



ABC Bank Form Guide

ABC Bank (Cambodia) Plc is a fictional commercial bank created solely to demonstrate the depth of SuperBankRatings' Form Guide analysis. Its illustrative strengths are capital, funding, governance, digital capability and customer growth. The **2026** illustrative assessment is moderated by sector concentration, rising operating costs and still-developing portfolio-level ESG measurement.

Established / commercial licence **2012 / 15 June 2018**

Total assets	\$2.84bn
Net loans	\$1.72bn
Total deposits	\$2.21bn
Total equity	\$319.4m
Net profit	\$32.8m
Network	10 branches; ~4,200 agents; ~85 service hubs
Digital reach	2.10m customers; 100k ABC Pay merchants; 75+ solutions
Employees	5,340

Bank website: www.abcbank.example

Contact:

Tel: Illustrative only

Email: sample@abcbank.example



WHAT WE SAY

Corporate Governance: Formal Board, Audit, Risk/Compliance and Remuneration/Nomination structures support clear accountability. Independent challenge is strong; succession and outcome disclosure remain improvement areas.

External Support: Diversified shareholder backing and committed capital facilities support resilience. No sovereign or parent-bank guarantee is assumed, so standalone strength remains central.

Economic & Industry Risks: Digital and SME diversification supports resilience. Illustrative property/construction exposure is 31.4% of gross loans, creating manageable cyclical concentration risk.

Financial Strength & Performance: Illustrative 2025 assets are USD2.84bn, profit USD32.8m, ROA 1.21% and Stage 3 loans 2.60%, supporting a strong financial-strength assessment.

Funding & Liquidity: Deposits are USD2.21bn, gross LDR 77.8% and CASA 47.2%. Funding is diversified and liquidity buffers remain comfortably above internal needs.

Market Position & Business Profile: ABC Bank's fictional franchise includes 2.10m customers, 100,000 merchants, 21 branches, ~4,200 agents and 75+ financial solutions.

Management Quality: Management is illustrated as delivering disciplined growth, improved operating leverage and product expansion. Succession depth remains a development priority.

Risk Management: ALCO, Credit, IT, Internal Audit and Compliance structures are established. Property concentration, model validation and cyber metrics remain key watchpoints.

Regulatory Environment: Audited reporting, formal compliance and prudential buffers above minimum requirements support a strong regulatory assessment.

Sustainability Initiatives: Women/MSME finance, green lending and community programs are established. Taxonomy mapping is progressing, while financed-emissions measurement remains developing.

Technology & Innovation: Modern mobile banking, KHQR, API connectivity, digital lending, fraud controls and cross-border payments make technology the leading illustrative parameter.

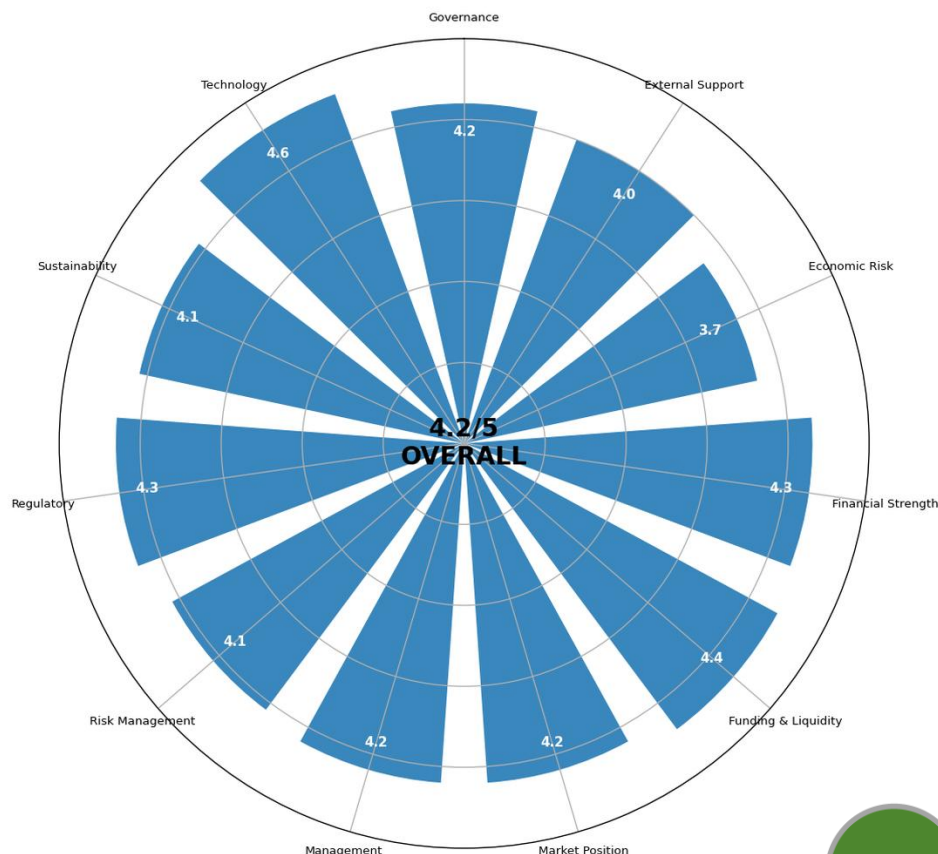
RATINGS

AWARDS



Silver Ratings

awarded to banks providing good overall value, showing strong performance in most areas but with some room for improvement.



4.2

Overall Score:

Final Rating **4.2/5**
Strong Performer
in the Cambodian
Banking sector.
Top 25%

**ANDERSEN
CONSULTING**



SUMMARY OF 3 YEARS PERFORMANCE
Period 1 Jan 2023 - 31Dec 2025

Parameter	Consistency	Improvement	Score
Corporate Governance	Yes	Clear	4.2/5
External Support	Yes	Moderate	4.0/5
Economic & Industry Risks	Mixed	Stable	3.7/5
Financial Strength & Performance	Yes	Clear	4.3/5
Funding & Liquidity	Yes	Strong	4.4/5
Market Position & Business Profile	Yes	Clear	4.2/5
Management Quality	Yes	Clear	4.2/5
Risk Management Framework	Improving	Clear	4.1/5
Regulatory Environment	Yes	Strong	4.3/5
Sustainability Initiatives	Yes	Strong	4.1/5
Technology & Innovation	Yes	Strong	4.6/5

ABC Bank's fictional profile is strong and improving overall. The illustrative composite rises from 3.93 in 2023 to 4.07 in 2024 and 4.19 in 2025. Financial strength, funding, governance, technology and risk management improve. The sample rating is moderated by 31.4% property/construction concentration, rising operating costs and still-developing portfolio ESG measurement. This demonstrates how SuperBankRatings converts multi-year evidence into scores, peer positioning and practical priorities.