



SUPERBANKRATINGS

An Andersen Cambodia's Specialized
Financial Services Research and
Rating Platform



ANDERSEN®

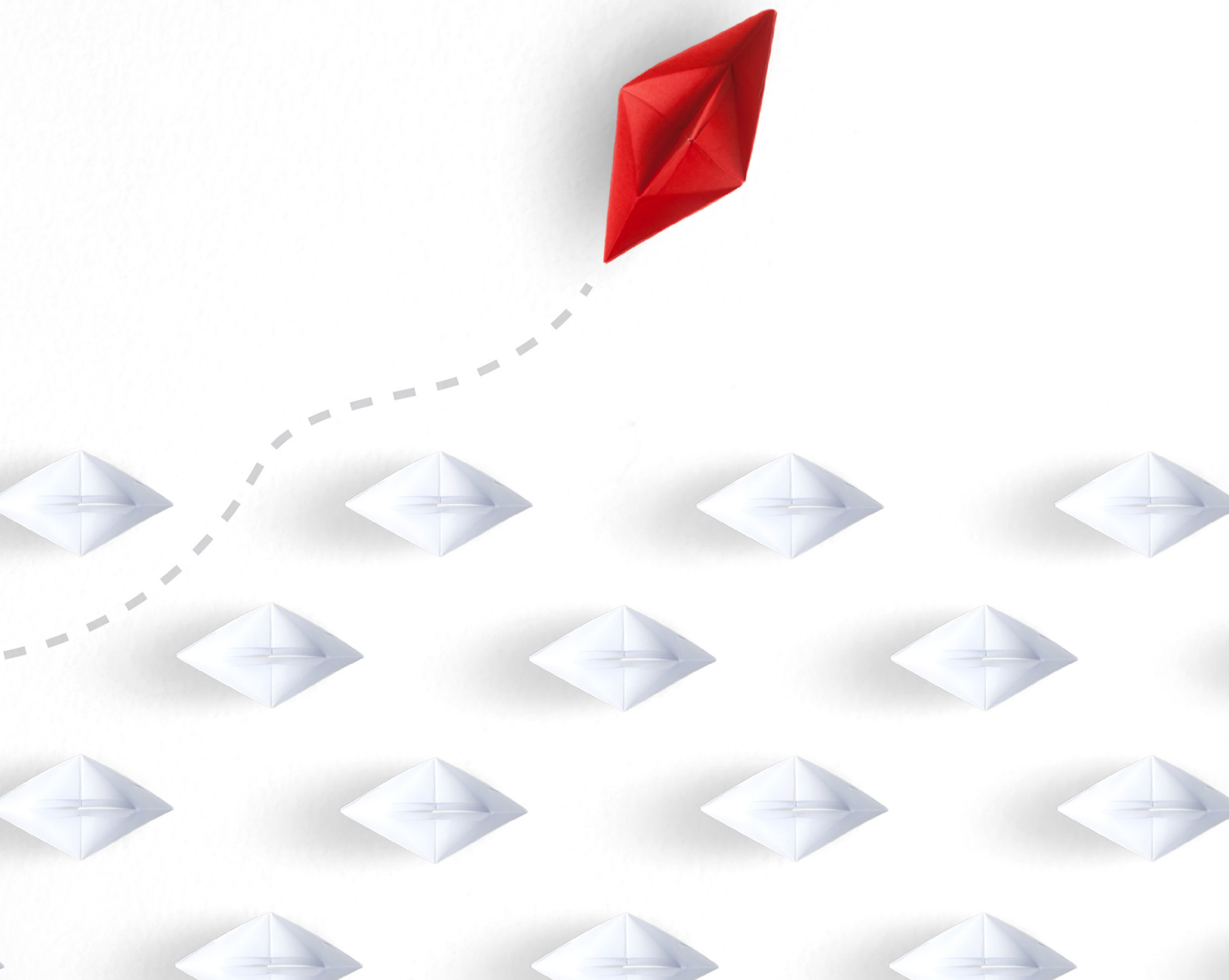
Redefining Financial Transparency in Cambodia

SuperBankRatings', developed under Andersen in Cambodia, represents a **next-generation research and rating platform** designed to elevate transparency, governance, and performance benchmarking across Cambodia's financial services sector.

