

ព្រះរាជាណាចក្រកម្ពុជា  
KINGDOM OF CAMBODIA  
ជាតិ សាសនា ព្រះមហាក្សត្រ  
NATION RELIGION KING



ធនាគារជាតិ នៃ កម្ពុជា  
NATIONAL BANK OF CAMBODIA

ព័ត៌មានស្ថិតិសេដ្ឋកិច្ច និងរូបិយវត្ថុ  
ECONOMIC AND MONETARY STATISTICS

លេខ ៣៣៥- ឆ្នាំទី២៩  
ខែកញ្ញា ឆ្នាំ២០២១  
SERIES No. 335-29<sup>th</sup> YEAR  
SEPTEMBER 2021

# Contents



Page

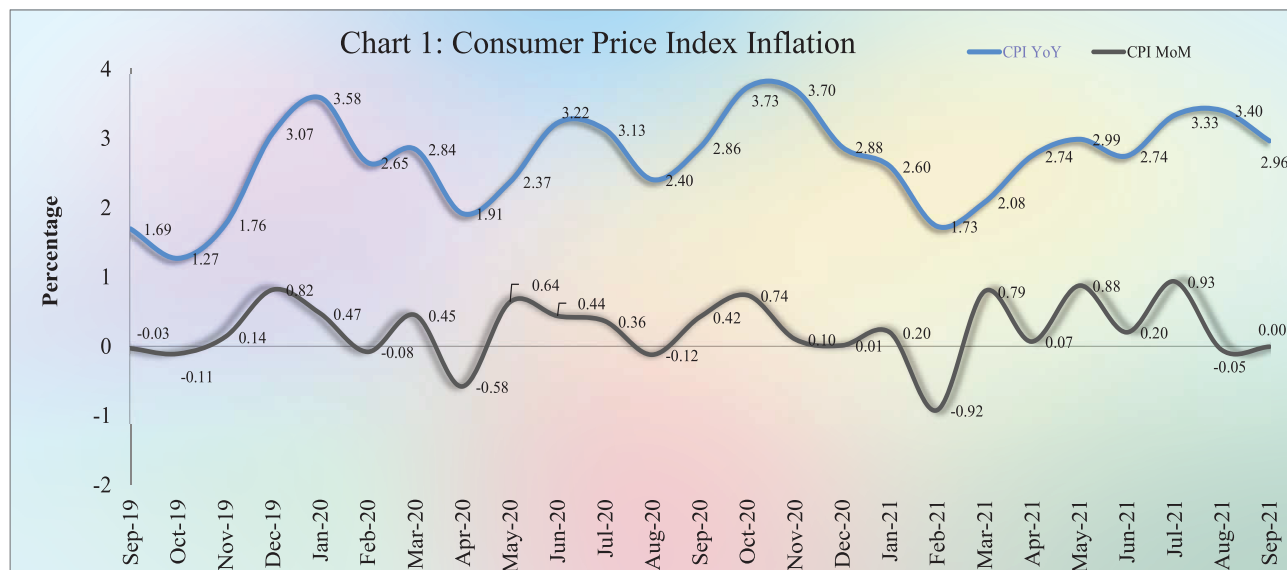
- Introduction.....	1
- Exchange Rate.....	1
- Money Supply.....	1
- Net Domestic Assets of the Depository Corporations.....	2
- Net Foreign Assets of the Depository Corporations .....	2
- Other Depository Corporations Survey.....	3
- Other Financial Corporations Survey.....	3
- Interest Rates on Loans and Deposits .....	3
- Foreign Tourist Arrivals.....	4
- International Trade in Goods .....	4
Table 1 : Consumer Price Index and Inflation Rate.....	6
Table 2 : Consumer Items Showing Price Decreased in September 2021 .....	7
Chart 1 : Consumer Price Index.....	8
Chart 2 : Weight of All Group Indices in Consumer Basket.....	8
Table 3 : Gross Domestic Product .....	9
Chart 3 : GDP by Economic Activity (At Constant 2000 Prices).....	9
Chart 4 : GDP by Economic Activity (At Current Prices).....	9
Table 4 : Approved Investment Projects by Sectors .....	10
Chart 5 : Investment Fixed Assets by Sectors .....	10
Chart 6 : Numbers of Investment Projects by Sectors .....	10
Table 5 : Approved Investment Projects by Major Countries.....	11
Table 6 : Daily Exchange Rate in September 2021 (KHR/USD) .....	12
Table 7 : Monthly Exchange Rate (KHR/USD, End-Period) .....	13
Chart 7 : Trend of Monthly Exchange Rate.....	13
Table 8 : The Value of KHR Against Other Currencies (Official Buying Rates, End-Period) .....	14
Table 9 : Deposit Money Bank's Interest Rates on Deposits and Loans in KHR.....	15
Table 10: Central Bank Survey.....	16
Table 11: Other Depository Corporations Survey .....	17
Table 12: Depository Corporations Survey .....	18
Table 13: Other Financial Corporations Survey .....	19
Table 14: Financial Corporations Survey .....	20
Chart 8 : Financial Corporations Survey .....	21
Chart 9 : Monetary Aggregates Components.....	21
Table 15: Credit Granted by Deposit Money Banks Classified by Industry.....	22
Chart 10: Credit Granted by Deposit Money Banks Classified by Industry.....	22
Table 16: Monthly Change of Credit Granted by Deposit Money Banks Classified by Industry.....	23
Table 17: Deposits with Deposit Money Banks.....	24
Chart 11: Deposits with Deposit Money Banks Classified by Currency, as of September 2021 (% of Total Deposits) .....	24
Table 18: Monthly Change of Deposits with Deposit Money Banks .....	25
Chart 12: Deposits in KHR Classified by Type, as of September 2021 (% of Total KHR Deposits) .....	26
Chart 13: Deposits in Foreign Currency Classified by Type, as of September 2021 (% of Total FCD).....	26
Table 19: Credit Granted by Micro-Finance Institutions and Non-Government Organizations.....	27
Table 20: KHR-Denominated Checks Clearing Through Clearing House .....	28
Table 21: USD-Denominated Checks Clearing Through Clearing House .....	29
Table 22: Visitor Arrivals in Cambodia.....	30
Table 23: Cambodia's Imports and Exports .....	31
Table 24: The Banking System in Cambodia .....	32-33

## Introduction

Overall consumer price inflation in September 2021 continued decelerate to the negative level over the previous month, while the exchange rate against US dollar remained unchanged. During this period, banking sector transaction, reflected by credit to private sector and resident's deposit, continued to increase. In the meantime, international trade in goods showed an increase in deficit.

## Consumer Price Index

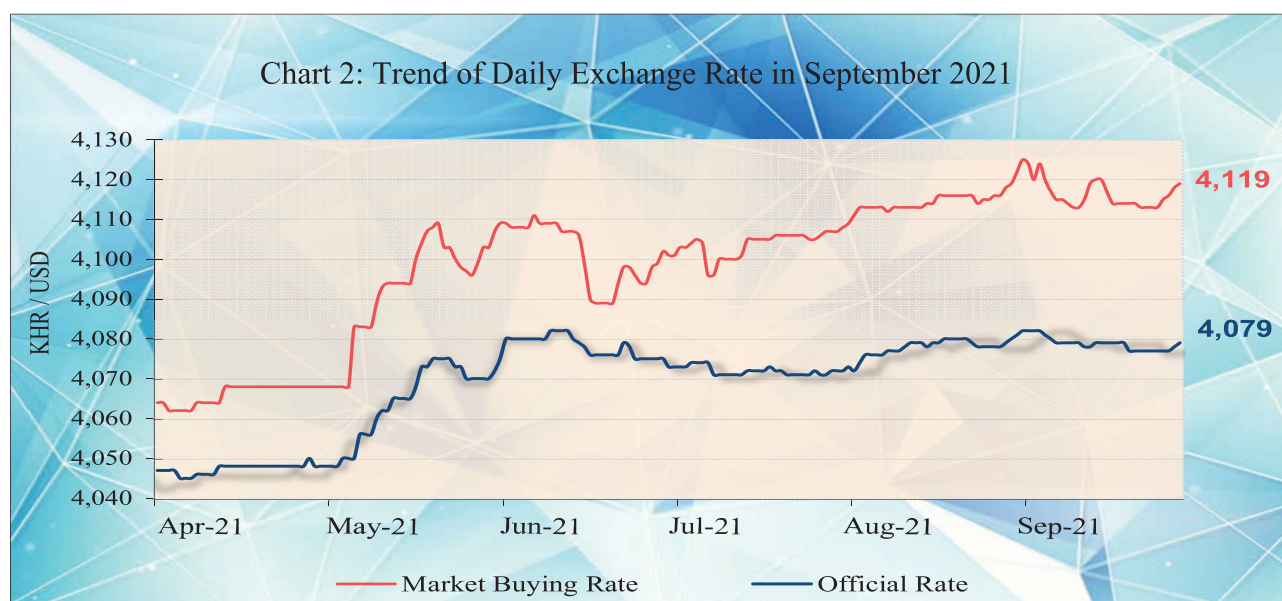
The consumer price inflation in Phnom Penh (month-on-month) continued to decrease slightly to a negative level of -0.005% in September 2021 from -0.05% in August, in which six out of twelve group indexes decreased while five group indexes increased, and the other one group remained stable.



During the same period, the year-on-year percentage change of the CPI for all items eased to 2.96% in September from 3.4% in August 2021, which was mainly due to the lower hike in food price.

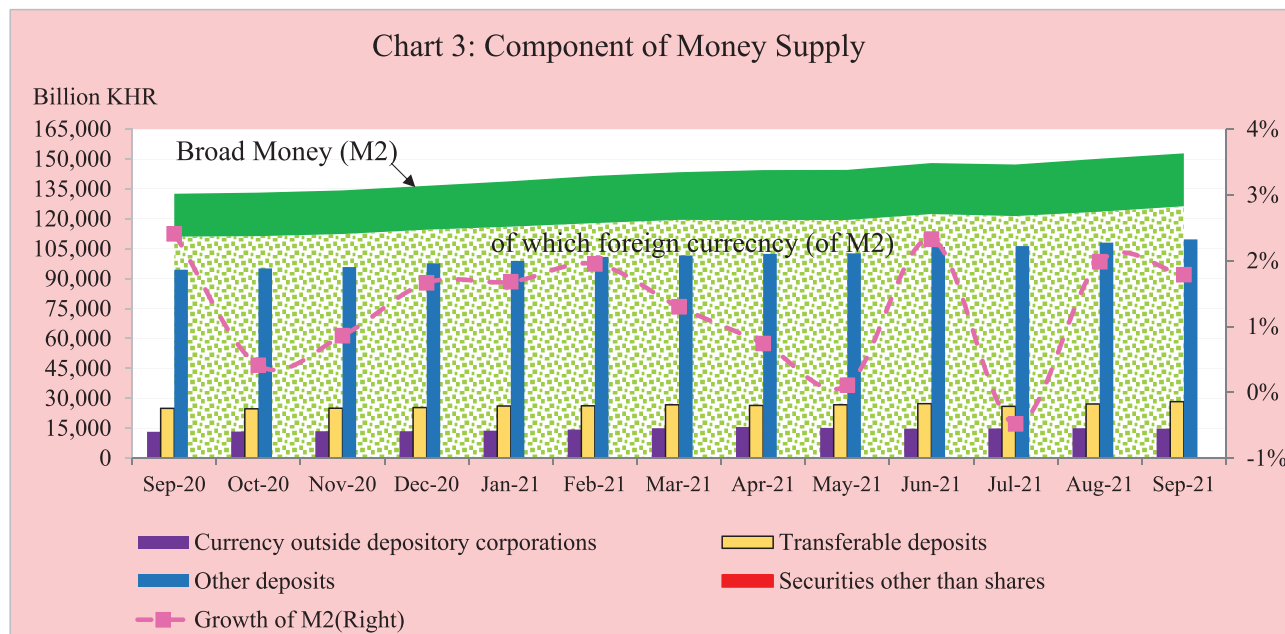
## Exchange Rate

The exchange rate (market buying rate) was KHR 4,119 per USD in September 2021, same as the rate of August.



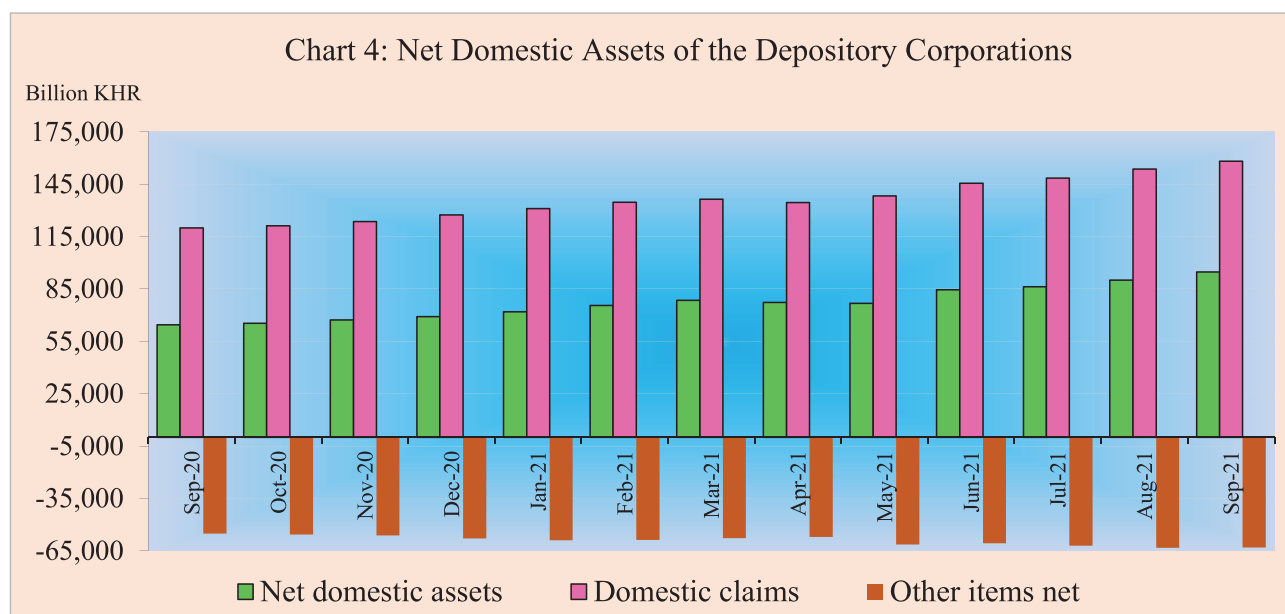
## Money Supply

Broad money (M2) increased to KHR 152,875.1 billion in September 2021, up by 1.8% compared to August. The main components of M2 showed that transferable deposits and other deposits increased by 4.6% and 1.5%, respectively, while currency outside depository corporations decreased by 1.4%.



## Net Domestic Assets of the Depository Corporations

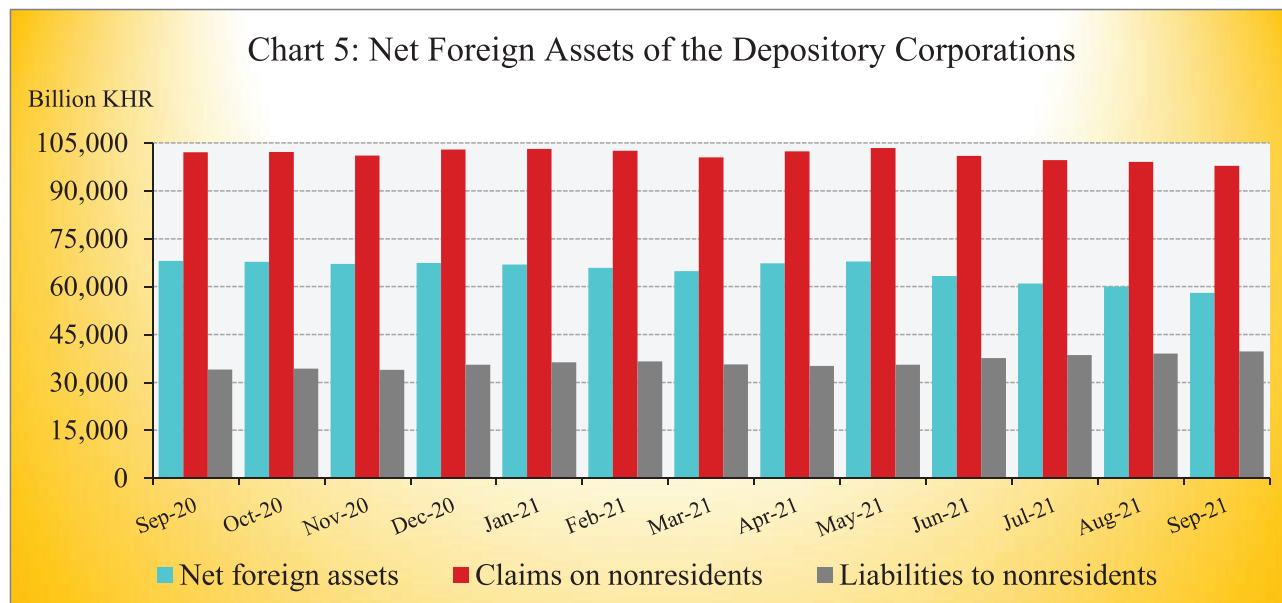
Net domestic assets of the depository corporations continued to increase to KHR 94,762 billion in September 2021, up by 5.1% compared to August. This was due to the increase of 2.9% and 0.3% in net domestic credit and other items net, respectively.



The increase in domestic credit was due to the increases of 3.7% and 2.2% in net credit to nonfinancial public sector and credit to private sector, respectively, while credit to other financial corporations decreased by 3%. The increase in other items net was due to an increase of 1% in others along with a decrease of 0.2% in capital accounts.

