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SBI LY HOUR Bank

ANNUAL REPORT

2024

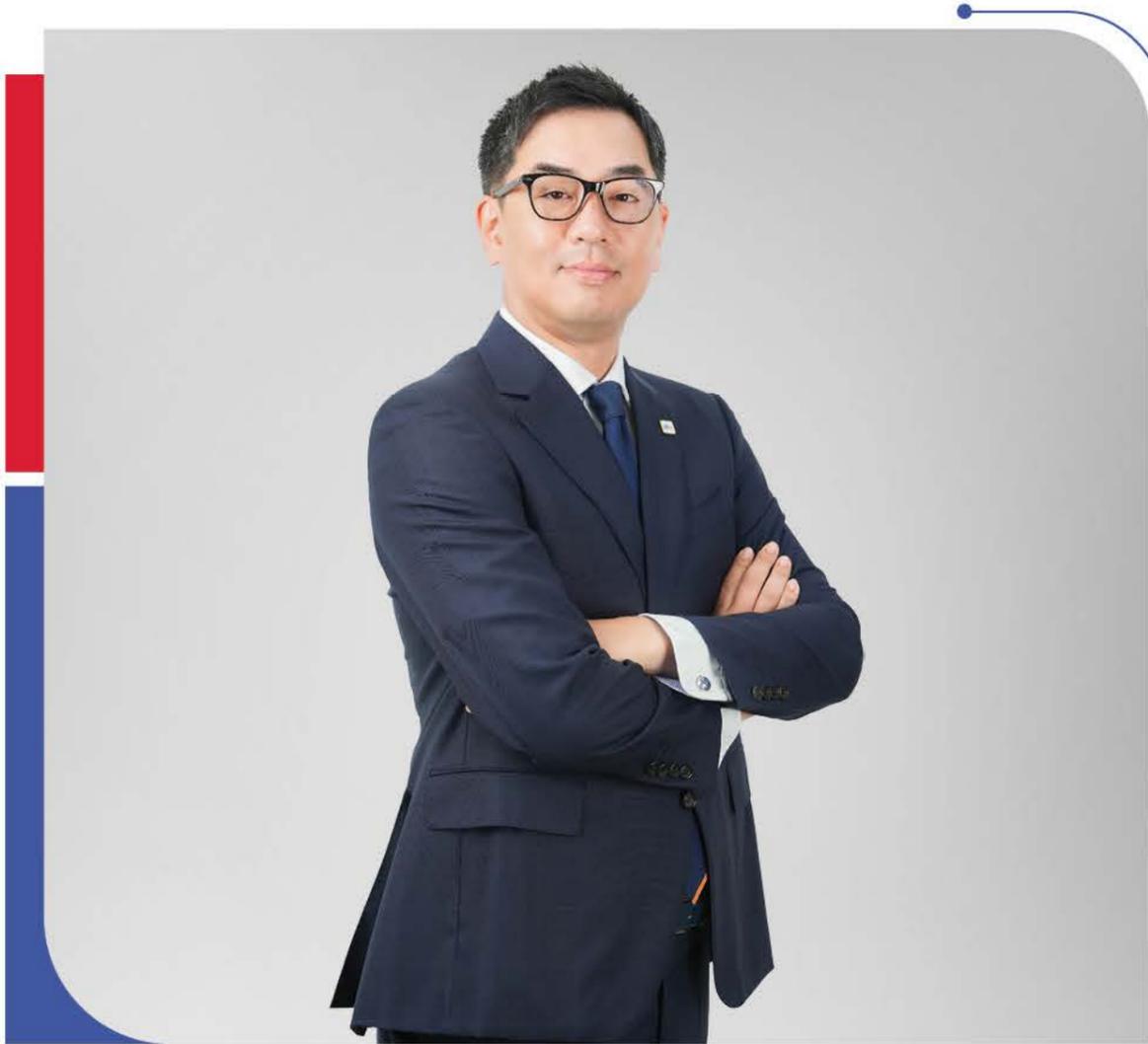


VISA
Multi-Currency Card

Innovative and
Trusted Bank for **Growth**

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MESSAGE FROM CHAIRMAN

Dear Valued Stakeholders,

It is with great pride and gratitude that I present to you the 2024 Annual Report of SBI LY HOUR Bank Plc. a year marked by resilience, innovation, and sustained growth. As we reflect on the past year, I am pleased to share that our bank has not only navigated a dynamic and challenging economic landscape but has also emerged stronger, more agile, and better positioned to serve our customers and contribute to Cambodia's economic development.

2024 was a year of both challenges and opportunities. The global and regional economic environment remained uncertain, with inflationary pressures, geopolitical tensions, and shifting market dynamics. However, Cambodia's economy demonstrated remarkable resilience, supported by robust domestic demand, a recovering tourism sector, and continued government reforms.

At the same time, SBI LY HOUR Bank Plc. achieved remarkable financial milestones as follows:

- Total assets increased to over USD 1 billion, showing a sign of success and a foundation

for future expansion and innovation.

- Total loans reached USD 821 million with a total of 49 thousand active borrowers.
- Total deposits amounted to USD 828 million with a total of 134 thousand active depositors.
- Total staff numbered 1,394, forming the robust workforce supporting the Bank's strategic goals.
- Net profit after tax (NPAT) reached USD 7.6 million, indicating our ability to sustain growth and profitability.

These results are a testament to the strength of our business model, the dedication of our team, and the trust placed in us by our customers.

In line with our vision to be Cambodia's leading digital bank, we made significant strides in advancing our digital transformation agenda. In 2024, we launched multiple digital services and products, including the Visa Multi-Currency Card, Phase 2 of the new core banking system, and upgrades to our mobile banking platform. We also deployed more ATMs and partnered with local and international transfer companies worldwide, enhancing the convenience, security, and efficiency of our services. Our investment in technology has not only improved customer experience but also strengthened our operational resilience, enabling us to adapt swiftly to changing market conditions.

As we look to the future, we are optimistic about the opportunities that lie ahead. Cambodia's economy is poised for continued growth, driven by urbanization, digital adoption, and a young, dynamic population. At SBI LY HOUR Bank Plc. we are committed to leveraging these trends to deliver value to our stakeholders. Our strategic priorities for 2025 and beyond include diversifying investment portfolios, enhancing customer experience, promoting financial inclusion, strengthening cybersecurity, expanding partnerships, and adapting to regulatory changes.

In closing, I would like to reaffirm our commitment to excellence, innovation, and sustainability. Together, we will continue to build a brighter future for our customers, our communities, and Cambodia with social responsibility. Thank you for your continued trust and support.

Warm regards,
Mr. Shuzo Shikata
Chairman of the Board of Directors



MESSAGE FROM CEO

Dear Shareholders, Customers, and Partners,

As we look back on the past year, I am delighted to present the 2024 Annual Report of SBI LY HOUR Bank Plc. This year, our success had been a collective effort, fueled by the dedication of our team, the trust of our customers, and the support of our stakeholders. Together, we have not only navigated a complex economic landscape but have also set new benchmarks in the banking sector. Our achievements are a testament to what we can accomplish when we work together with a shared vision and purpose.

The global economic environment over the past year had been characterized by significant fluctuations in markets and evolving regulatory landscapes. These challenges have created a complex and often unpredictable backdrop for businesses worldwide. Despite these hurdles, Cambodia's economy has shown remarkable resilience, adapting to changes and maintaining a steady growth trajectory. According to the Asian Development Bank, Cambodia's economy is projected to grow by 5.8% in 2024 and 6.0% in 2025. This resilience is a testament to the strength and adaptability of our nation's economic framework.

On the other hand, in 2024, SBI LY HOUR Bank Plc. has adapted to regulatory changes and market

fluctuations, embraced new technologies, and refined our strategies. We have strengthened our market position and reinforced our reputation as a resilient and forward-thinking financial institution. We have achieved significant milestones that have bolstered our market position as follows:

- **Loan Portfolio Growth:** Increased by 15% from 2023 to USD 821 million, demonstrating our commitment to supporting local businesses and contributing to economic growth.
- **Deposit Portfolio Growth:** Increased by 24% from 2023 to USD 828 million, demonstrating strong trust and support to our bank.
- **Digital Banking Services:** Additional deployment of ATMs countrywide and further upgrades to the new core banking system and infrastructure have enhanced customer experience and accessibility.
- **Branch Network Expansion:** Expanded our branch network to 49 branches, bringing our services closer to customers across the country.

Besides the achievements mentioned above, sustainability remains at the heart of our operations, guiding our decisions and actions. This year, we have taken significant strides in our commitment to corporate social responsibility, implementing a range of impactful programs. Our initiatives have made a tangible difference in the communities we serve, with a strong focus on financial literacy.

Looking ahead, we are excited about the opportunities that lie before us. Our strategic focus will be on several key areas to ensure sustainable growth and continued success:

- **Digital Transformation:** We will continue to invest in cutting-edge technology to enhance our digital banking services such as ATMs, Mobile Banking, Internet Banking, etc. Our goal is to provide seamless, secure, and user-friendly experiences for our customers, making banking more accessible and convenient.
- **Customer-Centric Approach:** We are committed to understanding and meeting the evolving needs of our customers. By leveraging data analytics and customer feedback, we will tailor our products and services to deliver exceptional value and personalized solutions.
- **Financial Inclusion:** We will work towards increasing financial inclusion by extending our reach to underserved communities. Through innovative financial products, we aim to empower individuals and businesses to achieve their financial goals.
- **Talent Development:** Our employees are our greatest asset. We will invest in their growth and development, fostering a culture of excellence and innovation. By providing continuous learning opportunities, we aim to build a highly skilled and motivated workforce.

I would like to extend my heartfelt gratitude to our shareholders for their trust and confidence, to our customers for their loyalty, and to our employees for their hard work and dedication. Together, we will continue to build a brighter future for SBI LY HOUR Bank Plc. and the communities we serve.

Sincerely yours,
Mr. Chea Phalarin
Chief Executive Officer

3. KEY FIGURE

Balance Sheet (In Million USD)

Total Assets



2024	1,091
2023	904

↑ **1,091**
Data Number is 2024

Total Loan



2024	810
2023	712

↑ **810**
Data Number is 2024

Total Deposit



2024	828
2023	665

↑ **828**
Data Number is 2024

Total Equity



2024	123
2023	116

↑ **123**
Data Number is 2024

Income Statement (In thousand USD)

Net Interest Income



2024	42,828
2023	35,161

↑ **42,828**
Data Number is 2024

Net Fee, Commission and other Income



2024	1,690
2023	651

↑ **1,690**
Data Number is 2024

Net (Loss) / Profit



2024	7,611
2023	3,385

↑ **7,611**
Data Number is 2024

Key Performance Indicators (Percentage)

Return on Assets



2024	0.70%
2023	0.37%

↑ **0.70%**
Data Number is 2024

Return on Equity



2024	6.17%
2023	2.93%

↑ **6.17%**
Data Number is 2024

Liquid Assets



2024	18.01%
2023	12.23%

↑ **18.01%**
Data Number is 2024

Gross Yield



2024	9.30%
2023	9.01%

↑ **9.30%**
Data Number is 2024

General Information

Number of Branches

Building



2024	50
2023	50

↑ **50**
Data Number is 2024

Number of Staff

Person



2024	1,394
2023	1,426

↑ **1,394**
Data Number is 2024

Number of Loans (Loans)



2024	54,761
2023	45,874

↑ **54,761**
Data Number is 2024

Number of Client

Person



2024	134,442
2023	106,037

↑ **134,442**
Data Number is 2024

4. ABOUT THE BANK

SBI Holdings, Inc.
Japan

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SBI LH គណៈករណ៍កម្ពុជា
SBI LY HOUR Bank

SBI LY HOUR Bank Plc.
Cambodia

4.1 WHO WE ARE

SBI LY HOUR Bank Plc. is a joint venture between Lok Neak Oknha LY HOUR and SBI Holdings Inc. SBI LY HOUR Bank Plc. is a company duly incorporated under the law of the Kingdom of Cambodia. The Bank's objective is to provide in any or all commercial banking business to individuals, SMEs, companies, and corporations in general as a contribution to socio-economic development in Cambodia and elsewhere as conducted by all commercial banks internationally. The aim is to help Cambodia, Cambodian businesses, and people to improve the living standard and grow the business by providing highly professional, technologically advanced banking services, affordable financing and bringing the latest financial technology to make the user's experience easier and more attractive.

