



ធនាគារ អេស៊ីលីដា ភីអិលស៊ី

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A thumbnail of the Financial System in Cambodia

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Structure of the financial system

(As at 31st May, 2009 – Source: NBC)

- National Bank of Cambodia ('NBC')
- 25 Commercial Banks
- 7 'Specialized Banks'
- 18 licensed Microfinance Institutions

- Ministry of Economy and Finance
- Insurance Companies



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Size of the banking system

(As at 31st May, 2009 – Source: NBC)

- Total Assets – US\$4,392.3 million
- Total Loans – US\$2,410.2 million
- Total Deposits – US\$2,708.4 million
- Loans/Deposits Ratio – 0.89
- Number of offices (Commercial Banks) - 357



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Distribution of Credit

(As at 31st May, 2009 – Source: NBC)

	Dec. 08	May, 09		Dec. 08	May, 09
Agriculture, Forestry and Fishing	6.2%	6.9%	Transportation and Storage	1.7%	1.6%
Manufacturing	11.9%	10.7%	Information, Media and Telecommunications	2.9%	4.7%
Construction	9.3%	9.4%	Real Estate	8.9%	7.8%
Wholesale and Retail	34.5%	34.8%	Others	9.2%	9.3%
Hotels and Restaurants	15.4%	15.0%			



F/X and currency controls

- US\$ is the major currency ($\approx 90\%$)
- Full convertibility of the Riel/Stability of the local currency
- Multi-currency environment (THB, EUR, etc.)
- No restrictions on remittances or repatriation of funds



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Future Developments (1)

(1 – 5 years?)

- Electronic banking (credit cards, EFTPOS, phone banking, internet banking)
- Leasing
- Project Finance
- Life Insurance



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Future Developments (2) (1 – 5 years?)

- Asset management/pension funds
- More international banks
- Stock exchange/capital markets
- Increasing importance of the Riel



.....but progress is dependent on:

- Effective promulgation of laws:
 - Law on Secured Transactions
 - Leasing Law
 - Mortgage Law
 - Trust Law
 - Stock Exchange Law
 -etc, etc



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Thank you!

Any questions?