



ដីស្ថានីក្រុមហ៊ុន អាច័រមីក្រូហិរញ្ញវត្ថុ ភីអិលស៊ី
Active People's Microfinance Institution Plc.

របាយការណ៍ ប្រចាំឆ្នាំ ២០២៥ ANNUAL REPORT 2025



គ្រឹះស្ថានឯកជន/ Private Company

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I. Message from CEO



Dear Valued Stakeholders,

Over the past five years, the global economy has experienced a period of deceleration followed by a gradual, incremental recovery. Shortly after the challenges of the COVID-19 pandemic began to subside, geopolitical conflicts emerged, severely threatening global economic development. Notably, toward the end of 2025, Cambodia faced significant impacts along its borders due to armed conflicts and the complete closure of checkpoints between Cambodia and Thailand. This served as a major disruptive factor across various sectors, including the banking and finance industry. As a microfinance institution with more than a decade of operations navigating numerous obstacles and challenging economic landscapes in Cambodia, we remain steadfast in our vision to be a leading microfinance institution in the country. In pursuit of our dynamic mission to drive credit growth and elevate the livelihoods of the Cambodian people, the institution has proactively engaged with the National Bank of Cambodia (NBC) and the Cambodia Microfinance Association (CMA) aims to maintain a resilient stance across all circumstances and fortify the stability of the entire sector. Concurrently, we sustained our ongoing humanitarian initiatives, including financial donations to the Cambodian Red Cross, blood donation drives to save lives, and the contribution of funds and materials to support para-athletes.

The financial results of 2025 stand as clear evidence of our resilient and strategic growth. Institution's total assets increased by 10.26% compared to 2024, reaching a total of USD 563 638 197. Driven by the strong support of our credit customers, the institution secured licenses for two new branches at the end of 2025, located in Preah Sihanouk and Pursat provinces, enhancing our operational reach to deliver faster and more responsive services. As of 2025, our network comprises a total of 31 branches across various provinces, municipalities, and districts. This progress is driven by the trust of our valued clients and the hardworking of our employees at all levels.

Once again, on behalf of the Board of Directors and the Senior Management Team, I would like to express my deepest gratitude to the management and all staff members of Active People's Microfinance Institution for their exceptional dedication, diligence, and commitment to executing their duties, which led to these commendable achievements. I encourage everyone to maintain this high standard of perseverance to continue delivering superior services to all our clients.

Taking this opportunity, I would also like to extend our profound appreciation to our Shareholders, the Board of Directors, Clients, the Royal Government of Cambodia, and especially the National Bank of Cambodia for their continuous support, guidance, and invaluable recommendations extended to our institution.

