



SERVING CAMBODIA SINCE 1996

ABA BANK

Corporate Presentation

3Q2016





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	3Q2016	2015	2014	2013
Assets	1,055	806	505	323
Loan portfolio	723	482	272	179
Deposit portfolio	845	654	433	277
Equity	120	100	64	42
Net profit	20,0	15,9	7,5	4,0
NPL, %	0,2	0,1	0,3	3,7
ROE, %	24,3	19,5	14,2	10,3

➤ Network

	3Q2016	2015	2014	2013
Employees	1,562	1,017	695	444
Branches	40	33	25	17
ATMs	151	128	92	55
Cards	100,840	63,054	39,285	26,189
Accounts	126,829	85,607	55,531	41,885

Favorable Competitive Positioning

36 commercial banks in Cambodia

- 8 local
- 28 foreign

	ABA Bank Ranking 2012	ABA Bank Ranking 2015
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

Nationwide Branch Network

- 6-8 new branches opened annually since 2012
- 9 new branches opened in 2016
- 40 branches today
 - 14 in Phnom Penh
 - 26 in Provinces
- 65 outlets by 2020





NATIONAL BANK OF CANADA GROUP

Extensive International Relations

CORRESPONDENT BANKS



Relationship and Excellent Cooperation Award 2015



PAYMENT SYSTEMS

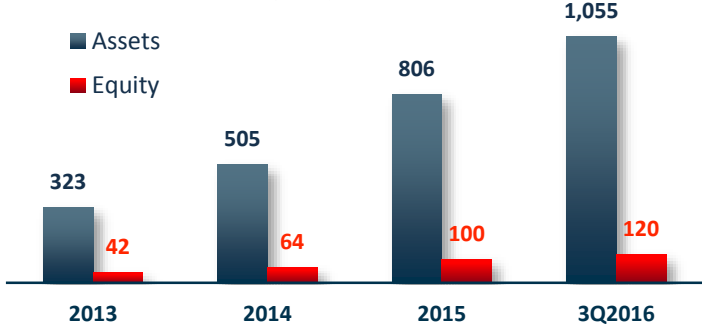
MONEY TRANSFER SYSTEMS



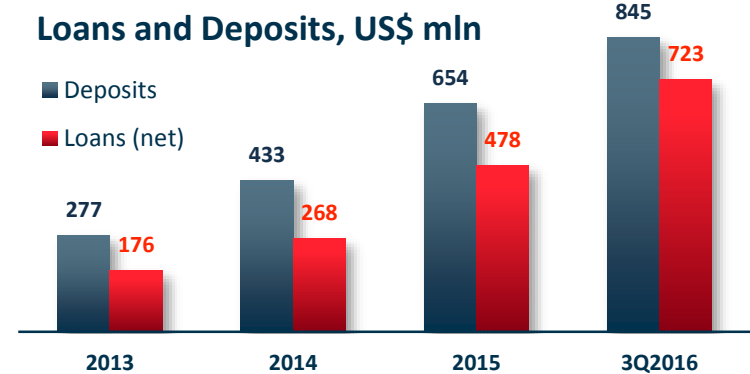
Fastest Growing Trade Finance Bank in Cambodia 2016

