



ABOUT ACLEDA

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INTERNET BANKING



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EUR

3,967.23

4,141.12

BANK PROFILE

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ACLEDA HISTORY



ACLEDA Bank Plc. Headquarters

With the ILO and UNDP as godparents, ACLEDA was established in January 1993, as a national NGO for micro and small enterprises development and credit by a [group of founders](#) below. From its earliest days it enjoyed the support of a number of major international development agencies whose contribution is gratefully acknowledged in our 'Roll of Honour'. Two factors, namely expansion of its network to cover all of Cambodia's

FACTS & FIGURES

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Vision & Mission

Corporate Governance

Shareholders

Board of Directors

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Internal Auditor

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provinces and towns and its ability to operate at a profit to ensure its sustainability, led both its board and international partners to conclude that it should be transformed into a commercial bank. This would not only provide a secure regulatory framework lacking under its previous status but would enable it to enlarge its range of funding options (e.g. equity injection, taking public deposits, obtaining commercial interbank loans) to support expansion of its core micro-finance business. With assistance from USAID, MPDF/IFC and UNDP—to name a few—a three year program for transformation commenced in 1998 which culminated in the granting of a specialised banking license in October, 2000.

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 inquiry@acledabank.com.kh

ACLEDA Bank's History



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Under the process, the original NGO has transferred its assets and on-lent its liabilities (long term loans from donors) to the new ACLEDA Bank. In return, it has received 44.91% of the bank's capital of US\$4 million; the ACLEDA Staff Association ('ASA'), a trust established to give its staff an equity interest, has purchased 6.09% and the remaining 49% has been taken up in equal parts by four foreign investors, namely the International Finance Corporation (a division of the World Bank), DEG (Germany), FMO and Triodos Bank (The Netherlands). It is intended that ACLEDA Bank will seek a listing on a stock exchange at some time in the future.

Since December 01, 2003, ACLEDA Bank was licensed as a Commercial Bank after having tripled its capital to US\$13 million, and was named ACLEDA Bank Plc. **Please click [here](#) for capital increasing and shareholders of ACLEDA Bank Plc.**

By the end of 2019, ACLEDA Bank Plc.'s total assets US\$6,175 million with market share around 14.3% of total assets; 14.8% (total loan outstanding) and 45.8% (number of customer) amongst total lending; and 16.5% (deposit amount) and 48.2% (number of account) of total deposits in the banking sector in the Kingdom of Cambodia (excluded MFIs and NGOs). It currently has loan portfolio of US\$5393.95 million to more than 428,747 borrowing customers of which 55% are women. It employs 12,254 staff in [263 branches](#) in all provinces and towns in The Kingdom of Cambodia.

Beside of [Credits](#) and [Savings](#) services ACLEDA Bank has provided [Funds Transfers Services](#) locally and internationally through [Western Union®](#) and SWIFT (Society Worldwide for Interbank Financial Telecommunication). We also offer [Cards](#), [Digital](#), [Trade Finance](#) and [Cash Management Services](#), and [much more](#).

ACLEDA's [Headquarters](#) is located in Phnom Penh and in addition it maintains a [branch network](#) covering all provinces and towns in Cambodia.

[ACLEDA'S BRANCH NETWORK EXPANSION HISTORY](#)

Kingdom of Cambodia

1993	Phnom Penh, Kandal, Banteay Meanchey, Siem Reap, Battambang, Kampong Cham
1994	Takeo, Kampot, Kep
1995	Sihanouk Ville
1996	Pursat
1997	Kampong Speu, Kampong Thom
2000	Kampong Chhnang, Svay Rieng
2001	Prey Veng
2003	Koh Kong
2004	Pailin, Oddar Meanchey, Preah Vihear, Kratie
2005	Stung Treng
2006	Rattanak Kiri, Mondul Kiri
Lao PDR	
2008	Vientiane Capital, Savannakhet, Champasak
2009	Saravane
2010	Khammouane
2011	Vientiane
2012	Bolikhamxay, Sekong, Luangprabang, Attapeu
2013	Bokeo, Xayabouly, Xiengkouang, Oudomxai, Louangnumtha
The Republic of the Union of Myanmar	
2013	Yangon Region, Bago Region
2019	Mon State
2020	Magway Region

The table above displays our branch network expansion history, and we will expand our branch network to serve all customers throughout the country.

