

ព្រះរាជាណាចក្រកម្ពុជា
KINGDOM OF CAMBODIA
ជាតិ សាសនា ព្រះមហាក្សត្រ
NATION RELIGION KING



ធនាគារជាតិ នៃ កម្ពុជា
NATIONAL BANK OF CAMBODIA

ព័ត៌មានស្ថិតិសេដ្ឋកិច្ច និងរូបិយវត្ថុ
ECONOMIC AND MONETARY STATISTICS

លេខ ២៩១ – ឆ្នាំទី២៦
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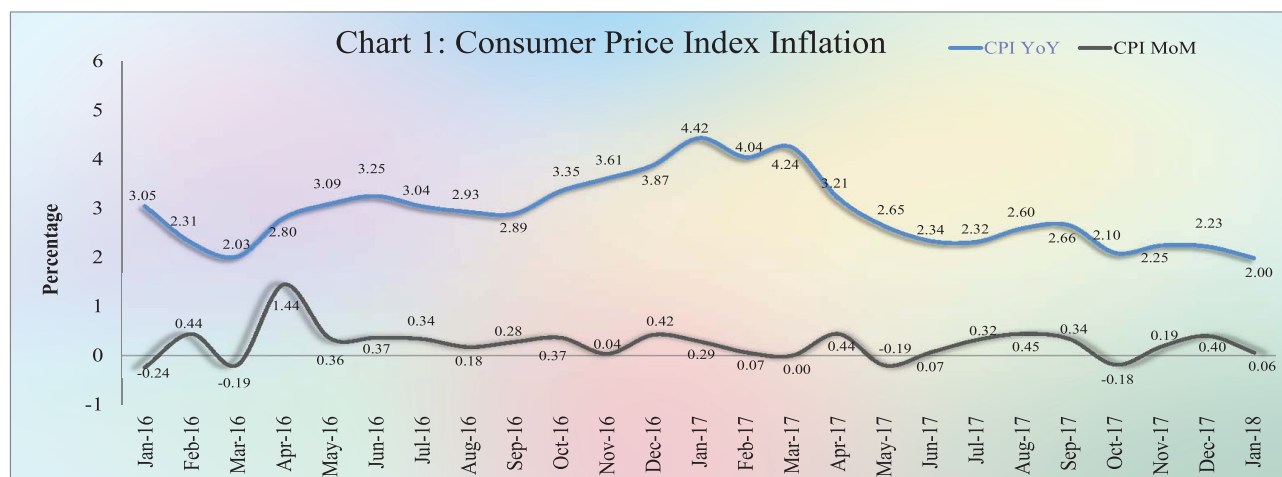
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Introduction

Overall consumer price inflation in January 2018 decelerated compared to a month earlier. During this period, Cambodian Riel (KHR) appreciated against US dollar, whereas financial intermediation of the banking sector continued to increase. At the same time, the international trade in goods showed an increased surplus.

Consumer Price Index

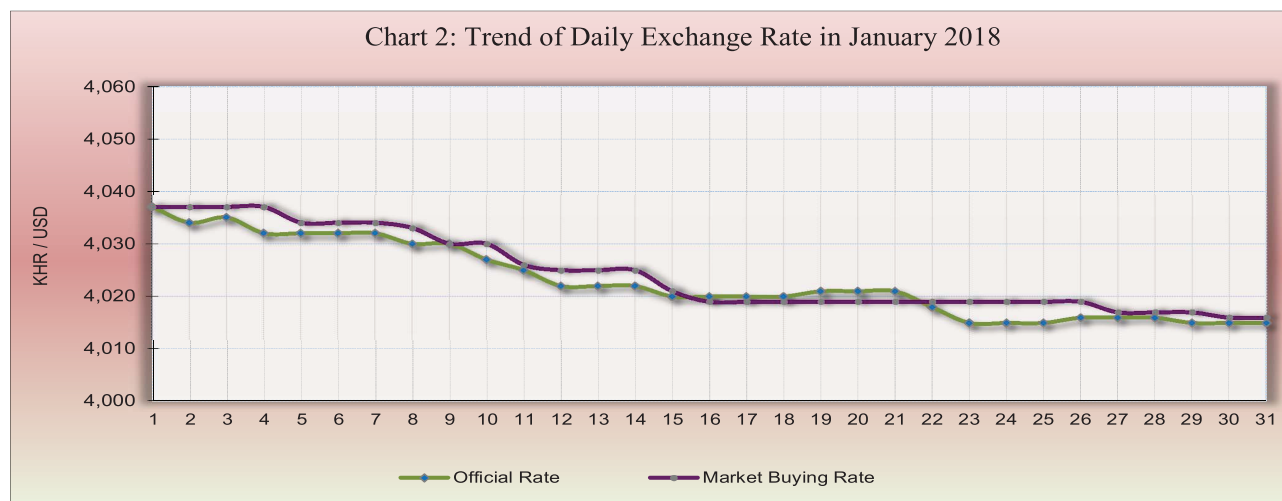
The consumer price inflation in Phnom Penh (month-on-month) decelerated to 0.06% in January 2018 from 0.4% in December. In which, five out of twelve group indexes decreased while six group indexes increased and the other one group indexes remained stable.



During the same period, the year-on-year percentage change of the CPI for all items decreased to 2% in January 2018 from 2.2% in December 2017, reflecting mainly by a decline in food price contributed with a lower hike in oil price.

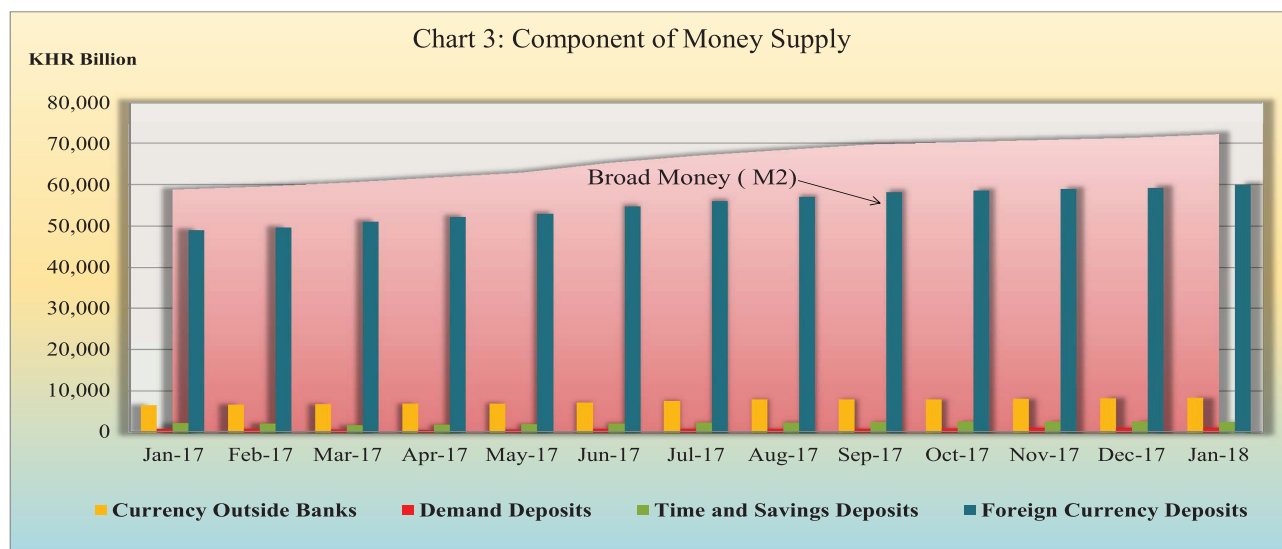
Exchange Rate

The exchange rate (market buying rate) was KHR 4,016 per US dollar in January 2018, appreciated by 0.52%, compared to the previous month. This was mainly due to the increase in demand for KHR for tax payment purpose.



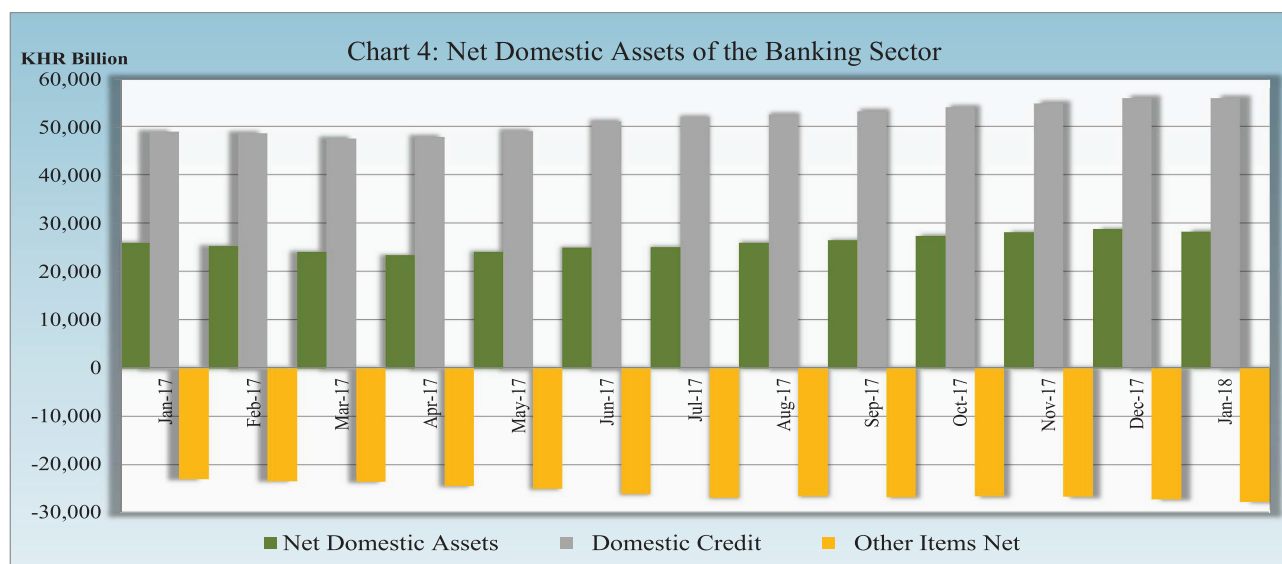
Money Supply

Broad money (M2) increased to KHR 72,206.1 billion in January 2018, up by 1.2% compared to December 2017. The components of M2 including demand deposits, resident's foreign currency deposits, and currency outside banks increased by 5%, 1.4%, and 0.7%, respectively, whereas time and saving deposits declined by 1.4%.



Net Domestic Assets of the Banking Sector

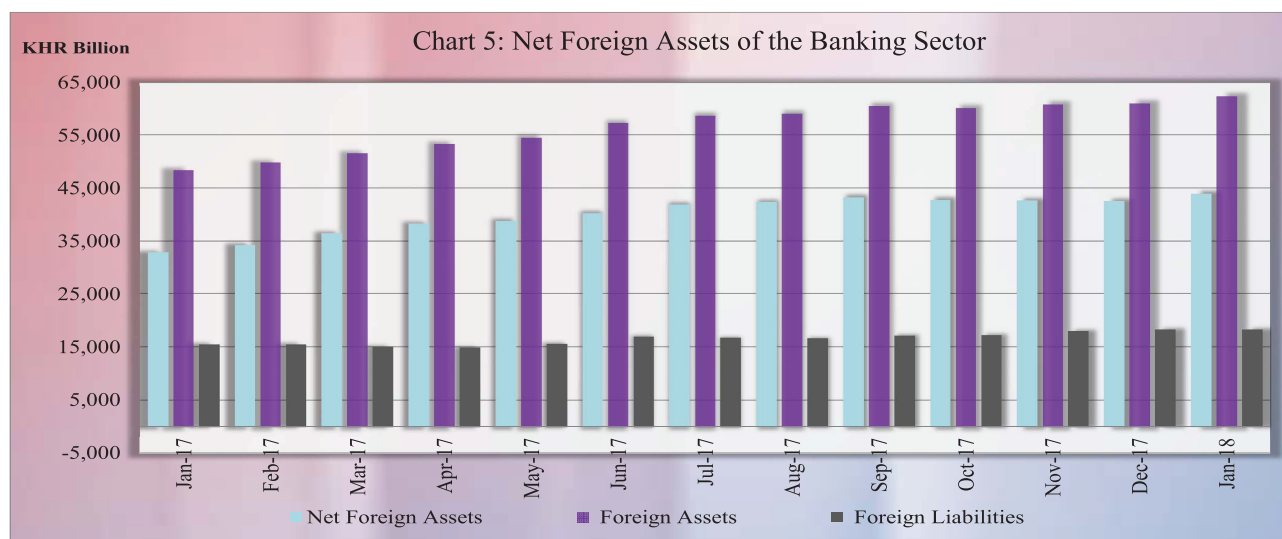
Net domestic assets of the banking sector decreased to KHR 28,241.9 billion in January 2018, down by 1.7% compared to the previous month. This was due to a decrease of 2% in other items net while domestic credit increased slightly by 0.1%.



The decrease in other items net was mainly due to the increases of 3.2% and 2.8% in restricted deposits in capital and reserves, respectively. The increase in domestic credit was reflected by the increases of 1.6% in net claims on government while credit to private sectors declined by 0.2%.

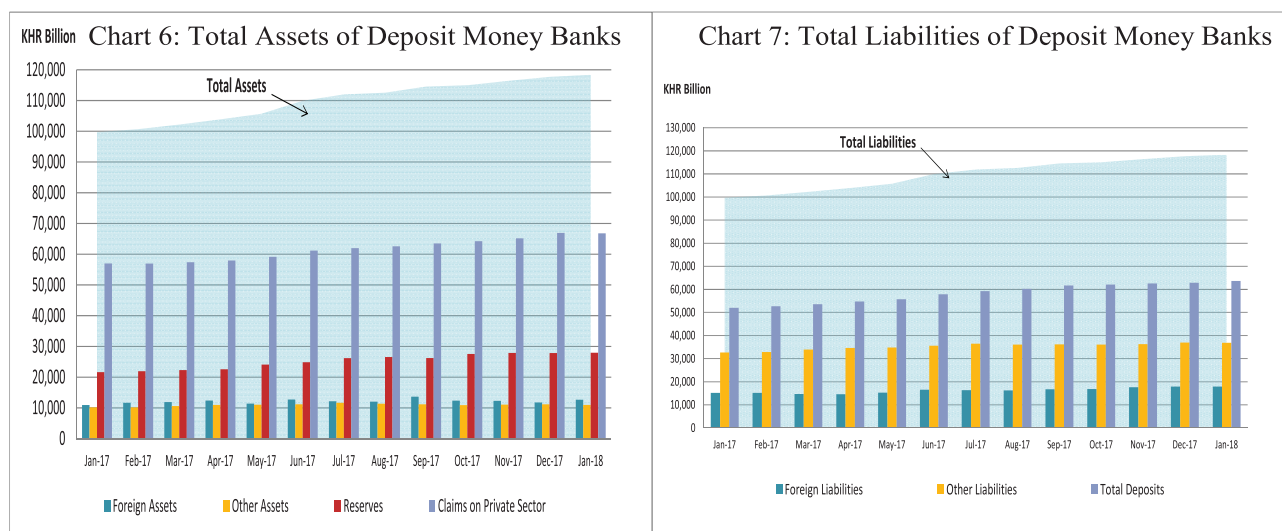
Net Foreign Assets of the Banking Sector

Net foreign assets of the banking sector increased to KHR 43,964.2 billion in January 2018, up by 3.3% from December 2017. The increase was due to an increase of 2.2% in total foreign assets contributed with a decrease of 0.2% in total foreign liabilities.



