

ព្រះរាជាណាចក្រកម្ពុជា
KINGDOM OF CAMBODIA
ជាតិ សាសនា ព្រះមហាក្សត្រ
NATION RELIGION KING



ធនាគារជាតិ នៃ កម្ពុជា
NATIONAL BANK OF CAMBODIA

ព័ត៌មានស្ថិតិសេដ្ឋកិច្ច និងរូបិយវត្ថុ
ECONOMIC AND MONETARY STATISTICS

លេខ ២៩៣ – ឆ្នាំទី២៦
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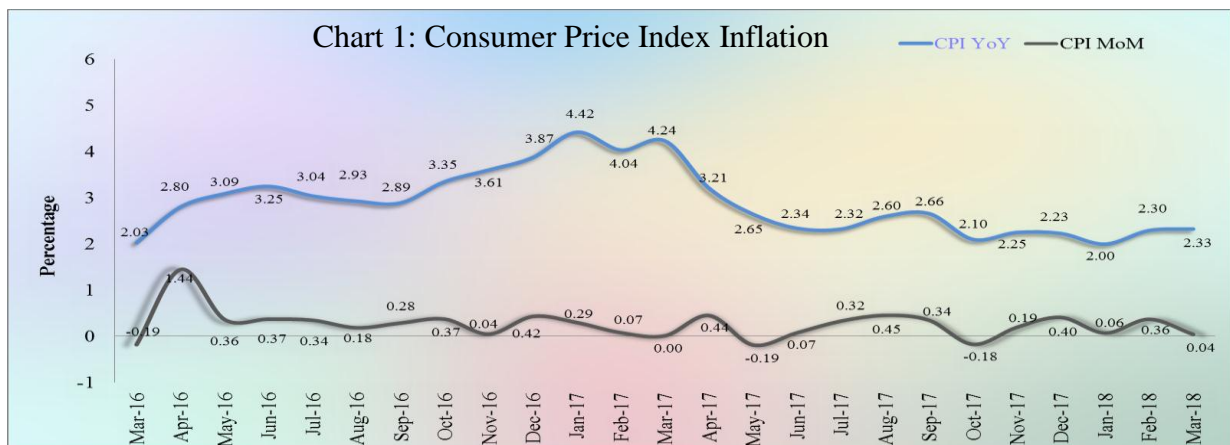
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Introduction

Head line consumer price inflation in March 2018 decelerated compared to a month earlier. During this period, Cambodian Riel (KHR) appreciated against US dollar, whereas customer deposits and credit to private sector of the banking sector continued to increase. At the same time, the international trade in goods showed a decrease in deficit.

Consumer Price Index

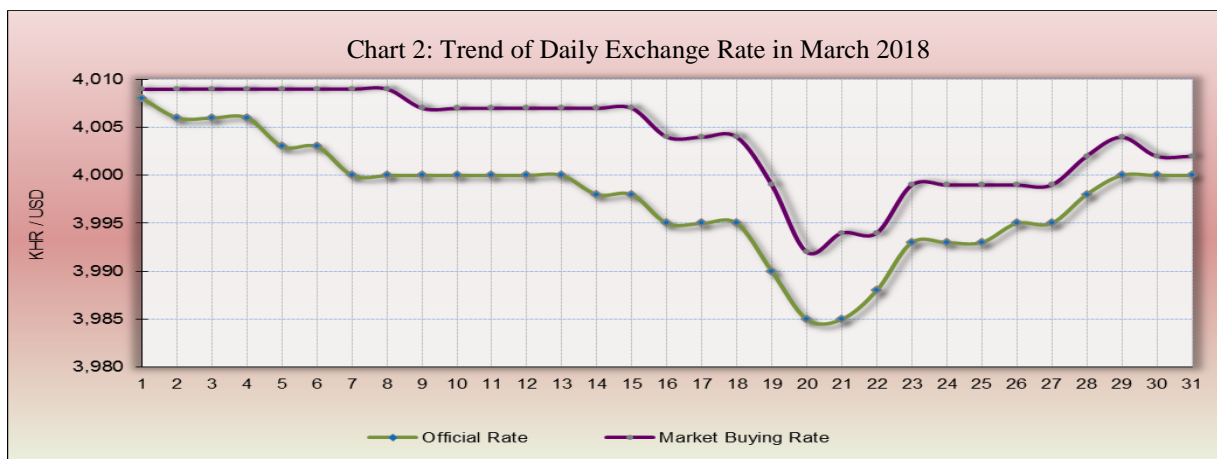
The consumer price inflation in Phnom Penh (month-on-month) eased to 0.04% in March 2018 from 0.36% in February. In which, seven out of twelve group indexes decreased while four group indexes increased and the other one group index remained stable.



During the same period, the year-on-year percentage change of the CPI for all items rose tiny to 2.33% in March 2018 from 2.30% in February. The increase was largely driven by an increase in food price.

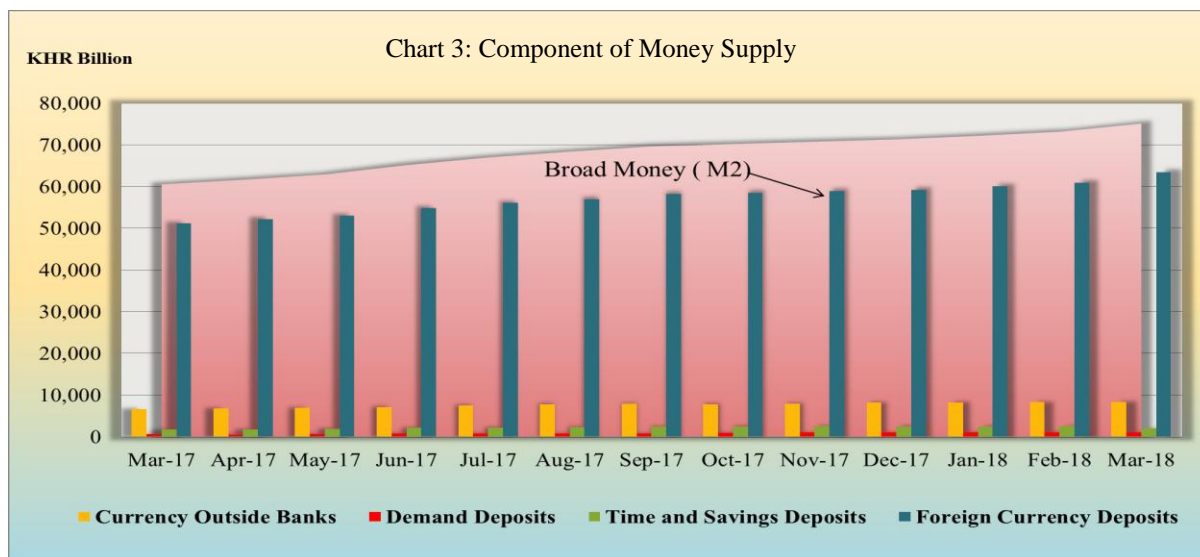
Exchange Rate

The exchange rate (market buying rate) was KHR 4,002 per US dollar in March 2018, appreciated by 0.17%, compared to the previous month. This was mainly due to the increase in demand for KHR for tax payment purpose and for spending before the Khmer New year.



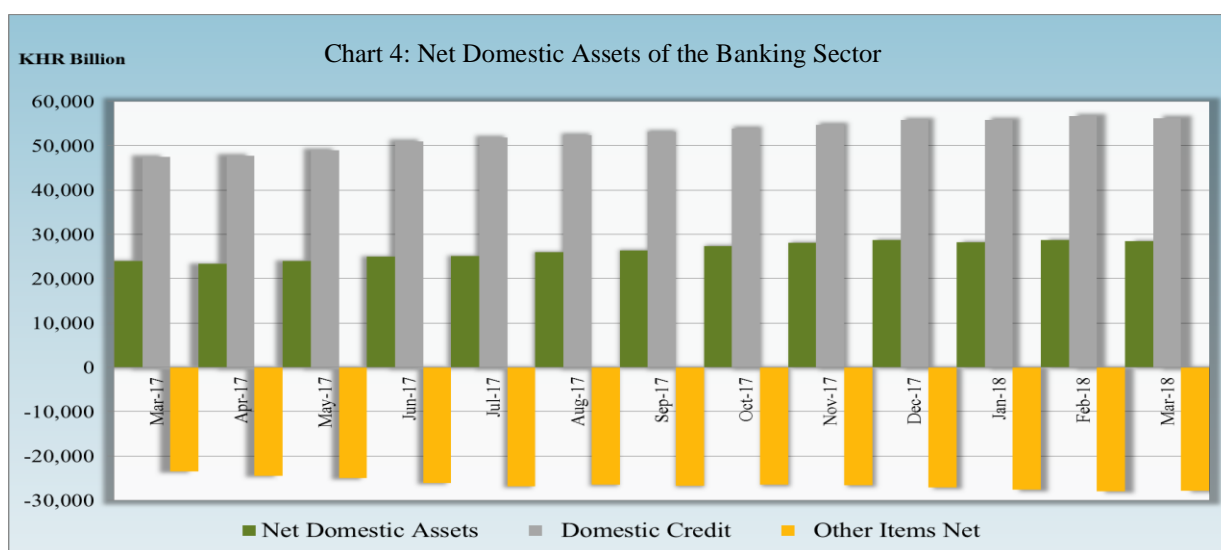
Money Supply

Broad money (M2) increased to KHR 75,164.1 billion in March 2018, up by 2.7% compared to February. The components of M2 including resident's foreign currency deposits, and currency outside banks increased by 4.2%, and 0.9%, respectively. Whereas, time and saving deposits, demand deposits decreased by 20.2%, and 7.9%, respectively.



Net Domestic Assets of the Banking Sector

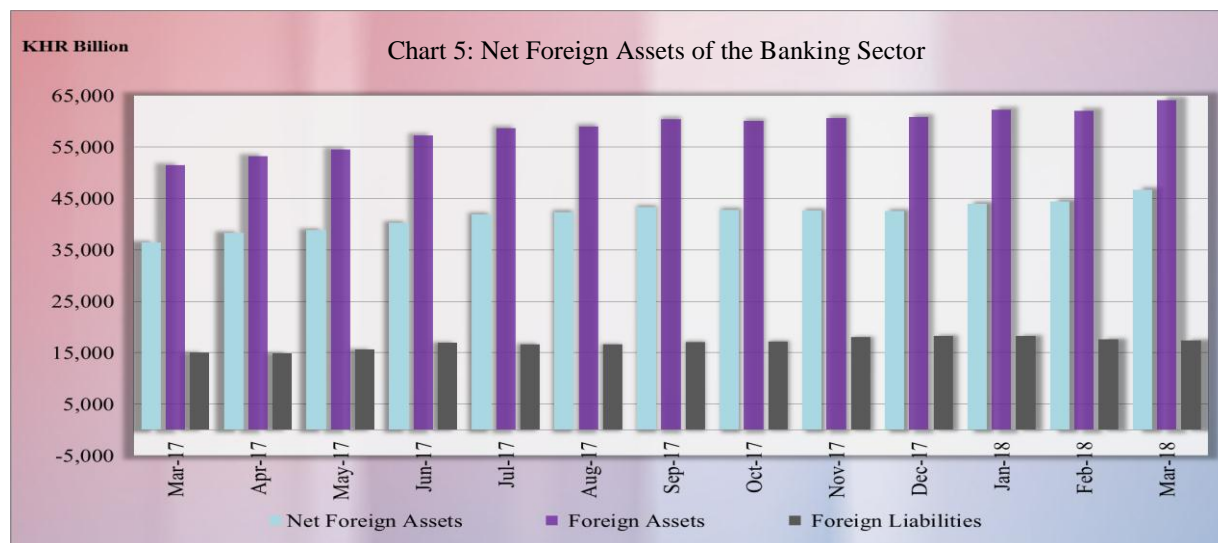
Net domestic assets of the banking sector decreased to KHR 28,457 billion in March 2018, down by 1.1% compared to the increase of 1.8% in the previous month. This was due to a decrease of 0.7% in domestic credit while other items net increased by 0.4%.



The decrease in domestic credit was reflected by a decrease of 12.3% in net claims on government while credit to private sector increased by 1.4%. The decrease in net claim on government was entirely due to an increase in government deposits.

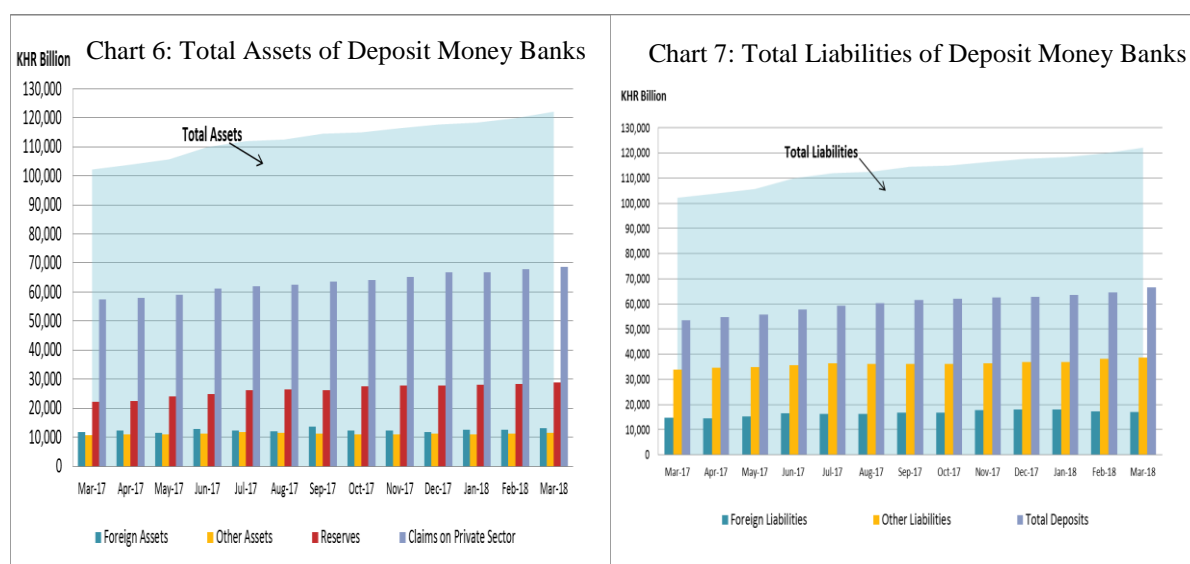
Net Foreign Assets of the Banking Sector

Net foreign assets of the banking sector increased sharply to KHR 46,707.05 billion in March 2018, up by 5.5% from February. The increase was due to an increase of 3.4% in total foreign assets contributed with a decrease of 1.1% in total foreign liabilities.



