



# Consumer Credit Index



Mortgage



Credit Card



Personal Finance

**Q4 2023**

QUARTERLY REPORT

## CONSUMER CREDIT APPLICATION

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

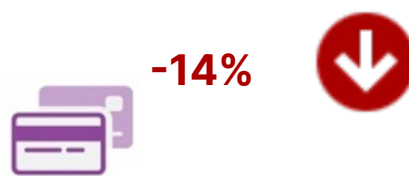
**5%**

overall percentage change in Consumer Credit Application quarter-on-quarter

### Personal Finance Application



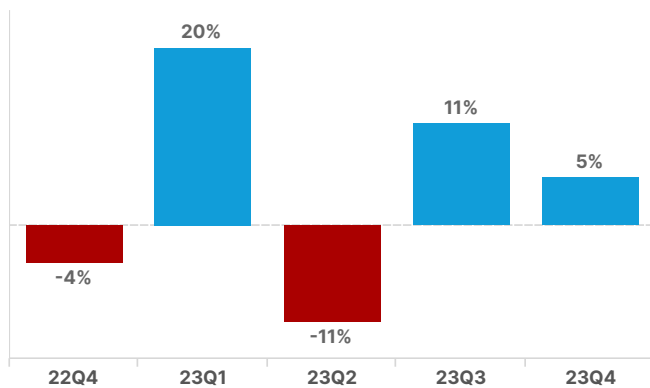
### Credit Card Application



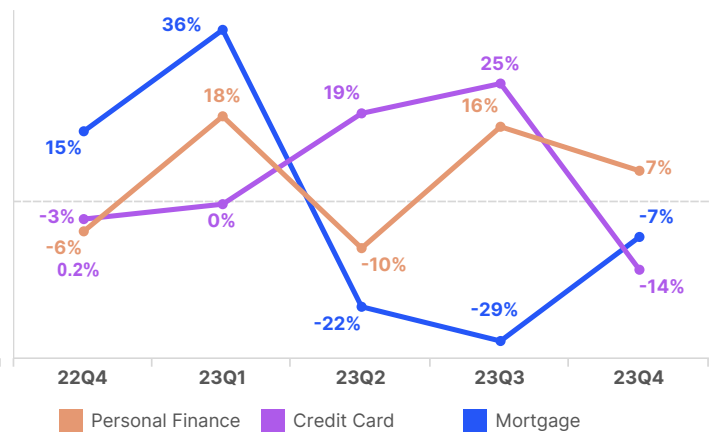
### Mortgage Application



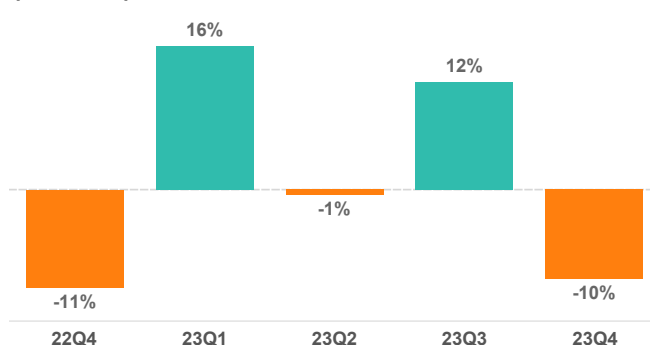
Percentage change in the number of Consumer Credit Application quarter-on-quarter



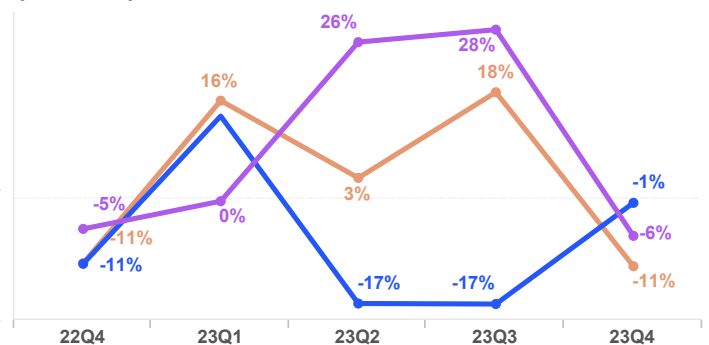
Percentage change in the number of Consumer Credit Application by type quarter-on-quarter



