

ព្រះរាជាណាចក្រកម្ពុជា
KINGDOM OF CAMBODIA
ជាតិ សាសនា ព្រះមហាក្សត្រ
NATION RELIGION KING



ធនាគារជាតិ នៃ កម្ពុជា
NATIONAL BANK OF CAMBODIA

ព័ត៌មានស្ថិតិសេដ្ឋកិច្ច និងរូបិយវត្ថុ
ECONOMIC AND MONETARY STATISTICS

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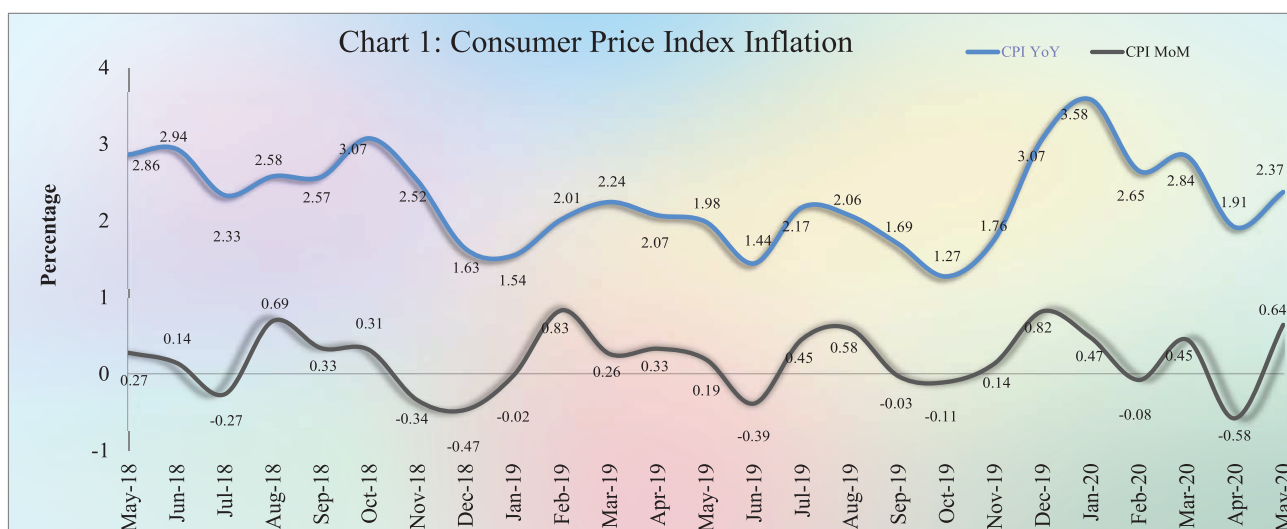
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Introduction

Headline consumer price inflation in May 2020 accelerated over the previous month; while the Khmer Riel (KHR) continued to depreciate against US dollar. During this period, credit to private sector of the banking system decreased slightly whereas deposit surged. In the meantime, international trade in goods showed a surplus first time of the year.

Consumer Price Index

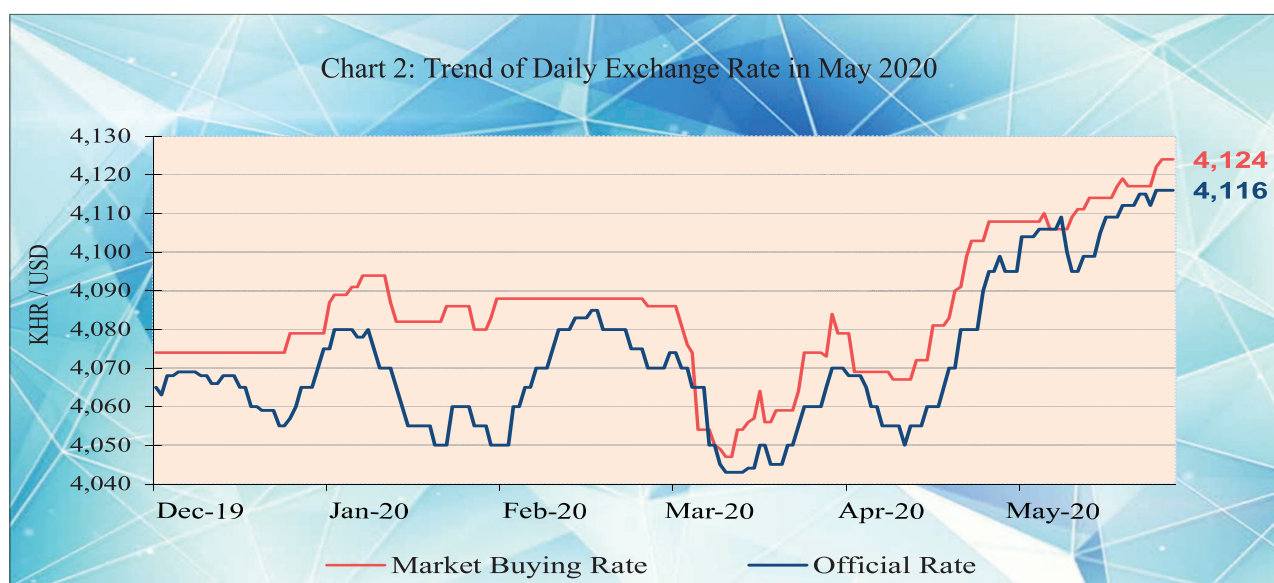
The consumer price inflation in Phnom Penh (month-on-month) accelerated to 0.64% in May 2020 after decreasing to a negative level of -0.58% in April, in which nine out of twelve group indexes increased while two group indexes decreased and other one group index remained stable.



During the same period, the year-on-year percentage change of the CPI for all items increased to 2.37% in May 2020 from 1.91% in April mainly due to the increase in food price.

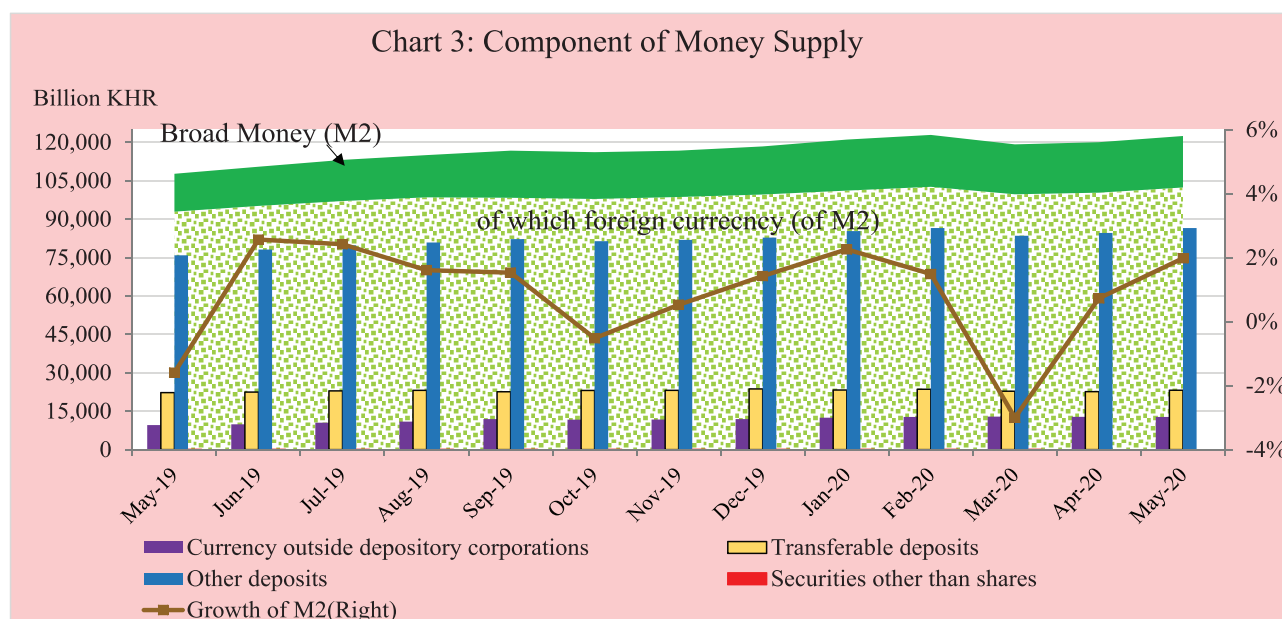
Exchange Rate

The exchange rate (market buying rate) was KHR 4,124 per USD in May 2020, depreciated 0.39% over April. This was mainly due to the seasonal factor combined with the decreased demand for KHR during Covid-19.



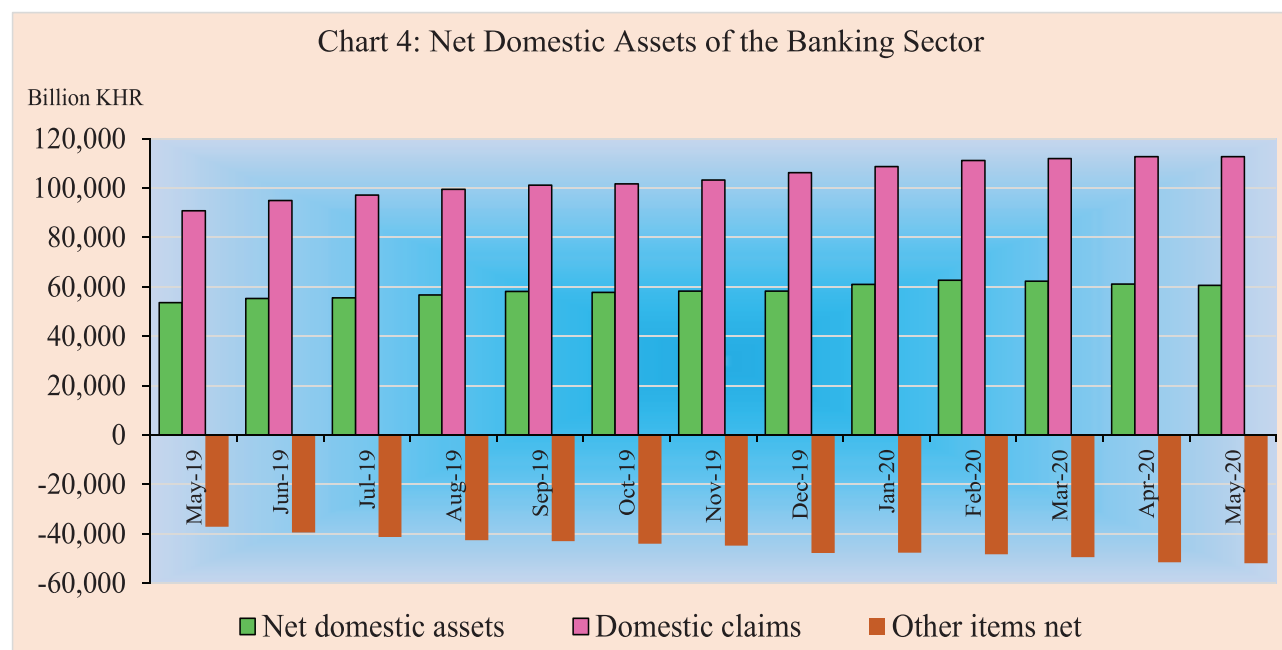
Money Supply

Broad money (M2) surged to KHR 122,472.4 billion in May 2020, up by 2% compared to April. Main components of M2 showed that transferable deposits and other deposits increased by 2.4% and 2.3%, respectively while currency outside depository corporations decreased by 0.6%.



Net Domestic Assets of the Depository Corporations

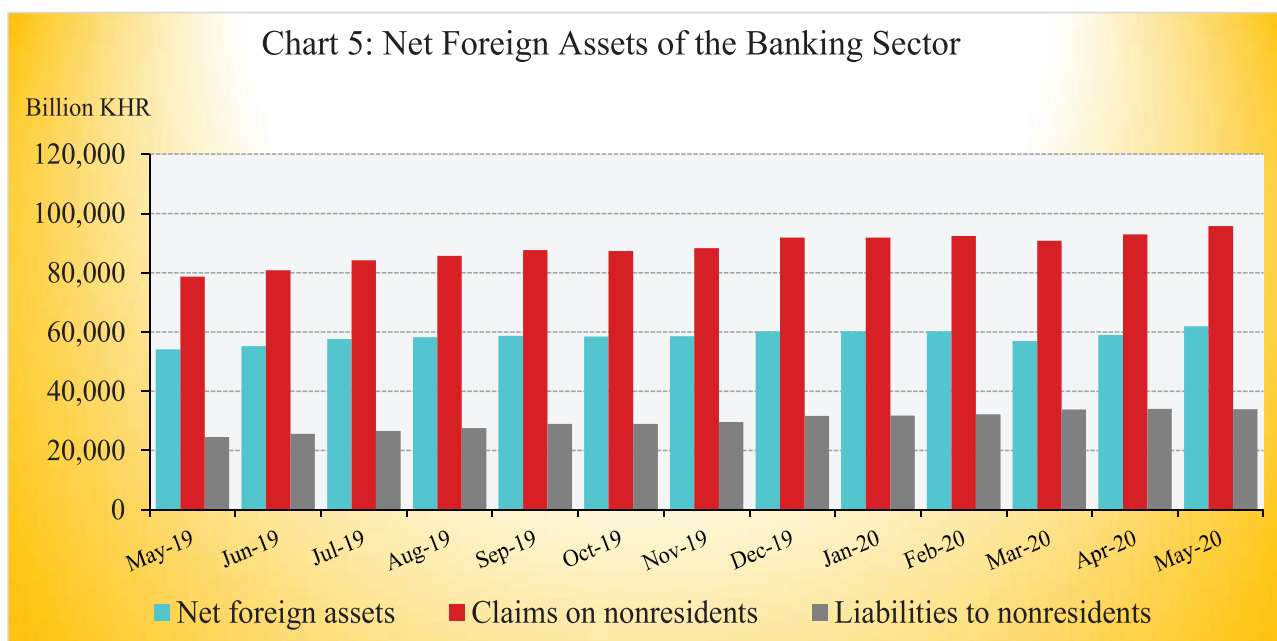
Net domestic assets of the depository corporations continued to decrease three months consecutively to KHR 60,581.8 billion in May 2020, down by 0.8% compared to April. This was due to a decrease of 0.9% and 0.03% in other items net and domestic credit, respectively.



The decrease in other items net was mainly due to an increase of 2.2% in capital while others increased by 7.4%. The decrease in domestic credit was mainly due to the decreases of 1.5% and 0.1% in net credit to other financial corporations and credit to private sector respectively, whereas net credit to nonfinancial public sector increased by 0.9%.

