



CORPORATE PROFILE



Since 1996, 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. Serving Cambodia for 20 years

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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. Currently, we provide a full range of financial products and services through the network of 39 branches nationwide (as of May 31, 2016).

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.

ABA Bank holds an assertive and leading position in the financial market thanks to a strategy based on service differentiation, while catering to the needs of a diverse population living in regions with varying characteristics.

39

ABA Bank's branch network currently extends to 39 outlets nationwide

1996

ABA founded in 1996 as the Advanced Bank of Asia Limited

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 times by the world's most prominent financial magazines - the Banker, Euromoney and Global Finance.

[ABA Bank. A partnership you can trust!](#)

Shareholders structure



National Bank of Canada (www.nbc.ca) is an "A" rated financial institution with around CAD\$ 219 billion of assets as of January 31, 2016 and huge network of correspondent banks all over the world. It is headquartered in Montreal and has branches in almost every Canadian province with 2.4 million personal 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. National Bank of Canada became an ABA Bank shareholder in July 2014.

Private equity principal
Mr. Damir Karassayev

Mr. Karassayev bears 20 years of managing experience in banking industry. Being a private equity principal and a financial professional, Damir has managed businesses in Southeast Asia since 2005. In 2007, he led the team responsible for executing the acquisition of Advanced Bank of Asia.

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.

