

ADDRESS

T. (855) 23 909 909 / 963 909 909 E. enquiry@ppcb.com.kh W. ppcbank.com.kh

ADD No 217, Norodom Blvd. (Street 41), Tonle Bassac, Chamkar Mon, Phnom Penh



Corporate Profile

2022 / 2023

Table of Contents:

01 PRESIDENT'S MESSAGE	4
02 15 YEARS SERVING FINANCIAL SERVICES	6
03 SLOGAN, VISION, MISSION & CORE VALUES	6
04 ORGANIZATIONAL STRUCTURE	7
05 CORPORATE INFORMATION	8
06 BOARD OF DIRECTORS	9
07 MILESTONES	10
08 PPCBANK OVERVIEW	11
09 FINANCIAL HIGHLIGHTS	12
10 BUSINESS PROFILE	14
11 AWARDS & RECOGNITION	16
12 CORPORATE SOCIAL RESPONSIBILITY	18
13 PPCBANK ETHICAL PHILOSOPHY	20
14 HUMAN CAPITAL DEVELOPMENT	21
15 BRANCHES & ATMS	22
16 BENEFITS OF BANKING WITH PPCBANK	24

PRESIDENT'S MESSAGE

“

We believe the needs of our customers are best served by a leading bank and we remain committed to providing the financial tools and technology needed by small and medium-sized business owners to succeed in a dynamic, changing environment.

”



PCBank has come an incredibly long way in the past 15 years. First established in Cambodia in 2008, the Bank is today one of the kingdom's leading commercial banks, having been embraced by the people of Cambodia for their financial needs while it works in-step with the National Bank of Cambodia to increase levels of financial literacy, develop a culture of savings and decrease the percentage of the unbanked in the country. This is why the past 15 years are not just the story of PPCBank, but also of the communities we serve, the colleagues we work with, the buildings in which we work and the products we are proud to offer.

PCBank became part of the Jeonbuk Financial Group in 2016. It was a move which enabled the Bank to rapidly expand its network of branches and ATMs in Cambodia, while also being underpinned by the strength and depth of the JB Group's values.

These values run in tandem with those that have forged PPCBank's vision and mission from the very beginning.

What I am very proud of is PPCBank's response to the crisis that was the Covid-19 pandemic. Across 2020 and 2021, indeed much of 2022, balance was disturbed and priorities were reevaluated around the world. Global growth slowed, economies shrank and a deep-seated anxiety settled into financial markets and those they serve. However, as a leading bank that aims to be the customer's first choice in Cambodia, with steadfast support and trust from all our shareholders, PPCBank was able to transform itself into a bank even better placed to serve its growing customer base and their evolving financial needs.

I believe that the theme of "Quantity and Quality"

must drive the next mission for our banking products and services. With the unwavering commitment of our management and staff, we are looking forward to fueling and driving growth by developing a niche market while understanding the needs of our various customer groups, be they private individuals or corporates. Developing that niche market is about standing out from the crowd and I can see three main areas of focus that are already assisting PPCBank in achieving this.

Firstly, it is about knowing ourselves. We are fast and flexible when it comes to making decisions and we specialize in corporate and upwardly mobile customers. Our team of experienced bankers deliver creative, optimal and flexible banking solutions that suit the unique requirements of the customer, taking care of all their financial needs. Leveraging this knowledge will take us even further along the path to even greater success.

The second area of focus is identifying our customers' needs. Today's banking customers have high expectations when it comes to products and services. This is why we work harder to better understand their needs, to present more relevant offers at the right time, and ultimately, to increase customer retention while selling additional products and services through an ever-growing number of channels.

Thirdly, we must never lose sight of our sense of professionalism. Capacity enhancement of our people is at the heart of PPCBank's successful

development. With our well-trained staff, the Bank has enough knowledge and capacity to confidently deliver for our customers.

Now more than ever, PPCBank concentrates on providing high quality products, services and technology that are best suited to the diverse needs of our customer base. We deliver these services in a way that allows our customers to bank their way, be it at a branch, on their mobile phones, through our dynamic Customer Service Center, or via live chats on our many platforms such as the PPCBank website, PPCBank Mobile App, our business solution, smartBiz, and our Facebook page.

At PPCBank, we will continue to develop and enhance our products and technology to ensure that we are giving our customers all the resources they need to reach their financial goals. This we do while earnestly protecting the security and privacy of their information. Our slogan, "EasyBanking", will also continue to inform and drive everything we do.

I would like to take this opportunity to say a heartfelt "thank you" to all our customers who have placed their trust and faith in PPCBank. In addition, I would like to extend my appreciation to every single member of the PPCBank team who continue to work tirelessly, in accordance with their respective roles and responsibilities, to deliver the very best service to our valued customers.

Thank you for choosing to do business with us. I hope you find it as easy as we strive to make it.

