



COMPANY OVERVIEW



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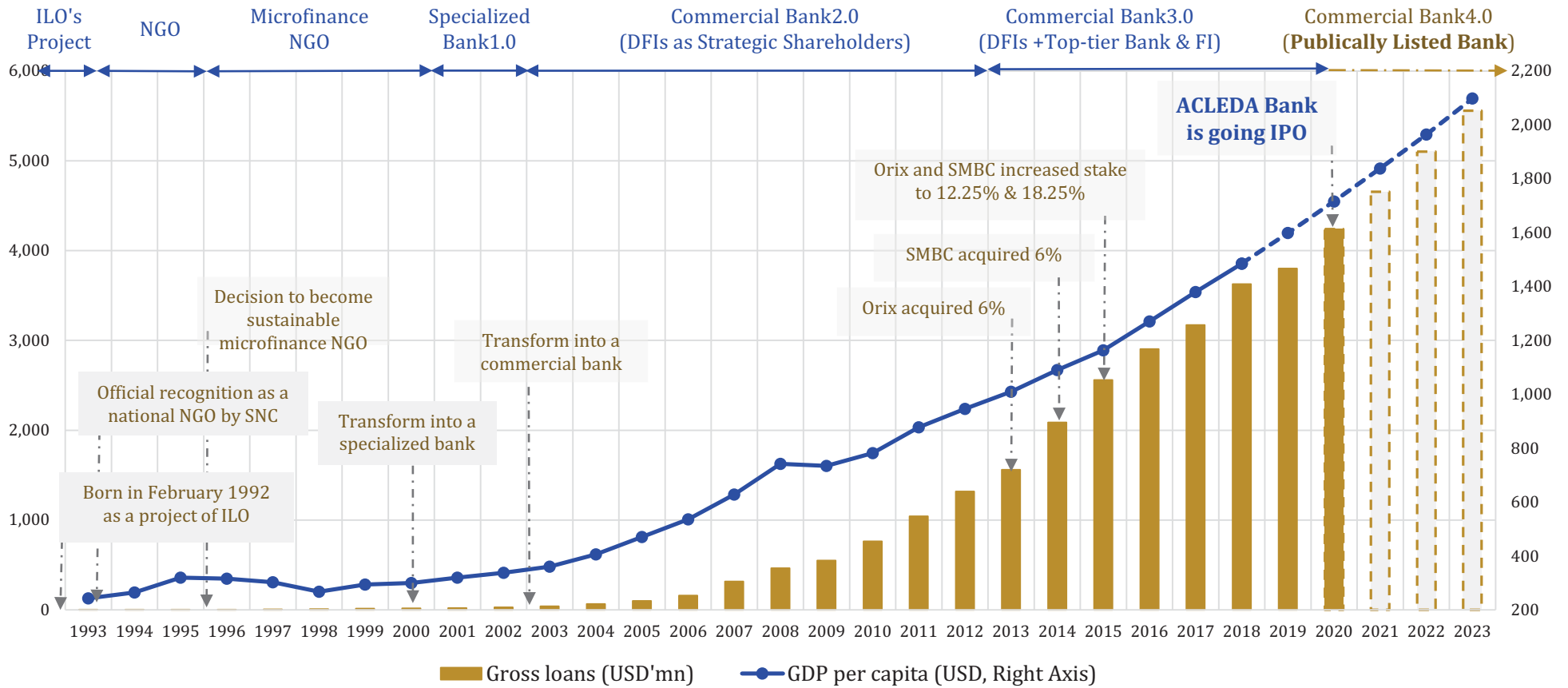


- 1. ACLEDA Bank at a Glance**
- 2. Ownership Structure**
- 3. Business Overview**
- 4. Financial Performance**
- 5. Why invest in Stock ?**
- 6. How to invest in Stock**



Truly Representative Bank

Starting as an organization for small and micro enterprise development, ACLEDA Bank Plc. has contributed immensely to the development of Cambodian economy as a leading bank as the provider of credit, liquidity, payment services, and employment opportunities.