Nobuhito KIKUCHI

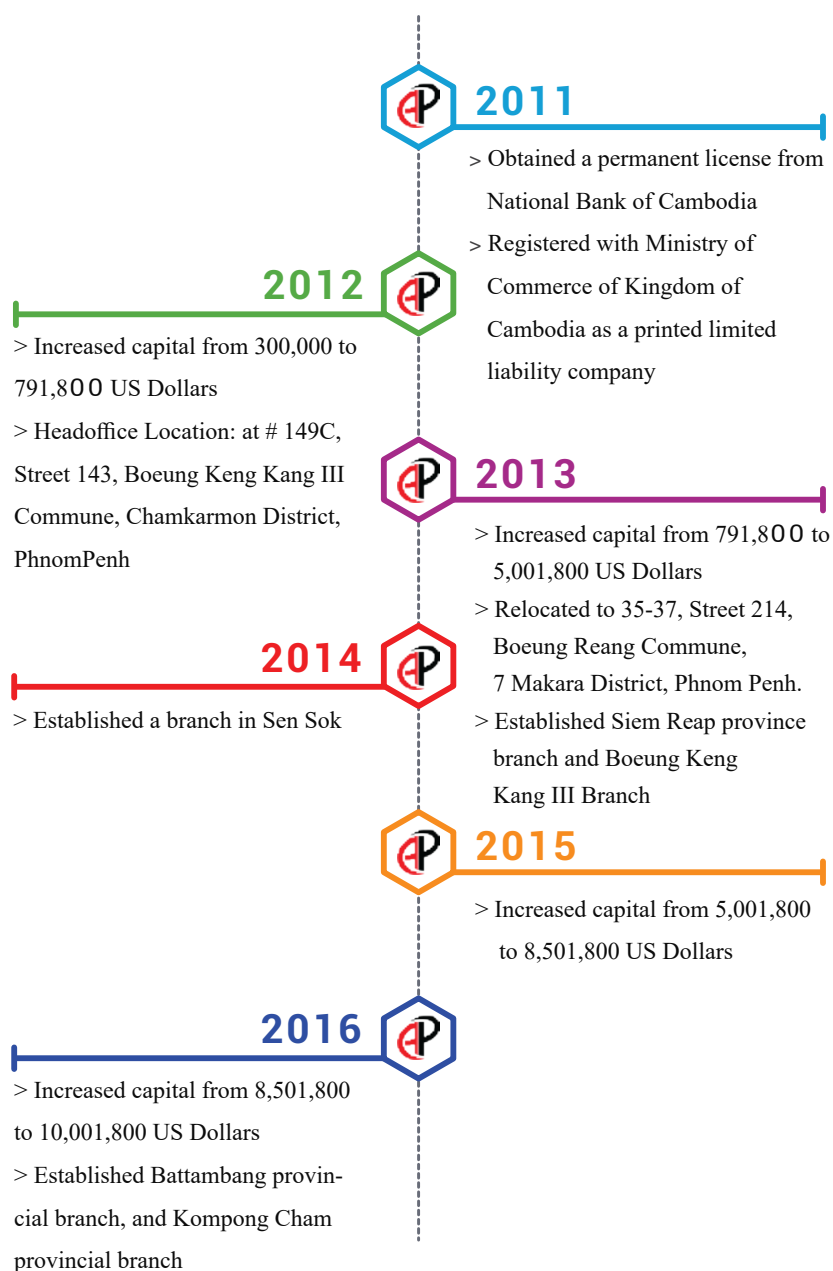
Board Member / Chief Executive Officer

