

ព្រះរាជាណាចក្រកម្ពុជា

KINGDOM OF CAMBODIA

ជាតិ សាសនា ព្រះមហាក្សត្រ

NATION RELIGION KING



ធនាគារជាតិ នៃ កម្ពុជា

NATIONAL BANK OF CAMBODIA

ព័ត៌មានស្ថិតិសេដ្ឋកិច្ច និងរូបិយវត្ថុ
ECONOMIC AND MONETARY STATISTICS

លេខ ៣១៦– ឆ្នាំទី២៨

ខែកុម្ភៈ ឆ្នាំ២០២០

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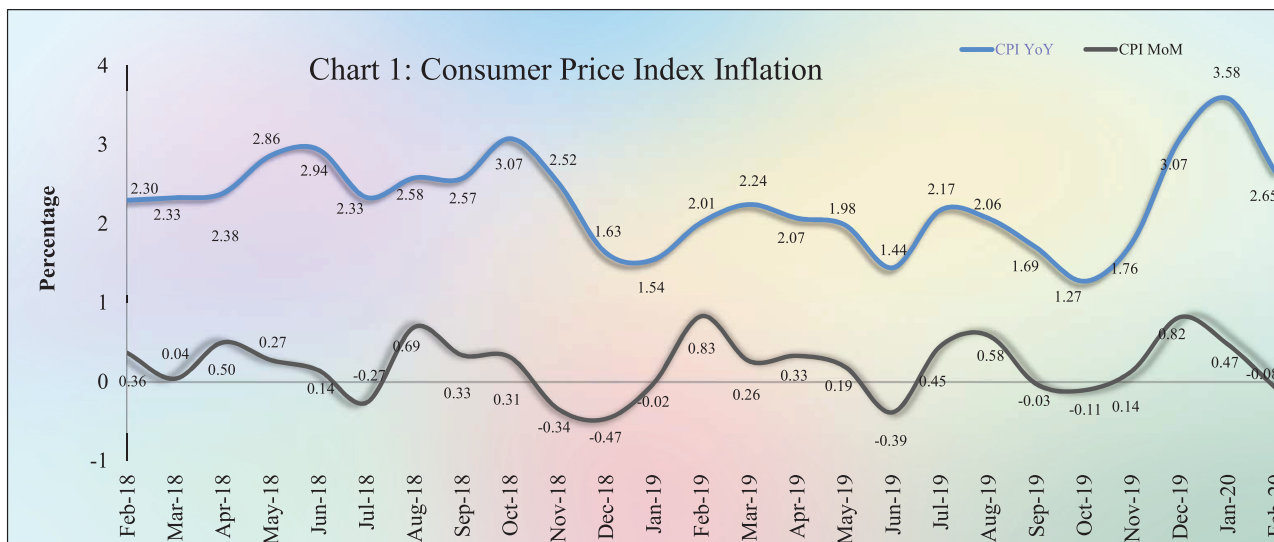
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Introduction

Overall consumer price inflation in February 2020 decelerated to the negative level compared to the previous month; while the Khmer Riel (KHR) appreciated slightly against US dollar. During this period, financial intermediation of the banking sector continued to increase. In the meantime, international trade in goods showed a decreased deficit.

Consumer Price Index

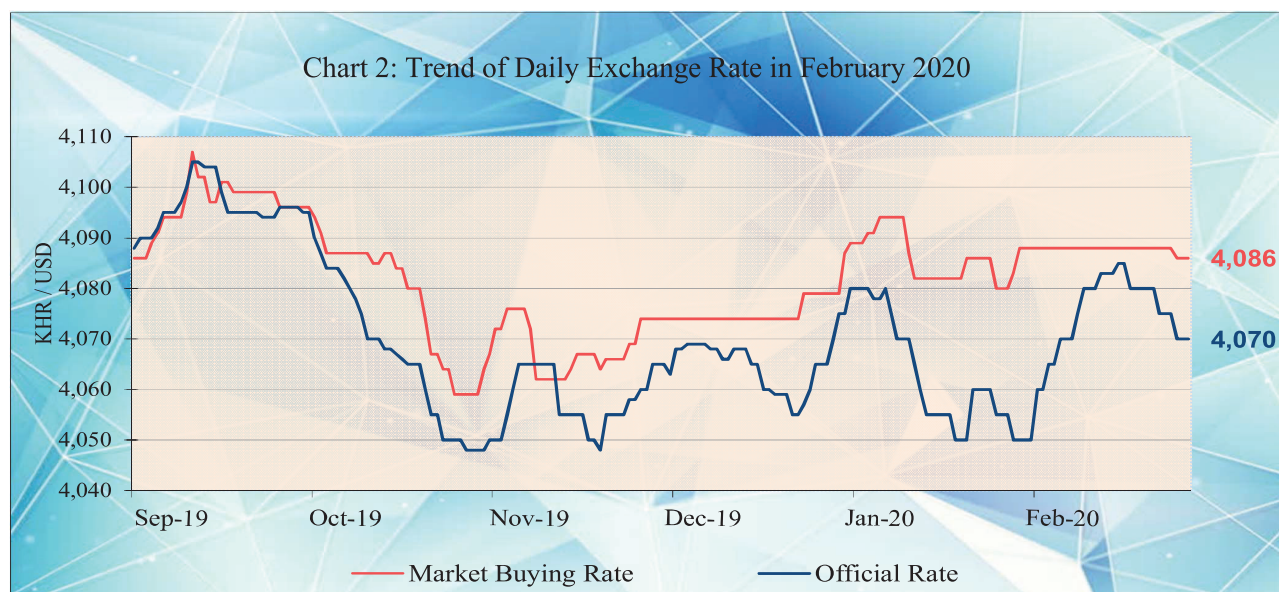
The consumer price inflation in Phnom Penh (month-on-month) decreased to a negative level of -0.08% in February 2020 from 0.47% in January, in which nine out of twelve group indexes decreased and other three group indexes increased.



During the same period, the year-on-year percentage change of the CPI for all items eased to 2.65% in February 2020 from 3.58% in January mainly due to the slower increase in food and oil prices.

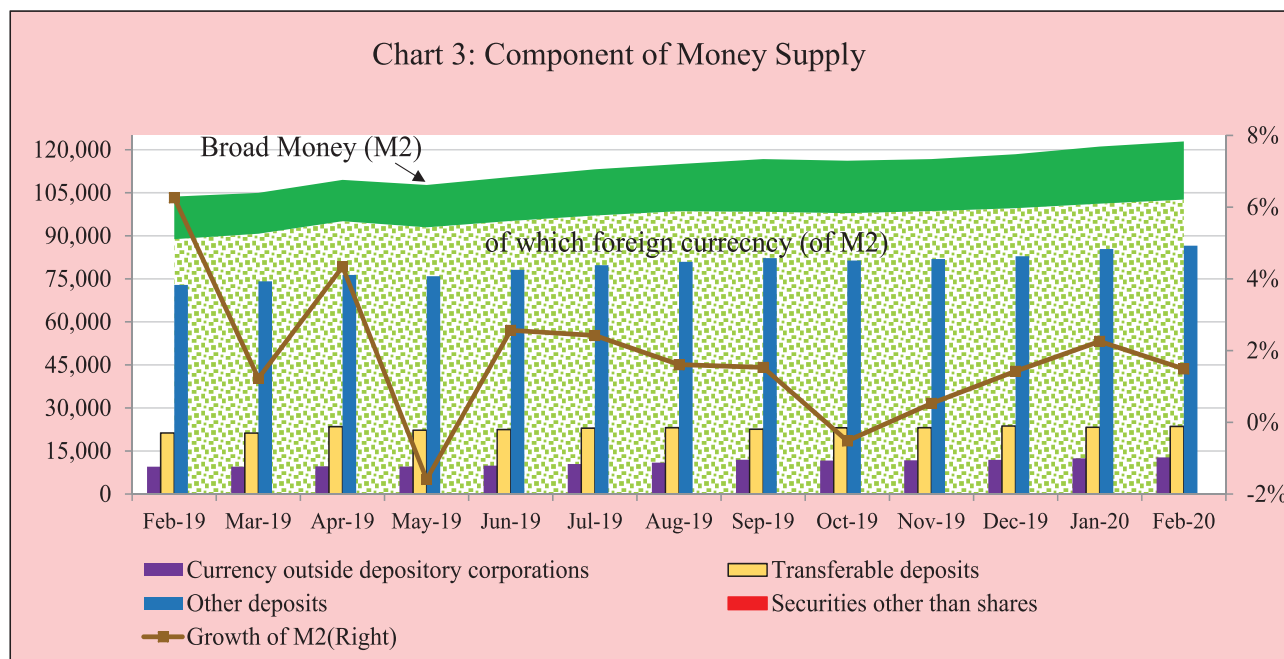
Exchange Rate

The exchange rate (market buying rate) was KHR 4,086 per USD in February 2020, appreciated 0.05% over January.



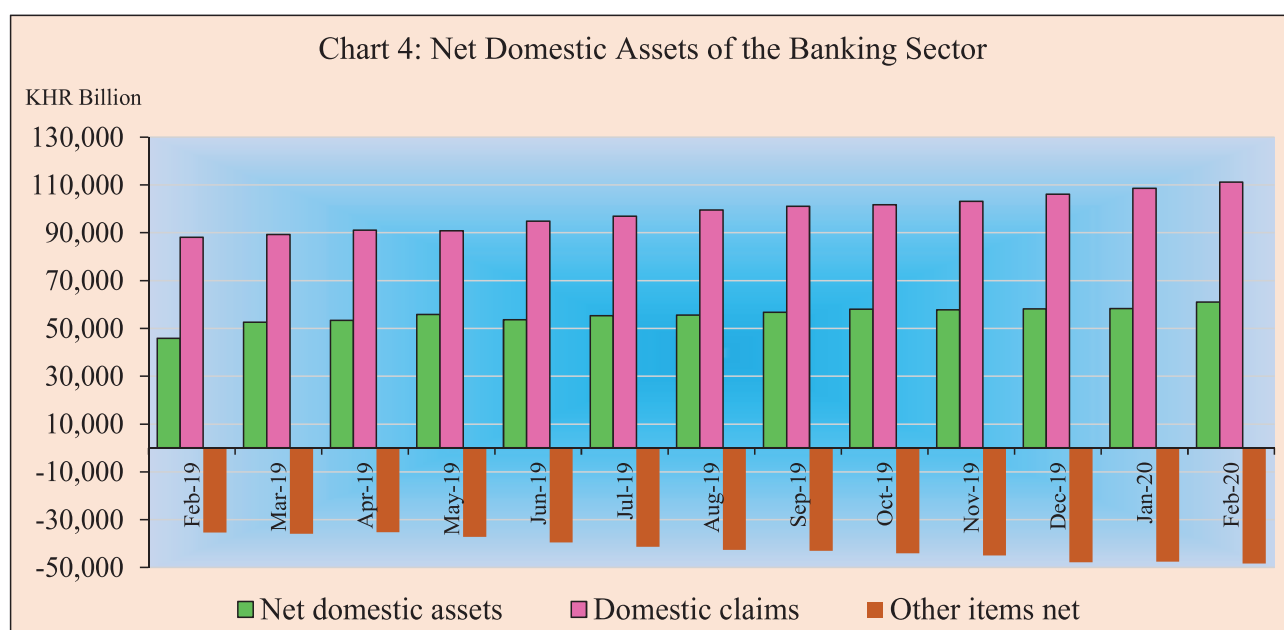
Money Supply

Broad money (M2) increased to KHR 122,912.4 billion in February 2020, up by 1.5% compared to January. Main components of M2 showed that currency outside depository corporations, other deposits, and transferable deposits increased by 2.4% and 1.4%, and 1.3%, respectively.



Net Domestic Assets of the Depository Corporations

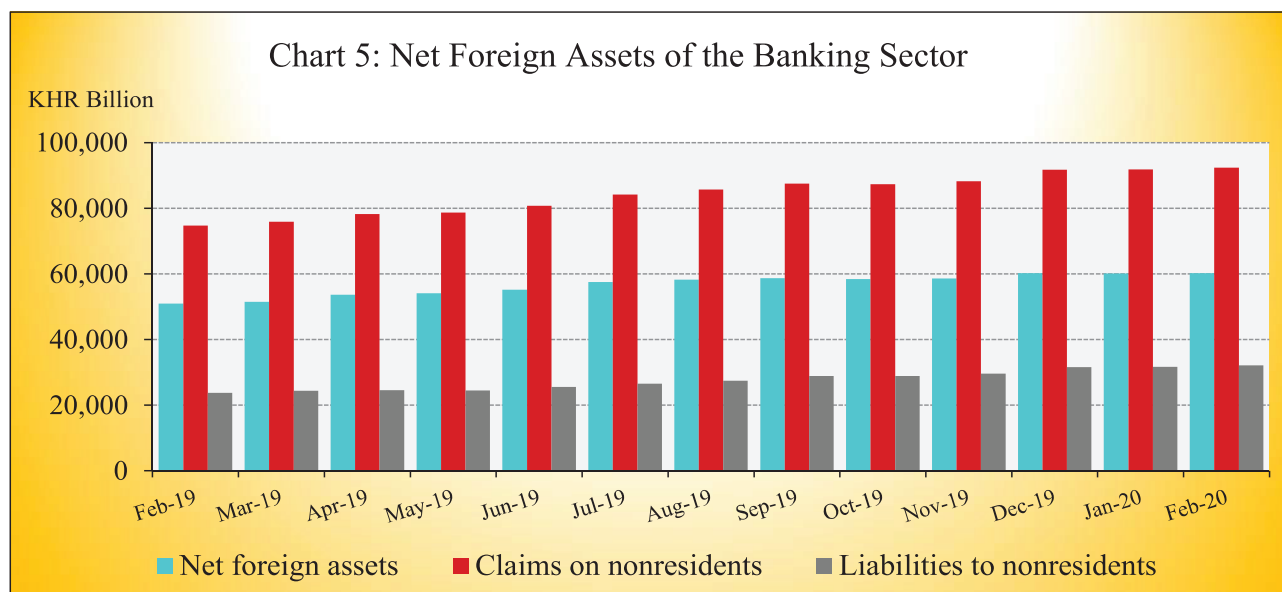
Net domestic assets of the depository corporations increased to KHR 62,703 billion in February 2020, up by 2.8% compared to the previous month. This was due to an increase of 2.3% in net domestic claims while other items net declined by 1.6%.



The increase in net domestic claims was mainly due to the increases of 2.6%, 1.8% and 0.3% in net claim on other financial corporation, credit to private sector, and net claim on central government, respectively; while claim on public nonfinancial corporations declined by 7.5%. The decrease in other items net was mainly due to an increase of 2.3% in capital while others increased by 2.4%.

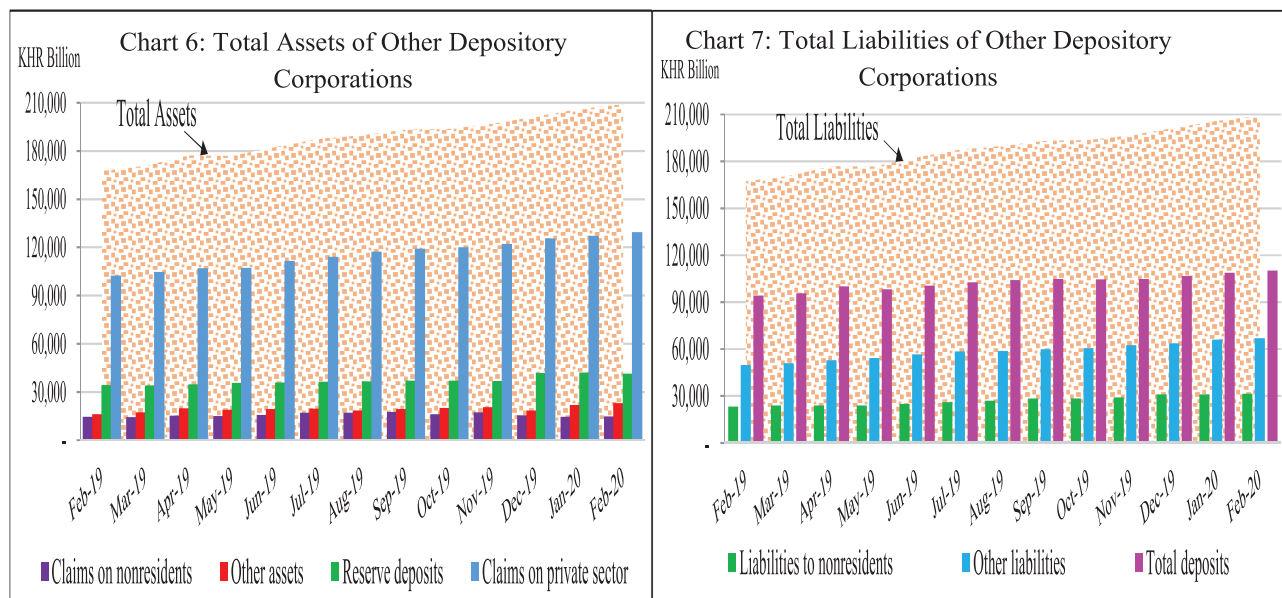
Net Foreign Assets of the Depository Corporations

Net foreign assets of the depository corporation increased to KHR 60,209.3 billion in February 2020, up by 0.2% from January. This was due to the increase of 1.6% and 0.4% in other foreign assets and gross reserve while in foreign liabilities increased by 1.4%.



