



**ធនាគារជាតិ នៃ កម្ពុជា**  
NATIONAL BANK OF CAMBODIA

# **ព្រឹត្តិបត្រស្ថិតិសេដ្ឋកិច្ច និងរូបិយវត្ថុ** **Economic and Monetary Statistics Bulletin**

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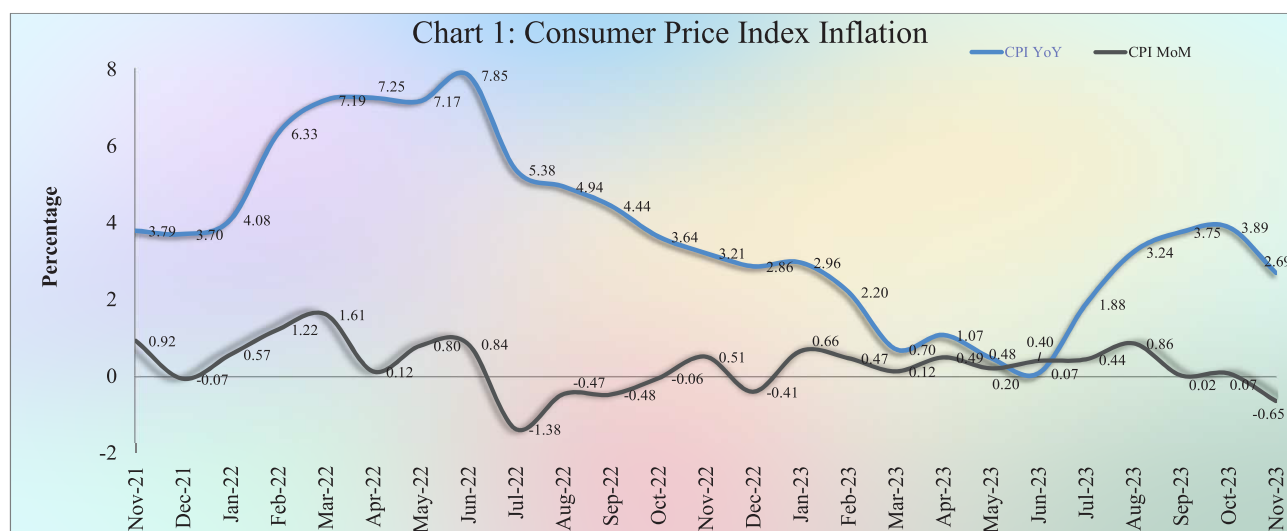


## Introduction

Headline consumer price inflation in November 2023 declined to the negative level over the previous month, and the Khmer riel (KHR) appreciated against US dollar. During this period, residents' deposits in the banking sector continued to increase while credit to private sector decreased slightly. In the meantime, international trade in goods showed a minuscule surplus.

## Consumer Price Index

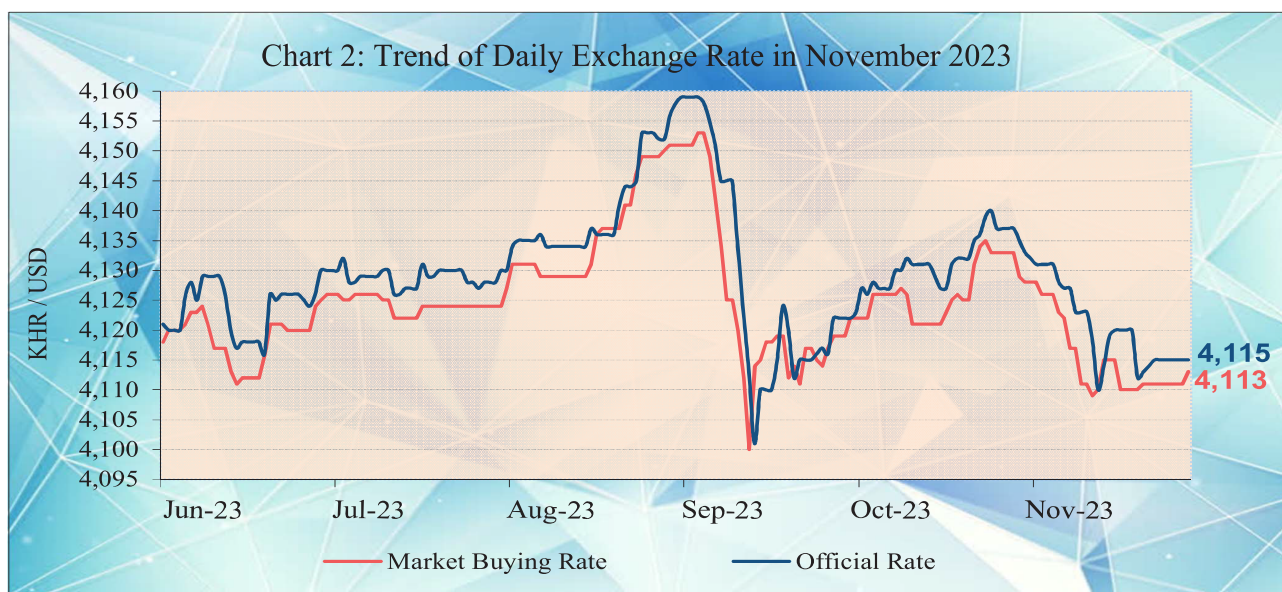
The consumer price inflation in Phnom Penh (month-on-month) decreased to the negative level of -0.65% in November 2023 from 0.07% in October, in which nine out of twelve group indexes decreased, one group index increased, and the other two groups remained unchanged.



During the same period, the year-on-year percentage change of the CPI for all items eased to 2.7% in November 2023 from 3.9% in October, which was mainly due to the decrease in price along with lower hike in food price.

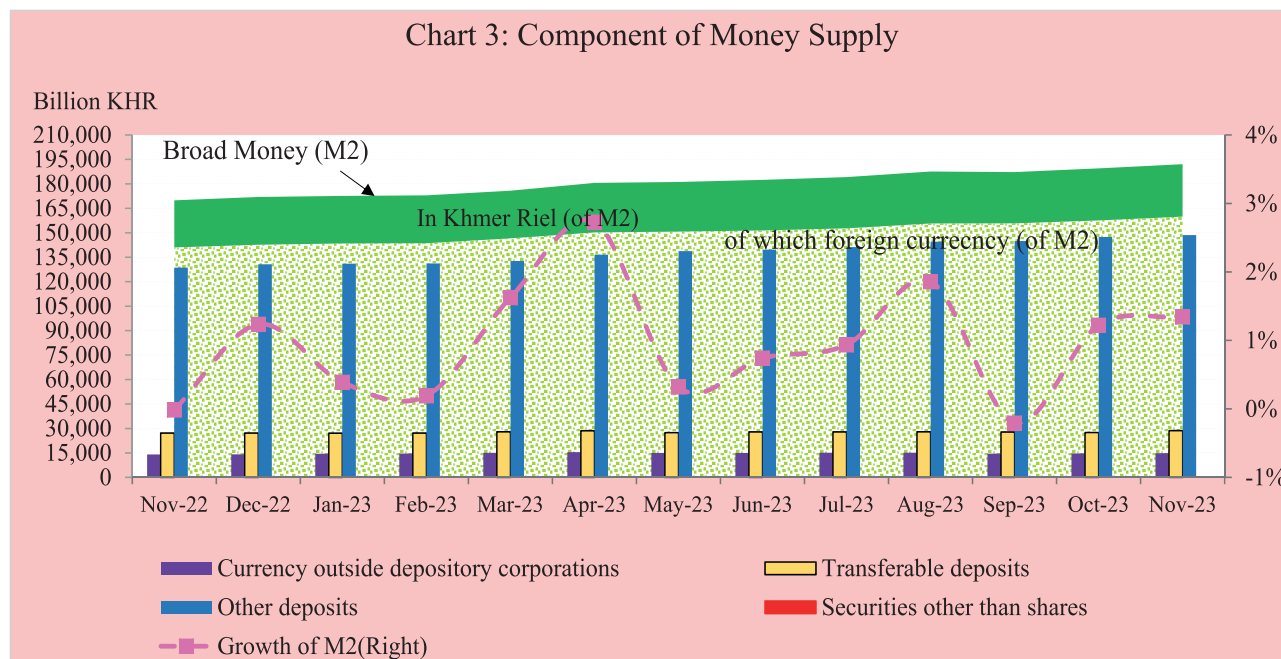
## Exchange Rate

The exchange rate (market buying rate) was KHR 4,113 per USD in November 2023, appreciated by 0.39% over October.



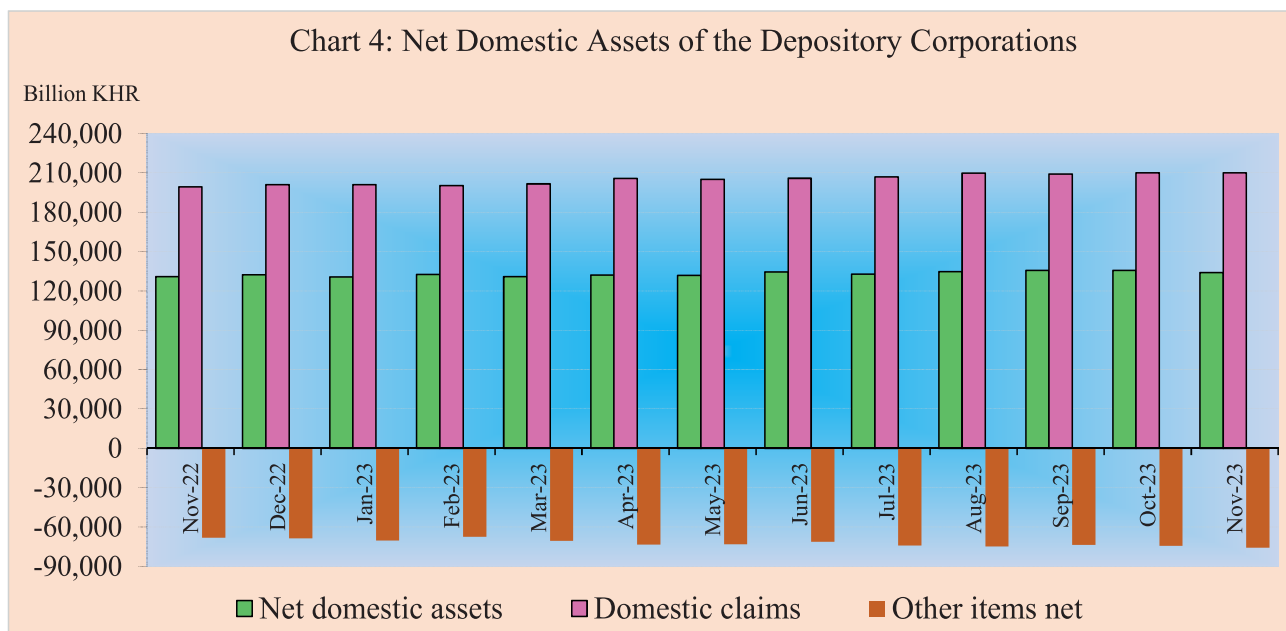
## Money Supply

Broad money (M2) increased to KHR 192,068.6 billion in November 2023, up by 1.3% compared to October. The main components of M2 showed that transferable deposits, currency outside depository corporations, and other deposits increased by 4.3%, 1.8%, and 0.8%, respectively.



## Net Domestic Assets of the Depository Corporations

Net domestic assets of the depository corporations decreased to KHR 134,122.4 billion in November 2023, down by 1.2% compared to October. This was due to the decrease of 1.9% in other items net and 0.1% in net domestic credit.

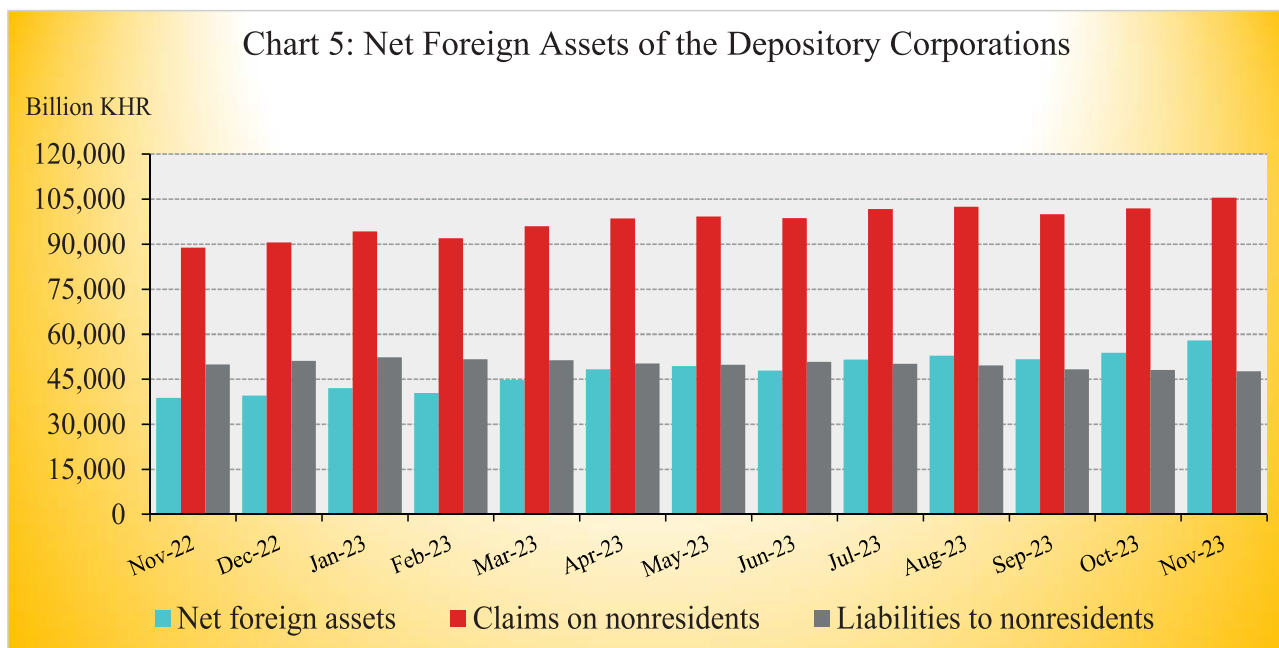


The decrease in other items net was due to a decrease of 4.4% in others along with an increase of 1.5% in capital accounts. The decrease in net domestic credit was due to the decreases of 5.7% and 0.1% in net credit to other financial corporations and credit to private sector, respectively, while net credit to nonfinancial public sector increased by 1.7%.



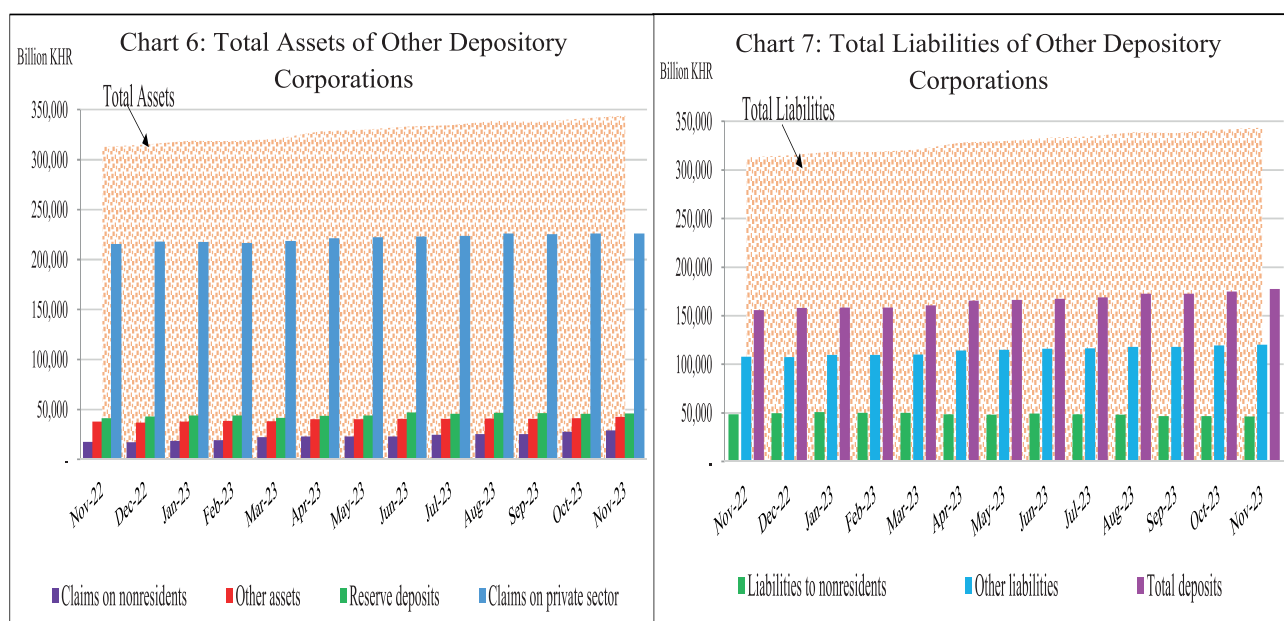
## Net Foreign Assets of the Depository Corporations

Net foreign assets of the depository corporation increased to KHR 57,946.3 billion in November 2023, up by 7.7% from October. This was due to the increase of 4.8% and 3% in other foreign assets and gross foreign reserve, respectively, along with a decline of 1.2% in foreign liabilities.



