



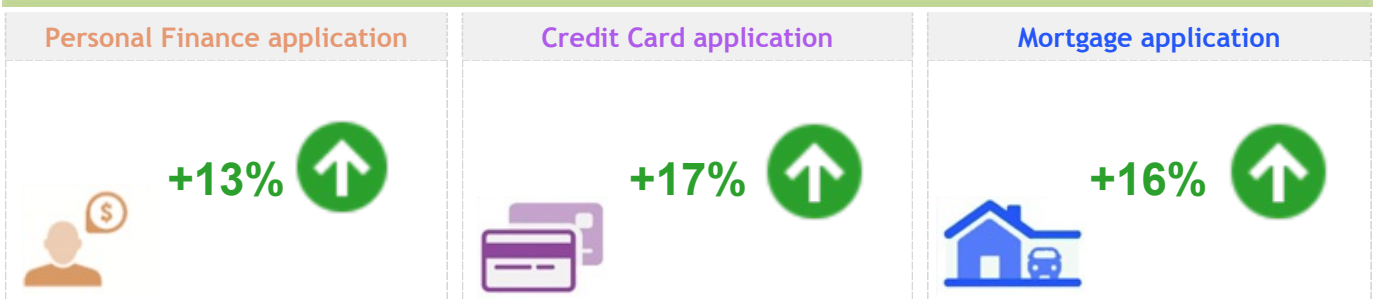
# Consumer Credit Index

- Consumer Credit Application
- Consumer Credit Performance
- Consumer Credit Quality

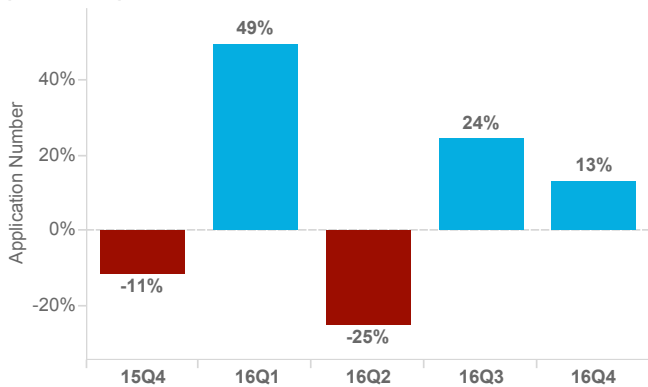
## CONSUMER CREDIT APPLICATION

Consumer Credit Application represents an intention of consumers to acquire credit in form of Personal Finance, Credit Card or Mortgage.

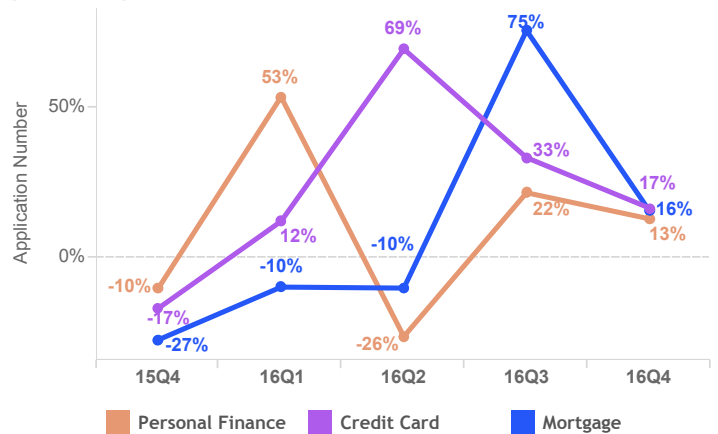
**+13%** overall percentage change of Consumer Credit Application from quarter to quarter



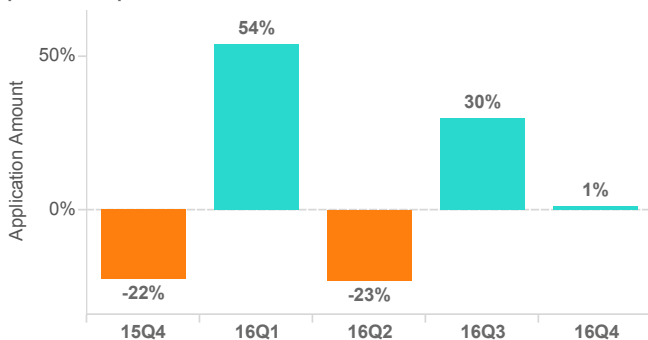
Percentage change in the number of Consumer Credit Application quarter-on-quarter