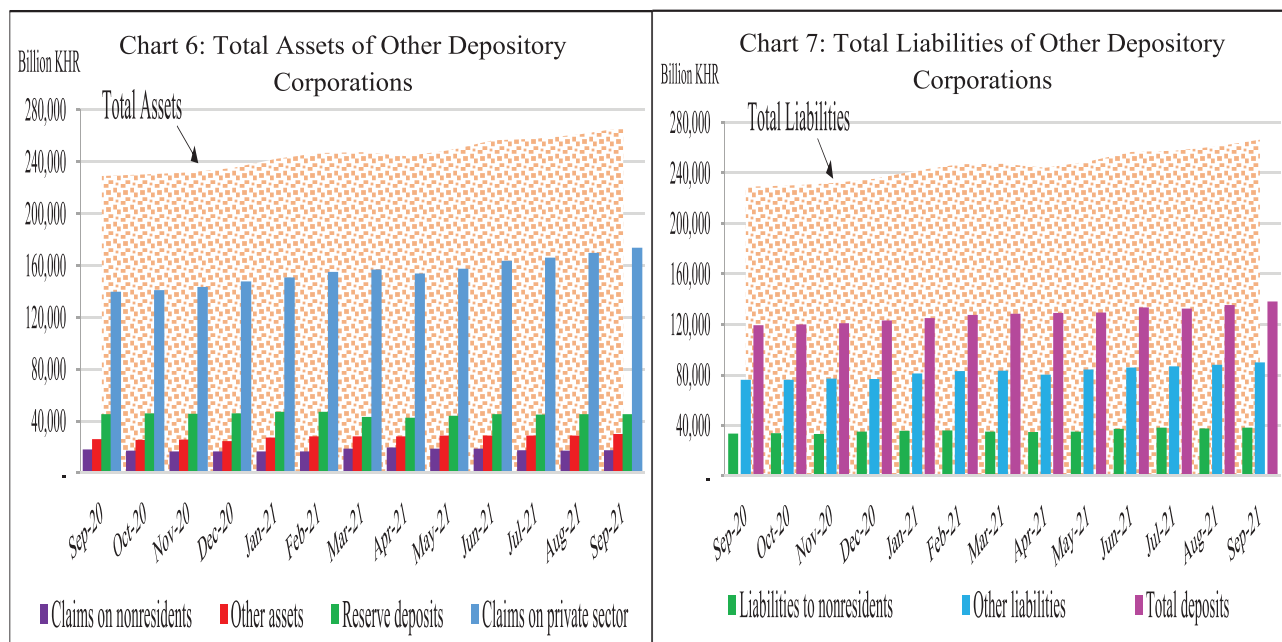
## Net Foreign Assets of the Depository Corporations

Net foreign assets of the depository corporation continued to decrease to KHR 58,113 billion in September 2021, down by 3.2% from August. This was due to the decrease of 2.1% in gross reserve along with an increase of 1.6% in foreign liabilities, while other foreign assets increased by 2.3%.



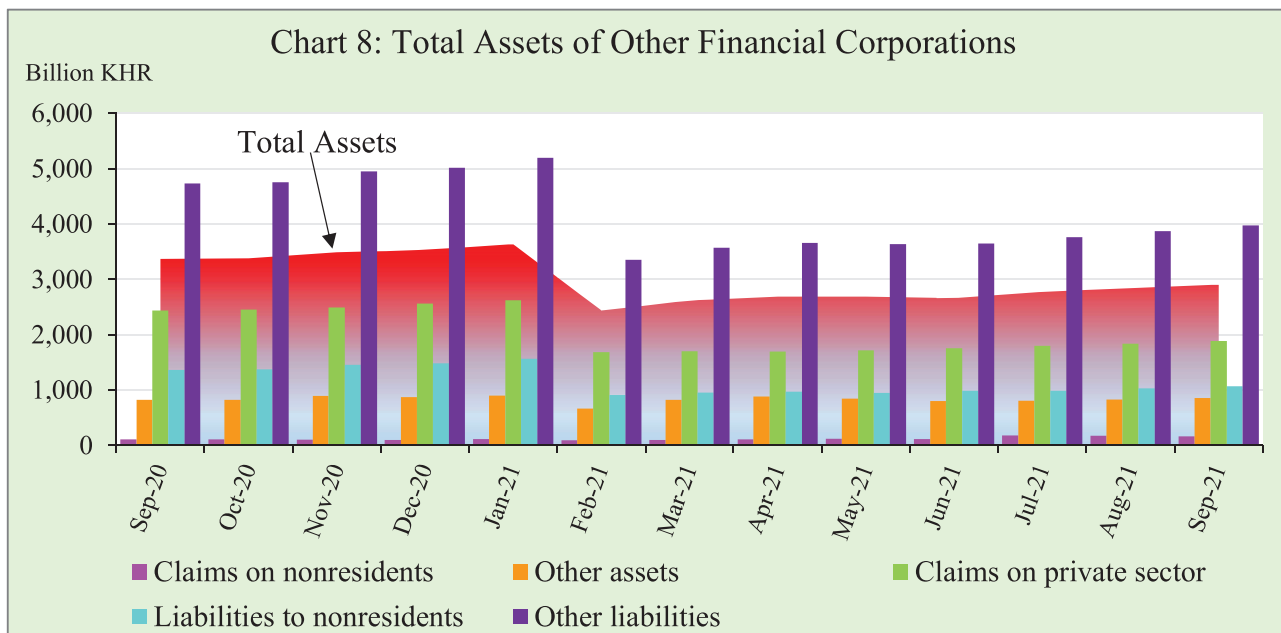
## Other Depository Corporations Survey

Total assets of other depository corporations (including commercial banks and microfinance deposit-taking institutions) were KHR 266,470.9 billion, increased by 2.1% in September 2021 compared to the previous month.



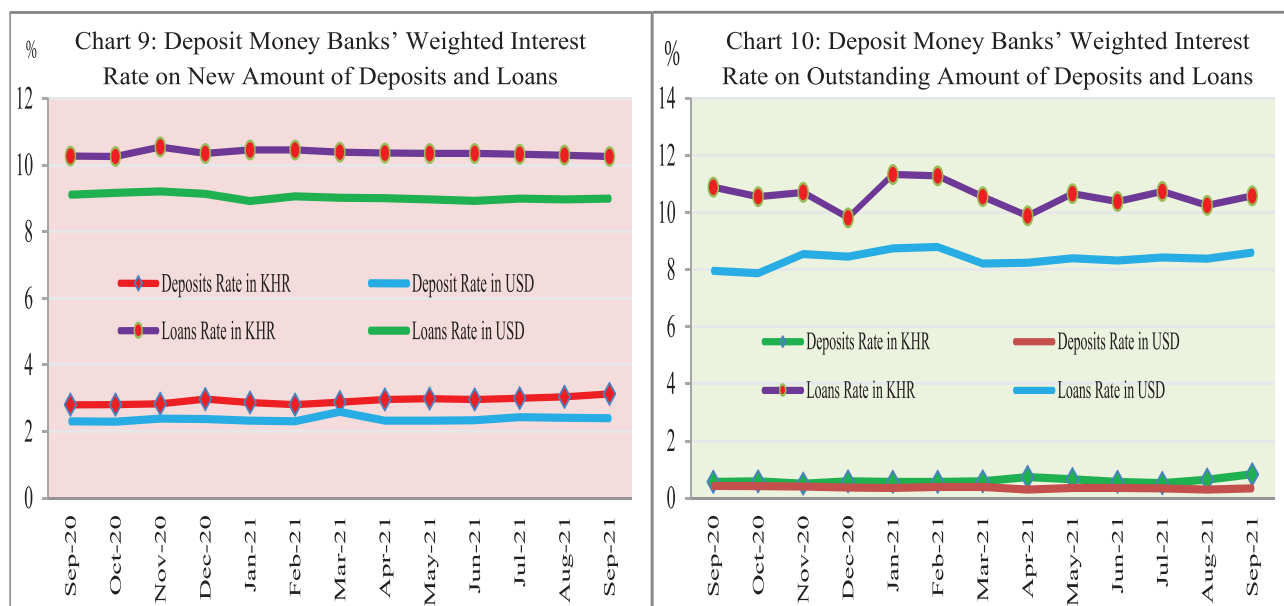
## Other Financial Corporations Survey

Total assets of other financial corporations were KHR 2,905.9 billion, up by 2.2% in September 2021 compared to August.



### Interest Rates on Deposits and Loans

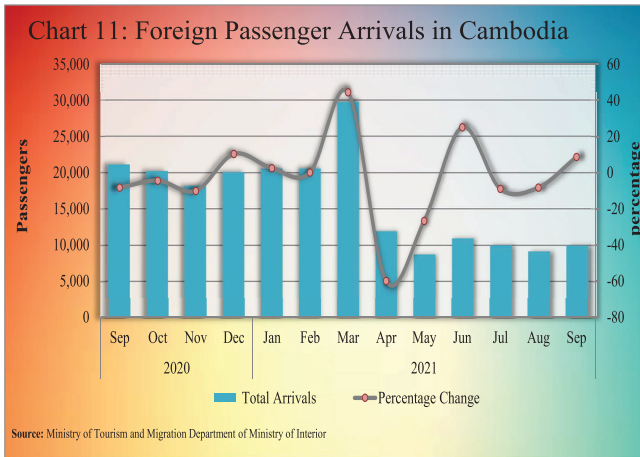
Interest rate on deposits and loans of banking sector in September 2021 showed that the (new amount) weighted average interest rate on deposit in KHR continued to increase by 0.18% to 0.83%, and deposit in USD increased by 0.04% to 0.34%. At the same time, the weighted average interest rate on loan in KHR increased by 0.35% to 10.59%, and loan in USD increased by 0.22% to 8.60%.



### Foreign Tourist Arrivals

In September 2021, total number of passenger arrivals was 9,967, increased by 8.8% after the decrease of 8.2% in the previous month. The main purposes of the passenger arrivals in Cambodia were for business and professional, and vacation, which were accounted for 56.2% and 39.8% of the total, respectively.

Most of the foreign passengers were from Thailand, China P.R.C., Indonesia, United States of America, South Korea, Taiwan, France, Japan, Malaysia, and Philippines.

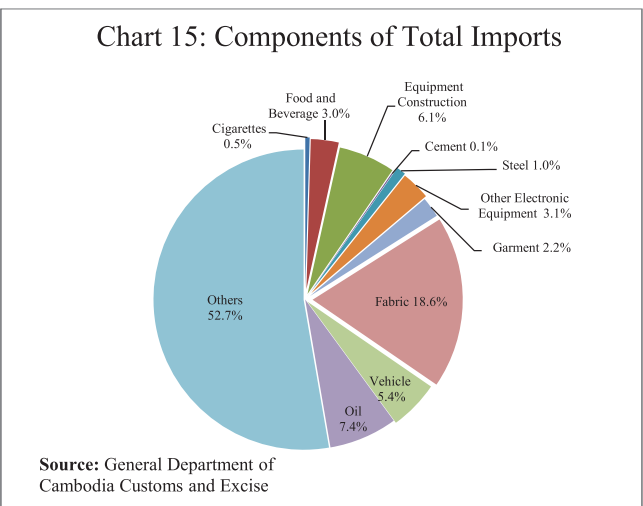
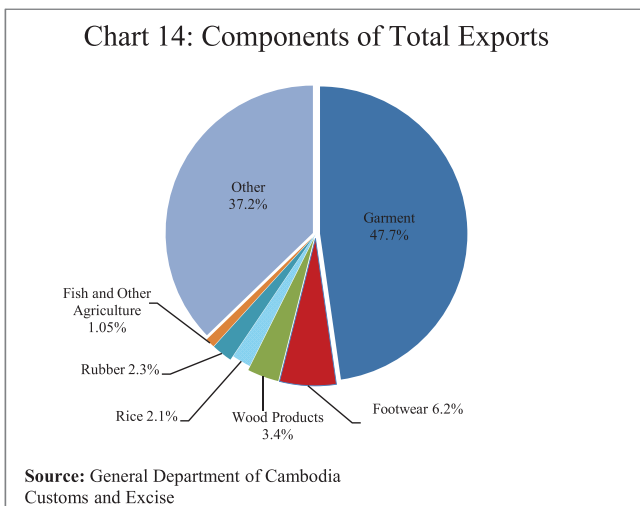


## International Trade in Goods

International trade in goods showed a deficit of KHR 2,151 billion (23.8%) in September 2021, following the deficit of KHR 611 billion (7.9%) in August.



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



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

<b>1. Consumer Price Index (CPI) and Component Indices</b> (Oct-Dec. 2006 = 100)	<b>May-21</b>	<b>Jun-21</b>	<b>Jul-21</b>	<b>Aug-21</b>	<b>Sep-21</b>
<b>CPI (all items)</b>	<b>186.98</b>	<b>187.36</b>	<b>189.11</b>	<b>189.00</b>	<b>189.00</b>
Food and Non-Alcoholic Beverages	232.30	231.80	233.81	234.26	233.92
Alcoholic Beverages, Tobacco and Narcotics	176.97	177.09	177.11	176.98	176.88
Clothing and Footwear	160.37	161.85	164.18	165.50	165.89
Housing, Water, Electricity, Gas and other Fuels	131.07	131.87	132.97	133.11	132.97
Furnishings and Household Maintenance	153.89	154.57	155.42	155.59	155.31
Health	138.37	138.92	139.76	139.76	139.62
Transport	115.76	118.58	120.82	119.13	119.60
Communication	66.52	66.46	66.52	66.43	66.52
Recreation and Culture	120.31	120.40	121.10	120.62	120.94
Education	164.91	164.91	164.91	164.91	164.91
Restaurants	298.40	298.66	301.94	299.31	301.29
Miscellaneous Goods and Services	160.22	160.57	162.02	162.25	161.73
<b>2. Percentage Change in the CPI and its Components</b>					
<b>2.1 Month on Month Change (%)</b>					
<b>CPI (all items)</b>	<b>0.88</b>	<b>0.20</b>	<b>0.93</b>	<b>-0.05</b>	<b>0.00</b>
Food and Non-Alcoholic Beverages	1.16	-0.22	0.87	0.19	-0.15
Alcoholic Beverages, Tobacco and Narcotics	0.04	0.07	0.01	-0.07	-0.06
Clothing and Footwear	0.70	0.92	1.44	0.80	0.23
Housing, Water, Electricity, Gas and other Fuels	0.03	0.61	0.83	0.10	-0.10
Furnishings and Household Maintenance	-0.26	0.44	0.55	0.11	-0.18
Health	0.45	0.40	0.61	-0.01	-0.10
Transport	0.97	2.43	1.89	-1.40	0.39
Communication	0.27	-0.10	0.09	-0.13	0.13
Recreation and Culture	-0.05	0.07	0.58	-0.40	0.27
Education	-0.35	0.00	0.00	0.00	0.00
Restaurants	1.32	0.09	1.10	-0.87	0.66
Miscellaneous Goods and Services	0.33	0.22	0.90	0.14	-0.32
<b>2.2 Year on Year Change (%)</b>					
<b>CPI (all items)</b>	<b>2.99</b>	<b>2.74</b>	<b>3.33</b>	<b>3.40</b>	<b>2.96</b>
Food and Non-Alcoholic Beverages	2.79	2.21	3.11	3.50	2.57
Alcoholic Beverages, Tobacco and Narcotics	1.60	1.57	1.54	1.37	1.23
Clothing and Footwear	3.53	4.18	5.42	5.97	5.80
Housing, Water, Electricity, Gas and other Fuels	2.06	2.70	2.92	2.87	2.57
Furnishings and Household Maintenance	-0.12	0.19	1.47	1.72	1.29
Health	0.84	1.24	1.98	2.06	1.75
Transport	12.78	12.51	11.41	9.61	9.97
Communication	-0.12	-0.31	-0.48	-0.28	0.15
Recreation and Culture	0.42	0.51	1.22	0.08	-0.15
Education	-0.14	0.00	-0.35	-0.35	-0.35
Restaurants	0.48	0.21	0.35	0.33	1.62
Miscellaneous Goods and Services	5.09	4.64	5.13	4.82	4.38
<b>3. Three-month moving average CPI (All Items)</b>					
<b>Year on Year Change (%)</b>	<b>2.60</b>	<b>2.82</b>	<b>3.02</b>	<b>3.16</b>	<b>3.23</b>
<b>4. Twelve-month moving average CPI (All Items)</b>					
<b>Year on Year Change (%)</b>	<b>2.84</b>	<b>2.80</b>	<b>2.81</b>	<b>2.90</b>	<b>2.91</b>

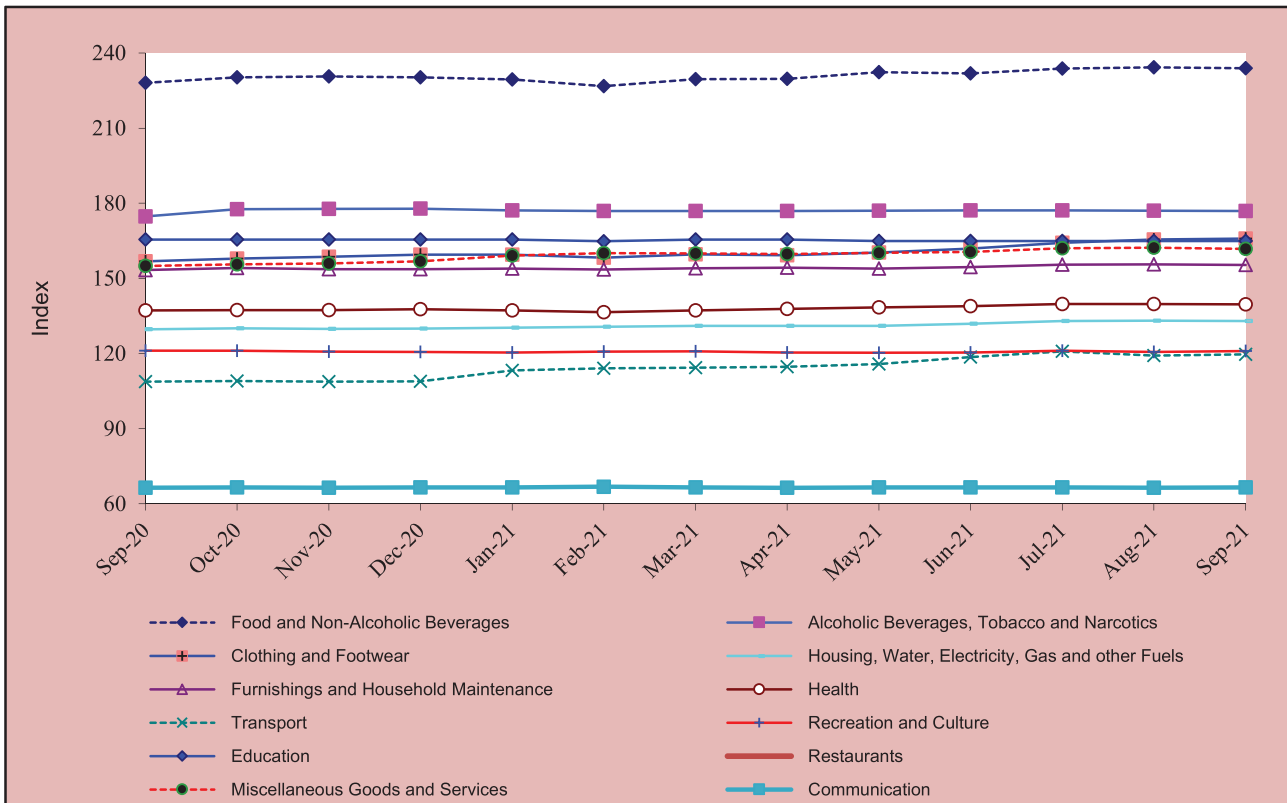
Source: National Institute of Statistics

