

ព្រះរាជាណាចក្រកម្ពុជា

KINGDOM OF CAMBODIA

ជាតិ សាសនា ព្រះមហាក្សត្រ

NATION RELIGION KING



**ធនាគារជាតិ នៃ កម្ពុជា**

**NATIONAL BANK OF CAMBODIA**

**ព័ត៌មានស្ថិតិសេដ្ឋកិច្ច និងរូបិយវត្ថុ**  
**ECONOMIC AND MONETARY STATISTICS**

លេខ ៣១៧- ឆ្នាំទី២៨

ខែមីនា ឆ្នាំ២០២០

SERIES No. 317-28<sup>th</sup> YEAR

MARCH 2020

# Contents

Page

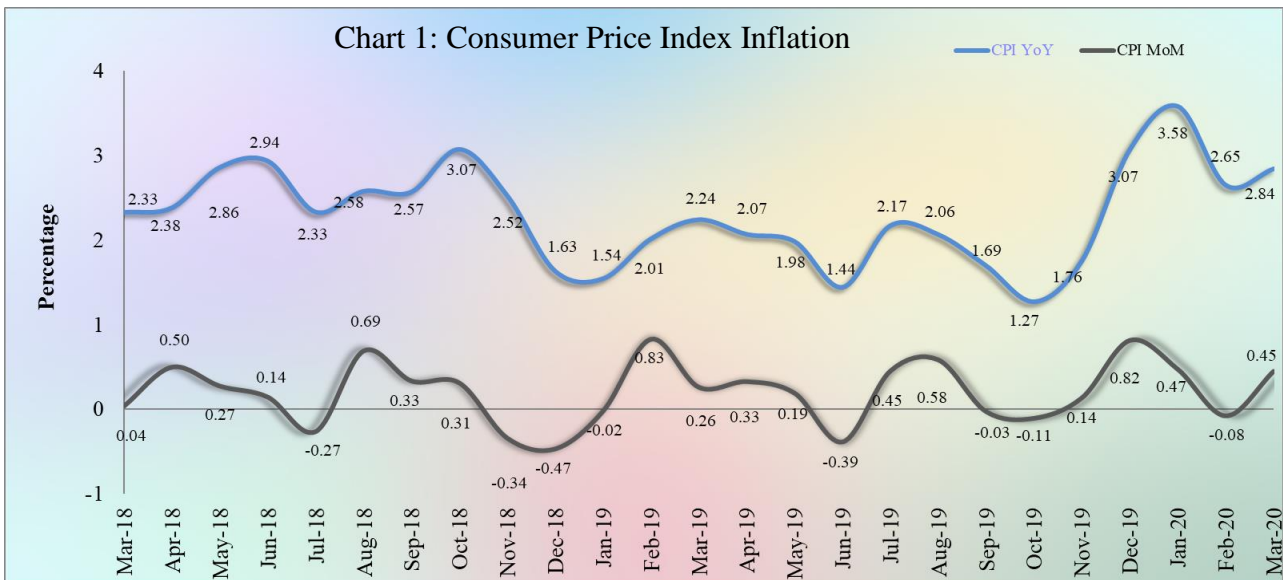
- Introduction.....	1
- Consumer Price Index.....	1
- Exchange Rate.....	1
- Money Supply.....	2
- Net Domestic Assets of the Depository Corporations.....	2
- Net Foreign Assets of the Depository Corporations.....	3
- Other Depository Corporations' Operations.....	3
- Other Financial Corporations' Operations.....	3
- Interest Rates on Loans and Deposits.....	4
- Foreign Tourist Arrivals.....	4
- International Trade in Goods.....	5
Table 1 : Consumer Price Index and Inflation Rate.....	6
Table 2 : Consumer Items Showing Price <b>Increased in March 2020</b> .....	7
Chart 1 : Consumer Price Index.....	8
Chart 2 : Weight of All Group Indices in Consumer Basket.....	8
Table 3 : Gross Domestic Product.....	9
Chart 3 : GDP by Economic Activity (At Constant 2000 Prices).....	9
Chart 4 : GDP by Economic Activity (At Current Prices).....	9
Table 4 : Approved Investment Projects by Sectors.....	10
Chart 5 : Investment Fixed Assets by Sectors.....	10
Chart 6 : Numbers of Investment Projects by Sectors.....	10
Table 5 : Approved Investment Projects by Major Countries.....	11
Table 6 : Daily Exchange Rate <b>in March 2020</b> (KHR/USD).....	12
Table 7 : Monthly Exchange Rate (KHR/USD, End-Period).....	13
Chart 7 : Trend of Monthly Exchange Rate.....	13
Table 8 : The Value of KHR Against Other Currencies (Official Buying Rates, End-Period).....	14
Table 9 : Deposit Money Bank's Interest Rates on Deposits and Loans in KHR.....	15
Table 10: Central Bank Survey.....	16
Table 11: Other Depository Corporations Survey.....	17
Table 12: Depository Corporations Survey.....	18
Table 13: Other Financial Corporations Survey.....	19
Table 14: Financial Corporations Survey.....	20
Chart 8 : Financial Corporations Survey.....	21
Chart 9 : Monetary Aggregates Components.....	21
Table 15: Credit Granted by Deposit Money Banks Classified by Industry.....	22
Chart 10: Credit Granted by Deposit Money Banks Classified by Industry.....	22
Table 16: Monthly Change of Credit Granted by Deposit Money Banks Classified by Industry.....	23
Table 17: Deposits with Deposit Money Banks.....	24
Chart 11: Deposits with Deposit Money Banks Classified by Currency, as of <b>March 2020</b> (% of Total Deposits).....	24
Table 18: Monthly Change of Deposits with Deposit Money Banks.....	25
Chart 12: Deposits in KHR Classified by Type, as of <b>March 2020</b> (% of Total KHR Deposits).....	26
Chart 13: Deposits in Foreign Currency Classified by Type, as of <b>March 2020</b> (% of Total FCD).....	26
Table 19: Credit Granted by Micro-Finance Institutions and Non-Government Organizations.....	27
Table 20: KHR-Denominated Checks Clearing Through Clearing House.....	28
Table 21: USD-Denominated Checks Clearing Through Clearing House.....	29
Table 22: Visitor Arrivals in Cambodia.....	30
Table 23: Cambodia's Imports and Exports.....	31
Table 24: The Banking System in Cambodia.....	32-33

## Introduction

Headline consumer price inflation in March 2020 accelerated over the previous month; while the Khmer Riel (KHR) continued to appreciate against US dollar. During this period, banking sector credit continued to increase whereas deposit shrunk for the first time in the year. In the meantime, international trade in goods showed an increased deficit.

## Consumer Price Index

The consumer price inflation in Phnom Penh (month-on-month) increased to 0.45% in March 2020 after declining to the negative level of -0.08% in February, in which nine out of twelve group indexes increased and other three group indexes decreased.



During the same period, the year-on-year percentage change of the CPI for all items accelerated to 2.84% in March 2020 from 2.65% in February mainly due to the increase in food price.

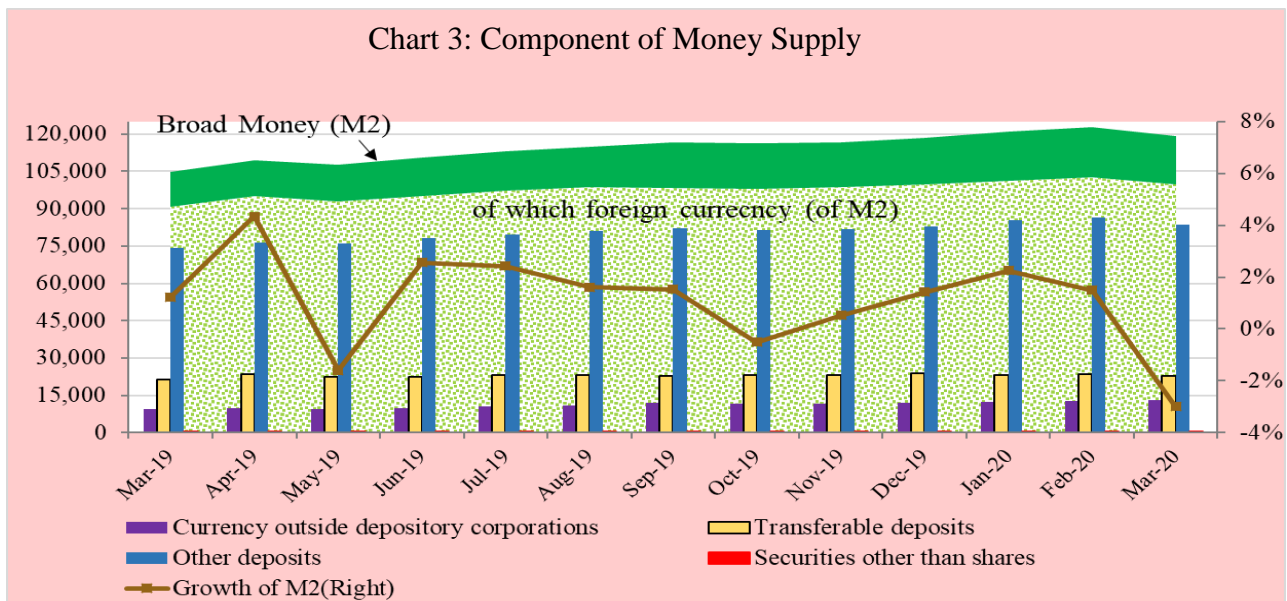
## Exchange Rate

The exchange rate (market buying rate) was KHR 4,084 per USD in March 2020, appreciated 0.05% over February. This was mainly due to the increase in demand for KHR.



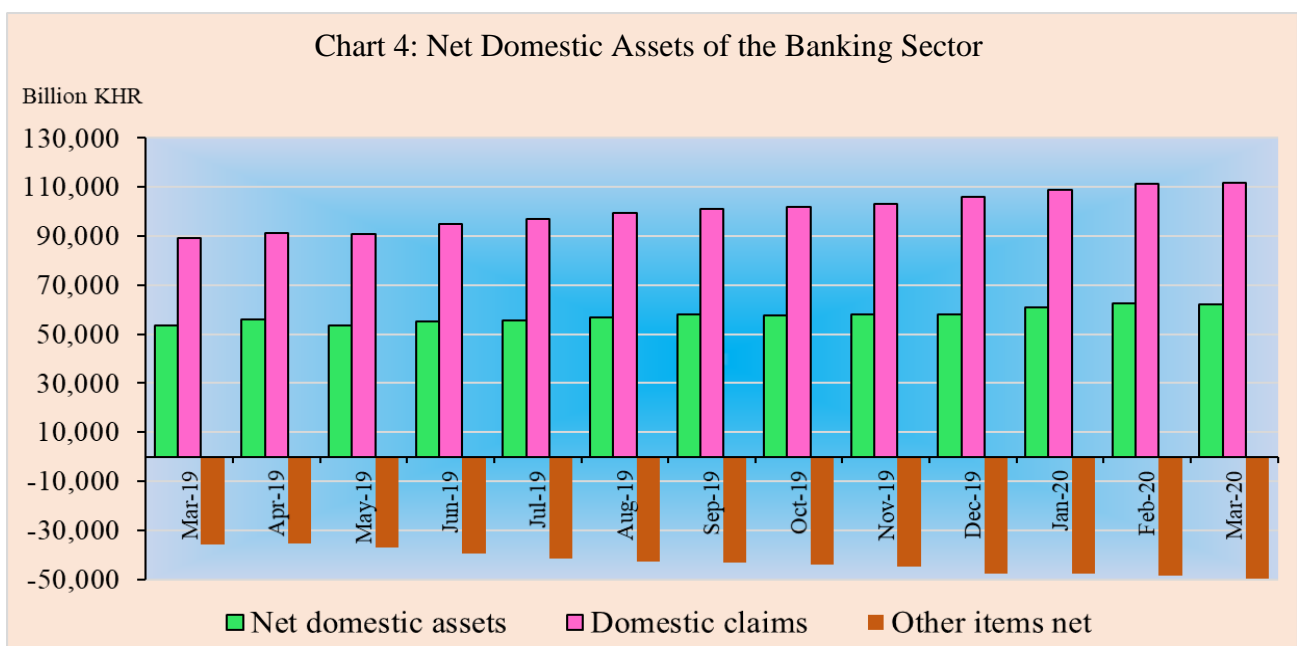
## Money Supply

Broad money (M2) decreased to KHR 119,222.8 billion in March 2020, down by 3% compared to February. Main components of M2 showed that other deposits and transferable deposits decreased by 3.5% and 3.2%, respectively while currency outside depository corporations increased by 1%.



## Net Domestic Assets of the Depository Corporations

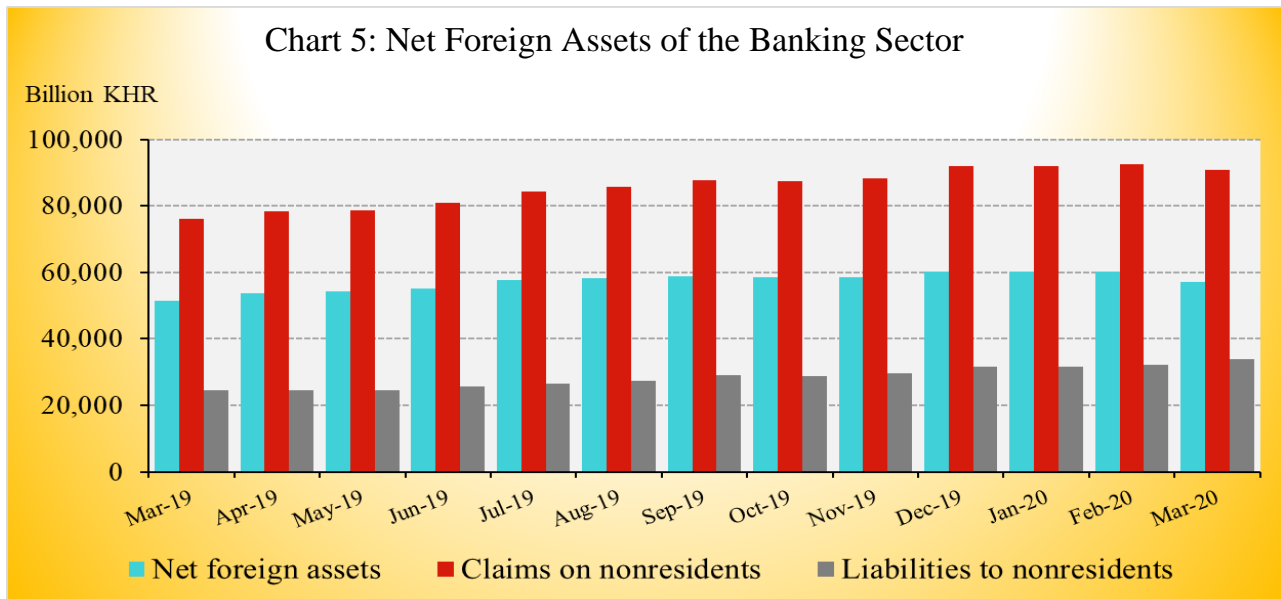
Net domestic assets of the depository corporations decreased to KHR 62,221 billion in March 2020, down by 0.8% compared to February. This was due to a decrease of 2.5% in other items net while domestic credit increased by 0.6%.



The decrease in other items net was mainly due to a decrease of 6.3% in others contributed with the increase of 2% in capital. The increase in domestic credit was mainly due to the increases of 5.6% and 1.6% in net credit to nonfinancial corporations and credit to private sector, respectively whereas net credit to nonfinancial public sector declined by 7.3%.

