WELCOME

គង្គា ឃែភីថល អិមអេហ្វអាយ ម.ក

KONGKEA CAPITAL MFI PLC

Instant

Customizable

Effortless

Lifestyle and Living Solution

EXECUTIVE SUMMARY

Emerging from the basis of only organized and successful microfinance business in Cambodia, KONGKEA CAPITAL MICROFINANCE (KCM) is transforming into the integrated financial innovation to serve small businesses, lifestyle and living condition enrichment. The business platform would enable to multiply value added by providing flexible integrated solutions and by leveraging existing customer segmentation.

Founded in2015, KCM is fully microfinance licensed by National Bank of Cambodia (NBC), as serving more than 4,700 customers in Cambodia with total loans portfolio standing at around US$19.05M and delinquency rate of 3%. KCM is the only operator of the fast growing microfinance market of Cambodia. By 2030, KCM is aiming to become a 3rd leading MFI in vehicle financial solution and one of the leading MFIs in the digital platform, leveraging its current lending portfolio, partnerships with merchants, financial institutions and other stakeholders and offering integrated digital solutions to its borrowers covering personal finance management needs including families owned small and medium businesses.

Using the combination of first vehicle loan movers' advantage, unique value proposition and high entry barriers, this transformation will allow KCM to maintain annual growth rate of 35%+ and healthy profit margin of 25% over the next 5 years.

DISCLAIMER

The information in this material concerns a private company and its affiliates. It is confidential and intended solely for the use of persons to whom it is addressed. Any further distribution of this information may only be permitted with Ameetee's explicit prior consent. The information is indicative, non-exhaustive and is provided for discussion purposes only. The information shall not be treated as investment advice, public offer, solicitation or invitation to buy or sell any securities, financial instruments or services. We do not make any representation, nor do we provide any guarantee, explicit or implied, including imposed by law, in connection with the contents of this material including but not limited to assessments and potential returns. You shall assess, at your own discretion, all and any economic risks and benefits pertaining to the company, tax, legal, and accounting effects of any your actions related to the company, and your readiness and capabilities in terms of assuming such risks. You shall bear all risks arising from potential negative consequences resulting from the use of opinions or statements contained herein. We shall not be liable for any damages (whether direct or indirect) arising from the use of data and materials presented

ABOUT KONGKEA CAPITAL MFI PLC.

Vision

To be the biggest MFI that enriches life growing aspirations in Cambodia.

Mission

To provide loan products and services with sustainability and reliability for Cambodian People.

Values

Our values form the cornerstone of our business. We believe in the importance of the 3Is.

We embrace innovations as a way to provide excellent and impactful financial services to our customers and stakeholders

Together, we are limitless with our talents and resources to create the maximum value and satisfaction

Being honest and showing a consistent and uncompromising adherence to strong moral and ethical principles and values are our guide in delivering our services

KCM | SHAREHOLDERS STRUCTURE

SHAREHOLDERS

SHAREHOLDERS	# OF SHARES	VALUE OF SHARES	TOTAL %
Miss. Lun Kongkea Manuth	3,468	USD3,468,000	51%
Mr. Mao Kongkea	2,992	USD2,992,000	44%
Mr. Heng Ze Min, Darren	340	340,000	5%
TOTAL SHARES	**6,800**	**USD6,800,000**	**100%**

KCM | SHAREHOLDERS

Miss. Luon Kongkea Manuth (Mr. Kongkea's Daughter)

Manuth graduate BA from MONASH University, Australia. She is also shareholder of Kongkea Capital MFI. She began a promising actuarial career after completing a degree in Actuarial Sciences. Initially focusing on risk assessment and insurance product pricing, She has a proven record in using data-driven methods to support strategic decision-making. Following graduation, Manuth transitioned into the actuarial field with a goal of applying her knowledge to broader financial management roles. With a meticulous eye for data and a strong foundation in risk management, she is equipped with the skill sets at identifying key factors in complex scenarios..

In her free time, she enjoys playing badminton with her friends and goes on a hike.

CEMTES INTERNATIONAL PTE. LTD

Cemtes International PteLtd is a Singapore company founded in 2007 to focus on the distribution of consumer electronics Systems Integration Projects, Mechanical & Electrical, Food & Beverage, Financial and also Property Development in Cambodia long before the market sees the exponential growth it sees today.

