

ព្រះរាជាណាចក្រកម្ពុជា  
KINGDOM OF CAMBODIA  
ជាតិ សាសនា ព្រះមហាក្សត្រ  
NATION RELIGION KING



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

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

លេខ ២៨២ – ឆ្នាំទី២៥  
ខែមេសា ឆ្នាំ២០១៧  
SERIES No. 282 – 25<sup>th</sup> YEAR  
APRIL 2017

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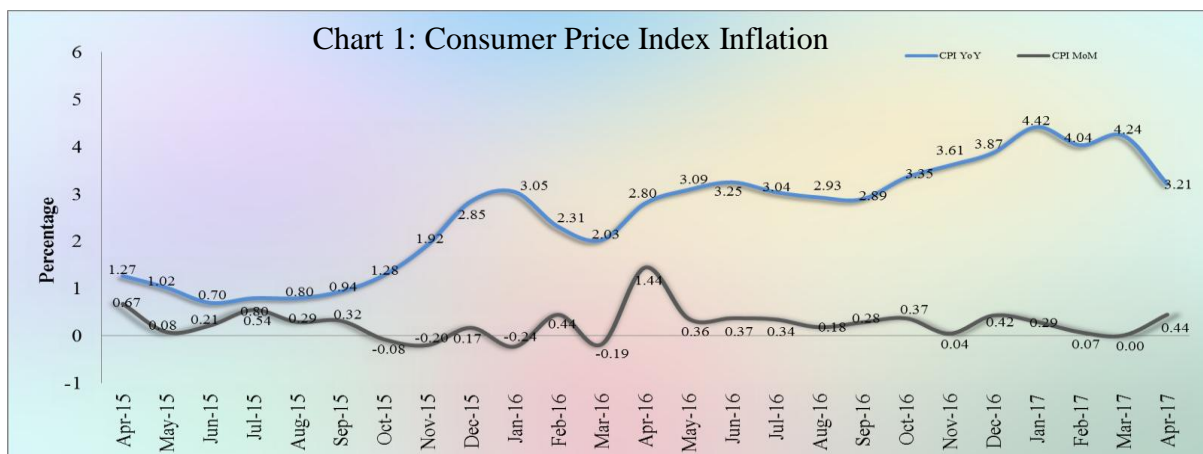
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## Introduction

Headline consumer price inflation in April 2017 accelerated, compared to a month earlier. During this period, Cambodian Riel (KHR) depreciated against US dollar and banking transaction reflecting through credit to private sector and deposit in banking sector continued to improve. At the same time, the international trade in goods showed an increase in deficit.

## Consumer Price Index

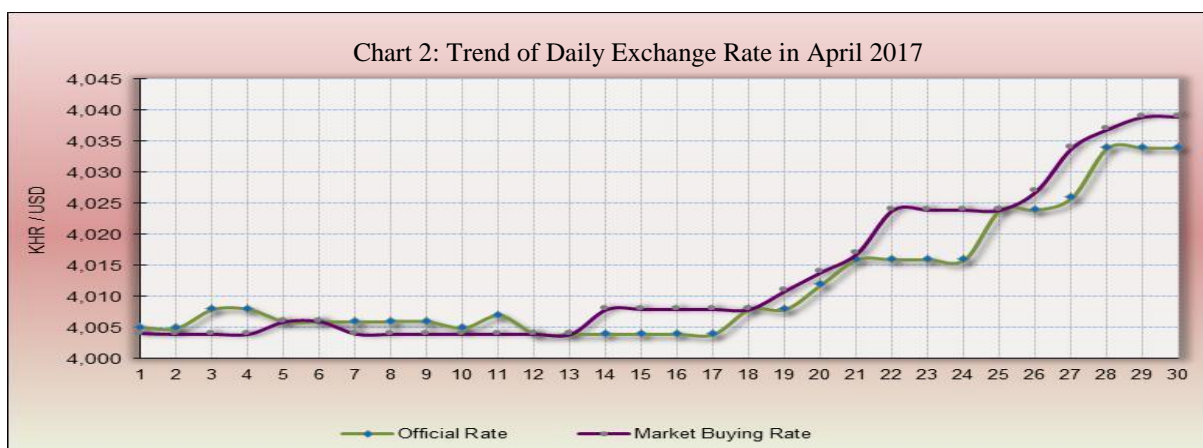
The consumer price inflation in Phnom Penh (month-on-month) increased to 0.44% in April 2017 from 0.00% in March. In which, eight out of twelve group indexes increased while the other three group indexes decreased and one group index remained stable.



During the same period, the year-on-year percentage change of the CPI for all items decelerated to 3.21% in April 2017 from 4.24% in March, reflecting mainly by lower hikes in food and oil prices.

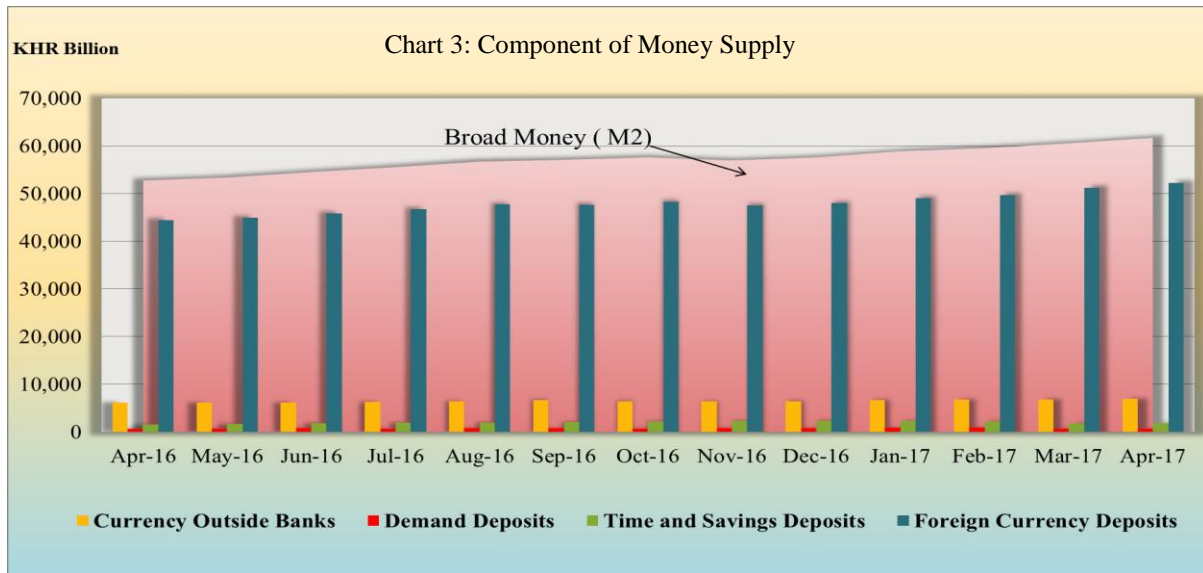
## Exchange Rate

The exchange rate (market buying rate) was KHR 4,039 per US dollar in April 2017, depreciated by 0.87%, compared to the previous month. This was due to the decline in demand for KHR after Khmer New Year.



