



Message from CEO

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Oul Dethsokhom

2022 remained the year that was full of problems and obstacles which adversely affected the financial sector; however, DGB Bank Plc (DGB, the Bank, We) remained strong and achieved a number of substantial results.

The outbreak of the global pandemic of Covid-19 and war have tremendously affected on businesses and real lives of Cambodian people. Despite of facing many challenges, DGB still served and provided a vibrant of services to its customers in a care and quality-based manner. The bank has unveiled several main products: deposits, remittance, DGB mobile banking, and ATM services. We strongly believe that the products and services will serve our customers' need the best. For the business operation in 2022, the Bank implemented thoroughly its strategic plan in accordance with its vision, mission and core value. As a result, DGB achieved significant financial outcomes as follow:

- Total asset increased to 16.67 % equivalent to USD 445,599,975
- Total loan outstanding surged to 27.77 % equivalent to USD 362,129,094
- Deposit increased to 309 % equivalent to USD 27,620,068
- Net operating revenue increased to 29% equivalent to USD 32,706,140.

The above outstanding achievement illustrates that DGB remains strong despite the world is facing unprecedented difficulties.

As a highly responsible institution, DGB has been playing a significant role in supporting the national economy by disbursing loan to merchants, business owners, people and providing other services to raise the living standard of Cambodian people. In the meantime, the Bank has always strictly complied with law and regulations of the regulators, especially the National Bank of Cambodia.

We believe that the sustainable growth is essential; therefore, placing a strong internal control system will contribute tremendously to ensure a smooth operation of the Bank and sustainable growth. Under the scope of the commercial bank, DGB always takes into considerations for the establishment of business framework and internal control system as a proactive mechanism to handle perspective issues or control risks that might pose to the Bank business operation.

Last but not least, we are deeply grateful to the board of directors of DGB Bank Plc who tirelessly endeavor to provide sound strategy to the Bank and we are also thankful to regulators, shareholders and our valuable customers for their ongoing support.

Sincerely yours,

Oul Dethsokhom, CEO



Head Office in Santhor Muk Address : No.689B, Kampuchekrom Blvd, Sangkat Teuk Laak1, Khan Toul Kork Tet: (023) 999 990 Mail: info@dgb-cambodia.com Fax: 023 996 002

Head Office in Santhor Muk | Branch in Santhor Muk | Branch in Phear DamThkov | Branch in Chaom Chau | Branch in Russey Keo | Branch in Beung Keng Kang | Branch in Olympic | Branch in Stung Mean Chey | Branch in Saensokh | Branch in Ta Khmau

