



## ABA BANK

No. 148 Preah Sihanouk Blvd. | Sangkat Boeung Keng Kang 1  
Khan Chamkarmon | Phnom Penh | Kingdom of Cambodia  
(855)23 225 333 | [www.ababank.com](http://www.ababank.com)  
SWIFT: ABAKHPP

CORPORATE PROFILE

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## Thanks to your trust, we are the Best Bank again

ABA is proud to receive the Best Bank in Cambodia award for the second consecutive year from Euromoney magazine. Our financial strength together with prudent risk approach, technological innovations and a sound business model helped us to make our institution trustworthy and sustainable. This is another significant step towards being the bank that Cambodians trust to take care of all their personal and business banking needs.

We would like to express our sincere appreciation to all the Bank's partners and valued customers for their ongoing support of and commitment to our initiatives.



A partnership you can trust





# 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.

**Contributing** – 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.

## 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 33 branches nationwide (as of October 31, 2015).

Having serviced the corporate and retail banking sectors in large cities and focusing on supporting micro and small-medium enterprises (SME) in provinces, we are aiming to provide the best service and financial terms and conditions to every Cambodian.

ABA Bank has been awarded as the country's Best Bank for several consecutive times by the world most prominent financial magazines, and we are priding ourselves in providing exceptional service quality and innovations that bring new standards to the banking in Cambodia.

### Shareholders structure



National Bank of Canada ([www.nbc.ca](http://www.nbc.ca)) is a financial institution

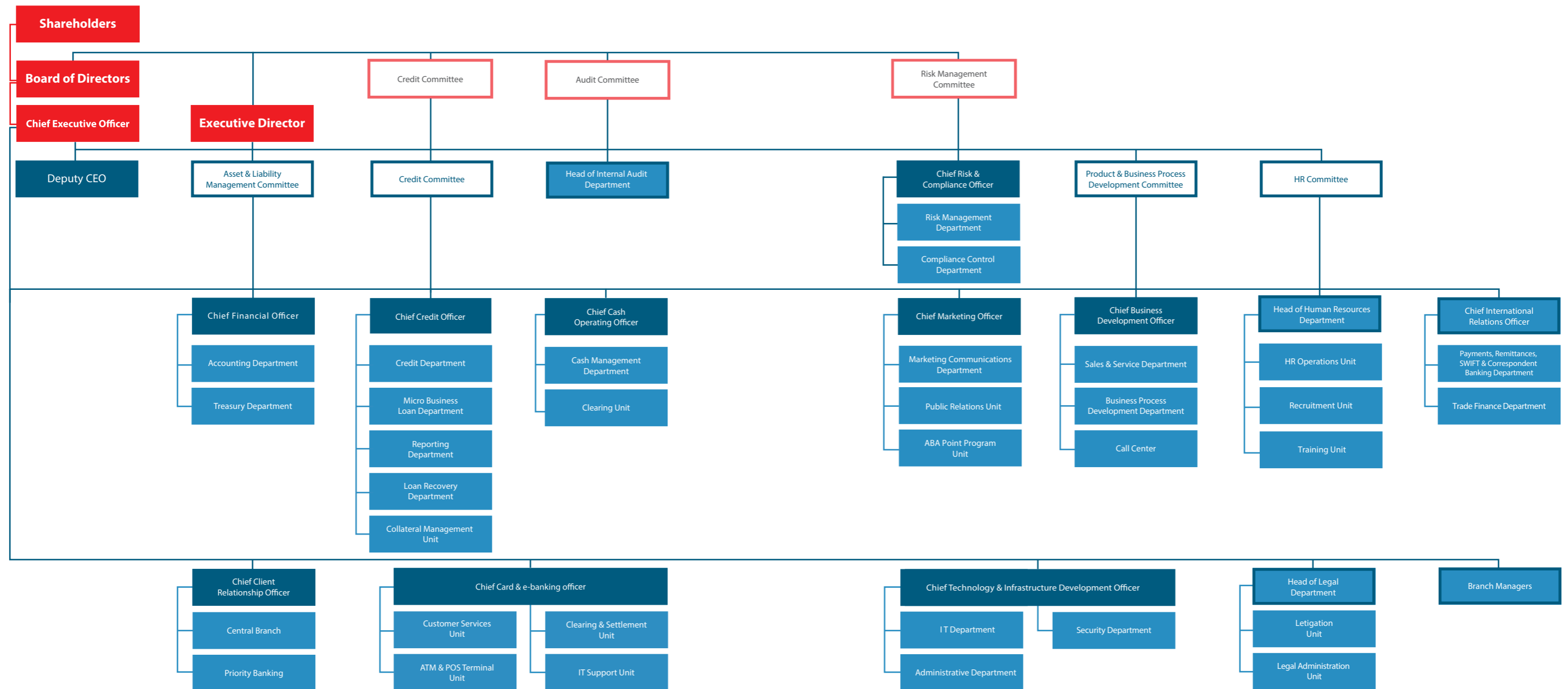
rated "A+" and "A" by Fitch and Standard & Poor's with around CDN\$ 216 billion of assets as of July 31, 2015 and huge network of correspondent banks all over the world. It is headquartered in Montreal, and has branches in almost every Canadian province with 2.4 million personal clients. National Bank of Canada is the sixth largest bank in Canada and the leading bank in Quebec where it is the partner of choice among SMEs. Its securities are listed on the Toronto Stock Exchange (TSX: NA). National Bank of Canada became an ABA Bank shareholder on July 15, 2014.

