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ACLEDA Bank Plc.

*The bank you can trust!*

# Banks, Microfinance and

## ACLEDA Bank Plc.

- Overview -

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Phnom Penh

September 2008



# Financial Sector in Cambodia

→	• Local Commercial Banks	:	16
→	• Specialized Banks	:	6
→	• Foreign Branches	:	3
→	• Representative Offices	:	2
→	• MFIs (Licensed)	:	16
→	• NGOs: - Registered	:	26
	- NGOs/projects	:	60
→	• NBC Branches	:	21
→	• Exchange Bureau	:	3,808

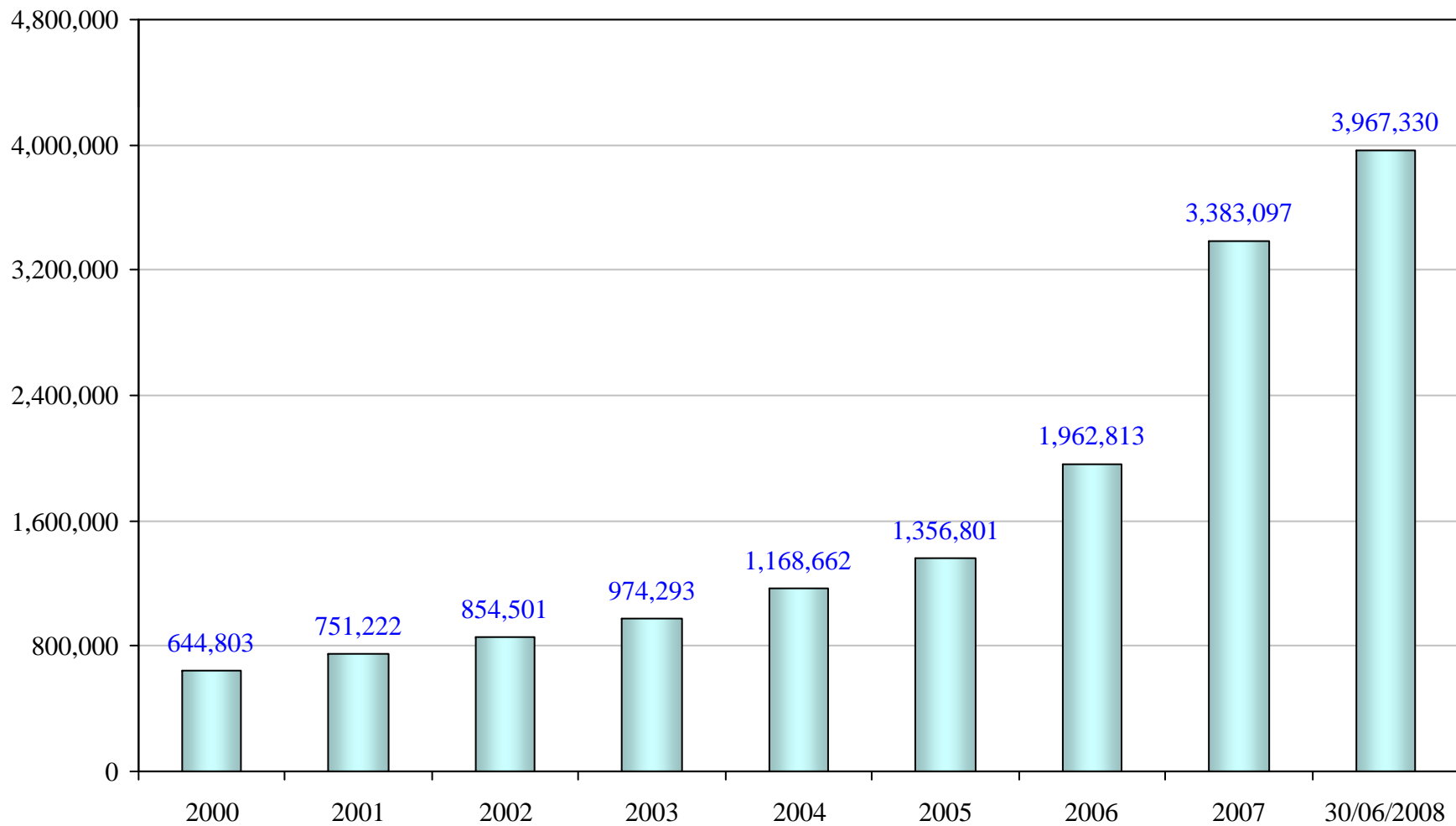


# Key criteria to get license

Key Criteria	Commercial Bank	Specialized Bank	Microfinance
Minimum Capital :	KHR 50 billion (US\$ 13 mln)	KHR 10 billion (US\$ 2.5 mln)	KHR 250 million (US\$ 70,000)
Capital Guarantee :	10% of registered capital	5% of registered capital	5% of registered capital
Reserve Requirement :	<ul style="list-style-type: none"> <li>• 8% of deposits &amp; borrowing (LCY)</li> <li>• 16% of deposits &amp; borrowing (FCY)</li> </ul>	5% of deposits	5% of deposits
Solvency Ratio / (CAR) :	At least 15%	At least 15%	At least 15%
Liquidity Ratio :	≥ 50%	≥ 50%	≥ 50%

