

ព្រះរាជាណាចក្រកម្ពុជា
KINGDOM OF CAMBODIA
ជាតិ សាសនា ព្រះមហាក្សត្រ
NATION RELIGION KING



ធនាគារជាតិ នៃ កម្ពុជា
NATIONAL BANK OF CAMBODIA

ព័ត៌មានស្ថិតិសេដ្ឋកិច្ច និងរូបិយវត្ថុ
ECONOMIC AND MONETARY STATISTICS

លេខ ៣០២- ឆ្នាំទី២៦
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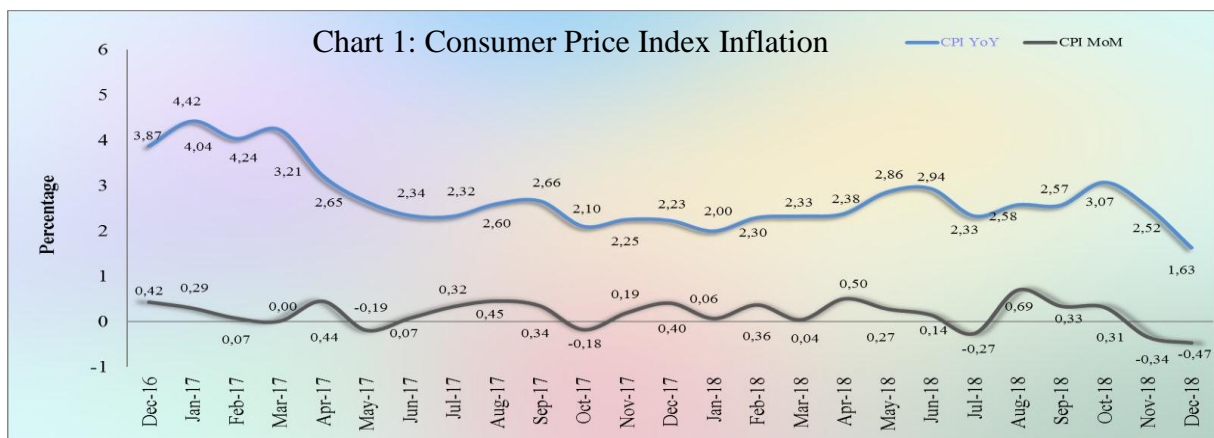
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Introduction

Headline consumer price inflation in December 2018 continued to decline to a negative level compared to a month earlier; and the Khmer Riel (KHR) appreciated against US dollar. During this period, banking operation showed increases in credit to private sectors and resident's foreign currency deposits. At the same time, the international trade in goods showed a deficit.

Consumer Price Index

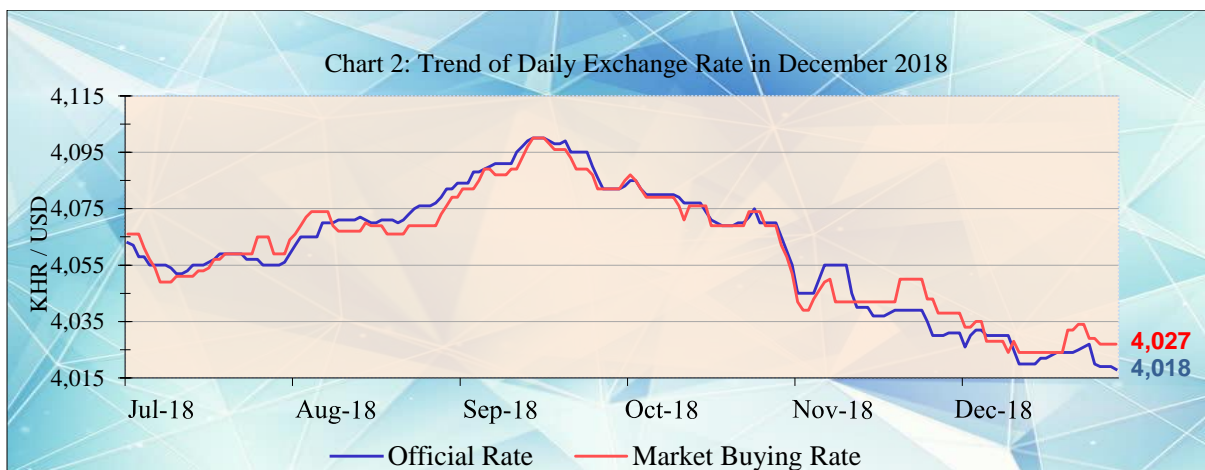
The consumer price inflation in Phnom Penh (month-on-month) continued to decline to a negative level of -0.47% in December 2018 from -0.34% in November. In which, nine out of twelve group indexes decreased while two group indexes increased and other one group index remained stable.



During the same period, the year-on-year percentage change of the CPI for all items eased to 1.63% from 2.52% in November, reflecting by the decline in oil prices and lower hike in food prices.

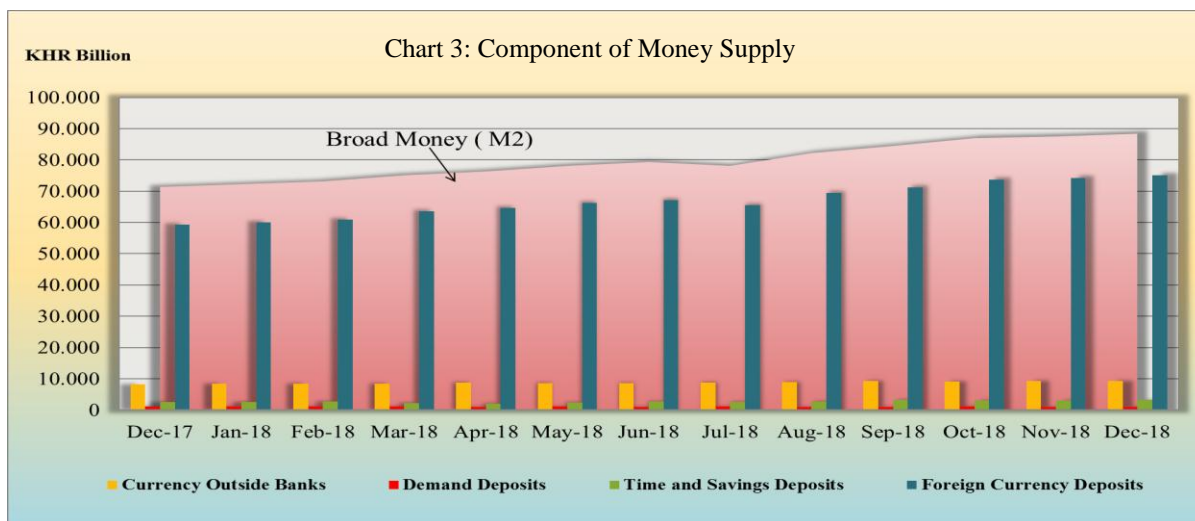
Exchange Rate

The exchange rate (market buying rate) was KHR 4,027 per USD in December 2018, appreciated by 0.27%, compared to the previous month. This was mainly due to the increase in demand for Khmer Riel for tax payment purpose.



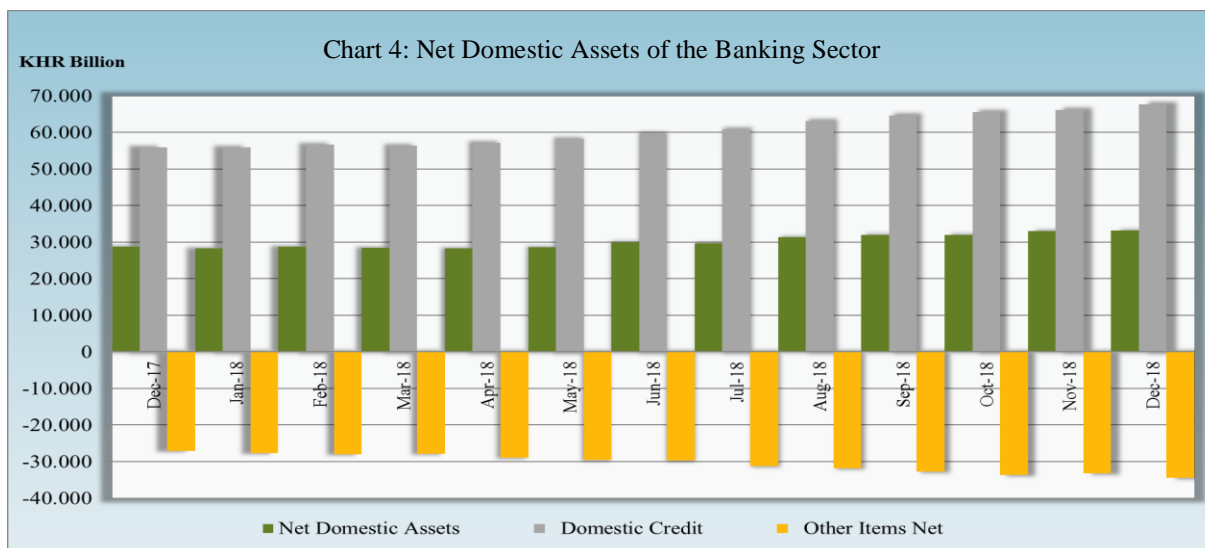
Money Supply

Broad money (M2) continued to increase to KHR 88,443.2 billion in December 2018, up by 1.1% compared to November. Time and saving deposits, resident's foreign currency deposits, and currency outside banks, those are the component of M2, increased by 5%, 1.1% and 0.3%, respectively, while demand deposits decreased by 2.3%.



Net Domestic Assets of the Banking Sector

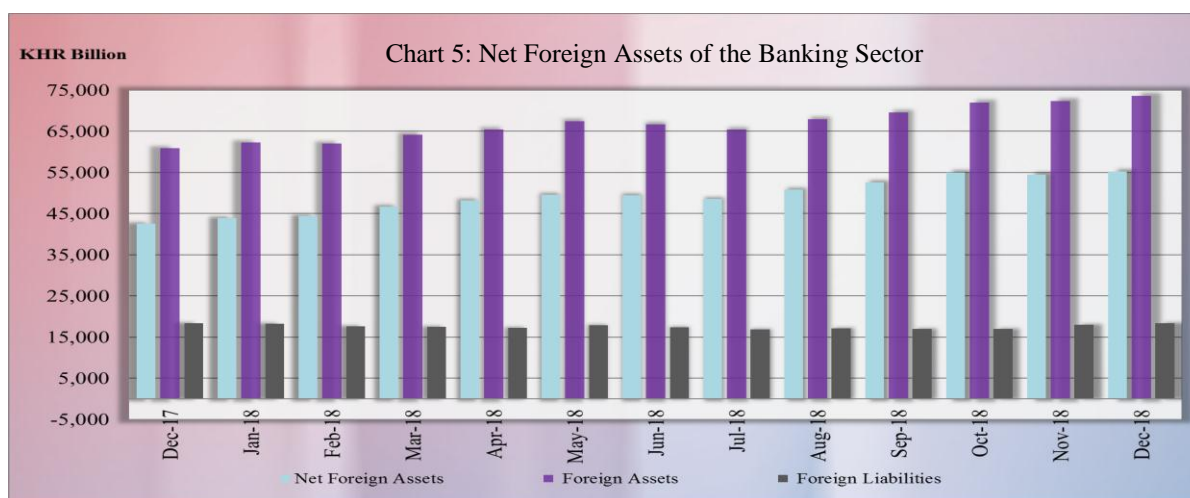
Net domestic assets of the banking sector continued to increase to KHR 33,228.9 billion in December 2018, up by 0.7% compared to the previous month. This was due to an increase of 2.2% in domestic credit while other items net decreased by 3.7%.



The increase in domestic credit was mainly reflected by the increase of 2.6% in credit to private sector whereas net claims on government declined by 4.3 due to an increase in government deposits. The decrease in other items net was mainly due to the decrease of 17% in other contributed with an increase of 1.6% in capital and reserves while restricted deposits declined by 0.7%.

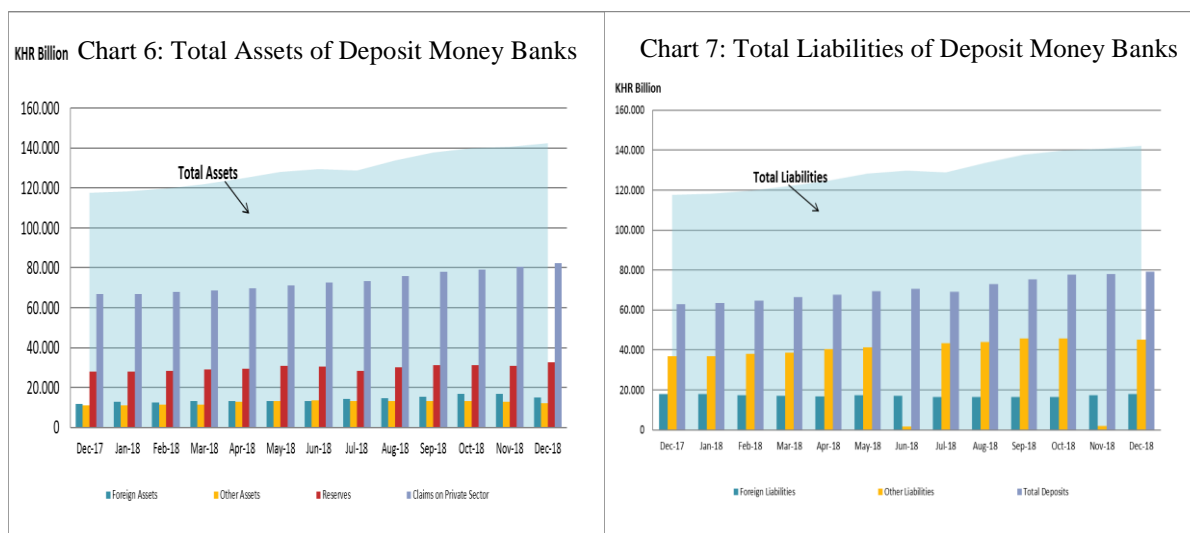
Net Foreign Assets of the Banking Sector

Net foreign assets of the banking sector increased to KHR 55,214.3 billion in December 2018, up by 1.4% from November. This was due to the increase of 1.7% in total foreign assets more than the increase of 2.7% in total foreign liabilities.



