278,896
Debt securities issued	29,865,605	120,000,000	-	-
Borrowings	192,384,932	773,002,657	156,384,184	631,322,951
Amounts due to related parties	135,322	543,724	19,204,661	77,529,216
Subordinated debts	22,729,319	91,326,404	24,729,319	99,832,261
Provident benefits	12,580	50,546	132,601	535,310
Other liabilities	18,498,255	74,325,989	14,235,033	57,466,827
Current income tax payable	4,862,542	19,537,694	3,510,009	14,169,906
Allowance for impaired off-balance sheet	11,298	45,394	-	-
<b>TOTAL LIABILITIES</b>	<b>748,593,394</b>	<b>3,007,848,256</b>	<b>585,616,886</b>	<b>2,364,135,367</b>
<b>EQUITY</b>				
Share capital	75,000,000	301,350,000	30,000,000	121,110,000
Share premium	19,082,502	76,673,493	19,082,502	77,036,061
Legal reserves	682,459	2,742,120	682,459	2,755,087
Other reserves	1,292,755	5,194,290	1,145,714	4,625,247
Retained earnings	75,102,399	301,761,439	54,480,012	219,935,808
<b>TOTAL EQUITY</b>	<b>171,160,115</b>	<b>687,721,342</b>	<b>105,390,687</b>	<b>425,462,203</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>919,753,509</b>	<b>3,695,569,598</b>	<b>691,007,573</b>	<b>2,789,597,570</b>

## Income Statement

	Year ended 31 December 2018		Year ended 31 December 2017	
	USD	KHR'000	USD	KHR'000
Interest income	114,970,543	461,951,642	94,996,654	383,501,492
Interest expense	(46,821,348)	(188,128,176)	(38,555,784)	(155,649,700)
<b>Net interest income</b>	68,149,195	273,823,466	56,440,870	227,851,792
Other income	1,952,214	7,843,996	1,307,423	5,278,067
General and administrative expenses	(38,600,709)	(155,097,649)	(31,374,510)	(126,658,897)
<b>Operating profit</b>	31,500,700	126,569,813	26,373,783	106,470,962
Allowance for impaired facilities	(5,444,014)	(21,874,048)	(6,903,394)	(27,869,002)
<b>Profit before income tax</b>	26,056,686	104,695,765	19,470,389	78,601,960
Income tax expense	(5,287,258)	(21,244,203)	(4,114,230)	(16,609,147)
<b>Net profit for the year</b>	<b>20,769,428</b>	<b>83,451,562</b>	<b>15,356,159</b>	<b>61,992,813</b>

## Statement of Changes in Equity

	Share capital USD	Share Premium USD	Legal reserve USD	Other reserves USD	Retained earnings USD	Total USD
At 1 January 2017	6,824,594	19,082,502	682,459	975,604	39,293,963	66,859,122
Additional capital (Note 20 & Note 28(f))	23,175,406	-	-	-	-	23,175,406
Net profit for the year	-	-	-	-	15,356,159	15,356,159
Transfer to other reserves	-	-	-	170,110	(170,110)	-
At 31 December 2017	30,000,000	19,082,502	682,459	1,145,714	54,480,012	105,390,687
KHR'000 equivalents At 31 December 2017	121,110,000	77,036,061	2,755,087	4,625,247	219,935,808	425,462,203
At 1 January 2018	30,000,000	19,082,502	682,459	1,145,714	54,480,012	105,390,687
Additional capital (note 20 & note 28(f))	45,000,000	-	-	-	-	45,000,000
Net profit for the year	-	-	-	-	20,769,428	20,769,428
Transfer to other reserves	-	-	-	147,041	(147,041)	-
At 31 December 2018	75,000,000	19,082,502	682,459	1,292,755	75,102,399	171,160,115
KHR'000 equivalents At 31 December 2018	301,350,000	76,673,493	2,742,120	5,194,290	301,761,439	687,721,342

## Statement of Cashflows (1 of 2)

	Year ended 31 December 2018		Year ended 31 December 2017	
	USD	KHR'000	USD	KHR'000
<b>Cash flows from operating activities</b>				
Profit before income tax	26,056,686	104,695,765	19,470,389	78,601,960
Adjustments for non-cash income and expense				
Depreciation and amortisation	2,336,292	9,387,221	2,559,547	10,332,891
Allowance for impaired facilities	5,444,014	21,874,048	6,903,394	27,869,002
Provident benefits	919,245	3,693,526	698,573	2,820,139
Gains on disposal of property and equipment	(675)	(2,712)	(521)	(2,104)
Net interest income	(68,149,195)	(273,823,466)	(56,440,870)	(227,851,792)
Effect of currency translation differences:				
Borrowings	49,498	198,883	964,256	3,892,703
	(33,344,135)	(133,976,735)	(25,845,232)	(104,337,201)
Changes in:				
Balances with the NBC	(14,279,841)	(57,376,401)	(2,837,539)	(11,455,145)
Loans to customers	(184,505,511)	(741,343,143)	(132,162,072)	(533,538,285)
Amounts due from related party	(14,692)	(59,032)	-	-
Other assets	(1,683,178)	(6,763,009)	70,684	285,351
Deposits from customers	112,672,462	452,717,952	9,648,614	38,951,455
Amount due to related parties	(69,339)	(278,604)	159,911	645,561
Other liabilities	1,411,513	5,671,459	(618,366)	(2,496,344)
Cash used in operations	(119,812,721)	(481,407,513)	(151,584,000)	(611,944,608)
Interest received	114,089,321	458,410,892	94,011,867	379,525,907
Interest paid	(43,951,414)	(176,596,782)	(38,619,615)	(155,907,386)
Income tax paid	(4,536,578)	(18,227,970)	(3,968,708)	(16,021,674)
Provident benefits paid	(1,057,491)	(4,248,999)	(2,955,781)	(11,932,488)
Net cash used in operating activities	(55,268,883)	(222,070,372)	(103,116,237)	(416,280,249)
Cash flows from investing activities				
Purchases of property and equipment	(2,364,306)	(9,499,782)	(1,523,935)	(6,152,126)
Purchases of intangible assets	(385,889)	(1,550,502)	(349,305)	(1,410,144)
Proceeds from disposal of property and equipment	743	2,985	2,544	10,270
Net cash used in investing activities	(2,749,452)	(11,047,299)	(1,870,696)	(7,552,000)

## Statement of Cashflows (2 of 2)

	Year ended 31 December 2018		Year ended 31 December 2017	
	USD	KHR'000	USD	KHR'000
Cash flows from financing activities				
Proceeds from borrowings	107,340,023	431,292,212	105,508,182	425,936,531
Repayments of borrowings	(71,388,773)	(286,840,090)	(66,839,203)	(269,829,863)
Proceeds from amounts due to related parties	8,000,000	32,144,000	19,200,000	77,510,400
Repayments of amounts due to related parties	(27,000,000)	(108,486,000)	(200,000)	(807,400)
Repayments of subordinated debts	(2,000,000)	(8,036,000)	-	-
Proceeds from debt securities issued	29,865,605	120,000,000	-	-
Proceeds from capital injections	45,000,000	180,810,000	23,175,406	93,559,114
Net cash generated from financing activities	89,816,855	360,884,122	80,844,385	326,368,782
Net increase/(decrease) in cash and cash equivalents	31,798,520	127,766,451	(24,142,548)	(97,463,467)
Cash and cash equivalents at the beginning of the year	75,177,800	303,492,778	99,320,348	400,956,245
Currency translation differences	-	(1,428,375)	-	-
Cash and cash equivalents at the end of the year	106,976,320	429,830,854	75,177,800	303,492,778



## J. SOCIAL PERFORMANCE MANAGEMENT

HKL, one of the leading Micro Finance Institution, in Cambodia has been serving public citizens for 25 years. HKL is committed to contribute to the Cambodia society through their social business activities and its corporate social responsibility activities to the communities and public.

### Corporate Social Responsibility

HKL cares for our communities and has supported social activities through internal and external activities for care for our clients, communities and employees.

#### Well Donation

**Date:** February 10, 2018

**Venues:** Preah Sihanouk Province



Inaccessible to safe drinking water and water for daily usage is impacting negatively on student health and well-being in some schools in Sinahouk Province. These risks are compounded by the fact that the students spend a large portion of their day studying at the school or playing games on the school grounds. HKL contributed to the community through the building well project to a primary school. In 2018, Chamka Kaosu Primary School's existing well has been repaired and another well at Preah Sihanouk Province was completely built for the school.

**Total Participants: 350**

**Total Volunteers: 330**

**Total Volunteers Hours: 1320**

#### The gateway to success in study and works

**Date:** June 2, 2018

**Venue:** Kratie Province

HKL is committed to contribute to the Cambodian society through their social business activities and its corporate social responsibility activities to the young generation. This project creates opportunities for successful elites and seniors to study and career to share experiences, career studies and life lessons to all 10 high schools in Kratie Province.