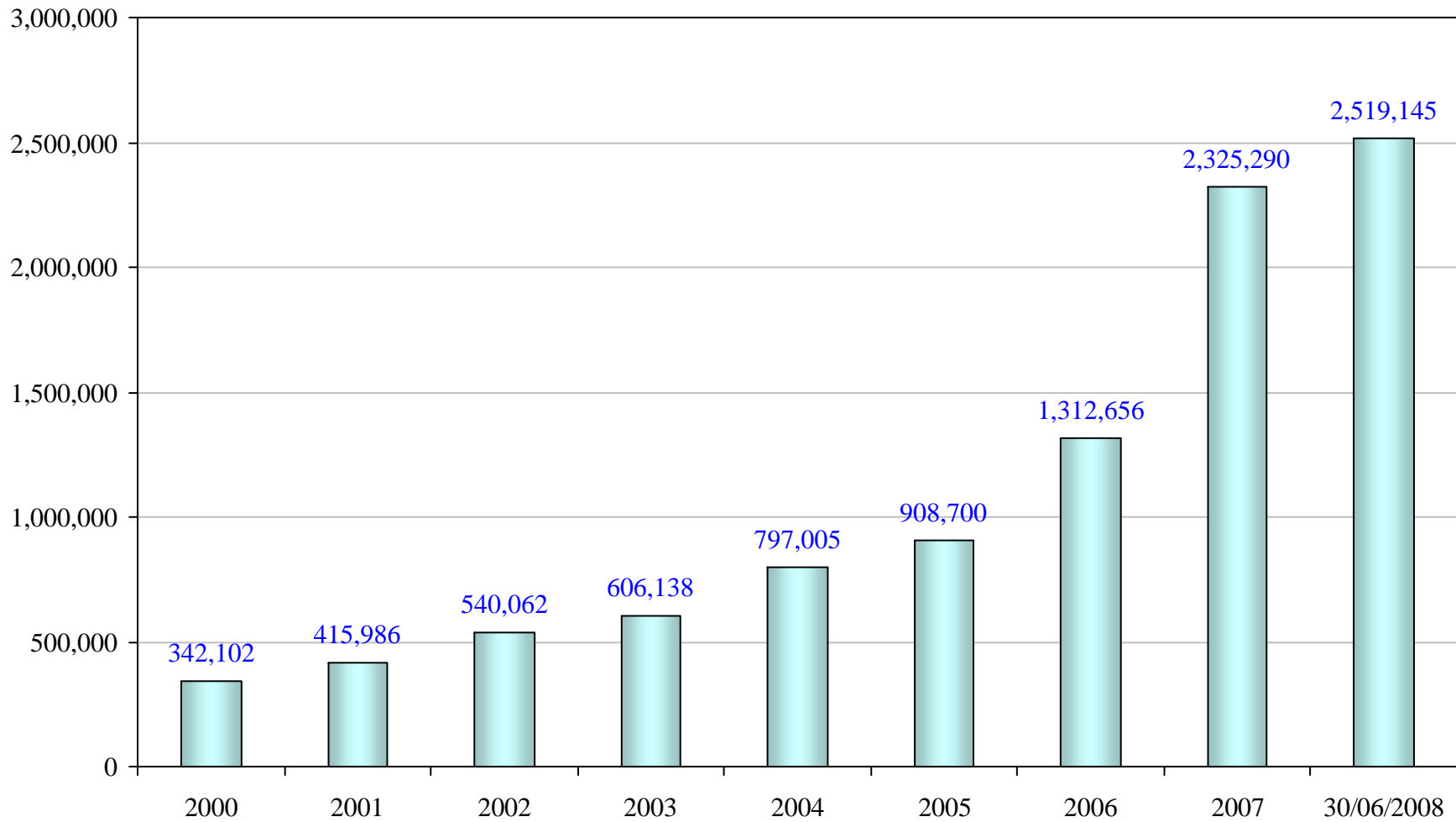


# Total Assets Banks ('000 US\$)





# Total Deposits Banks ('000 US\$)

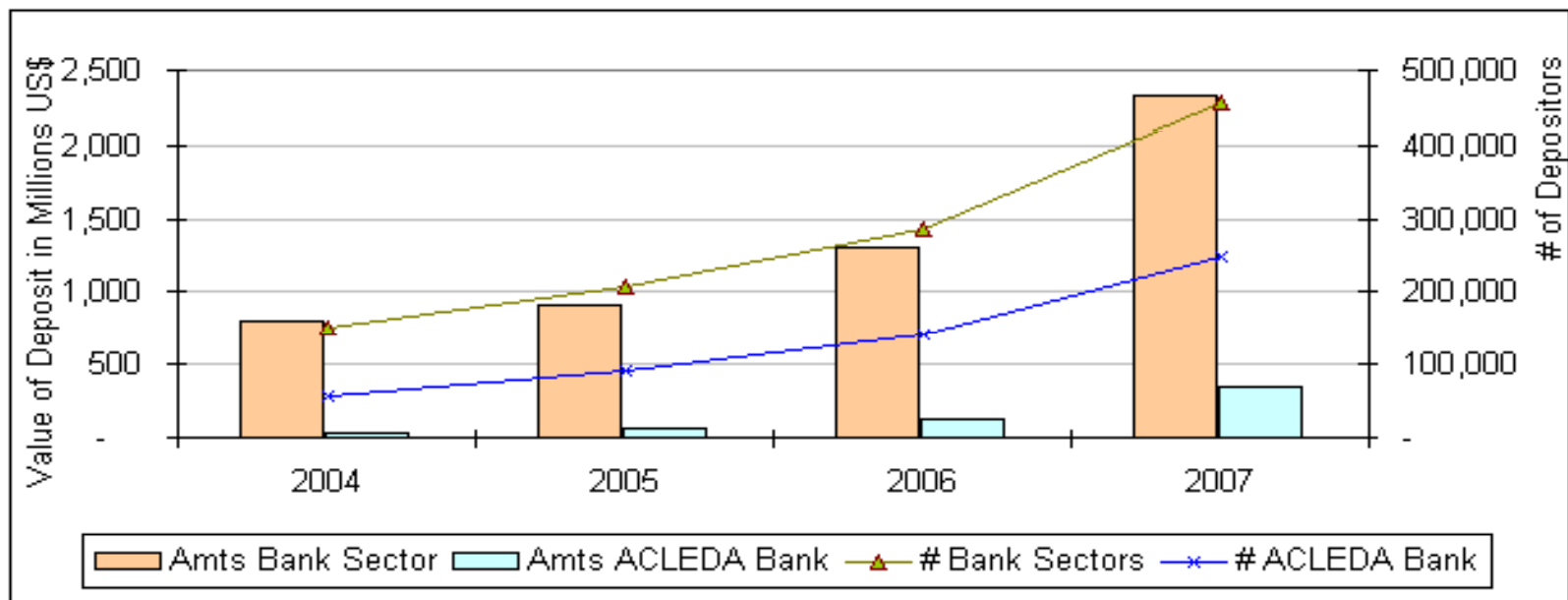




# Total Deposits Banks

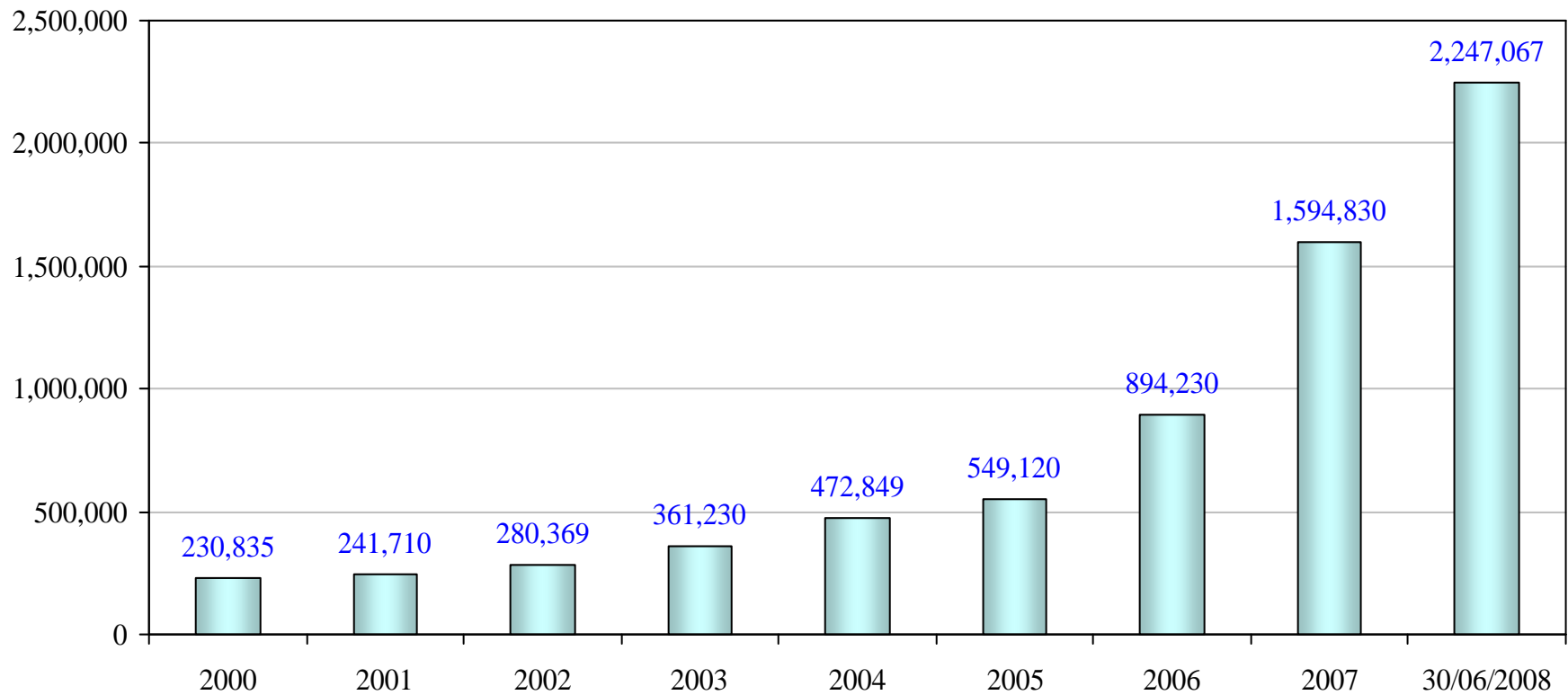
Value of Deposit and Number of Depositors in Bank Sector  
From the year of 2004-2007