**Table 2: Consumer Items Showing Price Decreased in September 2021**

No.	Description	Weight	Index			Percentage Change	
			Sep-20	Aug-21	Sep-21	Monthly	Yearly
1	SOLID FUELS	1.475	236.71	249.24	246.66	-1.0	4.2
2	PERSONAL EFFECTS N.E.C	0.876	192.62	210.72	209.09	-0.8	8.6
3	NOODLES	1.008	234.27	236.95	235.27	-0.7	0.4
4	PREPARED AND PRESERVED VEGETABLES	0.337	191.77	192.12	191.05	-0.6	-0.4
5	FURNITURE AND FURNISHINGS, CARPETS AND OTHER FLOOR COVERINGS	0.626	228.19	233.25	231.96	-0.6	1.7
6	OTHER ARTICLES OF CLOTHING AND CLOTHING ACCESSORIES	0.059	150.65	152.06	151.24	-0.5	0.4
7	FRESH EGGS	1.013	165.73	164.98	164.17	-0.5	-0.9
8	DUCK (FRESH)	0.319	206.01	212.78	211.86	-0.4	2.8
9	OTHER GRAINS	0.090	316.43	321.45	320.07	-0.4	1.2
10	SUGAR, JAM, HONEY, CHOCOLATE AND CONFECTIONERY	1.489	148.74	153.87	153.27	-0.4	3.0
11	DAIRY PRODUCTS	1.552	168.15	170.10	169.46	-0.4	0.8
12	CHICKEN (FRESH)	1.303	223.27	226.87	226.16	-0.3	1.3
13	PROCESSED EGGS	0.079	179.41	179.98	179.44	-0.3	0.0
14	HAIRDRESSING SALONS AND PERSONAL GROOMING ESTABLISHMENTS	0.081	177.18	178.07	177.54	-0.3	0.2
15	PROCESSED FISH AND SEAFOOD	1.646	268.32	280.94	280.15	-0.3	4.4
16	FISH (FRESH)	7.435	245.03	253.98	253.28	-0.3	3.4
17	GLASSWARE, TABLEWARE AND HOUSEHOLD UTENSILS	0.078	146.86	149.89	149.48	-0.3	1.8
18	TUBERS AND MUSHROOMS	0.439	200.00	207.13	206.58	-0.3	3.3
19	LIQUID FUELS	0.099	145.66	157.36	156.97	-0.2	7.8
20	PORK (FRESH)	5.618	231.57	240.98	240.42	-0.2	3.8
21	TRANSPORT SERVICES	0.812	169.11	166.64	166.28	-0.2	-1.7
22	BEEF (FRESH)	2.165	261.81	266.19	265.63	-0.2	1.5
23	LEAF AND STALK VEGETABLES (FRESH)	2.031	214.43	226.30	225.85	-0.2	5.3
24	OILS AND FATS	0.920	221.80	227.17	226.74	-0.2	2.2
25	HOUSEHOLD APPLIANCES	0.397	120.13	121.86	121.65	-0.2	1.3
26	WINE	0.248	195.09	195.34	195.02	-0.2	0.0
27	INFANTS' CLOTHING (BELOW 1 YEAR)	0.054	142.84	144.16	143.94	-0.2	0.8
28	MEDICAL PRODUCTS, APPLIANCES AND EQUIPMENT	3.588	135.20	138.44	138.25	-0.1	2.3
29	SEAFOOD (FRESH, CHILLED OR FROZEN)	0.229	247.42	254.37	254.02	-0.1	2.7
30	MATERIALS FOR THE MAINTENANCE AND REPAIR OF THE DWELLING	3.663	149.39	152.81	152.60	-0.1	2.2
31	FOOD PRODUCTS NEC	1.404	235.46	240.60	240.29	-0.1	2.1
32	BEER	0.532	129.46	130.06	129.90	-0.1	0.3
33	SPIRITS	0.014	172.29	165.80	165.62	-0.1	-3.9
34	FRESH FRUITS	4.094	232.90	237.94	237.68	-0.1	2.1
35	COFFEE, TEA AND COCOA	0.755	142.31	144.81	144.69	-0.1	1.7
36	SPARE PARTS AND ACCESSORIES FOR PERSONAL TRANSPORT EQUIPMENT	0.084	233.67	256.28	256.09	-0.1	9.6
37	BISCUITS/ COOKIES	0.280	180.19	182.23	182.14	-0.1	1.1
38	MOTOR CARS	3.053	108.42	108.51	108.45	-0.1	0.0
39	DRIED NUTS AND EDIBLE SEEDS	0.556	244.29	248.51	248.40	0.0	1.7
40	MOTOR CYCLES	2.736	130.71	133.06	133.01	0.0	1.8

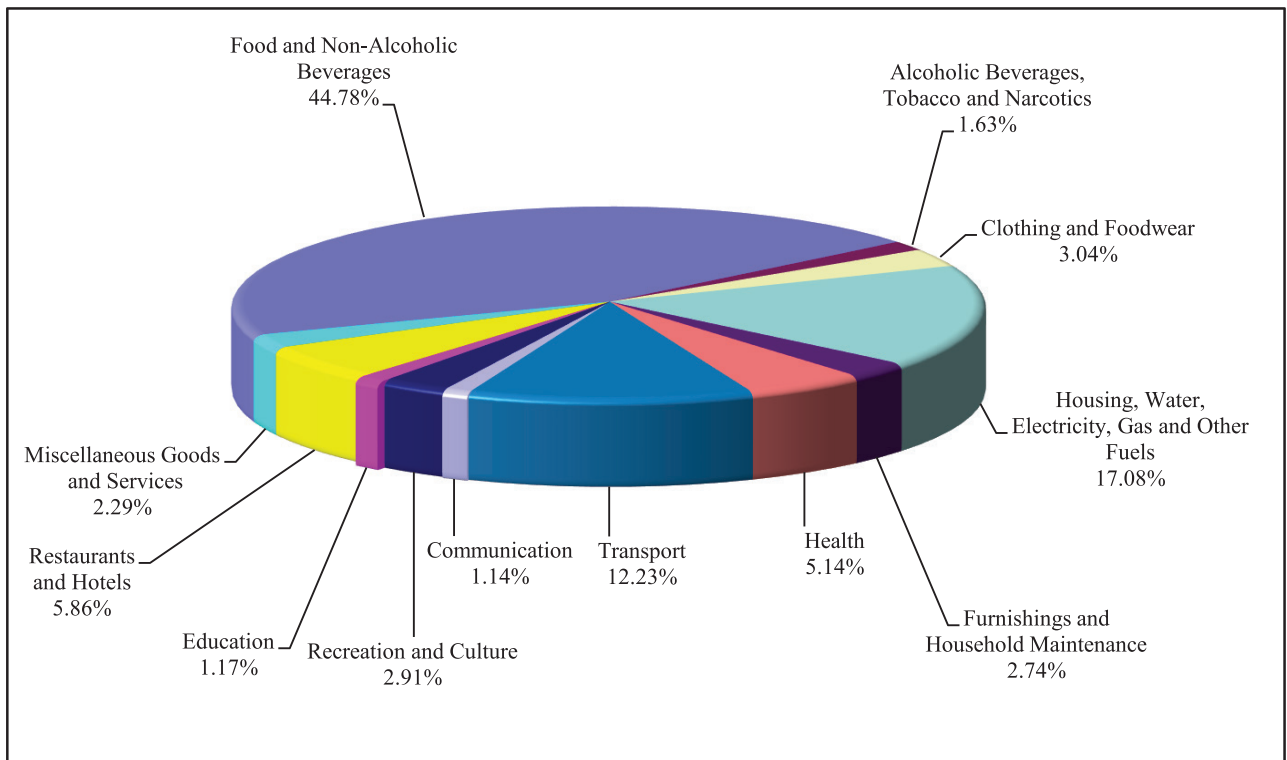
Source: National Institute of Statistics

**Chart 1: Consumer Price Index**



Source: National Institute of Statistics

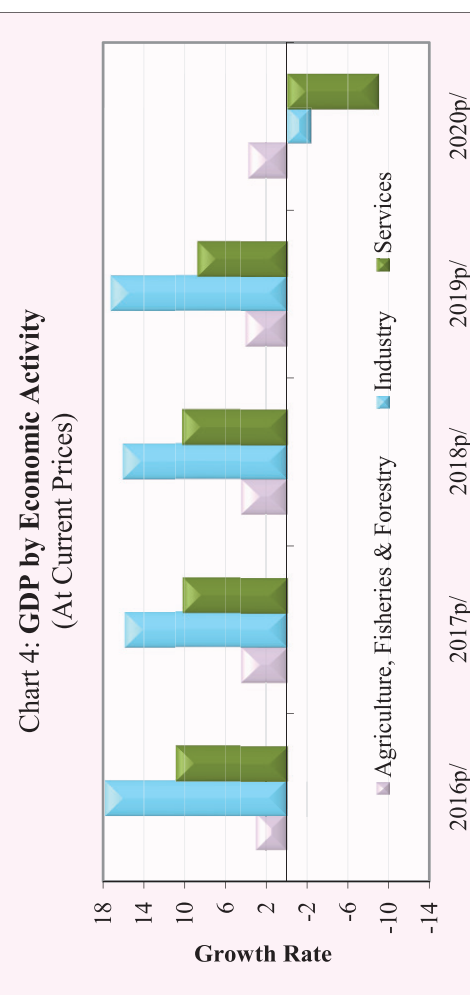
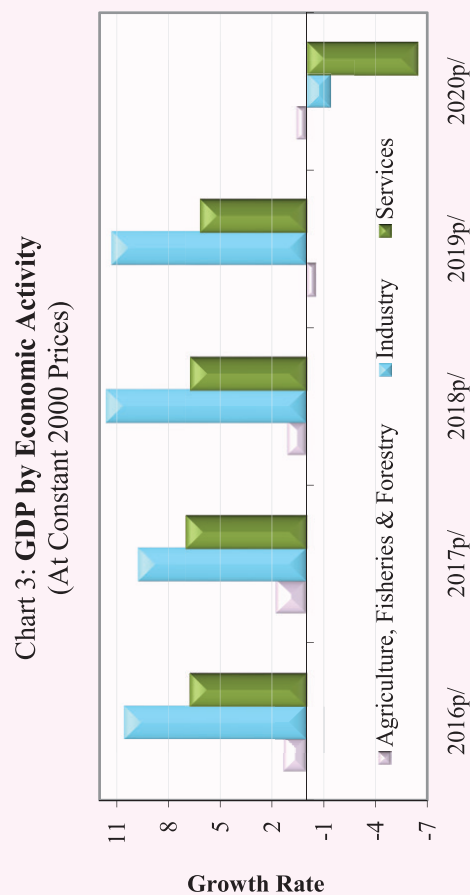
**Chart 2: Weight of All Group Indices in Consumer Basket**



Source: National Institute of Statistics

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

	At Constant 2000 Prices					At Current Prices				
	2016p/	2017p/	2018p/	2019p/	2020p/	2016p/	2017p/	2018p/	2019p/	2020p/
GDP in Billion KHR	45,961	49,177	52,850	56,578	54,807	81,242	89,831	99,544	110,014	105,857
GDP in Million USD	11,405	12,148	13,001	13,901	13,390	20,159	22,191	24,488	27,030	25,863
GDP % Growth Rate	6.9	7.0	7.5	7.1	-3.1	10.6	10.6	10.8	10.5	-3.8
GDP % Growth Rate, by Economic Activity										
<b>Agriculture, Fisheries &amp; Forestry</b>	<b>1.3</b>	<b>1.7</b>	<b>1.1</b>	<b>-0.5</b>	<b>0.6</b>	<b>3.0</b>	<b>4.4</b>	<b>4.4</b>	<b>4.0</b>	<b>3.7</b>
<b>Industry</b>	<b>10.6</b>	<b>9.7</b>	<b>11.6</b>	<b>11.3</b>	<b>-1.4</b>	<b>17.7</b>	<b>15.8</b>	<b>16.0</b>	<b>17.1</b>	<b>-2.4</b>
<b>Services</b>	<b>6.8</b>	<b>7.0</b>	<b>6.8</b>	<b>6.2</b>	<b>-6.5</b>	<b>10.8</b>	<b>10.1</b>	<b>10.2</b>	<b>8.7</b>	<b>-9.0</b>
GDP Per Capita in Million KHR	3.0	3.2	3.4	3.5	3.3	5.4	5.8	6.3	6.9	6.5
GDP Per Capita in USD	752	782	826	871	817	1,330	1,429	1,555	1,694	1,577



p/: preliminary estimates

r/: revised

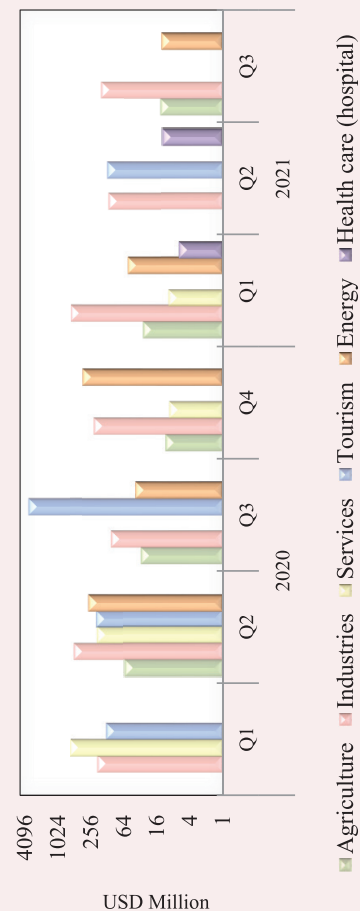
Source: National Institute of Statistics

**Table 4: Investment Projects Approved by Sectors**

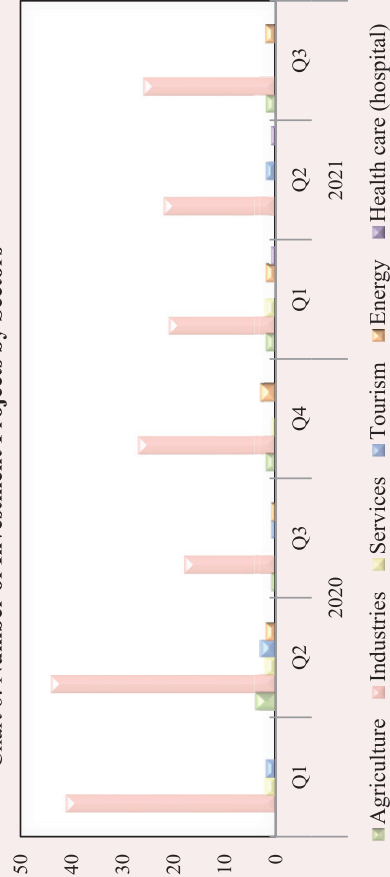
(In Million USD)

Sector	Agriculture		Industries		Services		Tourism		Energy		Health care (hospital)		Total	
	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets
<b>2018</b>														
<b>Total</b>	<b>13</b>	<b>444.2</b>	<b>115</b>	<b>984.0</b>	<b>10</b>	<b>2,869.9</b>	<b>12</b>	<b>1,577.8</b>	<b>-</b>	<b>-</b>	<b>150</b>	<b>-</b>	<b>150</b>	<b>5,875.8</b>
<b>2019</b>														
<b>Q4</b>	<b>2</b>	<b>27.5</b>	<b>38</b>	<b>198.5</b>	<b>4</b>	<b>361.4</b>	<b>4</b>	<b>1,703.7</b>	<b>2</b>	<b>100.4</b>	<b>50</b>	<b>-</b>	<b>50</b>	<b>2,391.6</b>
<b>Total</b>	<b>5</b>	<b>68.7</b>	<b>164</b>	<b>859.4</b>	<b>10</b>	<b>1028.3</b>	<b>17</b>	<b>6,051.6</b>	<b>3</b>	<b>158.6</b>	<b>199</b>	<b>-</b>	<b>199</b>	<b>8,166.6</b>
<b>2020</b>														
<b>Q1</b>	<b>-</b>	<b>-</b>	<b>41</b>	<b>191.0</b>	<b>2</b>	<b>592.1</b>	<b>2</b>	<b>133.0</b>	<b>-</b>	<b>-</b>	<b>45</b>	<b>-</b>	<b>45</b>	<b>916.1</b>
<b>Q2</b>	<b>4</b>	<b>62.5</b>	<b>44</b>	<b>509.0</b>	<b>2</b>	<b>198.1</b>	<b>3</b>	<b>202.4</b>	<b>2</b>	<b>282.1</b>	<b>55</b>	<b>-</b>	<b>55</b>	<b>1,254.1</b>
<b>Q3</b>	<b>1</b>	<b>31.7</b>	<b>18</b>	<b>109.3</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>3,515.1</b>	<b>1</b>	<b>39.9</b>	<b>21</b>	<b>-</b>	<b>21</b>	<b>3,695.9</b>
<b>Q4</b>	<b>2</b>	<b>11.4</b>	<b>27</b>	<b>221.6</b>	<b>1</b>	<b>9.6</b>	<b>-</b>	<b>-</b>	<b>3</b>	<b>356.8</b>	<b>33</b>	<b>-</b>	<b>33</b>	<b>599.4</b>
<b>Total</b>	<b>7</b>	<b>105.6</b>	<b>130</b>	<b>1030.9</b>	<b>5</b>	<b>799.8</b>	<b>6</b>	<b>3850.5</b>	<b>6</b>	<b>678.7</b>	<b>154</b>	<b>-</b>	<b>154</b>	<b>6,465.5</b>
<b>2021</b>														
<b>Q1</b>	<b>2</b>	<b>29.0</b>	<b>21</b>	<b>579.3</b>	<b>2</b>	<b>9.9</b>	<b>-</b>	<b>-</b>	<b>2</b>	<b>55.0</b>	<b>28</b>	<b>6.3</b>	<b>28</b>	<b>679.6</b>
<b>Q2</b>	<b>-</b>	<b>-</b>	<b>22</b>	<b>121.6</b>	<b>-</b>	<b>-</b>	<b>2</b>	<b>127.8</b>	<b>-</b>	<b>-</b>	<b>25</b>	<b>12.5</b>	<b>25</b>	<b>261.9</b>
<b>Q3</b>	<b>2</b>	<b>14.0</b>	<b>26</b>	<b>166.6</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2</b>	<b>13.3</b>	<b>30</b>	<b>-</b>	<b>30</b>	<b>193.9</b>
<b>Total</b>	<b>4</b>	<b>43.1</b>	<b>69</b>	<b>867.5</b>	<b>2</b>	<b>9.9</b>	<b>2</b>	<b>127.8</b>	<b>4</b>	<b>68.3</b>	<b>83</b>	<b>18.8</b>	<b>83</b>	<b>1135.5</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)

