

ព្រះរាជាណាចក្រកម្ពុជា
KINGDOM OF CAMBODIA
ជាតិ សាសនា ព្រះមហាក្សត្រ
NATION RELIGION KING



ធនាគារជាតិ នៃ កម្ពុជា
NATIONAL BANK OF CAMBODIA

ព័ត៌មានស្ថិតិសេដ្ឋកិច្ច និងរូបិយវត្ថុ
ECONOMIC AND MONETARY STATISTICS

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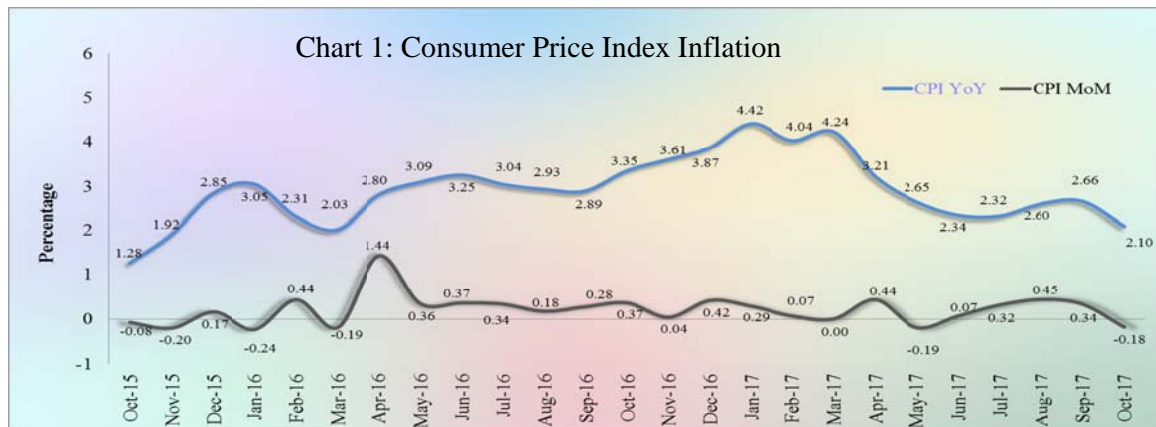
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Introduction

Overall consumer price inflation in October 2017 decelerated to a negative level compared to a month earlier. During this period, Cambodian Riel (KHR) appreciated against US dollar, whereas total resident's deposits and credit to private sectors of the banking sector continued to increase. At the same time, the international trade in goods showed a decrease in deficit.

Consumer Price Index

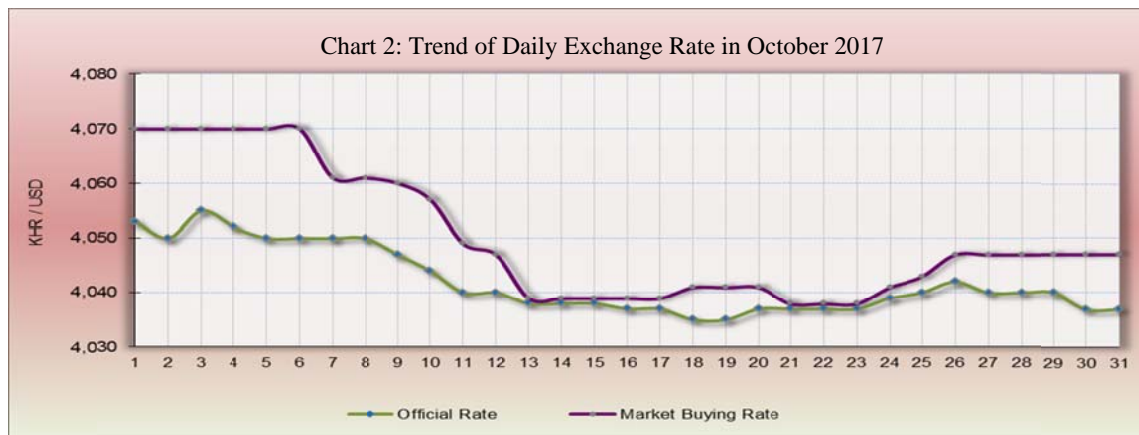
The consumer price inflation in Phnom Penh (month-on-month) declined to the negative level of -0.18% in October 2017 from 0.34% in September. In which, seven out of twelve group indexes decreased while four group indexes increased and the other one group index remained unchanged.



During the same period, the year-on-year percentage change of the CPI for all items eased to 2.1% in October 2017 from 2.7% in September, reflecting mainly by the lower hike in food price.

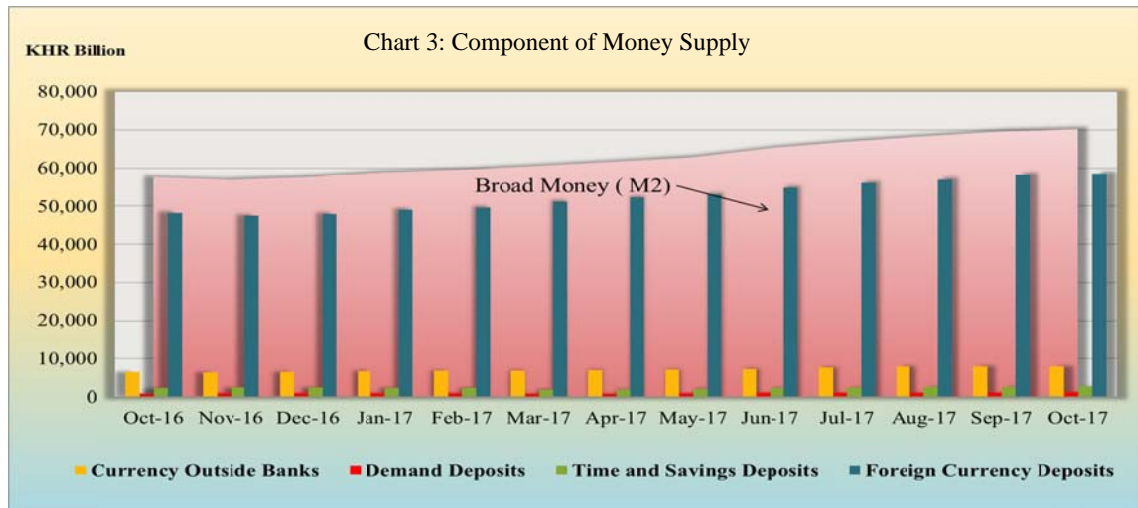
Exchange Rate

The exchange rate (market buying rate) was KHR 4,047 per US dollar in October 2017, appreciated by 0.57%, compared to the previous month. This was mainly due to the increase in demand for KHR for tax payment purpose and for spending during water festival days.



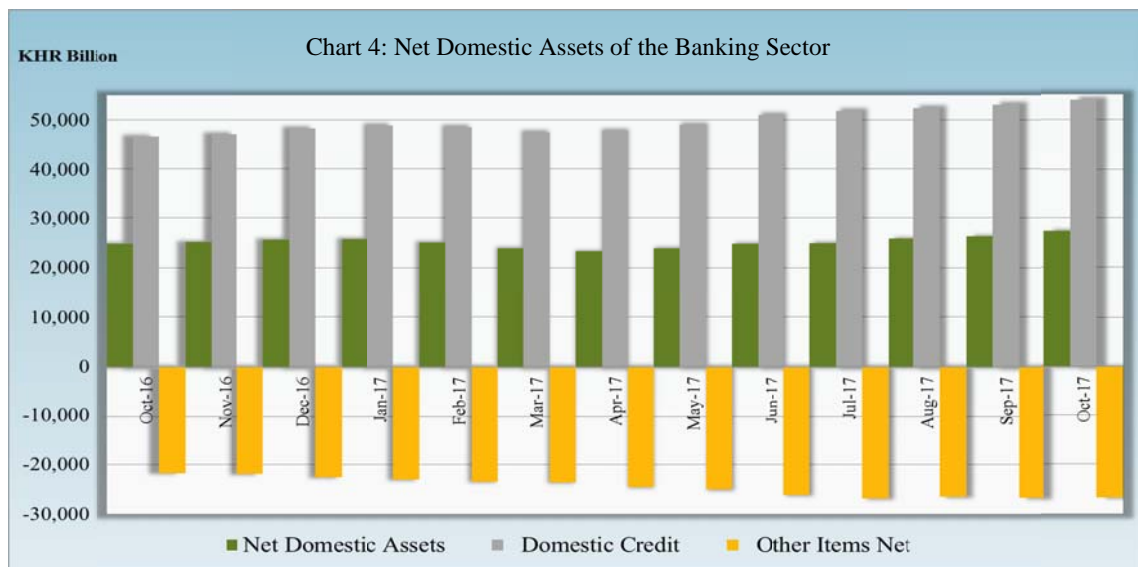
Money Supply

Broad money (M2) increased to KHR 70,257.8 billion in October 2017, up 0.7% compared to September. The components of M2 including demand deposits, time and saving deposits, and resident's foreign currency deposits increased by 14.3%, 3.2%, and 0.6%, respectively. Whereas, currency outside banks declined by 0.4%.



Net Domestic Assets of the Banking Sector

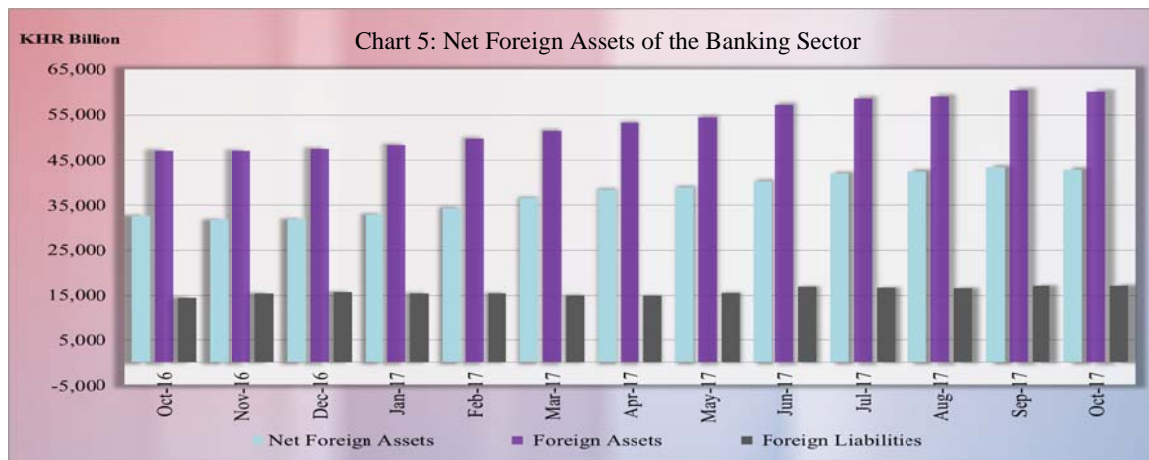
Net domestic assets of the banking sector continued to increase to KHR 27,427.7 billion in October 2017, up by 3.7% compared to the previous month. This was due to the increases of 1.5% in domestic credit and 0.5% in other items net.



The increase in domestic credit was reflected by the increases of 1.2% in credit to private sectors and 0.8% in net claims on government. The increase in other items net was mainly due to a decrease of 0.1% in capital and reserves and contributed with an increase of 6.2% in others.

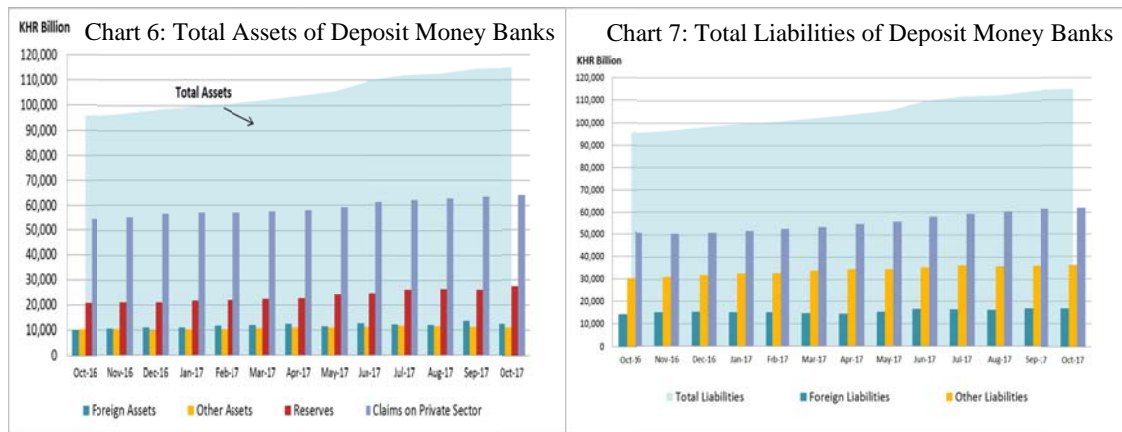
Net Foreign Assets of the Banking Sector

Net foreign assets of the banking sector fell for the first time to KHR 42,830 billion in October 2017, down by 1.1% after having experienced increases for ten months consecutively. The decline was mainly due to a decrease of 0.6% in total foreign assets contributed with an increase of 0.6% in total foreign liabilities.