Note: SNC: Supreme National Council; ILO: International Labour Organization

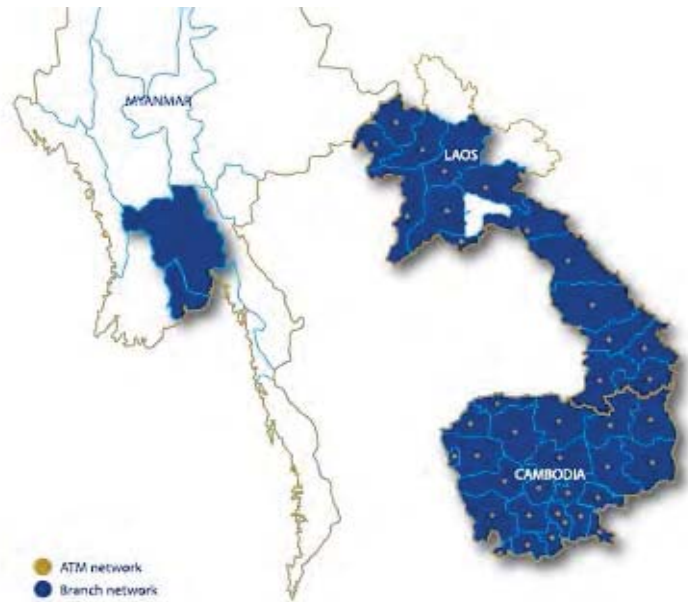


Cambodia's Leading Regional Digital Bank

ACLEDA Bank Plc. is the first Cambodian bank to expand regionally to Laos and Myanmar, and is the leading in digital banking with the most number of users of digital banking services (Unity ToanChet has over 1 million users).

ACLEDA Bank Group

- ACLEDA Bank Plc. (262 branches)
- ACLEDA Bank Lao Ltd. (39 branches)
- ACLEDA MFI Myanmar Co., Ltd. (12 branches)
- ACLEDA Securities Plc.
- ACLEDA Institute of Business

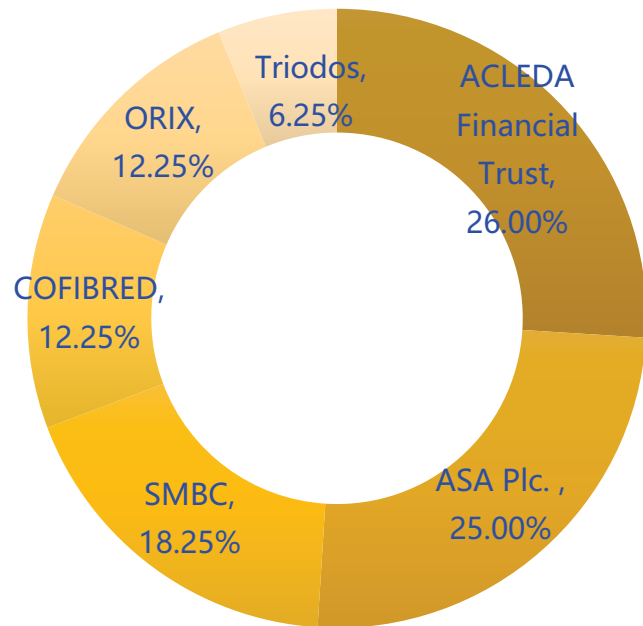




Most Experienced Shareholders

ACLEDA Bank Plc.

Total Voting Shares: 428,818,154 shares
 Total Equity: USD 806mn (2018-end)



ACLEDA Financial Trust (AFT) is the successor to ACLEDA NGO, the legitimate owner of the accumulated donor equity capital.

ACLEDA Staff Association Plc (ASA) was formed to serve as a holding company and vehicle through which the staffs of ACLEDA Bank Plc. and relevant investors can participate in the long-term growth and increase in value of the stock in ACLEDA Bank Plc..

Sumitomo Banking Corporation (SMBC) is a top-tier Japanese bank operating globally with a total assets of JPY 179,348.7bn (USD 1,630bn) and a consolidated capital ratio (BIS) of 20.32% as of March 31, 2019. It is the core business of Sumitomo Mitsui Financial Group, Inc. (SMFG), which is listed on Tokyo, Nagoya, and New York Stock Exchanges with a market capitalization of JPY 5.29tn (USD48bn) as of May 31, 2019.

