

ព្រះរាជាណាចក្រកម្ពុជា
KINGDOM OF CAMBODIA
ជាតិ សាសនា ព្រះមហាក្សត្រ
NATION RELIGION KING



ធនាគារជាតិ នៃ កម្ពុជា
NATIONAL BANK OF CAMBODIA

ព័ត៌មានស្ថិតិសេដ្ឋកិច្ច និងរូបិយវត្ថុ
ECONOMIC AND MONETARY STATISTICS

លេខ ៣១១- ឆ្នាំទី២៧
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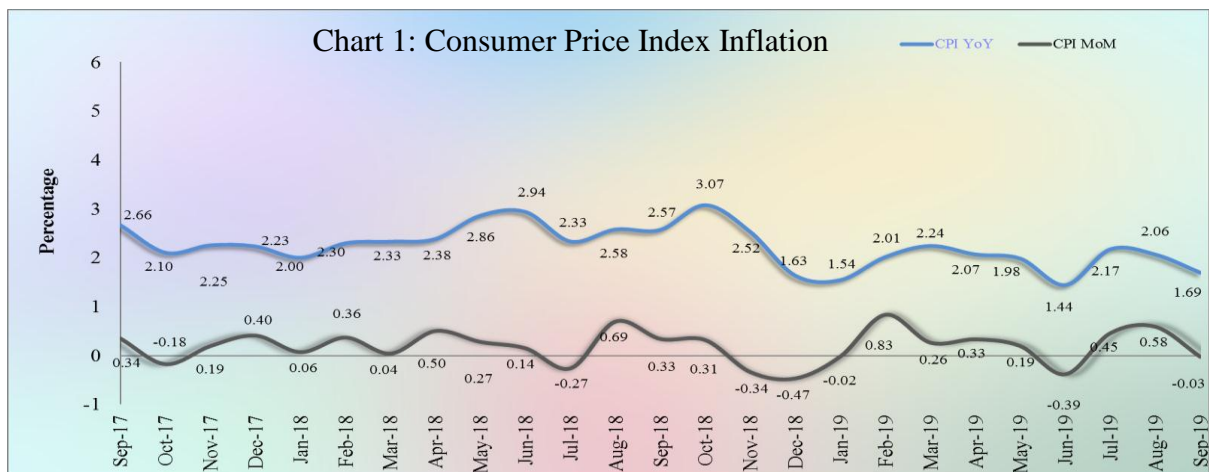
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Introduction

Headline consumer price inflation in September 2019 declined to a negative level compared to the previous month; while the Khmer Riel (KHR) depreciated against US dollar. During this period, financial intermediation of the banking sector reflecting through credit to private sector and resident's deposits continued to increase. At the same time, international trade in goods showed an increase in deficit.

Consumer Price Index

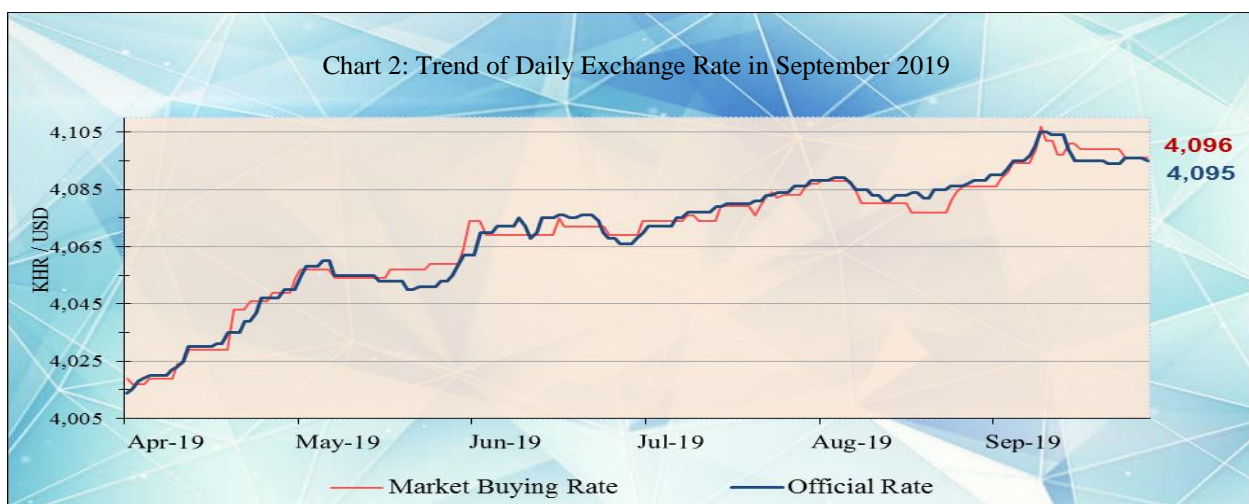
The consumer price index in Phnom Penh (month-on-month) declined 0.03% in September 2019 after the increasing of 0.58% in August, of which two (Food and Non-Alcoholic Beverages and Restaurants) out of twelve group indexes decreased while ten group indexes increased.



During the same period, the year-on-year percentage change of the CPI for all items eased to 1.69% from 2.06% in August 2019 mainly due to a decrease in oil price contributed with lower hike in food price.

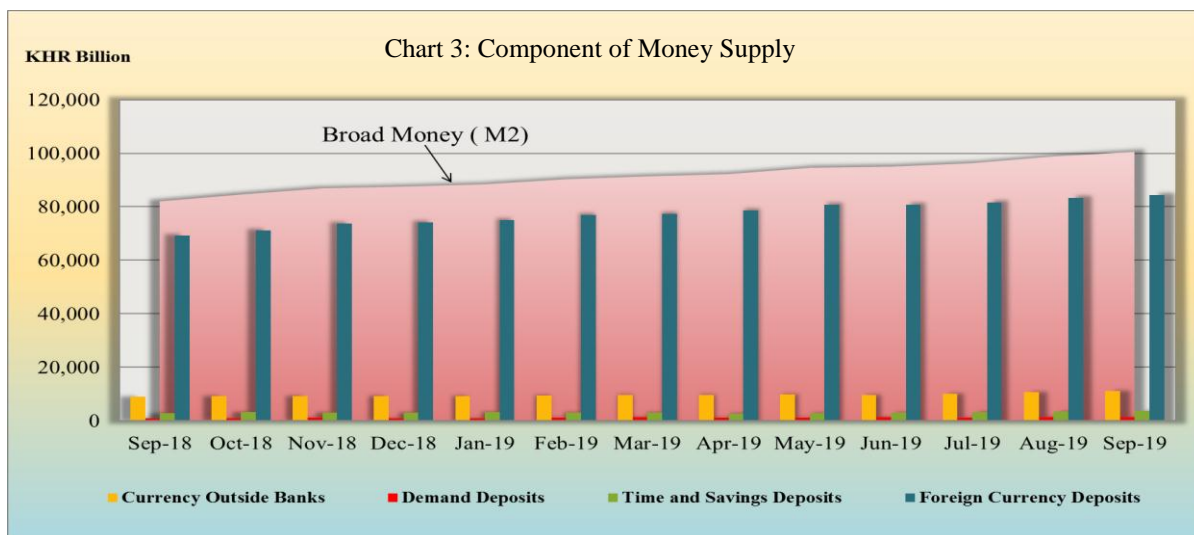
Exchange Rate

The exchange rate (market buying rate) was KHR 4,096 per USD in September 2019, depreciated 0.24% compared to August, this was due to seasonal effect.



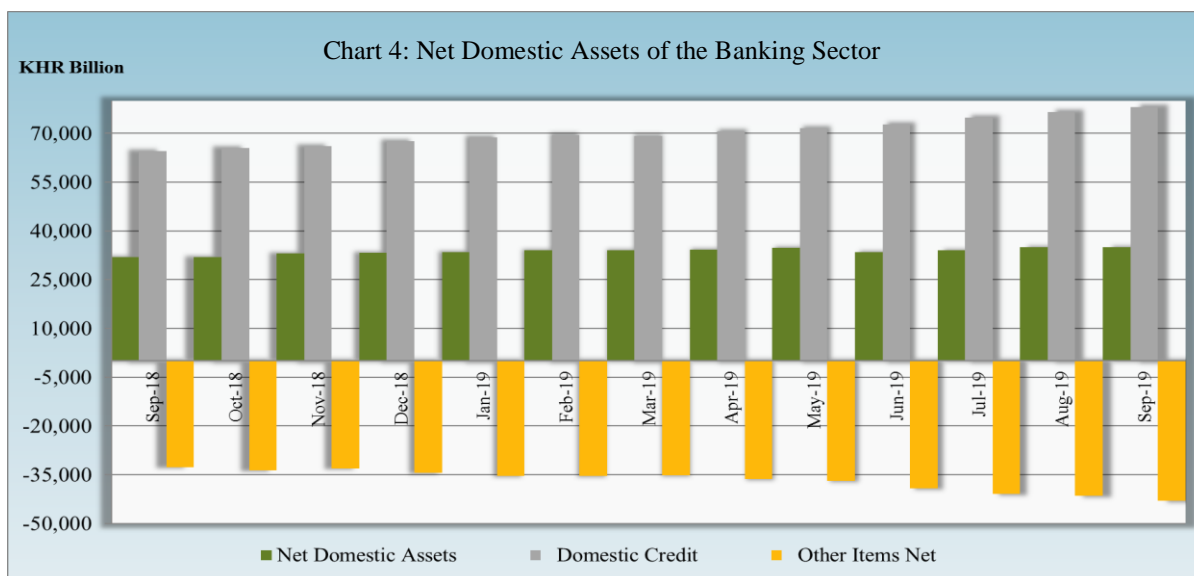
Money Supply

Broad money (M2) continued to increase to KHR 101,895.8 billion in September 2019, up by 1.3% compared to previous month. Main components of M2 showed that time and saving deposits, currency outside banks, and demand deposit increased by 11.5%, 8.2%, and 1%, respectively. While resident's foreign currency deposits remained stable.



Net Domestic Assets of the Banking Sector

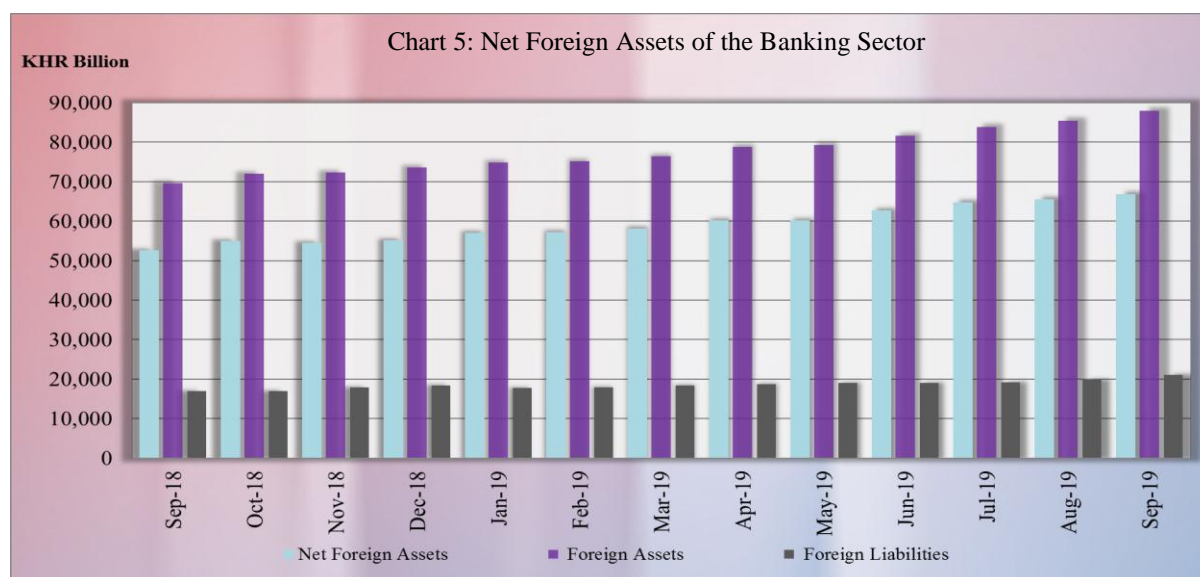
Net domestic assets of the banking sector decreased slightly to KHR 35,023.1 billion in September 2019, down by 0.1% compared to the previous month. This was due to a decrease in other items net of 3.6% while domestic credit increased by 1.9%.



The decrease in other items net was mainly due to a decrease in others of 22.2% contributed with an increase of 0.9% in capital and reserves. The increase in domestic credit was mainly due to an increase of 1.9% in credit to private sector whereas net claims on government declined by 1.9% due to an increase in government deposits.

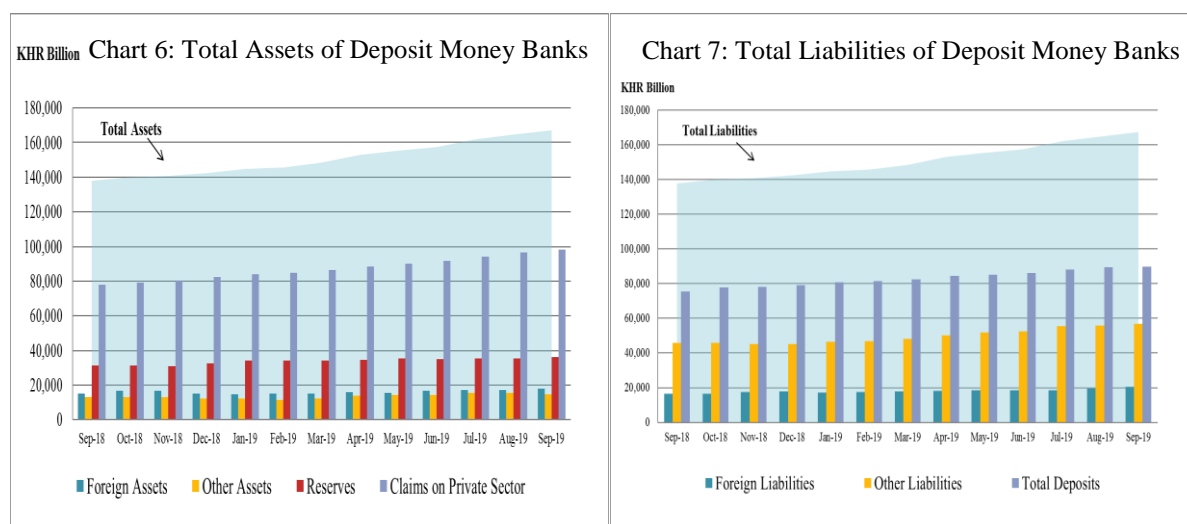
Net Foreign Assets of the Banking Sector

Net foreign assets of the banking sector increase to KHR 66,872.6 billion in September 2019, up by 2.1% from August. This was due to an increase in total foreign assets of 3.1% more than 6.3% of an increase in total foreign liabilities.