**Private equity principal**  
Mr. Damir Karassayev

Being a private equity principal and a financial professional, Mr. Damir

Karassayev has managed businesses in Southeast Asia since 2005. Currently, his main focus is on the development of ABA Bank as the core asset.

# ORGANIZATIONAL CHART



# AWARDS



## 2011

Cambodian Retail Bank of the Year by *Asian Banking and Finance* magazine. This Award given based on ABA Bank's commitment to deploying advanced banking technologies (iBanking) for the benefit of its customers.



## 2012

Cambodia's Domestic Technology and Operation Bank of the Year by *Asian Banking and Finance* magazine. ABA Bank received the award for its continuous work on the innovation and development of technologically improved services to better serve its customers and to maintain their loyalty.



## 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 the IT system and implementation of cash-in machines, which allow clients to replenish their deposit accounts or repay loans with cash 24/7.



## 2014

Performance Excellence Award from Standard Chartered Bank for excellent Straight Through Processing (STP) rate in USD payment in 2013. The award is given to the selected banks, which manage to be precise and accurate in terms of processing payments via SCB as its correspondent bank.



## 2014

Best Bank in Cambodia for 2014 award by *Euromoney* financial magazine. This is the first such award that Euromoney has bestowed on a bank in the Kingdom of Cambodia. Euromoney awards are considered to be given to institutions that demonstrate high service quality, innovation, and momentum in the markets where they excel.



## 2014

Bank of the Year 2014 in Cambodia by world's premier financial magazine *The Banker* owned by Financial Times Group. The award recognizes ABA Bank's efforts for providing innovative solutions to meet the clients' needs, as well as demonstrating high-class service standards and growth in assets and market share.



## 2015

Best Emerging Markets Bank in 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.