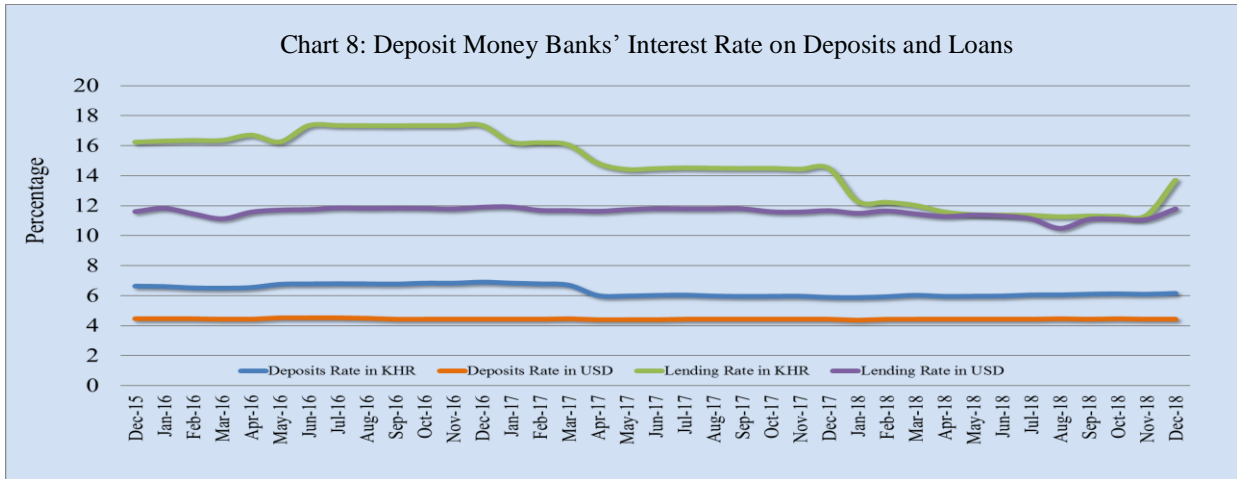
Deposit Money Banks' Operations

Total assets of commercial banks and specialized banks were KHR 142,305.9 billion, up by 1.1% in December 2018 compared to the previous month.



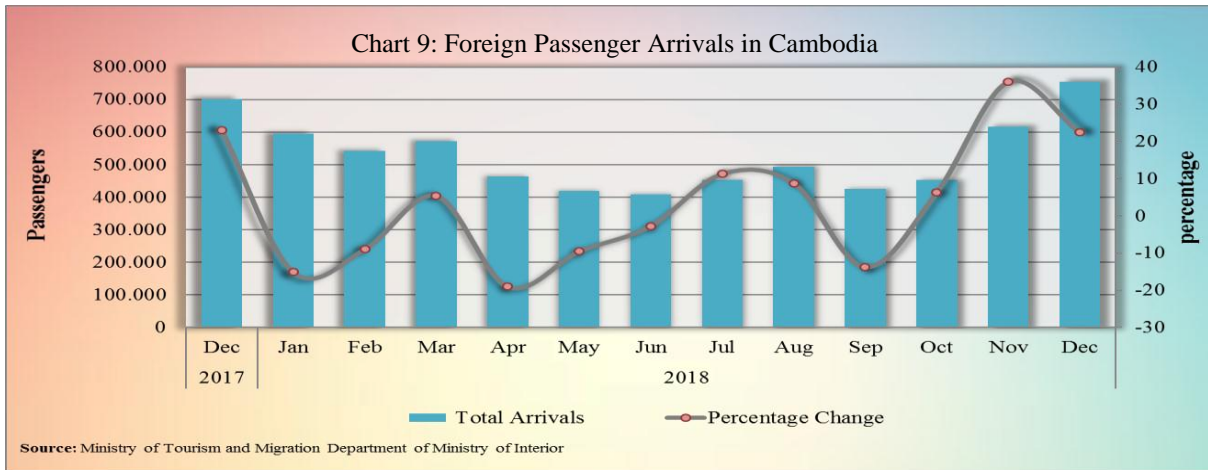
Interest Rates on Deposits and Loans

In December 2018, the interest rate movement with a maturity of 12-month on deposits and loans showed that the weighted average deposit rate in Khmer Riel and US dollar remained unchanged with the rate of 6.11% and 4.43%, respectively. At the same time, the weighted average lending rate in Khmer Riel and US dollar increased by 2.36% to 13.73% and 0.68% to 11.77%, respectively.

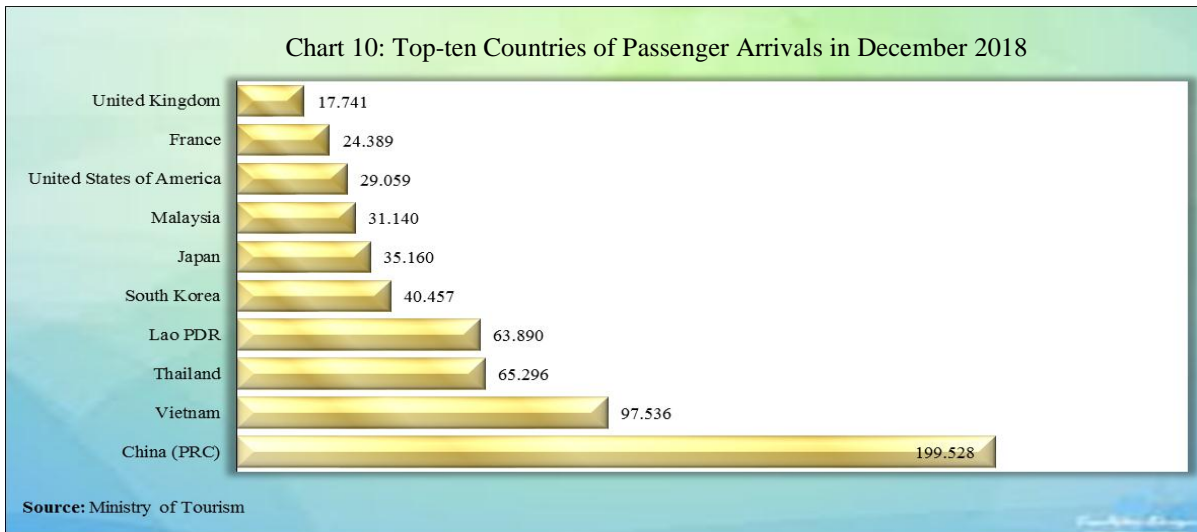


Foreign Tourist Arrivals

In December 2018, the total number of passenger arrivals was 755,125 , increased by 22.5% following the increase of 36% in the preceding month. The main purpose of the passenger arrivals in Cambodia was for vacation, accounting for more than 87% of the total.

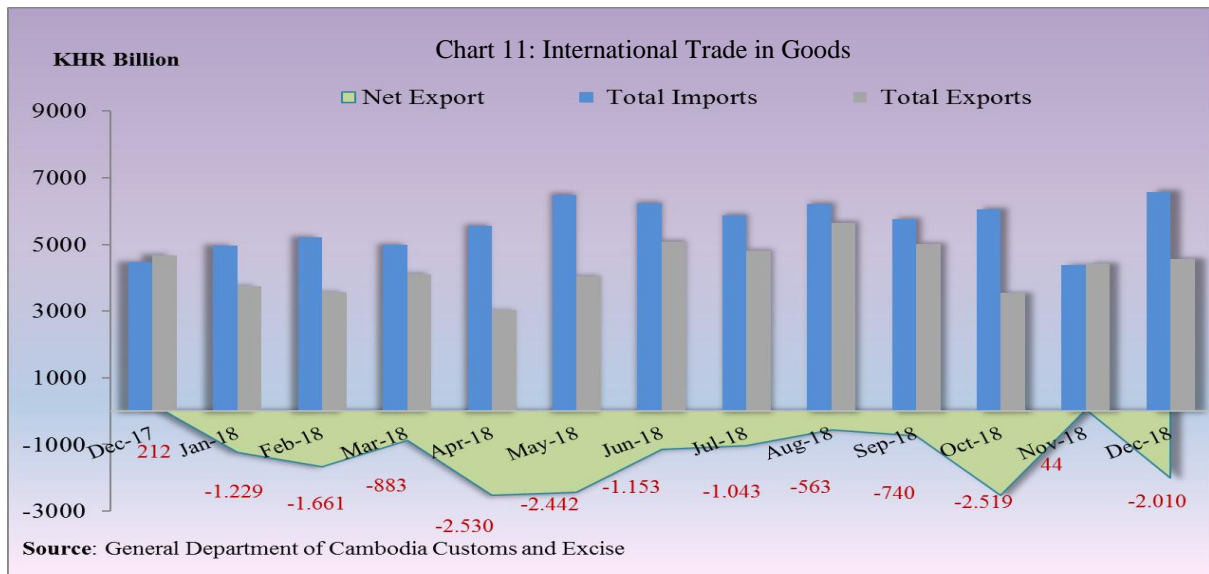


Most of the foreign passengers were from China P.R.C., Vietnam, Thailand, Lao PDR, South Korea, Japan, Malaysia, United States of America, France, and United Kingdom.



International Trade in Goods

International trade in goods showed a deficit of KHR 2,009.6 billion (30.6%) in December 2018, after the surplus of KHR 44.2 billion (1%) in November.



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

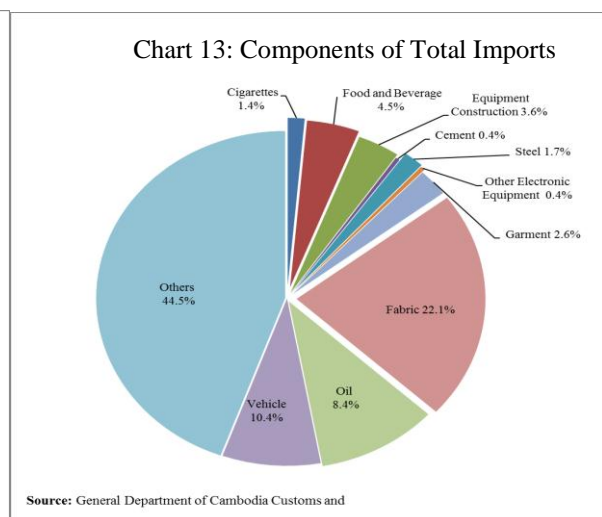
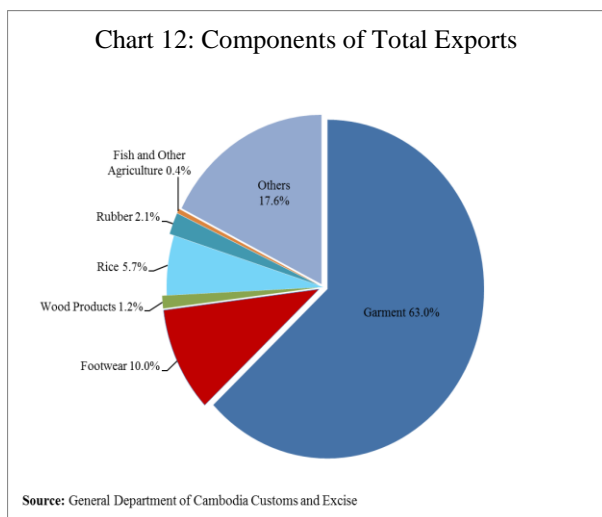


Table 1: Consumer Price Index and Inflation Rate

1. Consumer Price Index (CPI) and Component Indices (Oct-Dec. 2006 = 100)	Dec-17	Sep-18	Oct-18	Nov-18	Dec-18
CPI (all items)	171.78	175.48	176.02	175.41	174.59
Food and Non-Alcoholic Beverages	208.72	213.65	214.12	212.96	212.69
Alcoholic Beverages, Tobacco and Narcotics	158.96	163.23	164.80	167.07	167.84
Clothing and Footwear	145.44	150.02	150.06	149.70	149.50
Housing, Water, Electricity, Gas and other Fuels	125.79	126.61	127.18	127.05	126.31
Furnishings and Household Maintenance	150.23	150.28	150.60	150.94	150.80
Health	134.07	136.08	136.45	136.53	136.75
Transport	115.56	117.87	118.57	116.96	112.78
Communication	67.73	67.49	67.71	67.54	67.32
Recreation and Culture	117.70	118.86	119.38	119.13	118.69
Education	158.90	159.50	159.50	159.50	159.50
Restaurants	261.95	273.50	274.93	276.60	275.66
<i>Miscellaneous Goods and Services</i>	143.62	145.16	144.80	145.19	144.54
2. Percentage Change in the CPI and its Components					
2.1 Month on Month Change (%)					
CPI (all items)	0.40	0.33	0.31	-0.34	-0.47
Food and Non-Alcoholic Beverages	0.24	0.27	0.22	-0.54	-0.13
Alcoholic Beverages, Tobacco and Narcotics	-0.34	0.62	0.96	1.38	0.46
Clothing and Footwear	-0.09	-0.01	0.03	-0.24	-0.13
Housing, Water, Electricity, Gas and other Fuels	0.73	0.63	0.45	-0.10	-0.58
Furnishings and Household Maintenance	0.20	-1.12	0.22	0.23	-0.09
Health	-0.03	0.23	0.27	0.06	0.17
Transport	1.35	1.25	0.59	-1.36	-3.57
Communication	-0.28	-0.19	0.33	-0.26	-0.32
Recreation and Culture	0.09	-0.35	0.44	-0.21	-0.37
Education	0.00	-1.22	0.00	0.00	0.00
Restaurants	0.71	0.53	0.52	0.61	-0.34
Miscellaneous Goods and Services	0.56	-0.60	-0.25	0.27	-0.45
2.2 Year on Year Change (%)					
CPI (all items)	2.23	2.57	3.07	2.52	1.63
Food and Non-Alcoholic Beverages	1.88	2.52	3.20	2.28	1.90
Alcoholic Beverages, Tobacco and Narcotics	0.33	2.04	2.55	4.75	5.59
Clothing and Footwear	1.48	2.70	2.98	2.83	2.79
Housing, Water, Electricity, Gas and other Fuels	0.64	1.35	1.64	1.74	0.41
Furnishings and Household Maintenance	0.16	0.13	0.40	0.67	0.38
Health	1.14	1.47	1.74	1.80	2.00
Transport	4.43	3.67	4.12	2.58	-2.41
Communication	-0.73	-1.04	-0.33	-0.56	-0.60
Recreation and Culture	-0.78	0.59	1.14	1.31	0.84
Education	-0.74	-0.36	0.38	0.38	0.38
Restaurants	7.60	5.97	6.01	6.34	5.23
Miscellaneous Goods and Services	2.85	1.73	1.14	1.65	0.64
3. Three-month moving average CPI (All Items)					
Year on Year Change (%)	2.20	2.49	2.74	2.72	2.41
4. Twelve-month moving average CPI (All Items)					
Year on Year Change (%)	2.91	2.41	2.49	2.51	2.46