## Other Depository Corporations Survey

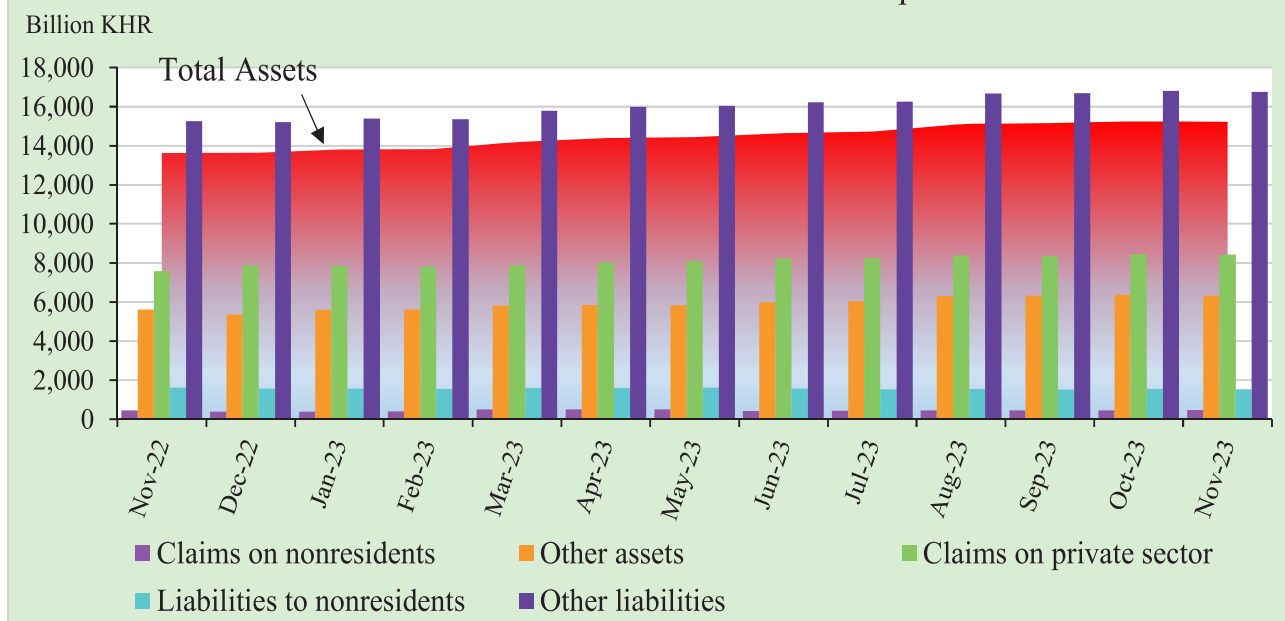
Total assets of other depository corporations (including commercial banks and microfinance deposit-taking institutions) were KHR 343,108.3 billion, up by 0.7% in November 2023 compared to the previous month.



## Other Financial Corporations Survey

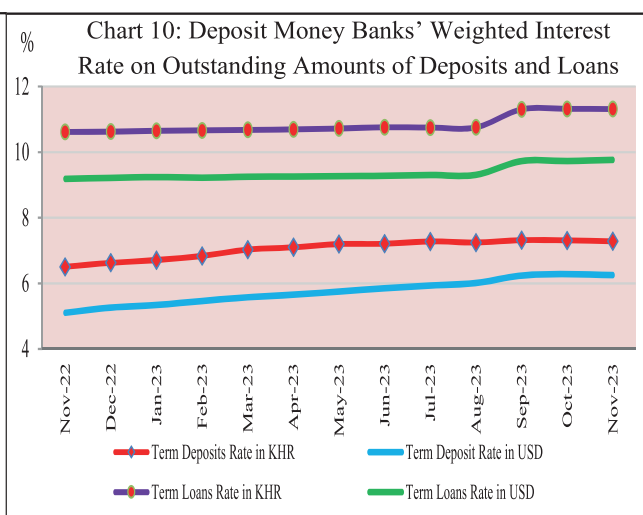
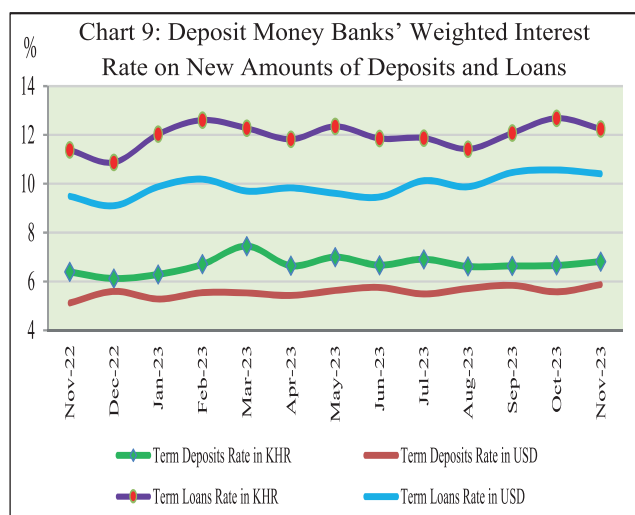
Total assets of other financial corporations (including specialized banks, MFIs and insurance companies) were KHR 15,221 billion, down by 0.2% in November 2023 compared to October.

Chart 8: Total Assets of Other Financial Corporations



### Interest Rates on Deposits and Loans

Interest rate on deposits and loans of banking sector in November 2023 showed that the (new amount) weighted average interest rate on term deposits in KHR increased by 0.17% to 6.82%, and term deposits in USD increased by 0.3% to 5.87%. At the same time, the weighted average interest rate on term loans in KHR decreased by 0.44% to 12.25%, and term loans in USD decreased by 0.16% to 10.41%.

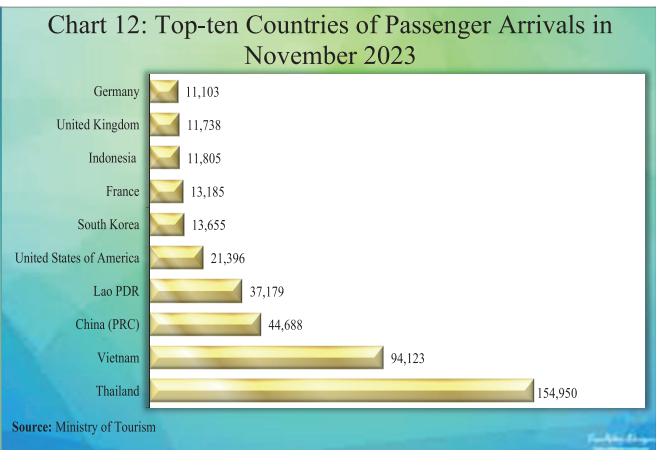
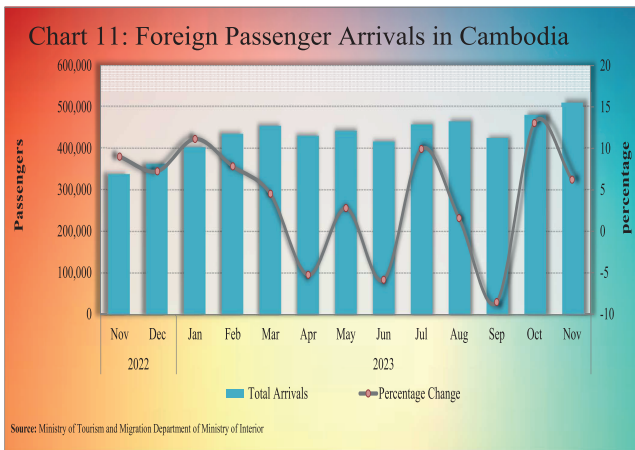


### Foreign Tourist Arrivals

In November 2023, the total number of passenger arrivals was 510,231, increased by 6.2% following the increase of 13% in the previous month. The main purposes of the passenger arrivals in Cambodia were for vacation, and business and professional, which were accounted for 81.1% and 16.5% of the total, respectively.

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



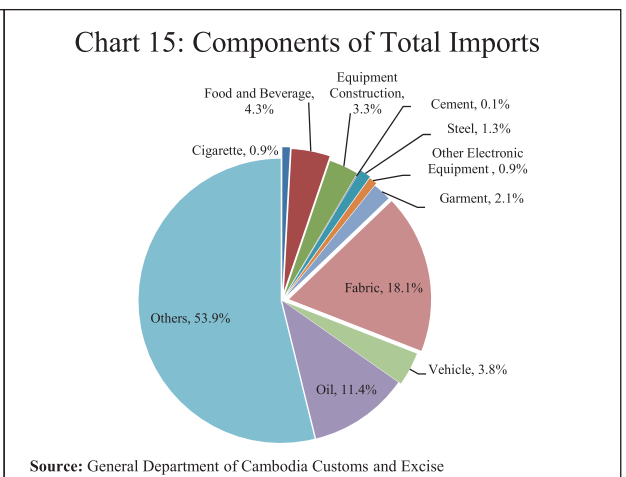
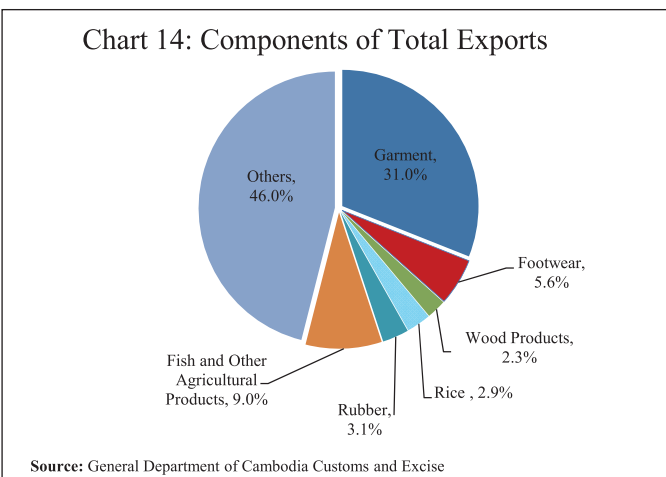


## International Trade in Goods

International trade in goods showed a surplus of KHR 90.7 billion (1%) in November 2023, after the deficit of KHR 1,154.8 billion (13%) in October.



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



**Table 1: Consumer Price Index and Inflation Rate**

<b>1. Consumer Price Index (CPI) and Component Indices</b> (Oct-Dec. 2006 = 100)	<b>Jul-23</b>	<b>Aug-23</b>	<b>Sep-23</b>	<b>Oct-23</b>	<b>Nov-23</b>
<b>CPI (all items)</b>	<b>203.02</b>	<b>204.76</b>	<b>204.80</b>	<b>204.95</b>	<b>203.62</b>
Food and Non-Alcoholic Beverages	253.00	254.61	255.12	256.21	254.67
Alcoholic Beverages, Tobacco and Narcotics	183.52	184.77	186.05	186.16	186.20
Clothing and Footwear	181.74	183.00	183.22	183.79	183.17
Housing, Water, Electricity, Gas and other Fuels	141.55	142.26	142.21	142.37	141.85
Furnishings and Household Maintenance	163.34	163.66	163.66	163.82	163.65
Health	143.95	144.23	143.74	143.62	142.92
Transport	125.60	129.82	129.30	127.07	124.80
Communication	66.66	66.75	66.70	66.68	66.63
Recreation and Culture	132.90	133.72	133.11	133.48	133.09
Education	172.29	172.29	172.29	172.29	172.29
Restaurants	328.65	333.11	331.53	329.25	325.77
Miscellaneous Goods and Services	171.13	171.68	171.39	171.78	171.73
<b>2. Percentage Change in the CPI and its Components</b>					
<b>2.1 Month on Month Change (%)</b>					
<b>CPI (all items)</b>	<b>0.44</b>	<b>0.86</b>	<b>0.02</b>	<b>0.07</b>	<b>-0.65</b>
Food and Non-Alcoholic Beverages	0.48	0.64	0.20	0.43	-0.60
Alcoholic Beverages, Tobacco and Narcotics	0.18	0.68	0.69	0.06	0.02
Clothing and Footwear	0.63	0.70	0.12	0.31	-0.34
Housing, Water, Electricity, Gas and other Fuels	0.28	0.50	-0.04	0.11	-0.37
Furnishings and Household Maintenance	0.20	0.20	0.00	0.09	-0.10
Health	0.21	0.19	-0.34	-0.08	-0.49
Transport	0.13	3.36	-0.40	-1.72	-1.79
Communication	0.13	0.13	-0.08	-0.02	-0.08
Recreation and Culture	0.58	0.62	-0.46	0.28	-0.30
Education	0.39	0.00	0.00	0.00	0.00
Restaurants	0.82	1.36	-0.47	-0.69	-1.06
Miscellaneous Goods and Services	0.26	0.32	-0.17	0.23	-0.03
<b>2.2 Year on Year Change (%)</b>					
<b>CPI (all items)</b>	<b>1.88</b>	<b>3.24</b>	<b>3.75</b>	<b>3.89</b>	<b>2.69</b>
Food and Non-Alcoholic Beverages	3.10	4.20	4.32	4.51	3.55
Alcoholic Beverages, Tobacco and Narcotics	2.36	3.27	3.98	3.92	3.74
Clothing and Footwear	3.41	4.20	3.83	3.81	3.11
Housing, Water, Electricity, Gas and other Fuels	0.51	1.85	2.39	2.96	2.21
Furnishings and Household Maintenance	1.44	1.70	1.71	1.68	1.42
Health	0.88	1.61	1.55	0.20	-0.52
Transport	-3.23	0.16	2.69	2.29	-0.92
Communication	0.19	0.41	0.44	0.50	0.37
Recreation and Culture	3.19	3.86	3.93	4.48	3.70
Education	1.97	1.97	1.97	1.97	1.65
Restaurants	0.52	2.87	4.76	5.00	2.46
Miscellaneous Goods and Services	2.31	3.02	3.26	3.59	2.90
<b>3. Three-month moving average CPI (All Items)</b>					
<b>Year on Year Change (%)</b>	<b>0.80</b>	<b>1.72</b>	<b>2.95</b>	<b>3.62</b>	<b>3.44</b>
<b>4. Twelve-month moving average CPI (All Items)</b>					
<b>Year on Year Change (%)</b>	<b>2.34</b>	<b>2.20</b>	<b>2.15</b>	<b>2.18</b>	<b>2.14</b>

Source: National Institute of Statistics



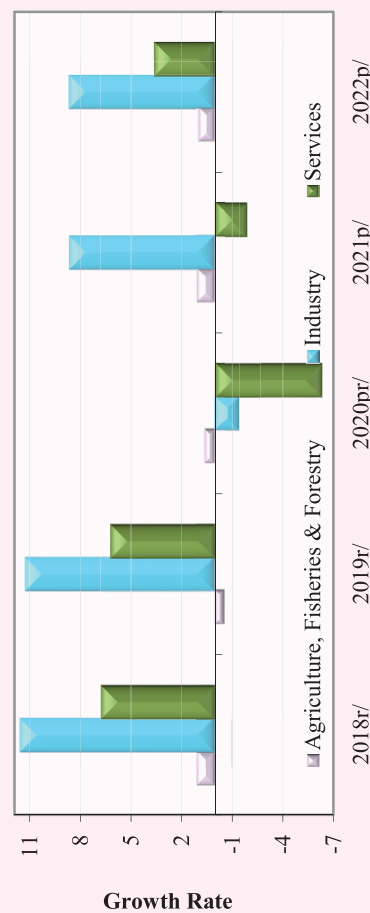
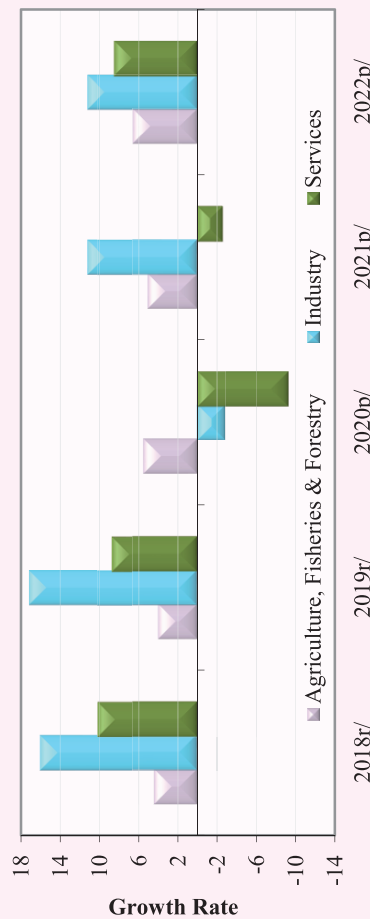
**Table 2: Consumer Items Showing Price Decreased in November 2023**