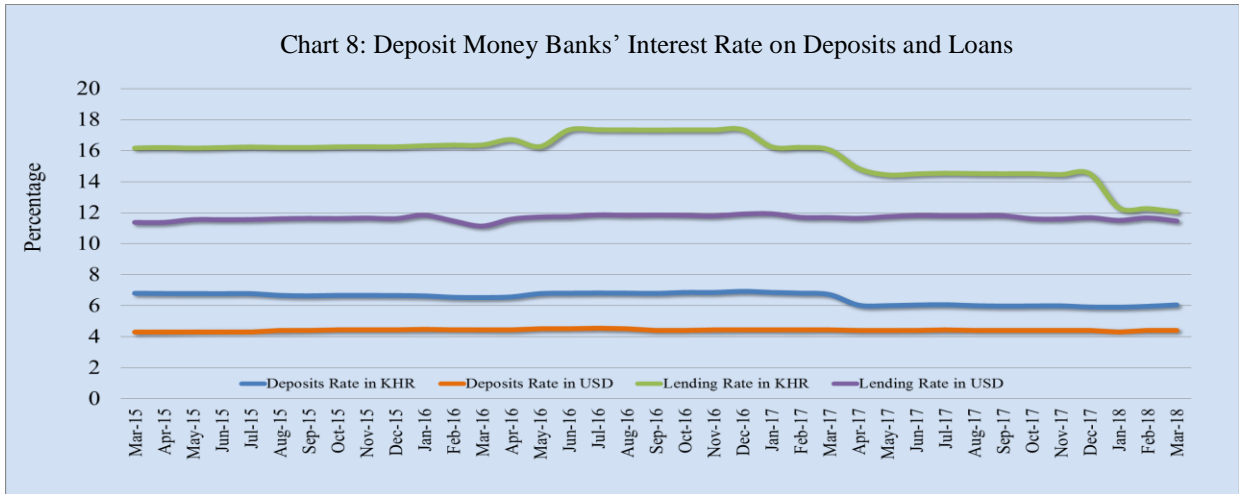
Deposit Money Banks' Operations

Total assets of commercial banks and specialized banks were KHR 122,120.5 billion, up by 1.9% in March 2018 compared to the previous month.



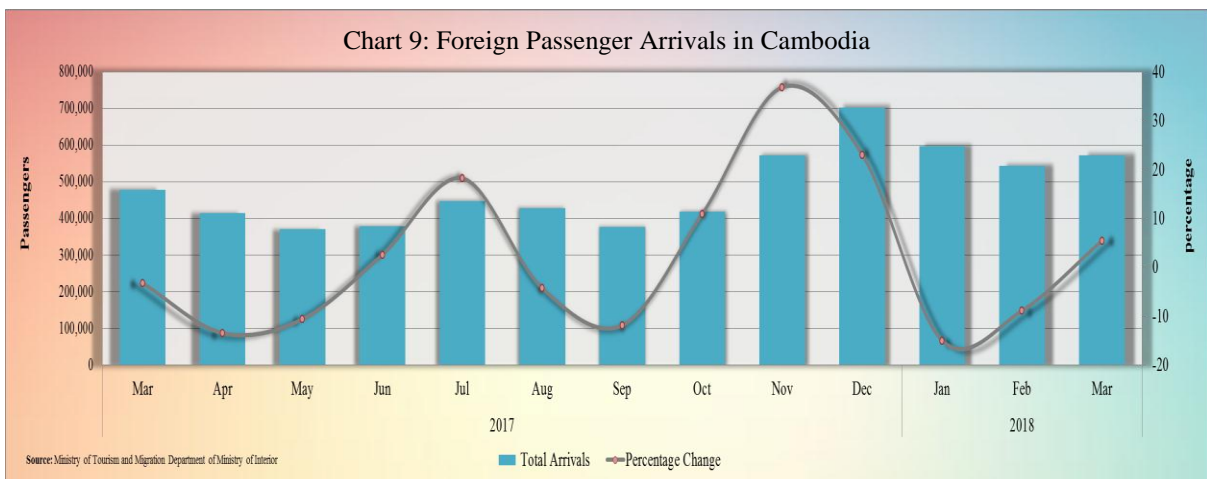
Interest Rates on Loans and Deposits

In March 2018, the interest rate movement with a maturity of 12-month on deposits and loans showed that the weighted average deposit rate in KHR increased by 0.09% while weighted average deposit rate in US dollar remained unchanged. At the same time, the weighted average lending rate in KHR and US dollar decreased by 0.21% and 0.20%, respectively.



Foreign Tourist Arrivals

In March 2018, the total number of passenger arrivals was 572,075 passengers, increased by 5.4% after decreasing 8.9% in the preceding month. The main purpose of the passenger arrivals in Cambodia was for vacation, accounting for more than 87% of the total.



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



International Trade in Goods

International trade in goods showed a deficit of KHR 481.7 billion (10.5%) in March 2018, following the deficit of KHR 718.6 billion (13.3%) in February.



The major components of total exports were Garment, Footwear, Rubber, Textile, and fish products. And the major components of total imports were Vehicles, Petroleum, Cigarettes, Motor Bikes, Gold, Steel, Construction Materials, Cement, Clothing, VCRs, Beer, and Sugar.

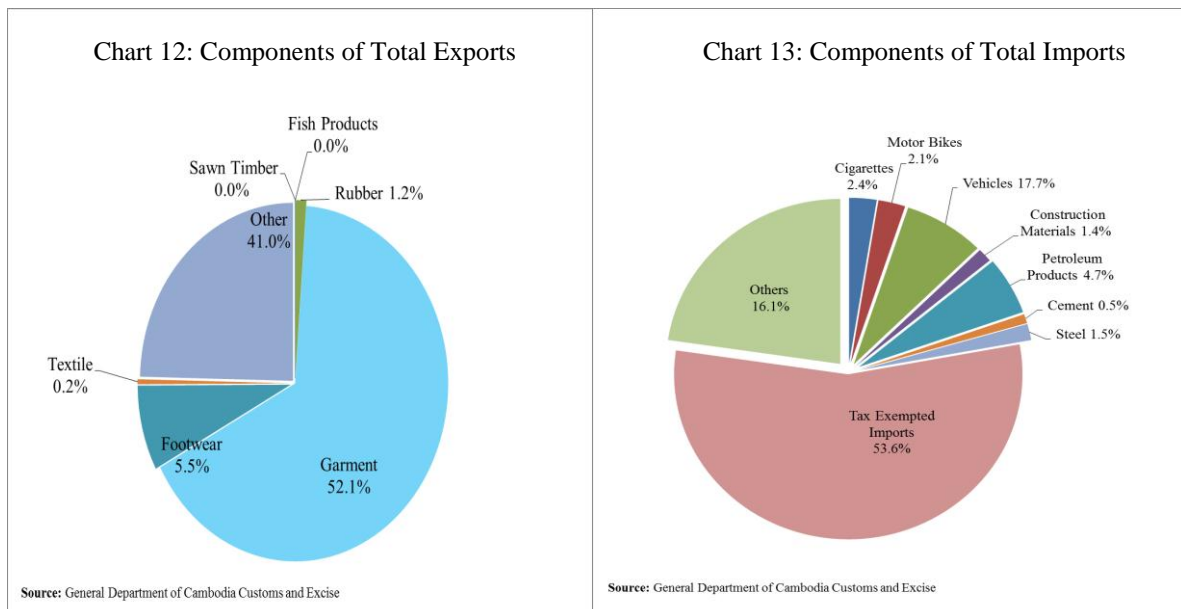


Table 1: Consumer Price Index and Inflation Rate

1. Consumer Price Index (CPI) and Component Indices (Oct-Dec. 2006 = 100)	Dec-16	Dec-17	Jan-18	Feb-18	Mar-18
CPI (all items)	168.03	171.78	171.89	172.52	172.58
Food and Non-Alcoholic Beverages	204.86	208.72	208.51	209.69	209.93
Alcoholic Beverages, Tobacco and Narcotics	158.43	158.96	159.54	160.14	159.92
Clothing and Footwear	143.33	145.44	145.86	145.62	145.84
Housing, Water, Electricity, Gas and other Fuels	124.99	125.79	125.75	125.75	125.55
Furnishings and Household Maintenance	149.98	150.23	150.45	150.66	150.33
Health	132.56	134.07	133.92	134.28	134.53
Transport	110.66	115.56	116.25	115.99	115.70
Communication	68.23	67.73	67.65	67.85	67.65
Recreation and Culture	118.63	117.70	117.46	117.98	117.69
Education	160.08	158.90	158.90	158.90	158.90
Restaurants	243.46	261.95	263.72	265.01	265.62
<i>Miscellaneous Goods and Services</i>	139.64	143.62	144.02	144.31	144.05
2. Percentage Change in the CPI and its Components					
2.1 Month on Month Change (%)					
CPI (all items)	0.42	0.40	0.06	0.36	0.04
Food and Non-Alcoholic Beverages	0.34	0.24	-0.10	0.57	0.11
Alcoholic Beverages, Tobacco and Narcotics	-0.09	-0.34	0.37	0.37	-0.14
Clothing and Footwear	0.87	-0.09	0.28	-0.17	0.16
Housing, Water, Electricity, Gas and other Fuels	0.00	0.73	-0.03	0.00	-0.16
Furnishings and Household Maintenance	0.18	0.20	0.14	0.14	-0.21
Health	0.16	-0.03	-0.11	0.27	0.18
Transport	1.23	1.35	0.60	-0.22	-0.26
Communication	0.08	-0.28	-0.11	0.29	-0.30
Recreation and Culture	-0.19	0.09	-0.21	0.45	-0.25
Education	0.00	0.00	0.00	0.00	0.00
Restaurants	1.49	0.71	0.67	0.49	0.23
Miscellaneous Goods and Services	-0.70	0.56	0.28	0.20	-0.18
2.2 Year on Year Change (%)					
CPI (all items)	3.87	2.23	2.00	2.30	2.33
Food and Non-Alcoholic Beverages	5.95	1.88	1.52	2.05	2.21
Alcoholic Beverages, Tobacco and Narcotics	4.54	0.33	0.44	0.56	-0.63
Clothing and Footwear	4.15	1.48	1.51	1.22	1.33
Housing, Water, Electricity, Gas and other Fuels	1.72	0.64	1.47	1.66	1.34
Furnishings and Household Maintenance	3.31	0.16	0.22	0.48	0.48
Health	1.93	1.14	1.07	1.36	1.23
Transport	-1.13	4.43	3.79	2.90	2.50
Communication	-0.29	-0.73	-1.23	-0.94	-1.47
Recreation and Culture	1.92	-0.78	-1.58	-1.01	-1.87
Education	0.00	-0.74	-0.74	-0.74	-0.74
Restaurants	1.72	7.60	6.66	6.93	7.52
Miscellaneous Goods and Services	1.96	2.85	2.96	3.28	3.63
3. Three-month moving average CPI (All Items)					
Year on Year Change (%)	3.61	2.20	2.16	2.18	2.21
4. Twelve-month moving average CPI (All Items)					
Year on Year Change (%)	3.02	2.91	2.71	2.57	2.41

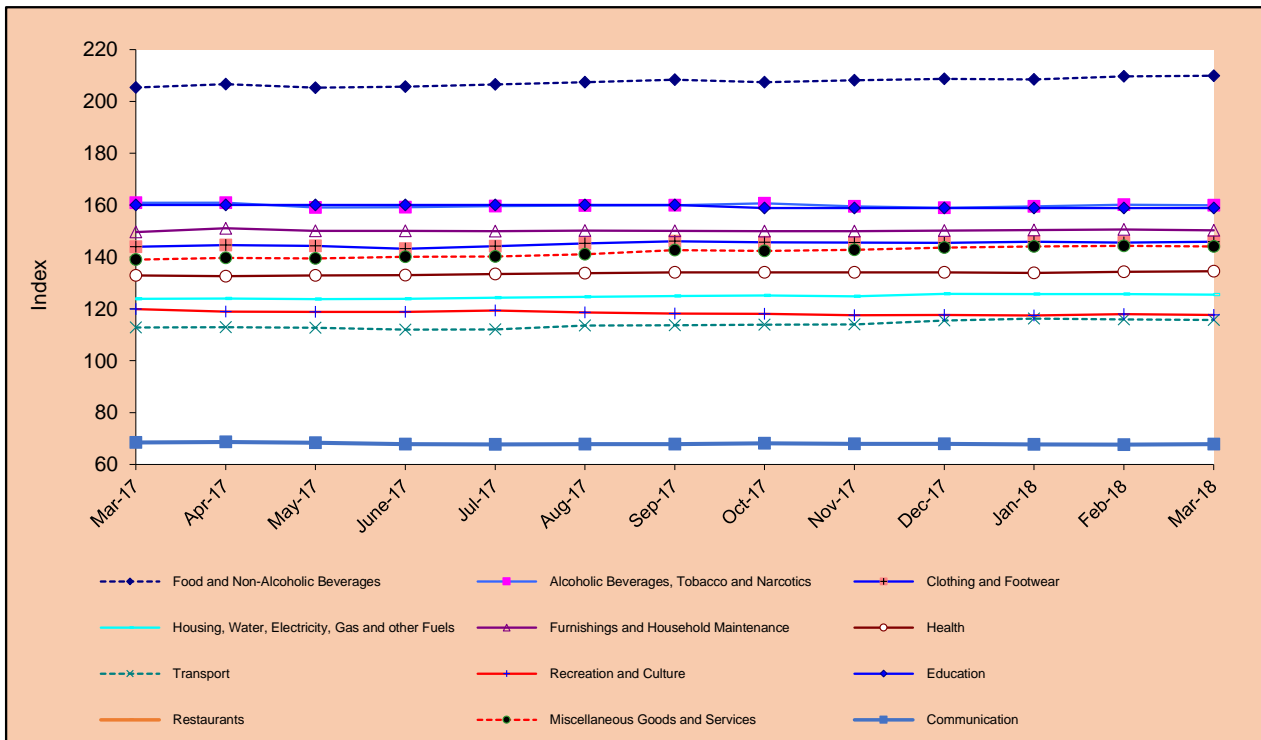
Source: National Institute of Statistics

