

# ្រភ៏ដ្តិមន្រ្តស្ថិដិសេដ្ឋភិទ្ធ សិទរូទិយទដ្តុ Economic and Monetary Statistics Bulletin

# ්පයසා හිතු හිතු හිතු

JANUARY 2025



### Contents

	Page
- Introduction	1
- Exchange Rate	
- Money Supply	1
- Net Domestic Assets of the Depository Corporations	2
- Net Foreign Assets of the Depository Corporations	2
- Other Depository Corporations Survey	3
- Other Financial Corporations Survey	3
- Interest Rates on Loans and Deposits	3
- Foreign Tourist Arrivals	4
- International Trade in Goods	4
Table 1 : Consumer Price Index and Inflation Rate	6
Table 2    : Consumer Items Showing Price Increased in January 2025	7
Table 3 : Gross Domestic Product	8
Chart 1 : GDP by Economic Activity (At Constant 2014 Prices)	8
Chart 2 : GDP by Economic Activity (At Current Prices)	8
Table 4    : Residential Property Price Index	9
Chart 3 : RPPI Month on Month Change	9
Chart 4 : RPPI Year on Year Change	
Table 5 : Approved Investment Projects by Sectors	10
Chart 5 : Investment Fixed Assets by Sectors	
Chart 6 : Numbers of Investment Projects by Sectors	
Table 6 : Approved Investment Projects by Major Countries	
Table 7   : Daily Exchange Rate in January 2025 (KHR/USD)	
Table 8 : Monthly Exchange Rate (KHR/USD, End-Period)	
Chart 7 : Trend of Monthly Exchange Rate	
Table 9 : The Value of KHR Against Other Currencies (Official Buying Rates, End-Period)	
Table 10: Deposit Money Bank's Interest Rates on Deposits and Loans in KHR.	
Table 11: Central Bank Survey	
Table 12: Other Depository Corporations Survey	
Table 13: Depository Corporations Survey	
Table 14: Other Financial Corporations Survey	
Table 15: Financial Corporations Survey	
Chart 8 : Financial Corporations Survey	
Chart 9 : Monetary Aggregates Components	
Table 16: Credit Granted by Deposit Money Banks Classified by Industry	
Chart 10: Credit Granted by Deposit Money Banks Classified by Industry	
Table 17: Monthly Change of Credit Granted by Deposit Money Banks Classified by Industry	
Table 18: Deposits with Deposit Money Banks	
Chart 11 : Deposits with Deposit Money Banks Classified by Currency, as of January 2025 (% of Total Deposits)	
Table 19: Monthly Change of Deposits with Deposit Money Banks	
Chart 12 : Deposits in KHR Classified by Type, as of January 2025 (% of Total KHR Deposits)	
Chart 13 : Deposits in Foreign Currency Classified by Type, as of January 2025 (% of Total FCD)	
Table 20: Credit Granted by Micro-Finance Institutions and Non-Government Organizations	
Table 20: Creat Grander by Micro-I mance institutions and Non-Government Organizations         Table 21: KHR-Denominated Checks Clearing Through Clearing House	
Table 21: Krik-Denominated Checks Clearing Through Clearing House         Table 22: USD-Denominated Checks Clearing Through Clearing House	
Table 22: Usib-Denominated Checks Clearing Through Clearing House       Table 23: Visitor Arrivals in Cambodia	
Table 23: Visitor Arrivais in Camboura	
Table 25: The Banking System in Cambodia	
ruote 25. The Bunking System in Cumbount	

### Introduction

Headline consumer price inflation in January 2025 accelerated over the previous month, while the Khmer riel (KHR) slightly appreciated against US dollar. During this period, residents' deposits in the banking sector continued to increase, while credit to private sector slightly declined. In the meantime, international trade in goods continued to show a deficit.

### **Consumer Price Index**

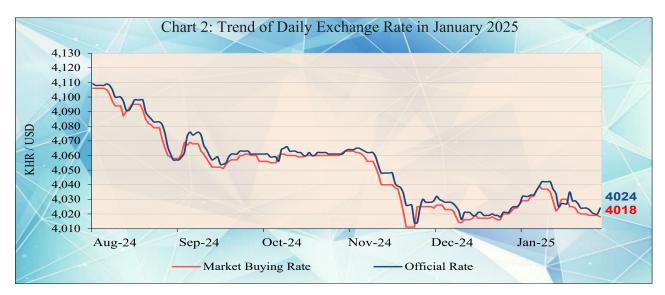
The consumer price inflation in Phnom Penh (month-on-month) fell to 0.32% in January 2025 from 0.66% in December 2024, in which ten of the twelve group indexes increased, while another remaining two group indexes remained the same.



During the same period, the year-on-year percentage change of the CPI for all items surged to 6% from 3.05% in December 2024, which was mainly due to the increase in prices of food and non-alcoholic beverages, housing, water, electricity, gas and other Fuels, and restaurants.

### **Exchange Rate**

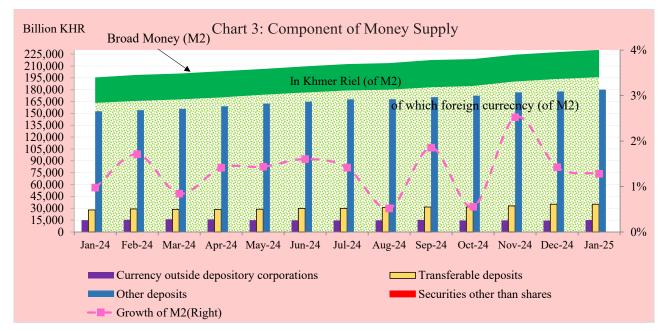
The exchange rate (market buying rate) was KHR 4,018 per USD in January 2025, appreciated by 0.15% over December 2024.



Economic and Monetary Statistics Bulletin, Series Nº 375, January 2025

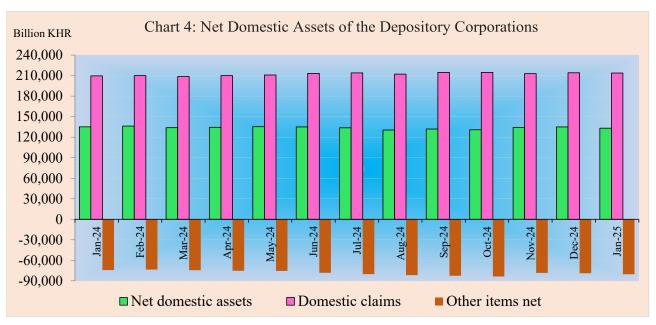
### **Money Supply**

Broad money (M2) increased to KHR 230,356 billion in January 2025, increased by 1.3% compared to December 2024. The main components of M2 indicated that currency outside depository corporations rose by 3.5%, other deposits increased by 1.3%, and transferable deposits increased by 0.1%.



Net Domestic Assets of the Depository Corporations

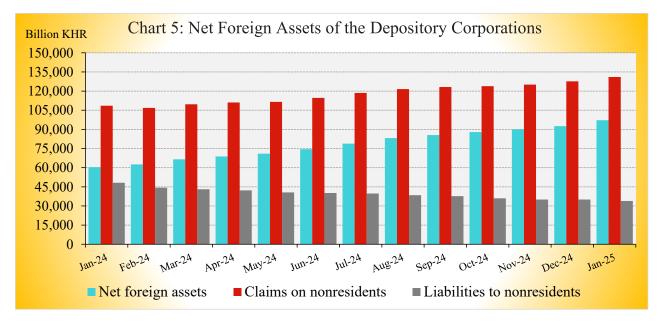
Net domestic assets of the depository corporations increased by 1.2% to KHR 133,202.5 billion in January 2025 compared to December 2024. This was due to the decrease of 1.7% in net domestic credit, and 0.7% in other items net.



The reduction in other items net was due to the decline of 2.3% in capital accounts, while others increased by 2.9%. The decline in net domestic credit was due to the drop in net credit to other financial corporations by 3.9% and credit to private sector by 0.2%, while net credit to nonfinancial public sector increased by 0.7%.

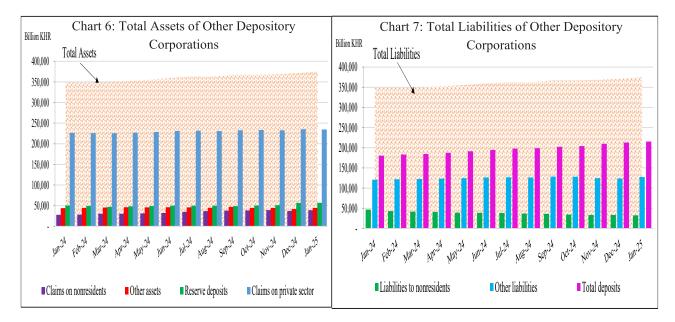
### Net Foreign Assets of the Depository Corporations

Net foreign assets of the depository corporation increased to KHR 97,153.5 billion in January 2025, grew by 5% from the previous month. This was due to the increase of 5.6% and 1.6% in other foreign assets and gross foreign reserve, respectively; while foreign liabilities declined by 3.2%.



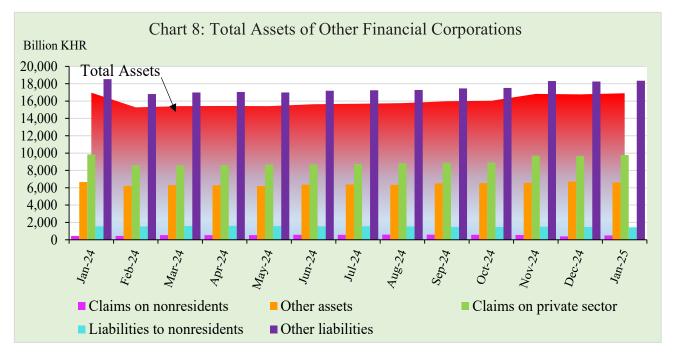
### **Other Depository Corporations Survey**

Total assets of other depository corporations (including commercial banks and microfinance deposittaking institutions) were KHR 375,614.4 billion, increased by 1.3% in January 2025 compared to the previous month.



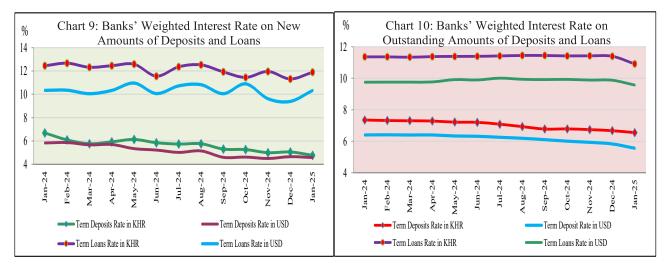
### **Other Financial Corporations Survey**

Total assets of other financial corporations (including specialized banks, MFIs, and insurance companies) were KHR 16,902.7 billion, increased by 0.7% in January 2025 compared to December 2024.



### **Interest Rates on Deposits and Loans**

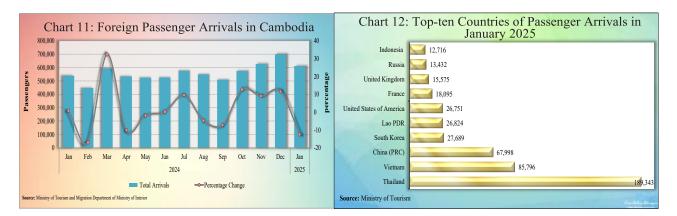
Interest rate on deposits and loans of banking sector in January 2025 showed that the (new amount) weighted average interest rate on term deposits in KHR decreased by 0.28% to 4.77%, and term deposits in USD dropped by 0.07% to 4.58%. At the same time, the weighted average interest rate on term loans in KHR increased by 0.58% to 11.89%, while term loans in USD rose by 0.94% to 10.33%.



### **Foreign Tourist Arrivals**

In January 2025, the total number of passenger arrivals was 611,894, decreased by 12.5% after the surge of 11.6% in the previous month. The main purposes of the passenger arrivals in Cambodia were for vacation, and business and professional, which were accounted for 81,5% and 16.1% of the total, respectively.

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

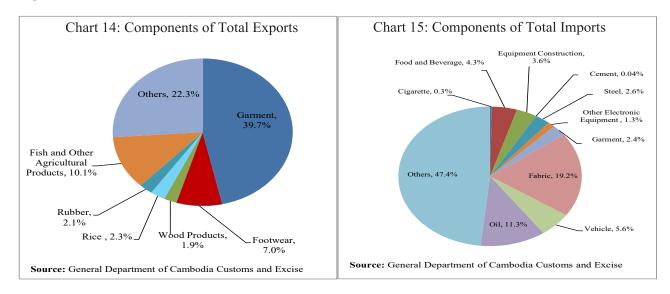


### **International Trade in Goods**

International trade in goods showed a deficit of KHR 1,460.9 billion (-13.2%) in January 2025, following the deficit of KHR 1,164.6 billion (-11.1%) in December 2024.



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



Economic and Monetary Statistics Bulletin, Series Nº 375, January 2025 5

1. Consumer Price Index (CPI) and Component Indices (Oct-Dec. 2006 = 100)	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25
CPI (all items)	206.03	207.74	207.66	209.03	209.70
Food and Non-Alcoholic Beverages	258.71	261.65	261.48	263.76	264.92
Alcoholic Beverages, Tobacco and Narcotics	184.56	185.15	185.89	186.41	187.20
Clothing and Footwear	190.18	192.40	192.45	194.49	195.96
Housing, Water, Electricity, Gas and other Fuels	142.42	142.77	142.78	143.54	144.09
Furnishings and Household Maintenance	165.60	166.36	166.35	166.88	167.31
Health	145.02	145.18	144.62	144.87	145.08
Transport	121.77	123.10	123.72	123.83	123.15
Communication	66.59	66.62	66.59	66.63	66.65
Recreation and Culture	134.41	134.32	134.36	135.00	135.84
Education	177.68	178.62	178.62	178.62	179.93
Restaurants	332.46	333.25	331.93	333.12	333.08
Miscellaneous Goods and Services	173.08	173.84	174.30	175.15	175.81
2. Percentage Change in the CPI and its Components					
2.1 Month on Month Change (%)					
CPI (all items)	0.34	0.83	-0.04	0.66	0.32
Food and Non-Alcoholic Beverages	0.86	1.14	-0.06	0.87	0.44
Alcoholic Beverages, Tobacco and Narcotics	0.20	0.32	0.40	0.28	0.42
Clothing and Footwear	1.23	1.17	0.02	1.06	0.75
Housing, Water, Electricity, Gas and other Fuels	0.17	0.24	0.01	0.53	0.39
Furnishings and Household Maintenance	0.46	0.46	-0.01	0.32	0.26
Health	-2.20	0.11	-0.39	0.18	0.14
Transport	-2.79	1.09	0.50	0.08	-0.55
Communication	0.11	0.05	-0.05	0.07	0.03
Recreation and Culture	0.53	-0.07	0.03	0.47	0.62
Education	0.63	0.53	0.00	0.00	0.74
Restaurants	0.56	0.24	-0.40	0.36	-0.01
Miscellaneous Goods and Services	0.37	0.44	0.27	0.48	0.38
2.2 Year on Year Change (%)					
CPI (all items)	0.60	1.36	1.99	3.05	6.00
Food and Non-Alcoholic Beverages	1.41	2.12	2.67	4.22	7.83
Alcoholic Beverages, Tobacco and Narcotics	-0.80	-0.54	-0.17	-0.07	4.05
Clothing and Footwear	3.79	4.68	5.07	6.25	10.44
Housing, Water, Electricity, Gas and other Fuels	0.15	0.28	0.66	1.37	3.94
Furnishings and Household Maintenance	1.18	1.55	1.65	1.96	3.38
Health	0.89	1.09	1.19	1.75	2.31
Transport	-5.82	-3.13	-0.86	-1.44	-0.41
Communication	-0.16	-0.10	-0.07	0.08	0.48
Recreation and Culture	0.98	0.63	0.96	1.58	5.35
Education	3.13	3.67	3.67	2.94	4.84
Restaurants	0.28	1.22	1.89	2.85	5.00
Miscellaneous Goods and Services	0.99	1.20	1.50	1.90	4.22
3. Three-month moving average CPI (All Items)	205.23	206.37	207.14	208.15	208.80
Year on Year Change (%)	0.50	0.75	1.31	2.13	3.66
4. Twelve-month moving average CPI (All Items)	202.76	202.99	203.33	203.84	204.83
Year on Year Change (%)	1.02	0.82	0.76	0.79	1.32