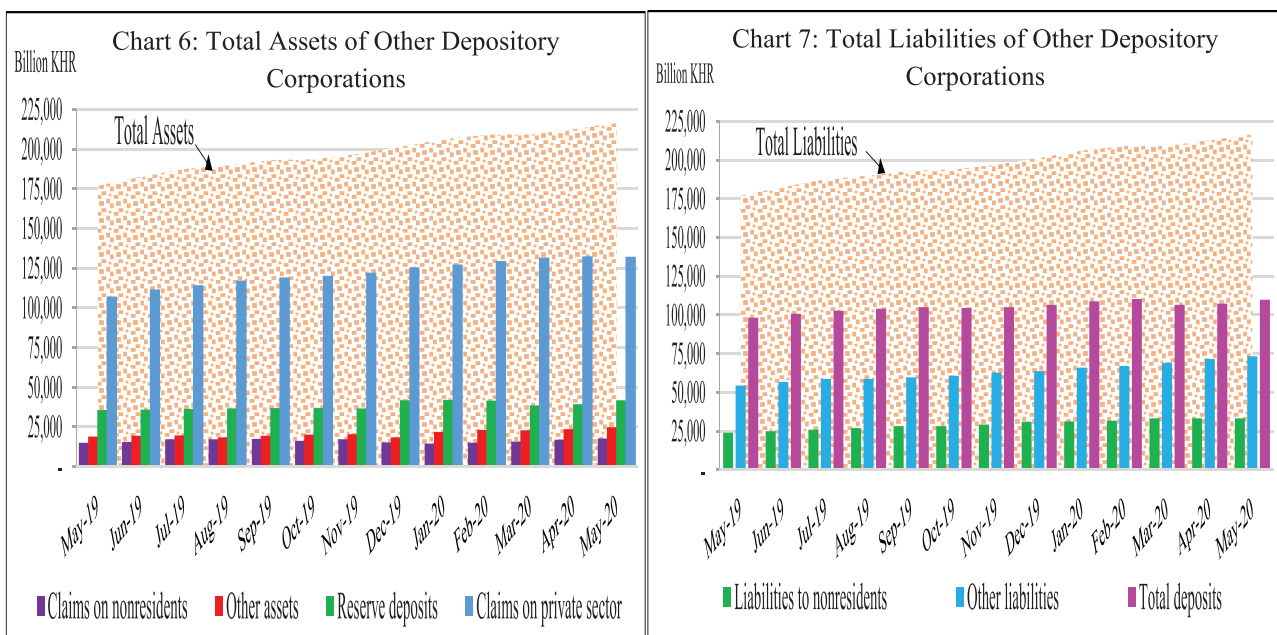
Net Foreign Assets of the Depository Corporations

Net foreign assets of the depository corporation increased to KHR 61,890.6 billion in May 2020, up by 4.8% from April. This was due to an increase of 3.9% and 2.8% in other foreign assets and gross reserve, respectively along with a decline of 0.2% in foreign liabilities.



Other Depository Corporations Survey

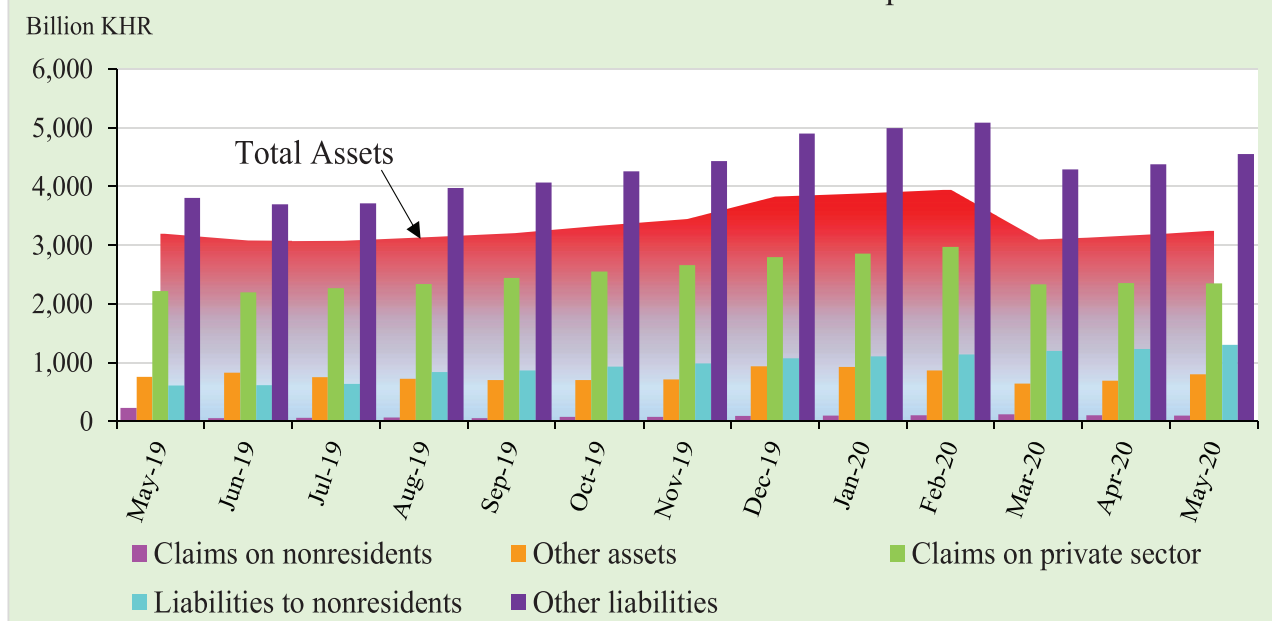
Total assets of other depository corporations which included commercial banks and microfinance deposit-taking institutions were KHR 216,445 billion, increased by 1.8% in May 2020 compared to the previous month.



Other Financial Corporations Survey

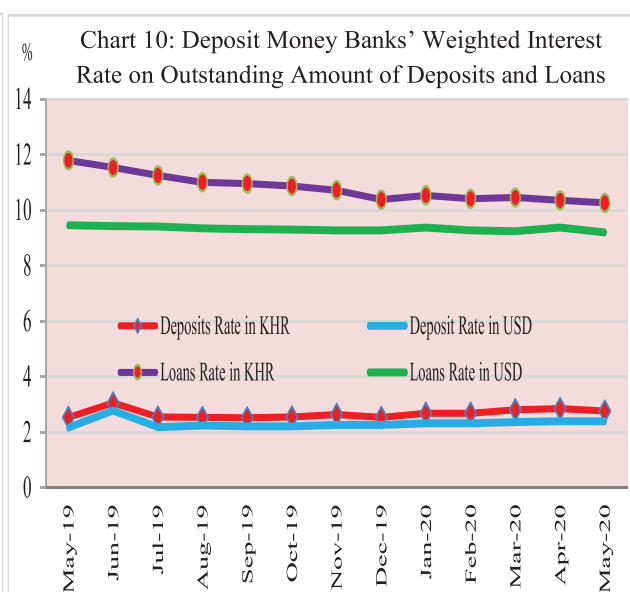
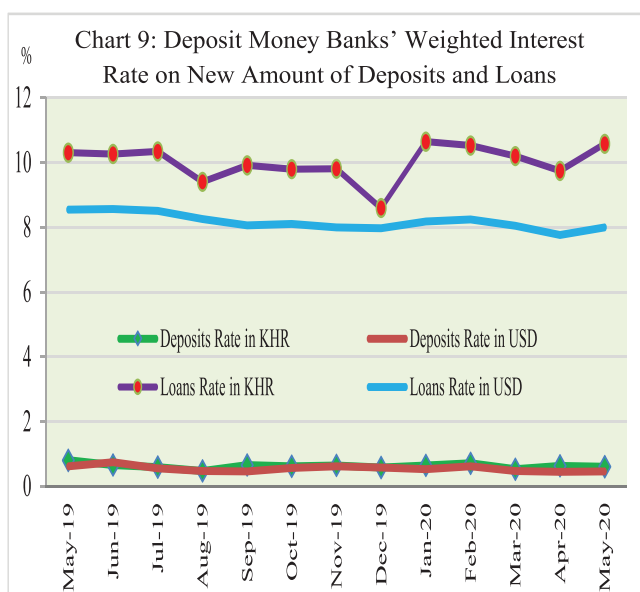
Total assets of other financial corporations were KHR 3,252 billion, up by 3.1% in May 2020 compared to April.

Chart 8: Total Assets of Other Financial Corporations



Interest Rates on Deposits and Loans

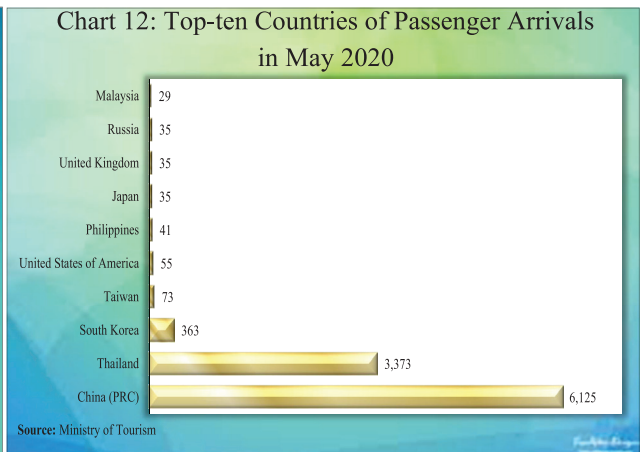
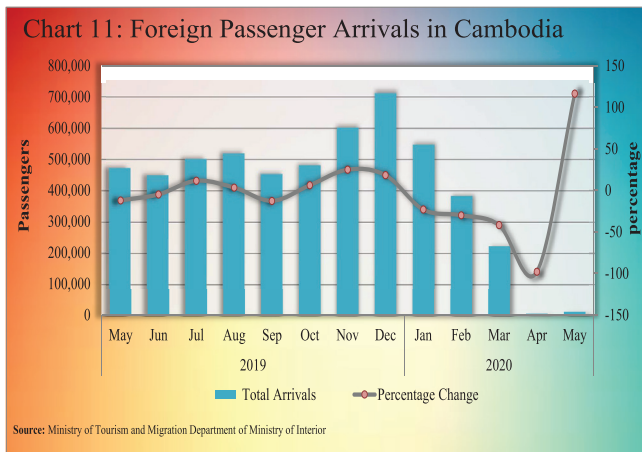
Interest rate on deposits and loans of banking sector in May 2020 showed that the (new amount) weighted average interest rate on deposit in KHR decreased by 0.02% to 0.60% while deposit in USD increased by 0.01% to 0.46%. At the same time, the weighted average interest rate on loan in KHR increased by 0.84% to 10.58% and loan in USD increased by 0.24% to 8%.



Foreign Tourist Arrivals

In May 2020, total number of passenger arrivals was 10,475 increased by 116.4% after the decreasing of 97.8% in the preceding month. The main purpose of the passenger arrivals in Cambodia was for business and professional, and vacation accounted for 58.3% and 40.5%, respectively of the total.

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



International Trade in Goods

International trade in goods showed a surplus of KHR 389 billion (6.8%) in May 2020, after the deficit of KHR 2,465.9 billion (40.8%) in April.



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

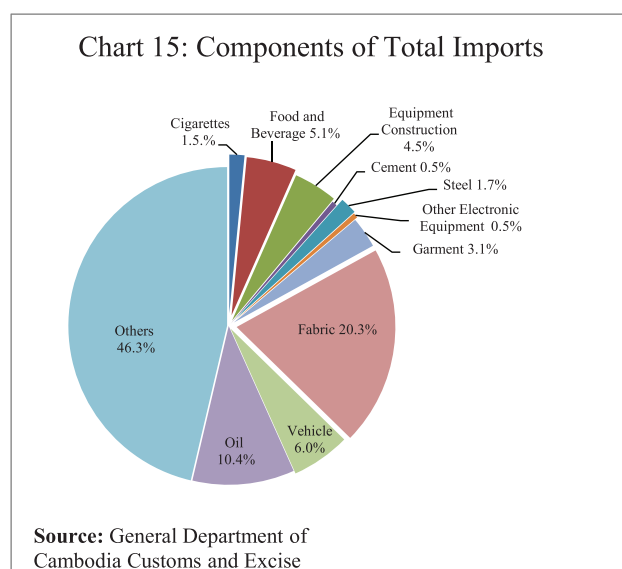
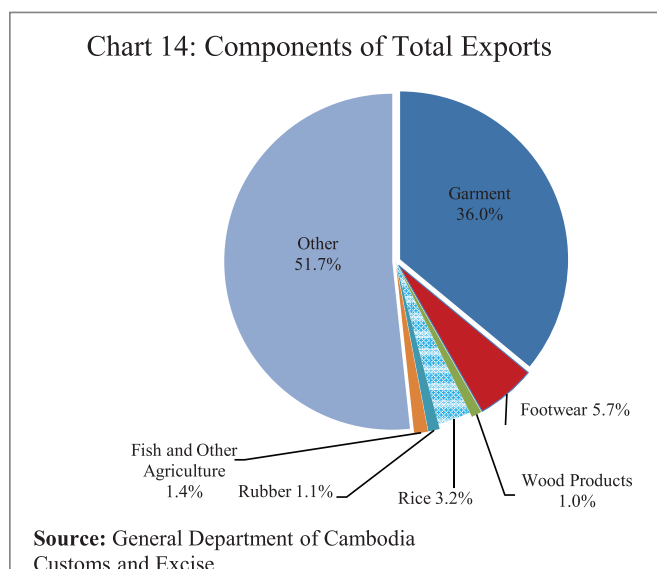


