

ព្រះរាជាណាចក្រកម្ពុជា
KINGDOM OF CAMBODIA
ជាតិ សាសនា ព្រះមហាក្សត្រ
NATION RELIGION KING



ធនាគារជាតិ នៃ កម្ពុជា
NATIONAL BANK OF CAMBODIA

ព័ត៌មានស្ថិតិសេដ្ឋកិច្ច និងរូបិយវត្ថុ
ECONOMIC AND MONETARY STATISTICS

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ខែវិច្ឆិកា ឆ្នាំ២០២១
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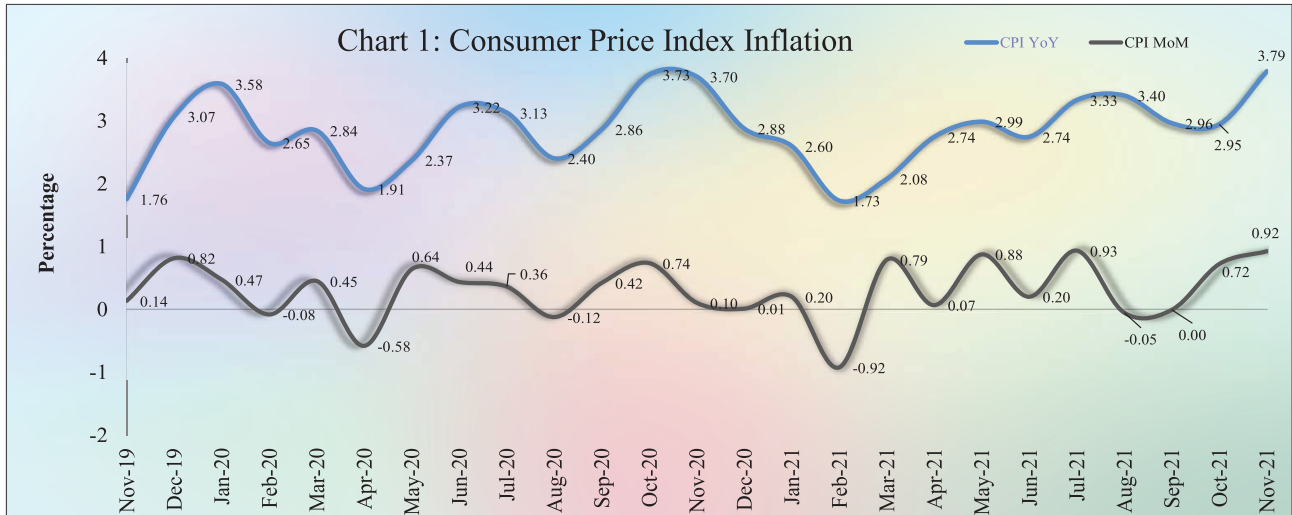
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Introduction

Overall consumer price inflation in November 2021 accelerated over the previous month, while the Khmer riel (KHR) depreciated against US dollar. During this period, financial intermediation of banking sector, reflected by credit to private sector and resident’s deposit, continued to increase. In the meantime, international trade in goods showed a slight decrease in deficit.

Consumer Price Index

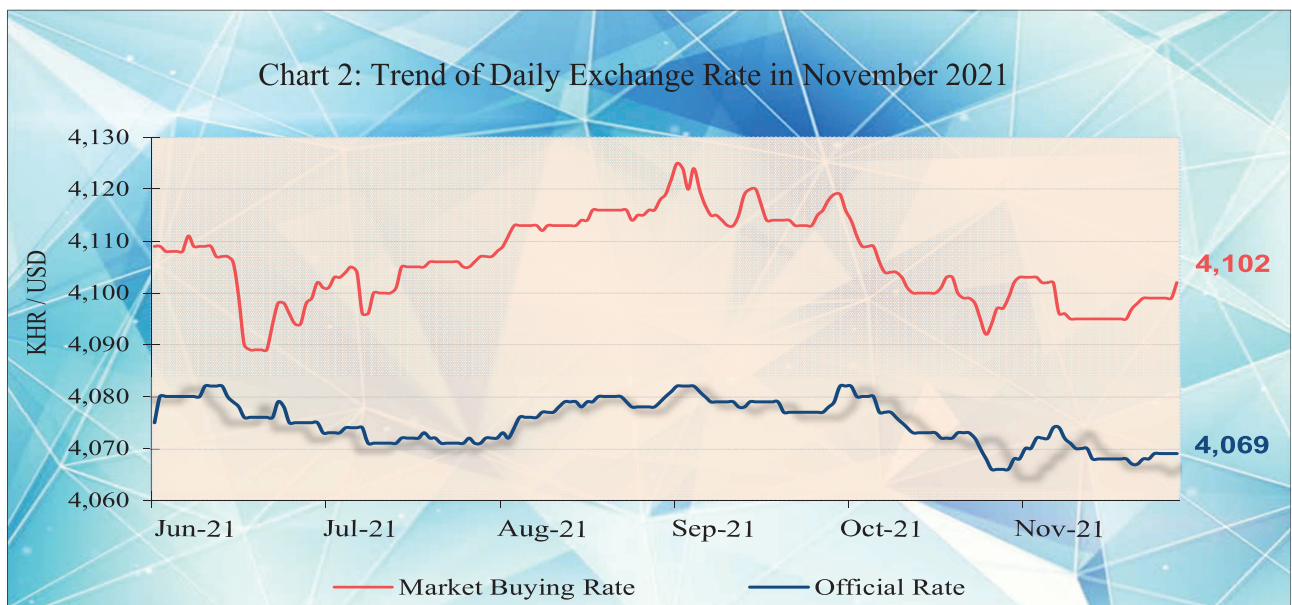
The consumer price inflation in Phnom Penh (month-on-month) accelerated to 0.92% in November from 0.72% in October 2021, in which eleven out of twelve group indexes increased, and the other one group remained stable.



During the same period, the year-on-year percentage change of the CPI for all items surged markedly to 3.79% in November from 2.95% in October 2021, which was mainly due to the increase in oil and food prices.

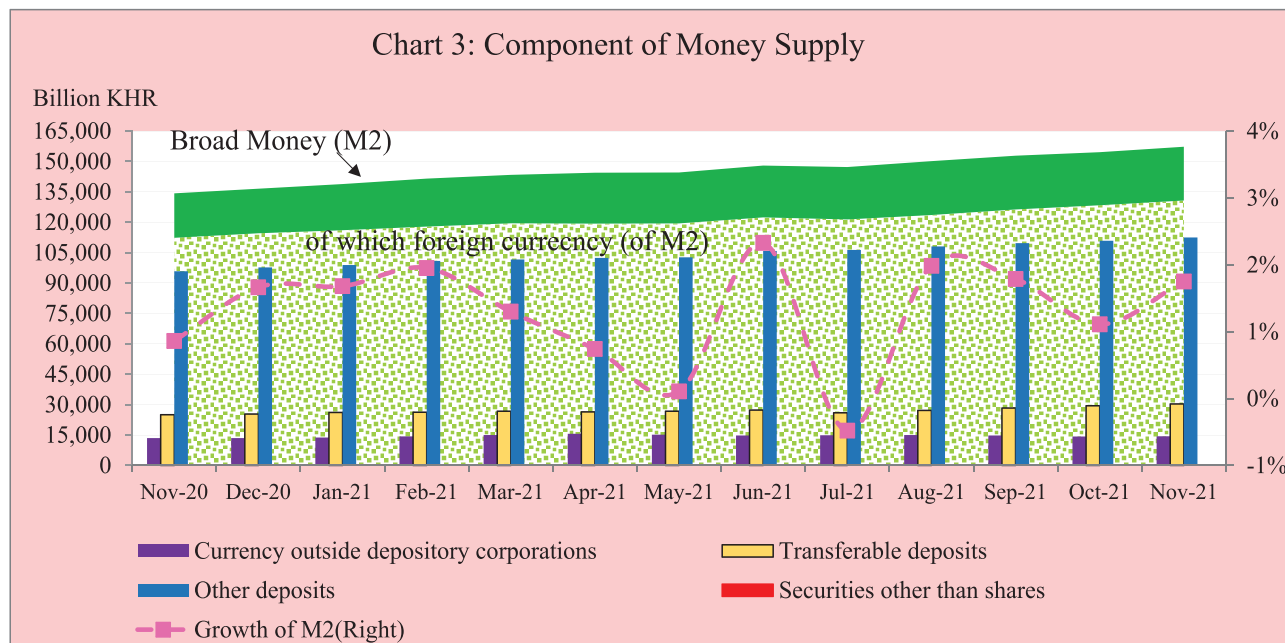
Exchange Rate

The exchange rate (market buying rate) was KHR 4,102 per USD in November 2021, depreciated by 0.07% over October.



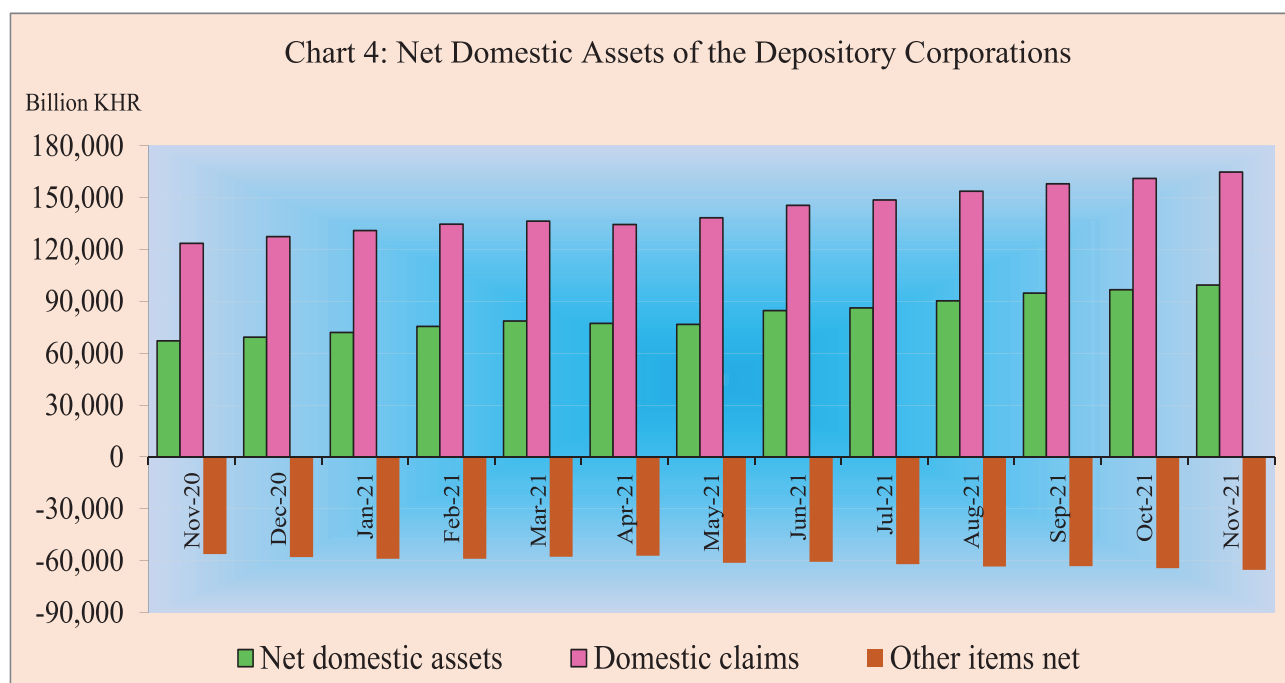
Money Supply

Broad money (M2) increased to KHR 157,280.6 billion in November 2021, up by 1.8% compared to October. The main components of M2 showed that transferable deposits, other deposits, and currency outside depository corporations increased by 3.1%, 1.5%, and 1%, respectively.



Net Domestic Assets of the Depository Corporations

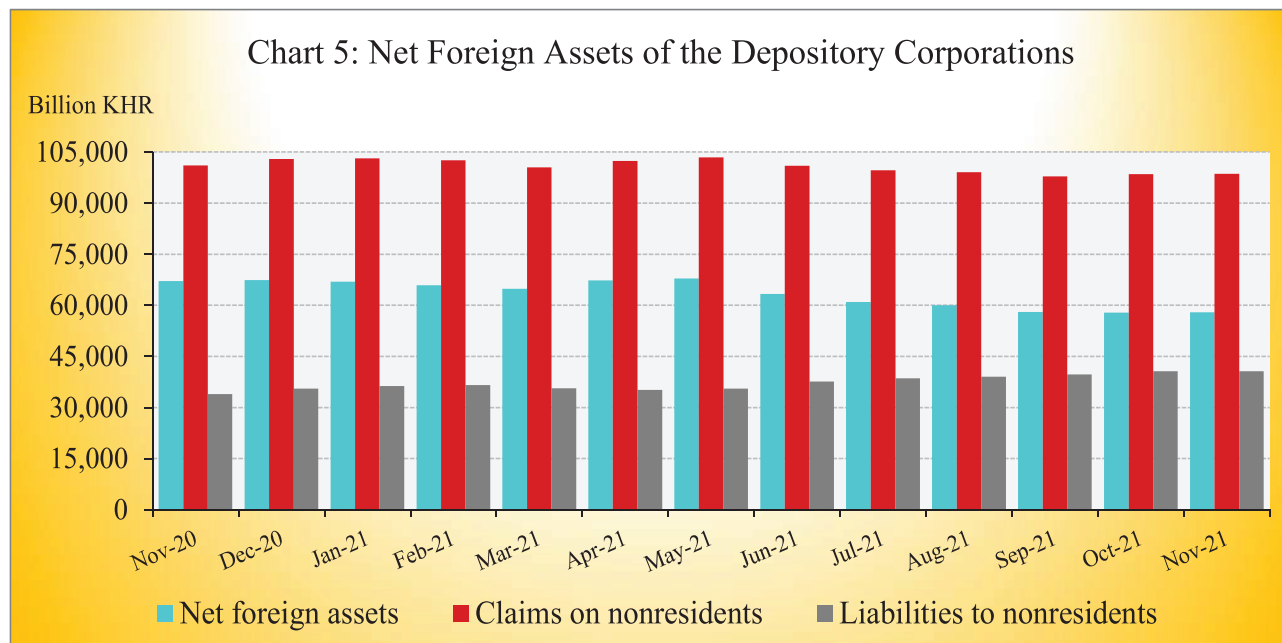
Net domestic assets of the depository corporations continued to increase to KHR 99,347.8 billion in November 2021, up by 2.7% compared to October. This was due to the increase of 2.4% in net domestic credit while other items net declined by 1.8%.



