



2025

**SUSTAINABILITY REPORT**

Together For Sustainable Growth



## Our Core Value

ACLEDA BANK PLC. is a Cambodian Bank, operating in CLM countries (Cambodia, Laos, and Myanmar) that commits and maintains its core values with financial soundness, safety, competence, integrity, accountability, transparency, honesty, purity and empathy. These values are clearly defined in the meaning of the letter in Khmer-English “**អ-A, ស-C, ល-L, ដ-D (អេស៊ីលីដា-ACLEDA)**”.

# A

### Affinity and Empathy

Focusing on conducting satisfying and transparent manner to all stakeholders including employees, customers, partners and the publics.

# C

### Customer Experience With Integrity & Loyalty

Focusing on delivering service to customer-public with integrity and professional ethic.

# L

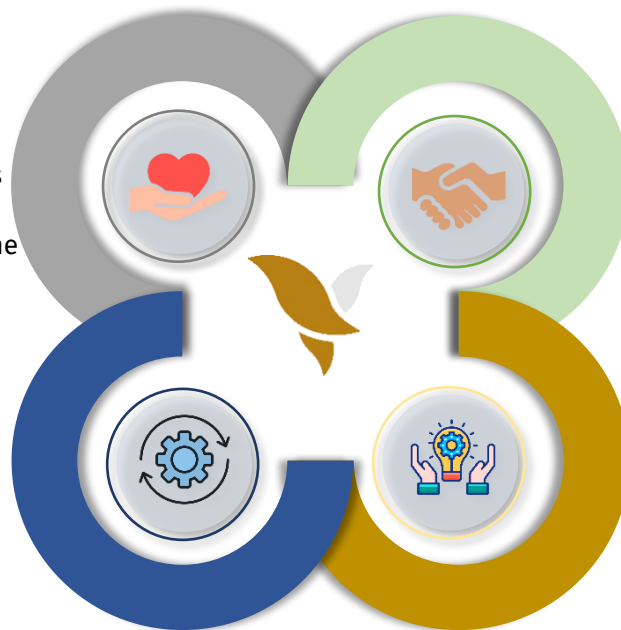
### Leverage Quick & Efficiency

Focusing on fast, satisfying service, providing high confidence to customer-public with efficiency and effectiveness.

# D

### Developing

Focusing on secured and innovative product-services with superiority and prosperity.



## Our Vision

To be Cambodia's leading and the most trusted commercial bank serving all segments of the community.



## Our Mission

Our mission is to provide our customers with secured and innovative products and services to manage their financial resources efficiently. At all times, we observe the highest principles of ethical behaviour, respect for society, the law and environment. By doing so, we aim to contribute to improving the quality of lives, ensuring a sustainable and growing benefits to our stakeholders, and to support the socio-economic development of the society as a whole.



## Our Slogan

### **ACLEDA Mobile's Slogan:**

The Bank in your hand!

### **The Bank's Slogan:**

The Bank you can trust, the Bank for the people!

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“

The consideration of environmental, social and governance issues is not a cost, but an encouragement for innovation. It enables the BANK developing better products, creating more resilient operations and essentially, providing long-term value for all stakeholders.

”

**IN CHANNY**

President & Group Managing Director

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## Message from President & Group Managing Director

### Dear Stakeholders,

In a context where climate change and global uncertainties continue to evolve, sustainability remains at the core of ACLEDA BANK's long-term strategy and responsibilities as a financial institution. The BANK has taken proactive steps to align ACLEDA BANK's Sustainability Report with the Prakas on Sustainability Disclosure, ensuring transparency, consistency and accountability in the measurement and communication of our environmental, social and governance performance. This reflects the BANK's commitment to meet evolving regulatory expectations and stakeholder needs.

### Driving Positive Environment Impact

During the year, the BANK demonstrated its continued commitment to environmental protection and sustainability. This commitment is operationalized across the Bank's operations, including the successful integration of environmental, social and governance (ESG) factors into our credit assessment and lending processes, enhancing environmental awareness for our employees to promote a culture of sustainability across the organization, and managing our environmental performance and energy efficiency across our facilities, reducing electricity and paper consumption, and initiating a comprehensive waste management, particularly plastic waste through 5R, thereof directly reducing the BANK's own operational footprint.

### Upholding Social Responsibility

Our success is intimately connected to the prosperity of our customer, people and the resilience of our communities. In the spirit of solidarity and humanity, and with the aim of easing burdens, the BANK has not only written off debts for fallen and disabled soldiers but also deferred principal payments and waived interest charges for frontline soldiers and displaced people affected by the recent Cambodia-Thailand border dispute. Furthermore, the BANK has distributed funds to support displaced people during this difficult time. These actions reflect not only our commitment to financial responsibility but also our deep belief in compassion, unity, and the shared duty to care for one another. Together, we can ease burdens, restore hope, and strengthen the bonds of humanity that unite us all.

### Conducting Business with Integrity and Transparency

The BANK pledge to conduct business with highest ethics, integrity, and transparency. Our governance framework ensures accountability at every level, fostering responsible decision-making that protects our stakeholders, reputation, and the environment.

### Looking Ahead

As the global sustainability agenda keep evolving, the Bank will continue to synergize effort in advancing our ESG initiatives by supporting and promoting environment protection, fostering social inclusion and ethical business conduct across our operation. I would like to express my heartfelt gratitude to our shareholder, employees, dear customers and the partners for their unwavering trust and support commitment to sustainability. Together, we can build a more sustainable and resilient future.



**Dr. In Channy**  
**President & Group Managing Director**  
**ACLEDA BANK PLC.**

# About ACLEDA BANK PLC.

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## Business Model

ACLEDA BANK is a commercial bank and first listed bank in Cambodia Securities Exchange that has the largest branch and office networks for offering a wide range of financial products and services to the customer such as credits, deposits, funds transfers, cash management, trade finance, ACLEDA card, credit and debit card, and digital services including internet banking, ACLEDA mobile Super App (mobile banking app), e-commerce payment gateway, and ACLEDA ATM/POS. Currently, it has 4 subsidiaries: (1) ACLEDA Bank Lao Ltd., (2) ACLEDA MFI Myanmar Co., Ltd., (3) ACLEDA Securities Plc., and (4) ACLEDA University of Business and 1 representative office in Myanmar.

ACLEDA BANK has 6 shareholders who hold at least 5% or more shares of outstanding equity securities including: (1) AFT, (2) SMBC, (3) COFIBRED (4) ORIX Corporation (5) Shareholders Legalized from ASA, Plc.

As of December 2025, ACLEDA BANK has 265 branches covering all provinces and cities in the kingdom of Cambodia, 37 branches in Lao PDR and 17 branches in the Republic of the Union of Myanmar.

Entity Name in Khmer	<b>ធនាគារ អេស៊ីលីដា ភីអិលស៊ី</b>
In Latin	<b>ACLEDA BANK PLC.</b>
Standard Code	KH1000100003
Address	Building No 61, Preah Monivong Blvd., Sangkat Srah Chak, Khan Doun Penh, Phnom Penh, Kingdom of Cambodia
Phone Number	+855 (0)23 998 777
Website	<a href="http://www.acledabank.com.kh">www.acledabank.com.kh</a>
Email	<a href="mailto:acledabank@acledabank.com.kh">acledabank@acledabank.com.kh</a>
Company Registration Number	00003077 dated 05 June 2000, issued by Ministry of Commerce
License Number	C.B.06 dated 07 December 2023, issued by National Bank of Cambodia
Disclosure Document Registration Number	053/20 SECC/SSR dated 19 March 2020, issued by Securities and Exchange Committee of Cambodia (Currently known as the Securities and Exchange Regulator of Cambodia “SERC”)
Representative of the Listed Entity	<b>Dr. In Channy</b>

## Financial Highlights

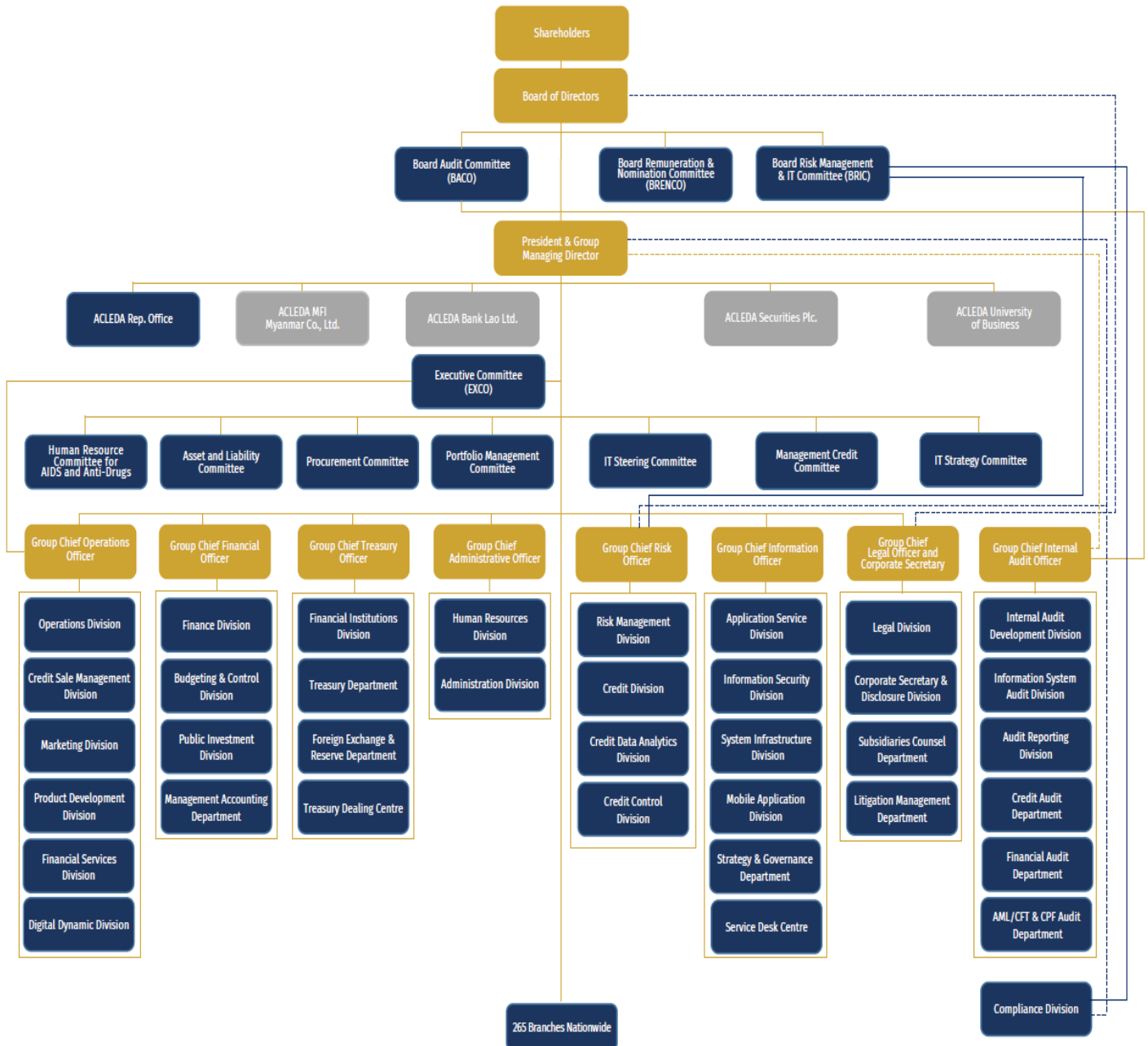
Units in US\$ '000	31/12/22 Audited	31/12/23 Audited	31/12/24 Audited	31/12/25 Audited
<b>Consolidated Financial Results (CIFRS)</b>				
Assets	9,031,163	9,744,040	10,833,832	12,017,277
Loans and Advances (net)	6,379,406	6,601,665	7,023,164	7,526,257
Liabilities	7,714,515	8,362,020	9,343,665	10,353,537
Deposits	6,388,991	7,227,813	8,359,056	9,369,267
Share Capital	433,163	433,163	433,163	433,163
Shareholders' Equity <sup>1</sup>	1,310,588	1,375,999	1,484,034	1,657,453
Gross Income	743,831	828,008	865,249	943,054
Profit Before Income Tax	228,308	184,238	153,745	250,637
Net Profit After Tax <sup>2</sup>	181,738	148,055	121,195	199,861
Earnings Per Share	0.42\$	0.34\$	0.28\$	0.46\$
Dividend Per Share	685.8985¢	140.4795¢	227.8049¢	-

## Unconsolidated Financial Results (CIFRS)

Assets	8,918,446	9,605,647	10,676,725	11,801,774
Loans and Advances (net)	6,246,269	6,457,043	6,861,826	7,326,868
Liabilities	7,587,359	8,213,001	9,186,448	10,152,861
Deposits	6,280,045	7,101,695	8,218,026	9,182,744
Share Capital	433,163	433,163	433,163	433,163
Shareholders' Equity	1,331,086	1,392,646	1,490,278	1,648,913
Gross Income	705,214	792,125	829,292	896,343
Profit Before Income Tax	217,423	172,202	145,572	231,064
Net Profit After Tax	173,406	138,139	115,933	184,638

<sup>1</sup> & <sup>2</sup> Excluded Non-controlling interests

# Organizational Structure



## Our Products and Services



### Credit

- Small-Sized Enterprise Loan
- Medium-Sized Enterprise and Corporate Loan
- Overdraft
- Revolving Credit Line
- Trade Finance Facility
- Bank Guarantee Facility
- Sustainability Loan
- Special Loan for Merchants
- Personal Loan
- Car Loan
- Motorbike Loan
- Student Loan
- Buy Now Pay Later
- Loan Against Term Deposit
- Home Loans
- Financial Lease

### Deposits

- Savings Account
- Notice Withdrawal Account
- Demand Deposit Account
- Current Account
- Term Deposit
- Euro Flex Account
- Securities Account
- Monk Account and Pagoda Fund Account
- Islamic Deposit
- Future Kid Account

### Trade Finance

- Documentary Collection
- Letter of Credit (L/C)
- Bank Guarantee

### Fund Transfers

- Local Funds Transfers
- International Funds Transfers via SWIFT
- International Funds Transfers via Western Union
- International Funds Transfers via MoneyGram
- International Funds Transfers via Thune
- International Funds Transfers via Ria Money Transfer
- International Funds Transfers via Overseas Partners
- International Funds Transfers via Visa B2B Connect

### Cards

- Consumer Card
- ACLEDA Card
- VISA Debit/Credit Card
- Master Debit/ Credit Card
- Master Lady Debit/Credit Card
- JCB Debit Card
- UPI Debit Card
- ID Co-brand Card

### Cash Management

- Bank Confirmation
- Cashier's Check
- Payroll Service
- Cash Collection Service
- Supplier Payment
- Cash Consolidation Accounts
- Standing Order / Direct Debit
- Foreign/Traveller Cheque Purchasing
- Bank Draft
- Tax Payment Service
- Forward Exchange Contract
- Bulk/Package Payment Service
- Foreign Exchange

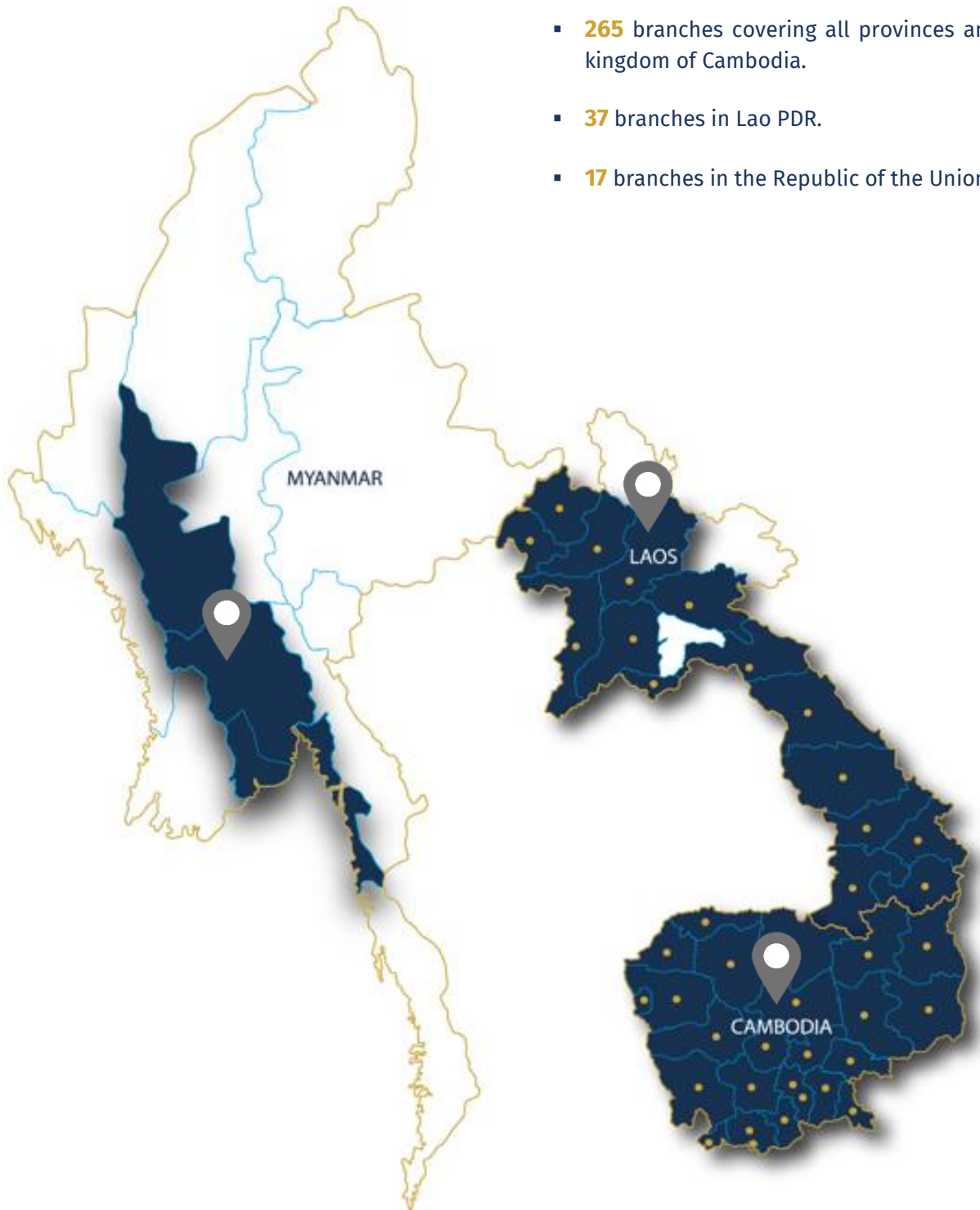
### Digital Services

- ACLEDA Mobile Super App
- ACLEDA Internet Banking
- Buy Now Pay Later
- ACLEDA E-Commerce
- ACLEDA ATM
- ACLEDA POS
- ACLEDA TOANCHET Pay
- Pay Band
- Smart Pay
- Virtual Card
- Top Up Service
- Bill Payment
- Bank Service Order via Email
- Message Alert on Account Information.

### Other Services

- Securities & Trust Services
- Corporate Agent Life Insurance
- Financial Health Check
- International Financial Services -Proxtera

## Service Network



- **265** branches covering all provinces and cities in the kingdom of Cambodia.
- **37** branches in Lao PDR.
- **17** branches in the Republic of the Union of Myanmar.

# Sustainability At ACLEDA BANK PLC

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## Sustainability Strategy

ACLEDA BANK focuses on achieving strong and sustainable financial returns while respecting environmental protection, social responsibility, and robust governance. To achieve this objective, the BANK will reduce the environmental footprints; adhere to the highest principles of ethical behavior, the society and law; and strive to provide innovative, secure, and sustainable financial products to all segments of the community aiming toward sustainable development goals.

The BANK address sustainable development by incorporating all 17 goals of the United Nations' Sustainable Development Goals (SDGs) into our operations. This includes focusing on internal corporate governance, transparency practices, financial business activities, creating shared value, and development of digital infrastructure.



### Sustainability Commitment

Committed to minimize the negative environmental and climate change impacts from our operations and its associated partners' performance in order to support and pursue sustainable development goals.

Committed to promote an inclusive culture embracing not just only shareholders and staffs, customers and business partners but also respect for the individual within our community.

Committed to integrity and fair dealing in all business activities in compliance with applicable laws and regulations and upholds the highest standard of corporate governance.

