

ព្រះរាជាណាចក្រកម្ពុជា
KINGDOM OF CAMBODIA
ជាតិ សាសនា ព្រះមហាក្សត្រ
NATION RELIGION KING



ធនាគារជាតិ នៃ កម្ពុជា
NATIONAL BANK OF CAMBODIA

ព័ត៌មានស្ថិតិសេដ្ឋកិច្ច និងរូបិយវត្ថុ
ECONOMIC AND MONETARY STATISTICS

លេខ ៣០១- ឆ្នាំទី២៦
ខែវិច្ឆិកា ឆ្នាំ២០១៨
SERIES No. 301-26th YEAR
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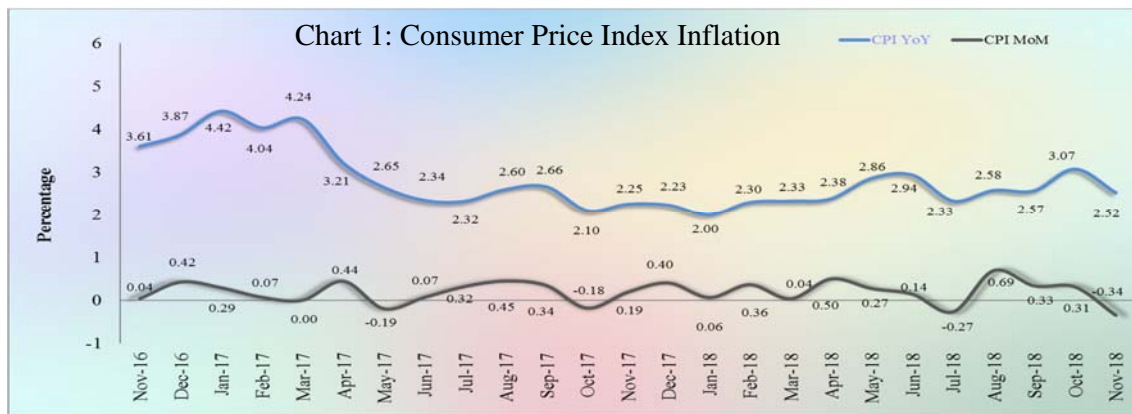
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Introduction

Overall consumer price inflation in November 2018 declined to the negative level compared to a month earlier and Khmer Riel (KHR) appreciated against US dollar. During this period, banking operation reflecting from credit to private sectors and resident’s foreign currency deposits continued to increase. At the same time, the international trade in goods showed a surplus.

Consumer Price Index

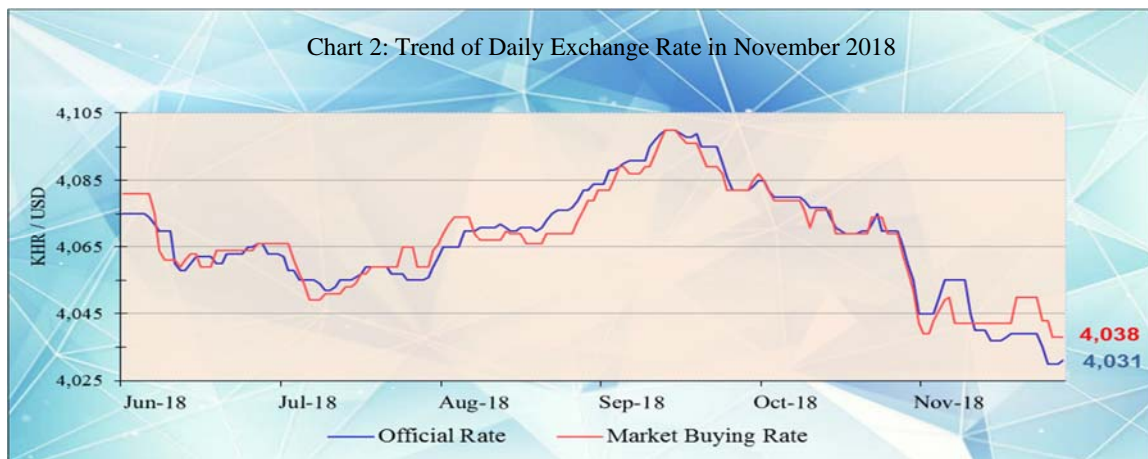
The consumer price inflation in Phnom Penh (month-on-month) declined to the negative level of -0.34% in November 2018 from 0.31% in October. In which, six out of twelve group indexes decreased while five group indexes increased and other one group index remained stable.



During the same period, the year-on-year percentage change of the CPI for all items eased to 2.52% from 3.07% in October, reflecting by lower hike in food and oil prices.

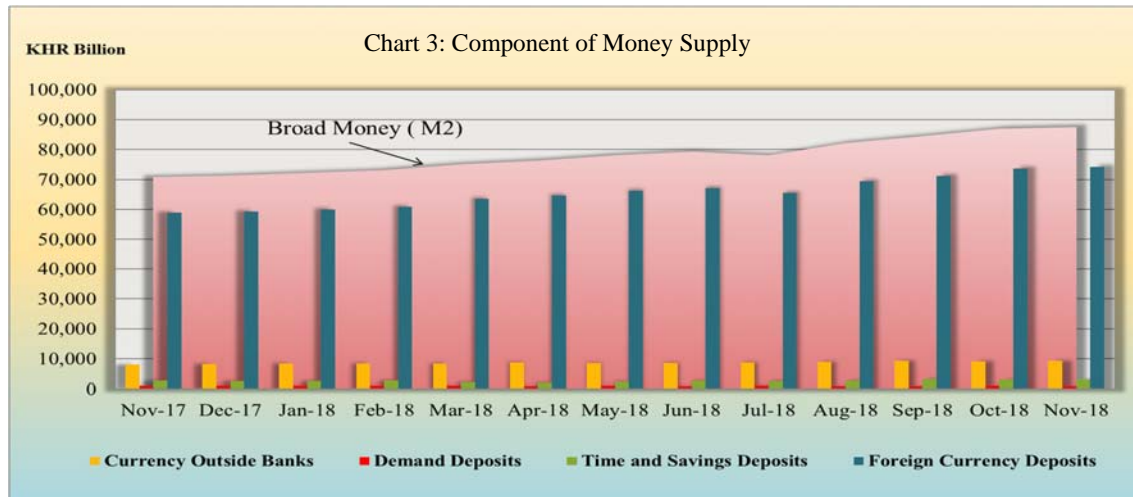
Exchange Rate

The exchange rate (market buying rate) was KHR 4,038 per USD in November 2018, appreciated by 0.49%, compared to the previous month. This was mainly due to the increase in demand for Khmer Riel for tax payment purpose and for spending during Independence day and Water Festival days.



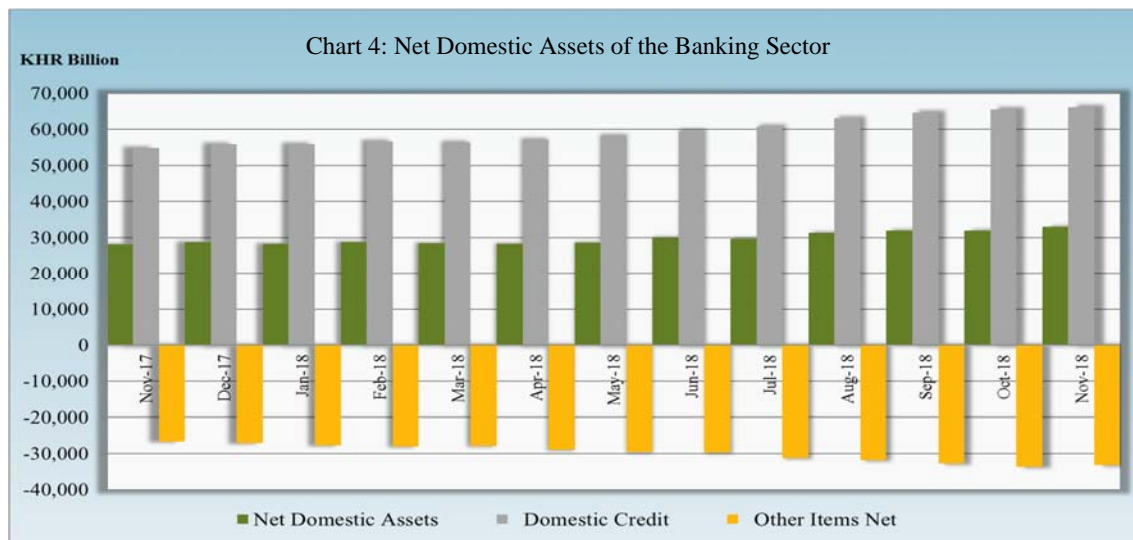
Money Supply

Broad money (M2) continued to increase to KHR 87,456 billion in November 2018, up by 0.6% compared to October. The components of M2 including resident's foreign currency deposits, currency outside banks, and time and saving deposits increased the same rate of 0.7%. While demand deposits decreased by 7.4%.



Net Domestic Assets of the Banking Sector

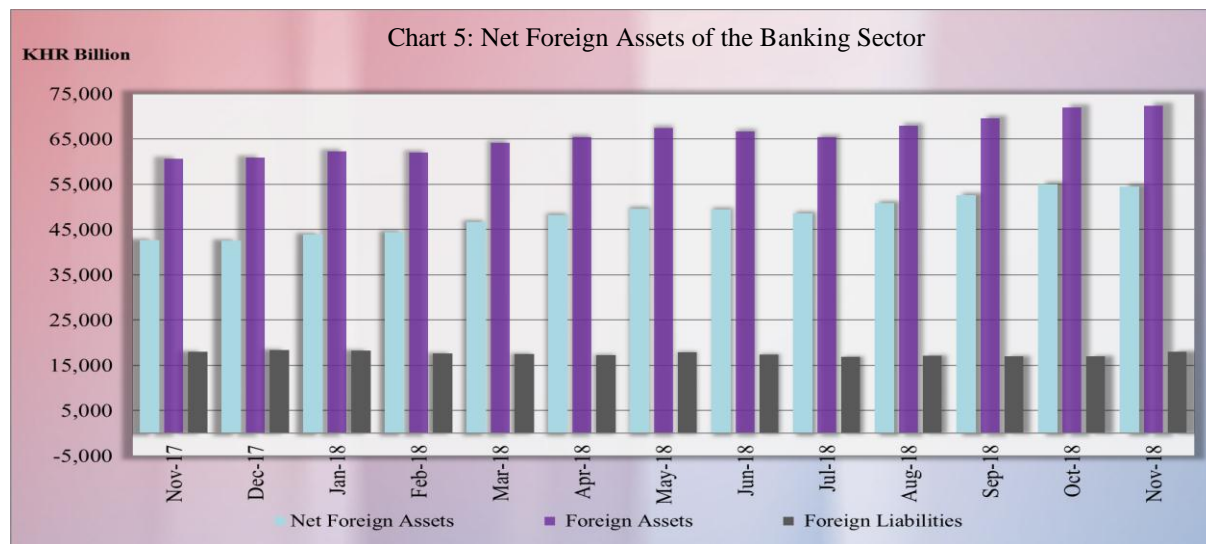
Net domestic assets of the banking sector continued to increase to KHR 32,999.1 billion in November 2018, up by 3.3% compared to the previous month. This was due to an increase of 1.3% and 1% in other items net and domestic credit, respectively.



The increase in other items net was due to the increase of 7.1% in other contributed with the decrease of 0.5% in capital and reserves. The increase in domestic credit was reflected by the increases of 1.6% in credit to private sector where as net claims on government declined by 5.1%. The decline in net claim on government was due to the increase in government deposits 3% contributed with the write off claim on government.

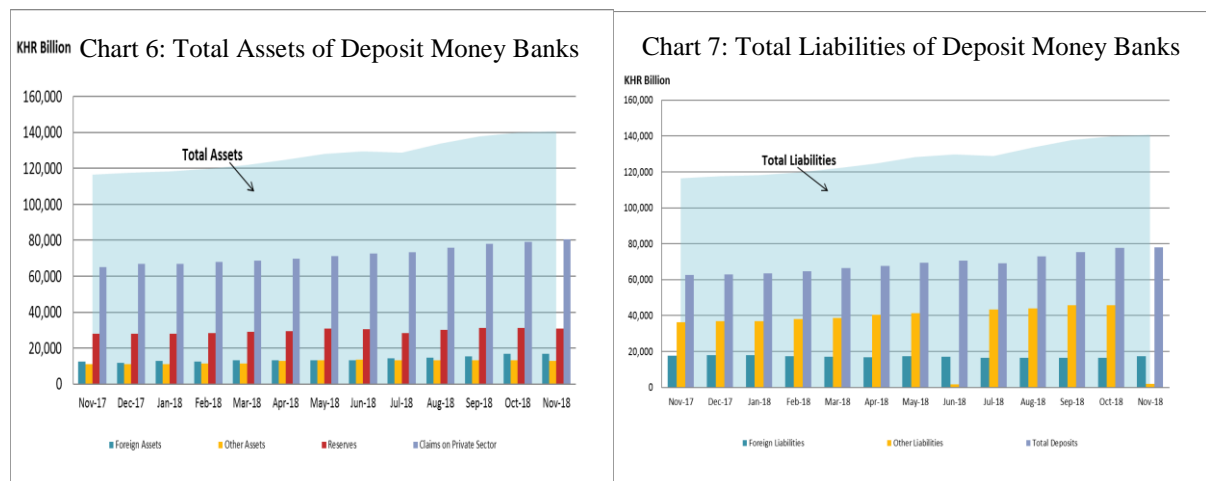
Net Foreign Assets of the Banking Sector

Net foreign assets of the banking sector decreased to KHR 54,457.4 billion in November 2018, down by 1% from October. This was due to the increase of 5.8% in total foreign liabilities while total foreign assets increased only by 0.6%.



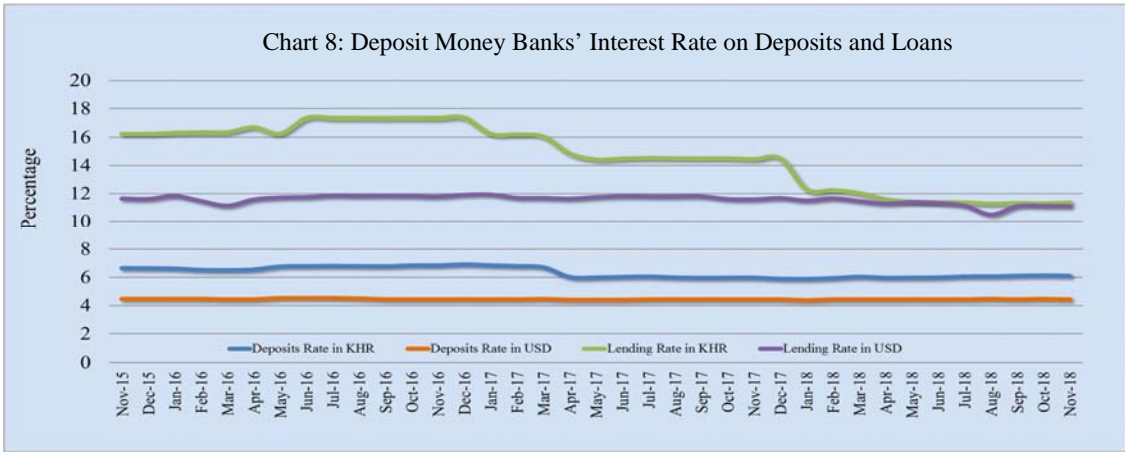
Deposit Money Banks' Operations

Total assets of commercial banks and specialized banks were KHR 140,814.7 billion, up by 0.6% in November 2018 compared to the previous month.