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

Source: National Institute of Statistics

### Economic and Monetary Statistics Bulletin, Series Nº 375, January 2025

				Index		Percentag	e Change
No.	Description	Weight	Jan-24	Dec-24	Jan-25	Monthly	Yearly
1	DIESEL	0.144	127.12	117.20	119.46	1.9	-6.0
2	FOOD PRODUCTS NEC	1.404	249.81	274.00	277.69	1.3	11.2
3	OTHER ARTICLES OF CLOTHING AND CLOTHING ACCESSORIES	0.059	155.98	175.01	177.34	1.3	13.7
4	GASOLINE	4.969	102.79	97.10	98.33	1.3	-4.3
5	NOODLES	1.008	239.23	260.64	263.72	1.2	10.2
6	SUGAR, JAM, HONEY, CHOCOLATE AND CONFECTIONERY	1.489	166.14	187.69	189.84	1.1	14.3
7	FRESH FRUITS	4.094	258.65	289.89	293.00	1.1	13.3
8	CHICKEN (FRESH)	1.303	236.85	250.57	253.13	1.0	6.9
9	FOOTWEAR	0.641	191.76	212.38	214.52	1.0	11.9
10	MATERIALS FOR THE MAINTENANCE AND REPAIR OF THE DWELLING	3.663	165.36	181.63	183.45	1.0	10.9
11	DAIRY PRODUCTS	1.552	176.78	191.73	193.47	0.9	9.4
12	MOTOR OIL	0.062	184.43	202.01	203.79	0.9	10.5
13	HOUSEHOLD TEXTILES	0.015	200.12	220.79	222.69	0.9	11.3
14	OTHER GRAINS	0.090	358.05	394.77	398.15	0.9	11.2
15	LIQUID FUELS	0.099	163.34	163.44	164.82	0.8	0.9
16	GLASSWARE, TABLEWARE AND HOUSEHOLD UTENSILS	0.078	152.44	163.28	164.65	0.8	8.0
17	CLOTHING MATERIALS	0.334	197.20	220.34	222.18	0.8	12.7
18	OTHER CLOTHING (BOTH SEXES)	0.222	146.22	163.86	165.23	0.8	13.0
19	OTHER APPLIANCES, ARTICLES AND PRODUCTS FOR PERSONAL CARE	0.399	173.45	189.96	191.43	0.8	10.4
20	EDUCATION	1.174	171.62	178.62	179.93	0.7	4.8
21	BEER	0.532	133.63	135.62	136.61	0.7	2.2
22	SPARE PARTS AND ACCESSORIES FOR PERSONAL TRANSPORT EQUIPMENT	0.084	301.49	320.70	322.90	0.7	7.1
23	CLOTHING FOR MEN AND BOYS	0.621	173.48	188.72	189.95	0.7	9.5
24	GARMENTS	1.962	170.45	185.51	186.69	0.6	9.5
25	BREAD	0.173	251.49	273.33	275.07	0.6	9.4
26	RECREATION AND CULTURE	2.912	128.93	135.00	135.84	0.6	5.4
27	CLOTHING FOR WOMEN AND GIRLS	1.065	175.09	190.05	191.22	0.6	9.2
28	SEAFOOD (FRESH, CHILLED OR FROZEN)	0.229	262.29	278.73	280.44	0.6	6.9
29	ROOT VEGETABLES	0.456	287.39	335.82	337.70	0.6	17.5
30	HOSPITAL SERVICES	0.412	192.70	202.02	203.09	0.5	5.4
31	LOCALLY PROCESSED MEAT	0.276	274.20	282.14	283.62	0.5	3.4
32	PREPARED AND PRESERVED VEGETABLES	0.337	187.50	195.55	196.55	0.5	4.8
33	SOLID FUELS	1.475	248.23	261.93	263.26	0.5	6.1
34	BISCUITS/ COOKIES	0.280	184.68	190.89	191.85	0.5	3.9
35	PROCESSED FISH AND SEAFOOD	1.646	301.40	327.66	329.30	0.5	9.3
36	FISH (FRESH)	7.435	266.68	283.55	284.92	0.5	6.8
37	HOUSEHOLD APPLIANCES	0.397	125.17	129.72	130.31	0.5	4.1
38	OILS AND FATS	0.920	232.81	246.65	247.68	0.4	6.4
39	PERSONAL EFFECTS N.E.C	0.876	217.23	223.94	224.85	0.4	3.5
40	COFFEE, TEA AND COCOA	0.755	146.29	151.99	152.61	0.4	4.3

Source: National Institute of Statistics

GDP in Billion KHR GDP in Million USD GDP % Growth Rate		At Con	At Constant 2014 Prices	rices			At C	At Current Prices	es	
GDP in Billion KHR GDP in Million USD GDP % Growth Rate	2018	2019	2020	2021	2022/p	2018	2019	2020	2021	2022/p
GDP in Million USD GDP % Growth Rate	121,026	130,632	125,987	129,880	136,508	134,280	148,985	142,503	150,793	164,059
GDP % Growth Rate	29,772	32,322	31,240	31,964	33,446	32,931	36,344	34,835	36,726	39,491
	8.8	7.9	-3.6	3.1	5.1	12.9	11.0	-4.4	5.8	8.8
GDP % Growth Rate, by Economic Activity	ivity									
Agriculture, Fisheries & Forestry	1.1	-0.4	0.6	1.5	0.6	3.7	3.2	5.5	4.6	5.8
Industry	14.8	13.0	-2.2	8.4	8.2	21.4	17.5	-8.2	13.9	10.3
Services	7.1	6.6	-6.7	-1.8	3.6	9.7	8.0	-4.3	-1.4	8.5
GDP Per Capita in Million KHR	7.6	8.1	7.7	7.8	8.1	8.5	9.3	8.7	9.1	9.7
GDP Per Capita in USD	1,882	2,010	1,912	1,926	1,986	2,081	2,260	2,132	2,213	2,345
	Chart 1: <b>GDP by Economic Activity</b> (At Constant 2014 Prices)	tivity		6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Chart 2: GDP by Economic Activity (At Current Prices)	GDP by Economic (At Current Prices)	s)		
2018 2019 A originitative Fisheries & Forestry	2020 Sorestry	2021 2021	2022/p vices		2018 Marri	8 2019 200 Δ Arriculture Fisherries & Forestry	2020 & Forestry	2021	Samiras	2022/p

Table 3. Gross Domestic Product (GDP)

Economic and Monetary Statistics Bulletin, Series Nº 375, January 2025

8

	Nov-23	Nov-23 Dec-23 Jan-24	Jan-24	Feb-24	Feb-24 Mar-24	Apr-24 May-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25
Residential Property Price Index (2020 =100)															
Overall RPPI	108.5	107.7	108.4	107.8	107.0	105.3	105.5	105.6	106.7	105.4	105.0	104.2	104.3	105.5	103.6
RPPI in Phnom Penh	109.2	108.4	109.6	108.5	107.5	105.6	106.4	107.5	108.5	107.3	106.5	105.8	105.8	106.9	105.0
RPPI in Other Provinces	102.0	101.2	90.8	101.5	102.1	100.9	98.2	94.2	95.6	94.0	95.1	93.8	94.7	96.3	94.2
Month on Month Change (%)															
Overall RPPI	-1.1	-0.4	0.5	0.0	6.0-	-0.3	0.1	0.7	1.1	-1.2	-0.3	-1.3	-0.7	1.5	0.0
RPPI in Phnom Penh	-1.2	-0.7	0.8	0.3	-0.7	-0.3	-0.2	1.3	1.3	-1.1	-0.2	-1.2	-1.3	1.2	0.1
RPPI in Other Provinces	-0.2	0.9	-0.9	-1.0	-1.5	-0.1	1.4	-1.7	0.1	-1.7	-0.8	-1.7	2.4	3.1	-0.8
Year on Year Change (%)															
Overall RPPI	-4.2	-2.9	-1.6	-3.8	-1.7	-2.9	-4.1	-3.9	-2.0	-5.0	-1.5	-1.9	-1.5	0.4	0.0
RPPI in Phnom Penh	-5.0	-3.9	-2.1	-4.7	-2.5	-4.1	-5.4	-4.1	-1.5	-4.6	-0.2	-0.2	-0.2	1.7	1.0
RPPI in Other Provinces	0.5	3.6	2.1	2.8	3.4	4.3	3.1	-1.9	-2.9	-6.0	-5.5	-8.2	-6.7	-4.6	-4.5
<u>Note:</u>															

Table 4: Residential Property Price Index (RPPI)

- The methodology used to generate the RPPI index is the time-dummy hedonic method ,

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

- The methodology for the RPPI has been improved which has led to a revision to the previously published data for the RPPI.

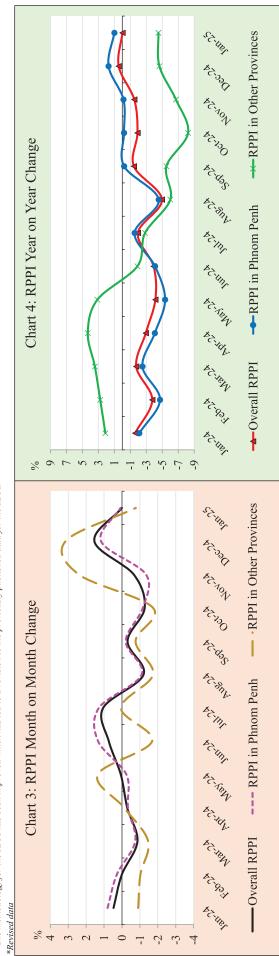


Table 5: Investment Projects Approved by Sectors

tal	ixed Assets		5,875.8		8,166.6		6,465.5		1,718.7		3,229.6		192.6	516.3	2,132.6	970.6	3,812.1	1.760.6	7 802	362.4	760.8	3,182.5		4	
Total	rojects Fi		150		199		154		107		132		27	49	51	49.0	176	10		09	93	273			E
	Fixed Assets   Projects   Fixed Assets   Projects   Fixed Assets		I		Т		ī		11.4		104.1		6.0	T	ı	ī	6.0	ı	ı	I	35.6	35.6		8	Tourism
Other	ojects Fixe		I		I		I		3		80		1	т	ī	т	1	ı	ı		2.0	2.0		2024	
	Assets Pr		1		1		1		ı		13.0		ı	ı	ı	ı	1	ı	,		13.0	13.0	Sectors	6	
Mines	Projects Fixed				1		1		I		1 1			1			1				1.0 1	1.0 1	Chart 6: Number of Investment Projects by Sectors	ō	Services
re			·										·		6.0			~	Ŷ	2			nent Pro		
Infrastructure	cts Fixed /		I		I		I		I		1,300.0			I	1,376.0	,	1,376.0	108.8	65.5	6.2	15.0	195.5	f Investr	Q4	Industries
	ets Projec		'		1		'		'		1		'	1	-	1	1	-	-	-	-	4	nber of		Industries
<b>Civil Engineering</b>	Projects Fixed Assets Projects Fixed Assets		ı		ı		ı		ı		75.8		ı	ı	ı	ı	ı	I	,			T	rt 6: Nur	03 2023	🖬 Inć
Civil F	s Projects		ı		ı		ı		ı		2		·	ı	ı	ı	ı	I	,			ı	Chai	3	
Agro-Industry	Projects Fixed Assets		ı		I		ı		ı		60.5		ı	ı	ı	ı	I	ı	,			ı			ulture
Agro-I	Projects		ı		ī		ı		ī		4		ı	ī	·	ī	ī	I	,			ı		õ	Agriculture
ospital)	Fixed Assets		1		ı		ı		18.8		79.0			ī		т	ı	ı				ı		90 80 80 80 80 80 80 80 80 80 80 80 80 80	
Health care (hospital)									-															Q4	
Heal	ts Projects		1		I		1		2		4		'	1	'	'	I	1	ı		1	1			Tourism
Energy	Fixed Assets		I		158.6		678.7		509.7		389.4		ı	ı	ı	ı	I	ı	,		10.9	10.9		õ	Tourism
E	Projects		ı		3		9		ŝ		1		ı	ī	ı	ı	ī	ı	ı		-	1		02 2024	
ism	xed Assets		1,577.8		6,051.6		3850.5		127.8		496.6		ı	37.5	84.5	,	122.0	588.9	ı		70.0	658.9	ectors		-
Tourism	Projects Fi		12		17		9		7		5		ı	7	1	ī	3	0	,		-	3	sets by S	ō	Services
es	Projects Fixed Assets Projects Fixed Assets		2,869.9		1028.3		799.8		6.6		50.2		ı	14.0	91.2	27.7	132.9	137.2	6 9		ı	144.1	Chart 5: Investment Fixed Assets by Sectors	4	4
Services	jects Fixe		10 2,		10 10		5 7		2		3			1	1	1	3 1	5 1				3 1	tment F		Industries
	ssets Proj												5	_	-	4				9			: Invesi	8	Industries
Industries	Fixed A		984.0		859.4		1030.9		980.6		580.9		186.5	313.1	560.1	932.4	1,992.1	8591	210.0	318.6	566.3	1,954.1	Chart 5	2023	
ų	ts Projects		115		164		130		88		66		26	38	45	46	155	61	45	56	82	244		63	
Agriculture	Projects Fixed Assets Projects Fixed Assets		444.2		68.7		105.6		60.3		9.97		ı	151.8	20.8	10.5	183.0	66.6	16.2	37.7	49.9	170.4		ō	Agriculture
Agri	Projects		13		ŝ		٢		2		4		ı	8	3	2	13	4	"	ŝ	5	15		45 6 6 1 1	Agricult
Sactor		2018	Total	2019	Total	2020	Total	2021	Total	2022	Total	2023	QI	Q2	<b>0</b> 3	Q4	Total	2024 01	, 6	03 03	Q4	Total		1024 1024 1024 16 16 1 1 1 1 1024 1 1024	

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

		20	)23			20	24	
Country	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
Cambodia	10.4	154.5	226.7	704.6	1,278.4	76.2	33.5	146.4
China	101.2	233.7	1,722.6	220.4	336.4	252.2	236.5	459.6
Korea	5.6	11.6	4.3	-	10.8	5.0	-	-
United States	-	5.4	-	-	-	1.5	0.5	6.2
Thailand	-	10.4	-	-	-	-	-	26.5
Vietnam	-	73.4	-	-	49.0	11.2	5.4	5.2
Malaysia	-	-	91.2	-	6.1	-	1.1	-
Singapore	-	-	5.8	5.2	36.9	-	18.7	60.3
Taiwan	66.6	-	46.2	16.7	14.3	5.1	27.9	6.6
Australia	-	-	-	-	-	5.7	-	-
England	-	-	-	-	-	-	_	-
Japan	-	-	-	-	-	-	-	_
Hong Kong	8.8	27.4	35.8	23.7	28.7	24.1	33.7	19.2
Philippines	-	-	-	-	-	-	5.2	-
Others	-	-	-	-	-	-	-	27.8
Total	192.6	516.3	2,132.7	970.6 (Share o	1,760.6 of Total)	381.2	362.4	757.9
Cambodia	5.4	29.9	10.6	72.6	72.6	20.0	9.2	19.3
China	52.5	45.3	80.8	22.7	19.1	66.2	65.3	60.6
Korea	2.9	2.2	0.2	-	0.6	1.3	-	-
United States	-	1.0	-	-	-	0.4	0.1	0.8
Thailand	-	2.0	-	-	-	-	-	-
Vietnam	-	14.2	-	-	2.8	2.9	1.5	0.7
Malaysia	-	-	4.3	-	0.3	-	0.3	_
Singapore	-	-	0.3	0.5	2.1	-	5.2	8.0
Taiwan	34.6	-	2.2	1.7	0.8	1.3	7.7	0.9
Australia	-	-	-	-	-	1.5	-	-
England	-	-	-	-	-	-	-	_
Japan	-	-	-	-	-	-	-	_
Hong Kong	4.6	5.3	1.7	2.4	1.6	6.3	9.3	2.5
Philippines	-	-	-	-	-	-	1.4	_
Others	-	-	-	-	-	-	-	3.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

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

(In Million USD)

\* Fixed Assets

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

Deri	Pa	rallel Market I	Rate	Official Data	Daily	Change*
Day –	Purchase	Sale	Midpoint	Official Rate	Spread	% Change
1	4,024	4,035	4,030	4,025	0.0	0.0
2	4,027	4,039	4,033	4,027	3.0	0.1
3	4,029	4,042	4,036	4,032	2.0	0.0
4	4,029	4,042	4,036	4,032	0.0	0.0
5	4,029	4,042	4,036	4,032	0.0	0.0
6	4,032	4,044	4,038	4,033	3.0	0.1
7	4,032	4,044	4,038	4,033	0.0	0.0
8	4,036	4,048	4,042	4,036	4.0	0.1
9	4,039	4,051	4,045	4,039	3.0	0.1
10	4,037	4,048	4,043	4,042	-2.0	0.0
11	4,037	4,048	4,043	4,042	0.0	0.0
12	4,037	4,048	4,043	4,042	0.0	0.0
13	4,035	4,045	4,040	4,042	-2.0	0.0
14	4,029	4,041	4,035	4,037	-6.0	-0.1
15	4,022	4,034	4,028	4,034	-7.0	-0.2
16	4,024	4,035	4,030	4,025	2.0	0.0
17	4,030	4,043	4,037	4,027	6.0	0.1
18	4,030	4,043	4,037	4,027	0.0	0.0
19	4,030	4,043	4,037	4,027	0.0	0.0
20	4,025	4,037	4,031	4,035	-5.0	-0.1
21	4,025	4,037	4,031	4,029	0.0	0.0
22	4,024	4,035	4,030	4,029	-1.0	0.0
23	4,021	4,032	4,027	4,027	-3.0	-0.1
24	4,020	4,031	4,026	4,024	-1.0	0.0
25	4,020	4,031	4,026	4,024	0.0	0.0
26	4,020	4,031	4,026	4,024	0.0	0.0
27	4,019	4,032	4,026	4,023	-1.0	0.0
28	4,019	4,033	4,026	4,021	0.0	0.0
29	4,019	4,033	4,026	4,020	0.0	0.0
30	4,019	4,033	4,026	4,020	0.0	0.0
31	4,018	4,032	4,025	4,024	-1.0	0.0
Average Rate	4,027	4,039	4,033	4,030	-0.2	0.0

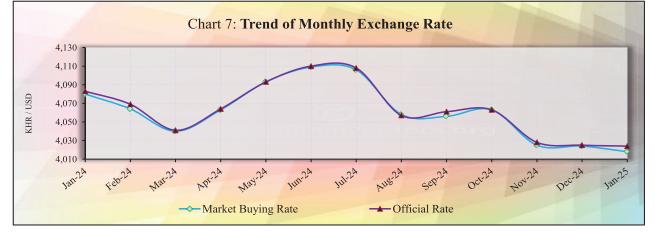
### Table 7: Daily Exchange Rate in January 2025

(KHR/USD)

