



NATIONAL BANK
OF CANADA GROUP



CORPORATE PROFILE

HALF YEAR 2019



At ABA Bank, we have been continuously providing to our customers advanced financial products and services along with innovative technologies that make their banking experience outstanding. We've always put our client in the center of everything we do and that allowed us to become one of the leading banks in Cambodia.

Switch to the new way of banking with ABA to get access to exceptional service and modern financial lifestyle!

ABA Bank – a partnership you can trust!

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About ABA Bank



ABA Bank is one of Cambodia's premier banking institutions founded in 1996 as the Advanced Bank of Asia Limited.

In more than 20 years of development and growth, ABA has significantly strengthened its position in the market and broke into the top three commercial banks of the country. Today, we offer the entire spectrum of services to customer segments covering SMEs, micro businesses, and individuals. With more than 65 branches, 170 self-banking machines, and 300 ATMs across the country, we reach out to a large amount of customers with an array of modern financial services.

ABA Bank has an effective and well-synchronized professional team that is committed to maintaining and improving our performance. Our international management team brings invaluable expertise and allows ABA Bank to comply with international standards of service and security.

**STANDARD
& POOR'S**

'B' long-term and short-term credit ratings from Standard & Poor's (S&P) Global Ratings
Outlook: Positive

In July 2014, National Bank of Canada entered ABA Bank's shareholders structure. In May 2016, National Bank of Canada became the major shareholder of ABA holding 90% of the Bank's shares.

ABA Bank has been awarded as the country's Best Bank for several consecutive years by the world's most prominent financial magazines – the Banker, Euromoney and Global Finance.

Major Shareholder



90%

National Bank of Canada (www.nbc.ca) is a financial institution with around US\$206 billion of assets as of 30 April 2019 and huge network of correspondent banks all over the world. National Bank of Canada owns credit ratings from the world's leading rating agencies: "A" from S&P, "A+" from Fitch, and "A1" from Moody's. It is headquartered in Montreal and has branches in almost every Canadian province serving 2.7 million clients. National Bank of Canada is the sixth largest bank in Canada and the leading bank in Quebec where it is the partner of choice among SMEs. Its securities are listed on the Toronto Stock Exchange. Clients in the United States, Europe and other parts of the world are served through a network of representative offices, subsidiaries and partnerships.

Vision, Mission & Values

Our Vision

To be the country's number one supplier of dependable, easy-to-use, technologically advanced and easily accessible banking services. We want to be the bank that Cambodians trust to take care of all their personal and business banking needs.

Our Mission

To help Cambodia, Cambodian businesses and people build a bigger and brighter future for themselves and their country by providing highly professional, technologically advanced banking services for all.

We see ourselves as a partner of the Cambodian community as well as private businesses and individuals. We are here to serve Cambodia.

Our Values

Honesty & Respect

At ABA we make it our responsibility to treat each and every customer with honesty and respect.

Trust & Partnership

At ABA we are there to offer help and assistance. We see ourselves as partners that our customers can always trust.

Service quality

At ABA we strive to find solutions to all our banking needs. Our aim is to provide the most technologically advanced, reliable banking services to all of our Cambodian customers – be they personal or business account holders.

Contribution

At ABA we aim to make a positive contribution to Cambodia. We want to play a beneficial role in the lives of our customers as well as for the future of the country as a whole.