No.	Description	Weight	Index			Percentage Change	
			Nov-22	Oct-23	Nov-23	Monthly	Yearly
1	MOTOR CYCLES	2.736	138.28	141.12	131.78	-6.6	-4.7
2	DIESEL	0.144	156.22	143.88	139.69	-2.9	-10.6
3	LEAF AND STALK VEGETABLES (FRESH)	2.031	241.06	258.59	254.96	-1.4	5.8
4	FRUIT VEGETABLES	1.138	359.40	395.28	390.31	-1.3	8.6
5	TUBERS AND MUSHROOMS	0.439	221.91	235.76	232.89	-1.2	5.0
6	FRESH FRUITS	4.094	258.31	274.79	271.72	-1.1	5.2
7	PREPARED AND PRESERVED VEGETABLES	0.337	190.08	191.09	189.03	-1.1	-0.6
8	RESTAURANTS AND HOTELS	5.861	317.94	329.25	325.77	-1.1	2.5
9	MINERAL WATERS, SOFT DRINKS, FRUIT AND VEGETABLE JUICES	0.748	147.58	149.08	147.58	-1.0	0.0
10	PULSES/LEGUMES	0.413	258.04	272.78	270.20	-0.9	4.7
11	PROCESSED EGGS	0.079	175.57	180.40	178.76	-0.9	1.8
12	DRIED AND PRESERVED FRUITS	0.086	197.47	196.71	194.93	-0.9	-1.3
13	FOOD PRODUCTS NEC	1.404	250.21	260.63	258.29	-0.9	3.2
14	NOODLES	1.008	241.37	250.95	248.84	-0.8	3.1
15	SOLID FUELS	1.475	251.26	265.03	262.85	-0.8	4.6
16	PROCESSED FISH AND SEAFOOD	1.646	301.81	315.17	312.89	-0.7	3.7
17	MEDICAL PRODUCTS, APPLIANCES AND EQUIPMENT	3.588	143.53	143.22	142.21	-0.7	-0.9
18	HOUSEHOLD TEXTILES	0.015	199.22	209.64	208.25	-0.7	4.5
19	DUCK (FRESH)	0.319	220.16	230.65	229.15	-0.7	4.1
20	TOOLS AND EQUIPMENT FOR HOUSE AND GARDEN	0.017	225.92	240.02	238.45	-0.7	5.6
21	OTHER GRAINS	0.090	357.84	374.79	372.36	-0.6	4.1
22	MATERIALS FOR THE MAINTENANCE AND REPAIR OF THE DWELLING	3.663	164.57	172.86	171.77	-0.6	4.4
23	CHICKEN (FRESH)	1.303	237.36	241.93	240.54	-0.6	1.3
24	OILS AND FATS	0.920	233.34	241.61	240.25	-0.6	3.0
25	DRIED NUTS AND EDIBLE SEEDS	0.556	249.93	253.54	252.12	-0.6	0.9
26	TRANSPORT SERVICES	0.812	170.53	170.70	169.74	-0.6	-0.5
27	OTHER ARTICLES OF CLOTHING AND CLOTHING ACCESSORIES	0.059	154.85	162.52	161.65	-0.5	4.4
28	FRESH EGGS	1.013	164.94	169.07	168.18	-0.5	2.0
29	BEEF (FRESH)	2.165	283.57	285.73	284.23	-0.5	0.2
30	BISCUITS/ COOKIES	0.280	185.24	188.12	187.22	-0.5	1.1
31	COFFEE, TEA AND COCOA	0.755	146.45	149.68	148.97	-0.5	1.7
32	LOCALLY PROCESSED MEAT	0.276	274.59	279.64	278.37	-0.5	1.4
33	OTHER CLOTHING (BOTH SEXES)	0.222	145.24	150.91	150.25	-0.4	3.5
34	FISH (FRESH)	7.435	267.22	281.98	280.75	-0.4	5.1
35	PORK (FRESH)	5.618	250.04	258.14	257.05	-0.4	2.8
36	TRADITIONAL CAKES	0.561	227.94	244.48	243.48	-0.4	6.8
37	SEAFOOD (FRESH, CHILLED OR FROZEN)	0.229	262.22	268.13	267.04	-0.4	1.8
38	BREAD	0.173	254.81	261.94	260.93	-0.4	2.4
39	GLASSWARE, TABLEWARE AND HOUSEHOLD UTENSILS	0.078	152.64	157.34	156.74	-0.4	2.7
40	CLOTHING FOR WOMEN AND GIRLS	1.065	174.34	181.42	180.73	-0.4	3.7

Source: National Institute of Statistics

Table 3: Gross Domestic Product (GDP)

	At Constant 2000 Prices					At Current Prices				
	2018r/	2019r/	2020pr/	2021p/	2022p/	2018r/	2019r/	2020p/	2021p/	2022p/
GDP in Billion KHR	52,850	56,578	54,826	56,486	59,503	99,544	110,014	105,892	110,506	121,030
GDP in Million USD	13,001	13,901	13,444	13,889	14,552	24,488	27,030	25,967	27,171	29,599
GDP % Growth Rate	7.5	7.1	-3.1	3.0	5.3	10.8	10.5	-3.7	4.4	9.5
GDP % Growth Rate, by Economic Activity										
Agriculture, Fisheries & Forestry	1.1	-0.5	0.6	1.1	1.0	4.4	4.0	5.5	5.1	6.6
Industry	11.6	11.3	-1.4	8.7	8.7	16.0	17.1	-2.8	11.2	11.2
Services	6.8	6.2	-6.3	-1.9	3.6	10.2	8.7	-9.3	-2.6	8.5
GDP Per Capita in Million KHR	3.4	3.5	3.4	3.4	3.5	6.3	6.9	6.5	6.7	7.2
GDP Per Capita in USD	826	871	831	848	868	1,555	1,694	1,606	1,659	1,765

Chart 1: GDP by Economic Activity  
(At Constant 2000 Prices)Chart 2: GDP by Economic Activity  
(At Current Prices)

p/: preliminary estimates

pr/: projection

r/: revised

Source: National Institute of Statistics



**Table 4: Residential Property Price Index (RPPI)**

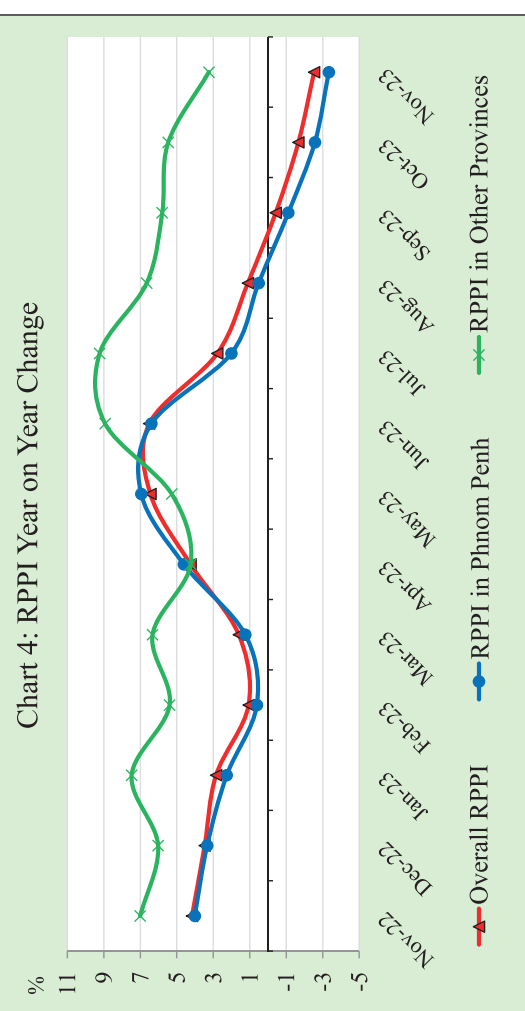
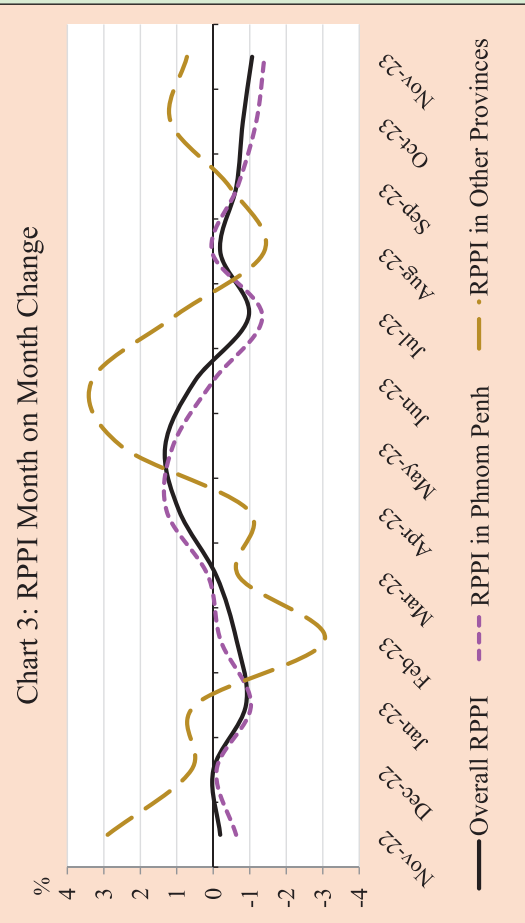
	Sep-22	Oct-22	Nov-22	Dec-22	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23
<b>Residential Property Price Index (2020 =100)</b>															
Overall RPPI	114.6	115.1	114.8	114.8	113.8	113.1	113.0	114.1	115.6	116.1	115.0	114.8	114.1	113.1	111.9
RPPI in Phnom Penh	116.5	116.8	116.1	116.0	114.8	114.6	114.7	116.2	117.5	117.5	115.9	115.9	115.2	113.8	112.2
RPPI in Other Provinces	102.4	104.0	107.0	107.6	108.2	104.9	104.1	103.1	105.7	109.3	110.4	108.9	108.4	109.7	110.4
<b>Month on Month Change (%)</b>															
Overall RPPI	0.9	0.4	-0.2	0.0	-0.9	-0.6	-0.1	0.9	1.3	0.5	-1.0	-0.2	-0.6	-0.8	-1.1
RPPI in Phnom Penh	1.0	0.3	-0.6	-0.1	-1.0	-0.2	0.1	1.3	1.1	0.0	-1.3	0.0	-0.7	-1.2	-1.4
RPPI in Other Provinces	0.4	1.5	2.9	0.6	0.5	-3.1	-0.7	-1.0	2.5	3.3	1.1	-1.4	-0.4	1.2	0.7
<b>Year on Year Change (%)</b>															
Overall RPPI	3.2	3.6	4.2	3.5	2.8	1.1	1.6	4.2	6.4	6.5	2.8	1.1	-0.4	-1.7	-2.5
RPPI in Phnom Penh	3.8	3.9	4.0	3.3	2.3	0.6	1.2	4.6	6.9	6.4	2.0	0.5	-1.1	-2.6	-3.3
RPPI in Other Provinces	0.1	3.3	7.0	6.0	7.5	5.4	6.3	4.2	5.3	8.9	9.2	6.6	5.8	5.5	3.2

**Note:**

The methodology used to generate the RPPI index is the time-

which complies with the IMF's RPPI Practical Compilation Guide published in 2020 (<https://www.imf.org/en/Data/Statistics/RPPI-guide>).

\*Revised data

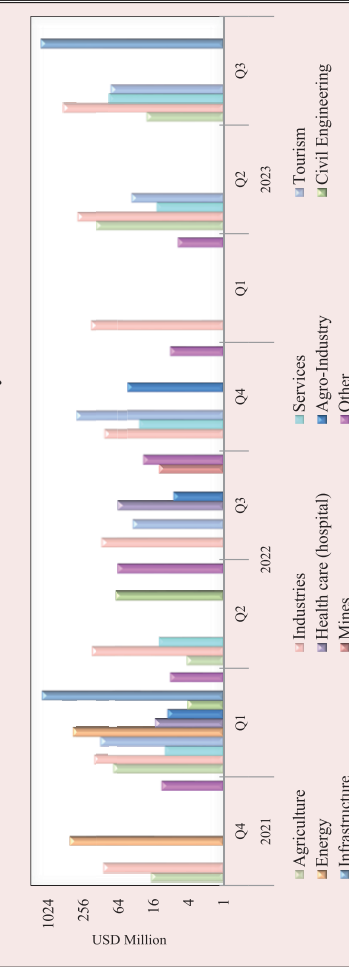


**Table 5: Investment Projects Approved by Sectors**

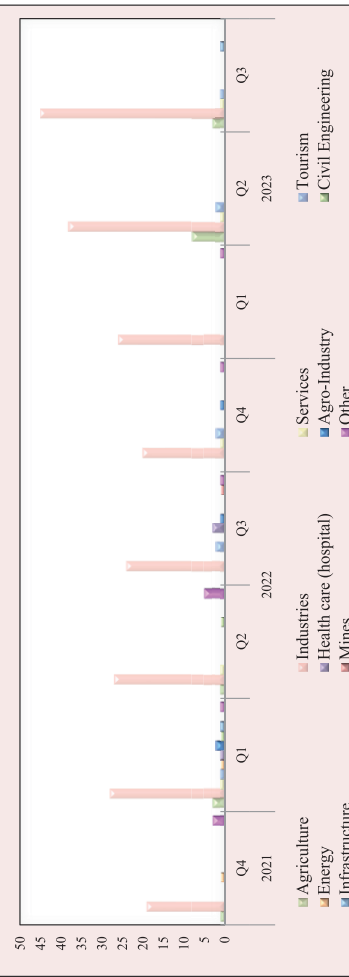
(In Million USD)

Sector	Agriculture		Industries		Services		Tourism		Energy		Health care (hospital)		Agro-Industry		Civil Engineering		Infrastructure		Mines		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	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets
<b>2018</b>																								
<b>Total</b>	13	444.2	115	984.0	10	2,869.9	12	1,577.8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	150	5,875.8
<b>2019</b>																								
<b>Total</b>	5	68.7	164	859.4	10	1,028.3	17	6,051.6	3	158.6	-	-	-	-	-	-	-	-	-	-	-	-	199	8,166.6
<b>2020</b>																								
<b>Total</b>	7	105.6	130	1,030.9	5	799.8	6	3,850.5	6	678.7	-	-	-	-	-	-	-	-	-	-	-	-	154	6,465.5
<b>2021</b>																								
<b>Q2</b>	-	-	22	121.6	-	-	2	127.8	-	-	1	12.5	-	-	-	-	-	-	-	-	-	-	-	-
<b>Q3</b>	2	14.0	26	166.6	-	-	2	13.3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30	193.9
<b>Q4</b>	1	17.2	19	113.1	-	-	1	441.4	-	-	-	-	-	-	-	-	-	-	-	-	3	11.4	24	583.2
<b>Total</b>	5	60.3	88	980.6	2	9.9	2	127.8	5	509.7	2	18.8	-	-	-	-	-	-	-	-	3	11.4	107	1,718.7
<b>2022</b>																								
<b>Q1</b>	3	75.6	28	166.0	1	10.0	1	129.0	1	389.4	1	15.0	2	9.1	1	4.2	1	1,300.0	-	-	1	8.2	40	2,106.5
<b>Q2</b>	1	4.3	27	181.2	1	12.7	-	-	-	-	-	-	-	-	1	71.6	-	-	-	-	5	64.4	35	334.2
<b>Q3</b>	-	-	24	122.9	-	-	2	35.3	-	-	3	64.0	1	7.2	-	-	-	-	1	13.0	1	23.4	32	265.8
<b>Q4</b>	-	-	20	110.8	1	27.5	2	332.4	-	-	-	-	1	44.3	-	-	-	-	-	-	1	8.1	25	523.0
<b>Total</b>	4	79.9	99	580.9	3	50.2	5	496.6	1	389.4	4	79.0	4	60.5	2	75.8	1	1,300.0	1	13.0	8	104.1	132	3,229.6
<b>2023</b>																								
<b>Q1</b>	-	-	26	186.5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	6.0	27	192.6
<b>Q2</b>	8	151.8	38	313.1	1	14.0	2	37.5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	49	516.3
<b>Q3</b>	3	20.8	45	560.1	1	91.2	1	84.5	-	-	-	-	1	1,376.0	-	-	-	-	-	-	-	-	51	2,132.6
<b>Total</b>	11	172.5	109	1,059.7	2	105.2	3	122.0	-	-	-	-	1	1,376.0	-	-	1	1,376.0	-	-	1	6.0	127	2,841.5

**Chart 5: Investment Fixed Assets by Sectors**



**Chart 6: Number of Investment Projects by Sectors**



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

\* Revised data

**Table 6: Investment Projects Approved by Major Countries\***

(In Million USD)

Country	2021		2022				2023		
	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	
Cambodia	461.8	1,554.6	27.6	120.8	376.0	10.4	154.5	226.7	
China	66.5	478.0	214.7	95.1	125.4	101.2	233.7	1,722.6	
Korea	4.2	3.0	8.2	6.8	-	5.6	11.6	4.3	
United States	21.0	-	-	-	-	-	5.4	-	
Thailand	-	-	8.9	-	-	-	10.4	-	
Vietnam	-	-	-	-	-	-	73.4	-	
Malaysia	-	5.7	-	-	-	-	-	91.2	
Singapore	5.7	-	-	-	-	-	-	5.8	
Taiwan	-	17.2	18.0	17.1	5.1	66.6	-	46.2	
Australia	-	-	-	-	-	-	-	-	
England	-	6.8	-	-	-	-	-	-	
Japan	-	3.3	-	26.0	-	-	-	-	
Hong Kong	24.0	38.1	56.7	-	16.6	8.8	27.4	35.8	
Others	-	-	-	-	-	-	-	-	
<b>Total</b>	<b>583.2</b>	<b>2,106.5</b>	<b>334.2</b>	<b>265.8</b>	<b>523.0</b>	<b>192.6</b>	<b>516.3</b>	<b>2,132.7</b>	
				<b>(Share of Total)</b>					
Cambodia	79.2	73.8	8.3	45.5	71.9	5.4	29.9	10.6	
China	11.4	22.7	64.3	35.8	24.0	52.5	45.3	80.8	
Korea	0.7	0.1	2.5	2.5	-	2.9	2.2	0.2	
United States	3.6	-	-	-	-	-	1.0	-	
Thailand	-	-	2.7	-	-	-	2.0	-	
Vietnam	-	-	-	-	-	-	14.2	-	
Malaysia	-	0.3	-	-	-	-	-	4.3	
Singapore	1.0	-	-	-	-	-	-	0.3	
Taiwan	-	0.8	5.4	6.4	1.0	34.6	-	2.2	
Australia	-	-	-	-	-	-	-	-	
England	-	0.3	-	-	-	-	-	-	
Japan	-	0.2	-	9.8	-	-	-	-	
Hong Kong	4.1	1.8	17.0	-	3.2	4.6	5.3	1.7	
Others	-	-	-	-	-	-	-	-	
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	