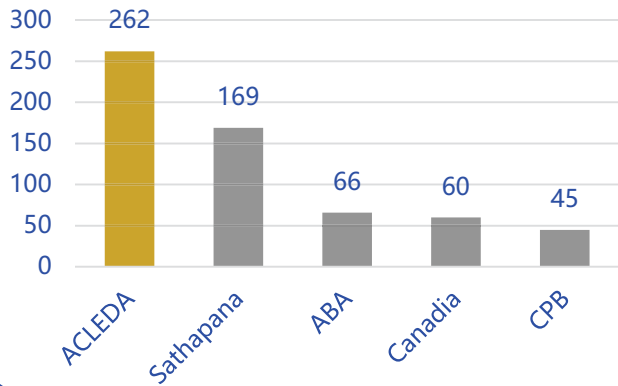
ORIX Corporation (Orix) is a prominent Japanese financial company with the total assets of JPY 12,174.9bn (USD 111bn) as of March 31, 2019. ORIX has evolved its business and expanded globally with a diversified business portfolio including corporate financial services, maintenance leasing, real estate, investment and operation, retail, and overseas business. ORIX Corporation is listed on Tokyo and New York Stock Exchange with a market capitalization of JPY 2.03tn (USD 18.5bn) as of May 31, 2019.

COFIBRED is fully owned subsidiary of BRED Banque Populaire, a member of the BPCE Group, the 2nd largest banking group in France. COFIBRED’s portfolio is made up of more than 45 subsidiaries and participations with a global value of about EUR 1.0bn, in bank, insurance, e-commerce and/or financial companies.

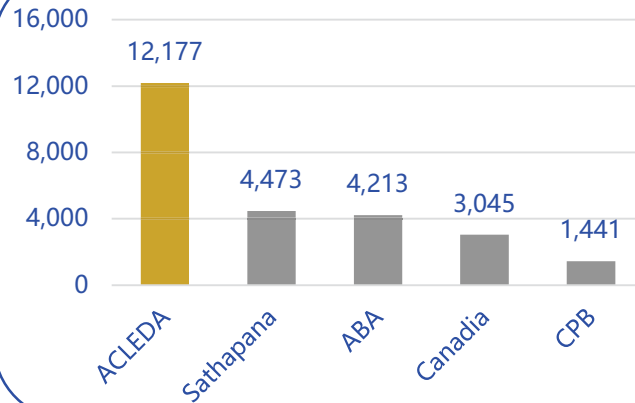
Triodos Sustainable Finance Foundation (TSFF), Triodos Fair Share Fund (TFSF) and Triodos Microfinance Fund (TMF) are three investment funds managed by Triodos Investment Management, wholly owned subsidiary of Triodos Bank. Operating in six European countries including Belgium, France, Germany, the Netherlands, Spain, and UK, Triodos Bank is one of the world’s leading experts in sustainable banking, with total asset under management of EUR15.54bn as the end of 2018.

Largest Network of Distribution Channel

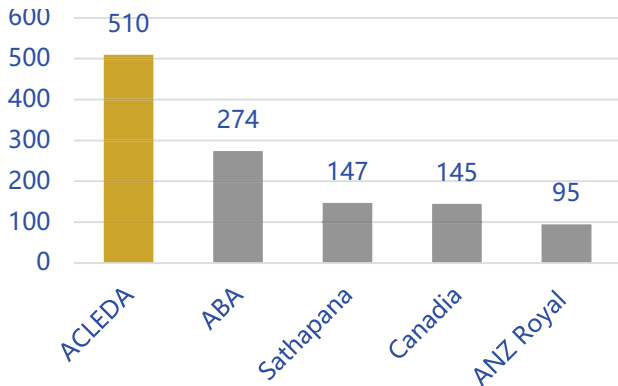
Num. of Offices



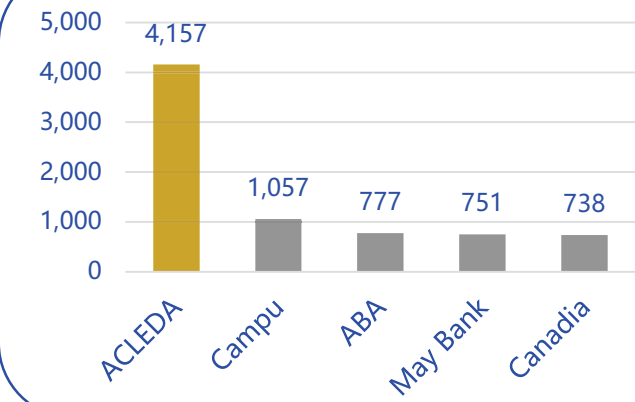
Num. of Staff



Number of ATMs



Number of POS



ACLEDA Unity ToanChet



Used by over 1 million people

Note: Of ACLEDA Bank Only (not including subsidiaries in Laos and Myanmar)



Diversified Products and Services

ACLEDA Bank Plc. has continued to innovate and develop various new products and services to meet the needs of different type/segment of customers, which are important for diversifying its sources of revenue.

