ABA BANK

NATIONAL BANK OF CANADA GROUP

CORPORATE **PROFILE**

YEAR 2017

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 five commercial banks of the country. Today, we offer the entire spectrum of services to customer segments covering SMEs, micro businesses, and individuals. With 51 branches, 75 self-banking kiosks, and 204 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.

大公香港 DAGONG HONG KONG	**'B+'** long-term credit rating from Dagong Global Credit Rating Agency (Hong Kong)
STANDARD &POOR'S	**'B'** long-term and short-term credit ratings from Standard & Poor's (S&P) Global Ratings

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

NATIONAL BANK OF CANADA

90%

National Bank of Canada (www.nbc.ca) is a financial institution with US$198 billion of assets as of 31 October 2017 and huge network of correspondent banks all over the world. Natonal 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 2.5 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

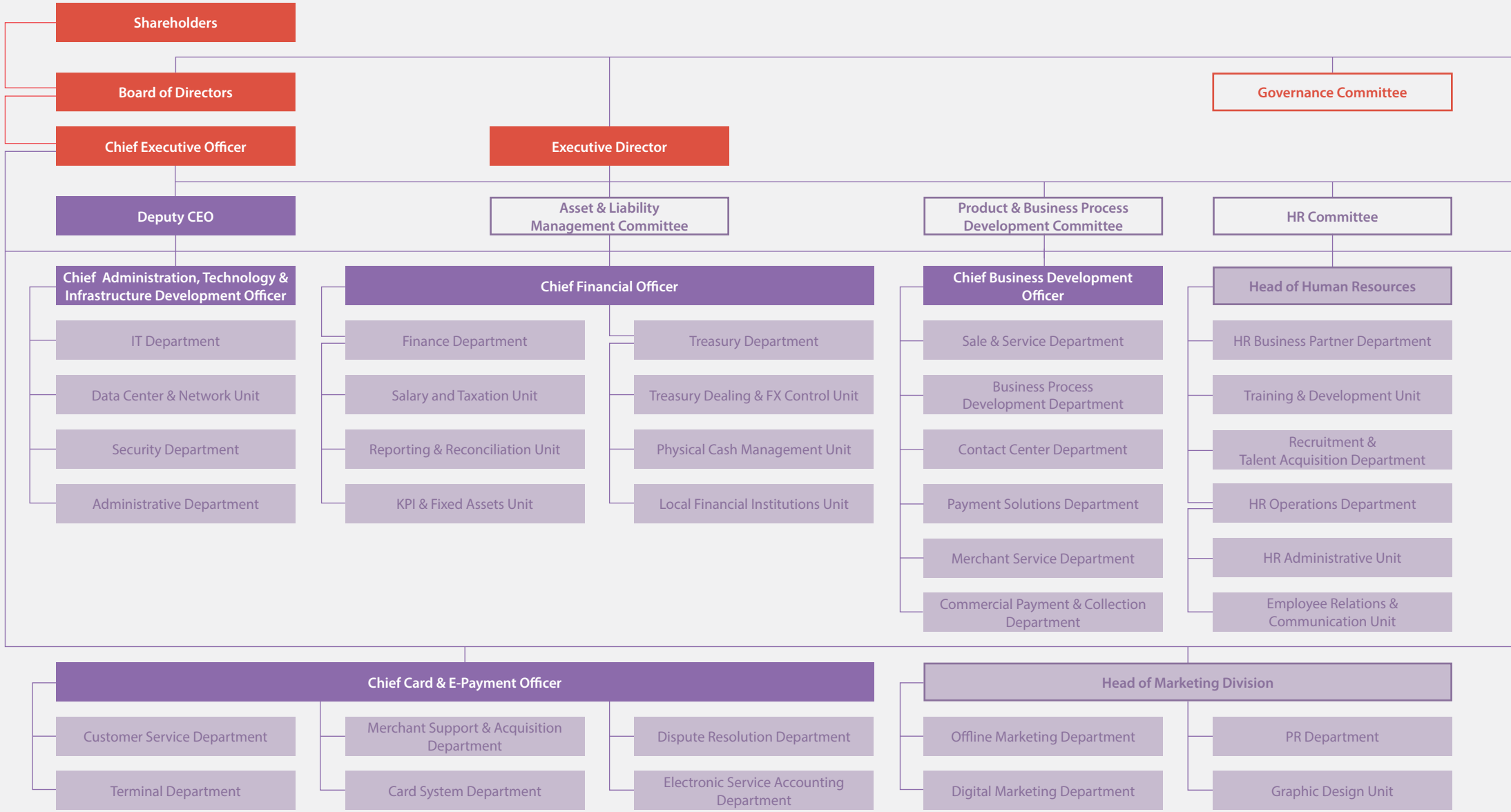
At ABA we are always thinking about the future of our Bank, the Cambodian people and the country. We show the same level of commitment to our staff as we do to our customers. It is with this approach that we ensure the sustainable growth of the Bank.