\* Fixed Assets

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

**Table 7: Daily Exchange Rate in November 2023**

(KHR/USD)

Day	Parallel Market Rate			Official Rate	Daily Change*	
	Purchase	Sale	Midpoint		Spread	% Change
1	4,128	4,136	4,132	4,133	-1.0	0.0
2	4,128	4,136	4,132	4,132	0.0	0.0
3	4,128	4,136	4,132	4,131	0.0	0.0
4	4,126	4,135	4,131	4,131	-2.0	0.0
5	4,126	4,135	4,131	4,131	0.0	0.0
6	4,126	4,135	4,131	4,131	0.0	0.0
7	4,123	4,132	4,128	4,128	-3.0	-0.1
8	4,122	4,131	4,127	4,127	-1.0	0.0
9	4,117	4,127	4,122	4,127	-5.0	-0.1
10	4,117	4,127	4,122	4,123	0.0	0.0
11	4,111	4,121	4,116	4,123	-6.0	-0.1
12	4,111	4,121	4,116	4,123	0.0	0.0
13	4,109	4,118	4,114	4,118	-2.0	0.0
14	4,110	4,120	4,115	4,110	1.0	0.0
15	4,115	4,126	4,121	4,114	5.0	0.1
16	4,115	4,126	4,121	4,119	0.0	0.0
17	4,115	4,125	4,120	4,120	0.0	0.0
18	4,110	4,119	4,115	4,120	-5.0	-0.1
19	4,110	4,119	4,115	4,120	0.0	0.0
20	4,110	4,119	4,115	4,120	0.0	0.0
21	4,110	4,119	4,115	4,112	0.0	0.0
22	4,111	4,120	4,116	4,113	1.0	0.0
23	4,111	4,120	4,116	4,114	0.0	0.0
24	4,111	4,120	4,116	4,115	0.0	0.0
25	4,111	4,120	4,116	4,115	0.0	0.0
26	4,111	4,120	4,116	4,115	0.0	0.0
27	4,111	4,120	4,116	4,115	0.0	0.0
28	4,111	4,120	4,116	4,115	0.0	0.0
29	4,111	4,122	4,117	4,115	0.0	0.0
30	4,113	4,123	4,118	4,115	2.0	0.0
<b>Average Rate</b>	<b>4,116</b>	<b>4,125</b>	<b>4,120</b>	<b>4,121</b>	<b>-0.5</b>	<b>0.0</b>

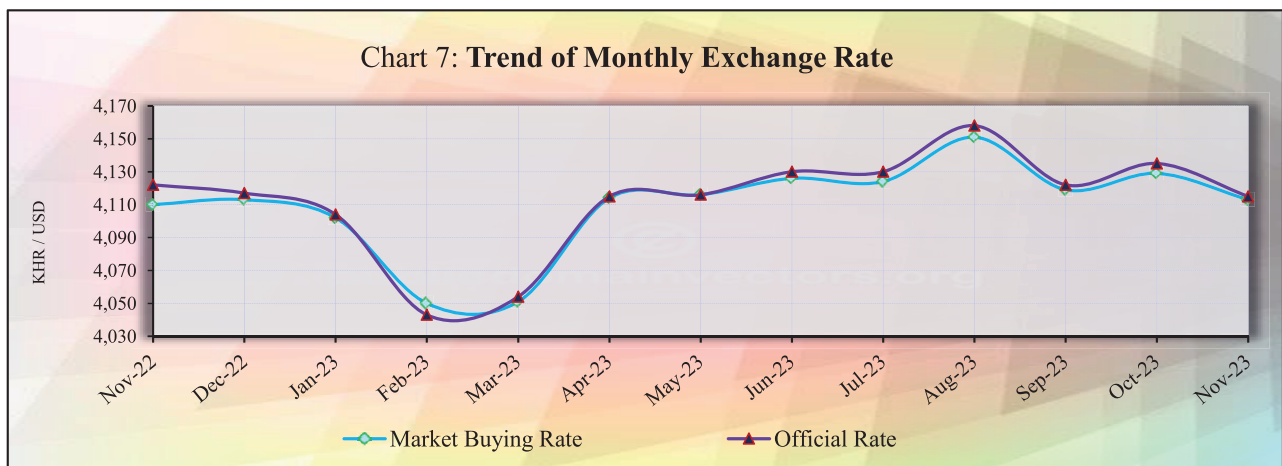
\* Spread of Daily Purchasing Market Rate



**Table 8: Monthly Exchange Rate**

(KHR/USD, End-Period)

Month	Market Rate				Official Rate
	Purchase	Monthly %Change	Sale	Midpoint	
<b>Dec-15</b>	4,048	0.10	4,055	4,052	4,050
<b>Dec-16</b>	4,039	0.17	4,050	4,045	4,037
<b>Dec-17</b>	4,037	0.07	4,046	4,042	4,037
<b>Dec-18</b>	4,027	-0.27	4,039	4,033	4,018
<b>Dec-19</b>	4,079	0.12	4,089	4,084	4,075
<b>Dec-20</b>	4,069	0.00	4,084	4,077	4,045
<b>Dec-21</b>	4,109	0.17	4,118	4,114	4,074
<b>2022</b>					
Jan	4,088	-0.51	4,098	4,093	4,066
Feb	4,086	-0.05	4,095	4,091	4,066
Mar	4,068	-0.44	4,078	4,073	4,050
Apr	4,068	0.00	4,080	4,074	4,046
May	4,088	0.49	4,097	4,093	4,062
Jun	4,091	0.07	4,100	4,096	4,070
Jul	4,097	0.15	4,104	4,101	4,099
Aug	4,104	0.17	4,115	4,110	4,107
Sep	4,117	0.32	4,126	4,122	4,119
Oct	4,135	0.44	4,145	4,140	4,141
Nov	4,110	-0.60	4,120	4,115	4,122
Dec	4,113	0.07	4,123	4,118	4,117
<b>2023</b>					
Jan	4,102	-0.27	4,113	4,108	4,104
Feb	4,050	-1.27	4,063	4,057	4,043
Mar	4,051	0.02	4,062	4,057	4,054
Apr	4,114	1.56	4,126	4,120	4,115
May	4,116	0.05	4,126	4,121	4,116
Jun	4,126	0.24	4,136	4,131	4,130
Jul	4,124	-0.05	4,134	4,129	4,130
Aug	4,151	0.65	4,161	4,156	4,158
Sep	4,119	-0.77	4,130	4,125	4,122
Oct	4,129	0.24	4,137	4,133	4,135
Nov	4,113	-0.39	4,123	4,118	4,115



**Table 9: 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
	I	I	I	100	I	1000	I	100	I	I	1000	I
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
Dec-20	5,826	4,045	4,962	3,908	5,465	287	1,000	8,423	3,049	135	175	619
Dec-21	5,702	4,074	4,614	3,541	5,499	286	977	7,992	3,015	122	179	639
<b>2022</b>												
Jan	5,655	4,066	4,534	3,524	5,450	283	972	7,938	2,999	122	180	639
Feb	5,669	4,066	4,546	3,518	5,436	283	968	7,920	2,993	124	178	644
Mar	5,602	4,050	4,521	3,314	5,320	282	964	7,787	2,994	122	177	638
Apr	5,421	4,046	4,254	3,097	5,049	279	928	7,745	2,920	118	176	611
May	5,480	4,062	4,376	3,179	5,136	279	931	7,767	2,972	119	175	610
Jun	5,425	4,070	4,250	2,978	4,936	274	925	7,393	2,922	116	175	607
Jul	5,398	4,099	4,177	3,050	4,989	275	921	7,346	2,972	113	175	608
Aug	5,356	4,107	4,117	2,961	4,789	277	918	7,308	2,938	113	175	595
Sep	5,255	4,119	4,049	2,853	4,605	270	889	6,985	2,878	108	173	578
Oct	5,323	4,141	4,124	2,805	4,802	266	877	7,144	2,935	109	167	571
Nov	5,417	4,122	4,254	2,971	4,923	262	915	7,288	2,997	116	167	576
Dec	5,479	4,117	4,378	3,079	4,956	263	931	7,392	3,053	119	174	591
<b>2023</b>												
Jan	5,545	4,104	4,468	3,155	5,083	274	967	7,524	3,125	125	175	608
Feb	5,368	4,043	4,267	2,969	4,837	265	903	7,283	2,995	115	170	581
Mar	5,454	4,054	4,409	3,062	5,010	269	918	7,452	3,054	118	173	590
Apr	5,561	4,115	4,547	3,074	5,129	280	923	7,385	3,081	121	175	594
May	5,481	4,116	4,405	2,936	5,092	275	894	7,312	3,041	118	175	581
Jun	5,514	4,130	4,508	2,862	5,224	276	884	7,470	3,052	116	175	570
Jul	5,571	4,130	4,527	2,956	5,291	274	907	7,526	3,098	121	174	577
Aug	5,513	4,158	4,518	2,840	5,253	273	895	7,330	3,071	118	172	570
Sep	5,405	4,122	4,336	2,759	5,015	266	876	7,235	3,006	112	169	565
Oct	5,418	4,135	4,363	2,764	5,002	260	868	7,261	3,023	115	168	565
Nov	5,487	4,115	4,523	2,793	5,226	267	885	7,431	3,091	118	170	578
<b>Monthly % Change</b>	<b>1.27</b>	<b>-0.48</b>	<b>3.67</b>	<b>1.05</b>	<b>4.48</b>	<b>2.69</b>	<b>1.96</b>	<b>2.34</b>	<b>2.25</b>	<b>2.61</b>	<b>1.19</b>	<b>2.30</b>

**Table 10: Deposit Money Bank's Interest Rates on Deposits and Loans in KHR and USD**

	Dec-19	Dec-20	Dec-21	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	
<i>Weighted Average Rate on New Amount</i>																							
<b>Interest Rate on Deposits and Loans in KHR</b>																							
<b>Deposit</b>																							
Demand Deposits	0.12	0.03	0.35	0.11	0.12	0.10	0.09	0.17	0.20	0.20	0.29	0.19	0.25	0.18	0.19	0.16	0.20	0.18	0.18	0.18	0.25	0.24	0.24
Saving Deposits	0.60	0.60	1.05	0.77	0.73	0.75	0.73	0.77	0.70	0.81	0.85	0.85	0.88	0.89	0.88	0.87	0.88	0.89	0.87	0.87	0.89	0.89	0.91
Term Deposits	4.10	5.34	4.79	5.93	5.78	5.63	6.78	5.90	6.05	6.39	6.12	6.29	6.70	7.45	6.64	7.00	6.67	6.91	6.61	6.61	6.64	6.65	6.82
Other Deposits	2.47	3.49	2.20	5.89	5.97	0.93	2.31	4.97	5.17	5.64	7.16	6.32	5.06	7.10	6.72	4.77	6.99	6.52	6.10	6.28	6.23	6.51	
<b>Loans</b>																							
Overdraft	7.72	7.14	13.84	11.74	12.03	9.54	9.87	13.61	10.64	7.44	7.38	7.99	8.49	9.41	9.42	9.06	9.46	9.48	10.66	10.49	10.48	8.89	8.89
Credit Card	16.73	14.21	13.84	10.89	14.17	14.71	14.73	12.96	13.11	14.13	15.66	12.72	14.72	13.68	15.73	13.62	13.61	14.01	14.97	13.24	14.34	14.02	14.02
Term Loans	9.13	10.15	10.18	12.04	11.02	11.33	11.59	11.60	11.55	11.38	10.88	12.03	12.61	12.28	11.82	12.35	11.86	11.87	11.42	12.08	12.69	12.25	12.25
Other Loans	5.59	6.47	7.00	7.33	5.87	5.63	6.99	7.02	6.84	7.18	5.24	7.54	7.41	7.67	7.20	7.60	6.89	6.65	6.88	6.71	7.05	7.52	7.52
<b>Interest Rate on Deposits and Loans in USD</b>																							
<b>Deposit</b>																							
Demand Deposits	0.20	0.10	0.18	0.21	0.17	0.20	0.18	0.18	0.20	0.25	0.32	0.29	0.33	0.36	0.33	0.36	0.37	0.38	0.33	0.43	0.43	0.42	0.43
Saving Deposits	0.24	0.17	0.21	0.44	0.23	0.22	0.22	0.22	0.46	0.24	0.30	0.28	0.28	0.28	0.30	0.31	0.41	0.30	0.26	0.30	0.32	0.32	0.28
Term Deposits	3.44	3.24	3.98	4.02	4.17	4.24	4.44	4.72	4.78	5.12	5.59	5.28	5.54	5.53	5.42	5.63	5.75	5.49	5.71	5.84	5.57	5.87	5.87
Other Deposits	2.47	0.80	3.93	3.95	4.74	2.09	4.30	4.42	6.18	6.29	6.57	5.75	3.08	6.85	6.39	6.83	7.14	6.19	6.64	7.42	6.46	7.57	7.57
<b>Loans</b>																							
Overdraft	7.57	6.15	5.97	6.42	7.06	7.14	8.08	7.56	7.45	7.48	7.68	7.39	7.71	7.39	7.45	7.81	7.93	7.53	8.32	8.08	8.25	8.30	8.30
Credit Card	11.97	17.02	17.27	17.53	18.14	17.62	17.58	17.37	18.54	17.68	17.45	18.02	17.51	17.84	17.91	17.99	17.82	17.70	17.51	17.22	18.14	17.72	17.72
Term Loans	8.72	9.11	9.09	8.03	8.48	9.18	9.39	11.45	9.73	9.49	9.10	9.88	10.19	9.70	9.83	9.61	9.46	10.13	9.88	10.46	10.57	10.41	10.41
Other Loans	6.50	6.01	5.93	6.35	6.13	6.35	6.33	6.04	6.70	6.63	6.67	6.78	6.75	6.84	7.28	7.36	7.41	7.22	7.28	7.41	7.51	7.69	7.69
<i>Weighted Average Rate on Outstanding Amount</i>																							
<b>Interest Rate on Deposits and Loans in KHR</b>																							
<b>Deposit</b>																							
Demand Deposits	0.22	0.19	0.47	0.45	0.40	0.41	0.46	0.45	0.50	0.55	0.54	0.42	0.47	0.37	0.43	0.42	0.40	0.44	0.47	0.51	0.51	0.54	0.54
Saving Deposits	0.91	0.82	1.02	1.00	0.97	1.02	1.02	1.02	1.06	0.92	1.12	1.18	1.16	1.12	1.09	1.18	1.18	1.18	1.18	1.23	1.23	1.27	1.27
Term Deposits	5.42	5.66	5.85	6.24	6.24	6.27	6.30	6.37	6.45	6.51	6.63	6.71	6.84	7.03	7.10	7.20	7.21	7.28	7.25	7.32	7.31	7.28	7.28
Other Deposits	2.81	3.20	2.20	5.73	5.75	1.51	1.49	1.39	1.24	2.17	2.23	1.88	1.66	1.63	1.71	1.74	2.32	2.39	5.97	6.26	6.30	6.56	6.56
<b>Loans</b>																							
Overdraft	8.08	7.93	8.26	8.62	8.63	8.59	8.60	8.57	8.59	8.33	8.48	8.47	8.42	8.41	8.44	8.45	8.40	8.44	8.46	8.48	8.51	8.09	8.09
Credit Card	17.29	16.25	15.30	14.83	14.72	14.68	14.68	14.28	14.24	14.36	14.26	14.07	14.13	14.06	13.94	14.16	14.05	14.10	13.95	13.78	13.73	13.82	13.82
Term Loans	10.62	10.54	10.52	9.92	10.64	10.60	10.60	10.60	10.61	10.61	10.62	10.65	10.67	10.68	10.69	10.72	10.76	10.75	10.75	11.30	11.32	11.31	11.31
Other Loans	6.28	6.73	6.67	6.42	6.42	6.41	6.40	6.77	6.41	6.61	6.46	6.64	6.53	6.61	6.63	6.57	6.58	6.47	6.70	6.44	6.44	6.39	6.39
<b>Interest Rate on Deposits and Loans in USD</b>																							
<b>Deposit</b>																							
Demand Deposits	0.35	0.41	0.40	0.41	0.40	0.43	0.42	0.44	0.52	0.56	0.60	0.70	0.76	0.77	0.72	0.79	0.75	0.79	0.81	0.79	0.81	0.85	0.85
Saving Deposits	0.43	0.41	0.47	0.55	0.57	0.56	0.56	0.58	0.61	0.55	0.65	0.66	0.66	0.67	0.67	0.72	0.71	0.75	0.71	0.77	0.79	0.78	0.78
Term Deposits	4.34	4.40	4.53	4.68	4.70	4.77	4.83	4.91	4.99	5.10	5.26	5.34	5.46	5.58	5.65	5.75	5.85	5.93	6.01	6.24	6.28	6.25	6.25
Other Deposits	2.43	0.94	3.28	2.01	2.65	1.24	1.95	1.05	1.33	2.35	2.76	2.45	2.47	2.49	2.28	2.47	2.13	2.11	4.56	4.62	4.70	4.78	4.78
<b>Loans</b>																							
Overdraft	7.82	7.71	7.47	7.49	7.38	7.41	7.37	7.39	7.37	7.36	7.38	7.44	7.44	7.45	7.45	7.49	7.51	7.53	7.57	7.83	7.67	7.69	7.69
Credit Card	15.53	17.11	16.62	16.46	16.58	16.39	16.27	16.64	16.26	16.19	16.13	16.33	16.16	16.08	16.33	16.12	16.15	16.15	16.03	15.99	15.95	16.04	16.04
Term Loans	9.51	9.36	9.18	8.98	9.03	9.16	9.15	9.16	9.18	9.18	9.22	9.24	9.22	9.25	9.26	9.27	9.28	9.30	9.31	9.73	9.73	9.76	9.76
Other Loans	7.19	6.93	6.83	6.80	6.81	6.79	6.78	7.08	6.84	6.89	6.86	6.92	7.03	7.12	7.13	7.15	7.08	7.31	7.33	7.38	7.40	7.44	7.44

