



HEALTHIER, LONGER,
BETTER LIVES

AIA គិរីគុវ

A SAVINGS PLAN WITH WHOLE LIFE PROTECTION



**Guaranteed Benefit up to
237%¹ of Total Premium Paid**



**Total Benefit up to 651%² of Total
Premium Paid**



Lifelong Protection until age 100

Remark:

1. The percentage shown is based on a 30-year-old male insured with good health condition and has selected "Pay to age 65" as the premium payment term.
2. The percentage shown is based on the high return scenario in the Insurance Proposal. This is inclusive of non-guaranteed benefits made at the company's discretion. The actual amount(s) payable may be higher or lower than those illustrated.

AT ALL STAGES OF LIFE, WE WISH TO NOT BECOME A BURDEN TO FAMILY AND TO LIVE INDEPENDENTLY WITH OUR SAVINGS!



WHAT IS **AIA** **ခီရီနို**?

AIA **ခီရီနို** is a whole life insurance plan which is designed specifically to give you with long-term wealth savings plus lifelong protection objectives.

The plan offers you:

- Peace of mind for further adventures with your loved ones regardless of any unforeseen events.
- A savings goal up to age **65** with long-term protection until age **100**.
- The flexibility to enhance your coverage with extra premium.

HOW DOES **AIA** **ခီရီနို** HELP YOU ACHIEVE YOUR SAVINGS GOAL?



GUARANTEED BENEFIT

The guaranteed element of your plan that increases throughout the policy term, up to **237%**¹ of total premium paid to the Basic Plan.



TOTAL BENEFIT

Together with the non-guaranteed return made at the company's discretion, the total benefit is up to **651%**² of total premium paid to the Basic Plan.

Which is Inclusive of:

- ⊗ Cash Reward: **1%** of Basic Sum Assured payout in every **3** Policy Years
- ⊗ Celebration Bonus: **20%** of Basic Sum Assured after the Insured's **80th** Birthday
- ⊗ No Claim Completion Benefit

Remark:

1. The percentage shown is based on a 30-year-old male insured with good health condition and has selected "Pay to age 65" as the premium payment term.

2. The percentage shown is based on the high return scenario in the Insurance Proposal. The actual amount(s) payable may be higher or lower than those illustrated.

HOW DOES **AIA** **ခိုင်ခွန်** PROVIDE PROTECTION WHILE YOU ARE SAVING?



In addition to the potential long-term capital growth, **AIA** **ခိုင်ခွန်** provides you with peace of mind and lifelong protection until age **100**.

In the unfortunate event of death caused by illness or accident of the Life Assured, the Beneficiary(ies) will receive the Family Care Benefit equal to Basic Sum Assured of this Policy or **105%** of Cash Value of this Policy or Total Premium Paid to Basic Policy, whichever is highest, less any indebtedness on this Policy and subject to the Juvenile Lien Provisions.

EXAMPLE (A)



SAVINGS GOAL FOR YOUR KID



Mr. Sok is a 30-year-old married man with one son. He is looking for an insurance plan to build up his savings so that he can help his son on the down payment of his future home.



Savings Goal:
Help his son with the house's down payment



Provides financial protection for his family:
Leave no financial burden to his family in case any unforeseen event strikes him during policy term

How much protection can Mr. Sok & his family enjoy?

INSURED'S AGE	Age 30	Age 65	Age 70	Age 80	Age 100
	Mr. Sok purchased AIA with Basic Sum Assured of USD 100,000. He chose "Pay to age 65" as the premium payment term. The annual premium is USD 2,616.	Mr. Sok has paid all the premiums required for the plan.	Mr. Sok received Cash Reward of USD 1,000 every 3 years. At age 70, he has already received a Cash Reward of USD 13,000. He will continue to receive it for the remainder of the policy term.	Mr. Sok will receive a Celebration Bonus of USD 20,000.	If Mr. Sok does not make any claim under the Basic Policy, he will receive the No Claim Completion Benefit.
LIFE PROTECTION	In case Mr. Sok, the breadwinner of the family, passes away during the policy term, his family is still protected against financial stress with the lump-sum benefit paid to them. More importantly, Mr. Sok's wish of helping his son on the house's down payment can still be accomplished with this lump-sum payment.				
Guaranteed Minimum [Inclusive of Cash Reward and Celebration Bonus]	USD 100,000	USD 111,000	USD 117,806	USD 179,268	USD 225,690
Total with Non-Guaranteed [Inclusive of Cash Reward and Celebration Bonus]	USD 100,000	USD 164,071	USD 209,704	USD 355,924	USD 613,999
CASH VALUE	In the event that Mr. Sok needs the money for the down payment of his son's new house, he can surrender his Policy and get the Cash Value as one of the below scenarios.				
Guaranteed Minimum [Minimum Guaranteed Cash Value + Cash Reward + Celebration Bonus (if any)]		USD 106,237 116% ¹	USD 112,816 123% ¹	USD 172,445 188% ¹	USD 216,991 237% ¹
Total with Non-Guaranteed [Projected Cash Value with Non-Guaranteed Return + Cash Reward + Celebration Bonus (if any)]		USD 157,586 172% ²	USD 201,519 220% ²	USD 343,038 375% ²	USD 596,056 651% ²