Table 1: Consumer Price Index and Inflation Rate

1. Consumer Price Index (CPI) and Component Indices (Oct-Dec. 2006 = 100)	Jan-20	Feb-20	Mar-20	Apr-20	May-20
CPI (all items)	180.80	180.65	181.46	180.41	181.56
Food and Non-Alcoholic Beverages	221.07	221.04	222.94	224.72	225.99
Alcoholic Beverages, Tobacco and Narcotics	174.29	174.15	174.53	174.74	174.18
Clothing and Footwear	153.95	153.10	153.97	154.11	154.91
Housing, Water, Electricity, Gas and other Fuels	128.39	128.36	128.89	128.10	128.42
Furnishings and Household Maintenance	153.67	153.11	153.41	153.94	154.08
Health	137.30	137.29	137.69	137.21	137.21
Transport	114.83	114.74	113.82	100.40	102.64
Communication	67.08	67.05	67.02	66.94	66.60
Recreation and Culture	120.12	119.76	120.21	119.74	119.81
Education	163.87	163.87	164.57	164.57	165.15
Restaurants	297.53	296.42	294.67	293.27	296.98
<i>Miscellaneous Goods and Services</i>	150.54	150.54	150.68	151.91	152.46
2. Percentage Change in the CPI and its Components					
2.1 Month on Month Change (%)					
CPI (all items)	0.47	-0.08	0.45	-0.58	0.64
Food and Non-Alcoholic Beverages	0.56	-0.01	0.86	0.80	0.57
Alcoholic Beverages, Tobacco and Narcotics	0.21	-0.08	0.22	0.12	-0.32
Clothing and Footwear	0.27	-0.56	0.57	0.09	0.52
Housing, Water, Electricity, Gas and other Fuels	0.09	-0.02	0.41	-0.62	0.25
Furnishings and Household Maintenance	0.28	-0.36	0.20	0.34	0.09
Health	-0.28	0.00	0.29	-0.35	0.00
Transport	0.12	-0.09	-0.80	-11.80	2.23
Communication	0.03	-0.04	-0.04	-0.12	-0.50
Recreation and Culture	-0.72	-0.31	0.38	-0.39	0.06
Education	0.00	0.00	0.43	0.00	0.35
Restaurants	1.50	-0.37	-0.59	-0.47	1.26
Miscellaneous Goods and Services	0.59	0.00	0.09	0.81	0.36
2.2 Year on Year Change (%)					
CPI (all items)	3.58	2.65	2.84	1.91	2.37
Food and Non-Alcoholic Beverages	3.87	3.18	4.18	4.36	4.63
Alcoholic Beverages, Tobacco and Narcotics	2.63	2.19	2.28	2.47	2.09
Clothing and Footwear	2.97	1.53	1.87	1.75	2.85
Housing, Water, Electricity, Gas and other Fuels	1.77	0.91	0.76	0.09	0.28
Furnishings and Household Maintenance	0.70	0.03	0.39	0.58	1.37
Health	0.22	-0.03	0.48	0.10	0.16
Transport	4.72	2.95	0.13	-12.95	-11.45
Communication	-0.62	-0.74	-0.55	-0.51	-1.37
Recreation and Culture	0.88	0.64	1.37	0.91	0.95
Education	2.74	2.74	3.18	3.18	3.54
Restaurants	6.66	4.32	2.49	3.57	4.88
Miscellaneous Goods and Services	4.09	2.99	3.14	3.84	4.18
3. Three-month moving average CPI (All Items)					
CPI (All Items)	179.75	180.47	180.97	180.84	181.15
Year on Year Change (%)	2.80	3.10	3.02	2.47	2.38
4. Twelve-month moving average CPI (All Items)					
CPI (All Items)	177.95	178.34	178.76	179.04	179.39
Year on Year Change (%)	2.11	2.17	2.22	2.20	2.24

Source: National Institute of Statistics

Table 2: Consumer Items Showing Price Increased in May 2020

No.	Description	Weight	Index			Percentage Change	
			May-19	Apr-20	May-20	Monthly	Yearly
1	GASOLINE	4.969	93.21	56.28	61.46	9.2	-34.1
2	LIQUID FUELS	0.099	145.94	125.88	135.17	7.4	-7.4
3	DIESEL	0.144	111.86	68.02	71.72	5.4	-35.9
4	SERVICES FOR THE MAINTENANCE AND REPAIR OF THE DWELLING	0.435	186.78	191.06	197.60	3.4	5.8
5	OTHER APPLIANCES, ARTICLES AND PRODUCTS FOR PERSONAL CARE	0.399	148.50	150.43	153.76	2.2	3.5
6	MAINTENANCE AND REPAIRS OF PERSONAL TRANSPORT EQUIPMENT	0.265	257.18	266.73	271.63	1.8	5.6
7	ROOT VEGETABLES	0.456	233.47	239.89	243.82	1.6	4.4
8	HOUSEHOLD TEXTILES	0.015	175.18	176.47	179.16	1.5	2.3
9	PORK (FRESH)	5.618	215.63	221.19	224.31	1.4	4.0
10	BEEF (FRESH)	2.165	248.37	255.76	259.23	1.4	4.4
11	RESTAURANTS AND HOTELS	5.861	283.16	293.27	296.98	1.3	4.9
12	FISH (FRESH)	7.435	217.80	238.28	240.91	1.1	10.6
13	BISCUITS/ COOKIES	0.280	184.18	179.66	181.38	1.0	-1.5
14	LOCALLY PROCESSED MEAT	0.276	255.61	255.80	258.13	0.9	1.0
15	OTHER GRAINS	0.090	301.06	308.12	310.63	0.8	3.2
16	CLOTHING FOR WOMEN AND GIRLS	1.065	147.40	151.65	152.79	0.8	3.7
17	NOODLES	1.008	225.86	232.78	234.46	0.7	3.8
18	OTHER CLOTHING (BOTH SEXES)	0.222	125.52	127.38	128.30	0.7	2.2
19	CLOTHING MATERIALS	0.334	163.02	168.28	169.39	0.7	3.9
20	FRUIT VEGETABLES	1.138	296.23	301.38	303.27	0.6	2.4
21	OILS AND FATS	0.920	218.45	223.67	225.01	0.6	3.0
22	BREAD	0.173	230.23	236.75	238.14	0.6	3.4
23	PERSONAL EFFECTS N.E.C	0.876	173.30	186.90	187.97	0.6	8.5
24	FOOTWEAR	0.641	163.98	165.84	166.67	0.5	1.6
25	SEAFOOD (FRESH, CHILLED OR FROZEN)	0.229	244.06	245.99	247.15	0.5	1.3
26	RICE, QUALITY NO.2 WHITE, NEANG-MENH, BATTAMBANG	2.681	233.60	241.39	242.46	0.4	3.8
27	OTHER ARTICLES OF CLOTHING AND CLOTHING ACCESSORIES	0.059	148.64	148.12	148.75	0.4	0.1
28	TOOLS AND EQUIPMENT FOR HOUSE AND GARDEN	0.017	185.72	191.81	192.56	0.4	3.7
29	DRIED AND PRESERVED FRUITS	0.086	164.45	182.55	183.19	0.3	11.4
30	EDUCATION	1.174	159.50	164.57	165.15	0.3	3.5
31	DAIRY PRODUCTS	1.552	161.25	167.17	167.75	0.3	4.0
32	BICYCLES	0.103	145.04	144.42	144.91	0.3	-0.1
33	GLASSWARE, TABLEWARE AND HOUSEHOLD UTENSILS	0.078	140.56	142.59	143.08	0.3	1.8
34	GOODS AND SERVICES FOR ROUTINE HOUSEHOLD MAINTENANCE	1.610	131.31	131.55	131.97	0.3	0.5
35	GAS	2.699	126.23	119.64	119.96	0.3	-5.0
36	MATERIALS FOR THE MAINTENANCE AND REPAIR OF THE DWELLING	3.663	146.20	147.91	148.29	0.3	1.4
37	RICE, QUALITY NO.1 WHITE, PHAKA KANHEY, BATTAMBANG	3.052	231.32	237.17	237.71	0.2	2.8
38	SPARE PARTS AND ACCESSORIES FOR PERSONAL TRANSPORT EQUIPMENT	0.084	229.11	231.64	232.14	0.2	1.3
39	GLUTINOUS RICE, QUALITY NO.1, WHITE, KHMER	0.429	140.04	143.09	143.39	0.2	2.4
40	FOOD PRODUCTS NEC	1.404	229.91	234.26	234.71	0.2	2.1

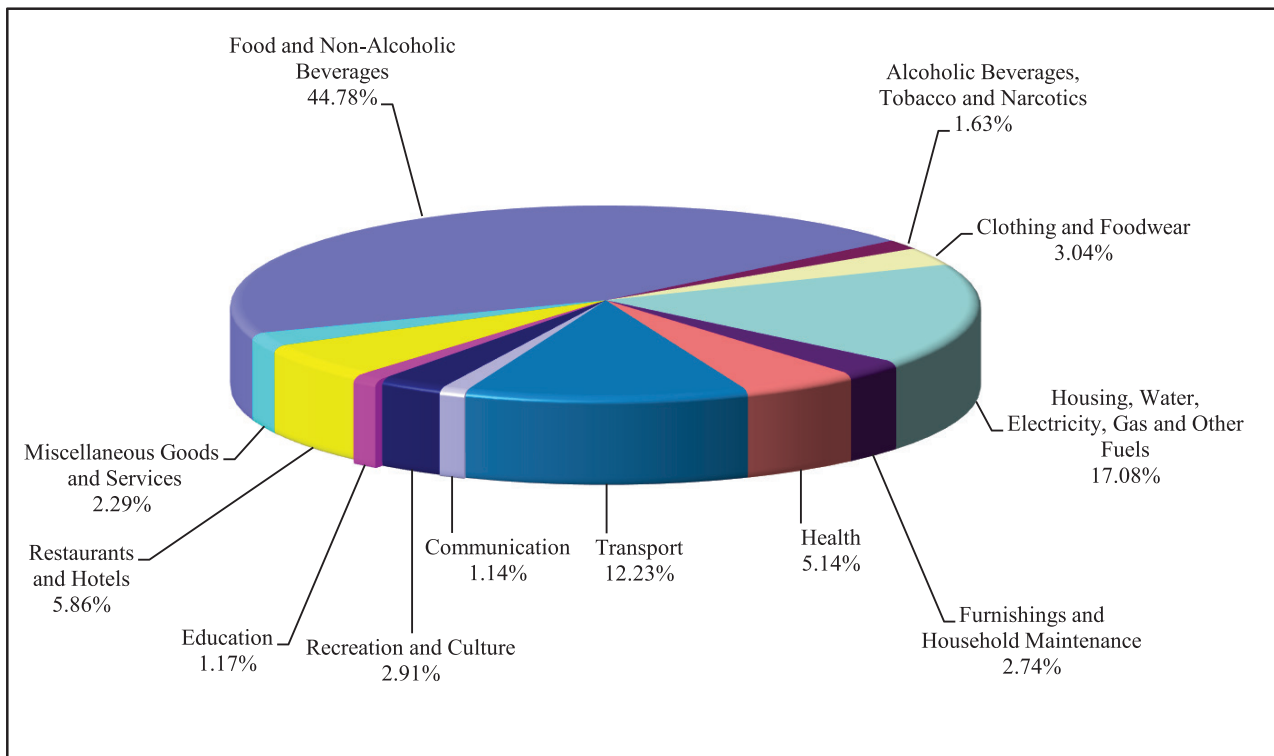
Source: National Institute of Statistics

Chart 1: Consumer Price Index



Source: National Institute of Statistics

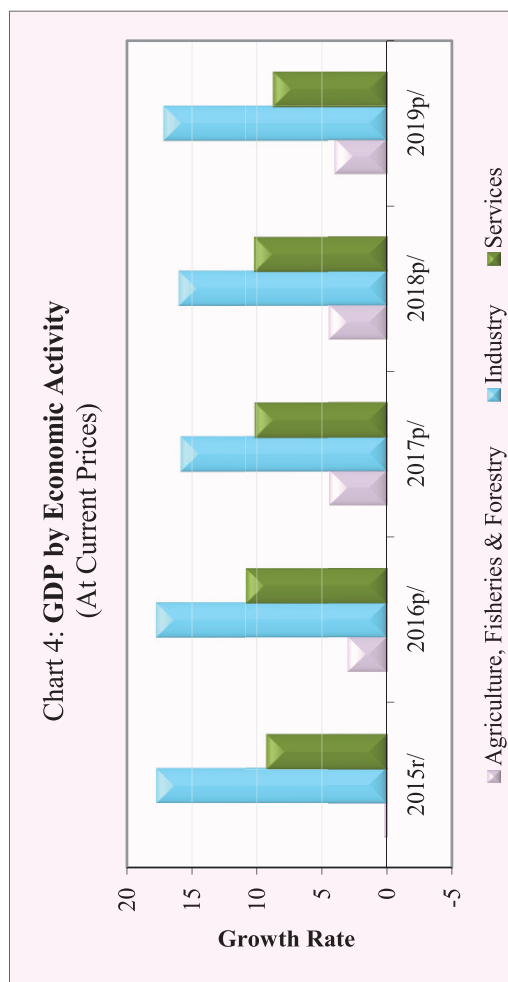
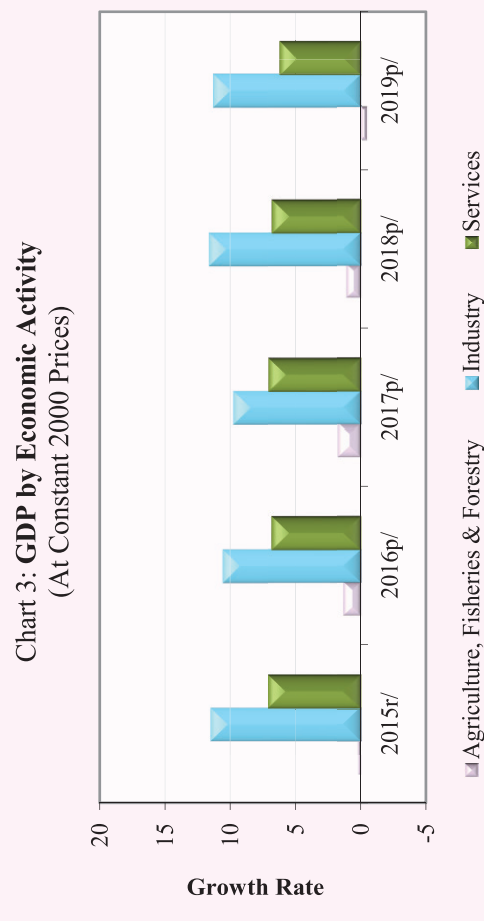
Chart 2: Weight of All Group Indices in Consumer Basket