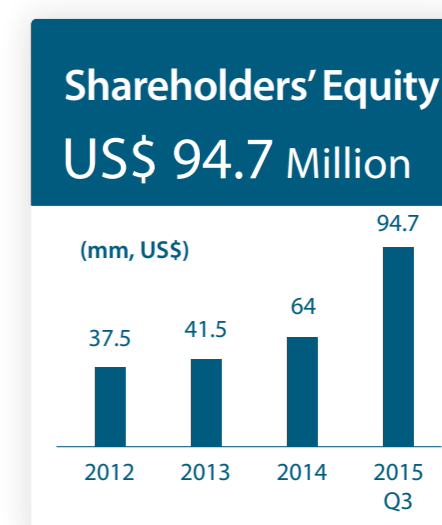
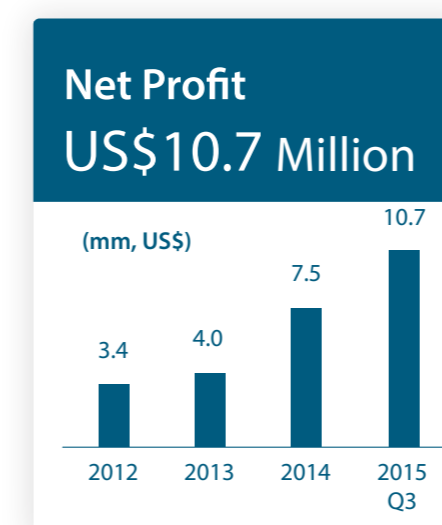
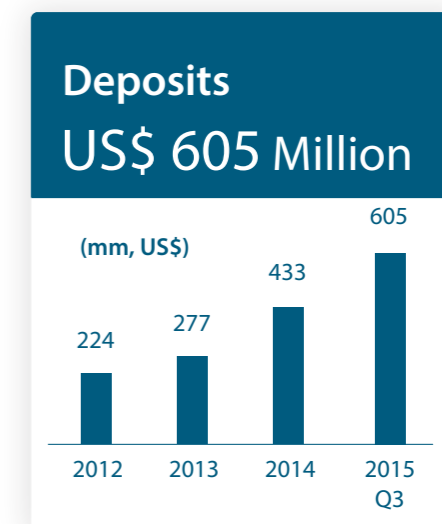
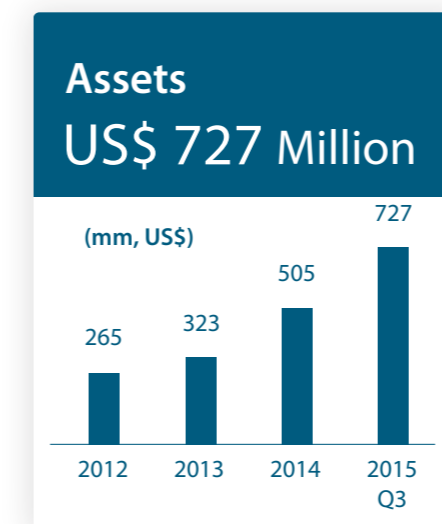
## 2015

Best Bank in Cambodia 2015 title by *Euromoney* magazine. The second award given to the bank by the magazine since 2014 rests on successful launch of new products, improved quality of service, establishment of trusted relations with international financial institutions, and further development of a risk management system.

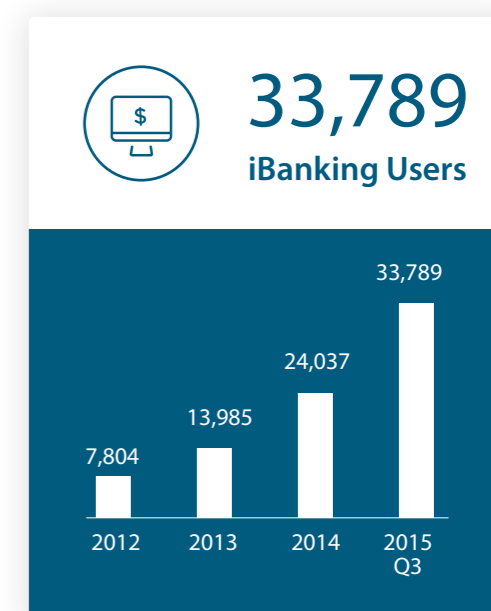
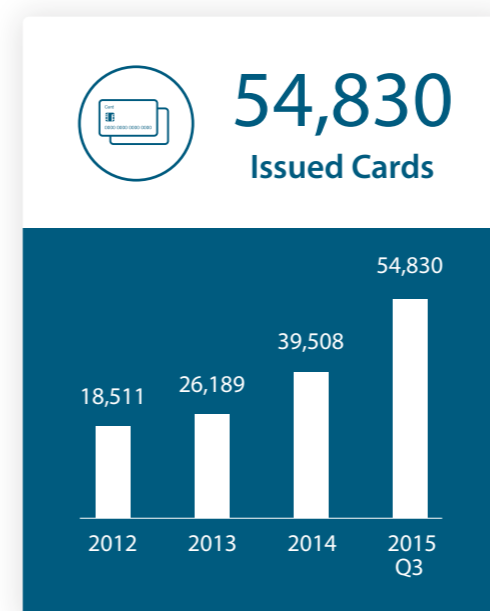
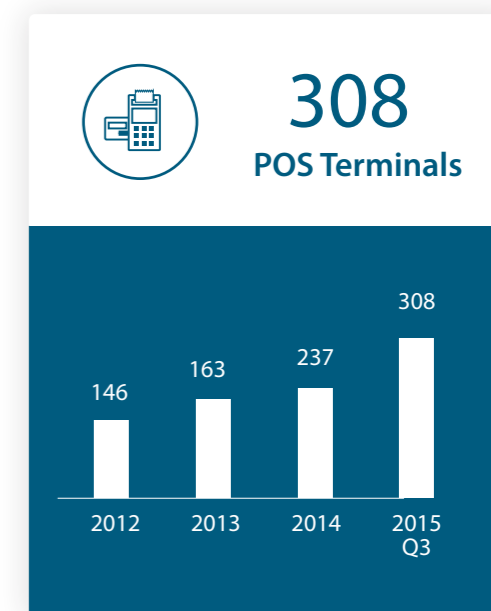
# FINANCIAL HIGHLIGHTS