Deposit Money Banks' Operations

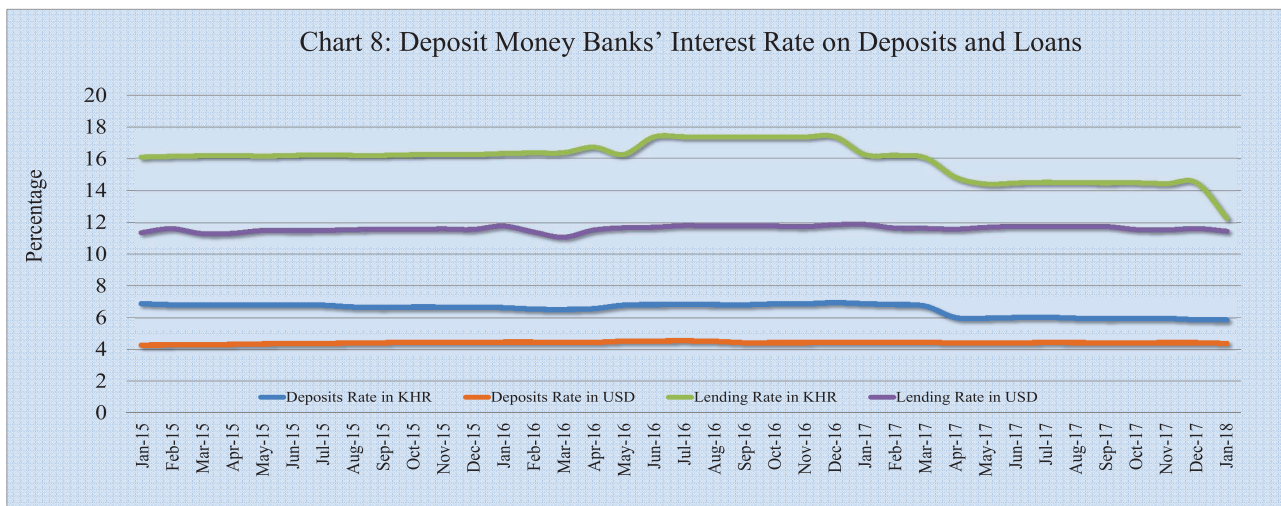
Total assets of commercial banks and specialized banks were KHR 118,357.9 billion, up by 0.6% in January 2018 compared to the previous month.



Interest Rates on Loans and Deposits

In January 2018, the interest rate movement with a maturity of 12-month on deposits and loans showed that the weighted average deposit rate in KHR and US dollar decreased by 0.01% and 0.04%, respectively. At the same time, the weighted average lending rate in KHR and lending rate in US dollar decreased by 2.21% and 0.17%, respectively.

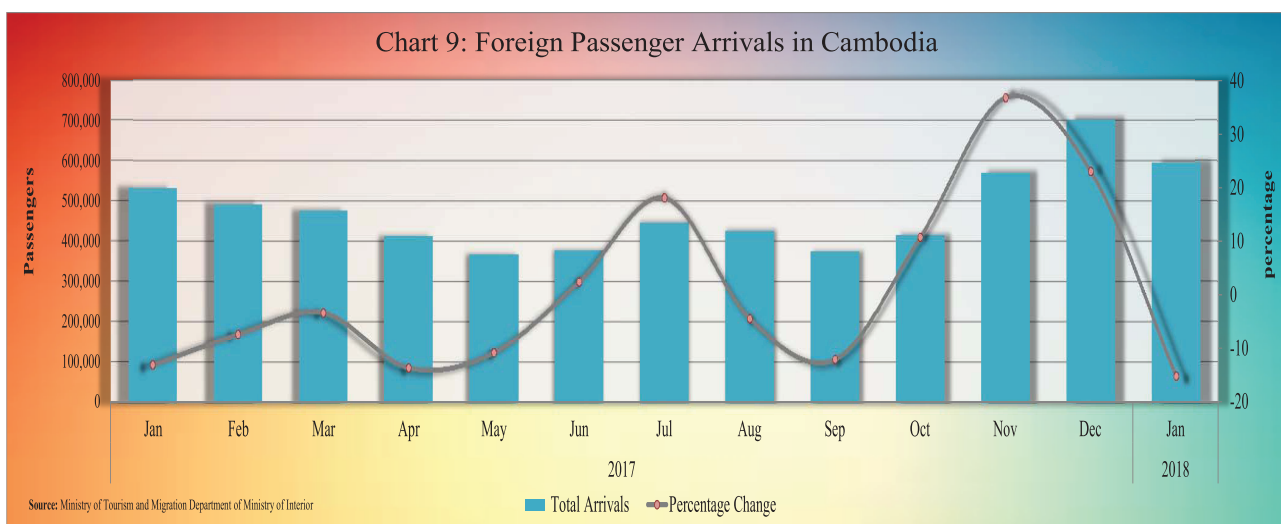
Chart 8: Deposit Money Banks' Interest Rate on Deposits and Loans



Foreign Tourist Arrivals

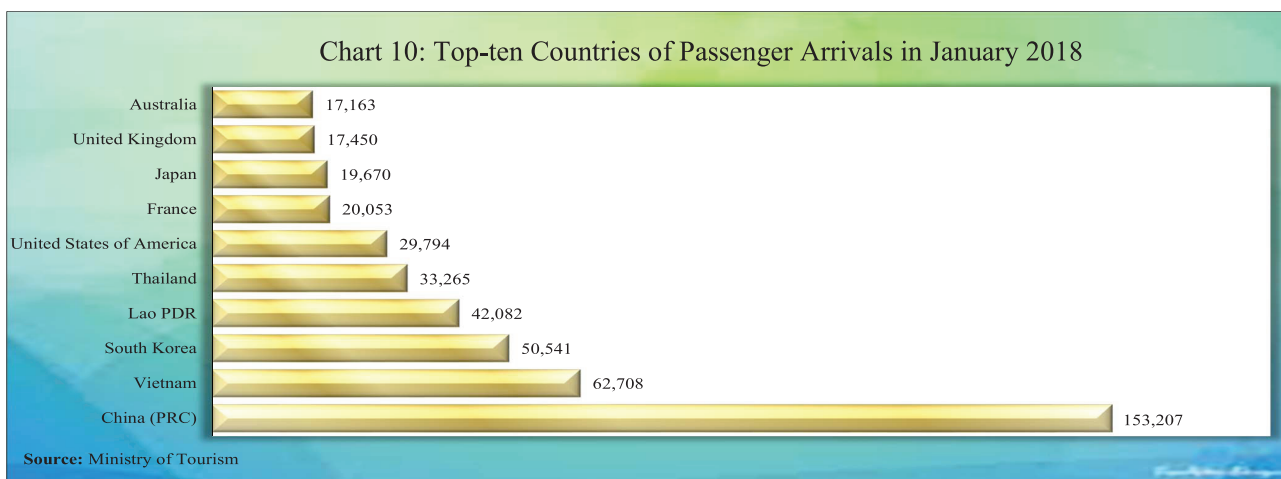
In January 2018, the total number of passenger arrivals was 596,241 passengers, decreased by 15.1% after increasing 23% in the preceding month. The main purpose of the passenger arrivals in Cambodia was for vacation, accounting for more than 90% of the total.

Chart 9: Foreign Passenger Arrivals in Cambodia



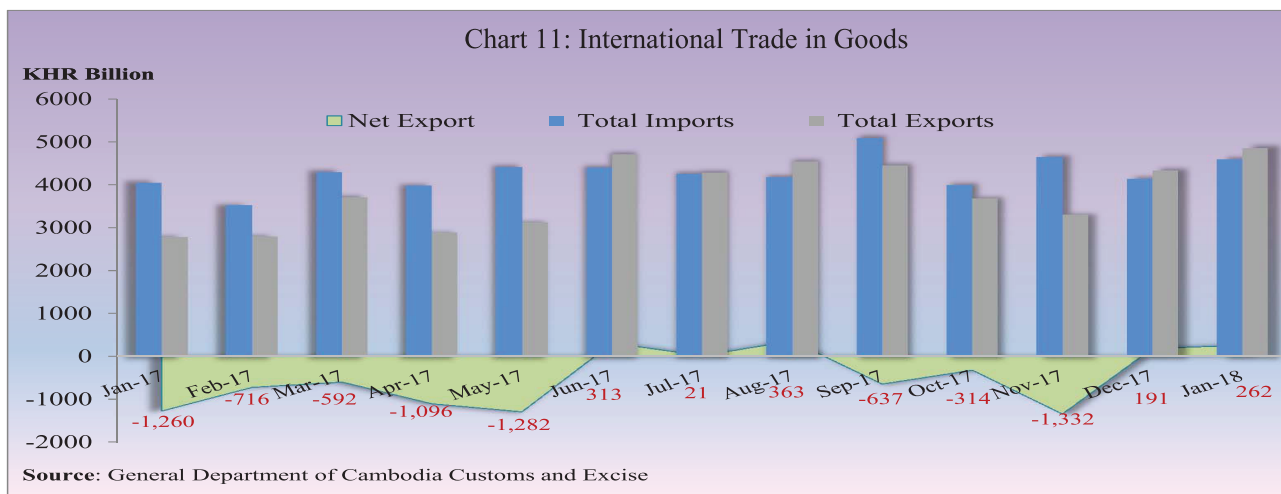
Most of the foreign passengers were from China P.R.C., Vietnam, South Korea, Lao PDR, Thailand, United States of America, France, Japan, United Kingdom, and Australia.

Chart 10: Top-ten Countries of Passenger Arrivals in January 2018



International Trade in Goods

International trade in goods showed a surplus of KHR 262.2 billion (5.7%) in January 2018, following the surplus of KHR 191.5 billion (4.6%) in December 2017.



The major components of total exports were Garment, Footwear, Rubber, Sawn Timber, Textile, and fish products. And the major components of total imports were Vehicles, Petroleum, Motor Bikes, Cigarettes, Steel, Construction Materials, Clothing, Cement, Gold, Beer, Sugar, and Cloths.

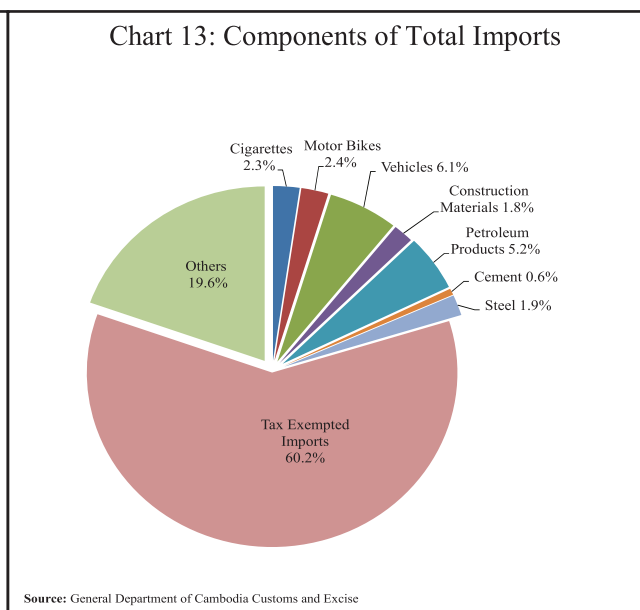
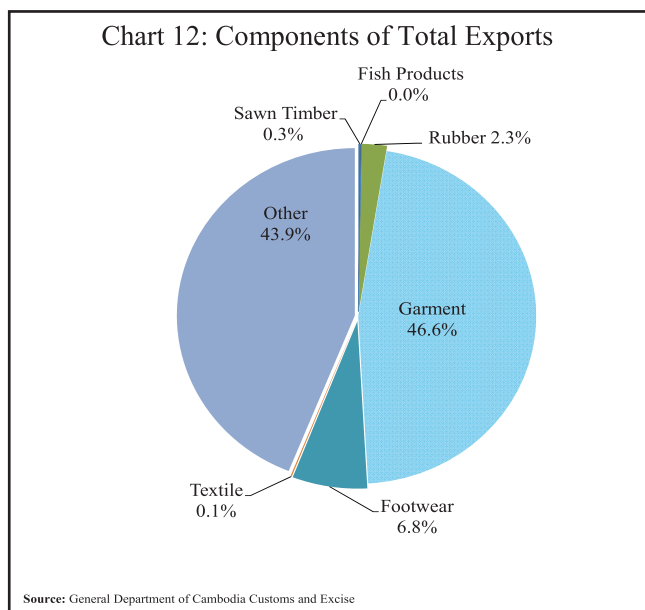