Table 2: Consumer Items Showing Price **Increased in March 2018**

No.	Description	Weight	Index			Percentage Change	
			Mar-17	Feb-17	Mar-18	Monthly	Yearly
1	BREAD	0.173	205.15	219.45	223.24	1.7	8.8
2	DRIED AND PRESERVED FRUITS	0.086	137.34	146.64	148.21	1.1	7.9
3	COFFEE, TEA AND COCOA	0.755	135.62	136.77	138.09	1.0	1.8
4	LEAF AND STALK VEGETABLES (FRESH)	2.031	199.56	201.26	203.08	0.9	1.8
5	WINE	0.248	159.32	171.43	172.87	0.8	8.5
6	OTHER ARTICLES OF CLOTHING AND CLOTHING ACCESSORIES	0.059	145.31	148.47	149.48	0.7	2.9
7	DRIED NUTS AND EDIBLE SEEDS	0.556	229.59	245.47	246.92	0.6	7.5
8	TRANSPORT SERVICES	0.812	163.74	168.93	170.00	0.6	3.8
9	PORK (FRESH)	5.618	209.69	210.20	211.21	0.5	0.7
10	FRUIT VEGETABLES	1.138	275.61	273.52	274.75	0.5	-0.3
11	SPARE PARTS AND ACCESSORIES FOR PERSONAL TRANSPORT EQUIPMENT	0.084	221.73	220.68	221.79	0.5	0.0
12	OTHER SERVICES N.E.C.	0.892	112.29	116.51	117.06	0.5	4.3
13	CLOTHING FOR WOMEN AND GIRLS	1.065	139.81	141.77	142.39	0.4	1.8
14	FOOTWEAR	0.641	156.89	158.08	158.78	0.4	1.2
15	OUTPATIENT SERVICES	1.141	120.23	120.23	120.67	0.4	0.4
16	RICE, QUALITY NO.1 WHITE, PHAKA KANHEY, BATTAMBANG	3.052	222.82	227.74	228.43	0.3	2.5
17	OTHER GRAINS	0.090	283.00	289.82	290.79	0.3	2.8
18	PROCESSED FISH AND SEAFOOD	1.646	225.45	233.21	234.00	0.3	3.8
19	PULSES/LEGUMES	0.413	222.61	221.26	221.91	0.3	-0.3
20	FOOD PRODUCTS NEC	1.404	218.72	220.87	221.52	0.3	1.3
21	RICE, QUALITY NO.2 WHITE, NEANG-MENH, BATTAMBANG	2.681	213.68	217.27	217.68	0.2	1.9
22	FISH (FRESH)	7.435	203.36	212.56	213.02	0.2	4.8
23	GLASSWARE, TABLEWARE AND HOUSEHOLD UTENSILS	0.078	136.45	136.33	136.63	0.2	0.1
24	MEDICAL PRODUCTS, APPLIANCES AND EQUIPMENT	3.588	130.83	132.83	133.04	0.2	1.7
25	MOTOR CARS	3.053	107.09	107.27	107.48	0.2	0.4
26	MOTOR CYCLES	2.736	126.31	126.14	126.44	0.2	0.1
27	RESTAURANTS AND HOTELS	5.861	247.03	265.01	265.62	0.2	7.5
28	GAS	2.699	107.02	114.37	114.43	0.1	6.9
29	HOUSEHOLD APPLIANCES	0.397	116.43	116.78	116.91	0.1	0.4
30	BICYCLES	0.103	140.43	139.74	139.84	0.1	-0.4
31	TRADITIONAL CAKES	0.561	210.16	219.90	219.87	0.0	4.6
32	FRESH EGGS	1.013	153.48	162.87	162.87	0.0	6.1
33	BEER	0.532	122.55	123.22	123.22	0.0	0.5
34	CLOTHING FOR MEN AND BOYS	0.621	134.49	138.11	138.18	0.0	2.7
35	ACTUAL RENTALS FOR HOUSING	1.054	100.00	100.00	100.00	0.0	0.0
36	SERVICES FOR THE MAINTENANCE AND REPAIR OF THE DWELLING	0.435	186.78	186.78	186.78	0.0	0.0
37	WATER SUPPLY AND MISCELLANEOUS SERVICES RELATED TO THE DWELLING	2.307	100.00	100.00	100.00	0.0	0.0
38	ELECTRICITY	5.352	102.16	102.16	102.16	0.0	0.0
39	SOLID FUELS	1.475	213.19	220.68	220.68	0.0	3.5
40	HOSPITAL SERVICES	0.412	185.86	185.86	185.86	0.0	0.0

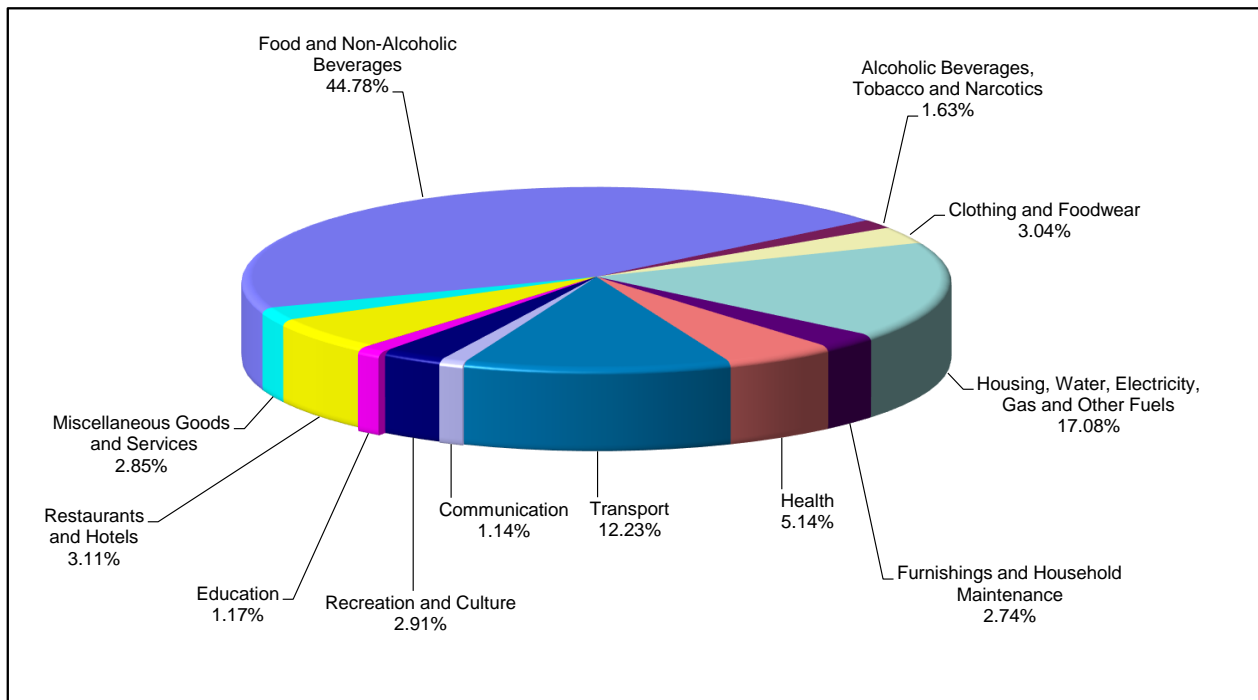
Source: National Institute of Statistics

Chart 1: Consumer Price Index



Source: National Institute of Statistics

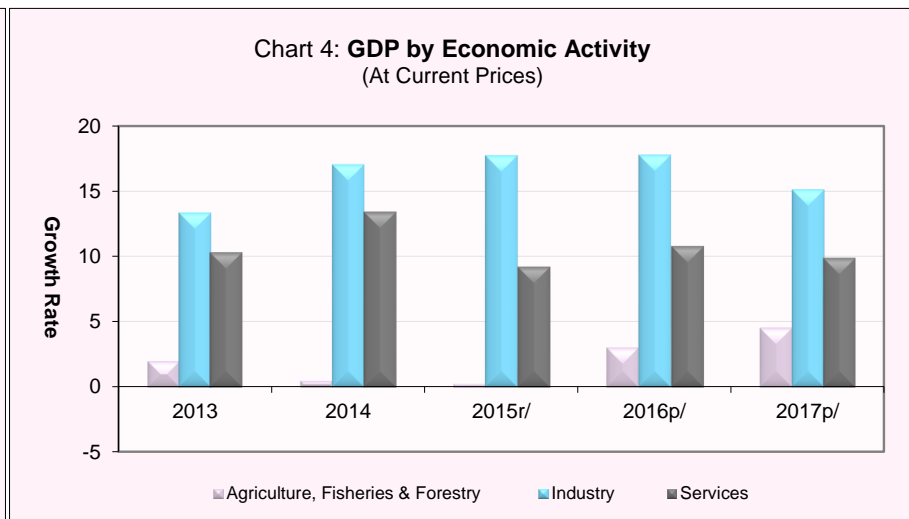
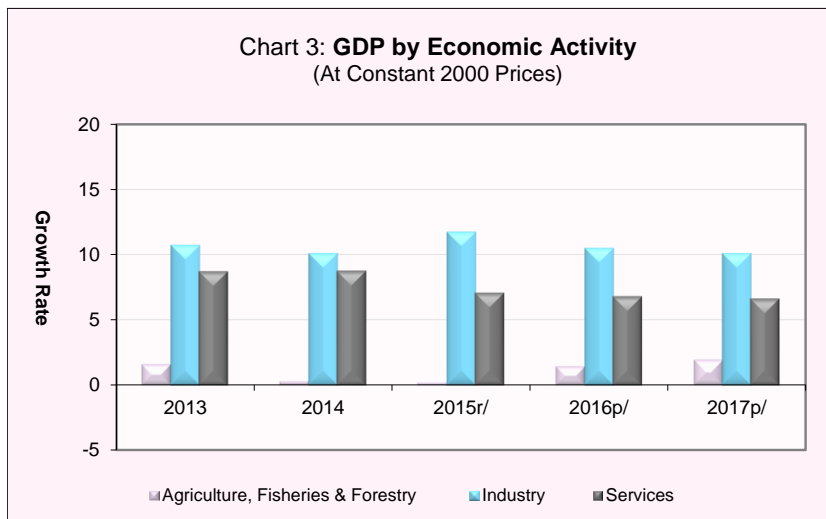
Chart 2: Weight of All Group Indices in Consumer Basket



Source: National Institute of Statistics

Table 3: Gross Domestic Product (GDP)

	At Constant 2000 Prices					At Current Prices				
	2013	2014	2015r/	2016p/	2017p/	2013	2014	2015r/	2016p/	2017p/
GDP in KHR Billion	37,503	40,182	43,009	46,000	49,191	61,327	67,437	73,423	81,242	89,604
GDP in USD Million	9,313	9,971	10,686	11,414	12,131	15,229	16,734	18,242	20,159	22,097
GDP % Growth Rate	7.4	7.1	7.0	7.0	6.9	8.2	10.0	8.9	10.6	10.3
GDP % Growth Rate, by Economic Activity										
Agriculture, Fisheries & Forestry	1.6	0.3	0.2	1.4	1.9	2.0	0.5	0.2	3.0	4.5
Industry	10.7	10.1	11.7	10.5	10.1	13.3	17.0	17.7	17.7	15.1
Services	8.7	8.7	7.1	6.8	6.6	10.3	13.4	9.2	10.8	9.9
GDP Per Capita in KHR Million	2.6	2.7	2.9	3.0	3.2	4.2	4.6	4.9	5.4	5.8
GDP Per Capita in USD	637	674	714	753	781	1,042	1,131	1,218	1,330	1,423



p/: preliminary estimates

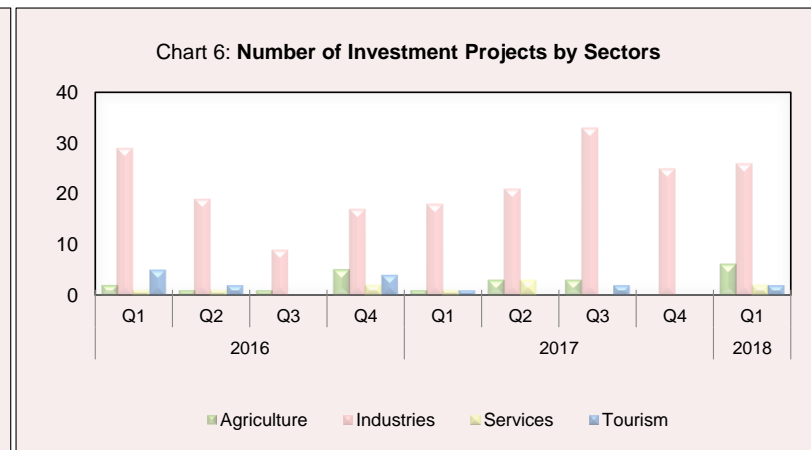
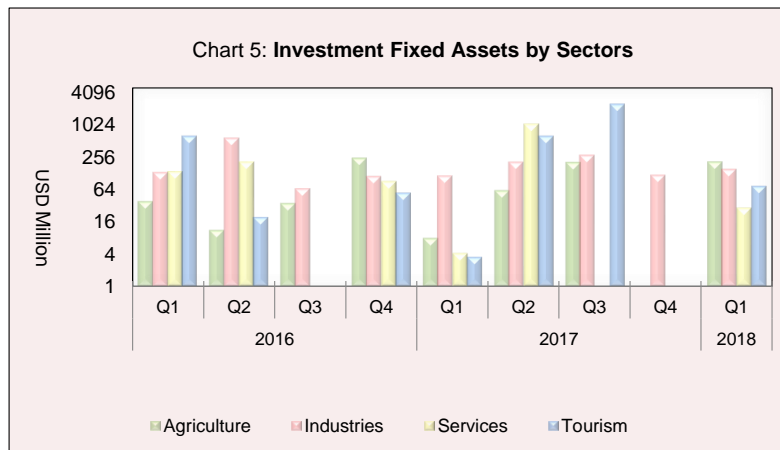
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Source: National Institute of Statistics