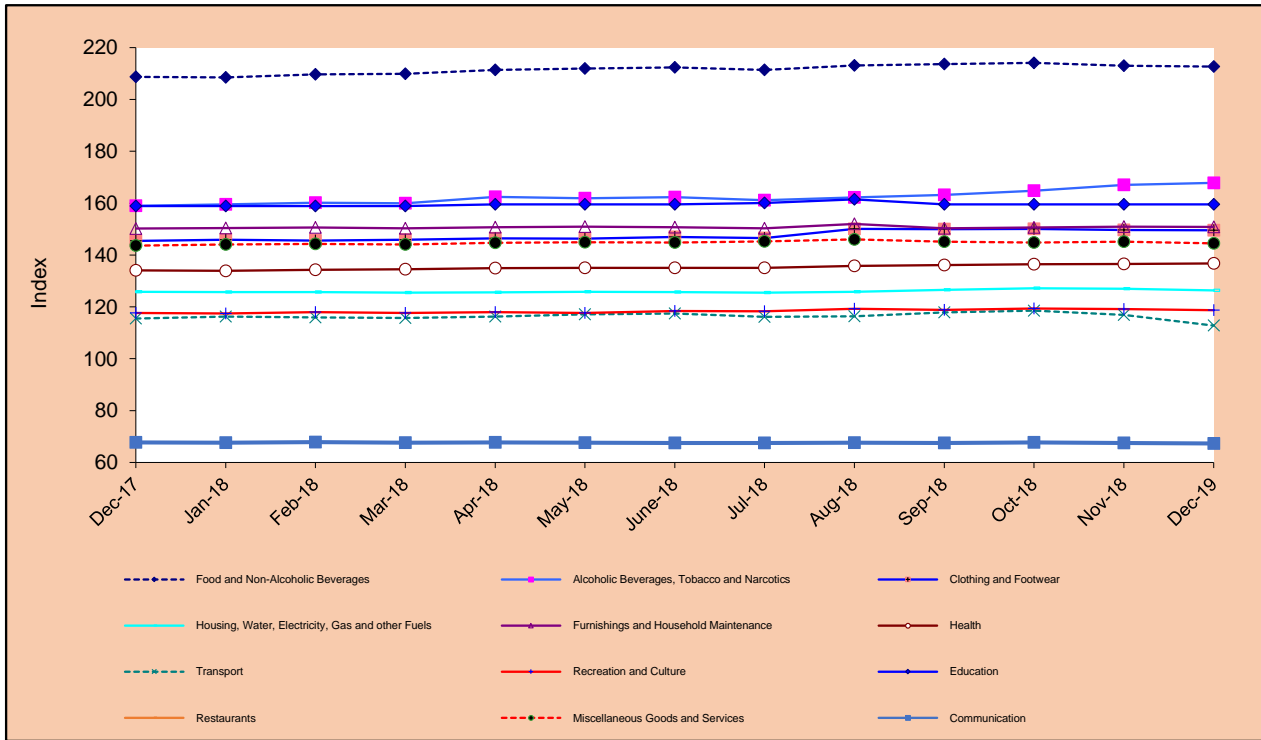
Source: National Institute of Statistics

Table 2: Consumer Items Showing Price Decreased in December 2018

No.	Description	Weight	Index			Percentage Change	
			Dec-17	Nov-18	Dec-18	Monthly	Yearly
1	DIESEL	4.969	95.81	97.09	87.29	-10.1	-8.9
2	GASOLINE	5.175	96.82	98.23	88.59	-9.8	-8.5
3	SPARE PARTS AND ACCESSORIES FOR PERSONAL TRANSPORT EQUIPMENT	5.524	106.26	107.84	98.81	-8.4	-7.0
4	MOTOR OIL	0.144	110.11	115.17	107.35	-6.8	-2.5
5	LIQUID FUELS	2.699	114.91	121.27	116.87	-3.6	1.7
6	SOLID FUELS	0.099	145.47	145.78	143.30	-1.7	-1.5
7	PROCESSED EGGS	1.013	159.48	162.48	160.17	-1.4	0.4
8	ROOT VEGETABLES	1.138	267.85	285.50	282.19	-1.2	5.4
9	FRUIT VEGETABLES	2.031	203.60	215.73	213.65	-1.0	4.9
10	ELECTRICITY	9.625	124.35	126.87	125.61	-1.0	1.0
11	LEAF AND STALK VEGETABLES (FRESH)	4.814	220.51	230.09	228.25	-0.8	3.5
12	BEER	0.248	167.90	181.41	180.19	-0.7	7.3
13	TELEPHONE AND TELEFAX SERVICES	0.725	49.31	48.90	48.56	-0.7	-1.5
14	FRESH EGGS	2.644	159.90	161.87	160.93	-0.6	0.6
15	ACTUAL RENTALS FOR HOUSING	17.084	125.79	127.05	126.31	-0.6	0.4
16	OTHER APPLIANCES, ARTICLES AND PRODUCTS FOR PERSONAL CARE	0.081	169.20	177.38	176.29	-0.6	4.2
17	TUBERS AND MUSHROOMS	0.456	241.62	234.66	233.59	-0.5	-3.3
18	FINANCIAL SERVICES N.E.C.	0.876	170.04	169.54	168.70	-0.5	-0.8
19	PULSES/LEGUMES	0.439	192.11	188.84	188.06	-0.4	-2.1
20	MAINTENANCE AND REPAIRS OF PERSONAL TRANSPORT EQUIPMENT	0.062	147.32	150.21	149.54	-0.4	1.5
21	EDUCATION	2.912	117.70	119.13	118.69	-0.4	0.8
22	BEEF (FRESH)	5.618	208.33	212.13	211.46	-0.3	1.5
23	LOCALLY PROCESSED MEAT	0.319	188.49	191.86	191.38	-0.3	1.5
24	PROCESSED FISH AND SEAFOOD	0.229	231.42	241.33	240.62	-0.3	4.0
25	FRESH FRUITS	4.736	213.89	218.50	217.83	-0.3	1.8
26	DRIED AND PRESERVED FRUITS	4.094	211.31	215.56	214.94	-0.3	1.7
27	TOOLS AND EQUIPMENT FOR HOUSE AND GARDEN	0.078	136.49	140.94	140.51	-0.3	2.9
28	TELEPHONE AND TELEFAX EQUIPMENT	1.136	67.73	67.54	67.32	-0.3	-0.6
29	MISCELLANEOUS GOODS AND SERVICES	5.861	261.95	276.60	275.66	-0.3	5.2
30	HAIRDRESSING SALONS AND PERSONAL GROOMING ESTABLISHMENTS	0.480	151.31	154.52	154.00	-0.3	1.8
31	PERSONAL EFFECTS N.E.C	0.399	147.68	149.88	149.47	-0.3	1.2
32	MINERAL WATERS, SOFT DRINKS, FRUIT AND VEGETABLE JUICES	0.755	138.32	142.11	141.79	-0.2	2.5
33	SPIRITS	0.794	136.91	143.80	143.50	-0.2	4.8
34	CLOTHING MATERIALS	2.395	142.21	146.47	146.25	-0.2	2.8
35	CLOTHING FOR MEN AND BOYS	1.962	138.73	143.91	143.69	-0.2	3.6
36	CLOTHING FOR WOMEN AND GIRLS	0.621	139.11	144.66	144.31	-0.2	3.7
37	OTHER CLOTHING (BOTH SEXES)	1.065	140.94	147.59	147.32	-0.2	4.5
38	OTHER GRAINS	0.429	136.66	139.03	138.83	-0.1	1.6
39	BISCUITS/ COOKIES	1.008	226.02	225.45	225.28	-0.1	-0.3
40	PORK (FRESH)	9.681	216.68	220.66	220.48	-0.1	1.8

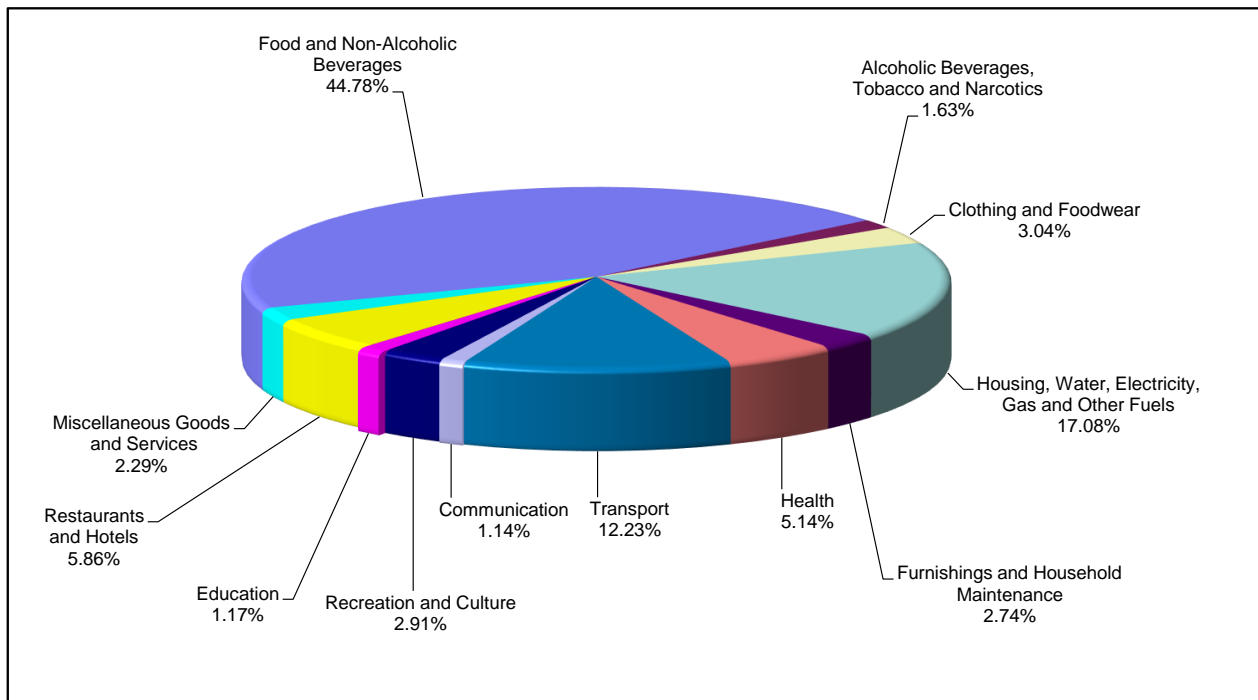
Source: National Institute of Statistics

Chart 1: Consumer Price Index



Source: National Institute of Statistics

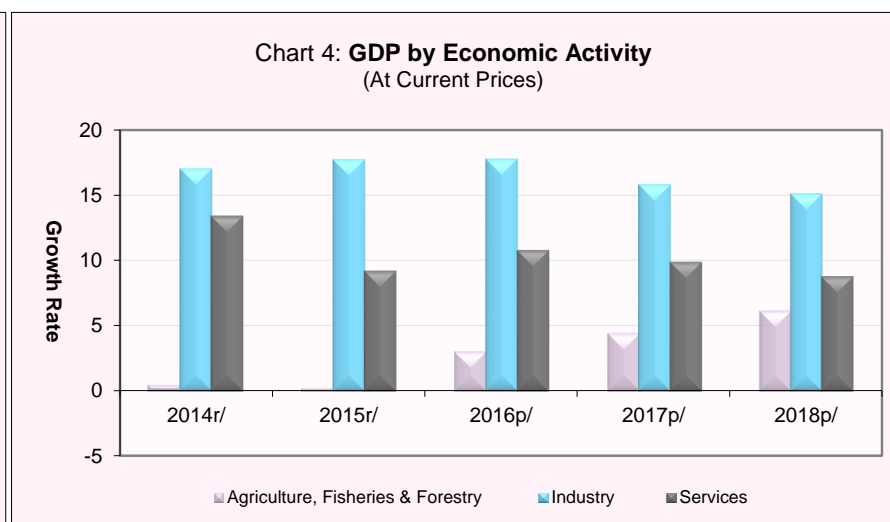
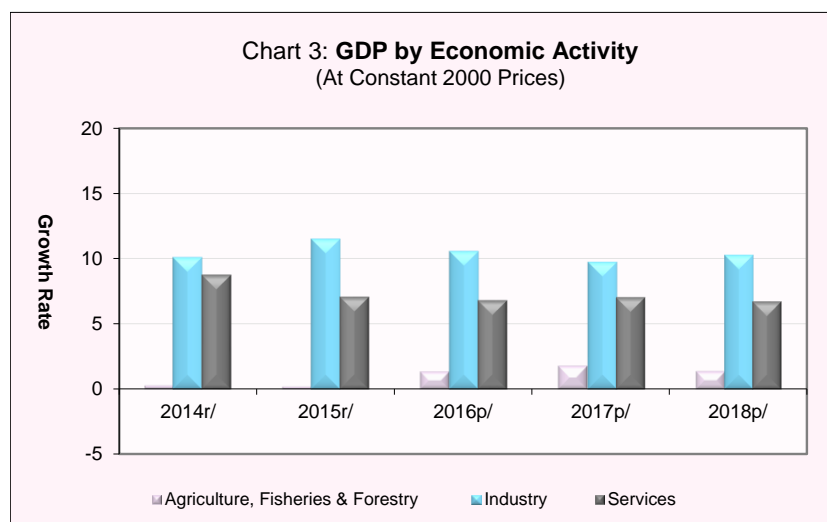
Chart 2: Weight of All Group Indices in Consumer Basket



Source: National Institute of Statistics

Table 3: Gross Domestic Product (GDP)