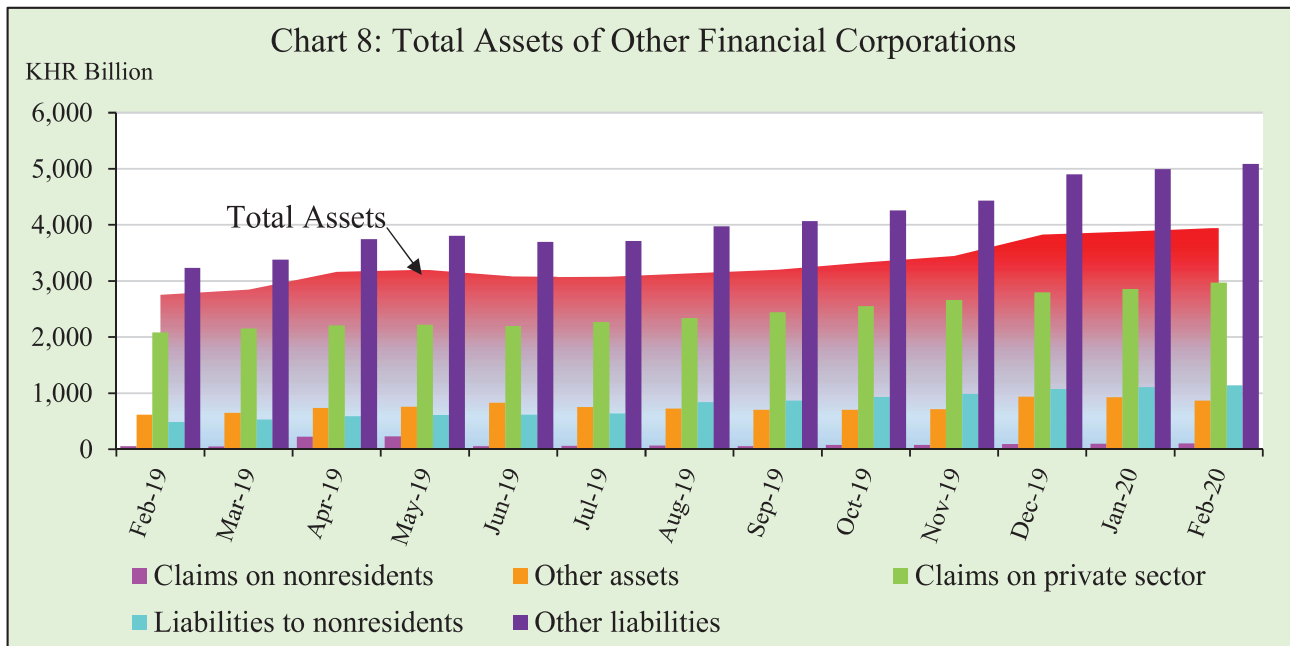
Other Depository Corporations' Survey

Total assets of other depository corporations which included commercial banks and microfinance deposit-taking institutions were KHR 209,072.9 billion, up by 1.5% in February 2020 over the previous month.



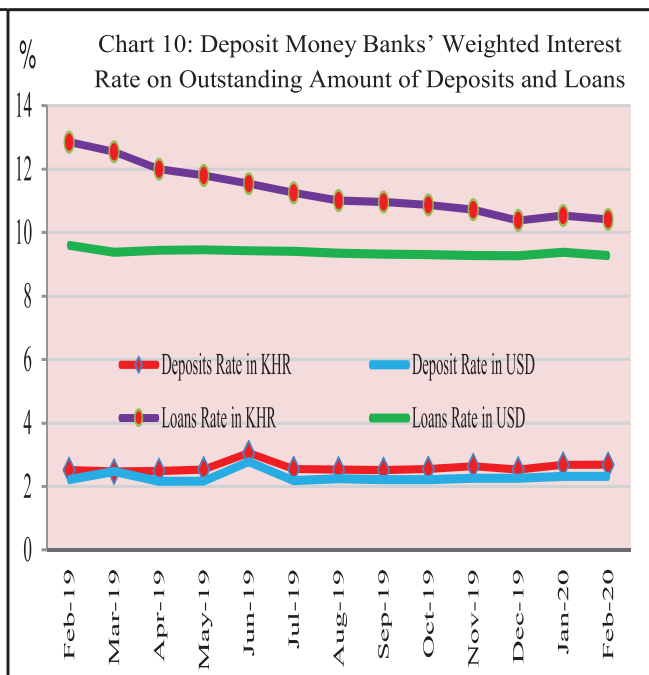
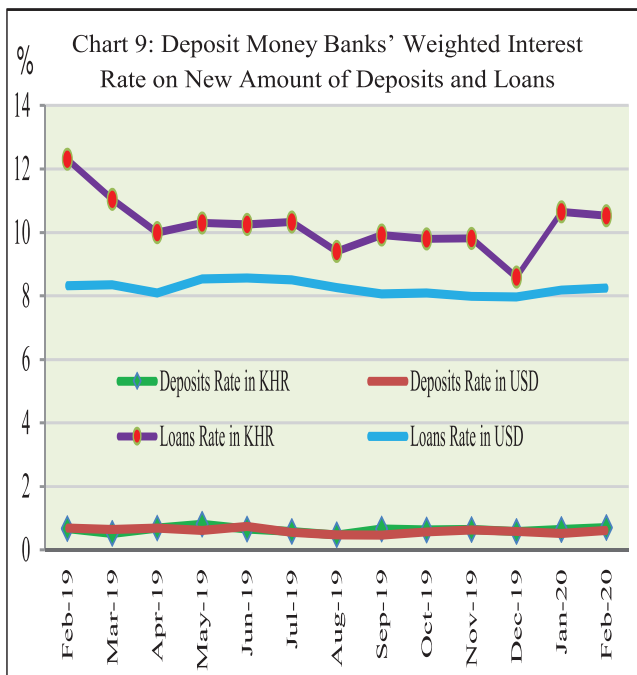
Other Financial Corporations' Survey

Total assets of other financial corporations were KHR 3,946.8 billion, up by 1.6% in February 2020 compared to January.



Interest Rates on Deposits and Loans

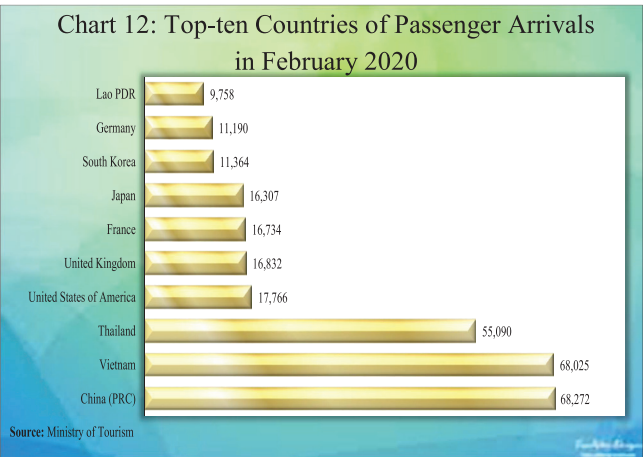
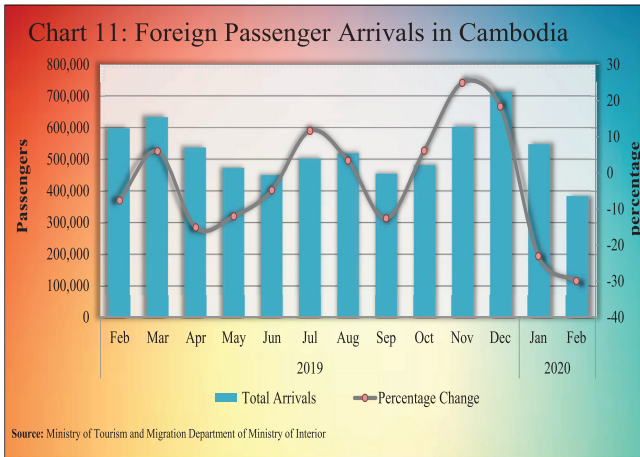
Interest rate movement on deposits and loans of banking sector in February 2020 showed that the (new amount) weighted average interest rate on deposit in KHR increased by 0.07% to 0.71% and deposit in USD increased by 0.09% to 0.61%. At the same time, the weighted average interest rate on loan in KHR decreased by 0.12% to 10.52% while in USD increased by 0.06% to 8.24%.



Foreign Tourist Arrivals

In February 2020, total number of passenger arrivals was 383,863 decreased by 29.9% followed the decreasing of 23.1% in the preceding month. The main purpose of the passenger arrivals in Cambodia was for vacation, accounted for more than 77% of the total.

Most of the foreign passengers were from China P.R.C., Vietnam, Thailand, United States of America, United Kingdom, France, Japan, South Korea, Germany, and Lao PDR.



International Trade in Goods

International trade in goods showed a deficit of KHR 1,461.4 billion (22.9%) in February 2020, followed the deficit of KHR 2,850.7 billion (34.2%) in January.



The major components of total exports were Garment, Footwear, Rice, Bicycle, Electrical Part, Wood Products, Fish and other agricultural Products, Rubber, and Vehicle part. And the major components of total imports were Gold, Vehicle, Fabric, Oil, Food and Beverage, Equipment Construction, Cigarette, Garment, Steel, Medicine, Fertilizer, and Cement.

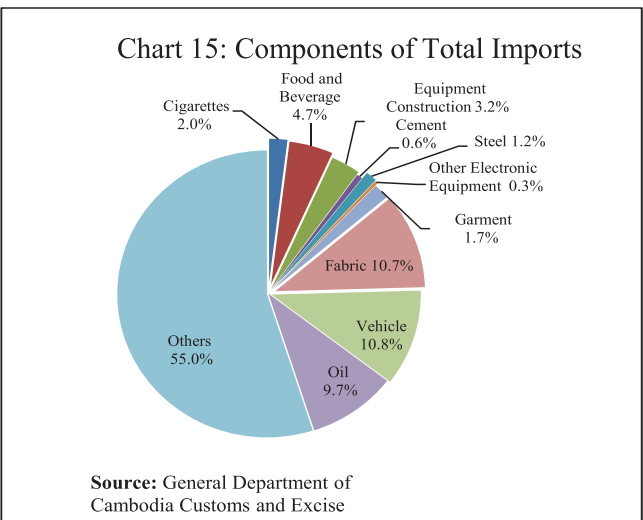
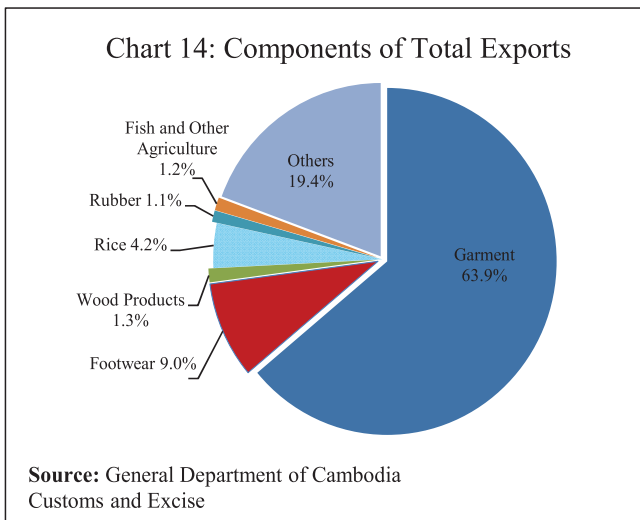


Table 1: Consumer Price Index and Inflation Rate

1. Consumer Price Index (CPI) and Component Indices (Oct-Dec. 2006 = 100)	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20
CPI (all items)	178.25	178.50	179.95	180.80	180.65
Food and Non-Alcoholic Beverages	217.43	217.84	219.84	221.07	221.04
Alcoholic Beverages, Tobacco and Narcotics	172.34	172.49	173.93	174.29	174.15
Clothing and Footwear	151.98	151.99	153.53	153.95	153.10
Housing, Water, Electricity, Gas and other Fuels	127.44	127.94	128.27	128.39	128.36
Furnishings and Household Maintenance	152.51	152.99	153.24	153.67	153.11
Health	137.09	136.91	137.68	137.30	137.29
Transport	114.33	114.35	114.70	114.83	114.74
Communication	67.00	66.89	67.06	67.08	67.05
Recreation and Culture	119.26	118.65	121.00	120.12	119.76
Education	161.89	162.38	163.87	163.87	163.87
Restaurants	289.73	289.04	293.13	297.53	296.42
<i>Miscellaneous Goods and Services</i>	148.22	148.89	149.66	150.54	150.54
2. Percentage Change in the CPI and its Components					
2.1 Month on Month Change (%)					
CPI (all items)	-0.11	0.14	0.82	0.47	-0.08
Food and Non-Alcoholic Beverages	-0.24	0.19	0.92	0.56	-0.01
Alcoholic Beverages, Tobacco and Narcotics	0.03	0.09	0.83	0.21	-0.08
Clothing and Footwear	-0.12	0.01	1.01	0.27	-0.56
Housing, Water, Electricity, Gas and other Fuels	-0.48	0.39	0.26	0.09	-0.02
Furnishings and Household Maintenance	-0.21	0.32	0.16	0.28	-0.36
Health	0.19	-0.13	0.56	-0.28	0.00
Transport	0.39	0.02	0.30	0.12	-0.09
Communication	-0.21	-0.17	0.25	0.03	-0.04
Recreation and Culture	-0.72	-0.51	1.98	-0.72	-0.31
Education	0.73	0.30	0.92	0.00	0.00
Restaurants	0.68	-0.24	1.42	1.50	-0.37
Miscellaneous Goods and Services	-0.19	0.45	0.52	0.59	0.00
2.2 Year on Year Change (%)					
CPI (all items)	1.27	1.76	3.07	3.58	2.65
Food and Non-Alcoholic Beverages	1.54	2.29	3.36	3.87	3.18
Alcoholic Beverages, Tobacco and Narcotics	4.57	3.24	3.63	2.63	2.19
Clothing and Footwear	1.28	1.53	2.70	2.97	1.53
Housing, Water, Electricity, Gas and other Fuels	0.20	0.70	1.55	1.77	0.91
Furnishings and Household Maintenance	1.26	1.36	1.62	0.70	0.03
Health	0.47	0.28	0.68	0.22	-0.03
Transport	-3.57	-2.23	1.70	4.72	2.95
Communication	-1.05	-0.97	-0.40	-0.62	-0.74
Recreation and Culture	-0.10	-0.40	1.95	0.88	0.64
Education	1.50	1.80	2.74	2.74	2.74
Restaurants	5.38	4.50	6.34	6.66	4.32
Miscellaneous Goods and Services	2.36	2.55	3.54	4.09	2.99
3. Three-month moving average CPI (All Items)					
Year on Year Change (%)	1.68	1.57	2.03	2.80	3.10
4. Twelve-month moving average CPI (All Items)					
Year on Year Change (%)	1.89	1.82	1.94	2.11	2.17