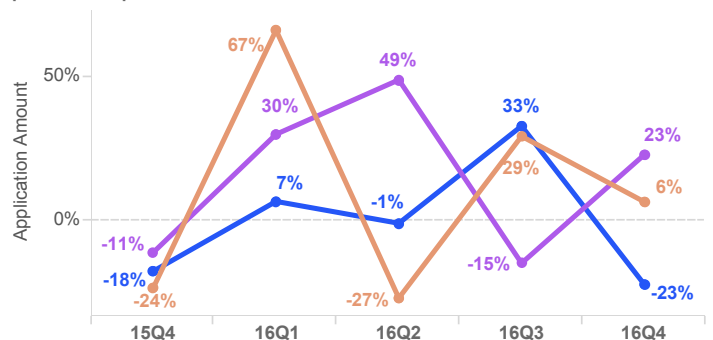
Percentage change in the number of Consumer Credit Application by type quarter-on-quarter



Percentage change in the amount of Consumer Credit Application quarter-on-quarter

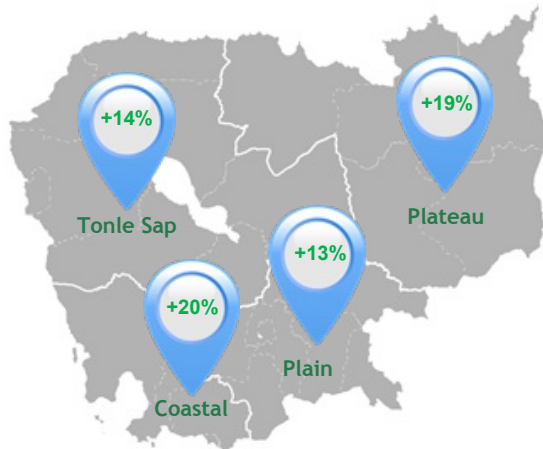


Percentage change in the amount of Consumer Credit Application by type quarter-on-quarter





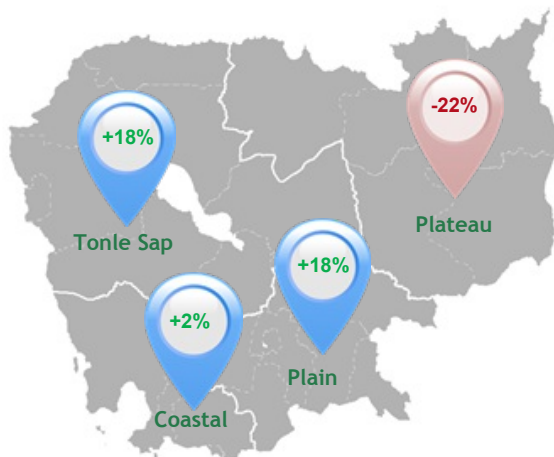
PERSONAL FINANCE APPLICATION



**+13%** overall percentage change across the regions



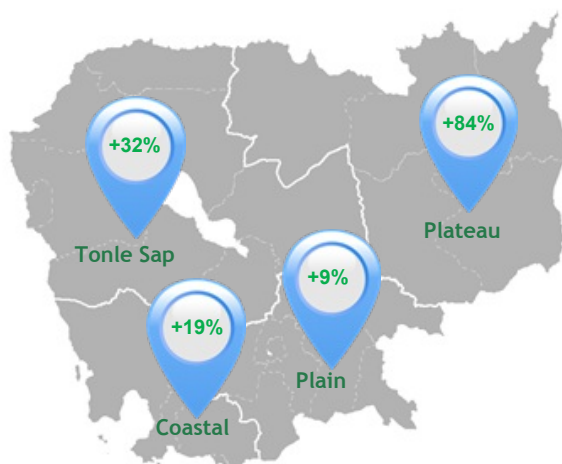
CREDIT CARD APPLICATION



**+17%** overall percentage change across the regions



MORTGAGE APPLICATION



**+16%** overall percentage change across the regions

## CONSUMER CREDIT PERFORMANCE

Consumer Credit Performance indicates the actual situation of consumer loan as of the reporting quarter.