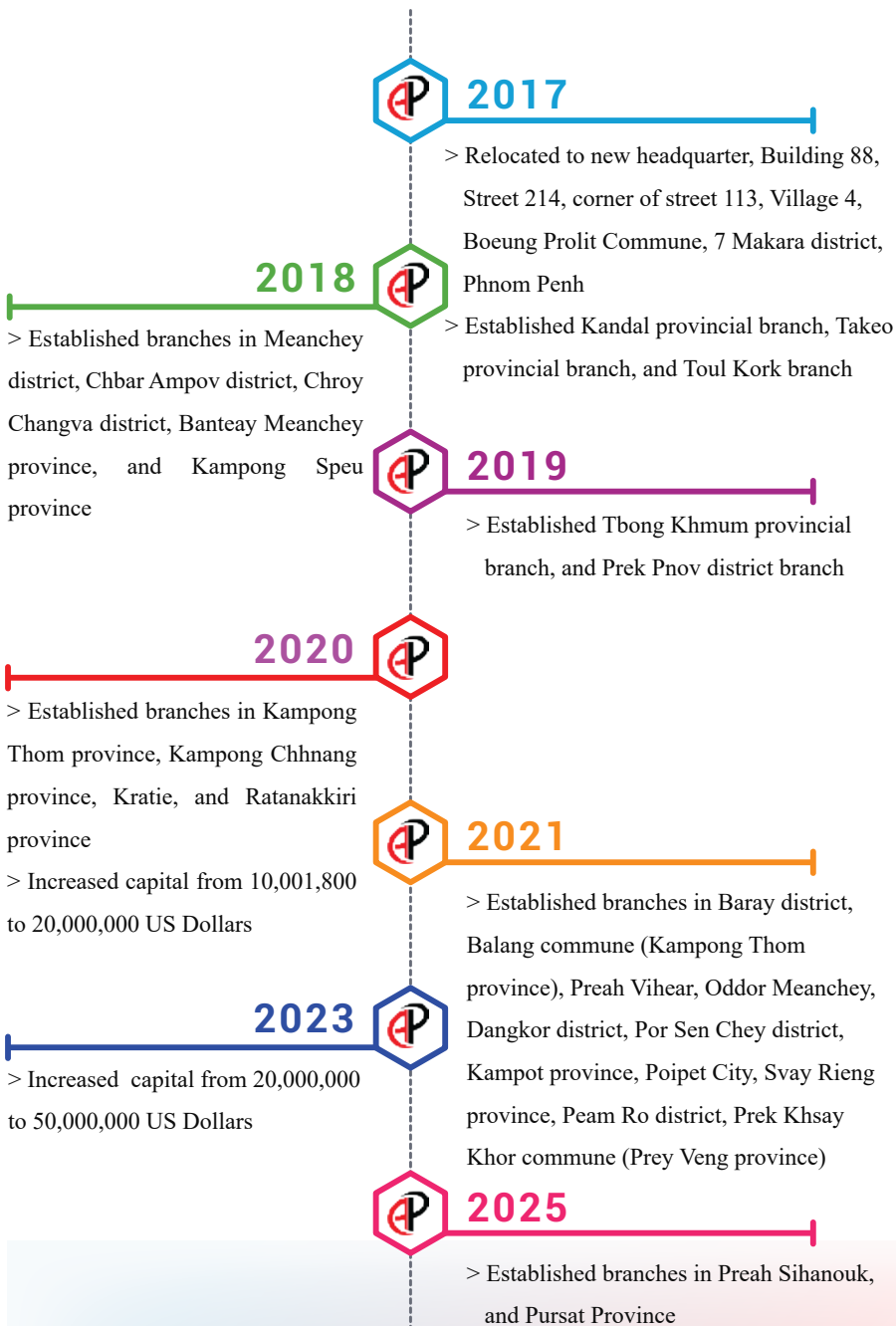
Active People's Microfinance Institution Plc