4.2 MISSION, VISION, SLOGAN, AND CORPORATE CULTURE



MISSION: Most trusted leading banks through financial innovation by continual self-evolution with high social responsibility.



VISION: Promote and encourage the financial inclusion through modern digital banking, trusted banking operations, and networks of agents in Cambodia.



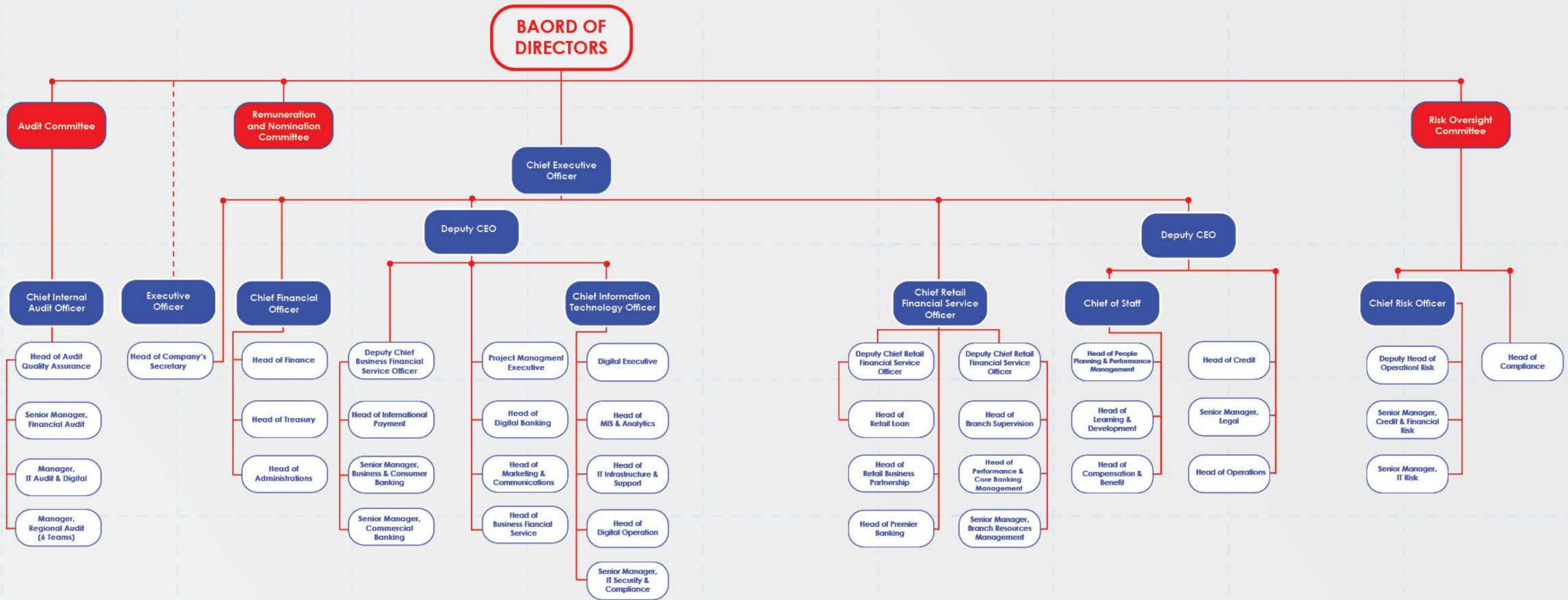
SLOGAN: Innovative and Trusted Bank for Growth.



CORPORATE CULTURE:

- **Integrity:** We should all uphold honesty in performing our duties, without deceit or pretense in our work. We must not be corrupt or embezzle the bank's assets.
- **Cooperation:** All our employees should have a team spirit in achieving our work goals and always provide attractive services to all our stakeholders. We should avoid blaming each other when needed.
- **Responsibility:** This refers to the willingness to accept responsibility for one's actions. We should always consider this work as our own, be cautious about losses and gains, and strive to do our best (DAPO - Do as Perfectly as possible). If mistakes occur, we must learn from them and avoid repeating them.
- **Customer First:** Demonstrate high professional competence in products and comprehensive services by providing customers with confidence.
- **Leadership:** Leaders create more leaders, meaning everyone must have high creativity and ensure their work progresses and achieves the set plans.
- **Impartiality:** In operational work, decisions, motivation, discipline, or reprimands must be based on the bank's principles, not on friendships, family relationships, political affiliations, religion, or ethnicity.
- **High Productivity and Quality:** We respect and highly value the efforts of any employee or team that achieves high-volume and high-quality work (well done, neat, robust, fast, cost-effective, and ensuring future risk resilience, etc.).
- **Respect and Friendliness:** This means that all our actions, words, and behaviors between employers and employees, leaders regardless of status, or with customers, we must always adhere to mutual respect, with appropriate words, friendliness, and dignity.
- **Courage:** We should have the courage to contribute opinions for improvement or provide constructive criticism to each other for growth. We must strive to find new things that we can do better.
- **Strong Will:** Demonstrate perseverance, effort, and overcoming difficulties to achieve all work, even if it requires some overtime, with a positive mindset.

4.3 MANAGEMENT ORGANIZATIONAL STRUCTURE



5.

BOARD OF DIRECTORS

- MR. SHUZO SHIKATA 15
- MR. MAKOTO MIYAZAKI 16
- MR. EIICHIRO SO 17
- NEAK OKNHA LY SOPHEARK 18
- NEAK OKNHA LY SOPHEAP 19
- MR. KHEK RAVY 20
- MR. HO VARABOTT 21
- MS. WAN CHI NG 22





Mr. Shuzo Shikata

Chairman of Board of Directors and Shareholder Representative

Mr. Shuzo Shikata has been appointed as Board Member and Executive Director of SBI LY HOUR Bank Plc. He is a shareholder's representative of SBI Holdings, Inc., Tokyo, Japan. Currently, he also serves as Vice Chairman of Tien Phong Commercial Bank in Hanoi, Vietnam. Mr. Shikata worked at MUFG Bank in Tokyo before he took his roles in Cambodia and Vietnam. As a leading expert in the field of corporate and investment banking, he has made very important contributions to strengthening good governance and management transparency of SBI LY HOUR Bank Plc.

With his modern and diverse managerial experience at foreign banks, he and SBI Holdings, Inc. support SBI LY HOUR Bank Plc. in building and implementing its corporate strategy.

Mr. Shikata earned his bachelor's degree of Economics from Ritsumeikan University, Japan



Mr. Makoto Miyazaki

Member of Board of Directors

Mr. Makoto Miyazaki has some twenty years of senior management experience at SBI Holdings Inc. and its group companies, where he is currently Senior Managing Executive Officer at SBI Holdings Inc. and is responsible for the Overseas Business Administration Department. Other senior positions include director, non-executive director, chairman, and president for various Group companies. He also holds board positions across certain groups and investment portfolio companies.

Mr. Makoto Miyazaki started his career with SBI Holdings as Chief Representative of the Beijing Representative Office from 2005 through 2012. He was then appointed Executive Officer to head the Overseas Business Administrative Department ("OBAD") of SBI Holdings. The OBAD is charged with managing the development of the Group's affiliated companies across various businesses lines, including fund management, corporate venture capital, and asset management in non-Japan markets including Germany, Hong Kong, Malaysia, People's Republic of China, Singapore, South Korea, Thailand, Philippine United States, and Vietnam.

Mr. Miyazaki is an alumnus of Western Oregon University, USA (formerly, Western Oregon State College), where he obtained his bachelor's degree in business.



Mr. Eiichiro So

Member of Board of Directors

Mr. Eiichiro So joined the Board member in December 2019. He has been with SBI Group over 15 years and currently he is Co-CEO, Senior Executive Vice President of SBI Investment Korea Co., Ltd., which is a listed venture capital firm in KOSDAQ (Korean Securities Dealers Automated Quotations), Chairman of SBI Royal Securities Plc., His more than 25 years of experiences in investment banking and private equity, especially experiences in emerging markets (South Korea, Singapore, and Cambodia), with a focus on financial sector (bank, securities, and private equity) have been contributed to the business development and managerial expertise of the bank.

Previously, he was Vice President of Sumitomo Mitsui Banking Corporation, Director of Phnom Penh Commercial Bank, Executive Director of SBI Ven Capital Pte. Ltd (Singapore), and Director of FPT Securities (Vietnam).

Mr. So holds MBA from Hitotsubashi University, Graduate School of International Corporate Strategy (Japan) and a Bachelor of Accounting Department, Faculty of Commerce, Chuo University (Japan).



Neak Oknha Ly Sopheark

Member of Board of Directors and Shareholder Representative

Neak Oknha Ly Sopheark is a distinguished Cambodian entrepreneur and business leader born in 1978 in Kompong Cham Province. Since January 2023, he has served as the Board of Directors of SBI LY HOUR Bank, bringing his extensive expertise to the financial sector. In addition, he holds the position of Vice President at Ly Hour Group and chairs a dynamic holding company with a broad portfolio spanning finance, agriculture, real estate, motor vehicle rentals, insurance, and media.

With over two decades of experience in business management, Ly Sopheark is renowned for his dynamic and charismatic leadership. His vision and dedication have significantly bolstered Cambodia's private sector, fostering sustainable growth and strengthening local investment. Passionate about driving national development, he continues to expand his influence through strategic investments, particularly in finance and agriculture, solidifying his reputation as a key figure in Cambodia's economic landscape.



Neak Oknha Ly Sopheap

Member of Board of Directors

Before becoming the Non-Executive Director of SBI LY HOUR Bank Plc., Neak Oknha Ly Sopheap held significant roles, notably as Chief Operating Officer. In this capacity, he managed daily operations impacting end-users, supply chains, sales performance, services, nationwide branch support, and relationships with strategic resellers and suppliers, ensuring adaptability in a dynamic market. Subsequently, he transitioned to the Commercial Banking Division, where he spearheaded strategic deposit management. Remarkably, he led the initiative to build public deposits from zero to USD500 million within 18 months starting in April 2020, coinciding with the onset of COVID-19. During this time, he oversaw departments including Commercial, Leasing, Marketing, Digital, and Premier Banking. His leadership extends to various positions, including Chairman of LY HOUR Pay Pro, CEO of Ratanak Alangka Co Ltd, and General Manager of LY HOUR Exchange. With over 20 years of experience in the financial sector and a strong background in leading panel discussions both locally and internationally, Neak Oknha Ly Sopheap brings a wealth of expertise to his current role.

He holds several degrees, including an Honors Bachelor's degree in Multi-Media Design from Huddersfield University of Manchester, UK, earned in 2004.