Deposit Money Banks' Operations

Total assets of commercial banks and specialized banks were KHR 115,002.9 billion, up by 0.4% in October 2017 compared to the previous month.



Interest Rates on Loans and Deposits

In October 2017, the interest rate movement with a maturity of 12-month on deposits and loans showed that the weighted average deposit rate in KHR increased by 0.01% and deposit rate in US dollar remained stable. At the same time, the weighted average lending rate in KHR increased by 0.01% while lending rate in US dollar decreased by 0.19%.

Table 1: Consumer Price Index and Inflation Rate

1. Consumer Price Index (CPI) and Component Indices (Oct-Dec. 2006 = 100)	Dec-16	Jul-17	Aug-17	Sep-17	Oct-17
CPI (all items)	168.03	169.74	170.50	171.08	170.77
Food and Non-Alcoholic Beverages	204.86	206.59	207.38	208.39	207.48
Alcoholic Beverages, Tobacco and Narcotics	158.43	159.59	159.89	159.97	160.70
Clothing and Footwear	143.33	144.20	145.25	146.07	145.72
Housing, Water, Electricity, Gas and other Fuels	124.99	124.35	124.64	124.92	125.13
Furnishings and Household Maintenance	149.98	149.97	150.15	150.08	150.01
Health	132.56	133.40	133.81	134.11	134.11
Transport	110.66	112.03	113.54	113.69	113.87
Communication	68.23	67.79	67.78	68.20	67.93
Recreation and Culture	118.63	119.34	118.66	118.16	118.04
Education	160.08	160.08	160.08	160.08	158.90
Restaurants	243.46	256.31	258.20	258.08	259.34
Miscellaneous Goods and Services	139.64	140.17	141.07	142.69	142.32
2. Percentage Change in the CPI and its Components					
2.1 Month on Month Change (%)					
CPI (all items)	0.42	0.32	0.45	0.34	-0.18
Food and Non-Alcoholic Beverages	0.34	0.42	0.38	0.49	-0.44
Alcoholic Beverages, Tobacco and Narcotics	-0.09	0.23	0.19	0.05	0.46
Clothing and Footwear	0.87	0.70	0.73	0.57	-0.24
Housing, Water, Electricity, Gas and other Fuels	0.00	0.39	0.24	0.23	0.16
Furnishings and Household Maintenance	0.18	-0.08	0.12	-0.04	-0.05
Health	0.16	0.32	0.31	0.23	0.00
Transport	1.23	0.03	1.35	0.13	0.16
Communication	0.08	0.14	0.00	0.62	-0.39
Recreation and Culture	-0.19	0.39	-0.57	-0.42	-0.10
Education	0.00	0.00	0.00	0.00	-0.74
Restaurants	1.49	0.04	0.74	-0.04	0.49
Miscellaneous Goods and Services	-0.70	0.04	0.64	1.15	-0.27
2.2 Year on Year Change (%)					
CPI (all items)	3.87	2.32	2.60	2.66	2.10
Food and Non-Alcoholic Beverages	5.95	2.65	2.75	2.79	1.88
Alcoholic Beverages, Tobacco and Narcotics	4.54	1.47	1.34	1.50	1.70
Clothing and Footwear	4.15	2.46	3.52	3.13	2.81
Housing, Water, Electricity, Gas and other Fuels	1.72	2.65	-0.53	-0.48	0.15
Furnishings and Household Maintenance	3.31	1.47	1.09	-0.08	0.06
Health	1.93	2.46	1.30	1.68	1.33
Transport	-1.13	-0.82	4.19	4.39	3.71
Communication	-0.29	1.39	-0.18	0.09	-0.24
Recreation and Culture	1.92	1.00	0.61	-0.09	-0.89
Education	0.00	2.91	0.00	0.00	-0.74
Restaurants	1.72	-0.09	7.32	7.85	7.16
Miscellaneous Goods and Services	1.96	2.03	0.50	1.38	1.36
3. Three-month moving average CPI (All Items)					
CPI (All Items)	167.54	169.33	169.81	170.44	170.78
Year on Year Change (%)	3.61	2.44	2.42	2.53	2.45
4. Twelve-month moving average CPI (All Items)					
CPI (All Items)	165.06	168.22	168.58	168.95	169.24
Year on Year Change (%)	3.02	3.32	3.29	3.27	3.16

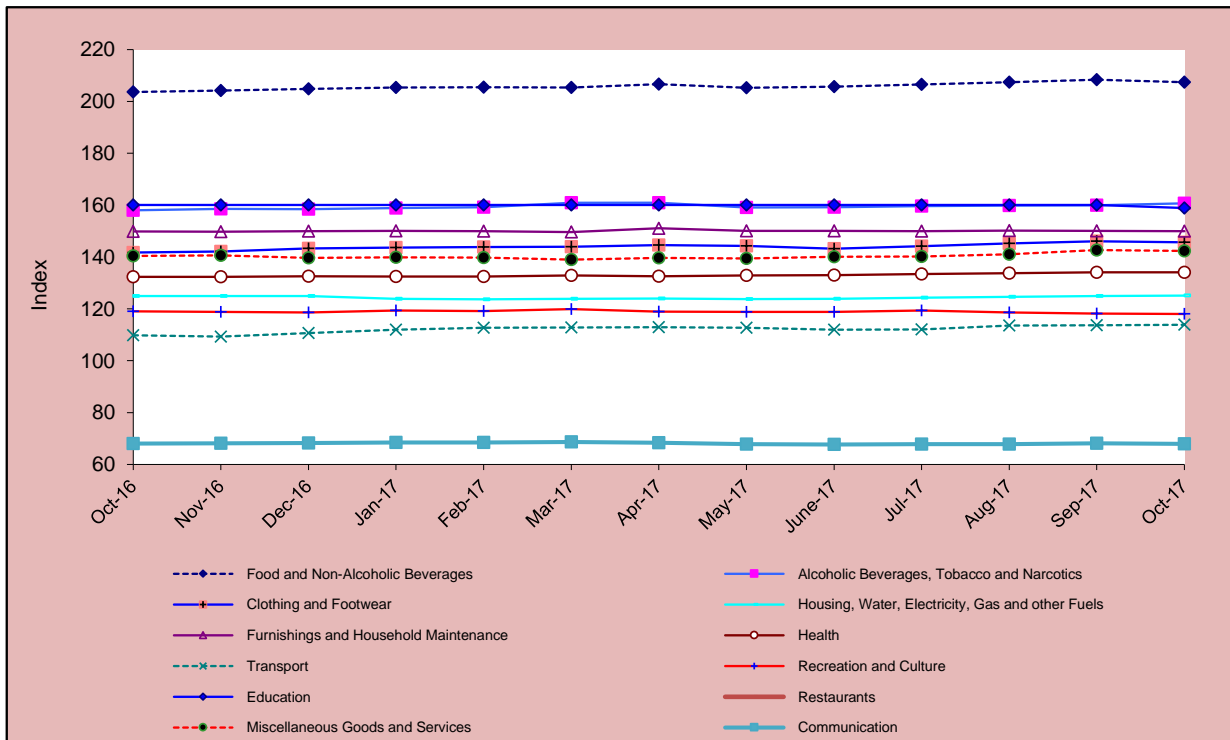
Source: National Institute of Statistics

Table 2: Consumer Items Showing Price Decrease in October 2017

No.	Description	Weight	Index			Percentage Change	
			Oct-16	Sep-17	Oct-17	Monthly	Yearly
1	PULSES/LEGUMES	0.413	220.93	226.09	221.66	-2.0	0.3
2	SEAFOOD (FRESH, CHILLED OR FROZEN)	0.229	217.10	235.13	231.89	-1.4	6.8
3	SUGAR, JAM, HONEY, CHOCOLATE AND CONFECTIONERY	1.489	140.07	147.54	145.44	-1.4	3.8
4	LEAF AND STALK VEGETABLES (FRESH)	2.031	200.47	200.45	197.80	-1.3	-1.3
5	ROOT VEGETABLES	0.456	221.41	243.63	240.79	-1.2	8.8
6	HOUSEHOLD APPLIANCES	0.397	116.89	116.93	115.55	-1.2	-1.2
7	FISH (FRESH)	7.435	200.93	211.50	209.17	-1.1	4.1
8	HAIRDRESSING SALONS AND PERSONAL GROOMING ESTABLISHMENTS	0.081	168.72	169.03	167.42	-1.0	-0.8
9	FOOD PRODUCTS NEC	1.404	219.09	222.45	220.56	-0.9	0.7
10	COFFEE, TEA AND COCOA	0.755	135.57	138.27	137.04	-0.9	1.1
11	OILS AND FATS	0.920	211.88	216.45	214.76	-0.8	1.4
12	TELEPHONE AND TELEFAX EQUIPMENT	0.725	49.89	50.05	49.63	-0.8	-0.5
13	OTHER GRAINS	0.090	275.08	289.29	287.14	-0.7	4.4
14	PORK (FRESH)	5.618	207.78	210.29	208.83	-0.7	0.5
15	DAIRY PRODUCTS	1.552	158.42	160.71	159.61	-0.7	0.8
16	OTHER CLOTHING (BOTH SEXES)	0.222	128.89	126.43	125.59	-0.7	-2.6
17	INFANTS' CLOTHING (BELOW 1 YEAR)	0.054	147.99	145.75	144.78	-0.7	-2.2
18	TOOLS AND EQUIPMENT FOR HOUSE AND GARDEN	0.017	187.60	187.98	186.72	-0.7	-0.5
19	EDUCATION	1.174	160.08	160.08	158.90	-0.7	-0.7
20	TRADITIONAL CAKES	0.561	206.33	217.04	215.83	-0.6	4.6
21	TUBERS AND MUSHROOMS	0.439	187.47	191.38	190.28	-0.6	1.5
22	PREPARED AND PRESERVED VEGETABLES	0.337	175.71	177.07	176.00	-0.6	0.2
23	CLEANING, REPAIR AND HIRE OF CLOTHING	0.040	133.00	134.41	133.65	-0.6	0.5
24	FOOTWEAR	0.641	155.39	158.74	157.81	-0.6	1.6
25	RICE, QUALITY NO.2 WHITE, NEANG-MENH, BATTAMBANG	2.681	211.78	215.83	215.00	-0.4	1.5
26	HOUSEHOLD TEXTILES	0.015	163.61	169.62	169.00	-0.4	3.3
27	PERSONAL EFFECTS N.E.C	0.876	164.57	168.46	167.84	-0.4	2.0
28	OTHER APPLIANCES, ARTICLES AND PRODUCTS FOR PERSONAL CARE	0.399	149.58	148.26	147.78	-0.3	-1.2
29	DRIED AND PRESERVED FRUITS	0.086	134.25	143.67	143.45	-0.2	6.9
30	CLOTHING MATERIALS	0.334	154.58	162.07	161.73	-0.2	4.6
31	CLOTHING FOR WOMEN AND GIRLS	1.065	138.17	141.69	141.36	-0.2	2.3
32	BEEF (FRESH)	2.165	235.66	241.57	241.25	-0.1	2.4
33	FRUIT VEGETABLES	1.138	277.77	272.81	272.41	-0.1	-1.9
34	SPARE PARTS AND ACCESSORIES FOR PERSONAL TRANSPORT EQUIPMENT	0.084	222.21	220.82	220.68	-0.1	-0.7
35	RECREATION AND CULTURE	2.912	119.09	118.16	118.04	-0.1	-0.9
36	GLUTINOUS RICE, QUALITY NO.1, WHITE, KHMER	0.429	131.30	136.45	136.45	0.0	3.9
37	BREAD	0.173	203.40	215.97	215.97	0.0	6.2
38	FRESH EGGS	1.013	154.56	155.64	155.64	0.0	0.7
39	PROCESSED EGGS	0.079	162.05	163.13	163.13	0.0	0.7
40	FRESH FRUITS	4.094	211.79	210.17	210.10	0.0	-0.8