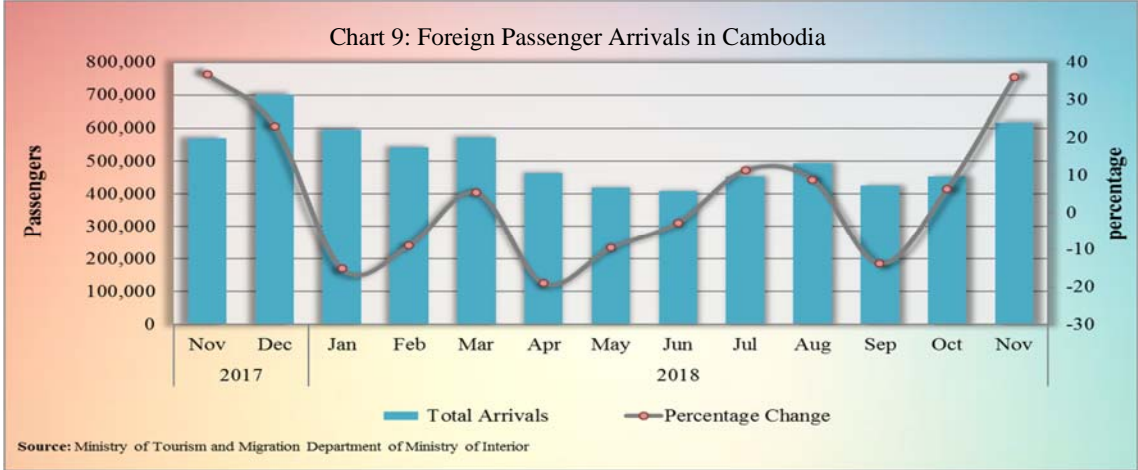
Interest Rates on Deposits and Loans

In November 2018, the interest rate movement with a maturity of 12-month on deposits and loans showed that the weighted average deposit rate in Khmer Riel and US dollar decreased by 0.03% to 6.11% and 0.02% to 4.43%, respectively. At the same time, the weighted average lending rate in Khmer Riel increased to 11.37% up by 0.02% while lending rate in US dollar decreased to 11.01% down by 0.02%.

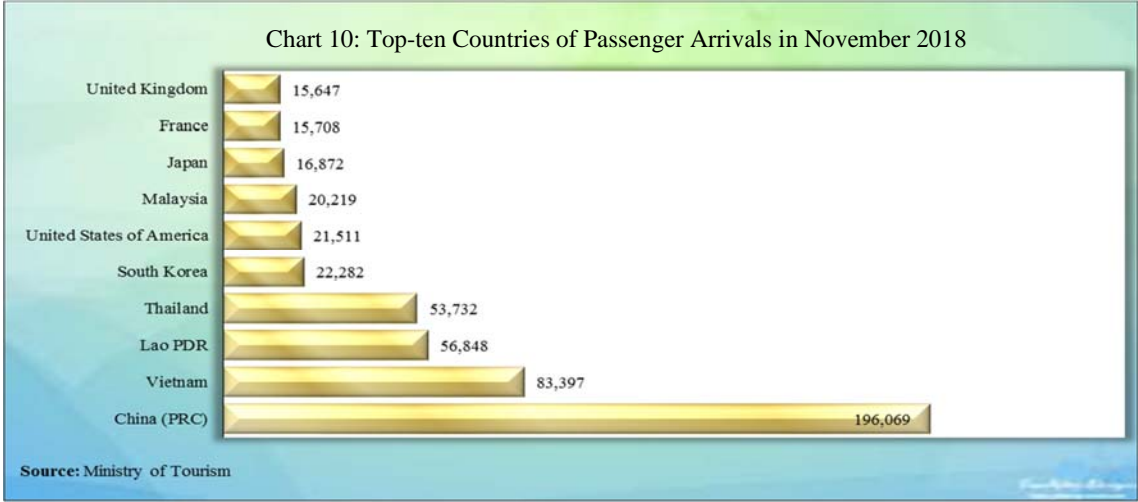


Foreign Tourist Arrivals

In November 2018, the total number of passenger arrivals was 616,549 passengers, increased by 36% following the increase of 6.4% in the preceding month. The main purpose of the passenger arrivals in Cambodia was for vacation, accounting for more than 86% of the total.

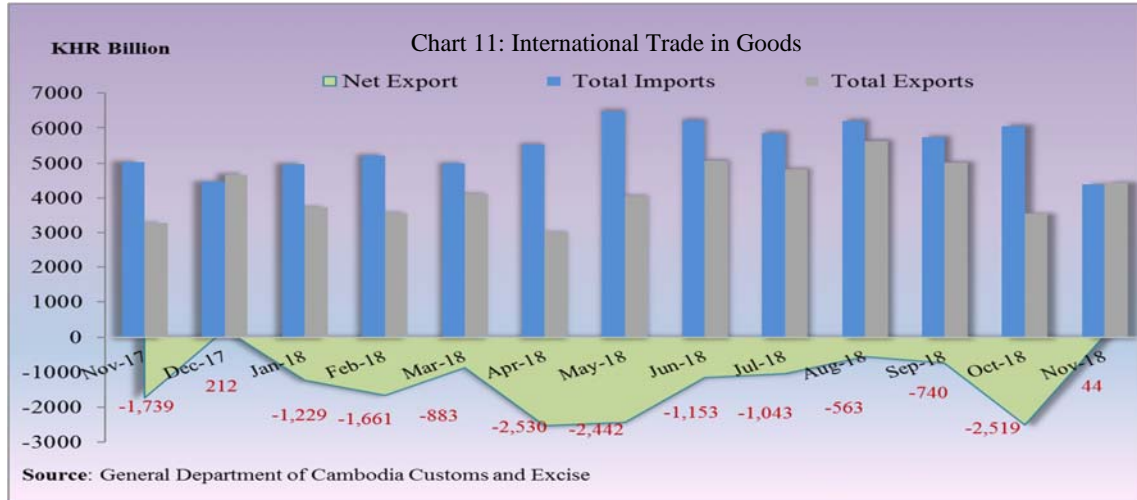


Most of the foreign passengers were from China P.R.C., Vietnam, Lao PDR, Thailand, South Korea, United States of America, Malaysia, Japan, France, and United Kingdom.



International Trade in Goods

International trade in goods showed a surplus of KHR 44.2 billion (1%) in November 2018, following the deficit of KHR 2,519 billion (41.6%) in October.



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

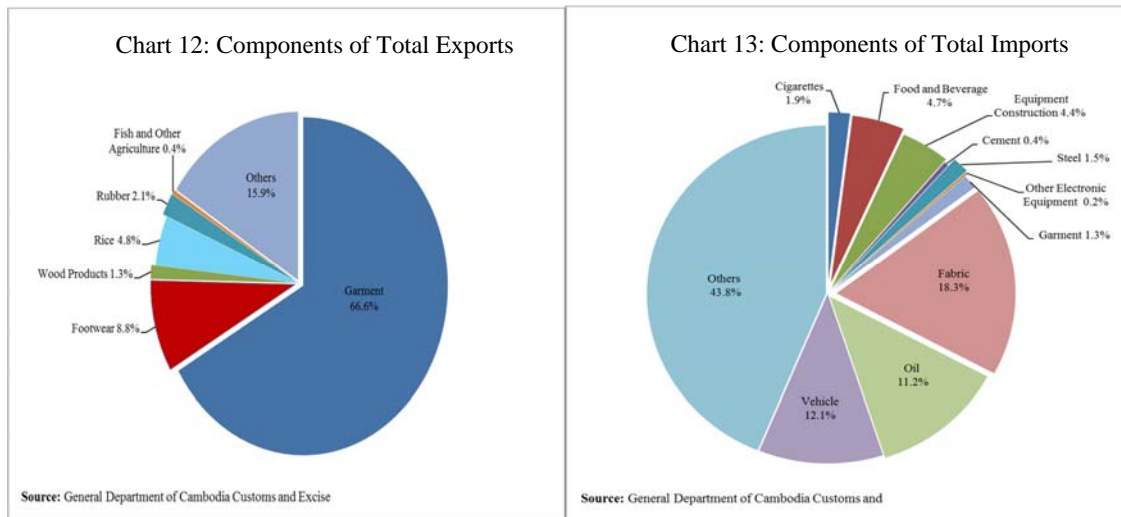


Table 1: Consumer Price Index and Inflation Rate

| 1. Consumer Price Index (CPI) and Component Indices (Oct-Dec. 2006 = 100) | Dec-17 | Aug-18 | Sep-18 | Oct-18 | Nov-18 |
|---|---------------|---------------|---------------|---------------|---------------|
| CPI (all items) | 171.78 | 174.89 | 175.48 | 176.02 | 175.41 |
| Food and Non-Alcoholic Beverages | 208.72 | 213.07 | 213.65 | 214.12 | 212.96 |
| Alcoholic Beverages, Tobacco and Narcotics | 158.96 | 162.23 | 163.23 | 164.80 | 167.07 |
| Clothing and Footwear | 145.44 | 150.04 | 150.02 | 150.06 | 149.70 |
| Housing, Water, Electricity, Gas and other Fuels | 125.79 | 125.82 | 126.61 | 127.18 | 127.05 |
| Furnishings and Household Maintenance | 150.23 | 151.99 | 150.28 | 150.60 | 150.94 |
| Health | 134.07 | 135.78 | 136.08 | 136.45 | 136.53 |
| Transport | 115.56 | 116.41 | 117.87 | 118.57 | 116.96 |
| Communication | 67.73 | 67.62 | 67.49 | 67.71 | 67.54 |
| Recreation and Culture | 117.70 | 119.28 | 118.86 | 119.38 | 119.13 |
| Education | 158.90 | 161.47 | 159.50 | 159.50 | 159.50 |
| Restaurants | 261.95 | 272.07 | 273.50 | 274.93 | 276.60 |
| <u>Miscellaneous Goods and Services</u> | 143.62 | 146.03 | 145.16 | 144.80 | 145.19 |
| 2. Percentage Change in the CPI and its Components | | | | | |
| 2.1 Month on Month Change (%) | | | | | |
| CPI (all items) | 0.40 | 0.69 | 0.33 | 0.31 | -0.34 |
| Food and Non-Alcoholic Beverages | 0.24 | 0.80 | 0.27 | 0.22 | -0.54 |
| Alcoholic Beverages, Tobacco and Narcotics | -0.34 | 0.68 | 0.62 | 0.96 | 1.38 |
| Clothing and Footwear | -0.09 | 2.39 | -0.01 | 0.03 | -0.24 |
| Housing, Water, Electricity, Gas and other Fuels | 0.73 | 0.26 | 0.63 | 0.45 | -0.10 |
| Furnishings and Household Maintenance | 0.20 | 1.11 | -1.12 | 0.22 | 0.23 |
| Health | -0.03 | 0.53 | 0.23 | 0.27 | 0.06 |
| Transport | 1.35 | 0.21 | 1.25 | 0.59 | -1.36 |
| Communication | -0.28 | 0.19 | -0.19 | 0.33 | -0.26 |
| Recreation and Culture | 0.09 | 0.87 | -0.35 | 0.44 | -0.21 |
| Education | 0.00 | 0.85 | -1.22 | 0.00 | 0.00 |
| Restaurants | 0.71 | 0.52 | 0.53 | 0.52 | 0.61 |
| Miscellaneous Goods and Services | 0.56 | 0.51 | -0.60 | -0.25 | 0.27 |
| 2.2 Year on Year Change (%) | | | | | |
| CPI (all items) | 2.23 | 2.58 | 2.57 | 3.07 | 2.52 |
| Food and Non-Alcoholic Beverages | 1.88 | 2.75 | 2.52 | 3.20 | 2.28 |
| Alcoholic Beverages, Tobacco and Narcotics | 0.33 | 1.46 | 2.04 | 2.55 | 4.75 |
| Clothing and Footwear | 1.48 | 3.30 | 2.70 | 2.98 | 2.83 |
| Housing, Water, Electricity, Gas and other Fuels | 0.64 | 0.95 | 1.35 | 1.64 | 1.74 |
| Furnishings and Household Maintenance | 0.16 | 1.22 | 0.13 | 0.40 | 0.67 |
| Health | 1.14 | 1.47 | 1.47 | 1.74 | 1.80 |
| Transport | 4.43 | 2.53 | 3.67 | 4.12 | 2.58 |
| Communication | -0.73 | -0.24 | -1.04 | -0.33 | -0.56 |
| Recreation and Culture | -0.78 | 0.53 | 0.59 | 1.14 | 1.31 |
| Education | -0.74 | 0.87 | -0.36 | 0.38 | 0.38 |
| Restaurants | 7.60 | 5.37 | 5.97 | 6.01 | 6.34 |
| Miscellaneous Goods and Services | 2.85 | 3.52 | 1.73 | 1.14 | 1.65 |
| 3. Three-month moving average CPI (All Items) | | | | | |
| Year on Year Change (%) | 2.20 | 2.61 | 2.49 | 2.74 | 2.72 |
| 4. Twelve-month moving average CPI (All Items) | | | | | |
| Year on Year Change (%) | 2.91 | 2.41 | 2.41 | 2.49 | 2.51 |

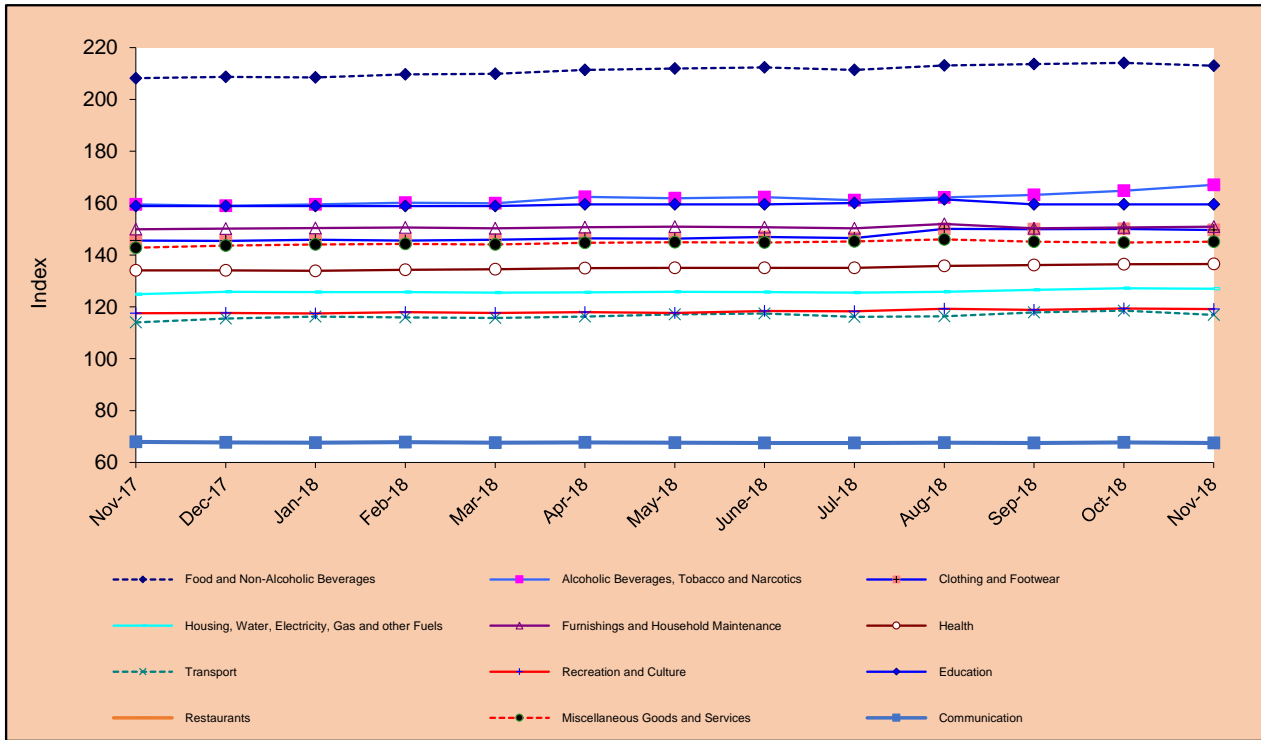
Source: National Institute of Statistics