Year	DEPOSIT					
	Bank Sector		ACLEDA Bank		% of ACLEDA Bank	
	Amount	# Depositors	Amount	# Depositors	Amount	# Depositors
2004	797.0	149,422	31.6	57,091	4.0%	38.2%
2005	908.7	206,357	61.9	92,413	6.8%	44.8%
2006	1,312.7	285,639	122.8	141,368	9.4%	49.5%
2007	2,325.3	456,026	344.7	247,927	14.8%	54.4%





# Total Loan Portfolio Banks ('000 US\$)



Year	CREDIT					
	Bank Sector		ACLEDA Bank		% of ACLEDA Bank	
	Loan Outst.	# Borrowers	Loan Outst.	# Borrowers	Loan Outst.	# Borrowers
2007	1,594.8	197,337	315.1	185,492	19.8%	94.0%



# Microfinance Institutions (MFIs)

## Definition:

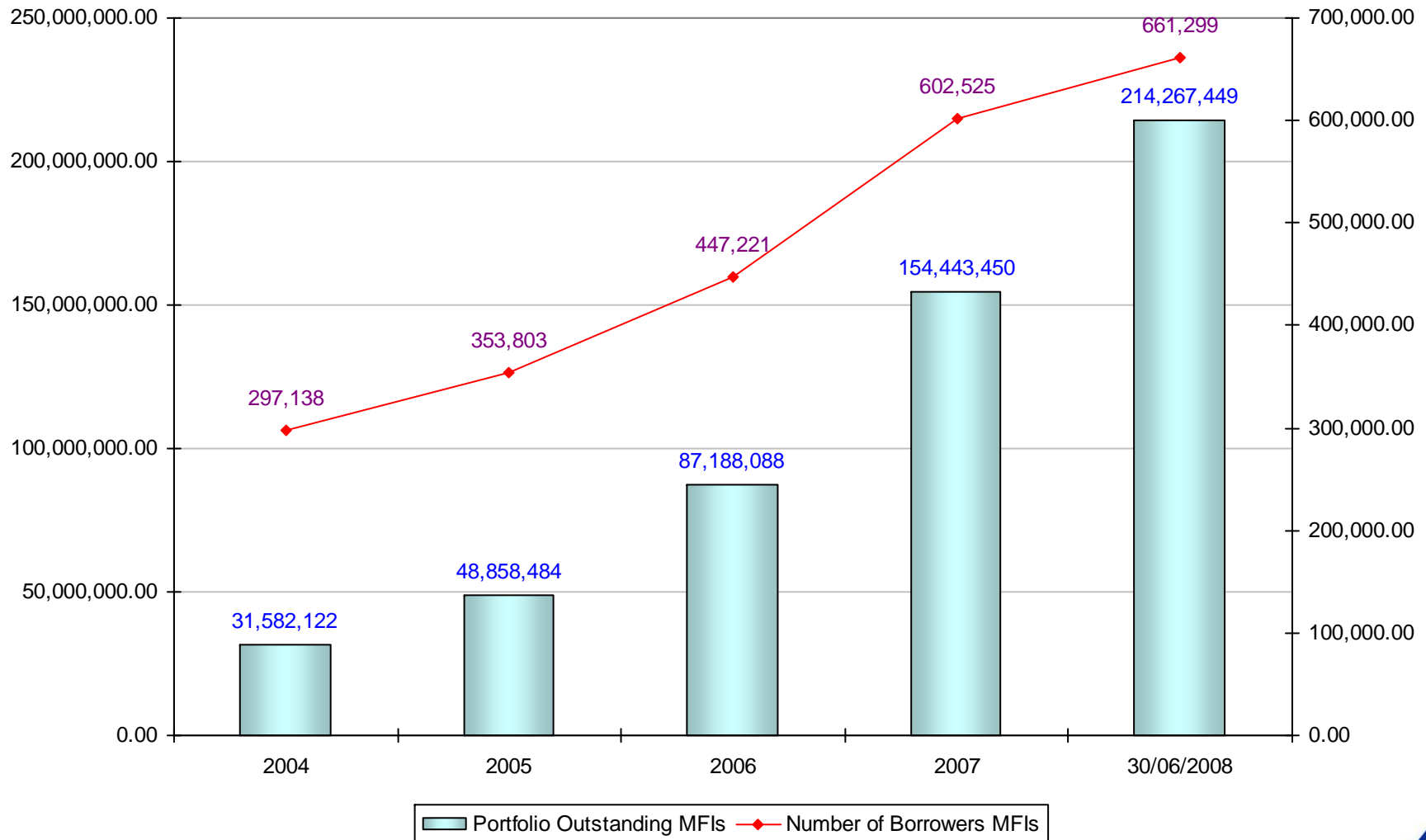
“The delivery of financial services such as loans and deposits to the poor and low-income households, and micro-enterprises.”

