ANDERSEN CONSULTING®

THE CAMBODIA BANKING INDEX

SUPERBANKRATINGS • MARKET RELEASE

WEDNESDAY 16 SEPTEMBER 2026 | PHNOM PENH | INAUGURAL US$1.0–1.99BN SUPER WEIGHT DIVISION

CAMBODIA SUPERPOWER BANKING INDEX 2026

MAYBANK TAKES No.1

Maybank tops Cambodia's US$1.0–1.99 bn bank ranking

CIMB Bank Cambodia is just 0.02 points behind, while SBI Bank (Cambodia) and Cambodia Post Bank share third and Chip Mong Commercial Bank completes the Top 5.

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 Weight US$1.0–1.999 billion asset category, naming the leading five commercial banks in the peer group.

The result places Maybank (Cambodia) first at 4.42/5.00, just ahead of CIMB Bank Cambodia at 4.40/5.00.

SBI Bank (Cambodia) and Cambodia Post Bank share third at 4.24/5.00, followed by Chip Mong Commercial Bank in fifth at 4.15/5.00.

A RESULT BEYOND BANK SIZE

Maybank's position reflects key rating strengths including strong governance and parent support, very strong liquidity, experienced management, leading sustainability capability and the highest technology score in the peer band. CIMB follows just 0.02 points behind, supported by exceptional group backing, strong governance, risk infrastructure, liquidity, technology and sustainability.

The narrow scoring range indicates limited peer differentiation at the top. The benchmark assesses multiple dimensions of institutional quality and resilience rather than balance-sheet size alone.

The Top 5 is separated by only 0.27 points, while SBI Bank (Cambodia) and Cambodia Post Bank are tied at 4.24, with asset size not used as a tiebreaker.

Modest changes in liquidity, asset quality, governance, risk controls or support factors could materially affect future peer positioning and rating sensitivities.

WHAT THE BENCHMARK CAPTURES

The ranking reviewed 49 commercial-bank benchmark reports, of which nine institutions met the US$1.000–1.999 billion 2025 asset eligibility screen. 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.

> ***"... This peer group is particularly interesting because these banks are already operating at meaningful scale, but their competitive strengths differ considerably. The benchmarking helps identify which institutions are converting scale into stronger governance, financial performance, funding, risk management, sustainability and technology outcomes..."***
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> **K H Wee-Oon**
> **Director**
> **Chief Research & Rating Officer**
> **Andersen Consulting Cambodia / SuperBankRatings**

TOP FIVE

RANK	BANK / SCORE
#1	Maybank (Cambodia) 4.42/5.00
#2	CIMB Bank Cambodia 4.40/5.00
#=3	SBI Bank (Cambodia) 4.24/5.00
#=3	Cambodia Post Bank 4.24/5.00
#5	Chip Mong Commercial Bank 4.15/5.00

BY THE NUMBERS

49
BANK ASSESSMENTS REVIEWED

9
ELIGIBLE IN THE SUB-US$1BN 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.

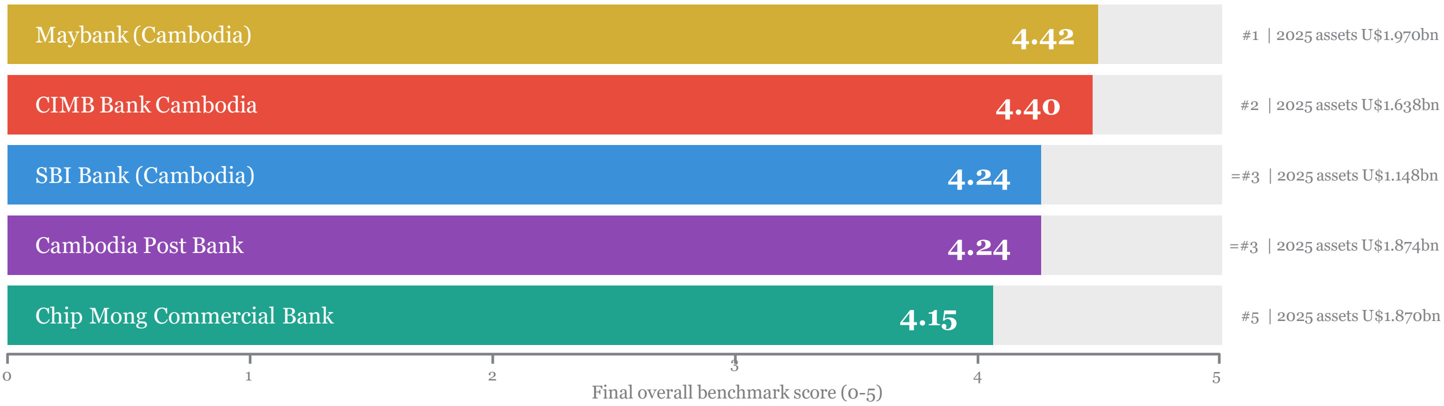
NEXT ON THE SUPER CHALLENGE CARD — THE SUPER WEIGHT TITLE SERIES CONTINUES
SUPER WEIGHT: US$2.0–4.99BN | 21 SEPT — SUPER HEAVYWEIGHT: US$5BN+
TWO DIVISIONS. TWO TITLE CHALLENGES. WHO TAKES THE No.1 CROWN?

INSIDE THE TOP FIVE

Why each bank made the leading group

Top 5 — US$1.0-1.99 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 Maybank (Cambodia)

FINAL SCORE 4.42/5.00

Strong governance and parent support, very strong liquidity, mature management, leading sustainability and peer-leading technology drove the No.1 result. The main upside is sustained credit-quality improvement and stronger earnings efficiency.

#2 CIMB Bank Cambodia

FINAL SCORE 4.40/5.00

Exceptional parent/group support, strong governance and risk infrastructure, disciplined liquidity, leading technology and sustainability, and improving earnings place CIMB just 0.02 points behind. Asset-quality containment and deeper local earnings remain the key upside.

#=3 SBI Bank (Cambodia)

FINAL SCORE 4.24/5.00

Very strong SBI parent support, liquidity, technology, improving profitability, governance and nationwide distribution drove the equal-third result. Post-transition asset quality, fee income and local sustainability/cyber outcomes are the main next steps.

#=3 Cambodia Post Bank

FINAL SCORE 4.24/5.00

Strong technology, shareholder support, funding improvement, regulatory alignment and nationwide reach underpin the equal-third result. Integration execution, credit quality, profitability and measurable stress/sustainability outcomes remain key priorities.

#5 Chip Mong Commercial Bank

FINAL SCORE 4.15/5.00

Rapid franchise growth, strong liquidity and capital, a more customer-funded balance sheet, local ecosystem advantages and digital capability support fifth place. Credit-quality repair, concentration control and stronger risk-adjusted profitability are the main priorities.

WHAT THE RANKING IS SAYING

Maybank and CIMB are separated by only 0.02 points, showing how tightly contested the top of this peer group is. The equal-third tie between SBI and Cambodia Post demonstrates that different institutional models can produce the same overall outcome, while Chip Mong's fifth place highlights the value of liquidity, ecosystem strength and digital capability.

40 / 60	11 / 329	US$1.0–1.99 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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