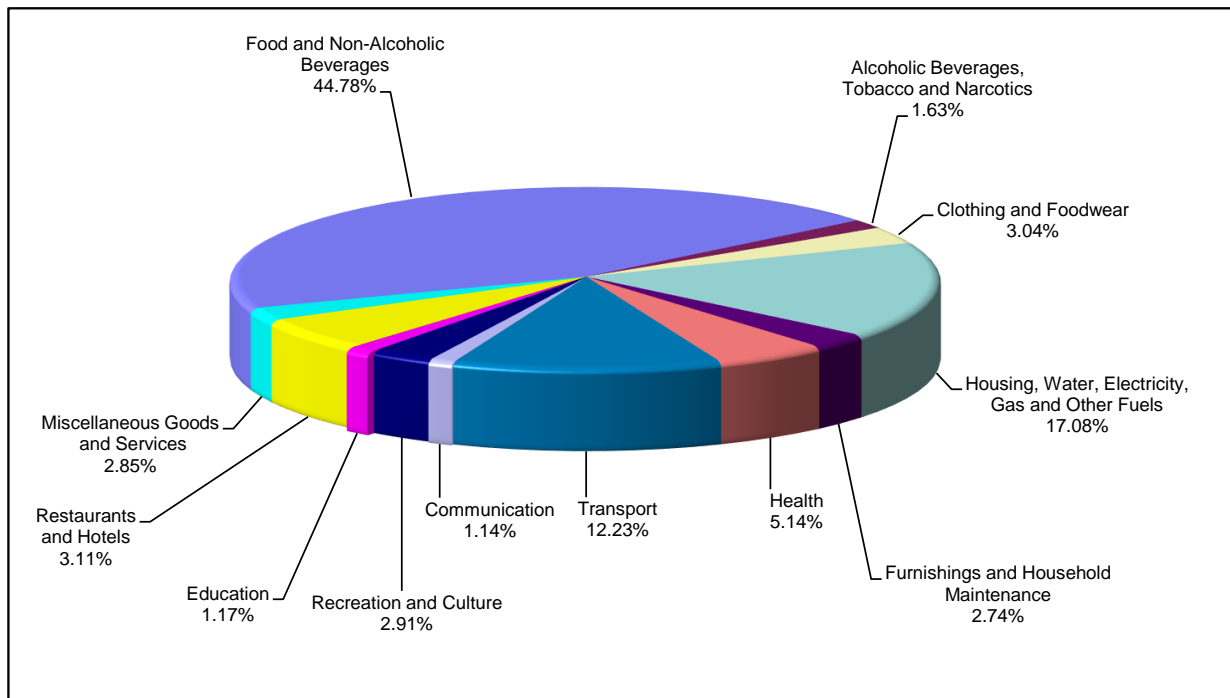
Source: National Institute of Statistics

Chart 1: Consumer Price Index



Source: National Institute of Statistics

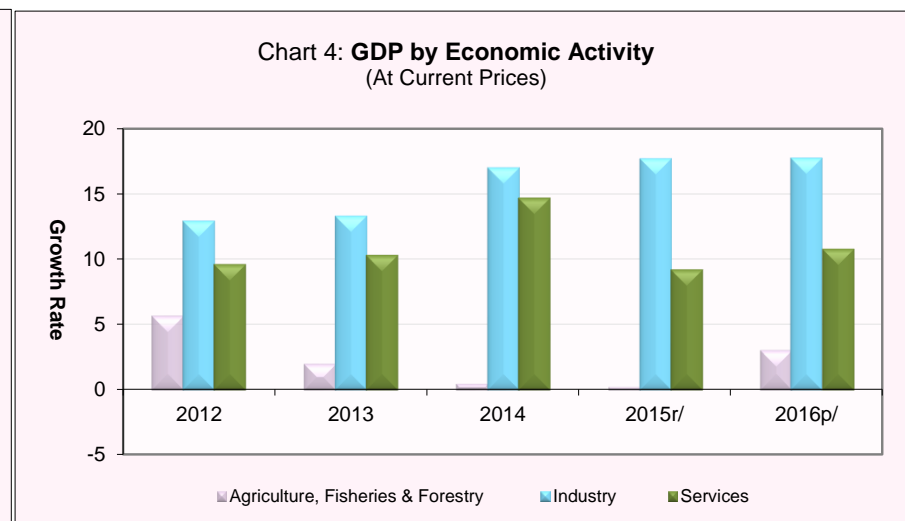
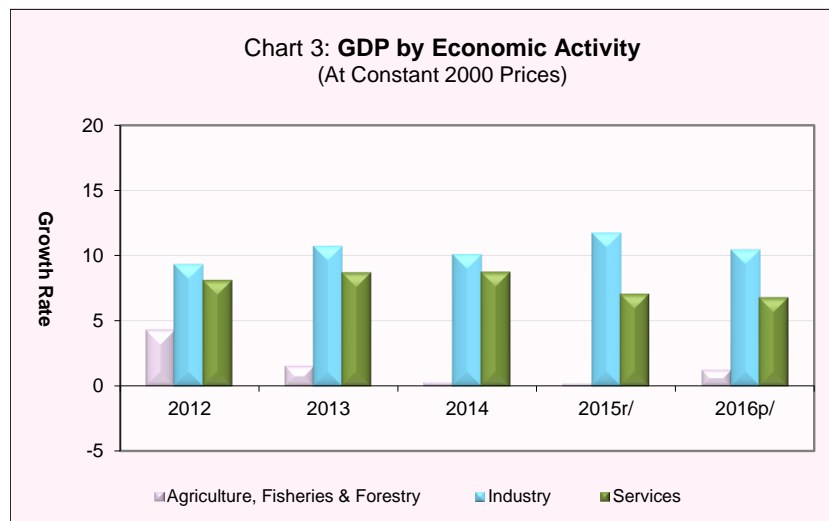
Chart 2: Weight of All Group Indices in Consumer Basket



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
Total	7	274.5	72	606.5	4	1,049.5	3	3,166.6	86	5,097.1

Chart 5: Investment Fixed Assets by Sectors

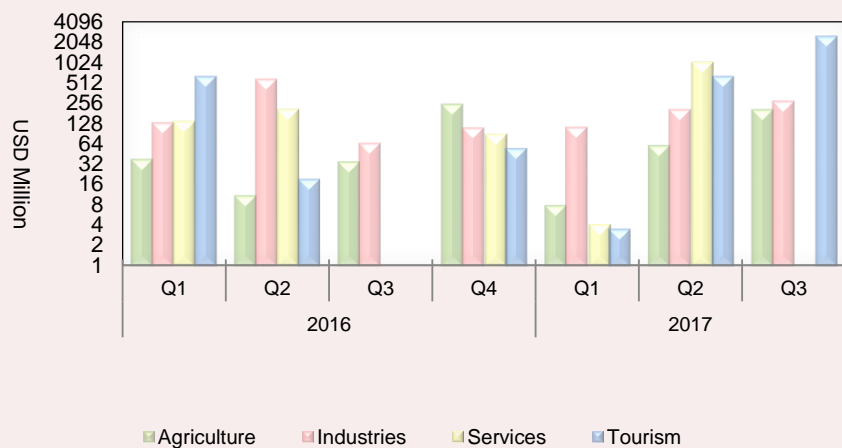
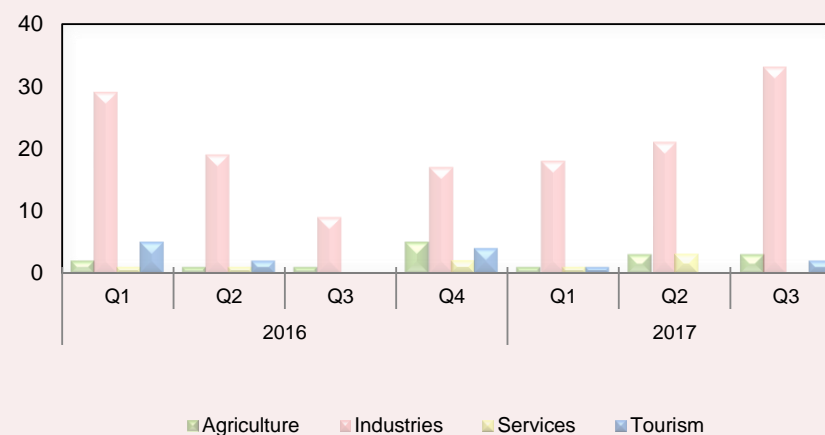


Chart 6: Number of Investment Projects by Sectors



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

Table 5: Investment Projects Approved by Major Countries*

(In USD Million)

Country	2015		2016				2017		
	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
Cambodia	45.2	217.9	379.4	277.6	35.3	51.3	23.9	595.7	2,550.4
China	43.8	68.4	460.7	19.9	6.4	210.3	28.1	1,051.0	293.8
Korea	0.5	5.0	14.4	3.2	-	-	15.5	7.2	123.6
United States	-	2.9	9.0	-	-	2.4	-	4.9	-
Thailand	1.9	7.4	4.9	104.8	-	20.0	-	15.9	-
Vietnam	60.9	-	-	-	-	77.0	-	-	-
Malaysia	1.7	55.3	2.5	-	-	-	-	8.9	3.8
Singapore	-	26.8	-	-	2.0	101.0	-	248.3	3.8
Taiwan	9.1	18.3	10.5	2.2	8.4	-	10.5	3.8	6.0
Australia	-	-	-	-	-	-	-	-	-
England	9.5	92.7	12.8	22.9	-	-	35.4	-	-
Canada	-	-	-	-	1.5	4.1	-	-	-
Hong Kong	72.4	5.7	10.7	174.6	29.1	34.8	13.4	20.8	20.2
Others	34.4	12.5	49.9	222.3	20.0	6.3	4.6	3.9	3.7
Total	279.4	512.7	955.0	827.5	102.7	507.4	131.4	1,960.3	3,005.4
(Share of total)									
Cambodia	16.2	42.5	39.7	33.5	34.4	10.1	18.2	30.4	84.9
China	15.7	13.3	48.2	2.4	6.2	41.5	21.4	53.6	9.8
Korea	0.2	1.0	1.5	0.4	-	-	11.8	0.4	4.1
United States	-	0.6	0.9	-	-	0.5	-	0.2	-
Thailand	0.7	1.4	0.5	12.7	-	3.9	-	0.8	-
Vietnam	21.8	-	-	-	-	15.2	-	-	-
Malaysia	0.6	10.8	0.3	-	-	-	-	0.5	0.1
Singapore	-	5.2	-	-	2.0	19.9	-	12.7	0.1
Taiwan	3.3	3.6	1.1	0.3	8.2	-	8.0	0.2	0.2
Australia	-	-	-	-	-	-	-	-	-
England	3.4	18.1	1.3	2.8	-	-	26.9	-	-
Canada	-	-	-	-	1.5	0.8	-	-	-
Hong Kong	25.9	1.1	1.1	21.1	28.3	6.9	10.2	1.1	0.7
Others	12.3	2.4	5.2	26.9	19.5	1.2	3.5	0.2	0.1
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 October 2017

(KHR/USD)

Day	Parallel Market Rate			Official Rate	Daily Change*	
	Purchase	Sale	Midpoint		Spread	% Change
1	4,070	4,080	4,075	4,053	0.0	0.0
2	4,070	4,080	4,075	4,050	0.0	0.0
3	4,070	4,080	4,075	4,055	0.0	0.0
4	4,070	4,080	4,075	4,052	0.0	0.0
5	4,070	4,080	4,075	4,050	0.0	0.0
6	4,070	4,080	4,075	4,050	0.0	0.0
7	4,061	4,070	4,066	4,050	-9.0	-0.2
8	4,061	4,070	4,066	4,050	0.0	0.0
9	4,060	4,069	4,065	4,047	-1.0	0.0
10	4,057	4,067	4,062	4,044	-3.0	-0.1
11	4,049	4,061	4,055	4,040	-8.0	-0.2
12	4,047	4,058	4,053	4,040	-2.0	0.0
13	4,039	4,051	4,045	4,038	-8.0	-0.2
14	4,039	4,049	4,044	4,038	0.0	0.0
15	4,039	4,049	4,044	4,038	0.0	0.0
16	4,039	4,049	4,044	4,037	0.0	0.0
17	4,039	4,049	4,044	4,037	0.0	0.0
18	4,041	4,049	4,045	4,035	2.0	0.0
19	4,041	4,049	4,045	4,035	0.0	0.0
20	4,041	4,049	4,045	4,037	0.0	0.0
21	4,038	4,049	4,044	4,037	-3.0	-0.1
22	4,038	4,049	4,044	4,037	0.0	0.0
23	4,038	4,049	4,044	4,037	0.0	0.0
24	4,041	4,049	4,045	4,039	3.0	0.1
25	4,043	4,052	4,048	4,040	2.0	0.0
26	4,047	4,055	4,051	4,042	4.0	0.1
27	4,047	4,055	4,051	4,040	0.0	0.0
28	4,047	4,055	4,051	4,040	0.0	0.0
29	4,047	4,055	4,051	4,040	0.0	0.0
30	4,047	4,055	4,051	4,037	0.0	0.0
31	4,047	4,055	4,051	4,037	0.0	0.0
Average Rate	4,050	4,060	4,055	4,042	-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					
Jun	4,081	-0.02	4,091	4,086	4,084
Jul	4,094	0.32	4,103	4,099	4,097
Aug	4,096	0.05	4,106	4,101	4,096
Sep	4,086	-0.24	4,097	4,092	4,080
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	4,090	0.14	4,097	4,093	4,091
Aug	4,053	-0.90	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