- Top 4 MFIs in number of borrowers (73% market share)
  - Amret
  - AMK
  - TPC
  - Prasac
- Top 4 MFIs in portfolio (63% market share)
  - Prasac
  - Amret
  - CEB
  - HKL



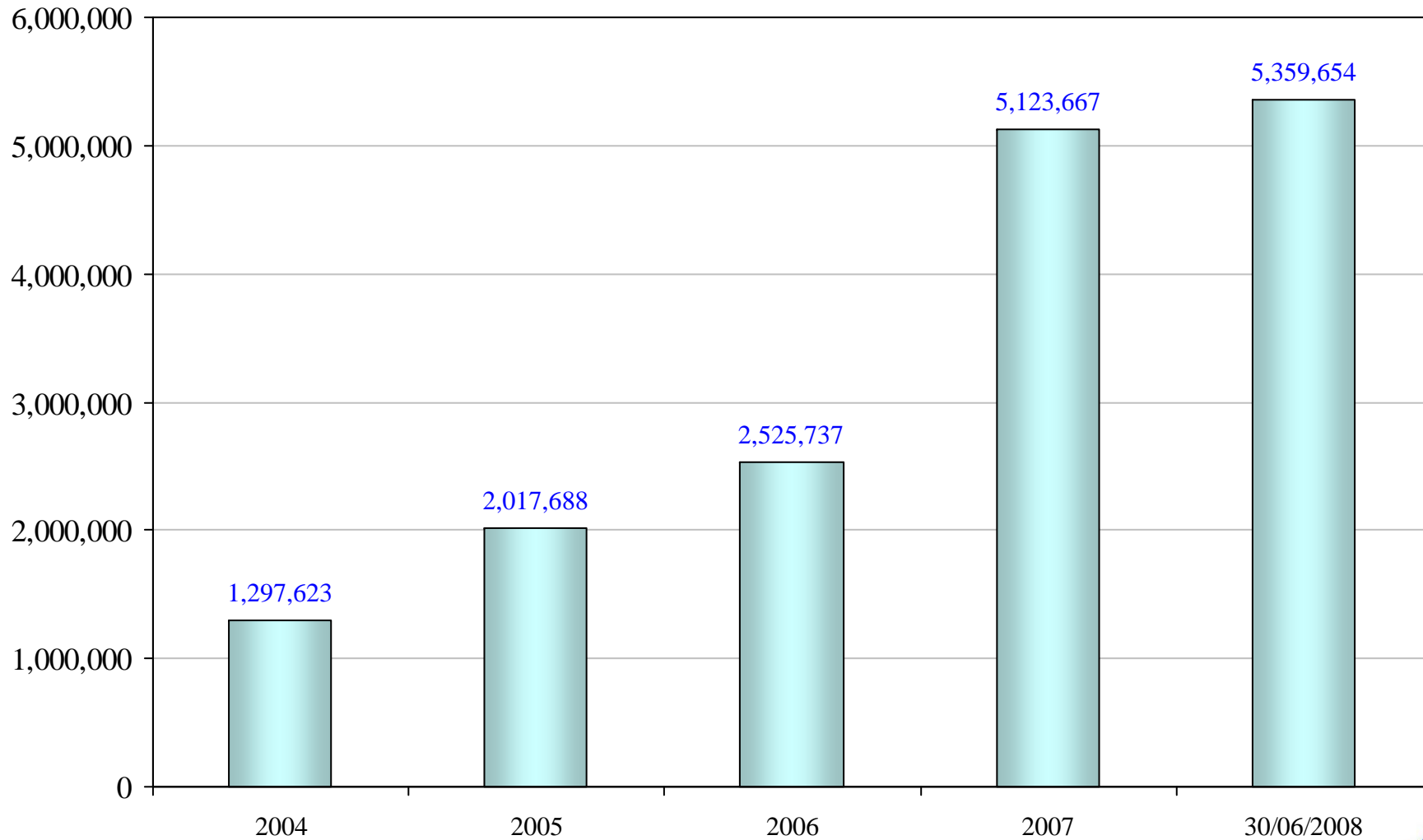


# Portfolio & Borrowers MFIs





# Total Deposit MFIs





# Evolution of ACLEDA Bank

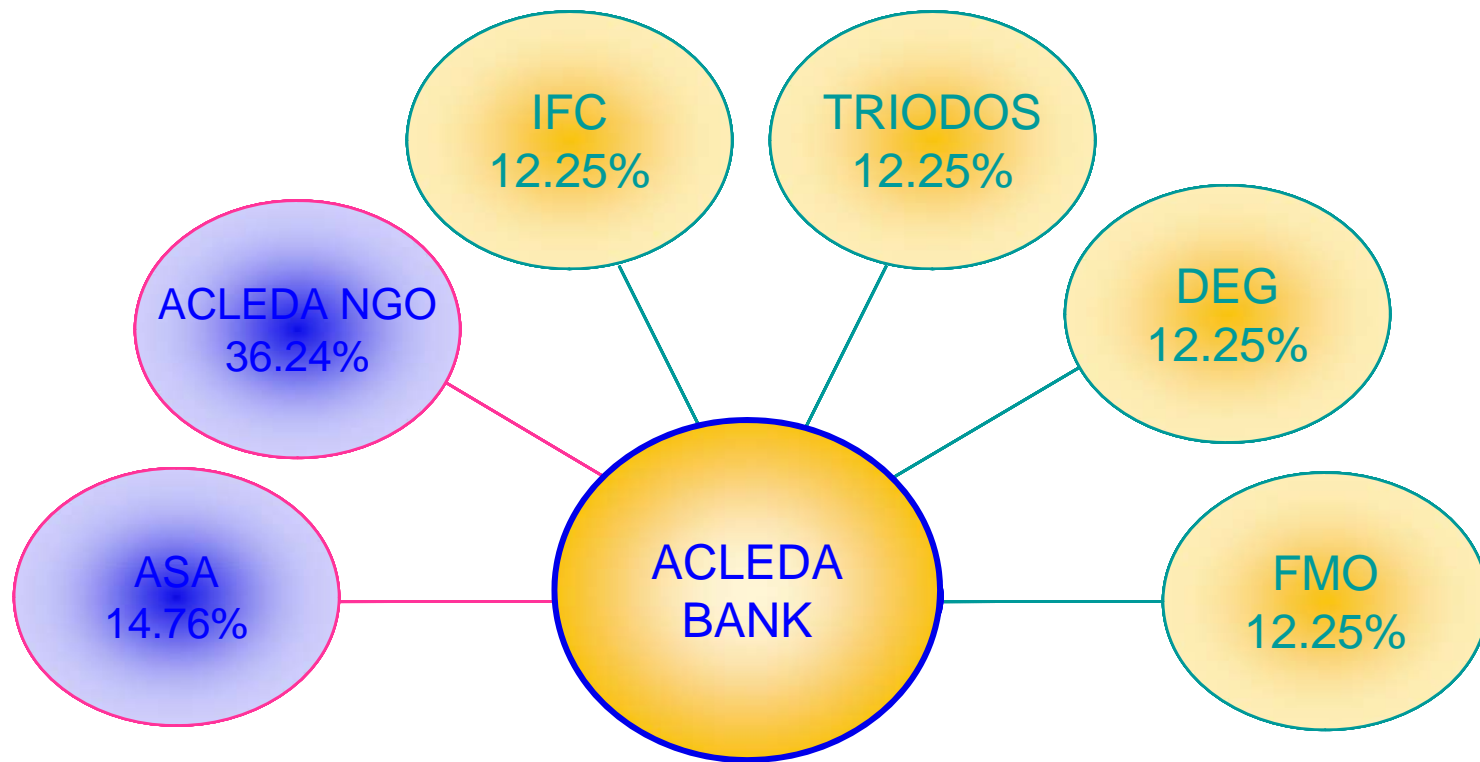
- 1993 : UNDP/ILO Project SEISP
- 1994 : ACLEDA NGO
- 2000 : ACLEDA becomes a specialized bank
- 2003 : ACLEDA becomes a commercial bank
- 2007 : ACLEDA granted first permanent license