\* Revised data

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

(In Million USD)

Country	2019	2020				2021			
	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	
Cambodia	788.4	332.3	430.2	1,803.7	1,319.9	470.6	82.6	48.5	
China	666.8	471.9	343.2	32.9	245.0	57.8	125.2	90.3	
Korea	-	-	231.1	31.7	-	-	-	-	
United States	-	18.6	14.8	-	-	-	-	-	
Thailand	-	-	5.0	39.9	-	37.5	-	-	
Vietnam	-	2.3	5.9	-	-	-	-	-	
Malaysia	-	30.0	21.7	-	43.0	16.5	-	-	
Singapore	-	-	45.2	2.7	-	1.9	-	-	
Taiwan	-	20.8	27.1	20.7	38.7	9.9	41.6	45.5	
Australia	-	-	-	-	-	-	-	-	
England	23.4	-	2.0	-	-	-	-	-	
Japan	292.4	7.2	-	-	-	-	-	-	
Hong Kong	613.3	32.2	23.7	39.5	11.1	83.3	12.5	9.6	
Others	7.3	0.8	104.0	1,724.9	5.6	2.1	-	-	
<b>Total</b>	<b>2,391.6</b>	<b>916.1</b>	<b>1,254.1</b>	<b>3,695.9</b>	<b>1,663.4</b>	<b>679.6</b>	<b>261.9</b>	<b>193.9</b>	
				<b>(Share of Total)</b>					
Cambodia	33.0	36.3	34.3	48.8	79.4	69.2	31.5	25.0	
China	27.9	51.5	27.4	0.9	14.7	8.5	47.8	46.6	
Korea	-	-	18.4	0.9	-	-	-	-	
United States	-	2.0	1.2	-	-	-	-	-	
Thailand	-	-	0.4	1.1	-	5.5	-	-	
Vietnam	-	0.3	0.5	-	-	-	-	-	
Malaysia	-	3.3	1.7	-	2.6	2.4	-	-	
Singapore	-	-	3.6	0.1	-	0.3	-	-	
Taiwan	-	2.3	2.2	0.6	2.3	1.4	15.9	23.5	
Australia	-	-	-	-	-	-	-	-	
England	1.0	-	0.2	-	-	-	-	-	
Japan	12.2	0.8	-	-	-	-	-	-	
Hong Kong	25.6	3.5	1.9	1.1	0.7	12.3	4.8	4.9	
Others	0.3	0.1	8.3	46.7	0.3	0.3	-	-	
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	

\* Fixed Assets

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

**Table 6: Daily Exchange Rate in September 2021**

(KHR/USD)

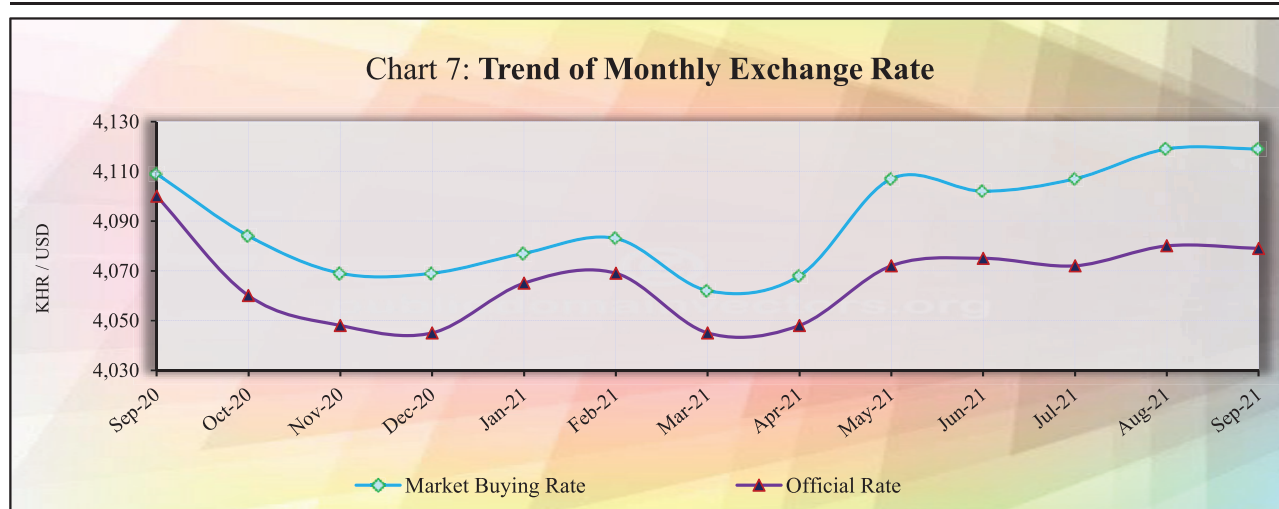
Day	Parallel Market Rate			Official Rate	Daily Change*	
	Purchase	Sale	Midpoint		Spread	% Change
1	4,122	4,132	4,127	4,081	3.0	0.1
2	4,125	4,135	4,130	4,082	3.0	0.1
3	4,124	4,133	4,129	4,082	-1.0	0.0
4	4,120	4,131	4,126	4,082	-4.0	-0.1
5	4,124	4,133	4,129	4,082	4.0	0.1
6	4,120	4,130	4,125	4,081	-4.0	-0.1
7	4,117	4,127	4,122	4,080	-3.0	-0.1
8	4,115	4,125	4,120	4,079	-2.0	0.0
9	4,115	4,125	4,120	4,079	0.0	0.0
10	4,114	4,124	4,119	4,079	-1.0	0.0
11	4,113	4,124	4,119	4,079	-1.0	0.0
12	4,113	4,124	4,119	4,079	0.0	0.0
13	4,115	4,126	4,121	4,078	2.0	0.0
14	4,119	4,128	4,124	4,078	4.0	0.1
15	4,120	4,131	4,126	4,079	1.0	0.0
16	4,120	4,131	4,126	4,079	0.0	0.0
17	4,117	4,128	4,123	4,079	-3.0	-0.1
18	4,114	4,125	4,120	4,079	-3.0	-0.1
19	4,114	4,125	4,120	4,079	0.0	0.0
20	4,114	4,124	4,119	4,079	0.0	0.0
21	4,114	4,124	4,119	4,077	0.0	0.0
22	4,114	4,124	4,119	4,077	0.0	0.0
23	4,113	4,122	4,118	4,077	-1.0	0.0
24	4,113	4,123	4,118	4,077	0.0	0.0
25	4,113	4,123	4,118	4,077	0.0	0.0
26	4,113	4,123	4,118	4,077	0.0	0.0
27	4,115	4,125	4,120	4,077	2.0	0.0
28	4,116	4,126	4,121	4,077	1.0	0.0
29	4,118	4,128	4,123	4,078	2.0	0.0
30	4,119	4,130	4,125	4,079	1.0	0.0
<b>Average Rate</b>	<b>4,117</b>	<b>4,127</b>	<b>4,122</b>	<b>4,079</b>	<b>0.0</b>	<b>0.0</b>

\* Spread of Daily Purchasing Market Rate

**Table 7: Monthly Exchange Rate**

(KHR/USD, End-Period)

Month	Market Rate				Official Rate
	Purchase	Monthly %Change	Sale	Midpoint	
<b>Dec-15</b>	4,048	0.10	4,055	4,052	4,050
<b>Dec-16</b>	4,039	0.17	4,050	4,045	4,037
<b>Dec-17</b>	4,037	0.07	4,046	4,042	4,037
<b>Dec-18</b>	4,027	-0.27	4,039	4,033	4,018
<b>Dec-19</b>	4,079	0.12	4,089	4,084	4,075
<b>2020</b>					
Jan	4,088	0.22	4,100	4,094	4,050
Feb	4,086	-0.05	4,094	4,090	4,070
Mar	4,084	-0.05	4,095	4,090	4,070
Apr	4,108	0.59	4,117	4,113	4,099
May	4,124	0.39	4,135	4,130	4,116
Jun	4,102	-0.53	4,113	4,108	4,093
Jul	4,101	-0.02	4,110	4,106	4,099
Aug	4,107	0.15	4,115	4,111	4,105
Sep	4,109	0.05	4,117	4,113	4,100
Oct	4,084	-0.61	4,094	4,089	4,060
Nov	4,069	-0.37	4,077	4,073	4,048
Dec	4,069	0.00	4,084	4,077	4,045
<b>2021</b>					
Jan	4,077	0.20	4,089	4,083	4,065
Feb	4,083	0.15	4,094	4,089	4,069
Mar	4,062	-0.51	4,069	4,066	4,045
Apr	4,068	0.15	4,083	4,076	4,048
May	4,107	0.96	4,116	4,112	4,072
Jun	4,102	-0.12	4,112	4,107	4,075
Jul	4,107	0.12	4,117	4,112	4,072
Aug	4,119	0.29	4,129	4,124	4,080
Sep	4,119	0.00	4,130	4,125	4,079

**Chart 7: Trend of Monthly Exchange Rate**

**Table 8: The Value of KHR Against Other Currencies**

(Official Buying Rate, End-Period)

Unit	SDR	US Dollar	Euro	Japanese Yen	British Pounds	Indonesian Rupiah	Malaysian Ringgit	Philippines Peso	Singapore Dollar	Thai Baht	Vietnamese Dong	China Yuan
	I	I	I	100	I	1000	I	100	I	I	1000	I
Dec-15	5,617	4,050	4,429	3,362	6,000	294	944	8,630	2,863	112	181	624
Dec-16	5,410	4,037	4,265	3,467	4,960	300	901	8,119	2,792	112	178	580
Dec-17	5,735	4,037	4,821	3,574	5,426	298	994	8,094	3,017	124	178	618
Dec-18	5,588	4,018	4,597	3,641	5,098	277	969	7,653	2,942	124	174	584
Dec-19	5,635	4,075	4,565	3,743	5,344	293	994	8,050	3,023	136	176	583
<b>2020</b>												
Jan	5,572	4,050	4,466	3,718	5,301	297	991	7,945	2,973	130	175	586
Feb	5,575	4,070	4,476	3,711	5,245	290	967	8,010	2,918	129	175	581
Mar	5,578	4,070	4,490	3,768	5,037	249	942	7,996	2,859	125	172	573
Apr	5,591	4,099	4,454	3,843	5,106	269	946	8,120	2,904	126	176	579
May	5,621	4,116	4,558	3,824	5,068	280	947	8,120	2,903	129	177	576
Jun	5,631	4,093	4,602	3,802	5,038	289	956	8,210	2,938	133	177	578
Jul	5,768	4,099	4,867	3,919	5,377	282	967	8,341	2,990	131	177	585
Aug	5,822	4,105	4,889	3,896	5,480	281	986	8,463	3,022	132	177	598
Sep	5,770	4,100	4,815	3,878	5,274	276	988	8,455	2,997	130	177	602
Oct	5,756	4,060	4,780	3,884	5,289	278	975	8,394	2,981	130	175	606
Nov	5,769	4,048	4,844	3,896	5,395	288	995	8,421	3,027	134	175	616
Dec	5,826	4,045	4,962	3,908	5,465	287	1,000	8,423	3,049	135	175	619
<b>2021</b>												
Jan	5,848	4,065	4,926	3,896	5,578	289	1,005	8,450	3,059	136	176	630
Feb	5,887	4,069	4,944	3,831	5,686	289	1,003	8,372	3,063	135	177	630
Mar	5,731	4,045	4,742	3,664	5,558	280	975	8,333	3,003	129	175	616
Apr	5,807	4,048	4,912	3,731	5,649	279	987	8,352	3,056	129	176	625
May	5,878	4,072	4,962	3,705	5,772	285	983	8,520	3,075	130	177	640
Jun	5,814	4,075	4,850	3,686	5,645	281	981	8,402	3,030	127	177	630
Jul	5,813	4,072	4,842	3,722	5,687	281	961	8,095	3,010	124	177	631
Aug	5,804	4,080	4,813	3,711	5,613	284	982	8,189	3,033	126	179	631
Sep	5,766	4,079	4,732	3,646	5,480	285	974	8,022	2,997	120	179	630
<b>Monthly % Change</b>	<b>-0.65</b>	<b>-0.02</b>	<b>-1.68</b>	<b>-1.75</b>	<b>-2.37</b>	<b>0.35</b>	<b>-0.81</b>	<b>-2.04</b>	<b>-1.19</b>	<b>-4.76</b>	<b>0.00</b>	<b>-0.16</b>

**Table 9: Deposit Money Bank's Interest Rates on Deposits and Loans in KHR and USD**

	Dec-17	Dec-18	Dec-19	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21
<i>Weighted Average Rate on New Amount</i>																						
<b>Interest Rate on Deposits and Loans in KHR</b>																						
<b>Deposit (1)</b>	0.90	0.33	0.57	0.53	0.62	0.60	0.57	0.74	0.50	0.56	0.58	0.50	0.58	0.56	0.57	0.58	0.73	0.65	0.56	0.52	0.65	0.83
Demand Deposits	0.04	0.03	0.12	0.06	0.06	0.09	0.04	0.04	0.04	0.06	0.04	0.19	0.03	0.05	0.02	0.09	0.04	0.04	0.04	0.04	0.04	0.34
Saving Deposits	1.19	0.59	0.60	0.66	0.66	0.69	0.69	0.67	0.69	0.70	0.59	0.59	0.60	0.61	0.62	0.71	0.50	0.60	0.61	0.58	0.59	0.89
Term Deposits	4.70	5.09	4.10	5.47	4.91	4.42	5.05	4.22	4.17	4.68	4.01	4.16	5.34	5.04	5.13	5.40	5.59	5.16	4.47	4.11	5.26	4.34
Other Deposits	0.00	0.00	2.47	0.00	1.62	2.30	2.21	1.61	1.80	2.62	2.28	2.28	3.49	4.63	2.64	3.16	2.19	2.25	2.20	2.20	2.20	2.20
<b>Loans (2)</b>	14.51	12.21	8.59	10.19	9.74	10.58	9.66	11.36	11.41	10.89	10.55	10.71	9.82	11.34	11.29	10.56	9.89	10.67	10.39	10.74	10.24	10.59
Overdraft	7.55	8.30	7.72	7.94	7.93	7.96	7.98	8.45	8.17	8.39	8.40	7.64	7.14	8.45	7.41	8.76	8.19	7.45	8.29	8.35	7.73	8.28
Credit Card	17.91	16.98	16.73	15.58	17.31	17.40	17.28	16.17	14.70	16.11	15.94	15.51	14.21	13.64	14.14	15.93	17.66	14.07	13.29	14.03	14.54	14.14
Term Loans	14.91	12.36	9.13	10.86	10.39	11.72	10.31	11.53	11.58	11.05	10.67	10.80	10.15	11.49	11.46	10.77	9.95	10.82	10.70	11.04	10.33	10.78
Other Loans	10.71	7.81	5.59	7.39	6.63	7.72	6.96	6.03	6.75	6.22	6.76	7.18	6.47	5.65	6.52	6.85	7.50	6.86	7.26	7.66	6.40	6.79
<b>Interest Rate on Deposits and Loans in USD</b>																						
<b>Deposit (1)</b>	0.75	0.72	0.58	0.48	0.45	0.46	0.46	0.41	0.50	0.42	0.41	0.40	0.36	0.35	0.39	0.38	0.30	0.36	0.35	0.34	0.30	0.34
Demand Deposits	0.22	0.30	0.20	0.12	0.14	0.17	0.20	0.08	0.10	0.13	0.10	0.14	0.10	0.08	0.09	0.07	0.07	0.07	0.17	0.14	0.11	0.08
Saving Deposits	0.54	0.36	0.24	0.25	0.25	0.25	0.24	0.25	0.24	0.24	0.20	0.17	0.17	0.17	0.20	0.23	0.16	0.17	0.17	0.17	0.15	0.20
Term Deposits	3.30	3.35	3.44	3.35	3.28	3.33	3.34	3.35	3.47	3.21	2.95	3.31	3.24	3.06	3.23	3.31	3.27	3.36	3.53	3.44	3.51	3.50
Other Deposits	1.65	2.64	2.47	2.48	2.03	0.88	0.79	0.79	0.79	0.84	0.75	0.75	0.80	0.78	0.70	0.78	0.54	0.48	0.55	0.48	0.39	0.40
<b>Loans (2)</b>	8.31	8.47	7.97	8.04	7.76	8.00	8.04	8.33	8.51	7.96	7.87	8.55	8.45	8.74	8.79	8.22	8.24	8.39	8.32	8.43	8.38	8.60
Overdraft	7.51	7.57	7.57	7.49	7.49	7.39	7.45	5.58	6.30	6.85	6.12	5.49	6.15	6.79	6.77	5.80	6.57	6.81	5.57	5.47	6.44	7.49
Credit Card	19.26	28.93	11.97	14.79	16.59	16.89	16.89	15.23	16.14	15.61	15.71	16.80	17.02	17.56	16.72	16.62	16.44	16.68	16.22	13.20	15.87	15.44
Term Loans	9.92	9.64	8.72	9.41	8.78	9.43	9.22	9.27	9.27	8.37	8.69	9.44	9.11	9.52	9.66	8.90	9.14	9.12	9.08	9.33	9.26	9.00
Other Loans	6.08	6.29	6.50	6.16	5.64	5.50	5.60	5.76	6.26	6.61	5.96	5.89	6.01	6.33	6.16	6.04	6.16	6.34	5.85	5.94	5.98	6.31
<i>Weighted Average Rate on Outstanding Amount</i>																						
<b>Interest Rate on Deposits and Loans in KHR</b>																						
<b>Deposit (1)</b>	2.70	2.69	2.54	2.80	2.85	2.77	2.83	2.81	2.80	2.80	2.80	2.83	2.98	2.86	2.81	2.89	2.96	2.98	2.96	3.00	3.04	3.13
Demand Deposits	0.17	0.20	0.22	0.18	0.19	0.23	0.29	0.28	0.26	0.26	0.30	0.19	0.19	0.17	0.21	0.22	0.22	0.26	0.27	0.26	0.34	0.40
Saving Deposits	1.31	1.01	0.91	0.89	0.90	0.90	0.93	0.98	0.92	0.90	0.72	0.83	0.82	0.80	0.82	0.81	0.81	0.82	0.89	0.88	0.87	0.91
Term Deposits	5.87	5.87	5.42	5.78	5.93	5.79	5.71	5.53	5.59	5.62	5.55	5.63	5.66	5.73	5.69	5.75	5.81	5.87	5.78	5.70	5.78	5.79
Other Deposits	0.00	7.00	2.81	3.53	3.29	3.35	2.93	2.56	2.57	2.60	2.59	2.61	3.20	3.20	2.60	2.96	2.60	2.58	2.58	2.58	2.59	2.24
<b>Loans (2)</b>	16.13	13.30	10.38	10.46	10.36	10.27	10.27	10.27	10.28	10.27	10.26	10.54	10.35	10.46	10.45	10.38	10.37	10.35	10.36	10.32	10.30	10.26
Overdraft	8.72	8.34	8.08	8.08	8.03	8.10	8.12	8.09	8.04	8.00	7.93	7.92	7.93	7.93	7.92	7.91	7.84	7.87	7.90	7.79	7.87	7.89
Credit Card	20.88	19.51	17.29	16.87	16.84	16.74	16.73	16.78	16.62	16.46	16.52	16.41	16.25	16.25	16.08	16.03	16.03	15.93	15.90	15.79	15.74	15.69
Term Loans	16.55	13.50	10.62	10.66	10.54	10.44	10.44	10.44	10.45	10.45	10.43	10.71	10.54	10.63	10.62	10.56	10.53	10.51	10.53	10.49	10.47	10.43
Other Loans	11.09	7.72	6.28	6.88	6.86	6.90	6.89	6.87	6.87	6.83	6.82	6.82	6.73	6.75	6.77	6.70	6.72	6.67	6.71	6.81	6.89	6.87
<b>Interest Rate on Deposits and Loans in USD</b>																						
<b>Deposit (1)</b>	2.48	2.24	2.25	2.37	2.39	2.40	2.40	2.41	2.31	2.32	2.30	2.39	2.37	2.32	2.31	2.29	2.32	2.32	2.33	2.42	2.42	2.40
Demand Deposits	0.51	0.46	0.35	0.36	0.45	0.46	0.44	0.47	0.40	0.42	0.46	0.41	0.41	0.41	0.39	0.39	0.41	0.41	0.40	0.40	0.42	0.40
Saving Deposits	0.83	0.61	0.43	0.46	0.43	0.42	0.43	0.44	0.42	0.42	0.36	0.42	0.41	0.41	0.41	0.40	0.40	0.41	0.41	0.40	0.41	0.45
Term Deposits	4.41	4.38	4.34	4.38	4.32	4.35	4.39	4.34	4.27	4.30	4.26	4.41	4.40	4.27	4.26	4.39	4.26	4.23	4.30	4.42	4.42	4.40
Other Deposits	3.01	2.57	2.43	2.03	1.99	1.63	1.37	1.00	0.96	0.87	0.96	0.98	0.94	1.08	0.91	0.89	0.96	1.18	0.79	0.67	0.71	0.65
<b>Loans (2)</b>	9.22	9.76	9.27	9.24	9.38	9.20	9.22	9.19	9.17	9.11	9.17	9.21	9.14	9.14	8.92	9.02	9.00	8.97	8.93	8.99	8.97	8.99
Overdraft	8.10	7.94	7.82	7.78	7.84	7.86	7.84	7.87	7.80	7.77	7.80	7.79	7.71	7.74	7.68	7.66	7.66	7.65	7.60	7.59	7.54	7.51
Credit Card	15.64	28.67	15.53	18.18	17.95	17.90	17.95	18.02	17.98	17.83	17.56	17.21	17.11	17.13	17.01	16.86	16.90	16.72	16.73	16.66	16.55	16.61
Term Loans	9.43	9.74	9.51	9.46	9.63	9.42	9.44	9.40	9.38	9.31	9.38	9.43	9.36	9.09	9.26	9.21	9.19	9.16	9.13	9.19	9.17	9.16
Other Loans	6.96	6.88	7.19	7.10	6.99	6.94	6.98	6.97	7.02	7.27	7.00	6.95	6.93	6.94	6.96	6.95	6.94	6.86	6.82	6.86	6.86	7.56