Table 1: Consumer Price Index and Inflation Rate

1. Consumer Price Index (CPI) and Component Indices	Dec-16	Oct-17	Nov-17	Dec-17	Jan-18
(Oct-Dec. 2006 = 100)					
CPI (all items)	168.03	170.77	171.09	171.78	171.89
Food and Non-Alcoholic Beverages	204.86	207.48	208.22	208.72	208.51
Alcoholic Beverages, Tobacco and Narcotics	158.43	160.70	159.50	158.96	159.54
Clothing and Footwear	143.33	145.72	145.58	145.44	145.86
Housing, Water, Electricity, Gas and other Fuels	124.99	125.13	124.88	125.79	125.75
Furnishings and Household Maintenance	149.98	150.01	149.93	150.23	150.45
Health	132.56	134.11	134.11	134.07	133.92
Transport	110.66	113.87	114.02	115.56	116.25
Communication	68.23	67.93	67.92	67.73	67.65
Recreation and Culture	118.63	118.04	117.59	117.70	117.46
Education	160.08	158.90	158.90	158.90	158.90
Restaurants	243.46	259.34	260.11	261.95	263.72
Miscellaneous Goods and Services	139.64	142.32	142.83	143.62	144.02
2. Percentage Change in the CPI and its Components					
2.1 Month on Month Change (%)					
CPI (all items)	0.42	-0.18	0.19	0.40	0.06
Food and Non-Alcoholic Beverages	0.34	-0.44	0.36	0.24	-0.10
Alcoholic Beverages, Tobacco and Narcotics	-0.09	0.46	-0.75	-0.34	0.37
Clothing and Footwear	0.87	-0.24	-0.10	-0.09	0.28
Housing, Water, Electricity, Gas and other Fuels	0.00	0.16	-0.19	0.73	-0.03
Furnishings and Household Maintenance	0.18	-0.05	-0.05	0.20	0.14
Health	0.16	0.00	0.00	-0.03	-0.11
Transport	1.23	0.16	0.13	1.35	0.60
Communication	0.08	-0.39	-0.02	-0.28	-0.11
Recreation and Culture	-0.19	-0.10	-0.38	0.09	-0.21
Education	0.00	-0.74	0.00	0.00	0.00
Restaurants	1.49	0.49	0.29	0.71	0.67
Miscellaneous Goods and Services	-0.70	-0.27	0.36	0.56	0.28
2.2 Year on Year Change (%)					
CPI (all items)	3.87	2.10	2.25	2.23	2.00
Food and Non-Alcoholic Beverages	5.95	1.88	1.98	1.88	1.52
Alcoholic Beverages, Tobacco and Narcotics	4.54	1.70	0.59	0.33	0.44
Clothing and Footwear	4.15	2.81	2.46	1.48	1.51
Housing, Water, Electricity, Gas and other Fuels	1.72	0.15	-0.09	0.64	1.47
Furnishings and Household Maintenance	3.31	0.06	0.15	0.16	0.22
Health	1.93	1.33	1.33	1.14	1.07
Transport	-1.13	3.71	4.31	4.43	3.79
Communication	-0.29	-0.24	-0.37	-0.73	-1.23
Recreation and Culture	1.92	-0.89	-1.06	-0.78	-1.58
Education	0.00	-0.74	-0.74	-0.74	-0.74
Restaurants	1.72	7.16	8.43	7.60	6.66
Miscellaneous Goods and Services	1.96	1.36	1.57	2.85	2.96
3. Three-month moving average CPI (All Items)	167.54	170.78	170.98	171.22	171.59
Year on Year Change (%)	3.61	2.45	2.34	2.20	2.16
4. Twelve-month moving average CPI (All Items)	165.06	169.24	169.56	169.87	170.15
Year on Year Change (%)	3.02	3.16	3.05	2.91	2.71

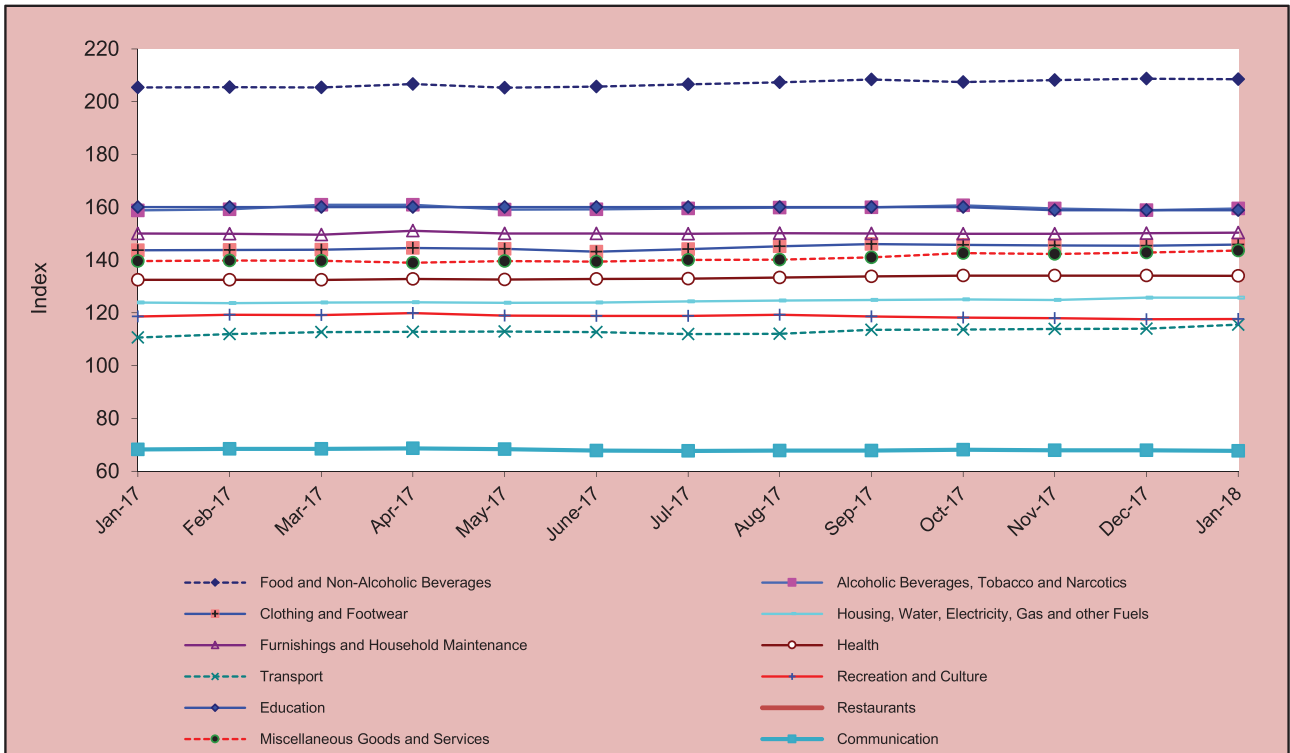
Source: National Institute of Statistics

Table 2: Consumer Items Showing Price Increase in January 2018

No.	Description	Weight	Index			Percentage Change	
			Dec-16	Dec-17	Jan-18	Monthly	Yearly
1	SPIRITS	0.014	154.78	158.69	161.63	1.9	4.4
2	DIESEL	0.144	104.38	110.11	112.18	1.9	7.5
3	WINE	0.248	159.98	167.90	170.53	1.6	6.6
4	GASOLINE	4.969	89.33	95.81	97.29	1.6	8.9
5	FRUIT VEGETABLES	1.138	282.55	267.85	271.69	1.4	-3.8
6	BEER	0.532	121.68	121.89	123.64	1.4	1.6
7	PREPARED AND PRESERVED VEGETABLES	0.337	175.20	172.42	174.72	1.3	-0.3
8	LOCALLY PROCESSED MEAT	0.276	239.81	240.62	243.26	1.1	1.4
9	CLOTHING FOR WOMEN AND GIRLS	1.065	140.50	140.94	142.47	1.1	1.4
10	MAINTENANCE AND REPAIRS OF PERSONAL TRANSPORT EQUIPMENT	0.265	243.49	254.32	257.18	1.1	5.6
11	BREAD	0.173	203.40	214.13	215.97	0.9	6.2
12	FRESH EGGS	1.013	153.48	159.48	160.60	0.7	4.6
13	PROCESSED EGGS	0.079	162.05	165.32	166.43	0.7	2.7
14	MOTOR OIL	0.062	145.43	147.32	148.38	0.7	2.0
15	RESTAURANTS AND HOTELS	5.861	247.25	261.95	263.72	0.7	6.7
16	PORK (FRESH)	5.618	210.01	208.33	209.52	0.6	-0.2
17	OILS AND FATS	0.920	211.36	214.51	215.81	0.6	2.1
18	INFANTS' CLOTHING (BELOW 1 YEAR)	0.054	145.34	144.65	145.48	0.6	0.1
19	DRIED AND PRESERVED FRUITS	0.086	136.44	146.35	147.05	0.5	7.8
20	LIQUID FUELS	0.099	139.30	145.47	146.22	0.5	5.0
21	PERSONAL EFFECTS N.E.C	0.876	163.26	170.04	170.85	0.5	4.6
22	OTHER SERVICES N.E.C.	0.892	112.80	115.96	116.51	0.5	3.3
23	BISCUITS/ COOKIES	0.280	172.10	175.22	175.97	0.4	2.3
24	PULSES/LEGUMES	0.413	224.08	219.35	220.30	0.4	-1.7
25	FOOTWEAR	0.641	155.81	157.54	158.20	0.4	1.5
26	MATERIALS FOR THE MAINTENANCE AND REPAIR OF THE DWELLING	3.663	145.40	146.02	146.52	0.3	0.8
27	HOUSEHOLD APPLIANCES	0.397	117.30	115.99	116.33	0.3	-0.8
28	RICE, QUALITY NO.2 WHITE, NEANG-MENH, BATTAMBANG	2.681	213.28	216.46	216.87	0.2	1.7
29	FURNITURE AND FURNISHINGS, CARPETS AND OTHER FLOOR COVERINGS	0.626	222.75	222.42	222.89	0.2	0.1
30	RICE, QUALITY NO.1 WHITE, PHAKA KANHEY, BATTAMBANG	3.052	221.39	227.04	227.23	0.1	2.6
31	GOODS AND SERVICES FOR ROUTINE HOUSEHOLD MAINTENANCE	1.610	130.19	130.70	130.84	0.1	0.5
32	TRANSPORT SERVICES	0.812	162.09	170.00	170.13	0.1	5.0
33	OTHER GRAINS	0.090	281.32	286.51	286.56	0.0	1.9
34	PROCESSED FISH AND SEAFOOD	1.646	224.77	232.70	232.72	0.0	3.5
35	DAIRY PRODUCTS	1.552	159.22	159.90	159.91	0.0	0.4
36	CLEANING, REPAIR AND HIRE OF CLOTHING	0.040	133.70	135.17	135.17	0.0	1.1
37	ACTUAL RENTALS FOR HOUSING	1.054	100.00	100.00	100.00	0.0	0.0
38	SERVICES FOR THE MAINTENANCE AND REPAIR OF THE DWELLING	0.435	186.78	186.78	186.78	0.0	0.0
39	WATER SUPPLY AND MISCELLANEOUS SERVICES RELATED TO THE DWELLING	2.307	100.00	100.00	100.00	0.0	0.0
40	ELECTRICITY	5.352	102.16	102.16	102.16	0.0	0.0

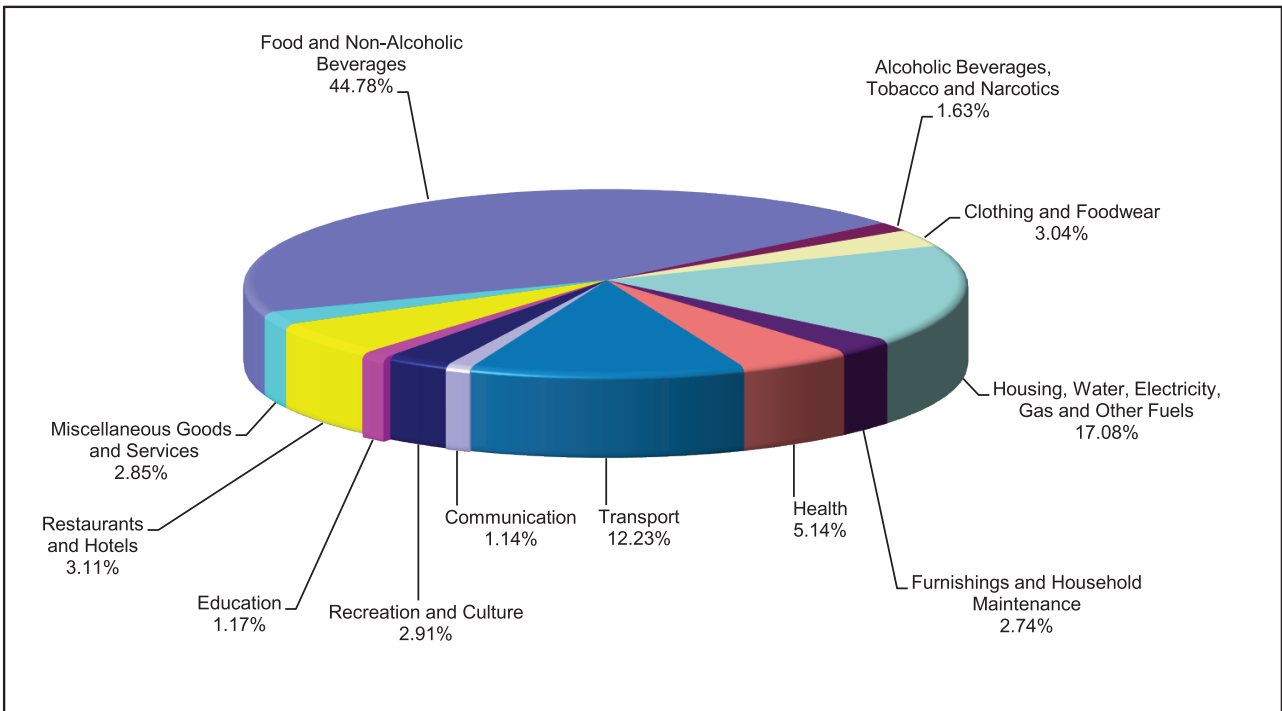
Source: National Institute of Statistics

Chart 1: Consumer Price Index



Source: National Institute of Statistics

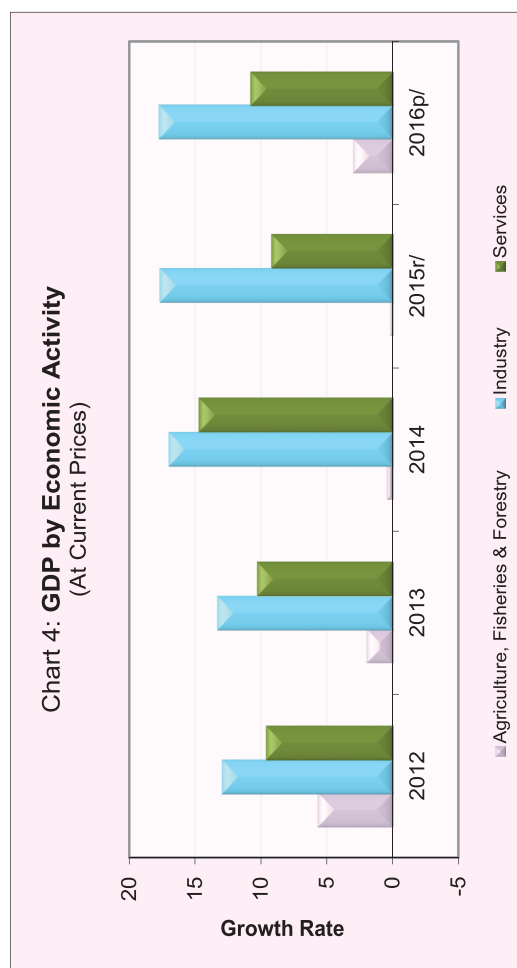
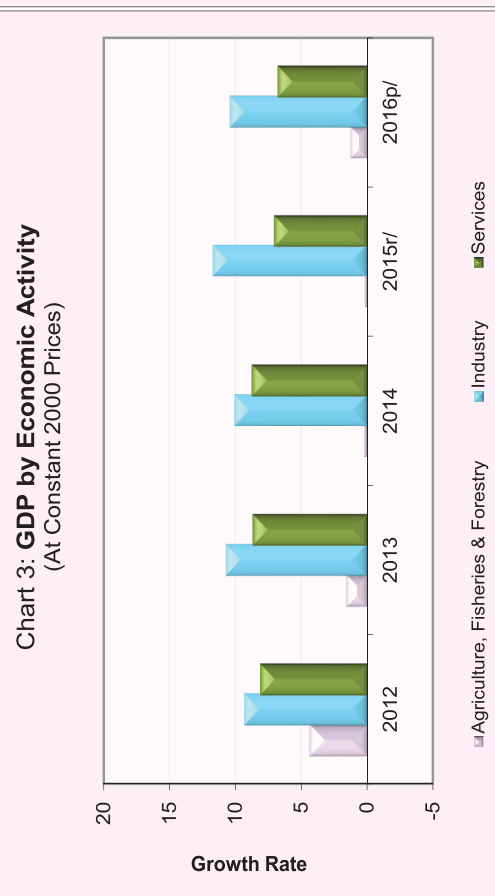
Chart 2: Weight of All Group Indices in Consumer Basket



