

ព្រះរាជាណាចក្រកម្ពុជា
KINGDOM OF CAMBODIA
ជាតិ សាសនា ព្រះមហាក្សត្រ
NATION RELIGION KING



ជាតិ សាសនា ព្រះមហាក្សត្រ នៃ កម្ពុជា
NATIONAL BANK OF CAMBODIA

គំនែទេសស្ថិតិសេវាឌីជ្រើន និងកម្មិយតត្ន័រ
ECONOMIC AND MONETARY STATISTICS

លេខ ៣១៨ – ឆ្នាំទី២៨
ខែមីនា ឆ្នាំ២០២០

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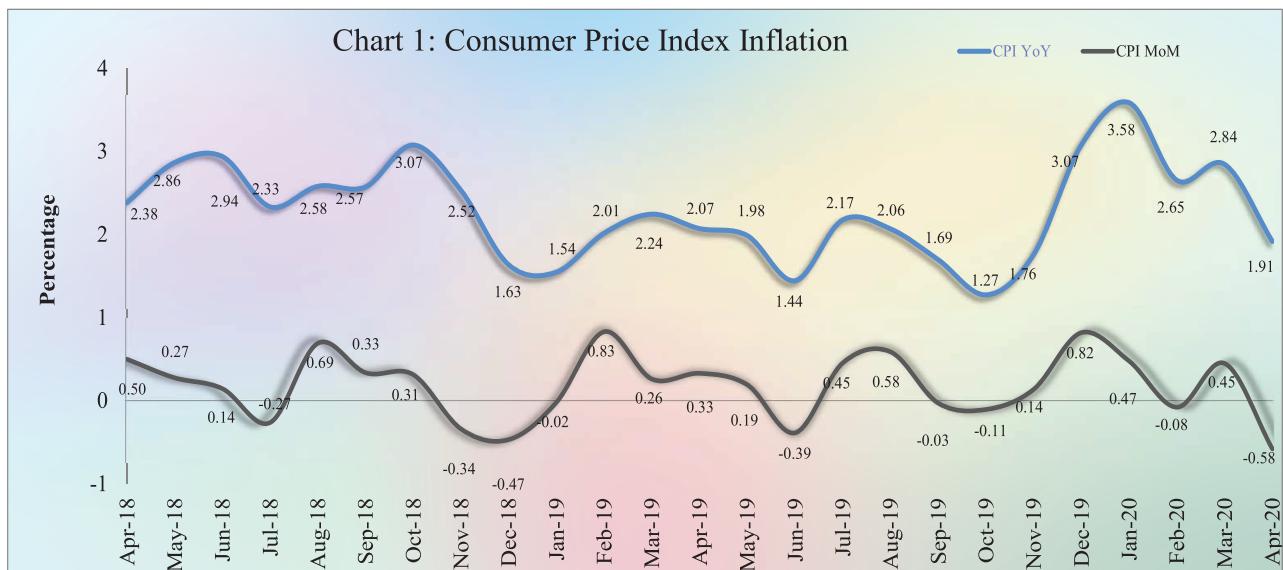
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Introduction

Headline consumer price inflation in April 2020 decelerated over the previous month; while the Khmer Riel (KHR) depreciate against US dollar. During this period, financial intermediation through credit to private sector and deposit of banking system 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 -0.58% in April 2020 from 0.45% in March, in which six out of twelve group indexes decreased while five group indexes increased and other one group index remained stable.



During the same period, the year-on-year percentage change of the CPI for all items eased to 1.91% in April 2020 from 2.84% in March mainly due to the decrease in oil price.

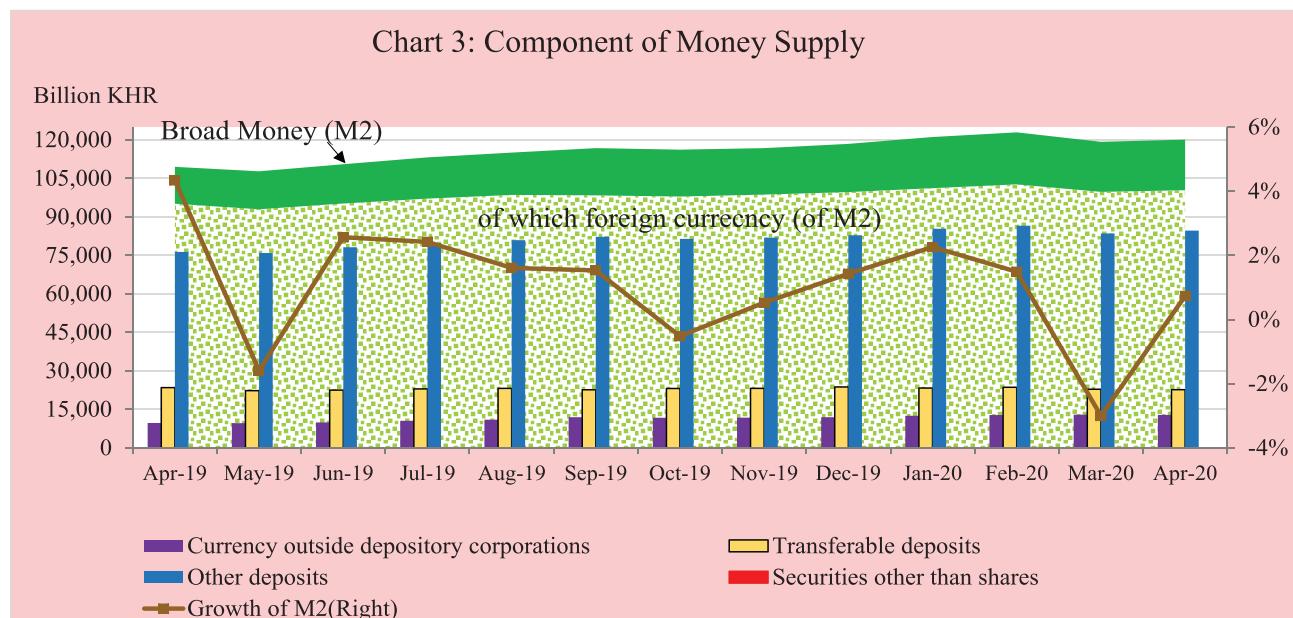
Exchange Rate

The exchange rate (market buying rate) was KHR 4,108 per USD in April 2020, depreciated 0.59% over March. This was mainly due to the seasonal factor combined with the decreased demand for KHR during Covid-19.



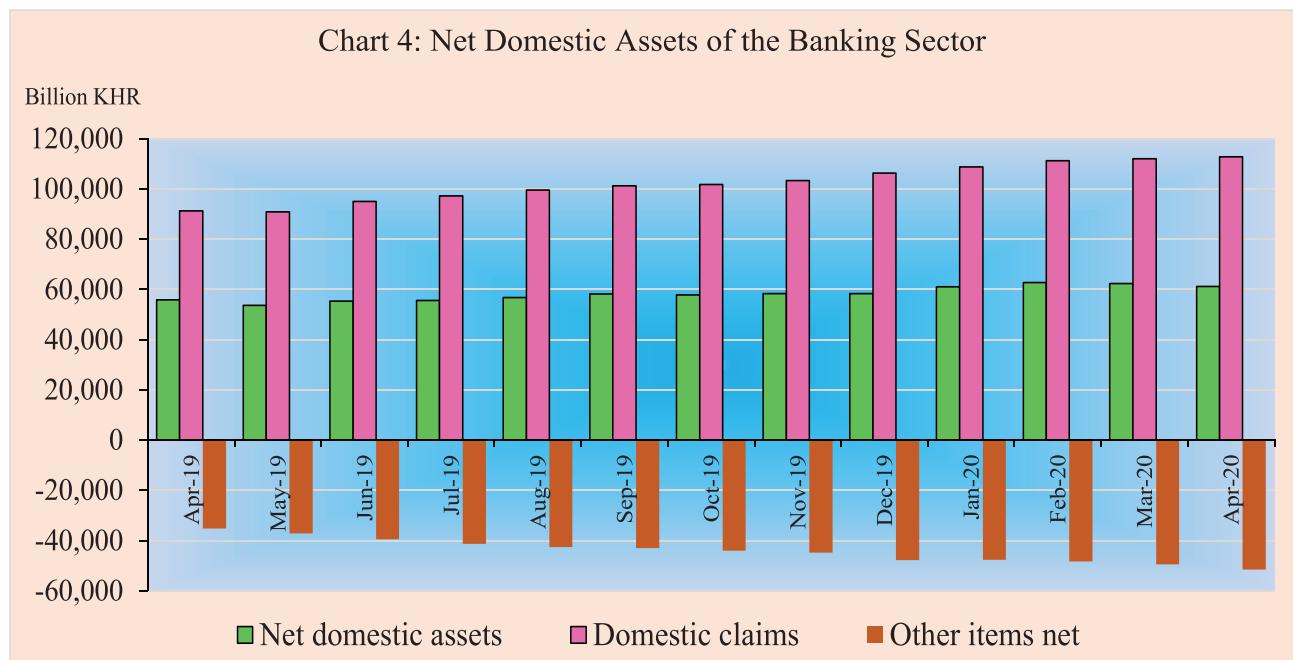
Money Supply

Broad money (M2) reached to KHR 120,094.2 billion in April 2020, up by 0.7% compared to March. Main components of M2 showed that other deposits increased by 1.3% while transferable deposits and currency outside depository corporations decreased by 0.8% and 0.5%, respectively.



Net Domestic Assets of the Depository Corporations

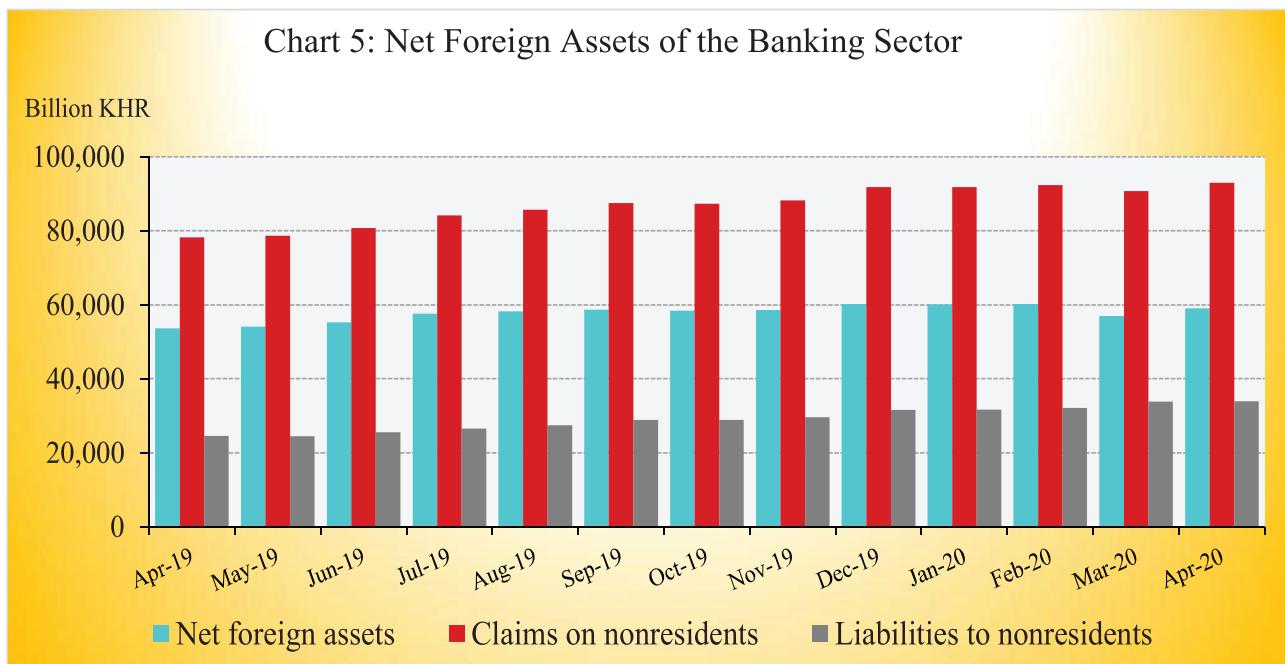
Net domestic assets of the depository corporations continued to decrease to KHR 61,066.2 billion in April 2020, down by 1.9% compared to March. This was due to a decrease of 3.9% in other items net while domestic credit increased by 0.7%.



The decrease in other items net was mainly due to a decrease of 4.6% in others contributed with the increase of 3.8% in capital. The increase in domestic credit was mainly due to the increases of 3.7% and 0.5% in net credit to other financial corporations and credit to private sector respectively, whereas net credit to nonfinancial public sector declined by 0.2%.

