

ព្រះរាជាណាចក្រកម្ពុជា  
KINGDOM OF CAMBODIA  
ជាតិ សាសនា ព្រះមហាក្សត្រ  
NATION RELIGION KING



**ធនាគារជាតិ នៃ កម្ពុជា**  
**NATIONAL BANK OF CAMBODIA**

**ព័ត៌មានស្ថិតិសេដ្ឋកិច្ច និងរូបិយវត្ថុ**  
**ECONOMIC AND MONETARY STATISTICS**

លេខ ២៩០ – ឆ្នាំទី២៥  
ខែធ្នូ ឆ្នាំ២០១៧  
SERIES No. 290 – 25<sup>th</sup> YEAR  
DECEMBER 2017

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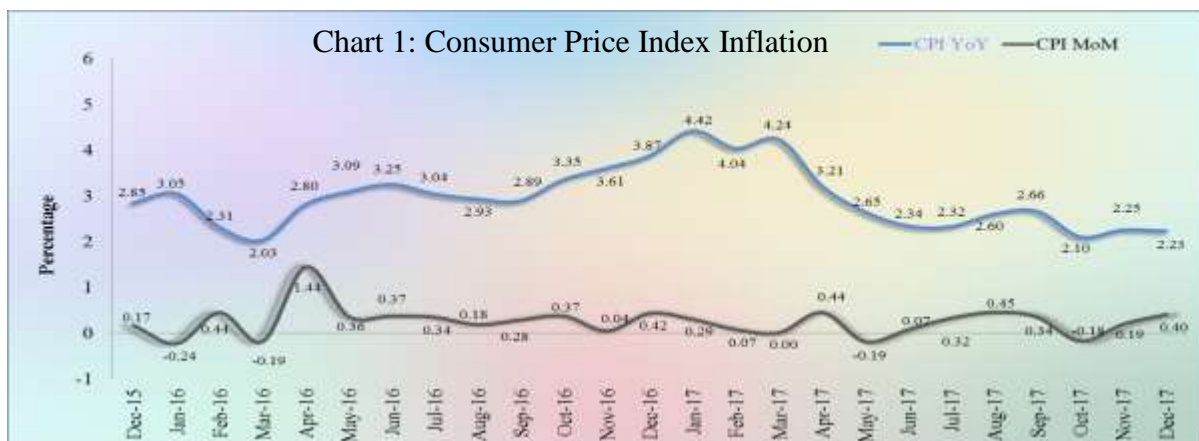
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## Introduction

Overall consumer price inflation in December 2017 accelerated compared to a month earlier. During this period, Cambodian Riel (KHR) depreciated slightly against US dollar, whereas financial intermediation of the banking sector continued to increase. At the same time, the international trade in goods showed a surplus.

## Consumer Price Index

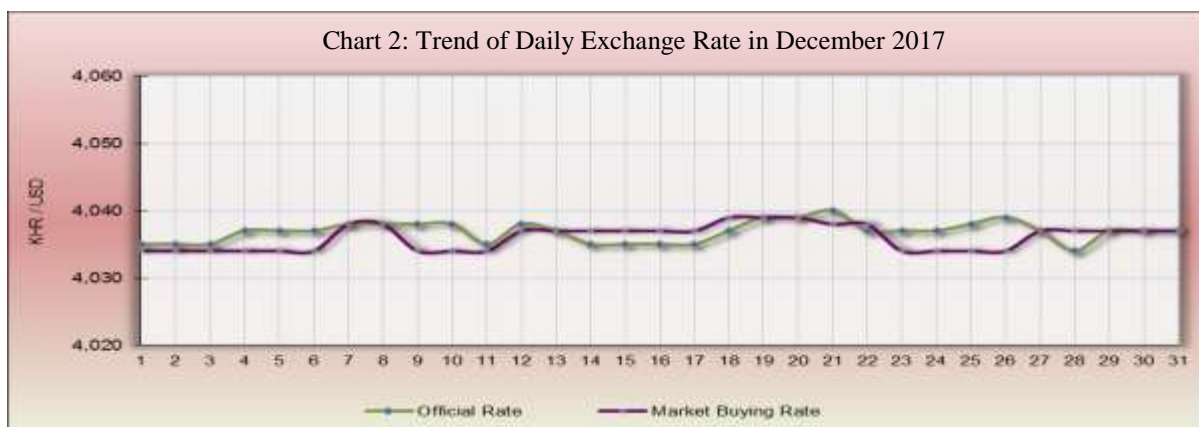
The consumer price inflation in Phnom Penh (month-on-month) accelerated to 0.4% in December 2017 from 0.19% in November. In which, seven out of twelve group indexes increased while four group indexes decreased and the other one group indexes remained unchanged.



During the same period, the year-on-year percentage change of the CPI for all items decreased slightly to 2.2% in December 2017 from 2.3% in November, reflecting mainly by the lower hike in food and oil prices.

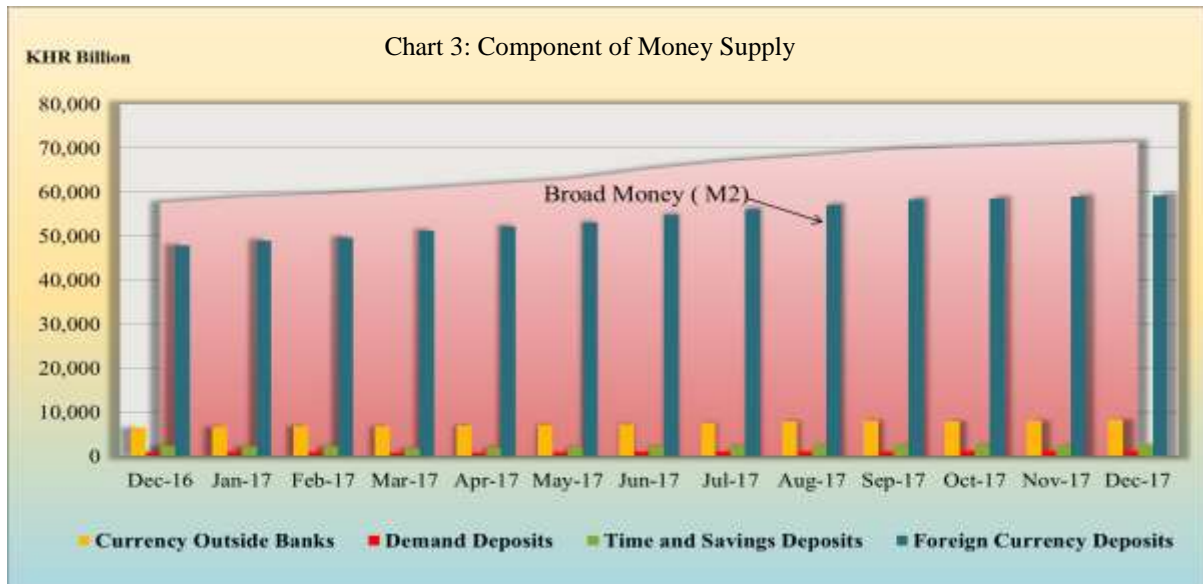
## Exchange Rate

The exchange rate (market buying rate) was KHR 4,037 per US dollar in December 2017, depreciated tiny by 0.07%, compared to the previous month. This was mainly due to the decrease in demand for KHR for tax payment purpose.



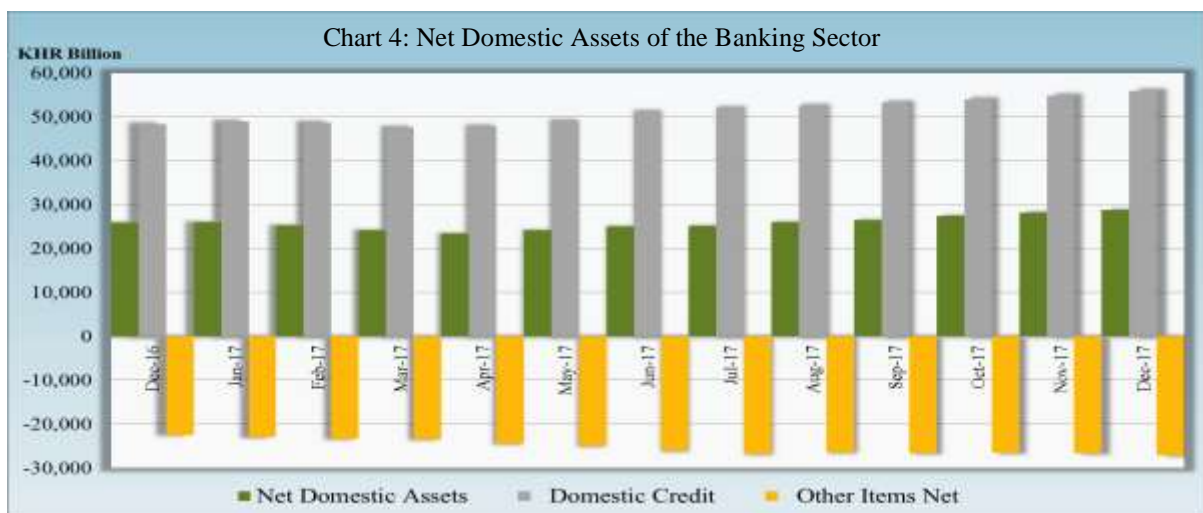
## Money Supply

Broad money (M2) increased to KHR 71,318.9 billion in December 2017, up 0.7% compared to November. The components of M2 including currency outside banks, demand deposits, and resident's foreign currency deposits increased by 2.8%, 2.5%, and 0.5%, respectively. While time and saving deposits declined by 1.1%.



## Net Domestic Assets of the Banking Sector

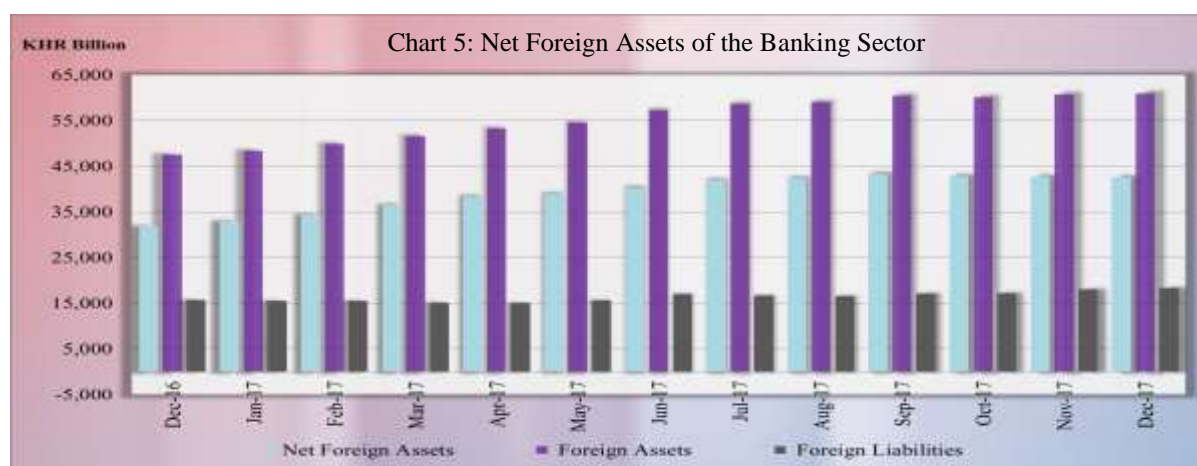
Net domestic assets of the banking sector continued to increase to KHR 28,743.5 billion in December 2017, up by 2.1% compared to the previous month. This was due to an increase of 2% in domestic credit while other items net declined by 1.8%.



The increase in domestic credit was reflected by an increase of 2.7% in credit to private sectors while net claims on government declined by 6.3%. The decrease in other items net was mainly due to the increases of 5.1% and 3% in restricted deposits in capital and reserves, respectively.

## Net Foreign Assets of the Banking Sector

Net foreign assets of the banking sector continued to decline three months consecutively to KHR 42,575.3 billion in December 2017, down by 0.2% from November. The decline was mainly due to an increase of 1.6% in total foreign liabilities while total foreign assets increased only 0.3%.



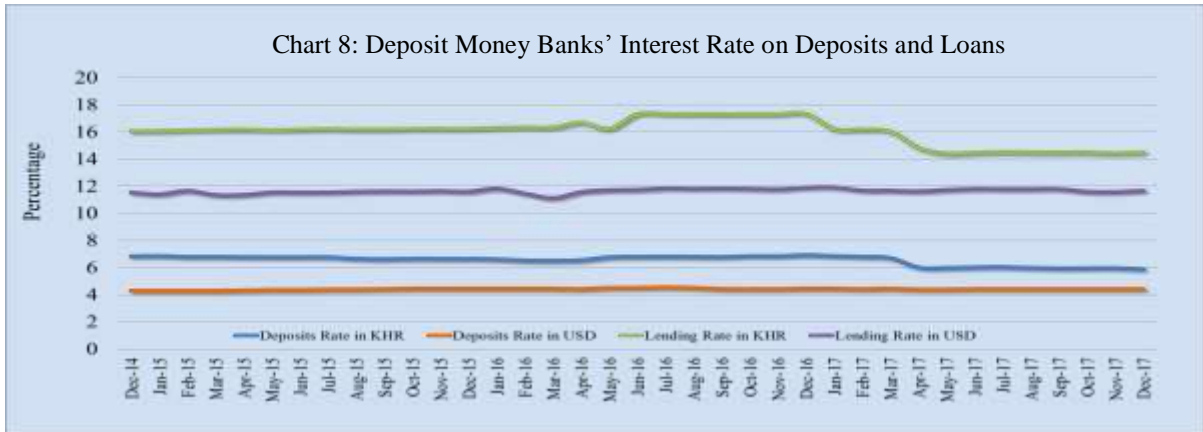
## Deposit Money Banks' Operations

Total assets of commercial banks and specialized banks were KHR 117,709.7 billion, up by 1.1% in December 2017 compared to the previous month.