LEE Jin Young

President

15 YEARS SERVING FINANCIAL SERVICES

Locally incorporated in September 2008, PPCBank currently operates across 23 branches and over 71 ATMs in Cambodia. With its vision to make banking easy, PPCBank provides a full suite of products and services, including conventional deposits and loans; credit and debit cards; state-of-the-art digital mobile applications; an internet-based corporate service, 'smartBiz' and its Mobile Teller for consultations in and outside of branches. PPCBank is a member of both the Bakong payment platform and KHQR.



OUR SLOGAN

We make banking easy. A full suite of everyday banking products and services tailored to make Cambodians' financial lives better and help them achieve their goals.



OUR VISION

Creating a success story in Southeast Asia's financial industry and to be a leading bank in Cambodia, providing quality financial solutions and facilitating financial flexibility for our customers. We empower them to succeed in every aspect of their financial lives.



OUR MISSION

We aspire to be the best bank for all Cambodians, through innovative added-value products and services and to operate in a sustainable and ethical manner with a cutting-edge digital platform which provides highly secured and uninterrupted access.



OUR CORE VALUES

- **Community:** We are proud to invest in and contribute to the communities we serve.
- **Associates:** We attract and cultivate a diverse talent pool by providing an inclusive atmosphere that fosters growth and prosperous careers.
- **Relationships:** We believe relationships are more than a series of transactions. We become partners in addressing our customers' needs.
- **Respect:** Respect is weaved into the way we treat our employees, the level of service we deliver to our customers and the quality of our solutions.
- **Innovation:** We continuously strive to do things better in the creation and delivery of our products and services.
- **Integrity:** We are guided by a moral compass, implementing ethical principles and practices in our relationships with employees, partners and customers, and in everything we do.

ORGANIZATIONAL STRUCTURE



CORPORATE INFORMATION

Bank Name	:	Phnom Penh Commercial Bank Plc (PPCBank)
Bank Date of Establishment	:	September 01, 2008
Registration Number	:	00015794
Paid-Up Capital	:	USD 114 Million
Number of Employees	:	486 (As of December, 2022)

Principal Shareholders

The shares of PPCBank are held by **Jeonbuk Bank Co.,Ltd.** (a subsidiary of **JB Financial Group**, based in Korea), **Apro Financial Co., Ltd.** (a subsidiary of **OK Financial Group**, based in Korea) and **JB Woori Capital Co., Ltd.** (a subsidiary of **JB Financial Group**, based in Korea) with the number of shares and percentages as follows:

Shareholders	Number of Shares	Percentage (%)
Jeonbuk Bank Co., Ltd	57,000	50%
Apro Financial Co.,Ltd	45,600	40%
JB Woori Capital Co., Ltd	11,400	10%
Total	114,000	100%

BOARD OF DIRECTORS



Mr. Yim Yong Taick
Chairman

Mar 2021 – Present : Advisor at JB Financial Group Co., Ltd.
 Nov 2014 – Mar 2021 : President, CEO at Jeonbuk Bank Co., Ltd.
 Sep 2011 – Oct 2014 : Chairman, CEO at JB Woori Capital Co., Ltd.
 Apr 2008 – Aug 2011 : Founder, CEO at Pegasus Private Equity Co., Ltd.
 May 2005 – Mar 2008 : Founder, CEO at Meritz Investment Partners Co., Ltd.
 Aug 1997 – Apr 2005 : Founder, CEO at Taurus Venture Capital Co., Ltd.
 Mar 1996 – Jul 1997 : Founder, CEO at Lim & Partners Co., Ltd.
 Mar 1986 – Feb 1996 : Manager at Daishin Securities Co., Ltd.



Mr. Bang Keuk Bong
Member

Jan 2022 – Present : Deputy CEO at Jeonbuk Bank Co., Ltd.
 Jul 1994 – Dec 2021 : Head of Management Supporting Division
 o General Manager of Anhaenggyo Branch
 o General Manager of HR Supporting Department
 o General Manager of Customer Service Department
 o General Manager of General Strategy & Planning Department



Mr. Sim Sang Ton
Member

Jun 2004 – Present : Director at APRO Financial Co., Ltd.
 May 2014 – Present : Representative Director at OK Financial Group
 Dec 2013 – Present : Representative Director at YES Capital Co., Ltd.



Mr. Hong Jee Soo
Independent Member

Jan 2022 – Present : at SolomonM
 Apr 2021 – Present : CEO at INFINIQ
 Feb 2017 – Mar 2021 : CEO at Hyundai MnSoft
 Jan 2010 – Jan 2017 : EVP at Hyundai Autoever
 Apr 2004 – Dec 2009 : VP at Hyundai Motor
 Jan 2000 – Mar 2004 : Director at Accenture (a.k.a Anderson Consulting)

