

ព្រះរាជាណាចក្រកម្ពុជា
KINGDOM OF CAMBODIA
ជាតិ សាសនា ព្រះមហាក្សត្រ
NATION RELIGION KING



ធនាគារជាតិ នៃ កម្ពុជា
NATIONAL BANK OF CAMBODIA

ព័ត៌មានស្ថិតិសេដ្ឋកិច្ច និងរូបិយវត្ថុ
ECONOMIC AND MONETARY STATISTICS

លេខ ៣៣៩- ឆ្នាំទី៣០
ខែមករា ឆ្នាំ២០២២
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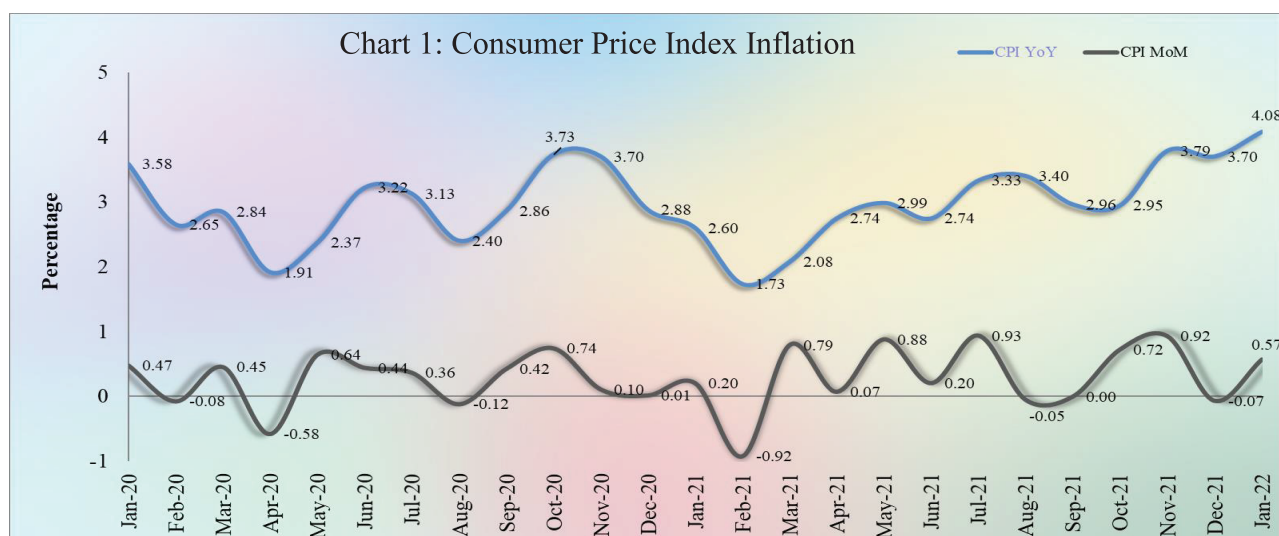
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Introduction

Headline consumer price inflation in January 2022 accelerated over the previous month, while the Khmer riel (KHR) appreciated against US dollar. During this period, financial intermediation, reflected by credit to private sector and resident's deposit of the banking system continued to increase. In the meantime, international trade in goods showed a decrease in deficit.

Consumer Price Index

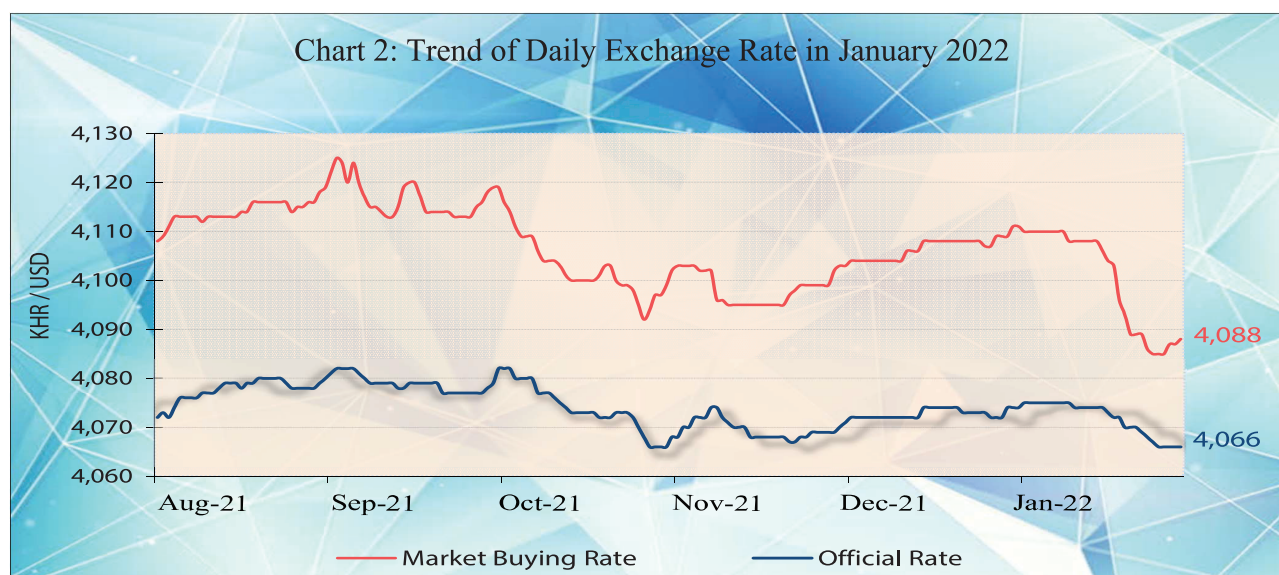
The consumer price inflation in Phnom Penh (month-on-month) increased to 0.57% in January 2022 from the negative level of -0.07% in December 2021, in which eleven out of twelve group indexes increased, and the other one group remained stable.



During the same period, the year-on-year percentage change of the CPI for all items accelerated to 4.08% in January 2022 from 3.7% in December 2021, which was mainly due to the increased in food and oil prices.

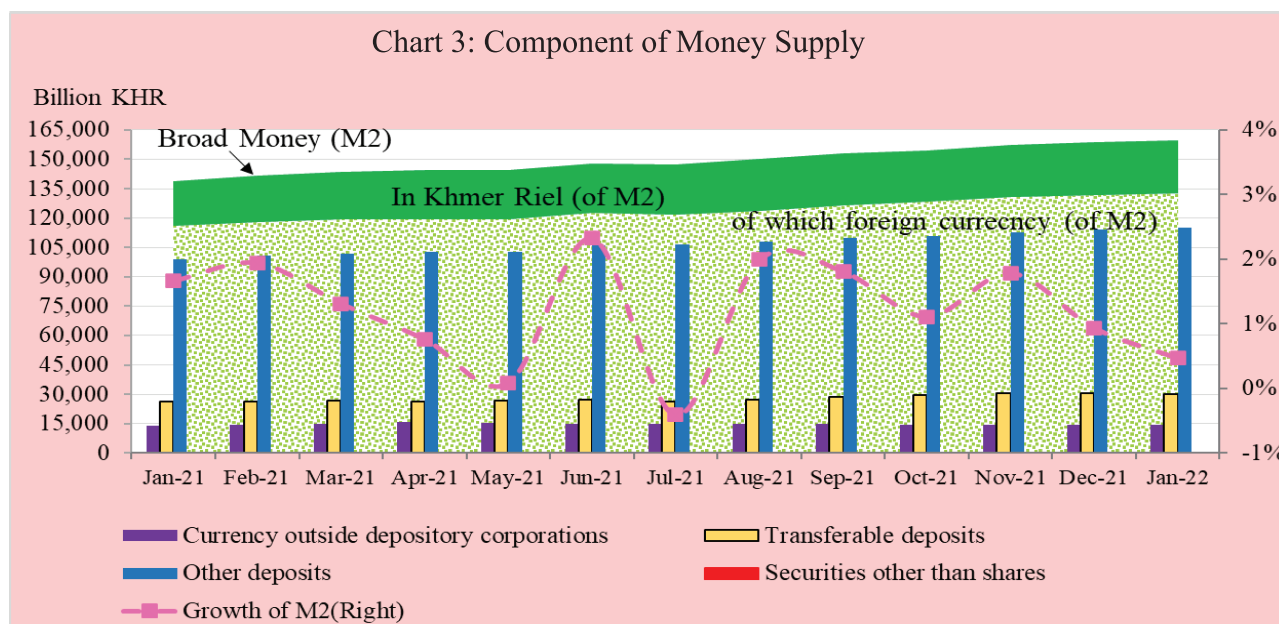
Exchange Rate

The exchange rate (market buying rate) was KHR 4,088 per USD in January 2022, appreciated by 0.51% over December 2021.



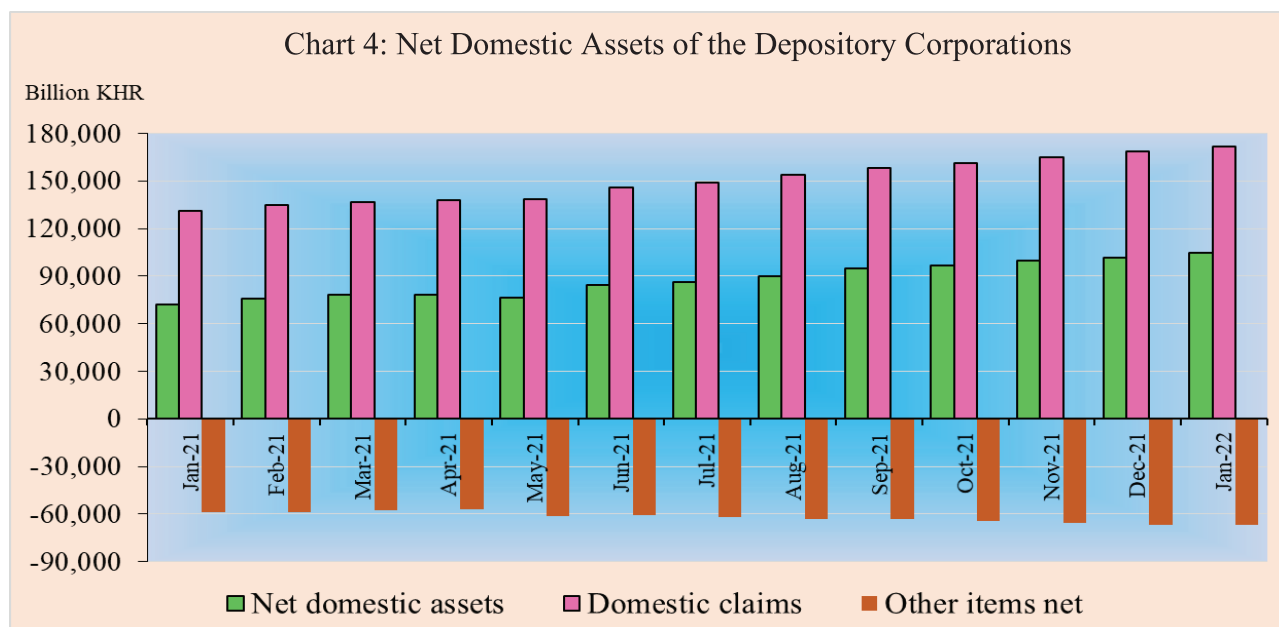
Money Supply

Broad money (M2) increased to KHR 159,683.7 billion in January 2022, up by 0.5% compared to December 2021. The main components of M2 showed that other deposits and currency outside depository corporations increased by 0.8% and 0.1%, respectively, while transferable deposits declined by 0.8%.



Net Domestic Assets of the Depository Corporations

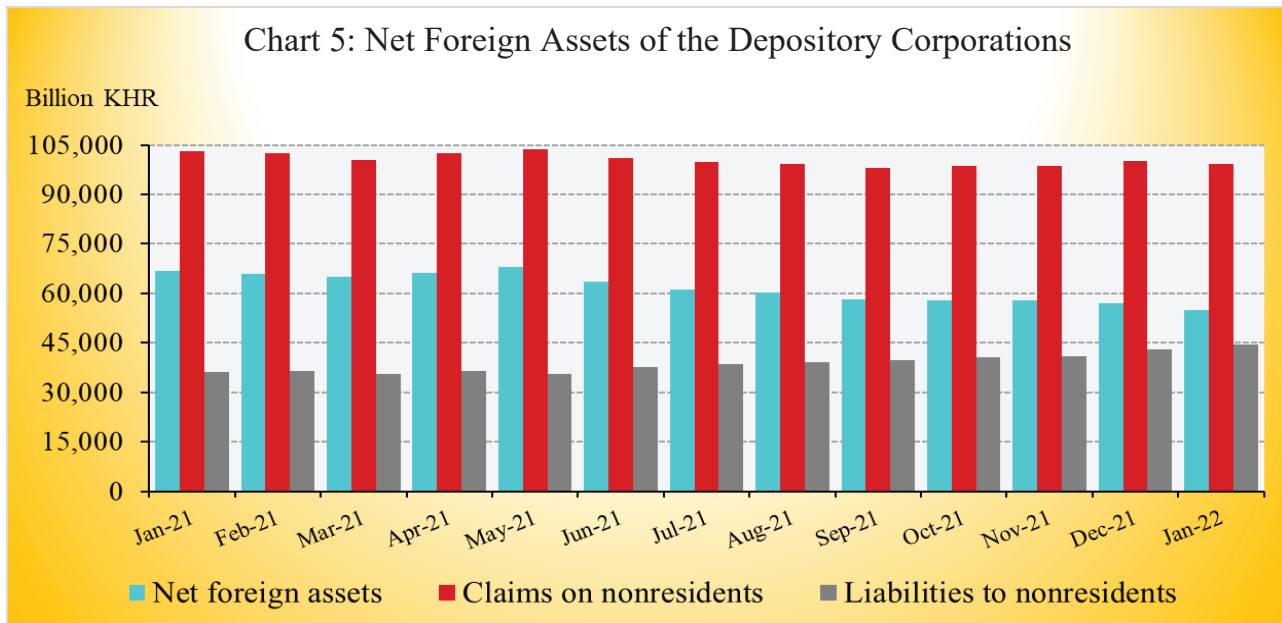
Net domestic assets of the depository corporations continued to increase to KHR 104,848.1 billion in January 2022, up by 2.9% compared to December 2021. This was due to the increase of 1.8% in net domestic credit, while other items net declined by 0.2%.



The increase in domestic credit was due to the increases of 8.5%, 1.4%, and 0.5% in credit to other financial corporations, credit to private sector, and net credit to nonfinancial public sector, respectively. The decrease in other items net was due to a decrease of 7.5% in others, while capital accounts declined by 0.9%.