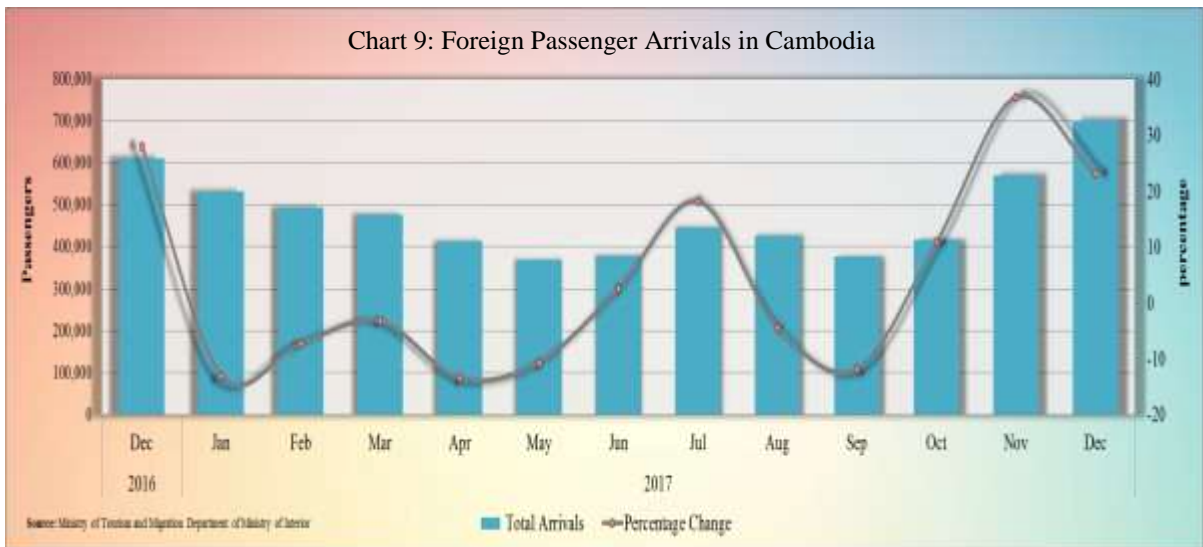
## Interest Rates on Loans and Deposits

In December 2017, the interest rate movement with a maturity of 12-month on deposits and loans showed that the weighted average deposit rate in KHR decreased by 0.07% and in US dollar remained unchanged. At the same time, the weighted average lending rate in KHR increased by 0.05% and lending rate in US dollar increased by 0.09%.



### Foreign Tourist Arrivals

In December 2017, the total number of passenger arrivals was 701,886 passengers, increased by 23% following the increase of 36.8% in the preceding month. The main purpose of the passenger arrivals in Cambodia was for vacation, accounting for more than 93% of the total.

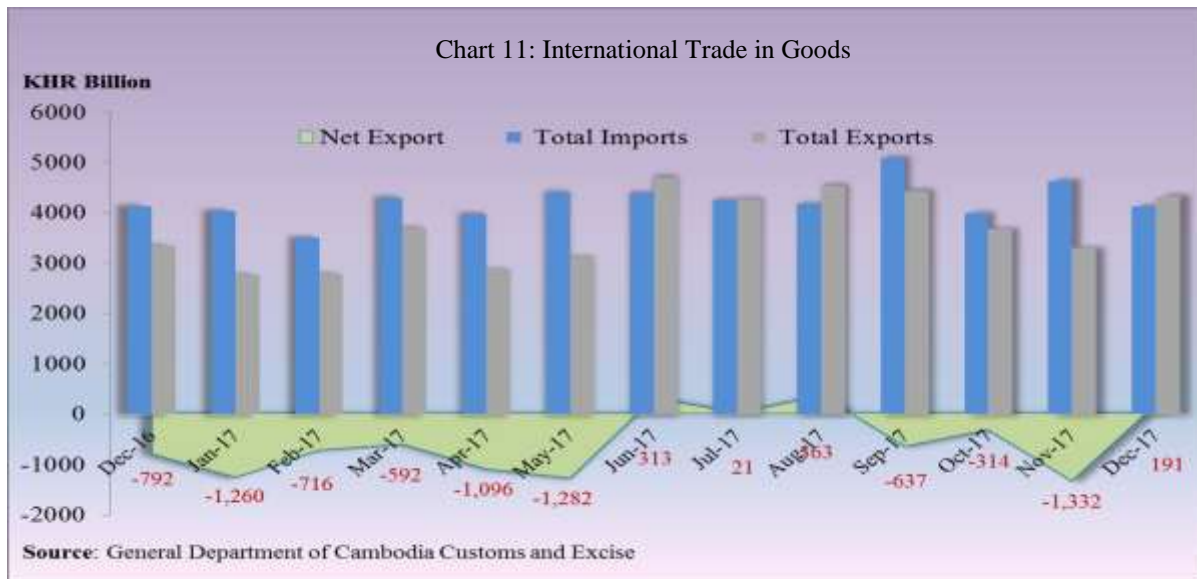


Most of the foreign passengers were from China P.R.C., Vietnam, Thailand, Lao PDR, South Korea, United States of America, Japan, Malaysia, Australia, and France.

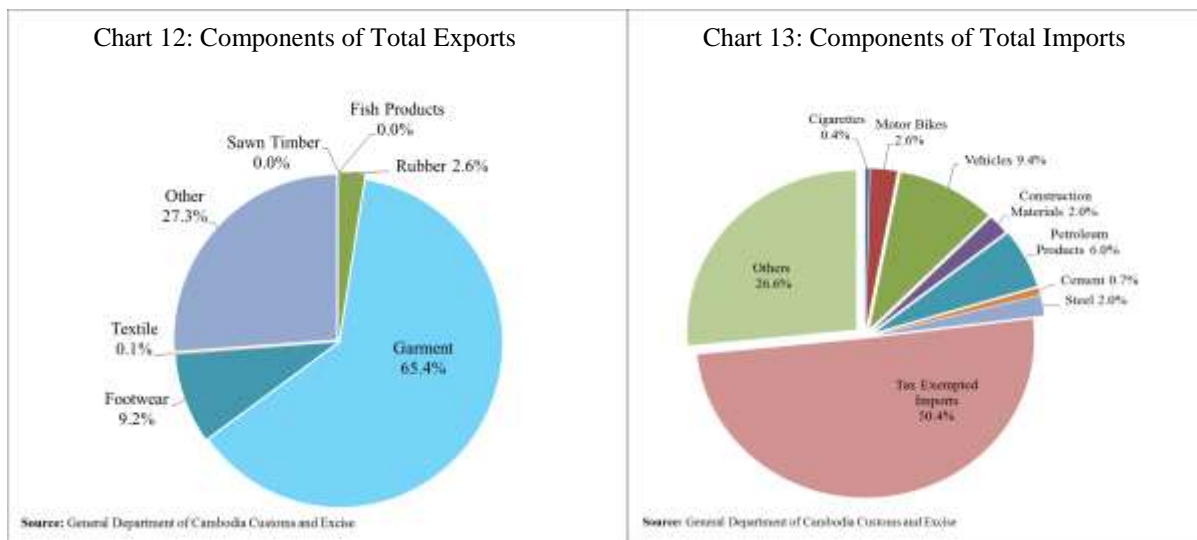


## International Trade in Goods

International trade in goods showed a surplus of KHR 191.5 billion (4.6%) in December 2017, after having a deficit of KHR 1,331.8 billion (28.8%) in November 2017.



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



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

<b>1. Consumer Price Index (CPI) and Component Indices</b> (Oct-Dec. 2006 = 100)	<b>Dec-16</b>	<b>Sep-17</b>	<b>Oct-17</b>	<b>Nov-17</b>	<b>Dec-17</b>
<b>CPI (all items)</b>	<b>168.03</b>	<b>171.08</b>	<b>170.77</b>	<b>171.09</b>	<b>171.78</b>
Food and Non-Alcoholic Beverages	204.86	208.39	207.48	208.22	208.72
Alcoholic Beverages, Tobacco and Narcotics	158.43	159.97	160.70	159.50	158.96
Clothing and Footwear	143.33	146.07	145.72	145.58	145.44
Housing, Water, Electricity, Gas and other Fuels	124.99	124.92	125.13	124.88	125.79
Furnishings and Household Maintenance	149.98	150.08	150.01	149.93	150.23
Health	132.56	134.11	134.11	134.11	134.07
Transport	110.66	113.69	113.87	114.02	115.56
Communication	68.23	68.20	67.93	67.92	67.73
Recreation and Culture	118.63	118.16	118.04	117.59	117.70
Education	160.08	160.08	158.90	158.90	158.90
Restaurants	243.46	258.08	259.34	260.11	261.95
Miscellaneous Goods and Services	139.64	142.69	142.32	142.83	143.62
<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>0.42</b>	<b>0.34</b>	<b>-0.18</b>	<b>0.19</b>	<b>0.40</b>
Food and Non-Alcoholic Beverages	0.34	0.49	-0.44	0.36	0.24
Alcoholic Beverages, Tobacco and Narcotics	-0.09	0.05	0.46	-0.75	-0.34
Clothing and Footwear	0.87	0.57	-0.24	-0.10	-0.09
Housing, Water, Electricity, Gas and other Fuels	0.00	0.23	0.16	-0.19	0.73
Furnishings and Household Maintenance	0.18	-0.04	-0.05	-0.05	0.20
Health	0.16	0.23	0.00	0.00	-0.03
Transport	1.23	0.13	0.16	0.13	1.35
Communication	0.08	0.62	-0.39	-0.02	-0.28
Recreation and Culture	-0.19	-0.42	-0.10	-0.38	0.09
Education	0.00	0.00	-0.74	0.00	0.00
Restaurants	1.49	-0.04	0.49	0.29	0.71
Miscellaneous Goods and Services	-0.70	1.15	-0.27	0.36	0.56
<b>2.2 Year on Year Change (%)</b>					
<b>CPI (all items)</b>	<b>3.87</b>	<b>2.66</b>	<b>2.10</b>	<b>2.25</b>	<b>2.23</b>
Food and Non-Alcoholic Beverages	5.95	2.79	1.88	1.98	1.88
Alcoholic Beverages, Tobacco and Narcotics	4.54	1.50	1.70	0.59	0.33
Clothing and Footwear	4.15	3.13	2.81	2.46	1.48
Housing, Water, Electricity, Gas and other Fuels	1.72	-0.48	0.15	-0.09	0.64
Furnishings and Household Maintenance	3.31	-0.08	0.06	0.15	0.16
Health	1.93	1.68	1.33	1.33	1.14
Transport	-1.13	4.39	3.71	4.31	4.43
Communication	-0.29	0.09	-0.24	-0.37	-0.73
Recreation and Culture	1.92	-0.09	-0.89	-1.06	-0.78
Education	0.00	0.00	-0.74	-0.74	-0.74
Restaurants	1.72	7.85	7.16	8.43	7.60
Miscellaneous Goods and Services	1.96	1.38	1.36	1.57	2.85
<b>3. Three-month moving average CPI (All Items)</b>					
Year on Year Change (%)	3.61	2.53	2.45	2.34	2.20
<b>4. Twelve-month moving average CPI (All Items)</b>					
Year on Year Change (%)	3.02	3.27	3.16	3.05	2.91