Source: National Institute of Statistics

Table 3: Gross Domestic Product (GDP)

	At Constant 2000 Prices					At Current Prices				
	2012	2013	2014	2015r/	2016p/	2012	2013	2014	2015r/	2016p/
GDP in KHR Billion	34,933	37,503	40,182	43,009	45,969	56,682	61,327	67,437	73,423	81,242
GDP in USD Million	8,662	9,313	9,971	10,686	11,407	14,054	15,229	16,734	18,242	20,159
GDP % Growth Rate	7.3	7.4	7.1	7.0	6.9	8.9	8.2	10.0	8.9	10.6
GDP % Growth Rate, by Economic Activity										
Agriculture, Fisheries & Forestry	4.3	1.6	0.3	0.2	1.2	5.6	2.0	0.5	0.2	3.0
Industry	9.3	10.7	10.1	11.7	10.4	13.0	13.3	17.0	17.7	17.7
Services	8.1	8.7	8.7	7.1	6.8	9.6	10.3	14.7	9.2	10.8
GDP Per Capita in KHR Million	2.4	2.6	2.7	2.9	3.0	3.9	4.2	4.6	4.9	5.4
GDP Per Capita in USD	599	637	672	714	753	973	1,042	1,131	1,218	1,330



p/: preliminary estimates

r/: revised

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

Chart 5: Investment Fixed Assets by Sectors

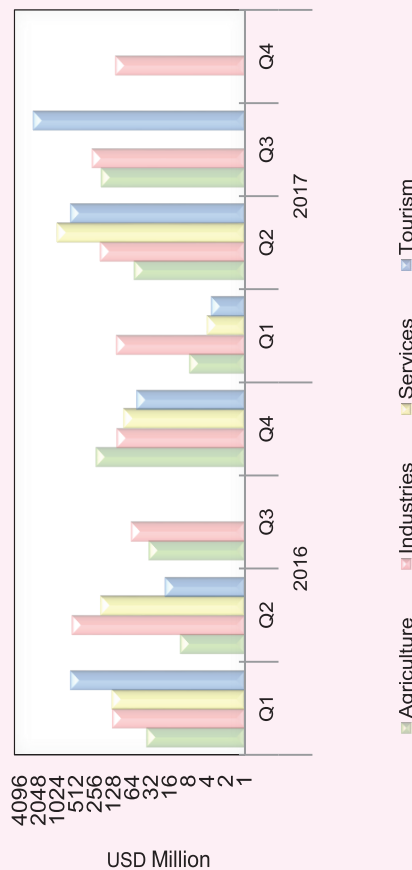
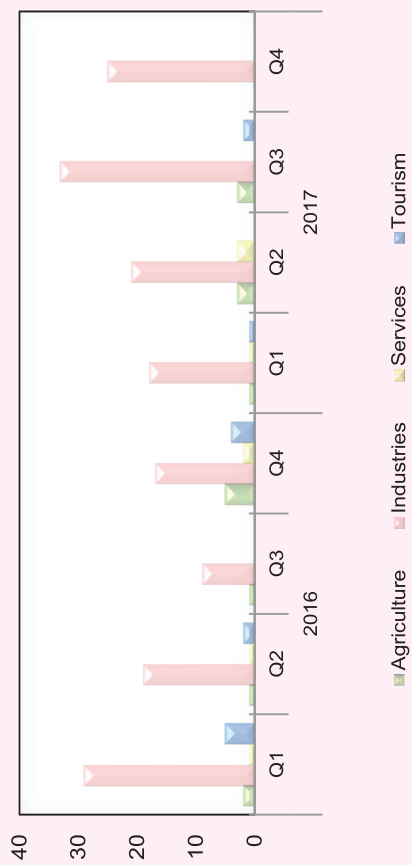


Chart 6: Number of Investment Projects by Sectors



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

Table 5: Investment Projects Approved by Major Countries*

(In USD Million)

Country	2015		2016				2017			
	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	
Cambodia	217.9	379.4	277.6	35.3	51.3	23.9	595.7	2,550.4	5.9	
China	68.4	460.7	19.9	6.4	210.3	28.1	1,051.0	293.8	64.4	
Korea	5.0	14.4	3.2	-	-	15.5	7.2	123.6	3.2	
United States	2.9	9.0	-	-	2.4	-	-	-	-	
Thailand	7.4	4.9	104.8	-	20.0	-	15.9	-	-	
Vietnam	-	-	-	-	77.0	-	-	-	-	
Malaysia	55.3	2.5	-	-	-	-	8.9	3.8	1.2	
Singapore	26.8	-	-	2.0	101.0	-	248.3	3.8	-	
Taiwan	18.3	10.5	2.2	8.4	-	10.5	3.8	6.0	3.0	
Australia	-	-	-	-	-	-	-	-	-	
England	92.7	12.8	22.9	-	-	35.4	4.9	-	8.7	
Canada	-	-	-	1.5	4.1	-	-	-	-	
Hong Kong	5.7	10.7	174.6	29.1	34.8	13.4	20.8	20.2	31.0	
Others	12.5	49.9	222.3	20.0	6.3	4.6	3.9	3.7	2.4	
Total	512.7	955.0	827.5	102.7	507.4	131.4	1,960.3	3,005.4	119.8	
(Share of total)										
Cambodia	42.5	39.7	33.5	34.4	10.1	18.2	30.4	84.9	5.0	
China	13.3	48.2	2.4	6.2	41.5	21.4	53.6	9.8	53.7	
Korea	1.0	1.5	0.4	-	-	11.8	0.4	4.1	2.7	
United States	0.6	0.9	-	-	0.5	-	-	-	-	
Thailand	1.4	0.5	12.7	-	3.9	-	0.8	-	-	
Vietnam	-	-	-	-	15.2	-	-	-	-	
Malaysia	10.8	0.3	-	-	-	-	0.5	0.1	1.0	
Singapore	5.2	-	-	2.0	19.9	-	12.7	0.1	-	
Taiwan	3.6	1.1	0.3	8.2	-	8.0	0.2	0.2	2.5	
Australia	-	-	-	-	-	-	-	-	-	
England	18.1	1.3	2.8	-	-	26.9	0.2	-	7.3	
Canada	-	-	-	1.5	0.8	-	-	-	-	
Hong Kong	1.1	1.1	21.1	28.3	6.9	10.2	1.1	0.7	25.8	
Others	2.4	5.2	26.9	19.5	1.2	3.5	0.2	0.1	2.0	
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 January 2018

(KHR/USD)

Day	Parallel Market Rate			Official Rate	Daily Change*	
	Purchase	Sale	Midpoint		Spread	% Change
1	4,037	4,046	4,042	4,037	0.0	0.0
2	4,037	4,046	4,042	4,034	0.0	0.0
3	4,037	4,046	4,042	4,035	0.0	0.0
4	4,037	4,042	4,040	4,032	0.0	0.0
5	4,034	4,042	4,038	4,032	-3.0	-0.1
6	4,034	4,042	4,038	4,032	0.0	0.0
7	4,034	4,042	4,038	4,032	0.0	0.0
8	4,033	4,041	4,037	4,030	-1.0	0.0
9	4,030	4,039	4,035	4,030	-3.0	-0.1
10	4,030	4,039	4,035	4,027	0.0	0.0
11	4,026	4,036	4,031	4,025	-4.0	-0.1
12	4,025	4,032	4,029	4,022	-1.0	0.0
13	4,025	4,032	4,029	4,022	0.0	0.0
14	4,025	4,032	4,029	4,022	0.0	0.0
15	4,021	4,031	4,026	4,020	-4.0	-0.1
16	4,019	4,028	4,024	4,020	-2.0	0.0
17	4,019	4,029	4,024	4,020	0.0	0.0
18	4,019	4,029	4,024	4,020	0.0	0.0
19	4,019	4,029	4,024	4,021	0.0	0.0
20	4,019	4,029	4,024	4,021	0.0	0.0
21	4,019	4,029	4,024	4,021	0.0	0.0
22	4,019	4,029	4,024	4,018	0.0	0.0
23	4,019	4,029	4,024	4,015	0.0	0.0
24	4,019	4,029	4,024	4,015	0.0	0.0
25	4,019	4,029	4,024	4,015	0.0	0.0
26	4,019	4,029	4,024	4,016	0.0	0.0
27	4,017	4,024	4,021	4,016	-2.0	0.0
28	4,017	4,024	4,021	4,016	0.0	0.0
29	4,017	4,024	4,021	4,015	0.0	0.0
30	4,016	4,022	4,019	4,015	-1.0	0.0
31	4,016	4,022	4,019	4,015	0.0	0.0
Average Rate	4,024	4,033	4,029	4,023	-0.7	0.0

* - Spread of Daily Purchasing Market Rate

- Daily % Change of Purchasing Market Rate

Table 7: Monthly Exchange Rate
(KHR/USD, End-Period)

Month	Market Rate				Official Rate
	Purchase	Monthly %Change	Sale	Midpoint	
Dec-09	4,181	0.41	4,190	4,186	4,169
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
2016					
Oct	4,053	-0.81	4,061	4,057	4,050
Nov	4,032	-0.52	4,041	4,037	4,030
Dec	4,039	0.17	4,050	4,045	4,037
2017					
Jan	4,039	0.00	4,052	4,046	4,035
Feb	4,002	-0.92	4,011	4,007	4,004
Mar	4,004	0.05	4,013	4,009	4,005
Apr	4,039	0.87	4,046	4,043	4,034
May	4,069	0.74	4,078	4,074	4,069
Jun	4,084	0.37	4,092	4,088	4,086
Jul	4,094	0.24	4,102	4,098	4,098
Aug	4,053	-1.00	4,068	4,061	4,050
Sep	4,070	0.42	4,080	4,075	4,053
Oct	4,047	-0.57	4,055	4,051	4,037
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

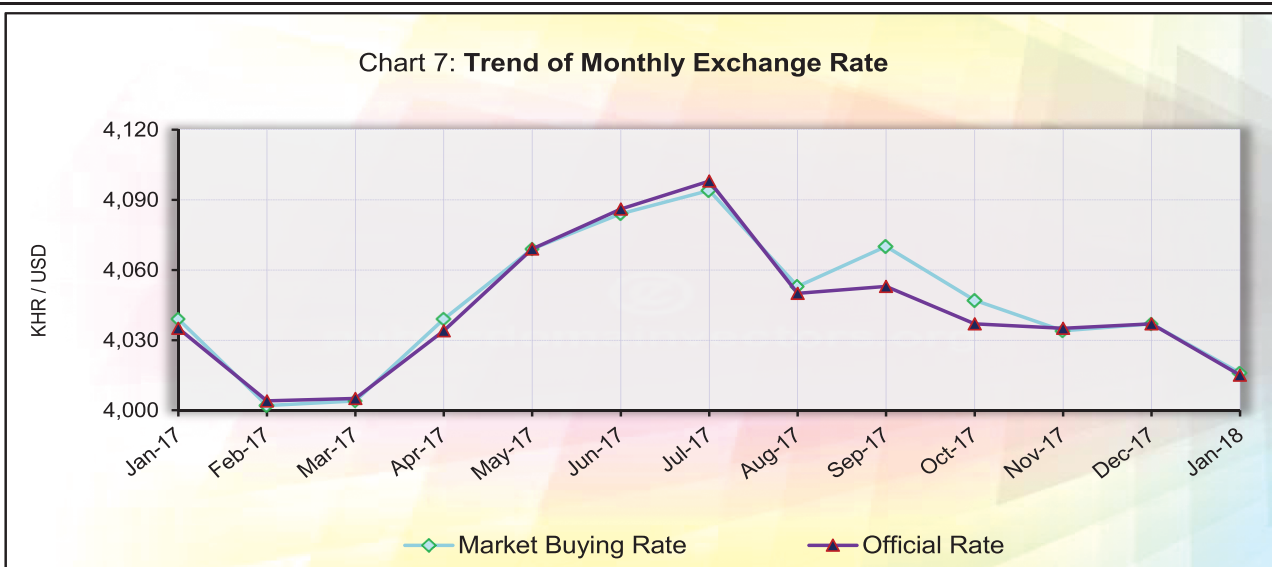


Table 8: The Value of KHR Against Other Currencies
(Official Buying Rate, End-Period)

Unit	SDR	US Dollar		Euro		Japanese Yen		Pound Sterling		Indonesian Rupiah		Malaysian Ringgit		Philippines Peso		Singaporean Dollar		Thai Baht		Vietnamese Dong	
		1	1	1	1	100	100	1	1	1000	1	100	1	100	1	1000	1	1	1	1000	
Dec-10	6,242	4,051	5,387	4,970	6,252	450	1,318	9,248	3,143	208											
Dec-11	6,181	4,039	5,230	5,201	6,225	445	1,274	9,210	3,108	192											
Dec-12	6,140	3,995	5,285	4,645	6,456	411	1,304	9,737	3,266	191											
Dec-13	6,152	3,995	5,515	3,807	6,589	327	1,215	8,999	3,153	190											
Dec-14	5,902	4,075	4,955	3,411	6,342	328	1,166	9,117	3,083	191											
Dec-15	5,617	4,050	4,429	3,362	6,000	294	944	8,630	2,863	181											
2016																					
Oct	5,555	4,050	4,444	3,864	4,937	310	964	8,366	2,908	182											
Nov	5,449	4,030	4,292	3,587	5,034	297	904	8,100	2,830	178											
Dec	5,410	4,037	4,265	3,467	4,960	300	901	8,119	2,792	178											
2017																					
Jan	5,465	4,035	4,319	3,551	5,043	302	912	8,112	2,842	179											
Feb	5,416	4,004	4,237	3,550	4,981	300	902	7,965	2,849	176											
Mar	5,446	4,005	4,278	3,582	4,997	301	906	7,985	2,865	176											
Apr	5,523	4,034	4,384	3,623	5,202	303	929	8,050	2,887	177											
May	5,618	4,069	4,546	3,671	5,213	305	951	8,176	2,936	179											
Jun	5,682	4,086	4,672	3,645	5,315	307	952	8,086	2,964	180											
Jul	5,760	4,098	4,812	3,708	5,385	308	958	8,110	3,019	180											
Aug	5,744	4,050	4,814	3,664	5,231	304	948	7,920	2,982	178											
Sep	5,722	4,053	4,775	3,604	5,443	300	958	7,958	2,984	179											
Oct	5,666	4,037	4,702	3,572	5,332	297	954	7,820	2,967	178											
Nov	5,715	4,035	4,783	3,603	5,411	299	988	8,035	2,995	178											
Dec	5,735	4,037	4,821	3,574	5,426	298	994	8,094	3,017	178											
2018																					
Jan	5,833	4,015	4,971	3,686	5,651	300	1,033	7,841	3,064	177											
Monthly % Change	1.7	-0.5	3.1	3.1	4.1	0.7	3.9	-3.1	1.6	3.2	-0.6										