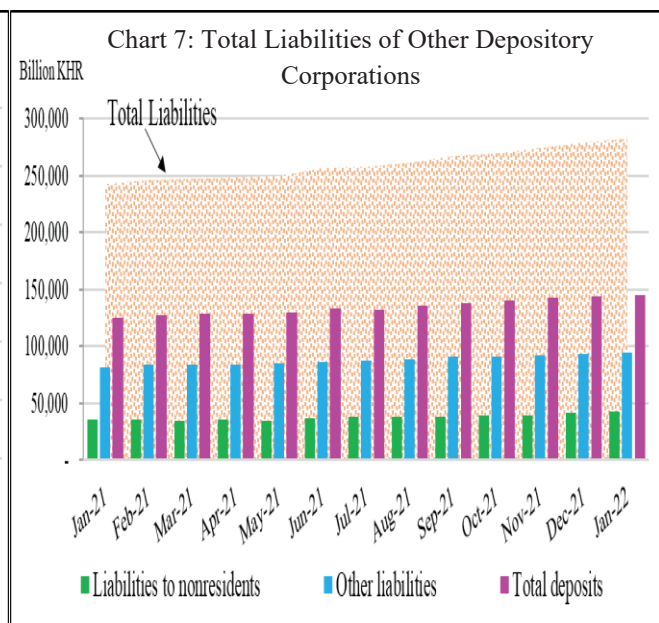
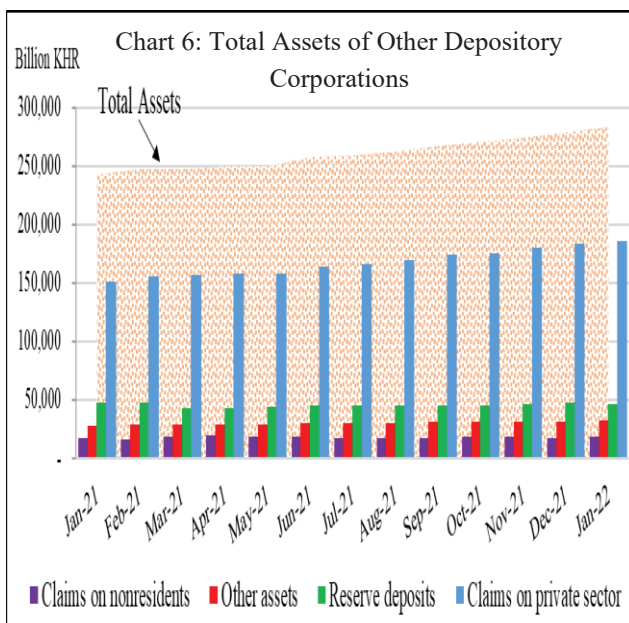
Net Foreign Assets of the Depository Corporations

Net foreign assets of the depository corporation decreased to KHR 54,835.6 billion in January 2022, down by 3.9% from December 2021. This was mainly due to a decrease of 1.8% in gross foreign reserve along with an increase of 3.3% in foreign liabilities, while other foreign assets increased only by 3.8%.



Other Depository Corporations Survey

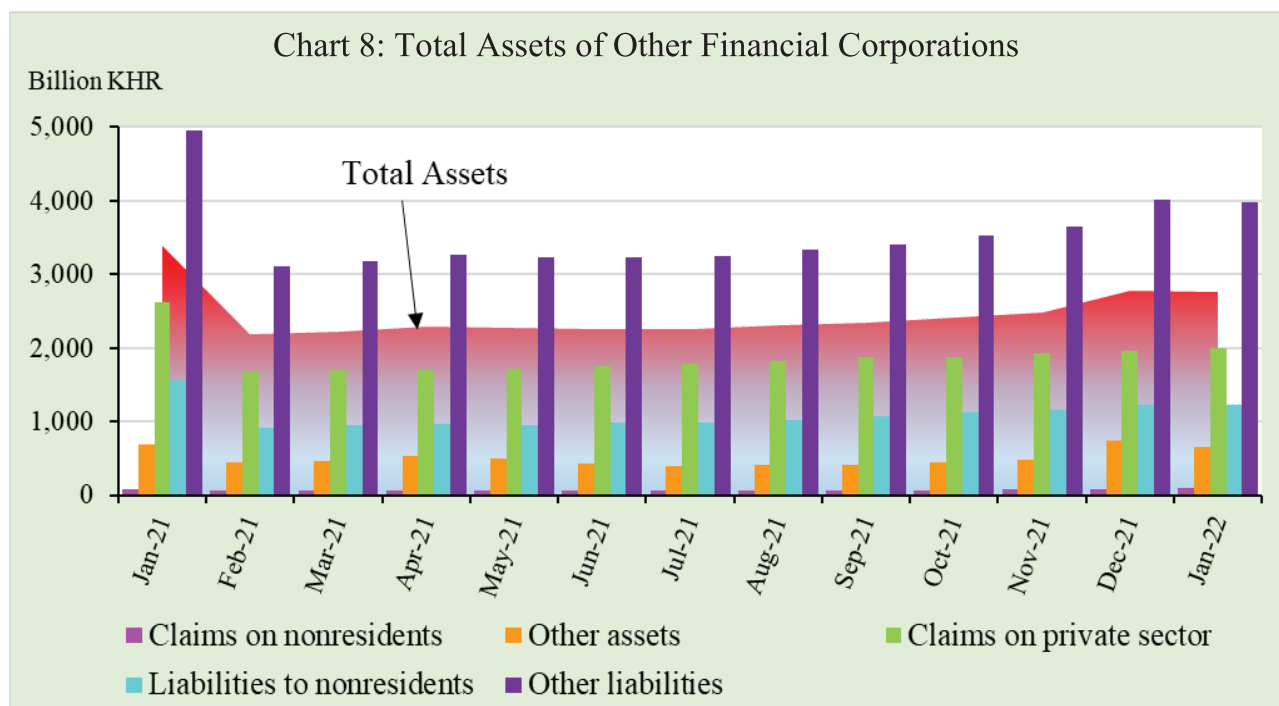
Total assets of other depository corporations (including commercial banks and microfinance deposit-taking institutions) were KHR 282,919.7 billion, increased by 1.3% in January 2022 compared to the previous month.



Other Financial Corporations Survey

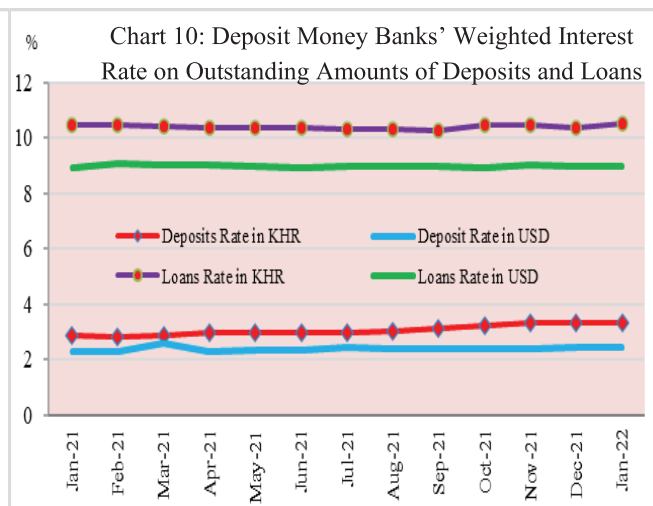
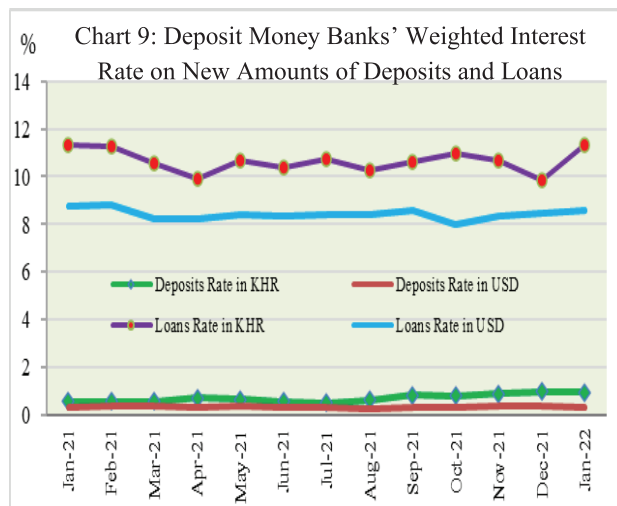
Total assets of other financial corporations were KHR 2,758.8 billion, down by 1% in January 2022 compared to December 2021.

Chart 8: Total Assets of Other Financial Corporations



Interest Rates on Deposits and Loans

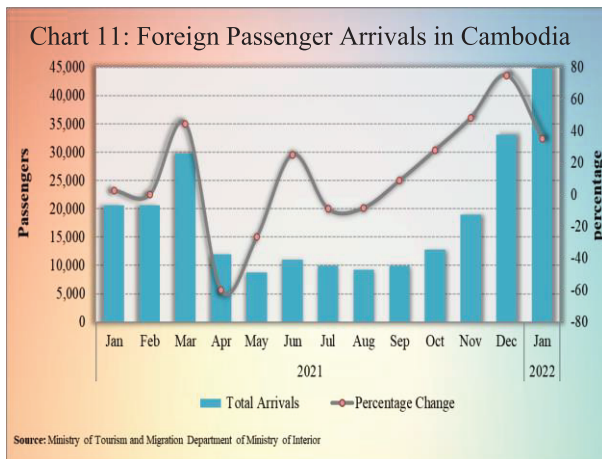
Interest rate on deposits and loans of banking sector in January 2022 showed that the (new amount) weighted average interest rate on deposit in KHR decreased by 0.01% to 0.96%, and deposit in USD decreased by 0.08% to 0.32%. At the same time, the weighted average interest rate on loan in KHR increased by 1.46% to 11.34%, and loan in USD increased by 0.13% to 8.57%.



Foreign Tourist Arrivals

In January 2022, total number of passenger arrivals was 44,734, increased by 35% following the increase of 75% in the previous month. The main purposes of the passenger arrivals in Cambodia were for vacation, and business and professional, which were accounted for 70.4% and 23.6% of the total, respectively.

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



International Trade in Goods

International trade in goods showed a deficit of KHR 5,796.4 billion (46.2%) in January 2022, following the deficit of KHR 5,902 billion (44%) in December 2021.



The major components of total exports were Garment, Other Textile Product, Footwear, Bicycle, Electrical Part, Wood Products, Rice, Rubber, Fish and other agricultural Products, and Vehicle and Bicycle Part. In addition, the major components of total imports were Gold, Fabric, Oil, Vehicle, Food and Beverage, Equipment Construction, Garment, Steel, Other Electronic Equipment, Medicine, Cigarette, and Fertilizer.

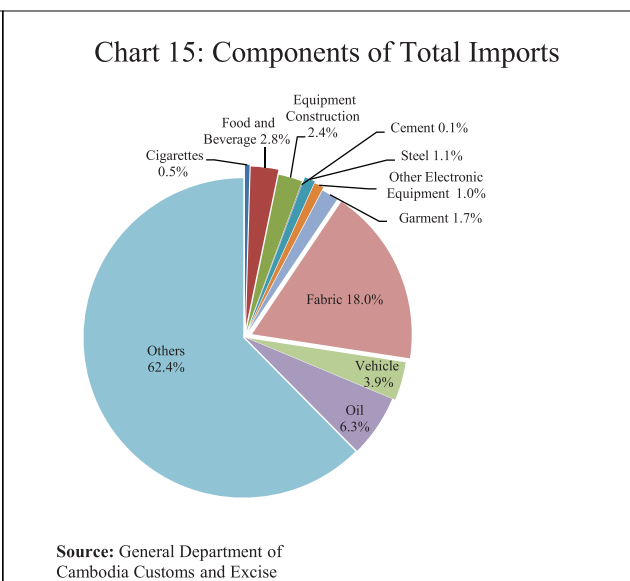
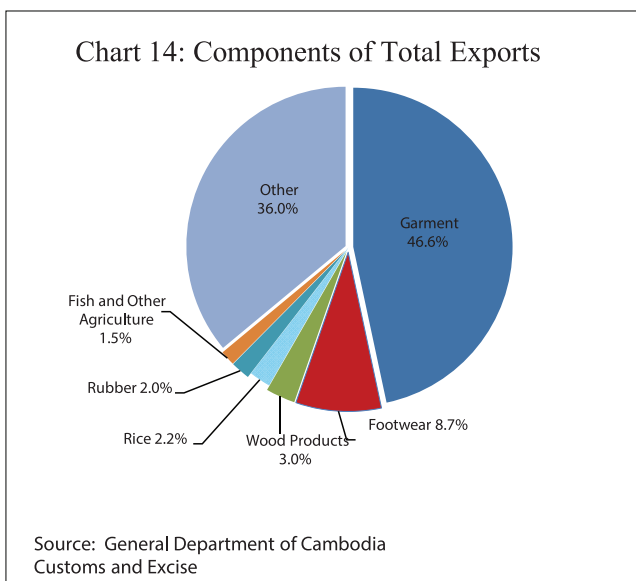


Table 1: Consumer Price Index and Inflation Rate

1. Consumer Price Index (CPI) and Component Indices (Oct-Dec. 2006 = 100)	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22
CPI (all items)	189.00	190.36	192.12	191.98	193.06
Food and Non-Alcoholic Beverages	233.92	234.98	236.25	236.65	237.76
Alcoholic Beverages, Tobacco and Narcotics	176.88	177.22	177.38	177.68	177.93
Clothing and Footwear	165.89	167.71	169.00	169.83	170.94
Housing, Water, Electricity, Gas and other Fuels	132.97	134.02	137.95	137.28	138.65
Furnishings and Household Maintenance	155.31	155.92	156.52	158.21	158.57
Health	139.62	140.32	140.85	140.85	141.52
Transport	119.60	122.38	124.62	121.40	121.74
Communication	66.52	66.51	66.56	66.47	66.51
Recreation and Culture	120.94	122.33	122.98	123.48	124.97
Education	164.91	165.90	165.90	167.18	167.18
Restaurants	301.29	304.05	306.12	307.41	310.36
Miscellaneous Goods and Services	161.73	163.45	164.40	164.89	165.50
2. Percentage Change in the CPI and its Components					
2.1 Month on Month Change (%)					
CPI (all items)	0.00	0.72	0.92	-0.07	0.57
Food and Non-Alcoholic Beverages	-0.15	0.45	0.54	0.17	0.47
Alcoholic Beverages, Tobacco and Narcotics	-0.06	0.19	0.09	0.17	0.14
Clothing and Footwear	0.23	1.10	0.77	0.49	0.65
Housing, Water, Electricity, Gas and other Fuels	-0.10	0.79	2.93	-0.48	1.00
Furnishings and Household Maintenance	-0.18	0.39	0.39	1.08	0.23
Health	-0.10	0.50	0.37	0.00	0.48
Transport	0.39	2.32	1.83	-2.58	0.28
Communication	0.13	0.00	0.07	-0.14	0.07
Recreation and Culture	0.27	1.15	0.53	0.41	1.21
Education	0.00	0.60	0.00	0.77	0.00
Restaurants	0.66	0.92	0.68	0.42	0.96
Miscellaneous Goods and Services	-0.32	1.06	0.58	0.30	0.37
2.2 Year on Year Change (%)					
CPI (all items)	2.96	2.95	3.79	3.70	4.08
Food and Non-Alcoholic Beverages	2.57	2.03	2.45	2.78	3.63
Alcoholic Beverages, Tobacco and Narcotics	1.23	-0.26	-0.19	-0.07	0.45
Clothing and Footwear	5.80	6.19	6.58	6.49	7.18
Housing, Water, Electricity, Gas and other Fuels	2.57	3.03	6.22	5.64	6.41
Furnishings and Household Maintenance	1.29	1.15	1.83	2.96	3.00
Health	1.75	2.16	2.59	2.32	3.15
Transport	9.97	12.31	14.55	11.54	7.52
Communication	0.15	0.01	0.21	-0.03	-0.03
Recreation and Culture	-0.15	1.07	1.81	2.40	3.85
Education	-0.35	0.25	0.25	1.03	1.03
Restaurants	1.62	1.85	1.93	1.77	2.03
Miscellaneous Goods and Services	4.38	5.06	5.42	5.15	4.02
3. Three-month moving average CPI (All Items)					
Year on Year Change (%)	3.23	3.10	3.23	3.48	3.86
4. Twelve-month moving average CPI (All Items)					
Year on Year Change (%)	2.91	2.84	2.85	2.92	3.05