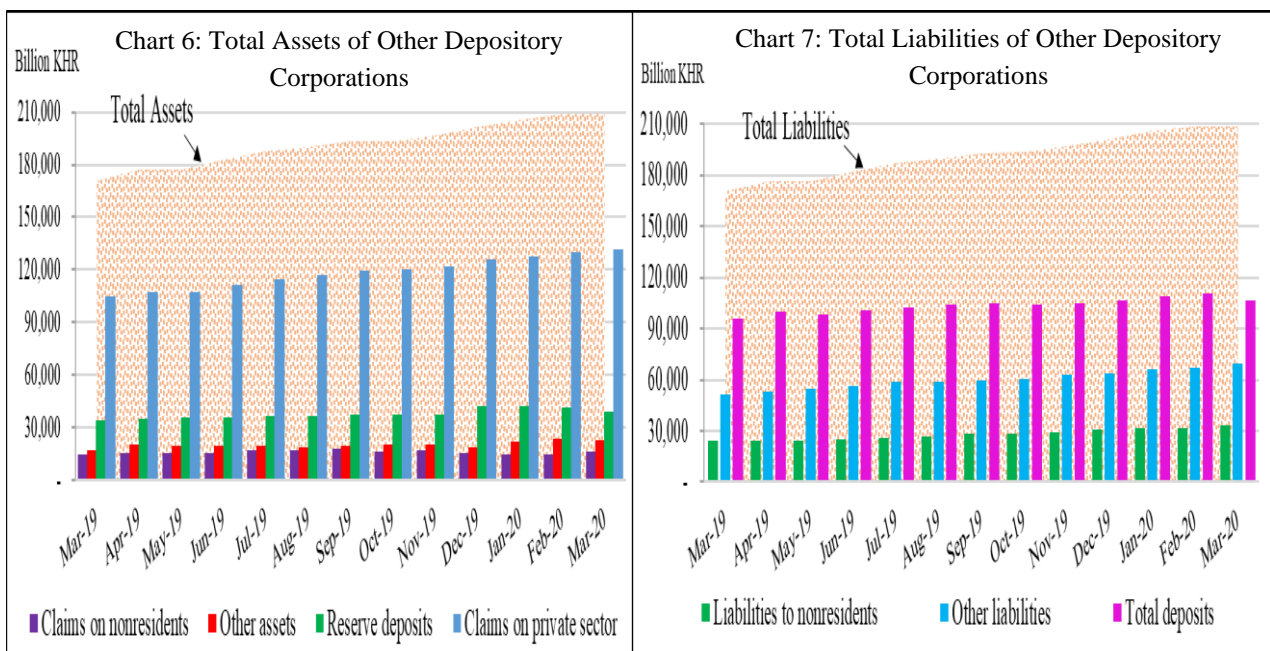
## Net Foreign Assets of the Depository Corporations

Net foreign assets of the depository corporation decrease to KHR 57,001.8 billion in March 2020, down by 5.3% from February. This was due to an increase of 5.1% in foreign liabilities along with a decrease of 3.3% in gross reserve while other foreign assets increased only by 6.6%.



## Other Depository Corporations' Survey

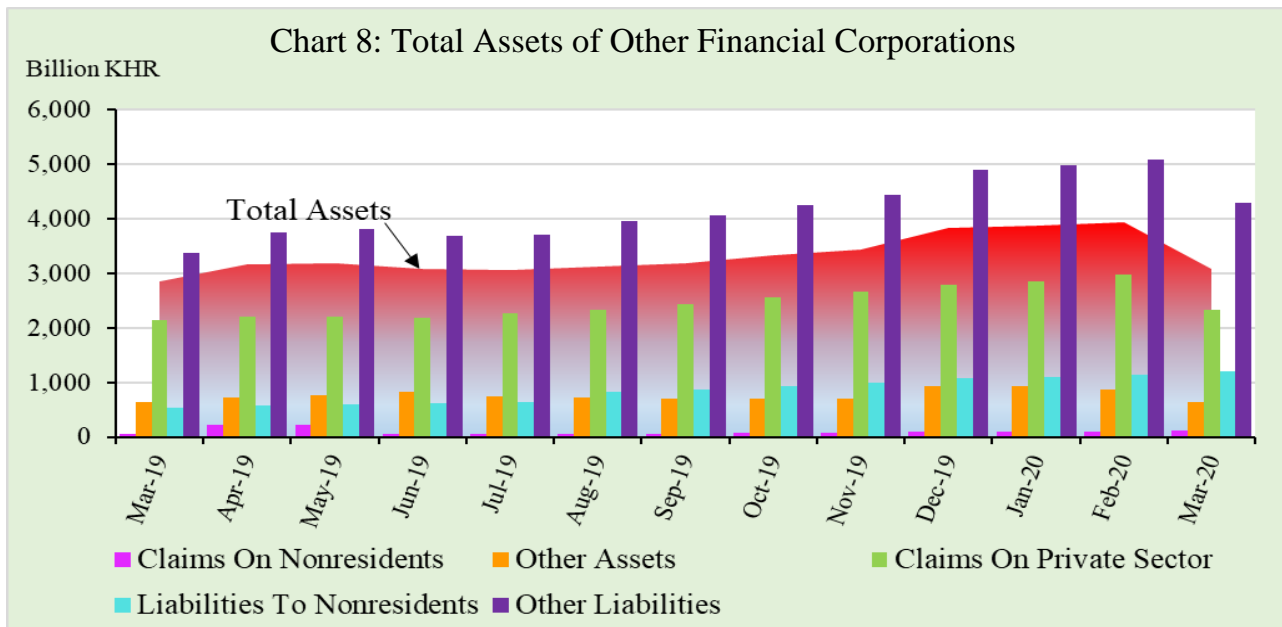
Total assets of other depository corporations which included commercial banks and microfinance deposit-taking institutions were KHR 209,023.3 billion, declined slightly by 0.02% in March 2020 compared to the previous month.



## Other Financial Corporations' Survey

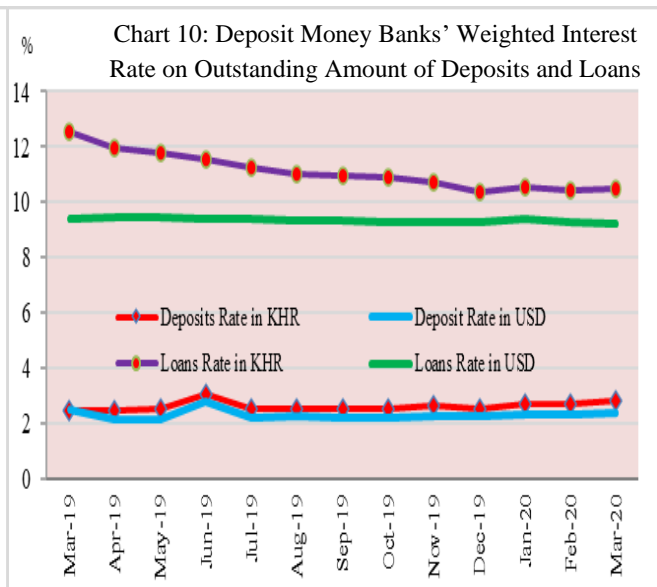
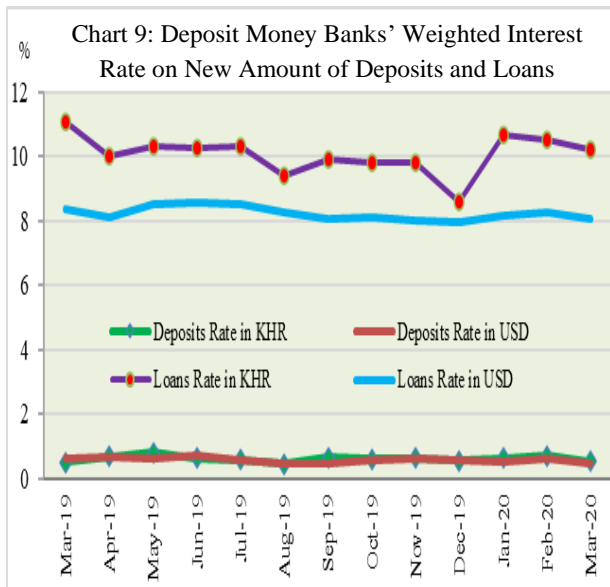
Total assets of other financial corporations were KHR 3,095 billion, down by 21.6% in March 2020 compared to February.

Chart 8: Total Assets of Other Financial Corporations



### Interest Rates on Deposits and Loans

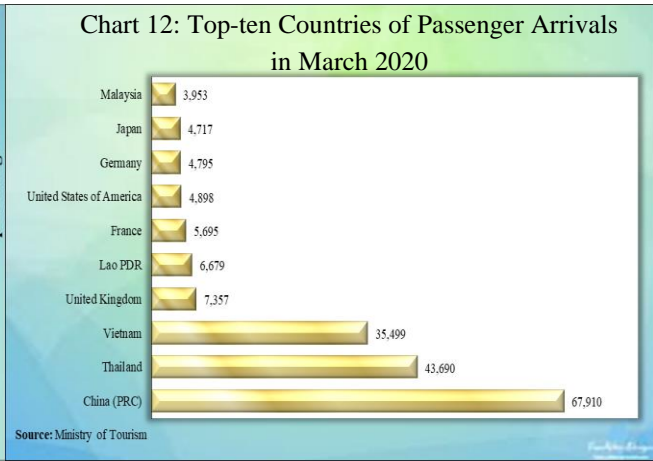
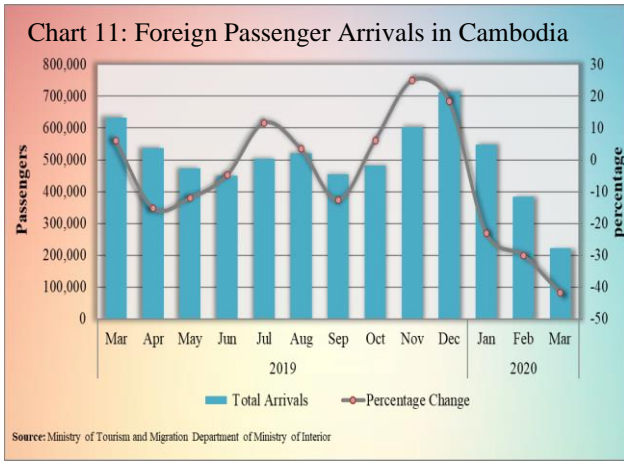
Interest rate movement on deposits and loans of banking sector in March 2020 showed that the (new amount) weighted average interest rate on deposit in KHR decreased by 0.18% to 0.53% and deposit in USD decreased by 0.13% to 0.48%. At the same time, the weighted average interest rate on loan in KHR decreased by 0.33% to 10.19% and loan in USD decreased by 0.2% to 8.04%.



### Foreign Tourist Arrivals

In March 2020, total number of passenger arrivals was 223,400 decreased by 41.8% followed the decreasing of 29.9% in the preceding month. The main purpose of the passenger arrivals in Cambodia was for vacation, accounted for more than 69% of the total.

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

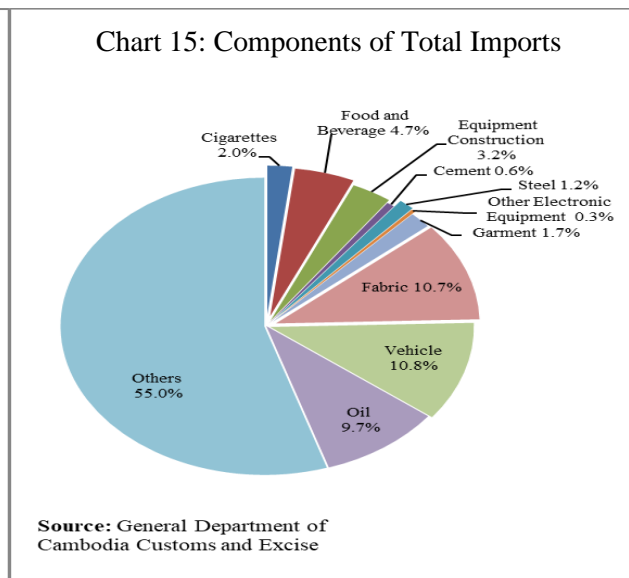
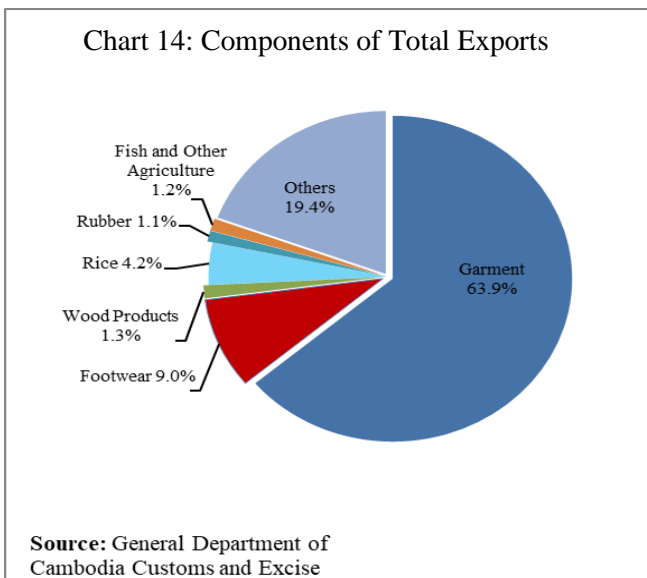


## International Trade in Goods

International trade in goods showed a deficit of KHR 2,596.3 billion (39.3%) in March 2020, followed the deficit of KHR 1,461.5 billion (22.9%) in February.



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



**Table 1: Consumer Price Index and Inflation Rate**

<b>1. Consumer Price Index (CPI) and Component Indices</b> (Oct-Dec. 2006 = 100)	<b>Nov-19</b>	<b>Dec-19</b>	<b>Jan-20</b>	<b>Feb-20</b>	<b>Mar-20</b>
<b>CPI (all items)</b>	<b>178.50</b>	<b>179.95</b>	<b>180.80</b>	<b>180.65</b>	<b>181.46</b>
Food and Non-Alcoholic Beverages	217.84	219.84	221.07	221.04	222.94
Alcoholic Beverages, Tobacco and Narcotics	172.49	173.93	174.29	174.15	174.53
Clothing and Footwear	151.99	153.53	153.95	153.10	153.97
Housing, Water, Electricity, Gas and other Fuels	127.94	128.27	128.39	128.36	128.89
Furnishings and Household Maintenance	152.99	153.24	153.67	153.11	153.41
Health	136.91	137.68	137.30	137.29	137.69
Transport	114.35	114.70	114.83	114.74	113.82
Communication	66.89	67.06	67.08	67.05	67.02
Recreation and Culture	118.65	121.00	120.12	119.76	120.21
Education	162.38	163.87	163.87	163.87	164.57
Restaurants	289.04	293.13	297.53	296.42	294.67
<i>Miscellaneous Goods and Services</i>	148.89	149.66	150.54	150.54	150.68
<b>2. Percentage Change in the CPI and its Components</b>					
<b>2.1 Month on Month Change (%)</b>					
<b>CPI (all items)</b>	<b>0.14</b>	<b>0.82</b>	<b>0.47</b>	<b>-0.08</b>	<b>0.45</b>
Food and Non-Alcoholic Beverages	0.19	0.92	0.56	-0.01	0.86
Alcoholic Beverages, Tobacco and Narcotics	0.09	0.83	0.21	-0.08	0.22
Clothing and Footwear	0.01	1.01	0.27	-0.56	0.57
Housing, Water, Electricity, Gas and other Fuels	0.39	0.26	0.09	-0.02	0.41
Furnishings and Household Maintenance	0.32	0.16	0.28	-0.36	0.20
Health	-0.13	0.56	-0.28	0.00	0.29
Transport	0.02	0.30	0.12	-0.09	-0.80
Communication	-0.17	0.25	0.03	-0.04	-0.04
Recreation and Culture	-0.51	1.98	-0.72	-0.31	0.38
Education	0.30	0.92	0.00	0.00	0.43
Restaurants	-0.24	1.42	1.50	-0.37	-0.59
Miscellaneous Goods and Services	0.45	0.52	0.59	0.00	0.09
<b>2.2 Year on Year Change (%)</b>					
<b>CPI (all items)</b>	<b>1.76</b>	<b>3.07</b>	<b>3.58</b>	<b>2.65</b>	<b>2.84</b>
Food and Non-Alcoholic Beverages	2.29	3.36	3.87	3.18	4.18
Alcoholic Beverages, Tobacco and Narcotics	3.24	3.63	2.63	2.19	2.28
Clothing and Footwear	1.53	2.70	2.97	1.53	1.87
Housing, Water, Electricity, Gas and other Fuels	0.70	1.55	1.77	0.91	0.76
Furnishings and Household Maintenance	1.36	1.62	0.70	0.03	0.39
Health	0.28	0.68	0.22	-0.03	0.48
Transport	-2.23	1.70	4.72	2.95	0.13
Communication	-0.97	-0.40	-0.62	-0.74	-0.55
Recreation and Culture	-0.40	1.95	0.88	0.64	1.37
Education	1.80	2.74	2.74	2.74	3.18
Restaurants	4.50	6.34	6.66	4.32	2.49
Miscellaneous Goods and Services	2.55	3.54	4.09	2.99	3.14
<b>3. Three-month moving average CPI (All Items)</b>					
<b>CPI (All Items)</b>	<b>178.40</b>	<b>178.90</b>	<b>179.75</b>	<b>180.47</b>	<b>180.97</b>
Year on Year Change (%)	1.57	2.03	2.80	3.10	3.02
<b>4. Twelve-month moving average CPI (All Items)</b>					
<b>CPI (All Items)</b>	<b>176.98</b>	<b>177.43</b>	<b>177.95</b>	<b>178.34</b>	<b>178.76</b>
Year on Year Change (%)	1.82	1.94	2.11	2.17	2.22