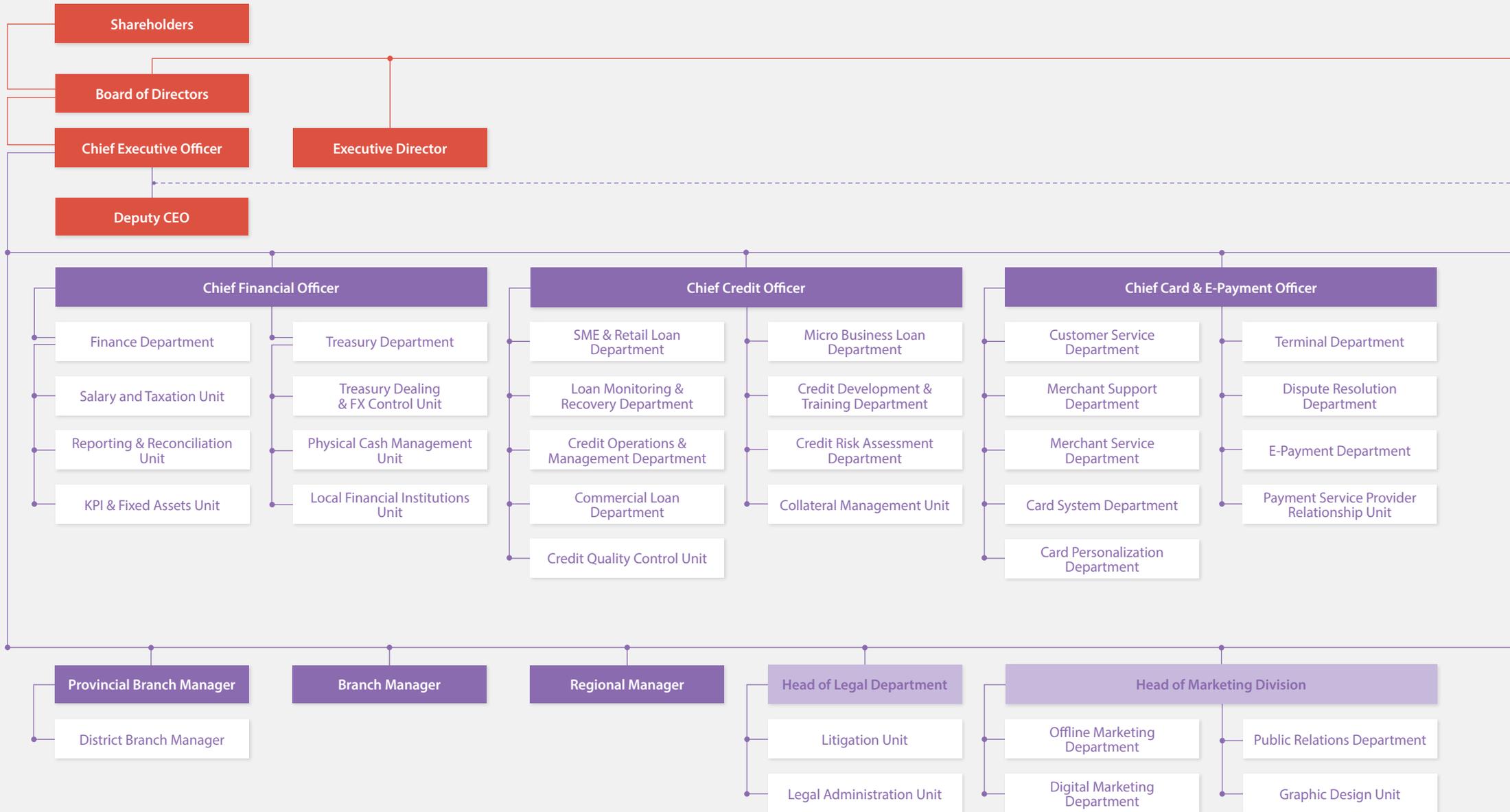
Sustainability & Growth

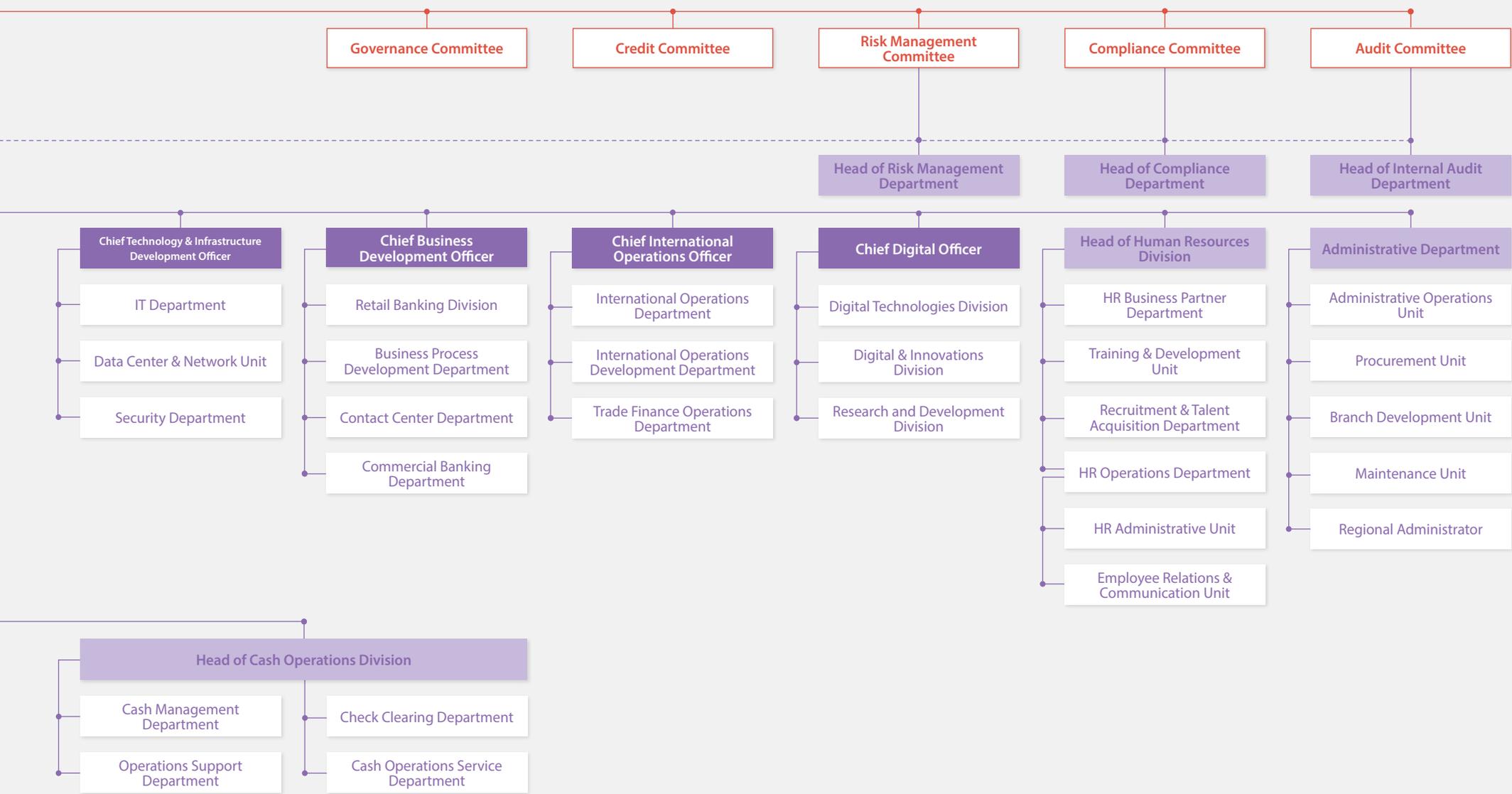
At ABA we are always thinking about the future of our Bank, the Cambodian people and the country. We show the same level of commitment to our staff as we do to our customers. It is with this approach that we ensure the sustainable growth of the Bank.