Table 2: Consumer Items Showing Price Decreased in November 2018

| No. | Description | Weight | Index | | | Percentage Change | |
|-----|---|--------|--------|--------|--------|-------------------|--------|
| | | | Nov-17 | Oct-18 | Nov-18 | Monthly | Yearly |
| 1 | GASOLINE | 4.969 | 92.18 | 100.79 | 97.09 | -3.7 | 5.3 |
| 2 | PORK (FRESH) | 5.618 | 209.61 | 216.10 | 212.13 | -1.8 | 1.2 |
| 3 | INFANTS' CLOTHING (BELOW 1 YEAR) | 0.054 | 144.70 | 146.48 | 144.03 | -1.7 | -0.5 |
| 4 | LEAF AND STALK VEGETABLES (FRESH) | 2.031 | 200.36 | 218.69 | 215.73 | -1.4 | 7.7 |
| 5 | PULSES/LEGUMES | 0.413 | 221.34 | 230.57 | 227.61 | -1.3 | 2.8 |
| 6 | FISH (FRESH) | 7.435 | 212.08 | 218.19 | 215.70 | -1.1 | 1.7 |
| 7 | DIESEL | 0.144 | 107.59 | 116.40 | 115.17 | -1.1 | 7.0 |
| 8 | LIQUID FUELS | 0.099 | 144.90 | 147.32 | 145.78 | -1.0 | 0.6 |
| 9 | TRANSPORT SERVICES | 0.812 | 169.87 | 171.48 | 169.81 | -1.0 | 0.0 |
| 10 | FOOD PRODUCTS NEC | 1.404 | 218.40 | 220.84 | 218.81 | -0.9 | 0.2 |
| 11 | OTHER GRAINS | 0.090 | 286.02 | 297.01 | 294.77 | -0.8 | 3.1 |
| 12 | RICE, QUALITY No.2 WHITE, NEANG-MENH, BATTAMBANG | 3.052 | 226.69 | 230.46 | 228.83 | -0.7 | 0.9 |
| 13 | ROOT VEGETABLES | 0.456 | 239.23 | 236.31 | 234.66 | -0.7 | -1.9 |
| 14 | DRIED AND PRESERVED FRUITS | 0.086 | 143.62 | 155.64 | 154.64 | -0.6 | 7.7 |
| 15 | FRUIT VEGETABLES | 1.138 | 268.20 | 287.23 | 285.50 | -0.6 | 6.4 |
| 16 | PREPARED AND PRESERVED VEGETABLES | 0.337 | 174.70 | 181.21 | 180.16 | -0.6 | 3.1 |
| 17 | CLOTHING FOR WOMEN AND GIRLS | 1.065 | 141.48 | 148.46 | 147.59 | -0.6 | 4.3 |
| 18 | SOLID FUELS | 1.475 | 219.20 | 226.77 | 225.49 | -0.6 | 2.9 |
| 19 | TELEPHONE AND TELEFAX EQUIPMENT | 0.725 | 49.61 | 49.17 | 48.90 | -0.6 | -1.4 |
| 20 | OTHER CLOTHING (BOTH SEXES) | 0.222 | 124.28 | 124.73 | 124.17 | -0.5 | -0.1 |
| 21 | HOUSEHOLD APPLIANCES | 0.397 | 115.94 | 116.23 | 115.63 | -0.5 | -0.3 |
| 22 | MOTOR CARS | 3.053 | 107.72 | 107.77 | 107.25 | -0.5 | -0.4 |
| 23 | TRADITIONAL CAKES | 0.561 | 216.49 | 226.42 | 225.53 | -0.4 | 4.2 |
| 24 | OTHER ARTICLES OF CLOTHING AND CLOTHING ACCESSORIES | 0.059 | 149.40 | 148.84 | 148.32 | -0.4 | -0.7 |
| 25 | NOODLES | 1.008 | 223.79 | 226.10 | 225.45 | -0.3 | 0.7 |
| 26 | BISCUITS/ COOKIES | 0.280 | 175.71 | 179.70 | 179.24 | -0.3 | 2.0 |
| 27 | FOOTWEAR | 0.641 | 158.32 | 162.31 | 161.76 | -0.3 | 2.2 |
| 28 | GLASSWARE, TABLEWARE AND HOUSEHOLD UTENSILS | 0.078 | 136.89 | 141.34 | 140.94 | -0.3 | 3.0 |
| 29 | TOOLS AND EQUIPMENT FOR HOUSE AND GARDEN | 0.017 | 184.01 | 187.62 | 186.98 | -0.3 | 1.6 |
| 30 | RECREATION AND CULTURE | 2.912 | 117.59 | 119.45 | 119.13 | -0.3 | 1.3 |
| 31 | GLUTINOUS RICE, QUALITY No.1, WHITE, KHMER | 0.429 | 136.56 | 139.24 | 139.03 | -0.2 | 1.8 |
| 32 | SUGAR, JAM, HONEY, CHOCOLATE AND CONFECTIONERY | 1.489 | 146.41 | 143.41 | 143.06 | -0.2 | -2.3 |
| 33 | TUBERS AND MUSHROOMS | 0.439 | 191.26 | 189.05 | 188.84 | -0.1 | -1.3 |
| 34 | BREAD | 0.173 | 214.13 | 230.23 | 230.23 | 0.0 | 7.5 |
| 35 | BEEF (FRESH) | 2.165 | 242.19 | 246.46 | 246.43 | 0.0 | 1.8 |
| 36 | FRESH EGGS | 1.013 | 157.84 | 162.48 | 162.48 | 0.0 | 2.9 |
| 37 | PROCESSED EGGS | 0.079 | 163.13 | 173.23 | 173.23 | 0.0 | 6.2 |
| 38 | MINERAL WATERS, SOFT DRINKS, FRUIT AND VEGETABLE JUICES | 0.748 | 146.40 | 147.58 | 147.58 | 0.0 | 0.8 |
| 39 | CLEANING, REPAIR AND HIRE OF CLOTHING | 0.040 | 133.65 | 138.44 | 138.44 | 0.0 | 3.6 |
| 40 | ACTUAL RENTALS FOR HOUSING | 1.054 | 100.00 | 100.00 | 100.00 | 0.0 | 0.0 |

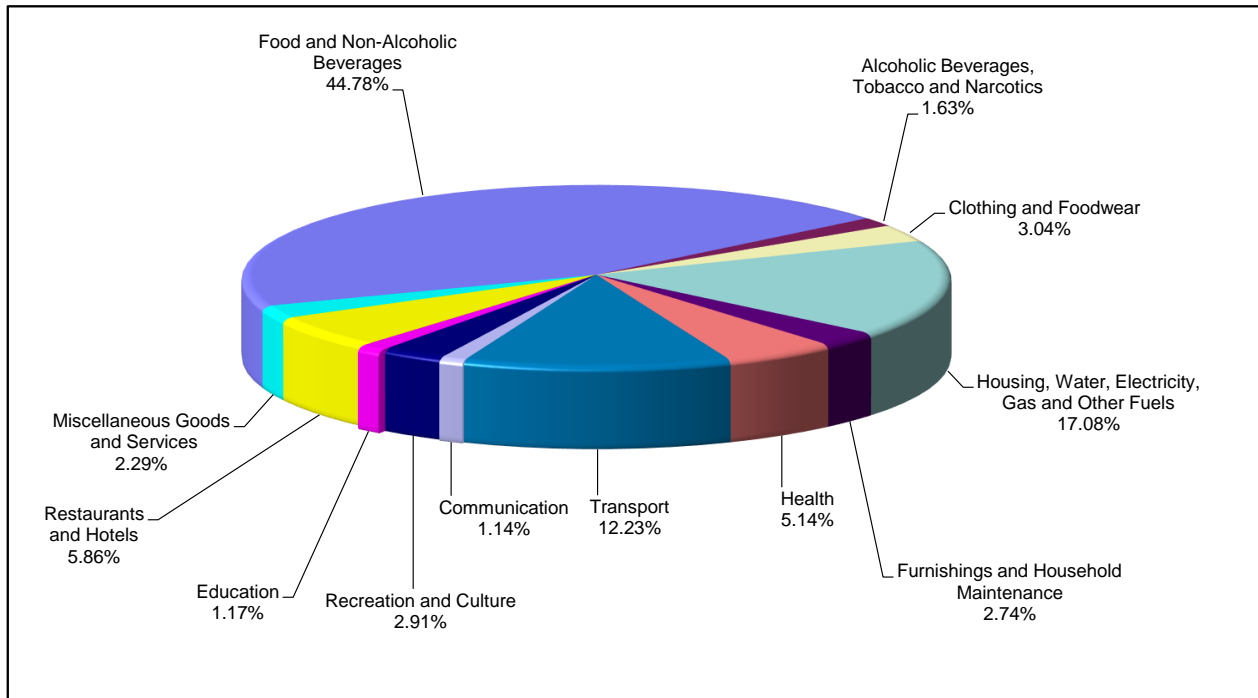
Source: National Institute of Statistics

Chart 1: Consumer Price Index



Source: National Institute of Statistics

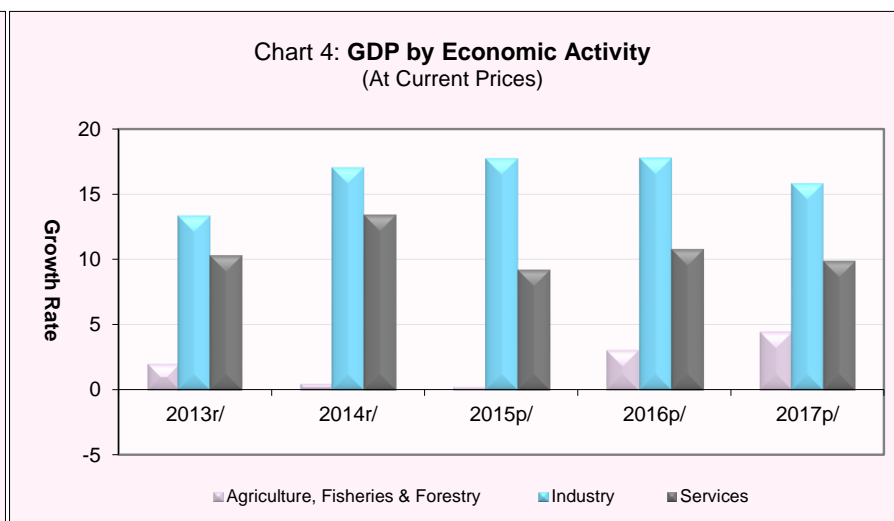
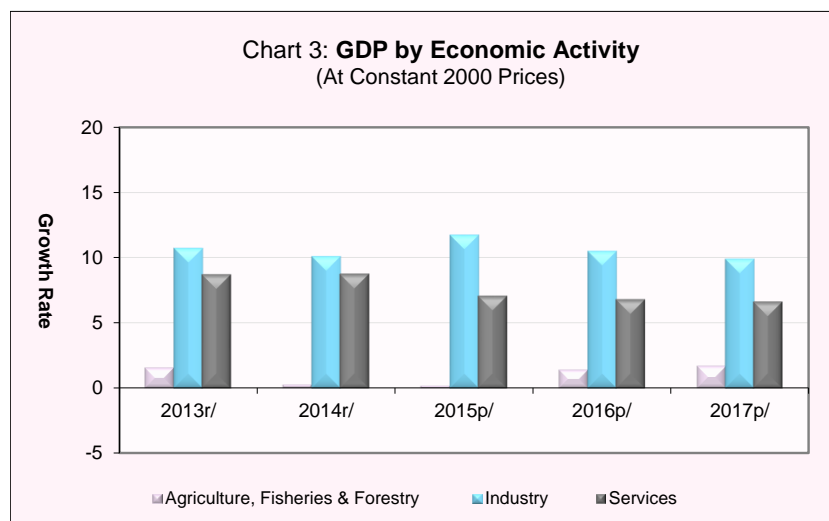
Chart 2: Weight of All Group Indices in Consumer Basket