\* Spread of Daily Purchasing Market Rate

## Table 8: Monthly Exchange Rate (KHR/USD, End-Period)

		Market R	late		
Month	Purchase	Monthly %Change	Sale	Midpoint	Official Rate
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
Dec-20	4,069	0.00	4,084	4,077	4,045
Dec-21	4,109	0.17	4,118	4,114	4,074
Dec-22	4,113	0.07	4,123	4,118	4,117
2023					
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
Dec	4,080	-0.80	4,090	4,085	4,085
2024					
Jan	4,080	0.00	4,091	4,086	4,083
Feb	4,064	-0.39	4,073	4,069	4,069
Mar	4,040	-0.59	4,049	4,045	4,041
Apr	4,063	0.57	4,074	4,069	4,064
May	4,093	0.74	4,107	4,100	4,093
Jun	4,109	0.39	4,119	4,114	4,110
Jul	4,106	-0.07	4,115	4,111	4,108
Aug	4,058	-1.17	4,069	4,064	4,057
Sep	4,056	-0.05	4,070	4,063	4,061
Oct	4,063	0.17	4,073	4,068	4,063
Nov	4,025	-0.94	4,040	4,033	4,028
Dec	4,024	-0.02	4,035	4,030	4,025
2025					
Jan	4,018	-0.15	4,032	4,025	4,024



### Economic and Monetary Statistics Bulletin, Series Nº 375, January 2025

IS ballet         Factor         Value         Value     <					.Jananese	British	Indonesian	Malavsian	Philippines	Singanore		Vietnamese	China
I         I		SDR	US Dollar	Euro	Yen	Pounds	Rupiah	Ringgit	Peso	Dollar	Thai Baht	Dong	Yuan
5.88         4.08         4.97         5.041         5.08         2.77         9.09         7.63         2.942         1.04         1.04           5.630         4.03         4.63         3.743         5.44         3.44 <t< th=""><th>Unit</th><th>1</th><th>1</th><th>1</th><th>100</th><th>1</th><th>1000</th><th>1</th><th>100</th><th>1</th><th>1</th><th>1000</th><th>1</th></t<>	Unit	1	1	1	100	1	1000	1	100	1	1	1000	1
5635         403         5546         5,44         291         944         600         302         150           5780         4045         496         3,945         5,465         2,47         9,492         3,991         3,492         3,991         3,93         13           5780         4,117         4,578         3,974         4,56         3,692         3,691         3,692         3,693         13           5,479         4,117         4,578         3,074         5,460         3,072         5,493         3,015         3,939         13           5,461         4,116         4,67         3,072         5,100         5,212         2,93         9,13         3,193         13           5,514         4,130         4,60         5,201         5,010         5,213         3,193         13         13           5,514         4,130         5,213         5,214         2,76         8,49         7,470         3,051         13           5,514         4,130         2,524         2,524         2,52         3,051         13         13           5,514         4,130         2,524         2,524         2,56         3,64         13         1	Jec-18	5,588	4,018	4,597	3,641	5,098	277	696	7,653	2,942	124	174	584
5836         406         5946         546         287         100         84.3         500         135           5,702         4074         403         3.041         5.490         5.40         2.49         3.01         1.02         1.03         1.03           5,703         4014         4.30         3.002         5.00         2.90         9.91         7.92         3.03         1.0           5,541         4.10         4.50         3.07         5.00         2.90         9.93         7.43         3.03         1.0           5,541         4.10         4.50         2.040         5.12         2.90         9.93         7.43         3.04         1.1           5,541         4.10         4.50         2.040         5.23         2.91         7.93         3.04         1.1           5,543         4.13         4.54         2.40         5.24         2.04         3.03         1.1           5,543         4.13         4.53         2.94         2.44         7.93         3.04         1.1           5,543         4.13         4.53         2.94         2.94         2.94         2.93         3.04         1.1           5,544	Jec-19	5,635	4,075	4,565	3,743	5,344	293	994	8,050	3,023	136	176	583
1         5,02         4,04         5,41         5,40         254         7,12         7,92         3,03         123           5,470         4,117         4,53         3,07         4,06         3,07         4,07         3,03         103         123           5,561         4,115         4,547         3,07         4,06         3,062         5,010         293         3,03         103         123           5,561         4,115         4,547         3,074         3,129         2,06         3,03         103         123           5,514         4,130         4,530         2,303         5,02         2,03         2,03         103         123           5,513         4,136         4,53         2,303         5,02         2,23         2,33         3,03         113           5,513         4,138         4,33         2,323         2,33         2,33         3,03         113           5,513         4,138         4,33         2,33         2,323         2,33         3,03         113           5,413         4,13         4,33         2,33         2,33         3,03         113           5,414         4,03         2,303	Dec-20	5,826	4,045	4,962	3,908	5,465	287	1,000	8,423	3,049	135	175	619
2         5,470         4,117         4,378         3,070         4,930         3,051         4,930         3,051         1,92         3,051         1,93           5,434         4,05         4,05         3,042         3,052         5,030         3,051         1,13           5,541         4,130         4,508         3,042         3,032         5,032         5,363         3,041         1,13           5,541         4,130         4,508         2,046         5,020         5,234         2,76         8,94         7,430         3,041         1,13           5,541         4,130         4,530         2,360         5,234         2,76         8,94         7,330         3,041         1,13           5,547         4,130         4,53         2,360         5,232         2,33         3,062         1,13           5,418         4,115         4,53         2,360         5,232         2,33         3,062         1,13           5,418         4,115         4,53         2,393         5,023         3,032         1,13           5,418         4,115         4,323         2,393         2,323         3,032         1,13           5,418         4,019	Jec-21	5,702	4,074	4,614	3,541	5,499	286	977	7,992	3,015	122	179	639
544         403         403         500         500         200         918         7.42         304         118           5,561         4,115         4,547         3.04         5,129         2.0         9.03         7.38         3.04         113           5,561         4,116         4,645         3.04         5,129         2.0         9.03         7.39         3.04         113           5,541         4,130         4,537         2.940         5,231         2.74         2.0         884         7.312         3.04         113           5,543         4,130         4,531         2.940         5,231         2.74         2.6         884         7.312         3.091         118           5,543         4,13         4,543         2.940         5,231         2.06         887         7.310         3.02         116           5,461         4,13         4,543         2.740         5,232         2.66         8.67         7.310         3.01         118           5,413         4,13         4,541         2.890         5,213         2.66         3.03         116           5,414         4,13         4,13         2,249         2.67	Jec-22	5,479	4,117	4,378	3,079	4,956	263	931	7,392	3,053	119	174	591
544         4.04         3.02         5.01         2.04         7.42         3.04         1.0           55.01         4.115         4.47         3.074         5.129         2.07         2.03         3.04         1.0           5.441         4.10         4.48         2.936         5.02         2.93         7.33         3.04         1.0           5.441         4.10         4.48         2.940         5.02         2.04         7.40         3.07         1.04         1.0           5.513         4.130         4.53         2.940         5.20         5.01         2.43         2.940         5.01         1.04         1.04         1.0           5.41         4.13         4.13         2.940         5.21         2.04         7.30         3.07         1.0           5.41         4.13         2.130         2.740         5.74         2.740         3.07         1.1           5.41         4.13         2.741         2.740         5.736         5.01         1.04         1.0           5.440         4.13         2.741         2.741         2.741         2.741         1.0         1.1           5.421         4.13         2.741	023												
5501         4115         4547         5,04         5,129         200         223         5,01         121           5514         4,10         4,50         2,936         5,02         273         894         7,312         3,041         118           5514         4,130         4,578         2,805         5,224         274         3,07         118         118           5513         4,130         4,578         2,805         5,234         273         3,07         118         118           5405         4,135         4,366         2,739         5,07         3,07         118         118           5447         4,135         4,366         5,03         5,02         266         873         5,307         116         118           5447         4,13         2,793         5,02         266         873         7,336         3,073         118           5447         4,13         2,793         5,02         266         873         7,336         3,073         118           5447         4,041         2,993         5,012         2,013         873         7,336         3,013         116           5447         4,041 <td< td=""><td>Aar</td><td>5,454</td><td>4,054</td><td>4,409</td><td>3,062</td><td>5,010</td><td>269</td><td>918</td><td>7,452</td><td>3,054</td><td>118</td><td>173</td><td>590</td></td<>	Aar	5,454	4,054	4,409	3,062	5,010	269	918	7,452	3,054	118	173	590
3481 $4116$ $4405$ $296$ $502$ $273$ $841$ $7.312$ $3.041$ $118$ $5571$ $4.130$ $4586$ $2.862$ $5.24$ $276$ $841$ $7.470$ $3.02$ $116$ $5571$ $4.136$ $4.58$ $5.294$ $5.24$ $276$ $849$ $7.736$ $3.02$ $116$ $5476$ $4.132$ $4.518$ $2.840$ $5.234$ $276$ $87$ $7.30$ $3.07$ $116$ $547$ $4.132$ $4.532$ $2.799$ $5.236$ $260$ $87$ $7.36$ $3.07$ $116$ $5487$ $4.132$ $2.799$ $5.236$ $5.26$ $5.29$ $5.26$ $5.29$ $5.26$ </td <td>Apr</td> <td>5,561</td> <td>4,115</td> <td>4,547</td> <td>3,074</td> <td>5,129</td> <td>280</td> <td>923</td> <td>7,385</td> <td>3,081</td> <td>121</td> <td>175</td> <td>594</td>	Apr	5,561	4,115	4,547	3,074	5,129	280	923	7,385	3,081	121	175	594
5514         4130         4,50         2,802         5,234         2,76         844         7,470         3,022         116           5571         4,130         4,527         2,966         5,291         274         907         7,536         3,092         121           5513         4,136         4,518         2,840         5,233         273         5,330         3,011         118           5,447         4,135         4,518         2,793         2,793         5,073         5,073         3,071         118           5,447         4,135         4,53         2,793         2,793         5,730         3,071         118           5,447         4,419         2,793         2,730         2,736         3,071         118           5,447         4,041         2,793         5,726         2,867         7,431         3,091         118           5,440         4,061         4,410         2,690         5,142         2,697         3,02         119           5,540         4,041         2,690         5,142         2,697         2,641         7,240         2,97         11           5,541         4,041         2,606         5,142         2,	May	5,481	4,116	4,405	2,936	5,092	275	894	7,312	3,041	118	175	581
5.71 $4,130$ $4.27$ $2966$ $5.291$ $2.74$ $907$ $7.56$ $3.08$ $121$ $5,413$ $4,138$ $4,518$ $2,740$ $5.23$ $273$ $895$ $7.330$ $3.011$ $118$ $5,413$ $4,136$ $2,730$ $5,02$ $506$ $876$ $7.330$ $3.012$ $118$ $5,413$ $4,135$ $4,53$ $2,794$ $5,02$ $206$ $876$ $7.241$ $3.02$ $118$ $5,417$ $4,135$ $4,523$ $2,794$ $5,226$ $5,236$ $876$ $7,241$ $3,012$ $118$ $5,417$ $4,019$ $4,419$ $2,799$ $5,121$ $2526$ $876$ $7,240$ $3,021$ $118$ $5,417$ $4,041$ $2,600$ $5,194$ $2,26$ $8,192$ $7,240$ $2,046$ $110$ $5,534$ $4,041$ $2,500$ $5,194$ $2,26$ $8,192$ $7,041$ $2,947$ $110$	un	5,514	4,130	4,508	2,862	5,224	276	884	7,470	3,052	116	175	570
5,13 $4,18$ $4,51$ $2,840$ $5,23$ $2,73$ $6,73$ $3,071$ $118$ $5,463$ $4,135$ $4,336$ $2,764$ $5,02$ $266$ $876$ $7,23$ $3,001$ $112$ $5,487$ $4,115$ $4,53$ $2,799$ $5,015$ $260$ $886$ $7,261$ $3,023$ $115$ $5,487$ $4,115$ $4,523$ $2,799$ $5,216$ $267$ $887$ $7,41$ $3,091$ $118$ $5,406$ $4,01$ $2,899$ $5,211$ $2,89$ $5,211$ $2,69$ $887$ $7,41$ $3,091$ $118$ $5,406$ $4,01$ $2,890$ $5,112$ $2,897$ $5,102$ $2,012$ $2,091$ $110$ $5,401$ $4,011$ $2,901$ $2,112$ $2,292$ $2,112$ $2,294$ $1 10$ $5,411$ $4,901$ $2,600$ $5,112$ $2,291$ $2,112$ $2,291$ $1 10$ $5,411$ $4,912$	ul	5,571	4,130	4,527	2,956	5,291	274	206	7,526	3,098	121	174	577
540 $4,12$ $4,36$ $2,76$ $501$ $206$ $876$ $7,23$ $3006$ $112$ $5418$ $4,135$ $4,363$ $2,764$ $5002$ $206$ $868$ $7,261$ $3,023$ $115$ $5,481$ $4,115$ $4,523$ $2,793$ $5,226$ $267$ $887$ $7,431$ $3,091$ $118$ $5,430$ $4,13$ $2,793$ $5,226$ $267$ $887$ $7,431$ $3,091$ $118$ $5,430$ $4,03$ $4,41$ $2,899$ $5,131$ $267$ $887$ $7,431$ $3,091$ $118$ $5,440$ $4,041$ $4,341$ $2,799$ $5,142$ $267$ $887$ $7,431$ $3,022$ $113$ $5,410$ $4,401$ $4,410$ $2,690$ $5,142$ $2530$ $887$ $7,190$ $2,997$ $111$ $5,410$ $4,104$ $4,349$ $2,549$ $5,120$ $2,194$ $2,194$ $110$ $5$	Aug	5,513	4,158	4,518	2,840	5,253	273	895	7,330	3,071	118	172	570
5418 $4,135$ $4,363$ $2,764$ $5,002$ $260$ $868$ $7,261$ $3,023$ $115$ $5,487$ $4,115$ $4,523$ $2,793$ $5,226$ $267$ $887$ $7,431$ $3,011$ $118$ $5,481$ $4,085$ $4,541$ $2,899$ $5,216$ $267$ $887$ $7,431$ $3,012$ $118$ $5,406$ $4,009$ $4,419$ $2,690$ $5,142$ $260$ $864$ $7,240$ $3,012$ $120$ $5,417$ $4,01$ $4,361$ $2,690$ $5,142$ $260$ $864$ $7,240$ $3,022$ $110$ $5,354$ $4,014$ $4,361$ $2,610$ $5,042$ $267$ $874$ $7,190$ $2,094$ $110$ $5,417$ $4,093$ $2,610$ $5,012$ $269$ $7,190$ $2,081$ $3,022$ $110$ $5,417$ $4,093$ $2,519$ $5,112$ $2,194$ $2,194$ $2,194$ $2,104$ $2,04$	ep	5,405	4,122	4,336	2,759	5,015	266	876	7,235	3,006	112	169	565
5,487 $4,115$ $4,523$ $2,793$ $5,226$ $267$ $887$ $7,41$ $3,01$ $118$ $5,481$ $4,085$ $4,541$ $2,899$ $5,231$ $265$ $887$ $7,363$ $3,102$ $120$ $5,406$ $4,069$ $4,419$ $2,769$ $5,181$ $259$ $864$ $7,269$ $3,102$ $120$ $5,406$ $4,069$ $4,410$ $2,690$ $5,142$ $260$ $864$ $7,240$ $3,037$ $110$ $5,344$ $4,041$ $2,600$ $5,142$ $250$ $864$ $7,190$ $3,022$ $110$ $5,344$ $4,041$ $2,610$ $5,094$ $2560$ $5,190$ $257$ $864$ $7,190$ $2,987$ $110$ $5,417$ $4,904$ $2,530$ $5,41$ $2,592$ $8,41$ $5,232$ $8,21$ $7,190$ $2,987$ $110$ $5,410$ $4,910$ $2,530$ $5,192$ $8,115$ $2,104$ $2,104$ <	Dct	5,418	4,135	4,363	2,764	5,002	260	868	7,261	3,023	115	168	565
5,481 $4,085$ $4,541$ $2,890$ $5,231$ $265$ $887$ $7,363$ $3,102$ $120$ $5,427$ $4,083$ $4,419$ $2,690$ $5,181$ $259$ $864$ $7,239$ $3,048$ $116$ $5,406$ $4,001$ $4,501$ $2,690$ $5,142$ $260$ $8,44$ $7,240$ $3,022$ $113$ $5,406$ $4,001$ $4,501$ $2,600$ $5,044$ $2,59$ $8,44$ $7,240$ $2,994$ $111$ $5,354$ $4,041$ $4,361$ $2,610$ $5,094$ $255$ $8,24$ $7,190$ $2,997$ $111$ $5,417$ $4,093$ $4,425$ $2,610$ $5,199$ $252$ $8,70$ $6,981$ $3,028$ $111$ $5,447$ $4,106$ $4,391$ $2,559$ $5,191$ $252$ $8,70$ $6,981$ $3,028$ $111$ $5,447$ $4,108$ $4,448$ $2,564$ $5,282$ $2,57$ $8,70$ $6,981$ $3,028$ $111$ $5,497$ $4,016$ $4,325$ $2,894$ $5,191$ $2,519$ $5,191$ $2,297$ $3,068$ $111$ $5,497$ $4,016$ $4,325$ $2,894$ $5,192$ $2,128$ $3,057$ $114$ $5,497$ $4,016$ $4,225$ $2,894$ $5,282$ $2,894$ $7,208$ $3,115$ $114$ $5,395$ $4,016$ $4,395$ $2,534$ $5,282$ $2,54$ $2,64$ $2,264$ $2,54$ $2,696$ $2,974$ $2,997$ $114$ $5,292$ $4,025$ $4,925$ $2,5$	Jov	5,487	4,115	4,523	2,793	5,226	267	885	7,431	3,091	118	170	578
5,427         4,083         4,419         2,769         5,181         259         864         7,239         3,048         116           5,406         4,009         4,401         2,699         5,142         260         854         7,240         3,022         113           5,534         4,041         2,610         5,094         2,142         255         854         7,190         2,994         111           5,534         4,064         4,361         2,610         5,094         255         854         7,190         2,994         111           5,547         4,064         4,349         2,610         5,094         255         870         6,981         3,022         111           5,447         4,093         4,425         2,606         5,199         252         870         6,981         3,028         111           5,447         4,108         4,435         2,606         5,191         251         871         6,996         3,028         111           5,447         4,108         4,448         2,654         5,282         252         890         7,047         2,987         114           5,5497         4,061         4,353         2,643 <td>)ec</td> <td>5,481</td> <td>4,085</td> <td>4,541</td> <td>2,899</td> <td>5,231</td> <td>265</td> <td>887</td> <td>7,363</td> <td>3,102</td> <td>120</td> <td>168</td> <td>575</td>	)ec	5,481	4,085	4,541	2,899	5,231	265	887	7,363	3,102	120	168	575
5,47 $4,03$ $4,410$ $2,760$ $5,181$ $259$ $864$ $7,230$ $3,048$ $116$ $5,406$ $4,009$ $4,401$ $2,699$ $5,142$ $260$ $854$ $7,240$ $3,022$ $113$ $5,354$ $4,041$ $4,361$ $2,670$ $5,094$ $25,042$ $255$ $854$ $7,190$ $2,994$ $111$ $5,354$ $4,041$ $4,349$ $2,610$ $5,094$ $255$ $854$ $7,190$ $2,997$ $110$ $5,347$ $4,093$ $4,425$ $2,606$ $5,199$ $252$ $870$ $6,981$ $3,028$ $111$ $5,470$ $4,108$ $4,448$ $2,559$ $5,191$ $251$ $871$ $6,996$ $3,028$ $111$ $5,470$ $4,057$ $4,497$ $2,5804$ $5,320$ $263$ $923$ $7,088$ $3,057$ $114$ $5,395$ $4,061$ $4,525$ $2,804$ $5,350$ $263$ $923$ $7,088$ $3,115$ $119$ $5,397$ $4,061$ $4,525$ $2,804$ $5,350$ $263$ $923$ $7,246$ $3,165$ $126$ $5,395$ $4,063$ $4,395$ $2,564$ $5,380$ $263$ $923$ $7,248$ $3,165$ $129$ $5,395$ $4,061$ $4,395$ $2,564$ $5,380$ $263$ $269$ $7,248$ $3,165$ $129$ $5,395$ $4,063$ $4,395$ $2,564$ $5,996$ $254$ $927$ $6,973$ $3,068$ $129$ $5,249$ $4,061$ $4,232$ $2,564$ </td <td>024</td> <td></td>	024												
5,406 $4,069$ $4,401$ $2,699$ $5,142$ $260$ $854$ $7,240$ $3,022$ $113$ $5,354$ $4,041$ $4,361$ $2,670$ $5,094$ $25,8$ $854$ $7,190$ $2,994$ $111$ $5,354$ $4,064$ $4,349$ $2,610$ $5,085$ $250$ $852$ $7,047$ $2,987$ $110$ $5,417$ $4,093$ $4,425$ $2,610$ $5,199$ $252$ $870$ $6,981$ $3,028$ $111$ $5,417$ $4,108$ $4,425$ $2,606$ $5,199$ $251$ $871$ $6,996$ $3,028$ $111$ $5,470$ $4,108$ $4,497$ $2,589$ $5,191$ $251$ $871$ $6,996$ $3,028$ $111$ $5,497$ $4,108$ $4,497$ $2,664$ $5,282$ $252$ $890$ $7,008$ $3,057$ $114$ $5,497$ $4,061$ $4,555$ $2,804$ $5,320$ $263$ $938$ $7,208$ $3,115$ $119$ $5,395$ $4,061$ $4,525$ $2,838$ $5,431$ $269$ $926$ $7,245$ $3,165$ $125$ $5,395$ $4,063$ $4,395$ $2,651$ $5,285$ $2584$ $927$ $6,973$ $3,165$ $125$ $5,395$ $4,063$ $4,235$ $2,654$ $5,096$ $5,284$ $5,096$ $5,976$ $297$ $117$ $5,395$ $4,063$ $4,232$ $2,654$ $5,096$ $254$ $906$ $6,973$ $2,977$ $117$ $5,249$ $4,025$ $4,192$ $2,549$ $5,03$	an	5,427	4,083	4,419	2,769	5,181	259	864	7,239	3,048	116	167	569
5,354 $4,041$ $4,361$ $2,670$ $5,094$ $255$ $854$ $7,190$ $2,994$ $111$ $5,354$ $4,064$ $4,349$ $2,610$ $5,085$ $250$ $852$ $7,047$ $2,987$ $110$ $5,402$ $4,103$ $4,425$ $2,606$ $5,199$ $251$ $871$ $6,996$ $3,028$ $111$ $5,447$ $4,108$ $4,437$ $2,559$ $5,191$ $251$ $871$ $6,996$ $3,028$ $111$ $5,470$ $4,061$ $4,391$ $2,582$ $2,522$ $890$ $7,008$ $3,057$ $119$ $5,497$ $4,061$ $4,525$ $2,804$ $5,330$ $263$ $938$ $7,208$ $3,115$ $119$ $5,497$ $4,061$ $4,525$ $2,838$ $5,431$ $269$ $986$ $7,245$ $3,165$ $125$ $5,395$ $4,063$ $4,395$ $2,651$ $5,285$ $258$ $927$ $6,973$ $3,068$ $125$ $5,292$ $4,028$ $4,243$ $2,654$ $5,096$ $254$ $906$ $6,866$ $2,997$ $117$ $5,249$ $4,025$ $4,192$ $2,544$ $5,096$ $256$ $900$ $6,959$ $2,997$ $117$ $5,249$ $4,025$ $4,192$ $2,549$ $5,058$ $250$ $900$ $6,959$ $2,997$ $117$	eb	5,406	4,069	4,401	2,699	5,142	260	854	7,240	3,022	113	165	565
5,354 $4,064$ $4,349$ $2,610$ $5,985$ $250$ $852$ $7,047$ $2,987$ $110$ $5,417$ $4,093$ $4,425$ $2,606$ $5,199$ $252$ $870$ $6,981$ $3,028$ $111$ $5,402$ $4,110$ $4,391$ $2,559$ $5,191$ $251$ $871$ $6,996$ $3,028$ $111$ $5,447$ $4,108$ $4,448$ $2,654$ $5,282$ $252$ $890$ $7,008$ $3,057$ $114$ $5,470$ $4,057$ $4,497$ $2,804$ $5,350$ $263$ $938$ $7,208$ $3,115$ $119$ $5,497$ $4,061$ $4,525$ $2,838$ $5,431$ $269$ $986$ $7,208$ $3,165$ $119$ $5,395$ $4,063$ $4,525$ $2,838$ $5,431$ $269$ $986$ $7,245$ $3,165$ $125$ $5,392$ $4,063$ $4,243$ $2,651$ $5,285$ $258$ $927$ $6,973$ $3,068$ $125$ $5,292$ $4,023$ $4,192$ $2,654$ $5,096$ $254$ $906$ $6,866$ $2,997$ $117$ $5,249$ $4,025$ $4,192$ $2,549$ $5,058$ $250$ $900$ $6,959$ $2,964$ $118$	4ar	5,354	4,041	4,361	2,670	5,094	255	854	7,190	2,994	111	163	559
5,417 $4,03$ $4,425$ $2,606$ $5,199$ $252$ $870$ $6,981$ $3,028$ $111$ $5,402$ $4,110$ $4,391$ $2,559$ $5,191$ $251$ $871$ $6,996$ $3,028$ $111$ $5,447$ $4,108$ $4,448$ $2,654$ $5,282$ $252$ $890$ $7,008$ $3,057$ $114$ $5,470$ $4,061$ $4,525$ $2,804$ $5,530$ $263$ $938$ $7,208$ $3,115$ $119$ $5,497$ $4,061$ $4,525$ $2,838$ $5,431$ $269$ $986$ $7,245$ $3,165$ $125$ $5,395$ $4,063$ $4,395$ $2,651$ $5,285$ $258$ $927$ $6,973$ $3,068$ $121$ $5,292$ $4,028$ $4,243$ $2,654$ $5,096$ $254$ $906$ $6,866$ $2,997$ $117$ $5,249$ $4,025$ $4,192$ $2,549$ $5,058$ $250$ $900$ $6,959$ $2,964$ $117$	vpr	5,354	4,064	4,349	2,610	5,085	250	852	7,047	2,987	110	160	561
5,402 $4,110$ $4,391$ $2,559$ $5,191$ $251$ $871$ $6,966$ $3,028$ $111$ $5,447$ $4,108$ $4,448$ $2,654$ $5,282$ $252$ $890$ $7,008$ $3,057$ $114$ $5,497$ $4,057$ $4,497$ $2,804$ $5,350$ $263$ $938$ $7,208$ $3,115$ $119$ $5,497$ $4,061$ $4,525$ $2,838$ $5,431$ $269$ $986$ $7,245$ $3,165$ $125$ $5,395$ $4,063$ $4,395$ $2,651$ $5,285$ $258$ $927$ $6,973$ $3,068$ $121$ $5,292$ $4,028$ $4,243$ $2,654$ $5,096$ $254$ $906$ $6,866$ $2,997$ $117$ $5,249$ $4,025$ $4,192$ $2,549$ $5,058$ $250$ $900$ $6,959$ $2,964$ $118$	Aay	5,417	4,093	4,425	2,606	5,199	252	870	6,981	3,028	111	161	565
5,447 $4,108$ $4,448$ $2,654$ $5,282$ $252$ $890$ $7,008$ $3,057$ $114$ $5,470$ $4,057$ $4,497$ $2,804$ $5,350$ $263$ $938$ $7,208$ $3,115$ $119$ $5,497$ $4,061$ $4,525$ $2,838$ $5,431$ $269$ $986$ $7,245$ $3,165$ $125$ $5,395$ $4,063$ $4,395$ $2,651$ $5,285$ $258$ $927$ $6,973$ $3,068$ $121$ $5,292$ $4,028$ $4,192$ $2,654$ $5,096$ $254$ $906$ $6,866$ $2,997$ $117$ $5,249$ $4,025$ $4,192$ $2,549$ $5,058$ $250$ $900$ $6,959$ $2,964$ $118$	une	5,402	4,110	4,391	2,559	5,191	251	871	6,996	3,028	111	161	565
5,470 $4,057$ $4,497$ $2,804$ $5,350$ $263$ $938$ $7,208$ $3,115$ $119$ $5,497$ $4,061$ $4,525$ $2,838$ $5,431$ $269$ $986$ $7,245$ $3,165$ $125$ $5,395$ $4,063$ $4,395$ $2,651$ $5,285$ $258$ $927$ $6,973$ $3,068$ $121$ $5,292$ $4,028$ $4,243$ $2,654$ $5,096$ $254$ $906$ $6,866$ $2,997$ $117$ $5,249$ $4,025$ $4,192$ $2,549$ $5,058$ $250$ $900$ $6,959$ $2,964$ $118$	uly	5,447	4,108	4,448	2,654	5,282	252	068	7,008	3,057	114	162	567
5,497         4,061         4,525         2,838         5,431         269         986         7,245         3,165         125           5,395         4,063         4,395         2,651         5,285         258         927         6,973         3,068         121           5,292         4,028         4,243         2,654         5,096         254         906         6,866         2,997         117           5,249         4,025         4,192         2,549         5,058         250         900         6,959         2,964         118	Aug	5,470	4,057	4,497	2,804	5,350	263	938	7,208	3,115	119	163	571
5,395         4,063         4,395         2,651         5,285         258         927         6,973         3,068         121           5,292         4,028         4,243         2,654         5,096         254         906         6,866         2,997         117           5,249         4,025         4,192         2,549         5,058         250         900         6,959         2,964         118	Sep	5,497	4,061	4,525	2,838	5,431	269	986	7,245	3,165	125	165	579
5,292         4,028         4,243         2,654         5,096         254         906         6,866         2,997         117           5,249         4,025         4,192         2,549         5,058         250         900         6,959         2,964         118	Dct	5,395	4,063	4,395	2,651	5,285	258	927	6,973	3,068	121	160	570
5,249 4,025 4,192 2,549 5,058 250 900 6,959 2,964 118	Vov	5,292	4,028	4,243	2,654	5,096	254	906	6,866	2,997	117	159	555
	Jec	5,249	4,025	4,192	2,549	5,058	250	006	6,959	2,964	118	158	551