Outstanding Performance

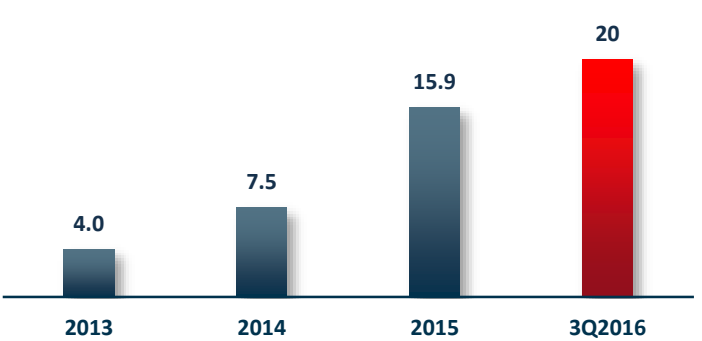
Assets and Equity, US\$ mln



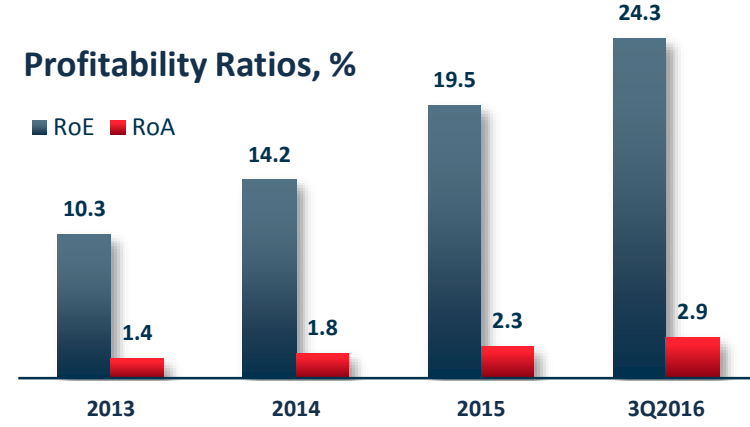
Loans and Deposits, US\$ mln



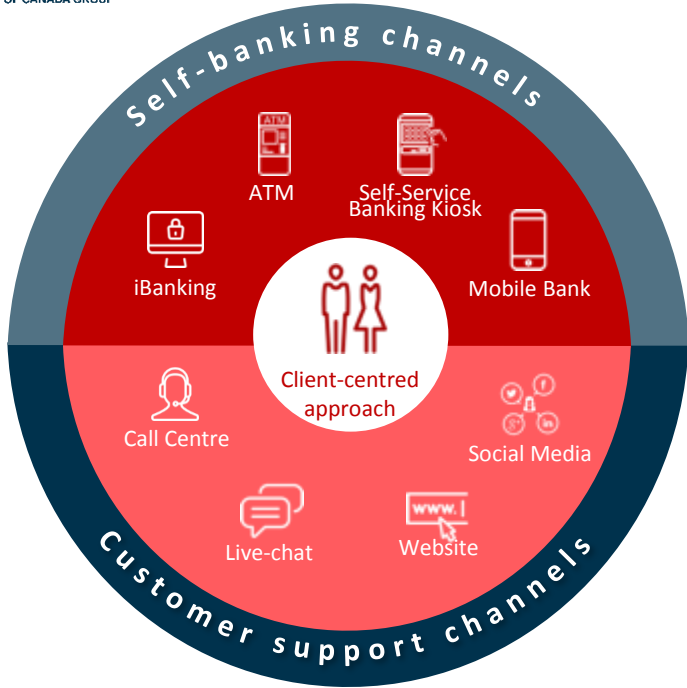
Net Profit, US\$ mln



Profitability Ratios, %



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

Growing Digital and Self-Banking Penetration

ATM & Cards

	2014	2015	Q1, 2016	Q2, 2016	Q3, 2016
Number of ATMs	92	128	130	140	151
Number of Cards	39,285	63,054	73,018	82,736	100,840

iBanking Service

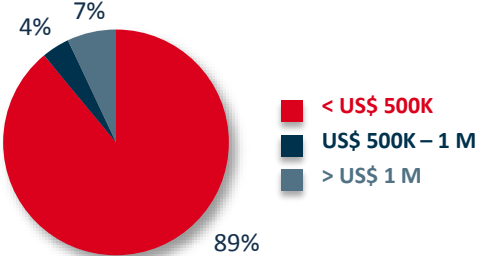
	2014	2015	Q1, 2016	Q2, 2016	Q3, 2016
Number of users	26,941	42,929	47,233	51,773	58,832
Transactions amount (USD, '000)	456,883	916,398	1,065,434	1,231,632	1,433,244
Transactions number	315,777	544,681	598,561	650,230	704,138

