ANDERSEN CONSULTING

THE CAMBODIA BANKING INDEX

SUPERBANKRATINGS • MARKET RELEASE

FRIDAY 18 SEPTEMBER 2026 | PHNOM PENH | INAUGURAL US$2.0–4.999BN SUPER WEIGHT DIVISION

CAMBODIA SUPERPOWER BANKING INDEX 2026

CAMBODIA PUBLIC BANK TAKES No.1

Cambodian Public Bank tops Cambodia's US$2.0–4.999bn bank ranking

Bank of China (Hong Kong) Phnom Penh Branch is second, Foreign Trade Bank of Cambodia is third, Sathapana Bank fourth and Wing Bank completes the Top 5.

SUPERBANK RATINGS

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$2.0–4.999 billion asset category, naming the leading five commercial banks in the peer group.

Cambodian Public Bank ranks first at 4.31/5.00, ahead of Bank of China (HK) - Phnom Penh Branch at 4.22/5.00. Foreign Trade Bank of Cambodia ranks third at 4.05/5.00, followed by Sathapana Bank at 4.00/5.00 and Wing Bank at 3.98/5.00.

A RESULT BEYOND BANK SIZE

Cambodian Public Bank's result reflects broad balance-sheet resilience, strong capital and liquidity, operating efficiency, retail funding depth, established governance, disciplined risk architecture and long-standing parent support. Bank of China follows with powerful group support, strong profitability and asset quality, and differentiated Cambodia-China transaction and RMB capability.

The benchmark measures multiple dimensions of banking quality rather than rewarding balance-sheet size alone. The Top 5 is separated by 0.33 points, with only 0.07 points separating positions three to five.

Limited peer differentiation from positions three to five indicates meaningful rating sensitivities. Modest changes in asset quality, profitability, liquidity, capital evidence or risk execution could alter future peer positioning.

WHAT THE BENCHMARK CAPTURES

The ranking retraced 46 commercial-bank benchmark assessments, of which five institutions met the US$2.000–4.999 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.

> ***"…This is arguably Cambodia's most competitive banking super weight division, large enough to matter, agile enough to move quickly, and demanding enough that only the most balanced performers rise to the top … "***
>
> K H Wee-Oon
> Director
> Chief Research & Rating Officer
> Andersen Consulting Cambodia / SuperBankRatings

TOP FIVE

RANK	BANK / SCORE
#1	Cambodia Public Bank 4.31/5.00
#2	Bank of China HK Phnom Penh 4.22/5.00
#3	Foreign Trade Bank Cambodia 4.05/5.00
#4	Sathapana Bank 4.00/5.00
#5	Wing Bank 3.98/5.00

BY THE NUMBERS

49
BANK ASSESSMENTS REVIEWED

5
ELIGIBLE IN THE US$2-4.999BN 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 | 21 SEPT – THE SUPER HEAVYWEIGHT: US$5BN+ WHO TAKES THE No.1 CROWN?

THEN 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

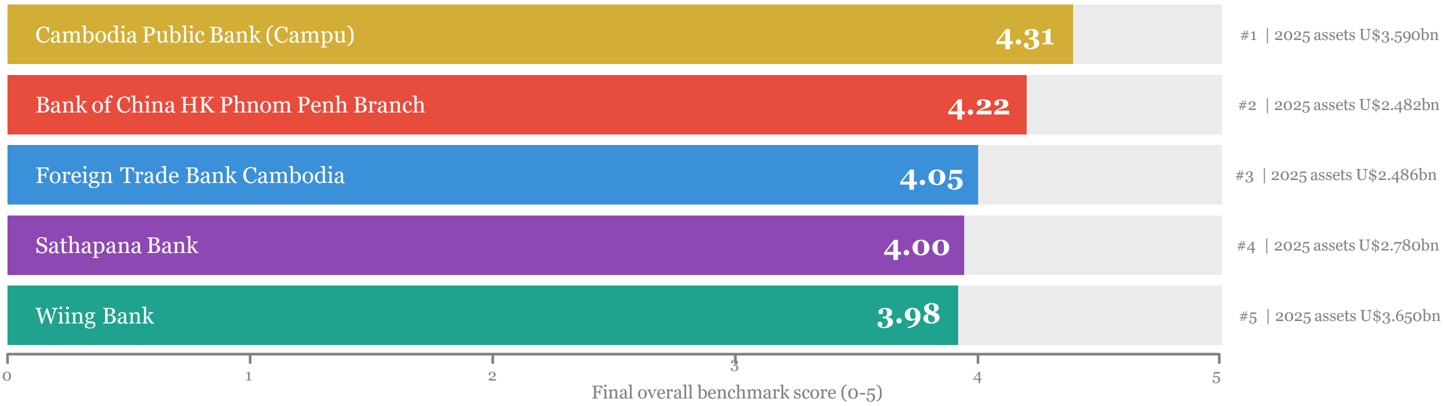
FIVE CONTENDERS. FIVE CHAMPIONSHIPS. WHO TAKES HOME THE BELTS?

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 Cambodia Public Bank (Campu)

FINALSCORE 4.31/5.00

Broad balance-sheet resilience, strong capital and liquidity, operating efficiency, retail funding depth, established governance, disciplined risk architecture and long-standing Public Bank Berhad support drove the No.1 result. The main upside is credit-quality repair, stronger risk-adjusted earnings and more measurable climate/taxonomy outcomes.

#2 Bank of China HK Phnom Penh

FINALSCORE 4.22/5.00

Exceptional BOC/BOCHK group capacity, strong 2025 profitability and asset quality, deep Cambodia-China transaction and RMB capability, strong regulatory/compliance infrastructure and disciplined risk management place Bank of China second. Stronger local funding depth, tighter ALM, greater diversification and more measurable Cambodia-specific sustainability outcomes are the main upside.

#3 Foreign Trade Bank Cambodia

FINALSCORE 4.05/5.00

Exceptional liquidity, a growing deposit franchise, accelerating technology, strengthening sustainability capability, long operating history and sound governance support the third-place result. NPL/Stage 3 repair, profitability recovery, lower large/property exposures and stronger solvency headroom are the main priorities.

#4 Sathapana Bank

FINALSCORE 4.00/5.00

Exceptional liquidity, a growing deposit franchise, accelerating technology, strengthening sustainability capability, long operating history and sound governance support the third-place result. NPL/Stage 3 repair, profitability recovery, lower large/property exposures and stronger solvency headroom are the main priorities.

#5 Wing bank

FINALSCORE 3.98/5.00

A differentiated national digital/payments ecosystem, rapid customer and deposit growth, Royal Group/shareholder support, partnerships and broad market reach complete the Top 5. Asset-quality normalization, lower property/construction concentration, stronger recurring profitability and rebuilt liquidity headroom are the key next steps.

WHAT THE RANKING IS SAYING

Cambodian Public Bank leads through broad financial resilience and operating discipline, with Bank of China only 0.09 points behind on powerful group support, profitability and cross-border capability. FTB's liquidity, technology and sustainability strengths, Sathapana's governance, reach and technology, and Wing's digital ecosystem scale show that no single institutional model determines a leading result. Positions three to five are separated by only 0.07 points, highlighting limited peer differentiation and meaningful rating sensitivities.

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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