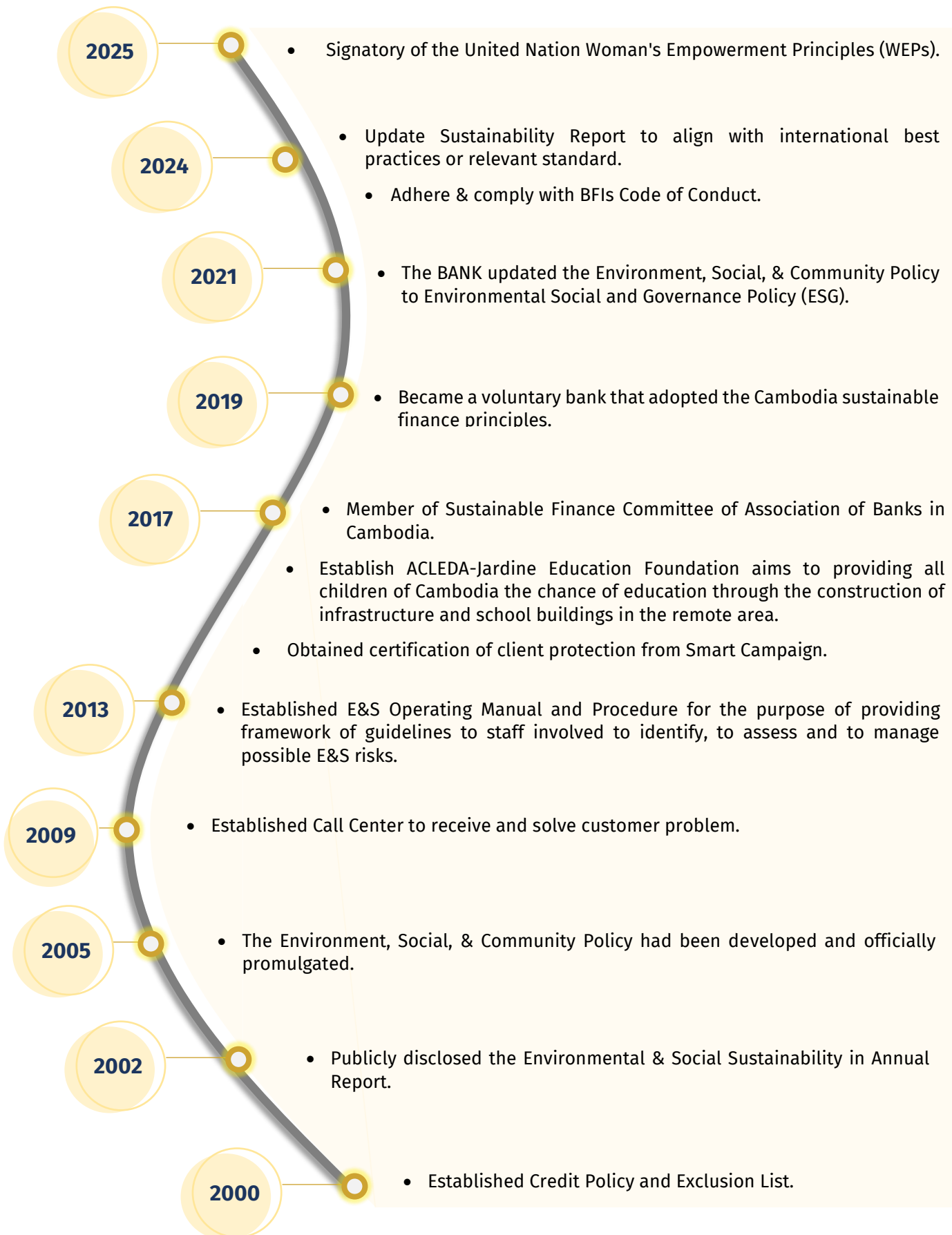
## Sustainability Strategic Actions

- Reduce carbon footprint in our operation to support the Cambodia long-term strategies in carbon neutrality.
- Provide training and encourage all levels of employees to participate in activities that help reduce the impact on the environment and climate change.
- Develop and promote financial products that directly support environmental sustainability.
- Respect human rights, diversity and gender equality.
- Provide a place to work with a good environment and hygiene.
- Fair labor workforce.
- Provide financial inclusion and literacy to all segments of the community.
- Adhere to the code of conduct on lending guidelines.
- Avoid any activities that may lead to socially sensitive behavior and violate the regulation limit.
- Support health initiative, education/skill development.
- Adhere to the best governance structure in business operations.
- Zero tolerance to any form of corruptions.
- Prioritize in digital transformation to enhance customer conveniences way in managing their banking needs, and reduce the cost of transaction.
- Protect customer assets & privacy with first class IT and security.
- Integrate ESG factor in business process.
- Transparent in disclosing both our financial and sustainability performance.

## Support the United Nation's Sustainable Development Goals (SDGs) Agenda



## Our Sustainability Journey



## Awards and Recognitions



1. ACLEDA BANK is honored to receive the Gold Level Certification for Client Protection from MFR Global Rating Agency-the highest recognition of our commitment to ethical and responsible banking.
2. ACLEDA BANK received the report from Global Ratings Agency – Standard & Poor's (S&P) which has maintained the BANK's Credit Ratings at "B+/Stable/B". The rating outlook reflects the strength of the business network operations of ACLEDA BANK by maintaining sustainable development.
3. The Smart Campaign recognized ACLEDA BANK PLC. as Client Protection Certified for meeting strong standards of client care.



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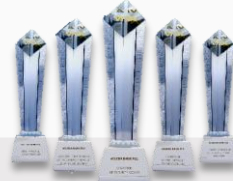
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## Awards and recognitions ACLEDA BANK PLC. received in 2025:

1. Received two outstanding awards from the Securities and Exchange Regulator of Cambodia and the Cambodia Securities Exchange, such as the Best Corporate Governance Award and the Best Cash Settlement Agent Award 2025.
2. Received the Straight-Through Processing (STP) Award 2024 from the Bank of New York Mellon (BNY). This recognition reflects our commitment to operational excellence and our outstanding performance in MT103/MT202 payment formatting.
3. Received Outstanding Trustee Operator for Active in Social and Environmental Activities in 2024.
4. Received outstanding Trustee Operator Operated in Retention or Escrow Services for Sale-Purchase Real Estate in 2024.
5. Gold Award from the Ministry of Labour and Vocational Training for fostering a culture of compliance and contributing to the promotion of harmonious industrial relations.
6. Received five awards from Visa! This great achievement is the result of significant support of all ACLEDA BANK customers.
7. ACLEDA BANK PLC. is well-known for its commitment to excellence in achieving various certifications, including PCI-DSS, ISO/IEC 27001:2022, and ISO/IEC 27701:2019, which focus on information security, cybersecurity, data security, and privacy protection. We have successfully maintained these standards for over a decade in collaboration with Control Case, a global company that offers industry security standards and continuous compliance services.
8. Leadership Awards in 2024 from MasterCard.
9. Letter of Appreciation from the Governor of the National Bank of Cambodia (NBC). This esteemed recognition is granted for ACLEDA BANK achieving the No. 1 ranking in 2025 for both Khmer Riel lending and deposits within the Cambodian banking sector.
10. Appreciation letter from the National Bank of Cambodia to ACLEDA BANK PLC. for complying with the legal and regulatory frameworks by fulfilling our duties and preparing reports to the National Bank of Cambodia consistently and on time to ensure the sustainability of the Cambodian banking sector.
11. Certificate of appreciation recognized as the Best Corporate Disclosure Award 2025 after a comprehensive evaluation by Securities and Exchange Regulator of Cambodia and Cambodia Securities Exchange.
12. ACLEDA BANK received Certificate of appreciation from the Cambodia Kantha Bopha Foundation to ACLEDA Bank for supporting of the Cambodia Kantha Bopha Foundation's campaign "10,000 riels, 10,000 people" 2025.
13. Certificate of appreciation from the National Bank of Cambodia for supporting in the construction of a two-story school building at Chea Sim Brolay High School in Kampong Thom Province.
14. Certificate of appreciation from the National Bank of Cambodia for supporting student visits to the Preah Srey Içanavarman Museum (SOSORO), promoting education and awareness of Cambodia's economic and monetary history among youth.
15. Certificate of appreciation from Cambodian Red Cross for donated KHR800,000,000 to the Cambodian Red Cross.
16. Certificate of appreciation from the Samdech Techo Voluntary Youth Doctor Association (TYDA) for donated US\$150,000 for the third year to provide free health care services to Cambodian people nationwide.
17. Certificate of appreciation from the Union of Youth Federations of Cambodia to ACLEDA BANK for sponsoring of the 8<sup>th</sup> SOCCER LEAGUE 2025 football tournament.
18. Certificate of Appreciation from the Association of Banks in Cambodia to ACLEDA BANK for the contribution as a Diamond Sponsor in Cybersecurity Day 2025 under the theme "Prevent and Protect".
19. Officially achieved PCI DSS version 4.0.1 certificate, the latest version of international standard for payment card data security.
20. Appreciation award from the Securities and Exchange Regulator of Cambodia to Dr. In Channy for the contribution of ACLEDA BANK PLC. to the development of the securities sector in Cambodia, especially for issuing the largest bond in Cambodia.
21. Certificate of appreciation from the Association of Banks in Cambodia to ACLEDA BANK for the contribution to support educational materials and televisions to the schools in Kampong Thom Province.
22. ACLEDA BANK PLC. is a Proud Signatory of the United Nations Women's Empowerment Principles (WEPS).

## ESG Governance

ACLEDA BANK recognizes the critical importance of corporate governance in supporting the BANK's sustainable growth, enhancing the efficiency of the BANK, creating shareholder value, and securing trust for all stakeholders including shareholders, customers, staff, and the public. ACLEDA BANK is fully committed to integrity and fair dealing in all its business activities in compliance with applicable laws and regulations, and upholds the highest standard of corporate governance. An effective corporate governance structure ensure that the Board of Directors and its management (i) pursue objectives that are in the best interest of the BANK as a whole; (ii) act in an effective, transparent and accountable manner; (iii) ensure consistent and clear policies and procedures; (iv) conduct its role, responsibility and authority throughout the BANK in compliance with applicable laws and regulations; (v) establish mechanism to protect rights of minority shareholders; and (vi) undertake monitoring and assessment system. The Board of Director supports and encourages the adoption and implementation of good corporate governance policies, together with a code of conduct and business ethics. Moreover, the Board of Directors is responsible for determining the strategy of the BANK and supervising the conduct of its business and affairs. In addition, the Board members shall act in the best interests of the BANK. As proven of our responsibility towards the environment, society and governance, ACLEDA BANK's structure, policies and management with respect to ESG practices and climate-related risks and opportunities have been set up as part of the sustainability operational processes, as follows:

Board Oversight

### Board of Directors

The Board of Directors approves business strategies, targets and policies that cover sustainable development operations. The Board of Directors also approves the risk management policies and frameworks as well as determine and oversee the management and monitoring of the BANK's material ESG factors and scopes that involve with opportunities and risks related to environmental, social and governance as well as the impact of climate-related risks. They also review and approve relevant disclosure.

### Board Risk Management and IT Committee (BRIC)

The Board Risk Management and IT Committee (BRIC) is accountable for monitoring the BANK's risk profile against the risk appetite and advises the Board on risk related matters, particularly review the potential risks in light of the high standards as set by the Board of Directors on the Environmental, Social, and Governance (ESG) aspects and climate-related risks. The committee hold the meeting quarterly to discuss the relevant risk & opportunities embedded in the daily operation.

Management Oversight

### Executive Management Committee (EXCO)

The Executive Management Committee (EXCO) is responsible for recommending objectives and strategy for the group in the development of its business regarding the interests of its shareholders, customers, employees, and other stakeholders. Moreover, EXCO is responsible for ensuring the control, coordination, and monitoring within the group of risks and the provision of adequate management development within business divisions. In addition, they also oversee the management and monitoring of risk factors related to the environmental, social, and governance according to each business function.

### Management Credit Committee (MCC)

The Management Credit Committee is responsible for monitoring portfolio quality, identifying adverse trend to ensure that the BANK's portfolio has been align with sustainability plan well within the lending target and compliance with the regulatory framework as well as monitoring problem exposures and take appropriate action.

## ESG Targets and Performances

### Commitment

### Targets 2026

### Performance in 2025

#### Climate & Environmental

Reduction of GHG emission scope 1 & 2

3% reduction of GHG emission from 2025

GHG Scope 01 and Scope 2 emission in 2025 decreased by 2.94% from 2024 :

- Scope 1: 3,155 tCO2e
- Scope 2: 21,100 tCO2e

#### Social

Human resources development and training

Increase training hour to all employee

Total training hours to all employee in 2025 was 20.75 hours/ employee

Honoring work place diversity

Increase number of woman workforce (Senior, Middle and First Line Management)

In 2025, woman workforce (Senior, Middle and First Line Management) was 791 employee

Expand of access to financial products and services

Expansion of service points through banking self-services areas

222 self-service banking areas (Indoor & Outdoor)

Promoting the community participation/donation

Increase number of CSR activities

Participated in 45 CSR activities

#### Governance

Ensuring that business operations are conducted fairness, no corruption, and following sound corporate governance practices

No any material issue finding or warning by regulators

No any material issue finding or warning by regulators

Maintain customer satisfaction by keep updating the financial innovation to meet customer needs

Promote the use of digital banking service

As of December 2025, ACLEDA Mobile (Super App) has 5.42 million users








Awareness building on cyber threat and data protection

100% of employees completed cybersecurity and data protection training

100% of employees completed training on Information Technology Security and Data Protection

## Stakeholders

The BANK recognizes the important role of our stakeholders in providing support us. The BANK actively engage and carefully listen the comment and feedback from our stakeholders. We identified our stakeholders based on their relationships and potential impact on our operations. We believe that concrete relationships and cooperation with our stakeholders are critical for creating and preserving shared values and interests. Our stakeholders are including:

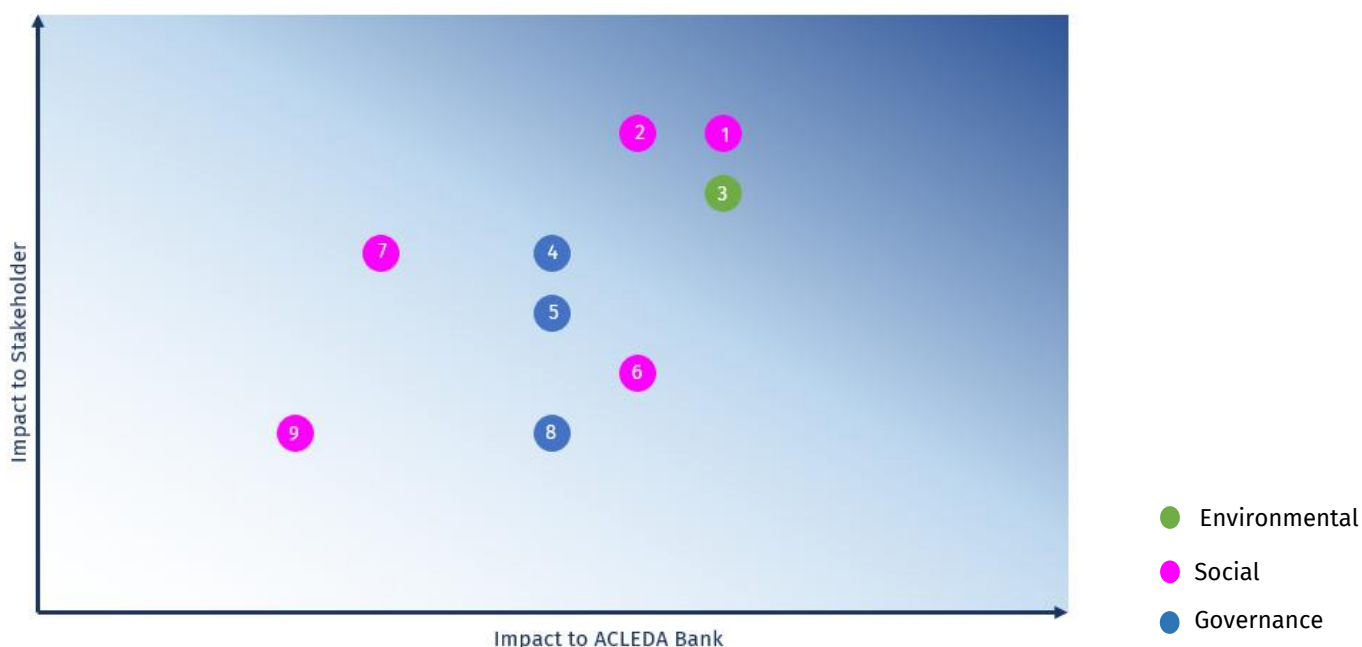
Key Stakeholders	Channel Engagement
 Shareholders	Annual general meeting, annual report, sustainability report, ACLEDA BANK website and social media.
 Board of Directors	Meeting discussion, annual report, sustainability report, ACLEDA BANK website and social media.
 Employees	Internal communication channels, including email, video communication, face-to-face conversations between managers and team, regular team meeting, training and workshop.
 Customers	Meetings (both formal and informal), surveys, website, social media page, call center, annual report, sustainability report.
 Business Partners/Suppliers	Meetings (both formal and informal), surveys, and joint agreements.
 Communities	Direct engagement within the communities in which we operate, through collaborations, partnerships, voluntaries, donations activities.
 Regulators	Meetings, consultation and engagement, annual report.

## Materiality Assessment

A materiality assessment is a structured way to identify and prioritize the environmental, social, and governance (ESG) issues in which stakeholders care about, as well as what is important to the business. As part of our sustainability review, we have simplified our material ESG factors in order to ensure consistent and effective approach. We streamlined certain criteria that have comparable sustainability contexts and rename key aspects to better align with the BANK's strategic goals.

As a result, nine materiality risk factors were identified, addressed, and prioritized based on their importance and effects on the operation of the Group and the BANK. Consequently, this report describes the Group and the BANK's performance in relation to the risk factors that have been identified with the goal to respond to the stakeholders' expectations regarding sustainability and climate-related issues.

The following is the material topics derived from the material matrix that reflect the Group and the BANK's current strategies, direction, and prioritization in integrating environmental, social, and governance considerations into business operations:



### Material Issues

- |                                       |  |
|---------------------------------------|--|
| 1. Customer Protection                | 6. Human Resources Development                   |
| 2. Financial Inclusion & Literacy     | 7. Community Participation and Social Engagement |
| 3. Environment/Climate Change Risk    | 8. Risk Management                               |
| 4. Data Security and Customer Privacy | 9. Employment Practice                           |
| 5. Governance & Business Ethics       |  |

## Material Assessment Process



### Identification

- Review and identify material topics that may affect our strategy implementation. Through data collection, and benchmark from national and international sustainability standards, material related topics are identified.
- The UN SDGs also assess to evaluate how significant each of the 17 SDGs within the consolidated and entity level.
- From this, we identified ESG factors and trends that are relevant to both the group and the BANK.



### Prioritization

- Information obtained from the data collected and benchmarks from national and international is reviewed and prioritized by considering the materiality impact.



### Integration

- Issues that are material to value creation into our strategy were reviewed by senior management and responsible division. The final results are used as the basic information for the development of the sustainability action plan and the sustainability report 2025.

















### Report

- Disclose the voluntary information follow the content in the sustainability report.