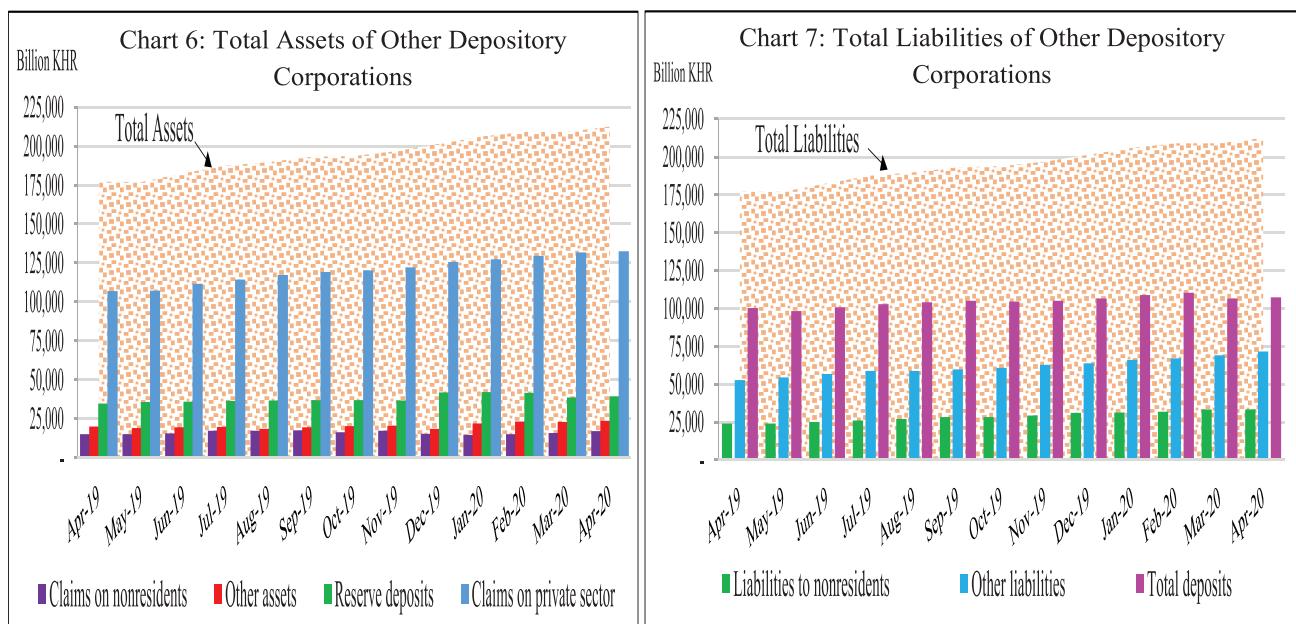
Net Foreign Assets of the Depository Corporations

Net foreign assets of the depository corporation increased to KHR 59,028 billion in April 2020, up by 3.6% from March. This was due to an increase of 7.5% and 1.4% in other foreign assets and gross reserve, respectively while foreign liabilities increased only by 0.5%.



Other Depository Corporations Survey

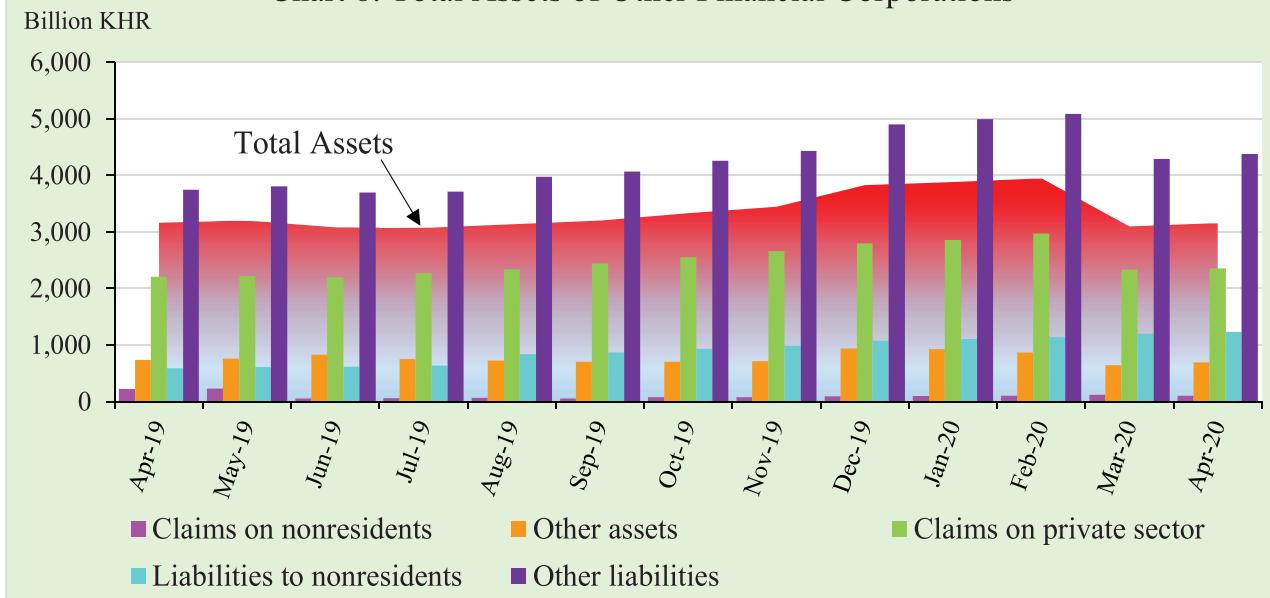
Total assets of other depository corporations which included commercial banks and microfinance deposit-taking institutions were KHR 212,565.9 billion, increased by 1.7% in April 2020 compared to the previous month.



Other Financial Corporations Survey

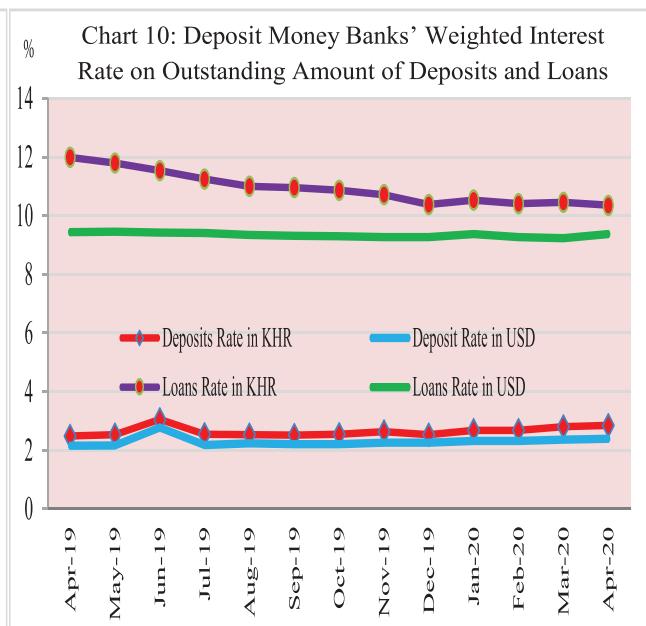
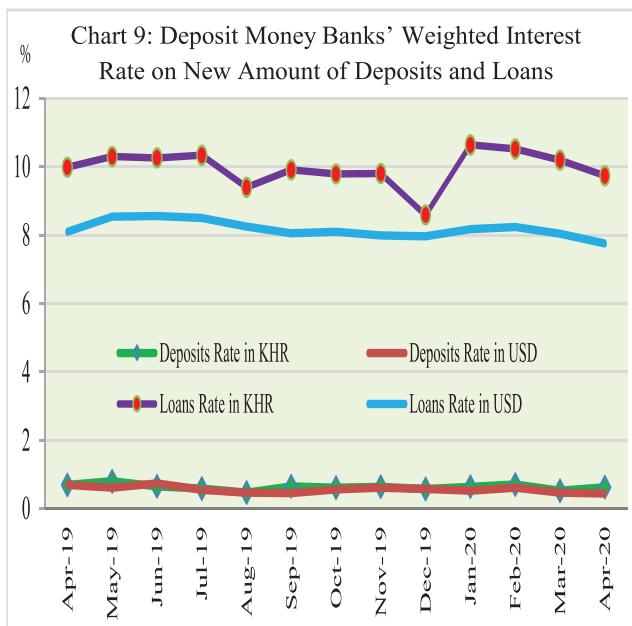
Total assets of other financial corporations were KHR 3,152.8 billion, up by 1.9% in April 2020 compared to March.

Chart 8: Total Assets of Other Financial Corporations



Interest Rates on Deposits and Loans

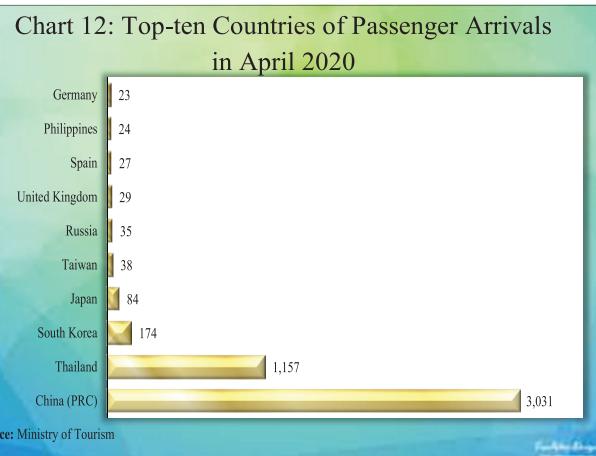
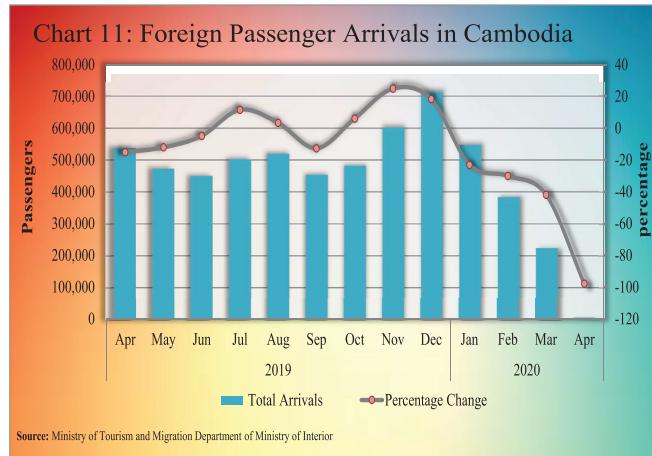
Interest rate on deposits and loans of banking sector in April 2020 showed that the (new amount) weighted average interest rate on deposit in KHR increased by 0.09% to 0.62% while deposit in USD decreased by 0.03% to 0.45%. At the same time, the weighted average interest rate on loan in KHR decreased by 0.45% to 9.74% and loan in USD decreased by 0.28% to 7.76%.



Foreign Tourist Arrivals

In April 2020, total number of passenger arrivals was 4,841 decreased by 97.8% followed the decreasing of 41.8% in the preceding month. The main purpose of the passenger arrivals in Cambodia was for business and professional, and vacation accounted for 57.3% and 41.1%, respectively of the total.

Most of the foreign passengers were from China P.R.C., Thailand, Korea, Japan, Taiwan, Russia, United Kingdom, Spain, Philippines, and Germany.



International Trade in Goods

International trade in goods showed a deficit of KHR 2,465.9 billion (40.8%) in April 2020, followed the deficit of KHR 2,596.3 billion (39.3%) in March.