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 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



p/: preliminary estimates

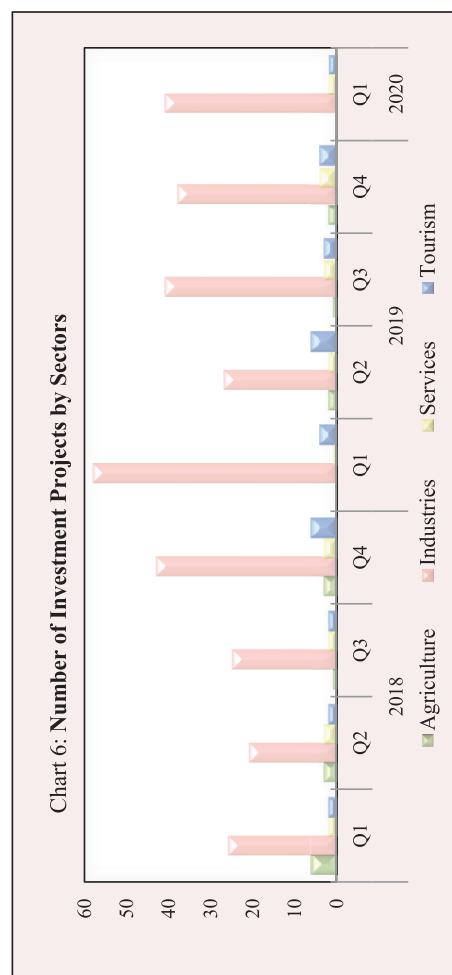
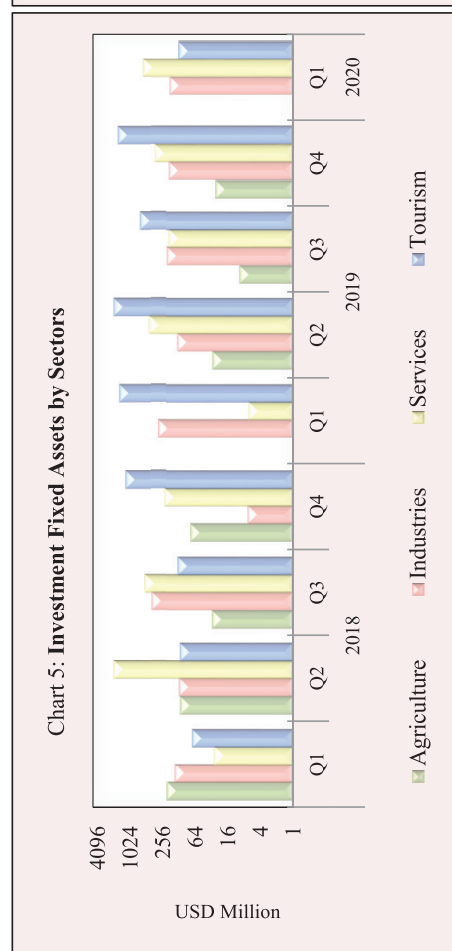
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Source: National Institute of Statistics

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



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	100.0	100.0	100.0	100.0	100.0	100.0	

* Fixed Assets

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

Table 6: Daily Exchange Rate in May 2020

(KHR/USD)

Day	Parallel Market Rate			Official Rate	Daily Change*	
	Purchase	Sale	Midpoint		Spread	% Change
1	4,108	4,117	4,113	4,095	0.0	0.0
2	4,108	4,117	4,113	4,095	0.0	0.0
3	4,108	4,117	4,113	4,095	0.0	0.0
4	4,108	4,117	4,113	4,104	0.0	0.0
5	4,108	4,117	4,113	4,104	0.0	0.0
6	4,108	4,117	4,113	4,104	0.0	0.0
7	4,108	4,117	4,113	4,106	0.0	0.0
8	4,110	4,118	4,114	4,106	2.0	0.0
9	4,106	4,114	4,110	4,106	-4.0	-0.1
10	4,106	4,114	4,110	4,106	0.0	0.0
11	4,106	4,114	4,110	4,109	0.0	0.0
12	4,106	4,114	4,110	4,100	0.0	0.0
13	4,109	4,118	4,114	4,095	3.0	0.1
14	4,111	4,121	4,116	4,095	2.0	0.0
15	4,111	4,121	4,116	4,099	0.0	0.0
16	4,114	4,122	4,118	4,099	3.0	0.1
17	4,114	4,122	4,118	4,099	0.0	0.0
18	4,114	4,122	4,118	4,105	0.0	0.0
19	4,114	4,122	4,118	4,109	0.0	0.0
20	4,114	4,122	4,118	4,109	0.0	0.0
21	4,117	4,126	4,122	4,109	3.0	0.1
22	4,119	4,128	4,124	4,112	2.0	0.0
23	4,117	4,125	4,121	4,112	-2.0	0.0
24	4,117	4,125	4,121	4,112	0.0	0.0
25	4,117	4,125	4,121	4,115	0.0	0.0
26	4,117	4,125	4,121	4,115	0.0	0.0
27	4,117	4,125	4,121	4,112	0.0	0.0
28	4,122	4,130	4,126	4,116	5.0	0.1
29	4,124	4,135	4,130	4,116	2.0	0.0
30	4,124	4,135	4,130	4,116	0.0	0.0
31	4,124	4,135	4,130	4,116	0.0	0.0
Average Rate	4,113	4,122	4,117	4,106	0.5	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
May	4,124	0.39	4,135	4,130	4,116

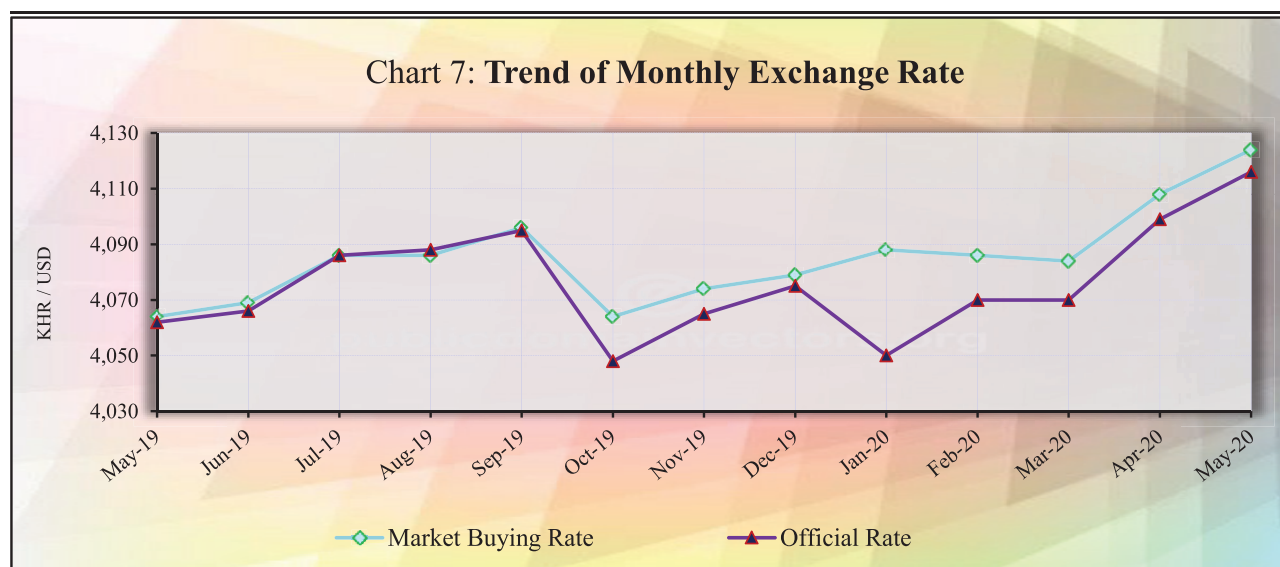


Table 8: The Value of KHR Against Other Currencies
(Official Buying Rate, End-Period)

Unit	SDR		US Dollar		Euro		Japanese Yen		Pound Sterling		Indonesian Rupiah		Malaysian Ringgit		Philippines Peso		Singaporean Dollar		Thai Baht		Vietnamese Dong	
	1	1	1	1	1	100	100	1	1	1000	1	1	100	100	1	1	1	1	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											
2018																						
Nov	5,576	4,031	4,592	3,555	5,153	280	963	7,693	2,943	122	173											
Dec	5,588	4,018	4,597	3,641	5,098	277	969	7,653	2,942	124	174											
2019																						
Jan	5,604	4,011	4,610	3,683	5,264	284	981	7,668	2,979	128	173											
Feb	5,595	4,003	4,555	3,610	5,331	285	984	7,714	2,970	127	173											
Mar	5,573	4,015	4,510	3,631	5,244	282	985	7,611	2,961	126	173											
Apr	5,595	4,050	4,515	3,629	5,233	285	981	7,773	2,975	127	174											
May	5,595	4,062	4,523	3,717	5,123	282	969	7,786	2,943	128	173											
Jun	5,652	4,066	4,624	3,776	5,154	288	982	7,931	3,006	132	174											
Jul	5,620	4,086	4,558	3,764	4,967	291	991	8,040	2,981	133	176											
Aug	5,600	4,088	4,520	3,840	4,981	287	969	7,842	2,946	134	176											
Sep	5,587	4,095	4,480	3,793	5,034	289	978	7,896	2,964	134	177											
Oct	5,573	4,048	4,516	3,720	5,224	289	969	7,950	2,973	134	174											
Nov	5,581	4,065	4,476	3,710	5,248	289	975	8,008	2,976	134	175											
Dec	5,635	4,075	4,565	3,743	5,344	293	994	8,050	3,023	136	176											
2020																						
Jan	5,572	4,050	4,466	3,718	5,301	297	991	7,945	2,973	130	175											
Feb	5,575	4,070	4,476	3,711	5,245	290	967	8,010	2,918	129	175											
Mar	5,578	4,070	4,490	3,768	5,037	249	942	7,996	2,859	125	172											
Apr	5,591	4,099	4,454	3,843	5,106	269	946	8,120	2,904	126	176											
May	5,621	4,116	4,558	3,824	5,068	280	947	8,120	2,903	129	177											
Monthly % Change	0.54	0.41	2.33	-0.49	-0.74	4.09	0.11	0.00	-0.03	2.38	0.57											

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

	Dec-17	Sep-18	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19	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	May-20	
<i>Weighted Average Rate on New Amount</i>																							
Interest Rate on Deposits and Loans in KHR																							
Deposit (1)	0.90	0.56	0.46	0.54	0.33	0.38	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	0.60	0.60
Demand Deposits	0.04	0.06	0.01	0.03	0.03	0.08	0.02	0.01	0.02	0.03	0.03	0.04	0.02	0.02	0.08	0.09	0.12	0.03	0.15	0.06	0.06	0.06	0.09
Saving Deposits	1.19	1.10	0.96	0.58	0.59	0.57	0.59	0.66	0.60	0.63	0.62	0.59	0.55	0.56	0.60	0.61	0.60	0.67	0.65	0.66	0.66	0.66	0.69
Term Deposits:	4.70	5.05	5.00	4.43	5.09	4.54	5.14	5.27	5.59	5.12	3.99	5.13	4.76	4.67	4.46	5.25	4.10	4.59	4.71	5.47	4.91	4.42	4.42
Other Deposits	0.00	0.00	0.00	7.00	0.00	0.02	0.00	0.00	7.00	0.00	3.58	3.05	4.00	3.58	3.11	0.00	2.47	3.35	0.00	0.00	1.62	2.30	2.30
Loans (2)	14.51	12.43	12.83	12.10	12.21	12.45	12.30	11.05	9.99	10.29	10.26	10.33	9.40	9.91	9.80	9.81	8.59	10.64	10.52	10.19	9.74	10.58	10.58
Overdraft	7.55	8.31	8.50	8.01	8.30	7.88	8.42	8.08	7.92	7.87	7.73	8.05	7.85	8.01	7.72	7.82	7.61	7.94	7.61	7.94	7.93	7.96	7.96
Credit Card	17.91	17.78	15.39	17.34	16.98	16.75	18.00	16.60	17.57	17.68	17.55	17.45	15.28	17.32	16.70	16.41	16.73	16.69	16.38	15.58	17.31	17.40	17.40
Term Loans	14.91	12.60	12.95	12.14	12.36	12.87	12.78	11.31	10.22	10.49	10.42	10.60	10.02	10.25	10.06	10.13	9.13	11.11	11.02	10.86	10.39	11.72	11.72
Other Loans	10.71	7.76	7.99	9.59	7.81	9.55	8.00	7.44	5.31	5.88	10.13	8.16	5.65	7.88	6.92	6.07	5.59	7.65	7.25	7.39	6.63	7.72	7.72
Interest Rate on Deposits and Loans in USD																							
Deposit (1)	0.75	0.77	0.65	0.74	0.72	0.54	0.68	0.64	0.69	0.62	0.74	0.55	0.47	0.47	0.57	0.62	0.58	0.52	0.61	0.48	0.45	0.45	0.46
Demand Deposits	0.22	0.38	0.38	0.26	0.30	0.22	0.21	0.18	0.19	0.18	0.24	0.18	0.18	0.13	0.18	0.30	0.20	0.11	0.20	0.12	0.14	0.17	0.17
Saving Deposits	0.54	0.56	0.53	0.35	0.36	0.35	0.35	0.33	0.29	0.28	0.27	0.24	0.25	0.22	0.26	0.24	0.24	0.25	0.25	0.25	0.25	0.25	0.25
Term Deposits:	3.30	3.22	3.09	3.25	3.35	3.09	3.36	3.41	3.36	3.39	3.61	3.62	3.55	3.28	3.42	3.64	3.44	3.70	3.53	3.35	3.28	3.33	3.33
Other Deposits	1.65	2.61	2.29	2.16	2.64	2.55	2.93	2.13	2.37	2.50	2.63	2.61	2.74	2.49	2.31	2.27	2.47	2.03	2.16	2.48	2.03	0.88	0.88
Loans (2)	8.31	8.26	8.25	8.02	8.47	8.34	8.31	8.35	8.10	8.53	8.56	8.50	8.26	8.06	8.09	7.99	7.97	8.18	8.24	8.04	7.76	8.00	8.00
Overdraft	7.51	7.52	7.56	7.28	7.57	7.68	7.68	7.57	7.60	7.56	7.56	7.48	7.48	7.50	7.71	7.47	7.57	7.59	7.57	7.49	7.49	7.39	7.39
Credit Card	19.26	13.65	14.76	17.10	28.93	29.35	28.99	16.37	18.91	16.40	14.76	16.52	14.49	13.65	12.77	13.50	11.97	11.18	8.84	14.79	16.59	16.89	16.89
Term Loans	9.92	9.87	9.75	9.44	9.64	8.83	9.37	9.83	9.38	9.60	9.37	9.61	9.82	9.26	8.88	9.28	8.72	9.55	9.60	9.41	8.78	9.43	9.43
Other Loans	6.08	6.31	6.37	6.39	6.29	6.45	6.31	6.57	6.06	6.68	6.59	6.69	6.73	6.49	6.72	6.65	6.50	6.41	6.44	6.16	5.64	5.64	5.50
<i>Weighted Average Rate on Outstanding Amount</i>																							
Interest Rate on Deposits and Loans in KHR																							
Deposit (1)	2.70	2.44	2.65	2.72	2.69	2.55	2.51	2.47	2.49	2.53	3.06	2.55	2.53	2.52	2.54	2.64	2.54	2.69	2.68	2.80	2.85	2.77	2.77
Demand Deposits	0.17	0.21	0.21	0.22	0.20	0.23	0.23	0.20	0.19	0.21	0.21	0.21	0.21	0.21	0.21	0.23	0.22	0.16	0.28	0.18	0.19	0.23	0.23
Saving Deposits	1.31	0.94	0.94	0.94	1.01	1.02	0.88	0.70	0.92	0.88	0.91	0.87	0.88	0.88	0.90	0.90	0.91	0.92	0.81	0.89	0.90	0.90	0.90
Term Deposits:	5.87	6.12	6.08	5.93	5.87	5.94	5.90	6.01	5.95	5.78	5.46	5.70	5.69	5.59	5.51	5.50	5.42	5.64	5.67	5.78	5.93	5.79	5.79
Other Deposits	0.00	0.00	0.00	7.00	0.00	0.02	0.02	7.00	2.54	0.62	3.56	2.98	2.92	2.92	2.92	3.02	2.81	1.84	2.23	3.53	3.29	3.35	3.35
Loans (2)	16.13	13.86	12.45	13.61	13.30	12.99	12.85	12.54	11.99	11.80	11.54	11.26	11.01	10.97	10.88	10.72	10.38	10.54	10.42	10.46	10.36	10.27	10.27
Overdraft	8.72	8.41	8.83	8.34	8.34	8.30	8.30	8.20	8.17	8.19	8.11	8.10	8.08	8.11	8.11	8.20	8.08	8.14	8.12	8.08	8.03	8.10	8.10
Credit Card	20.88	20.08	19.81	19.65	19.51	19.43	19.24	19.12	19.08	19.03	9.10	18.67	18.18	17.96	17.74	17.50	17.29	17.25	17.06	16.87	16.84	16.74	16.74
Term Loans	16.55	14.00	13.78	13.77	13.50	13.23	13.06	12.74	12.13	11.94	11.69	11.38	11.20	11.15	11.04	10.88	10.62	10.70	10.61	10.66	10.54	10.44	10.44
Other Loans	11.09	8.05	7.91	8.01	7.72	7.92	7.81	7.71	6.94	6.74	7.59	7.73	6.80	7.02	7.08	6.95	6.28	6.78	6.86	6.88	6.86	6.90	6.90
Interest Rate on Deposits and Loans in USD																							
Deposit (1)	2.48	2.25	2.18	2.18	2.24	2.20	2.21	2.47	2.16	2.17	2.78	2.18	2.24	2.22	2.21	2.25	2.25	2.32	2.32	2.37	2.39	2.40	2.40
Demand Deposits	0.51	0.51	0.50	0.48	0.46	0.45	0.45	0.50	0.46	0.39	0.45	0.48	0.51	0.44	0.36	0.43	0.35	0.30	0.47	0.36	0.45	0.46	0.46
Saving Deposits	0.83	0.70	0.64	0.60	0.61	0.61	0.56	0.58	0.47	0.46	0.48	0.44	0.44	0.43	0.43	0.43	0.43	0.44	0.41	0.46	0.43	0.42	0.42
Term Deposits:	4.41	4.39	4.42	4.29	4.38	4.35	4.35	4.58	4.32	4.31	4.78	4.33	4.35	4.38	4.34	4.33	4.34	4.41	4.37	4.38	4.32	4.35	4.35
Other Deposits	3.01	2.60	2.54	2.55	2.57	2.66	2.60	2.47	2.26	2.48	2.65	2.58	2.44	2.58	2.44	2.40	2.43	2.16	2.03	2.03	1.99	1.63	1.63
Loans (2)	9.22	9.61	9.52	9.46	9.76	9.72	9.60	9.38	9.44	9.41	9.35	9.31	9.30	9.27	9.27	9.27	9.27	9.39	9.28	9.24	9.38	9.20	9.20
Overdraft	8.10	8.00	7.95	7.96	7.94	7.96	7.98	7.99	7.99	7.99	7.95	7.95	7.94	7.92	7.85	7.85	7.82	7.88	7.85	7.78	7.84	7.86	7.86
Credit Card	15.64	16.39	16.30	16.40	28.67	28.87	18.28	15.73	16.20	16.06	10.63	16.09	15.29	15.97	15.74	15.58	15.53	15.70	15.34	18.18	17.95	17.90	17.90
Term Loans	9.43	9.91	9.80	9.72	9.74	9.64	9.72	9.64	9.72	9.74	9.71	9.68	9.59	9.56	9.55	9.51	9.51	9.62	9.51	9.46	9.63	9.42	9.42
Other Loans	6.96	6.90	6.92	6.90	6.88	6.92	6.91	7.01	6.93	6.95	6.93	6.95	7.20	7.10	7.13	7.15	7.19	7.18	7.16	7.10	6.99	6.94	6.94