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

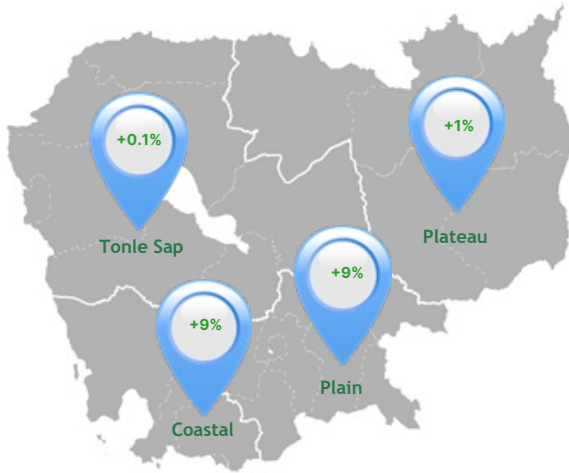


Percentage change in the amount of Consumer Credit Application by type quarter-on-quarter





### PERSONAL FINANCE APPLICATION

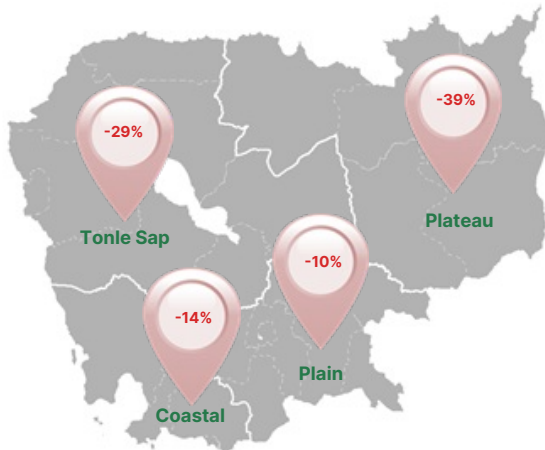


**7%**

overall percentage change across the regions



### CREDIT CARD APPLICATION

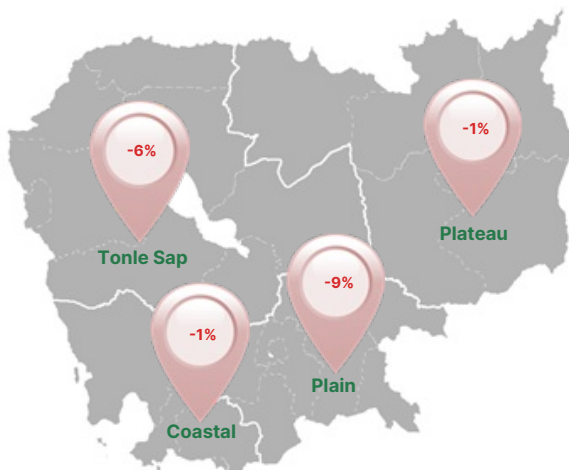


**-14%**

overall percentage change across the regions



### MORTGAGE APPLICATION



**-7%**

overall percentage change across the regions

CONSUMER CREDIT PERFORMANCE

Consumer Credit Performance indicates the volume of consumer loans as of the reporting quarter.

