ABA BANK

Corporate Presentation

1H 2018

ABA at a Glance

Credit Ratings

- Cambodian sovereign: B (by S&P)
- ABA Bank: S&P: B; Dagong: B+

Major shareholder

- 6th largest bank in Canada
- US$ 190 billion in assets (October 31, 2017)
- S&P: A, Fitch: A+, Moody's: A1

NATIONAL BANK OF CANADA

90%

ABA Financial Highlights

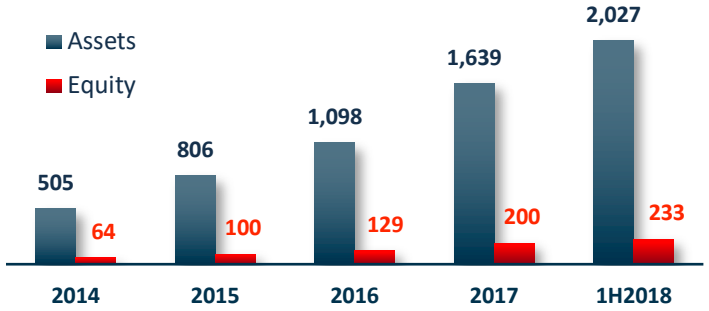
In USD, mln	1H2018	2017	2016	2015	2014
Assets	2,027	1,639	1,098	806	505
Loan portfolio	1,512	1,236	789	482	272
Deposit portfolio	1,589	1,264	856	654	433
Equity	233	200	129	100	64
Net profit	32,8	46,2	29,0	16,0	7,5
NPL, %	0,79	0,79	0,22	0,10	0,27
ROAE, %	30,3	28,1	25,3	19,5	14,2

ABA Network

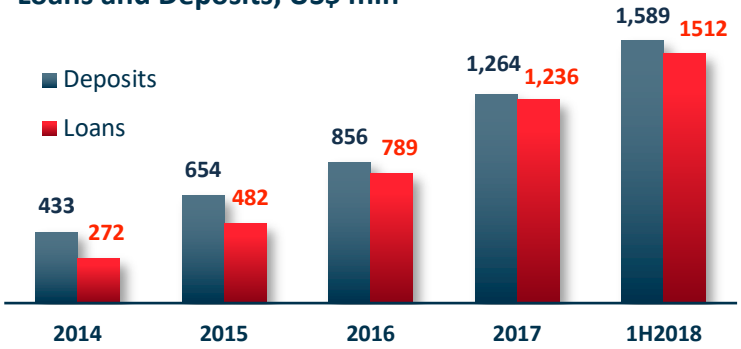
	1H2018	2017	2016	2015	2014
Employees	3,157	2,461	1,678	1,017	695
Branches	55	51	42	33	25
ATMs	230	204	167	128	92
Cards	227,225	171,638	110,668	63,054	39,285
Accounts	308,443	232,418	141,734	85,607	55,531