KCM | SHAREHOLDERS

Mr. BENJAMIN ONG KHENG HOCK

A results-driven Chief Executive Officer and Shareholder with a distinguished career spanning high-performance automotive sales, strategic business development and financial services. My professional journey is anchored by a lifelong passion for the automotive industry and customer first attitude in the financial sector.

My expertise extends beyond sales into leadership and advocacy, having served as a Union Secretary for The Singapore Manual & Mercantile Workers Union (SMMWU), representing and leading constituency of hundreds of members. This role honed my skills in negotiation, stakeholder management and empathetic leadership.

As an Entrepreneur, I am channeling my strategic acumen into the growing financial sector as a Shareholder and Chief Executive Officer for KONGKEA CAPITAL MFI PLC in Cambodia, focusing on expanding market presence and fostering economic growth.

My career is a testament to professional development, with certifications in Management, Marketing, Sales, and Finance, complementing hands-on experience and a relentless drive for success.

Mr. Darren Heng Ze Min

Mr. Darren is Singaporean Investor, he graduated from Boston International School, Singapore. He is Director at Eastern Sun Tobacco Co. Ltd Responsible for overseeing and managing the operations related to the trading of tobacco. He is also Shareholder and Board of Director of Oriental Bank PLC. He is professional in Internation Business, Operations management and Real Estate Investment.

KCM | BOARD OF DIRECTORS

Mr. Mao Kongkea, Chairman

Mr. Kongkea has more than 20 years of experiences in management level with many international companies, he is an outstanding performer in financial management. He obtained his Business Administration in 1999 from National University of Management. His previous working experiences include several seniors' management in many companies such as JEL Cambodia Co., Ltd, iOne Co., Ltd and DLK Investment Co., Ltd. He has proven skills in leasing, commercial and corporate lending, portfolio management, credit and risk management, financial analysis. Mr. Kongkea has led KK FUND for 10 years to stand very strongly to provide services of leasing in Cambodia.

Mr. Lon Kanal, Independent Director

Mr. Lon obtained his Bachelor degree from University of Management (NUM), Cambodia. He also obtained his post-graduate degree in Accounting from University of California Los Angeles (UCLA), USA and earned his Master of Business Administration from California State University, Long Beach (CSULB), USA as well. He passed Certified Public Accountant (CPA) Uniform exams in the state of California, United States of America. He has had experiences in both private and government sectors by previously working in the United States of America as an accountant and currently working for the Royal Government of Cambodia as a Deputy Director of Finance department at State Secretariat of Civil Aviation.

KCM | BOARD OF DIRECTORS

Ms. Dong Dihamonika, Director

Monika got scholarship award for Bachelor degree from National University of Management and graduated in 2004. She has 19 years of experience in Banking sector. Currently, she serves as Chief Compliance Officer of a Commercial Bank.

Miss. Luon Kongkea Manuth, Director

Manuth graduate BA from MONASH University, Australia. She is also shareholder of Kongkea Capital MFI. She began a promising actuarial career after completing a degree in Actuarial Sciences. Initially focusing on risk assessment and insurance product pricing, She has a proven record in using data-driven methods to support strategic decision-making. Following graduation, Manuth transitioned into the actuarial field with a goal of applying her knowledge to broader financial management roles. With a meticulous eye for data and a strong foundation in risk management, she is equipped with the skill sets at identifying key factors in complex scenarios.

In her free time, she enjoys playing badminton with her friends and goes on a hike.

KCM | ADVISOR AND MANAGEMENT TEAM

Mr. Toh Tiat Yeong, DON, Advisor to Chairman

Mr. Toh headed the financial management of various Singapore based MNCs prior to his foray into business development in Cambodia in 2007. His entrepreneurial projects started in the electronics industry before expanding into other sectors. His keen sense for opportunity and foresight has advanced his endeavours in Cambodia's ever-growing economy. In each of the business he has founded, Mr. Toh has always prioritised on assembling the right people to undertake each task.

Known for leveraging on the unique skill-sets of every individual in the group, Mr. Toh extracts the best of each team member, utilising their talents to seek breakthroughs in each business; reaching for new levels of innovation. Mr. Toh holds a BA (Hons) Accounting & Finance degree from London South Bank University (1998). He is an avid golfer.

KCM | MANAGEMENT TEAM

Mr. Dong Dina, Chief Executive Officer (CEO)

Mr. Dina obtained his Bachelor Degree in Finance and Banking in 2007 from Royal University of Laws and Economics and Master Degree in Accounting from Yunnan University, China.

