

About us

Advanced Bank of Asia Limited (ABA Bank) was established in 1996 and today is the leading private financial institution in Cambodia.

Through its extensive development and growth, ABA Bank has managed to achieve significant results and enter the Top 3 commercial banks of the country. Today, we offer a comprehensive suite of products and services to SMEs, microbusinesses, and individuals.

The major shareholder of ABA is National Bank of Canada, the sixth largest bank in Canada.

For several consecutive years, ABA was recognized by the world's most famous financial publications – The Banker, Euromoney, and Global Finance, where the Bank was named the Best Bank in Cambodia. Among other achievements, the awards highly praised ABA's constant dedication to bringing modern digital finances to the country.

The year 2020 marks the 40th anniversary of the re-introduction of the Khmer Riel.

To commemorate this major milestone in the country's development, we looked to the history of money in Cambodia – the ways money has been shaped and transformed by our nation's landmark moments.

We express our sincere gratitude to the National Bank of Cambodia and SOSORO (the Cambodia Museum of Economy & Money) for their invaluable guidance and great support in helping us craft this calendar.













Funan & Chenla 1st - 9th Century

One of the earliest currencies introduced in the region came in round metallic coins. These coins were in circulation from the Funan through the Chenla Kingdom eras, believed to pre-date the Angkor Empire. While it is believed these coins were used for buying goods and engaging in maritime trade with other countries, there also seemed to be trade happening with the Roman Empire. The coins came in various sizes and metal composition, mostly featuring a "rising sun" motif which is believed to have its origins in the Pyu City States (modernday Myanmar).

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^{🔳 1} ទិវាចូលឆ្នាំសកល / International New Year's Day

ធ្នូ / December 2019

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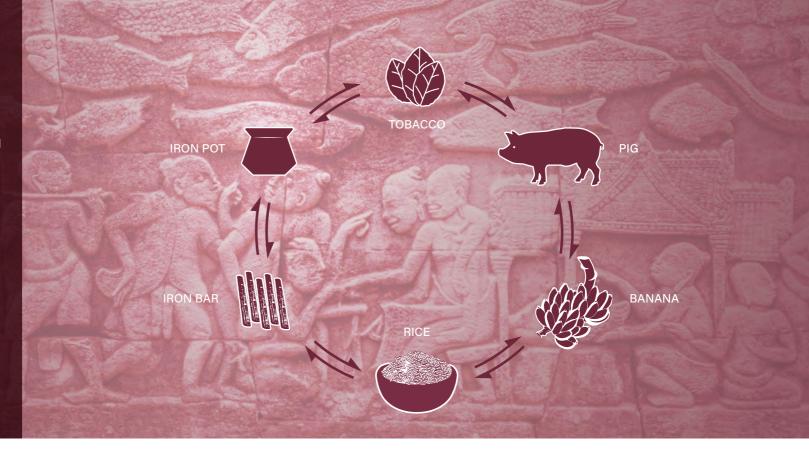
⁷ ទិវាជ័យជំនះលើរបបប្រល័យពូជសាសន៍ / Victory Over Genocide Day

Angkor

9th - 15th Century

While there was some trade across its borders, the great Angkor Empire seemed to be very inwardly-focused. Evidence shows that this civilization might have given up on the use of money and that the Angkorian society was a barter society. Based on accounts dating back to 1297 from Zhou Daguan, a Chinese traveler, payments for small purchases were "made in rice, grain, items from China, as well as the length of cloth; large purchases were paid for in gold or silver." The barter trade was so deeply rooted that it was used as a means to build temples. Even taxes were paid in kind.

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Post Angkor 15th Century - 1863

The ubiquity of the barter system affected the economy and the nation so much so that Khmer kings such as Sdach Kan and Ang Duong attempted to reunite the country, develop trade, and issue some form of currency. In fact, various types of coins were produced during this time – Prasat, Slung, and Houng. But these minor types of currencies could barely resolve the country's financial weakness, which was exacerbated by the penchant of the Khmer kings for seeking advice from Annam (Vietnam) and Siam (Thailand) at the cost of the country's sovereignty.