	At Constant 2000 Prices					At Current Prices				
	2014r/	2015r/	2016p/	2017p/	2018p/	2014r/	2015r/	2016p/	2017p/	2018p/
GDP in KHR Billion	40,182	42,981	45,961	49,177	52,699	67,437	73,423	81,242	89,754	98,918
GDP in USD Million	9,971	10,679	11,405	12,157	12,901	16,734	18,242	20,159	22,189	24,215
GDP % Growth Rate	7.1	7.0	6.9	7.0	7.2	10.0	8.9	10.6	10.5	10.2
GDP % Growth Rate, by Economic Activity										
Agriculture, Fisheries & Forestry	0.3	0.2	1.3	1.7	1.3	0.5	0.2	3.0	4.4	6.1
Industry	10.1	11.5	10.6	9.7	10.3	17.0	17.7	17.7	15.8	15.1
Services	8.7	7.1	6.8	7.0	6.7	13.4	9.2	10.8	9.9	8.8
GDP Per Capita in KHR Million	2.7	2.9	3.0	3.2	3.3	4.6	4.9	5.4	5.8	6.3
GDP Per Capita in USD	674	713	752	783	819	1,131	1,218	1,330	1,429	1,538



p/: preliminary estimates

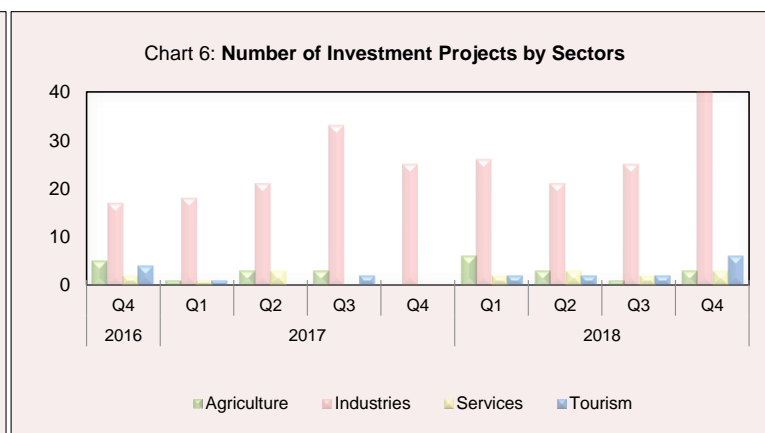
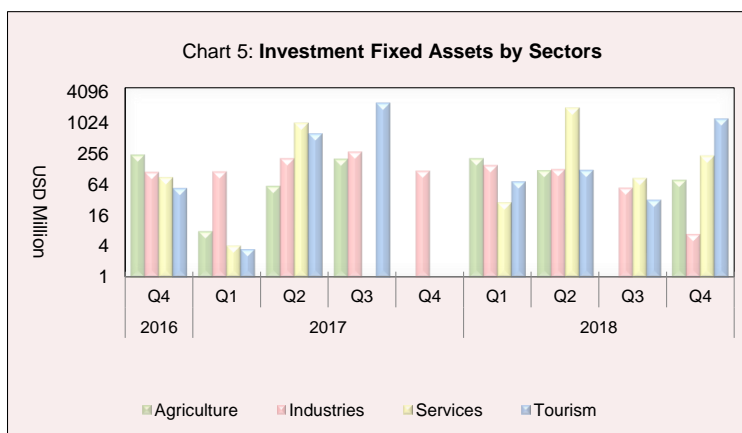
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Source: National Institute of Statistics

Table 4: Investment Projects Approved by Sectors

(In USD Million)

Sector	Agriculture		Industries		Services		Tourism		Total	
	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets
2016										
Q1	2	38.3	29	134.3	1	140.0	5	642.4	37	955.0
Q2	1	11.2	19	585.6	1	211.0	2	19.8	23	827.5
Q3	1	35.3	9	67.4	-	-	-	-	10	102.7
Q4	5	246.6	17	113.5	2	91	4	56.3	28	507.4
Total	9	331.3	74	900.8	4	442.0	11	718.4	98	2,392.5
2017										
Q1	1	8.0	18	115.6	1	4.2	1	3.6	21	131.4
Q2	3	61.0	21	209.9	3	1,045.3	-	644.2	27	1,960.3
Q3	3	205.6	33	281.1	-	-	2	2,518.8	38	3,005.4
Q4	-	-	25	119.8	-	-	-	-	25	119.8
Total	7	274.5	97	726.3	4	1,049.5	3	3,166.6	111	5,216.9
2018										
Q1	6	210.2	26	154.3	2	29.5	2	75.2	36	469.2
Q2	3	122.5	21	128.2	3	2,049.6	2	125.9	29	2,426.2
Q3	1	1.0	25	56.0	2	88.0	2	33.0	30	178.0
Q4	3	79.5	43	7.0	3	240.4	6	1,239.4	55	1,566.3
Total	13	413.2	115	345.6	10	2,407.5	12	1,473.5	150	4,639.7



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

Table 5: Investment Projects Approved by Major Countries*

(In USD Million)

Country	2017				2018			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
Cambodia	23.9	595.7	2,550.4	5.9	133.9	336.5	94.2	729.5
China	28.1	1,051.0	293.8	64.4	224.2	2,042.3	16.7	227.8
Korea	15.5	7.2	123.6	3.2	3.5	5.4	1.0	2.1
United States	-	-	-	-	6.8	-	-	-
Thailand	-	15.9	-	-	19.1	-	47.6	6.8
Vietnam	-	-	-	-	-	-	-	21.4
Malaysia	-	8.9	3.8	1.2	-	2.2	-	-
Singapore	-	248.3	3.8	-	1.4	-	-	6.5
Taiwan	10.5	3.8	6.0	3.0	11.7	-	2.0	12.9
Australia	-	-	-	-	2.4	-	-	-
England	35.4	4.9	-	8.7	-	-	-	10.3
Japan	-	-	-	-	-	-	-	822.6
Hong Kong	13.4	20.8	20.2	31.0	13.8	28.8	4.2	5.9
Others	4.6	3.9	3.7	2.4	52.4	11.1	12.4	6.7
Total	131.4	1,960.3	3,005.4	119.8	469.2	2,426.2	178.0	1,852.5

(Share of Total)

Cambodia	18.2	30.4	84.9	5.0	28.5	13.9	52.9	39.4
China	21.4	53.6	9.8	53.7	47.8	84.2	9.4	12.3
Korea	11.8	0.4	4.1	2.7	0.7	0.2	0.6	0.1
United States	-	-	-	-	1.5	-	-	-
Thailand	-	0.8	-	-	4.1	-	26.7	0.4
Vietnam	-	-	-	-	-	-	-	1.2
Malaysia	-	0.5	0.1	1.0	-	0.1	-	-
Singapore	-	12.7	0.1	-	0.3	-	-	0.3
Taiwan	8.0	0.2	0.2	2.5	2.5	-	1.1	0.7
Australia	-	-	-	-	0.5	-	-	-
England	26.9	0.2	-	7.3	-	-	-	0.6
Canada	-	-	-	-	-	-	-	44.4
Hong Kong	10.2	1.1	0.7	25.8	2.9	1.2	2.3	0.3
Others	3.5	0.2	0.1	2.0	11.2	0.5	7.0	0.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

* Fixed Assets

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

Table 6: Daily Exchange Rate in December 2018

(KHR/USD)

Day	Parallel Market Rate			Official Rate	Daily Change*	
	Purchase	Sale	Midpoint		Spread	% Change
1	4,038	4,050	4,044	4,031	0.0	0.0
2	4,038	4,050	4,044	4,031	0.0	0.0
3	4,033	4,042	4,038	4,026	-5.0	-0.1
4	4,033	4,042	4,038	4,030	0.0	0.0
5	4,035	4,044	4,040	4,032	2.0	0.0
6	4,035	4,044	4,040	4,032	0.0	0.0
7	4,028	4,041	4,035	4,030	-7.0	-0.2
8	4,028	4,041	4,035	4,030	0.0	0.0
9	4,028	4,041	4,035	4,030	0.0	0.0
10	4,028	4,041	4,035	4,030	0.0	0.0
11	4,024	4,036	4,030	4,030	-4.0	-0.1
12	4,028	4,039	4,034	4,025	4.0	0.1
13	4,024	4,035	4,030	4,020	-4.0	-0.1
14	4,024	4,035	4,030	4,020	0.0	0.0
15	4,024	4,035	4,030	4,020	0.0	0.0
16	4,024	4,035	4,030	4,020	0.0	0.0
17	4,024	4,035	4,030	4,022	0.0	0.0
18	4,024	4,035	4,030	4,022	0.0	0.0
19	4,024	4,035	4,030	4,023	0.0	0.0
20	4,024	4,035	4,030	4,024	0.0	0.0
21	4,024	4,035	4,030	4,024	0.0	0.0
22	4,032	4,041	4,037	4,024	8.0	0.2
23	4,032	4,041	4,037	4,024	0.0	0.0
24	4,034	4,044	4,039	4,025	2.0	0.0
25	4,034	4,044	4,039	4,026	0.0	0.0
26	4,029	4,041	4,035	4,027	-5.0	-0.1
27	4,029	4,041	4,035	4,020	0.0	0.0
28	4,027	4,039	4,033	4,019	-2.0	0.0
29	4,027	4,039	4,033	4,019	0.0	0.0
30	4,027	4,039	4,033	4,019	0.0	0.0
31	4,027	4,039	4,033	4,018	0.0	0.0
Average Rate	4,029	4,040	4,034	4,025	-0.4	0.0

* Spread of Daily Purchasing Market Rate

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

Month	Market Rate				Official Rate
	Purchase	Monthly %Change	Sale	Midpoint	
Dec-10	4,048	-0.64	4,053	4,051	4,053
Dec-11	4,057	0.67	4,066	4,062	4,039
Dec-12	3,990	-0.13	3,995	3,993	3,995
Dec-13	4,003	0.23	4,013	4,008	3,995
Dec-14	4,064	0.22	4,073	4,069	4,075
Dec-15	4,048	0.10	4,055	4,052	4,050
Dec-16	4,039	0.17	4,050	4,045	4,037
2017					
Nov	4,034	-0.32	4,045	4,040	4,035
Dec	4,037	0.07	4,046	4,042	4,037
2018					
Jan	4,016	-0.52	4,022	4,019	4,015
Feb	4,009	-0.17	4,018	4,014	4,010
Mar	4,002	-0.17	4,011	4,007	4,000
Apr	4,038	0.90	4,051	4,045	4,032
May	4,077	0.97	4,089	4,083	4,075
Jun	4,066	-0.27	4,075	4,071	4,063
Jul	4,064	-0.05	4,074	4,069	4,059
Aug	4,079	0.37	4,089	4,084	4,084
Sep	4,082	0.07	4,092	4,087	4,082
Oct	4,058	-0.59	4,067	4,063	4,060
Nov	4,038	-0.49	4,050	4,044	4,031
Dec	4,027	-0.27	4,039	4,033	4,018

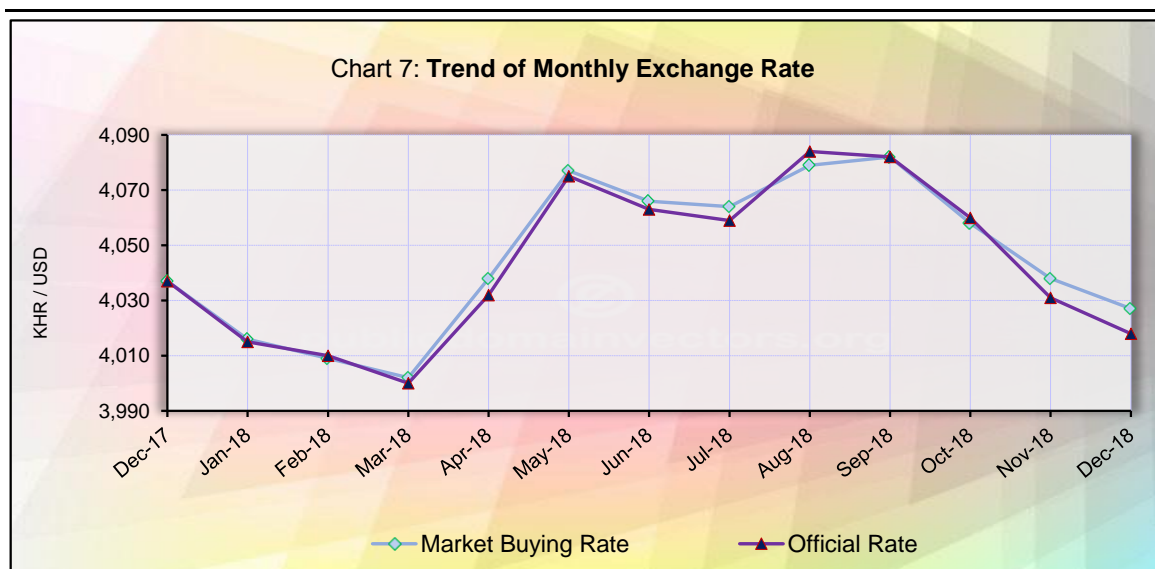


Table 8: The Value of KHR Against Other Currencies

(Official Buying Rate, End-Period)

	SDR	US Dollar	Euro	Japanese Yen	Pound Sterling	Indonesian Rupiah	Malaysian Ringgit	Philippines Peso	Singaporean Dollar	Thai Baht	Vietnamese Dong
Unit	1	1	1	100	1	1000	1	100	1	1	1000
Dec-10	6,242	4,051	5,387	4,970	6,252	450	1,318	9,248	3,143	134	208
Dec-11	6,181	4,039	5,230	5,201	6,225	445	1,274	9,210	3,108	127	192
Dec-12	6,140	3,995	5,285	4,645	6,456	411	1,304	9,737	3,266	131	191
Dec-13	6,152	3,995	5,515	3,807	6,589	327	1,215	8,999	3,153	122	190
Dec-14	5,902	4,075	4,955	3,411	6,342	328	1,166	9,117	3,083	124	191
Dec-15	5,617	4,050	4,429	3,362	6,000	294	944	8,630	2,863	112	181
Dec-16	5,410	4,037	4,265	3,467	4,960	300	901	8,119	2,792	112	178
2017											
Nov	5,715	4,035	4,783	3,603	5,411	299	988	8,035	2,995	124	178
Dec	5,735	4,037	4,821	3,574	5,426	298	994	8,094	3,017	124	178
2018											
Jan	5,833	4,015	4,971	3,686	5,651	300	1,033	7,841	3,064	128	177
Feb	5,820	4,010	4,903	3,730	5,574	293	1,022	7,712	3,027	128	176
Mar	5,815	4,000	4,919	3,757	5,609	291	1,035	7,654	3,050	128	175
Apr	5,797	4,032	4,887	3,694	5,552	290	1,029	7,771	3,045	128	177
May	5,763	4,075	4,751	3,753	5,312	291	1,022	7,744	3,043	127	179
Jun	5,708	4,063	4,701	3,679	5,314	282	1,005	7,593	2,972	123	177
Jul	5,696	4,059	4,753	3,660	5,332	282	1,000	7,632	2,984	122	175
Aug	5,727	4,084	4,763	3,681	5,312	278	994	7,634	2,985	125	175
Sep	5,723	4,082	4,751	3,600	5,338	274	985	7,542	2,984	126	175
Oct	5,612	4,060	4,606	3,589	5,160	267	971	7,583	2,931	122	174
Nov	5,576	4,031	4,592	3,555	5,153	280	963	7,693	2,943	122	173
Dec	5,588	4,018	4,597	3,641	5,098	277	969	7,653	2,942	124	174
Monthly % Change	0.22	-0.32	0.11	2.42	-1.07	-1.07	0.62	-0.52	-0.03	1.64	0.58