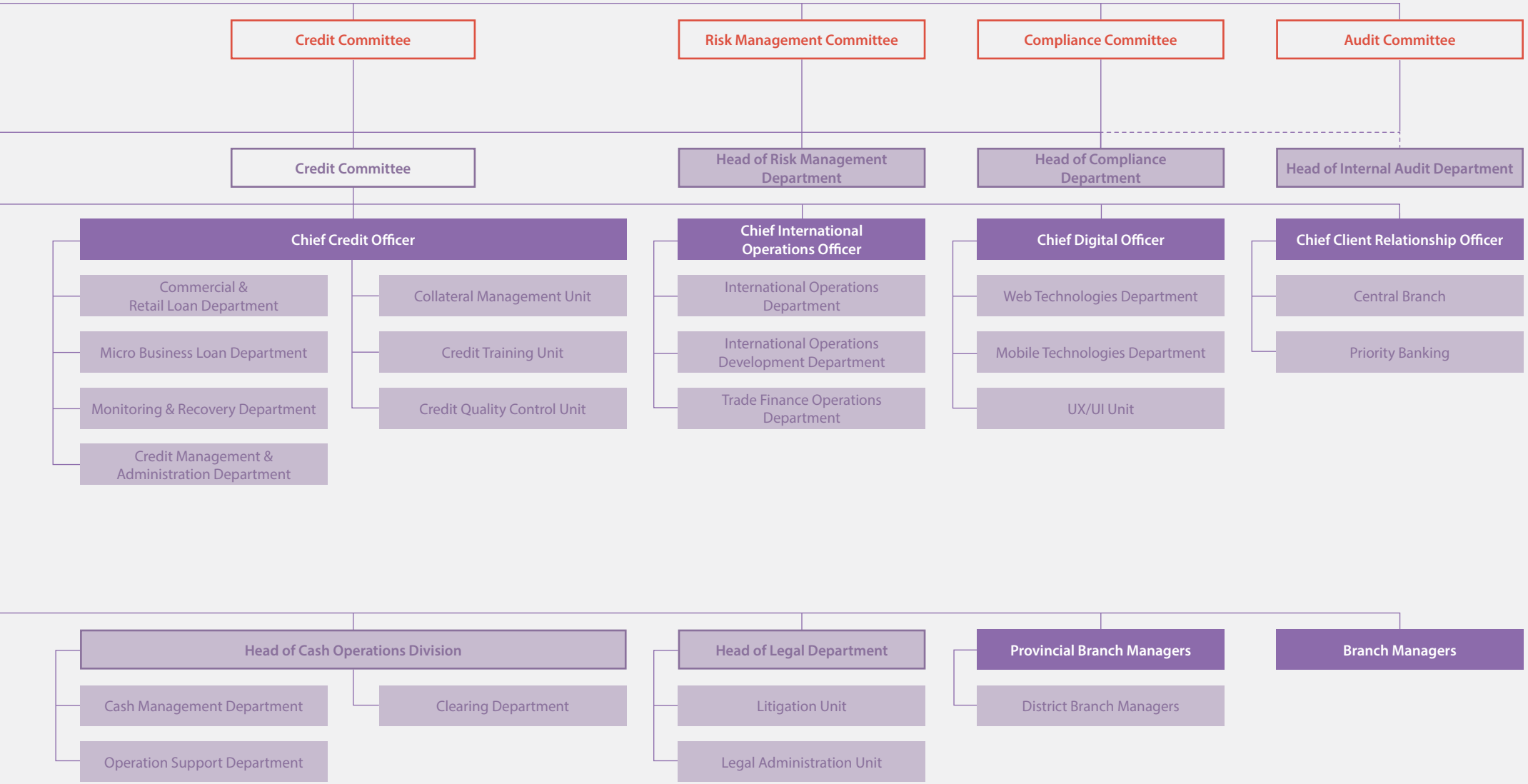
Ethics & Morals

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.