Table 4: Investment Projects Approved by Sectors

(In USD Million)

Sector	Agriculture		Industries		Services		Tourism		Total	
	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets
2016										
Q1	2	38.3	29	134.3	1	140.0	5	642.4	37	955.0
Q2	1	11.2	19	585.6	1	211.0	2	19.8	23	827.5
Q3	1	35.3	9	67.4	-	-	-	-	10	102.7
Q4	5	246.6	17	113.5	2	91	4	56.3	28	507.4
Total	9	331.3	74	900.8	4	442.0	11	718.4	98	2,392.5
2017										
Q1	1	8.0	18	115.6	1	4.2	1	3.6	21	131.4
Q2	3	61.0	21	209.9	3	1,045.3	-	644.2	27	1,960.3
Q3	3	205.6	33	281.1	-	-	2	2,518.8	38	3,005.4
Q4	-	-	25	119.8	-	-	-	-	25	119.8
Total	7	274.5	97	726.3	4	1,049.5	3	3,166.6	111	5,216.9
2018										
Q1	6	210.2	26	154.3	2	29.5	2	75.2	36	469.2
Total	6	210.2	26	154.3	2	29.5	2	75.2	36	469.2



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

Table 5: Investment Projects Approved by Major Countries*

(In USD Million)

Country	2016		2017			2018
	Q4	Q1	Q2	Q3	Q4	Q1
Cambodia	51.3	23.9	595.7	2,550.4	5.9	133.9
China	210.3	28.1	1,051.0	293.8	64.4	224.2
Korea	-	15.5	7.2	123.6	3.2	3.5
United States	2.4	-	-	-	-	6.8
Thailand	20.0	-	15.9	-	-	19.1
Vietnam	77.0	-	-	-	-	-
Malaysia	-	-	8.9	3.8	1.2	-
Singapore	101.0	-	248.3	3.8	-	1.4
Taiwan	-	10.5	3.8	6.0	3.0	11.7
Australia	-	-	-	-	-	2.4
England	-	35.4	4.9	-	8.7	-
Canada	4.1	-	-	-	-	-
Hong Kong	34.8	13.4	20.8	20.2	31.0	13.8
Others	6.3	4.6	3.9	3.7	2.4	52.4
Total	507.4	131.4	1,960.3	3,005.4	119.8	469.2
(Share of total)						
Cambodia	10.1	18.2	30.4	84.9	5.0	28.5
China	41.5	21.4	53.6	9.8	53.7	47.8
Korea	-	11.8	0.4	4.1	2.7	0.7
United States	0.5	-	-	-	-	1.5
Thailand	3.9	-	0.8	-	-	4.1
Vietnam	15.2	-	-	-	-	-
Malaysia	-	-	0.5	0.1	1.0	-
Singapore	19.9	-	12.7	0.1	-	0.3
Taiwan	-	8.0	0.2	0.2	2.5	2.5
Australia	-	-	-	-	-	0.5
England	-	26.9	0.2	-	7.3	-
Canada	0.8	-	-	-	-	-
Hong Kong	6.9	10.2	1.1	0.7	25.8	2.9
Others	1.2	3.5	0.2	0.1	2.0	11.2
Total	100.0	100.0	100.0	100.0	100.0	100.0

* Fixed Assets

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

Table 6: Daily Exchange Rate in March 2018

(KHR/USD)

Day	Parallel Market Rate			Official Rate	Daily Change*	
	Purchase	Sale	Midpoint		Spread	% Change
1	4,009	4,018	4,014	4,008	0.0	0.0
2	4,009	4,018	4,014	4,006	0.0	0.0
3	4,009	4,018	4,014	4,006	0.0	0.0
4	4,009	4,018	4,014	4,006	0.0	0.0
5	4,009	4,018	4,014	4,003	0.0	0.0
6	4,009	4,018	4,014	4,003	0.0	0.0
7	4,009	4,018	4,014	4,000	0.0	0.0
8	4,009	4,018	4,014	4,000	0.0	0.0
9	4,007	4,015	4,011	4,000	-2.0	0.0
10	4,007	4,015	4,011	4,000	0.0	0.0
11	4,007	4,015	4,011	4,000	0.0	0.0
12	4,007	4,015	4,011	4,000	0.0	0.0
13	4,007	4,015	4,011	4,000	0.0	0.0
14	4,007	4,015	4,011	3,998	0.0	0.0
15	4,007	4,015	4,011	3,998	0.0	0.0
16	4,004	4,012	4,008	3,995	-3.0	-0.1
17	4,004	4,012	4,008	3,995	0.0	0.0
18	4,004	4,012	4,008	3,995	0.0	0.0
19	3,999	4,008	4,004	3,990	-5.0	-0.1
20	3,992	4,003	3,998	3,985	-7.0	-0.2
21	3,994	4,004	3,999	3,985	2.0	0.1
22	3,994	4,004	3,999	3,988	0.0	0.0
23	3,999	4,009	4,004	3,993	5.0	0.1
24	3,999	4,009	4,004	3,993	0.0	0.0
25	3,999	4,009	4,004	3,993	0.0	0.0
26	3,999	4,009	4,004	3,995	0.0	0.0
27	3,999	4,009	4,004	3,995	0.0	0.0
28	4,002	4,011	4,007	3,998	3.0	0.1
29	4,004	4,012	4,008	4,000	2.0	0.0
30	4,002	4,011	4,007	4,000	-2.0	0.0
31	4,002	4,011	4,007	4,000	0.0	0.0
Average Rate	4,004	4,013	4,008	3,998	-0.2	0.0

* - Spread of Daily Purchasing Market Rate

- Daily % Change of Purchasing Market Rate

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

Month	Market Rate				Official Rate
	Purchase	Monthly %Change	Sale	Midpoint	
Dec-09	4,181	0.41	4,190	4,186	4,169
Dec-10	4,048	-0.64	4,053	4,051	4,053
Dec-11	4,057	0.67	4,066	4,062	4,039
Dec-12	3,990	-0.13	3,995	3,993	3,995
Dec-13	4,003	0.23	4,013	4,008	3,995
Dec-14	4,064	0.22	4,073	4,069	4,075
Dec-15	4,048	0.10	4,055	4,052	4,050
Dec-16	4,039	0.17	4,050	4,045	4,037
2017					
Jan	4,039	0.00	4,052	4,046	4,035
Feb	4,002	-0.92	4,011	4,007	4,004
Mar	4,004	0.05	4,013	4,009	4,005
Apr	4,039	0.87	4,046	4,043	4,034
May	4,069	0.74	4,078	4,074	4,069
Jun	4,084	0.37	4,092	4,088	4,086
Jul	4,090	0.14	4,097	4,093	4,091
Aug	4,053	-0.90	4,068	4,061	4,050
Sep	4,070	0.42	4,080	4,075	4,053
Oct	4,047	-0.57	4,055	4,051	4,037
Nov	4,034	-0.32	4,045	4,040	4,035
Dec	4,037	0.07	4,046	4,042	4,037
2018					
Jan	4,016	-0.52	4,022	4,019	4,015
Feb	4,009	-0.17	4,018	4,014	4,010
Mar	4,002	-0.17	4,011	4,007	4,000

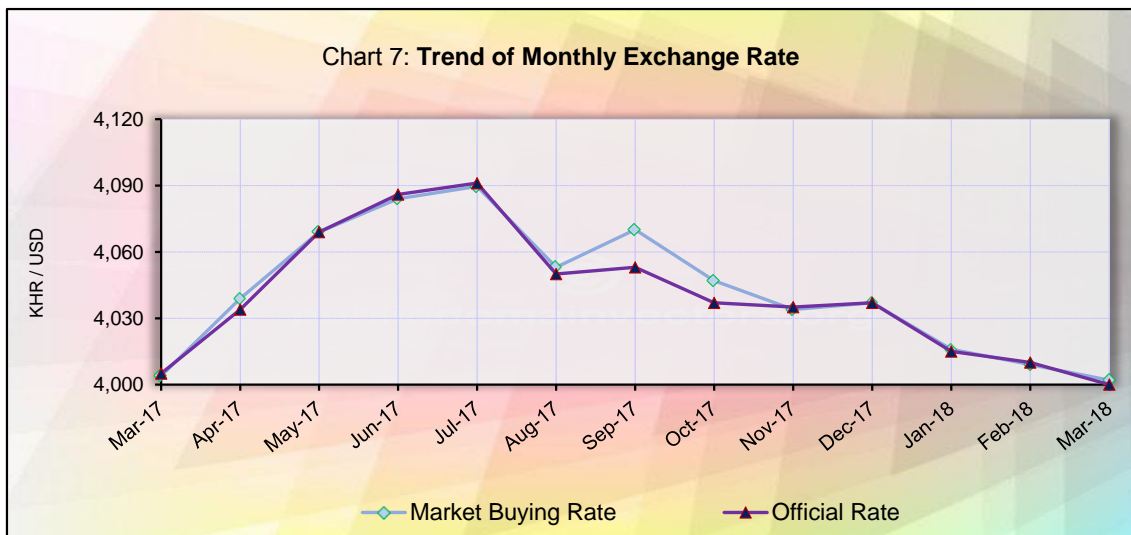


Table 8: The Value of KHR Against Other Currencies

(Official Buying Rate, End-Period)

	SDR	US Dollar	Euro	Japanese Yen	Pound Sterling	Indonesian Rupiah	Malaysian Ringgit	Philippines Peso	Singaporean Dollar	Thai Baht	Vietnamese Dong
Unit	1	1	1	100	1	1000	1	100	1	1	1000
Dec-10	6,242	4,051	5,387	4,970	6,252	450	1,318	9,248	3,143	134	208
Dec-11	6,181	4,039	5,230	5,201	6,225	445	1,274	9,210	3,108	127	192
Dec-12	6,140	3,995	5,285	4,645	6,456	411	1,304	9,737	3,266	131	191
Dec-13	6,152	3,995	5,515	3,807	6,589	327	1,215	8,999	3,153	122	190
Dec-14	5,902	4,075	4,955	3,411	6,342	328	1,166	9,117	3,083	124	191
Dec-15	5,617	4,050	4,429	3,362	6,000	294	944	8,630	2,863	112	181
Dec-16	5,410	4,037	4,265	3,467	4,960	300	901	8,119	2,792	112	178
2017											
Jan	5,465	4,035	4,319	3,551	5,043	302	912	8,112	2,842	115	179
Feb	5,416	4,004	4,237	3,550	4,981	300	902	7,965	2,849	115	176
Mar	5,446	4,005	4,278	3,582	4,997	301	906	7,985	2,865	116	176
Apr	5,523	4,034	4,384	3,623	5,202	303	929	8,050	2,887	117	177
May	5,618	4,069	4,546	3,671	5,213	305	951	8,176	2,936	119	179
Jun	5,682	4,086	4,672	3,645	5,315	307	952	8,086	2,964	120	180
Jul	5,760	4,098	4,812	3,708	5,385	308	958	8,110	3,019	123	180
Aug	5,744	4,050	4,814	3,664	5,231	304	948	7,920	2,982	122	178
Sep	5,722	4,053	4,775	3,604	5,443	300	958	7,958	2,984	121	179
Oct	5,666	4,037	4,702	3,572	5,332	297	954	7,820	2,967	122	178
Nov	5,715	4,035	4,783	3,603	5,411	299	988	8,035	2,995	124	178
Dec	5,735	4,037	4,821	3,574	5,426	298	994	8,094	3,017	124	178
2018											
Jan	5,833	4,015	4,971	3,686	5,651	300	1,033	7,841	3,064	128	177
Feb	5,820	4,010	4,903	3,730	5,574	293	1,022	7,712	3,027	128	176
Mar	5,815	4,000	4,919	3,757	5,609	291	1,035	7,654	3,050	128	175
Monthly % Change	-0.1	-0.2	0.3	0.7	0.6	-0.7	1.3	-0.8	0.8	0.0	-0.6

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

(Annual Rate, Weighted Average Rate)

	Dec-15	Dec-16	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	Jan-18	Feb-18	Mar-18
Interest Rates on Deposits in KHR															
Saving Deposits	1.43	1.56	1.55	1.44	1.43	1.44	1.43	1.42	1.41	1.42	1.42	1.39	1.38	1.52	1.11
Fixed deposit 1 Month	2.86	3.11	2.98	2.24	2.23	2.27	2.28	2.25	2.24	2.28	2.28	2.21	2.20	2.20	2.27
Fixed deposit 3 Months	4.71	4.84	4.67	3.95	3.92	3.97	4.00	3.95	3.92	3.93	3.95	3.89	3.89	3.92	3.98
Fixed deposit 6 Months	5.65	5.79	5.60	4.74	4.70	4.76	4.80	4.74	4.72	4.72	4.74	4.67	4.68	4.72	4.79
Fixed deposit 12 Months	6.64	6.91	6.71	6.02	5.99	6.03	6.05	5.99	5.96	5.97	5.98	5.90	5.89	5.95	6.04
Interest Rates on Deposits in USD															
Saving Deposits	0.78	0.84	0.82	0.76	0.76	0.76	0.76	0.76	0.74	0.74	0.75	0.75	0.74	0.74	0.74
Fixed deposit 1 Month	1.73	1.77	1.71	1.56	1.56	1.57	1.58	1.53	1.52	1.52	1.52	1.53	1.46	1.48	1.48
Fixed deposit 3 Months	2.46	2.42	2.37	2.28	2.30	2.30	2.32	2.27	2.27	2.27	2.27	2.27	2.25	2.23	2.23
Fixed deposit 6 Months	3.42	3.41	3.39	3.25	3.25	3.26	3.28	3.25	3.26	3.26	3.26	3.26	3.24	3.23	3.23
Fixed deposit 12 Months	4.45	4.44	4.45	4.40	4.40	4.41	4.43	4.42	4.42	4.42	4.42	4.42	4.38	4.43	4.42
Interest Rates on Loans in KHR															
1 Month	18.00	20.46	20.27	18.00	18.00	18.00	18.00	17.96	17.98	17.98	17.98	17.98	18.00	18.00	18.00
3 Months	18.00	20.46	20.24	18.00	18.00	18.00	18.00	17.96	17.98	17.98	17.98	17.98	18.00	18.00	8.58
6 Months	19.74	21.20	21.06	19.11	19.10	19.14	19.09	19.10	18.15	18.15	17.98	17.98	18.00	17.97	9.68
12 Months	16.24	17.35	16.05	14.84	14.42	14.48	14.53	14.50	14.49	14.50	14.44	14.50	12.29	12.24	12.03
Interest Rates on Loans in USD															
1 Month	12.86	12.63	13.00	11.93	12.71	11.31	12.83	12.17	11.73	11.66	12.83	12.51	12.44	12.85	12.29
3 Months	12.45	12.27	13.51	12.25	12.20	12.18	12.01	11.85	11.96	11.70	11.88	12.16	11.15	11.01	9.35
6 Months	12.95	12.57	12.76	12.86	12.96	13.29	13.10	13.07	12.41	12.19	11.70	11.90	11.95	11.84	10.80
12 Months	11.60	11.90	11.67	11.68	11.73	11.80	11.79	11.79	11.79	11.60	11.57	11.67	11.49	11.65	11.45