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

(Annual Rate, Weighted Average Rate)

	Dec-15	Dec-16	Dec-17	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18
Interest Rates on Deposits in KHR															
Saving Deposits	1.43	1.56	1.39	1.38	1.52	1.11	1.09	1.08	1.09	1.09	1.10	1.12	1.10	1.14	1.17
Fixed deposit 1 Month	2.86	3.11	2.21	2.20	2.20	2.27	2.10	2.12	2.09	2.08	2.09	2.12	2.15	2.12	2.15
Fixed deposit 3 Months	4.71	4.84	3.89	3.89	3.92	3.98	3.88	3.88	3.87	3.84	3.86	3.89	3.90	3.85	3.90
Fixed deposit 6 Months	5.65	5.79	4.67	4.68	4.72	4.79	4.68	4.68	4.70	4.66	4.68	4.71	4.71	4.69	4.76
Fixed deposit 12 Months	6.64	6.91	5.90	5.89	5.95	6.04	5.97	5.98	5.99	6.06	6.07	6.11	6.14	6.11	6.17
Interest Rates on Deposits in USD															
Saving Deposits	0.78	0.84	0.75	0.74	0.74	0.74	0.75	0.74	0.75	0.69	0.70	0.69	0.69	0.69	0.68
Fixed deposit 1 Month	1.73	1.77	1.53	1.46	1.48	1.48	1.49	1.50	1.50	1.52	1.52	1.50	1.50	1.45	1.44
Fixed deposit 3 Months	2.46	2.42	2.27	2.25	2.23	2.23	2.25	2.26	2.26	2.19	2.20	2.20	2.20	2.17	2.15
Fixed deposit 6 Months	3.42	3.41	3.26	3.24	3.23	3.23	3.23	3.24	3.25	3.26	3.27	3.26	3.27	3.25	3.23
Fixed deposit 12 Months	4.45	4.44	4.42	4.38	4.43	4.42	4.41	4.42	4.44	4.44	4.45	4.44	4.45	4.43	4.42
Interest Rates on Loans in KHR															
1 Month	18.00	20.46	17.98	18.00	18.00	18.00	18.00	17.98	17.97	17.96	17.96	17.94	17.95	17.33	17.34
3 Months	18.00	20.46	17.98	18.00	18.00	8.58	8.48	8.18	8.10	8.05	7.97	7.99	7.93	8.01	17.36
6 Months	19.74	21.20	17.98	18.00	17.97	9.68	9.60	9.36	9.29	9.23	9.17	9.24	9.21	9.26	17.24
12 Months	16.24	17.35	14.50	12.29	12.24	12.03	11.59	11.42	11.39	11.37	11.28	11.33	11.30	11.37	13.70
Interest Rates on Loans in USD															
1 Month	12.86	12.63	12.51	12.44	12.85	12.29	11.33	10.76	11.48	10.93	15.77	12.93	12.92	13.20	12.81
3 Months	12.45	12.27	12.16	11.15	11.01	9.35	9.30	9.64	10.29	10.34	8.23	10.30	10.38	10.27	11.66
6 Months	12.95	12.57	11.90	11.95	11.84	10.80	10.37	10.76	10.75	10.53	9.22	10.41	10.50	10.44	11.64
12 Months	11.60	11.90	11.67	11.49	11.65	11.45	11.27	11.38	11.32	11.12	10.48	11.08	11.10	11.09	11.78

* Including Commercial Banks and Specialized Banks

Table 10: Monetary Survey
(In KHR Billion)

	Dec-17	Sep-18	Oct-18	Nov-18	Dec-18
Net Foreign Assets	42,575.3	52,669.4	55,009.9	54,457.4	55,214.3
Foreign Assets	60,893.4	69,632.5	71,981.7	72,407.5	73,648.9
Foreign Liabilities	-18,318.1	-16,963.1	-16,971.8	-17,950.1	-18,434.7
Net Domestic Assets	28,743.5	31,941.8	31,955.7	32,999.1	33,228.9
Domestic Credit	55,856.5	64,930.6	65,548.3	66,150.6	67,616.3
Net Claims on Government	-11,066.5	-12,996.4	-13,504.5	-14,194.9	-14,803.7
Claims on Government	270.2	270.2	270.2	0.0	0.0
Deposits of Government	-11,336.8	-13,266.6	-13,774.8	-14,194.9	-14,803.7
Non-Government	66,923.0	77,927.0	79,052.9	80,345.4	82,420.0
State Enterprises	0.4	1.4	1.4	0.5	0.6
Private Sector	66,922.6	77,925.6	79,051.5	80,344.9	82,419.3
Of Which in Foreign Currency	66,188.5	77,061.9	78,208.4	79,516.7	81,594.7
Other Items Net	-27,113.0	-32,988.8	-33,592.7	-33,151.5	-34,387.3
Restricted Deposits	-1,624.2	-1,926.7	-1,939.6	-1,986.7	-1,973.8
Capital & Reserves	-22,862.3	-26,277.2	-26,450.7	-26,331.5	-26,759.3
Others	-2,626.4	-4,784.9	-5,202.4	-4,833.3	-5,654.3
Liquidity (M2)	71,318.9	84,611.3	86,965.5	87,456.4	88,443.2
Money (M1)	9,428.4	10,146.0	10,240.5	10,223.9	10,226.8
Currency Outside Banks	8,301.6	9,200.1	9,165.6	9,228.9	9,255.2
Demand Deposits	1,126.9	945.9	1,074.9	994.9	971.7
Quasi-Money	61,890.4	74,465.2	76,725.0	77,232.5	78,216.4
Time and Savings Deposits	2,615.5	3,212.1	3,044.3	3,055.5	3,208.6
Foreign Currency Deposits	59,275.0	71,253.1	73,680.7	74,177.1	75,007.8

Table 11: Monetary Survey
(Monthly Change)

	Change in KHR Billion			Percentage Change		
	Dec-17	Nov-18	Dec-18	Dec-17	Nov-18	Dec-18
Net Foreign Assets	-97.5	-552.5	756.9	-0.2	-1.0	1.4
Foreign Assets	198.7	425.8	1,241.4	0.3	0.6	1.7
Foreign Liabilities	296.2	978.3	484.5	1.6	5.8	2.7
Net Domestic Assets	602.2	1,043.4	229.9	2.1	3.3	0.7
Domestic Credit	1,076.1	602.2	1,465.7	2.0	0.9	2.2
Net Claims on Government	-655.9	-690.3	-608.8	-6.3	-5.1	-4.3
Claims on Government	0.0	-270.2	0.0	0.0	-100.0	0.0
Deposits of Government	655.9	420.1	608.8	6.1	3.0	4.3
Non-Government	1,732.1	1,292.5	2,074.5	2.7	1.6	2.6
State Enterprises	0.0	-0.9	0.1	2.5	-63.3	19.0
Private Sector	1,732.0	1,293.4	2,074.4	2.7	1.6	2.6
Of Which in Foreign Currency	1,729.8	1,308.3	2,078.0	2.7	1.7	2.6
Other	-473.9	441.2	-1,235.8	-1.8	1.3	-3.7
Restricted Deposits	78.6	47.1	-12.9	5.1	2.4	-0.7
Capital & Reserves	671.9	-119.2	427.8	3.0	-0.5	1.6
Others	276.6	369.2	-821.0	9.5	7.1	-17.0
Liquidity (M2)	504.7	490.9	986.8	0.7	0.6	1.1
Money (M1)	257.9	-16.6	2.9	2.8	-0.2	0.0
Currency Outside Banks	230.0	63.3	26.2	2.8	0.7	0.3
Demand Deposits	27.9	-79.9	-23.3	2.5	-7.4	-2.3
Quasi-Money	246.8	507.5	983.9	0.4	0.7	1.3
Time and Savings Deposits	-28.5	11.2	153.1	-1.1	0.4	5.0
Foreign Currency Deposits	275.3	496.3	830.7	0.5	0.7	1.1

Chart 8: Monetary Survey

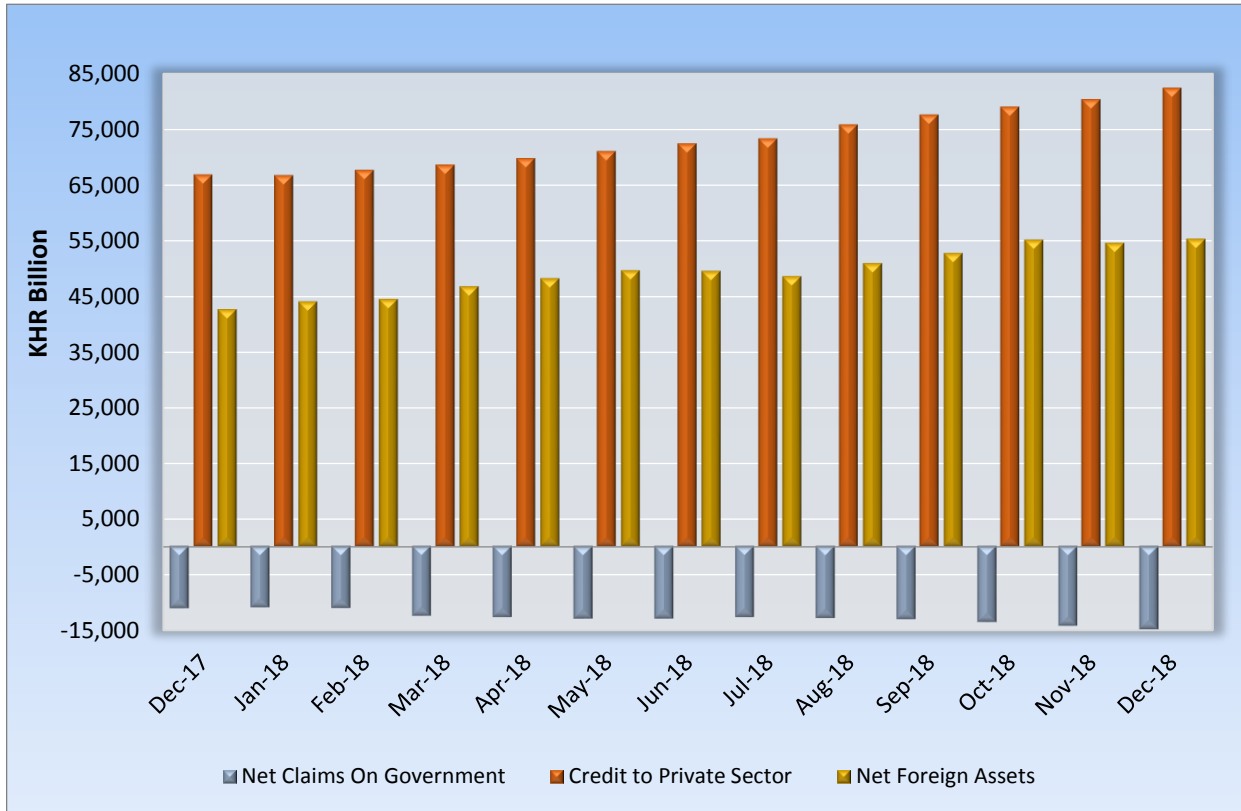


Chart 9: Components of Money Supply

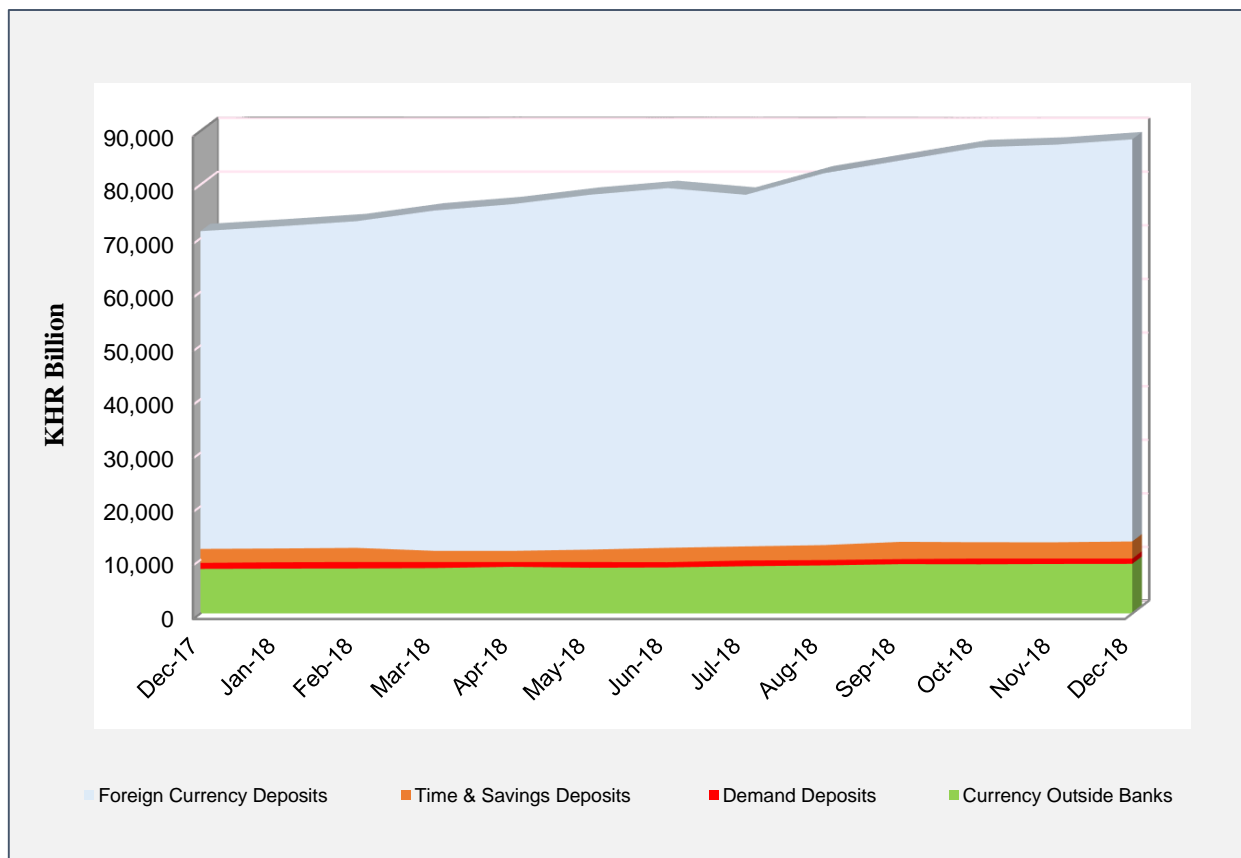


Table 12: Deposit Money Banks' Balance Sheet

(In KHR Billion)