Ethics & Morals

At ABA we take our social responsibility seriously. We apply the highest ethical and moral standards to each and every thing that we do – inside and outside the Bank. It is these homegrown principles that form the basis of every relationship, with the customers and communities we serve as well as with our staff.

Organisation Chart (as at June 30, 2019)





Awards

2016



Best Bank in Cambodia 2016 by Global Finance magazine. The top honor was bestowed on ABA for the straightforward implementation of its strategy, strong operating results, as well as continuous improvement of its service quality.



Best Bank in Cambodia 2016 by Euromoney magazine. ABA Bank credited to receive the third consecutive award for its dynamic growth, strategic partnership with National Bank of Canada and continuous efforts to deliver the latest digital banking solutions to its customers.



Bank of the Year 2016 in Cambodia by The Banker magazine. The judges' decision is based on ABA's financial strength, continuous introduction of innovative products, success of the SMART banking platform, and the best business practices.

2017



The Best Bank in Cambodia 2017 title from Global Finance magazine. The third consecutive award was bestowed upon ABA Bank for the growth in assets, stable profitability, strategic relationships, and innovation in products.



Best Bank in Cambodia 2017 by Euromoney magazine. The magazine praised ABA Bank for enhancement of its operations, growth of its branch network, as well as continuous commitment to raising the standards of customer experience through its digital banking strategy.

2018



The Best Bank in Cambodia 2018 from Global Finance magazine. The judging panel praised the solutions ABA offered as well as its customer service, and particularly the Bank's understanding of local conditions and the needs of customers in its market.



Best Bank in Cambodia 2018 by Euromoney magazine. The fifth consecutive title was awarded based on the stable financial parameters, support from National Bank of Canada in guiding best practice, as well as strong focus of ABA on digitalization of its products and services.

2019



The fifth consecutive "Best Bank in Cambodia" award of ABA by Global Finance magazine. The publication ascribed ABA's triumph to its vigilant attendance to fulfill the customers' needs in a competitive market and better achievement with solid foundations for future success.



The sixth consecutive "Best Bank in Cambodia" title from Euromoney. The 2019 award praises the ABA's advanced digital banking solutions, promotion of cashless payments and e-commerce, solid expansion, and remarkable growth.

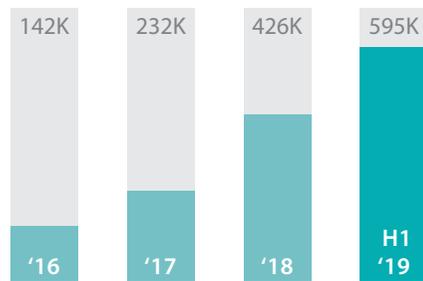
Financial Highlights

Year ended 31 December	'16	'17	'18	H1 '19 (unaudited)
Balance Sheet (US\$ million)				
Total Deposits	855.8	1,264.5	2,175.1	2,929.0
Total Gross Loans	789.0	1,235.7	1,834.9	2,245.0
Shareholder's Equity	129.0	200.2	312.0	361.2
Total Assets	1,098.5	1,639.4	2,706.3	3,594.2
P & L Account (US\$ million)				
Net Interest Income	54.2	87.1	136.5	94.2
Net fee, commission and other income	13.4	16.1	24.2	15.0
Net Profit	29.0	46.2	71.8	49.2
Key Performance Indicators				
Profitability				
ROAE, %	25.3	28.1	28.0	29.3
ROAA, %	3.1	3.4	3.3	3.2
Net Interest Margin, %	7.1	7.8	8.0	8.3
Cost/Income, %	39.4	37.3	37.5	37.1
Funding and Liquidity				
Liquidity, %	73.2	91.7	132.5	160.9
Credit Deposit Ratio, %	92.2	97.7	84.4	76.7
Liquid Assets/Total Assets, %	14.3	11.7	19.0	23.6
Capitalization				
Solvency Ratio, %	17.4	19.5	20.0	16.9
Equity/Total Assets, %	11.7	12.2	11.5	10.1
Assets Quality				
NPL/Total Loans, %	0.2	0.8	0.8	0.7
Provision/Total Loans, %	1.3	1.4	1.4	1.4
General Information				
Branches	42	51	66	66
Staff	1,678	2,439	4,213	4,928
Depositors	141,734	232,418	426,089	595,300
Borrowers	26,226	37,612	49,295	56,562
ATMs	167	204	274	309
ABA Mobile App Users	43,918	102,103	241,481	370,083