Organization Chart

(as at December 31, 2017)




Credit Committee
Risk Management Committee
Compliance Committee
Audit Committee
Credit Committee
Head of Risk Management Department
Head of Compliance Department
Head of Internal Audit Department
Chief Credit Officer
Commercial & Retail Loan Department
Micro Business Loan Department
Monitoring & Recovery Department
Credit Management & Administration Department
Collateral Management Unit
Credit Training Unit
Credit Quality Control Unit
Chief International Operations Officer
International Operations Department
International Operations Development Department
Trade Finance Operations Department
Chief Digital Officer
Web Technologies Department
Mobile Technologies Department
UX/UI Unit
Chief Client Relationship Officer
Central Branch
Priority Banking
Head of Cash Operations Division
Cash Management Department
Operation Support Department
Clearing Department
Head of Legal Department
Litigation Unit
Legal Administration Unit
Provincial Branch Managers
District Branch Managers
Branch Managers

Awards

2014

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.

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.

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

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.

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.

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.

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.

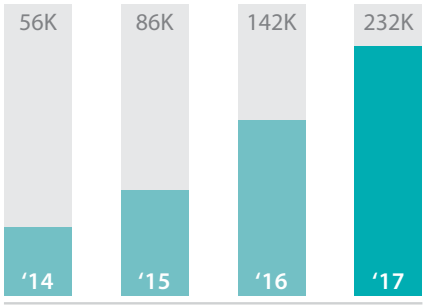
Financial Highlights

Year ended 31 December	'14	'15	'16	'17
Balance Sheet (US$ million)				
Total Deposits	433.4	654.4	855.8	1,264.5
Total Gross Loans	271.5	483.7	789.0	1,235.7
Shareholder's Equity	44.7	100.0	129.0	200.2
Total Assets	505.0	805.6	1,098.5	1,639.4
P & L Account (US$ million)				
Net Interest Income	17.8	32.0	54.2	87.1
Net Fee & Commission Income	6.8	7.9	13.4	16.1
Net Profit	7.5	15.9	29.0	46.2
Key Performance Indicators				
Profitability				
ROAE, %	14.2	19.2	25.3	28.1
ROAA, %	1.8	2.4	3.1	3.4
Net Interest Margin, %	5.7	6.3	7.1	7.8
Cost/Income, %	59.9	45.6	39.4	37.3
Funding and Liquidity				
Liquidity, %	54.6	54.1	73.2	91.7
Credit Deposit Ratio, %	62.6	73.9	92.2	97.7
Liquid Assets/Total Assets, %	22.2	20.9	14.3	11.7
Capitalization				
Solvency Ratio, %	16.7	15.8	17.4	15.9
Equity/Total Assets, %	12.7	12.4	11.7	12.2
Asset Quality				
NPL/Total Loans, %	0.3	0.1	0.2	0.8
Provision/Total Loans, %	1.2	1.1	1.3	1.4
General Information				
Branches	25	33	43	51
Staff	702	1,019	1,678	2,461
ATM Machines	92	128	167	204
POS Terminals	237	338	416	482
Depositors	55,531	85,607	141,734	232,418
Borrowers	7,966	14,700	26,226	37,612