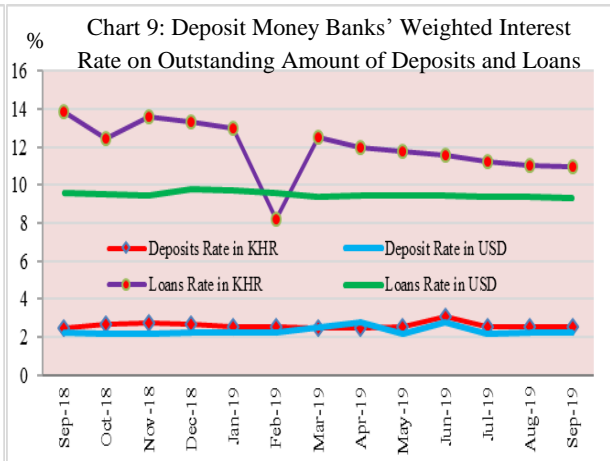
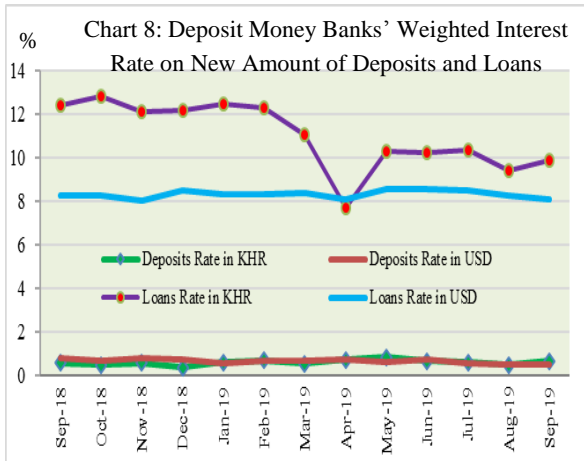
Deposit Money Banks' Operations

Total assets of commercial banks and specialized banks were KHR 167,245.9 billion, up by 1.7% in September 2019 compared to the previous month.



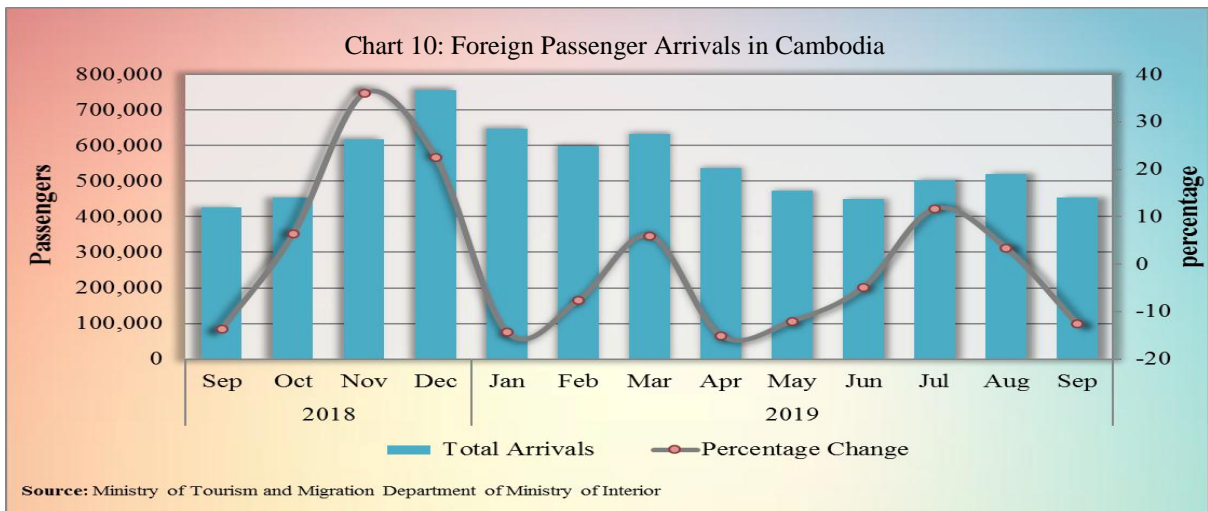
Interest Rates on Deposits and Loans

Interest rate movement on deposits and loans of banking sector in September 2019 showed that the weighted-average interest rate on new deposits in Khmer riel increased by 0.18% to 0.65% while in US dollar remained unchanged with the rate of 0.47%. At the same time, the weighted-average interest rate on new loans in Khmer Riel increased by 0.51% to 9.91% while in US dollar decreased by 0.19% to 8.06%.

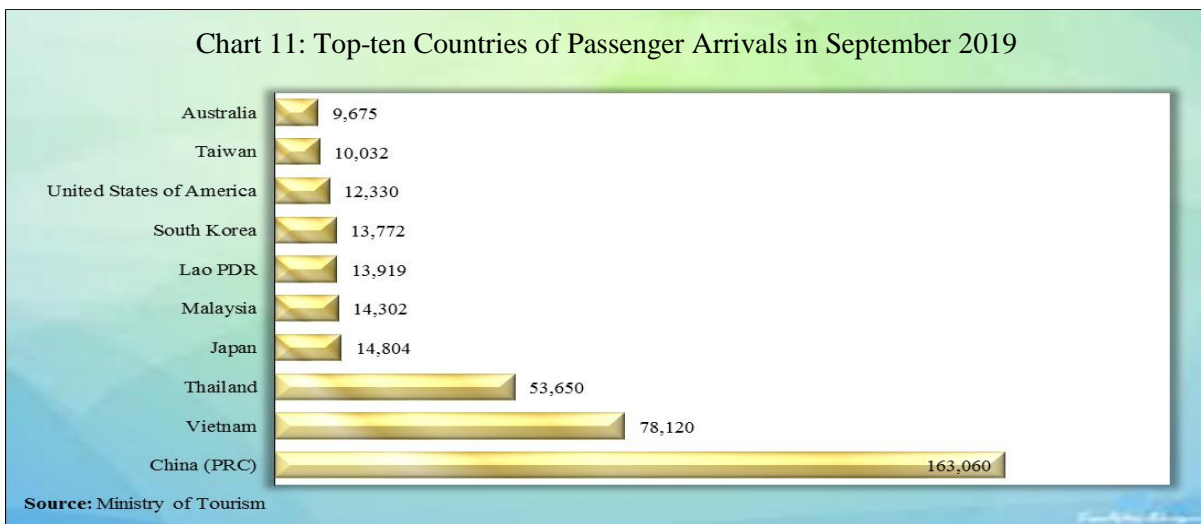


Foreign Tourist Arrivals

In September 2019, total number of passenger arrivals was 453,909 decreased by 12.6% after the increasing of 3.4% in the preceding month. The main purpose of the passenger arrivals in Cambodia was for vacation, accounted for more than 71% of the total.



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



International Trade in Goods

International trade in goods showed a deficit of KHR 1,422.4 billion (22.7%) in September 2019, followed the deficit of KHR 621.1 billion (8.5%) in August.



The major components of total exports were Garment, Footwear, Rice, Bicycle, Electrical Part, Rubber, Wood Products, Fish and Other Agricultural Products, and Vehicle part. And the major components of total imports were Fabric, Vehicles, Oil, Food and Beverage, Equipment Construction, Cigarettes, Garment, Steel, Medicine, Cement, and Equipment of Cold.

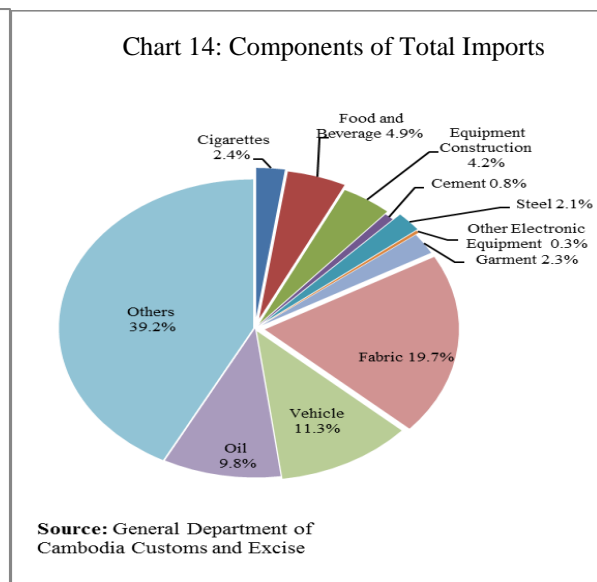
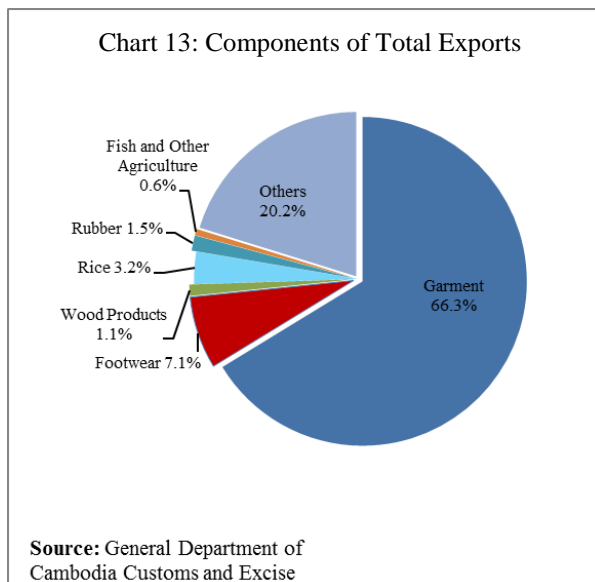


Table 1: Consumer Price Index and Inflation Rate

I. Consumer Price Index (CPI) and Component Indices	May-19	Jun-19	Jul-19	Aug-19	Sep-19
(Oct-Dec. 2006 = 100)					
CPI (all items)	177.36	176.67	177.47	178.50	178.45
Food and Non-Alcoholic Beverages	215.99	214.65	216.00	218.19	217.96
Alcoholic Beverages, Tobacco and Narcotics	170.61	170.90	171.22	172.17	172.29
Clothing and Footwear	150.62	150.29	151.72	151.78	152.15
Housing, Water, Electricity, Gas and other Fuels	128.07	127.35	127.68	127.97	128.06
Furnishings and Household Maintenance	152.00	151.90	152.26	152.78	152.83
Health	136.99	137.02	136.90	136.76	136.84
Transport	115.90	114.53	114.59	113.31	113.89
Communication	67.53	66.72	66.76	66.98	67.15
Recreation and Culture	118.68	119.24	119.49	119.86	120.12
Education	159.50	159.50	159.50	159.50	160.72
Restaurants	283.16	286.46	287.18	289.22	287.77
<i>Miscellaneous Goods and Services</i>	146.34	146.84	147.93	148.34	148.50
2. Percentage Change in the CPI and its Components					
2.1 Month on Month Change (%)					
CPI (all items)	0.19	-0.39	0.45	0.58	-0.03
Food and Non-Alcoholic Beverages	0.31	-0.62	0.63	1.01	-0.10
Alcoholic Beverages, Tobacco and Narcotics	0.05	0.17	0.19	0.55	0.07
Clothing and Footwear	-0.56	-0.22	0.95	0.04	0.25
Housing, Water, Electricity, Gas and other Fuels	0.07	-0.56	0.26	0.22	0.07
Furnishings and Household Maintenance	-0.68	-0.06	0.23	0.34	0.03
Health	-0.06	0.02	-0.09	-0.10	0.05
Transport	0.50	-1.19	0.06	-1.12	0.51
Communication	0.37	-1.20	0.06	0.33	0.24
Recreation and Culture	0.02	0.47	0.21	0.30	0.22
Education	0.00	0.00	0.00	0.00	0.77
Restaurants	0.00	1.16	0.25	0.71	-0.50
Miscellaneous Goods and Services	0.03	0.34	0.74	0.28	0.11
2.2 Year on Year Change (%)					
CPI (all items)	1.98	1.44	2.17	2.06	1.69
Food and Non-Alcoholic Beverages	1.89	1.10	2.19	2.40	2.02
Alcoholic Beverages, Tobacco and Narcotics	5.36	5.29	6.26	6.13	5.55
Clothing and Footwear	2.96	2.24	3.53	1.16	1.42
Housing, Water, Electricity, Gas and other Fuels	1.78	1.27	1.75	1.71	1.14
Furnishings and Household Maintenance	0.72	0.79	1.29	0.52	1.70
Health	1.43	1.45	1.37	0.73	0.55
Transport	-1.03	-2.50	-1.35	-2.66	-3.37
Communication	-0.18	-1.24	-1.08	-0.94	-0.51
Recreation and Culture	0.87	0.71	1.05	0.48	1.06
Education	0.00	0.00	-0.38	-1.22	0.77
Restaurants	6.08	7.15	6.10	6.30	5.22
Miscellaneous Goods and Services	1.01	1.39	1.82	1.58	2.30
3. Three-month moving average CPI (All Items)	176.94	177.02	177.16	177.55	178.14
Year on Year Change (%)	2.10	1.83	1.86	1.89	1.98
4. Twelve-month moving average CPI (All Items)	175.47	175.68	175.99	176.29	176.54
Year on Year Change (%)	2.29	2.16	2.15	2.11	2.04

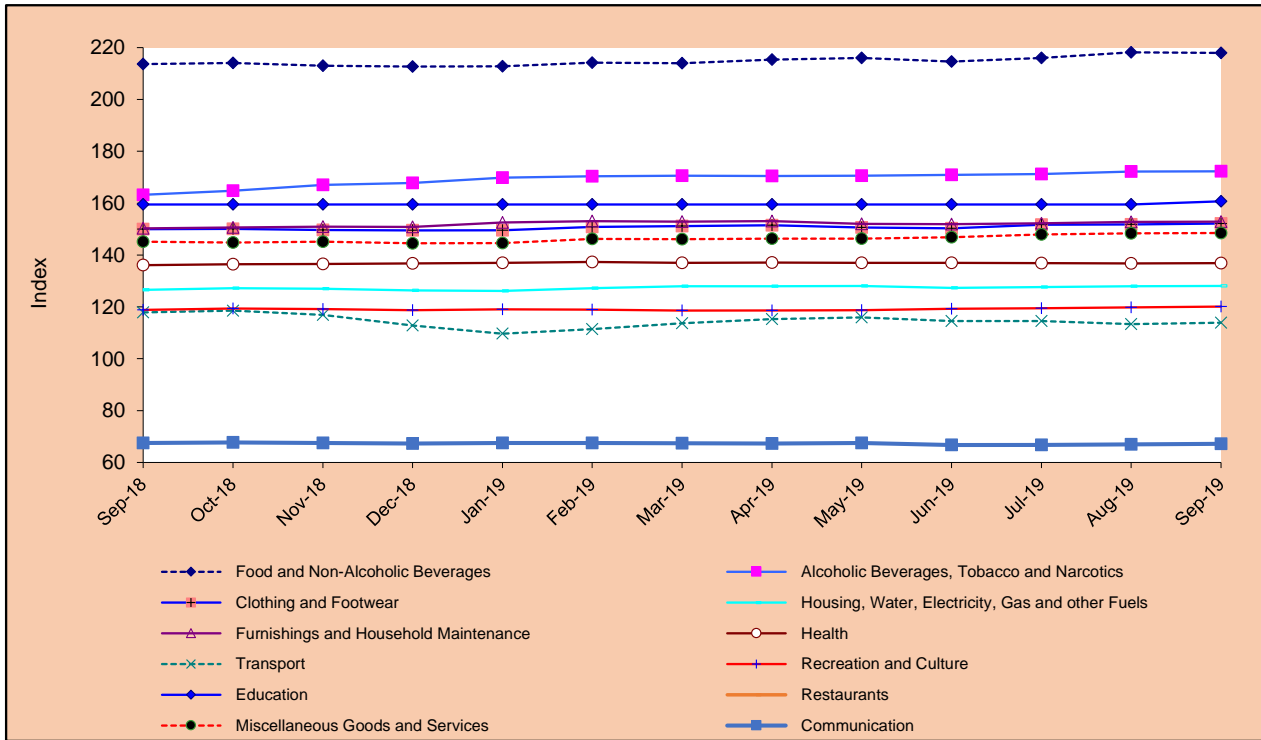
Source: National Institute of Statistics