II. Background, Vision, Mission, Slogan, Practical Code, and Guidelines

A. Background

Active People's Microfinance institution Plc (AP) is a registered institution in Kingdom of Cambodia, a public limited liability company. received license number 00009429 dated on March 21, 2011 and a permanent license from National Bank of Cambodia (NBC) to operate as a microfinance institution on August 18, 2011. Currently, AP has 31 branches:





B. Vision, Mission, Institution's Slogan, Practical Code, Guidelines

1. Vision

We aim to be a leading financial institution by providing excellent services and growing steadily.



2. Mission

We improve the lives of cambodians by participating and providing credit by adhering to a financial business partnership.



3. Institution's Slogan

We listen to you, think with you to create the best solution for your success.



4. Practical Code

- **Avoiding excessive debt:** We will provide credit according to the customer's ability to repay and find ways to avoid over-indebtedness as much as possible.
- **Employee Ethics:** We are highly educated and adhere to a highly ethical attitude, respecting customers from all circumstances by all levels of staff.
- **Freedom of Choice:** Customers have right to choose our products and services that suit business or needs.
- **Feedback Response Mechanism:** We will take a feedback and respond in the most appropriate manner.

5. Guidelines



Provide financial services to general cambodians regardless of status



Provide more flexible and convenient financial services



Commit to respecting and prioritizing its customers



Commit to adhering to our work ethic and standards to ensure reliability



Commit to providing the best services and relationships to all citizens



An educational institution that exchanges and shares appropriate information to contribute to staff development, training, and to improve policies and systems



