



NATIONAL BANK
OF CANADA GROUP



SERVING CAMBODIA SINCE 1996

ABA BANK

Corporate Presentation

2016



ABA at a Glance



Major shareholder: National Bank of Canada

- 6th largest bank in Canada
- US\$ 173 billion in assets (July 31, 2016)
- S&P: A, Fitch: A+



90%

Financial Highlights

In USD, mln	2016	2015	2014	2013
Assets	1,097	806	505	323
Loan portfolio	789	482	272	179
Deposit portfolio	856	654	433	277
Equity	128	100	64	42
Net profit	28,1	15,9	7,5	4,0
NPL, %	0,2	0,1	0,3	3,7
ROE, %	24,6	19,5	14,2	10,3

Network

	2016	2015	2014	2013
Employees	1,678	1,017	695	444
Branches	42	33	25	17
ATMs	167	128	92	55
Cards	110,668	63,054	39,285	26,189
Accounts	159,130	92,732	56,431	36,984



Favorable Competitive Positioning

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	ABA Bank Ranking 2012	ABA Bank Ranking 2015
36 commercial banks in Cambodia	▪ 8 local	▪ 28 foreign
Assets	#11	#6
Deposits (Retail)	#6	#4
Loans	#9	#6
ROE	#8	#3
Branch network	#7	#3
ATM network	#6	#2
Employees	#5	#4
Cards	#7	#5

Ranks among the top commercial banks

Named as the "Best Bank in Cambodia"



The Banker 2014



Euromoney 2014



Euromoney 2015



Global Finance 2015



Euromoney 2016



Global Finance 2016



The Banker 2016



Nationwide Branch Network

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- 6-8 new branches opened annually since 2012
 - 9 new branches opened in 2016
 - 42 branches today
 - 14 in Phnom Penh*
 - 28 in Provinces
- * +1 Head Office
- 66 outlets by 2020





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Extensive International Relations

CORRESPONDENT BANKS



PAYMENT SYSTEMS



MONEY TRANSFER SYSTEMS



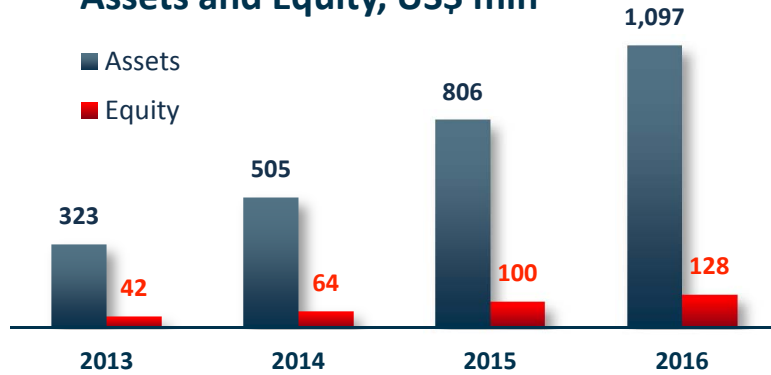
Fastest Growing Trade Finance Bank in Cambodia 2016



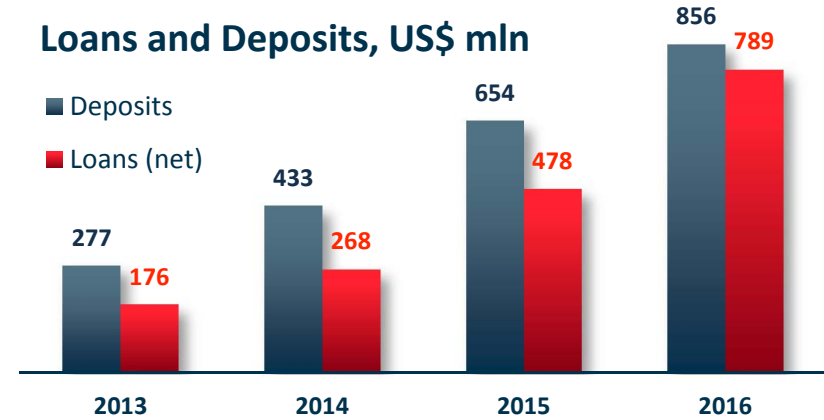
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Outstanding Performance