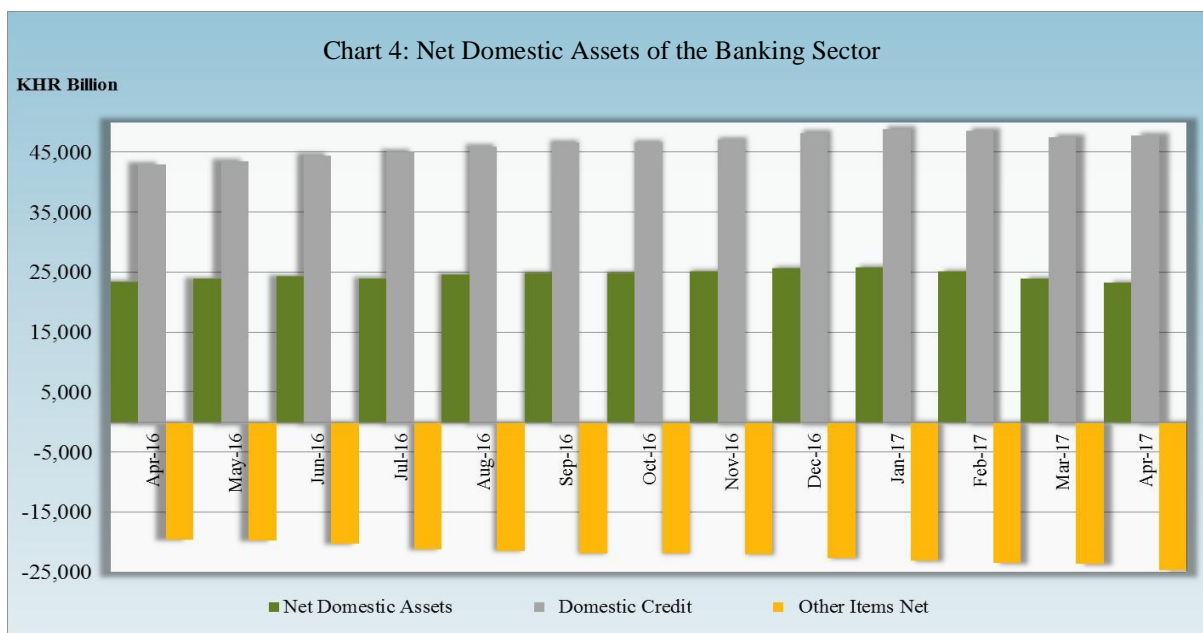
## Money Supply

Broad money (M2) increased to KHR 61,724.6 billion in April 2017, up 1.9% compared to March 2017. The components of M2 including resident's foreign currency deposits, currency outside banks, and time and saving deposits increased by 2.1%, 1.7%, and 1.3%, respectively while demand deposits declined by 7.4%.



## Net Domestic Assets of the Banking Sector

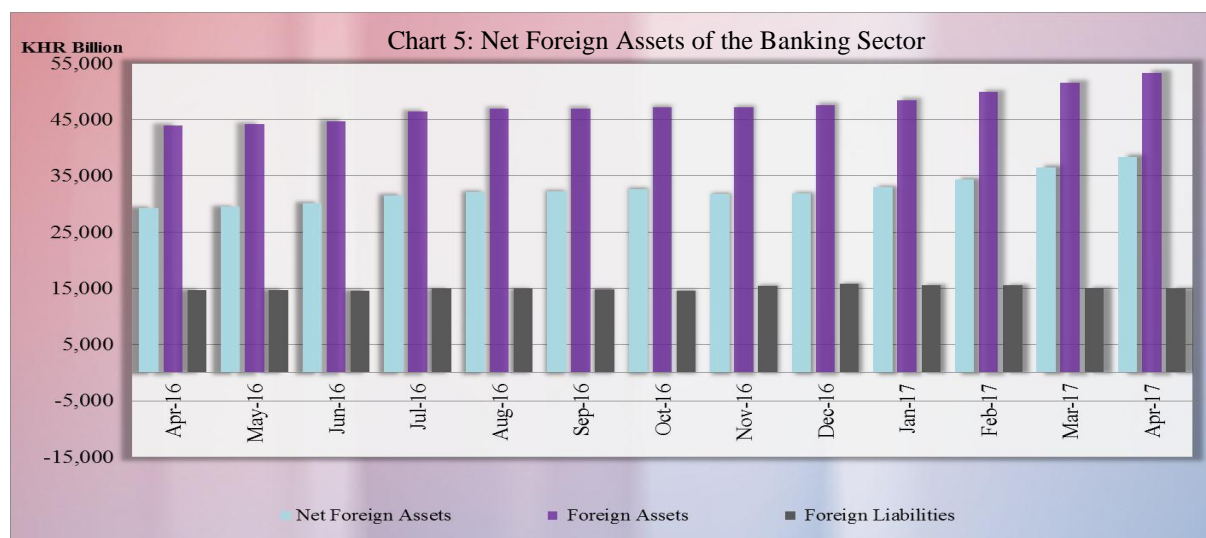
Net domestic assets of the banking sector continued to decrease three months consecutively to KHR 23,388 billion in April 2017, down 2.8% from the previous month, due to a decrease of 4% in other items net while domestic credit increased by 0.6%.



The decrease in other items net was mainly due to an increase of 5% and 3.7% in restricted deposits and capital and reserves, respectively.

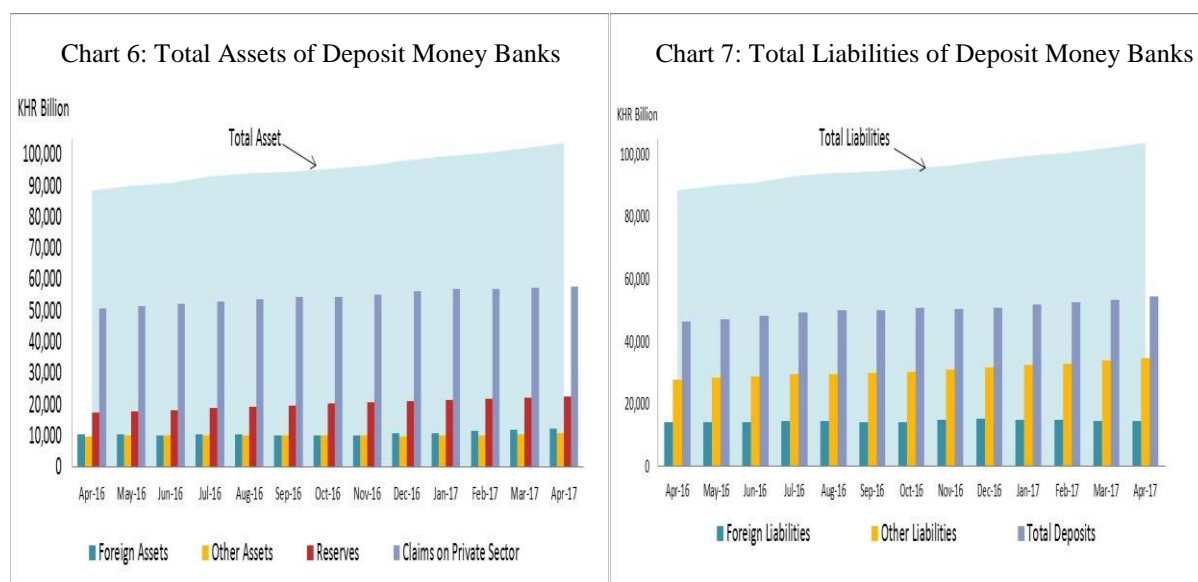
## Net Foreign Assets of the Banking Sector

Net foreign assets of the banking sector continued to increase markedly to KHR 38,336.6 billion in April 2017, up by 5.1% from March, due to an increase of 3.4% in total foreign assets contributed with a decline of 0.8% in total foreign liabilities.