Simplified Financial Results

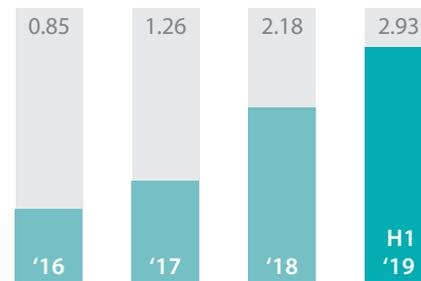
Depositors

595,300 Depositors



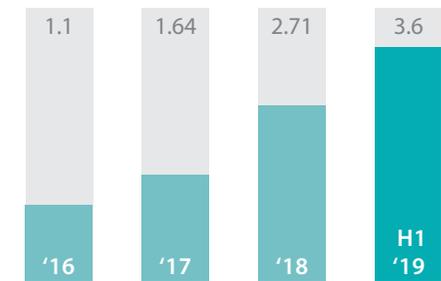
Deposits

US\$2.93 Billion



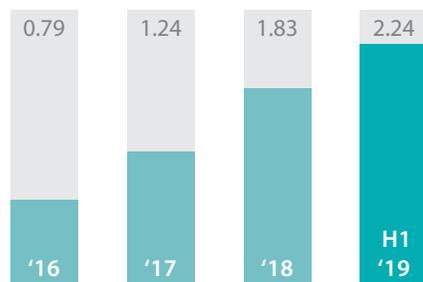
Assets

US\$3.6 Billion



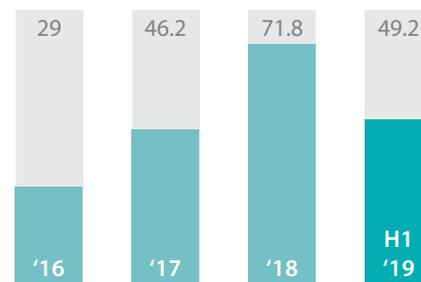
Loans

US\$2.24 Billion



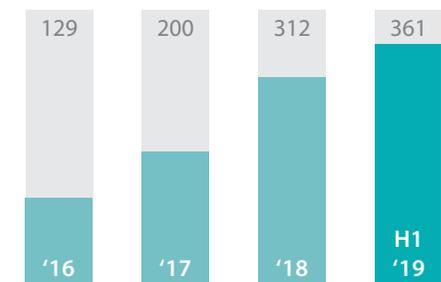
Net Profit

US\$49.2 Million



Shareholders' Equity

US\$361 Million



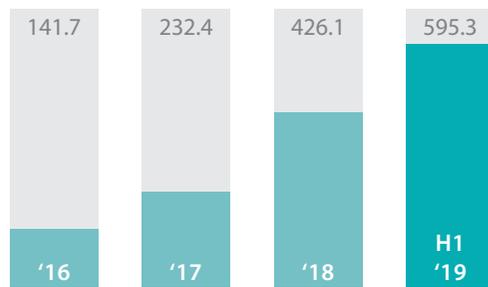
General Information

Depositors

In thousands



595.3

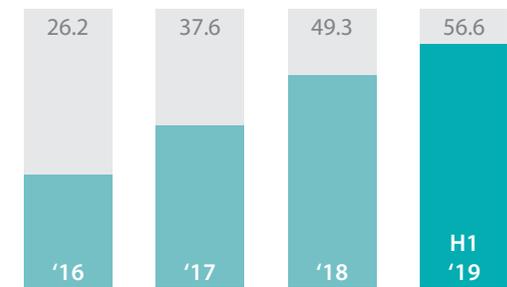


Borrowers

In thousands



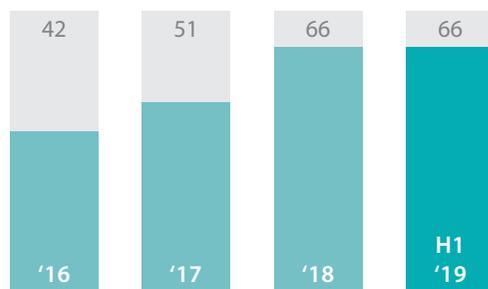
56.6



Branches



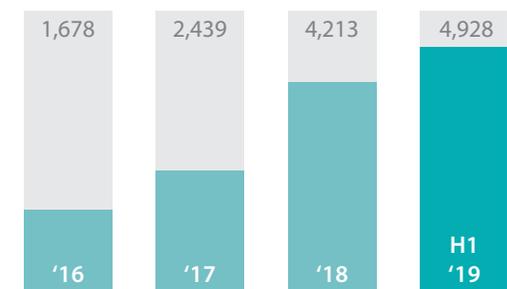
66



Staff



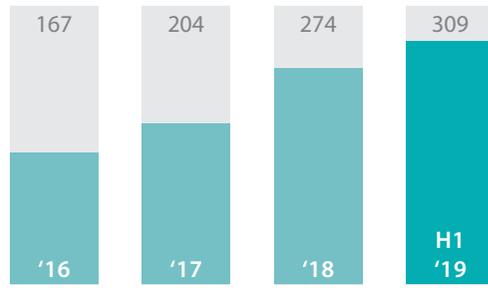
4,928



ATMs



309

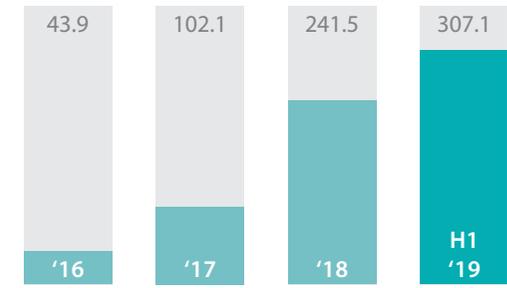


ABA Mobile App Users

In thousands



307.1

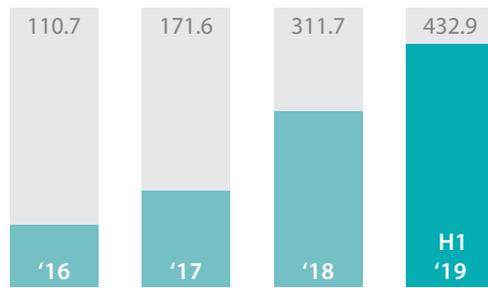


Issued Cards

In thousands



432.9

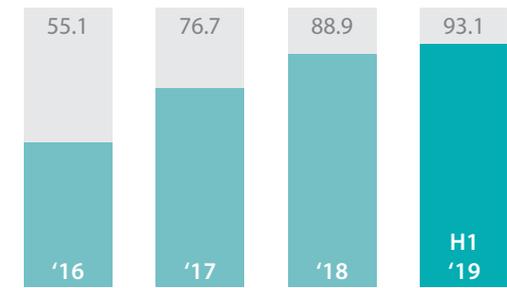


iBanking Users

In thousands



93.1



Products and Services

ABA Bank has a whole range of products designed to benefit every sector of the Cambodian community from business loans and trade finance to payment cards and deposits. The following products and services are specially created to suit the needs of our client in their everyday banking needs.

Accounts

	Savings	Current	Current Plus	Flexi Deposit	Fixed Deposit
Purpose	Transactional & saving	Transactional	Transactional	Saving	Saving
Currency	KHR USD	KHR USD	KHR USD	KHR	KHR USD
Free Debit card* (Visa, Mastercard, UnionPay)	✓	✓	✓	N/A	N/A
Free Credit card* (Visa, Mastercard)	✓	✓	✓	N/A	✓
Minimum opening balance	40,000 KHR 10 USD	400,000 KHR 100 USD	2,000,000 KHR 500 USD	1,000,000 KHR	400,000 KHR 100 USD
Minimum ongoing balance	40,000 KHR 10 USD	400,000 KHR 100 USD	2,000,000 KHR 500 USD	1,000,000 KHR	N/A
Interest rate (p.a.)	Up to 1.25% (KHR) Up to 0.25% (USD)	N/A	Up to 1.25% (KHR) Up to 0.25% (USD)	3.00% (KHR)	Up to 6.25% (KHR) Up to 4.20% (USD)
Interest payment	Semi-annual / Upon account closure	N/A	Quarterly / Upon account closure	Quarterly / Upon account closure	Monthly / At maturity / Upon account closure

*Terms and conditions apply

ABA business loans enable you to put your business plans into reality – whether those plans include an expansion of your current operations or refinancing of the existing loan. Enjoy easy registration with quick approval and boost up your business with ABA Bank!