Mr. Khek Ravy

Independent Director

Mr. Ravy Khek serves as an Independent Director on the board of SBI LY HOUR Bank Plc. He currently chairs the Nomination and Remuneration Committee and is a key member of both the Audit Committee and the Risk and Oversight Committee.

Over the course of his career, spanning 1985 to 2019, Mr. Khek occupied a variety of significant positions such as Owner, Chairman, across multiple companies in France, Singapore, and Cambodia. He also served as a Deputy Minister of Commerce in the Royal Government of Cambodia (1998-2004)

As an independent Director, he has brought a wealth of experience from his role in both the public and private sectors, including his experience as Deputy Minister at the Ministry of Commerce in Cambodia.



Mr. Ho Varabott

Independent Director

Mr. Varabott Ho is currently Professor at CamEd Business School and Consultant in Sustainable Finance at UNESCAP-GGGI and brings over 20 years of extensive experience in the Financial Services industry, coupled with decade-long expertise in Board Governance across various sectors including Banking, Insurance, Renewable Energy, and Non-Profit Organizations, across Europe and Asia Pacific.

He was previously the Country Director at The Blue Circle and General Manager at the Association of Banks in Cambodia (IBF). He also worked in major European financial institutions such as Credit Suisse (12 years), Aberdeen Asset Management, AXA Insurance, and Banque Hottinguer.

He holds an MBA from the University of Chicago Booth School of Business (2012). Mr. Ho is a Certified European Financial Analyst (The European Federation of Financial Analyst Societies – EFFAS, 1997) and has been awarded a certificate for the Corporate Director Program (2020) at Harvard Business School and the title of “Senior Accredited Director” by The Singapore Institute of Directors (2024).



Ms. Wan Chi Ng

Independent Director

Ms. Wan Chi Ng is an experienced accountant skilled in finance, budgeting, and reporting. She has managed finance administration at Allnison Auditing and Consulting and lectured at CamEd Business School. With a background in auditing at PwC Montreal, she holds a graduate diploma in public accounting and speaks French, Cantonese, Mandarin, and English.

6. EXECUTIVE COMMITTEE

• MR. CHEA PHALARIN	25
• MR. MAO POLO	25
• MR. LOY SARETH	26
• MR. KERNEM VIDANO	26
• MR. HIM SEILA	27
• MR. PHAT REATANA	28
• MR. NY BORAT	28
• MR. TEANG SRENG	29
• MR. VA LUONG SORIN	29
• MR. TRY VISAL	29





Mr. Chea Phalarin was appointed as our new Chief Executive Officer (CEO) in SBI LY HOUR Bank Plc. effective from February 17, 2023. Prior to joining SBI LY HOUR Bank Plc. Mr. Phalarin served as the Chief Executive Officer (CEO) for more than 20 years at AMRET Microfinance Institution.

Furthermore, he has extended his leadership to board roles including the Board of Director of AMRET, the Cambodia Microfinance Association (CMA), and various institutions including the Rural Development Bank and Credit Bureau Cambodia.

Mr. Phalarin holds master's degree in business administration from Utara University of Malaysia and BBA in agricultural economics from the Economic Science Institute, in Phnom Penh.

Mr. Chea Phalarin
Chief Executive Officer



Mr. Sareth is a seasoned professional with over 18 years of experience spanning banking, financial services, international NGOs, and the education sector. He rejoined SBI LY HOUR Bank in November 2019 as Chief Business Officer and was promoted to Deputy Chief Executive Officer on April 1, 2022, a role he holds to date.

Before rejoining SBI LY HOUR Bank, Sareth held senior executive roles at Cambodia Post Bank Plc, ANZ Royal Bank, AMRET Microfinance Institution, and the United Nations Development Programme (UNDP). He also contributed to the education sector through leadership roles at the International School of Phnom Penh (ISPP).

Sareth is a Fellow Chartered Management Accountant (FCMA) and Chartered Global Management Accountant (CGMA), jointly awarded by the UK-based Chartered Institute of Management Accountants (CIMA) and the American Institute of Certified Public Accountants (AICPA). He is also a Chartered Banker, jointly awarded by the UK-based Chartered Banker Institute (CBI) and the Asian Institute of Chartered Bankers (AICB). Additionally, he is a Certified Management Accountant (CMA), accredited by the Institute of Certified Management Accountants, Australia.

He holds an MBA in Financial Management from the Royal University of Law and Economics (RULE) and a BA in Accounting from Maharishi Vedic University (MVU).

Mr. Loy Sareth
Deputy Chief Executive Officer

Mr. Mao Polo joined Ly Hour Microfinance Institution Plc. as Deputy Chief Executive Officer and Chief Risk Officer in 2012 and then promoted to Deputy Chief Executive Officer upon a joint-venture and transformation in 2020 to SBI LY HOUR Bank Plc.

He was a scholarship student from the National University of Management. He graduated his Bachelor of Business Administration (BBA), majored in Accounting and Finance in 1999. Then in 2004, he obtained a Master of Business Administration (MBA), majored in General Management from Preston University, United State of America.

He got more than 25 years' experience in administrative management, human resource management, information technology, digital, accounting and financing management, credit portfolio and risk management and customer relationship management across international non-governmental organizations and in banking sectors. Prior to this, he was a Credit Risk Manager with ANZ Royal Bank (Cambodia) Limited where he held the Credit Approval Discretion – CAD to approve loan request for a single customer up to USD 2 Million before promoting to Head of Retail Lending where he looked after the whole retail lending portfolio



Mr. Mao Polo
Deputy Chief Executive Officer

Mr. Kernem Vidano is a highly accomplished professional with a strong background in finance and management, enabling him to bring a unique perspective and a wealth of experience to his work. During his career span of over two decades, he held several executive positions in multiple sectors, managing Board relations, finance, administration, operations, and IT.

He joined SBI LY HOUR Bank Plc. in February 2023 as Executive Officer, after serving on its Board of Directors as Independent Director and Chairman of the Audit Committee since July 2020.

He holds a specialized master in Strategy and Operational Management, (ESCP Business School, in Paris) a postgraduate degree in International and Development Economics (University of Paris 1 Panthéon-Sorbonne) and a bachelor's degree in political sciences (major in Economics and Finance from IEP Grenoble).

With his extensive leadership and diverse professional experience, he is bringing his resolute dedication to contribute to accomplishing the Bank's Vision and Mission.



Mr. Kernem Vidano
Executive Officer



Mr. Him Seila is a dynamic banking executive with over two decades of experience driving business transformation, sales growth, and digital innovation in Cambodia's financial sector. Rising from a credit officer to a senior leadership role, he has played a pivotal role in shaping retail banking strategies across leading institutions, including CIMB Bank, Phillip Bank, and ANZ Royal Bank.

As Chief Retail Financial Service Officer at SBILY HOUR Bank, Mr. Seila has developed various financial services to become a fully-fledged commercial bank. His expertise in consumer lending, product innovation, and sales distribution has consistently propelled market expansion and customer acquisition.

A strong advocate for digital banking transformation, Mr. Seila spearheaded the introduction of Cambodia's first cash deposit machines at CIMB Bank, enhancing customer convenience and operational efficiency. He holds a Master of Management from the National Institute of Business, a Bachelor's degree in both Marketing and Computer Science, and has completed executive banking programs at Nanyang Technological University and CIMB Academy.

Mr. Him Seila
Chief Retail Financial Service Officer



Mr. Borat had more than 13 years of experience in auditing banking and financial institutions, as well as other industries in Cambodia, with KPMG Cambodia Ltd. During this time, he spent 1.5 years working in the KPMG Los Angeles Office in the United States of America. He also worked as a management consultant for IFRS conversion projects, internal control assessments, credit risk modelling, and financial projection due diligence for mergers and acquisitions (M&A) and IPO purposes.

He has held senior executive roles with primary responsibilities related to client engagements, strategy setting, budgeting and financial projections, and analytical financial reporting for executive management and the Board.

In terms of professional qualifications, he holds a bachelor's degree in business administration (BA) from Build Bright University. He was awarded the Chartered Financial Analyst (CFA) Institute Investment Foundations Certificate in September 2021. He is also a Fellow Member of the Association of Chartered Certified Accountants (FCCA), UK. Currently, he is pursuing the final level (3) of the Chartered Banker (CB) program from the Chartered Banker Institute (CBI) and the Asian Institute of Chartered Bankers (AICB).

Mr. Ny Borat
Chief Financial Officer

Mr. Phat Reatana has more than 25 years of experience in banking and financial services. He joined SBI LY HOUR Bank Plc. as Chief Internal Audit Officer in June 2018.

Prior to his present role, he used to work in several senior executive roles in Financial Institution as Internal Audit, Operations, and Risk Management and Compliance. During this period, Mr. Reatana has great achievement in setting up an Internal Audit function and Risk Management function in the Institution.

He obtained a Master of Business Administration in field of Finance at Charles Stuart University, Australia, and a Bachelor of Business Administration in Accounting from the National University of Management in Cambodia and other specific skills in local and abroad.



Mr. Phat Reatana
Chief of Internal Audit Officer

Mr. Teang Sreng is the Chief of Staff of SBI LY HOUR Bank Plc.. He has more than 25 years of experience in various sectors especially in Banking and Financial Institution (BFIs). He has worked as a human resource strategic and business partner and has been a member of the executive committee in Amret MDI, and Prince Bank for more than 15 years.

He is well-rounded in learning and development (L&D), human resource strategy, human resource management system (HRIS) and Learning Management System (LMS) management.

Mr. Teang Sreng holds a Master of Business Administration major in general management (MBA) from Build Bright University, a Bachelor of Business Administration (BBA) in marketing from the national university of management and a Bachelor of Education (Bed.) in TEFL from Institute of Foreign Languages (IFL) English Department.

He also attended Human Resources Executive (HR C suit) and Strategy Execution from Harvard Business School, Microfinance Management from Boulder and other various short and specialized training courses both local and international professional training academy.



Mr. Teang Sreng
Chief of Staff



Mr. Va Luong Sorin serves as the Chief Information Technology Officer at SBI LY HOUR Bank Plc. bringing extensive experience in IT leadership, digital transformation, and banking technology. Prior to joining SBI LY HOUR Bank Plc.

He was the Chief Information Officer and Chief Information Security Officer at one of the biggest commercial bank in Cambodia, where he led & chaired the IT Strategy, IT Committee, digital initiatives, a member of EXCO and Risk Management Committee for over a decade.

Mr. Sorin holds a Master of Science in Information Technology and has participated in various training programs both locally and globally, further enhancing his expertise in IT governance, IT Project Management, cybersecurity, BCP, fintech integration, and digital banking solutions.

Mr. Va Luong Sorin
Chief Information Technology Officer

Mr. Visal has more than 13 years' working experience in the commercial banking sector - internal audit, compliance, and risk management.

He graduated master's degree in accounting and finance from La Trobe University, Australia, bachelor's degree in finance and Banking from National University of Management, and bachelor's degree in computer science from Royal University of Phnom Penh.

He has also been certified within key professions- Certified Expert in Risk Management from Frankfurt School of Finance & Management, Germany, Advanced Certification in AML from International Compliance Association (ICA), the United Kingdom, and Regulatory Compliance from the Institute of Banking Finance (IBF), Cambodia.



Mr. TRY Visal
Chief Risk Officer



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7.1 INTRODUCTION

The Internal Audit Division undertakes an important role in risk management, by initiating quality improvement activities, performing performance testing, and identifying possible operational improvement. Moreover, financial institutions are required by the NBC to establish safe and sound internal control system via Parkas B7-010-172 Bro Kor, dated 28 September 2010; and Internal Audit function is part of requirement. It is a critical part of corporate governance and a good way to advance the Bank's business.

