

Notification
on
Credit Ratings of ACLEDA BANK PLC. "B+/Stable/B"



ACLEDA BANK PLC. ("ACLEDA BANK"), the first commercial bank in Cambodia listed its shares on the Cambodia Securities Exchange ("CSX"), would like to notify the investors and public that on 12 December 2024, 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**".

This stable rating outlook reflects that ACLEDA BANK has nourished its long-term financial profile with sufficient capital buffers to respond to all economic conditions. There are several factors helped ACLEDA BANK sustain its funding profile. Furthermore, its large retail deposit base, financial services, dominant digital, and physical presence have played role as the main bank in providing banking and financial services to all segments. All of these factors reflect the strength of the business network operations of ACLEDA BANK by maintaining sustainable development. There are the positive aspects in the quality of capital of ACLEDA BANK and its subsidiaries.

As mentioned above, please kindly be informed.

Phnom Penh, 13 December 2024

ACLEDA BANK PLC.