**Source:** National Institute of Statistics

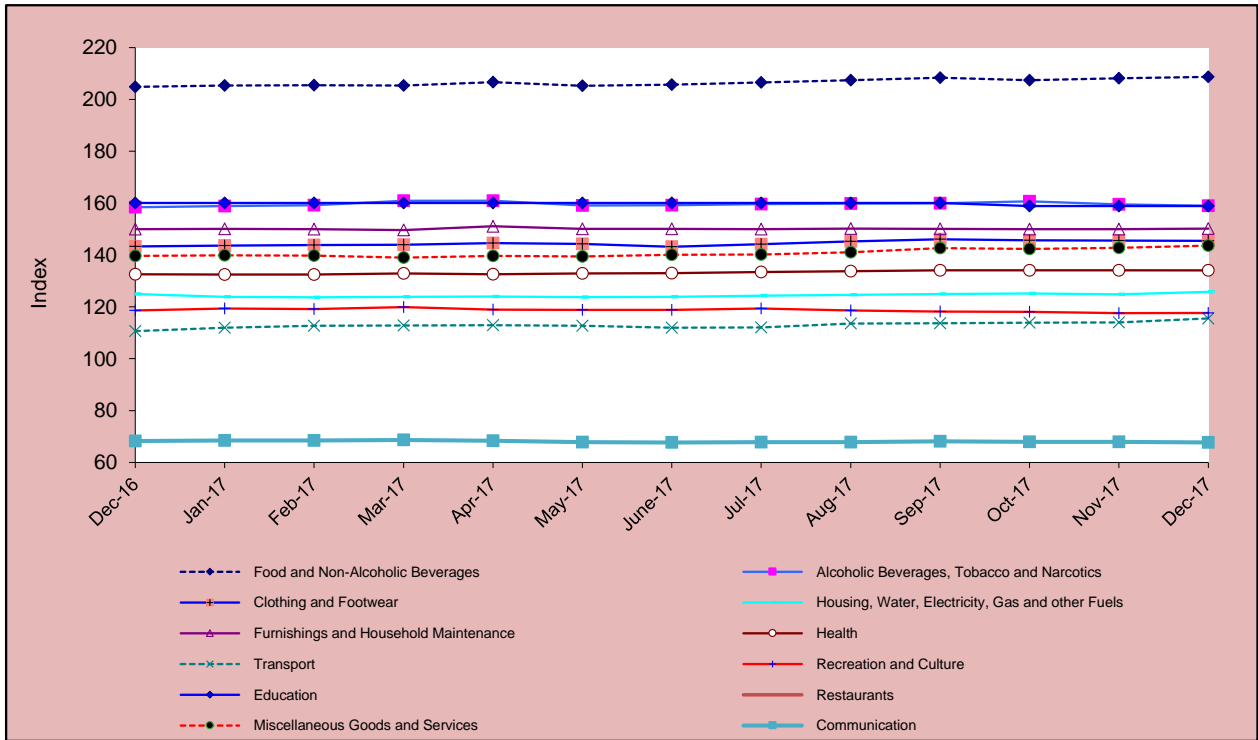


**Table 2: Consumer Items Showing Price Increase in December 2017**

No.	Description	Weight	Index			Percentage Change	
			Dec-16	Nov-17	Dec-17	Monthly	Yearly
1	GAS	2.699	114.95	110.15	114.91	4.3	0.0
2	GASOLINE	4.969	86.55	92.18	95.81	3.9	10.7
3	DIESEL	0.144	101.79	107.59	110.11	2.3	8.2
4	BICYCLES	0.103	138.12	137.11	140.06	2.1	1.4
5	DRIED AND PRESERVED FRUITS	0.086	134.55	143.62	146.35	1.9	8.8
6	TRADITIONAL CAKES	0.561	206.33	216.49	220.48	1.8	6.9
7	TOOLS AND EQUIPMENT FOR HOUSE AND GARDEN	0.017	189.38	184.01	187.17	1.7	-1.2
8	LEAF AND STALK VEGETABLES (FRESH)	2.031	205.02	200.36	203.60	1.6	-0.7
9	MINERAL WATERS, SOFT DRINKS, FRUIT AND VEGETABLE JUICES	0.748	141.24	146.40	148.68	1.6	5.3
10	PROCESSED EGGS	0.079	162.05	163.13	165.32	1.3	2.0
11	OTHER CLOTHING (BOTH SEXES)	0.222	130.57	124.28	125.63	1.1	-3.8
12	CLEANING, REPAIR AND HIRE OF CLOTHING	0.040	133.55	133.65	135.17	1.1	1.2
13	NOODLES	1.008	214.12	223.79	226.02	1.0	5.6
14	FRESH EGGS	1.013	153.48	157.84	159.48	1.0	3.9
15	FRESH FRUITS	4.094	210.75	209.22	211.31	1.0	0.3
16	ROOT VEGETABLES	0.456	222.70	239.23	241.62	1.0	8.5
17	OTHER ARTICLES OF CLOTHING AND CLOTHING ACCESSORIES	0.059	144.10	149.40	150.91	1.0	4.7
18	FOOD PRODUCTS NEC	1.404	220.02	218.40	220.45	0.9	0.2
19	MOTOR OIL	0.062	145.07	145.94	147.32	0.9	1.6
20	PERSONAL EFFECTS N.E.C	0.876	163.01	168.53	170.04	0.9	4.3
21	BEEF (FRESH)	2.165	236.98	242.19	244.07	0.8	3.0
22	SPIRITS	0.014	157.20	157.47	158.69	0.8	1.0
23	COFFEE, TEA AND COCOA	0.755	135.94	137.33	138.32	0.7	1.8
24	SOLID FUELS	1.475	213.19	219.20	220.68	0.7	3.5
25	RESTAURANTS AND HOTELS	5.861	243.46	260.11	261.95	0.7	7.6
26	OTHER SERVICES N.E.C.	0.892	112.29	115.42	115.96	0.5	3.3
27	TUBERS AND MUSHROOMS	0.439	188.94	191.26	192.11	0.4	1.7
28	SUGAR, JAM, HONEY, CHOCOLATE AND CONFECTIONERY	1.489	139.86	146.41	147.03	0.4	5.1
29	LIQUID FUELS	0.099	136.32	144.90	145.47	0.4	6.7
30	FURNITURE AND FURNISHINGS, CARPETS AND OTHER FLOOR COVERINGS	0.626	222.37	221.52	222.42	0.4	0.0
31	HAIRDRESSING SALONS AND PERSONAL GROOMING ESTABLISHMENTS	0.081	169.23	168.46	169.20	0.4	0.0
32	DUCK (FRESH)	0.319	187.43	187.93	188.49	0.3	0.6
33	OILS AND FATS	0.920	213.08	213.92	214.51	0.3	0.7
34	HOUSEHOLD TEXTILES	0.015	164.54	169.41	169.90	0.3	3.3
35	RICE, QUALITY NO.1 WHITE, PHAKA KANHEY, BATTAMBANG	3.052	222.71	226.69	227.04	0.2	1.9
36	OTHER GRAINS	0.090	279.59	286.02	286.51	0.2	2.5
37	SEAFOOD (FRESH, CHILLED OR FROZEN)	0.229	219.08	231.01	231.42	0.2	5.6
38	CLOTHING FOR MEN AND BOYS	0.621	133.98	138.82	139.11	0.2	3.8
39	RICE, QUALITY NO .2 WHITE, NEANG-MENH, BATTAMBANG	2.681	214.26	216.26	216.46	0.1	1.0
40	GLUTINOUS RICE, QUALITY NO.1, WHITE, KHMER	0.429	131.69	136.56	136.66	0.1	3.8

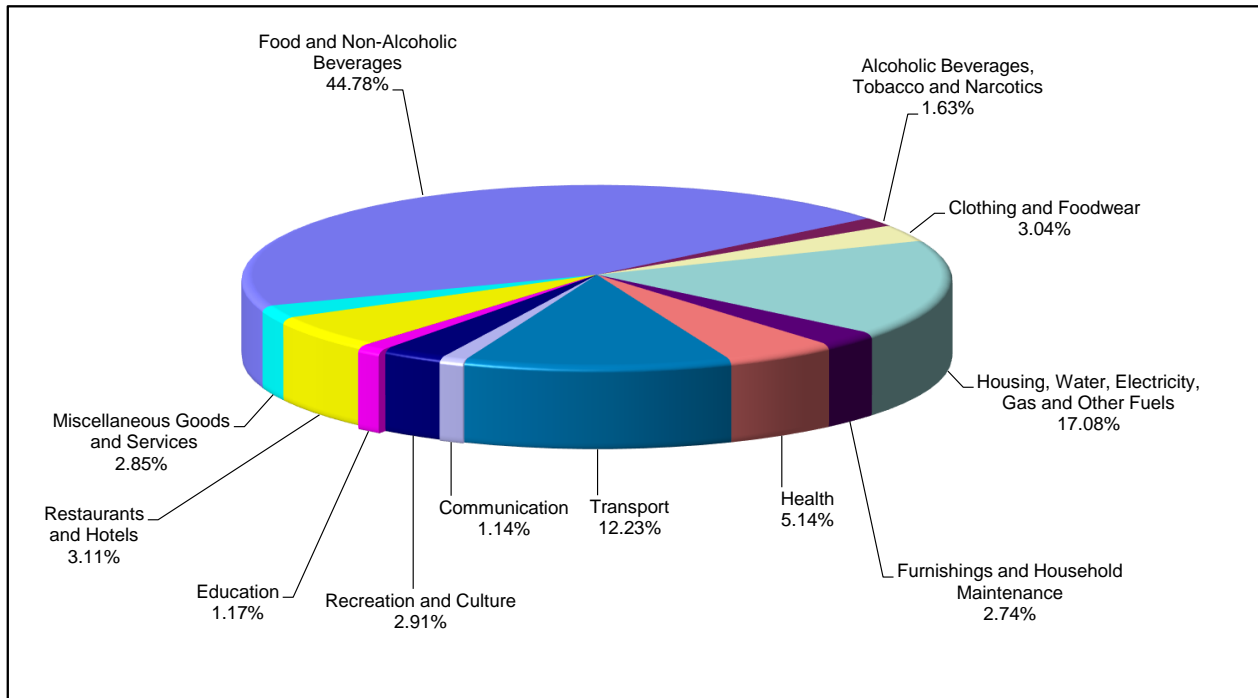
Source: National Institute of Statistics

**Chart 1: Consumer Price Index**



Source: National Institute of Statistics

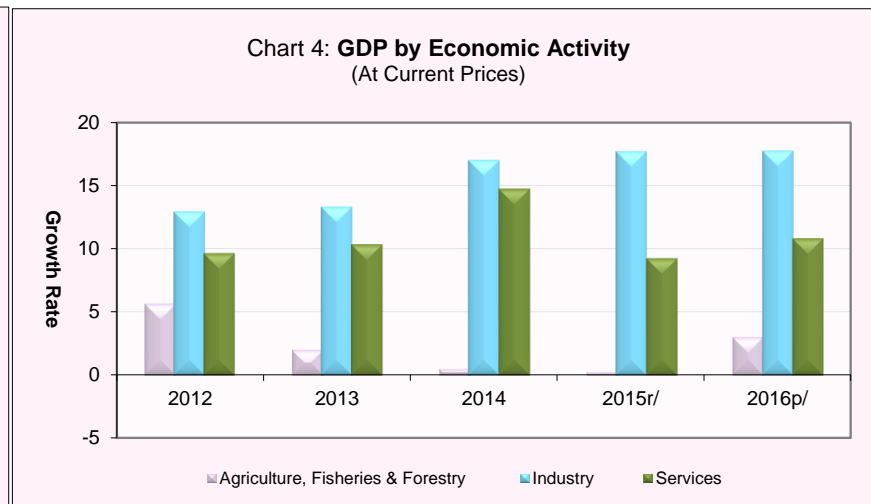
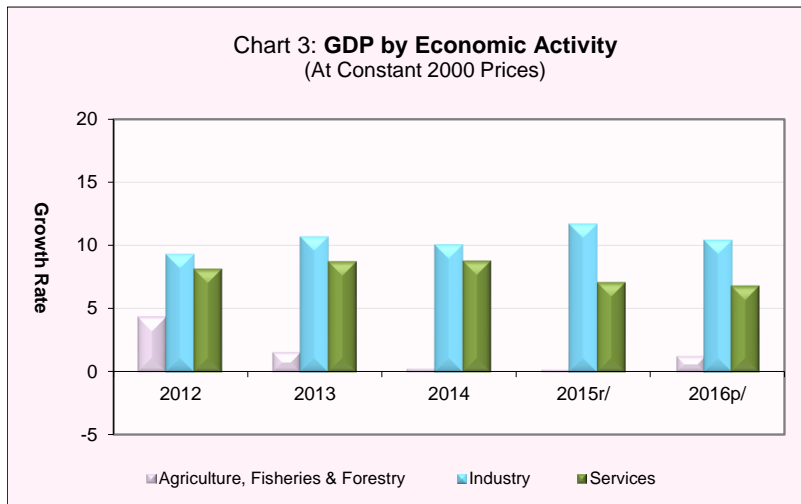
**Chart 2: Weight of All Group Indices in Consumer Basket**



Source: National Institute of Statistics

**Table 3: Gross Domestic Product (GDP)**

	At Constant 2000 Prices					At Current Prices				
	2012	2013	2014	2015r/	2016p/	2012	2013	2014	2015r/	2016p/
GDP in KHR Billion	34,933	37,503	40,182	43,009	45,969	56,682	61,327	67,437	73,423	81,242
GDP in USD Million	8,662	9,313	9,971	10,686	11,407	14,054	15,229	16,734	18,242	20,159
GDP % Growth Rate	7.3	7.4	7.1	7.0	6.9	8.9	8.2	10.0	8.9	10.6
GDP % Growth Rate, by Economic Activity										
<b>Agriculture, Fisheries &amp; Forestry</b>	<b>4.3</b>	<b>1.6</b>	<b>0.3</b>	<b>0.2</b>	<b>1.2</b>	<b>5.6</b>	<b>2.0</b>	<b>0.5</b>	<b>0.2</b>	<b>3.0</b>
<b>Industry</b>	<b>9.3</b>	<b>10.7</b>	<b>10.1</b>	<b>11.7</b>	<b>10.4</b>	<b>13.0</b>	<b>13.3</b>	<b>17.0</b>	<b>17.7</b>	<b>17.7</b>
<b>Services</b>	<b>8.1</b>	<b>8.7</b>	<b>8.7</b>	<b>7.1</b>	<b>6.8</b>	<b>9.6</b>	<b>10.3</b>	<b>14.7</b>	<b>9.2</b>	<b>10.8</b>
GDP Per Capita in KHR Million	2.4	2.6	2.7	2.9	3.0	3.9	4.2	4.6	4.9	5.4
GDP Per Capita in USD	599	637	672	714	753	973	1,042	1,131	1,218	1,330



p/: preliminary estimates

r/: revised

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
<b>2016</b>										
<b>Q1</b>	2	38.3	29	134.3	1	140.0	5	642.4	<b>37</b>	<b>955.0</b>
<b>Q2</b>	1	11.2	19	585.6	1	211.0	2	19.8	<b>23</b>	<b>827.5</b>
<b>Q3</b>	1	35.3	9	67.4	-	-	-	-	<b>10</b>	<b>102.7</b>
<b>Q4</b>	5	246.6	17	113.5	2	91	4	56.3	<b>28</b>	<b>507.4</b>
<b>Total</b>	<b>9</b>	<b>331.3</b>	<b>74</b>	<b>900.8</b>	<b>4</b>	<b>442.0</b>	<b>11</b>	<b>718.4</b>	<b>98</b>	<b>2,392.5</b>
<b>2017</b>										
<b>Q1</b>	1	8.0	18	115.6	1	4.2	1	3.6	<b>21</b>	<b>131.4</b>
<b>Q2</b>	3	61.0	21	209.9	3	1,045.3	-	644.2	<b>27</b>	<b>1,960.3</b>
<b>Q3</b>	3	205.6	33	281.1	-	-	2	2,518.8	<b>38</b>	<b>3,005.4</b>
<b>Q4</b>	-	-	25	119.8	-	-	-	-	<b>25</b>	<b>119.8</b>
<b>Total</b>	<b>7</b>	<b>274.5</b>	<b>97</b>	<b>726.3</b>	<b>4</b>	<b>1,049.5</b>	<b>3</b>	<b>3,166.6</b>	<b>111</b>	<b>5,216.9</b>

Chart 5: Investment Fixed Assets by Sectors

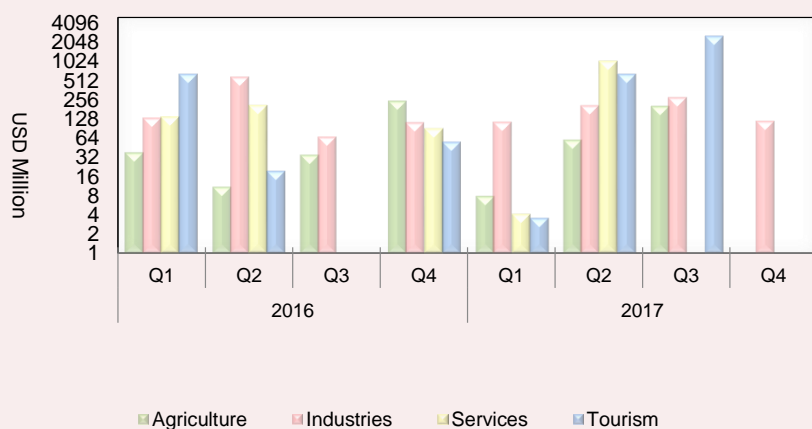
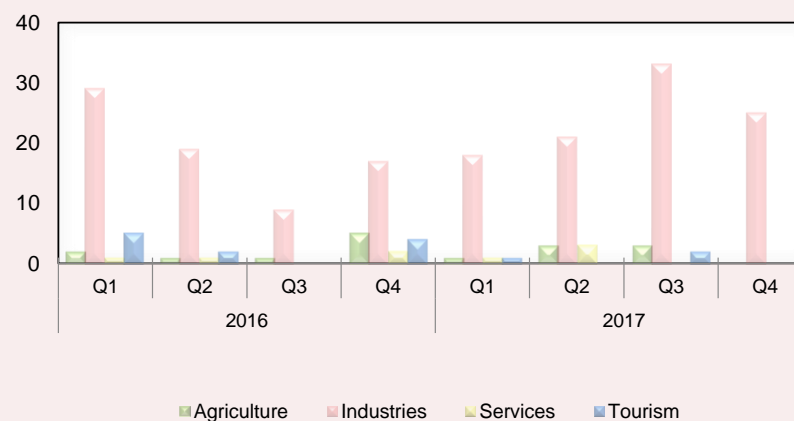


Chart 6: Number of Investment Projects by Sectors



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

**Table 5: Investment Projects Approved by Major Countries\***

(In USD Million)

Country	2015		2016			2017			
	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
Cambodia	217.9	379.4	277.6	35.3	51.3	23.9	595.7	2,550.4	5.9
China	68.4	460.7	19.9	6.4	210.3	28.1	1,051.0	293.8	64.4
Korea	5.0	14.4	3.2	-	-	15.5	7.2	123.6	3.2
United States	2.9	9.0	-	-	2.4	-	-	-	-
Thailand	7.4	4.9	104.8	-	20.0	-	15.9	-	-
Vietnam	-	-	-	-	77.0	-	-	-	-
Malaysia	55.3	2.5	-	-	-	-	8.9	3.8	1.2
Singapore	26.8	-	-	2.0	101.0	-	248.3	3.8	-
Taiwan	18.3	10.5	2.2	8.4	-	10.5	3.8	6.0	3.0
Australia	-	-	-	-	-	-	-	-	-
England	92.7	12.8	22.9	-	-	35.4	4.9	-	8.7
Canada	-	-	-	1.5	4.1	-	-	-	-
Hong Kong	5.7	10.7	174.6	29.1	34.8	13.4	20.8	20.2	31.0
Others	12.5	49.9	222.3	20.0	6.3	4.6	3.9	3.7	2.4
<b>Total</b>	<b>512.7</b>	<b>955.0</b>	<b>827.5</b>	<b>102.7</b>	<b>507.4</b>	<b>131.4</b>	<b>1,960.3</b>	<b>3,005.4</b>	<b>119.8</b>

