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**

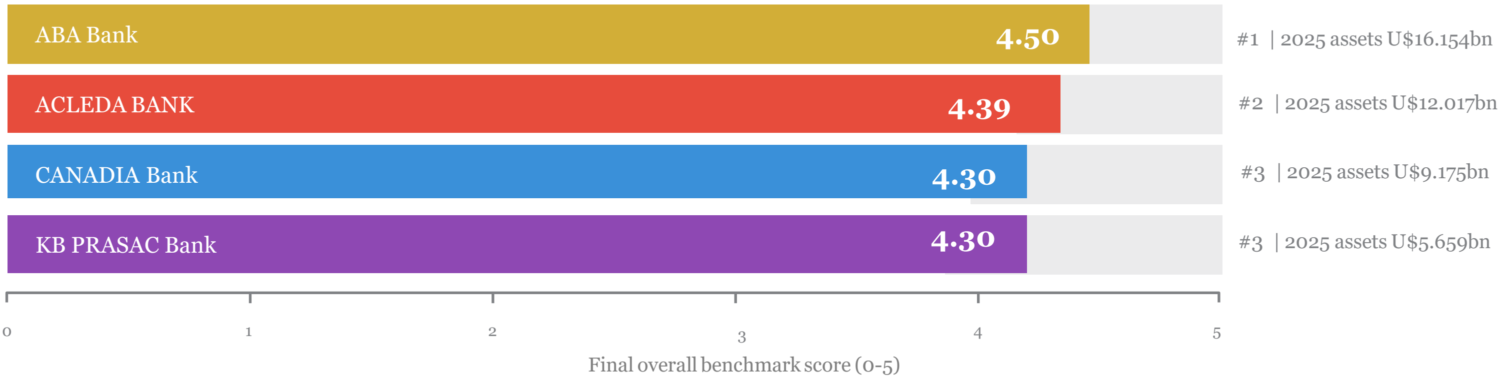
**FIVE CONTENDERS. FIVE CHAMPIONSHIPS. WHO TAKES HOME THE BELTS? TUNE IN 23 SEPT 26 FOR THE SHOWDOWN**

# 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

FINAL SCORE 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

FINAL SCORE 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

FINAL SCORE 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

FINAL SCORE 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$2.0–4.999 bn |
|---|---|---|
| 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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