Including Commercial Banks and Specialized Banks

(1). Weighted average interest rate on deposits

(2). Weighted average interest rate on loans excluded bank placements.

\*Revised Data

**Table 10: Central Bank Survey\***

(In Billion KHR)

	May-21	Jun-21	Jul-21	Aug-21	Sep-21
<b>Net Foreign Assets</b>	<b>84,194.5</b>	<b>81,961.2</b>	<b>81,540.3</b>	<b>80,551.5</b>	<b>78,871.3</b>
Claims on Nonresidents	84,691.1	82,452.5	82,031.5	82,020.5	80,330.6
Liabilities to Nonresidents	-496.7	-491.3	-491.2	-1,469.0	-1,459.3
<b>Claims on Other Depository Corporations</b>	<b>3,914.1</b>	<b>3,814.8</b>	<b>3,696.4</b>	<b>3,500.4</b>	<b>3,078.1</b>
<b>Net Claims on Central Government</b>	<b>-17,749.8</b>	<b>-16,490.5</b>	<b>-15,679.0</b>	<b>-14,205.6</b>	<b>-13,148.7</b>
Claims on Central Government	0.0	0.0	0.0	0.0	0.0
Liabilities to Central Government	-17,749.8	-16,490.5	-15,679.0	-14,205.6	-13,148.7
<b>Claims on Other Sectors</b>	<b>138.5</b>	<b>101.0</b>	<b>120.6</b>	<b>157.0</b>	<b>91.3</b>
Claims on Other Financial Corporations	81.3	72.5	72.5	72.4	41.7
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	0.0	0.0	0.0	0.0	0.0
Claims on Private Sector	57.3	28.5	48.1	84.6	49.6
<b>Monetary Base</b>	<b>45,315.7</b>	<b>45,495.0</b>	<b>45,224.9</b>	<b>45,744.3</b>	<b>45,116.5</b>
Currency in Circulation	16,992.2	16,480.4	16,596.5	16,829.6	16,742.9
Liabilities to Other Depository Corporations	28,262.8	28,950.6	28,568.1	28,829.3	28,311.6
Liabilities to Other Sectors	60.8	64.0	60.3	85.5	62.0
<b>Other Liabilities to Other Depository Corporations</b>	<b>18,430.0</b>	<b>18,270.7</b>	<b>18,145.3</b>	<b>17,986.2</b>	<b>18,785.8</b>
<b>Deposits And Securities Other Than Shares Excl. Form Monetary Base</b>	<b>83.5</b>	<b>81.8</b>	<b>81.4</b>	<b>82.4</b>	<b>77.1</b>
Deposits Included in Broad Money	0.0	0.0	0.0	0.0	0.0
Securities Other Than Shares Incl. in Broad Money	0.0	0.0	0.0	0.0	0.0
Deposits Excl. From Broad Money	41.1	42.8	42.4	43.4	43.5
Securities Other Than Shares Excl. From Broad Money	42.3	39.0	39.0	39.1	33.6
<b>Loans</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Financial Derivatives</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Shares and Other Equity</b>	<b>8,432.5</b>	<b>7,304.6</b>	<b>8,043.6</b>	<b>7,988.7</b>	<b>6,740.7</b>
<b>Other Items (Net)</b>	<b>-1,764.4</b>	<b>-1,765.8</b>	<b>-1,816.9</b>	<b>-1,798.4</b>	<b>-1,828.0</b>
<i>IFS Vertical Check</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>

\* Included only central bank

\*\* Revised Data

**Table 11: Other Depository Corporations Survey\***

(In Billion KHR)

	May-21	Jun-21	Jul-21	Aug-21	Sep-21
<b>Net Foreign Assets</b>	<b>-16,269.9</b>	<b>-18,606.3</b>	<b>-20,517.9</b>	<b>-20,501.1</b>	<b>-20,758.3</b>
Claims on Nonresidents	18,785.1	18,576.0	17,554.4	17,089.7	17,484.1
Liabilities to Nonresidents	-35,055.0	-37,182.3	-38,072.2	-37,590.8	-38,242.3
<b>Claims On Central Bank</b>	<b>45,991.9</b>	<b>47,015.3</b>	<b>46,595.5</b>	<b>47,167.2</b>	<b>47,304.8</b>
Currency	1,816.2	1,698.6	1,683.9	1,819.5	1,946.6
Reserve Deposits and Securities Other Than Shares	44,136.3	45,280.9	44,892.8	45,331.9	45,345.4
Other Claims on Central Bank	39.5	35.8	18.8	15.8	12.7
<b>Net Claims on Central Government</b>	<b>-5,820.8</b>	<b>-6,036.7</b>	<b>-6,124.3</b>	<b>-6,268.8</b>	<b>-6,560.9</b>
Claims on Central Government	71.7	84.9	95.5	102.5	115.1
Liabilities to Central Government	-5,892.5	-6,121.5	-6,219.8	-6,371.3	-6,676.0
<b>Claims on Other Sectors</b>	<b>161,665.0</b>	<b>167,935.8</b>	<b>170,250.8</b>	<b>173,982.6</b>	<b>177,692.3</b>
Claims on Other Financial Corporations	4,201.7	4,132.1	4,216.3	4,315.0	4,203.2
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	0.7	0.8	0.8	0.8	0.8
Claims on Private Sector	157,462.5	163,803.0	166,033.7	169,666.8	173,488.3
<b>Liabilities to Central Bank</b>	<b>3,181.2</b>	<b>3,111.3</b>	<b>3,081.3</b>	<b>3,047.5</b>	<b>2,926.6</b>
<b>Transferable Deposits Incl. in Broad Money</b>	<b>26,720.0</b>	<b>27,286.4</b>	<b>25,934.4</b>	<b>27,053.6</b>	<b>28,330.9</b>
<b>Other Deposits Incl. in Broad Money</b>	<b>102,650.5</b>	<b>105,842.3</b>	<b>106,356.5</b>	<b>108,039.5</b>	<b>109,685.8</b>
<b>Securities Other Than Shares Incl. in Broad Money</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Deposits Excl. From Broad Money</b>	<b>190.2</b>	<b>199.7</b>	<b>218.8</b>	<b>211.5</b>	<b>221.8</b>
<b>Securities Other Than Shares Excl. From Broad Money</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Loans</b>	<b>2,074.6</b>	<b>2,136.6</b>	<b>1,949.9</b>	<b>1,904.5</b>	<b>1,901.0</b>
<b>Financial Derivatives</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Shares and Other Equity</b>	<b>45,708.3</b>	<b>46,898.7</b>	<b>47,644.6</b>	<b>48,323.1</b>	<b>49,449.2</b>
<b>Other Items (Net)</b>	<b>5,041.3</b>	<b>4,833.1</b>	<b>5,018.7</b>	<b>5,800.1</b>	<b>5,162.6</b>
<i>IFS Vertical Check</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>

\* Included commercial banks and MDIs

\*\* Revised Data

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

(In Billion KHR)

	May-21	Jun-21	Jul-21	Aug-21	Sep-21
<b>Net Foreign Assets</b>	<b>67,924.6</b>	<b>63,354.9</b>	<b>61,022.4</b>	<b>60,050.4</b>	<b>58,113.0</b>
Claims on Nonresidents	103,476.2	101,028.5	99,585.8	99,110.1	97,814.7
Liabilities to Nonresidents	-35,551.7	-37,673.6	-38,563.4	-39,059.8	-39,701.6
<b>Domestic Claims</b>	<b>138,232.9</b>	<b>145,509.6</b>	<b>148,568.1</b>	<b>153,665.2</b>	<b>158,074.0</b>
<b>Net Claims on Central Government</b>	<b>-23,570.6</b>	<b>-22,527.2</b>	<b>-21,803.2</b>	<b>-20,474.4</b>	<b>-19,709.6</b>
Claims on Central Government	71.7	84.9	95.5	102.5	115.1
Liabilities to Central Government	-23,642.3	-22,612.1	-21,898.7	-20,576.9	-19,824.7
<b>Claims on Other Sectors</b>	<b>161,803.5</b>	<b>168,036.8</b>	<b>170,371.4</b>	<b>174,139.6</b>	<b>177,783.6</b>
Claims on Other Financial Corporations	4,283.0	4,204.6	4,288.8	4,387.4	4,245.0
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	0.7	0.8	0.8	0.8	0.8
Claims on Private Sector	157,519.8	163,831.5	166,081.8	169,751.4	173,537.9
<b>Broad Money Liabilities (M2)</b>	<b>144,607.3</b>	<b>147,974.6</b>	<b>147,263.7</b>	<b>150,188.6</b>	<b>152,875.1</b>
Currency Outside Depository Corporations	15,176.0	14,781.9	14,912.6	15,010.0	14,796.3
Transferable Deposits	26,763.1	27,332.1	25,976.3	27,120.8	28,374.6
Other Deposits	102,668.1	105,860.6	106,374.8	108,057.8	109,704.2
Securities Other Than Shares	0.0	0.0	0.0	0.0	0.0
<i>of which Foreign Currency (of M2)</i>	<i>119,464.4</i>	<i>122,447.9</i>	<i>121,391.1</i>	<i>123,594.3</i>	<i>126,285.8</i>
<b>Deposits Excl. From Broad Money</b>	<b>231.4</b>	<b>242.5</b>	<b>261.3</b>	<b>254.9</b>	<b>265.2</b>
<b>Securities Other Than Shares Excl. From Broad Money</b>	<b>42.3</b>	<b>39.0</b>	<b>39.0</b>	<b>39.1</b>	<b>33.6</b>
<b>Loans</b>	<b>2,074.6</b>	<b>2,136.6</b>	<b>1,949.9</b>	<b>1,904.5</b>	<b>1,901.0</b>
<b>Financial Derivative</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Shares and Other Equity</b>	<b>54,140.8</b>	<b>54,203.4</b>	<b>55,688.2</b>	<b>56,311.8</b>	<b>56,189.9</b>
<b>Other Items (Net)</b>	<b>5,061.0</b>	<b>4,268.5</b>	<b>4,388.4</b>	<b>5,016.7</b>	<b>4,922.2</b>
<i>IFS Vertical Check</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>

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

\*\* Revised Data

**Table 13: Other Financial Corporations Survey\***

(In Billion KHR)

	May-21	Jun-21	Jul-21	Aug-21	Sep-21
<b>Net Foreign Assets</b>	<b>-831.1</b>	<b>-873.2</b>	<b>-806.7</b>	<b>-856.1</b>	<b>-904.1</b>
Claims on Nonresidents	119.8	111.6	177.7	172.5	162.1
Liabilities to Nonresidents	-950.9	-984.8	-984.4	-1,028.5	-1,066.2
<b>Claims on Depository Corporations</b>	<b>506.7</b>	<b>511.8</b>	<b>527.5</b>	<b>556.0</b>	<b>572.5</b>
<b>Net Claims on Central Government</b>	<b>-18.2</b>	<b>-18.7</b>	<b>-18.5</b>	<b>-19.3</b>	<b>-21.1</b>
Claims on Central Government	1.8	2.0	2.3	2.6	2.9
Liabilities to Central Government	-19.9	-20.8	-20.9	-22.0	-24.0
<b>Claims on Other Sectors</b>	<b>1,716.4</b>	<b>1,750.6</b>	<b>1,797.8</b>	<b>1,841.1</b>	<b>1,887.2</b>
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	0.0	0.0	0.0	0.0	0.0
Claims on Private Sector	1,716.4	1,750.6	1,797.8	1,841.1	1,887.2
<b>Deposit</b>	<b>29.9</b>	<b>26.7</b>	<b>130.8</b>	<b>136.2</b>	<b>158.4</b>
<b>Securities Other Than Shares</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Loans</b>	<b>146.0</b>	<b>152.1</b>	<b>152.1</b>	<b>152.4</b>	<b>145.4</b>
<b>Financial Derivatives</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Shares and Other Equity</b>	<b>1,231.6</b>	<b>1,205.5</b>	<b>1,209.0</b>	<b>1,214.4</b>	<b>1,218.5</b>
<b>Other Items (Net)</b>	<b>-33.6</b>	<b>-14.0</b>	<b>8.2</b>	<b>18.6</b>	<b>12.1</b>
<i>IFS Vertical Check</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>

\* Included only specialized banks

\*\* Revised Data

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

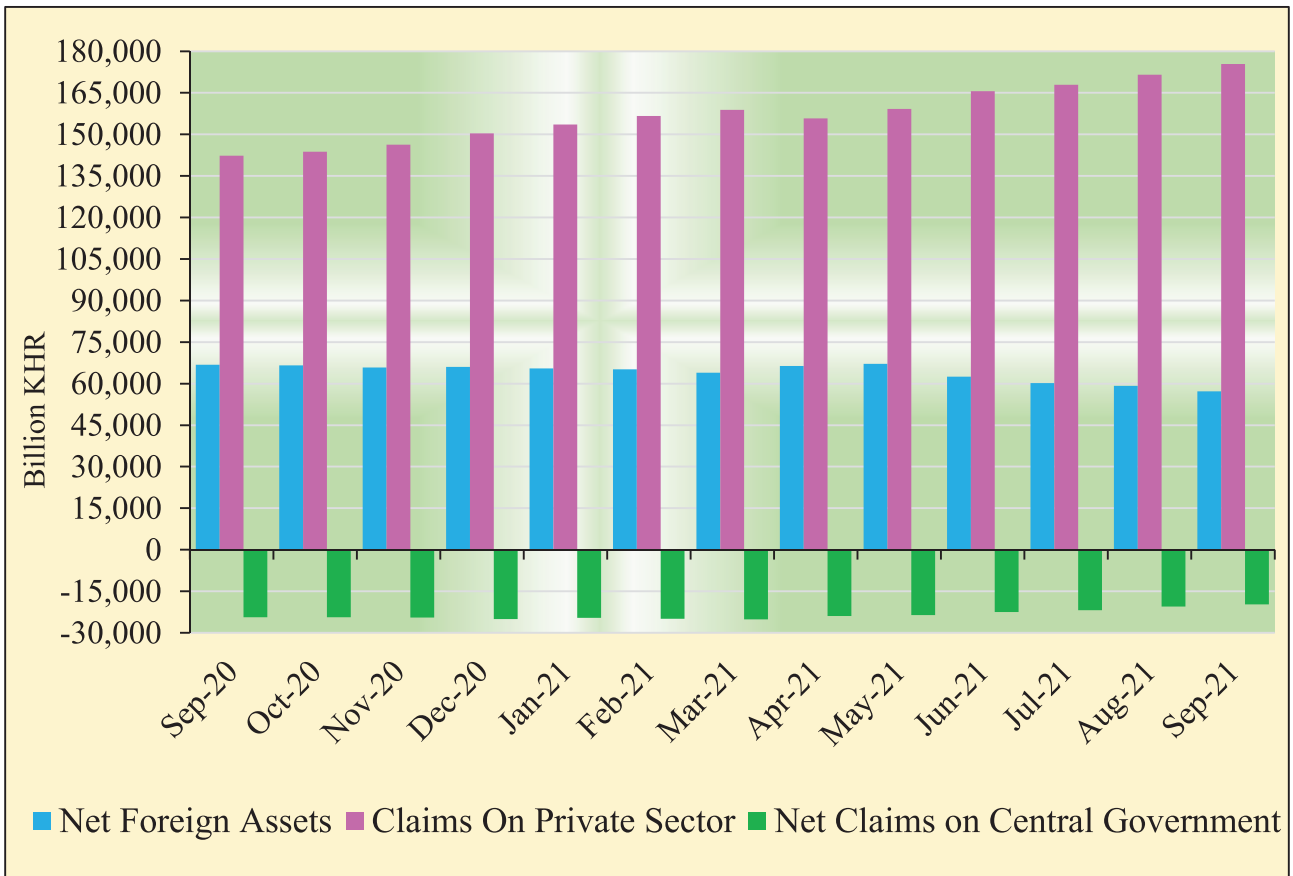
(In Billion KHR)