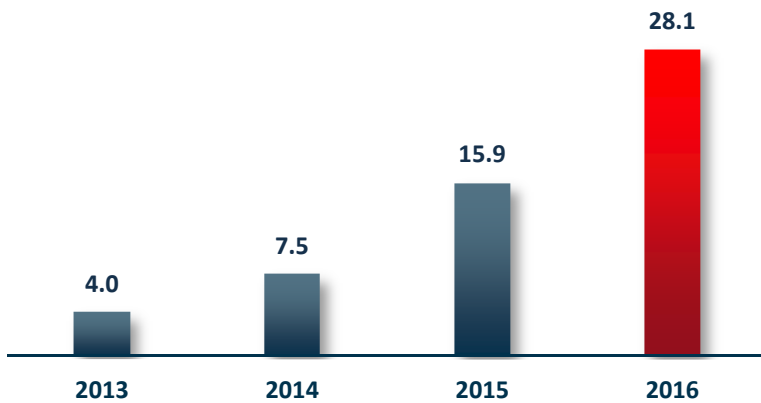
Assets and Equity, US\$ mln



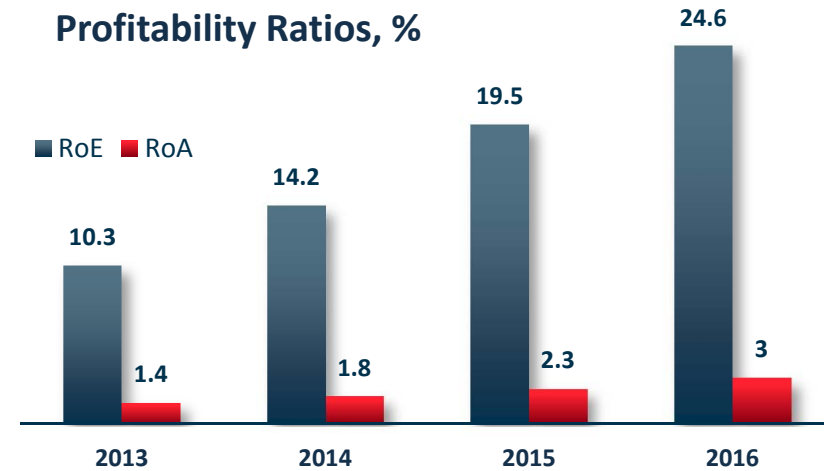
Loans and Deposits, US\$ mln



Net Profit, US\$ mln



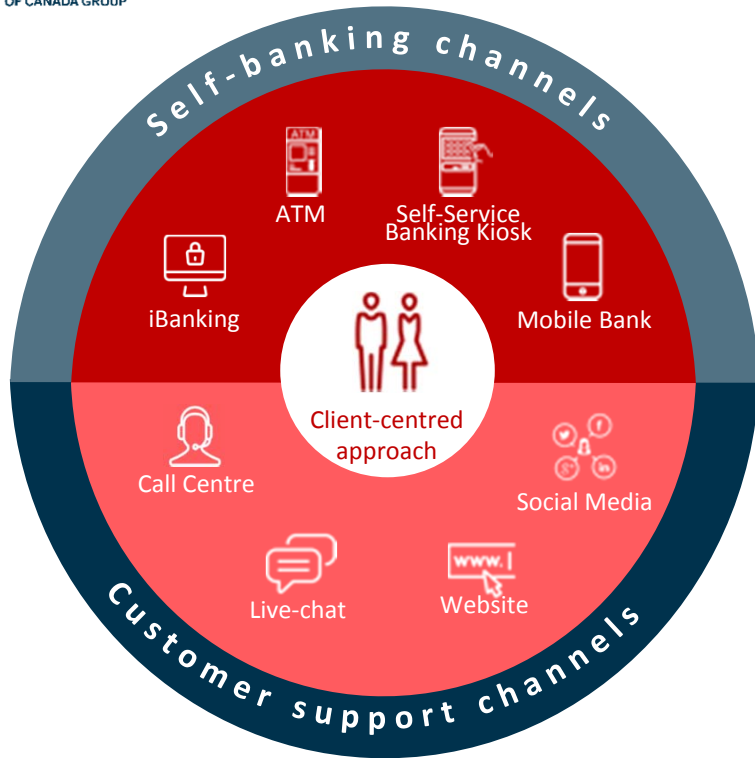
Profitability Ratios, %



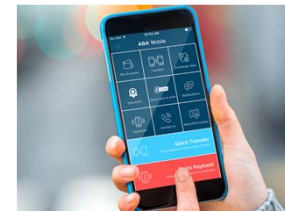


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State-of-the-Art Digital and Self-Banking Platform



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



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



Advanced Internet Banking service for retail and corporate customers



Round-the-clock call centre for expert support and emergency cases



The largest Facebook page in Cambodia among banks



Fully responsive website to deliver the latest info on ABA Bank's financial solutions



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Growing Digital and Self-Banking Penetration

ATM & Cards

	2014	2015	6M2016	2016
Number of ATMs	92	128	140	167
Number of Cards	39,285	63,054	82,736	110,668

iBanking Service

	2014	2015	6M2016	2016
Number of users	26,941	42,929	51,773	65,250
Transactions amount (USD, '000)	456,373	915,830	1,230,985	1,571,197
Transactions number	312,188	538,681	643,683	744,749