Positioned as Cambodia's **premier independent banking research and rating provider**, the platform delivers:

- Objective, data-driven institutional assessments
- Comparative benchmarking across the sector
- Strategic insights for banks, regulators, investors, and consumers

Its core mission is to **close the information gap between financial institutions and stakeholders**, enabling better decision-making, improved outcomes, and stronger financial systems.



What is SuperBankRatings'? ... A Strategic Intelligence Platform

SuperBankRatings' is a **multi-layered research, analytics, and benchmarking ecosystem**.

1. Core Positioning

- **Independent research & ratings**
- **Performance benchmarking platform**
- **Financial education and insight provider**
- **Market discipline and transparency engine**

Unlike credit ratings:

- Credit ratings - Measure default risk
- SuperBankRatings - Measures **institutional quality, execution capability, governance, and resilience**

The SuperBankRatings' framework applies structured, methodology-driven analysis to deliver rigorous benchmarking, enhanced transparency, and meaningful sector-wide insight. In doing so, it **serves as a powerful complement** to Andersen in Cambodia's **credit and bond ratings**, strengthening market discipline and institutional accountability across the financial services ecosystem. This distinction is particularly critical in emerging markets such as Cambodia, where **qualitative institutional strength is often under-analysed**.

2. Methodology ... The Engine Behind the Platform

SuperBankRatings' operates on a **comprehensive 11-pillar framework**, integrating:

- Financial strength
- Governance
- Risk management
- Technology & innovation
- ESG and sustainability

The framework combines:

- **Quantitative metrics**
- **Qualitative institutional assessments**
- **Peer benchmarking analysis**

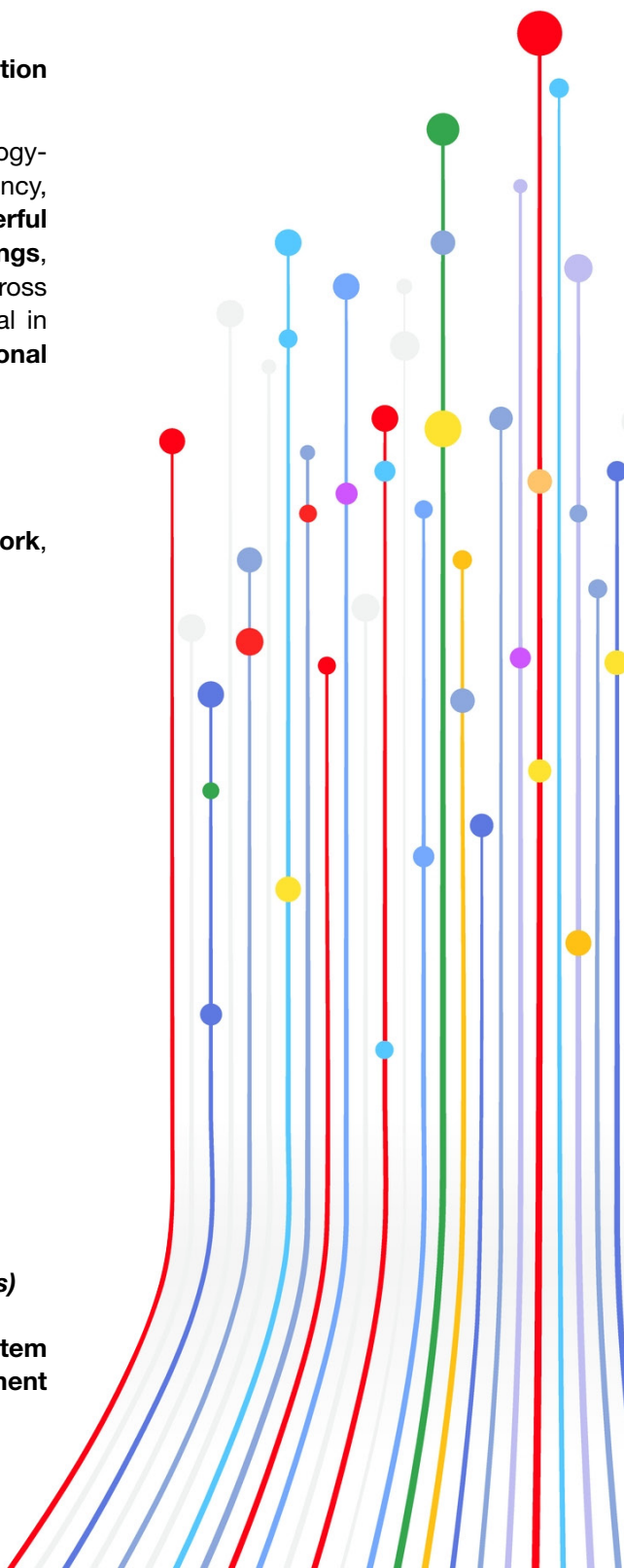
This methodology is **time-tested and globally proven**, having shaped:

- Australia's superannuation system
- Hong Kong's pension ecosystem

Both of which are now considered **industry benchmarks**.

3. Products Developed by SuperBankRatings' (Full Platform Coverage – Based on Official Services & Outputs)

SuperBankRatings' is not a single product, it is a **comprehensive ecosystem of interconnected research, ratings, benchmarking, and engagement tools**.



3.1. Core Research & Diagnostic Products

i/ Bank Health Check

A **deep-dive institutional diagnostic tool** evaluating:

- Financial performance
- Strategy and operations
- Technology infrastructure
- Risk management and compliance

It provides:

- Full operational diagnosis
- Strategic recommendations
- Forward-looking risk insights

Defined as a tool that evaluates “all aspects of a financial institution’s structure and performance”

ii/ Benchmark Reports

A **comparative performance assessment tool** enabling financial institution’s to:

- Measure performance against peers
- Identify strengths and weaknesses
- Align with industry standards

Described as an “indispensable tool ... to assess market position and performance”

iii/ Form Guides (Signature Product)

A **2-page high-impact institutional snapshot**, unique in the financial services’ sector.

Features:

- Key financial metrics
- Peer benchmarking
- Visual dashboards & scorecards
- Strengths & weaknesses summary
- Forward-looking indicators

Impact:

- Simplifies complex banking data
- Enhances decision-making for investors, regulators, and consumers
- Improves transparency and governance

Designed to “condense complex data into clear, comparable insights”

3.2. National & Sector Benchmarking Platforms

iv/ SuperBank “Highway” Platform

A **flagship digital benchmarking ecosystem** providing:

- Top 10 bank rankings across 3 asset tiers
- Ratings across all 11 key pillars
- Peer comparisons across categories

Positioned as Cambodia’s **centralised bank ranking and benchmarking hub**



v/ SuperPower Index Reports

A multi-report series covering all 11 rating dimensions, including:

- Financial Strength & Performance Index
- Governance Index
- Risk & Liquidity Index
- ESG & Sustainability Index
- Technology & Innovation Index

These reports:

- Rank institutions nationally
- Provide sector-wide insights
- Offer strategic recommendations

vi/ MDI & MFI SuperPower Index

Extends the framework beyond banks to:

- Microfinance institutions (MFIs)
- Minority depository institutions (MDIs)

Focus:

- Institutional resilience
- Funding stability
- Risk discipline
- ESG and technology readiness