The increase in domestic credit was due to the increases of 4.1% and 2.2% in credit to other financial corporations and credit to private sector, respectively, while net credit to nonfinancial public sector decreased by 1.2%. The decrease in other items net was due to a decrease of 14.2% in others along with an increase of 0.2% in capital accounts.

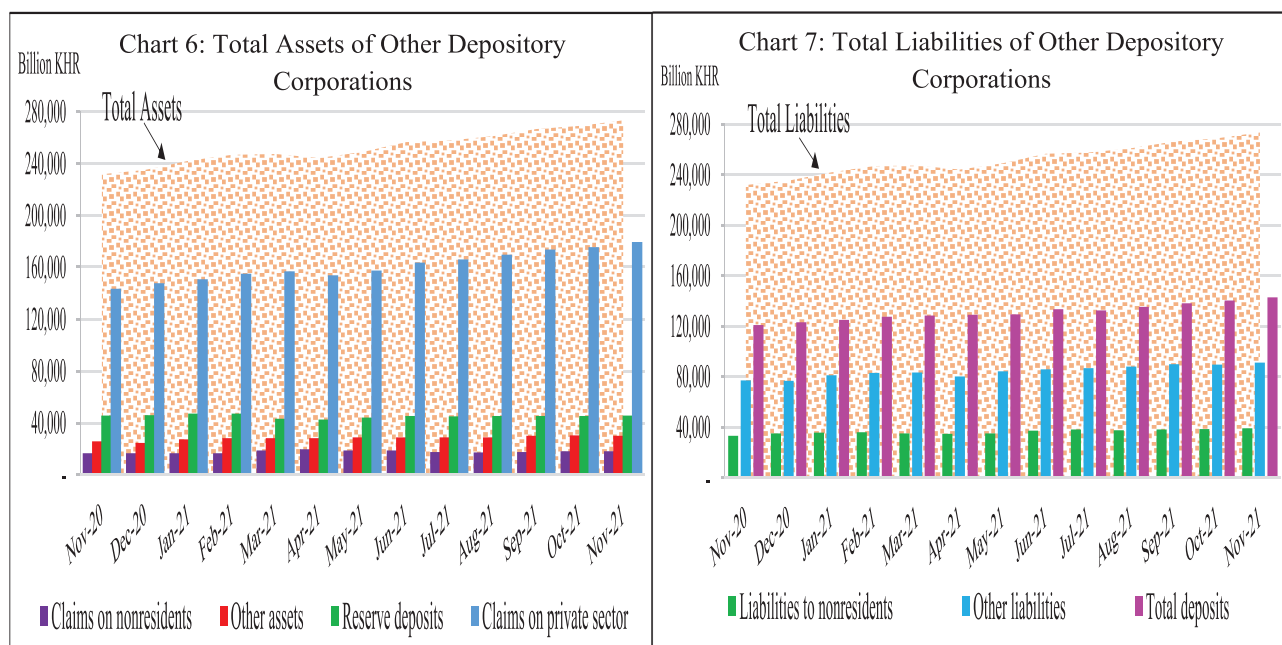
Net Foreign Assets of the Depository Corporations

Net foreign assets of the depository corporation increased to KHR 57,932.8 billion in November 2021, up by 0.1% from October. This was mainly due to an increase of 0.2% in gross reserve, while other foreign assets declined by 0.3% along with an increase of 0.1% in foreign liabilities.



Other Depository Corporations Survey

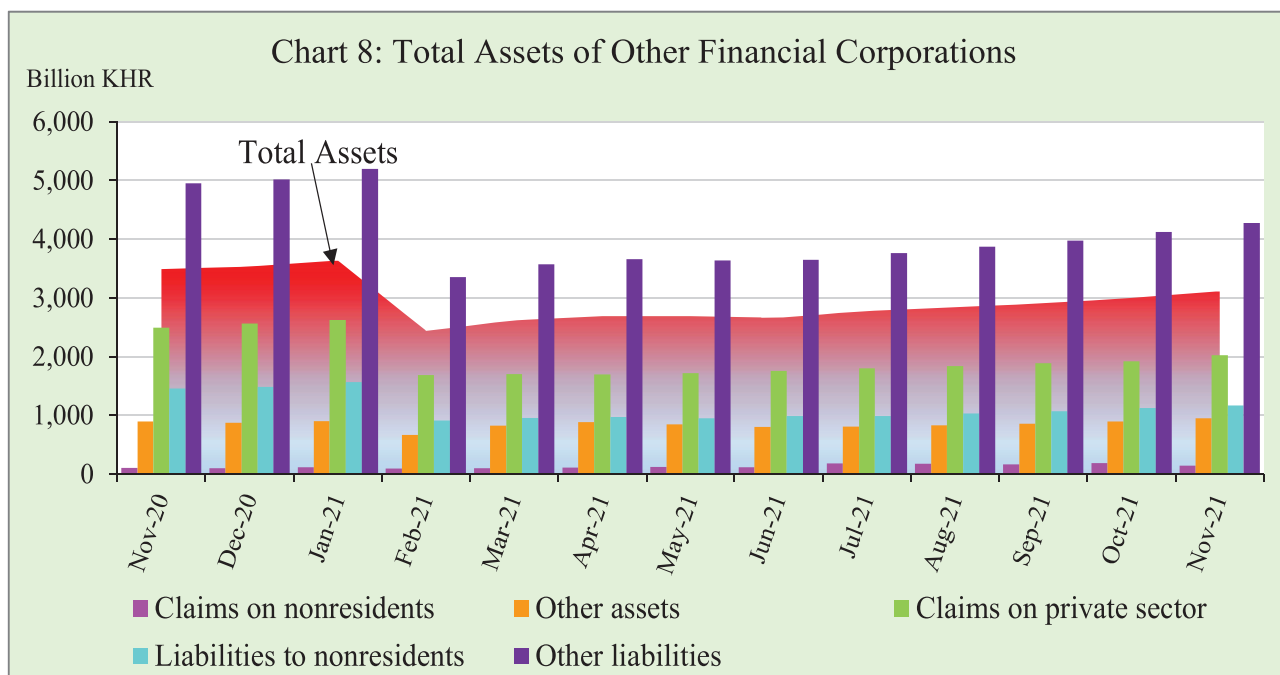
Total assets of other depository corporations (including commercial banks and microfinance deposit-taking institutions) were KHR 273,411.6 billion, increased by 1.6% in November 2021 compared to the previous month.



Other Financial Corporations Survey

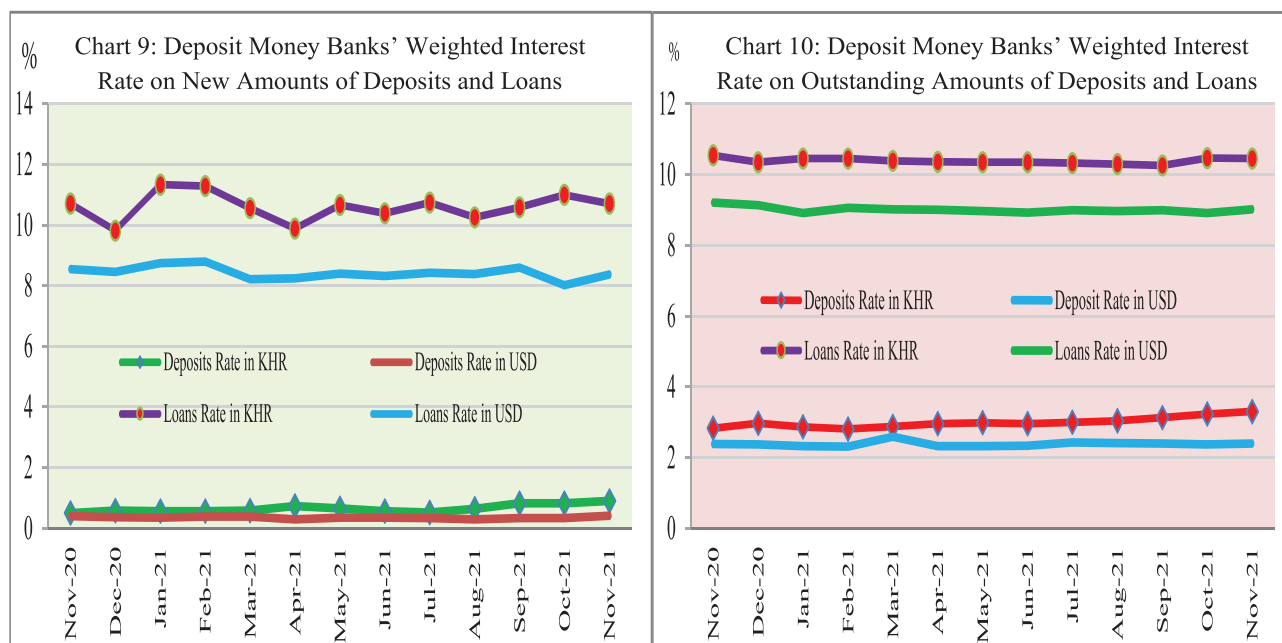
Total assets of other financial corporations were KHR 3,109.5 billion, up by 3.7% in November 2021 compared to October.

Chart 8: Total Assets of Other Financial Corporations



Interest Rates on Deposits and Loans

Interest rate on deposits and loans of banking sector in November 2021 showed that the (new amount) weighted average interest rate on deposit in KHR increased by 0.08% to 0.90%, and deposit in USD increased by 0.07% to 0.41%. At the same time, the weighted average interest rate on loan in KHR decreased by 0.3% to 10.7%, while loan in USD increased by 0.36% to 8.37%.



Foreign Tourist Arrivals

In November 2021, total number of passenger arrivals was 18,933, increased by 48.4% following the increase of 28% in the previous month. The main purposes of the passenger arrivals in Cambodia were for vacation, and business and professional, which were accounted for 48.7% and 44.3% of the total, respectively.

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



International Trade in Goods

International trade in goods showed a deficit of KHR 3,701.5 billion (38.7%) in November 2021, following the deficit of KHR 3,791.9 billion (38.1%) in October.



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

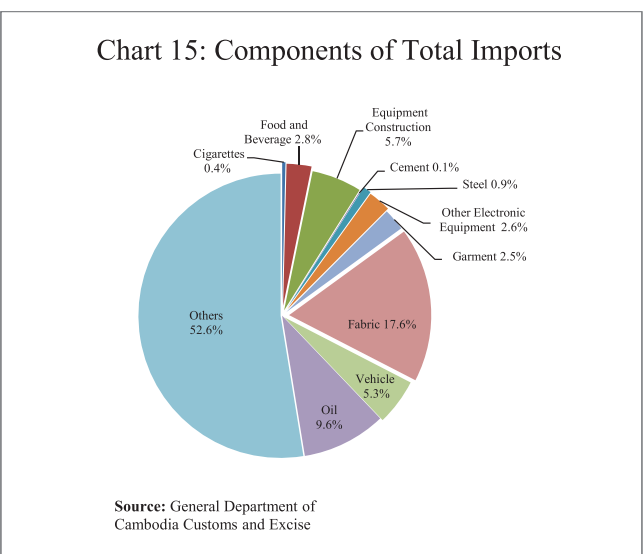
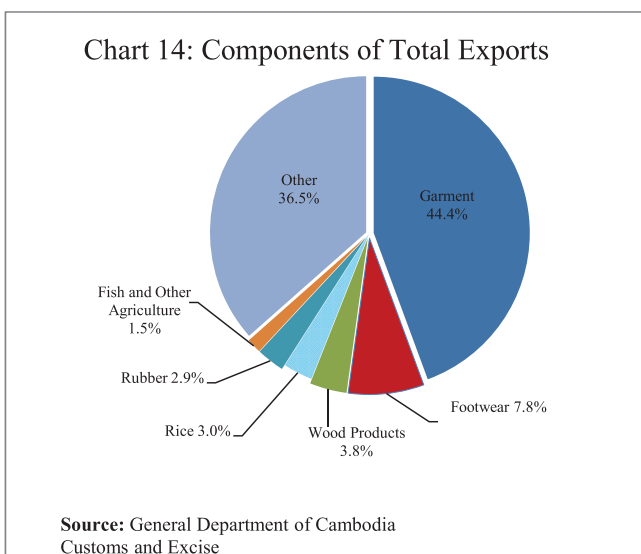