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

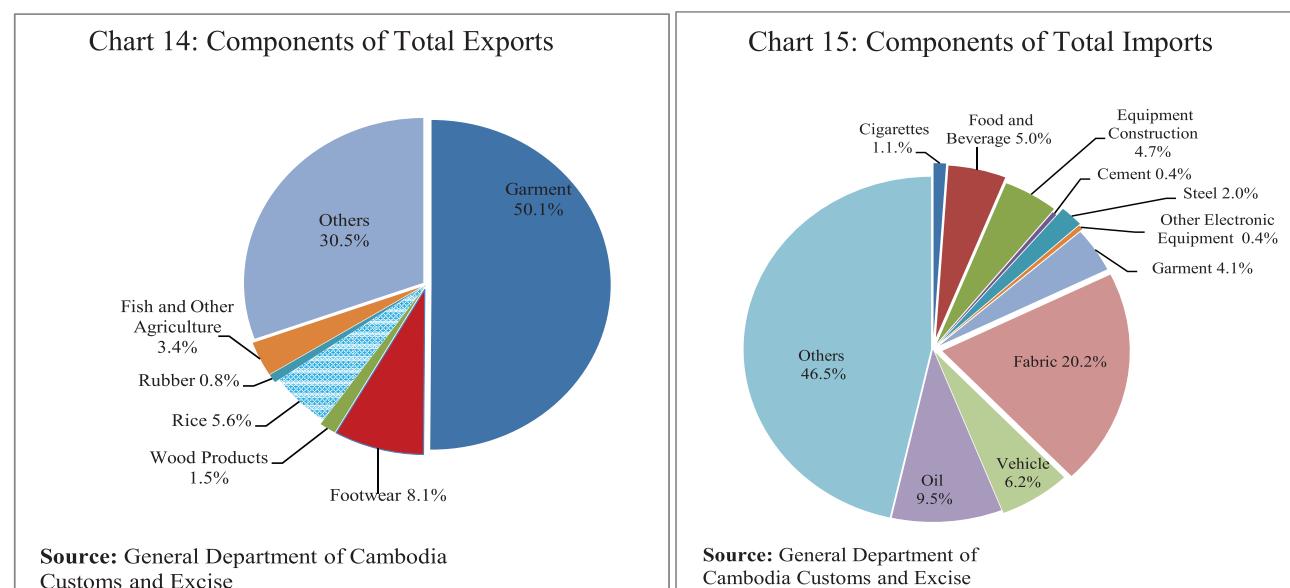


Table 1: Consumer Price Index and Inflation Rate

1. Consumer Price Index (CPI) and Component Indices (Oct-Dec. 2006 = 100)	Dec-19	Jan-20	Feb-20	Mar-20	Apr-20
CPI (all items)	179.95	180.80	180.65	181.46	180.41
Food and Non-Alcoholic Beverages	219.84	221.07	221.04	222.94	224.72
Alcoholic Beverages, Tobacco and Narcotics	173.93	174.29	174.15	174.53	174.74
Clothing and Footwear	153.53	153.95	153.10	153.97	154.11
Housing, Water, Electricity, Gas and other Fuels	128.27	128.39	128.36	128.89	128.10
Furnishings and Household Maintenance	153.24	153.67	153.11	153.41	153.94
Health	137.68	137.30	137.29	137.69	137.21
Transport	114.70	114.83	114.74	113.82	100.40
Communication	67.06	67.08	67.05	67.02	66.94
Recreation and Culture	121.00	120.12	119.76	120.21	119.74
Education	163.87	163.87	163.87	164.57	164.57
Restaurants	293.13	297.53	296.42	294.67	293.27
<i>Miscellaneous Goods and Services</i>	149.66	150.54	150.54	150.68	151.91
2. Percentage Change in the CPI and its Components					
2.1 Month on Month Change (%)					
CPI (all items)	0.82	0.47	-0.08	0.45	-0.58
Food and Non-Alcoholic Beverages	0.92	0.56	-0.01	0.86	0.80
Alcoholic Beverages, Tobacco and Narcotics	0.83	0.21	-0.08	0.22	0.12
Clothing and Footwear	1.01	0.27	-0.56	0.57	0.09
Housing, Water, Electricity, Gas and other Fuels	0.26	0.09	-0.02	0.41	-0.62
Furnishings and Household Maintenance	0.16	0.28	-0.36	0.20	0.34
Health	0.56	-0.28	0.00	0.29	-0.35
Transport	0.30	0.12	-0.09	-0.80	-11.80
Communication	0.25	0.03	-0.04	-0.04	-0.12
Recreation and Culture	1.98	-0.72	-0.31	0.38	-0.39
Education	0.92	0.00	0.00	0.43	0.00
Restaurants	1.42	1.50	-0.37	-0.59	-0.47
Miscellaneous Goods and Services	0.52	0.59	0.00	0.09	0.81
2.2 Year on Year Change (%)					
CPI (all items)	3.07	3.58	2.65	2.84	1.91
Food and Non-Alcoholic Beverages	3.36	3.87	3.18	4.18	4.36
Alcoholic Beverages, Tobacco and Narcotics	3.63	2.63	2.19	2.28	2.47
Clothing and Footwear	2.70	2.97	1.53	1.87	1.75
Housing, Water, Electricity, Gas and other Fuels	1.55	1.77	0.91	0.76	0.09
Furnishings and Household Maintenance	1.62	0.70	0.03	0.39	0.58
Health	0.68	0.22	-0.03	0.48	0.10
Transport	1.70	4.72	2.95	0.13	-12.95
Communication	-0.40	-0.62	-0.74	-0.55	-0.51
Recreation and Culture	1.95	0.88	0.64	1.37	0.91
Education	2.74	2.74	2.74	3.18	3.18
Restaurants	6.34	6.66	4.32	2.49	3.57
Miscellaneous Goods and Services	3.54	4.09	2.99	3.14	3.84
3. Three-month moving average CPI (All Items)	178.90	179.75	180.47	180.97	180.84
Year on Year Change (%)	2.03	2.80	3.10	3.02	2.47
4. Twelve-month moving average CPI (All Items)	177.43	177.95	178.34	178.76	179.04
Year on Year Change (%)	1.94	2.11	2.17	2.22	2.20

Source: National Institute of Statistics

Table 2: Consumer Items Showing Price Decreased in April 2020

No.	Description	Weight	Index			Percentage Change	
			Apr-19	Mar-20	Apr-20	Monthly	Yearly
1	DIESEL	0.144	110.30	107.20	68.02	-36.5	-38.3
2	GASOLINE	4.969	92.11	87.98	56.28	-36.0	-38.9
3	LIQUID FUELS	0.099	145.72	149.14	125.88	-15.6	-13.6
4	GAS	2.699	125.73	124.22	119.64	-3.7	-4.8
5	PREPARED AND PRESERVED VEGETABLES	0.337	181.21	193.47	188.48	-2.6	4.0
6	OUTPATIENT SERVICES	1.141	122.94	125.25	122.94	-1.8	0.0
7	TRANSPORT SERVICES	0.812	171.78	169.25	166.44	-1.7	-3.1
8	TRADITIONAL CAKES	0.561	224.59	227.51	224.42	-1.4	-0.1
9	LEAF AND STALK VEGETABLES (FRESH)	2.031	215.57	220.21	217.47	-1.2	0.9
10	HOUSEHOLD TEXTILES	0.015	174.82	177.57	176.47	-0.6	0.9
11	OTHER CLOTHING (BOTH SEXES)	0.222	126.89	128.12	127.38	-0.6	0.4
12	HOUSEHOLD APPLIANCES	0.397	118.39	119.73	119.10	-0.5	0.6
13	FOOTWEAR	0.641	163.72	166.70	165.84	-0.5	1.3
14	MATERIALS FOR THE MAINTENANCE AND REPAIR OF THE DWELLING	3.663	146.03	148.62	147.91	-0.5	1.3
15	RESTAURANTS AND HOTELS	5.861	283.16	294.67	293.27	-0.5	3.6
16	HAIRDRESSING SALONS AND PERSONAL GROOMING ESTABLISHMENTS	0.081	176.75	176.69	175.96	-0.4	-0.4
17	RECREATION AND CULTURE	2.912	118.66	120.21	119.74	-0.4	0.9
18	SEAFOOD (FRESH, CHILLED OR FROZEN)	0.229	244.17	246.96	245.99	-0.4	0.7
19	RICE, QUALITY NO.2 WHITE, NEANG-MENH, BATTAMBANG	2.681	229.59	242.25	241.39	-0.4	5.1
20	MOTOR OIL	0.062	151.83	153.28	152.83	-0.3	0.7
21	OTHER ARTICLES OF CLOTHING AND CLOTHING ACCESSORIES	0.059	148.84	148.53	148.12	-0.3	-0.5
22	OTHER GRAINS	0.090	301.35	308.96	308.12	-0.3	2.2
23	TELEPHONE AND TELEFAX EQUIPMENT	0.725	48.50	48.09	47.96	-0.3	-1.1
24	BICYCLES	0.103	145.56	144.75	144.42	-0.2	-0.8
25	DRIED NUTS AND EDIBLE SEEDS	0.556	245.95	246.09	245.66	-0.2	-0.1
26	TUBERS AND MUSHROOMS	0.439	189.76	197.71	197.43	-0.1	4.0
27	LOCALLY PROCESSED MEAT	0.276	255.09	256.17	255.80	-0.1	0.3
28	RICE, QUALITY NO.1 WHITE, PHAKA KANHEY, BATTAMBANG	3.052	231.14	237.35	237.17	-0.1	2.6
29	CHICKEN (FRESH)	1.303	218.46	223.19	223.08	0.0	2.1
30	MOTOR CYCLES	2.736	130.24	130.65	130.64	0.0	0.3
31	INFANTS' CLOTHING (BELOW 1 YEAR)	0.054	145.88	142.59	142.59	0.0	-2.3
32	CLEANING, REPAIR AND HIRE OF CLOTHING	0.040	140.59	141.76	141.76	0.0	0.8
33	ACTUAL RENTALS FOR HOUSING	1.054	100.00	100.00	100.00	0.0	0.0
34	SERVICES FOR THE MAINTENANCE AND REPAIR OF THE DWELLING	0.435	186.78	191.06	191.06	0.0	2.3
35	WATER SUPPLY AND MISCELLANEOUS SERVICES RELATED TO THE DWELLING	2.307	100.00	100.00	100.00	0.0	0.0
36	ELECTRICITY	5.352	102.16	102.16	102.16	0.0	0.0
37	HOSPITAL SERVICES	0.412	185.86	185.86	185.86	0.0	0.0
38	MAINTENANCE AND REPAIRS OF PERSONAL TRANSPORT EQUIPMENT	0.265	257.18	266.73	266.73	0.0	3.7
39	TELEPHONE AND TELEFAX SERVICES	0.411	100.42	100.42	100.42	0.0	0.0
40	EDUCATION	1.174	159.50	164.57	164.57	0.0	3.2

Source: National Institute of Statistics

Chart 1: Consumer Price Index

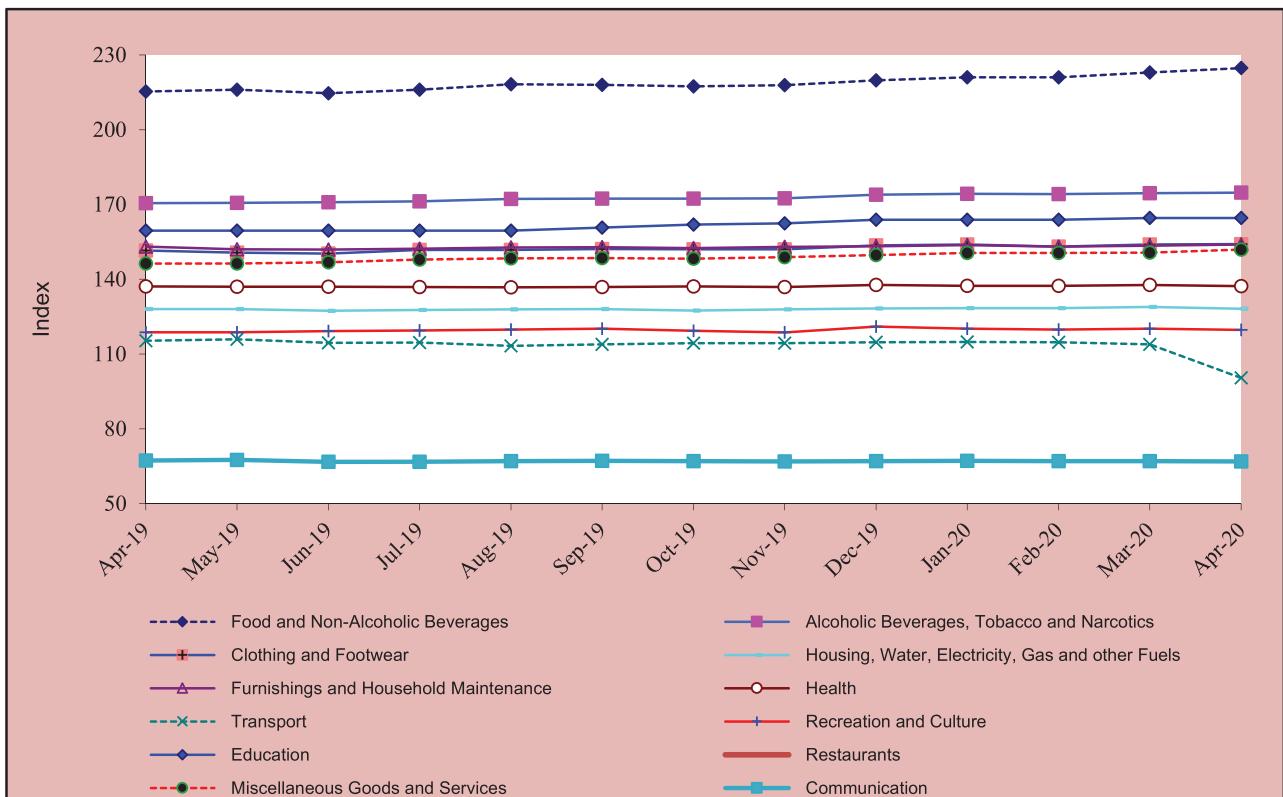


Chart 2: Weight of All Group Indices in Consumer Basket

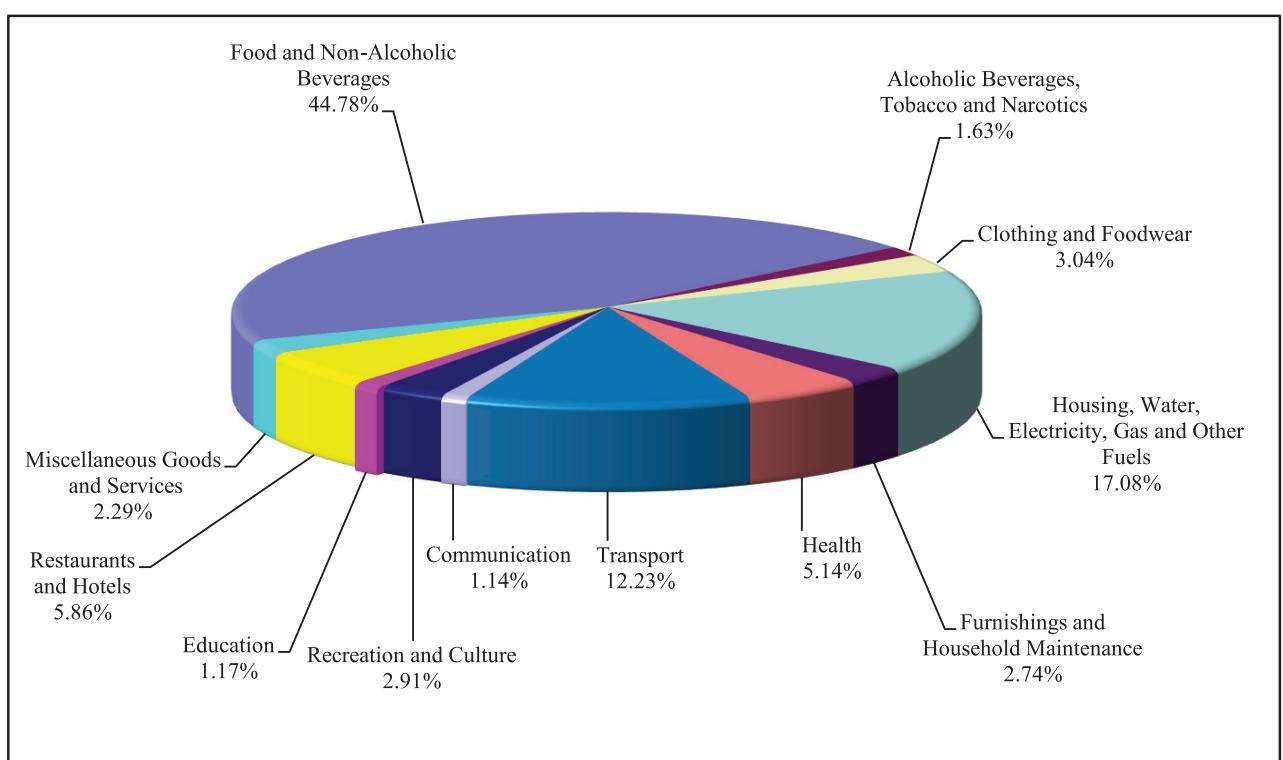


Table 3: Gross Domestic Product (GDP)

