

ANDERSEN®

THE CAMBODIA BANKING INDEX

SUPERBANKRATINGS® • SUPER MEDIA RELEASE • 11 PARAMETER LEADERS

PHNOM PENH 22 OCT 2026 | CAMBODIA SUPERPOWER BANKING INDEX 2026 | SUSTAINABILITY INITIATIVES

CAMBODIA SUPERPOWER BANKING INDEX 2026

SUSTAINABILITY INITIATIVES

SUSTAINABILITY CHAMPIONS CROWNED

Top sustainability performers identified across four super weight asset divisions from Sub-US\$1bn to US\$5bn+.

Green Finance • Real Inclusion • Measurable Impact.



BY
SUPERBANKRATINGS®
AN ANDERSEN CONSULTING CAMBODIA SPECIALISED
RESEARCH & RATING PLATFORM



FOUR SUPER WEIGHT DIVISIONS

PHNOM PENH: SuperBankRatings identifies the 2026 Sustainability Initiatives champions across four asset divisions. ARDB leads Sub-US\$1bn; Maybank (KH) and CIMB (KH) lead the US\$1–1.999bn; FTB heads the US\$2–4.999bn; and ACLEDA Bank leads the super heavy weight US\$5bn+ division. Rankings draw on bank and NBC public disclosures covering 2023–2025, including environmental, social and governance evidence.

RULES OF ENGAGEMENT

SuperBankRatings evaluates sustainable and green finance, financial inclusion, ESG governance, environmental and social risk management, climate-risk integration, operational footprint, client protection, impact measurement and alignment with the NBC Sustainable Finance Taxonomy.

The assessment distinguishes credible, documented sustainability progress from policy statements alone. Strong performers combine practical green-finance activities and financial inclusion with governance, risk controls, disclosure and measurable outcomes. Greater portfolio-level taxonomy and financed-emissions reporting remains a sector-wide priority.

“... Sustainability leadership goes beyond commitments. It demands green finance that can be evidenced, inclusion that reaches customers and outcomes that can be measured ...”

KH Wee-On
Director / Chief Research & Rating Officer
Andersen Consulting Cambodia /
SuperBankRatings

#1

• ARD
4.8 / 5



#1

TWO WAY TIE

• CIMB (KH)
4.7 / 5



MAYBANK (KH)
4.7 / 5



#1

• FTB
4.5 / 5



#1

• ACLEDA
4.4 / 5



BY THE NUMBERS

4

SUPER WEIGHT DIVISIONS

11

ASSESSMENT PARAMETERS

329

BENCHMARK POINTS

200+

BANK & NBC PUBLICATIONS

TOP 3 / LEADING SUSTAINABILITY INITIATIVES CHAMPIONS



WOORI BANK



សាធាបណា ហ្វីនាស៊ីយ៉ា
SATHAPANA BANK



This is an analytical peer ranking. It is not a statutory credit rating, NBC supervisory ranking, deposit recommendation or guarantee.

SUSTAINABILITY INITIATIVES PARAMETER LEADERS 2026
GREEN FINANCE • REAL INCLUSION • MEASURABLE IMPACT

NEXT ON THE SUPER CHALLENGE CARD | THE SUPER BELT TITLE SERIES CONTINUES

TECHNOLOGY & INNOVATION • THE FINAL PARAMETER SHOWDOWN

Sustainability Initiatives

TOP 3 | SUPER SUB-US\$1 BILLION ASSET CATEGORY

Green Finance. Real Inclusion. Measurable Impact.



2026 PARAMETER LEADERS

#1



Agricultural and Rural
Development Bank
(ARDB)

Agriculture/rural-development
mandate, green and climate-
resilient finance and development
partnerships create sector-leading
sustainability relevance.

4.8/5

#2



AMK Bank

Mission-led inclusion, ESG
policy/committees, GHG inventory,
green lending, client protection and
ADB Climate Bank Accelerator.

4.7/5

#3



SME Bank of
Cambodia

Policy-led SME inclusion and
development mandate with strong
partnership depth; quantitative
Taxonomy/climate evidence is
the next step.

4.4/5



WHAT SUPERBANKRATINGS® ASSESSES

Sustainable/green finance, financial inclusion, ESG governance, environmental and social risk, climate- risk integration, operational footprint, client protection, impact measurement, NBC Taxonomy alignment and measurable outcomes.