**Total Participants: 550**

**Total Volunteers: 10**

**Total Volunteers Hours: 80**

#### New Hope for Cambodian Children

**Date:** July 26, 2018

**Venue:** Kampong Speu Province



HKL and Thai Embassy participated in CSR at New Hope for Cambodian Children (NHCC) at Kampong Speu Province. It is home to 250 orphan kids who have immune deficiency.

#### Your Smile is my hopeful

**Date:** July 01, 2018

**Venue:** Kandal Province



On 01st July 2018, Your Smile is my hopeful was an activity to eliminate violence against all kinds of children, expand social protection and promote education for social development, especially to promote three-point practice: good child, good student, good friend, and to be a good citizen. The charity event to promoted and contributed the positive impact to education, environment, children and women in Cambodia. The primary school aims to motivate the rural students to study hard.

## Project Cooling Cambodia

**Date:** September 28-30, 2018

**Venues:** Kampot Province

The Project Cooling Cambodia 2018 is initiated to educate the young generation on the importance of consuming electricity in a responsible manner. The project team believes that it is easier to nurture the positive habits in the young people because habits are formed they are children. They can be taught to understand the threat of global warming and can be incorporated into good habits with their daily life. HKL has created this project for 3 main objectives: to understand about environment for energy saving, develop leadership for teachers, and hold the charity event to contribute to the school by contributing reading books and study material for less fortunate children in the rural area who have limited educational resources.

## HYSA

HKL has started the financial education program since 2012 with the support from PlaNet Finance in 2011. It has been tested in one branch of HKL, Prey Chhor and has been expanded to 4 branches in Kampong Cham provinces. We have reached out to total of clients of 876. In year 2015, we have discussed to set out the project of financial education for the young people, who are the next generation in managing money. In 2016 and 2017 we have rolled out the Financial Education on Financial Workshop program in Phnom Penh and Provinces, under the name "HYSA Project", has been named after HKL's motto.

### HYSA for Financial consumer

In 2018, we have selected Financial Education Program as the core CSR activities to be achieved and all staff members are motivated to participate in at least one activity. This program is to provide the personal and household financial knowledge to clients and non-clients of HKL.

After the training, clients requested time extension for their loans. However, most requests suggested for lower interest rate.

**Total Sessions: 12**

**Total Participants: 271**

**Total Volunteers: 606**

**Total Volunteers Hours: 2,424**



HYSA Project for Consumer, September 17, 2018 at Tboung Khmum Provincial Branch.



HYSA Project for Consumer, September 22, 2018 at Prey Chhor District Branch

### HYSA for Kids (Primary school student)

HYSA aims to provide basis financial knowledge to primary school student as below mention.

According to the satisfaction after the project, students have rated high satisfaction in each project and overall, HKL has gained around 85% primary school director had suggested to have the event next time.

**Total Sessions: 66**

**Total Students: 3,446**

**Total Volunteers: 2,539**

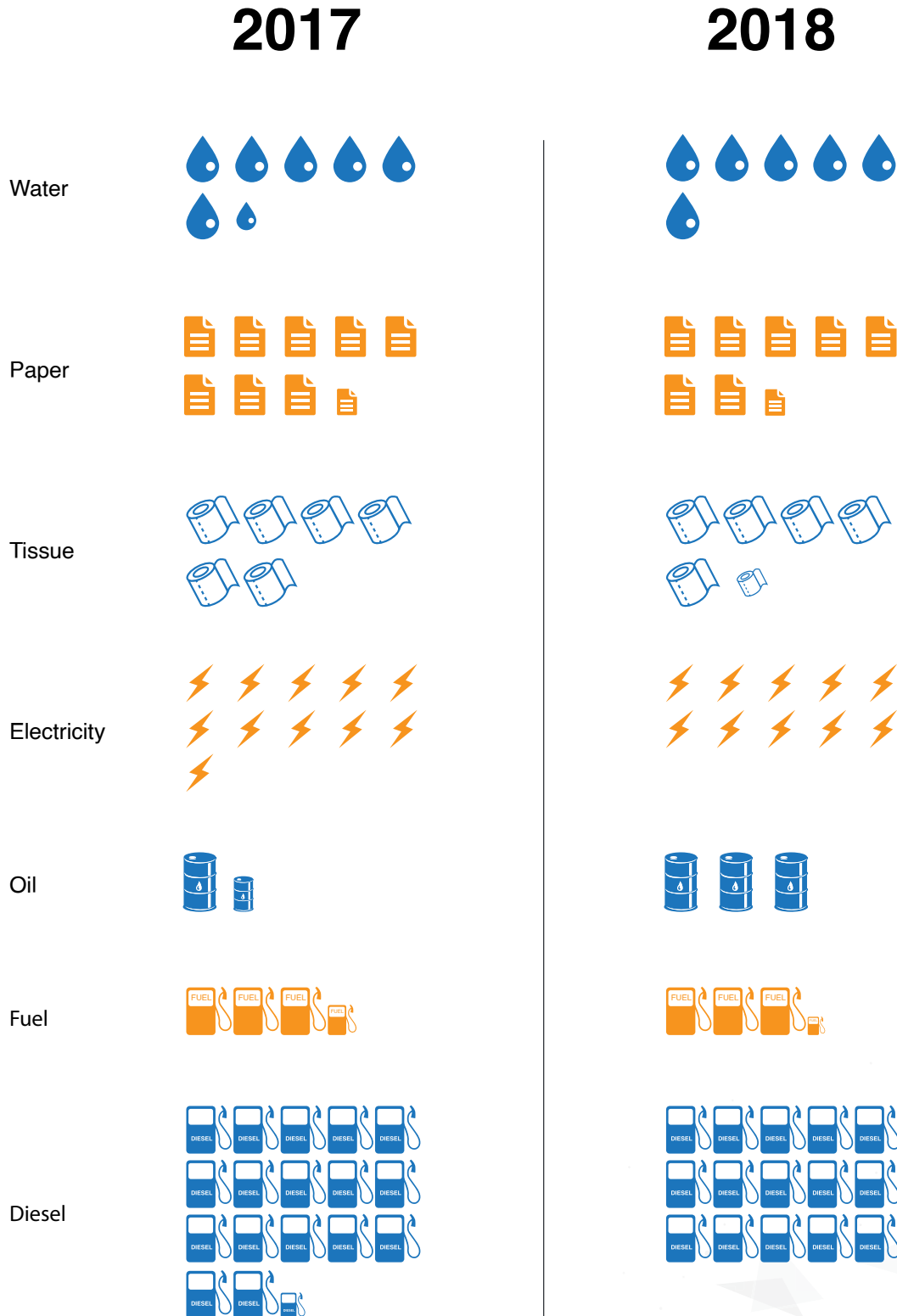
**Total Volunteers Hours: 7,574**



HYSA Project for Kids, 04th August, 2018 at Svay Antor District Branch

## Environmental Performance Indicators

In order to keep improvement for reducing the environmental impact, HKL has been tracking the resource usage which is used to compare with the previous years. As indicated, the year 2018 consumption was well managed with lower quantity per staff member in consumption as below:



## K. DISTRIBUTION NETWORKS

### Head Office and branches

No.	Name of Institution	Telephone	Address
	<b>Head office</b>	023 999 266	building #606, St.271, Sansam Kosal 3 village, Boeng Tumpun 1 Sangkat, Mean Chey Khan, Phnom Penh Capital
1	Operational Office	093 500 511	building #606, St.271, Sansam Kosal 3 village, Boeng Tumpun 1 Sangkat, Mean Chey Khan, Phnom Penh Capital
2	Khan Tuol Kouk Branch - Sangkat Boeng Salang	086 602 602	building #19GH, St.271, Boeng Salang Sangkat, Tuol Kouk Khan, Phnom Penh Capital
3	Khan Chamkar Mon Branch - Sangkat Boeng Keng Kang Ti Pir	086 601 601	building#529, St.93, Phum 1 village, Boeng Keng Kang Ti Pir Sangkat, Chamkar Mon Khan, Phnom Penh Capital
4	Khan Pur Senchey Branch - Sangkat Kakab	086 205 205	Paparak Khang Cheung village, Kakab1 Sangkat, Pur SenChey Khan, Phnom Penh Capital
5	Khan Doun Penh Branch - Sangkat Srah Chak	070 405 406	building #92B-92C, St.70, Phum 1 village, Srah Chak Sangkat, Doun Penh Khan, Phnom Penh Capital
6	Khan Russey Keo Branch-Sangkat Kilomaetr 6	093 700 200	St.5, Spean Khpos village, Kilomaetr Lekh Prammuoy Sangkat, Russey Keo Khan, Phnom Penh Capital
7	Stueng Traeng Provincial Branch	069 408 408	Reacheanukoul Village, Stueng Traeng Sangkat, Stueng Traeng Municipality, Stung Treng Province
8	Angk Snuol District Branch - Baek Chan Commune	086 204 204	Chong Bangkoul Village, Baek Chan Commune, Angk Snuol District, Kandal Province
9	Mondul Kiri Provincial Branch	070 307 308	Chambak Village, Spean Mean Chey Sangkat, Saen Monourom Municipality, Mondul Kiri Province
10	Khan Chrouy Changvar Branch - Sangkat Chrouy Changvar	070 502 503	building #09, St.6, Kien Khleang village, Chrouy Changvar Sangkat, Chraoy Chongvar Khan, Phnom Penh Capital
11	Kandal Provincial Branch	069 316 316	building #166, Krapeu Ha Village, Prek Ruessey Sangkat, Ta Khmau Municipality, Kandal Province
12	S'ang District Branch - Preaek Koy Commune	069 301 301	Preaek Run Village, Preaek Koy Commune, S'ang District, Kandal Province
13	Kaoh Thum District Branch - Preaek Thmei Commune	069 302 302	Preaek Thmei Village, Preaek Thmei Commune, Kaoh Thum District, Kandal Province
14	Khan Chhbar Ampov Branch - Sangkat Chbar Ampov Ti Pir	086 604 604	Deum Slaeng village, Chbar Ampov Ti Pir Sangkat, Chbar Ampov Khan, Phnom Penh Capital
15	Ratanak Kiri Provincial Branch	086 406 407	Chey Chumnas Village, Labansiek Sangkat, Ban Lung Municipality, Ratanak Kiri Province
16	Kien Svay District Branch - Kokir Commune	069 205 205	St.1, Tuol Tnaot Village, Kokir Commune, Kien Svay District, Kandal Province
17	Mukh Kampul District Branch - Preaek Anhchanh Commune	069 905 906	building #36, St.6, Preaek Ta Baen Village, Preaek Anhchanh Commune, Mukh Kampul District, Kandal Province
18	Kampong Speu Provincial Branch	070 903 904	St.4, Krang Pol Tep Village, Rokar Thum Sangkat, Chbar Mon Municipality, Kampong Speu Province
19	Koh Kong Provincial Branch	069 206 206	building #504, S t.48, Phum Ti Muoy Village, Smach Mean Chey Sangkat, Khemara Phoumin Municipality, Koh Kong Province
20	Preah Sihanouk Provincial Branch	086 804 805	building #480, Phum Pir Village, Buon Sangkat, Preah Sihanouk Municipality, Preah Sihanouk Province
21	Baray District Branch - Ballangk Commune	069 709 710	Trapeang Svay Village, Ballangk Commune, Baray District, Kampong Thom Province

22	Kampot Provincial Branch	086 704 704	St.3, Krang Village, Krang Ampil Sangkat, Kampot Municipality, Kampot Province
23	Kampong Thom Provincial Branch	069 701 701	St.6, Damrei Choan Khla Village, Damrei Choan Khla Sangkat Commune, Stueng Saen Municipality, Kampong Thom Province
24	Sandan District Branch - Sandan Commune	069 265 266	Tuek Mleang Village, Sandan Commune, Sandan District, Kampong Thom Province
25	Stoung District Branch - Kampong Chen Tboung Commune	069 401 402	St.6, Chheu Teal Village, Kampong Chen Tboung Commune, Stoung District, Kampong Thom Province
26	Soutr Nikom District Branch - Dam Daek Commune	093 400 600	Doun Hong Village, Dam Daek Commune, Soutr Nikom District, Siemreap Province
27	Chi Kraeng District Branch - Kampong Kdei Commune	086 206 206	Kampong Kdei Muoy Village, Kampong Kdei Commune, Chi Kraeng District, Siemreap Province
28	Puok District Branch - Puok Commune	086 701 702	St.6, Chambak Haer Village, Puok Commune, Puok District, Siemreap Province
29	Kralanh District Branch - Kralanh Commune	086 701 701	Kralanh Village, Kralanh Commune, Kralanh District, Siemreap Province
30	Krong Paoy Paet Branch - Sangkat Paoy Paet	086 506 507	building#091, Ou Chrov Village, Paoy Paet Sangkat, Paoy Paet Municipality, Banteay Meanchey Province
31	Malai District Branch - Malai Commune	086 407 407	Thmei Village, Malai Commune, Malai District, Banteay Meanchey Province
32	Siem Reap Provincial Branch	086 504 505	Chongkaosou Village, Sla Kram Sangkat, Siem Reap Municipality, Siemreap Province
33	Krong Siem Reap Branch	070 304 304	Wat Bo Village, Sala Kamreuk Sangkat, Siem Reap Municipality, Siemreap Province
34	Romeas Haek District Branch - Kampong Trach Commune	086 607 607	Kampong Trach Village, Kampong Trach Commune, Romeas Haek District, Svay Rieng Province
35	Svay Rieng Provincial Branch	086 705 705	St.1, Suon Thmei Village, Prey Chhlak Sangkat, Svay Rieng Municipality, Svay Rieng Province
36	Kampong Chhnang Provincial Branch	070 508 508	St.5, Tuol Kralanh Village, Kampong Chhnang Sangkat, Kampong Chhnang Municipality, Kampong Chhnang Province
37	Pursat Provincial Branch	086 805 806	St.5, Sthani Village, Svay At Sangkat, Pursat Municipality, Pursat Province
38	Krakor District Branch - Anlong Tnaol Commune	086 207 208	Phsar Trapeang Kraloeng Village, Anlong Tnaol Commune, Krakor District, Pursat Province
39	Bakan District Branch - Boeng Khnar Commune	070 408 408	Boeng Khnar Village, Boeng Khnar Commune, Bakan District, Pursat Province
40	Moung Reussey District Branch - Kear Commune	086 654 655	St.5, Kear Bei Village, Kear Commune, Moung Ruessei District, Battambang Province
41	Banteay Mean Chey Provincial Branch	069 406 406	Phum Bei Village, Preah Ponlea Sangkat, Serei Saophoan Municipality, Banteay Meanchey Province
42	Mongkol Borei District Branch - Ruessei Kraok Commune	093 321 322	Kouk Svay Village, Ruessei Kraok Commune, Mongkol Borei District, Banteay Meanchey Province
43	Preah Netr Preah District Branch - Chob Vari Commune	093 652 653	Chob Village, Chob Vari Commune, Preah Netr Preah District, Banteay Meanchey Province
44	Kampong Cham Provincial Branch	070 206 207	St.7, Boeng Snay Village, Sambuor Meas Sangkat, Kampong Cham Municipality, Kampong Cham Province
45	Chamkar Leu District Branch - Svay Teab Commune	069 247 247	Thnal Baek Kaeut Village, Svay Teab Commune, Chamkar Leu District, Kampong Cham Province
46	Stueng Trang District Branch - Preak Kak Commune	069 213 213	Tnaot Ta Say Village, Preak Kak Commune, Stueng Trang District, Kampong Cham Province
47	Prey Veng Provincial Branch	086 304 304	Lekh Buon Village, Kampong Leav Sangkat, Prey Veng Municipality, Prey Veng Province