*Source: National Institute of Statistics*

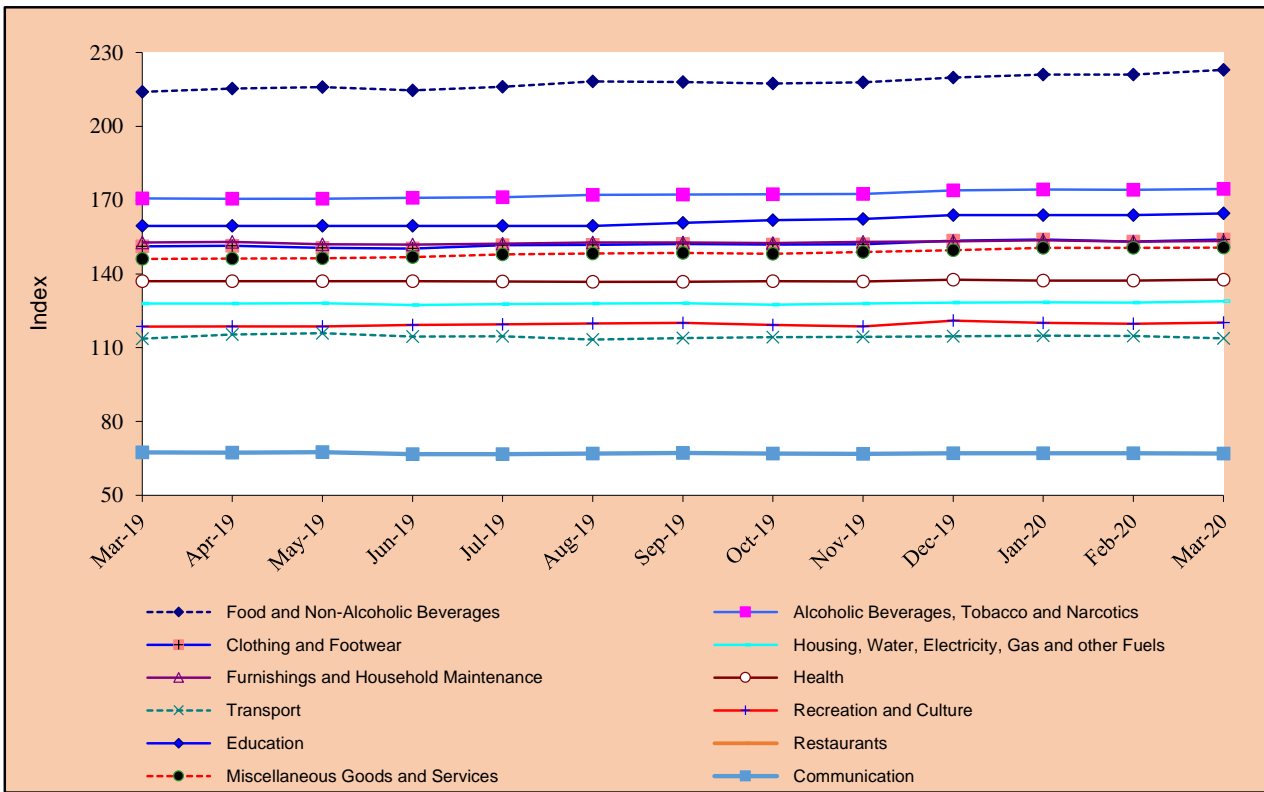


**Table 2: Consumer Items Showing Price Increased in March 2020**

No.	Description	Weight	Index			Percentage Change	
			Mar-19	Feb-20	Mar-20	Monthly	Yearly
1	SOLID FUELS	1.475	225.49	225.75	231.54	2.6	2.7
2	FRESH FRUITS	4.094	217.26	222.93	228.46	2.5	5.2
3	PREPARED AND PRESERVED VEGETABLES	0.337	180.35	189.06	193.47	2.3	7.3
4	OUTPATIENT SERVICES	1.141	122.94	122.94	125.25	1.9	1.9
5	TUBERS AND MUSHROOMS	0.439	187.61	194.47	197.71	1.7	5.4
6	FISH (FRESH)	7.435	215.82	231.12	234.82	1.6	8.8
7	CLOTHING MATERIALS	0.334	163.26	164.89	167.32	1.5	2.5
8	LEAF AND STALK VEGETABLES (FRESH)	2.031	213.60	217.10	220.21	1.4	3.1
9	PROCESSED FISH AND SEAFOOD	1.646	246.64	259.26	262.59	1.3	6.5
10	FOOD PRODUCTS NEC	1.404	228.01	225.76	228.44	1.2	0.2
11	ROOT VEGETABLES	0.456	231.12	236.83	239.26	1.0	3.5
12	WINE	0.248	183.05	189.69	191.62	1.0	4.7
13	OTHER ARTICLES OF CLOTHING AND CLOTHING ACCESSORIES	0.059	147.96	147.07	148.53	1.0	0.4
14	GLASSWARE, TABLEWARE AND HOUSEHOLD UTENSILS	0.078	140.77	141.15	142.52	1.0	1.2
15	DAIRY PRODUCTS	1.552	161.13	165.10	166.65	0.9	3.4
16	FRESH EGGS	1.013	164.54	163.28	164.60	0.8	0.0
17	TRANSPORT SERVICES	0.812	170.17	167.92	169.25	0.8	-0.5
18	CLOTHING FOR WOMEN AND GIRLS	1.065	149.18	149.78	150.87	0.7	1.1
19	SPARE PARTS AND ACCESSORIES FOR PERSONAL TRANSPORT EQUIPMENT	0.084	228.36	229.93	231.48	0.7	1.4
20	OTHER CLOTHING (BOTH SEXES)	0.222	125.56	127.27	128.12	0.7	2.0
21	PULSES/LEGUMES	0.413	231.31	231.15	232.62	0.6	0.6
22	DRIED AND PRESERVED FRUITS	0.086	161.43	176.31	177.39	0.6	9.9
23	PROCESSED EGGS	0.079	175.35	177.78	178.86	0.6	2.0
24	PORK (FRESH)	5.618	212.97	217.60	218.90	0.6	2.8
25	FRUIT VEGETABLES	1.138	280.76	294.72	296.47	0.6	5.6
26	OTHER APPLIANCES, ARTICLES AND PRODUCTS FOR PERSONAL CARE	0.399	149.45	147.97	148.74	0.5	-0.5
27	GOODS AND SERVICES FOR ROUTINE HOUSEHOLD MAINTENANCE	1.610	131.20	130.83	131.48	0.5	0.2
28	EDUCATION	1.174	159.50	163.87	164.57	0.4	3.2
29	BEEF (FRESH)	2.165	248.36	254.42	255.39	0.4	2.8
30	RECREATION AND CULTURE	2.912	118.58	119.76	120.21	0.4	1.4
31	HOUSEHOLD TEXTILES	0.015	174.66	176.96	177.57	0.3	1.7
32	DRIED NUTS AND EDIBLE SEEDS	0.556	245.89	245.31	246.09	0.3	0.1
33	BEER	0.532	127.02	129.92	130.32	0.3	2.6
34	RICE, QUALITY NO.2 WHITE, NEANG-MENH, BATTAMBANG	2.681	228.34	241.64	242.25	0.2	6.1
35	CLOTHING FOR MEN AND BOYS	0.621	147.30	150.16	150.50	0.2	2.2
36	FOOTWEAR	0.641	162.10	166.41	166.70	0.2	2.8
37	BISCUITS/ COOKIES	0.280	182.74	177.53	177.83	0.2	-2.7
38	MATERIALS FOR THE MAINTENANCE AND REPAIR OF THE DWELLING	3.663	146.44	148.44	148.62	0.1	1.5
39	RICE, QUALITY NO.1 WHITE, PHAKA KANHEY, BATTAMBANG	3.052	230.43	237.17	237.35	0.1	3.0
40	GLUTINOUS RICE, QUALITY NO.1, WHITE, KHMER	0.429	139.93	140.42	140.52	0.1	0.4

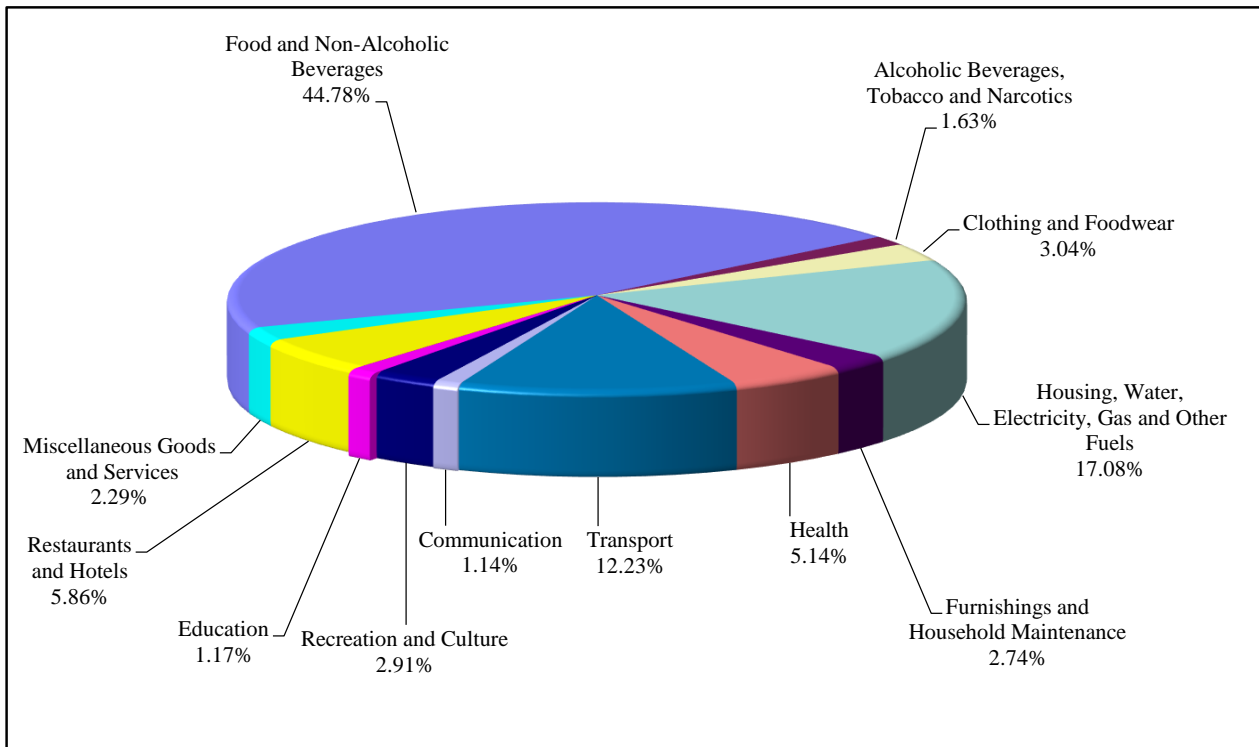
Source: National Institute of Statistics

**Chart 1: Consumer Price Index**



Source: National Institute of Statistics

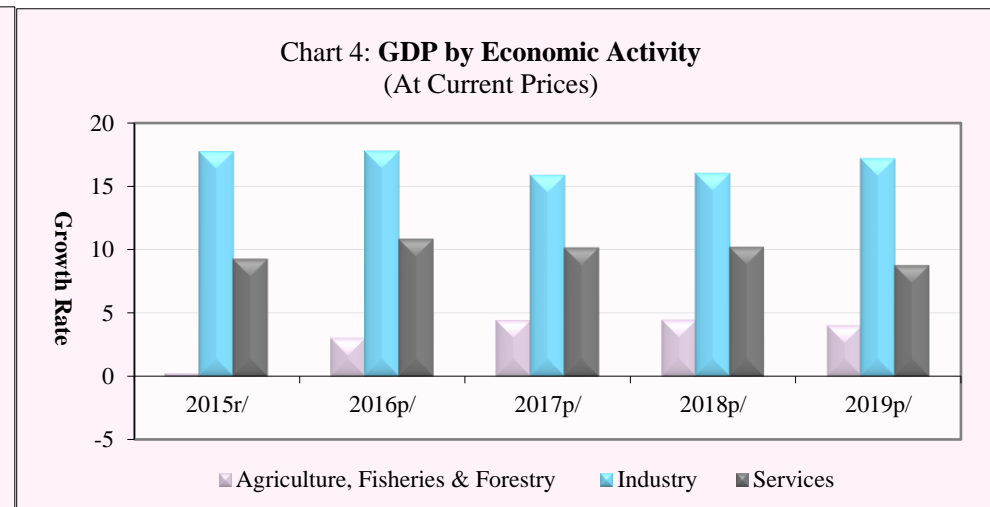
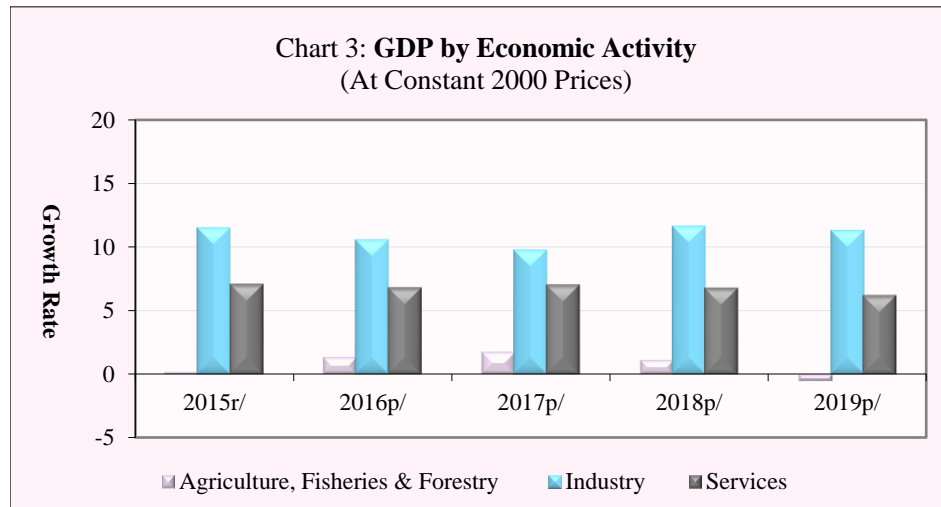
**Chart 2: Weight of All Group Indices in Consumer Basket**



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										
<b>Agriculture, Fisheries &amp; Forestry</b>	<b>0.2</b>	<b>1.3</b>	<b>1.7</b>	<b>1.1</b>	<b>-0.5</b>	<b>0.2</b>	<b>3.0</b>	<b>4.4</b>	<b>4.4</b>	<b>4.0</b>
<b>Industry</b>	<b>11.5</b>	<b>10.6</b>	<b>9.7</b>	<b>11.6</b>	<b>11.3</b>	<b>17.7</b>	<b>17.7</b>	<b>15.8</b>	<b>16.0</b>	<b>17.1</b>
<b>Services</b>	<b>7.1</b>	<b>6.8</b>	<b>7.0</b>	<b>6.8</b>	<b>6.2</b>	<b>9.2</b>	<b>10.8</b>	<b>10.1</b>	<b>10.2</b>	<b>8.7</b>
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