Including Commercial Banks and Specialized Banks  
\*Revised Data

**Table 11: Central Bank Survey\***

(In Billion KHR)

	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23
<b>Net Foreign Assets</b>	<b>75,799.5</b>	<b>75,764.2</b>	<b>73,117.5</b>	<b>72,763.2</b>	<b>74,996.7</b>
Claims on Nonresidents	77,210.9	77,161.2	74,487.1	74,136.1	76,387.0
Liabilities to Nonresidents	-1,411.4	-1,397.0	-1,369.6	-1,372.9	-1,390.3
<b>Claims on Other Depository Corporations</b>	<b>1,496.1</b>	<b>1,402.9</b>	<b>1,309.5</b>	<b>1,149.4</b>	<b>1,051.1</b>
<b>Net Claims on Central Government</b>	<b>-13,218.5</b>	<b>-12,520.4</b>	<b>-11,907.5</b>	<b>-11,845.4</b>	<b>-11,739.5</b>
Claims on Central Government	0.0	0.0	0.0	0.0	0.0
Liabilities to Central Government	-13,218.5	-12,520.4	-11,907.5	-11,845.4	-11,739.5
<b>Claims on Other Sectors</b>	<b>58.5</b>	<b>62.9</b>	<b>89.8</b>	<b>49.3</b>	<b>45.6</b>
Claims on Other Financial Corporations	4.2	4.2	0.0	0.0	0.0
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	54.2	58.7	89.8	49.3	45.6
<b>Monetary Base</b>	<b>56,172.6</b>	<b>56,251.0</b>	<b>54,789.2</b>	<b>54,479.6</b>	<b>55,829.5</b>
Currency in Circulation	17,583.0	17,399.7	17,162.3	17,111.8	17,552.1
Liabilities to Other Depository Corporations	38,523.4	38,805.5	37,583.5	37,294.3	38,251.9
Liabilities to Other Sectors	66.2	45.7	43.5	73.6	25.5
<b>Other Liabilities to Other Depository Corporations</b>	<b>8,123.6</b>	<b>8,937.5</b>	<b>9,425.5</b>	<b>9,181.6</b>	<b>8,776.7</b>
<b>Deposits And Securities Other Than Shares Excl. Form Monetary Base</b>	<b>47.4</b>	<b>50.1</b>	<b>49.9</b>	<b>49.7</b>	<b>49.6</b>
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	47.4	50.1	49.9	49.7	49.6
Securities Other Than Shares Excl. From Broad Money	0.0	0.0	0.0	0.0	0.0
<b>Loans</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Financial Derivatives</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Shares and Other Equity</b>	<b>2,844.0</b>	<b>2,627.2</b>	<b>1,498.9</b>	<b>1,624.5</b>	<b>2,903.0</b>
<b>Other Items (Net)</b>	<b>-3,051.9</b>	<b>-3,156.1</b>	<b>-3,154.2</b>	<b>-3,218.8</b>	<b>-3,204.9</b>
<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 12: Other Depository Corporations Survey\***

(In Billion KHR)

	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23
<b>Net Foreign Assets</b>	<b>-24,284.5</b>	<b>-22,934.1</b>	<b>-21,491.8</b>	<b>-18,966.9</b>	<b>-17,050.4</b>
Claims on Nonresidents	24,472.0	25,305.1	25,473.3	27,797.7	29,126.4
Liabilities to Nonresidents	-48,756.5	-48,239.1	-46,965.1	-46,764.6	-46,176.8
<b>Claims On Central Bank</b>	<b>48,297.8</b>	<b>48,929.6</b>	<b>48,960.9</b>	<b>48,296.8</b>	<b>48,842.6</b>
Currency	2,428.7	2,229.2	2,645.5	2,445.8	2,668.6
Reserve Deposits and Securities Other Than Shares	45,842.8	46,678.3	46,295.9	45,835.9	46,163.6
Other Claims on Central Bank	26.3	22.2	19.4	15.0	10.3
<b>Net Claims on Central Government</b>	<b>-8,677.6</b>	<b>-8,849.6</b>	<b>-9,113.5</b>	<b>-9,129.9</b>	<b>-8,884.1</b>
Claims on Central Government	304.8	341.7	314.1	346.0	363.7
Liabilities to Central Government	-8,982.4	-9,191.3	-9,427.6	-9,475.9	-9,247.9
<b>Claims on Other Sectors</b>	<b>228,805.6</b>	<b>231,102.5</b>	<b>230,194.4</b>	<b>231,107.1</b>	<b>230,678.2</b>
Claims on Other Financial Corporations	5,082.0	5,088.5	4,786.1	4,791.2	4,639.1
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	0.8	1.4	0.8	0.8	0.8
Claims on Private Sector	223,722.8	226,012.5	225,407.5	226,315.0	226,038.3
<b>Liabilities to Central Bank</b>	<b>3,558.2</b>	<b>3,676.2</b>	<b>3,752.1</b>	<b>3,653.7</b>	<b>3,687.5</b>
<b>Transferable Deposits Incl. in Broad Money</b>	<b>27,818.5</b>	<b>27,920.8</b>	<b>27,739.9</b>	<b>27,410.4</b>	<b>28,631.5</b>
<b>Other Deposits Incl. in Broad Money</b>	<b>141,161.3</b>	<b>144,487.7</b>	<b>144,937.4</b>	<b>147,374.2</b>	<b>148,528.2</b>
<b>Securities Other Than Shares Incl. in Broad Money</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Deposits Excl. From Broad Money</b>	<b>226.6</b>	<b>224.4</b>	<b>217.4</b>	<b>208.5</b>	<b>231.2</b>
<b>Securities Other Than Shares Excl. From Broad Money</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Loans</b>	<b>2,194.2</b>	<b>2,290.8</b>	<b>2,157.6</b>	<b>2,155.8</b>	<b>2,331.8</b>
<b>Financial Derivatives</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Shares and Other Equity</b>	<b>61,771.1</b>	<b>62,220.5</b>	<b>61,832.0</b>	<b>62,004.3</b>	<b>61,670.1</b>
<b>Other Items (Net)</b>	<b>7,411.5</b>	<b>7,428.0</b>	<b>7,913.5</b>	<b>8,500.0</b>	<b>8,506.0</b>
<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 13: Depository Corporations Survey\***

(In Billion KHR)

	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23
<b>Net Foreign Assets</b>	<b>51,515.0</b>	<b>52,830.1</b>	<b>51,625.7</b>	<b>53,796.3</b>	<b>57,946.3</b>
Claims on Nonresidents	101,682.9	102,466.2	99,960.4	101,933.8	105,513.4
Liabilities to Nonresidents	-50,167.9	-49,636.1	-48,334.7	-48,137.5	-47,567.2
<b>Domestic Claims</b>	<b>206,968.1</b>	<b>209,795.4</b>	<b>209,263.2</b>	<b>210,181.0</b>	<b>210,100.2</b>
<b>Net Claims on Central Government</b>	<b>-21,896.1</b>	<b>-21,370.0</b>	<b>-21,021.0</b>	<b>-20,975.3</b>	<b>-20,623.6</b>
Claims on Central Government	304.8	341.7	314.1	346.0	363.7
Liabilities to Central Government	-22,200.9	-21,711.6	-21,335.1	-21,321.3	-20,987.4
<b>Claims on Other Sectors</b>	<b>228,864.1</b>	<b>231,165.4</b>	<b>230,284.2</b>	<b>231,156.3</b>	<b>230,723.8</b>
Claims on Other Financial Corporations	5,086.3	5,092.8	4,786.1	4,791.2	4,639.1
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	0.8	1.4	0.8	0.8	0.8
Claims on Private Sector	223,777.0	226,071.2	225,497.3	226,364.3	226,083.9
<b>Broad Money Liabilities (M2)</b>	<b>184,200.3</b>	<b>187,624.8</b>	<b>187,237.5</b>	<b>189,524.1</b>	<b>192,068.6</b>
Currency Outside Depository Corporations	15,154.3	15,170.5	14,516.8	14,665.9	14,883.5
Transferable Deposits	27,866.2	27,948.0	27,765.0	27,465.8	28,638.9
Other Deposits	141,179.7	144,506.2	144,955.8	147,392.4	148,546.3
Securities Other Than Shares	0.0	0.0	0.0	0.0	0.0
<i>of which Foreign Currency (of M2)</i>	<i>152,713.0</i>	<i>155,696.9</i>	<i>155,758.8</i>	<i>157,569.2</i>	<i>159,903.2</i>
<b>Deposits Excl. From Broad Money</b>	<b>274.0</b>	<b>274.5</b>	<b>267.3</b>	<b>258.2</b>	<b>280.7</b>
<b>Securities Other Than Shares Excl. From Broad Money</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Loans</b>	<b>2,194.2</b>	<b>2,290.8</b>	<b>2,157.6</b>	<b>2,155.8</b>	<b>2,331.8</b>
<b>Financial Derivative</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Shares and Other Equity</b>	<b>64,615.0</b>	<b>64,847.7</b>	<b>63,330.9</b>	<b>63,628.8</b>	<b>64,573.0</b>
<b>Other Items (Net)</b>	<b>7,199.6</b>	<b>7,587.7</b>	<b>7,895.5</b>	<b>8,410.5</b>	<b>8,792.2</b>
<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 14: Other Financial Corporations Survey\***

(In Billion KHR)

	<b>Jul-23</b>	<b>Aug-23</b>	<b>Sep-23</b>	<b>Oct-23</b>	<b>Nov-23</b>
<b>Net Foreign Assets</b>	<b>-1,100.6</b>	<b>-1,105.6</b>	<b>-1,077.3</b>	<b>-1,100.6</b>	<b>-1,083.6</b>
Claims on Nonresidents	432.0	443.8	454.0	454.1	459.2
Liabilities to Nonresidents	-1,532.7	-1,549.4	-1,531.3	-1,554.7	-1,542.9
<b>Claims on Depository Corporations</b>	<b>4,719.4</b>	<b>4,950.0</b>	<b>4,987.5</b>	<b>5,012.4</b>	<b>4,984.4</b>
<b>Net Claims on Central Government</b>	<b>-17.4</b>	<b>-17.8</b>	<b>-13.3</b>	<b>-13.7</b>	<b>-13.3</b>
Claims on Central Government	0.8	1.0	5.1	5.2	5.4
Liabilities to Central Government	-18.2	-18.8	-18.4	-18.9	-18.7
<b>Claims on Other Sectors</b>	<b>8,250.0</b>	<b>8,378.6</b>	<b>8,364.4</b>	<b>8,451.7</b>	<b>8,436.0</b>
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	2.7	2.7	4.0	4.0	4.0
Claims on Private Sector	8,247.3	8,375.9	8,360.4	8,447.7	8,432.1
<b>Deposit</b>	<b>5.5</b>	<b>5.6</b>	<b>1.6</b>	<b>1.6</b>	<b>1.6</b>
<b>Securities Other Than Shares</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Loans</b>	<b>4,671.8</b>	<b>5,009.5</b>	<b>5,014.1</b>	<b>5,059.6</b>	<b>5,046.4</b>
<b>Financial Derivatives</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Shares and Other Equity</b>	<b>5,392.3</b>	<b>5,433.3</b>	<b>5,398.0</b>	<b>5,460.3</b>	<b>5,446.2</b>
<b>Other Items (Net)</b>	<b>-168.6</b>	<b>-193.6</b>	<b>-188.9</b>	<b>-208.3</b>	<b>-207.3</b>
<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 from Dec-2013 to Dec-2020.  
From Jan-2021 to present, OFCs included Specialized Banks,  
MFIs and Insurance Companies.

\*\* Revised Data

**Table 15: Financial Corporations Survey\***

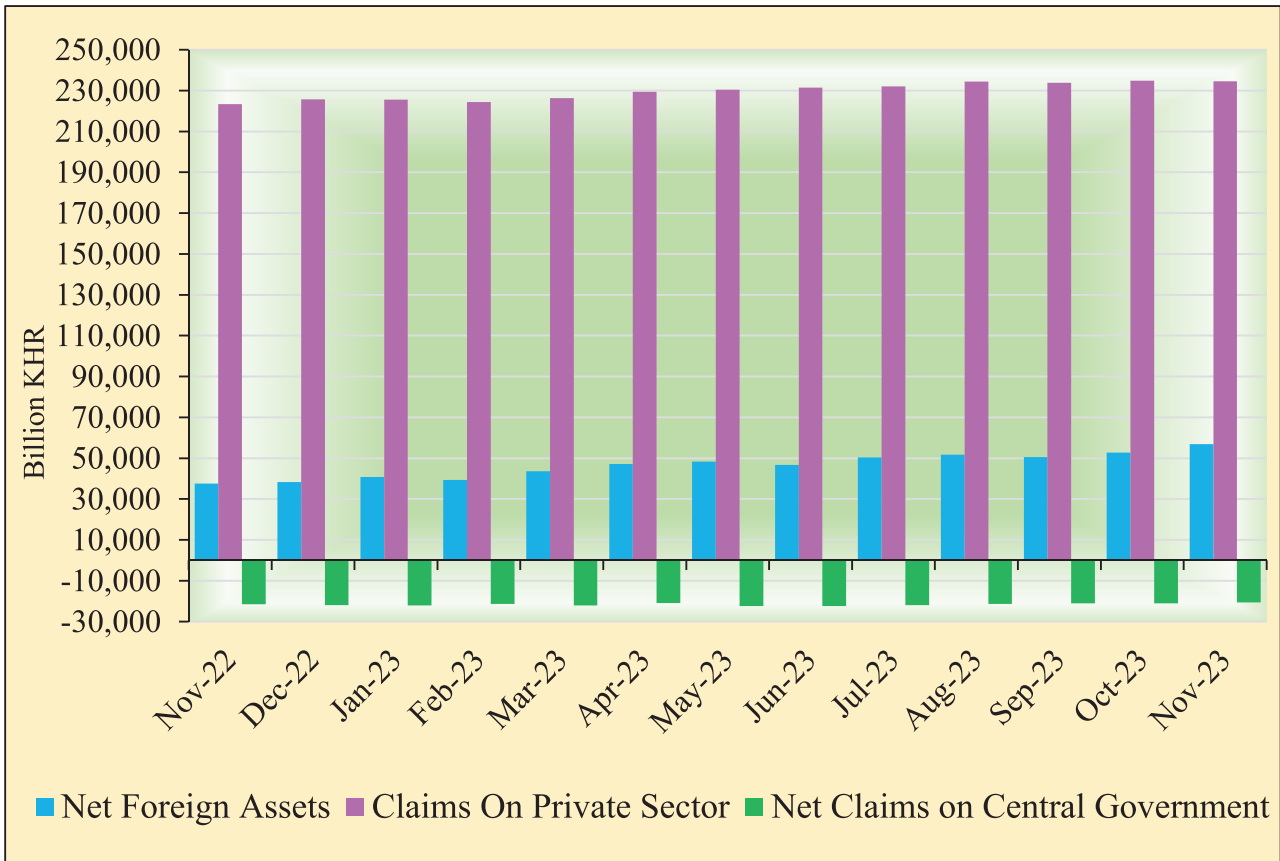
(In Billion KHR)