0.91

1.90

0.85

556

161

119

2,981 0.57

6,904 -**0.79** 

916

5,009 -0.97

2,603 2.12

4,194 0.05

4,024 -0.02

5,252 0.06

Monthly % Change

Jan

1.78

248 -0.80

Interest Rate on Deposits and Loans in KHR Deposit					1V 07-me	20 GE 68977					Jail-27 L'U	TAT 17-00.1	M 121-121	M +2-Idv	IVIAY-24 UU	Jun-24 Ju	11 +7-INP	Aug-24	o +z-dae	OCI-24 D	U 42-VUV	Dec-24	C7-URF
Deposit							Weighte	d Averag	ge Rate i	Weighted Average Rate on New Amount	4 <i>mount</i>												
:																							
Demand Deposits	0.12	0.03	0.35	0.29	0.18	0.18	0.25	0.24	0.24	0.19	0.18	0.16	0.28	0.17	0.25	0.37	0.37	0.33	0.30	0.17	0.31	0.29	0.22
Saving Deposits	0.60	0.60	1.05	0.85	0.89	0.87	0.89	0.89	0.91	0.83	0.92	0.83	0.80	0.81	0.81	0.88	0.87	0.87	0.86	0.85	0.81	0.77	0.78
Term Deposits	4.10	5.34	4.79	6.12	16.9	6.61	6.64	6.65	6.82	6.54	6.69	6.09	5.76	5.93	6.13	5.85	5.74	5.76	5.30	5.26	5.00	5.06	4.77
Other Deposits	2.47	3.49	2.20	7.16	6.52	6.10	6.28	6.23	6.51	7.09	7.10	7.18	6.96	7.22	6.91	6.28	6.65	6.57	6.30	6.45	6.10	5.84	6.08
Loans	CE E	11	6 37	06 1		10.66	10.40	10.40	0 00			0 71	20 0	0.12	7 13	0.00	11 25	1112	11.07	20.01	10.61	20.0	10.56
Overman Credit Card	16.73	14.21	20.0 13.84	0C.1 15.66	0 <del>7.4</del> 0	14.07	13.74	10. <del>1</del> 0 14 34	0.07 14.07			0.71 12.80	0.00	CT.C	28.0	13.07	13.41	CT-11	17.85	17.85	10.01	13.58	15.23
CIVILI CALU Tanna Loons	0.12	17.71	10.19	00.01		11.40	12.00	10,60	20.71			17 67	12 27	27.71	10.0	10.01	17.26	17.51	C0.71	11 45	11.06	11 27	00 11
Other Loans	5.59	6.47	7.00	5.24		6.88	6.71	7.05	7.52	4.93	6.63	6.94	6.93	6.28	6.19	7.32	8.00	7.43	7.74	7.83	7.44	5.88	7.41
Interest Rate on Deposits and Loans in USD																							
Deposit																							
Demand Deposits	0.20	0.10	0.18	0.32	0.38	0.33	0.43	0.42	0.43	0.26	0.37	0.35	0.65	0.35	0.43	0.48	0.48	0.49	0.47	0.33	0.45	0.44	0.40
Saving Deposits	0.24	0.17	0.21	0.30	0.30	0.26	0.30	0.32	0.28	0.42	0.35	0.36	0.36	0.35	0.35	0.27	0.27	0.27	0.27	0.27	0.25	0.22	0.21
Term Deposits	3.44	3.24	3.98	5.59	5.49	5.71	5.84	5.57	5.87	6.08	5.83	5.86	5.67	5.70	5.34	5.22	5.02	5.15	4.60	4.62	4.50	4.65	4.58
Other Deposits	2.47	0.80	3.93	6.57	6.19	6.64	7.42	6.46	7.57	6.20	6.88	7.48	7.42	7.04	7.05	6.95	6.83	5.88	7.35	7.68	5.99	7.16	7.28
Loans																							
Overdraft	7.57	6.15	5.97	7.68		8.32	8.08		8.30			8.47	8.04	7.71	6.55	8.13	7.97	8.55	8.54	7.14	8.24	8.29	8.24
Credit Card	11.97	17.02	17.27	17.45	17.70	17.51	17.22		17.72			16.90	17.33	17.31	16.67	16.91	16.59	16.16	16.42	16.31	16.29	17.02	16.27
Term Loans	8.72	9.11	9.09	9.10		9.88	10.46	10.57	10.41	9.78 1	10.34	10.35	10.05	10.33	10.96	10.06	10.72	10.82	10.05	10.90	9.62	9.39	10.33
Other Loans	6.50	6.01	5.93	6.67	7.22	7.28	7.41		69.7			7.66	7.68	7.64	7.58	7.69	7.44	7.53	7.50	7.06	7.16	6.86	6.69
						Wei	Weighted Average Rate on	erage R		<b>Outstanding</b> Amount	ng Amo	unt											
Interest Rate on Deposits and Loans in KHR							)	)			)												
Deposit																							
Demand Deposits	0.22	0.19	0.47	0.54	0.44	0.47	0.51	0.51	0.54	0.57	0.54	0.59	0.43	0.48	0.53	0.49	0.55	0.58	0.52	0.58	0.48	0.50	0.41
Saving Deposits	0.91	0.82	1.02	1.12	1.18	1.18	1.23	1.23	1.27	1.24	1.25	1.15	1.15	1.18	1.21	1.26	1.30	1.20	1.15	1.16	1.13	1.10	1.14
Term Deposits	5.42	5.66 3.20	5.85	6.63 2.23	7.28	7.25	7.32	7.31	7.28	7.34	7.35	7.32	7.30	7.28	7.21	7.20	7.08	6.93	6.78	6.78	6.74	6.67	6.55
Uther Deposits	7.81	3.20	7.20	7.73	2.39	16.0	0.20	6.30	90.0	0.0/	0.38	0.90	0.12	C0.0	0./8	0.44	0.44	6.84	C8.0	6./9	0.85	0.72	6.49
	000	000		0		0.10	0 10		0000					000		100		6 E 0	100		0.00		t,
Overdraft Crudit Cond	8.08	26./ 16.75	8.20	8.48 14.76		8.40 12.05	8.48 13.79	10.8	8.09 13 07			6.15 97 21	8.15	8.08 13 62	8.12	8.27	8.41 12.47	8.75	8.91 13.30	9.12	9.28	12.06	10.6/
Citem Loans	10.62	10.54	10.52	10.62	10.75	10.75	11.30	11.32	11.31			11.36	11.33	11.38	11.39	11.39	11.42	11.45	11.45	11 42	11.42	11.40	10.91
Other Loans	6.28	6.73	6.67	6.46		6.70	6.44	6.44	6.39	6.06	6.33	6.30	6.34	6.31	6.31	6.25	6.30	6.40	6.49	6.55	6.55	6.40	6.43
Interest Rate on Deposits and Loans in USD																							
Deposit																							
Demand Deposits	0.35	0.41	0.40	09.0	0.79	0.81	0.79	0.81	0.85	0.88	0.89	0.96	1.00	0.99	1.04	1.03	1.07	1.12	1.09	1.17	1.13	1.10	1.10
Saving Deposits	0.43	0.41	0.47	0.65	0.75	0.71	0.77	0.79	0.78	0.78	0.80	0.73	0.75	0.76	0.81	0.84	0.84	0.79	0.79	0.78	0.77	0.75	0.72
Term Deposits	4.34	4.40	4.53	5.26	5.93	6.01	6.24	6.28	6.25	6.38	6.40	6.41	6.40	6.40	6.34	6.32	6.25	6.19	6.10	6.01	5.93	5.83	5.56
Other Deposits	2.43	0.94	3.28	2.76	2.11	4.56	4.62	4.70	4.78	3.90	4.72	4.59	4.83	4.94	5.00	3.80	4.26	4.90	4.92	5.03	5.12	5.17	5.20
Loans																							
Overdraft	7.82	7.71	7.47	7.38	7.53	7.57	7.83	7.67	69.7			7.71	7.72	7.71	7.62		7.64	7.65	7.68	7.67	7.67	7.65	7.62
Credit Card		17.11	16.62 0.10	16.13 0.23		16.03	15.99 8.73	15.95	16.04 0.77	16.06 1 0.75	16.07	15.99 2.77	15.85	16.01 0.77	15.88	16.09 0.00	15.97	15.92	15.81	15.94	15.89	15.86	15.81
	10.6	00.6	9.18	77.6	00.6	16.2	61.Y	01.2 01.2	9.70			9.70	0/.6	11.6	14.4		10.01	66.6 22.5	7.6	06.6 02.5	9.88	10.6	10.6
Other Loans		0.95	0.83	0.80		1.35	1.38	/.40	/.44			CH./	8.27	/.49	7.45		+C./	90.1	0C./	70.1	00.1	۶C.1	1.34