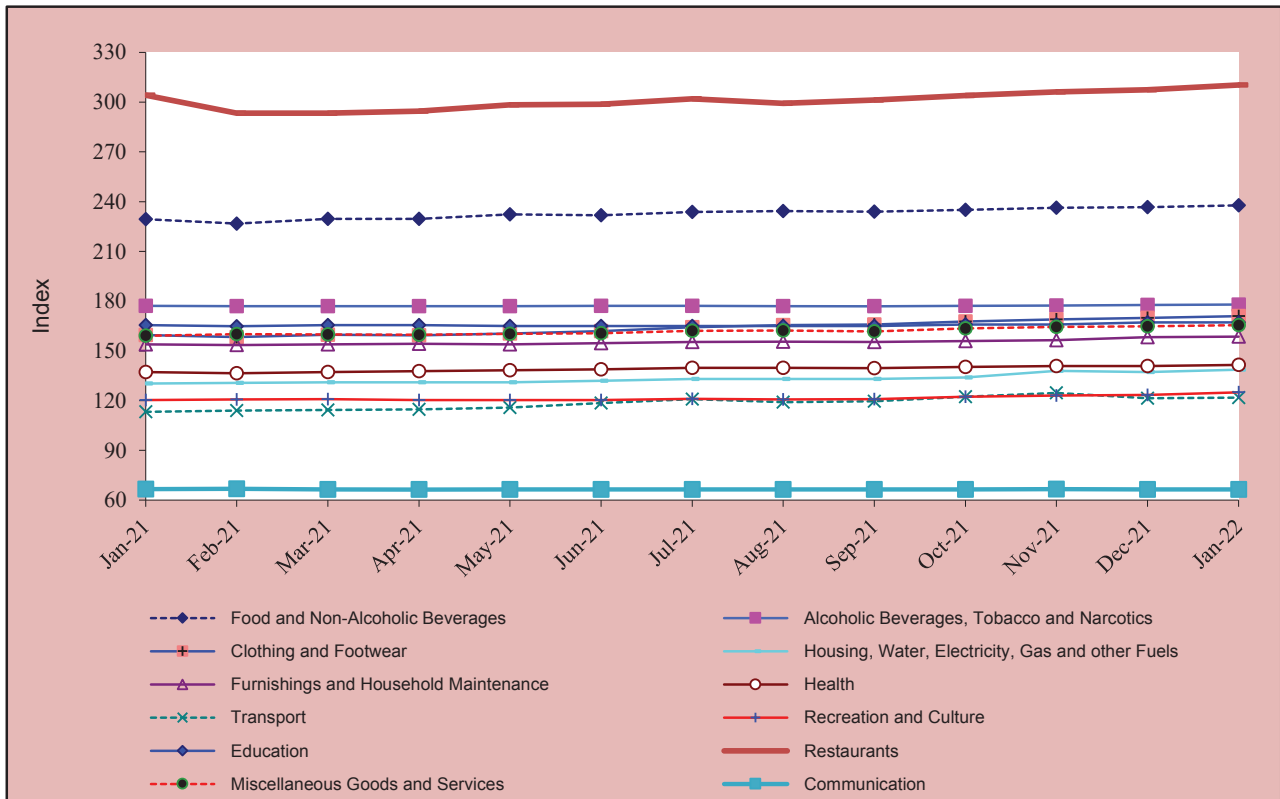
Source: National Institute of Statistics

Table 2: Consumer Items Showing Price Increased in January 2022

No.	Description	Weight	Index			Percentage Change	
			Jan-21	Dec-21	Jan-22	Monthly	Yearly
1	LIQUID FUELS	0.099	147.82	160.00	231.76	44.9	56.8
2	GAS	2.699	125.11	153.40	157.44	2.6	25.8
3	OTHER GRAINS	0.090	318.65	322.29	327.89	1.7	2.9
4	SOLID FUELS	1.475	238.86	251.57	255.77	1.7	7.1
5	TRADITIONAL CAKES	0.561	226.49	224.82	228.27	1.5	0.8
6	RECREATION AND CULTURE	2.912	120.34	123.48	124.97	1.2	3.8
7	FRESH EGGS	1.013	165.26	166.13	168.05	1.2	1.7
8	FOOTWEAR	0.641	171.05	183.92	185.85	1.0	8.7
9	FRUIT VEGETABLES	1.138	312.39	335.77	339.28	1.0	8.6
10	RESTAURANTS AND HOTELS	5.861	304.19	307.41	310.36	1.0	2.0
11	HOSPITAL SERVICES	0.412	185.86	189.25	190.97	0.9	2.7
12	PULSES/LEGUMES	0.413	234.63	243.25	245.35	0.9	4.6
13	OTHER APPLIANCES, ARTICLES AND PRODUCTS FOR PERSONAL CARE	0.399	156.46	163.92	165.20	0.8	5.6
14	TOOLS AND EQUIPMENT FOR HOUSE AND GARDEN	0.017	197.43	214.88	216.49	0.8	9.7
15	ROOT VEGETABLES	0.456	243.57	264.32	266.23	0.7	9.3
16	BREAD	0.173	233.10	240.77	242.50	0.7	4.0
17	CLOTHING FOR WOMEN AND GIRLS	1.065	159.00	167.66	168.79	0.7	6.2
18	DIESEL	0.144	93.74	120.99	121.80	0.7	29.9
19	FISH (FRESH)	7.435	248.82	256.48	258.10	0.6	3.7
20	GASOLINE	4.969	82.54	103.24	103.89	0.6	25.9
21	FRESH FRUITS	4.094	227.77	243.98	245.48	0.6	7.8
22	PROCESSED FISH AND SEAFOOD	1.646	271.02	284.85	286.51	0.6	5.7
23	OTHER CLOTHING (BOTH SEXES)	0.222	130.82	139.17	139.96	0.6	7.0
24	SUGAR, JAM, HONEY, CHOCOLATE AND CONFECTIONERY	1.489	148.86	156.57	157.43	0.5	5.8
25	MEDICAL PRODUCTS, APPLIANCES AND EQUIPMENT	3.588	135.16	140.01	140.77	0.5	4.2
26	CLOTHING FOR MEN AND BOYS	0.621	153.87	167.11	168.02	0.5	9.2
27	HOUSEHOLD TEXTILES	0.015	183.37	190.69	191.68	0.5	4.5
28	WINE	0.248	196.41	197.88	198.91	0.5	1.3
29	LEAF AND STALK VEGETABLES (FRESH)	2.031	221.52	230.74	231.86	0.5	4.7
30	DUCK (FRESH)	0.319	206.86	213.89	214.92	0.5	3.9
31	DAIRY PRODUCTS	1.552	166.45	171.37	172.15	0.5	3.4
32	FOOD PRODUCTS NEC	1.404	232.91	241.32	242.40	0.4	4.1
33	BEEF (FRESH)	2.165	262.85	267.65	268.84	0.4	2.3
34	PORK (FRESH)	5.618	235.99	242.77	243.82	0.4	3.3
35	OTHER SERVICES N.E.C.	0.892	118.74	118.62	119.09	0.4	0.3
36	CHICKEN (FRESH)	1.303	224.92	229.07	229.98	0.4	2.3
37	HOUSEHOLD APPLIANCES	0.397	120.38	122.49	122.96	0.4	2.1
38	SPARE PARTS AND ACCESSORIES FOR PERSONAL TRANSPORT EQUIPMENT	0.084	236.98	258.63	259.57	0.4	9.5
39	GLASSWARE, TABLEWARE AND HOUSEHOLD UTENSILS	0.078	146.43	150.26	150.79	0.4	3.0
40	RICE, QUALITY NO.2 WHITE, NEANG-MENH, BATTAMBANG	2.681	243.85	243.08	243.93	0.3	0.0

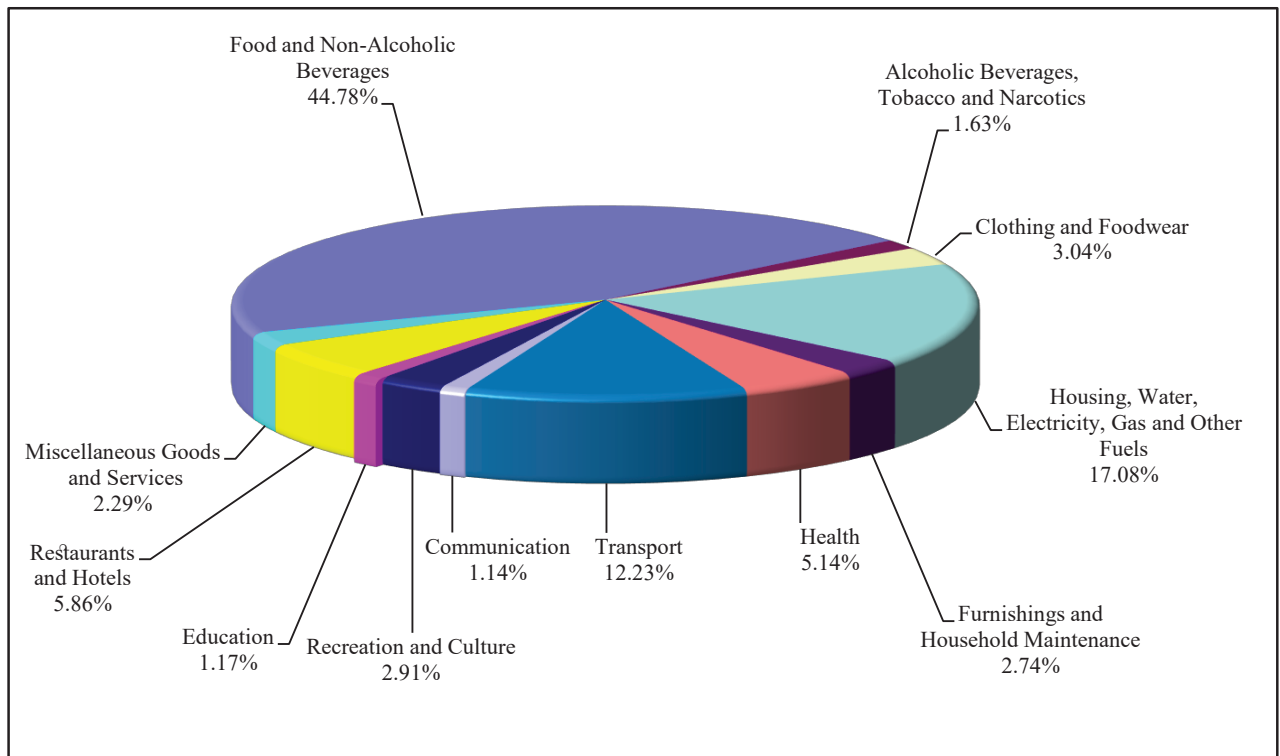
Source: National Institute of Statistics

Chart 1: Consumer Price Index



Source: National Institute of Statistics

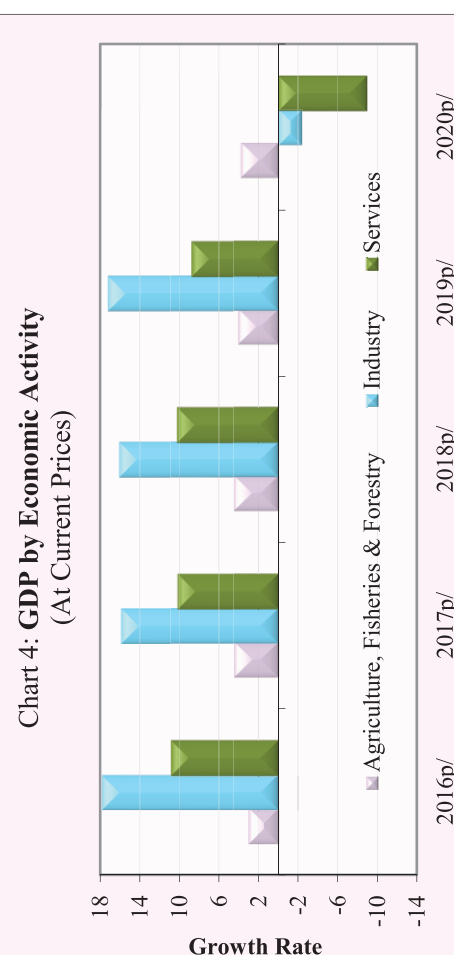
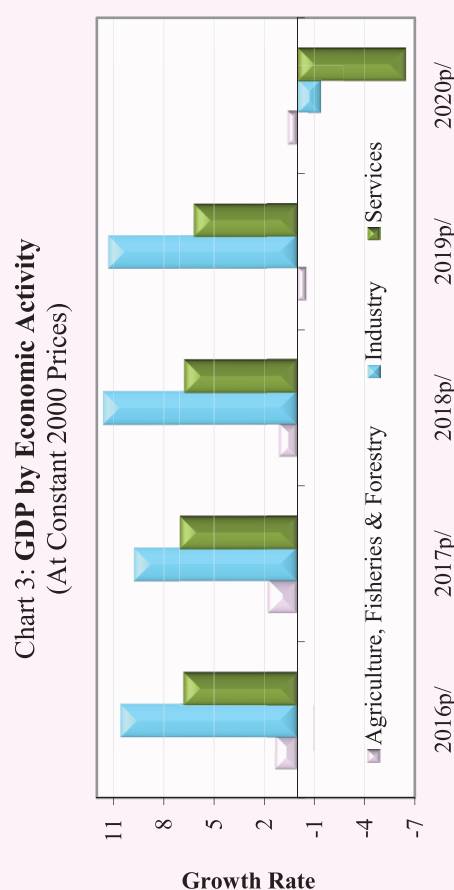
Chart 2: Weight of All Group Indices in Consumer Basket



Source: National Institute of Statistics

Table 3: Gross Domestic Product (GDP)

	At Constant 2000 Prices					At Current Prices				
	2016p/	2017p/	2018p/	2019p/	2020p/	2016p/	2017p/	2018p/	2019p/	2020p/
GDP in Billion KHR	45,961	49,177	52,850	56,578	54,807	81,242	89,831	99,544	110,014	105,857
GDP in Million USD	11,405	12,148	13,001	13,901	13,390	20,159	22,191	24,488	27,030	25,863
GDP % Growth Rate	6.9	7.0	7.5	7.1	-3.1	10.6	10.6	10.8	10.5	-3.8
GDP % Growth Rate, by Economic Activity										
Agriculture, Fisheries & Forestry	1.3	1.7	1.1	-0.5	0.6	3.0	4.4	4.4	4.0	3.7
Industry	10.6	9.7	11.6	11.3	-1.4	17.7	15.8	16.0	17.1	-2.4
Services	6.8	7.0	6.8	6.2	-6.5	10.8	10.1	10.2	8.7	-9.0
GDP Per Capita in Million KHR	3.0	3.2	3.4	3.5	3.3	5.4	5.8	6.3	6.9	6.5
GDP Per Capita in USD	752	782	826	871	817	1,330	1,429	1,555	1,694	1,577



p/: preliminary estimates

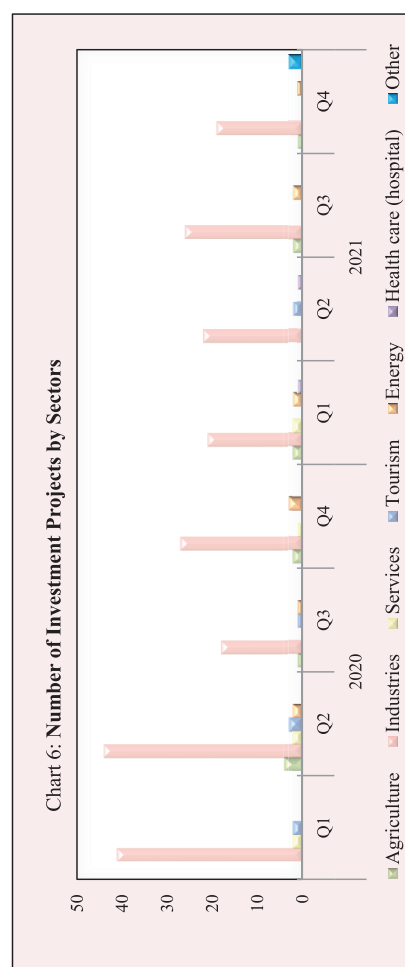
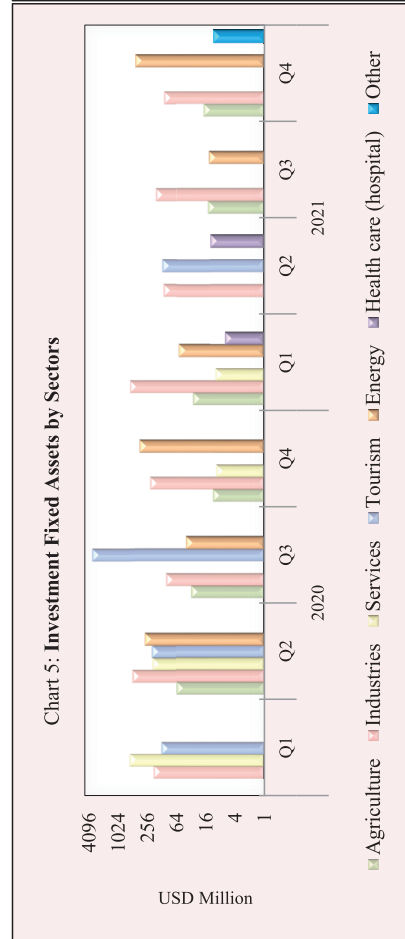
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Source: National Institute of Statistics