	May-21	Jun-21	Jul-21	Aug-21	Sep-21
<b>Net Foreign Assets</b>	<b>67,093.5</b>	<b>62,481.7</b>	<b>60,215.7</b>	<b>59,194.3</b>	<b>57,208.9</b>
Claims on Nonresidents	103,596.1	101,140.1	99,763.5	99,282.6	97,976.7
Liabilities to Nonresidents	-36,502.6	-38,658.4	-39,547.8	-40,088.3	-40,767.8
<b>Domestic Claims</b>	<b>135,648.1</b>	<b>143,037.0</b>	<b>146,058.6</b>	<b>151,099.6</b>	<b>155,695.2</b>
<b>Net Claims on Central Government</b>	<b>-23,588.8</b>	<b>-22,545.9</b>	<b>-21,821.8</b>	<b>-20,493.7</b>	<b>-19,730.7</b>
Claims on Central Government	73.5	86.9	97.8	105.2	118.1
Liabilities to Central Government	-23,662.3	-22,632.8	-21,919.6	-20,598.9	-19,848.8
<b>Claims on Other Sectors</b>	<b>159,236.9</b>	<b>165,582.9</b>	<b>167,880.4</b>	<b>171,593.3</b>	<b>175,425.9</b>
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	0.7	0.8	0.8	0.8	0.8
Claims on Private Sector	159,236.2	165,582.1	167,879.6	171,592.6	175,425.1
<b>Currency Outside Financial Corporations</b>	<b>15,154.0</b>	<b>14,756.3</b>	<b>14,885.6</b>	<b>14,983.2</b>	<b>14,768.6</b>
<b>Deposits</b>	<b>127,040.7</b>	<b>130,692.4</b>	<b>130,082.7</b>	<b>132,883.3</b>	<b>135,767.4</b>
<b>Securities Other Than Shares</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Loans</b>	<b>1,932.2</b>	<b>1,985.7</b>	<b>1,797.6</b>	<b>1,874.2</b>	<b>1,881.1</b>
<b>Financial Derivatives</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Shares and Other Equity</b>	<b>55,372.4</b>	<b>55,408.9</b>	<b>56,897.1</b>	<b>57,526.3</b>	<b>57,408.5</b>
<b>Other Items (Net)</b>	<b>3,242.4</b>	<b>2,675.3</b>	<b>2,611.3</b>	<b>3,026.9</b>	<b>3,078.4</b>
<i>IFS Vertical Check</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>

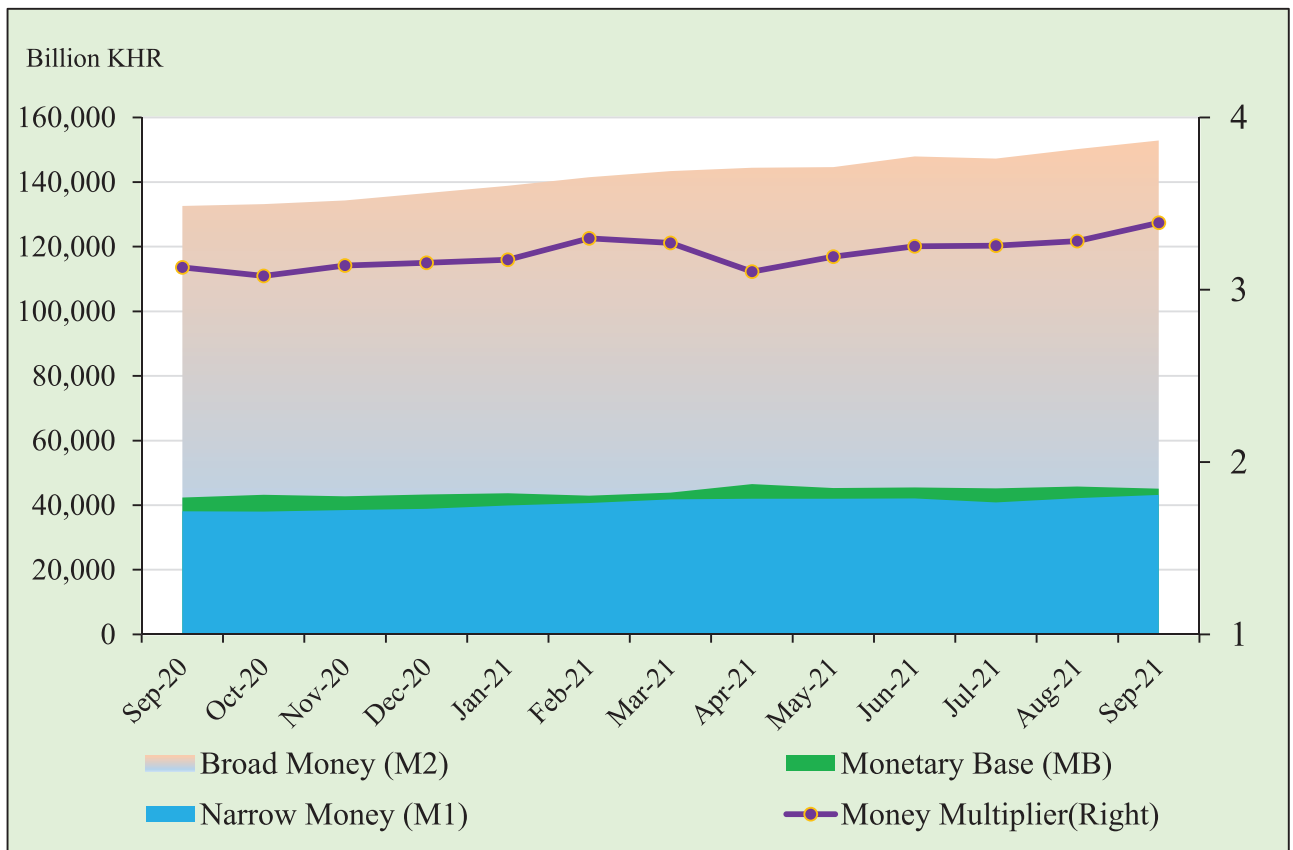
\* Included data of depository corporations and other financial corporations

\*\* Revised Data

### Chart 8: Financial Corporations Survey



### Chart 9: Monetary Aggregates Components

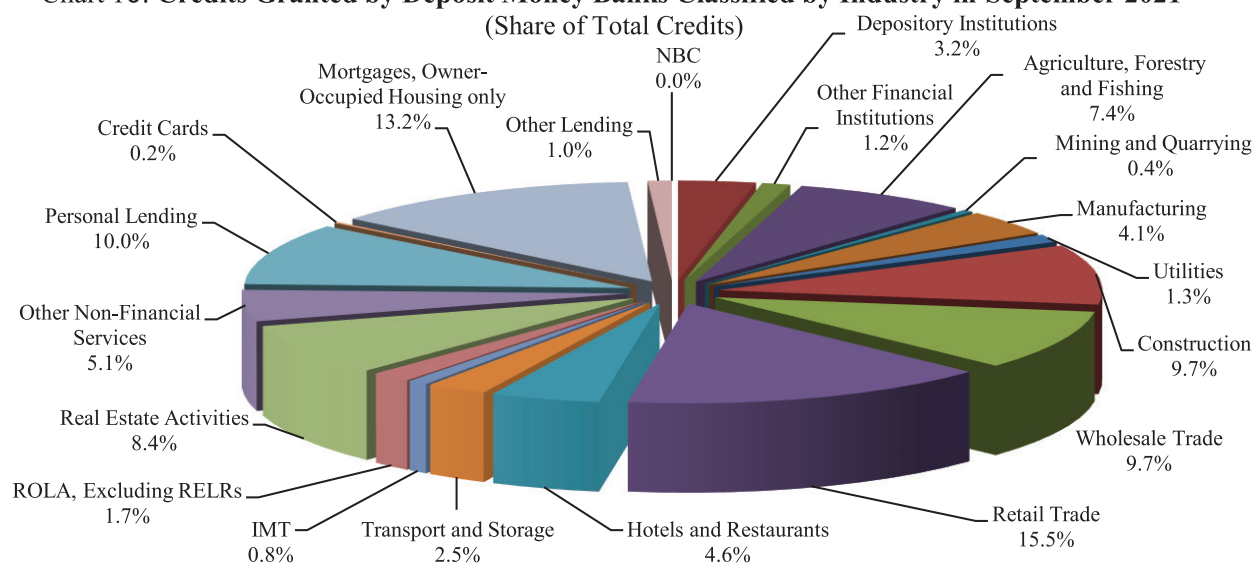


**Table 15: Credit Granted by Banking Institutions Classified by Industry**

(In Billion KHR)

	May-21	Jun-21	Jul-21	Aug-21	Sep-21
<b>1. Financial Institutions</b>	<b>6,162.4</b>	<b>6,346.9</b>	<b>6,482.2</b>	<b>6,648.6</b>	<b>6,722.6</b>
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	4,359.7	4,649.7	4,758.5	4,885.8	4,923.3
1.3. Other Financial Institutions	1,802.7	1,697.2	1,723.7	1,762.8	1,799.2
<b>2. Non-Financial Institutions</b>	<b>100,504.5</b>	<b>102,588.1</b>	<b>103,778.3</b>	<b>105,799.0</b>	<b>107,971.1</b>
2.1. Agriculture, Forestry and Fishing	10,265.0	10,525.5	10,682.0	10,957.0	11,154.3
2.2. Mining and Quarrying	616.6	629.8	641.7	657.1	674.3
2.3. Manufacturing	5,661.8	5,792.1	5,942.6	6,048.4	6,223.6
2.4. Utilities	1,771.0	1,856.8	1,863.5	1,895.7	1,926.4
2.5. Construction	13,522.5	13,973.2	13,806.1	14,182.0	14,733.4
2.6. Wholesale Trade	13,703.4	13,888.0	14,069.8	14,300.7	14,710.6
2.7. Retail Trade	21,792.5	22,205.8	22,565.2	23,073.3	23,506.7
2.8. Hotels and Restaurants	6,540.8	6,623.5	6,862.9	6,879.9	6,945.8
2.9. Transport and Storage	3,681.2	3,728.8	3,778.5	3,824.1	3,866.3
2.10. Information Media and Telecommunications	1,250.7	1,285.0	1,253.1	1,229.8	1,256.4
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	2,614.4	2,639.6	2,596.6	2,596.1	2,558.1
2.12. Real Estate Activities	11,824.7	11,945.4	12,196.0	12,404.3	12,681.0
2.13. Other Non-Financial Services	7,259.8	7,494.7	7,520.2	7,750.6	7,734.1
<b>3. Personal Essentials</b>	<b>33,031.1</b>	<b>33,671.4</b>	<b>34,091.6</b>	<b>34,728.0</b>	<b>35,484.7</b>
3.1. Personal Lending	14,146.2	14,370.2	14,711.8	14,799.3	15,214.2
3.2. Credit Cards	261.3	272.0	281.2	292.1	304.0
3.3. Mortgages, Owner-Occupied Housing only	18,623.6	19,029.1	19,098.6	19,636.6	19,966.5
<b>4. Other Lending</b>	<b>1,325.3</b>	<b>1,370.9</b>	<b>1,373.6</b>	<b>1,488.5</b>	<b>1,528.6</b>
<b>Total Gross Loan</b>	<b>141,023.4</b>	<b>143,977.2</b>	<b>145,725.7</b>	<b>148,664.1</b>	<b>151,707.0</b>

**Chart 10: Credits Granted by Deposit Money Banks Classified by Industry in September 2021**  
(Share of Total Credits)



**Table 16: Monthly Change of Credit Granted by Banking Institutions Classified by Industry**

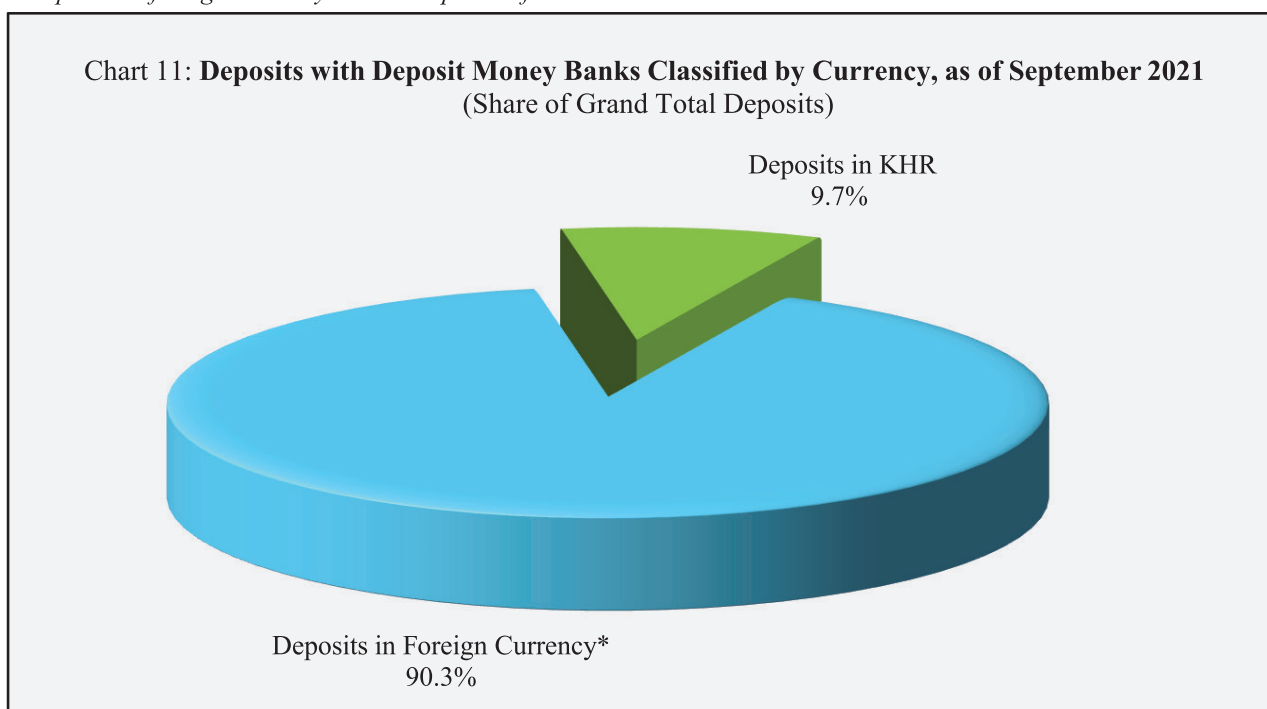
	May-21	Jun-21	Jul-21	Aug-21	Sep-21
<b>(Monthly Change in Billion KHR)</b>					
<b>1. Financial Institutions</b>	<b>-67.0</b>	<b>184.5</b>	<b>135.3</b>	<b>166.3</b>	<b>74.0</b>
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	-77.4	290.0	108.8	127.3	37.5
1.3. Other Financial Institutions	10.5	-105.5	26.5	39.0	36.5
<b>2. Non-Financial Institutions</b>	<b>1,623.0</b>	<b>2,083.6</b>	<b>1,190.2</b>	<b>2,020.8</b>	<b>2,172.1</b>
2.1. Agriculture, Forestry and Fishing	52.7	260.5	156.5	275.0	197.3
2.2. Mining and Quarrying	-5.1	13.2	11.9	15.4	17.1
2.3. Manufacturing	142.5	130.3	150.6	105.8	175.2
2.4. Utilities	31.8	85.8	6.7	32.2	30.7
2.5. Construction	412.1	450.6	-167.0	375.9	551.4
2.6. Wholesale Trade	387.3	184.6	181.7	231.0	409.8
2.7. Retail Trade	347.0	413.3	359.5	508.0	433.5
2.8. Hotels and Restaurants	44.8	82.7	239.4	17.0	65.9
2.9. Transport and Storage	46.9	47.6	49.6	45.6	42.2
2.10. Information Media and Telecommunications	-25.4	34.3	-31.8	-23.3	26.6
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	-16.0	25.2	-43.1	-0.5	-38.0
2.12. Real Estate Activities	123.8	120.7	250.6	208.3	276.8
2.13. Other Non-Financial Services	80.6	234.9	25.5	230.3	-16.4
<b>3. Personal Essentials</b>	<b>574.5</b>	<b>640.3</b>	<b>420.2</b>	<b>636.4</b>	<b>756.7</b>
3.1. Personal Lending	236.5	224.0	341.6	87.5	414.9
3.2. Credit Cards	9.4	10.7	9.1	10.9	11.9
3.3. Mortgages, Owner-Occupied Housing only	328.6	405.6	69.5	538.0	329.9
<b>4. Other Lending</b>	<b>3.7</b>	<b>45.5</b>	<b>2.7</b>	<b>114.9</b>	<b>40.1</b>
<b>Total Gross Loan</b>	<b>2,134.2</b>	<b>2,953.9</b>	<b>1,748.4</b>	<b>2,938.4</b>	<b>3,042.9</b>
<b>(Monthly Change in Percent)</b>					
<b>1. Financial Institutions</b>	<b>-1.1</b>	<b>3.0</b>	<b>2.1</b>	<b>2.6</b>	<b>1.1</b>
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	-1.7	6.7	2.3	2.7	0.8
1.3. Other Financial Institutions	0.6	-5.9	1.6	2.3	2.1
<b>2. Non-Financial Institutions</b>	<b>1.6</b>	<b>2.1</b>	<b>1.2</b>	<b>1.9</b>	<b>2.1</b>
2.1. Agriculture, Forestry and Fishing	0.5	2.5	1.5	2.6	1.8
2.2. Mining and Quarrying	-0.8	2.1	1.9	2.4	2.6
2.3. Manufacturing	2.6	2.3	2.6	1.8	2.9
2.4. Utilities	1.8	4.8	0.4	1.7	1.6
2.5. Construction	3.1	3.3	-1.2	2.7	3.9
2.6. Wholesale Trade	2.9	1.3	1.3	1.6	2.9
2.7. Retail Trade	1.6	1.9	1.6	2.3	1.9
2.8. Hotels and Restaurants	0.7	1.3	3.6	0.2	1.0
2.9. Transport and Storage	1.3	1.3	1.3	1.2	1.1
2.10. Information Media and Telecommunications	-2.0	2.7	-2.5	-1.9	2.2
2.11. Rental and Operational Leasing Activities, Excluded Real Estate Leasing and Rentals	-0.6	1.0	-1.6	0.0	-1.5
2.12. Real Estate Activities	1.1	1.0	2.1	1.7	2.2
2.13. Other Non-Financial Services	1.1	3.2	0.3	3.1	-0.2
<b>3. Personal Essentials</b>	<b>1.8</b>	<b>1.9</b>	<b>1.2</b>	<b>1.9</b>	<b>2.2</b>
3.1. Personal Lending	1.7	1.6	2.4	0.6	2.8
3.2. Credit Cards	3.7	4.1	3.4	3.9	4.1
3.3. Mortgages, Owner-Occupied Housing only	1.8	2.2	0.4	2.8	1.7
<b>4. Other Lending</b>	<b>0.3</b>	<b>3.4</b>	<b>0.2</b>	<b>8.4</b>	<b>2.7</b>
<b>Total Gross Loan</b>	<b>1.5</b>	<b>2.1</b>	<b>1.2</b>	<b>2.0</b>	<b>2.0</b>

