



# Cambodia - BRED Group





\*OPENING PLANNED FOR 2018

**OPEN IN 2017, BBC  
IS THE SINGLE  
EUROPEAN BANK  
SERVICING ALL  
TYPES OF CLIENTS  
IN CAMBODIA.  
OUR PLAN IS  
TO OPEN 15  
BRANCHES IN 3  
YEARS AND ENTER  
THE TOP 10 BANKS  
WITHIN 5 YEARS.**

A wide range of retail services:

→ Modern means of payment,  
including internet banking

→ Savings products

→ Business and personal loans

Loan solutions tailored to each need:  
Business loans, Consumer/Car loans,  
Home loans.

Full range of products and services  
dedicated to corporate clients: special  
products and services which include  
current accounts, saving accounts,  
overdrafts and loans.



## **BRED GROUP**

We provide for all our clients around the world a wide array of services ranging from retail (individuals and SMEs) to corporate banking, private banking, asset management, insurance and private equity.

### **CAPITAL MARKETS**

→ FX, derivatives, all kinds of investment and hedging solutions

### **A STRONG FRENCH BANKING GROUP**

→ 5,500 employees of which 25% are located outside France

→ More than 1 million customers

→ €4,1 bn of equity

### **OUR LOCATIONS IN FRANCE**

→ France: Île-de-France (Paris area), Aisne, Normandy

→ France overseas territories: Reunion, Mayotte, French Indies (Guadeloupe, Martinique), Guyana and New-Caledonia

# 5,500

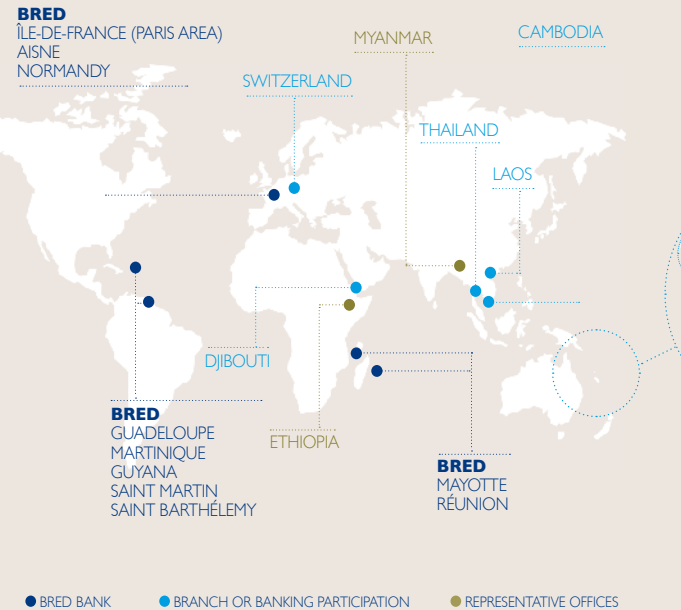
employees

**BRED GROUP  
HAS AN  
INTERNATIONAL  
BANKING  
NETWORK**

BRED also delivers international retail and corporate banking activities addressing individuals, SMEs, large corporate and financial institutions through its subsidiaries and representative offices.

- South Pacific: Vanuatu, Fiji, Solomon, New-Caledonia
- South-East Asia: Laos, Cambodia, Myanmar
- Horn of East Africa: Djibouti, Ethiopia

In addition, our bank in Geneva is dedicated to trade finance.

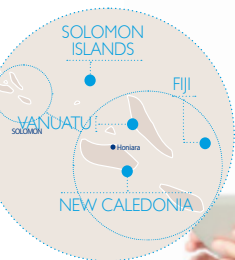


## **SOLID FINANCIALS**

### **CONTINUED GROWTH SINCE 2012**

In 2017, BRED Group consolidated net banking income exceeded one billion euro: €1,152 million, a new record, after 5 year continued growth, the consolidated net profit reaching €260 million.

- Excellent solvency ratios
- Financial ratios among the best in European banks



**BRINGING YOU  
THE BEST OF  
INNOVATIVE  
BANKING WITH  
THE HIGHEST  
LEVEL OF  
SECURITY**

- A digital banking service that stays close to its clients
- A personal banker bringing a customized service, via multiple communication channels
- Wide opening hours
- Customized offers
- Mobile banking
- Electronic payments and transfers
- In addition, BRED Espace is a 100% online banking service for mobile customers



**BRED GROUP  
OFFERS A  
WIDE RANGE  
OF SERVICES  
FOR LOCAL  
SMES, LARGE  
CORPORATES,  
INSTITUTIONAL  
INVESTORS AND  
BANKS**

**CREDIT**

**INVESTMENT**

**INTERNATIONAL TRADE**

- Letters of credit
- Documentary collections
- International guarantees / SBLC
- Tailor made commodity trade finance
- Forfaiting

**CASH MANAGEMENT**

- Correspondent banking  
in over 150 countries
- Leader in Public Pension Payments: €65 bn  
in 2016
- Cash management
- Financial market products: spot/term  
foreign exchange

**A TRADING ROOM AND AN  
EXPERT MONEY MARKET TEAM**

BRED offers short and medium term investment solutions to more than a hundred of the largest international institutions.

- Stable and strong outstanding amounts of  
more than €60 bn
- Out of which 1/3 are in form of deposits
- Denominations in Euros (EUR), Sterling (GBP),  
US Dollar (USD), Yen (JPY), Yuan (CNY) ...
- Spot/forward or tailor made foreign  
exchange transactions
- Multi-currency financing
- Derivatives and hedging solutions

**BRED GROUP  
IS A PART  
OF GROUPE  
BPCE**



Groupe BPCE is the 2nd largest banking group in France:

- 31.2 million customers
- 108,000 employees
- 8,000 bank branches
- 31 banks

Financial Highlights:

- Net banking income: €23.7 bn
- Common equity Tier I ratio: 15.3%
- Net income group share: €3.4 bn

**RATINGS**

Standard & Poor's → A / A-1 / Positive

Moody's → A2 / P-1 / Positive

Fitch Ratings → A / F1 / Positive

 **(+855) 23 999 222**

 **contact @bredcambodia.com**

 **www.bredcambodia.com**

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