	At Constant 2000 Prices					At Current Prices				
	2015r/	2016p/	2017p/	2018p/	2019p/	2015r/	2016p/	2017p/	2018p/	2019p/
GDP in Billion KHR	42,981	45,961	49,177	52,850	56,578	73,423	81,242	89,831	99,544	110,014
GDP in Million USD	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 Million KHR	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)

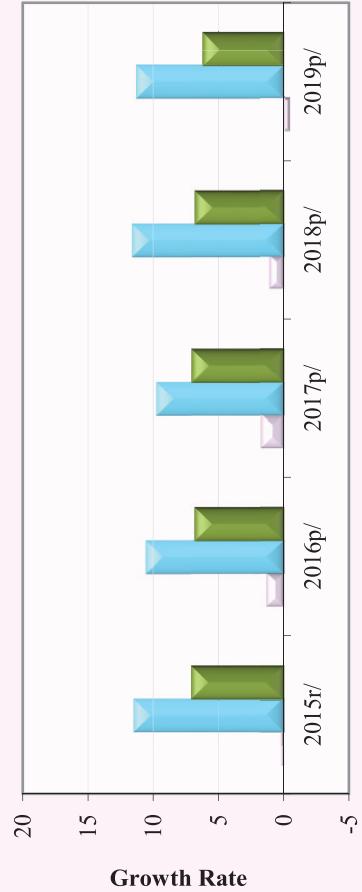
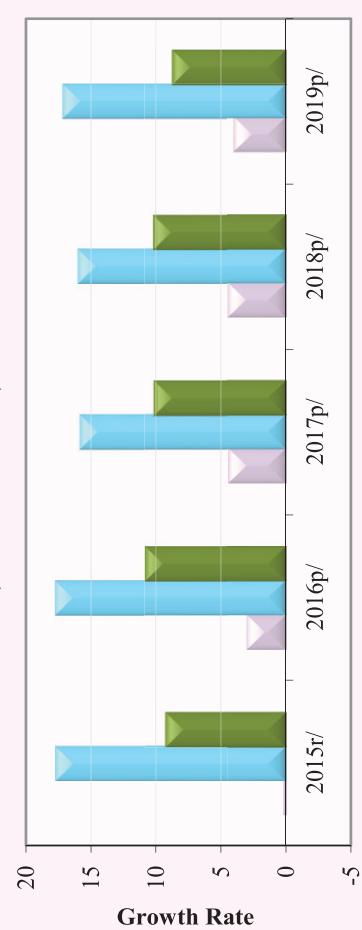


Chart 4: GDP by Economic Activity
(At Current Prices)



p/: preliminary estimates

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
Total	7	274.5	97	726.3	4	1,049.5	3	3,166.6	111	5,216.9
2017										
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	1,577.3	150	5,589.6
2018										
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
2020										
Q1	-	-	41	191.0	2	592.1	2	133.0	45	916.1
Total			41	191.0	2	592.1	2	133.0	45	916.1

Chart 5: Investment Fixed Assets by Sectors

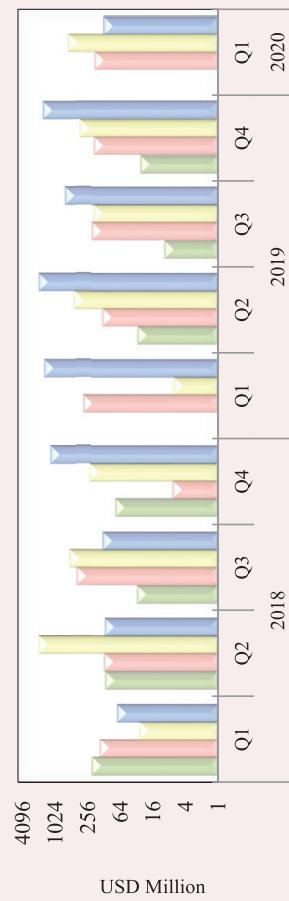


Chart 6: Number of Investment Projects by Sectors

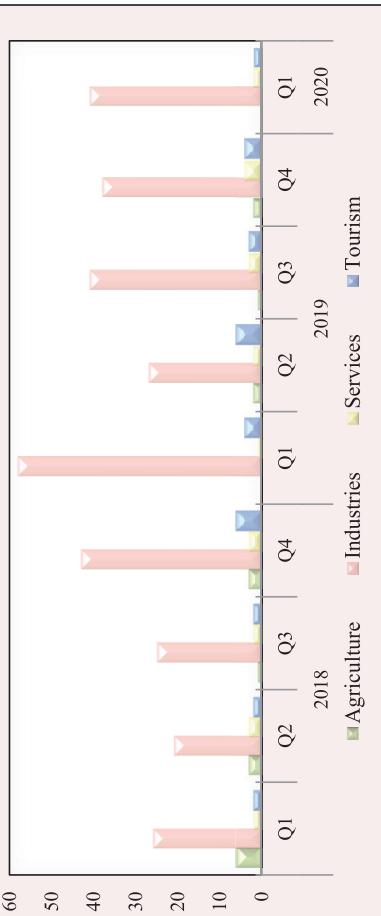
*Source: Council for the Development of Cambodia (Cambodian Investment Board)*

Table 5: Investment Projects Approved by Major Countries*

(In Million USD)

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
Total	2,426.2	1,127.9	1,852.5	1,935.6	2,686.9	1,152.5	2,391.6	916.1
(Share of Total)								
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
Total	100.0	100.0						

* Fixed Assets

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

Table 6: Daily Exchange Rate in April 2020

(KHR/USD)

Day	Parallel Market Rate			Official Rate	Daily Change*	
	Purchase	Sale	Midpoint		Spread	% Change
1	4,079	4,091	4,085	4,070	-5.0	-0.1
2	4,079	4,091	4,085	4,070	0.0	0.0
3	4,079	4,091	4,085	4,068	0.0	0.0
4	4,069	4,078	4,074	4,068	-10.0	-0.2
5	4,069	4,078	4,074	4,068	0.0	0.0
6	4,069	4,078	4,074	4,065	0.0	0.0
7	4,069	4,078	4,074	4,060	0.0	0.0
8	4,069	4,078	4,074	4,060	0.0	0.0
9	4,069	4,078	4,074	4,055	0.0	0.0
10	4,069	4,078	4,074	4,055	0.0	0.0
11	4,067	4,079	4,073	4,055	-2.0	0.0
12	4,067	4,079	4,073	4,055	0.0	0.0
13	4,067	4,079	4,073	4,050	0.0	0.0
14	4,067	4,079	4,073	4,055	0.0	0.0
15	4,072	4,082	4,077	4,055	5.0	0.1
16	4,072	4,082	4,077	4,055	0.0	0.0
17	4,072	4,082	4,077	4,060	0.0	0.0
18	4,081	4,089	4,085	4,060	9.0	0.2
19	4,081	4,089	4,085	4,060	0.0	0.0
20	4,081	4,089	4,085	4,065	0.0	0.0
21	4,083	4,093	4,088	4,070	2.0	0.0
22	4,090	4,099	4,095	4,070	7.0	0.2
23	4,091	4,099	4,095	4,080	1.0	0.0
24	4,099	4,116	4,108	4,080	8.0	0.2
25	4,103	4,114	4,109	4,080	4.0	0.1
26	4,103	4,114	4,109	4,080	0.0	0.0
27	4,103	4,114	4,109	4,090	0.0	0.0
28	4,108	4,122	4,115	4,095	5.0	0.1
29	4,108	4,122	4,115	4,095	0.0	0.0
30	4,108	4,117	4,113	4,099	0.0	0.0
Average Rate	4,081	4,092	4,087	4,068	0.8	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-15	4,048	0.10	4,055	4,052	4,050
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
Mar	4,084	-0.05	4,095	4,090	4,070
Apr	4,108	0.59	4,117	4,113	4,099

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
Unit	1	1	1	100	1	1000	1	100	1	1
Dec-14	5,902	4,075	4,955	3,411	6,342	328	1,166	9,117	3,083	124
Dec-15	5,617	4,050	4,429	3,362	6,000	294	944	8,630	2,863	112
Dec-16	5,410	4,037	4,265	3,467	4,960	300	901	8,119	2,792	112
Dec-17	5,735	4,037	4,821	3,574	5,426	298	994	8,094	3,017	124
2018										
Oct	5,612	4,060	4,606	3,589	5,160	267	971	7,583	2,931	122
Nov	5,576	4,031	4,592	3,555	5,153	280	963	7,693	2,943	122
Dec	5,588	4,018	4,597	3,641	5,098	277	969	7,653	2,942	124
2019										
Jan	5,604	4,011	4,610	3,683	5,264	284	981	7,668	2,979	128
Feb	5,595	4,003	4,555	3,610	5,331	285	984	7,714	2,970	127
Mar	5,573	4,015	4,510	3,631	5,244	282	985	7,611	2,961	126
Apr	5,595	4,050	4,515	3,629	5,233	285	981	7,773	2,975	127
May	5,595	4,062	4,523	3,717	5,123	282	969	7,786	2,943	128
Jun	5,652	4,066	4,624	3,776	5,154	288	982	7,931	3,006	132
Jul	5,620	4,086	4,558	3,764	4,967	291	991	8,040	2,981	133
Aug	5,600	4,088	4,520	3,840	4,981	287	969	7,842	2,946	134
Sep	5,587	4,095	4,480	3,793	5,034	289	978	7,896	2,964	134
Oct	5,573	4,048	4,516	3,720	5,224	289	969	7,950	2,973	134
Nov	5,581	4,065	4,476	3,710	5,248	289	975	8,008	2,976	134
Dec	5,635	4,075	4,565	3,743	5,344	293	994	8,050	3,023	136
2020										
Jan	5,572	4,050	4,466	3,718	5,301	297	991	7,945	2,973	130
Feb	5,575	4,070	4,476	3,711	5,245	290	967	8,010	2,918	129
Mar	5,578	4,070	4,490	3,768	5,037	249	942	7,996	2,859	125
Apr	5,591	4,099	4,454	3,843	5,106	269	946	8,120	2,904	126
Monthly % Change	0.23	0.71	-0.80	1.99	1.37	8.03	0.42	1.55	1.57	0.80