Table 10: Denosit Money Bank's Interest Bates on Denosits and Loans in KHR and USD

Economic and Monetary Statistics Bulletin, Series N° 375, January 2025

### Table 11: Central Bank Survey\*

(In Billion KHR)

	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25
Net Foreign Assets	83,705.6	84,022.0	84,330.7	89,277.4	90,688.0
Claims on Nonresidents	85,098.5	85,389.4	85,672.0	90,607.9	92,019.3
Liabilities to Nonresidents	-1,392.9	-1,367.4	-1,341.3	-1,330.5	-1,331.3
Claims on Other Depository Corporations	644.0	557.7	577.8	703.7	863.8
Net Claims on Central Government	-9,863.6	-10,315.9	-11,350.6	-12,015.8	-11,448.1
Claims on Central Government	0.0	0.0	0.0	0.0	0.0
Liabilities to Central Government	-9,863.6	-10,315.9	-11,350.6	-12,015.8	-11,448.1
Claims on Other Sectors	70.0	80.9	81.9	62.3	86.3
Claims on Other Financial Corporations	0.0	0.0	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	70.0	80.9	81.9	62.3	86.3
Monetary Base	57,008.6	58,409.8	58,327.9	63,154.3	62,685.1
Currency in Circulation	17,914.6	17,281.3	17,197.6	17,022.4	17,382.6
Liabilities to Other Depository Corporations	39,068.9	41,103.1	41,085.6	46,106.4	45,277.3
Liabilities to Other Sectors	25.0	25.4	44.8	25.5	25.1
Other Liabilities to Other Depository Corporations	9,785.0	9,480.7	9,913.2	10,151.2	11,105.0
Deposits And Securities Other Than Shares Excl. Form Monetary Base	50.8	50.9	50.7	47.5	47.4
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	50.8	50.9	50.7	47.5	47.4
Securities Other Than Shares Excl. From Broad Money	0.0	0.0	0.0	0.0	0.0
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	10,736.0	9,413.3	8,346.7	7,673.3	9,240.7
Other Items (Net)	-3,024.5	-3,010.0	-2,998.7	-2,998.6	-2,888.2
IFS Vertical Check	0.0	0.0	0.0	0.0	0.0

\* Included only central bank

\*\* Revised Data

16 Economic and Monetary Statistics Bulletin, Series Nº 375, January 2025

### Table 12: Other Depository Corporations Survey\*

### (In Billion KHR)

	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25
Net Foreign Assets	1,843.8	3,841.2	5,686.7	3,282.8	6,465.5
Claims on Nonresidents	38,116.6	38,459.9	39,384.7	36,980.1	39,040.0
Liabilities to Nonresidents	-36,272.8	-34,618.7	-33,698.0	-33,697.3	-32,574.5
Claims On Central Bank	51,771.9	52,991.9	53,792.8	59,144.4	59,457.0
Currency	2,550.1	2,549.0	2,558.4	2,471.8	2,316.8
Reserve Deposits and Securities Other Than Shares	49,195.0	50,419.8	51,214.8	56,660.0	57,078.2
Other Claims on Central Bank	26.8	23.1	19.7	12.6	61.9
Net Claims on Central Government	-11,162.7	-11,280.4	-11,456.7	-11,863.8	-12,272.0
Claims on Central Government	538.6	529.4	539.3	530.3	513.7
Liabilities to Central Government	-11,701.4	-11,809.8	-11,996.0	-12,394.2	-12,785.8
Claims on Other Sectors	235,662.7	236,178.4	235,601.0	237,859.8	237,370.0
Claims on Other Financial Corporations	2,704.3	2,679.5	2,646.5	2,605.0	2,520.9
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	8.8	1.3	1.3	1.4	1.3
Claims on Private Sector	232,949.6	233,497.6	232,953.2	235,253.4	234,847.8
Liabilities to Central Bank	3,854.0	3,810.2	30.2	40.1	36.2
Transferable Deposits Incl. in Broad Money	31,624.5	31,659.3	32,978.6	35,114.8	35,155.7
Other Deposits Incl. in Broad Money	170,504.8	172,311.4	176,589.0	177,754.5	180,109.4
Securities Other Than Shares Incl. in Broad Money	0.0	0.0	0.0	0.0	0.0
Deposits Excl. From Broad Money	248.4	248.0	168.3	195.3	222.2
Securities Other Than Shares Excl. From Broad Money	0.0	0.0	0.0	0.0	0.0
Loans	1,821.2	1,879.4	1,962.7	2,165.0	2,341.7
Financial Derivatives	0.0	0.0	0.0	0.0	0.0
Shares and Other Equity	62,676.0	62,757.3	62,808.2	63,051.4	63,084.8
Other Items (Net)	7,386.8	9,065.5	9,086.6	10,102.1	10,070.4
IFS Vertical Check	0.0	0.0	0.0	0.0	0.0

\* Included commercial banks and MDIs

### Table 13: Depository Corporations Survey\*

(In Billion KHR)

	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25
Net Foreign Assets	85,549.4	87,863.2	90,017.5	92,560.3	97,153.5
Claims on Nonresidents	123,215.1	123,849.3	125,056.8	127,588.1	131,059.3
Liabilities to Nonresidents	-37,665.8	-35,986.1	-35,039.3	-35,027.8	-33,905.8
Domestic Claims	214,706.3	214,663.0	212,875.5	214,042.5	213,736.2
Net Claims on Central Government	-21,026.3	-21,596.3	-22,807.4	-23,879.6	-23,720.1
Claims on Central Government	538.6	529.4	539.3	530.3	513.7
Liabilities to Central Government	-21,565.0	-22,125.7	-23,346.7	-24,410.0	-24,233.8
Claims on Other Sectors	235,732.7	236,259.3	235,682.9	237,922.1	237,456.3
Claims on Other Financial Corporations	2,704.3	2,679.5	2,646.5	2,605.0	2,520.9
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	8.8	1.3	1.3	1.4	1.3
Claims on Private Sector	233,019.6	233,578.6	233,035.1	235,315.7	234,934.1
Broad Money Liabilities (M2)	217,518.9	218,728.4	224,251.6	227,445.4	230,356.0
Currency Outside Depository Corporations	15,364.5	14,732.3	14,639.2	14,550.6	15,065.8
Transferable Deposits	31,631.6	31,666.7	33,005.6	35,122.4	35,163.0
Other Deposits	170,522.8	172,329.4	176,606.9	177,772.4	180,127.3
Securities Other Than Shares	0.0	0.0	0.0	0.0	0.0
of which Foreign Currency (of M2)	183,058.8	184,726.3	190,339.2	193,488.5	195,779.7
Deposits Excl. From Broad Money	299.2	298.9	219.1	242.7	269.6
Securities Other Than Shares Excl. From Broad Money	0.0	0.0	0.0	0.0	0.0
Loans	1,821.2	1,879.4	1,962.7	2,165.0	2,341.7
Financial Derivative	0.0	0.0	0.0	0.0	0.0
Insurance Technical Reserves	0.0	0.0	0.0	0.0	0.0
Shares and Other Equity	73,412.0	72,170.6	71,154.9	70,724.7	72,325.5
Other Items (Net)	7,204.5	9,448.9	5,304.7	6,024.9	5,596.8
IFS Vertical Check	0.0	0.0	0.0	0.0	0.0

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

### **Table 14: Other Financial Corporations Survey\***

(In Billion KHR)

	Sep-24	Oct-24	Nov-24*	Dec-24*	Jan-25
Net Foreign Assets	-893.2	-908.6	-932.5	-1,086.7	-942.3
Claims on Nonresidents	586.4	574.6	562.4	395.0	503.3
Liabilities to Nonresidents	-1,479.6	-1,483.2	-1,494.9	-1,481.7	-1,445.6
<b>Claims on Depository Corporations</b>	5,087.4	5,115.7	5,138.4	5,289.9	5,235.0
Net Claims on Central Government	-12.8	-13.1	-13.0	-10.3	-6.4
Claims on Central Government	5.4	5.5	5.7	9.8	10.0
Liabilities to Central Government	-18.1	-18.6	-18.7	-20.1	-16.4
Claims on Other Sectors	8,900.6	8,913.8	9,701.4	9,674.7	9,786.2
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	1.5	1.5	1.5	3.5	3.5
Claims on Private Sector	8,899.1	8,912.4	9,700.0	9,671.2	9,782.7
Deposit	1.8	1.4	1.2	1.1	1.1
Securities Other Than Shares	0.0	0.0	0.0	0.0	0.0
Loans	5,185.0	5,218.5	5,188.8	5,195.5	5,303.0
Financial Derivatives	0.0	0.0	0.0	0.0	0.0
Insurance Technical Reserves	2,458.9	2,458.9	2,458.9	2,463.4	2,463.4
Shares and Other Equity	5,562.9	5,579.9	5,562.0	5,533.1	5,486.6
Other Items (Net)	-126.6	-150.8	683.4	674.4	818.3
IFS Vertical Check	0.0	0.0	0.0	0.0	0.0

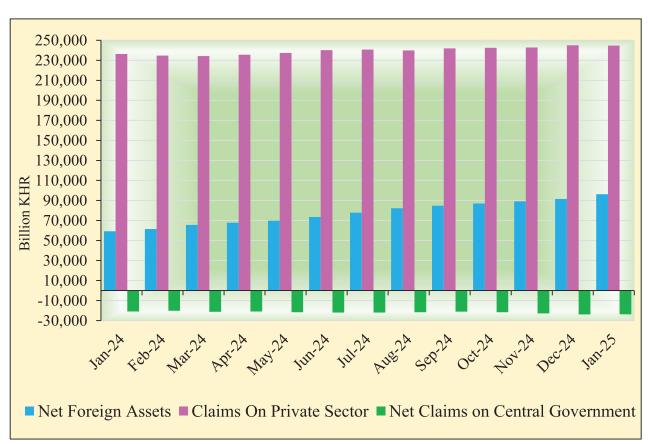
\* Included only specialized banks from Dec-2013 to Dec-2020. From Jan-2021 to present, OFCs included Specialized Banks, MFIs and Insurance Companies.

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

(In Billion KHR)

	Sep-24	Oct-24	Nov-24*	Dec-24*	Jan-25
Net Foreign Assets	84,656.1	86,954.6	89,084.9	91,473.6	96,211.2
Claims on Nonresidents	123,801.5	124,423.8	125,619.1	127,983.1	131,562.6
Liabilities to Nonresidents	-39,145.4	-37,469.3	-36,534.2	-36,509.5	-35,351.4
Domestic Claims	220,889.8	220,884.3	219,917.4	221,101.8	220,995.0
Net Claims on Central Government	-21,039.1	-21,609.4	-22,820.4	-23,889.9	-23,726.5
Claims on Central Government	544.0	534.9	545.0	540.2	523.7
Liabilities to Central Government	-21,583.1	-22,144.3	-23,365.4	-24,430.1	-24,250.3
<b>Claims on Other Sectors</b>	241,928.9	242,493.7	242,737.8	244,991.8	244,721.6
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	10.3	2.8	2.8	4.8	4.8
Claims on Private Sector	241,918.7	242,490.9	242,735.0	244,986.9	244,716.8
Currency Outside Financial Corporations	15,348.8	14,714.5	14,622.5	14,542.7	15,053.8
Deposits	199,211.0	200,988.1	206,480.3	209,660.3	212,041.4
Securities Other Than Shares	0.0	0.0	0.0	0.0	0.0
Loans	6,733.9	6,830.2	6,812.8	7,059.1	7,331.4
Financial Derivatives	0.0	0.0	0.0	0.0	0.0
Insurance Technical Reserves	2,488.7	2,488.7	2,458.9	2,463.4	2,463.4
Shares and Other Equity	78,974.9	77,750.5	76,716.9	76,257.8	77,812.1
Other Items (Net)	2,818.6	5,096.8	1,910.9	2,592.0	2,504.1
IFS Vertical Check	0.0	0.0	0.0	0.0	0.0

\* Included data of depository corporations and other financial corporations



**Chart 8: Financial Corporations Survey** 

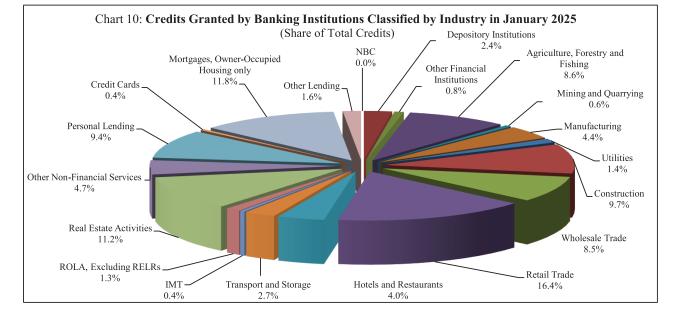
**Billion KHR** 5 240,000 220,000 200,000 180,000 4 160,000 140,000 3 120,000 100,000 80,000 60,000 2 40,000 20,000 0 1 1211-24 May24 Mair24 Apr24 JUN-24 1211-25 Feb-24 AUGZA Decrit 14224 SeptA Octria Hourit Broad Money (M2) Monetary Base (MB) Narrow Money (M1) Money Multiplier(Right)

**Chart 9: Monetary Aggregates Components** 

	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25
1. Financial Institutions	6,723.6	6,709.9	6,643.9	7,408.0	7,238.8
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	4,911.6	4,904.8	4,833.7	5,559.2	5,421.0
1.3. Other Financial Institutions	1,812.0	1,805.1	1,810.3	1,848.8	1,817.8
2. Non-Financial Institutions	165,944.2	166,465.6	166,436.0	167,820.5	167,558.9
2.1. Agriculture, Forestry and Fishing	19,283.9	19,269.9	19,448.1	19,488.0	19,533.0
2.2. Mining and Quarrying	1,204.1	1,212.8	1,293.2	1,305.3	1,326.0
2.3. Manufacturing	9,705.8	9,797.5	9,440.0	9,790.8	9,914.0
2.4. Utilities	2,793.6	2,795.2	2,781.8	3,062.3	3,069.1
2.5. Construction	22,324.6	22,170.3	22,228.6	22,108.0	22,088.8
2.6. Wholesale Trade	19,045.0	19,307.3	19,213.3	19,538.5	19,341.9
2.7. Retail Trade	37,247.1	37,295.5	37,119.2	37,287.3	37,202.6
2.8. Hotels and Restaurants	8,823.4	8,878.9	8,780.8	9,043.1	9,058.9
2.9. Transport and Storage	6,224.0	6,163.3	6,112.2	6,101.8	6,043.1
2.10. Information Media and Telecommunications 2.11. Rental and Operational Leasing Activities,	1,003.0	1,001.1	977.8	974.1	963.5
Excluding Real Estate Leasing and Rentals	2,933.6	2,945.0	2,903.8	2,899.1	2,909.9
2.12. Real Estate Activities	24,674.8	24,863.1	25,429.2	25,489.2	25,473.0
2.13. Other Non-Financial Services	10,681.5	10,765.6	10,707.9	10,733.0	10,635.2
3. Personal Essentials	49,828.9	49,836.6	49,442.0	49,046.7	49,007.2
3.1. Personal Lending	21,169.1	21,282.7	21,249.0	21,105.6	21,284.7
3.2. Credit Cards	827.8	868.0	890.1	908.8	915.3
3.3. Mortgages, Owner-Occupied Housing only	27,832.1	27,685.8	27,303.0	27,032.3	26,807.1
4. Other Lending	3,095.6	3,095.6	3,133.9	3,618.4	3,530.2
Total Gross Loan	225,592.4	226,107.8	225,655.9	227,893.6	227,335.1