Outstanding Performance

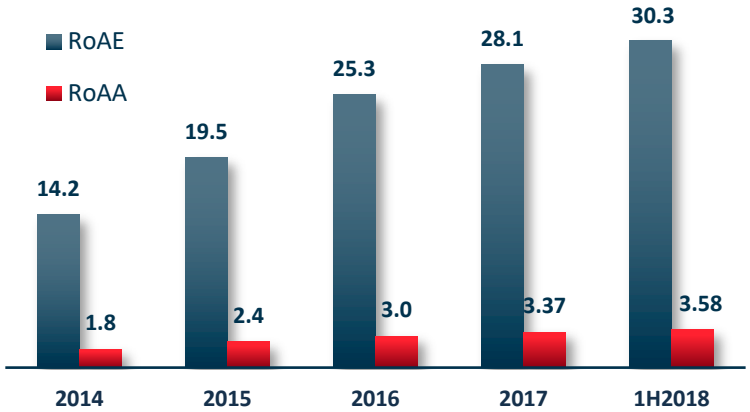
Assets and Equity, US$ mln



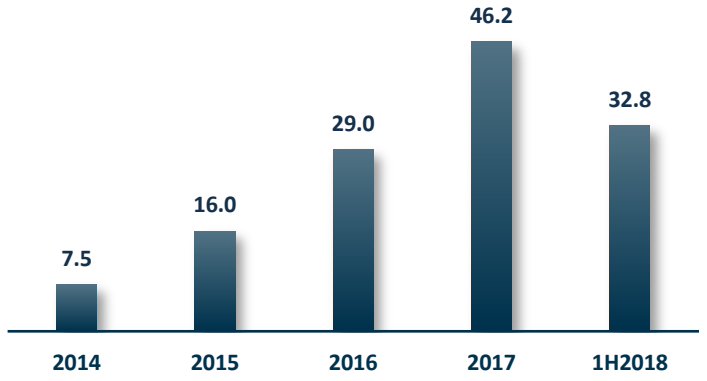
Loans and Deposits, US$ mln



Profitability Ratios, %



Net Profit, US$ mln



Favorable Competitive Positioning

39 commercial banks in Cambodia	▪ 7 local ▪ 32 foreign			
	ABA Ranking 2012	ABA Ranking 2015	ABA Ranking 2016	ABA Ranking 2017
Assets	**#11**	**#6**	**#4**	**#4**
Deposits (Retail)	**#6**	**#4**	**#4**	**#3**
Loans	**#9**	**#6**	**#4**	**#3**
ROE	**#8**	**#3**	**#1**	**#1**
Branch network	**#7**	**#3**	**#4**	**#4**
ATM network	**#6**	**#2**	**#2**	**#2**
Employees	**#5**	**#4**	**#4**	**#4**
Cards	**#7**	**#5**	**#3**	**#2**

Ranks among the top commercial banks

Named the "Best Bank in Cambodia" in 2014 – 2018

The Banker
2014, 2016

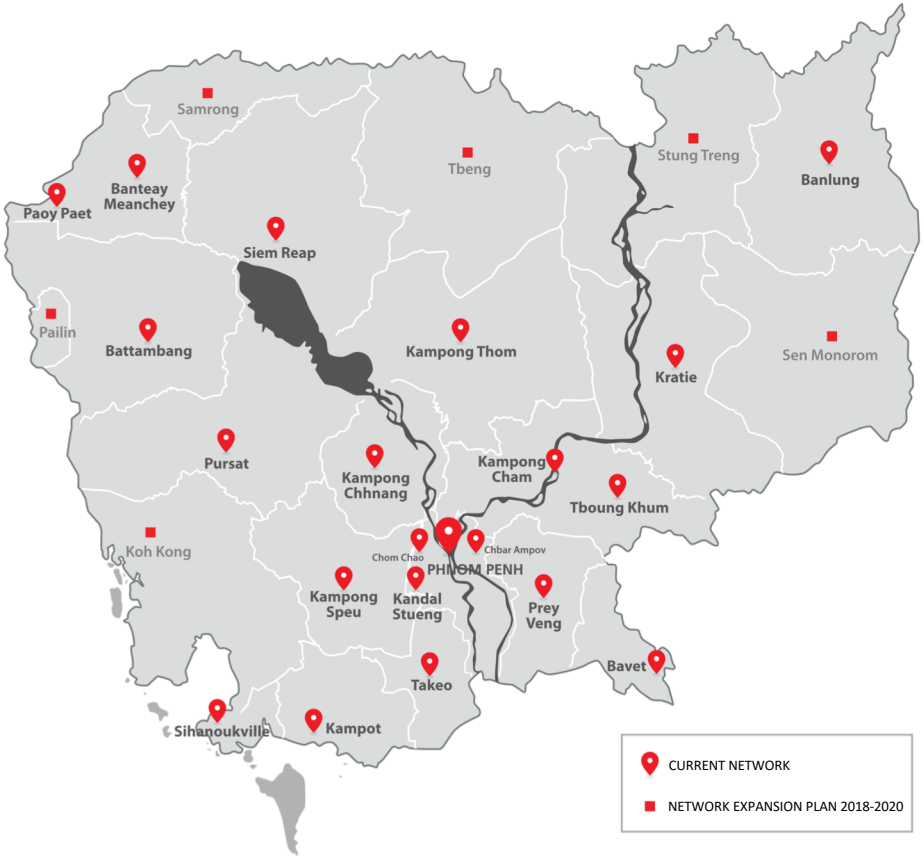
Euromoney
2014, 2015, 2016, 2017

Global Finance
2015, 2016, 2017, 2018

Nationwide Branch Network

- 6-9 new branches opened annually since 2012
- 9 new branches opened in 2016
- 9 new branches opened in 2017
- 55 branches today
  - 20 in Phnom Penh*
  - 35 in Provinces