Simplified Financial Results

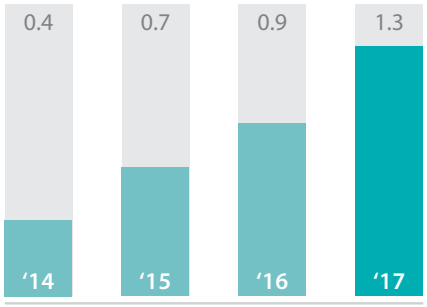
Depositors

232,418 Depositors



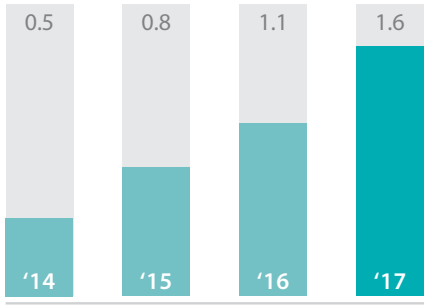
Deposits

US$1.26 Billion



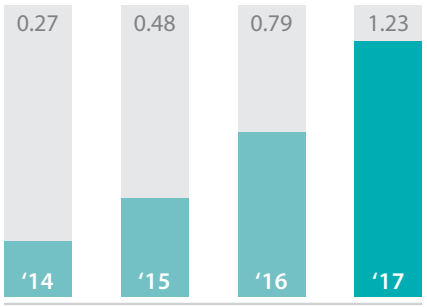
Assets

US$1.64 Billion



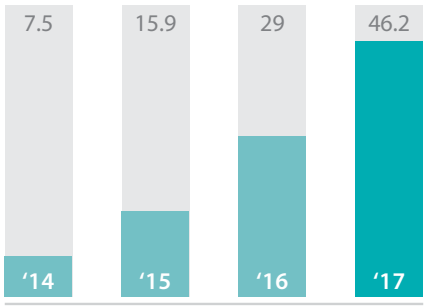
Loans

US$1.23 Billion



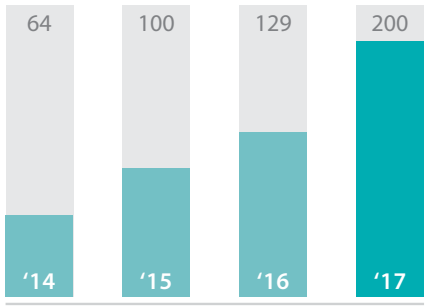
Net Profit

US$46.2 Million



Shareholders' Equity

US$200.2 Million

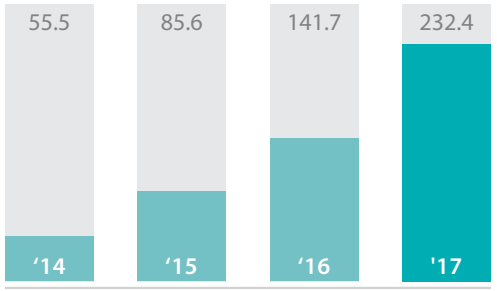


General Information

Depositors

In thousands

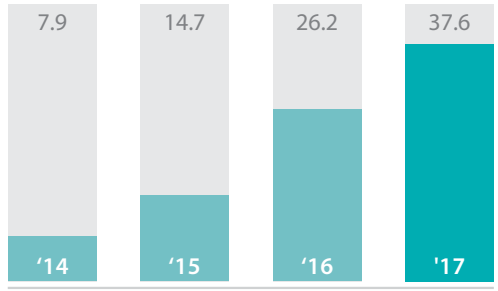
232.4



Borrowers

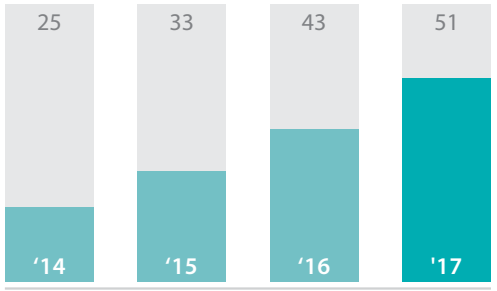
In thousands

37.6



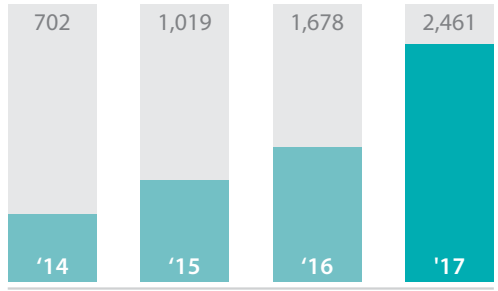
Branches

51



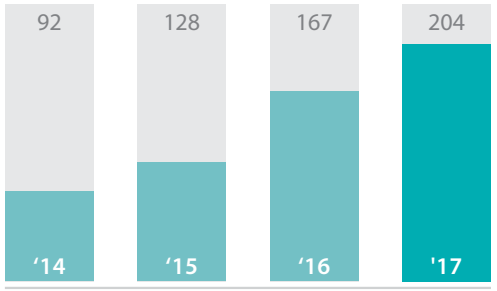
Employees

2,461



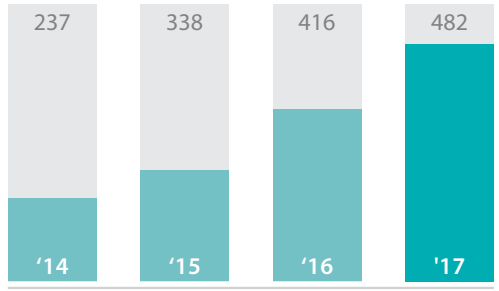
ATMs

204



POS Terminals

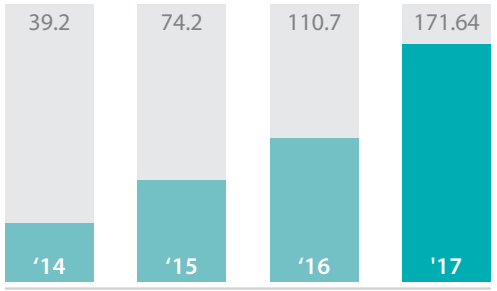
482



Issued Cards

In thousands

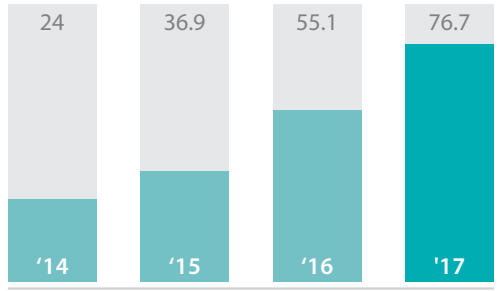
171.64



iBanking users

In thousands

76.7



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	USD	KHR, USD
Free Debit card* (Visa, Mastercard, UnionPay)	✓	✓	✓	N/A	N/A
Free Credit card* (Visa, Mastercard)	✓	✓	✓	✓	✓
Minimum opening balance	40,000 KHR* 10 USD	400,000 KHR 100 USD	2,000,000 KHR 500 USD	100 USD	400,000 KHR 100 USD
Minimum ongoing balance	40,000 KHR* 10 USD	400,000 KHR 100 USD	2,000,000 KHR 500 USD	100 USD	N/A
Interest rate (p.a.)	1.00% (KHR) 0.50% (USD)	N/A	1.00% (KHR) 0.50% (USD)	Up to 2.00%	Up to 6.25% (KHR) Up to 5.50% (USD)
Interest payment	Semi-annual	N/A	Quarterly	Quarterly	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 7 years.

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.

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.

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.

Payment Cards

Debit cards

VISA, Mastercard, and China 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 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 Card in our iBanking service or Mobile app and use it for online purchases. You can transfer certain amount of money on this Virtual Card 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 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

ABA Mastercard, VISA and UnionPay cards are protected with 3D-Secure protocol. 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 protected by "Mastercard Secure Code", "Verified by VISA" or "UnionPay Online Payment" security systems.