Year ended 31 December	2012	2013	2014	Q3 2015
<b>P &amp; L Account (US\$ million)</b>				
Net Interest Income	8.5	11.4	17.8	22.0
Net Fee & Commission Income	2.9	4.5	6.8	6.1
Net Profit	3.4	4.0	7.5	10.7
<b>B/L Sheet</b>				
Total Deposits	224.2	276.9	433.4	604.9
Total Gross Loan	141.3	179.3	271.5	443.3
Shareholder's Equity	37.5	41.5	64.0	94.7
Total Assets	265.0	323.0	505.0	726.8
<b>Key Performance Indicators (%)</b>				
<b>Profitability</b>				
ROAE, %	9.5	10.2	14.2	18.0
ROAA, %	1.5	1.4	1.8	2.3
Net Interest Margin, %	4.6	4.9	5.7	6.3
Cost/Income, %	60.8	59.0	59.9	46.4
<b>Funding and Liquidity</b>				
Liquidity, %	56.3	50.6	54.6	51.2
Credit Deposit Ratio, %	63.0	64.7	62.6	73.3
Liquid Assets/Total Assets, %	22.4	20.6	22.2	18.3
<b>Capitalization</b>				
Solvency Ratio, %	17.1	16.2	16.7	16.3
Equity/Total Asset, %	14.1	12.8	12.7	13.0
<b>Asset Quality</b>				
NPL/Total Loan, %	2.5	3.7	0.3	0.2
Provision/Total Loan, %	1.6	2.0	1.2	1.1
<b>General Information</b>				
No. of Branches	11	17	25	33
No. of Staff	313	444	702	989
No. of ATMs	41	57	88	122
No. of POS Terminals	146	163	237	308
No. of Depositors	35,208	41,885	55,531	75,502
No. of Borrowers	2,959	4,650	7,966	12,720

# SIMPLIFIED FINANCIAL RESULTS



# GENERAL INFORMATION



# PRODUCTS AND SERVICES

ABA Bank has a whole range of products designed to benefit every sector of the Cambodian community from business loans to car loans and current accounts to fixed deposits. The following products and services are specially created to suit needs of our client in their everyday banking needs.

## Accounts at a glance

	Savings	Current	Current Plus	Flexi Deposit	Fixed Deposit
<b>Purpose</b>	Transactional and saving	Transactional	Transactional	Saving	Saving
<b>Free Debit card* (UnionPay, Visa)</b>	✓	✓	✓	✓	✓
<b>Free Credit card* (Visa, MasterCard)</b>	✓	✓	✓	✓	✓
<b>Minimum opening balance, USD</b>	10	100	500	100; 5,000; 100,000	100
<b>Minimum ongoing balance, USD</b>	10	20	100	100; 5,000; 100,000	-
<b>Interest rate</b>	0.75% p.a.	n/a	0.50% p.a.	Up to 4% p.a.	Up to 6.25% p.a.
<b>Interest payment</b>	Semi-annual	n/a	Quarterly	Quarterly	Monthly, or at maturity, or upon account closure
<b>Currency</b>	USD, EUR, AUS, THB*	USD, KHR	USD	USD	USD

\*Terms and conditions apply.



## Loans

ABA's loans enable you to put the plans into reality – whether those plans include a house, car, moto or running own business. Enjoy easy registration with quick approval and boost up your business with ABA Bank!

