



CORPORATE PROFILE

Year end 2022





At ABA Bank, we have been continuously providing our customers advanced financial products and services along with innovative technologies that make their banking experience outstanding. We've always put our customers 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



Advanced Bank of Asia Limited (ABA Bank) is one of Cambodia's premier banking institutions founded in 1996.

In more than 25 years of development and growth, ABA has significantly strengthened its position in the market and is one of the largest commercial banks of the country. Today, we offer the entire spectrum of services to customer segments covering SMEs, micro businesses, and individuals through 85 branches, 1,194 ATMs and self-banking machines, 30 ABA 24/7 spots, and advanced online banking and mobile banking platforms.

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.

**STANDARD
& POOR'S**

'B+' long-term credit ratings from
Standard & Poor's (S&P) Global Ratings
Outlook: Stable

ABA Bank is a subsidiary of National Bank of Canada, the first major financial institution from the North American continent to enter the Cambodian banking sector.

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, Global Finance and Asiamoney.

Parent Bank



National Bank of Canada (www.nbc.ca) is a financial institution with USD 296 billion in assets as of October 31, 2022, and huge network of correspondent banks all over the world. National 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 2.7 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

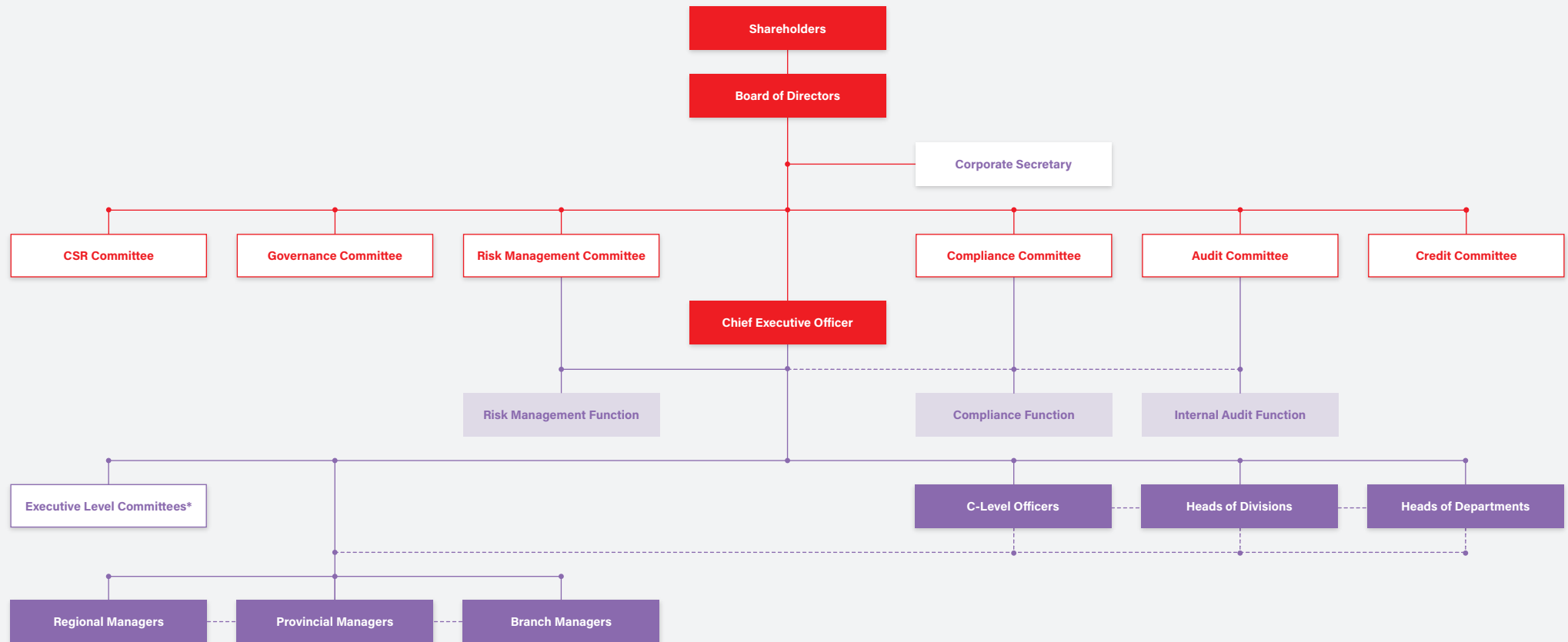
At ABA we are always thinking about the future of our Bank, the Cambodian people and the country. We show the same level of commitment to our staff as we do to our customers. It is with this approach that we ensure the sustainable growth of the Bank.

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.