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^{💯 9} ជំនួសថ្ងៃទី 8 មីនា ទិវានារីអន្តរជាតិ / Substitute Holiday March 8, International Women's Day

The Protectorate

1863 - 1953

The political and financial instability of Cambodia led to its colonization by France. Seeing the need for a currency with which to do business across Indochina, the French established the Bank of Indochina in 1875 and launched the French piastre in 1878. The piastre featured five languages (French, Chinese, Khmer, Lao, and Vietnamese) and the designs depicted a strong French theme. It was an instrument of economic progress, and the currency helped plantations, small industries, and trade to develop; it also facilitated taxation and funding of government, although the ownership of the currency and bank credit remained spotty.

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The Sangkum Reas Niyum

1953 - 1970

While Cambodia gained independence from France on 9 November 1953, it took some time to grab economic and monetary sovereignty from France.

By establishing the National Bank of Cambodia in 1954 and launching the riel in 1955, Cambodia could determine the value of its currency, the amount of currency to be produced, and set its trade policy. The riel featured farming and fishing scenes, temples, apsara dancers, and stone carvings. With the riel's advent, macroeconomic stability of the country was finally established.

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ឧសភា / May

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- ពិធីបុណ្យវិសាខបូជា / Visak Bochea
- ជំនួសថ្ងៃទី 10 ឧសភា ព្រះរាជពិធីប្រត់ព្រះនង្គ័ល / Substitute Holiday May 10, Royal Ploughing Ceremony
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The Khmer Republic

1970 - 1975

A power struggle began as General Lon Nol seized control and launched a coup against King Norodom Sihanouk.
Renaming the country into the Khmer Republic, Lon Nol produced his own currency while the riel from the Sangkum Reas Niyum era was still in circulation. As a result, the riel began to drown as the new banknotes were distributed. With the political upheaval, the country faced an economic crisis. Aid from the United States became the source of finance, supplying a direct inflow of dollars. As prices went on rising, the riel slid further.

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The Riel is Abolished

1975 - 1979

Lon Nol's faltering hold over Cambodia was swept away, when the Khmer Rouge overthrew the government in 1975. But prior to this, a huge stock of banknotes valued at 20 million riels was printed in China, shipped to North Vietnam in January 1975, and found its way to Cambodia. Never circulated, the Khmer Rouge currency reused heroic iconography characteristic of communist regimes. During this time, the use of money was prohibited. Starvation was widespread and objects of value were bartered in exchange for food.

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Reconstruction & Restoration

1979 - 1990

On 7 January 1979, the Khmer Rouge regime collapsed and the National Bank of Cambodia was reestablished on 10 October 1979. However, rebuilding the economy was extremely difficult. The riel began to circulate on 20 March 1980. But the government printed too much money and the riel spiraled so drastically that it was worth 200 times less than when it was reintroduced 11 years earlier. People were also unsure about the riel and hesitated using it – they were understandably haunted by memories of the currency being abolished by the Khmer Rouge.

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Working Towards Stability

1991 - 1993

To ensure that Cambodia would stabilize, the Paris Peace Agreement mandated the United Nations Transitional Authority in Cambodia (UNTAC) to operate over two years. This triggered massive dollarization on both macro and micro levels. The US dollar was utilized to pay salaries and, therefore, Cambodians used it to pay for goods in the market, as well as tuition fees and utilities. As a result, the riel became weak and inflation ballooned. However, the Cambodian government began to enforce a wiser budget policy, which caused prices to stop soaring, and the riel began to stabilize.

