



ធនាគារ អេស៊ីស៊ីដា ភីអិលស៊ី

ACLEDA Bank Plc.

The bank you can trust!

1. Background of ACLEDA Bank

ACLEDA was established in 1993 as an NGO for Small and Micro Enterprise Development from the UNDP/ ILO Project for income and employment generation. It has transformed to a specialized bank in October 2000, and it obtained license as a full fledged commercial bank in December 2003. From 2010, ACLEDA Bank Plc. has become the largest bank in Cambodia, and it has become the market leader of all fronts, net profit after tax, branches and office network, loan portfolios (23.2%), savings and deposit (22.3%), paid up capital, and of course the total assets, etc. until now. ACLEDA Bank has the subsidiaries as follows:

- 1. ACLEDA Bank Lao Ltd.**
- 2. ACLEDA Securities Plc.**
- 3. ACLEDA Training Center**

ACLEDA Bank has planned to expanded to Myanmar in 2013, it just received the company registration office license in September 2012, and it expected to obtain operating license as a Microfinance Institution in January 2013.



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2. ACLEDA Bank's Vision & Mission



Vision

ACLEDA Bank's vision is to be Cambodia's leading commercial bank providing superior financial services to all segments of the community.

Mission

Our mission is to provide micro, small and medium entrepreneurs with the wherewithal to manage their financial resources efficiently and by doing so to improve the quality of their lives.

By achieving these goals we will ensure a sustainable and growing benefit to our shareholders, our staff and the community at large. We will at all times observe the highest principles of ethical behavior, respect for society, the law and the environment.



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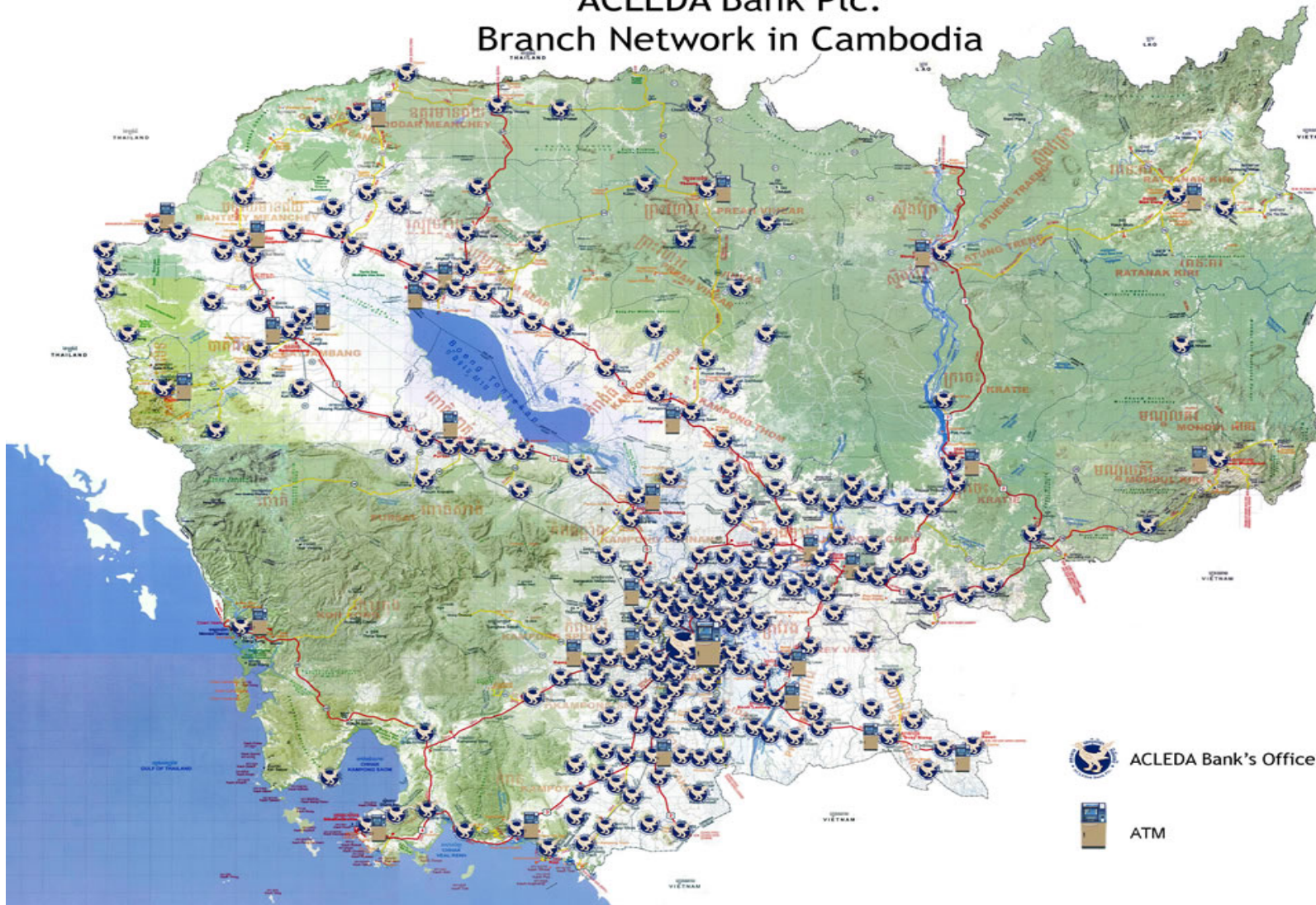
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3. ACLEDA Bank Today (September 30th, 2012)



Corporate Name:	ACLEDA Bank Plc.
Shareholders:	ACLEDA NGO (32%), ASA (19%), IFC(12.25%), Jardines(12.25%), Cofibred(12.25%), Triodos Group(12.25%)
Board of Director:	Mr. Chea Sok, Chairman
Executive Committee:	Mr. In Channy, President & Chief Executive Officer
Number of employees:	7,473
Network:	237 offices
Total Assets:	US\$ 1.836 Billion
Total Loans (net):	US\$ 1,181.62 Million
Total Deposits:	US\$ 1.408 Billion
Paid-up Capital:	US\$ 113.17 Million
Shareholders' equity:	US\$ 238.54 Million
Rating Agencies:	Standard & Poor's Rating
Outlook	Stable

4. ACLEDA Bank network and Infrastructure

ACLEDA Bank Plc.
Branch Network in Cambodia



Operation Division	1
Branch Offices	71
Sub-branch Offices	55
Service Post	110
Total offices:	237
No. of ATM:	134
No. of POS:	711

 ACLEDA Bank's Office
 ATM

5- Financial Products and Services