**( Share of total )**

Cambodia	42.5	39.7	33.5	34.4	10.1	18.2	30.4	84.9	5.0
China	13.3	48.2	2.4	6.2	41.5	21.4	53.6	9.8	53.7
Korea	1.0	1.5	0.4	-	-	11.8	0.4	4.1	2.7
United States	0.6	0.9	-	-	0.5	-	-	-	-
Thailand	1.4	0.5	12.7	-	3.9	-	0.8	-	-
Vietnam	-	-	-	-	15.2	-	-	-	-
Malaysia	10.8	0.3	-	-	-	-	0.5	0.1	1.0
Singapore	5.2	-	-	2.0	19.9	-	12.7	0.1	-
Taiwan	3.6	1.1	0.3	8.2	-	8.0	0.2	0.2	2.5
Australia	-	-	-	-	-	-	-	-	-
England	18.1	1.3	2.8	-	-	26.9	0.2	-	7.3
Canada	-	-	-	1.5	0.8	-	-	-	-
Hong Kong	1.1	1.1	21.1	28.3	6.9	10.2	1.1	0.7	25.8
Others	2.4	5.2	26.9	19.5	1.2	3.5	0.2	0.1	2.0
<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>	<b>100.0</b>

\* Fixed Assets

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

**Table 6: Daily Exchange Rate in December 2017**

(KHR/USD)

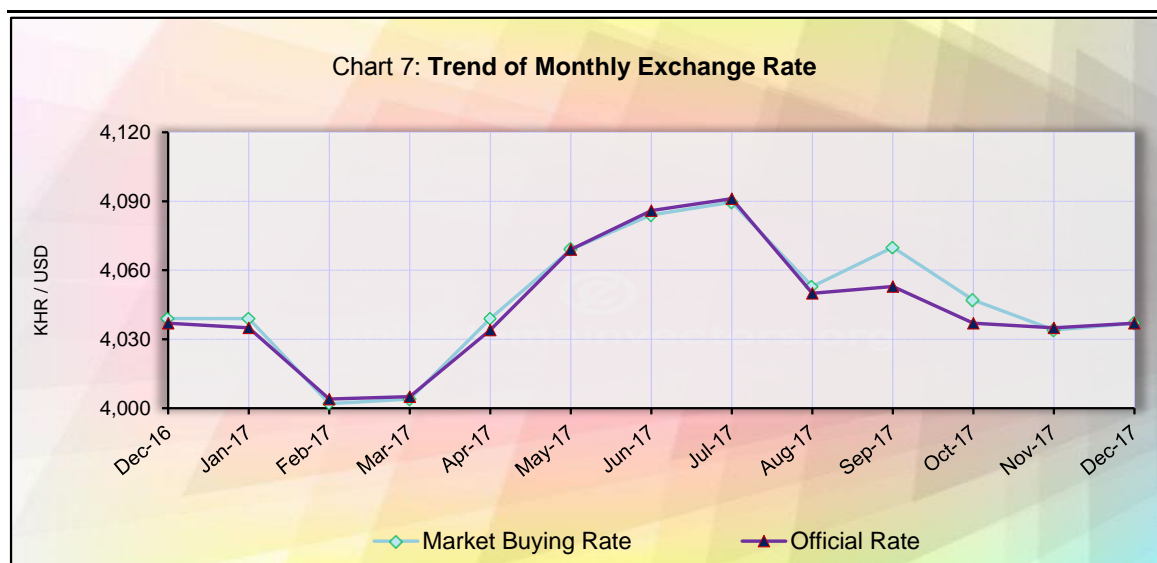
Day	Parallel Market Rate			Official Rate	Daily Change*	
	Purchase	Sale	Midpoint		Spread	% Change
1	4,034	4,045	4,040	4,035	0.0	0.0
2	4,034	4,045	4,040	4,035	0.0	0.0
3	4,034	4,045	4,040	4,035	0.0	0.0
4	4,034	4,045	4,040	4,037	0.0	0.0
5	4,034	4,045	4,040	4,037	0.0	0.0
6	4,034	4,045	4,040	4,037	0.0	0.0
7	4,038	4,048	4,043	4,038	4.0	0.1
8	4,038	4,048	4,043	4,038	0.0	0.0
9	4,034	4,045	4,040	4,038	-4.0	-0.1
10	4,034	4,045	4,040	4,038	0.0	0.0
11	4,034	4,044	4,039	4,035	0.0	0.0
12	4,037	4,046	4,042	4,038	3.0	0.1
13	4,037	4,046	4,042	4,037	0.0	0.0
14	4,037	4,046	4,042	4,035	0.0	0.0
15	4,037	4,046	4,042	4,035	0.0	0.0
16	4,037	4,046	4,042	4,035	0.0	0.0
17	4,037	4,046	4,042	4,035	0.0	0.0
18	4,039	4,047	4,043	4,037	2.0	0.0
19	4,039	4,047	4,043	4,039	0.0	0.0
20	4,039	4,046	4,043	4,039	0.0	0.0
21	4,038	4,046	4,042	4,040	-1.0	0.0
22	4,038	4,046	4,042	4,037	0.0	0.0
23	4,034	4,046	4,040	4,037	-4.0	-0.1
24	4,034	4,046	4,040	4,037	0.0	0.0
25	4,034	4,046	4,040	4,038	0.0	0.0
26	4,034	4,046	4,040	4,039	0.0	0.0
27	4,037	4,046	4,042	4,037	3.0	0.1
28	4,037	4,046	4,042	4,034	0.0	0.0
29	4,037	4,046	4,042	4,037	0.0	0.0
30	4,037	4,046	4,042	4,037	0.0	0.0
31	4,037	4,046	4,042	4,037	0.0	0.0
<b>Average Rate</b>	<b>4,036</b>	<b>4,046</b>	<b>4,041</b>	<b>4,037</b>	<b>0.1</b>	<b>0.0</b>

\* - 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
<b>2016</b>					
Sep	4,086	-0.24	4,097	4,092	4,080
Oct	4,053	-0.81	4,061	4,057	4,050
Nov	4,032	-0.52	4,041	4,037	4,030
Dec	4,039	0.17	4,050	4,045	4,037
<b>2017</b>					
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



**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
<b>2016</b>											
Aug	5,717	4,096	4,565	3,980	5,360	309	1,010	8,822	3,004	118	184
Sep	5,708	4,080	4,578	4,040	5,321	315	993	8,471	3,002	118	183
Oct	5,555	4,050	4,444	3,864	4,937	310	964	8,366	2,908	116	182
Nov	5,449	4,030	4,292	3,587	5,034	297	904	8,100	2,830	113	178
Dec	5,410	4,037	4,265	3,467	4,960	300	901	8,119	2,792	112	178
<b>2017</b>											
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
<b>Monthly % Change</b>	<b>0.3</b>	<b>0.0</b>	<b>0.8</b>	<b>-0.8</b>	<b>0.3</b>	<b>-0.3</b>	<b>0.6</b>	<b>0.7</b>	<b>0.7</b>	<b>0.0</b>	<b>0.0</b>



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

(Annual Rate, Weighted Average Rate)

	Dec-15	Dec-16	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17
<b>Interest Rates on Deposits in KHR</b>														
Saving Deposits	1.43	1.56	1.57	1.57	1.55	1.44	1.43	1.44	1.43	1.42	1.41	1.42	1.42	1.39
Fixed deposit 1 Month	2.86	3.11	3.08	3.03	2.98	2.24	2.23	2.27	2.28	2.25	2.24	2.28	2.28	2.21
Fixed deposit 3 Months	4.71	4.84	4.79	4.73	4.67	3.95	3.92	3.97	4.00	3.95	3.92	3.93	3.95	3.89
Fixed deposit 6 Months	5.65	5.79	5.73	5.67	5.60	4.74	4.70	4.76	4.80	4.74	4.72	4.72	4.74	4.67
Fixed deposit 12 Months	6.64	6.91	6.85	6.80	6.71	6.02	5.99	6.03	6.05	5.99	5.96	5.97	5.98	5.90
<b>Interest Rates on Deposits in USD</b>														
Saving Deposits	0.78	0.84	0.84	0.82	0.82	0.76	0.76	0.76	0.76	0.76	0.74	0.74	0.75	0.75
Fixed deposit 1 Month	1.73	1.77	1.77	1.71	1.71	1.56	1.56	1.57	1.58	1.53	1.52	1.52	1.52	1.53
Fixed deposit 3 Months	2.46	2.42	2.42	2.36	2.37	2.28	2.30	2.30	2.32	2.27	2.27	2.27	2.27	2.27
Fixed deposit 6 Months	3.42	3.41	3.41	3.38	3.39	3.25	3.25	3.26	3.28	3.25	3.26	3.26	3.26	3.26
Fixed deposit 12 Months	4.45	4.44	4.44	4.44	4.45	4.40	4.40	4.41	4.43	4.42	4.42	4.42	4.42	4.42
<b>Interest Rates on Loans in KHR</b>														
1 Month	18.00	20.46	20.38	20.16	20.27	18.00	18.00	18.00	18.00	17.96	17.98	17.98	17.98	17.98
3 Months	18.00	20.46	20.38	20.16	20.24	18.00	18.00	18.00	18.00	17.96	17.98	17.98	17.98	17.98
6 Months	19.74	21.20	21.15	20.91	21.06	19.11	19.10	19.14	19.09	19.10	18.15	18.15	17.98	17.98
12 Months	16.24	17.35	16.24	16.20	16.05	14.84	14.42	14.48	14.53	14.50	14.49	14.50	14.44	14.50
<b>Interest Rates on Loans in USD</b>														
1 Month	12.86	12.63	13.41	12.94	13.00	11.93	12.71	11.31	12.83	12.17	11.73	11.66	12.83	12.51
3 Months	12.45	12.27	12.37	11.43	13.51	12.25	12.20	12.18	12.01	11.85	11.96	11.70	11.88	12.16
6 Months	12.95	12.57	12.99	12.80	12.76	12.86	12.96	13.29	13.10	13.07	12.41	12.19	11.70	11.90
12 Months	11.60	11.90	11.92	11.69	11.67	11.68	11.73	11.80	11.79	11.79	11.79	11.60	11.57	11.67

\* Including Commercial Banks and Specialized Banks

**Table 10: Monetary Survey**

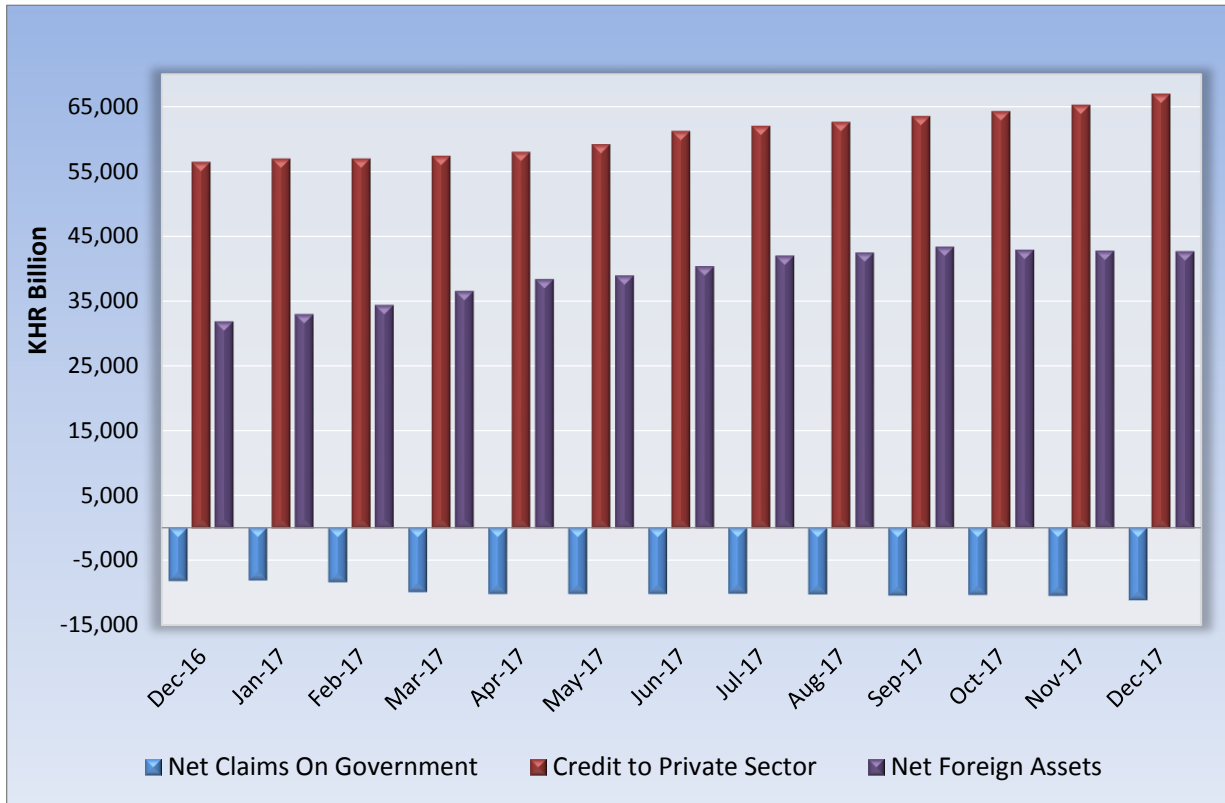
(In KHR Billion)

	Dec-16	Sep-17	Oct-17	Nov-17	Dec-17
<b>Net Foreign Assets</b>	<b>31,814.5</b>	<b>43,301.5</b>	<b>42,830.0</b>	<b>42,672.9</b>	<b>42,575.3</b>
Foreign Assets	47,581.6	60,434.3	60,063.7	60,694.8	60,893.4
Foreign Liabilities	-15,767.1	-17,132.8	-17,233.7	-18,021.9	-18,318.1
<b>Net Domestic Assets</b>	<b>25,802.3</b>	<b>26,440.4</b>	<b>27,427.7</b>	<b>28,141.3</b>	<b>28,743.5</b>
<b>Domestic Credit</b>	<b>48,310.3</b>	<b>53,145.2</b>	<b>53,960.2</b>	<b>54,780.4</b>	<b>55,856.5</b>
<b>Net Claims on Government</b>	<b>-8,148.5</b>	<b>-10,347.7</b>	<b>-10,269.9</b>	<b>-10,410.6</b>	<b>-11,066.5</b>
Claims on Government	270.2	270.2	270.2	270.2	270.2
Deposits of Government	-8,418.7	-10,618.0	-10,540.2	-10,680.8	-11,336.8
<b>Non-Government</b>	<b>56,458.8</b>	<b>63,493.0</b>	<b>64,230.1</b>	<b>65,191.0</b>	<b>66,923.0</b>
State Enterprises	0.0	0.4	0.4	0.4	0.4
Private Sector	56,458.8	63,492.6	64,229.7	65,190.6	66,922.6
Of Which in Foreign Currency	55,741.0	62,761.4	63,499.1	64,458.7	66,188.5
<b>Other Items Net</b>	<b>-22,508.0</b>	<b>-26,704.8</b>	<b>-26,532.4</b>	<b>-26,639.1</b>	<b>-27,113.0</b>
Restricted Deposits	-1,301.5	-1,509.5	-1,560.4	-1,545.6	-1,624.2
Capital & Reserves	-17,904.6	-21,918.4	-21,899.3	-22,190.4	-22,862.3
Others	-3,301.8	-3,277.0	-3,072.7	-2,903.1	-2,626.4
<b>Liquidity (M2)</b>	<b>57,616.8</b>	<b>69,741.9</b>	<b>70,257.8</b>	<b>70,814.2</b>	<b>71,318.9</b>
<b>Money (M1)</b>	<b>7,273.0</b>	<b>8,925.0</b>	<b>9,030.3</b>	<b>9,170.6</b>	<b>9,428.4</b>
Currency Outside Banks	6,473.4	7,987.0	7,958.4	8,071.6	8,301.6
Demand Deposits	799.7	938.0	1,071.9	1,099.0	1,126.9
<b>Quasi-Money</b>	<b>50,343.8</b>	<b>60,816.9</b>	<b>61,227.5</b>	<b>61,643.6</b>	<b>61,890.4</b>
Time and Savings Deposits	2,386.3	2,554.0	2,636.3	2,643.9	2,615.5
Foreign Currency Deposits	47,957.4	58,262.9	58,591.2	58,999.6	59,275.0