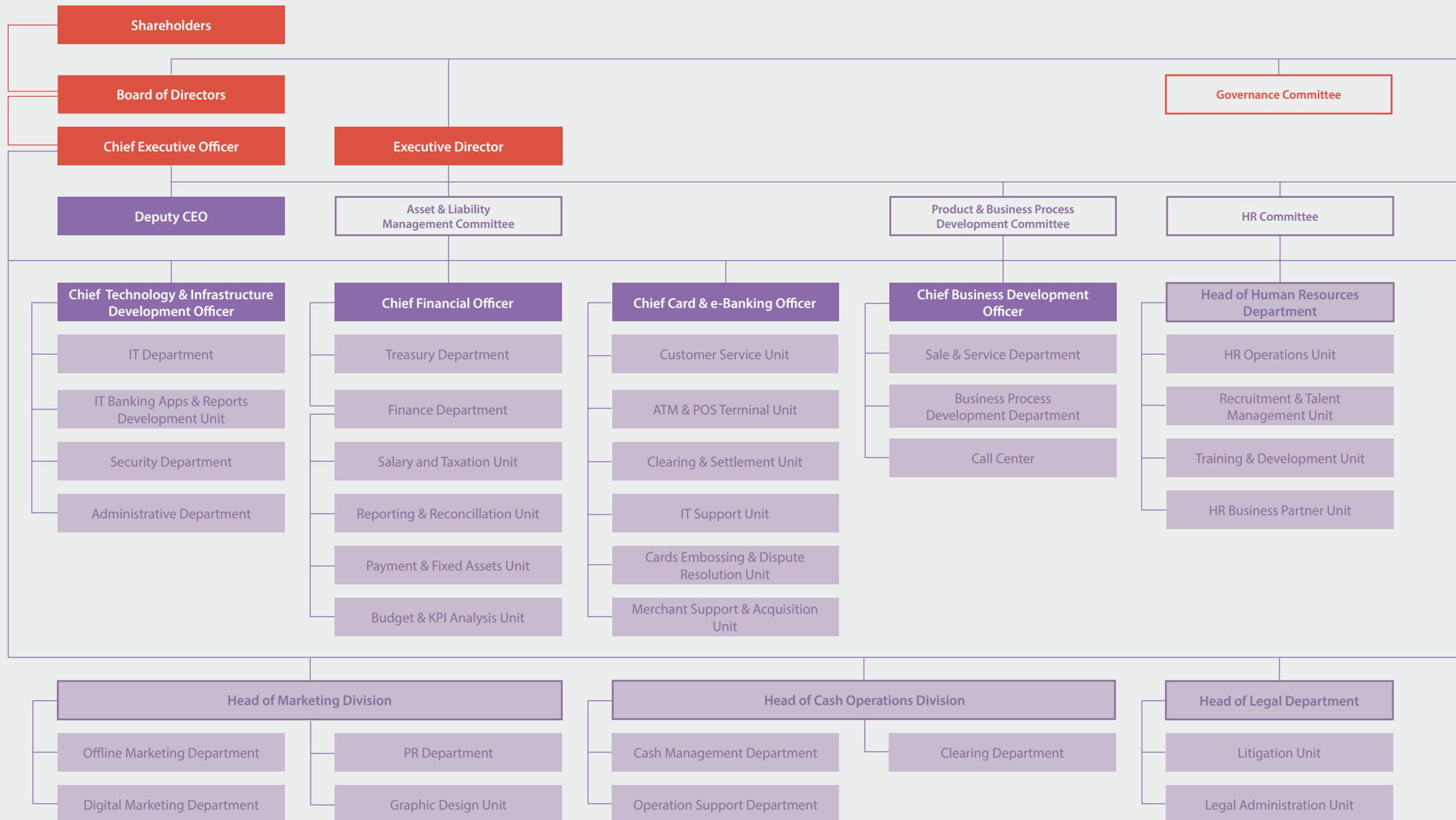
Sustainability & Growth

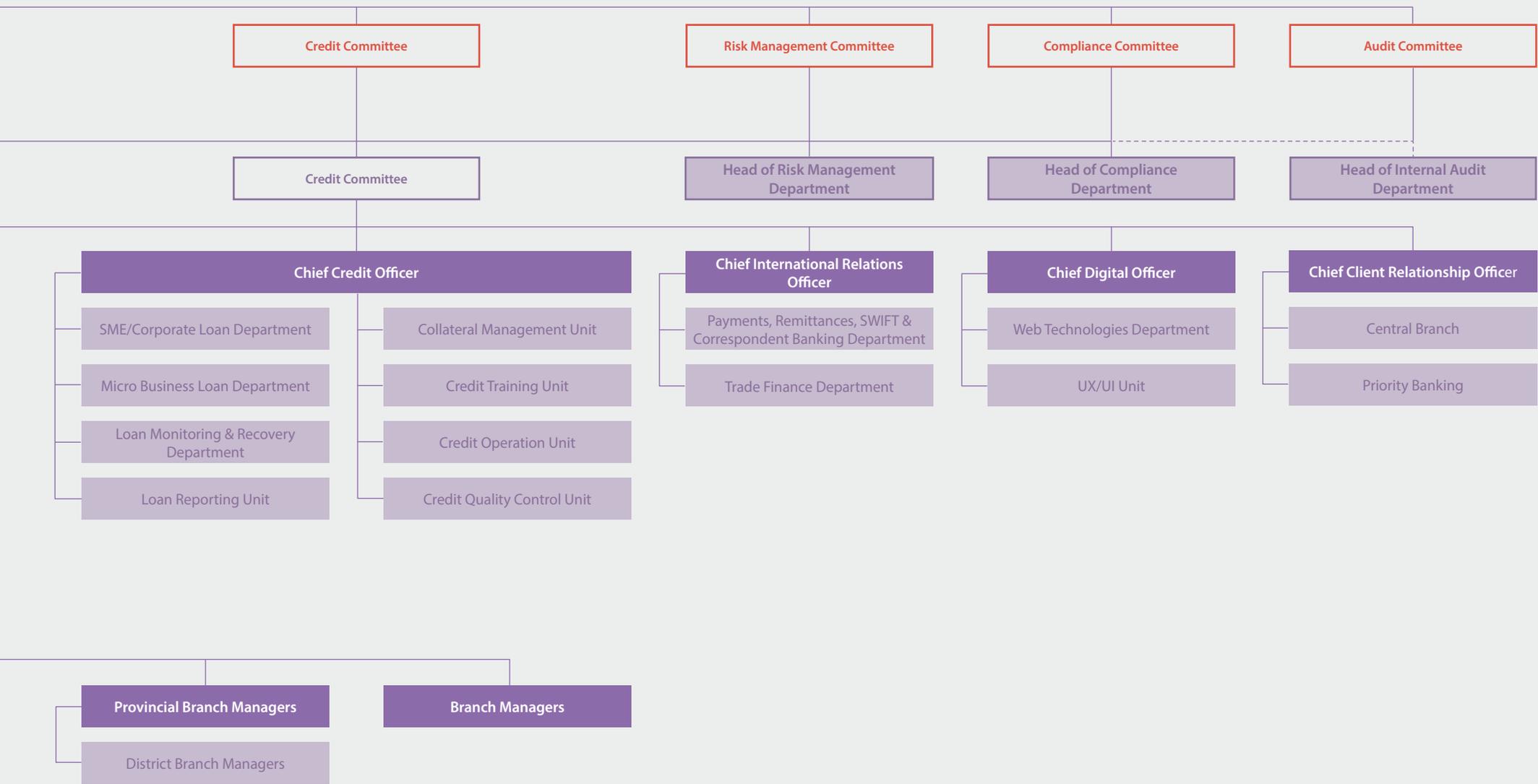
At ABA we are always thinking about the future of our Bank, the Cambodian people and the country. We show the same level of commitment to our staff as we do to our customers. It is with this approach that we ensure the sustainable growth of the Bank.