	<b>Jul-23</b>	<b>Aug-23</b>	<b>Sep-23</b>	<b>Oct-23</b>	<b>Nov-23</b>
<b>Net Foreign Assets</b>	<b>50,414.4</b>	<b>51,724.5</b>	<b>50,548.4</b>	<b>52,695.7</b>	<b>56,862.6</b>
Claims on Nonresidents	102,115.0	102,910.1	100,414.4	102,388.0	105,972.7
Liabilities to Nonresidents	-51,700.6	-51,185.5	-49,866.0	-49,692.2	-49,110.0
<b>Domestic Claims</b>	<b>210,114.4</b>	<b>213,063.4</b>	<b>212,828.2</b>	<b>213,827.7</b>	<b>213,883.8</b>
<b>Net Claims on Central Government</b>	<b>-21,913.4</b>	<b>-21,387.8</b>	<b>-21,034.3</b>	<b>-20,989.0</b>	<b>-20,637.0</b>
Claims on Central Government	305.7	342.6	319.2	351.2	369.1
Liabilities to Central Government	-22,219.1	-21,730.4	-21,353.5	-21,340.2	-21,006.1
<b>Claims on Other Sectors</b>	<b>232,027.9</b>	<b>234,451.2</b>	<b>233,862.5</b>	<b>234,816.8</b>	<b>234,520.8</b>
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	3.5	4.1	4.8	4.8	4.8
Claims on Private Sector	232,024.3	234,447.1	233,857.7	234,812.0	234,516.0
<b>Currency Outside Financial Corporations</b>	<b>15,144.7</b>	<b>15,159.1</b>	<b>14,504.3</b>	<b>14,652.5</b>	<b>14,872.1</b>
<b>Deposits</b>	<b>166,336.6</b>	<b>169,796.2</b>	<b>169,975.9</b>	<b>172,018.9</b>	<b>174,442.0</b>
<b>Securities Other Than Shares</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Loans</b>	<b>6,549.6</b>	<b>6,925.9</b>	<b>6,904.0</b>	<b>6,958.1</b>	<b>7,008.8</b>
<b>Financial Derivatives</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Shares and Other Equity</b>	<b>70,007.4</b>	<b>70,281.0</b>	<b>68,728.9</b>	<b>69,089.1</b>	<b>70,019.3</b>
<b>Other Items (Net)</b>	<b>540.3</b>	<b>675.4</b>	<b>1,226.9</b>	<b>1,768.3</b>	<b>2,367.7</b>
<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>

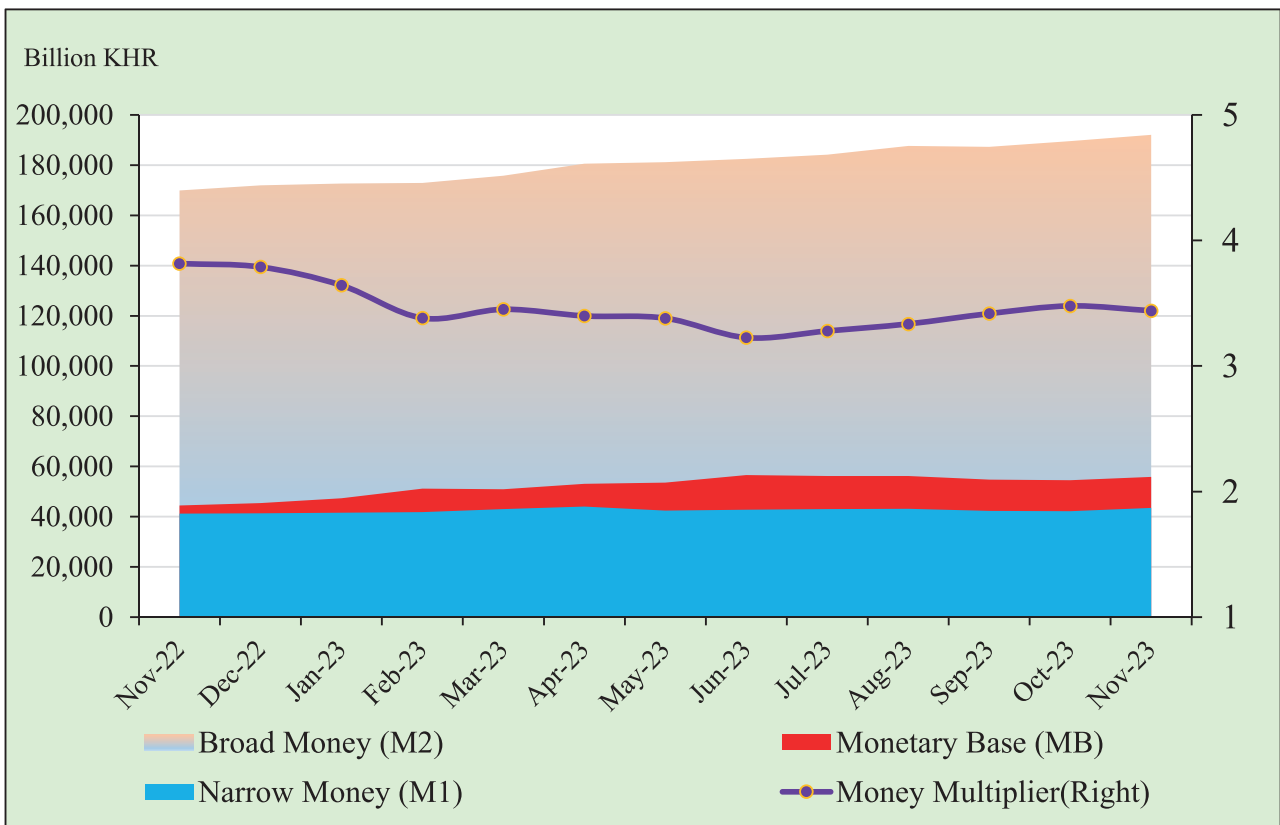
\* Included data of depository corporations and other financial corporations

\*\* Revised Data

### Chart 8: Financial Corporations Survey



### Chart 9: Monetary Aggregates Components

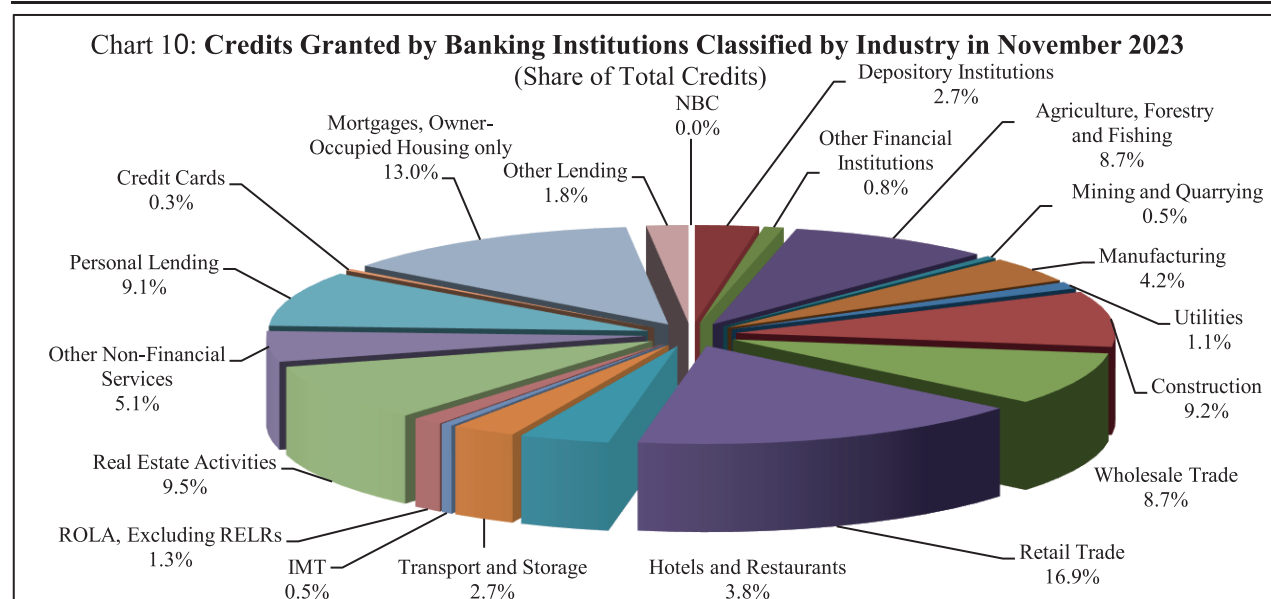




**Table 16: Credit Granted by Banking Institutions Classified by Industry**

(In Billion KHR)

	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23
<b>1. Financial Institutions</b>	<b>8,090.0</b>	<b>8,276.6</b>	<b>8,050.7</b>	<b>8,062.3</b>	<b>7,829.2</b>
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	5,982.9	6,121.6	6,171.1	6,185.4	5,984.9
1.3. Other Financial Institutions	2,107.1	2,155.0	1,879.6	1,876.9	1,844.3
<b>2. Non-Financial Institutions</b>	<b>143,343.0</b>	<b>144,729.5</b>	<b>158,384.6</b>	<b>159,085.4</b>	<b>159,383.6</b>
2.1. Agriculture, Forestry and Fishing	15,715.2	15,812.9	19,166.0	19,264.2	19,256.2
2.2. Mining and Quarrying	1,069.9	1,083.7	1,055.0	1,042.8	1,054.1
2.3. Manufacturing	8,727.5	8,930.9	9,156.1	9,267.8	9,316.9
2.4. Utilities	2,293.0	2,335.4	2,454.8	2,473.2	2,491.8
2.5. Construction	18,299.6	18,461.8	20,366.7	20,402.2	20,200.9
2.6. Wholesale Trade	18,265.7	18,292.2	18,680.1	19,304.7	19,191.9
2.7. Retail Trade	31,896.2	32,202.4	37,103.2	37,290.0	37,347.1
2.8. Hotels and Restaurants	8,172.3	8,216.3	8,481.6	8,408.8	8,455.9
2.9. Transport and Storage	5,084.5	5,098.1	6,084.1	6,067.0	6,058.5
2.10. Information Media and Telecommunications	970.7	1,179.6	1,122.0	1,064.1	1,085.4
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	2,409.3	2,467.6	2,764.3	2,831.9	2,864.1
2.12. Real Estate Activities	19,758.5	19,940.6	21,248.4	21,113.7	20,909.4
2.13. Other Non-Financial Services	10,680.5	10,708.2	10,702.3	10,555.1	11,151.3
<b>3. Personal Essentials</b>	<b>44,777.7</b>	<b>45,395.5</b>	<b>49,641.3</b>	<b>49,825.6</b>	<b>49,417.1</b>
3.1. Personal Lending	15,412.8	15,220.7	20,192.9	20,339.3	20,079.3
3.2. Credit Cards	612.3	644.4	640.5	671.8	690.5
3.3. Mortgages, Owner-Occupied Housing only	28,752.6	29,530.5	28,807.8	28,814.6	28,647.3
<b>4. Other Lending</b>	<b>2,822.0</b>	<b>2,803.9</b>	<b>3,961.4</b>	<b>3,974.6</b>	<b>3,937.1</b>
<b>Total Gross Loan</b>	<b>199,032.6</b>	<b>201,205.4</b>	<b>220,037.9</b>	<b>220,947.8</b>	<b>220,567.0</b>



**Table 17: Monthly Change of Credit Granted by Banking Institutions Classified by Industry**

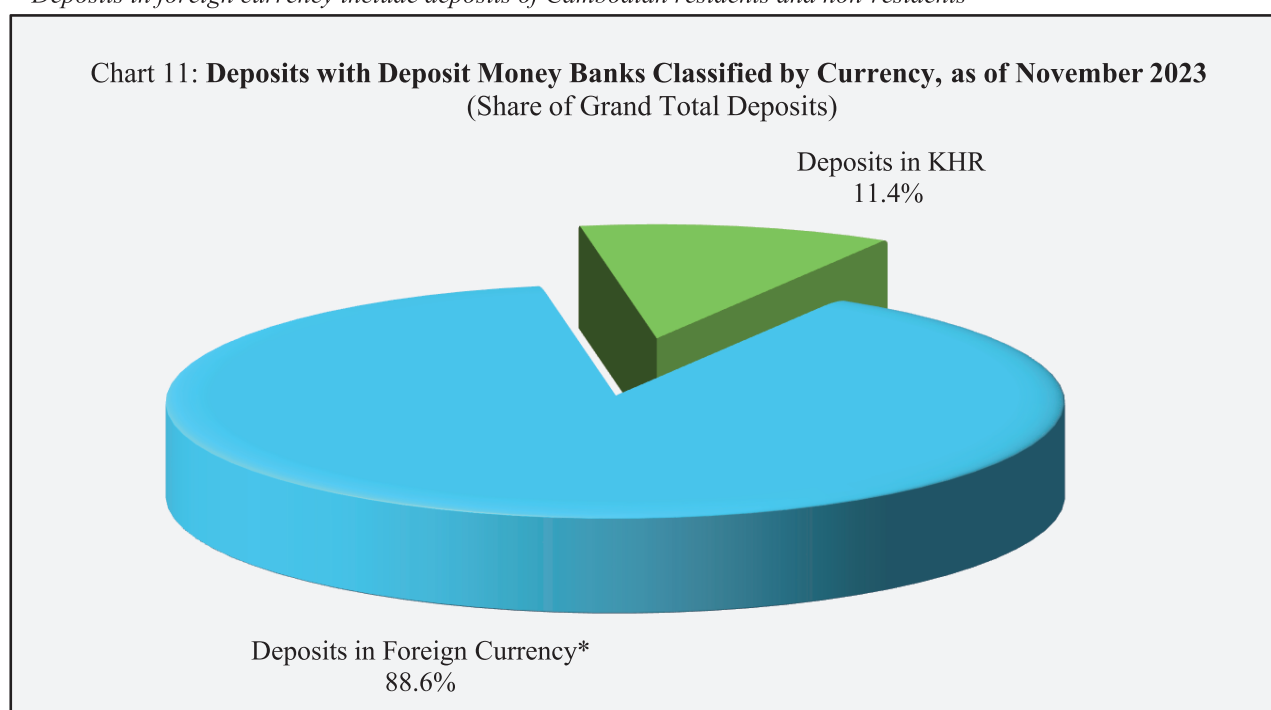
	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23
<b>(Monthly Change in Billion KHR)</b>					
<b>1. Financial Institutions</b>	<b>45.7</b>	<b>186.6</b>	<b>-225.9</b>	<b>11.6</b>	<b>-233.1</b>
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	47.5	138.8	49.5	14.3	-200.5
1.3. Other Financial Institutions	-1.8	47.8	-275.4	-2.7	-32.6
<b>2. Non-Financial Institutions</b>	<b>166.9</b>	<b>1,386.5</b>	<b>13,655.1</b>	<b>700.8</b>	<b>298.3</b>
2.1. Agriculture, Forestry and Fishing	35.7	97.7	3,353.1	98.2	-7.9
2.2. Mining and Quarrying	-3.4	13.8	-28.7	-12.2	11.4
2.3. Manufacturing	46.4	203.4	225.2	111.7	49.1
2.4. Utilities	38.6	42.4	119.4	18.4	18.6
2.5. Construction	-18.4	162.1	1,904.9	35.5	-201.3
2.6. Wholesale Trade	-99.0	26.4	387.9	624.6	-112.8
2.7. Retail Trade	23.8	306.2	4,900.9	186.7	57.1
2.8. Hotels and Restaurants	20.9	44.0	265.3	-72.9	47.2
2.9. Transport and Storage	-19.6	13.6	986.0	-17.0	-8.5
2.10. Information Media and Telecommunications	-79.0	208.9	-57.7	-57.9	21.3
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	82.5	58.3	296.8	67.5	32.2
2.12. Real Estate Activities	142.0	182.1	1,307.8	-134.7	-204.3
2.13. Other Non-Financial Services	-3.5	27.7	-5.9	-147.2	596.2
<b>3. Personal Essentials</b>	<b>287.3</b>	<b>617.8</b>	<b>4,245.8</b>	<b>184.4</b>	<b>-408.5</b>
3.1. Personal Lending	125.1	-192.1	4,972.2	146.4	-260.0
3.2. Credit Cards	34.2	32.1	-3.9	31.2	18.7
3.3. Mortgages, Owner-Occupied Housing only	127.9	777.8	-722.6	6.7	-167.3
<b>4. Other Lending</b>	<b>-11.3</b>	<b>-18.1</b>	<b>1,157.5</b>	<b>13.2</b>	<b>-37.5</b>
<b>Total Gross Loan</b>	<b>488.6</b>	<b>2,172.8</b>	<b>18,832.5</b>	<b>909.9</b>	<b>-380.8</b>
<b>(Monthly Percentage Change)</b>					
<b>1. Financial Institutions</b>	<b>0.6</b>	<b>2.3</b>	<b>-2.7</b>	<b>0.1</b>	<b>-2.9</b>
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	0.8	2.3	0.8	0.2	-3.2
1.3. Other Financial Institutions	-0.1	2.3	-12.8	-0.1	-1.7
<b>2. Non-Financial Institutions</b>	<b>0.1</b>	<b>1.0</b>	<b>9.4</b>	<b>0.4</b>	<b>0.2</b>
2.1. Agriculture, Forestry and Fishing	0.2	0.6	21.2	0.5	0.0
2.2. Mining and Quarrying	-0.3	1.3	-2.6	-1.2	1.1
2.3. Manufacturing	0.5	2.3	2.5	1.2	0.5
2.4. Utilities	1.7	1.8	5.1	0.8	0.8
2.5. Construction	-0.1	0.9	10.3	0.2	-1.0
2.6. Wholesale Trade	-0.5	0.1	2.1	3.3	-0.6
2.7. Retail Trade	0.1	1.0	15.2	0.5	0.2
2.8. Hotels and Restaurants	0.3	0.5	3.2	-0.9	0.6
2.9. Transport and Storage	-0.4	0.3	19.3	-0.3	-0.1
2.10. Information Media and Telecommunications	-7.5	21.5	-4.9	-5.2	2.0
2.11. Rental and Operational Leasing Activities, Excluded Real Estate Leasing and Rentals	3.5	2.4	12.0	2.4	1.1
2.12. Real Estate Activities	0.7	0.9	6.6	-0.6	-1.0
2.13. Other Non-Financial Services	0.0	0.3	-0.1	-1.4	5.6
<b>3. Personal Essentials</b>	<b>0.6</b>	<b>1.4</b>	<b>9.4</b>	<b>0.4</b>	<b>-0.8</b>
3.1. Personal Lending	0.8	-1.2	32.7	0.7	-1.3
3.2. Credit Cards	5.9	5.2	-0.6	4.9	2.8
3.3. Mortgages, Owner-Occupied Housing only	0.4	2.7	-2.4	0.0	-0.6
<b>4. Other Lending</b>	<b>-0.4</b>	<b>-0.6</b>	<b>41.3</b>	<b>0.3</b>	<b>-0.9</b>
<b>Total Gross Loan</b>	<b>0.2</b>	<b>1.1</b>	<b>9.4</b>	<b>0.4</b>	<b>-0.2</b>