Table 1: Consumer Price Index and Inflation Rate

1. Consumer Price Index (CPI) and Component Indices (Oct-Dec. 2006 = 100)	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21
CPI (all items)	189.11	189.00	189.00	190.36	192.12
Food and Non-Alcoholic Beverages	233.81	234.26	233.92	234.98	236.25
Alcoholic Beverages, Tobacco and Narcotics	177.11	176.98	176.88	177.22	177.38
Clothing and Footwear	164.18	165.50	165.89	167.71	169.00
Housing, Water, Electricity, Gas and other Fuels	132.97	133.11	132.97	134.02	137.95
Furnishings and Household Maintenance	155.42	155.59	155.31	155.92	156.52
Health	139.76	139.76	139.62	140.32	140.85
Transport	120.82	119.13	119.60	122.38	124.62
Communication	66.52	66.43	66.52	66.51	66.56
Recreation and Culture	121.10	120.62	120.94	122.33	122.98
Education	164.91	164.91	164.91	165.90	165.90
Restaurants	301.94	299.31	301.29	304.05	306.12
Miscellaneous Goods and Services	162.02	162.25	161.73	163.45	164.40
2. Percentage Change in the CPI and its Components					
2.1 Month on Month Change (%)					
CPI (all items)	0.93	-0.05	0.00	0.72	0.92
Food and Non-Alcoholic Beverages	0.87	0.19	-0.15	0.45	0.54
Alcoholic Beverages, Tobacco and Narcotics	0.01	-0.07	-0.06	0.19	0.09
Clothing and Footwear	1.44	0.80	0.23	1.10	0.77
Housing, Water, Electricity, Gas and other Fuels	0.83	0.10	-0.10	0.79	2.93
Furnishings and Household Maintenance	0.55	0.11	-0.18	0.39	0.39
Health	0.61	-0.01	-0.10	0.50	0.37
Transport	1.89	-1.40	0.39	2.32	1.83
Communication	0.09	-0.13	0.13	0.00	0.07
Recreation and Culture	0.58	-0.40	0.27	1.15	0.53
Education	0.00	0.00	0.00	0.60	0.00
Restaurants	1.10	-0.87	0.66	0.92	0.68
Miscellaneous Goods and Services	0.90	0.14	-0.32	1.06	0.58
2.2 Year on Year Change (%)					
CPI (all items)	3.33	3.40	2.96	2.95	3.79
Food and Non-Alcoholic Beverages	3.11	3.50	2.57	2.03	2.45
Alcoholic Beverages, Tobacco and Narcotics	1.54	1.37	1.23	-0.26	-0.19
Clothing and Footwear	5.42	5.97	5.80	6.19	6.58
Housing, Water, Electricity, Gas and other Fuels	2.92	2.87	2.57	3.03	6.22
Furnishings and Household Maintenance	1.47	1.72	1.29	1.15	1.83
Health	1.98	2.06	1.75	2.16	2.59
Transport	11.41	9.61	9.97	12.31	14.55
Communication	-0.48	-0.28	0.15	0.01	0.21
Recreation and Culture	1.22	0.08	-0.15	1.07	1.81
Education	-0.35	-0.35	-0.35	0.25	0.25
Restaurants	0.35	0.33	1.62	1.85	1.93
Miscellaneous Goods and Services	5.13	4.82	4.38	5.06	5.42
3. Three-month moving average CPI (All Items)					
Year on Year Change (%)	3.02	3.16	3.23	3.10	3.23
4. Twelve-month moving average CPI (All Items)					
Year on Year Change (%)	2.81	2.90	2.91	2.84	2.85

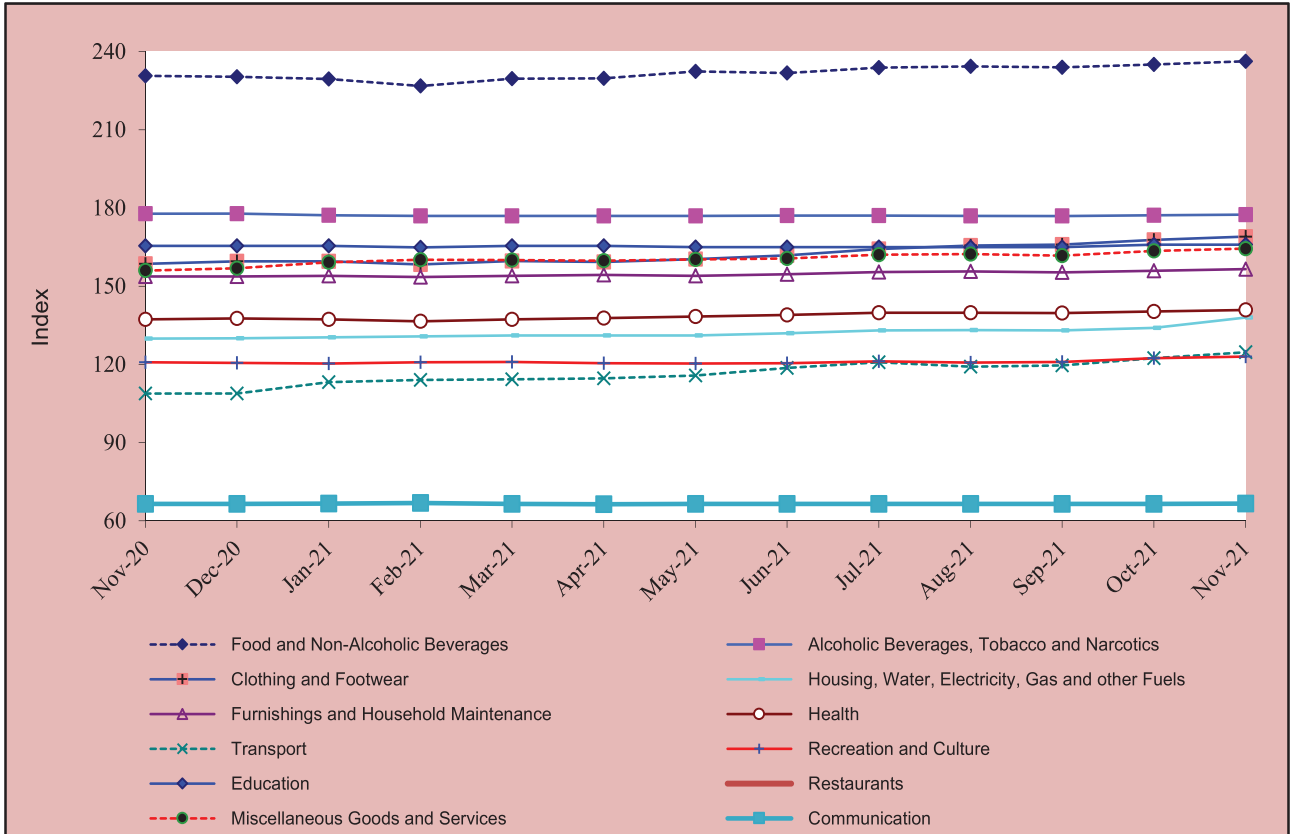
Source: National Institute of Statistics

Table 2: Consumer Items Showing Price Increased in November 2021

No.	Description	Weight	Index			Percentage Change	
			Nov-20	Oct-21	Nov-21	Monthly	Yearly
1	GAS	2.699	123.17	136.23	156.30	14.7	26.9
2	DIESEL	0.144	82.83	119.78	127.12	6.1	53.5
3	GASOLINE	4.969	74.95	105.70	110.62	4.7	47.6
4	LIQUID FUELS	0.099	143.68	158.67	164.76	3.8	14.7
5	SOLID FUELS	1.475	238.34	251.21	255.79	1.8	7.3
6	MOTOR OIL	0.062	156.01	167.02	169.10	1.2	8.4
7	TUBERS AND MUSHROOMS	0.439	202.82	208.59	211.03	1.2	4.1
8	ROOT VEGETABLES	0.456	247.33	261.72	264.57	1.1	7.0
9	FRESH FRUITS	4.094	234.89	241.17	243.60	1.0	3.7
10	FRUIT VEGETABLES	1.138	313.22	332.42	335.72	1.0	7.2
11	MATERIALS FOR THE MAINTENANCE AND REPAIR OF THE DWELLING	3.663	149.75	153.82	155.35	1.0	3.7
12	LEAF AND STALK VEGETABLES (FRESH)	2.031	224.35	228.76	230.98	1.0	3.0
13	PULSES/LEGUMES	0.413	236.86	241.11	243.30	0.9	2.7
14	FOOTWEAR	0.641	171.63	181.05	182.67	0.9	6.4
15	WINE	0.248	196.86	195.29	197.03	0.9	0.1
16	OTHER CLOTHING (BOTH SEXES)	0.222	132.19	137.11	138.33	0.9	4.6
17	OTHER APPLIANCES, ARTICLES AND PRODUCTS FOR PERSONAL CARE	0.399	155.55	161.23	162.66	0.9	4.6
18	OTHER ARTICLES OF CLOTHING AND CLOTHING ACCESSORIES	0.059	149.59	152.37	153.70	0.9	2.7
19	CLOTHING MATERIALS	0.334	174.16	182.72	184.26	0.8	5.8
20	CLOTHING FOR MEN AND BOYS	0.621	154.16	164.92	166.30	0.8	7.9
21	CHICKEN (FRESH)	1.303	224.34	226.88	228.63	0.8	1.9
22	PERSONAL EFFECTS N.E.C	0.876	194.98	211.87	213.46	0.8	9.5
23	HOUSEHOLD TEXTILES	0.015	180.76	188.87	190.23	0.7	5.2
24	TRANSPORT SERVICES	0.812	169.71	167.70	168.90	0.7	-0.5
25	RESTAURANTS AND HOTELS	5.861	300.33	304.05	306.12	0.7	1.9
26	TOOLS AND EQUIPMENT FOR HOUSE AND GARDEN	0.017	197.24	213.36	214.80	0.7	8.9
27	PROCESSED FISH AND SEAFOOD	1.646	271.68	282.40	284.27	0.7	4.6
28	FURNITURE AND FURNISHINGS, CARPETS AND OTHER FLOOR COVERINGS	0.626	229.17	233.57	235.09	0.7	2.6
29	CLOTHING FOR WOMEN AND GIRLS	1.065	155.62	165.82	166.89	0.7	7.2
30	HOUSEHOLD APPLIANCES	0.397	120.45	122.11	122.81	0.6	2.0
31	MEDICAL PRODUCTS, APPLIANCES AND EQUIPMENT	3.588	135.29	139.25	140.00	0.5	3.5
32	RECREATION AND CULTURE	2.912	120.79	122.33	122.98	0.5	1.8
33	FISH (FRESH)	7.435	249.12	254.38	255.70	0.5	2.6
34	Rice, quality no.1 White, Phaka kanhey, Battambang	3.052	240.01	240.72	241.97	0.5	0.8
35	DUCK (FRESH)	0.319	206.54	212.79	213.88	0.5	3.6
36	NOODLES	1.008	233.72	236.77	237.95	0.5	1.8
37	FRESH EGGS	1.013	167.36	165.63	166.45	0.5	-0.5
38	FOOD PRODUCTS NEC	1.404	236.35	241.96	243.12	0.5	2.9
39	GLASSWARE, TABLEWARE AND HOUSEHOLD UTENSILS	0.078	148.89	150.04	150.69	0.4	1.2
40	BEEF (FRESH)	2.165	262.57	266.13	267.25	0.4	1.8

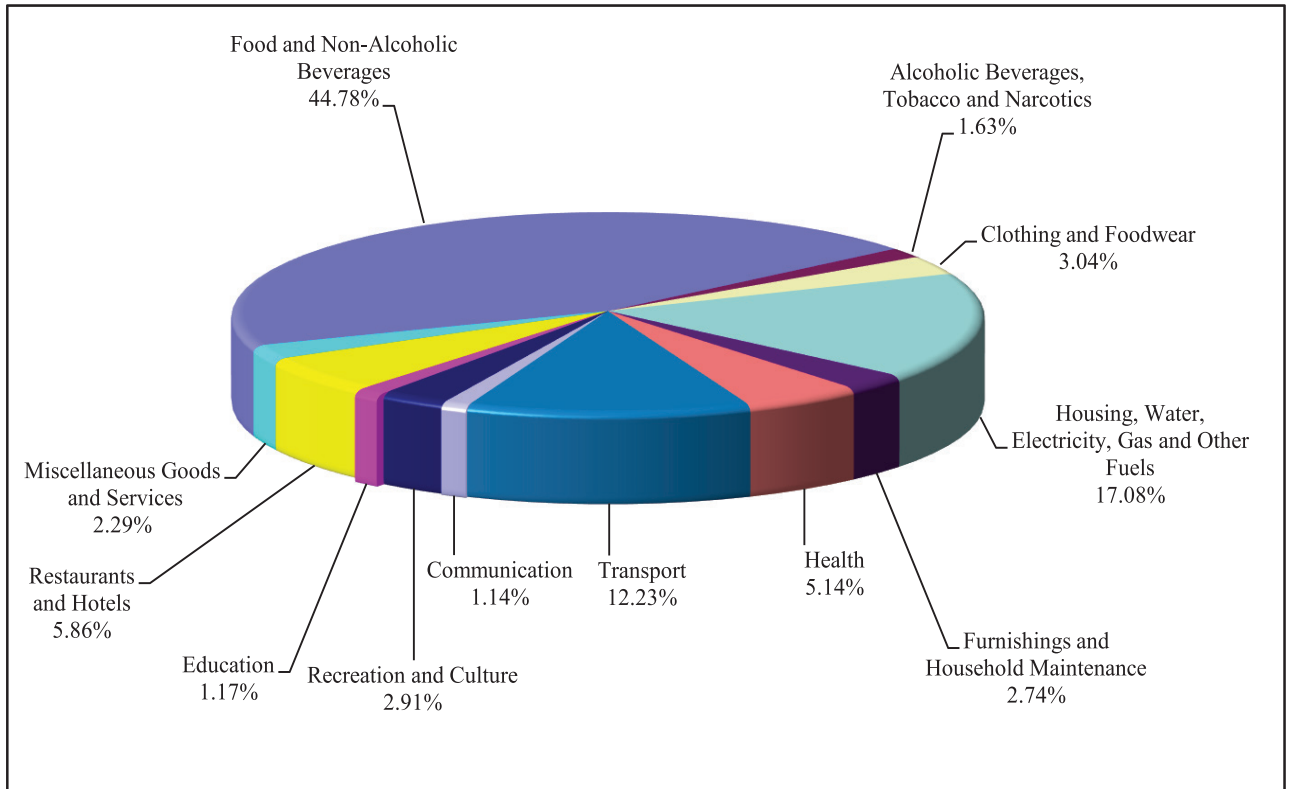
Source: National Institute of Statistics