Credit Products:

- Small-sized Enterprise Loan
- Medium-sized Enterprise/ Corporate Loan
- Overdraft Facility
- Advance Loan for Depositors
- Revolving Credit Line
- Local Project Finance
- Trade Loan
- Bank Guarantee Settlement Loan
- Personal Loan
- Home Improvement Loan
- Car Loan
- Motorbike Loan
- Student Loan
- Credit Cards
- Financial Lease

Trade Finance:

- Documentary Collection (Import/Export)
- Letter of Credit (Import/Export)
- Shipping Guarantee
- Bid Guarantee
- Payment Guarantee
- Advance Payment Guarantee
- Performance Guarantee
- Retention Guarantee

Deposit Products:

- Saving Account
- Demand Deposit Account
- Current Account
- Fixed Deposit Account
- Euro Flex Account
- Securities Account
- Individual Retirement Account
- Health Savings Account
- Education Savings Account
- Trust Account for Real Estate
- Monk Account and Pagoda Fund Account
- Future Kid Account

Integrated E-Banking Services:

- Internet Bank
- Unity ToanChet
- ACLEDA E-Commerce
- Consumer Card
- Debit Cards
- Credit Cards
- ATM
- POS
- Banking Service Order via E-mail/Fax
- Message Alert on Account Information

Fund Transfers:

- Local Fund Transfers
- International Fund Transfers via SWIFT
- International Fund Transfers via Western Union
- Overseas Fund Transfer via API

Cash Management:

- Bank Confirmation
- Payroll Service
- Supplier Payment
- Stand Order/Direct Debit
- Foreign Cheque Purchasing
- Safe Box Service
- Direct Debit for EDC Bill Payment
- Bulk/Package Payment Service
- Cashier's Cheque
- Distributor/Cash Collection
- Cash Consolidation Accounts
- Traveler's Cheque Purchasing
- Bank Draft
- Tax Payment Services
- Property Tax Collection
- Forward Exchange Contract
- Currency Exchange

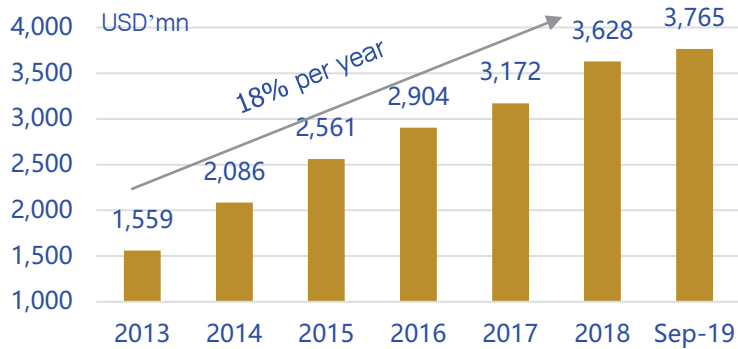
Referral and Support Life Insurance and General Insurance



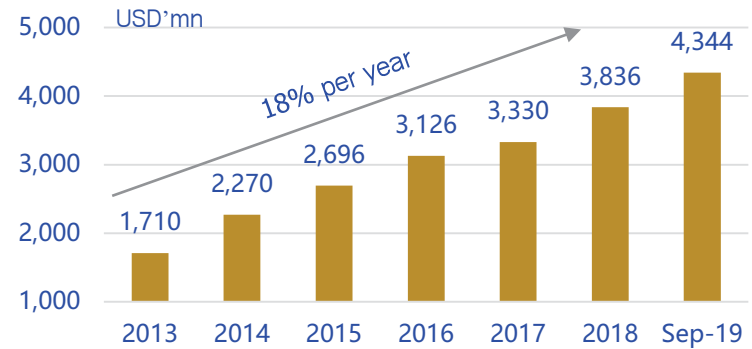
Healthy Credit and Deposit Growth

Over the last five years, the Bank has achieved a healthy credit and deposit growth rate of about 18% per annum. Gross loans and total deposit balance stood at USD3.63bn and USD3.55bn, respectively, at the end of 2018.