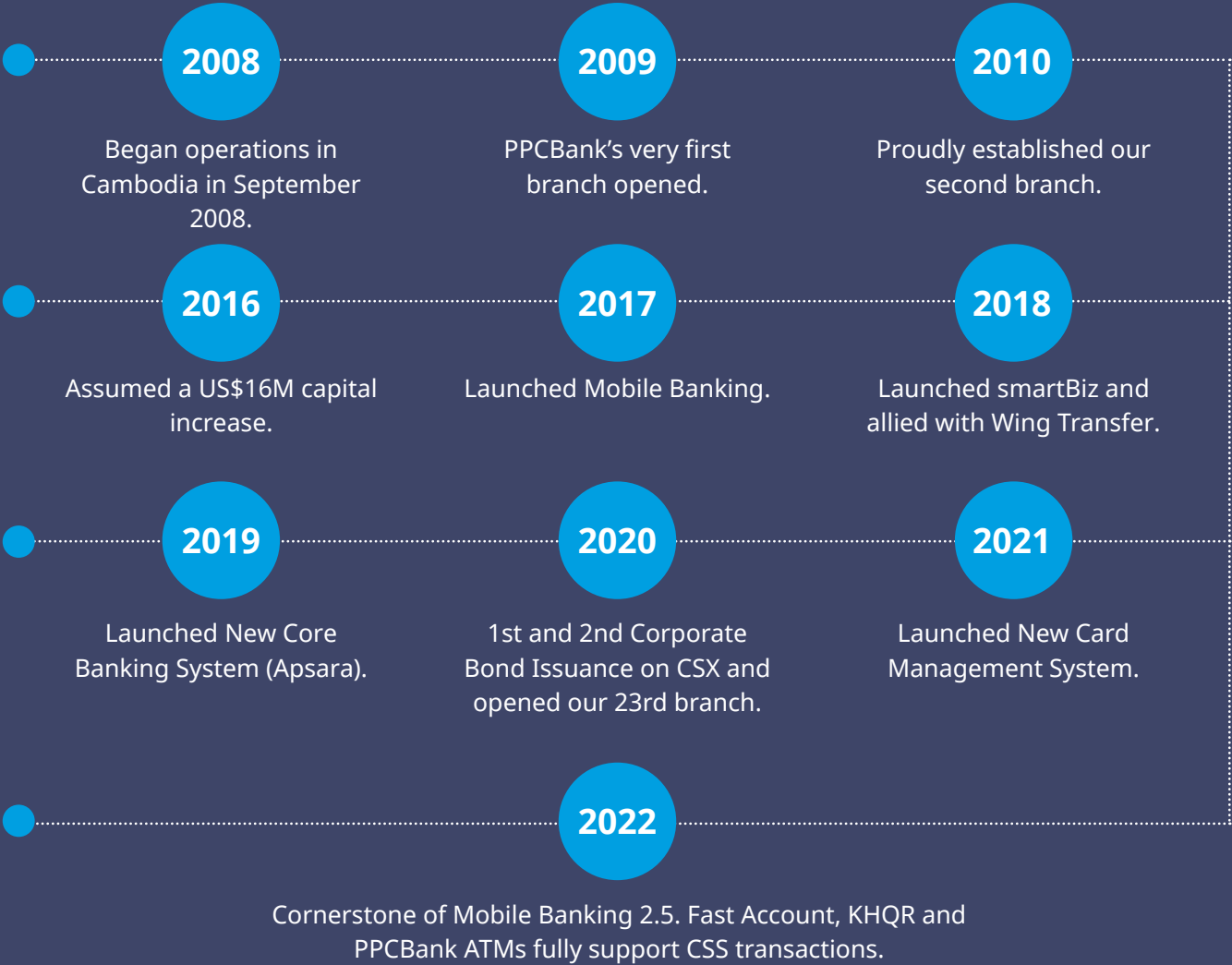


Mr. Lee Myungsang
Independent Member

Oct 2016 – Present : Statutory Audit at REDBADGE PACIFIC (Venture Capital)
 Feb 2014 – Present : Lawyer (Partner) at LEEKIM & Partners, LLC
 Jan 2007 – Feb 2014 : Lawyer (CEO) at LEEKIM & Partners
 Feb 2001 – Jan 2007 : Lawyer (CEO) at Soehyun Partners
 Jan 2000 – Feb 2001 : Lawyer at Sojong Partners

MILESTONES

Significant Developments On Our Journey



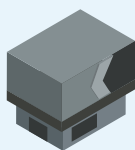
PPCBANK OVERVIEW

Name of Bank	: Phnom Penh Commercial Bank Plc
Date of Establishment	: September 01, 2008
Industry	: Commercial Bank
President	: LEE Jin Young
Board of Directors	: Mr. Yim Yong Taick, Chairman
	: Mr. Bang Keuk Bong, Member
	: Mr. Sim Sang Ton, Member
	: Mr. Hong Jee Soo, Independent Director
	: Mr. Lee Myunsang, Independent Director



Address (Head Office):

#217 Norodom Blvd (Street 41), Sangkat Tonle Bassac,
Khan Chamkarmon, Phnom Penh, Cambodia.



Branches: 23

As of December 2022, PPCBank has 23 branches nationwide
(16 in Phnom Penh, with one each in Siem Reap, Battambang, Preah Sihanoukville,
Kampot, Kampong Cham, Kampong Thom and Kandal).