*p/*: preliminary estimates

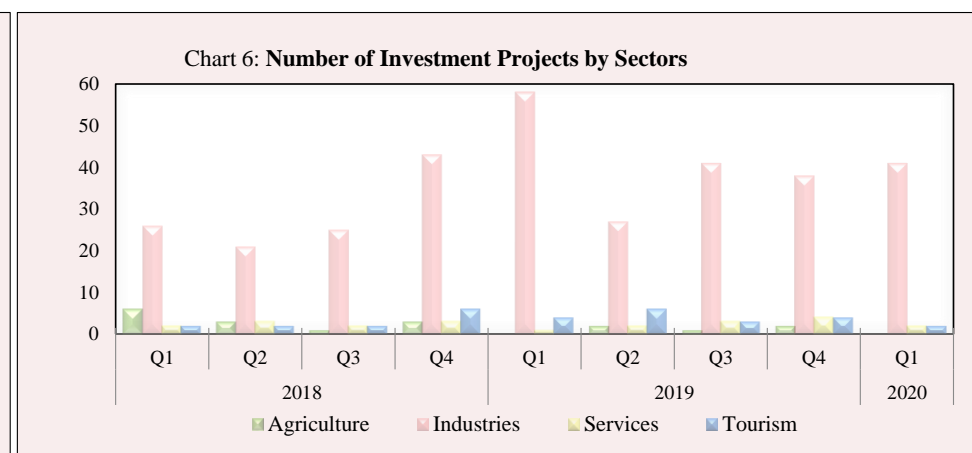
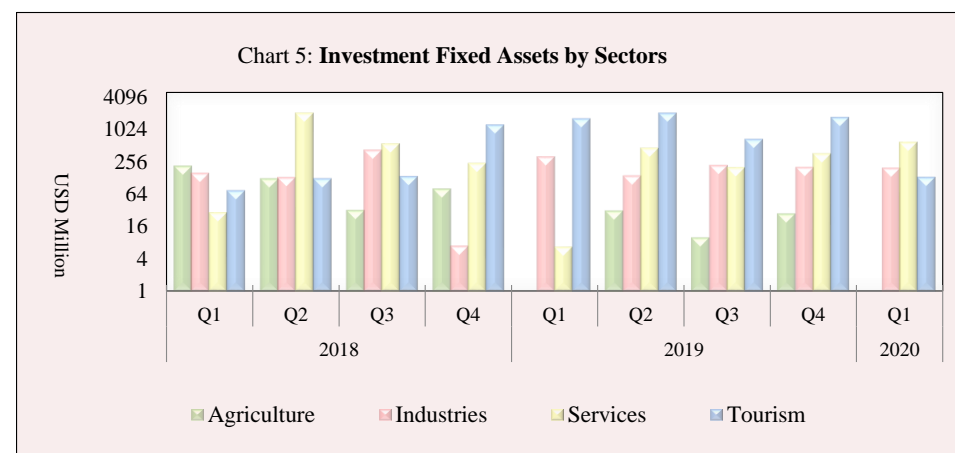
*r/*: revised

**Source:** National Institute of Statistics

### Table 4: Investment Projects Approved by Sectors

(In Million USD)

Sector	Agriculture		Industries		Services		Tourism		Total	
	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets
<b>2017</b>										
<b>Total</b>	<b>7</b>	<b>274.5</b>	<b>97</b>	<b>726.3</b>	<b>4</b>	<b>1,049.5</b>	<b>3</b>	<b>3,166.6</b>	<b>111</b>	<b>5,216.9</b>
<b>2018</b>										
<b>Q1</b>	6	210.2	26	154.3	2	29.5	2	75.2	36	469.2
<b>Q2</b>	3	122.5	21	128.2	3	2,049.6	2	125.9	29	2,426.2
<b>Q3</b>	1	32.0	25	408.2	2	550.4	2	137.3	30	1,127.9
<b>Q4</b>	3	79.5	43	7.0	3	240.4	6	1,239.4	55	1,566.3
<b>Total</b>	<b>13</b>	<b>444.2</b>	<b>115</b>	<b>697.7</b>	<b>10</b>	<b>2,869.9</b>	<b>12</b>	<b>1,577.8</b>	<b>150</b>	<b>5,589.6</b>
<b>2019</b>										
<b>Q1</b>	-	-	58	310.1	1	6.8	4	1,618.8	63	1,935.6
<b>Q2</b>	2	31.2	27	137.5	2	460.9	6	2,057.3	37	2,686.9
<b>Q3</b>	1	10.0	41	213.4	3	199.2	3	671.8	48	1,094.3
<b>Q4</b>	2	27.5	38	198.5	4	361.4	4	1,703.7	48	2,291.2
<b>Total</b>	<b>5</b>	<b>68.7</b>	<b>164</b>	<b>859.4</b>	<b>10</b>	<b>1028.3</b>	<b>17</b>	<b>6,051.6</b>	<b>196</b>	<b>8,008.0</b>
<b>2020</b>										
<b>Q1</b>	-	-	41	191.0	2	592.1	2	133.0	45	916.1
<b>Total</b>	<b>-</b>	<b>-</b>	<b>41</b>	<b>191.0</b>	<b>2</b>	<b>592.1</b>	<b>2</b>	<b>133.0</b>	<b>45</b>	<b>916.1</b>



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

**Table 5: Investment Projects Approved by Major Countries\***

(In USD Million)

Country	2018			2019				2020	
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	
Cambodia	336.5	838.1	729.5	1,050.4	2,491.7	331.8	788.4	332.3	
China	2,042.3	205.8	227.8	279.9	99.3	275.4	666.8	471.9	
Korea	5.4	3.6	2.1	19.1	-	6.0	-	-	
United States	-	-	-	-	5.3	4.9	-	18.6	
Thailand	-	13.1	6.8	6.8	2.2	7.8	-	-	
Vietnam	-	-	21.4	-	-	2.9	-	2.3	
Malaysia	2.2	-	-	4.5	-	-	-	30.0	
Singapore	-	-	6.5	10.3	-	2.9	-	-	
Taiwan	-	8.7	12.9	24.6	27.3	5.8	-	20.8	
Australia	-	-	-	-	-	-	-	-	
England	-	-	10.3	502.7	3.1	292.3	23.4	-	
Japan	-	-	822.6	-	2.3	-	292.4	7.2	
Hong Kong	28.8	33.1	5.9	24.6	55.7	222.9	613.3	32.2	
Others	11.1	25.3	6.7	12.7	0.0	0.0	7.3	0.8	
<b>Total</b>	<b>2,426.2</b>	<b>1,127.9</b>	<b>1,852.5</b>	<b>1,935.6</b>	<b>2,686.9</b>	<b>1,152.5</b>	<b>2,391.6</b>	<b>916.1</b>	
				<b>(Share of Total)</b>					
Cambodia	13.9	74.3	39.4	54.3	92.7	28.8	33.0	36.3	
China	84.2	18.2	12.3	14.5	3.7	23.9	27.9	51.5	
Korea	0.2	0.3	0.1	1.0	-	0.5	-	-	
United States	-	-	-	-	0.2	0.4	-	2.0	
Thailand	-	1.2	0.4	0.4	0.1	0.7	-	-	
Vietnam	-	-	1.2	-	-	0.3	-	0.3	
Malaysia	0.1	-	-	0.2	-	-	-	3.3	
Singapore	-	-	0.3	0.5	-	0.2	-	-	
Taiwan	-	0.8	0.7	1.3	1.0	0.5	-	2.3	
Australia	-	-	-	-	-	-	-	-	
England	-	-	0.6	26.0	0.1	25.4	1.0	-	
Japan	-	-	44.4	-	0.1	-	12.2	0.8	
Hong Kong	1.2	2.9	0.3	1.3	2.1	19.3	25.6	3.5	
Others	0.5	2.2	0.4	0.7	0.0	0.0	0.3	0.1	
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	

\* Fixed Assets

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

**Table 6: Daily Exchange Rate in March 2020**

(KHR/USD)

Day	Parallel Market Rate			Official Rate	Daily Change*	
	Purchase	Sale	Midpoint		Spread	% Change
1	4,086	4,094	4,090	4,070	0.0	0.0
2	4,086	4,094	4,090	4,074	0.0	0.0
3	4,086	4,094	4,090	4,074	0.0	0.0
4	4,081	4,091	4,086	4,070	-5.0	-0.1
5	4,076	4,087	4,082	4,070	-5.0	-0.1
6	4,074	4,085	4,080	4,065	-2.0	0.0
7	4,054	4,066	4,060	4,065	-20.0	-0.5
8	4,054	4,066	4,060	4,065	0.0	0.0
9	4,054	4,066	4,060	4,050	0.0	0.0
10	4,050	4,062	4,056	4,050	-4.0	-0.1
11	4,049	4,061	4,055	4,045	-1.0	0.0
12	4,047	4,058	4,053	4,043	-2.0	0.0
13	4,047	4,058	4,053	4,043	0.0	0.0
14	4,054	4,066	4,060	4,043	7.0	0.2
15	4,054	4,066	4,060	4,043	0.0	0.0
16	4,056	4,068	4,062	4,044	2.0	0.0
17	4,057	4,069	4,063	4,044	1.0	0.0
18	4,064	4,075	4,070	4,050	7.0	0.2
19	4,056	4,066	4,061	4,050	-8.0	-0.2
20	4,056	4,066	4,061	4,045	0.0	0.0
21	4,059	4,068	4,064	4,045	3.0	0.1
22	4,059	4,068	4,064	4,045	0.0	0.0
23	4,059	4,068	4,064	4,050	0.0	0.0
24	4,059	4,068	4,064	4,050	0.0	0.0
25	4,064	4,081	4,073	4,055	5.0	0.1
26	4,074	4,086	4,080	4,060	10.0	0.2
27	4,074	4,086	4,080	4,060	0.0	0.0
28	4,074	4,086	4,080	4,060	0.0	0.0
29	4,074	4,086	4,080	4,060	0.0	0.0
30	4,073	4,090	4,082	4,065	-1.0	0.0
31	4,084	4,095	4,090	4,070	11.0	0.3
<b>Average Rate</b>	<b>4,064</b>	<b>4,075</b>	<b>4,070</b>	<b>4,056</b>	<b>-0.1</b>	<b>0.0</b>

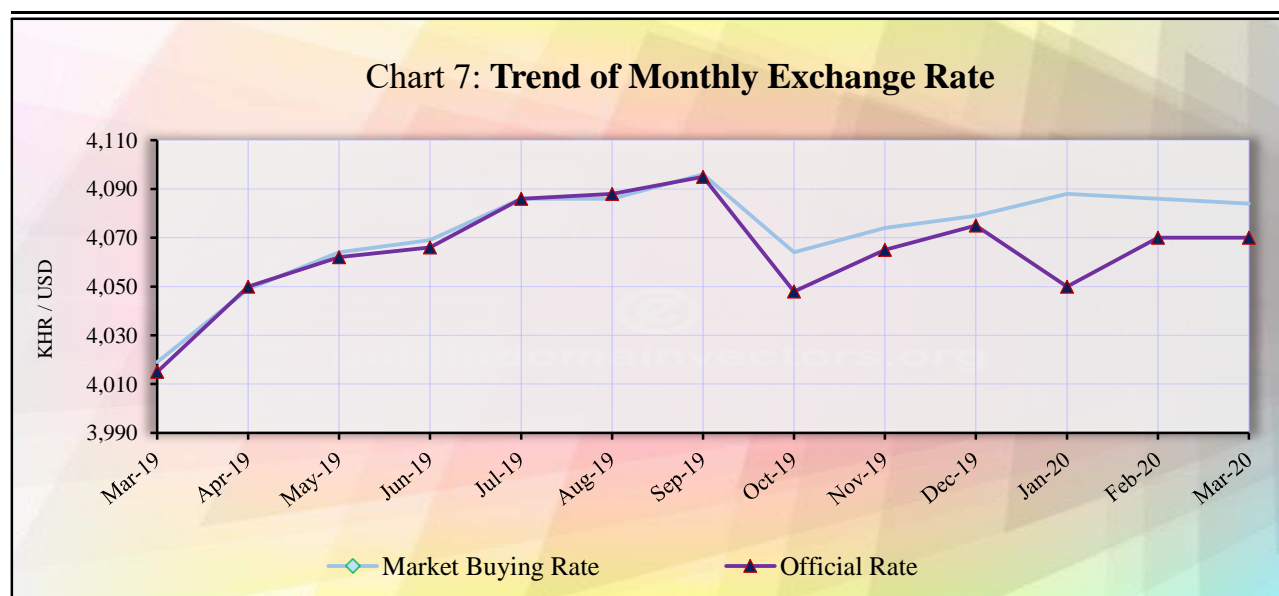
\* Spread of Daily Purchasing Market Rate

### Table 7: Monthly Exchange Rate

(KHR/USD, End-Period)

Month	Market Rate				Official Rate
	Purchase	Monthly %Change	Sale	Midpoint	
<b>Dec-15</b>	4,048	0.10	4,055	4,052	4,050
<b>Dec-16</b>	4,039	0.17	4,050	4,045	4,037
<b>Dec-17</b>	4,037	0.07	4,046	4,042	4,037
<b>2018</b>					
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
<b>2019</b>					
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
<b>2020</b>					
Jan	4,088	0.22	4,100	4,094	4,050
Feb	4,086	-0.05	4,094	4,090	4,070
Mar	4,084	-0.05	4,095	4,090	4,070

### Chart 7: Trend of Monthly Exchange Rate



**Table 8: The Value of KHR Against Other Currencies**

(Official Buying Rate, End-Period)

	SDR	US Dollar	Euro	Japanese Yen	Pound Sterling	Indonesian Rupiah	Malaysian Ringgit	Philippines Peso	Singaporean Dollar	Thai Baht	Vietnamese Dong
Unit	1	1	1	100	1	1000	1	100	1	1	1000
Dec-14	5,902	4,075	4,955	3,411	6,342	328	1,166	9,117	3,083	124	191
Dec-15	5,617	4,050	4,429	3,362	6,000	294	944	8,630	2,863	112	181
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
<b>2018</b>											
Sep	5,723	4,082	4,751	3,600	5,338	274	985	7,542	2,984	126	175
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
<b>2019</b>											
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
<b>2020</b>											
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
Mar	5,578	4,070	4,490	3,768	5,037	249	942	7,996	2,859	125	172
<b>Monthly % Change</b>	<b>0.05</b>	<b>0.00</b>	<b>0.31</b>	<b>1.54</b>	<b>-3.97</b>	<b>-14.14</b>	<b>-2.59</b>	<b>-0.17</b>	<b>-2.02</b>	<b>-3.10</b>	<b>-1.71</b>



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

	Dec-17	Jul-18	Aug-18	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	Mar-20
<b>Weighted Average Rate on New Amount</b>																						
<b>Interest Rate on Deposits and Loans in KHR</b>																						
<b>Deposit (1)</b>	0.90	0.49	0.52	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	0.53
Demand Deposits	0.04	0.06	0.09	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	0.06
Saving Deposits	1.19	1.07	1.10	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	0.66
Term Deposits:	4.70	5.38	5.41	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	5.47
Other Deposits	0.00	4.30	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	0.00
<b>Loans (2)</b>	14.51	12.85	12.21	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	10.19
Overdraft	7.55	8.56	8.44	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	7.94
Credit Card	17.91	17.72	17.76	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	15.58
Term Loans	14.91	12.91	12.30	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	10.86
Other Loans	10.71	9.37	7.86	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	7.39
<b>Interest Rate on Deposits and Loans in USD</b>																						
<b>Deposit (1)</b>	0.75	1.38	0.77	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	0.48
Demand Deposits	0.22	1.46	0.33	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	0.12
Saving Deposits	0.54	0.59	0.56	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	0.25
Term Deposits:	3.30	3.56	3.39	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	3.35
Other Deposits	1.65	2.45	2.24	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	2.48
<b>Loans (2)</b>	8.31	8.20	8.25	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	8.04
Overdraft	7.51	7.64	7.54	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	7.49
Credit Card	19.26	14.30	12.47	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	14.79
Term Loans	9.92	9.61	9.61	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	9.41
Other Loans	6.08	6.33	6.30	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	6.16
<b>Weighted Average Rate on Outstanding Amount</b>																						
<b>Interest Rate on Deposits and Loans in KHR</b>																						
<b>Deposit (1)</b>	2.70	2.57	2.55	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	2.80
Demand Deposits	0.17	0.23	0.23	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	0.18
Saving Deposits	1.31	0.97	0.96	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	0.89
Term Deposits:	5.87	6.12	6.09	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	5.78
Other Deposits	0.00	4.30	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	3.53
<b>Loans (2)</b>	16.13	14.41	14.00	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	10.46
Overdraft	8.72	8.35	8.38	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	8.08
Credit Card	20.88	20.25	20.16	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	16.87
Term Loans	16.55	14.62	14.22	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	10.66
Other Loans	11.09	8.34	7.91	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	6.88
<b>Interest Rate on Deposits and Loans in USD</b>																						
<b>Deposit (1)</b>	2.48	2.37	2.35	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	2.37
Demand Deposits	0.51	0.54	0.50	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	0.36
Saving Deposits	0.83	0.72	0.73	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	0.46
Term Deposits:	4.41	4.44	4.45	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	4.38
Other Deposits	3.01	2.55	2.48	2.60	2.54	2.55	2.57	2.66	2.60	2.47	2.26	2.48	2.65	2.58	2.61	2.58	2.44	2.40	2.43	2.16	2.03	2.03
<b>Loans (2)</b>	9.22	9.68	9.61	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	9.24
Overdraft	8.10	8.11	8.04	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	7.78
Credit Card	15.64	16.22	16.27	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	18.18
Term Loans	9.43	10.00	9.91	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	9.46
Other Loans	6.96	6.95	6.91	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	7.10