Remark:
 1 The percentage refers to the percentage of Total Premium Paid to the Basic Policy.
 2 The percentage shown is based on the high return scenario in the Insurance Proposal. The actual amount(s) payable may be higher or lower than those illustrated.

EXAMPLE (B)



WEALTH ACCUMULATION WITH PROTECTION FOR YOUR PARENT

Ms. Kanha is a 35-year-old single professional with her mother as a dependent. She is looking for an insurance plan to ensure her mother will always be taken care of and won't suffer from any financial stress in case she is not around.



Savings Goal:
Wealth accumulation



Provides financial protection for her family:
Leave no financial burden to her family

How much protection can Ms. Kanha & her mother enjoy?

INSURED'S AGE	Age 35	Age 65	Age 70	Age 80	Age 100
	Ms. Kanha purchased AIA အိန္ဒြေ with Basic Sum Assured of USD 50,000. She chose "Pay to age 65" as premium payment term. The annual premium is USD 1,372.	Ms. Kanha has paid all the premiums required for the plan.	Ms. Kanha received Cash Reward of USD 500 every 3 years. At age 70, she has already received Cash Reward of USD 5,500. she will continue to receive it for the remainder of the policy term.	Ms. Kanha will receive a Celebration Bonus of USD 10,000.	If Ms. Kanha does not make any claim under the Basic Policy, she will receive the No Claim Completion Benefit.
LIFE PROTECTION	In case Ms. Kanha, the breadwinner of the family, passes away during the policy term, her mother's daily living expenses (e.g. medical supplies, food, utilities, etc.) will still be taken care of with the lump-sum benefit paid to her.				
Guaranteed Minimum [Inclusive of Cash Reward and Celebration Bonus]	USD 50,000	USD 55,000	USD 55,500	USD 77,128	USD 96,547
Total with Non-Guaranteed [Inclusive of Cash Reward and Celebration Bonus]	USD 50,000	USD 63,015	USD 79,863	USD 138,859	USD 263,146
CASH VALUE	In the event that Ms. Kanha needs to use the money, she can surrender her Policy and get the Cash Value as one of the below scenarios.				
Guaranteed Minimum [Minimum Guaranteed Cash Value + Cash Reward + Celebration Bonus (if any)]		USD 44,917 109% ¹	USD 47,474 115% ¹	USD 74,288 181% ¹	USD 92,926 226% ¹
Total with Non-Guaranteed [Projected Cash Value with Non-Guaranteed Return + Cash Reward + Celebration Bonus (if any)]		USD 60,515 147% ²	USD 76,724 186% ²	USD 133,922 325% ²	USD 255,272 620% ²

Remark:
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EXAMPLE (C)



BUSINESS CONTINUITY

Mr. Dara is a 40-year-old businessman and keyman of his company. He is looking for an insurance plan which offers him life protection until 100 years old and give him his savings back.



Savings Goal:
Get his savings back plus additional return



Build confidence to his business partner:
An immediate fund to support his business in case an unforeseen event strikes him

How much protection can Mr. Dara & his family enjoy?