Chart 1: Consumer Price Index



Source: National Institute of Statistics

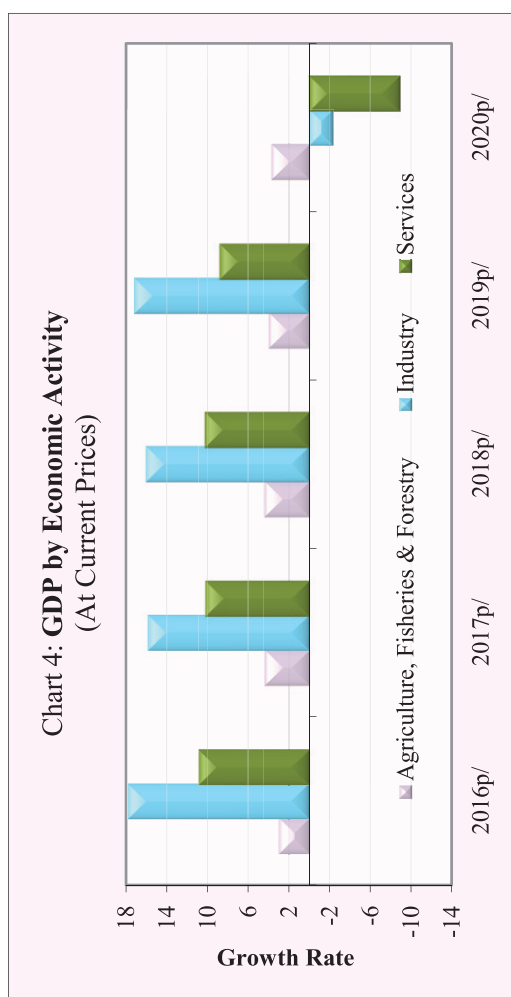
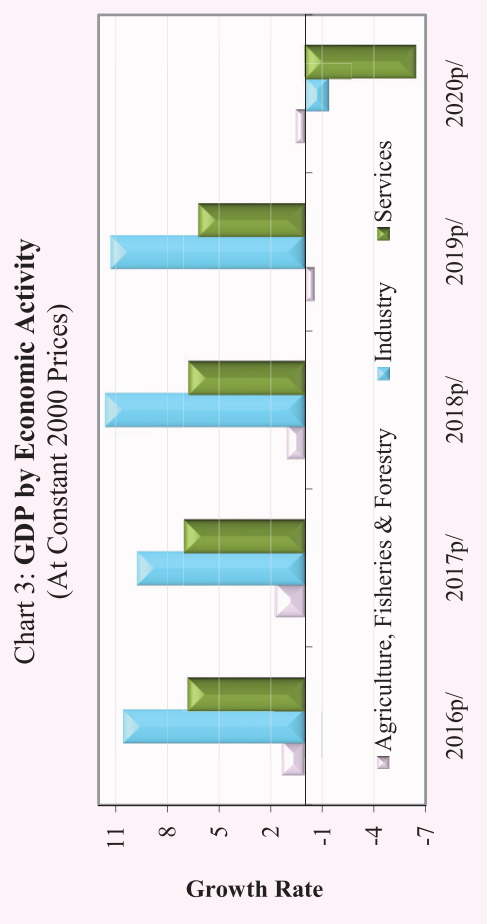
Chart 2: Weight of All Group Indices in Consumer Basket



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										
Agriculture, Fisheries & Forestry	1.3	1.7	1.1	-0.5	0.6	3.0	4.4	4.4	4.0	3.7
Industry	10.6	9.7	11.6	11.3	-1.4	17.7	15.8	16.0	17.1	-2.4
Services	6.8	7.0	6.8	6.2	-6.5	10.8	10.1	10.2	8.7	-9.0
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

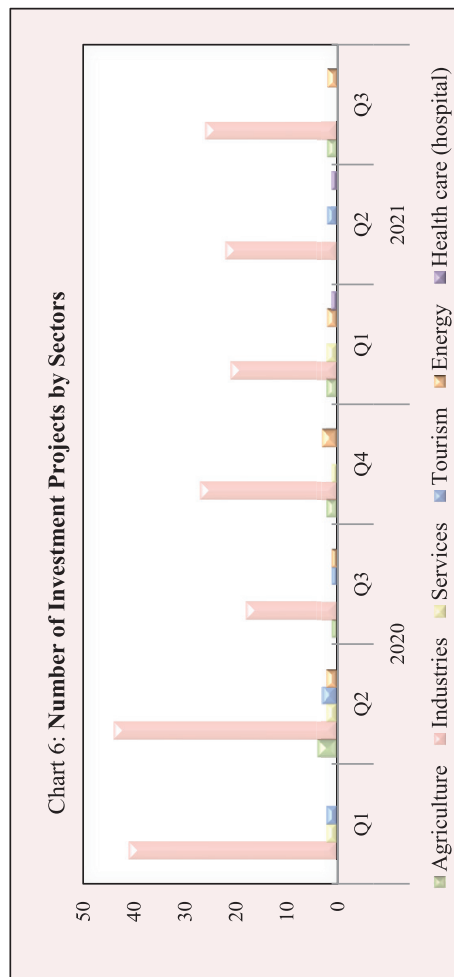
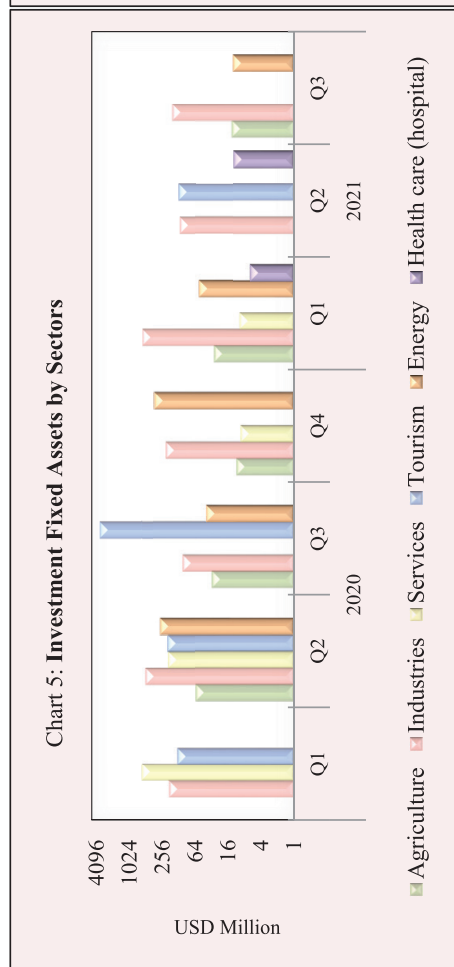
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Source: National Institute of Statistics

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



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	-	-	
Total	2,391.6	916.1	1,254.1	3,695.9	1,663.4	679.6	261.9	193.9	
				(Share of Total)					
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	-	-	
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	

* Fixed Assets

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

Table 6: Daily Exchange Rate in November 2021

(KHR/USD)

Day	Parallel Market Rate			Official Rate	Daily Change*	
	Purchase	Sale	Midpoint		Spread	% Change
1	4,102	4,112	4,107	4,068	3.0	0.1
2	4,103	4,113	4,108	4,068	1.0	0.0
3	4,103	4,113	4,108	4,070	0.0	0.0
4	4,103	4,113	4,108	4,070	0.0	0.0
5	4,103	4,113	4,108	4,072	0.0	0.0
6	4,102	4,112	4,107	4,072	-1.0	0.0
7	4,102	4,112	4,107	4,072	0.0	0.0
8	4,102	4,112	4,107	4,074	0.0	0.0
9	4,096	4,108	4,102	4,074	-6.0	-0.1
10	4,096	4,107	4,102	4,072	0.0	0.0
11	4,095	4,106	4,101	4,071	-1.0	0.0
12	4,095	4,105	4,100	4,070	0.0	0.0
13	4,095	4,105	4,100	4,070	0.0	0.0
14	4,095	4,105	4,100	4,070	0.0	0.0
15	4,095	4,105	4,100	4,068	0.0	0.0
16	4,095	4,105	4,100	4,068	0.0	0.0
17	4,095	4,105	4,100	4,068	0.0	0.0
18	4,095	4,105	4,100	4,068	0.0	0.0
19	4,095	4,105	4,100	4,068	0.0	0.0
20	4,095	4,105	4,100	4,068	0.0	0.0
21	4,095	4,105	4,100	4,068	0.0	0.0
22	4,097	4,108	4,103	4,067	2.0	0.0
23	4,098	4,111	4,105	4,067	1.0	0.0
24	4,099	4,111	4,105	4,068	1.0	0.0
25	4,099	4,111	4,105	4,068	0.0	0.0
26	4,099	4,111	4,105	4,069	0.0	0.0
27	4,099	4,111	4,105	4,069	0.0	0.0
28	4,099	4,111	4,105	4,069	0.0	0.0
29	4,099	4,111	4,105	4,069	0.0	0.0
30	4,102	4,113	4,108	4,069	3.0	0.1
Average Rate	4,098	4,109	4,104	4,069	0.1	0.0

* 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	
Dec-15	4,048	0.10	4,055	4,052	4,050
Dec-16	4,039	0.17	4,050	4,045	4,037
Dec-17	4,037	0.07	4,046	4,042	4,037
Dec-18	4,027	-0.27	4,039	4,033	4,018
Dec-19	4,079	0.12	4,089	4,084	4,075
2020					
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
2021					
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
Oct	4,099	-0.49	4,109	4,104	4,066
Nov	4,102	0.07	4,113	4,108	4,069

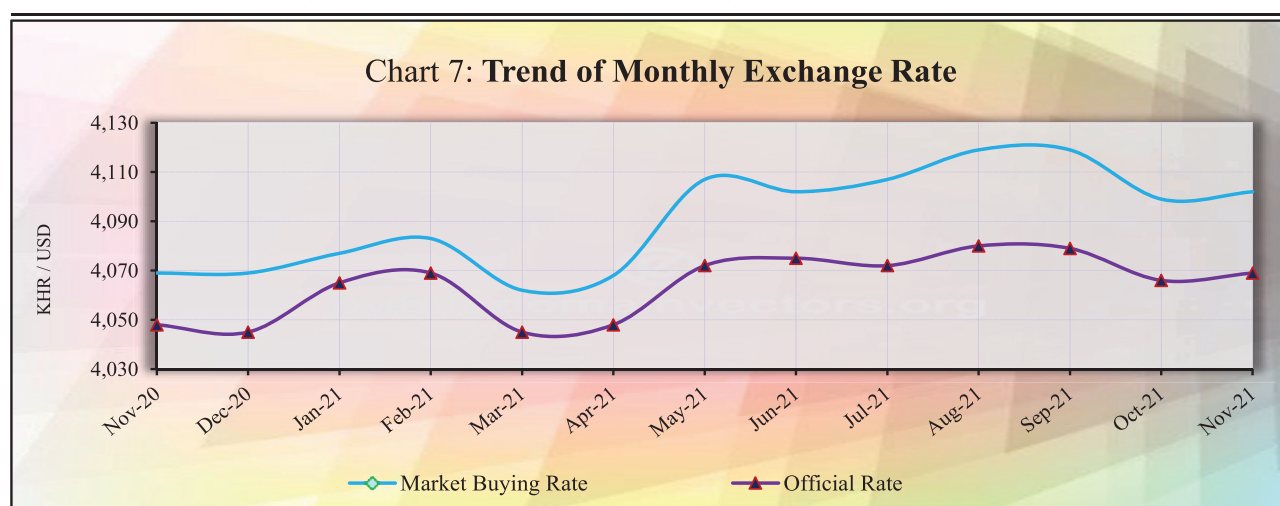


Table 8: The Value of KHR Against Other Currencies
(Official Buying Rate, End-Period)

Unit	SDR	US Dollar	Euro	Japanese Yen	British Pounds	Indonesian Rupiah	Malaysian Ringgit	Philippines Peso	Singapore Dollar	Thai Baht	Vietnamese Dong	China Yuan
	1	1	1	100	1	1000	1	100	1	1	1000	1
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
2020												
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
2021												
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
Oct	5,743	4,066	4,716	3,573	5,584	287	980	8,017	3,014	122	179	636
Nov	5,689	4,069	4,593	3,574	5,416	284	961	8,079	2,973	121	179	637
Monthly % Change	-0.94	0.07	-2.61	0.03	-3.01	-1.05	-1.94	0.77	-1.36	-0.82	0.00	0.16

