ANDERSEN CONSULTING

THE CAMBODIA BANKING INDEX

SUPERBANKRATINGS • MARKET RELEASE

MONDAY 21 SEPTEMBER 2026 | PHNOM PENH | INAUGURAL US$5.0+ BN SUPER HEAVYWEIGHT DIVISION

CAMBODIA SUPERPOWER BANKING INDEX 2026

ABA BANK TAKES SUPER HEAVY WEIGHT TITLE

ABA Bank tops Cambodia's Super Heavyweight US$5bn+ bank ranking

ACLEDA Bank is second, while KB PRASAC Bank and Canadia Bank share equal third among the four eligible institutions.

BY

SUPERBANKRATINGS®

AN ANDERSEN CONSULTING CAMBODIA SPECIALISED RESEARCH & RATING PLATFORM

PHNOM PENH: SuperBankRatings today released the overall bank ranking for the Cambodia SuperPower Banking Index 2026 Super Heavyweight Over-US$5 billion asset category, naming all four eligible commercial banks in the peer group.

The result places ABA Bank first at 4.50/5.00, ahead of ACLEDA Bank at 4.39/5.00.

KB PRASAC Bank and Canadia Bank share equal third at 4.30/5.00.

A RESULT BEYOND BANK SIZE

ABA Bank's No.1 result reflects market leadership, profitable scale, parent support and technology. ACLEDA follows with a national franchise, listed-bank governance, strong funding, sustainability and digital capability. KB PRASAC and Canadia share equal third, but through different strength profiles: KB PRASAC through parent support, national MSME/retail reach and funding transformation; Canadia through capital/liquidity, its deposit franchise, local market position and technology.

That is precisely the purpose of the peer benchmark: to measure multiple dimensions of banking quality rather than reward balance-sheet size alone.

The Top 4 is separated by 0.20 points, while 0.11 points separates ABA Bank and ACLEDA Bank. Asset size is an eligibility screen only and does not influence rank order

WHAT THE BENCHMARK CAPTURES

The ranking reviewed 49 commercial-bank benchmark assessments. Four institutions met the strict year-end 2025 asset eligibility screen of more than US$5.000 billion; the other 45 were excluded from this category solely on size. Asset size determines the category only; it does not influence rank order.

The published framework combines 40% quantitative and 60% qualitative analysis across 11 assessment parameters and a 329-point benchmark architecture, including governance, financial strength, funding and liquidity, risk management, market position, sustainability and technology.

> ***"... Size gets a bank into this category; performance determines where it finishes. The leaders have demonstrated strength not in one area, but across the qualities that define a resilient, well-managed and future-ready bank ... "***
>
> K H Wee-Oon
> Director
> Chief Research & Rating Officer
> Andersen Consulting Cambodia / SuperBankRatings

TOP FOUR

RANK	BANK / SCORE
#1	ABA Bank 4.50/5.00
#2	ACLEDA Bank 4.39/5.00
#3	CANADIA Bank 4.30/5.00
#3	KB PRASAC Bank 4.30/5.00

BY THE NUMBERS

49
BANK ASSESSMENTS REVIEWED

4
ELIGIBLE IN THE US$5BN+ ASSET DIVISON

11
ASSESSMENT PARAMETERS

329
BENCHMARK POINTS

200+
BANK & NBC ARs, & FINANCIAL PUBLICATIONS REVIEWED

IMPORTANT

This is an analytical peer ranking. It is not a statutory credit rating, NBC supervisory ranking, deposit recommendation or guarantee.