* Including Commercial Banks and Specialized Banks

Table 10: Monetary Survey
(In KHR Billion)

	Dec-16	Dec-17	Jan-18	Feb-18	Mar-18
Net Foreign Assets	31,814.5	42,575.3	43,964.2	44,413.7	46,707.0
Foreign Assets	47,581.6	60,893.4	62,254.1	62,068.1	64,171.0
Foreign Liabilities	-15,767.1	-18,318.1	-18,289.8	-17,654.4	-17,464.0
Net Domestic Assets	25,802.3	28,743.5	28,241.9	28,761.3	28,457.0
Domestic Credit	48,310.3	55,856.5	55,892.7	56,717.9	56,305.8
Net Claims on Government	-8,148.5	-11,066.5	-10,889.5	-11,023.2	-12,381.1
Claims on Government	270.2	270.2	270.2	270.2	270.2
Deposits of Government	-8,418.7	-11,336.8	-11,159.8	-11,293.4	-12,651.4
Non-Government	56,458.8	66,923.0	66,782.2	67,741.1	68,686.9
State Enterprises	0.0	0.4	0.4	0.4	0.4
Private Sector	56,458.8	66,922.6	66,781.8	67,740.7	68,686.5
Of Which in Foreign Currency	55,741.0	66,188.5	66,049.7	67,003.7	67,920.4
Other Items Net	-22,508.0	-27,113.0	-27,650.8	-27,956.7	-27,848.8
Restricted Deposits	-1,301.5	-1,624.2	-1,675.5	-1,642.6	-1,675.0
Capital & Reserves	-17,904.6	-22,862.3	-23,511.6	-23,256.2	-23,861.1
Others	-3,301.8	-2,626.4	-2,463.7	-3,057.9	-2,312.7
Liquidity (M2)	57,616.8	71,318.9	72,206.1	73,175.0	75,164.0
Money (M1)	7,273.0	9,428.4	9,544.0	9,597.9	9,578.5
Currency Outside Banks	6,473.4	8,301.6	8,361.0	8,390.1	8,465.6
Demand Deposits	799.7	1,126.9	1,183.0	1,207.8	1,112.9
Quasi-Money	50,343.8	61,890.4	62,662.1	63,577.1	65,585.5
Time and Savings Deposits	2,386.3	2,615.5	2,579.6	2,639.4	2,106.3
Foreign Currency Deposits	47,957.4	59,275.0	60,082.5	60,937.7	63,479.3

Table 11: Monetary Survey
(Monthly Change)

	Change in KHR Billion			Percentage Change		
	Dec-17	Feb-18	Mar-18	Dec-17	Feb-18	Mar-18
Net Foreign Assets	-97.5	449.4	2,293.4	-0.2	1.0	5.2
Foreign Assets	198.7	-186.0	2,102.9	0.3	-0.3	3.4
Foreign Liabilities	296.2	-635.4	-190.4	1.6	-3.5	-1.1
Net Domestic Assets	602.2	519.4	-304.3	2.1	1.8	-1.1
Domestic Credit	1,076.1	825.2	-412.1	2.0	1.5	-0.7
Net Claims on Government	-655.9	-133.7	-1,357.9	-6.3	-1.2	-12.3
Claims on Government	0.0	0.0	0.0	0.0	0.0	0.0
Deposits of Government	655.9	133.7	1,357.9	6.1	1.2	12.0
Non-Government	1,732.1	958.9	945.8	2.7	1.4	1.4
State Enterprises	0.0	0.0	0.0	2.5	5.0	-3.7
Private Sector	1,732.0	958.9	945.8	2.7	1.4	1.4
Of Which in Foreign Currency	1,729.8	954.0	916.6	2.7	1.4	1.4
Other	-473.9	-305.8	107.8	-1.8	-1.1	0.4
Restricted Deposits	78.6	-32.9	32.4	5.1	-2.0	2.0
Capital & Reserves	671.9	-255.5	604.9	3.0	-1.1	2.6
Others	276.6	-594.2	745.2	9.5	-24.1	24.4
Liquidity (M2)	504.7	968.9	1,989.0	0.7	1.3	2.7
Money (M1)	257.9	53.9	-19.4	2.8	0.6	-0.2
Currency Outside Banks	230.0	29.1	75.5	2.8	0.3	0.9
Demand Deposits	27.9	24.8	-94.9	2.5	2.1	-7.9
Quasi-Money	246.8	914.9	2,008.5	0.4	1.5	3.2
Time and Savings Deposits	-28.5	59.7	-533.1	-1.1	2.3	-20.2
Foreign Currency Deposits	275.3	855.2	2,541.6	0.5	1.4	4.2

Chart 8: Monetary Survey

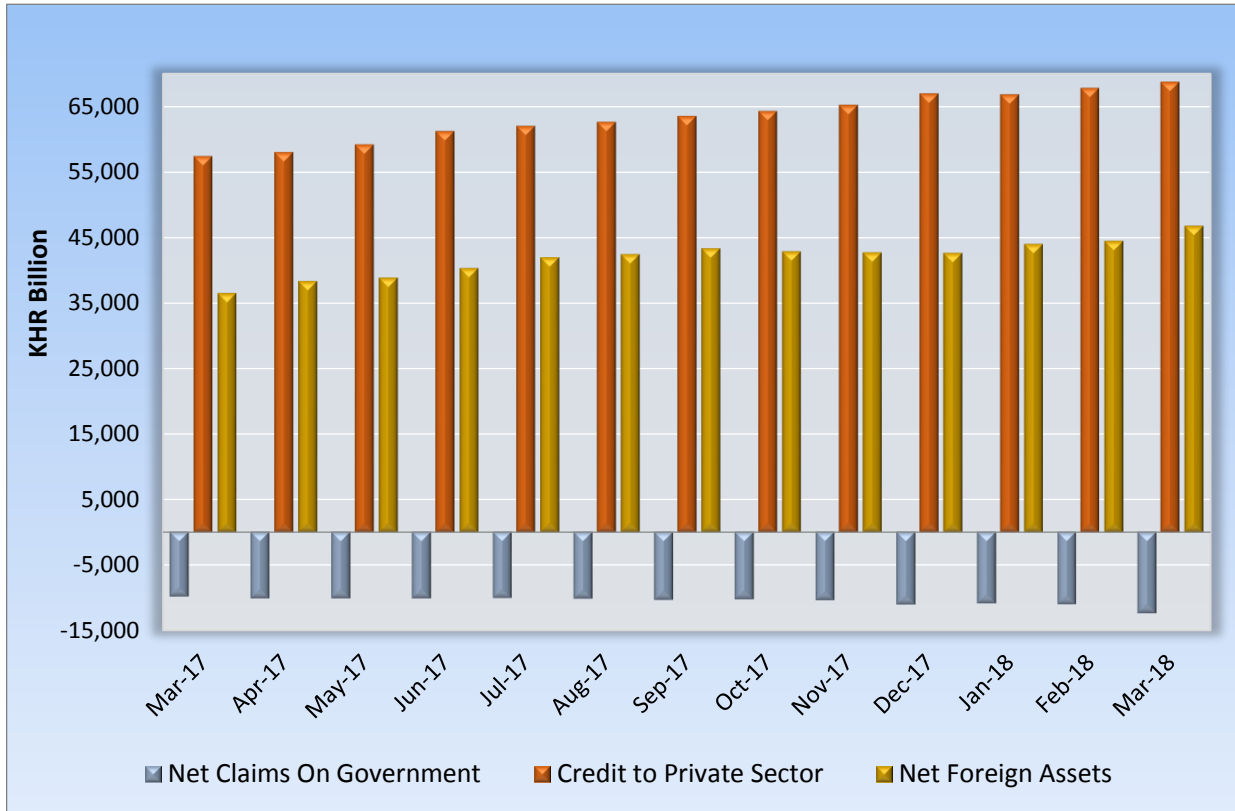


Chart 9: Components of Money Supply

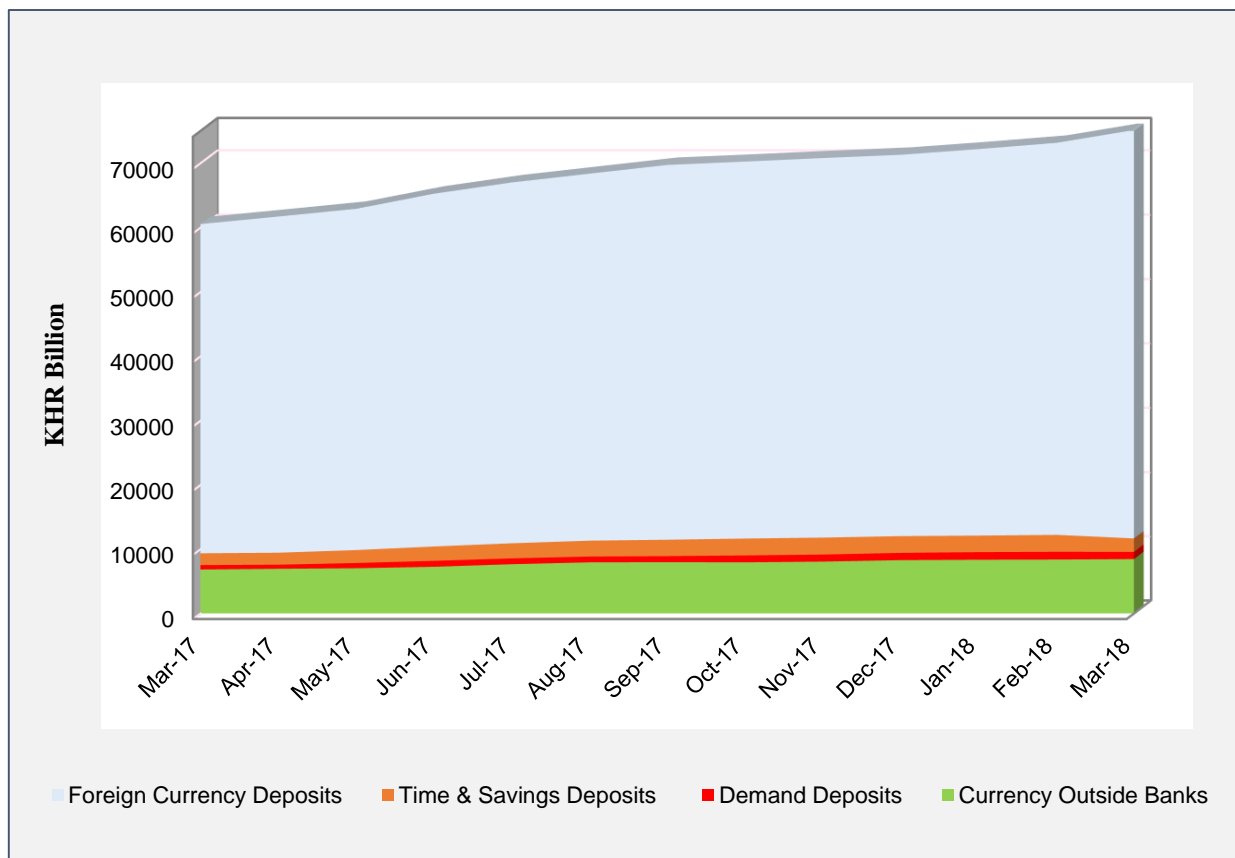


Table 12: Deposit Money Banks' Balance Sheet

(In KHR Billion)

	Dec-16	Dec-17	Jan-18	Feb-18	Mar-18
Net Foreign Assets	-4,521.6	-6,156.7	-5,228.6	-4,756.8	-3,890.8
Foreign Assets	10,874.9	11,768.6	12,661.6	12,498.9	13,174.9
Foreign Liabilities	15,396.5	17,925.2	17,890.3	17,255.7	17,065.6
Net Domestic Assets	34,390.1	41,131.1	40,904.4	41,009.8	41,558.3
Net Domestic Credit	55,804.8	65,750.2	65,500.4	66,380.0	66,987.6
Net Claims on Government	-653.8	-1,172.8	-1,280.0	-1,359.4	-1,697.6
Claims on Public Enterprises	0.0	0.4	0.4	0.4	0.4
Claims on Private Sector	56,458.8	66,922.6	66,781.8	67,740.7	68,686.5
Net claims on National Bank of Cambodia	-0.2	0.0	-1.8	-1.8	-1.8
Other Assets (net)	-21,414.7	-24,619.1	-24,596.0	-25,370.2	-25,429.2
Reserves	21,069.4	27,852.9	27,946.6	28,330.7	28,869.5
Cash	484.4	655.7	770.7	816.1	842.1
Deposits at National Bank of Cambodia	20,103.5	26,285.3	26,443.0	26,630.0	27,226.8
Other Credits at National Bank of Cambodia	481.5	911.9	733.0	884.6	800.6
Total Deposits	50,937.8	62,827.4	63,622.4	64,583.7	66,537.1
Demand Deposits	594.1	937.0	960.3	1,006.6	951.5
Time and Savings Deposits	2,386.3	2,615.5	2,579.6	2,639.4	2,106.3
Foreign Currency Deposits	47,957.4	59,275.0	60,082.5	60,937.7	63,479.3
Total Assets	98,297.8	117,709.7	118,357.9	119,870.3	122,120.5
	(Monthly Percentage Change)				
Net Foreign Assets	-3.5	15.5	-15.1	-9.0	-18.2
Foreign Assets	4.6	-4.3	7.6	-1.3	5.4
Foreign Liabilities	2.1	1.7	-0.2	-3.5	-1.1
Net Domestic Assets	0.4	2.8	-0.6	0.3	1.3
Net Domestic Credit	2.4	2.3	-0.4	1.3	0.9
Net Claims on Government	-0.3	25.7	9.1	6.2	24.9
Claims on Public Enterprises	0.0	2.5	0.0	5.0	-3.7
Claims on Private Sector	2.4	2.7	-0.2	1.4	1.4
Net claims on National Bank of Cambodia	0.2	0.0	0.0	0.2	0.3
Other Assets (net)	5.8	1.6	-0.1	3.1	0.2
Reserves	0.8	-0.1	0.3	1.4	1.9
Cash	-22.0	-2.9	17.5	5.9	3.2
Deposits at National Bank of Cambodia	0.9	0.1	0.6	0.7	2.2
Other Credits at National Bank of Cambodia	33.5	-2.4	-19.6	20.7	-9.5
Total Deposits	1.0	0.4	1.3	1.5	3.0
Demand Deposits	-3.7	2.0	2.5	4.8	-5.5
Time and Savings Deposits	2.8	-1.1	-1.4	2.3	-20.2
Foreign Currency Deposits	0.9	0.5	1.4	1.4	4.2
Total Assets	1.7	1.1	0.6	1.3	1.9

