

Lead Organization: Business Division
No.: 119.2026.AN.BD
Date of issue : 09 . 10 .2026

ANNOUNCEMENT

Subject: FIXED DEPOSIT INTEREST RATE

- Pursuant to Proposal about Fixed Deposit Interest Rate No: 146.2026.TT.BD, dated on 09 . 10 .2026 approved by General Director of SC;
- Pursuant to current business activities of SC,

To ensure continued growth and the achievement of mobilization targets, the General Director of SACOMBANK Cambodia is pleased to announce the New Fixed Deposit Interest Rates at SC for both KHR and USD, applicable to individual and corporate customers, with details as follows:

I. Table of Fixed Deposit interest rate (% p.a):

1. **KHR** for Individual customer:

Term (months)	Maturity	Monthly	Quarterly	Prepaid	Flexi
1	2.50%	2.50%	-	2.50%	Non term
2	2.70%	2.70%	-	2.69%	Non term
3	3.75%	3.74%	3.75%	3.73%	3.65%
6	4.30%	4.26%	4.28%	4.25%	4.20%
9	4.75%	4.68%	4.69%	4.67%	4.65%
12	5.30%	5.17%	5.20%	5.16%	5.20%
13	5.50%	5.35%	-	5.34%	5.40%
15	5.60%	5.42%	5.45%	5.41%	5.50%
18	5.60%	5.39%	5.41%	5.37%	5.50%
24	5.60%	5.31%	5.34%	5.30%	5.50%
36	5.75%	5.31%	5.33%	5.29%	5.65%
48	5.75%	5.17%	5.19%	5.16%	5.65%
60	5.75%	5.04%	5.06%	5.03%	5.65%

2. **USD** for Individual customer:

Term (months)	Maturity	Monthly	Quarterly	Prepaid	Flexi
1	1.75%	1.75%	-	1.75%	Non term
2	2.00%	2.00%	-	2.00%	Non term
3	2.75%	2.74%	2.75%	2.74%	2.65%
6	3.80%	3.77%	3.78%	3.76%	3.70%
9	4.00%	3.94%	3.96%	3.93%	3.90%
12	4.50%	4.40%	4.42%	4.39%	4.40%
13	4.60%	4.48%	4.60%	4.47%	4.50%
15	4.70%	4.55%	4.57%	4.54%	4.60%
18	4.65%	4.47%	4.49%	4.46%	4.55%
24	4.76%	4.52%	4.54%	4.51%	4.66%
36	4.85%	4.48%	4.50%	4.47%	4.75%
48	4.85%	4.36%	4.38%	4.35%	4.75%
60	4.85%	4.25%	4.27%	4.24%	4.75%

3. **KHR** for Corporate customer:

Term (month)	Maturity	Monthly	Quarterly	Prepaid	Flexi
1	2.00%	2.00%	-	2.00%	N/A
2	2.20%	2.20%	-	2.20%	N/A
3	3.25%	3.24%	3.25%	3.24%	N/A
6	3.80%	3.77%	3.78%	3.76%	N/A
9	4.25%	4.19%	4.21%	4.18%	N/A
12	5.00%	4.89%	4.91%	4.88%	N/A
13	5.30%	5.16%	-	5.15%	N/A
15	5.30%	5.14%	5.16%	5.13%	N/A
18	5.30%	5.11%	5.13%	5.10%	N/A
24	5.30%	5.04%	5.07%	5.03%	N/A
36	5.50%	5.09%	5.11%	5.08%	N/A
48	5.50%	4.97%	4.99%	4.95%	N/A
60	5.50%	4.84%	4.86%	4.84%	N/A

4. **USD** for Corporate customer:

Term (months)	Maturity	Monthly	Quarterly	Prepaid	Flexi
1	1.25%	1.25%	-	1.50%	N/A
2	1.50%	1.50%	-	1.70%	N/A
3	2.25%	2.24%	2.25%	2.24%	N/A
6	3.30%	3.28%	3.29%	3.27%	N/A
9	3.50%	3.45%	3.47%	3.45%	N/A
12	4.00%	3.92%	3.93%	3.91%	N/A
13	4.10%	4.00%	4.10%	3.99%	N/A
15	4.20%	4.08%	4.10%	4.07%	N/A
18	4.15%	4.00%	4.02%	4.00%	N/A
24	4.26%	4.07%	4.08%	4.06%	N/A
36	4.35%	4.04%	4.06%	4.03%	N/A
48	4.35%	3.95%	3.96%	3.94%	N/A
60	4.35%	3.85%	3.87%	3.85%	N/A

II. Table of Fixed Deposit interest rate for Individual customer (%p.a) on Online (SC mBanking):

Term (month)	Maturity		Monthly	Quarterly
	KHR	USD		
1	2.60%	1.95%	N/A	N/A
2	2.80%	2.20%	N/A	N/A
3	3.85%	2.95%	N/A	N/A
6	4.40%	4.00%	N/A	N/A
9	4.85%	4.20%	N/A	N/A
12	5.40%	4.70%	N/A	N/A
13	5.60%	4.80%	N/A	N/A
15	5.70%	4.90%	N/A	N/A
18	5.70%	4.85%	N/A	N/A
24	5.70%	4.96%	N/A	N/A
36	5.85%	5.05%	N/A	N/A

Term (month)	Maturity		Monthly	Quarterly
	KHR	USD		
48	5.85%	5.05%	N/A	N/A
60	5.85%	5.05%	N/A	N/A

III. Table of both KHR and USD currency of Future Deposit interest rate for individual customer (% p.a):

Term (Year)	Maturity	
	KHR	USD
1	5.00%	4.30%
2	5.20%	4.50%
3	5.40%	4.70%
4	5.60%	4.90%
5	6.00%	5.30%
6	6.20%	5.50%
7	6.25%	5.55%
8	6.30%	5.60%
9	6.35%	5.65%
10	6.40%	5.70%
11	6.45%	5.75%
12	6.50%	5.80%
13	6.60%	5.90%
14	6.70%	6.00%
15	6.80%	6.10%

- Scope of application: All SACOMBANK CAMBODIA system.
- Customer target: All Individual and Corporate customers.
- Effective from 13.10 2026 until further notice.

This FIXED DEPOSIT INTEREST RATE will replace all previous announcements as below No.029/2025/AN-SC dated on 23/12/2025.

All Units and Branches are required to implement and comply with this Announces.

GENERAL DIRECTOR




PHAN HOANG ANH

Recipients:

- Divisions; Branches: "As implementation";

Respectfully submitted to:

- SC Board of Directors: "to report";

File at: Opt Div.