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

	Dec-17	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	Apr-20		
<i>Weighted Average Rate on New Amount</i>																								
Interest Rate on Deposits and Loans in KHR																								
Deposit (1)																								
Demand Deposits	0.90	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	0.62		
Saving Deposits	0.04	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	0.08	0.09	0.12	0.03	0.15	0.06	0.06	0.06		
Term Deposits:																								
Term Deposits	1.19	1.10	1.10	0.96	0.58	0.59	0.57	0.59	0.60	0.63	0.62	0.59	0.55	0.56	0.60	0.61	0.60	0.67	0.65	0.66	0.66	0.66		
Other Deposits	4.70	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	4.46	5.25	4.10	4.59	4.71	5.47	4.91			
Loans (2)																								
Overdraft	14.51	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	9.74		
Credit Card	17.91	17.76	17.78	15.39	17.34	16.98	16.75	18.00	8.42	7.88	7.92	7.87	7.73	8.05	7.85	7.84	8.01	7.72	7.82	7.61	7.94	7.93		
Term Loans	14.91	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	10.39		
Other Loans	10.71	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	6.63		
<i>Weighted Average Rate on Outstanding Amount</i>																								
Interest Rate on Deposits and Loans in USD																								
Deposit (1)																								
Demand Deposits	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	0.62	0.58	0.52	0.61	0.48	0.45				
Saving Deposits	0.22	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	0.14		
Term Deposits:																								
Term Deposits	0.54	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	0.25	0.25	0.25	0.25			
Other Deposits	3.30	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	3.28		
Loans (2)																								
Overdraft	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	8.04	7.76			
Credit Card	7.51	7.54	7.52	7.56	7.28	7.57	7.68	7.57	7.60	7.56	7.85	7.48	7.48	7.50	7.71	7.47	7.57	7.59	7.44	7.49	7.49			
Term Loans	9.92	9.61	9.87	9.75	9.44	9.64	8.83	9.37	9.83	9.60	9.37	9.61	9.82	9.26	8.88	9.28	8.72	9.55	9.60	9.41	8.78			
Other Loans	6.08	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	5.64		
<i>Including Commercial Banks and Specialized Banks</i>																								
Interest Rate on Deposits and Loans in KHR																								
Deposit (1)																								
Demand Deposits	2.70	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	2.54	2.69	2.68	2.80	2.85	
Saving Deposits	0.17	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	0.19		
Term Deposits:																								
Term Deposits	1.31	0.96	0.94	0.94	0.94	1.01	1.02	0.88	0.92	0.98	0.88	0.91	0.87	0.88	0.90	0.90	0.91	0.81	0.89	0.80				
Other Deposits	5.87	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	5.93		
Loans (2)																								
Overdraft	16.13	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	10.36		
Credit Card	8.72	8.38	8.41	8.83	8.34	8.34	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	8.03			
Term Loans	16.55	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	10.54		
Other Loans	11.09	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	6.86		
<i>(1). Weighted average interest rate on deposits</i>																								
Interest Rate on Deposits and Loans in USD																								
Deposit (1)																								
Demand Deposits	2.48	2.35	2.25	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	2.37	2.39				
Saving Deposits	0.51	0.50	0.51	0.50	0.48	0.46	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	0.45			
Term Deposits:																								
Term Deposits	0.83	0.73	0.70	0.64	0.60	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	0.44	0.46	0.43			
Other Deposits	4.41	4.45	4.39	4.42	4.29	4.38	4.35	4.58	4.32	4.31	4.78	4.33	4.35	4.38	4.34	4.33	4.34	4.37	4.37	4.38	4.32			
Loans (2)																								
Overdraft	9.22	9.61	9.52	9.46	9.76	9.72	9.60	9.38	9.46	9.46	9.42	9.42	9.35	9.31	9.30	9.27	9.27	9.28	9.28	9.24	9.38			
Credit Card	15.64	16.27	16.39	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	17.95			
Term Loans	9.43	9.91	9.80	9.72	9.74	9.64	9.72	9.64	9.74	9.71	9.71	9.71	9.71	9.71	9.71	9.71	9.71	9.71	9.71	9.71	9.71			
Other Loans	6.96	6.91	6.92	6.90	6.88	6.92	6.91	7.01	6.93	6.91	7.01	6.93	6.93	6.95	7.20	7.10	7.13	7.15	7.18	7.16	7.10	6.99		

**Revised Data*

Table 10: Central Bank Survey*

(In Billion KHR)

	Dec-19	Jan-20	Feb-20	Mar-20	Apr-20
Net Foreign Assets	75,984.2	76,766.3	77,050.6	74,495.1	75,508.6
Claims on Nonresidents	76,460.3	77,237.1	77,521.7	74,966.4	75,981.0
Liabilities to Nonresidents	-476.1	-470.8	-471.0	-471.3	-472.4
Claims on Other Depository Corporations	3,828.3	3,870.5	3,986.1	4,400.6	5,044.9
Net Claims on Central Government	-19,689.9	-18,892.6	-18,720.3	-20,009.9	-19,998.9
Claims on Central Government	0.0	0.0	0.0	0.0	0.0
Liabilities to Central Government	-19,689.9	-18,892.6	-18,720.3	-20,009.9	-19,998.9
Claims on Other Sectors	201.0	221.1	215.2	294.2	297.1
Claims on Other Financial Corporations	162.4	178.5	169.9	239.9	248.0
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	38.6	42.6	45.4	54.3	49.1
Monetary Base	44,208.3	43,001.4	43,049.2	42,549.9	39,978.9
Currency in Circulation	13,046.8	13,666.5	13,993.7	14,355.1	14,389.4
Liabilities to Other Depository Corporations	31,034.2	29,206.3	28,965.4	28,141.4	25,510.1
Liabilities to Other Sectors	127.3	128.6	90.1	53.4	79.4
Other Liabilities to Other Depository Corporations	13,624.0	16,026.6	16,012.2	13,149.4	16,471.1
Deposits And Securities Other Than Shares Excl. Form Monetary Base	52.9	71.0	71.4	111.6	110.1
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	0.0
Deposits Excl. From Broad Money	31.4	33.0	33.2	62.9	63.3
Securities Other Than Shares Excl. From Broad Money	21.4	37.8	38.0	48.5	46.8
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	4,194.8	4,591.5	5,049.3	5,038.5	5,974.9
Other Items (Net)	-1,756.5	-1,725.1	-1,650.5	-1,669.3	-1,683.2
<i>IFS Vertical Check</i>	0.0	0.0	0.0	0.0	0.0

* Included only central bank

** Revised Data

Table 11: Other Depository Corporations Survey*

(In Billion KHR)

	Dec-19	Jan-20	Feb-20	Mar-20	Apr-20
Net Foreign Assets	-15,801.3	-16,648.5	-16,841.3	-17,493.3	-16,480.6
Claims on Nonresidents	15,338.8	14,608.4	14,846.2	15,830.2	17,015.5
Liabilities to Nonresidents	-31,140.1	-31,256.9	-31,687.4	-33,323.5	-33,496.1
Claims On Central Bank	42,996.6	43,312.7	42,814.0	40,032.3	40,952.7
Currency	1,140.5	1,209.6	1,242.6	1,474.7	1,569.7
Reserve Deposits and Securities Other Than Shares	41,848.4	42,068.2	41,537.5	38,526.4	39,352.6
Other Claims on Central Bank	7.6	35.0	33.9	31.3	30.4
Net Claims on Central Government	-4,194.5	-4,143.8	-4,256.7	-4,640.7	-4,693.2
Claims on Central Government	65.8	66.4	71.7	61.5	66.3
Liabilities to Central Government	-4,260.3	-4,210.3	-4,328.5	-4,702.2	-4,759.5
Claims on Other Sectors	129,816.6	131,499.3	133,938.2	136,288.4	137,117.8
Claims on Other Financial Corporations	4,225.1	4,186.8	4,305.4	4,526.8	4,687.9
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	0.6	0.6	0.7
Claims on Private Sector	125,590.8	127,311.8	129,632.2	131,761.0	132,429.2
Liabilities to Central Bank	2,894.6	2,924.6	3,005.8	3,192.9	3,542.4
Transferable Deposits Incl. in Broad Money	23,573.9	23,169.2	23,508.9	22,784.4	22,580.0
Other Deposits Incl. in Broad Money	82,828.7	85,354.1	86,562.1	83,504.3	84,615.1
Securities Other Than Shares Incl. in Broad Money	0.0	0.0	0.0	0.0	0.0
Deposits Excl. From Broad Money	165.9	219.2	280.9	279.8	213.6
Securities Other Than Shares Excl. From Broad Money	0.0	0.0	0.0	0.0	0.0
Loans	1,339.8	1,329.0	1,324.3	1,376.4	1,509.4
Financial Derivatives	0.0	0.0	0.0	0.0	0.0
Shares and Other Equity	35,593.5	36,517.1	36,994.6	37,850.8	38,553.1
Other Items (Net)	6,421.0	4,506.4	3,977.5	5,198.2	5,883.1
<i>IFS Vertical Check</i>	0.0	0.0	0.0	0.0	0.0

* Included commercial banks and MDIs

** Revised Data

Table 12: Depository Corporations Survey*

(In Billion KHR)

	Dec-19	Jan-20	Feb-20	Mar-20	Apr-20
Net Foreign Assets	60,182.9	60,117.8	60,209.3	57,001.8	59,028.0
Claims on Nonresidents	91,799.1	91,845.6	92,367.8	90,796.6	92,996.5
Liabilities to Nonresidents	-31,616.2	-31,727.8	-32,158.5	-33,794.8	-33,968.5
Domestic Claims	106,133.3	108,684.0	111,176.3	111,932.1	112,722.8
Net Claims on Central Government	-23,884.4	-23,036.4	-22,977.1	-24,650.6	-24,692.1
Claims on Central Government	65.8	66.4	71.7	61.5	66.3
Liabilities to Central Government	-23,950.1	-23,102.8	-23,048.8	-24,712.1	-24,758.4
Claims on Other Sectors	130,017.6	131,720.4	134,153.4	136,582.7	137,414.9
Claims on Other Financial Corporations	4,387.5	4,365.3	4,475.2	4,766.7	4,935.9
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	0.6	0.6	0.7
Claims on Private Sector	125,629.4	127,354.4	129,677.5	131,815.3	132,478.3
Broad Money Liabilities (M2)	118,436.4	121,109.0	122,912.4	119,222.8	120,094.2
Currency Outside Depository Corporations	11,906.3	12,457.0	12,751.1	12,880.5	12,819.7
Transferable Deposits	23,684.4	23,281.0	23,582.5	22,821.3	22,642.9
Other Deposits	82,845.5	85,370.9	86,578.6	83,520.8	84,631.7
Securities Other Than Shares	0.2	0.2	0.2	0.2	0.0
<i>of which Foreign Currency (of M2)</i>	<i>99,650.6</i>	<i>101,199.4</i>	<i>102,642.6</i>	<i>99,700.8</i>	<i>100,335.2</i>
Deposits Excl. From Broad Money	197.2	252.2	314.1	342.7	276.9
Securities Other Than Shares Excl. From Broad Money	21.4	37.8	38.0	48.5	46.8
Loans	1,339.8	1,329.0	1,324.3	1,376.4	1,509.4
Financial Derivative	0.0	0.0	0.0	0.0	0.0
Shares and Other Equity	39,788.4	41,108.6	42,044.0	42,889.3	44,528.0
Other Items (Net)	6,533.0	4,965.1	4,752.9	5,054.2	5,295.5
<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 data of central bank and other depository corporations(ODCs)

** Revised Data

Table 13: Other Financial Corporations Survey*

(In Billion KHR)

	Dec-19	Jan-20	Feb-20	Mar-20	Apr-20
Net Foreign Assets	-981.2	-1,011.2	-1,034.1	-1,079.4	-1,125.3
Claims on Nonresidents	90.0	96.1	105.4	117.0	102.4
Liabilities to Nonresidents	-1,071.2	-1,107.3	-1,139.5	-1,196.4	-1,227.8
Claims on Depository Corporations	634.2	599.4	511.8	358.0	359.8
Net Claims on Central Government	-489.6	-490.6	-492.9	-18.7	-20.6
Claims on Central Government	1.6	1.8	2.1	1.1	1.3
Liabilities to Central Government	-491.2	-492.4	-495.0	-19.8	-21.9
Claims on Other Sectors	2,798.0	2,858.7	2,971.2	2,333.4	2,357.8
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	2,798.0	2,858.7	2,971.2	2,333.4	2,357.8
Deposit	30.0	33.1	35.2	33.3	33.2
Securities Other Than Shares	0.0	0.0	0.0	0.0	0.0
Loans	128.5	140.2	134.7	132.6	133.1
Financial Derivatives	0.0	0.0	0.0	0.0	0.0
Shares and Other Equity	1,818.1	1,822.2	1,818.2	1,443.1	1,450.5
Other Items (Net)	-15.2	-39.2	-32.0	-15.7	-45.1
<i>IFS Vertical Check</i>	0.0	0.0	0.0	0.0	0.0

* Included only specialized banks

** Revised Data

Table 14: Financial Corporations Survey*

(In Billion KHR)

	Dec-19	Jan-20	Feb-20	Mar-20	Apr-20
Net Foreign Assets	59,201.7	59,106.6	59,175.2	55,922.4	57,902.7
Claims on Nonresidents	91,889.1	91,941.6	92,473.2	90,913.6	93,099.0
Liabilities to Nonresidents	-32,687.4	-32,835.0	-33,298.0	-34,991.2	-35,196.3
Domestic Claims	104,054.2	106,686.8	109,179.4	109,480.0	110,124.1
Net Claims on Central Government	-24,374.0	-23,527.0	-23,470.0	-24,669.3	-24,712.7
Claims on Central Government	67.4	68.2	73.8	62.6	67.6
Liabilities to Central Government	-24,441.3	-23,595.3	-23,543.8	-24,731.9	-24,780.4
Claims on Other Sectors	128,428.1	130,213.8	132,649.4	134,149.3	134,836.8
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	0.6	0.6	0.7
Claims on Private Sector	128,427.4	130,213.1	132,648.8	134,148.7	134,836.1
Currency Outside Financial Corporations	11,901.1	12,452.5	12,739.3	12,871.1	12,815.0
Deposits	105,196.8	107,229.6	108,747.5	104,967.1	105,782.1
Securities Other Than Shares	0.0	0.0	0.0	0.0	0.0
Loans	1,329.4	1,316.8	1,312.1	1,347.3	1,479.3
Financial Derivatives	0.0	0.0	0.0	0.0	0.0
Shares and Other Equity	41,606.4	42,930.8	43,862.2	44,332.4	45,978.5
Other Items (Net)	3,222.0	1,863.7	1,693.6	1,884.7	1,971.8
<i>IFS Vertical Check</i>	0.0	0.0	0.0	0.0	0.0