LIST OF FOUNDERS

The founders of ACLEDA management and staff alphabetically named below met at Local Economic Development Agencies (LEDA Phnom Penh), Khan Russey Keo on January 19, 1993 and formed its First General Assembly of ACLEDA and voted for the establishment of Association of Cambodian Local Economic Development Agencies (ACLEDA) on the same date.

Mr. CHEAM Teang

Mr. CHHAY Soeun

Mrs. DAV Vandy

Mr. EK Don

Mr. HOEUNG Ousaphea

Mr. NEOU Saroeun

Mr. NGIM Khemrith

Mrs. PROEUN Makpreng

Mr. SAO Roeun

Mr. SAR Roth

Mr. HONG Setha
Mrs. IENG Phalla
Mr. IN Channy
Mr. KEO Nupparath
Mr. KEO Chamroeun
Mrs. LY Thida
Mr. LAY Chham
Mr. LEM Saroun
Mr. MAK Sokha

Mr. SOK Chanrithy
Mrs. SORN Socheat
Mr. SOY Saroeun
Mr. SUN Bunthan
Mr. SUONG Seng Huat
Mr. UNG Bunthan
Mr. UM Sarin
Mr. VANN Saroeun
Mr. VOEUNG Sunly

ROLL OF HONOUR

We gratefully acknowledge the following organisations whose support was indispensable to establishing the foundation on which ACLEDA Bank Plc stands today (in alphabetical order).

- Agence Française de Développement (AFD)
- Cambodia Rehabilitation and Regeneration (CARERE)
- Deutsche Gesellschaft für Technische Zusammenarbeit (GTZ) GmbH
- German Federal Ministry of Economic Cooperation and Development & Kreditanstalt für Wiederaufbau (KfW)
- International Finance Corporation (IFC)/Mekong Private Sector Development Facility (MPDF)
- International Labour Organisation (ILO)
- Japanese WID Fund
- Programme de Réhabilitation et d'Appui au Secteur Agricole du Cambodge (PRASAC)
- Shell Company of Cambodia Limited
- Swedish International Development Cooperation Agency (SIDA)
- The Government of New Zealand
- United Nations Development Programme (UNDP)
- United Nations Population Fund (UNFPA)
- United States Agency for International Development (USAID)

OUR HEADQUARTERS SO FAR



ACLEDA Bank Plc. Headquarters

Dec 11, 2015 - Now

#61, Preah Monivong Blvd., Sangkat
Srah Chork, Khan Daun Penh, Phnom
Penh, Cambodia



ACLEDA Bank Plc. Headquarters

Apr 9, 2007 - Dec 10, 2015

#61, Preah Monivong Blvd., Sangkat
Srah Chork, Khan Daun Penh, Phnom
Penh, Cambodia



ACLEDA Bank Plc. Headquarters

1999 - Apr 8, 2007

#28, Mao Tse Tung Blvd., Sangkat Beung Trabek, Khan Chamcarmon, Phnom Penh, Cambodia



Association of Cambodia Local Economic Development Agencies (ACLEDA Microfinance)

1994 - Aug 31, 1999

#232, St. 163, Sangkat Toul Tumpoung 1, Khan Chamcarmon, Phnom Penh, Cambodia



Association of Cambodia Local Economic Development Agencies (ACLEDA)

1993 - 1994

#186, St. 122, Sangkat Teouk Laark 1, Khan Toul Kork, Phnom Penh, Cambodia



Association of Cambodia Local Economic Development Agencies (ACLEDA)

1992 - 1993

Khan Russei Keo, Phnom Penh, Cambodia