Loans

Microbusiness Loan

If you own a microbusiness and need funds for expansion, equipment purchase or increase working capital, then why not to apply for ABA Microbusiness Loan? You can easily borrow up to 70,000 USD with attractive rates for up to 8 years.

Small & Medium Enterprise Loan

With ABA Small & Medium Enterprise (SME) Loan, it is much easier to grow your business or to diversify your business into new markets. It is designed for covering investment needs, working capital, business expansion, operational needs, trade finance needs, and more. With competitive interest rate, fast approval process and easy terms, SME Loan from ABA is a great source of funding for expanding and developing your business.

Corporate Loan

Grow your business with ABA Corporate Loan. We help on the funding to meet the financial commitment of the corporate company such as investment needs, working capital needs, operational needs, trade and financing needs and more.

Refinancing

Those who are interested in lowering monthly loan repayments, either because of additional expenses or needed funds for future business expansion can benefit from switching the existing loan to ABA Bank! We can lower the rate or extend term, and even both. Once the loan refinance approved, you can pay off your current loan including any early repayment charges and even get an opportunity to apply for additional loan with ABA.

ABA Mobile

ABA Mobile is developed for our customers who are on the go and still want to have a round-the-clock access to their accounts. ABA Mobile is equipped with an array of tools to ease most of everyday tasks, such as account balance checking, money transfer to anyone, bills payment, virtual cards issuance, mobile accounts opening and many other great features. It is free to download, highly secured and easy to use.

ABA Mobile App

Mobile Account Opening

ABA Mobile allows customers to open Fixed Deposit or Savings Account easily and conveniently without visiting the bank branch. Additionally, mobile Fixed Deposit comes with competitive interest rates and more flexible terms than over-the-counter deposit, so our customers can finetune their savings for both short-term and long-term financial goals. Downloadable PDF certificate of mobile Fixed Deposit makes the usage of this feature more convenient and hassle-free.