	Dec-17	Sep-18	Oct-18	Nov-18	Dec-18
Net Foreign Assets	-6,156.7	-1,354.1	29.7	-655.0	-2,971.0
Foreign Assets	11,768.6	15,216.9	16,617.1	16,827.2	14,994.8
Foreign Liabilities	17,925.2	16,571.0	16,587.4	17,482.3	17,965.8
Net Domestic Assets	41,131.1	45,341.0	46,425.5	91,301.7	49,371.1
Net Domestic Credit	65,750.2	75,536.4	76,970.2	78,494.5	80,271.2
Net Claims on Government	-1,172.8	-2,155.3	-1,881.3	-1,851.0	-1,880.1
Claims on Public Enterprises	0.4	1.4	1.4	0.5	0.6
Claims on Private Sector	66,922.6	77,925.6	79,051.5	80,344.9	82,419.3
Net claims on National Bank of Cambodia	0.0	-235.3	-201.4	0.0	-268.7
Other Assets (net)	-24,619.1	-30,195.4	-30,544.7	12,807.3	-30,900.1
Reserves	27,852.9	31,356.5	31,190.1	30,727.5	32,729.7
Cash	655.7	875.2	962.2	999.5	737.2
Deposits at National Bank of Cambodia	26,285.3	29,774.3	29,421.0	28,723.7	30,556.3
Other Credits at National Bank of Cambodia	911.9	707.0	806.8	1,004.3	1,436.2
Total Deposits	62,827.4	75,343.4	77,645.3	78,097.1	79,129.8
Demand Deposits	937.0	878.2	920.2	864.6	913.4
Time and Savings Deposits	2,615.5	3,212.1	3,044.3	3,055.5	3,208.6
Foreign Currency Deposits	59,275.0	71,253.1	73,680.7	74,177.1	75,007.8
Total Assets	117,709.7	137,750.2	139,970.1	140,814.7	142,305.9
	(Monthly Percentage Change)				
Net Foreign Assets	15.5	-32.6	-102.2	-2,302.8	353.6
Foreign Assets	-4.3	5.1	9.2	1.3	-10.9
Foreign Liabilities	1.7	0.5	0.1	5.4	2.8
Net Domestic Assets	2.8	-0.7	2.4	96.7	-45.9
Net Domestic Credit	2.3	2.3	1.9	2.0	2.3
Net Claims on Government	25.7	22.0	-12.7	-1.6	1.6
Claims on Public Enterprises	2.5	218.4	0.2	-63.3	19.0
Claims on Private Sector	2.7	2.7	1.4	1.6	2.6
Net claims on National Bank of Cambodia	0.0	100.0	-14.4	-100.0	100.0
Other Assets (net)	1.6	7.0	1.2	-141.9	-341.3
Reserves	-0.1	3.7	-0.5	-1.5	6.5
Cash	-2.9	19.8	9.9	3.9	-26.2
Deposits at National Bank of Cambodia	0.1	3.8	-1.2	-2.4	6.4
Other Credits at National Bank of Cambodia	-2.4	-11.3	14.1	24.5	43.0
Total Deposits	0.4	3.2	3.1	0.6	1.3
Demand Deposits	2.0	5.0	4.8	-6.0	5.6
Time and Savings Deposits	-1.1	14.8	-5.2	0.4	5.0
Foreign Currency Deposits	0.5	2.7	3.4	0.7	1.1
Total Assets	1.1	3.0	1.6	0.6	1.1

Table 13: Analytical Balance Sheet of The Monetary Authorities

(In KHR Billions)

	Dec-17	Sep-18	Oct-18	Nov-18	Dec-18
Reserve money	36,692.6	42,009.1	42,238.6	41,905.4	44,156.5
Currency Outside Banks	8,301.6	9,200.1	9,165.6	9,228.9	9,255.2
Vault Cash	655.7	875.2	962.2	999.5	737.2
Bank Deposits	27,545.4	31,866.0	31,956.1	31,546.6	34,105.9
Required Reserves	10,926.8	12,496.6	12,839.5	13,127.3	13,343.9
Others	16,618.6	19,369.4	19,116.6	18,419.3	20,762.0
Other Deposits	189.9	67.7	154.6	130.3	58.3
Net Foreign Assets	48,732.0	54,023.6	54,980.1	55,112.4	58,185.3
Foreign Assets	49,124.9	54,415.6	55,364.6	55,580.3	58,654.1
Foreign Liabilities	392.9	392.0	384.4	467.9	468.9
Net Domestic Assets	-12,039.4	-12,014.5	-12,741.5	-13,207.0	-14,028.8
Net Credit to Government	-9,893.7	-10,841.1	-11,623.2	-12,343.9	-12,923.6
Claims	270.2	270.2	270.2	0.0	0.0
Deposits	10,164.0	11,111.3	11,893.5	12,343.9	12,923.6
Net Claims on Banks	-1,414.2	-1,385.8	-1,435.9	-1,485.9	-1,395.0
Other Items (net)	-731.4	212.4	317.6	622.8	289.9
	Percentage Change				
Reserve money	0.4	3.2	0.5	-0.8	5.4
Currency Outside Banks	2.8	2.7	-0.4	0.7	0.3
Vault Cash	-2.9	19.8	9.9	3.9	-26.2
Bank Deposits	-0.3	3.2	0.3	-1.3	8.1
Required Reserves	1.4	1.3	2.7	2.2	1.6
Others	-1.4	4.5	-1.3	-3.6	12.7
Other Deposits	5.2	-58.1	128.5	-15.7	-55.3
Net Foreign Assets	1.5	1.9	1.8	0.2	5.6
Foreign Assets	1.5	1.8	1.7	0.4	5.5
Foreign Liabilities	0.3	-0.1	-1.9	21.7	0.2
Net Domestic Assets	5.2	-2.5	6.1	3.7	6.2
Net Credit to Government	4.4	-1.3	7.2	6.2	4.7
Claims	0.0	0.0	0.0	-100.0	0.0
Deposits	4.3	-1.3	7.0	3.8	4.7
Net Claims on Banks	3.6	-1.4	3.6	3.5	-6.1
Other Items (net)	21.2	186.0	49.5	96.1	-53.5

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

(In KHR Billion)

	Dec-17	Sep-18	Oct-19	Nov-18*	Dec-18
1. Financial Institutions	1,876.8	2,762.9	2,808.1	2,861.4	3,013.7
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	1,189.3	1,864.1	1,903.1	1,933.8	2,059.2
1.3. Other Financial Institutions	687.5	898.8	905.1	927.6	954.4
2. Non-Financial Institutions	54,344.9	61,845.3	62,561.1	63,802.7	64,978.6
2.1. Agriculture, Forestry and Fishing	7,064.9	7,369.3	7,345.2	7,463.8	7,523.9
2.2. Mining and Quarrying	241.2	272.6	279.3	265.6	232.6
2.3. Manufacturing	4,272.4	4,381.0	4,366.2	4,470.7	4,537.2
2.4. Utilities	514.2	569.9	575.2	568.5	571.3
2.5. Construction	6,381.2	7,250.3	7,359.6	7,470.4	7,787.3
2.6. Wholesale Trade	8,368.4	9,049.8	9,355.7	9,603.8	9,654.6
2.7. Retail Trade	12,132.7	13,354.8	13,495.0	13,301.7	13,672.5
2.8. Hotels and Restaurants	3,055.2	3,920.0	4,016.0	3,986.3	3,998.3
2.9. Transport and Storage	1,268.0	1,590.8	1,611.1	1,619.9	1,668.3
2.10. Information Media and Telecommunications	559.9	661.2	665.4	663.7	717.0
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	1,567.1	2,279.3	2,380.6	2,497.8	2,666.4
2.12. Real Estate Activities	4,005.0	5,556.2	5,680.1	6,322.5	6,210.4
2.13. Other Non-Financial Services	4,914.7	5,590.2	5,431.7	5,567.9	5,738.7
3. Personal Essentials	11,060.8	14,172.7	14,585.5	14,885.6	15,707.3
3.1. Personal Lending	4,611.7	6,206.3	6,453.0	6,597.8	6,978.9
3.2. Credit Cards	152.1	170.9	188.9	188.8	188.5
3.3. Mortgages, Owner-Occupied Housing only	6,297.0	7,795.4	7,943.7	8,099.0	8,539.8
4. Other Lending	988.6	1,027.1	1,026.5	991.3	1,036.7
Total Gross Loan	68,271.1	79,807.9	80,981.3	82,541.1	84,736.2

* Revised

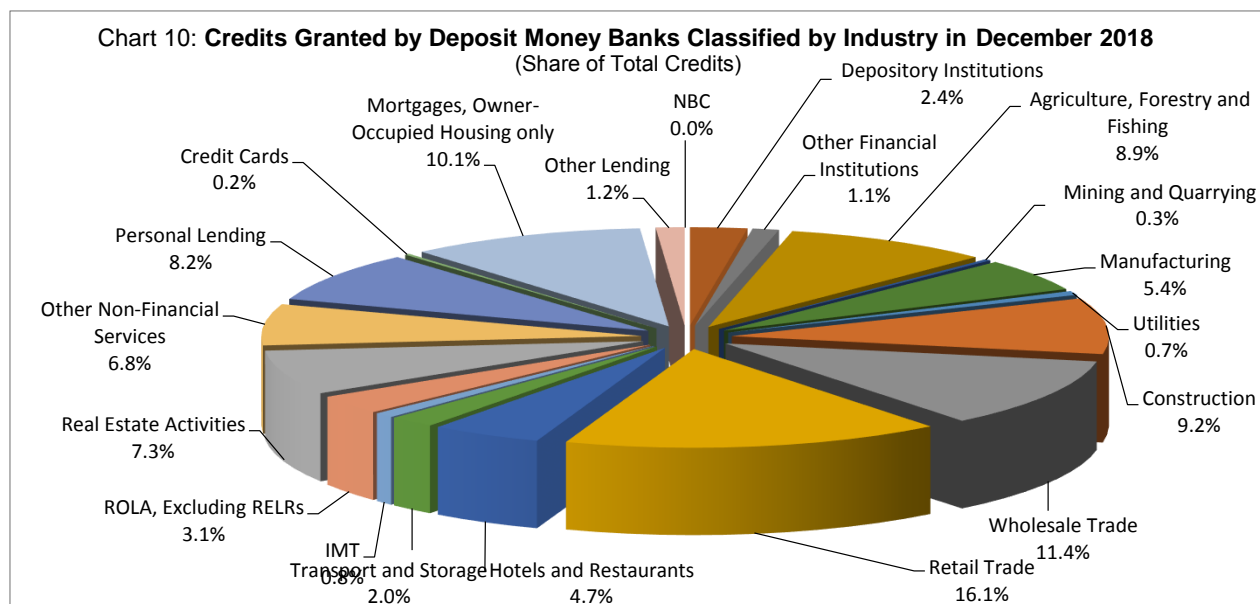


Table 15: Monthly Change of Credit Granted by Deposit Money Banks Classified by Industry

	Dec-17	Sep-18	Oct-18	Nov-18	Dec-18
(Monthly Change in KHR Billion)					
1. Financial Institutions	73.8	49.2	45.2	53.3	152.2
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	87.8	49.5	39.0	30.8	125.4
1.3. Other Financial Institutions	-14.0	-0.3	6.2	22.5	26.8
2. Non-Financial Institutions	1,075.2	1,410.2	715.9	1,241.6	1,175.9
2.1. Agriculture, Forestry and Fishing	134.2	88.4	-24.1	118.6	60.1
2.2. Mining and Quarrying	-35.0	-1.4	6.6	-13.6	-33.0
2.3. Manufacturing	-6.4	9.3	-14.7	104.5	66.5
2.4. Utilities	50.7	3.7	5.4	-6.8	2.8
2.5. Construction	266.1	190.8	109.3	110.8	316.9
2.6. Wholesale Trade	1.9	236.3	305.9	248.1	50.8
2.7. Retail Trade	397.0	254.8	140.2	-193.3	370.8
2.8. Hotels and Restaurants	-43.4	134.4	96.0	-29.6	11.9
2.9. Transport and Storage	66.7	23.9	20.3	8.8	48.4
2.10. Information Media and Telecommunications	39.0	-6.8	4.3	-1.7	53.3
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	42.3	147.4	101.3	117.2	168.6
2.12. Real Estate Activities	112.6	135.8	123.9	642.4	-112.1
2.13. Other Non-Financial Services	49.7	193.7	-158.5	136.2	170.8
3. Personal Essentials	298.1	546.7	412.9	300.1	821.6
3.1. Personal Lending	185.0	372.1	246.7	144.8	381.1
3.2. Credit Cards	-2.4	0.8	18.0	-0.1	-0.3
3.3. Mortgages, Owner-Occupied Housing only	115.5	173.8	148.2	155.4	440.8
4. Other Lending	75.2	60.8	-0.6	-35.1	45.3
Total Gross Loan	1,522.2	2,066.9	1,173.4	1,559.8	2,195.1
(Monthly Change in Percent)					
1. Financial Institutions	4.1	1.8	1.6	1.9	5.3
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	8.0	2.7	2.1	1.6	6.5
1.3. Other Financial Institutions	-2.0	0.0	0.7	2.5	2.9
2. Non-Financial Institutions	2.0	2.3	1.2	2.0	1.8
2.1. Agriculture, Forestry and Fishing	1.9	1.2	-0.3	1.6	0.8
2.2. Mining and Quarrying	-12.7	-0.5	2.4	-4.9	-12.4
2.3. Manufacturing	-0.1	0.2	-0.3	2.4	1.5
2.4. Utilities	10.9	0.7	0.9	-1.2	0.5
2.5. Construction	4.4	2.7	1.5	1.5	4.2
2.6. Wholesale Trade	0.0	2.7	3.4	2.7	0.5
2.7. Retail Trade	3.4	1.9	1.0	-1.4	2.8
2.8. Hotels and Restaurants	-1.4	3.6	2.4	-0.7	0.3
2.9. Transport and Storage	5.6	1.5	1.3	0.5	3.0
2.10. Information Media and Telecommunications	7.5	-1.0	0.6	-0.3	8.0
2.11. Rental and Operational Leasing Activities, Excluded Real Estate Leasing and Rentals	2.8	6.9	4.4	4.9	6.7
2.12. Real Estate Activities	2.9	2.5	2.2	11.3	-1.8
2.13. Other Non-Financial Services	1.0	3.6	-2.8	2.5	3.1
3. Personal Essentials	2.8	4.0	2.9	2.1	5.5
3.1. Personal Lending	4.2	6.4	4.0	2.2	5.8
3.2. Credit Cards	-1.6	0.5	10.5	-0.1	-0.1
3.3. Mortgages, Owner-Occupied Housing only	1.9	2.3	1.9	2.0	5.4
4. Other Lending	8.2	6.3	-0.1	-3.4	4.6
Total Gross Loan	2.3	2.7	1.5	1.9	2.7

