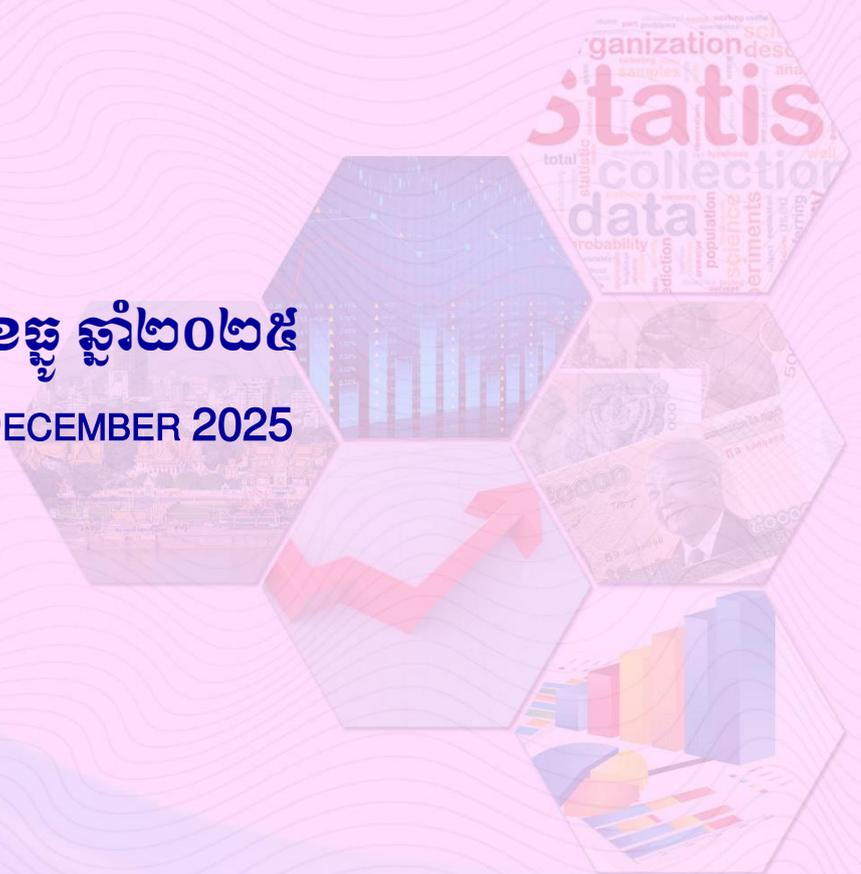




ធនាគារជាតិ នៃ កម្ពុជា  
NATIONAL BANK OF CAMBODIA

# ព្រឹត្តិបត្រស្ថិតិសេដ្ឋកិច្ច និងរូបិយវត្ថុ Economic and Monetary Statistics Bulletin

ខែធ្នូ ឆ្នាំ២០២៥  
DECEMBER 2025



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SERIES NO. 382- 33<sup>RD</sup> YEAR

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## Notes

### Inquiries

For further information about this Monetary and Financial Statistics and related statistics, please contact the Statistics Department, Directorate General of Policy and International Cooperation, National Bank of Cambodia on (855) 23 722 563-1115 or by email at: [statistics@nbc.gov.kh](mailto:statistics@nbc.gov.kh).

### Forthcoming issues

Issue	Expected
<i>January 2025</i>	<i>February 2026</i>

### Changes in this issue

No revision was made in this issue

### Abbreviations

<b>CPI</b>	Consumer Price Index
<b>DTIs</b>	Deposit-Taking Institutions
<b>GDP</b>	Gross Domestic Product
<b>M2</b>	Broad Money
<b>MDI</b>	Microfinance Deposit-Taking Institutions
<b>MFI</b>	Microfinance Institutions
<b>MFS</b>	Monetary and Financial Statistics
<b>MFSMCG</b>	Monetary and Financial Statistics Manual and Compilation Guide
<b>NBC</b>	National Bank of Cambodia
<b>NDTIs</b>	Non-Deposit-Taking Institutions
<b>RPPI</b>	Residential Property Price Index

### Rounding

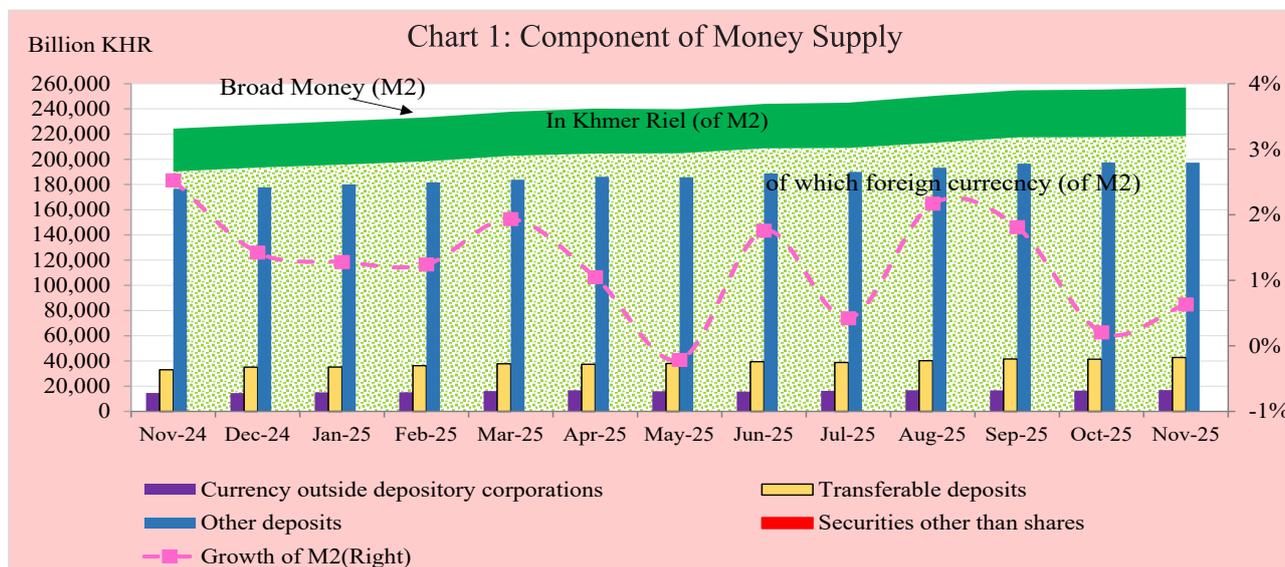
Any discrepancies between totals and the sum of the component aggregates in this publication are due to rounding.

### Unit of Currency

KHR 1 billion = KHR 1,000,000,000

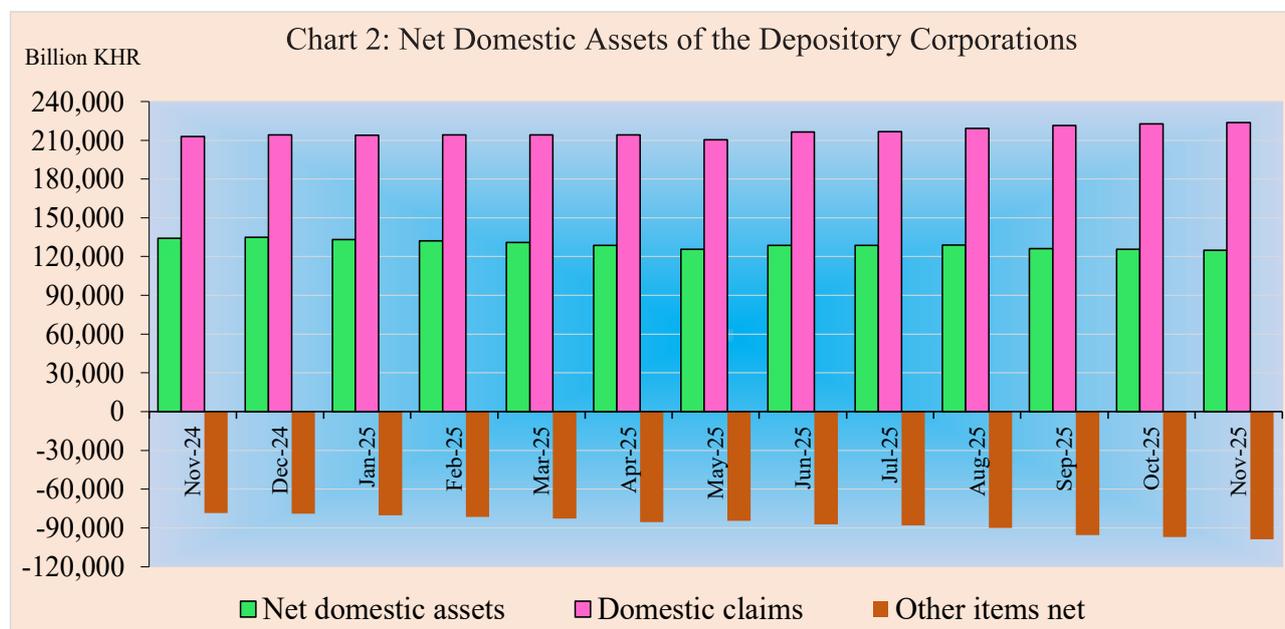
## I. Money Supply

Broad money (M2) increased to KHR 256,929.9 billion in November 2025, increased by 0.6% compared to October. The main components of M2 indicated that transferable deposits and currency outside depository corporations climbed by 3.4% and 2.0% respectively, while other deposits decreased by 0.1%.



## II. Net Domestic Assets of the Depository Corporations

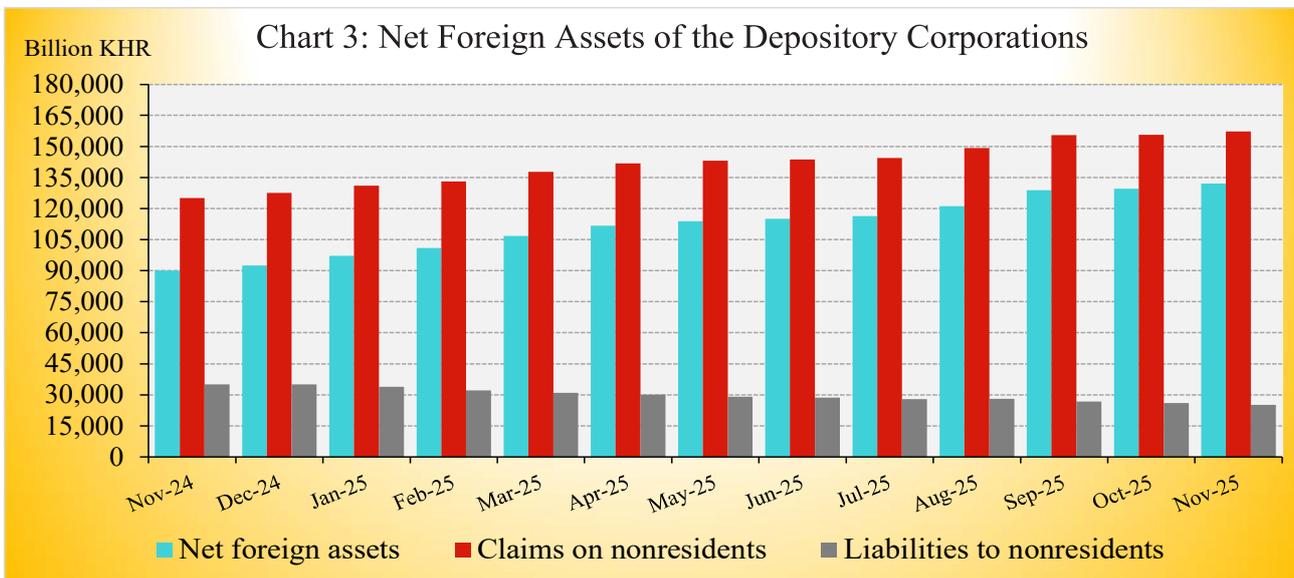
Net domestic assets of the depository corporations decreased by 0.7% to KHR 124,796.3 billion in November 2025 compared to October. This was due to the decline of 1.9% in other items net, while net domestic credit rose by 0.4%.



The reduction in other items net was due to the drop of 0.5% in others, while capital accounts increased by 2%. The rise in net domestic credit was due to the respective increase of 1.6% and 0.5% in net credit to other financial corporations and credit to private sector, while net credit to nonfinancial public sector declined by 1.7%.

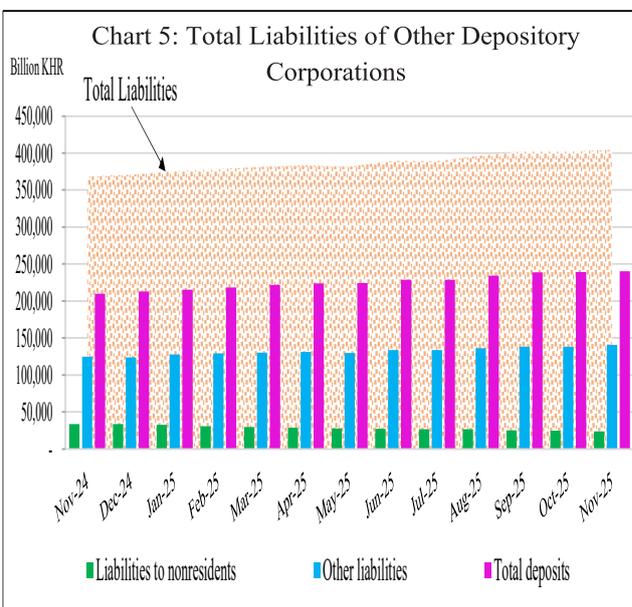
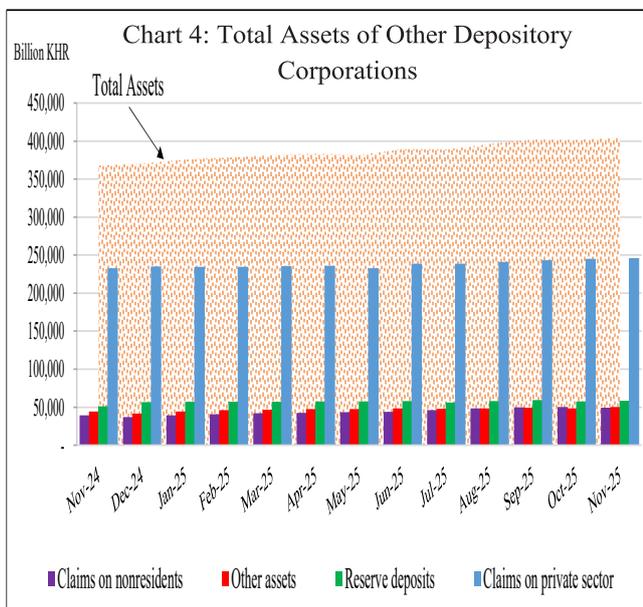
### III. Net Foreign Assets of the Depository Corporations

Net foreign assets of the depository corporation increased to KHR 132,133.7 billion in November 2025, (grew by 1.9% from the previous month). This was due to the increase of 2.3% in gross foreign reserves, while foreign liabilities and other foreign assets declined by 3.1% and 1.5%, respectively.



### IV. Other Depository Corporations Survey

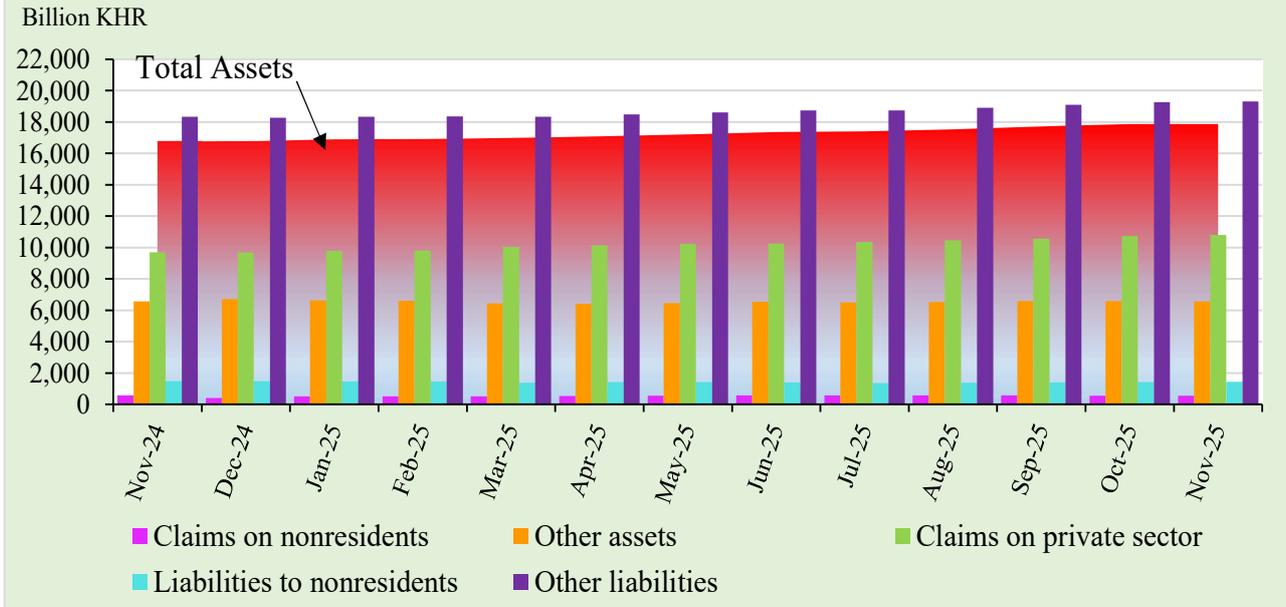
Total assets of other depository corporations (including commercial banks and microfinance deposit-taking institutions) were KHR 404,623.11 billion, increased by 0.7% in November 2025 compared to the previous month.