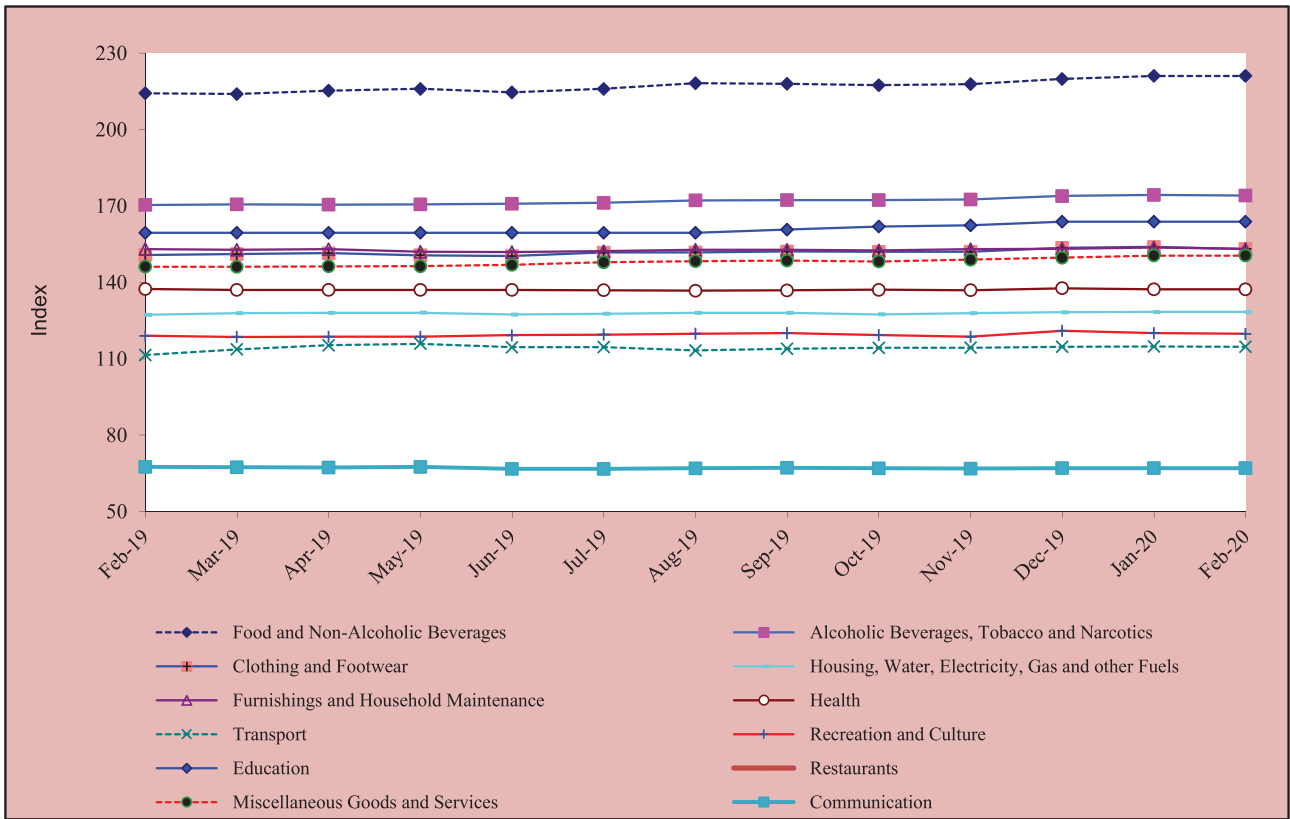
Source: National Institute of Statistics

Table 2: Consumer Items Showing Price Decreased in February 2020

No.	Description	Weight	Index			Percentage Change	
			Feb-19	Jan-20	Feb-20	Monthly	Yearly
1	BISCUITS/ COOKIES	0.280	183.84	180.03	177.53	-1.4	-3.4
2	FRUIT VEGETABLES	1.138	283.82	297.96	294.72	-1.1	3.8
3	OTHER ARTICLES OF CLOTHING AND CLOTHING ACCESSORIES	0.059	148.32	148.65	147.07	-1.1	-0.8
4	CLOTHING MATERIALS	0.334	163.34	166.39	164.89	-0.9	0.9
5	LEAF AND STALK VEGETABLES (FRESH)	2.031	214.41	219.05	217.10	-0.9	1.3
6	SEAFOOD (FRESH, CHILLED OR FROZEN)	0.229	243.93	249.47	247.39	-0.8	1.4
7	CLOTHING FOR MEN AND BOYS	0.621	147.54	151.18	150.16	-0.7	1.8
8	DRIED AND PRESERVED FRUITS	0.086	161.66	177.46	176.31	-0.6	9.1
9	GAS	2.699	120.58	125.10	124.30	-0.6	3.1
10	PULSES/LEGUMES	0.413	231.19	232.64	231.15	-0.6	0.0
11	OTHER CLOTHING (BOTH SEXES)	0.222	125.23	128.02	127.27	-0.6	1.6
12	FRESH FRUITS	4.094	216.48	224.22	222.93	-0.6	3.0
13	FOOTWEAR	0.641	162.05	167.28	166.41	-0.5	2.7
14	FURNITURE AND FURNISHINGS, CARPETS AND OTHER FLOOR COVERINGS	0.626	231.35	232.63	231.47	-0.5	0.1
15	SPARE PARTS AND ACCESSORIES FOR PERSONAL TRANSPORT EQUIPMENT	0.084	229.69	231.05	229.93	-0.5	0.1
16	TRANSPORT SERVICES	0.812	169.20	168.68	167.92	-0.4	-0.8
17	PERSONAL EFFECTS N.E.C	0.876	172.51	185.16	184.38	-0.4	6.9
18	HAIRDRESSING SALONS AND PERSONAL GROOMING ESTABLISHMENTS	0.081	176.92	177.57	176.84	-0.4	0.0
19	CLOTHING FOR WOMEN AND GIRLS	1.065	148.17	150.37	149.78	-0.4	1.1
20	GOODS AND SERVICES FOR ROUTINE HOUSEHOLD MAINTENANCE	1.610	131.39	131.34	130.83	-0.4	-0.4
21	RESTAURANTS AND HOTELS	5.861	284.15	297.53	296.42	-0.4	4.3
22	OTHER GRAINS	0.090	299.59	310.08	308.96	-0.4	3.1
23	DRIED NUTS AND EDIBLE SEEDS	0.556	247.19	246.09	245.31	-0.3	-0.8
24	BICYCLES	0.103	144.15	145.29	144.84	-0.3	0.5
25	RECREATION AND CULTURE	2.912	118.99	120.12	119.76	-0.3	0.6
26	HOUSEHOLD APPLIANCES	0.397	117.63	120.05	119.73	-0.3	1.8
27	TOOLS AND EQUIPMENT FOR HOUSE AND GARDEN	0.017	186.76	191.99	191.49	-0.3	2.5
28	FISH (FRESH)	7.435	215.90	231.70	231.12	-0.3	7.0
29	LIQUID FUELS	0.099	145.94	149.49	149.14	-0.2	2.2
30	BEER	0.532	126.86	130.23	129.92	-0.2	2.4
31	INFANTS' CLOTHING (BELOW 1 YEAR)	0.054	145.63	142.83	142.55	-0.2	-2.1
32	CHICKEN (FRESH)	1.303	216.71	223.56	223.18	-0.2	3.0
33	WINE	0.248	181.92	189.95	189.69	-0.1	4.3
34	SOLID FUELS	1.475	225.49	226.02	225.75	-0.1	0.1
35	TELEPHONE AND TELEFAX EQUIPMENT	0.725	48.92	48.17	48.13	-0.1	-1.6
36	MOTOR CYCLES	2.736	130.13	130.77	130.67	-0.1	0.4
37	BEEF (FRESH)	2.165	248.32	254.59	254.42	-0.1	2.5
38	SUGAR, JAM, HONEY, CHOCOLATE AND CONFECTIONERY	1.489	143.43	148.80	148.71	-0.1	3.7
39	MOTOR CARS	3.053	107.80	108.09	108.03	-0.1	0.2
40	DUCK (FRESH)	0.319	193.66	200.12	200.07	0.0	3.3

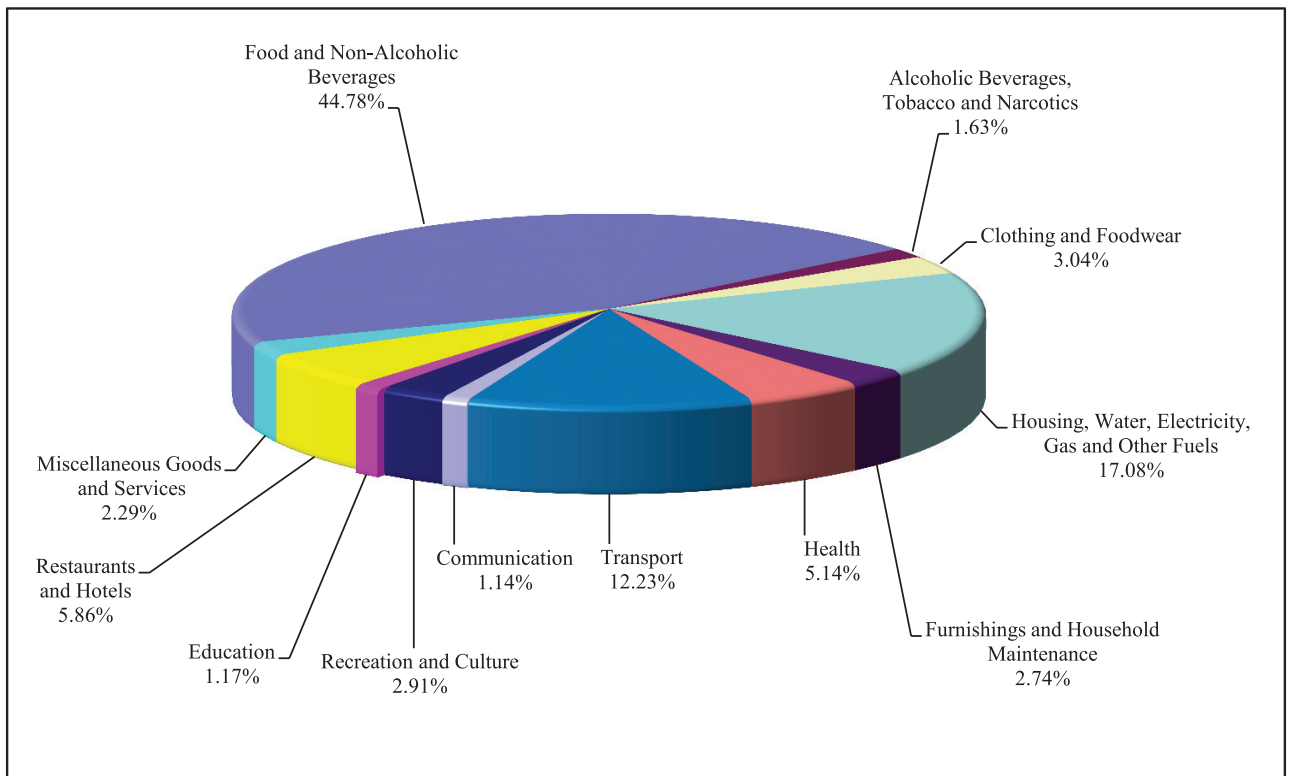
Source: National Institute of Statistics

Chart 1: Consumer Price Index



Source: National Institute of Statistics

Chart 2: Weight of All Group Indices in Consumer Basket



Source: National Institute of Statistics

Table 3: Gross Domestic Product (GDP)

	At Constant 2000 Prices					At Current Prices				
	2015r/	2016p/	2017p/	2018p/	2019p/	2015r/	2016p/	2017p/	2018p/	2019p/
GDP in KHR Billion	42,981	45,961	49,177	52,850	56,578	73,423	81,242	89,831	99,544	110,014
GDP in USD Million	10,679	11,405	12,148	13,001	13,901	18,242	20,159	22,191	24,488	27,030
GDP % Growth Rate	7.0	6.9	7.0	7.5	7.1	8.9	10.6	10.6	10.8	10.5
GDP % Growth Rate, by Economic Activity										
Agriculture, Fisheries & Forestry	0.2	1.3	1.7	1.1	-0.5	0.2	3.0	4.4	4.4	4.0
Industry	11.5	10.6	9.7	11.6	11.3	17.7	17.7	15.8	16.0	17.1
Services	7.1	6.8	7.0	6.8	6.2	9.2	10.8	10.1	10.2	8.7
GDP Per Capita in KHR Million	2.9	3.0	3.2	3.4	3.5	4.9	5.4	5.8	6.3	6.9
GDP Per Capita in USD	713	752	782	826	871	1,218	1,330	1,429	1,555	1,694

Chart 3: GDP by Economic Activity
(At Constant 2000 Prices)

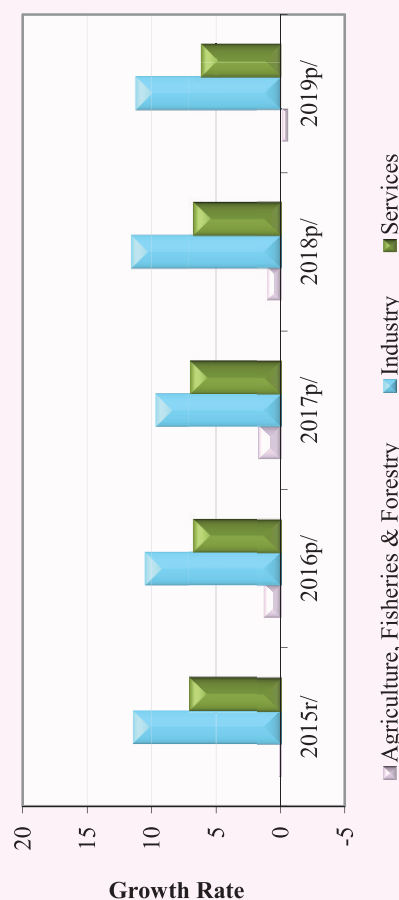
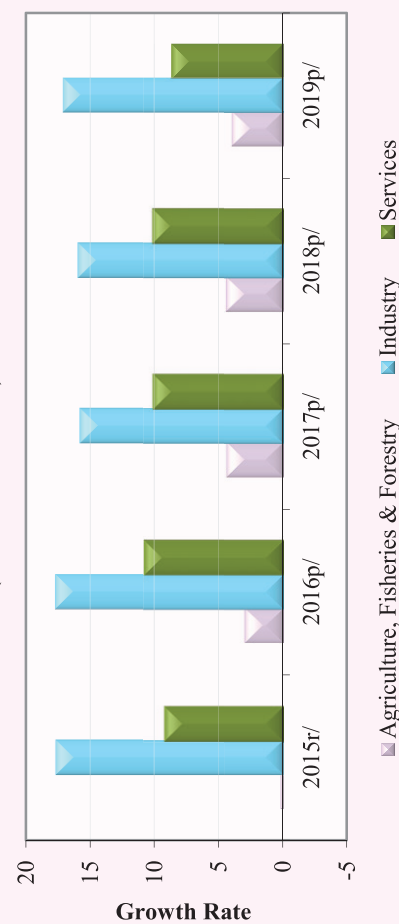