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

(Annual Rate, Weighted Average Rate)

	Dec-15	Dec-16	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	Jan-18
Interest Rates on Deposits in KHR														
Saving Deposits	1.43	1.56	1.57	1.55	1.44	1.43	1.44	1.43	1.42	1.41	1.42	1.42	1.39	1.38
Fixed deposit 1 Month	2.86	3.11	3.03	2.98	2.24	2.23	2.27	2.28	2.25	2.24	2.28	2.28	2.21	2.20
Fixed deposit 3 Months	4.71	4.84	4.73	4.67	3.95	3.92	3.97	4.00	3.95	3.92	3.93	3.95	3.89	3.89
Fixed deposit 6 Months	5.65	5.79	5.67	5.60	4.74	4.70	4.76	4.80	4.74	4.72	4.72	4.74	4.67	4.68
Fixed deposit 12 Months	6.64	6.91	6.80	6.71	6.02	5.99	6.03	6.05	5.99	5.96	5.97	5.98	5.90	5.89
Interest Rates on Deposits in USD														
Saving Deposits	0.78	0.84	0.82	0.82	0.76	0.76	0.76	0.76	0.76	0.74	0.74	0.75	0.75	0.74
Fixed deposit 1 Month	1.73	1.77	1.71	1.71	1.56	1.56	1.57	1.58	1.53	1.52	1.52	1.52	1.53	1.46
Fixed deposit 3 Months	2.46	2.42	2.36	2.37	2.28	2.30	2.30	2.32	2.27	2.27	2.27	2.27	2.27	2.25
Fixed deposit 6 Months	3.42	3.41	3.38	3.39	3.25	3.25	3.26	3.28	3.25	3.26	3.26	3.26	3.26	3.24
Fixed deposit 12 Months	4.45	4.44	4.44	4.45	4.40	4.40	4.41	4.43	4.42	4.42	4.42	4.42	4.42	4.38
Interest Rates on Loans in KHR														
1 Month	18.00	20.46	20.16	20.27	18.00	18.00	18.00	18.00	17.96	17.98	17.98	17.98	17.98	18.00
3 Months	18.00	20.46	20.16	20.24	18.00	18.00	18.00	18.00	17.96	17.98	17.98	17.98	17.98	18.00
6 Months	19.74	21.20	20.91	21.06	19.11	19.10	19.14	19.09	19.10	18.15	18.15	17.98	17.98	18.00
12 Months	16.24	17.35	16.20	16.05	14.84	14.42	14.48	14.53	14.50	14.49	14.50	14.44	14.50	12.29
Interest Rates on Loans in USD														
1 Month	12.86	12.63	12.94	13.00	11.93	12.71	11.31	12.83	12.17	11.73	11.66	12.83	12.51	12.44
3 Months	12.45	12.27	11.43	13.51	12.25	12.20	12.18	12.01	11.85	11.96	11.70	11.88	12.16	11.15
6 Months	12.95	12.57	12.80	12.76	12.86	12.96	13.29	13.10	13.07	12.41	12.19	11.70	11.90	11.95
12 Months	11.60	11.90	11.69	11.67	11.68	11.73	11.80	11.79	11.79	11.79	11.60	11.57	11.67	11.49

* Including Commercial Banks and Specialized Banks

Table 10: Monetary Survey

(In KHR Billion)

	Dec-16	Oct-17	Nov-17	Dec-17	Jan-18
Net Foreign Assets	31,814.5	42,830.0	42,672.9	42,575.3	43,964.2
Foreign Assets	47,581.6	60,063.7	60,694.8	60,893.4	62,254.1
Foreign Liabilities	-15,767.1	-17,233.7	-18,021.9	-18,318.1	-18,289.8
Net Domestic Assets	25,802.3	27,427.7	28,141.3	28,743.5	28,241.9
Domestic Credit	48,310.3	53,960.2	54,780.4	55,856.5	55,892.7
Net Claims on Government	-8,148.5	-10,269.9	-10,410.6	-11,066.5	-10,889.5
Claims on Government	270.2	270.2	270.2	270.2	270.2
Deposits of Government	-8,418.7	-10,540.2	-10,680.8	-11,336.8	-11,159.8
Non-Government	56,458.8	64,230.1	65,191.0	66,923.0	66,782.2
State Enterprises	0.0	0.4	0.4	0.4	0.4
Private Sector	56,458.8	64,229.7	65,190.6	66,922.6	66,781.8
Of Which in Foreign Currency	55,741.0	63,499.1	64,458.7	66,188.5	66,049.7
Other Items Net	-22,508.0	-26,532.4	-26,639.1	-27,113.0	-27,650.8
Restricted Deposits	-1,301.5	-1,560.4	-1,545.6	-1,624.2	-1,675.5
Capital & Reserves	-17,904.6	-21,899.3	-22,190.4	-22,862.3	-23,511.6
Others	-3,301.8	-3,072.7	-2,903.1	-2,626.4	-2,463.7
Liquidity (M2)	57,616.8	70,257.8	70,814.2	71,318.9	72,206.1
Money (M1)	7,273.0	9,030.3	9,170.6	9,428.4	9,544.0
Currency Outside Banks	6,473.4	7,958.4	8,071.6	8,301.6	8,361.0
Demand Deposits	799.7	1,071.9	1,099.0	1,126.9	1,183.0
Quasi-Money	50,343.8	61,227.5	61,643.6	61,890.4	62,662.1
Time and Savings Deposits	2,386.3	2,636.3	2,643.9	2,615.5	2,579.6
Foreign Currency Deposits	47,957.4	58,591.2	58,999.6	59,275.0	60,082.5

Table 11: Monetary Survey
(Monthly Change)

	Change in KHR Billion			Percentage Change		
	Dec-16	Dec-17	Jan-18	Dec-16	Dec-17	Jan-18
Net Foreign Assets	126.9	-97.5	1,388.9	0.4	-0.2	3.3
Foreign Assets	441.3	198.7	1,360.6	0.9	0.3	2.2
Foreign Liabilities	314.4	296.2	-28.3	2.0	1.6	-0.2
Net Domestic Assets	514.8	602.2	-501.6	2.0	2.1	-1.7
Domestic Credit	1,185.6	1,076.1	36.2	2.5	2.0	0.1
Net Claims on Government	-139.3	-655.9	177.0	-1.7	-6.3	1.6
Claims on Government	0.0	0.0	0.0	0.0	0.0	0.0
Deposits of Government	139.3	655.9	-177.0	1.7	6.1	-1.6
Non-Government	1,324.9	1,732.1	-140.8	2.4	2.7	-0.2
State Enterprises	0.0	0.0	0.0	0.0	2.5	0.0
Private Sector	1,324.9	1,732.0	-140.8	2.4	2.7	-0.2
Of Which in Foreign Currency	1,318.8	1,729.8	-138.8	2.4	2.7	-0.2
Other	-670.8	-473.9	-537.9	-3.1	-1.8	-2.0
Restricted Deposits	38.3	78.6	51.3	3.0	5.1	3.2
Capital & Reserves	161.4	671.9	649.3	0.9	3.0	2.8
Others	-471.1	276.6	162.7	-16.6	9.5	6.2
Liquidity (M2)	641.7	504.7	887.3	1.1	0.7	1.2
Money (M1)	137.1	257.9	115.6	1.9	2.8	1.2
Currency Outside Banks	115.2	230.0	59.4	1.8	2.8	0.7
Demand Deposits	21.9	27.9	56.1	2.8	2.5	5.0
Quasi-Money	504.6	246.8	771.7	1.0	0.4	1.2
Time and Savings Deposits	65.6	-28.5	-35.8	2.8	-1.1	-1.4
Foreign Currency Deposits	438.9	275.3	807.5	0.9	0.5	1.4

Chart 8: Monetary Survey

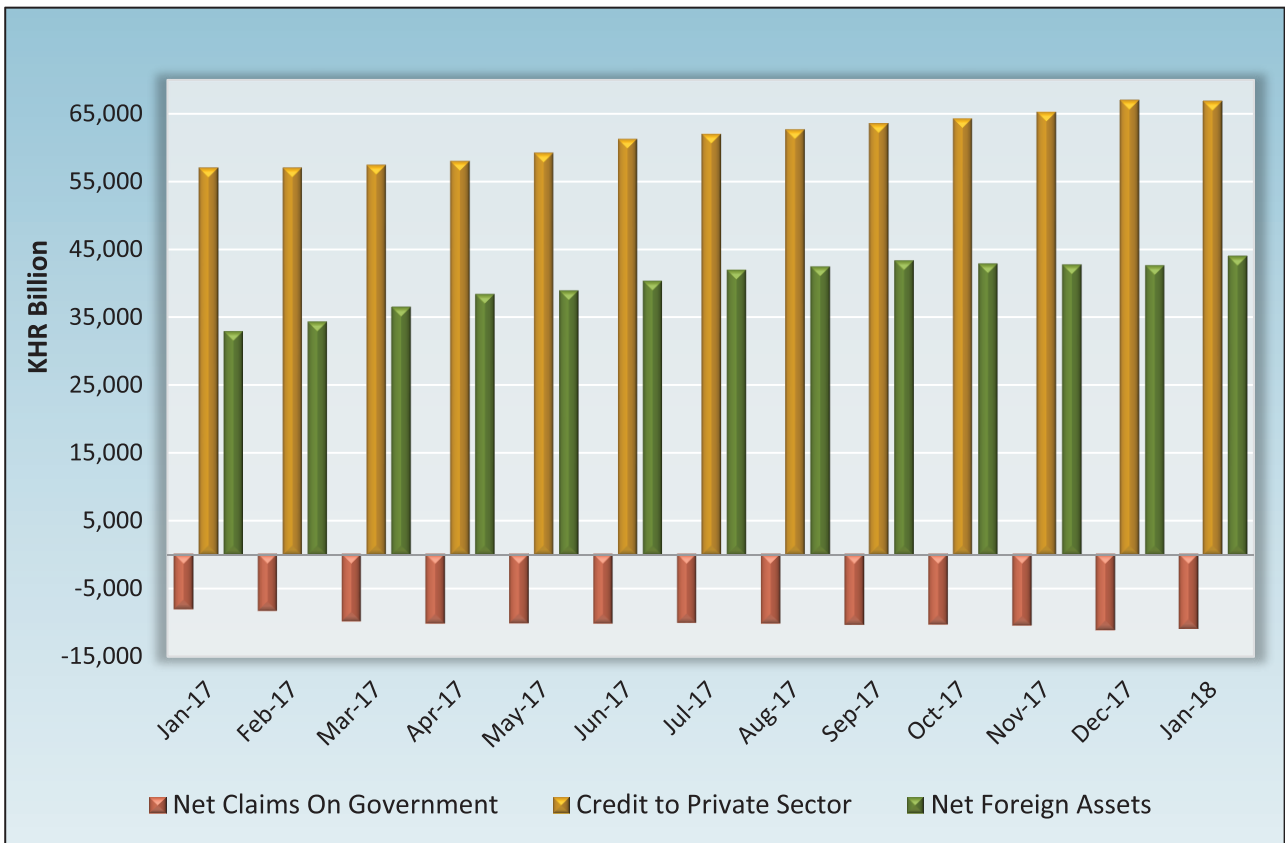


Chart 9: Components of Money Supply

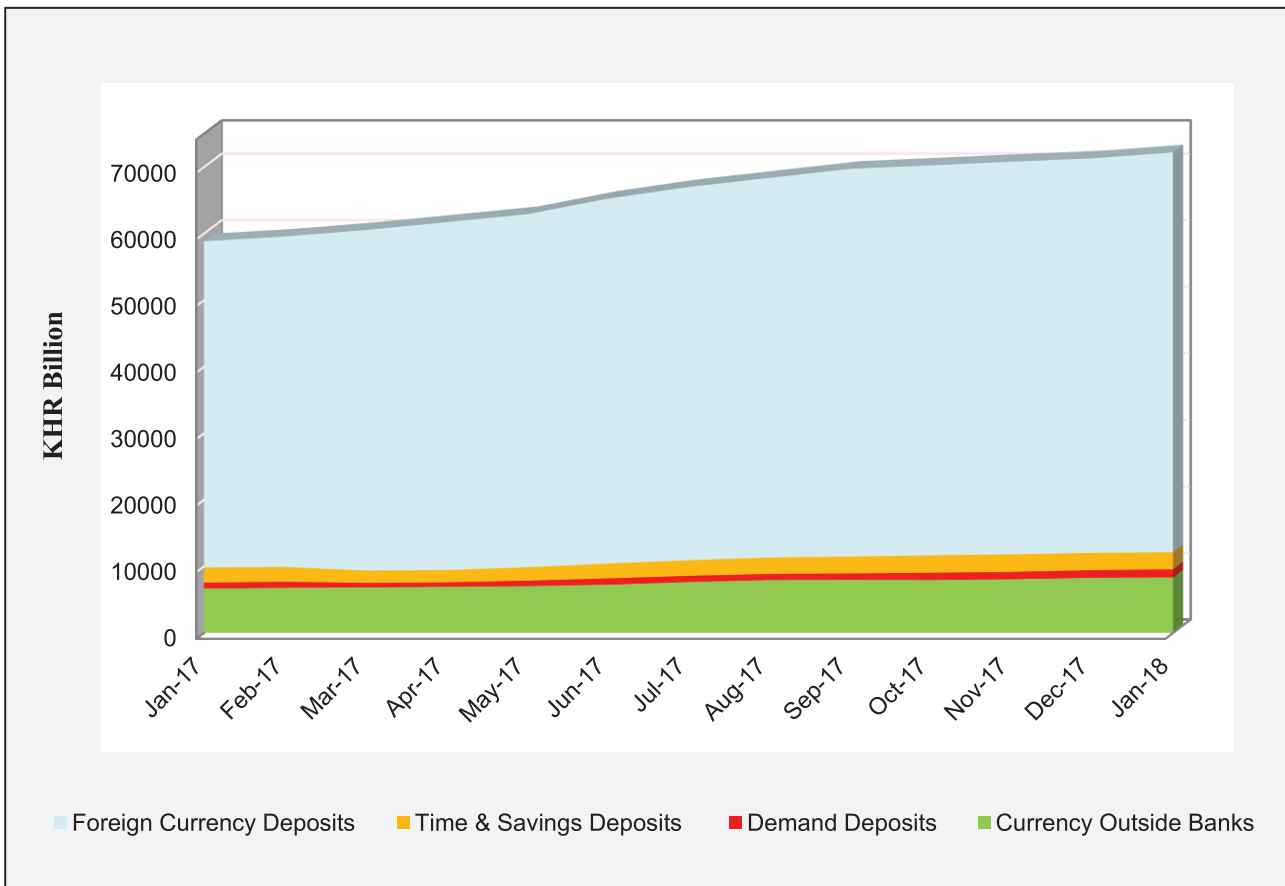


Table 12: Deposit Money Banks' Balance Sheet

(In KHR Billion)