### V. Other Financial Corporations Survey

Total assets of other financial corporations (including specialized banks, MFIs, and insurance companies) were KHR 17,882.8 billion, increased by 0.1% in November 2025 compared to October.

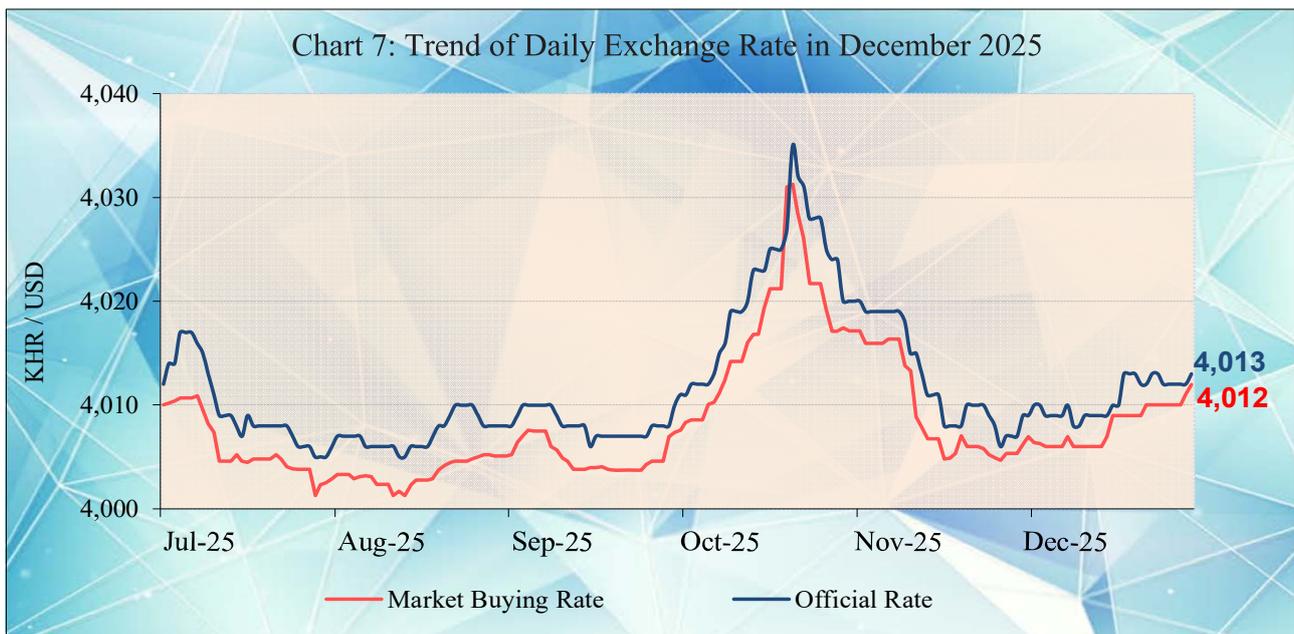
Chart 6: Total Assets of Other Financial Corporations



## VI. Exchange Rate

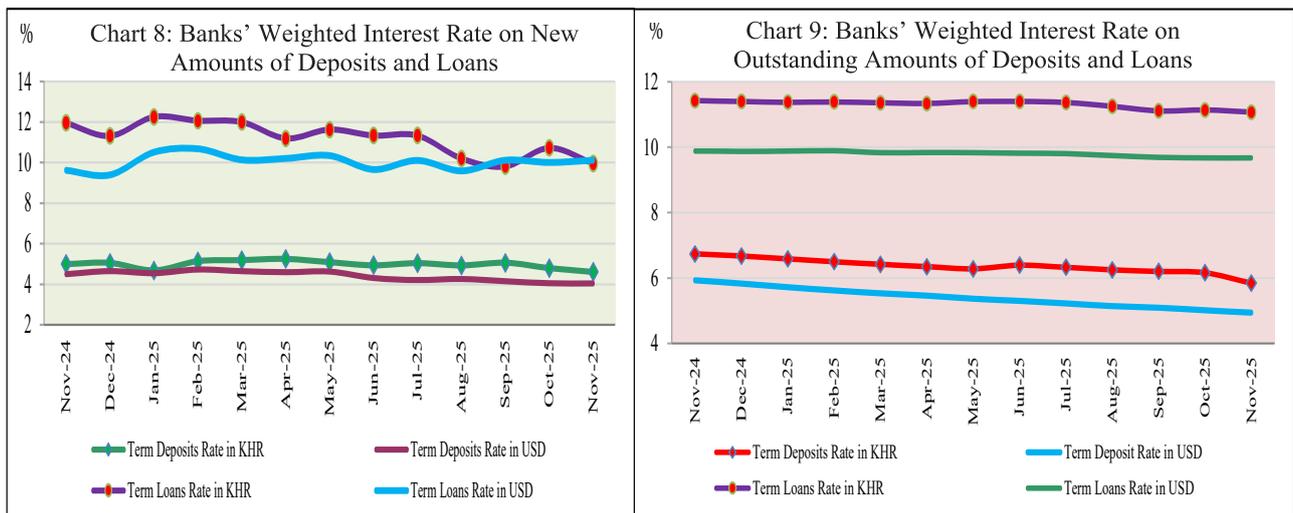
The exchange rate (market buying rate) was KHR 4,012 per USD in December 2025, depreciated by 0.17% over November.

Chart 7: Trend of Daily Exchange Rate in December 2025



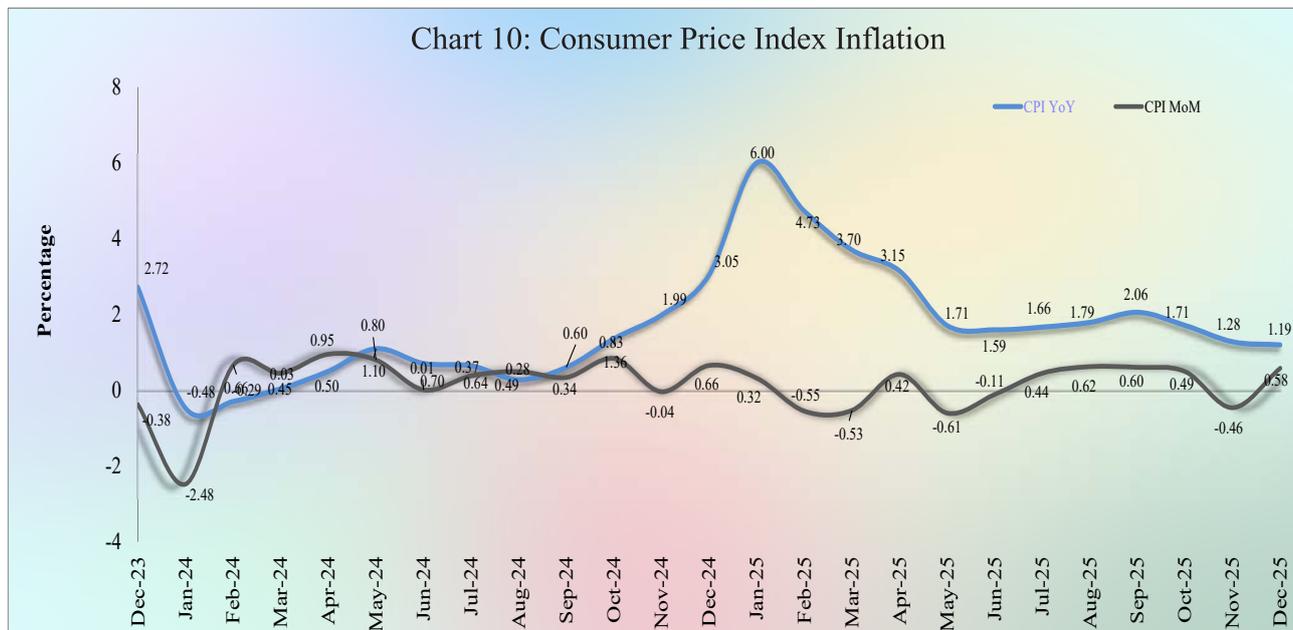
## VII. Interest Rates on Deposits and Loans

Interest rate on deposits and loans of banking sector in November 2025 showed that the (new amount) weighted average interest rate on term deposits in KHR decreased by 0.19% to 4.6%, and term deposits in USD declined by 0.02% to 4.04%. At the same time, the weighted average interest rate on term loans in KHR dropped by 0.77% to 9.96%, while term loans in USD increased by 0.1% to 10.11%.



### VIII. Consumer Price Index

The consumer price inflation in Phnom Penh (month-on-month) was 0.6% in December 2025 from -0.5% in November, in which ten of the twelve group indexes increased, while the remaining two group indexes decreased.

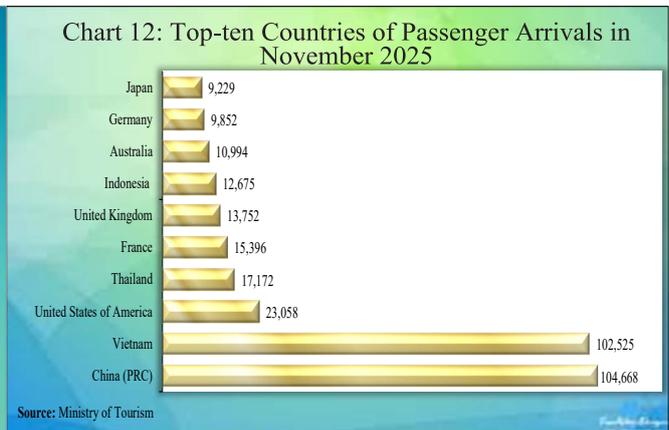
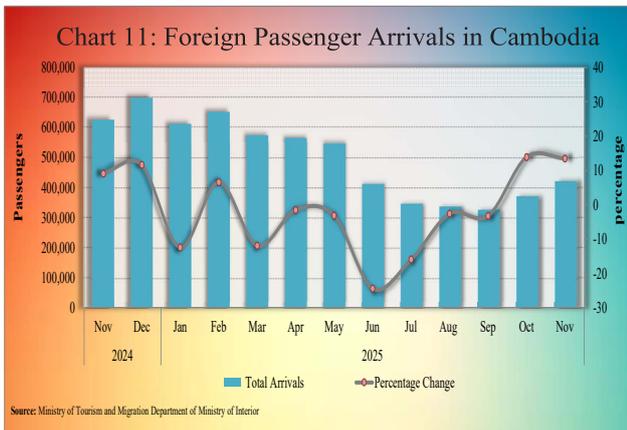


During the same period, the year-on-year percentage change of the CPI for all items was 1.2% (1.3% in November), which was mainly due to the increase in prices of food and non-alcoholic beverages, housing, water, electricity, gas and other fuels, clothing and footwear, and restaurants.

### IX. Foreign Tourist Arrivals

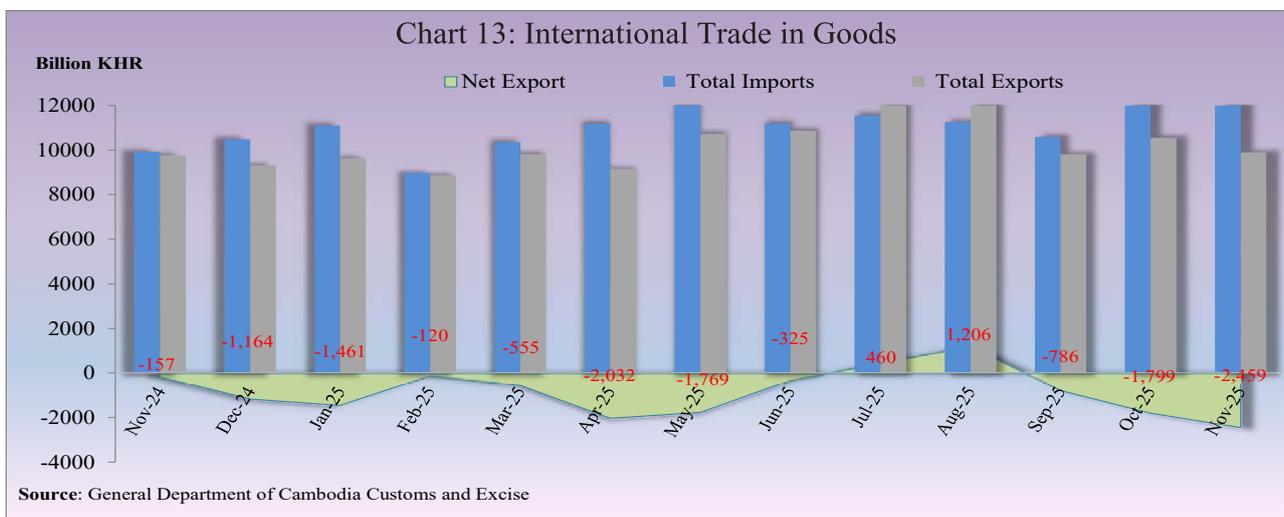
In November 2025, the total number of passenger arrivals was 422,766, increased by 13.5% after the growth of 13.9% in the previous month. The main purposes of the passenger arrivals in Cambodia were for vacation, and business and professional, which were accounted for 67.3% and 30.2% of the total, respectively.

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

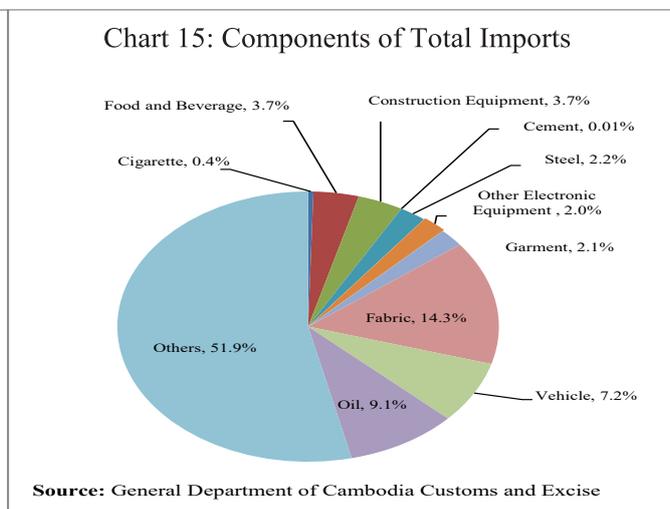
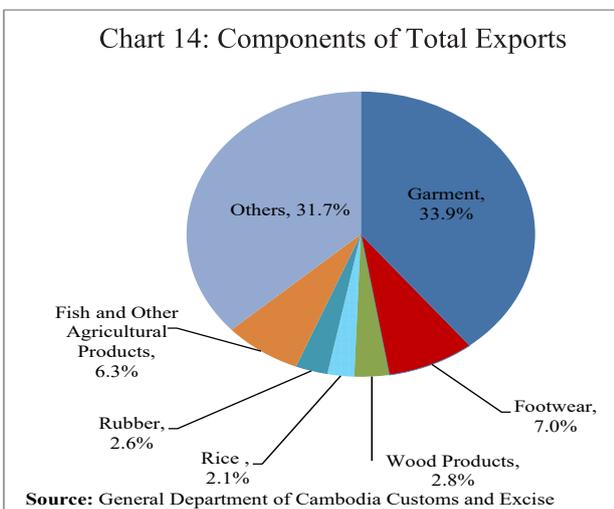


## X. International Trade in Goods

International trade in goods showed a deficit of KHR 2,459 billion (-19.9%) in November 2025, following the deficit of KHR -1,799 billion (-14.6%) in October 2025.