3.3. Ratings, Awards & Recognition Platform

vii/ Ratings & Awards Framework

- A **market discipline mechanism** that:
- Recognises top-performing institutions
- Incentivises better governance and performance
- Drives competition within the sector

Proven over 20+ years to improve industry standards and transparency

3.4. Research, Insights & Thought Leadership

viii/ Research Products & Publications

SuperBankRatings' produces:

- Market analysis reports
- Sector insights
- Trend reports
- Policy-aligned whitepapers

Designed to deliver “in-depth, detailed research and expert opinions”

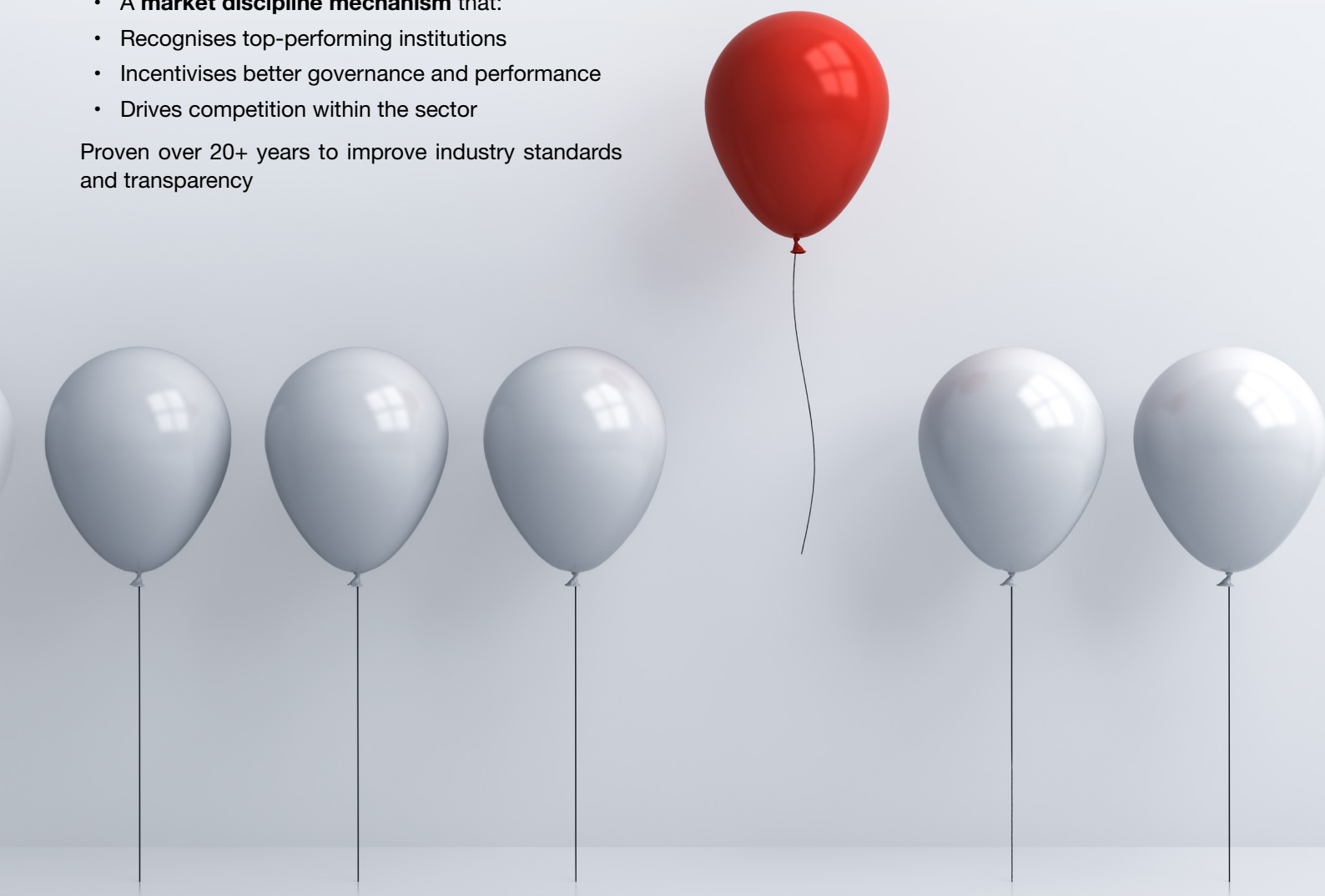
ix/ News & Industry Thought Leadership

Regular publications covering:

- ESG trends
- Digital banking evolution
- Monetary developments

These insights:

- Shape market narratives
- Influence policy thinking
- Educate stakeholders



3.5. Market Engagement & Ecosystem Development

xi/ Events & Industry Engagement

SuperBankRatings' hosts:

- Industry forums
- Workshops
- Conferences
- Awards events

Designed to “keep stakeholders informed, inspired, and connected”

xii/ SuperBankRatings' Endorsed Products

A curated endorsement framework for:

- Financial products
- Services aligned with resilience and customer outcomes

Focused on improving “financial resilience and long-term well-being outcomes”

xiii/ Financial Education (Money Tree Initiative)

An education platform aimed at:

- Improving financial literacy
- Enhancing consumer understanding
- Supporting long-term wealth outcomes

3.6. Integrated Platform Summary

SuperBankRatings' is therefore a **multi-layered ecosystem**, comprising:

Layer	Function
Diagnostics	Health Check
Benchmarking	Benchmark Reports, SuperPower Index
Intelligence	Research Reports, News
Simplification	Form Guides
Market Discipline	Ratings & Awards
Engagement	Events
Education	Money Tree
Platform	SuperBank Highway

4. Impact ... Shaping Financial Systems (Global to Cambodia)

The methodology behind SuperBankRatings' has already:

- Defined benchmarks in Australia and Hong Kong
- Improved governance and disclosure standards
- Driven competition and innovation
- Increased investor confidence

In Cambodia, it is expected to:

- Enhance transparency across banks, MFIs, and corporates
- Strengthen regulatory alignment
- Improve risk management frameworks
- Attract international investment

Ratings frameworks are proven to “drive transparency, accountability, and stability”



Andersen in Cambodia ... Positioned to Lead

Andersen in Cambodia is uniquely positioned due to:

- Regional expertise across APAC
- Proven ratings and research pedigree
- Independence and credibility
- Integration of ESG, advisory, and ratings

This enables delivery of:

- **Institutional-grade financial intelligence**
- **Regulator-aligned frameworks**
- **Investor-ready analytics**

The Future ... A Transparent Financial Ecosystem

The future of Cambodia's financial sector will be driven by:

- Transparency
- Benchmarking discipline
- ESG integration
- Digital transformation
- Data-driven decision-making

SuperBankRatings' research and rating platform is positioned at the centre of this evolution.