Currently, he is ACCA student at Cam-Ed business school. He has joint in many training courses both local and overseas related to credit, leasing and financial management.

He has more than 10 years of working experiences in microfinance and specialized banking. Prior to joining KK Capital, he was the Finance Manager at Bayon Credit MFI, Finance Manager at KK FUND and Deputy CEO at KK FUND since October 2019 to December 2021.

Mr. Phoy Phany, Deputy Chief Executive Officer (DCEO)

Phany started his career at Kongkea Capital MFI in January 2025 as Deputy Chief Executive Officer. In terms of education, he obtained Bachelor Degree of Finance and Banking in 2013 at National University of Management.

He has attended numerous training courses such as internal audit, advance credit risk management, CIFRS for SME, Training of Trainer, Loyalty and Commitment, Internal Control, Audit and Managing Key Risk in MFI, Work Spirt of Manager, Work Motivation and Issue Solution and Human Resource Management. He has more than 10 years working experiences with MFI such as Niron MFI, LOLC MDI, Mohanokor MDI and KK FUND Leasing.

He started his career from Credit Officer, Accountant, Internal Auditor, Senior Internal Auditor, Manager of Financial Audit, Head of Internal Audit and Deputy Chief Executive Officer at KK FUND from July 2023 to December 2024

KCM | MANAGEMENT TEAM

Mr. UK Channveasna, Head of Operation Department

Channveasna obtained his Bachelor in Finance & Banking at RULE in 2011 and his MBA at NUM in 2013 with his ACE General English Program from Australian Centre for Education in 2020. He attended various local and international trainings and workshops on relevant courses related to microfinance managing growth and impact, credit risk management, training of trainer, branch management, service manner, internal audit skill, MSME management, collateral evaluation, financial management and leadership etc. Veasna has got more than 10 years of experience working with MFI and Commercial Bank in Cambodia such as Sathapana Bank, Phillip Bank after merger with Kredit MFI and KK Fund Leasing Plc. On March 2025, he starts working with Kongkea Capital Plc. as a Head of Operations.

Mr. PHAL Bunnavan, Deputy Head of Finance Department

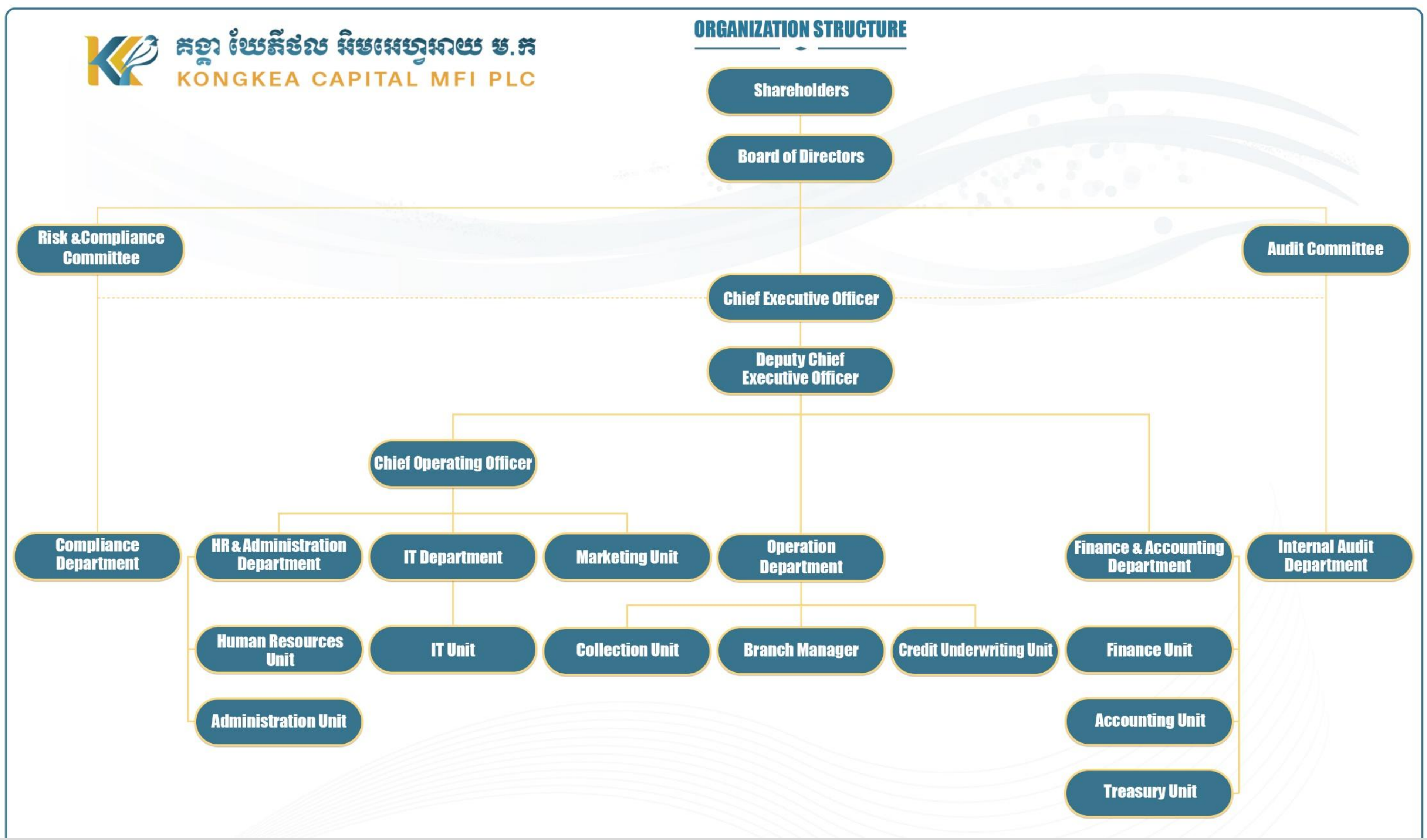
He has working experience in Banking and Financial Sector more than 10 years. He obtained Master Degree in Business of Finance at Royal University of Law and Economics and received the certificated of Regulatory Compliance at Institute of Banking and Finance (IBF) in 2019, attended many training courses and short courses related to field works such as Tax Courses, Accounting Courses etc. He was the Deputy Finance Manager at KK Fund Leasing Plc since 2022. As now he joining Kongkea Capital MFI Plc with fully potential.