Chart 4: GDP by Economic Activity
(At Current Prices)



p/: preliminary estimates

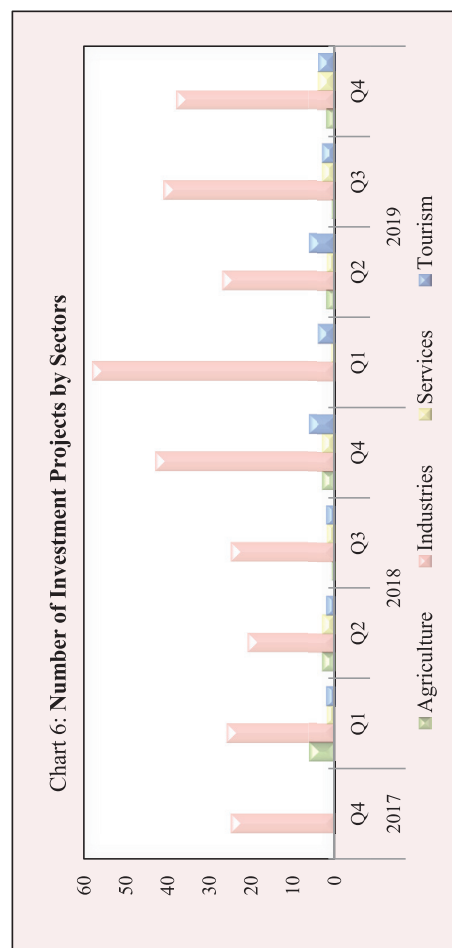
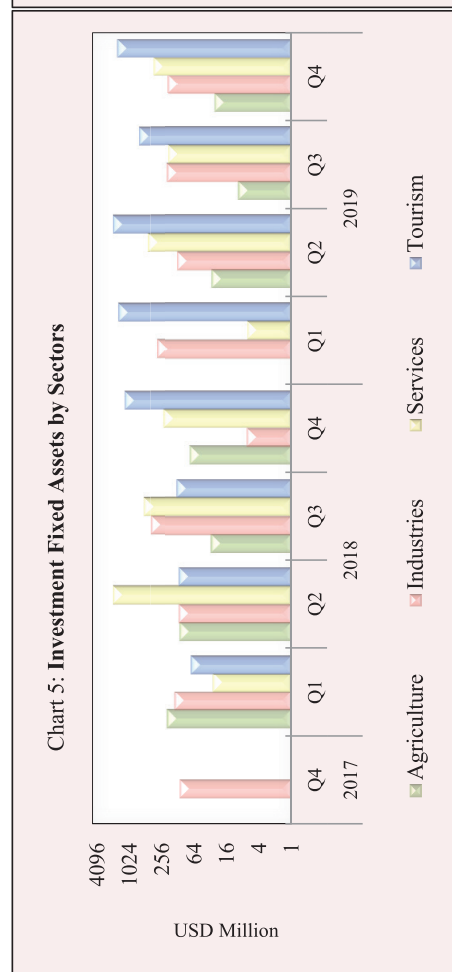
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Source: National Institute of Statistics

Table 4: Investment Projects Approved by Sectors

(In USD Million)

Sector	Agriculture		Industries		Services		Tourism		Total	
	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets
2017										
Q3	3	205.6	33	281.1	-	-	2	2,518.8	38	3,005.4
Q4	-	-	25	119.8	-	-	-	-	25	119.8
Total	7	274.5	97	726.3	4	1,049.5	3	3,166.6	111	5,216.9
2018										
Q1	6	210.2	26	154.3	2	29.5	2	75.2	36	469.2
Q2	3	122.5	21	128.2	3	2,049.6	2	125.9	29	2,426.2
Q3	1	32.0	25	408.2	2	550.4	2	137.3	30	1,127.9
Q4	3	79.5	43	7.0	3	240.4	6	1,239.4	55	1,566.3
Total	13	444.2	115	697.7	10	2,869.9	12	1,577.8	150	5,589.6
2019										
Q1	-	-	58	310.1	1	6.8	4	1,618.8	63	1,935.6
Q2	2	31.2	27	137.5	2	460.9	6	2,057.3	37	2,686.9
Q3	1	10.0	41	213.4	3	199.2	3	671.8	48	1,094.3
Q4	2	27.5	38	198.5	4	361.4	4	1,703.7	48	2,291.2
Total	5	68.7	164	859.4	10	1028.3	17	6,051.6	196	8,008.0



Source: Council for the Development of Cambodia (Cambodian Investment Board)

Table 5: Investment Projects Approved by Major Countries*

(In USD Million)

Country	2018				2019			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
Cambodia	133.9	336.5	838.1	729.5	1,050.4	2,491.7	331.8	788.4
China	224.2	2,042.3	205.8	227.8	279.9	99.3	275.4	666.8
Korea	3.5	5.4	3.6	2.1	19.1	-	6.0	-
United States	6.8	-	-	-	-	5.3	4.9	-
Thailand	19.1	-	13.1	6.8	6.8	2.2	7.8	-
Vietnam	-	-	-	21.4	-	-	2.9	-
Malaysia	-	2.2	-	-	4.5	-	-	-
Singapore	1.4	-	-	6.5	10.3	-	2.9	-
Taiwan	11.7	-	8.7	12.9	24.6	27.3	5.8	-
Australia	2.4	-	-	-	-	-	-	-
England	-	-	-	10.3	502.7	3.1	292.3	23.4
Japan	-	-	-	822.6	-	2.3	-	292.4
Hong Kong	13.8	28.8	33.1	5.9	24.6	55.7	222.9	613.3
Others	52.4	11.1	25.3	6.7	12.7	0.0	0.0	7.3
Total	469.2	2,426.2	1,127.9	1,852.5	1,935.6	2,686.9	1,152.5	2,391.6
				(Share of Total)				
Cambodia	28.5	13.9	74.3	39.4	54.3	92.7	28.8	33.0
China	47.8	84.2	18.2	12.3	14.5	3.7	23.9	27.9
Korea	0.7	0.2	0.3	0.1	1.0	-	0.5	-
United States	1.5	-	-	-	-	0.2	0.4	-
Thailand	4.1	-	1.2	0.4	0.4	0.1	0.7	-
Vietnam	-	-	-	1.2	-	-	0.3	-
Malaysia	-	0.1	-	-	0.2	-	-	-
Singapore	0.3	-	-	0.3	0.5	-	0.2	-
Taiwan	2.5	-	0.8	0.7	1.3	1.0	0.5	-
Australia	0.5	-	-	-	-	-	-	-
England	-	-	-	0.6	26.0	0.1	25.4	1.0
Japan	-	-	-	44.4	-	0.1	-	12.2
Hong Kong	2.9	1.2	2.9	0.3	1.3	2.1	19.3	25.6
Others	11.2	0.5	2.2	0.4	0.7	0.0	0.0	0.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

* Fixed Assets

Source: Council for the Development of Cambodia (Cambodian Investment Board)

Table 6: Daily Exchange Rate in February 2020

(KHR/USD)

Day	Parallel Market Rate			Official Rate	Daily Change*	
	Purchase	Sale	Midpoint		Spread	% Change
1	4,088	4,100	4,094	4,050	0.0	0.0
2	4,088	4,100	4,094	4,050	0.0	0.0
3	4,088	4,097	4,093	4,060	0.0	0.0
4	4,088	4,097	4,093	4,060	0.0	0.0
5	4,088	4,097	4,093	4,065	0.0	0.0
6	4,088	4,097	4,093	4,065	0.0	0.0
7	4,088	4,099	4,094	4,070	0.0	0.0
8	4,088	4,099	4,094	4,070	0.0	0.0
9	4,088	4,099	4,094	4,070	0.0	0.0
10	4,088	4,097	4,093	4,075	0.0	0.0
11	4,088	4,097	4,093	4,080	0.0	0.0
12	4,088	4,097	4,093	4,080	0.0	0.0
13	4,088	4,097	4,093	4,080	0.0	0.0
14	4,088	4,097	4,093	4,083	0.0	0.0
15	4,088	4,097	4,093	4,083	0.0	0.0
16	4,088	4,097	4,093	4,083	0.0	0.0
17	4,088	4,097	4,093	4,085	0.0	0.0
18	4,088	4,097	4,093	4,085	0.0	0.0
19	4,088	4,097	4,093	4,080	0.0	0.0
20	4,088	4,097	4,093	4,080	0.0	0.0
21	4,088	4,097	4,093	4,080	0.0	0.0
22	4,088	4,096	4,092	4,080	0.0	0.0
23	4,088	4,096	4,092	4,080	0.0	0.0
24	4,088	4,096	4,092	4,075	0.0	0.0
25	4,088	4,096	4,092	4,075	0.0	0.0
26	4,088	4,096	4,092	4,075	0.0	0.0
27	4,086	4,094	4,090	4,070	-2.0	0.0
28	4,086	4,094	4,090	4,070	0.0	0.0
29	4,086	4,094	4,090	4,070	0.0	0.0
Average Rate	4,088	4,097	4,092	4,073	-0.1	0.0

* Spread of Daily Purchasing Market Rate

Table 7: Monthly Exchange Rate

(KHR/USD, End-Period)

Month	Market Rate				Official Rate
	Purchase	Monthly %Change	Sale	Midpoint	
Dec-16	4,039	0.17	4,050	4,045	4,037
Dec-17	4,037	0.07	4,046	4,042	4,037
2018					
Oct	4,058	-0.59	4,067	4,063	4,060
Nov	4,038	-0.49	4,050	4,044	4,031
Dec	4,027	-0.27	4,039	4,033	4,018
2019					
Jan	4,016	-0.27	4,025	4,021	4,011
Feb	4,007	-0.22	4,016	4,012	4,003
Mar	4,019	0.30	4,030	4,025	4,015
Apr	4,049	0.75	4,058	4,054	4,050
May	4,064	0.37	4,075	4,070	4,062
Jun	4,069	0.12	4,079	4,074	4,066
Jul	4,086	0.42	4,096	4,091	4,086
Aug	4,086	0.00	4,096	4,091	4,088
Sep	4,096	0.24	4,109	4,103	4,095
Oct	4,064	-0.78	4,076	4,070	4,048
Nov	4,074	0.25	4,084	4,079	4,065
Dec	4,079	0.12	4,089	4,084	4,075
2020					
Jan	4,088	0.22	4,100	4,094	4,050
Feb	4,086	-0.05	4,094	4,090	4,070

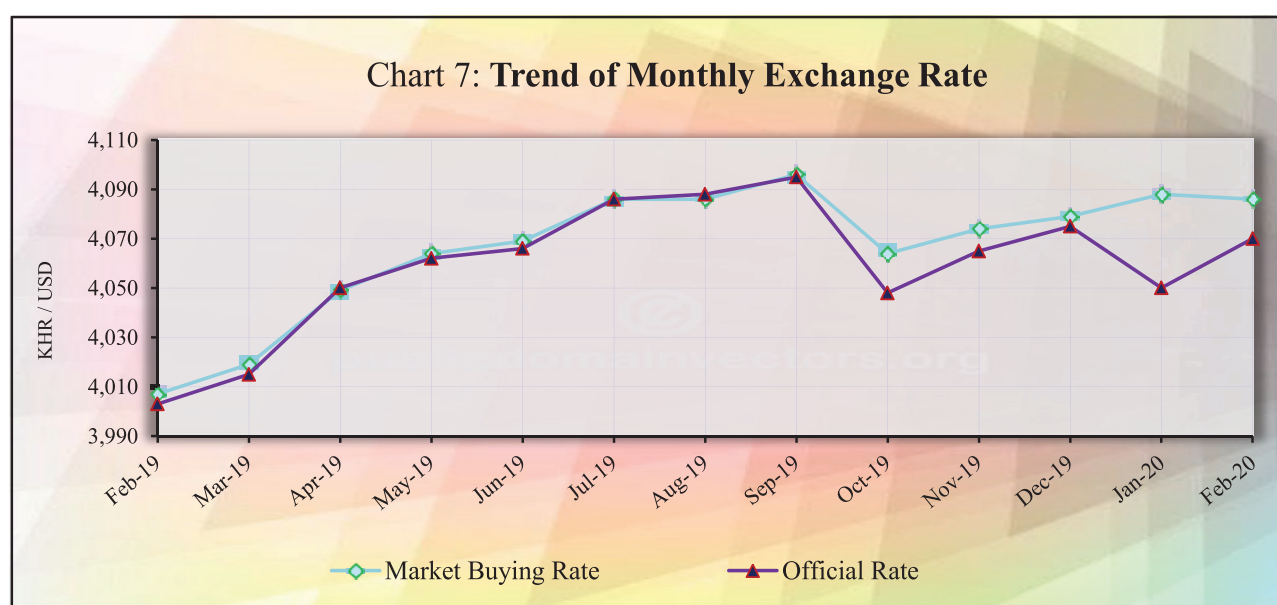


Table 8: The Value of KHR Against Other Currencies

(Official Buying Rate, End-Period)

Unit	SDR	US Dollar	Euro	Japanese Yen	Pound Sterling	Indonesian Rupiah	Malaysian Ringgit	Philippines Peso	Singaporean Dollar	Thai Baht	Vietnamese Dong
	1	1	1	100	1	1000	1	100	1	1	1000
Dec-16	5,410	4,037	4,265	3,467	4,960	300	901	8,119	2,792	112	178
Dec-17	5,735	4,037	4,821	3,574	5,426	298	994	8,094	3,017	124	178
2018											
Oct	5,612	4,060	4,606	3,589	5,160	267	971	7,583	2,931	122	174
Nov	5,576	4,031	4,592	3,555	5,153	280	963	7,693	2,943	122	173
Dec	5,588	4,018	4,597	3,641	5,098	277	969	7,653	2,942	124	174
2019											
Jan	5,604	4,011	4,610	3,683	5,264	284	981	7,668	2,979	128	173
Feb	5,595	4,003	4,555	3,610	5,331	285	984	7,714	2,970	127	173
Mar	5,573	4,015	4,510	3,631	5,244	282	985	7,611	2,961	126	173
Apr	5,595	4,050	4,515	3,629	5,233	285	981	7,773	2,975	127	174
May	5,595	4,062	4,523	3,717	5,123	282	969	7,786	2,943	128	173
Jun	5,652	4,066	4,624	3,776	5,154	288	982	7,931	3,006	132	174
Jul	5,620	4,086	4,558	3,764	4,967	291	991	8,040	2,981	133	176
Aug	5,600	4,088	4,520	3,840	4,981	287	969	7,842	2,946	134	176
Sep	5,587	4,095	4,480	3,793	5,034	289	978	7,896	2,964	134	177
Oct	5,573	4,048	4,516	3,720	5,224	289	969	7,950	2,973	134	174
Nov	5,581	4,065	4,476	3,710	5,248	289	975	8,008	2,976	134	175
Dec	5,635	4,075	4,565	3,743	5,344	293	994	8,050	3,023	136	176
2020											
Jan	5,572	4,050	4,466	3,718	5,301	297	991	7,945	2,973	130	175
Feb	5,575	4,070	4,476	3,711	5,245	290	967	8,010	2,918	129	175
Monthly % Change	0.05	0.49	0.22	-0.19	-1.06	-2.36	-2.42	0.82	-1.85	-0.77	0.00

Table 9: Deposit Money Bank's Interest Rates on Deposits and Loans in KHR and USD

