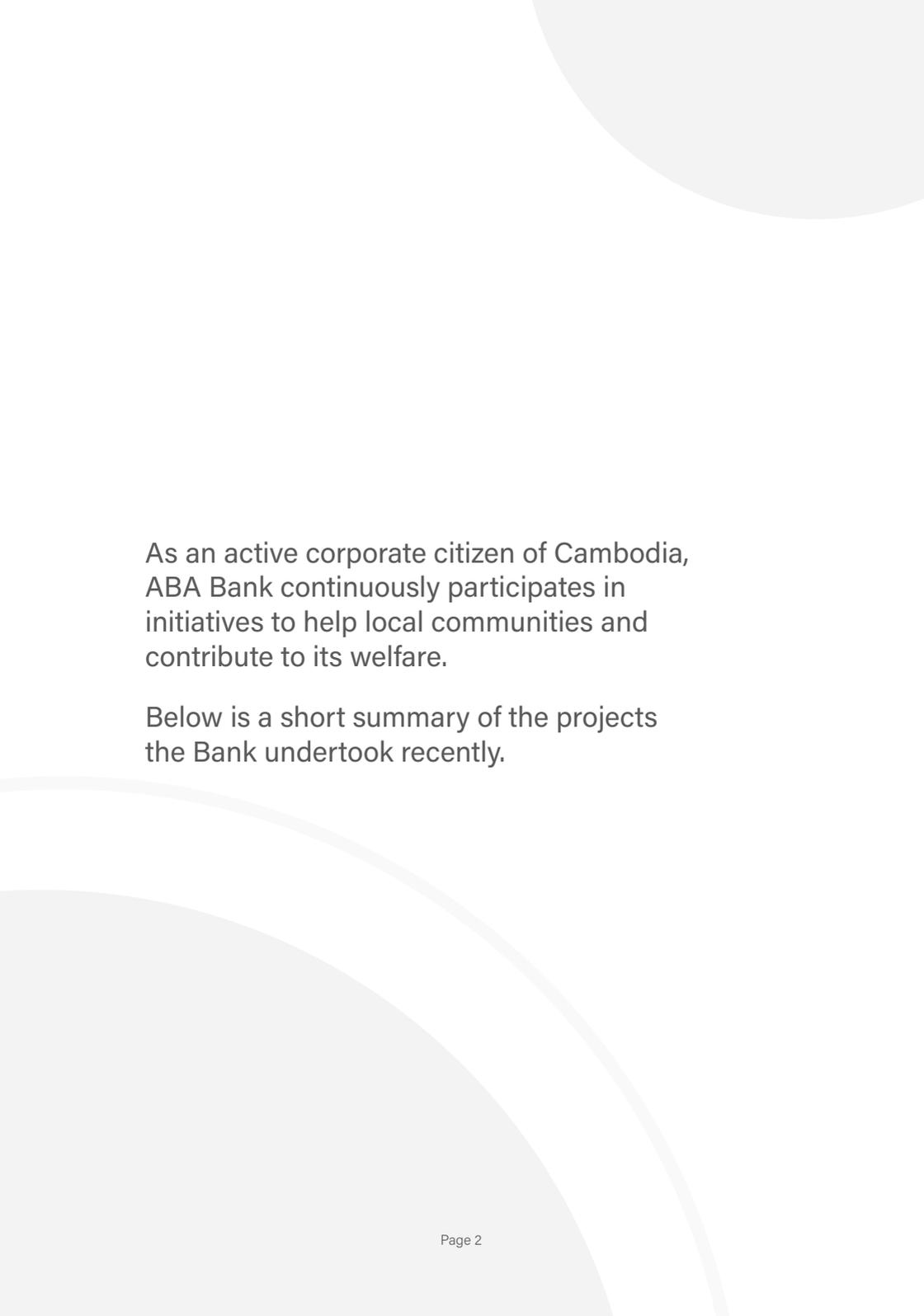




 NATIONAL BANK
OF CANADA GROUP

Brief on CSR and Community Welfare Activities of ABA Bank 2021-2022



As an active corporate citizen of Cambodia, ABA Bank continuously participates in initiatives to help local communities and contribute to its welfare.

Below is a short summary of the projects the Bank undertook recently.

HEALTHCARE / COMMUNITY WELFARE

Royal Government's Covid-19 Fund

ABA Bank contributed **US\$ 1,000,000** to support the Royal Government's efforts to stop the spread of the outbreak in April 2021. Following its Mission and Corporate Values, ABA Bank is committed to support the initiatives aimed at combating Covid-19. Since the beginning of the pandemic in Cambodia, ABA has been organizing fundraising events and donating funds through the initiatives of the National Bank of Cambodia and the Association of Banks in Cambodia.

In addition to monetary support, the Bank's advanced ABA Mobile banking application was used as a fundraising tool in the Prime Minister's initiative to purchase COVID-19 vaccine.





Investment in Techo International Airport

ABA Bank invested **\$30,000,000** in the corporate bond issued to fund the development of Techo International Airport. Strongly endorsed by Samdech Techo Hun Sen, the airport is expected to become a large transportation hub and to increase the country's investment and tourism attractiveness.

The investment aligns with the Mission of ABA, where the Bank sees itself working in partnership with Cambodian businesses and people.



Association of Samdech Akka Moha Sena Padei Techo Hun Sen and Samdech Kittiprittbandit Scholarship Students

ABA also inked an agreement with the Association of Samdech Akka Moha Sena Padei Techo Hun Sen and Samdech Kittiprittbandit Scholarship Students (AMT) to provide financial support to the Association. The Bank contributed **US\$ 100,000** to AMT to support bright and gifted Cambodians via scholarships, educational programs, and financial assistance schemes.