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

(In Billion KHR)



	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25
		(Monthly Cl	nange in Billion	KHR)	
1. Financial Institutions	36.7	-13.7	-66.0	764.0	-169.1
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	54.6	-6.8	-71.1	725.5	-138.2
1.3. Other Financial Institutions	-17.8	-6.9	5.1	38.5	-30.9
2. Non-Financial Institutions	1,789.8	521.4	-29.6	1,384.5	-261.6
2.1. Agriculture, Forestry and Fishing	171.3	-13.9	178.2	39.9	44.9
2.2. Mining and Quarrying	84.6	8.8	80.4	12.1	20.7
2.3. Manufacturing	411.6	91.7	-357.6	350.8	123.2
2.4. Utilities	125.8	1.5	-13.3	280.5	6.7
2.5. Construction	-141.3	-154.3	58.3	-120.6	-19.2
2.6. Wholesale Trade	-23.7	262.3	-94.0	325.2	-196.5
2.7. Retail Trade	182.9	48.5	-176.3	168.1	-84.7
2.8. Hotels and Restaurants	601.1	55.5	-98.1	262.3	15.8
2.9. Transport and Storage	-53.2	-60.7	-51.1	-10.4	-58.7
2.10. Information Media and Telecommunications	-11.0	-1.9	-23.2	-3.7	-10.6
2.11.Rental and Operational Leasing Activities,	20.2	11.4	41.0	4 7	10.0
Excluding Real Estate Leasing and Rentals	-30.3	11.4	-41.2	-4.7	10.8
2.12. Real Estate Activities	564.6	188.3	566.1	60.0	-16.2
2.13. Other Non-Financial Services	-92.5	84.2	-57.7	25.1	-97.8
3. Personal Essentials	-109.9	7.6	-394.5	-395.3	-39.6
3.1. Personal Lending	-99.3	113.7	-33.8	-143.4	179.1
3.2. Credit Cards	18.0	40.2	22.1	18.7	6.5
3.3. Mortgages, Owner-Occupied Housing only	-28.6	-146.3	-382.8	-270.7	-225.2
4. Other Lending	160.6	0.1	38.3	484.5	-88.2
Total Gross Loan	1,877.2	515.4	-451.9	2,237.7	-558.4
		•	Percentage Cha	0,	
1. Financial Institutions	0.5	-0.2	-1.0	11.5	-2.3
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	
	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	1.1	-0.1	-1.5	15.0	0.0 -2.5
<ul><li>1.2. Depository Institutions</li><li>1.3. Other Financial Institutions</li></ul>	1.1 -1.0	-0.1 -0.4	-1.5 0.3	15.0 2.1	0.0 -2.5 -1.7
<ul><li>1.2. Depository Institutions</li><li>1.3. Other Financial Institutions</li><li>2. Non-Financial Institutions</li></ul>	1.1 -1.0 <b>1.1</b>	-0.1 -0.4 <b>0.3</b>	-1.5 0.3 <b>0.0</b>	15.0 2.1 <b>0.8</b>	0.0 -2.5 -1.7 <b>-0.2</b>
<ol> <li>1.2. Depository Institutions</li> <li>1.3. Other Financial Institutions</li> <li>2. Non-Financial Institutions</li> <li>2.1. Agriculture, Forestry and Fishing</li> </ol>	1.1 -1.0 <b>1.1</b> 0.9	-0.1 -0.4 <b>0.3</b> -0.1	-1.5 0.3 <b>0.0</b> 0.9	15.0 2.1 <b>0.8</b> 0.2	0.0 -2.5 -1.7 <b>-0.2</b> 0.2
<ol> <li>1.2. Depository Institutions</li> <li>1.3. Other Financial Institutions</li> <li>2. Non-Financial Institutions</li> <li>2.1. Agriculture, Forestry and Fishing</li> <li>2.2. Mining and Quarrying</li> </ol>	1.1 -1.0 <b>1.1</b> 0.9 7.6	-0.1 -0.4 <b>0.3</b> -0.1 0.7	-1.5 0.3 <b>0.0</b> 0.9 6.6	15.0 2.1 <b>0.8</b> 0.2 0.9	0.0 -2.5 -1.7 <b>-0.2</b> 0.2 1.6
<ol> <li>1.2. Depository Institutions</li> <li>1.3. Other Financial Institutions</li> <li>2. Non-Financial Institutions</li> <li>2.1. Agriculture, Forestry and Fishing</li> <li>2.2. Mining and Quarrying</li> <li>2.3. Manufacturing</li> </ol>	1.1 -1.0 <b>1.1</b> 0.9 7.6 4.4	-0.1 -0.4 <b>0.3</b> -0.1 0.7 0.9	-1.5 0.3 <b>0.0</b> 0.9 6.6 -3.6	15.0 2.1 <b>0.8</b> 0.2 0.9 3.7	0.0 -2.5 -1.7 <b>-0.2</b> 0.2 1.6 1.3
<ul> <li>1.2. Depository Institutions</li> <li>1.3. Other Financial Institutions</li> <li>2. Non-Financial Institutions</li> <li>2.1. Agriculture, Forestry and Fishing</li> <li>2.2. Mining and Quarrying</li> <li>2.3. Manufacturing</li> <li>2.4. Utilities</li> </ul>	1.1 -1.0 <b>1.1</b> 0.9 7.6 4.4 4.7	-0.1 -0.4 <b>0.3</b> -0.1 0.7 0.9 0.1	-1.5 0.3 <b>0.0</b> 0.9 6.6 -3.6 -0.5	15.0 2.1 <b>0.8</b> 0.2 0.9 3.7 10.1	0.0 -2.5 -1.7 <b>-0.2</b> 0.2 1.6 1.3 0.2
<ul> <li>1.2. Depository Institutions</li> <li>1.3. Other Financial Institutions</li> <li>2. Non-Financial Institutions</li> <li>2.1. Agriculture, Forestry and Fishing</li> <li>2.2. Mining and Quarrying</li> <li>2.3. Manufacturing</li> <li>2.4. Utilities</li> <li>2.5. Construction</li> </ul>	1.1 -1.0 <b>1.1</b> 0.9 7.6 4.4 4.7 -0.6	-0.1 -0.4 <b>0.3</b> -0.1 0.7 0.9 0.1 -0.7	-1.5 0.3 <b>0.0</b> 0.9 6.6 -3.6 -0.5 0.3	15.0 2.1 <b>0.8</b> 0.2 0.9 3.7 10.1 -0.5	0.0 -2.5 -1.7 <b>-0.2</b> 0.2 1.6 1.3 0.2 -0.1
<ol> <li>1.2. Depository Institutions</li> <li>1.3. Other Financial Institutions</li> <li>2. Non-Financial Institutions</li> <li>2.1. Agriculture, Forestry and Fishing</li> <li>2.2. Mining and Quarrying</li> <li>2.3. Manufacturing</li> <li>2.4. Utilities</li> <li>2.5. Construction</li> <li>2.6. Wholesale Trade</li> </ol>	1.1 -1.0 <b>1.1</b> 0.9 7.6 4.4 4.7 -0.6 -0.1	-0.1 -0.4 <b>0.3</b> -0.1 0.7 0.9 0.1 -0.7 1.4	-1.5 0.3 <b>0.0</b> 0.9 6.6 -3.6 -0.5 0.3 -0.5	15.0 2.1 <b>0.8</b> 0.2 0.9 3.7 10.1 -0.5 1.7	0.0 -2.5 -1.7 <b>-0.2</b> 0.2 1.6 1.3 0.2 -0.1 -1.0
<ol> <li>Depository Institutions</li> <li>Other Financial Institutions</li> <li>Non-Financial Institutions</li> <li>Non-Financial Institutions</li> <li>Agriculture, Forestry and Fishing</li> <li>Mining and Quarrying</li> <li>Manufacturing</li> <li>Manufacturing</li> <li>Utilities</li> <li>Construction</li> <li>Wholesale Trade</li> <li>Retail Trade</li> </ol>	1.1 -1.0 <b>1.1</b> 0.9 7.6 4.4 4.7 -0.6 -0.1 0.5	-0.1 -0.4 <b>0.3</b> -0.1 0.7 0.9 0.1 -0.7 1.4 0.1	-1.5 0.3 <b>0.0</b> 0.9 6.6 -3.6 -0.5 0.3 -0.5 -0.5	15.0 2.1 <b>0.8</b> 0.2 0.9 3.7 10.1 -0.5 1.7 0.5	0.0 -2.5 -1.7 <b>-0.2</b> 0.2 1.6 1.3 0.2 -0.1 -1.0 -0.2
<ol> <li>1.2. Depository Institutions</li> <li>1.3. Other Financial Institutions</li> <li>2. Non-Financial Institutions</li> <li>2.1. Agriculture, Forestry and Fishing</li> <li>2.2. Mining and Quarrying</li> <li>2.3. Manufacturing</li> <li>2.4. Utilities</li> <li>2.5. Construction</li> <li>2.6. Wholesale Trade</li> <li>2.7. Retail Trade</li> <li>2.8. Hotels and Restaurants</li> </ol>	1.1 -1.0 <b>1.1</b> 0.9 7.6 4.4 4.7 -0.6 -0.1 0.5 7.3	-0.1 -0.4 <b>0.3</b> -0.1 0.7 0.9 0.1 -0.7 1.4 0.1 0.6	-1.5 0.3 <b>0.0</b> 0.9 6.6 -3.6 -0.5 0.3 -0.5 -0.5 -0.5 -1.1	15.0 2.1 <b>0.8</b> 0.2 0.9 3.7 10.1 -0.5 1.7 0.5 3.0	0.0 -2.5 -1.7 -0.2 0.2 1.6 1.3 0.2 -0.1 -1.0 -0.2 0.2
<ol> <li>1.2. Depository Institutions</li> <li>1.3. Other Financial Institutions</li> <li>2. Non-Financial Institutions</li> <li>2.1. Agriculture, Forestry and Fishing</li> <li>2.2. Mining and Quarrying</li> <li>2.3. Manufacturing</li> <li>2.4. Utilities</li> <li>2.5. Construction</li> <li>2.6. Wholesale Trade</li> <li>2.7. Retail Trade</li> <li>2.8. Hotels and Restaurants</li> <li>2.9. Transport and Storage</li> </ol>	$ \begin{array}{c} 1.1 \\ -1.0 \\ 1.1 \\ 0.9 \\ 7.6 \\ 4.4 \\ 4.7 \\ -0.6 \\ -0.1 \\ 0.5 \\ 7.3 \\ -0.8 \\ \end{array} $	-0.1 -0.4 <b>0.3</b> -0.1 0.7 0.9 0.1 -0.7 1.4 0.1 0.6 -1.0	-1.5 0.3 <b>0.0</b> 0.9 6.6 -3.6 -0.5 0.3 -0.5 -0.5 -1.1 -0.8	15.0 2.1 <b>0.8</b> 0.2 0.9 3.7 10.1 -0.5 1.7 0.5 3.0 -0.2	0.0 -2.5 -1.7 <b>-0.2</b> 0.2 1.6 1.3 0.2 -0.1 -1.0 -0.2 0.2 -1.0
<ol> <li>1.2. Depository Institutions</li> <li>1.3. Other Financial Institutions</li> <li>2. Non-Financial Institutions</li> <li>2.1. Agriculture, Forestry and Fishing</li> <li>2.2. Mining and Quarrying</li> <li>2.3. Manufacturing</li> <li>2.4. Utilities</li> <li>2.5. Construction</li> <li>2.6. Wholesale Trade</li> <li>2.7. Retail Trade</li> <li>2.8. Hotels and Restaurants</li> <li>2.9. Transport and Storage</li> <li>2.10. Information Media and Telecommunications</li> <li>2.11. Rental and Operational Leasing Activities,</li> </ol>	1.1 -1.0 <b>1.1</b> 0.9 7.6 4.4 4.7 -0.6 -0.1 0.5 7.3	-0.1 -0.4 <b>0.3</b> -0.1 0.7 0.9 0.1 -0.7 1.4 0.1 0.6	-1.5 0.3 <b>0.0</b> 0.9 6.6 -3.6 -0.5 0.3 -0.5 -0.5 -0.5 -1.1	15.0 2.1 <b>0.8</b> 0.2 0.9 3.7 10.1 -0.5 1.7 0.5 3.0	0.0 -2.5 -1.7 -0.2 0.2 1.6 1.3 0.2 -0.1 -1.0 -0.2 0.2 -1.0 -1.1
<ol> <li>1.2. Depository Institutions</li> <li>1.3. Other Financial Institutions</li> <li>2. Non-Financial Institutions</li> <li>2.1. Agriculture, Forestry and Fishing</li> <li>2.2. Mining and Quarrying</li> <li>2.3. Manufacturing</li> <li>2.4. Utilities</li> <li>2.5. Construction</li> <li>2.6. Wholesale Trade</li> <li>2.7. Retail Trade</li> <li>2.8. Hotels and Restaurants</li> <li>2.9. Transport and Storage</li> <li>2.10. Information Media and Telecommunications</li> <li>2.11. Rental and Operational Leasing Activities, Excluded Real Estate Leasing and Rentals</li> </ol>	$ \begin{array}{c} 1.1\\ -1.0\\ 1.1\\ 0.9\\ 7.6\\ 4.4\\ 4.7\\ -0.6\\ -0.1\\ 0.5\\ 7.3\\ -0.8\\ -1.1\\ -1.0\\ \end{array} $	$\begin{array}{c} -0.1 \\ -0.4 \\ \textbf{0.3} \\ -0.1 \\ 0.7 \\ 0.9 \\ 0.1 \\ -0.7 \\ 1.4 \\ 0.1 \\ 0.6 \\ -1.0 \\ -0.2 \\ 0.4 \end{array}$	-1.5 0.3 <b>0.0</b> 0.9 6.6 -3.6 -0.5 0.3 -0.5 -0.5 -1.1 -0.8 -2.3 -1.4	15.0 2.1 <b>0.8</b> 0.2 0.9 3.7 10.1 -0.5 1.7 0.5 3.0 -0.2 -0.4 -0.2	0.0 -2.5 -1.7 -0.2 0.2 1.6 1.3 0.2 -0.1 -1.0 -0.2 0.2 -1.0 -1.1 0.4
<ol> <li>1.2. Depository Institutions</li> <li>1.3. Other Financial Institutions</li> <li>2. Non-Financial Institutions</li> <li>2.1. Agriculture, Forestry and Fishing</li> <li>2.2. Mining and Quarrying</li> <li>2.3. Manufacturing</li> <li>2.4. Utilities</li> <li>2.5. Construction</li> <li>2.6. Wholesale Trade</li> <li>2.7. Retail Trade</li> <li>2.8. Hotels and Restaurants</li> <li>2.9. Transport and Storage</li> <li>2.10. Information Media and Telecommunications</li> <li>2.11. Rental and Operational Leasing Activities, Excluded Real Estate Leasing and Rentals</li> <li>2.12. Real Estate Activities</li> </ol>	$ \begin{array}{c} 1.1\\ -1.0\\ 1.1\\ 0.9\\ 7.6\\ 4.4\\ 4.7\\ -0.6\\ -0.1\\ 0.5\\ 7.3\\ -0.8\\ -1.1\\ -1.0\\ 2.3 \end{array} $	-0.1 -0.4 <b>0.3</b> -0.1 0.7 0.9 0.1 -0.7 1.4 0.1 0.6 -1.0 -0.2 0.4 0.8	-1.5 0.3 <b>0.0</b> 0.9 6.6 -3.6 -0.5 0.3 -0.5 -0.5 -1.1 -0.8 -2.3 -1.4 2.3	15.0 2.1 <b>0.8</b> 0.2 0.9 3.7 10.1 -0.5 1.7 0.5 3.0 -0.2 -0.4 -0.2 0.2	0.0 -2.5 -1.7 -0.2 0.2 1.6 1.3 0.2 -0.1 -1.0 -0.2 0.2 -1.0 -1.1 0.4 -0.1
<ol> <li>1.2. Depository Institutions</li> <li>1.3. Other Financial Institutions</li> <li>2. Non-Financial Institutions</li> <li>2.1. Agriculture, Forestry and Fishing</li> <li>2.2. Mining and Quarrying</li> <li>2.3. Manufacturing</li> <li>2.4. Utilities</li> <li>2.5. Construction</li> <li>2.6. Wholesale Trade</li> <li>2.7. Retail Trade</li> <li>2.8. Hotels and Restaurants</li> <li>2.9. Transport and Storage</li> <li>2.10. Information Media and Telecommunications</li> <li>2.11. Rental and Operational Leasing Activities, Excluded Real Estate Leasing and Rentals</li> <li>2.12. Real Estate Activities</li> <li>2.13. Other Non-Financial Services</li> </ol>	$ \begin{array}{c} 1.1\\ -1.0\\ 1.1\\ 0.9\\ 7.6\\ 4.4\\ 4.7\\ -0.6\\ -0.1\\ 0.5\\ 7.3\\ -0.8\\ -1.1\\ -1.0\\ 2.3\\ -0.9 \end{array} $	$\begin{array}{c} -0.1 \\ -0.4 \\ \textbf{0.3} \\ -0.1 \\ 0.7 \\ 0.9 \\ 0.1 \\ -0.7 \\ 1.4 \\ 0.1 \\ 0.6 \\ -1.0 \\ -0.2 \\ 0.4 \\ 0.8 \\ 0.8 \end{array}$	-1.5 0.3 <b>0.0</b> 0.9 6.6 -3.6 -0.5 0.3 -0.5 -0.5 -1.1 -0.8 -2.3 -1.4 2.3 -0.5	15.0 2.1 <b>0.8</b> 0.2 0.9 3.7 10.1 -0.5 1.7 0.5 3.0 -0.2 -0.4 -0.2 0.2 0.2	0.0 -2.5 -1.7 -0.2 0.2 1.6 1.3 0.2 -0.1 -1.0 -0.2 0.2 -1.0 -1.1 0.4 -0.1 -0.9
<ol> <li>1.2. Depository Institutions</li> <li>1.3. Other Financial Institutions</li> <li>2. Non-Financial Institutions</li> <li>2.1. Agriculture, Forestry and Fishing</li> <li>2.2. Mining and Quarrying</li> <li>2.3. Manufacturing</li> <li>2.4. Utilities</li> <li>2.5. Construction</li> <li>2.6. Wholesale Trade</li> <li>2.7. Retail Trade</li> <li>2.8. Hotels and Restaurants</li> <li>2.9. Transport and Storage</li> <li>2.10. Information Media and Telecommunications</li> <li>2.11. Rental and Operational Leasing Activities, Excluded Real Estate Leasing and Rentals</li> <li>2.12. Real Estate Activities</li> <li>2.13. Other Non-Financial Services</li> <li><b>3. Personal Essentials</b></li> </ol>	1.1 -1.0 <b>1.1</b> 0.9 7.6 4.4 4.7 -0.6 -0.1 0.5 7.3 -0.8 -1.1 -1.0 2.3 -0.9 <b>-0.2</b>	-0.1 -0.4 <b>0.3</b> -0.1 0.7 0.9 0.1 -0.7 1.4 0.1 0.6 -1.0 -0.2 0.4 0.8 0.8 <b>0.0</b>	-1.5 0.3 <b>0.0</b> 0.9 6.6 -3.6 -0.5 0.3 -0.5 -0.5 -1.1 -0.8 -2.3 -1.4 2.3 -0.5 <b>-0.5</b> <b>-0.5</b> -0.5	15.0 2.1 <b>0.8</b> 0.2 0.9 3.7 10.1 -0.5 1.7 0.5 3.0 -0.2 -0.4 -0.2 0.2 0.2 <b>0.2</b> - <b>0.8</b>	0.0 -2.5 -1.7 -0.2 0.2 1.6 1.3 0.2 -0.1 -1.0 -0.2 0.2 -1.0 -1.1 0.4 -0.1 -0.9 -0.1
<ol> <li>1.2. Depository Institutions</li> <li>1.3. Other Financial Institutions</li> <li>2. Non-Financial Institutions</li> <li>2.1. Agriculture, Forestry and Fishing</li> <li>2.2. Mining and Quarrying</li> <li>2.3. Manufacturing</li> <li>2.4. Utilities</li> <li>2.5. Construction</li> <li>2.6. Wholesale Trade</li> <li>2.7. Retail Trade</li> <li>2.8. Hotels and Restaurants</li> <li>2.9. Transport and Storage</li> <li>2.10. Information Media and Telecommunications</li> <li>2.11. Rental and Operational Leasing Activities, Excluded Real Estate Leasing and Rentals</li> <li>2.12. Real Estate Activities</li> <li>2.13. Other Non-Financial Services</li> <li><b>3. Personal Essentials</b></li> <li>3.1. Personal Lending</li> </ol>	1.1 -1.0 <b>1.1</b> 0.9 7.6 4.4 4.7 -0.6 -0.1 0.5 7.3 -0.8 -1.1 -1.0 2.3 -0.9 <b>-0.2</b> -0.5	-0.1 -0.4 <b>0.3</b> -0.1 0.7 0.9 0.1 -0.7 1.4 0.1 0.6 -1.0 -0.2 0.4 0.8 0.8 <b>0.0</b> 0.5	-1.5 0.3 0.0 0.9 6.6 -3.6 -0.5 0.3 -0.5 -0.5 -1.1 -0.8 -2.3 -1.4 2.3 -0.5 <b>-0.5</b> <b>-0.5</b> -1.4 2.3 -0.5 <b>-0.8</b> -0.2	15.0 2.1 <b>0.8</b> 0.2 0.9 3.7 10.1 -0.5 1.7 0.5 3.0 -0.2 -0.4 -0.2 0.2 0.2 <b>0.2</b> 0.2 <b>0.9</b>	0.0 -2.5 -1.7 -0.2 0.2 1.6 1.3 0.2 -0.1 -1.0 -0.2 0.2 -1.0 -1.1 0.4 -0.1 -0.9 -0.1 0.8
<ol> <li>1.2. Depository Institutions</li> <li>1.3. Other Financial Institutions</li> <li>2. Non-Financial Institutions</li> <li>2.1. Agriculture, Forestry and Fishing</li> <li>2.2. Mining and Quarrying</li> <li>2.3. Manufacturing</li> <li>2.4. Utilities</li> <li>2.5. Construction</li> <li>2.6. Wholesale Trade</li> <li>2.7. Retail Trade</li> <li>2.8. Hotels and Restaurants</li> <li>2.9. Transport and Storage</li> <li>2.10. Information Media and Telecommunications</li> <li>2.11. Rental and Operational Leasing Activities, Excluded Real Estate Leasing and Rentals</li> <li>2.12. Real Estate Activities</li> <li>2.13. Other Non-Financial Services</li> <li>3. Personal Lending</li> <li>3.2. Credit Cards</li> </ol>	$ \begin{array}{c} 1.1\\ -1.0\\ 1.1\\ 0.9\\ 7.6\\ 4.4\\ 4.7\\ -0.6\\ -0.1\\ 0.5\\ 7.3\\ -0.8\\ -1.1\\ -1.0\\ 2.3\\ -0.9\\ -0.2\\ -0.5\\ 2.2\end{array} $	$\begin{array}{c} -0.1 \\ -0.4 \\ \textbf{0.3} \\ -0.1 \\ 0.7 \\ 0.9 \\ 0.1 \\ -0.7 \\ 1.4 \\ 0.1 \\ 0.6 \\ -1.0 \\ -0.2 \\ 0.4 \\ 0.8 \\ \textbf{0.8} \\ \textbf{0.8} \\ \textbf{0.0} \\ 0.5 \\ 4.9 \end{array}$	-1.5 0.3 0.0 0.9 6.6 -3.6 -0.5 0.3 -0.5 -0.5 -1.1 -0.8 -2.3 -1.4 2.3 -0.5 -0.5 -0.5 -1.4 2.3 -0.5 -0.5	15.0 2.1 <b>0.8</b> 0.2 0.9 3.7 10.1 -0.5 1.7 0.5 3.0 -0.2 -0.4 -0.2 0.2 0.2 0.2 <b>-0.8</b> -0.7 2.1	0.0 -2.5 -1.7 -0.2 0.2 1.6 1.3 0.2 -0.1 -1.0 -0.2 0.2 -1.0 -1.1 0.4 -0.1 -0.9 -0.1 0.8 0.7
<ol> <li>1.2. Depository Institutions</li> <li>1.3. Other Financial Institutions</li> <li>2. Non-Financial Institutions</li> <li>2.1. Agriculture, Forestry and Fishing</li> <li>2.2. Mining and Quarrying</li> <li>2.3. Manufacturing</li> <li>2.4. Utilities</li> <li>2.5. Construction</li> <li>2.6. Wholesale Trade</li> <li>2.7. Retail Trade</li> <li>2.8. Hotels and Restaurants</li> <li>2.9. Transport and Storage</li> <li>2.10. Information Media and Telecommunications</li> <li>2.11. Rental and Operational Leasing Activities, Excluded Real Estate Leasing and Rentals</li> <li>2.12. Real Estate Activities</li> <li>2.13. Other Non-Financial Services</li> <li><b>3. Personal Essentials</b></li> <li>3.1. Personal Lending</li> </ol>	1.1 -1.0 <b>1.1</b> 0.9 7.6 4.4 4.7 -0.6 -0.1 0.5 7.3 -0.8 -1.1 -1.0 2.3 -0.9 <b>-0.2</b> -0.5	-0.1 -0.4 <b>0.3</b> -0.1 0.7 0.9 0.1 -0.7 1.4 0.1 0.6 -1.0 -0.2 0.4 0.8 0.8 <b>0.0</b> 0.5	-1.5 0.3 0.0 0.9 6.6 -3.6 -0.5 0.3 -0.5 -0.5 -1.1 -0.8 -2.3 -1.4 2.3 -0.5 <b>-0.5</b> <b>-0.5</b> -1.4 2.3 -0.5 <b>-0.8</b> -0.2	15.0 2.1 <b>0.8</b> 0.2 0.9 3.7 10.1 -0.5 1.7 0.5 3.0 -0.2 -0.4 -0.2 0.2 0.2 <b>0.2</b> 0.2 <b>0.9</b>	0.0 -2.5 -1.7 -0.2 0.2 1.6 1.3 0.2 -0.1 -1.0 -0.2 0.2 -1.0 -1.1 0.4 -0.1 -0.9 -0.1 0.8