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 Billion KHR)

	Jan-20	Feb-20	Mar-20	Apr-20	May-20
Net Foreign Assets	76,766.3	77,050.6	74,495.1	75,508.6	77,658.8
Claims on Nonresidents	77,237.1	77,521.7	74,966.4	75,981.0	78,133.6
Liabilities to Nonresidents	-470.8	-471.0	-471.3	-472.4	-474.9
Claims on Other Depository Corporations	3,870.5	3,986.1	4,400.6	5,044.9	4,993.0
Net Claims on Central Government	-18,892.6	-18,720.3	-20,009.9	-19,998.9	-19,874.4
Claims on Central Government	0.0	0.0	0.0	0.0	0.0
Liabilities to Central Government	-18,892.6	-18,720.3	-20,009.9	-19,998.9	-19,874.4
Claims on Other Sectors	221.1	215.2	294.2	297.1	309.3
Claims on Other Financial Corporations	178.5	169.9	239.9	248.0	248.1
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	42.6	45.4	54.3	49.1	61.2
Monetary Base	43,001.4	43,049.2	42,549.9	39,978.9	40,228.5
Currency in Circulation	13,666.5	13,993.7	14,355.1	14,389.4	14,121.8
Liabilities to Other Depository Corporations	29,206.3	28,965.4	28,141.4	25,510.1	26,011.4
Liabilities to Other Sectors	128.6	90.1	53.4	79.4	95.3
Other Liabilities to Other Depository Corporations	16,026.6	16,012.2	13,149.4	16,471.1	18,095.8
Deposits And Securities Other Than Shares Excl. Form Monetary Base	71.0	71.4	111.6	110.1	110.6
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	0.0	0.0
Deposits Excl. From Broad Money	33.0	33.2	62.9	63.3	63.5
Securities Other Than Shares Excl. From Broad Money	37.8	38.0	48.5	46.8	47.0
Loans	0.0	0.0	0.0	0.0	0.0
Financial Derivatives	0.0	0.0	0.0	0.0	0.0
Shares and Other Equity	4,591.5	5,049.3	5,038.5	5,974.9	6,336.0
Other Items (Net)	-1,725.1	-1,650.5	-1,669.3	-1,683.2	-1,684.2
<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 Billion KHR)

	Jan-20	Feb-20	Mar-20	Apr-20	May-20
Net Foreign Assets	-16,648.5	-16,841.3	-17,493.3	-16,480.6	-15,768.1
Claims on Nonresidents	14,608.4	14,846.2	15,830.2	17,015.5	17,674.5
Liabilities to Nonresidents	-31,256.9	-31,687.4	-33,323.5	-33,496.1	-33,442.7
Claims On Central Bank	43,312.7	42,814.0	40,032.3	40,952.7	43,060.9
Currency	1,209.6	1,242.6	1,474.7	1,569.7	1,382.0
Reserve Deposits and Securities Other Than Shares	42,068.2	41,537.5	38,526.4	39,352.6	41,650.6
Other Claims on Central Bank	35.0	33.9	31.3	30.4	28.3
Net Claims on Central Government	-4,143.8	-4,256.7	-4,640.7	-4,693.2	-4,605.0
Claims on Central Government	66.4	71.7	61.5	66.3	76.7
Liabilities to Central Government	-4,210.3	-4,328.5	-4,702.2	-4,759.5	-4,681.7
Claims on Other Sectors	131,499.3	133,938.2	136,288.4	137,117.8	136,862.1
Claims on Other Financial Corporations	4,186.8	4,305.4	4,526.8	4,687.9	4,618.4
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	0.7	0.6	0.6	0.7	0.7
Claims on Private Sector	127,311.8	129,632.2	131,761.0	132,429.2	132,243.0
Liabilities to Central Bank	2,924.6	3,005.8	3,192.9	3,542.4	3,608.5
Transferable Deposits Incl. in Broad Money	23,169.2	23,508.9	22,784.4	22,580.0	23,110.7
Other Deposits Incl. in Broad Money	85,354.1	86,562.1	83,504.3	84,615.1	86,526.6
Securities Other Than Shares Incl. in Broad Money	0.0	0.0	0.0	0.0	0.0
Deposits Excl. From Broad Money	219.2	280.9	279.8	213.6	132.7
Securities Other Than Shares Excl. From Broad Money	0.0	0.0	0.0	0.0	0.0
Loans	1,329.0	1,324.3	1,376.4	1,509.4	1,512.8
Financial Derivatives	0.0	0.0	0.0	0.0	0.0
Shares and Other Equity	36,517.1	36,994.6	37,850.8	38,553.1	39,163.9
Other Items (Net)	4,506.4	3,977.5	5,198.2	5,883.1	5,494.7
<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)

	Jan-20	Feb-20	Mar-20	Apr-20	May-20
Net Foreign Assets	60,117.8	60,209.3	57,001.8	59,028.0	61,890.6
Claims on Nonresidents	91,845.6	92,367.8	90,796.6	92,996.5	95,808.1
Liabilities to Nonresidents	-31,727.8	-32,158.5	-33,794.8	-33,968.5	-33,917.5
Domestic Claims	108,684.0	111,176.3	111,932.1	112,722.8	112,692.0
Net Claims on Central Government	-23,036.4	-22,977.1	-24,650.6	-24,692.1	-24,479.4
Claims on Central Government	66.4	71.7	61.5	66.3	76.7
Liabilities to Central Government	-23,102.8	-23,048.8	-24,712.1	-24,758.4	-24,556.1
Claims on Other Sectors	131,720.4	134,153.4	136,582.7	137,414.9	137,171.4
Claims on Other Financial Corporations	4,365.3	4,475.2	4,766.7	4,935.9	4,866.6
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	0.7	0.6	0.6	0.7	0.7
Claims on Private Sector	127,354.4	129,677.5	131,815.3	132,478.3	132,304.2
Broad Money Liabilities (M2)	121,109.0	122,912.4	119,222.8	120,094.2	122,472.4
Currency Outside Depository Corporations	12,457.0	12,751.1	12,880.5	12,819.7	12,739.7
Transferable Deposits	23,281.0	23,582.5	22,821.3	22,642.9	23,189.5
Other Deposits	85,370.9	86,578.6	83,520.8	84,631.7	86,543.2
Securities Other Than Shares	0.2	0.2	0.2	0.0	0.0
<i>of which Foreign Currency (of M2)</i>	<i>101,199.4</i>	<i>102,642.6</i>	<i>99,700.8</i>	<i>100,335.2</i>	<i>102,390.4</i>
Deposits Excl. From Broad Money	252.2	314.1	342.7	276.9	196.2
Securities Other Than Shares Excl. From Broad Money	37.8	38.0	48.5	46.8	47.0
Loans	1,329.0	1,324.3	1,376.4	1,509.4	1,512.8
Financial Derivative	0.0	0.0	0.0	0.0	0.0
Shares and Other Equity	41,108.6	42,044.0	42,889.3	44,528.0	45,499.9
Other Items (Net)	4,965.1	4,752.9	5,054.2	5,295.5	4,854.2
<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)

	Jan-20	Feb-20	Mar-20	Apr-20	May-20
Net Foreign Assets	-1,011.2	-1,034.1	-1,079.4	-1,125.3	-1,198.0
Claims on Nonresidents	96.1	105.4	117.0	102.4	100.0
Liabilities to Nonresidents	-1,107.3	-1,139.5	-1,196.4	-1,227.8	-1,298.0
Claims on Depository Corporations	599.4	511.8	358.0	359.8	401.9
Net Claims on Central Government	-490.6	-492.9	-18.7	-20.6	-21.8
Claims on Central Government	1.8	2.1	1.1	1.3	1.4
Liabilities to Central Government	-492.4	-495.0	-19.8	-21.9	-23.2
Claims on Other Sectors	2,858.7	2,971.2	2,333.4	2,357.8	2,353.2
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	0.0	0.0	0.0	0.0	0.0
Claims on Private Sector	2,858.7	2,971.2	2,333.4	2,357.8	2,353.2
Deposit	33.1	35.2	33.3	33.2	33.3
Securities Other Than Shares	0.0	0.0	0.0	0.0	0.0
Loans	140.2	134.7	132.6	133.1	133.5
Financial Derivatives	0.0	0.0	0.0	0.0	0.0
Shares and Other Equity	1,822.2	1,818.2	1,443.1	1,450.5	1,466.3
Other Items (Net)	-39.2	-32.0	-15.7	-45.1	-97.8
<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)

	Jan-20	Feb-20	Mar-20	Apr-20	May-20
Net Foreign Assets	59,106.6	59,175.2	55,922.4	57,902.7	60,692.6
Claims on Nonresidents	91,941.6	92,473.2	90,913.6	93,099.0	95,908.1
Liabilities to Nonresidents	-32,835.0	-33,298.0	-34,991.2	-35,196.3	-35,215.5
Domestic Claims	106,686.8	109,179.4	109,480.0	110,124.1	110,156.9
Net Claims on Central Government	-23,527.0	-23,470.0	-24,669.3	-24,712.7	-24,501.2
Claims on Central Government	68.2	73.8	62.6	67.6	78.0
Liabilities to Central Government	-23,595.3	-23,543.8	-24,731.9	-24,780.4	-24,579.2
Claims on Other Sectors	130,213.8	132,649.4	134,149.3	134,836.8	134,658.1
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	0.7	0.6	0.6	0.7	0.7
Claims on Private Sector	130,213.1	132,648.8	134,148.7	134,836.1	134,657.4
Currency Outside Financial Corporations	12,452.5	12,739.3	12,871.1	12,815.0	12,734.6
Deposits	107,229.6	108,747.5	104,967.1	105,782.1	108,150.5
Securities Other Than Shares	0.0	0.0	0.0	0.0	0.0
Loans	1,316.8	1,312.1	1,347.3	1,479.3	1,481.5
Financial Derivatives	0.0	0.0	0.0	0.0	0.0
Shares and Other Equity	42,930.8	43,862.2	44,332.4	45,978.5	46,966.2
Other Items (Net)	1,863.7	1,693.6	1,884.7	1,971.8	1,516.7
<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