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

	Dec-17	Dec-18	Dec-19	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	Oct-21	Nov-21
<i>Weighted Average Rate on New Amount</i>																						
Interest Rate on Deposits and Loans in KHR																						
Deposit (1)	0.90	0.33	0.57	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	0.82	0.90
Demand Deposits	0.04	0.03	0.12	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	0.06	0.34	0.35	0.31
Saving Deposits	1.19	0.59	0.60	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	0.89	1.04
Term Deposits	4.70	5.09	4.10	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	4.39	4.24
Other Deposits	0.00	0.00	2.47	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	2.20	2.15
Loans (2)	14.51	12.21	8.59	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	11.00	10.70
Overdraft	7.55	8.30	7.72	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	7.76	7.19
Credit Card	17.91	16.98	16.73	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	13.82	13.07
Term Loans	14.91	12.36	9.13	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	11.04	10.85
Other Loans	10.71	7.81	5.59	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	5.61	6.87
Interest Rate on Deposits and Loans in USD																						
Deposit (1)	0.75	0.72	0.58	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	0.34	0.41
Demand Deposits	0.22	0.30	0.20	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	0.14	0.14	0.11	0.08	0.15	0.20
Saving Deposits	0.54	0.36	0.24	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	0.21	0.24
Term Deposits	3.30	3.35	3.44	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	3.58	3.67
Other Deposits	1.65	2.64	2.47	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	0.43	0.40
Loans (2)	8.31	8.47	7.97	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	8.01	8.37
Overdraft	7.51	7.57	7.57	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	5.53	5.93
Credit Card	19.26	28.93	11.97	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	15.80	16.70
Term Loans	9.92	9.64	8.72	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	8.67	9.10
Other Loans	6.08	6.29	6.50	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	5.82	6.27
<i>Weighted Average Rate on Outstanding Amount</i>																						
Interest Rate on Deposits and Loans in KHR																						
Deposit (1)	2.70	2.69	2.54	2.77	2.83	2.83	2.81	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	3.23	3.31
Demand Deposits	0.17	0.20	0.22	0.23	0.29	0.29	0.28	0.26	0.30	0.19	0.19	0.17	0.21	0.22	0.26	0.27	0.26	0.34	0.30	0.40	0.34	0.34
Saving Deposits	1.31	1.01	0.91	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	0.90	0.99
Term Deposits	5.87	5.87	5.42	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	5.78	5.82
Other Deposits	0.00	7.00	2.81	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	2.20	2.18
Loans (2)	16.13	13.30	10.38	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	10.47	10.45
Overdraft	8.72	8.34	8.08	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	7.85	7.80
Credit Card	20.88	19.51	17.29	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	15.68	15.46
Term Loans	16.55	13.50	10.62	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	10.63	10.61
Other Loans	11.09	7.72	6.28	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	6.80	6.79
Interest Rate on Deposits and Loans in USD																						
Deposit (1)	2.48	2.24	2.25	2.40	2.40	2.41	2.31	2.32	2.30	2.39	2.37	2.32	2.31	2.59	2.32	2.32	2.33	2.42	2.42	2.40	2.37	2.41
Demand Deposits	0.51	0.46	0.35	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	0.39	0.40
Saving Deposits	0.83	0.61	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	0.47	0.49
Term Deposits	4.41	4.38	4.34	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	4.37	4.45
Other Deposits	3.01	2.57	2.43	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	0.58	0.58
Loans (2)	9.22	9.76	9.27	9.20	9.22	9.19	9.17	9.11	9.17	9.21	9.14	9.02	9.07	9.02	9.00	8.97	8.93	8.99	8.97	8.99	8.92	9.03
Overdraft	8.10	7.94	7.82	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	7.50	7.46
Credit Card	15.64	28.67	15.53	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	16.52	16.44
Term Loans	9.43	9.74	9.51	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	9.12	9.24
Other Loans	6.96	6.88	7.19	6.94	6.98	6.97	7.02	7.27	7.00	6.95	6.93	6.94	6.96	6.95	6.94	6.84	6.86	6.82	6.86	6.87	6.83	6.89

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)

	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21
Net Foreign Assets	81,540.3	80,551.5	78,871.3	78,620.6	79,169.2
Claims on Nonresidents	82,031.5	82,020.5	80,330.6	80,471.9	80,609.1
Liabilities to Nonresidents	-491.2	-1,469.0	-1,459.3	-1,851.3	-1,439.9
Claims on Other Depository Corporations	3,696.4	3,500.4	3,078.1	2,616.9	2,304.6
Net Claims on Central Government	-15,679.0	-14,205.6	-13,148.7	-12,658.1	-12,757.8
Claims on Central Government	0.0	0.0	0.0	0.0	0.0
Liabilities to Central Government	-15,679.0	-14,205.6	-13,148.7	-12,658.1	-12,757.8
Claims on Other Sectors	120.6	157.0	91.3	63.3	67.7
Claims on Other Financial Corporations	72.5	72.4	41.7	19.1	19.9
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	48.1	84.6	49.6	44.2	47.8
Monetary Base	45,224.9	45,744.3	45,116.5	45,377.7	45,931.3
Currency in Circulation	16,596.5	16,829.6	16,742.9	16,193.4	16,267.5
Liabilities to Other Depository Corporations	28,568.1	28,829.3	28,311.6	29,121.1	29,601.9
Liabilities to Other Sectors	60.3	85.5	62.0	63.3	61.9
Other Liabilities to Other Depository Corporations	18,145.3	17,986.2	18,785.8	17,933.4	17,817.2
Deposits And Securities Other Than Shares Excl. Form Monetary Base	81.4	82.4	77.1	72.7	74.9
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	42.4	43.4	43.5	43.4	43.5
Securities Other Than Shares Excl. From Broad Money	39.0	39.1	33.6	29.3	31.4
Loans	0.0	0.0	0.0	0.0	0.0
Financial Derivatives	0.0	0.0	0.0	0.0	0.0
Shares and Other Equity	8,043.6	7,988.7	6,740.7	7,124.5	6,817.8
Other Items (Net)	-1,816.9	-1,798.4	-1,828.0	-1,865.7	-1,857.6
<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)

	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21
Net Foreign Assets	-20,517.9	-20,501.1	-20,758.3	-20,743.2	-21,236.5
Claims on Nonresidents	17,554.4	17,089.7	17,484.1	18,069.0	18,008.4
Liabilities to Nonresidents	-38,072.2	-37,590.8	-38,242.3	-38,812.2	-39,244.8
Claims On Central Bank	46,595.5	47,167.2	47,304.8	47,022.4	47,625.7
Currency	1,683.9	1,819.5	1,946.6	1,913.5	1,845.2
Reserve Deposits and Securities Other Than Shares	44,892.8	45,331.9	45,345.4	45,099.4	45,773.2
Other Claims on Central Bank	18.8	15.8	12.7	9.4	7.3
Net Claims on Central Government	-6,124.3	-6,268.8	-6,560.9	-6,166.0	-6,288.6
Claims on Central Government	95.5	102.5	115.1	126.8	137.1
Liabilities to Central Government	-6,219.8	-6,371.3	-6,676.0	-6,292.8	-6,425.7
Claims on Other Sectors	170,250.8	173,982.6	177,692.3	179,808.6	183,804.8
Claims on Other Financial Corporations	4,216.3	4,315.0	4,203.2	4,220.6	4,372.7
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	0.8	0.8	0.8	0.8	0.7
Claims on Private Sector	166,033.7	169,666.8	173,488.3	175,587.2	179,431.4
Liabilities to Central Bank	3,081.3	3,047.5	2,926.6	2,765.4	2,777.7
Transferable Deposits Incl. in Broad Money	25,934.4	27,053.6	28,330.9	29,382.5	30,302.4
Other Deposits Incl. in Broad Money	106,356.5	108,039.5	109,685.8	110,846.8	112,493.9
Securities Other Than Shares Incl. in Broad Money	0.0	0.0	0.0	0.0	0.0
Deposits Excl. From Broad Money	218.8	211.5	221.8	279.6	283.7
Securities Other Than Shares Excl. From Broad Money	0.0	0.0	0.0	0.0	0.0
Loans	1,949.9	1,904.5	1,901.0	1,952.6	1,937.3
Financial Derivatives	0.0	0.0	0.0	0.0	0.0
Shares and Other Equity	47,644.6	48,323.1	49,449.2	49,870.6	50,293.3
Other Items (Net)	5,018.7	5,800.1	5,162.6	4,824.3	5,817.1
<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)

	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21
Net Foreign Assets	61,022.4	60,050.4	58,113.0	57,877.4	57,932.8
Claims on Nonresidents	99,585.8	99,110.1	97,814.7	98,540.9	98,617.5
Liabilities to Nonresidents	-38,563.4	-39,059.8	-39,701.6	-40,663.5	-40,684.7
Domestic Claims	148,568.1	153,665.2	158,074.0	161,047.7	164,826.1
Net Claims on Central Government	-21,803.2	-20,474.4	-19,709.6	-18,824.2	-19,046.5
Claims on Central Government	95.5	102.5	115.1	126.8	137.1
Liabilities to Central Government	-21,898.7	-20,576.9	-19,824.7	-18,951.0	-19,183.6
Claims on Other Sectors	170,371.4	174,139.6	177,783.6	179,871.8	183,872.5
Claims on Other Financial Corporations	4,288.8	4,387.4	4,245.0	4,239.7	4,392.6
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	0.8	0.8	0.8	0.8	0.7
Claims on Private Sector	166,081.8	169,751.4	173,537.9	175,631.4	179,479.2
Broad Money Liabilities (M2)	147,263.7	150,188.6	152,875.1	154,572.4	157,280.6
Currency Outside Depository Corporations	14,912.6	15,010.0	14,796.3	14,279.9	14,422.3
Transferable Deposits	25,976.3	27,120.8	28,374.6	29,427.5	30,346.0
Other Deposits	106,374.8	108,057.8	109,704.2	110,865.1	112,512.2
Securities Other Than Shares	0.0	0.0	0.0	0.0	0.0
<i>of which Foreign Currency (of M2)</i>	<i>121,391.1</i>	<i>123,594.3</i>	<i>126,285.8</i>	<i>128,415.4</i>	<i>130,757.0</i>
Deposits Excl. From Broad Money	261.3	254.9	265.2	323.0	327.2
Securities Other Than Shares Excl. From Broad Money	39.0	39.1	33.6	29.3	31.4
Loans	1,949.9	1,904.5	1,901.0	1,952.6	1,937.3
Financial Derivative	0.0	0.0	0.0	0.0	0.0
Shares and Other Equity	55,688.2	56,311.8	56,189.9	56,995.1	57,111.2
Other Items (Net)	4,388.4	5,016.7	4,922.2	5,052.6	6,071.1
<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)

	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21
Net Foreign Assets	-806.7	-856.1	-904.1	-940.3	-1,026.3
Claims on Nonresidents	177.7	172.5	162.1	183.8	140.7
Liabilities to Nonresidents	-984.4	-1,028.5	-1,066.2	-1,124.2	-1,167.1
Claims on Depository Corporations	527.5	556.0	572.5	588.0	645.4
Net Claims on Central Government	-18.5	-19.3	-21.1	-21.9	-22.7
Claims on Central Government	2.3	2.6	2.9	3.2	3.5
Liabilities to Central Government	-20.9	-22.0	-24.0	-25.2	-26.2
Claims on Other Sectors	1,797.8	1,841.1	1,887.2	1,918.3	2,021.8
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	1,797.8	1,841.1	1,887.2	1,918.3	2,021.8
Deposit	130.8	136.2	158.4	179.2	208.0
Securities Other Than Shares	0.0	0.0	0.0	0.0	0.0
Loans	152.1	152.4	145.4	149.0	173.3
Financial Derivatives	0.0	0.0	0.0	0.0	0.0
Shares and Other Equity	1,209.0	1,214.4	1,218.5	1,219.3	1,223.9
Other Items (Net)	8.2	18.6	12.1	-3.5	12.9
<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)

	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21
Net Foreign Assets	60,215.7	59,194.3	57,208.9	56,937.1	56,906.4
Claims on Nonresidents	99,763.5	99,282.6	97,976.7	98,724.8	98,758.2
Liabilities to Nonresidents	-39,547.8	-40,088.3	-40,767.8	-41,787.7	-41,851.8
Domestic Claims	146,058.6	151,099.6	155,695.2	158,704.3	162,432.6
Net Claims on Central Government	-21,821.8	-20,493.7	-19,730.7	-18,846.1	-19,069.2
Claims on Central Government	97.8	105.2	118.1	130.0	140.6
Liabilities to Central Government	-21,919.6	-20,598.9	-19,848.8	-18,976.1	-19,209.8
Claims on Other Sectors	167,880.4	171,593.3	175,425.9	177,550.4	181,501.7
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	0.8	0.8	0.8	0.8	0.7
Claims on Private Sector	167,879.6	171,592.6	175,425.1	177,549.7	181,501.0
Currency Outside Financial Corporations	14,885.6	14,983.2	14,768.6	14,230.3	14,399.0
Deposits	130,082.7	132,883.3	135,767.4	138,053.3	140,705.6
Securities Other Than Shares	0.0	0.0	0.0	0.0	0.0
Loans	1,797.6	1,874.2	1,881.1	1,923.3	1,927.4
Financial Derivatives	0.0	0.0	0.0	0.0	0.0
Shares and Other Equity	56,897.1	57,526.3	57,408.5	58,214.5	58,335.0
Other Items (Net)	2,611.3	3,026.9	3,078.4	3,220.1	3,971.9
<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