ATM: 71

PPCBank has a total of 71 ATMs - 37 onsite and 34 offsite at popular locations
in Cambodia.

FINANCIAL HIGHLIGHTS

Consolidated Income Statement as at 31-Dec-2022

	2022	2021	2020
Interest income	75,758,255	74,110,411	69,337,337
Interest expense	(25,170,036)	(26,858,808)	(28,235,649)
NET INTEREST INCOME	50,588,219	47,251,603	41,101,688
Fees and commission income	2,194,840	1,924,673	3,468,821
Fees and commission expense	(911,029)	(1,072,245)	(1,077,175)
NET FEE AND COMMISSION INCOME	1,283,811	852,428	2,391,646
Impairment losses on financial assets	(1,577,271)	(2,334,727)	(458,452)
Other (losses)/gains – net	(150,353)	(80,251)	299,346
Other operating income	402,679	688,319	78,263
NET OTHER OPERATING LOSS	(1,324,945)	(1,726,659)	(80,843)
Personnel expenses	(7,797,024)	(8,176,152)	(7,758,532)
Depreciation and amortization	(6,773,412)	(7,761,253)	(6,894,117)
Other operating expenses	(6,781,263)	(7,585,131)	(7,360,030)
PROFIT BEFORE INCOME TAX	29,195,386	22,854,836	21,399,812
Income tax expense	(5,885,012)	(4,652,317)	(4,261,958)
NET PROFIT OF THE YEAR	23,310,374	18,202,519	17,137,854

Consolidate Balance Sheet as at 31-Dec-2022

ASSETS	2022	2021	2020
Cash and hand	29,268,408	35,428,236	36,272,455
Balance with the NBC	83,264,682	81,565,425	132,825,621
Balance with other banks and finance institutions	62,108,803	87,356,096	99,998,608
Loans to customers	773,248,063	742,346,672	721,322,069
Property and equipment	12,778,872	13,792,136	16,279,751
Intangible assets	5,097,152	6,658,228	8,028,928
Right-of-use assets	9,889,518	9,697,968	9,780,184
Deferred tax assets	-	-	237,010
Other assets	6,498,882	8,683,216	8,453,362
TOTAL ASSETS	982,154,380	985,527,977	1,033,197,988

Liabilities and Equity

	2022	2021	2020
LIABILITIES			
Deposits from customers	549,350,759	646,376,177	718,342,962
Deposits from other banks	173,064,254	97,992,038	88,565,577
Other liabilities	64,089,137	67,319,906	70,652,112
TOTAL LIABILITIES	786,504,150	811,688,121	877,560,651
EQUITY			
Share capital	114,000,000	102,000,000	92,000,000
Regulatory reserves	36,047,781	14,852,049	11,683,167
Retained earnings	45,602,449	56,987,807	51,954,170
TOTAL EQUITY	195,650,230	173,839,856	155,637,337
TOTAL LIABILITIES AND EQUITY	982,154,380	985,527,977	1,033,197,988

BUSINESS PROFILE

Personal Banking



E-Banking

- Fast Account (e-KYC)
- Mobile Banking
- PPCBank KHQR
- KHQR Payment Notification
- Bill Payments
- SMS Alert Service



Deposit

- Savings Account
- Fixed Deposit
- Installment Deposit
- Current Account
- VIP Savings Account
- Bank Confirmation



Loan

- Home Loan
- Car Loan
- Loan Calculator



Payment

- Bill Payments
- Visa Debit Card
- Visa Credit Card
- Prepaid PayOn Card
- Cash In/ Out Machine
- Discount Partners



Transfer

- Bakong Transfer
- Local Transfer
- Fast Transfer
- International Transfer (SWIFT)
- Real-Time Fund Transfer (RFT)
- Wing Transfer
- Western Union



Partnership

- Prudential
- TrueMoney
- Wing
- AMK
- Kosign

Business Banking



E-Banking

- smartBiz
- Virtual Account
- KHQR Payment Notification
- Bill Payments
- SMS Alert Service



Deposit

- Payroll
- Savings Account
- Fixed Deposit
- Current Account
- Bank Confirmation



Loan

- Annatean Kak Kdao
- Annatean 300
- Business Loan
- Car Loan
- Credit Line



Trade

- Trade Finance
- Letter of Credit
- Bank Guarantee



Payment

- Bill Payment
- PPCBank KHQR
- KHQR Payment Notification
- Visa Gold Credit Card
- POS Merchant Service



Transfer

- Bakong Transfer
- International Transfer (SWIFT)
- Real-Time Fund Transfer (RFT)
- Local Transfer
- Western Union
- Wing Transfer