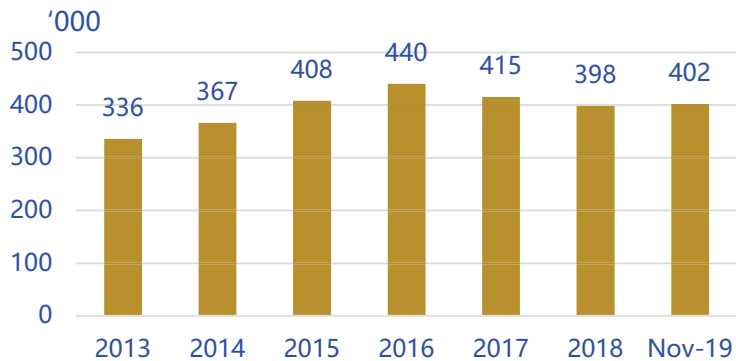
Gross Loans



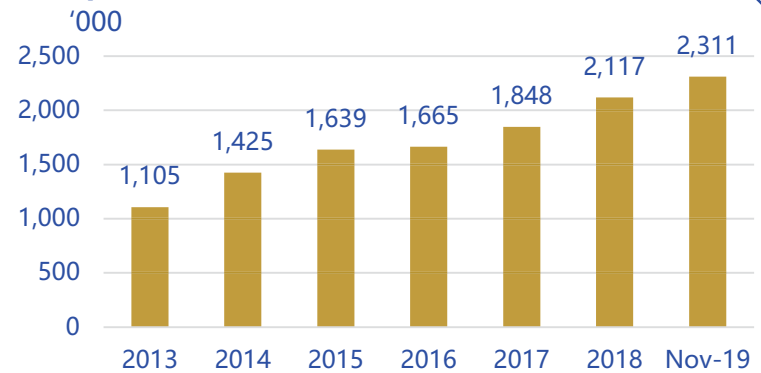
Total Deposits



Active Borrowers



Deposit Accounts



*Of ACLEDA Bank Only (not including subsidiaries in Laos and Myanmar)

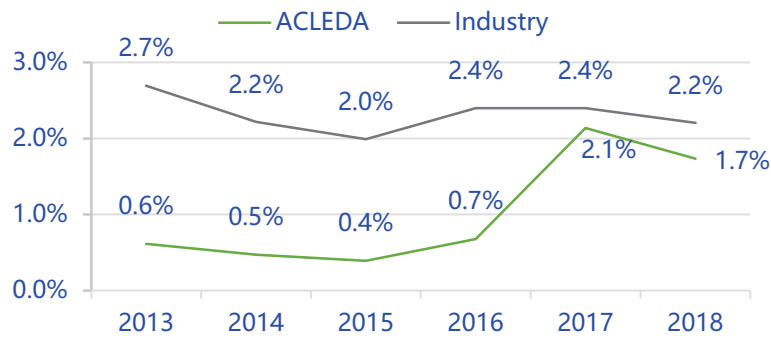
*not including subsidiaries in Laos and Myanmar



High Quality Loan Portfolio

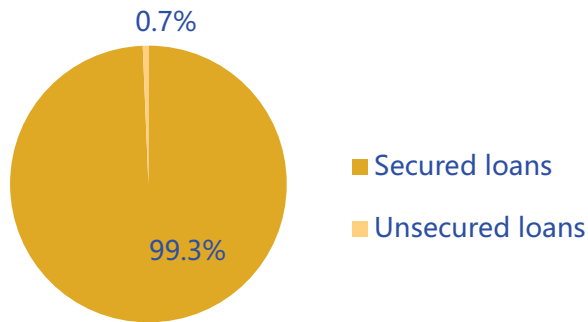
ACLEDA Bank Plc. has one of the healthiest loan portfolios, with non-performing loan ratio maintained well below the industry's, while more than 99% of the loans are secured by a collateral. The diversification of loan across sector lower its sectoral concentration risk.