Corporate Governance Structure Chart

(As at December 31, 2022)



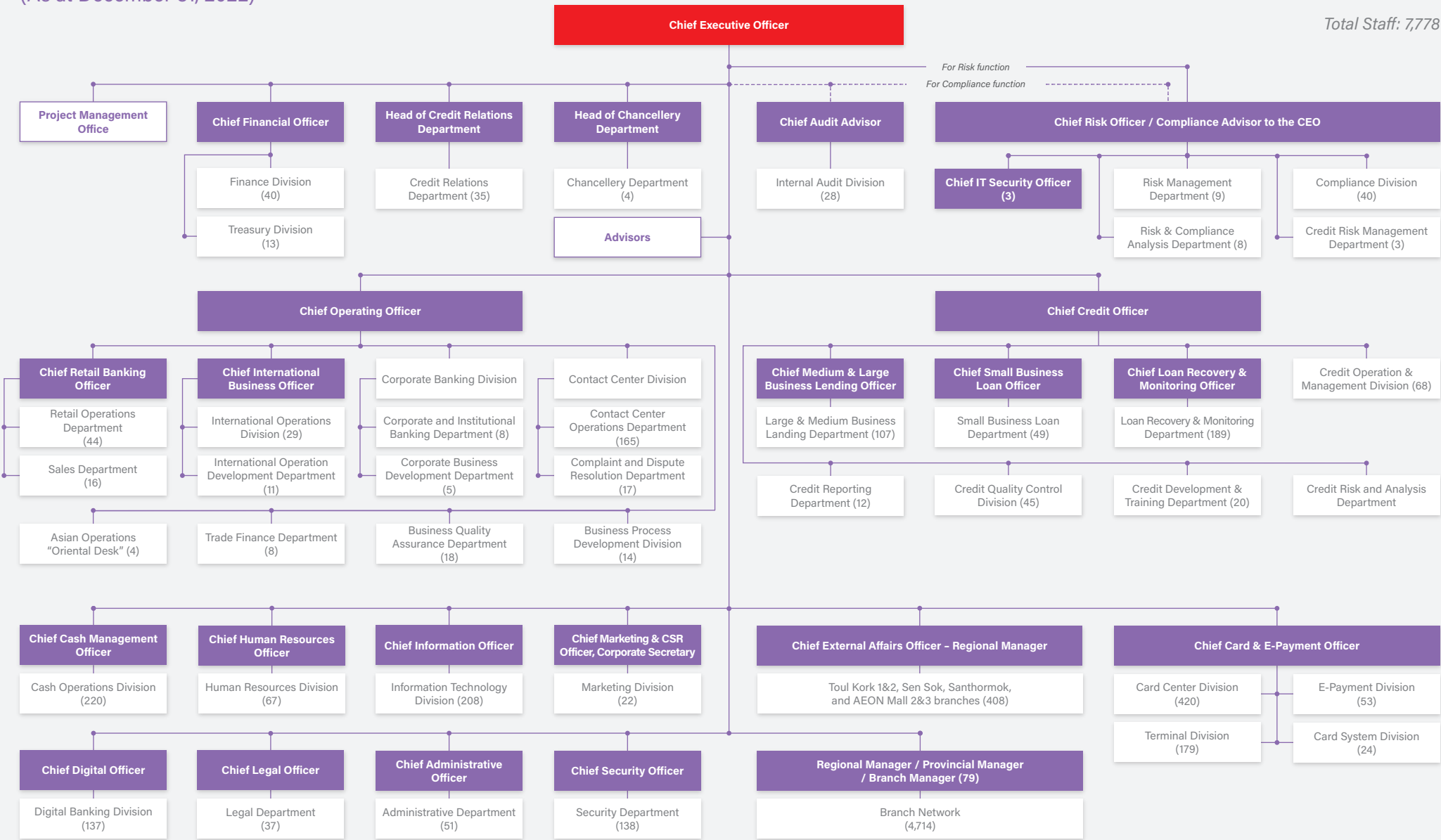
* Executive Level Committees are as follows:

- Assets and Liabilities Committee
- Human Resources Committee
- Executive Compliance Committee
- Executive Credit Committee
- Complaint Resolution Committee
- IT&Digital Banking Development Committee
- Operational and Reputational Risk Committee
- Conventional Product and Business Process Committee

Management Organization Chart

(As at December 31, 2022)

Total Staff: 7,778



Awards

2019



Bank of the Year 2019 in Cambodia by The Banker for its strategic focus on technologies, significant enhancement of the ABA Mobile application, network expansion and the success of its eCommerce solution, PayWay.



The fifth consecutive "Best Bank in Cambodia" award by Global Finance. The publication described ABA's triumph to fulfill customers' needs in a competitive market and better achievement with solid foundations for future success.



The sixth consecutive "Best Bank in Cambodia" title from Euromoney. The 2019 award praises the ABA's advanced digital banking solutions, promotion of cashless payments and e-commerce, solid expansion, and remarkable growth.



Best Digital Bank in Cambodia 2019 by Asiamoney, regional arm of Euromoney for its achievements in digital business transformation and enhancement of the ABA Mobile application and PayWay, an e-commerce payment solution.

2020



The sixth successive "Best Bank in Cambodia" award by Global Finance magazine. The top-level award was given for attending to the customers' needs and accomplishing better results while laying the foundations for future success.