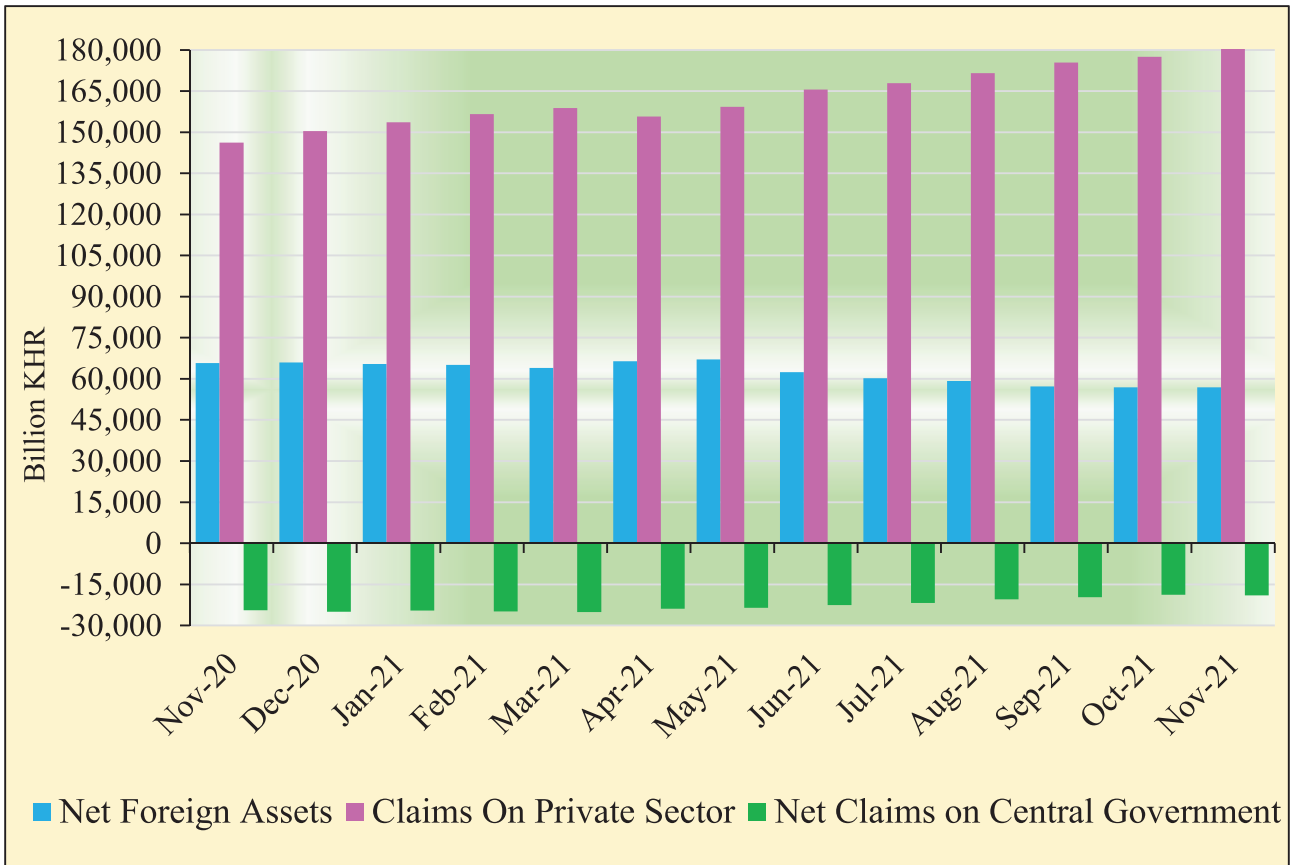


Chart 9: Monetary Aggregates Components

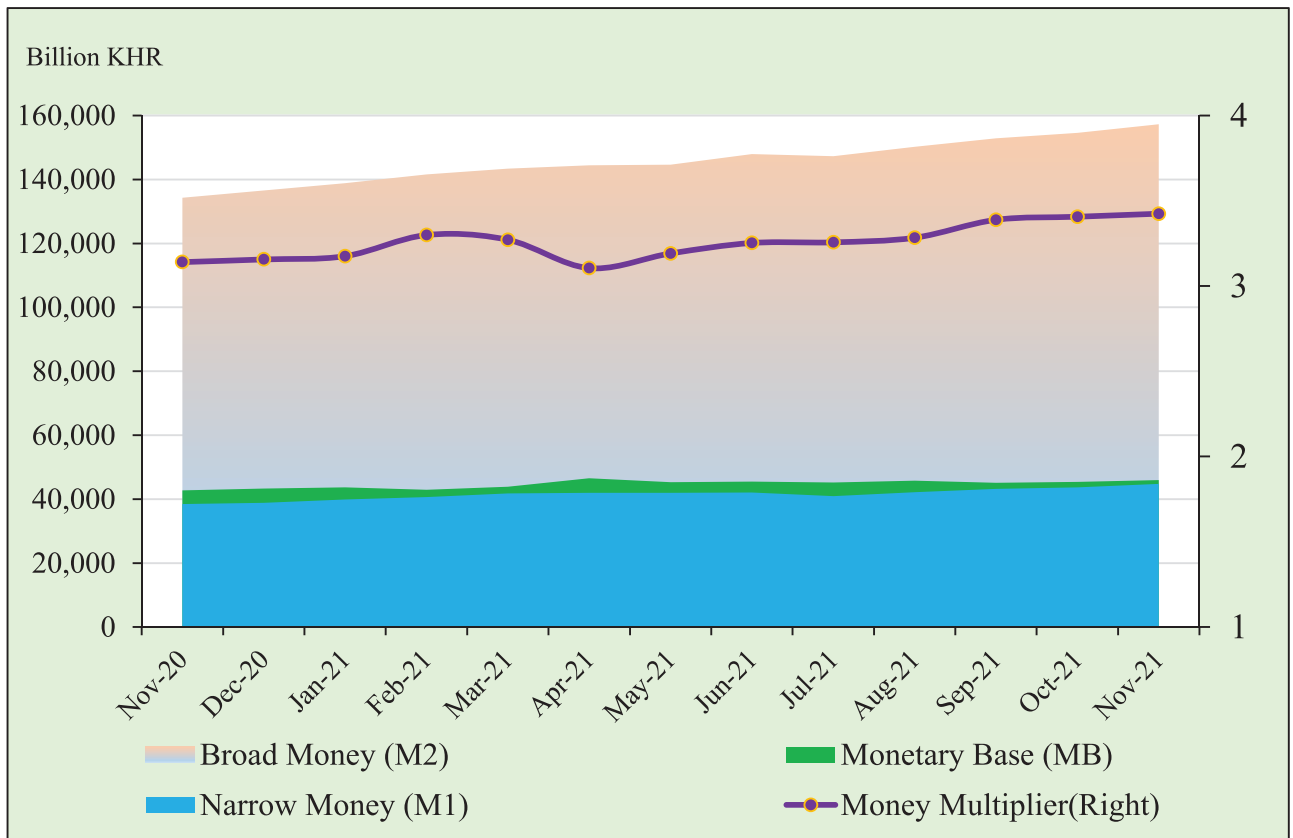


Table 15: Credit Granted by Banking Institutions Classified by Industry

(In Billion KHR)

	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21
1. Financial Institutions	6,482.2	6,648.6	6,722.6	6,855.2	6,954.9
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	4,758.5	4,885.8	4,923.3	4,915.7	5,003.1
1.3. Other Financial Institutions	1,723.7	1,762.8	1,799.2	1,939.6	1,951.9
2. Non-Financial Institutions	103,778.3	105,799.0	107,971.1	109,323.8	114,115.5
2.1. Agriculture, Forestry and Fishing	10,682.0	10,957.0	11,154.3	11,244.7	12,533.2
2.2. Mining and Quarrying	641.7	657.1	674.3	683.5	692.5
2.3. Manufacturing	5,942.6	6,048.4	6,223.6	6,270.7	6,416.5
2.4. Utilities	1,863.5	1,895.7	1,926.4	1,949.4	2,023.3
2.5. Construction	13,806.1	14,182.0	14,733.4	14,805.9	14,798.1
2.6. Wholesale Trade	14,069.8	14,300.7	14,710.6	14,859.9	15,299.8
2.7. Retail Trade	22,565.2	23,073.3	23,506.7	23,954.5	25,301.7
2.8. Hotels and Restaurants	6,862.9	6,879.9	6,945.8	7,108.6	7,206.6
2.9. Transport and Storage	3,778.5	3,824.1	3,866.3	3,905.2	4,286.2
2.10. Information Media and Telecommunications	1,253.1	1,229.8	1,256.4	1,209.6	1,260.1
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	2,596.6	2,596.1	2,558.1	2,492.9	2,697.4
2.12. Real Estate Activities	12,196.0	12,404.3	12,681.0	13,036.5	13,345.8
2.13. Other Non-Financial Services	7,520.2	7,750.6	7,734.1	7,802.4	8,254.2
3. Personal Essentials	34,091.6	34,728.0	35,484.7	35,726.0	37,201.9
3.1. Personal Lending	14,711.8	14,799.3	15,214.2	15,468.4	14,871.6
3.2. Credit Cards	281.2	292.1	304.0	310.2	329.8
3.3. Mortgages, Owner-Occupied Housing only	19,098.6	19,636.6	19,966.5	19,947.3	22,000.5
4. Other Lending	1,373.6	1,488.5	1,528.6	1,567.9	1,996.8
Total Gross Loan	145,725.7	148,664.1	151,707.0	153,473.0	160,269.1

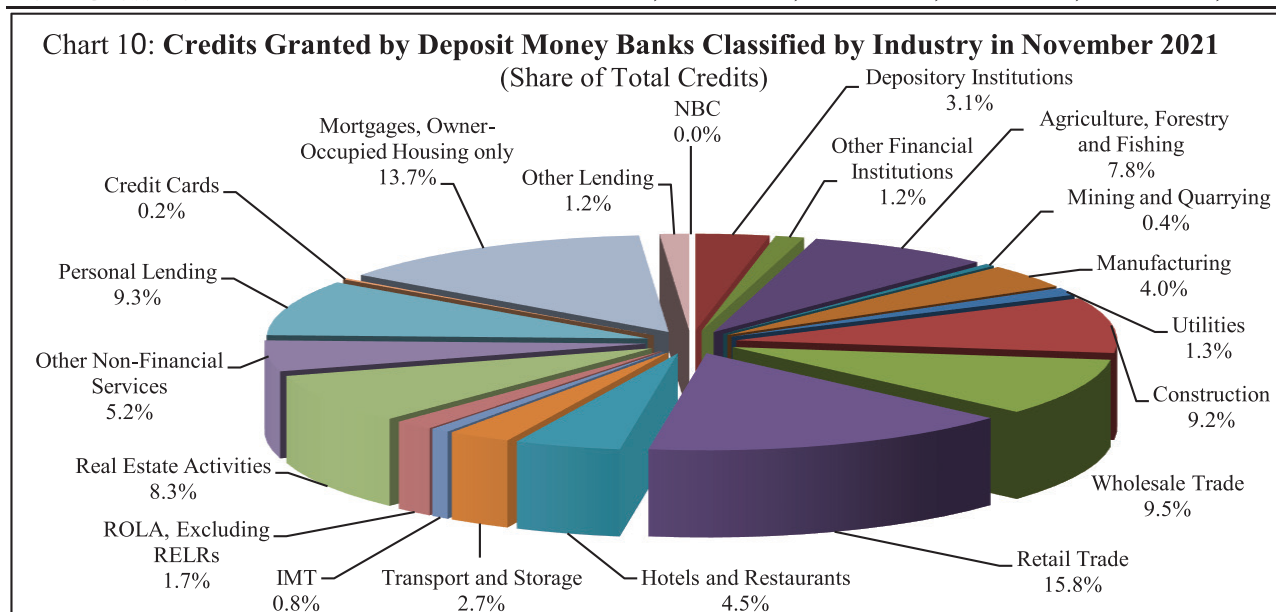


Table 16: Monthly Change of Credit Granted by Banking Institutions Classified by Industry

	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21
(Monthly Change in Billion KHR)					
1. Financial Institutions	135.3	166.3	74.0	132.7	99.7
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	108.8	127.3	37.5	-7.6	87.4
1.3. Other Financial Institutions	26.5	39.0	36.5	140.3	12.3
2. Non-Financial Institutions	1,190.2	2,020.8	2,172.1	1,352.7	4,791.7
2.1. Agriculture, Forestry and Fishing	156.5	275.0	197.3	90.4	1,288.5
2.2. Mining and Quarrying	11.9	15.4	17.1	9.2	9.0
2.3. Manufacturing	150.6	105.8	175.2	47.2	145.8
2.4. Utilities	6.7	32.2	30.7	23.0	73.9
2.5. Construction	-167.0	375.9	551.4	72.5	-7.8
2.6. Wholesale Trade	181.7	231.0	409.8	149.3	440.0
2.7. Retail Trade	359.5	508.0	433.5	447.7	1,347.2
2.8. Hotels and Restaurants	239.4	17.0	65.9	162.8	98.0
2.9. Transport and Storage	49.6	45.6	42.2	38.8	381.1
2.10. Information Media and Telecommunications	-31.8	-23.3	26.6	-46.8	50.5
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	-43.1	-0.5	-38.0	-65.3	204.5
2.12. Real Estate Activities	250.6	208.3	276.8	355.5	309.3
2.13. Other Non-Financial Services	25.5	230.3	-16.4	68.3	451.8
3. Personal Essentials	420.2	636.4	756.7	241.3	1,475.8
3.1. Personal Lending	341.6	87.5	414.9	254.2	-596.8
3.2. Credit Cards	9.1	10.9	11.9	6.3	19.5
3.3. Mortgages, Owner-Occupied Housing only	69.5	538.0	329.9	-19.1	2,053.2
4. Other Lending	2.7	114.9	40.1	39.3	428.8
Total Gross Loan	1,748.4	2,938.4	3,042.9	1,766.0	6,796.1
(Monthly Change in Percent)					
1. Financial Institutions	2.1	2.6	1.1	2.0	1.5
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	2.3	2.7	0.8	-0.2	1.8
1.3. Other Financial Institutions	1.6	2.3	2.1	7.8	0.6
2. Non-Financial Institutions	1.2	1.9	2.1	1.3	4.4
2.1. Agriculture, Forestry and Fishing	1.5	2.6	1.8	0.8	11.5
2.2. Mining and Quarrying	1.9	2.4	2.6	1.4	1.3
2.3. Manufacturing	2.6	1.8	2.9	0.8	2.3
2.4. Utilities	0.4	1.7	1.6	1.2	3.8
2.5. Construction	-1.2	2.7	3.9	0.5	-0.1
2.6. Wholesale Trade	1.3	1.6	2.9	1.0	3.0
2.7. Retail Trade	1.6	2.3	1.9	1.9	5.6
2.8. Hotels and Restaurants	3.6	0.2	1.0	2.3	1.4
2.9. Transport and Storage	1.3	1.2	1.1	1.0	9.8
2.10. Information Media and Telecommunications	-2.5	-1.9	2.2	-3.7	4.2
2.11. Rental and Operational Leasing Activities, Excluded Real Estate Leasing and Rentals	-1.6	0.0	-1.5	-2.6	8.2
2.12. Real Estate Activities	2.1	1.7	2.2	2.8	2.4
2.13. Other Non-Financial Services	0.3	3.1	-0.2	0.9	5.8
3. Personal Essentials	1.2	1.9	2.2	0.7	4.1
3.1. Personal Lending	2.4	0.6	2.8	1.7	-3.9
3.2. Credit Cards	3.4	3.9	4.1	2.1	6.3
3.3. Mortgages, Owner-Occupied Housing only	0.4	2.8	1.7	-0.1	10.3
4. Other Lending	0.2	8.4	2.7	2.6	27.4
Total Gross Loan	1.2	2.0	2.0	1.2	4.4