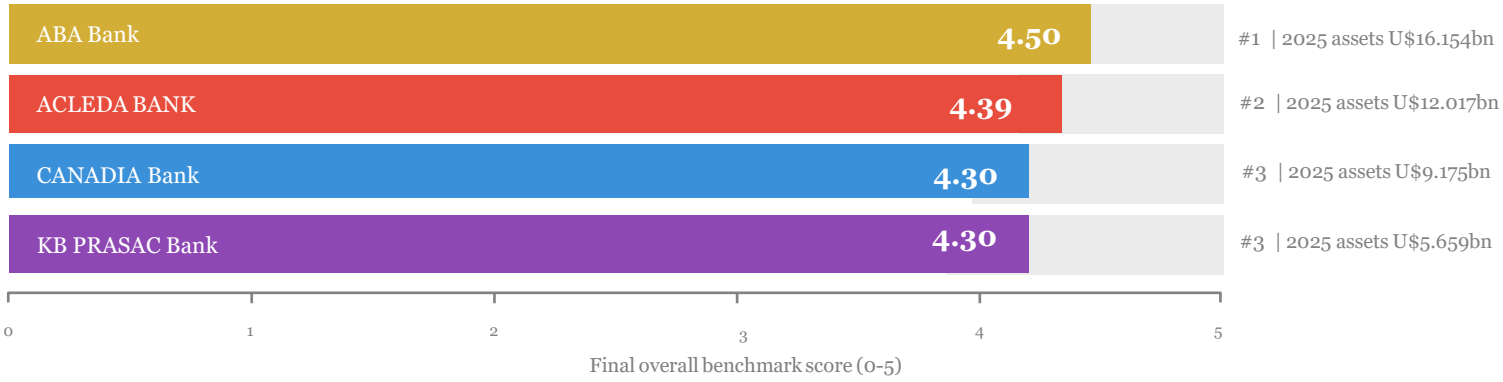
THE CHALLENGE CONTINUES | FIVE PARAMETERS STEP INTO THE RING | FIVE SUPER BELTS | FIVE MORE TITLES ON THE LINE
CORPORATE GOVERNANCE • FINANCIAL STRENGTH & PERFORMANCE • FUNDING & LIQUIDITY
SUSTAINABILITY INITIATIVES • TECHNOLOGY & INNOVATION
FIVE CONTENDERS. FIVE CHAMPIONSHIPS. WHO TAKES HOME THE BELTS? TUNE IN 23 SEPT 26 FOR THE SHOWDOWN

INSIDE THE TOP FIVE

Why each bank made the leading group

Top 5 — US$2.0-4.999 Billion Asset Benchmark Ranking

Ranking by final overall benchmark result; 2025 assets are an eligibility filter only.



"... The ranking tells the market who performed strongly.
The Benchmark Report and Form Guide explain why and, importantly, what each bank can do next ..."

#1 ABA Bank

FINALSCORE 4.50/5.00

Market leadership, profitable scale, National Bank of Canada support and technology underpin the No.1 result. ABA's main watch areas are rising Stage 3 credit, sector concentration, lower solvency headroom and limited quantified climate/taxonomy outcomes.

#2 ACLEDA BANK

FINALSCORE 4.39/5.00

National franchise, listed-bank governance, funding strength, sustainability leadership and digital capability support second place. ACLEDA's elevated credit-impaired exposures and asset-quality outcomes remain the principal watch areas.

#3 CANADIA bank

FINALSCORE 4.30/5.00

Capital/liquidity, a deep deposit franchise, local market position and technology support the equal-third result. CANADIA's persistent property concentration, rising NPLs and large exposures remain the key constraints.

#4 KB PRASAC Bank

FINALSCORE 4.30/5.00

National MSME/retail reach, KB Kookmin support, funding transformation and digital capability support the equal-third result. The key constraint is material three-year NPL/Stage 3 deterioration, alongside a customer-deposit LDR above 100% and incomplete taxonomy/prudential outcome disclosure

WHAT THE RANKING IS SAYING

ABA leads through broad all-round strength and ACLEDA follows with a powerful national franchise, governance, funding, sustainability and digital capability. CANADIA and KB PRASAC share equal third through different models: parent-supported MSME/retail transformation versus liquidity, deposits and a major local franchise. All four eligible banks score 4.30/5 or higher.

40 / 60	11 / 329	US$5bn+
QUANTITATIVE / QUALITATIVE	PARAMETERS / BENCHMARK POINTS	2025 ASSET ELIGIBILITY BAND

METHODOLOGY NOTE: *Published 40% quantitative / 60% qualitative architecture. 2025 assets determine eligibility only; ranking follows the final overall benchmark score. This is an analytical peer ranking, not a safety, deposit, creditworthiness or investment ranking.*

FULL RESEARCH & RATING BENCHMARKING RESULTS ENQUIRIES
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