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



**Table 1: Central Bank Survey\***

(In Billion KHR)

	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25
<b>Net Foreign Assets</b>	<b>96,738.0</b>	<b>99,303.0</b>	<b>104,093.0</b>	<b>104,003.4</b>	<b>106,466.8</b>
Claims on Nonresidents	98,119.9	100,687.0	105,479.8	105,391.5	107,845.8
Liabilities to Nonresidents	-1,381.9	-1,384.1	-1,386.8	-1,388.1	-1,378.9
<b>Claims on Other Depository Corporations</b>	<b>1,055.0</b>	<b>1,041.0</b>	<b>900.9</b>	<b>841.3</b>	<b>750.9</b>
<b>Net Claims on Central Government</b>	<b>-12,077.3</b>	<b>-11,228.6</b>	<b>-11,136.8</b>	<b>-11,100.8</b>	<b>-11,160.4</b>
Claims on Central Government	0.0	0.0	0.0	0.0	0.0
Liabilities to Central Government	-12,077.3	-11,228.6	-11,136.8	-11,100.8	-11,160.4
<b>Claims on Other Sectors</b>	<b>265.4</b>	<b>293.3</b>	<b>295.8</b>	<b>98.5</b>	<b>103.8</b>
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	265.4	293.3	295.8	98.5	103.8
<b>Monetary Base</b>	<b>63,174.9</b>	<b>64,613.5</b>	<b>67,178.9</b>	<b>64,814.4</b>	<b>65,185.6</b>
Currency in Circulation	18,577.0	19,223.2	19,394.3	19,100.2	19,306.1
Liabilities to Other Depository Corporations	44,575.8	45,364.9	47,754.4	45,691.3	45,848.0
Liabilities to Other Sectors	22.1	25.5	30.3	22.8	31.5
<b>Other Liabilities to Other Depository Corporations</b>	<b>11,349.3</b>	<b>11,608.5</b>	<b>10,954.1</b>	<b>11,196.2</b>	<b>11,429.7</b>
<b>Deposits And Securities Other Than Shares Excl. Form Monetary Base</b>	<b>52.1</b>	<b>51.9</b>	<b>51.9</b>	<b>52.0</b>	<b>52.0</b>
Deposits Included in Broad Money	0.0	0.0	0.0	0.0	0.0
Securities Other Than Shares Incl. in Broad Money	0.0	0.0	0.0	0.0	0.0
Deposits Excl. From Broad Money	52.1	51.9	51.9	52.0	52.0
Securities Other Than Shares Excl. From Broad Money	0.0	0.0	0.0	0.0	0.0
<b>Loans</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>1.6</b>
<b>Financial Derivatives</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Shares and Other Equity</b>	<b>14,065.5</b>	<b>15,744.6</b>	<b>18,564.8</b>	<b>20,470.8</b>	<b>22,180.4</b>
<b>Other Items (Net)</b>	<b>-2,660.8</b>	<b>-2,609.8</b>	<b>-2,596.7</b>	<b>-2,691.0</b>	<b>-2,688.1</b>
<i>IFS Vertical Check</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>

\* Included only central bank

\*\* Revised Data

**Table 2: Other Depository Corporations Survey\***

(In Billion KHR)

	<b>Jul-25</b>	<b>Aug-25</b>	<b>Sep-25</b>	<b>Oct-25</b>	<b>Nov-25</b>
<b>Net Foreign Assets</b>	<b>19,747.8</b>	<b>21,916.6</b>	<b>24,709.0</b>	<b>25,620.1</b>	<b>25,666.8</b>
Claims on Nonresidents	46,262.2	48,555.5	49,993.1	50,203.9	49,466.8
Liabilities to Nonresidents	-26,514.4	-26,638.9	-25,284.1	-24,583.7	-23,799.9
<b>Claims On Central Bank</b>	<b>58,511.8</b>	<b>60,660.6</b>	<b>62,098.7</b>	<b>60,530.1</b>	<b>60,956.1</b>
Currency	2,336.3	2,487.2	2,776.2	2,566.8	2,441.1
Reserve Deposits and Securities Other Than Shares	56,136.9	58,140.3	59,293.8	57,939.3	58,495.9
Other Claims on Central Bank	38.6	33.1	28.6	24.0	19.2
<b>Net Claims on Central Government</b>	<b>-12,936.8</b>	<b>-13,289.2</b>	<b>-13,462.7</b>	<b>-13,973.1</b>	<b>-14,345.4</b>
Claims on Central Government	590.2	600.0	646.7	815.0	800.9
Liabilities to Central Government	-13,527.0	-13,889.2	-14,109.4	-14,788.1	-15,146.3
<b>Claims on Other Sectors</b>	<b>241,397.6</b>	<b>243,352.8</b>	<b>245,844.3</b>	<b>247,777.3</b>	<b>249,147.7</b>
Claims on Other Financial Corporations	2,505.6	2,527.0	2,732.4	2,674.5	2,715.9
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	1.9	2.1	21.4	18.3	22.5
Claims on Private Sector	238,890.2	240,823.7	243,090.6	245,084.6	246,409.2
<b>Liabilities to Central Bank</b>	<b>20.3</b>	<b>12.2</b>	<b>12.2</b>	<b>0.1</b>	<b>0.0</b>
<b>Transferable Deposits Incl. in Broad Money</b>	<b>38,744.1</b>	<b>40,220.8</b>	<b>41,600.6</b>	<b>41,401.0</b>	<b>42,781.0</b>
<b>Other Deposits Incl. in Broad Money</b>	<b>189,939.3</b>	<b>193,279.9</b>	<b>196,543.9</b>	<b>197,358.6</b>	<b>197,252.4</b>
<b>Securities Other Than Shares Incl. in Broad Money</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Deposits Excl. From Broad Money</b>	<b>278.0</b>	<b>304.3</b>	<b>290.8</b>	<b>282.9</b>	<b>339.8</b>
<b>Securities Other Than Shares Excl. From Broad Money</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Loans</b>	<b>1,750.7</b>	<b>1,819.2</b>	<b>1,821.1</b>	<b>1,850.4</b>	<b>1,798.6</b>
<b>Financial Derivatives</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Shares and Other Equity</b>	<b>67,247.7</b>	<b>65,637.0</b>	<b>66,579.5</b>	<b>67,259.2</b>	<b>67,341.6</b>
<b>Other Items (Net)</b>	<b>8,740.3</b>	<b>11,367.5</b>	<b>12,341.3</b>	<b>11,802.4</b>	<b>11,911.7</b>
<i>IFS Vertical Check</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>

\* Included commercial banks and MDIs

\*\* Revised Data

**Table 3: Depository Corporations Survey\***

(In Billion KHR)

	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25
<b>Net Foreign Assets</b>	<b>116,485.7</b>	<b>121,219.6</b>	<b>128,802.0</b>	<b>129,623.5</b>	<b>132,133.7</b>
Claims on Nonresidents	144,382.1	149,242.6	155,472.9	155,595.4	157,312.5
Liabilities to Nonresidents	-27,896.4	-28,023.0	-26,670.9	-25,971.8	-25,178.8
<b>Domestic Claims</b>	<b>216,648.9</b>	<b>219,128.3</b>	<b>221,540.7</b>	<b>222,801.9</b>	<b>223,745.7</b>
<b>Net Claims on Central Government</b>	<b>-25,014.2</b>	<b>-24,517.7</b>	<b>-24,599.4</b>	<b>-25,073.9</b>	<b>-25,505.8</b>
Claims on Central Government	590.2	600.0	646.7	815.0	800.9
Liabilities to Central Government	-25,604.4	-25,117.8	-25,246.1	-25,889.0	-26,306.7
<b>Claims on Other Sectors</b>	<b>241,663.0</b>	<b>243,646.1</b>	<b>246,140.1</b>	<b>247,875.8</b>	<b>249,251.5</b>
Claims on Other Financial Corporations	2,505.6	2,527.0	2,732.4	2,674.5	2,715.9
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	1.9	2.1	21.4	18.3	22.5
Claims on Private Sector	239,155.6	241,117.0	243,386.4	245,183.1	246,513.0
<b>Broad Money Liabilities (M2)</b>	<b>244,946.3</b>	<b>250,262.2</b>	<b>254,792.8</b>	<b>255,315.8</b>	<b>256,929.9</b>
Currency Outside Depository Corporations	16,240.7	16,736.0	16,618.0	16,533.4	16,865.0
Transferable Deposits	38,748.3	40,226.8	41,611.4	41,406.0	42,794.7
Other Deposits	189,957.2	193,299.4	196,563.4	197,376.4	197,270.2
Securities Other Than Shares	0.0	0.0	0.0	0.0	0.0
<i>of which Foreign Currency (of M2)</i>	<i>209,003.8</i>	<i>213,079.1</i>	<i>217,419.5</i>	<i>217,591.9</i>	<i>218,359.3</i>
<b>Deposits Excl. From Broad Money</b>	<b>330.0</b>	<b>356.2</b>	<b>342.7</b>	<b>334.9</b>	<b>391.8</b>
<b>Securities Other Than Shares Excl. From Broad Money</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Loans</b>	<b>1,750.7</b>	<b>1,819.2</b>	<b>1,821.1</b>	<b>1,850.4</b>	<b>1,800.2</b>
<b>Financial Derivative</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Insurance Technical Reserves</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Shares and Other Equity</b>	<b>81,313.2</b>	<b>81,381.6</b>	<b>85,144.3</b>	<b>87,730.0</b>	<b>89,522.0</b>
<b>Other Items (Net)</b>	<b>4,794.4</b>	<b>6,528.7</b>	<b>8,241.9</b>	<b>7,194.4</b>	<b>7,235.4</b>
<i>IFS Vertical Check</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>

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

\*\* Revised Data

**Table 4: Other Financial Corporations Survey\***

(In Billion KHR)

	<b>Jul-25</b>	<b>Aug-25</b>	<b>Sep-25</b>	<b>Oct-25</b>	<b>Nov-25</b>
<b>Net Foreign Assets</b>	<b>-794.3</b>	<b>-792.1</b>	<b>-814.1</b>	<b>-840.0</b>	<b>-879.8</b>
Claims on Nonresidents	561.2	575.0	569.4	559.6	540.7
Liabilities to Nonresidents	-1,355.4	-1,367.1	-1,383.5	-1,399.7	-1,420.5
<b>Claims on Depository Corporations</b>	<b>5,142.3</b>	<b>5,147.8</b>	<b>5,224.0</b>	<b>5,219.3</b>	<b>5,209.1</b>
<b>Net Claims on Central Government</b>	<b>-3.1</b>	<b>-3.5</b>	<b>-3.7</b>	<b>-4.0</b>	<b>-3.9</b>
Claims on Central Government	9.2	9.4	9.7	9.9	10.0
Liabilities to Central Government	-12.3	-12.9	-13.4	-13.8	-13.9
<b>Claims on Other Sectors</b>	<b>10,421.3</b>	<b>10,521.1</b>	<b>10,641.3</b>	<b>10,801.9</b>	<b>10,855.7</b>
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	74.0	74.0	74.0	74.0	74.0
Claims on Private Sector	10,347.2	10,447.1	10,567.3	10,727.9	10,781.7
<b>Deposit</b>	<b>1.0</b>	<b>1.1</b>	<b>1.0</b>	<b>1.2</b>	<b>1.0</b>
<b>Securities Other Than Shares</b>	<b>0.1</b>	<b>0.1</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Loans</b>	<b>5,451.6</b>	<b>5,509.6</b>	<b>5,565.9</b>	<b>5,621.8</b>	<b>5,582.4</b>
<b>Financial Derivatives</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Insurance Technical Reserves</b>	<b>2,741.1</b>	<b>2,741.1</b>	<b>2,883.8</b>	<b>2,883.8</b>	<b>2,883.8</b>
<b>Shares and Other Equity</b>	<b>5,576.1</b>	<b>5,615.3</b>	<b>5,558.3</b>	<b>5,593.3</b>	<b>5,623.0</b>
<b>Other Items (Net)</b>	<b>996.3</b>	<b>1,006.2</b>	<b>1,038.5</b>	<b>1,077.1</b>	<b>1,091.0</b>
<i>IFS Vertical Check</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>

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

\*\* Revised Data

**Table 5: Financial Corporations Survey\***

(In Billion KHR)

	<b>Jul-25</b>	<b>Aug-25</b>	<b>Sep-25</b>	<b>Oct-25</b>	<b>Nov-25</b>
<b>Net Foreign Assets</b>	<b>115,691.5</b>	<b>120,427.5</b>	<b>127,987.9</b>	<b>128,783.5</b>	<b>131,253.9</b>
Claims on Nonresidents	144,943.3	149,817.5	156,042.4	156,155.0	157,853.2
Liabilities to Nonresidents	<b>-29,251.8</b>	<b>-29,390.1</b>	<b>-28,054.5</b>	<b>-27,371.5</b>	<b>-26,599.3</b>
<b>Domestic Claims</b>	<b>224,561.5</b>	<b>227,118.9</b>	<b>229,445.9</b>	<b>230,925.3</b>	<b>231,881.6</b>
<b>Net Claims on Central Government</b>	<b>-25,017.3</b>	<b>-24,521.2</b>	<b>-24,603.1</b>	<b>-25,077.9</b>	<b>-25,509.7</b>
Claims on Central Government	599.4	609.5	656.4	824.9	810.9
Liabilities to Central Government	-25,616.7	-25,130.7	-25,259.5	-25,902.8	-26,320.6
<b>Claims on Other Sectors</b>	<b>249,578.8</b>	<b>251,640.2</b>	<b>254,049.0</b>	<b>256,003.2</b>	<b>257,391.3</b>
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	75.9	76.1	95.4	92.3	96.5
Claims on Private Sector	249,502.8	251,564.1	253,953.6	255,911.0	257,294.7
<b>Currency Outside Financial Corporations</b>	<b>16,226.9</b>	<b>16,721.0</b>	<b>16,602.5</b>	<b>16,518.0</b>	<b>16,848.8</b>
<b>Deposits</b>	<b>225,503.2</b>	<b>230,349.9</b>	<b>234,859.7</b>	<b>235,414.3</b>	<b>236,657.6</b>
<b>Securities Other Than Shares</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Loans</b>	<b>6,900.4</b>	<b>7,037.2</b>	<b>7,092.2</b>	<b>7,189.1</b>	<b>7,097.1</b>
<b>Financial Derivatives</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Insurance Technical Reserves</b>	<b>2,741.1</b>	<b>2,741.1</b>	<b>2,883.8</b>	<b>2,883.8</b>	<b>2,883.8</b>
<b>Shares and Other Equity</b>	<b>86,889.3</b>	<b>86,996.8</b>	<b>90,702.6</b>	<b>93,323.3</b>	<b>95,145.0</b>
<b>Other Items (Net)</b>	<b>1,992.1</b>	<b>3,700.4</b>	<b>5,293.0</b>	<b>4,380.4</b>	<b>4,503.2</b>
<i>IFS Vertical Check</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>

\* Included data of depository corporations and other financial corporations

\*\* Revised Data

**Table 6: Consumer Price Index and Inflation Rate**

<b>1. Consumer Price Index (CPI) and Component Indices</b> (Oct-Dec. 2006 = 100)	<b>Aug-25</b>	<b>Sep-25</b>	<b>Oct-25</b>	<b>Nov-25</b>	<b>Dec-25</b>
<b>CPI (all items)</b>	<b>209.00</b>	<b>210.26</b>	<b>211.30</b>	<b>210.31</b>	<b>211.53</b>
Food and Non-Alcoholic Beverages	264.68	266.05	268.02	266.11	268.44
Alcoholic Beverages, Tobacco and Narcotics	187.54	187.67	188.05	187.74	188.23
Clothing and Footwear	196.63	197.55	199.09	197.56	198.79
Housing, Water, Electricity, Gas and other Fuels	144.44	144.79	145.49	144.56	145.23
Furnishings and Household Maintenance	167.72	167.92	168.50	168.00	168.47
Health	143.78	142.97	143.40	143.66	143.84
Transport	121.10	122.06	120.86	121.45	121.40
Communication	66.64	66.67	66.71	66.66	66.71
Recreation and Culture	135.42	135.82	136.48	136.24	136.87
Education	181.39	181.98	183.77	181.71	182.71
Restaurants	326.50	334.05	334.58	335.68	334.71
Miscellaneous Goods and Services	176.62	176.91	177.68	176.94	177.77
<b>2. Percentage Change in the CPI and its Components</b>					
<b>2.1 Month on Month Change (%)</b>					
<b>CPI (all items)</b>	<b>0.62</b>	<b>0.60</b>	<b>0.49</b>	<b>-0.46</b>	<b>0.58</b>
Food and Non-Alcoholic Beverages	0.92	0.52	0.74	-0.72	0.88
Alcoholic Beverages, Tobacco and Narcotics	0.11	0.07	0.20	-0.16	0.26
Clothing and Footwear	0.74	0.47	0.78	-0.77	0.63
Housing, Water, Electricity, Gas and other Fuels	0.91	0.24	0.48	-0.64	0.46
Furnishings and Household Maintenance	0.19	0.12	0.35	-0.30	0.28
Health	0.14	-0.56	0.30	0.18	0.13
Transport	-0.30	0.79	-0.99	0.49	-0.04
Communication	-0.03	0.05	0.06	-0.08	0.09
Recreation and Culture	-0.15	0.30	0.49	-0.18	0.46
Education	0.40	0.33	0.98	-1.12	0.55
Restaurants	-0.26	2.31	0.16	0.33	-0.29
Miscellaneous Goods and Services	0.23	0.17	0.44	-0.42	0.47
<b>2.2 Year on Year Change (%)</b>					
<b>CPI (all items)</b>	<b>1.79</b>	<b>2.06</b>	<b>1.71</b>	<b>1.28</b>	<b>1.19</b>
Food and Non-Alcoholic Beverages	3.19	2.84	2.44	1.77	1.78
Alcoholic Beverages, Tobacco and Narcotics	1.82	1.69	1.56	1.00	0.98
Clothing and Footwear	4.67	3.88	3.48	2.66	2.21
Housing, Water, Electricity, Gas and other Fuels	1.59	1.66	1.91	1.24	1.18
Furnishings and Household Maintenance	1.74	1.40	1.29	0.99	0.96
Health	-3.03	-1.41	-1.23	-0.66	-0.71
Transport	-3.32	0.23	-1.82	-1.83	-1.96
Communication	0.19	0.12	0.13	0.10	0.12
Recreation and Culture	1.28	1.04	1.61	1.40	1.38
Education	2.73	2.42	2.89	1.73	2.29
Restaurants	-1.25	0.48	0.40	1.13	0.48
Miscellaneous Goods and Services	2.42	2.21	2.21	1.52	1.50
<b>3. Three-month moving average CPI (All Items)</b>					
<b>Year on Year Change (%)</b>	<b>207.84</b>	<b>208.99</b>	<b>210.19</b>	<b>210.62</b>	<b>211.05</b>
	1.68	1.84	1.85	1.68	1.39
<b>4. Twelve-month moving average CPI (All Items)</b>					
<b>Year on Year Change (%)</b>	<b>207.91</b>	<b>208.27</b>	<b>208.56</b>	<b>208.78</b>	<b>208.99</b>
	2.59	2.72	2.74	2.68	2.52