ABA Mobile App

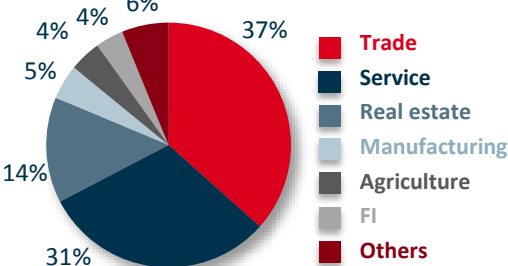
	2014	2015	Q1, 2016	Q2, 2016	Q3, 2016
Number of users	0	11,479	17,788	24,695	34,471
Transactions amount (USD, '000)	0	35,323	68,752	118,880	271,698
Transactions number	0	136,138	261,176	458,189	764,053

Loan Portfolio Diversification

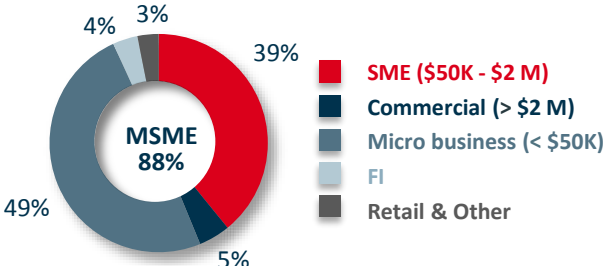
LOANS BREAKDOWN BY AMOUNT



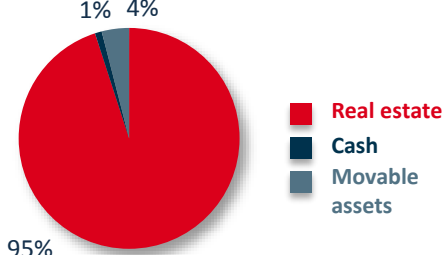
LOANS BREAKDOWN BY INDUSTRY



LOANS BREAKDOWN BY CLIENT SEGMENT



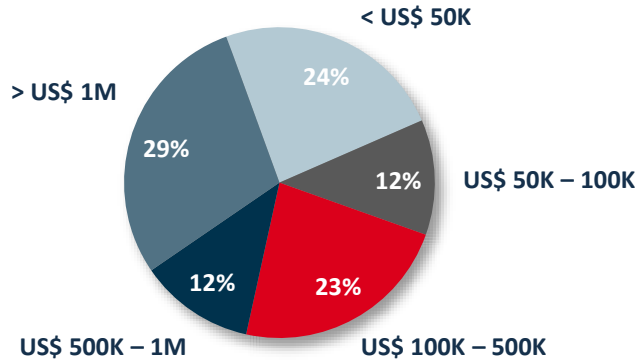
LOANS BREAKDOWN BY COLLATERAL



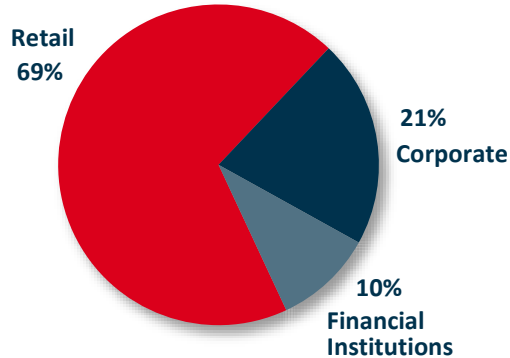
100% collateralized
100% US\$-denominated

Deposit Portfolio Diversification

DEPOSITS BY AMOUNT



DEPOSITS BY TYPE



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

- › Deposits for less than US\$ 500K constitute 59% of the portfolio
- › Total number of depositors: 126,829, including 124,396 (98%) having deposits for up to US\$ 50K



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THANK YOU!

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