The seventh consecutive "Best Bank in Cambodia" title from Euromoney. ABA was praised for the digital transformation And modernization of its ABA Mobile app, expansion of its physical footprint and other major achievements.



ABA Bank received the Best Digital Bank in Cambodia for the second year in a row from Asiamoney, regional arm of Euromoney magazine for the excellence of its digital banking platforms, specifically ABA Mobile.

2021



The eighth consecutive "Best Bank in Cambodia" title from Euromoney. ABA was recognized for its leadership in digital financial solutions, advancement of its mobile banking app, 24/7 self-banking network expansion, and accomplishments.



Bank of the Year 2021 in Cambodia by The Banker. The award recognized ABA Bank's strategic focus on innovative technologies and digital products and services, significant efforts to increase financial inclusion, and solid growth.



ABA Bank was named the "Domestic Retail Bank of the Year in Cambodia" at the Asian Banking and Finance magazine's Retail Banking Awards 2021 for its improvement of digital banking platform for customers and network expansion.



The "Best Bank in Cambodia" accolade for the seventh consecutive time by Global Finance. The award recognized ABA's achievements in customer-centric innovations while paving the way for future success despite the pandemic.



The "Best Domestic Bank in Cambodia 2021" award was bestowed on ABA Bank by Asiamoney, the regional arm of the international financial magazine Euromoney for driving financial innovations and eCommerce, during the pandemic.

2022



The ninth consecutive "Best Bank in Cambodia" title from Euromoney. ABA was applauded for its innovative banking solutions, solid expansion, remarkable growth, and significant enhancement of its digital platforms.



The fifth "Bank of the Year 2022 in Cambodia" award by The Banker. The award recognized ABA Bank's strategic focus on innovative technologies and digital services, continuous enhancement of the ABA Mobile application, and solid growth.



Domestic Retail Bank 2022 in Cambodia by the Asian Banking and Finance. The award praises ABA's achievements and the development of its digital banking platform to bring convenient and innovative banking solutions to customers.



The "Best Bank in Cambodia" for the eight consecutive year from Global Finance. This top-tier award recognizes ABA for carefully attending its customers' needs in the market and accomplishing strong results each year.



The "Best Bank for Digital Solutions in Cambodia 2022" award was bestowed on ABA for its digital banking transformation and strategic focus on providing innovative banking experiences to its customers.

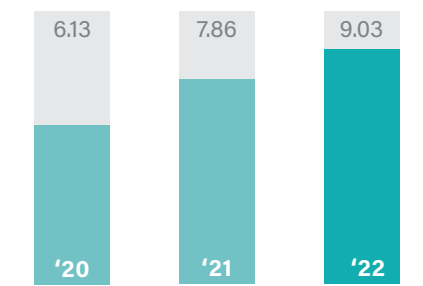
Financial Highlights

Year ended 31 December	'20 audited	'21 audited	'22 audited
Balance Sheet (US\$ million)			
Total Deposits	4,871.5	6,303.7	7,353.6
Total Gross Loans	3,833.4	5,325.4	6,522.0
Shareholders' Equity	767.8	1,049.8	1,312.1
Total Assets	6,128.3	7,861.1	9,031.8
P & L Account (US\$ million)			
Net Interest Income	295.8	391.7	479.3
Net Fee, Commission and Other Income	27.7	39.2	49.9
Net Profit	151.4	212.0	262.3
Key Performance Indicators (%)			
<i>Profitability</i>			
ROAE	22.4	23.8	22.2
ROAA	2.9	3.0	3.1
Net Interest Margin	7.0	6.7	6.8
Cost/Income	37.4	31.7	31.0
<i>Funding and Liquidity</i>			
Liquidity	166.6	149.3	127.8
Credit/Deposit	78.8	84.5	88.9
Liquid Assets/Total Assets	29.4	24.3	19.5
<i>Capitalization</i>			
Solvency Ratio	18.1	16.8	16.9
Equity/Total Assets	12.5	13.4	14.5
<i>Assets Quality</i>			
NPL/Total Loans	0.8	0.9	2.8
Provision/Total Loans	1.5	1.6	2.8
General Information			
Branches	79	81	85
Staff	6,266	6,797	7,778
Accounts	1,382,401	2,085,172	3,167,978
Borrowers	81,568	91,235	103,203
Self-banking Machines	659	808	1,194