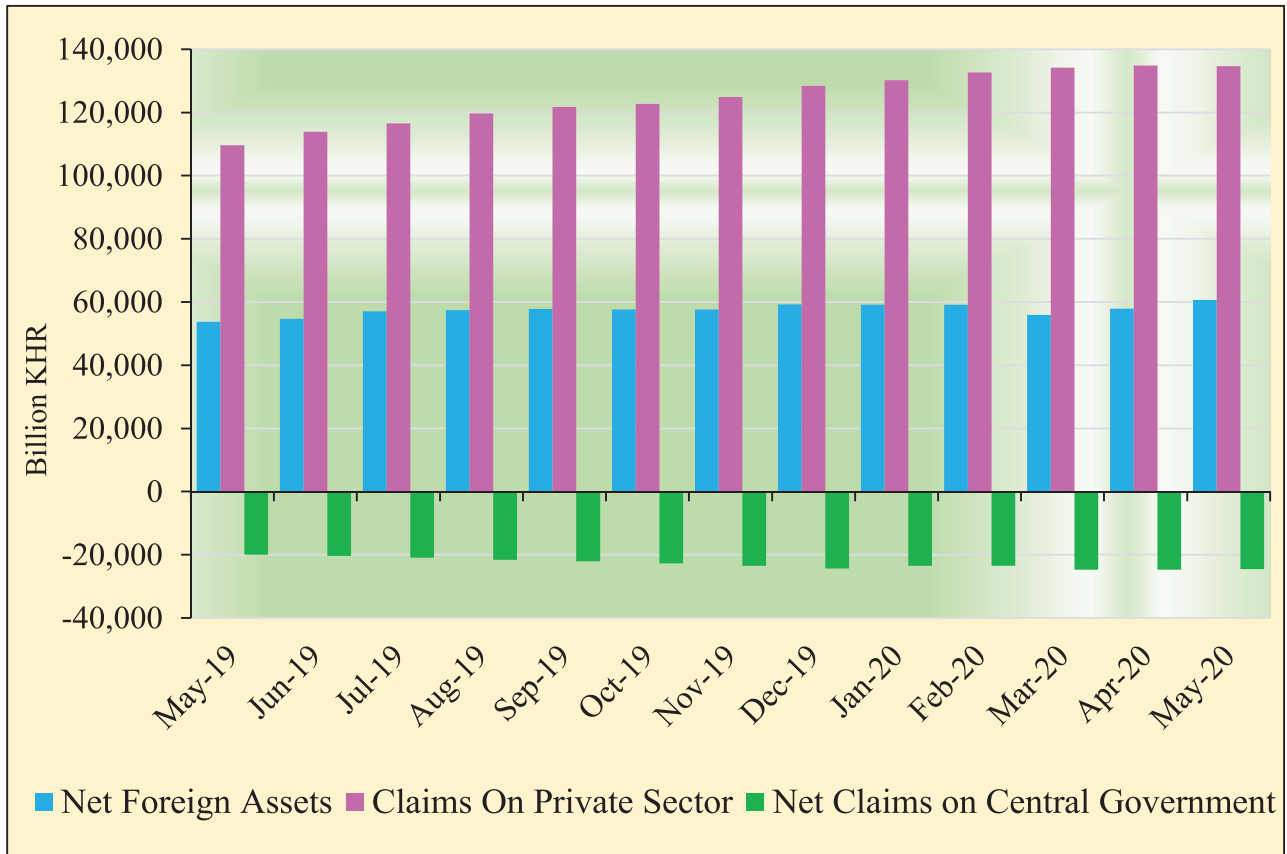


Chart 9: Monetary Aggregates Components

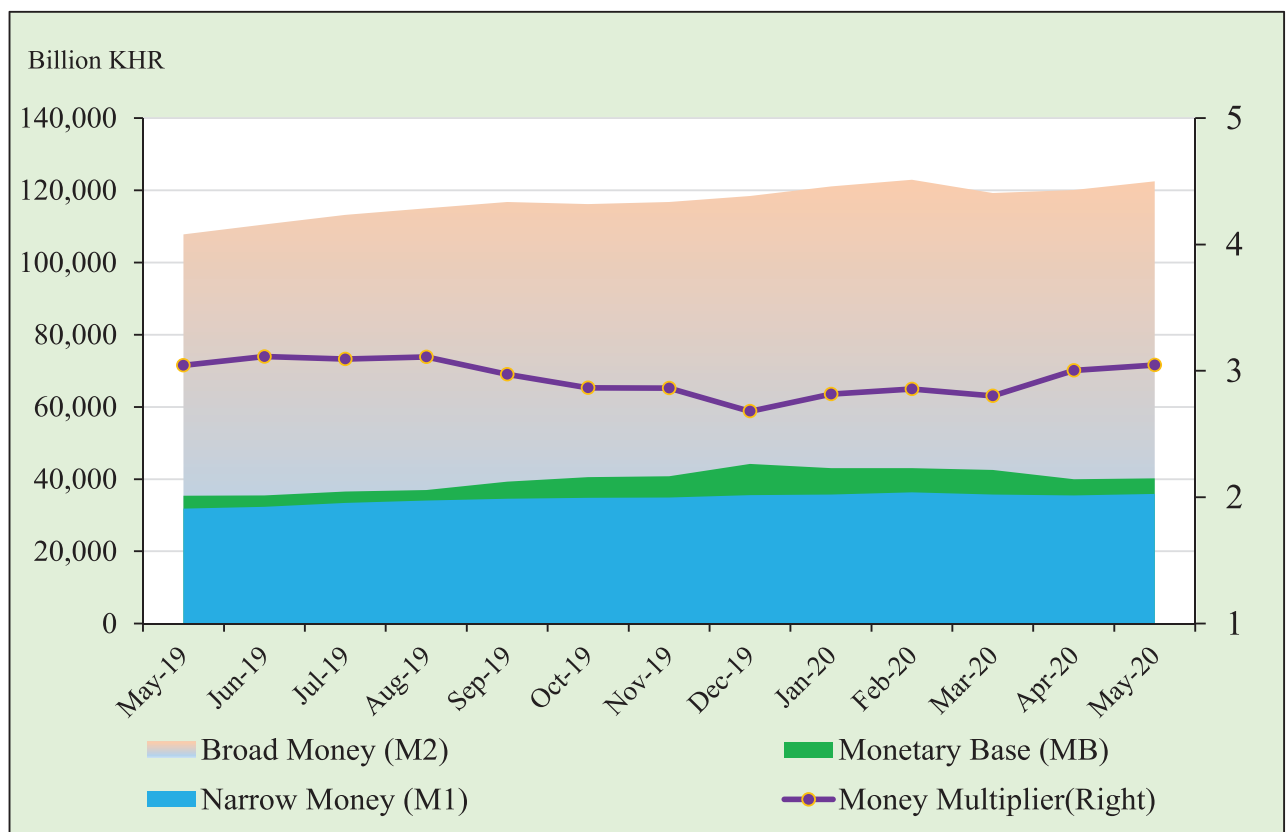


Table 15: Credit Granted by Deposit Money Banks Classified by Industry

(In Billion KHR)

	Jan-20	Feb-20	Mar-20	Apr-20	May-20
1. Financial Institutions	5,026.2	5,133.8	5,465.1	5,660.1	5,457.6
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	3,027.6	3,136.1	3,352.2	3,413.7	3,261.6
1.3. Other Financial Institutions	1,998.7	1,997.7	2,112.9	2,246.4	2,196.0
2. Non-Financial Institutions	79,911.5	81,420.3	82,520.8	82,840.8	82,748.8
2.1. Agriculture, Forestry and Fishing	8,143.2	8,303.5	8,369.7	8,521.9	8,524.8
2.2. Mining and Quarrying	452.5	447.0	525.5	508.1	505.4
2.3. Manufacturing	4,810.9	4,867.5	4,849.9	4,811.5	4,581.4
2.4. Utilities	989.1	995.8	996.7	959.4	967.2
2.5. Construction	9,985.1	10,368.8	10,378.8	10,538.8	10,398.6
2.6. Wholesale Trade	11,500.6	11,679.5	11,876.4	11,672.3	11,631.6
2.7. Retail Trade	16,952.4	17,106.7	17,394.4	17,429.1	17,451.9
2.8. Hotels and Restaurants	4,627.1	4,654.7	4,804.5	4,841.0	5,106.5
2.9. Transport and Storage	2,144.0	2,185.7	2,155.1	2,178.7	2,186.6
2.10. Information Media and Telecommunications	842.3	851.9	844.9	853.8	859.9
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	3,928.9	4,014.9	4,061.6	4,129.0	4,084.7
2.12. Real Estate Activities	8,615.4	8,864.5	9,137.3	9,171.4	9,207.6
2.13. Other Non-Financial Services	6,920.1	7,079.8	7,125.9	7,225.8	7,242.7
3. Personal Essentials	22,691.9	23,073.4	23,284.9	23,732.9	24,242.8
3.1. Personal Lending	10,075.6	9,935.1	9,869.6	9,934.5	10,454.6
3.2. Credit Cards	222.2	209.8	206.1	195.1	198.3
3.3. Mortgages, Owner-Occupied Housing only	12,394.0	12,928.5	13,209.1	13,603.2	13,589.8
4. Other Lending	1,289.3	1,337.1	1,435.5	1,494.0	1,496.7
Total Gross Loan	108,918.8	110,964.6	112,706.3	113,727.8	113,945.8

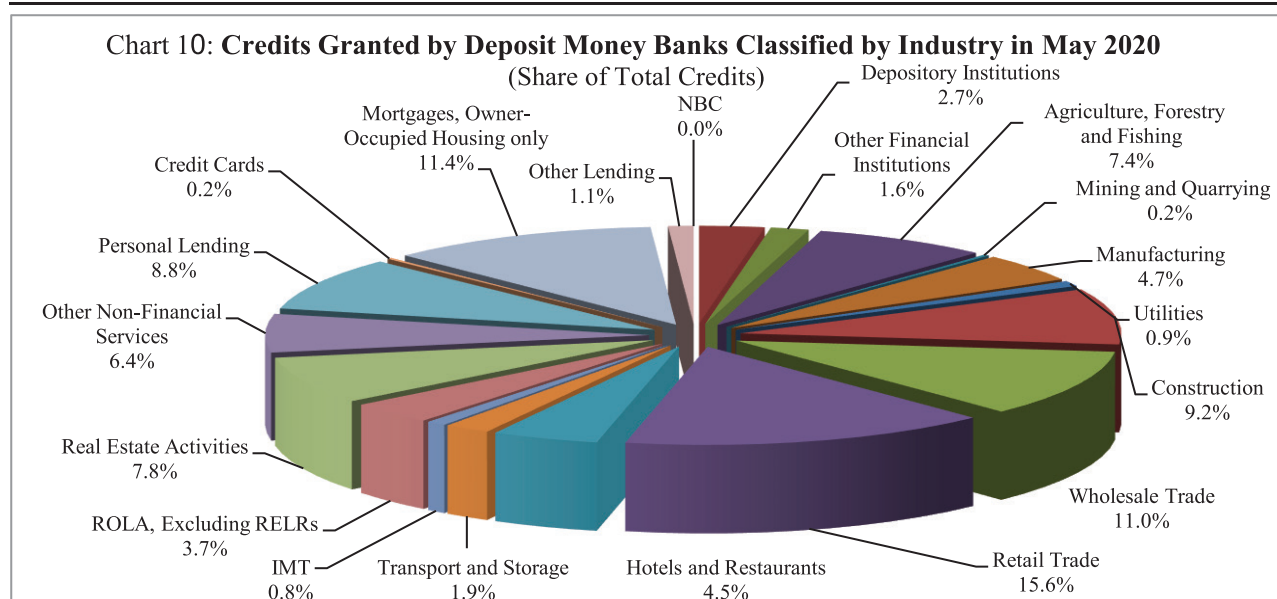


Table 16: Monthly Change of Credit Granted by Deposit Money Banks Classified by Industry

	Jan-20	Feb-20	Mar-20	Apr-20	May-20
	(Monthly Change in Billion KHR)				
1. Financial Institutions	-82.3	107.6	331.3	194.9	-202.5
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	-76.1	108.6	216.1	61.5	-152.2
1.3. Other Financial Institutions	-6.2	-1.0	115.2	133.4	-50.4
2. Non-Financial Institutions	592.2	1,508.8	1,100.5	320.0	-92.0
2.1. Agriculture, Forestry and Fishing	236.3	160.3	66.2	152.2	2.8
2.2. Mining and Quarrying	198.8	-5.6	78.5	-17.4	-2.7
2.3. Manufacturing	110.1	56.7	-17.6	-38.4	-230.1
2.4. Utilities	3.6	6.7	0.9	-37.4	7.9
2.5. Construction	-211.6	383.7	10.0	160.0	-140.2
2.6. Wholesale Trade	-318.5	178.9	196.9	-204.1	-40.7
2.7. Retail Trade	404.1	154.2	287.8	34.7	22.7
2.8. Hotels and Restaurants	-78.2	27.7	149.8	36.5	265.5
2.9. Transport and Storage	84.0	41.7	-30.5	23.5	7.9
2.10. Information Media and Telecommunications	-102.6	9.6	-7.0	8.9	6.0
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	91.7	86.0	46.8	67.3	-44.3
2.12. Real Estate Activities	-390.4	249.1	272.8	34.1	36.2
2.13. Other Non-Financial Services	564.9	159.7	46.1	100.0	16.8
3. Personal Essentials	813.9	381.5	211.5	448.0	509.9
3.1. Personal Lending	667.5	-140.5	-65.4	64.9	520.1
3.2. Credit Cards	-8.0	-12.4	-3.6	-11.0	3.2
3.3. Mortgages, Owner-Occupied Housing only	154.4	534.5	280.6	394.2	-13.4
4. Other Lending	-2.8	47.8	98.4	58.5	2.6
Total Gross Loan	1,321.1	2,045.7	1,741.8	1,021.5	218.0
	(Monthly Change in Percent)				
1. Financial Institutions	-1.6	2.1	6.5	3.6	-3.6
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	-2.5	3.6	6.9	1.8	-4.5
1.3. Other Financial Institutions	-0.3	0.0	5.8	6.3	-2.2
2. Non-Financial Institutions	0.7	1.9	1.4	0.4	-0.1
2.1. Agriculture, Forestry and Fishing	3.0	2.0	0.8	1.8	0.0
2.2. Mining and Quarrying	78.4	-1.2	17.6	-3.3	-0.5
2.3. Manufacturing	2.3	1.2	-0.4	-0.8	-4.8
2.4. Utilities	0.4	0.7	0.1	-3.8	0.8
2.5. Construction	-2.1	3.8	0.1	1.5	-1.3
2.6. Wholesale Trade	-2.7	1.6	1.7	-1.7	-0.3
2.7. Retail Trade	2.4	0.9	1.7	0.2	0.1
2.8. Hotels and Restaurants	-1.7	0.6	3.2	0.8	5.5
2.9. Transport and Storage	4.1	1.9	-1.4	1.1	0.4
2.10. Information Media and Telecommunications	-10.9	1.1	-0.8	1.1	0.7
2.11. Rental and Operational Leasing Activities, Excluded Real Estate Leasing and Rentals	2.4	2.2	1.2	1.7	-1.1
2.12. Real Estate Activities	-4.3	2.9	3.1	0.4	0.4
2.13. Other Non-Financial Services	8.9	2.3	0.7	1.4	0.2
3. Personal Essentials	3.7	1.7	0.9	1.9	2.1
3.1. Personal Lending	7.1	-1.4	-0.7	0.7	5.2
3.2. Credit Cards	-3.5	-5.6	-1.7	-5.4	1.7
3.3. Mortgages, Owner-Occupied Housing only	1.3	4.3	2.2	3.0	-0.1
4. Other Lending	-0.2	3.7	7.4	4.1	0.2
Total Gross Loan	1.2	1.9	1.6	0.9	0.2