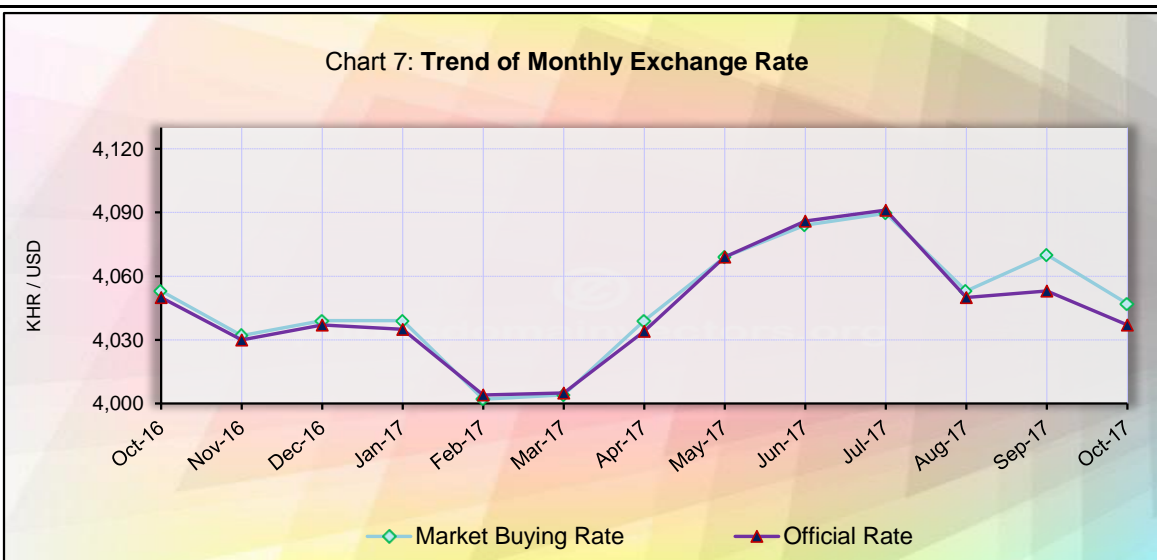


Table 8: The Value of KHR Against Other Currencies

(Official Buying Rate, End-Period)

	SDR	US Dollar	Euro	Japanese Yen	Pound Sterling	Indonesian Rupiah	Malaysian Ringgit	Philippines Peso	Singaporian 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
2016											
June	5,701	4,084	4,539	3,975	5,489	311	1,018	8,708	3,033	116	183
July	5,696	4,097	4,541	3,910	5,393	313	1,012	8,706	3,030	118	184
Aug	5,717	4,096	4,565	3,980	5,360	309	1,010	8,822	3,004	118	184
Sep	5,708	4,080	4,578	4,040	5,321	315	993	8,471	3,002	118	183
Oct	5,555	4,050	4,444	3,864	4,937	310	964	8,366	2,908	116	182
Nov	5,449	4,030	4,292	3,587	5,034	297	904	8,100	2,830	113	178
Dec	5,410	4,037	4,265	3,467	4,960	300	901	8,119	2,792	112	178
2017											
Jan	5,465	4,035	4,319	3,551	5,043	302	912	8,112	2,842	115	179
Feb	5,416	4,004	4,237	3,550	4,981	300	902	7,965	2,849	115	176
Mar	5,446	4,005	4,278	3,582	4,997	301	906	7,985	2,865	116	176
Apr	5,523	4,034	4,384	3,623	5,202	303	929	8,050	2,887	117	177
May	5,618	4,069	4,546	3,671	5,213	305	951	8,176	2,936	119	179
Jun	5,682	4,086	4,672	3,645	5,315	307	952	8,086	2,964	120	180
Jul	5,760	4,098	4,812	3,708	5,385	308	958	8,110	3,019	123	180
Aug	5,744	4,050	4,814	3,664	5,231	304	948	7,920	2,982	122	178
Sep	5,722	4,053	4,775	3,604	5,443	300	958	7,958	2,984	121	179
Oct	5,666	4,037	4,702	3,572	5,332	297	954	7,820	2,967	122	178
Monthly % Change	-1.0	-0.4	-1.5	-0.9	-2.0	-1.0	-0.4	-1.7	-0.6	0.8	-0.6

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

(Annual Rate, Weighted Average Rate)

	Dec-15	Oct-16	Nov-16	Dec-16	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17
Interest Rates on Deposits in KHR														
Saving Deposits	1.43	1.56	1.55	1.56	1.57	1.57	1.55	1.44	1.43	1.44	1.43	1.42	1.41	1.42
Fixed deposit 1 Month	2.86	3.08	3.07	3.11	3.08	3.03	2.98	2.24	2.23	2.27	2.28	2.25	2.24	2.28
Fixed deposit 3 Months	4.71	4.79	4.79	4.84	4.79	4.73	4.67	3.95	3.92	3.97	4.00	3.95	3.92	3.93
Fixed deposit 6 Months	5.65	5.72	5.73	5.79	5.73	5.67	5.60	4.74	4.70	4.76	4.80	4.74	4.72	4.72
Fixed deposit 12 Months	6.64	6.84	6.84	6.91	6.85	6.80	6.71	6.02	5.99	6.03	6.05	5.99	5.96	5.97
Interest Rates on Deposits in USD														
Saving Deposits	0.78	0.84	0.84	0.84	0.84	0.82	0.82	0.76	0.76	0.76	0.76	0.76	0.74	0.74
Fixed deposit 1 Month	1.73	1.75	1.76	1.77	1.77	1.71	1.71	1.56	1.56	1.57	1.58	1.53	1.52	1.52
Fixed deposit 3 Months	2.46	2.44	2.41	2.42	2.42	2.36	2.37	2.28	2.30	2.30	2.32	2.27	2.27	2.27
Fixed deposit 6 Months	3.42	3.41	3.41	3.41	3.41	3.38	3.39	3.25	3.25	3.26	3.28	3.25	3.26	3.26
Fixed deposit 12 Months	4.45	4.43	4.43	4.44	4.44	4.44	4.45	4.40	4.40	4.41	4.43	4.42	4.42	4.42
Interest Rates on Loans in KHR														
1 Month	18.00	20.47	20.49	20.46	20.38	20.16	20.27	18.00	18.00	18.00	18.00	17.96	17.98	17.98
3 Months	18.00	20.47	20.49	20.46	20.38	20.16	20.24	18.00	18.00	18.00	18.00	17.96	17.98	17.98
6 Months	19.74	21.16	21.19	21.20	21.15	20.91	21.06	19.11	19.10	19.14	19.09	19.10	18.15	18.15
12 Months	16.24	17.34	17.34	17.35	16.24	16.20	16.05	14.84	14.42	14.48	14.53	14.50	14.49	14.50
Interest Rates on Loans in USD														
1 Month	12.86	12.45	12.45	12.63	13.41	12.94	13.00	11.93	12.71	11.31	12.83	12.17	11.73	11.66
3 Months	12.45	12.45	12.34	12.27	12.37	11.43	13.51	12.25	12.20	12.18	12.01	11.85	11.96	11.70
6 Months	12.95	13.00	12.34	12.57	12.99	12.80	12.76	12.86	12.96	13.29	13.10	13.07	12.41	12.19
12 Months	11.60	11.82	11.78	11.90	11.92	11.69	11.67	11.68	11.73	11.80	11.79	11.79	11.79	11.60

* Including Commercial Banks and Specialized Banks

Table 10: Monetary Survey
(In KHR Billion)

	Dec-16	Jul-17	Aug-17	Sep-17	Oct-17
Net Foreign Assets	31,814.5	41,921.6	42,404.9	43,301.5	42,830.0
Foreign Assets	47,581.6	58,630.4	59,013.6	60,434.3	60,063.7
Foreign Liabilities	-15,767.1	-16,708.8	-16,608.7	-17,132.8	-17,233.7
Net Domestic Assets	25,802.3	25,098.7	25,981.8	26,440.4	27,427.7
Domestic Credit	48,310.3	51,900.4	52,448.6	53,145.2	53,960.2
Net Claims on Government	-8,148.5	-10,069.6	-10,152.4	-10,347.7	-10,269.9
Claims on Government	270.2	270.2	270.2	270.2	270.2
Deposits of Government	-8,418.7	-10,339.8	-10,422.6	-10,618.0	-10,540.2
Non-Government	56,458.8	61,970.0	62,600.9	63,493.0	64,230.1
State Enterprises	0.0	0.4	0.4	0.4	0.4
Private Sector	56,458.8	61,969.6	62,600.5	63,492.6	64,229.7
Of Which in Foreign Currency	55,741.0	61,233.6	61,871.4	62,761.4	63,499.1
Other Items Net	-22,508.0	-26,801.7	-26,466.8	-26,704.8	-26,532.4
Restricted Deposits	-1,301.5	-1,475.6	-1,489.7	-1,509.5	-1,560.4
Capital & Reserves	-17,904.6	-21,714.0	-21,719.2	-21,918.4	-21,899.3
Others	-3,301.8	-3,612.1	-3,257.9	-3,277.0	-3,072.7
Liquidity (M2)	57,616.8	67,020.3	68,386.6	69,741.9	70,257.8
Money (M1)	7,273.0	8,572.4	8,860.9	8,925.0	9,030.3
Currency Outside Banks	6,473.4	7,663.9	7,957.6	7,987.0	7,958.4
Demand Deposits	799.7	908.5	903.3	938.0	1,071.9
Quasi-Money	50,343.8	58,447.9	59,525.7	60,816.9	61,227.5
Time and Savings Deposits	2,386.3	2,353.2	2,474.4	2,554.0	2,636.3
Foreign Currency Deposits	47,957.4	56,094.7	57,051.3	58,262.9	58,591.2

Table 11: Monetary Survey
(Monthly Change)

	Change in KHR Billion			Percentage Change		
	Dec-16	Sep-17	Oct-17	Dec-16	Sep-17	Oct-17
Net Foreign Assets	126.9	896.7	-471.5	0.4	2.1	-1.1
Foreign Assets	441.3	1,420.8	-370.6	0.9	2.4	-0.6
Foreign Liabilities	314.4	524.1	100.9	2.0	3.2	0.6
Net Domestic Assets	514.8	458.6	987.4	2.0	1.8	3.7
Domestic Credit	1,185.6	696.7	815.0	2.5	1.3	1.5
Net Claims on Government	-139.3	-195.4	77.8	-1.7	-1.9	0.8
Claims on Government	0.0	0.0	0.0	0.0	0.0	0.0
Deposits of Government	139.3	195.4	-77.8	1.7	1.9	-0.7
Non-Government	1,324.9	892.0	737.2	2.4	1.4	1.2
State Enterprises	0.0	0.0	0.0	0.0	-1.2	1.9
Private Sector	1,324.9	892.0	737.2	2.4	1.4	1.2
Of Which in Foreign Currency	1,318.8	890.0	737.7	2.4	1.4	1.2
Other	-670.8	-238.1	172.4	-3.1	-0.9	0.6
Restricted Deposits	38.3	19.9	50.9	3.0	1.3	3.4
Capital & Reserves	161.4	199.2	-19.1	0.9	0.9	-0.1
Others	-471.1	-19.0	204.2	-16.6	-0.6	6.2
Liquidity (M2)	641.7	1,355.3	515.9	1.1	2.0	0.7
Money (M1)	137.1	64.0	105.4	1.9	0.7	1.2
Currency Outside Banks	115.2	29.3	-28.6	1.8	0.4	-0.4
Demand Deposits	21.9	34.7	133.9	2.8	3.8	14.3
Quasi-Money	504.6	1,291.2	410.5	1.0	2.2	0.7
Time and Savings Deposits	65.6	79.6	82.3	2.8	3.2	3.2
Foreign Currency Deposits	438.9	1,211.6	328.3	0.9	2.1	0.6