Table 4: Investment Projects Approved by Sectors

(In Million USD)

Sector	Agriculture		Industries		Services		Tourism		Energy		Health care (hospital)		Other		Total	
	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets
2018																
Total	13	444.2	115	984.0	10	2,869.9	12	1,577.8	-	-	-	-	-	-	150	5,875.8
2019																
Q4	2	27.5	38	198.5	4	361.4	4	1,703.7	2	100.4	-	-	-	-	50	2,391.6
Total	5	68.7	164	859.4	10	1028.3	17	6,051.6	3	158.6	-	-	-	-	199	8,166.6
2020																
Q1	-	-	41	191.0	2	592.1	2	133.0	-	-	-	-	-	-	45	916.1
Q2	4	62.5	44	509.0	2	198.1	3	202.4	2	282.1	-	-	-	-	55	1,254.1
Q3	1	31.7	18	109.3	-	-	1	3,515.1	1	39.9	-	-	-	-	21	3,695.9
Q4	2	11.4	27	221.6	1	9.6	-	-	3	356.8	-	-	-	-	33	599.4
Total	7	105.6	130	1030.9	5	799.8	6	3850.5	6	678.7	-	-	-	-	154	6,465.5
2021																
Q1	2	29.0	21	579.3	2	9.9	-	-	2	55.0	1	6.3	-	-	28	679.6
Q2	-	-	22	121.6	-	-	2	127.8	-	-	-	-	-	-	25	261.9
Q3	2	14.0	26	166.6	-	-	-	-	2	13.3	-	-	-	-	30	193.9
Q4	1	17.2	19	113.1	-	-	-	-	1	441.4	-	-	3	11.4	24	583.2
Total	5	60.3	88	980.6	2	9.9	2	127.8	5	509.7	2	18.8	3	11.4	107	1718.7



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

* Revised data

Table 6: Daily Exchange Rate in January 2022

(KHR/USD)

Day	Parallel Market Rate			Official Rate	Daily Change*	
	Purchase	Sale	Midpoint		Spread	% Change
1	4,111	4,120	4,116	4,074	2.0	0.0
2	4,111	4,120	4,116	4,074	0.0	0.0
3	4,110	4,119	4,115	4,075	-1.0	0.0
4	4,110	4,118	4,114	4,075	0.0	0.0
5	4,110	4,119	4,115	4,075	0.0	0.0
6	4,110	4,119	4,115	4,075	0.0	0.0
7	4,110	4,119	4,115	4,075	0.0	0.0
8	4,110	4,119	4,115	4,075	0.0	0.0
9	4,110	4,119	4,115	4,075	0.0	0.0
10	4,110	4,119	4,115	4,075	0.0	0.0
11	4,108	4,117	4,113	4,075	-2.0	0.0
12	4,108	4,116	4,112	4,074	0.0	0.0
13	4,108	4,116	4,112	4,074	0.0	0.0
14	4,108	4,116	4,112	4,074	0.0	0.0
15	4,108	4,116	4,112	4,074	0.0	0.0
16	4,108	4,116	4,112	4,074	0.0	0.0
17	4,106	4,114	4,110	4,074	-2.0	0.0
18	4,104	4,112	4,108	4,073	-2.0	0.0
19	4,103	4,111	4,107	4,072	-1.0	0.0
20	4,096	4,104	4,100	4,072	-7.0	-0.2
21	4,093	4,102	4,098	4,070	-3.0	-0.1
22	4,089	4,098	4,094	4,070	-4.0	-0.1
23	4,089	4,098	4,094	4,070	0.0	0.0
24	4,089	4,096	4,093	4,069	0.0	0.0
25	4,086	4,095	4,091	4,068	-3.0	-0.1
26	4,085	4,094	4,090	4,067	-1.0	0.0
27	4,085	4,094	4,090	4,066	0.0	0.0
28	4,085	4,094	4,090	4,066	0.0	0.0
29	4,087	4,098	4,093	4,066	2.0	0.0
30	4,087	4,098	4,093	4,066	0.0	0.0
31	4,088	4,098	4,093	4,066	1.0	0.0
Average Rate	4,101	4,109	4,105	4,072	-0.7	0.0

* Spread of Daily Purchasing Market Rate

Table 7: Monthly Exchange Rate

(KHR/USD, End-Period)

Month	Market Rate				Official Rate
	Purchase	Monthly %Change	Sale	Midpoint	
Dec-15	4,048	0.10	4,055	4,052	4,050
Dec-16	4,039	0.17	4,050	4,045	4,037
Dec-17	4,037	0.07	4,046	4,042	4,037
Dec-18	4,027	-0.27	4,039	4,033	4,018
Dec-19	4,079	0.12	4,089	4,084	4,075
2020					
Feb	4,086	-0.05	4,094	4,090	4,070
Mar	4,084	-0.05	4,095	4,090	4,070
Apr	4,108	0.59	4,117	4,113	4,099
May	4,124	0.39	4,135	4,130	4,116
Jun	4,102	-0.53	4,113	4,108	4,093
Jul	4,101	-0.02	4,110	4,106	4,099
Aug	4,107	0.15	4,115	4,111	4,105
Sep	4,109	0.05	4,117	4,113	4,100
Oct	4,084	-0.61	4,094	4,089	4,060
Nov	4,069	-0.37	4,077	4,073	4,048
Dec	4,069	0.00	4,084	4,077	4,045
2021					
Jan	4,077	0.20	4,089	4,083	4,065
Feb	4,083	0.15	4,094	4,089	4,069
Mar	4,062	-0.51	4,069	4,066	4,045
Apr	4,068	0.15	4,083	4,076	4,048
May	4,107	0.96	4,116	4,112	4,072
Jun	4,102	-0.12	4,112	4,107	4,075
Jul	4,107	0.12	4,117	4,112	4,072
Aug	4,119	0.29	4,129	4,124	4,080
Sep	4,119	0.00	4,130	4,125	4,079
Oct	4,099	-0.49	4,109	4,104	4,066
Nov	4,102	0.07	4,113	4,108	4,069
Dec	4,109	0.17	4,118	4,114	4,074
2022					
Jan	4,088	-0.51	4,098	4,093	4,066

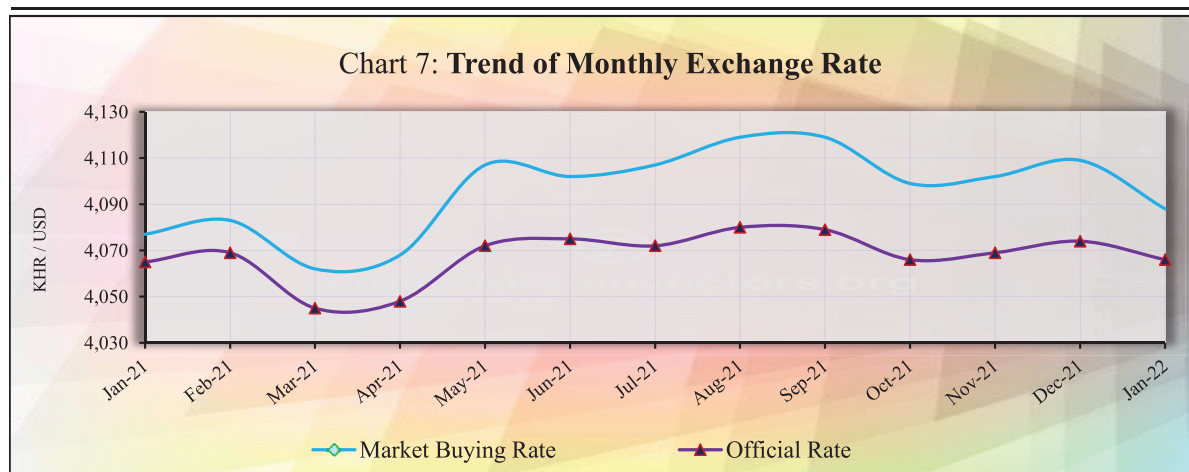


Table 8: The Value of KHR Against Other Currencies

(Official Buying Rate, End-Period)

Unit	SDR		US Dollar		Euro		Japanese Yen		British Pounds		Indonesian Rupiah		Malaysian Ringgit		Philippines Peso		Singapore Dollar		Thai Baht		Vietnamese Dong		China Yuan	
	1	1	1	100	1	100	1	100	1	1000	1	1000	1	100	1	1000	1	1000	1	1000	1	1000	1	10000
Dec-17	5,735	4,037	4,821	3,574	5,426	298	994	8,094	3,017	124	178	618												
Dec-18	5,588	4,018	4,597	3,641	5,098	277	969	7,653	2,942	124	174	584												
Dec-19	5,635	4,075	4,565	3,743	5,344	293	994	8,050	3,023	136	176	583												
2020																								
Apr	5,591	4,099	4,454	3,843	5,106	269	946	8,120	2,904	126	176	579												
May	5,621	4,116	4,558	3,824	5,068	280	947	8,120	2,903	129	177	576												
Jun	5,631	4,093	4,602	3,802	5,038	289	956	8,210	2,938	133	177	578												
Jul	5,768	4,099	4,867	3,919	5,377	282	967	8,341	2,990	131	177	585												
Aug	5,822	4,105	4,889	3,896	5,480	281	986	8,463	3,022	132	177	598												
Sep	5,770	4,100	4,815	3,878	5,274	276	988	8,455	2,997	130	177	602												
Oct	5,756	4,060	4,780	3,884	5,289	278	975	8,394	2,981	130	175	606												
Nov	5,769	4,048	4,844	3,896	5,395	288	995	8,421	3,027	134	175	616												
Dec	5,826	4,045	4,962	3,908	5,465	287	1,000	8,423	3,049	135	175	619												
2021																								
Jan	5,848	4,065	4,926	3,896	5,578	289	1,005	8,450	3,059	136	176	630												
Feb	5,887	4,069	4,944	3,831	5,686	289	1,003	8,372	3,063	135	177	630												
Mar	5,731	4,045	4,742	3,664	5,558	280	975	8,333	3,003	129	175	616												
Apr	5,807	4,048	4,912	3,731	5,649	279	987	8,352	3,056	129	176	625												
May	5,878	4,072	4,962	3,705	5,772	285	983	8,520	3,075	130	177	640												
Jun	5,814	4,075	4,850	3,686	5,645	281	981	8,402	3,030	127	177	630												
Jul	5,813	4,072	4,842	3,722	5,687	281	961	8,095	3,010	124	177	631												
Aug	5,804	4,080	4,813	3,711	5,613	284	982	8,189	3,033	126	179	631												
Sep	5,766	4,079	4,732	3,646	5,480	285	974	8,022	2,997	120	179	630												
Oct	5,743	4,066	4,716	3,573	5,584	287	980	8,017	3,014	122	179	636												
Nov	5,689	4,069	4,593	3,574	5,416	284	961	8,079	2,973	121	179	637												
Dec	5,702	4,074	4,614	3,541	5,499	286	977	7,992	3,015	122	179	639												
2022																								
Jan	5,655	4,066	4,534	3,524	5,450	283	972	7,938	2,999	122	180	639												
Monthly % Change	-0.82	-0.20	-1.73	-0.48	-0.89	-1.05	-0.51	-0.68	-0.53	0.00	0.56	0.00												