### 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.

### 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.



## Trade Finance

ABA Bank offers you a 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.

### 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.

### 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.

### Documentary Collection

Documentary collection is a movement of documents between banks in accordance with the pre-defined arrangements between buyer and seller. A buyer is able to receive the goods only after the payment is made or the documents are accepted to be paid in some certain date or condition in future.





## Money Transfer

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.

### 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: ABAKHPP.

### 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.



## Debit and Credit Cards

ABA Bank has a whole array of credit and debit cards designed to meet the needs of modern day Cambodians – from Standard to Platinum cards. Low transaction fees and attractive discount schemes are just some of the value-added services available to our cardholders.

### Debit cards



China UnionPay 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).

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



### 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 (payment is easier, more comfortable and quicker) 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.

### Fees & Charges

	Classic	VISA Classic	VISA Gold	VISA Business	VISA Platinum	Standard	Gold
Issuance/reissuance of card	Free	\$8	\$25	\$25	Free	\$8	\$25
Annual maintenance	Free	\$8	\$25	\$25	\$50	\$8	\$25
Cash withdrawal:							
ABA ATM				Free			
Easy Cash ATM	n/a	\$0.5	\$0.5	\$0.5	\$0.5	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
Cash withdrawal limit/Purchase limit	\$1,000	\$1,000	\$5,000	\$5,000	\$10,000	\$1,000	\$5,000
Number of cash withdrawals per day	5	5	10	10	10	5	10
Maximum purchase transactions	10	10	20	20	20	10	20

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

## Payroll Service

ABA offers you integrated payroll services that can reduce 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 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:

### ATMs




ABA Bank has more than 120 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, transfer funds between accounts and pay the bills, including mobile top-up, Internet bills, utilities, etc

### Cash-in machines




Cash-in machines help ABA Bank clients make cash deposits to any ABA accounts, as well as pay for the services of different providers. All transactions made via cash-in machines are instantly displayed on clients' accounts with the respective service provider or at ABA Bank's accounts. Cash-in machines run 24/7 and allow top-up ABA accounts regardless of the bank branches' business hours.

### ECash




ECash is the first cardless ATM cash withdrawal service in Cambodia launched by ABA in 2015. 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](mailto:info@ababank.com).

### 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.

### ABA Mobile




We developed ABA Mobile application 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?

### SMS/Email alert




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

### Call Center




You can address all your inquiries and requests regarding ABA Bank's products and service 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!

### Webchat



The web chat on our website [www.ababank.com](http://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	BFTVNVX
USD	Banque Nationale du Canada, Canada	BNDCCAMM
EUR	Banque Nationale du Canada, Canada	BNDCCAMM
USD	Industrial and Commercial Bank of China, Cambodia	ICBKKHPP

