



ធនាគារឯកទេស ឈីហ្វ (ខេមបូឌា) ភីអិលស៊ី
CHIEF (CAMBODIA) SPECIALIZED BANK PLC.



ធនាគារឯកទេស ឈីហ្វ (ខេមបូឌា) ភីអិលស៊ី
CHIEF (CAMBODIA) SPECIALIZED BANK PLC.

របាយការណ៍ប្រចាំឆ្នាំ ANNUAL REPORT

2017

២០១៧

Chief (Cambodia) Specialized Bank Plc, established in 2013, is the first specialized bank in Cambodia owned by the Hong Kong-based Chief Financial Group (Cambodia) Limited, the company incorporated under the laws of British Virgin Islands. Thanks to the continued success of operations over the past years, Chief (Cambodia) Specialized Bank Plc received an approval-in-principle letter from the National Bank of Cambodia in 2016, allowing Chief (Cambodia) Specialized bank Plc to meet the necessary contents, in order to upgrade into commercial bank business.

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CHAIRMAN'S MESSAGE



“ ‘The Chief Way’, our unique corporate philosophy, is a way to build the mutual trust and partnership with our customers, a way to the prosperity and a way that our business is conducted ethically and sincerely. ”

Chairman's Report

Mr. CHAU Chung Kai Peter
Founder & Chairman

Besides the growth of loan portfolio we also gain the loyalty both from clients and staff extensively. The economy growth keeps a robust pace in Cambodia, which can easily be told from the rapid change of the landscape, the performance of banking industry and improvement in the living standard of the residence. In this year Chief have moved into the new self-owned building, and better positioned on various aspects of the bank. Especially we

have upgraded system, the whole network to provide a much more fortified and stabilized environment for operation. When expanding our business globally we have been integrating and evolving our customer-centric business model with modern information technology in order to provide a wide range of financial solution as well as processing a transaction in a most efficient manner. In addition we provide sufficient professional and up-to-date training course for our staff to take the lead of the industry at anytime. Our strategy is witnessed by the success of a rapid and consistent growth for the last decade.

Currently our team comprises the local elite employee and assistance from the parent company in Hong Kong. The Chief Cambodia Bank is a part of a corporate culture based on the principles of integrity, prudence and transparency.

I suggest you to visit our website and our branch and you will find a tailor-made exclusive service for you.

Welcome to Chief Cambodia Bank!

Mr. CHAU Chung Kai Peter
Founder & Chairman
Chief Group

MESSAGE FROM GENERAL MANAGER



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• Dr. Soeung Morarith
• General Manager

“ Chief (Cambodia) Specialized Bank Plc is young but dynamic, utilizing a business model which is customized and best suited to needs of clients in Cambodia. ”

Message from General Manager

Welcome to Chief (Cambodia) Specialized Bank Plc!

The continued implementation of our long-term strategy—our utmost attention on customer satisfaction, innovation and strength—has ensured that the Chief bank performed well during 2017 financial year. The bank goes on to manage for the long run, putting customers first and investing for the future, to ensure our resilience, strength, success, and strong performance for year 2018 and years to come. It is the year to execute our on-going upgrading plan from a specialized bank into a commercial bank. Our achievements during the year are made possible through the concerted efforts of staff and management who have demonstrated the strong dedication and commitment, through guidance by the Bank's clearly-defined vision and mission, and by the effective strategic leadership and oversight of the Bank's Board of Directors. Thanks to the success of Chief (Cambodia) operations over the past years, Chief (Cambodia) Bank had received an approval-in-principle letter from the National Bank of Cambodia, allowing Chief Cambodia to meet the necessary contents, in order to convert into a commercial bank business. Chief (Cambodia) Specialized Bank Plc is attentively being managed to meet all of the requirements from the National Bank of Cambodia, and is expected to upgrade soon to Chief (Cambodia) Commercial Bank Plc, which will then offer more comprehensive commercial banking products, including various deposit accounts, individual loans, commercial loans, trade finances and so on, with attractive and innovative features. Chief (Cambodia) will be the first commercial bank in Cambodia owned by the Hong Kong-based Chief Financial Group (Cambodia) Limited, the company incorporated under the laws of British Virgin Islands. Also, thanks to the increased demands for banking services in light of the recent launch of the ASEAN Economic Community (AEC) and rapid domestic market expansion, it is an excellent opportunity for banks across ASEAN and the Greater Mekong Sub-region (GMS) to expand their operations to serve the enlarged markets.