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.

Organization Chart





Awards

2013



Cambodia's Domestic Technology and Operation Bank of the Year by Asian Banking and Finance magazine. ABA Bank was credited to receive the award for improvements in its IT systems and implementation of cash deposit machines.



Performance Excellence Award from Standard Chartered Bank for excellent Straight Through Processing (STP) rate in 2013. The award is given for being accurate in terms of processing payments via SCB as our correspondent bank.

2014



Best Bank in Cambodia 2014 award by Euromoney magazine. The award result is a reflection of the bank's consistent delivery of state-of-the-art products, new technological solutions and exceptional client service.



Bank of the Year 2014 in Cambodia award by The Banker magazine. The award recognizes ABA Bank's efforts for providing innovative solutions to meet the clients' needs, as well as showing growth in assets and market share.

2015



Best Emerging Markets Bank (Cambodia) 2015 by Global Finance magazine. This award recognizes the commitment of ABA's team to provide its clients with the tailor-made products and innovative financial solutions.



Best Bank in Cambodia 2015 award by Euromoney magazine. The second award given to the bank rests on successful launch of new products, improved quality of service, and further development of a risk management system.

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.

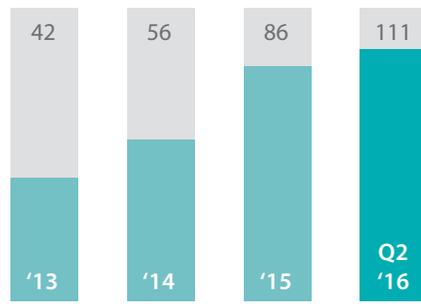
Financial Highlights

Year ended 31 December	'13	'14	'15	Q2 '16
P & L Account (US\$ million)				
Net Interest Income	11.4	17.8	32.0	22.9
Net Fee & Commission Income	4.5	6.8	7.9	5.4
Net Profit	4.0	7.5	15.9	12.4
B/L Sheet (US\$ million)				
Total Deposits	276.9	433.4	654.4	804.5
Total Gross Loan	179.3	271.5	483.7	644.9
Shareholder's Equity	36.0	44.7	100.0	112.4
Total Assets	323.0	505.0	805.6	980.3
Key Performance Indicators (%)				
Profitability				
ROAE, %	10.2	14.2	19.2	23.4
ROAA, %	1.4	1.8	2.4	2.8
Net Interest Margin, %	4.9	5.7	6.3	6.5
Cost/Income, %	59.0	59.9	45.6	39.2
Funding and Liquidity				
Liquidity, %	50.6	54.6	54.1	79.3
Credit Deposit Ratio, %	64.7	62.6	73.9	80.2
Liquid Assets/Total Assets, %	20.6	22.2	20.9	18.1
Capitalization				
Solvency Ratio, %	16.2	16.7	15.8	16.9
Equity /Total Asset, %	12.8	12.7	12.4	11.5
Asset Quality				
NPL/Total Loan, %	3.7	0.3	0.1	0.08
Provision/Total Loan, %	2.0	1.2	1.1	1.1
General Information				
No. of Branches	17	25	33	39
No. of Staff	444	702	1,019	1,370
No. of ATM Machines	57	88	128	140
No. of POS Terminals	163	237	338	327
No. of Depositors	41,885	55,531	85,607	111,408
No. of Borrowers	4,650	7,966	14,700	20,313