Table 13: Analytical Balance Sheet of The Monetary Authorities

(In KHR Billion)

	Dec-16	Dec-17	Jan-18	Feb-18	Mar-18
Reserve money	28,123.4	36,692.6	37,051.0	37,339.8	37,797.9
Currency Outside Banks	6,473.4	8,301.6	8,361.0	8,390.1	8,465.6
Vault Cash	484.4	655.7	770.7	816.1	842.1
Bank Deposits	20,960.1	27,545.4	27,696.6	27,932.4	28,328.8
Required Reserves	8,784.2	10,926.8	11,007.9	11,104.2	11,226.7
Others	12,175.9	16,618.6	16,688.7	16,828.1	17,102.2
Other Deposits	205.6	189.9	222.7	201.2	161.4
Net Foreign Assets	36,336.1	48,732.0	49,192.9	49,170.5	50,597.8
Foreign Assets	36,706.7	49,124.9	49,592.5	49,569.2	50,996.2
Foreign Liabilities	370.6	392.9	399.6	398.7	398.3
Net Domestic Assets	-8,212.7	-12,039.4	-12,141.9	-11,830.7	-12,799.9
Net Credit to Government	-7,494.7	-9,893.7	-9,609.5	-9,663.8	-10,683.6
Claims	270.2	270.2	270.2	270.2	270.2
Deposits	7,765.0	10,164.0	9,879.7	9,934.1	10,953.8
Net Claims on Banks	-1,144.3	-1,414.2	-1,466.2	-1,448.9	-1,458.3
Other Items (net)	426.4	-731.4	-1,066.3	-717.9	-658.1
	Percentage Change				
Reserve money	0.4	0.4	1.0	0.8	1.2
Currency Outside Banks	1.8	2.8	0.7	0.3	0.9
Vault Cash	-22.0	-2.9	17.5	5.9	3.2
Bank Deposits	0.4	-0.3	0.5	0.9	1.4
Required Reserves	1.5	1.4	0.7	0.9	1.1
Others	-0.4	-1.4	0.4	0.8	1.6
Other Deposits	27.7	5.2	17.3	-9.6	-19.8
Net Foreign Assets	-0.1	1.5	0.9	0.0	2.9
Foreign Assets	-0.1	1.5	1.0	0.0	2.9
Foreign Liabilities	-0.7	0.3	1.7	-0.2	-0.1
Net Domestic Assets	-1.7	5.2	0.9	-2.6	8.2
Net Credit to Government	1.9	4.4	-2.9	0.6	10.6
Claims	0.0	0.0	0.0	0.0	0.0
Deposits	1.8	4.3	-2.8	0.6	10.3
Net Claims on Banks	2.4	3.6	3.7	-1.2	0.6
Other Items (net)	278.3	21.2	45.8	-32.7	-8.3

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

(In KHR Billion)

	Dec-16	Dec-17	Jan-18	Feb-18	Mar-18
1. Financial Institutions	1,008.2	1,876.8	2,150.9	2,205.4	2,101.1
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	758.9	1,189.3	1,403.9	1,447.9	1,413.7
1.3. Other Financial Institutions	249.2	687.5	747.0	757.5	687.5
2. Non-Financial Institutions	46,778.8	54,344.9	54,172.5	54,826.0	55,597.9
2.1. Agriculture, Forestry and Fishing	6,134.1	7,064.9	7,097.3	7,076.1	7,094.3
2.2. Mining and Quarrying	294.4	241.2	241.1	241.0	241.7
2.3. Manufacturing	3,937.9	4,272.4	4,181.4	4,200.1	4,214.6
2.4. Utilities	368.2	514.2	501.2	492.5	523.5
2.5. Construction	4,962.6	6,381.2	6,383.0	6,606.8	6,938.0
2.6. Wholesale Trade	8,078.6	8,368.4	8,158.2	8,187.6	8,170.9
2.7. Retail Trade	9,949.9	12,132.7	12,110.4	12,158.1	12,296.6
2.8. Hotels and Restaurants	2,904.1	3,055.2	3,125.6	3,168.8	3,165.0
2.9. Transport and Storage	1,051.1	1,268.0	1,267.2	1,289.9	1,342.9
2.10. Information Media and Telecommunications	615.1	559.9	558.4	583.4	611.7
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	1,095.2	1,567.1	1,584.3	1,601.6	1,643.7
2.12. Real Estate Activities	2,838.2	4,005.0	4,060.0	4,285.0	4,378.9
2.13. Other Non-Financial Services	4,549.5	4,914.7	4,904.6	4,935.0	4,976.3
3. Personal Essentials	8,359.9	11,060.8	11,181.1	11,431.6	11,651.8
3.1. Personal Lending	3,791.2	4,611.7	4,655.2	4,772.8	4,910.7
3.2. Credit Cards	131.0	152.1	147.7	148.9	151.7
3.3. Mortgages, Owner-Occupied Housing only	4,437.7	6,297.0	6,378.2	6,509.9	6,589.3
4. Other Lending	880.4	988.6	915.3	893.9	918.9
Total Gross Loan	57,027.2	68,271.1	68,419.8	69,356.9	70,269.7

Chart 10: Credits Granted by Deposit Money Banks Classified by Industry in March 2018
(Share of Total Credits)

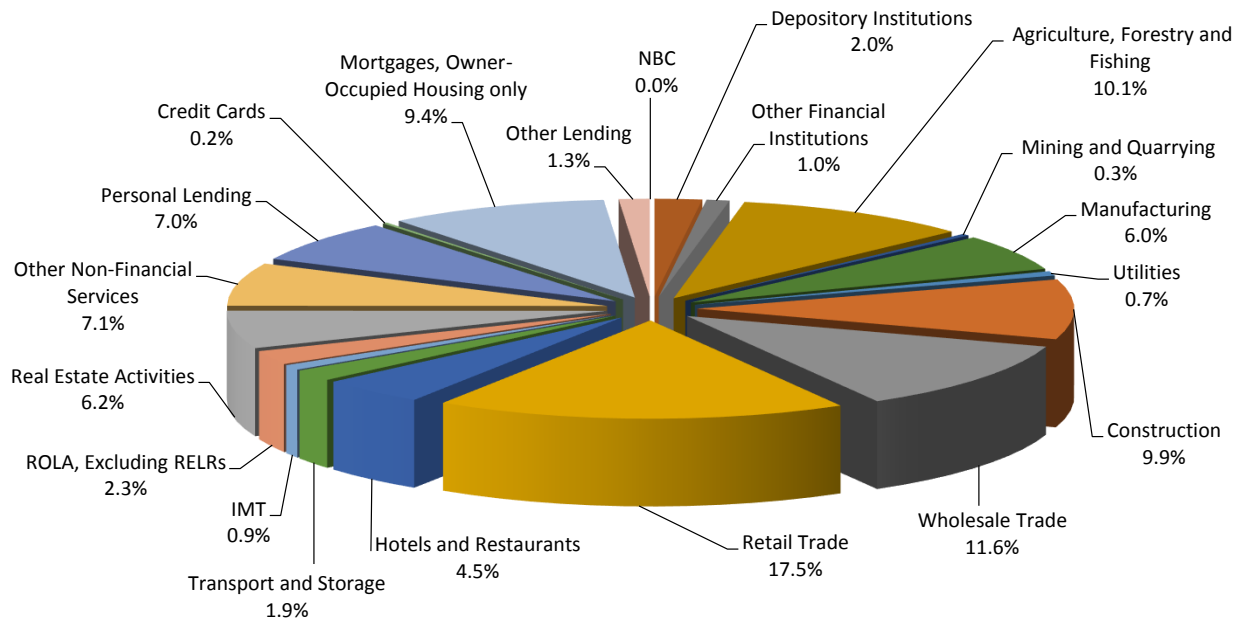


Table 15: Monthly Change of Credit Granted by Deposit Money Banks Classified by Industry

	Dec-16	Dec-17	Jan-18	Feb-18	Mar-18
(Monthly Change in KHR Billion)					
1. Financial Institutions	-340.6	73.8	274.1	54.5	-104.3
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	-302.0	87.8	214.6	44.0	-34.2
1.3. Other Financial Institutions	-38.6	-14.0	59.5	10.5	-70.0
2. Non-Financial Institutions	213.1	1,075.2	-172.4	653.5	771.9
2.1. Agriculture, Forestry and Fishing	114.6	134.2	32.4	-21.2	18.2
2.2. Mining and Quarrying	1.1	-35.0	-0.1	0.0	0.7
2.3. Manufacturing	88.0	-6.4	-91.0	18.7	14.5
2.4. Utilities	-52.4	50.7	-13.1	-8.7	31.0
2.5. Construction	326.2	266.1	1.8	223.8	331.2
2.6. Wholesale Trade	-511.7	1.9	-210.3	29.5	-16.8
2.7. Retail Trade	149.7	397.0	-22.3	47.8	138.5
2.8. Hotels and Restaurants	22.5	-43.4	70.3	43.2	-3.8
2.9. Transport and Storage	32.9	66.7	-0.8	22.7	53.1
2.10. Information Media and Telecommunications	35.5	39.0	-1.5	25.0	28.3
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	-60.1	42.3	17.3	17.3	42.1
2.12. Real Estate Activities	-13.4	112.6	55.0	225.0	93.9
2.13. Other Non-Financial Services	80.1	49.7	-10.1	30.4	41.2
3. Personal Essentials	231.9	298.1	120.3	250.5	220.1
3.1. Personal Lending	103.3	185.0	43.4	117.6	138.0
3.2. Credit Cards	8.4	-2.4	-4.3	1.2	2.8
3.3. Mortgages, Owner-Occupied Housing only	120.1	115.5	81.2	131.7	79.4
4. Other Lending	23.6	75.2	-73.3	-21.4	24.9
Total Gross Loan	128.0	1,522.2	148.7	937.1	912.8
(Monthly Percentage Change)					
1. Financial Institutions	-25.3	4.1	14.6	2.5	-4.7
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	-28.5	8.0	18.0	3.1	-2.4
1.3. Other Financial Institutions	-13.4	-2.0	8.7	1.4	-9.2
2. Non-Financial Institutions	0.5	2.0	-0.3	1.2	1.4
2.1. Agriculture, Forestry and Fishing	1.9	1.9	0.5	-0.3	0.3
2.2. Mining and Quarrying	0.4	-12.7	0.0	0.0	0.3
2.3. Manufacturing	2.3	-0.1	-2.1	0.4	0.3
2.4. Utilities	-12.5	10.9	-2.5	-1.7	6.3
2.5. Construction	7.0	4.4	0.0	3.5	5.0
2.6. Wholesale Trade	-6.0	0.0	-2.5	0.4	-0.2
2.7. Retail Trade	1.5	3.4	-0.2	0.4	1.1
2.8. Hotels and Restaurants	0.8	-1.4	2.3	1.4	-0.1
2.9. Transport and Storage	3.2	5.6	-0.1	1.8	4.1
2.10. Information Media and Telecommunications	6.1	7.5	-0.3	4.5	4.8
2.11. Rental and Operational Leasing Activities, Excluded Real Estate Leasing and Rentals	-5.2	2.8	1.1	1.1	2.6
2.12. Real Estate Activities	-0.5	2.9	1.4	5.5	2.2
2.13. Other Non-Financial Services	1.8	1.0	-0.2	0.6	0.8
3. Personal Essentials	2.9	2.8	1.1	2.2	1.9
3.1. Personal Lending	2.8	4.2	0.9	2.5	2.9
3.2. Credit Cards	6.9	-1.6	-2.9	0.8	1.9
3.3. Mortgages, Owner-Occupied Housing only	2.8	1.9	1.3	2.1	1.2
4. Other Lending	2.8	8.2	-7.4	-2.3	2.8
Total Gross Loan	0.2	2.3	0.2	1.4	1.3

Table 16: Deposits with Deposit Money Banks

(In KHR Billion)

	Dec-16	Dec-17	Jan-18	Feb-18	Mar-18
Deposits in KHR					
Demand deposits	900.0	1,383.9	1,524.3	1,600.7	1,845.7
Savings deposits	1,001.0	1,207.3	1,151.3	1,153.5	1,031.3
Fixed deposits	1,358.8	1,494.2	1,515.7	1,579.7	1,313.8
Others	35.9	46.2	43.4	75.5	45.6
Total	3,295.7	4,131.7	4,234.7	4,409.4	4,236.4
Deposits in Foreign Currency*					
Demand deposits	10,444.0	14,421.6	14,749.0	14,778.6	15,871.4
Savings deposits	15,642.4	20,967.8	21,677.3	21,912.0	22,626.0
Fixed deposits	25,523.2	29,135.2	29,202.8	29,598.2	30,093.1
Others	794.4	1,028.2	901.9	1,066.8	1,042.3
Total	52,404.1	65,552.8	66,531.0	67,355.7	69,632.7
Grand Total	55,699.8	69,684.4	70,765.7	71,765.1	73,869.2