	Dec-17	Sep-18	Oct-18	Nov-18	Dec-18	Jan-19	Feb-20	Mar-19	Apr-20	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20
Weighted Average Rate on New Amount																			
Interest Rate on Deposits and Loans in KHR																			
Deposit (1)	0.90	0.56	0.46	0.54	0.33	0.58	0.67	0.52	0.69	0.80	0.65	0.59	0.47	0.65	0.62	0.65	0.57	0.64	0.71
Demand Deposits	0.04	0.06	0.01	0.03	0.03	0.08	0.02	0.01	0.02	0.03	0.03	0.04	0.02	0.02	0.08	0.09	0.12	0.03	0.15
Saving Deposits	1.19	1.10	0.96	0.58	0.59	0.57	0.59	0.66	0.60	0.63	0.62	0.59	0.55	0.56	0.60	0.61	0.60	0.67	0.65
Term Deposits:	4.70	5.05	5.00	4.43	5.09	4.54	5.14	5.27	5.59	5.12	3.99	5.13	4.76	4.67	4.46	5.25	4.10	4.59	4.71
Other Deposits	0.00	0.00	0.00	7.00	0.00	0.02	0.00	0.00	7.00	0.00	3.58	3.05	4.00	3.58	3.11	0.00	2.47	3.35	0.00
Loans (2)	14.51	12.43	12.83	12.10	12.21	12.45	12.30	11.05	9.99	10.29	10.26	10.33	9.40	9.91	9.80	9.81	8.59	10.64	10.52
Overdraft	7.55	8.31	8.50	8.01	8.30	7.88	8.42	8.08	7.92	7.87	7.73	8.05	7.85	7.84	7.85	8.01	7.72	7.82	7.61
Credit Card	17.91	17.78	15.39	17.34	16.98	16.75	18.00	16.60	17.57	17.68	17.55	17.45	15.28	17.32	16.70	16.41	16.73	16.69	16.38
Term Loans	14.91	12.60	12.95	12.14	12.36	12.87	12.78	11.31	10.22	10.49	10.42	10.60	10.02	10.25	10.06	10.13	9.13	11.11	11.02
Other Loans	10.71	7.76	7.99	9.59	7.81	9.55	8.00	7.44	5.31	5.88	10.13	8.16	5.65	7.88	6.92	6.07	5.59	7.65	7.25
Interest Rate on Deposits and Loans in USD																			
Deposit (1)	0.75	0.77	0.65	0.74	0.72	0.54	0.68	0.64	0.69	0.62	0.74	0.55	0.47	0.47	0.57	0.62	0.58	0.52	0.61
Demand Deposits	0.22	0.38	0.38	0.26	0.30	0.22	0.21	0.18	0.19	0.18	0.24	0.18	0.15	0.13	0.18	0.30	0.20	0.11	0.20
Saving Deposits	0.54	0.56	0.53	0.35	0.36	0.35	0.35	0.33	0.29	0.28	0.27	0.24	0.25	0.22	0.26	0.24	0.24	0.25	0.25
Term Deposits:	3.30	3.22	3.09	3.25	3.35	3.09	3.36	3.41	3.36	3.39	3.61	3.62	3.55	3.28	3.42	3.64	3.44	3.70	3.53
Other Deposits	1.65	2.61	2.29	2.16	2.64	2.55	2.93	2.13	2.37	2.50	2.63	2.61	2.74	2.49	2.31	2.27	2.47	2.03	2.16
Loans (2)	8.31	8.26	8.25	8.02	8.47	8.34	8.31	8.35	8.10	8.53	8.56	8.50	8.26	8.06	8.09	7.99	7.97	8.18	8.24
Overdraft	7.51	7.52	7.56	7.28	7.57	7.68	7.68	7.57	7.60	7.56	7.85	7.48	7.48	7.50	7.71	7.47	7.57	7.59	7.57
Credit Card	19.26	13.65	14.76	17.10	28.93	29.35	28.99	16.37	18.91	16.40	14.76	16.52	14.49	13.65	12.77	13.50	11.97	11.18	8.84
Term Loans	9.92	9.87	9.75	9.44	9.64	8.83	9.37	9.83	9.38	9.60	9.37	9.61	9.82	9.26	8.88	9.28	8.72	9.55	9.60
Other Loans	6.08	6.31	6.37	6.39	6.29	6.45	6.31	6.57	6.06	6.68	6.59	6.69	6.73	6.49	6.72	6.65	6.50	6.41	6.44
Weighted Average Rate on Outstanding Amount																			
Interest Rate on Deposits and Loans in KHR																			
Deposit (1)	2.70	2.44	2.65	2.72	2.69	2.55	2.51	2.47	2.49	2.53	3.06	2.55	2.53	2.52	2.54	2.64	2.54	2.69	2.68
Demand Deposits	0.17	0.21	0.21	0.22	0.20	0.23	0.23	0.20	0.19	0.21	0.21	0.21	0.21	0.21	0.21	0.23	0.22	0.16	0.28
Saving Deposits	1.31	0.94	0.94	0.94	1.01	1.02	0.88	0.70	0.92	0.88	0.91	0.87	0.88	0.88	0.90	0.90	0.91	0.92	0.81
Term Deposits:	5.87	6.12	6.08	5.93	5.87	5.94	5.90	6.01	5.95	5.78	5.46	5.70	5.69	5.59	5.51	5.50	5.42	5.64	5.67
Other Deposits	0.00	0.00	0.00	7.00	7.00	0.02	0.02	7.00	2.54	0.62	3.56	2.98	2.92	2.92	2.97	3.02	2.81	1.84	2.23
Loans (2)	16.13	13.86	12.45	13.61	13.30	12.99	12.85	12.54	11.99	11.80	11.54	11.26	11.01	10.97	10.88	10.72	10.38	10.54	10.42
Overdraft	8.72	8.41	8.83	8.34	8.34	8.30	8.30	8.20	8.17	8.19	8.11	8.10	8.08	8.11	8.11	8.20	8.08	8.14	8.12
Credit Card	20.88	20.08	19.81	19.65	19.51	19.43	19.24	19.12	19.08	19.03	9.10	18.67	18.18	17.96	17.74	17.50	17.29	17.25	17.06
Term Loans	16.55	14.00	13.78	13.77	13.50	13.23	13.06	12.74	12.13	11.94	11.69	11.38	11.20	11.15	11.04	10.88	10.62	10.70	10.61
Other Loans	11.09	8.05	7.91	8.01	7.72	7.92	7.81	7.71	6.94	6.74	7.59	7.73	6.80	7.02	7.08	6.95	6.28	6.78	6.86
Interest Rate on Deposits and Loans in USD																			
Deposit (1)	2.48	2.25	2.18	2.18	2.24	2.20	2.21	2.47	2.16	2.17	2.78	2.18	2.24	2.22	2.21	2.25	2.25	2.32	2.32
Demand Deposits	0.51	0.51	0.50	0.48	0.46	0.45	0.45	0.50	0.46	0.39	0.45	0.48	0.51	0.44	0.36	0.43	0.35	0.30	0.47
Saving Deposits	0.83	0.70	0.64	0.60	0.61	0.61	0.56	0.58	0.47	0.46	0.48	0.44	0.44	0.43	0.43	0.43	0.43	0.44	0.41
Term Deposits:	4.41	4.39	4.42	4.29	4.38	4.35	4.35	4.58	4.32	4.31	4.78	4.33	4.35	4.38	4.34	4.33	4.34	4.41	4.37
Other Deposits	3.01	2.60	2.54	2.55	2.57	2.66	2.60	2.47	2.26	2.48	2.65	2.48	2.61	2.58	2.44	2.44	2.43	2.16	2.03
Loans (2)	9.22	9.61	9.52	9.46	9.76	9.72	9.60	9.38	9.44	9.46	9.42	9.41	9.35	9.31	9.30	9.27	9.27	9.39	9.28
Overdraft	8.10	8.00	7.95	7.96	7.94	7.96	7.98	7.99	7.99	7.99	7.95	7.95	7.94	7.92	7.85	7.85	7.82	7.88	7.85
Credit Card	15.64	16.39	16.30	16.40	28.67	28.87	18.28	15.73	16.20	16.06	10.63	16.09	15.29	15.97	15.74	15.58	15.53	15.70	15.34
Term Loans	9.43	9.91	9.80	9.72	9.74	9.64	9.72	9.64	9.72	9.74	9.71	9.68	9.59	9.56	9.55	9.51	9.51	9.62	9.51
Other Loans	6.96	6.90	6.92	6.90	6.88	6.92	6.91	7.01	6.93	6.95	6.93	6.95	7.20	7.10	7.13	7.15	7.19	7.18	7.16

Including Commercial Banks and Specialized Banks

(1). Weighted average interest rate on deposits

(2). Weighted average interest rate on loans excluded bank placements.

*Revised Data

Table 10: Central Bank Survey*

(In KHR Billion)

	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20
Net Foreign Assets	70,535.0	70,507.5	75,984.2	76,766.3	77,050.6
Claims on Nonresidents	71,005.9	70,979.0	76,460.3	77,237.1	77,521.7
Liabilities to Nonresidents	-470.9	-471.6	-476.1	-470.8	-471.0
Claims on Other Depository Corporations	2,544.9	2,909.1	3,828.3	3,870.5	3,986.1
Net Claims on Central Government	-18,432.1	-19,084.6	-19,689.9	-18,892.6	-18,720.3
Claims on Central Government	0.0	0.0	0.0	0.0	0.0
Liabilities to Central Government	-18,432.1	-19,084.6	-19,689.9	-18,892.6	-18,720.3
Claims on Other Sectors	214.3	134.1	201.0	221.1	215.2
Claims on Other Financial Corporations	166.0	156.0	162.4	178.5	169.9
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	0.0	0.0	0.0	0.0	0.0
Claims on Private Sector	48.3	-21.9	38.6	42.6	45.4
Monetary Base	40,545.1	40,797.3	44,208.3	43,001.4	43,049.2
Currency in Circulation	12,922.7	13,012.7	13,046.8	13,666.5	13,993.7
Liabilities to Other Depository Corporations	27,434.1	27,582.1	31,034.2	29,206.3	28,965.4
Liabilities to Other Sectors	188.3	202.5	127.3	128.6	90.1
Other Liabilities to Other Depository Corporations	12,387.8	11,799.5	13,624.0	16,026.6	16,012.2
Deposits And Securities Other Than Shares Excl. Form Monetary Base	35.7	52.6	52.9	71.0	71.4
Deposits Included in Broad Money	0.0	0.0	0.0	0.0	0.0
Securities Other Than Shares Incl. in Broad Money	0.2	0.2	0.2	0.2	0.2
Deposits Excl. From Broad Money	29.3	29.9	31.4	33.0	33.2
Securities Other Than Shares Excl. From Broad Money	6.2	22.5	21.4	37.8	38.0
Loans	0.0	0.0	0.0	0.0	0.0
Financial Derivatives	0.0	0.0	0.0	0.0	0.0
Shares and Other Equity	3,867.9	3,744.9	4,194.8	4,591.5	5,049.3
Other Items (Net)	-1,974.3	-1,928.2	-1,756.5	-1,725.1	-1,650.5
<i>IFS Vertical Check</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>

* Included only central bank

** Revised Data

Table 11: Other Depository Corporations Survey*

(In KHR Billion)

	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20
Net Foreign Assets	-12,076.6	-11,933.2	-15,801.3	-16,648.5	-16,841.3
Claims on Nonresidents	16,356.9	17,243.9	15,338.8	14,608.4	14,846.2
Liabilities to Nonresidents	-28,433.5	-29,177.1	-31,140.1	-31,256.9	-31,687.4
Claims On Central Bank	38,372.3	38,153.6	42,996.6	43,312.7	42,814.0
Currency	1,240.0	1,264.5	1,140.5	1,209.6	1,242.6
Reserve Deposits and Securities Other Than Shares	37,122.3	36,881.7	41,848.4	42,068.2	41,537.5
Other Claims on Central Bank	10.0	7.3	7.6	35.0	33.9
Net Claims on Central Government	-3,742.9	-3,852.4	-4,194.5	-4,143.8	-4,256.7
Claims on Central Government	74.9	81.2	65.8	66.4	71.7
Liabilities to Central Government	-3,817.8	-3,933.6	-4,260.3	-4,210.3	-4,328.5
Claims on Other Sectors	123,729.8	125,984.4	129,816.6	131,499.3	133,938.2
Claims on Other Financial Corporations	3,581.6	3,768.7	4,225.1	4,186.8	4,305.4
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	0.7	0.7	0.7	0.7	0.6
Claims on Private Sector	120,147.4	122,215.0	125,590.8	127,311.8	129,632.2
Liabilities to Central Bank	2,372.2	2,441.6	2,894.6	2,924.6	3,005.8
Transferable Deposits Incl. in Broad Money	22,922.3	22,943.1	23,573.9	23,169.2	23,508.9
Other Deposits Incl. in Broad Money	81,367.7	81,879.4	82,828.7	85,354.1	86,562.1
Securities Other Than Shares Incl. in Broad Money	0.0	0.0	0.0	0.0	0.0
Deposits Excl. From Broad Money	202.0	189.5	165.9	219.2	280.9
Securities Other Than Shares Excl. From Broad Money	0.0	0.0	0.0	0.0	0.0
Loans	1,227.6	1,333.1	1,339.8	1,329.0	1,324.3
Financial Derivatives	0.0	0.0	0.0	0.0	0.0
Shares and Other Equity	34,601.4	35,175.1	35,593.5	36,517.1	36,994.6
Other Items (Net)	3,589.3	4,390.6	6,421.0	4,506.4	3,977.5
<i>IFS Vertical Check</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>

* Included commercial banks and MDIs

** Revised Data

Table 12: Depository Corporations Survey*

(In Billion KHR)

	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20
Net Foreign Assets	58,458.4	58,574.2	60,182.9	60,117.8	60,209.3
Claims on Nonresidents	87,362.8	88,222.9	91,799.1	91,845.6	92,367.8
Liabilities to Nonresidents	-28,904.4	-29,648.7	-31,616.2	-31,727.8	-32,158.5
Domestic Claims	101,769.2	103,181.5	106,133.3	108,684.0	111,176.3
Net Claims on Central Government	-22,175.0	-22,937.0	-23,884.4	-23,036.4	-22,977.1
Claims on Central Government	74.9	81.2	65.8	66.4	71.7
Liabilities to Central Government	-22,249.9	-23,018.2	-23,950.1	-23,102.8	-23,048.8
Claims on Other Sectors	123,944.2	126,118.5	130,017.6	131,720.4	134,153.4
Claims on Other Financial Corporations	3,747.6	3,924.7	4,387.5	4,365.3	4,475.2
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	0.7	0.7	0.7	0.7	0.6
Claims on Private Sector	120,195.8	122,193.0	125,629.4	127,354.4	129,677.5
Broad Money Liabilities (M2)	116,161.2	116,773.5	118,436.4	121,109.0	122,912.4
Currency Outside Depository Corporations	11,682.7	11,748.2	11,906.3	12,457.0	12,751.1
Transferable Deposits	23,094.4	23,129.4	23,684.4	23,281.0	23,582.5
Other Deposits	81,383.9	81,895.6	82,845.5	85,370.9	86,578.6
Securities Other Than Shares	0.2	0.2	0.2	0.2	0.2
<i>of which Foreign Currency (of M2)</i>	<i>97,893.9</i>	<i>98,627.2</i>	<i>99,650.6</i>	<i>101,199.4</i>	<i>102,642.6</i>
Deposits Excl. From Broad Money	231.4	219.4	197.2	252.2	314.1
Securities Other Than Shares Excl. From Broad Money	6.2	22.5	21.4	37.8	38.0
Loans	1,227.6	1,333.1	1,339.8	1,329.0	1,324.3
Financial Derivative	0.0	0.0	0.0	0.0	0.0
Shares and Other Equity	38,469.3	38,920.0	39,788.4	41,108.6	42,044.0
Other Items (Net)	4,131.8	4,487.4	6,533.0	4,965.1	4,752.9
<i>IFS Vertical Check</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>

* Included data of central bank and other depository corporations(ODCs)

** Revised Data

Table 13: Other Financial Corporations Survey*

(In Billion KHR)

	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20
Net Foreign Assets	-856.2	-913.3	-981.2	-1,011.2	-1,034.1
Claims on Nonresidents	75.8	75.7	90.0	96.1	105.4
Liabilities to Nonresidents	-932.0	-989.0	-1,071.2	-1,107.3	-1,139.5
Claims on Depository Corporations	402.7	407.6	634.2	599.4	511.8
Net Claims on Central Government	-525.7	-537.1	-489.6	-490.6	-492.9
Claims on Central Government	2.1	2.3	1.6	1.8	2.1
Liabilities to Central Government	-527.7	-539.4	-491.2	-492.4	-495.0
Claims on Other Sectors	2,552.6	2,658.0	2,798.0	2,858.7	2,971.2
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	0.0	0.0	0.0	0.0	0.0
Claims on Private Sector	2,552.6	2,658.0	2,798.0	2,858.7	2,971.2
Deposit	13.9	17.5	30.0	33.1	35.2
Securities Other Than Shares	0.0	0.0	0.0	0.0	0.0
Loans	93.1	103.5	128.5	140.2	134.7
Financial Derivatives	0.0	0.0	0.0	0.0	0.0
Shares and Other Equity	1,488.6	1,508.6	1,818.1	1,822.2	1,818.2
Other Items (Net)	-22.1	-14.4	-15.2	-39.2	-32.0
<i>IFS Vertical Check</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>

* Included only specialized banks

** Revised Data

Table 14: Financial Corporations Survey*

(In Billion KHR)

	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20
Net Foreign Assets	57,602.2	57,660.9	59,201.7	59,106.6	59,175.2
Claims on Nonresidents	87,438.6	88,298.6	91,889.1	91,941.6	92,473.2
Liabilities to Nonresidents	-29,836.3	-30,637.7	-32,687.4	-32,835.0	-33,298.0
Domestic Claims	100,048.4	101,377.7	104,054.2	106,686.8	109,179.4
Net Claims on Central Government	-22,700.7	-23,474.1	-24,374.0	-23,527.0	-23,470.0
Claims on Central Government	77.0	83.6	67.4	68.2	73.8
Liabilities to Central Government	-22,777.6	-23,557.7	-24,441.3	-23,595.3	-23,543.8
Claims on Other Sectors	122,749.1	124,851.8	128,428.1	130,213.8	132,649.4
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	0.7	0.7	0.7	0.7	0.6
Claims on Private Sector	122,748.4	124,851.0	128,427.4	130,213.1	132,648.8
Currency Outside Financial Corporations	11,677.7	11,744.0	11,901.1	12,452.5	12,739.3
Deposits	103,152.0	103,661.7	105,196.8	107,229.6	108,747.5
Securities Other Than Shares	0.0	0.0	0.0	0.0	0.0
Loans	1,219.5	1,324.1	1,329.4	1,316.8	1,312.1
Financial Derivatives	0.0	0.0	0.0	0.0	0.0
Shares and Other Equity	39,957.9	40,428.6	41,606.4	42,930.8	43,862.2
Other Items (Net)	1,643.5	1,880.2	3,222.0	1,863.7	1,693.6
<i>IFS Vertical Check</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>