Table 2: Consumer Items Showing Price Decreased in September 2019

No.	Description	Weight	Index			Percentage Change	
			Sep-18	Aug-19	Sep-19	Monthly	Yearly
1	PORK (FRESH)	5.618	217.37	206.59	201.25	-2.6	-7.4
2	TOOLS AND EQUIPMENT FOR HOUSE AND GARDEN	0.017	187.03	189.24	186.78	-1.3	-0.1
3	LOCALLY PROCESSED MEAT	0.276	249.69	250.72	248.28	-1.0	-0.6
4	SUGAR, JAM, HONEY, CHOCOLATE AND CONFECTIONERY	1.489	141.06	148.98	147.91	-0.7	4.9
5	TRADITIONAL CAKES	0.561	227.38	227.07	225.80	-0.6	-0.7
6	RESTAURANTS AND HOTELS	5.861	273.50	289.22	287.77	-0.5	5.2
7	OILS AND FATS	0.920	217.06	221.32	220.38	-0.4	1.5
8	HOUSEHOLD TEXTILES	0.015	173.79	175.59	174.91	-0.4	0.6
9	PROCESSED EGGS	0.079	169.80	176.56	176.03	-0.3	3.7
10	PREPARED AND PRESERVED VEGETABLES	0.337	182.03	181.80	181.20	-0.3	-0.5
11	FOOD PRODUCTS NEC	1.404	220.61	227.55	226.98	-0.3	2.9
12	GLASSWARE, TABLEWARE AND HOUSEHOLD UTENSILS	0.078	141.30	141.19	140.83	-0.3	-0.3
13	SEAFOOD (FRESH, CHILLED OR FROZEN)	0.229	239.11	246.24	245.80	-0.2	2.8
14	INFANTS' CLOTHING (BELOW 1 YEAR)	0.054	146.40	144.73	144.41	-0.2	-1.4
15	SPIRITS	0.014	165.27	167.99	167.82	-0.1	1.5
16	CLOTHING FOR WOMEN AND GIRLS	1.065	148.96	148.88	148.79	-0.1	-0.1
17	MATERIALS FOR THE MAINTENANCE AND REPAIR OF THE DWELLING	3.663	145.58	146.89	146.76	-0.1	0.8
18	BREAD	0.173	226.32	230.23	230.23	0.0	1.7
19	BISCUITS/ COOKIES	0.280	179.28	182.10	182.16	0.0	1.6
20	DRIED AND PRESERVED FRUITS	0.086	153.28	173.53	173.62	0.0	13.3
21	FRUIT VEGETABLES	1.138	288.37	296.77	296.86	0.0	2.9
22	COFFEE, TEA AND COCOA	0.755	141.11	142.71	142.75	0.0	1.2
23	TOBACCO	0.831	183.50	195.95	196.01	0.0	6.8
24	OTHER ARTICLES OF CLOTHING AND CLOTHING ACCESSORIES	0.059	147.84	148.84	148.84	0.0	0.7
25	CLEANING, REPAIR AND HIRE OF CLOTHING	0.040	138.45	140.59	140.59	0.0	1.5
26	ACTUAL RENTALS FOR HOUSING	1.054	100.00	100.00	100.00	0.0	0.0
27	SERVICES FOR THE MAINTENANCE AND REPAIR OF THE DWELLING	0.435	186.78	191.06	191.06	0.0	2.3
28	WATER SUPPLY AND MISCELLANEOUS SERVICES RELATED TO THE DWELLING	2.307	100.00	100.00	100.00	0.0	0.0
29	ELECTRICITY	5.352	102.16	102.16	102.16	0.0	0.0
30	HOUSEHOLD APPLIANCES	0.397	116.81	118.70	118.67	0.0	1.6
31	OUTPATIENT SERVICES	1.141	122.94	122.94	122.94	0.0	0.0
32	HOSPITAL SERVICES	0.412	185.86	185.86	185.86	0.0	0.0
33	MOTOR OIL	0.062	148.57	152.37	152.31	0.0	2.5
34	MAINTENANCE AND REPAIRS OF PERSONAL TRANSPORT EQUIPMENT	0.265	257.18	257.18	257.18	0.0	0.0
35	TRANSPORT SERVICES	0.812	171.09	167.17	167.17	0.0	-2.3
36	TELEPHONE AND TELEFAX SERVICES	0.411	100.42	100.42	100.42	0.0	0.0
37	HAIRDRESSING SALONS AND PERSONAL GROOMING ESTABLISHMENTS	0.081	175.90	176.63	176.59	0.0	0.4
38	OTHER APPLIANCES, ARTICLES AND PRODUCTS FOR PERSONAL CARE	0.399	149.43	148.35	148.28	0.0	-0.8
39	FINANCIAL SERVICES N.E.C.	0.037	85.33	86.25	86.25	0.0	1.1
40	OTHER SERVICES N.E.C.	0.892	117.61	118.74	118.74	0.0	1.0

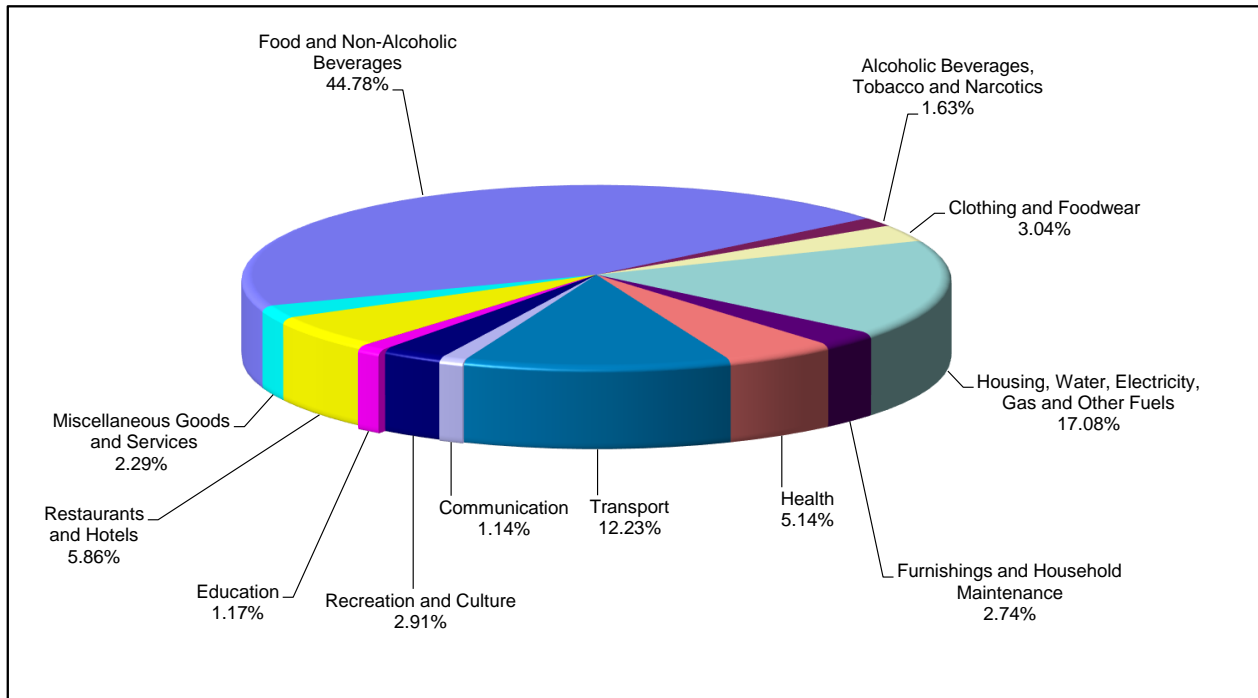
Source: National Institute of Statistics

Chart 1: Consumer Price Index



Source: National Institute of Statistics

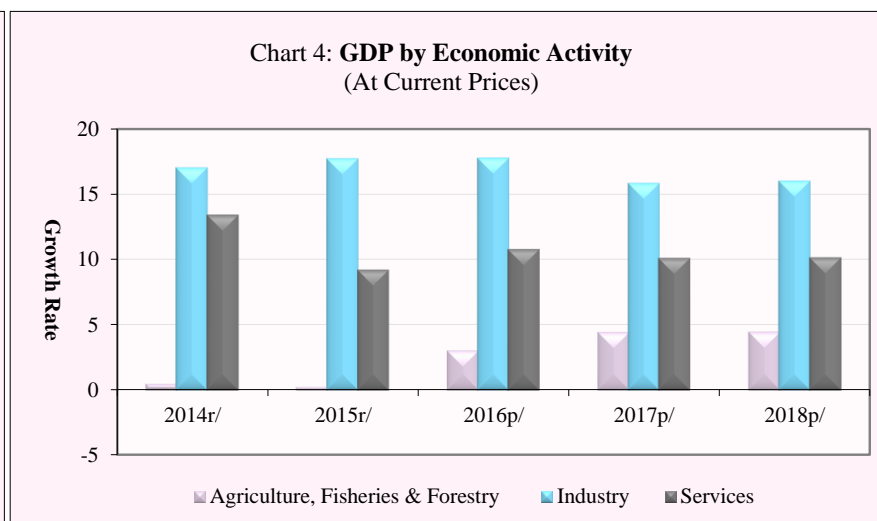
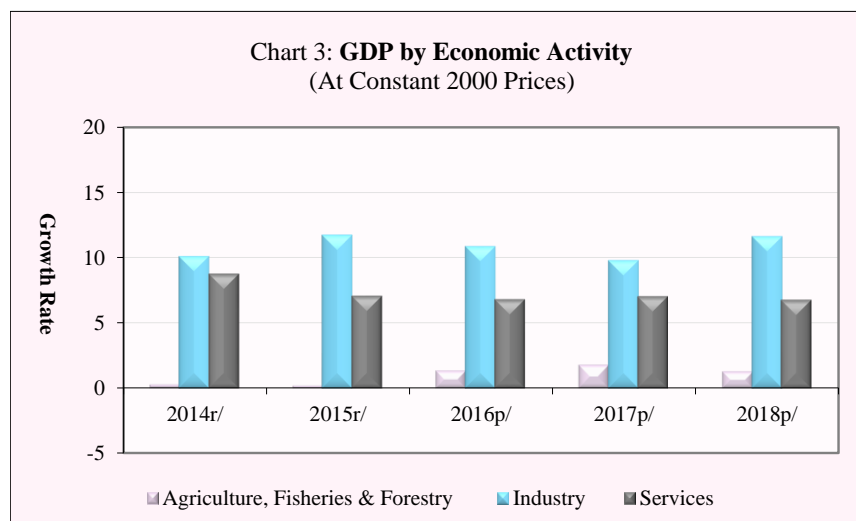
Chart 2: Weight of All Group Indices in Consumer Basket



Source: National Institute of Statistics

Table 3: Gross Domestic Product (GDP)

	At Constant 2000 Prices					At Current Prices				
	2014r/	2015r/	2016p/	2017p/	2018p/	2014r/	2015r/	2016p/	2017p/	2018p/
GDP in KHR Billion	40,182	43,009	46,033	49,262	52,956	67,437	73,423	81,242	89,831	99,544
GDP in USD Million	9,971	10,686	11,423	12,164	13,056	16,734	18,242	20,159	22,180	24,542
GDP % Growth Rate	7.1	7.0	7.0	7.0	7.5	10.0	8.9	10.6	10.6	10.8
GDP % Growth Rate, by Economic Activity										
Agriculture, Fisheries & Forestry	0.3	0.2	1.3	1.7	1.2	0.5	0.2	3.0	4.4	4.4
Industry	10.1	11.7	10.9	9.8	11.6	17.0	17.7	17.7	15.8	16.0
Services	8.7	7.1	6.8	7.0	6.7	13.4	9.2	10.8	10.1	10.2
GDP Per Capita in KHR Million	2.7	2.9	3.0	3.2	3.4	4.6	4.9	5.4	5.8	6.3
GDP Per Capita in USD	674	714	754	783	829	1,131	1,218	1,330	1,429	1,559



p/: preliminary estimates

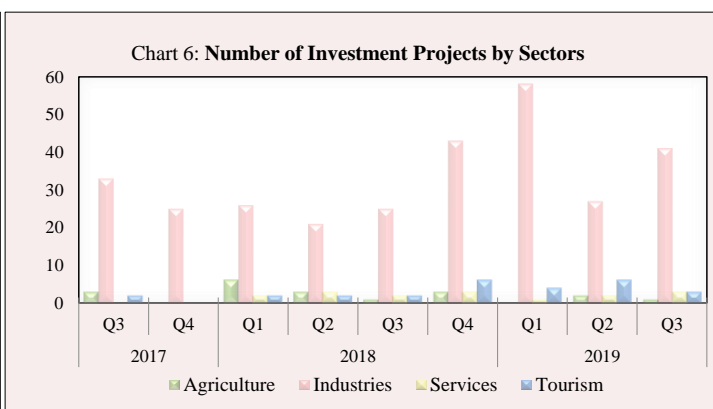
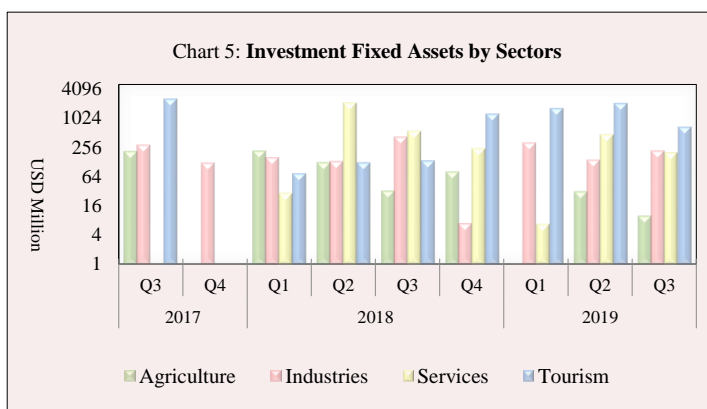
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Source: National Institute of Statistics