Simplified Financial Results

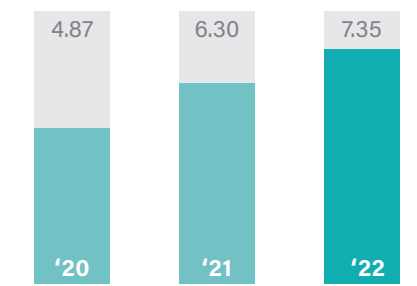
Assets

US\$9.0 Billion



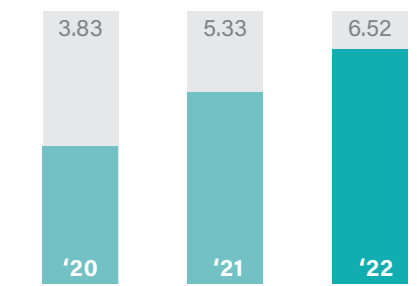
Deposits

US\$7.4 Billion



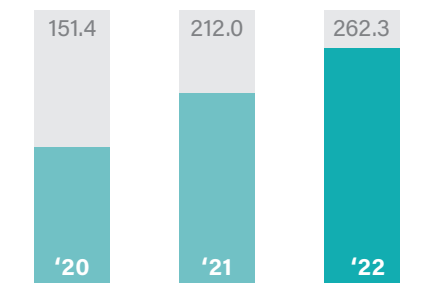
Loans

US\$6.5 Billion



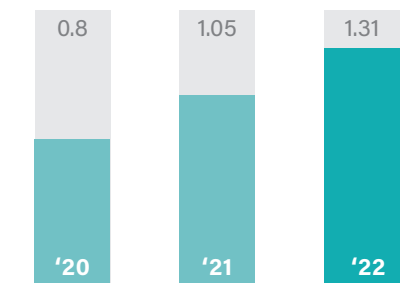
Net Profit

US\$262.3 Million



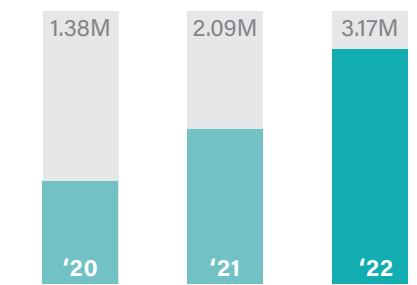
Shareholders' Equity

US\$ 1.3 Billion



Accounts

3,167,978 Accounts



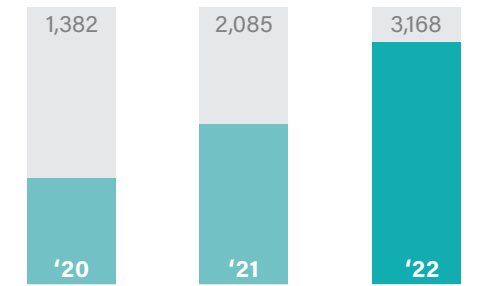
General Information

Accounts

In thousands



3,168

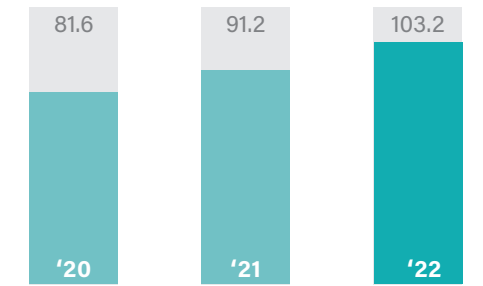


Borrowers

In thousands



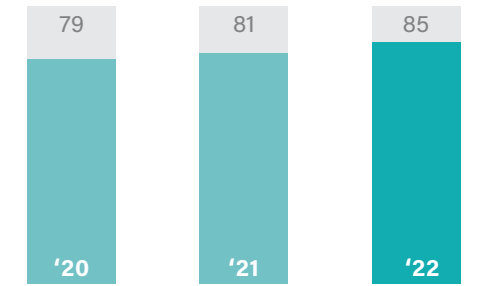
103.2



Branches



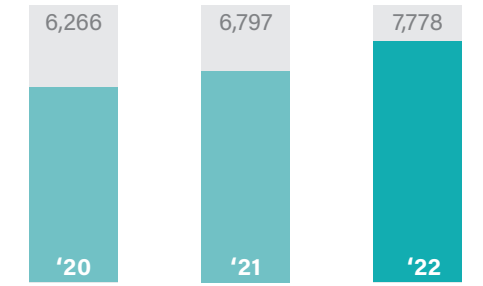
85



Staff



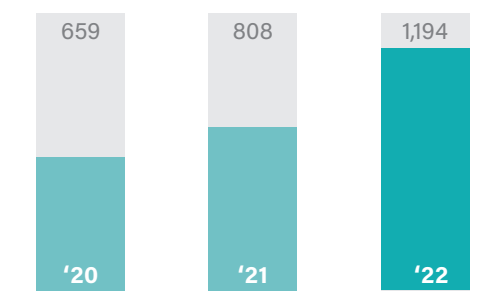
7,778



Self-banking Machines



1,194

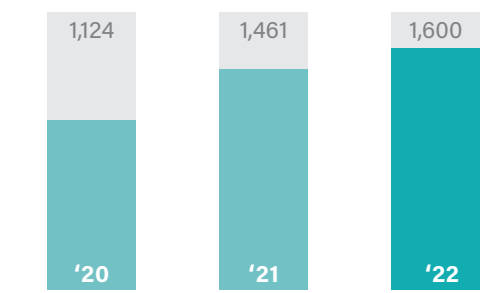


Active Cards

In thousands



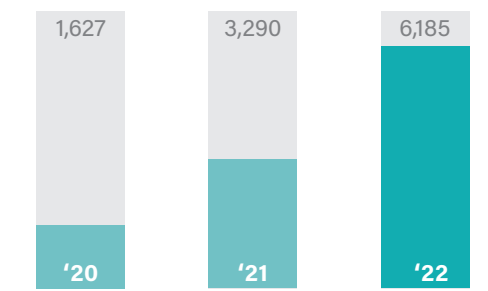
1,600



POS Terminals

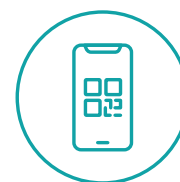


6,185

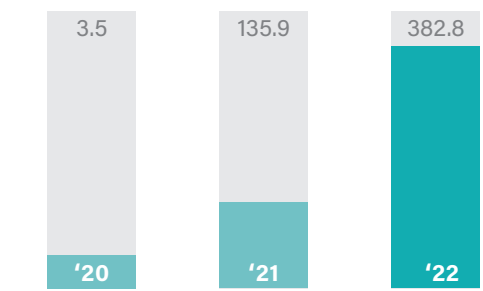


ABA Merchant Accounts

In thousands



382.8



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 clients in their everyday banking needs.

Accounts

	Savings	Current	Current Plus	Fixed Deposit	Riel Flexi Deposit
Purpose	Transactional & saving	Transactional	Transactional	Saving	Saving
Currency	KHR	KHR	KHR	KHR	KHR
	USD	USD	USD	USD	
Free Debit card* (Visa, Mastercard, UnionPay)	✓	✓	✓	N/A	N/A
Free Credit card* (Visa, Mastercard)	✓	✓	✓	✓	N/A
Minimum opening balance	N/A	400,000 KHR	2,000,000 KHR	400,000 KHR	1,000,000 KHR
		100 USD	500 USD	100 USD	
Minimum ongoing balance	N/A	400,000 KHR	2,000,000 KHR	N/A	1,000,000 KHR
		100 USD	500 USD		
Interest rate (p.a.)	Up to 1.50% (KHR)	N/A	Up to 1.50% (KHR)	Up to 9.00% (KHR)	1.75% (KHR)
	Up to 0.75% (USD)		Up to 0.75% (USD)	Up to 6.00% (USD)	
Interest payment	Monthly / Upon account closure	N/A	Monthly / Upon account closure	Monthly / At maturity / Upon account closure	Monthly / 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 an existing loan. Enjoy easily accessible and competitive business loans to boost up your business!

In addition to our business loans, ABA introduces a range of flexible yet competitive retail loan packages that fit your lifestyles.

Loans

Business Loan Refinancing