**Table 18: Deposits with Deposit Money Banks**

(In Billion KHR)

	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23
<b>Deposits in KHR</b>					
Demand deposits	4,732.5	4,543.5	4,729.0	4,405.6	4,288.0
Savings deposits	4,015.3	4,249.6	4,193.5	4,346.1	4,168.4
Fixed deposits	10,289.7	10,730.6	11,618.4	11,992.6	12,298.3
Others	332.8	344.7	380.0	398.2	420.3
<b>Total</b>	<b>19,370.3</b>	<b>19,868.4</b>	<b>20,920.9</b>	<b>21,142.5</b>	<b>21,175.0</b>
<b>Deposits in Foreign Currency*</b>					
Demand deposits	27,640.1	27,833.1	27,601.3	27,316.8	28,344.2
Savings deposits	38,045.5	38,754.7	39,091.6	39,428.5	40,047.7
Fixed deposits	79,136.2	81,234.8	91,873.8	93,431.1	93,681.6
Others	2,345.9	2,402.5	2,739.4	2,824.5	2,846.8
<b>Total</b>	<b>147,167.7</b>	<b>150,225.1</b>	<b>161,306.1</b>	<b>163,000.9</b>	<b>164,920.3</b>
<b>Grand Total</b>	<b>166,538.0</b>	<b>170,093.4</b>	<b>182,226.9</b>	<b>184,143.4</b>	<b>186,095.3</b>

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

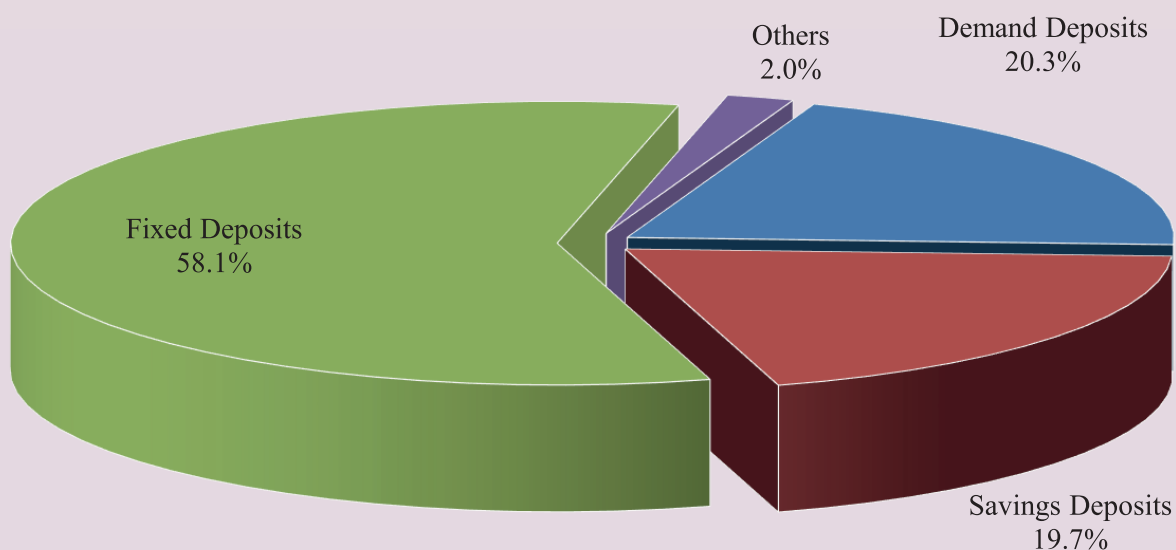


**Table 19: Monthly Change of Deposits with Deposit Money Banks**

	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23
<b>(Change in Billion KHR)</b>					
<b>Deposits in KHR</b>					
Demand deposits	-15.8	-189.0	185.4	-323.3	-117.7
Savings deposits	-11.7	234.3	-56.1	152.6	-177.7
Fixed deposits	268.2	441.0	887.7	374.3	305.7
Others	11.8	11.8	35.4	18.2	22.1
<b>Total</b>	<b>252.4</b>	<b>498.0</b>	<b>1,052.5</b>	<b>221.7</b>	<b>32.5</b>
<b>Deposits in Foreign Currency</b>					
Demand deposits	29.0	193.0	-231.8	-284.5	1,027.4
Savings deposits	-619.1	709.2	336.8	337.0	619.2
Fixed deposits	1,765.2	2,098.5	10,639.0	1,557.3	250.5
Others	165.4	56.6	337.0	85.0	22.4
<b>Total</b>	<b>1,340.5</b>	<b>3,057.4</b>	<b>11,081.0</b>	<b>1,694.8</b>	<b>1,919.4</b>
<b>Grand Total</b>	<b>1,593.0</b>	<b>3,555.4</b>	<b>12,133.5</b>	<b>1,916.5</b>	<b>1,951.9</b>
<b>(Percentage Change)</b>					
<b>Deposits in KHR</b>					
Demand deposits	-0.3	-4.0	4.1	-6.8	-2.7
Savings deposits	-0.3	5.8	-1.3	3.6	-4.1
Fixed deposits	2.7	4.3	8.3	3.2	2.5
Others	3.7	3.6	10.3	4.8	5.6
<b>Total</b>	<b>1.3</b>	<b>2.6</b>	<b>5.3</b>	<b>1.1</b>	<b>0.2</b>
<b>Deposits in Foreign Currency</b>					
Demand deposits	0.1	0.7	-0.8	-1.0	3.8
Savings deposits	-1.6	1.9	0.9	0.9	1.6
Fixed deposits	2.3	2.7	13.1	1.7	0.3
Others	7.6	2.4	14.0	3.1	0.8
<b>Total</b>	<b>0.9</b>	<b>2.1</b>	<b>7.4</b>	<b>1.1</b>	<b>1.2</b>
<b>Grand Total</b>	<b>1.0</b>	<b>2.1</b>	<b>7.1</b>	<b>1.1</b>	<b>1.1</b>

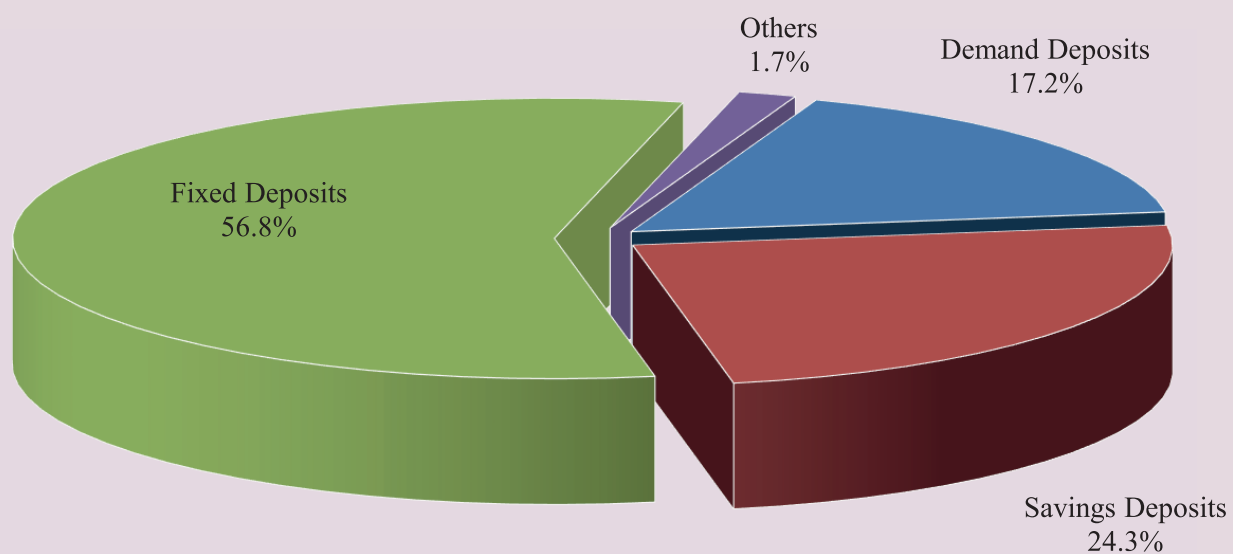
**Chart 12: Deposits in KHR Classified by Type, as of November 2023**

(Share of Total KHR Deposits)



**Chart 13: Deposits in Foreign Currency Classified by Type, as of November 2023**

(Share of Total Foreign Currency Deposits)





**Table 20: Credit Granted by Micro-Finance Institutions\***

Period	Numbers of				Loan Outstanding (In Billion KHR)	Interest Rate	
	District	Commune	Village	Household		Monthly	Annually
<b>Dec-14</b>	2,754	18,254	107,964	1,844,893	8,340	2% - 3%	27%-39%
<b>Dec-15</b>	4,576	27,510	141,514	2,149,180	12,365	2% - 4%	25%-41%
<b>Dec-16</b>	5,971	32,599	155,499	2,129,907	12,954	2% - 4%	25%-41%
<b>2017*</b>							
	Numbers of Branches			Number of Borrowers**	Loan Outstanding (In Billion KHR)	Interest Rate	
	Head Office	Province/ Krong	District/Khan			Monthly	Annually
<b>Dec-17</b>	76	366	975	1,776,467	17,236	1.4%-2.5%	16.9%-28.8%
<b>Dec-18</b>	80	399	944	1,872,916	21,813	1.2%-2.0%	15.1%-24.0%
<b>Dec-19</b>	82	406	965	2,109,170	29,357	1.1%-1.6%	13.4%-18.7%
<b>Dec-20</b>	79	343	749	1,919,926	27,527	1.1%-1.6%	13.4%-18.3%
<b>Dec-21</b>	77	325	664	1,897,878	31,723	1.1%-1.5%	13.3%-17.6%
<b>2022</b>							
<b>Jan</b>	77	325	665	1,910,865	32,607	1.1%-1.5%	12.9%-17.4%
<b>Feb</b>	78	329	662	1,923,101	33,213	1.1%-1.4%	12.8%-17.4%
<b>Mar</b>	79	324	665	1,942,327	33,851	1.1%-1.4%	12.9%-17.2%
<b>Apr</b>	81	326	668	1,960,196	34,333	1.1%-1.4%	12.9%-17.2%
<b>May</b>	84	334	671	1,983,181	34,976	1.1%-1.4%	13.0%-17.3%
<b>Jun</b>	85	336	671	2,027,069	35,730	1.1%-1.4%	12.9%-17.3%
<b>Jul</b>	85	337	672	2,046,509	36,477	1.1%-1.4%	13.1%-17.3%
<b>Aug</b>	85	339	678	2,070,163	37,189	1.1%-1.4%	13.2%-17.3%
<b>Sep</b>	85	340	678	2,093,002	37,725	1.1%-1.4%	13.0%-17.3%
<b>Oct</b>	86	340	678	2,111,552	38,374	1.1%-1.5%	13.1%-17.4%
<b>Nov</b>	86	340	678	2,121,312	38,761	1.1%-1.4%	13.0%-17.3%
<b>Dec</b>	86	343	679	2,129,150	38,932	1.1%-1.4%	13.0%-17.3%
<b>2023</b>							
<b>Jan</b>	87	342	676	2,138,432	39,335	1.1%-1.5%	13.1%-17.9%
<b>Feb</b>	87	342	676	2,149,437	39,255	1.0%-1.5%	12.1%-17.9%
<b>Mar</b>	87	346	678	2,164,707	39,684	1.0%-1.5%	12.1%-17.9%
<b>Apr</b>	87	346	683	2,169,008	40,068	1.0%-1.5%	12.1%-17.9%
<b>May</b>	87	358	674	2,179,962	40,022	1.0%-1.5%	11.6%-17.9%
<b>Jun</b>	87	362	672	2,185,693	40,198	1.0%-1.5%	11.5%-17.9%
<b>Jul</b>	87	362	671	2,188,142	40,269	0.9%-1.5%	10.2%-18.1%
<b>Aug</b>	87	359	652	2,163,738	40,710	0.8%-1.5%	10.2%-18.3%
<b>Sep</b>	86	310	517	1,625,506	21,240	1.0%-1.5%	12.2%-18.1%
<b>Oct</b>	87	309	518	1,627,775	21,299	1.0%-1.5%	12.1%-18.1%
<b>Nov</b>	87	308	517	1,626,914	21,182	1.0%-1.5%	12.1%-18.1%

\* Including MFI and MDI

\*\* Including Individuals and Legal Entities

\*\*\* Revised Data

**Table 21: 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
<b>Total</b>	<b>82,291</b>	<b>242</b>	<b>340</b>	<b>5,421.8</b>	<b>22.4</b>	<b>186</b>	<b>117.50</b>
Dec-17	3,074	20	154	599.0	30.0	22	12.48
<b>Total</b>	<b>37,485</b>	<b>239</b>	<b>1,885</b>	<b>6,607.8</b>	<b>27.6</b>	<b>138</b>	<b>28.51</b>
Dec-18	2,994	19	158	935.1	49.2	16	6.58
<b>Total</b>	<b>38,249</b>	<b>232</b>	<b>165</b>	<b>9,424.1</b>	<b>40.6</b>	<b>197</b>	<b>152.90</b>
Dec-19	3,734	21	178	1,584.1	75.4	18	11.33
<b>Total</b>	<b>41,696</b>	<b>236</b>	<b>177</b>	<b>13,602.7</b>	<b>57.6</b>	<b>206</b>	<b>630.84</b>
Dec-20	3,264	23	142	1,839.6	80.0	5	0.57
<b>Total</b>	<b>35,570</b>	<b>240</b>	<b>148</b>	<b>22,955.3</b>	<b>95.6</b>	<b>101</b>	<b>5,074.92</b>
<b>2021</b>							
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
<b>Total</b>	<b>31,749</b>	<b>242</b>	<b>131</b>	<b>19,089.4</b>	<b>78.9</b>	<b>99</b>	<b>466.43</b>
<b>2022</b>							
Jan	2,611	20	131	1,592.1	79.6	8	4.19
Feb	2,695	20	135	1,441.0	72.0	7	3.93
Mar	2,970	22	135	1,760.9	80.0	7	4.08
Apr	2,637	19	139	1,567.7	82.5	4	0.73
May	2,908	21	138	1,605.0	76.4	5	59.83
Jun	2,813	22	128	1,770.1	80.5	6	0.39
Jul	2,726	21	130	1,448.2	69.0	5	0.30
Aug	2,996	23	130	1,758.5	76.5	3	0.13
Sep	2,654	21	126	1,421.7	67.7	6	12.03
Oct	2,771	21	132	1,776.9	84.6	7	1.48
Nov	2,721	19	143	1,791.4	94.3	2	0.03
Dec	3,106	22	141	1,898.0	86.3	8	1.79
<b>Total</b>	<b>33,608</b>	<b>251</b>	<b>134</b>	<b>19,831.3</b>	<b>79.0</b>	<b>68</b>	<b>88.91</b>
<b>2023</b>							
Jan	2,683	22	122	1,693.0	77.0	6	22.70
Feb	2,775	20	139	1,780.5	89.0	5	0.50
Mar	3,141	22	143	2,588.0	117.6	20	16.40
Apr	2,680	19	141	1,785.5	94.0	7	0.40
May	2,832	20	142	1,749.9	87.5	16	11.80
Jun	2,991	22	136	1,880.9	85.5	6	0.10
Jul	2,578	20	129	1,421.8	71.1	9	10.36
Aug	3,112	23	135	1,791.1	77.9	14	1.90
Sep	2,793	21	133	1,730.6	82.4	9	1.55
Oct	2,792	21	133	1,682.6	80.1	22	9.83
Nov	2,553	19	134	1,665.6	87.7	26	1.80
<b>Total</b>	<b>30,930</b>	<b>229</b>	<b>135</b>	<b>19,769.5</b>	<b>86.3</b>	<b>140</b>	<b>77.34</b>