*Source: National Institute of Statistics*

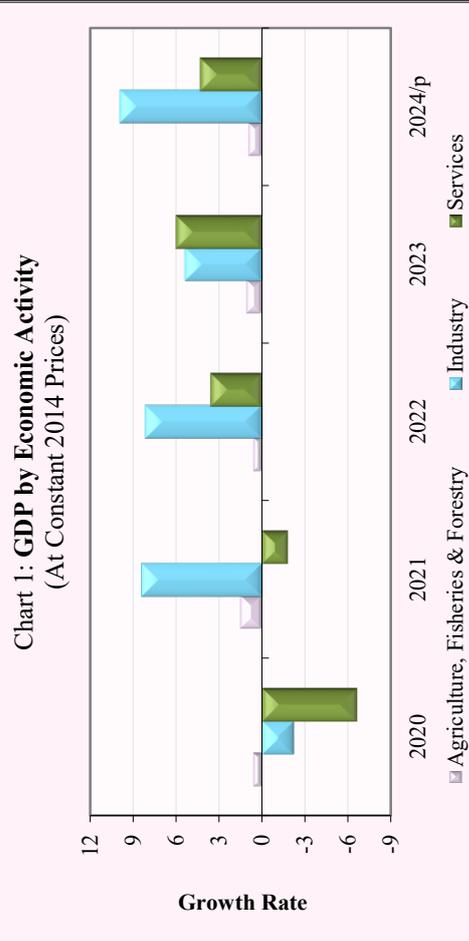
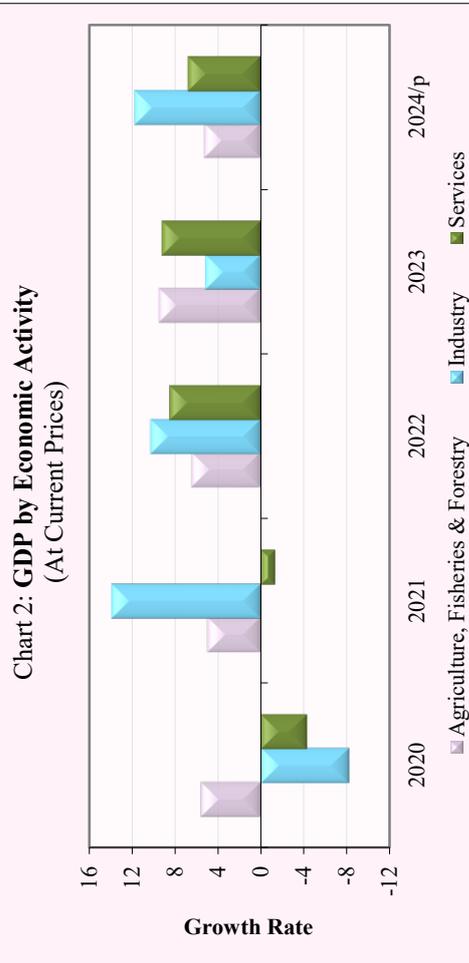
**Table 7: Consumer Items Showing Price Increased in December 2025**

No.	Description	Weight	Index			Percentage Change	
			Dec-24	Nov-25	Dec-25	Monthly	Yearly
1	BREAD	0.173	273.33	290.14	298.96	3.0	9.4
2	NOODLES	1.008	260.64	271.63	278.49	2.5	6.8
3	LEAF AND STALK VEGETABLES (FRESH)	2.031	270.71	268.91	275.15	2.3	1.6
4	FRESH FRUITS	4.094	289.89	292.71	298.23	1.9	2.9
5	PULSES/LEGUMES	0.413	302.77	308.68	313.90	1.7	3.7
6	OTHER ARTICLES OF CLOTHING AND CLOTHING ACCESSORIES	0.059	175.01	177.26	180.00	1.5	2.9
7	GLASSWARE, TABLEWARE AND HOUSEHOLD UTENSILS	0.078	163.28	165.68	168.10	1.5	2.9
8	DAIRY PRODUCTS	1.552	191.73	196.23	199.07	1.4	3.8
9	ROOT VEGETABLES	0.456	335.82	342.86	347.62	1.4	3.5
10	HOUSEHOLD TEXTILES	0.015	220.79	224.43	227.26	1.3	2.9
11	OTHER GRAINS	0.090	394.77	404.41	409.48	1.3	3.7
12	FRUIT VEGETABLES	1.138	432.95	443.95	449.50	1.2	3.8
13	FOOD PRODUCTS NEC	1.404	274.00	276.71	280.06	1.2	2.2
14	MATERIALS FOR THE MAINTENANCE AND REPAIR OF THE DWELLING	3.663	181.63	186.11	188.15	1.1	3.6
15	OTHER APPLIANCES, ARTICLES AND PRODUCTS FOR PERSONAL CARE	0.399	189.96	193.24	195.36	1.1	2.8
16	SUGAR, JAM, HONEY, CHOCOLATE AND CONFECTIONERY	1.489	187.69	187.47	189.44	1.1	0.9
17	CHICKEN (FRESH)	1.303	250.57	256.78	259.48	1.0	3.6
18	TUBERS AND MUSHROOMS	0.439	254.23	254.29	256.93	1.0	1.1
19	PERSONAL CARE	0.480	193.37	196.62	198.47	0.9	2.6
20	MINERAL WATERS, SOFT DRINKS, FRUIT AND VEGETABLE JUICES	0.748	157.33	155.79	157.19	0.9	-0.1
21	CLOTHING MATERIALS	0.334	220.34	224.52	226.52	0.9	2.8
22	SPARE PARTS AND ACCESSORIES FOR PERSONAL TRANSPORT EQUIPMENT	0.084	320.70	320.19	323.03	0.9	0.7
23	SOLID FUELS	1.475	261.93	263.15	265.29	0.8	1.3
24	FOOTWEAR	0.641	212.38	217.68	219.39	0.8	3.3
25	LIQUID FUELS	0.099	163.44	162.61	163.85	0.8	0.3
26	BEER	0.532	135.62	137.39	138.41	0.7	2.1
27	RICE, QUALITY NO.2 WHITE, NEANG-MENH, BATTAMBANG	2.681	254.69	253.86	255.59	0.7	0.4
28	PROCESSED FISH AND SEAFOOD	1.646	327.66	331.36	333.56	0.7	1.8
29	DUCK (FRESH)	0.319	235.27	238.05	239.55	0.6	1.8
30	FISH (FRESH)	7.435	283.55	286.67	288.45	0.6	1.7
31	OTHER CLOTHING (BOTH SEXES)	0.222	163.86	164.33	165.29	0.6	0.9
32	OILS AND FATS	0.920	246.65	248.67	250.13	0.6	1.4
33	CLOTHING FOR MEN AND BOYS	0.621	188.72	190.96	192.07	0.6	1.8
34	EDUCATION	1.174	178.62	181.71	182.71	0.6	2.3
35	TOOLS AND EQUIPMENT FOR HOUSE AND GARDEN	0.017	256.83	253.56	254.85	0.5	-0.8
36	BISCUITS/ COOKIES	0.280	190.89	192.65	193.62	0.5	1.4
37	RECREATION AND CULTURE	2.912	135.00	136.24	136.87	0.5	1.4
38	PORK (FRESH)	5.618	261.13	262.90	264.10	0.5	1.1
39	WINE	0.248	211.79	212.22	213.17	0.4	0.6
40	CLOTHING FOR WOMEN AND GIRLS	1.065	190.05	192.75	193.57	0.4	1.9

Source: National Institute of Statistics

**Table 8: Gross Domestic Product (GDP)**

	At Constant 2014 Prices					At Current Prices				
	2020	2021	2022	2023	2024/p	2020	2021	2022	2023	2024/p
GDP in Billion KHR	125,987	129,880	136,543	143,380	152,053	142,503	150,793	161,972	174,027	188,766
GDP in Million USD	31,240	31,964	33,446	34,877	37,295	34,835	36,726	39,491	42,332	46,300
GDP % Growth Rate	-3.6	3.1	5.1	5.0	6.0	-4.4	5.8	8.8	7.4	8.5
GDP % Growth Rate, by Economic Activity										
<b>Agriculture, Fisheries &amp; Forestry</b>	<b>0.6</b>	<b>1.5</b>	<b>0.6</b>	<b>1.1</b>	<b>1.0</b>	<b>5.6</b>	<b>5.0</b>	<b>6.5</b>	<b>9.5</b>	<b>5.3</b>
<b>Industry</b>	<b>-2.2</b>	<b>8.4</b>	<b>8.2</b>	<b>5.4</b>	<b>9.9</b>	<b>-8.2</b>	<b>13.9</b>	<b>10.3</b>	<b>5.2</b>	<b>11.8</b>
<b>Services</b>	<b>-6.7</b>	<b>-1.8</b>	<b>3.6</b>	<b>6.0</b>	<b>4.3</b>	<b>-4.3</b>	<b>-1.4</b>	<b>8.5</b>	<b>9.2</b>	<b>6.8</b>
GDP Per Capita in Million KHR	7.7	7.8	8.1	8.4	8.8	8.7	9.1	9.7	10.2	10.9
GDP Per Capita in USD	1,912	1,926	1,986	2,041	2,154	2,132	2,213	2,345	2,477	2,674



p/: preliminary estimates

Source: National Institute of Statistics

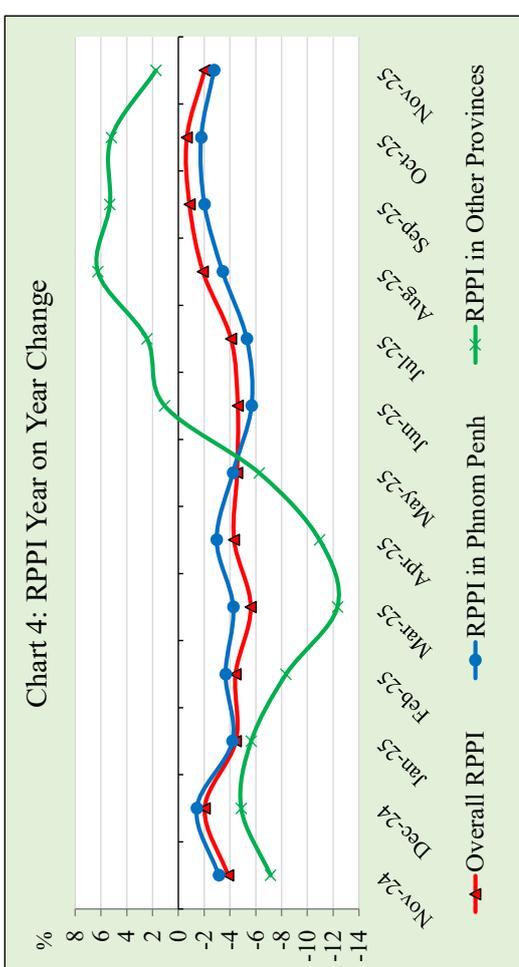
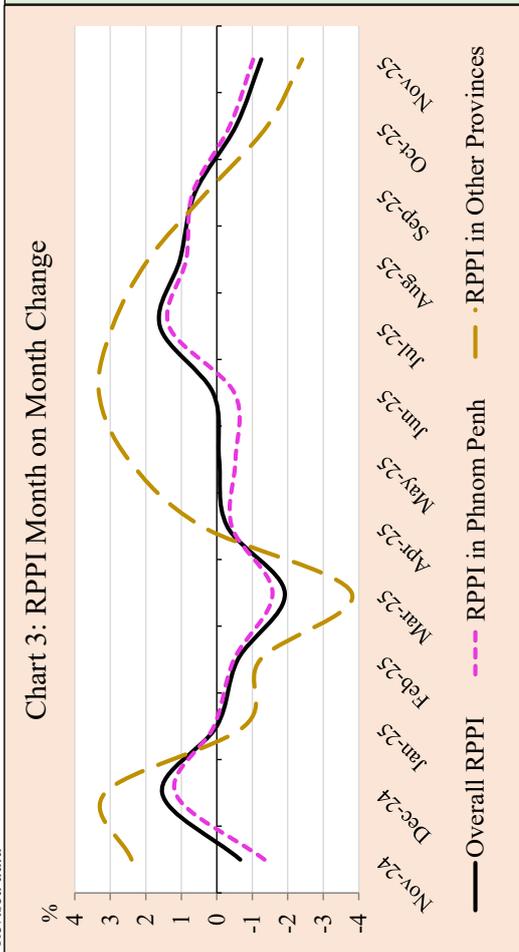
**Table 9: Residential Property Price Index (RPPI)**

	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25
<b>Residential Property Price Index (2020 =100)</b>															
Overall RPPI	105.0	104.2	104.3	105.5	103.6	103.0	101.0	100.7	100.7	100.8	102.4	103.4	104.0	103.5	102.2
RPPI in Phnom Penh	106.5	105.8	105.8	106.9	105.0	104.5	102.9	102.5	101.9	101.4	102.8	103.6	104.3	103.9	102.9
RPPI in Other Provinces	95.1	93.8	94.7	96.3	94.2	93.0	89.5	89.9	92.1	95.2	97.9	99.8	100.1	98.7	96.3
<b>Month on Month Change (%)</b>															
Overall RPPI	-0.3	-1.3	-0.7	1.5	0.0	-0.6	-1.9	-0.3	-0.1	0.1	1.6	1.0	0.6	-0.5	-1.3
RPPI in Phnom Penh	-0.2	-1.2	-1.3	1.2	0.1	-0.5	-1.6	-0.4	-0.5	-0.5	1.3	0.9	0.7	-0.4	-1.0
RPPI in Other Provinces	-0.8	-1.7	2.4	3.1	-0.8	-1.2	-3.8	0.4	2.5	3.3	2.9	1.9	0.3	-1.4	-2.4
<b>Year on Year Change (%)</b>															
Overall RPPI	-4.9	-5.0	-3.9	-2.0	-4.5	-4.4	-5.6	-4.3	-4.6	-4.6	-4.1	-1.9	-0.9	-0.7	-2.0
RPPI in Phnom Penh	-4.4	-4.3	-3.1	-1.4	-4.2	-3.7	-4.3	-3.0	-4.2	-5.7	-5.3	-3.4	-2.0	-1.8	-2.8
RPPI in Other Provinces	-6.9	-8.2	-7.2	-4.9	-5.6	-8.3	-12.3	-10.9	-6.3	1.1	2.4	6.2	5.3	5.2	1.7

**Note:**

- 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.