Those who are interested in lowering monthly loan repayments, either because of additional expenses or funds needed for future business expansion can benefit from switching your existing loan to ABA Bank! We can offer better interest rates with competitive terms and conditions, flexible repayment options, and even more.

ABA Mobile Loans

If you're in need of emergency cash, you can go into your ABA Mobile app for a Salary Loan for those with ABA payroll account or Instant Loan against Fixed Deposit for those with an existing ABA Fixed Deposit. Both loans provide easy terms and conditions with no processing fee, no document submission and instant approval.

Large Business Loan

ABA Large Business Loan is a flexible financing solution for your ambitious plans. Our understanding of your unique business requirements is based on vast experience across multiple industries, from large family businesses to corporates, local and international conglomerates, and MNCs. Our competitive credit facilities include asset financing, working capital financing, international Trade Finance, and others.

Small Business Loan

If you own a business and need funds for expansion, equipment purchase or to increase working capital, then why not to apply for ABA Small Business Loan? You can easily borrow up to 200,000.00 USD with attractive rates for up to 10 years.

Medium Business Loan

ABA Medium Business Loan provides our valued customers with attractive terms and conditions including attractive interest rates, flexible loan packages with various repayment options, and competitive Loan to Value Ratio to support your business expansion and diversification to maximize your profit. We offer a wide range of credit facilities and products to support your investment needs, working capital requirements, business expansion, operational needs, and trade finance facilities.

ABA Mobile

ABA Mobile is developed for our customers who are on the go and still want to have a round-the-clock access to their accounts. ABA Mobile is equipped with an array of tools to ease most of everyday tasks, such as account balance checking, money transfer to anyone, bills payment, bank cards issuance, mobile accounts opening and many other great features. It is free to download, highly secured and easy to use.

For new-to-bank customers, the Instant Account in ABA Mobile allows access to modern digital banking services by opening their first ABA account in a few minutes from anywhere.