NPL Ratio



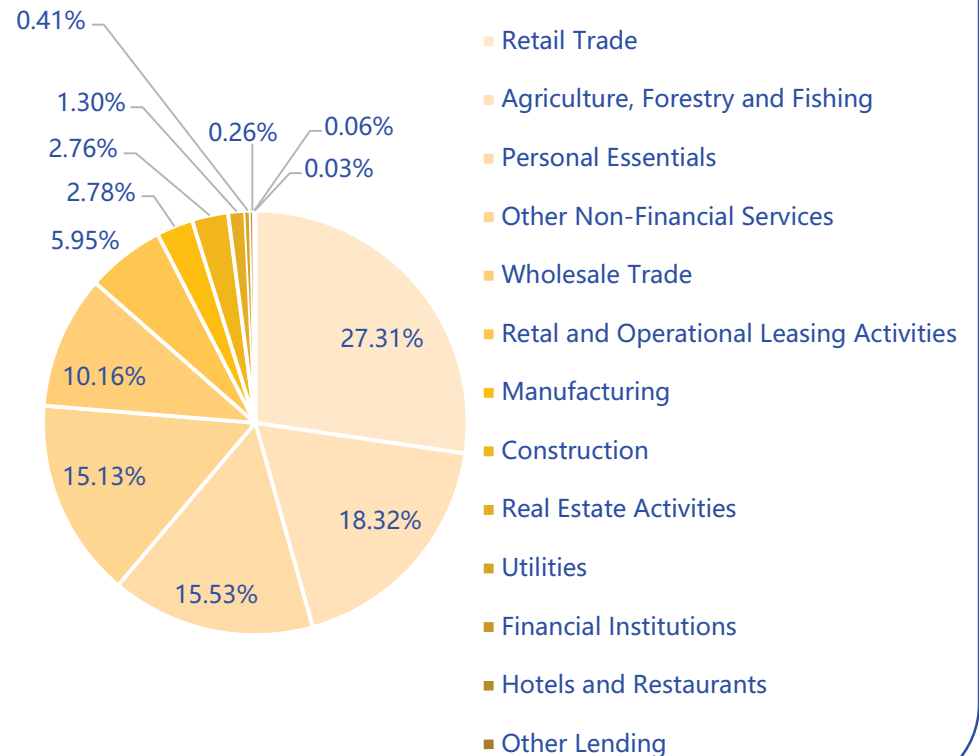
*Unconsolidated

% of Secured Loans



Diversified Portfolio

Loans Classified by Sector 2018

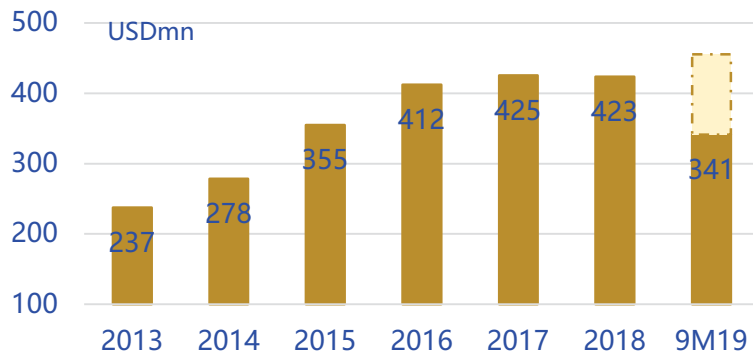




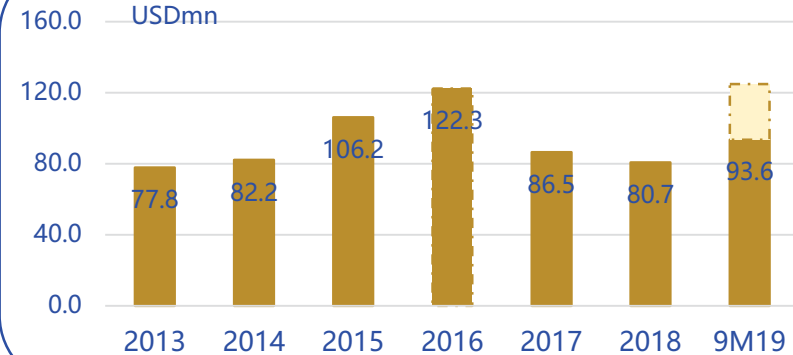
One of the Most Profitable Banks

ACLEDA Bank Plc. has been the largest earners of interest income and non-interest income. It had achieved high profitability until 2016, with a stable increase in net profit and ROE fluctuating more than 20%. The net profit dropped in 2017 and 2018 mainly due to regulatory changes in the loan loss provision requirement, but expects to see recovery from 2019 onwards.