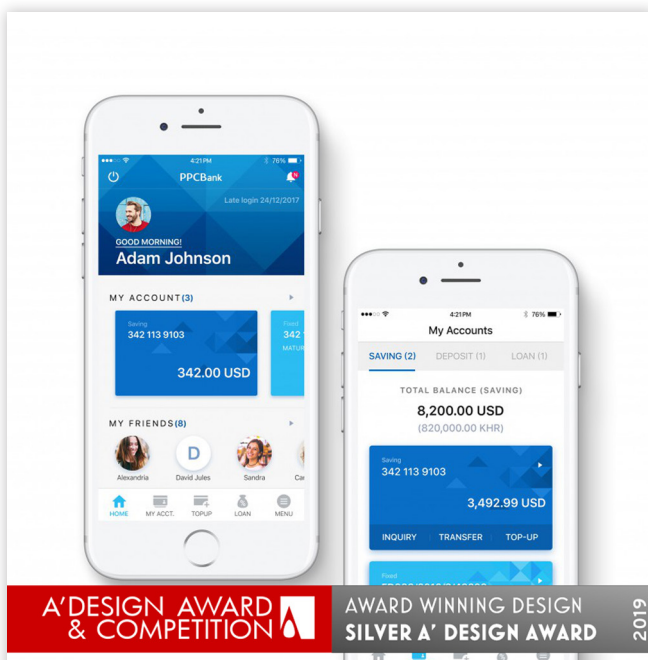
AWARDS & RECOGNITION



Visa Award
Awarded for Leadership in Cards Growth 2016



Visa Award
Awarded for Leadership in Growth of Active Terminal 2020



Design Award
Recognised for superlative design of mobile banking app



CSR Project Category
Awarded for social transformation and positive change

ក្រសួងសេដ្ឋកិច្ចនិងហិរញ្ញវត្ថុ
MINISTRY OF ECONOMY AND FINANCE
អគ្គនាយកដ្ឋានពន្ធដារ
GENERAL DEPARTMENT OF TAXATION

TCG201803010

លេខ...៣៣៦០.....អណ



ព្រះរាជាណាចក្រកម្ពុជា
KINGDOM OF CAMBODIA
ជាតិ សាសនា ព្រះមហាក្សត្រ
NATION RELIGION KING

រាជធានីភ្នំពេញ ថ្ងៃទី ០៩ ខែ មីនា ឆ្នាំ២០១៨
Phnom Penh, 09 March 2018

អគ្គនាយកដ្ឋានពន្ធដារ
GENERAL DEPARTMENT OF TAXATION
វិញ្ញាបនបត្រ
អនុលោមភាពសារពើពន្ធ

(ប្រកាសលេខ ១៥៣៦ សហវ.ប្រក ចុះថ្ងៃទី២៣ ខែធ្នូ ឆ្នាំ២០១៦)

អគ្គនាយកដ្ឋានពន្ធដារបញ្ជាក់ថា :

ឈ្មោះក្រុមហ៊ុន : **ធនាគារ ភ្នំពេញ កាណាឡិ**

លេខអត្តសញ្ញាណកម្មសារពើពន្ធ : **L001-100149588**

ស្ថិតក្រោមការគ្រប់គ្រង : **នាយកដ្ឋានគ្រប់គ្រងអ្នកជាប់ពន្ធ** កាលបរិច្ឆេទធ្វើបច្ចុប្បន្នភាព : **១៤ កក្កដា ២០១៦**

សកម្មភាពអាជីវកម្ម : **សេវាកម្មធនាគារ**

អាសយដ្ឋាន : **#២១៧ ផ្លូវ នរោត្តម សង្កាត់ ទន្លេបាសាក់ ខណ្ឌ ចំការមន រាជធានីភ្នំពេញ**

ទទួលបានកម្រិតអនុលោមភាពសារពើពន្ធប្រភេទ : **មាស**

មានសុពលភាពរយៈពេល **២ ឆ្នាំ** ចាប់ពីឆ្នាំជាប់ពន្ធ **២០១៨** ដល់ឆ្នាំជាប់ពន្ធ **២០១៩**។

CERTIFICATE OF TAX COMPLIANCE

(Prakas No 1536 MEF/PK dated 23rd December 2016)

GENERAL DEPARTMENT OF TAXATION certifies that :

Company's name : **PHNOM PENH COMMERCIAL BANK "PPCB"**

Tax Identification Number (TIN) : **L001-100149588**

Under : **Department of large Taxpayers**

Date of Information Update : **14 July 2016**

Business activity(ies) : **Banking service**

Tax Compliance Type awarded : **GOLD**

Validity period of **2 years** from the tax year **2018** to tax year **2019**.

ចម្លងចុះ :

- នាយកដ្ឋានគ្រប់គ្រងអ្នកជាប់ពន្ធ
- ក្រុមការងារផលិតផល (ICT)
- ឯកសារគោលបំណង



ប្រតិភូរាជរដ្ឋាភិបាល
អគ្គនាយកដ្ឋានពន្ធដារ

Deputy of Royal Government in charge as Director
Director of General Department of Taxation



គង់ ច័យ្យ

Transparent Tax Payer
Awarded Gold Certificate (Transparent Tax Payer)

CORPORATE SOCIAL RESPONSIBILITY

“

“PPCBank continues to make humble contributions to society. As the first local company to support action on landmines, our CSR activities stretch from education, the environment and healthcare, to emergency support for the Royal Government”.