48	Svay Antor District Branch - Svay Antor Commune	086 401 402	Svay Antor Ti Muoy Village, Svay Antor Commune, Svay Antor District, Prey Veng Province
49	Battambang Provincial Branch	069 607 080	building #A20, St.5, Prek MohaTep Village, Svay Por Sangkat, Battambang Municipality, Battambang Province
50	Rotonak Mondol District Branch - Sdau Commune	069 800 801	Banang Village, Sdau Commune, Rotonak Mondol District, Battambang Province
51	Pailin Provincial Branch	069 505 506	Ou Ta Puk Leu Village, Pailin Sangkat, Pailin Municipality, Pailin Province
52	Tboung Khmum Provincial Branch	070 301 301	Suong Lech Village, Suong Sangkat, Suong Municipality, Tboung Khmum Province
53	Ponhea Kraek District Branch - Kaong Kang Commune	086 203 203	Kandaol Kaong Village, Kaong Kang Commune, Ponhea Kraek District, Tboung Khmum Province
54	Memot District Branch - Memot Commune	069 805 806	Memot Phsar Village, Memot Commune, Memot District, Tboung Khmum Province
55	Kratie Provincial Branch	070 905 906	Ou Ruessei Ti Muoy Village, Ou Ruessei Sangkat, Kracheh Municipality, Kratie Province
56	Chhloung District Branch - Chhloung Commune	069 201 201	Chrouy Thma Leu Village, Chhloung Commune, Chhloung District, Kratie Province
57	Prey Kabbas District Branch - Prey Lvea Commune	086 703 704	Prey Lvea Lech Village, Prey Lvea Commune, Prey Kabbas District, Takeo Province
58	Bati District Branch - Trapeang Sab Commune	086 801 802	Smau Khnhei Village, Trapeang Sab Commune, Bati District, Takeo Province
59	Peam Ro District Branch - Preaek Khsay Kha Commune	086 508 508	Phum Muoy Village, Preaek Khsay Kha Commune, Peam Ro District, Prey Veng Province
60	Takeo Provincial Branch	069 906 907	St.2, Louri Village, Roka Knong Sangkat, Doun Kaev Municipality, Takeo Province
61	Tram Kak District Branch - Angk Ta Saom Commune	069 240 241	Angk Ta Saom Village, Angk Ta Saom Commune, Tram Kak District, Takeo Province
62	Prey Chhor District Branch - Chrey Vien Commune	086 803 804	Prey Totueng Village, Chrey Vien Commune, Prey Chhor District, Kampong Cham Province
63	Batheay District Branch - Ph'av Commune	086 802 803	Ph'av Village, Ph'av Commune, Batheay District, Kampong Cham Province
64	Thma Koul District Branch - Ta Pung Commune	069 904 905	Kaksekam Village, Ta Pung Commune, Thma Koul District, Battambang Province
65	Bavel District Branch - Bavel Commune	069 309 310	Bavel Muoy Village, Bavel Commune, Bavel District, Battambang Province
66	Kamrieng District Branch - Boeng Reang Commune	069 205 206	Ou Da Leu Village, Boeng Reang Commune, Kamrieng District, Battambang Province
67	Thma Puok District Branch - Kumru Commune	069 207 207	Andoung Khlong Village, Kumru Commune, Thma Puok District, Banteay Meanchey Province
68	Anlong Veang District Branch - Anlong Veang Commune	069 266 267	Ou Chenhchien Village, Anlong Veang Commune, Anlong Veang District, Oddar Meanchey Province
69	Oddar Meanchey Provincial Branch	086 503 504	Samraong Village, Samraong Sangkat, Samraong Municipality, Oddar Meanchey Province
70	Rovieng District Branch - Robieb Commune	086 301 301	Tang Trak Village, Robieb Commune, Rovieng District, Preah Vihear Province
71	Preah Vihear Provincial Branch	086 406 406	Andoung Pou Village, Kampong Pranak Sangkat, Preah Vihear Municipality, Preah Vihear Province
72	Baray District Branch - Triel Commune	069 705 705	St.6, Rumchek Village, Triel Commune, Baray District, Kampong Thom Province
73	Chhuk District Branch - Chhuk Commune	069 264 264	Krasang Village, Chhuk Commune, Chhuk District, Kampong Speu Province

74	Srei Santhor District Branch - Preaek Pou Commune	086 904 904	Santey Village, Preaek Pou Commune, Srei Santhor District, Kampong Cham Province
75	Banteay Srei District Branch - Khnar Sanday Commune	070 406 407	Banteay Srei Village, Khnar Sanday Commune, Banteay Srei District, Siemreap Province
76	Prasat Bakong District Branch - Kantreang Commune	070 901 902	Angkrong Village, Kantreang Commune, Prasat Bakong District, Siemreap Province
77	Phnum Kravanh District Branch - Leach Commune	086 806 807	Baoh Puoy Village, Leach Commune, Phnum Kravanh District, Pursat Province
78	Svay Chek District Branch - Roluos Commune	070 207 208	Roluos Village, Roluos Commune, Svay Chek District, Banteay Meanchey Province
79	Treang District Branch - Smaong Commune	069 215 216	Kampong Chrey Village, Smaong Commune, Treang District, Takeo Province
80	Khan Saensokh Branch - Sangkat Phnom Penh Thmei	086 903 904	building #A1A2, St.1986, Phnom Penh Thmei village, Phnom Penh Thmei Sangkat, Saensokh Khan, Phnom Penh Capital
81	Bakan District Branch - Ta Lou Commune	093 615 616	Ta Lou Village, Ta Lou Commune, Bakan District, Pursat Province
82	Krong Bavet Branch	069 406 407	Chrey Thum Village, Prey Angkunh Commune, Bavet District, Svay Rieng Province
83	Pea Reang District Branch - Roka Commune	086 403 404	Snay Pol Village, Roka Commune, Pea Reang District, Prey Veng Province
84	Ponhea Lueu District Branch - Vihear Luong Commune	086 906 907	Tep Pranam Village, Vihear Luong Commune, Ponhea Lueu District, Kandal Province
85	Preah Sdach District Branch - Angkor Reach Commune	086 501 502	Krasang Tong Village, Angkor Reach Commune, Preah Sdach District, Prey Veng Province
86	Kampong Tralach District Branch - Thma Edth Commune	069 210 211	building #310E, St.5, Daeum Popel Village, Thma Edth Commune, Kampong Tralach District, Kampong Chhnang Province
87	Ou Reang Ov District Branch - Ampil Ta Pok Commune	070 906 907	Lekh Bei Village, Ampil Ta Pok Commune, Ou Reang Ov District, Tboung Khmum Province
88	Dambae District Branch - Dambae commune	069 202 202	Sach Chey Sen Village, Dambae Commune, Dambae District, Tboung Khmum Province
89	Bati District Branch - Sour Phi Commune	086 905 906	Tram Khnar Village, Sour Phi Commune, Bati District, Takeo Province
90	Khan 7 Meakkakra Branch - Sangkat Ou Ruessei 2	093 206 206	building #300E0E1E2, St.217, Phum 9 village, Ou Ruessei Ti Pir Sangkat, Prampir Meakkakra Khan, Phnom Penh Capital
91	Phnom Proek District Branch - Pech Chenda Commune	093 215 216	Phnom Touch Village, Pech Chenda Commune, Phnom Proek District, Battambang Province
92	Khan Mean Chey Branch - Sangkat Stueng Mean Chey	086 904 905	Ruessei village, Stueng Mean chey Sangkat, Mean Chey Khan, Phnom Penh Capital
93	Snuol District Branch - Snuol Commune	069 290 291	Kbal Snuol Village, Snuol Commune, Snuol District, Kratie Province
94	Angk Snuol District Branch - Damnak Ampil Commune	070 303 304	Thnal Totueng Village, Damnak Ampil Commune, Ang Snuol District, Kandal Province
95	Krong Paoy Paet Branch - Sangkat Nimit	069 404 488	Nimit Pir Village, Nimit Sangkat, Paoy Paet Municipality, Banteay Meanchey Province
96	Mongkol Borei District Branch - Ou Prasat Commune	069 652 653	St.5, Phnum Thum Tboung Village, Ou Prasat Commune, Mongkol Borei District, Banteay Meanchey Province
97	Svay Chrum District Branch - Ta Suos Commune	069 222 043	Ta Pa Village, Ta Suos Commune, Svay Chrum District, Svay Rieng Province
98	Khan Doun Penh Branch - Sangkat Phsar Kandal 1	069 510 511	building #106Eo, St.13, Phum 13 village, Phsar Kandal Ti Muoy Sangkat, Doun Penh Khan, Phnom Penh Capital
99	Varin District Branch - Srae Nouy Commune	070 306 307	Voat Village, Srae Nouy Commune, Varin District, Siemreap Province