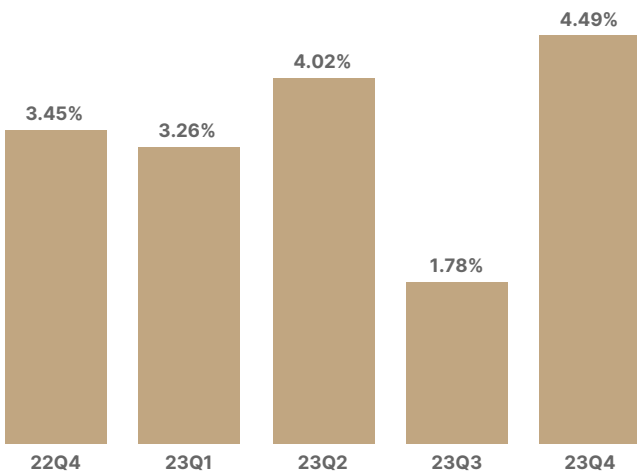
Increase in the number of accounts quarter-on-quarter

+ 4.49% 

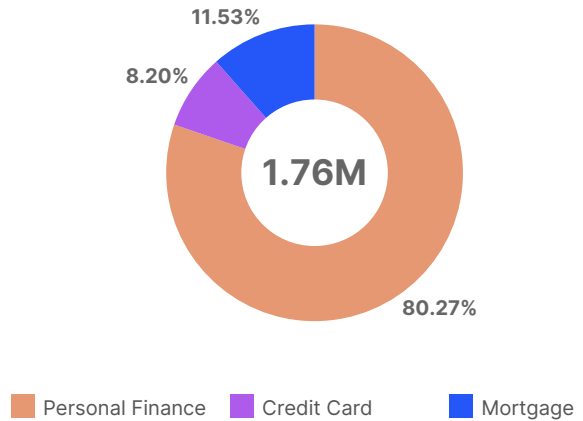
Increase in the loan balance quarter-on-quarter

+ 0.51%

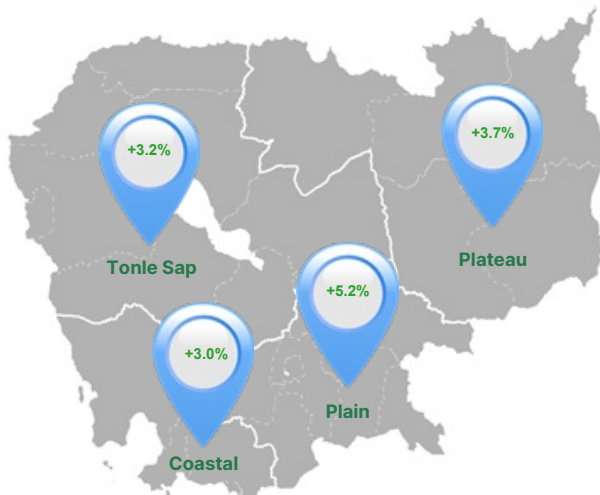
Percentage change in the number of consumer loan accounts quarter-on-quarter on Personal Finance, Credit Card and Mortgage