*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)

	Nov-19	Dec-19	Jan-20	Feb-20	Mar-20
<b>Net Foreign Assets</b>	<b>70,507.5</b>	<b>75,984.2</b>	<b>76,766.3</b>	<b>77,050.6</b>	<b>74,495.1</b>
Claims on Nonresidents	70,979.0	76,460.3	77,237.1	77,521.7	74,966.4
Liabilities to Nonresidents	-471.6	-476.1	-470.8	-471.0	-471.3
<b>Claims on Other Depository Corporations</b>	<b>2,909.1</b>	<b>3,828.3</b>	<b>3,870.5</b>	<b>3,986.1</b>	<b>4,400.6</b>
<b>Net Claims on Central Government</b>	<b>-19,084.6</b>	<b>-19,689.9</b>	<b>-18,892.6</b>	<b>-18,720.3</b>	<b>-20,009.9</b>
Claims on Central Government	0.0	0.0	0.0	0.0	0.0
Liabilities to Central Government	-19,084.6	-19,689.9	-18,892.6	-18,720.3	-20,009.9
<b>Claims on Other Sectors</b>	<b>134.1</b>	<b>201.0</b>	<b>221.1</b>	<b>215.2</b>	<b>294.2</b>
Claims on Other Financial Corporations	156.0	162.4	178.5	169.9	239.9
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	-21.9	38.6	42.6	45.4	54.3
<b>Monetary Base</b>	<b>40,797.3</b>	<b>44,208.3</b>	<b>43,001.4</b>	<b>43,049.2</b>	<b>42,549.9</b>
Currency in Circulation	13,012.7	13,046.8	13,666.5	13,993.7	14,355.1
Liabilities to Other Depository Corporations	27,582.1	31,034.2	29,206.3	28,965.4	28,141.4
Liabilities to Other Sectors	202.5	127.3	128.6	90.1	53.4
<b>Other Liabilities to Other Depository Corporations</b>	<b>11,799.5</b>	<b>13,624.0</b>	<b>16,026.6</b>	<b>16,012.2</b>	<b>13,149.4</b>
<b>Deposits And Securities Other Than Shares Excl. Form Monetary Base</b>	<b>52.6</b>	<b>52.9</b>	<b>71.0</b>	<b>71.4</b>	<b>111.6</b>
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	29.9	31.4	33.0	33.2	62.9
Securities Other Than Shares Excl. From Broad Mone	22.5	21.4	37.8	38.0	48.5
<b>Loans</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Financial Derivatives</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Shares and Other Equity</b>	<b>3,744.9</b>	<b>4,194.8</b>	<b>4,591.5</b>	<b>5,049.3</b>	<b>5,038.5</b>
<b>Other Items (Net)</b>	<b>-1,928.2</b>	<b>-1,756.5</b>	<b>-1,725.1</b>	<b>-1,650.5</b>	<b>-1,669.3</b>
<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)

	Nov-19	Dec-19	Jan-20	Feb-20	Mar-20
<b>Net Foreign Assets</b>	<b>-11,933.2</b>	<b>-15,801.3</b>	<b>-16,648.5</b>	<b>-16,841.3</b>	<b>-17,493.3</b>
Claims on Nonresidents	17,243.9	15,338.8	14,608.4	14,846.2	15,830.2
Liabilities to Nonresidents	-29,177.1	-31,140.1	-31,256.9	-31,687.4	-33,323.5
<b>Claims On Central Bank</b>	<b>38,153.6</b>	<b>42,996.6</b>	<b>43,312.7</b>	<b>42,814.0</b>	<b>40,032.3</b>
Currency	1,264.5	1,140.5	1,209.6	1,242.6	1,474.7
Reserve Deposits and Securities Other Than Shares	36,881.7	41,848.4	42,068.2	41,537.5	38,526.4
Other Claims on Central Bank	7.3	7.6	35.0	33.9	31.3
<b>Net Claims on Central Government</b>	<b>-3,852.4</b>	<b>-4,194.5</b>	<b>-4,143.8</b>	<b>-4,256.7</b>	<b>-4,640.7</b>
Claims on Central Government	81.2	65.8	66.4	71.7	61.5
Liabilities to Central Government	-3,933.6	-4,260.3	-4,210.3	-4,328.5	-4,702.2
<b>Claims on Other Sectors</b>	<b>125,984.4</b>	<b>129,816.6</b>	<b>131,499.3</b>	<b>133,938.2</b>	<b>136,288.4</b>
Claims on Other Financial Corporations	3,768.7	4,225.1	4,186.8	4,305.4	4,526.8
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	0.6	0.6
Claims on Private Sector	122,215.0	125,590.8	127,311.8	129,632.2	131,761.0
<b>Liabilities to Central Bank</b>	<b>2,441.6</b>	<b>2,894.6</b>	<b>2,924.6</b>	<b>3,005.8</b>	<b>3,192.9</b>
<b>Transferable Deposits Incl. in Broad Money</b>	<b>22,943.1</b>	<b>23,573.9</b>	<b>23,169.2</b>	<b>23,508.9</b>	<b>22,784.4</b>
<b>Other Deposits Incl. in Broad Money</b>	<b>81,879.4</b>	<b>82,828.7</b>	<b>85,354.1</b>	<b>86,562.1</b>	<b>83,504.3</b>
<b>Securities Other Than Shares Incl. in Broad Money</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Deposits Excl. From Broad Money</b>	<b>189.5</b>	<b>165.9</b>	<b>219.2</b>	<b>280.9</b>	<b>279.8</b>
<b>Securities Other Than Shares Excl. From Broad Money</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Loans</b>	<b>1,333.1</b>	<b>1,339.8</b>	<b>1,329.0</b>	<b>1,324.3</b>	<b>1,376.4</b>
<b>Financial Derivatives</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Shares and Other Equity</b>	<b>35,175.1</b>	<b>35,593.5</b>	<b>36,517.1</b>	<b>36,994.6</b>	<b>37,850.8</b>
<b>Other Items (Net)</b>	<b>4,390.6</b>	<b>6,421.0</b>	<b>4,506.4</b>	<b>3,977.5</b>	<b>5,198.2</b>
<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)

	Nov-19	Dec-19	Jan-20	Feb-20	Mar-20
<b>Net Foreign Assets</b>	<b>58,574.2</b>	<b>60,182.9</b>	<b>60,117.8</b>	<b>60,209.3</b>	<b>57,001.8</b>
Claims on Nonresidents	88,222.9	91,799.1	91,845.6	92,367.8	90,796.6
Liabilities to Nonresidents	-29,648.7	-31,616.2	-31,727.8	-32,158.5	-33,794.8
<b>Domestic Claims</b>	<b>103,181.5</b>	<b>106,133.3</b>	<b>108,684.0</b>	<b>111,176.3</b>	<b>111,932.1</b>
<b>Net Claims on Central Government</b>	<b>-22,937.0</b>	<b>-23,884.4</b>	<b>-23,036.4</b>	<b>-22,977.1</b>	<b>-24,650.6</b>
Claims on Central Government	81.2	65.8	66.4	71.7	61.5
Liabilities to Central Government	-23,018.2	-23,950.1	-23,102.8	-23,048.8	-24,712.1
<b>Claims on Other Sectors</b>	<b>126,118.5</b>	<b>130,017.6</b>	<b>131,720.4</b>	<b>134,153.4</b>	<b>136,582.7</b>
Claims on Other Financial Corporations	3,924.7	4,387.5	4,365.3	4,475.2	4,766.7
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	0.6	0.6
Claims on Private Sector	122,193.0	125,629.4	127,354.4	129,677.5	131,815.3
<b>Broad Money Liabilities (M2)</b>	<b>116,773.5</b>	<b>118,436.4</b>	<b>121,109.0</b>	<b>122,912.4</b>	<b>119,222.8</b>
Currency Outside Depository Corporations	11,748.2	11,906.3	12,457.0	12,751.1	12,880.5
Transferable Deposits	23,129.4	23,684.4	23,281.0	23,582.5	22,821.3
Other Deposits	81,895.6	82,845.5	85,370.9	86,578.6	83,520.8
Securities Other Than Shares	0.2	0.2	0.2	0.2	0.2
<i>of which Foreign Currency (of M2)</i>	<i>98,627.2</i>	<i>99,650.6</i>	<i>101,199.4</i>	<i>102,642.6</i>	<i>99,700.8</i>
<b>Deposits Excl. From Broad Money</b>	<b>219.4</b>	<b>197.2</b>	<b>252.2</b>	<b>314.1</b>	<b>342.7</b>
<b>Securities Other Than Shares Excl. From Broad Money</b>	<b>22.5</b>	<b>21.4</b>	<b>37.8</b>	<b>38.0</b>	<b>48.5</b>
<b>Loans</b>	<b>1,333.1</b>	<b>1,339.8</b>	<b>1,329.0</b>	<b>1,324.3</b>	<b>1,376.4</b>
<b>Financial Derivative</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Shares and Other Equity</b>	<b>38,920.0</b>	<b>39,788.4</b>	<b>41,108.6</b>	<b>42,044.0</b>	<b>42,889.3</b>
<b>Other Items (Net)</b>	<b>4,487.4</b>	<b>6,533.0</b>	<b>4,965.1</b>	<b>4,752.9</b>	<b>5,054.2</b>
<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)

	Nov-19	Dec-19	Jan-20	Feb-20	Mar-20
<b>Net Foreign Assets</b>	<b>-913.3</b>	<b>-981.2</b>	<b>-1,011.2</b>	<b>-1,034.1</b>	<b>-1,079.4</b>
Claims on Nonresidents	75.7	90.0	96.1	105.4	117.0
Liabilities to Nonresidents	-989.0	-1,071.2	-1,107.3	-1,139.5	-1,196.4
<b>Claims on Depository Corporations</b>	<b>407.6</b>	<b>634.2</b>	<b>599.4</b>	<b>511.8</b>	<b>358.0</b>
<b>Net Claims on Central Government</b>	<b>-537.1</b>	<b>-489.6</b>	<b>-490.6</b>	<b>-492.9</b>	<b>-18.7</b>
Claims on Central Government	2.3	1.6	1.8	2.1	1.1
Liabilities to Central Government	-539.4	-491.2	-492.4	-495.0	-19.8
<b>Claims on Other Sectors</b>	<b>2,658.0</b>	<b>2,798.0</b>	<b>2,858.7</b>	<b>2,971.2</b>	<b>2,333.4</b>
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	2,658.0	2,798.0	2,858.7	2,971.2	2,333.4
<b>Deposit</b>	<b>17.5</b>	<b>30.0</b>	<b>33.1</b>	<b>35.2</b>	<b>33.3</b>
<b>Securities Other Than Shares</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Loans</b>	<b>103.5</b>	<b>128.5</b>	<b>140.2</b>	<b>134.7</b>	<b>132.6</b>
<b>Financial Derivatives</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Shares and Other Equity</b>	<b>1,508.6</b>	<b>1,818.1</b>	<b>1,822.2</b>	<b>1,818.2</b>	<b>1,443.1</b>
<b>Other Items (Net)</b>	<b>-14.4</b>	<b>-15.2</b>	<b>-39.2</b>	<b>-32.0</b>	<b>-15.7</b>
<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\***

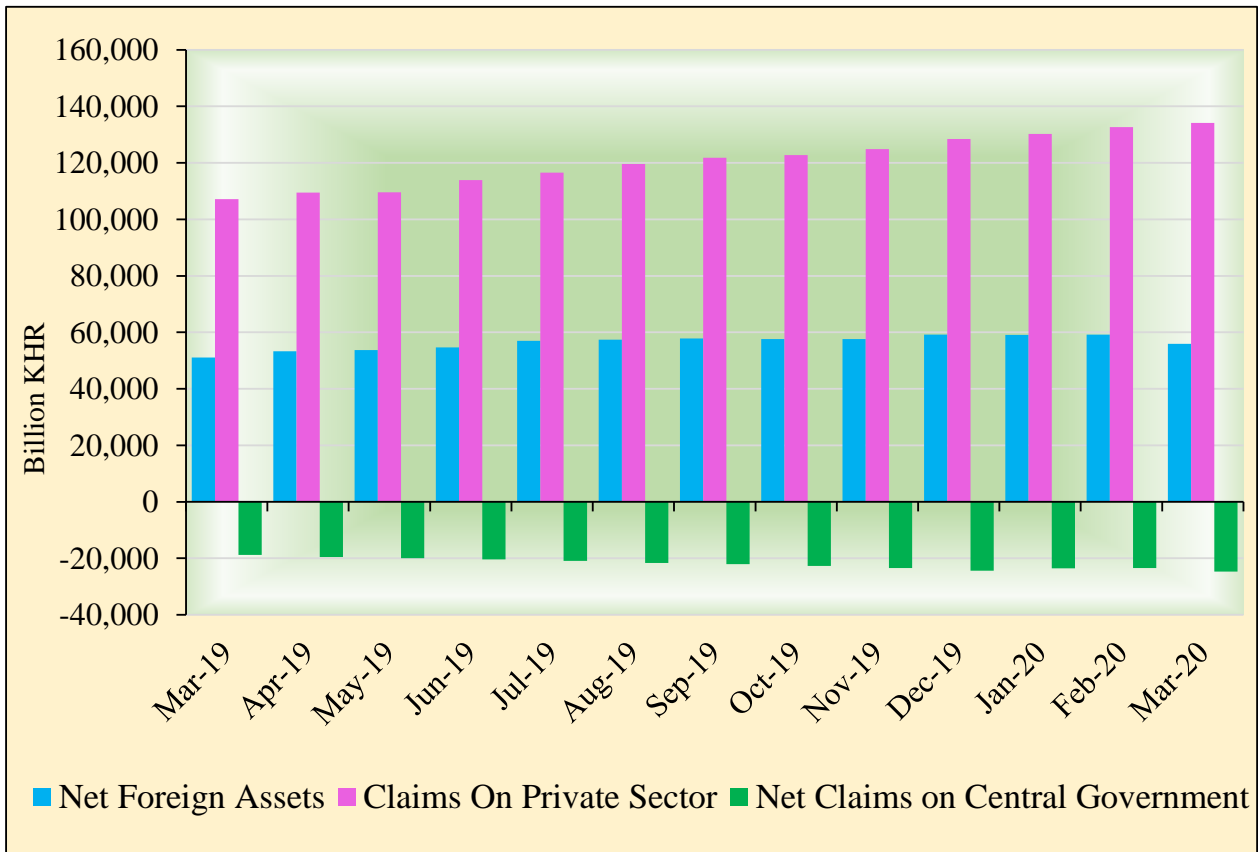
(In Billion KHR)

	Nov-19	Dec-19	Jan-20	Feb-20	Mar-20
<b>Net Foreign Assets</b>	<b>57,660.9</b>	<b>59,201.7</b>	<b>59,106.6</b>	<b>59,175.2</b>	<b>55,922.4</b>
Claims on Nonresidents	88,298.6	91,889.1	91,941.6	92,473.2	90,913.6
Liabilities to Nonresidents	-30,637.7	-32,687.4	-32,835.0	-33,298.0	-34,991.2
<b>Domestic Claims</b>	<b>101,377.7</b>	<b>104,054.2</b>	<b>106,686.8</b>	<b>109,179.4</b>	<b>109,480.0</b>
<b>Net Claims on Central Government</b>	<b>-23,474.1</b>	<b>-24,374.0</b>	<b>-23,527.0</b>	<b>-23,470.0</b>	<b>-24,669.3</b>
Claims on Central Government	83.6	67.4	68.2	73.8	62.6
Liabilities to Central Government	-23,557.7	-24,441.3	-23,595.3	-23,543.8	-24,731.9
<b>Claims on Other Sectors</b>	<b>124,851.8</b>	<b>128,428.1</b>	<b>130,213.8</b>	<b>132,649.4</b>	<b>134,149.3</b>
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	0.6	0.6
Claims on Private Sector	124,851.0	128,427.4	130,213.1	132,648.8	134,148.7
<b>Currency Outside Financial Corporations</b>	<b>11,744.0</b>	<b>11,901.1</b>	<b>12,452.5</b>	<b>12,739.3</b>	<b>12,871.1</b>
<b>Deposits</b>	<b>103,661.7</b>	<b>105,196.8</b>	<b>107,229.6</b>	<b>108,747.5</b>	<b>104,967.1</b>
<b>Securities Other Than Shares</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Loans</b>	<b>1,324.1</b>	<b>1,329.4</b>	<b>1,316.8</b>	<b>1,312.1</b>	<b>1,347.3</b>
<b>Financial Derivatives</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Shares and Other Equity</b>	<b>40,428.6</b>	<b>41,606.4</b>	<b>42,930.8</b>	<b>43,862.2</b>	<b>44,332.4</b>
<b>Other Items (Net)</b>	<b>1,880.2</b>	<b>3,222.0</b>	<b>1,863.7</b>	<b>1,693.6</b>	<b>1,884.7</b>
<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>