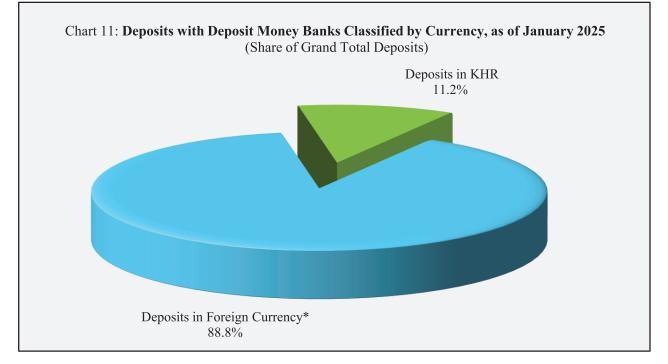
### Table 17: Monthly Change of Credit Granted by Banking Institutions Classified by Industry

### **Table 18: Deposits with Banks**

	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25
Deposits in KHR					
Demand deposits	5,206.5	5,056.6	5,240.9	5,485.4	5,762.9
Savings deposits	4,862.3	5,046.5	4,849.4	5,000.1	5,104.3
Fixed deposits	13,961.5	14,021.8	13,877.9	13,758.6	13,635.0
Others	490.6	512.5	519.9	523.5	527.2
Total	24,520.9	24,637.3	24,488.2	24,767.6	25,029.5
Deposits in Foreign Cur	rency*				
Demand deposits	31,333.8	31,261.3	32,509.4	34,319.1	34,551.6
Savings deposits	48,932.3	49,429.0	51,008.1	52,405.9	53,850.9
Fixed deposits	105,721.0	106,468.7	105,792.7	105,363.1	105,901.7
Others	3,338.6	3,356.7	3,275.0	3,211.6	3,212.5
Total	189,325.7	190,515.8	192,585.2	195,299.7	197,516.7
Grand Total	213,846.5	215,153.1	217,073.4	220,067.3	222,546.2

(In Billion KHR)

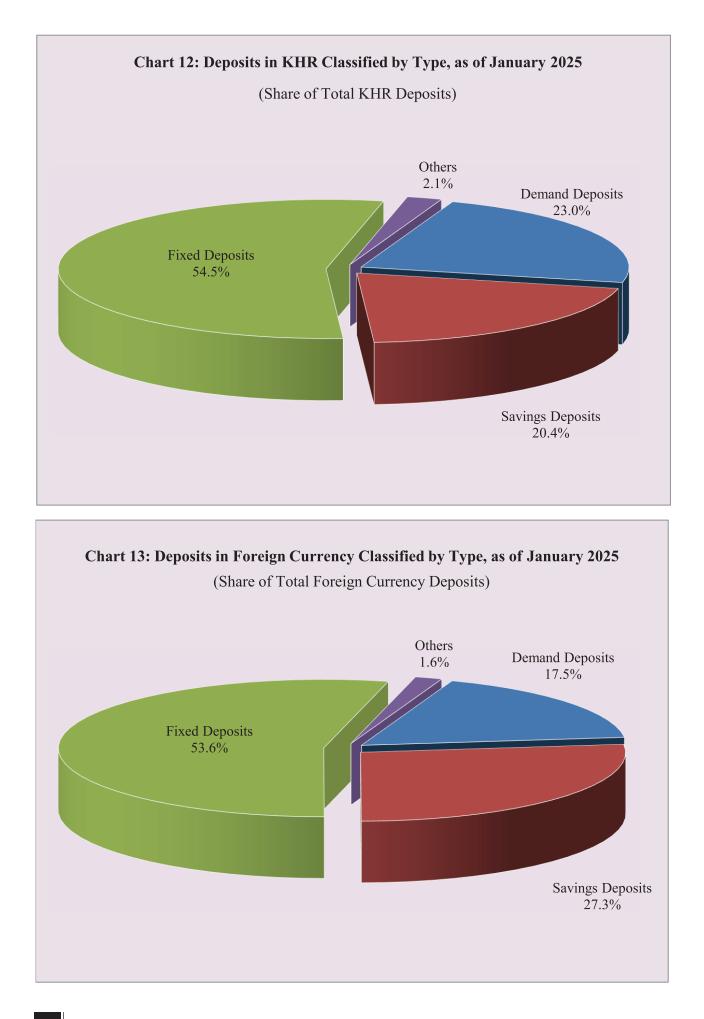
\* Deposits in foreign currency include deposits of Cambodian residents and non-residents



	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25
		(Change	e in Billion KH	R)	
Deposits in KHR					
Demand deposits	266.7	-150.0	184.4	244.5	277.5
Savings deposits	-92.3	184.2	-197.0	150.7	104.2
Fixed deposits	222.0	60.3	-143.9	-119.3	-123.6
Others	21.3	21.8	7.4	3.6	3.8
Total	417.7	116.4	-149.1	279.4	261.9
Deposits in Foreign Currency					
Demand deposits	696.9	-72.4	1,248.1	1,809.7	232.5
Savings deposits	1,333.1	496.7	1,579.0	1,397.9	1,444.9
Fixed deposits	994.6	747.7	-676.0	-429.6	538.6
Others	32.7	18.2	-81.7	-63.4	0.9
Total	3,057.3	1,190.1	2,069.4	2,714.5	2,217.0
Grand Total	3,475.0	1,306.5	1,920.3	2,993.9	2,478.9
		(Perce	entage Change)		
Deposits in KHR					
Demand deposits	5.4	-2.9	3.6	4.7	5.1
Savings deposits	-1.9	3.8	-3.9	3.1	2.1
Fixed deposits	1.6	0.4	-1.0	-0.9	-0.9
Others	4.5	4.4	1.5	0.7	0.7
Total	1.7	0.5	-0.6	1.1	1.1
Deposits in Foreign Currency					
Demand deposits	2.3	-0.2	4.0	5.6	0.7
Savings deposits	2.8	1.0	3.2	2.7	2.8
Fixed deposits	0.9	0.7	-0.6	-0.4	0.5
Others	1.0	0.5	-2.4	-1.9	0.0
Total	1.6	0.6	1.1	1.4	1.1
Grand Total	1.7	0.6	0.9	1.4	1.1

### Table 19: Monthly Change of Deposits with Banks

Economic and Monetary Statistics Bulletin, Series Nº 375, January 2025 25



Period		Num	ibers of		Loan Outstanding	Interes	at Rate
i citoù	District	Commune	Village	Household	(In Billion KHR)	Monthly	Annually
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	Loan Outstanding	Interes	t Rate		
	Head Office	Province/ Krong	District/Khan	Borrowers**	(In Billion KHR)	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%
Dec-20	79	343	749	1,919,926	27,527	1.1%-1.6%	13.4%-18.3%
Dec-21	77	325	664	1,897,878	31,723	1.1%-1.5%	13.3%-17.6%
Dec-22	86	343	679	2,129,150	38,932	1.1%-1.4%	13.0%-17.3%
2023							
May	87	358	674	2,179,962	40,022	1.0%-1.5%	11.6%-17.9%
Jun	87	362	672	2,185,693	40,198	1.0%-1.5%	11.5%-17.9%
Jul	87	362	671	2,188,142	40,269	0.9%-1.5%	10.2%-18.1%
Aug	87	359	652	2,163,738	40,710	0.8%-1.5%	10.2%-18.3%
Sep	86	310	517	1,625,506	21,240	1.0%-1.5%	12.2%-18.1%
Oct	87	309	518	1,627,775	21,299	1.0%-1.5%	12.1%-18.1%
Nov	87	308	517	1,626,914	21,182	1.0%-1.5%	12.1%-18.1%
Dec	87	310	515	1,620,818	21,036	1.0%-1.5%	12.1%-18.1%
2024							
Jan	87	311	516	1,619,022	21,086	1.0%-1.5%	12.1%-18.1%
Feb	87	310	514	1,617,466	21,065	1.0%-1.5%	12.1%-18.1%
Mar	87	308	513	1,614,548	20,973	1.0%-1.5%	11.9%-18.1%
Apr	87	310	516	1,606,045	20,975	1.0%-1.5%	12.1%-18.1%
May	87	309	515	1,606,776	21,076	1.0%-1.5%	12.0%-18.1%
Jun	88	309	515	1,601,907	21,256	1.0%-1.5%	12.0%-18.2%
Jul	88	311	514	1,604,177	21,352	1.0%-1.5%	12.0%-18.2%
Aug	88	311	514	1,603,773	21,279	0.9%-1.5%	10.0%-18.2%
Sep	88	310	514	1,603,371	21,455	0.9%-1.5%	10.3%-18.2%
Oct	89	311	517	1,598,572	21,523	0.9%-1.5%	10.2%-18.2%
Nov	89	310	517	1,579,654	21,392	0.9%-1.5%	10.3%-18.2%
Dec	89	310	515	1,556,426	21,446	1.0%-1.5%	11.9%-18.2%
2025							
Jan	88	307	516	1,554,667	21,636	1.0%-1.5%	11.9%-18.2%