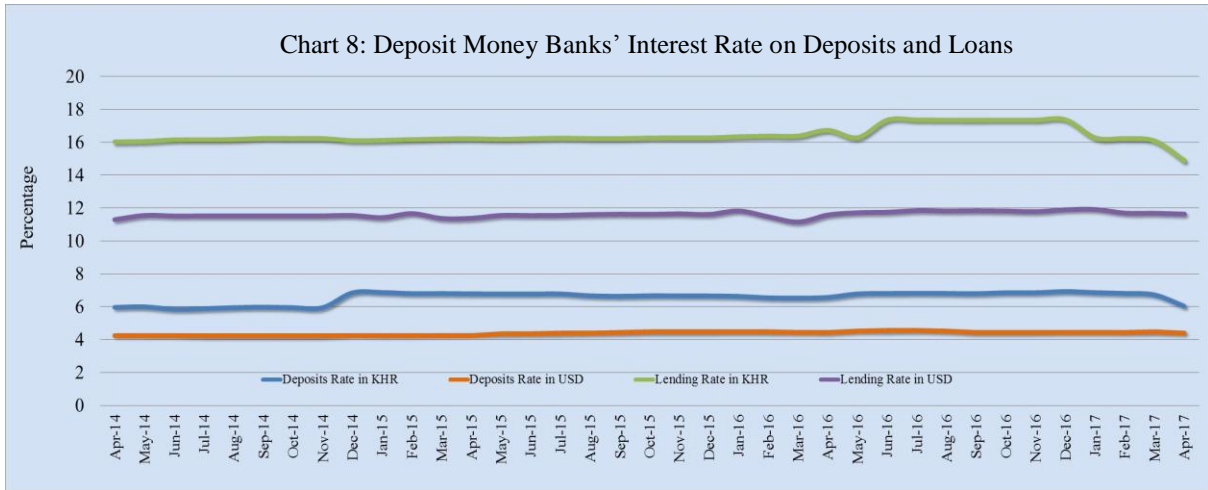
## Deposit Money Banks' Operations

Total assets of commercial banks and specialized banks were KHR 103,885.6 billion, up by 1.6% in April 2017 compared to the previous month.



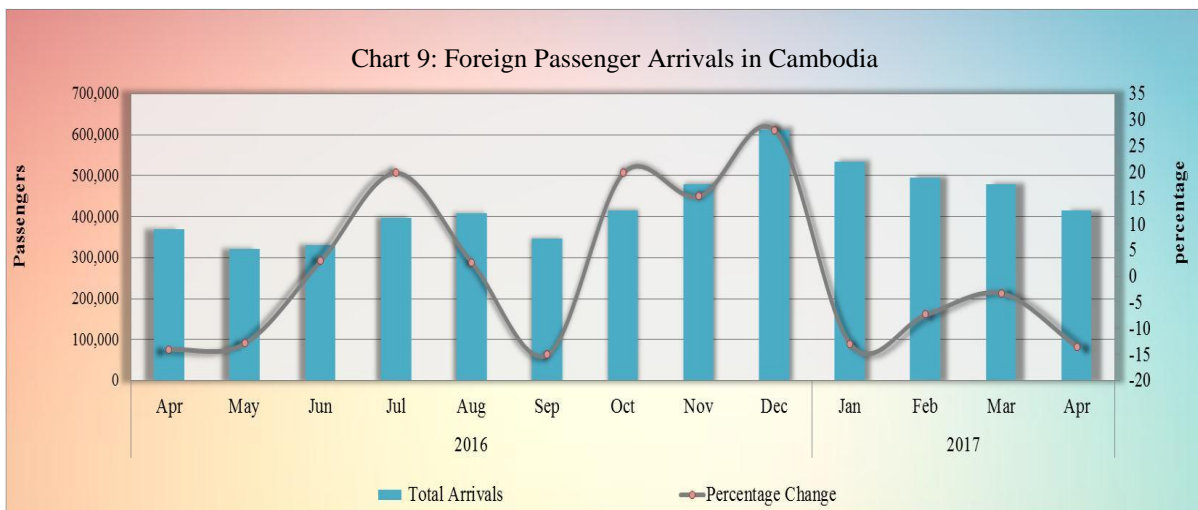
## Interest Rates on Loans and Deposits

In April 2017, the interest rate movement with a 12-month maturity on deposits and loans showed that the weighted average deposit rate in KHR decreased by 0.68% and deposit rate in US dollar decreased by 0.05%. At the same time, the weighted average lending rate in KHR decreased by 1.21% while lending rate in US dollar increased by 0.01%.



### Foreign Tourist Arrivals

In April 2017, the total number of passenger arrivals was 412,925 passengers; decreased by 13.5% following the decrease of 3.2% in the preceding month. The main purpose of the passenger arrivals in Cambodia was for vacation, accounting for more than 86% of the total.



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

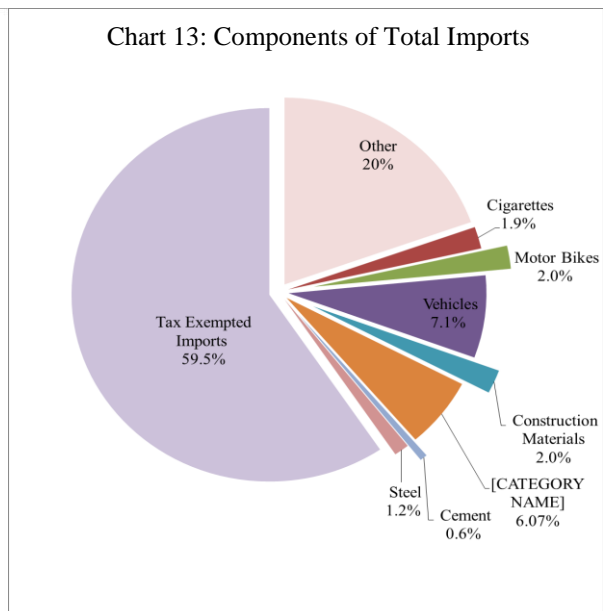
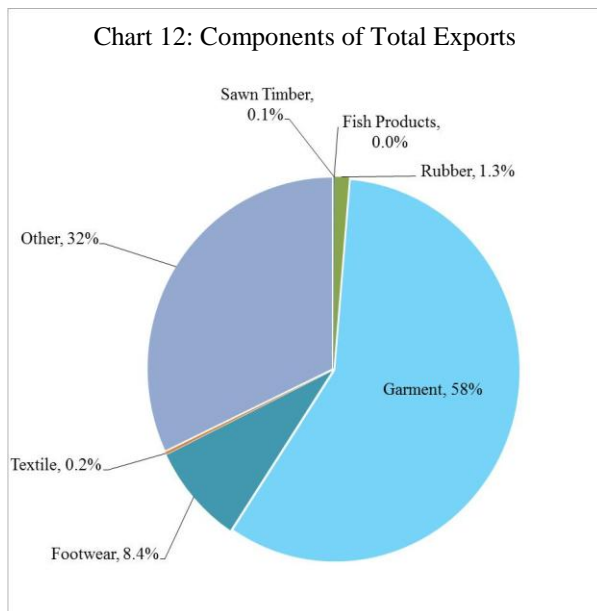


## International Trade in Goods

International trade in goods showed a deficit of KHR 1,096 billion (27.6%) in April 2017, from the deficit of KHR 592.2 billion (13.8%) in March.