## Detail materiality assessment factors

Material Factors	Stakeholders	ACLEDA BANK's Strategic Plan	Contributed to the UN SDGs
<b>Environmental</b>			
Environment/Climate Change Risk	<ul style="list-style-type: none"> <li>- Shareholders</li> <li>- Customers</li> <li>- Employees</li> <li>- Business Partners/Suppliers</li> <li>- Regulators</li> </ul>	<ul style="list-style-type: none"> <li>- Identify and manage our risks and opportunities in response to the impacts of environment/climate change.</li> <li>- Reduce carbon footprint in the BANK's operations.</li> <li>- Collaborate with stakeholders to manage climate risk.</li> <li>- Raise awareness regarding environment/climate change.</li> <li>- Develop and promote financial product that directly support environmental sustainability.</li> </ul>	
<b>Social</b>			
Customer Protection	<ul style="list-style-type: none"> <li>- Shareholders</li> <li>- Customers</li> <li>- Business Partners/Suppliers</li> <li>- Employees</li> <li>- Regulators</li> <li>- Communities</li> </ul>	<ul style="list-style-type: none"> <li>- Adhere BFI's code of conduct.</li> <li>- Integrate ESG into credit process.</li> <li>- Enhance on ESMS implementation.</li> <li>- Train staff to identify and support sustainable finance.</li> <li>- Adopt ethical lending practice.</li> <li>- Ensure quick response and effective resolution for customer.</li> </ul>	
Financial Inclusion and Literacy	<ul style="list-style-type: none"> <li>- Customers</li> <li>- Communities</li> <li>- Regulators</li> <li>- Shareholders</li> <li>- Employees</li> <li>- Business Partners/Suppliers</li> </ul>	<ul style="list-style-type: none"> <li>- Make banking product and services more accessible and inclusive to all segment in the community.</li> <li>- Focus on digital marketing by offer educational resources to raise awareness about digital banking, and provided incentives to enhance the customer experience with digital services and products, retain their loyalty, and improve their financial literacy.</li> <li>- Innovating and transforming digital banking products to meet customers' demand.</li> </ul>	

Community Participation and Social Engagement	<ul style="list-style-type: none"> <li>- Employees</li> <li>- Communities</li> </ul>	<ul style="list-style-type: none"> <li>- Encourage social and community participation through voluntary activities.</li> </ul>	  
Material Factors	Stakeholders	ACLEDA BANK's Strategic Plan	Contributed to the UN SDGs
Human Resources Development	<ul style="list-style-type: none"> <li>- Shareholders</li> <li>- Board of Directors</li> <li>- Employees</li> </ul>	<ul style="list-style-type: none"> <li>- Strengthen capacity via training and career development.</li> <li>- Reskilling and upskilling to be digital savvy.</li> </ul>	
Employment Practice	<ul style="list-style-type: none"> <li>- Shareholders</li> <li>- Board of Directors</li> <li>- Employees</li> <li>- Regulators</li> </ul>	<ul style="list-style-type: none"> <li>- Ensure fair treating to all employee.</li> <li>- Ensure equal opportunity to all employee through diverse backgrounds, age, genders.</li> <li>- Ensure healthy, safety workplace and environmental around and well-being for all employees.</li> </ul>	      
Governance			
Governance & Business Ethics	<ul style="list-style-type: none"> <li>- Shareholders,</li> <li>- Board of Directors</li> <li>- Customers</li> <li>- Employees</li> <li>- Business Partners/Suppliers</li> </ul>	<ul style="list-style-type: none"> <li>- Maintain highest standards of governance and risk culture.</li> <li>- Adopt zero tolerance to bribery and corruption.</li> <li>- Always comply with banking regulation and supervision and on time reporting.</li> <li>- Build and maintain an ethical culture of integrity, transparency and accountability.</li> <li>- Train to avoid misconduct.</li> </ul>	
Data Security and Customer Privacy	<ul style="list-style-type: none"> <li>- Shareholders,</li> <li>- Board of Directors</li> <li>- Customers</li> <li>- Employees</li> <li>- Business Partners</li> <li>- Regulators</li> </ul>	<ul style="list-style-type: none"> <li>- Strengthen internal capacity to protect customer data and privacy.</li> <li>- Build first-class IT services to support the BANK business.</li> </ul>	
Risk Management	<ul style="list-style-type: none"> <li>- Shareholders</li> <li>- Board of Directos</li> <li>- Customers</li> <li>- Employees</li> <li>- Business Partners/Supplier</li> <li>- Regulators</li> </ul>	<ul style="list-style-type: none"> <li>- Strengthen internal capacity to identify and management risk,</li> <li>- Maintain strong risk management governance and transparency.</li> </ul>	

# Environmental

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## Environment & Climate Change Risk

Environmental challenges and the deterioration of natural resources are global concerns that impact all countries, particularly is a significant issue since it causes natural disasters and has a direct impact on economic development, business, ecosystems, biodiversity, and human health. As a responsible banking institution, we address the emerging environmental and climate issues and pledge ourselves to environmental management and promote positive environmental impact within our operation.

The BANK recognizes its own roles and responsibilities to protect and prosper the planet and acknowledges that the risks of climate change could pose a direct and indirect impact to the BANK's business operations and the country's economy as whole. As a responsible BANK that takes environmental, social and governance issues into account, ACLEDA BANK is constantly developing indicators for measuring and reporting our performance and impacts on society and the environment.

The BANK is striving to reduce the greenhouse gas (GHG) emissions that are associated with our operations, while puts in place environmental and climate change management approach as follow:

- ACLEDA BANK put in place the environmental, social and governance policy, environmental and social operating manual and procedure as framework and guideline for operating in a sustainable manner so that our impact on the environment, society and governance in which we operate is managed in a responsible way.
- The BANK put in place the Environmental and Social Management System (ESMS) and governance structure, policy, operating manuals, procedures and internal capacity resources to identify, manage, monitor and solve environmental risks posed by project/business operation being financed by the BANK.
- The BANK put in place exclusion, which is a list of prohibited business activities that are important to assess clients' business activities on their impact on the environment.
- The BANK join as member of the Sustainable Finance Committee of the Association of Banks in Cambodia and a voluntary bank that adopted the Cambodia Sustainable Finance Principles (CSFPs).
- The BANK integrates Cambodia Sustainable Finance Principles and its implementation guidelines into our sustainable finance approaches, practices, and decision-making processes.
- The BANK encourages the use of environmentally friendly and renewable energy sources.
- The BANK encourages green business by providing loans or financing, as part of promoting sustainable finance as well as managing climate change.
- The BANK has pledged to reduce greenhouse gas (GHG) emissions in accordance with the country's goals. Additionally, the BANK extended its greenhouse gas (GHG) data collection by including our subsidiaries.
- The BANK strives to reduce our environmental footprints by promoting working processes and operations that reduce carbon emissions, such as digitalization which uses less resources and leaves fewer environmental footprints, including video conferences, digital approval, sensor equipment etc.
- The BANK set out environment indicators as an essential tool for tracking our environmental performance.
- The BANK encourages all employees to participate in the implementation of the 5R principles "Refuse", "Reduce", "Reuse", "Recycle", and "Remind" of the Ministry of Environment aims to optimize the reduction of plastic pollution.

- The BANK promotes awareness on appropriate electricity consumption, such as turning on and off lights, air conditioners, and other electrical appliances based on operational time.
- In addition to our effort to lower environmental impacts and GHG emissions, ACLEDA Mobile Supper App, with its rich features and convenient for customers to use also contributes in reducing customer travel to the BANK's offices as well as less paper usage.
- The BANK continues to engage with our regulators, shareholders, clients and communities in order to build trust, and meet regulatory requirements.

## Building Climate Resilience

ACLEDA BANK recognizes that its operations can pose direct and indirect impacts on the environment and climate through operational activities and financial activities. The BANK's objective is to responsibly manage the environmental and climate risks associated with its operations in order to minimize negative impacts on the environment and climate. The direct impact comes from our energy consumption, waste generation, and resource use, while the indirect impact arises from the lending and investment decisions, particularly in terms of lending to high-carbon sector versus supporting sustainable projects.

It is crucial for businesses to proactively manage and mitigate these risks by integrating environment and climate change considerations into their strategic planning and operations. The BANK conducts a climate-related risk assessment in order to identify external and internal risks and opportunities that have an impact on our management, and reflects the results in our business operations. It assesses not only the impact that sustainability and climate-related factors may have on the BANK, but also the impact that corporate business operations may have on economy, society and the environment.

### Identification of Climate-related Risks and Opportunities

The negative effects of climate change and the shift towards a lower carbon economy might have significant financial impacts, which would affect our business both directly and indirectly. Climate-related risks can significantly amplify traditional banking risks, including credit, market, liquidity, operational, and reputational risks. The BANK integrates climate-related risks into risk management processes to ensure that the risks are effectively identified, assessed and mitigated.



#### Transition risks

Are risks arise from process of shifting towards a low-carbon economy. This risk include policy, legislation, technology development, investor and consumer sentiment changes, reputational risks that could result in financial and non-financial impacts.

#### Physical risks

Are risk arise from climate-related events, it can be acute (driven by an event such as a flood or storm) or chronic (arising from longer-term shifts in climate patterns), which could result in increasing financial risks including damage to assets, interruption of operations, and disruption to supply chains.

## Climate-Related Risk

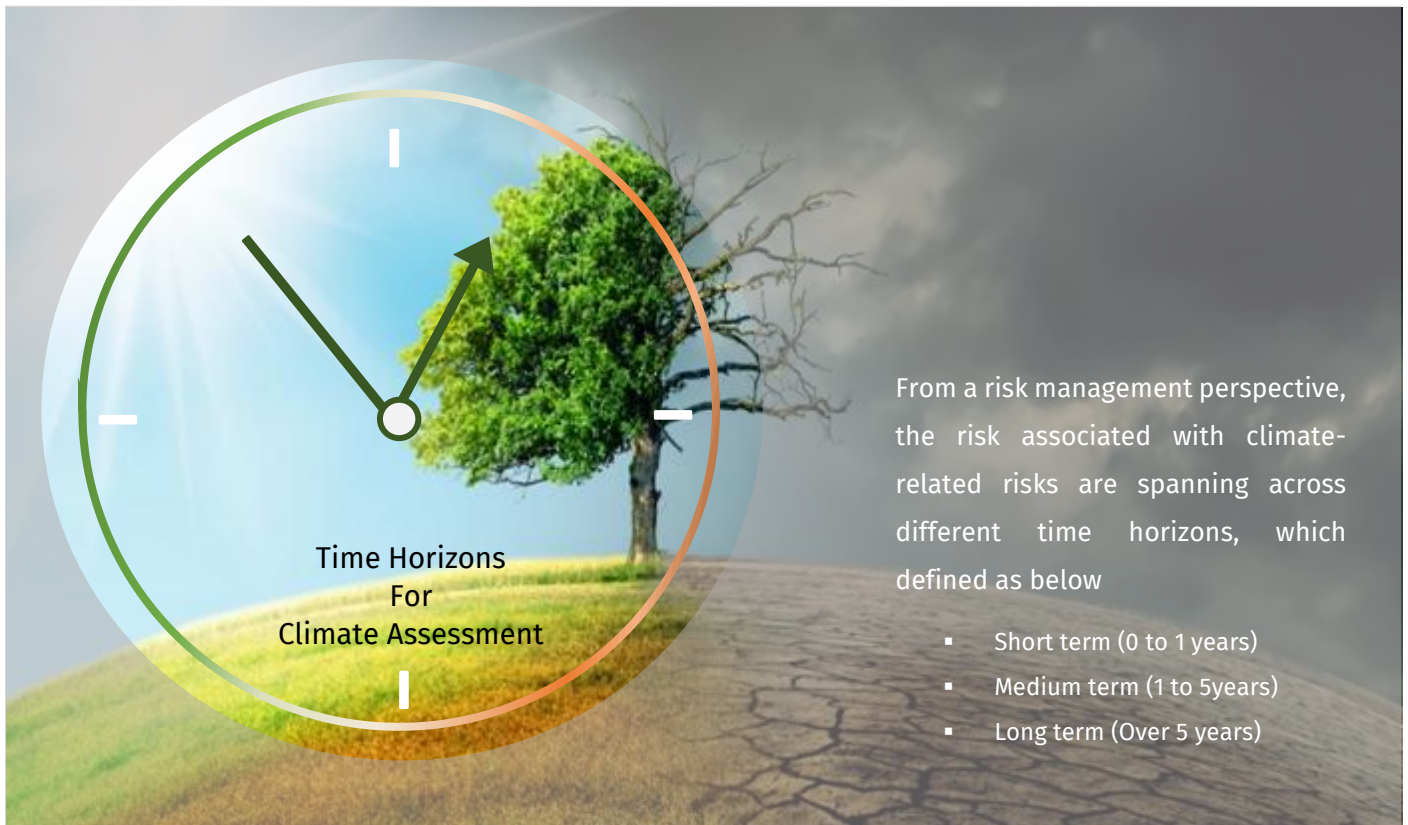
Categories		Risk	Impact on the Business
 <p><b>Physical Risks</b></p>	Acute	<ul style="list-style-type: none"> <li>- Increase of extreme weather events such as droughts and floods that tend to occur more often and with increased severity</li> </ul>	<ul style="list-style-type: none"> <li>- Increase credit risk</li> <li>- Direct impact to assets, financials, earnings or reputation.</li> <li>- Interrupt business operation</li> <li>- Increase costs and expenditures for prevention of and recovery from impacts of natural disasters.</li> </ul>
	Chronic	<ul style="list-style-type: none"> <li>- Change in precipitation patterns and weather pattern</li> <li>- Rising mean temperature</li> <li>- Rising sea level</li> </ul>	<ul style="list-style-type: none"> <li>- Increase credit risk</li> <li>- Direct impact to assets, financials, earnings or reputation.</li> <li>- Decrease revenues from lower sale/output</li> <li>- Make-off and early retirement of existing assets (e.g. Damage property and assets)</li> </ul>
 <p><b>Transition Risks</b></p>	Compliance Risk	<ul style="list-style-type: none"> <li>- Non-compliance with laws or regulations</li> <li>- Enhancement of sustainability reporting obligation</li> <li>- Exposure to litigation</li> </ul>	<ul style="list-style-type: none"> <li>- Increase indirect operating cost</li> </ul>
	Market Risk	<ul style="list-style-type: none"> <li>- Change of consumer behaviors resulting in changes in demand and supply</li> <li>- Consumers considering environmental and global warming issue as another factor in their buying decisions</li> </ul>	<ul style="list-style-type: none"> <li>- Decrease asset value or asset useful life</li> <li>- Affect sales of goods that cannot keep up with such trends, leading to financial problems</li> </ul>
	Information Technology Risk	<ul style="list-style-type: none"> <li>- Technology development in transition to low greenhouse gas emissions</li> <li>- Unsuccessful investment in new technology</li> <li>- Costs of transition to lower emission technology</li> </ul>	<ul style="list-style-type: none"> <li>- Costs to adopt/deploy new practices and process</li> <li>- Need more funds for research and development</li> </ul>
	Reputational Risk	<ul style="list-style-type: none"> <li>- Shift in consumer preferences</li> <li>- Increased stakeholder concern or negative stakeholder feedback</li> </ul>	<ul style="list-style-type: none"> <li>- Decline confidence of stakeholders</li> <li>- Reduce the capital availability</li> </ul>

## Climate-Related Opportunity

Categories	Types of Opportunity	Opportunity on the Business
Resource Efficiency	<ul style="list-style-type: none"> <li>- Increase of the energy and resource efficiency use such as water recycling, energy-saving devices</li> <li>- Expansion of construction of green buildings</li> </ul>	<ul style="list-style-type: none"> <li>- Reduce operating cost through the enhancement in energy efficiency and minimize greenhouse gas emissions</li> <li>- Improve employees' quality of life and livelihoods</li> </ul>
Energy Resources	<ul style="list-style-type: none"> <li>- Increase in the use of green energy sources (renewable energy)</li> <li>- Expansion of low-carbon technologies</li> </ul>	
Products/Services	<ul style="list-style-type: none"> <li>- Increase in customer preference for green products</li> <li>- Development of green financial products and services</li> <li>- Development of products that can minimize impacts of climate changes</li> </ul>	<ul style="list-style-type: none"> <li>- Generate income from financial products and services in support of environmentally friendly businesses</li> <li>- Expansion of business opportunities</li> <li>- Attract Investment</li> </ul>
Market	<ul style="list-style-type: none"> <li>- Diversify business portfolio</li> <li>- Creation of new market with products and services that are related to climate change</li> </ul>	
Resilience	<ul style="list-style-type: none"> <li>- Enhancement of energy efficiency/ resource diversification</li> <li>- adaptation to climate change</li> </ul>	<ul style="list-style-type: none"> <li>- Review the business strategies to focus on management of the environment and climate conditions</li> <li>- Analyze the sustainability &amp; climate-related risks and business opportunities</li> </ul>

## Climate Risk Analysis

Climate change not only poses risks to economic and financial stability, but also presents opportunities for growth. Analysis of climate risk helps the BANK better understand the risks and opportunities associated with climate change. The outcomes of these tests will assist us in developing preventive or corrective measures that will aid the BANK in addressing the risks posed by these climate-related risks.



From a risk management perspective, the risk associated with climate-related risks are spanning across different time horizons, which defined as below

- Short term (0 to 1 years)
- Medium term (1 to 5 years)
- Long term (Over 5 years)

- **Short term:** the main risks are associated with transition to low carbon (e.g. changes in legislation and regulation, changes in technology). For instance, the capacity of the BANK and customers to achieve the transition to a low-carbon economy. ACLEDA BANK actively supporting our clients' decarbonisation journeys through green loans and sustainability loan (e.g. Renewable energy)
- **Medium term:** the risks stem from the fundamental change in business models, the emergence of new technologies, and ongoing regulatory updates, which may increase risks from a physical perspective. Challenges will be presented by both physical and transition risks. Moreover, information technology risk could advance if energy efficiency version is outdated.
- **Long term:** Physical risks are main challenges due to their effects on customers' business models and supply chains, and consequently on their capacity to mitigate and ensure that repayment capacity is not adversely affected. Numerous long-term analyses point to significant losses in the event of an uneven climate transition such as flood, drought, heatwave etc. while it brought huge impact to the client and the BANK's business. For instance, climate change will influence food production via direct and indirect effects on crop growth processes while it expected to damage key staple crop yields. Meanwhile, it would impact the BANK in the way of increased operating costs, credit risk, and business disruption etc.

## Climate Risk Management

Climate risk management is a key component of our overall response to climate change. The BANK has considered climate-related risk aspects within its analysis exercise, for examples, the credit risk related to the climate change results from the rising of global temperature and its impact on loan portfolios. We respect the international conventions, which prohibit the provision of credit to, or otherwise support, any activities which might harm the environment, be morally offensive or threaten human rights. The BANK adopts preventive or corrective actions to mitigate these risks by integrated the ESG frameworks or policies into business and operational perspectives, particularly in the credit assessment to ensure that the BANK is equipped with the necessary strategies and mitigation plans to manage climate-related risks.

### Supporting our customer

The Bank is actively supporting customers in the vital effort to mitigate climate change by embedding climate considerations directly into our loan assessment and lending practices. We recognize that our financing decisions have a powerful impact on the global transition to a sustainable economy.

By embedding climate considerations directly our credit process, we are effectively channeling capital toward sustainable activities, reducing the financial risk associated with climate change, and empowering our customers to build a more resilient and sustainable future.

#### Our Environmental & Social Management System:

- 1- Roles and Responsibilities: Separate roles and responsibilities as credit officer, credit analysis officer, credit control officer, Environment Unit, Environmental and Social Coordinator, Environmental and Social Manager.
- 2- Every loan is required to be screened against ACLEDA's Exclusion list, ACLEDA E&S Operating Manual and Procedure (E&S Performance Standards) and other requirements from lenders; and
- 3- E&S Teams: For the corporate and/or small & medium enterprises with high E&S risk category, E&S teams with support from E&S coordinator will conduct due diligence and make recommendation to E&S Manager then E&S Manager makes recommendation to Management Credit Committee for final decision.

#### Our Loan Assessment:

- 1- Every loan is assessed and prepared by loan officer; and
- 2- Credit Analysis Officer independently verify and/or conduct separate analysis then recommend to approval authority for loan decision;
- 3- Approval Authority: Review and make final decision.








#### Our Approval Authority:

Decentralized/delegated to management level based on experience, loan performance and loan size.

Furthermore, the BANK not only actively working to reduce our contribution to climate risk events by reducing the emissions associated with our operations and financing activities, but we also have taken efforts to mitigate our environmental impact and efficiently manage our natural resources use.