Number of Consumer loan accounts by type as of December, 2023



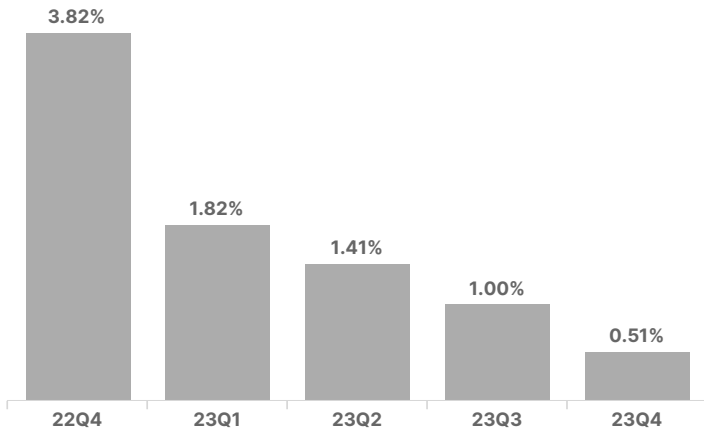
PERCENTAGE CHANGE IN THE NUMBER OF LOAN ACCOUNTS BY REGIONS



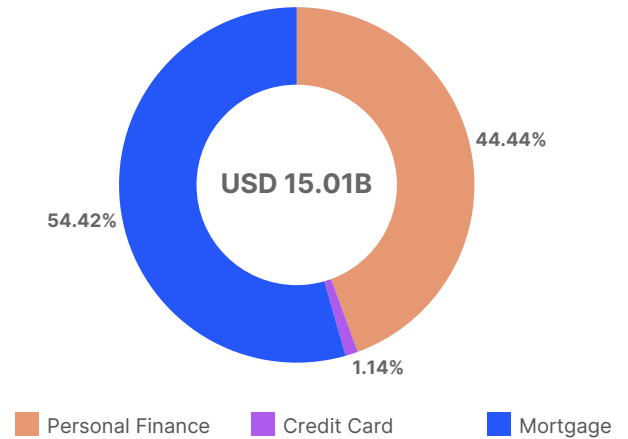
overall percentage change across the regions on Personal Finance, Credit Card, Mortgage

**4.49%**

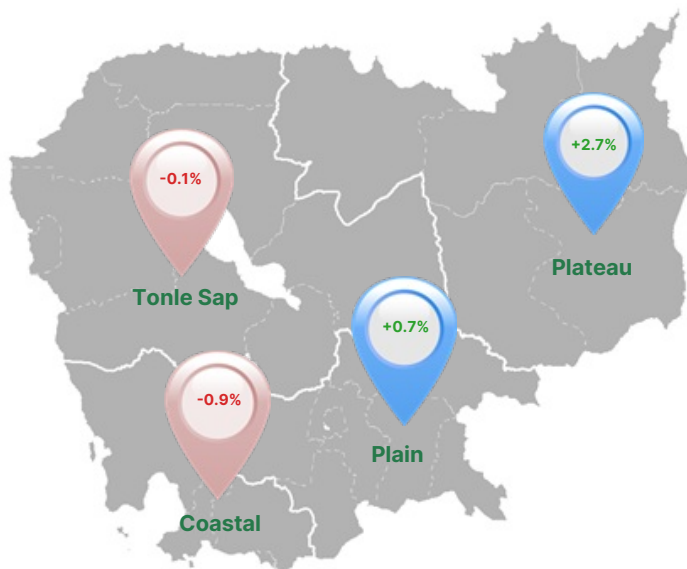
Percentage change in consumer loan balance quarter-on-quarter on Personal Finance, Credit Card, Mortgage



Consumer loan balance by type as of December, 2023



## PERCENTAGE CHANGE IN LOAN BALANCE BY REGIONS



**+ 0.51%**

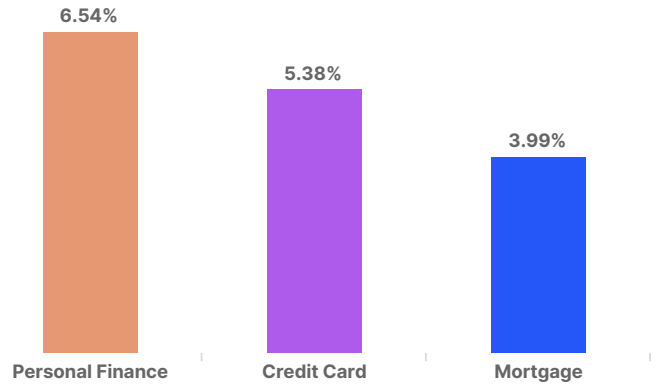
overall percentage change across the regions on Personal Finance, Credit Card, Mortgage

