

# CBC Newsletter 2023

Issue 01- January



## I. Events & Activities Engagement Highlight

### **“Industry View and Outlook 2023” organized by International Business Chamber of Cambodia (IBC)**

On 11 January 2023 at Rosewood Hotel Phnom Penh, Mr. Oeur Sothearoath, CEO, Credit Bureau Cambodia together with 12 other experts across multiple industries to share their insights and knowledge on “Industry Views and Outlook 2023” hosted by International Business Chamber of Cambodia (IBC). The discussion touched upon the future impact on private sector, business development opportunities and current status of Cambodia’s market.



### **Workshop “Orientation and Reinforcement of BFI’s code of conduct”**

CBC has been committed to support the implementation of the Lending Guidelines since 2016 which is an integral part of the Code of Conduct of Banks and Financial Institutions in Cambodia. On 18 January 2023 at Hyatt Regency Phnom Penh, Mr. Oeur Sothearoath, CEO of CBC joined the workshop on “Orientation and Reinforcement of IBF’s code of conducts” organized by the Association of Banks in Cambodia, Cambodia Microfinance Association and Cambodian Association of Finance and Technology.



Mr. Sothearoath gave his insightful presentation on industry and sector performance on Lending Guidelines and introduced the Financial Sector Health Monitoring Framework. Under the honourable presence of Mr. Kith Sovannarith, First Deputy Director General of Banking Supervision at the National Bank of Cambodia alongside with Mr. Raymond Sia, Chairman of the Association of Banks in Cambodia and Mr. Sok Voeun, Chairman of



Cambodia Microfinance Association, more than 600 participants from banking and financial institutions attended the workshop in person and virtual.

## 2<sup>nd</sup> Batch of CBC Scholars at the Royal University of Law and Economics

As part of CBC's wide range of Corporate Social Responsibility activities giving back to society, CBC launched corporate scholarship scheme in collaboration with the Royal University of Law and Economics (RULE) which is in its second year now. In January 2023, we offered to three students covering full-tuition fee for International Bachelor's degree programme in Economics and Management at Royal University of Law and Economics (RULE) for the second batch. During the three year program, the scholars will also receive a range of professional development opportunities and exposure relevant to the financial industry from CBC.



## II. Products of the month

**Data Analytic Report (DAR):** Financial Institutions can unlock more business opportunities through data analytics suite. Business intelligence enabled Data Analytic Report Dashboards allow financial institutions to monitor and track their performance and risks to stay ahead of the sector and industry. Data Analytics Report dashboard have three main features - Acquisition Management, Account Management and Delinquency Management. All member financial institutions now are enabled to better manage their customer acquisitions and credit portfolios. Our Data Analytics Report Dashboards enable their financial institution to develop the right strategy for right products and market segments. To learn more about how DAR can unlock more opportunities, member financial institutions can connect with us at [bis@creditbureau.com.kh](mailto:bis@creditbureau.com.kh).



**Indication Plus:** Our Digital Real Estate Appraisal is a one stop service, providing digital property valuation for loan assessment. CBC provides digital real estate appraisal platform for member financial institutions to access and request for a quick and convenient property appraisal report with the following features such as User & Account Level Management, Tracking Dashboard, Transaction Listing, Case Management, Report Management, Real Time Notification and Filter & Search. To learn more about reliable, fast and affordable digital real estate appraisal report, member financial institutions can contact us at [bis@creditbureau.com.kh](mailto:bis@creditbureau.com.kh)! We are having a special offer now.

### Digital Real Estate Appraisal

One Stop Service

**Quick**

Access via CBC Web platform

**Reliable**

Track record and transaction online

**Affordable**

Nation wide service and rich data base

- 01 Access via CBC Web platform
- 02 Track record and transaction online
- 03 Nation wide service and rich data base
- 04 Speedy loan assessment and decisioning
- 05 Report delivery online

### Sample Digital Real Estate Appraisal Report

User Information

Property Information

Market Value

Force Sales Value

Fire Insurance Value

Valuation Approach

Property Photos

Disclaimer

## CBC Mobile

CBC Mobile is Cambodia's only digital platform for integrated financial check platform. On our mobile app, you can access your personal credit report, K-Score as well as receive monitoring alerts when there are major changes in your credit history.

We also enhanced our mobile app in January 2023 to provide a more seamless experience for our consumers. Now new users can easily download and register to create an account with auto activation without calling CBC office to order credit report right away to get their first credit report. Check your personal credit report today for free on CBC Mobile only. CBC provides Cambodians with accurate and real-time knowledge about their credit information in order to maintain their own financial health.

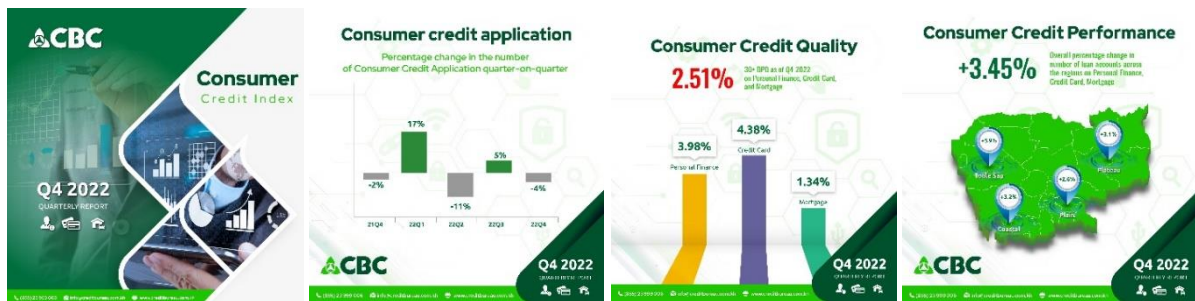


Creating a habit of managing good credit with CBC mobile at least once a year; you can also prepare yourself to access more financial opportunities and credit exposure. At the same time while monitoring on the credit information, you can submit dispute to CBC to make correction in case you find that the information in your credit report is not accurate. Download CBC Mobile and get your personal credit report. Learn more about financial health and your personal credit report, please visit our official Facebook channel: [Credit Bureau Cambodia Co., Ltd | Facebook](https://www.facebook.com/CreditBureauCambodia).

### III. Consumer Index Report Q4 2022

The Consumer Credit Index Report is released every quarter to share the performance of credit market in the Kingdom. In Q4 2022, the number of loan account and loan balance recorded positive growth across the regions. In this quarter, consumer credit applications contracted by -11%; however, the performance of loan accounts grew by +3.45, and of loan balance by +3.82% compared to the previous quarter. The 30+ DPD (days past due) ratio which is a measure of credit quality improved from 2.6% in the previous quarter to 2.51% in this quarter across all four regions.

Check out our Consumer Credit Index in Q4 2022 for more details and insights: <https://lnkd.in/grBPuQ4X>



### About Us

**CBC** is the leading provider of financial information, analytical solutions, and credit reporting services to financial institutions and consumers in the Kingdom of Cambodia. Since 2012, CBC has been assisting customers in managing the risks and rewards of commercial and financial decisions through a range of solutions: Consumer Credit Report, Commercial Credit Report, K-Score, Data Analytics Report, Credit Risk Heat Map, Portfolio Monitoring Service, Portfolio Review Service, and Customized Solutions. CBC serves a member base of more than 181 financial institutions including Commercial Banks, Specialized Banks, Microfinance Deposit Taking Institutions, Micro-Finance Institutions, Leasing Companies and Rural Credit Institutions.

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