Source: National Institute of Statistics

Table 3: Gross Domestic Product (GDP)

| | At Constant 2000 Prices | | | | | At Current Prices | | | | |
|--|-------------------------|-------------|-------------|-------------|------------|-------------------|-------------|-------------|-------------|-------------|
| | 2013r/ | 2014r/ | 2015p/ | 2016p/ | 2017p/ | 2013r/ | 2014r/ | 2015p/ | 2016p/ | 2017p/ |
| GDP in KHR Billion | 37,503 | 40,182 | 43,009 | 46,000 | 49,135 | 61,327 | 67,437 | 73,423 | 81,242 | 89,754 |
| GDP in USD Million | 9,313 | 9,971 | 10,686 | 11,414 | 12,198 | 15,229 | 16,734 | 18,242 | 20,159 | 22,282 |
| GDP % Growth Rate | 7.4 | 7.1 | 7.0 | 7.0 | 6.8 | 8.2 | 10.0 | 8.9 | 10.6 | 10.5 |
| GDP % Growth Rate, by Economic Activity | | | | | | | | | | |
| Agriculture, Fisheries & Forestry | 1.6 | 0.3 | 0.2 | 1.4 | 1.7 | 2.0 | 0.5 | 0.2 | 3.0 | 4.4 |
| Industry | 10.7 | 10.1 | 11.7 | 10.5 | 9.9 | 13.3 | 17.0 | 17.7 | 17.7 | 15.8 |
| Services | 8.7 | 8.7 | 7.1 | 6.8 | 6.6 | 10.3 | 13.4 | 9.2 | 10.8 | 9.9 |
| GDP Per Capita in KHR Million | 2.6 | 2.7 | 2.9 | 3.0 | 3.2 | 4.2 | 4.6 | 4.9 | 5.4 | 5.8 |
| GDP Per Capita in USD | 637 | 674 | 714 | 753 | 781 | 1,042 | 1,131 | 1,218 | 1,330 | 1,435 |



p/: preliminary estimates

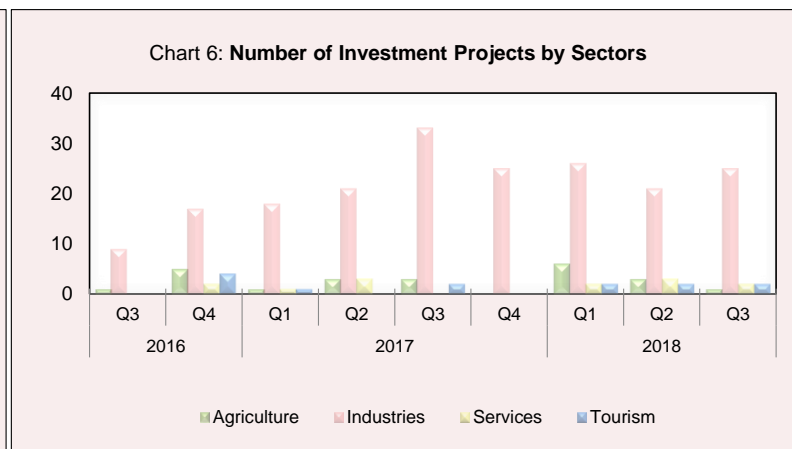
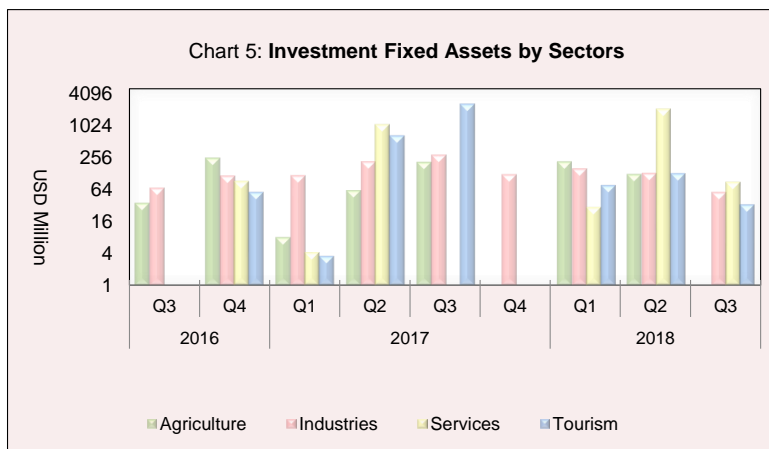
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Source: National Institute of Statistics

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 | | | | | | | | | | |
| Q1 | 2 | 38.3 | 29 | 134.3 | 1 | 140.0 | 5 | 642.4 | 37 | 955.0 |
| Q2 | 1 | 11.2 | 19 | 585.6 | 1 | 211.0 | 2 | 19.8 | 23 | 827.5 |
| Q3 | 1 | 35.3 | 9 | 67.4 | - | - | - | - | 10 | 102.7 |
| Q4 | 5 | 246.6 | 17 | 113.5 | 2 | 91 | 4 | 56.3 | 28 | 507.4 |
| 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 | 1.0 | 25 | 56.0 | 2 | 88.0 | 2 | 33.0 | 30 | 178.0 |
| Total | 10 | 333.7 | 72 | 338.6 | 7 | 2,167.1 | 6 | 234.1 | 95 | 3,073.4 |



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

Table 5: Investment Projects Approved by Major Countries*

(In USD Million)

| Country | 2016 | | 2017 | | | | 2018 | | |
|-------------------------|--------------|--------------|----------------|----------------|--------------|--------------|----------------|--------------|--|
| | Q4 | Q1 | Q2 | Q3 | Q4 | Q1 | Q2 | Q3 | |
| Cambodia | 51.3 | 23.9 | 595.7 | 2,550.4 | 5.9 | 133.9 | 336.5 | 94.2 | |
| China | 210.3 | 28.1 | 1,051.0 | 293.8 | 64.4 | 224.2 | 2,042.3 | 16.7 | |
| Korea | - | 15.5 | 7.2 | 123.6 | 3.2 | 3.5 | 5.4 | 1.0 | |
| United States | 2.4 | - | - | - | - | 6.8 | - | - | |
| Thailand | 20.0 | - | 15.9 | - | - | 19.1 | - | 47.6 | |
| Vietnam | 77.0 | - | - | - | - | - | - | - | |
| Malaysia | - | - | 8.9 | 3.8 | 1.2 | - | 2.2 | - | |
| Singapore | 101.0 | - | 248.3 | 3.8 | - | 1.4 | - | - | |
| Taiwan | - | 10.5 | 3.8 | 6.0 | 3.0 | 11.7 | - | 2.0 | |
| Australia | - | - | - | - | - | 2.4 | - | - | |
| England | - | 35.4 | 4.9 | - | 8.7 | - | - | - | |
| Canada | 4.1 | - | - | - | - | - | - | - | |
| Hong Kong | 34.8 | 13.4 | 20.8 | 20.2 | 31.0 | 13.8 | 28.8 | 4.2 | |
| Others | 6.3 | 4.6 | 3.9 | 3.7 | 2.4 | 52.4 | 11.1 | 12.4 | |
| Total | 507.4 | 131.4 | 1,960.3 | 3,005.4 | 119.8 | 469.2 | 2,426.2 | 178.0 | |
| (Share of Total) | | | | | | | | | |
| Cambodia | 10.1 | 18.2 | 30.4 | 84.9 | 5.0 | 28.5 | 13.9 | 52.9 | |
| China | 41.5 | 21.4 | 53.6 | 9.8 | 53.7 | 47.8 | 84.2 | 9.4 | |
| Korea | - | 11.8 | 0.4 | 4.1 | 2.7 | 0.7 | 0.2 | 0.6 | |
| United States | 0.5 | - | - | - | - | 1.5 | - | - | |
| Thailand | 3.9 | - | 0.8 | - | - | 4.1 | - | 26.7 | |
| Vietnam | 15.2 | - | - | - | - | - | - | - | |
| Malaysia | - | - | 0.5 | 0.1 | 1.0 | - | 0.1 | - | |
| Singapore | 19.9 | - | 12.7 | 0.1 | - | 0.3 | - | - | |
| Taiwan | - | 8.0 | 0.2 | 0.2 | 2.5 | 2.5 | - | 1.1 | |
| Australia | - | - | - | - | - | 0.5 | - | - | |
| England | - | 26.9 | 0.2 | - | 7.3 | - | - | - | |
| Canada | 0.8 | - | - | - | - | - | - | - | |
| Hong Kong | 6.9 | 10.2 | 1.1 | 0.7 | 25.8 | 2.9 | 1.2 | 2.3 | |
| Others | 1.2 | 3.5 | 0.2 | 0.1 | 2.0 | 11.2 | 0.5 | 7.0 | |
| 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 November 2018

(KHR/USD)

| Day | Parallel Market Rate | | | Official Rate | Daily Change* | |
|---------------------|----------------------|--------------|--------------|---------------|---------------|------------|
| | Purchase | Sale | Midpoint | | Spread | % Change |
| 1 | 4,052 | 4,063 | 4,058 | 4,055 | -6.0 | -0.1 |
| 2 | 4,042 | 4,053 | 4,048 | 4,045 | -10.0 | -0.2 |
| 3 | 4,039 | 4,051 | 4,045 | 4,045 | -3.0 | -0.1 |
| 4 | 4,039 | 4,051 | 4,045 | 4,045 | 0.0 | 0.0 |
| 5 | 4,043 | 4,052 | 4,048 | 4,045 | 4.0 | 0.1 |
| 6 | 4,046 | 4,056 | 4,051 | 4,050 | 3.0 | 0.1 |
| 7 | 4,049 | 4,058 | 4,054 | 4,055 | 3.0 | 0.1 |
| 8 | 4,050 | 4,061 | 4,056 | 4,055 | 1.0 | 0.0 |
| 9 | 4,042 | 4,052 | 4,047 | 4,055 | -8.0 | -0.2 |
| 10 | 4,042 | 4,052 | 4,047 | 4,055 | 0.0 | 0.0 |
| 11 | 4,042 | 4,052 | 4,047 | 4,055 | 0.0 | 0.0 |
| 12 | 4,042 | 4,050 | 4,046 | 4,045 | 0.0 | 0.0 |
| 13 | 4,042 | 4,050 | 4,046 | 4,040 | 0.0 | 0.0 |
| 14 | 4,042 | 4,050 | 4,046 | 4,040 | 0.0 | 0.0 |
| 15 | 4,042 | 4,050 | 4,046 | 4,040 | 0.0 | 0.0 |
| 16 | 4,042 | 4,050 | 4,046 | 4,037 | 0.0 | 0.0 |
| 17 | 4,042 | 4,050 | 4,046 | 4,037 | 0.0 | 0.0 |
| 18 | 4,042 | 4,050 | 4,046 | 4,037 | 0.0 | 0.0 |
| 19 | 4,042 | 4,050 | 4,046 | 4,038 | 0.0 | 0.0 |
| 20 | 4,042 | 4,050 | 4,046 | 4,039 | 0.0 | 0.0 |
| 21 | 4,050 | 4,058 | 4,054 | 4,039 | 8.0 | 0.2 |
| 22 | 4,050 | 4,058 | 4,054 | 4,039 | 0.0 | 0.0 |
| 23 | 4,050 | 4,058 | 4,054 | 4,039 | 0.0 | 0.0 |
| 24 | 4,050 | 4,058 | 4,054 | 4,039 | 0.0 | 0.0 |
| 25 | 4,050 | 4,058 | 4,054 | 4,039 | 0.0 | 0.0 |
| 26 | 4,043 | 4,055 | 4,049 | 4,035 | -7.0 | -0.2 |
| 27 | 4,043 | 4,053 | 4,048 | 4,030 | 0.0 | 0.0 |
| 28 | 4,038 | 4,050 | 4,044 | 4,030 | -5.0 | -0.1 |
| 29 | 4,038 | 4,050 | 4,044 | 4,030 | 0.0 | 0.0 |
| 30 | 4,038 | 4,050 | 4,044 | 4,031 | 0.0 | 0.0 |
| Average Rate | 4,044 | 4,053 | 4,049 | 4,042 | -0.7 | 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-10 | 4,048 | -0.64 | 4,053 | 4,051 | 4,053 |
| Dec-11 | 4,057 | 0.67 | 4,066 | 4,062 | 4,039 |
| Dec-12 | 3,990 | -0.13 | 3,995 | 3,993 | 3,995 |
| Dec-13 | 4,003 | 0.23 | 4,013 | 4,008 | 3,995 |
| Dec-14 | 4,064 | 0.22 | 4,073 | 4,069 | 4,075 |
| Dec-15 | 4,048 | 0.10 | 4,055 | 4,052 | 4,050 |
| Dec-16 | 4,039 | 0.17 | 4,050 | 4,045 | 4,037 |
| 2017 | | | | | |
| Nov | 4,034 | -0.32 | 4,045 | 4,040 | 4,035 |
| Dec | 4,037 | 0.07 | 4,046 | 4,042 | 4,037 |
| 2018 | | | | | |
| Jan | 4,016 | -0.52 | 4,022 | 4,019 | 4,015 |
| 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 |

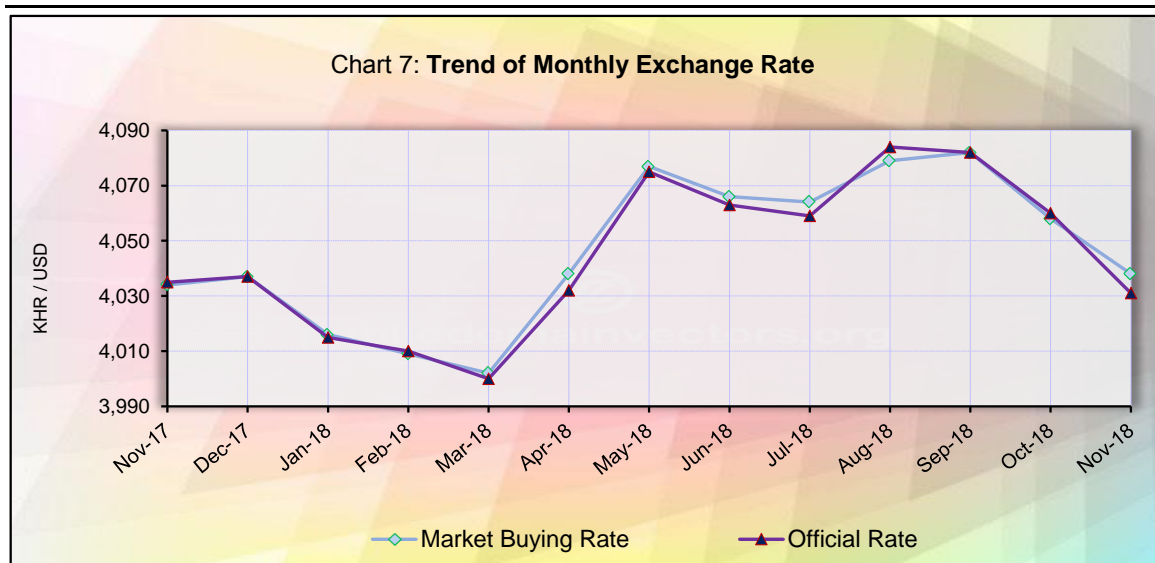


Table 8: The Value of KHR Against Other Currencies

(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-10 | 6,242 | 4,051 | 5,387 | 4,970 | 6,252 | 450 | 1,318 | 9,248 | 3,143 | 134 | 208 |
| Dec-11 | 6,181 | 4,039 | 5,230 | 5,201 | 6,225 | 445 | 1,274 | 9,210 | 3,108 | 127 | 192 |
| Dec-12 | 6,140 | 3,995 | 5,285 | 4,645 | 6,456 | 411 | 1,304 | 9,737 | 3,266 | 131 | 191 |
| Dec-13 | 6,152 | 3,995 | 5,515 | 3,807 | 6,589 | 327 | 1,215 | 8,999 | 3,153 | 122 | 190 |
| 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 |
| 2017 | | | | | | | | | | | |
| Nov | 5,715 | 4,035 | 4,783 | 3,603 | 5,411 | 299 | 988 | 8,035 | 2,995 | 124 | 178 |
| Dec | 5,735 | 4,037 | 4,821 | 3,574 | 5,426 | 298 | 994 | 8,094 | 3,017 | 124 | 178 |
| 2018 | | | | | | | | | | | |
| Jan | 5,833 | 4,015 | 4,971 | 3,686 | 5,651 | 300 | 1,033 | 7,841 | 3,064 | 128 | 177 |
| 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 |
| Monthly % Change | -0.6 | -0.7 | -0.3 | -0.9 | -0.1 | 4.9 | -0.8 | 1.5 | 0.4 | 0.0 | -0.6 |