Chief is ideally positioned to facilitate cross-border business and trade in one of the fastest growing regions in the world. The bank has undertaken a comprehensive review of its long-term business strategy and development plan, which has resulted in a number of new initiatives including the updating of its strategy to maintain its continued competitive edge.

Chief (Cambodia) Specialized Bank Plc has been committed to fulfilling customers' needs and helping them succeed. The bank has also been committed to being the most innovative and efficient foreign bank that lends full support to Cambodia's four pillars of economic growth drivers: garment exports, tourism, agriculture and real estates. It provides world-rated services to its clients in Cambodia—a small Southeast Asian country that has enjoyed high economic

Message from General Manager (continued)

growth rates over the longest period in the recorded history without overheating, thanks largely to both political and macroeconomic stability—an indispensable foundation for development. Cambodia's economy is forecasted to remain strong and healthy for 2018. The Kingdom's banking sector has also expanded rapidly, which is reflected in the substantial increase in assets, credits, deposits, demands for other bank services. The country's banking system has continued to develop and improve steadily since the early stage of its wider liberalization after the 1993 first-ever general elections under the auspices of the United Nations. This helps build stronger public confidence in the banking and related sectors, leading to the higher demands for financial and other banking services.

Chief (Cambodia) Specialized Bank Plc has been utilizing a business model which is localized, customized and best suited to real needs of clients in Cambodia and the region who seek investment opportunities in the Kingdom. Thanks to the success of Chief (Cambodia)'s operations in 2017, we have actively been working on the further refinements of our existing products to meet our clients' growing needs.

The rapid economic expansion and improved business environment offer more opportunities for growth in the banking industry although competition is undoubtedly intensified. Yet, Chief (Cambodia) Specialized Bank Plc is really confident of having a solid ground and the right formula of working with clients for mutual benefits. By looking ahead to 2018 with much optimism and with our superior organizational realignment, we strongly believe that our sharpened strategy coupled with our client centric approach to business success will drive the bank's growth.

On behalf of the top management of Chief (Cambodia) Specialized Bank Plc, I would like to express my sincere thanks to all of our clients for choosing Chief (Cambodia) Specialized Bank Plc to be their long-term business partners. With this, I would also like to thank the Board of Directors, Executive Committee, Management, all staff and officials of National Bank of Cambodia for their unwavering support and respective dedication that resulted in the success in 2017, and our hard work and commitment will bring about renewed business success for Chief in year 2018 and the years to come. I am so proud to have a professional and dedicated team who have actively been forging the image and future of Chief (Cambodia) Specialized Bank Plc in Cambodia and have actively been working hard with high standards of professional ethics to take Chief (Cambodia) Specialized Bank Plc to its new heights.

We look forward to welcoming and best serving you.

Sincerely yours,

Dr. Morarith SOEUNG

General Manager

Chief (Cambodia) Specialized Bank Plc.

BOARD OF DIRECTORS



Mr. CHAU Chung Kai Peter

Founder & Chairman, Chief Group

Mr. Chau Chung Kai Peter, the founder and chairman of Chief Group, is a successful entrepreneur in Hong Kong who built his enterprise from scratch. Born in Chaozhou, China, Mr. Chau entered the Hong Kong banking industry in 1958, Mr. Chau was a senior banking executive in Chong Hing Bank (1959-1962) and Bangkok Bank (1962-1970). He has strong commercial banking experience, leading innovative product development and sound banking operations during the development of Hong Kong's banking industry. Mr. Chau founded his own company Chief Investment Co. in 1979. He gained valuable experiences, being exposed to the global capital markets and financial industry, in the past half century. The faith of integrity and sincerity is the vital spirit that Mr. Chau has pursued for over 30 years when he operates the company. Till present Chief Group is one of the largest securities broker in Hong Kong in terms of the number of branches and one of the leading companies in the industry for the diversified financial products and service. Mr. Chau also engages actively in charitable activities where he believes that education is the foundation of nation-building. Commencing from 2006, Mr. Chau has continuously donated as individual and founder of the company, school buildings in various deprived areas of Mainland China, including over 50 primary schools and 2 secondary schools.