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SEISP: Small Enterprise and Informal Sector Promotion



# Shareholder structure (As of: Aug-08)



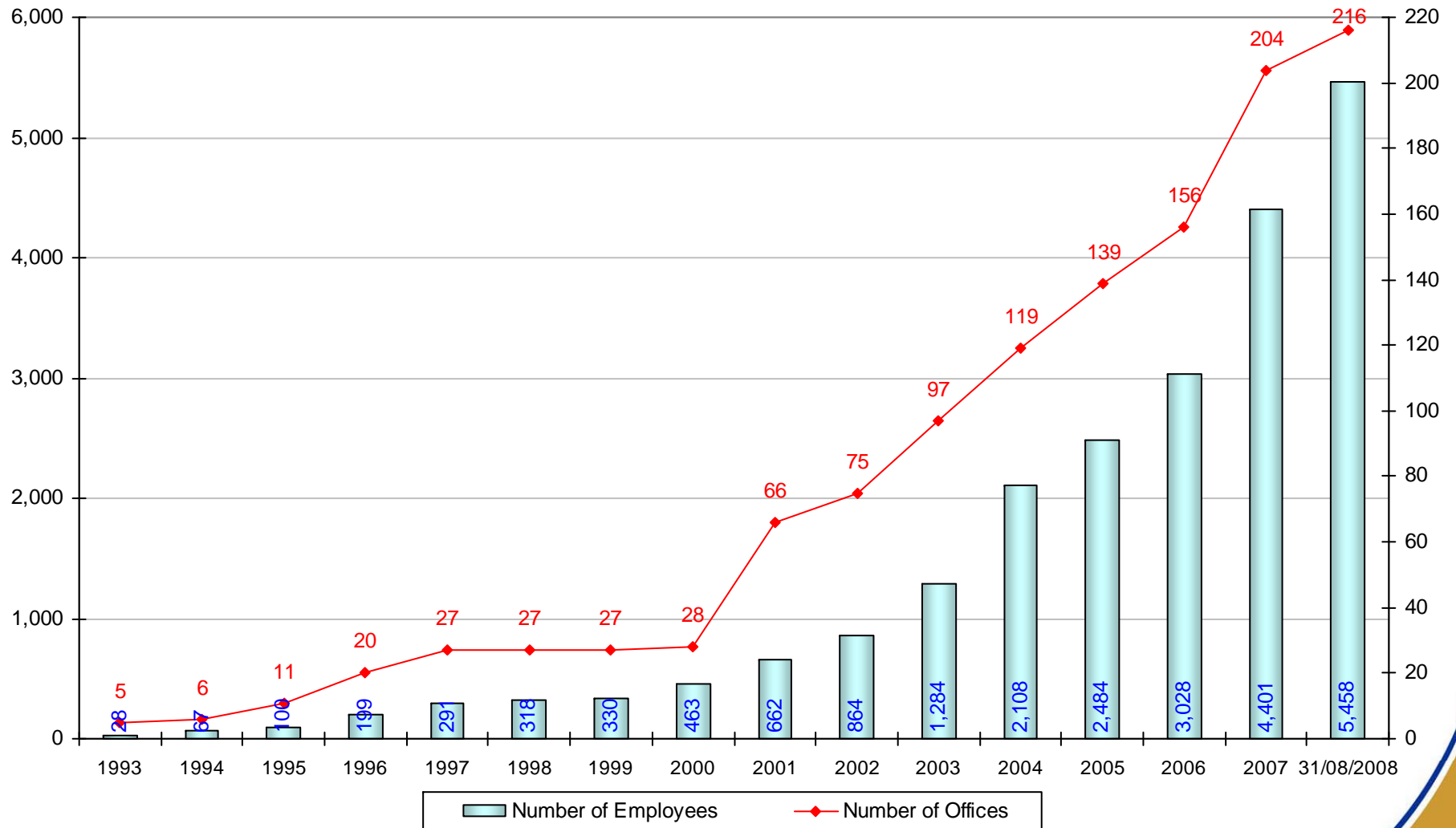


# ACLEDA Bank Branch Network





# ACLEDA Branch Offices & Employees





# Loan Products

- Micro Business Loan
- Small Business Loan
- Medium Business Loan
- Housing Loan
- Personal Loan
- Trade Loan
- Overdraft
- Credit Line