100	Banan District Branch - Phnom Sampov Commune	093 525 526	Phnum Sampov Lech Village, Phnum Sampov Commune, Banan District, Battambang Province
101	Lvea Aem District Branch - Kaoh Reah Commune	070 511 512	Kaoh Reah Leu Village, Kaoh Reah Commune, Lvea Aem District, Kandal Province
102	Prasat Sambour District Branch - Sambour Commune	093 405 406	Kampong Chheu Teal Village, Sambour Commune, Prasat Sambour District, Kampong Thom Province
103	Trapeang Prasat District Branch - Trapeang Prasat Commune	069 319 320	Trapeang Prasat Village, Trapeang Prasat Commune, Trapeang Prasat District, Oddar Meanchey Province
104	Bakan District Branch - Svay Doun Kaev Commune	093 617 618	Svay Doun Kaev Ti Muoy Village, Svay Doun Kaev Commune, Bakan District, Pursat Province
105	Khsach Kandal District Branch - Svay Chrum Commune	069 503 504	Leu Village, Svay Chrum Commune, Khsach Kandal District, Kandal Province
106	Baray District Branch - Sou Young Commune	069 516 516	Katay Village, Sou Young Commune, Baray District, Kampong Thom Province
107	Kien Svay District Branch - Samraong Thum Commune	093 408 408	Stueng Village, Samraong Thum Commune, Kien Svay District, Kandal Province
108	Krouch Chhmar District Branch - Svay Khleang Commune	069 654 655	Phum Ti Pram Village, Svay Khleang Commune, Krouch Chhmar District, Tboung Khmum Province
109	Angkor Chum District Branch - Ta Saom Commune	093 404 477	Pram Damloeng Village, Ta Saom Commune, Angkor Chum District, Siemreap Province
110	Chi Kraeng District Branch - Sangvaeuy Commune	069 792 792	Chak Village, Sangvaeuy Commune, Chi Kraeng District, Siemreap Province
111	Santuk District Branch - Tang Krasang Commune	069 523 523	Sang Khleang Village, Tang Krasang Commune, Santuk District, Kampong Thom Province
112	Prasat Ballangk District Branch - Sala Visai Commune	087 333 617	Sala Visai Village, Sala Visai Commune, Prasat Ballangk District, Kampong Thom Province
113	Bakan District Branch - Trapeang chornng Commune	093 615 615	Kraol Krabei Village, Trapeang chornng Commune, Bakan District, Pursat Province
114	Tuek Phos District Branch - Akphivoadth Commune	069 311 322	Srae Ta Chey Village, Akphivoadth Commune, Tuek Phos District, Kampong Chhnang Province
115	Phnum Srok District Branch - Srah Chik Commune	086 652 653	Srah Chik Village, Srah Chik Commune, Phnum Srok District, Banteay Meanchey Province
116	Kandal Stueng District Branch - Barku Commune	093 503 504	Svay Ming Village, Barku Commune, Kandal Stueng District, Kandal Province
117	Sampov Lun District Branch - Santepheap Commune	093 404 044	Trapeang Prolit Village, Santepheap Commune, Sampov Lun District, Battambang Province
118	Baray District Branch - Krava Commune	069 524 524	Krava Village, Krava Commune, Baray District, Kampong Thom Province
119	Khan Mean Chey Branch - Sangkat Chak Angra Leu	069 702 707	St.2, Prek Ta Kong III village, Chak Angra Leu Sangkat, Mean Chey Khan, Phnom Penh Capital
120	Memot District Branch - Dar Commune	069 804 805	Dar Kandal Village, Dar Commune, Memot District, Tboung Khmum Province
121	Kang Meas District Branch - Peam Chi Kang Commune	093 802 803	Peam Chi Kang Village, Peam Chi Kang Commune, Kang Meas District, Kampong Cham Province
122	S'ang District Branch - Preaek Ambel Commune	093 405 440	Traeuy Troeng Village, Preaek Ambel Commune, S'ang District, Kandal Province
123	Sandan District Branch - Tum Ring Commune	087 303 044	Khaos Village, Tum Ring Commune, Sandan District, Kampong Thom Province
124	Banteay Ampil District Branch - Kouk Mon Commune	069 705 701	Soengh Village, Kouk Mon Commune, Banteay Ampil District, Oddar Meanchey Province
125	Khan Pur Senchey Branch - Sangkat Chaom Chau	093 505 506	buildingA1A2, St.4, Thnal Bambaek village, Chaom Chau Sangkat, Pur SenChay Khan, Phnom Penh Capital



126	Kampong Svay District Branch - San Kor Commune	069 404 433	Sari Village, San Kor Commune, Kampong Svay District, Kampong Thom Province
127	Khan Chamkar Mon Branch - Sangkat Tuol Svay Prey Ti Pir	093 511 512	Phum 6 village, Tuol Svay Prey Ti Pir Sangkat, Chamkar Mon Khan, Phnom Penh Capital
128	Mukh Kampul District Branch - Roka Kong Ti Muoy Commune	086 365 366	Roka Kaong Village, Roka Kong Ti Muoy Commune, Mukh Kampul District, Kandal Province
129	Khan Tuol Kouk Branch - Sangkat Boeng Kak Ti Pir	069 321 322	Phum 14 village, Boeng Kak Ti Pir Sangkat, Tuol Kouk Khan, Phnom Penh Capital
130	Khan Tuol Kouk Branch - Sangkat Phsar Depou Ti Pir	093 613 613	building#574A, St.128, Phum 8 village, Phsar Depou Ti Pi Sangkat, Tuol Kouk Khan, Phnom Penh Capital
131	Chamkar Leu District Branch - Bos Khnor Commune	093 654 655	Dab Meakkakra Village, Bos Khnor Commune, Chamkar Leu District, Kampong Cham Province
132	Ba Phnum District Branch - Chheu Kach Commune	093 430 431	Chheu Kach Village, Chheu Kach Commune, Ba Phnum District, Prey Veng Province
133	Kaev Seima District Branch - Srae Khtum Commune	086 345 346	La Pa Khe Village, Srae Khtum Commune, Kaev Seima District, Mondul Kiri Province
134	Krong Battambang Branch - Sangkat Prek Preah Sdach	069 764 764	Bek Chan Thmey Village, Prek Preah Sdach Sangkat, Battambang Municipality, Battambang Province
135	Srae Ambel District Branch - Srae Ambel Commune	093 404 142	Trapeang Village, Srae Ambel Commune, Srae Ambel District, Koh Kong Province
136	Bar Kaev District Branch - La Minh Commune	093 403 404	Phum Muoy Village, La Minh Commune, Bar Kaev District, Ratanak Kiri Province
137	Kiri Vong District Branch - Preah Bat Choan Chum Commune	093 406 406	Kampong Village, Preah Bat Choan Chum Commune, Kiri Vong District, Takeo Province
138	Phnum Sruoch District Branch - Kiri Voan Commune	093 422 423	Phsar Trapeang Kraloeng Village, Kiri Voan Commune, Phnum Sruoch District, Kampong Speu Province
139	Prey Nob District Branch - Veal Renh Commune	093 415 416	Boeng Veang Village, Veal Renh Commune, Prey Nob District, Preah Sihanouk Province
140	Kampong Trach District Branch - Kampong Trach Khang Kaeut Commune	093 421 422	Kampong Trach Ti Muoy Village, Kampong Trach Khang Kaeut Commune, Kampong Trach District, Kampot Province
141	Baribour District Branch - Ponley Commune	093 426 427	Kaev Lat Village, Ponley Commune, Baribour District, Kampong Chhnang Province
142	Svay Leu District Branch - Svay Leu Commune	087 202 201	Chob Leu Village, Svay Leu Commune, Svay Leu District, Siemreap Province
143	Krong Kaeb Branch - Sangkat Prey Thum	093 418 418	St.33, Damnak Chang'aeur Village, Prey Thum Sangkat, Kaeb Municipality, Kep Province
144	Kandal Stueng District Branch - Boeng Khyang Commune	093 431 432	Prey Ta Touch Village, Boeng Khyang Commune, Kandal Stueng District, Kandal Province
145	Puok District Branch - Sasar Sdam Commune	070 202 229	Sasar Sdam Village, Sasar Sdam Commune, Puok District, Siemreap Province
146	Kandieng District Branch - Svay Luong Commune	069 404 088	Boeng Kranh Village, Svay Luong Commune, Kandieng District, Pursat Province
147	Khan Tuol Kouk Branch - Sangkat Tuek L'ak Ti Bei	069 408 401	Phum 10 village, Tuek L'ak Ti Bei Sangkat, Tuol Kouk Khan, Phnom Penh Capital
148	Cheung Prey District Branch - Soutib Commune	069 404 448	Ta Saen Village, Soutib Commune, Cheung Prey District, Kampong Cham Province
149	Kuleaen District Branch - Kuleaen Tboung Commune	093 222 931	Kuleaen Tboung Village, Kuleaen Tboung Commune, Kuleaen District, Preah Vihear Province
150	Phnum Kravanh District Branch - Bak Chenhchien Commune	087 333 781	Ou Ruessei Village, Bak Chenhchien Commune, Phnum Kravanh District, Pursat Province