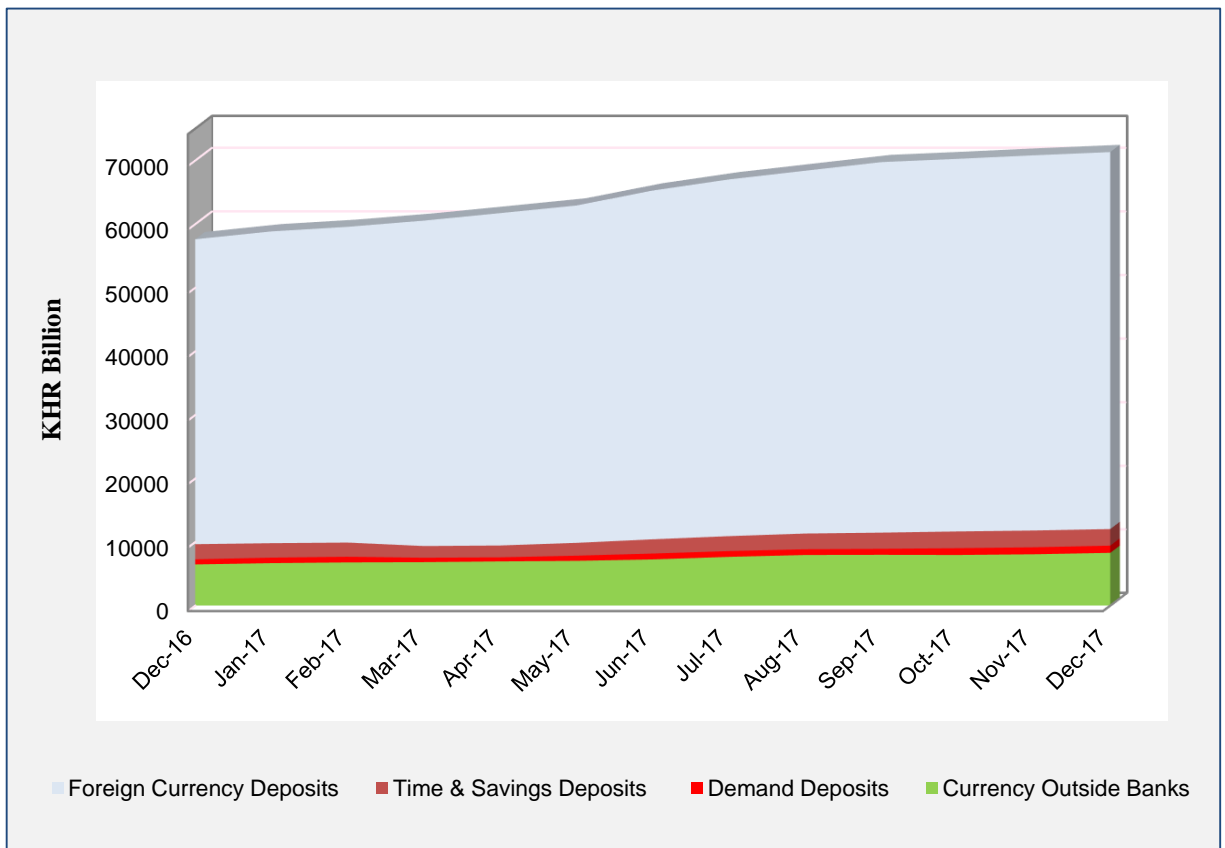
**Table 11: Monetary Survey**  
(Monthly Change)

	Change in KHR Billion			Percentage Change		
	Dec-16	Nov-17	Dec-17	Dec-16	Nov-17	Dec-17
<b>Net Foreign Assets</b>	<b>126.9</b>	<b>-157.2</b>	<b>-97.5</b>	<b>0.4</b>	<b>-0.4</b>	<b>-0.2</b>
Foreign Assets	441.3	631.0	198.7	0.9	1.1	0.3
Foreign Liabilities	314.4	788.2	296.2	2.0	4.6	1.6
<b>Net Domestic Assets</b>	<b>514.8</b>	<b>713.6</b>	<b>602.2</b>	<b>2.0</b>	<b>2.6</b>	<b>2.1</b>
<b>Domestic Credit</b>	<b>1,185.6</b>	<b>820.2</b>	<b>1,076.1</b>	<b>2.5</b>	<b>1.5</b>	<b>2.0</b>
<b>Net Claims on Government</b>	<b>-139.3</b>	<b>-140.7</b>	<b>-655.9</b>	<b>-1.7</b>	<b>-1.4</b>	<b>-6.3</b>
Claims on Government	0.0	0.0	0.0	0.0	0.0	0.0
Deposits of Government	139.3	140.7	655.9	1.7	1.3	6.1
<b>Non-Government</b>	<b>1,324.9</b>	<b>960.8</b>	<b>1,732.1</b>	<b>2.4</b>	<b>1.5</b>	<b>2.7</b>
State Enterprises	0.0	0.0	0.0	0.0	-1.4	2.5
Private Sector	1,324.9	960.8	1,732.0	2.4	1.5	2.7
Of Which in Foreign Currency	1,318.8	959.6	1,729.8	2.4	1.5	2.7
<b>Other</b>	<b>-670.8</b>	<b>-106.6</b>	<b>-473.9</b>	<b>-3.1</b>	<b>-0.4</b>	<b>-1.8</b>
Restricted Deposits	38.3	-14.8	78.6	3.0	-0.9	5.1
Capital & Reserves	161.4	291.1	671.9	0.9	1.3	3.0
Others	-471.1	169.7	276.6	-16.6	5.5	9.5
<b>Liquidity (M2)</b>	<b>641.7</b>	<b>556.4</b>	<b>504.7</b>	<b>1.1</b>	<b>0.8</b>	<b>0.7</b>
<b>Money (M1)</b>	<b>137.1</b>	<b>140.3</b>	<b>257.9</b>	<b>1.9</b>	<b>1.6</b>	<b>2.8</b>
Currency Outside Banks	115.2	113.2	230.0	1.8	1.4	2.8
Demand Deposits	21.9	27.0	27.9	2.8	2.5	2.5
<b>Quasi-Money</b>	<b>504.6</b>	<b>416.1</b>	<b>246.8</b>	<b>1.0</b>	<b>0.7</b>	<b>0.4</b>
Time and Savings Deposits	65.6	7.7	-28.5	2.8	0.3	-1.1
Foreign Currency Deposits	438.9	408.5	275.3	0.9	0.7	0.5

**Chart 8: Monetary Survey**



**Chart 9: Components of Money Supply**



**Table 12: Deposit Money Banks' Balance Sheet**

(In KHR Billion)

	Dec-16	Sep-17	Oct-17	Nov-17	Dec-17
<b>Net Foreign Assets</b>	<b>-4,521.6</b>	<b>-3,077.2</b>	<b>-4,503.4</b>	<b>-5,330.7</b>	<b>-6,156.7</b>
Foreign Assets	10,874.9	13,663.6	12,342.1	12,299.7	11,768.6
Foreign Liabilities	15,396.5	16,740.8	16,845.5	17,630.4	17,925.2
<b>Net Domestic Assets</b>	<b>34,390.1</b>	<b>38,476.1</b>	<b>39,013.7</b>	<b>40,017.8</b>	<b>41,131.1</b>
<b>Net Domestic Credit</b>	<b>55,804.8</b>	<b>62,664.0</b>	<b>63,378.4</b>	<b>64,257.8</b>	<b>65,750.2</b>
Net Claims on Government	-653.8	-828.7	-851.5	-933.2	-1,172.8
Claims on Public Enterprises	0.0	0.4	0.4	0.4	0.4
Claims on Private Sector	56,458.8	63,492.6	64,229.7	65,190.6	66,922.6
Net claims on National Bank of Cambodia	-0.2	-0.2	-0.2	0.0	0.0
<b>Other Assets (net)</b>	<b>-21,414.7</b>	<b>-24,187.9</b>	<b>-24,364.8</b>	<b>-24,240.0</b>	<b>-24,619.1</b>
<b>Reserves</b>	<b>21,069.4</b>	<b>26,220.6</b>	<b>27,539.8</b>	<b>27,874.8</b>	<b>27,852.9</b>
Cash	484.4	812.0	711.3	675.1	655.7
Deposits at National Bank of Cambodia	20,103.5	24,791.8	25,883.2	26,265.6	26,285.3
Other Credits at National Bank of Cambodia	481.5	616.8	945.3	934.1	911.9
<b>Total Deposits</b>	<b>50,937.8</b>	<b>61,619.5</b>	<b>62,050.0</b>	<b>62,561.9</b>	<b>62,827.4</b>
Demand Deposits	594.1	802.6	822.5	918.4	937.0
Time and Savings Deposits	2,386.3	2,554.0	2,636.3	2,643.9	2,615.5
Foreign Currency Deposits	47,957.4	58,262.9	58,591.2	58,999.6	59,275.0
<b>Total Assets</b>	<b>98,297.8</b>	<b>114,546.9</b>	<b>115,002.9</b>	<b>116,429.7</b>	<b>117,709.7</b>
	<b>(Monthly Percentage Change)</b>				
<b>Net Foreign Assets</b>	<b>-3.5</b>	<b>-26.6</b>	<b>46.3</b>	<b>18.4</b>	<b>15.5</b>
Foreign Assets	4.6	13.6	-9.7	-0.3	-4.3
Foreign Liabilities	2.1	3.2	0.6	4.7	1.7
<b>Net Domestic Assets</b>	<b>0.4</b>	<b>1.5</b>	<b>1.4</b>	<b>2.6</b>	<b>2.8</b>
<b>Net Domestic Credit</b>	<b>2.4</b>	<b>1.4</b>	<b>1.1</b>	<b>1.4</b>	<b>2.3</b>
Net Claims on Government	-0.3	1.2	2.7	9.6	25.7
Claims on Public Enterprises	0.0	-1.2	1.9	-1.4	2.5
Claims on Private Sector	2.4	1.4	1.2	1.5	2.7
Net claims on National Bank of Cambodia	0.2	-0.2	0.5	-100.0	0.0
<b>Other Assets (net)</b>	<b>5.8</b>	<b>1.4</b>	<b>0.7</b>	<b>-0.5</b>	<b>1.6</b>
<b>Reserves</b>	<b>0.8</b>	<b>-1.2</b>	<b>5.0</b>	<b>1.2</b>	<b>-0.1</b>
Cash	-22.0	24.4	-12.4	-5.1	-2.9
Deposits at National Bank of Cambodia	0.9	-1.5	4.4	1.5	0.1
Other Credits at National Bank of Cambodia	33.5	-14.4	53.2	-1.2	-2.4
<b>Total Deposits</b>	<b>1.0</b>	<b>2.2</b>	<b>0.7</b>	<b>0.8</b>	<b>0.4</b>
Demand Deposits	-3.7	6.8	2.5	11.7	2.0
Time and Savings Deposits	2.8	3.2	3.2	0.3	-1.1
Foreign Currency Deposits	0.9	2.1	0.6	0.7	0.5
<b>Total Assets</b>	<b>1.7</b>	<b>1.8</b>	<b>0.4</b>	<b>1.2</b>	<b>1.1</b>

**Table 13: Analytical Balance Sheet of The Monetary Authorities**

(In KHR Billions)