Simplified Financial Results

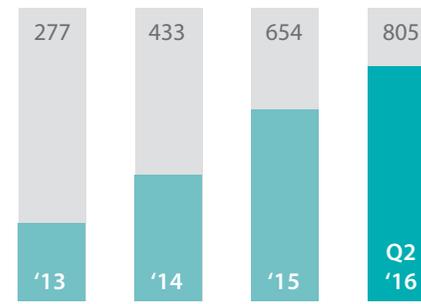
Number of Accounts

111,408 Accounts



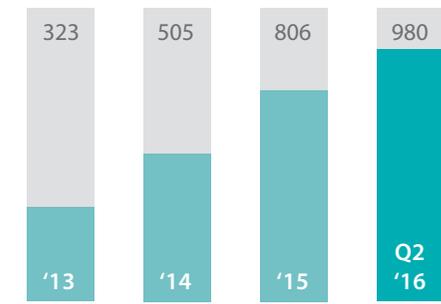
Deposits

US\$ 804.5 Million



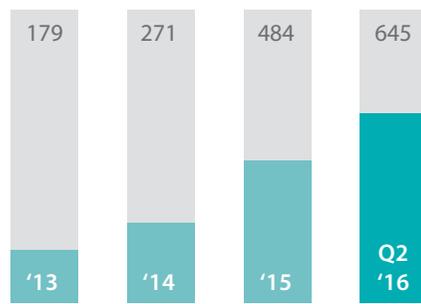
Assets

US\$ 980.3 Million



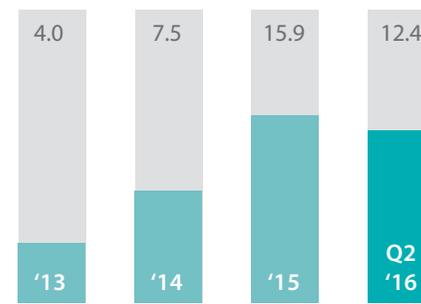
Loans

US\$ 644.9 Million



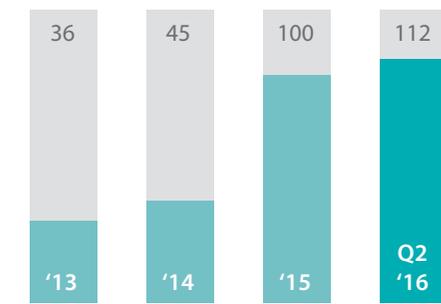
Net Profit

US\$ 12.4 Million



Shareholders' Equity

US\$ 112.4 Million



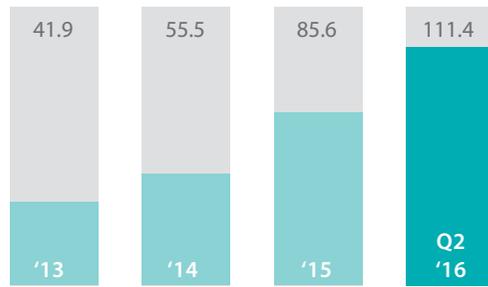
General Information

Depositors

In thousands



111.4

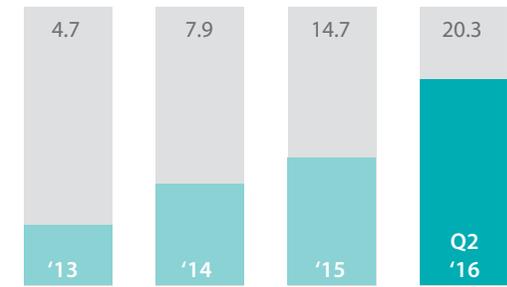


Borrowers

In thousands



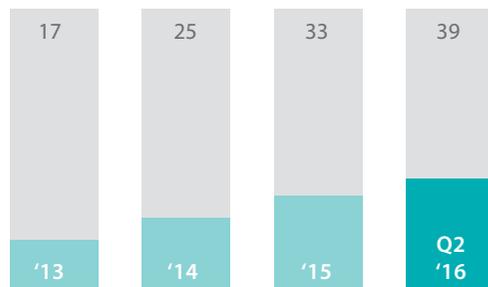
20.3



Branches



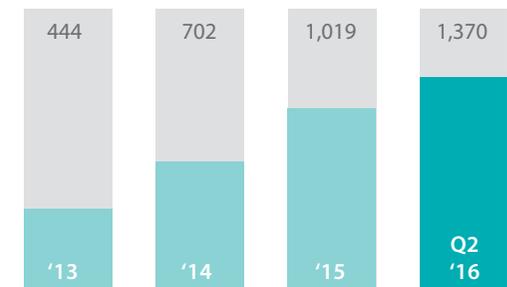
39



Employees



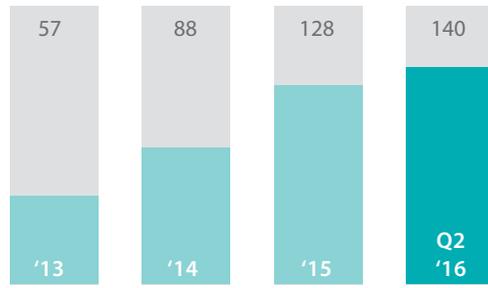
1,370



ATMs



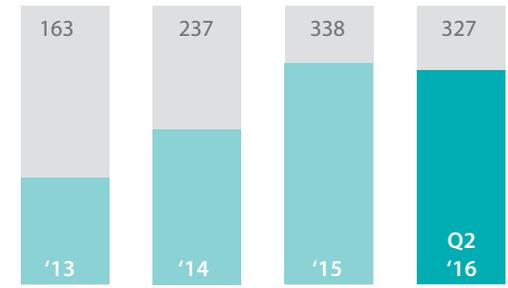
140



POS Terminals



327

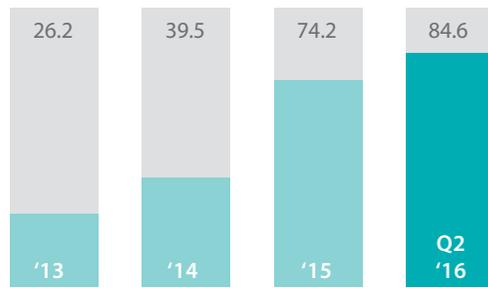


Issued Cards

In thousands



84.6

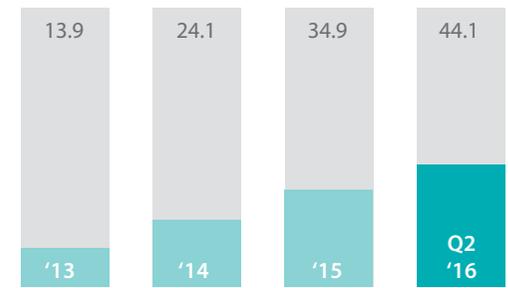


iBanking users

In thousands



44.1



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 needs of our client in their everyday banking needs.