\*Revised data

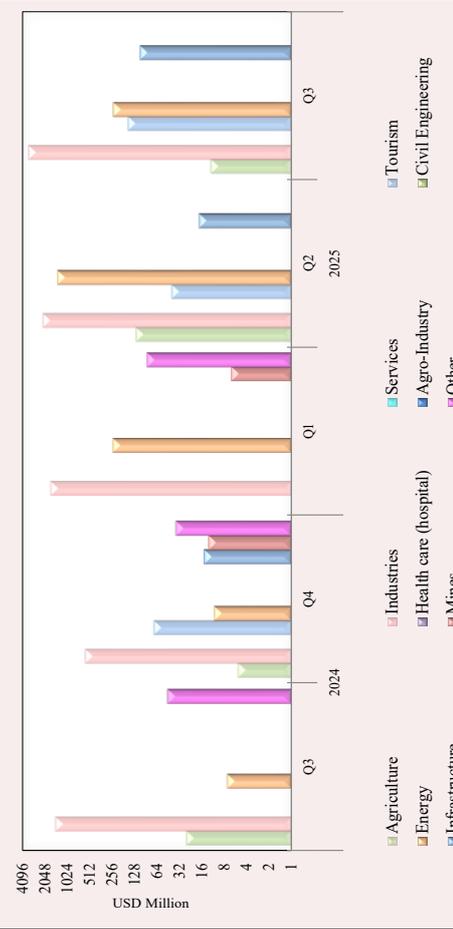


**Table 10: Investment Projects Approved by Sectors**

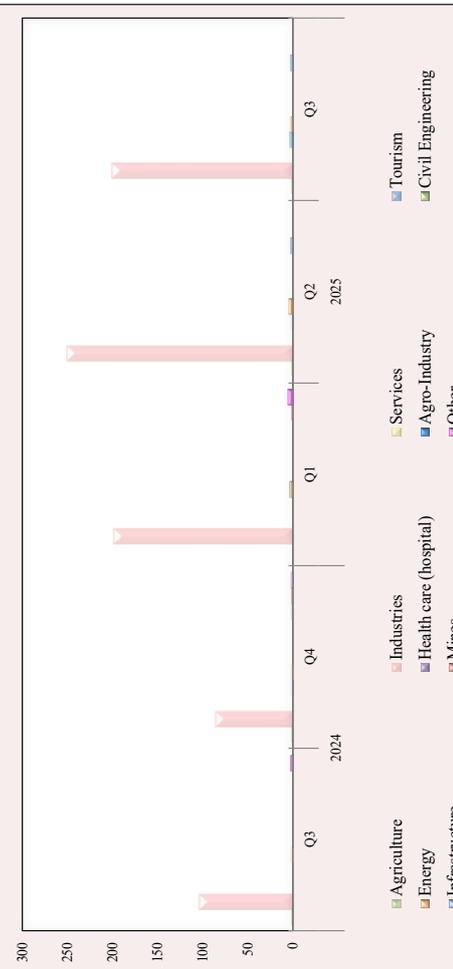
(In Million USD)

Sector	Agriculture		Industries		Services		Tourism		Energy		Health care (hospital)		Agro-Industry		Civil Engineering		Infrastructure		Mines		Other		Total		
	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	
2019	2	29.5	163	729.7	-	-	18	5,461.1	4	160.4	-	-	-	-	-	-	7	784.8	-	-	4	14.6	194	7,180.2	
2020	4	83.7	132	1049.0	1	102.0	6	3850.5	6	1742.7	-	-	-	-	-	3	601.7	-	-	-	2	99.8	154	7,529.5	
2021	1	11.2	127	1716.8	-	-	2	127.8	6	1742.7	-	-	-	-	-	2	9.9	-	-	-	6	94.0	144	3,702.6	
2022	3	61.3	145	1,326.4	1	27.5	3	461.4	1	389.4	-	-	-	-	-	6	103.7	1	13.0	1	1411.3	172	3,794.1		
2023	5	127.0	223	2,071.2	-	-	2	37.5	4	768.1	-	-	-	-	-	2	1,390.0	-	-	-	1	5.5	237	4,399.3	
2024																									
Q1	4	66.6	84	546.6	2	137.2	2	588.9	1	441.5	-	-	-	-	-	1	108.8	-	-	-	6	56.4	100	1,946.0	
Q2	1	5.5	71	460.2	-	-	-	-	1	65.5	-	-	-	-	-	-	-	-	-	-	2	85.0	75	616.3	
Q3	1	25.5	104	1,473.6	-	-	-	-	1	7.3	-	-	-	-	-	-	-	-	-	-	3	46.2	109	1,552.6	
Q4	1	5.2	86	586.9	-	-	1	70.0	1	10.9	-	-	-	-	-	1	15.0	1	13.0	2	35.6	93	736.7		
Total	7	102.9	345	3,067.3	2	137.2	3	658.9	4	525.3	-	-	-	-	-	2	123.8	1	13.0	1	223	377	4,851.6		
2025																									
Q1	-	-	199	1,708.8	-	-	-	-	3	248.2	-	-	-	-	-	-	-	-	-	1	6.5	6	87.2	209	2,050.7
Q2	1	120.2	251	2,172.0	-	-	1	40.5	4	1,362.3	-	-	-	-	-	2	17.6	-	-	-	-	-	259	3,712.5	
Q3	1	12.0	201	3,393.1	-	-	3	155.0	2	244.3	-	-	-	-	-	2	108.6	-	-	-	-	-	209	3,913.0	
Total	2	132.2	651	7,273.8	-	-	4	195.5	9	1,854.8	-	-	-	-	-	4	126.2	1	6.5	6	87.2	677	9,676.3		

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



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



Source: Council for the Development of Cambodia (Classification ISC)

\* Revised (Included CIB, SEZ (2021), EXP and SUB-COM(2025))

**Table 11: Investment Projects Approved by Major Countries\***

(In Million USD)

Country	2023	2024				2025			
	Q4	Q1	Q2	Q3	Q4	Q1*	Q2	Q3	
Cambodia	676.9	1,278.4	79.2	50.4	132.9	316.4	1,041.6	648.8	
China	292.7	486.2	358.6	1,143.7	459.1	1,226.8	1,985.9	1,048.9	
Korea	-	9.5	5.0	-	-	-	11.1	-	
United States	-	10.0	1.5	10.5	5.7	4.7	19.9	5.2	
Thailand	-	-	-	-	15.6	-	-	-	
Vietnam	-	49.0	11.2	11.6	5.2	58.7	132.7	245.2	
Malaysia	-	6.1	-	38.6	-	5.8	5.7	2.1	
Singapore	20.5	48.7	25.0	113.9	60.3	73.1	378.7	72.2	
Taiwan	11.5	24.3	18.5	25.1	6.6	-	-	4.2	
Australia	-	-	5.7	-	-	5.0	-	4.9	
England	-	-	-	-	-	43.1	25.4	15.8	
Japan	2.7	-	1.2	38.5	-	-	-	8.4	
Hong Kong	25.6	33.7	90.0	105.6	19.2	320.1	89.0	34.9	
Philippines	-	-	-	5.2	-	-	-	-	
Others	-	-	20.4	9.5	32.0	75.3	22.6	151.4	
<b>Total</b>	<b>1,029.9</b>	<b>1,946.0</b>	<b>616.3</b>	<b>1,552.6</b>	<b>736.7</b>	<b>2,129.1</b>	<b>3,712.5</b>	<b>2,241.8</b>	
				<b>(Share of Total)</b>					
Cambodia	65.7	65.7	12.8	3.2	18.0	14.9	28.1	17.5	
China	28.4	25.0	58.2	73.7	62.3	57.6	53.5	28.3	
Korea	-	0.5	0.8	-	-	-	0.3	-	
United States	-	0.5	0.3	0.7	0.8	0.2	0.5	0.1	
Thailand	-	-	-	-	2.1	-	-	-	
Vietnam	-	2.5	1.8	0.7	0.7	2.8	3.6	6.6	
Malaysia	-	0.3	-	2.5	-	0.3	0.2	0.1	
Singapore	2.0	2.5	4.1	7.3	8.2	3.4	10.2	1.9	
Taiwan	1.1	1.2	3.0	1.6	0.9	-	-	0.1	
Australia	-	-	0.9	-	-	0.2	-	0.1	
England	-	-	-	-	-	2.0	0.7	0.4	
Japan	0.3	-	0.2	2.5	-	-	-	0.2	
Hong Kong	2.5	1.7	14.6	6.8	2.6	15.0	2.4	0.9	
Philippines	-	-	-	0.3	-	-	-	-	
Others	-	-	3.3	0.6	4.3	3.5	0.6	4.1	
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	

\* Fixed Assets

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

**Table 12: Daily Exchange Rate in December 2025**

(KHR/USD)

Day	Parallel Market Rate			Official Rate	Daily Change*	
	Purchase	Sale	Midpoint		Spread	% Change
1	4,006	4,017	4,011	4,009	0.9	0.0
2	4,007	4,017	4,012	4,009	0.8	0.0
3	4,006	4,016	4,011	4,010	-0.6	0.0
4	4,006	4,016	4,011	4,010	-0.1	0.0
5	4,006	4,016	4,011	4,009	-0.3	0.0
6	4,006	4,016	4,011	4,009	0.0	0.0
7	4,006	4,016	4,011	4,009	0.0	0.0
8	4,006	4,016	4,011	4,009	0.0	0.0
9	4,007	4,016	4,012	4,010	1.0	0.0
10	4,006	4,016	4,011	4,008	-1.0	0.0
11	4,006	4,016	4,011	4,008	0.0	0.0
12	4,006	4,016	4,011	4,009	0.0	0.0
13	4,006	4,016	4,011	4,009	0.0	0.0
14	4,006	4,016	4,011	4,009	0.0	0.0
15	4,006	4,016	4,011	4,009	0.0	0.0
16	4,007	4,017	4,012	4,009	1.0	0.0
17	4,009	4,018	4,014	4,010	2.0	0.0
18	4,009	4,019	4,014	4,010	0.0	0.0
19	4,009	4,019	4,014	4,013	0.0	0.0
20	4,009	4,019	4,014	4,013	0.0	0.0
21	4,009	4,019	4,014	4,013	0.0	0.0
22	4,009	4,018	4,014	4,012	0.0	0.0
23	4,010	4,019	4,015	4,012	1.0	0.0
24	4,010	4,020	4,015	4,013	0.0	0.0
25	4,010	4,020	4,015	4,013	0.0	0.0
26	4,010	4,020	4,015	4,012	0.0	0.0
27	4,010	4,020	4,015	4,012	0.0	0.0
28	4,010	4,020	4,015	4,012	0.0	0.0
29	4,010	4,020	4,015	4,012	0.0	0.0
30	4,011	4,021	4,016	4,012	1.0	0.0
31	4,012	4,024	4,018	4,013	1.0	0.0
<b>Average Rate</b>	<b>4,008</b>	<b>4,018</b>	<b>4,013</b>	<b>4,011</b>	<b>0.2</b>	<b>0.0</b>

\* Spread of Daily Purchasing Market Rate

### Table 13: Monthly Exchange Rate

(KHR/USD, End-Period)

Month	Market Rate				Official Rate
	Purchase	Monthly %Change	Sale	Midpoint	
<b>Dec-15</b>	4,048	0.10	4,055	4,052	4,050
<b>Dec-16</b>	4,039	0.17	4,050	4,045	4,037
<b>Dec-17</b>	4,037	0.07	4,046	4,042	4,037
<b>Dec-18</b>	4,027	-0.27	4,039	4,033	4,018
<b>Dec-19</b>	4,079	0.12	4,089	4,084	4,075
<b>Dec-20</b>	4,069	0.00	4,084	4,077	4,045
<b>Dec-21</b>	4,109	0.17	4,118	4,114	4,074
<b>Dec-22</b>	4,113	0.07	4,123	4,118	4,117
<b>Dec-23</b>	4,080	-0.80	4,090	4,085	4,085
<b>2024</b>					
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
<b>2025</b>					
Jan	4,018	-0.15	4,032	4,025	4,024
Feb	4,008	-0.25	4,020	4,014	4,011
Mar	3,996	-0.30	4,008	4,002	4,000
Apr	4,000	0.10	4,011	4,006	4,003
May	4,002	0.06	4,012	4,007	4,005
Jun	4,008	0.13	4,019	4,013	4,010
Jul	4,003	-0.12	4,012	4,008	4,006
Aug	4,005	0.05	4,015	4,010	4,008
Sep	4,007	0.06	4,018	4,013	4,010
Oct	4,017	0.24	4,028	4,023	4,020
Nov	4,005	-0.29	4,016	4,011	4,007
Dec	4,012	0.17	4,024	4,018	4,013



**Table 14: The Value of KHR Against Other Currencies**

(Official Buying Rate, End-Period)

Unit	SDR	US Dollar	Euro	Japanese Yen	British Pounds	Indonesian Rupiah	Malaysian Ringgit	Philippines Peso	Singapore Dollar	Thailand Baht	Vietnamese Dong	China Yuan
	I	I	I	100	I	1000	I	100	I	I	1000	I
Dec-18	5,588	4,018	4,597	3,641	5,098	277	969	7,653	2,942	124	174	584
Dec-19	5,635	4,075	4,565	3,743	5,344	293	994	8,050	3,023	136	176	583
Dec-20	5,826	4,045	4,962	3,908	5,465	287	1,000	8,423	3,049	135	175	619
Dec-21	5,702	4,074	4,614	3,541	5,499	286	977	7,992	3,015	122	179	639
Dec-22	5,479	4,117	4,378	3,079	4,956	263	931	7,392	3,053	119	174	591
Dec-23	5,481	4,085	4,541	2,899	5,231	265	887	7,363	3,102	120	168	575
<b>2024</b>												
Jan	5,427	4,083	4,419	2,769	5,181	259	864	7,239	3,048	116	167	569
Feb	5,406	4,069	4,401	2,699	5,142	260	854	7,240	3,022	113	165	565
Mar	5,354	4,041	4,361	2,670	5,094	255	854	7,190	2,994	111	163	559
Apr	5,354	4,064	4,349	2,610	5,085	250	852	7,047	2,987	110	160	561
May	5,417	4,093	4,425	2,606	5,199	252	870	6,981	3,028	111	161	565
Jun	5,402	4,110	4,391	2,559	5,191	251	871	6,996	3,028	111	161	565
July	5,447	4,108	4,448	2,654	5,282	252	890	7,008	3,057	114	162	567
Aug	5,470	4,057	4,497	2,804	5,350	263	938	7,208	3,115	119	163	571
Sep	5,497	4,061	4,525	2,838	5,431	269	986	7,245	3,165	125	165	579
Oct	5,395	4,063	4,395	2,651	5,285	258	927	6,973	3,068	121	160	570
Nov	5,292	4,028	4,243	2,654	5,096	254	906	6,866	2,997	117	159	555
Dec	5,249	4,025	4,192	2,549	5,058	250	900	6,959	2,964	118	158	551
<b>2025</b>												
Jan	5,252	4,024	4,194	2,603	5,009	248	916	6,904	2,981	119	161	556
Feb	5,270	4,011	4,200	2,681	5,081	244	903	6,929	2,990	118	157	552
Mar	5,306	4,000	4,311	2,659	5,177	242	903	6,935	2,983	118	156	551
Apr	5,422	4,003	4,561	2,811	5,373	239	927	7,130	3,061	120	154	551
May	5,434	4,005	4,512	2,756	5,390	246	946	7,186	3,103	122	154	557
Jun	5,509	4,010	4,697	2,778	5,511	248	949	7,093	3,146	123	154	559
Jul	5,458	4,006	4,629	2,707	5,353	244	945	6,960	3,111	123	153	558
Aug	5,466	4,008	4,667	2,723	5,409	245	949	7,019	3,119	124	152	561
Sep	5,476	4,010	4,702	2,699	5,391	240	953	6,900	3,109	124	152	563
Oct	5,481	4,020	4,668	2,613	5,302	242	958	6,831	3,094	124	153	565
Nov	5,444	4,007	4,644	2,566	5,301	241	970	6,819	3,089	124	152	566
Dec	5,498	4,013	4,724	2,574	5,421	239	991	6,824	3,126	127	153	574
<b>Monthly % Change</b>	<b>0.99</b>	<b>0.15</b>	<b>1.72</b>	<b>0.31</b>	<b>2.26</b>	<b>-0.83</b>	<b>2.16</b>	<b>0.07</b>	<b>1.20</b>	<b>2.42</b>	<b>0.66</b>	<b>1.41</b>