ABA Mobile App

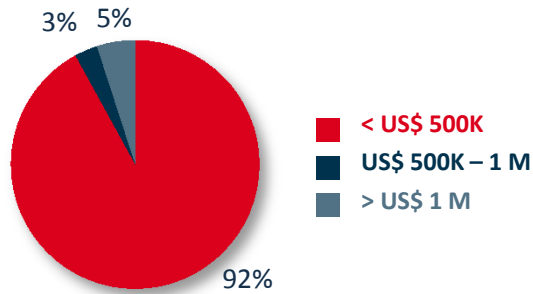
	2014	2015	6M2016	2016
Number of users	0	11,488	24,705	43,918
Transactions amount (USD, '000)	0	35,322	118,854	885,486
Transactions number	0	136,138	458,189	1,156,465



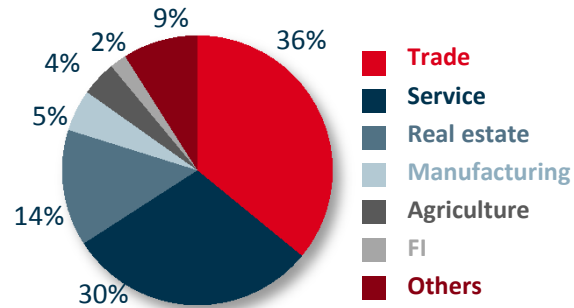
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Loan Portfolio Diversification

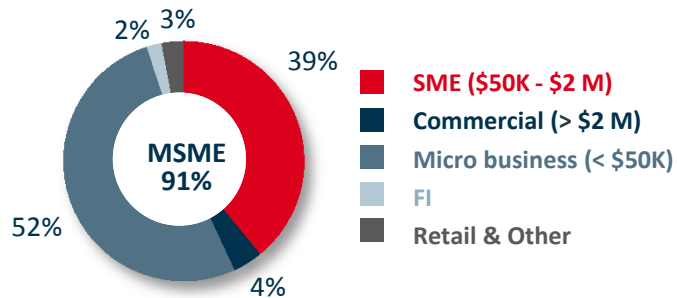
LOANS BREAKDOWN BY AMOUNT



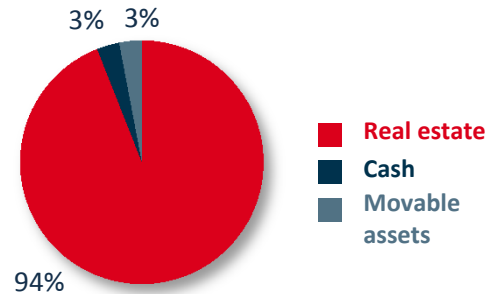
LOANS BREAKDOWN BY INDUSTRY



LOANS BREAKDOWN BY CLIENT SEGMENT



LOANS BREAKDOWN BY COLLATERAL



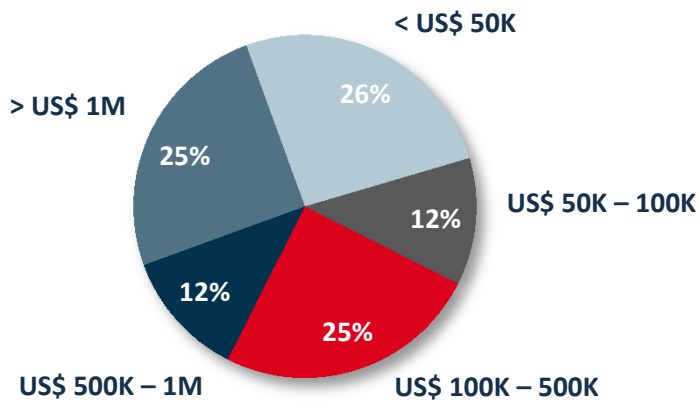
100% collateralized
100% US\$-denominated



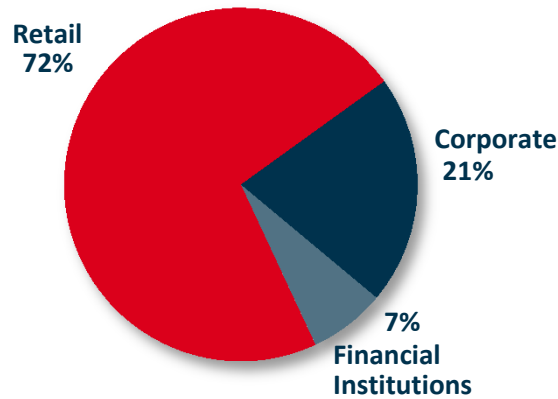
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Deposit Portfolio Diversification

DEPOSITS BY AMOUNT



DEPOSITS BY TYPE



Diversified portfolio with 99% of deposits US\$-denominated

- Deposits for less than US\$ 500K constitute 63% of the portfolio
- Total number of depositors: 141,734, including 139,175 (98%) having deposits for less than US\$ 50K



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THANK YOU!

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