Accounts at a glance

Purpose	Savings	Current	Current Plus	Flexi Deposit	Fixed Deposit
	Transactional & saving	Transactional	Transactional	Saving	Saving
Free Debit card* (UnionPay, Visa)	✓	✓	✓	✓	✓
Free Credit card* (Visa, MasterCard)	✓	✓	✓	✓	✓
Minimum opening balance, USD	10	100	500	100; 5,000; 100,000	100
Minimum ongoing balance, USD	10	20	100	100; 5,000; 100,000	-
Interest rate	0.75% p.a.	n/a	0.50% p.a.	Up to 3.75% p.a.	Up to 6.25% p.a.
Interest payment	Semi-annual	n/a	Quarterly	Quarterly	Monthly / At maturity / Upon account closure
Currency	USD, EUR, THB*	USD, KHR	USD	USD	USD

* Terms and conditions apply.

ABA's loans enable you to put the plans into reality – whether those plans include a house or running own business. 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 50,000 USD with attractive rates for up to 7 years.

Business Loan

With financing purpose on working capital needs, operational needs, trade & financing needs, Business Loan from ABA is a great source of funding for expanding and developing new business.

Corporate Loan

With ABA Corporate Loan it is much easier to grow your business. It is designed for covering investment needs, working capital, operational 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 moving 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 Bank was awarded as the Fastest Growing Trade Finance Bank in Cambodia 2016 by *Global Banking and 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 offering 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 standard 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 this risk as well as other 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 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 transferring between ABA Bank and any Cambodian bank. We have partnership ties with all banks in Cambodia, so your funds will transfer within one business day.

SWIFT International Telegraphic Transfers



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

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 IME systems.



Having an extensive network of 256,000 money transfer agents around the world, [MoneyGram](#) provides a secure way to send and receive money worldwide.

With [IME Remittances](#) available at any ABA bank branch, money is transferred immediately, cash payout is ready for collection on real time and there is no charge at the receiving end. IME has established an extensive international network of associates, affiliates and correspondent banks with more than 100,000 paying outlets throughout the world.

Payment Cards

Debit cards



China UnionPay, Mastercard, and VISA 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 VISA card is 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 issue a [Virtual MasterCard](#) in our iBanking service and use it for online purchases. You can transfer certain amount of money on this virtual MasterCard and use it for a predefined period, after which the unused money will be credited back to your main account.

Credit cards



ABA Bank issues international MasterCard and VISA credit cards that are accepted all over the world. A credit card gives you important possibility to use credited amount from the Bank's funds when you urgently need it. The



clients who open ABA Current Account, Savings Account, Fixed Deposit or Flexi Deposit with minimum opening amount USD 3,000 are eligible to get a free Credit Card with credit limit varying from USD 500 up to 90% of blocked deposit amount (terms and conditions apply).

POS terminals

POS terminals of ABA Bank can make running of the business even easier: the terminals allow retail locations to accept card payments momentarily after the terminal checks the availability of the funds on the card online. The benefits for the customer can both increase the competitiveness of a company and increase sales. Another benefit for a company using POS terminal is lower payment transaction costs since the payment is directly credited to the company's bank account.

Shop with confidence



ABA UnionPay, MasterCard and VISA cards are protected with 3D-Secure system. The 3D-Secure provides an extra layer of protection when making transactions online. This technology is available for all our cards while making purchases through the websites. Make sure that the online shops are safe and



Online Payment

protected by "MasterCard Secure Code", "Verified by VISA" or "UnionPay Online Payment" security systems.