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Ms. NG Siu Mui, Fion

Director

Chairwoman, Risk Management Committee

Member, Internal Audit Committee

Member, Human Resources Committee

Education

- Master of Business Administration, The University of Hong Kong, Hong Kong.
- Professional Diploma in Corporate Governance and Directorship, Hong Kong.

Working Experience

- Deputy General Manager, Chief Holdings (H.K.) Ltd. Hong Kong (*current*).
 - Director and Responsible Officer, Chief Securities Ltd. Hong Kong (*current*).
 - Responsible Officer, Chief Commodities Ltd. Hong Kong (*current*).
 - Director, Chief Great China Assets Management Ltd. Hong Kong (*current*).
 - Director, Chief Financial Services Ltd. Hong Kong (*current*).
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Mr. LAM Wai Chuen, Patrick

Director

Member, Internal Audit Committee

Education

- Certified Public Accountant, HKICPA, Hong Kong.
- Fellow Member, ACCA.

Working Experience

- Financial Controller, Chief Holdings (H.K.) Limited (*current*).
- Audit Manager, Chan And Chan Certified Public Accountants.

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Mr. YE Haiya, Michael

Director

Member, Risk Management Committee

Member, Internal Audit Committee

Member, Human Resources Committee

Education

- Bachelor of Science, The University of Hong Kong, Hong Kong.

Working Experience

- Director, Investment Sales Division, Chief Holdings (H.K.) Limited (*current*).
- Responsible Officer, Chief Securities Limited (*current*).
- Director, Chief Financial Services Limited (*current*).
- Responsible Officer, Chief Great China Assets Management Limited (*current*).

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Mr. CHAN Kwok Cheung

Independent Non-Executive Director

Chairman, Internal Audit Committee

Education

- Fellow Member, HKICPA, Hong Kong.
- Fellow Member, ACCA.

Working Experience

- Director, Kreston CAC CPA Limited (*current*).

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GENERAL MANAGER



Dr. Soeung Morarith

General Manager

Chairman, Human Resources Committee

Representative of Specialized Banks, serving on the Executive Council of the Association of Banks in Cambodia (ABC).

Education

- DBA (Finance), National University of Management, Phnom Penh.
- Research Article "An Assessment of SERVQUAL's Applicability in Cambodia's Banking Sector", Centre for ASEAN Studies, University of Antwerp, Belgium, 2012.
- MBA, National University of Management, Phnom Penh.
- Professional Certificate in Authentic Leader Development, Harvard Business School, Boston, USA.

Working Experience

- Senior Manager & President of Employees, Kookmin Bank Plc., Phnom Penh.
 - Head of Credit, Kookmin Bank Plc., Phnom Penh.
 - Credit Manager (Head Office), Angkor Capital Bank Plc., Phnom Penh.
 - Senior Credit Processing Officer, Cambodian Public Bank, Phnom Penh.
 - Loan Officer, Canadia Bank, Phnom Penh.
 - Lecturer in Accounting and Finance, National University of Management (*current*).
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Organizational Chart

Board of Directors



Mr. CHAU Chung Kai Peter
Chairman of the Board of Director



Ms. NG Siu Mui
Director
Chairwoman, Risk Management Committee
Chairwoman, Risk Management Committee
Member, Human Resource Committee



Mr. LAM Wai Chuen
Director
Member, Internal Audit Committee



Mr. YE Haiya
Director
Member, Risk Management Committee
Member, Internal Audit Committee
Member, Human Resource Committee



Mr. CHAN Kwok Cheung
Independent Non-Executive Director
Chairman, Internal Audit Committee

Organizational Chart

Executive Management



CORPORATE INFORMATION



Bank Name	Chief (Cambodia) Specialized Bank Plc.
Date of Establishment	5th December 2013
Registration No	SB-11
Head Office	C-01, St.R11 Corner St.70, Phum 1, Sangkat Sras Chork, Khan Daun Penh, Phnom Penh, Cambodia.
As of December 31, 2016	
Paid-Up Capital	US\$38.8 Million
Number of Employees	52

	Name	No of Shares Held (Shares)	Percentage of Total OutStanding Shares (%)
Principal Shareholders	Chief Financial Group (Cambodia) Limited.		100%

Related Party	<ul style="list-style-type: none"> ■ Chief Holdings (H.K.) Ltd. ■ Chief Securities Ltd. ■ Chief Commodities Ltd. ■ Chief Financial Capital Ltd. ■ Chief Financial Services Ltd. ■ Chief Great China Assets Management Ltd.
Auditor	Deloitte (Cambodia) Co., Ltd.