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



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

<b>1. Consumer Price Index (CPI) and Component Indices</b> (Oct-Dec. 2006 = 100)	<b>Dec-16</b>	<b>Jan-17</b>	<b>Feb-17</b>	<b>Mar-17</b>	<b>Apr-17</b>
<b>CPI (all items)</b>	<b>168.03</b>	<b>168.52</b>	<b>168.64</b>	<b>168.65</b>	<b>169.40</b>
Food and Non-Alcoholic Beverages	204.86	205.39	205.48	205.38	206.69
Alcoholic Beverages, Tobacco and Narcotics	158.43	158.84	159.25	160.94	160.95
Clothing and Footwear	143.33	143.68	143.85	143.93	144.61
Housing, Water, Electricity, Gas and other Fuels	124.99	123.93	123.70	123.89	124.01
Furnishings and Household Maintenance	149.98	150.12	149.93	149.62	151.10
Health	132.56	132.50	132.49	132.89	132.62
Transport	110.66	112.01	112.73	112.87	112.90
Communication	68.23	68.49	68.50	68.66	68.39
Recreation and Culture	118.63	119.34	119.19	119.92	118.93
Education	160.08	160.08	160.08	160.08	160.08
Restaurants	243.46	247.25	247.83	247.03	248.84
Miscellaneous Goods and Services	139.64	139.88	139.73	139.00	139.68
<b>2. Percentage Change in the CPI and its Components</b>					
<b>2.1 Month on Month Change (%)</b>					
<b>CPI (all items)</b>	<b>0.42</b>	<b>0.29</b>	<b>0.07</b>	<b>0.00</b>	<b>0.44</b>
Food and Non-Alcoholic Beverages	0.34	0.26	0.04	-0.05	0.64
Alcoholic Beverages, Tobacco and Narcotics	-0.09	0.26	0.26	1.06	0.01
Clothing and Footwear	0.87	0.25	0.12	0.05	0.47
Housing, Water, Electricity, Gas and other Fuels	0.00	-0.85	-0.19	0.15	0.10
Furnishings and Household Maintenance	0.18	0.09	-0.12	-0.21	0.99
Health	0.16	-0.05	-0.01	0.30	-0.20
Transport	1.23	1.22	0.64	0.13	0.03
Communication	0.08	0.39	0.01	0.23	-0.40
Recreation and Culture	-0.19	0.60	-0.13	0.62	-0.83
Education	0.00	0.00	0.00	0.00	0.00
Restaurants	1.49	1.56	0.24	-0.32	0.73
Miscellaneous Goods and Services	-0.70	0.17	-0.11	-0.52	0.49
<b>2.2 Year on Year Change (%)</b>					
<b>CPI (all items)</b>	<b>3.87</b>	<b>4.42</b>	<b>4.04</b>	<b>4.24</b>	<b>3.21</b>
Food and Non-Alcoholic Beverages	5.95	6.53	5.61	5.55	3.81
Alcoholic Beverages, Tobacco and Narcotics	4.54	3.33	3.52	3.88	3.06
Clothing and Footwear	4.15	3.57	3.82	3.58	2.67
Housing, Water, Electricity, Gas and other Fuels	1.72	-0.07	0.11	0.72	0.42
Furnishings and Household Maintenance	3.31	3.69	2.23	0.83	2.61
Health	1.93	2.11	2.04	2.24	1.23
Transport	-1.13	2.64	3.70	6.04	5.89
Communication	-0.29	0.06	-0.16	-0.09	-0.68
Recreation and Culture	1.92	3.09	2.44	2.58	1.63
Education	0.00	0.00	0.00	0.00	0.00
Restaurants	1.72	3.30	3.55	3.64	4.13
Miscellaneous Goods and Services	1.96	2.55	2.93	1.76	0.43
<b>3. Three-month moving average CPI (All Items)</b>					
<b>Year on Year Change (%)</b>	<b>3.61</b>	<b>3.97</b>	<b>4.11</b>	<b>4.23</b>	<b>3.83</b>
<b>4. Twelve-month moving average CPI (All Items)</b>					
<b>Year on Year Change (%)</b>	<b>3.02</b>	<b>3.14</b>	<b>3.28</b>	<b>3.46</b>	<b>3.50</b>