Fees & Charges

	 Classic	 Classic	 Gold	 Business	 Platinum	 Standard	 Gold	 Platinum
Issuance / reissuance of card					FREE			
Annual maintenance	Free	\$8	\$20	\$20	\$100	\$5	\$15	\$25
Cash withdrawal:								
ABA ATM					FREE			
Easy Cash ATM	n/a	\$0.5	\$0.5	\$0.5	\$0.5	n/a	n/a	n/a
Purchase inside of Cambodia					FREE			
Purchase outside of Cambodia					FREE*			
Balance inquiry								
ABA ATM/POS					FREE			
Easy cash ATM	n/a	\$0.1	\$0.1	\$0.1	\$0.1	n/a	n/a	n/a
Cash withdrawal limit / Purchase limit	\$1,000	\$1,000	\$5,000	\$5,000	\$10,000	\$1,000	\$5,000	\$7,000
Number of cash withdrawals per day	5	5	10	10	10	5	10	10
Maximum purchase transactions per day	5	5	10	10	10	5	10	10

* For non-USD transactions, 2% conversion fee applied

Payroll Service

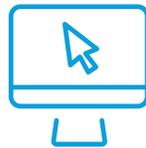


ABA offers you integrated payroll services that can reduce your business costs, eliminate paperwork and improve security. You can simply submit

your staff's salary payment files or directly credit the amounts to their accounts through our internet banking. You do not need to withdraw cash from the account or issue checks anymore.

As a part of the payroll project, we issue [free UnionPay debit cards](#) for your employees to provide an instant 24/7 access to their funds through our ATM network, as well as give possibility to make in-shop and online purchases.

Corporate Internet Banking



ABA Corporate Internet Banking (iBanking) service gives access to your corporate accounts online, safe and easy. Available 24/7, 365 days a

year, corporate iBanking covers all your business banking needs, such as

- Initiate, authorize and settle payments to your suppliers, partners, and employees;
- Check your accounts' balances and view recent transactions (up to 365 days period);
- Transfer money between own accounts, other bank accounts and even sending abroad;
- Check currency exchange rates;
- Create templates for scheduled payments and more!

ABA Point Discount Program



With sophisticated banking experience and ever growing network, ABA Bank in partnership with selected merchants across the country

gives you the discount benefits that enlarge the possibilities of your ABA cards and enliven your lifestyle. From your everyday needs to leisure activities, ABA Point discount program covers all aspects of purchasing convenience.

Make purchase while shopping or dining with any ABA card and enjoy fantastic privileges in more than 300 shops and outlets!

ABA Priority



Expanding the boundaries of banking services and wishing to offer our customers maximum flexibility, we have launched the service of priority banking. With ABA Priority, we offer a full range of banking and ancillary services that will not only meet but also exceed your expectations.

You are privileged for special arrangement since you arrival to our office in Phnom Penh, from all-the-time available parking space, welcoming and guiding services, luxurious and modern-designed banking premises with varieties of facilities. You will be immediately served by highly professional and trained staff who understands your historical needs and is helpful in finding solution to any banking needs of yours.

As a Priority Customer, you will be entitled for special privileges on many products and services, from interest rates of your deposit or loan, structured fees for your inward or outward payments and our exclusive extension of banking services and others.

With ABA Priority membership, you also can enjoy special discounts from our premium partners, including, dining, shopping and spa or rejuvenation options.

SMART Banking

We introduce you our **SMART Banking** solution, which lets you stay connected to ABA at any time of the day wherever you go.

Whether you need to deposit cash to your account, make transactions, or get professional advice from our experts, SMART Banking provides you with the unique opportunity to do it without visiting the Bank's branch.

Learn more about the advantages of our SMART Banking!



ATM



ABA Bank has 140 ATMs across the country, and the number is growing rapidly. There is more to ATMs than just withdrawing cash, as you also can check your account balance, withdraw cash without a card, transfer funds between accounts and pay the bills, including mobile top-up, Internet bills, utilities, etc.

Internet Banking



Available 24/7, ABA's iBanking allows you to use the Internet to carry out all financial transactions from checking account statements to making payments and transferring funds. It is easy to set up and use, and allows you to do all of your day-to-day banking without visiting a bank branch.

Cash-in Kiosk



Cash-in kiosks 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 kiosks run 24/7 and allow top-up ABA accounts regardless of the bank's business hours.