PRODUCTS AND SERVICE

To satisfy clients' growing needs, Chief (Cambodia) Specialized Bank Plc has actively been working on further refinements of our existing products and delivering the comprehensive specialized banking products, with attractive and innovative features which are best suited for the personal banking, farming, small businesses and corporate banking customers and so on.

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PERSONAL LOANS



Housing Loan



Car Loan



Motorbike Loan

BUSINESS LOANS



**Micro and Small
Business Loan**



**Medium Business
Loan**



**Large Business
Loan**

INTRODUCTION OF CHIEF HOLDINGS



Mr. Chau Chung Kai Peter is the Chairman of Chief Cambodia Holdings Ltd. and Chief Holdings (H.K.) Ltd., which was established in 1979 in Hong Kong. Over the decades, Chief Group has evolved into a comprehensive financial institution

with diversified products and services. We are one of the leaders in Hong Kong's brokerage industry, proudly holding the biggest branch service network.

Our Mission

We are committed to serving our customers with integrity and quality performance. This is embodied in the corporate philosophy, "The Chief Way", a unique wealth enriching management approach. "The Chief Way" guides our business ideology of trust and client and partnership sincerity. We seek to prosper together with our clients and partners.

Our Philosophy

Having rooted firm foundation in Hong Kong, we expand our horizons in Asia-Pacific region. Located at the heart of Indo-China, fast-developing Cambodia is the first hub of our service network in Southeast Asia. We offer expertise to our clients and share achievements with our local staff of Cambodia.

As service excellence always our primary quest, we have given top priority to keep enhancing service through staff training, technology integration and product diversification. We aspire to be the paragon in finance industry.

INTRODUCTION OF CHIEF (CAMBODIA) SPECIALIZED BANK PLC.



Chief (Cambodia) Specialized Bank Plc is locally incorporated in Cambodia in late 2013 with its currently registered capital of USD38.8 millions, and will increase the registered capital up to USD75 millions within this year.

Chief (Cambodia) Specialized Bank Plc has been committed to being the most innovative and efficient foreign bank which renders full support to Cambodia's four pillars of economic growth drivers: garment exports, tourism, agriculture and real estates. Chief (Cambodia) Specialized Bank Plc provides first-class loan products and services such as motorbike loan, car loan, housing loan, micro business loan, small business loan, medium business loan, large business loan and corporate loan to its clients in Cambodia—a small Southeast Asian country that has enjoyed high economic growth rates over the longest period in the recorded history without overheating, thanks largely to both political and macroeconomic stability.

Chief (Cambodia) Specialized Bank Plc is young but dynamic, utilizing a business model which is customized and best suited to needs of clients in Cambodia and the region who seek investment opportunities in the Kingdom. Thanks to the continued success of Chief (Cambodia) Specialized Bank Plc operations over the past years, Chief (Cambodia) Specialized Bank Plc received an approval-in-principle letter from the National Bank of Cambodia on 11 July 2016, allowing Chief (Cambodia) Specialized Bank Plc to meet

the necessary contents, in order to convert into commercial bank business. Chief (Cambodia) Specialized Bank Plc will be upgraded in the future to Chief (Cambodia) Commercial Bank Plc, which will offer comprehensive commercial banking products, including various deposit accounts, individual loans, commercial loans, trade finances and so on, with attractive and innovative features. Chief (Cambodia) will be the first commercial bank in Cambodia privately-owned by the Hong Kong-based Chief Financial Group (Cambodia) Limited, the foreign company incorporated under the laws of British Virgin Islands.

Our Vision

We are committed to fulfilling customers' needs and help them succeed financially.