First, an effective Internal Audit Division can help reach its goals by helping management improve controls, business processes and business risk management. Second, internal auditors serve a critical role as part of corporate governance structure by ensuring the Bank achieves its objectives in an ethical, legal, and well governed manner. Finally, yet importantly, internal auditors help fight the battle against fraud. Internal auditors are considered as the eyes and ears of the Board and the Shareholders.

7.2 VISION

The Internal Audit Function aspires to exercise the internal audit function with the highest standards of corporate governance and professional excellence.

7.3 MISSION

To enhance and protect value of the Bank by providing stakeholders with risk-based, objective, and reliable assurance, advice, and insight.

7.4 OBJECTIVE

The objective of Internal Audit is to assist the Board, Audit Committee and Senior Management in accomplishing their objectives by bringing a systematic and disciplined approach to evaluate and improve the effectiveness of the Bank's governance, risk management and control processes. Internal audit can also play a consulting role on occasion, when called upon to do so, without impacting on its independence.

7.5 SCOPE

Internal Audit coverage includes all aspects of the Bank's operations in accordance with the scopes defined in the Internal Audit Charter. The extent and frequency of internal audits will depend upon varying circumstances such as the results of previous audits, relative risk associated with departments/branches, materiality, the adequacy of the system of internal controls and resources in the Internal Audit function.

7.6 PERFORMANCE

The annual internal audit plan for the year 2024 was established based on the comprehensive risk assessment methodology to align with the Bank's strategy to define the audit objective and scope of each engagement. The Audit Committee approved the annual internal audit plan, including the budget to support the internal audit activities, human resources and professional knowledge development. In 2024 the Internal Audit Division successfully conducted audit engagements on all departments and branches in accordance with the annual audit plan.

For material issues that were detected through internal audit reviews, audit recommendations were communicated to management and internal audit ensured that management set up the appropriate corrective actions with proper timelines for improvement such as updating/developing policies, operating manual and procedures, strengthening and training management and staff.

7.7 REPORTING

The quarterly consolidated internal audit reports were submitted to the Audit Committee and copied to senior management. The content of the reports included management actions to be taken which are subject to be followed by an internal audit to monitor the correction of audit findings.

8

RISK MANAGEMENT AND COMPLIANCE

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8.1 RISK MANAGEMENT

Risk management plays an incredibly significant part within SBI LY HOUR Bank Plc. in which the management team is focusing and prioritizing because it is a catalyst that helps bring the whole institution towards success as well as maintaining its long-term sustainability. Therefore, to ensure that there is effective and efficient risk management, SBI LY HOUR Bank Plc. uses a key principle to early prevent any unexpected risk from happening.

Technically, to ensure the best practice of risk management framework, SBI LY HOUR Bank Plc. has determined a clear scope of works and responsibilities; and segregated them into 3 core functional lines (The three lines of defences).



8.2 RISK MANAGEMENT PROCESS

Ideally, the Risk Management Division (RMD) plays an active role in assisting the business units in identifying any risks involving with staff's implementation as well as processes and procedures of other relevant departments. After risks are identified then assessment will also be made to understand the possibility of occurrence and the impacts that may be affected. This step, RMD will help to ensure the consistency of risk identification, ensure proper and timely risk reporting, and risk monitoring by the Bank.

Furthermore, to respond to its risks, the Bank has developed and applied the appropriate risk treatment approaches and plans to resolve and/or reduce the risk level to acceptable level such as: risk mitigation, risk avoidance, risk sharing, and risk acceptance.



8.3 RISK CLASSIFICATION AND MANAGEMENT

Credit Risk

Under the pressured global and local economic uncertainties resulted from the prolonged Ukraine-Russian war, high interest rate, real estate activities, and retail sector slowdowns, the Bank could manage its Portfolio at Risk (PAR30+) at 3.63% in 2024 comparing to the banking industry where the PAR30+ reached 7.54%.

In 2025, the Bank will continue strengthening its credit qualities and portfolios diversification to align with the Bank's risk appetites and tolerances. The Bank keeps improving credit risk analytics models, conducting regular credit stress tests, and advancing monitoring and reporting tools such as loan customer risk profile, credit scorecard, etc. The Bank will also enhance the implementation of the Social, Environmental, and Governance (ESG) through its onboarded policy, procedure, and tools aligned with Cambodian Sustainable Finance Principles.

Operational Risk

Risks of loss arise from inadequate or failed internal processes, people, systems, or external events. Operational risk management entails establishing a clear operational risk management framework, defining roles and responsibilities for the three lines of defense, setting up reporting lines, and implementing process improvement mechanisms. Various internal control policies, procedures, and tools, including Loss Event Management, Risk Control Self-Assessment (RCSA), Product/Regulation Risk Assessments, Fraud Risk Management, and Business Continuity Management, have been implemented and are continually reviewed to address the operational risks of the bank's business activities and ensure the effectiveness of its framework and implementation.

In 2025, the bank continues to strengthen the implementation of these internal controls and governance with enhanced operational risk management tools and dashboards.

Liquidity & Capital Risk

The Bank closely manages its liquidity and capital by setting internal buffers exceeding regulatory requirements to ensure full compliance and a strong liquidity position. The Bank has maintained a healthy Liquidity Coverage Ratio (LCR) at 197.77% and Capital Adequacy Ratio (CAR) at 17.03% in 2024 which fully complied with both internal and regulatory limits. Other liquidity ratios have been set and monitored via key risk indicators including deposit concentrations, reserve requirements, cash positions, liquid assets, and loan to deposit ratio. The liquidity and solvency risks are being strictly monitored and oversighted by the Asset-Liability Committee (ALCO) and Risk Oversight Committee (ROC), where the regular and on-going analysis and monitoring are also performed by in-charged departments.

Interest Rate Risk

Interest rate risk refers to the volatility in net interest income because of changes in the levels of interest rate and shifts in the composition of the assets and liabilities. The exposure to interest rate risk is related primarily to loans, customer deposits, and borrowings. The Bank has closely and regularly monitored and analysed interest rate movements in the market through adequate and reliable information on market, banking industry, NBC monetary policy, overseas interest rate policy from US Federal Reserve, European Central Bank, and regional central banks. To be proactive in interest rate risk management, the Bank has regularly performed repricing stress tests and report to the Board of Directors for information or decision. The Bank commits to effectively managing interest rate risk through the close monitoring of market pricing and cost of funds. The potential reduction in net interest income from an unfavourable interest rate movement is regularly monitored and oversighted by the ALCO and Risk Oversight Committee (ROC).

Other Risks

Other risks refer to the risk arising from adverse business decisions or improper and/or inappropriate implementation of those decisions as well as adverse events to the Bank. The risks include IT risk, FX risk, Reputation risk, legal risk, and compliance risk. The Bank has taken these risks into account for prudently monitoring and evaluating through key risk indicators which have been approved by the Board of Directors.

8.4 COMPLIANCE

This department is directly oversighted by the Risk Oversight Committee and the Board of Directors, and it is driven by two main functions: Regulatory and AML/CFT/PF Compliances.

1. For Regulatory Compliance, the risk assessments, risk-based approaches for external regulations and internal regulations, both head office level and branches levels have been applied and implemented in which core scopes of key prudential regulations, Whistle Blowing, Customer Protection, and Reporting are included.

2. The main objective of AML/CFT/PF compliance is to ensure that the Bank could prevent, detect, and report any suspicions related to Money Laundering/Financial Terrorism/Proliferation Financing to the regulators and adhere to AML/CFT/PF applicable regulations

AML/CFT/PF frameworks have been approved by the Board of Directors, in which the Bank has embedded and implemented including the written policies/procedure/guideline, daily Transaction Monitoring System and programs such as KYC, CDD/ECDD, and Sanctions - applied to all business relationships within the Bank, detecting, monitoring, escalation, and reporting process, as well as training programs provided all new and existing employees and recording keeping.



9. HUMAN RESOURCES

The Human Resources Division of SBI LY HOUR Bank Plc. has made significant strides in 2024, HR Digitization for Operational Excellence and HR data management aligned with the commitment to continuous improvement and operational excellence, Human Resources continued its journey towards HR digitization. This involved streamlining various processes related to the employee lifecycle, payroll services, workforce data management, recruitment, and performance management through HRIS and a Learning Management System (LMS). These digital tools have enabled Human Resources to provide convenient and speedy services to all employees. Investing in Employee Learning and Development Recognizing employees as invaluable assets and key drivers of success, the Bank actively promotes a culture of ongoing learning. This approach supports employees in upskilling and reskilling to ensure they can effectively perform their current roles and adapt to the changing work environment and technological advancements.

Training and development also one of bank's cornerstone to enhance employees' competency both hard-skill and soft skill for instance started from onboarding new employees with induction courses which focus on bank's mission, vision, corporate values and cultures and at the sometime it is strictly following the requirement regulatory and compulsory training courses and for existing employees while refreshment programs focusing on the bank's vision and productivity improvement which participation from across the bank. Training partnerships yielded significant engagement, with SVL and LHSBI insurance training sessions to get the official certified as sale agents. Furthermore, core courses for head department and senior managers, while a trainer capacity building program involved internal dedicated trainers to acquire skill sets as trainers at the sometime Branch Management Plus program aimed both functional skills and soft skills.

Foster a positive working environment so HR division focusing on employee engagement team building activities twice per year and celebrate some specific even such women day, khmer New Year, Pchum Benday. On the other hand, leadership surveys and peer feedback are also collected to enhance working and leadership style across the bank, which leads to having a low turnover rate of voluntary within this year. This is also fostering a high-performance culture, employee development, and continuous improvement. A comfortable and inclusive workplace where employees can connect, grow, and succeed together.

10. CORPORATE SOCIAL RESPONSIBILITY

At SBI LY HOUR Bank Plc. we believe our responsibility extends beyond providing core banking services. We are deeply committed to contributing positively to the communities we serve and to Cambodia's overall growth and welfare. As a responsible corporate entity, we actively engage in social and charitable initiatives that promote health, education, and well-being.

Our commitment is reflected in our diverse range of financial products and community outreach programs. Our loan products, from microloans to larger amounts, are designed to support families in need. Furthermore, we actively promote the use of the Khmer Riel (KHR) by offering competitive interest rates on our savings products, aligning with the National Bank of Cambodia's Khmer Riel Campaign.

Recognizing the importance of education, we provide favorable study loans to aspiring young individuals, empowering them to enhance their financial futures and contribute to the national economy. Our dedicated bank staff also serve as financial advisors, guiding families and businesses on responsible loan utilization and the importance of saving for future aspirations and unforeseen circumstances.

We understand that social responsibility strengthens both our communities and our business, fostering long-term growth and resilience. Our social and charitable initiatives include:

- **Supporting Children's Welfare:** We organize a KHR4,000 campaign on the theme of "the Smile of Children" with donations from both our staff and the bank, providing vital support to vulnerable children. We also donated used computers and stationery in good condition to Pour un Sourire d'Enfant (PSE), reducing the organization's expenses and supporting children's education.
- **Community Support and Charitable Giving:** We launched the "charity box" campaign, themed "Donation with Love," collecting and donating gently used items to those in need. We also participated in the Ly Hour Group's "Journey to Humanity" marathon charity program, raising funds for Kantha Bopha Hospital in Phnom Penh.
- **Promoting Health and Wellness:** We organized the "Cycling for Friendship and Employee Wellness" event, fostering healthy lifestyles and team solidarity. We collaborated with the National Blood Transfusion Center (NBTC) for the "World Blood Donor Day" and "Valentine Day" events, emphasizing the importance of regular blood and plasma donation. We distributed T-shirts to fitness enthusiasts to encourage

community participation in gym activities and celebrated International Children's Day for community health promotion.

