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I. SUMMARY

SAMIC still operates in 1 city, 8 provinces, 51 districts, 306 communes and 1,545 villages during the third quarter of 2016. The active clients decreased by 4.4% while total portfolio also decreased by 0.53% from the previous quarter, and PAR Rate increase to 2.46%. 79% of client were women and the total asset decreased to USD16,300,138.

In this quarter, SAMIC's total staff increase to 252 which is 34% are women, 38% are Credit Officers and Senior Credit Officers. Staff capacity building is very important tool to strengthen the operation performance. SAMIC had provided both Internal and External training to 89 participants with 10 different courses.

SAMIC cooperates with RLDO on latrine project to served 57 clients with the total loan disbursement amount of US\$ \$29,322. On the other hand, SAMIC had conducted Agriculture training among its client and nonclient to help improving the agricultural output. In this quarter the training was provided for Puok District and Baray District branches attended by 221 participants include clients and non clients.

SAMIC has been implementing a 3-year project entitled "WASH Loan Program" with the technical and funding support of Water.org Organization, and the program was started to engage Wash supplier with 8 pilot branches and there are 24 clients with total disbursement amount \$11,010.

In cooperation with MEADA Rabrong Plc. (Micro-Insurance services), SAMIC offered two insurance products - loan protection and basic life to clients and spouses for the purpose of mitigating risk. There are 20,245 clients with the total loan amount of US\$4,580,034 are insured.

II. SAMIC OPERATION AREA



Province	Q3-2016			Q2-2016			Q1-2016			Q4-2015			Q3-2015		
	Dist.	Com.	Vil.	Dist.	Com.	Vil.	Dist.	Com.	Vil.	Dist.	Com.	Vil.	Dist.	Com.	Vil.
1 KANDAL	8	35	230	8	35	230	8	35	228	6	29	232	6	34	245
2 KOMPONG SPEU	5	29	217	5	29	211	5	29	210	5	29	209	5	28	206
3 SIEMREAP	5	36	190	4	31	184	4	31	183	4	31	183	4	31	183
4 KOMPONG THOM	7	26	107	7	26	90	7	25	90	7	24	83	7	24	82
5 TAKEO	1	14	149	1	15	155	1	15	153	1	15	152	1	15	150
6 KAMPOT	8	91	401	8	92	408	8	92	407	8	91	403	8	89	385
7 PHNOM PENH	10	47	149	10	47	149	9	46	148	10	47	149	9	46	148
8 KEP	2	5	16	2	5	16	2	5	16	2	5	16	2	5	16
9 PREAH SIHANOUK	5	23	86	5	23	86	5	23	87	5	23	87	5	23	87
Total	51	306	1,545	50	303	1,529	49	301	1522	48	294	1,514	47	295	1,502

III. OPERATIONS PERFORMANCE HIGHLIGHTS

1. Key Highlight of Financial Performance

Performance Indicator	Q3-2016	Q2-2016	Q1-2016	Q4-2015	Q3-2015
Total income (USD)	3,149,940	2,083,618	1,044,952	3,837,669	2,831,216
Total Expense (USD)	2,730,577	1,789,200	879,107	3,222,980	2,385,638
Profit/Losses (USD)	419,363	294,418	165,845	614,689	445,578
Total Borrowing (USD)	10,780,207	10,841,612	10,659,383	10,223,924	9,643,729
Total Assets (USD)	16,300,138	16,544,480	15,905,778	15,230,101	14,521,960
Total Equity (USD)	4,556,737	4,564,609	4,436,036	4,270,190	4,101,079
Paid Up Capital (USD)	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000
OSS (Operational Self-Sufficiency)	115.36%	116.46%	118.87%	119.07%	118.68%
FSS (Financial Self-Sufficiency)	107.7%	108.37%	107.32%	107.95%	107.07%
ROA (Return On Asset)	2.57%	1.83%	1.04%	4.04%	3.07%
Return On Equity	9.29%	6.62%	3.78%	14.39%	11.15%
ROP (Return On Paid-up Capital)	13.98%	9.81%	5.53%	20.48%	14.85%