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

	Dec-17	Dec-18	Dec-19	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22
<i>Weighted Average Rate on New Amount</i>																						
Interest Rate on Deposits and Loans in KHR																						
Deposit (1)	0.90	0.33	0.57	0.74	0.50	0.56	0.58	0.50	0.58	0.56	0.57	0.58	0.73	0.65	0.56	0.52	0.65	0.83	0.82	0.90	0.97	0.96
Demand Deposits	0.04	0.03	0.12	0.04	0.04	0.06	0.04	0.19	0.03	0.05	0.02	0.09	0.04	0.04	0.04	0.04	0.06	0.34	0.35	0.31	0.35	0.38
Saving Deposits	1.19	0.59	0.60	0.67	0.69	0.70	0.59	0.59	0.60	0.61	0.62	0.71	0.50	0.60	0.61	0.58	0.59	0.89	0.89	1.04	1.05	1.08
Term Deposits	4.70	5.09	4.10	4.22	4.17	4.68	4.01	4.16	3.34	5.04	5.13	5.40	5.59	5.16	4.47	4.11	5.26	4.34	4.39	4.24	4.79	5.51
Other Deposits	0.00	0.00	2.47	1.61	1.80	2.62	2.28	2.28	3.49	4.63	2.64	3.16	2.19	2.25	2.20	2.20	2.20	2.20	2.20	2.15	2.20	5.83
Loans (2)	14.51	12.21	8.59	11.36	11.41	10.89	10.55	10.71	9.82	11.34	11.29	10.56	9.89	10.67	10.39	10.74	10.24	10.59	11.00	10.70	9.87	11.34
Overdraft	7.55	8.30	7.72	8.45	8.17	8.39	8.40	7.64	7.14	8.45	7.41	8.76	8.19	7.45	8.29	8.35	7.73	8.28	7.76	7.19	6.32	13.00
Credit Card	17.91	16.98	16.73	16.17	14.70	16.11	15.94	15.51	14.21	13.64	14.14	15.93	17.66	14.07	13.29	14.03	14.54	14.14	13.82	13.07	13.84	13.26
Term Loans	14.91	12.36	9.13	11.53	11.58	11.05	10.67	10.80	10.15	11.49	11.46	10.77	9.95	10.82	10.70	11.04	10.33	10.78	11.04	10.85	10.18	11.49
Other Loans	10.71	7.81	5.59	6.03	6.75	6.22	6.76	7.18	6.47	5.65	6.52	6.85	7.50	6.86	7.26	7.66	6.40	6.79	5.61	6.87	7.00	6.97
Interest Rate on Deposits and Loans in USD																						
Deposit (1)	0.75	0.72	0.58	0.41	0.50	0.42	0.41	0.40	0.36	0.35	0.39	0.38	0.30	0.36	0.35	0.34	0.30	0.34	0.34	0.41	0.40	0.32
Demand Deposits	0.22	0.30	0.20	0.08	0.10	0.13	0.10	0.14	0.10	0.08	0.09	0.07	0.07	0.07	0.14	0.11	0.08	0.15	0.20	0.17	0.18	0.13
Saving Deposits	0.54	0.36	0.24	0.25	0.24	0.24	0.20	0.17	0.17	0.17	0.20	0.23	0.16	0.17	0.17	0.17	0.15	0.20	0.21	0.24	0.21	0.20
Term Deposits	3.30	3.35	3.44	3.35	3.47	3.21	2.95	3.31	3.24	3.06	3.23	3.31	3.27	3.36	3.53	3.44	3.51	3.50	3.58	3.67	3.98	3.49
Other Deposits	1.65	2.64	2.47	0.79	0.79	0.84	0.75	0.75	0.80	0.78	0.70	0.78	0.54	4.08	0.55	0.48	0.39	0.40	0.43	0.40	3.93	3.99
Loans (2)	8.31	8.47	7.97	8.33	8.51	7.96	7.87	8.55	8.45	8.74	8.79	8.22	8.24	8.39	8.32	8.43	8.38	8.60	8.01	8.37	8.44	8.57
Overdraft	7.51	7.57	7.57	5.58	6.30	6.85	6.12	5.49	6.15	6.79	6.77	5.80	6.57	6.81	5.57	5.47	6.44	7.49	5.53	5.93	5.97	6.01
Credit Card	19.26	28.93	11.97	15.23	16.14	15.61	15.71	16.80	17.02	17.56	16.72	16.62	16.44	16.68	16.22	13.20	15.87	15.44	15.80	16.70	17.27	18.46
Term Loans	9.92	9.64	8.72	9.27	9.27	8.37	8.69	9.44	9.11	9.52	9.66	8.90	9.14	9.12	9.08	9.33	9.26	9.00	8.67	9.10	9.09	9.25
Other Loans	6.08	6.29	6.50	5.76	6.26	6.61	5.96	5.89	6.01	6.33	6.16	6.04	6.16	6.34	5.85	5.94	5.98	6.31	5.82	6.27	5.93	6.15
Weighted Average Rate on Outstanding Amount																						
Deposit (1)	2.70	2.69	2.54	2.83	2.81	2.80	2.80	2.83	2.98	2.86	2.81	2.89	2.96	2.98	2.96	3.00	3.04	3.13	3.23	3.31	3.31	3.35
Demand Deposits	0.17	0.20	0.22	0.29	0.28	0.26	0.30	0.19	0.19	0.17	0.21	0.22	0.26	0.27	0.26	0.34	0.30	0.40	0.34	0.34	0.47	0.40
Saving Deposits	1.31	1.01	0.91	0.98	0.92	0.90	0.72	0.83	0.82	0.80	0.82	0.81	0.81	0.82	0.89	0.88	0.87	0.91	0.90	0.99	1.02	1.06
Term Deposits	5.87	5.87	5.42	5.53	5.59	5.62	5.55	5.63	5.66	5.73	5.69	5.75	5.81	5.87	5.78	5.70	5.78	5.79	5.78	5.82	5.85	6.06
Other Deposits	0.00	7.00	2.81	2.56	2.57	2.60	2.59	2.61	3.20	3.20	2.60	2.96	2.60	2.58	2.58	2.58	2.59	2.24	2.20	2.18	2.20	5.67
Loans (2)	16.13	13.30	10.38	10.27	10.28	10.27	10.26	10.54	10.35	10.46	10.45	10.38	10.37	10.35	10.36	10.32	10.30	10.26	10.47	10.45	10.36	10.49
Overdraft	8.72	8.34	8.08	8.09	8.04	8.00	7.93	7.92	7.93	7.93	7.92	7.91	7.84	7.87	7.90	7.79	7.87	7.89	7.85	7.80	8.26	8.30
Credit Card	20.88	19.51	17.29	16.78	16.62	16.46	16.52	16.41	16.25	16.25	16.08	16.03	16.03	15.93	15.90	15.79	15.74	15.69	15.68	15.46	15.30	15.05
Term Loans	16.55	13.50	10.62	10.44	10.45	10.45	10.43	10.71	10.54	10.63	10.62	10.56	10.53	10.51	10.53	10.49	10.47	10.43	10.63	10.61	10.52	10.66
Other Loans	11.09	7.72	6.28	6.87	6.87	6.83	6.82	6.82	6.73	6.75	6.77	6.70	6.72	6.67	6.71	6.81	6.89	6.87	6.80	6.79	6.67	6.63
Interest Rate on Deposits and Loans in USD																						
Deposit (1)	2.48	2.24	2.25	2.41	2.31	2.32	2.30	2.39	2.37	2.32	2.31	2.59	2.32	2.32	2.33	2.42	2.42	2.40	2.37	2.41	2.46	2.43
Demand Deposits	0.51	0.46	0.35	0.47	0.40	0.42	0.46	0.41	0.41	0.41	0.39	0.39	0.41	0.41	0.40	0.40	0.42	0.40	0.39	0.40	0.40	0.37
Saving Deposits	0.83	0.61	0.43	0.44	0.42	0.42	0.36	0.42	0.41	0.41	0.41	0.40	0.40	0.40	0.41	0.40	0.41	0.45	0.47	0.40	0.47	0.46
Term Deposits	4.41	4.38	4.34	4.34	4.27	4.30	4.26	4.41	4.40	4.27	4.26	4.39	4.26	4.23	4.30	4.42	4.42	4.40	4.37	4.45	4.53	4.68
Other Deposits	3.01	2.57	2.43	1.00	0.96	0.87	0.96	0.98	0.94	1.08	0.91	0.89	0.96	1.18	0.79	0.67	0.71	0.65	0.58	0.58	3.28	2.78
Loans (2)	9.22	9.76	9.27	9.19	9.17	9.11	9.17	9.21	9.14	8.92	9.07	9.02	9.00	8.97	8.93	8.99	8.97	8.99	8.92	9.03	8.97	8.99
Overdraft	8.10	7.94	7.82	7.87	7.80	7.77	7.80	7.79	7.71	7.74	7.68	7.66	7.66	7.65	7.60	7.59	7.54	7.51	7.50	7.46	7.47	7.46
Credit Card	15.64	28.67	15.53	18.02	17.98	17.83	17.56	17.21	17.11	17.13	17.01	16.86	16.90	16.72	16.73	16.66	16.55	16.61	16.52	16.44	16.62	16.64
Term Loans	9.43	9.74	9.51	9.40	9.38	9.31	9.38	9.43	9.36	9.09	9.26	9.21	9.19	9.16	9.13	9.19	9.17	9.16	9.12	9.24	9.18	9.20
Other Loans	6.96	6.88	7.19	6.97	7.02	7.27	7.00	6.95	6.93	6.94	6.96	6.95	6.94	6.84	6.86	6.82	6.86	7.56	6.83	6.89	6.83	6.83

Including Commercial Banks and Specialized Banks

(1). Weighted average interest rate on deposits

(2). Weighted average interest rate on loans excluded bank placements.

*Revised Data

Table 10: Central Bank Survey*

(In Billion KHR)

	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22
Net Foreign Assets	78,871.3	78,620.6	79,169.2	81,117.4	79,219.6
Claims on Nonresidents	80,330.6	80,471.9	80,609.1	82,560.6	81,098.2
Liabilities to Nonresidents	-1,459.3	-1,851.3	-1,439.9	-1,443.2	-1,878.5
Claims on Other Depository Corporations	3,078.1	2,616.9	2,304.6	2,083.2	1,827.9
Net Claims on Central Government	-13,148.7	-12,658.1	-12,757.8	-12,661.6	-12,403.2
Claims on Central Government	0.0	0.0	0.0	0.0	0.0
Liabilities to Central Government	-13,148.7	-12,658.1	-12,757.8	-12,661.6	-12,403.2
Claims on Other Sectors	91.3	63.3	67.7	43.9	81.0
Claims on Other Financial Corporations	41.7	19.1	19.9	19.8	19.6
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	0.0	0.0	0.0	0.0	0.0
Claims on Private Sector	49.6	44.2	47.8	24.1	61.4
Monetary Base	45,116.5	45,377.7	45,931.3	47,660.2	46,566.6
Currency in Circulation	16,742.9	16,193.4	16,267.5	16,372.5	16,482.3
Liabilities to Other Depository Corporations	28,311.6	29,121.1	29,601.9	31,262.0	30,053.8
Liabilities to Other Sectors	62.0	63.3	61.9	25.8	30.6
Other Liabilities to Other Depository Corporations	18,785.8	17,933.4	17,817.2	17,571.8	17,600.7
Deposits And Securities Other Than Shares Excl. Form Monetary Base	77.1	72.7	74.9	62.9	63.4
Deposits Included in Broad Money	0.0	0.0	0.0	0.0	0.0
Securities Other Than Shares Incl. in Broad Money	0.0	0.0	0.0	0.0	0.0
Deposits Excl. From Broad Money	43.5	43.4	43.5	43.9	44.5
Securities Other Than Shares Excl. From Broad Money	33.6	29.3	31.4	18.9	18.9
Loans	0.0	0.0	0.0	0.0	0.0
Financial Derivatives	0.0	0.0	0.0	0.0	0.0
Shares and Other Equity	6,740.7	7,124.5	6,817.8	7,181.3	6,317.8
Other Items (Net)	-1,828.0	-1,865.7	-1,857.6	-1,893.2	-1,823.2
<i>IFS Vertical Check</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>

* Included only central bank

** Revised Data

Table 11: Other Depository Corporations Survey*

(In Billion KHR)

	Sep-21**	Oct-21**	Nov-21**	Dec-21**	Jan-22
Net Foreign Assets	-20,736.9	-20,731.4	-21,266.8	-24,053.5	-24,384.0
Claims on Nonresidents	17,579.4	18,184.8	18,076.1	17,568.7	18,240.5
Liabilities to Nonresidents	-38,316.3	-38,916.2	-39,342.8	-41,622.2	-42,624.5
Claims On Central Bank	47,465.4	47,242.9	47,806.0	48,944.0	47,681.9
Currency	1,970.5	1,960.5	1,865.3	1,797.4	1,896.1
Reserve Deposits and Securities Other Than Shares	45,482.1	45,273.0	45,933.2	47,139.8	45,744.5
Other Claims on Central Bank	12.8	9.5	7.4	6.8	41.3
Net Claims on Central Government	-6,575.7	-6,181.1	-6,303.7	-6,894.0	-7,048.8
Claims on Central Government	117.0	128.8	139.3	93.5	105.5
Liabilities to Central Government	-6,692.7	-6,309.9	-6,443.0	-6,987.5	-7,154.3
Claims on Other Sectors	177,809.0	179,949.0	184,015.8	188,253.9	191,193.7
Claims on Other Financial Corporations	4,282.4	4,300.0	4,460.0	4,548.2	4,930.4
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	0.8	0.8	0.7	0.7	0.8
Claims on Private Sector	173,525.9	175,648.3	179,555.0	183,705.0	186,262.5
Liabilities to Central Bank	2,926.6	2,765.4	2,777.7	2,856.5	2,963.8
Transferable Deposits Incl. in Broad Money	28,435.2	29,479.7	30,422.4	30,311.9	30,076.2
Other Deposits Incl. in Broad Money	109,727.0	110,918.7	112,574.1	114,026.3	114,990.7
Securities Other Than Shares Incl. in Broad Money	0.0	0.0	0.0	0.0	0.0
Deposits Excl. From Broad Money	221.8	279.6	283.7	235.9	230.6
Securities Other Than Shares Excl. From Broad Money	0.0	0.0	0.0	0.0	0.0
Loans	1,901.0	1,952.6	1,937.3	1,993.9	1,997.4
Financial Derivatives	0.0	0.0	0.0	0.0	0.0
Shares and Other Equity	50,197.0	50,618.5	51,043.0	51,455.5	51,812.1
Other Items (Net)	4,553.3	4,264.9	5,213.1	5,370.6	5,371.9
<i>IFS Vertical Check</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>

* Included commercial banks and MDIs

** Revised Data

Table 12: Depository Corporations Survey*

(In Billion KHR)

	Sep-21**	Oct-21**	Nov-21**	Dec-21**	Jan-22
Net Foreign Assets	58,134.4	57,889.2	57,902.5	57,063.9	54,835.6
Claims on Nonresidents	97,910.1	98,656.7	98,685.2	100,129.2	99,338.7
Liabilities to Nonresidents	-39,775.6	-40,767.5	-40,782.7	-43,065.4	-44,503.1
Domestic Claims	158,175.9		165,022.0	168,742.3	171,822.7
Net Claims on Central Government	-19,724.4	-18,839.2	-19,061.5	-19,555.6	-19,452.0
Claims on Central Government	117.0	128.8	139.3	93.5	105.5
Liabilities to Central Government	-19,841.4	-18,968.1	-19,200.8	-19,649.1	-19,557.6
Claims on Other Sectors	177,900.3	180,012.3	184,083.5	188,297.9	191,274.7
Claims on Other Financial Corporations	4,324.1	4,319.1	4,479.9	4,568.0	4,950.0
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	0.8	0.8	0.7	0.7	0.8
Claims on Private Sector	173,575.4	175,692.4	179,602.8	183,729.2	186,323.9
Broad Money Liabilities (M2)	152,996.6	154,694.7	157,460.6	158,939.0	159,683.7
Currency Outside Depository Corporations	14,772.4	14,232.9	14,402.2	14,575.1	14,586.2
Transferable Deposits	28,478.9	29,524.8	30,466.0	30,319.3	30,088.2
Other Deposits	109,745.3	110,937.0	112,592.4	114,044.6	115,009.3
Securities Other Than Shares	0.0	0.0	0.0	0.0	0.0
<i>of which Foreign Currency (of M2)</i>	<i>126,408.9</i>	<i>128,562.3</i>	<i>130,921.4</i>	<i>131,881.6</i>	<i>132,716.8</i>
Deposits Excl. From Broad Money	265.2	323.0	327.2	279.8	275.1
Securities Other Than Shares Excl. From Broad Money	33.6	29.3	31.4	18.9	18.9
Loans	1,901.0	1,952.6	1,937.3	1,993.9	1,997.4
Financial Derivative	0.0	0.0	0.0	0.0	0.0
Shares and Other Equity	56,937.7	57,743.1	57,860.8	58,636.8	58,130.0
Other Items (Net)	4,176.2	4,319.6	5,307.1	5,937.8	6,553.2
<i>IFS Vertical Check</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>

* Included data of central bank and other depository corporations(ODCs)

** Revised Data

Table 13: Other Financial Corporations Survey*

(In Billion KHR)

	Sep-21**	Oct-21**	Nov-21**	Dec-21**	Jan-22
Net Foreign Assets	-995.0	-1,051.9	-1,090.0	-1,160.0	-1,133.4
Claims on Nonresidents	71.1	72.2	77.1	74.4	94.9
Liabilities to Nonresidents	-1,066.2	-1,124.2	-1,167.1	-1,234.4	-1,228.3
Claims on Depository Corporations	249.2	296.4	332.3	593.7	500.7
Net Claims on Central Government	-6.5	-7.3	-8.0	-8.7	-10.0
Claims on Central Government	1.2	1.4	1.4	1.5	1.7
Liabilities to Central Government	-7.8	-8.7	-9.5	-10.3	-11.7
Claims on Other Sectors	1,866.0	1,880.6	1,919.5	1,964.0	2,004.5
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	0.0	0.0	0.0	0.0	0.0
Claims on Private Sector	1,866.0	1,880.6	1,919.5	1,964.0	2,004.5
Deposit	22.0	18.1	20.1	18.8	18.8
Securities Other Than Shares	0.0	0.0	0.0	0.0	0.0
Loans	145.4	149.0	173.3	157.2	126.0
Financial Derivatives	0.0	0.0	0.0	0.0	0.0
Shares and Other Equity	876.6	876.2	879.1	882.0	875.0
Other Items (Net)	69.5	74.2	81.3	331.1	342.0
<i>IFS Vertical Check</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>

* Included only specialized banks

** Revised Data

Table 14: Financial Corporations Survey*

(In Billion KHR)

	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22
Net Foreign Assets	57,139.4	56,837.3	56,812.5	55,903.9	53,702.2
Claims on Nonresidents	97,981.2	98,729.0	98,762.3	100,203.6	99,433.6
Liabilities to Nonresidents	-40,841.8	-41,891.7	-41,949.8	-44,299.7	-45,731.3
Domestic Claims	155,711.3	158,727.2	162,453.6	166,129.6	168,867.1
Net Claims on Central Government	-19,731.0	-18,846.6	-19,069.5	-19,564.3	-19,462.1
Claims on Central Government	118.2	130.2	140.8	95.1	107.2
Liabilities to Central Government	-19,849.2	-18,976.8	-19,210.3	-19,659.3	-19,569.3
Claims on Other Sectors	175,442.2	177,573.8	181,523.1	185,693.9	188,329.2
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	0.8	0.8	0.7	0.7	0.8
Claims on Private Sector	175,441.4	177,573.0	181,522.4	185,693.2	188,328.5
Currency Outside Financial Corporations	14,768.6	14,230.1	14,399.0	14,572.7	14,583.4
Deposits	135,776.5	138,061.5	140,718.0	142,336.0	143,060.2
Securities Other Than Shares	0.0	0.0	0.0	0.0	0.0
Loans	1,881.1	1,923.3	1,927.4	1,982.8	1,985.1
Financial Derivatives	0.0	0.0	0.0	0.0	0.0
Shares and Other Equity	57,814.3	58,619.3	58,739.9	59,518.8	59,005.0
Other Items (Net)	2,610.1	2,730.3	3,481.8	3,623.1	3,935.6
<i>IFS Vertical Check</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>