### Accelerating green economy and transition toward low carbon

The Bank is committed to accelerating the global transition to a sustainable low-carbon economy through the rollout of our sustainable finance framework. In 2025, the BANK is constantly enhancing our sustainable loan operating manual to align with evolving global standards. This process is essential for maintaining credibility, managing financial risks, and effectively channeling capital toward global climate goals. Below table is our green eligible project categories:

Eligible Green Project Criteria	Subcategories
<p>Renewable Energy</p> 	<p>Finance the development, construction and operation of facilities that generate renewable energy including (i) solar energy including Concentrated Solar Power (CSP) and Photovoltaic (PV) projects, (ii) wind energy, (iii) biomass energy where the waste-based residue is from livestock, (iv) waste to energy where the majority of recyclables have been segregated before energy conversion i.e. waste prevention and recycling, (v) hydropower, and (vi) energy storage.</p>
<p>Green Buildings</p> 	<p>Finance the acquisition, development, and construction of residential and commercial properties and logistics facilities or refurbishment/retrofit of existing buildings certified by a third party as green buildings certification schemes eligible for the allocation of proceeds including LEED (Gold or above), BREEAM (Excellent or above), and EDGE (EDGE Certified or above).</p>
<p>Energy Efficiency</p> 	<p>Finance the installation, operation, and support services to the energy conservation equipment, including, but not limited to LED lighting, efficient HVAC (heating, ventilating, and air conditioning), building insulation and energy demand control systems which improve energy efficiency.</p>
<p>Clean Transportation</p> 	<p>Finance the clean energy vehicles as well as public transportation facilities including electric or hybrid vehicles (motorbikes, motor tricycles, and cars), electric vehicle re-charge station.</p>
<p>Sustainable Water and Wastewater Management</p> 	<p>Finance the construction or operations of clean water treatment plants and water connections to home and finance the purchase and installation of products or technologies that reduce water consumption in office buildings including installation, operation and support services related to water, clean water and/or drinking water infrastructure construction and maintenances, waste water treatment, sewages and drainage systems. Finance the expenditures related to small-scale dam/waterway and irrigation system.</p>
<p>Climate Change Adaptation</p> 	<p>Finance the installation, operation, construction of flood and drought protection including building water reservations and big scale dam/waterway/irrigation system. This big scale is required to have vulnerability assessment and adaptation plans in place.</p>
<p>Pollution Prevention and Control</p> 	<p>Finance the waste collection and recycling facilities, including waste collection which supports source segregation of waste, waste collection vehicles which aligned with clean transportation category, mechanical recycling of waste, separating and recycling the waste into souvenirs/handicrafts. The recycling of e-waste and chemical recycling of waste are excluded.</p>

Source: ACLEDA BANK PLC's sustainability loan operating manual

### Advancing Digital Product Innovation

As part of our digital innovation, the BANK is embracing a **Phygital** model that seamlessly integrates physical and digital experience. By reducing reliance on traditional banking practices and physical branches, we aim to deliver more efficient, accessible, and customer-centric services. This transition not only enhances for our clients but also support our commitment to environmental sustainability by minimizing resource consumption and lowering our carbon footprint.

ACLEDA Super App is an innovative digital financial platform engineered to accelerate the transition to sustainable banking. It leverages mobile technology to achieve significant environmental gains. It optimizes the BANK's operational efficiency by reduces the need for physical bank branches, eliminating paper consumption from printed statements, receipts, and checks. Moreover, beyond efficiency, the app is a proactively guide customers toward financial products and services that align with climate goals, empowering them to make financially and environmentally responsible choices.



## Managing Our Operational Footprint

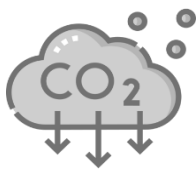
In response to the environmental and climate change issues that have progressively impacted people as well as companies, we have regularly improved our environmental sustainability initiatives not only within our own bank but also by helping our stakeholders and customers in implementing activities that benefit the surroundings environment and the communities where we operate. Furthermore, the BANK also actively working to reduce our contribution to climate risk events by reducing the emissions associated with our operations and financing activities.

In order to establish baselines for the measurement of our efforts to reduce our environmental impact, ACLEDA BANK has defined environmental key performance indicators (KPIs) as an essential tools for tracking environmental progress, supporting policy evaluation and informing the public. It will help the BANK manage and communicate the links between environmental and financial performance. Moreover, the BANK continues to monitor and improve the efficiency of energy consumption, water resources and waste management and raise awareness of resources conservation to stakeholders.

### Reducing Greenhouse Gas Emissions

Reducing greenhouse gas emissions not only mitigates environmental impacts and addresses climate change but also helps lower operational expenses, promotes digital transformation, and aligns with the mission of the BANK. ACLEDA BANK has carried out a carbon footprint assessment by collecting information on the BANK's greenhouse gas emissions resulting from its operation. Since 2005, carbon emission has been disclose publicly. From 2023, the scope of collecting and calculating carbon footprint data was extended to cover all ACLEDA BANK and its subsidiaries. In 2024, the BANK continue to extend its effort by starting to record and disclose information on business travel by air of scope 03. The expansion demonstrated the BANK's commitment and diligence in thoroughly gathering data on greenhouse gas emissions that accurately represent all actual aspects.

The main emission sources of ACLEDA BANK included direct emissions from fuel consumption for daily operating transportation vehicles (Scope 1), indirect emissions from purchased electricity (Scope 2), and other indirect emission from business travel (Scope 3).



**Total Emission in 2025**

**24,301** tCo2e



## Energy Efficiency

The consumption of non-renewable fuels and electricity greatly contributes to global emissions. In an effort to protect the environment and mitigate climate change impacts, the BANK is implementing initiatives to progressively reduce electricity and fuel consumption including:



Prioritized energy management and process by using high-efficiency LEDs and motion sensors for restrooms, meeting rooms, pantry rooms.



Centralized air conditioning management system by scheduling turn on time and shut down time. Except for designated areas with authorized overtime work to minimize energy waste.



By all means, the BANK tries to raise awareness to all employees on energy conservation, introduces digital solution to support customers and uses alternatives of transportation such as EV cars. We do hope these would reduce emission in our operation.

ACLEDA BANK main energy sources included electricity, gasoline and diesel used for the BANK's transportations. The electricity consumption is monitored through actual Kwh usage as per invoices from EDC. While fuel consumption is recorded based on the actual liters purchased and consumed in payment invoices.

### Energy Consumption in 2025

- Electricity : **30,606,212** Kwh
- Gasoline: **564,240** Liters
- Diesel: **524,103** Liters



In 2025, the electricity consumption per employee decreased by 1.92% to 2,567 kwh/FTE compared to 2024 which was driven by our effort in manage the energy usage. However, Diesel and gasoline per employee are slightly increased by 0.39% and 4.59% to 43.96 liters/FTE and 47.33 liters/FTE respectively due to the increase of front office staffs' travel to approach and conducts on-site support customers and merchants.

## Water Conservation

Water is an essential natural resource that has to be conserved. By recognizing the significance of water management in our pursuit of sustainable business operations, the BANK optimizes the use of its resources and efficiently control water usage in the operation. All water used in ACLEDA BANK's headquarters and branches nationwide is sourced from the municipal water supply and during the reporting period, no surface water, ground water, or seawater was extracted from the site of our operation.

## Total Water Consumption

in 2025

**193,829** m<sup>3</sup>



To minimize water consumption and contribute to natural resource conservation, the BANK implemented the following measures including:

- Installing advanced water-efficient technologies such as motion-sensor faucets and low-flow water fixtures in restrooms to prevent water wastage.
- Regular monitoring/maintaining to make sure there is no water supply pipe leaked, damaged and broke.
- Raising awareness on sustainable water usage and the impacts of wasting water to the environment.
- Encouraging all employees saving water, fostering efficient and sustainable water usage habits.

## Paper Consumption

As part of our environmental strategy, the BANK has implemented paperless initiatives aimed at reducing paper usage and minimizing our environmental footprint.

To reduce paper consumption, ACLEDA BANK implement the following initiative including:



Modernizing financial services by deploying digital transformation initiatives through our electronic banking platforms.



Improve operational efficiencies by adopting digital processes and reduce internal workflow processes that need to print documents such as electronic signature, digital request, and digital loan eliminating the need to print, sign, and scan.



Paperless meetings by utilize screens, and projectors during meetings to display documents instead of printing handouts for participants.



Promoting paperless awareness among all employees in order to reduce the paper usage such as set default double side printing and reuse paper.

In 2025, the reams paper (A4) consumption decreased by 6.38% to 138,333kg compared to 2024. This downward trend reflecting a successful shift toward digital workflows and sustainable practices. Meanwhile, in 2025 waste paper recycled increased by 50.08% to 2.49kg/FTE compared to 2024 respectively due to the fact that the BANK has improved waste segregation and recycling in all branches and offices.

## Waste Management

Every business activity produces waste, requiring proper management to mitigate environmental impact. Although the banking sector generally generates non-hazardous waste, ACLEDA BANK has properly designated solid waste storage areas and stored them off the ground to mitigate erosion caused by rainfall. Meanwhile, solid waste is properly packaged, divided according to type of solid waste, and prevents odors from spreading to the outside environment.

Moreover, the BANK promote knowledge and awareness on a regular basis about waste management to all employee, as well as encouraging them to participate in environment protection and waste management through the 5R principles (Reduce, Refuse, Reuse, Recycle, and Remind). To reduce the plastic waste, since 2024, the BANK has replaced single use plastic drinking water bottle with reusable drinking water bottles.

To effectively manage waste, in 2024, the BANK started recording the quantity of waste disposed to landfill. In 2025, the total solid waste had decreased by 25% to 150,495kg of which plastic waste decreased by 37% to 14,445kg respectively compared to 2024. This demonstrates the BANK's commitment to reducing environmental pollution and preventing climate change.

## Business Travel

In 2025, the total distance travelled by car decreased by 13.77% to 5,833,589 km. This reduction was driven by our shift to online, mobile, and app-based banking that has drastically reduced the need for in-person branch visits. Meanwhile, motorcycle mileage increased by 11.01% to 35,485,048 km compared to 2024. This increase reflects the expansion of banks' financial inclusion into urban areas and banking services in rural and remote areas, where motorcycles provide a faster, more convenient, and lower-emission for onsite client visit and support. Total distance for air business travel in 2025 recorded at 201,838 km.

### Total Waste in 2025:

- Solid Waste: **150,495** kg
- Plastic Waste : **14,445** kg



### Distance Travel in 2025:

- By Car: **5,833,589** km
- By Motorcycle: **35,485,048** km
- By Airplane: **201,838** km

## Environmental and Climate Performance Indicators

<b>Energy Consumption</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>
Lubricant in lite	12,868	13,812	16,484	16,548
Lubricant in l/FTE	1.06	1.14	1.37	1.39
Gasoline in lite	471,473	504,757	545,233	564,240
Gasoline in l/FTE	38.98	41.83	45.25	47.33
Diesel in lite	515,140	502,533	527,596	524,103
Diesel in l/FTE	42.59	41.65	43.79	43.96
Electricity in kWh	28,760,800	30,341,986	31,537,935	30,606,212
Electricity in kWh/FTE	2,377.91	2,514.46	2,617.69	2,567.31
Renewable energy kWh	-	-	49,430	58,729
<b>Energy Produced</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>
Total energy produced in kWh	-	-	551,735	523,789
Renewable energy produced in kWh	-	-	49,431	58,729
<b>Business Travel</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>
By air in km	-	-	180,671	201,838
By car in km	6,946,102	6,925,289	6,765,135	5,833,589
By car in km/FTE	574.28	573.89	561.50	489.33
By motorcycle in km	23,945,162	29,702,243	31,966,943	35,485,048
By motorcycle in km/FTE	1,979.70	2,461.39	2,653.23	2,976.56
<b>Water Consumptions</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>
Surface water in m <sup>3</sup>	-	-	-	-
Ground water in m <sup>3</sup>	-	-	-	-
Third party municipal water in m <sup>3</sup>	231,197	215,177	191,828	193,829
Seawater/ desalinate water in m <sup>3</sup>	-	-	-	-
Water consumption in m <sup>3</sup> /FTE	19.11	17.83	15.92	16.26
Waste water generated in m <sup>3</sup>	-	-	191,828	193,829

<b>Paper Usage</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>
A4 paper usage in kg	127,920	124,360	147,761	138,333
Paper in kg/FTE	10.58	10.31	12.26	11.60
Waste paper recycled in kg	21,813	17,381	19,998	29,697
Waste paper recycled in kg/FTE	1.80	1.44	1.66	2.49

<b>Waste</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>
Solid waste in Kg	-	-	199,693	150,495
Solid waste in Kg/FTE	-	-	16.57	12.62
Plastic waste in Kg	-	-	23,094	14,445
Plastic waste in Kg/FTE	-	-	1.92	1.21
Proportion of waste recycled (%)	-	-	8.24	15.26

<b>Emission of CO<sub>2</sub></b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>
Scope 1 (t-CO <sub>2</sub> e)	2,522	2,964	3,131	3,155
Scope 2 (t-CO <sub>2</sub> e)	16,642	20,866	21,858	21,100
Total Scope 1 & 2 GHG emission	19,164	23,830	24,989	24,255
GHG emission Scope 01 & Scope 02 (t-CO <sub>2</sub> e) /FTE	1.58	1.77	1.86	1.83
Scope 3 (t-CO <sub>2</sub> e)	-	-	62.83	46.79

Remark:

- GHG emissions under Scope 1 are direct emission from the BANK activities and operations such as fuel combustion from volume of gasoline or diesel consumption for BANK's generators and vehicles.
- GHG emission under Scope 2 are indirect GHG emissions from the generation of purchased energy consumption. The emission factor for purchased electricity has been changed in accordance with the grid emission factor of the Ministry of Environment. We have updated our Scope 2 emissions data for 2023 due to adjustments to the data initially reported. The revised figures reflect more accurate information.
- GHG emissions scope 01 and scope 02 above for 2022 are for ABC only, and from 2023 are for the group.
- GHG emissions under Scope 3 are other indirect emission for category 06- business travel (by airplane) and it covered for the BANK only.
- In 2022 and 2023 there were no energy produced, renewable energy and waste disclosed.
- There was no disclosure about wastewater recycling/ treatment because the BANK considered such information not material and non-availability of data and resources.
- FTE (Full Time Employee Equivalents) is based on average number of employees in 2025.

# Social

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## Customer Protection

At ACLEDA BANK, we recognize that our commitment to sustainability extends beyond environmental stewardship, it includes the protection and well-being of our customers. We are dedicated to ensuring that our products and services not only meet the highest quality and safety standards but also align with our sustainability goals. Customer protection is prioritized at every stage, including product and service development, sales, customer service, and complaint resolution and the impact of our offering to ensure a safe and reliable financial experience for the customers. Moreover, we actively engage with our customers to understand their needs and concerns, ensuring that their voices are heard in our decision-making processes.

ACLEDA BANK's maintains sustainability growth due to its adherence to the principles of law, environmental, social and strong governance, and its focus on triple bottom lines: people, profit and planet as stated in our vision and mission. In order to ensure the protection of our customers' interests, we have established policies, procedures, and provisions that govern our banking services, including:

### BFIs Code of Conduct

To contribute toward a financial system that is robust, inclusive, consumer-oriented, and most trust-based, ACLEDA BANK committed to adhering the banking and financial institutions code of conduct issued by the Association of Banks in Cambodia (ABC) to set out ethical standards of responsible practices for the Banking and Financial Institutions (BFIs) in Cambodia in dealing with consumers. Moreover, the BANK treats customer fairly, aims to safeguard consumer interests, and addresses the different demands of its clients.



The code covers on 1) Enhancing Good Governance, 2) Roles of Board and Executives, 3) Awareness Raising and Training, 4) Responsible Financing, 5) Conflicts of Interest, 6) Availability, 7) Accountability and Reliability, 8) Responsibility and Transparency, 9) Privacy and Consumer Data, 10) Service Standards, 11) Information, 12) Guarantee, 13) Advertising, Marketing and Sale, 14) Ethics, 15) Debt Collection, 16) Aggressive Selling Techniques, 17) Product and Service Design, 18) Discrimination, 19) Channel Communication, 20) Dispute Resolution for Consumers, and 21) Dispute Resolution for Banking and Financial Institutions.

### Responsible Lending

ACLEDA BANK recognizes that the financial sector has the potential to significantly contribute to the mitigation of ESG impacts that result from lending and investment activities. By adhering to responsible lending practices, integrating ESG factors into the operations and decision-making processes is essential to protecting customers. This integration is to ensure transparency, accountability and ethical practices while considering environmental and social impacts.

The BANK has officially promulgated Environmental, Social and Governance Policy (ESG Policy), Credit Policy, and Exclusion list for lending in accordance with the principles of sustainable finance in Cambodia. It outlines a general approach to managing and mitigating social and environmental impacts. Moreover, since 2013, Environmental and Social Operating Manual and Procedure has been established for the purpose of providing framework of guidelines to staff involved to identify, assess and manage possible E&S risk.

## Environmental and Social Impact Assessment Process

The assessment of the E&S impact breakdown into four levels as below:

### **Level 1** ACLEDA's Exclusion Lists Screening

At an initial stage of inquiry, the credit officer will apply for the ACLEDA's Exclusion List for reviewing the target client's business activities to be financed by the BANK. If the target client involves any activity on the Exclusion List, the target client will be informed and further consideration of financing should be terminated.

### **Level 2** Environmental & Social Performance Standard/Screening

Credit Officer required all loans to be checked and screened on site regarding the client's business activities to comply with E&S Performance Standard to avoid of environmental significant impacts as set forth above.

### **Level 3** Verification Compliance with National E&S Laws and Regulations

After the target clients have passed the ACLEDA's Exclusion List and PS screening, a legal compliance verification will be carried out for the corporate and/or Small & Medium Enterprises with high E&S risk category to be financed by the BANK.

### **Level 4** Level 4- High E&S Risks Screening

Environmental and Social Impact Assessment on the business activity or project will be additionally screened for high E&S risks by using 2-Filter Screening system. The outcome of 2-Filter Screening will be one among three situations below:

- No significant E&S risks
- Further E&S risks assessment is needed
- E&S risks too high

Where the potential clients are identified for E&S risks is too high, the target client will be informed, and further consideration of financing should be terminated.

The BANK requires, at the minimum, that all loans must be checked and screened to comply with ACLEDA's Exclusion list. Where avoidance of environmental impacts is not possible, the BANK seeks to engage with its clients to minimize such risks and impacts.

## Exclusion List

Our responsible financing policy prohibits our financing of following:

### Environmental & Wildlife Protection

- Trade in wildlife or wildlife products regulated under the law and CITES.
- Production or services, which cause recognized and serious damage to the natural environment.
- Production or trade in wood or other forestry products other than from sustainably managed forests.
- Commercial logging operations in primary tropical moist forest.
- Drift net fishing using nets in excess of 2.5 km.



### Hazard Materials

- Production or trade in radioactive materials.
- Production or trade in unbounded asbestos fibers. This does not apply to purchase and use of bonded asbestos cement sheeting where the asbestos content is less than 20%.
- Production, trade, storage, or transport of significant volumes of hazardous chemicals, or commercial scale usage of hazardous chemicals. Hazardous chemicals include gasoline, kerosene, and other petroleum products.
- Production or trade in ozone depleting substances subject to international phase out.

### Social & Human Right

- Activities involving harmful/exploitive forced labour or child labour.
- Production or activities that impinge on lands owned or claimed by indigenous peoples.
- Production or trade in tobacco, alcoholic beverages (excluding beer and wine).
- Production and distribution of anti-democratic or neo-nazi media.
- Gambling, casinos, brothels, and equivalent enterprises.

### Illegal and Prohibited Activities

- Production or trade in weapons and munitions.
- Production and trade in any other products subject to international phase-outs or bans of which the Institution has been officially, specifically and unequivocally informed;
- Production or trade in pharmaceuticals subject to international phase outs or bans.
- Production or trade in pesticides/herbicides subject to international phase outs or bans;
- Any other activities deemed illegal under Cambodian laws or regulations or international conventions and agreements;



## Ethical Lending and Solving

As part of responsible financing, ACLEDA BANK recognizes our important role in helping customers manage their finances and debt by providing them with practical guidance and solutions tailored to their circumstances. All loans are assessed on the borrower's ability before being offered to them. There is absolutely no provision of loans with exploitative terms such as extremely high interest rates or introduction of loans to customers that exceed the customer's ability to repay to ensure that customers do not fall into a situation of excessive debt.

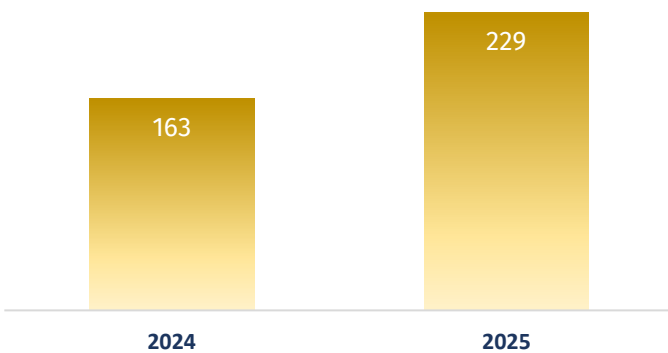
The BANK has clear policies, procedures, and mechanisms in place to communicate with customers on this issue. In addition, all of the BANK's loan officers are regularly trained on the policies, procedures, processes, and practices to communicate and resolve all loan issues with customers in an ethical and professional manner.