2. Key Highlight of Operational Performance

Performance Indicator	Q3-2016	Q2-2016	Q1-2016	Q4-2015	Q3-2015
Number of Branches	17	17	17	17	17
Number of Staff	255	242	231	236	232
Number of Credit Officer	98	94	90	91	90
Drop-Out rate	19%	19%	19%	19%	19%
Net Active Member	17,196	17,953	18,433	19,387	19,561
Women client (%)	79%	79%	80%	81%	80%
Gross Loan Outstanding (USD)	14,653,054	14,731,263	14,660,634	13,995,504	13,050,093
Average Loan size (USD)	852	821	795	722	667
Amount of loan Disbursement (USD)	4,068,702	3,640,336	4,378,469	4,537,866	4,372,530
No. of loan Disbursement	4,409	3,142	3,674	4,430	5,278
Average loan Disbursement (USD)	923	1,159	1,192	1,024	828
Repayment Rate (%)	97.5%	97.13%	97.77%	98.04%	97.79%
PAR amount <= 30 days (USD)	323,281	329,874	309,361.17	239,110.57	211,642
PAR Client < 30 days	453	484	461	423	384
PAR Amount >30 days (USD)	359,822	423,741	327,530.89	274,169.37	287,823
PAR Client > 30 days	814	1,256	1,105	969	1,040
Client/ Credit Officer	175	191	205	213	217
LO/Credit Officer (USD)	149,521	156,716	162,896	153,797	145,001
LO/staff (USD)	57,463	60,873	63,466	59,303	56,250