## Number of Business Loans

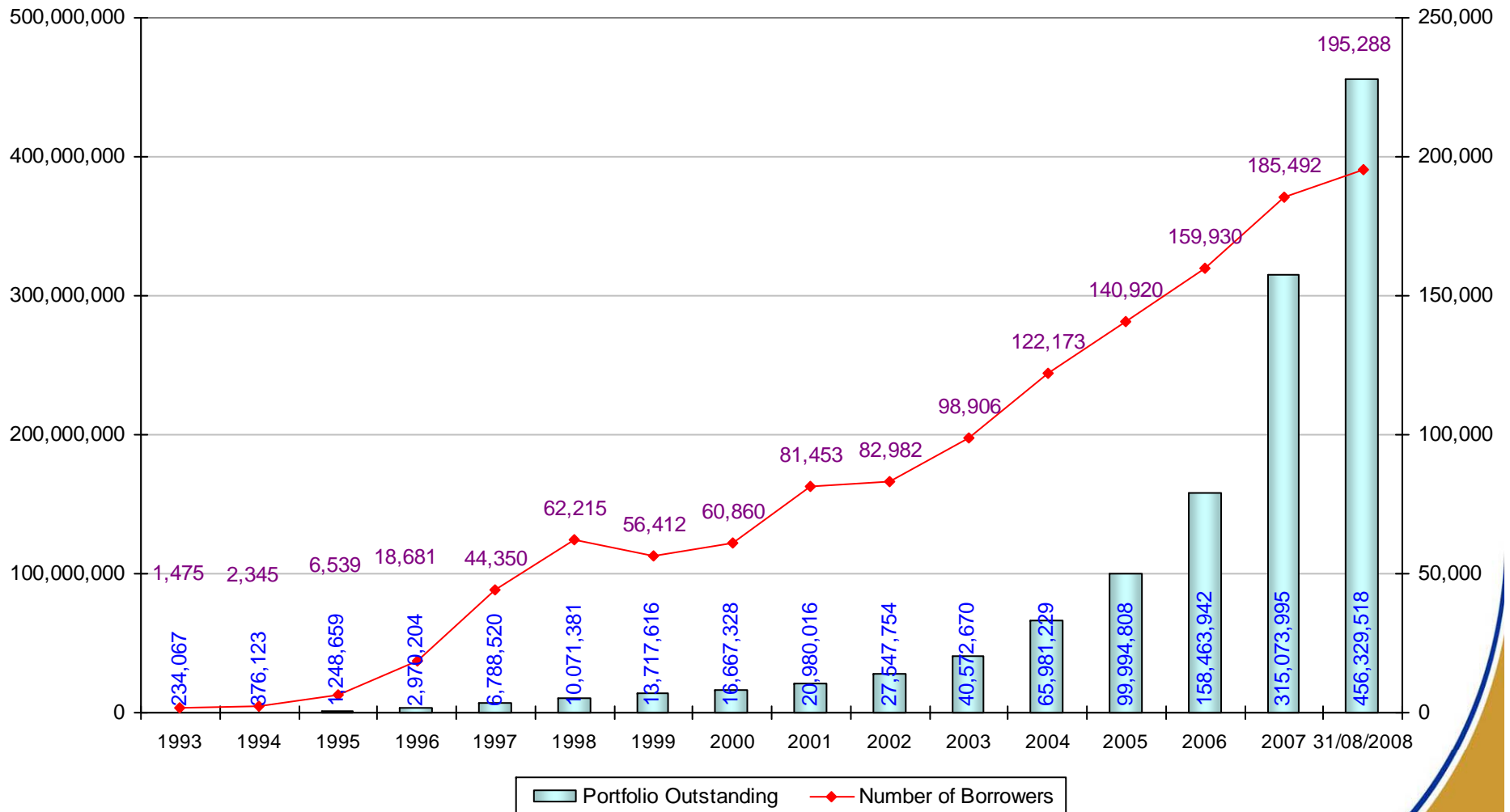
As at 31 August 2008

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Micro Business Loan	134,337
Small Business Loan	42,772
Medium Business Loan	9,163
Other loans:	9,016
<hr/>	
Total	195,288