## Complaint Management

The BANK offers a variety of complaint channels in order to ensure that customers and other stakeholders can easily access. ACLEDA BANK's official website, call center, social media channels, and offices are alternative choices for customers to submit. Each complaint will be formally recorded, acknowledged, responded and followed-up. Head of Complaint Management Centre has full responsibility to manage and solving the day-to-day affairs of the BANK within the framework of the policy and regular report about complaints to the Executive Committee and the Board of Directors.

In 2025, ACLEDA BANK received 229 customer complaints, all of which were satisfied to close and drop because of the BANK has been providing customers with effective solutions and information concerned to its products and services in a professional and timely manner.

Customer Complaint



Compared to the previous year, customer complaint increased by 40% due to the increased complaint related to E-banking as the BANK keep moving to digitalization. However, in order to effectively handling customer complaints and reducing the number of complaints that have arisen to a minimum in accordance with the operating manuals, procedures and instructions, ACLEDA BANK PLC. has set forth the following recommendations and actions such strengthened all relevant teams to improve the effectiveness and efficiency of the E-banking operational system management.

### Complaint Mechanism

(Every working day from 7:30 to 16:30)

- Tel: 015 888 654
- E-mail: [cmc@acledabank.com.kh](mailto:cmc@acledabank.com.kh)

### 24-hour customer service

- Tel: 023 994 444, 015 999 233
- E-mail: [inquiry@acledaBANK.com.kh](mailto:inquiry@acledaBANK.com.kh)
- Visit the nearest ACLEDA BANK Plc. Branch
- Fulfill the "[CUSTOMERS' COMPLAINT](#)" form



## Financial Inclusion and Literacy

Financial inclusion is important priority of the country in terms of economic growth and advancement of society. If general public is limited or has no access to financial services, they may shift toward the non-formal loan system which would cause them to have or be vulnerable with excessive household debt. With its reputation of offering superior banking services, ACLEDA BANK offers a comprehensive suite of financial services such as credits, deposits, funds transfers, cash management, trade finance, ACLEDA card, credit and debit card, and digital services including internet banking, ACLEDA mobile (mobile banking app), e-commerce payment gateway, ACLEDA ATM/POS, and term deposit machine. With the support of its digital infrastructure and physical offices, the BANK provides financial services and capital funding for micro, small & medium enterprises (MSMEs) as well as farmers in agriculture activities.

By recognizing the importance of ensuring that everyone has equal access to financial services, which is not only a matter of social responsibility, but also the crucial roles and responsibilities of the BANK in reducing inequality by providing opportunities and fostering Cambodia's economy in the future. The Environmental, Social, and Governance policy was established by incorporating the principles of financial inclusion as part of social responsibility with the following concepts:

### Increasing Outreach

The BANK keeps opening up banking services to new communities in new locations by expanding our network in the provinces and extending online banking services and ensuring that all can access banking services. Moreover, we also provide appropriate products and services, which were carefully selected and developed for the particular needs of Cambodian society.

In order to serve a wider range of clients, ACLEDA BANK maintains a physical presence in easily accessible locations and has also extended its operational hours.



- With 265 branches nationwide to provide excellent services with a hearted smiling and professional manner.
  - 08 Headquarters and branches open from 7:30 AM to 7:00 PM from Monday to Friday (excluding public holidays)
  - 03 branches in AEON 1, 2, 3 open daily from 9:00 AM to 7:00 PM from Monday to Sunday, including public holidays.
- ACLEDA BANK's Self Service Banking at 222 locations, equipped with 1,564 ATM machines that enable customers to do transactions 24/7, around Phnom Penh and provinces with services in both Riel and Dollar.
- Moreover, an electronic machine for using with KHQR, GLN QR, ACLEDA cards and other banks' cards to pay goods or services instead of cash safely and conveniently.

## Financial Services

The BANK commits to maintain our focus on providing financial services to the lower segment of society to provide them with the wherewithal to improve the quality of their lives. The BANK also commits to create better and more appropriate financial access channels for all segments of the community by leveraging innovations and technologies that promote efficiency and improve financial access anywhere, anytime.

The BANK has worked closely with SMEs and provided them with a wide range of financial products, in particular a convenient and safe E-banking service (EBS) and digital services to meet their needs. Moreover, ACLEDA BANK has mostly financed MSMEs to take part in the sustainable development of MSMEs at large. The BANK promotes sustainable economic growth and job creation by providing financial access to all segments of the community, including agriculture, housing, student, and personal loans.

As the end of December 2025, the BANK total outstanding loans stood at US\$7,425.51 million, of which 341,130 clients were women equaled to 58.16% of total loan clients.



Loan Type	Customers	Amount (US\$ million)	Percentage of total Loan Portfolio
Housing Loan	4,377	US\$142.59	Equaled to 1.94%
Loan to Agriculture	156,076	US\$1,275.69	Equaled to 17.33%
SMEs Loan	362,384	US\$5,128.13	Equaled to 69.68%
Loan to Woman	341,130	US\$3,695.09	Equaled to 50.21%

Remark:

Housing Loan, Loan to Agriculture, SMEs Loan and Loan to Woman are contractual loan principle amount.

## Develop New Products and Services

ACLEDA BANK is aware of how critical it is to build competitive capability in today's innovation- and technology-driven. Our efforts is to ensure that our new or updated financial product and service is designed to meet customers demands and provide them a convenience, reliable, security, and more environmentally friendly.

The BANK is developing a payment platform to enable licensed partners of all sizes, private & public sector, locally as well as internationally, to join forces in servicing its customers mutually and beyond borders. This will not only benefit to our valued customers directly but also their own business partners and recognizing that they are an important link for extending the BANK's outreach and growth together.

### ACLEDA Mobile (Super App)

A FinTech Application provides a comprehensive financial service accessible through Smart Phone, enabling customers to do banking transactions from anywhere, anytime. ACLEDA Mobile (Super App) incorporates a safe and convenience feature such as account opening, funds transfer, cardless deposit or withdrawal through ATM and counter, QR payment, request loan, new term deposit, exchange rate as well as a variety of functions that facilitate the daily needs of customers.

The digitized of ACLEDA mobile (Super App) has proved very popular in which the number of registered users has reached 5.42 million users as at the end of December 2025, all enabling the rapid circulation of money in the economy.

Moreover, the BANK has introduced Cross Border QR Payment via Bakong, which is connected to regional countries such as Thailand, Vietnam, Laos, Japan, and Singapore.



### ATM



ACLEDA BANK's ATM allow customers to operate banking services via ACLEDA cards and other banks' cards at any time (24 hours a day and 7 days a week) safely and conveniently. With the largest ATM network of 1,564 ATMs throughout Cambodia both in ACLEDA BANK's branches & offices and outdoor ATMs in supermarkets, universities, hotels, and companies, customer can access to their account and do various action such as cash withdrawal, mobile top up, transfers, balance inquiry and payment by using ACLEDA Cards.

### Internet Banking

ACLEDA Internet Banking is the most advanced technology which providing customer to online access banking services through desktop or laptop computers that are connected to the Internet at anywhere, anytime. It is fast, secure, reliable, and convenient to manage money wherever they are.

### ACLEDA Toanchet Pay

ACLEDA Toanchet Pay is a digital platform with many functions for business partners to manage their business easily and efficiently such as payment methods, check card acceptance, check and download reports, request to register as a merchant yourself, document review and system integration functions, and check other news and activities.

### ACLEDA POS

ACLEDA POS is an electronic machine for using with KHQR, GLN QR, WeChat Pay, ACLEDA cards and other banks' card to pay goods or services instead of cash safely and conveniently.

### Smart Pay

ACLEDA SmartPay is the modern machine that can make a voice when customers scan the KHQR to receive money into your account and can be scanned by all banks. Business owners no longer need to check the money when customers or buyers scan KHQR because this machine will speak the payment amount clearly

### ACLEDA Card

ACLEDA Card is simply small, easy to keep in yourself and you can get ACLEDA ATM Card for free. ACLEDA ATM Card is issued by ACLEDA BANK to account holder to operate his/her account through ACLEDA BANK's ATM in Cambodia and Laos, and through ACLEDA POS anytime- 24 hours a day, 7 days a week. As of December 2025, ACLEDA issue 1.62 million card to customers.



### **Financial Literacy**

ACLEDA BANK participates in programs to educate the public in financial matters so that they can manage their resources more effectively, improve their business skills. The BANK strives to promote and encourage saving culture by offered a variety of deposit products and systems with diverse combinations of liquidity and rate of interest tailored to the needs individual depositors, especially women depositors to provide them the tools resources and financial independence to make decisions that improve their economic and social status.

Moreover, by recognizing the importance of local currency in supporting longer-term economic growth, ACLEDA BANK has actively promoted the wider use of local currency as well as encourage customers to deposit in KHR, by offering preferred interest rates.



As of December 2025, ACLEDA BANK has 6.01 million deposit accounts with amount US\$9,182.74 million, in which 3.09 million deposit accounts is KHR with amount of KHR8.96 trillion, equaled to 24.33% of total deposit. Meanwhile, 3.28 million deposit accounts are women, equaled to 54.59% of total deposit accounts.

The BANK efforts to deliver a key message in order to promote financial literacy among students, customers, employees, and the general public which focused on the financial education for the next generation via Facebook, Tik Tok, Telegram, YouTube, Video Clip, and Radio channels.

- Financial literacy helps a person to be organized and make wise financial decisions to become financially independent. Money management can help a person avoid overspending, especially using loans for specific purposes to help grow a business, and also helps in proper debt management. By improving financial literacy, individuals gain confidence in their ability to handle unforeseen circumstances. Therefore, ACLEDA BANK in collaboration with the Association of Bank Cambodia and Cambodia Microfinance Association has created a video sharing financial knowledge, especially on the use of loan from formal institution and proper loans utilization, to share experiences and increase understanding of financial management and financial solutions to the public.



- To promote Cambodian youth's financial literacy and educational experiences through cultural exposure, which demonstrates the Cambodian banking sector's commitment to corporate and social responsibility. ACLEDA BANK has sponsored to public students to visit Preah Srey Içanavarman Museum (SOSORO) in order to discover the history of Cambodia's economy and monetary systems that focus on the strong interaction between money, economic and politics through history.



## Community Participation & Social Engagement

ACLEDA recognizes that playing our part as good citizens in the community in which we abide is vital to our mutual interests and prosperity. Social and community engagement are critical in creating a vibrant, diverse, and resilient society. It provides a foundation for individuals to develop a strong social bonds and feel a sense of belonging. Actively engaging in the communities of the BANK not only benefit society but also increasing social support, improving mental well-being, and gaining a better understanding of the community's challenges and opportunities.

### Promote Educational Opportunities

We believe that quality education is the foundation of sustainable national development. By collaborating with key stakeholders, we provide opportunities for all children, students, teachers, and especially children in remote areas, to collaborate, foster creativity, and receive equal opportunities to ensure high-quality education for all.

- ACLEDA-Jardine Education Foundation was established on 04 May 2017 with the ultimate objective of providing all the children of Cambodia the chance of an education through the construction of infrastructure and school buildings in the remote area of Mondulhiri, Rattanakiri, Preah Vihear, Stung Treng, and Oddar Meanchey provinces. Over the eight years, ACLEDA-Jardine Foundation has built 15 school buildings with 69 classrooms and 2,055 students, among those 983 are female students at a cost of more than US\$952K. ACLEDA-Jardine Foundation is currently construct 02 more primary buildings, which will be completed in 2026.



ACLEDA-Jardine Foundation has built:

- **15** School Buildings
- **69** Classrooms

Total Students:

- **2,055** Students
- **983** female students



#### Picture - Kampong Pou Primary School

Located in Kampong Pou Village, Kampong Sralau Mouv Commune, Chhaeb District, Preah Vihear Province

- ACLEDA Institute of Business was established in 2016 to provide a comprehensive education in Banking and Finance to local and international students, graduates, professionals from outside organizations and the public. On 12 February 2024, ACLEDA Institute of Business was officially recognized as ACLEDA University of Business "AUB". As of December 2025, AUB provides academic programs, training for external organizations and the public, and specialized training for ACLEDA BANK staff. AUB has delivered 64,981 training courses to 728,484 ACLEDA BANK staff, conduct 981 training courses to national participants from other organizations and the public, and 169 international training courses to 1,961 participants across 31 countries. As of December 2025, AUB has 10,731 students enrolled in its academic programs. In order to encourage and promote higher education AUB provides 100% scholarship to 850 students, representing 7.92% of the total students.



### Support Health and Well-Being of Communities

The health and well-being of a community are critical because they directly improve quality of life, and foster economic stability.

- The BANK collaborate with public, private and civil society such as the Cambodian Red Cross, Kantha Bopha Foundation, Samdech Techo Voluntary Youth Doctor Association (TYDA), National Blood Transfusion Center, Cambodia Football Federation, and Association of Banks in Cambodia to promote quality of lives and overall well-being.



- The BANK established Kantha Bopha Cambodia Foundation Support Committee to assist the operations of Kantha Bopha Hospital as well as promote, appeal and inspire the mobilization of donations from employees at all levels of ACLEDA BANK PLC.
- The BANK also encourages social responsibility among employees, including volunteerism and charitable activities to give back to society. In 2025, ACLEDA BANK organized one blood donation event from the management and staff of ACLEDA BANK across the country to save the lives of victims or patients in accidents or illnesses who urgently need blood, in the spirit of Khmer helping Khmer: **"One unit of blood from each of us can save a life"**. The event involves the participation of ACLEDA BANK staff at all levels from all 265 offices across the country, with a total of approximately 2,284 people, including 722 women, donating blood at provincial referral hospitals in each province.



### Promote and Preserve Cultural & Heritage

Cultural initiatives help promote a deeper understanding of cultures, traditions, arts, and customs that vary by region. Heritage conservation connects people to their ancestors, providing a sense of belonging and preserving cultural diversity.

ACLEDA BANK is committed to promoting and contributing to the preservation of Cambodia's rich diversity, its indigenous peoples, languages, cultures, traditions and monuments for the benefit of future generations, by avoiding financing projects that could have significant negative impacts on cultural heritage and indigenous peoples. Moreover, the BANK strongly supports Khmer heritage and culture by incorporating traditional art designs into its digital banking platforms, promoting local artists, fostering a culture of compliance, social responsibility, and the use of the national Khmer Riel.



The social and humanitarian activities that ACLEDA BANK PLC. contributed in 2025:

### Charity

- Donation KHR 800,000,000 to the Cambodian Red Cross.
- Participated in social activities and various charitable works through the Many Foundation.
- Supported the "10,000 riels, 10,000 people" campaign 2025 of Cambodia Kantha Bopha Foundation.
- Donation funds in the amount of 1,597,504,076 riels with the donors of 23,654 people with a total donate in riels and US dollars of 402,495,924 riels in the "Voluntary Fund for the Cause of Protecting the Cambodian Territory Integrity" to fulfil the total amount of 2,000,000,000 riels (two thousand million riels), to support the Cambodian front line soldiers who sacrificed their lives, wounded and disabled in the cause of national defense during the recent armed conflict of the Cambodia-Thailand border. Moreover, in the spirit of solidarity, humanity, and together to help ease the burden of front line valiant soldiers during the recent armed conflict of the Cambodia-Thailand border, ACLEDA BANK written off all debts for fallen soldiers and co-borrowers who operated in the battlefields to protect the territorial integrity of Cambodia.
- Contribution of rice 10 tons to the Association of Banks in Cambodia for the donation campaign for "Fund to support Frontline Soldiers and Displaced People".
- Donation KHR100,000,000 with the Ministry of Interior for donates to soldiers and displaced people.
- Donation KHR50,000,000 with the Ministry of Social Affairs Veterans and Youth Rehabilitation for donates to soldiers and displaced people.
- Contribution of rice 50 tons to Phnom Penh Capital Hall for donation to support the Cambodian front line valiant soldiers and displaced people.
- Donation KHR 200,000,000 with the General Secretariat of the Senate for donates to support displaced people and soldiers along the border.
- Donation KHR100,000,000 with the Ministry of Education, Youth and Sport for the contribution to support education staff, teachers, and students cope during times of conflict.



### Education

- Contributed to the construction of a two-story school building with 12 classrooms for students at Chea Sim Brolay High School in Thmey Village, Brolay Commune, Stoung District, Kampong Thom Province.
- Sponsor of the Finance for All: Digital Financial Literacy Forum, organized by Credit Bureau Cambodia (CBC) and National Bank of Cambodia (NBC), held from November 29 - 30, 2025 at AEON Mall Mean Chey.
- Donation to support educational materials and televisions to the schools in Kampong Thom Province, organized by the Association of Banks in Cambodia.
- Sponsor of the 2025 Job Fair and Career Guide organized by the Ministry of Labour and Vocational Training.
- Sponsor of the Career and Major Fair under the panel discussion: "Job Market Trends" at ACLEDA University of Business.
- Sponsor of the De Montfort University Cambodia's Careers Fair 2025.
- Sponsor of the National Career and Productivity Fair 2025 organized by the Ministry of Labour and Vocational Training.

- Sponsor KHR 4,000,000 for the 5<sup>th</sup> Annual Education Fair and Conference under the theme "Transforming Teaching and Learning to Respond to 21st Century Education" to be held on November 28-29, 2025 at the Phnom Penh Teacher Education College.

Health & Sport

- Donation US\$150,000 for the third year to the Samdech Techo Voluntary Youth Doctor Association (TYDA) to provide free health care services to Cambodian people nationwide.
- Blood Donation from ACLEDA BANK PLC.'s Staff.
- Sponsor of the 1<sup>st</sup> cycling to promote exercise and support children's health.
- Sponsor of the Healthy Cambodia Expo on March 08-09, 2025.
- Sponsor of the life-saving blood donation event organized by Lucky Pavilion Mall on May 30, 2025.
- Gold sponsor of the Association of Banks in Cambodia's Cycling under the theme: "Cycling to Promote Khmer Riel and Sustainability of Banking Sector in Cambodia" at Angkol beach, Kep province on November 1, 2025.
- Gold sponsor of the Starbalm Econ Run on November 16, 2025.
- Sponsor of the 2025 Dance Competition to help develop Cambodia's sports sector to grow and win medals for the motherland on the international stage.
- Sponsor of the 8<sup>th</sup> SOCCER LEAGUE 2025 football tournament organized by the Union of Youth Federations of Cambodia.
- Sponsor of the AFC Challenge League Final, Preah Khan Reach Svay Rieng FC vs FC Arkadag.
- Sponsor of the Paddy Field Trail Running 2025 for tourism in the Green Season.

Sponsor Events

- Sponsor of the "9<sup>th</sup> River Festival 2025" under the theme "The Value of River – Linking Culture and Natural Tourism" on 21-22-23 March 2025 in Takeo Province.
- Diamond sponsor in "My First Stock 2025" which was held on November 28-30, 2025 at AEON MALL Phnom Penh.
- Diamond Sponsor in the Cybersecurity Day 2025 under the theme "Prevent and Protect" at Sokha Phnom Penh Hotel on May 23, 2025.
- Diamond sponsor of the 4<sup>th</sup> Cambodia Banking Conference organized by the Association of Banks in Cambodia under the theme of "Unlocking Inclusive Growth: Digital Innovation and Sustainability" held on August 19 & 20, 2025.
- Sponsor the "Annual Securities Conference 2025" under the theme "The Evolving of Cambodia Securities: Sustainability, Innovation Inclusion and Resilience", organized by the Securities and Exchange Regulator of Cambodia on October 7, 2025.
- Diamond sponsor of the Trust Forum 2025 organized by the Trust Regulator on October 31, 2025.
- Main sponsor of the "Riel Day" event organized by the National Bank of Cambodia.



- Sponsor of the "21<sup>st</sup> Century Youth Innovation Competition Program (STEM)" 2025, organized by Ministry of Education, Youth and Sport.
- Sponsor of the "Access to Finance Program 2025" organized by the Young Entrepreneurs Association of Cambodia (YEAC).
- Sponsor of the Cambodia Annual Mega Sales on January 17, 18, 19, 2025.
- Sponsor of the Cambodia Auto Show II on March 01-02, 2025.
- Sponsor of the Digital Government Forum - Digital Technology Expo, held on December 5-6-7, 2025.
- Sponsor of the Khmer Products Exhibition on September 26 - 28, 2025.