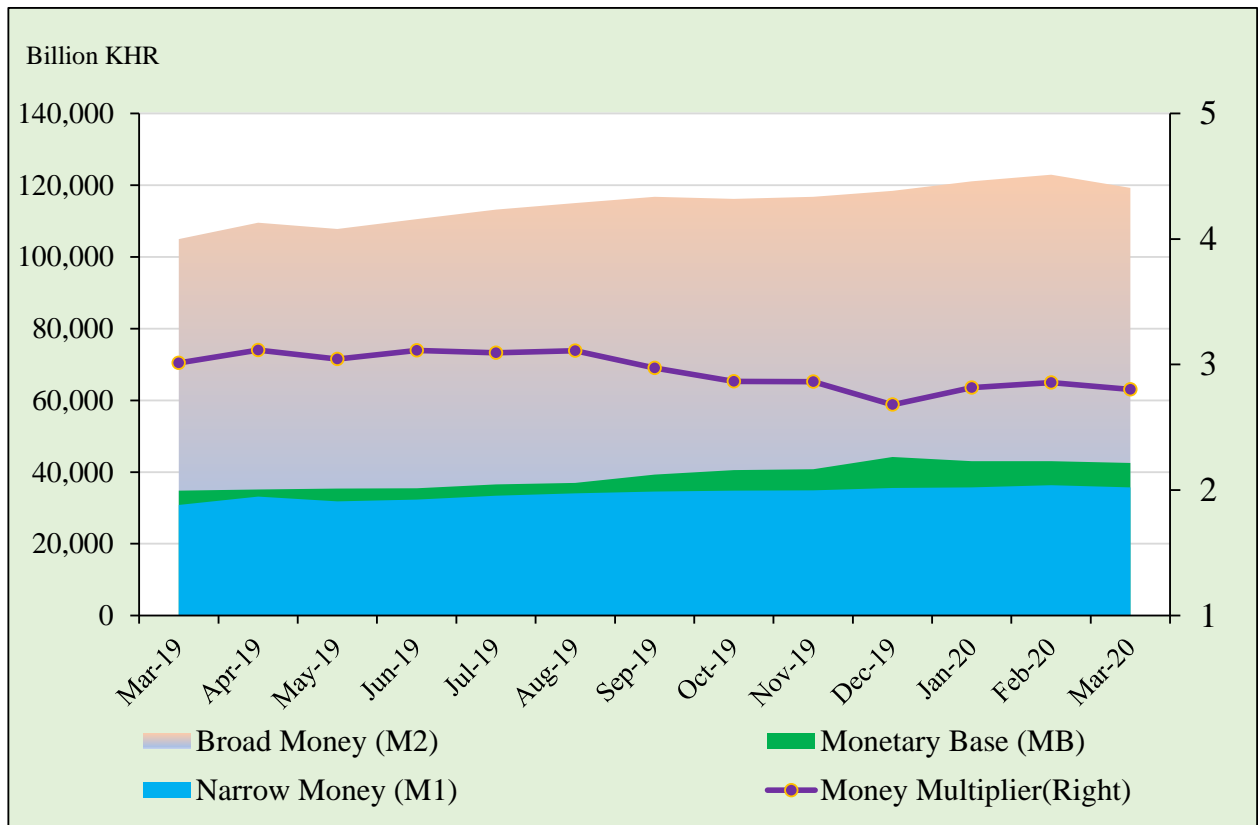
\* Included data of depository corporations and other financial corporations

\*\* Revised Data

### Chart 8: Financial Corporations Survey



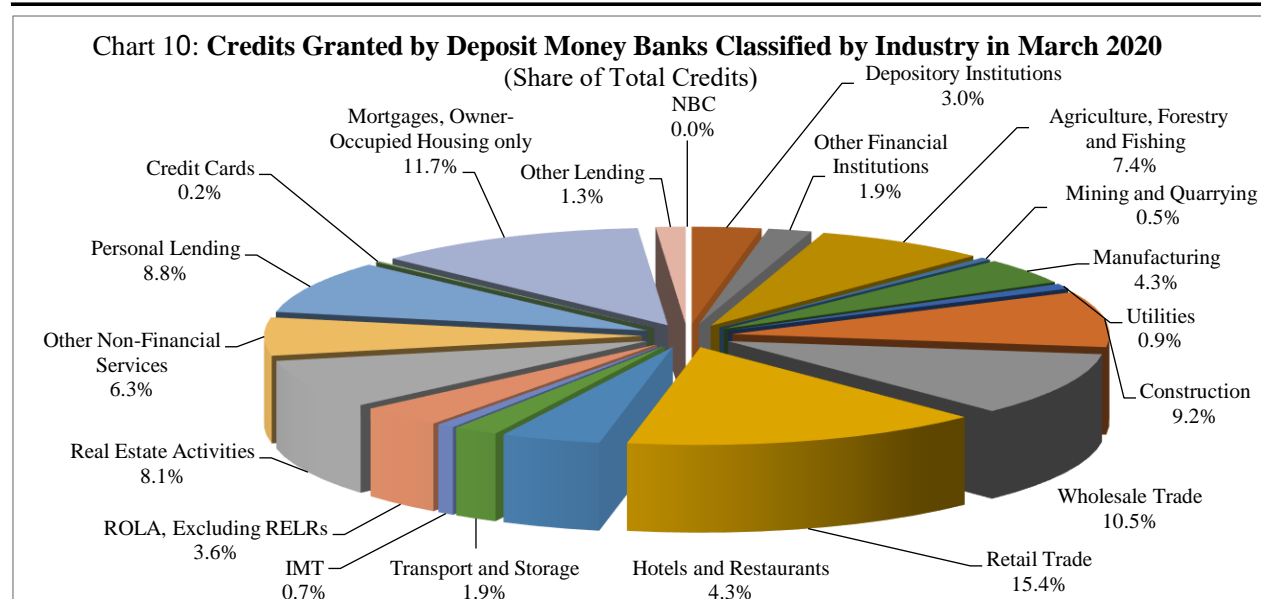
### Chart 9: Monetary Aggregates Components



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

(In Billion KHR)

	Nov-19	Dec-19	Jan-20	Feb-20	Mar-20
<b>1. Financial Institutions</b>	<b>4,530.1</b>	<b>5,108.5</b>	<b>5,026.2</b>	<b>5,133.8</b>	<b>5,465.1</b>
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	2,857.6	3,103.7	3,027.6	3,136.1	3,352.2
1.3. Other Financial Institutions	1,672.6	2,004.9	1,998.7	1,997.7	2,112.9
<b>2. Non-Financial Institutions</b>	<b>77,294.2</b>	<b>79,319.3</b>	<b>79,911.5</b>	<b>81,420.3</b>	<b>82,520.8</b>
2.1. Agriculture, Forestry and Fishing	7,756.0	7,906.8	8,143.2	8,303.5	8,369.7
2.2. Mining and Quarrying	242.7	253.7	452.5	447.0	525.5
2.3. Manufacturing	4,874.3	4,700.8	4,810.9	4,867.5	4,849.9
2.4. Utilities	946.5	985.5	989.1	995.8	996.7
2.5. Construction	9,602.0	10,196.7	9,985.1	10,368.8	10,378.8
2.6. Wholesale Trade	11,508.4	11,819.1	11,500.6	11,679.5	11,876.4
2.7. Retail Trade	16,230.7	16,548.3	16,952.4	17,106.7	17,394.4
2.8. Hotels and Restaurants	4,681.3	4,705.3	4,627.1	4,654.7	4,804.5
2.9. Transport and Storage	2,010.8	2,060.0	2,144.0	2,185.7	2,155.1
2.10. Information Media and Telecommunications	863.1	945.0	842.3	851.9	844.9
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	3,812.9	3,837.2	3,928.9	4,014.9	4,061.6
2.12. Real Estate Activities	8,141.9	9,005.9	8,615.4	8,864.5	9,137.3
2.13. Other Non-Financial Services	6,623.5	6,355.1	6,920.1	7,079.8	7,125.9
<b>3. Personal Essentials</b>	<b>21,271.7</b>	<b>21,877.9</b>	<b>22,691.9</b>	<b>23,073.4</b>	<b>23,284.9</b>
3.1. Personal Lending	9,164.0	9,408.1	10,075.6	9,935.1	9,869.6
3.2. Credit Cards	219.1	230.2	222.2	209.8	206.1
3.3. Mortgages, Owner-Occupied Housing only	11,888.7	12,239.6	12,394.0	12,928.5	13,209.1
<b>4. Other Lending</b>	<b>1,108.4</b>	<b>1,292.0</b>	<b>1,289.3</b>	<b>1,337.1</b>	<b>1,435.5</b>
<b>Total Gross Loan</b>	<b>104,204.4</b>	<b>107,597.8</b>	<b>108,918.8</b>	<b>110,964.6</b>	<b>112,706.3</b>





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

	Nov-19	Dec-19	Jan-20	Feb-20	Mar-20
<b>(Monthly Change in Billion KHR)</b>					
<b>1. Financial Institutions</b>	<b>207.3</b>	<b>578.4</b>	<b>-82.3</b>	<b>107.6</b>	<b>331.3</b>
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	84.5	246.1	-76.1	108.6	216.1
1.3. Other Financial Institutions	122.8	332.3	-6.2	-1.0	115.2
<b>2. Non-Financial Institutions</b>	<b>980.9</b>	<b>2,025.1</b>	<b>592.2</b>	<b>1,508.8</b>	<b>1,100.5</b>
2.1. Agriculture, Forestry and Fishing	62.8	150.8	236.3	160.3	66.2
2.2. Mining and Quarrying	-12.2	11.0	198.8	-5.6	78.5
2.3. Manufacturing	89.9	-173.5	110.1	56.7	-17.6
2.4. Utilities	36.2	39.0	3.6	6.7	0.9
2.5. Construction	-109.3	594.7	-211.6	383.7	10.0
2.6. Wholesale Trade	241.0	310.7	-318.5	178.9	196.9
2.7. Retail Trade	195.7	317.6	404.1	154.2	287.8
2.8. Hotels and Restaurants	54.0	24.0	-78.2	27.7	149.8
2.9. Transport and Storage	15.8	49.2	84.0	41.7	-30.5
2.10. Information Media and Telecommunications	93.6	81.9	-102.6	9.6	-7.0
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	74.0	24.2	91.7	86.0	46.8
2.12. Real Estate Activities	148.7	863.9	-390.4	249.1	272.8
2.13. Other Non-Financial Services	90.7	-268.3	564.9	159.7	46.1
<b>3. Personal Essentials</b>	<b>633.1</b>	<b>606.2</b>	<b>813.9</b>	<b>381.5</b>	<b>211.5</b>
3.1. Personal Lending	254.7	244.1	667.5	-140.5	-65.4
3.2. Credit Cards	2.1	11.1	-8.0	-12.4	-3.6
3.3. Mortgages, Owner-Occupied Housing only	376.2	350.9	154.4	534.5	280.6
<b>4. Other Lending</b>	<b>-2.7</b>	<b>183.6</b>	<b>-2.8</b>	<b>47.8</b>	<b>98.4</b>
<b>Total Gross Loan</b>	<b>1,818.6</b>	<b>3,393.3</b>	<b>1,321.1</b>	<b>2,045.7</b>	<b>1,741.8</b>
<b>(Monthly Change in Percent)</b>					
<b>1. Financial Institutions</b>	<b>4.8</b>	<b>12.8</b>	<b>-1.6</b>	<b>2.1</b>	<b>6.5</b>
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	3.0	8.6	-2.5	3.6	6.9
1.3. Other Financial Institutions	7.9	19.9	-0.3	0.0	5.8
<b>2. Non-Financial Institutions</b>	<b>1.3</b>	<b>2.6</b>	<b>0.7</b>	<b>1.9</b>	<b>1.4</b>
2.1. Agriculture, Forestry and Fishing	0.8	1.9	3.0	2.0	0.8
2.2. Mining and Quarrying	-4.8	4.5	78.4	-1.2	17.6
2.3. Manufacturing	1.9	-3.6	2.3	1.2	-0.4
2.4. Utilities	4.0	4.1	0.4	0.7	0.1
2.5. Construction	-1.1	6.2	-2.1	3.8	0.1
2.6. Wholesale Trade	2.1	2.7	-2.7	1.6	1.7
2.7. Retail Trade	1.2	2.0	2.4	0.9	1.7
2.8. Hotels and Restaurants	1.2	0.5	-1.7	0.6	3.2
2.9. Transport and Storage	0.8	2.4	4.1	1.9	-1.4
2.10. Information Media and Telecommunications	12.2	9.5	-10.9	1.1	-0.8
2.11. Rental and Operational Leasing Activities, Excluded Real Estate Leasing and Rentals	2.0	0.6	2.4	2.2	1.2
2.12. Real Estate Activities	1.9	10.6	-4.3	2.9	3.1
2.13. Other Non-Financial Services	1.4	-4.1	8.9	2.3	0.7
<b>3. Personal Essentials</b>	<b>3.1</b>	<b>2.8</b>	<b>3.7</b>	<b>1.7</b>	<b>0.9</b>
3.1. Personal Lending	2.9	2.7	7.1	-1.4	-0.7
3.2. Credit Cards	1.0	5.1	-3.5	-5.6	-1.7
3.3. Mortgages, Owner-Occupied Housing only	3.3	3.0	1.3	4.3	2.2
<b>4. Other Lending</b>	<b>-0.2</b>	<b>16.6</b>	<b>-0.2</b>	<b>3.7</b>	<b>7.4</b>
<b>Total Gross Loan</b>	<b>1.8</b>	<b>3.3</b>	<b>1.2</b>	<b>1.9</b>	<b>1.6</b>

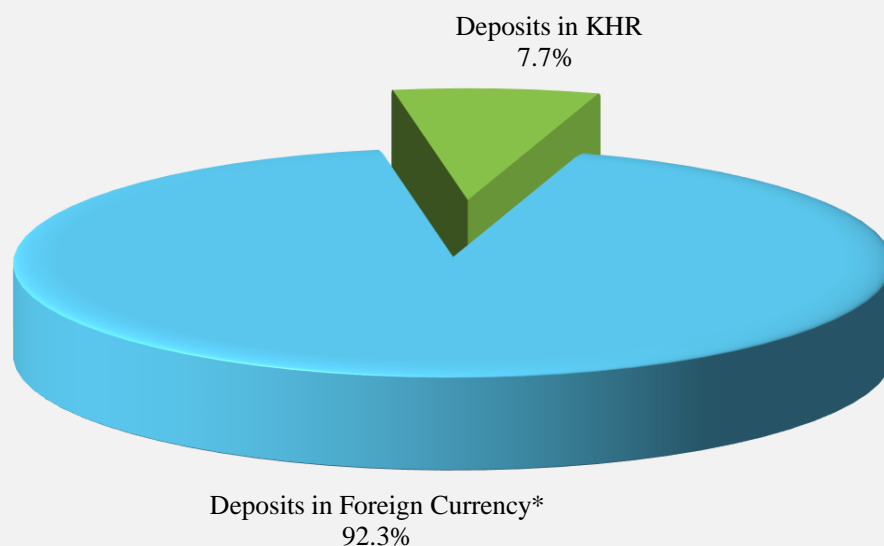
**Table 17: Deposits with Deposit Money Banks**

(In Billion KHR)

	Nov-19	Dec-19	Jan-20	Feb-20	Mar-20
<b>Deposits in KHR</b>					
Demand deposits	2,308.0	2,545.7	2,621.0	2,601.8	2,799.5
Savings deposits	1,907.1	1,978.1	1,972.3	1,972.9	1,712.0
Fixed deposits	2,717.9	2,890.8	3,242.0	3,374.4	3,367.8
Others	88.5	92.9	97.5	97.7	97.7
<b>Total</b>	<b>7,021.5</b>	<b>7,507.4</b>	<b>7,932.9</b>	<b>8,046.7</b>	<b>7,976.9</b>
<b>Deposits in Foreign Currency*</b>					
Demand deposits	22,708.8	23,192.4	22,612.8	22,898.8	22,499.6
Savings deposits	30,704.8	31,202.4	31,766.3	31,796.1	29,252.0
Fixed deposits	39,649.1	40,496.2	41,366.2	42,293.2	42,924.4
Others	1,158.4	1,159.9	1,254.0	1,337.2	1,371.6
<b>Total</b>	<b>94,221.1</b>	<b>96,050.9</b>	<b>96,999.3</b>	<b>98,325.2</b>	<b>96,047.6</b>
<b>Grand Total</b>	<b>101,242.6</b>	<b>103,558.3</b>	<b>104,932.2</b>	<b>106,372.0</b>	<b>104,024.5</b>