Virtual Card Issuance

Online shopping is made easier, more convenient and secure with ABA Virtual Card. In ABA Mobile, customers can choose between Visa and Mastercard and issue up to ten virtual cards for free with no annual fee, instantly from the mobile app. ABA virtual card has all the properties and attributes of real Visa or Mastercard, but only exists virtually inside the smartphone. All virtual card details are securely stored and protected from unauthorized use.

Cashless Payments with ABA PAY

ABA PAY is an instant cashless payment feature based on QR code, which can be used to pay in shops, restaurants, or even online directly from smartphone. This feature is tailored with convenience in mind – customers do not need to worry about topping up their account all the times. All ABA PAY transactions will be done straight from either ABA account or card. With more than 200 merchants and growing, go cashless with ABA PAY!

Security

Security is our top priority while developing ABA Mobile app. In addition to the standard Username/PIN authentication and log out time, ABA Mobile is equipped with high-secured biometric identification methods: Fingerprint ID and Face ID login*.

** Fingerprint ID login feature is available on Android/iOS smartphones with fingerprint scanner. Face ID is available on iPhone X and later.*

Payment Cards

Debit Cards

VISA



VISA, Mastercard, and UnionPay debit cards from ABA Bank can be used at ATMs to withdraw cash within the country and overseas, and for making daily purchases. Our international Mastercard and Visa cards are equipped with NFC technology, so you can tap it to pay in thousands of shops that support contactless payments. Our cards are also accepted by PayPal and

can be used for online payments in major online stores. You can set daily transaction and withdrawal limits, and it is also possible to link multiple cards to the account and set separate limits to each card.

What is more, you can easily issue free [Virtual Cards](#) in ABA Mobile app or iBanking service and use it for convenient online shopping.

With Virtual Card from ABA Bank, you can make payments or purchases exactly the same way as with real card on any online store that displays Mastercard or Visa logo, including Amazon, eBay or AliExpress.

Credit Cards



VISA

ABA Bank issues Mastercard and VISA credit cards that are accepted all over the world. A credit card gives you possibility to use Bank's funds when you urgently need it. The clients who open ABA Current or Savings Account, Fixed Deposit or Flexi Deposit with minimum opening amount \$3,000 are eligible to get a free Credit Card with credit limit of up to 90% of blocked deposit amount (terms and conditions apply).

POS Terminals

POS terminals of ABA Bank can make running of the business easier: the terminals allow retail locations to accept card payments after the terminal checks the availability of the funds on the card online. It is a simple way to increase the competitiveness and boost sales. Another benefit is lower payment transaction costs since the payment is directly credited to the company's bank account.

Shop With Confidence

**Mastercard
SecureCode**

Verified by
VISA



Online Payment

ABA Mastercard, VISA and UnionPay cards are protected with 3D-Secure protocol. 3D-Secure is designed to reduce risks of unauthorized card usage. With this technology in place, online shopping has become more safe and secure for the merchants and the customers. 3D-Secure is available for all ABA cards while making online purchases. Make sure the online shops

you are using are safe and protected by "Mastercard Secure Code", "Verified by VISA" or "UnionPay Online Payment" security systems.



ABA Bank was awarded as the Best Trade Finance Bank in Cambodia 2018 by *Global Finance magazine*

ABA Bank offers you turnkey solutions and tailored financing options to minimize or even eliminate your risks related to trade operations both within Cambodia and internationally.

Our services include Letters of Credit, Bank Guarantees, Documentary collections, advising, negotiation, post financing and discounting, reimbursement undertakings, and many other trade finance instruments.

The team of professionals experienced in trade finance and documentary operations will assist you in every stage of your export-import activities starting from the contract negotiation to money receipt.

With support of our shareholder, National Bank of Canada, we are providing modern and secure trade finance services to our customers.

Trade Finance

Letter of Credit

Letter of credit is a buyer's bank undertaking to effect payment in favor of a seller if it has fulfilled the letter of credit terms and conditions. This is the most secured and commonly used instrument in international trade finance. The ABA Bank's Letters of Credit comply with UCP600 rules of International Chamber of Commerce (ICC) and guarantee security and convenience to your export-import operations.

Bank Guarantee

Bank Guarantee is an irrevocable undertaking of the issuing bank (guarantor) to pay to the guarantee receiver (beneficiary) if certain obligations of the applicant are not fulfilled or partially fulfilled.

If you are going to sell goods but not sure about the buyer's creditworthiness, you may bear a risk of non-payment. Guarantees are designed to minimize such risks related to sale-purchase operations.

Documentary Collection

Documentary collection is a movement of documents (financial and/or commercial) between banks in accordance with the pre-defined arrangements between buyer and seller. Documentary collection is used when a seller does not want to ship the goods using Open account method, but at the same time is not able to secure risks by letter of credit or other instrument.

As compared to Open account, Documentary Collection is a more secured method for sellers because a buyer is not able to receive the goods without payment or acceptance.

ABA Bank offers numerous money transfer services for both personal and business needs. Our established correspondent banks network and partnership with large express money transfer systems enable to send and receive funds securely, quickly and directly to your ABA account.

Money Transfers

Domestic Transfers

Basic funds transfers between ABA and any Cambodian bank. We have partnership ties with all local banks, so your funds will be transferred within one business day.