Chart 8: Monetary Survey

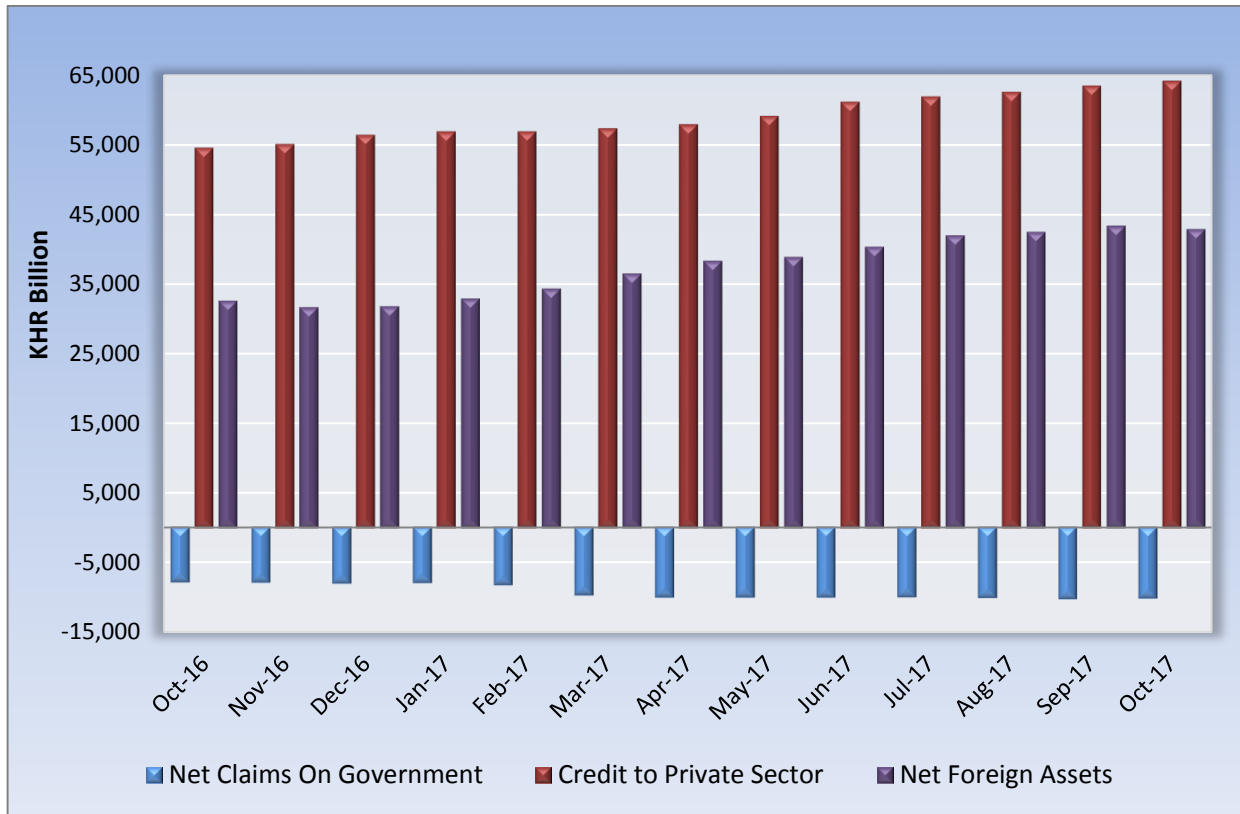


Chart 9: Components of Money Supply

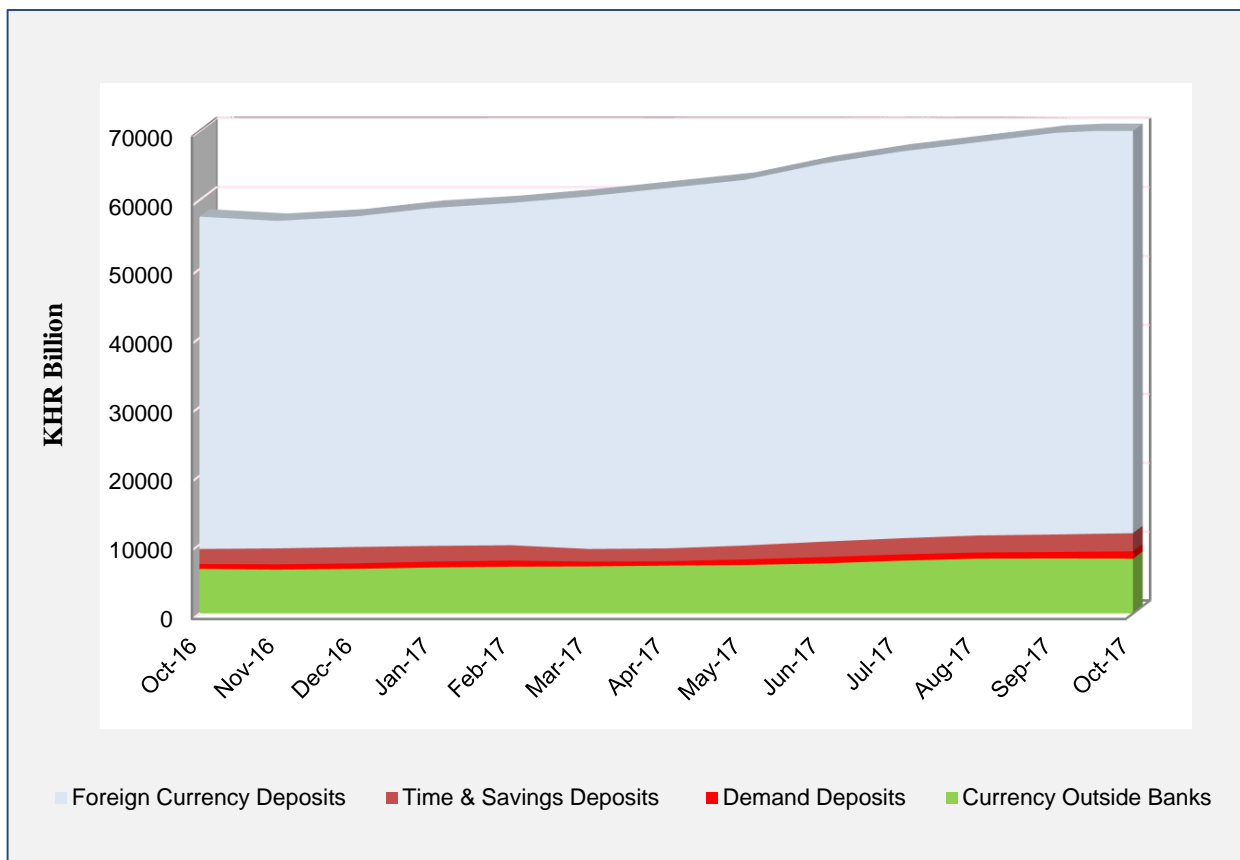


Table 12: Deposit Money Banks' Balance Sheet

(In KHR Billion)

	Dec-16	Jul-17	Aug-17	Sep-17	Oct-17
Net Foreign Assets	-4,521.6	-4,139.2	-4,190.8	-3,077.2	-4,503.4
Foreign Assets	10,874.9	12,175.0	12,024.5	13,663.6	12,342.1
Foreign Liabilities	15,396.5	16,314.2	16,215.2	16,740.8	16,845.5
Net Domestic Assets	34,390.1	37,165.1	37,922.7	38,476.1	39,013.7
Net Domestic Credit	55,804.8	61,172.0	61,782.1	62,664.0	63,378.4
Net Claims on Government	-653.8	-797.7	-818.6	-828.7	-851.5
Claims on Public Enterprises	0.0	0.4	0.4	0.4	0.4
Claims on Private Sector	56,458.8	61,969.6	62,600.5	63,492.6	64,229.7
Net claims on National Bank of Cambodia	-0.2	-0.2	-0.2	-0.2	-0.2
Other Assets (net)	-21,414.7	-24,007.0	-23,859.4	-24,187.9	-24,364.8
Reserves	21,069.4	26,185.1	26,545.2	26,220.6	27,539.8
Cash	484.4	495.2	652.5	812.0	711.3
Deposits at National Bank of Cambodia	20,103.5	24,893.6	25,172.2	24,791.8	25,883.2
Other Credits at National Bank of Cambodia	481.5	796.3	720.6	616.8	945.3
Total Deposits	50,937.8	59,211.0	60,277.2	61,619.5	62,050.0
Demand Deposits	594.1	763.1	751.4	802.6	822.5
Time and Savings Deposits	2,386.3	2,353.2	2,474.4	2,554.0	2,636.3
Foreign Currency Deposits	47,957.4	56,094.7	57,051.3	58,262.9	58,591.2
Total Assets	98,297.8	111,973.2	112,548.3	114,546.9	115,002.9
	(Monthly Percentage Change)				
Net Foreign Assets	-3.5	7.8	1.2	-26.6	46.3
Foreign Assets	4.6	-4.3	-1.2	13.6	-9.7
Foreign Liabilities	2.1	-1.5	-0.6	3.2	0.6
Net Domestic Assets	0.4	1.0	2.0	1.5	1.4
Net Domestic Credit	2.4	1.3	1.0	1.4	1.1
Net Claims on Government	-0.3	1.8	2.6	1.2	2.7
Claims on Public Enterprises	0.0	4.1	-2.2	-1.2	1.9
Claims on Private Sector	2.4	1.3	1.0	1.4	1.2
Net claims on National Bank of Cambodia	0.2	0.4	-0.7	-0.2	0.5
Other Assets (net)	5.8	1.7	-0.6	1.4	0.7
Reserves	0.8	5.3	1.4	-1.2	5.0
Cash	-22.0	-6.1	31.7	24.4	-12.4
Deposits at National Bank of Cambodia	0.9	4.4	1.1	-1.5	4.4
Other Credits at National Bank of Cambodia	33.5	57.7	-9.5	-14.4	53.2
Total Deposits	1.0	2.4	1.8	2.2	0.7
Demand Deposits	-3.7	2.7	-1.5	6.8	2.5
Time and Savings Deposits	2.8	5.0	5.2	3.2	3.2
Foreign Currency Deposits	0.9	2.3	1.7	2.1	0.6
Total Assets	1.7	1.9	0.5	1.8	0.4

Table 13: Analytical Balance Sheet of The Monetary Authorities

(In KHR Billions)

	Dec-16	Jul-17	Aug-17	Sep-17	Oct-17
Reserve money	28,123.4	34,578.3	35,061.9	34,716.2	35,970.7
Currency Outside Banks	6,473.4	7,663.9	7,957.6	7,987.0	7,958.4
Vault Cash	484.4	495.2	652.5	812.0	711.3
Bank Deposits	20,960.1	26,273.8	26,299.9	25,781.8	27,051.6
Required Reserves	8,784.2	10,187.6	10,255.8	10,516.6	10,635.1
Others	12,175.9	16,086.1	16,044.1	15,265.2	16,416.5
Other Deposits	205.6	145.4	151.9	135.4	249.4
Net Foreign Assets	36,336.1	46,060.8	46,595.6	46,378.7	47,333.5
Foreign Assets	36,706.7	46,455.4	46,989.1	46,770.7	47,721.6
Foreign Liabilities	370.6	394.6	393.5	392.0	388.1
Net Domestic Assets	-8,212.7	-11,482.5	-11,533.7	-11,662.6	-11,362.7
Net Credit to Government	-7,494.7	-9,271.8	-9,333.7	-9,519.0	-9,418.4
Claims	270.2	270.2	270.2	270.2	270.2
Deposits	7,765.0	9,542.1	9,604.0	9,789.3	9,688.7
Net Claims on Banks	-1,144.3	-1,331.1	-1,361.0	-1,368.9	-1,374.9
Other Items (net)	426.4	-879.6	-839.0	-774.6	-569.4
Reserve money	0.4	5.0	1.4	-1.0	3.6
Currency Outside Banks	1.8	5.5	3.8	0.4	-0.4
Vault Cash	-22.0	-6.1	31.7	24.4	-12.4
Bank Deposits	0.4	5.3	0.1	-2.0	4.9
Required Reserves	1.5	2.9	0.7	2.5	1.1
Others	-0.4	6.8	-0.3	-4.9	7.5
Other Deposits	27.7	-19.8	4.4	-10.8	84.2
Net Foreign Assets	-0.1	4.4	1.2	-0.5	2.1
Foreign Assets	-0.1	4.4	1.1	-0.5	2.0
Foreign Liabilities	-0.7	1.4	-0.3	-0.4	-1.0
Net Domestic Assets	-1.7	2.6	0.4	1.1	-2.6
Net Credit to Government	1.9	-0.8	0.7	2.0	-1.1
Claims	0.0	0.0	0.0	0.0	0.0
Deposits	1.8	-0.8	0.6	1.9	-1.0
Net Claims on Banks	2.4	3.9	2.3	0.6	0.4
Other Items (net)	278.3	54.1	-4.6	-7.7	-26.5