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

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

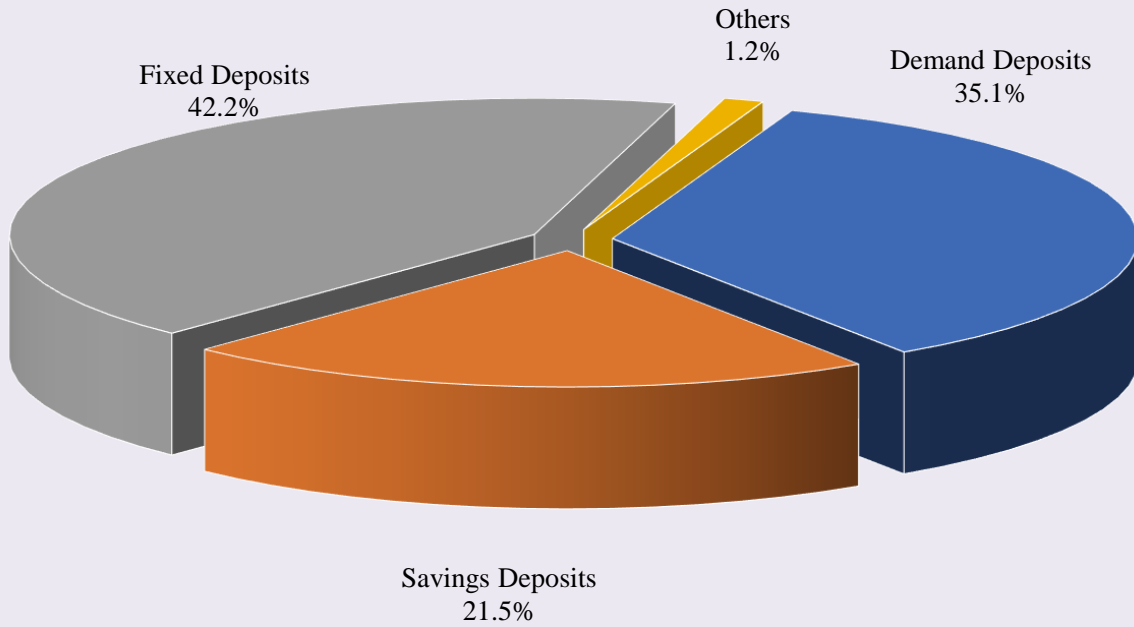


**Table 18: Monthly Change of Deposits with Deposit Money Banks**

	Nov-19	Dec-19	Jan-20	Feb-20	Mar-20
	(Change in Billion KHR)				
<b>Deposits in KHR</b>					
Demand deposits	-74.5	237.7	75.3	-19.3	197.7
Savings deposits	57.3	71.0	-5.8	0.6	-260.9
Fixed deposits	34.8	172.9	351.3	132.4	-6.6
Others	2.6	4.4	4.7	0.1	0.0
<b>Total</b>	<b>20.2</b>	<b>485.9</b>	<b>425.5</b>	<b>113.8</b>	<b>-69.8</b>
<b>Deposits in Foreign Currency</b>					
Demand deposits	-20.8	483.5	-579.5	285.9	-399.2
Savings deposits	-889.2	497.7	563.9	29.8	-2,544.1
Fixed deposits	-1,723.8	847.1	870.0	927.0	631.3
Others	-69.0	1.5	94.1	83.2	34.4
<b>Total</b>	<b>-2,702.8</b>	<b>1,829.8</b>	<b>948.5</b>	<b>1,325.9</b>	<b>-2,277.7</b>
<b>Grand Total</b>	<b>-2,682.7</b>	<b>2,315.7</b>	<b>1,374.0</b>	<b>1,439.7</b>	<b>-2,347.4</b>
	(Percentage Change)				
<b>Deposits in KHR</b>					
Demand deposits	-3.1	10.3	3.0	-0.7	7.6
Savings deposits	3.1	3.7	-0.3	0.0	-13.2
Fixed deposits	1.3	6.4	12.2	4.1	-0.2
Others	3.0	5.0	5.0	0.1	0.0
<b>Total</b>	<b>0.3</b>	<b>6.9</b>	<b>5.7</b>	<b>1.4</b>	<b>-0.9</b>
<b>Deposits in Foreign Currency</b>					
Demand deposits	-0.1	2.1	-2.5	1.3	-1.7
Savings deposits	-2.8	1.6	1.8	0.1	-8.0
Fixed deposits	-4.2	2.1	2.1	2.2	1.5
Others	-5.6	0.1	8.1	6.6	2.6
<b>Total</b>	<b>-2.8</b>	<b>1.9</b>	<b>1.0</b>	<b>1.4</b>	<b>-2.3</b>
<b>Grand Total</b>	<b>-2.6</b>	<b>2.3</b>	<b>1.3</b>	<b>1.4</b>	<b>-2.2</b>

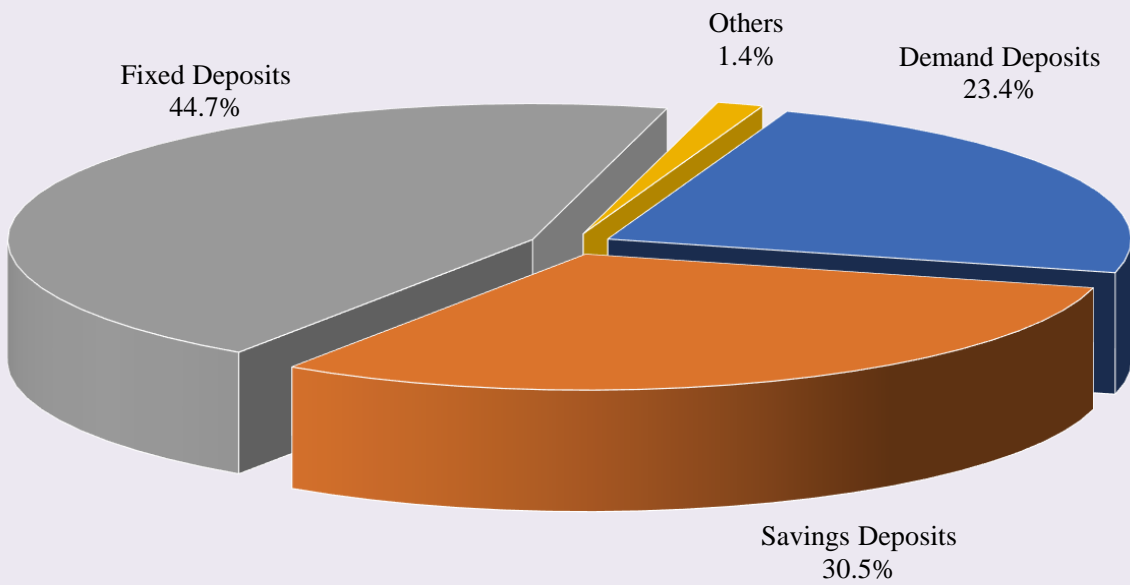
**Chart 12: Deposits in KHR Classified by Type, as March 2020**

(Share of Total KHR Deposits)



**Chart 13: Deposits in Foreign Currency Classified by Type, as of March 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
<b>Dec-13</b>	2,282	16,384	89,829	1,610,844	5,364	2% - 3%	27%-39%
<b>Dec-14</b>	2,754	18,254	107,964	1,844,893	8,340	2% - 3%	27%-39%
<b>Dec-15</b>	4,576	27,510	141,514	2,149,180	12,365	2% - 4%	25%-41%
<b>Dec-16</b>	5,971	32,599	155,499	2,129,907	12,954	2% - 4%	25%-41%
<b>2017*</b>							
	Numbers of Branches			Number of Borrowers**	Loan Outstanding (In Billion KHR)	Interest Rate	
	Head Office	Province/ Krong	District/Khan			Monthly	Annually
<b>Dec</b>	76	366	975	1,776,467	17,236	1.4%-2.5%	16.9%-28.8%
<b>2018</b>							
<b>Apr</b>	77	368	930	1,794,347	18,682	1.3%-2.2%	16.4%-26.1%
<b>May</b>	77	365	936	1,791,093	19,041	1.3%-2.2%	16.4%-26.1%
<b>Jun</b>	77	372	937	1,798,122	19,250	1.3%-2.2%	16.1%-25.4%
<b>Jul</b>	77	377	944	1,805,677	19,501	1.3%-2.2%	16.1%-25.4%
<b>Aug</b>	79	376	947	1,825,842	20,278	1.2%-2.1%	15.4%-24.8%
<b>Sep</b>	77	372	943	1,828,019	20,621	1.2%-2.1%	15.3%-25.0%
<b>Oct</b>	78	394	947	1,851,259	21,045	1.2%-2.0%	13.4%-24.0%
<b>Nov</b>	79	407	946	1,867,806	21,567	1.2%-2.1%	15.1%-24.0%
<b>Dec</b>	80	399	944	1,872,916	21,813	1.2%-2.0%	15.1%-24.0%
<b>2019</b>							
<b>Jan</b>	80	399	944	1,881,822	22,630	1.2%-2.0%	15.0%-24.0%
<b>Feb</b>	81	399	944	1,893,175	23,206	1.2%-1.9%	14.7%-22.7%
<b>Mar</b>	81	399	947	1,917,689	24,020	1.2%-1.9%	15.0%-22.7%
<b>Apr</b>	81	400	949	1,944,818	24,675	1.2%-1.9%	14.9%-22.7%
<b>May</b>	81	401	949	1,968,804	25,293	1.2%-1.9%	14.9%-22.7%
<b>Jun</b>	81	405	956	1,990,822	25,922	1.2%-1.8%	15.0%-21.4%
<b>Jul</b>	81	395	953	2,013,430	26,705	1.2%-1.7%	14.4%-20.1%
<b>Aug</b>	82	396	956	2,036,114	27,454	1.2%-1.7%	14.5%-20.1%
<b>Sep</b>	82	397	960	2,050,622	27,987	1.2%-1.7%	14.3%-20.0%
<b>Oct</b>	82	402	962	2,073,408	28,291	1.1%-1.7%	14.2%-20.0%
<b>Nov</b>	82	403	965	2,091,365	28,886	1.1%-1.7%	14.2%-19.8%
<b>Dec</b>	82	406	965	2,109,170	29,357	1.1%-1.6%	13.4%-18.7%
<b>2020</b>							
<b>Jan</b>	81	381	909	2,053,957	29,314	1.1%-1.6%	13.6%-18.5%
<b>Feb</b>	81	377	910	2,070,481	29,930	1.1%-1.6%	13.9%-19.2%
<b>Mar</b>	81	376	910	2,081,328	30,267	1.1%-1.7%	13.8%-19.4%

\* 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-15	10,709	22	487	519.9	23.6	29	0.79
<b>Total</b>	<b>106,919</b>	<b>233</b>	<b>459</b>	<b>4,854.2</b>	<b>20.8</b>	<b>252</b>	<b>47.4</b>
Dec-16	3,938	22	179	490.0	22.3	13	3.15
<b>Total</b>	<b>82,291</b>	<b>242</b>	<b>340</b>	<b>5,421.8</b>	<b>22.4</b>	<b>186</b>	<b>117.5</b>
Dec-17	3,074	20	154	599.0	30.0	22	12.48
<b>Total</b>	<b>37,485</b>	<b>239</b>	<b>1,885</b>	<b>6,607.8</b>	<b>333.1</b>	<b>138</b>	<b>28.51</b>
<b>2018</b>							
Apr	3,096	18	172	511.4	28.4	15	10.21
May	3,182	17	187	975.3	57.4	28	4.33
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
<b>Total</b>	<b>38,249</b>	<b>232</b>	<b>165</b>	<b>9,424.1</b>	<b>40.6</b>	<b>197</b>	<b>152.90</b>
<b>2019</b>							
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
<b>Total</b>	<b>41,696</b>	<b>236</b>	<b>177</b>	<b>13,602.7</b>	<b>57.6</b>	<b>206</b>	<b>630.84</b>
<b>2020</b>							
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
Mar	3,341	21	159	1,985.6	94.6	11	0.65
<b>Total</b>	<b>9,675</b>	<b>62</b>	<b>156</b>	<b>4,693.6</b>	<b>75.7</b>	<b>35</b>	<b>2.75</b>

**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-15	98,062	22	4,457	1,859.8	84.5	728	21.2
<b>Total</b>	<b>992,434</b>	<b>233</b>	<b>4,259</b>	<b>20,758.4</b>	<b>89.1</b>	<b>7,170</b>	<b>268.0</b>
Dec-16	92,820	22	4,219	2,220.4	100.9	778	44.8
<b>Total</b>	<b>1,025,209</b>	<b>242</b>	<b>4,236</b>	<b>21,790.4</b>	<b>90.0</b>	<b>8,738</b>	<b>439.6</b>
Dec-17	101,093	20	5,055	2,824.6	141.2	789	37.6
<b>Total</b>	<b>1,107,752</b>	<b>239</b>	<b>4,635</b>	<b>26,812.7</b>	<b>112.2</b>	<b>8,863</b>	<b>440.4</b>
<b>2018</b>							
Apr	86,253	18	4,792	2,736.2	152.0	661	39.6
May	109,311	17	6,430	3,270.6	192.4	964	61.4
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
<b>Total</b>	<b>1,238,232</b>	<b>232</b>	<b>5,337</b>	<b>41,462.7</b>	<b>178.7</b>	<b>10,474</b>	<b>2686.1</b>
<b>2019</b>							
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
<b>Total</b>	<b>1,337,800</b>	<b>236</b>	<b>5,669</b>	<b>51,609.1</b>	<b>218.7</b>	<b>10,654</b>	<b>3779.9</b>
<b>2020</b>							
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
Mar	115,984	21	5,523	11,338.6	539.9	845	7539.5
<b>Total</b>	<b>333,828</b>	<b>62</b>	<b>5,384</b>	<b>19,007.3</b>	<b>306.6</b>	<b>2,492</b>	<b>7,739.1</b>

**Table 22: Visitor Arrivals in Cambodia**

	2020			% of Total		% Change	
	Jan	Feb	Mar	Feb	Mar	Feb/Jan	Mar/Feb
<b>(Mode of Arrival)</b>							
Phnom Penh International Airport	171,948	117,605	75,762	30.6	33.9	-31.6	-35.6
Kong Keng International Airport	17,409	17,885	22,247	4.7	10.0	2.7	24.4
Siem Reap International Airport	142,777	74,961	23,047	19.5	10.3	-47.5	-69.3
Land	189,412	154,281	96,403	40.2	43.2	-18.5	-37.5
Boat	26,417	19,131	5,941	5.0	2.7	-27.6	-68.9
Preah Vihea	0	0	0	0.0	0.0	0.0	0.0
<b>Total</b>	<b>547,963</b>	<b>383,863</b>	<b>223,400</b>	<b>100.0</b>	<b>100.0</b>	<b>-29.9</b>	<b>-41.8</b>
<b>(Arrival by Purpose of Visit)</b>							
Tourist	464,164	298,603	156,142	77.8	69.9	-35.7	-47.7
Business and Professional	58,925	67,717	60,054	17.6	26.9	14.9	-11.3
Others and not specified	24,874	17,543	7,204	4.6	3.2	-29.5	-58.9
<b>Total</b>	<b>547,963</b>	<b>383,863</b>	<b>223,400</b>	<b>100.0</b>	<b>100.0</b>	<b>-29.9</b>	<b>-41.8</b>
<b>(Top-Ten Countries of Passenger Arrivals)</b>							
China (PRC)	123,550	68,272	67,910	17.8	30.4	-44.7	-0.5
Thailand	53,874	55,090	43,690	14.4	19.6	2.3	-20.7
Vietnam	75,926	68,025	35,499	17.7	15.9	-10.4	-47.8
United Kingdom	20,042	16,832	7,357	4.4	3.3	-16.0	-56.3
Lao PDR	17,850	9,758	6,679	2.5	3.0	-45.3	-31.6
France	19,344	16,734	5,695	4.4	2.5	-13.5	-66.0
United States of America	30,315	17,766	4,898	4.6	2.2	-41.4	-72.4
Germany	10,920	11,190	4,795	2.9	2.1	2.5	-57.1
Japan	18,767	16,307	4,717	4.2	2.1	-13.1	-71.1
Malaysia	12,964	7,979	3,953	2.1	1.8	-38.5	-50.5
Others	164,411	95,910	38,207	25.0	17.1	-41.7	-60.2
<b>Total</b>	<b>547,963</b>	<b>383,863</b>	<b>223,400</b>	<b>100.0</b>	<b>100.0</b>	<b>-29.9</b>	<b>-41.8</b>