INSURED'S AGE	Age 40	Age 65	Age 70	Age 80	Age 100
	Mr. Dara purchased AIA ခိရော် with Basic Sum Assured of USD 100,000. He chose "Pay to age 65" as premium payment term. The annual premium is USD 4,748.	Mr. Dara has paid all the premiums required for the plan.	Mr. Dara received Cash Reward of USD 1,000 every 3 years. At age 70, he has already received a Cash Reward of USD 10,000. He will continue to receive it for the remainder of the policy term.	Mr. Dara will receive a Celebration Bonus of USD 20,000.	If Mr. Dara does not make any claim under the Basic Policy, he will receive the No Claim Completion Benefit.
LIFE PROTECTION	In case Mr. Dara, the keyman in his business, passes away during the policy term, his family will receive a lump-sum benefit as an immediate fund to continue his business.				
Guaranteed Minimum [Inclusive of Cash Reward and Celebration Bonus]	USD 100,000	USD 128,883	USD 152,069	USD 231,149	USD 290,490
Total with Non-Guaranteed [Inclusive of Cash Reward and Celebration Bonus]	USD 100,000	USD 163,831	USD 206,300	USD 344,991	USD 562,665
CASH VALUE	In the event that Mr. Dara needs to use the money, he can surrender his Policy and get the Cash Value as one of the below scenarios.				
Guaranteed Minimum [Minimum Guaranteed Cash Value + Cash Reward + Celebration Bonus (if any)]		USD 123,127 104% ¹	USD 145,304 122% ¹	USD 221,713 187% ¹	USD 278,562 235% ¹
Total with Non-Guaranteed [Projected Cash Value with Non-Guaranteed Return + Cash Reward + Celebration Bonus (if any)]		USD 156,734 132% ²	USD 197,476 166% ²	USD 331,316 279% ²	USD 543,676 458% ²

Remark:
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 2 The percentage shown is based on the high return scenario in the Insurance Proposal. The actual amount(s) payable may be higher or lower than those illustrated.

EXAMPLE (D)



RETIREMENT & INHERITANCE

Mr. Rotha, a 45-year-old professional, married with kids, is planning for his retirement fund. After reaching a certain stage in life, especially when he approaches retirement, he wants more stability and protection for himself and his next generation.



Savings Goal:

Build a retirement fund for daily expenses, medical treatment costs, etc.



Provides financial stability to his family:

Leave an inheritance for his children and grandchildren in case any unforeseen event strikes him during the policy term

How much protection can Mr. Rotha & his family enjoy?

INSURED'S AGE	Age 45	Age 65	Age 70	Age 80	Age 100
	Mr. Rotha purchased AIA ခိုးခွင့် with Basic Sum Assured of USD 100,000. He chose "Pay to age 65" as premium payment term. The annual premium is USD 7,897.	Mr. Rotha has paid all the premiums required for the plan.	Mr. Rotha received Cash Reward of USD 1,000 every 3 years. At age 70, he has already received a Cash Reward of USD 8,000. He will continue to receive it for the remainder of the policy term.	Mr. Rotha will receive a Celebration Bonus of USD 20,000.	If Mr. Rotha does not make any claim under the Basic Policy, he will receive the No Claim Completion Benefit.
LIFE PROTECTION	In case Mr. Rotha, the breadwinner of the family, passes away during the policy term, his family will receive a lump-sum benefit as an inheritance.				
Guaranteed Minimum [Inclusive of Cash Reward and Celebration Bonus]	USD 100,000	USD 165,212	USD 192,088	USD 283,085	USD 354,765
Total with Non-Guaranteed [Inclusive of Cash Reward and Celebration Bonus]	USD 100,000	USD 197,709	USD 245,003	USD 398,961	USD 622,983
CASH VALUE	In the event that Mr. Rotha needs to use the money, he can surrender his Policy and get the Cash Value as one of the below scenarios.				
Guaranteed Minimum [Minimum Guaranteed Cash Value + Cash Reward + Celebration Bonus (if any)]		USD 157,630 100% ¹	USD 183,322 116% ¹	USD 271,081 172% ¹	USD 339,681 215% ¹
Total with Non-Guaranteed [Projected Cash Value with Non-Guaranteed Return + Cash Reward + Celebration Bonus (if any)]		USD 188,762 120% ²	USD 234,040 148% ²	USD 382,244 242% ²	USD 599,898 380% ²

Remark:
 1 The percentage refers to the percentage of Total Premium Paid to the Basic Policy.
 2 The percentage shown is based on the high return scenario in the Insurance Proposal. The actual amount(s) payable may be higher or lower than those illustrated.

PRODUCT SUMMARY

Policy Currency

USD (United States Dollar)

Policy Term

Until age **100**

Premium Payment Term

5 years, 10 years, 15 years, and to age **65**

Enrollment Age

1 year old to **60** years old

Frequency of Premium Payment

Monthly, Semi-Annually, Annually

Family Care Benefit

If the Insured passed away while this Policy is in force and before the Maturity Date, the Company shall provide a lump sum amount as stated in the Certificate of Insurance to the Beneficiary.