	Dec-16	Oct-17	Nov-17	Dec-17	Jan-18
Net Foreign Assets	-4,521.6	-4,503.4	-5,330.7	-6,156.7	-5,228.6
Foreign Assets	10,874.9	12,342.1	12,299.7	11,768.6	12,661.6
Foreign Liabilities	15,396.5	16,845.5	17,630.4	17,925.2	17,890.3
Net Domestic Assets	34,390.1	39,013.7	40,017.8	41,131.1	40,904.4
Net Domestic Credit	55,804.8	63,378.4	64,257.8	65,750.2	65,500.4
Net Claims on Government	-653.8	-851.5	-933.2	-1,172.8	-1,280.0
Claims on Public Enterprises	0.0	0.4	0.4	0.4	0.4
Claims on Private Sector	56,458.8	64,229.7	65,190.6	66,922.6	66,781.8
Net claims on National Bank of Cambodia	-0.2	-0.2	0.0	0.0	-1.8
Other Assets (net)	-21,414.7	-24,364.8	-24,240.0	-24,619.1	-24,596.0
Reserves	21,069.4	27,539.8	27,874.8	27,852.9	27,946.6
Cash	484.4	711.3	675.1	655.7	770.7
Deposits at National Bank of Cambodia	20,103.5	25,883.2	26,265.6	26,285.3	26,443.0
Other Credits at National Bank of Cambodia	481.5	945.3	934.1	911.9	733.0
Total Deposits	50,937.8	62,050.0	62,561.9	62,827.4	63,622.4
Demand Deposits	594.1	822.5	918.4	937.0	960.3
Time and Savings Deposits	2,386.3	2,636.3	2,643.9	2,615.5	2,579.6
Foreign Currency Deposits	47,957.4	58,591.2	58,999.6	59,275.0	60,082.5
Total Assets	98,297.8	115,002.9	116,429.7	117,709.7	118,357.9
	(Monthly Percentage Change)				
Net Foreign Assets	-3.5	46.3	18.4	15.5	-15.1
Foreign Assets	4.6	-9.7	-0.3	-4.3	7.6
Foreign Liabilities	2.1	0.6	4.7	1.7	-0.2
Net Domestic Assets	0.4	1.4	2.6	2.8	-0.6
Net Domestic Credit	2.4	1.1	1.4	2.3	-0.4
Net Claims on Government	-0.3	2.7	9.6	25.7	9.1
Claims on Public Enterprises	0.0	1.9	-1.4	2.5	0.0
Claims on Private Sector	2.4	1.2	1.5	2.7	-0.2
Net claims on National Bank of Cambodia	0.2	0.5	-100.0	0.0	1.0
Other Assets (net)	5.8	0.7	-0.5	1.6	-0.1
Reserves	0.8	5.0	1.2	-0.1	0.3
Cash	-22.0	-12.4	-5.1	-2.9	17.5
Deposits at National Bank of Cambodia	0.9	4.4	1.5	0.1	0.6
Other Credits at National Bank of Cambodia	33.5	53.2	-1.2	-2.4	-19.6
Total Deposits	1.0	0.7	0.8	0.4	1.3
Demand Deposits	-3.7	2.5	11.7	2.0	2.5
Time and Savings Deposits	2.8	3.2	0.3	-1.1	-1.4
Foreign Currency Deposits	0.9	0.6	0.7	0.5	1.4
Total Assets	1.7	0.4	1.2	1.1	0.6

Table 13: Analytical Balance Sheet of The Monetary Authorities

(In KHR Billions)

	Dec-16	Oct-17	Nov-17	Dec-17	Jan-18
Reserve money	28,123.4	35,970.7	36,557.8	36,692.6	37,051.0
Currency Outside Banks	6,473.4	7,958.4	8,071.6	8,301.6	8,361.0
Vault Cash	484.4	711.3	675.1	655.7	770.7
Bank Deposits	20,960.1	27,051.6	27,630.5	27,545.4	27,696.6
Required Reserves	8,784.2	10,635.1	10,777.0	10,926.8	11,007.9
Others	12,175.9	16,416.5	16,853.4	16,618.6	16,688.7
Other Deposits	205.6	249.4	180.6	189.9	222.7
Net Foreign Assets	36,336.1	47,333.5	48,003.6	48,732.0	49,192.9
Foreign Assets	36,706.7	47,721.6	48,395.1	49,124.9	49,592.5
Foreign Liabilities	370.6	388.1	391.5	392.9	399.6
Net Domestic Assets	-8,212.7	-11,362.7	-11,445.8	-12,039.4	-12,141.9
Net Credit to Government	-7,494.7	-9,418.4	-9,477.4	-9,893.7	-9,609.5
Claims	270.2	270.2	270.2	270.2	270.2
Deposits	7,765.0	9,688.7	9,747.7	10,164.0	9,879.7
Net Claims on Banks	-1,144.3	-1,374.9	-1,365.0	-1,414.2	-1,466.2
Other Items (net)	426.4	-569.4	-603.4	-731.4	-1,066.3
	Percentage Change				
Reserve money	0.4	3.6	1.6	0.4	1.0
Currency Outside Banks	1.8	-0.4	1.4	2.8	0.7
Vault Cash	-22.0	-12.4	-5.1	-2.9	17.5
Bank Deposits	0.4	4.9	2.1	-0.3	0.5
Required Reserves	1.5	1.1	1.3	1.4	0.7
Others	-0.4	7.5	2.7	-1.4	0.4
Other Deposits	27.7	84.2	-27.6	5.2	17.3
Net Foreign Assets	-0.1	2.1	1.4	1.5	0.9
Foreign Assets	-0.1	2.0	1.4	1.5	1.0
Foreign Liabilities	-0.7	-1.0	0.9	0.3	1.7
Net Domestic Assets	-1.7	-2.6	0.7	5.2	0.9
Net Credit to Government	1.9	-1.1	0.6	4.4	-2.9
Claims	0.0	0.0	0.0	0.0	0.0
Deposits	1.8	-1.0	0.6	4.3	-2.8
Net Claims on Banks	2.4	0.4	-0.7	3.6	3.7
Other Items (net)	278.3	-26.5	6.0	21.2	45.8

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

(In KHR Billion)

	Dec-16	Oct-17	Nov-17	Dec-17	Jan-18
1. Financial Institutions	1,008.2	1,603.1	1,803.1	1,876.8	2,150.9
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	758.9	959.7	1,101.5	1,189.3	1,403.9
1.3. Other Financial Institutions	249.2	643.4	701.5	687.5	747.0
2. Non-Financial Institutions	46,778.8	52,579.0	53,269.7	54,344.9	54,172.5
2.1. Agriculture, Forestry and Fishing	6,134.1	6,777.3	6,930.7	7,064.9	7,097.3
2.2. Mining and Quarrying	294.4	274.2	276.2	241.2	241.1
2.3. Manufacturing	3,937.9	4,289.9	4,278.8	4,272.4	4,181.4
2.4. Utilities	368.2	447.1	463.5	514.2	501.2
2.5. Construction	4,962.6	5,977.4	6,115.1	6,381.2	6,383.0
2.6. Wholesale Trade	8,078.6	8,219.4	8,366.5	8,368.4	8,158.2
2.7. Retail Trade	9,949.9	11,646.7	11,735.8	12,132.7	12,110.4
2.8. Hotels and Restaurants	2,904.1	3,066.3	3,098.6	3,055.2	3,125.6
2.9. Transport and Storage	1,051.1	1,154.1	1,201.3	1,268.0	1,267.2
2.10. Information Media and Telecommunications	615.1	551.3	520.9	559.9	558.4
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	1,095.2	1,496.5	1,524.8	1,567.1	1,584.3
2.12. Real Estate Activities	2,838.2	3,848.0	3,892.4	4,005.0	4,060.0
2.13. Other Non-Financial Services	4,549.5	4,830.9	4,864.9	4,914.7	4,904.6
3. Personal Essentials	8,359.9	10,595.5	10,762.7	11,060.8	11,181.1
3.1. Personal Lending	3,791.2	4,425.3	4,426.7	4,611.7	4,655.2
3.2. Credit Cards	131.0	144.8	154.5	152.1	147.7
3.3. Mortgages, Owner-Occupied Housing only	4,437.7	6,025.4	6,181.5	6,297.0	6,378.2
4. Other Lending	880.4	897.8	913.4	988.6	915.3
Total Gross Loan	57,027.2	65,675.4	66,748.9	68,271.1	68,419.8

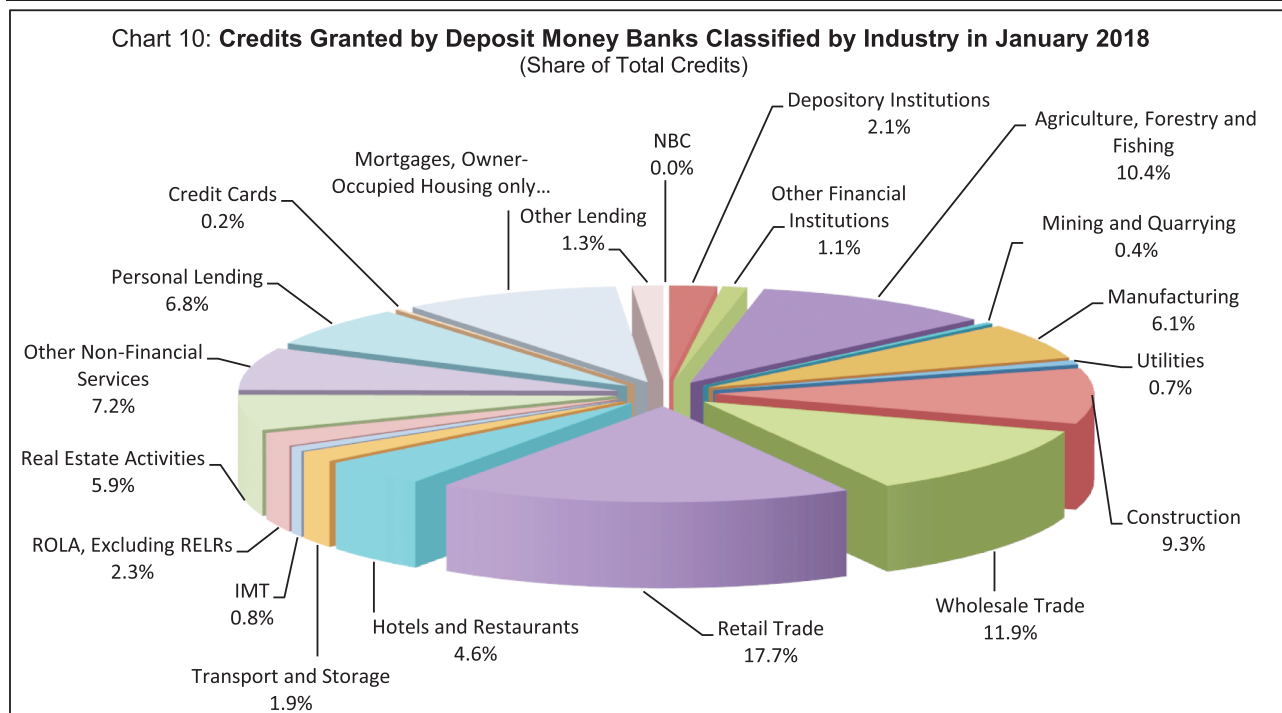


Table 15: Monthly Change of Credit Granted by Deposit Money Banks Classified by Industry

	Dec-16	Oct-17	Nov-17	Dec-17	Jan-18
(Monthly Change in KHR Billion)					
1. Financial Institutions	-340.6	21.2	200.0	73.8	274.1
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	-302.0	10.4	141.8	87.8	214.6
1.3. Other Financial Institutions	-38.6	10.7	58.2	-14.0	59.5
2. Non-Financial Institutions	213.1	814.5	690.6	1,075.2	-172.4
2.1. Agriculture, Forestry and Fishing	114.6	85.8	153.5	134.2	32.4
2.2. Mining and Quarrying	1.1	1.0	2.0	-35.0	-0.1
2.3. Manufacturing	88.0	213.2	-11.0	-6.4	-91.0
2.4. Utilities	-52.4	7.6	16.4	50.7	-13.1
2.5. Construction	326.2	-170.6	137.7	266.1	1.8
2.6. Wholesale Trade	-511.7	137.5	147.1	1.9	-210.3
2.7. Retail Trade	149.7	204.9	89.0	397.0	-22.3
2.8. Hotels and Restaurants	22.5	51.0	32.3	-43.4	70.3
2.9. Transport and Storage	32.9	20.1	47.2	66.7	-0.8
2.10. Information Media and Telecommunications	35.5	2.9	-30.4	39.0	-1.5
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	-60.1	42.2	28.3	42.3	17.3
2.12. Real Estate Activities	-13.4	158.7	44.4	112.6	55.0
2.13. Other Non-Financial Services	80.1	60.3	34.0	49.7	-10.1
3. Personal Essentials	231.9	65.0	167.2	298.1	120.3
3.1. Personal Lending	103.3	32.9	1.4	185.0	43.4
3.2. Credit Cards	8.4	-1.7	9.7	-2.4	-4.3
3.3. Mortgages, Owner-Occupied Housing only	120.1	33.8	156.1	115.5	81.2
4. Other Lending	23.6	-186.6	15.6	75.2	-73.3
Total Gross Loan	128.0	714.0	1,073.5	1,522.2	148.7
(Monthly Percentage Change)					
1. Financial Institutions	-25.3	1.3	12.5	4.1	14.6
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	-28.5	1.1	14.8	8.0	18.0
1.3. Other Financial Institutions	-13.4	1.7	9.0	-2.0	8.7
2. Non-Financial Institutions	0.5	1.6	1.3	2.0	-0.3
2.1. Agriculture, Forestry and Fishing	1.9	1.3	2.3	1.9	0.5
2.2. Mining and Quarrying	0.4	0.4	0.7	-12.7	0.0
2.3. Manufacturing	2.3	5.2	-0.3	-0.1	-2.1
2.4. Utilities	-12.5	1.7	3.7	10.9	-2.5
2.5. Construction	7.0	-2.8	2.3	4.4	0.0
2.6. Wholesale Trade	-6.0	1.7	1.8	0.0	-2.5
2.7. Retail Trade	1.5	1.8	0.8	3.4	-0.2
2.8. Hotels and Restaurants	0.8	1.7	1.1	-1.4	2.3
2.9. Transport and Storage	3.2	1.8	4.1	5.6	-0.1
2.10. Information Media and Telecommunications	6.1	0.5	-5.5	7.5	-0.3
2.11. Rental and Operational Leasing Activities, Excluded Real Estate Leasing and Rentals	-5.2	2.9	1.9	2.8	1.1
2.12. Real Estate Activities	-0.5	4.3	1.2	2.9	1.4
2.13. Other Non-Financial Services	1.8	1.3	0.7	1.0	-0.2
3. Personal Essentials	2.9	0.6	1.6	2.8	1.1
3.1. Personal Lending	2.8	0.7	0.0	4.2	0.9
3.2. Credit Cards	6.9	-1.1	6.7	-1.6	-2.9
3.3. Mortgages, Owner-Occupied Housing only	2.8	0.6	2.6	1.9	1.3
4. Other Lending	2.8	-17.2	1.7	8.2	-7.4
Total Gross Loan	0.2	1.1	1.6	2.3	0.2