**Source:** National Institute of Statistics

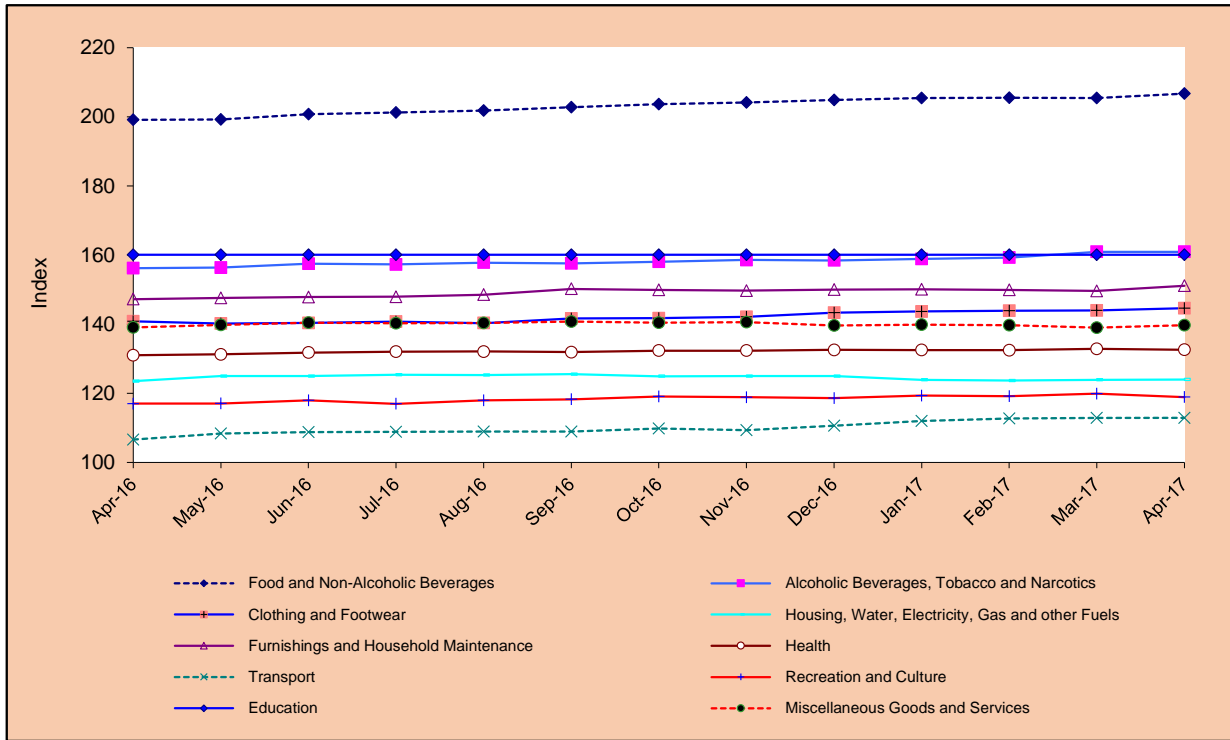


**Table 2: Consumer Items Showing Price Increase in April 2017**

No.	Description	Weight	Index			Percentage Change	
			Apr-16	Mar-17	Apr-17	Monthly	Yearly
1	GOODS AND SERVICES FOR ROUTINE HOUSEHOLD MAINTENANCE	1.610	128.03	129.78	132.38	2.0	3.4
2	NOODLES	1.008	214.90	219.01	222.79	1.7	3.7
3	ROOT VEGETABLES	0.456	214.82	233.63	237.49	1.7	10.6
4	TRANSPORT SERVICES	0.812	151.92	163.74	166.44	1.7	9.6
5	PROCESSED FISH AND SEAFOOD	1.646	215.26	225.45	229.11	1.6	6.4
6	DAIRY PRODUCTS	1.552	162.26	159.61	161.93	1.5	-0.2
7	TUBERS AND MUSHROOMS	0.439	190.26	187.08	189.86	1.5	-0.2
8	COFFEE, TEA AND COCOA	0.755	135.62	135.62	137.63	1.5	1.5
9	LEAF AND STALK VEGETABLES (FRESH)	2.031	189.32	199.56	202.42	1.4	6.9
10	MINERAL WATERS, SOFT DRINKS, FRUIT AND VEGETABLE JUICES	0.748	139.46	142.92	144.91	1.4	3.9
11	GLASSWARE, TABLEWARE AND HOUSEHOLD UTENSILS	0.078	134.27	136.45	138.27	1.3	3.0
12	PORK (FRESH)	5.618	204.15	209.69	211.92	1.1	3.8
13	PERSONAL EFFECTS N.E.C	0.876	161.03	162.11	163.83	1.1	1.7
14	OTHER GRAINS	0.090	260.30	283.00	285.74	1.0	9.8
15	FISH (FRESH)	7.435	189.52	203.36	205.49	1.0	8.4
16	FRUIT VEGETABLES	1.138	266.10	275.61	278.29	1.0	4.6
17	BREAD	0.173	199.95	205.15	206.92	0.9	3.5
18	TRADITIONAL CAKES	0.561	205.22	210.16	211.96	0.9	3.3
19	SERVICES FOR THE MAINTENANCE AND REPAIR OF THE DWELLING	0.435	179.33	186.78	188.49	0.9	5.1
20	LIQUID FUELS	0.099	125.44	139.91	141.17	0.9	12.5
21	PREPARED AND PRESERVED VEGETABLES	0.337	170.67	174.73	176.17	0.8	3.2
22	GAS	2.699	109.93	107.02	107.88	0.8	-1.9
23	OUTPATIENT SERVICES	1.141	119.88	120.23	121.15	0.8	1.1
24	CHICKEN (FRESH)	1.303	201.97	207.60	208.97	0.7	3.5
25	PROCESSED EGGS	0.079	156.73	162.05	163.13	0.7	4.1
26	CLOTHING FOR MEN AND BOYS	0.621	132.44	134.49	135.45	0.7	2.3
27	INFANTS' CLOTHING (BELOW 1 YEAR)	0.054	147.10	145.95	146.91	0.7	-0.1
28	FOOTWEAR	0.641	155.64	156.89	157.95	0.7	1.5
29	RESTAURANTS AND HOTELS	5.861	238.97	247.03	248.84	0.7	4.1
30	BEER	0.532	122.26	122.55	123.24	0.6	0.8
31	BISCUITS/ COOKIES	0.280	173.10	173.95	174.78	0.5	1.0
32	SUGAR, JAM, HONEY, CHOCOLATE AND CONFECTIONERY	1.489	136.23	144.88	145.59	0.5	6.9
33	BICYCLES	0.103	135.33	140.43	141.19	0.5	4.3
34	SEAFOOD (FRESH, CHILLED OR FROZEN)	0.229	213.50	223.19	224.03	0.4	4.9
35	WINE	0.248	159.31	159.32	159.88	0.4	0.4
36	CLOTHING MATERIALS	0.334	152.27	159.71	160.40	0.4	5.3
37	CLOTHING FOR WOMEN AND GIRLS	1.065	135.29	139.81	140.33	0.4	3.7
38	TOOLS AND EQUIPMENT FOR HOUSE AND GARDEN	0.017	181.77	186.86	187.54	0.4	3.2
39	MOTOR OIL	0.062	142.45	146.03	146.67	0.4	3.0
40	OILS AND FATS	0.920	215.59	212.56	213.24	0.3	-1.1

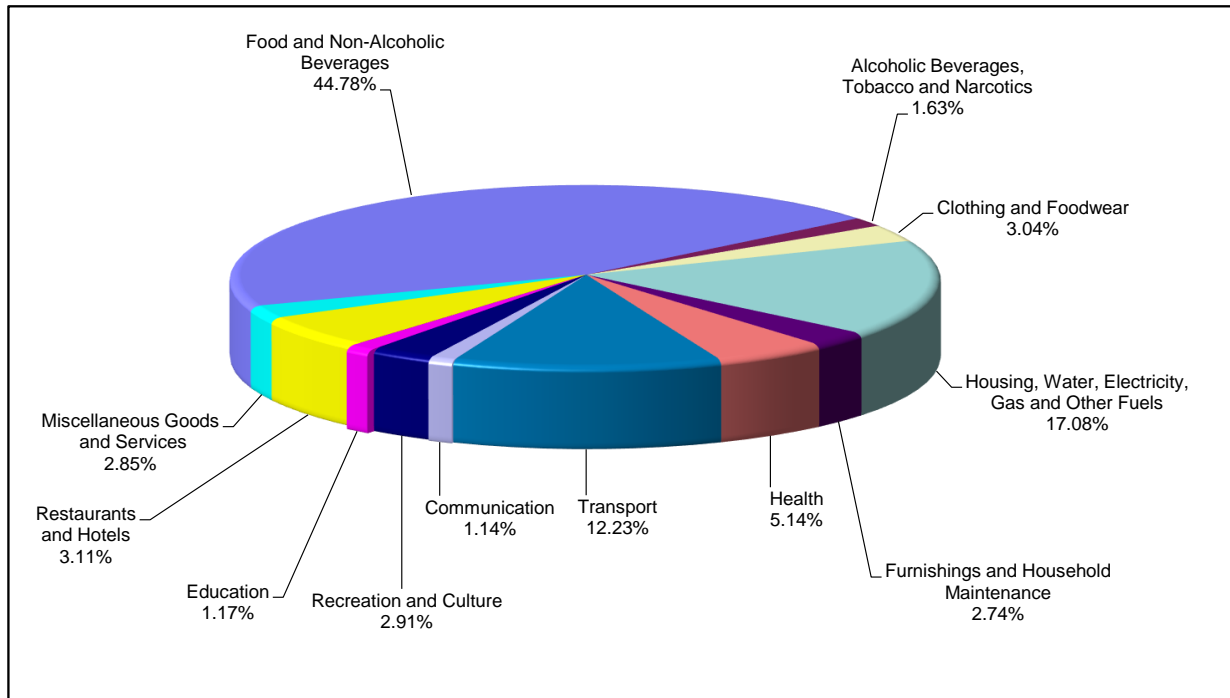
Source: National Institute of Statistics