* Included data of depository corporations and other financial corporations

** Revised Data

Chart 8: Financial Corporations Survey

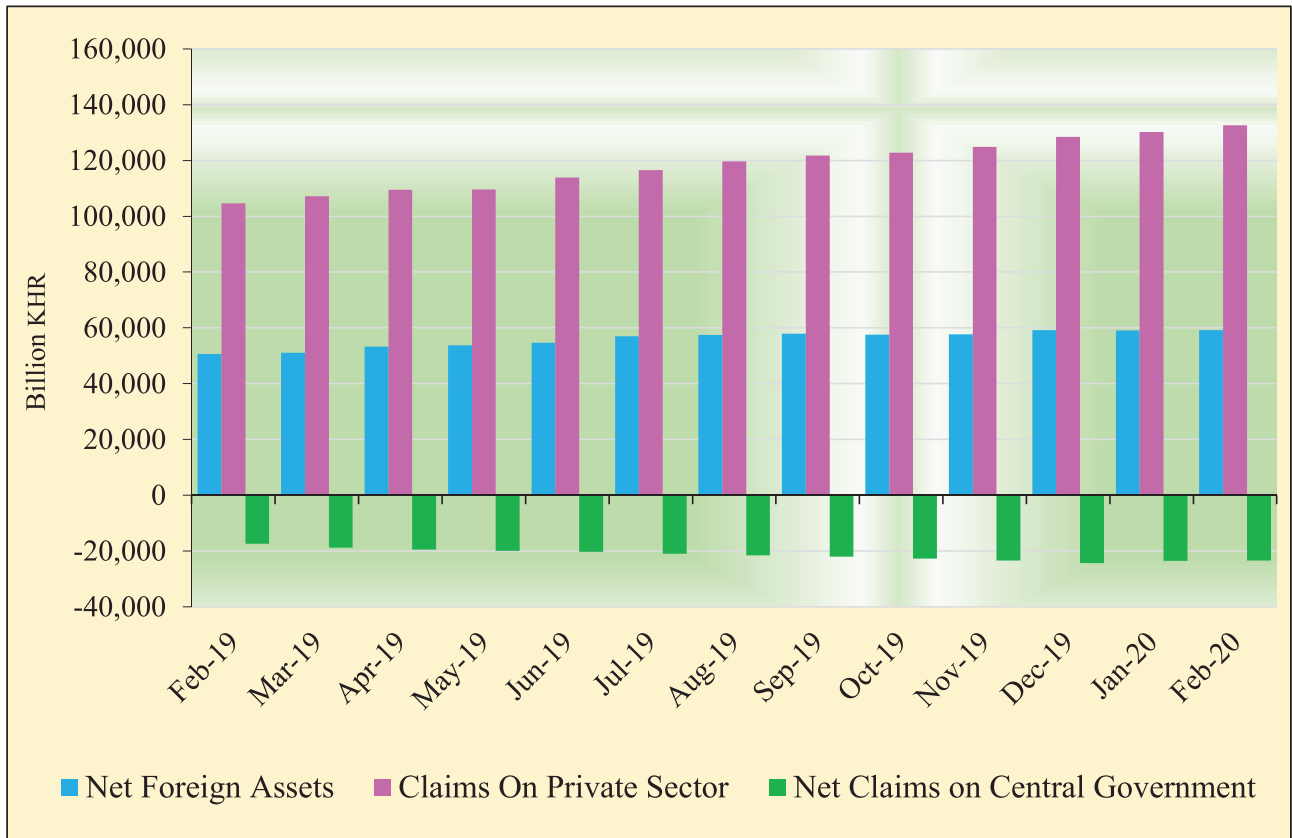


Chart 9: Monetary Aggregates Components

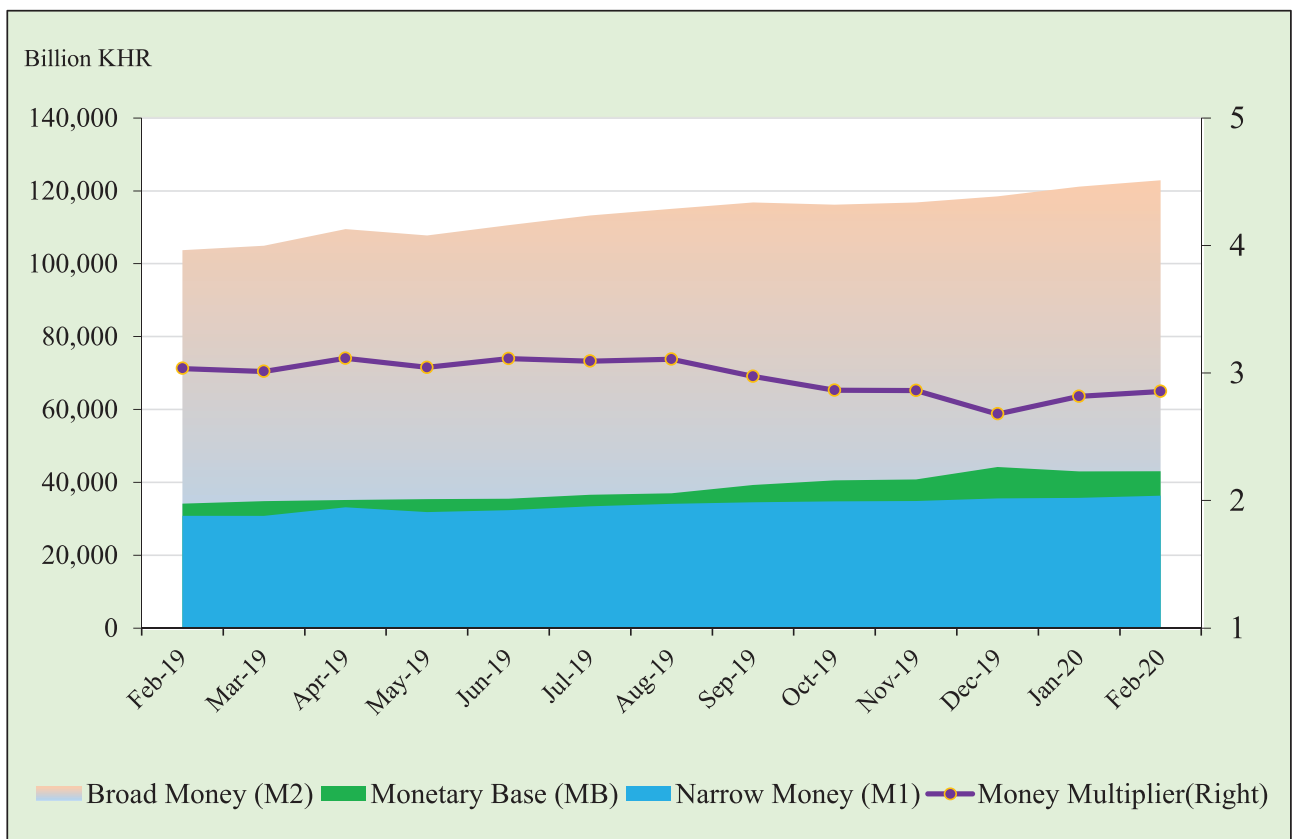


Table 15: Credit Granted by Deposit Money Banks Classified by Industry

(In Billion KHR)

	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20
1. Financial Institutions	4,322.8	4,530.1	5,108.5	5,026.2	5,133.8
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	2,773.0	2,857.6	3,103.7	3,027.6	3,136.1
1.3. Other Financial Institutions	1,549.8	1,672.6	2,004.9	1,998.7	1,997.7
2. Non-Financial Institutions	76,313.2	77,294.2	79,319.3	79,911.5	81,420.3
2.1. Agriculture, Forestry and Fishing	7,693.2	7,756.0	7,906.8	8,143.2	8,303.5
2.2. Mining and Quarrying	254.9	242.7	253.7	452.5	447.0
2.3. Manufacturing	4,784.3	4,874.3	4,700.8	4,810.9	4,867.5
2.4. Utilities	910.3	946.5	985.5	989.1	995.8
2.5. Construction	9,711.3	9,602.0	10,196.7	9,985.1	10,368.8
2.6. Wholesale Trade	11,267.3	11,508.4	11,819.1	11,500.6	11,679.5
2.7. Retail Trade	16,035.0	16,230.7	16,548.3	16,952.4	17,106.7
2.8. Hotels and Restaurants	4,627.3	4,681.3	4,705.3	4,627.1	4,654.7
2.9. Transport and Storage	1,995.1	2,010.8	2,060.0	2,144.0	2,185.7
2.10. Information Media and Telecommunications	769.5	863.1	945.0	842.3	851.9
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	3,739.0	3,812.9	3,837.2	3,928.9	4,014.9
2.12. Real Estate Activities	7,993.3	8,141.9	9,005.9	8,615.4	8,864.5
2.13. Other Non-Financial Services	6,532.7	6,623.5	6,355.1	6,920.1	7,079.8
3. Personal Essentials	20,638.7	21,271.7	21,877.9	22,691.9	23,073.4
3.1. Personal Lending	8,909.3	9,164.0	9,408.1	10,075.6	9,935.1
3.2. Credit Cards	216.9	219.1	230.2	222.2	209.8
3.3. Mortgages, Owner-Occupied Housing only	11,512.5	11,888.7	12,239.6	12,394.0	12,928.5
4. Other Lending	1,111.1	1,108.4	1,292.0	1,289.3	1,337.1
Total Gross Loan	102,385.9	104,204.4	107,597.8	108,918.8	110,964.6

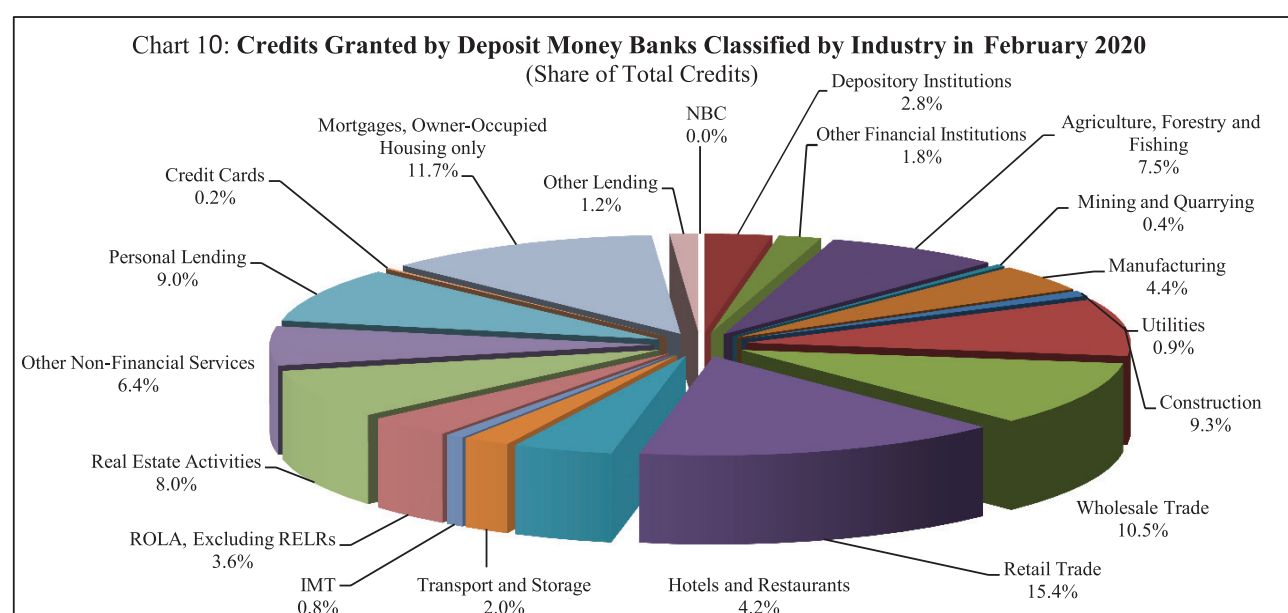


Table 16: Monthly Change of Credit Granted by Deposit Money Banks Classified by Industry

	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20
(Monthly Change in Billion KHR)					
1. Financial Institutions	250.2	207.3	578.4	-82.3	107.6
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	108.4	84.5	246.1	-76.1	108.6
1.3. Other Financial Institutions	141.8	122.8	332.3	-6.2	-1.0
2. Non-Financial Institutions	411.7	980.9	2,025.1	592.2	1,508.8
2.1. Agriculture, Forestry and Fishing	-19.7	62.8	150.8	236.3	160.3
2.2. Mining and Quarrying	7.1	-12.2	11.0	198.8	-5.6
2.3. Manufacturing	-144.8	89.9	-173.5	110.1	56.7
2.4. Utilities	52.8	36.2	39.0	3.6	6.7
2.5. Construction	196.4	-109.3	594.7	-211.6	383.7
2.6. Wholesale Trade	91.1	241.0	310.7	-318.5	178.9
2.7. Retail Trade	61.2	195.7	317.6	404.1	154.2
2.8. Hotels and Restaurants	-20.6	54.0	24.0	-78.2	27.7
2.9. Transport and Storage	18.7	15.8	49.2	84.0	41.7
2.10. Information Media and Telecommunications	-36.1	93.6	81.9	-102.6	9.6
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	65.7	74.0	24.2	91.7	86.0
2.12. Real Estate Activities	114.2	148.7	863.9	-390.4	249.1
2.13. Other Non-Financial Services	25.6	90.7	-268.3	564.9	159.7
3. Personal Essentials	270.6	633.1	606.2	813.9	381.5
3.1. Personal Lending	190.8	254.7	244.1	667.5	-140.5
3.2. Credit Cards	6.8	2.1	11.1	-8.0	-12.4
3.3. Mortgages, Owner-Occupied Housing only	73.0	376.2	350.9	154.4	534.5
4. Other Lending	7.5	-2.7	183.6	-2.8	47.8
Total Gross Loan	940.0	1,818.6	3,393.3	1,321.1	2,045.7
(Monthly Change in Percent)					
1. Financial Institutions	6.1	4.8	12.8	-1.6	2.1
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	4.1	3.0	8.6	-2.5	3.6
1.3. Other Financial Institutions	10.1	7.9	19.9	-0.3	0.0
2. Non-Financial Institutions	0.5	1.3	2.6	0.7	1.9
2.1. Agriculture, Forestry and Fishing	-0.3	0.8	1.9	3.0	2.0
2.2. Mining and Quarrying	2.9	-4.8	4.5	78.4	-1.2
2.3. Manufacturing	-2.9	1.9	-3.6	2.3	1.2
2.4. Utilities	6.2	4.0	4.1	0.4	0.7
2.5. Construction	2.1	-1.1	6.2	-2.1	3.8
2.6. Wholesale Trade	0.8	2.1	2.7	-2.7	1.6
2.7. Retail Trade	0.4	1.2	2.0	2.4	0.9
2.8. Hotels and Restaurants	-0.4	1.2	0.5	-1.7	0.6
2.9. Transport and Storage	0.9	0.8	2.4	4.1	1.9
2.10. Information Media and Telecommunications	-4.5	12.2	9.5	-10.9	1.1
2.11. Rental and Operational Leasing Activities, Excluded Real Estate Leasing and Rentals	1.8	2.0	0.6	2.4	2.2
2.12. Real Estate Activities	1.4	1.9	10.6	-4.3	2.9
2.13. Other Non-Financial Services	0.4	1.4	-4.1	8.9	2.3
3. Personal Essentials	1.3	3.1	2.8	3.7	1.7
3.1. Personal Lending	2.2	2.9	2.7	7.1	-1.4
3.2. Credit Cards	3.3	1.0	5.1	-3.5	-5.6
3.3. Mortgages, Owner-Occupied Housing only	0.6	3.3	3.0	1.3	4.3
4. Other Lending	0.7	-0.2	16.6	-0.2	3.7
Total Gross Loan	0.9	1.8	3.3	1.2	1.9