Account increase quarter on quarter

**+ 1.80%**

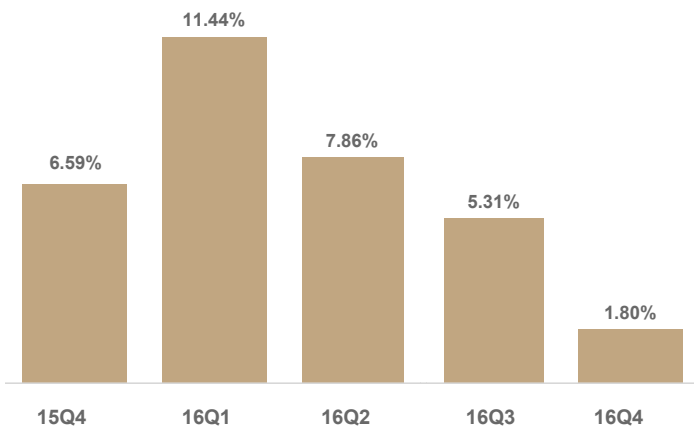


Balance increase quarter on quarter

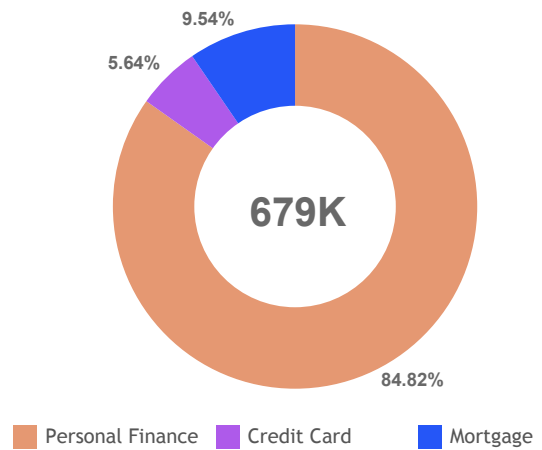
**+ 3.97%**



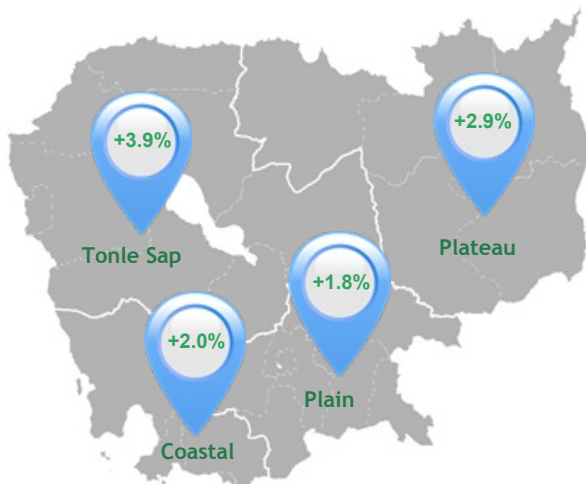
Percentage change of consumer loan accounts quarter-on-quarter on Personal Finance, Credit Card, Mortgage