### Traditional

- Sponsor of the Angkor Sangkranta 2025.
- Sponsor of the Music Festival for Children 2025 organized by Ministry of Information.

### Tax Paid Report

In addition of economic and society contribution, ACLEDA BANK comply with laws and regulations across the countries and territories in which we operate. ACLEDA file our tax returns accurately and in a timely manner, and fulfill our tax obligations appropriately.

In the interests of fiscal transparency, we are pleased to publish our consolidated tax paid report in the table below:

Unit in US\$	2022	2023	2024	2025	Total*
Patent tax	18,900	18,762	18,859	19,783	286,369
Signboard tax	54,709	89,120	142,015	184,121	1,319,581
Transportation tax	54,966	57,167	56,460	149	563,828
Property tax	9,545	22,616	20,631	20,884	201,087
Value Added Tax	557,516	775,588	771,621	1,250,810	3,588,594
Prepayment of profit tax	0	6,835,097	8,031,079	8,262,323	65,397,261
Profit tax	34,743,690	34,934,217	1,645,331	14,234,512	320,996,689
WHT-Salary	9,507,189	13,469,471	9,308,480	10,266,106	102,702,708
WHT-Saving Deposits	447,035	1,029,332	1,289,108	1,682,516	6,983,806
WHT-Fixed Deposits	7,873,068	11,651,275	12,878,855	10,817,912	85,430,512
WHT-Asset Rental	1,215,754	1,232,716	1,290,818	1,276,759	16,460,525
WHT-Local Services	328,028	329,739	359,503	600,875	5,952,834
WHT-Overseas Services	4,259,693	10,394,782	6,763,912	6,075,744	75,776,597
Total Paid	59,070,093	80,839,881	42,576,671	54,692,494	685,660,391
Accumulated amount* (Year to date)	507,551,345	588,391,226	630,967,898	685,660,391	

Remark:

\* Total and Accumulated Amount from year 2000.

## Human Resources Development

With the rapid development of the financial services industry, which is shifting to the digital economy, human resources development is crucial in addressing the skills gap which is hindered by financial constraints and inadequate technology. The BANK believes that it is of utmost importance to establish a structure that inspires our team members with years of experience to take an enthusiastic interest in their work in order to enhance the value of our human capital, which is one of our most important priorities that we are working on a variety of different measures.

The BANK is committed to improving the skills of its employees by expanding the scope of technical development and knowledge so that they can maintain work efficiency and embrace competitive opportunities.

- ACLEDA BANK put in place the Employee Training and Development Operating Manual in order to strengthen the development of knowledge and skills and improve the attitude of ACLEDA's employees so that they can perform their work effectively.
- ACLEDA BANK officially promulgate the Learning Support Operating Manual and Procedure as a guideline to implement and support to enhance the professional capacity to keep up with the BANK's development and growth as well as to maintain the advantage over competition, which is an important strategy for managing and encouraging.
- ACLEDA BANK offers many opportunities for learning by training through combinations of rank-based at various institutions both domestic and abroad, as well as business-related training programs.
- In 2025, a total of 90 different training sessions were arranged for 4,585 employee, including training, career development and refresher Programs, and training for new recruit.



90 session

Number of Training Session  
arranged in 2025



US\$ 2.61 million

Amount the BANK has invested and  
spent on staff training in 2025



246,083 hours

Total Training Hours



20.75 hours

Average training hours per  
employee

- The BANK reassessed its training programs for employees and management positions annually. Moreover, the BANK actively encourages employees to improve their skills through training seminars and enhance the training's curriculum in accordance with ACLEDA's management strategy.
  - Candidates that selected to join ACLEDA BANK are formally trained by the BANK to enhance their skills, knowledge, and attitudes in order to integrate them into the work culture of the BANK and make them feel happy at work and able to work more efficiently.
  - ACLEDA BANK promulgate the Operating Manual and Procedure on Internship aimed to provide opportunities and facilitate internship applications of both local and international students at ACLEDA BANK PLC. and subsidiaries.
  - ACLEDA BANK continuously strengthen the knowledge capacity of management and staff through upskill and reskill as the banking industry is rapidly evolving due to advancements in technology, such as digital banking, automation, and artificial intelligence. Reskilling helps employees adapt to new tools, systems and technologies, while upskilling will equips employees with the latest knowledge and skills to provide better services, enhancing customer satisfaction and loyalty.
- In 2025, the ACLEDA BANK conducts new recruits training program to

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**542** employees

Internship students at  
ACLEDA BANK

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**575** Students
- ACLEDA BANK works to increase employee engagement in the area through organizational management strategies and initiatives that aim to promote and integrate risk culture into daily operations. The BANK specify five areas with significance to the BANK's operations as mandatory courses via e-learning for all staff.



Code of Conduct



Conflict of Interest



Anti-Money Laundering  
(AML-CFT & CPF)



Bank Risk  
Management and ESG



Whistleblowing

- By recognizing the significance of incorporating environmental, social, and governance (ESG) considerations into operations to achieve our business strategy, the BANK has conducted an online ESG awareness training sessions for management and employees at all levels. In 2025, 11,752 of the BANK's employee has participated the ESG awareness and testing via E-learning, while 123 employees not participated for the reason of maternity, long sick leave, and suspend.



Number of Employee attend the ESG Awareness and Testing via e-learning.

**11,752** employees

- As banks play a key role in driving positive change by supporting the transition to a green economy and addressing broader goals, ACLEDA BANK has made efforts to share ESG knowledge and practices with stakeholders and the public through participation, and collaboration with partners, regulators and authorities, raising awareness of ESG issues and other related topics by engaging in knowledge sharing to help individuals and organizations become more aware of the environmental, social and governance impacts of their decisions. This education can empower people to make more sustainable and ethical choices.



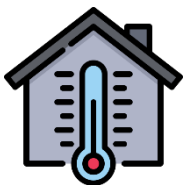
## Employment Practice

Employee encouragement and collaboration are important for the success. Therefore, the BANK recognizes the importance of providing for our employees' well-being in addition to appropriate and fair remuneration and benefits. Moreover, the BANK pledges to offer a secure and healthy working environment so that our employees can give their best work. We believe that taking care of their well-being also enables us to increase our productivity level, motivate our efforts, and maintain our skills for long-term growth.

### Safety Workplace and Well-Being

Employee health and well-being are crucial in any organization. Promoting a positive work environment can lead to increased productivity, lower absenteeism, and higher employee satisfaction.

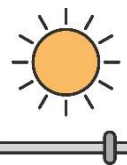
- In order to support and maintain the health and working environment of our employees, the BANK officially promulgate guidelines and procedures such as Guideline and Procedure on Occupational risk, Guideline of Tidiness and Sanitation, Operating Manual on Office Safety Management, and Welfare Operating Manual.
- In preparation and response to emergency situations, the BANK establish a Disaster Management Committee aimed to reduce the occurrence of disasters and to reduce the impact of those that cannot be prevented.
- The BANK put in place the procedures for the evacuation of employees from the office in the event of a fire in the office.
- The BANK regularly conducts air quality assessment in the BANK's buildings to ensure the good environment for all staff.
- The BANK ensure that lighting in the workplace is adequate and appropriate for operations in compliance with related regulatory requirements.



#### Office –Indoor Temperature

Range from

**24 °C -26 °C**

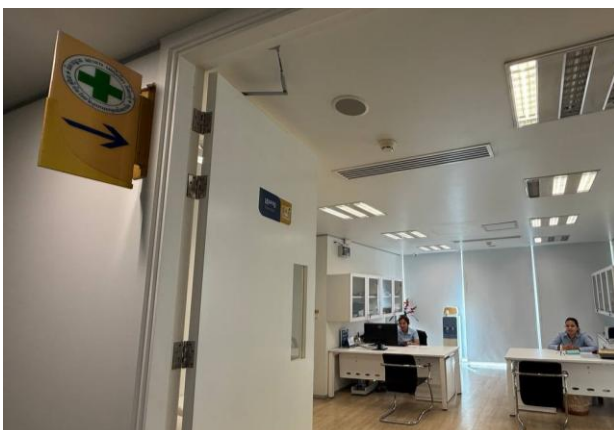


#### Workplace Light Intensity

Range from

**300 lux – 500 lux**

- The BANK provides a health insurance coverage so that employees feel confident in safety and have lower healthcare expenses.
- Recognizing that access to clean and safe drinking water is a driver of well-being, in line with the Sustainable Development Goals and to ensure that our employees has the right to access clean and high-quality drinking water, the Bank has installed water purifier in all offices.
- The BANK prioritizes employee health and offers comprehensive healthcare, including:



- Arrange health care room located at Headquarters, 14<sup>th</sup> floor that have one doctor and two nurses for employees to conveniently consult and interact with doctor via direct and call or telegram. Moreover, we prepared rest room for employees to relax when they feel unwell. Healthy and safe work practices are part of the training provided to all employees under the doctor's supervision. Moreover, all office of ACLEDA BANK have a first-aid-kit with all necessary medical equipment to support and use when there is any injure happen.



- The BANK also provides the health care and medical examination allowance to employees who receive medical treatment at the hospital /clinic. In addition, the BANK also partnership with local and international hospital aim to provide quality healthcare services in line with international standards. Through this collaboration, ACLEDA BANK employees and customers will receive many benefits and special prices on the use of medical examination and treatment services, as well as other services.

- Provide health care general knowledge to all employee. In 2025, 63 health care topics had been sharing to all employee by the BANK's doctor.
- Female employees are entitled to have a fixed period of maternity leave of 90 days, including weekly holidays (Saturday and Sunday) but exclude public holiday and receive basic salary and allowances as stipulated in the Operational Policy on Salary and Allowances of ACLEDA BANK PLC. Moreover, female employees with a child under 1 year of age who are breastfeeding are granted 1 hour per day to breastfeed their babies during working hours.
- Loans for ACLEDA BANK staff have been established and incentivized for all eligible permanent members of the ACLEDA BANK staff, as well as retired staff, to help address their financial needs and improve their quality of life. These loans include staff loans and staff housing loans.

### Promote Human Right, Fair and Equitable Practice

The BANK adhere a policy of equality in all dealings with the public in general and customers and staff alike. We are aware that appropriately managing and respecting human rights and treating employees fairly would promote business growth while also enhance the organization's competitiveness and fostering sustainable growth.

- The BANK promulgate the policies and procedure such as Collective Labor Agreement, Human Resources Management Operating Manual, Operating Manual of Salary and Other Fringe Benefits, Performance Appraisal Operating Manual, and guidelines for effective implementation.
- Implement practical measures such as training interviewers on recruitment procedures and the non-discriminatory recruitment process and disseminating to managers and staffs on relevant laws and regulations.
- To promote gender equality, in 2025, ACLEDA BANK is a signatory of the united nations women's empowerment principles (WEPS)



### Promoting Gender Diversity

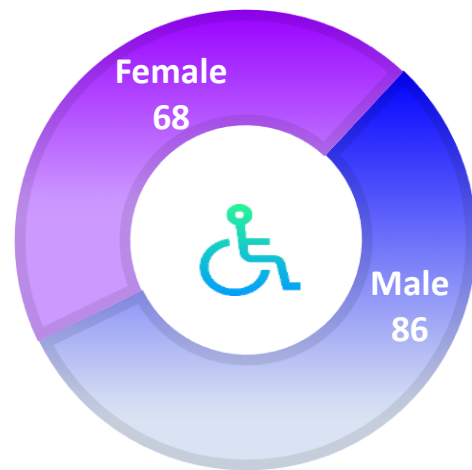
As of December 2025,

- ACLEDA BANK employee are **4,676** Female Equaled **39%** total Staff.
- Among executive management, **3** are female, equaled **33%** of total executives.



- There is no separated gender diversity policy or target as the BANK adheres to the practice of non-discrimination of any form. This includes equality of opportunity in terms of recruitment processes, career development, promotions, remuneration and fringe benefits. Promote career opportunities for women ensuring equal representation of women in the workplace.

- We ensure fair treatment and unprejudiced working environment within the BANK without any gender-based, age, and disability discrimination among employees and protecting the common interests of employees and communities through improving the implementation of guidelines on labour, human resources management, occupational health, safety and security for both employees and communities for instance.
- The BANK strictly abides by follow the Cambodia Labor law, particularly on child and forced labour by not accept any form of forced labour or child labor. Moreover, we will never employ children that fall into definition of child labour as stipulated by the Cambodia Labor law and ILO convention.
- The BANK promulgate the Rights of People with Disabilities Operating Manual to ensure the equal opportunities and treatment for disabled employees and career opportunity based on their job roles without discrimination.
- The BANK take into account the special needs of the handicapped, be they employees, customers or members of the public, in designing our offices and other service facilities.
- Employ 154 disabled people nationwide in 2025, as we strongly believe that providing employment opportunities is a means of advancing social equality and inclusivity.
- Implement employee career development and management on compensation and benefits with fairness, transparency and non-conflict of interest, which aim to encourage and motivate all workers to increase their capacity through knowledge, skills and experience in the job role.
- The elect staff representative, which excludes management, as a spokesperson to inform the employer of the grievances of individual or collective workers who are dissatisfied with the implementation of wages, performance of work, general rules of employment and collective agreements for implementation and propose all measures that are useful to contribute to the protection of health, improve security and working conditions of employees.

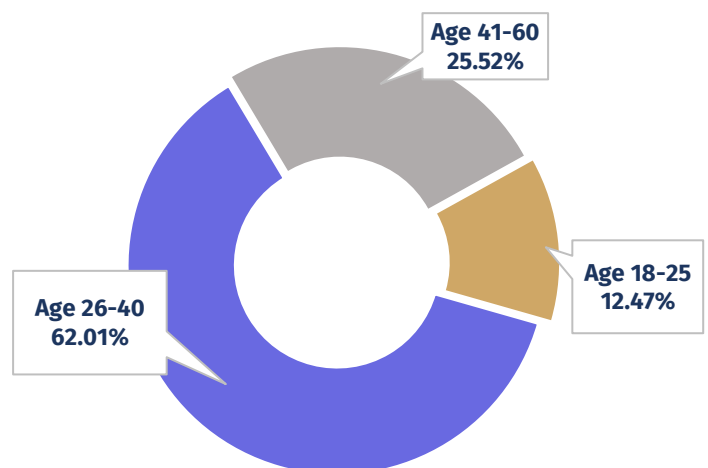
**Disable Employees**



**Classification of Employees by Gender**

		
Top Management	67%	33%
Middle Management	83%	17%
First Line Management	66%	34%
Staff	55%	45%

**Classification of Employees by Age**



Remark:

Criteria for disabled employees based on the Ministry of Social Affairs, Veterans and Youth Rehabilitation

## Social Performance Indicators

<b>Employee Data</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>
Total Number of Employees	12,083	12,045	11,971	11,859
Number of Female Employees	4,687	4,711	4,719	4,676
Number of Male Employees	7,396	7,334	7,252	7,183

<b>Board of Directors Data</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>
Total Number of Board of Directors	10	9	9	9
Number of Female	1	1	1	2
% of Female	10	11	11	22
Number of Male	9	8	8	7
% of Male	90	89	89	78

<b>Top Management Data</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>
Total Number of Top Management	8	8	9	9
Number of Female	4	3	4	3
% of Female	50	38	44	33
Number of Male	4	5	5	6
% of Male	50	62	56	67

<b>Employee Wage</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>
Ratio of Lowest Paid Employee Against Minimum Wage	1.00	1.00	1.00	1.00
Lowest Paid Employee	240	240	240	240
Minimum Wage	240	240	240	240

<b>Living Support</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>
No. of Female Employees Who Availed Living Support	4,697	4,367	4,711	4,635
No. of Male Employees Who Availed Living Support	7,358	6,853	6,312	7,162
<b>Injury and Fatality Rate</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>
No. of Employees Injury	217	241	213	182
No. of Fatalities	-	-	1	1
Fatalities Rate	-	-	0.47	0.55
Lost Time Injury Frequency Rate (LTIFR)	8.94	10.00	9.04	7.35
<b>Social Welfare Fund (NSSF)</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>
No. of Female Employees Who Availed Social Welfare Fund	480	511	495	351
No. of Male Employees Who Availed Social Welfare Fund	135	145	127	124
Total No. of Employees who Availed Social Welfare Fund	615	656	622	475
<b>Employee Training Hour</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>
Total Training Hours	339,695	304,583	335,456	246,083
Average Training Hours Per Employee	28.11	25.29	28.02	20.75

<b>Employee Training and Development</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>
Training – Career Development and Refresher Programs	8,313	5,476	4,725	4,043
Training of New Recruits – Induction Program	748	608	465	542
Internships for Local Students	557	520	748	574
Internships for International Students	-	1	3	1
Employee Training Investment/Expense (US\$)	4,058,026	3,171,586	2,166,178	2,618,595

<b>Further Education / Training Support</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>
No. of Female Employees Who Aailed Further Education Support	414	208	1,045	453
No. of Male Employees Who Aailed Further Education Support	1,504	2,156	2,226	1,288
Total No. of Employees Who Aailed Further Education Support	1,918	2,364	3,271	1,741

# Governance

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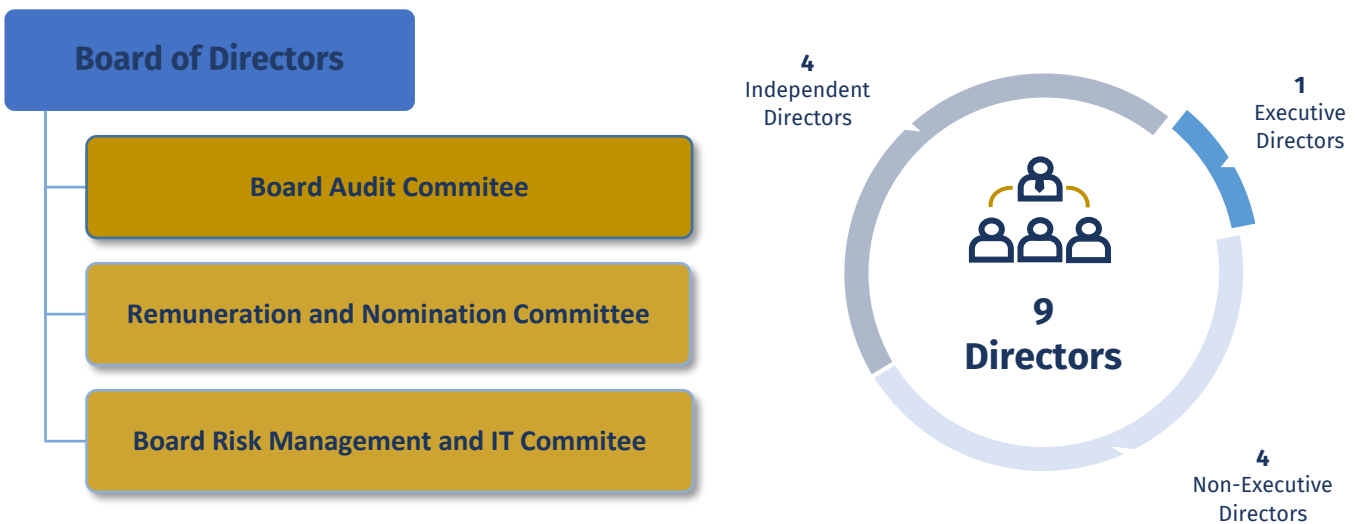
## Governance & Business Ethics

ACLEDA BANK recognizes the critical importance of corporate governance in supporting the Group and the BANK's sustainable growth, enhancing the efficiency of the Group and the BANK, creating shareholders' value, and securing trust for all stakeholders including shareholders, customers, staff, and the public. The Board of Directors supports and encourages the adoption and implementation of good corporate governance policies, together with a code of conduct and business ethics.

The BANK is committed to implement and serve the customer with highest ethical standards, while maintaining transparency and accountability at all levels of operations. It is for this reason that ACLEDA BANK has adopted a Code of Ethics to ensure that all Directors and employees of ACLEDA BANK shall pursue the highest standards of ethical conduct in the interests of shareholders, customers, staff and the public.

The Board of Directors is responsible for determining the strategy of the BANK by conducting risk management, culture, and oversight. Its members shall act in the best interests of the BANK. The Board of Directors supports and encourages the adoption and implementation of good corporate governance policies, together with a Code of Conduct and business ethics.