Table 17: Deposits with Deposit Money Banks

(In Billion KHR)

	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20
Deposits in KHR					
Demand deposits	2,382.5	2,308.0	2,545.7	2,621.0	2,601.8
Savings deposits	1,849.8	1,907.1	1,978.1	1,972.3	1,972.9
Fixed deposits	2,683.1	2,717.9	2,890.8	3,242.0	3,374.4
Others	85.9	88.5	92.9	97.5	97.7
Total	7,001.3	7,021.5	7,507.4	7,932.9	8,046.7
Deposits in Foreign Currency*					
Demand deposits	22,729.7	22,708.8	23,192.4	22,612.8	22,898.8
Savings deposits	31,593.9	30,704.8	31,202.4	31,766.3	31,796.1
Fixed deposits	41,372.9	39,649.1	40,496.2	41,366.2	42,293.2
Others	1,227.4	1,158.4	1,159.9	1,254.0	1,337.2
Total	96,923.9	94,221.1	96,050.9	96,999.3	98,325.2
Grand Total	103,925.2	101,242.6	103,558.3	104,932.2	106,372.0

* Deposits in foreign currency include deposits of Cambodian residents and non-residents

Chart 11: Deposits with Deposit Money Banks Classified by Currency, as of February 2020
(Share of Grand Total Deposits)

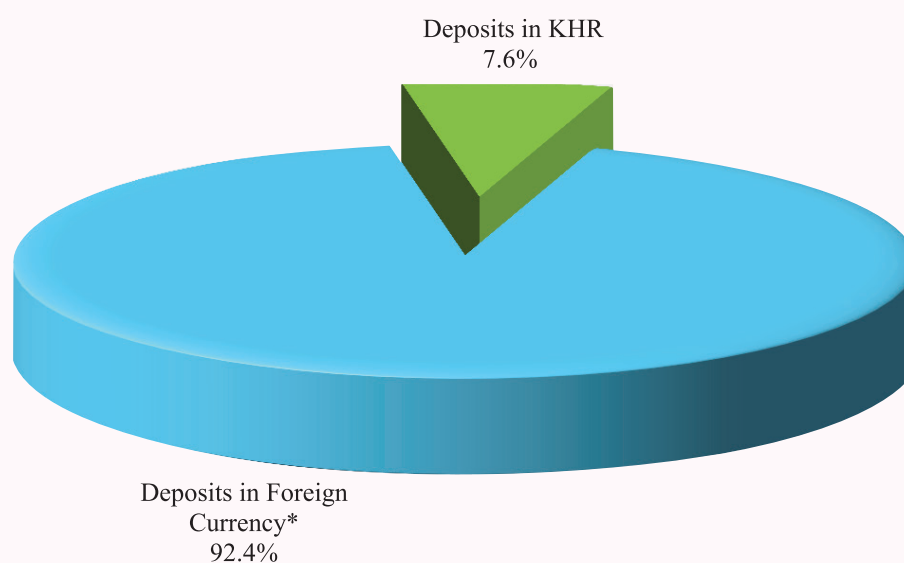


Table 18: Monthly Change of Deposits with Deposit Money Banks

	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20
(Change in Billion KHR)					
Deposits in KHR					
Demand deposits	100.9	-74.5	237.7	75.3	-19.3
Savings deposits	-69.6	57.3	71.0	-5.8	0.6
Fixed deposits	285.9	34.8	172.9	351.3	132.4
Others	9.3	2.6	4.4	4.7	0.1
Total	326.5	20.2	485.9	425.5	113.8
Deposits in Foreign Currency					
Demand deposits	389.8	-20.8	483.5	-579.5	285.9
Savings deposits	-361.5	-889.2	497.7	563.9	29.8
Fixed deposits	3,051.0	-1,723.8	847.1	870.0	927.0
Others	125.4	-69.0	1.5	94.1	83.2
Total	3,204.8	-2,702.8	1,829.8	948.5	1,325.9
Grand Total	3,531.3	-2,682.7	2,315.7	1,374.0	1,439.7
(Percentage Change)					
Deposits in KHR					
Demand deposits	4.4	-3.1	10.3	3.0	-0.7
Savings deposits	-3.6	3.1	3.7	-0.3	0.0
Fixed deposits	11.9	1.3	6.4	12.2	4.1
Others	12.1	3.0	5.0	5.0	0.1
Total	4.9	0.3	6.9	5.7	1.4
Deposits in Foreign Currency					
Demand deposits	1.7	-0.1	2.1	-2.5	1.3
Savings deposits	-1.1	-2.8	1.6	1.8	0.1
Fixed deposits	8.0	-4.2	2.1	2.1	2.2
Others	11.4	-5.6	0.1	8.1	6.6
Total	3.4	-2.8	1.9	1.0	1.4
Grand Total	3.5	-2.6	2.3	1.3	1.4

Chart 12: Deposits in KHR Classified by Type, as February 2020
(Share of Total KHR Deposits)

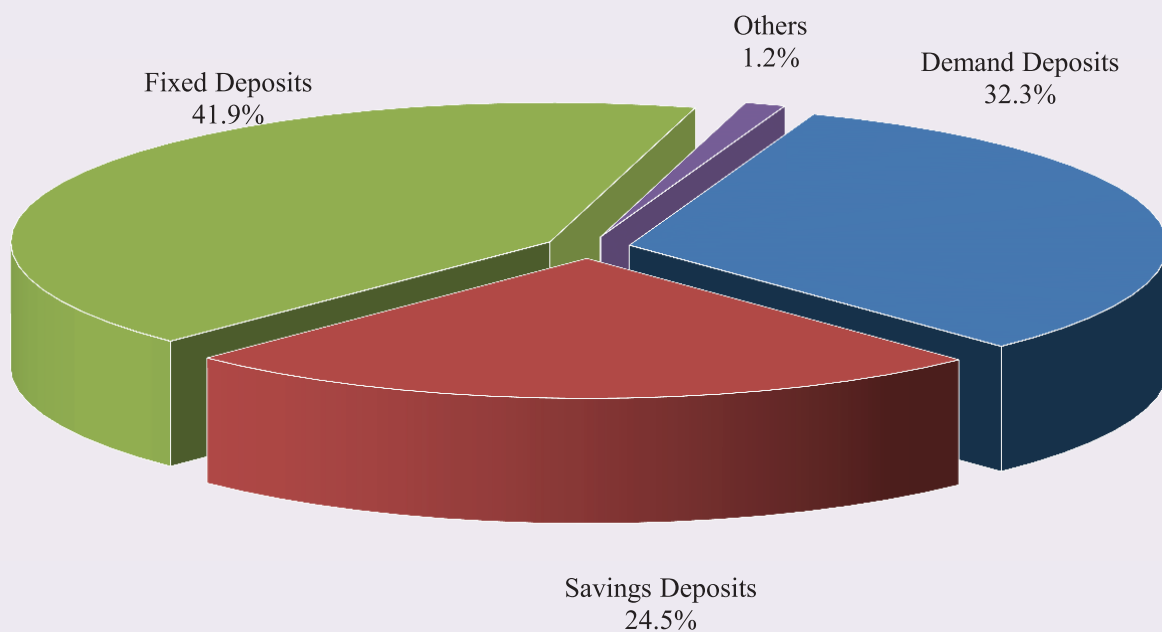


Chart 13: Deposits in Foreign Currency Classified by Type, as of February 2020
(Share of Total Foreign Currency Deposits)

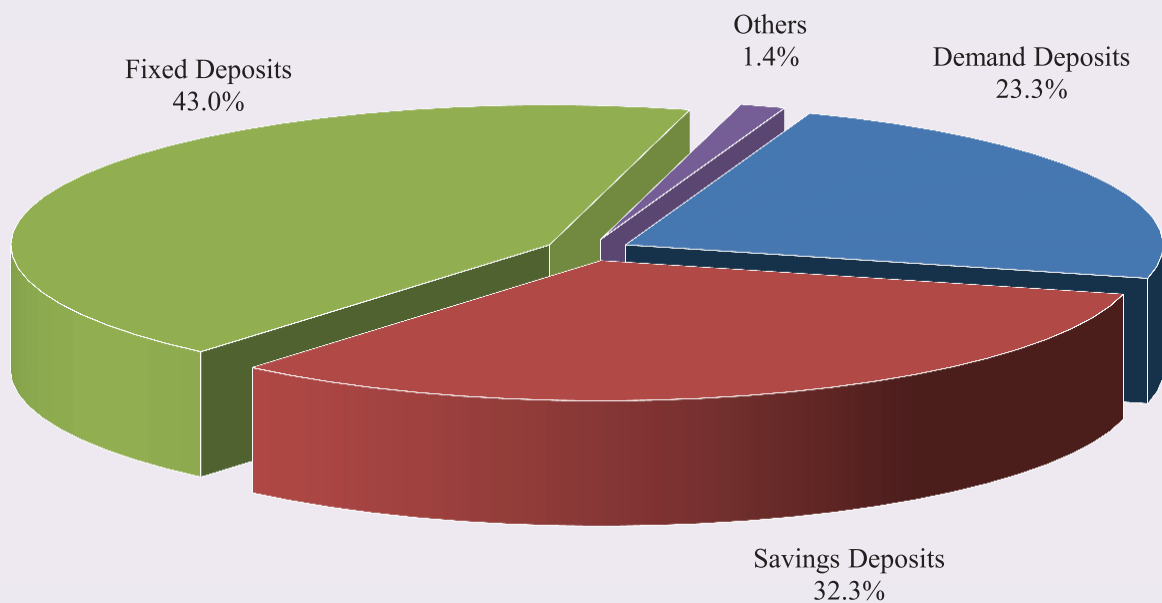


Table 19: Credit Granted by Micro-Finance Institutions*

Period	Numbers of				Loan Outstanding (In Billion KHR)	Interest Rate	
	District	Commune	Village	Household		Monthly	Annually
Dec-12	2,121	13,885	76,187	1,344,255	3,617	2% - 3%	29% - 37%
Dec-13	2,282	16,384	89,829	1,610,844	5,364	2% - 3%	27%-39%
Dec-14	2,754	18,254	107,964	1,844,893	8,340	2% - 3%	27%-39%
Dec-15	4,576	27,510	141,514	2,149,180	12,365	2% - 4%	25%-41%
Dec-16	5,971	32,599	155,499	2,129,907	12,954	2% - 4%	25%-41%
2017*							
	Numbers of Branches			Number of Borrowers**	Loan Outstanding (In Billion KHR)	Interest Rate	
	Head Office	Province/ Krong	District/Khan			Monthly	Annually
Dec	76	366	975	1,776,467	17,236	1.4%-2.5%	16.9%-28.8%
2018							
Apr	77	368	930	1,794,347	18,682	1.3%-2.2%	16.4%-26.1%
May	77	365	936	1,791,093	19,041	1.3%-2.2%	16.4%-26.1%
Jun	77	372	937	1,798,122	19,250	1.3%-2.2%	16.1%-25.4%
Jul	77	377	944	1,805,677	19,501	1.3%-2.2%	16.1%-25.4%
Aug	79	376	947	1,825,842	20,278	1.2%-2.1%	15.4%-24.8%
Sep	77	372	943	1,828,019	20,621	1.2%-2.1%	15.3%-25.0%
Oct	78	394	947	1,851,259	21,045	1.2%-2.0%	13.4%-24.0%
Nov	79	407	946	1,867,806	21,567	1.2%-2.1%	15.1%-24.0%
Dec	80	399	944	1,872,916	21,813	1.2%-2.0%	15.1%-24.0%
2019							
Jan	80	399	944	1,881,822	22,630	1.2%-2.0%	15.0%-24.0%
Feb	81	399	944	1,893,175	23,206	1.2%-1.9%	14.7%-22.7%
Mar	81	399	947	1,917,689	24,020	1.2%-1.9%	15.0%-22.7%
Apr	81	400	949	1,944,818	24,675	1.2%-1.9%	14.9%-22.7%
May	81	401	949	1,968,804	25,293	1.2%-1.9%	14.9%-22.7%
Jun	81	405	956	1,990,822	25,922	1.2%-1.8%	15.0%-21.4%
Jul	81	395	953	2,013,430	26,705	1.2%-1.7%	14.4%-20.1%
Aug	82	396	956	2,036,114	27,454	1.2%-1.7%	14.5%-20.1%
Sep	82	397	960	2,050,622	27,987	1.2%-1.7%	14.3%-20.0%
Oct	82	402	962	2,073,408	28,291	1.1%-1.7%	14.2%-20.0%
Nov	82	403	965	2,091,365	28,886	1.1%-1.7%	14.2%-19.8%
Dec	82	406	965	2,109,170	29,357	1.1%-1.6%	13.4%-18.7%
2020							
Jan	81	381	909	2,053,957	29,314	1.1%-1.6%	13.6%-18.5%
Feb	81	377	910	2,070,481	29,930	1.1%-1.6%	13.9%-19.2%

* Including MFI and MDI

** Including Individuals and Legal Entities

*** Revised Data

Table 20: KHR-Denominated Checks Clearing through Clearing House

Date	Number of Cleared Check	Number of Working Day	Number of Cleared Check Per Day	Total Amount (In Billion KHR)	Daily Average Amount (In Billion KHR)	Returned Check	
						Number	Amount (In Billion KHR)
	1	2	3 = 1/2	4	5 = 4/2	6	7
Dec-14	4,074	20	204	391.5	19.6	8	2.14
Total	44,778	232	193	3,789.3	16.3	145	33.3
Dec-15	10,709	22	487	519.9	23.6	29	0.79
Total	106,919	233	459	4,854.2	20.8	252	47.4
Dec-16	3,938	22	179	490.0	22.3	13	3.15
Total	82,291	242	340	5,421.8	22.4	186	117.5
Dec-17	3,074	20	154	599.0	30.0	22	12.48
Total	37,485	239	1,885	6,607.8	333.1	138	28.51
2018							
Jun	3,008	19	158	805.8	42.4	7	0.27
Jul	3,180	21	151	676.3	32.2	13	3.01
Aug	3,236	23	141	797.3	34.7	15	0.58
Sep	3,309	19	174	617.2	32.5	42	9.54
Oct	3,263	17	192	773.1	45.5	11	9.31
Nov	3,545	18	197	1,013.4	56.3	13	77.12
Dec	2,994	19	158	935.1	49.2	16	6.58
Total	38,249	232	165	9,424.1	40.6	197	152.90
2019							
Jan	3,620	21	172	1,318.5	62.8	13	0.63
Feb	3,279	19	173	941.9	49.6	12	0.45
Mar	3,233	20	162	1,168.3	58.4	13	2.70
Apr	3,118	18	173	894.9	49.7	18	3.73
May	3,375	17	199	1,299.8	76.5	21	11.41
Jun	3,201	19	168	892.3	47.0	16	10.04
Jul	3,845	23	167	1,025.2	44.6	12	34.63
Aug	3,669	22	167	1,065.8	48.4	29	477.70
Sep	3,397	18	189	1,269.3	70.5	20	75.00
Oct	3,641	20	182	1,145.6	57.3	19	2.07
Nov	3,584	18	199	997.0	55.4	15	1.15
Dec	3,734	21	178	1,584.1	75.4	18	11.33
Total	41,696	236	177	13,602.7	57.6	206	630.84
2020							
Jan	3,221	21	153	1,425.0	67.9	21	2.00
Feb	3,113	20	156	1,283.0	64.2	3	0.10
Total	6,334	41	154	2,708.0	66.0	24	2.10