Table 9: Deposit Money Banks' Interest Rates on Deposits and Loans*

(Annual Rate, Weighted Average Rate)

| | Dec-15 | Dec-16 | Nov-17 | Dec-17 | Jan-18 | Feb-18 | Mar-18 | Apr-18 | May-18 | Jun-18 | Jul-18 | Aug-18 | Sep-18 | Oct-18 | Nov-18 |
|--|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Interest Rates on Deposits in KHR | | | | | | | | | | | | | | | |
| Saving Deposits | 1.43 | 1.56 | 1.42 | 1.39 | 1.38 | 1.52 | 1.11 | 1.09 | 1.08 | 1.09 | 1.09 | 1.10 | 1.12 | 1.10 | 1.14 |
| Fixed deposit 1 Month | 2.86 | 3.11 | 2.28 | 2.21 | 2.20 | 2.20 | 2.27 | 2.10 | 2.12 | 2.09 | 2.08 | 2.09 | 2.12 | 2.15 | 2.12 |
| Fixed deposit 3 Months | 4.71 | 4.84 | 3.95 | 3.89 | 3.89 | 3.92 | 3.98 | 3.88 | 3.88 | 3.87 | 3.84 | 3.86 | 3.89 | 3.90 | 3.85 |
| Fixed deposit 6 Months | 5.65 | 5.79 | 4.74 | 4.67 | 4.68 | 4.72 | 4.79 | 4.68 | 4.68 | 4.70 | 4.66 | 4.68 | 4.71 | 4.71 | 4.69 |
| Fixed deposit 12 Months | 6.64 | 6.91 | 5.98 | 5.90 | 5.89 | 5.95 | 6.04 | 5.97 | 5.98 | 5.99 | 6.06 | 6.07 | 6.11 | 6.14 | 6.11 |
| Interest Rates on Deposits in USD | | | | | | | | | | | | | | | |
| Saving Deposits | 0.78 | 0.84 | 0.75 | 0.75 | 0.74 | 0.74 | 0.74 | 0.75 | 0.74 | 0.75 | 0.69 | 0.70 | 0.69 | 0.69 | 0.69 |
| Fixed deposit 1 Month | 1.73 | 1.77 | 1.52 | 1.53 | 1.46 | 1.48 | 1.48 | 1.49 | 1.50 | 1.50 | 1.52 | 1.52 | 1.50 | 1.50 | 1.45 |
| Fixed deposit 3 Months | 2.46 | 2.42 | 2.27 | 2.27 | 2.25 | 2.23 | 2.23 | 2.25 | 2.26 | 2.26 | 2.19 | 2.20 | 2.20 | 2.20 | 2.17 |
| Fixed deposit 6 Months | 3.42 | 3.41 | 3.26 | 3.26 | 3.24 | 3.23 | 3.23 | 3.23 | 3.24 | 3.25 | 3.26 | 3.27 | 3.26 | 3.27 | 3.25 |
| Fixed deposit 12 Months | 4.45 | 4.44 | 4.42 | 4.42 | 4.38 | 4.43 | 4.42 | 4.41 | 4.42 | 4.44 | 4.44 | 4.45 | 4.44 | 4.45 | 4.43 |
| Interest Rates on Loans in KHR | | | | | | | | | | | | | | | |
| 1 Month | 18.00 | 20.46 | 17.98 | 17.98 | 18.00 | 18.00 | 18.00 | 18.00 | 17.98 | 17.97 | 17.96 | 17.96 | 17.94 | 17.95 | 17.33 |
| 3 Months | 18.00 | 20.46 | 17.98 | 17.98 | 18.00 | 18.00 | 8.58 | 8.48 | 8.18 | 8.10 | 8.05 | 7.97 | 7.99 | 7.93 | 8.01 |
| 6 Months | 19.74 | 21.20 | 17.98 | 17.98 | 18.00 | 17.97 | 9.68 | 9.60 | 9.36 | 9.29 | 9.23 | 9.17 | 9.24 | 9.21 | 9.26 |
| 12 Months | 16.24 | 17.35 | 14.44 | 14.50 | 12.29 | 12.24 | 12.03 | 11.59 | 11.42 | 11.39 | 11.37 | 11.28 | 11.33 | 11.30 | 11.37 |
| Interest Rates on Loans in USD | | | | | | | | | | | | | | | |
| 1 Month | 12.86 | 12.63 | 12.83 | 12.51 | 12.44 | 12.85 | 12.29 | 11.33 | 10.76 | 11.48 | 10.93 | 15.77 | 12.93 | 12.92 | 13.20 |
| 3 Months | 12.45 | 12.27 | 11.88 | 12.16 | 11.15 | 11.01 | 9.35 | 9.30 | 9.64 | 10.29 | 10.34 | 8.23 | 10.30 | 10.38 | 10.27 |
| 6 Months | 12.95 | 12.57 | 11.70 | 11.90 | 11.95 | 11.84 | 10.80 | 10.37 | 10.76 | 10.75 | 10.53 | 9.22 | 10.41 | 10.50 | 10.44 |
| 12 Months | 11.60 | 11.90 | 11.57 | 11.67 | 11.49 | 11.65 | 11.45 | 11.27 | 11.38 | 11.32 | 11.12 | 10.48 | 11.08 | 11.10 | 11.09 |

* Including Commercial Banks and Specialized Banks

Table 10: Monetary Survey
(In KHR Billion)

| | Dec-17 | Aug-18 | Sep-18 | Oct-18 | Nov-18 |
|---------------------------------|------------------|------------------|------------------|------------------|------------------|
| Net Foreign Assets | 42,575.3 | 50,830.3 | 52,669.4 | 55,009.9 | 54,457.4 |
| Foreign Assets | 60,893.4 | 67,901.9 | 69,632.5 | 71,981.7 | 72,407.5 |
| Foreign Liabilities | -18,318.1 | -17,071.6 | -16,963.1 | -16,971.8 | -17,950.1 |
| Net Domestic Assets | 28,743.5 | 31,273.9 | 31,941.8 | 31,955.7 | 32,999.1 |
| Domestic Credit | 55,856.5 | 63,072.7 | 64,930.6 | 65,548.3 | 66,150.6 |
| Net Claims on Government | -11,066.5 | -12,775.0 | -12,996.4 | -13,504.5 | -14,194.9 |
| Claims on Government | 270.2 | 270.2 | 270.2 | 270.2 | 0.0 |
| Deposits of Government | -11,336.8 | -13,045.3 | -13,266.6 | -13,774.8 | -14,194.9 |
| Non-Government | 66,923.0 | 75,847.7 | 77,927.0 | 79,052.9 | 80,345.4 |
| State Enterprises | 0.4 | 0.4 | 1.4 | 1.4 | 0.5 |
| Private Sector | 66,922.6 | 75,847.3 | 77,925.6 | 79,051.5 | 80,344.9 |
| Of Which in Foreign Currency | 66,188.5 | 74,985.3 | 77,061.9 | 78,208.4 | 79,516.7 |
| Other Items Net | -27,113.0 | -31,798.8 | -32,988.8 | -33,592.7 | -33,151.5 |
| Restricted Deposits | -1,624.2 | -1,928.7 | -1,926.7 | -1,939.6 | -1,986.7 |
| Capital & Reserves | -22,862.3 | -25,493.4 | -26,277.2 | -26,450.7 | -26,331.5 |
| Others | -2,626.4 | -4,376.7 | -4,784.9 | -5,202.4 | -4,833.3 |
| Liquidity (M2) | 71,318.9 | 82,104.2 | 84,611.3 | 86,965.5 | 87,456.4 |
| Money (M1) | 9,428.4 | 9,954.0 | 10,146.0 | 10,240.5 | 10,223.9 |
| Currency Outside Banks | 8,301.6 | 8,956.0 | 9,200.1 | 9,165.6 | 9,228.9 |
| Demand Deposits | 1,126.9 | 997.9 | 945.9 | 1,074.9 | 994.9 |
| Quasi-Money | 61,890.4 | 72,150.3 | 74,465.2 | 76,725.0 | 77,232.5 |
| Time and Savings Deposits | 2,615.5 | 2,798.2 | 3,212.1 | 3,044.3 | 3,055.5 |
| Foreign Currency Deposits | 59,275.0 | 69,352.1 | 71,253.1 | 73,680.7 | 74,177.1 |

Table 11: Monetary Survey
(Monthly Change)

| | Change in KHR Billion | | | Percentage Change | | |
|---------------------------------|-----------------------|----------------|----------------|-------------------|-------------|-------------|
| | Dec-17 | Oct-18 | Nov-18 | Dec-17 | Oct-18 | Nov-18 |
| Net Foreign Assets | -97.5 | 2,340.4 | -552.5 | -0.2 | 4.4 | -1.0 |
| Foreign Assets | 198.7 | 2,349.2 | 425.8 | 0.3 | 3.4 | 0.6 |
| Foreign Liabilities | 296.2 | 8.8 | 978.3 | 1.6 | 0.1 | 5.8 |
| Net Domestic Assets | 602.2 | 13.8 | 1,043.4 | 2.1 | 0.0 | 3.3 |
| Domestic Credit | 1,076.1 | 617.7 | 602.2 | 2.0 | 1.0 | 0.9 |
| Net Claims on Government | -655.9 | -508.1 | -690.3 | -6.3 | -3.9 | -5.1 |
| Claims on Government | 0.0 | 0.0 | -270.2 | 0.0 | 0.0 | -100.0 |
| Deposits of Government | 655.9 | 508.1 | 420.1 | 6.1 | 3.8 | 3.0 |
| Non-Government | 1,732.1 | 1,125.9 | 1,292.5 | 2.7 | 1.4 | 1.6 |
| State Enterprises | 0.0 | 0.0 | -0.9 | 2.5 | 0.2 | -63.3 |
| Private Sector | 1,732.0 | 1,125.9 | 1,293.4 | 2.7 | 1.4 | 1.6 |
| Of Which in Foreign Currency | 1,729.8 | 1,146.5 | 1,308.3 | 2.7 | 1.5 | 1.7 |
| Other | -473.9 | -603.9 | 441.2 | -1.8 | -1.8 | 1.3 |
| Restricted Deposits | 78.6 | 12.9 | 47.1 | 5.1 | 0.7 | 2.4 |
| Capital & Reserves | 671.9 | 173.5 | -119.2 | 3.0 | 0.7 | -0.5 |
| Others | 276.6 | -417.5 | 369.2 | 9.5 | -8.7 | 7.1 |
| Liquidity (M2) | 504.7 | 2,354.3 | 490.9 | 0.7 | 2.8 | 0.6 |
| Money (M1) | 257.9 | 94.5 | -16.6 | 2.8 | 0.9 | -0.2 |
| Currency Outside Banks | 230.0 | -34.5 | 63.3 | 2.8 | -0.4 | 0.7 |
| Demand Deposits | 27.9 | 129.0 | -79.9 | 2.5 | 13.6 | -7.4 |
| Quasi-Money | 246.8 | 2,259.8 | 507.5 | 0.4 | 3.0 | 0.7 |
| Time and Savings Deposits | -28.5 | -167.8 | 11.2 | -1.1 | -5.2 | 0.4 |
| Foreign Currency Deposits | 275.3 | 2,427.6 | 496.3 | 0.5 | 3.4 | 0.7 |