* Included data of depository corporations and other financial corporations

** Revised Data

Chart 8: Financial Corporations Survey

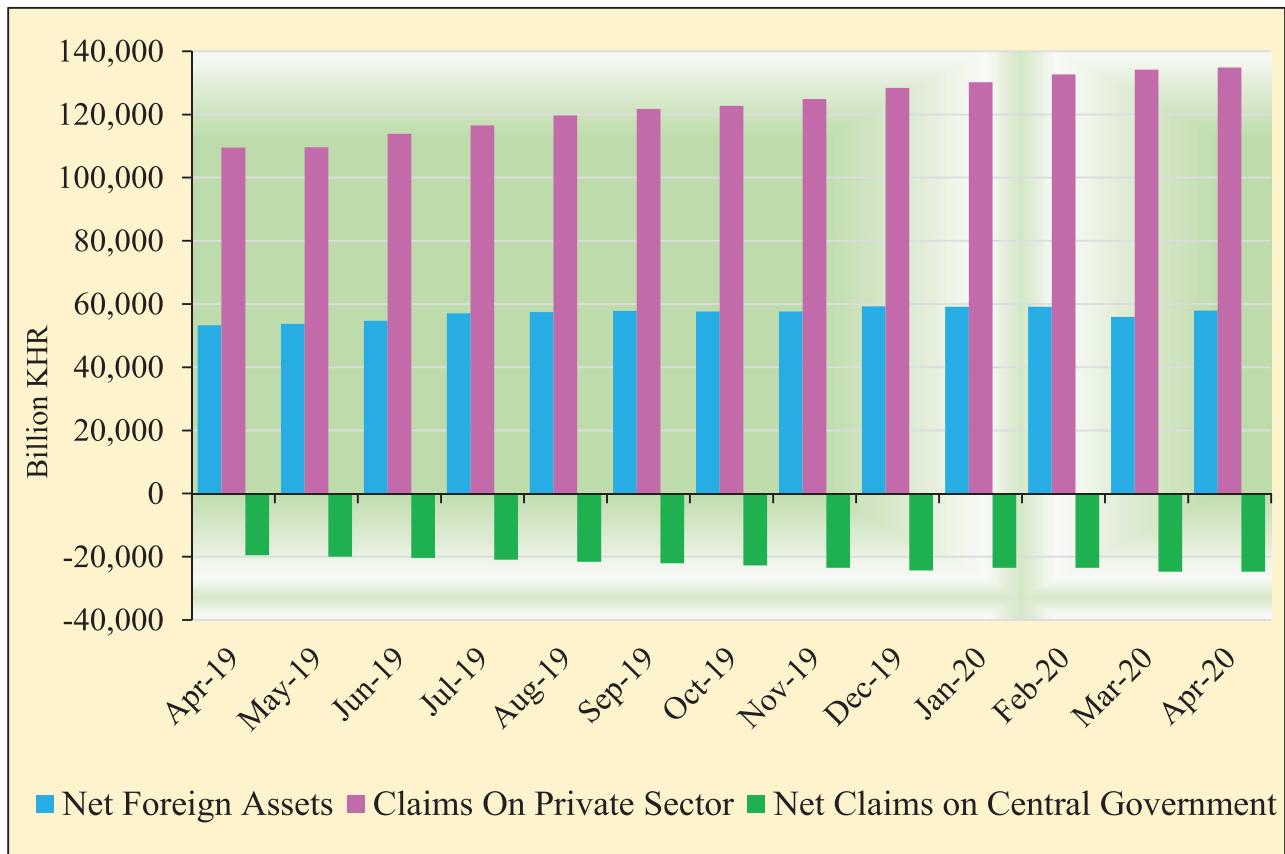


Chart 9: Monetary Aggregates Components

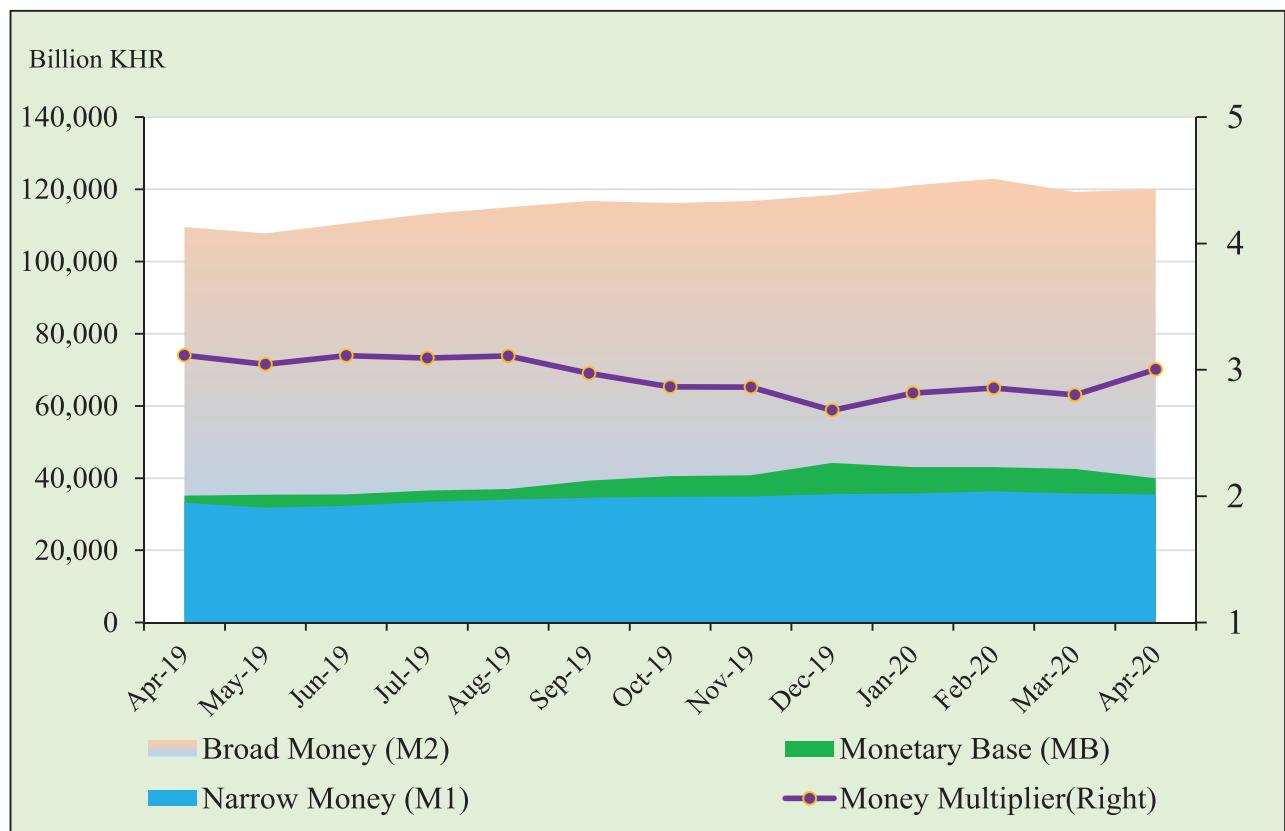


Table 15: Credit Granted by Deposit Money Banks Classified by Industry

(In Billion KHR)

	Dec-19	Jan-20	Feb-20	Mar-20	Apr-20
1. Financial Institutions	5,108.5	5,026.2	5,133.8	5,465.1	5,660.1
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	3,103.7	3,027.6	3,136.1	3,352.2	3,413.7
1.3. Other Financial Institutions	2,004.9	1,998.7	1,997.7	2,112.9	2,246.4
2. Non-Financial Institutions	79,319.3	79,911.5	81,420.3	82,520.8	82,840.8
2.1. Agriculture, Forestry and Fishing	7,906.8	8,143.2	8,303.5	8,369.7	8,521.9
2.2. Mining and Quarrying	253.7	452.5	447.0	525.5	508.1
2.3. Manufacturing	4,700.8	4,810.9	4,867.5	4,849.9	4,811.5
2.4. Utilities	985.5	989.1	995.8	996.7	959.4
2.5. Construction	10,196.7	9,985.1	10,368.8	10,378.8	10,538.8
2.6. Wholesale Trade	11,819.1	11,500.6	11,679.5	11,876.4	11,672.3
2.7. Retail Trade	16,548.3	16,952.4	17,106.7	17,394.4	17,429.1
2.8. Hotels and Restaurants	4,705.3	4,627.1	4,654.7	4,804.5	4,841.0
2.9. Transport and Storage	2,060.0	2,144.0	2,185.7	2,155.1	2,178.7
2.10. Information Media and Telecommunications	945.0	842.3	851.9	844.9	853.8
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	3,837.2	3,928.9	4,014.9	4,061.6	4,129.0
2.12. Real Estate Activities	9,005.9	8,615.4	8,864.5	9,137.3	9,171.4
2.13. Other Non-Financial Services	6,355.1	6,920.1	7,079.8	7,125.9	7,225.8
3. Personal Essentials	21,877.9	22,691.9	23,073.4	23,284.9	23,732.9
3.1. Personal Lending	9,408.1	10,075.6	9,935.1	9,869.6	9,934.5
3.2. Credit Cards	230.2	222.2	209.8	206.1	195.1
3.3. Mortgages, Owner-Occupied Housing only	12,239.6	12,394.0	12,928.5	13,209.1	13,603.2
4. Other Lending	1,292.0	1,289.3	1,337.1	1,435.5	1,494.0
Total Gross Loan	107,597.8	108,918.8	110,964.6	112,706.3	113,727.8

Chart 10: Credits Granted by Deposit Money Banks Classified by Industry in April 2020

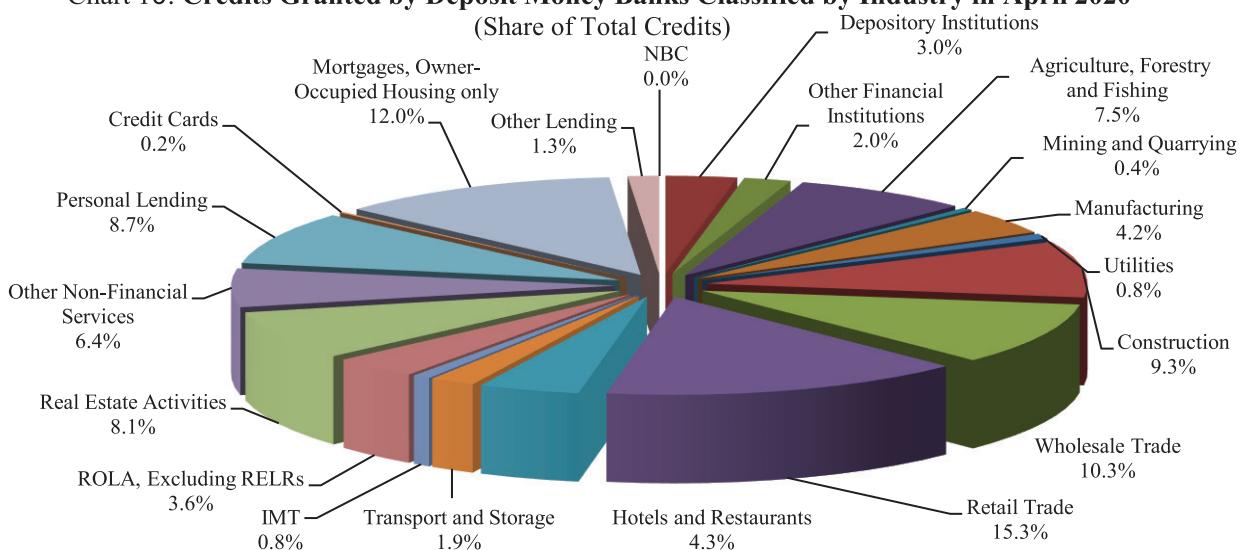


Table 16: Monthly Change of Credit Granted by Deposit Money Banks Classified by Industry