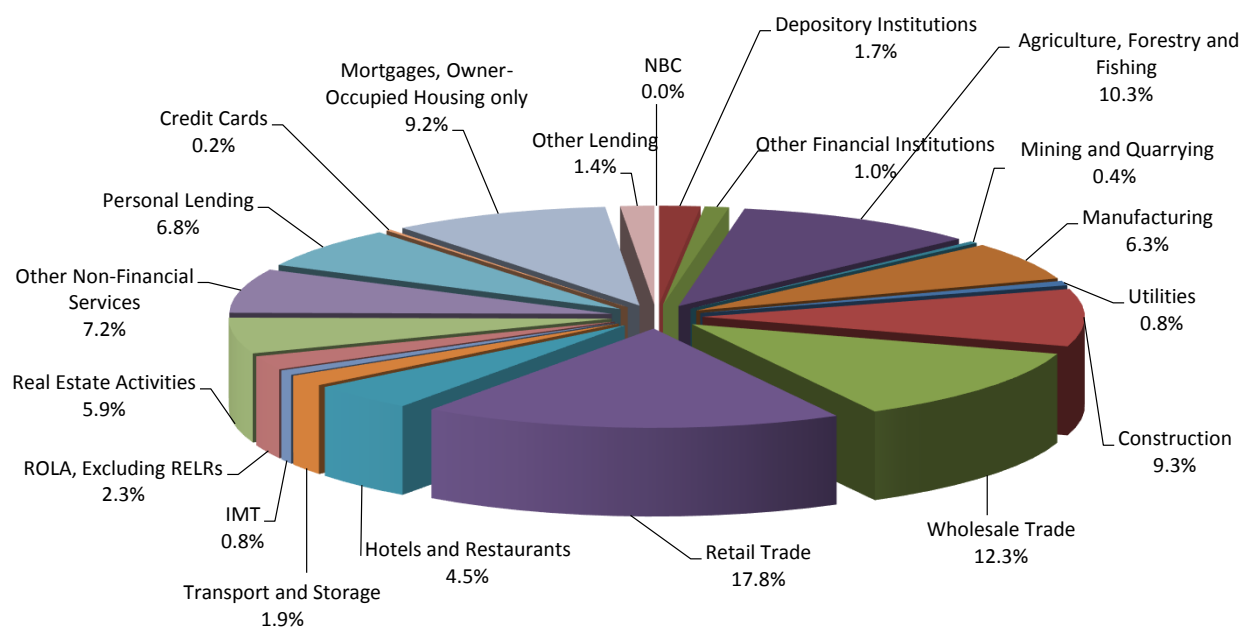
	<b>Dec-16</b>	<b>Sep-17</b>	<b>Oct-17</b>	<b>Nov-17</b>	<b>Dec-17</b>
<b>Reserve money</b>	<b>28,123.4</b>	<b>34,716.2</b>	<b>35,970.7</b>	<b>36,557.8</b>	<b>36,692.6</b>
Currency Outside Banks	6,473.4	7,987.0	7,958.4	8,071.6	8,301.6
Vault Cash	484.4	812.0	711.3	675.1	655.7
Bank Deposits	20,960.1	25,781.8	27,051.6	27,630.5	27,545.4
Required Reserves	8,784.2	10,516.6	10,635.1	10,777.0	10,926.8
Others	12,175.9	15,265.2	16,416.5	16,853.4	16,618.6
Other Deposits	205.6	135.4	249.4	180.6	189.9
<b>Net Foreign Assets</b>	<b>36,336.1</b>	<b>46,378.7</b>	<b>47,333.5</b>	<b>48,003.6</b>	<b>48,732.0</b>
Foreign Assets	36,706.7	46,770.7	47,721.6	48,395.1	49,124.9
Foreign Liabilities	370.6	392.0	388.1	391.5	392.9
<b>Net Domestic Assets</b>	<b>-8,212.7</b>	<b>-11,662.6</b>	<b>-11,362.7</b>	<b>-11,445.8</b>	<b>-12,039.4</b>
Net Credit to Government	-7,494.7	-9,519.0	-9,418.4	-9,477.4	-9,893.7
Claims	270.2	270.2	270.2	270.2	270.2
Deposits	7,765.0	9,789.3	9,688.7	9,747.7	10,164.0
Net Claims on Banks	-1,144.3	-1,368.9	-1,374.9	-1,365.0	-1,414.2
Other Items (net)	426.4	-774.6	-569.4	-603.4	-731.4
	<b>Percentage Change</b>				
<b>Reserve money</b>	<b>0.4</b>	<b>-1.0</b>	<b>3.6</b>	<b>1.6</b>	<b>0.4</b>
Currency Outside Banks	1.8	0.4	-0.4	1.4	2.8
Vault Cash	-22.0	24.4	-12.4	-5.1	-2.9
Bank Deposits	0.4	-2.0	4.9	2.1	-0.3
Required Reserves	1.5	2.5	1.1	1.3	1.4
Others	-0.4	-4.9	7.5	2.7	-1.4
Other Deposits	27.7	-10.8	84.2	-27.6	5.2
<b>Net Foreign Assets</b>	<b>-0.1</b>	<b>-0.5</b>	<b>2.1</b>	<b>1.4</b>	<b>1.5</b>
Foreign Assets	-0.1	-0.5	2.0	1.4	1.5
Foreign Liabilities	-0.7	-0.4	-1.0	0.9	0.3
<b>Net Domestic Assets</b>	<b>-1.7</b>	<b>1.1</b>	<b>-2.6</b>	<b>0.7</b>	<b>5.2</b>
Net Credit to Government	1.9	2.0	-1.1	0.6	4.4
Claims	0.0	0.0	0.0	0.0	0.0
Deposits	1.8	1.9	-1.0	0.6	4.3
Net Claims on Banks	2.4	0.6	0.4	-0.7	3.6
Other Items (net)	278.3	-7.7	-26.5	6.0	21.2

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

(In KHR Billion)

	Dec-16	Sep-17	Oct-17	Nov-17	Dec-17
<b>1. Financial Institutions</b>	<b>1,008.2</b>	<b>1,581.9</b>	<b>1,603.1</b>	<b>1,803.1</b>	<b>1,891.2</b>
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	758.9	949.3	959.7	1,101.5	1,189.3
1.3. Other Financial Institutions	249.2	632.6	643.4	701.5	701.9
<b>2. Non-Financial Institutions</b>	<b>46,778.8</b>	<b>51,764.6</b>	<b>52,579.0</b>	<b>53,269.7</b>	<b>54,340.4</b>
2.1. Agriculture, Forestry and Fishing	6,134.1	6,691.5	6,777.3	6,930.7	7,064.9
2.2. Mining and Quarrying	294.4	273.2	274.2	276.2	241.2
2.3. Manufacturing	3,937.9	4,076.7	4,289.9	4,278.8	4,271.1
2.4. Utilities	368.2	439.5	447.1	463.5	512.7
2.5. Construction	4,962.6	6,147.9	5,977.4	6,115.1	6,381.2
2.6. Wholesale Trade	8,078.6	8,081.9	8,219.4	8,366.5	8,365.7
2.7. Retail Trade	9,949.9	11,441.9	11,646.7	11,735.8	12,134.3
2.8. Hotels and Restaurants	2,904.1	3,015.4	3,066.3	3,098.6	3,055.2
2.9. Transport and Storage	1,051.1	1,134.0	1,154.1	1,201.3	1,268.0
2.10. Information Media and Telecommunications	615.1	548.4	551.3	520.9	559.9
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	1,095.2	1,454.3	1,496.5	1,524.8	1,568.2
2.12. Real Estate Activities	2,838.2	3,689.3	3,848.0	3,892.4	4,005.0
2.13. Other Non-Financial Services	4,549.5	4,770.6	4,830.9	4,864.9	4,913.0
<b>3. Personal Essentials</b>	<b>8,359.9</b>	<b>10,530.5</b>	<b>10,595.5</b>	<b>10,762.7</b>	<b>11,060.5</b>
3.1. Personal Lending	3,791.2	4,392.4	4,425.3	4,426.7	4,612.5
3.2. Credit Cards	131.0	146.5	144.8	154.5	152.1
3.3. Mortgages, Owner-Occupied Housing only	4,437.7	5,991.6	6,025.4	6,181.5	6,295.9
<b>4. Other Lending</b>	<b>880.4</b>	<b>1,084.5</b>	<b>897.8</b>	<b>913.4</b>	<b>979.0</b>
<b>Total Gross Loan</b>	<b>57,027.2</b>	<b>64,961.4</b>	<b>65,675.4</b>	<b>66,748.9</b>	<b>68,271.1</b>

**Chart 10: Credits Granted by Deposit Money Banks Classified by Industry in December 2017**  
(Share of Total Credits)



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

	Dec-16	Sep-17	Oct-17	Nov-17	Dec-17
	<b>(Monthly Change in KHR Billion)</b>				
<b>1. Financial Institutions</b>	<b>-340.6</b>	<b>69.8</b>	<b>21.2</b>	<b>200.0</b>	<b>88.2</b>
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	-302.0	14.4	10.4	141.8	87.8
1.3. Other Financial Institutions	-38.6	55.4	10.7	58.2	0.4
<b>2. Non-Financial Institutions</b>	<b>213.1</b>	<b>1,170.1</b>	<b>814.5</b>	<b>690.6</b>	<b>1,070.7</b>
2.1. Agriculture, Forestry and Fishing	114.6	144.9	85.8	153.5	134.2
2.2. Mining and Quarrying	1.1	-15.7	1.0	2.0	-35.0
2.3. Manufacturing	88.0	52.4	213.2	-11.0	-7.8
2.4. Utilities	-52.4	34.9	7.6	16.4	49.1
2.5. Construction	326.2	202.3	-170.6	137.7	266.1
2.6. Wholesale Trade	-511.7	52.3	137.5	147.1	-0.8
2.7. Retail Trade	149.7	319.0	204.9	89.0	398.6
2.8. Hotels and Restaurants	22.5	32.3	51.0	32.3	-43.4
2.9. Transport and Storage	32.9	66.7	20.1	47.2	66.7
2.10. Information Media and Telecommunications	35.5	-0.7	2.9	-30.4	39.0
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	-60.1	32.4	42.2	28.3	43.4
2.12. Real Estate Activities	-13.4	111.4	158.7	44.4	112.6
2.13. Other Non-Financial Services	80.1	138.0	60.3	34.0	48.1
<b>3. Personal Essentials</b>	<b>231.9</b>	<b>-298.9</b>	<b>65.0</b>	<b>167.2</b>	<b>297.7</b>
3.1. Personal Lending	103.3	-383.3	32.9	1.4	185.7
3.2. Credit Cards	8.4	4.1	-1.7	9.7	-2.4
3.3. Mortgages, Owner-Occupied Housing only	120.1	80.3	33.8	156.1	114.4
<b>4. Other Lending</b>	<b>23.6</b>	<b>-37.2</b>	<b>-186.6</b>	<b>15.6</b>	<b>65.6</b>
<b>Total Gross Loan</b>	<b>128.0</b>	<b>903.9</b>	<b>714.0</b>	<b>1,073.5</b>	<b>1,522.2</b>
	<b>(Monthly Percentage Change)</b>				
<b>1. Financial Institutions</b>	<b>-25.3</b>	<b>4.6</b>	<b>1.3</b>	<b>12.5</b>	<b>4.9</b>
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	-28.5	1.5	1.1	14.8	8.0
1.3. Other Financial Institutions	-13.4	9.6	1.7	9.0	0.1
<b>2. Non-Financial Institutions</b>	<b>0.5</b>	<b>2.3</b>	<b>1.6</b>	<b>1.3</b>	<b>2.0</b>
2.1. Agriculture, Forestry and Fishing	1.9	2.2	1.3	2.3	1.9
2.2. Mining and Quarrying	0.4	-5.4	0.4	0.7	-12.7
2.3. Manufacturing	2.3	1.3	5.2	-0.3	-0.2
2.4. Utilities	-12.5	8.6	1.7	3.7	10.6
2.5. Construction	7.0	3.4	-2.8	2.3	4.4
2.6. Wholesale Trade	-6.0	0.7	1.7	1.8	0.0
2.7. Retail Trade	1.5	2.9	1.8	0.8	3.4
2.8. Hotels and Restaurants	0.8	1.1	1.7	1.1	-1.4
2.9. Transport and Storage	3.2	6.2	1.8	4.1	5.6
2.10. Information Media and Telecommunications	6.1	-0.1	0.5	-5.5	7.5
2.11. Rental and Operational Leasing Activities, Excluded Real Estate Leasing and Rentals	-5.2	2.3	2.9	1.9	2.8
2.12. Real Estate Activities	-0.5	3.1	4.3	1.2	2.9
2.13. Other Non-Financial Services	1.8	3.0	1.3	0.7	1.0
<b>3. Personal Essentials</b>	<b>2.9</b>	<b>-2.8</b>	<b>0.6</b>	<b>1.6</b>	<b>2.8</b>
3.1. Personal Lending	2.8	-8.0	0.7	0.0	4.2
3.2. Credit Cards	6.9	2.9	-1.1	6.7	-1.6
3.3. Mortgages, Owner-Occupied Housing only	2.8	1.4	0.6	2.6	1.9
<b>4. Other Lending</b>	<b>2.8</b>	<b>-3.3</b>	<b>-17.2</b>	<b>1.7</b>	<b>7.2</b>
<b>Total Gross Loan</b>	<b>0.2</b>	<b>1.4</b>	<b>1.1</b>	<b>1.6</b>	<b>2.3</b>

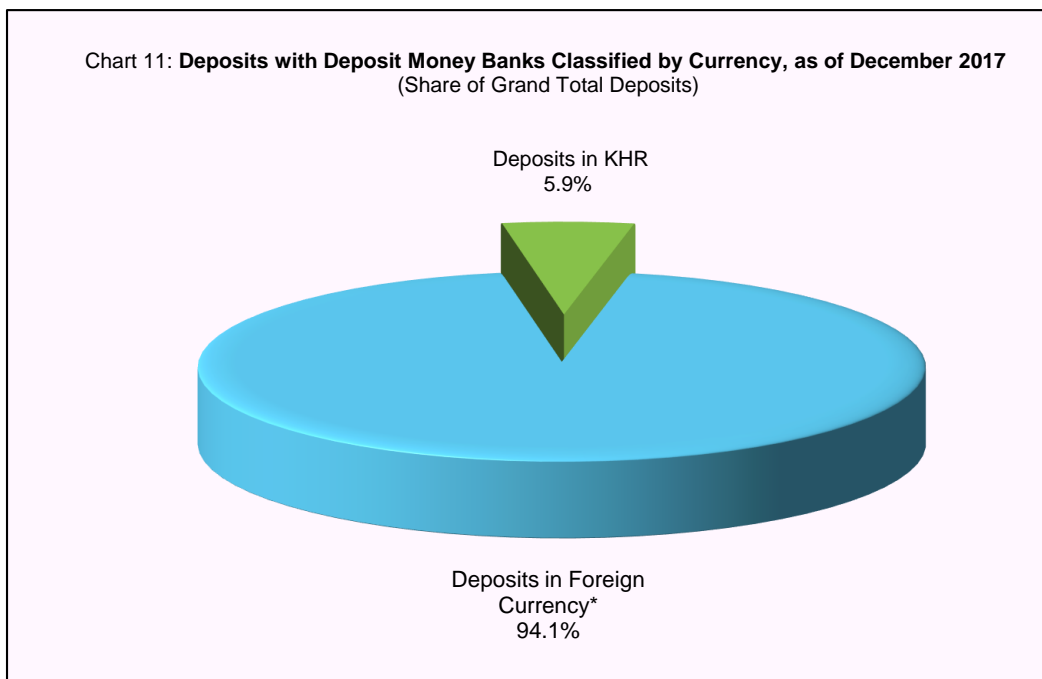


**Table 16: Deposits with Deposit Money Banks**

(In KHR Billion)

	Dec-16	Sep-17	Oct-17	Nov-17	Dec-17
<b>Deposits in KHR</b>					
Demand deposits	900.0	1,259.2	1,306.5	1,417.6	1,383.9
Savings deposits	1,001.0	1,150.9	1,274.2	1,235.5	1,207.3
Fixed deposits	1,358.8	1,407.7	1,368.1	1,425.4	1,494.2
Others	35.9	41.5	57.5	43.5	46.2
<b>Total</b>	<b>3,295.7</b>	<b>3,859.3</b>	<b>4,006.3</b>	<b>4,122.0</b>	<b>4,131.7</b>
<b>Deposits in Foreign Currency*</b>					
Demand deposits	10,444.0	14,266.3	13,957.0	13,850.7	14,421.6
Savings deposits	15,642.4	20,204.4	20,653.2	21,464.0	20,967.8
Fixed deposits	25,523.2	28,626.9	28,560.8	28,681.0	29,135.2
Others	794.4	840.0	1,093.6	976.5	1,028.2
<b>Total</b>	<b>52,404.1</b>	<b>63,937.6</b>	<b>64,264.7</b>	<b>64,972.2</b>	<b>65,552.8</b>
<b>Grand Total</b>	<b>55,699.8</b>	<b>67,796.9</b>	<b>68,271.0</b>	<b>69,094.2</b>	<b>69,684.4</b>