**Chart 1: Consumer Price Index**



Source: National Institute of Statistics

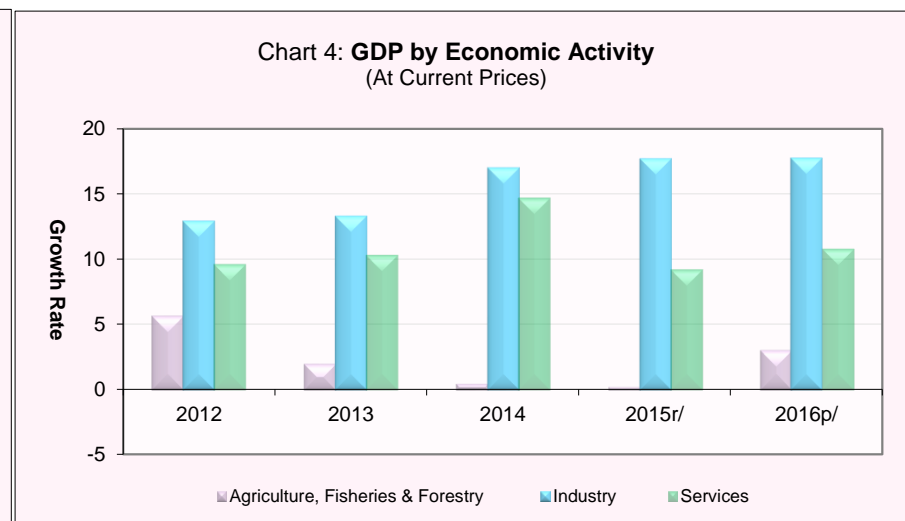
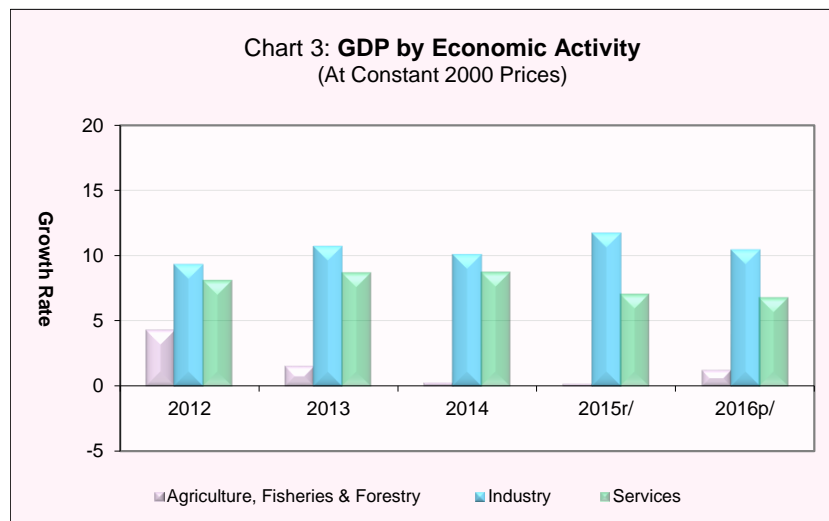
**Chart 2: Weight of All Group Indices in Consumer Basket**



Source: National Institute of Statistics

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

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



p/: preliminary estimates

r/: revised

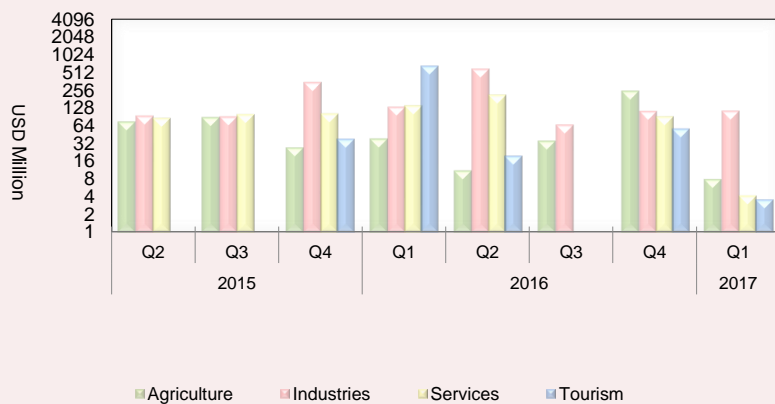
Source: National Institute of Statistics

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

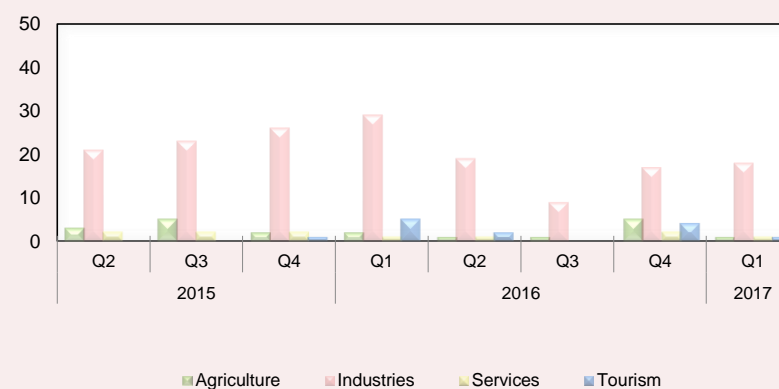
(In USD Million)

Sector	Agriculture		Industries		Services		Tourism		Total	
	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets
<b>2015</b>										
Q1	4	270.8	27	97.9	4	2,444.0	2	60.6	37	2,873.3
Q2	3	74.5	21	94.5	2	85.6	-	-	26	254.6
Q3	5	88.5	23	91.9	2	99.0	-	-	30	279.4
Q4	2	27.2	26	346.2	2	101.4	1	38	31	512.7
<b>Total</b>	<b>14</b>	<b>461.0</b>	<b>97</b>	<b>630.5</b>	<b>10</b>	<b>2,730.1</b>	<b>3</b>	<b>98.6</b>	<b>124</b>	<b>3,920.1</b>
<b>2016</b>										
Q1	2	38.3	29	134.3	1	140.0	5	642.4	37	955.0
Q2	1	11.2	19	585.6	1	211.0	2	19.8	23	827.5
Q3	1	35.3	9	67.4	-	-	-	-	10	102.7
Q4	5	246.6	17	113.5	2	91	4	56.3	28	507.4
<b>Total</b>	<b>9</b>	<b>331.3</b>	<b>74</b>	<b>900.8</b>	<b>4</b>	<b>442.0</b>	<b>11</b>	<b>718.4</b>	<b>98</b>	<b>2,392.5</b>
<b>2017</b>										
Q1	1	8.0	18	115.6	1	4.2	1	3.6	21	131.4
<b>Total</b>	<b>1</b>	<b>8.0</b>	<b>18</b>	<b>115.6</b>	<b>1</b>	<b>4.2</b>	<b>1</b>	<b>3.6</b>	<b>21</b>	<b>131.4</b>

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



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



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

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

(In USD Million)

Country	2015				2016				2017
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1
Cambodia	2,754.9	117.4	45.2	217.9	379.4	277.6	35.3	51.3	23.9
China	56.1	72.3	43.8	68.4	460.7	19.9	6.4	210.3	28.1
Korea	3.0	-	0.5	5.0	14.4	3.2	-	-	15.5
United States	0.2	-	-	2.9	9.0	-	-	2.4	-
Thailand	-	13.1	1.9	7.4	4.9	104.8	-	20.0	-
Vietnam	28.4	-	60.9	-	-	-	-	77.0	-
Malaysia	-	5.9	1.7	55.3	2.5	-	-	-	-
Singapore	-	-	-	26.8	-	-	2.0	101.0	-
Taiwan	8.5	10.6	9.1	18.3	10.5	2.2	8.4	-	10.5
Australia	-	-	-	-	-	-	-	-	-
England	-	12.9	9.5	92.7	12.8	22.9	-	-	35.4
Canada	2.7	-	-	-	-	-	1.5	4.1	-
Hong Kong	13.9	17.2	72.4	5.7	10.7	174.6	29.1	34.8	13.4
Others	5.5	5.2	34.4	12.5	49.9	222.3	20.0	6.3	4.6
<b>Total</b>	<b>2,873.3</b>	<b>254.6</b>	<b>279.4</b>	<b>512.7</b>	<b>955.0</b>	<b>827.5</b>	<b>102.7</b>	<b>507.4</b>	<b>131.4</b>
<b>( Share of total )</b>									
Cambodia	95.9	46.1	16.2	42.5	39.7	33.5	34.4	10.1	18.2
China	2.0	28.4	15.7	13.3	48.2	2.4	6.2	41.5	21.4
Korea	0.1	-	0.2	1.0	1.5	0.4	-	-	11.8
United States	0.0	-	-	0.6	0.9	-	-	0.5	-
Thailand	-	5.2	0.7	1.4	0.5	12.7	-	3.9	-
Vietnam	1.0	-	21.8	-	-	-	-	15.2	-
Malaysia	-	2.3	0.6	10.8	0.3	-	-	-	-
Singapore	-	-	-	5.2	-	-	2.0	19.9	-
Taiwan	0.3	4.2	3.3	3.6	1.1	0.3	8.2	-	8.0
Australia	-	-	-	-	-	-	-	-	-
England	-	5.1	3.4	18.1	1.3	2.8	-	-	26.9
Canada	0.1	-	-	-	-	-	1.5	0.8	-
Hong Kong	0.5	6.8	25.9	1.1	1.1	21.1	28.3	6.9	10.2
Others	0.2	2.1	12.3	2.4	5.2	26.9	19.5	1.2	3.5
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