KCM | MANAGEMENT TEAM

Mr. Pay Laten, Head of IT Department

Started at Kongkea Capital MFI in March 2025 as Head of IT Department. He has his Bachelor of Computer Science at the Royal University of Phnom Penh in 2017 and his Master Degree in IT at Asia Euro University in December 2021. He participated in some training courses such as the Global Leadership Program in Singapore, IT risk management, Web & Mobile Application & Design, Integration and Admin ED3, PeopleSoft Integration Tools Rel 8.53, Oracle Database 12c & Security Release, PeopleSoft Lifecycle Management and Microsoft O365. He has been leading in the development of programming systems, MIS, Core Banking System Project Management, CBC and NBC Reporting, IT Policy & Procedure more than 9 years. He worked in MEF in the program of reforming public financial management for 3 years. Moreover, he has many years of experience working in financial sector, specializing in Core Banking System, Software Development, Project Management and implementation, CBC and NBC Reporting, IT Policy, Procedure and other

KCM | THE ORGANIZATION STRUCTURE



KCM | GOVERNANCE AND COMPLIANCE

MFI LICENSING


ព្រះរាជាណាចក្រកម្ពុជា
KINGDOM OF CAMBODIA
ជាតិ សាសនា ព្រះមហាក្សត្រ
Nation Religion King

NATIONAL BANK OF CAMBODIA

MICROFINANCE INSTITUTION LICENSE

N° : M.F. 063

THE NATIONAL BANK OF CAMBODIA

allows institution KONGKEA CAPITAL MFI PLC. to carry out operations as microfinance institution with head office at Building N° S8_15, Ground Floor, 6th & 8th Floor, THE FINANCIAL Street, Phum 7, Sangkat Veal Vong, Khan Prampir Meakkakra, Phnom Penh.

Microfinance Institution KONGKEA CAPITAL MFI PLC. shall abide by the Law on Banking and Financial Institutions and all regulations, circulars, rules, and conditions issued by the National Bank of Cambodia.

Phnom Penh, 04 November 2024

Governor

- This license is valid until 03 December 2027.
- This license shall be displayed to the public at all times.