Consumer loan accounts by type as of December, 2016



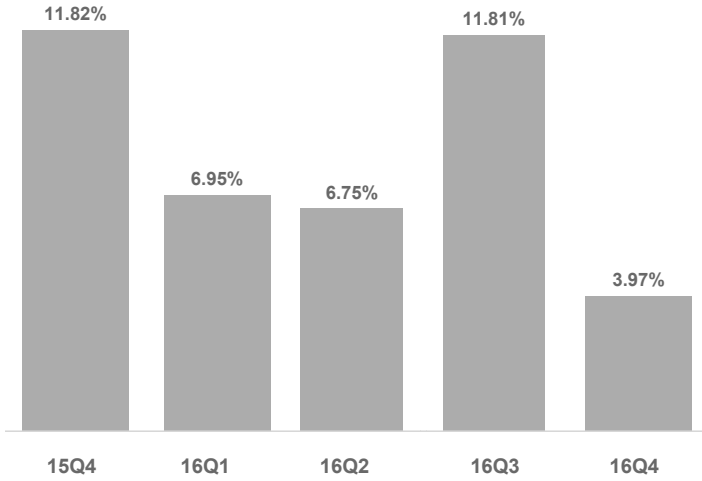
## PERCENTAGE CHANGE OF LOAN ACCOUNTS BY REGIONS



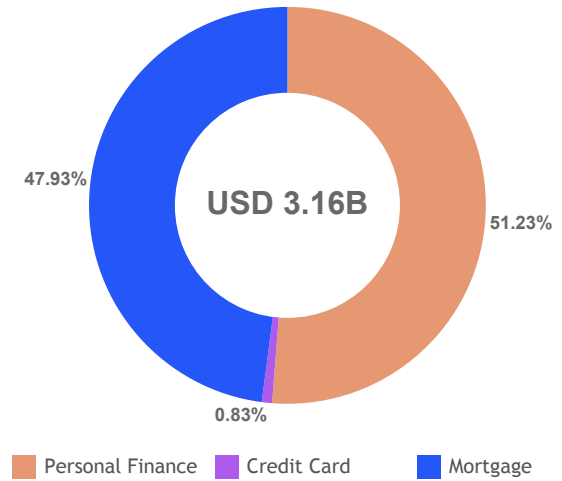
**+1.80%**

overall percentage change across the regions on Personal Finance, Credit Card, Mortgage

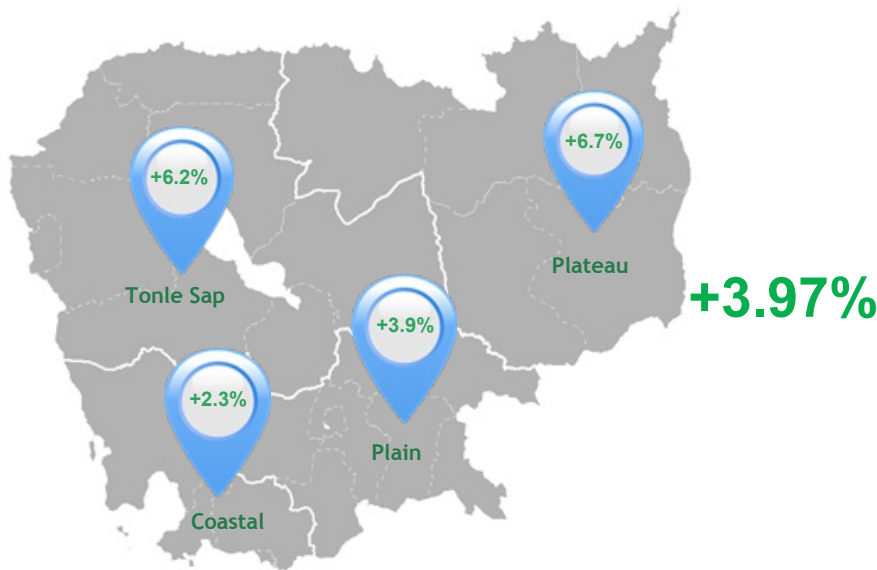
Percentage change of consumer loan balance quarter-on-quarter on Personal Fianance, Credit Card, Mortgage



Consumer loan balance by type as of December, 2016



PERCENTAGE CHANGE OF LOAN BALANCE BY REGIONS



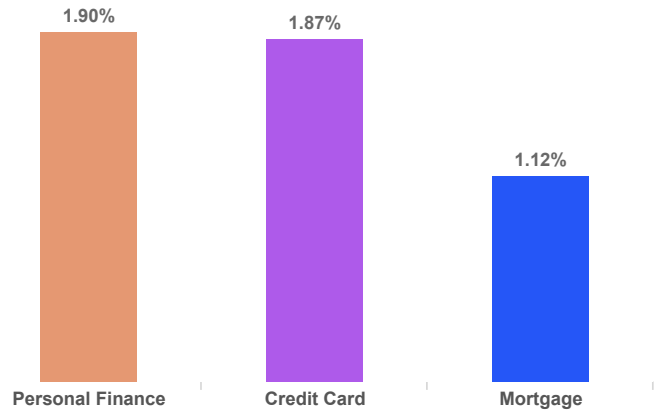
overall percentage change across the regions on Personal Fianance, Credit Card, Mortgage