Email Alert



Another technological feature of ABA is E-mail alert service. Upon simple registration, you will be able to receive free e-mail alerts whenever a transaction takes place, wherever you are. In addition, you can get regular statement via e-mail.

ABA Mobile



We developed ABA Mobile app for those who want to have around-the-clock access to their accounts on the go. You can check your balance instantly, pay bills quickly and get much more great features. It is free to download, secure and easy to use – so why not give it a try?

Cardless cash withdrawal



ECash is the cardless ATM cash withdrawal service. Through this service, you can let anyone who does not bank with ABA to withdraw cash from any ABA ATM without using a card. The recipient need just enter a security code provided by the ABA client.

Email Feedback



At ABA, we always welcome your feedback. If you want to complement our staff, ask for help or show us our shortcomings in the work, please send your email to info@ababank.com

Call Center



You can address all your inquiries and requests regarding ABA Bank's products and services to our experienced Contact Centre Specialists. Should you block a stolen, lost card or discover business hours of the nearest branch, please contact us **24/7** 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 to 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.

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 and win prizes in quizzes!

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 the international payments.



Currency	Correspondent Bank Name	Swift Code
EUR	Commerzbank AG, Germany	COBADEFF
USD	DBS Bank Ltd., Singapore	DBSSSGSG
SGD	DBS Bank Ltd., Singapore	DBSSSGSG
USD	Korea Exchange Bank, South Korea	KOEXKRSE
USD	Standard Chartered Bank, Singapore	SCBLSGSG
USD	Standard Chartered Bank, USA	SCBLUS33
USD	Deutsche Bank Trust Americas, USA	BKTRUS33
USD	Kookmin Bank, South Korea	CZNBKRSE
USD	Mashreqbank, Hong Kong	MSHQHKHH
THB	Standard Chartered Bank, Thailand	SCBLTHBK
USD	DBP, Philippines	DBPHPHMM
GBP	Standard Chartered Bank, London	SCBLGB2L
CNY	China Construction Bank Corporation, China	PCBCCNBJ
USD	Vietcom Bank, Vietnam	BFTVVNVX
USD	Banque Nationale du Canada, Canada	BNDCCAMM
EUR	Banque Nationale du Canada, Canada	BNDCCAMM
USD	Industrial and Commercial Bank of China, Cambodia	ICBKKHPP

Branch Network

Phnom Penh Branches

Borie Keyla Branch	098 203 869	Head Office	023 225 333	Stade Chas Branch	098 203 819
Central Branch	098 203 199	Independence Monument Branch	098 203 001	Sensok Branch	098 203 779
Central Market Branch	098 203 979	Mao Tse Tung Branch	023 216 135	Stung MeanChey Branch	098 203 889
Chbar Ampov Branch	098 203 929	Ou Baek K'am Branch	098 203 799	Toek Thla Branch	098 203 849
Chom Chao Branch	098 203 939	Sothearos Branch	098 203 983	Toul Kork Branch	098 203 859

Provincial and District Branches

Battambang Branch	098 203 839	Kandal Stueng District Branch	098 203 619	Siem Reap Branch	098 203 829
Baray District Branch	098 630 226	Kampong Cham Branch	098 203 879	Sihanoukville Branch	098 203 899
Banteay Meanchey Branch	098 630 135	Kampong Chhnang Branch	098 203 039	Svay Rieng Branch	098 203 029
Chhuk District Branch	098 630 113	Kampong Thom Branch	098 203 429	Takeo Branch	098 203 909
Cheung Prey District Branch	098 630 135	Paoy Paet Branch	098 203 319	Takhmao Branch	098 203 919
Kampong Speu Branch	098 203 949	Prey Veng Branch	098 203 059	Tmar Kol District Branch	098 203 789
Kratie Branch	098 203 049	Pursat Branch	098 203 969	Tboung Khmum Branch	098 203 769
Kampot Branch	098 203 959	Samraong Tong District Branch	098 630 144	Tram Kak District Branch	098 630 166



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