Chart 8: Monetary Survey

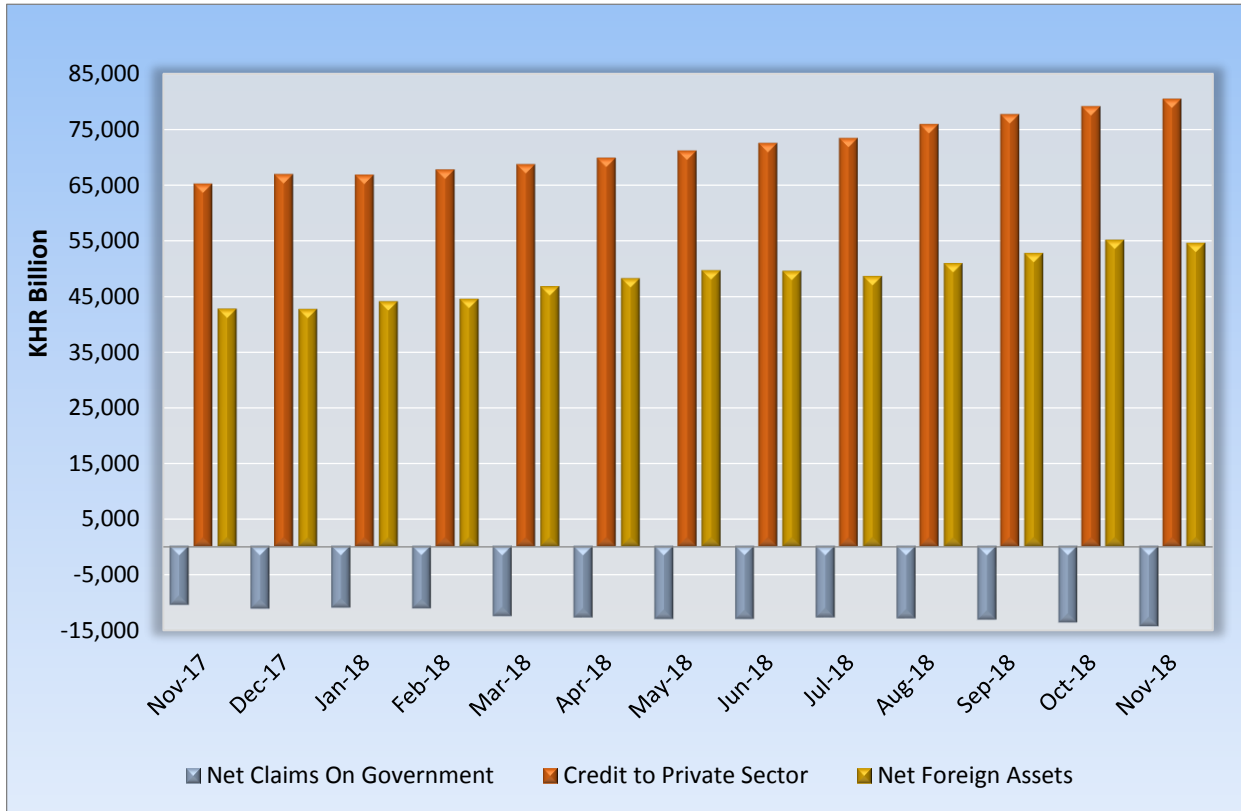


Chart 9: Components of Money Supply

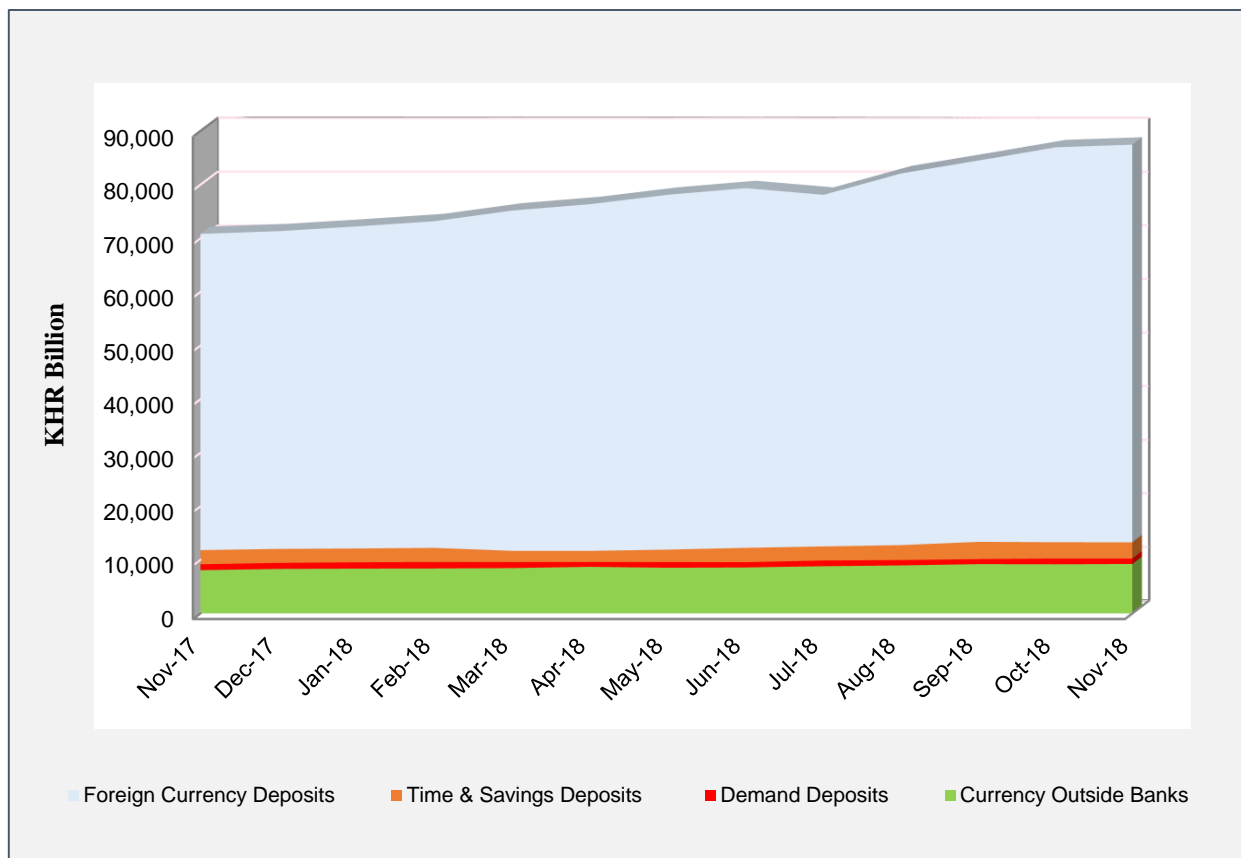


Table 12: Deposit Money Banks' Balance Sheet

(In KHR Billion)

| | Dec-17 | Aug-18 | Sep-18 | Oct-18 | Nov-18 |
|--|------------------------------------|------------------|------------------|------------------|------------------|
| Net Foreign Assets | -6,156.7 | -2,009.5 | -1,354.1 | 29.7 | -655.0 |
| Foreign Assets | 11,768.6 | 14,473.5 | 15,216.9 | 16,617.1 | 16,827.2 |
| Foreign Liabilities | 17,925.2 | 16,483.0 | 16,571.0 | 16,587.4 | 17,482.3 |
| Net Domestic Assets | 41,131.1 | 45,643.0 | 45,341.0 | 46,425.5 | 91,301.7 |
| Net Domestic Credit | 65,750.2 | 73,860.8 | 75,536.4 | 76,970.2 | 78,494.5 |
| Net Claims on Government | -1,172.8 | -1,766.5 | -2,155.3 | -1,881.3 | -1,851.0 |
| Claims on Public Enterprises | 0.4 | 0.4 | 1.4 | 1.4 | 0.5 |
| Claims on Private Sector | 66,922.6 | 75,847.3 | 77,925.6 | 79,051.5 | 80,344.9 |
| Net claims on National Bank of Cambodia | 0.0 | -220.4 | -235.3 | -201.4 | 0.0 |
| Other Assets (net) | -24,619.1 | -28,217.9 | -30,195.4 | -30,544.7 | 12,807.3 |
| Reserves | 27,852.9 | 30,225.3 | 31,356.5 | 31,190.1 | 30,727.5 |
| Cash | 655.7 | 730.6 | 875.2 | 962.2 | 999.5 |
| Deposits at National Bank of Cambodia | 26,285.3 | 28,697.4 | 29,774.3 | 29,421.0 | 28,723.7 |
| Other Credits at National Bank of Cambodia | 911.9 | 797.4 | 707.0 | 806.8 | 1,004.3 |
| Total Deposits | 62,827.4 | 72,986.6 | 75,343.4 | 77,645.3 | 78,097.1 |
| Demand Deposits | 937.0 | 836.3 | 878.2 | 920.2 | 864.6 |
| Time and Savings Deposits | 2,615.5 | 2,798.2 | 3,212.1 | 3,044.3 | 3,055.5 |
| Foreign Currency Deposits | 59,275.0 | 69,352.1 | 71,253.1 | 73,680.7 | 74,177.1 |
| Total Assets | 117,709.7 | 133,690.1 | 137,750.2 | 139,970.1 | 140,814.7 |
| | (Monthly Percentage Change) | | | | |
| Net Foreign Assets | 15.5 | -14.8 | -32.6 | -102.2 | -2,302.8 |
| Foreign Assets | -4.3 | 2.5 | 5.1 | 9.2 | 1.3 |
| Foreign Liabilities | 1.7 | 0.0 | 0.5 | 0.1 | 5.4 |
| Net Domestic Assets | 2.8 | 5.8 | -0.7 | 2.4 | 96.7 |
| Net Domestic Credit | 2.3 | 3.5 | 2.3 | 1.9 | 2.0 |
| Net Claims on Government | 25.7 | 0.0 | 22.0 | -12.7 | -1.6 |
| Claims on Public Enterprises | 2.5 | 4.7 | 218.4 | 0.2 | -63.3 |
| Claims on Private Sector | 2.7 | 3.4 | 2.7 | 1.4 | 1.6 |
| Net claims on National Bank of Cambodia | 0.0 | 100.0 | 100.0 | -14.4 | -100.0 |
| Other Assets (net) | 1.6 | -0.1 | 7.0 | 1.2 | -141.9 |
| Reserves | -0.1 | 6.7 | 3.7 | -0.5 | -1.5 |
| Cash | -2.9 | -6.2 | 19.8 | 9.9 | 3.9 |
| Deposits at National Bank of Cambodia | 0.1 | 6.8 | 3.8 | -1.2 | -2.4 |
| Other Credits at National Bank of Cambodia | -2.4 | 16.2 | -11.3 | 14.1 | 24.5 |
| Total Deposits | 0.4 | 5.6 | 3.2 | 3.1 | 0.6 |
| Demand Deposits | 2.0 | -6.8 | 5.0 | 4.8 | -6.0 |
| Time and Savings Deposits | -1.1 | 6.5 | 14.8 | -5.2 | 0.4 |
| Foreign Currency Deposits | 0.5 | 5.7 | 2.7 | 3.4 | 0.7 |
| Total Assets | 1.1 | 3.7 | 3.0 | 1.6 | 0.6 |

Table 13: Analytical Balance Sheet of The Monetary Authorities

(In KHR Billions)

| | Dec-17 | Aug-18 | Sep-18 | Oct-18 | Nov-18 |
|----------------------------|--------------------------|------------------|------------------|------------------|------------------|
| Reserve money | 36,692.6 | 40,716.1 | 42,009.1 | 42,238.6 | 41,905.4 |
| Currency Outside Banks | 8,301.6 | 8,956.0 | 9,200.1 | 9,165.6 | 9,228.9 |
| Vault Cash | 655.7 | 730.6 | 875.2 | 962.2 | 999.5 |
| Bank Deposits | 27,545.4 | 30,867.9 | 31,866.0 | 31,956.1 | 31,546.6 |
| Required Reserves | 10,926.8 | 12,330.4 | 12,496.6 | 12,839.5 | 13,127.3 |
| Others | 16,618.6 | 18,537.5 | 19,369.4 | 19,116.6 | 18,419.3 |
| Other Deposits | 189.9 | 161.6 | 67.7 | 154.6 | 130.3 |
| Net Foreign Assets | 48,732.0 | 53,036.1 | 54,023.6 | 54,980.1 | 55,112.4 |
| Foreign Assets | 49,124.9 | 53,428.4 | 54,415.6 | 55,364.6 | 55,580.3 |
| Foreign Liabilities | 392.9 | 392.3 | 392.0 | 384.4 | 467.9 |
| Net Domestic Assets | -12,039.4 | -12,320.0 | -12,014.5 | -12,741.5 | -13,207.0 |
| Net Credit to Government | -9,893.7 | -10,989.1 | -10,841.1 | -11,623.2 | -12,343.9 |
| Claims | 270.2 | 270.2 | 270.2 | 270.2 | 0.0 |
| Deposits | 10,164.0 | 11,259.3 | 11,111.3 | 11,893.5 | 12,343.9 |
| Net Claims on Banks | -1,414.2 | -1,405.2 | -1,385.8 | -1,435.9 | -1,485.9 |
| Other Items (net) | -731.4 | 74.3 | 212.4 | 317.6 | 622.8 |
| | Percentage Change | | | | |
| Reserve money | 0.4 | 5.0 | 3.2 | 0.5 | -0.8 |
| Currency Outside Banks | 2.8 | 1.7 | 2.7 | -0.4 | 0.7 |
| Vault Cash | -2.9 | -6.2 | 19.8 | 9.9 | 3.9 |
| Bank Deposits | -0.3 | 6.4 | 3.2 | 0.3 | -1.3 |
| Required Reserves | 1.4 | 0.7 | 1.3 | 2.7 | 2.2 |
| Others | -1.4 | 10.6 | 4.5 | -1.3 | -3.6 |
| Other Deposits | 5.2 | -7.8 | -58.1 | 128.5 | -15.7 |
| Net Foreign Assets | 1.5 | 4.2 | 1.9 | 1.8 | 0.2 |
| Foreign Assets | 1.5 | 4.2 | 1.8 | 1.7 | 0.4 |
| Foreign Liabilities | 0.3 | 0.5 | -0.1 | -1.9 | 21.7 |
| Net Domestic Assets | 5.2 | 1.6 | -2.5 | 6.1 | 3.7 |
| Net Credit to Government | 4.4 | 1.4 | -1.3 | 7.2 | 6.2 |
| Claims | 0.0 | 0.0 | 0.0 | 0.0 | -100.0 |
| Deposits | 4.3 | 1.4 | -1.3 | 7.0 | 3.8 |
| Net Claims on Banks | 3.6 | 3.5 | -1.4 | 3.6 | 3.5 |
| Other Items (net) | 21.2 | 3.9 | 186.0 | 49.5 | 96.1 |

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

(In KHR Billion)

| | Dec-17 | Aug-18 | Sep-18 | Oct-18 | Nov-18 |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|
| 1. Financial Institutions | 1,876.8 | 2,713.7 | 2,762.9 | 2,808.1 | 2,861.4 |
| 1.1. National Bank of Cambodia | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 1.2. Depository Institutions | 1,189.3 | 1,814.6 | 1,864.1 | 1,903.1 | 1,933.8 |
| 1.3. Other Financial Institutions | 687.5 | 899.1 | 898.8 | 905.1 | 927.6 |
| 2. Non-Financial Institutions | 54,344.9 | 60,435.0 | 61,845.3 | 62,561.1 | 63,802.7 |
| 2.1. Agriculture, Forestry and Fishing | 7,064.9 | 7,281.0 | 7,369.3 | 7,345.2 | 7,463.8 |
| 2.2. Mining and Quarrying | 241.2 | 274.0 | 272.6 | 279.3 | 265.6 |
| 2.3. Manufacturing | 4,272.4 | 4,371.7 | 4,381.0 | 4,366.2 | 4,470.7 |
| 2.4. Utilities | 514.2 | 566.2 | 569.9 | 575.2 | 568.5 |
| 2.5. Construction | 6,381.2 | 7,059.4 | 7,250.3 | 7,359.6 | 7,470.4 |
| 2.6. Wholesale Trade | 8,368.4 | 8,813.5 | 9,049.8 | 9,355.7 | 9,603.8 |
| 2.7. Retail Trade | 12,132.7 | 13,100.1 | 13,354.8 | 13,495.0 | 13,301.7 |
| 2.8. Hotels and Restaurants | 3,055.2 | 3,785.6 | 3,920.0 | 4,016.0 | 3,986.3 |
| 2.9. Transport and Storage | 1,268.0 | 1,566.8 | 1,590.8 | 1,611.1 | 1,619.9 |
| 2.10. Information Media and Telecommunications | 559.9 | 668.0 | 661.2 | 665.4 | 663.7 |
| 2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals | 1,567.1 | 2,132.0 | 2,279.3 | 2,380.6 | 2,497.8 |
| 2.12. Real Estate Activities | 4,005.0 | 5,420.4 | 5,556.2 | 5,680.1 | 6,322.5 |
| 2.13. Other Non-Financial Services | 4,914.7 | 5,396.6 | 5,590.2 | 5,431.7 | 5,567.9 |
| 3. Personal Essentials | 11,060.8 | 13,626.0 | 14,172.7 | 14,585.5 | 14,885.6 |
| 3.1. Personal Lending | 4,611.7 | 5,834.2 | 6,206.3 | 6,453.0 | 6,597.8 |
| 3.2. Credit Cards | 152.1 | 170.1 | 170.9 | 188.9 | 188.8 |
| 3.3. Mortgages, Owner-Occupied Housing only | 6,297.0 | 7,621.6 | 7,795.4 | 7,943.7 | 8,099.0 |
| 4. Other Lending | 988.6 | 966.2 | 1,027.1 | 1,026.5 | 991.3 |
| Total Gross Loan | 68,271.1 | 77,741.0 | 79,807.9 | 80,981.3 | 82,541.1 |