Cash Reward

At the end of every 3 Policy Years until the Maturity Date, while the Policy is in force, the Company shall pay the Policy Owner a Cash Reward as stated on the Certificate of Insurance.

Celebration Bonus

At the end of the Policy Year following the Insured's 80th birthday while this Policy is in force, the Company shall pay the Policy Owner a Celebration Bonus as stated on the Certificate of Insurance.

No Claim Completion Benefit

If the Insured is alive on the Maturity Date while this Policy is in force, and no claim has been made under the Basic Policy, the Company shall pay the Cash Value to the Policy Owner as No Claim Completion Benefit.

Riders

1. Protection Booster Benefit
2. Additional Rehabilitation Benefit
3. Additional Accidental Death, Disability and Burns Benefit
4. Accidental Hospitalisation Allowance Benefit
5. Waiver of Premium Benefit (Policy Owner)
6. Waiver of Premium Benefit (Insured)
7. Additional Recovery Benefit

KEY EXCLUSIONS

- Suicide, self-inflicted injury, whether sane or insane, within 2 (two) years from the Effective Date or Commencement Date, whichever is later; or
- A criminal offence committed or attempted to commit by You, or the Insured, or the Beneficiary; or
- Human immunodeficiency Virus(HIV) and/or any HIV-related illnesses including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutations, derivation or variations thereof; or
- Drugs or stimulators or alcohol abuse, drunk driving, or their complications as determined by the law in force.

This above list is for reference only. Please refer to your Policy Contract for the complete list and details of exclusions.

CLAIM PROCEDURE

If the claimant wish to make a claim, they must send **AIA** the appropriate form and evidence within **90** days from the occurrence of the covered event . The appropriate claim form can be downloaded from our website: aia.com.kh or obtained from **AIA Life Planners**.

HOW TO GET INSURANCE PROPOSAL

Contact **AIA Life Planners** or **AIA Client Care** service at **086 999 242** or KH.Care@aia.com or visit aia.com.kh

ENHANCE YOUR PROTECTION WITH OPTIONAL RIDERS

BOOST UP YOUR COVERAGE THAT SUITS YOUR NEEDS



PROTECTION BOOSTER BENEFIT

ENHANCE YOUR PROTECTION AGAINST DEATH

Allows you to boost your life coverage amount with affordable premium.



ADDITIONAL REHABILITATION BENEFIT

ADDITIONAL PROTECTION AGAINST DISABILITY

Allows you to access a lump-sum fund should an unfortunate event causes you to lose your limbs or sight.



ADDITIONAL ACCIDENTAL DEATH, DISABILITY AND BURNS BENEFIT

ADDITIONAL PROTECTION AGAINST EVENTS DUE TO ACCIDENT

Increases your protection and ensures that you and your loved ones are financially well covered should any unfortunate accident happens to you.



ACCIDENTAL HOSPITALISATION ALLOWANCE BENEFIT

PROTECTION AGAINST UNFORTUNATE INJURIES

Provides you daily income in the event of hospitalisation caused by accident.



WAIVER OF PREMIUM BENEFIT (POLICY OWNER)

PROTECTION AGAINST INVOLUNTARY PREMIUM DISCONTINUANCE

Waives all your future premiums if the Policy Owner passes away or becomes Total and Permanent Disabled or suffers from Critical Illness/Surgery as defined under this benefit during the coverage period.



WAIVER OF PREMIUM BENEFIT (INSURED)

PROTECTION AGAINST INVOLUNTARY PREMIUM DISCONTINUANCE

Waives all your future premiums if you become Total and Permanent Disabled or suffer from Critical Illness/Surgery as defined under this benefit during the coverage period.



ADDITIONAL RECOVERY BENEFIT

ADDITIONAL PROTECTION AGAINST CRITICAL ILLNESS

Provides you a lump-sum fund upon diagnosis of up to 26 conditions of cancer, brain, liver, lung, kidney, heart and vascular system diseases from early stage to late stage as well as major organ transplantation. With up to 50% of the pay out starting from early stage, all you need to focus on is your recovery, not the medical bills.