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

\* Including MFI and MDI

\*\* Including Individuals and Legal Entities

	Number of	Number of	Number of	Total	Daily Average	Retu	Returned Check	
Date	Cleared Check	Working Day	Cleared Check Per Day	Amount (In Billion KHR)	Amount (In Billion KHR)	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	27.6	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	
Dec-20	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	
Dec-21	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	
Dec-22	3,106	22	141	1,898.0	86.3	8	1.79	
Total	33,608	251	134	19,831.3	79.0	68	88.91	
2023								
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	
Dec	3,179	21	151	2,233.3	106.3	14	56.82	
Total	34,109	250	136	22,002.8	88.0	154	134.16	
2024								
Jan	2,706	22	123	1,867.4	84.9	6	5.83	
Feb	2,859	21	136	1,410.9	67.2	8	3.51	
Mar	2,822	20	141	2,019.4	101.0	8	1.60	
Apr	2,718	20	136	1,750.6	87.5	14	93.25	
May	2,773	20	139	1,745.9	87.3	11	3.27	
Jun	2,639	19	139	1,476.0	77.7	6	1.73	
Jul	2,815	23	122	1,839.9	80.0	8	0.80	
Aug	2,695	21	128	1,740.0	82.9	5	5.73	
Sep	2,615	20	131	1,784.3	89.2	10	4.41	
Oct	2,487	18	138	1,816.2	100.9	12	0.43	
Nov	2,550	19	134	1,983.0	104.4	8	10.25	
Dec	3,027	22	138	2,216.0	100.7	2	0.69	
Total	32,706	245	133	21,649.6	88.4	98	131.50	
2025								
Jan	2,594	21	124	1,948.9	92.8	21	10.35	
Total	2,594	21	124	1,948.9	92.8	21	10.35	

### Table 21: KHR-Denominated Checks Clearing through Clearing House

### Economic and Monetary Statistics Bulletin, Series Nº 375, January 2025

	Number of	Number of	Number of	Total	Daily Average	Return	ed Checks
Date	Checks	days	Cleared Check	Amount	Amount	Number	Amount
	Cleared	Cleared	per Day	(In Million USD)	(In Million USD)		(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	2,686.1
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	3,779.9
Dec-20	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	8,737.8
Dec-21	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
Dec-22	97,561	22	4,435	4,152.9	188.8	948	78.7
Total	1,105,712	251	4,405	53,853.9	214.6	8,739	1,764.0
2023							
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
Dec	91,040	21	4,335	4,284.5	204.0	957	58.5
Total	1,041,710	250	4,167	44,433.1	177.7	11,597	880.6
2024							
Jan	89,845	22	4,084	3,929.3	178.6	907	205.6
Feb	79,161	21	3,770	3,504.7	166.9	865	49.7
Mar	83,061	20	4,153	3,939.2	197.0	795	60.1
Apr	83,184	20	4,159	3,731.5	186.6	847	56.5
May	87,578	20	4,379	4,040.0	202.0	989	70.2
Jun	79,542	19	4,186	3,726.2	196.1	797	130.5
Jul	93,088	23	4,047	4,170.8	181.3	841	43.8
Aug	86,462	21	4,117	14,139.5	673.3	794	10,063.1
Sep	84,895	20	4,245	3,743.1	187.2	777	110.1
Oct	77,084	18	4,282	4,335.5	240.9	700	839.4
Nov	78,910	19	4,153	3,677.8	193.6	804	56.5
Dec	91,975	22	4,181	4,656.1	211.6	1,064	105.4
Total	1,014,785	245	4,142	57,593.7	235.1	10,180	11,790.8
2025							
Jan	81,361	21	3,874	4,178.7	199.0	866	65.0
Total	81,361	21	3,874	4,178.7	199.0	866	65.0

### Table 22: USD-Denominated Checks Clearing through Clearing House

Economic and Monetary Statistics Bulletin, Series Nº 375, January 2025 29

	2024		2025	% of Total		% Change	
	Nov	Dec	Jan	Dec	Jan	Dec/Nov	Jan/Dec
	(Mode of Arrival)						
Phnom Penh International Airport	163,026	165,082	157,120	23.6	25.7	1.3	-4.8
Kong Keng International Airport	4,579	5,036	4,294	0.7	0.7	10.0	-14.7
Siem Reap International Airport	75,301	74,626	83,989	10.7	13.7	-0.9	12.5
Land	373,128	443,049	357,599	63.4	58.4	18.7	-19.3
Boat	10,285	11,275	8,892	1.6	1.5	9.6	-21.1
Preah Vihea	0	0	0	0.0	0.0	0.0	0.0
Total	626,319	699,068	611,894	100.0	100.0	11.6	-12.5
			(Arrival b	y Purposo	e of Visit	)	
Tourist	489,070	569,502	498,928	81.5	81.5	16.4	-12.4
Business and Professional	124,129	113,870	98,443	16.3	16.1	-8.3	-13.5
Others and not specified	13,120	15,696	14,523	2.2	2.4	19.6	-7.5
Total	626,319	699,068	611,894	100.0	100.0	11.6	-12.5
	(Top-Ten Countries of Passenger Arrivals)						
Thailand	188,487	232,684	189,343	33.3	30.9	23.4	-18.6
Vietnam	116,536	137,212	85,796	19.6	14.0	17.7	-37.5
China (PRC)	78,039	79,177	67,998	11.3	11.1	1.5	-14.1
South Korea	16,047	18,619	27,689	2.7	4.5	16.0	48.7
Lao PDR	24,571	27,500	26,824	3.9	4.4	11.9	-2.5
United States of America	23,864	23,673	26,751	3.4	4.4	-0.8	13.0
France	17,328	14,851	18,095	2.1	3.0	-14.3	21.8
United Kingdom	13,963	11,415	15,575	1.6	2.5	-18.2	36.4
Russia	9,111	10,135	13,432	1.4	2.2	11.2	32.5
Indonesia	13,440	13,662	12,716	2.0	2.1	1.7	-6.9
Others	124,933	130,140	127,675	18.6	20.9	4.2	-1.9
Total	626,319	699,068	611,894	100.0	100.0	11.6	-12.5

Table 23: Visitor Arrivals in Cambodia

Source: Ministry of Tourism

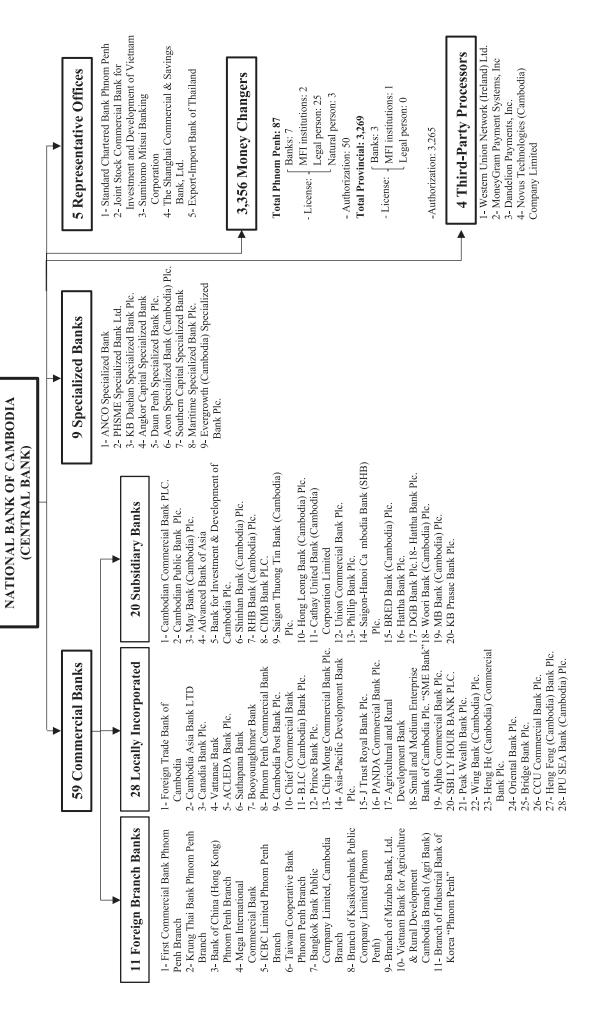
\* Increased in times, not in percentage (%).

		(In Billion	n KHR)	-			
	2024		2025	Change in Billion KHR		Change in %	
	Nov	Dec	Jan	Dec/Nov	Jan/Dec	Dec/Nov	Jan/Dec
Imports by Commodity							
Medicine	94.7	103.8	103.5	9.1	-0.3	9.6	-0.3
Cigarette	68.2	110.3	36.1	42.1	-74.2	61.7	-67.3
Food and Beverage	433.1	474.3	480.2	41.1	5.9	9.5	1.3
Equipment Construction	440.6	445.5	394.4	4.9	-51.1	1.1	-11.5
Cement	4.3	5.9	4.9	1.6	-0.9	35.9	-15.9
Steel	230.5	279.3	283.4	48.8	4.1	21.2	1.5
Phones	8.5	10.1	8.0	1.6	-2.1	18.9	-20.9
T.V	2.9	3.0	1.6	0.1	-1.4	4.2	-45.6
Other Electronic Equipment	101.4	170.8	141.3	69.4	-29.5	68.4	-17.3
Garment	234.4	248.4	271.5	13.9	23.2	5.9	9.3
Fabric	1,821.5	1,851.2	2,131.8	29.7	280.6	1.6	15.2
Vehicle	588.7	653.8	620.8	65.2	-33.0	11.1	-5.1
Equipment of Cold	25.6	36.3	23.8	10.7	-12.5	41.8	-34.4
Gold	0.0	8.6	0.0	8.6	-8.6	-	-
Oil	1,072.2	1,097.8	1,254.6	25.6	156.8	2.4	14.3
Fertilizer	108.2	73.5	79.2	-34.7	5.7	-32.1	7.8
Others	4,694.6	4,907.1	5,259.7	212.5	352.5	4.5	7.2
Total Imports	9,929.4	10,479.7	11,094.8	550.3	615.1	5.5	5.9
Exports by Commodity							
Garment	3,811.4	3,417.8	3,828.5	-393.6	410.7	-10.3	12.0
Footwear	713.5	692.1	677.9	-21.4	-14.2	-3.0	-2.1
Other Textile Product	900.3	852.9	958.0	-47.4	105.1	-5.3	12.3
Electrical Part	197.3	199.8	195.2	2.6	-4.6	1.3	-2.3
Vehicle and Bicycle Part	96.4	98.6	95.4	2.2	-3.3	2.3	-3.3
Bicycle	142.4	205.7	152.0	63.4	-53.7	44.5	-26.1
Wood Products	183.9	190.1	186.7	6.2	-3.5	3.4	-1.8
Rice	214.6	211.8	222.5	-2.8	10.7	-1.3	5.0
Rubber	228.7	289.6	198.0	60.9	-91.6	26.6	-31.6
Fish and Other Agricultural Products	1,066.4	939.7	971.9	-126.7	32.3	-11.9	3.4
Others	2,218.0	2,217.2	2,147.8	-0.7	-69.4	0.0	-3.1
Total Exports	9,772.8	9,315.5	9,634.0	-457.3	318.5	-4.7	3.4

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

Source: General Department of Cambodia Customs and Excise

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



# Table 25: THE BANKING SYSTEM IN CAMBODIA As of 31 January 2025

13 Financial Lease Institutions	1-BSP Finance (Cambodia) Plc. 2-Mega Leasing Plc. 3-Suosdey Finance Plc.	<ul> <li>4-KK Fund Leasing Plc.</li> <li>5-Toyota Tsusho Finance (Cambodia) Plc.</li> <li>6- Mobility Finance (Cambodia) Plc.</li> <li>7- Chailease Royal Leasing Plc.</li> <li>8- Komatsu Leasing (Cambodia) Plc.</li> <li>9- Kubota Leasing Plc.</li> <li>10- L O D Leasing Plc.</li> </ul>	12- Forward Leasing Plc. 13- We Service Leasing Plc.		► 12 Audit Firms	<ol> <li>KPMG Cambodia LTD</li> <li>Morisonkak MKA Audit-Accounting Co., Ltd</li> <li>Pricewaterhouse Coopers (Cambodia) Ltd</li> <li>Ernst &amp; Young (Cambodia) Ltd</li> <li>BDO (Cambodia) Limited</li> </ol>	<ul> <li>D- BJO Cambodia) Limited</li> <li>G- Grant Thornton (Cambodia) Limited</li> <li>7- Deloitte (Cambodia) Co., Ltd</li> <li>8- FII &amp; Associates Co., Ltd.</li> <li>9- Crowe (KH) Co., Ltd.</li> <li>10- Baker Tilly (Cambodia) Co., Ltd.</li> <li>11- Cam Accounting &amp; Tax Service Company Limited</li> <li>12- Reachs &amp; Partners Co., Ltd.</li> </ul>	
↓ 21 NBC Provincial Branches	<ol> <li>Krung Phnom Penh</li> <li>Kampong Cham</li> <li>Sihanouk Ville</li> </ol>	<ul> <li>4- Siemreap</li> <li>5- Battambang</li> <li>6- BunteayMeanchey</li> <li>7-SvayRieng</li> <li>8- Kambal</li> <li>9- Kampong Thom</li> <li>11_Dreset</li> </ul>	12-Kampong Speu 13-Kohong 14 Percendicia	15-Prey Veng 16-TaKeo 17-Kampong Chnaing 18-Preah Vihear 19-Kratie	20-Stung Treng 21-Mondolkiri	- 1 Credit Bureau (Cambodia)	113 Rural Credit Institutions	
	4 MDIs	1 - AMRET Plc. 2 - AMK Plc. 3 - LOLC (Cambodia) Plc. 4 - MOHANOKOR Plc.	30 Payment Service Institutions	<ol> <li>True Money Plc.</li> <li>Ly Hour Pay Pro Plc.</li> <li>Pi Pay Co., Ltd</li> <li>Asia Cash Express Plc.</li> <li>Seatel Financial Services Plc. (M-Pay)</li> </ol>				
♦ 89 Micro Finance Institutions	-	<ul> <li>44- Idemitsu Saison Microfinance (Cambodia) Plc</li> <li>45- Mothers Financial Japan Plc.</li> <li>46- Sahaka Plc</li> <li>47- Golden Cash Plc</li> <li>48- Chourk Chey Finance Plc</li> <li>49- Sabav Credit Commercial Plc</li> </ul>	<ol> <li>Jet's Cash Box Finance Plc</li> <li>LED Microfinance Institution Plc.</li> <li>LED Microfinance Dlc</li> </ol>		58- Mia Plc. 59- Leng Navatra Capital Plc. 60- Vithey Microfinance Plc.	<ul> <li>61- Irop Khnhom Plc.</li> <li>62- Khmer Capital Plc.</li> <li>63- PG Development Plc.</li> <li>64- JC Finance plc.</li> <li>65- CMK Plc.</li> <li>66- Rolya Plc.</li> </ul>	<ul> <li>67- LCH Microfinance Plc.</li> <li>68- Family Microfinance Plc.</li> <li>69- Propey Microfinance Plc.</li> <li>69- Propey Microfinance Plc.</li> <li>70- Sixty Six Finance Plc.</li> <li>71- G B Plc.</li> <li>71- B Plc.</li> <li>72- Evergreen Microfinance Plc.</li> <li>73- Y.L.P Microfinance Plc.</li> <li>74- Sawad Rung Reung Finance</li> <li>74- Sawad Rung Reung Finance</li> <li>75- Mango Finance Plc.</li> <li>75- Mango Finance Plc.</li> <li>77- Vivath Golden Finance Plc.</li> <li>78- Side Hustle Microfinance Plc.</li> <li>79- Soksan Micro Finance Plc.</li> <li>80- AMZ Microfinance Institution Plc.</li> <li>81- JACCS Microfinance (Cambodia) Plc.</li> </ul>	<ul> <li>az- East Micro File.</li> <li>b3- RAFCO Financial (Cambodia) Plc.</li> <li>b4. HFC (Cambodia) Microfinance Plc.</li> <li>b5. Rich Avenue Finance Plc.</li> </ul>
89	♦ 85 MFIs	<ol> <li>Seilanithih Limited</li> <li>Welcome Finance (Cambodia) Plc.</li> <li>Waxima Microfinance Plc</li> <li>Intean Poalroath Rongroeurng Ltd</li> <li>NongHyup Finance (FF) Plc.</li> <li>Farmer Finance Plc</li> </ol>	<ul> <li>8- Y.C.P. Microfinance</li> <li>9- Samrithisk Microfinance Limited</li> <li>10. Common Microfinance 11.</li> </ul>	<ol> <li>11- Khemarak Microfinance Junited</li> <li>11- Khemarak Microfinance Institution Limited</li> <li>12- Prime MF Ltd.</li> <li>13- Somatra Microfinance Institution Plc</li> <li>14- Chamroeun Microfinance Plc.</li> <li>15- Active People's Plc.</li> </ol>	<ol> <li>Bayon Credit Plc.</li> <li>Bayon Credit Plc.</li> <li>Be Queen Finance Plc.</li> <li>Civ. Missectanoso Incitution Dlo.</li> </ol>	<ol> <li>Der Die Microfinance Amatake Institution Frie 20- Microfinance Amatak Capital Ple.</li> <li>Sachak Microfinance Ple.</li> <li>- ORO Financecorp Ple.</li> <li>- NIRON Microfinance Ple.</li> <li>- DELTA Microfinance PLC.</li> </ol>	<ol> <li>25- CENTURY Cambo Development Plc.</li> <li>26- BAMC Finance Plc.</li> <li>27- PIPHUP THMEY Microheranhvathok Plc.</li> <li>28- SEREY OUDOM Microheranhvathok Plc.</li> <li>29- SAMBAT Finance Plc.</li> <li>30- BNKC (Cambodia) Plc</li> <li>31- BAMBOO Finance Plc.</li> <li>32- SAHAKRNPHEAP Microfinance Plc.</li> <li>33- SAHAKRNPHEAP Microfinance Plc.</li> <li>35- Rayal Microfinance Plc.</li> <li>36- Sunny Microfinance Plc.</li> <li>37- Funan Microfinance Plc.</li> <li>38- Sampon Samakum Sahakreas Thuntoch Neung Majum Kampucha Plc.</li> <li>39- Samaky Capital Plc.</li> <li>39- Samaky Capital Plc.</li> </ol>	41- Camcaon and Capital Public Limited Company 42- Kongkea Capital MFI Plc 43- Futaba Microfinance Plc.

### หุ๋ิออี่เฌล Internet

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ເຮອາຕໍສິອາຄ INFORMATION SERVICE

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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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