Table 17: Deposits with Deposit Money Banks

(In Billion KHR)

	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21
Deposits in KHR					
Demand deposits	3,829.7	3,886.1	3,931.0	3,438.5	3,715.1
Savings deposits	2,749.8	2,878.6	2,773.8	2,753.9	2,742.7
Fixed deposits	5,572.5	5,940.5	6,113.1	6,285.0	6,438.0
Others	173.6	253.1	294.3	218.3	262.1
Total	12,325.6	12,958.3	13,112.2	12,695.7	13,157.9
Deposits in Foreign Currency*					
Demand deposits	25,536.2	26,545.7	28,015.3	28,994.0	30,031.4
Savings deposits	37,028.5	37,644.6	38,177.7	38,622.2	39,871.9
Fixed deposits	53,742.4	54,103.9	54,748.2	55,647.7	56,437.2
Others	1,599.9	1,591.3	1,631.0	1,835.8	1,778.1
Total	117,907.0	119,885.5	122,572.2	125,099.8	128,118.7
Grand Total	130,232.6	132,843.8	135,684.4	137,795.5	141,276.6

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

Chart 11: Deposits with Deposit Money Banks Classified by Currency, as of November 2021
(Share of Grand Total Deposits)

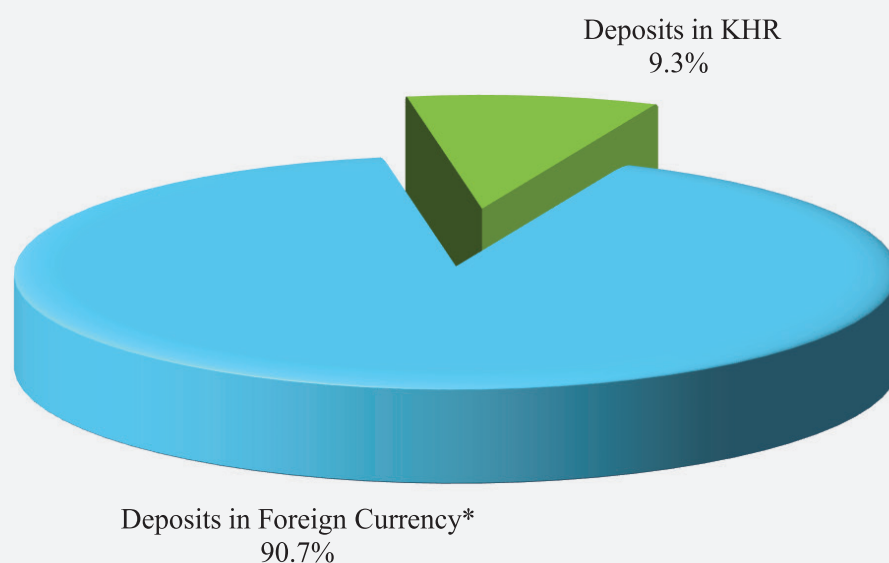


Table 18: Monthly Change of Deposits with Deposit Money Banks

	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21
(Change in Billion KHR)					
Deposits in KHR					
Demand deposits	46.3	56.4	44.9	-492.6	276.6
Savings deposits	-12.7	128.8	-104.8	-19.9	-11.2
Fixed deposits	109.6	368.0	172.6	171.9	153.0
Others	4.8	79.6	41.2	-76.0	43.8
Total	147.9	632.7	153.9	-416.5	462.2
Deposits in Foreign Currency					
Demand deposits	-1,083.3	1,009.5	1,469.6	978.8	1,037.4
Savings deposits	-266.4	616.1	533.1	444.5	1,249.7
Fixed deposits	550.7	361.6	644.2	899.5	789.5
Others	44.0	-8.6	39.8	204.8	-57.7
Total	-755.0	1,978.5	2,686.7	2,527.6	3,018.9
Grand Total	-607.1	2,611.3	2,840.6	2,111.0	3,481.1
(Percentage Change)					
Deposits in KHR					
Demand deposits	1.2	1.5	1.2	-12.5	8.0
Savings deposits	-0.5	4.7	-3.6	-0.7	-0.4
Fixed deposits	2.0	6.6	2.9	2.8	2.4
Others	2.8	45.8	16.3	-25.8	20.0
Total	1.2	5.1	1.2	-3.2	3.6
Deposits in Foreign Currency					
Demand deposits	-4.1	4.0	5.5	3.5	3.6
Savings deposits	-0.7	1.7	1.4	1.2	3.2
Fixed deposits	1.0	0.7	1.2	1.6	1.4
Others	2.8	-0.5	2.5	12.6	-3.1
Total	-0.6	1.7	2.2	2.1	2.4
Grand Total	-0.5	2.0	2.1	1.6	2.5

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

(Share of Total KHR Deposits)

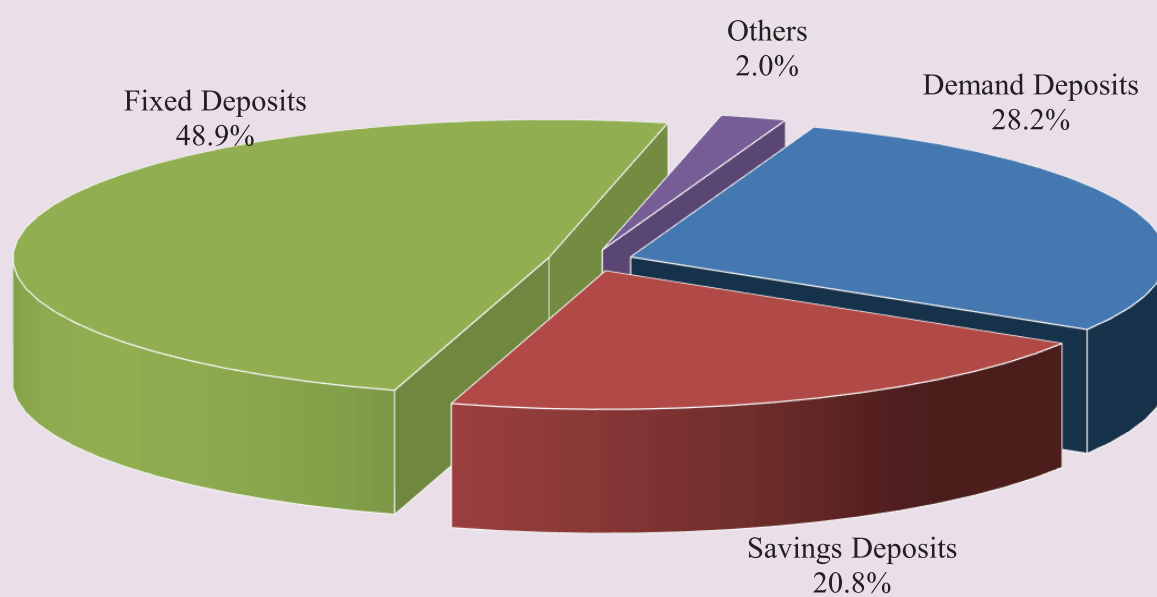


Chart 13: Deposits in Foreign Currency Classified by Type, as of November 2021

(Share of Total Foreign Currency Deposits)

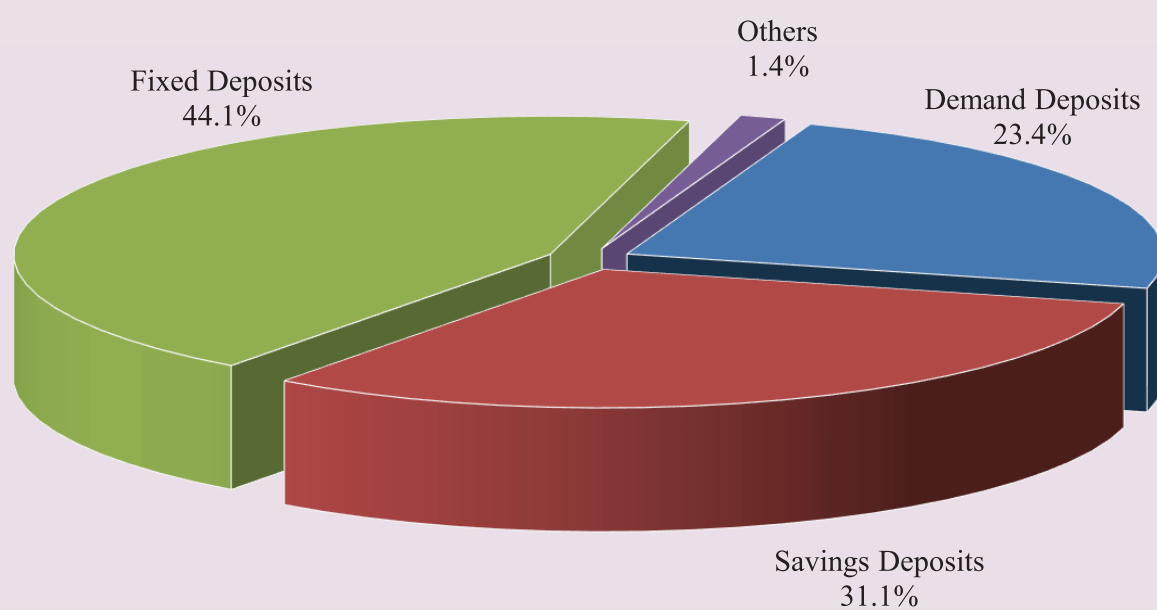


Table 19: Credit Granted by Micro-Finance Institutions*

Period	Numbers of				Loan Outstanding (In Billion KHR)	Interest Rate	
	District	Commune	Village	Household		Monthly	Annually
Dec-13	2,282	16,384	89,829	1,610,844	5,364	2% - 3%	27%-39%
Dec-14	2,754	18,254	107,964	1,844,893	8,340	2% - 3%	27%-39%
Dec-15	4,576	27,510	141,514	2,149,180	12,365	2% - 4%	25%-41%
Dec-16	5,971	32,599	155,499	2,129,907	12,954	2% - 4%	25%-41%
2017*							
	Numbers of Branches			Number of Borrowers**	Loan Outstanding (In Billion KHR)	Interest Rate	
	Head Office	Province/ Krong	District/Khan			Monthly	Annually
Dec-17	76	366	975	1,776,467	17,236	1.4%-2.5%	16.9%-28.8%
Dec-18	80	399	944	1,872,916	21,813	1.2%-2.0%	15.1%-24.0%
Dec-19	82	406	965	2,109,170	29,357	1.1%-1.6%	13.4%-18.7%
2020							
Jan	81	381	909	2,053,957	29,314	1.1%-1.6%	13.6%-18.5%
Feb	81	377	910	2,070,481	29,930	1.1%-1.6%	13.9%-19.2%
Mar	81	376	910	2,081,328	30,267	1.1%-1.7%	13.8%-19.4%
Apr	81	379	913	2,055,408	29,843	1.1%-1.7%	13.6%-19.4%
May	80	370	887	2,031,904	29,259	1.1%-1.6%	13.7%-19.1%
Jun	80	367	889	2,040,143	29,226	1.1%-1.6%	13.4%-18.8%
Jul	80	367	885	2,059,759	29,760	1.1%-1.6%	13.4%-18.7%
Aug	80	372	892	2,065,589	30,220	1.1%-1.6%	13.4%-18.7%
Sep	80	372	893	2,080,532	30,916	1.0%-1.5%	12.8%-17.6%
Oct	79	342	749	1,915,484	26,673	1.1%-1.6%	13.8%-18.8%
Nov	79	343	749	1,920,962	27,189	1.1%-1.6%	13.4%-18.4%
Dec	79	343	749	1,919,926	27,527	1.1%-1.6%	13.4%-18.3%
2021							
Jan	79	346	751	1,930,946	28,577	1.1%-1.5%	13.2%-17.5%
Feb	79	343	752	1,939,158	29,332	1.1%-1.5%	13.3%-17.6%
Mar	79	344	752	1,940,901	29,457	1.1%-1.5%	13.3%-17.6%
Apr	79	344	756	1,940,753	29,552	1.1%-1.5%	13.5%-17.9%
May	78	344	756	1,946,445	30,046	1.1%-1.5%	13.4%-17.9%
Jun	78	345	757	1,959,636	30,790	1.1%-1.5%	13.2%-17.6%
Jul	78	358	762	1,977,478	31,515	1.1%-1.5%	13.4%-17.9%
Aug	78	357	761	1,998,367	32,489	1.1%-1.5%	13.4%-17.9%
Sep	78	357	764	2,027,766	33,418	1.1%-1.5%	13.3%-17.8%
Oct	78	358	765	2,038,580	34,010	1.1%-1.5%	13.3%-17.8%
Nov	77	328	658	1,883,921	31,368	1.1%-1.5%	13.3%-17.7%

* 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
Total	82,291	242	340	5,421.8	22.4	186	117.50
Dec-17	3,074	20	154	599.0	30.0	22	12.48
Total	37,485	239	1,885	6,607.8	333.1	138	28.51
Dec-18	2,994	19	158	935.1	49.2	16	6.58
Total	38,249	232	165	9,424.1	40.6	197	152.90
2019							
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
Total	41,696	236	177	13,602.7	57.6	206	630.84
2020							
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
Total	35,570	240	148	22,955.3	95.6	101	5,074.92
2021							
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
Oct	2,421	16	151	1,433.5	89.6	7	1.23
Nov	2,773	19	146	1,633.4	86.0	16	1.07
Total	28,721	219	131	17,326.4	79.1	85	439.57