CERTIFICATE INCORPORATION


ព្រះរាជាណាចក្រកម្ពុជា
KINGDOM OF CAMBODIA
NATION RELIGION KING

វិញ្ញាបនបត្រ

CERTIFICATE OF INCORPORATION

MINISTRY OF COMMERCE

No MOC-81011108

NAME	:	KONGKEA CAPITAL MFI PLC.
REGISTRATION NUMBER	:	00002750
OLD REGISTRATION NUMBER	:	Co.3584 E/2015
INCORPORATION DATE	:	29 September 2015
IS INCORPORATED AS:	:	Public Limited Company

UNDER THE REGULATIONS OF COMMERCIAL RULES AND REGISTER LAW, COMMERCIAL ENTERPRISES LAW, CIVIL CODE AND PENAL CODE OF THE KINGDOM OF CAMBODIA

PHNOM PENH, 29 SEPTEMBER 2015
F. MINISTER OF COMMERCE
Director General
HO SIVYONG

PATENT TAX


MINISTRY OF ECONOMY AND FINANCE
GENERAL DEPARTMENT OF TAXATION
N° PTL26010976195

KINGDOM OF CAMBODIA
NATION RELIGION KING

PATENT TAX 2026
Large Taxpayer

Enterprise's name : KONGKEA CAPITAL MFI PLC.
Tax Identification Number (TIN) : L001-901504121
Registered at : General Department of Taxation Under : Department of large Taxpayers
Main business activity(ies) : Loan service
Forms of business : Public limited company
Owner's name : LUON KONGKEAMANUTH Nationality : Cambodian

SN: EABA2601091502806242

General Department of Taxation

Phnom Penh, 09 January 2026

Note : This patent tax must be hanged or displayed at the company's office.

KCM | ACHIEVEMENTS HIGHLIGHT 2024

TOTAL ASSETS
USD16.75M

TOTAL REGISTERED CAPITAL
USD6.8M

TOTAL LOANS
USD14.44M

CUSTOMERS
1.800

NPL
1.29%

NET PROFIT
(USD373.9K)