*Source: Ministry of Tourism*



**Table 23: Cambodia's Imports and Exports**

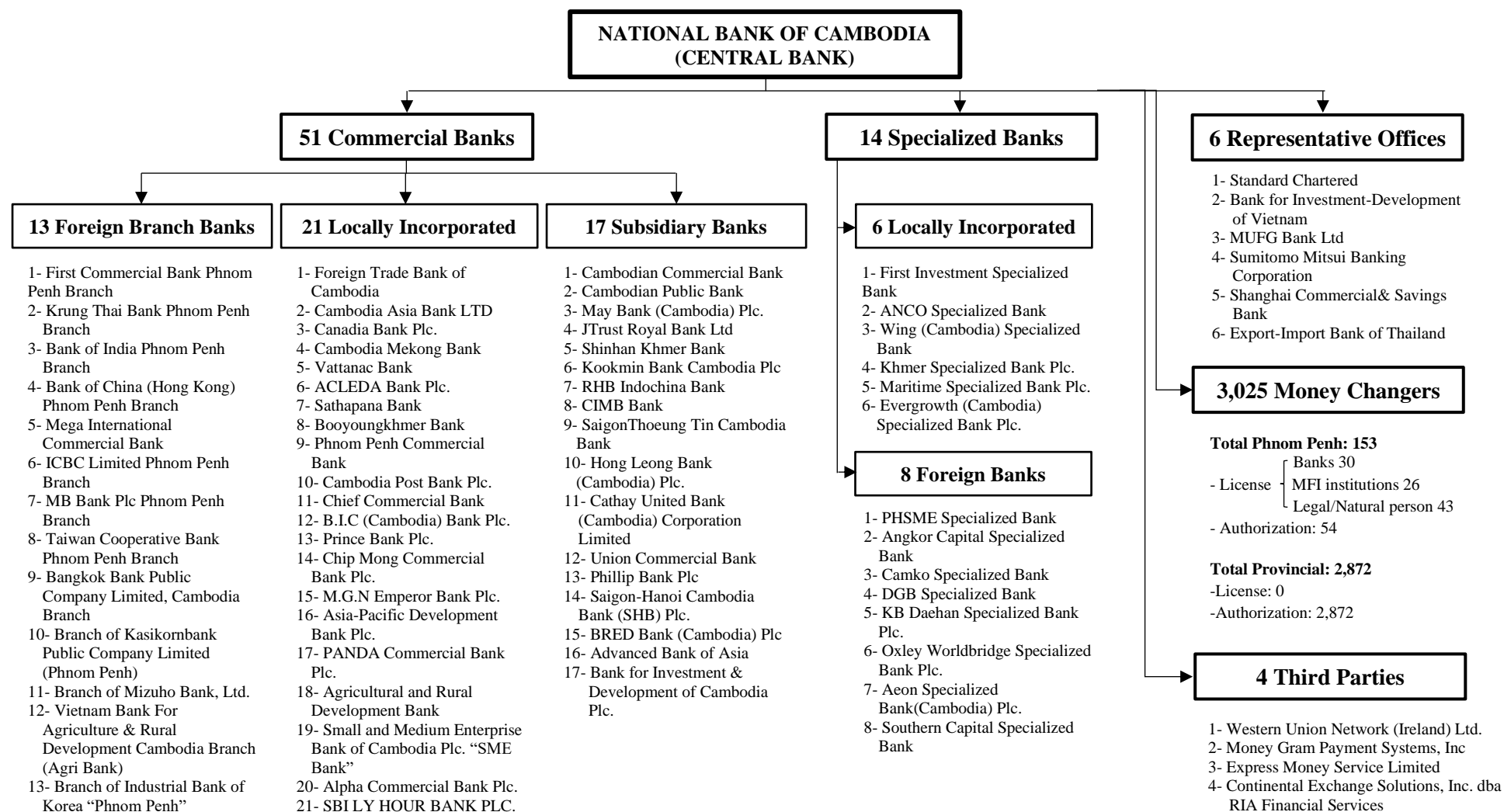
(In Billion KHR)

	2020			Change in Billion KHR		Change in %	
	Jan	Feb	Mar	Feb/Jan	Mar/Feb	Feb/Jan	Mar/Feb
<b>Imports by Commodity</b>							
Medicine	85.1	63.1	82.4	-22.1	19.3	-25.9	30.6
Cigarette	305.3	125.5	99.3	-179.8	-26.2	-58.9	-20.9
Food and Beverage	279.0	303.1	317.4	24.2	14.2	8.7	4.7
Equipment Construction	292.1	204.2	223.0	-87.9	18.8	-30.1	9.2
Cement	30.5	40.4	27.9	9.9	-12.5	32.4	-31.0
Steel	83.3	78.5	101.8	-4.8	23.3	-5.8	29.7
Phones	11.1	16.1	18.0	5.0	1.8	45.3	11.4
T.V	4.3	3.4	2.2	-1.0	-1.1	-22.2	-34.1
Other Electronic Equipment	22.0	21.2	25.0	-0.8	3.8	-3.5	18.1
Garment	239.4	111.2	203.4	-128.3	92.2	-53.6	82.9
Fabric	1,693.2	686.4	1,210.8	-1,006.8	524.5	-59.5	76.4
Vehicle	742.2	692.5	687.2	-49.7	-5.3	-6.7	-0.8
Equipment of Cold	19.8	18.7	18.6	-1.1	-0.1	-5.7	-0.4
Gold	2.1	1,040.4	444.2	1,038.3	-596.2	495.9**	-57.3
Oil	569.8	617.2	601.9	47.4	-15.3	8.3	-2.5
Fertilizer	38.8	45.2	47.8	6.4	2.6	16.4	5.7
Others	3,926.1	2,328.6	2,488.0	-1,597.5	159.4	-40.7	6.8
<b>Total Imports (fob)</b>	<b>8,344.2</b>	<b>6,395.5</b>	<b>6,598.8</b>	<b>-1,948.6</b>	<b>203.2</b>	<b>-23.4</b>	<b>3.2</b>
<b>Exports by Commodity</b>							
Garment	3,674.8	3,153.0	2,545.0	-521.8	-608.0	-14.2	-19.3
Footwear	610.2	444.6	332.4	-165.6	-112.2	-27.1	-25.2
Electrical Part	78.4	91.6	92.9	13.2	1.3	16.9	1.4
Vehicle Part	33.9	35.5	36.4	1.6	1.0	4.6	2.7
Bicycle	161.3	193.5	128.1	32.3	-65.5	20.0	-33.8
Wood Products	59.8	63.2	56.0	3.3	-7.1	5.5	-11.3
Rice	178.2	204.9	209.7	26.7	4.8	15.0	2.3
Rubber	52.9	52.9	19.4	0.0	-33.6	0.0	-63.4
Fish and Other Agricultural Products	34.6	59.6	77.5	25.0	17.9	72.3	30.0
Others	609.4	635.2	505.0	25.9	-130.2	4.2	-20.5
<b>Total Exports (fob)</b>	<b>5,493.5</b>	<b>4,934.1</b>	<b>4,002.5</b>	<b>-559.4</b>	<b>-931.6</b>	<b>-10.2</b>	<b>-18.9</b>

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

**Table 24: THE BANKING SYSTEM IN CAMBODIA**

*As of 31 March, 2020*



## 82 Micro Finance Institutions

### 76 MFIs

- 1- Seilanithih
- 2- Welcome Finance
- 3- Maxima Plc
- 4- InteanPoalroathRongroeurng Ltd
- 5- NongHyup Finance (Cambodia) Plc.
- 6- Entean Akpevath Pracheachun Plc
- 7- Farmer Finance Plc.
- 8- Atom Capital Limited
- 9- First Finance Plc.
- 10- YCP Microfinance
- 11- Samrithisak Microheranhvathok Limited
- 12- Camma Microheranhvathok Limited
- 13- Khemarak Limited
- 14- Prime MF Ltd.
- 15- Sonatra Plc
- 16- Woori Finance Cambodia Plc.
- 17- Chamroeun Plc.
- 18- Active People Plc
- 19- Bayon Credit Limited
- 20- BORRIBO
- 21- Queen Finance Plc.
- 22- CITY Plc
- 23- LY HOUR Plc
- 24- AMATAK CAPITAL Plc
- 25- Sachak Microfinance Plc.
- 26- ORO Financecorp Plc.
- 27- NIRON Plc.
- 28- DELTA Microfinance PLC.
- 29- CENTURY Cambo Development Plc.
- 30- BAMC Finance Plc.
- 31- PIPHUP THMEY Microheranhvathok Plc.
- 32- SEREY OUDOM Microheranhvathok Plc.
- 33- SAMBAT Finance Plc.
- 34- BNKC (Cambodia) Plc
- 35- BAMBOO Finance Plc.
- 36- SAHAKRINPHEAP Microfinance Plc.
- 37- Chailease Royal Finance Plc.
- 38- TBB (Cambodia) Plc.

- 39- MOHANOKOR Plc.
- 40- Royal Microfinance Plc
- 41- Sunny Microfinance Plc.
- 42- Funan Microfinance Plc.
- 43- CMK Plc.
- 44- SAMPORN SAMAKUM SMEs Cambodia PLC.
- 45- Samaky Microfinance Institution Plc
- 46- Cambodia labor Care Plc
- 47- Cam Capital Public Limited Company
- 48- Asia Pacific Finance Plc
- 49- FUTUBA Microheranhvathok Plc
- 50- Idemitsu Saison Microfinance (Cambodia) Plc
- 51- Mother Financial Japan Plc
- 52- Sahaka Plc
- 53- Chourk Chey Finance Plc
- 54- Golden Care Plc
- 55- Sabay Credit Commercial Plc
- 56- Jet's Cash Box Finance Plc
- 57- LED Microfinance Institution Plc
- 58- LBP Microfinance Plc
- 59- Prasethpheap Finance Plc
- 60- T & Go Finance Plc
- 61- ANAKUT Plc.
- 62- Grow Plc.
- 63- Baitang Microheranhvatho Plc.
64. MIA Financial Plc.
- 65- Ponleu Chaktomuk Plc.
- 66- Vithey Microfinance Plc.
- 67- Trop Khnhom Plc.
- 68- Khmer Capital Plc.
- 69- PG Development Plc.
- 70- JC Finance plc.
- 71- Rolya Microfinance Institution Plc
- 72- Thida Srisawad Microfinance Plc.
- 73- Family Microfinance Plc.
- 74- Propey Microfinance Plc.
- 75- Sixty Six Finance Plc.
- 76- G B Microfinance Institution Plc.

### 6 MDIs

- 1- AMRET Co Ltd.
- 2- Hatthakaksekar
- 3- AMK
- 4- WB FINANCE CO., LTD
- 5- Prasac Micro Finance Institution
- 6- LOLC

### 24 Payment Service Institutions

- 1- True Money Plc.
- 2- Ly Hour Pay Pro Plc.
- 3- Pi Pay Co., Ltd
- 4- Asia Cash Express Co., Ltd
- 5- Seatel Financial Service Plc.
- 6- Speed Pay Plc.
- 7- Canadia Fullerton Mobile Money Plc.
- 8- Coolbill Plc.
- 9- Edeel (Cambodia) Plc.
- 10- Ipay88 (Cambodia) Plc.
- 11- Bongloy Payment Plc.
- 12- Tian Xu International Technology Plc.
- 13- Huione Pay Plc.
- 14- E-Money Payment Solution Plc.
- 15- Dragonfly Fintech (Cambodia) Plc.
- 16- Dynamic Payment Plc
- 17- WIBS.KH.Payment Service. Plc.
- 18- Smartluy Plc.
- 19- Dara Sakor Pay Plc.
- 20- Bai Sen Technology Plc.
- 21- AETRINO GLOBAL PLC.
- 22- Paragon Payment Service Plc.
- 23- Kess Innovation Plc
- 24- GBCI Ventures Plc

## 21 NBC Provincial Branches

- 1- Krung Phnom Penh
- 2- Kampong Cham
- 3- Sihanouk Ville
- 4- Siemreap
- 5- Battambang
- 6- BunteayMeanchey
- 7-SvayRieng
- 8- Kandal
- 9- Kampot
- 10-Kampong Thom
- 11-Pursat
- 12-Kampong Speu
- 13-Koh kong
- 14-Ratanakiri
- 15-Prey Veng
- 16-TaKeo
- 17-Kampong Chnaing
- 18-Preah Vihear
- 19-Kratie
- 20-Stung Treng
- 21-Mondolkiri

### 1 Credit Bureau (Cambodia)

### 246 Rural Credit Institutions

## 15 Leasing Companies

- 1-GL Finance Plc.
- 2-BSP Finance (Cambodia) Plc.
- 3-Mega Leasing Plc.
- 4-Suosdey Finance Plc.
- 5-KK Fund Leasing Plc.
- 6-TOYOTA Tsusho Finance (Cambodia) Plc.
- 7-ELIN Leasing Plc.
- 8-I Finance Plc
- 9-Ly Hour Leasing Plc
- 10-Chailease Royal Leasing
- 11-JACCs Finance (Cambodia ) Plc.
- 12- Komatsu Leasing (Cambodia) Plc.
- 13- Kubota Leasing (Cambodia) Plc.
- 14- L O D leasing Plc.
- 15- RPTIN ALLIANCE FINANCIAL LEASING PLC.

### 10 Audit Firms

- 1- KPMG Cambodia
- 2- MORISON KAK & ASSOCIES
- 3- PRICEWATERHOUSE COOPERS
- 4- ANGKOR CERTIFIED ACCOUNTANT NETWORK Mc MILLAN WOODS (CAMBODIA) Co., Ltd
- 5- ERNST & YOUNG
- 6- BDO (Cambodia) Ltd.
- 7- GRANT THORNTON
- 8- Deloitte (Cambodia) Co., Ltd
- 9- HRDP & ASSOCIATES
- 10- Crowe Horwath (KH) Ltd

**អ៊ីនធឺណែត**

**INTERNET**

: [www.nbc.org.kh](http://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.*

**សេវាព័ត៌មាន**

**INFORMATION SERVICE**

: បុគ្គលិករបស់នាយកដ្ឋានស្ថិតិ នៃធនាគារជាតិនៃកម្ពុជា អាចជួយចង្អុលបង្ហាញ ឬណែនាំ អ្នកប្រើប្រាស់ក្នុងការស្វែងរកទិន្នន័យតាមតម្រូវការ ។ ការបោះពុម្ពផ្សាយរបស់ធនាគារជាតិនៃកម្ពុជា អាចរកជាប់បាន ហើយសេវាលើការជាប់ប្រចាំក៏អាចរៀបចំបានដែរ ។ ចំពោះសេវាលើទិន្នន័យ ពិសេសផ្សេងទៀតក៏អាចរកបានផងដែរ តាមរយៈការមកជាប់ព្រឹត្តិបត្រដោយផ្ទាល់ ។

*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.*

**អាសយដ្ឋានទំនាក់ទំនង**

**CONTACT DETAILS**

**ធនាគារជាតិនៃកម្ពុជា**

NATIONAL BANK OF CAMBODIA

នាយកដ្ឋានស្ថិតិ

Statistics Department

អគារលេខ ៦៩-៧០ មហាវិថីហាណូយ (លេខ១០១៩) ភូមិបាយាប សង្កាត់ភ្នំពេញថ្មី

ខណ្ឌសែនសុខ រាជធានីភ្នំពេញ

#69-70, Hanoi Blvd. (1019), Phum Bayab, Sangkat Phnom Penh Thmei, Cambodia

អ៊ីម៉ែល : [statistics@nbc.org.kh](mailto:statistics@nbc.org.kh)

E-mail : [statistics@nbc.org.kh](mailto:statistics@nbc.org.kh)

ទូរស័ព្ទ : (៨៥៥) ២៣ ៧២២ ៥៦៣ – ១១១៥

Telephone: (855) 23 722 563 – 1115

ទូរសារ : (៨៥៥) ២៣ ៤២៦ ១១៧

Facsimile : (855) 23 426 117



ISSN 2074-5680

តម្លៃ : ១៥.០០០ រៀល ( មួយម៉ឺនប្រាំពាន់រៀល )

Price: KHR 15,000 (Fifteen Thousand Riels)

**ផលិតដោយ ធនាគារជាតិនៃកម្ពុជា**

Produced by the National Bank of Cambodia