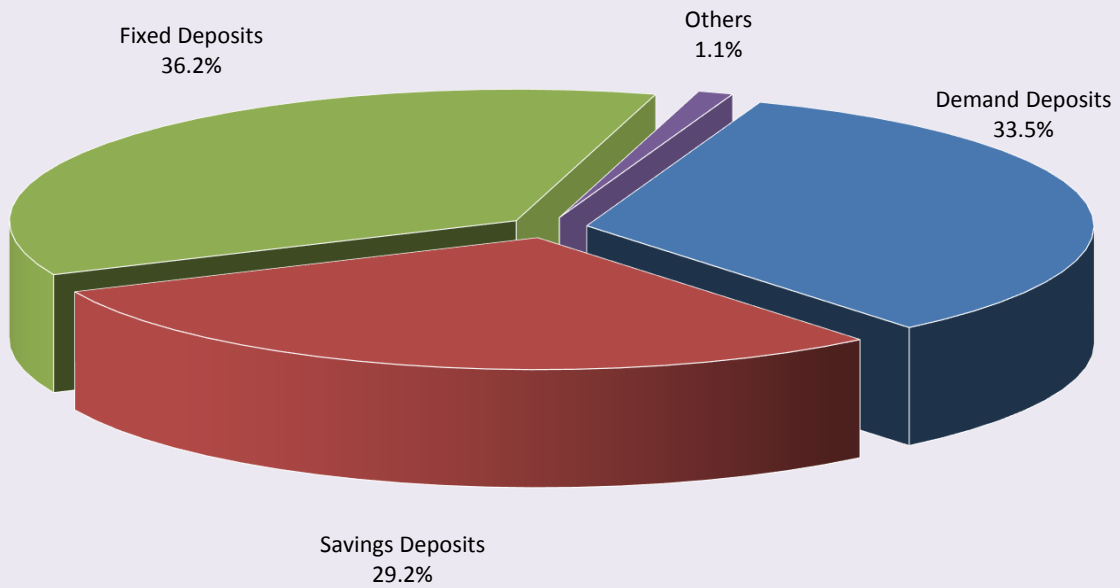
\* Deposits in foreign currency include deposits of Cambodian residents and non-residents



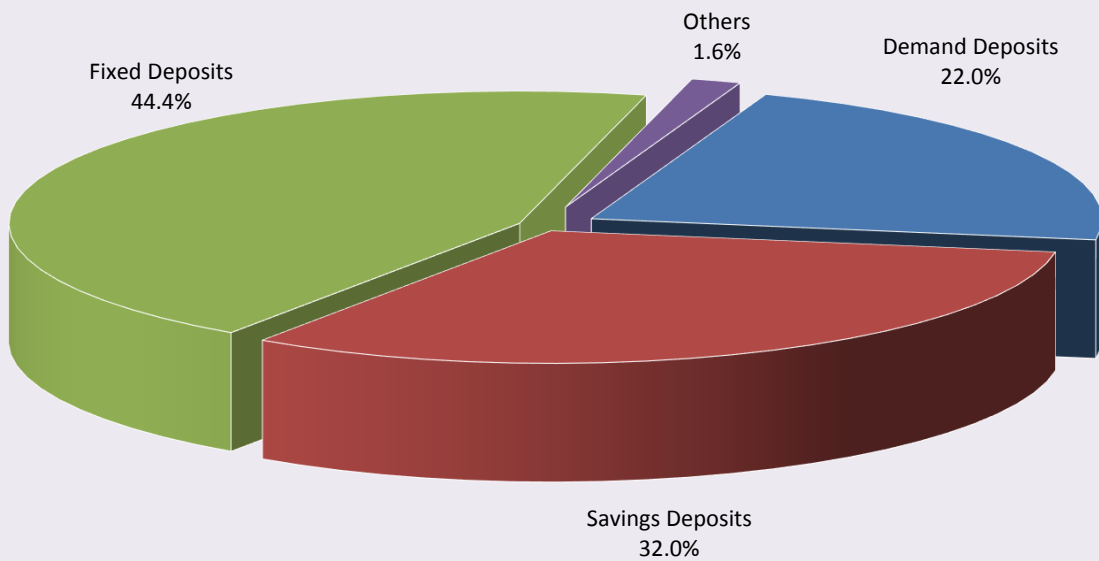
**Table 17: Monthly Change of Deposits with Deposit Money Banks**

	Dec-16	Sep-17	Oct-17	Nov-17	Dec-17
	<b>(Change in KHR Billion)</b>				
<b>Deposits in KHR</b>					
Demand deposits	-2.0	67.9	47.3	111.1	-33.6
Savings deposits	-69.6	61.0	123.3	-38.8	-28.2
Fixed deposits	143.7	19.3	-39.6	57.3	68.8
Others	-27.3	-1.3	16.0	-14.0	2.7
<b>Total</b>	<b>44.7</b>	<b>147.0</b>	<b>146.9</b>	<b>115.7</b>	<b>9.7</b>
<b>Deposits in Foreign Currency</b>					
Demand deposits	615.4	527.8	-309.2	-106.4	570.9
Savings deposits	489.2	677.1	448.8	810.8	-496.2
Fixed deposits	346.8	77.2	-66.1	120.2	454.2
Others	-202.9	15.3	253.7	-117.1	51.7
<b>Total</b>	<b>1,248.5</b>	<b>1,297.4</b>	<b>327.1</b>	<b>707.5</b>	<b>580.6</b>
<b>Grand Total</b>	<b>1,293.3</b>	<b>1,444.3</b>	<b>474.1</b>	<b>823.1</b>	<b>590.3</b>
	<b>(Percentage Change)</b>				
<b>Deposits in KHR</b>					
Demand deposits	-0.2	5.7	3.8	8.5	-2.4
Savings deposits	-6.5	5.6	10.7	-3.0	-2.3
Fixed deposits	11.8	1.4	-2.8	4.2	4.8
Others	-43.2	-3.0	38.5	-24.3	6.3
<b>Total</b>	<b>1.4</b>	<b>4.0</b>	<b>3.8</b>	<b>2.9</b>	<b>0.2</b>
<b>Deposits in Foreign Currency</b>					
Demand deposits	6.3	3.8	-2.2	-0.8	4.1
Savings deposits	3.2	3.5	2.2	3.9	-2.3
Fixed deposits	1.4	0.3	-0.2	0.4	1.6
Others	-20.3	1.9	30.2	-10.7	5.3
<b>Total</b>	<b>2.4</b>	<b>2.1</b>	<b>0.5</b>	<b>1.1</b>	<b>0.9</b>
<b>Grand Total</b>	<b>2.4</b>	<b>2.2</b>	<b>0.7</b>	<b>1.2</b>	<b>0.9</b>

**Chart 12: Deposits in KHR Classified by Type, as of December 2017**  
(Share of Total KHR Deposits)



**Chart 13: Deposits in Foreign Currency Classified by Type, as of December 2017**  
(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
<b>Dec-09</b>	1,277	8,189	42,729	904,298	1,286	2% - 3%	24% - 36%
<b>Dec-10</b>	1,509	9,730	52,122	1,020,784	1,780	2% - 3%	24% - 36%
<b>Dec-11</b>	1,648	10,920	60,551	1,141,913	2,591	2% - 3%	24% - 36%
<b>Dec-12</b>	2,121	13,885	76,187	1,344,255	3,617	2% - 3%	29% - 37%
<b>Dec-13</b>	2,282	16,384	89,829	1,610,844	5,364	2% - 3%	27%-39%
<b>Dec-14</b>	2,754	18,254	107,964	1,844,893	8,340	2% - 3%	27%-39%
<b>2015</b>							
Aug	3,445	22,219	126,707	1,989,342	10,942	2% - 4%	25%-41%
Sep	3,897	23,822	133,047	2,062,632	11,510	2% - 4%	25%-41%
Oct	3,795	23,045	123,341	2,044,405	11,764	2% - 4%	25%-41%
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%
<b>2016</b>							
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%
<b>2017**</b>							
<b>Jan</b>	3,629	21,548	115,192	1,849,489	13,027	2% - 3.5%	25%-41%
<b>Feb</b>	3,585	21,436	115,727	1,837,273	13,252	2% - 3.7%	25%-41%
<b>Mar</b>	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
<b>Apr</b>	71	345	1,352	1,823,420	13,836	1.3% -2.6%	16.5%-31.1%
<b>May</b>	71	361	1,003	1,826,138	14,275	1.6%-3.0%	19.9%-35.1%
<b>Jun</b>	74	372	995	1,818,719	14,663	1.6%-3.0%	19.8%-33.7%
<b>Jul</b>	77	375	1,036	1,815,820	15,214	1.6%-2.8%	19.5%-33.0%
<b>Aug</b>	74	364	926	1,804,506	15,779	1.5%-2.7%	18.9%-32.3%
<b>Sep</b>	76	357	873	1,793,039	16,163	1.4%-2.6%	17.5%-30.3%
<b>Oct</b>	76	358	878	1,785,078	16,623	1.4%-2.5%	16.8%-29.2%
<b>Nov</b>	76	365	986	1,789,687	17,015	1.4%-2.5%	17.5%-29.2%
<b>Dec</b>	76	366	975	1,776,467	17,236	1.4%-2.5%	16.9%-28.8%

\*\* 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 (In KHR Billion)
	1	2	3 = 1/2	4	5 = 4/2	6	7
Dec-10	2,886	22	131	175.7	8.0	9	0.3
<b>Total</b>	<b>32,854</b>	<b>236</b>	<b>139</b>	<b>1,627.2</b>	<b>6.9</b>	<b>111</b>	<b>2.6</b>
Dec-11	3,320	21	158	178.2	8.5	2	0.3
<b>Total</b>	<b>34,742</b>	<b>236</b>	<b>147</b>	<b>1,820.5</b>	<b>7.7</b>	<b>87</b>	<b>4.8</b>
Dec-12	3,056	20	153	163.7	8.2	16	1.15
<b>Total</b>	<b>39,288</b>	<b>234</b>	<b>168</b>	<b>2,344.0</b>	<b>10.0</b>	<b>106</b>	<b>12.4</b>
Dec-13	3,651	20	183	250.5	12.5	27	0.27
<b>Total</b>	<b>42,993</b>	<b>231</b>	<b>186</b>	<b>3,505.7</b>	<b>15.2</b>	<b>212</b>	<b>43.7</b>
Dec-14	4,074	20	204	391.5	19.6	8	2.14
<b>Total</b>	<b>44,778</b>	<b>232</b>	<b>193</b>	<b>3,789.3</b>	<b>16.3</b>	<b>145</b>	<b>33.3</b>
Dec-15	10,709	22	487	519.9	23.6	29	0.79
<b>Total</b>	<b>106,919</b>	<b>233</b>	<b>459</b>	<b>4,854.2</b>	<b>20.8</b>	<b>252</b>	<b>47.4</b>
<b>2016</b>							
Sep	6,845	21	326	429.0	20.4	9	0.24
Oct	4,575	19	241	558.0	29.4	7	54.01
Nov	3,753	19	198	500.9	26.4	12	0.71
Dec	3,938	22	179	490.0	22.3	13	3.15
<b>Total</b>	<b>82,291</b>	<b>242</b>	<b>340</b>	<b>5,421.8</b>	<b>22.4</b>	<b>186</b>	<b>117.5</b>
<b>2017</b>							
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
<b>Total</b>	<b>37,485</b>	<b>239</b>	<b>157</b>	<b>6,607.8</b>	<b>27.6</b>	<b>138</b>	<b>28.51</b>

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

Date	Number of Checks Cleared	Number of days Cleared	Number of Cleared Check per Day	Total Amount (In USD Million)	Daily Average Amount (In USD Million)	Returned Checks	
						Number	Amount (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
<b>Total</b>	<b>420,440</b>	<b>238</b>	<b>1,767</b>	<b>5,821.4</b>	<b>24.5</b>	<b>2,854</b>	<b>46.7</b>
Dec-10	49,673	22	2,258	795.5	36.2	275	9.9
<b>Total</b>	<b>485,189</b>	<b>236</b>	<b>2,056</b>	<b>7,008.7</b>	<b>29.7</b>	<b>2,766</b>	<b>47.5</b>
Dec-11	52,700	21	2,510	996.9	47.5	270	7.5
<b>Total</b>	<b>558,894</b>	<b>236</b>	<b>2,368</b>	<b>9,572.7</b>	<b>40.6</b>	<b>3,214</b>	<b>91.9</b>
Dec-12	60,647	20	3,032	1,112.8	55.6	459	25.8
<b>Total</b>	<b>658,329</b>	<b>234</b>	<b>2,813</b>	<b>12,574.9</b>	<b>53.7</b>	<b>4,245</b>	<b>188.1</b>
Dec-13	73,088	20	3,654	1,417.7	70.9	511	17.0
<b>Total</b>	<b>803,352</b>	<b>231</b>	<b>3,478</b>	<b>14,989.2</b>	<b>64.9</b>	<b>6,240</b>	<b>249.7</b>
Dec-14	83,578	20	4,179	1,727.0	86.3	545	36.1
<b>Total</b>	<b>888,970</b>	<b>231</b>	<b>3,848</b>	<b>17,989.5</b>	<b>77.9</b>	<b>5,894</b>	<b>421.8</b>
<b>2015</b>							
Dec	98,062	22	4,457	1,859.8	84.5	728	21.2
<b>Total</b>	<b>992,434</b>	<b>233</b>	<b>4,259</b>	<b>20,758.4</b>	<b>89.1</b>	<b>7,170</b>	<b>268.0</b>
<b>2016</b>							
Oct	77,945	19	4,102	1,751.2	92.2	663	26.3
Nov	81,611	19	4,295	1,774.1	93.4	665	16.5
Dec	92,820	22	4,219	2,220.4	100.9	778	44.8
<b>Total</b>	<b>1,025,209</b>	<b>242</b>	<b>4,236</b>	<b>21,790.4</b>	<b>90.0</b>	<b>8,738</b>	<b>439.6</b>
<b>2017</b>							
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
<b>Total</b>	<b>1,107,752</b>	<b>239</b>	<b>4,635</b>	<b>26,812.7</b>	<b>112.2</b>	<b>8,863</b>	<b>440.4</b>