## CONSUMER CREDIT QUALITY

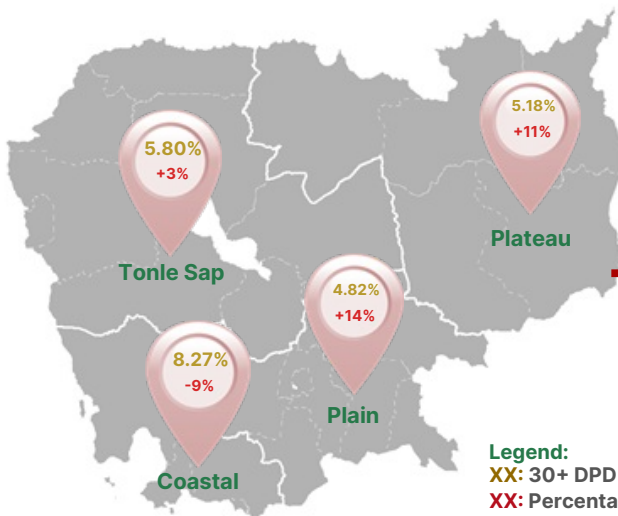
Consumer Credit Quality indicates creditworthiness or risk of default of the portfolio. It is calculated by taking the ratio of late repayments 30 days past their due date, indicated as 30+ DPD.

**5.14%**

30+ DPD as of December, 2023  
on Personal Finance, Credit Card,  
and Mortgage



### 30+ DPD REGIONAL VARIATION



**+ 9.7%**

overall percentage change of  
30+ DPD amount across the  
regions on Personal Finance,  
Credit Card, Mortgage

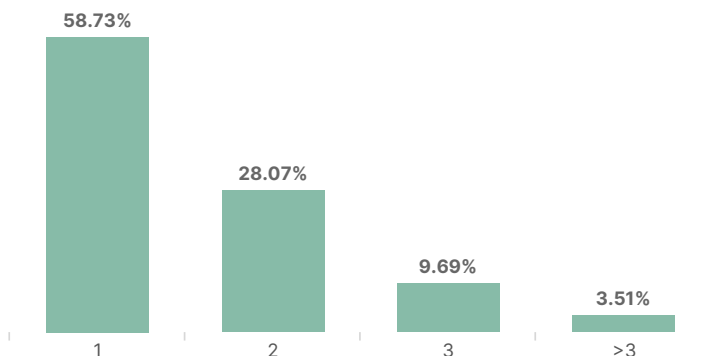
Legend:

XX: 30+ DPD as of December, 2023

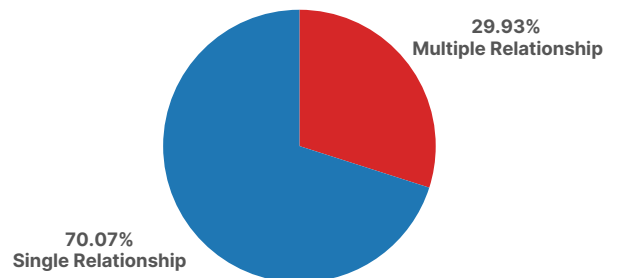
XX: Percentage change in 30+ DPD amount quarter-on-quarter

### MULTIPLE LOAN

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



Financial Institution Relationship  
on Personal Finance, Credit Card, Mortg..



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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.

CBC was launched in March 2012, with 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).

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. 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.

CBC is a joint venture between Credit Bureau Holding (Cambodia) Limited (CBHC) and Equifax Cambodia Holding Pte Limited (ECH). CBHC is comprised of banks and microfinance institutions in Cambodia. ECH is a joint venture between Credit Bureau Asia Holdings Pte Ltd (Singapore-based company) and Equifax Inc. (United States-based company) that collectively have a significant global footprint operating leading credit bureaus.

#### Note to Readers:

CBC Quarterly Consumer Credit Index provides measures of consumer credit market in Cambodia based on credit data uploaded by member financial institutions into CBC's system. The Index covers three main components: Credit Application, Credit Performance and Credit Quality.

#### DISCLAIMER

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