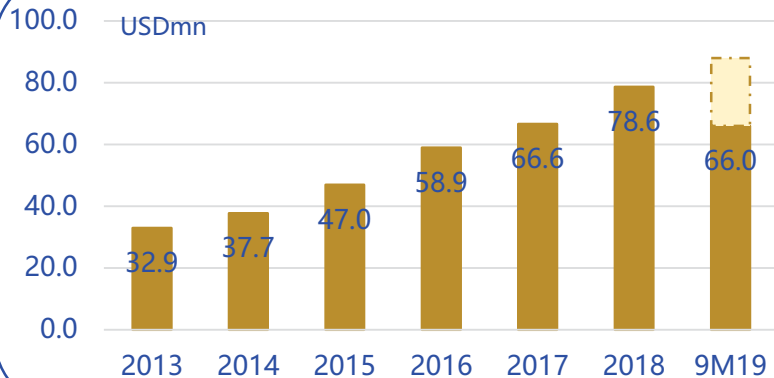
Int. Income



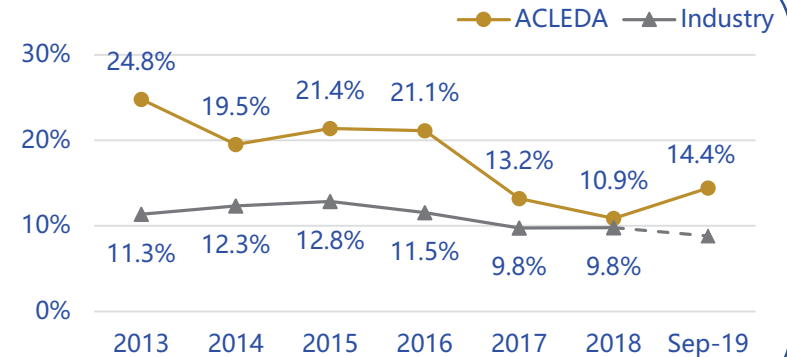
Net Income & Provision



Non-Int. Income



ROE

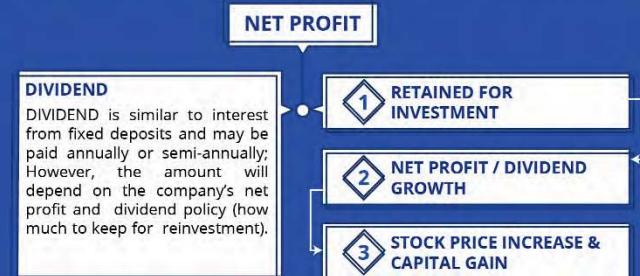


*ACLEDA's ROE for 9M19 is annualized figure;

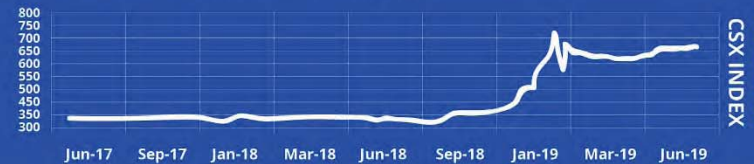
Why invest in Stock?

- Stocks are equity investments that represent ownership in a company and entitle you to part of that company's earnings and assets.
- Shareholders' return will be the sum of dividend yield and capital gain.
- Investment return from stocks depends on the profitability of a company. Investors bear the risk of losing money if the company makes loss, which could result in zero dividend or and decline in stock price.
- Historically, investing in stocks has been one of the easiest and most profitable ways to build wealth over long-term.
- Tax incentives for investors on the CSX:
 - ✓ No withholding tax on dividends for Cambodian residents and 50% reduction for non-residents
 - ✓ No tax on capital gains
 - ✓ No stamp duty tax on trading

- Stock is another tool in addition to banks' deposits and other financial securities that allows you to save your money at a higher return.
- Holding a company's shares allow you to become an owner of the company, which give you rights to claim the net profit generated by the company.



- CSX index show averages stock price listed on the Cambodia Securities Exchange (CSX). Price of some stocks did increase in recent years.





NEWS ON IPO

Mr. Sophy works for a construction company. He's also ACLEDA Bank's Customer.

អេស៊ីស៊ីប៊ា?
IPO?



One Morning, He read a news on ACLEDA Bank's IPO.

CONTACT ACLEDA SECURITIES



Hello! I'd like to get information about the Bank's IPO please! What is it?

Good Morning Sir,
IPO is an investment opportunity in ACLEDA Bank's shares and to become a shareholder. So, instead of earning a fixed interest income on your bank deposit, you will earn a share of profits of the Bank. ACLEDA will share its profits with its shareholders.



CONTACT ACLEDA SECURITIES



What should I do to invest in the Bank's shares then?

You must have an investor ID number and a Trading Account. Please bring your ID card and photo to ACLEDA Securities for assistance.