\* Fixed Assets

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

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

(KHR/USD)

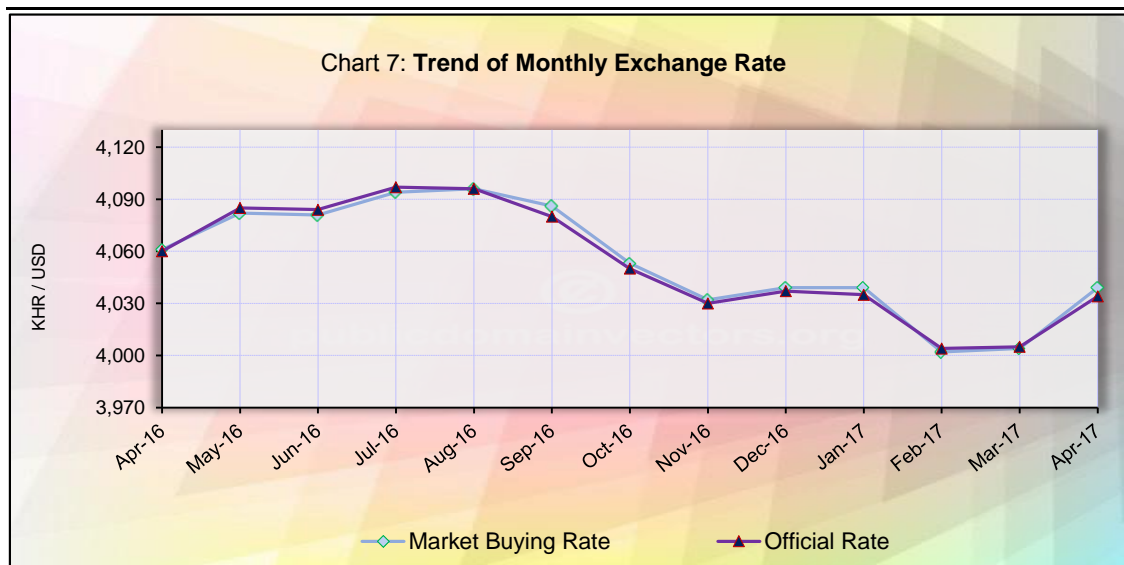
Day	Parallel Market Rate			Official Rate	Daily Change*	
	Purchase	Sale	Midpoint		Spread	% Change
1	4,004	4,011	4,008	4,005	0.0	0.0
2	4,004	4,011	4,008	4,005	0.0	0.0
3	4,004	4,014	4,009	4,008	0.0	0.0
4	4,004	4,014	4,009	4,008	0.0	0.0
5	4,006	4,014	4,010	4,006	2.0	0.0
6	4,006	4,014	4,010	4,006	0.0	0.0
7	4,004	4,012	4,008	4,006	-2.0	0.0
8	4,004	4,012	4,008	4,006	0.0	0.0
9	4,004	4,012	4,008	4,006	0.0	0.0
10	4,004	4,012	4,008	4,005	0.0	0.0
11	4,004	4,012	4,008	4,007	0.0	0.0
12	4,004	4,013	4,009	4,004	0.0	0.0
13	4,004	4,019	4,012	4,004	0.0	0.0
14	4,008	4,016	4,012	4,004	4.0	0.1
15	4,008	4,016	4,012	4,004	0.0	0.0
16	4,008	4,016	4,012	4,004	0.0	0.0
17	4,008	4,016	4,012	4,004	0.0	0.0
18	4,008	4,016	4,012	4,008	0.0	0.0
19	4,011	4,019	4,015	4,008	3.0	0.1
20	4,014	4,019	4,017	4,012	3.0	0.1
21	4,017	4,024	4,021	4,016	3.0	0.1
22	4,024	4,034	4,029	4,016	7.0	0.2
23	4,024	4,034	4,029	4,016	0.0	0.0
24	4,024	4,034	4,029	4,016	0.0	0.0
25	4,024	4,034	4,029	4,024	0.0	0.0
26	4,027	4,036	4,032	4,024	3.0	0.1
27	4,034	4,041	4,038	4,026	7.0	0.2
28	4,037	4,044	4,041	4,034	3.0	0.1
29	4,039	4,046	4,043	4,034	2.0	0.0
30	4,039	4,046	4,043	4,034	0.0	0.0
<b>Average Rate</b>	<b>4,014</b>	<b>4,022</b>	<b>4,018</b>	<b>4,012</b>	<b>1.2</b>	<b>0.0</b>

\* - Spread of Daily Purchasing Market Rate

- Daily % Change of Purchasing Market Rate

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

Month	Market Rate				Official Rate
	Purchase	Monthly %Change	Sale	Midpoint	
<b>Dec-09</b>	4,181	0.41	4,190	4,186	4,169
<b>Dec-10</b>	4,048	-0.64	4,053	4,051	4,053
<b>Dec-11</b>	4,057	0.67	4,066	4,062	4,039
<b>Dec-12</b>	3,990	-0.13	3,995	3,993	3,995
<b>Dec-13</b>	4,003	0.23	4,013	4,008	3,995
<b>Dec-14</b>	4,064	0.22	4,073	4,069	4,075
<b>Dec-15</b>	4,048	0.10	4,055	4,052	4,050
<b>2016</b>					
Jan	4,037	-0.27	4,045	4,041	4,037
Feb	4,010	-0.67	4,016	4,013	4,008
Mar	4,010	0.00	4,018	4,014	4,006
Apr	4,061	1.27	4,073	4,067	4,060
May	4,082	0.52	4,091	4,087	4,085
Jun	4,081	-0.02	4,091	4,086	4,084
Jul	4,094	0.32	4,103	4,099	4,097
Aug	4,096	0.05	4,106	4,101	4,096
Sep	4,086	-0.24	4,097	4,092	4,080
Oct	4,053	-0.81	4,061	4,057	4,050
Nov	4,032	-0.52	4,041	4,037	4,030
Dec	4,039	0.17	4,050	4,045	4,037
<b>2017</b>					
Jan	4,039	0.00	4,052	4,046	4,035
Feb	4,002	-0.92	4,011	4,007	4,004
Mar	4,004	0.05	4,013	4,009	4,005
Apr	4,039	0.87	4,046	4,043	4,034



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

(Official Buying Rate, End-Period)