Table 17: Deposits with Deposit Money Banks

(In Billion KHR)

	Jan-20	Feb-20	Mar-20	Apr-20	May-20
Deposits in KHR					
Demand deposits	2,621.0	2,601.8	2,799.5	2,634.5	2,736.5
Savings deposits	1,972.3	1,972.9	1,712.0	1,853.3	2,007.2
Fixed deposits	3,242.0	3,374.4	3,367.8	3,411.1	3,498.1
Others	97.5	97.7	97.7	102.7	104.6
Total	7,932.9	8,046.7	7,976.9	8,001.6	8,346.4
Deposits in Foreign Currency*					
Demand deposits	22,612.8	22,898.8	22,499.6	22,200.1	22,595.4
Savings deposits	31,766.3	31,796.1	29,252.0	28,987.0	29,560.4
Fixed deposits	41,366.2	42,293.2	42,924.4	43,760.0	44,353.9
Others	1,254.0	1,337.2	1,371.6	1,304.5	1,288.8
Total	96,999.3	98,325.2	96,047.6	96,251.7	97,798.5
Grand Total	104,932.2	106,372.0	104,024.5	104,253.3	106,144.9

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

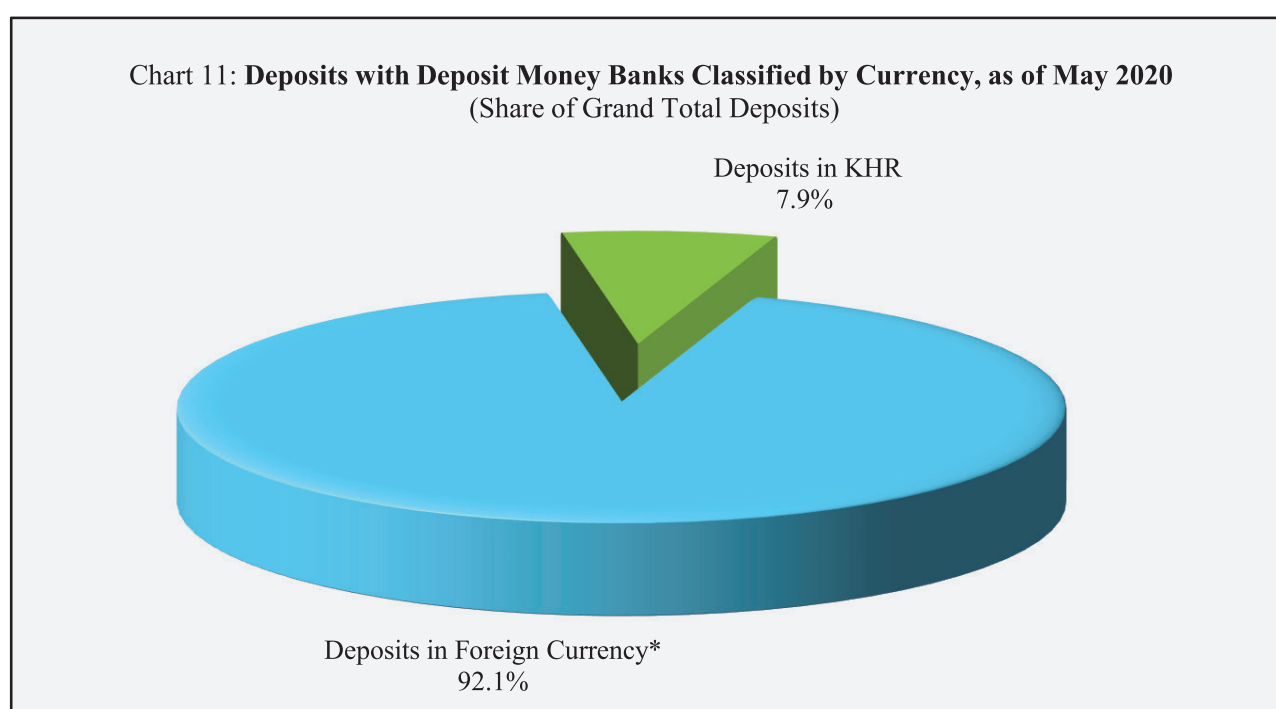


Table 18: Monthly Change of Deposits with Deposit Money Banks

	Jan-20	Feb-20	Mar-20	Apr-20	May-20
(Change in Billion KHR)					
Deposits in KHR					
Demand deposits	75.3	-19.3	197.7	-165.0	102.0
Savings deposits	-5.8	0.6	-260.9	141.3	153.9
Fixed deposits	351.3	132.4	-6.6	43.4	86.9
Others	4.7	0.1	0.0	5.0	1.9
Total	425.5	113.8	-69.8	24.6	344.8
Deposits in Foreign Currency					
Demand deposits	-579.5	285.9	-399.2	-299.5	395.3
Savings deposits	563.9	29.8	-2,544.1	-265.0	573.4
Fixed deposits	870.0	927.0	631.3	835.6	593.9
Others	94.1	83.2	34.4	-67.0	-15.7
Total	948.5	1,325.9	-2,277.7	204.1	1,546.8
Grand Total	1,374.0	1,439.7	-2,347.4	228.7	1,891.6
(Percentage Change)					
Deposits in KHR					
Demand deposits	3.0	-0.7	7.6	-5.9	3.9
Savings deposits	-0.3	0.0	-13.2	8.3	8.3
Fixed deposits	12.2	4.1	-0.2	1.3	2.5
Others	5.0	0.1	0.0	5.1	1.8
Total	5.7	1.4	-0.9	0.3	4.3
Deposits in Foreign Currency					
Demand deposits	-2.5	1.3	-1.7	-1.3	1.8
Savings deposits	1.8	0.1	-8.0	-0.9	2.0
Fixed deposits	2.1	2.2	1.5	1.9	1.4
Others	8.1	6.6	2.6	-4.9	-1.2
Total	1.0	1.4	-2.3	0.2	1.6
Grand Total	1.3	1.4	-2.2	0.2	1.8

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

(Share of Total KHR Deposits)

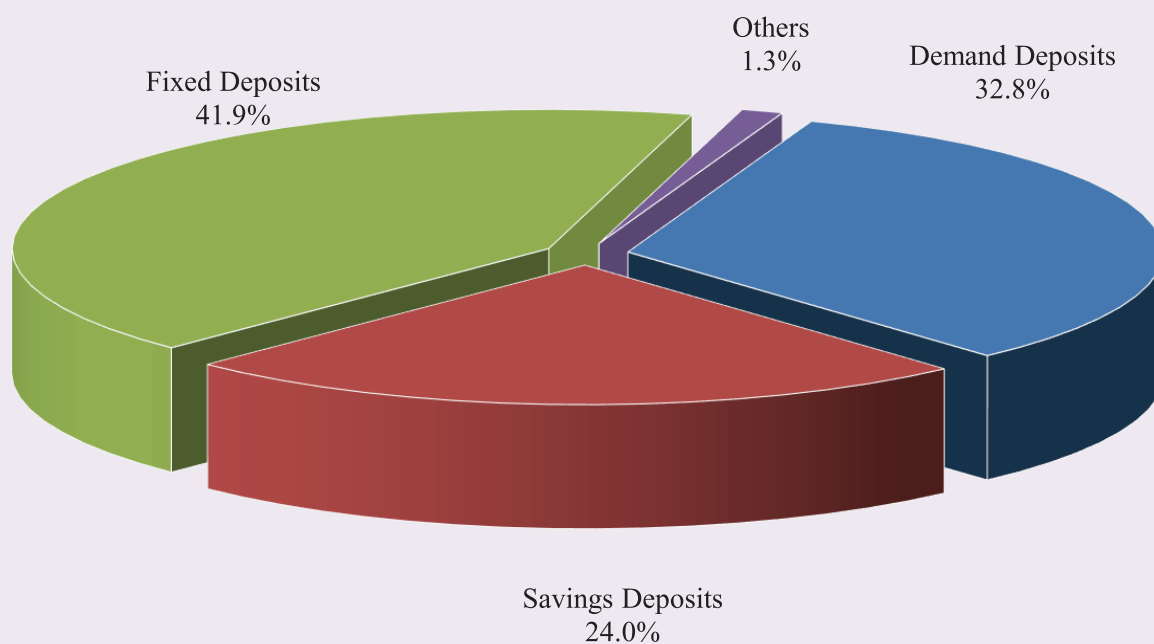


Chart 13: Deposits in Foreign Currency Classified by Type, as of May 2020

(Share of Total Foreign Currency Deposits)

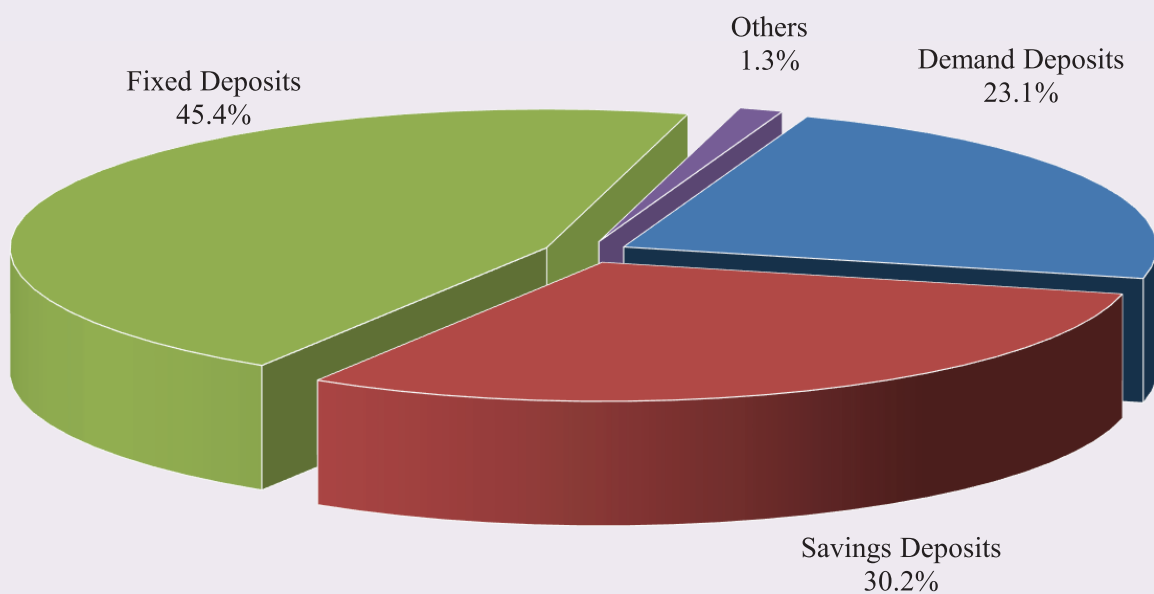


Table 19: Credit Granted by Micro-Finance Institutions*

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							
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%
May	80	370	887	2,031,904	29,259	1.1%-1.6%	13.7%-19.1%

* 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
Total	106,919	233	459	4,854.2	20.8	252	47.4
Dec-16	3,938	22	179	490.0	22.3	13	3.15
Total	82,291	242	340	5,421.8	22.4	186	117.5
Dec-17	3,074	20	154	599.0	30.0	22	12.48
Total	37,485	239	1,885	6,607.8	333.1	138	28.51
2018							
Jun	3,008	19	158	805.8	42.4	7	0.27
Jul	3,180	21	151	676.3	32.2	13	3.01
Aug	3,236	23	141	797.3	34.7	15	0.58
Sep	3,309	19	174	617.2	32.5	42	9.54
Oct	3,263	17	192	773.1	45.5	11	9.31
Nov	3,545	18	197	1,013.4	56.3	13	77.12
Dec	2,994	19	158	935.1	49.2	16	6.58
Total	38,249	232	165	9,424.1	40.6	197	152.90
2019							
Jan	3,620	21	172	1,318.5	62.8	13	0.63
Feb	3,279	19	173	941.9	49.6	12	0.45
Mar	3,233	20	162	1,168.3	58.4	13	2.70
Apr	3,118	18	173	894.9	49.7	18	3.73
May	3,375	17	199	1,299.8	76.5	21	11.41
Jun	3,201	19	168	892.3	47.0	16	10.04
Jul	3,845	23	167	1,025.2	44.6	12	34.63
Aug	3,669	22	167	1,065.8	48.4	29	477.70
Sep	3,397	18	189	1,269.3	70.5	20	75.00
Oct	3,641	20	182	1,145.6	57.3	19	2.07
Nov	3,584	18	199	997.0	55.4	15	1.15
Dec	3,734	21	178	1,584.1	75.4	18	11.33
Total	41,696	236	177	13,602.7	57.6	206	630.84
2020							
Jan	3,221	21	153	1,425.0	67.9	21	2.00
Feb	3,113	20	156	1,283.0	64.2	3	0.10
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
May	2,465	17	145	1,517.5	89.3	6	0.24
Total	15,105	101	150	11,992.6	118.7	51	4008.26