**Table 15: Deposit Money Bank's Interest Rates on Deposits and Loans in KHR and USD**

	Dec-20	Dec-21	Dec-22	Dec-23	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25
<i>Weighted Average Rate on New Amount</i>																						
<b>Interest Rate on Deposits and Loans in KHR</b>																						
<b>Deposit</b>																						
Demand Deposits	0.03	0.35	0.29	0.19	0.37	0.37	0.33	0.30	0.17	0.31	0.29	0.22	0.21	0.20	0.07	0.26	0.24	0.13	0.11	0.13	0.16	0.31
Saving Deposits	0.60	1.05	0.85	0.83	0.88	0.87	0.87	0.86	0.85	0.81	0.77	0.78	0.44	0.45	0.45	0.42	0.42	0.42	0.44	0.44	0.44	0.42
Term Deposits	5.34	4.79	6.12	6.54	5.85	5.74	5.76	5.30	5.26	5.00	5.06	4.68	5.14	5.20	5.25	5.09	4.94	5.05	4.93	5.06	4.80	4.61
Other Deposits	3.49	2.20	7.16	7.09	6.28	6.65	6.57	6.30	6.45	6.10	5.84	6.09	6.14	6.26	5.81	6.09	6.09	5.64	6.04	5.95	5.90	5.63
<b>Loans</b>																						
Overdraft	7.14	6.32	7.38	7.61	9.98	11.35	11.13	11.07	10.26	10.61	9.07	10.20	10.75	9.47	9.58	9.36	10.93	10.87	10.70	10.58	10.49	10.20
Credit Card	14.21	13.84	15.66	16.20	13.07	13.41	12.71	12.85	12.85	12.17	13.58	15.23	12.00	15.17	12.09	10.36	10.36	12.38	13.32	12.14	12.08	12.48
Term Loans	10.15	10.18	10.88	11.40	11.56	12.36	12.52	11.92	11.45	11.96	11.32	12.25	12.07	12.00	11.19	11.63	11.34	11.34	10.20	9.81	10.72	9.96
Other Loans	6.47	7.00	5.24	4.93	7.32	8.00	7.43	7.74	7.83	7.44	5.88	7.45	8.18	7.47	7.90	7.17	5.99	7.60	7.45	7.42	5.71	7.32
<b>Interest Rate on Deposits and Loans in USD</b>																						
<b>Deposit</b>																						
Demand Deposits	0.10	0.18	0.32	0.26	0.48	0.48	0.49	0.47	0.33	0.45	0.44	0.40	0.41	0.45	0.28	0.43	0.44	0.28	0.25	0.30	0.32	0.40
Saving Deposits	0.17	0.21	0.30	0.42	0.27	0.27	0.27	0.27	0.27	0.25	0.22	0.21	0.22	0.20	0.20	0.19	0.19	0.19	0.19	0.20	0.20	0.19
Term Deposits	3.24	3.98	5.59	6.08	5.22	5.02	5.15	4.60	4.62	4.50	4.65	4.55	4.73	4.65	4.59	4.63	4.31	4.21	4.27	4.15	4.06	4.04
Other Deposits	0.80	3.93	6.57	6.20	6.95	6.83	5.88	7.35	7.68	5.99	7.16	7.28	6.28	6.66	5.65	5.93	3.24	5.24	5.07	5.79	4.93	5.11
<b>Loans</b>																						
Overdraft	6.15	5.97	7.68	8.13	8.13	7.97	8.55	8.54	7.14	8.24	8.29	8.22	8.43	8.27	7.77	7.70	7.32	7.76	7.73	7.91	7.86	7.64
Credit Card	17.02	17.27	17.45	18.25	16.91	16.59	16.16	16.42	16.31	16.29	17.02	16.53	16.62	16.86	16.44	16.26	16.67	16.66	16.56	16.79	16.48	16.72
Term Loans	9.11	9.09	9.10	9.78	10.06	10.72	10.82	10.05	10.90	9.62	9.39	10.51	10.68	10.14	10.20	10.35	9.66	10.11	9.59	10.12	10.01	10.11
Other Loans	6.01	5.93	6.67	7.23	7.69	7.44	7.53	7.50	7.06	7.16	6.86	6.86	7.09	7.01	6.70	6.94	6.82	6.75	6.91	6.74	6.74	6.85
<i>Weighted Average Rate on Outstanding Amount</i>																						
<b>Interest Rate on Deposits and Loans in KHR</b>																						
<b>Deposit</b>																						
Demand Deposits	0.19	0.47	0.54	0.57	0.49	0.55	0.58	0.52	0.58	0.48	0.50	0.42	0.48	0.39	0.43	0.55	0.53	0.59	0.57	0.62	0.64	0.66
Saving Deposits	0.82	1.02	1.12	1.24	1.26	1.30	1.20	1.15	1.16	1.13	1.10	1.14	0.99	0.98	0.98	0.99	0.99	0.99	1.01	1.01	1.04	1.06
Term Deposits	5.66	5.85	6.63	7.34	7.20	7.08	6.93	6.78	6.78	6.74	6.67	6.58	6.50	6.42	6.35	6.28	6.39	6.33	6.25	6.20	6.16	5.84
Other Deposits	3.20	2.20	2.23	2.67	6.44	6.44	6.84	6.85	6.79	6.83	6.72	6.28	6.20	6.21	5.51	5.35	5.10	3.97	4.61	5.16	4.78	5.23
<b>Loans</b>																						
Overdraft	7.93	8.26	8.48	8.14	8.27	8.41	8.73	8.91	9.12	9.28	9.21	9.33	9.44	9.40	9.43	9.51	9.58	9.65	9.65	9.68	9.75	9.83
Credit Card	16.25	15.30	14.26	13.85	13.39	13.47	13.17	13.30	13.08	13.08	13.06	12.98	12.98	13.04	12.90	12.85	12.85	12.80	12.75	12.54	12.52	12.72
Term Loans	10.54	10.52	10.62	11.32	11.39	11.42	11.45	11.45	11.42	11.42	11.40	11.37	11.38	11.36	11.34	11.40	11.40	11.37	11.25	11.11	11.14	11.07
Other Loans	6.73	6.67	6.46	6.06	6.25	6.30	6.40	6.49	6.55	6.55	6.40	6.51	6.50	6.48	6.49	6.48	6.41	6.42	6.43	6.44	6.32	6.32
<b>Interest Rate on Deposits and Loans in USD</b>																						
<b>Deposit</b>																						
Demand Deposits	0.41	0.40	0.60	0.88	1.03	1.07	1.12	1.09	1.17	1.13	1.10	1.19	1.20	1.21	1.12	1.17	1.19	1.18	1.24	1.18	1.21	1.12
Saving Deposits	0.41	0.47	0.65	0.78	0.84	0.84	0.79	0.79	0.78	0.77	0.75	0.76	0.74	0.75	0.76	0.76	0.77	0.78	0.79	0.81	0.82	0.82
Term Deposits	4.40	4.53	5.26	6.38	6.32	6.25	6.19	6.10	6.01	5.93	5.83	5.72	5.62	5.53	5.46	5.37	5.30	5.22	5.14	5.09	5.01	4.94
Other Deposits	0.94	3.28	2.76	3.90	3.80	4.26	4.90	4.92	5.03	5.12	5.17	4.19	4.87	4.23	4.56	4.73	3.67	4.57	4.52	5.98	4.32	4.18
<b>Loans</b>																						
Overdraft	7.71	7.47	7.38	7.71	7.66	7.64	7.65	7.68	7.67	7.67	7.65	7.64	7.64	7.66	7.65	7.65	7.63	7.69	7.64	7.66	7.61	7.62
Credit Card	17.11	16.62	16.13	16.06	16.09	15.97	15.92	15.81	15.94	15.89	15.86	15.87	15.85	15.86	15.90	15.83	15.89	15.87	15.88	16.02	15.93	15.92
Term Loans	9.36	9.18	9.22	9.75	9.89	10.01	9.93	9.92	9.93	9.88	9.87	9.88	9.89	9.83	9.84	9.83	9.81	9.80	9.74	9.69	9.67	9.67
Other Loans	6.93	6.83	6.86	7.47	7.56	7.54	7.56	7.56	7.52	7.50	7.53	7.48	7.48	7.48	7.44	7.43	7.35	7.33	7.29	7.28	7.26	7.22

Including Commercial Banks and Specialized Banks  
\*Revised Data

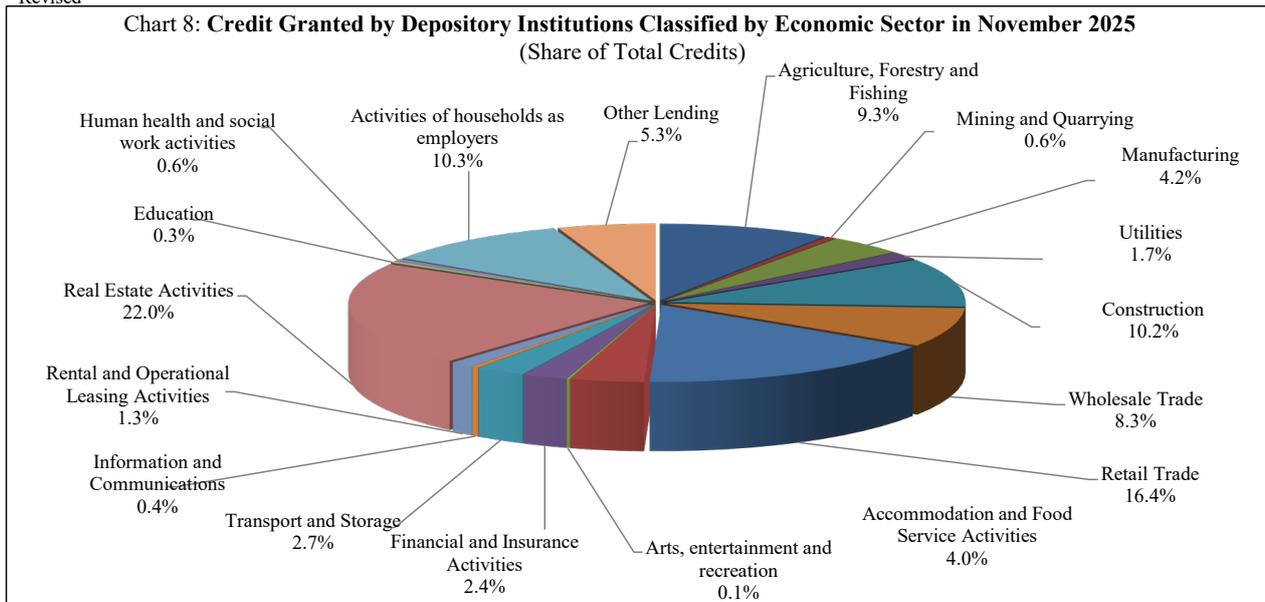
**Table 16: Credit Granted by Depository Institutions Classified by Economic Sector**

(In Billion KHR)

	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25
1 Agriculture, Forestry and Fishing	22,893.6	23,114.7	22,516.7	22,891.4	22,977.5
2 Mining and Quarrying	1,375.8	1,365.5	1,354.3	1,373.6	1,370.4
3 Manufacturing	10,322.1	10,144.1	10,294.0	10,321.5	10,372.1
Of which Textile, Wearing Apparel and Leather Products Manufacturing	1,176.5	1,199.3	1,249.5	1,158.4	1,228.7
4 Utilities	3,854.6	4,148.5	4,102.4	4,177.0	4,175.7
5 Construction	22,761.2	23,353.8	24,244.0	24,527.5	25,315.7
6 Wholesale Trade	20,889.2	20,988.7	20,909.9	20,893.1	20,458.5
7 Retail Trade	39,910.3	40,064.9	40,313.7	40,601.9	40,701.2
8 Accommodation and Food Service Activities	9,901.2	9,924.5	9,670.1	9,930.9	9,844.5
9 Arts, entertainment and recreation	335.9	335.2	337.8	335.2	331.9
10 Financial and Insurance Activities	6,107.5	6,020.8	5,987.2	5,950.7	5,943.7
11 Transport and Storage	6,694.8	6,719.9	6,711.0	6,729.6	6,673.3
12 Information and Communications	889.3	897.3	899.5	906.1	888.8
13 Rental and Operational Leasing Activities, excluded Real Estate Leasing and Rentals	2,976.8	2,996.5	3,053.2	3,098.0	3,264.9
14 Real Estate Activities	52,312.0	52,521.7	53,608.7	53,900.7	54,367.8
Of which Mortgages, Owner-Occupied Housing only	24,722.4	24,686.4	24,668.4	24,618.9	24,509.8
15 Education	928.2	953.3	976.4	949.5	859.9
16 Human health and social work activities	1,468.1	1,469.2	1,472.9	1,448.6	1,443.4
17 Activities of households as employers; undifferentiated goods- and services-producing activities of households for own use	24,719.7	24,143.8	24,937.2	25,390.7	25,566.5
Of which Personal Lending	22,539.5	22,488.9	22,604.6	23,016.6	23,191.0
Of which Credit Cards	1,077.1	1,080.9	1,137.3	1,152.0	1,153.5
18 Other Lending	12,409.5	12,960.5	12,849.7	12,952.7	13,118.9
<b>Total Gross Loan</b>	<b>240,749.8</b>	<b>242,123.0</b>	<b>244,238.7</b>	<b>246,378.6</b>	<b>247,674.8</b>

Including Commercial banks and MDIs

\*Revised



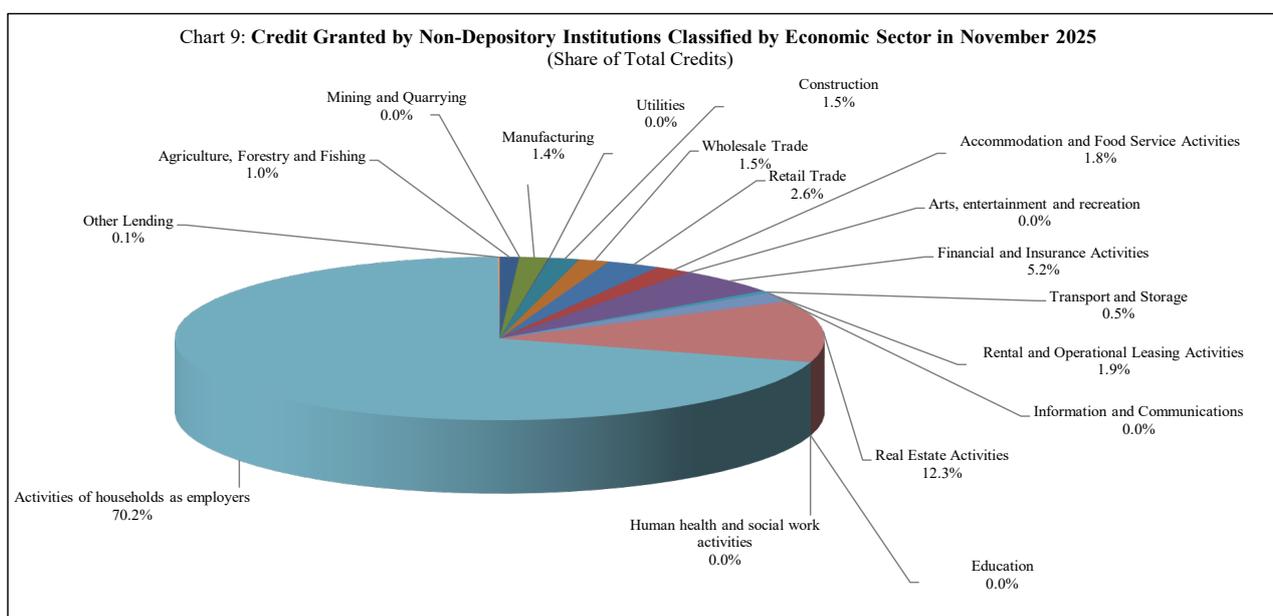
**Table 17: Credit Granted by Non-Depository Institutions Classified by Economic Sector**

(In Billion KHR)

	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25
1 Agriculture, Forestry and Fishing	26.3	25.4	24.4	24.7	24.0
2 Mining and Quarrying	0.0	0.0	0.0	0.0	0.0
3 Manufacturing	47.4	40.9	36.1	35.9	35.5
Of which Textile, Wearing Apparel and Leather Products Manufacturing	1.7	1.4	1.3	1.3	1.3
4 Utilities	1.0	1.0	1.1	1.1	1.1
5 Construction	34.0	29.5	26.7	37.2	37.1
6 Wholesale Trade	44.4	41.0	40.5	39.7	37.1
7 Retail Trade	71.2	69.5	67.8	66.3	65.1
8 Accommodation and Food Service Activities	46.7	45.5	45.2	45.1	44.6
9 Arts, entertainment and recreation	0.0	0.0	0.0	0.0	0.0
10 Financial and Insurance Activities	110.9	131.5	132.2	126.8	127.4
11 Transport and Storage	12.6	12.5	12.4	12.0	11.9
12 Information and Communications	0.1	0.1	0.1	0.1	0.1
13 Rental and Operational Leasing Activities, excluded Real Estate Leasing and Rentals	46.4	46.3	46.6	47.1	46.4
14 Real Estate Activities	291.9	295.0	294.9	301.9	303.0
Of which Mortgages, Owner-Occupied Housing only	280.4	283.6	283.7	290.9	292.0
15 Education	0.0	0.0	0.0	0.0	0.0
16 Human health and social work activities	0.0	0.0	0.0	0.0	0.0
17 Activities of households as employers; undifferentiated goods- and services-producing activities of households for own use	1,641.8	1,658.7	1,689.6	1,711.6	1,732.1
Of which Personal Lending	1,354.9	1,364.5	1,387.1	1,410.3	1,417.6
Of which Credit Cards	137.2	139.2	142.6	137.2	146.8
18 Other Lending	3.1	2.3	2.3	2.2	2.2
<b>Total Gross Loan</b>	<b>2,377.8</b>	<b>2,399.3</b>	<b>2,419.8</b>	<b>2,451.7</b>	<b>2,467.7</b>

Including Specialized Banks

\*Revised



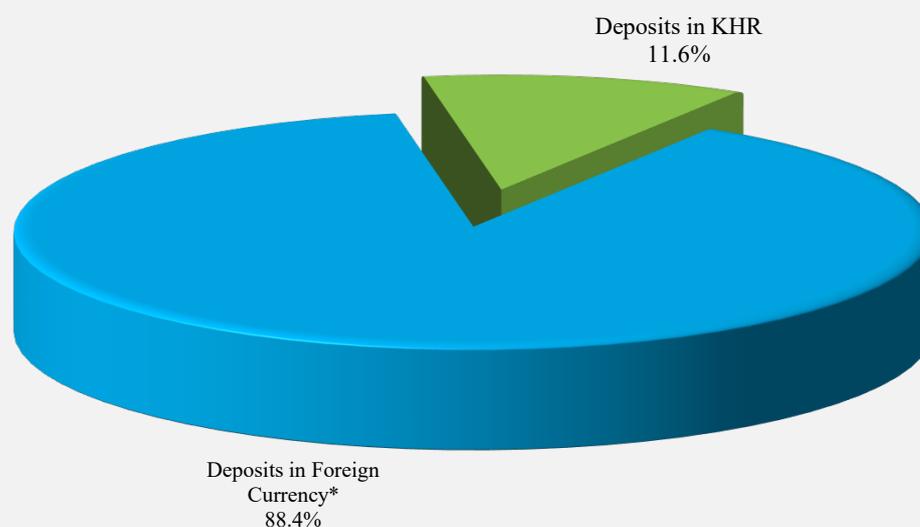
**Table 18: Deposits with Banks**

(In Billion KHR)