- **Collaborative Partnerships:** We actively engage in various charity activities in partnership with the National Bank of Cambodia, the Association of Banks in Cambodia, the Cambodia Microfinance Association, and other esteemed organizations.

SBI LY HOUR Bank Plc. remains dedicated to making a lasting positive impact on Cambodian society. We will continue to champion initiatives that promote health, education, and well-being, contributing to a brighter future for all Cambodians.





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11. PRODUCTS AND SERVICES

We offer a comprehensive suite of banking products and services tailored to both individual and business needs. Beyond traditional credit and savings accounts, we provide innovative digital solutions, secure money transfer services, and flexible installment options. Our commitment is to deliver the highest quality and most dependable banking experience for our valued customers.

11.1 CREDIT PRODUCTS

SBI LY HOUR Bank Plc. recognizes the competitive landscape of the financial sector. To effectively serve all customer segments, we have developed a diverse portfolio of credit products. These products cater to individuals in the public sector, enterprises, private companies, and even those already affiliated with other financial institutions. In addition to these credit solutions, we offer a range of competitive offers to attract and retain customers which are listed below:

• Personal and Small loan

- Student Loan
- Nano Loan
- Nano Plus Loan
- Small and Micro Loan
- Small and Medium Sized Enterprise Loan
- Mortgage

• Commercial Loan:

- Business Term Loan
- Overdrafts
- Trade Finance

11.2 LEASING

Leasing is a financing option that allows a customer to acquire temporary use of an asset in exchange for periodic payments. Unlike a loan where ownership is transferred upon full payment, leasing offers a path to ownership at the end of the agreement term, typically for an additional fee. The customer, known as the lessee, has control and use of the asset throughout the lease period, with initial payments potentially including a down payment or no down payment at all. These payments and the lease term are established in a contract outlining the specific conditions and obligations of both parties.

- Moto Leasing
- Specialized Machinery Leasing

11.3 DEPOSIT PRODUCTS AND SERVICES

SBI LY HOUR Bank Plc. has a whole range of deposit products designed to benefit every sector of business in Cambodia community. The following products and services are specially created to suit the needs of our clients in their every banking need with easy payment of funds. Payment can be made via mobile app, cash, and cheque both domestically and internationally. Most interestingly, the accounts are eligible for an interest rate which will be accrued daily.

Deposit Product Milestone

- Current Account
- Savings Account
- Premier Account
- Fixed Deposit Account
- Future Plan Account
- Growing Plan Account

11.4 PREMIER BANKING PRODUCTS AND PRIVILEGES

Enjoy more privilege, privacy, and comfortable environment to discuss your financial needs and banking matters with your Premier Relationship Manager. Enjoy complimentary espresso coffee, latté, and Wi-Fi in a relaxing atmosphere. Access any of these six Premier Banking Centers at your convenience at these SBI LY HOUR Bank branch as below:

- SBI LY HOUR Bank 7 Makara
- SBI LY HOUR Bank Chamkar Mon
- SBI LY HOUR Bank Tuol Kork
- SBI LY HOUR Bank Russey Keo
- SBI LY HOUR Bank Chbar Ampov (2)
- SBI LY HOUR Bank Pur Senchey

11.5 REMITTANCE

Our initiative to collaborate with reputable banks, both domestically and internationally, underscores our commitment to providing customers with money transfer services that are convenient, efficient, reliable, and fast. This collaboration allows us to offer key products, such as:

- Local Transfer
- Fast Payment
- Swift International Transfer
- Ripple International Transfer
- National Social Security Fund (NSSF)

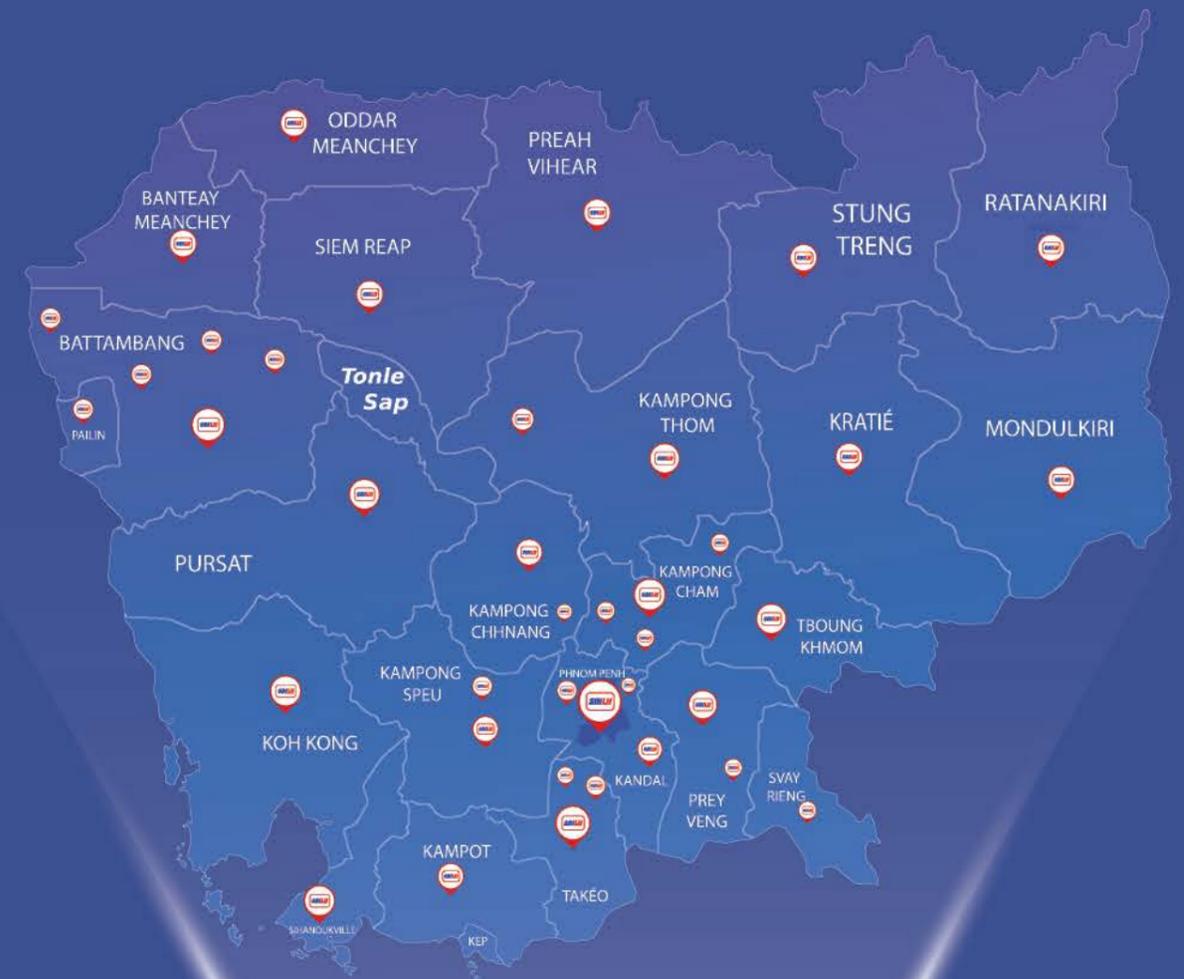
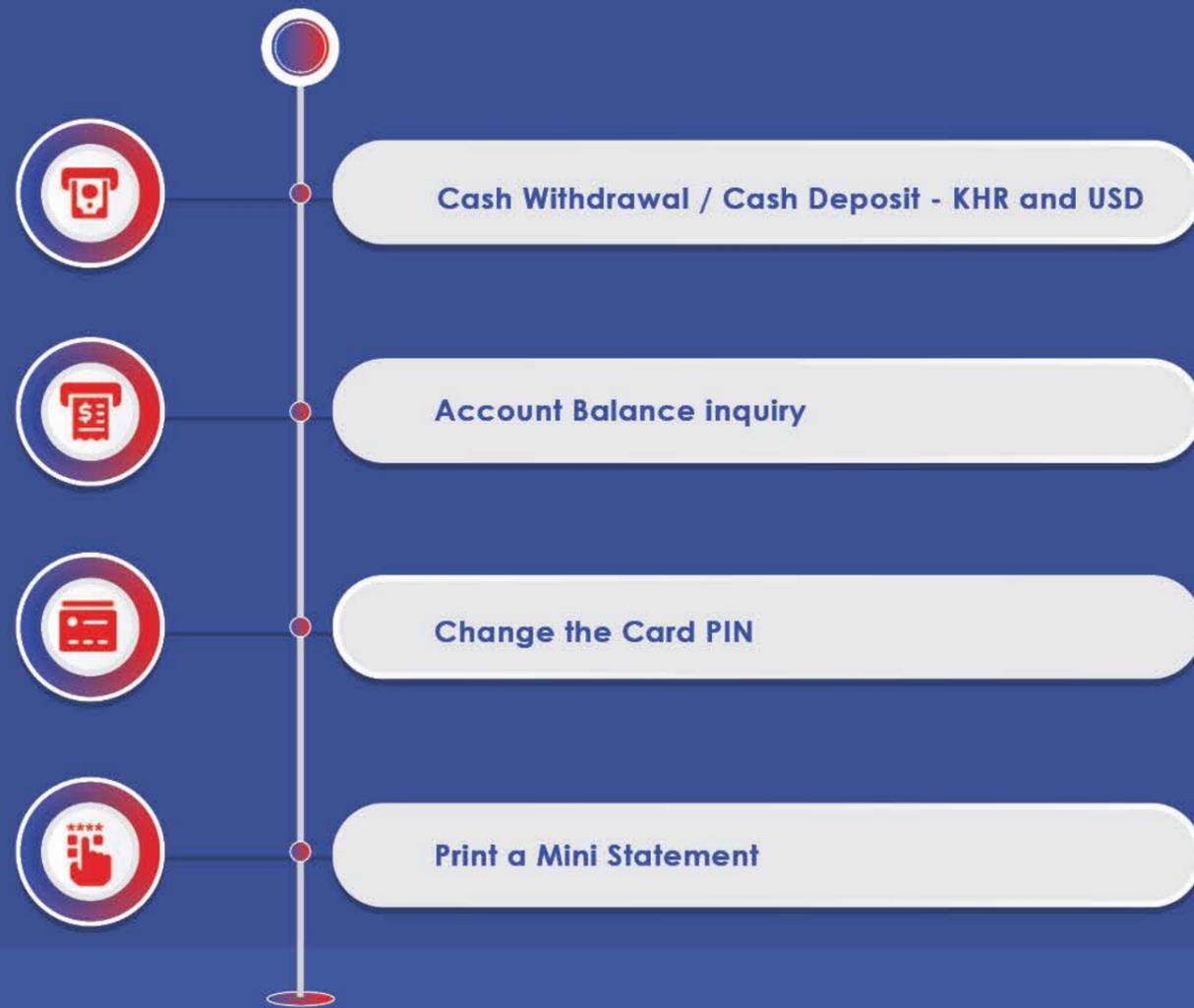


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12.1 ATM

SBI LY HOUR Bank Plc's ATM is a one-stop-shop machine which allows you to perform abundant financial transactions in minutes and gives our extensive ATM network that gives you instant access to your accounts at any time. SBI LY HOUR Bank's ATM allows you to complete basic cash and card transactions 24/7 without the assistance of a teller:

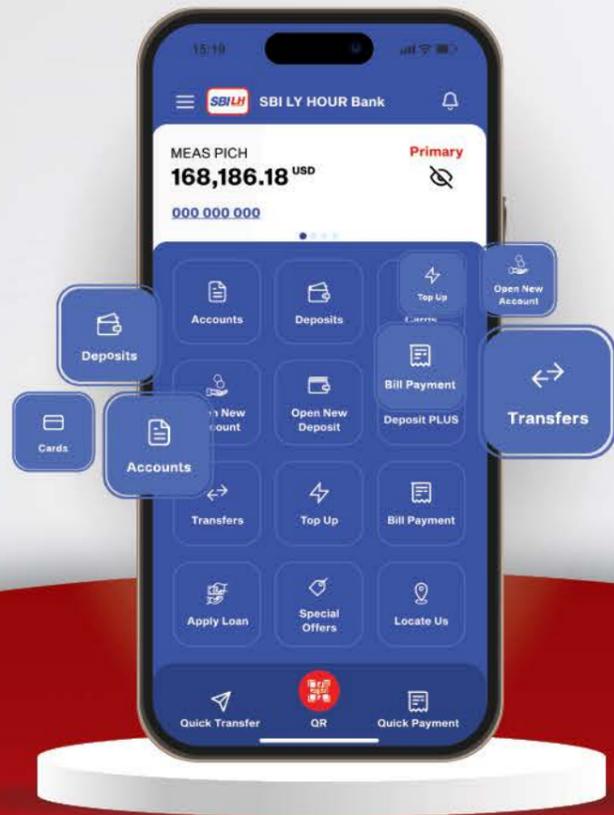


12.2 MOBILE BANKING

SBI LY HOUR Mobile App is for the customers who want to have around-the-clock access to their accounts on the go and a mobile banking application that caters to all Cambodians and your ever-reliable mobile banking companion. Designed to meet your needs and help you manage your finances efficiently.

Mobile Banking

SBI LY HOUR at your fingertips



12.3 QR COUNTER

You can now visit our branches to perform the cash deposit or withdrawal seamlessly without any paperwork, any signatures required, by just simply log on to our SBI LY HOUR Mobile App and scan our KHQR place on the counter to initiate the transaction. Our teller will operate and serve your needs.

EASILY DEPOSIT

YOUR MONEY USING **KHQR** AT OUR BANK COUNTERS.



12.4 CARD

Our Card, a high-end card, will offer a wide range of experiences and benefits designed with perfection only for customers which includes the highest security, privacy, and exclusive access to airports, hotels, restaurants and more around the world.

BENEFITS FOR CARD PRODUCTS

- The CSS card can be operated at ATMs in KHR and / or USD with the lowest service fees nationwide.
- It is convenient for customers to access the worldwide Visa network wherever Visa is accepted.
- Make payment or purchase via POS and online.
- Withdraw cash from over two million ATMs worldwide.
- Convenient and Secure online payments with 3DS latest technology.
- SMS notification on the transactions.
- Enjoy exciting promotions at VISA participated merchant program worldwide.
- Transaction summary on SBI LY HOUR Mobile App.
- More convenient and secure by carrying less cash.
- Cash back up to 1%.
- Travel Insurance coverage up to US\$1 million.
- Accessible to over 1,300 locations worldwide

SBI LY HOUR BANK VISA CARD



Leadership Award-Winning

Leadership in Consumer Credit and Debit Card Issuance
and Credit Authorization Performance for
Ecommerce Payment

Champion
in Innovation Award **2024**
from Visa!



13. FINANCIAL STATEMENTS

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13.1 DIRECTORS' REPORT

The Board of Directors (the Directors) hereby submits their report together with the audited financial statements of SBI LY HOUR BANK PLC. (the Bank) for the year ended 31 December 2024.

PRINCIPAL ACTIVITIES

The Bank's objective is to provide any or all commercial banking business to individuals, SMEs, companies and corporations in general as a contribution to socio-economic development in Cambodia and elsewhere as conducted by all commercial banks internationally. The aim is to help Cambodia, Cambodian businesses and people to improve the living standard and grow the business by providing highly professional, technologically advanced banking services and affordable financing.

The Bank has the following major business activities:

- a. Transactions of banking activities through the provision of banking services; and
- b. Other business activities deemed appropriate for the Bank and in accordance with the regulations of the National Bank of Cambodia.

FINANCIAL PERFORMANCE

The financial performance of the Bank for the year is set out in the statement of profit or loss and other comprehensive income on page 68.

No dividends were declared or paid during the year.

STATUTORY CAPITAL

There were no changes in the shareholders and shareholding structure of the Bank during the year.

BAD AND DOUBTFUL LOANS AND ADVANCES

Before the financial statements of the Bank were drawn up, the Directors took reasonable steps to ascertain that action had been taken in relation to the writing off of bad loans and advances or making of allowance for impairment losses, and satisfied themselves that all known bad loans and advances had been written off and that adequate loss allowance has been made for bad and doubtful loans and advances.

At the date of this report and based on the best of knowledge, the Directors are not aware of any circumstances which would render the amount written off for bad loans and advances or the amount of the allowance for impairment losses in the financial statements of the Bank inadequate to any material extent.

ASSETS

Before the financial statements of the Bank were drawn up, the Directors took reasonable steps to ensure that any assets which were unlikely to be realised in the ordinary course of business

at their value as shown in the accounting records of the Bank have been written down to an amount that might be expected to be realised.

At the date of this report and to the best of their knowledge, the Directors are not aware of any circumstances which would render the values attributed to the assets in the financial statements of the Bank misleading in any material respect.

CONTINGENT AND OTHER LIABILITIES

At the date of this report, there is:

- (a) no charge on the assets of the Bank which has arisen since the end of the financial year which secures the liabilities of any other person, and
- (b) no contingent liability in respect of the Bank that has arisen since the end of the financial year other than in the ordinary course of banking business.

No contingent or other liability of the Bank has become enforceable, or is likely to become enforceable within a period of twelve months after the end of the financial year which, in the opinion of the Directors, will or may have a material effect on the ability of the Bank to meet its obligations as and when they become due.

CHANGE OF CIRCUMSTANCES

At the date of this report, the Directors are not aware of any circumstances, not otherwise dealt with in this report or the financial statements of the Bank, which would render any amount stated in the financial statements misleading in any material respect.

ITEMS OF AN UNUSUAL NATURE

The results of the operations of the Bank for the financial year were not, in the opinion of the Directors, materially affected by any items, transactions or events of a material and unusual nature. There has not arisen in the interval between the end of the financial year and the date of this report any items, transactions or events of a material and unusual nature likely, in the opinion of the Directors, to substantially affect the results of the operations of the Bank for the year in which this report is made.

THE BOARD OF DIRECTORS

The members of the Board of Directors of the Bank during the year and as at the date of this report are:

Mr. Shuzo Shikata	Chairman
Mr. Makoto Miyazaki	Member
Mr. Eiichiro So	Member
Neak Oknha Ly Sopheark	Member
Neak Oknha Ly Sopheap	Member
Mr. Khek Ravy	Independent member
Mr. Ho Varabott	Independent member
Ms. Wan Chi Ng	Independent member

THE DIRECTORS' RESPONSIBILITIES IN RESPECT OF THE FINANCIAL STATEMENTS

The Directors are responsible for ascertaining that the financial statements present fairly, in all material respects, the financial position of the Bank as at 31 December 2024 and of its financial performance and its cash flows for the year then ended in accordance with the Cambodian International Financial Reporting Standards (CIFRS).

In preparing these financial statements, the Directors are required to:

- i) adopt appropriate accounting policies which are supported by reasonable and prudent judgments and estimates and then apply them consistently;
- ii) comply with the disclosure requirements of CIFRS or, if there have been any departures in the interest of fair presentation, these have been appropriately disclosed, explained and quantified in the financial statements;
- iii) maintain adequate accounting records and an effective system of internal controls;
- iv) prepare the financial statements on the going concern basis unless it is inappropriate to assume that the Bank will continue operations in the foreseeable future; and
- v) effectively control and direct the Bank in all material decisions affecting its operations and performance and ascertain that such have been properly reflected in the financial statements.

The Directors confirm that the Bank has complied with the above requirements in preparing the financial statements.

APPROVAL OF THE FINANCIAL STATEMENTS

The accompanying financial statements, together with the notes thereto, which present fairly, in all material respects, the financial position of the Bank as at 31 December 2024 and the financial performance and cash flows of the Bank for the year then ended in accordance with the Cambodian International Financial Reporting Standards, were approved by the Board of Directors.

Signed in accordance with a resolution of the Board of Directors.



Mr. Shuzo Shikata
Chairman

Phnom Penh, Kingdom of Cambodia
20 March 2025

13.2 INDEPENDENT AUDITOR'S REPORT

To the Shareholders of SBI LY HOUR BANK PLC.

Our opinion

In our opinion, the financial statements present fairly, in all material respects, the financial position of SBI LY HOUR BANK PLC. (the Bank) as at 31 December 2024, and its financial performance and its cash flows for the year then ended in accordance with Cambodian International Financial Reporting Standards (CIFRS).

What we have audited

The Bank's financial statements comprise:

- the statement of financial position as at 31 December 2024;
- the statement of profit or loss and other comprehensive income for the year then ended;
- the statement of changes in equity for the year then ended;
- the statement of cash flows for the year then ended; and
- the notes to the financial statements, which include material accounting policy information and other explanatory information.

Basis for opinion

We conducted our audit in accordance with Cambodian International Standards on Auditing (CISAs). Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Independence

We are independent of the Bank in accordance with the International Code of Ethics for Professional Accountants (including International Independence Standards) issued by the International Ethics Standards Board for Accountants (IESBA Code) and the ethical requirements of the Kampuchea Institute of Certified Public Accountants and Auditors' Code of Ethics for Certified Public Accountants and Auditors (KICPAA Code) that are relevant to our audit of the financial statements in Cambodia. We have fulfilled our other ethical responsibilities in accordance with the IESBA Code and the ethical requirements of the KICPAA Code.

Other information

Management is responsible for the other information. The other information obtained at the date of this auditor's report are the directors' report and the supplementary financial information required by the National Bank of Cambodia but do not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

If, based on the work we have performed on the other information obtained prior to the date of this auditor's report, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of management and those charged with governance for the financial statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with CIFRS, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Bank's financial reporting process.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with CISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with CISAs, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

For PricewaterhouseCoopers (Cambodia) Ltd.