C. Products

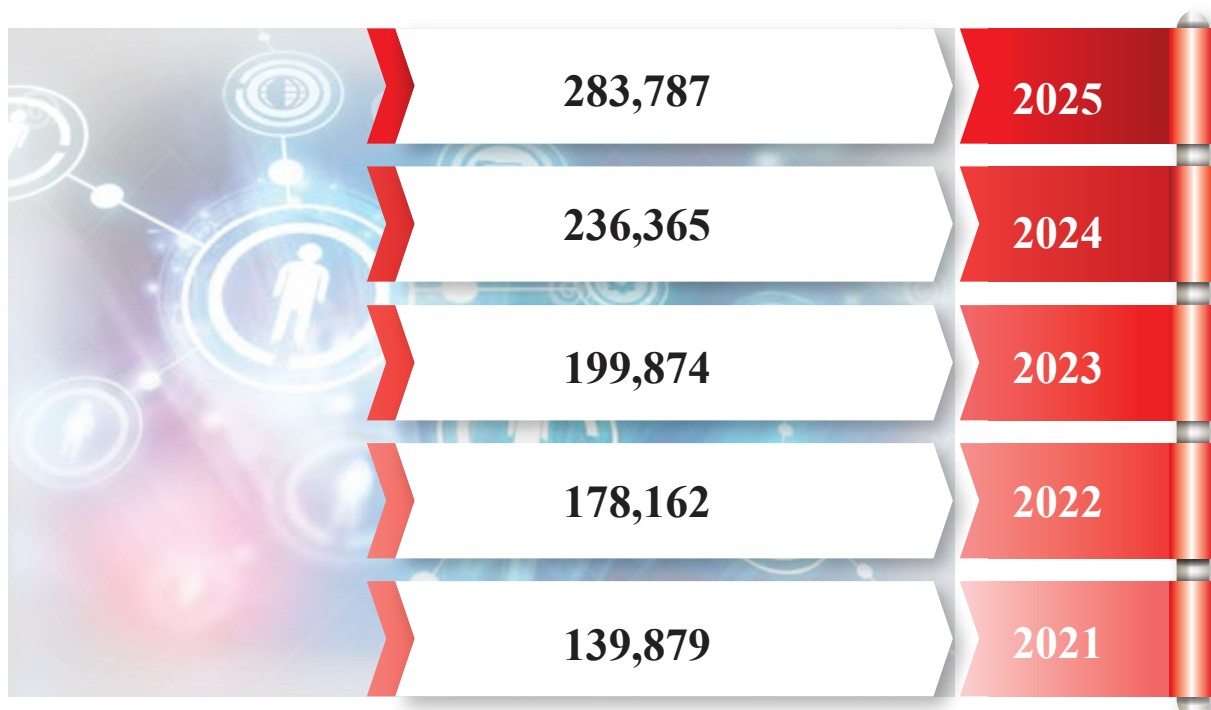


D. Operation's Information

1. Total Credit Portfolio (Dollar)



2. Number of Customers



