

CBC Newsletter 2023

Issue 08- August



I. Events & Activities Highlight

Digitalisation and Governance in Rural Credit Institutions for Responsible Financial Inclusion

Credit Bureau Cambodia and Cambodia Microfinance Association organised a workshop on "Digitalisation and Governance in Rural Credit Institutions for Responsible Financial Inclusion" on 04th August 2023. Representative from the National Bank of Cambodia along with senior industry leaders provided knowledge and expert insights that benefitted more than 100 participants representing 60 RCIs on good governance, technology adoption, digitalisation, financial inclusion and service delivery. The workshop also highlighted the role credit reporting system can play in strengthening risk management and governance of RCIs. The workshop set an important milestone for RCIs to come together and work collaboratively towards responsible financial inclusion in Cambodia.



Cambodia Banking Conference 2023

Cambodia Banking Conference 2023 was organized successfully on 24th-25th August 2023 bringing in senior bankers, regulators, technology leaders, ecosystem enablers and development partners from Cambodia and ASEAN. The conference was organized by the Association of Banks in Cambodia and supported by the National Bank of Cambodia, Credit Bureau Cambodia and other key financial institutions under the theme of "Promoting Sustainable and Digital Banking in Cambodia". Mr. Oeur Sothearoath, CEO of CBC, was the moderator in the panel discussion session "Lending in a Digital First Era", with panellists - Mr. Looi Kok Soon, Deputy Chief Executive Officer of Prince Bank Plc, Mr. Meang Tay, SVP & Head of Application Service Division of ACLEDA Bank Plc., and Mr. Vong Chetra, Head of Credit Development and Training Department of ABA Bank. The insightful discussion touched on the roadmap of digital banking; the future of digital lending and

the crucial role of credit scoring in improving the efficiency and effectiveness of the lending process for the expansion of financial access in Cambodia.



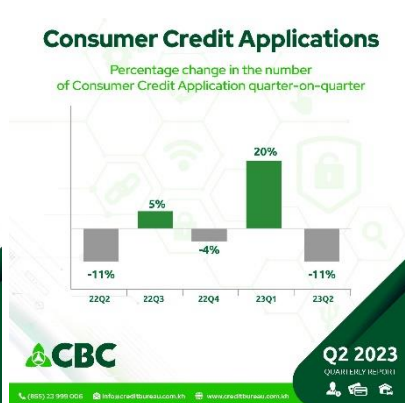
II. Consumer Credit Index Report

CBC Consumer Credit Index Report in Q2 2023 is available now!

- Consumer Credit Applications, which represents the intention of consumers to acquire credit in the form of Personal Finance, Credit Card, or Mortgage, dropped by -11% in number of applications.
- Consumer Credit Performance, which indicates the volume of consumer loan as of the reporting quarter reflecting an active credit market, also saw improvement as loan accounts rose by +3.96%.
- Consumer Credit Quality as measured by 30+ DPD ratio, which indicates the creditworthiness and risk of default, increased by +3.96% indicating a marginal drop in credit quality.



Check out our Consumer Credit Index Report in Q2 2023 for more details and insights: <https://lnkd.in/gDCvETuw>



A guide to reading your personal credit report

It is crucial to make sure that your credit information under your name is correct. Here are essential parts you should pay more attention to when reading your personal financial report including your personal information, credit history, and your credit performance.

Download your personal credit report on CBC mobile app today: <https://cbc-mobile-creditbureau.web.app/>



ផ្នែកទី១

អំពីព័ត៌មានផ្ទាល់ខ្លួនសង្ខេប



1	ប្រភេទ និងលេខសំគាល់បញ្ជីអតិថិជន (National ID Type and Number)	National ID	
2	ឈ្មោះសាមីខ្លួន (Customer Name)		
3	ឈ្មោះគ្រួសារ (Family Name)		
	ឈ្មោះ (ឈ្មោះខ្លួន) (First Name)		
4	ឈ្មោះសាមីខ្លួនភាសាអង់គ្លេស (English Name)		
	ឈ្មោះគ្រួសារ (Family Name)		
	ឈ្មោះ (ឈ្មោះខ្លួន) (First Name)		

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អំពីព័ត៌មានឥណទានសង្ខេប



1	ប្រវត្តិការពិនិត្យឥណទានសរុប (All Previous Enquiries)	
2	ចំនួនឥណទានសរុប (Total Accounts)	
3	ចំនួនឥណទានបើកស្រប (Normal Accounts)	
	ចំនួនឥណទានបើកមិនស្រប (Delinquent Accounts)	
	ចំនួនឥណទានបើកបិទ (Closed Accounts)	

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ផ្នែកទី៣

ប្រវត្តិនៃការចូលរករបាយការណ៍ឥណទាន



1	កាលបរិច្ឆេទការពិនិត្យ (Date of Enquiry)	
2	អ្នកពិនិត្យ (Enquirer)	
3	ប្រភេទអ្នកពិនិត្យ (Applicant Type)	
4	ឈ្មោះ (Name)	

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ផ្នែកទី៤

អំពីព័ត៌មានលម្អិតនៃគណនីឥណទាន



1	ប្រភេទលក់សល់ (Product Type)	
2	ចំនួនទឹកប្រាក់កំណត់ (Limit)	
3	ចំនួនប្រាក់ដែលនៅសេសសល់ (Outstanding Balance)	
4	កាលបរិច្ឆេទសងចំណុច (Entry Date)	

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CBC Official Social Media Account



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Credit Bureau Cambodia Co., Ltd

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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 192 financial institutions including Commercial Banks, Specialized Banks, Microfinance Deposit Taking Institutions, Micro-Finance Institutions, Leasing Companies and Rural Credit Institutions.

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