ABA Mobile App



Transfer funds to anyone including local banks, Bakong, Wing, TrueMoney, and others



Send money abroad using SWIFT, Ria, MoneyGram or instant money transfer systems whenever it is convenient for you



Pay all your bills including utilities, house loan repayments, and mobile top-ups



Issue plastic or virtual cards instantly for convenient and safe shopping at stores or online



Open savings accounts and fixed term deposits in USD and KHR right in the app



Make cardless cash withdrawals by sending cash to anyone, even those without a bank account



Always stay informed and get instant push notification after every transaction



Pay cashless by scanning KHQR codes at your favorite shops, restaurants or even online

Taking your security seriously



With ABA Mobile, you are protected every time you log in by the standard Username/PIN authentication and auto logout when idle. Additionally, ABA Mobile is equipped with the highly secure Fingerprint ID and Face ID login biometric identification features*.

**Fingerprint ID login feature is available on Android/iOS smartphones with fingerprint scanner. Face ID is available on iPhone X and later.*

Payment Cards

Debit Cards

VISA



Visa, Mastercard, UnionPay and CSS cards from ABA Bank can be used at ATMs to withdraw cash within the country and overseas, and for making daily purchases. Our international cards are equipped with NFC technology, so you can tap it to pay in thousands of shops that support contactless payments. Our cards are also accepted by PayPal and can be used for online payments in major online stores. All our debit cards can be ordered and managed in ABA Mobile.

Upon free issuance, you are able to set transaction and withdrawal limits or temporarily increase the maximum limit of your card in the app. ABA Mobile also gives you an opportunity to link multiple cards to a bank account or change the card's linked account easily.

For security purpose, you can change your card PIN in the app and, if necessary, permanently close the card.

What is more, you can issue Virtual Cards in ABA Mobile and use it for convenient online shopping on any online store that accepts Mastercard, Visa, or UnionPay.

Credit Cards



VISA

ABA Bank issues Mastercard and VISA credit cards that are accepted all over the world. A credit card gives you the possibility to use the Bank's funds when you urgently need it. The clients who open ABA Current or Savings Account, Fixed 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/contactless payments and QR code 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

Mastercard
SecureCode

VISA



ABA Mastercard, VISA and UnionPay cards are protected with 3D-Secure protocol. 3D-Secure is designed to reduce risks of unauthorized card usage. With this technology in place, online shopping has become more safe and secure for the merchants and the customers. 3D-Secure is available for all ABA cards while making online purchases. Make sure the online shops you are using are safe and protected by "Mastercard Secure Code", "Verified by VISA" or "UnionPay Online Payment" security systems.

Instant Card-to-Card Transfers

ABA Bank partners with Visa, Mastercard, and UnionPay International (UPI) to enable quick and secure transfers between cards right in ABA Mobile. Take advantage of hassle-free experience as you go with your preferred card-to-card transfers: Visa Direct, Mastercard Send or UnionPay MoneyExpress.

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 you to send and receive funds securely, quickly and directly to your ABA account. Now, most of the transfers are available via ABA Mobile app where customers can send funds directly from their smartphones without visiting the bank branch.

Money Transfers

International Instant Money Transfers

At ABA Bank, we also provide instant, cross border money transfer services, such as through Ria and MoneyGram, in our ABA Mobile app and at any ABA Bank branch.



Having an extensive network of 350,000 money transfer agents around the world, **MoneyGram** provides a secure way to send and receive money worldwide with no charge at the receiving end. **Ria** is an instant money transfer service with no charge at the receiving end, available at any ABA Bank branch. Ria has extensive international networks over 507,000 locations worldwide.

Domestic Transfers

Basic funds transfers between ABA and local banks via Bakong, Fast Payment and other instant transfers. Your local funds movement is convenient and quick.

SWIFT Int'l Telegraphic Transfers



Quick transfer of money to/from abroad for individual persons or corporations through ABA network of correspondent banks.

With telegraphic transfers available in our ABA Mobile app, ABA Business banking platform, and branches, your funds will be transferred to the recipient's account quickly and securely. ABA Bank SWIFT code: **ABAAKHPP**.

RemitEx Money Transfers

RemitEx RemitEx is a money transfer service for selected countries with fixed exchange rates that can be used when the sending currency is different from the receiving currency, ensuring the delivery of full amount in local currency. Ask our staff for details.

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, Standby Letters of Credit, Documentary Collections, advising, negotiation, post financing and discounting, Trade finance loans, 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 such 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.

Trade Finance Loan

Trade finance loan is a short-term working capital finance for both importers and exporters to finance their trade commitments on a transactional basis with appropriate trade documentation.

Trade finance loan can be used by ABA customers to support both domestic and international trade for pre-shipment or post-shipment based on different stages of the trade transaction.

Self-Banking Channels

ABA Mobile application



ABA Mobile is the first full-scale mobile banking app in Cambodia. It is an ideal financial tool for those who are on the go and still want to have a round-the-clock access to their accounts. You can check your balance, transfer money to anyone, pay bills without commission, issue virtual cards, open deposit/savings accounts, pay cashless by scanning QR codes at your favorite shops or even online, and enjoy other great features for free. It is secure, easy to use, and free to download on Google Play Store, Apple App Store and Huawei App Gallery.