Table 4: Investment Projects Approved by Sectors

(In USD Million)

Sector	Agriculture		Industries		Services		Tourism		Total	
	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets
2016										
Total	9	331.3	74	900.8	4	442.0	11	718.4	98	2,392.5
2017										
Q1	1	8.0	18	115.6	1	4.2	1	3.6	21	131.4
Q2	3	61.0	21	209.9	3	1,045.3	-	644.2	27	1,960.3
Q3	3	205.6	33	281.1	-	-	2	2,518.8	38	3,005.4
Q4	-	-	25	119.8	-	-	-	-	25	119.8
Total	7	274.5	97	726.3	4	1,049.5	3	3,166.6	111	5,216.9
2018										
Q1	6	210.2	26	154.3	2	29.5	2	75.2	36	469.2
Q2	3	122.5	21	128.2	3	2,049.6	2	125.9	29	2,426.2
Q3	1	32.0	25	408.2	2	550.4	2	137.3	30	1,127.9
Q4	3	79.5	43	7.0	3	240.4	6	1,239.4	55	1,566.3
Total	13	444.2	115	697.7	10	2,869.9	12	1,577.8	150	5,589.6
2019										
Q1	-	-	58	310.1	1	6.8	4	1,618.8	63	1,935.6
Q2	2	31.2	27	137.5	2	460.9	6	2,057.3	37	2,686.9
Q3	1	10.0	41	213.4	3	199.2	3	671.8	48	1,094.3
Total	3	41.2	126	660.9	6	667	13	4347.9	148	5716.8



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

Table 5: Investment Projects Approved by Major Countries*

(In USD Million)

Country	2017		2018				2019		
	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
Cambodia	2,550.4	5.9	133.9	336.5	838.1	729.5	1,050.4	2,491.7	331.8
China	293.8	64.4	224.2	2,042.3	205.8	227.8	279.9	99.3	275.4
Korea	123.6	3.2	3.5	5.4	3.6	2.1	19.1	-	6.0
United States	-	-	6.8	-	-	-	-	5.3	4.9
Thailand	-	-	19.1	-	13.1	6.8	6.8	2.2	7.8
Vietnam	-	-	-	-	-	21.4	-	-	2.9
Malaysia	3.8	1.2	-	2.2	-	-	4.5	-	-
Singapore	3.8	-	1.4	-	-	6.5	10.3	-	2.9
Taiwan	6.0	3.0	11.7	-	8.7	12.9	24.6	27.3	5.8
Australia	-	-	2.4	-	-	-	-	-	-
England	-	8.7	-	-	-	10.3	502.7	3.1	292.3
Japan	-	-	-	-	-	822.6	-	2.3	-
Hong Kong	20.2	31.0	13.8	28.8	33.1	5.9	24.6	55.7	222.9
Others	3.7	2.4	52.4	11.1	25.3	6.7	12.7	0.0	0.0
Total	3,005.4	119.8	469.2	2,426.2	1,127.9	1,852.5	1,935.6	2,686.9	1,152.5
(Share of Total)									
Cambodia	84.9	5.0	28.5	13.9	74.3	39.4	54.3	92.7	28.8
China	9.8	53.7	47.8	84.2	18.2	12.3	14.5	3.7	23.9
Korea	4.1	2.7	0.7	0.2	0.3	0.1	1.0	-	0.5
United States	-	-	1.5	-	-	-	-	0.2	0.4
Thailand	-	-	4.1	-	1.2	0.4	0.4	0.1	0.7
Vietnam	-	-	-	-	-	1.2	-	-	0.3
Malaysia	0.1	1.0	-	0.1	-	-	0.2	-	-
Singapore	0.1	-	0.3	-	-	0.3	0.5	-	0.2
Taiwan	0.2	2.5	2.5	-	0.8	0.7	1.3	1.0	0.5
Australia	-	-	0.5	-	-	-	-	-	-
England	-	7.3	-	-	-	0.6	26.0	0.1	25.4
Japan	-	-	-	-	-	44.4	-	0.1	-
Hong Kong	0.7	25.8	2.9	1.2	2.9	0.3	1.3	2.1	19.3
Others	0.1	2.0	11.2	0.5	2.2	0.4	0.7	0.0	0.0
Total	100.0	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 September 2019

(KHR/USD)

Day	Parallel Market Rate			Official Rate	Daily Change*	
	Purchase	Sale	Midpoint		Spread	% Change
1	4,086	4,096	4,091	4,088	0.0	0.0
2	4,086	4,096	4,091	4,090	0.0	0.0
3	4,086	4,096	4,091	4,090	0.0	0.0
4	4,089	4,098	4,094	4,090	3.0	0.1
5	4,091	4,100	4,096	4,092	2.0	0.0
6	4,094	4,104	4,099	4,095	3.0	0.1
7	4,094	4,105	4,100	4,095	0.0	0.0
8	4,094	4,105	4,100	4,095	0.0	0.0
9	4,094	4,105	4,100	4,097	0.0	0.0
10	4,099	4,110	4,105	4,100	5.0	0.1
11	4,107	4,119	4,113	4,105	8.0	0.2
12	4,102	4,113	4,108	4,105	-5.0	-0.1
13	4,102	4,113	4,108	4,104	0.0	0.0
14	4,097	4,107	4,102	4,104	-5.0	-0.1
15	4,097	4,107	4,102	4,104	0.0	0.0
16	4,101	4,111	4,106	4,099	4.0	0.1
17	4,101	4,111	4,106	4,095	0.0	0.0
18	4,099	4,109	4,104	4,095	-2.0	0.0
19	4,099	4,109	4,104	4,095	0.0	0.0
20	4,099	4,109	4,104	4,095	0.0	0.0
21	4,099	4,109	4,104	4,095	0.0	0.0
22	4,099	4,109	4,104	4,095	0.0	0.0
23	4,099	4,109	4,104	4,094	0.0	0.0
24	4,099	4,109	4,104	4,094	0.0	0.0
25	4,099	4,109	4,104	4,094	0.0	0.0
26	4,096	4,109	4,103	4,096	-3.0	-0.1
27	4,096	4,109	4,103	4,096	0.0	0.0
28	4,096	4,109	4,103	4,096	0.0	0.0
29	4,096	4,109	4,103	4,096	0.0	0.0
30	4,096	4,109	4,103	4,095	0.0	0.0
Average Rate	4,096	4,107	4,102	4,096	0.3	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					
Feb	4,009	-0.17	4,018	4,014	4,010
Mar	4,002	-0.17	4,011	4,007	4,000
Apr	4,038	0.90	4,051	4,045	4,032
May	4,077	0.97	4,089	4,083	4,075
Jun	4,066	-0.27	4,075	4,071	4,063
Jul	4,064	-0.05	4,074	4,069	4,059
Aug	4,079	0.37	4,089	4,084	4,084
Sep	4,082	0.07	4,092	4,087	4,082
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

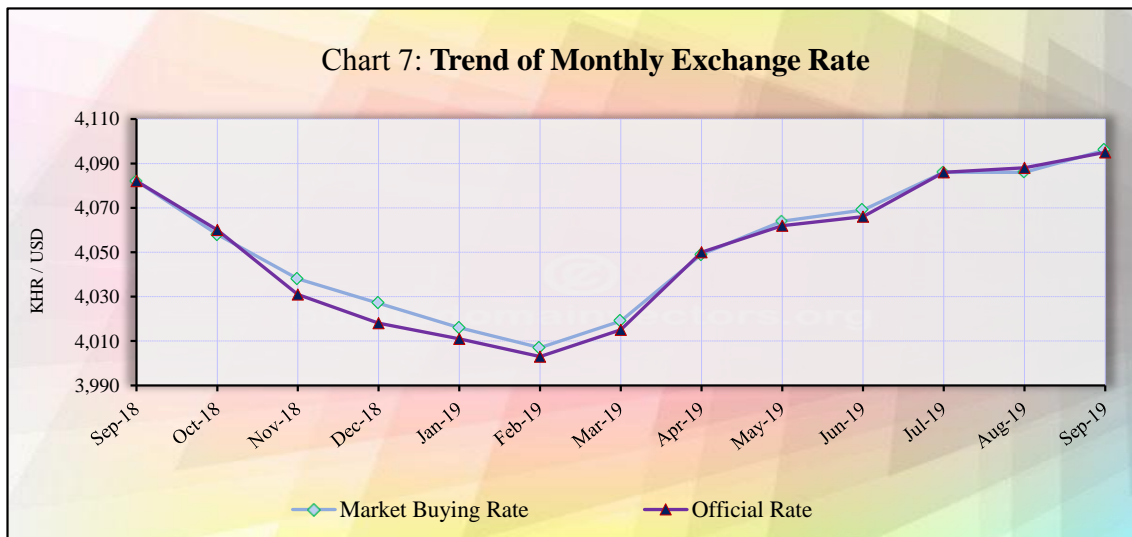


Table 8: The Value of KHR Against Other Currencies

(Official Buying Rate, End-Period)

	SDR	US Dollar	Euro	Japanese Yen	Pound Sterling	Indonesian Rupiah	Malaysian Ringgit	Philippines Peso	Singaporean Dollar	Thai Baht	Vietnamese Dong
Unit	1	1	1	100	1	1000	1	100	1	1	1000
Dec-14	5,902	4,075	4,955	3,411	6,342	328	1,166	9,117	3,083	124	191
Dec-15	5,617	4,050	4,429	3,362	6,000	294	944	8,630	2,863	112	181
Dec-16	5,410	4,037	4,265	3,467	4,960	300	901	8,119	2,792	112	178
Dec-17	5,735	4,037	4,821	3,574	5,426	298	994	8,094	3,017	124	178
2018											
Feb	5,820	4,010	4,903	3,730	5,574	293	1,022	7,712	3,027	128	176
Mar	5,815	4,000	4,919	3,757	5,609	291	1,035	7,654	3,050	128	175
Apr	5,797	4,032	4,887	3,694	5,552	290	1,029	7,771	3,045	128	177
May	5,763	4,075	4,751	3,753	5,312	291	1,022	7,744	3,043	127	179
Jun	5,708	4,063	4,701	3,679	5,314	282	1,005	7,593	2,972	123	177
Jul	5,696	4,059	4,753	3,660	5,332	282	1,000	7,632	2,984	122	175
Aug	5,727	4,084	4,763	3,681	5,312	278	994	7,634	2,985	125	175
Sep	5,723	4,082	4,751	3,600	5,338	274	985	7,542	2,984	126	175
Oct	5,612	4,060	4,606	3,589	5,160	267	971	7,583	2,931	122	174
Nov	5,576	4,031	4,592	3,555	5,153	280	963	7,693	2,943	122	173
Dec	5,588	4,018	4,597	3,641	5,098	277	969	7,653	2,942	124	174
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
Monthly % Change	-0.23	0.17	-0.88	-1.22	1.06	0.70	0.93	0.69	0.61	0.00	0.57