We have taken part in the following Corporate Social Responsibility programs:



1. Flood Relief Donation

121 Flood-Hit Families

to provide much needed relief to families affected by the floods in Kampong Thom Province.



2. PPCBank “New Vision”

231 Patients Undergo Free Eye Checkup & Surgery

PPCBank, in collaboration with the Khmer Sight Foundation, brought free eye checkups and surgeries to Cambodia’s most vulnerable citizens who suffer from eye diseases.



3. Internship Program

Contributed USD 5,000

to facilitate internship and assist Cambodia Academy of Digital Technology (CADT) in supplying students with study supplies and meeting some of the school's other needs.



4. New School Building Construction

Contributed USD 61,676

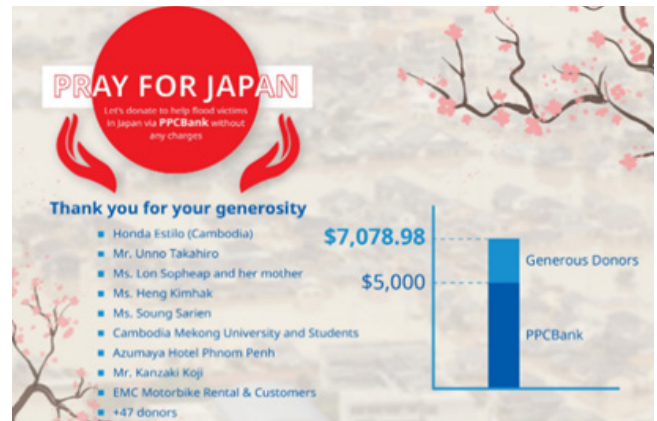
to the construction of a new school building for students at Tonle Oum Primary School in Pursat Province.



5. Landmine Clearance Campaign

Contributed USD 10,000

to the "Second APOPO Donation" for demining actions to save people in Siem Reap Province from the dangers posed by landmines.



6. Flood Relief Donation

Contributed USD 5,000

to support the victims affected by the heavy rains and flooding in Western Japan.



7. Climate Change Reversal

Contributed USD 3,000

to the "Tree Planting and Cleaning City 2021" event at Prek Tnaot High School, Kampot Province.



8. Reverse Innovative Program

Inspired and Empowered by Innovation & Technology

to sponsor the Program organized by the Ministry of Economy and Finance, and Techo Startup Center. The sponsorship has given innovative ideas by the youth a chance to thrive.

PPCBANK ETHICAL PHILOSOPHY



Effective approaches to instilling ethics and integrity are rudiments in ensuring sound corporate governance and managerial operation and control. With PPCBank having constantly recognized that only ethical managerial leadership can ensure the sustainable growth and future of the bank, we know that to effectively create a culture of ethics in our bank, all levels of our operations must be executed within ethical parameters to emphasize what we stand for.

To ensure the complete effectiveness of our strategic implementation of ethical conduct, we reinforce our channel of communication through each managerial level so that we can competently eliminate the possibility of misinformation within our bank. We implemented our Code of Ethics to effectively train our employees to fully engage and consistently attach themselves to the Code, making them among the most ethical citizens in society and the most ethical bankers in the industry. We maintain our ethical conduct through training our employees to always think and act from the viewpoint of the customer, educating them to always have a clear perception of the banker's responsibilities and profession.

In addition to being ethical bankers, we believe in

our contribution to local economic development by ensuring better financial services for local residents and the local economy, particularly. Amidst all of this, we realize how crucial it is to respect our shareholders' opinions and maximize their value to ensure that we maintain maximum asset soundness and profits through rational management. Our employees are also equipped with the mindset that to be highly professional and ethical bankers, we must establish a clean financial impression with a sincere attitude. From their very first day with PPCBank, we have made sure that an atmosphere exists in which this philosophy can be embraced so that our employees can reach their full potential of being the most professional bankers in their industry and their society's most distinguished citizens.

HUMAN CAPITAL DEVELOPMENT

The sustainability of our business depends largely on our employees. In order to maintain its leading position, PPCBank has been investing heavily in human resource development and staff competence through internal and external training and development opportunities to support every stage of our employees' journey. PPCBank focuses on building a strong, diverse and capable workforce by providing a workplace that stimulates and rewards outstanding performance. We believe that our human resources development framework, which can help employees develop their personal skills, knowledge and abilities, is essential in developing a workforce which can accomplish the Bank's goals.



I. Internal Training

A) Orientation Training is designed to provide new employees with a fundamental understanding of PPCBank's products and services to make them comfortable in the job; encourage employee confidence and help them familiarize themselves with the bank's rules, policies, procedures and systems.