  *excl. Head Office
- 69 branches by 2020



Extensive International Relations

CORRESPONDENT BANKS

NATIONAL BANK OF CANADA

Standard Chartered

COMMERZBANK

ICBC 中国工商银行 INDUSTRIAL AND COMMERCIAL BANK OF CHINA

中国建设银行 China Construction Bank

J.P.Morgan

DBS BANK

KEB Korea Exchange Bank

KB Kookmin Bank

WOORI BANK

PAYMENT SYSTEMS

VISA MasterCard UnionPay 银联

MONEY TRANSFER SYSTEMS

MoneyGram money transfer

DBP EC REMIT

Ria

COMMERZBANK

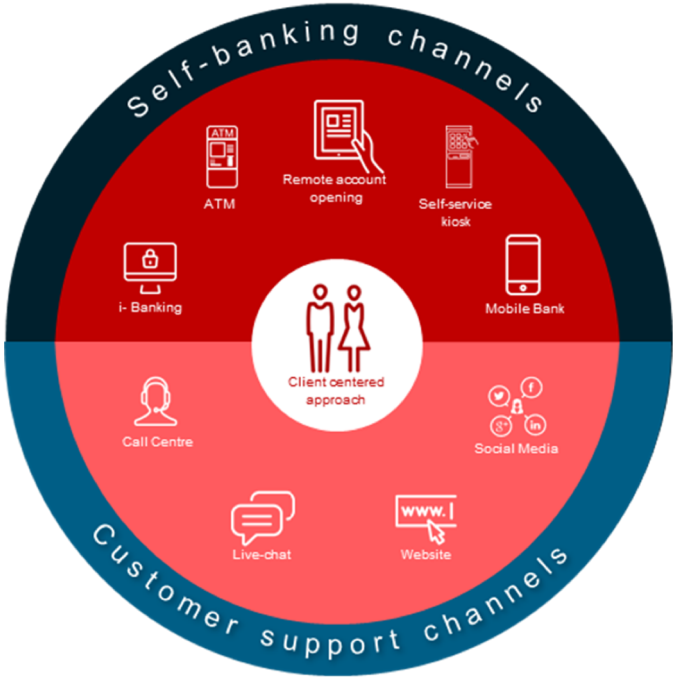
Relationship and Excellent Cooperation Award 2015

GLOBAL BANKING & FINANCE REVIEW

Fastest Growing Trade Finance Bank in Cambodia 2016

BEST TRADE FINANCE PROVIDER 2017 GLOBAL FINANCE

State-of-the-art digital and self-banking platform



Cash Deposit Kiosks

24/7 instant cash deposit to any ABA Bank account and bill payments to various providers

ABA Mobile app

The first in Cambodia full-scale mobile banking app for banking on the go

Remote onboarding

Remote account opening by ABA Customer acquisition officers (CAO)

Contact Center

24/7 contact centre for expert support and emergency cases through phone, social media and online chats

Online banking

Internet Banking service for retail and corporate customers

ATM Network

#2 largest ATM network in Cambodia

Growing Digital and Self-Banking Penetration

ATM & Cards

	2014	2015	2016	2017	1H2018
Number of ATMs	92	128	167	204	230
Number of Cards	39,285	63,054	110,668	171,638	227,225

iBanking Service

	2014	2015	2016	2017	1H2018
Number of users	20,750	33,698	52,062	76,681	83,507
Transactions amount (USD, '000)	130,503	354,265	642,686	1,050,636	1,381,227
Transactions number	133,789	302,861	451,314	629,570	763,197

ABA Mobile App

	2014	2015	2016	2017	1H2018
Number of users	0	11,543	43,961	102,083	155,731
Transactions amount (USD, '000)	0	35,302	320,188	1,578,858	3,613,544
Transactions number	0	137,697	1,162,545	4,334,089	8,035,254

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THANK YOU!

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