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
Total	992,434	233	4,259	20,758.4	89.1	7,170	268.0
Dec-16	92,820	22	4,219	2,220.4	100.9	778	44.8
Total	1,025,209	242	4,236	21,790.4	90.0	8,738	439.6
Dec-17	101,093	20	5,055	2,824.6	141.2	789	37.6
Total	1,107,752	239	4,635	26,812.7	112.2	8,863	440.4
2018							
Jun	99,981	19	5,262	3,356.2	176.6	795	46.5
Jul	106,272	21	5,061	3,562.3	169.6	830	37.7
Aug	113,994	23	4,956	3,915.9	170.3	823	98.0
Sep	98,989	19	5,210	5,280.3	277.9	1,322	2,069.7
Oct	101,438	17	5,967	3,190.0	187.7	901	70.3
Nov	104,391	18	5,800	3,609.1	200.5	811	36.0
Dec	111,978	19	5,894	3,917.1	206.2	904	63.6
Total	1,238,232	232	5,337	41,462.7	178.7	10,474	2686.1
2019							
Jan	118,135	21	5,625	5,128.7	244.2	928	76.5
Feb	94,722	19	4,985	3,172.1	167.0	687	33.1
Mar	111,842	20	5,592	3,945.0	197.3	848	81.2
Apr	104,540	18	5,808	3,915.2	217.5	896	49.1
May	109,758	17	6,456	3,839.4	225.8	1,013	60.3
Jun	106,018	19	5,580	3,840.7	202.1	788	69.8
Jul	126,695	23	5,508	4,546.5	197.7	1,066	77.2
Aug	117,840	22	5,356	4,367.2	198.5	969	85.8
Sep	103,820	18	5,768	3,539.7	196.6	789	42.2
Oct	117,828	20	5,891	4,215.1	210.8	906	39.8
Nov	105,249	18	5,847	6,651.0	369.5	800	3077.8
Dec	121,353	21	5,779	4,448.5	211.8	964	87.1
Total	1,337,800	236	5,669	51,609.1	218.7	10,654	3779.9
2020							
Jan	112,945	21	5,378	4,155.6	197.9	854	142.0
Feb	104,899	20	5,245	3,513.1	175.7	793	57.7
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
May	86,011	17	5,059	2,951.1	173.6	706	64.7
Total	512,411	101	5,073	25,539.2	252.9	3,918	8,251.6

Table 22: Visitor Arrivals in Cambodia

	2020			% of Total		% Change	
	Mar	Apr	May	Apr	May	Apr/Mar	May/Apr
(Mode of Arrival)							
Phnom Penh International Airport	75,762	3,088	5,857	63.8	55.9	-95.9	89.7
Kong Keng International Airport	22,247	632	1,292	13.1	12.3	-97.2	104.4
Siem Reap International Airport	23,047	26	38	0.5	0.4	-99.9	46.2
Land	96,403	1,095	3,288	22.6	31.4	-98.9	200.3
Boat	5,941	0	0	0.0	0.0	-100.0	0.0
Preah Vihea	0	0	0	0.0	0.0	0.0	0.0
Total	223,400	4,841	10,475	100.0	100.0	-97.8	116.4
(Arrival by Purpose of Visit)							
Tourist	156,142	1,989	4,243	41.1	40.5	-98.7	113.3
Business and Professional	60,054	2,776	6,107	57.3	58.3	-95.4	120.0
Others and not specified	7,204	76	125	1.6	1.2	-98.9	64.5
Total	223,400	4,841	10,475	100.0	100.0	-97.8	116.4
(Top-Ten Countries of Passenger Arrivals)							
China (PRC)	67,910	3,031	6,125	62.6	58.5	-95.5	102.1
Thailand	43,690	1,157	3,373	23.9	32.2	-97.4	191.5
South Korea	3,081	174	363	3.6	3.5	-94.4	108.6
Taiwan	2,121	38	73	0.8	0.7	-98.2	92.1
United States of America	4,898	18	55	0.4	0.5	-99.6	205.6
Philippines	2,653	24	41	0.5	0.4	-99.1	70.8
Japan	4,717	84	35	1.7	0.3	-98.2	-58.3
United Kingdom	7,357	29	35	0.6	0.3	-99.6	20.7
Russia	3,678	35	35	0.7	0.3	-99.0	0.0
Malaysia	3,953	21	29	0.4	0.3	-99.5	38.1
Others	79,342	230	311	4.8	3.0	-99.7	35.2
Total	223,400	4,841	10,475	100.0	100.0	-97.8	116.4

Source: Ministry of Tourism

Table 23: Cambodia's Imports and Exports

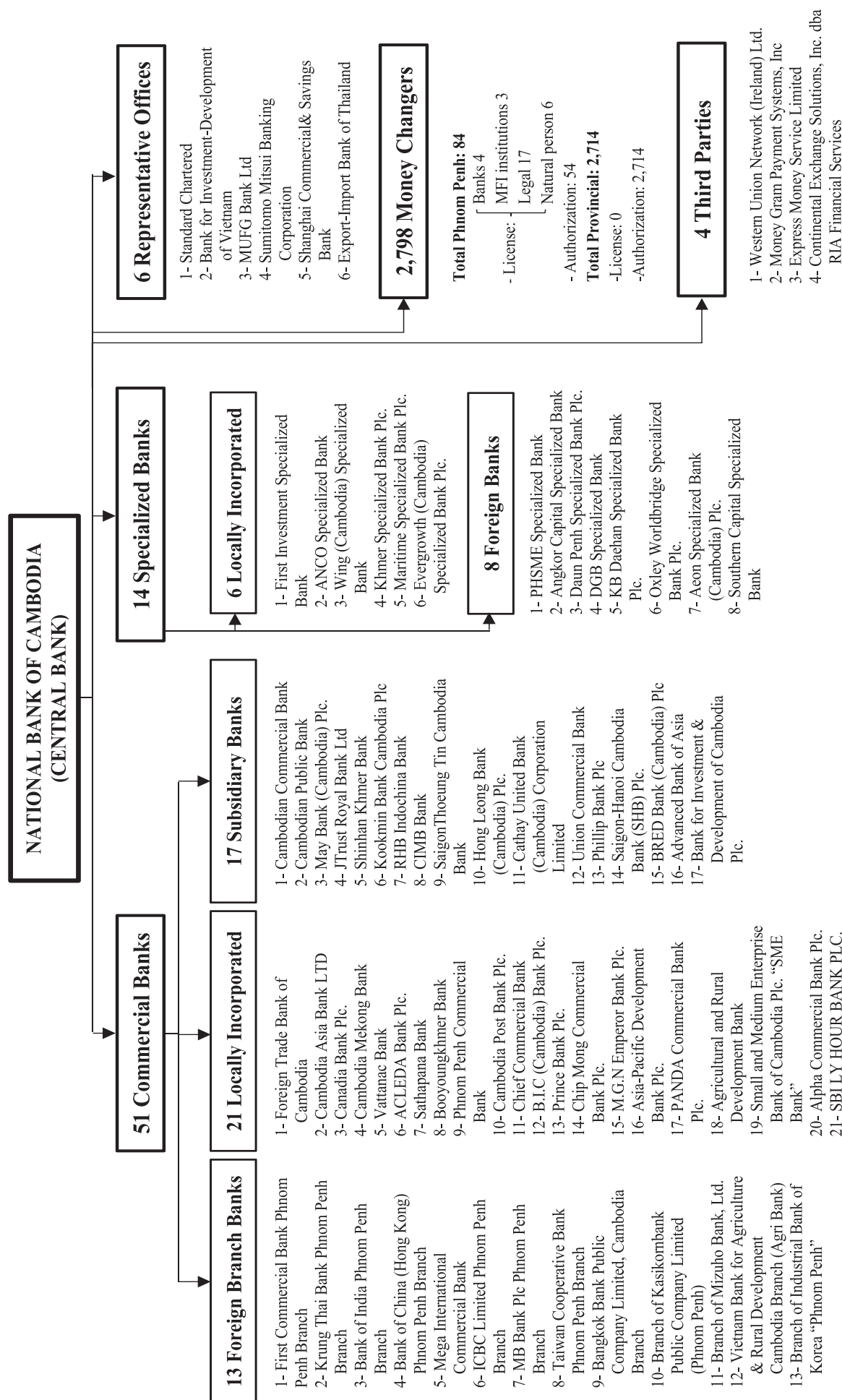
(In Billion KHR)

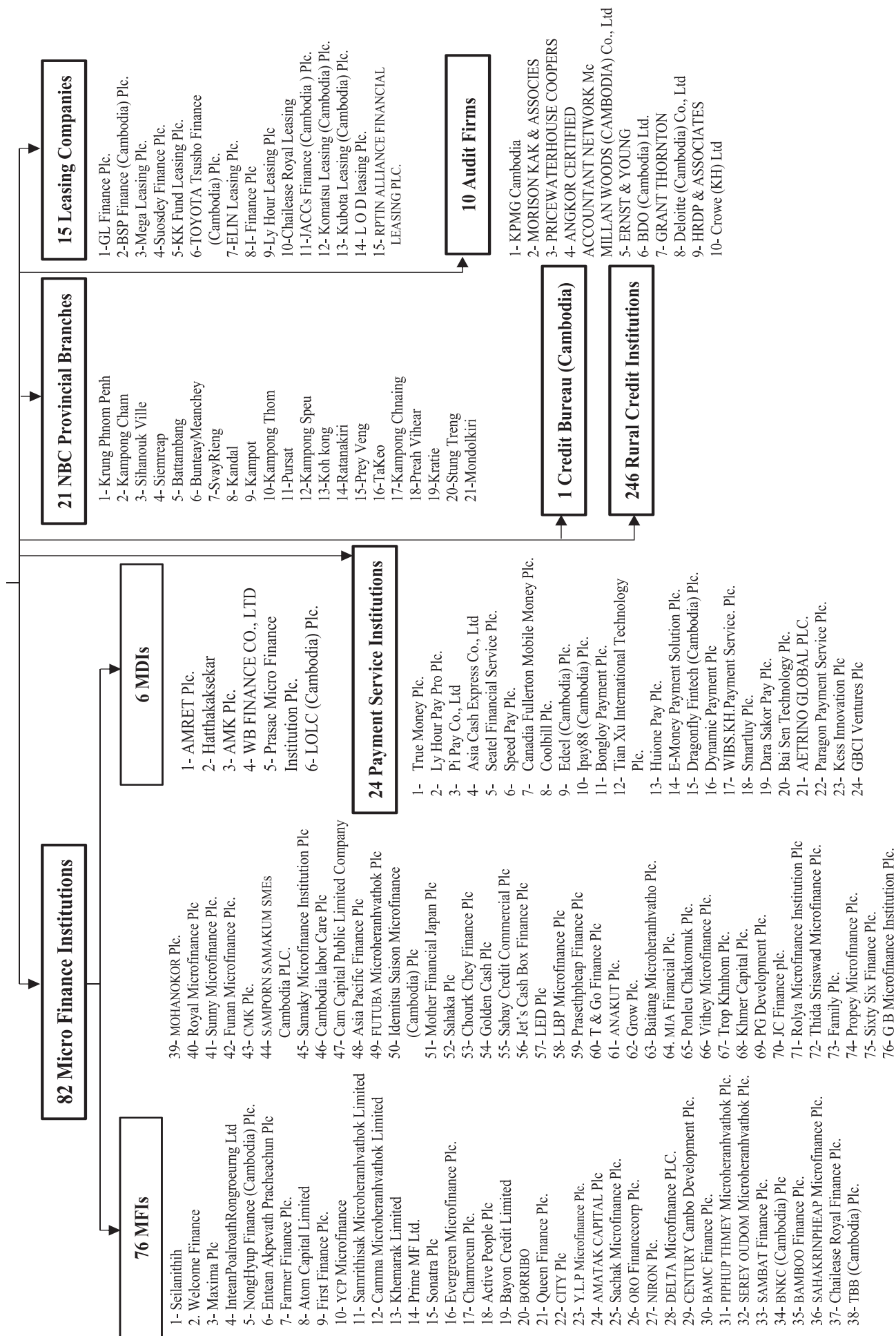
	2020			Change in Billion KHR		Change in %	
	Mar	Apr	May	Apr/Mar	May/Apr	Apr/Mar	May/Apr
Imports by Commodity							
Medicine	82.4	88.9	79.2	6.5	-9.7	7.9	-10.9
Cigarette	99.3	64.8	88.2	-34.5	23.4	-34.7	36.2
Food and Beverage	317.4	300.0	292.5	-17.4	-7.5	-5.5	-2.5
Equipment Construction	223.0	285.6	257.3	62.6	-28.4	28.1	-9.9
Cement	27.9	23.6	30.9	-4.3	7.4	-15.5	31.2
Steel	101.8	120.6	99.4	18.8	-21.2	18.4	-17.6
Phones	18.0	9.7	7.5	-8.3	-2.2	-46.0	-23.1
T.V	2.2	4.3	1.2	2.1	-3.1	94.2	-71.2
Other Electronic Equipment	25.0	24.9	28.7	-0.1	3.8	-0.4	15.3
Garment	203.4	250.5	181.1	47.2	-69.4	23.2	-27.7
Fabric	1,210.8	1,220.8	1,171.1	9.9	-49.7	0.8	-4.1
Vehicle	687.2	371.8	345.0	-315.4	-26.8	-45.9	-7.2
Equipment of Cold	18.6	21.2	19.2	2.6	-2.0	13.7	-9.3
Gold	444.2	0.0	0.0	-444.2	0.0	-100.0	0.0
Oil	601.9	573.4	598.6	-28.5	25.3	-4.7	4.4
Fertilizer	47.8	58.4	80.7	10.6	22.3	22.1	38.2
Others	2,488.0	2,626.1	2,481.3	138.1	-144.8	5.6	-5.5
Total Imports (fob)	6,598.8	6,044.4	5,762.0	-554.4	-282.4	-8.4	-4.7
Exports by Commodity							
Garment	2,545.0	1,793.5	2,214.3	-751.5	420.7	-29.5	23.5
Footwear	332.4	290.2	352.9	-42.2	62.7	-12.7	21.6
Electrical Part	92.9	95.1	100.0	2.1	5.0	2.3	5.2
Vehicle Part	36.4	37.1	28.5	0.7	-8.7	1.9	-23.3
Bicycle	128.1	146.9	175.2	18.8	28.3	14.7	19.3
Wood Products	56.0	53.2	61.3	-2.8	8.1	-5.0	15.3
Rice	209.7	198.6	194.0	-11.1	-4.6	-5.3	-2.3
Rubber	19.4	30.0	66.9	10.6	36.9	54.8	122.9
Fish and Other Agricultural Products	77.5	121.4	82.0	43.9	-39.4	56.7	-32.5
Others	505.0	812.4	2,876.0	307.4	2,063.5	60.9	254.0
Total Exports (fob)	4,002.5	3,578.5	6,151.0	-424.0	2,572.5	-10.6	71.9

*Source: General Department of Cambodia Customs and Excise*** Revised Data*

Table 24: THE BANKING SYSTEM IN CAMBODIA

As of 31 May, 2020





អ៊ីនធឺណែត

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

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

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

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