* Revised

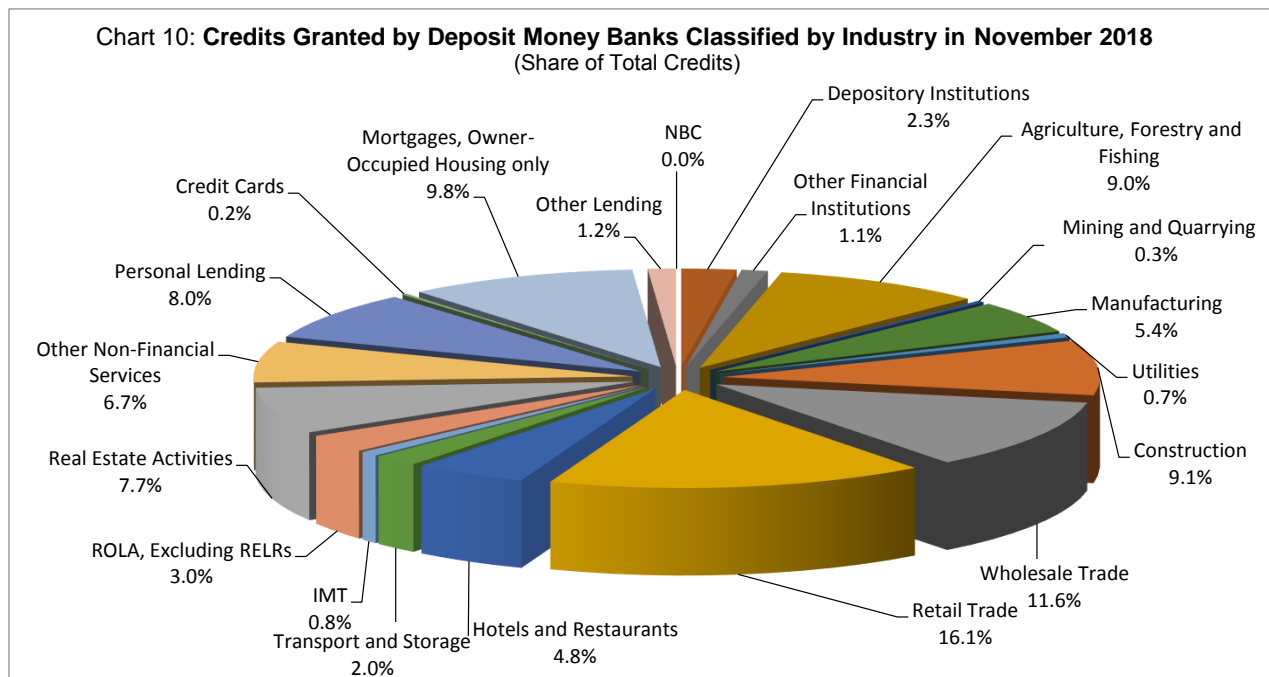


Table 15: Monthly Change of Credit Granted by Deposit Money Banks Classified by Industry

| | Dec-17 | Aug-18 | Sep-18 | Oct-18 | Nov-18 |
|---|--|----------------|----------------|----------------|----------------|
| | (Monthly Change in KHR Billion) | | | | |
| 1. Financial Institutions | 73.8 | -141.0 | 49.2 | 45.2 | 53.3 |
| 1.1. National Bank of Cambodia | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 1.2. Depository Institutions | 87.8 | -124.6 | 49.5 | 39.0 | 30.8 |
| 1.3. Other Financial Institutions | -14.0 | -16.4 | -0.3 | 6.2 | 22.5 |
| 2. Non-Financial Institutions | 1,075.2 | 2,147.3 | 1,410.2 | 715.9 | 1,241.6 |
| 2.1. Agriculture, Forestry and Fishing | 134.2 | 227.7 | 88.4 | -24.1 | 118.6 |
| 2.2. Mining and Quarrying | -35.0 | 22.1 | -1.4 | 6.6 | -13.6 |
| 2.3. Manufacturing | -6.4 | 253.6 | 9.3 | -14.7 | 104.5 |
| 2.4. Utilities | 50.7 | 19.5 | 3.7 | 5.4 | -6.8 |
| 2.5. Construction | 266.1 | 336.2 | 190.8 | 109.3 | 110.8 |
| 2.6. Wholesale Trade | 1.9 | 208.9 | 236.3 | 305.9 | 248.1 |
| 2.7. Retail Trade | 397.0 | 282.3 | 254.8 | 140.2 | -193.3 |
| 2.8. Hotels and Restaurants | -43.4 | 204.5 | 134.4 | 96.0 | -29.6 |
| 2.9. Transport and Storage | 66.7 | 61.5 | 23.9 | 20.3 | 8.8 |
| 2.10. Information Media and Telecommunications | 39.0 | -2.4 | -6.8 | 4.3 | -1.7 |
| 2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals | 42.3 | 212.9 | 147.4 | 101.3 | 117.2 |
| 2.12. Real Estate Activities | 112.6 | 138.4 | 135.8 | 123.9 | 642.4 |
| 2.13. Other Non-Financial Services | 49.7 | 182.1 | 193.7 | -158.5 | 136.2 |
| 3. Personal Essentials | 298.1 | 558.7 | 546.7 | 412.9 | 300.1 |
| 3.1. Personal Lending | 185.0 | 218.1 | 372.1 | 246.7 | 144.8 |
| 3.2. Credit Cards | -2.4 | 4.5 | 0.8 | 18.0 | -0.1 |
| 3.3. Mortgages, Owner-Occupied Housing only | 115.5 | 336.1 | 173.8 | 148.2 | 155.4 |
| 4. Other Lending | 75.2 | -53.0 | 60.8 | -0.6 | -35.1 |
| Total Gross Loan | 1,522.2 | 2,512.0 | 2,066.9 | 1,173.4 | 1,559.8 |
| | (Monthly Change in Percent) | | | | |
| 1. Financial Institutions | 4.1 | -4.9 | 1.8 | 1.6 | 1.9 |
| 1.1. National Bank of Cambodia | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 1.2. Depository Institutions | 8.0 | -6.4 | 2.7 | 2.1 | 1.6 |
| 1.3. Other Financial Institutions | -2.0 | -1.8 | 0.0 | 0.7 | 2.5 |
| 2. Non-Financial Institutions | 2.0 | 3.7 | 2.3 | 1.2 | 2.0 |
| 2.1. Agriculture, Forestry and Fishing | 1.9 | 3.2 | 1.2 | -0.3 | 1.6 |
| 2.2. Mining and Quarrying | -12.7 | 8.8 | -0.5 | 2.4 | -4.9 |
| 2.3. Manufacturing | -0.1 | 6.2 | 0.2 | -0.3 | 2.4 |
| 2.4. Utilities | 10.9 | 3.6 | 0.7 | 0.9 | -1.2 |
| 2.5. Construction | 4.4 | 5.0 | 2.7 | 1.5 | 1.5 |
| 2.6. Wholesale Trade | 0.0 | 2.4 | 2.7 | 3.4 | 2.7 |
| 2.7. Retail Trade | 3.4 | 2.2 | 1.9 | 1.0 | -1.4 |
| 2.8. Hotels and Restaurants | -1.4 | 5.7 | 3.6 | 2.4 | -0.7 |
| 2.9. Transport and Storage | 5.6 | 4.1 | 1.5 | 1.3 | 0.5 |
| 2.10. Information Media and Telecommunications | 7.5 | -0.4 | -1.0 | 0.6 | -0.3 |
| 2.11. Rental and Operational Leasing Activities, Excluded Real Estate Leasing and Rentals | 2.8 | 11.1 | 6.9 | 4.4 | 4.9 |
| 2.12. Real Estate Activities | 2.9 | 2.6 | 2.5 | 2.2 | 11.3 |
| 2.13. Other Non-Financial Services | 1.0 | 3.5 | 3.6 | -2.8 | 2.5 |
| 3. Personal Essentials | 2.8 | 4.3 | 4.0 | 2.9 | 2.1 |
| 3.1. Personal Lending | 4.2 | 3.9 | 6.4 | 4.0 | 2.2 |
| 3.2. Credit Cards | -1.6 | 2.7 | 0.5 | 10.5 | -0.1 |
| 3.3. Mortgages, Owner-Occupied Housing only | 1.9 | 4.6 | 2.3 | 1.9 | 2.0 |
| 4. Other Lending | 8.2 | -5.2 | 6.3 | -0.1 | -3.4 |
| Total Gross Loan | 2.3 | 3.3 | 2.7 | 1.5 | 1.9 |

Table 16: Deposits with Deposit Money Banks

(In KHR Billion)

| | Dec-17 | Jul-18 | Aug-18 | Sep-18** | Oct-18 | Nov-18 |
|--------------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Deposits in KHR | | | | | | |
| Demand deposits | 1,383.9 | 1,595.8 | 1,551.8 | 1,949.5 | 1,726.6 | 1,612.6 |
| Savings deposits | 1,207.3 | 1,363.1 | 1,509.8 | 1,529.8 | 1,494.9 | 1,406.4 |
| Fixed deposits | 1,494.2 | 1,699.9 | 1,763.3 | 2,133.3 | 1,990.6 | 2,104.4 |
| Others | 46.2 | 44.1 | 47.9 | 58.7 | 57.1 | 63.0 |
| Total | 4,131.7 | 4,702.9 | 4,872.8 | 5,671.3 | 5,269.1 | 5,186.5 |
| Deposits in Foreign Currency* | | | | | | |
| Demand deposits | 14,421.6 | 16,688.2 | 17,549.0 | 17,827.0 | 19,401.5 | 19,029.9 |
| Savings deposits | 20,967.8 | 24,681.6 | 26,460.9 | 27,467.4 | 28,661.8 | 29,233.2 |
| Fixed deposits | 29,135.2 | 30,366.7 | 31,695.3 | 32,470.5 | 32,149.1 | 32,740.2 |
| Others | 1,028.2 | 891.2 | 939.2 | 1,116.0 | 1,113.9 | 1,027.4 |
| Total | 65,552.8 | 72,627.6 | 76,644.4 | 78,880.9 | 81,326.3 | 82,030.7 |
| Grand Total | 69,684.4 | 77,330.5 | 81,517.1 | 84,552.2 | 86,595.5 | 87,217.2 |

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

** Revised

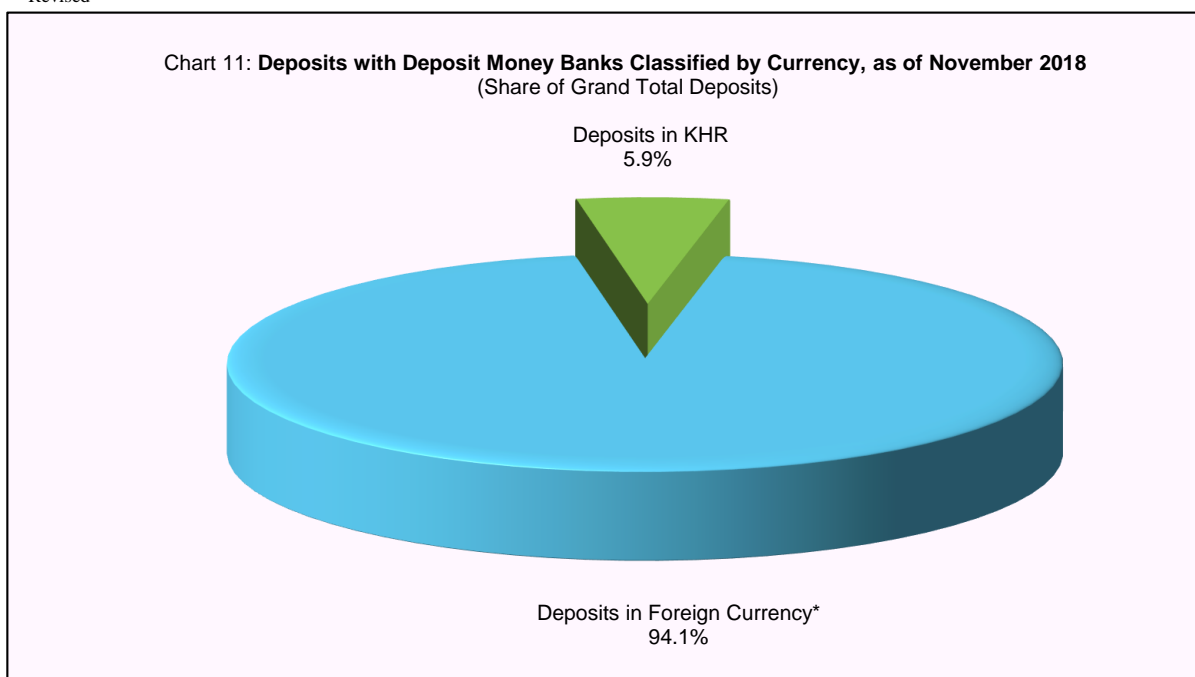


Table 17: Monthly Change of Deposits with Deposit Money Banks

| | Dec-17 | Jul-18 | Aug-18 | Sep-18 | Oct-18 | Nov-18 |
|-------------------------------------|--------------|-----------------|----------------|----------------|----------------|--------------|
| (Change in KHR Billion) | | | | | | |
| Deposits in KHR | | | | | | |
| Demand deposits | -33.6 | 127.0 | -44.0 | 397.8 | -222.9 | -114.0 |
| Savings deposits | -28.2 | -86.0 | 146.7 | 20.0 | -34.9 | -88.5 |
| Fixed deposits | 68.8 | 40.0 | 63.4 | 370.0 | -142.7 | 113.8 |
| Others | 2.7 | 2.7 | 3.8 | 10.8 | -1.7 | 6.0 |
| Total | 9.7 | 83.6 | 169.9 | 798.6 | -402.2 | -82.7 |
| Deposits in Foreign Currency | | | | | | |
| Demand deposits | 570.9 | -242.3 | 860.8 | 278.0 | 1,574.5 | -371.6 |
| Savings deposits | -496.2 | -1,023.2 | 1,779.3 | 1,006.5 | 1,194.4 | 571.4 |
| Fixed deposits | 454.2 | 17.1 | 1,328.6 | 775.2 | -321.3 | 591.1 |
| Others | 51.7 | -70.0 | 48.0 | 176.9 | -2.1 | -86.5 |
| Total | 580.6 | -1,318.5 | 4,016.7 | 2,236.5 | 2,445.4 | 704.4 |
| Grand Total | 590.3 | -1,234.8 | 4,186.6 | 3,035.1 | 2,043.2 | 621.7 |
| (Percentage Change) | | | | | | |
| Deposits in KHR | | | | | | |
| Demand deposits | -2.4 | 8.6 | -2.8 | 25.6 | -11.4 | -6.6 |
| Savings deposits | -2.3 | -5.9 | 10.8 | 1.3 | -2.3 | -5.9 |
| Fixed deposits | 4.8 | 2.4 | 3.7 | 21.0 | -6.7 | 5.7 |
| Others | 6.3 | 6.5 | 8.6 | 22.5 | -2.8 | 10.5 |
| Total | 0.2 | 1.8 | 3.6 | 16.4 | -7.1 | -1.6 |
| Deposits in Foreign Currency | | | | | | |
| Demand deposits | 4.1 | -1.4 | 5.2 | 1.6 | 8.8 | -1.9 |
| Savings deposits | -2.3 | -4.0 | 7.2 | 3.8 | 4.3 | 2.0 |
| Fixed deposits | 1.6 | 0.1 | 4.4 | 2.4 | -1.0 | 1.8 |
| Others | 5.3 | -7.3 | 5.4 | 18.8 | -0.2 | -7.8 |
| Total | 0.9 | -1.8 | 5.5 | 2.9 | 3.1 | 0.9 |
| Grand Total | 0.9 | -1.6 | 5.4 | 3.7 | 2.4 | 0.7 |

**Table 18: Credit Granted by
Micro-Finance Institutions and Non-Government Organizations**

| Period | Numbers of | | | | Loan Outstanding (In KHR Billion) | Interest Rate | |
|---------------|---------------------|--------------------|---------------|-----------------------|--------------------------------------|---------------|-------------|
| | District | Commune | Village | Household | | Monthly | Annually |
| Dec-09 | 1,277 | 8,189 | 42,729 | 904,298 | 1,286 | 2% - 3% | 24% - 36% |
| Dec-10 | 1,509 | 9,730 | 52,122 | 1,020,784 | 1,780 | 2% - 3% | 24% - 36% |
| 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% |
| 2016 | | | | | | | |
| Nov | 5,908 | 32,427 | 155,087 | 2,144,547 | 12,571 | 2% - 4% | 25%-41% |
| Dec | 5,971 | 32,599 | 155,499 | 2,129,907 | 12,954 | 2% - 4% | 25%-41% |
| 2017* | | | | | | | |
| Jan | 3,629 | 21,548 | 115,192 | 1,849,489 | 13,027 | 2% - 3.5% | 25%-41% |
| 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 |
| May | 71 | 361 | 1,003 | 1,826,138 | 14,275 | 1.6%-3.0% | 19.9%-35.1% |
| Jun | 74 | 372 | 995 | 1,818,719 | 14,663 | 1.6%-3.0% | 19.8%-33.7% |
| Jul | 77 | 375 | 1,036 | 1,815,820 | 15,214 | 1.6%-2.8% | 19.5%-33.0% |
| 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% |