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

	Dec-17	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19*	Mar-19	Apr-19*	May-19	Jun-19	Jul-19	Aug-19	Sep-19	
<i>Weighted Average Rate on New Amount</i>																					
<u>Interest Rate on Deposits and Loans in KHR</u>																					
Deposit (1)	0.90	0.40	0.61	0.53	0.61	0.49	0.52	0.56	0.46	0.54	0.33	0.58	0.67	0.52	0.69	0.80	0.65	0.59	0.47	0.65	
Demand Deposits	0.04	0.01	0.02	0.07	0.13	0.06	0.09	0.06	0.01	0.03	0.03	0.08	0.02	0.01	0.02	0.03	0.03	0.04	0.02	0.02	
Saving Deposits	1.19	1.03	1.01	1.02	1.00	1.07	1.10	1.10	0.96	0.58	0.59	0.57	0.59	0.66	0.60	0.63	0.62	0.59	0.55	0.56	
Term Deposits:	4.70	6.00	4.36	5.50	5.28	5.38	5.41	5.05	5.00	4.43	5.09	4.54	5.14	5.27	5.59	5.12	3.99	5.13	4.76	4.67	
Other Deposits	0.00	0.00	0.00	0.00	0.00	4.30	0.00	0.00	0.00	7.00	0.00	0.02	0.00	0.00	7.00	0.00	3.58	3.05	4.00	3.58	
Loans (2)	14.51	14.68	13.35	14.78	13.94	12.85	12.21	12.43	12.83	12.10	12.21	12.45	12.30	11.05	9.99	10.29	10.26	10.33	9.40	9.91	
Overdraft	7.55	8.38	8.56	9.03	8.76	8.56	8.44	8.31	8.50	8.01	8.30	7.88	8.42	8.08	7.92	7.87	7.73	8.05	7.85	7.84	
Credit Card	17.91	17.89	17.94	17.86	17.57	17.72	17.76	17.78	15.39	17.34	16.98	16.75	18.00	16.60	17.57	17.68	17.55	17.45	15.28	17.32	
Term Loans	14.91	14.72	13.56	14.83	14.02	12.91	12.30	12.60	12.95	12.14	12.36	12.87	12.78	11.31	10.22	10.49	10.42	10.60	10.02	10.25	
Other Loans	10.71	11.33	8.07	10.74	7.69	9.37	7.86	7.76	7.99	9.59	7.81	9.55	8.00	7.44	5.31	5.88	10.13	8.16	5.65	7.88	
<u>Interest Rate on Deposits and Loans in USD</u>																					
Deposit (1)	0.75	0.95	1.06	0.83	1.04	1.38	0.77	0.77	0.65	0.74	0.72	0.54	0.68	0.64	0.69	0.62	0.74	0.55	0.47	0.47	
Demand Deposits	0.22	0.39	0.65	0.41	0.56	1.46	0.33	0.38	0.38	0.26	0.30	0.22	0.21	0.18	0.19	0.18	0.24	0.18	0.15	0.13	
Saving Deposits	0.54	0.74	0.66	0.57	0.66	0.59	0.56	0.56	0.53	0.35	0.36	0.35	0.35	0.33	0.29	0.28	0.27	0.24	0.25	0.22	
Term Deposits:	3.30	3.36	3.24	3.43	3.66	3.56	3.39	3.22	3.09	3.25	3.35	3.09	3.36	3.41	3.36	3.39	3.61	3.62	3.55	3.28	
Other Deposits	1.65	1.93	2.17	2.07	4.48	2.45	2.24	2.61	2.29	2.16	2.64	2.55	2.93	2.13	2.37	2.50	2.63	2.61	2.74	2.49	
Loans (2)	8.31	8.49	8.21	8.21	8.20	8.20	8.25	8.26	8.25	8.02	8.47	8.34	8.31	8.35	8.10	8.53	8.56	8.50	8.26	8.06	
Overdraft	7.51	7.64	7.70	7.70	7.66	7.64	7.54	7.52	7.56	7.28	7.57	7.68	7.68	7.57	7.60	7.56	7.85	7.48	7.48	7.50	
Credit Card	19.26	17.16	15.48	15.02	14.28	14.30	12.47	13.65	14.76	17.10	28.93	29.35	28.99	16.37	18.91	16.40	14.76	16.52	14.49	13.65	
Term Loans	9.92	10.37	9.44	9.60	9.21	9.61	9.61	9.87	9.75	9.44	9.64	8.83	9.37	9.83	9.38	9.60	9.37	9.61	9.82	9.26	
Other Loans	6.08	6.91	6.31	6.51	6.36	6.33	6.30	6.31	6.37	6.39	6.29	6.45	6.31	6.57	6.06	6.68	6.59	6.69	6.73	6.49	
<i>Weighted Average Rate on Outstanding Amount</i>																					
<u>Interest Rate on Deposits and Loans in KHR</u>																					
Deposit (1)	2.70	2.11	2.47	2.45	2.55	2.57	2.55	2.44	2.65	2.72	2.69	2.55	2.51	2.47	2.49	2.53	3.06	2.55	2.53	2.52	
Demand Deposits	0.17	0.19	0.22	0.23	0.25	0.23	0.23	0.21	0.21	0.22	0.20	0.23	0.23	0.20	0.19	0.21	0.21	0.21	0.21	0.21	
Saving Deposits	1.31	0.93	0.95	0.97	0.98	0.97	0.96	0.94	0.94	0.94	1.01	1.02	0.88	0.70	0.92	0.88	0.91	0.87	0.88	0.88	
Term Deposits:	5.87	5.86	6.16	6.16	6.11	6.12	6.09	6.12	6.08	5.93	5.87	5.94	5.90	6.01	5.95	5.78	5.46	5.70	5.69	5.59	
Other Deposits	0.00	3.00	3.00	3.00	3.00	4.30	0.00	0.00	0.00	7.00	7.00	0.02	0.02	7.00	2.54	0.62	3.56	2.98	2.92	2.92	
Loans (2)	16.13	15.29	15.00	14.84	14.35	14.41	14.00	13.86	12.45	13.61	13.30	12.99	12.85	12.54	11.99	11.80	11.54	11.26	11.01	10.97	
Overdraft	8.72	8.59	8.59	8.46	8.46	8.35	8.38	8.41	8.83	8.34	8.34	8.30	8.30	8.20	8.17	8.19	8.11	8.10	8.08	8.11	
Credit Card	20.88	20.66	20.60	20.51	20.33	20.25	20.16	20.08	19.81	19.65	19.51	19.43	19.24	19.12	19.08	19.03	9.10	18.67	18.18	17.96	
Term Loans	16.55	15.62	15.21	15.12	14.63	14.62	14.22	14.00	13.78	13.77	13.50	13.23	13.06	12.74	12.13	11.94	11.69	11.38	11.20	11.15	
Other Loans	11.09	10.66	9.31	9.06	6.97	8.34	7.91	8.05	7.91	8.01	7.72	7.92	7.81	7.71	6.94	6.74	7.59	7.73	6.80	7.02	
<u>Interest Rate on Deposits and Loans in USD</u>																					
Deposit (1)	2.48	2.45	2.42	2.25	2.26	2.37	2.35	2.25	2.18	2.18	2.24	2.20	2.21	2.47	2.16	2.17	2.78	2.18	2.24	2.22	
Demand Deposits	0.51	0.51	0.52	0.47	0.49	0.54	0.50	0.51	0.50	0.48	0.46	0.45	0.45	0.50	0.46	0.39	0.45	0.48	0.51	0.44	
Saving Deposits	0.83	0.83	0.79	0.67	0.74	0.72	0.73	0.70	0.64	0.60	0.61	0.61	0.56	0.58	0.47	0.46	0.48	0.44	0.44	0.43	
Term Deposits:	4.41	4.48	4.41	4.39	4.41	4.44	4.45	4.39	4.42	4.29	4.38	4.35	4.35	4.58	4.32	4.31	4.78	4.33	4.35	4.38	
Other Deposits	3.01	2.41	2.29	2.30	4.16	2.55	2.48	2.60	2.54	2.55	2.57	2.66	2.60	2.47	2.26	2.48	2.65	2.58	2.61	2.58	
Loans (2)	9.22	9.96	9.72	9.55	9.71	9.68	9.61	9.61	9.52	9.46	9.76	9.72	9.60	9.38	9.44	9.46	9.42	9.41	9.35	9.31	
Overdraft	8.10	8.09	8.18	8.19	8.08	8.11	8.04	8.00	7.95	7.96	7.94	7.96	7.98	7.99	7.99	7.99	7.95	7.95	7.94	7.92	
Credit Card	15.64	20.59	16.86	16.75	16.64	16.22	16.27	16.39	16.30	16.40	28.67	28.87	18.28	15.73	16.20	16.06	10.63	16.09	15.29	15.97	
Term Loans	9.43	10.13	10.05	9.87	10.05	10.00	9.91	9.91	9.80	9.72	9.74	9.64	9.72	9.64	9.72	9.74	9.71	9.68	9.59	9.56	
Other Loans	6.96	6.93	6.86	6.90	6.93	6.95	6.91	6.90	6.92	6.90	6.88	6.92	6.91	7.01	6.93	6.95	6.93	6.95	7.20	7.10	

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: Monetary Survey

(In KHR Billion)

	May-19	Jun-19	Jul-19	Aug-19	Sep-19
Net Foreign Assets	60,230.1	62,699.5	64,804.1	65,515.6	66,872.6
Foreign Assets	79,261.9	81,659.5	83,917.0	85,391.3	88,005.9
Foreign Liabilities	-19,031.8	-18,960.0	-19,112.9	-19,875.7	-21,133.2
Net Domestic Assets	34,716.6	33,548.0	33,957.7	35,067.8	35,023.1
Domestic Credit	71,566.5	72,821.3	74,825.9	76,625.0	78,057.9
Net Claims on Government	-18,449.1	-18,747.4	-19,229.6	-19,889.7	-20,263.2
Claims on Government	0.0	0.0	0.0	0.0	0.0
Deposits of Government	-18,449.1	-18,747.4	-19,229.6	-19,889.7	-20,263.2
Non-Government	90,015.6	91,568.6	94,055.5	96,514.7	98,321.1
State Enterprises	0.6	0.6	0.6	0.6	0.8
Private Sector	90,015.0	91,568.0	94,054.9	96,514.2	98,320.3
Of Which in Foreign Currency	89,032.5	90,571.8	93,045.5	95,413.8	97,195.1
Other Items Net	-36,849.9	-39,273.2	-40,868.2	-41,557.2	-43,034.7
Restricted Deposits	-2,128.0	-2,248.8	-2,280.5	-2,330.9	-2,297.7
Capital & Reserves	-30,247.1	-32,104.4	-32,884.5	-33,828.5	-34,142.7
Others	-4,474.7	-4,920.0	-5,703.2	-5,397.9	-6,594.3
Liquidity (M2)	94,946.7	96,247.6	98,761.8	100,583.4	101,895.8
Money (M1)	11,087.5	11,274.5	11,964.7	12,538.6	13,465.9
Currency Outside Banks	9,704.2	10,036.4	10,654.4	11,135.6	12,048.9
Demand Deposits	1,383.3	1,238.2	1,310.3	1,403.0	1,417.0
Quasi-Money	83,859.2	84,973.0	86,797.1	88,044.9	88,429.9
Time and Savings Deposits	3,094.9	3,336.3	3,475.3	3,616.7	4,033.3
Foreign Currency Deposits	80,764.3	81,636.7	83,321.7	84,428.1	84,396.6

Table 11: Monetary Survey

(Monthly Change)

	Change in KHR Billion			Percentage Change		
	Jul-19	Aug-19	Sep-19	Jul-19	Aug-19	Sep-19
Net Foreign Assets	2,104.6	711.5	1,357.0	3.4	1.1	2.1
Foreign Assets	2,257.5	1,474.3	2,614.6	2.8	1.8	3.1
Foreign Liabilities	152.9	762.8	1,257.6	0.8	4.0	6.3
Net Domestic Assets	409.7	1,110.1	-44.6	1.2	3.3	-0.1
Domestic Credit	2,004.6	1,799.2	1,432.8	2.8	2.4	1.9
Net Claims on Government	-482.2	-660.1	-373.5	-2.6	-3.4	-1.9
Claims on Government	0.0	0.0	0.0	0.0	0.0	0.0
Deposits of Government	482.2	660.1	373.5	2.6	3.4	1.9
Non-Government	2,486.8	2,459.3	1,806.3	2.7	2.6	1.9
State Enterprises	0.0	0.0	0.2	-8.2	3.7	33.1
Private Sector	2,486.9	2,459.3	1,806.1	2.7	2.6	1.9
Of Which in Foreign Currency	2,473.7	2,368.4	1,781.2	2.7	2.5	1.9
Other	-1,594.9	-689.1	-1,477.5	-4.1	-1.7	-3.6
Restricted Deposits	31.7	50.4	-33.1	1.4	2.2	-1.4
Capital & Reserves	780.1	944.0	314.2	2.4	2.9	0.9
Others	-783.1	305.3	-1,196.4	-15.9	5.4	-22.2
Liquidity (M2)	2,514.2	1,821.6	1,312.4	2.6	1.8	1.3
Money (M1)	690.2	573.8	927.3	6.1	4.8	7.4
Currency Outside Banks	618.1	481.2	913.3	6.2	4.5	8.2
Demand Deposits	72.1	92.7	14.0	5.8	7.1	1.0
Quasi-Money	1,824.1	1,247.8	385.0	2.1	1.4	0.4
Time and Savings Deposits	139.0	141.4	416.5	4.2	4.1	11.5
Foreign Currency Deposits	1,685.0	1,106.4	-31.5	2.1	1.3	0.0

Chart 8: Monetary Survey

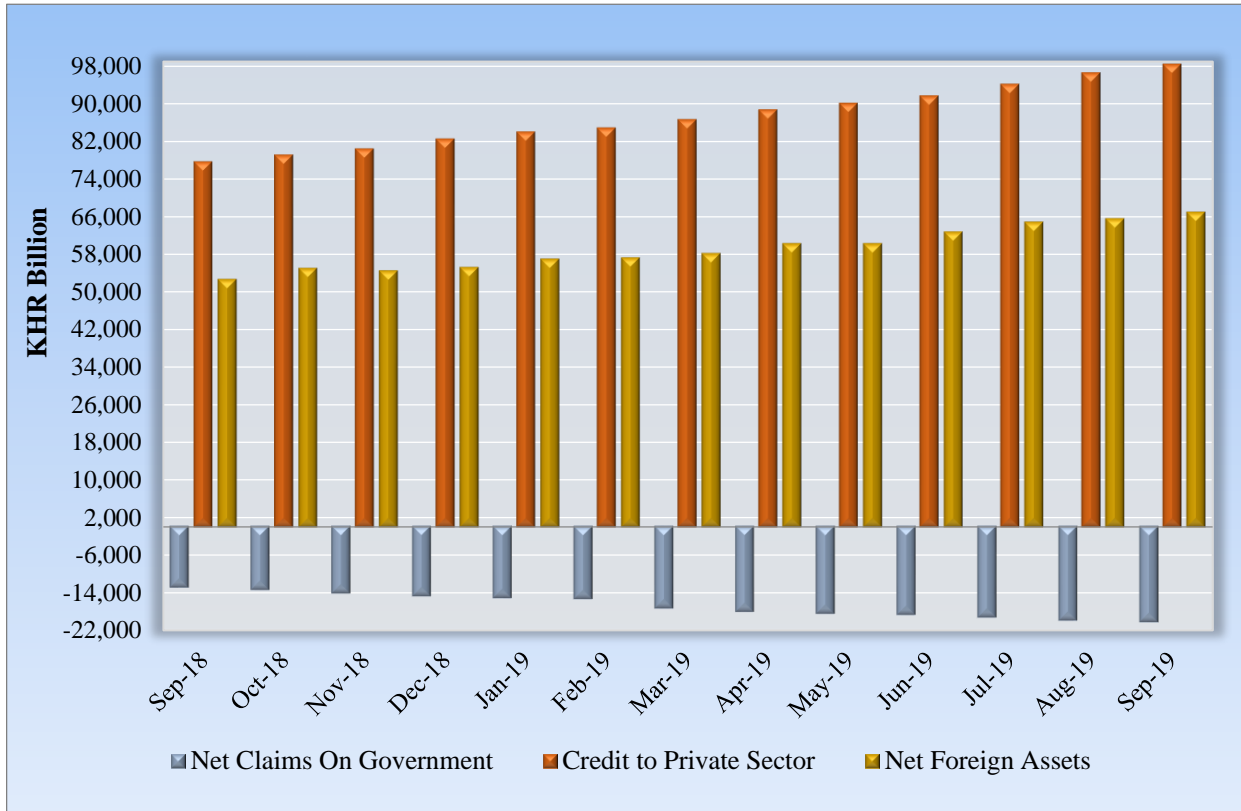


Chart 9: Components of Money Supply

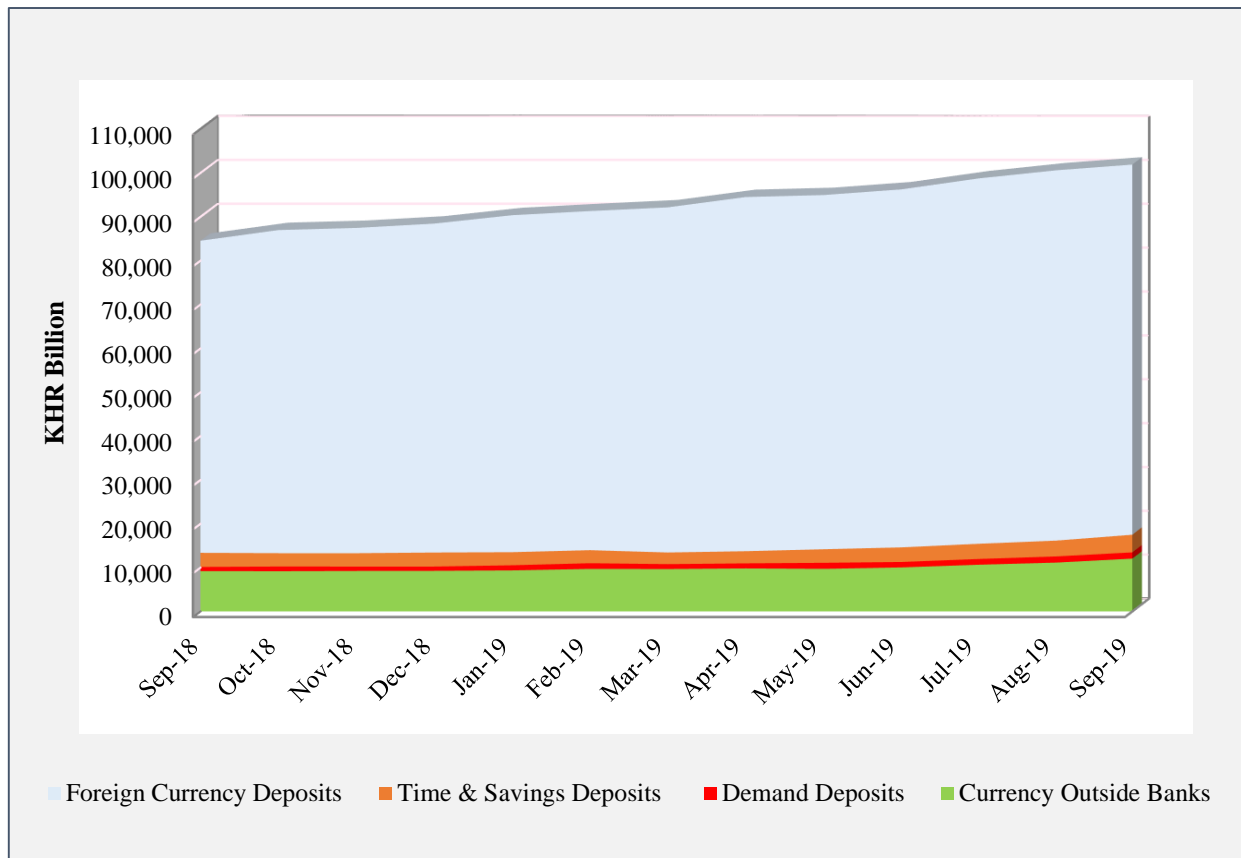


Table 12: Deposit Money Banks' Balance Sheet

(In KHR Billion)