**Table 22: 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
<b>Total</b>	<b>1,025,209</b>	<b>242</b>	<b>4,236</b>	<b>21,790.4</b>	<b>90.0</b>	<b>8,738</b>	<b>439.6</b>
Dec-17	101,093	20	5,055	2,824.6	141.2	789	37.6
<b>Total</b>	<b>1,107,752</b>	<b>239</b>	<b>4,635</b>	<b>26,812.7</b>	<b>112.2</b>	<b>8,863</b>	<b>440.4</b>
Dec-18	111,978	19	5,894	3,917.1	206.2	904	63.6
<b>Total</b>	<b>1,238,232</b>	<b>232</b>	<b>5,337</b>	<b>41,462.7</b>	<b>178.7</b>	<b>10,474</b>	<b>2,686.1</b>
Dec-19	121,353	21	5,779	4,448.5	211.8	964	87.1
<b>Total</b>	<b>1,337,800</b>	<b>236</b>	<b>5,669</b>	<b>51,609.1</b>	<b>218.7</b>	<b>10,654</b>	<b>3,779.9</b>
Dec-20	111,749	23	4,859	4,369.7	190.0	714	45.0
<b>Total</b>	<b>1,200,110</b>	<b>240</b>	<b>5,000</b>	<b>50,220.0</b>	<b>209.3</b>	<b>8,620</b>	<b>8,737.8</b>
Dec-21	104,666	23	4,551	5,002.1	217.5	672	65.5
<b>Total</b>	<b>1,077,104</b>	<b>242</b>	<b>4,451</b>	<b>46,380.6</b>	<b>191.7</b>	<b>8,423</b>	<b>517.9</b>
<b>2022</b>							
Jan	90,249	20	4,512	4,464.2	223.2	622	47.1
Feb	80,304	20	4,015	3,814.0	190.7	631	60.1
Mar	103,504	22	4,705	5,036.6	228.9	803	64.1
Apr	84,496	19	4,447	4,309.2	226.8	605	32.3
May	97,990	21	4,666	4,805.0	228.8	690	56.4
Jun	95,250	22	4,330	4,763.2	216.5	678	92.0
Jul	92,323	21	4,396	4,874.0	232.1	643	47.6
Aug	100,482	23	4,369	4,507.6	196.0	771	64.5
Sep	87,331	21	4,159	4,301.1	204.8	705	73.3
Oct	89,781	21	4,275	5,054.4	240.7	779	1,076.3
Nov	86,441	19	4,550	3,771.7	198.5	864	71.5
Dec	97,561	22	4,435	4,152.9	188.8	948	78.7
<b>Total</b>	<b>1,105,712</b>	<b>251</b>	<b>4,405</b>	<b>53,853.9</b>	<b>214.6</b>	<b>8,739</b>	<b>1,764.0</b>
<b>2023</b>							
Jan	85,292	22	3,877	3,749.7	170.4	886	103.8
Feb	81,623	20	4,081	3,644.1	182.2	941	83.9
Mar	97,101	22	4,414	4,207.1	191.2	1,045	79.3
Apr	78,164	19	4,114	3,471.0	182.7	861	66.2
May	94,501	20	4,725	3,836.8	191.8	1,054	86.9
Jun	89,627	22	4,074	3,911.5	177.8	958	78.2
Jul	84,307	20	4,215	3,600.8	180.0	1,018	62.8
Aug	91,909	23	3,996	3,755.6	163.3	1,059	74.0
Sep	83,733	21	3,987	3,399.1	161.9	963	52.6
Oct	84,135	21	4,006	3,327.6	158.5	920	55.9
Nov	80,278	19	4,225	3,245.3	170.8	935	78.6
<b>Total</b>	<b>950,670</b>	<b>229</b>	<b>4,151</b>	<b>40,148.6</b>	<b>175.3</b>	<b>10,640</b>	<b>822.1</b>

**Table 23: Visitor Arrivals in Cambodia**

	2023			% of Total		% Change	
	Sep	Oct	Nov	Oct	Nov	Oct/Sep	Nov/Oct
<b>(Mode of Arrival)</b>							
Phnom Penh International Airport	98,245	114,541	120,327	23.8	23.6	16.6	5.1
Kong Keng International Airport	1,216	909	1,499	0.2	0.3	-25.2	64.9
Siem Reap International Airport	27,471	39,388	55,757	8.2	10.9	43.4	41.6
Land	294,899	321,091	320,237	66.8	62.8	8.9	-0.3
Boat	3,070	4,401	12,411	0.9	2.4	43.4	182.0
Preah Vihea	0	0	0	0.0	0.0	0.0	0.0
<b>Total</b>	<b>424,901</b>	<b>480,330</b>	<b>510,231</b>	<b>100.0</b>	<b>100.0</b>	<b>13.0</b>	<b>6.2</b>
<b>(Arrival by Purpose of Visit)</b>							
Tourist	340,161	381,595	413,872	79.4	81.1	12.2	8.5
Business and Professional	78,055	90,160	84,135	18.8	16.5	15.5	-6.7
Others and not specified	6,685	8,575	12,224	1.8	2.4	28.3	42.6
<b>Total</b>	<b>424,901</b>	<b>480,330</b>	<b>510,231</b>	<b>100.0</b>	<b>100.0</b>	<b>13.0</b>	<b>6.2</b>
<b>(Top-Ten Countries of Passenger Arrivals)</b>							
Thailand	152,541	163,569	154,950	34.1	30.4	7.2	-5.3
Vietnam	88,317	95,895	94,123	20.0	18.4	8.6	-1.8
China (PRC)	40,670	48,048	44,688	10.0	8.8	18.1	-7.0
Lao PDR	38,674	41,887	37,179	8.7	7.3	8.3	-11.2
United States of America	9,413	13,386	21,396	2.8	4.2	42.2	59.8
South Korea	10,333	12,922	13,655	2.7	2.7	25.1	5.7
France	4,065	7,661	13,185	1.6	2.6	88.5	72.1
Indonesia	10,940	11,058	11,805	2.3	2.3	1.1	6.8
United Kingdom	4,372	7,388	11,738	1.5	2.3	69.0	58.9
Germany	2,656	4,969	11,103	1.0	2.2	87.1	123.4
Others	62,920	73,547	96,409	15.3	18.9	16.9	31.1
<b>Total</b>	<b>424,901</b>	<b>480,330</b>	<b>510,231</b>	<b>100.0</b>	<b>100.0</b>	<b>13.0</b>	<b>6.2</b>

*Source: Ministry of Tourism*

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

**Table 24: Cambodia's Imports and Exports**

(In Billion KHR)

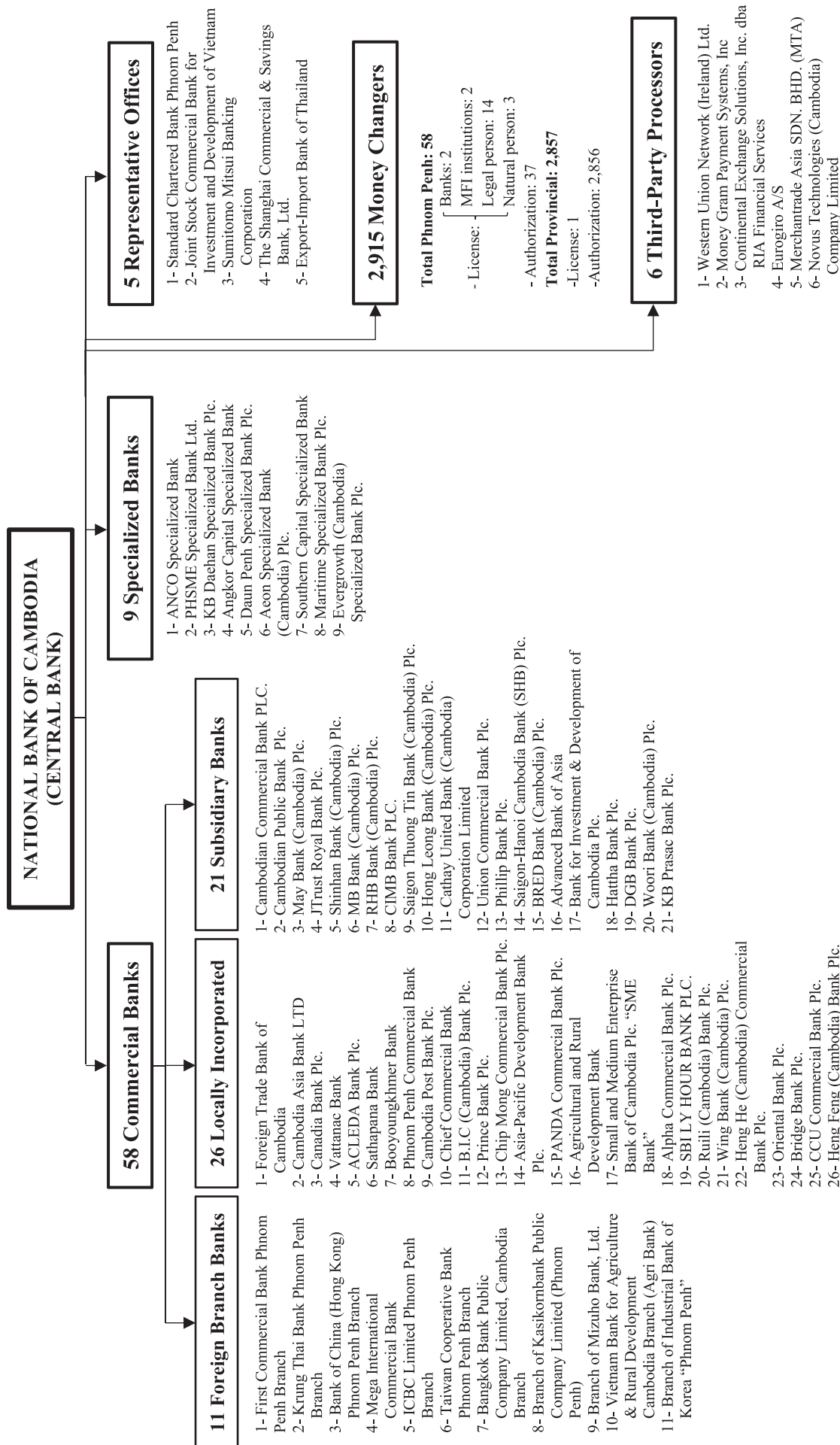
	2023			Change in Billion KHR		Change in %	
	Sep	Oct	Nov	Oct/Sep	Nov/Oct	Oct/Sep	Nov/Oct
<b>Imports by Commodity</b>							
Medicine	74.0	86.9	92.1	12.9	5.2	17.4	6.0
Cigarette	73.9	71.7	121.4	-2.2	49.8	-3.0	69.5
Food and Beverage	358.4	362.8	397.1	4.4	34.4	1.2	9.5
Equipment Construction	387.1	278.8	348.6	-108.4	69.8	-28.0	25.0
Cement	6.1	4.9	5.8	-1.2	0.9	-19.6	18.1
Steel	107.9	105.1	112.3	-2.8	7.2	-2.6	6.9
Phones	16.7	8.8	3.4	-7.9	-5.4	-47.5	-61.1
T.V	1.8	0.6	0.9	-1.2	0.3	-67.3	50.7
Other Electronic Equipment	94.9	76.7	103.0	-18.1	26.3	-19.1	34.3
Garment	193.1	173.2	182.6	-19.9	9.4	-10.3	5.4
Fabric	1,689.6	1,507.7	1,547.2	-181.9	39.5	-10.8	2.6
Vehicle	359.6	318.8	340.5	-40.8	21.7	-11.3	6.8
Equipment of Cold	15.7	15.1	15.5	-0.7	0.4	-4.3	2.7
Gold	150.9	669.4	0.0	518.4	-669.4	3.0	4.0
Oil	1,015.7	952.2	1,101.3	-63.4	149.1	-6.2	15.7
Fertilizer	130.3	113.6	96.6	-16.7	-17.0	-12.8	-14.9
Others	3,547.8	3,601.0	3,494.5	53.2	-106.4	1.5	-3.0
<b>Total Imports</b>	<b>8,223.6</b>	<b>8,347.2</b>	<b>7,963.0</b>	<b>123.6</b>	<b>-384.2</b>	<b>1.5</b>	<b>-4.6</b>
<b>Exports by Commodity</b>							
Garment	2,847.6	2,230.9	2,623.1	-616.8	392.2	-21.7	17.6
Footwear	417.7	402.4	513.5	-15.3	111.1	-3.7	27.6
Other Textile Product	730.0	601.6	664.3	-128.4	62.8	-17.6	10.4
Electrical Part	1,118.4	872.5	804.4	-246.0	-68.0	-22.0	-7.8
Vehicle and Bicycle Part	92.8	90.8	94.9	-2.0	4.1	-2.2	4.5
Bicycle	101.9	101.7	78.6	-0.2	-23.1	-0.2	-22.7
Wood Products	180.0	165.6	157.2	-14.5	-8.4	-8.0	-5.1
Rice	204.4	207.7	178.5	3.3	-29.2	1.6	-14.1
Rubber	225.1	225.0	263.4	-0.1	38.3	0.0	17.0
Fish and Other Agricultural Products	514.0	649.2	1,188.8	135.2	539.6	26.3	83.1
Others	1,433.3	1,645.1	1,487.1	211.8	-158.0	14.8	-9.6
<b>Total Exports</b>	<b>7,865.3</b>	<b>7,192.4</b>	<b>8,053.7</b>	<b>-673.0</b>	<b>861.4</b>	<b>-8.6</b>	<b>12.0</b>

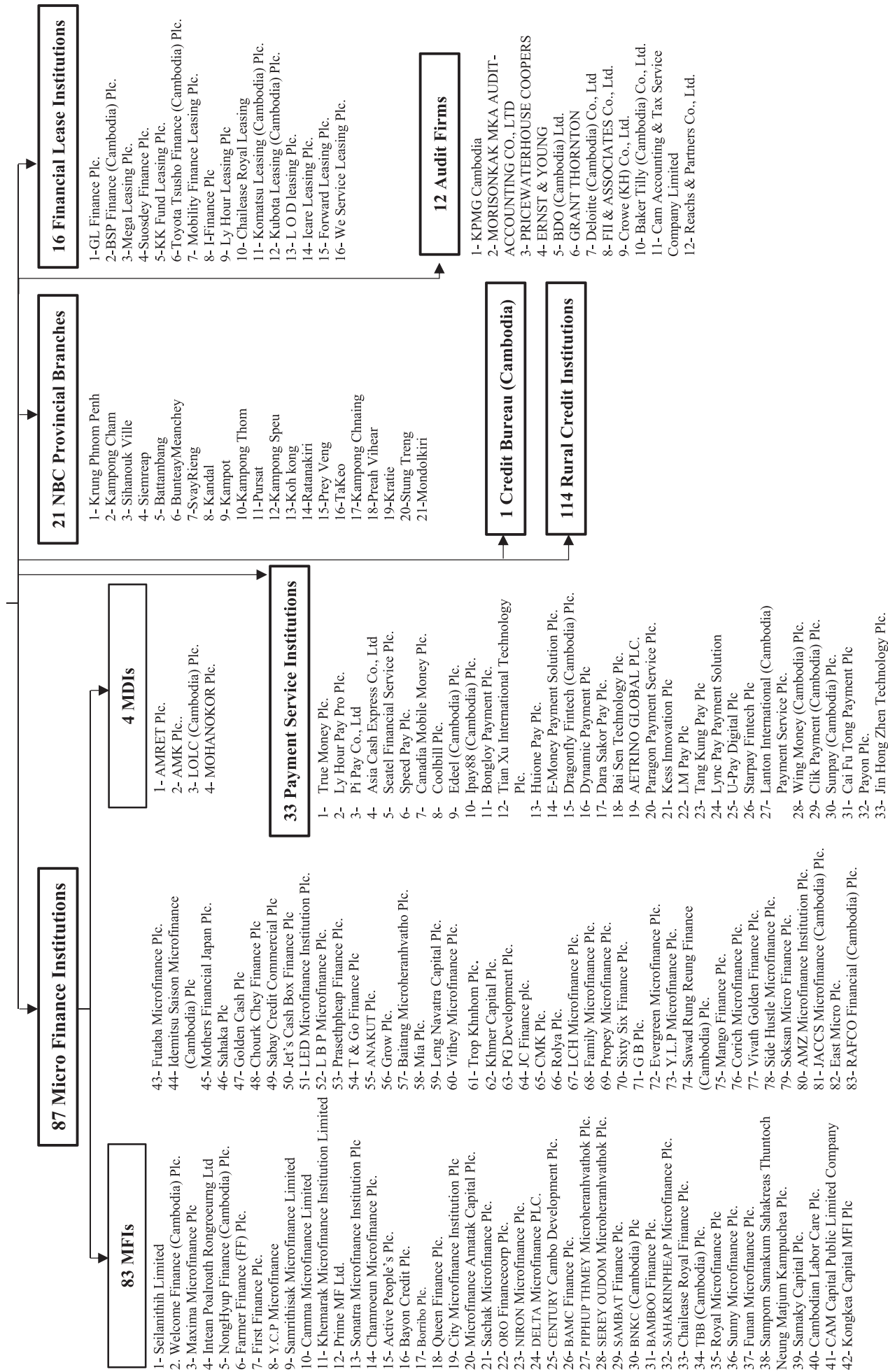
*Source: General Department of Cambodia Customs and Excise**\* Increased in times, not in percentage (%).**\*\* Revised Data*



**Table 25: THE BANKING SYSTEM IN CAMBODIA**

*As of 30 November 2023*





**អ៊ីនធឺណែត**  
**INTERNET**

: [www.nbc.gov.kh](http://www.nbc.gov.kh) គឺជាគេហទំព័ររបស់ធនាគារជាតិនៃកម្ពុជា។ ទិន្នន័យថ្មីៗក្នុងគេហទំព័រ និង ទិន្នន័យបន្តបន្ទាប់ទៀត ត្រូវបាននិងកំពុងដាក់បញ្ចូលទៅក្នុងប្រព័ន្ធទិន្នន័យ តាមធនធានដែលមាន។ លើសពីនេះទៀត គេហទំព័រនេះ គឺជាទីតាំងដ៏ល្អបំផុតដើម្បីទទួលបានទិន្នន័យសង្ខេបនៃការចេញផ្សាយចុងក្រោយបង្អស់។

[www.nbc.gov.kh](http://www.nbc.gov.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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NATIONAL BANK OF CAMBODIA

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