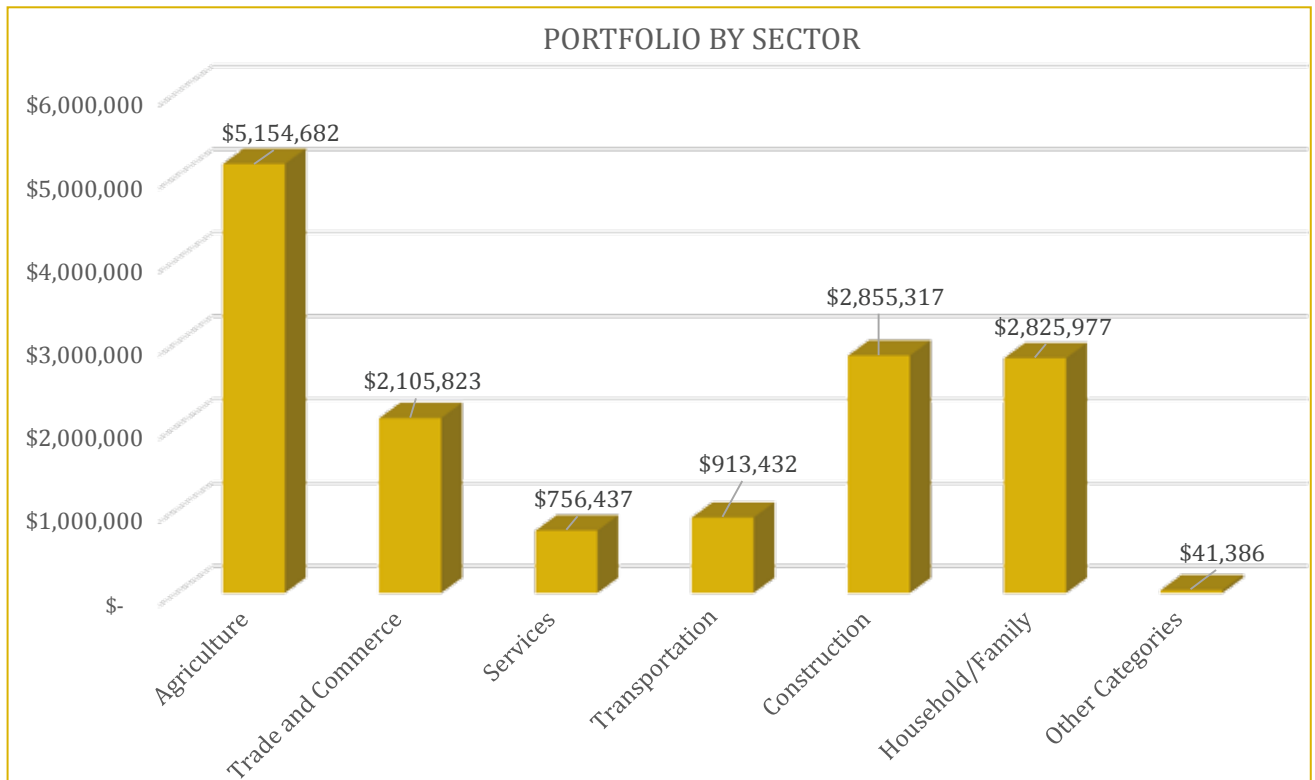


3. Key Highlight of Social Performance

Performance Indicator	Q3-2016	Q2-2016	Q1-2016	Q4-2015	Q3-2015
Average Loan Size/ GNI per Capital	80%	77%	78%	71%	65%
Women Clients	79.09%	79.38%	80%	81%	80%
Percentage of Group loan	47%	49%	51%	54%	55%
Client Retention (6 months definition)	81%	81%	81%	81%	81%
PPI (below nation poverty line)	9.93%	10.06%	9.33%	8.5%	
Latrine Project Clients	57	26	24	22	60
CWE Project (agriculture training, food packaging and financial literacy)	282	262	49	442	316

IV. PERFORMANCE BY SECTOR

Agricultural sector is the leading part of loan portfolio of SAMIC and subsequently followed by construction, household/family, trade and commerce, transportation, services and other categories.



V. ENVIRONMENTAL MANAGEMENT

To monitor and report on the internal environmental performance, SAMIC has adopted a simple carbon accounting for this purpose.

CO2 Activities	Unit of Measurement	Q3-16	Q2-16	Q1-16	2015	2014
1 Consumables						
1.1 Print papers	Ream (500 pages)/FTE	1.12	1.15	0.74	4.10	5.19
1.2 Plastic Bags	Kg/FTE	0.21	0.22	0.18	0.64	-
2 Electricity						
2.1 EDC	kWh/FTE	113.75	113.59	89.17	315.91	422.20
2.2 Generator	Litre of diesel/FTE	0.51	0.38	0.35	2.64	2.93
3 Water Use						
3.1 Water Supplies	m3/FTE	4.53	4.96	5.05	15.90	18.46
3.2 Bottled drinking water 20L	20 Litres/FTE	2.61	2.72	2.52	9.51	-
3.3 Bottled drinking water	Case (24 Bottles)/FTE	0.44	0.44	0.37	-	-
4 Travel						
4.1 Patrol for Samic's cars	Litre/FTE	-	-	-	-	-
4.2 Diesel for Samic's cars	Litre/FTE	10.77	10.95	7.08	36.88	38.84
4.3 Patrol for motorcycles	US\$/FTE	-	-	47.52	171.14	166.57
	Litre/FTE	44.67	43.87	47.52	171.14	166.57
4.4 Bus/ coach	Km/FTE	141.17	149.87	120.22	397.94	454.14
4.5 Air travel - short haul	Km	-	-	-	-	-
4.6 Air travel - long haul	Km	-	-	15.61	38.91	66.97

* FTE is the abbreviation of Full-Time Equivalent which means an average number of full time employees during a reporting period.

** Kg CO2e is the abbreviation of kilogram Carbon Dioxide Equivalent which is used to convert a CO2 activity into CO2 emission. The kg CO2e for the state grid electricity for Cambodia is issued by the International Energy Agency.