151	Tboung Khmum District Branch - Roka Po Pram Commune	086 327 327	Trapeang Ruessei Village, Roka Po Pram Commune, Tboung Khmum District, Tboung Khmum Province
152	Krakor District Branch - Chheu Tom Commune	093 303 403	Kapas Village, Chheu Tom Commune, Krakor District, Pursat Province
153	Prasat Ballangk District Branch - Kraya Commune	087 202 068	Kraya Tboung Village, Kraya Commune, Prasat Ballangk District, Kampong Thom Province
154	Khan Chamkar Mon Branch - Sangkat Boeng Trabaek	087 202 833	building#39BE0E1, St.432, Boeng Trabaek Sangkat, Chamkar Mon Khan, Phnom Penh Capital
155	Samraong District Branch - Samraong Commune	069 202 995	Prey Totueng Village, Samraong Commune, Samraong District, Takeo Province
156	Angkor Chey District Branch - Tani Commune	086 381 381	Pral Village, Tani Commune, Angkor Chey District, Kampot Province
157	Khsach Kandal District Branch - Vihear Sourk Commune	069 202 968	Seda Village, Vihear Suork Commune, Khsach Kandal District, Kandal Province
158	Basedth District Branch - Pheari Mean Chey Commune	069 202 588	Preah Mlob Village, Pheari Mean Chey Commune, Basedth District, Kampong Speu Province
159	S'ang District Branch - Svay Rolum Commune	069 202 969	Lekh Pir Village, Svay Rolum Commune, S'ang District, Kandal Province
160	Banteay Meas District Branch - Tuk Meas Kang Lech Commune	069 202 377	Prey Krala Khang Lech Village, Tuk Meas Khang Lech Commune, Banteay Meas District, Kampot Province
161	Kamchay Mear District Branch - Kranhung Commune	087 202 568	St.8, Chour Ti Muoy Village, Kranhung Commune, Kamchay Mear District, Prey Veng Province
162	Sithor Kandal District Branch - Preaek Changkran Commune	069 202 474	Preaek Sandaek Village, Preaek Changkran Commune, Sithor Kandal District, Prey Veng Province
163	Angkor Borei District Branch - Angkor Borei Commune	069 202 612	Kampong Luong Village, Angkor Borei Commune, Angkor Borei District, Takeo Province
164	Chum Kiri District Branch-Trapeang Reang Commune	086 202 209	Trapeang Veaeng Village, Trapeang Reang Commune, Chum Kiri District, Kampot Province
165	Kanhchriech District Branch-Thma Pun Commune	086 202 010	Prongey Ti Muoy Village, Thma Pun Commune, Kanhchriech District, Prey Veng Province
166	Me Sang District Branch-Chi Phoch Commune	086 202 827	Veang Village, Chi Phoch Commune, Me Sang District, Prey Veng Province
167	S'ang District Branch-Traeuy Sla Commune	086 202 022	Preaek Balat Chhoeng Village, Traeuy Sla Commune, S'ang District, Kandal Province
168	Khan Russey Keo Branch - Sangkat Chrang Chamreh 1	087 202 858	Phum 2 village, Chrang Chamreh Ti Muoy Sangkat, Russey Keo Khan, Phnom Penh Capital
169	Kaoh Soutin District Branch-Peam Prathnuoh Commune	081 202 010	Phsar Thmei Village, Peam Prathnuoh Commune, Kaoh Soutin District, Kampong Cham Province
170	Ponhea Kraek District Branch - Kraek Commune	081 202 299	Kraek Tboung Village, Kraek Commune, Ponhea Kraek District, Tboung Khmum Province
171	Kien Svay District Branch - Chheu Teal Commune	081 202 044	Preaek Svay 2 Village, Chheu Teal Commune, Kien Svay District, Kandal Province
172	Lvea Aem District Branch - Tuek Khleang Commune	069 303 456	Tuek Khleang Village, Tuek Khleang Commune, Lvea Aem District, Kandal Province
173	Khan Dangkao Branch - Sangkat Cheung Aek	087 303 055	Bourei Kameakkar village, Cheung Aek Sangkat, Dangkao Khan, Phnom Penh Capital
174	Khan Saensokh Branch - Sangkat Krang Thnong	081 303 022	Cheang Tong village, Krang Thnong Sangkat, Saensokh Khan, Phnom Penh Capital
175	Tram Kak District Branch - Tram Kak Commune	069 303 055	Trapeang Rumpeak Village, Tram Kak Commune, Tram Kak District, Takeo Province

176	Kaoh Thum District Branch - Sampeou Poun Commune	010 303 803	Kbal Koh Teav Village, Sampeou Poun Commune, Kaoh Thum District, Kandal Province
177	Kampong Rou District Branch - Nhor Commune	098 303 308	Svay Anat Village, Nhor Commune, Kampong Rou District, Svay Rieng Province
178	Krong Siem Reap branch - Sangkat Svay Dankum	010 303 309	Kruos Village, Svay Dankum Sangkat, Siem Reap Municipality, Siemreap Province

## ATM

No.	ATM	Address
1	ATM Krong Paoy Paet Branch - Sangkat Paoy Paet	Ou Chrov Village, Paoy Paet Sangkat, Paoy Paet Municipality , Banteay Meanchey Province
2	ATM TOTAL Phsar Akeak Paoy Paet	Balilay 1 Village, Paoy Paet Sangkat, Poipet Municipality, BANTEAY MEANCHEY Province
3	ATM Banteay Mean Chey Provincial Branch	Phum Bei Village, Preah Ponlea Sangkat, Serei Saophoan Municipality, Banteay Meanchey Province
4	ATM Nasa Hotel Banteay Meanchey	Kampong Svay Village, Kampong Svay Sangkat, Serei Saophoan Municipality, Banteay Meanchey Province
5	ATM Mongkol Borei District Branch - Ruessei Kraok Commune	Kouk Svay Village, Ruessei Kraok Commune, Mongkol Borei District, Banteay Meanchey Province
6	ATM Thma Puok District Branch - Kumru Commune	Phsar Thmei Village, Kumru Commune, Thma Puok District, Banteay Meanchey Province
7	ATM Battambang Provincial Branch	Prek MohaTep Village, Svay Por Sangkat, Battambang Municipality, Battambang Province
8	ATM Krong Battambang Branch - Sangkat Prek Preah Sdach	Bek Chan Thmey Village, Prek Preah Sdach Sangkat, Battambang Municipality, Battambang Province
9	ATM Cambodia Post Battambang	Kammeakkar Village, Svay Pao Sangkat, Battambang Municipality, Battambang Province
10	ATM Rotonak Mondol District Branch - Sdau Commune	Banang Village, Sdau Commune, Rotonak Mondol District, Battambang Province
11	ATM Thma Koul District Branch - Ta Pung Commune	Kaksekam Village, Ta Pung Commune , Thma Koul District, Battambang Province
12	ATM Bavel District Branch - Bavel Commune	Bavel Muoy Village, Bavel Commune, Bavel District, Battambang Province
13	ATM Moug Reussey District Branch - Kear Commune	Kear Bei Village, Kear Commune, Moug Ruessei District, Battambang Province
14	ATM Sampov Lun District Branch - Santepheap Commune	Trapeang Prolit Village, Santepheap Commune, Sampov Lun District, Battambang Province
15	ATM Angk Snuol District Branch - Baek Chan Commune	Chong Bangkoul Village, Baek Chan Commune, Angk Snuol District, Kandal Province
16	ATM Kandal Provincial Branch	Krapeu Ha Village, Prek Ruessey Sangkat, Ta Khmau Municipality, Kandal Province
17	ATM Khsach Kandal District Branch - Svay Chrum Commune	Leu Village, Svay Chrum Commune, Khsach Kandal District, Kandal Province
18	ATM Total Preah Noreay Takhmoa	Daeum Kor Village, Daeum Mien Sangkat, Ta Khmau Municipality, KANDAL Province
19	ATM S'ang District Branch - Preaek Koy Commune	Preaek Run Village, Preaek Koy Commune, S'ang District, Kandal Province
20	ATM Kien Svay District Branch - Kokir Commune	Tuol Tnaot Village, Kokir Commune, Kien Svay District, Kandal Province
21	ATM Mukh Kampul District Branch - Preaek Anhchanh Commune	Preaek Ta Baen Village, Preaek Anhchanh Commune, Mukh Kampul District, Kandal Province