By Lang Hy
Partner

Phnom Penh, Kingdom of Cambodia
20 March 2025

13.3 STATEMENT OF FINANCIAL POSITION

As at 31 December 2024

Notes	2024		2023		
	US\$	KHR'000	US\$	KHR'000	
ASSETS					
Cash on hand	4	16,796,507	67,605,941	14,884,395	60,802,754
Deposits and placements with the central bank	5	146,247,290	588,645,342	52,785,956	215,630,630
Deposits and placements with other banks	6	24,652,370	99,225,789	36,655,167	149,736,357
Loans and advances at amortised cost	7	810,114,339	3,260,710,214	712,746,182	2,911,568,153
Statutory deposits with the central bank	8	60,263,081	242,558,901	55,425,189	226,411,897
Right-of-use assets	9	9,301,157	37,437,157	10,209,860	41,707,278
Property and equipment	10	7,512,430	30,237,531	8,866,156	36,218,247
Intangible assets	11	7,395,082	29,765,205	6,904,825	28,206,210
Other assets	13	8,553,003	34,425,837	5,393,379	22,031,953
TOTAL ASSETS		1,090,835,259	4,390,611,917	903,871,109	3,692,313,479
LIABILITIES AND EQUITY					
LIABILITIES					
Deposits from customers	14	647,863,956	2,607,652,423	547,451,217	2,236,338,221
Deposits from other financial institutions	15	179,867,543	723,966,861	117,993,757	482,004,497
Borrowings	17	77,096,583	310,313,747	55,767,691	227,811,018
Subordinated debts	18	46,329,008	186,474,257	47,901,358	195,677,047
Lease liabilities	9	9,979,721	40,168,377	10,830,941	44,244,394
Provision for employee benefits	19	65,943	265,421	77,931	318,348
Current income tax liabilities	31(a)	91,307	367,511	167,415	683,890
Deferred tax liabilities	12	1,843,975	7,421,999	559,803	2,286,795
Other liabilities	20	4,346,096	17,493,036	7,381,051	30,151,593
TOTAL LIABILITIES		967,484,132	3,894,123,632	788,131,164	3,219,515,803
EQUITY					
Share capital	21	100,000,000	405,803,935	100,000,000	405,803,935
Legal reserves	22	1,026,582	4,187,657	646,023	2,638,401
Regulatory reserves	23	21,282,292	86,770,805	11,550,323	47,151,959
Retained earnings		1,042,253	4,235,522	3,543,599	14,418,491
Other reserves		-	(4,509,634)	-	2,784,890
TOTAL EQUITY		123,351,127	496,488,285	115,739,945	472,797,676
TOTAL LIABILITIES AND EQUITY		1,090,835,259	4,390,611,917	903,871,109	3,692,313,479

It is an extracted report, and it should be read in conjunction with the full audited financial statements.

13.4 STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For The Year Ended 31 December 2024

Notes	2024		2023		
	US\$	KHR'000	US\$	KHR'000	
Interest income	24	101,467,646	413,074,787	81,431,709	334,684,324
Interest expense	24	(58,639,698)	(238,722,211)	(46,269,854)	(190,169,100)
Net interest income	24	42,827,948	174,352,576	35,161,855	144,515,224
Fee and commission income	25	1,744,889	7,103,443	690,898	2,839,591
Fee and commission expense	25	(1,149,449)	(4,679,407)	(1,079,733)	(4,437,703)
Net fee and commission income/(expense)	25	595,440	2,424,036	(388,835)	(1,598,112)
Other income	26	1,094,397	4,455,290	1,040,309	4,275,670
Credit impairment losses	27	(5,224,855)	(21,270,385)	(2,667,474)	(10,963,318)
Other gains – net		867,771	3,532,708	418,480	1,719,953
Net other operating losses		(3,262,687)	(13,282,387)	(1,208,685)	(4,967,695)
Expenses					
Personnel expenses	28	(18,477,068)	(75,220,144)	(17,451,739)	(71,726,647)
Depreciation and amortisation charges	29	(5,526,452)	(22,498,186)	(5,104,550)	(20,979,701)
Other operating expenses	30	(6,582,088)	(26,795,680)	(6,091,881)	(25,037,631)
		(30,585,608)	(124,514,010)	(28,648,170)	(117,743,979)
Profit before income tax		9,575,093	38,980,215	4,916,165	20,205,438
Income tax expenses	31(b)	(1,963,911)	(7,995,082)	(1,530,554)	(6,290,577)
Profit for the year		7,611,182	30,985,133	3,385,611	13,914,861
Other comprehensive income:					
<i>Items that will not be reclassified to profit or loss</i>					
Currency translation differences		-	(7,294,524)	-	(3,504,978)
Other comprehensive loss for the year, net of tax		-	(7,294,524)	-	(3,504,978)
Total comprehensive income for the year		7,611,182	23,690,609	3,385,611	10,409,883
Profit attributable to:					
Owners of the Bank		7,611,182	30,985,133	3,385,611	13,914,861
Total comprehensive income attributable to:					
Owners of the Bank		7,611,182	23,690,609	3,385,611	10,409,883

It is an extracted report, and it should be read in conjunction with the full audited financial statements.

13.5 STATEMENT OF CHANGES IN EQUITY

For The Year Ended 31 December 2024

	Attributable to owners of the Bank											
	Share capital		Legal reserves		Regulatory reserves		Retained earnings		Other reserves		Total	
	US\$	KHR'000	US\$	KHR'000	US\$	KHR'000	US\$	KHR'000	US\$	KHR'000	US\$	KHR'000
Balance at 1 January 2023	75,000,000	303,053,935	476,743	1,942,660	9,110,763	37,125,367	2,766,828	11,225,963	-	6,289,868	87,354,334	359,637,793
Profit for the year	-	-	-	-	-	-	3,385,611	13,914,861	-	-	3,385,611	13,914,861
Other comprehensive loss – currency translation differences	-	-	-	-	-	-	-	-	-	(3,504,978)	-	(3,504,978)
Total comprehensive income for the year	-	-	-	-	-	-	3,385,611	13,914,861	-	(3,504,978)	3,385,611	10,409,883
Transactions recognised directly in equity:												
Additional paid-up capital (Note 21)	25,000,000	102,750,000	-	-	-	-	-	-	-	-	25,000,000	102,750,000
Transfer to legal reserves (Note 22)	-	-	169,280	695,741	-	-	(169,280)	(695,741)	-	-	-	-
Transfer to regulatory reserves (Note 23)	-	-	-	-	2,439,560	10,026,592	(2,439,560)	(10,026,592)	-	-	-	-
	25,000,000	102,750,000	169,280	695,741	2,439,560	10,026,592	(2,608,840)	(10,722,333)	-	-	25,000,000	102,750,000
Balance at 31 December 2023	100,000,000	405,803,935	646,023	2,638,401	11,550,323	47,151,959	3,543,599	14,418,491	-	2,784,890	115,739,945	472,797,676
Balance at 1 January 2024	100,000,000	405,803,935	646,023	2,638,401	11,550,323	47,151,959	3,543,599	14,418,491	-	2,784,890	115,739,945	472,797,676
Profit for the year	-	-	-	-	-	-	7,611,182	30,985,133	-	-	7,611,182	30,985,133
Other comprehensive loss – currency translation differences	-	-	-	-	-	-	-	-	-	(7,294,524)	-	(7,294,524)
Total comprehensive income for the year	-	-	-	-	-	-	7,611,182	30,985,133	-	(7,294,524)	7,611,182	23,690,609
Transactions recognised directly in equity:												
Transfer to legal reserves (Note 22)	-	-	380,559	1,549,256	-	-	(380,559)	(1,549,256)	-	-	-	-
Transfer to regulatory reserves (Note 23)	-	-	-	-	9,731,969	39,618,846	(9,731,969)	(39,618,846)	-	-	-	-
	-	-	380,559	1,549,256	9,731,969	39,618,846	(10,112,528)	(41,168,102)	-	-	-	-
Balance at 31 December 2024	100,000,000	405,803,935	1,026,582	4,187,657	21,282,292	86,770,805	1,042,253	4,235,522	-	(4,509,634)	123,351,127	496,488,285

It is an extracted report, and it should be read in conjunction with the full audited financial statements.

13.6 STATEMENT OF CASH FLOWS

For The Year Ended 31 December 2024

Notes	2024		2023		
	US\$	KHR'000	US\$	KHR'000	
Cash flows from operating activities					
Cash generated from/(used in) operations	33	25,466,604	103,674,554	(27,184,008)	(111,726,274)
Interest received		99,846,378	406,474,605	79,849,066	328,179,661
Interest paid		(55,331,351)	(225,253,930)	(41,808,043)	(171,831,057)
Income tax paid	31	(755,847)	(3,077,053)	(1,405,313)	(5,775,836)
Seniority paid	19	(849,765)	(3,459,393)	(912,987)	(3,752,377)
Net cash generated from operating activities		68,376,019	278,358,783	8,538,715	35,094,117
Cash flows from investing activities					
Deposits and placements with other banks - maturity more than three months		-	-	5,000,000	20,550,000
Negotiable certificate of deposits		773,000	3,146,883	(6,681,394)	(27,460,529)
Capital guarantee deposits		-	-	(2,500,000)	(10,275,000)
Purchases of property and equipment	10	(1,374,672)	(5,596,290)	(1,023,322)	(4,205,853)
Purchases of intangible assets	11	(1,209,480)	(4,923,793)	(2,352,498)	(9,668,767)
Proceed from disposal of property and equipment		13,543	55,134	2,472	10,160
Net cash used in investing activities		(1,797,609)	(7,318,066)	(7,554,742)	(31,049,989)
Cash flows from financing activities					
Proceeds from issuance of share capital	21	-	-	25,000,000	102,750,000
Repayments of debt securities in issue	16	-	-	(15,000,000)	(61,650,000)
Proceeds from borrowings	17	41,118,012	167,391,427	59,986,423	246,544,199
Repayments of borrowings	17	(19,841,525)	(80,774,848)	(38,804,137)	(159,485,003)
Proceeds from subordinated debts	18	11,000,000	44,781,000	20,000,000	82,200,000
Repayments of subordinated debts	18	(12,631,786)	(51,424,001)	(8,613,139)	(35,400,001)
Principal element of lease payments		(2,082,921)	(8,479,571)	(1,792,549)	(7,367,376)
Net cash generated from financing activities		17,561,780	71,494,007	40,776,598	167,591,819
Net increase in cash and cash equivalents		84,140,190	342,534,724	41,760,571	171,635,947
Cash and cash equivalents at beginning of the year		93,736,604	382,914,027	51,976,033	213,985,328
Currency translation differences		-	(9,494,656)	-	(2,707,248)
Cash and cash equivalents at end of the year	32	177,876,794	715,954,095	93,736,604	382,914,027

It is an extracted report, and it should be read in conjunction with the full audited financial statements.



14. BRANCH NETWORKS



25
City and Provinces

50
Branch Offices

1
Head Office

14.1 BRANCHES

PHNOM PENH

7 MEAKKAKRA Branch

N° 219, Street N° 128 & 169, Sangkat Mittapheap, Khan Prampir Meakkakra, Phnom Penh

☎ 098 688 955

TOUL KOUK Branch

Building N° 85-88, Kim II Sung Blvd, Phum 14, Sangkat Boeng Kak Ti Pir, Khan Toul Kouk, Phnom Penh

☎ 015 435 999

CHAMKAR MON Branch

Building N°118, Preah Norodom Blvd, Sangkat Tonle Basak, Khan Chamkar Mon, Phnom Penh

☎ 015 885 124

CHBAR AMPOV (2) Branch

N° 25, Lot N° Phor Por 12573, National Road N° 1, Phum Daeum Ampil, Sangkat Chbar Ampov Ti Muoy, Khan Chbar Ampov, Phnom Penh.

☎ 015 885 172

PUR SENCHEY Branch

Lot N° 103 & 104, Russian Federation Blvd., Phum Paprak Khang Cheung, Sangkat Kakab 1, Khan Pur Senchey, Phnom Penh

☎ 015 885 667

RUSSEY KEO Branch

Borey Vimean Phnom Penh N° 72W, Angkor Blvd., Sangkat Chrang Chamreh Ti Muoy, Khan Russey Keo, Phnom Penh

☎ 016 999 750

CHRAOY CHANGVAR Branch

N°F06 & F07, National Road N° 6A, Sangkat Preaek Lieb, Khan Chraoy Changvar, Phnom Penh

☎ 016 888 751

CHBAR AMPOV Branch

N° 25, National Road N° 1, Preaek Thum 2 Village, Sangkat Kbal Kaoh, Khan Chbar Ampov, Phnom Penh.