Online Payment

Debit Cards Fees & Charges

	UnionPay Classic	UnionPay Platinum	VISA Classic	VISA Business / Gold	VISA Platinum Lite	VISA Platinum	mastercard Standard	mastercard Gold	mastercard Platinum
Issuance / reissuance of card					Free				
Annual maintenance	$3	$30	$5	$20	$20	$100	$5	$15	$25
Cash withdrawal:									
ABA ATM					Free				
Easy Cash ATM	N/A	N/A	$0.5	$0.5	$0.5	$0.5	N/A	N/A	N/A
Purchase inside Cambodia					Free				
Purchase outside Cambodia					Free*				
Balance inquiry									
ABA ATM/POS					Free				
Easy cash ATM	N/A	N/A	$0.1	$0.1	$0.1	$0.1	N/A	N/A	N/A
Cash withdrawal limit / Purchase limit	$1,000	$5,000	$1,000	$5,000	$5,000	$10,000	$1,000	$5,000	$7,000
Max. cash withdrawals transactions per day	5	10	5	10	10	10	5	10	10
Max. purchase transactions per day	10	10	5	10	10	10	5	10	10

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

ABA Bank was awarded as the Best Trade Finance Bank in Cambodia 2017 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 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 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 transferring between ABA Bank and any Cambodian bank. We have partnership ties with all banks in Cambodia, 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, your funds will be transferred to the recipient's account quickly and securely. ABA Bank SWIFT code: ABAAKHPP.

RemitEx Transfers

RemitEx is a money transfer channel with fixed exchange rates for selected countries. It has no fee for delivery of the transfer and allows you to enjoy fixed exchange rate when the sending currency is different from the receiving currency.

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 that are available at any ABA Bank branch.

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, 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.

Self-Banking Channels

ABA Mobile

ABA Mobile is the first full-scale mobile banking app in Cambodia with over 100,000 active users and 3,000,000 transactions per year. It is an ideal financial tool for those who want 24-hour control of their accounts on the go. You can check your balance, open Fixed Deposit accounts, issue virtual cards, pay bills quickly and without commission, plus get many more smart features. It's free to download on Google Play and the Apple App Store.

Retail 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.