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

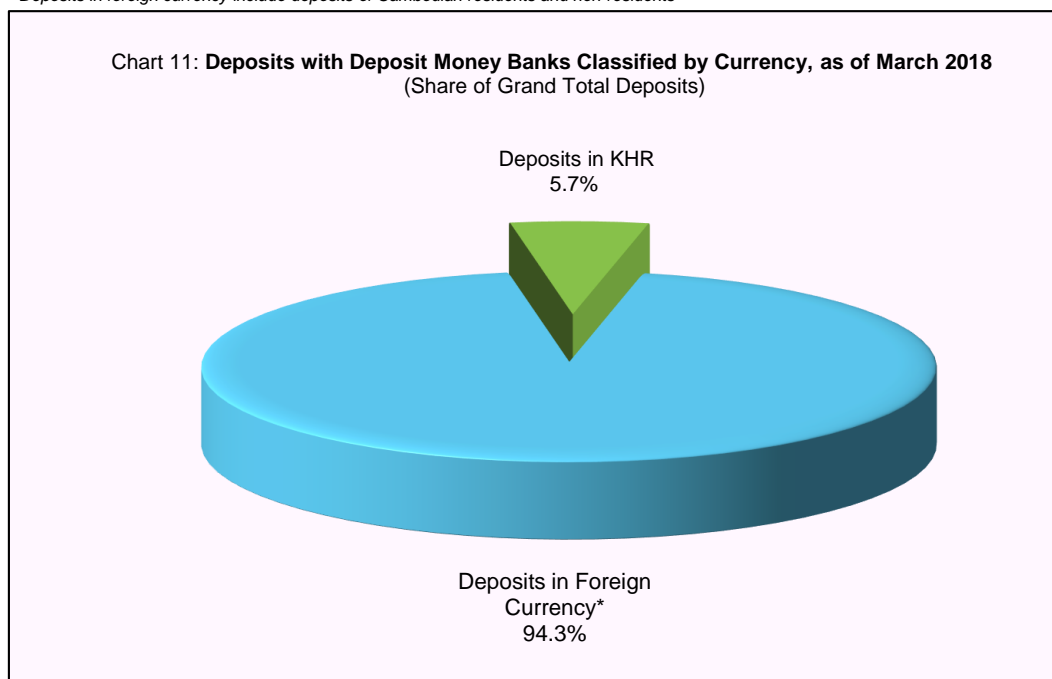


Table 17: Monthly Change of Deposits with Deposit Money Banks

	Dec-16	Dec-17	Jan-18	Feb-18	Mar-18
	(Change in KHR Billion)				
Deposits in KHR					
Demand deposits	-2.0	-33.6	140.4	76.3	245.0
Savings deposits	-69.6	-28.2	-55.9	2.1	-122.2
Fixed deposits	143.7	68.8	21.5	64.1	-265.9
Others	-27.3	2.7	-2.8	32.1	-29.9
Total	44.7	9.7	103.1	174.7	-173.0
Deposits in Foreign Currency					
Demand deposits	615.4	570.9	327.4	29.6	1,092.8
Savings deposits	489.2	-496.2	709.5	234.7	713.9
Fixed deposits	346.8	454.2	67.6	395.4	494.9
Others	-202.9	51.7	-126.3	164.9	-24.5
Total	1,248.5	580.6	978.2	824.7	2,277.0
Grand Total	1,293.3	590.3	1,081.3	999.4	2,104.1
	(Percentage Change)				
Deposits in KHR					
Demand deposits	-0.2	-2.4	10.1	5.0	15.3
Savings deposits	-6.5	-2.3	-4.6	0.2	-10.6
Fixed deposits	11.8	4.8	1.4	4.2	-16.8
Others	-43.2	6.3	-6.1	73.9	-39.6
Total	1.4	0.2	2.5	4.1	-3.9
Deposits in Foreign Currency					
Demand deposits	6.3	4.1	2.3	0.2	7.4
Savings deposits	3.2	-2.3	3.4	1.1	3.3
Fixed deposits	1.4	1.6	0.2	1.4	1.7
Others	-20.3	5.3	-12.3	18.3	-2.3
Total	2.4	0.9	1.5	1.2	3.4
Grand Total	2.4	0.9	1.6	1.4	2.9

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

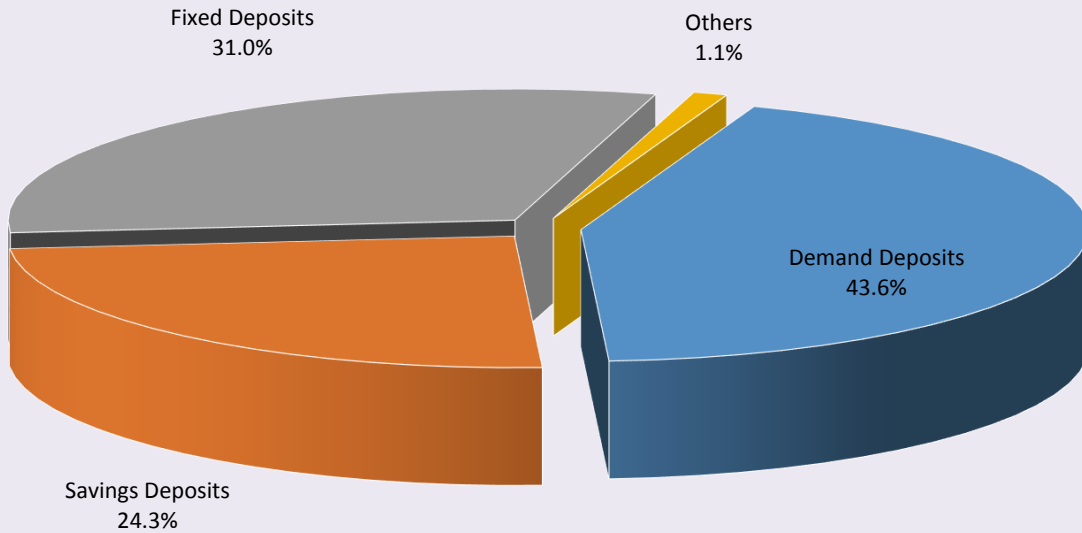
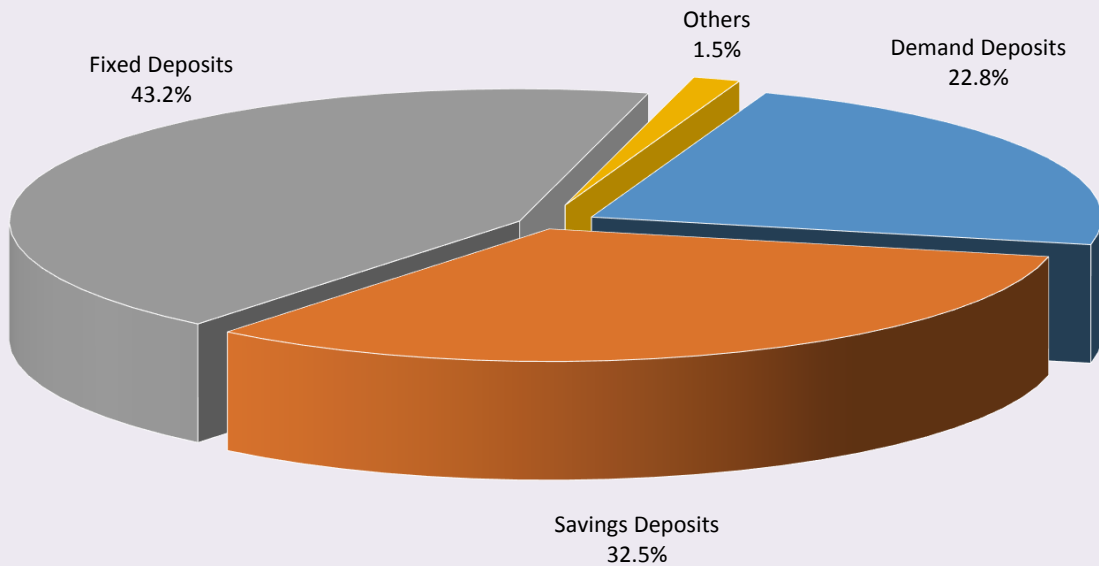


Chart 13: Deposits in Foreign Currency Classified by Type, as of March 2018
(Share of Total Foreign Currency Deposits)



**Table 18: Credit Granted by
Micro-Finance Institutions and Non-Government Organizations**

Period	Numbers of				Loan Outstanding (In KHR Billion)	Interest Rate	
	District	Commune	Village	Household		Monthly	Annually
Dec-09	1,277	8,189	42,729	904,298	1,286	2% - 3%	24% - 36%
Dec-10	1,509	9,730	52,122	1,020,784	1,780	2% - 3%	24% - 36%
Dec-11	1,648	10,920	60,551	1,141,913	2,591	2% - 3%	24% - 36%
Dec-12	2,121	13,885	76,187	1,344,255	3,617	2% - 3%	29% - 37%
Dec-13	2,282	16,384	89,829	1,610,844	5,364	2% - 3%	27%-39%
Dec-14	2,754	18,254	107,964	1,844,893	8,340	2% - 3%	27%-39%
2015							
Nov	3,932	24,317	129,816	2,097,632	12,093	2% - 4%	25%-41%
Dec	4,576	27,510	141,514	2,149,180	12,365	2% - 4%	25%-41%
2016							
Jan	4,986	29,753	156,982	2,224,371	12,877	2% - 4%	25%-41%
Feb	4,873	29,130	147,566	2,178,010	12,972	2% - 4%	25%-41%
Mar	5,217	30,941	159,778	2,209,560	13,543	2% - 4%	25%-41%
Apr	5,002	29,789	149,600	2,104,254	11,745	2% - 4%	25%-41%
May	5,083	30,088	149,921	2,103,589	11,758	2% - 4%	25%-41%
Jun	5,417	31,067	147,979	2,129,086	11,574	2% - 4%	25%-41%
Jul	5,272	29,786	150,305	2,098,765	11,676	2% - 4%	25%-41%
Aug	5,348	29,924	150,836	2,093,722	11,885	2% - 4%	25%-41%
Sep	6,052	41,055	154,593	2,154,736	12,206	2% - 4%	25%-41%
Oct	5,922	32,419	155,077	2,152,265	12,333	2% - 4%	25%-41%
Nov	5,908	32,427	155,087	2,144,547	12,571	2% - 4%	25%-41%
Dec	5,971	32,599	155,499	2,129,907	12,954	2% - 4%	25%-41%
2017**							
Jan	3,629	21,548	115,192	1,849,489	13,027	2% - 3.5%	25%-41%
Feb	3,585	21,436	115,727	1,837,273	13,252	2% - 3.7%	25%-41%
Mar	3,160	19,093	106,500	1,794,532	13,625	2% - 3.7%	24.5%-41%
	Numbers of Branches				Loan Outstanding (In KHR Billion)	Interest Rate	
	Head Office	Province/ Krong	District/Khan	Household		Monthly	Annually
Apr	71	345	1,352	1,823,420	13,836	1.3% -2.6%	16.5%-31.1%
May	71	361	1,003	1,826,138	14,275	1.6%-3.0%	19.9%-35.1%
Jun	74	372	995	1,818,719	14,663	1.6%-3.0%	19.8%-33.7%
Jul	77	375	1,036	1,815,820	15,214	1.6%-2.8%	19.5%-33.0%
Aug	74	364	926	1,804,506	15,779	1.5%-2.7%	18.9%-32.3%
Sep	76	357	873	1,793,039	16,163	1.4%-2.6%	17.5%-30.3%
Oct	76	358	878	1,785,078	16,623	1.4%-2.5%	16.8%-29.2%
Nov	76	365	986	1,789,687	17,015	1.4%-2.5%	17.5%-29.2%
Dec	76	366	975	1,776,467	17,236	1.4%-2.5%	16.9%-28.8%
2018							
Jan	76	374	945	1,764,321	17,621	1.4%-2.3%	17.5%-26.9%
Feb	76	377	953	1,764,916	18,002	1.4%-2.3%	17.3%-26.6%
Mar	77	388	955	1,774,935	18,475	1.4%-2.9%	16.9%-26.3%

** Excluding Non-Government Organizations

Table 19: KHR-Denominated Checks Clearing through Clearing House

Date	Number of Cleared Check	Number of Working Day	Number of Cleared Check Per Day	Total Amount (In KHR Billion)	Daily Average Amount (In KHR Billion)	Returned Check	
						Number	Amount
						6	7 (In KHR Billion)
	1	2	3 = 1/2	4	5 = 4/2		
Dec-10	2,886	22	131	175.7	8.0	9	0.3
Total	32,854	236	139	1,627.2	6.9	111	2.6
Dec-11	3,320	21	158	178.2	8.5	2	0.3
Total	34,742	236	147	1,820.5	7.7	87	4.8
Dec-12	3,056	20	153	163.7	8.2	16	1.15
Total	39,288	234	168	2,344.0	10.0	106	12.4
Dec-13	3,651	20	183	250.5	12.5	27	0.27
Total	42,993	231	186	3,505.7	15.2	212	43.7
Dec-14	4,074	20	204	391.5	19.6	8	2.14
Total	44,778	232	193	3,789.3	16.3	145	33.3
Dec-15	10,709	22	487	519.9	23.6	29	0.79
Total	106,919	233	459	4,854.2	20.8	252	47.4
16-Dec	3,938	22	179	490.0	22.3	13	3.15
Total	82,291	242	340	5,421.8	22.4	186	117.5
2017							
Jan	3,351	21	160	522.2	24.9	8	0.36
Feb	3,430	20	172	538.9	26.9	14	0.66
Mar	3,556	22	162	695.3	31.6	12	6.50
Apr	2,723	18	151	345.3	19.2	10	0.91
May	2,750	19	145	552.0	29.1	10	0.31
Jun	2,918	20	146	585.0	29.2	2	0.02
Jul	2,833	21	135	431.0	20.5	4	1.21
Aug	3,465	23	151	442.5	19.2	21	2.37
Sep	2,793	17	164	437.9	25.8	18	2.07
Oct	3,427	19	180	726.7	38.2	6	0.00
Nov	3,165	19	167	732.0	38.5	11	1.61
Dec	3,074	20	154	599.0	30.0	22	12.48
Total	37,485	239	1,885	6,607.8	333.1	138	28.51
2018							
Jan	3,319	20	166	668.3	33.4	9	0.06
Feb	2,705	20	135	682.3	34.1	12	30.60
Mar	3,412	21	162	968.6	46.1	16	1.30
Total	9,436	61	463	2,319.2	113.7	37	31.95