Our Mission

- Become a full-fledged and most respected bank, having the largest branch networks.
- Be the "Bank of First Choice" by offering enjoyable experiences.
- Be the most innovative and efficient foreign bank with a view to guaranteeing and enhancing service excellence.
- Ensure good corporate governance and compliance in everything we perform.

Our Goal

Our goal is to build broader, deeper and more enduring relationships with our customers, assisting customers at every step on their journeys to wealth, and to deliver long-term value for our shareholders.

Our Philosophy

- Maintain highest degree of corporate integrity and professionalism
- Be one step ahead of others via product innovation and creativity
- Engage and serve customers pro-actively and whole-heartedly
- Assume proactive corporate social responsibilities

CORPORATE CULTURE

By building good team spirit among our staff, we encourage staff cultivating passion and vision towards their work. They are the key factors to their success in goal achievement and development of strong bonds to their jobs. On the other hand, we also emphasize on high level of professional ethics. Integrity, prudence and transparency are the core principles of our corporate cultures.

Technical sharing and training sessions are organized for all staff members of Chief (Cambodia) Specialized Bank Plc. on a regular basis. They are conducted to enhance the quality and efficiency of our service. Our staff team are keen to keep stepping forward with times.



CUSTOMER SATISFACTION



“ We aim to provide superior service quality and enhance customer satisfaction. ”



Customer Satisfaction

We aim to provide superior service quality and enhance customer satisfaction. Superior service quality can further build up customer loyalty, bringing opportunities for cross-selling and words-of-mouth recommendations as well. Goodwill of an enterprise is originated from sustaining high-level satisfaction from customers.

Chief (Cambodia) Specialized Bank Plc emphasizes on business integrity and we work hard with our clients , our employees and our society for a better future ahead. Through professional and ethical service, we build mutual trust and long-term partnership with our customers.

We have dedicated professionals allotted for each and every customers to handle the commercial banking transactions at Chief. Whatever information provided by the Chief (Cambodia) Specialized Bank Plc was up to the mark and all customers' doubts were clarified. Another best part about Chief (Cambodia) Specialized Bank Plc is our constant follow up to our customers' requests for their needs and wants. Also, we regularly seek customer feedback to understand product and service development opportunities and to alert us to potential improvements. We have various approaches to gather information from customers by phone calls, customer satisfaction surveys and clients' written comments. We look into comments one by one and take appropriate action needed to resolve different situations.

STRATEGY GOALS BY 2017

Chief (Cambodia) Specialized Bank Plc is committed to fulfilling customers' needs, helping them succeed financially and being the most innovative and efficient foreign bank which is locally incorporated in Cambodia. The Bank renders full supports for Cambodia's four pillars of economic growth, including: (1) garment exports; (2) tourism; (3) agriculture; and (4) real estates.

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A- Marketing Strategy

The first priority of Chief (Cambodia) Specialized Bank Plc's strategy is to satisfy its existing borrowers by providing the refined products with competitive pricing, adapted to the evolution of their needs, witnessed by growing customer bases and the daily increase of our quality loan portfolio (zero NPL up to now).

The second priority is to promote new clients throughout popular media in order to increase more new clients into existing current cycles by expanding more branches to potential locations within Phnom Penh, while being committed to providing reliable, innovative, customer-friendly financial services, using cutting-edge technology and focusing continuously improvement whilst developing our staff and acquiring necessary expertise to take comparative advantages from our competitors.

Subsequently, we are planning to expand into new expected potential provinces of Sihanouk ville, Siem Reap, Kampong Cham, Kampong Speu and Battambang. Within ten years, we hope to expand further, with branch operations in Kandal, Pursat, Prey Veng and Takeo. It is also our intention to set up a representative office (and subsequently a branch) in Hong Kong when appropriate to better support the Bank's international business.

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B- Target Market Identified

Chief (Cambodia) Specialized Bank Plc foresees a positive economic and social environment to expand its activities in the next three years. The bank has developed a formal capital management framework with a clearly defined objectives for maintaining an appropriate level of capital adequacy. This ensures sufficient leeway for future business expansion.

The Bank has identified locations as the most potential to be expanded from 2017 where the financial supply is lower and demand is higher.