B) Advanced Training is designed for specific staff members in various titles such as Loan/Chief Loan Officer, Teller/Chief Teller, DBM, Foreign Desk, Gold Club, Manager and Branch Manager. This training

is conducted inside or outside the office, based on the actual situation and schedule. This training course is key for improving sales performance and professionalism in sales and with internal control systems to gain a more comprehensive understanding of employees.

C) Training for Newly Appointed Staff is designed to demonstrate and enhance skills for newly-promoted employees so that they may make a higher level of contribution. This training is more focused on soft skills, leadership and management.

II. External Training

This training has been classified into two different categories: Short Course and Certification Program. These courses are leveraged for specific positions or department staff who commit to upgrading their skills based on business requirements and/or specific assignments. This

training not only improves staff capacity but helps them to expand their circle of learning, behavior and area networking related to their roles. It is eligible for all employees and we are open to them proposing relevant courses or training programs they are interested in.

PPCBANK BRANCHES

Main Branch

#217 Norodom Blvd., Sangkat Tonle Bassac, Khan Chamkarmon, Phnom Penh.
Tel: 023 999 500

Boeng Trabaek Branch

#767-769 Preah Monivong Blvd., Sangkat Boeng Trabaek, Khan Chamkarmon, Phnom Penh.
Tel: 023 967 701

Calmette Branch

#26B Preah Monivong Blvd., Phum 8, Sangkat Srah Chak, Khan Doun Penh, Phnom Penh.
Tel: 023 999 600

Phsar Deum Kor Branch

#78 Preah Monireth Blvd., Sangkat Tuol Svay Prey 2, Khan Chamkarmon, Phnom Penh.
Tel: 023 999 700

Tuol Kork Branch

#24 Street 273, Sangkat Tuol Sangke, Khan Russei Keo, Phnom Penh.
Tel: 023 999 050

Pochentong Branch

#B9-B11 Street Norbridge, Chnong Thnol Khang Koet Village, Sangkat Teuk Thla, Khan Sen Sok, Phnom Penh.
Tel: 023 999 650

Ou Russei Branch

#437 Preah Monivong Blvd. (Corner of St. 214), Sangkat Boeng Prolit, Khan 7 Makara, Phnom Penh.
Tel: 023 964 037

Steung Mean Chey Branch

#1C & 2P Preah Monireth Blvd., Damnak Thum Pir Village, Sangkat Steung Mean Chey, Khan Mean Chey, Phnom Penh.
Tel: 023 985 430

Chbar Ampov Branch

#612A-B National Road 1, Krom 10, Russei Sras Village, Sangkat Nirouth, Khan Chbar Ampov, Phnom Penh.
Tel: 023 900 501

Bak Touk Branch

PPIU Building, #36 Street 169, Sangkat Veal Vong, Khan 7 Makara, Phnom Penh.
Tel: 023 900 800

Koh Pich Branch

#1 Harvard Street, Diamond Island, Sangkat Tonle Bassac, Khan Chamkarmon, Phnom Penh.
Tel: 023 998 010

Chraoy Chongvar Branch

#534 National Road 6, Kien Khleang Village, Sangkat Chroy Changvar, Khan Chraoy Changvar, Phnom Penh.
Tel: 023 909 080

Saen Sokh Branch

#269 Street 1003, Bayab Village, Sangkat Phnom Penh Thmei, Khan Saen Sokh, Phnom Penh.
Tel: 023 901 940

Mao Tse Toung Branch

#148 Mao Tse Toung Blvd. (Street 245), Sangkat Tuol Tompoung Ti Pir, Khan Chamkarmon, Phnom Penh.
Tel: 023 909 970

Heng Ly Market Branch

#9B Street 271, Borey Kamakar Village, Sangkat Tuek Thla, Khan Sen Sok, Phnom Penh.
Tel: 023 909 990

Preah Sihanouk Blvd. Branch

#114E0-116E0 Preah Sihanouk Blvd., Phum 5, Sangkat BKK1, Khan Boeung Keng Kang, Phnom Penh.
Tel: 023 909 070

Siem Reap Provincial Branch

#275 National Road No 6, Phum Banteay Chas, Sangkat Sla Kram, Krong Siem Reap, Siem Reap Province.
Tel: 063 967 500

Battambang Branch

#C031-C033 Street 1, Phum Prek Mohatep, Sangkat Svay Por, Krong Battambang, Battambang Province.
Tel: 053 953 420

Sihanoukville Provincial Branch

#59 St. 209 (Corner of St. 7 Makara), Phum 1, Sangkat 2, Preah Sihanouk City, Sihanoukville province.
Tel: 034 935 800

Kampong Cham Provincial Branch

#7A Street Thmey, Village 6, Sangkat Veal Vong, Krong Kampong Cham, Kampong Cham Province.
Tel: 042 943 801

Kampong Thom Provincial Branch

Land Lot #292 National Road 6, Steung Saen Village, Sangkat Kampong Krabao, Krong Steung Saen, Kampong Thom Province.
Tel: 062 962 001

Kandal Provincial Branch

#25 National Road 4, Svay Chrum Village, Baek Chan Commune, Angk Snuol District, Kandal Province.
Tel: 024 900 050

Kampot Provincial Branch

#54 Street 713 (Corner of St. 701), Kampong Bay Khang Cheung Village, Sangkat Kampong Bay, Krong Kampot, Kampot Province.
Tel: 033 932 400

PPCBANK ATMs

ONSITE

Main Branch (2)

#217 Norodom Blvd (opposite Malaysia Embassy).