	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25
<b>Deposits in KHR</b>					
Demand deposits	5,988.1	6,158.7	5,712.6	6,182.2	6,443.8
Savings deposits	5,998.3	6,559.2	6,793.0	6,673.7	6,853.2
Fixed deposits	15,751.7	15,818.6	16,340.8	16,490.4	16,609.3
Others	128.3	123.9	144.7	157.5	154.8
<b>Total</b>	<b>27,866.4</b>	<b>28,660.5</b>	<b>28,991.1</b>	<b>29,503.7</b>	<b>30,061.2</b>
<b>Deposits in Foreign Currency*</b>					
Demand deposits	37,075.2	38,421.1	39,499.0	39,246.2	40,392.7
Savings deposits	60,325.9	62,650.6	64,559.7	66,674.3	68,325.4
Fixed deposits	120,280.5	120,995.0	121,963.7	120,774.3	118,544.3
Others	1,348.8	1,333.0	1,409.5	1,409.6	1,353.3
<b>Total</b>	<b>219,030.4</b>	<b>223,399.7</b>	<b>227,431.9</b>	<b>228,104.4</b>	<b>228,615.7</b>
<b>Grand Total</b>	<b>246,896.8</b>	<b>252,060.1</b>	<b>256,422.9</b>	<b>257,608.0</b>	<b>258,676.8</b>

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

\*\* Included data of Commercial bank and MDIs

**Chart 10: Deposits with Deposit Money Banks Classified by Currency, as of November 2025**  
(Share of Grand Total Deposits)

**Table 19: Credit Granted by Micro-Finance Institutions\***

Period	Numbers of Branches (Including H.Q)	Number of Borrowers**	Loan Outstanding (In Billion KHR)	Interest Rate	
				Monthly	Annually
<b>Dec-19</b>	1,453	2,109,170	29,357	1.1%-1.6%	13.4%-18.7%
<b>Dec-20</b>	1,171	1,919,926	27,527	1.1%-1.6%	13.4%-18.3%
<b>Dec-21</b>	1,066	1,897,878	31,723	1.1%-1.5%	13.3%-17.6%
<b>Dec-22</b>	1,108	2,129,150	38,932	1.1%-1.4%	13.0%-17.3%
<b>Dec-23</b>	912	1,620,818	21,036	1.0%-1.5%	12.1%-18.1%
<b>2024</b>					
<b>Jan</b>	914	1,619,022	21,086	1.0%-1.5%	12.1%-18.1%
<b>Feb</b>	911	1,617,466	21,065	1.0%-1.5%	12.1%-18.1%
<b>Mar</b>	908	1,614,548	20,973	1.0%-1.5%	11.9%-18.1%
<b>Apr</b>	913	1,606,045	20,975	1.0%-1.5%	12.1%-18.1%
<b>May</b>	911	1,606,776	21,076	1.0%-1.5%	12.0%-18.1%
<b>Jun</b>	912	1,601,907	21,256	1.0%-1.5%	12.0%-18.2%
<b>Jul</b>	913	1,604,177	21,352	1.0%-1.5%	12.0%-18.2%
<b>Aug</b>	913	1,603,773	21,279	0.9%-1.5%	10.0%-18.2%
<b>Sep</b>	912	1,603,371	21,455	0.9%-1.5%	10.3%-18.2%
<b>Oct</b>	917	1,598,572	21,523	0.9%-1.5%	10.2%-18.2%
<b>Nov</b>	916	1,579,654	21,392	0.9%-1.5%	10.3%-18.2%
<b>Dec</b>	914	1,556,426	21,446	1.0%-1.5%	11.9%-18.2%
<b>2025</b>					
<b>Jan</b>	911	1,554,667	21,636	1.0%-1.5%	11.9%-18.2%
<b>Feb</b>	915	1,553,494	21,796	1.0%-1.5%	11.9%-18.2%
<b>Mar</b>	916	1,555,177	21,948	1.0%-1.5%	11.8%-18.2%
<b>Apr</b>	914	1,720,604	22,025	1.0%-1.5%	12.1%-18.3%
<b>May</b>	915	1,718,674	22,130	1.0%-1.5%	11.9%-18.3%
<b>Jun</b>	913	1,704,539	22,192	1.0%-1.5%	12.2%-18.3%
<b>Jul</b>	913	1,704,168	22,363	1.0%-1.5%	12.4%-18.3%
<b>Aug</b>	910	1,704,864	22,576	1.0%-1.5%	12.4%-18.3%
<b>Sep</b>	897	1,712,836	22,670	1.0%-1.4%	12.3%-17.1%
<b>Oct</b>	898	1,706,761	23,123	1.0%-1.4%	12.0%-17.0%
<b>Nov</b>	899	1,704,254	23,221	1.0%-1.4%	12.2%-17.0%

\* Including MFI and MDI

\*\* Including Individuals and Legal Entities

\*\*\* Revised Data

**Table 20: KHR and USD-Denominated Checks Clearing through Clearing House**

Date	Number of Cleared Check	Number of Working Day	Number of Cleared Check Per Day	Total Amount (In Billion KHR)	Daily Average Amount (In Billion KHR)	Returned Check	
						Number	Amount (In Billion KHR)
	1	2	3 = 1/2	4	5 = 4/2	6	7
<b>KHR-Denominated Checks Clearing</b>							
<b>2019</b>	<b>41,696</b>	<b>236</b>	<b>177</b>	<b>13,602.7</b>	<b>57.6</b>	<b>206</b>	<b>630.84</b>
<b>2020</b>	<b>35,570</b>	<b>240</b>	<b>148</b>	<b>22,955.3</b>	<b>95.6</b>	<b>101</b>	<b>5,074.92</b>
<b>2021</b>	<b>31,749</b>	<b>242</b>	<b>131</b>	<b>19,089.4</b>	<b>78.9</b>	<b>99</b>	<b>466.43</b>
<b>2022</b>	<b>33,608</b>	<b>251</b>	<b>134</b>	<b>19,831.3</b>	<b>79.0</b>	<b>68</b>	<b>88.91</b>
<b>2023</b>	<b>34,109</b>	<b>250</b>	<b>136</b>	<b>22,002.8</b>	<b>88.0</b>	<b>154</b>	<b>134.16</b>
<b>2024</b>	<b>32,706</b>	<b>245</b>	<b>133</b>	<b>21,649.6</b>	<b>88.4</b>	<b>98</b>	<b>131.50</b>
<b>2025</b>							
Jan	2,594	21	124	1,948.9	92.8	21	10.35
Feb	2,602	20	130	4,050.3	202.5	16	2,001.96
Mar	2,709	21	129	2,412.2	114.9	8	30.52
Apr	2,270	19	119	1,859.9	97.9	5	1.50
May	2,305	19	121	1,729.9	91.1	11	0.44
Jun	2,525	20	126	2,366.4	118.3	7	1.42
Jul	2,607	23	113	1,950.0	84.8	7	14.04
Aug	2,535	21	121	1,845.6	87.9	5	2.23
Sep	2,335	19	123	1,966.2	103.5	3	0.06
Oct	2,589	21	123	1,670.2	79.5	5	1.31
Nov	2,142	17	126	1,617.4	95.1	9	0.29
<b>Total</b>	<b>27,213</b>	<b>221</b>	<b>123</b>	<b>23,417.2</b>	<b>106.0</b>	<b>97</b>	<b>2,064.12</b>
<b>USD-Denominated Checks Clearing</b>							
<b>2019</b>	<b>1,337,800</b>	<b>236</b>	<b>5,669</b>	<b>51,609.1</b>	<b>218.7</b>	<b>10,654</b>	<b>3,779.9</b>
<b>2020</b>	<b>1,200,110</b>	<b>240</b>	<b>5,000</b>	<b>50,220.0</b>	<b>209.3</b>	<b>8,620</b>	<b>8,737.8</b>
<b>2021</b>	<b>1,077,104</b>	<b>242</b>	<b>4,451</b>	<b>46,380.6</b>	<b>191.7</b>	<b>8,423</b>	<b>517.9</b>
<b>2022</b>	<b>1,105,712</b>	<b>251</b>	<b>4,405</b>	<b>53,853.9</b>	<b>214.6</b>	<b>8,739</b>	<b>1,764.0</b>
<b>2023</b>	<b>1,041,710</b>	<b>250</b>	<b>4,167</b>	<b>44,433.1</b>	<b>177.7</b>	<b>11,597</b>	<b>880.6</b>
<b>2024</b>	<b>1,014,785</b>	<b>245</b>	<b>4,142</b>	<b>57,593.7</b>	<b>235.1</b>	<b>10,180</b>	<b>11,790.8</b>
<b>2025</b>							
Jan	81,361	21	3,874	4,178.7	199.0	866	65.0
Feb	76,927	20	3,846	4,075.9	203.8	649	76.8
Mar	86,349	21	4,112	4,563.7	217.3	862	104.4
Apr	79,033	19	4,160	4,134.8	217.6	603	48.2
May	83,700	19	4,405	4,281.9	225.4	764	81.3
Jun	82,864	20	4,143	4,250.2	212.5	628	47.8
Jul	90,297	23	3,926	4,604.7	200.2	591	161.6
Aug	82,952	21	3,950	4,148.2	197.5	577	50.0
Sep	78,692	19	4,142	4,333.5	228.1	494	40.2
Oct	87,006	21	4,143	4,983.7	237.3	575	39.0
Nov	71,612	17	4,212	3,626.7	213.3	438	58.8
<b>Total</b>	<b>900,793</b>	<b>221</b>	<b>4,076</b>	<b>47,182.1</b>	<b>213.5</b>	<b>7,047</b>	<b>773.0</b>

**Table 21: Visitor Arrivals in Cambodia**

	2025			% of Total		% Change	
	Sep	Oct	Nov	Oct	Nov	Oct/Sep	Nov/Oct
<b>(Mode of Arrival)</b>							
Phnom Penh International Airport	160,369	176,572	187,311	47.4	44.3	10.1	6.1
Kong Keng International Airport	7,057	8,668	9,671	2.3	2.3	22.8	11.6
Siem Reap International Airport	35,918	54,860	82,417	14.7	19.5	52.7	50.2
Land	119,813	126,261	128,587	33.9	30.4	5.4	1.8
Boat	4,082	6,248	14,780	1.7	3.5	53.1	136.6
Preah Vihea	0	0	0	0.0	0.0	0.0	0.0
<b>Total</b>	<b>327,239</b>	<b>372,609</b>	<b>422,766</b>	<b>100.0</b>	<b>100.0</b>	<b>13.9</b>	<b>13.5</b>
<b>(Arrival by Purpose of Visit)</b>							
Tourist	193,378	238,215	284,416	63.9	67.3	23.2	19.4
Business and Professional	127,282	126,636	127,531	34.0	30.2	-0.5	0.7
Others and not specified	6,579	7,758	10,819	2.1	2.6	17.9	39.5
<b>Total</b>	<b>327,239</b>	<b>372,609</b>	<b>422,766</b>	<b>100.0</b>	<b>100.0</b>	<b>13.9</b>	<b>13.5</b>
<b>(Top-Ten Countries of Passenger Arrivals)</b>							
China (PRC)	104,124	111,195	104,668	29.8	24.8	6.8	-5.9
Vietnam	97,927	106,493	102,525	28.6	24.3	8.7	-3.7
United States of America	8,548	13,998	23,058	3.8	5.5	63.8	64.7
Thailand	16,364	17,175	17,172	4.6	4.1	5.0	0.0
France	4,270	8,795	15,396	2.4	3.6	106.0	75.1
United Kingdom	4,182	7,914	13,752	2.1	3.3	89.2	73.8
Indonesia	11,822	12,425	12,675	3.3	3.0	5.1	2.0
Australia	7,146	8,096	10,994	2.2	2.6	13.3	35.8
Germany	2,310	4,667	9,852	1.3	2.3	102.0	111.1
Japan	6,827	6,524	9,229	1.8	2.2	-4.4	41.5
Others	63,719	75,327	103,445	20.2	24.5	18.2	37.3
<b>Total</b>	<b>327,239</b>	<b>372,609</b>	<b>422,766</b>	<b>100.0</b>	<b>100.0</b>	<b>13.9</b>	<b>13.5</b>

*Source: Ministry of Tourism*

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

**Table 22: Cambodia's Imports and Exports**

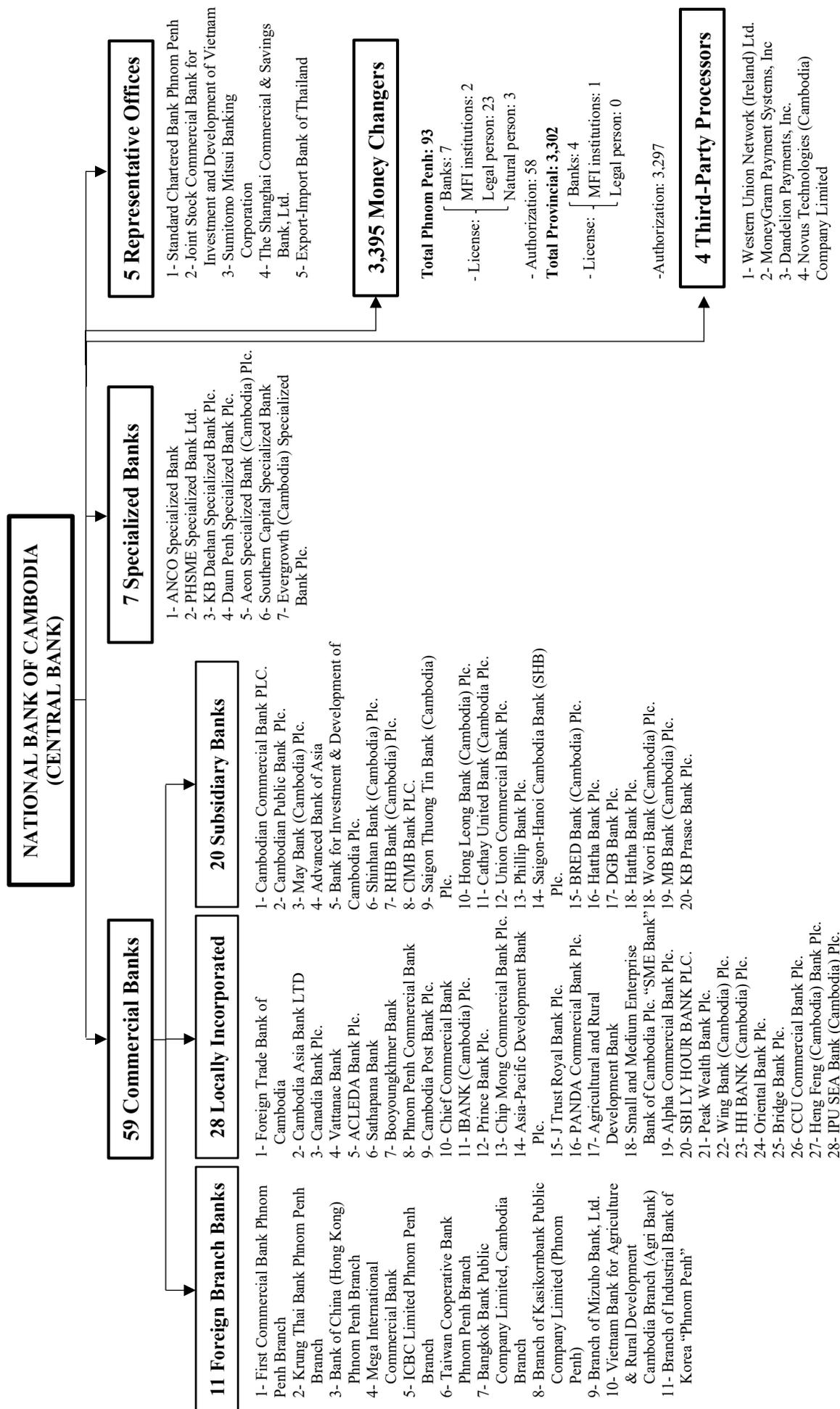
(In Billion KHR)