EXAMPLE WITH OPTIONAL RIDERS (E)



SAVINGS WITH EXTRA PROTECTION



Mr. San, is a 30-year-old single professional with dependent parents. He is looking for an insurance plan with affordable premium and fair return. He also wants to make sure the insurance plan can continue even if any unfortunate event happens to him.



Savings Goal:
Wealth accumulation



Provides financial stability to his parents:
Leave no financial burden to his parents

How much protection can Mr. San & his parent enjoy?

INSURED'S AGE	Age 30	Age 65	Age 70	Age 80	Age 100
	Mr. San purchased AIA ခံခိုက် with Basic Sum Assured of USD 50,000, Protection Booster Benefit of USD 50,000 and Waiver of Premium Benefit. He chose "Pay to age 65" as premium payment term. The first year annual premium is USD 2,044.	Mr. San has paid all the premiums required for the plan.	Mr. San received Cash Reward of USD 500 every 3 years. At age 70, he has already received a Cash Reward of USD 6,500. He will continue to receive it for the remainder of the policy term.	Mr. San will receive a Celebration Bonus of USD 10,000.	If Mr. San does not make any claim under the Basic Policy, he will receive the No Claim Completion Benefit.
WAIVER OF PREMIUM BENEFIT	If Mr. San becomes Total and Permanent Disabled or suffers from Critical Illness/Surgery defined under this benefit during the coverage period, the Company would waive the future premiums due for the plan, and the protection still continue until age 100.				
	✓	✓	Not applicable	Not applicable	Not applicable
LIFE PROTECTION	In case Mr. San, who is the breadwinner of the family, passes away during the policy term, his parents will have a peace of mind with financial stability as his parents are eligible to receive a lump-sum amount of money as protection from this unfortunate event. On top of the Basic Sum Assured that Mr. San has bought, his parent will also receive an additional amount of USD 50,000 from the Protection Booster Benefit.				
Guaranteed Minimum [Inclusive of Cash Reward, Celebration Bonus, and Protection Booster Benefit]	USD 100,000	USD 105,775	USD 109,192	USD 140,028	USD 163,348
Total with Non-Guaranteed [Inclusive of Cash Reward, Celebration Bonus, and Protection Booster Benefit]	USD 100,000	USD 131,985	USD 154,752	USD 227,732	USD 356,587
CASH VALUE	In the event that Mr. San needs to use the money, he can surrender his Policy and get the Cash Value as one of the below scenarios.				
Guaranteed Minimum [Minimum Guaranteed Cash Value + Cash Reward + Celebration Bonus (if any)]		USD 53,381 75% ¹	USD 56,683 79% ¹	USD 86,598 121% ¹	USD 108,974 153% ¹
Total with Non-Guaranteed [Projected Cash Value with Non-Guaranteed Return + Cash Reward + Celebration Bonus (if any)]		USD 78,745 110% ²	USD 100,664 141% ²	USD 171,300 240% ²	USD 297,634 417% ²

Remark:
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EXAMPLE WITH OPTIONAL RIDERS (F)



RETIREMENT & INHERITANCE PLUS CRITICAL ILLNESS COVERAGE

Mr. Sinat is a 45-year-old professional. He is looking for an insurance plan to help him save and get high return for his retirement with life protection until his 100th birthday. He also wants extra protection against critical illnesses.



Medical Treatment fund: Ensure that he has enough money in case he suffers from critical illness



Savings Goal: Save money as his retirement fund for daily expenses, medical treatment costs, etc.



Provides financial stability to his family: Leave an inheritance for his children and grandchildren in case any unforeseen event strikes him during the policy term

How much protection can Mr. Sinat & his family enjoy?