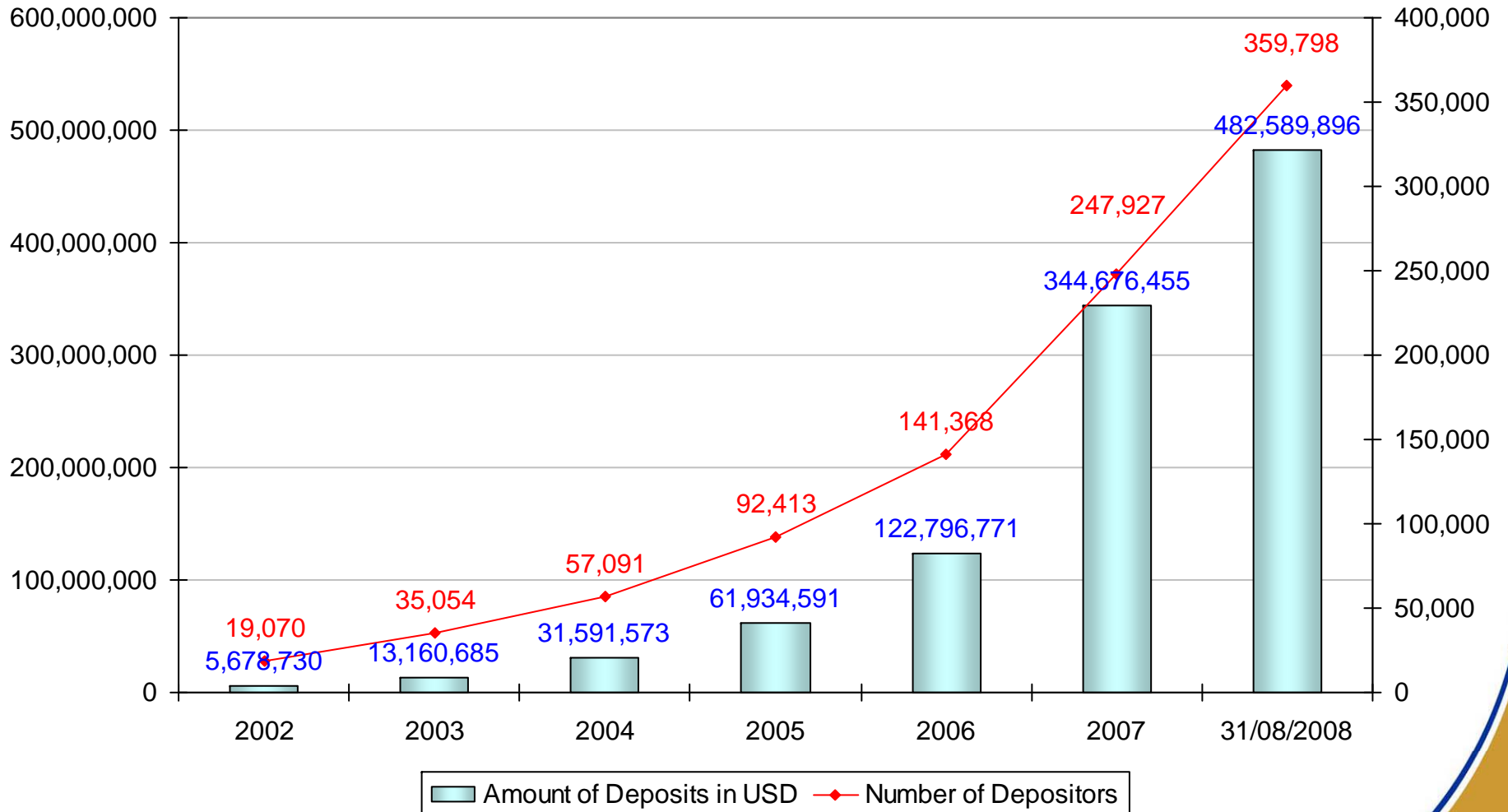
# Loans Outstanding & Borrowers





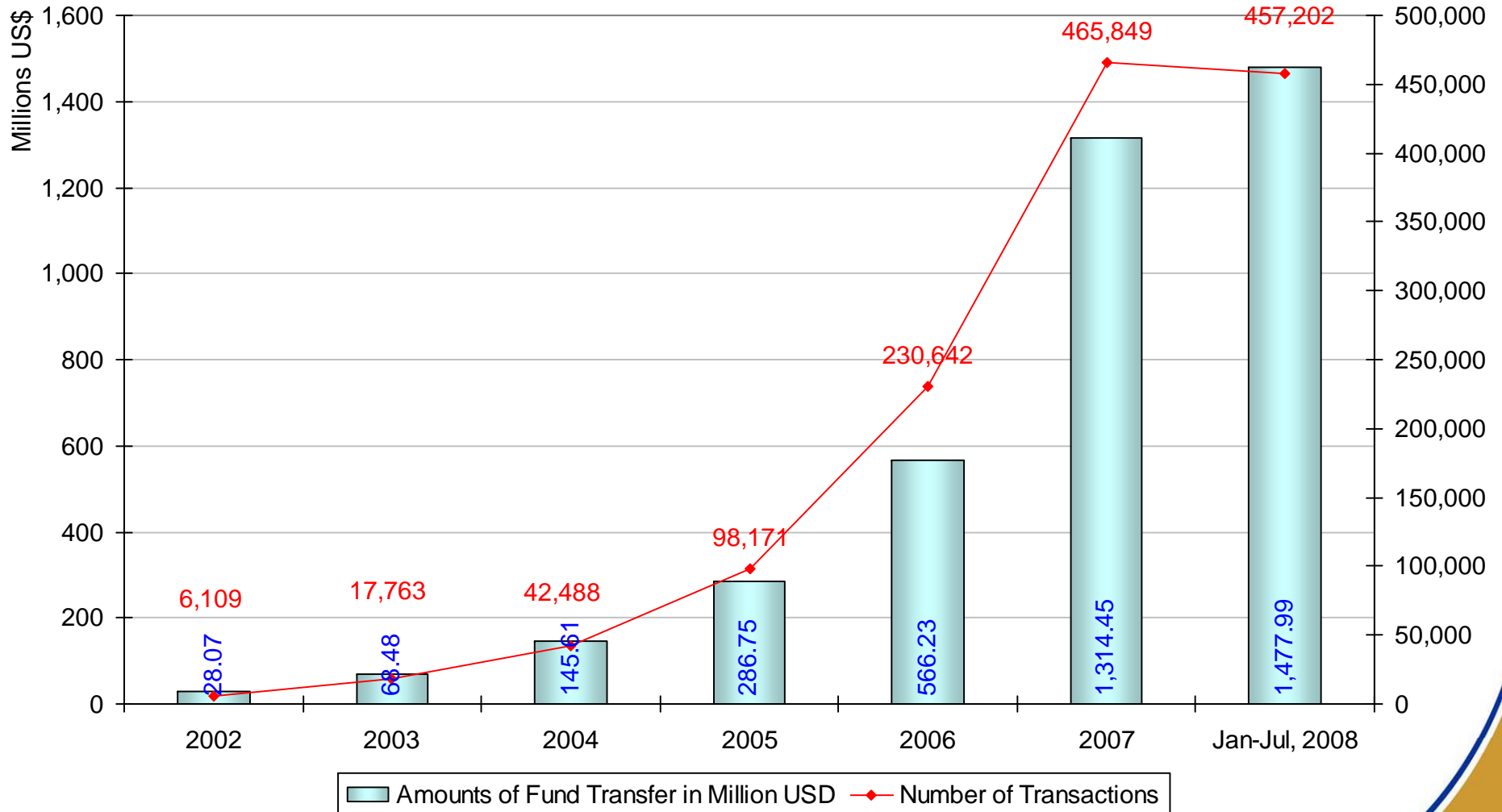


# Total Deposits



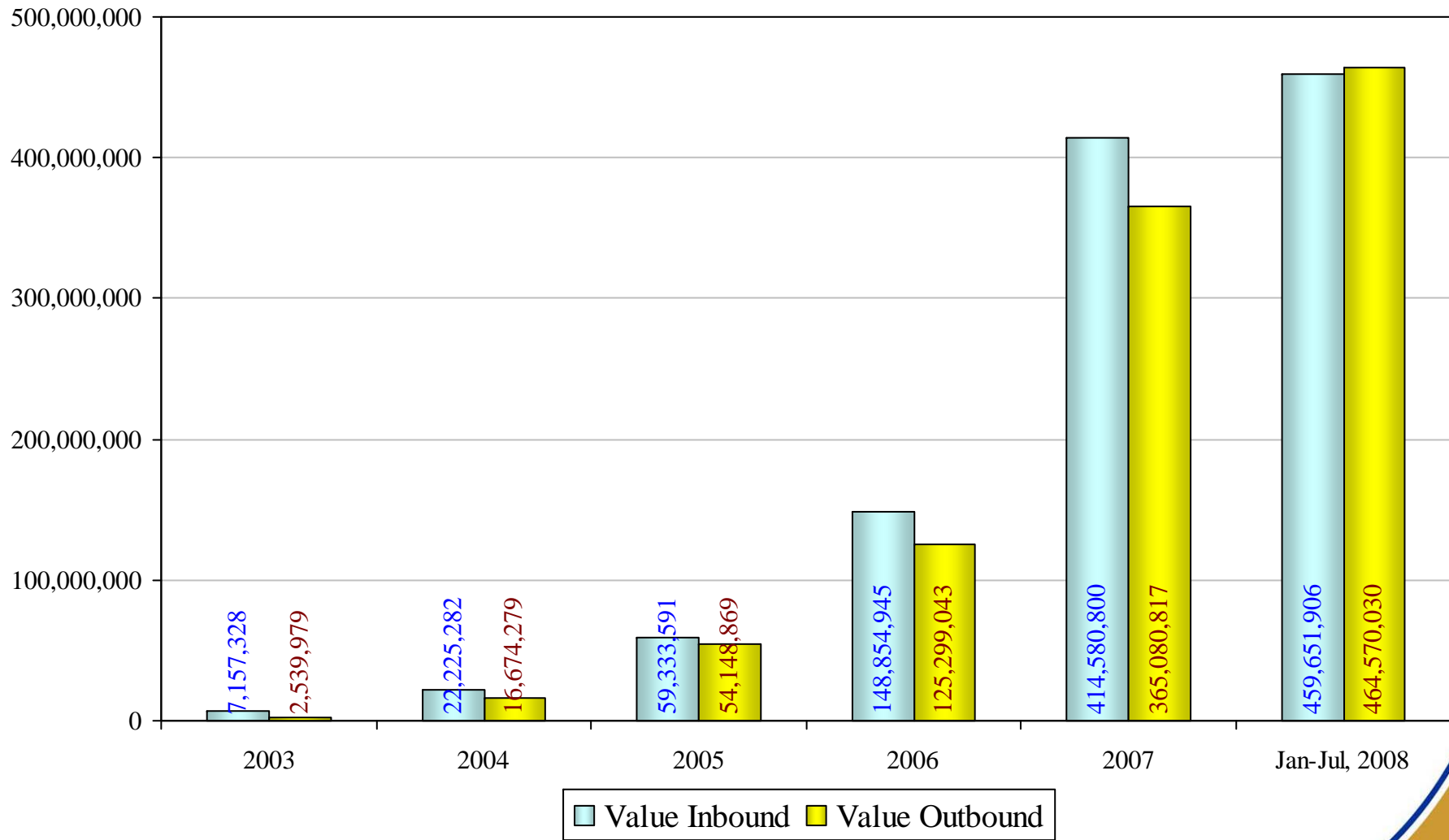


# Local Fund Transfer



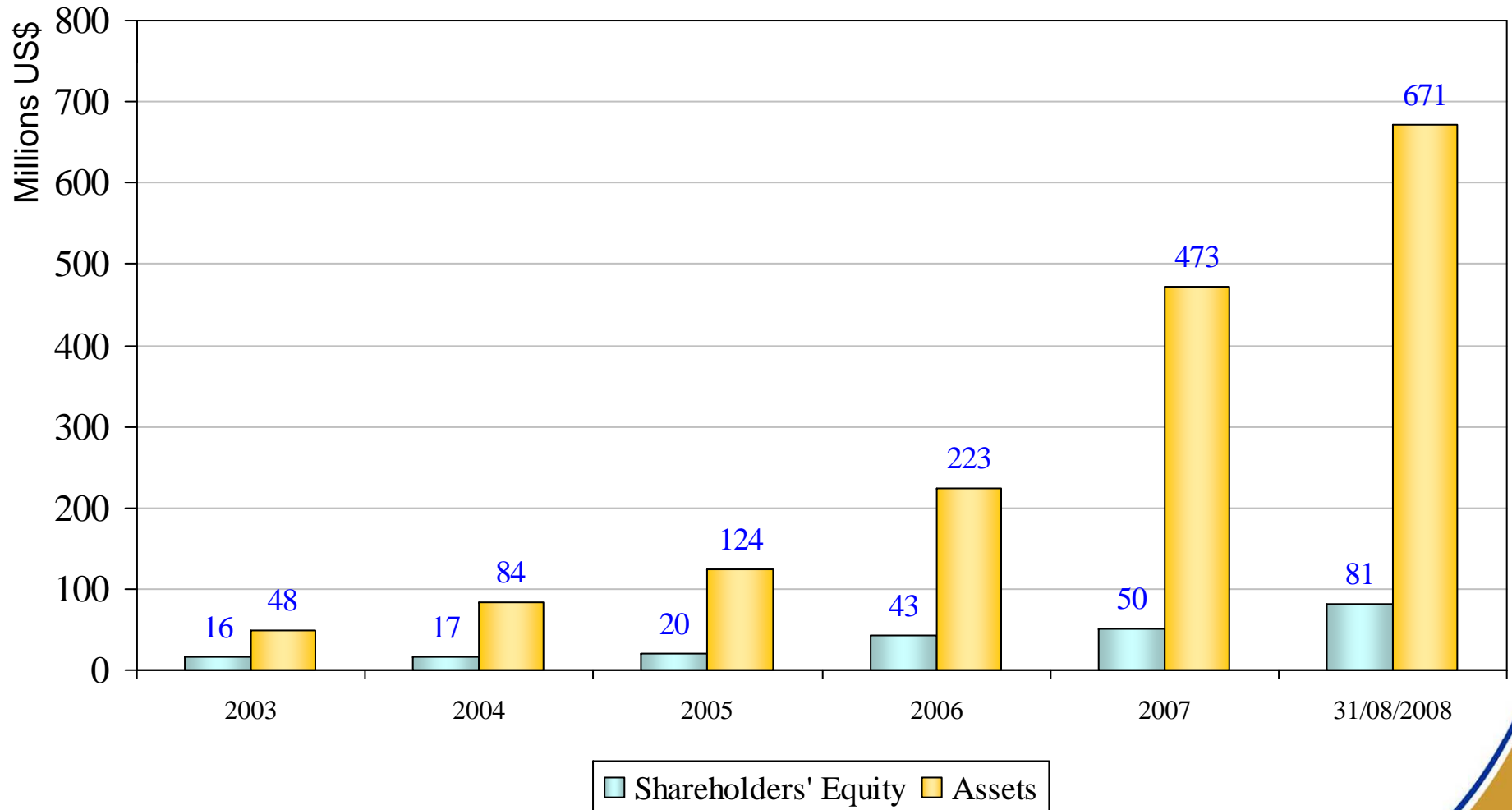


# International Transfers



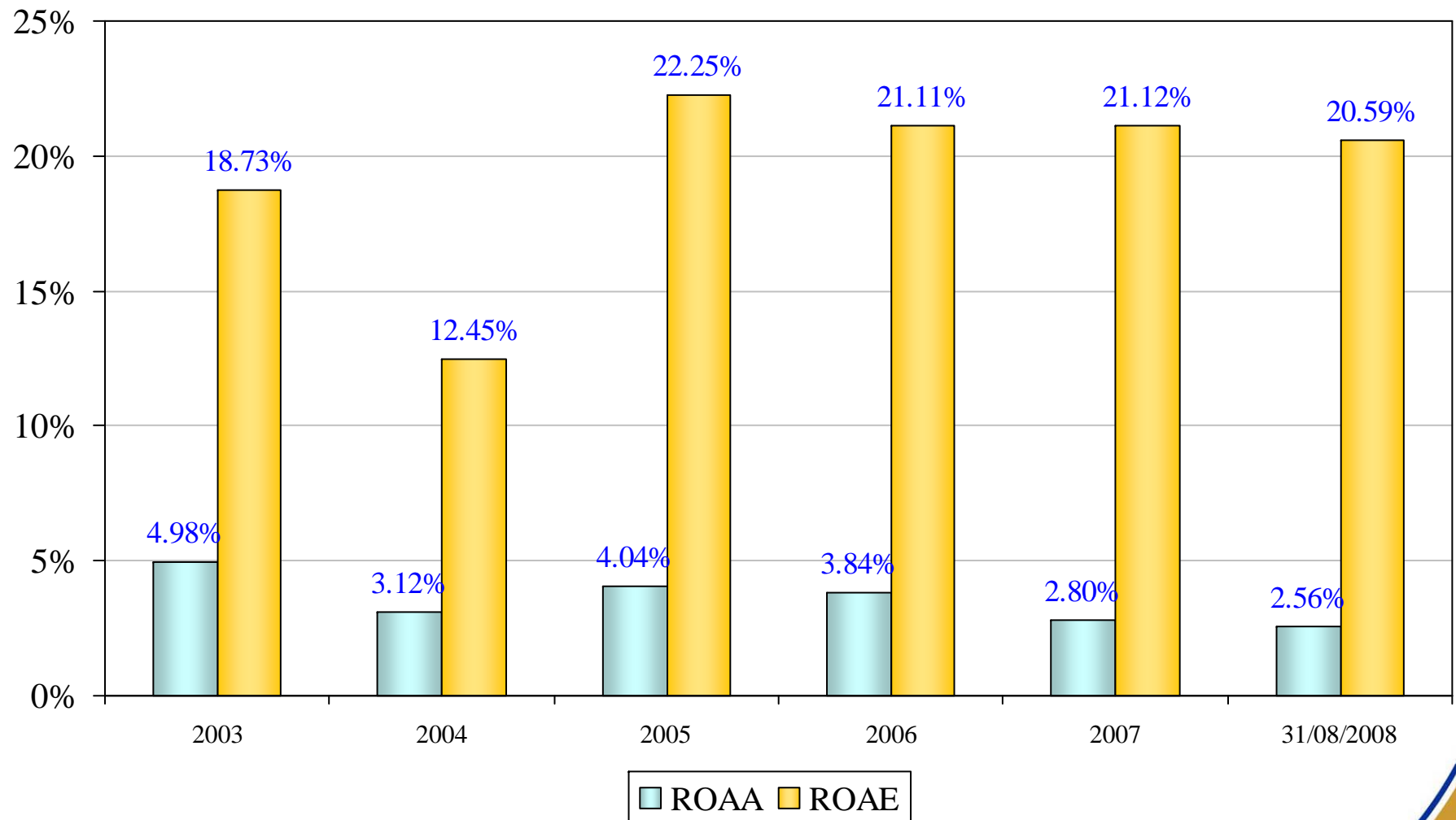


# Shareholders' Equity and Assets





# Profitability Ratio's





# Key Figures 31-Aug-2008

- Total Assets = US\$ 671,001,958.01
- Total Equity = US\$ 80,821,918.03
- Total Loans O/S = US\$ 456,329,517.56
- Total Deposits = US\$ 482,589,895.94
- Return on Average Equity = 20.59%
- PAR >30 days = 0.27%



# Conclusion ACLEDA Bank

- Wide branch network due to its microfinance franchise
- Large and highly diversified customer base
- Highly competitive commercial retail banking services due to economies of scale



# ACLEDA Bank Headquarters