22	ATM Ponhea Lueu District Branch - Vihear Luong Commune	Tep Pranam Village, Vihear Luong Commune, Ponhea Lueu District, Kandal Province
23	ATM Angk Snuol District Branch - Damnak Ampil Commune	Thnal Totueng Village, Damnak Ampil Commune, Angk Snuol District, Kandal Province
24	ATM Koh Kong Provincial Branch	Phum Ti Muoy Village, Smach Mean Chey Sangkat, Khemara Phoumin Municipality, Koh Kong Province
25	ATM Sokimex Night Market Kampong Cham	Phum Dabpram Village, Kampong Cham Sangkat, Kampong Cham Municipality, KAMPONG CHAM Province
26	ATM Kampong Cham Provincial Branch	Boeng Snay Village, Sambuor Meas Sangkat, Kampong Cham Municipality, Kampong Cham Province
27	ATM Chamkar Leu District Branch - Svay Teab Commune	Thnal Baek Kaeut Village, Svay Teab Commune, Chamkar Leu District, Kampong Cham Province
28	ATM Prey Chhor District Branch - Chrey Vien Commune	Prey Totueng Village, Chrey Vien Commune, Prey Chhor District, Kampong Cham Province
29	ATM Batheay District Branch - Ph'av Commune	Ph'av Village, Ph'av Commune, Batheay District, Kampong Cham Province
30	ATM Kampong Chhnang Provincial Branch	Tuol Kralanh Village, Kampong Chhnang Sangkat, Kampong Chhnang Municipality, Kampong Chhnang Province
31	ATM Kampong Tralach District Branch - Thma Edth Commune	Daeum Popel Village, Thma Edth Commune, Kampong Tralach District, Kampong Chhnang Province
32	ATM Kampong Speu Provincial Branch	Krang Pol Tep Village, Rokar Thum Sangkat, Chbar Mon Municipality, Kampong Speu Province
33	ATM Baray District Branch - Ballangk Commune	Trapeang Svay Village, Ballangk Commune, Baray District, Kampong Thom Province
34	ATM Kampong Thom Provincial Branch	Damrei Choan Khla Village, Damrei Choan Khla Sangkat, Stueng Saen Municipality, Kampong Thom Province
35	ATM Stoung District Branch - Kampong Chen Tboung Commune	Chheu Teal Village, Kampong Chen Tboung Commune, Stoung District, Kampong Thom Province
36	ATM Baray District Branch - Triel Commune	Rumchek Village, Triel Commune, Baray District, Kampong Thom Province
37	ATM Kampot Provincial Branch	Krang Village, Krang Ampil Sangkat, Kampot Municipality, Kampot Province
38	ATM Chhuk District Branch - Chhuk Commune	Krasang Village, Chhuk Commune, Chhuk District, Kampot Province
39	ATM Kratie Provincial Branch	Ou Ruessei Ti Muoy Village, Ou Ruessei Sangkat, Kracheh Municipality, Kratie Province
40	ATM Mondul Kiri Provincial Branch	Chambak Village, Spean Mean Chey Sangkat, Saen Monourom Municipality, Mondul Kiri Province
41	ATM Pailin Provincial Branch	Ou Ta Puk Leu Village, Pailin Sangkat, Pailin Municipality, Pailin Province
42	ATM Operational Office	#606, Street 271, Sansam Kosal 3 Village, Sangkat Boeng Tumpun 1, Khan Mean Chey, Phnom Penh
43	ATM Bunna Business center Independence Monument	South of Independence Monument, Tonle Basak, Chamkar Mon, PHNOM PENH
44	ATM Tela Tonle Basac 1 Toul Tom Poun	Vithey Maov Setong, Boeng Keng Kang Ti Bei Sangkat, Chamkar Mon Khan, Phnom Penh Capital
45	ATM Operational Office	#606, Street 271, Sansam Kosal 3 Village, Sangkat Boeng Tumpun 1, Khan Mean Chey, Phnom Penh
46	ATM Total 271 Toul Tom Poug 2	S.t 271, Tuol Tumpung Pir Sangkat, Chamkar Mon Khan, PHNOM PENH Capital
47	ATM Borey Peng Hout Phsar PC	S.t371, Tnaot Chrum Village, Boeng Tumpun Sangkat, Mean Chey Khan, PHNOM PENH Capital
48	ATM Thai Hout Market Beoung Keng Kang	S.t 352, Boeng Keng Kang Muoy Sangkat, Chamkar Mon Khan, PHNOM PENH Capital
49	ATM Phnom Penh Eye Center RUPP	St. Russia Confederation (110), Infront Ezecom Company, Tuek Lak Muoy, Tuol Kouk, PHNOM PENH

50	ATM Khan Tuol Kouk Branch - Sangkat Boeng Salang	Boeng Salang Sangkat, Tuol Kouk Khan , Phnom Penh Capital
51	ATM ABC Sach Ang Phsar Sovanna	S.t271, Turnob Tuek Sangkat, Chamkar Mon Khan, PHNOM PENH Capital
52	ATM Tela Stoeung Mean Chey Market	Stueng Mean Chey Sangkat, Mean Chey Khan, PHNOM PENH Capital
53	ATM Tela Phsar Heng Ly Ou Baek K'am	S.t 271, Tuek Thla Sangkat, Sen Sok Khan, PHNOM PENH Capital
54	ATM Asia Europe University st. Kampuchea Krom	3 village, Tuek Lak Muoy, Tuol Kouk Khan, PHNOM PENH Capital
55	ATM Total Veng Sreng II st. Veng Sreng	S.t 51, Damnak Thum Village, Stueng Mean Chey Sangkat, Mean Chey Khan, PHNOM PENH Capital
56	ATM Big Apple Boeung KengKang	st.302, Boeng Keng Kang Ti Muoy Sangkat, Chamkar Mon Khan, Phnom Penh Capital
57	ATM Khan Chamkar Mon Branch - Sangkat Boeng Trabaek	Boeng Trabaek Sangkat, Chamkar Mon Khan, Phnom Penh Capital
58	ATM Phum Sach Ang 168 st.310 Tuol Slaeng	S.t 310, Boeng Keng Kang Pir Sangkat, Chamkar Mon Khan, PHNOM PENH Capital
59	ATM Khan Dangkao Branch - Sangkat Cheung Aek	Bourei Kameakkar Village, Cheung Aek Sangkat, Dangkao Khan, Phnom Penh Capital
60	ATM Tela Olympic	Phsar Daeum Kor Sangkat, Tuol Kouk Khan, Phnom Penh Capital
61	ATM Beng Trabek Plaza Market	st.101, Boeng Trabaek Sangkat, Chamkar Mon Khan, PHNOM PENH Capital
62	ATM Telecom Cambodia Golden Tower 42	Sihanouk Street, Boeng Prolit Sangkat, Prampir Meakkakra Khan, PHNOM PENH Capital
63	ATM Total Olympic	S.t 173, Tuol Svay Prey Muoy Sangka, Chamkar Mon Khan, PHNOM PENH Capital
64	ATM Coffee Amazon Bokor Traffic light	street preah monivong #432E, Tonle Basak Sangkat, Chamkar Mon Khan, Phnom Penh Capital
65	ATM Khan Pur Senchey Branch - Sangkat Kakab	Paprak Khang Cheung Village, Kakab Sangkat, Pur SenChey Khan, Phnom Penh Capital
66	ATM Tela North Bridge st.2004	S.t 2004, Kakab Sangkat, Pur SenChey Khan, PHNOM PENH Capital
67	ATM Khan SaenSokh Branch - Sangkat Krang Thnong	Cheang Tong Village, Krang Thnong Sangkat, Sen Sok Khan, PHNOM PENH Capital
68	ATM Khan Chamkar Mon Branch-Sangkat Boeng Keng Kang Ti Pir	Phum 1 Village, Boeng Keng Kang Ti Pir Sangkat, Chamkar Mon Khan, Phnom Penh Capital
69	ATM PTT Saen sokh Phnom Penh Thmey	Land.867 St.1986, Phnom Penh Thmei Sangkat, Saensokh Khan, Phnom Penh Capital
70	ATM Coffee Amazon Angdoug Traffic light	S.t 110, Phum 4 village, Voat Phnum Sangkat, Doun Penh Khan, PHNOM PENH Capital
71	ATM Khan Doun Penh Branch - Sangkat Srah Chak	Phum 1 Village, Srah Chak Sangkat, Doun Penh Khan, Phnom Penh Capital
72	ATM Coffee Amazon infront of Calemet	Monivong Boulevard, 08 Village, Srah Chak Sangkat, Doun Penh Khan, PHNOM PENH Capital
73	ATM PSC Computer Ou Russey traffic light	Home 220B, St187, Phum 7 Village, Bong Rang Sangkat , Doun Penh Khan, PHNOM PENH Capital
74	ATM Coffee Amazon Phsa Thmei Phsa Soriya	S.t 271, Phsa Thmei Sangkat, Doun Penh Khan, PHNOM PENH Capital
75	ATM Cambodia Post Wat Phnom	S.t 13, Voat Phnum Sangkat, Doun Penh Khan, PHNOM PENH Capital
76	ATM Total La Gare Office of the concile of Ministers	S.t 108, Srah Chak Sangkat, Doun Penh Khan, PHNOM PENH Capital
77	ATM MAKRO Sen Sok Phnom Penh Thmey	No.5734, Street 1003 , Bayab Village, Phnom Penh Tmei Sangkat, Sen Sok Khan, PHNOM PENH Capital
78	ATM Khan Russey Keo Branch - Sangkat Chrang Chamreh 1	Phum 2 Village, Chrang Chamreh Ti Muoy Sangkat, Russey Keo Khan, Phnom Penh Capital