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

(In KHR Billion)

	Dec-16	Jul-17	Aug-17	Sep-17	Oct-17
1. Financial Institutions	1,008.2	1,422.6	1,512.1	1,581.9	1,603.1
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	758.9	888.1	934.8	949.3	959.7
1.3. Other Financial Institutions	249.2	534.4	577.3	632.6	643.4
2. Non-Financial Institutions	46,778.8	50,588.4	50,594.5	51,764.6	52,579.0
2.1. Agriculture, Forestry and Fishing	6,134.1	6,403.7	6,546.6	6,691.5	6,777.3
2.2. Mining and Quarrying	294.4	304.9	288.8	273.2	274.2
2.3. Manufacturing	3,937.9	3,995.8	4,024.4	4,076.7	4,289.9
2.4. Utilities	368.2	380.4	404.6	439.5	447.1
2.5. Construction	4,962.6	5,692.2	5,945.6	6,147.9	5,977.4
2.6. Wholesale Trade	8,078.6	8,535.9	8,029.6	8,081.9	8,219.4
2.7. Retail Trade	9,949.9	10,988.7	11,122.9	11,441.9	11,646.7
2.8. Hotels and Restaurants	2,904.1	2,999.8	2,983.1	3,015.4	3,066.3
2.9. Transport and Storage	1,051.1	1,088.5	1,067.3	1,134.0	1,154.1
2.10. Information Media and Telecommunications	615.1	619.2	549.1	548.4	551.3
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	1,095.2	1,340.8	1,422.0	1,454.3	1,496.5
2.12. Real Estate Activities	2,838.2	3,640.2	3,577.9	3,689.3	3,848.0
2.13. Other Non-Financial Services	4,549.5	4,598.2	4,632.6	4,770.6	4,830.9
3. Personal Essentials	8,359.9	10,373.6	10,829.4	10,530.5	10,595.5
3.1. Personal Lending	3,791.2	4,623.5	4,775.7	4,392.4	4,425.3
3.2. Credit Cards	131.0	146.6	142.4	146.5	144.8
3.3. Mortgages, Owner-Occupied Housing only	4,437.7	5,603.5	5,911.3	5,991.6	6,025.4
4. Other Lending	880.4	1,095.2	1,121.6	1,084.5	897.8
Total Gross Loan	57,027.2	63,479.8	64,057.6	64,961.4	65,675.4

Chart 10: Credits Granted by Deposit Money Banks Classified by Industry in October 2017
(Share of Total Credits)

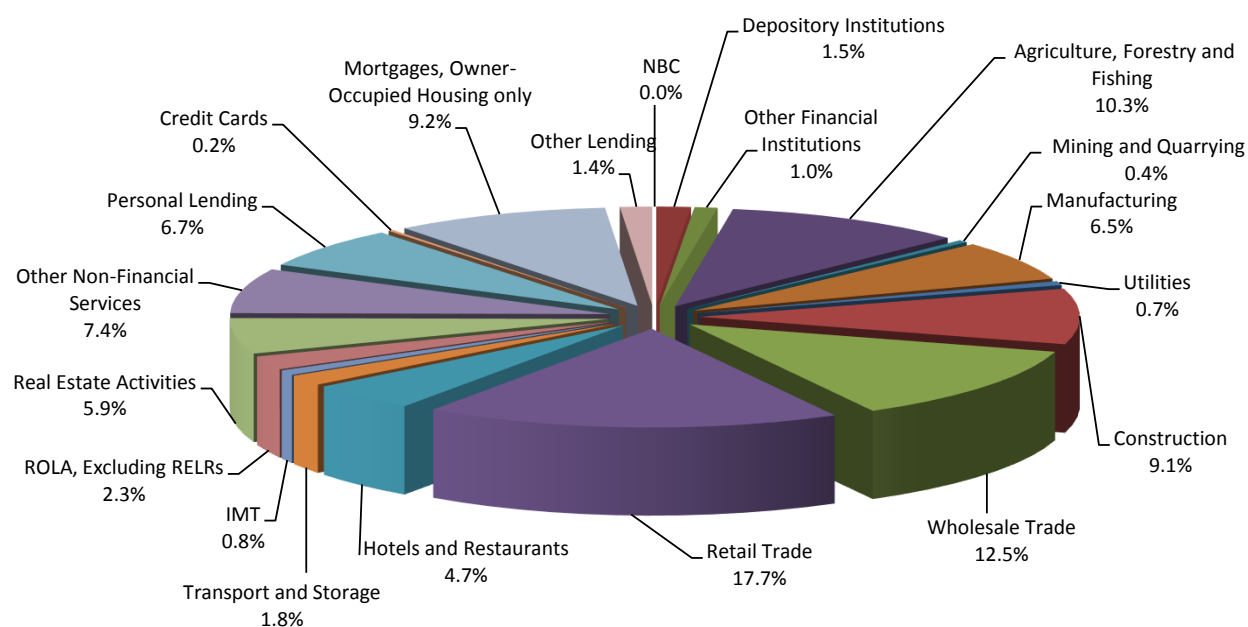


Table 15: Monthly Change of Credit Granted by Deposit Money Banks Classified by Industry

	Dec-16	Jul-17	Aug-17	Sep-17	Oct-17
(Monthly Change in KHR Billion)					
1. Financial Institutions	-340.6	-20.4	89.5	69.8	21.2
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	-302.0	-21.7	46.7	14.4	10.4
1.3. Other Financial Institutions	-38.6	1.3	42.8	55.4	10.7
2. Non-Financial Institutions	213.1	559.5	6.1	1,170.1	814.5
2.1. Agriculture, Forestry and Fishing	114.6	30.5	142.9	144.9	85.8
2.2. Mining and Quarrying	1.1	1.7	-16.0	-15.7	1.0
2.3. Manufacturing	88.0	56.5	28.5	52.4	213.2
2.4. Utilities	-52.4	0.4	24.1	34.9	7.6
2.5. Construction	326.2	26.2	253.4	202.3	-170.6
2.6. Wholesale Trade	-511.7	-63.5	-506.3	52.3	137.5
2.7. Retail Trade	149.7	193.2	134.2	319.0	204.9
2.8. Hotels and Restaurants	22.5	102.0	-16.8	32.3	51.0
2.9. Transport and Storage	32.9	65.5	-21.2	66.7	20.1
2.10. Information Media and Telecommunications	35.5	-17.2	-70.2	-0.7	2.9
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	-60.1	50.6	81.1	32.4	42.2
2.12. Real Estate Activities	-13.4	99.5	-62.3	111.4	158.7
2.13. Other Non-Financial Services	80.1	13.8	34.4	138.0	60.3
3. Personal Essentials	231.9	268.9	455.8	-298.9	65.0
3.1. Personal Lending	103.3	131.6	152.2	-383.3	32.9
3.2. Credit Cards	8.4	9.3	-4.2	4.1	-1.7
3.3. Mortgages, Owner-Occupied Housing only	120.1	128.0	307.9	80.3	33.8
4. Other Lending	23.6	-98.1	26.4	-37.2	-186.6
Total Gross Loan	128.0	709.9	577.8	903.9	714.0
(Monthly Percentage Change)					
1. Financial Institutions	-25.3	-1.4	6.3	4.6	1.3
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	-28.5	-2.4	5.3	1.5	1.1
1.3. Other Financial Institutions	-13.4	0.2	8.0	9.6	1.7
2. Non-Financial Institutions	0.5	1.1	0.0	2.3	1.6
2.1. Agriculture, Forestry and Fishing	1.9	0.5	2.2	2.2	1.3
2.2. Mining and Quarrying	0.4	0.6	-5.3	-5.4	0.4
2.3. Manufacturing	2.3	1.4	0.7	1.3	5.2
2.4. Utilities	-12.5	0.1	6.3	8.6	1.7
2.5. Construction	7.0	0.5	4.5	3.4	-2.8
2.6. Wholesale Trade	-6.0	-0.7	-5.9	0.7	1.7
2.7. Retail Trade	1.5	1.8	1.2	2.9	1.8
2.8. Hotels and Restaurants	0.8	3.5	-0.6	1.1	1.7
2.9. Transport and Storage	3.2	6.4	-1.9	6.2	1.8
2.10. Information Media and Telecommunications	6.1	-2.7	-11.3	-0.1	0.5
2.11. Rental and Operational Leasing Activities, Excluded Real Estate Leasing and Rentals	-5.2	3.9	6.1	2.3	2.9
2.12. Real Estate Activities	-0.5	2.8	-1.7	3.1	4.3
2.13. Other Non-Financial Services	1.8	0.3	0.7	3.0	1.3
3. Personal Essentials	2.9	2.7	4.4	-2.8	0.6
3.1. Personal Lending	2.8	2.9	3.3	-8.0	0.7
3.2. Credit Cards	6.9	6.8	-2.9	2.9	-1.1
3.3. Mortgages, Owner-Occupied Housing only	2.8	2.3	5.5	1.4	0.6
4. Other Lending	2.8	-8.2	2.4	-3.3	-17.2
Total Gross Loan	0.2	1.1	0.9	1.4	1.1

Table 16: Deposits with Deposit Money Banks

(In KHR Billion)

	Dec-16	Jul-17	Aug-17	Sep-17	Oct-17
Deposits in KHR					
Demand deposits	900.0	1,192.6	1,191.2	1,259.2	1,306.5
Savings deposits	1,001.0	1,030.6	1,089.9	1,150.9	1,274.2
Fixed deposits	1,358.8	1,325.3	1,388.4	1,407.7	1,368.1
Others	35.9	39.5	42.8	41.5	57.5
Total	3,295.7	3,588.1	3,712.4	3,859.3	4,006.3
Deposits in Foreign Currency*					
Demand deposits	10,444.0	13,157.0	13,738.5	14,266.3	13,957.0
Savings deposits	15,642.4	19,147.0	19,527.3	20,204.4	20,653.2
Fixed deposits	25,523.2	28,430.8	28,549.7	28,626.9	28,560.8
Others	794.4	809.8	824.7	840.0	1,093.6
Total	52,404.1	61,544.7	62,640.2	63,937.6	64,264.7
Grand Total	55,699.8	65,132.8	66,352.6	67,796.9	68,271.0

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

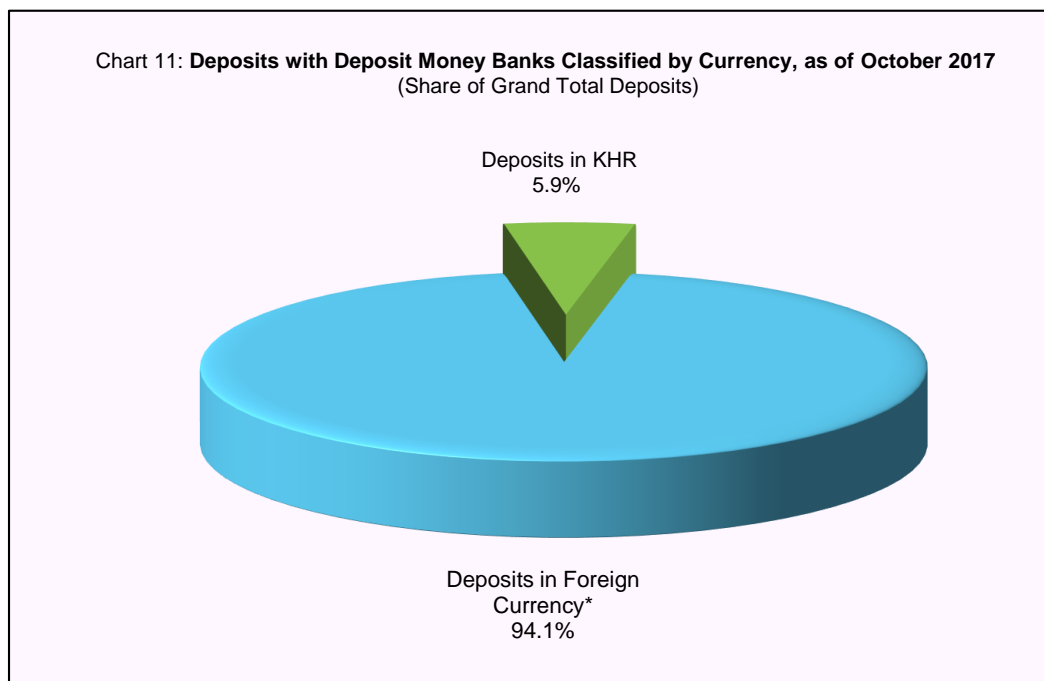


Table 17: Monthly Change of Deposits with Deposit Money Banks

	Dec-16	Jul-17	Aug-17	Sep-17	Oct-17
	(Change in KHR Billion)				
Deposits in KHR					
Demand deposits	-2.0	50.4	-1.4	67.9	47.3
Savings deposits	-69.6	-77.8	59.3	61.0	123.3
Fixed deposits	143.7	187.9	63.1	19.3	-39.6
Others	-27.3	1.0	3.3	-1.3	16.0
Total	44.7	161.5	124.3	147.0	146.9
Deposits in Foreign Currency					
Demand deposits	615.4	198.3	581.5	527.8	-309.2
Savings deposits	489.2	707.6	380.3	677.1	448.8
Fixed deposits	346.8	465.4	118.9	77.2	-66.1
Others	-202.9	-60.3	14.8	15.3	253.7
Total	1,248.5	1,311.0	1,095.5	1,297.4	327.1
Grand Total	1,293.3	1,472.6	1,219.8	1,444.3	474.1
	(Percentage Change)				
Deposits in KHR					
Demand deposits	-0.2	4.4	-0.1	5.7	3.8
Savings deposits	-6.5	-7.0	5.8	5.6	10.7
Fixed deposits	11.8	16.5	4.8	1.4	-2.8
Others	-43.2	2.6	8.5	-3.0	38.5
Total	1.4	4.7	3.5	4.0	3.8
Deposits in Foreign Currency					
Demand deposits	6.3	1.5	4.4	3.8	-2.2
Savings deposits	3.2	3.8	2.0	3.5	2.2
Fixed deposits	1.4	1.7	0.4	0.3	-0.2
Others	-20.3	-6.9	1.8	1.9	30.2
Total	2.4	2.2	1.8	2.1	0.5
Grand Total	2.4	2.3	1.9	2.2	0.7