Table 16: Deposits with Deposit Money Banks

(In KHR Billion)

	Dec-17	Sep-18**	Oct-18	Nov-18	Dec-18
Deposits in KHR					
Demand deposits	1,383.9	1,949.5	1,726.6	1,612.6	1,694.2
Savings deposits	1,207.3	1,529.8	1,494.9	1,406.4	1,516.3
Fixed deposits	1,494.2	2,133.3	1,990.6	2,104.4	2,149.2
Others	46.2	58.7	57.1	63.0	86.1
Total	4,131.7	5,671.3	5,269.1	5,186.5	5,445.9
Deposits in Foreign Currency*					
Demand deposits	14,421.6	17,827.0	19,401.5	19,029.9	19,246.4
Savings deposits	20,967.8	27,467.4	28,661.8	29,233.2	29,692.6
Fixed deposits	29,135.2	32,470.5	32,149.1	32,740.2	33,266.3
Others	1,028.2	1,116.0	1,113.9	1,027.4	1,025.8
Total	65,552.8	78,880.9	81,326.3	82,030.7	83,231.0
Grand Total	69,684.4	84,552.2	86,595.5	87,217.2	88,676.9

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

** Revised

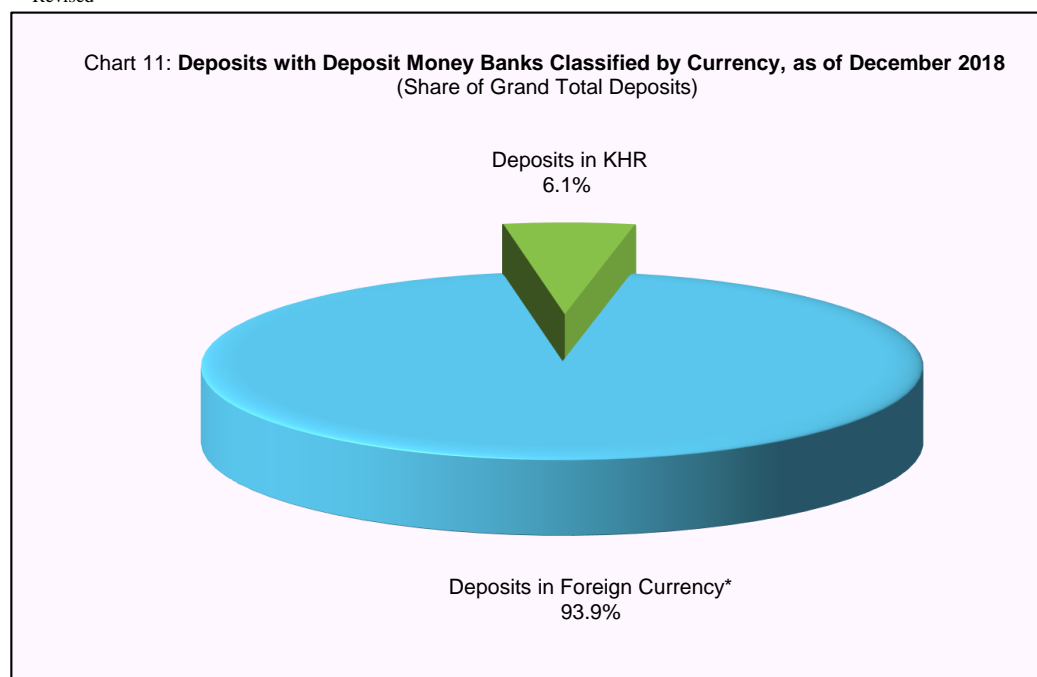


Table 17: Monthly Change of Deposits with Deposit Money Banks

	Dec-17	Sep-18	Oct-18	Nov-18	Dec-18
(Change in KHR Billion)					
Deposits in KHR					
Demand deposits	-33.6	397.8	-222.9	-114.0	81.7
Savings deposits	-28.2	20.0	-34.9	-88.5	109.9
Fixed deposits	68.8	370.0	-142.7	113.8	44.8
Others	2.7	10.8	-1.7	6.0	23.0
Total	9.7	798.6	-402.2	-82.7	259.4
Deposits in Foreign Currency					
Demand deposits	570.9	278.0	1,574.5	-371.6	216.4
Savings deposits	-496.2	1,006.5	1,194.4	571.4	459.4
Fixed deposits	454.2	775.2	-321.3	591.1	526.0
Others	51.7	176.9	-2.1	-86.5	-1.5
Total	580.6	2,236.5	2,445.4	704.4	1,200.3
Grand Total	590.3	3,035.1	2,043.2	621.7	1,459.7
(Percentage Change)					
Deposits in KHR					
Demand deposits	-2.4	25.6	-11.4	-6.6	5.1
Savings deposits	-2.3	1.3	-2.3	-5.9	7.8
Fixed deposits	4.8	21.0	-6.7	5.7	2.1
Others	6.3	22.5	-2.8	10.5	36.5
Total	0.2	16.4	-7.1	-1.6	5.0
Deposits in Foreign Currency					
Demand deposits	4.1	1.6	8.8	-1.9	1.1
Savings deposits	-2.3	3.8	4.3	2.0	1.6
Fixed deposits	1.6	2.4	-1.0	1.8	1.6
Others	5.3	18.8	-0.2	-7.8	-0.2
Total	0.9	2.9	3.1	0.9	1.5
Grand Total	0.9	3.7	2.4	0.7	1.7

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

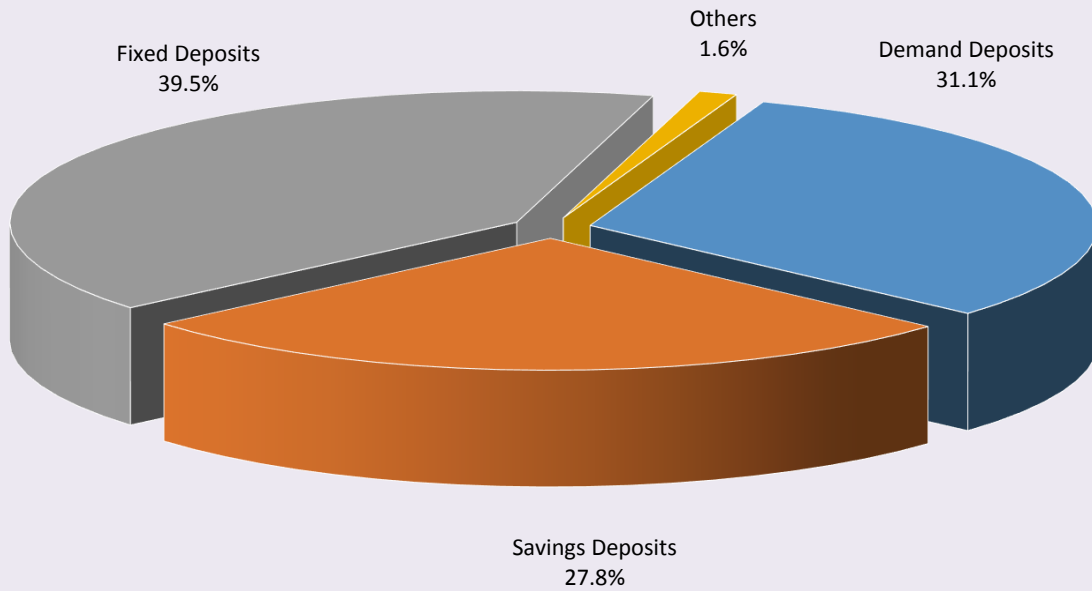


Chart 13: Deposits in Foreign Currency Classified by Type, as of December 2018
(Share of Total Foreign Currency Deposits)

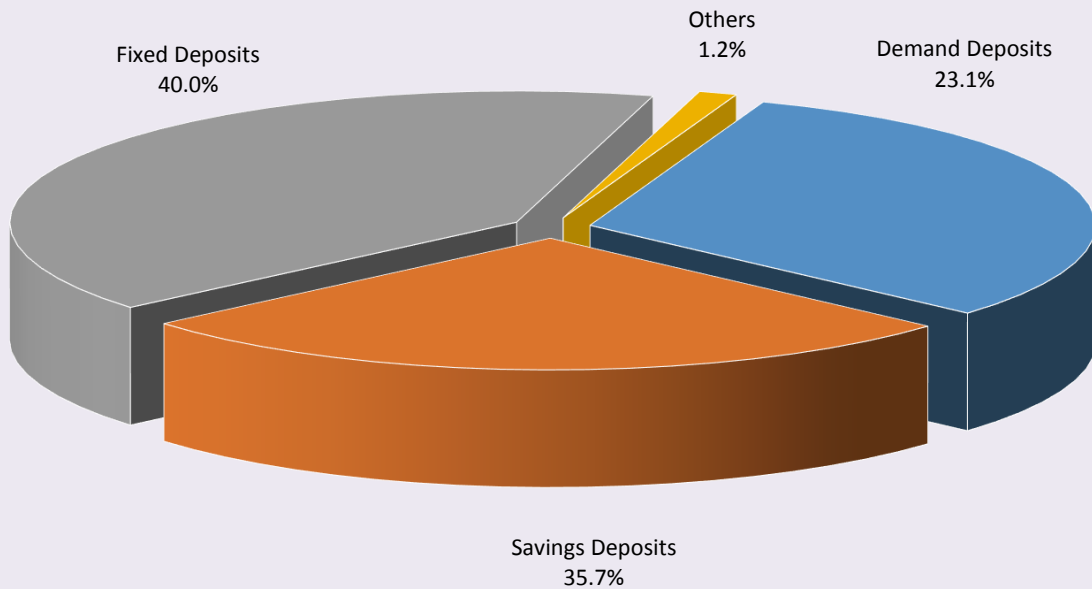


Table 18: Credit Granted by Micro-Finance Institutions*

Period	Numbers of				Loan Outstanding (In KHR Billion)	Interest Rate	
	District	Commune	Village	Household		Monthly	Annually
Dec-09	1,277	8,189	42,729	904,298	1,286	2% - 3%	24% - 36%
Dec-10	1,509	9,730	52,122	1,020,784	1,780	2% - 3%	24% - 36%
Dec-11	1,648	10,920	60,551	1,141,913	2,591	2% - 3%	24% - 36%
Dec-12	2,121	13,885	76,187	1,344,255	3,617	2% - 3%	29% - 37%
Dec-13	2,282	16,384	89,829	1,610,844	5,364	2% - 3%	27%-39%
Dec-14	2,754	18,254	107,964	1,844,893	8,340	2% - 3%	27%-39%
Dec-15	4,576	27,510	141,514	2,149,180	12,365	2% - 4%	25%-41%
Dec-16	5,971	32,599	155,499	2,129,907	12,954	2% - 4%	25%-41%
2017*							
Jan	3,629	21,548	115,192	1,849,489	13,027	2% - 3.5%	25%-41%
Feb	3,585	21,436	115,727	1,837,273	13,252	2% - 3.7%	25%-41%
Mar	3,160	19,093	106,500	1,794,532	13,625	2% - 3.7%	24.5%-41%
	Numbers of Branches			Number of Borrowers**	Loan Outstanding (In KHR Billion)	Interest Rate	
	Head Office	Province/ Krong	District/Khan			Monthly	Annually
May	71	361	1,003	1,826,138	14,275	1.6%-3.0%	19.9%-35.1%
Jun	74	372	995	1,818,719	14,663	1.6%-3.0%	19.8%-33.7%
Jul	77	375	1,036	1,815,820	15,214	1.6%-2.8%	19.5%-33.0%
Aug	74	364	926	1,804,506	15,779	1.5%-2.7%	18.9%-32.3%
Sep	76	357	873	1,793,039	16,163	1.4%-2.6%	17.5%-30.3%
Oct	76	358	878	1,785,078	16,623	1.4%-2.5%	16.8%-29.2%
Nov	76	365	986	1,789,687	17,015	1.4%-2.5%	17.5%-29.2%
Dec	76	366	975	1,776,467	17,236	1.4%-2.5%	16.9%-28.8%
2018							
Jan	76	374	945	1,764,321	17,621	1.4%-2.3%	17.5%-26.9%
Feb	76	377	953	1,764,916	18,002	1.4%-2.3%	17.3%-26.6%
Mar	77	388	955	1,774,935	18,475	1.4%-2.9%	16.9%-26.3%
Apr	77	368	930	1,794,347	18,682	1.3%-2.2%	16.4%-26.1%
May	77	365	936	1,791,093	19,041	1.3%-2.2%	16.4%-26.1%
Jun	77	372	937	1,798,122	19,250	1.3%-2.2%	16.1%-25.4%
Jul	77	377	944	1,805,677	19,501	1.3%-2.2%	16.1%-25.4%
Aug	79	376	947	1,825,842	20,278	1.2%-2.1%	15.4%-24.8%
Sep	77	372	943	1,828,019	20,621	1.2%-2.1%	15.3%-25.0%
Oct	78	394	947	1,851,259	21,045	1.2%-2.0%	13.4%-24.0%
Nov	79	407	946	1,867,806	21,567	1.2%-2.1%	15.1%-24.0%
Dec	80	399	944	1,872,916	21,813	1.2%-2.0%	15.1%-24.0%