## CONSUMER CREDIT QUALITY

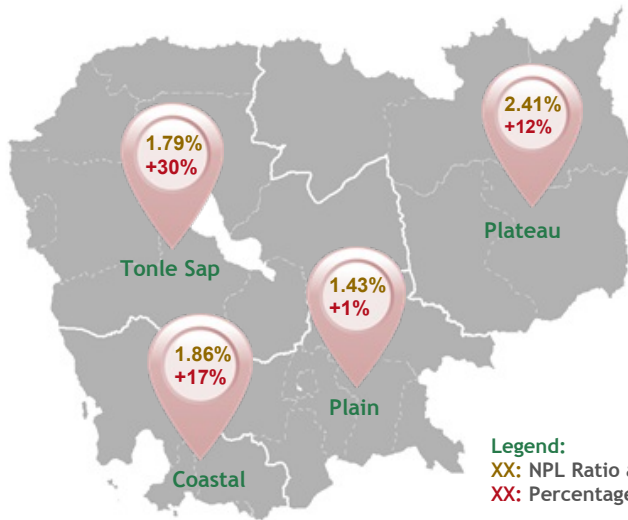
Consumer Credit Quality measures by using the ratio of 30 days plus past due. It reflects the performance of loan within the reporting quarter.

**1.52%**

NPL 30 as of December, 2016  
on Personal Finance, Credit Card,  
and Mortgage



### NPL VARIATION



**+6%**

overall percentage change  
across the regions  
on Personal Finance, Credit  
Card, Mortgage

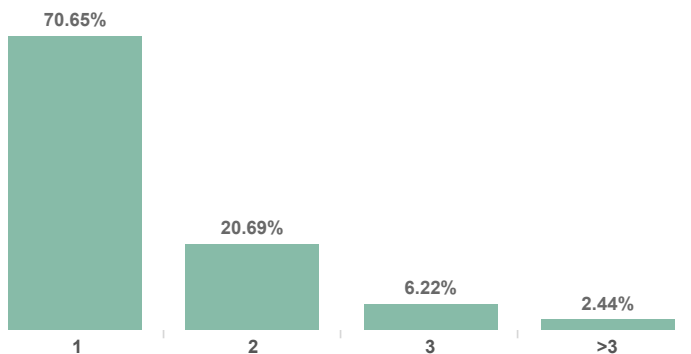
Legend:

XX: NPL Ratio as of December, 2016

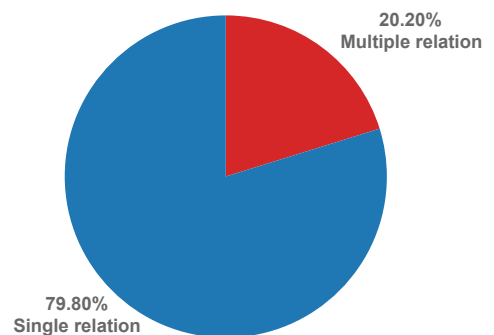
XX: Percentage change of NPL amount quarter on quarter

### MULTIPLE LOAN RELATIONSHIP

Multiple loan accounts holding  
on Personal Finance, Credit Card, Mortgage



Financial Institution Relationship  
on Personal Finance, Credit Card, Mortgage



For more information please contact

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### About Credit Bureau Cambodia (CBC)

Credit Bureau Cambodia is the leading provider of credit information, analytical solutions and credit reporting services to banks, microfinance institutions, lending companies, credit operators and consumers in the Kingdom of Cambodia.

The CBC has been created in March 2012, with a strong support from the National Bank of Cambodia (NBC), the Association of Banks of Cambodia (ABC), the Cambodian Microfinance Association (CMA) and the International Finance Corporation (IFC).

The CBC promotes greater financial stability by providing accurate real time data to consumers and industry that helps them control the financial aspects of their businesses. It allows businesses to manage credit risk, prevent fraud and automate decision-making. The CBC also helps individuals to check their credit report to ensure they have access to loans and finance and to protect themselves against identity theft.

The CBC is a joint venture between Credit Bureau Holding Cambodia (represented by the ABC and CMA) and Veda Cambodia Holding (VCH) who has significant global footprint operating leading credit bureaus. VCH is a Singapore incorporated company established as a joint venture between Asia Credit Bureau Holdings Pte Ltd (ACB), a Singapore-based company and Veda Advantage (New Zealand), an Equifax company.

#### Note to Readers:

CBC Quarterly Consumer Credit Index measures the volume of Consumer Credit Application that goes through the CBC's system by having its member uploading the information into its system. This index is covering three main parts which are: Consumer Credit Application, Credit Performance and Credit Quality.

#### DISCLAIMER

Purpose of the CBC release intents as a contemporary contribution to data and commentary in relation to credit activity in the Cambodia economy. The information in this release is general in nature, is not intended to provide guidance or commentary as to the CBC's financial position and does not contribute to any legal aspect.