79	ATM Sach Ang Heng Heng 2G CTN	S.t 5, Ruessei Kaev Sangkat, Ruessei Kaev Khan, PHNOM PENH Capital
80	ATM Khan Chrouy Changvar Branch - Sangkat Chrouy Changvar	Kien Khleang Village, Chrouy Changvar Sangkat, Chraoy Chongvar Khan, Phnom Penh Capital
81	ATM Khan Chhbar Ampov Branch - Sangkat Chbar Ampov Ti Pir	Deum Slaeng Village, Chbar Ampov Ti Pir Sangkat, Chbar Ampov Khan, Phnom Penh Capital
82	ATM Khan Saensokh Branch - Sangkat Phnom Penh Thmei	Phnom Penh Thmei Village, Phnom Penh Thmei Sangkat, Saensokh Khan, Phnom Penh Capital
83	ATM Khan 7 Meakkakra Branch - Sangkat Ou Ruessei 2	Phum 9 Village, Ou Ruessei Ti Pir Sangkat, Prampir Meakkakra Khan, Phnom Penh Capital
84	ATM Khan Mean Chey Branch - Sangkat Stueing Mean Chey	Ruessei Village, Stueing Mean chey Sangkat, Mean Chey Khan, Phnom Penh Capital
85	ATM Khan Doun Penh Branch - Sangkat Phsar Kandal 1	Phum 13 Village, Phsar Kandal Ti Muoy Sangkat, Doun Penh Khan, Phnom Penh Capital
86	ATM Khan Mean Chey Branch - Sangkat Chak Angrae Leu	Prek Ta Kong III Village, Chak Angrae Leu Sangkat, Mean Chey Khan, Phnom Penh Capital
87	ATM Khan Pur Senchey Branch - Sangkat Chaom Chau	Thnal Bambaek Village, Chaom Chau Sangkat, Pur SenChey Khan, Phnom Penh Capital
88	ATM Khan Chamkar Mon Branch - Sangkat Tuol Svay Prey Ti Pir	Phum 6 Village, Tuol Svay Prey Ti Pir Sangkat, Chamkar Mon Khan, Phnom Penh Capital
89	ATM Khan Tuol Kouk Branch - Sangkat Boeng Kak Ti Pir	Phum 14 Village, Boeng Kak Ti Pir Sangkat, Tuol Kouk Khan, Phnom Penh Capital
90	ATM IIC University Chak Angre Krom	Chak Angrae Kraom Sangkat, Mean Chey Khan, PHNOM PENH
91	ATM Khan Tuol Kouk Branch - Sangkat Phsar Depou Ti Pir	Phum 8 Village, Phsar Depou Ti Pir Sangkat, Tuol Kouk Khan, Phnom Penh Capital
92	ATM Park Cafee infront of Phnom Penh airport	In front of Phnom Penh international airport
93	ATM Khan Russey Keo Branch - Sangkat Kilo-maetr Lekh Prammuoy	Spean Khpos Village, Kilo-maetr Lekh Prammuoy Sangkat, Russey Keo Khan, Phnom Penh Capital
94	ATM Khan Tuol Kouk Branch - Sangkat Tuek L'ak Ti Bei	Phum 10 Village, Tuek L'ak Ti Bei Sangkat, Tuol Kouk Khan, Phnom Penh Capital
95	ATM PTT Chhbar Ampov	st.1, Nirouth Sangkat, Chbar Ampov Khan, Phnom Penh Capital
96	ATM Tor Meas Hotel Tor 2 Roundabout	Buon Village, Sangkat Buon, Krong Preah Sihanouk, PREAH SIHANOUK Province
97	ATM Preah Sihanouk Provincial Branch	Phum Pir Village, Buon Sangkat, Preah Sihanouk Municipality, Preah Sihanouk Province
98	ATM Cambodia Post Monument Preah Sihanouk province	Phum 3 Village, Sangkat Bei, Krong Preah Sihanouk, PREAH SIHANOUK Province
99	ATM Prey Nob District Branch - Veal Renh Commune	Boeng Veaeng Village, Veal Renh Commune, Prey Nob District, Preah Sihanouk Province
100	ATM Preah Vihear Provincial Branch	Andoung Pou Village, Kampong Pranak Sangkat, Preah Vihear Municipality, Preah Vihear Province
101	ATM Prey Veng Provincial Branch	Lekh Buon Village, Kampong Leav Sangkat, Prey Veng Municipality, Prey Veng Province
102	ATM Svay Antor District Branch - Svay Antor Commune	Svay Antor Ti Muoy Village, Svay Antor Commune, Svay Antor District, Prey Veng Province
103	ATM Peam Ro District Branch - Preaek Khsay Kha Commune	Phum Muoy Village, Preaek Khsay Kha Commune, Peam Ro District, Prey Veng Province
104	ATM Pursat Provincial Branch	Sthani Village, Svay At Sangkat, Pursat Municipality, Pursat Province
105	ATM KM Hotel Phsar Pursat	Peal Nheaek MuoyVillage, Phteah Prey Sangkat, Krong Pursat, PURSAT Province
106	ATM Krakor District Branch - Anlong Tnaot Commune	Phsar Village, Anlong Tnaot Commune, Krakor District, Pursat Province

107	ATM Bakan District Branch - Boeng Khnar Commune	Boeng Khnar Village, Boeng Khnar Commune, Bakan District , Pursat Province
108	ATM Ratanak Kiri Provincial Branch	Chey Chumnas Village, Labansiek Sangkat, Ban Lung Municipality, Ratanak Kiri Province
109	ATM Sotr Nikom District Branch - Dam Daek Commune	Doun Hong Village, Dam Daek Commune, Sotr Nikom District, Siemreap Province
110	ATM Chi Kraeng District Branch - Kampong Kdei Commune	Kampong Kdei Muoy Village, Kampong Kdei Commune, Chi Kraeng District, Siemreap Province
111	ATM Puok District Branch - Puok Commune	Chambak Haer Village, Puok Commune, Puok District, Siemreap Province
112	ATM Siem Reap Provincial Branch	Chongkaosou Village, Sla Kram Sangkat, Siem Reap Municipality, Siemreap Province
113	ATM Tan Kong Hotel Nigth Market Siem Reap Province	Stueng Thmei Village, Svay Dangcum Sangkat, Krong Siem Reap, SIEM REAP Province
114	ATM Green Sukisoup Samaky Market Siem Reap Province	S.t 6, Banteay Chas Village, Sla Kram Sangkat, Krong Siem Reap, SIEM REAP Province
115	ATM Siem Reap Thmey Photo shop Lucky Mall Siem Reap Province	Mondol Pir Village, Svay Dangcum Sangkat, Krong Siem Reap, SIEM REAP Province
116	ATM Krong Siem Reap Branch	Wat Bo Village, Sala Kamreuk Sangkat, Siem Reap Municipality, Siemreap Province
117	ATM KrongSiem Reap Branch - Sangkat Svay Dankum	Kruos Village, Svay Dankum Sangkat, Siem Ream Municipality, Siem Ream Province
118	ATM Stueng Traeng Provincial Branch	Reacheanukoul Village, Stueng Traeng Sangkat, Stueng Traeng Municipality, Stung Treng Province
119	ATM Svay Rieng Provincial Branch	Suon Thmei Village, Prey Chhlak Sangkat, Svay Rieng Municipality, Svay Rieng Province
120	ATM Waiko Hotel Svay Rieng Province	Me Phleung Village, Svay Rieng Sangkat, Svay Rieng Municipality, Svay Rieng Province
121	ATM Prey Kabbas District Branch - Prey Lvea Commune	Prey Lvea Lech Village, Prey Lvea Commune, Prey Kabbas District, Takeo Province
122	ATM Bati District Branch - Trapeang Sab Commune	Smau Khnhei Village, Trapeang Sab Commune, Bati District, Takeo Province
123	ATM Takeo Provincial Branch	Louri Village, Roka Knong Sangkat, Doun Kaev Municipality, Takeo Province
124	ATM Tram Kak District Branch - Angk Ta Saom Commune	Angk Ta Saom Village, Angk Ta Saom Commune, Tram Kak District, Takeo Province
125	ATM Tboung Khmum Provincial Branch	Suong Lech Village, Suong Sangkat, Suong Municipality, Tboung Khmum Province
126	ATM Ponhea Kraek District Branch - Kaong Kang Commune	Kandaol Kaong Village, Kaong Kang Commune, Ponhea Kraek District, Tboung Khmum Province
127	ATM Memot District Branch - Memot Commune	Memot Phsar Village, Memot Commune, Memot District, Tboung Khmum Province
128	ATM Oddar Meanchey Provincial Branch	Samraong Village, Samraong Sangkat, Samraong Municipality, Oddar Meanchey Province
129	ATM Anlong Veang District Branch - Anlong Veang Commune	Ou Chenhchien Village, Anlong Veang Commune, Anlong Veang District, Oddar Meanchey Province



កាន់តែទុកចិត្ត កាន់តែចម្រើន

**ហត្ថាកសិករ លីមីតធីត**  
**HATTHA KAKSEKAR LIMITED**

**Subsidiary of krungsri bank**  
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