**Table 21: Visitor Arrivals in Cambodia**

	2016		2017		% of Total		% Change	
	Dec	Oct	Nov	Dec	Nov	Dec	Nov/Oct	Dec/Nov
<b>(Mode of Arrival)</b>								
Phnom Penh International Airport	123,847	124,872	143,426	138,695	25.1	19.8	14.9	-3.3
Siem Reap International Airport	180,302	144,315	181,471	196,550	31.8	28.0	25.7	8.3
Land	292,670	139,575	233,247	350,104	40.9	49.9	67.1	50.1
Boat	14,715	8,277	12,327	16,537	2.2	2.4	48.9	34.2
Preah Vihea	0	0	0	0	0.0	0.0	0.0	0.0
<b>Total</b>	<b>611,534</b>	<b>417,039</b>	<b>570,471</b>	<b>701,886</b>	<b>100.0</b>	<b>100.0</b>	<b>36.8</b>	<b>23.0</b>
<b>(Arrival by Purpose of Visit)</b>								
Tourist	558,182	368,445	518,944	655,621	91.0	93.4	40.8	26.3
Business and Professional	25,661	32,239	32,346	26,843	5.7	3.8	0.3	-17.0
Others and not specified	27,691	16,355	19,181	19,422	3.4	2.8	17.3	1.3
<b>Total</b>	<b>611,534</b>	<b>417,039</b>	<b>570,471</b>	<b>701,886</b>	<b>100.0</b>	<b>100.0</b>	<b>36.8</b>	<b>23.0</b>
<b>(Top-Ten Countries of Passenger Arrivals)</b>								
China (PRC)	93,501	108,516	127,852	133,074	22.4	19.0	17.8	4.1
Vietnam	115,482	56,320	73,776	111,774	12.9	15.9	31.0	51.5
Thailand	63,970	28,423	49,633	73,994	8.7	10.5	74.6	49.1
Lao PDR	54,920	38,104	53,383	69,504	9.4	9.9	40.1	30.2
South Korea	41,641	22,542	29,444	36,633	5.2	5.2	30.6	24.4
United States of America	27,253	17,738	24,698	28,625	4.3	4.1	39.2	15.9
Japan	21,908	13,126	19,804	23,458	3.5	3.3	50.9	18.5
Malaysia	16,508	14,481	18,619	23,252	3.3	3.3	28.6	24.9
Australia	17,821	10,830	13,064	18,864	2.3	2.7	20.6	44.4
France	16,460	11,966	18,332	17,438	3.2	2.5	53.2	-4.9
Others	142,070	94,993	141,866	165,270	24.9	23.5	49.3	16.5
<b>Total</b>	<b>611,534</b>	<b>417,039</b>	<b>570,471</b>	<b>701,886</b>	<b>100.0</b>	<b>100.0</b>	<b>36.8</b>	<b>23.0</b>

Source: Ministry of Tourism

## Table 22: Cambodia's Imports and Exports

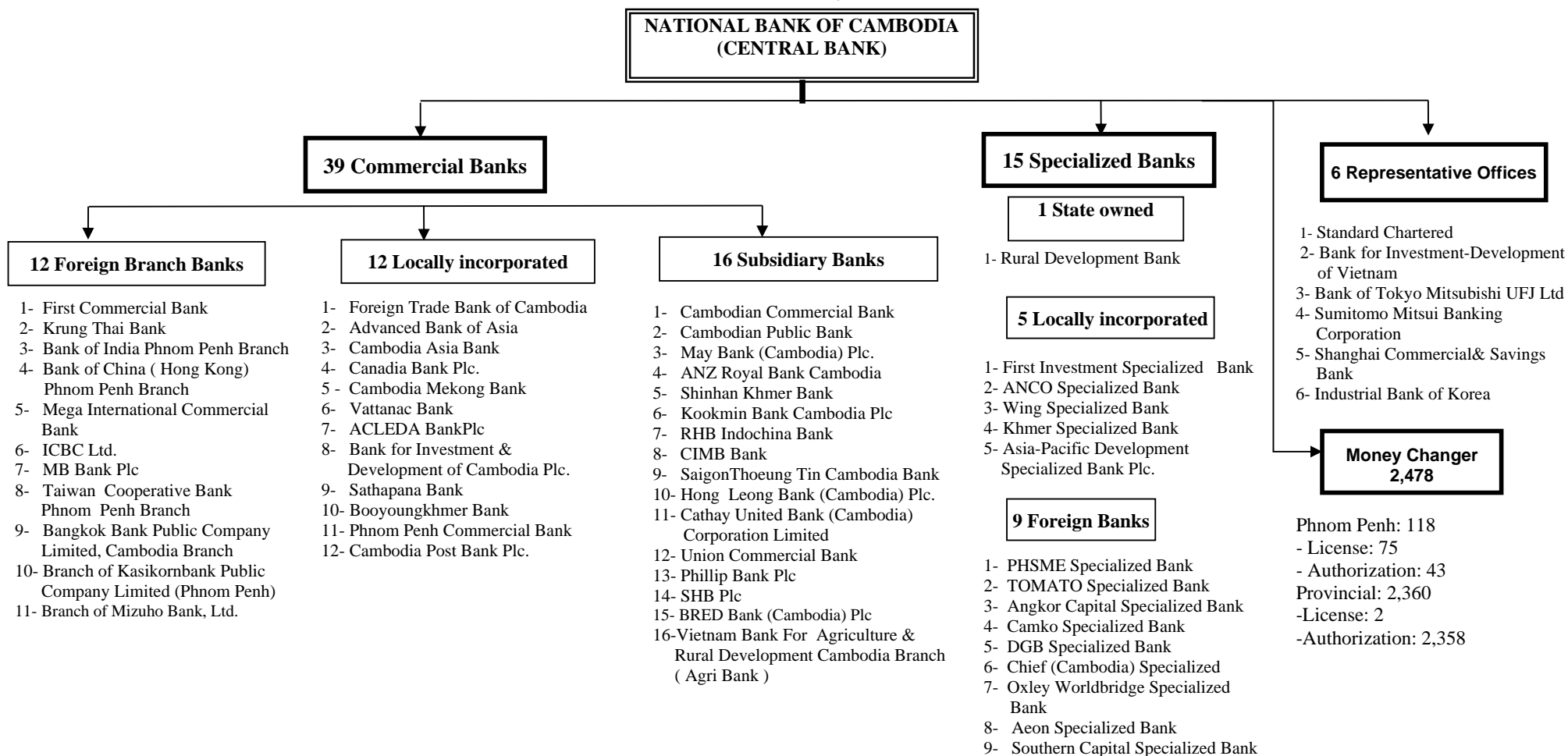
(In KHR Billion)

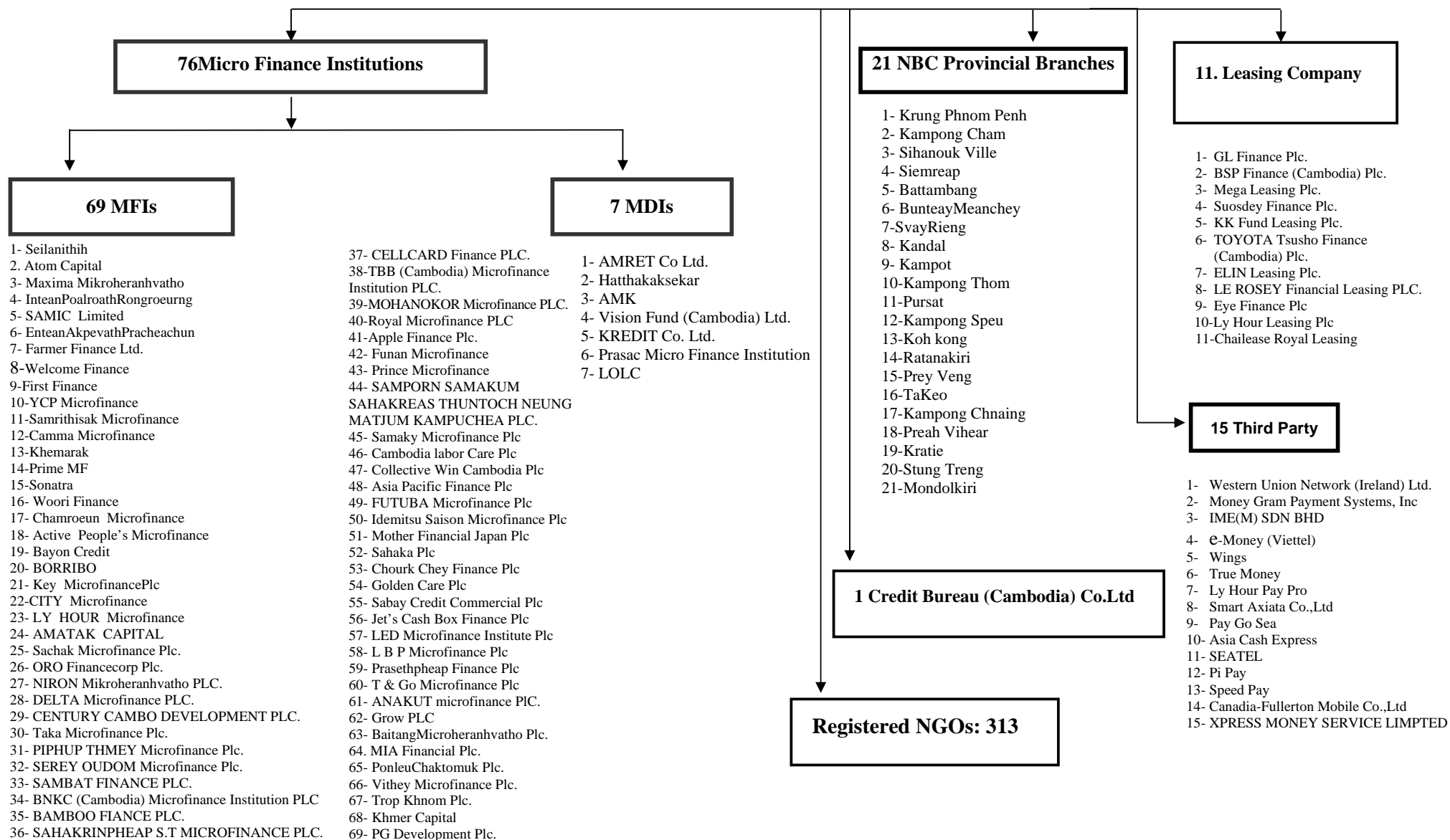
	2016		2017		Change in KHR Billion		Change in %	
	Dec	Oct	Nov	Dec	Nov/Oct	Dec/Nov	Nov/Oct	Dec/Nov
<b>Imports by Commodity</b>								
Cigarettes	67.8	51.9	79.3	16.6	27.4	-62.7	52.7	-79.0
Motor Bikes	71.6	86.6	116.1	105.9	29.4	-10.2	34.0	-8.8
Beer	9.2	14.7	12.9	16.2	-1.8	3.3	-12.1	25.2
VCRs	0.2	0.1	0.1	0.2	0.0	0.0	12.6	31.0
Television Sets	1.4	2.0	0.9	1.9	-1.0	0.9	-53.0	99.2
Audio Cassettes	0.1	0.9	0.5	0.6	-0.4	0.1	-45.5	21.9
Gold	311.4	83.4	53.1	209.6	-30.3	156.4	-36.3	294.5
Vehicles	234.3	277.5	298.1	389.6	20.6	91.5	7.4	30.7
Construction Materials	55.7	73.4	77.7	80.6	4.4	2.8	5.9	3.7
Clothing	28.3	33.4	40.5	42.4	7.1	2.0	21.3	4.8
Cloths	8.6	5.1	6.9	7.7	1.8	0.9	35.1	12.5
Petroleum Products	413.8	248.6	242.5	246.0	-6.1	3.6	-2.5	1.5
Sugar	20.2	11.9	6.2	10.4	-5.7	4.3	-48.1	69.5
Cement	22.3	20.9	32.2	28.5	11.3	-3.6	53.8	-11.3
Steel	57.9	73.5	71.1	83.2	-2.4	12.1	-3.3	17.0
Others	1,012.4	1,258.3	1,195.7	1,149.4	-62.6	-46.3	-5.0	-3.9
Tax Exempted Imports	2,150.1	2,086.7	2,789.6	2,079.9	703.0	-709.7	33.7	-25.4
<b>Total Imports (cif)</b>	<b>4,465.0</b>	<b>4,328.9</b>	<b>5,023.4</b>	<b>4,468.8</b>	694.6	-554.7	16.0	-11.0
<b>Total Imports (cif), Excluding Gold</b>	<b>4,153.6</b>	<b>4,245.4</b>	<b>4,970.3</b>	<b>4,259.2</b>	724.9	-711.1	17.1	-14.3
Freight & Insurance on Imports	332.3	339.6	397.6	340.7	58.0	-56.9	17.1	-14.3
<b>Total Imports (fob)</b>	<b>4,132.7</b>	<b>3,989.2</b>	<b>4,625.8</b>	<b>4,128.0</b>	636.6	-497.8	16.0	-10.8
<b>Exports by Commodity</b>								
Sawn Timber	0.1	1.7	1.2	0.1	-0.5	-1.1	-30.5	-94.3
Fish Products	0.3	0.2	0.3	0.4	0.0	0.1	10.8	31.1
Rubber	106.6	75.5	91.4	113.8	15.9	22.4	21.1	24.5
Other Domestic Products	8.2	60.2	58.7	47.1	-1.6	-11.5	-2.6	-19.6
<b>Tax Exempted Exports</b>	<b>3,225.4</b>	<b>3,537.3</b>	<b>3,142.5</b>	<b>4,158.1</b>	<b>-394.8</b>	<b>1015.7</b>	<b>-11.2</b>	<b>32.3</b>
Garment	2,377.9	2,346.1	1,950.8	2,822.9	-395.3	872.2	-16.8	44.7
Footwear	371.3	287.9	279.4	397.4	-8.5	118.0	-2.9	42.2
Textile	2.8	8.2	5.2	4.4	-3.0	-0.7	-36.9	-14.5
Others	473.4	895.2	907.1	933.4	11.9	26.3	1.3	2.9
<b>Total Exports (fob)</b>	<b>3,340.6</b>	<b>3,675.0</b>	<b>3,294.0</b>	<b>4,319.5</b>	-381.0	1025.5	-10.4	31.1

Source: General Department of Cambodia Customs and Excise



**Table 23: THE BANKING SYSTEM IN CAMBODIA**  
At 31 December, 2017





**អ៊ីនធឺណែត**

**INTERNET**

: [www.nbc.org.kh](http://www.nbc.org.kh) គឺជាគេហទំព័ររបស់ធនាគារជាតិនៃកម្ពុជា ។ ទិន្នន័យថ្មីៗក្នុងគេហទំព័រ និងទិន្នន័យបន្តបន្ទាប់ទៀត ត្រូវបាននិងកំពុងដាក់បញ្ចូលទៅក្នុងប្រព័ន្ធទិន្នន័យ តាមធនធាន ដែលមាន ។ លើសពីនេះទៀត គេហទំព័រនេះ គឺជាទីតាំងដ៏ល្អបំផុតដើម្បីទទួលបានទិន្នន័យសង្ខេប នៃការចេញផ្សាយចុងក្រោយបង្អស់ ។

[www.nbc.org.kh](http://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.

**មណ្ឌលស័យ**

**REFERENCE LIBRARY**

: ឯកសារបោះពុម្ពផ្សាយរបស់ធនាគារជាតិនៃកម្ពុជា មួយចំនួនអាចរកបានសម្រាប់ប្រើប្រាស់ នៅមជ្ឈមណ្ឌលសេវាព័ត៌មានស្ថិតិនៃវិទ្យាស្ថានជាតិស្ថិតិ ។

A range of the National Bank of Cambodia reference publications are available for use by data users at the NIS Data User's Service Center.

**សេវាព័ត៌មាន**

**INFORMATION SERVICE**

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

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**ISSN 2074-5680**

**តម្លៃ : ១៥.០០០ រៀល ( មួយម៉ឺនប្រាំពាន់រៀល )**  
Price: KHR 15,000 (Fifteen Thousand Riels)

**ផលិតដោយ ធនាគារជាតិនៃកម្ពុជា**  
Produced by the National Bank of Cambodia