



first Japanese-owned commercial bank in Cambodia, aiming to contribute to the development and growth of Cambodia through providing various kinds of banking services and investment from Japan. His philosophy was to support the Cambodian people who make their best effort to contribute in developing the Cambodian economy with the spirit of challenges without being complacent or satisfaction about existing circumstances. To strongly commit to assisting the people of Cambodia, MARUHAN Japan Bank Plc. was also the first commercial bank to offer unsecured loans to microfinance institutions.

An opportunity arose in December 2012, MARUHAN Japan Bank Plc. was able to acquire SATHAPANA Limited, a leading microfinance institution in Cambodia. SATHAPANA Limited was originally established as a non-government organization (NGO) in 1995, and at the time of acquisition, it had become a deposit-taking microfinance institution providing funds to the low income people throughout the country with a strong contribution track record in Cambodia's economic development and growth with its more than 140 branches and point-of-services offices in all provinces.

MARUHAN Japan Bank Plc. was focusing on providing commercial banking products and services, aiming at expanding its operation nationwide. Meanwhile, SATHAPANA Limited was offering micro financial products and services to the grass roots of the people nationwide, and aiming at becoming a full service commercial bank. Chairman Dr. Han Chang-Woo thought over the situation, he saw the similar and mutual objectives, and the strong potential to complement each other. His conclusion, was to merge MARUHAN Japan Bank Plc. and SATHAPANA Limited.

As there was no history of a merger of financial institutions in Cambodia, and after numerous consultation with the National Bank of Cambodia and other governmental regulatory bodies, SATHAPANA Bank Plc. was established in April 2016 with a paid-up capital of USD120 million, starting with 160 branches, 73 ATMs and 3,458 staff. The newly merged commercial bank was formed to provide reliable banking services as the “People’s Bank” in Cambodia, and to empower entrepreneurs and to generate employments in order to improve their business and living standards through access to financial services in a sustainable manner.

Chairman Dr. Han Chang-Woo’s directions are clear, “We will continue to raise customer satisfaction levels and expand our business with an innovative, pioneering spirit. We aim to be the leading commercial bank in Cambodia”.

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