Instant Account in ABA Mobile was designed for any Cambodian adult who wishes to access modern digital banking services to open their first ABA account right through ABA Mobile in just a few minutes from anywhere. It replaces the traditional method of opening a bank account at the branch that typically requires traveling and going through lengthy formal procedures.

Self-Banking Machines



ABA Bank has a network of 967 ATMs and self-banking machines (Cash Recycling Machine, Cash-In Machine, Check Deposit Machine and Card Machine) across the country, and the number continues to grow. With our ATMs, you can conveniently do cash withdrawals, check your account balance, and activate your new ABA card. With Card Machine, you can issue new card instantly on the spot. Our self-banking machines allow you to safely deposit cash or bank checks any time. All transactions are free of charge for ABA card or account holders.

ABA 24/7 spots



ABA 24/7 is a network of self-banking spots to provide round-the-clock and hassle-free access for our customers to perform cash deposits, cash withdrawals, check deposits and card issuance on the spot without having to visit the bank branches. Located strategically in high-traffic areas, each ABA 24/7 spot is equipped with ATM, Cash Recycling Machine (CRM), Cash-In Machine (CIM), Check Deposit Machine (CDM) and the new Card Machine (CM).

ABA Merchant application



ABA Merchant is part of ABA PayWay online payment platform that allows businesses to accept instant payments with their smartphones by generating QR codes or a payment link. It is the perfect application for businesses such as cafes, clothing stores, salons, social media sellers, service providers and others to collect cashless payments without any additional integration required. This application solves merchants' daily routines related to keeping sales records while reducing cash contact.

ABA Business banking platform



ABA Business banking platform offers a safe and convenient way of handling corporate finances by making cash flow management efficient and secure right from a computer. It covers all business banking needs, such as authorization and settlement of payments to suppliers or employees, checking accounts' balances and view of recent transactions, local and international money transfers, Host-to-Host solution, Virtual Accounts, and many more.

24/7 Customer Support Channels

Contact Center



You can address your inquiries, complaints, and other requests regarding ABA products and services to our experienced Contact Center specialists. If your ABA card is lost or stolen, you want to discover the working hours and location of the ABA branch nearest to you, or have a question on the ABA Mobile app, please contact us at 1 800 203 203 (Toll-free inside Cambodia) or +855 (0)98 203 333 and get help from the ABA Bank staff!

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, 365 days a year.

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 and join our 1,700,000+ follower base.

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

ABA Mobile Feedback



Enjoy easy and secure banking with ABA Mobile app and get in touch with us instantly without leaving the app. Just go to ABA mobile app's main screen and click Contact Us button. There, you can either leave us a written feedback or ask a question on our product or service, chat with us via Facebook Messenger, or call our 24/7 hotline without having to dial any number.



Instant Account



ABA Bank designed the Instant Account in the ABA Mobile application for new-to-bank customers. With this

feature, you do not need branch visits, waiting in queue or dealing with paperwork. Any Cambodian with a valid National ID card can open their first ABA account right through ABA Mobile in just a few minutes and experience a whole new level of modern digital banking!

With Instant Account, you can immediately check your account balance, open deposit/savings accounts, get instant loans, order plastic cards or issue virtual cards, receive and transfer funds within Cambodia, settle bills and do mobile top-ups, make cardless cash withdrawal at ATMs, pay cashless with ABA PAY, and receive notifications on every transaction.

The Instant Account can be replenished easily via any Cash-In Machine (CIM) and Cash Recycling Machine (CRM) of ABA Bank, by receiving funds from another ABA account, or e-wallets supported by ABA Bank such as Bakong, TrueMoney and Wing.

ABA PayWay



ABA PayWay is the online payment platform developed for e-commerce and social media businesses in Cambodia.

The platform can be accessed via the ABA Merchant app and PayWay portal available at payway.com.kh.

The ABA Merchant app is ideal for small businesses as they can accept cashless or online payments by generating QR codes or a payment link right in the smartphone. The application simplifies the daily routine of keeping sales record and accepting payment.

For businesses that require more control of transactions and access to additional features, the PayWay merchant portal will be more suitable to offer the best conditions for integration. It provides more flexibility as well as data on your business transactions.

We developed the ABA PayWay online payment platform with you in mind and can offer the best conditions for integrating it with your business.

ABA Business



ABA Business banking platform offers a safe and convenient way of handling your company's finance by making cash flow management efficient and easy just right from your computer.

With ABA Business, you can manage accounts or open deposits for your business while monitoring all subsidiaries' business accounts under one parent account, transfer funds between own accounts and to other banks locally and internationally, pay bills and vendors by setting up payment templates for recurrent expenses. If you are our loan customer, you can easily make your business loan repayment with ABA and get reminded on the next settlement.