VI. SOCIAL ACTIVITIES

SAMIC has conducted some social activities such as financial literacy (CWE Project), Latrine Project (RLDO Project) and Agriculture Training.

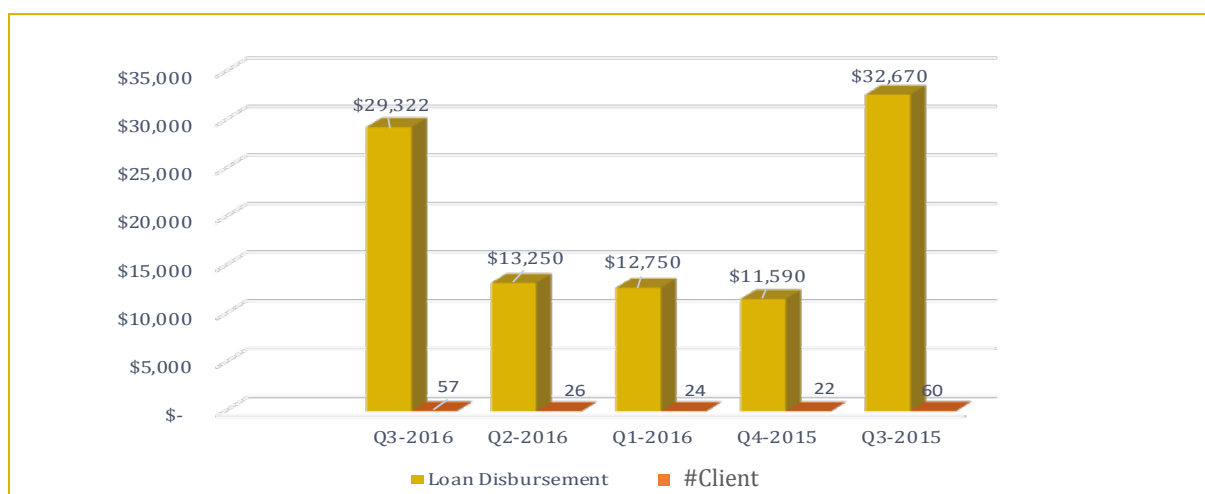
1. Financial Literacy (CWE Project)

In this third quarter of 2016, SAMIC has conducted the Credit With Education (CWE) in Siem Reap, Puok and Kampong Thom Provincial Branches to 61 participants.

Date	Participants			Modules
	# Client	# None Client	Total	
July, 2016	8	0	8	1. Developing Money Mindset 2. Financial Goal Setting 3. MFI Financial Products 4. Budgeting 5. Cash Management 6. Avoiding Over-Indebtedness 7. Savings
August, 2016	22	11	33	
September, 2016	17	3	20	
Total	47	14	61	

2. Latrine Project (RLDO Project)

Currently, the Partnership project between SAMIC and RLDO is operating within 8 branches, Kampong Speu, Kandal, Takeo, Kampong Thom, Chhuk, AngkorChey, BanteayMeas and Baray District branche. There are total loan amount of US\$29,322 disbursed to 57 beneficiaries during this third quarter.



3. Agriculture Training

During this quarter, SAMIC has conducted Agriculture Training for two branches that have attended by 221 participants include client and non client.

Date	Branch	Participants			Trainer
		# Client	# None Client	Total	
09-10 Jul, 2016	Puok district	35	89	124	SAMIC's Staff
20-21 Aug, 2016	Baray District	8	89	97	
Total		43	178	221	

4. Wash Loan Program

SAMIC has been implementing a 3-year project entitled “WASH Loan Program” with the technical and funding support of Water.org Organization. The program aims at enhancing the accessibility to clean water and sanitation facilities to improve the daily lives and the welfare of poor people living in rural and urban area through providing WASH loan service properly to its eligible clients.