* Excluding Non-Government Organizations

** 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-10 | 2,886 | 22 | 131 | 175.7 | 8.0 | 9 | 0.3 |
| Total | 32,854 | 236 | 139 | 1,627.2 | 6.9 | 111 | 2.6 |
| Dec-11 | 3,320 | 21 | 158 | 178.2 | 8.5 | 2 | 0.3 |
| Total | 34,742 | 236 | 147 | 1,820.5 | 7.7 | 87 | 4.8 |
| 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 |
| 2017 | | | | | | | |
| Nov | 3,165 | 19 | 167 | 732.0 | 38.5 | 11 | 1.61 |
| Dec | 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 |
| Total | 35,255 | 213 | 166 | 8,489.0 | 39.9 | 181 | 146.32 |

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-10 | 49,673 | 22 | 2,258 | 795.5 | 36.2 | 275 | 9.9 |
| Total | 485,189 | 236 | 2,056 | 7,008.7 | 29.7 | 2,766 | 47.5 |
| Dec-11 | 52,700 | 21 | 2,510 | 996.9 | 47.5 | 270 | 7.5 |
| Total | 558,894 | 236 | 2,368 | 9,572.7 | 40.6 | 3,214 | 91.9 |
| 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 |
| 2017 | | | | | | | |
| Nov | 99,045 | 19 | 5,213 | 2,480.5 | 130.6 | 757 | 27.3 |
| Dec | 101,093 | 20 | 5,055 | 2,824.6 | 141.2 | 789 | 37.6 |
| 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 |
| Total | 1,126,254 | 213 | 5,288 | 37,545.6 | 176.3 | 9,570 | 2,622.5 |

Table 21: Visitor Arrivals in Cambodia

| | 2017 | 2018 | | | % of Total | | % Change | |
|--|----------------|----------------|----------------|----------------|--------------|--------------|------------|-------------|
| | Dec | Sep | Oct | Nov | Oct | Nov | Oct/Sep | Nov/Oct |
| (Mode of Arrival) | | | | | | | | |
| Phnom Penh International Airport | 129,586 | 147,515 | 169,234 | 177,774 | 37.3 | 28.8 | 14.7 | 5.0 |
| Keng Kong International Airport | 9,109 | 24,449 | 30,077 | 34,293 | 6.6 | 5.6 | 23.0 | 14.0 |
| Siem Reap International Airport | 196,550 | 125,141 | 145,818 | 167,666 | 32.2 | 27.2 | 16.5 | 15.0 |
| Land | 350,104 | 119,637 | 100,015 | 218,832 | 22.1 | 35.5 | -16.4 | 118.8 |
| Boat | 16,537 | 9,532 | 8,226 | 17,984 | 1.8 | 2.9 | -13.7 | 118.6 |
| Preah Vihea | 0 | 0 | 0 | 0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Total | 701,886 | 426,274 | 453,370 | 616,549 | 100.0 | 100.0 | 6.4 | 36.0 |
| (Arrival by Purpose of Visit) | | | | | | | | |
| Tourist | 655,621 | 351,141 | 361,718 | 530,749 | 79.8 | 86.1 | 3.0 | 46.7 |
| Business and Professional | 26,843 | 63,527 | 79,459 | 70,671 | 17.5 | 11.5 | 25.1 | -11.1 |
| Others and not specified | 19,422 | 11,606 | 12,193 | 15,129 | 2.7 | 2.5 | 5.1 | 24.1 |
| Total | 701,886 | 426,274 | 453,370 | 616,549 | 100.0 | 100.0 | 6.4 | 36.0 |
| (Top-Ten Countries of Passenger Arrivals) | | | | | | | | |
| China (PRC) | 133,074 | 162,284 | 188,125 | 196,069 | 41.5 | 31.8 | 15.9 | 4.2 |
| Vietnam | 111,774 | 57,983 | 34,926 | 83,397 | 7.7 | 13.5 | -39.8 | 138.8 |
| Lao PDR | 69,504 | 25,931 | 30,850 | 56,848 | 6.8 | 9.2 | 19.0 | 84.3 |
| Thailand | 73,994 | 24,495 | 27,968 | 53,732 | 6.2 | 8.7 | 14.2 | 92.1 |
| South Korea | 36,633 | 13,457 | 16,045 | 22,282 | 3.5 | 3.6 | 19.2 | 38.9 |
| United States of America | 28,625 | 14,447 | 18,923 | 21,511 | 4.2 | 3.5 | 31.0 | 13.7 |
| Malaysia | 23,252 | 16,675 | 14,456 | 20,219 | 3.2 | 3.3 | -13.3 | 39.9 |
| Japan | 23,458 | 14,695 | 13,086 | 16,872 | 2.9 | 2.7 | -10.9 | 28.9 |
| France | 17,438 | 7,908 | 11,339 | 15,708 | 2.5 | 2.5 | 43.4 | 38.5 |
| United Kingdom | 16,496 | 9,048 | 11,120 | 15,647 | 2.5 | 2.5 | 22.9 | 40.7 |
| Others | 167,638 | 79,351 | 86,532 | 114,264 | 19.1 | 18.5 | 9.0 | 32.0 |
| Total | 701,886 | 426,274 | 453,370 | 616,549 | 100.0 | 100.0 | 6.4 | 36.0 |

Source: Ministry of Tourism

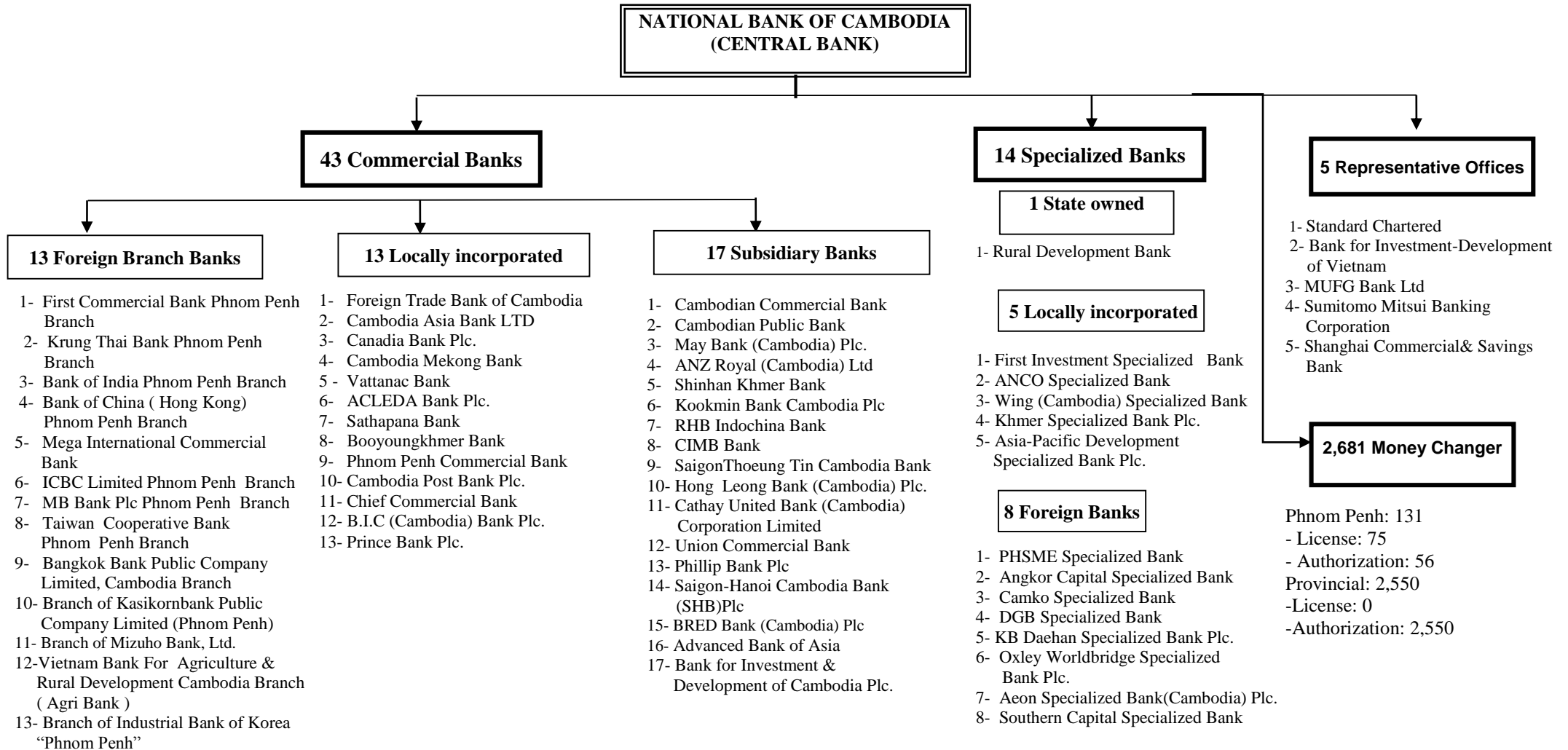
Table 22: Cambodia's Imports and Exports

(In KHR Billion)

| | 2017 | | 2018 | | Change in KHR Billion | | Change in % | |
|--------------------------------------|----------------|----------------|----------------|----------------|-----------------------|-----------------|--------------|--------------|
| | Dec | Sep | Oct | Nov | Oct/Sep | Nov/Oct | Oct/Sep | Nov/Oct |
| Imports by Commodity | | | | | | | | |
| Medicine | 59.9 | 63.0 | 61.7 | 66.0 | -1.3 | 4.2 | -2.0 | 6.9 |
| Cigarette | 16.6 | 106.1 | 50.3 | 84.6 | -55.8 | 34.3 | -52.6 | 68.1 |
| Food and Beverage | 231.8 | 236.4 | 269.2 | 206.8 | 32.8 | -62.4 | 13.9 | -23.2 |
| Equipment Construction | 97.4 | 202.8 | 227.4 | 194.2 | 24.6 | -33.1 | 12.1 | -14.6 |
| Cement | 31.2 | 27.8 | 17.5 | 18.4 | -10.3 | 0.9 | -37.0 | 5.4 |
| Steel | 89.2 | 94.0 | 119.7 | 67.3 | 25.6 | -52.4 | 27.2 | -43.8 |
| Phones | 0.0 | 24.7 | 25.2 | 20.0 | 0.5 | -5.2 | 2.0 | -20.7 |
| T.V | 1.9 | 0.8 | 2.0 | 1.1 | 1.1 | -0.9 | 137.2 | -46.0 |
| Other Electronic Equipment | 0.0 | 20.7 | 22.2 | 9.2 | 1.5 | -13.0 | 7.4 | -58.6 |
| Garment | 178.2 | 178.0 | 168.3 | 58.3 | -9.6 | -110.1 | -5.4 | -65.4 |
| Fabric | 1,089.5 | 1,500.8 | 1,311.8 | 804.1 | -189.0 | -507.7 | -12.6 | -38.7 |
| Vehicle | 514.3 | 445.7 | 542.7 | 533.1 | 97.0 | -9.7 | 21.8 | -1.8 |
| Equipment of Gold | 9.7 | 14.0 | 14.4 | 11.7 | 0.3 | -2.7 | 2.4 | -18.7 |
| Gold | 209.6 | 171.2 | 145.6 | 141.9 | -25.6 | -3.7 | -14.9 | -2.6 |
| Oil | 295.1 | 423.8 | 502.4 | 493.3 | 78.6 | -9.1 | 18.6 | -1.8 |
| Fertilizer | 62.8 | 84.0 | 79.4 | 87.8 | -4.6 | 8.4 | -5.5 | 10.6 |
| Others | 1581.7 | 2152.3 | 2,496.1 | 1,593.9 | 343.9 | -902.3 | 16.0 | -36.1 |
| Total Imports (fob) | 4,468.8 | 5,746.1 | 6,056.0 | 4,391.6 | 309.9 | -1,664.4 | 5.4 | -27.5 |
| Exports by Commodity | | | | | | | | |
| Garment | 2,839.8 | 3,557.3 | 2,377.5 | 2,954.4 | -1,179.8 | 576.9 | -33.2 | 24.3 |
| Footwear | 395.5 | 319.5 | 264.2 | 388.8 | -55.3 | 124.7 | -17.3 | 47.2 |
| Electrical Part | 135.1 | 61.7 | 33.4 | 47.2 | -28.3 | 13.8 | -45.9 | 41.4 |
| Vehicle Part | 0.9 | 24.4 | 19.3 | 26.3 | -5.1 | 7.0 | -20.9 | 36.5 |
| Bicycle | 165.6 | 117.9 | 117.0 | 121.0 | -1.0 | 4.0 | -0.8 | 3.4 |
| Wood Products | 55.5 | 52.5 | 40.6 | 59.0 | -11.9 | 18.4 | -22.6 | 45.4 |
| Rice | 211.5 | 141.9 | 118.8 | 213.3 | -23.1 | 94.5 | -16.3 | 79.5 |
| Rubber | 116.0 | 86.4 | 91.5 | 95.3 | 5.1 | 3.9 | 5.9 | 4.2 |
| Fish and Other Agricultural Products | 18.9 | 24.4 | 18.4 | 17.7 | -6.0 | -0.7 | -24.4 | -3.8 |
| Others | 741.5 | 620.7 | 456.4 | 512.7 | -164.2 | 56.3 | -26.5 | 12.3 |
| Total Exports (fob) | 4,680.4 | 5,006.6 | 3,537.0 | 4,435.8 | -1,469.6 | 898.8 | -29.4 | 25.4 |

Source: General Department of Cambodia Customs and Excise

Table 23: THE BANKING SYSTEM IN CAMBODIA
At 30 November, 2018



80 Micro Finance Institutions

73 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- Key Plc.
- 22-CITY Plc
- 23- LY HOUR Plc
- 24- AMATAK CAPITAL Plc
- 25- Sachak Microfinance Plc.
- 26- ORO Financecorp Plc.
- 27- NIRON Plc.
- 28- DELTA Microfinance PLC.
- 29- CENTURY Cambo Development Plc.
- 30- TACA Microfinance 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- CELLCARD Finance Plc.

- 38-TBB (Cambodia) Plc.
- 39-MOHANOKOR Plc.
- 40-Royal Microfinance Plc
- 41-Apple Finance Plc.
- 42- Funan Plc.
- 43- Prince Finance 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 Plc
- 58- L B P 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- PonleuChaktomuk Plc.
- 66- Vithey Microfinance Plc.
- 67- Trop Khnom 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.

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

16 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- Smart Axiata Co., Ltd.
- 16- PayGo Sea (Cambodia) Co., Ltd.

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

5 Third Parties

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

1 Credit Bureau (Cambodia)

274 Rural Credit Institutions

15 Leasing Companies

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

10 Audit Firms

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

អ៊ីនធឺណែត

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