* Included data of depository corporations and other financial corporations

** Revised Data

Chart 8: Financial Corporations Survey

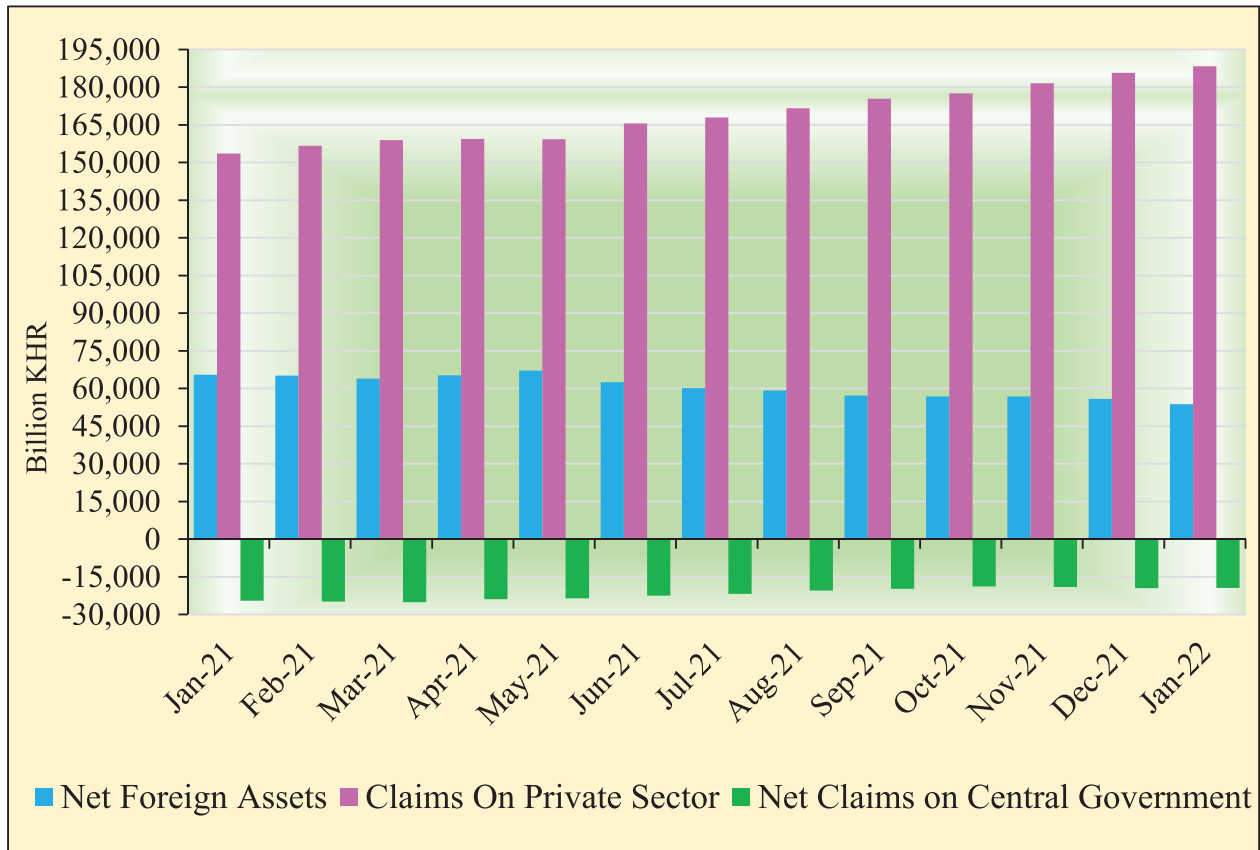


Chart 9: Monetary Aggregates Components

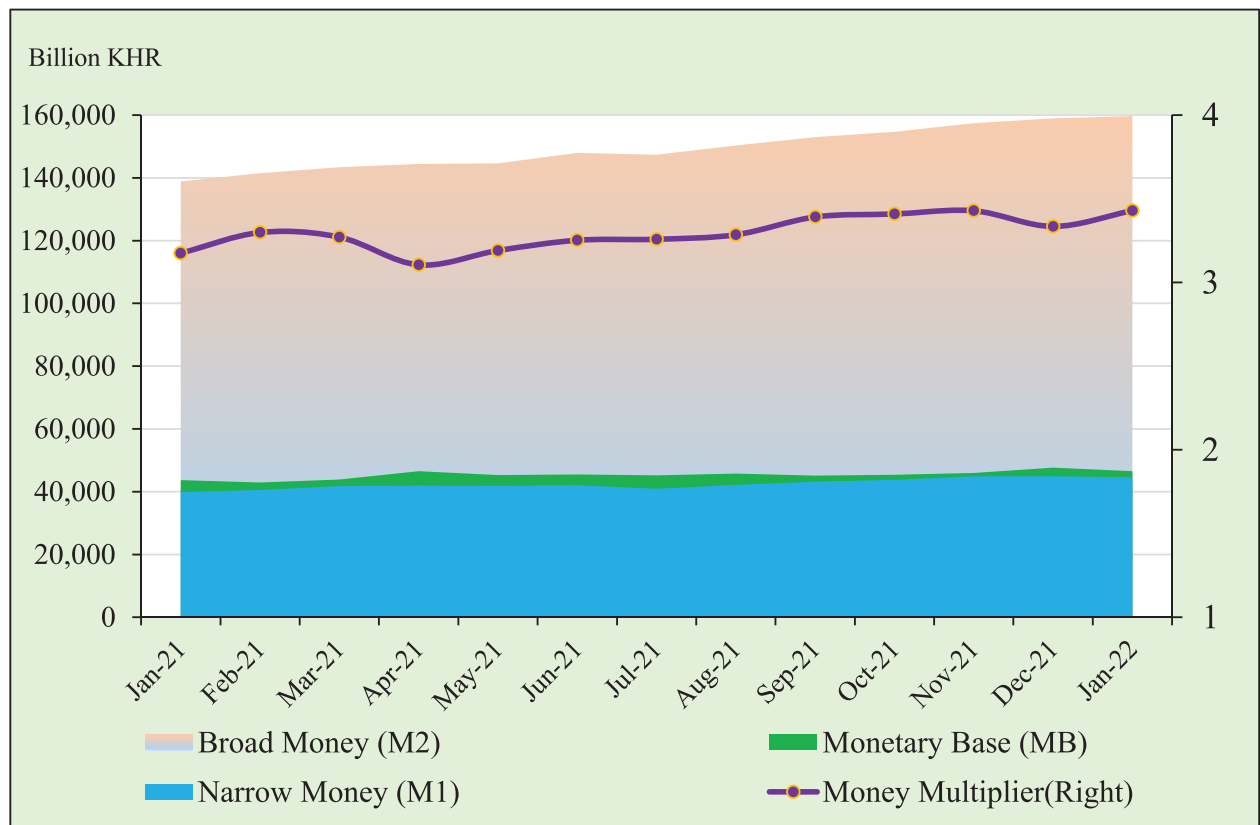


Table 15: Credit Granted by Banking Institutions Classified by Industry

(In Billion KHR)

	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22
1. Financial Institutions	6,722.6	6,855.2	6,954.9	7,222.3	7,147.8
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	4,923.3	4,915.7	5,003.1	5,202.7	5,139.5
1.3. Other Financial Institutions	1,799.2	1,939.6	1,951.9	2,019.6	2,008.2
2. Non-Financial Institutions	107,971.1	109,323.8	114,115.5	117,067.9	118,275.2
2.1. Agriculture, Forestry and Fishing	11,154.3	11,244.7	12,533.2	12,858.2	13,082.4
2.2. Mining and Quarrying	674.3	683.5	692.5	698.8	701.9
2.3. Manufacturing	6,223.6	6,270.7	6,416.5	6,385.7	6,436.0
2.4. Utilities	1,926.4	1,949.4	2,023.3	2,052.5	2,074.3
2.5. Construction	14,733.4	14,805.9	14,798.1	15,347.1	15,433.3
2.6. Wholesale Trade	14,710.6	14,859.9	15,299.8	15,451.6	15,635.1
2.7. Retail Trade	23,506.7	23,954.5	25,301.7	26,019.8	26,343.3
2.8. Hotels and Restaurants	6,945.8	7,108.6	7,206.6	7,311.7	7,289.2
2.9. Transport and Storage	3,866.3	3,905.2	4,286.2	4,413.1	4,399.5
2.10. Information Media and Telecommunications	1,256.4	1,209.6	1,260.1	1,238.8	1,230.3
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	2,558.1	2,492.9	2,697.4	2,704.5	2,601.5
2.12. Real Estate Activities	12,681.0	13,036.5	13,345.8	14,157.2	14,653.4
2.13. Other Non-Financial Services	7,734.1	7,802.4	8,254.2	8,428.9	8,395.1
3. Personal Essentials	35,484.7	35,726.0	37,201.9	37,986.0	38,387.1
3.1. Personal Lending	15,214.2	15,468.4	14,871.6	15,209.1	15,333.0
3.2. Credit Cards	304.0	310.2	329.8	356.5	348.2
3.3. Mortgages, Owner-Occupied Housing only	19,966.5	19,947.3	22,000.5	22,420.3	22,705.9
4. Other Lending	1,528.6	1,567.9	1,996.8	2,253.3	2,310.7
Total Gross Loan	151,707.0	153,473.0	160,269.1	164,529.4	166,120.9

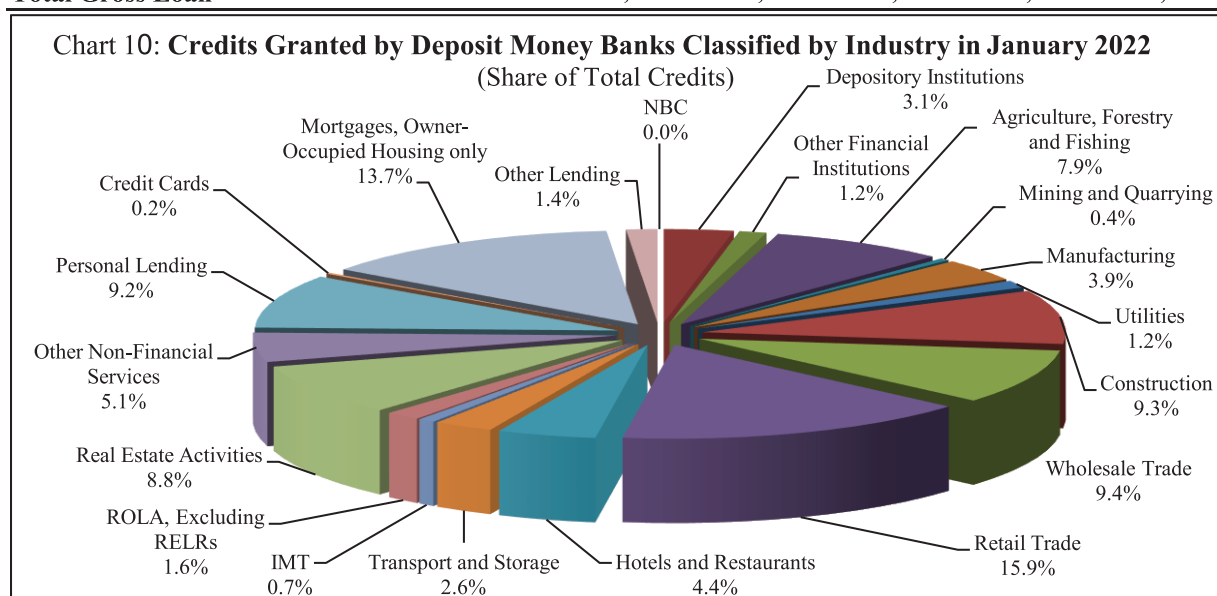


Table 16: Monthly Change of Credit Granted by Banking Institutions Classified by Industry

	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22
(Monthly Change in Billion KHR)					
1. Financial Institutions	74.0	132.7	99.7	267.3	-74.5
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	37.5	-7.6	87.4	199.6	-63.2
1.3. Other Financial Institutions	36.5	140.3	12.3	67.7	-11.3
2. Non-Financial Institutions	2,172.1	1,352.7	4,791.7	2,952.3	1,207.4
2.1. Agriculture, Forestry and Fishing	197.3	90.4	1,288.5	325.0	224.2
2.2. Mining and Quarrying	17.1	9.2	9.0	6.3	3.1
2.3. Manufacturing	175.2	47.2	145.8	-30.8	50.3
2.4. Utilities	30.7	23.0	73.9	29.2	21.7
2.5. Construction	551.4	72.5	-7.8	549.0	86.3
2.6. Wholesale Trade	409.8	149.3	440.0	151.7	183.5
2.7. Retail Trade	433.5	447.7	1,347.2	718.2	323.5
2.8. Hotels and Restaurants	65.9	162.8	98.0	105.1	-22.5
2.9. Transport and Storage	42.2	38.8	381.1	126.8	-13.5
2.10. Information Media and Telecommunications	26.6	-46.8	50.5	-21.3	-8.5
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	-38.0	-65.3	204.5	7.1	-102.9
2.12. Real Estate Activities	276.8	355.5	309.3	811.4	496.2
2.13. Other Non-Financial Services	-16.4	68.3	451.8	174.7	-33.8
3. Personal Essentials	756.7	241.3	1,475.8	784.1	401.2
3.1. Personal Lending	414.9	254.2	-596.8	337.5	124.0
3.2. Credit Cards	11.9	6.3	19.5	26.8	-8.4
3.3. Mortgages, Owner-Occupied Housing only	329.9	-19.1	2,053.2	419.8	285.6
4. Other Lending	40.1	39.3	428.8	256.5	57.4
Total Gross Loan	3,042.9	1,766.0	6,796.1	4,260.3	1,591.5
(Monthly Change in Percent)					
1. Financial Institutions	1.1	2.0	1.5	3.8	-1.0
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	0.8	-0.2	1.8	4.0	-1.2
1.3. Other Financial Institutions	2.1	7.8	0.6	3.5	-0.6
2. Non-Financial Institutions	2.1	1.3	4.4	2.6	1.0
2.1. Agriculture, Forestry and Fishing	1.8	0.8	11.5	2.6	1.7
2.2. Mining and Quarrying	2.6	1.4	1.3	0.9	0.4
2.3. Manufacturing	2.9	0.8	2.3	-0.5	0.8
2.4. Utilities	1.6	1.2	3.8	1.4	1.1
2.5. Construction	3.9	0.5	-0.1	3.7	0.6
2.6. Wholesale Trade	2.9	1.0	3.0	1.0	1.2
2.7. Retail Trade	1.9	1.9	5.6	2.8	1.2
2.8. Hotels and Restaurants	1.0	2.3	1.4	1.5	-0.3
2.9. Transport and Storage	1.1	1.0	9.8	3.0	-0.3
2.10. Information Media and Telecommunications	2.2	-3.7	4.2	-1.7	-0.7
2.11. Rental and Operational Leasing Activities, Excluded Real Estate Leasing and Rentals	-1.5	-2.6	8.2	0.3	-3.8
2.12. Real Estate Activities	2.2	2.8	2.4	6.1	3.5
2.13. Other Non-Financial Services	-0.2	0.9	5.8	2.1	-0.4
3. Personal Essentials	2.2	0.7	4.1	2.1	1.1
3.1. Personal Lending	2.8	1.7	-3.9	2.3	0.8
3.2. Credit Cards	4.1	2.1	6.3	8.1	-2.4
3.3. Mortgages, Owner-Occupied Housing only	1.7	-0.1	10.3	1.9	1.3
4. Other Lending	2.7	2.6	27.4	12.8	2.5
Total Gross Loan	2.0	1.2	4.4	2.7	1.0