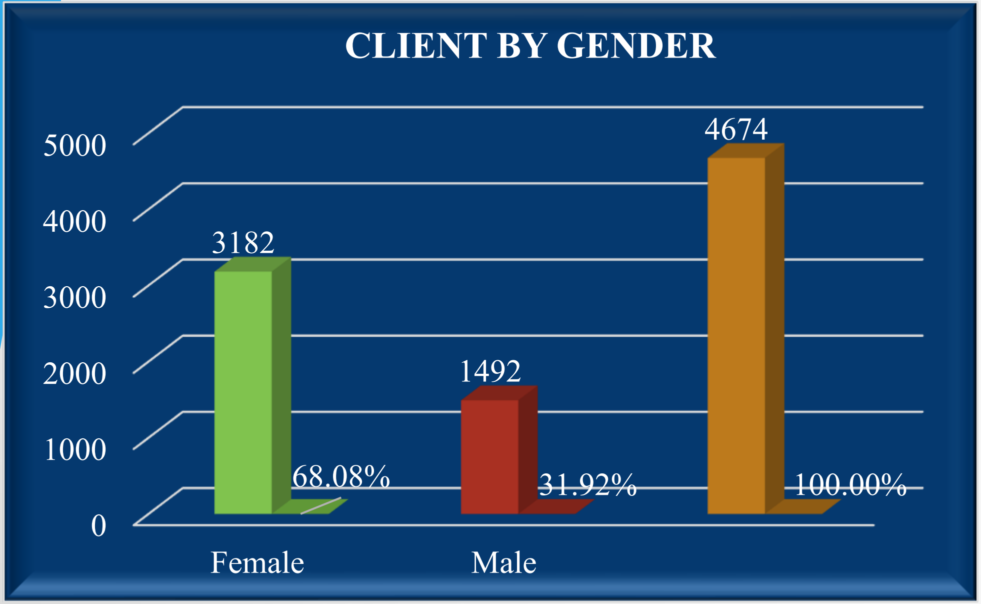
STAFF
46

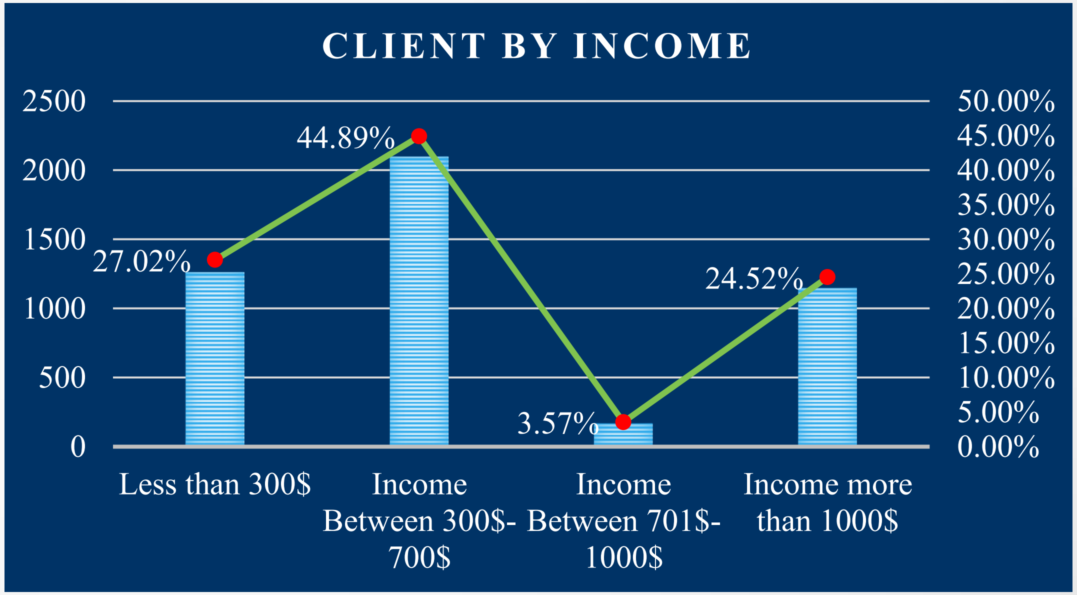
OPERATING AREAS
12

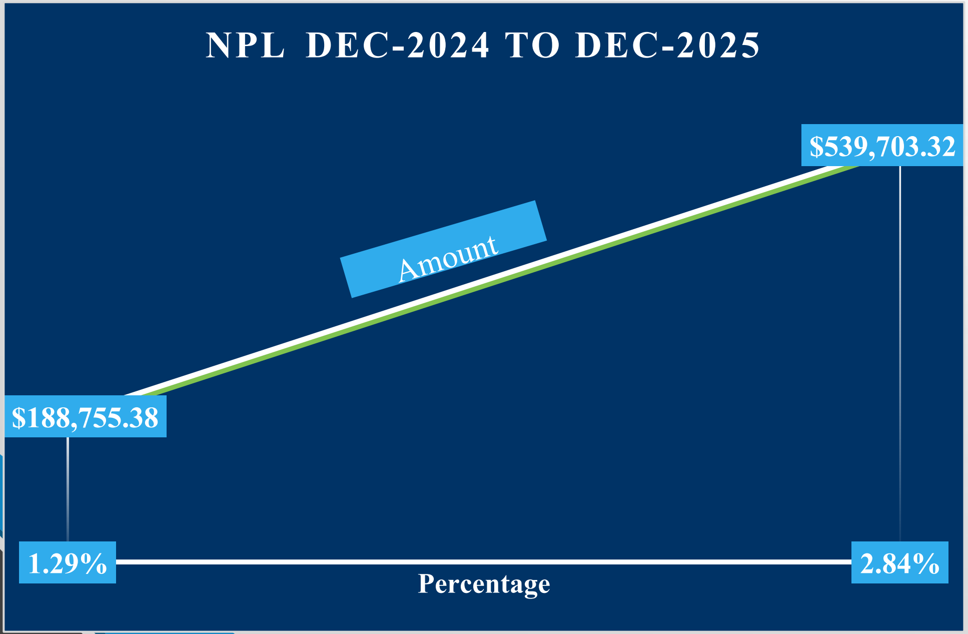
KCM | ACHIEVEMENTS HIGHLIGHT -2025

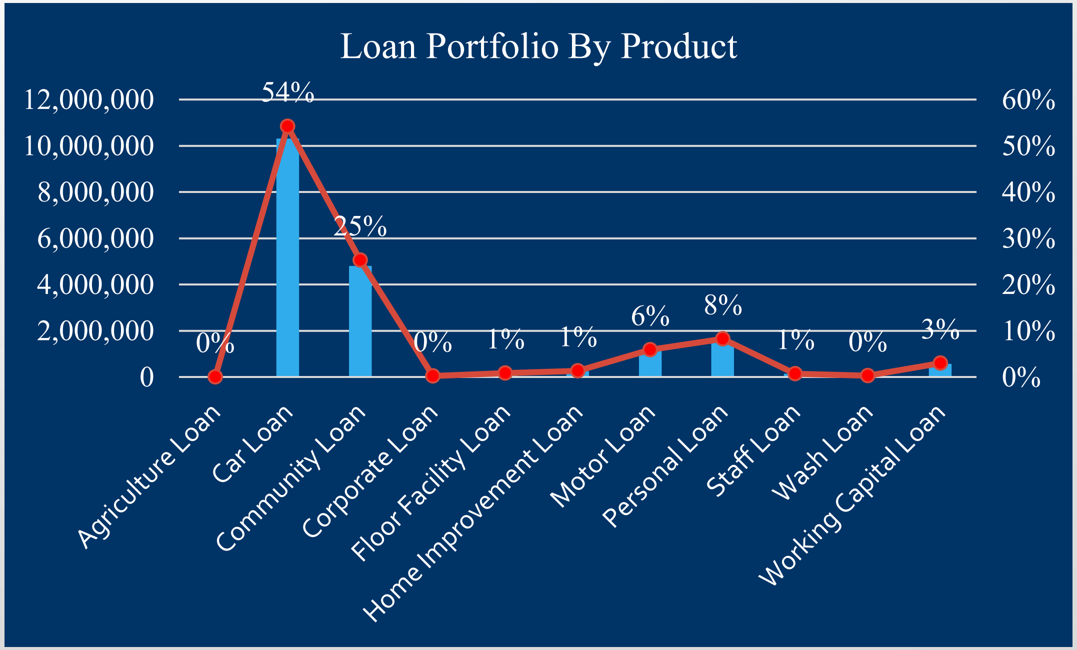
TOTAL ASSETS	USD23.6M
TOTAL REGISTERED CAPITAL	USD6.8M
TOTAL LOANS	USD19.02M
CUSTOMERS	4,674
NPL	2.8%
NET PROFIT	USD7,556
STAFF	92
OPERATING AREAS	12

KCM | ACHIEVEMENTS HIGHLIGHT -2025 (CONT.)









KCM | MILESTONES BY 2030

TOTAL ASSETS	USD163M
TOTAL REGISTERED CAPITAL	USD18M
TOTAL LOANS	USD155M
CUSTOMERS	27,000
NPL	< 3%
NET PROFIT	USD11M
STAFF	300
OPERATING AREAS	20

KCM | COMPETITIVE ADVANTAGES