A Structural Shift

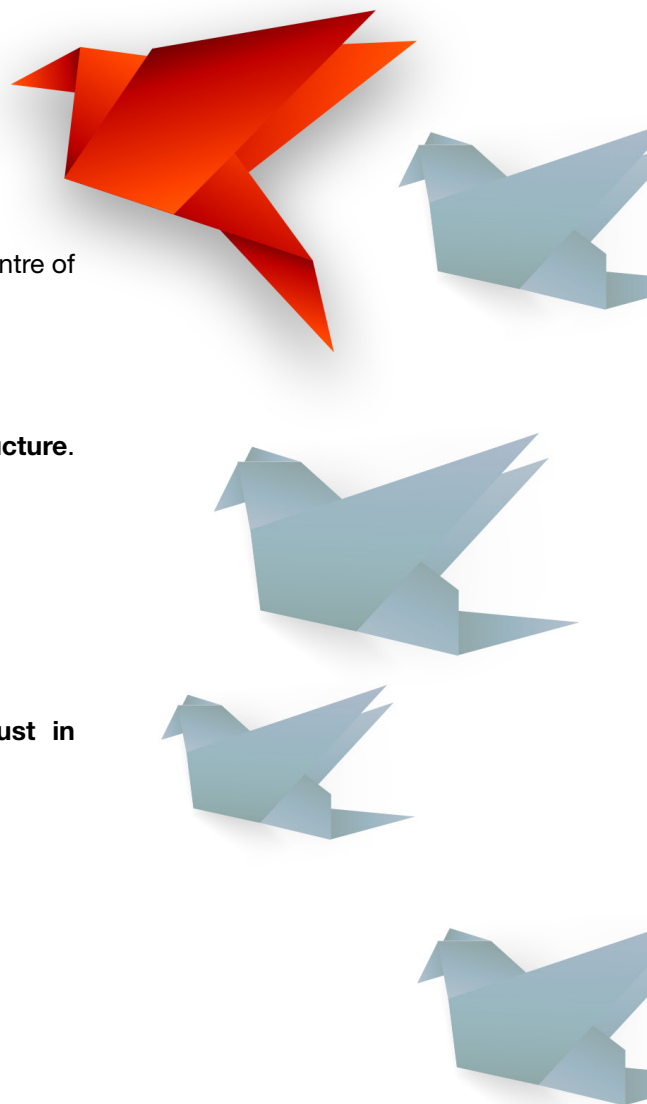
SuperBankRatings is not just a platform, it is a **market-shaping infrastructure**.

It transforms:

- Data - Insight
- Institutions - Benchmarked entities
- Markets - Transparent ecosystems

And in doing so, it establishes:

A new standard for financial intelligence, governance, and trust in Cambodia and the wider region.



Selected SuperBankRatings' Financial Services Rating and Research Projects

Deal No.	Sector : Financial Services	Region	Assessment Type	Size (approx.)	Rating Outcome / Range	Andersen Cambodia's SuperBankRatings' Rating Methodology
1	Banks & MFIs	Cambodia	Bank Health Check: Financial health & stability metrics	USD 1.8bn	4.1/5	
2	Banks & MFIs	Cambodia	Bank Health Check: Financial health & stability metrics	USD 1.2bn	3.3/5	
3	Banks & MFIs	Cambodia	Bank Health Check: Technology & Innovation	USD 1.4bn	3.8/ 5	
4	Banks & MFIs	Cambodia	Benchmark – Full assessment & analysis; 1/ Corporate Governance 2/ External Support 3/ Economic & Industry Risks 4/ Financial Strength and Performance 5/ Funding & Liquidity 6/ Market Position/Business Profile 7/ Management Quality 8/ Risk Management 9/ Regulatory Environment 10/ Sustainability Initiatives 11/ Technology & Innovation	USD 1.8 bn	4.1/5	
5	Banks & MFIs	Cambodia	Bank Health Check: Financial health & stability metrics	USD 11.5bn	4.4/5	
6	Banks & MFIs	Cambodia	Bank Health Check: Sustainability initiatives	AUD 2.5bn	2.5/5	
7	Banks & MFIs	Cambodia	Bank Health Check: Economic & industry risks	USD 2.6bn	3.5/5	
8	Banks & MFIs	Cambodia	Bank Health Check: Funding & liquidity	USD 2.3bm	3.8/5	
9	Banks & MFIs	Cambodia	Bank Health Check: Risk Management	USD 1.6bn	3.5/5	
10	Banks & MFIs	Cambodia	Bank Health Check: Technology & Innovation	USD 2.3bn	4/5	

Disclaimer

*This booklet is prepared for informational purposes only and reflects the independent analytical capabilities of **Andersen in Cambodia** as a fully accredited credit rating agency and provider of financial services ratings and research under its SuperBankRatings' platform.*

All ratings and assessments are based on information available at the time of analysis and are subject to ongoing surveillance and review.

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