	May-19	Jun-19	Jul-19	Aug-19	Sep-19
Net Foreign Assets	-2,925.4	-1,836.1	-1,572.8	-2,417.1	-2,662.9
Foreign Assets	15,637.0	16,649.7	17,068.5	16,988.7	18,001.6
Foreign Liabilities	18,562.3	18,485.7	18,641.3	19,405.8	20,664.5
Net Domestic Assets	52,621.7	53,135.9	54,178.1	56,147.5	56,085.8
Net Domestic Credit	87,053.6	88,413.1	90,907.2	93,149.8	94,770.9
Net Claims on Government	-2,188.1	-2,300.9	-2,311.9	-2,379.0	-2,370.9
Claims on Public Enterprises	0.6	0.6	0.6	0.6	0.8
Claims on Private Sector	90,015.0	91,568.0	94,054.9	96,514.2	98,320.3
Net claims on National Bank of Cambodia	-773.9	-854.6	-836.3	-985.9	-1,179.3
Other Assets (net)	-34,432.0	-35,277.2	-36,729.0	-37,002.3	-38,685.1
Reserves	35,338.9	34,797.7	35,412.6	35,577.2	36,333.5
Cash	969.1	894.1	864.4	843.5	994.5
Deposits at National Bank of Cambodia	32,059.0	30,868.1	31,574.9	31,997.7	32,635.0
Other Credits at National Bank of Cambodia	2,310.8	3,035.6	2,973.2	2,736.1	2,704.1
Total Deposits	85,035.1	86,097.6	88,017.9	89,307.6	89,756.4
Demand Deposits	1,175.9	1,124.5	1,220.9	1,262.8	1,326.5
Time and Savings Deposits	3,094.9	3,336.3	3,475.3	3,616.7	4,033.3
Foreign Currency Deposits	80,764.3	81,636.7	83,321.7	84,428.1	84,396.6
Total Assets	155,266.8	157,159.0	162,136.0	164,486.8	167,245.9
	(Monthly Percentage Change)				
Net Foreign Assets	32.0	-37.2	-14.3	53.7	10.2
Foreign Assets	-2.2	6.5	2.5	-0.5	6.0
Foreign Liabilities	2.0	-0.4	0.8	4.1	6.5
Net Domestic Assets	0.6	1.0	2.0	3.6	-0.1
Net Domestic Credit	1.3	1.6	2.8	2.5	1.7
Net Claims on Government	1.8	5.2	0.5	2.9	-0.3
Claims on Public Enterprises	-0.2	-6.6	-8.2	3.7	33.1
Claims on Private Sector	1.6	1.7	2.7	2.6	1.9
Net claims on National Bank of Cambodia	33.1	10.4	-2.1	17.9	19.6
Other Assets (net)	2.5	2.5	4.1	0.7	4.5
Reserves	2.5	-1.5	1.8	0.5	2.1
Cash	-8.6	-7.7	-3.3	-2.4	17.9
Deposits at National Bank of Cambodia	2.4	-3.7	2.3	1.3	2.0
Other Credits at National Bank of Cambodia	9.8	31.4	-2.1	-8.0	-1.2
Total Deposits	0.6	1.2	2.2	1.5	0.5
Demand Deposits	14.4	-4.4	8.6	3.4	5.0
Time and Savings Deposits	11.5	7.8	4.2	4.1	11.5
Foreign Currency Deposits	0.0	1.1	2.1	1.3	0.0
Total Assets	1.5	1.2	3.2	1.4	1.7

Table 13: Analytical Balance Sheet of The Monetary Authorities

(In KHR Billions)

	May-19	Jun-19	Jul-19	Aug-19	Sep-19
Reserve money	46,475.7	46,928.6	48,266.6	49,034.9	50,509.6
Currency Outside Banks	9,704.2	10,036.4	10,654.6	11,135.6	12,048.9
Vault Cash	969.1	894.1	864.3	843.5	994.5
Bank Deposits	35,595.0	35,884.5	36,658.3	36,915.7	37,375.8
Required Reserves	14,414.6	14,589.6	14,818.3	14,910.0	15,270.2
Others	21,180.4	21,294.9	21,839.9	22,005.7	22,105.6
Other Deposits	207.4	113.6	89.4	140.2	90.5
Net Foreign Assets	63,155.5	64,535.6	66,376.9	67,932.7	69,535.5
Foreign Assets	63,625.0	65,009.8	66,848.4	68,402.6	70,004.3
Foreign Liabilities	469.4	474.2	471.5	469.9	468.8
Net Domestic Assets	-16,679.8	-17,607.0	-18,110.3	-18,897.8	-19,025.9
Net Credit to Government	-16,261.0	-16,446.5	-16,917.6	-17,510.7	-17,892.3
Claims	0.0	0.0	0.0	0.0	0.0
Deposits	16,261.0	16,446.5	16,917.6	17,510.7	17,892.3
Net Claims on Banks	-213.6	-61.7	71.1	166.9	433.8
Other Items (net)	-205.2	-1,098.8	-1,263.8	-1,554.0	-1,567.5
	Percentage Change				
Reserve money	1.9	1.0	2.9	1.6	3.0
Currency Outside Banks	-1.1	3.4	6.2	4.5	8.2
Vault Cash	-8.6	-7.7	-3.3	-2.4	17.9
Bank Deposits	2.9	0.8	2.2	0.7	1.2
Required Reserves	1.6	1.2	1.6	0.6	2.4
Others	3.8	0.5	2.6	0.8	0.5
Other Deposits	68.0	-45.2	-21.3	56.7	-35.5
Net Foreign Assets	1.2	2.2	2.9	2.3	2.4
Foreign Assets	1.2	2.2	2.8	2.3	2.3
Foreign Liabilities	0.0	1.0	-0.6	-0.4	-0.2
Net Domestic Assets	-0.8	5.6	2.9	4.3	0.7
Net Credit to Government	2.2	1.1	2.9	3.5	2.2
Claims	0.0	0.0	0.0	0.0	0.0
Deposits	2.2	1.1	2.9	3.5	2.2
Net Claims on Banks	-70.8	-71.1	-215.2	134.7	159.9
Other Items (net)	19.2	435.4	15.0	23.0	0.9

Table 14: Credit Granted by Deposit Money Banks Classified by Industry

(In KHR Billion)

	May-19	Jun-19	Jul-19	Aug-19	Sep-19
1. Financial Institutions	3,596.4	3,816.3	3,916.5	3,988.6	4,072.6
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	2,429.0	2,540.6	2,583.6	2,638.5	2,664.6
1.3. Other Financial Institutions	1,167.4	1,275.7	1,332.9	1,350.2	1,408.0
2. Non-Financial Institutions	70,233.0	71,662.0	73,015.4	74,721.1	75,901.5
2.1. Agriculture, Forestry and Fishing	7,508.4	7,532.2	7,573.5	7,681.2	7,713.0
2.2. Mining and Quarrying	220.9	227.1	235.6	238.1	247.8
2.3. Manufacturing	4,615.0	4,795.5	4,817.6	4,868.9	4,929.1
2.4. Utilities	770.0	802.5	821.8	834.9	857.5
2.5. Construction	8,737.3	8,883.0	9,004.6	9,311.4	9,514.9
2.6. Wholesale Trade	10,297.9	10,752.8	10,752.7	11,061.8	11,176.3
2.7. Retail Trade	14,695.6	14,855.7	15,212.8	15,629.5	15,973.8
2.8. Hotels and Restaurants	4,468.0	4,513.4	4,561.2	4,644.5	4,647.9
2.9. Transport and Storage	1,798.0	1,823.2	1,889.9	1,948.1	1,976.3
2.10. Information Media and Telecommunications	691.5	777.8	785.4	790.4	805.5
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	3,199.9	3,249.9	3,453.6	3,599.8	3,673.2
2.12. Real Estate Activities	7,069.5	7,246.9	7,534.5	7,771.0	7,879.0
2.13. Other Non-Financial Services	6,161.1	6,202.0	6,372.2	6,341.4	6,507.2
3. Personal Essentials	17,891.8	18,582.2	19,257.8	19,814.4	20,368.1
3.1. Personal Lending	7,861.8	8,226.5	8,514.8	8,558.3	8,718.5
3.2. Credit Cards	205.3	202.6	215.3	207.8	210.1
3.3. Mortgages, Owner-Occupied Housing only	9,824.7	10,153.1	10,527.7	11,048.2	11,439.4
4. Other Lending	949.0	972.5	964.5	1,091.2	1,103.6
Total Gross Loan	92,670.3	95,033.0	97,154.2	99,615.3	101,445.8

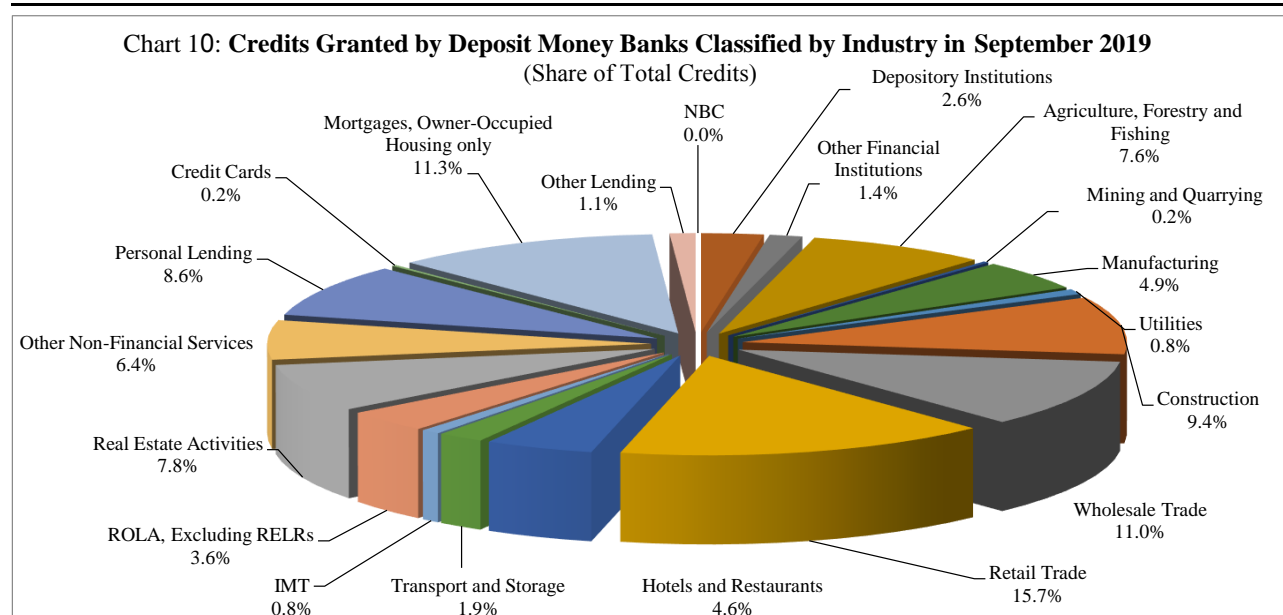


Table 15: Monthly Change of Credit Granted by Deposit Money Banks Classified by Industry