3. Headquarter and Branch Locations

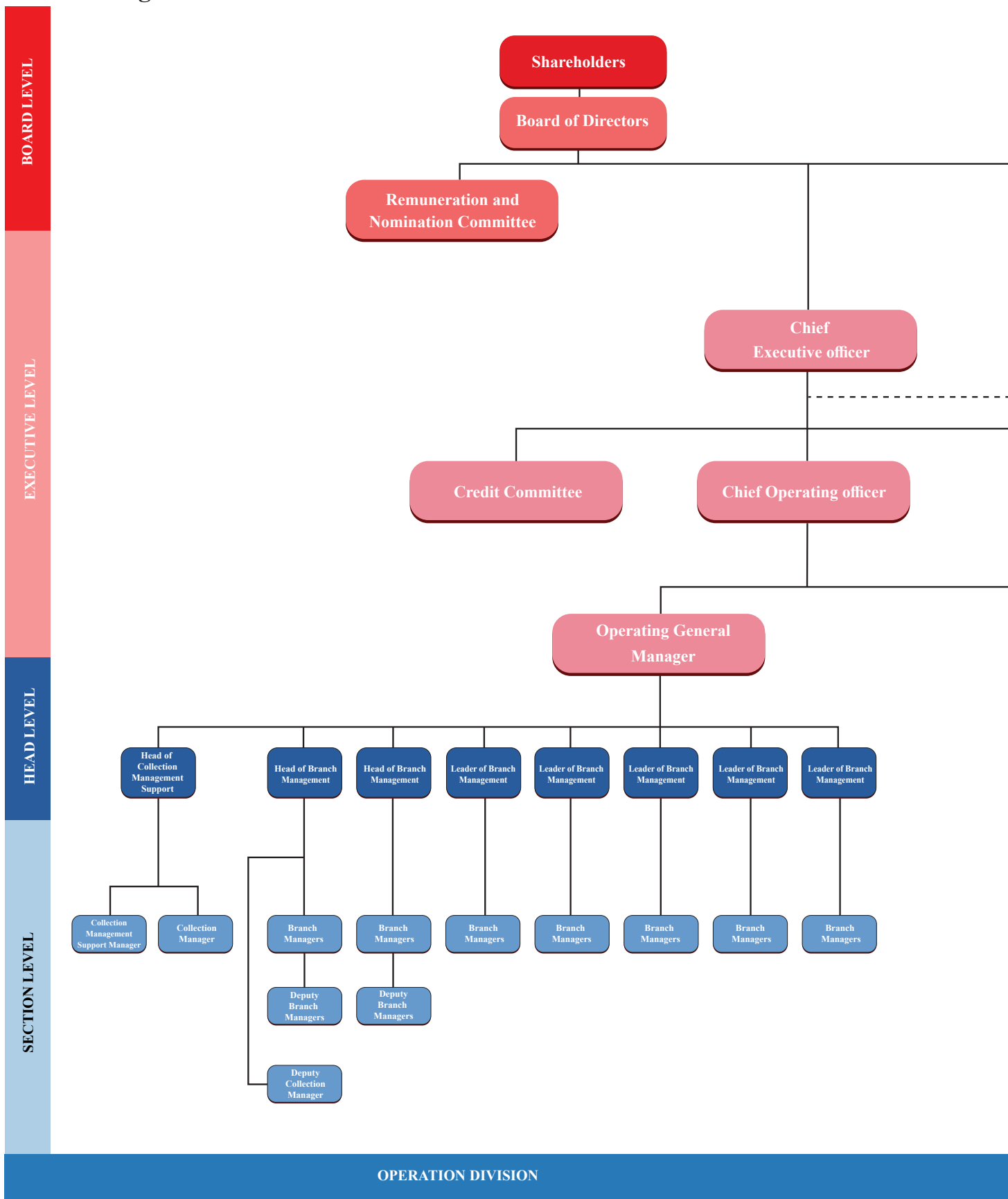


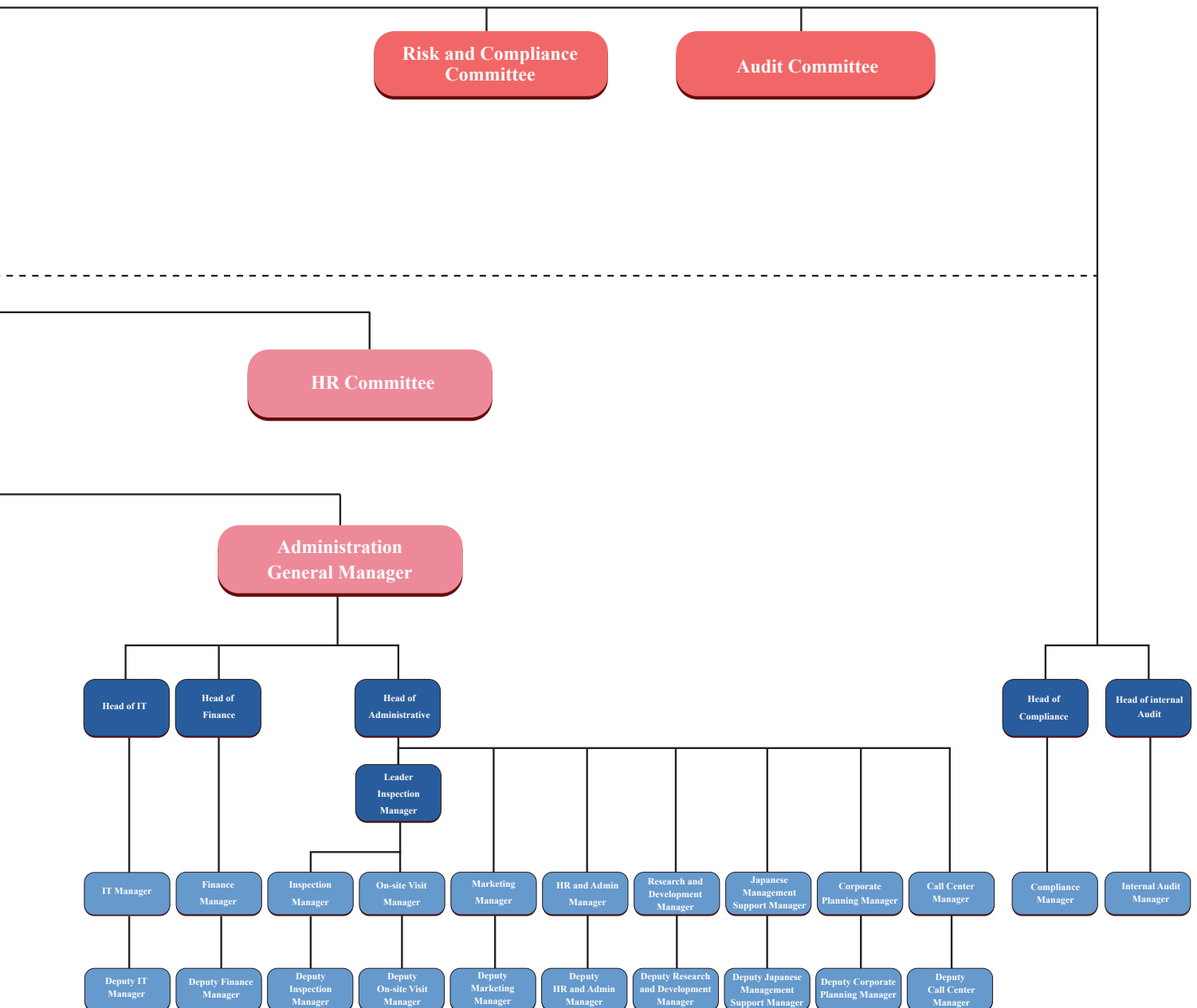
Phnom Penh Locations:

📍	Head Office	➔
📍	Khan Beoung Kengkang	➔
📍	Khan Sensok	➔
📍	Khan Toul Kork	➔
📍	Khan Chbar Ampov	➔
📍	Khan Meanchey	➔
📍	Khan Chraoy Chongvar	➔
📍	Khan Preaek Pnov	➔
📍	Khan Dang Kao	➔
📍	Khan Pur Senchey	➔

III. Corporate Governance

A. Organizational Structure





ADMINISTRATION DIVISION

B. Board Of Directors



Mr. Ryosuke KATAOKA
 Chairman of the Board



Mr. Tatsuhiro KURIHARA
 Board Member



Mr. Nobuhito KIKUCHI
 Board Member/ CEO



Mr. Masao SUGITA
 Board Member



Mr. Malai Khemsoly
 Independent Board Member/
 Chair of the Risk and Compliance Committee



Mrs. Sin Silen
 Independent Board Member/
 Chair of the Audit Committee

C. Senior Management



Mr. Nobuhito KIKUCHI
Chief Executive Officer



Mr. Son Kimsa
Chief Operating Officer



Mrs. Chea Thida
Head of Compliance



Mr. Kay Vuthy
Head of Internal Audit



Ms. Seng Chanda
Head of Finance



Mr. Ishikawa MASAKI
Head of Administrative



Mr. Ishii YUSUKE
Head of Information Technology



Mr. Umezawa YASUHIRO
Head of Collection Management Support

D. Operational Management



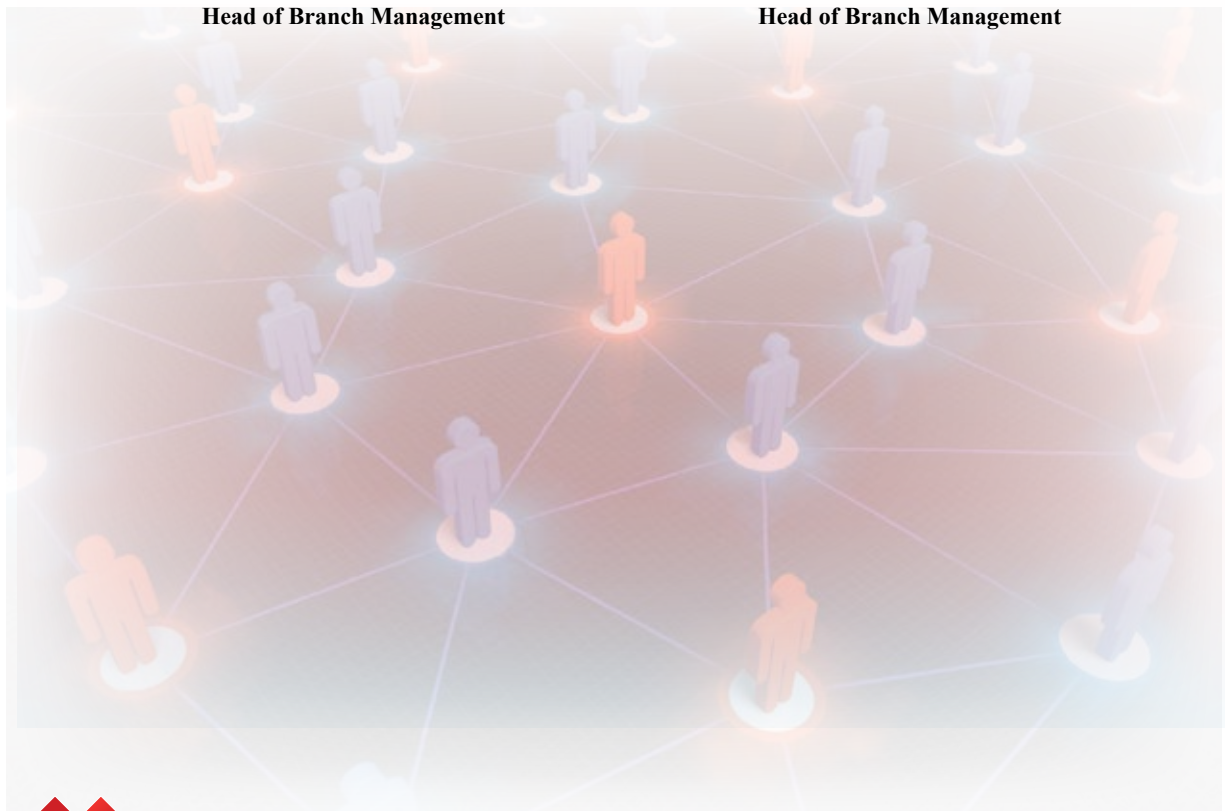
Mr. Son Kimsa
Chief Operating Officer



Mrs. Chhun Kuyyim
Head of Branch Management



Mr. Dome Vanda
Head of Branch Management



VI. Donation, Education, and Other Activities of Institution

A. Cambodia Red Cross

Active People's Microfinance Institution had funded to the 162nd Cambodia Red Cross on the occasion of World Redcross and Red Crescent Day, under the theme of "volunteer-led action to build resilience against climate change and promote health".

Together in humanitarian activities to contribute to resolving the difficulties and for well-being of the most affected and vulnerable people in Cambodia.



B. Blood Donation

Blood Donation under the theme “Donate Blood Save Lives”, Co-organized by National Bank of Cambodia, National Blood Center, and Cambodia Microfinance Association.

Let's donate blood together to give hope and save the lives of victims and patients!



C. Donating Food Supplies to Refugees Affected by Border Conflict

Active People donated food supplies to refugees affected by boarder conflict. This donation is offered to contribute to the hardship of all refugee families.



D. The 6th Cambodian Para Athletics Championship 2025

To promote Para-sports in Cambodia, Active People has shown high attention to sponsoring athletes in the event “The 6th Para - Athletics Championship 2025” in collaboration with the Golden Heart Organization.

This program not only strengthening technical capabilities and increase efficiency in sports management, but it is also a meaningful initiative to support, encourage, and value people with disabilities in society, so that disabled athletes have the opportunity to express their abilities and perseverance in the national sports field.



E. Lucky Draw to Customers

Lucky draw Event for customers who consumed loan services from Active People's Microfinance Institution Plc.



F. Gala Dinner

The Gala Dinner was organized with the purpose of extending gratitude to our partners, honoring outstanding partners of the year with awards, and fostering closer ties to further enhance our business cooperation.



G. Sport Event

Images of the 9th Sports Event, aimed to increase camaraderie and strengthen relationships within the Active People family.



H. Staff Party

Staff party is held to encourage and appreciate employees of the institution who have worked hard to fulfill their duties to make Active People grow to this day.



I. “The Next Global 100 Awards 2025” Award

Active People’s Microfinance Institution Plc is proud to receive an honorary award from the Global Banking and Finance Review, recognizing its strong commitment to providing financial services to customers’ needs with successful results.





អសយដ្ឋានផ្ទះលេខ៨៨ ផ្លូវលេខ២១៤ កែងផ្លូវលេខ១១៣ ភូមិ៤ សង្កាត់បឹងព្រលិត
ខណ្ឌដូនពេញ រាជធានីភ្នំពេញ

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