Table 16: Deposits with Deposit Money Banks

(In KHR Billion)

	Dec-16	Oct-17	Nov-17	Dec-17	Jan-18
Deposits in KHR					
Demand deposits	900.0	1,306.5	1,417.6	1,383.9	1,524.3
Savings deposits	1,001.0	1,274.2	1,235.5	1,207.3	1,151.3
Fixed deposits	1,358.8	1,368.1	1,425.4	1,494.2	1,515.7
Others	35.9	57.5	43.5	46.2	43.4
Total	3,295.7	4,006.3	4,122.0	4,131.7	4,234.7
Deposits in Foreign Currency*					
Demand deposits	10,444.0	13,957.0	13,850.7	14,421.6	14,749.0
Savings deposits	15,642.4	20,653.2	21,464.0	20,967.8	21,677.3
Fixed deposits	25,523.2	28,560.8	28,681.0	29,135.2	29,202.8
Others	794.4	1,093.6	976.5	1,028.2	901.9
Total	52,404.1	64,264.7	64,972.2	65,552.8	66,531.0
Grand Total	55,699.8	68,271.0	69,094.2	69,684.4	70,765.7

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

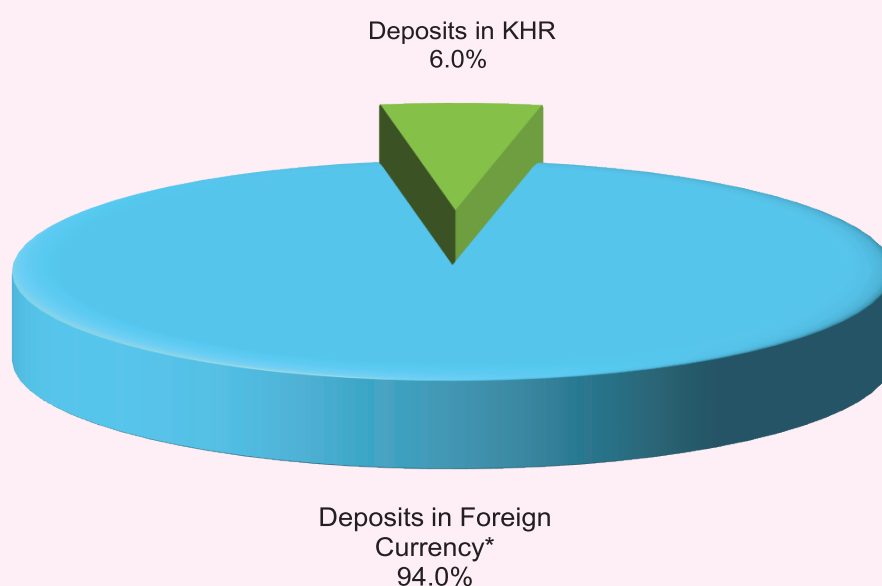
Chart 11: Deposits with Deposit Money Banks Classified by Currency, as of January 2018
(Share of Grand Total Deposits)

Table 17: Monthly Change of Deposits with Deposit Money Banks

	Dec-16	Oct-17	Nov-17	Dec-17	Jan-18
	(Change in KHR Billion)				
Deposits in KHR					
Demand deposits	-2.0	47.3	111.1	-33.6	140.4
Savings deposits	-69.6	123.3	-38.8	-28.2	-55.9
Fixed deposits	143.7	-39.6	57.3	68.8	21.5
Others	-27.3	16.0	-14.0	2.7	-2.8
Total	44.7	146.9	115.7	9.7	103.1
Deposits in Foreign Currency					
Demand deposits	615.4	-309.2	-106.4	570.9	327.4
Savings deposits	489.2	448.8	810.8	-496.2	709.5
Fixed deposits	346.8	-66.1	120.2	454.2	67.6
Others	-202.9	253.7	-117.1	51.7	-126.3
Total	1,248.5	327.1	707.5	580.6	978.2
Grand Total	1,293.3	474.1	823.1	590.3	1,081.3
	(Percentage Change)				
Deposits in KHR					
Demand deposits	-0.2	3.8	8.5	-2.4	10.1
Savings deposits	-6.5	10.7	-3.0	-2.3	-4.6
Fixed deposits	11.8	-2.8	4.2	4.8	1.4
Others	-43.2	38.5	-24.3	6.3	-6.1
Total	1.4	3.8	2.9	0.2	2.5
Deposits in Foreign Currency					
Demand deposits	6.3	-2.2	-0.8	4.1	2.3
Savings deposits	3.2	2.2	3.9	-2.3	3.4
Fixed deposits	1.4	-0.2	0.4	1.6	0.2
Others	-20.3	30.2	-10.7	5.3	-12.3
Total	2.4	0.5	1.1	0.9	1.5
Grand Total	2.4	0.7	1.2	0.9	1.6

Chart 12: Deposits in KHR Classified by Type, as of January 2018
(Share of Total KHR Deposits)

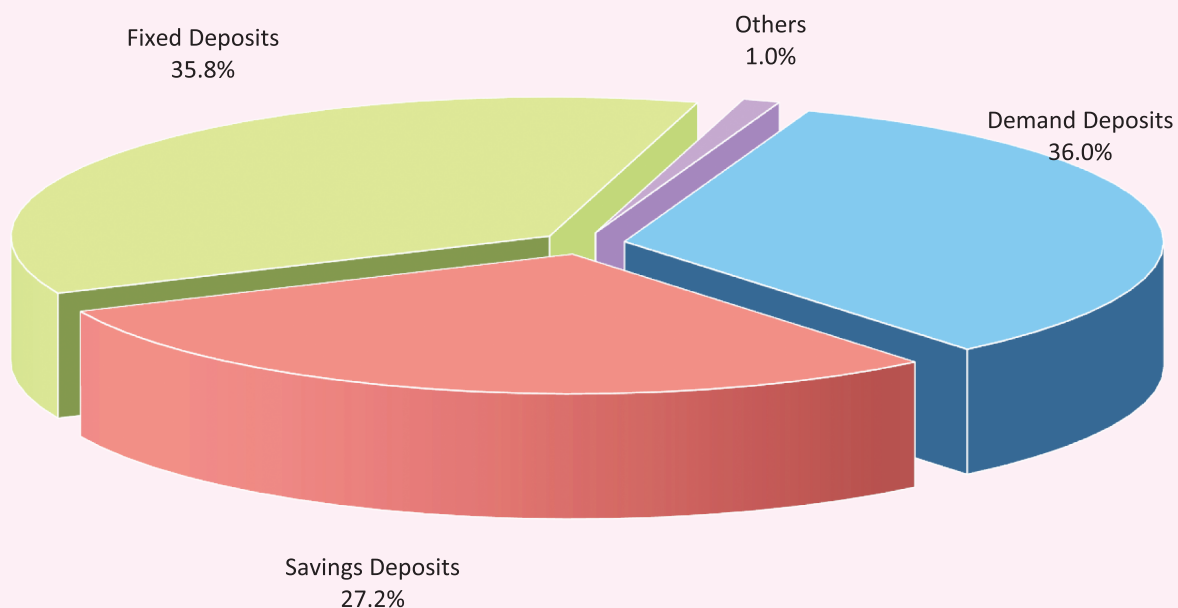
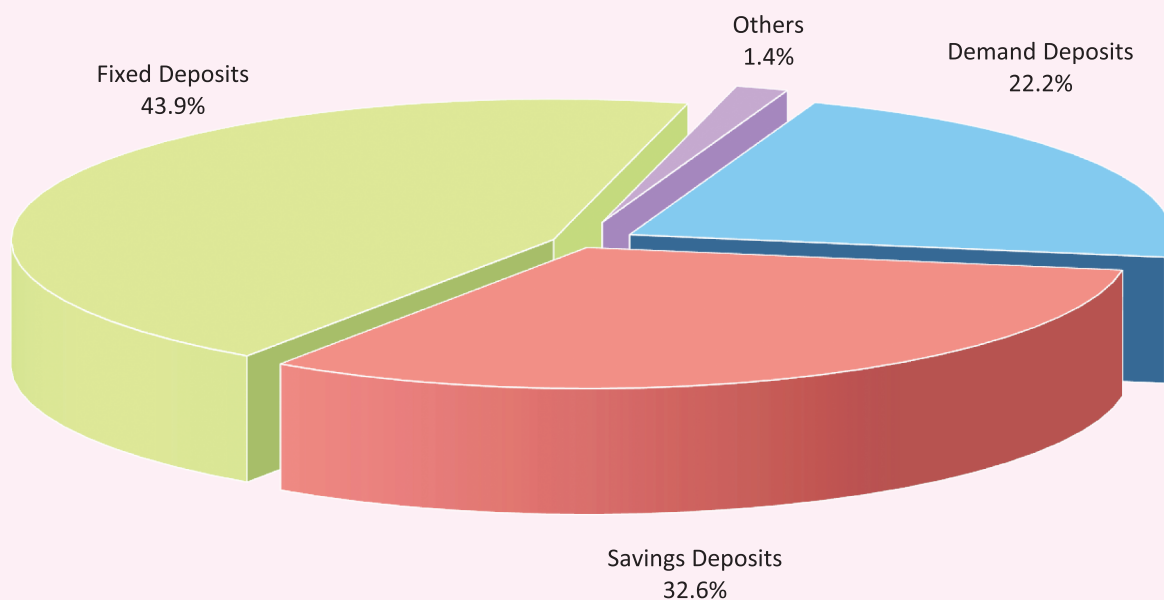


Chart 13: Deposits in Foreign Currency Classified by Type, as of January 2018
(Share of Total Foreign Currency Deposits)



**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%
2015							
Oct	3,795	23,045	123,341	2,044,405	11,764	2% - 4%	25%-41%
Nov	3,932	24,317	129,816	2,097,632	12,093	2% - 4%	25%-41%
Dec	4,576	27,510	141,514	2,149,180	12,365	2% - 4%	25%-41%
2016							
Jan	4,986	29,753	156,982	2,224,371	12,877	2% - 4%	25%-41%
Feb	4,873	29,130	147,566	2,178,010	12,972	2% - 4%	25%-41%
Mar	5,217	30,941	159,778	2,209,560	13,543	2% - 4%	25%-41%
Apr	5,002	29,789	149,600	2,104,254	11,745	2% - 4%	25%-41%
May	5,083	30,088	149,921	2,103,589	11,758	2% - 4%	25%-41%
Jun	5,417	31,067	147,979	2,129,086	11,574	2% - 4%	25%-41%
Jul	5,272	29,786	150,305	2,098,765	11,676	2% - 4%	25%-41%
Aug	5,348	29,924	150,836	2,093,722	11,885	2% - 4%	25%-41%
Sep	6,052	41,055	154,593	2,154,736	12,206	2% - 4%	25%-41%
Oct	5,922	32,419	155,077	2,152,265	12,333	2% - 4%	25%-41%
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				Loan Outstanding (In KHR Billion)	Interest Rate	
	Head Office	Province/ Krong	District/Khan	Household		Monthly	Annually
Apr	71	345	1,352	1,823,420	13,836	1.3% -2.6%	16.5%-31.1%
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%

** Excluding Non-Government Organizations

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
2016							
Nov	3,753	19	198	500.9	26.4	12	0.71
Dec	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							
Jan	3,351	21	160	522.2	24.9	8	0.36
Feb	3,430	20	172	538.9	26.9	14	0.66
Mar	3,556	22	162	695.3	31.6	12	6.50
Apr	2,723	18	151	345.3	19.2	10	0.91
May	2,750	19	145	552.0	29.1	10	0.31
Jun	2,918	20	146	585.0	29.2	2	0.02
Jul	2,833	21	135	431.0	20.5	4	1.21
Aug	3,465	23	151	442.5	19.2	21	2.37
Sep	2,793	17	164	437.9	25.8	18	2.07
Oct	3,427	19	180	726.7	38.2	6	0.00
Nov	3,165	19	167	732.0	38.5	11	1.61
Dec	3,074	20	154	599.0	30.0	22	12.48
2018							
Jan	3,319	20	166	668.3	33.4	9	0.06
Total	3,319	20	166	668.3	33.4	9	0.06

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
						6	7 (In USD Million)
	1	2	3 = 1/2	4	5 = 4/2		
Dec-09	40,907	22	1,859	547.6	24.9	262	6.7
Total	420,440	238	1,767	5,821.4	24.5	2,854	46.7
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
2015							
Dec	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
2016							
Dec	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							
Jan	86,917	21	4,139	2,018.5	96.1	789	34.7
Feb	83,259	20	4,163	1,945.1	97.3	732	27.2
Mar	99,232	22	4,511	2,301.1	104.6	778	31.3
Apr	76,209	18	4,234	1,843.8	102.4	623	33.3
May	94,677	19	4,983	2,293.3	120.7	877	32.9
Jun	91,294	20	4,565	2,209.2	110.5	677	34.6
Jul	93,067	21	4,432	2,145.7	102.2	684	63.2
Aug	103,335	23	4,493	2,469.1	107.4	660	34.9
Sep	80,355	17	4,727	2,128.0	125.2	740	47.5
Oct	99,269	19	5,225	2,154.1	113.4	757	35.8
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
Total	102,974	20	5,149	2,859.1	143.0	858	77.0