INSURED'S AGE	Age 45	Age 65	Age 70	Age 80	Age 100
	Mr. Sinat purchased AIA ခိုင်ခိုင် with Basic Sum Assured of USD 100,000, Additional Recovery Benefit of USD 100,000. He chose "Pay to age 65" as premium payment term. The first year annual premium is USD 8,778.	Mr. Sinat has paid all the premiums required for the Basic Plan. The premium for Additional Recovery Benefit will still continue until age 70.	Mr. Sinat received Cash Reward of USD 1,000 every 3 years. At age 70, he has already received a Cash Reward of USD 8,000. He will continue to receive it for the remainder of the policy term.	If Mr. Sinat will receive a Celebration Bonus of USD 20,000.	If Mr. Sinat does not make any claim under the Basic Policy, he will receive the No Claim Completion Benefit.
ADDITIONAL RECOVERY BENEFIT	If Mr. Sinat is diagnosed of a Critical Illness Event as defined under Group 1 Illness/Surgery, he will receive USD 50,000 advance payment under this benefit so that he can have sufficient fund to start the necessary treatment. If he is diagnosed of a Critical Illness Event as defined under Group 2 Illness/Surgery, he will receive USD 100,000 less any advance payment made under this benefit. Once 100% of the Additional Recovery Benefit has been paid, this benefit will end, but his Basic Policy will continue to protect him.				
	USD 100,000	USD 100,000	USD 100,000	Not applicable	Not applicable
LIFE PROTECTION	In case Mr. Sinat, the breadwinner of the family, passes away during the policy term, his family will receive a lump sum benefit as an inheritance.				
Guaranteed Minimum [Inclusive of Cash Reward and Celebration Bonus]	USD 100,000	USD 165,212	USD 192,088	USD 283,085	USD 354,765
Total with Non-Guaranteed [Inclusive of Cash Reward and Celebration Bonus]	USD 100,000	USD 197,709	USD 245,003	USD 398,961	USD 622,983
CASH VALUE	In the event that Mr. Sinat needs to use the money, he can surrender his Policy and get the Cash Value as one of the below scenarios.				
Guaranteed Minimum [Minimum Guaranteed Cash Value + Cash Reward + Celebration Bonus (if any)]		USD 157,630 77% ¹	USD 183,322 78% ¹	USD 271,081 115% ¹	USD 339,681 144% ¹
Total with Non-Guaranteed [Projected Cash Value with Non-Guaranteed Return + Cash Reward + Celebration Bonus (if any)]		USD 188,762 93% ²	USD 234,040 100% ²	USD 382,244 163% ²	USD 599,898 255% ²

Remark:
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 2 The percentage shown is based on the high return scenario in the Insurance Proposal. The actual amount(s) payable may be higher or lower than those illustrated.



AIA is the largest life insurer in the world by market capitalisation.¹

BRAND PROMISE

AIA promises to help people live healthier, longer and better lives.



More than **36 MILLION** individual policies and over

16 MILLION insured employees at various institutions across the region are protected by AIA.²



COMMITMENT FOR LIFE

AIA is committed to protecting clients in all of 18 of our markets - markets we have never ceased serving.



AIA has total assets of **US\$ 284 BILLION.**²



OVER 100 YEARS

AIA has been protecting people in the Asia-Pacific Region for more than 100 years—since 1919.



#1 MDRT

AIA is the only company in the world to achieve the highest number of Million Dollar Round Table members for 6 consecutive years.³



TRUSTED AWARD

AIA won the Asia Insurance Company Award, which is the highest award in insurance category in Asia, for the 16th year since 2004.⁴

TOTTENHAM HOTSPUR

AIA is the Global Principal Partner of Tottenham Hotspur Football Club ("Spurs"). Through AIA, Spurs' Global Development Coaches have provided many football training sessions to thousands of Cambodian children and adults.

DAVID BECKHAM

is AIA's Global Ambassador.

13 MILLION

benefit payments were made by AIA in 2018 to clients as claims.

Remark:

1. Source: Bloomberg, 12 March 2020

2. As of 31 Dec 2019

3. As of 1 July 2020

4. As of 1 January 2019

HEAD OFFICE

12TH FLOOR, EXCHANGE SQUARE, STREET 106-61, SANGKAT WAT PHNOM, KHAN DAUN PENH, PHNOM PENH

PHNOM PENH BRANCH

8TH & 9TH FLOOR, CITY TOWER, #321, MAO TSE TOUNG BLVD, SANGKAT PHSAR DEPO 1, KHAN TOUL KORK, PHNOM PENH

SIEM REAP BRANCH

#29 & 30, CHARLES DE GAULLE ROAD SALA KANSENG, SANGKAT SVAY DONGKOM, SIEM REAP

BATTAMBANG BRANCH

HOUSE NO. 2-6, STREET 3, PHUM KAMMEAKAR, SANGKAT SVAY POR, KRONG BATTAMBANG, BATTAMBANG

KAMPONG CHAM BRANCH

VILLAGE 15, SANGKAT KAMPONG CHAM, KHAN KAMPONG CHAM, KAMPONG CHAM

KAMPOT BRANCH

STREET 700, VILLAGE 1 OSSAPHEA, SANGKAT KAMPONG KANDAL, KRONG KAMPOT, KAMPOT