SWIFT Int'l Telegraphic Transfers



Quick transfer of money from/to abroad for individual persons or corporations through ABA network of correspondent banks. With telegraphic transfers available in our ABA Mobile app and branches, your funds will be transferred to the recipient's account quickly and securely. ABA Bank SWIFT code: [ABAANKHPP](#).

RemitEx Money Transfers

RemitEx RemitEx is a money transfer service for selected countries with fixed exchange rates that can be used when the sending currency is different from the receiving currency, ensuring the delivery of full amount in local currency. Ask our staff for details.

International Instant Money Transfers

At ABA Bank, we also provide instant money transfer services. You can transfer money to your loved ones through MoneyGram and Ria that are available at any ABA Bank branch.



Having an extensive network of 350,000 money transfer agents around the world, [MoneyGram](#) provides a secure way to send and receive money worldwide.

[Ria](#) is an instant money transfer service available at any ABA Bank branch. With Ria, money is transferred almost immediately on real time and there is no charge at the receiving end. It has established an extensive international network of associates, affiliates and correspondent banks in 166 countries and territories and over 377,000 locations.

Self-Banking Channels

ABA Mobile



ABA Mobile is the first full-scale mobile banking app in Cambodia with over 10,000,000 transactions per year. It is an ideal financial tool for those who are on the go and still want to have a round-the-clock access to their accounts. You can check your balance, transfer money to anyone, pay bills without commission, issue virtual cards, open deposit/savings accounts, other great features for free. It is secure, easy to use, and free to download on Google Play and the Apple App Store.

Off-site account opening



At ABA, we bring convenience and trust to the next level for your best banking experience with off-site account opening. The service allows customer who are not yet an ABA account holder to open an account right where they are! All they need to open their first ABA account on the spot with ABA Client Acquisition Officer is identification documents and initial opening balance.

Internet Banking



ABA Internet Banking solution consists of two components available 24/7 and 365 days a year – iBanking for Business and Personal iBanking.

iBanking for Business is a dedicated platform for businesses that offers a safe and convenient way of handling corporate's finance by making cash flow management efficient and secure right from a computer. It covers all business banking needs, such as authorization and settlement of payments to suppliers or employees, checking accounts' balances and view recent transactions, money transfers between accounts, other bank accounts and even sending funds abroad, and many more.

Personal iBanking allows customers to carry out all personal financial transactions from checking account statements to making payments and transferring funds via internet. It is easy to set up and use, and users can do all their day-to-day banking without visiting a bank branch.

ATMs



ABA Bank has a network of more than 300 ATMs across the country, and the number is constantly growing. There is more to ATMs than just withdrawing cash, as you also can check your account balance, withdraw cash without a card using E-Cash service, transfer funds between accounts and pay your bills, including mobile top-up, Internet bills, etc. All transactions in ABA ATMs are conducted free of charge for ABA card or account holders.

Cash-in Machines



Cash-in Machines help ABA Bank clients make cash deposits to any ABA accounts, as well as pay for the services of different providers. All transactions are instantly displayed on clients' accounts with the respective service provider or at ABA Bank's accounts. The machines run 24/7 and allow top-up ABA accounts regardless of the bank's business hours.

24/7 Customer Support Channels

Call Center



You can address all your inquiries, complaints and requests regarding ABA Bank's products and services to our experienced Contact Centre Specialists.

If your ABA card is blocked, lost or stolen, or you want to discover the nearest branch to you and its business hours, please contact us at **023 225 333** and get help from ABA Bank staff!

Web Chat



The web chat on our website www.ababank.com enables you to chat online with a member of our team about selected products and services without having to make a phone call or visit a

branch. Our team is available for your requests around the clock, 365 days a year.

Facebook Page



On our official Facebook page, you always can get the latest updates on ABA products and services, as well as watch corporate videos, chat to our team, discover latest deals and win prizes by participating in our contests and quizzes!

Visit us at www.facebook.com/ABA.Bank.Cambodia and join our 600,000+ fan base.

Email Feedback



At ABA, we always welcome your feedback. If you want to compliment our staff, asking for help or making suggestions for us to serve you better, please send your email to info@ababank.com

ABA Mobile Feedback



Enjoy easy and secure banking with ABA Mobile app and get in touch with us instantly without leaving the app. Just go to ABA mobile app's main screen and click **Contact Us** button. There, you can either

leave us a written feedback or ask a question on our product or service, chat with us via Facebook Messenger, or call our 24/7 hotline without having to dial any number.



Online Account Opening



Knowing that your time is precious, we launched the Online Account Opening service for you.

We built a dedicated website join.ababank.com where you can choose the account that suits best your everyday banking or saving needs and apply for it online from the comfort of your home or office, whenever it is convenient for you.

After successful application, you will get a reference code on your email that you can bring to the nearest ABA branch with your ID or Passport within 15 days to activate the account with our staff. Alternatively, our Customer Acquisition Officer can visit you at your place and finalize the account opening procedure on the spot.

Opening your first personal account with ABA Bank is now easy like never before!

PayWay Online Gateway



PayWay is an online payment gateway for e-commerce and

businesses in Cambodia.

PayWay is about speed and convenience when selling online. Whether you manage a hotel or run a small business, with PayWay you can accept online payments in various ways instantly and hassle free.