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C- Market Size and Trends

Growth of market demand of Chief (Cambodia) Specialized Bank Plc keeps increasing, evidenced by the daily increases in quality loan portfolio of the bank since establishment up to now. Growth in market and developing economies was projected to increase, supported by stronger domestic demand, as well as a recovery in external demand fuelled by faster growth in economies.

Cambodia's banking sector in light of high domestic investment demand, the sector and other financial institutions such as microfinance have been handsomely profitable, attracting new entry and leading to a rapid expansion of the sector. This is reflected in the substantial increase in assets, credits, deposits, demands for bank loans and other bank services. This success in the sector is undoubtedly attributed to the significant improvements in the Kingdom's financial and banking system that has continued to develop and improve steadily over time. This helps build stronger investors' trust and public confidence in the banking and related sectors, resulting in the higher demands for financial and other banking services and related services. Given the trend now evident in those cycles such as credit, deposit etc, growth of market demand of the Bank services remains sound.

The Bank has planned to build up good relationship with many companies, ranging from self-employed business to medium business in order to entrust them on the Bank services. By planning so, the Bank expects a number of businesses would have approached to access for banking services in the expansion of their business. This means that the market size and trend of the bank will be enlarged from time to time.

D- Competitive Analysis

Chief (Cambodia) Specialized Bank Plc has a professional team consisting of various local expertise in the fields of banking, accounting, credit management, operation, marketing and human resources, plus top management with regional background of Asia-Pacific, such as Hong Kong, Mainland China, Cambodia etc. This empowers us to provide quality service to meet the most localized needs of people in Cambodia yet with broader horizons in the Bank's future development.

Chief (Cambodia) Specialized Bank Plc. intends to develop a full-service commercial bank with the following business areas:

- Farming and Small Business
- Corporate Banking
- Personal Banking
- Treasury

Chief (Cambodia) Specialized Bank Plc. will work closely with the National Bank of Cambodia and both the locally incorporated specialized banks and the foreign bank branches to maintain a significant role in Cambodia banking sector. We will also work closely to support the legally existing organizations/companies which are involved in rural credit activities.

The Board of Directors and Management team of Chief (Cambodia) Specialized Bank Plc. are sophisticated professional with passions. The management team is extremely familiar with specialized banks, rural specialized banks, credit cooperatives, micro-finance companies and has affirmed understanding of the unique characteristics of each financial services business model as well as the demands and requirements of the respective customer groups.

Chief (Cambodia) Specialized Bank Plc. operates within a robust credit approval, monitoring system and risk management system to ensure the financial strength and stability of the Bank's operations. The Bank adopts a five category loan monitoring system, with risk-based interest rate pricing to ensure proper risk management.

BUSINESS EXPANSION



In view of great favorable business climate, such as the favorable business, fast economic growth, stable political environment and great potential and so on, we will transform Chief (Cambodia) Specialized Bank Plc into Chief (Cambodia) Commercial Bank Plc in the future and will open branches in the following years in Phnom Penh, in order to strengthen the local business of Chief (Cambodia) Specialized Bank Plc and to reap the benefits from the expansion of Cambodian economy and growing demand for banking services.

BRANCH NETWORK



There are tremendous business potentials for opening branches in Phnom Penh, expected to enlarge market shares and reap the banking business potentials from our new expansion plan. Those locations would be well located at Toul Tom Pong/Olympic, Norodom Blvd, Steung Meanchey and so on, where demands would be undoubtedly high. To this end, we need to build Chief's brand name awareness, and to gain network establishment in order to substantiate the Chief (Cambodia) Specialized Bank Plc development and differentiate Chief (Cambodia) Specialized Bank Plc from its competitors.

Head Office

C-01, St.R11 Corner St.70, Phum 1, Sangkat Sras Chork, Khan Daun Penh, Phnom Penh, Cambodia.

Tel : 855-23-900 878
Fax : 855-23-900 858
Email : info@chiefholdings.com.kh
Website : www.chiefbank.com.kh

Chhbar Ampov Branch

Vimean Keo Chhoranay Lot No. 105B, Phum Ta Ngov, Sangkat Nirouth, Khan Chhbar Ampov, Phnom Penh

Tel : 855-23-230 488
Fax : 855-23-230 477



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www.chiefbank.com.kh