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កញ្ញា / September

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តុលា / October

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ទិវាប្រកាសរដ្ឋធម្មនុញ្ញ / Constitution Day

The Rise of the Kingdom

1994 - 2004

As Cambodia continued to rebuild, the riel regained its strength and King Norodom Sihanouk's image appeared for the first time on the Khmer riel notes. The presence of the King emphasized his significant influence over Cambodia as well as his ability to unify the country in his old age. Banknotes of this time emphasized the Khmer monarchic and glorious past. The designs reflected fishing practices and traditional agriculture. But while the country strengthened itself internally, it also needed to develop its international identity – and the King provided this better than any other figure.

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តុលា / October

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ទិវាប្រារព្ធពិធីគោរពព្រះវិញ្ញាណក្ខន្ធ ព្រះករុណាព្រះបាទសម្ដេចព្រះ នរោត្ដម សីហនុ ព្រះបរមរតនកោដ្ឋ / Commemoration Day of King's Father Norodom Sihanouk ព្រះរាជពិធីគ្រង់ព្រះបរមរាជសម្បត្តិរបស់ ព្រះករុណាព្រះបាទសម្ដេចព្រះបរមនាថ នរោត្ដម សីហមុនី ព្រះមហាក្សត្រ នៃព្រះរាជាណាចក្រកម្ពុជា / King Norodom Sihamoni's Coronation Day ព្រះរាជពិធីបុណ្យអុំទូក បណ្ដែតប្រទីប សំពះព្រះខែ និងអកអំបុក / Water Festival

កញ្ញា / September

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វិច្ឆិកា / November

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The Strength of Royalism 2004 until now

After King Norodom Sihanouk's abdication, his heir King Norodom Sihamoni's image appeared on a 20,000 riel note printed in Cambodia. The presence of the internationally educated King on the riel signaled the continuous stability of both the monarchy and Cambodia's partnership with the world. Upon the passing of the King Father Norodom Sihanouk, the National Bank of Cambodia made sure that his image lived on and his presence would abide throughout the Kingdom through the riel.

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វិច្ឆិកា / November

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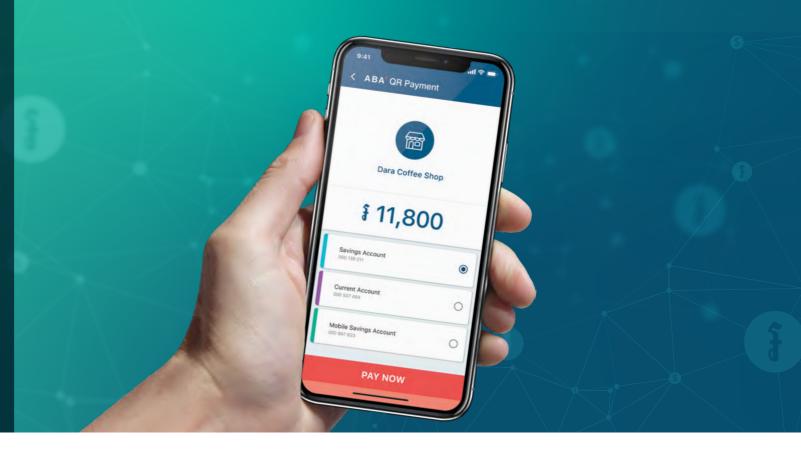
ជំនួសថ្ងៃទី 1 ខែវិច្ឆិកា ព្រះរាជពិធីបុណ្យអុំទូក បណ្ដែតប្រទីប សំពះព្រះខែ និងអកអំបុក / Substitute Holiday November 1, Water Festival

ពិធីបុណ្យឯករាជ្យជាតិ / Independence Day

Riel Transformation

As Cambodia's economy continues to strengthen and the country enjoys political stability, its people have grown more tech-savvy and are embracing financial technology (fintech) platforms. ABA Bank has led the way in revolutionizing mobile banking solutions, making money more accessible especially to younger Cambodians. With ABA PAY, for instance, customers can experience an instant and cashless payment method based on QR code. But the riel remains ever-present. However, instead of the physical presence, it has transformed yet again as it virtually powers purchases.

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ធ្នុំ / December

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វិច្ឆិកា / November

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មករា / January 2021

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