	Dec-19	Jan-20	Feb-20	Mar-20	Apr-20
(Monthly Change in Billion KHR)					
1. Financial Institutions	578.4	-82.3	107.6	331.3	194.9
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	246.1	-76.1	108.6	216.1	61.5
1.3. Other Financial Institutions	332.3	-6.2	-1.0	115.2	133.4
2. Non-Financial Institutions	2,025.1	592.2	1,508.8	1,100.5	320.0
2.1. Agriculture, Forestry and Fishing	150.8	236.3	160.3	66.2	152.2
2.2. Mining and Quarrying	11.0	198.8	-5.6	78.5	-17.4
2.3. Manufacturing	-173.5	110.1	56.7	-17.6	-38.4
2.4. Utilities	39.0	3.6	6.7	0.9	-37.4
2.5. Construction	594.7	-211.6	383.7	10.0	160.0
2.6. Wholesale Trade	310.7	-318.5	178.9	196.9	-204.1
2.7. Retail Trade	317.6	404.1	154.2	287.8	34.7
2.8. Hotels and Restaurants	24.0	-78.2	27.7	149.8	36.5
2.9. Transport and Storage	49.2	84.0	41.7	-30.5	23.5
2.10. Information Media and Telecommunications	81.9	-102.6	9.6	-7.0	8.9
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	24.2	91.7	86.0	46.8	67.3
2.12. Real Estate Activities	863.9	-390.4	249.1	272.8	34.1
2.13. Other Non-Financial Services	-268.3	564.9	159.7	46.1	100.0
3. Personal Essentials	606.2	813.9	381.5	211.5	448.0
3.1. Personal Lending	244.1	667.5	-140.5	-65.4	64.9
3.2. Credit Cards	11.1	-8.0	-12.4	-3.6	-11.0
3.3. Mortgages, Owner-Occupied Housing only	350.9	154.4	534.5	280.6	394.2
4. Other Lending	183.6	-2.8	47.8	98.4	58.5
Total Gross Loan	3,393.3	1,321.1	2,045.7	1,741.8	1,021.5
(Monthly Change in Percent)					
1. Financial Institutions	12.8	-1.6	2.1	6.5	3.6
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	8.6	-2.5	3.6	6.9	1.8
1.3. Other Financial Institutions	19.9	-0.3	0.0	5.8	6.3
2. Non-Financial Institutions	2.6	0.7	1.9	1.4	0.4
2.1. Agriculture, Forestry and Fishing	1.9	3.0	2.0	0.8	1.8
2.2. Mining and Quarrying	4.5	78.4	-1.2	17.6	-3.3
2.3. Manufacturing	-3.6	2.3	1.2	-0.4	-0.8
2.4. Utilities	4.1	0.4	0.7	0.1	-3.8
2.5. Construction	6.2	-2.1	3.8	0.1	1.5
2.6. Wholesale Trade	2.7	-2.7	1.6	1.7	-1.7
2.7. Retail Trade	2.0	2.4	0.9	1.7	0.2
2.8. Hotels and Restaurants	0.5	-1.7	0.6	3.2	0.8
2.9. Transport and Storage	2.4	4.1	1.9	-1.4	1.1
2.10. Information Media and Telecommunications	9.5	-10.9	1.1	-0.8	1.1
2.11. Rental and Operational Leasing Activities, Excluded Real Estate Leasing and Rentals	0.6	2.4	2.2	1.2	1.7
2.12. Real Estate Activities	10.6	-4.3	2.9	3.1	0.4
2.13. Other Non-Financial Services	-4.1	8.9	2.3	0.7	1.4
3. Personal Essentials	2.8	3.7	1.7	0.9	1.9
3.1. Personal Lending	2.7	7.1	-1.4	-0.7	0.7
3.2. Credit Cards	5.1	-3.5	-5.6	-1.7	-5.4
3.3. Mortgages, Owner-Occupied Housing only	3.0	1.3	4.3	2.2	3.0
4. Other Lending	16.6	-0.2	3.7	7.4	4.1
Total Gross Loan	3.3	1.2	1.9	1.6	0.9

Table 17: Deposits with Deposit Money Banks

(In Billion KHR)

	Dec-19	Jan-20	Feb-20	Mar-20	Apr-20
Deposits in KHR					
Demand deposits	2,545.7	2,621.0	2,601.8	2,799.5	2,634.5
Savings deposits	1,978.1	1,972.3	1,972.9	1,712.0	1,853.3
Fixed deposits	2,890.8	3,242.0	3,374.4	3,367.8	3,411.1
Others	92.9	97.5	97.7	97.7	102.7
Total	7,507.4	7,932.9	8,046.7	7,976.9	8,001.6
Deposits in Foreign Currency*					
Demand deposits	23,192.4	22,612.8	22,898.8	22,499.6	22,200.1
Savings deposits	31,202.4	31,766.3	31,796.1	29,252.0	28,987.0
Fixed deposits	40,496.2	41,366.2	42,293.2	42,924.4	43,760.0
Others	1,159.9	1,254.0	1,337.2	1,371.6	1,304.5
Total	96,050.9	96,999.3	98,325.2	96,047.6	96,251.7
Grand Total	103,558.3	104,932.2	106,372.0	104,024.5	104,253.3

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

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

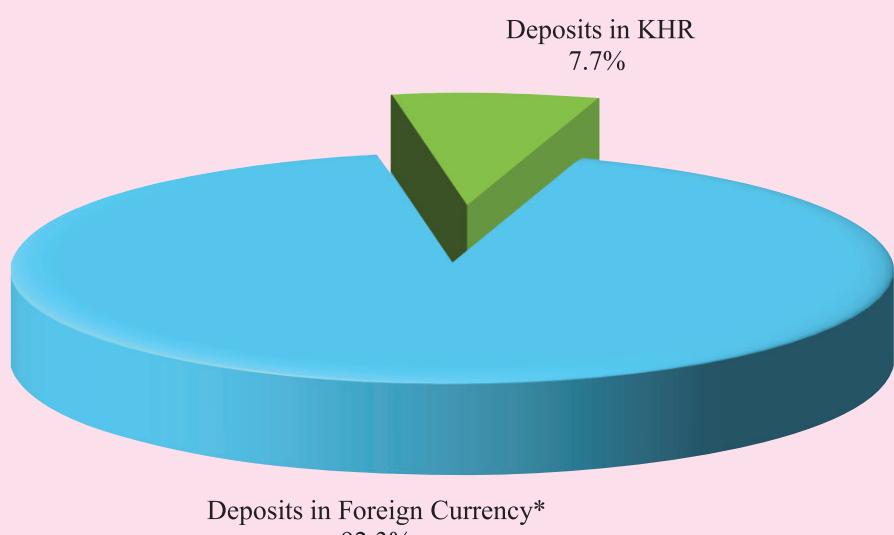


Table 18: Monthly Change of Deposits with Deposit Money Banks

	Dec-19	Jan-20	Feb-20	Mar-20	Apr-20
(Change in Billion KHR)					
Deposits in KHR					
Demand deposits	237.7	75.3	-19.3	197.7	-165.0
Savings deposits	71.0	-5.8	0.6	-260.9	141.3
Fixed deposits	172.9	351.3	132.4	-6.6	43.4
Others	4.4	4.7	0.1	0.0	5.0
Total	485.9	425.5	113.8	-69.8	24.6
Deposits in Foreign Currency					
Demand deposits	483.5	-579.5	285.9	-399.2	-299.5
Savings deposits	497.7	563.9	29.8	-2,544.1	-265.0
Fixed deposits	847.1	870.0	927.0	631.3	835.6
Others	1.5	94.1	83.2	34.4	-67.0
Total	1,829.8	948.5	1,325.9	-2,277.7	204.1
Grand Total	2,315.7	1,374.0	1,439.7	-2,347.4	228.7
(Percentage Change)					
Deposits in KHR					
Demand deposits	10.3	3.0	-0.7	7.6	-5.9
Savings deposits	3.7	-0.3	0.0	-13.2	8.3
Fixed deposits	6.4	12.2	4.1	-0.2	1.3
Others	5.0	5.0	0.1	0.0	5.1
Total	6.9	5.7	1.4	-0.9	0.3
Deposits in Foreign Currency					
Demand deposits	2.1	-2.5	1.3	-1.7	-1.3
Savings deposits	1.6	1.8	0.1	-8.0	-0.9
Fixed deposits	2.1	2.1	2.2	1.5	1.9
Others	0.1	8.1	6.6	2.6	-4.9
Total	1.9	1.0	1.4	-2.3	0.2
Grand Total	2.3	1.3	1.4	-2.2	0.2

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

(Share of Total KHR Deposits)

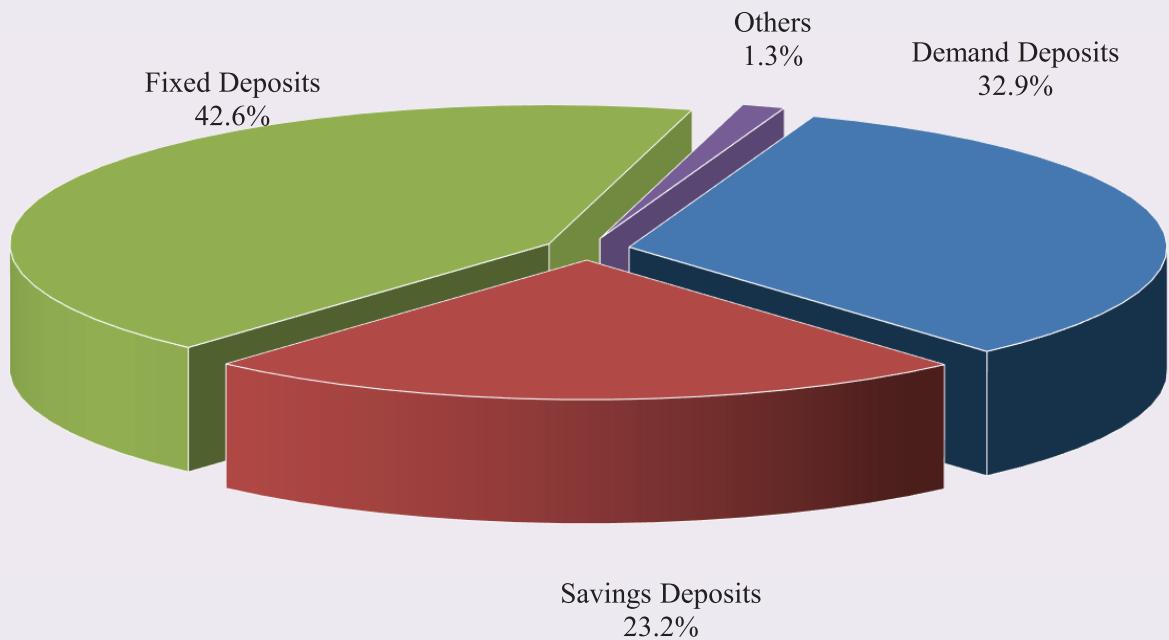


Chart 13: Deposits in Foreign Currency Classified by Type, as of April 2020

(Share of Total Foreign Currency Deposits)

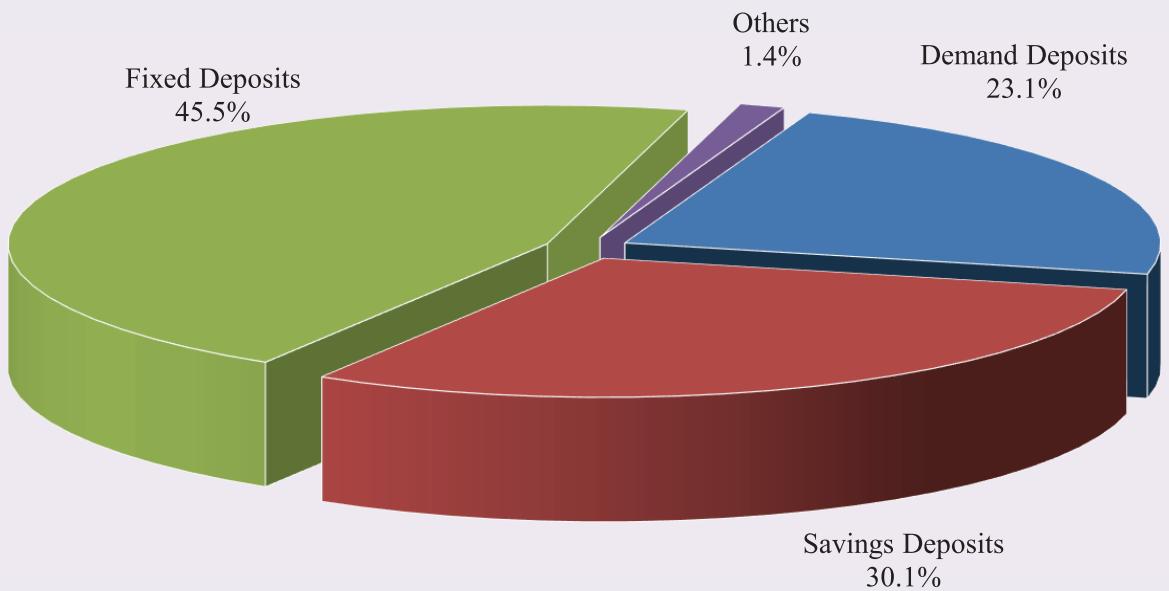


Table 19: Credit Granted by Micro-Finance Institutions*

Period	Numbers of				Loan Outstanding (In Billion KHR)	Interest Rate	
	District	Commune	Village	Household		Monthly	Annually
Dec-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							
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%
Mar	81	376	910	2,081,328	30,267	1.1%-1.7%	13.8%-19.4%
Apr	81	379	913	2,055,408	29,843	1.1%-1.7%	13.6%-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	
	1	2	3 = 1/2	4	5 = 4/2	6	7
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							
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
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
Mar	3,341	21	159	1,985.6	94.6	11	0.65
Apr	2,965	22	135	5,781.6	262.8	10	4005.27
Total	12,640	84	150	10,475.2	124.7	45	4008.02

Table 21: USD-Denominated Checks Clearing through Clearing House

Date	Number of	Number of	Number of	Total	Daily Average	Returned Checks	
	Checks	days	Cleared Check	Amount	Amount	Number	Amount
	Cleared	Cleared	per Day	(In Million USD)	(In Million USD)	(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
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							
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
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
Mar	115,984	21	5,523	11,338.6	539.9	845	7539.5
Apr	92,572	22	4,208	3,580.9	162.8	720	447.8
Total	426,400	84	5,076	22,588.1	268.9	3,212	8,186.9