Chart 12: Deposits in KHR Classified by Type, as of October 2017
(Share of Total KHR Deposits)

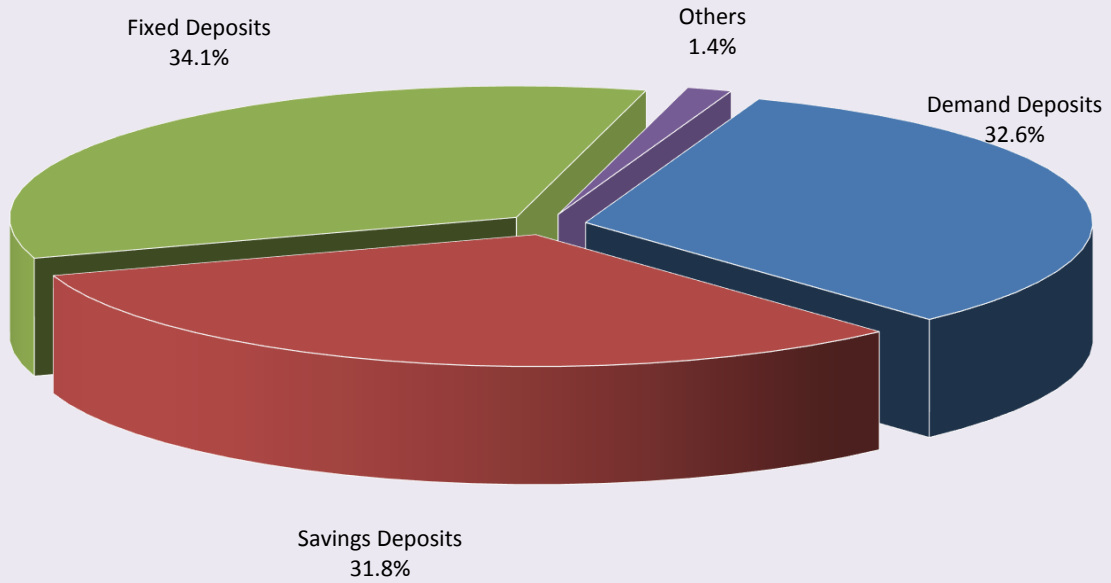
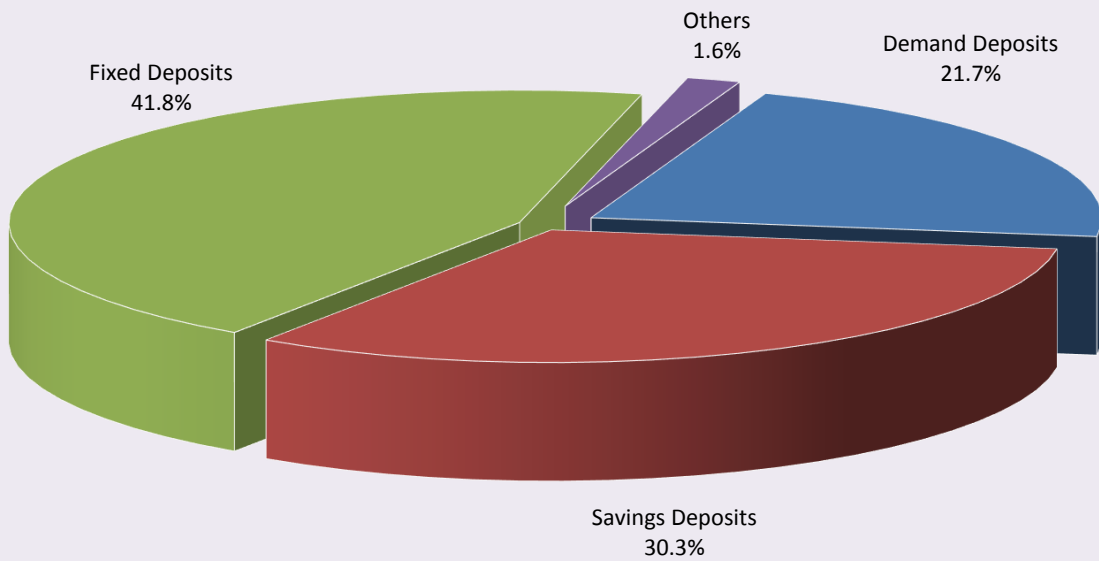


Chart 13: Deposits in Foreign Currency Classified by Type, as of October 2017
(Share of Total Foreign Currency Deposits)



**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							
Jun	3,272	20,833	120,975	1,927,878	10,207	2% - 4%	25%-41%
Jul	3,368	21,024	121,766	1,951,117	10,602	2% - 4%	25%-41%
Aug	3,445	22,219	126,707	1,989,342	10,942	2% - 4%	25%-41%
Sep	3,897	23,822	133,047	2,062,632	11,510	2% - 4%	25%-41%
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%

** 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
						6	7 (In KHR Billion)
	1	2	3 = 1/2	4	5 = 4/2		
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							
June	9,360	21	446	388.1	18.5	19	0.65
July	7,825	21	373	410.2	19.5	18	5.21
Aug	7,889	23	343	375.1	16.3	15	1.19
Sep	6,845	21	326	429.0	20.4	9	0.24
Oct	4,575	19	241	558.0	29.4	7	54.01
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
Total	31,246	200	156	5,276.7	26.4	105	14.42

Table 20: USD-Denominated Checks Clearing through Clearing House

Date	Number of	Number of	Number of	Total	Daily Average	Returned Checks	
	Checks	days	Cleared Check	Amount	Amount	Number	Amount
	Cleared	Cleared	per Day	(In USD Million)	(In USD Million)		(In USD Million)
	1	2	3 = 1/2	4	5 = 4/2	6	7
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							
Aug	95,306	23	4,144	1,976.0	85.9	780	77.4
Sep	87,377	21	4,161	1,836.0	87.4	658	26.1
Oct	77,945	19	4,102	1,751.2	92.2	663	26.3
Nov	81,611	19	4,295	1,774.1	93.4	665	16.5
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
Total	907,614	200	4,538	21,507.6	107.5	7,317	375.5

Table 21: Visitor Arrivals in Cambodia

	2016	2017			% of Total		% Change	
	Dec	Aug	Sep	Oct	Sep	Oct	Sep/Aug	Oct/Sep
(Mode of Arrival)								
Phnom Penh International Airport	123,847	131,512	117,172	124,872	31.1	29.9	-10.9	6.6
Siem Reap International Airport	180,302	143,405	115,281	144,315	30.6	34.6	-19.6	25.2
Land	292,670	145,738	138,323	139,575	36.8	33.5	-5.1	0.9
Boat	14,715	6,569	5,455	8,277	1.4	2.0	-17.0	51.7
Preah Vihea	0	0	0	0	0.0	0.0	0.0	1.0
Total	611,534	427,224	376,231	417,039	100.0	100.0	-11.9	10.8
(Arrival by Purpose of Visit)								
Tourist	558,182	376,140	321,372	368,445	85.4	88.3	-14.6	14.6
Business and Professional	25,661	33,009	38,185	32,239	10.1	7.7	15.7	-15.6
Others and not specified	27,691	18,075	16,674	16,355	4.4	3.9	-7.8	-1.9
Total	611,534	427,224	376,231	417,039	100.0	100.0	-11.9	10.8
(Top-Ten Countries of Passenger Arrivals)								
China (PRC)	93,501	107,636	98,744	108,516	26.2	26.0	-8.3	9.9
Vietnam	115,482	60,401	62,404	56,320	16.6	13.5	3.3	-9.7
Lao PDR	54,920	37,504	36,923	38,104	9.8	9.1	-1.5	3.2
Thailand	63,970	23,918	23,562	28,423	6.3	6.8	-1.5	20.6
South Korea	41,641	22,704	18,357	22,542	4.9	5.4	-19.1	22.8
United States of America	27,253	15,937	13,248	17,738	3.5	4.3	-16.9	33.9
Malaysia	16,508	16,784	15,041	14,481	4.0	3.5	-10.4	-3.7
United Kingdom	15,865	12,058	8,558	13,258	2.3	3.2	-29.0	54.9
Japan	21,908	20,159	15,162	13,126	4.0	3.1	-24.8	-13.4
France	16,460	14,131	7,370	11,966	2.0	2.9	-47.8	62.4
Others	144,026	95,992	76,862	92,565	20.4	22.2	-19.9	20.4
Total	611,534	427,224	376,231	417,039	100.0	100.0	-11.9	10.8

Source: Ministry of Tourism

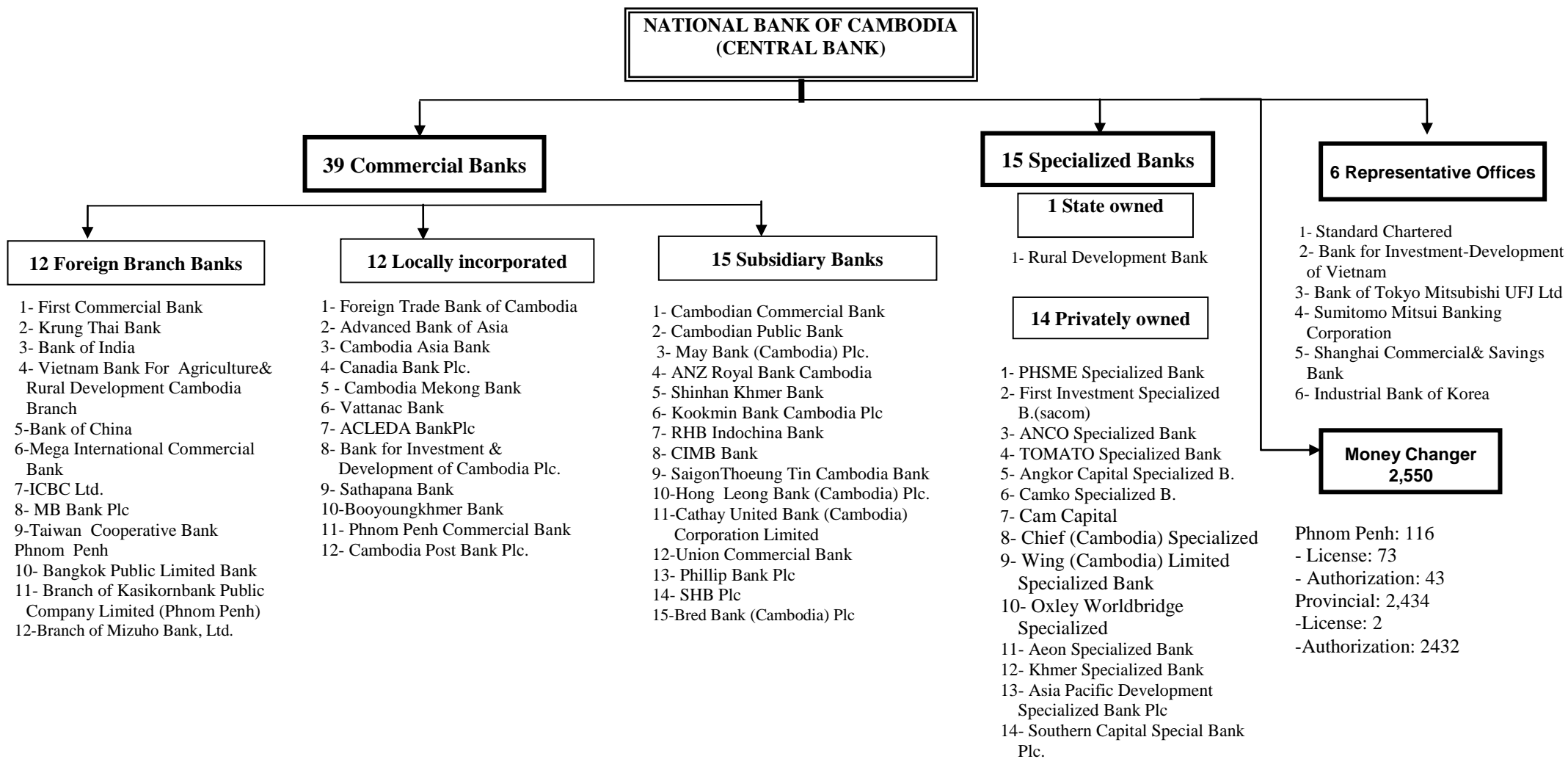
Table 22: Cambodia's Imports and Exports