We also provide payroll service that allows to pay your staff salary with great convenience while reducing business costs, eliminating paperwork and improving security. As a part of the payroll service, we issue debit cards at discounted rates for your employees to provide an instant access to their funds through our ATM network, as well as making payments and online purchases.

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	JPMorgan Chase Bank National Association, USA	CHASUS33
USD	Standard Chartered Bank, USA	SCBLUS33
USD	Standard Chartered Bank (Singapore) Limited	SCBLSG22
USD	Woori Bank, South Korea	HVBKKRSE
USD	Kookmin Bank, South Korea	CZNBKRSE
USD	KEB Hana Bank, South Korea	KOEXKRSE
USD	DBS Bank, Singapore	DBSSSGSG
USD	Oversea-Chinese Banking Corporation, Singapore	OCBCSGSG
USD	Joint Stock Commercial Bank for Foreign Trade of Vietnam, Vietnam	BFTVVNVX
VND	Joint Stock Commercial Bank for Foreign Trade of Vietnam, Vietnam	BFTVVNVX
CAD	National Bank of Canada, Canada	BNDCCAMMINT
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	PCBCCNBJGPS
THB	Standard Chartered Bank (Thai), Thailand	SCBLTHBX
THB	Kasikornbank Public Company Limited, Thailand	KASITHBK
KRW	Woori Bank, South Korea	HVBKKRSE
AUD	JPMorgan Chase Bank National Association, Australia	CHASAU2X
JPY	Sumitomo Mitsui Banking Corporation, Japan	SMBCJPJT

Branch Network

Head Office

No. 141, 146, 148, 148ABCD and 162A, Preah Sihanouk Blvd, and No. 15 and 153ABC, Street 278, and No. 171, Street Preah Trasak Paem, Sangkat Boeung Keng Kang 1, Khan Boeung Keng Kang, Phnom Penh, Kingdom of Cambodia

Toll-free: 1 800 203 203
SWIFT: ABAKHPP

info@ababank.com
www.ababank.com

AEON Mall (Sen Sok City)	098 203 149	Kampong Speu	098 203 949	Operational Hall of Head Office	098 203 179	Siem Reap	098 203 829
AEON Mall (Mean Chey)	081 205 720	Kampong	098 203 959	Ou Baek K'am	098 203 799	Sihanoukville	098 203 899
Angk Snuol District	098 203 489	Kampong Tralach District	081 204 149	Pailin	081 204 659	S'ang District	098 203 369
Bakan District	081 204 209	Kandal Stueng District	098 203 619	Paoy Paet	098 203 019	Snuol District	098 203 099
Bati District	098 203 649	Kampong Cham	098 203 879	Pea Reang District	081 204 292	Soutr Nikom District	081 204 283
Battambang	098 203 839	Kampong Chhnang	098 203 039	Peam Ro District	098 203 629	Stade Chas	098 203 819
Baray District	098 203 739	Kampong Thom	098 203 429	Phsar Derm Thkov	098 203 689	Stoung District	081 204 355
Banteay Meanchey	098 203 759	Kep	081 205 707	Phsar Leu (Siem Reap)	098 203 679	Stung Mean Chey	098 203 889
Bavet	098 203 389	Kien Svay District	098 203 479	Preah Netr Preah District	081 204 262	Stung Treng	081 204 090
Borei Keyla	098 203 869	Koh Kong	081 204 123	Preah Vihear	081 204 590	Svay Chrum District	098 203 349
Central	098 203 199	Kaoh Thum District	081 204 186	Prey Chhor District	081 204 189	Svay Rieng	098 203 029
Central Market	098 203 979	Kratie	098 203 049	Prey Nob	081 204 297	Takeo	098 203 909
Chamkar Doung	098 203 579	Krong Siem Reap (Angkor)	098 203 089	Prey Veng	098 203 059	Takhmao	098 203 919
Chamkar Leu District	081 204 053	Mao Tse Tong	098 203 809	Pursat	098 203 969	Tboung Khmum	098 203 769
Chbar Ampov	098 203 929	Mondulkiri	081 204 567	Rattanakiri	098 203 499	Tmar Kol District	098 203 789
Chhuk District	098 203 729	Memot District	098 203 639	Russey Keo	098 203 659	Tram Kak District	098 203 709
Chraoy Chongvar	098 203 189	Mongkol Borei District	081 204 029	Saensokh	098 203 779	Toek Thla	098 203 849
Cheung Prey District	098 203 749	Mittapheap	081 204 307	Santhormok	098 203 469	Toul Kork	098 203 859
Chom Chao	098 203 939	Moung Ruessei District	098 203 459	Samdech Monireth	081 204 019	Tuol Kouk 2	098 203 637
Chaom Chau 2	081 204 420	Mukh Kampul District	098 203 159	Samdech Sothearos	098 203 983		
Chaom Chau 3	081 205 721	Oddar Meanchey	081 204 693	Samraong Kraom	081 205 735		
Independence Monument	098 203 001	Odongk District	098 203 379	Samraong Tong District	098 203 719		



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