Table 22: Visitor Arrivals in Cambodia

	2020			% of Total		% Change	
	Feb	Mar	Apr	Mar	Apr	Mar/Feb	Apr/Mar
(Mode of Arrival)							
Phnom Penh International Airport	117,605	75,762	3,088	33.9	63.8	-35.6	-95.9
Kong Keng International Airport	17,885	22,247	632	10.0	13.1	24.4	-97.2
Siem Reap International Airport	74,961	23,047	26	10.3	0.5	-69.3	-99.9
Land	154,281	96,403	1,095	43.2	22.6	-37.5	-98.9
Boat	19,131	5,941	0	2.7	0.0	-68.9	-100.0
Preah Vihea	0	0	0	0.0	0.0	0.0	0.0
Total	383,863	223,400	4,841	100.0	100.0	-41.8	-97.8
(Arrival by Purpose of Visit)							
Tourist	298,603	156,142	1,989	69.9	41.1	-47.7	-98.7
Business and Professional	67,717	60,054	2,776	26.9	57.3	-11.3	-95.4
Others and not specified	17,543	7,204	76	3.2	1.6	-58.9	-98.9
Total	383,863	223,400	4,841	100.0	100.0	-41.8	-97.8
(Top-Ten Countries of Passenger Arrivals)							
China (PRC)	68,272	67,910	3,031	30.4	62.6	-0.5	-95.5
Thailand	55,090	43,690	1,157	19.6	23.9	-20.7	-97.4
South Korea	11,364	3,081	174	1.4	3.6	-72.9	-94.4
Japan	16,307	4,717	84	2.1	1.7	-71.1	-98.2
Taiwan	6,474	2,121	38	0.9	0.8	-67.2	-98.2
Russia	7,838	3,678	35	1.6	0.7	-53.1	-99.0
United Kingdom	16,832	7,357	29	3.3	0.6	-56.3	-99.6
Spain	2,259	898	27	0.4	0.6	-60.2	-97.0
Philippines	4,482	2,653	24	1.2	0.5	-40.8	-99.1
Germany	11,190	4,795	23	2.1	0.5	-57.1	-99.5
Others	183,755	82,500	219	36.9	4.5	-55.1	-99.7
Total	383,863	223,400	4,841	100.0	100.0	-41.8	-97.8

Source: Ministry of Tourism

Table 23: Cambodia's Imports and Exports

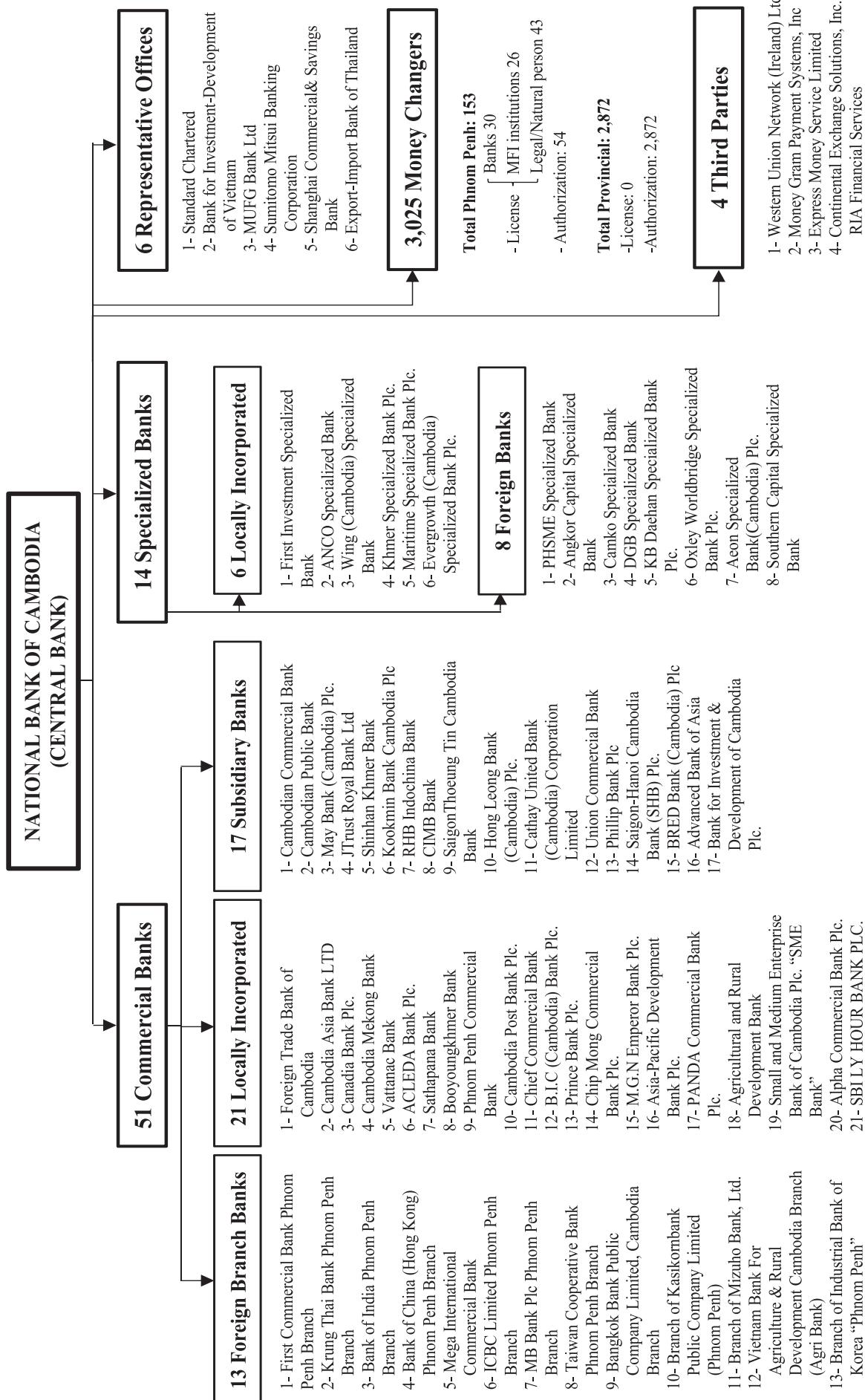
(In Billion KHR)

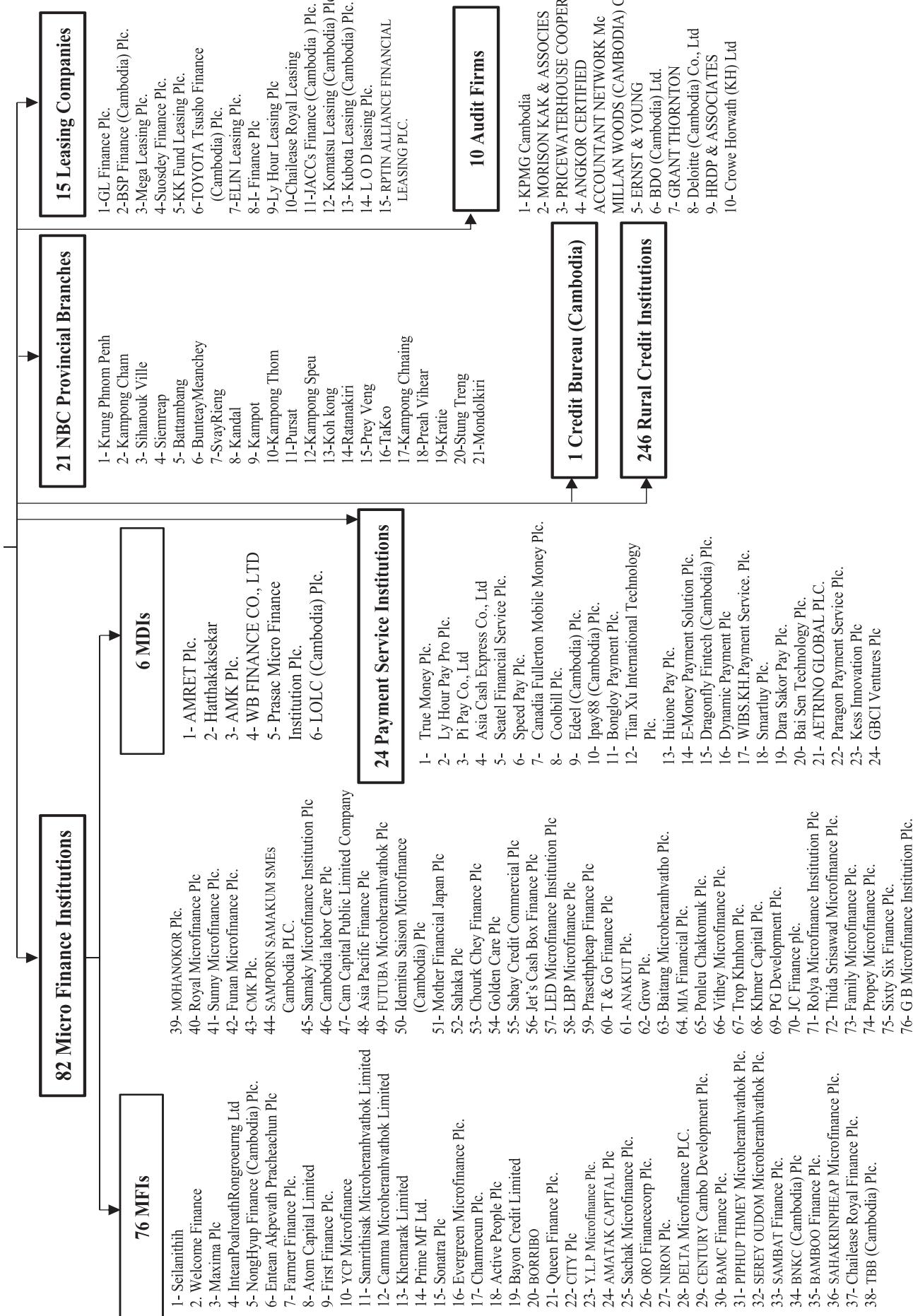
	2020			Change in Billion KHR		Change in %	
	Feb	Mar	Apr	Mar/Feb	Apr/Mar	Mar/Feb	Apr/Mar
Imports by Commodity							
Medicine	63.1	82.4	88.9	19.3	6.5	30.6	7.9
Cigarette	125.5	99.3	64.8	-26.2	-34.5	-20.9	-34.7
Food and Beverage	303.1	317.4	300.0	14.2	-17.4	4.7	-5.5
Equipment Construction	204.2	223.0	285.6	18.8	62.6	9.2	28.1
Cement	40.4	27.9	23.6	-12.5	-4.3	-31.0	-15.5
Steel	78.5	101.8	120.6	23.3	18.8	29.7	18.4
Phones	16.1	18.0	9.7	1.8	-8.3	11.4	-46.0
T.V	3.4	2.2	4.3	-1.1	2.1	-34.1	94.2
Other Electronic Equipment	21.2	25.0	24.9	3.8	-0.1	18.1	-0.4
Garment	111.2	203.4	250.5	92.2	47.2	82.9	23.2
Fabric	686.4	1,210.8	1,220.8	524.5	9.9	76.4	0.8
Vehicle	692.5	687.2	371.8	-5.3	-315.4	-0.8	-45.9
Equipment of Cold	18.7	18.6	21.2	-0.1	2.6	-0.4	13.7
Gold	1,040.4	444.2	0.0	-596.2	-444.2	-57.3	-100.0
Oil	617.2	601.9	573.4	-15.3	-28.5	-2.5	-4.7
Fertilizer	45.2	47.8	58.4	2.6	10.6	5.7	22.1
Others	2,328.6	2,488.0	2,626.1	159.4	138.1	6.8	5.6
Total Imports (fob)	6,395.5	6,598.8	6,044.4	203.2	-554.4	3.2	-8.4
Exports by Commodity							
Garment	3,153.0	2,545.0	1,793.5	-608.0	-751.5	-19.3	-29.5
Footwear	444.6	332.4	290.2	-112.2	-42.2	-25.2	-12.7
Electrical Part	91.6	92.9	95.1	1.3	2.1	1.4	2.3
Vehicle Part	35.5	36.4	37.1	1.0	0.7	2.7	1.9
Bicycle	193.5	128.1	146.9	-65.5	18.8	-33.8	14.7
Wood Products	63.2	56.0	53.2	-7.1	-2.8	-11.3	-5.0
Rice	204.9	209.7	198.6	4.8	-11.1	2.3	-5.3
Rubber	52.9	19.4	30.0	-33.6	10.6	-63.4	54.8
Fish and Other Agricultural Products	59.6	77.5	121.4	17.9	43.9	30.0	56.7
Others	635.2	505.0	812.4	-130.2	307.4	-20.5	60.9
Total Exports (fob)	4,934.1	4,002.5	3,578.5	-931.6	-424.0	-18.9	-10.6

Source: General Department of Cambodia Customs and Excise

*Revised Data

Table 24: THE BANKING SYSTEM IN CAMBODIA
As of 30 April, 2020





អ្នកនាយកដៃចាន

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: www.nbc.org.kh គីជាគេហទំព័របស់ដែនការជាតិនៃកម្ពុជា ។ ទិន្នន័យចិនក្នុងគេហទំព័រនឹងទិន្នន័យបន្ទាប់ឡើត ត្រូវបាននិងកំណុងជាកំបញ្ចូលទៅក្នុងប្រព័ន្ធទិន្នន័យ តាមដន្តីនានា ដែលមាន ។ លើសពីនេះឡើត គេហទំព័រនេះ គីជាគីត់ដែលដឹងចិត្តខ្លួនបានទិន្នន័យសង្ឃបន្ទាប់ឡើត នៅការចេញផ្សាយចិនក្នុងក្រាយបង្គាល់ ។

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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