# ABA BRANCH NETWORK

NAME	ADDRESS	PHONE
<b>Phnom Penh Branches</b>		
Borei Keyla branch	Corner St. 134 & 169, Sangkat Vealvong	Tel: (+855) 98 203 869
Central branch	No. 443A, Preah Monivong Blvd., Sangkat Beoung Prolit	Tel: (+855) 98 203 199
Central Market branch	No. 60E0, St. 136, District Phsar Thmey 3, Sangkat Daun Penh	Tel: (+855) 98 630 547
Chbar Ampov branch	No. 601, National Road 1, Village Deom Sleng, Sangkat Chbar Ampov 2	Tel: (+855) 98 203 929
Chom Chao branch	No. 824, National Road 4, Prey Pnhcheng Village, Sangkat Chom Chao	Tel: (+855) 98 203 939
Head Office branch	No. 148, Preah Sihanouk Blvd., Sangkat Boeung Keng Kang I	Tel: (+855) 23 225 333
Mao Tse Toung branch	No. 151 E0-E1-E2, Mao Tse Toung Blvd., Sangkat Boueng Keng Kang 3	Tel: (+855) 98 203 809
Ou Baek K'am branch	No. 19BC, St. 271 (Yothapol Khemarak Phoumin), Sangkat Boeng Salang	Tel: (+855) 98 203 799
Sothearos branch	No. 167, Samdech Sothearos Blvd, Sangkat Tonle Bassac	Tel: (+855) 98 203 983
Stade Chas branch	No. 26AE0-E1-E2, St. 70, Sangkat Srah Chak	Tel: (+855) 98 203 819
Stung MeanChey branch	No. 20B & 21B, St. 217 (Monireth), Sangkat Stoeung Mean Chey	Tel: (+855) 98 203 889
Toek Thla branch	No. A39-A41, Russian Federation Blvd., Sangkat Toek Thla	Tel: (+855) 98 203 849
Toul Kork branch	No. 10A, St. 289 Corner St. 516, Sangkat Beoung Kok I	Tel: (+855) 98 203 859
<b>Provincial Branches</b>		
Baray district branch	National Road 71, Tros Village, Ballangk Commune, Baray District, Kampong Thom Province	Tel: (+855) 98 630 226
Battambang branch	No. 205-207, Street 3, Kamakor Village, Svay Por Commune, Battambang City, Battambang Province	Tel: (+855) 98 203 839
Cheung Prey district branch	National Road 6 Tasaen Village, Soutip Commune, Cheung Prey District, Kampong Cham Province	Tel: (+855) 98 630 135
Chhuk district branch	National Road 3, Chheu Teal Village, Chhuk Commune, Chhuk District, Kampong Speu Province	Tel: (+855) 98 630 113
Kampong Cham branch	No. 31, Preah Monivong Street, Sangkat Kampong Cham, Kampong Cham City, Kampong Cham Province	Tel: (+855) 98 203 879
Kampong Chhnang branch	No. E614, National Road 5, Village Srae Pring, Sangkat Kampong Chhnang, Kampong Chhnang Town, Kampong Chhnang Province	Tel: (+855) 98 203 039
Kampong Speu branch	No. 346, National Road 4, Village: Peanichkam, Sangkat Rokathom, Khan Chbamorn, Kampong Speu	Tel: (+855) 98 203 949
Kampong Thom branch	No. 019, National Road 6, Village Kampong Krabao, Sangkat Kampong Krabao, Steung Sen Town, Kampong Thom Province	Tel: (+855) 98 203 969
Kampot branch	No. 14, Road Ek Reach, Village 1 Ousaphea, Commune Kampong Kandal, Kampong Speu Province	Tel: (+855) 98 203 959
Kratie branch	No. 885, National Road 7, Phum Trapeang Pring, Sangkat Kratie, Krong Kratie, Kratie Province	Tel: (+855) 98 203 049
Paoy Paet branch	No. A092, National Road 5, Village Palelay 2, Paoy Paet Town, Banteay Mean Chey Province	Tel: (+855) 98 203 019
Prey Veng branch	No. 33, National Road 11, Phum Buon, Sangkat Kampong Leav, Krong Prey Veng, Prey Veng Province	Tel: (+855) 98 203 059
Pursat branch	No. 637-638, National Road 5, Village Ra, District Phtas Prey, Pursat Town, Pursat Province	Tel: (+855) 98 630 253
Samraong Tong district branch	National Road 4, Prey Kuy Village, Trapaing Kong Commune, Samraong Tong District, Kampong Speu Province	Tel: (+855) 98 630 144
Siem Reap branch	No. 01-04, Tep Vong St., Mondul II Village, Svay Dangcum Sangkat, Siem Reap	Tel: (+855) 98 203 829
Sihanoukville branch	No. 131, Villageg 01, Street Ekreach, Mittapheap, Sihanoukville	Tel: (+855) 98 203 899
Svay Rieng branch	No. 20, National Road 1, Village Raob Kor, Sangkat Prey Chlak, Svay Rieng Town, Svay Rieng Chey Province	Tel: (+855) 98 203 029
Takeo branch	No. 1782, National Road 2, Lo Rie Village, Roka Knong Commune, Daun Keo District, Daun Keo Town, Takeo Province	Tel: (+855) 98 203 901
Takhmao branch	No. 530, Street 107/21, Sangkat Takhmao, Krong Takhmao, Kandal Province	Tel: (+855) 98 203 919
Tram Kak district branch	No. 35, National Road 3, Phum Prey Rumdeng, Khum Angk Ta Saom, Srok Tram Kak, Takeo Province	Tel: (+855) 98 630 166