AMT is a non-profit charitable organization that provides scholarships to needy families and develops human resources in the country.



Upgrade of Kroch Chhmar Referral Hospital

ABA contributed **US\$ 35,000** to the Kroch Chhmar Referral Hospital in the Tboung Khmum province. The funds are donated to upgrade the Hospital from Level 1 to Level 2 to provide treatment for around 469,000 people (239,000 of which are females) living in four nearby districts and improve the quality of diagnostics.

The Kroch Chhmar District Referral Hospital was established in 1966. Its vision is to implement the Royal Government's health policy and health strategy in the Tboung Khmum province.



Samdech Techo Project – Mine Action

ABA donated **US\$ 200,000** to the Cambodian Mine Action and Victim Assistance Authority (CMAA) for the Samdech Techo Project for Mine Action initiated by Prime Minister Hun Sen. This fund will be used to boost the mine clearance work to achieve the country's goal of becoming a mine-free nation by 2025.

CMAA was established in 2000 under the direct leadership of Prime Minister for regulating, monitoring, and coordinating all demining activities.



Cambodian Red Cross

ABA contributed **US\$ 200,000** to the Cambodian Red Cross (CRC). The donation from ABA will be used to support the humanitarian activities of CRC throughout the country. CRC has been running their mission in Cambodia for many decades and became player during the Covid-19 pandemic and vaccination campaign organized by the Royal Government of Cambodia.

CRC is a leading philanthropic organization in Cambodia established in 1955. It is officially recognized by the Royal Government as the primary auxiliary to the public authorities in humanitarian services. It has been involved in various disaster relief programs, humanitarian efforts, and welfare activities in Cambodia.

FINANCIAL LITERACY AND INCLUSION

Financial Literacy for Kids Project

ABA contributed **USD 15,000** to the Financial Literacy workshop initiated by the National Bank of Cambodia. The donation was used to produce 5,000 "Let's Talk about Money" kid's comic books and hand over to the Muk Neak primary school students in Siem Reap.

The workshop aims to integrate financial education into the school curriculum, such as budget planning and savings culture, making students think critically about how secure and beneficial it is to save money with a financial institution.





Financial Literacy for Indigenous Minorities Program

Empowering Indigenous Minorities through Financial Literacy, a financial literacy program designed and conducted by ABA Bank and the Canadian company Angkor Resources Corp. to develop knowledge and skills of local indigenous communities at Ratanakiri province to grow their economies and finances wisely and healthily.

The Program has changed the lives of those indigenous people with essential financial skills such as long-term planning, household budgeting, debt and repayment management, and managing daily budgets and investments.



Regional initiative on Financial Literacy – ASEAN Savings Day 2022

ABA became Diamond Sponsor of the ASEAN Savings Day 2022 under the theme “Little Saving is better than none.” Organized by the National Bank of Cambodia, the event aimed to promote public awareness of the importance of saving and financial inclusion in the ASEAN region.

ASEAN Savings Day aims to encourage Cambodian people to start building healthy financial habits and understand the importance of saving for the future.



ASEAN Summit – FinTech Stage

ABA Bank provided **US\$ 20,000** in sponsorship of the FinTech Stage at Cambodia Tech Expo (CTX) 2022 CTX that was held on the margins of the 40th and 41st ASEAN Summits in Phnom Penh.

This event aimed to support and foster the digital economy and fintech development in Cambodia. It allowed fintech start-ups and companies to share their knowledge, lessons learned, and best practices with the public, regulators, and fintech experts.



ASEAN Young Entrepreneurs Carnival

ABA Bank supported the ASEAN Young Entrepreneurs (AYE) Carnival 2022 held in conjunction with the Cambodia ASEAN Chairmanship 2022. The sponsorship amount equalled **US\$ 10,000**.

AYE Carnival gathers young entrepreneurs from ASEAN Young Entrepreneurs Council (AYEC) Association members and its Dialogue Partners. The Carnival aims to call for businesses and young entrepreneurs to overcome the disruptions brought by Covid-19 through digitalization, leadership, collaboration, and inclusive involvement of women in addressing the grand challenges of our times.

Through the sponsorship support, ABA contributes to MSMEs' development and building of the entrepreneurship ecosystem in Cambodia, especially supporting young entrepreneurs and start-ups, which are considered essential pillar of sustainable economic progress.

Other initiatives and support



Monetary support for Tennis Cambodia's campaign to the 2021 and 2022 Davis Cup.



Monetary and in-kind support to EmbraceAbility NPO to help disadvantaged communities.



Monetary and in-kind support to Little Hearts Organisation NPO to help underprivileged children.



Staff's participation in TYDA's missions in Kandal Province and Phnom Penh's Dangkor area.



Monetary support to the communities affected by the unprecedented flooding in Kampong Thom and Siem Reap provinces through the Association of Banks in Cambodia under the initiative from the National Bank of Cambodia.



In-kind donation of educational materials to support Sipar NGO's Youth Employability project launched to promote youth employability and civic engagement in the rural areas.



Monetary donation to the Khmer Enterprise Investment Readiness Program initiated by Khmer Enterprise, a unit under the Ministry of Economy and Finance in charge of implementing support programs for start-ups and SMEs in Cambodia.



Sponsorship of the "Women Entrepreneurship Challenge" program, an initiative of WE Act Cambodia aimed to engage young women entrepreneurs and female university students in developing their business ideas.

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