The Board of Directors assumes responsibility for corporate governance and for promoting the success of the BANK by directing and supervising its business operations and affairs. It also ensures that the necessary human resources are in place, established with the management's strategies and financial objectives to be implemented by the management, and monitors the performance of management both directly and through the Board Committees.



The Board of Directors established three committees: Audit, Remuneration and Nomination, Risk Management and IT, and may establish such other committees as it deems necessary or desirable to carry on the business and operations of the BANK. These Board Committees shall exist at the pleasure of the Board of Directors and all members of such Committees shall be approved by the Board.

The committees themselves will not exercise any of the powers of the Board, except insofar as the Board may formally delegate such powers, but may make recommendations to the Board for their collective action. Whilst membership on Board Committees is restricted to Directors themselves, they may invite members of management and others so as to provide operational information and explanation when considered necessary. All Board Committees are chaired by Independent Directors.

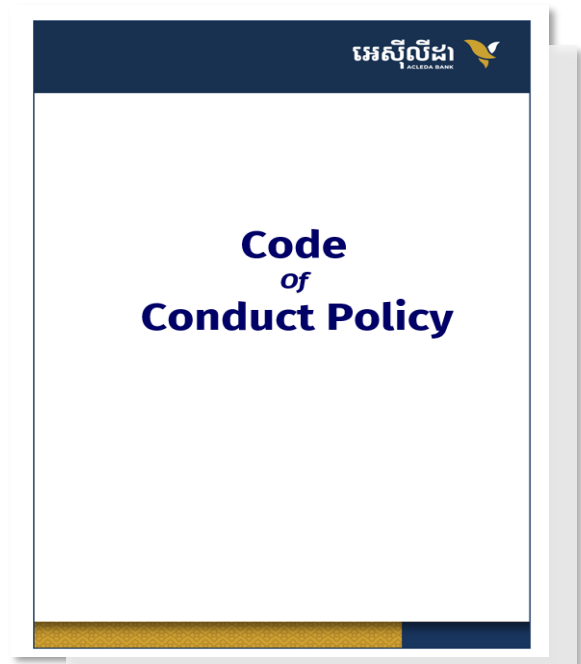
In 2025, ACLEDA BANK has won the Best Corporate Disclosure Award after a comprehensive evaluation by Securities and Exchange Regulator of Cambodia and Cambodia Securities



### Anti-Corruptions

Corruption could potentially lead to fraud activities. Thus, ACLEDA BANK place a strong emphasis on conducting business in accordance with the good corporate governance and preventing corruption in all its forms with the following management approaches:

- Stipulate the Corporate Governance Policy which covers the duties and responsibilities of the Board of Directors, right, transparency, composition, and qualification.
- Stipulate the Code of Conduct Policy to pursue the highest standards of ethical conduct in the best interest of all stakeholders and as being practiced for all directors, executives, and staff by working with integrity. This policy cover practices including honesty, fairness and integrity, personal transactions, confidentiality of information, ensuring the integrity of records and internal controls and compliance with applicable law and regulations.
- Establish the Conflict of Interest Policy to enable all staff members of ACLEDA BANK easily identify, prevent, and manage conflict of interest which may arise in the course of the BANK’s business. Management is responsible for ensuring that systems, controls and procedures are adequate to identify and manage conflicts of interests, while Human Resources Division will monitor and manage any conflicts of interest and provide periodic training and acknowledgment of this.
- The BANK adopts zero tolerance of all kinds of bribery and corruption and is determined to comply with the relevant laws, regulations and principles. All employees shall comply with laws and regulation in force. We are strongly committed to conducting our business with honesty, integrity and in accordance with all applicable laws, including anti-corruption law.
- Promulgate the Collective Labour Agreement, which mentioned the responsibilities of all employee to adhere to the business conduct and avoid any form of fraud and corruption.



- Promulgate the Compliance Policy and compliance function in identifying, evaluating, and addressing compliance risks and will help the BANK to look at and get across business lines and activities of the organization as a whole and to consider how activities in one area of the BANK may affect the legal and reputational risks of other business lines and the entire group/enterprise.
- Promulgate the Operating Manual on Gift, Commission and Persuasion in order to prevent improper behavior among employees, such as bribery, corruption, and other actions that violate ACLEDA BANK PLC's policies, procedures, and guidelines.
- To highlight the important tasks of anti-corruption and good governance, the Bank promulgate the policy , operating manual and procedure on Anti-Money Laundering (AML) and Combating the Financing of Terrorism (CFT) and Combating the Financing of Proliferation of Weapons of Mass Destruction (CPF) to ensure compliance with regulatory requirements and best practices, as well as to combat money laundering and prevent criminals from engaging in money laundering financing of terrorism and proliferation of weapons of mass destruction activities through banking operations.

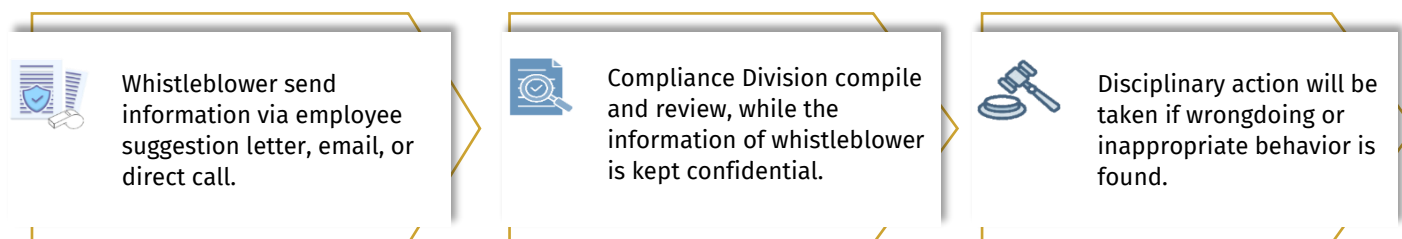
### Whistleblowing

The BANK always pays attention to any attitude against to regulations, policies, operating manuals, procedures, code of ethics which are likely to occur sometimes; therefore, the BANK established the Whistleblowing Policy as one of a measure to identify such behavior and take preventive and corrective actions in order to remove it. Employees are encouraged to disclose any concerns which is the constructive opinion and could affect and detrimental to the best interests of ACLEDA BANK PLC. and general public. The BANK has adopted a Whistleblowing Policy and report channel aimed to receive the information and protect each whistleblower who expresses a concern in good faith, without malice and with no expectations of personal gain.

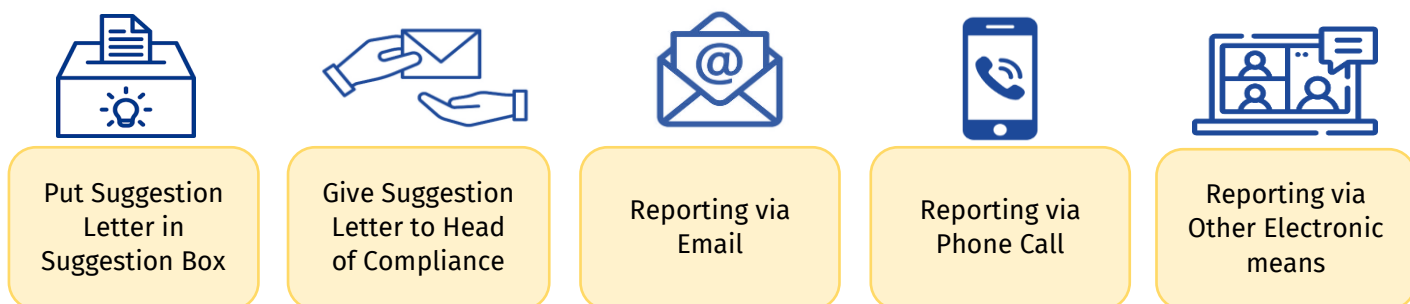
Whistleblower's Identification in the suggestion letter will not be disclosed unless she/he or reporter made own decisions as specified in her/his suggestion letter to reveal to the public or any third parties.

Under the Whistleblowing Policy, the BANK offers channels for reporting information or tips regarding violations of laws, rules, and the BANK's code of conduct, such as cases of corruption, nepotism, fraud and unethical behaviour etc.

### Whistleblower Handling Process



### Whistleblower Mechanism

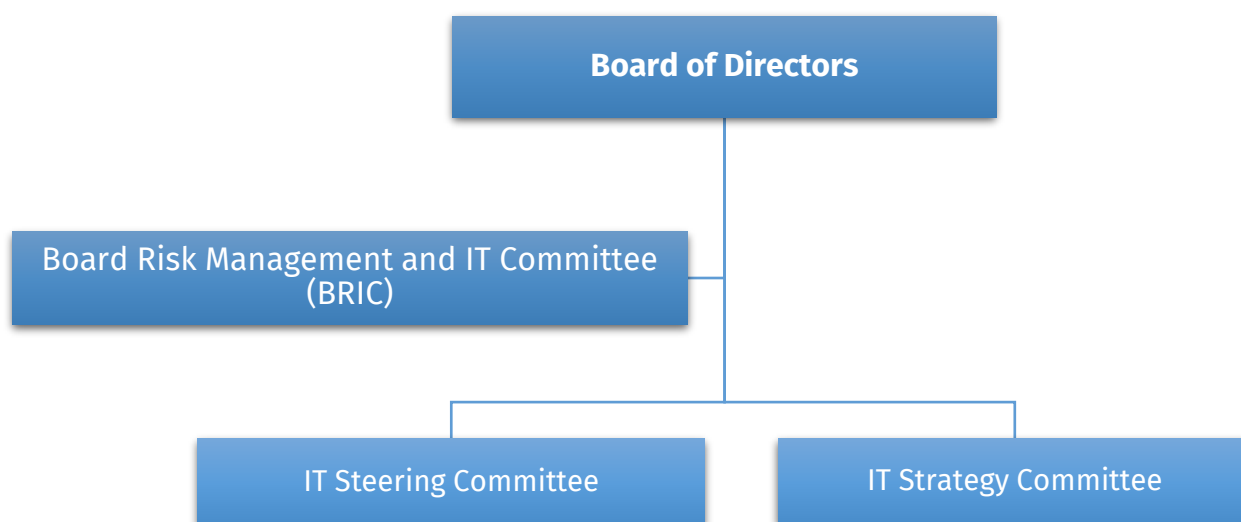


## Data Security & Customer Privacy

Since businesses now need to connect with more external parties, such as business partners and service providers, cyber threats have remained a significant risk for ACLEDA BANK. The Group and the BANK is committed to providing secure banking services and meeting its interested parties' information security and privacy requirements by effectively implementing, maintaining, and continually improving an information security management system and privacy information management system.

### Data Security Governance

In order to commit to this, the Group and the BANK specified governance structure that promotes collaboration from the Board of Directors, senior management, and employees. Under this structure, the Board of Directors is responsible for reviewing the related policies and the internal control system to make sure that they comply with regulations and potential conflict of interest that deserve special attention.



- The Board Risk Management and IT Committee is established by the Board of Director to assist the Board in the effective discharge of its responsibilities for ensuring that management has put an effective IT governance process in place and ascertain that management has implemented processes and practices that ensure that the IT functions deliver value to the business.
- Establish IT Strategy Committee to ensure that IT organizational structure is defined which will help in meeting the business needs.
- Establish IT Steering Committee to assist in governance, risk and control framework; and directing, monitoring and managing continual improvement of IT Governance implementation.
- Establish IT Security Division to supervise, monitor and strengthen compliance with IT security principles of users and monitor physical security related to the organization of information technology equipment in the Data Center in order to identify risks and lead to set policies and procedures for prevention in a timely and safe manner.

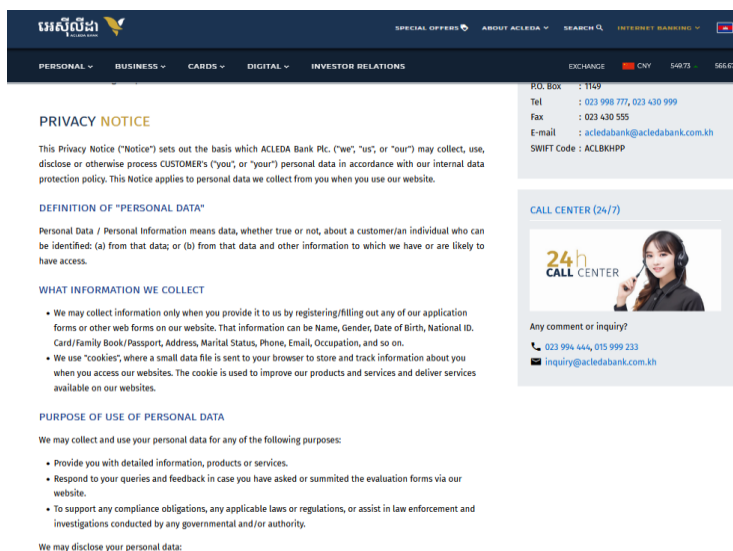
To maintain the highest data protection standards, the Bank has implemented a robust framework of IT security and data privacy policies across the BANK.

- The BANK Data Classification Policy to protect the BANK's data appropriately and comply with the relevant laws and regulations related to different types of data. It governs the confidentiality, integrity, availability, privacy and security of firm's sensitive data and the responsibilities of individuals for such data.

- The BANK Data Privacy Policy to protect the privacy and confidentiality of Personal Information about ACLEDA’s employees, customers, business partners and other identifiable individuals.
- The BANK Information Security Incident Management Policy to prevent the disruptive short and long-term effects of security incidents and thereby prevent their recurrence in the BANK.
- The BANK Back-Up Policy as the rules for the backup and storage of information and improve business operations to enable the business continuity plan and recovery of the data and applications in case of disaster, system failures, and espionage of system operations.

## Data Privacy Notice

ACLEDA BANK also declare a [Legal and Privacy Notice](#) to inform clients and the public that we may collect, use, disclose or otherwise process customer's personal data in accordance with our internal data protection policy. Meanwhile, the BANK also issued its Data Privacy Policy and Information Security Policy for implementation. Employees of the BANK and its contracted service providers are required to adhere the BANK compliance requirements. To prevent violation and unauthorized access to personal information, appropriate safeguards are put in place when using, sending, or transferring that data. Customer’s consent is required before the provider shares personal information with any external audience, including credit bureaus.



## Establishing a Cyber Risk Awareness Culture

Employee awareness is a crucial factor in safeguarding customer information. To help employees handle and respond to the cases of privacy breach effectively and appropriately, the BANK implement a formal security awareness program to inform all employees of their accountabilities, responsibilities and take the necessary measure on appropriate information security and privacy practice. Moreover, the BANK also emphasizes on raising employee awareness through consistent training, communication, and activities.

1. The Board of Director and Senior Management
  - Cyber security management, IT risk management and other main IT issues have been reported to the Board Risk Management and IT Committee on a quarterly basis.
  - Senior Management of ACLEDA BANK participated in a cyber-attack simulation to familiar with such incidents and develop the procedures they will need to deal with any future threats.
2. Employees
  - E-learning and testing on data security management has been arranged for employees.
  - To ensure that our employees have a better awareness and understanding of cyber threats, IT newsletters on security tips and security alerts have been regularly released on a PC's screen to all employees.
  - Regular phishing exercises have been carried out. Employees of ACLEDA BANK and its subsidiaries have received fictitious emails as a way to put them to the test, ensure their awareness, and provide them with training on how to handle the situation. According to the exercise results, employees are becoming more cautious and aware of phishing emails.

## Reporting of Cybersecurity Performance

In 2025, there were no incidents of leakage, theft, or loss of customer sensitive data as a result of all cyber threats reported.

Material	2023	2024	2025
Data Breaches/Incidents	0	0	0



ACLEDA BANK PLC. has officially achieved PCI DSS version 4.0.1 certificate, the latest version of international standard for payment card data security.

The achievement highlights our unwavering commitment as a leading bank in Cambodia, as a secure partner in implementing the most advanced security measures for cardholder data with Confidentiality, Integrity, Availability, Authenticity, and Non-repudiation.

## IT Security Awareness

The BANK has implemented a formal IT security awareness program to inform all employees of their accountabilities, responsibilities and take the necessary measure on appropriate information security and privacy practice.

For 2025, IT Security Division conducted IT security awareness and testing twice times to 11,780 of ACLEDA BANK managements and staff members in order to ensure that managements and staff members understood and were aware of cyber threats in accordance with the BANK's IT security regulations and policies.

Moreover, throughout modern technology, Cyber Fraud has rapidly evolved as new technologies emerge. It has a significant impact on each and every sector, causing the loss of ones' assets and confidential data. It generally comes out in various forms conducted by anonymous fraudsters. Cyber fraud, Phishing, Vishing, and Smishing have been seen more often as these are the convenient tricks used to steal data related to bank accounts and some sensitive information. As cyber fraud is rising, we all have to be well aware of this and even prevent ourselves from falling into a victim. Therefore, in order to safeguard customers' financial information and avoid exposed to new and sophisticated fraud and scam, the BANK regularly reminds customers of security and fraud prevention and protection from potential threats to our customer and public through our official website and social media.



## Risk Management

In the competitive business environment along with the rapid evolution and development of technology and changes in the law, the Group and the BANK is fully aware that today's business operations could involve volatility and uncertainty from both internal and external factors, some of which are uncontrollable, such as the COVID-19 pandemic, domestic and international economies, unpredictable weather, changes of laws and regulatory requirements, etc. Most of these factors have either positive or negative impacts on the Group and the BANK's operations.

ACLEDA BANK values the importance of risk management, while we strongly believes that proactively identifying the risk before it occurs and adapting to future changes could even help the BANK manages and minimize the potential risk properly efficiently and in a timely manner.

### Risk Governance Structure

The BANK adheres to the risk governance structure which has been developed with well defined of roles, responsibility, and reporting line of employee at all levels in order to manage risk effectively. The BANK integrated risk management into all business process while the risk governance structure has been developed with well-defined, and consistent lines of responsibility of employee to all levels in order to manage risk effectively.

- The Board of Directors is responsible for reviewing and approving on risk management policy and risk appetite with considering the most significant risk that specifies the nature, types, and levels that the BANK is willing to assume and provides an outline of the approach to managing these risks.
- The Board Risk Management and IT Committee (BRIC) that appointed by the Board responsible for oversight and promote the risk management and risk governance of the BANK, conducts annual review on the adequacy of the risk management framework outlining the BANK wide high-level policies which include the risk identification, risk assessment, risk treatment and monitoring and reporting.
- The Group Chief Risk Officer has duty to support the risk oversight and promote of the risk management and risk governance of the bank to ensure that material risks as set out in the risk management policy are identified, measured, monitored, monitored and reported effectively and in a timely manner.
- The BANK establishes risk champion role who is designated by the Group Chief or Branch Manager to serve as a representative of the management and staff of the loop of the Group Chief or Branch. Their responsibilities include acquiring risk management knowledge from the risk management division or an external risk consultant, as well as extending or sharing risk knowledge or material on risk management, such as policies, operating manuals, procedures, and related documents.

### Risk Management Policies and Procedures

The BANK executes the risk monitoring in accordance with risk appetite, risk tolerance criteria and risk policies, and has established comprehensive risk management policies and procedures. These policies clearly define risk management roles, responsibilities and reporting frequency requirements for those involved. Moreover, we have established mechanisms to identify, assess, monitor and manage risks, as well as implementing appropriate internal controls measures. We review and update risk management policies and procedures on regular basis to reflect the evolving market and business strategy.