Table 21: USD-Denominated Checks Clearing through Clearing House

Date	Number of Checks Cleared	Number of days Cleared	Number of Cleared Check per Day	Total Amount (In Million USD)	Daily Average Amount (In Million USD)	Returned Checks	
						Number	Amount (In Million USD)
	1	2	3 = 1/2	4	5 = 4/2	6	7
Dec-14	83,578	20	4,179	1,727.0	86.3	545	36.1
Total	888,970	231	3,848	17,989.5	77.9	5,894	421.8
Dec-15	98,062	22	4,457	1,859.8	84.5	728	21.2
Total	992,434	233	4,259	20,758.4	89.1	7,170	268.0
Dec-16	92,820	22	4,219	2,220.4	100.9	778	44.8
Total	1,025,209	242	4,236	21,790.4	90.0	8,738	439.6
Dec-17	101,093	20	5,055	2,824.6	141.2	789	37.6
Total	1,107,752	239	4,635	26,812.7	112.2	8,863	440.4
2018							
Jun	99,981	19	5,262	3,356.2	176.6	795	46.5
Jul	106,272	21	5,061	3,562.3	169.6	830	37.7
Aug	113,994	23	4,956	3,915.9	170.3	823	98.0
Sep	98,989	19	5,210	5,280.3	277.9	1,322	2,069.7
Oct	101,438	17	5,967	3,190.0	187.7	901	70.3
Nov	104,391	18	5,800	3,609.1	200.5	811	36.0
Dec	111,978	19	5,894	3,917.1	206.2	904	63.6
Total	1,238,232	232	5,337	41,462.7	178.7	10,474	2686.1
2019							
Jan	118,135	21	5,625	5,128.7	244.2	928	76.5
Feb	94,722	19	4,985	3,172.1	167.0	687	33.1
Mar	111,842	20	5,592	3,945.0	197.3	848	81.2
Apr	104,540	18	5,808	3,915.2	217.5	896	49.1
May	109,758	17	6,456	3,839.4	225.8	1,013	60.3
Jun	106,018	19	5,580	3,840.7	202.1	788	69.8
Jul	126,695	23	5,508	4,546.5	197.7	1,066	77.2
Aug	117,840	22	5,356	4,367.2	198.5	969	85.8
Sep	103,820	18	5,768	3,539.7	196.6	789	42.2
Oct	117,828	20	5,891	4,215.1	210.8	906	39.8
Nov	105,249	18	5,847	6,651.0	369.5	800	3077.8
Dec	121,353	21	5,779	4,448.5	211.8	964	87.1
Total	1,337,800	236	5,669	51,609.1	218.7	10,654	3779.9
2020							
Jan	112,945	21	5,378	4,155.6	197.9	854	142.0
Feb	104,899	20	5,245	3,513.1	175.7	793	57.7
Total	217,844	41	5,313	7,668.7	187.0	1,647	199.7

Table 22: Visitor Arrivals in Cambodia

	2019		2020		% of Total		% Change	
	Dec	Jan	Feb	Jan	Feb	Jan/Dec	Feb/Jan	
(Mode of Arrival)								
Phnom Penh International Airport	175,134	171,948	117,605	31.4	30.6	-1.8	-31.6	
Kong Keng International Airport	29,501	17,409	17,885	3.2	4.7	-41.0	2.7	
Siem Reap International Airport	148,139	142,777	74,961	26.1	19.5	-3.6	-47.5	
Land	332,687	189,412	154,281	34.6	40.2	-43.1	-18.5	
Boat	27,001	26,417	19,131	4.8	5.0	-2.2	-27.6	
Preah Vihea	0	0	0	0.0	0.0	0.0	0.0	
Total	712,462	547,963	383,863	100.0	100.0	-23.1	-29.9	
(Arrival by Purpose of Visit)								
Tourist	612,519	464,164	298,603	84.7	77.8	-24.2	-35.7	
Business and Professional	71,761	58,925	67,717	10.8	17.6	-17.9	14.9	
Others and not specified	28,182	24,874	17,543	4.5	4.6	-11.7	-29.5	
Total	712,462	547,963	383,863	100.0	100.0	-23.1	-29.9	
(Top-Ten Countries of Passenger Arrivals)								
China (PRC)	180,316	123,550	68,272	22.5	17.8	-31.5	-44.7	
Vietnam	99,633	75,926	68,025	13.9	17.7	-23.8	-10.4	
Thailand	70,375	53,874	55,090	9.8	14.4	-23.4	2.3	
United States of America	29,626	30,315	17,766	5.5	4.6	2.3	-41.4	
United Kingdom	19,106	20,042	16,832	3.7	4.4	4.9	-16.0	
France	17,693	19,344	16,734	3.5	4.4	9.3	-13.5	
Japan	24,440	18,767	16,307	3.4	4.2	-23.2	-13.1	
South Korea	29,539	37,206	11,364	6.8	3.0	26.0	-69.5	
Germany	10,983	10,920	11,190	2.0	2.9	-0.6	2.5	
Lao PDR	52,476	17,850	9,758	3.3	2.5	-66.0	-45.3	
Others	178,275	140,169	92,525	25.6	24.1	-21.4	-34.0	
Total	712,462	547,963	383,863	100.0	100.0	-23.1	-29.9	

Source: Ministry of Tourism

Table 23: Cambodia's Imports and Exports

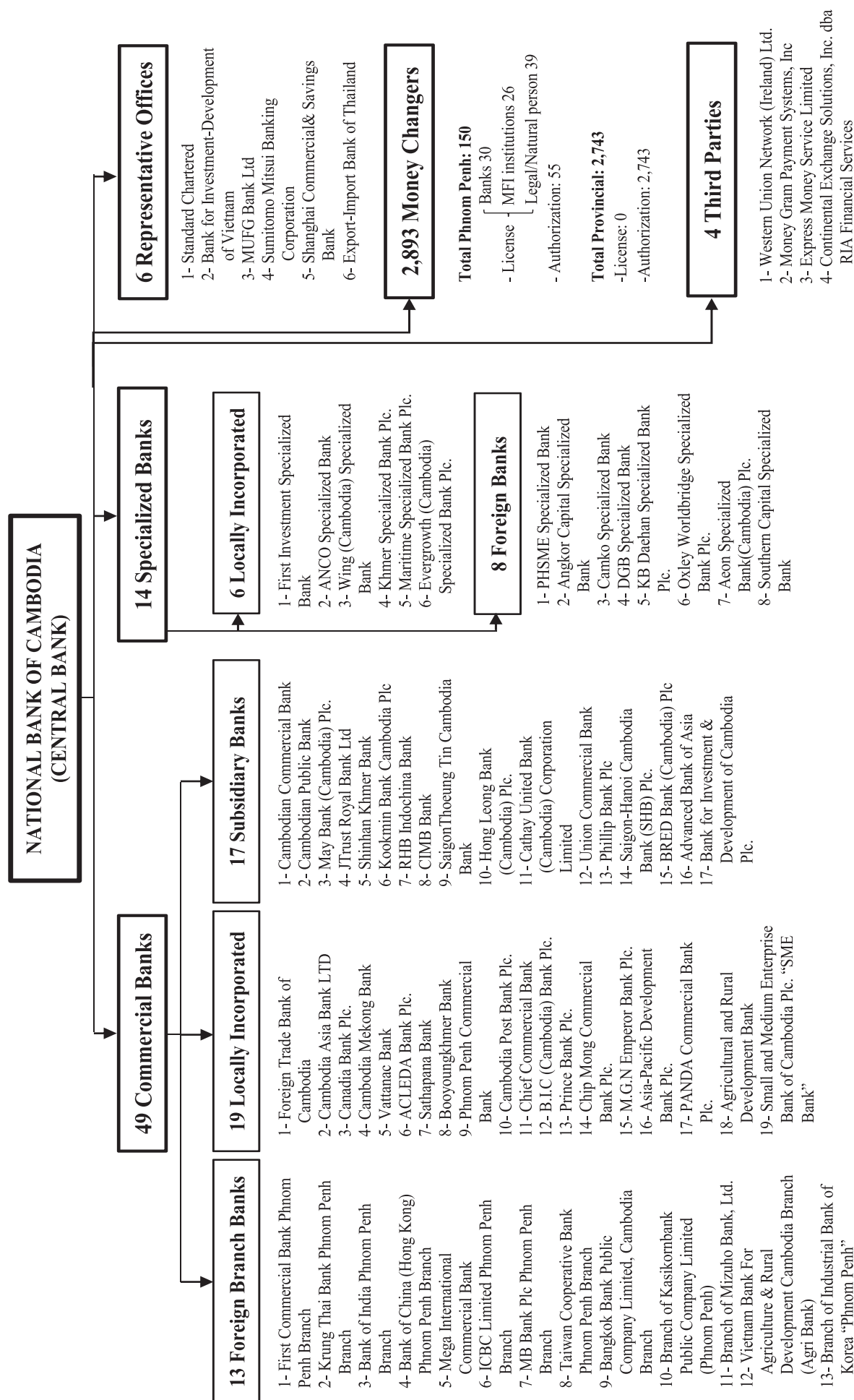
(In Billion KHR)

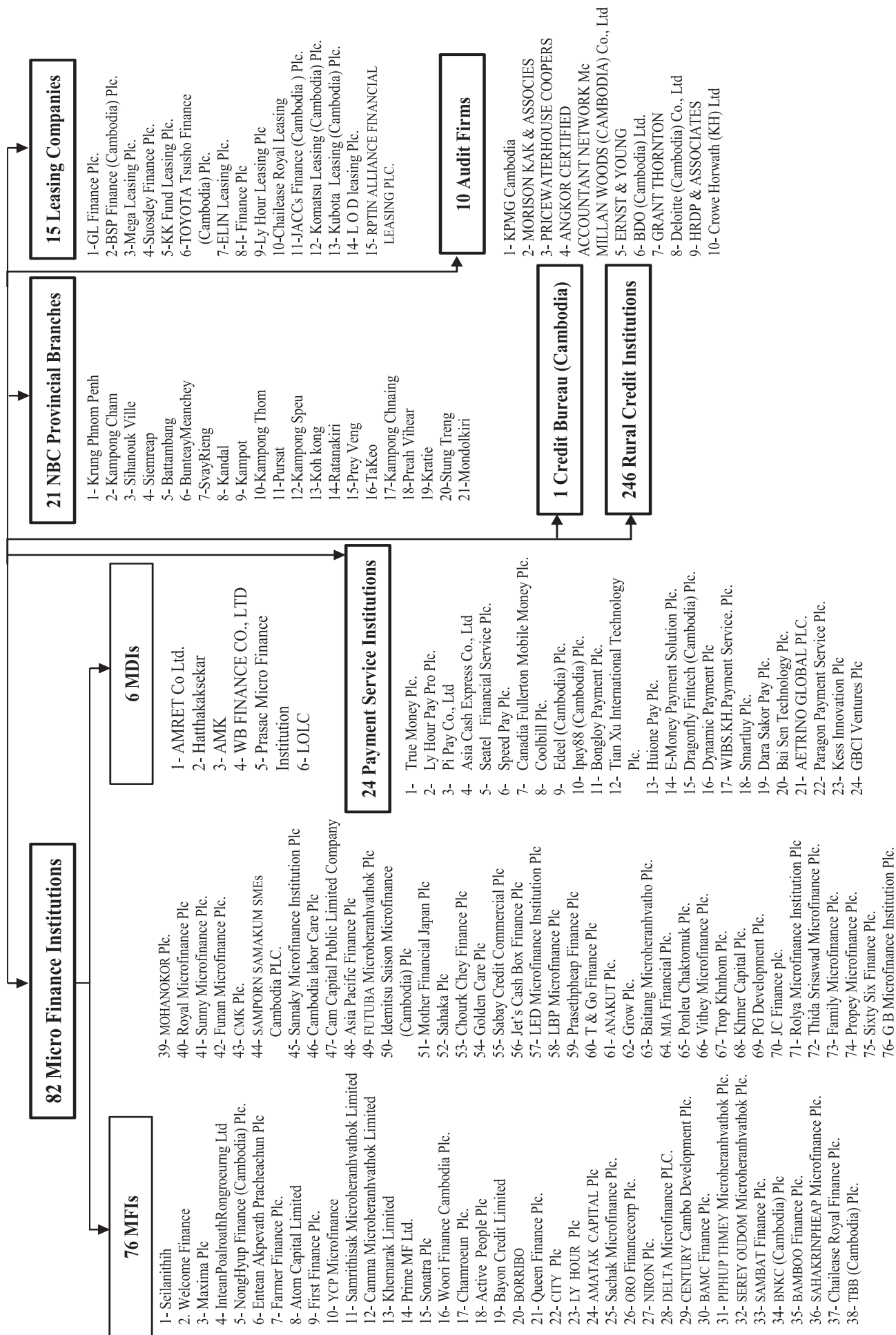
	2019	2020		Change in KHR Billion		Change in %	
	Dec	Jan	Feb	Jan/Dec	Feb/Jan	Jan/Dec	Feb/Jan
Imports by Commodity							
Medicine	110.4	85.1	63.1	-110.4	-22.1	-22.9	-25.9
Cigarette	25.7	305.3	125.5	-25.7	-179.8	10.9**	-58.9
Food and Beverage	327.3	279.0	303.1	-327.3	24.2	-14.8	8.7
Equipment Construction	304.8	292.1	204.2	-304.8	-87.9	-4.2	-30.1
Cement	35.3	30.5	40.4	-35.3	9.9	-13.5	32.4
Steel	97.0	83.3	78.5	-97.0	-4.8	-14.1	-5.8
Phones	13.2	11.1	16.1	-13.2	5.0	-16.0	45.3
T.V	4.8	4.3	3.4	-4.8	-1.0	-10.4	-22.2
Other Electronic Equipment	26.2	22.0	21.2	-26.2	-0.8	-16.2	-3.5
Garment	209.4	239.4	111.2	-209.4	-128.3	14.4	-53.6
Fabric	1,434.0	1,693.2	686.4	-1,434.0	-1,006.8	18.1	-59.5
Vehicle	916.1	742.2	692.5	-916.1	-49.7	-19.0	-6.7
Equipment of Cold	34.4	19.8	18.7	-34.4	-1.1	-42.4	-5.7
Gold	54.8	2.1	1,040.4	-54.8	1,038.3	-96.2	495.5**
Oil	620.0	569.8	617.2	-620.0	47.4	-8.1	8.3
Fertilizer	71.8	38.8	45.2	-71.8	6.4	-45.9	16.4
Others	3,184.4	3,926.1	2,328.6	-3,184.4	-1,597.5	23.3	-40.7
Total Imports (fob)	7,469.7	8,344.2	6,395.5	-7,469.7	-1,948.6	11.7	-23.4
Exports by Commodity							
Garment	3,037.8	3,674.8	3,153.0	-3,037.8	-521.8	21.0	-14.2
Footwear	546.6	610.2	444.6	-546.6	-165.6	11.6	-27.1
Electrical Part	75.2	78.4	91.6	-75.2	13.2	4.2	16.9
Vehicle Part	33.0	33.9	35.5	-33.0	1.6	2.8	4.6
Bicycle	183.7	161.3	193.5	-183.7	32.3	-12.2	20.0
Wood Products	57.3	59.8	63.2	-57.3	3.3	4.4	5.5
Rice	192.0	178.2	204.9	-192.0	26.7	-7.2	15.0
Rubber	112.3	52.9	52.9	-112.3	0.0	-52.8	0.0
Fish and Other Agricultural Products	39.1	34.6	59.6	-39.1	25.0	-11.6	72.3
Others	662.8	609.4	635.2	-662.8	25.9	-8.1	4.2
Total Exports (fob)	4,939.8	5,493.5	4,934.1	-4,939.8	-559.4	11.2	-10.2

*Source: General Department of Cambodia Customs and Excise*** Revised Data**** Cigarette and Gold was increased 10.9 times and 495.5 times in January and February respectively.*

Table 24: THE BANKING SYSTEM IN CAMBODIA

As of 29 February, 2020





អ៊ីនធឺណែត

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: www.nbc.org.kh គឺជាគេហទំព័ររបស់ធនាគារជាតិនៃកម្ពុជា ។ ទិន្នន័យថ្មីៗក្នុងគេហទំព័រ និងទិន្នន័យបន្តបន្ទាប់ទៀត ត្រូវបាននិងកំពុងដាក់បញ្ចូលទៅក្នុងប្រព័ន្ធទិន្នន័យ តាមធនធាន ដែលមាន ។ លើសពីនេះទៀត គេហទំព័រនេះ គឺជាទីតាំងដ៏ល្អបំផុតដើម្បីទទួលបានទិន្នន័យសង្ខេប នៃការចេញផ្សាយចុងក្រោយបង្អស់ ។

www.nbc.org.kh is the National Bank of Cambodia website. The website new data and metadata are progressively being added to the database, as resources permit. This website is the best place to start for access to summary data from the latest publications.

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The Statistics Department staff of the National Bank of Cambodia can assist users in addressing their data requirements. The National Bank of Cambodia publications are available for sale and subscription services can be arranged. Other special data services are also available, on a user pays basis.

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