Table 21: Visitor Arrivals in Cambodia

	2016	2017		2018	% of Total		% Change	
	Dec	Nov	Dec	Jan	Dec	Jan	Dec/Nov	Jan/Dec
(Mode of Arrival)								
Phnom Penh International Airport	123,847	143,426	138,695	168,687	19.8	28.3	-3.3	21.6
Siem Reap International Airport	180,302	181,471	196,550	219,868	28.0	36.9	8.3	11.9
Land	292,670	233,247	350,104	187,965	49.9	31.5	50.1	-46.3
Boat	14,715	12,327	16,537	19,721	2.4	3.3	34.2	19.3
Preah Vihea	0	0	0	0	0.0	0.0	0.0	0.0
Total	611,534	570,471	701,886	596,241	100.0	100.0	23.0	-15.1
(Arrival by Purpose of Visit)								
Tourist	558,182	518,944	655,621	540,951	93.4	90.7	26.3	-17.5
Business and Professional	25,661	32,346	26,843	33,793	3.8	5.7	-17.0	25.9
Others and not specified	27,691	19,181	19,422	21,497	2.8	3.6	1.3	10.7
Total	611,534	570,471	701,886	596,241	100.0	100.0	23.0	-15.1
(Top-Ten Countries of Passenger Arrivals)								
China (PRC)	93,501	127,852	133,074	153,207	19.0	25.7	4.1	15.1
Vietnam	115,482	73,776	111,774	62,708	15.9	10.5	51.5	-43.9
South Korea	41,641	29,444	36,633	50,541	5.2	8.5	24.4	38.0
Lao PDR	54,920	53,383	69,504	42,082	9.9	7.1	30.2	-39.5
Thailand	63,970	49,633	73,994	33,265	10.5	5.6	49.1	-55.0
United States of America	27,253	24,698	28,625	29,794	4.1	5.0	15.9	4.1
France	16,460	18,332	17,438	20,053	2.5	3.4	-4.9	15.0
Japan	21,908	19,804	23,458	19,670	3.3	3.3	18.5	-16.1
United Kingdom	15,865	17,984	16,496	17,450	2.4	2.9	-8.3	5.8
Australia	17,821	13,064	18,864	17,163	2.7	2.9	44.4	-9.0
Others	142,713	142,501	172,026	150,308	24.5	25.2	20.7	-12.6
Total	611,534	570,471	701,886	596,241	100.0	100.0	23.0	-15.1

Source: Ministry of Tourism

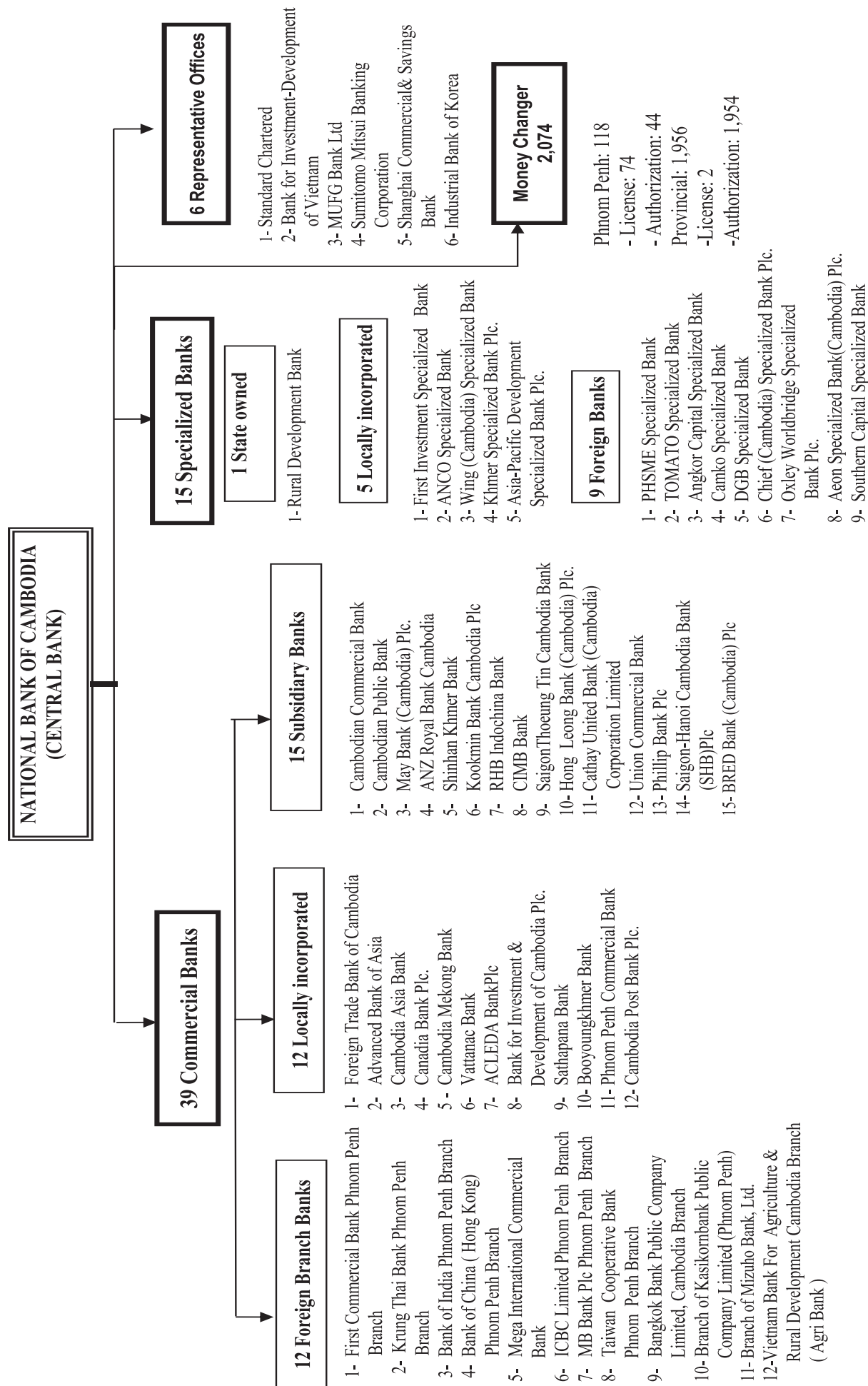
Table 22: Cambodia's Imports and Exports

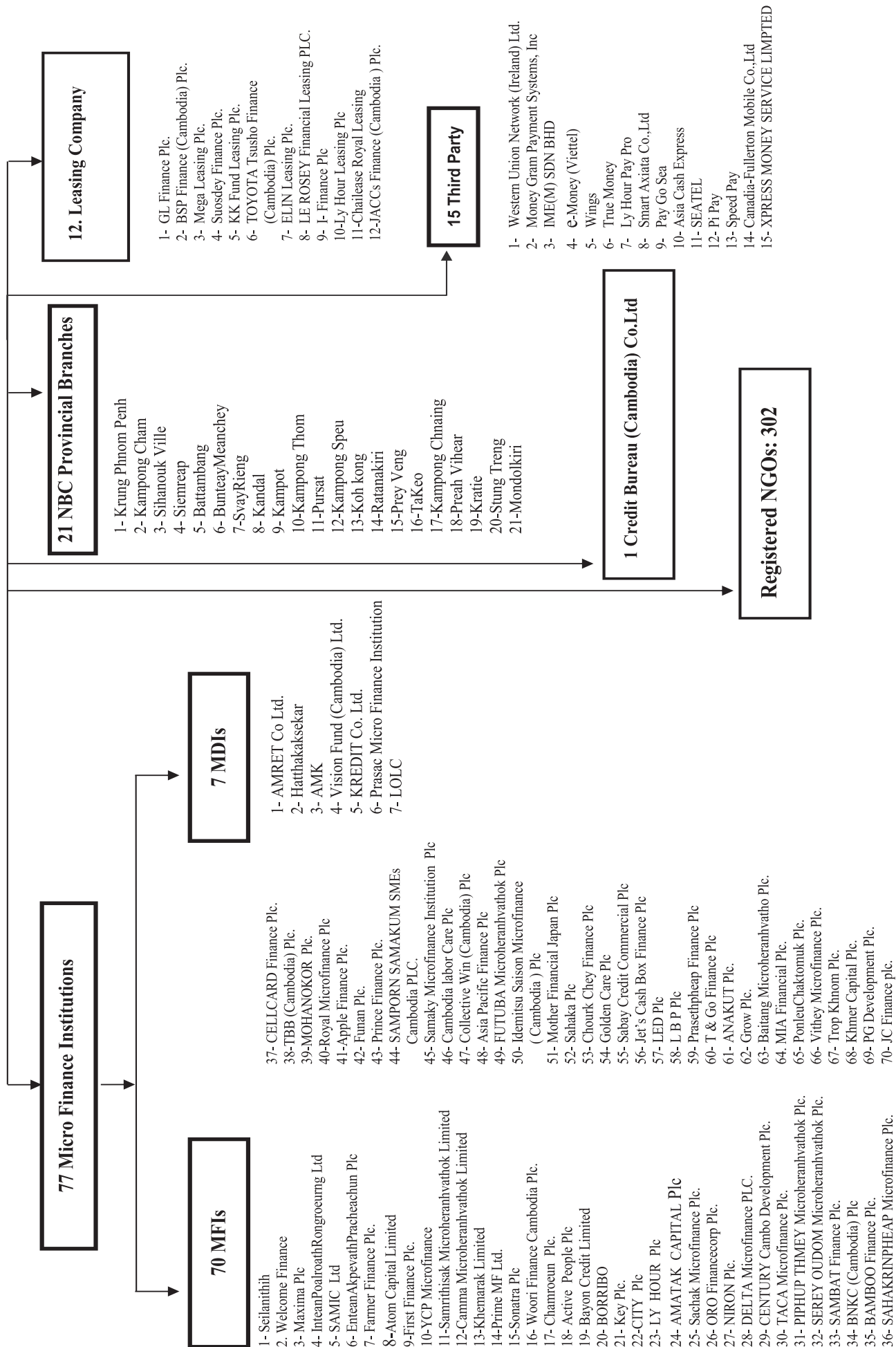
(In KHR Billion)

	2016		2017		2018	Change in KHR Billion		Change in %	
	Dec	Nov	Dec	Jan	Jan	Dec/Nov	Jan/Dec	Dec/Nov	Jan/Dec
Imports by Commodity									
Cigarettes	67.8	79.3	16.6	105.9	105.9	-62.7	89.2	-79.0	536.9
Motor Bikes	71.6	116.1	105.9	108.2	108.2	-10.2	2.3	-8.8	2.2
Beer	9.2	12.9	16.2	15.1	15.1	3.3	-1.1	25.2	-6.6
VCRs	0.2	0.1	0.2	0.0	0.0	0.0	-0.2	31.0	-100.0
Television Sets	1.4	0.9	1.9	1.0	1.0	0.9	-0.8	99.2	-43.9
Audio Cassettes	0.1	0.5	0.6	0.0	0.0	0.1	-0.6	21.9	-100.0
Gold	311.4	53.1	209.6	18.4	18.4	156.4	-191.2	294.5	-91.2
Vehicles	234.3	298.1	389.6	278.2	278.2	91.5	-111.4	30.7	-28.6
Construction Materials	55.7	77.7	80.6	81.6	81.6	2.8	1.0	3.7	1.2
Clothing	28.3	40.5	42.4	34.5	34.5	2.0	-8.0	4.8	-18.8
Cloths	8.6	6.9	7.7	5.9	5.9	0.9	-1.8	12.5	-23.9
Petroleum Products	413.8	242.5	246.0	237.3	237.3	3.6	-8.8	1.5	-3.6
Sugar	20.2	6.2	10.4	7.9	7.9	4.3	-2.5	69.5	-23.9
Cement	22.3	32.2	28.5	27.0	27.0	-3.6	-1.5	-11.3	-5.4
Steel	57.9	71.1	83.2	87.0	87.0	12.1	3.8	17.0	4.6
Others	1,012.4	1,195.7	1,149.4	1,208.8	1,208.8	-46.3	59.4	-3.9	5.2
Tax Exempted Imports	2,150.1	2,789.6	2,079.9	2,754.3	2,754.3	-709.7	674.4	-25.4	32.4
Total Imports (cif)	4,465.0	5,023.4	4,468.8	4,971.1	4,971.1	-554.7	502.3	-11.0	11.2
Total Imports (cif), Excluding Gold	4,153.6	4,970.3	4,259.2	4,952.7	4,952.7	-711.1	693.5	-14.3	16.3
Freight & Insurance on Imports	332.3	397.6	340.7	396.2	396.2	-56.9	55.5	-14.3	16.3
Total Imports (fob)	4,132.7	4,625.8	4,128.0	4,574.9	4,574.9	-497.8	446.8	-10.8	10.8
Exports by Commodity									
Sawn Timber	0.1	1.2	0.1	12.9	12.9	-1.1	12.9	-94.3	18,952.0
Fish Products	0.3	0.3	0.4	0.4	0.4	0.1	0.1	31.1	20.0
Rubber	106.6	91.4	113.8	110.2	110.2	22.4	-3.6	24.5	-3.2
Other Domestic Products	8.2	58.7	47.1	50.9	50.9	-11.5	3.8	-19.6	8.0
Tax Exempted Exports	3,225.4	3,142.5	4,158.1	4,662.6	4,662.6	1015.7	504.5	32.3	12.1
Garment	2,377.9	1,950.8	2,822.9	2,251.7	2,251.7	872.2	-571.2	44.7	-20.2
Footwear	371.3	279.4	397.4	329.8	329.8	118.0	-67.5	42.2	-17.0
Textile	2.8	5.2	4.4	6.2	6.2	-0.7	1.8	-14.5	41.6
Others	473.4	907.1	933.4	2,074.9	2,074.9	26.3	1141.4	2.9	122.3
Total Exports (fob)	3,340.6	3,294.0	4,319.5	4,837.1	4,837.1	1025.5	517.6	31.1	12.0

Source: General Department of Cambodia Customs and Excise

Table 23: THE BANKING SYSTEM IN CAMBODIA
At 31 January, 2018





អ៊ីនធឺណែត

INTERNET

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

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

មណ្ឌលស័យ

REFERENCE LIBRARY

: ឯកសារបោះពុម្ពផ្សាយរបស់ធនាគារជាតិនៃកម្ពុជា មួយចំនួនអាចរកបានសម្រាប់ប្រើប្រាស់ នៅមជ្ឈមណ្ឌលសេវាព័ត៌មានស្ថិតិនៃវិទ្យាស្ថានជាតិស្ថិតិ ។

A range of the National Bank of Cambodia reference publications are available for use by data users at the NIS Data User's Service Center.

សេវាព័ត៌មាន

INFORMATION SERVICE

: បុគ្គលិករបស់នាយកដ្ឋានស្ថិតិ នៃធនាគារជាតិនៃកម្ពុជា អាចជួយចង្អុលបង្ហាញ ឬណែនាំ អ្នកប្រើប្រាស់ក្នុងការស្វែងរកទិន្នន័យតាមតម្រូវការ ។ ការបោះពុម្ពផ្សាយរបស់ធនាគារជាតិនៃកម្ពុជា អាចរកជាវបាន ហើយសេវាលើការជាវជាប្រចាំក៏អាចរៀបចំបានដែរ ។ ចំពោះសេវាលើទិន្នន័យ ពិសេសផ្សេងទៀតក៏អាចរកបានផងដែរ តាមរយៈការមកជាវព្រឹត្តិបត្រដោយផ្ទាល់ ។

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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