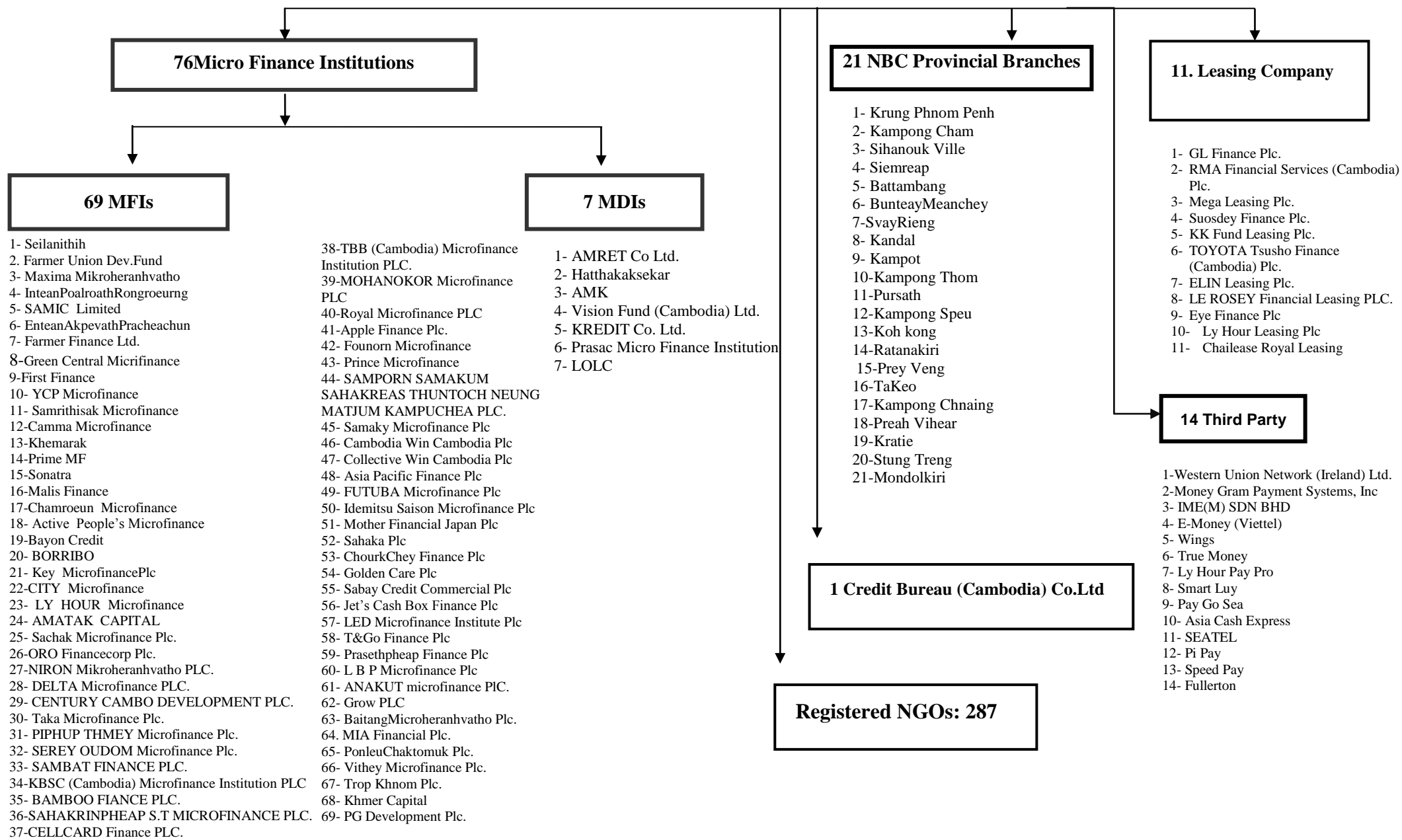
(In KHR Billion)

	2016	2017			Change in KHR Billion		Change in %	
	Dec	Aug	Sep	Oct	Sep/Aug	Oct/Sep	Sep/Aug	Oct/Sep
Imports by Commodity								
Cigarettes	67.8	66.9	57.9	51.9	-9.0	-5.9	-13.5	-10.3
Motor Bikes	71.6	81.4	74.1	86.6	-7.2	12.5	-8.9	16.9
Beer	9.2	6.6	8.1	14.7	1.5	6.6	22.3	81.5
VCRs	0.2	0.3	0.1	0.1	-0.1	0.0	-58.3	17.5
Television Sets	1.4	1.5	1.3	2.0	-0.2	0.6	-12.9	48.0
Audio Cassettes	0.1	0.7	0.3	0.9	-0.4	0.5	-50.5	148.0
Gold	311.4	0.0	12.1	83.4	12.1	71.3	100.0	588.3
Vehicles	234.3	259.0	264.2	277.5	5.2	13.3	2.0	5.0
Construction Materials	55.7	99.6	96.7	73.4	-2.9	-23.3	-3.0	-24.1
Clothing	28.3	37.3	34.9	33.4	-2.4	-1.5	-6.3	-4.4
Cloths	8.6	6.3	4.9	5.1	-1.3	0.2	-21.3	3.5
Petroleum Products	413.8	242.1	239.9	248.6	-2.2	8.7	-0.9	3.6
Sugar	20.2	13.5	7.7	11.9	-5.8	4.2	-43.3	55.0
Cement	22.3	30.4	25.5	20.9	-4.9	-4.6	-16.3	-17.9
Steel	57.9	63.7	62.0	73.5	-1.7	11.5	-2.7	18.6
Others	1,012.4	1,062.0	1,130.3	1,258.3	68.4	128.0	6.4	11.3
Tax Exempted Imports	2,150.1	2,557.8	3,487.0	2,086.7	929.2	-1400.3	36.3	-40.2
Total Imports (cif)	4,465.0	4,529.0	5,507.1	4,328.9	978.0	-1178.2	21.6	-21.4
Total Imports (cif), Excluding Gold	4,153.6	4,529.0	5,494.9	4,245.4	965.9	-1249.5	21.3	-22.7
Freight & Insurance on Imports	332.3	362.3	439.6	339.6	77.3	-100.0	21.3	-22.7
Total Imports (fob)	4,132.7	4,166.7	5,067.5	3,989.2	900.8	-1078.2	21.6	-21.3
Exports by Commodity								
Sawn Timber	0.1	1.8	0.8	1.7	-1.0	0.9	-53.7	109.5
Fish Products	0.3	0.2	0.2	0.2	0.1	0.0	39.8	12.1
Rubber	106.6	109.5	86.3	75.5	-23.2	-10.8	-21.2	-12.5
Other Domestic Products	8.2	59.9	44.7	60.2	-15.2	15.5	-25.3	34.7
Tax Exempted Exports	3,225.4	4,358.5	4,298.3	3,537.3	-60.3	-760.9	-1.4	-17.7
Garment	2,377.9	2,811.7	2,735.0	2,346.1	-76.8	-388.9	-2.7	-14.2
Footwear	371.3	257.2	283.1	287.9	25.9	4.8	10.1	1.7
Textile	2.8	3.4	3.0	8.2	-0.5	5.2	-13.9	175.5
Others	473.4	1,286.1	1,277.2	895.2	-8.9	-382.0	-0.7	-29.9
Total Exports (fob)	3,340.6	4,529.9	4,430.3	3,675.0	-99.5	-755.3	-2.2	-17.0

Source: General Department of Cambodia Customs and Excise

Table 23: THE BANKING SYSTEM IN CAMBODIA
At 31 October, 2017





76 Micro Finance Institutions

69 MFIs

- 1- Seilanithih
- 2- Farmer Union Dev.Fund
- 3- Maxima Mikroheranhvatho
- 4- InteanPoalroathRongroeurng
- 5- SAMIC Limited
- 6- EnteanAkpevathPracheachun
- 7- Farmer Finance Ltd.
- 8-Green Central Micrifinance
- 9-First Finance
- 10- YCP Microfinance
- 11- Samrithisak Microfinance
- 12-Camma Microfinance
- 13-Khemarak
- 14-Prime MF
- 15-Sonatra
- 16-Malis Finance
- 17-Chamroeun Microfinance
- 18- Active People's Microfinance
- 19-Bayon Credit
- 20- BORRIBO
- 21- Key MicrofinancePlc
- 22-CITY Microfinance
- 23- LY HOUR Microfinance
- 24- AMATAK CAPITAL
- 25- Sachak Microfinance Plc.
- 26-ORO Financecorp Plc.
- 27-NIRON Mikroheranhvatho PLC.
- 28- DELTA Microfinance PLC.
- 29- CENTURY CAMBO DEVELOPMENT PLC.
- 30- Taka Microfinance Plc.
- 31- PIPHUP THMEY Microfinance Plc.
- 32- SEREY OUDOM Microfinance Plc.
- 33- SAMBAT FINANCE PLC.
- 34-KBSC (Cambodia) Microfinance Institution PLC
- 35- BAMBOO FIANCE PLC.
- 36-SAHAKRINPHEAP S.T MICROFINANCE PLC.
- 37-CELLCARD Finance PLC.

7 MDIs

- 38-TBB (Cambodia) Microfinance Institution PLC.
- 39-MOHANOKOR Microfinance PLC
- 40-Royal Microfinance PLC
- 41-Apple Finance Plc.
- 42- Founorn Microfinance
- 43- Prince Microfinance
- 44- SAMPORN SAMAKUM SAHAKREAS THUNTOCH NEUNG MATJUM KAMPUCHEA PLC.
- 45- Samaky Microfinance Plc
- 46- Cambodia Win Cambodia Plc
- 47- Collective Win Cambodia Plc
- 48- Asia Pacific Finance Plc
- 49- FUTUBA Microfinance Plc
- 50- Idemitsu Saison Microfinance Plc
- 51- Mother Financial Japan Plc
- 52- Sahaka Plc
- 53- ChourkChey Finance Plc
- 54- Golden Care Plc
- 55- Sabay Credit Commercial Plc
- 56- Jet's Cash Box Finance Plc
- 57- LED Microfinance Institute Plc
- 58- T&Go Finance Plc
- 59- Prasethpheap Finance Plc
- 60- L B P Microfinance Plc
- 61- ANAKUT microfinance PLC.
- 62- Grow PLC
- 63- BaitangMicroheranhvatho Plc.
64. MIA Financial Plc.
- 65- PonleuChaktomuk Plc.
- 66- Vithey Microfinance Plc.
- 67- Trop Khnom Plc.
- 68- Khmer Capital
- 69- PG Development Plc.

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

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-Pursath
- 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

1 Credit Bureau (Cambodia) Co.Ltd

Registered NGOs: 287

11. Leasing Company

- 1- GL Finance Plc.
- 2- RMA Financial Services (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- LE ROSEY Financial Leasing PLC.
- 9- Eye Finance Plc
- 10- Ly Hour Leasing Plc
- 11- Chailease Royal Leasing

14 Third Party

- 1-Western Union Network (Ireland) Ltd.
- 2-Money Gram Payment Systems, Inc
- 3- IME(M) SDN BHD
- 4- E-Money (Viettel)
- 5- Wings
- 6- True Money
- 7- Ly Hour Pay Pro
- 8- Smart Luy
- 9- Pay Go Sea
- 10- Asia Cash Express
- 11- SEATEL
- 12- Pi Pay
- 13- Speed Pay
- 14- Fullerton

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

មណ្ឌលស័យ

REFERENCE LIBRARY

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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.

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