19+ Years Talents in MFI and Banking

nearly 2 decades experiences in leasing, banking, finance and also consumers' financial knowhow.

Collaborative Ecobusinesses Partnership

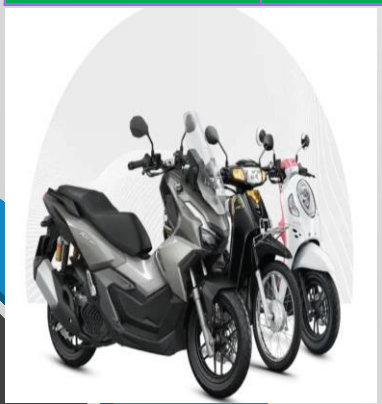
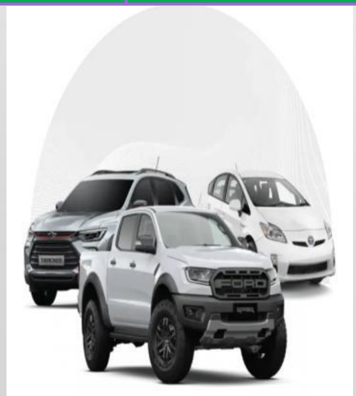
Already experienced to collaborate with vehicle dealers partners for the past 10 years through our solid relationship and flexible solutions in the market.

Selective Segmentation and Customer Base

as First mover's advantage due to limit ecosystem market, KCM is focusing on the medium and high incomes earners with the popular medium and premium vehicles as their passive income generation purpose.