During the third quarter 2016, the program was started to engage Wash supplier with 8 pilot branches and there are 24 clients with total disbursement amount \$11,010.

Branch	# Client	Amount of Loan Disbursement
Angkor Chey District Branch	2	\$993
Banteay Meas District Branch	6	\$2,730
Baray District Branch	5	\$2,503
Chhuk District Branch	1	\$124
Kampong Speu Province	5	\$2,750
Kampong Trach District Branch	1	\$496
Pouk District Branch	2	\$670
Kampong Thom Province	2	\$744
Total	24	\$11,010

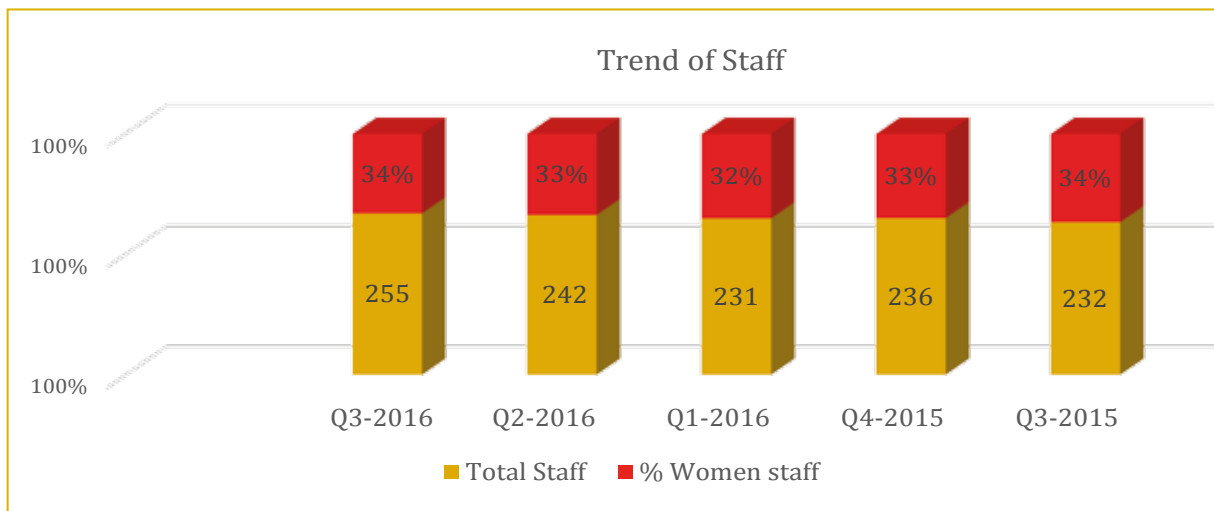
5. CAFE Project

SAMIC has joint with Good Return program in order to provide to both client and non-client the financial education at client family level. There are 237 participants who recieved the training from SAMIC’s staff include clients and non clients in this third quarter.



VII. STAFFING AND CAPACITY BUILDING

1. Staffing



2. Capacity Building

Both internal and external trainings were provided to 89 participants with 10 Training courses to build capacity for SAMIC's Staffs in this quarter.