In addition, you get full access to transactions made on your website or app and control the sales with flexibility through the dedicated merchant portal.

PayWay is the ideal solution for a wide variety of merchants: hotels, online travel portals, educational institutions, online shops, cinemas, food delivery, restaurants, and more!

We developed PayWay gateway with you in mind and can offer the best conditions for integrating the platform with your business.

More information at payway.com.kh.

iBanking For Business



ABA iBanking for Business offers a safe and convenient way of handling your company's finance by making cash flow management efficient and easy just right from

your computer. With ABA iBanking for Business, you can manage accounts or open deposits for your business while monitoring all subsidiaries' business accounts under one parent account, transfer funds between own accounts and to other banks locally and internationally, pay bills and vendors by setting up payment templates for recurrent expenses. If you are our loan customer, you can easily make your business loan repayment with ABA and get reminded on the next settlement.

We also provide payroll service that allows to pay your staff salary with great convenience while reducing business costs, eliminating paperwork and improving security. As a part of the payroll service, we issue debit cards at discounted rates for your employees to provide an instant access to their funds through our ATM network, as well as making payments and online purchases.

Correspondent Banks

ABA Bank has correspondent banking arrangements with different reputed international banks in different parts of the world. Business related payments and personal remittances are transacted through these accounts in the respective currencies.

The following is the list of our correspondent banks, which can be used to facilitate international payments.



Currency	Correspondent Bank Name	SWIFT Code
USD	JP Morgan Chase Bank, USA	CHASUS33
USD	Standard Chartered Bank, USA	SCBLUS33
USD	Standard Chartered Bank, Singapore	SCBLSGSG
USD	Woori Bank, South Korea	HVBKKRSE
USD	Kookmin Bank, South Korea	CZNBKRSE
USD	Korea Exchange Bank, South Korea	KOEXKRSE
USD	DBS Bank, Singapore	DBSSSGSG
USD	Vietcom Bank, Vietnam	BFTVNVX
USD	National Bank of Canada, Canada	BNDCCAMMINT
EUR	National Bank of Canada, Canada	BNDCCAMMINT
EUR	Commerzbank AG, Germany	COBADEFF
GBP	Standard Chartered Bank, UK	SCBLGB2L
SGD	DBS Bank, Singapore	DBSSSGSG
CNY	China Construction Bank Corporation, China	PCBCCNBJ
THB	Standard Chartered Bank, Thailand	SCBLTHBX
KRW	Woori Bank, South Korea	HVBKKRSE

Branch Network

Head Office

No. 141, 146, 148, and 148 ABCD, Preah Sihanouk Blvd, and No. 15 and 153 ABC, Street 278, Sangkat Boeung Keng Kang I, Khan Boeung Keng Kang, Phnom Penh, Kingdom of Cambodia

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AEON Mall (Sen Sok City)	098 203 149	Kampong Chhnang	098 203 039	Saensokh	098 203 779
Angk Snuol District	098 203 489	Kampong Thom	098 203 429	Santhormok	098 203 469
Bakan District	081 204 209	Kien Svay District	098 203 479	Samdech Monireth	081 204 019
Bati District	098 203 649	Koh Kong	081 204 123	Samdech Sothearos	098 203 983
Battambang	098 203 839	Kratie	098 203 049	Samraong Tong District	098 203 719
Baray District	098 203 739	Krong Siem Reap (Angkor)	098 203 089	Siem Reap	098 203 829
Banteay Meanchey	098 203 759	Mao Tse Tong	098 203 809	Sihanoukville	098 203 899
Bavet	098 203 389	Memot District	098 203 639	S'ang District	098 203 369
Borei Keyla	098 203 869	Mongkol Borei District	081 204 029	Snuol District	098 203 099
Central	098 203 199	Moung Ruessei District	098 203 459	Stade Chas	098 203 819
Central Market	098 203 979	Mukh Kampul District	098 203 159	Stung Mean Chey	098 203 889
Chamkar Doung	098 203 579	Odongk District	098 203 379	Stung Treng	081 204 090
Chbar Ampov	098 203 929	Operational Hall of Head Office	098 203 179	Svay Chrum District	098 203 349
Chhuk District	098 203 729	Ou Baek K'am	098 203 799	Svay Rieng	098 203 029
Chraoy Chongvar	098 203 189	Paoy Paet	098 203 019	Takeo	098 203 909
Cheung Prey District	098 203 749	Peam Ro District	098 203 629	Takhmao	098 203 919
Chom Chao	098 203 939	Phsar Derm Thkov	098 203 689	Tboung Khmum	098 203 769
Independence Monument	098 203 001	Phsar Leu (Siem Reap)	098 203 679	Tmar Kol District	098 203 789
Kampong Speu	098 203 949	Prey Chhor District	081 204 189	Tram Kak District	098 203 709
Kampot	098 203 959	Prey Veng	098 203 059	Toek Thla	098 203 849
Kampong Tralach District	081 204 149	Pursat	098 203 969	Toul Kork	098 203 859
Kandal Stueng District	098 203 619	Rattanakiri	098 203 499	Tuol Tumpung Money Exchange	098 203 299
Kampong Cham	098 203 879	Russey Keo	098 203 659		



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