KCM | LOAN PRODUCTS

Type of Product	Motor loan	Community Loan	Car Loan	Business Loan	Personal Loan	Home Improvement Loan
Currency	USD/KHR	USD/KHR	USD/KHR	USD/KHR	USD/KHR	USD/KHR
Loan Term	6-48 M	6-36 M	12-72 M	6- 72 M	6- 72 M	6- 72 M
Interest Repayment	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Principal Repayment	Flexible	Flexible	Flexible	Flexible	Flexible	Flexible
Loan Size	Up to $6,000	Up to $3,000	Up to $200,000	Up to $200,000	Up to $100,000	Up to $100,000

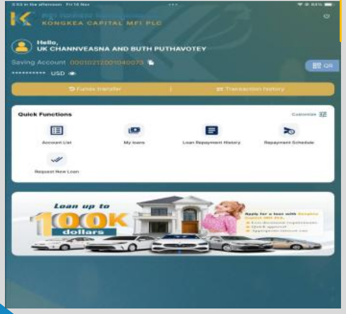




KCM | SYSTEM AND INFRASTRUCTURE

LOAN COLLECTION

LOS System

Mobile APP



KONGKEA CAPITAL MFI PLC

EHRM SYSTEM

KCM | Financial Partners

Funding Partners

HELICAP

Helicap is a Singapore-based FinTech firm connecting global investors to private investment opportunities in SEA.

SATHAPANA BANK

SPNB's parent company is MARUHAN Corp, founded in May 1957 by Chairman Dr. Han Chang-Woo, and is today the leading entertainment conglomerate in Japan.

PHILLIP BANK

Phillip Bank, established in 2009 under Hwang DBS Cambodia and in 2014, acquired by Phillip Capital Group to rename as Phillip Bank fully licensed in the Kingdom

WING Bank

Wing Bank – the bank for every Cambodian – is driven by the vision to provide every Cambodian with convenient access to financial services relevant to, and for the improvement of, their daily lives.

HLH DEVELOPMENT PTE.LTD

HLH is subsidiary of Hong Lai Huat Group Limited, Singapore Stock Exchange listed company. Incorporated in 2004 to undertake property development and investments, particularly in industrial park & commercial properties locally and overseas. It is now reformed as one of the main core business arm the Group holding the construction and property division.

Phnom Penh Commercial Bank Plc.

PPCB is a public limited company (Business Registration Number. 00015794 registered dated on 20th May, 2008) and licensed to undertake Banking Operation under the laws of the Kingdom of Cambodia and have registered address at No. 217, Norodom Blvd, Sangkat Tonle Basak, Khan Chamkarmon, Phnom Penh

Other Financial Services Partners

CBC Credit Bureau Cambodia

Cambodia Microfinance Association

water.org

ABA

ACLEDA Bank

truemoney

KCM | Branches Network

1. **Head Office**

2. **Kampong Spue Branch**

KCM | CAR DEALER PHANERSHIP

- DEPO ALPHART Garage

- LMR AUTO Garage

- CNB AUTO CAR Garage

- R.R AUTO Garage

- BT 9999 Garage

KCM | FINANCIAL IMPACTS TO THE COMMUNITY

ENVIRONMENTAL IMPACT

In 2024, KK MFI developed 2 new loan products: WASH loan and Green Loan, as part of their partnership with the Cambodia Microfinance Association and Water.org:

The **WASH Loan** is one of the KCM's committed products provides clients to improve their water, sanitation and hygiene in community.

The **Green Loan** is one of the KCM's committed products contribute to environmental preservation, living standards improvement, environmental impact reduction, and well-being and sanitary improvement in households

FEMALE AT 68% OF CLIENTS

KCM plays crucial role in **enhancing women's financial independence** the female customer at 68% of its total loan portfolio.

This focus on women's financial inclusion is central to the company's mission of fostering socio-economic growth and sustainability.

KCM | ENERGY, SOCIAL AND GREEN FINANCE IMPACTS

Business Loan for Recycle Product

MOU with Water Supplies Under Water.org Project at Kampong Spue

On-site solar farm owned by SOGE under Green Loan Project sponsored by Oxfam

គង្គា ឃែភីថល អិមអេហ្វអាយ ម.ក
KONGKEA CAPITAL MFI PLC

TOGETHER,
WE will and can innovate more
our next GENERATION…

#S8-15, St. Financial Street, Sangkat Veal Vong,
Khan 7 Makara, Phnom Penh, CAMBODIA.

CONTACT US

+855 23 884 561 / +855 96 624 6777 / +855 10 872 797

kkmfi.com