**Table 17: Deposits with Deposit Money Banks**

(In Billion KHR)

	May-21	Jun-21	Jul-21	Aug-21	Sep-21
<b>Deposits in KHR</b>					
Demand deposits	3,683.9	3,783.4	3,829.7	3,886.1	3,931.0
Savings deposits	2,539.1	2,762.6	2,749.8	2,878.6	2,773.8
Fixed deposits	5,283.3	5,462.9	5,572.5	5,940.5	6,113.1
Others	124.4	168.8	173.6	253.1	294.3
<b>Total</b>	<b>11,630.8</b>	<b>12,177.7</b>	<b>12,325.6</b>	<b>12,958.3</b>	<b>13,112.2</b>
<b>Deposits in Foreign Currency*</b>					
Demand deposits	26,103.9	26,619.5	25,536.2	26,545.7	28,015.3
Savings deposits	36,819.9	37,294.9	37,028.5	37,644.6	38,177.7
Fixed deposits	53,331.6	53,191.7	53,742.4	54,103.9	54,748.2
Others	1,624.5	1,555.8	1,599.9	1,591.3	1,631.0
<b>Total</b>	<b>117,879.9</b>	<b>118,662.0</b>	<b>117,907.0</b>	<b>119,885.5</b>	<b>122,572.2</b>
<b>Grand Total</b>	<b>129,510.7</b>	<b>130,839.7</b>	<b>130,232.6</b>	<b>132,843.8</b>	<b>135,684.4</b>

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

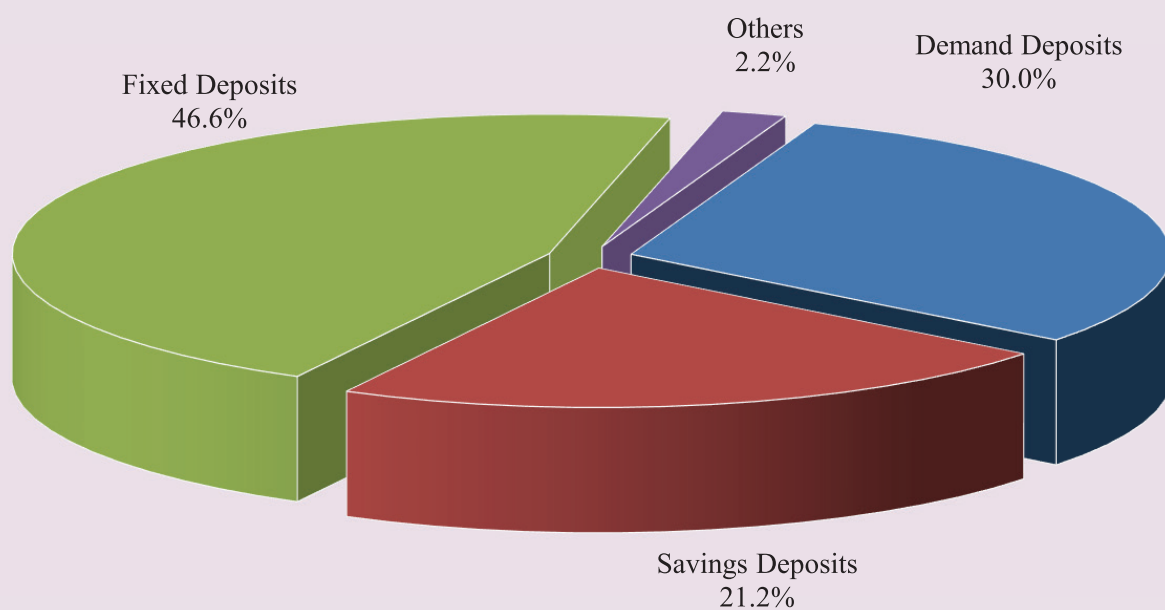


**Table 18: Monthly Change of Deposits with Deposit Money Banks**

	May-21	Jun-21	Jul-21	Aug-21	Sep-21
<b>(Change in Billion KHR)</b>					
<b>Deposits in KHR</b>					
Demand deposits	109.9	99.5	46.3	56.4	44.9
Savings deposits	159.3	223.4	-12.7	128.8	-104.8
Fixed deposits	404.0	179.6	109.6	368.0	172.6
Others	-5.7	44.4	4.8	79.6	41.2
<b>Total</b>	<b>667.6</b>	<b>546.9</b>	<b>147.9</b>	<b>632.7</b>	<b>153.9</b>
<b>Deposits in Foreign Currency</b>					
Demand deposits	185.4	515.6	-1,083.3	1,009.5	1,469.6
Savings deposits	502.9	475.0	-266.4	616.1	533.1
Fixed deposits	876.7	-139.9	550.7	361.6	644.2
Others	159.0	-68.6	44.0	-8.6	39.8
<b>Total</b>	<b>1,724.0</b>	<b>782.1</b>	<b>-755.0</b>	<b>1,978.5</b>	<b>2,686.7</b>
<b>Grand Total</b>	<b>2,391.6</b>	<b>1,329.0</b>	<b>-607.1</b>	<b>2,611.3</b>	<b>2,840.6</b>
<b>(Percentage Change)</b>					
<b>Deposits in KHR</b>					
Demand deposits	3.1	2.7	1.2	1.5	1.2
Savings deposits	6.7	8.8	-0.5	4.7	-3.6
Fixed deposits	8.3	3.4	2.0	6.6	2.9
Others	-4.3	35.6	2.8	45.8	16.3
<b>Total</b>	<b>6.1</b>	<b>4.7</b>	<b>1.2</b>	<b>5.1</b>	<b>1.2</b>
<b>Deposits in Foreign Currency</b>					
Demand deposits	0.7	2.0	-4.1	4.0	5.5
Savings deposits	1.4	1.3	-0.7	1.7	1.4
Fixed deposits	1.7	-0.3	1.0	0.7	1.2
Others	10.9	-4.2	2.8	-0.5	2.5
<b>Total</b>	<b>1.5</b>	<b>0.7</b>	<b>-0.6</b>	<b>1.7</b>	<b>2.2</b>
<b>Grand Total</b>	<b>1.9</b>	<b>1.0</b>	<b>-0.5</b>	<b>2.0</b>	<b>2.1</b>

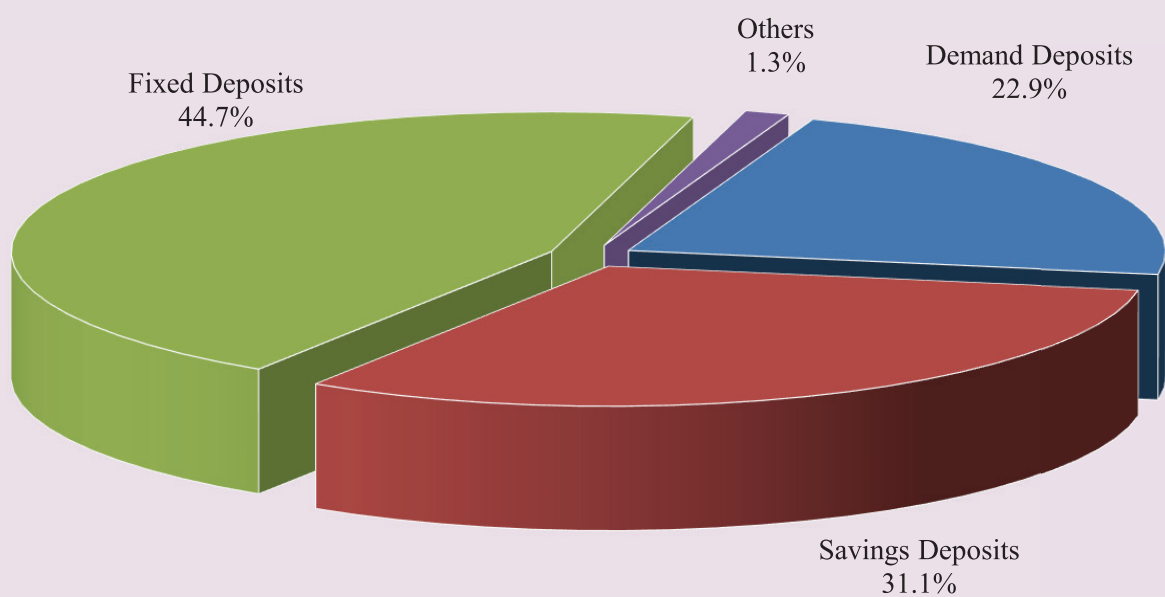
**Chart 12: Deposits in KHR Classified by Type, as of September 2021**

(Share of Total KHR Deposits)



**Chart 13: Deposits in Foreign Currency Classified by Type, as of September 2021**

(Share of Total Foreign Currency Deposits)



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

Period	Numbers of				Loan Outstanding (In Billion KHR)	Interest Rate	
	District	Commune	Village	Household		Monthly	Annually
<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>Dec-15</b>	4,576	27,510	141,514	2,149,180	12,365	2% - 4%	25%-41%
<b>Dec-16</b>	5,971	32,599	155,499	2,129,907	12,954	2% - 4%	25%-41%
<b>2017*</b>							
	Numbers of Branches			Number of Borrowers**	Loan Outstanding (In Billion KHR)	Interest Rate	
	Head Office	Province/ Krong	District/Khan			Monthly	Annually
<b>Dec-17</b>	76	366	975	1,776,467	17,236	1.4%-2.5%	16.9%-28.8%
<b>Dec-18</b>	80	399	944	1,872,916	21,813	1.2%-2.0%	15.1%-24.0%
<b>2019</b>							
<b>Nov</b>	82	403	965	2,091,365	28,886	1.1%-1.7%	14.2%-19.8%
<b>Dec</b>	82	406	965	2,109,170	29,357	1.1%-1.6%	13.4%-18.7%
<b>2020</b>							
<b>Jan</b>	81	381	909	2,053,957	29,314	1.1%-1.6%	13.6%-18.5%
<b>Feb</b>	81	377	910	2,070,481	29,930	1.1%-1.6%	13.9%-19.2%
<b>Mar</b>	81	376	910	2,081,328	30,267	1.1%-1.7%	13.8%-19.4%
<b>Apr</b>	81	379	913	2,055,408	29,843	1.1%-1.7%	13.6%-19.4%
<b>May</b>	80	370	887	2,031,904	29,259	1.1%-1.6%	13.7%-19.1%
<b>Jun</b>	80	367	889	2,040,143	29,226	1.1%-1.6%	13.4%-18.8%
<b>Jul</b>	80	367	885	2,059,759	29,760	1.1%-1.6%	13.4%-18.7%
<b>Aug</b>	80	372	892	2,065,589	30,220	1.1%-1.6%	13.4%-18.7%
<b>Sep</b>	80	372	893	2,080,532	30,916	1.0%-1.5%	12.8%-17.6%
<b>Oct</b>	79	342	749	1,915,484	26,673	1.1%-1.6%	13.8%-18.8%
<b>Nov</b>	79	343	749	1,920,962	27,189	1.1%-1.6%	13.4%-18.4%
<b>Dec</b>	79	343	749	1,919,926	27,527	1.1%-1.6%	13.4%-18.3%
<b>2021</b>							
<b>Jan</b>	79	346	751	1,930,946	28,577	1.1%-1.5%	13.2%-17.5%
<b>Feb</b>	79	343	752	1,939,158	29,332	1.1%-1.5%	13.3%-17.6%
<b>Mar</b>	79	344	752	1,940,901	29,457	1.1%-1.5%	13.3%-17.6%
<b>Apr</b>	79	344	756	1,940,753	29,552	1.1%-1.5%	13.5%-17.9%
<b>May</b>	78	344	756	1,946,445	30,046	1.1%-1.5%	13.4%-17.9%
<b>Jun</b>	78	345	757	1,959,636	30,790	1.1%-1.5%	13.2%-17.6%
<b>Jul</b>	78	358	762	1,977,478	31,515	1.1%-1.5%	13.4%-17.9%
<b>Aug</b>	78	357	761	1,998,367	32,489	1.1%-1.5%	13.4%-17.9%
<b>Sep</b>	78	357	764	2,027,766	33,418	1.1%-1.5%	13.3%-17.8%

\* Including MFI and MDI

\*\* Including Individuals and Legal Entities

\*\*\* Revised Data

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

Date	Number of Cleared Check	Number of Working Day	Number of Cleared Check Per Day	Total Amount (In Billion KHR)	Daily Average Amount (In Billion KHR)	Returned Check	
						Number	Amount (In Billion KHR)
	1	2	3 = 1/2	4	5 = 4/2	6	7
Dec-16	3,938	22	179	490.0	22.3	13	3.15
<b>Total</b>	<b>82,291</b>	<b>242</b>	<b>340</b>	<b>5,421.8</b>	<b>22.4</b>	<b>186</b>	<b>117.50</b>
Dec-17	3,074	20	154	599.0	30.0	22	12.48
<b>Total</b>	<b>37,485</b>	<b>239</b>	<b>1,885</b>	<b>6,607.8</b>	<b>333.1</b>	<b>138</b>	<b>28.51</b>
Dec-18	2,994	19	158	935.1	49.2	16	6.58
<b>Total</b>	<b>38,249</b>	<b>232</b>	<b>165</b>	<b>9,424.1</b>	<b>40.6</b>	<b>197</b>	<b>152.90</b>
<b>2019</b>							
Aug	3,669	22	167	1,065.8	48.4	29	477.70
Sep	3,397	18	189	1,269.3	70.5	20	75.00
Oct	3,641	20	182	1,145.6	57.3	19	2.07
Nov	3,584	18	199	997.0	55.4	15	1.15
Dec	3,734	21	178	1,584.1	75.4	18	11.33
<b>Total</b>	<b>41,696</b>	<b>236</b>	<b>177</b>	<b>13,602.7</b>	<b>57.6</b>	<b>206</b>	<b>630.84</b>
<b>2020</b>							
Jan	3,221	21	153	1,425.0	67.9	21	2.00
Feb	3,113	20	156	1,283.0	64.2	3	0.10
Mar	3,341	21	159	1,985.6	94.6	11	0.65
Apr	2,965	22	135	5,781.6	262.8	10	4,005.27
May	2,465	17	145	1,517.5	89.3	6	0.24
Jun	2,861	21	136	2,035.1	96.9	8	545.03
Jul	3,042	23	132	1,290.6	56.1	8	13.15
Aug	2,563	16	160	1,574.4	98.4	5	500.25
Sep	2,966	18	165	1,272.2	70.7	8	0.43
Oct	2,956	19	156	1,477.2	77.7	10	0.39
Nov	2,813	19	148	1,473.6	77.6	6	6.84
Dec	3,264	23	142	1,839.6	80.0	5	0.57
<b>Total</b>	<b>35,570</b>	<b>240</b>	<b>148</b>	<b>22,955.3</b>	<b>95.6</b>	<b>101</b>	<b>5,074.92</b>
<b>2021</b>							
Jan	2,703	19	142	1,464.0	77.1	4	1.13
Feb	2,747	20	137	1,223.1	61.2	7	5.32
Mar	3,209	22	146	2,137.0	97.1	8	1.25
Apr	1,722	17	101	1,446.2	85.1	12	343.49
May	2,616	20	131	1,677.9	83.9	6	2.51
Jun	2,676	21	127	1,673.9	79.7	7	63.13
Jul	2,501	22	114	1,548.8	70.4	4	0.98
Aug	2,717	22	124	1,600.4	72.7	7	1.20
Sep	2,636	21	126	1,488.4	70.9	7	18.26
<b>Total</b>	<b>23,527</b>	<b>184</b>	<b>128</b>	<b>14,259.5</b>	<b>77.5</b>	<b>62</b>	<b>437.27</b>