* Including MFI and MDI

** Including Individuals and Legal Entities

Table 19: KHR-Denominated Checks Clearing through Clearing House

Date	Number of Cleared Check	Number of Working Day	Number of Cleared Check Per Day	Total Amount (In KHR Billion)	Daily Average Amount (In KHR Billion)	Returned Check	
						Number	Amount (In KHR Billion)
	1	2	3 = 1/2	4	5 = 4/2	6	7
Dec-10	2,886	22	131	175.7	8.0	9	0.3
Total	32,854	236	139	1,627.2	6.9	111	2.6
Dec-11	3,320	21	158	178.2	8.5	2	0.3
Total	34,742	236	147	1,820.5	7.7	87	4.8
Dec-12	3,056	20	153	163.7	8.2	16	1.15
Total	39,288	234	168	2,344.0	10.0	106	12.4
Dec-13	3,651	20	183	250.5	12.5	27	0.27
Total	42,993	231	186	3,505.7	15.2	212	43.7
Dec-14	4,074	20	204	391.5	19.6	8	2.14
Total	44,778	232	193	3,789.3	16.3	145	33.3
Dec-15	10,709	22	487	519.9	23.6	29	0.79
Total	106,919	233	459	4,854.2	20.8	252	47.4
Dec-16	3,938	22	179	490.0	22.3	13	3.15
Total	82,291	242	340	5,421.8	22.4	186	117.5
2017							
Nov	3,165	19	167	732.0	38.5	11	1.61
Dec	3,074	20	154	599.0	30.0	22	12.48
Total	37,485	239	1,885	6,607.8	333.1	138	28.51
2018							
Jan	3,319	20	166	668.3	33.4	9	0.06
Feb	2,705	20	135	682.3	34.1	12	30.60
Mar	3,412	21	162	968.6	46.1	16	1.30
Apr	3,096	18	172	511.4	28.4	15	10.21
May	3,182	17	187	975.3	57.4	28	4.33
Jun	3,008	19	158	805.8	42.4	7	0.27
Jul	3,180	21	151	676.3	32.2	13	3.01
Aug	3,236	23	141	797.3	34.7	15	0.58
Sep	3,309	19	174	617.2	32.5	42	9.54
Oct	3,263	17	192	773.1	45.5	11	9.31
Nov	3,545	18	197	1,013.4	56.3	13	77.12
Dec	2,994	19	158	935.1	49.2	16	6.58
Total	38,249	232	165	9,424.1	40.6	197	152.90

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-10	49,673	22	2,258	795.5	36.2	275	9.9
Total	485,189	236	2,056	7,008.7	29.7	2,766	47.5
Dec-11	52,700	21	2,510	996.9	47.5	270	7.5
Total	558,894	236	2,368	9,572.7	40.6	3,214	91.9
Dec-12	60,647	20	3,032	1,112.8	55.6	459	25.8
Total	658,329	234	2,813	12,574.9	53.7	4,245	188.1
Dec-13	73,088	20	3,654	1,417.7	70.9	511	17.0
Total	803,352	231	3,478	14,989.2	64.9	6,240	249.7
Dec-14	83,578	20	4,179	1,727.0	86.3	545	36.1
Total	888,970	231	3,848	17,989.5	77.9	5,894	421.8
Dec-15	98,062	22	4,457	1,859.8	84.5	728	21.2
Total	992,434	233	4,259	20,758.4	89.1	7,170	268.0
Dec-16	92,820	22	4,219	2,220.4	100.9	778	44.8
Total	1,025,209	242	4,236	21,790.4	90.0	8,738	439.6
2017							
Nov	99,045	19	5,213	2,480.5	130.6	757	27.3
Dec	101,093	20	5,055	2,824.6	141.2	789	37.6
2018							
Jan	102,974	20	5,149	2,859.1	143.0	858	77.0
Feb	95,365	20	4,768	2,701.2	135.1	745	35.4
Mar	107,286	21	5,109	3,064.7	145.9	860	50.9
Apr	86,253	18	4,792	2,736.2	152.0	661	39.6
May	109,311	17	6,430	3,270.6	192.4	964	61.4
Jun	99,981	19	5,262	3,356.2	176.6	795	46.5
Jul	106,272	21	5,061	3,562.3	169.6	830	37.7
Aug	113,994	23	4,956	3,915.9	170.3	823	98.0
Sep	98,989	19	5,210	5,280.3	277.9	1,322	2,069.7
Oct	101,438	17	5,967	3,190.0	187.7	901	70.3
Nov	104,391	18	5,800	3,609.1	200.5	811	36.0
Dec	111,978	19	5,894	3,917.1	206.2	904	63.6
Total	1,238,232	232	5,337	41,462.7	178.7	10,474	2,686.1

Table 21: Visitor Arrivals in Cambodia

	2017	2018		% of Total		% Change		
	Dec	Oct	Nov	Dec	Nov	Dec	Nov/Oct	Dec/Nov
(Mode of Arrival)								
Phnom Penh International Airport	129,586	169,234	177,774	185,006	28.8	24.5	5.0	4.1
Keng Kong International Airport	9,109	30,077	34,293	34,514	5.6	4.6	14.0	0.6
Siem Reap International Airport	196,550	145,818	167,666	193,567	27.2	25.6	15.0	15.4
Land	350,104	100,015	218,832	326,074	35.5	43.2	118.8	49.0
Boat	16,537	8,226	17,984	15,964	2.9	2.1	118.6	-11.2
Preah Vihea	0	0	0	0	0.0	0.0	0.0	0.0
Total	701,886	453,370	616,549	755,125	100.0	100.0	36.0	22.5
(Arrival by Purpose of Visit)								
Tourist	655,621	361,718	530,749	661,914	86.1	87.7	46.7	24.7
Business and Professional	26,843	79,459	70,671	71,961	11.5	9.5	-11.1	1.8
Others and not specified	19,422	12,193	15,129	21,250	2.5	2.8	24.1	40.5
Total	701,886	453,370	616,549	755,125	100.0	100.0	36.0	22.5
(Top-Ten Countries of Passenger Arrivals)								
China (PRC)	133,074	188,125	196,069	199,528	31.8	26.4	4.2	1.8
Vietnam	111,774	34,926	83,397	97,536	13.5	12.9	138.8	17.0
Thailand	73,994	27,968	53,732	65,296	8.7	8.6	92.1	21.5
Lao PDR	69,504	30,850	56,848	63,890	9.2	8.5	84.3	12.4
South Korea	36,633	16,045	22,282	40,457	3.6	5.4	38.9	81.6
Japan	23,458	13,086	16,872	35,160	2.7	4.7	28.9	108.4
Malaysia	23,252	14,456	20,219	31,140	3.3	4.1	39.9	54.0
United States of America	28,625	18,923	21,511	29,059	3.5	3.8	13.7	35.1
France	17,438	11,339	15,708	24,389	2.5	3.2	38.5	55.3
United Kingdom	16,496	11,120	15,647	17,741	2.5	2.3	40.7	13.4
Others	167,638	86,532	114,264	150,929	18.5	20.0	32.0	32.1
Total	701,886	453,370	616,549	755,125	100.0	100.0	36.0	22.5

Source: Ministry of Tourism

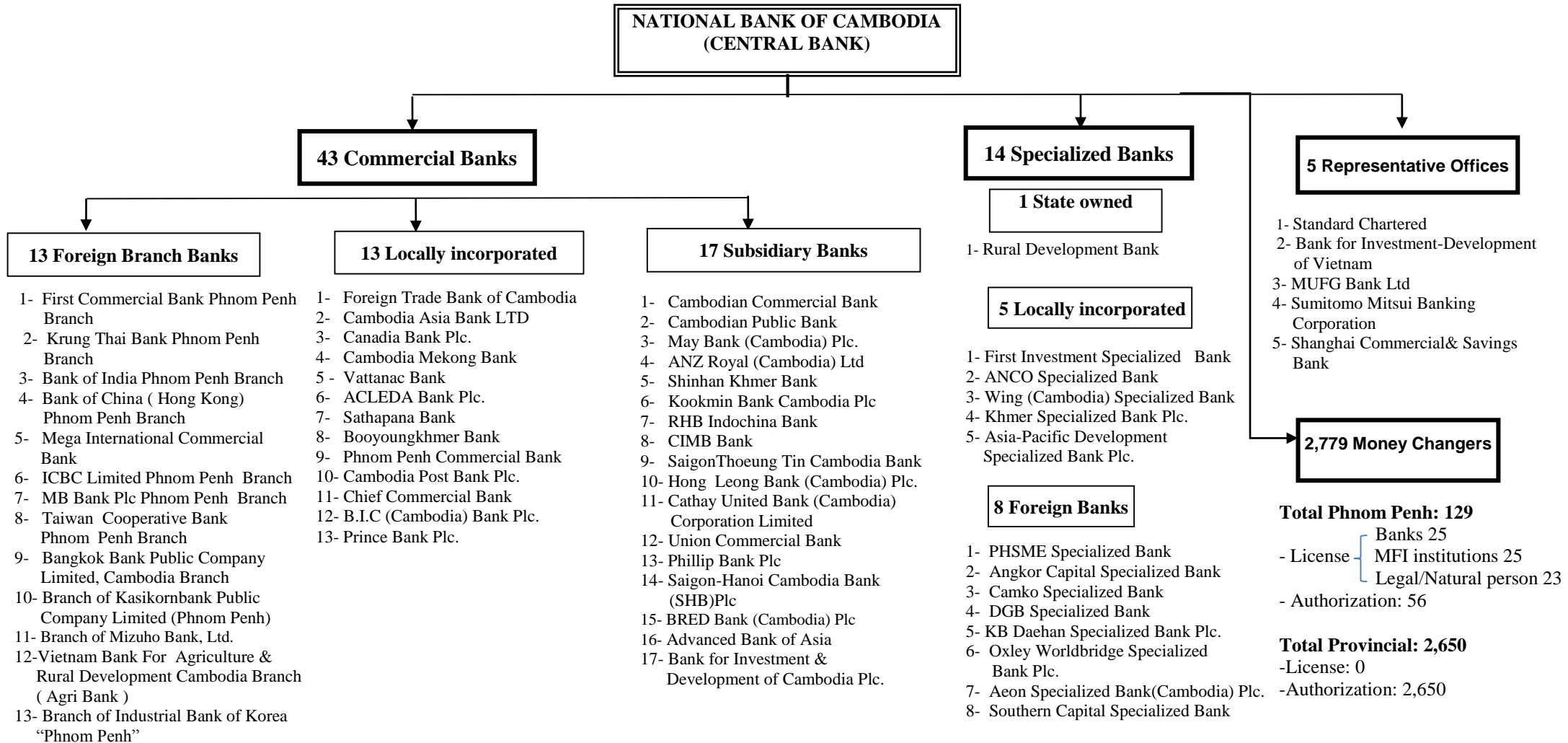
Table 22: Cambodia's Imports and Exports

(In KHR Billion)

	2017		2018		Change in KHR Billion		Change in %	
	Dec	Oct	Nov	Dec	Nov/Oct	Dec/Nov	Nov/Oct	Dec/Nov
Imports by Commodity								
Medicine	59.9	61.7	66.0	58.9	4.2	-7.1	6.9	-10.7
Cigarette	16.6	50.3	84.6	94.4	34.3	9.7	68.1	11.5
Food and Beverage	231.8	269.2	206.8	295.2	-62.4	88.4	-23.2	42.8
Equipment Construction	97.4	227.4	194.2	238.8	-33.1	44.5	-14.6	22.9
Cement	31.2	17.5	18.4	23.6	0.9	5.2	5.4	28.1
Steel	89.2	119.7	67.3	114.3	-52.4	47.0	-43.8	69.8
Phones	0.0	25.2	20.0	18.5	-5.2	-1.4	-20.7	-7.2
T.V	1.9	2.0	1.1	1.4	-0.9	0.4	-46.0	33.3
Other Electronic Equipment	0.0	22.2	9.2	25.9	-13.0	16.7	-58.6	181.8
Garment	178.2	168.3	58.3	172.3	-110.1	114.0	-65.4	195.7
Fabric	1,089.5	1,311.8	804.1	1,454.1	-507.7	650.0	-38.7	80.8
Vehicle	514.3	542.7	533.1	681.4	-9.7	148.3	-1.8	27.8
Equipment of Gold	9.7	14.4	11.7	30.1	-2.7	18.4	-18.7	157.8
Gold	209.6	145.6	141.9	54.5	-3.7	-87.4	-2.6	-61.6
Oil	295.1	502.4	493.3	552.7	-9.1	59.4	-1.8	12.0
Fertilizer	62.8	79.4	87.8	65.9	8.4	-22.0	10.6	-25.0
Others	1581.7	2,496.1	1,593.9	2,693.5	-902.3	1,099.6	-36.1	69.0
Total Imports (fob)	4,468.8	6,056.0	4,391.6	6,575.4	-1,664.4	2,183.9	-27.5	49.7
Exports by Commodity								
Garment	2,839.8	2,377.5	2,954.4	2,877.0	576.9	-77.3	24.3	-2.6
Footwear	395.5	264.2	388.8	456.8	124.7	67.9	47.2	17.5
Electrical Part	135.1	33.4	47.2	66.6	13.8	19.4	41.4	41.1
Vehicle Part	0.9	19.3	26.3	27.2	7.0	0.9	36.5	3.2
Bicycle	165.6	117.0	121.0	172.6	4.0	51.6	3.4	42.7
Wood Products	55.5	40.6	59.0	55.1	18.4	-3.9	45.4	-6.6
Rice	211.5	118.8	213.3	259.4	94.5	46.1	79.5	21.6
Rubber	116.0	91.5	95.3	94.4	3.9	-0.9	4.2	-1.0
Fish and Other Agricultural Products	18.9	18.4	17.7	19.3	-0.7	1.6	-3.8	9.1
Others	741.5	456.4	512.7	537.3	56.3	24.5	12.3	4.8
Total Exports (fob)	4,680.4	3,537.0	4,435.8	4,565.8	898.8	129.9	25.4	2.9

Source: General Department of Cambodia Customs and Excise

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



81 Micro Finance Institutions

74 MFIs

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

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

7 MDIs

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

16 Payment Service Institutions

- 1- True Money Plc.
- 2- Ly Hour Pay Pro Plc.
- 3- Pi Pay Co., Ltd
- 4- Asia Cash Express Co., Ltd
- 5- Seatel Financial Service Plc.
- 6- Speed Pay Plc.
- 7- Canadia Fullerton Mobile Money Plc.
- 8- Coolbill Plc.
- 9- Edeel (Cambodia) Plc.
- 10- Ipay88 (Cambodia) Plc.
- 11- Bongloy Payment Plc.
- 12- Tian Xu International Technology Plc.
- 13- Huione Pay Plc.
- 14- E-Money Payment Solution Plc.
- 15- Smart Axiata Co., Ltd.
- 16- PayGo Sea (Cambodia) Co., Ltd.

21 NBC Provincial Branches

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

5 Third Parties

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

1 Credit Bureau (Cambodia)

273 Rural Credit Institutions

15 Leasing Companies

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

10 Audit Firms

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

អ៊ីនធឺណែត

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