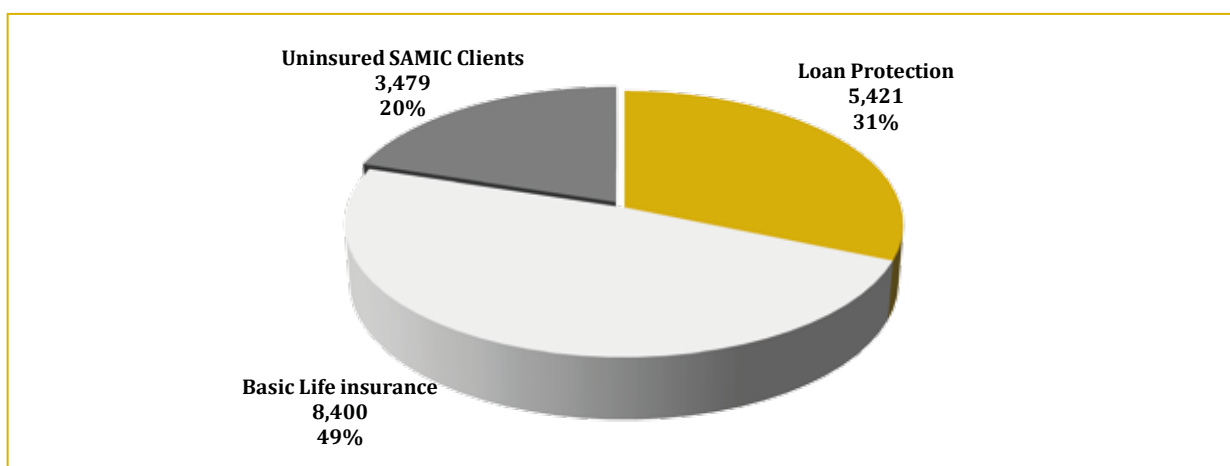
INTERNAL TRAINING	EXTERNAL TRAINING
1. Code of Conduct	1. Practical Purchasing Skills and Inventory Management
2. Pre-Service Orientation	2. Vital Leadership Skills
3. Loan Assessment & Quality Management	3. Sale techniques
4. ABUCUS	4. Cyber security and IT audit for business
	5. Mekong Financial Inclusion Forum 2016
	6. Leading and Managing Teams



VIII. MEADA OPERATION PERFORMANCE

INDICATORS	PERFORMANCE UPDATE
No. of SAMIC Branches Covered	17
Total SAMIC Clients Insured	13,821
Loan Protection	5,421
Basic Life	8,400
Active Spouse for Basic Life	5,003
Active Non Samic Client Basic Life	1,097
SAMIC Staff / Basic Life	324
Total Number of Insured	20,245
Total Amount of Loan Insured	\$4,580,034

PARTICIPATORY OF SAMIC CLIENT



Ranking	Branches Name	All Clients with Loan Released	LOAN PROTECTION PROGRAM		BASIC LIFE INSURANCE PROGRAM				Average Ratings (BL/LP)
			Actual Clients enrolled to MEADA	Rating	Actual Clients Enrolled to MEADA	Actual Non SAMIC Clients Enrolled to MEADA	Active Spouse Enrolled to MEADA	Rating	
1st	S'ang	42	9	21%	42	2	31	100%	61%
2nd	Khan Saensokh	40	18	45%	27	7	23	68%	56%
3rd	Puok	70	7	10%	63	8	4	90%	50%
4th	Kampong Trach	183	61	33%	119	66	52	65%	49%
5th	Kampong Thom	167	13	8%	151	12	37	90%	49%
6th	Kampot	90	24	27%	64	6	53	71%	49%
7th	Chhuk	77	8	10%	67	6	35	87%	49%
8th	Kandal	53	5	9%	46	1	21	87%	48%
9th	Kep	132	24	18%	103	7	53	78%	48%
10th	Kampong Speu	18	4	22%	13	1	11	72%	47%
11th	Siemreap	63	17	27%	42	20	17	67%	47%
12th	Stueng Hav	102	5	5%	86	12	62	84%	45%
13th	Baray	80	3	4%	67	0	23	84%	44%
14th	Prey Nob	114	15	13%	80	27	54	70%	42%
15th	Banteay Meas	133	16	12%	94	3	10	71%	41%
16th	Angkor Chey	97	11	11%	66	7	51	68%	40%
17th	Preah Sihanouk	98	2	2%	69	8	42	70%	36%
18th	Takeo	76	18	24%	36	6	19	47%	36%
19th	Kralanh	43	0	0%	29	0	5	67%	34%
Total		1,678	260	15%	1,264	199	603	75%	45%

IX. SAMIC BRANCHES NETWORK

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