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
Total	1,025,209	242	4,236	21,790.4	90.0	8,738	439.6
Dec-17	101,093	20	5,055	2,824.6	141.2	789	37.6
Total	1,107,752	239	4,635	26,812.7	112.2	8,863	440.4
Dec-18	111,978	19	5,894	3,917.1	206.2	904	63.6
Total	1,238,232	232	5,337	41,462.7	178.7	10,474	2686.1
2019							
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
Total	1,337,800	236	5,669	51,609.1	218.7	10,654	3779.9
2020							
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
Total	1,200,110	240	5,000	50,220.0	209.3	8,620	8737.8
2021							
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
Oct	78,639	16	4,915	3,575.0	223.4	592	30.2
Nov	95,777	19	5,041	4,091.7	215.4	1,350	59.2
Total	972,438	219	4,440	41,378.5	188.9	7,751	452.4

Table 22: Visitor Arrivals in Cambodia

	2021			% of Total		% Change	
	Sep	Oct	Nov	Oct	Nov	Oct/Sep	Nov/Oct
(Mode of Arrival)							
Phnom Penh International Airport	5,860	6,217	10,537	48.7	55.7	6.1	69.5
Kong Keng International Airport	124	146	124	1.1	0.7	17.7	-15.1
Siem Reap International Airport	0	0	0	0.0	0.0	0.0	0.0
Land	3,983	6,396	8,264	50.1	43.6	60.6	29.2
Boat	0	0	8	0.0	0.0	0.0	100.0
Preah Vihea	0	0	0	0.0	0.0	0.0	0.0
Total	9,967	12,759	18,933	100.0	100.0	28.0	48.4
(Arrival by Purpose of Visit)							
Tourist	3,967	6,159	9,229	48.3	48.7	55.3	49.8
Business and Professional	5,604	6,082	8,386	47.7	44.3	8.5	37.9
Others and not specified	396	518	1,318	4.1	7.0	30.8	154.4
Total	9,967	12,759	18,933	100.0	100.0	28.0	48.4
(Top-Ten Countries of Passenger Arrivals)							
Vietnam	93	1,249	4,732	9.8	25.0	12.4*	2.8*
Thailand	4,061	5,451	4,441	42.7	23.5	34.2	-18.5
China (PRC)	2,557	2,594	2,604	20.3	13.8	1.4	0.4
Indonesia	506	518	1,345	4.1	7.1	2.4	159.7
South Korea	438	445	1,119	3.5	5.9	1.6	151.5
United States of America	454	439	1,004	3.4	5.3	-3.3	128.7
Malaysia	169	359	542	2.8	2.9	112.4	51.0
France	260	221	469	1.7	2.5	-15.0	112.2
Taiwan	365	384	445	3.0	2.4	5.2	15.9
Japan	171	207	274	1.6	1.4	21.1	32.4
Others	893	892	1,958	7.0	10.3	-0.1	119.5
Total	9,967	12,759	18,933	100.0	100.0	28.0	48.4

Source: Ministry of Tourism

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

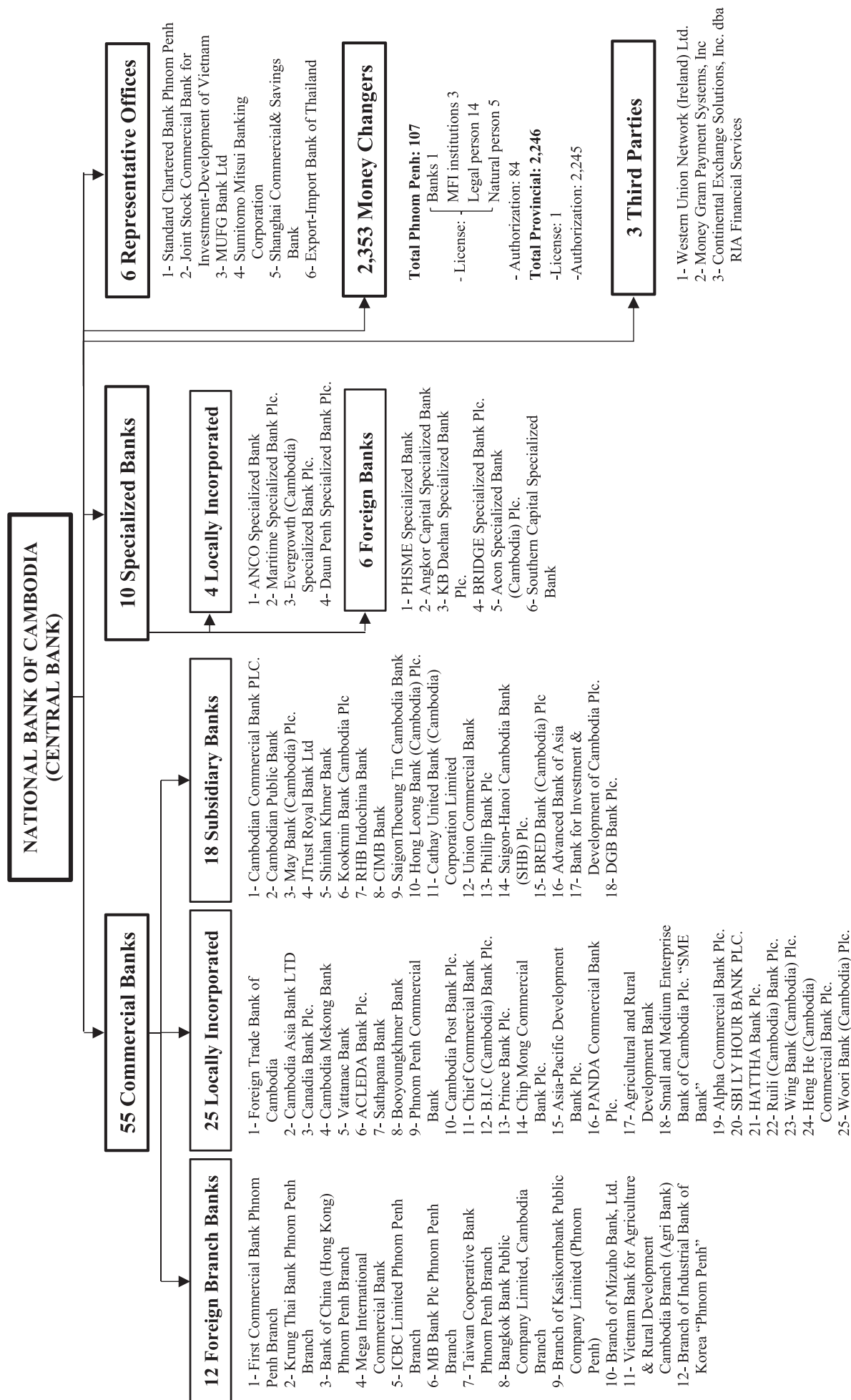
Table 23: Cambodia's Imports and Exports

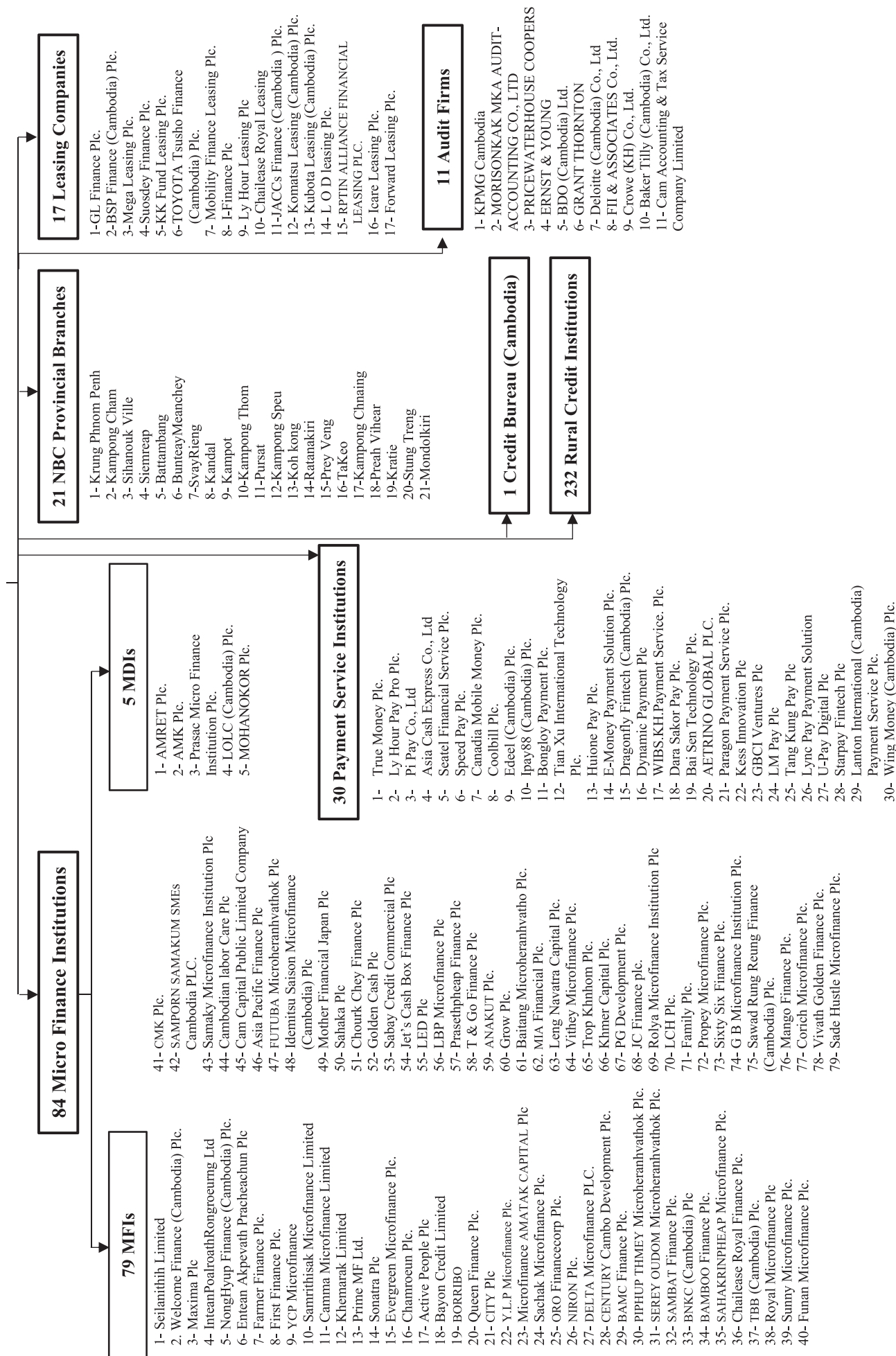
(In Billion KHR)

	2021			Change in Billion KHR		Change in %	
	Sep	Oct*	Nov	Oct/Sep	Nov/Oct	Oct/Sep	Nov/Oct
Imports by Commodity							
Medicine	368.4	263.4	90.6	-105.1	-172.8	-28.5	-65.6
Cigarette	41.5	52.1	35.9	10.6	-16.2	25.6	-31.2
Food and Beverage	272.0	260.6	271.6	-11.4	11.0	-4.2	4.2
Equipment Construction	551.9	419.1	545.2	-132.8	126.1	-24.1	30.1
Cement	11.5	6.3	7.5	-5.2	1.2	-45.2	19.4
Steel	91.2	76.3	89.8	-14.9	13.6	-16.3	17.8
Phones	12.7	13.0	7.1	0.3	-5.8	2.3	-45.0
T.V	5.4	1.5	1.5	-3.9	0.0	-71.7	-0.5
Other Electronic Equipment	283.1	203.7	245.5	-79.5	41.8	-28.1	20.5
Garment	198.3	192.8	239.1	-5.5	46.2	-2.8	24.0
Fabric	1,678.2	1,782.1	1,683.7	103.8	-98.3	6.2	-5.5
Vehicle	486.0	470.1	505.0	-15.9	34.8	-3.3	7.4
Equipment of Cold	26.2	16.9	19.6	-9.3	2.6	-35.4	15.5
Gold	981.3	2,250.4	1,690.6	1,269.2	-559.8	129.3	-24.9
Oil	665.3	772.2	917.0	106.9	144.8	16.1	18.8
Fertilizer	109.9	120.9	79.1	11.0	-41.9	10.0	-34.6
Others	3,263.9	3,038.3	3,142.8	-225.6	104.6	-6.9	3.4
Total Imports	9,046.9	9,939.8	9,571.6	892.9	-368.1	9.9	-3.7
Exports by Commodity							
Garment	3,291.2	2,890.0	2,604.0	-401.3	-286.0	-12.2	-9.9
Footwear	426.7	469.6	459.2	42.9	-10.4	10.1	-2.2
Other Textile Product	769.2	708.1	664.2	-61.2	-43.9	-8.0	-6.2
Electrical Part	551.7	347.2	313.4	-204.5	-33.8	-37.1	-9.7
Vehicle and Bicycle Part	41.0	31.8	56.1	-9.2	24.2	-22.4	76.2
Bicycle	223.6	170.5	194.9	-53.1	24.4	-23.8	14.3
Wood Products	237.7	227.9	225.2	-9.7	-2.8	-4.1	-1.2
Rice	144.2	167.1	178.7	22.9	11.6	15.9	7.0
Rubber	157.4	166.3	169.3	8.9	3.0	5.6	1.8
Fish and Other Agricultural Products	72.2	53.3	90.3	-18.9	37.0	-26.2	69.4
Others	980.9	916.0	914.9	-64.9	-1.1	-6.6	-0.1
Total Exports	6,895.9	6,147.9	5,870.1	-748.1	-277.7	-10.8	-4.5

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

Table 24: THE BANKING SYSTEM IN CAMBODIA
As of 30 November 2021





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

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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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