Calmette Branch (2)

#26B Preah Monivong Blvd (near Calmette Hospital).

Phsar Deum Kor Branch

#78 Monireth Blvd (between Intercon and City Mall).

Tuol Kork Branch (2)

#24 Corner Street 273 (between TVK Antenna and JP Bridge).

Siem Reap Provincial Branch

No.6, Sangkat Sla Kram, Krong Siem Reap, Siem Reap

Pochentong Branch (2)

No.46A-46B-46C, Russian Blvd. Kakab 1, Phnom Penh

Battambang Provincial Branch

#C031-C033 Street1 (near Spean Thmor Thmey).

Ou Russei Branch (2)

#437 Preah Monivong Blvd, Corner of Street 214.

Chbar Ampov Branch

#612 A-B National Road 1 (near Nirouth Pagoda).

Steung Mean Chey Branch (2)

#1C & 2P Monireth Blvd.

Boeng Trabaek Branch (2)

#767-769 Monivong Blvd (opposite Vietnam Embassy).

Bak Touk Branch

#36 Street 169 (opposite Bak Touk High School).

Preah Sihanoukville Provincial Branch (2)

#59 Street 23 Tola, Phum 1, Sangkat 2, Preah Sihanouk City.

Kampong Cham Provincial Branch

Street 7A, Sangkat Veal Vong, Kampong Cham City.

Kampong Thom Provincial Branch

Land Lot #292, National Road 6, Kampong Thom Province.

Kandal Provincial Branch (2)

#25 National Road 4, Svay Chrum Village, Angk Snoul District, Kandal Province.

Koh Pich Branch

#1 Harvard Street, Diamond Island, Phnom Penh.

Kampot Provincial Branch

#54 Street 713, Corner of Street 701, Sangkat Kampong Bay, Krong Kampot.

Saen Sokh Branch (2)

#269 Street 1003, Bayab Village (near Aeon Mall 2).

Mao Tse Toung Branch (2)

#148 Mao Tse Toung Blvd (near Tuol Tompoung Market).

Heng Ly Market Branch (2)

#9B Street 271 (near Cambodian Mekong University)

Preah Sihanouk Blvd. Branch (2)

#114E0 and #116E0, Preah Sihanouk Blvd.

Chraoy Changvar Branch (1)

#534 Sor, National Road 6 (between Bale Bridge and Chraoy Changvar Bridge).

OFFSITE

Aeon Mall 1

Inside Aeon Mall 1

Dae Jang Geum Restaurant

Boeng Keng Kang 1

Aeon Mall 2

Inside Aeon Mall 2

Angkor shopping Center Hotel, Siem Reap Plaza Market, Angkor Market

Siem Reap Province

Classy Hotel

Battambang Province

Queenco Hotel & Casino

Preah Sihanouk Province

PGCT

Near PGCT Center GF

Spring Plaza

Midtown Mall, Street 2004

Phnom Penh Tower

Inside Phnom Penh Tower

Peng Huoth (Boeng Snor)

Borey Peng Huoth (Boeng Snor)

Chip Mong Noro Mall

Noro Mall, Norodom Blvd.

Eden Garden Mall

Phnom Penh City Center (PPCC)

Foduna Hotel, Xi Hu Hotel, Blue Bay Hotel, White Sand Hotel

Preah Sihanoukville Province

TK Avenue

Tuol Kork

Kim Mart-SES

Phum Bayab, Khan Saen Sokh

Kim Mart-Tuol Tompoung

Tuol Tompoung

Baitong Hotel, In & Out Market, Kim Mart

Boeng Keng Kang 1

Exchange Square

Sangkat Wat Phnom

Sik Gaek Korean Restaurant

Boeng Keng Kang 1

Lucky Express (Street 271)

In front of Savanna Shopping Center

Amazon Café

Kampong Cham Province

Tela Petroleum Chraoy Changvar

Prohm Bayon Circle

The Quay Hotel

Riverside, Sangkat Phsar Kandal Ti 1

Lucky Express (Saen Sokh)

Street 1986, Sangkat Phnom Penh Thmey

BENEFITS OF BANKING WITH PPCBANK

- Banking with trust at a reputable Commercial Bank with strong capital base.
.....
- Banking with a Bank that has a proven track record of sustainable and significant growth.
.....
- Accessing fully-fledged banking services through a wide network of branches coupled with state-of-the-art technology throughout the country.
.....
- Growth in all operational and financial areas for the past 15 years.
.....



Corporate Profile

2022 / 2023