	May-19	Jun-19	Jul-19	Aug-19	Sep-19
(Monthly Change in KHR Billion)					
1. Financial Institutions	218.2	219.9	100.2	72.1	84.0
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	186.3	111.6	43.0	54.9	26.1
1.3. Other Financial Institutions	31.9	108.3	57.2	17.2	57.8
2. Non-Financial Institutions	926.4	1,428.9	1,353.4	1,705.7	1,180.4
2.1. Agriculture, Forestry and Fishing	-42.8	23.8	41.3	107.8	31.7
2.2. Mining and Quarrying	2.7	6.2	8.5	2.5	9.7
2.3. Manufacturing	147.3	180.5	22.1	51.4	60.2
2.4. Utilities	26.1	32.5	19.3	13.1	22.6
2.5. Construction	41.0	145.7	121.7	306.8	203.5
2.6. Wholesale Trade	-20.4	454.9	-0.1	309.1	114.5
2.7. Retail Trade	223.5	160.1	357.1	416.8	344.2
2.8. Hotels and Restaurants	67.8	45.4	47.8	83.4	3.3
2.9. Transport and Storage	21.1	25.2	66.8	58.2	28.2
2.10. Information Media and Telecommunications	49.3	86.4	7.6	5.0	15.1
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	176.9	50.0	203.7	146.3	73.4
2.12. Real Estate Activities	109.8	177.4	287.7	236.4	108.1
2.13. Other Non-Financial Services	123.8	40.9	170.1	-30.8	165.8
3. Personal Essentials	503.1	690.3	675.6	556.6	553.7
3.1. Personal Lending	243.1	364.7	288.3	43.5	160.2
3.2. Credit Cards	4.4	-2.7	12.7	-7.5	2.3
3.3. Mortgages, Owner-Occupied Housing only	255.6	328.3	374.6	520.5	391.2
4. Other Lending	-24.9	23.5	-8.1	126.8	12.4
Total Gross Loan	1,622.7	2,362.7	2,121.2	2,461.1	1,830.5
(Monthly Change in Percent)					
1. Financial Institutions	6.5	6.1	2.6	1.8	2.1
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	8.3	4.6	1.7	2.1	1.0
1.3. Other Financial Institutions	2.8	9.3	4.5	1.3	4.3
2. Non-Financial Institutions	1.3	2.0	1.9	2.3	1.6
2.1. Agriculture, Forestry and Fishing	-0.6	0.3	0.5	1.4	0.4
2.2. Mining and Quarrying	1.3	2.8	3.7	1.0	4.1
2.3. Manufacturing	3.3	3.9	0.5	1.1	1.2
2.4. Utilities	3.5	4.2	2.4	1.6	2.7
2.5. Construction	0.5	1.7	1.4	3.4	2.2
2.6. Wholesale Trade	-0.2	4.4	0.0	2.9	1.0
2.7. Retail Trade	1.5	1.1	2.4	2.7	2.2
2.8. Hotels and Restaurants	1.5	1.0	1.1	1.8	0.1
2.9. Transport and Storage	1.2	1.4	3.7	3.1	1.4
2.10. Information Media and Telecommunications	7.7	12.5	1.0	0.6	1.9
2.11. Rental and Operational Leasing Activities, Excluded Real Estate Leasing and Rentals	5.9	1.6	6.3	4.2	2.0
2.12. Real Estate Activities	1.6	2.5	4.0	3.1	1.4
2.13. Other Non-Financial Services	2.1	0.7	2.7	-0.5	2.6
3. Personal Essentials	2.9	3.9	3.6	2.9	2.8
3.1. Personal Lending	3.2	4.6	3.5	0.5	1.9
3.2. Credit Cards	2.2	-1.3	6.3	-3.5	1.1
3.3. Mortgages, Owner-Occupied Housing only	2.7	3.3	3.7	4.9	3.5
4. Other Lending	-2.6	2.5	-0.8	13.1	1.1
Total Gross Loan	1.8	2.5	2.2	2.5	1.8

Table 16: Deposits with Deposit Money Banks

(In KHR Billion)

	May-19	Jun-19	Jul-19	Aug-19	Sep-19
Deposits in KHR					
Demand deposits	2,090.6	2,157.1	2,232.7	2,266.3	2,281.6
Savings deposits	1,451.9	1,543.4	1,588.6	1,775.9	1,919.4
Fixed deposits	1,977.1	2,094.6	2,209.0	2,102.3	2,397.2
Others	51.1	54.2	58.7	65.0	76.6
Total	5,570.7	5,849.2	6,089.1	6,209.5	6,674.8
Deposits in Foreign Currency*					
Demand deposits	22,077.3	22,126.9	22,693.7	22,771.7	22,339.8
Savings deposits	30,471.0	30,792.7	31,433.1	31,969.5	31,955.4
Fixed deposits	35,812.3	36,702.2	37,025.5	37,775.3	38,321.9
Others	1,098.7	1,135.6	1,137.3	1,114.3	1,101.9
Total	89,459.4	90,757.4	92,289.6	93,630.8	93,719.1
Grand Total	95,030.1	96,606.7	98,378.7	99,840.3	100,393.9

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

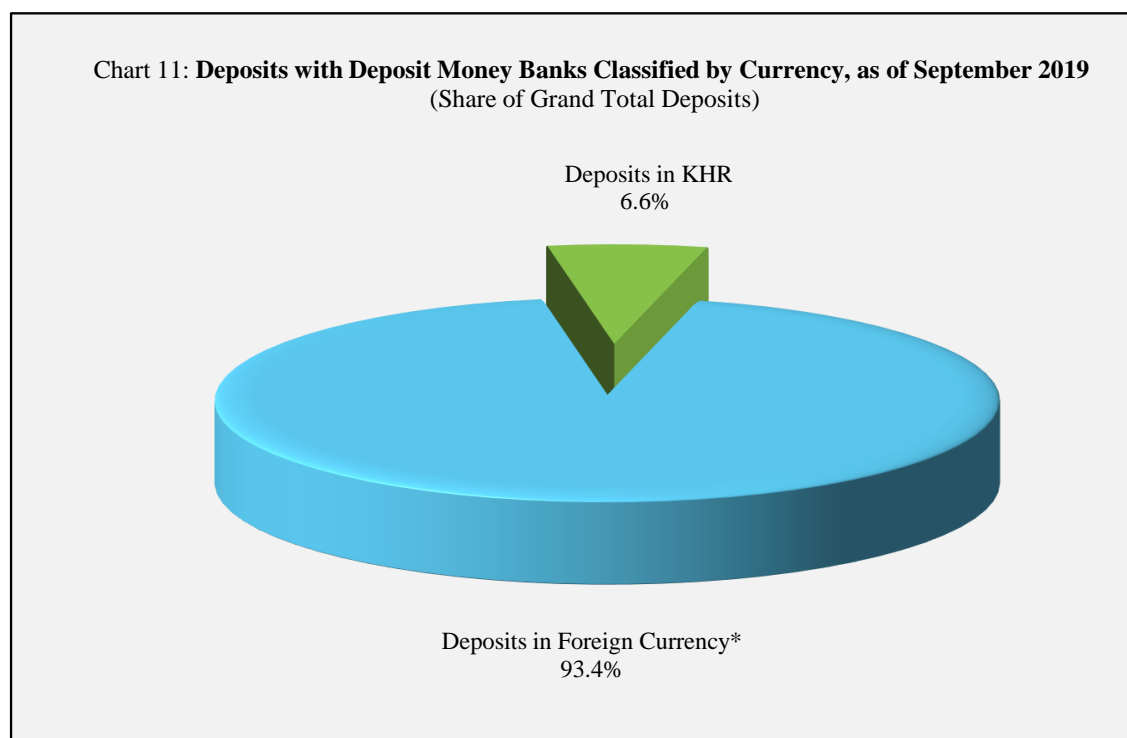


Table 17: Monthly Change of Deposits with Deposit Money Banks

	May-19	Jun-19	Jul-19	Aug-19	Sep-19
	(Change in KHR Billion)				
Deposits in KHR					
Demand deposits	140.8	66.5	75.6	33.6	15.3
Savings deposits	133.0	91.5	45.2	187.3	143.5
Fixed deposits	179.2	117.5	114.5	-106.7	294.9
Others	1.5	3.1	4.5	6.3	11.7
Total	454.6	278.5	239.9	120.4	465.3
Deposits in Foreign Currency					
Demand deposits	-269.2	49.6	566.8	78.1	-431.9
Savings deposits	-30.2	321.7	640.4	536.4	-14.1
Fixed deposits	674.8	889.8	323.4	749.8	546.6
Others	-55.3	36.9	1.7	-23.1	-12.3
Total	320.1	1,298.1	1,532.2	1,341.1	88.3
Grand Total	774.6	1,576.6	1,772.1	1,461.6	553.6
	(Percentage Change)				
Deposits in KHR					
Demand deposits	7.2	3.2	3.5	1.5	0.7
Savings deposits	10.1	6.3	2.9	11.8	8.1
Fixed deposits	10.0	5.9	5.5	-4.8	14.0
Others	3.0	6.0	8.3	10.7	18.0
Total	8.9	5.0	4.1	2.0	7.5
Deposits in Foreign Currency					
Demand deposits	-1.2	0.2	2.6	0.3	-1.9
Savings deposits	-0.1	1.1	2.1	1.7	0.0
Fixed deposits	1.9	2.5	0.9	2.0	1.4
Others	-4.8	3.4	0.1	-2.0	-1.1
Total	0.4	1.5	1.7	1.5	0.1
Grand Total	0.8	1.7	1.8	1.5	0.6

Chart 12: Deposits in KHR Classified by Type, as of September 2019
(Share of Total KHR Deposits)

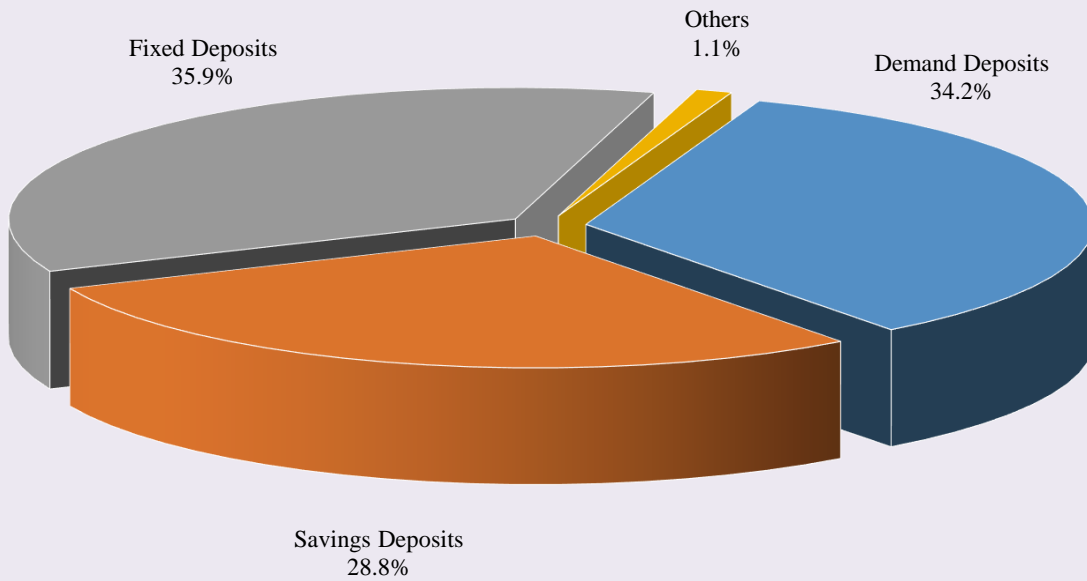


Chart 13: Deposits in Foreign Currency Classified by Type, as of September 2019
(Share of Total Foreign Currency Deposits)

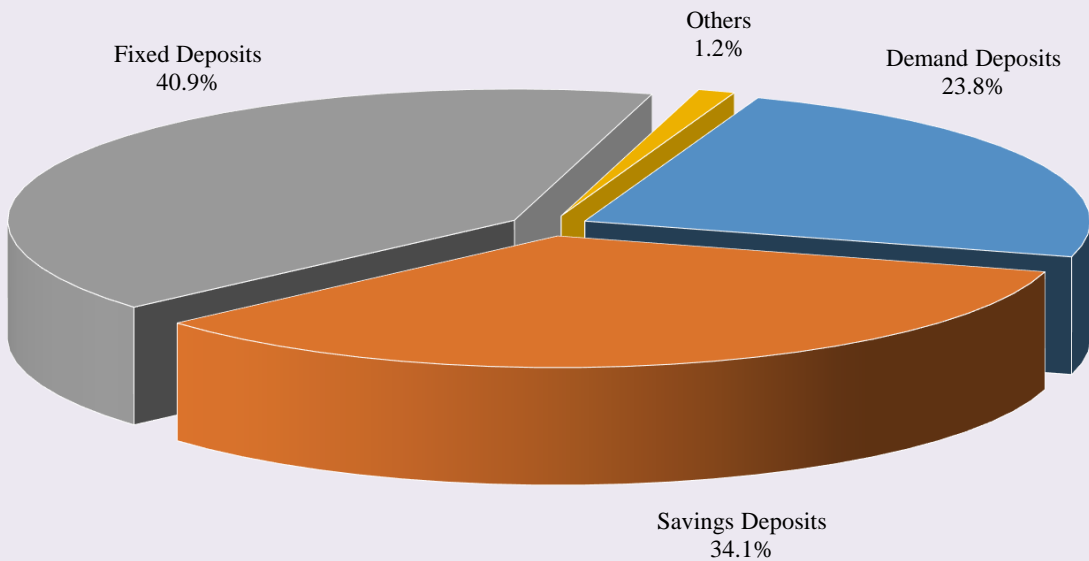


Table 18: Credit Granted by Micro-Finance Institutions*

Period	Numbers of				Loan Outstanding (In KHR Billion)	Interest Rate	
	District	Commune	Village	Household		Monthly	Annually
Dec-11	1,648	10,920	60,551	1,141,913	2,591	2% - 3%	24% - 36%
Dec-12	2,121	13,885	76,187	1,344,255	3,617	2% - 3%	29% - 37%
Dec-13	2,282	16,384	89,829	1,610,844	5,364	2% - 3%	27%-39%
Dec-14	2,754	18,254	107,964	1,844,893	8,340	2% - 3%	27%-39%
Dec-15	4,576	27,510	141,514	2,149,180	12,365	2% - 4%	25%-41%
Dec-16	5,971	32,599	155,499	2,129,907	12,954	2% - 4%	25%-41%
2017*							
Feb	3,585	21,436	115,727	1,837,273	13,252	2% - 3.7%	25%-41%
Mar	3,160	19,093	106,500	1,794,532	13,625	2% - 3.7%	24.5%-41%
	Numbers of Branches			Number of Borrowers**	Loan Outstanding (In KHR Billion)	Interest Rate	
	Head Office	Province/ Krong	District/Khan			Monthly	Annually
Aug	74	364	926	1,804,506	15,779	1.5%-2.7%	18.9%-32.3%
Sep	76	357	873	1,793,039	16,163	1.4%-2.6%	17.5%-30.3%
Oct	76	358	878	1,785,078	16,623	1.4%-2.5%	16.8%-29.2%
Nov	76	365	986	1,789,687	17,015	1.4%-2.5%	17.5%-29.2%
Dec	76	366	975	1,776,467	17,236	1.4%-2.5%	16.9%-28.8%
2018							
Jan	76	374	945	1,764,321	17,621	1.4%-2.3%	17.5%-26.9%
Feb	76	377	953	1,764,916	18,002	1.4%-2.3%	17.3%-26.6%
Mar	77	388	955	1,774,935	18,475	1.4%-2.9%	16.9%-26.3%
Apr	77	368	930	1,794,347	18,682	1.3%-2.2%	16.4%-26.1%
May	77	365	936	1,791,093	19,041	1.3%-2.2%	16.4%-26.1%
Jun	77	372	937	1,798,122	19,250	1.3%-2.2%	16.1%-25.4%
Jul	77	377	944	1,805,677	19,501	1.3%-2.2%	16.1%-25.4%
Aug	79	376	947	1,825,842	20,278	1.2%-2.1%	15.4%-24.8%
Sep	77	372	943	1,828,019	20,621	1.2%-2.1%	15.3%-25.0%
Oct	78	394	947	1,851,259	21,045	1.2%-2.0%	13.4%-24.0%
Nov	79	407	946	1,867,806	21,567	1.2%-2.1%	15.1%-24.0%
Dec	80	399	944	1,872,916	21,813	1.2%-2.0%	15.1%-24.0%
2019							
Jan	80	399	944	1,881,822	22,630	1.2%-2.0%	15.0%-24.0%
Feb	81	399	944	1,893,175	23,206	1.2%-1.9%	14.7%-22.7%
Mar	81	399	947	1,917,689	24,020	1.2%-1.9%	15.0%-22.7%
Apr	81	400	949	1,944,818	24,675	1.2%-1.9%	14.9%-22.7%
May	81	401	949	1,968,804	25,293	1.2%-1.9%	14.9%-22.7%
Jun	81	405	956	1,990,822	25,922	1.2%-1.8%	15.0%-21.4%
Jul	80	395	953	2,032,665	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%