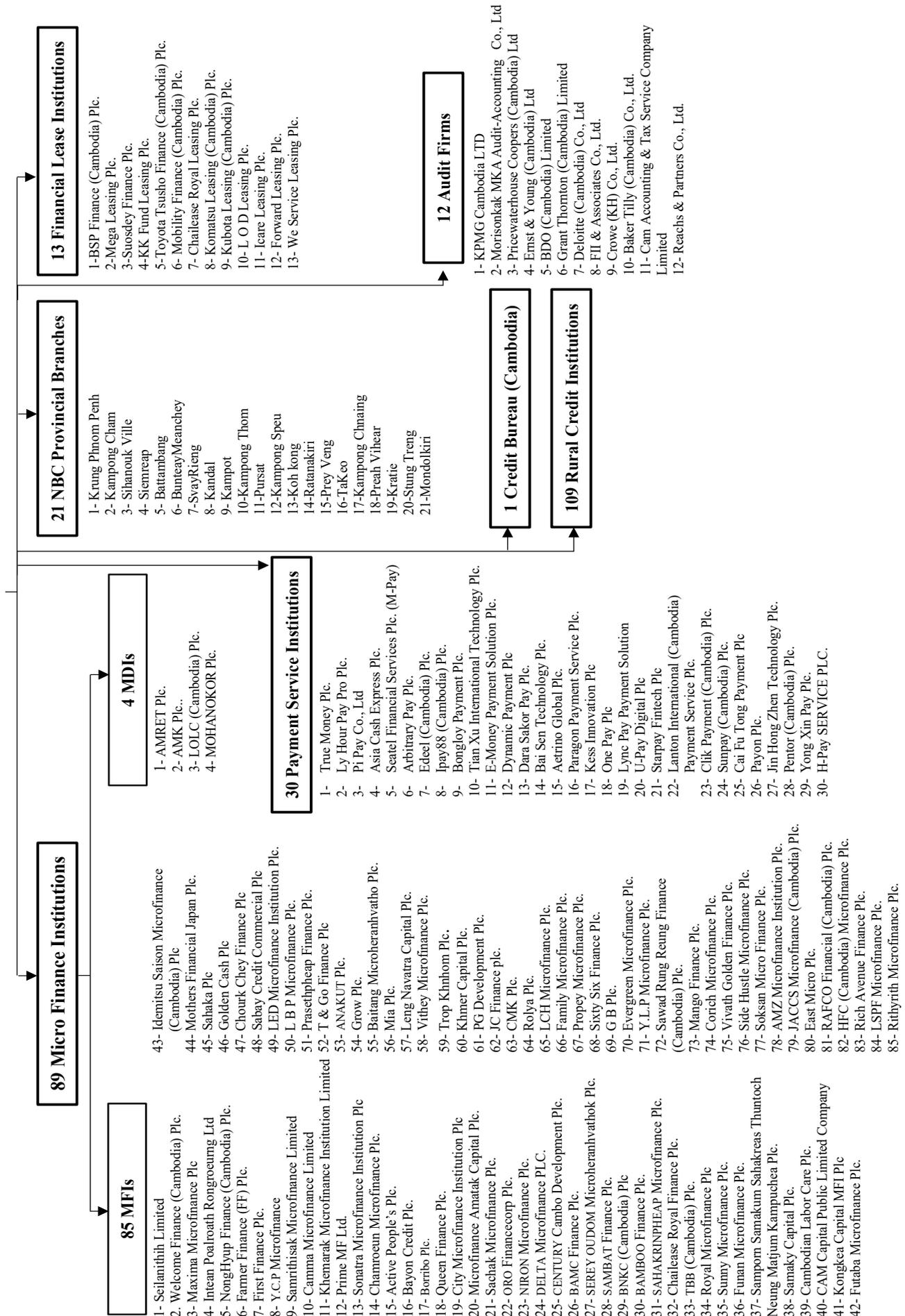
	2025			Change in Billion KHR		Change in %	
	Sep	Oct	Nov	Oct/Sep	Nov-Oct	Oct/Sep	Nov-Oct
<b>Imports by Commodity</b>							
Medicine	115.1	119.3	135.5	4.1	16.2	3.6	13.6
Cigarette	101.6	146.0	53.2	44.4	-92.8	43.7	-63.5
Food and Beverage	441.8	515.2	458.4	73.4	-56.8	16.6	-11.0
Construction Equipment	446.5	480.3	459.0	33.9	-21.3	7.6	-4.4
Cement	6.3	10.6	1.4	4.3	-9.3	67.9	-87.2
Steel	273.3	303.1	270.0	29.7	-33.1	10.9	-10.9
Phones	27.4	22.2	5.0	-5.2	-17.1	-19.0	-77.3
T.V	4.9	2.8	3.4	-2.1	0.6	-43.0	22.1
Other Electronic Equipment	188.8	236.2	249.3	47.4	13.1	25.1	5.5
Garment	231.5	297.3	257.3	65.8	-40.1	28.4	-13.5
Fabric	1,726.5	1,981.0	1,772.5	254.5	-208.5	14.7	-10.5
Vehicle	794.7	953.4	888.8	158.6	-64.5	20.0	-6.8
Equipment of Cold	30.0	39.2	40.2	9.3	1.0	31.0	2.5
Gold	0.0	194.6	114.0	194.6	-80.7	-	-41.4
Oil	1,114.0	953.4	1,125.9	-160.6	172.5	-14.4	18.1
Fertilizer	84.4	103.4	107.6	19.0	4.1	22.5	4.0
Others	5,009.2	5,992.5	6,413.8	983.3	421.3	19.6	7.0
<b>Total Imports</b>	<b>10,596.1</b>	<b>12,350.6</b>	<b>12,355.2</b>	<b>1,754.5</b>	<b>4.6</b>	<b>16.6</b>	<b>0.0</b>
<b>Exports by Commodity</b>							
Garment	3,627.5	3,970.0	3,352.8	342.4	-617.1	9.4	-15.5
Footwear	548.4	777.2	696.9	228.8	-80.3	41.7	-10.3
Other Textile Product	790.3	928.7	811.8	138.4	-116.9	17.5	-12.6
Electrical Part	270.7	326.9	282.9	56.2	-44.0	20.8	-13.5
Vehicle and Bicycle Part	82.9	118.1	103.1	35.2	-15.0	42.4	-12.7
Bicycle	160.0	218.8	153.2	58.8	-65.6	36.7	-30.0
Wood Products	208.8	260.3	273.7	51.6	13.3	24.7	5.1
Rice	186.2	199.4	212.5	13.2	13.1	7.1	6.6
Rubber	180.1	251.4	256.3	71.3	4.9	39.6	1.9
Fish and Other Agricultural Products	403.8	369.8	618.6	-34.0	248.8	-8.4	67.3
Others	3,351.8	3,131.0	3,134.5	-220.8	3.5	-6.6	0.1
<b>Total Exports</b>	<b>9,810.6</b>	<b>10,551.5</b>	<b>9,896.2</b>	<b>741.0</b>	<b>-655.4</b>	<b>7.6</b>	<b>-6.2</b>

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

**Table 23: THE BANKING SYSTEM IN CAMBODIA**

*As of 30 November 2025*





# Technical Notes

## I. Concepts and Scope of Data

**Monetary and Financial Statistics (MFS)** is compiled by the Monetary and Financial Statistics division of the Statistics Department of the National Bank of Cambodia (NBC). MFS are published on a monthly basis in local currency (in KHR billion). Likewise, MFS are also published in Economic and Monetary Statistics Bulletin based on the latest *Monetary and Financial Statistics Manual and Compilation Guide (MFSMCG)*, published in 2016 by the International Monetary Fund (IMF).

**MFS** is a comprehensive set of data on the assets and liabilities of economic sectors, particularly financial and non-financial corporations, used by central banks to analyze money, credit, and financial stability. In the analytical surveys, **assets** are presented as financial corporations' claims on other resident institutional sectors and nonresidents, while the **liabilities** are presented by category of financial instruments in the order of their liquidity. Claims on and liabilities to nonresidents and the central government are presented on a net basis (claims minus liabilities). In MFS context, the economy is divided into several institutional sectors, including the Central Bank, Other Depository Corporations, Other Financial Corporations, Central and Local Governments, Public and Other Nonfinancial Corporations, Other Resident Sectors, and Nonresidents.

The scope of Analytical Surveys in MFS is defined according to different segments of the financial sector in Cambodia context. The Central Bank Survey (CBS) is limited to the activities of the NBC. The Other Depository Corporations (ODCs) survey covers Commercial Banks and Microfinance Deposit-Taking Institutions (MDIs), both of which accept deposits from the public. The Other Financial Corporations (OFCs) survey extends to institutions that provide financial services but do not primarily take deposits, including Specialized Banks, Insurance Companies, and non-deposit-taking Microfinance Institutions (MFIs). Together, the CBS and ODCs form the basis of the Depository Corporations (DCs) survey. Finally, the broadest coverage is provided by the Financial Corporations (FCs) survey, which encompasses both Depository Corporations (DCs) and Other Financial Corporations (OFCs), offering a complete overview of the financial sector.

The compilation of MFS faces several challenges. Occasionally, system errors arise both internally and externally, disrupting the reporting process. At times, there are imbalances between assets, liabilities, and equity, which create inconsistencies in the data. Another common issue is the incorrect classification of accounts by banking and financial institutions, which affects the accuracy of the survey results. Delays also occur due to the late submission of reports from institutions. Furthermore, when the Statistics Department identifies discrepancies, there is often no authorization to revise the Chart of Accounts (COA) directly, limiting the ability to correct errors. In addition, new staff at reporting institutions may lack adequate knowledge of compiling the COA, leading to further inaccuracies and delays.

## II. Methodological Notes

According to the IMF methodology, there are 5 tables of Analytical Surveys:

1. Central Bank Survey
2. Other Depository Corporations Survey
3. Depository Corporations Survey
4. Other Financial Corporations Survey
5. Financial Corporations Survey

## 1. Central Bank Survey

The central bank survey, for analytical purposes, presents the NBC's claims on and liabilities to other sectors. The data source is NBC's monthly balance sheet.

**Net foreign assets** - claims on nonresidents less liabilities to nonresidents. Claims and liabilities are disaggregated into financial instruments in the order of their liquidity.

**Claims on other depository corporations:** the NBC's claims on resident ODCs that cover various types of loans.

**Net claims on central government:** claims on central government less liabilities.

**Claims on other sectors:** show the NBC's claims on all other sectors, by each sector.

For analytical purposes, the liability side of the NBC survey shows monetary base, deposits included and excluded from broad money and other liabilities by financial instruments, according to the monetary statistics classification.

**Monetary base:** NBC's liability that covers currency in circulation and resident commercial banks' deposits at the NBC, including required reserves and correspondent accounts, along with accrued interest. Currency in circulation comprises cash issued by the NBC – Khmer Riels (excluding cash in national currency in the NBC's vault) held by resident sectors and nonresidents. For analytical purposes, the monetary base comprises NBC's liabilities that support the expansion of broad money and credit. The monetary base is a measure of the funding base for money aggregates.

**Other liabilities to other depository corporations:** represent other liabilities of residents in ODCs to the NBC that are not included in monetary base. This position includes the NBC's certificates of deposits bought by resident ODCs.

**Deposits included in broad money:** cover deposits and accrued interest at the NBC of money-holding sectors: other financial corporations, public nonfinancial corporations, other nonfinancial corporations, and other resident sectors. Transferable deposits and other deposits are shown separately.

**Other items (net):** other liabilities less other assets. This position consists of unclassified assets and liabilities not included elsewhere in a survey position: nonfinancial assets, settlement accounts, etc.

## 2. Other Depository Corporations Survey

The other depository corporations survey covers resident commercial banks and Microfinance Deposit Taking Institutions (MDIs) sectors. The data source is the monthly reports (COA) of commercial banks and MDIs uploaded in the Supervision Reporting System (SRS) of the NBC.

**Net foreign assets:** claims on nonresidents less liabilities to nonresidents. Claims and liabilities are disaggregated into financial instruments in the order of their liquidity.

**Claims on the central bank:** represent resident ODCs' claims on the NBC, including currency, required reserves, and correspondent accounts along with accrued interest.

**Net claims on central government:** claims on central government less liabilities. Claims and liabilities are disaggregated into financial instruments and are ordered according to liquidity.

**Claims on other sectors:** show resident ODCs' claims on all other sectors, including claims on households that are unified in other resident sectors together with nonprofit institutions serving households (NPISHs).

**Liabilities to central bank:** resident ODCs' liabilities to the NBC. In particular, loans from the NBC along with accrued interest.

**Deposits excluded from broad money:** cover types of deposits and accrued interest held within the financial system that are not included in the official measurement of broad money (M2) by the NBC, which include Government Deposit, Interbank Deposit, Nonresident deposits, and Deposits that are restricted and not readily accessible.

**Securities other than shares:** represent resident ODCs' own debt securities bought by other financial corporations, other nonfinancial corporations and other resident sectors, along with accrued interest.

**Loans:** cover resident commercial banks' loans from other financial corporations, other non-financial corporations and other resident sectors, along with accrued interest.

**Other items (net):** other liabilities minus other assets plus consolidation adjustment. This position consists of unclassified assets and liabilities not included elsewhere in a survey position: non-financial assets, settlement accounts, provisions for loan losses, miscellaneous assets/liabilities, etc.

### 3. Depository Corporations Survey

The depository corporations survey consolidates the central bank survey and the other depository corporations survey. Thus, it covers the NBC and resident ODCs that together comprise depository corporation sector. For analytical purposes, this survey presents depository corporations' claims on and liabilities to other sectors. The data source is the central bank survey and the other depository corporations survey.

**Net foreign assets:** claims on nonresidents less liabilities to nonresidents.

**Domestic claims:** unify depository corporations' gross claims on resident sectors.

**Broad money liabilities:** broad money liabilities comprise currency outside depository corporations, transferable, other deposits, and securities other than shares, of which foreign currency (of M2).

**Loans:** cover depository corporations' loans from other financial corporations, other non-financial corporations and other resident sectors, along with accrued interest.

**Other items (net):** other liabilities minus other assets plus consolidation adjustment.

### 4. Other Financial Corporations Survey

The Other Financial Corporations Survey covers resident Specialized banks and Non-Deposit Taking Microfinance Institutions (MFIs) and the Insurance sectors. The data source is the monthly reports of Specialized banks uploaded in the SRS of the NBC, MFIs' data are from the Banking Supervision Directorate of the NBC, and Insurance data are from the Insurance Regulator of Cambodia (IRC) under the Ministry of Economy and Finance (MEF).

**Net foreign assets:** a net transaction with claims on nonresidents and liabilities to nonresidents made by other financial corporations with nonresidents.

**Claims on depository corporations:** cash holdings in vaults of other financial corporations; settlement accounts, deposits, and other funds placed with credit institutions, investment in shares and debt securities of credit institutions, including certificates of deposit, as well as loans to credit institutions.

***Net claims on government:*** claims of other financial corporations on the central government, less liabilities of other financial corporations to the government.

***Claims on other sectors:*** claims of other financial corporations on nonfinancial corporations and households.

***Securities other than shares:*** all types of debt securities issued by other financial corporations.

***Loans:*** loans received by other financial corporations from the general government, credit institutions, nonfinancial corporations, and households.

***Insurance technical reserves:*** total funds accumulated by other financial corporations to fulfil obligations to resident insurance.

***Shares and other equity:*** include authorized capital and aggregate capital contribution made by shareholders of other financial corporations, the value of shares in unit investment funds, supplementary and reserve capital, targeted funding, as well as financial results of other financial corporations and other equity of other financial corporations.

## 5. Financial Corporations Survey

Financial Corporations Survey consolidates the data of Depository Corporations Survey and the Other Financial Corporations Survey. The consolidation was carried out by netting all mutual claims and liabilities between depository corporations, on the one hand, and other financial corporations, on the other hand, and by summing their claims and liabilities to other economic sectors and nonresidents.

***Net foreign assets:*** net transactions with claims on nonresidents and liabilities to nonresidents made by the NBC, credit institutions and other financial corporations in foreign currency.

***Domestic claims:*** claims of depository corporations, other financial corporations on nonfinancial corporations and households, as well as net claims on general government.

***Currency outside financial corporations:*** cash issued in circulation by the NBC, less cash in vaults of the NBC, ODC, and OFC.

***Deposits:*** funds of residents of Cambodia (nonfinancial corporations and households) in settlement, current, and time deposits and other deposits with depository corporations, both included in and excluded from money supply.

***Securities other than shares:*** bonds, savings certificates and certificates of deposit issued by credit institutions and other financial corporations.

***Loans:*** loans extended to credit institutions and other financial corporations by non-financial corporations and to households.

***Insurance technical reserves:*** total funds of other financial corporations to fulfil obligations to participants in pension plans and to resident insurers: non-financial organizations and households.

***Shares and other equity:*** own funds of depository corporations and other financial corporations.

***Other items (net):*** other liabilities and assets not included in the above-mentioned aggregates, as well as discrepancies between mutual liabilities and claims of depository corporations and other financial corporations.

### III. Dissemination and Revision

The dissemination of Monetary and Financial Statistics (MFS) is carried out through multiple channels. These include publication in the *Cambodia Economic and Monetary Statistics Bulletin* (in both hard copy and soft copy on NBC website), the Cambodia Enhanced General Data Dissemination System (e-GDDS), and the IMF's Integrated Collection System (ICS). The data are also shared via email with IMF and AMRO representatives, distributed to relevant ministries, and internally disseminated within the Directorate General of Policy and International Cooperation (DGPIC). Additionally, MFS are included in the NBC semi-annual and annual reports.

The MFS are subject to revision due to the revision of data and data sources, expansion of data coverage, and revision of compilation methodologies. The adjustments are made with the aims to enhance the data quality and scope and ensure consistency with other macroeconomic statistics such as National Account Statistics (NAS), Government Financial Statistics (GFS) and Balance of Payment (BOP), and International Investment Position (IIP).

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

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

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

**អាសយដ្ឋានទំនាក់ទំនង**  
**CONTACT DETAILS**

**ធនាគារជាតិនៃកម្ពុជា**

NATIONAL BANK OF CAMBODIA

នាយកដ្ឋានស្ថិតិ

Statistics Department

អគារលេខ ៦៩-៧០ មហាវិថីហាណូយ (លេខ១០១៩) ភូមិបាយ៉ាប សង្កាត់ភ្នំពេញថ្មី

ខណ្ឌសែនសុខ រាជធានីភ្នំពេញ

#69-70, Hanoi Blvd. (1019), Phum Bayab, Sangkat Phnom Penh Thmei,

Khan Sen Sok, Phnom Penh

អ៊ីម៉ែល : [statistics@nbc.gov.kh](mailto:statistics@nbc.gov.kh)

E-mail : [statistics@nbc.gov.kh](mailto:statistics@nbc.gov.kh)

ទូរស័ព្ទ : (៨៥៥) ២៣ ៧២២ ៥៦៣ – ១១១៥

Telephone : (855) 23 722 563 – 1115

ទូរសារ : (៨៥៥) ២៣ ៤២៦ ១១៧

Facsimile : (855) 23 426 117



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