Table 17: Deposits with Deposit Money Banks

(In Billion KHR)

	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22
Deposits in KHR					
Demand deposits	3,931.0	3,438.5	3,715.1	3,968.9	4,029.9
Savings deposits	2,773.8	2,753.9	2,742.7	2,912.3	2,755.2
Fixed deposits	6,113.1	6,285.0	6,438.0	6,587.1	6,659.8
Others	294.3	218.3	262.1	221.4	233.6
Total	13,112.2	12,695.7	13,157.9	13,689.7	13,678.5
Deposits in Foreign Currency*					
Demand deposits	28,015.3	28,994.0	30,031.4	29,937.3	29,905.2
Savings deposits	38,177.7	38,622.2	39,871.9	40,237.2	40,717.4
Fixed deposits	54,748.2	55,647.7	56,437.2	57,383.5	57,869.1
Others	1,631.0	1,835.8	1,778.1	1,676.3	1,609.4
Total	122,572.2	125,099.8	128,118.7	129,234.3	130,101.1
Grand Total	135,684.4	137,795.5	141,276.6	142,923.9	143,779.6

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

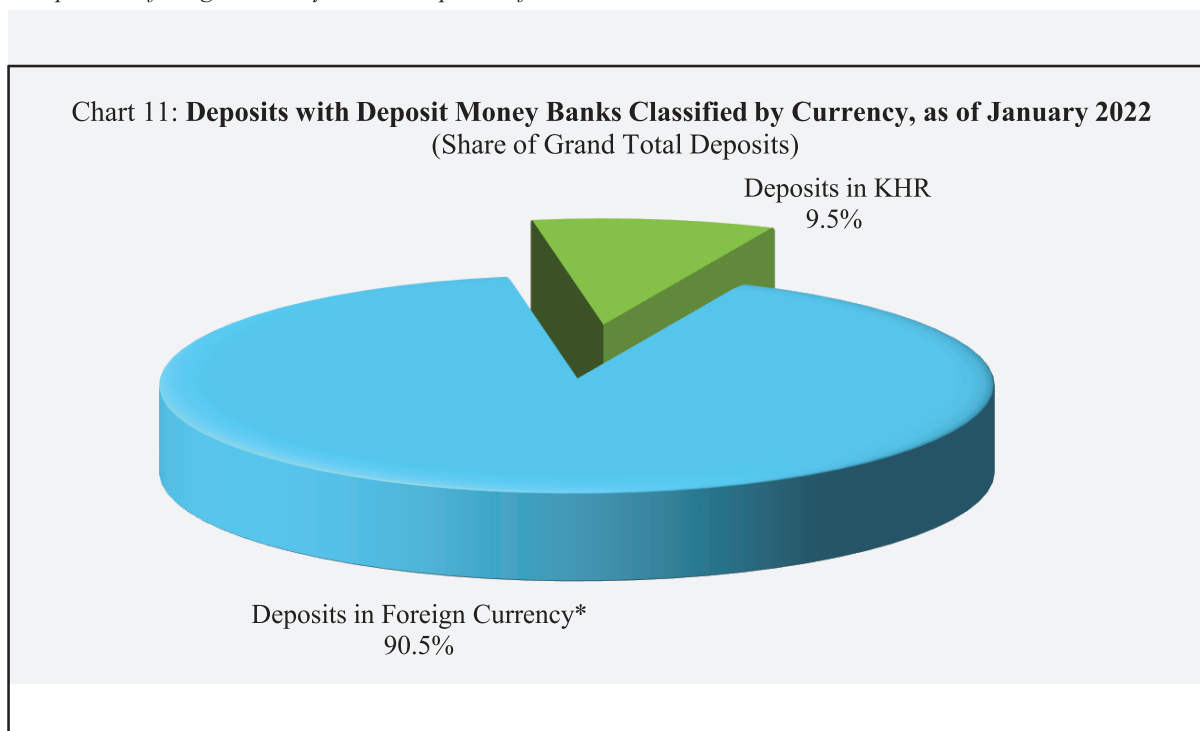


Table 18: Monthly Change of Deposits with Deposit Money Banks

	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22
(Change in Billion KHR)					
Deposits in KHR					
Demand deposits	44.9	-492.6	276.6	253.8	61.0
Savings deposits	-104.8	-19.9	-11.2	169.6	-157.1
Fixed deposits	172.6	171.9	153.0	149.1	72.7
Others	41.2	-76.0	43.8	-40.7	12.2
Total	153.9	-416.5	462.2	531.7	-11.2
Deposits in Foreign Currency					
Demand deposits	1,469.6	978.8	1,037.4	-94.1	-32.0
Savings deposits	533.1	444.5	1,249.7	365.3	480.2
Fixed deposits	644.2	899.5	789.5	946.3	485.5
Others	39.8	204.8	-57.7	-101.8	-66.9
Total	2,686.7	2,527.6	3,018.9	1,115.6	866.8
Grand Total	2,840.6	2,111.0	3,481.1	1,647.3	855.7
(Percentage Change)					
Deposits in KHR					
Demand deposits	1.2	-12.5	8.0	6.8	1.5
Savings deposits	-3.6	-0.7	-0.4	6.2	-5.4
Fixed deposits	2.9	2.8	2.4	2.3	1.1
Others	16.3	-25.8	20.0	-15.5	5.5
Total	1.2	-3.2	3.6	4.0	-0.1
Deposits in Foreign Currency					
Demand deposits	5.5	3.5	3.6	-0.3	-0.1
Savings deposits	1.4	1.2	3.2	0.9	1.2
Fixed deposits	1.2	1.6	1.4	1.7	0.8
Others	2.5	12.6	-3.1	-5.7	-4.0
Total	2.2	2.1	2.4	0.9	0.7
Grand Total	2.1	1.6	2.5	1.2	0.6

Chart 12: Deposits in KHR Classified by Type, as of January 2022

(Share of Total KHR Deposits)

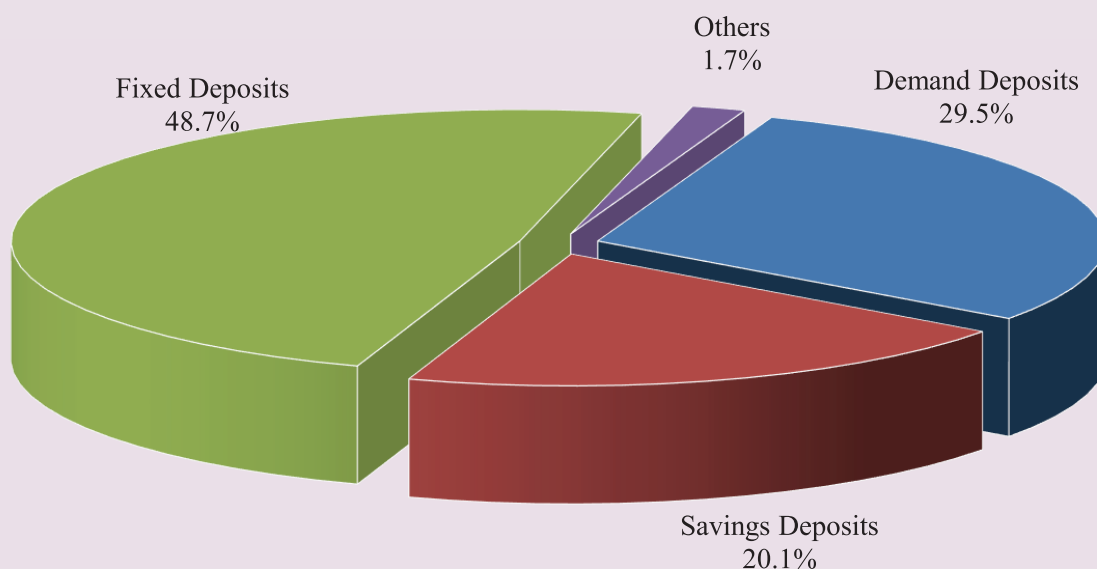


Chart 13: Deposits in Foreign Currency Classified by Type, as of January 2022

(Share of Total Foreign Currency Deposits)

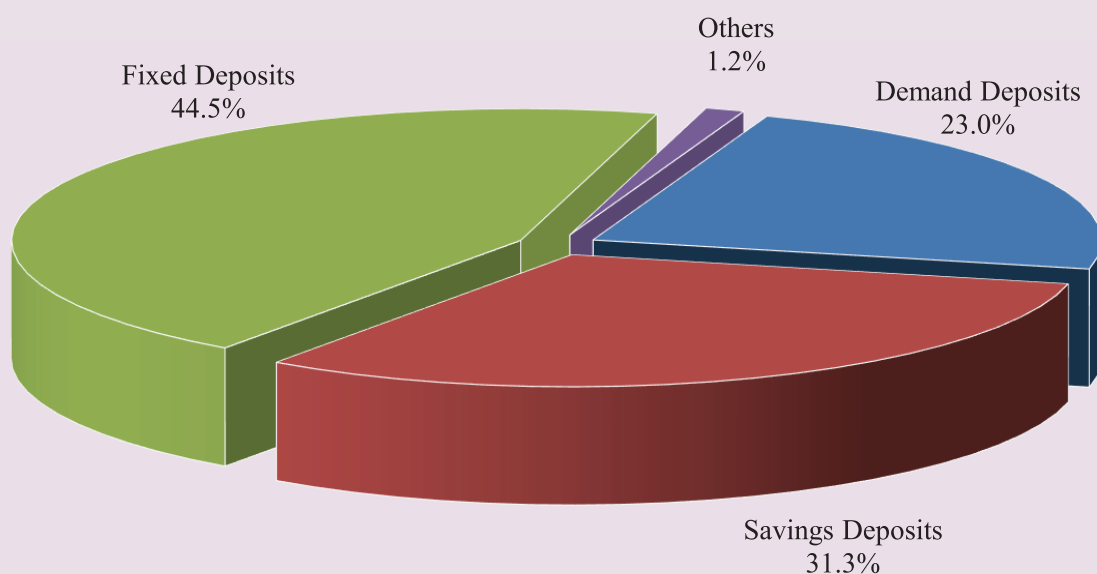


Table 19: Credit Granted by Micro-Finance Institutions*

Period	Numbers of				Loan Outstanding (In Billion KHR)	Interest Rate	
	District	Commune	Village	Household		Monthly	Annually
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*							
	Numbers of Branches			Number of Borrowers**	Loan Outstanding (In Billion KHR)	Interest Rate	
	Head Office	Province/ Krong	District/Khan			Monthly	Annually
Dec-17	76	366	975	1,776,467	17,236	1.4%-2.5%	16.9%-28.8%
Dec-18	80	399	944	1,872,916	21,813	1.2%-2.0%	15.1%-24.0%
Dec-19	82	406	965	2,109,170	29,357	1.1%-1.6%	13.4%-18.7%
2020							
Apr	81	379	913	2,055,408	29,843	1.1%-1.7%	13.6%-19.4%
May	80	370	887	2,031,904	29,259	1.1%-1.6%	13.7%-19.1%
Jun	80	367	889	2,040,143	29,226	1.1%-1.6%	13.4%-18.8%
Jul	80	367	885	2,059,759	29,760	1.1%-1.6%	13.4%-18.7%
Aug	80	372	892	2,065,589	30,220	1.1%-1.6%	13.4%-18.7%
Sep	80	372	893	2,080,532	30,916	1.0%-1.5%	12.8%-17.6%
Oct	79	342	749	1,915,484	26,673	1.1%-1.6%	13.8%-18.8%
Nov	79	343	749	1,920,962	27,189	1.1%-1.6%	13.4%-18.4%
Dec	79	343	749	1,919,926	27,527	1.1%-1.6%	13.4%-18.3%
2021							
Jan	79	346	751	1,930,946	28,577	1.1%-1.5%	13.2%-17.5%
Feb	79	343	752	1,939,158	29,332	1.1%-1.5%	13.3%-17.6%
Mar	79	344	752	1,940,901	29,457	1.1%-1.5%	13.3%-17.6%
Apr	79	344	756	1,940,753	29,552	1.1%-1.5%	13.5%-17.9%
May	78	344	756	1,946,445	30,046	1.1%-1.5%	13.4%-17.9%
Jun	78	345	757	1,959,636	30,790	1.1%-1.5%	13.2%-17.6%
Jul	78	358	762	1,977,478	31,515	1.1%-1.5%	13.4%-17.9%
Aug	78	357	761	1,998,367	32,489	1.1%-1.5%	13.4%-17.9%
Sep	78	357	764	2,027,766	33,418	1.1%-1.5%	13.3%-17.8%
Oct	78	358	765	2,038,580	34,010	1.1%-1.5%	13.3%-17.8%
Nov	77	328	658	1,883,921	31,368	1.1%-1.5%	13.3%-17.7%
Dec	77	325	664	1,897,878	31,723	1.1%-1.5%	13.3%-17.6%
2022							
Jan	77	325	665	1,910,865	32,607	1.1%-1.5%	12.9%-17.4%

* Including MFI and MDI

** Including Individuals and Legal Entities

*** Revised Data

Table 20: 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 Billion KHR)	Daily Average Amount (In Billion KHR)	Returned Check	
						Number	Amount (In Billion KHR)
	1	2	3 = 1/2	4	5 = 4/2	6	7
Dec-16	3,938	22	179	490.0	22.3	13	3.15
Total	82,291	242	340	5,421.8	22.4	186	117.50
Dec-17	3,074	20	154	599.0	30.0	22	12.48
Total	37,485	239	1,885	6,607.8	333.1	138	28.51
Dec-18	2,994	19	158	935.1	49.2	16	6.58
Total	38,249	232	165	9,424.1	40.6	197	152.90
Dec-19	3,734	21	178	1,584.1	75.4	18	11.33
Total	41,696	236	177	13,602.7	57.6	206	630.84
2020							
Feb	3,113	20	156	1,283.0	64.2	3	0.10
Mar	3,341	21	159	1,985.6	94.6	11	0.65
Apr	2,965	22	135	5,781.6	262.8	10	4,005.27
May	2,465	17	145	1,517.5	89.3	6	0.24
Jun	2,861	21	136	2,035.1	96.9	8	545.03
Jul	3,042	23	132	1,290.6	56.1	8	13.15
Aug	2,563	16	160	1,574.4	98.4	5	500.25
Sep	2,966	18	165	1,272.2	70.7	8	0.43
Oct	2,956	19	156	1,477.2	77.7	10	0.39
Nov	2,813	19	148	1,473.6	77.6	6	6.84
Dec	3,264	23	142	1,839.6	80.0	5	0.57
Total	35,570	240	148	22,955.3	95.6	101	5,074.92
2021							
Jan	2,703	19	142	1,464.0	77.1	4	1.13
Feb	2,747	20	137	1,223.1	61.2	7	5.32
Mar	3,209	22	146	2,137.0	97.1	8	1.25
Apr	1,722	17	101	1,446.2	85.1	12	343.49
May	2,616	20	131	1,677.9	83.9	6	2.51
Jun	2,676	21	127	1,673.9	79.7	7	63.13
Jul	2,501	22	114	1,548.8	70.4	4	0.98
Aug	2,717	22	124	1,600.4	72.7	7	1.20
Sep	2,636	21	126	1,488.4	70.9	7	18.26
Oct	2,421	16	151	1,433.5	89.6	7	1.23
Nov	2,773	19	146	1,633.4	86.0	16	1.07
Dec	3,028	23	132	1,763.0	76.7	14	26.86
Total	31,749	242	131	19,089.4	78.9	99	466.43
2022							
Jan	2,611	20	131	1,592.1	79.6	8	4.19
Total	2,611	20	131	1,592.1	79.6	8	4.19