METHODOLOGY

Published 40% quantitative / 60% qualitative framework. Rankings draw from SuperBankRatings' 11-parameter, 329-point bank benchmark architecture and underlying bank-specific 2023–2025 assessments. Sub-US\$1bn eligibility is based on year-end 2025 assets only, with 39 commercial banks meeting the applicable criteria and qualifying for inclusion in this published rankings. Final overall composite is used only as a display tie-breaker where required.



SOURCE BASE

Sources include each respective bank's public Annual Reports 2023, 2024 and 2025, including audited financial statements, governance, risk-management, management commentary, technology/digital and sustainability/CSR disclosures. NBC sources include: Annual Reports 2023–2025; Financial Stability Reviews 2023–2025; Annual Supervision Reports 2023–2025; commercial-bank / regulated-entity listings and annual-report directory; deposit-taking institution data and Monetary / Economic & Monetary Statistics; Payment System Annual Reports 2023 and 2024 plus Bakong, KHQR and interoperability publications; Financial Sector Development Strategy 2025–2030; Sustainable Finance Taxonomy for Cambodian Banking Sector, Version 1 (April 2026); Technology and Cyber Risk Management Guideline (2026); and relevant NBC prakas, circulars and supervisory guidance.

CAMBODIA SUPERPOWER BANKING INDEX 2026

10 OF 11
Assessed Parameters

Sustainability Initiatives

TOP 3 | SUPER US\$1-1.999 BILLION ASSET CATEGORY

Green Finance. Real Inclusion. Measurable Impact.



2026 PARAMETER LEADERS



CIMB
(Cambodia)

CIMB Group provides mature sustainability governance and policies, while Cambodia has EV, solar-rooftop and renewable-energy initiatives. Local NBC-Taxonomy quantification remains the next step.

4.7/5



Maybank
(Cambodia)

Sustainable finance rose materially to USD108.6m in 2025, including USD40m green financing, backed by group climate frameworks, myimpact, financial inclusion and staff certification.

4.7/5



Woori Bank
Cambodia

Strong financial-inclusion profile, social programs, environmental data, TADA green mobility and prior REDD+ participation. NBC-Taxonomy-aligned portfolio and climate metrics are not yet quantified publicly.

4.2/5



WHAT SUPERBANKRATINGS® ASSESSES

Sustainable/green finance, financial inclusion, ESG governance, environmental and social risk, climate- risk integration, operational footprint, client protection, impact measurement, NBC Taxonomy alignment and measurable outcomes.



METHODOLOGY

Published 40% quantitative / 60% qualitative framework. Rankings draw from SuperBankRatings' 11-parameter, 329-point bank benchmark architecture and underlying bank-specific 2023–2025 assessments. US\$1-1.999bn eligibility is based on year-end 2025 assets only, with 9 commercial banks meeting the applicable criteria and qualifying for inclusion in this published rankings. Final overall composite is used only as a display tie-breaker where required.



SOURCE BASE

Sources include each respective bank's public Annual Reports 2023, 2024 and 2025, including audited financial statements, governance, risk-management, management commentary, technology/digital and sustainability/CSR disclosures. NBC sources include: Annual Reports 2023–2025; Financial Stability Reviews 2023–2025; Annual Supervision Reports 2023–2025; commercial-bank / regulated-entity listings and annual-report directory; deposit-taking institution data and Monetary / Economic & Monetary Statistics; Payment System Annual Reports 2023 and 2024 plus Bakong, KHQR and interoperability publications; Financial Sector Development Strategy 2025–2030; Sustainable Finance Taxonomy for Cambodian Banking Sector, Version 1 (April 2026); Technology and Cyber Risk Management Guideline (2026); and relevant NBC prakas, circulars and supervisory guidance.

Sustainability Initiatives

TOP 3 | SUPER US\$2-4.999 BILLION ASSET CATEGORY

Green Finance. Real Inclusion. Measurable Impact.