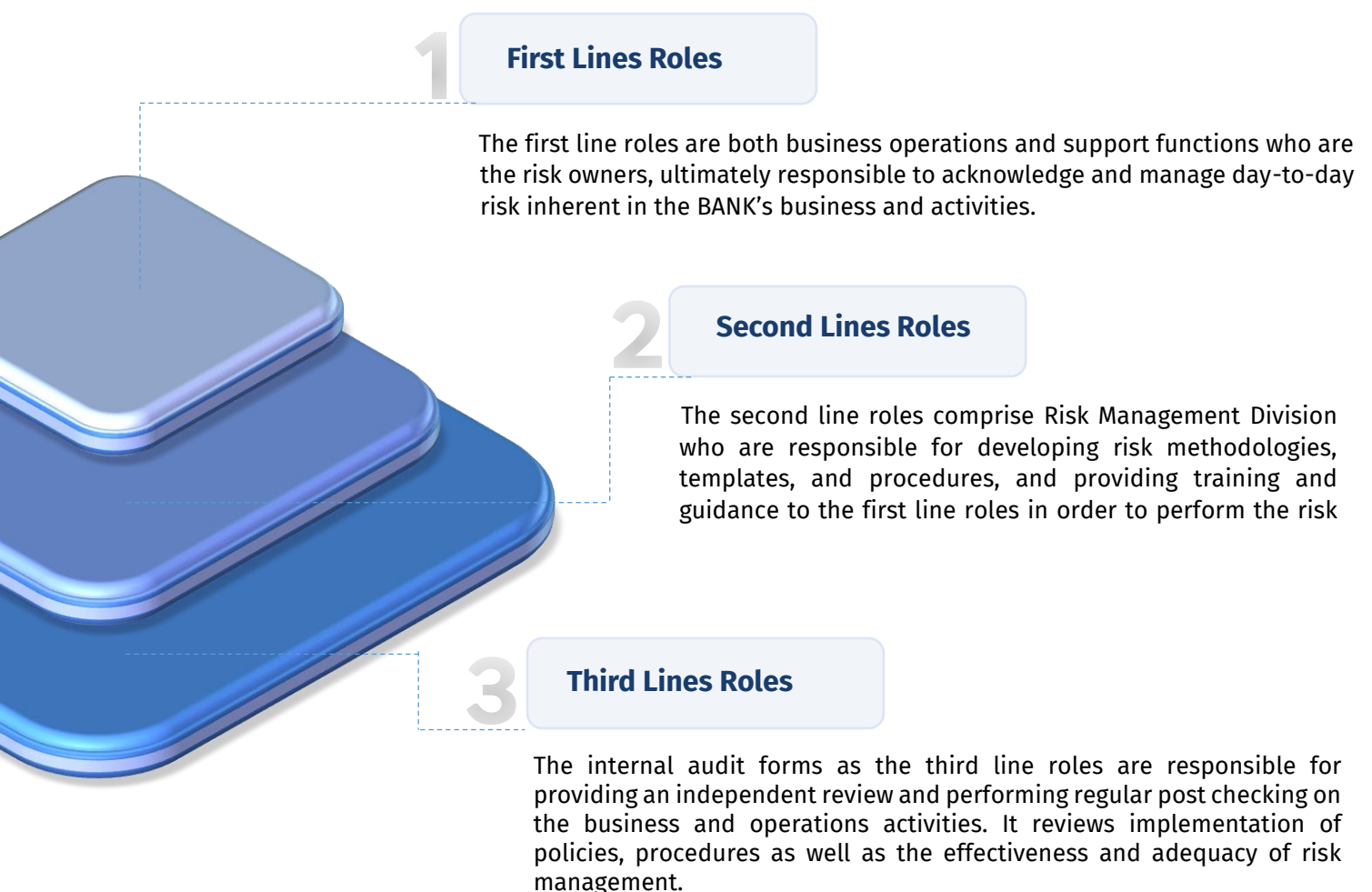
The BANK promulgates the Risk Management Policy to set standards for the BANK's enterprise-wide risk management in a way that optimally balances managing risks while adding value to the BANK. The policy distinguished different risk categories in line with the categories identified by the Basel.

## Risk Categories within the BANK



## Three Lines Model

In order to effectively identify and manage the risk, the BANK set up "**three lines model**" approach to providing structure around risk management and controls within the BANK by defining roles and responsibilities in different areas and the relationship between those different areas. Risk owners must abide to the function and control function, which has been separately defined in accordance with the three lines model.



## Risk Management Process

ACLEDA BANK has a process in place for managing risks that includes risk identification, assessment, monitoring, and reporting.



The risk identification process begins with identifying what could happen and could cause a potential loss as well as gaining insight into how, where, and why the loss might happen from each process flow. Moreover, comprehensive identification of risk of risks faced by the BANK is determined by evaluating on the people, process, system, products, and external events that can adversely affect the BANK's business strategy and risk profile.

Once a risk has been identified, it needs to be assessed and measured. The risk assessment or measurement enables the BANK to consider the extent of potential events that could affect the accomplishment process based on two perspectives: likelihood and impact, which are normally used by the combination of qualitative and quantitative methods. In addition, the identified risks are plotted onto the risk heat map with five levels i.e. very high, high, medium, low, and very low based on their likelihood and impact ratings and control effectiveness.

The results from the risk assessment are then used as the basis to determine the appropriate treatment of the identified risks. Options for treatment of the risks are evaluated in relation to BANK's risk appetite and cost-benefit analysis of potential risk response.

## Promote Risk Culture and Risk Awareness

Fostering a risk culture within a Bank is essential for effective risk management. The BANK continuously enhances employees' engagement in risk management by recognizing that it is the responsibility of all employees. Moreover, instilling risk awareness in the BANK is crucial for establishing a culture that prioritizes risk management, therefore, the BANK has put and implemented some measure to promote risk culture such as:

- Conduct Material Risk Assessment annually in order to manage the BANK's risks effectively and to identify the risk before it occurs and minimize the potential risk properly and in a timely manner.
- Determine the Risk and Control Self-Assessment (RCSA) and Key Risk Indicators (KRI) as tools and methods that ACLEDA BANK uses for closely monitoring and assessing various aspects of all business function risks.
- Incorporation of proper risk assessment for new products and services that the BANK would like to offer to the customers for preventing all potential risks and taking proactive actions in advance precisely and on a timely manner
- E-learning around risk topics is conduct to all employees on an annual basis to assure that all employees develop risk awareness in their day-to-day responsibilities.



## About This Report

ACLEDA BANK PLC. publishes its Sustainability Report on a yearly basis to engage with stakeholders and provide transparency regarding the BANK's impact on the economy, environment, individuals, and society in terms of performance and business operations. This report also updates our progress on addressing sustainability and climate-related risks and opportunities across our operations in preparation for alignment with national and international best practices and standards.

### Scope

This report present information of ACLEDA BANK's sustainability performance during the 2025 financial year. The report boundaries cover ACLEDA BANK PLC. and its subsidiaries performance during January 1 - December 31, 2025.

The report highlights the activities and operations of ACLEDA BANK, along with its wholly owned subsidiaries and initiatives that define ACLEDA BANK's sustainability strategy. More information related to the activities and operations of ACLEDA BANK and its subsidiaries are provided in ACLEDA BANK's Annual Report 2025. Within the report, the terms "ACLEDA," "the BANK," "we," "us," or "our" refer to ACLEDA BANK PLC.

### Reporting Framework

This report is approved by ACLEDA Board of Directors and is prepared in accordance with national and international best practices and standards. The mapping of ACLEDA BANK's sustainability reports to Prakas on Sustainability of disclosure is showing in page 76. While the mapping to United Nation Sustainable Development Goals (UN-SDGs) is showing in page 78.

ACLEDA BANK continue to assess the adopt of additional reporting standards as well as monitor evolving regulations related to sustainability disclosure.

### Data and Assurance

ACLEDA BANK has not engaged an independent third-party provider to undertake external assurance over data, and performance metrics presented within this Sustainability Report.

The contents of this report will be reviewed in a timely manner to ensure the relevance and comprehensiveness of the disclosures. We also take into account the new developments in ESG, sustainability and climate-related issues, both domestically and globally.

### Feedback & Contact

We welcome all feedback, comments and suggestions for improvement, which can be shared with us via:



Tel: +855 (0)23 998 777



E-mail: [acledabank@acledabank.com.kh](mailto:acledabank@acledabank.com.kh)



The report is accessible at:

[https://www.acledabank.com.kh/kh/eng/bp\\_sustainabilityreport](https://www.acledabank.com.kh/kh/eng/bp_sustainabilityreport)

## Mapping to Prakas on Sustainability Disclosure

In May 2024, the Securities and Exchange Regulator of Cambodia (SERC) has adopted the Prakas N.034 F.S.A.PK dated May 10, 2024 on Sustainability Disclosure, requiring listed companies to disclose about the environment, social, and governance by starting from 2026. In this regard, ACLEDA BANK has taken proactive steps by voluntarily preparing the sustainability disclosure to ensure alignment with the Prakas. This also reflects ACLEDA BANK's commitment to regulatory compliance, good corporate governance, transparency, and participation in ESG practices with regulators and government.

The below is mapping ACLEDA BANK's sustainability report to all 31 specific items of information relevant to the Prakas on Sustainability Disclosure.

	Description	Reference	
<b>Operation Information</b>	1. The Listed Entity's business model	<ul style="list-style-type: none"> <li>About ACLEDA BANK PLC. Page 07-11</li> </ul>	
<b>Sustainability Governance</b>	2. Actions and means the Listed Entity has specifically incorporated any of the Sustainable Development Goals into its corporate strategy or its governance, management or operational processes.	<ul style="list-style-type: none"> <li>Sustainability Strategy, Page 13-14</li> </ul>	
	3. The key risks that the Listed Entity has identified to its operations from climate, environmental and corporate social matters, whether over the short, medium or long term.	<ul style="list-style-type: none"> <li>Materiality Assessment, page 22-25</li> </ul>	
	4. Risk management operations - the processes used by the Listed Entity to identify and manage its climate, environmental and corporate social risks.	<ul style="list-style-type: none"> <li>Materiality Assessment, Page 23</li> <li>Risk Management, Page 74</li> <li>Environment &amp; Climate Change Risk, Page 32-37</li> </ul>	
	5. The strategy or plan that the Listed Entity has for addressing its climate, environmental and corporate social risks.	<ul style="list-style-type: none"> <li>Materiality Assessment, page 24-25</li> </ul>	
	6. Governance of risk - the governance and reporting processes used by the Board of the Listed Entity in its oversight of its climate, environmental and corporate social risks.	<ul style="list-style-type: none"> <li>ESG Governance, Page 19</li> </ul>	
	7. Key metrics, indicators and measurements used by the Listed Entity to monitor and assess its climate, environmental and corporate social risks.	<ul style="list-style-type: none"> <li>Climate and Environmental Performance Indicators, Page 38-39</li> <li>Social Performance Indicators, Page 62-63</li> </ul>	
	8. Any targets used by the Listed Entity to manage these climate, environmental and corporate social risks, and actual performance against those targets.	<ul style="list-style-type: none"> <li>ESG Targets &amp; Performances, Page 20</li> </ul>	
	<b>Corporate Social impacts</b>	9. Training hours provided per employee.	<ul style="list-style-type: none"> <li>Human Resource Development, Page 56</li> </ul>
		10. The Injury and fatality rates of the listed entity.	<ul style="list-style-type: none"> <li>Social Performance Indicators, Page 63</li> </ul>
		11. The policy or commitment of the Listed Entity in relation to the prevention of child and forced labour.	<ul style="list-style-type: none"> <li>Customer Protection, Page 43</li> <li>Employment Practice, Page 60-61</li> </ul>
12. The policy of the Listed Entity for addressing complaints, including employee complaints.		<ul style="list-style-type: none"> <li>Customer Protection, Page 44</li> </ul>	
13. The policy of the Listed Entity in relation to corruption and bribery.		<ul style="list-style-type: none"> <li>Governance &amp; Business Ethics, Page 67-68</li> </ul>	

	14. The policy of the Listed Entity to enable confidential whistleblowing.	▪ Governance & Business Ethics, Page 68
	15. The proportion of women on the Board and, separately, in the senior management of the Listed Entity.	▪ Social Performance Indicators, Page 62
	16. The composition of the total workforce by gender.	▪ Social Performance Indicators, Page 62
	17. The policy of the Listed Entity to promote gender diversity.	▪ Employment Practice, Page 60-61
	18. Description of any policy of on the collaboration with local communities and indigenous people.	▪ Customer Protection, Page 43 ▪ Community Participation & Social Engagement, Page 51-55
<b>Environmental Impacts</b>	19. Description of any policy on reduction of any negative impacts of the business activities of the Listed Entity on the environment.	▪ Environment & Climate Change Risk, Page 27-28
	20. A description of the Listed Entity's policies and practices aimed at eliminating, reducing or managing any negative impact from its operations on the environment.	▪ Environment & Climate Change Risk, Page 34-37
	21. The total water withdrawn by the business and operations of the Listed Entity.	▪ Our Environmental Performance, Page 38
	22. The proportion of wastewater generated, treated, and recycled by the business and operations of the Listed Entity.	▪ Our Environmental Performance, Page 38
	23. Total solid waste from operations associated with the business and operations of the Listed Entity.	▪ Our Environmental Performance, Page 39
	24. The proportion of solid waste recycled or recovered by the business and operations of the Listed Entity.	▪ Our Environmental Performance, Page 39
<b>Climate Impacts</b>	25. Description of any policy on reduction of any negative impacts on the climate.	▪ Environment & Climate Change Risk, Page 28
	26. A description of any policies and actions of the Listed Entity to assure that their business reduces its impacts on the climate.	▪ Environment & Climate Change Risk, Page 28-33
	27. Total energy consumed by the business and operations of the Listed Entity.	▪ Our Environmental Performance, Page 38
	28. The proportion of renewable energy consumed by the business and operations of the Listed Entity.	▪ Our Environmental Performance, Page 38
	29. Total energy produced by the Listed Entity, and the proportion of renewable energy produced.	▪ Our Environmental Performance, Page 38
	30. Scope 1 Greenhouse gas emissions associated with the Listed Entity's business and operations (direct emissions).	▪ Our Environmental Performance, Page 39
	31. Scope 2 Greenhouse gas emissions associated with the Listed Entity's business and operations (indirect emissions).	▪ Our Environmental Performance, Page 39

## Mapping to UN-Sustainable Development Goals

Goals	Targets	Reference
<b>1. No Poverty</b>	1.4 Equal rights to economic resources, as well as access to basic services, ownership and control over land and other forms of property, inheritance, natural resources, appropriate new technology and financial services, including microfinance.	<ul style="list-style-type: none"> <li>Financial Inclusion &amp; Literacy, Page 48</li> </ul>
<b>2. Zero Hunger</b>	2.3 Double the agricultural productivity and incomes of small-scale food producers, in particular women, indigenous peoples, family farmers, pastoralists and fishers, including through secure and equal access to land, other productive resources and inputs, knowledge and financial services	<ul style="list-style-type: none"> <li>Financial Inclusion &amp; Literacy, Page 47-49</li> </ul>
<b>3. Good Health and Well-being</b>	3.8 Achieve universal health coverage, including financial risk protection, access to quality essential health-care services and access to safe, effective, quality and affordable essential medicines.	<ul style="list-style-type: none"> <li>Employment Practice, Page 59-60</li> <li>Community Participation and Social Engagement, Page 51-52</li> </ul>
<b>4. Quality Education</b>	4.3 Equal access for all women and men to affordable and quality technical, vocational and tertiary education, including university.	<ul style="list-style-type: none"> <li>Human Resources Development, Page 56-58</li> <li>Employment Practice, Page 60-61</li> </ul>
	4.4 Increase the number of youth and adults who have relevant skills, including technical and vocational skills, for employment, decent jobs and entrepreneurship.	<ul style="list-style-type: none"> <li>Community Participation and Social Engagement, Page 50-51</li> <li>Human Resources Development, Page 56-58</li> </ul>
	4.6 Ensure that all youth and a substantial proportion of adults, both men and women, achieve literacy.	<ul style="list-style-type: none"> <li>Community Participation &amp; Social Engagement, Page 50-51</li> <li>Financial Inclusion and Literacy, Page 48-49</li> </ul>
	4.7 Learners acquire the knowledge and skills needed to promote sustainable development.	<ul style="list-style-type: none"> <li>Human Resources Development, Page 56-58</li> <li>Financial Inclusion and Literacy, Page 48-49</li> <li>Community Participation &amp; Social Engagement, Page 50-51</li> </ul>
<b>5. Gender Equality</b>	5.5 Ensure women full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life.	<ul style="list-style-type: none"> <li>Employment Practice, Page 60-61</li> <li>Financial Inclusion and Literacy, Page 48-49</li> </ul>
<b>6. Clean Water and Sanitation</b>	6.1 Equitable access to safe and affordable drinking water for all.	<ul style="list-style-type: none"> <li>Employment Practice, Page 59</li> </ul>
	6.3 Improve water quality by reducing pollution, eliminating dumping and minimizing release of hazardous chemicals and materials.	<ul style="list-style-type: none"> <li>Environment &amp; Climate Change Risk, Page 35-37</li> </ul>
<b>7. Affordable and Clean Energy</b>	7.2 Increase substantially the share of renewable energy.	<ul style="list-style-type: none"> <li>Climate and Environmental Performance Indicators, Page 38</li> </ul>
<b>8. Decent Work and Economic Growth</b>	8.2 Higher levels of economic productivity through diversification, technological upgrading and innovation.	<ul style="list-style-type: none"> <li>Environment &amp; Climate Change Risk, Page 33</li> <li>Financial Inclusion &amp; Literacy, Page 47-49</li> </ul>

	8.3 Decent job creation, entrepreneurship, creativity and innovation, and encourage the formalization and growth of micro-, small- and medium-sized enterprises, including through access to financial services.	<ul style="list-style-type: none"> <li>Financial Inclusion &amp; Literacy, Page 46</li> </ul>
	8.5 Full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value.	<ul style="list-style-type: none"> <li>Employment Practice, Page 61-61</li> </ul>
<b>9. Industry, Innovation and Infrastructure</b>	9.1 Develop quality, reliable, sustainable and resilient infrastructure to support economic development and human well-being, with a focus on affordable and equitable access for all.	<ul style="list-style-type: none"> <li>Financial Inclusion &amp; Literacy, Page 45-48</li> <li>Employment Practice, Page 59-60</li> </ul>
	9.3 Increase the access of small-scale industrial and other enterprises to financial services, including affordable credit.	<ul style="list-style-type: none"> <li>Financial Inclusion &amp; Literacy, Page 46-49</li> </ul>
<b>10. Reduce Inequalities</b>	10.2 Empower and promote the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status.	<ul style="list-style-type: none"> <li>Financial Inclusion &amp; Literacy, Page 48-49</li> <li>Employment Practice, Page 61-62</li> </ul>
<b>11. Sustainable Cities and Communities</b>	11.6 Reduce the adverse per capita environmental impact of cities, including by paying special attention to air quality and municipal and other waste management.	<ul style="list-style-type: none"> <li>Environment &amp; Climate Change Risk, Page 36-37</li> </ul>
<b>12. Responsible Consumption and Production</b>	12.5 Substantially reduce waste generation through prevention, reduction, recycling and reuse.	<ul style="list-style-type: none"> <li>Environment &amp; Climate Change Risk, Page 37</li> </ul>
<b>13. Climate Action</b>	13.2 Integrate climate change measures into policies, strategies and planning.	<ul style="list-style-type: none"> <li>Environment &amp; Climate Change Risk, Page 27-33</li> </ul>
	13.3 Improve education, awareness-raising and human and institutional capacity on climate change mitigation, adaptation, impact reduction and early warning.	<ul style="list-style-type: none"> <li>Customer Protection, Page 41-43</li> <li>Human Resources Development Page 58</li> </ul>
<b>14. Life Below Water</b>	14.1 Prevent and significantly reduce marine pollution of all kinds, in particular from land-based activities, including marine debris and nutrient pollution.	<ul style="list-style-type: none"> <li>Customer Protection, Page 43</li> </ul>
<b>15. Life On Land</b>	15.2 Promote the implementation of sustainable management of all types of forests, halt deforestation.	<ul style="list-style-type: none"> <li>Customer Protection, Page 43</li> </ul>
<b>16. Peace, Justice and Strong Institutions</b>	16.4 Strengthen the recovery and return of assets and combat all forms of organized crime.	<ul style="list-style-type: none"> <li>Governance &amp; Business Ethics, Page 67-67</li> <li>Data Security &amp; Customer Privacy, Page 69-71</li> <li>Risk Management, Page 72-74</li> </ul>
	16.5 Substantially reduce corruption and bribery in all their forms.	<ul style="list-style-type: none"> <li>Governance &amp; Business Ethics, Page 67-68</li> </ul>
<b>17. Partnerships for the Goals</b>	17.1 Strengthen domestic resource mobilization to improve domestic capacity for tax and other revenue collection.	<ul style="list-style-type: none"> <li>Community Participation &amp; Social Engagement, Page 55</li> </ul>
	17.16 Complemented by multi-stakeholder partnerships that mobilize and share knowledge, expertise, technology and financial resources, to support the achievement of the Sustainable Development Goals	<ul style="list-style-type: none"> <li>Environment &amp; Climate Change Risk, Page 32-33</li> <li>Financial Inclusion and Literacy, Page, Page 47-50</li> </ul>



The Bank you can trust, the Bank for the people!