PREPARE

Apply for Investor ID number

Following the officer's advice, Mr. Sophy brings the documents to ACLEDA Securities and fills out the forms to get his investor ID number and trading account.



Open Trading Account

One week later... ACLEDA Securities informs him about his investor ID number and that his trading account has been opened.





BOOK BUILDING

BOOK BUILDING

INVEST Subscription

INVEST Subscription

ANNOUNCEMENT OF SUBSCRIPTION RESULT



Mr. Sophy was also told that in order to buy ACLEDA Bank's shares, he can either:

- (1) bid a price during book building or
- (2) subscribe at the final price during the subscription stage.

He decides to skip book building and wait for the subscription after the final price is fixed.

There are many people participating in book building by submitting their bids within the given price range.





Mr. Sophy heard about the announcement on subscription and is aware that he needs to go to ACLEDA Bank's branches to buy the shares. He decided to invest 4,000,000 riels.



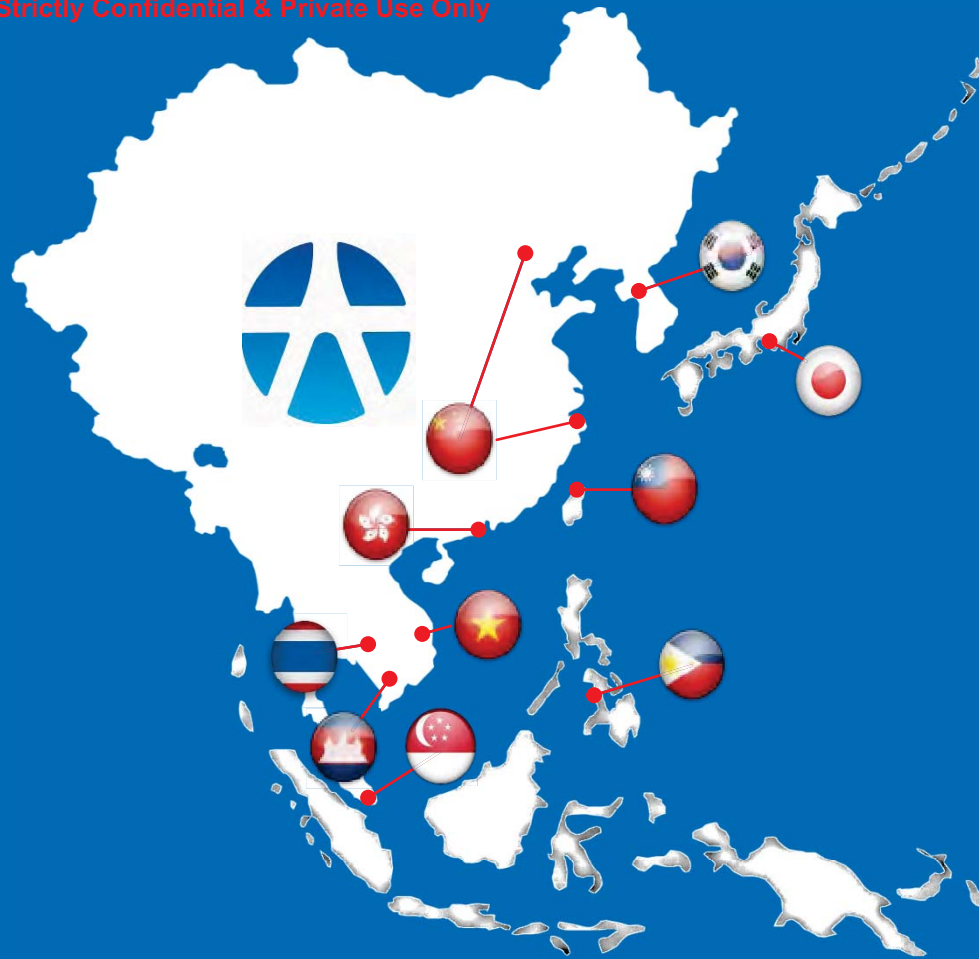
1. He fills out the subscription form.
2. He transfers 4,000,000 riels to the Issuer's account.



Several weeks later... He's been notified of the subscription result through the Bank's website and Facebook. Now, he is a shareholder of ACLEDA Bank, one of the best and most trusted banks in Cambodia. The Bank will share its profits with him.



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We Know Asia

Thank you

Please contact persons below for any inquiries regarding this presentation.

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