2026 PARAMETER LEADERS

#1		Foreign Trade Bank	Green financing, ESMS, ADB Climate Bank Accelerator participation and GCF accreditation work are substantial; taxonomy and financed-emissions measurement are the next step.	4.5/5
#2		Sathapana Bank	Client protection, E&S management, inclusion and community programs are positive. Publicly quantified green-finance, financed-emissions and NBC Taxonomy alignment remain development areas.	4.0/5
#2		Wing Bank	Wing progressed from inclusion-led CSR toward climate-smart agriculture, women/MSME finance and ESG-linked transaction data, but quantified climate reporting is limited.	4.0/5



WHAT SUPERBANKRATINGS® ASSESSES

Sustainable/green finance, financial inclusion, ESG governance, environmental and social risk, climate- risk integration, operational footprint, client protection, impact measurement, NBC Taxonomy alignment and measurable outcomes.



METHODOLOGY

Published 40% quantitative / 60% qualitative framework. Rankings draw from SuperBankRatings' 11-parameter, 329-point bank benchmark architecture and underlying bank-specific 2023–2025 assessments. US\$2-4.999bn eligibility is based on year-end 2025 assets only, with 5 commercial banks meeting the applicable criteria and qualifying for inclusion in this published rankings. Final overall composite is used only as a display tie-breaker where required.



SOURCE BASE

Sources include each respective bank's public Annual Reports 2023, 2024 and 2025, including audited financial statements, governance, risk-management, management commentary, technology/digital and sustainability/CSR disclosures. NBC sources include: Annual Reports 2023–2025; Financial Stability Reviews 2023–2025; Annual Supervision Reports 2023–2025; commercial-bank / regulated-entity listings and annual-report directory; deposit-taking institution data and Monetary / Economic & Monetary Statistics; Payment System Annual Reports 2023 and 2024 plus Bakong, KHQR and interoperability publications; Financial Sector Development Strategy 2025–2030; Sustainable Finance Taxonomy for Cambodian Banking Sector, Version 1 (April 2026); Technology and Cyber Risk Management Guideline (2026); and relevant NBC prakas, circulars and supervisory guidance.

Sustainability Initiatives

TOP 3 | SUPER US\$5+ BILLION ASSET CATEGORY

Green Finance. Real Inclusion. Measurable Impact.



2026 PARAMETER LEADERS

#1



ACLEDA
Bank

Formal ESG policy, sustainability governance, financial inclusion and sustainable-finance orientation are strengths; quantified taxonomy-aligned portfolio and climate metrics should deepen.

4.4/5

#2



KB Prasac
Bank

Board-approved ESG policy, an Environmental and Social Committee, financial inclusion and extensive community programs are strengths; quantified green-finance and NBC Taxonomy alignment remain less mature.

4.2/5

#3



CANADIA
Bank

Green financing, ESG governance, women entrepreneur finance and financial literacy are established. Quantified green portfolio, climate-risk metrics, financed emissions and Taxonomy alignment remain underdeveloped publicly.

4.1/5



WHAT SUPERBANKRATINGS® ASSESSES

Sustainable/green finance, financial inclusion, ESG governance, environmental and social risk, climate- risk integration, operational footprint, client protection, impact measurement, NBC Taxonomy alignment and measurable outcomes.



METHODOLOGY

Published 40% quantitative / 60% qualitative framework. Rankings draw from SuperBankRatings' 11-parameter, 329-point bank benchmark architecture and underlying bank-specific 2023–2025 assessments. Over US\$5+bn eligibility is based on year-end 2025 assets only, with 4 commercial banks meeting the applicable criteria and qualifying for inclusion in this published rankings. Final overall composite is used only as a display tie-breaker where required.



SOURCE BASE

Sources include each respective bank's public Annual Reports 2023, 2024 and 2025, including audited financial statements, governance, risk-management, management commentary, technology/digital and sustainability/CSR disclosures. NBC sources include: Annual Reports 2023–2025; Financial Stability Reviews 2023–2025; Annual Supervision Reports 2023–2025; commercial-bank / regulated-entity listings and annual-report directory; deposit-taking institution data and Monetary / Economic & Monetary Statistics; Payment System Annual Reports 2023 and 2024 plus Bakong, KHQR and interoperability publications; Financial Sector Development Strategy 2025–2030; Sustainable Finance Taxonomy for Cambodian Banking Sector, Version 1 (April 2026); Technology and Cyber Risk Management Guideline (2026); and relevant NBC prakas, circulars and supervisory guidance.