☎ 015 885 646

KANDAL PROVINCE

ANGK SNUOL DISTRICT Branch

National Road N°4, Svay Chrum Village, Baek Chan Commune, Angk Snuol District, Kandal Province

☎ 016 885 726

MUKH KAMPUL DISTRICT Branch

N° 131A, National Road N°6A, Kraom Village, Preaek Anhchanh Commune, Mukh Kampul District, Kandal Province

☎ 081 777 306

KOMPONG CHAM PROVINCE

KAMPONG CHAM PROVINCE Branch

National Road N° 7, Phum Ti Prammuoy, Sangkat Veal Vong, Krong Kampong Cham, Kampong Cham Province

☎ 016 888 419

CHEUNG PREY DISTRICT Branch

National Road N° 6, Phum Ta Saen, Soutib Commune, Cheung Prey District, Kampong Cham Province

☎ 016 888 692

BATHEAY DISTRICT Branch

Ph'av Village, Ph'av Commune, Batheay District, Kampong Cham Province

☎ 081 255 554

PREY VENG PROVINCE

KAMPONG TRABAOK DISTRICT Branch

National Road N° 1, Chambak Village, Prasat Commune, Kampong Trabaek District, Prey Veng Province

☎ 016 888 519

SVAY ANTOR DISTRICT Branch

National Road N° 11, Svay Antor Ti Mouy Village, Svay Antor Commune, Svay Antor District, Prey Veng Province

☎ 081 799 995

PREAH SDACH DISTRICT Branch

Luengk Village, Angkor Reach Commune, Preah Sdach District, Prey Veng Province,

☎ 016 888 403

PEA REANG DISTRICT Branch

National Road N° 8, Snay Pol Village, Roka Commune, Pea Reang District, Prey Veng Province

☎ 081 699 993

TAKEO PROVINCE

KRONG DOUN KAEV Branch

National Road N° 2, Phsar Ta Kao Village, Sangkat Roka Krong, Krong Doun Kaev, Takeo Province

☎ 087 288 881

BATI DISTRICT Branch

National Road N°2, Bacham Village, Chambak Commune, Bati District, Takeo Province,

☎ 016 999 749

KIRI VONG DISTRICT Branch

National Road N° 2, Kampong Thmey Village, Preah Bat Choan Chum Commune, Kiri Vong District, Takeo Province.

☎ 015 885 347

PREY KABBAS DISTRICT Branch

Phsar Chreae Village, Angkanh Commune, Prey Kabbas District, Takeo Province

☎ 016 888 410

TRAM KAK DISTRICT Branch

National Road N° 3, Yeay La Village, Tram Kak Commune, Tram Kak District, Takeo Province

☎ 016 888 160

KAOH ANDAET DISTRICT Branch

Street N°129D, Romenh Khang Cheung Village, Romenh Commune, Kaoh Andaet District, Takeo Province

☎ 016 888 391

KOMPONG SPUE PROVINCE

KAMPONG SPEU PROVINCE Branch

National Road N° 4, Krang Pol Tep Village, Sangkat Rokar Thum, Krong Chbar Mon, Kampong Speu Province

☎ 016 888 239

BASEDTH DISTRICT Branch

National Road N° 41, Preah Mlob Village, Pheari Mean Chey Commune, Basedth District, Kampong Speu Province

☎ 015 885 362

KONG PISEI DISTRICT Branch

National Road N° 3, Liek Village, Preah Nipean Commune, Kong Pisei District, Kampong Speu Province

☎ 016 888 297

SAMRAONG TONG DISTRICT Branch

National Road N° 4, Trapeang Ampil Village, Trapeang Kong Commune, Samraong Tong District, Kampong Speu Province

☎ 016 888 227

KOMPOT PROVINCE

KAMPONG TRACH DISTRICT Branch

National Road N° 31, Kampong Trach Ti Mouy Village, Kampong Trach Khang Kaeut Commune, Kampong Trach District, Kampot Province

☎ 016 888 420

KOH KONG PROVINCE

KRONG KHEMARA PHOUMIN Branch

National Road N°48, Phum Ti Muoy, Sangkat Smach Mean Chey, Krong Khemara Phoumin, Koh Kong Province

☎ 016 888 428

BATTANG PROVINCE

BATTANG PROVINCE Branch

N°639, National Road N° 5, Rumchek 4 Village, Sangkat Rottanak, Krong Battambang, Battambang Province

☎ 015 885 166

BAVEL DISTRICT Branch

National Road N° 57B, Bavel Muoy Village, Bavel Commune, Bavel District, Battambang Province

☎ 016 888 701

ROTONAK MONDOL DISTRICT Branch

National Road N° 57, Phum Sdau, Sdau Commune, Rotonak Mondol District, Battambang Province

☎ 016 888 537

TBOUNG KHMUM PROVINCE

KRONG SUONG Branch

National Road N°7, Chrey Bet Meas Village, Sangkat Suong, Krong Suong, Tboung Khmum Province

☎ 016 888 623

PAILIN PROVINCE

KRONG PAILIN Branch

National Road N°57, Phum Ou Ta Puk Leu, Sangkat Pailin, Krong Pailin, Pailin Province

☎ 016 888 515

PREAH SIHANOUK PROVINCE

PREY NOB DISTRICT Branch

National Road N°4, Samrong Kandal Village, Samrong Commune, Prey Nob District, Preah Sihanouk Province

☎ 016 885 234

MOUNG RUESSEI DISTRICT Branch

N° 234, National Road N° 5, Pou Pir Village, Kear Commune, Moung Ruessei District, Battambang Province

☎ 016 885 649

PHNUM PROEK DISTRICT Branch

National Road N° 59, Phnum Touch Village, Pech Chenda Commune, Phnum Proek District, Battambang Province

☎ 015 885 619

MONDUL KIRI PROVINCE

KRONG SAEN MONOUROM Branch

National Road N°76, Kandal Village, Sangkat Spean Mean Chey, Krong Saen Monourom, Mondul Kiri Province

☎ 016 888 365

STUNG TRENG PROVINCE

KRONG STUNG TRENG Branch

Street N° 64, Reacheanukoul Village, Sangkat Stung Treng, Krong Stung Treng, Stung Treng Province

☎ 016 888 478

PREAH VIHEAR PROVINCE

KRONG PREAH VIHEAR Branch

Somroung Village, Sangkat Kampong Pranak, Krong Preah Vihear, Preah Vihear Province

☎ 015 885 677

RATANAK KIRI PROVINCE

RATANAK KIRI PROVINCE Branch

National Road N° 78, Phnom Svay Village, Sangkat Boeng Kansaeng, Krong Ban Lung, Ratanak Kiri Province

☎ 070 925 555

BANTEAY MEANCHEY PROVINCE

KRONG SEREI SAOPHOAN Branch

National Road N° 5, Phum 4, Sangkat Preah Ponlea, Krong Serei Saophoan, Banteay Meanchey Province

☎ 081 866 660

KRATIE PROVINCE

KRONG KRATIE Branch

National Road N° 7, Ou Ruessei Ti Muoy Village, Sangkat Ou Ruessei, Krong Kratie, Kratie Province

☎ 015 885 565

SNUOL DISTRICT Branch

No 133A, National Road No 7, Psar Snuol Village, Snuol Commune, Snuol District, Kratie Province

☎ 015 885 613

KAMPONG THOM PROVINCE

KRONG STUENG SAEN Branch

National Road N° 6, Kampong Krabau Village, Sangkat Kampong Krabau, Krong Stueng Saen, Kampong Thom Province

☎ 016 885 120

SVAY RIENG PROVINCE

KRONG BAVET Branch

National Road N° 1, Bavet Leu Village, Sangkat Bavet,
Krong Bavet, Svay Rieng Province

☎ 081 899 995

KAMPONG CHHNANG PROVINCE

KAMPONG TRALACH DISTRICT Branch

National Road N° 5, Chrak Romiet Village, Chhuk
Sa Commune, Kampong Tralach District, Kampong
Chhnang Province

☎ 086 744 442

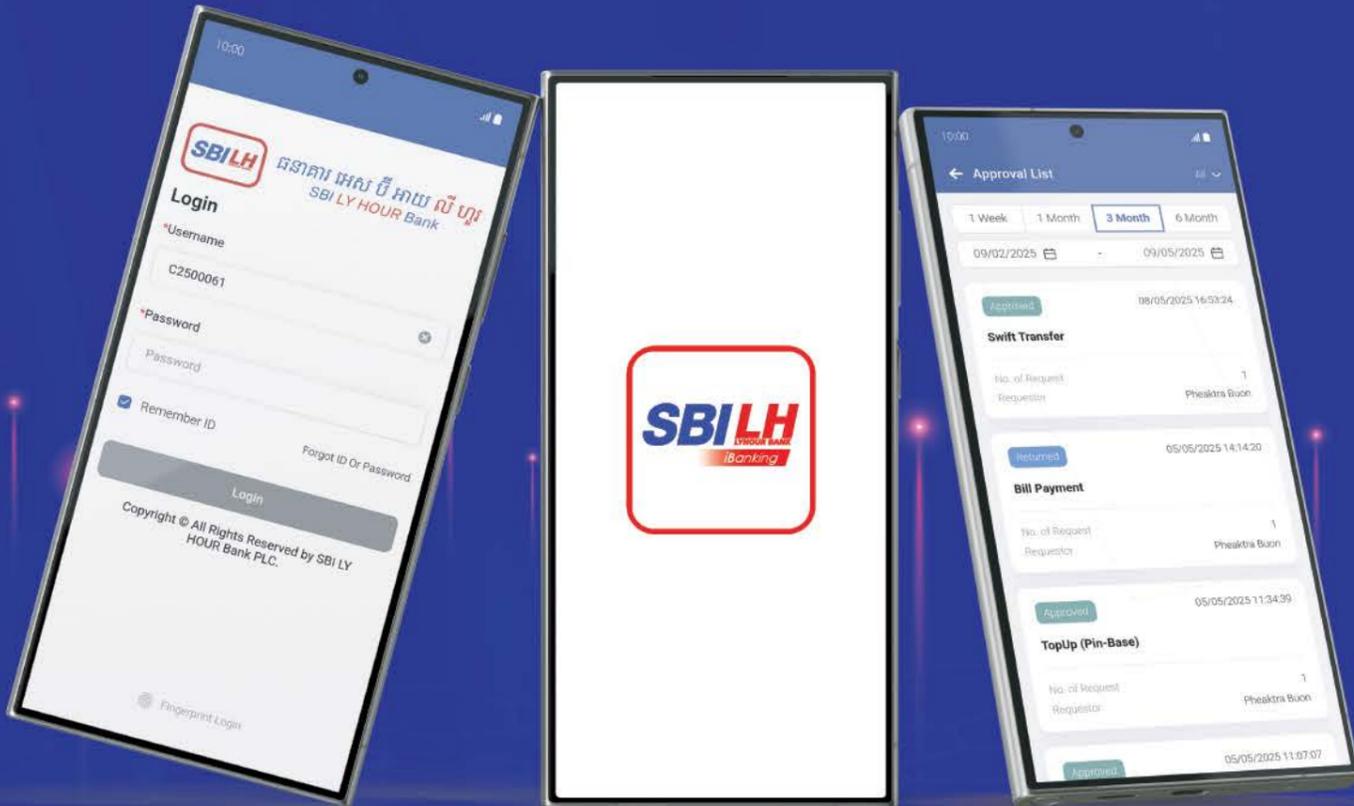


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