**Table 21: USD-Denominated Checks Clearing through Clearing House**

Date	Number of Checks Cleared	Number of days Cleared	Number of Cleared Check per Day	Total Amount (In Million USD)	Daily Average Amount (In Million USD)	Returned Checks	
						Number	Amount (In Million USD)
	1	2	3 = 1/2	4	5 = 4/2	6	7
Dec-16	92,820	22	4,219	2,220.4	100.9	778	44.8
<b>Total</b>	<b>1,025,209</b>	<b>242</b>	<b>4,236</b>	<b>21,790.4</b>	<b>90.0</b>	<b>8,738</b>	<b>439.6</b>
Dec-17	101,093	20	5,055	2,824.6	141.2	789	37.6
<b>Total</b>	<b>1,107,752</b>	<b>239</b>	<b>4,635</b>	<b>26,812.7</b>	<b>112.2</b>	<b>8,863</b>	<b>440.4</b>
Dec-18	111,978	19	5,894	3,917.1	206.2	904	63.6
<b>Total</b>	<b>1,238,232</b>	<b>232</b>	<b>5,337</b>	<b>41,462.7</b>	<b>178.7</b>	<b>10,474</b>	<b>2686.1</b>
<b>2019</b>							
Aug	117,840	22	5,356	4,367.2	198.5	969	85.8
Sep	103,820	18	5,768	3,539.7	196.6	789	42.2
Oct	117,828	20	5,891	4,215.1	210.8	906	39.8
Nov	105,249	18	5,847	6,651.0	369.5	800	3077.8
Dec	121,353	21	5,779	4,448.5	211.8	964	87.1
<b>Total</b>	<b>1,337,800</b>	<b>236</b>	<b>5,669</b>	<b>51,609.1</b>	<b>218.7</b>	<b>10,654</b>	<b>3779.9</b>
<b>2020</b>							
Jan	112,945	21	5,378	4,155.6	197.9	854	142.0
Feb	104,899	20	5,245	3,513.1	175.7	793	57.7
Mar	115,984	21	5,523	11,338.6	539.9	845	7539.5
Apr	92,572	22	4,208	3,580.9	162.8	720	447.8
May	86,011	17	5,059	2,951.1	173.6	706	64.7
Jun	95,099	21	4,529	3,602.3	171.5	656	88.9
Jul	103,633	23	4,506	3,565.0	155.0	654	27.6
Aug	85,220	16	5,326	2,819.2	176.2	575	28.0
Sep	94,576	18	5,254	3,585.4	199.2	662	209.0
Oct	95,528	19	5,028	3,337.8	175.7	616	38.0
Nov	101,894	19	5,363	3,401.5	179.0	825	49.8
Dec	111,749	23	4,859	4,369.7	190.0	714	45.0
<b>Total</b>	<b>1,200,110</b>	<b>240</b>	<b>5,000</b>	<b>50,220.0</b>	<b>209.3</b>	<b>8,620</b>	<b>8737.8</b>
<b>2021</b>							
Jan	94,741	19	4,986	3,472.2	182.7	651	34.0
Feb	91,093	20	4,555	3,581.1	179.1	559	64.9
Mar	108,132	22	4,915	4,580.6	208.2	713	29.8
Apr	51,038	17	3,002	2,481.7	146.0	653	25.0
May	83,885	20	4,194	3,665.8	183.3	727	35.9
Jun	92,036	21	4,383	4,019.5	191.4	651	33.8
Jul	90,348	22	4,107	4,022.5	182.8	610	74.4
Aug	94,597	22	4,300	3,831.2	174.1	699	40.4
Sep	92,152	21	4,388	4,057.2	193.2	546	25.0
<b>Total</b>	<b>798,022</b>	<b>184</b>	<b>4,337</b>	<b>33,711.8</b>	<b>183.2</b>	<b>5,809</b>	<b>363.0</b>

**Table 22: Visitor Arrivals in Cambodia**

	2021			% of Total		% Change	
	Jul	Aug	Sep	Aug	Sep	Aug/Jul	Sep/Aug
<b>(Mode of Arrival)</b>							
Phnom Penh International Airport	5,480	5,337	5,860	58.2	58.8	-2.6	9.8
Kong Keng International Airport	0	0	124	0.0	1.2	0.0	100.0
Siem Reap International Airport	0	0	0	0.0	0.0	0.0	0.0
Land	4,504	3,826	3,983	41.8	40.0	-15.1	4.1
Boat	0	0	0	0.0	0.0	0.0	0.0
Preah Vihea	0	0	0	0.0	0.0	0.0	0.0
<b>Total</b>	<b>9,984</b>	<b>9,163</b>	<b>9,967</b>	<b>100.0</b>	<b>100.0</b>	<b>-8.2</b>	<b>8.8</b>
<b>(Arrival by Purpose of Visit)</b>							
Tourist	4,053	2,566	3,967	28.0	39.8	-36.7	54.6
Business and Professional	5,397	5,920	5,604	64.6	56.2	9.7	-5.3
Others and not specified	534	677	396	7.4	4.0	26.8	-41.5
<b>Total</b>	<b>9,984</b>	<b>9,163</b>	<b>9,967</b>	<b>100.0</b>	<b>100.0</b>	<b>-8.2</b>	<b>8.8</b>
<b>(Top-Ten Countries of Passenger Arrivals)</b>							
Thailand	4,141	3,967	4,061	43.3	40.7	-4.2	2.4
China (PRC)	2,731	2,158	2,557	23.6	25.7	-21.0	18.5
Indonesia	177	113	506	1.2	5.1	-36.2	3.5*
United States of America	471	419	454	4.6	4.6	-11.0	8.4
South Korea	338	380	438	4.1	4.4	12.4	15.3
Taiwan	293	272	365	3.0	3.7	-7.2	34.2
France	222	494	260	5.4	2.6	122.5	-47.4
Japan	96	163	171	1.8	1.7	69.8	4.9
Malaysia	122	162	169	1.8	1.7	32.8	4.3
Philippines	113	184	134	2.0	1.3	62.8	-27.2
Others	1,280	851	852	9.3	8.5	-33.5	0.1
<b>Total</b>	<b>9,984</b>	<b>9,163</b>	<b>9,967</b>	<b>100.0</b>	<b>100.0</b>	<b>-8.2</b>	<b>8.8</b>

*Source: Ministry of Tourism*

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

**Table 23: Cambodia's Imports and Exports**

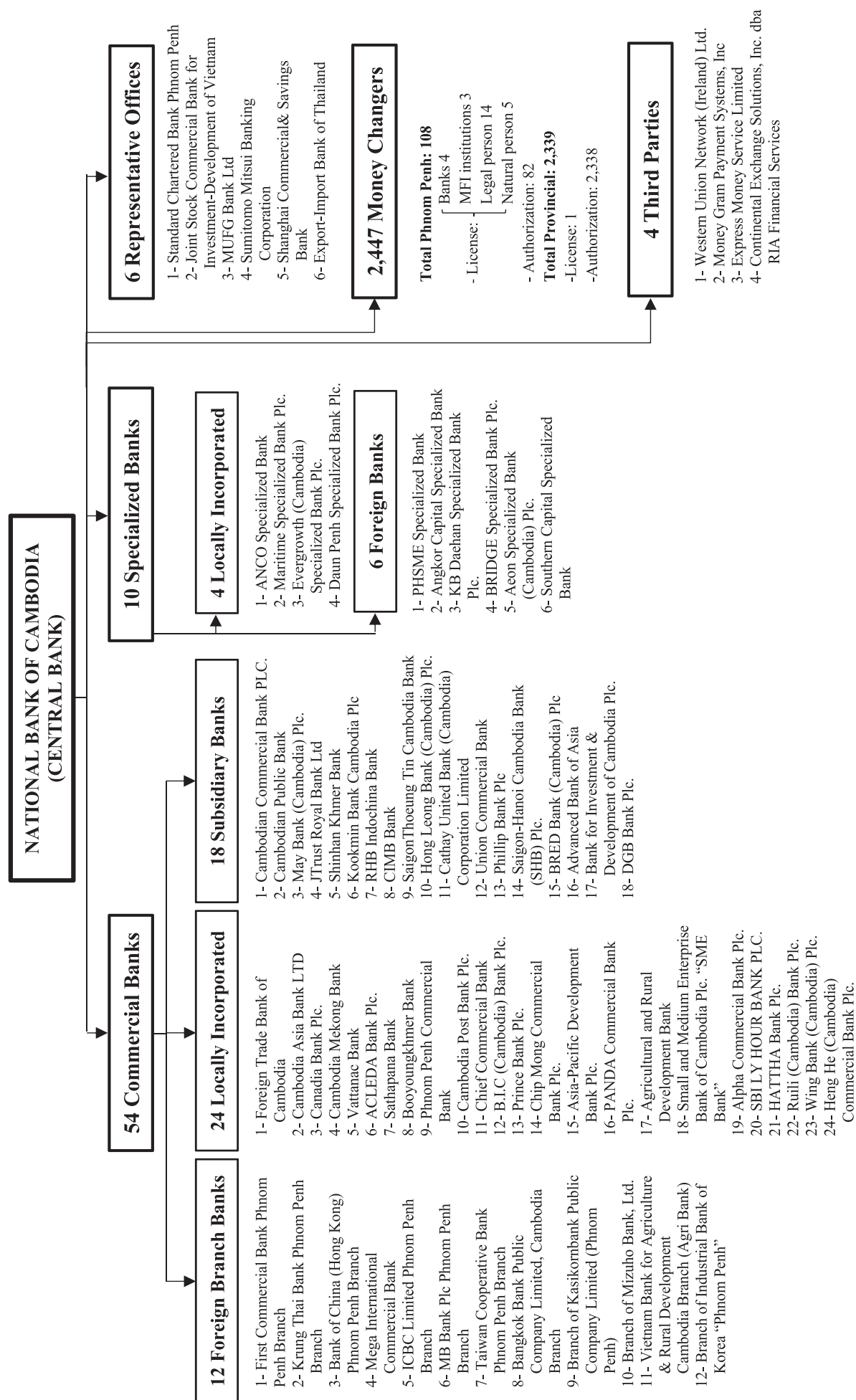
(In Billion KHR)

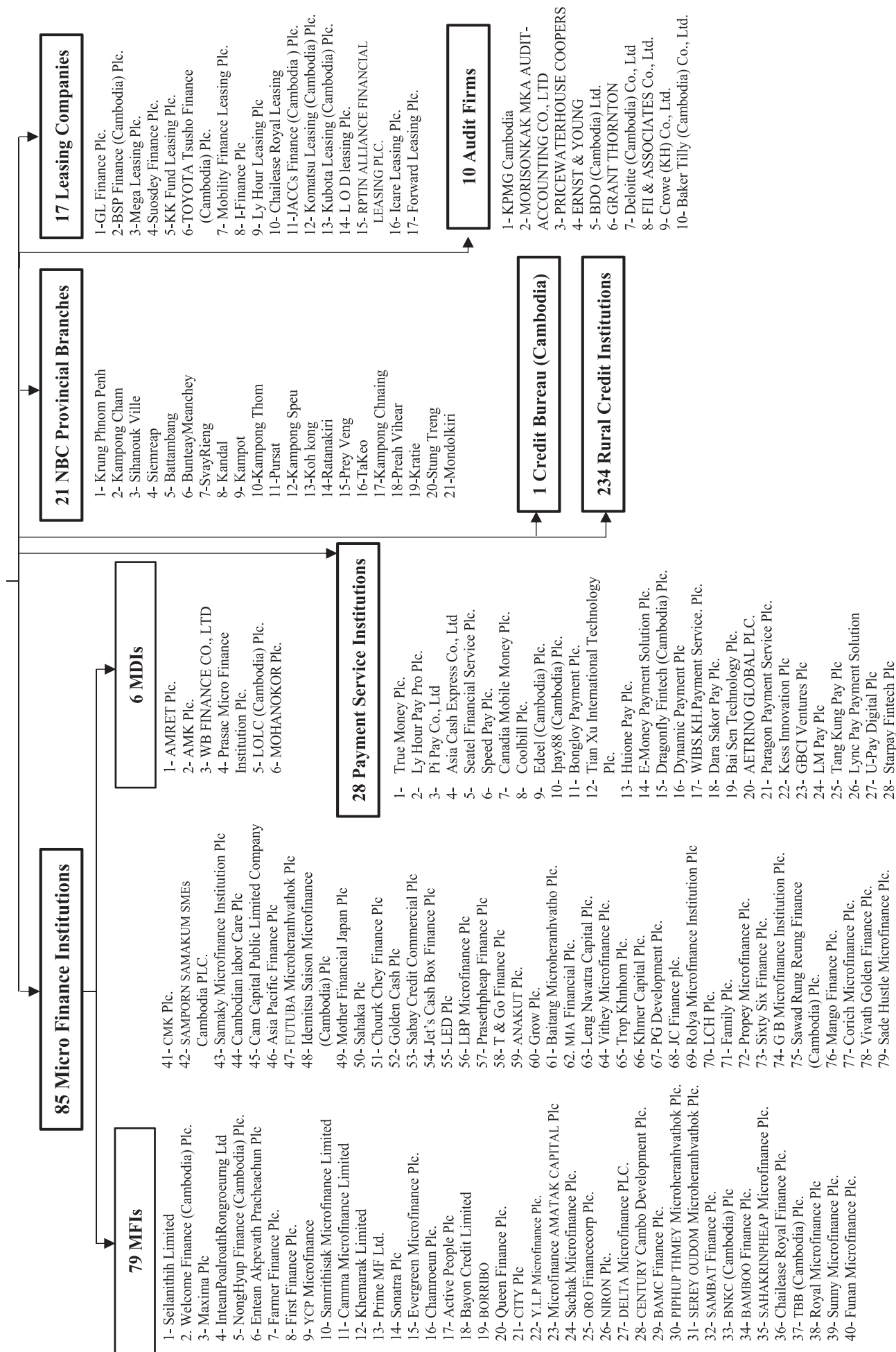
	2021			Change in Billion KHR		Change in %	
	Jul	Aug	Sep	Aug/Jul	Sep/Aug	Aug/Jul	Sep/Aug
<b>Imports by Commodity</b>							
Medicine	469.4	250.7	368.4	-218.7	117.8	-46.6	47.0
Cigarette	137.1	58.9	41.5	-78.2	-17.5	-57.0	-29.6
Food and Beverage	281.7	264.6	272.0	-17.1	7.4	-6.1	2.8
Equipment Construction	454.4	442.1	551.9	-12.3	109.8	-2.7	24.8
Cement	6.9	9.3	11.5	2.5	2.1	36.1	22.7
Steel	99.6	101.3	91.2	1.6	-10.1	1.6	-10.0
Phones	7.2	6.2	12.7	-0.9	6.5	-12.9	103.6
T.V	3.5	3.5	5.4	0.0	1.9	1.3	53.0
Other Electronic Equipment	262.4	254.3	283.1	-8.1	28.9	-3.1	11.3
Garment	216.1	229.2	198.3	13.0	-30.8	6.0	-13.4
Fabric	1,629.6	1,560.0	1,678.2	-69.6	118.2	-4.3	7.6
Vehicle	442.2	446.1	486.0	3.9	39.9	0.9	8.9
Equipment of Cold	23.7	21.9	26.2	-1.8	4.3	-7.4	19.6
Gold	1,150.1	431.9	981.3	-718.3	549.4	-62.5	127.2
Oil	756.8	704.6	665.3	-52.2	-39.2	-6.9	-5.6
Fertilizer	115.3	102.4	109.9	-12.9	7.5	-11.2	7.3
Others	3,456.8	2,828.2	3,263.9	-628.6	435.7	-18.2	15.4
<b>Total Imports</b>	<b>9,512.6</b>	<b>7,715.2</b>	<b>9,046.9</b>	<b>-1,797.4</b>	<b>1,331.7</b>	<b>-18.9</b>	<b>17.3</b>
<b>Exports by Commodity</b>							
Garment	3,830.2	3,442.9	3,291.2	-387.4	-151.6	-10.1	-4.4
Footwear	583.3	458.0	426.7	-125.3	-31.3	-21.5	-6.8
Other Textile Product	873.6	673.8	769.2	-199.8	95.5	-22.9	14.2
Electrical Part	759.6	747.9	551.7	-11.7	-196.2	-1.5	-26.2
Vehicle and Bicycle Part	55.6	53.2	41.0	-2.4	-12.2	-4.4	-22.9
Bicycle	267.8	236.0	223.6	-31.8	-12.3	-11.9	-5.2
Wood Products	176.0	224.8	237.7	48.8	12.9	27.7	5.7
Rice	87.9	101.5	144.2	13.7	42.6	15.5	42.0
Rubber	139.0	144.8	157.4	5.8	12.7	4.2	8.7
Fish and Other Agricultural Products	73.3	65.8	72.2	-7.5	6.4	-10.2	9.7
Others	997.8	955.6	980.9	-42.3	25.4	-4.2	2.7
<b>Total Exports</b>	<b>7,844.1</b>	<b>7,104.2</b>	<b>6,895.9</b>	<b>-740.0</b>	<b>-208.2</b>	<b>-9.4</b>	<b>-2.9</b>

*Source: General Department of Cambodia Customs and Excise**\* Revised Data*

**Table 24: THE BANKING SYSTEM IN CAMBODIA**

*As of 30 September 2021*





**អ៊ីនធឺណិត**  
**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.

**សេវាព័ត៌មាន**  
**INFORMATION SERVICE**

: បុគ្គលិករបស់នាយកដ្ឋានស្ថិតិ នៃធនាគារជាតិនៃកម្ពុជា អាចជួយចង្អុលបង្ហាញ ឬណែនាំ អ្នកប្រើប្រាស់ក្នុងការស្វែងរកទិន្នន័យតាមតម្រូវការ ។ ការបោះពុម្ពផ្សាយរបស់ធនាគារជាតិនៃកម្ពុជា អាចរកជាប់បាន ហើយសេវាលើការជាប់ជាប្រចាំក៏អាចរៀបចំបានដែរ ។ ចំពោះសេវាលើទិន្នន័យ ពិសេសផ្សេងទៀតក៏អាចរកបានផងដែរ តាមរយៈការមកជាប់ព្រឹត្តិបត្រដោយផ្ទាល់ ។

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

**អាសយដ្ឋានទំនាក់ទំនង**  
**CONTACT DETAILS**

**ធនាគារជាតិនៃកម្ពុជា**

NATIONAL BANK OF CAMBODIA

នាយកដ្ឋានស្ថិតិ

Statistics Department

អគារលេខ ៦៩-៧០ មហាវិថីហាណូយ (លេខ១០១៩) ភូមិបាយ៉ាប សង្កាត់ភ្នំពេញថ្មី

ខណ្ឌសែនសុខ រាជធានីភ្នំពេញ

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

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

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

ទូរស័ព្ទ : (៨៥៥) ២៣ ៧២២ ៥៦៣ – ១១១៥

Telephone: (855) 23 722 563 – 1115

ទូរសារ : (៨៥៥) ២៣ ៤២៦ ១១៧

Facsimile : (855) 23 426 117



ISSN 2074-5680

**ផលិតដោយ ធនាគារជាតិនៃកម្ពុជា**

Produced by the National Bank of Cambodia