Table 21: USD-Denominated Checks Clearing through Clearing House

Date	Number of Checks Cleared	Number of days Cleared	Number of Cleared Check per Day	Total Amount (In Million USD)	Daily Average Amount (In Million USD)	Returned Checks	
						Number	Amount (In Million USD)
	1	2	3 = 1/2	4	5 = 4/2	6	7
Dec-16	92,820	22	4,219	2,220.4	100.9	778	44.8
Total	1,025,209	242	4,236	21,790.4	90.0	8,738	439.6
Dec-17	101,093	20	5,055	2,824.6	141.2	789	37.6
Total	1,107,752	239	4,635	26,812.7	112.2	8,863	440.4
Dec-18	111,978	19	5,894	3,917.1	206.2	904	63.6
Total	1,238,232	232	5,337	41,462.7	178.7	10,474	2686.1
Dec-19	121,353	21	5,779	4,448.5	211.8	964	87.1
Total	1,337,800	236	5,669	51,609.1	218.7	10,654	3779.9
2020							
Feb	104,899	20	5,245	3,513.1	175.7	793	57.7
Mar	115,984	21	5,523	11,338.6	539.9	845	7539.5
Apr	92,572	22	4,208	3,580.9	162.8	720	447.8
May	86,011	17	5,059	2,951.1	173.6	706	64.7
Jun	95,099	21	4,529	3,602.3	171.5	656	88.9
Jul	103,633	23	4,506	3,565.0	155.0	654	27.6
Aug	85,220	16	5,326	2,819.2	176.2	575	28.0
Sep	94,576	18	5,254	3,585.4	199.2	662	209.0
Oct	95,528	19	5,028	3,337.8	175.7	616	38.0
Nov	101,894	19	5,363	3,401.5	179.0	825	49.8
Dec	111,749	23	4,859	4,369.7	190.0	714	45.0
Total	1,200,110	240	5,000	50,220.0	209.3	8,620	8737.8
2021							
Jan	94,741	19	4,986	3,472.2	182.7	651	34.0
Feb	91,093	20	4,555	3,581.1	179.1	559	64.9
Mar	108,132	22	4,915	4,580.6	208.2	713	29.8
Apr	51,038	17	3,002	2,481.7	146.0	653	25.0
May	83,885	20	4,194	3,665.8	183.3	727	35.9
Jun	92,036	21	4,383	4,019.5	191.4	651	33.8
Jul	90,348	22	4,107	4,022.5	182.8	610	74.4
Aug	94,597	22	4,300	3,831.2	174.1	699	40.4
Sep	92,152	21	4,388	4,057.2	193.2	546	25.0
Oct	78,639	16	4,915	3,575.0	223.4	592	30.2
Nov	95,777	19	5,041	4,091.7	215.4	1,350	59.2
Dec	104,666	23	4,551	5,002.1	217.5	672	65.5
Total	1,077,104	242	4,451	46,380.6	191.7	8,423	517.9
2022							
Jan	90,249	20	4,512	4,464.2	223.2	622	47.1
Total	90,249	20	4,512	4,464.2	223.2	622	47.1

Table 22: Visitor Arrivals in Cambodia

	2021		2022	% of Total		% Change	
	Nov	Dec	Jan	Dec	Jan	Dec/Nov	Jan/Dec
(Mode of Arrival)							
Phnom Penh International Airport	10,537	18,384	23,262	55.5	52.0	74.5	26.5
Kong Keng International Airport	124	290	460	0.9	1.0	133.9	58.6
Siem Reap International Airport	0	1,081	2,230	3.3	5.0	100.0	106.3
Land	8,264	13,196	18,401	39.8	41.1	59.7	39.4
Boat	8	178	381	0.5	0.9	21.3*	114.0
Preah Vihea	0	0	0	0.0	0.0	0.0	0.0
Total	18,933	33,129	44,734	100.0	100.0	75.0	35.0
(Arrival by Purpose of Visit)							
Tourist	9,229	19,322	31,482	58.3	70.4	109.4	62.9
Business and Professional	8,386	11,170	10,574	33.7	23.6	33.2	-5.3
Others and not specified	1,318	2,637	2,678	8.0	6.0	100.1	1.6
Total	18,933	33,129	44,734	100.0	100.0	75.0	35.0
(Top-Ten Countries of Passenger Arrivals)							
Thailand	4,441	7,493	13,783	22.6	30.8	68.7	83.9
Vietnam	4,732	8,490	11,866	25.6	26.5	79.4	39.8
Indonesia	1,345	2,336	2,585	7.1	5.8	73.7	10.7
United States of America	1,004	2,158	2,571	6.5	5.7	114.9	19.1
China (PRC)	2,604	3,380	2,497	10.2	5.6	29.8	-26.1
France	469	1,328	1,736	4.0	3.9	183.2	30.7
South Korea	1,119	1,521	1,331	4.6	3.0	35.9	-12.5
United Kingdom	172	468	839	1.4	1.9	172.1	79.3
Malaysia	542	752	783	2.3	1.8	38.7	4.1
Australia	195	673	740	2.0	1.7	2.5*	10.0
Others	2,310	4,530	6,003	13.7	13.4	96.1	32.5
Total	18,933	33,129	44,734	100.0	100.0	75.0	35.0

Source: Ministry of Tourism

* Increased in times, not in percentage (%).

Table 23: Cambodia's Imports and Exports

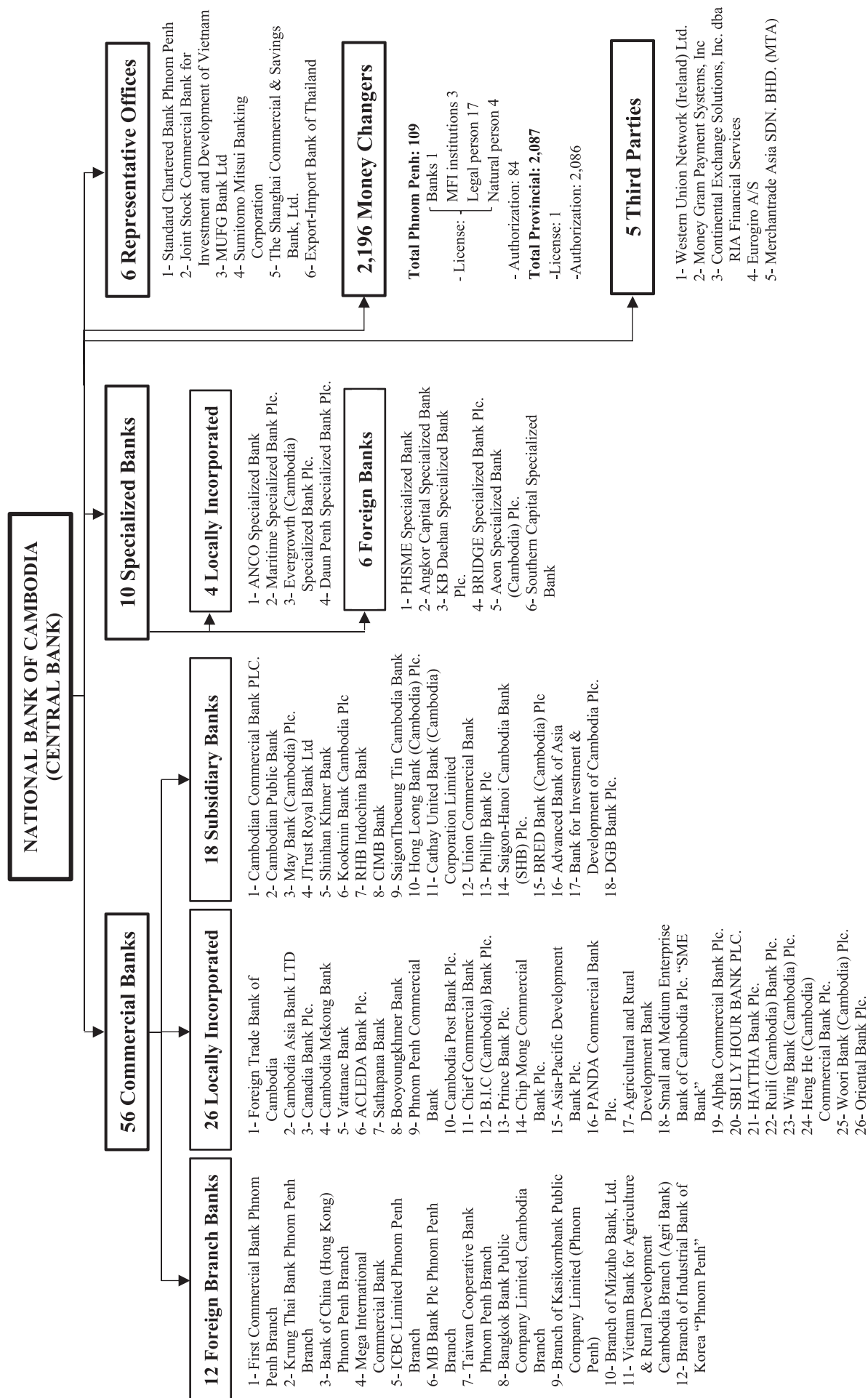
(In Billion KHR)

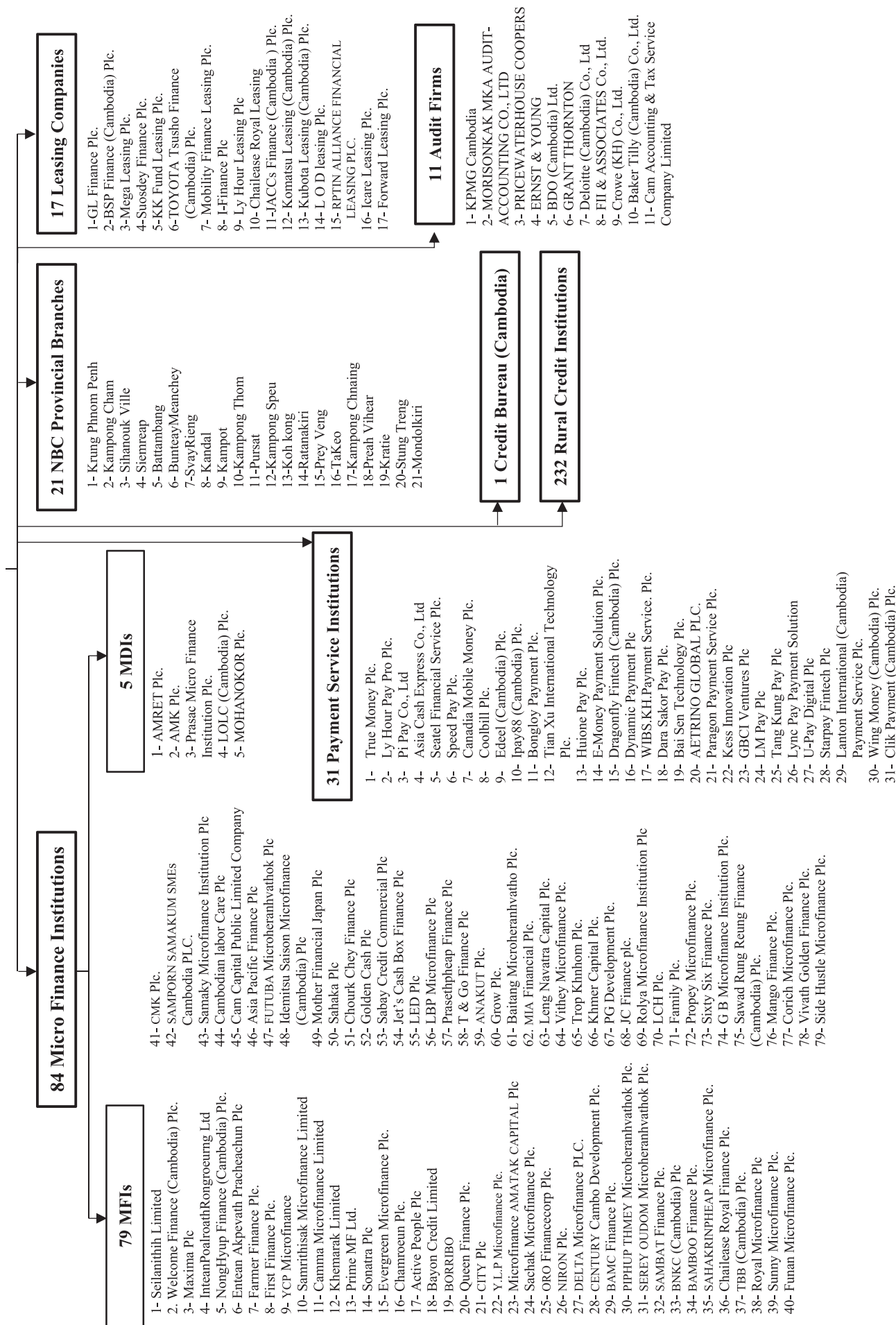
	2021		2022	Change in Billion KHR		Change in %	
	Nov	Dec	Jan	Dec/Nov	Jan/Dec	Dec/Nov	Jan/Dec
Imports by Commodity							
Medicine	90.6	676.8	82.4	586.2	-594.5	647.1	-87.8
Cigarette	35.9	75.6	59.0	39.7	-16.6	110.8	-21.9
Food and Beverage	271.6	326.1	347.3	54.5	21.1	20.1	6.5
Equipment Construction	545.2	557.5	301.4	12.3	-256.0	2.2	-45.9
Cement	7.5	9.5	7.0	2.0	-2.5	27.2	-26.7
Steel	89.8	102.6	132.4	12.7	29.9	14.2	29.1
Phones	7.1	7.0	5.4	-0.2	-1.6	-2.2	-23.1
T.V	1.5	1.3	1.8	-0.2	0.6	-16.2	44.5
Other Electronic Equipment	245.5	351.3	119.7	105.8	-231.6	43.1	-65.9
Garment	239.1	246.3	216.2	7.2	-30.1	3.0	-12.2
Fabric	1,683.7	2,010.0	2,254.3	326.3	244.2	19.4	12.2
Vehicle	505.0	620.1	485.0	115.1	-135.0	22.8	-21.8
Equipment of Cold	19.6	21.2	16.2	1.6	-5.0	8.4	-23.8
Gold	1,690.6	3,599.3	3,532.7	1,908.7	-66.6	112.9	-1.9
Oil	917.0	913.9	789.1	-3.1	-124.8	-0.3	-13.7
Fertilizer	79.1	72.7	54.5	-6.4	-18.3	-8.0	-25.1
Others	3,142.8	3,816.2	4,130.9	673.3	314.7	21.4	8.2
Total Imports	9,571.6	13,407.3	12,535.2	3,835.7	-872.2	40.1	-6.5
Exports by Commodity							
Garment	2,604.0	3,420.3	3,143.3	816.4	-277.1	31.4	-8.1
Footwear	459.2	675.6	584.7	216.4	-90.9	47.1	-13.5
Other Textile Product	664.2	927.8	839.7	263.6	-88.1	39.7	-9.5
Electrical Part	313.4	397.3	306.5	83.9	-90.8	26.8	-22.8
Vehicle and Bicycle Part	56.1	61.4	65.5	5.3	4.1	9.5	6.7
Bicycle	194.9	282.0	312.2	87.0	30.2	44.7	10.7
Wood Products	225.2	247.3	201.4	22.1	-45.9	9.8	-18.6
Rice	178.7	218.5	147.0	39.8	-71.5	22.3	-32.7
Rubber	169.3	207.8	131.8	38.5	-75.9	22.7	-36.6
Fish and Other Agricultural Products	90.3	123.3	102.6	32.9	-20.7	36.5	-16.8
Others	914.9	944.4	904.2	29.5	-40.2	3.2	-4.3
Total Exports	5,870.1	7,505.5	6,738.8	1,635.4	-766.7	27.9	-10.2

*Source: General Department of Cambodia Customs and Excise*** Revised Data*

Table 24: THE BANKING SYSTEM IN CAMBODIA

As of 31 January 2022





អ៊ីនធឺណិត
INTERNET

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

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

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The Statistics Department staff of the National Bank of Cambodia can assist users in addressing their data requirements. The National Bank of Cambodia publications are available for sale and subscription services can be arranged. Other special data services are also available, on a user pays basis.

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