Corporate Internet Banking

ABA Corporate Internet Banking service gives access to your corporate accounts online, safe and easy. Available 24/7, 365 days a year, it covers all your business banking needs, such as authorization and settlement of payments to your suppliers or employees, checking your accounts' balances and view recent transactions, money transfers between own accounts, other bank accounts and even sending abroad, and many more!

ATM

ABA Bank has more than 200 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.

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.

Cardless Cash Withdrawal

E-Cash 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 just needs to enter the security code provided by the ABA client.

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!

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

Email Alert

Another feature of ABA support 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 request for regular statement via e-mail.

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.

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

PayWay Online Gateway

PayWay is the advanced payment gateway from ABA Bank that allows local merchants to accept online payments in various ways instantly and hassle-free.

With PayWay, you will stay informed on all transactions made on your website or app and manage the sales through the dedicated merchant portal. All transactions made through PayWay are 100% protected and monitored by our security team.

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

More information at https://payway.ababank.com.

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 Visa, Mastercard, and UnionPay debit cards at discounted rates 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.

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.

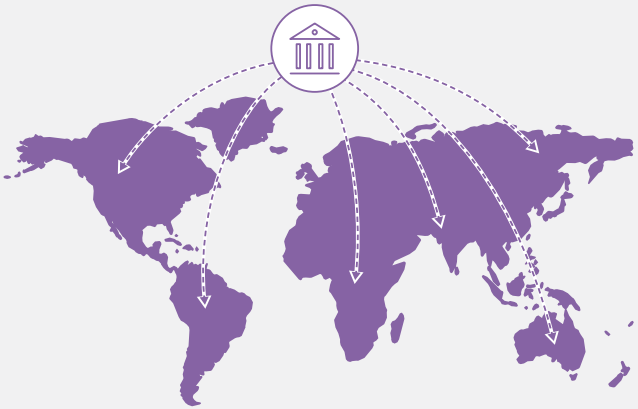
You are privileged for special arrangement since your arrival to our lounges in Phnom Penh, from all-the-time available parking space, welcoming and guiding services, luxurious and modern-designed banking premises with varieties of facilities. You will be immediately served by highly professional and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

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

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	DBP, Philippines	DBPHPHMM
USD	DBS Bank, Singapore	DBSSSGSG
USD	Vietcom Bank, Vietnam	BFTVVNVX
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
PHP	DBP, Philippines	DBPHPHMM
KRW	Woori Bank, South Korea	HVBKKRSE

Branch Network

Head Office
#148, Preah Sihanouk Blvd, Sangkat Boeung Keng Kang 1, Khan Chamkarmon, Phnom Penh, Kingdom of Cambodia
Tel: 023 225 333 | www.ababank.com

Phnom Penh Branches

Borei Keyla	098 203 869
Central	098 203 199
Chbar Ampov	098 203 929
Chom Chao	098 203 939
Central Market	098 203 979
Independence Monument	098 203 001
Mao Tse Tong	023 203 809
Ou Baek K'am	098 203 799
Phsar Derm Thkov	098 203 689
Russey Keo	098 203 659
Samdech Sothearos	098 203 983
Stade Chas	098 203 819
Saensokh	098 203 779
Stung MeanChey	098 203 889
Toek Thla	098 203 849
Toul Kork	098 203 859
Tuol Tumpung Money Exchange	098 203 689

Provincial and District Branches

Bati District	098 203 649
Battambang	098 203 839
Baray District	098 203 739
Banteay Meanchey	098 203 759
Bavet	098 203 389
Chhuk District	098 203 729
Cheung Prey District	098 203 749
Kampong Speu	098 203 949
Kampot	098 203 959
Kandal Stueng District	098 203 619
Kampong Cham	098 203 879
Kampong Chhnang	098 203 039
Kampong Thom	098 203 429
Kien Svay District	098 203 333
Kratie	098 203 049
Memot District	098 203 639
Moung Ruessei District	098 203 459
Odongk District	098 203 379
Paoy Paet	098 203 019
Peam Ro District	098 203 629
Phsar Leu (Siem Reap)	098 203 679
Prey Veng	098 203 059
Pursat	098 203 969
Samraong Tong District	098 203 719
Siem Reap	098 203 829
Sihanoukville	098 203 899
S'ang District	098 203 369
Svay Rieng	098 203 029
Takeo	098 203 909
Takhmao	098 203 919
Tmar Kol District	098 203 789
Tboung Khmum	098 203 769
Tram Kak District	098 203 709

#148 Preah Sihanouk Blvd. | Sangkat Boeung Keng Kang 1
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