* Including MFI and MDI

** Including Individuals and Legal Entities

Table 19: 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 KHR Billion)	Daily Average Amount (In KHR Billion)	Returned Check	
						Number	Amount (In KHR Billion)
	1	2	3 = 1/2	4	5 = 4/2	6	7
Dec-12	3,056	20	153	163.7	8.2	16	1.15
Total	39,288	234	168	2,344.0	10.0	106	12.4
Dec-13	3,651	20	183	250.5	12.5	27	0.27
Total	42,993	231	186	3,505.7	15.2	212	43.7
Dec-14	4,074	20	204	391.5	19.6	8	2.14
Total	44,778	232	193	3,789.3	16.3	145	33.3
Dec-15	10,709	22	487	519.9	23.6	29	0.79
Total	106,919	233	459	4,854.2	20.8	252	47.4
Dec-16	3,938	22	179	490.0	22.3	13	3.15
Total	82,291	242	340	5,421.8	22.4	186	117.5
Dec-17	3,074	20	154	599.0	30.0	22	12.48
Total	37,485	239	1,885	6,607.8	333.1	138	28.51
2018							
Jan	3,319	20	166	668.3	33.4	9	0.06
Feb	2,705	20	135	682.3	34.1	12	30.60
Mar	3,412	21	162	968.6	46.1	16	1.30
Apr	3,096	18	172	511.4	28.4	15	10.21
May	3,182	17	187	975.3	57.4	28	4.33
Jun	3,008	19	158	805.8	42.4	7	0.27
Jul	3,180	21	151	676.3	32.2	13	3.01
Aug	3,236	23	141	797.3	34.7	15	0.58
Sep	3,309	19	174	617.2	32.5	42	9.54
Oct	3,263	17	192	773.1	45.5	11	9.31
Nov	3,545	18	197	1,013.4	56.3	13	77.12
Dec	2,994	19	158	935.1	49.2	16	6.58
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
Total	30,737	177	174	9,876.0	55.8	154	616.29

Table 20: 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 USD Million)	Daily Average Amount (In USD Million)	Returned Checks	
						Number	Amount (In USD Million)
	1	2	3 = 1/2	4	5 = 4/2	6	7
Dec-12	60,647	20	3,032	1,112.8	55.6	459	25.8
Total	658,329	234	2,813	12,574.9	53.7	4,245	188.1
Dec-13	73,088	20	3,654	1,417.7	70.9	511	17.0
Total	803,352	231	3,478	14,989.2	64.9	6,240	249.7
Dec-14	83,578	20	4,179	1,727.0	86.3	545	36.1
Total	888,970	231	3,848	17,989.5	77.9	5,894	421.8
Dec-15	98,062	22	4,457	1,859.8	84.5	728	21.2
Total	992,434	233	4,259	20,758.4	89.1	7,170	268.0
Dec-16	92,820	22	4,219	2,220.4	100.9	778	44.8
Total	1,025,209	242	4,236	21,790.4	90.0	8,738	439.6
Dec-17	101,093	20	5,055	2,824.6	141.2	789	37.6
Total	1,107,752	239	4,635	26,812.7	112.2	8,863	440.4
2018							
Jan	102,974	20	5,149	2,859.1	143.0	858	77.0
Feb	95,365	20	4,768	2,701.2	135.1	745	35.4
Mar	107,286	21	5,109	3,064.7	145.9	860	50.9
Apr	86,253	18	4,792	2,736.2	152.0	661	39.6
May	109,311	17	6,430	3,270.6	192.4	964	61.4
Jun	99,981	19	5,262	3,356.2	176.6	795	46.5
Jul	106,272	21	5,061	3,562.3	169.6	830	37.7
Aug	113,994	23	4,956	3,915.9	170.3	823	98.0
Sep	98,989	19	5,210	5,280.3	277.9	1,322	2,069.7
Oct	101,438	17	5,967	3,190.0	187.7	901	70.3
Nov	104,391	18	5,800	3,609.1	200.5	811	36.0
Dec	111,978	19	5,894	3,917.1	206.2	904	63.6
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	85.3
Sep	103,820	18	5,768	3,539.7	196.6	789	42.2
Total	993,370	177	5,612	36,294.4	205.1	7,984	574.7

Table 21: Visitor Arrivals in Cambodia

	2019			% of Total		% Change	
	Jul	Aug	Sep	Aug	Sep	Aug/Jul	Sep/Aug
(Mode of Arrival)							
Phnom Penh International Airport	176,454	169,073	140,440	32.5	30.9	-4.2	-16.9
Kong Keng International Airport	88,077	80,037	60,733	15.4	13.4	-9.1	-24.1
Siem Reap International Airport	116,564	120,337	88,147	23.2	19.4	3.2	-26.7
Land	117,750	145,381	157,100	28.0	34.6	23.5	8.1
Boat	3,576	4,674	7,489	0.9	1.6	30.7	60.2
Preah Vihea	0	0	0	0.0	0.0	0.0	0.0
Total	502,421	519,502	453,909	100.0	100.0	3.4	-12.6
(Arrival by Purpose of Visit)							
Tourist	341,812	361,979	324,218	69.7	71.4	5.9	-10.4
Business and Professional	142,555	143,157	118,652	27.6	26.1	0.4	-17.1
Others and not specified	18,054	14,366	11,039	2.8	2.4	-20.4	-23.2
Total	502,421	519,502	453,909	100.0	100.0	3.4	-12.6
(Top-Ten Countries of Passenger Arrivals)							
China (PRC)	208,198	201,212	163,060	38.7	35.9	-3.4	-19.0
Vietnam	76,759	80,784	78,120	15.6	17.2	5.2	-3.3
Thailand	24,769	35,441	53,650	6.8	11.8	43.1	51.4
Japan	12,534	21,512	14,804	4.1	3.3	71.6	-31.2
Malaysia	13,749	18,415	14,302	3.5	3.2	33.9	-22.3
Lao PDR	15,799	15,795	13,919	3.0	3.1	0.0	-11.9
South Korea	16,635	17,039	13,772	3.3	3.0	2.4	-19.2
United States of America	20,309	12,862	12,330	2.5	2.7	-36.7	-4.1
Taiwan	11,080	10,792	10,032	2.1	2.2	-2.6	-7.0
Australia	9,273	7,266	9,675	1.4	2.1	-21.6	33.2
Others	93,316	98,384	70,245	18.9	15.5	5.4	-28.6
Total	502,421	519,502	453,909	100.0	100.0	3.4	-12.6

Source: Ministry of Tourism

Table 22: Cambodia's Imports and Exports

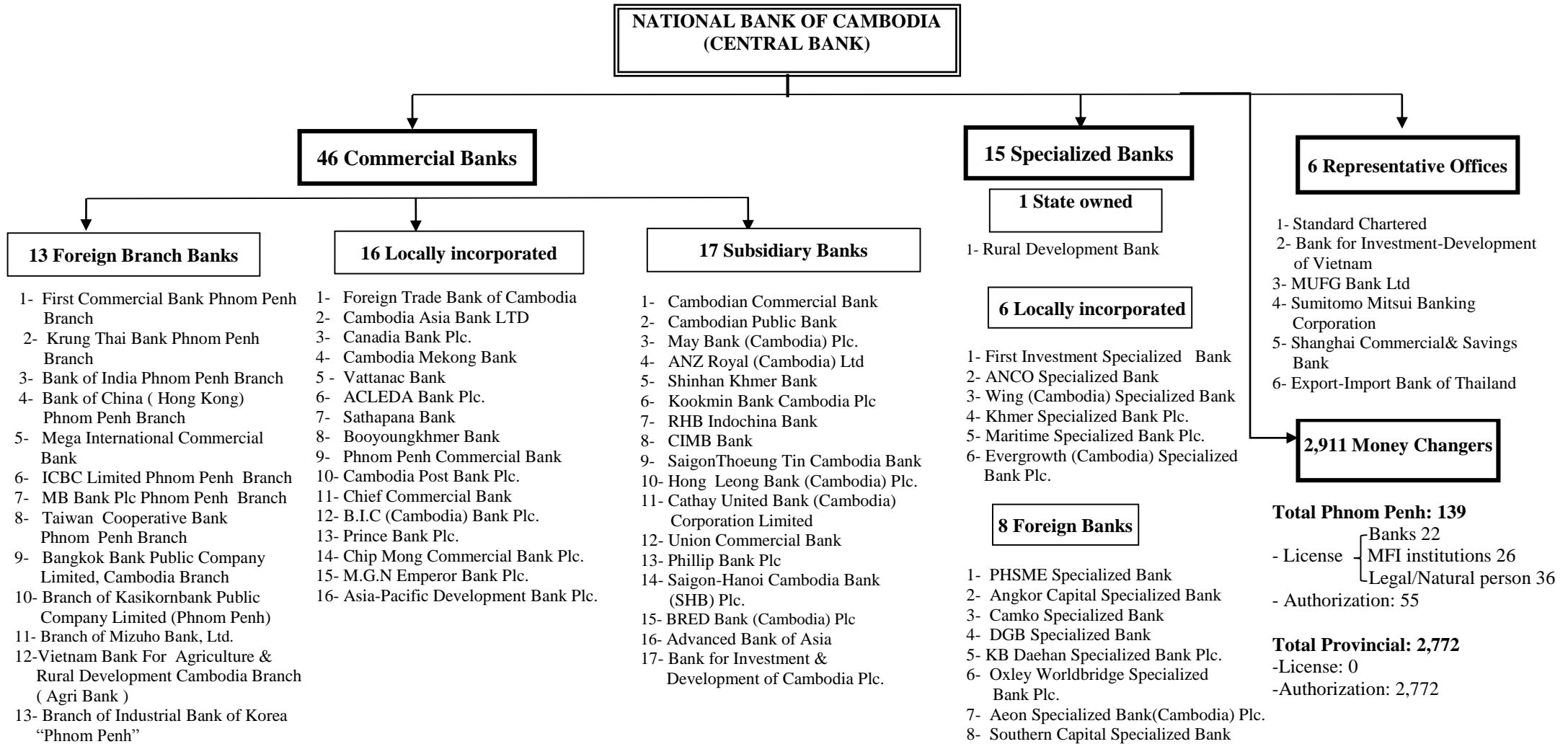
(In KHR Billion)

	2019			Change in KHR Billion		Change in %	
	Jul	Aug	Sep	Aug/Jul	Sep/Aug	Aug/Jul	Sep/Aug
Imports by Commodity							
Medicine	87.3	77.7	57.9	-9.6	-19.8	-10.9	-25.5
Cigarette	79.3	95.5	148.2	16.2	52.7	20.5	55.2
Food and Beverage	312.7	314.3	305.8	1.6	-8.5	0.5	-2.7
Equipment Construction	349.9	497.2	261.0	147.3	-236.2	42.1	-47.5
Cement	60.6	53.1	50.4	-7.5	-2.7	-12.4	-5.1
Steel	166.1	191.9	131.9	25.7	-59.9	15.5	-31.2
Phones	21.2	12.3	18.8	-8.8	6.5	-41.7	52.7
T.V	3.3	2.6	5.0	-0.7	2.4	-20.2	89.8
Other Electronic Equipment	26.5	20.7	17.2	-5.9	-3.5	-22.1	-17.0
Garment	185.0	175.7	143.1	-9.3	-32.6	-5.0	-18.6
Fabric	1,186.7	1,203.1	1,234.7	16.4	31.6	1.4	2.6
Vehicle	755.0	800.4	705.9	45.4	-94.5	6.0	-11.8
Equipment of Cold	21.4	24.8	24.0	3.4	-0.8	15.9	-3.3
Gold	0.0	0.0	0.0	0.0	0.0	0.0	1.0
Oil	596.7	609.8	612.8	13.1	2.9	2.2	0.5
Fertilizer	88.5	74.3	90.5	-14.2	16.2	-16.1	21.8
Others	3,861.8	3,116.1	2,453.2	-745.7	-662.9	-19.3	-21.3
Total Imports (fob)	7,802.0	7,269.5	6,260.4	-532.4	-1,009.2	-6.8	-13.9
Exports by Commodity							
Garment	3,841.3	4,498.5	3,206.3	657.2	-1,292.2	17.1	-28.7
Footwear	461.9	492.9	344.0	31.0	-148.9	6.7	-30.2
Electrical Part	114.9	124.8	105.3	9.9	-19.5	8.6	-15.7
Vehicle Part	30.1	34.0	28.7	3.9	-5.4	12.9	-15.8
Bicycle	162.2	173.9	127.4	11.7	-46.5	7.2	-26.8
Wood Products	55.7	63.8	53.6	8.1	-10.3	14.6	-16.1
Rice	82.1	109.8	153.3	27.7	43.5	33.7	39.6
Rubber	80.2	92.3	72.8	12.1	-19.5	15.1	-21.1
Fish and Other Agricultural Products	35.2	33.6	29.9	-1.6	-3.7	-4.5	-11.0
Others	1,071.0	1,024.8	716.8	-46.2	-308.0	-4.3	-30.1
Total Exports (fob)	5,934.5	6,648.4	4,838.0	713.9	-1,810.4	12.0	-27.2

Source: General Department of Cambodia Customs and Excise

* Revised Data

Table 23: THE BANKING SYSTEM IN CAMBODIA
At 30 September, 2019



82 Micro Finance Institutions

75 MFIs

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

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

7 MDIs

- 1- AMRET Co Ltd.
- 2- Hatthakaksekar
- 3- AMK
- 4- Vision Fund (Cambodia) Ltd.
- 5- KREDIT Co. Ltd.
- 6- Prasac Micro Finance Institution
- 7- LOLC

20 Payment Service Institutions

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

21 NBC Provincial Branches

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

15 Leasing Companies

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

10 Audit Firms

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

4 Third Parties

- 1- Western Union Network (Ireland) Ltd.
- 2- Money Gram Payment Systems, Inc
- 3- EXPRESS MONEY SERVICE LIMPTED
- 4- Continental Exchange Solutions, Inc. dba RIA Financial Services

1 Credit Bureau (Cambodia)

248 Rural Credit Institutions

អ៊ីនធឺណែត

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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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