Table 20: USD-Denominated Checks Clearing through Clearing House

Date	Number of	Number of	Number of	Total	Daily Average	Returned Checks	
	Checks	days	Cleared Check	Amount	Amount	Number	Amount
	Cleared	Cleared	per Day	(In USD Million)	(In USD Million)		(In USD Million)
	1	2	3 = 1/2	4	5 = 4/2	6	7
Dec-09	40,907	22	1,859	547.6	24.9	262	6.7
Total	420,440	238	1,767	5,821.4	24.5	2,854	46.7
Dec-10	49,673	22	2,258	795.5	36.2	275	9.9
Total	485,189	236	2,056	7,008.7	29.7	2,766	47.5
Dec-11	52,700	21	2,510	996.9	47.5	270	7.5
Total	558,894	236	2,368	9,572.7	40.6	3,214	91.9
Dec-12	60,647	20	3,032	1,112.8	55.6	459	25.8
Total	658,329	234	2,813	12,574.9	53.7	4,245	188.1
Dec-13	73,088	20	3,654	1,417.7	70.9	511	17.0
Total	803,352	231	3,478	14,989.2	64.9	6,240	249.7
Dec-14	83,578	20	4,179	1,727.0	86.3	545	36.1
Total	888,970	231	3,848	17,989.5	77.9	5,894	421.8
Dec-15	98,062	22	4,457	1,859.8	84.5	728	21.2
Total	992,434	233	4,259	20,758.4	89.1	7,170	268.0
Dec-16	92,820	22	4,219	2,220.4	100.9	778	44.8
Total	1,025,209	242	4,236	21,790.4	90.0	8,738	439.6
2017							
Jan	86,917	21	4,139	2,018.5	96.1	789	34.7
Feb	83,259	20	4,163	1,945.1	97.3	732	27.2
Mar	99,232	22	4,511	2,301.1	104.6	778	31.3
Apr	76,209	18	4,234	1,843.8	102.4	623	33.3
May	94,677	19	4,983	2,293.3	120.7	877	32.9
Jun	91,294	20	4,565	2,209.2	110.5	677	34.6
Jul	93,067	21	4,432	2,145.7	102.2	684	63.2
Aug	103,335	23	4,493	2,469.1	107.4	660	34.9
Sep	80,355	17	4,727	2,128.0	125.2	740	47.5
Oct	99,269	19	5,225	2,154.1	113.4	757	35.8
Nov	99,045	19	5,213	2,480.5	130.6	757	27.3
Dec	101,093	20	5,055	2,824.6	141.2	789	37.6
2018							
Jan	102,974	20	5,149	2,859.1	143.0	858	77.0
Feb	95,365	20	4,768	2,701.2	135.1	745	35.4
Mar	107,286	21	5,109	3,064.7	145.9	860	50.9
Total	305,625	61	5,010	8,624.9	141.4	2,463	163.3

Table 21: Visitor Arrivals in Cambodia

	2017	2018		% of Total		% Change	
	Dec	Feb	Mar	Feb	Mar	Feb/Jan	Mar/Feb
(Mode of Arrival)							
Phnom Penh International Airport	138,695	162,043	195,458	29.8	34.2	-3.9	20.6
Siem Reap International Airport	196,550	211,920	199,656	39.0	34.9	-3.6	-5.8
Land	350,104	149,717	160,334	27.6	28.0	-20.3	7.1
Boat	16,537	19,257	16,627	3.5	2.9	-2.4	-13.7
Preah Vihea	0	0	0	0.0	0.0	0.0	0.0
Total	701,886	542,937	572,075	100.0	100.0	-8.9	5.4
(Arrival by Purpose of Visit)							
Tourist	655,621	490,469	501,562	90.3	87.7	-9.3	2.3
Business and Professional	26,843	34,705	56,733	6.4	9.9	2.7	63.5
Others and not specified	19,422	17,763	13,780	3.3	2.4	-17.4	-22.4
Total	701,886	542,937	572,075	100.0	100.0	-8.9	5.4
(Top-Ten Countries of Passenger Arrivals)							
China (PRC)	133,074	164,679	188,054	30.3	32.9	7.5	14.2
Vietnam	111,774	59,435	64,612	10.9	11.3	-5.2	8.7
Lao PDR	69,504	34,439	37,530	6.3	6.6	-31.9	9.0
South Korea	36,633	40,116	35,399	7.4	6.2	-4.7	-11.8
Thailand	73,994	24,245	26,203	4.5	4.6	-27.1	8.1
United States of America	28,625	23,512	25,764	4.3	4.5	-21.1	9.6
Japan	23,458	18,879	20,465	3.5	3.6	-5.9	8.4
France	17,438	19,017	17,489	3.5	3.1	-3.3	-8.0
United Kingdom	16,496	17,083	16,626	3.1	2.9	-2.1	-2.7
Malaysia	23,252	13,287	15,188	2.4	2.7	-18.9	14.3
Others	167,638	128,245	124,745	23.6	21.8	-15.1	-2.7
Total	701,886	542,937	572,075	100.0	100.0	-8.9	5.4

Source: Ministry of Tourism

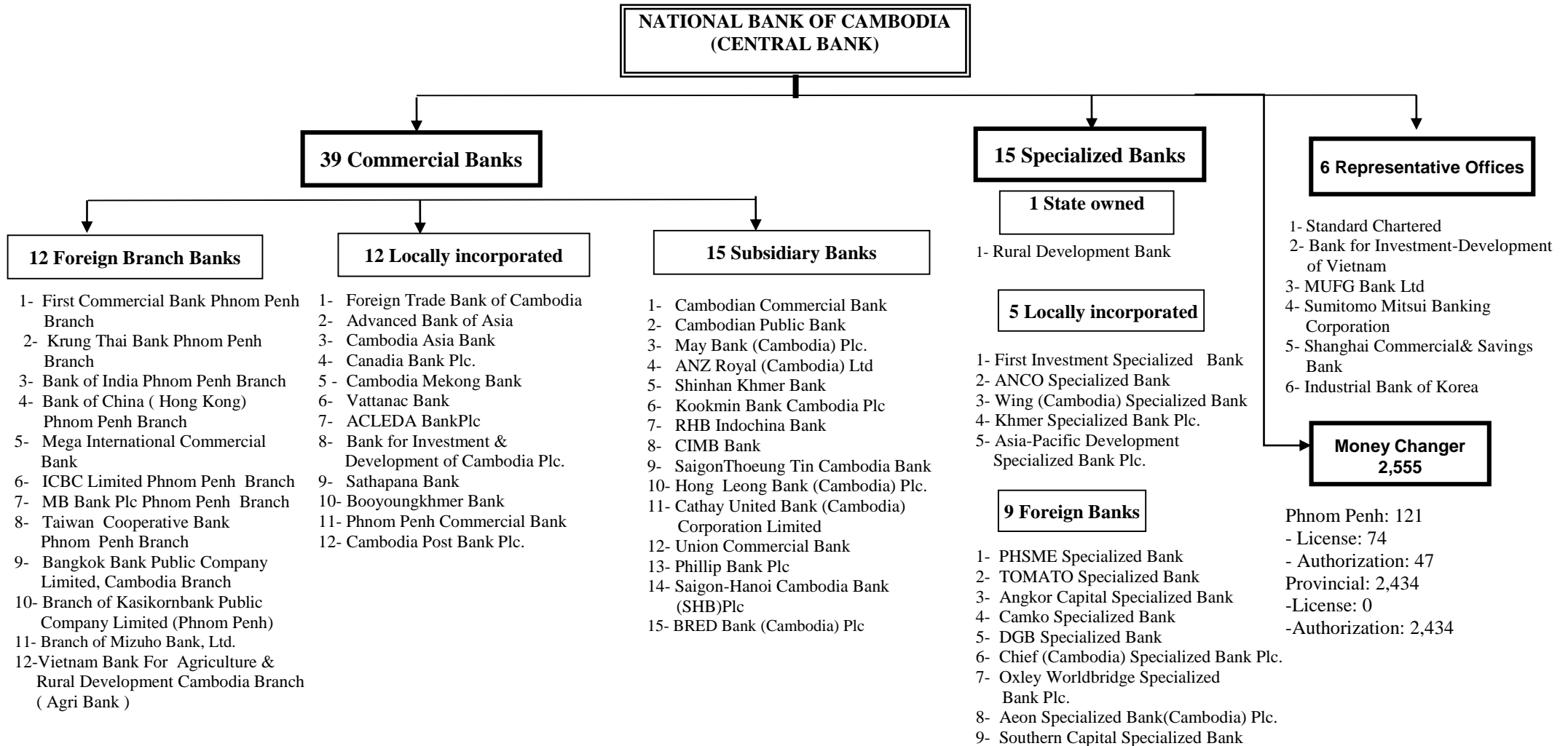
Table 22: Cambodia's Imports and Exports

(In KHR Billion)

	2017	2018		Change in KHR Billion		Change in %	
	Dec	Feb	Mar	Feb/Jan	Mar/Feb	Feb/Jan	Mar/Feb
Imports by Commodity							
Cigarettes	16.6	129.7	117.3	23.8	-12.4	22.5	-9.5
Motor Bikes	105.9	111.3	116.0	3.1	4.7	2.9	4.2
Beer	16.2	11.5	17.1	-3.6	5.7	-24.0	49.2
VCRs	0.2	17.7	30.7	17.7	13.1	100.0	100.0
Television Sets	1.9	1.3	2.5	0.3	1.1	28.3	86.0
Audio Cassettes	0.6	11.3	16.2	11.3	4.9	100.0	100.0
Gold	209.6	117.5	105.4	99.2	-12.1	540.0	-10.3
Vehicles	389.6	957.6	347.1	679.4	-610.5	244.2	-63.8
Construction Materials	80.6	78.3	62.3	-3.3	-16.0	-4.0	-20.5
Clothing	42.4	35.3	37.5	0.8	2.3	2.3	6.4
Cloths	7.7	5.2	6.1	-0.6	0.9	-10.9	17.1
Petroleum Products	246.0	252.0	260.8	14.7	8.8	6.2	3.5
Sugar	10.4	12.6	11.1	4.7	-1.5	59.0	-12.2
Cement	28.5	29.0	41.3	2.0	12.2	7.6	42.1
Steel	83.2	82.7	73.5	-4.3	-9.1	-5.0	-11.0
Others	1,149.4	1,120.9	1,210.3	-88.0	89.4	-7.3	8.0
Tax Exempted Imports	2,079.9	2,905.5	2,545.9	151.3	-359.7	5.5	-12.4
Total Imports (cif)	4,468.8	5,879.5	5,001.0	908.4	-878.5	18.3	-14.9
Total Imports (cif), Excluding Gold	4,259.2	5,762.0	4,895.6	809.3	-866.4	16.3	-15.0
Freight & Insurance on Imports	340.7	461.0	391.7	64.7	-69.3	16.3	-15.0
Total Imports (fob)	4,128.0	5,418.5	4,609.4	843.7	-809.2	18.4	-14.9
Exports by Commodity							
Sawn Timber	0.1	0.1	0.0	-12.8	-0.1	-99.1	-100.0
Fish Products	0.4	0.6	0.4	0.2	-0.2	38.0	-26.9
Rubber	113.8	57.4	47.9	-52.8	-9.4	-47.9	-16.5
Other Domestic Products	47.1	46.8	64.0	-4.1	17.2	-8.1	36.7
Tax Exempted Exports	4,158.1	4,595.0	4,015.2	-67.6	-579.8	-1.5	-12.6
Garment	2,822.9	2,447.1	2,724.4	195.4	277.3	8.7	11.3
Footwear	397.4	260.0	319.5	-69.8	59.5	-21.2	22.9
Textile	4.4	9.9	18.7	3.7	8.8	58.7	88.9
Others	933.4	1,877.9	952.6	-196.9	-925.3	-9.5	-49.3
Total Exports (fob)	4,319.5	4,699.9	4,127.6	-137.2	-572.3	-2.8	-12.2

Source: General Department of Cambodia Customs and Excise

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



77 Micro Finance Institutions

70 MFIs

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

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

7 MDIs

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

19 Payment Service Institutions

- 1- Asia Cash Express Co., Ltd
- 2- Coolbill Co., Ltd.
- 3- Canadia Fullerton Mobile Money Plc. (Dara Pay)
- 4- Edeel (Cambodia) Plc.
- 5- Ly Hour Pay Pro Plc.
- 6- Pi Pay Plc.
- 7- Seatel Financial Service Plc.
- 8- Speed Pay Plc.
- 9- Tianxu International Technology Plc.
- 10- True Money Plc.
- 11- AMK Microfinance Deposit-Taking Institution Plc.
- 12- Wing Specialized Bank Plc.
- 13- E-Money Payment Solution Plc.
- 14- IPAY 88 Plc.
- 15- Huione Pay Plc.
- 16- Bong Loy Payment Plc.
- 17- Paragon Payment Plc.
- 18- Ox Pay Technology Plc.
- 19- ACLEDA Bank Plc.

21 NBC Provincial Branches

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

6 Third Party

- 1- Western Union Network (Ireland) Ltd.
- 2- Money Gram Payment Systems, Inc
- 3- IME(M) SDN BHD
- 4- Smart Axiata Co.,Ltd
- 5- Pay Go Sea
- 6- XPRESS MONEY SERVICE LIMPTED

Credit Bureau (Cambodia) Co.Ltd

Registered NGOs: 302

13. Leasing Company

- 1- GL Finance Plc.
- 2- BSP Finance (Cambodia) Plc.
- 3- Mega Leasing Plc.
- 4- Suosdey Finance Plc.
- 5- KK Fund Leasing Plc.
- 6- TOYOTA Tsusho Finance (Cambodia) Plc.
- 7- ELIN Leasing Plc.
- 8- LE ROSEY Financial Leasing PLC.
- 9- I- Finance Plc
- 10-Ly Hour Leasing Plc
- 11-Chailease Royal Leasing
- 12-JACCs Finance (Cambodia) Plc.
- 13- Komatsu Leasing (Cambodia) Plc.

9 Audit Firms

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

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

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