	SDR	US Dollar	Euro	Japanese Yen	Pound Sterling	Indonesian Rupiah	Malaysian Ringgit	Philippines Peso	Singaporean Dollar	Thai Baht	Vietnamese Dong
Unit	1	1	1	100	1	1000	1	100	1	1	1000
Dec-10	6,242	4,051	5,387	4,970	6,252	450	1,318	9,248	3,143	134	208
Dec-11	6,181	4,039	5,230	5,201	6,225	445	1,274	9,210	3,108	127	192
Dec-12	6,140	3,995	5,285	4,645	6,456	411	1,304	9,737	3,266	131	191
Dec-13	6,152	3,995	5,515	3,807	6,589	327	1,215	8,999	3,153	122	190
Dec-14	5,902	4,075	4,955	3,411	6,342	328	1,166	9,117	3,083	124	191
<b>2015</b>											
Nov	5,555	4,044	4,281	3,292	6,081	293	951	8,590	2,862	113	180
Dec	5,617	4,050	4,429	3,362	6,000	294	944	8,630	2,863	112	181
<b>2016</b>											
Jan	5,581	4,037	4,413	3,396	5,794	291	968	8,462	2,827	113	182
Feb	5,565	4,008	4,381	3,525	5,555	300	949	8,456	2,840	112	180
Mar	5,635	4,006	4,540	3,565	5,757	302	1,021	8,708	2,966	114	180
Apr	5,739	4,060	4,611	3,756	5,933	308	1,046	8,677	3,021	116	182
May	5,743	4,085	4,554	3,685	5,981	300	995	8,749	2,962	114	182
June	5,701	4,084	4,539	3,975	5,489	311	1,018	8,708	3,033	116	183
July	5,696	4,097	4,541	3,910	5,393	313	1,012	8,706	3,030	118	184
Aug	5,717	4,096	4,565	3,980	5,360	309	1,010	8,822	3,004	118	184
Sep	5,708	4,080	4,578	4,040	5,321	315	993	8,471	3,002	118	183
Oct	5,555	4,050	4,444	3,864	4,937	310	964	8,366	2,908	116	182
Nov	5,449	4,030	4,292	3,587	5,034	297	904	8,100	2,830	113	178
Dec	5,410	4,037	4,265	3,467	4,960	300	901	8,119	2,792	112	178
<b>2017</b>											
Jan	5,465	4,035	4,319	3,551	5,043	302	912	8,112	2,842	115	179
Feb	5,416	4,004	4,237	3,550	4,981	300	902	7,965	2,849	115	176
Mar	5,446	4,005	4,278	3,582	4,997	301	906	7,985	2,865	116	176
Apr	5,523	4,034	4,384	3,623	5,202	303	929	8,050	2,887	117	177
<b>Monthly % Change</b>	<b>1.4</b>	<b>0.7</b>	<b>2.5</b>	<b>1.1</b>	<b>4.1</b>	<b>0.7</b>	<b>2.5</b>	<b>0.8</b>	<b>0.8</b>	<b>0.9</b>	<b>0.6</b>



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

(Annual Rate, Weighted Average Rate)

	Dec-15	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	Jan-17	Feb-17	Mar-17	Apr-17
<b>Interest Rates on Deposits in KHR</b>														
Saving Deposits	1.43	1.41	1.55	1.55	1.55	1.56	1.51	1.56	1.55	1.56	1.57	1.57	1.55	1.44
Fixed deposit 1 Month	2.86	2.80	2.98	2.99	3.00	3.00	3.01	3.08	3.07	3.11	3.08	3.03	2.98	2.24
Fixed deposit 3 Months	4.71	4.65	4.76	4.79	4.79	4.79	4.77	4.79	4.79	4.84	4.79	4.73	4.67	3.95
Fixed deposit 6 Months	5.65	5.58	5.71	5.74	5.75	5.74	5.71	5.72	5.73	5.79	5.73	5.67	5.60	4.74
Fixed deposit 12 Months	6.64	6.55	6.77	6.79	6.81	6.80	6.78	6.84	6.84	6.91	6.85	6.80	6.71	6.02
<b>Interest Rates on Deposits in USD</b>														
Saving Deposits	0.78	0.81	0.88	0.89	0.86	0.90	0.87	0.84	0.84	0.84	0.84	0.82	0.82	0.76
Fixed deposit 1 Month	1.73	1.71	1.78	1.80	1.81	1.82	1.79	1.75	1.76	1.77	1.77	1.71	1.71	1.56
Fixed deposit 3 Months	2.46	2.43	2.50	2.49	2.51	2.49	2.46	2.44	2.41	2.42	2.42	2.36	2.37	2.28
Fixed deposit 6 Months	3.42	3.40	3.46	3.47	3.49	3.46	3.40	3.41	3.41	3.41	3.41	3.38	3.39	3.25
Fixed deposit 12 Months	4.45	4.43	4.51	4.52	4.54	4.50	4.42	4.43	4.43	4.44	4.44	4.44	4.45	4.40
<b>Interest Rates on Loans in KHR</b>														
1 Month	18.00	18.23	18.00	18.00	20.04	20.26	20.41	20.47	20.49	20.46	20.38	20.16	20.27	18.00
3 Months	18.00	18.23	18.00	18.00	20.04	20.26	20.41	20.47	20.49	20.46	20.38	20.16	20.24	18.00
6 Months	19.74	19.95	20.64	18.76	20.41	20.66	20.84	21.16	21.19	21.20	21.15	20.91	21.06	19.11
12 Months	16.24	16.71	16.26	17.34	17.35	17.33	17.33	17.34	17.34	17.35	16.24	16.20	16.05	14.84
<b>Interest Rates on Loans in USD</b>														
1 Month	12.86	12.58	11.96	11.84	12.41	12.38	12.39	12.45	12.45	12.63	13.41	12.94	13.00	11.93
3 Months	12.45	12.08	11.63	11.54	12.27	12.27	12.26	12.45	12.34	12.27	12.37	11.43	13.51	12.25
6 Months	12.95	13.09	12.47	12.36	12.70	12.67	12.79	13.00	12.34	12.57	12.99	12.80	12.76	12.86
12 Months	11.60	11.57	11.71	11.74	11.85	11.82	11.84	11.82	11.78	11.90	11.92	11.69	11.67	11.68

\* Including Commercial Banks and Specialized Banks

\*\* Revised

**Table 10: Monetary Survey**

(In KHR Billion)

	Dec-16	Jan-17	Feb-17	Mar-17	Apr-17
<b>Net Foreign Assets</b>	<b>31,814.5</b>	<b>32,907.5</b>	<b>34,321.4</b>	<b>36,490.5</b>	<b>38,336.6</b>
Foreign Assets	47,581.6	48,429.7	49,833.7	51,537.2	53,267.7
Foreign Liabilities	-15,767.1	-15,522.2	-15,512.2	-15,046.7	-14,931.1
<b>Net Domestic Assets</b>	<b>25,802.3</b>	<b>25,944.9</b>	<b>25,250.9</b>	<b>24,057.0</b>	<b>23,388.0</b>
<b>Domestic Credit</b>	<b>48,310.3</b>	<b>48,911.6</b>	<b>48,619.2</b>	<b>47,567.4</b>	<b>47,847.3</b>
<b>Net Claims on Government</b>	<b>-8,148.5</b>	<b>-8,058.4</b>	<b>-8,336.9</b>	<b>-9,818.9</b>	<b>-10,126.6</b>
Claims on Government	270.2	270.2	270.2	270.2	270.2
Deposits of Government	-8,418.7	-8,328.6	-8,607.2	-10,089.2	-10,396.9
<b>Non-Government</b>	<b>56,458.8</b>	<b>56,969.9</b>	<b>56,956.1</b>	<b>57,386.3</b>	<b>57,973.9</b>
State Enterprises	0.0	0.4	0.4	0.4	0.4
Private Sector	56,458.8	56,969.5	56,955.7	57,385.9	57,973.5
Of Which in Foreign Currency	55,741.0	56,251.9	56,243.0	56,672.4	57,253.1
<b>Other Items Net</b>	<b>-22,508.0</b>	<b>-22,966.7</b>	<b>-23,368.3</b>	<b>-23,510.4</b>	<b>-24,459.3</b>
Restricted Deposits	-1,301.5	-1,328.6	-1,338.0	-1,357.6	-1,425.9
Capital & Reserves	-17,904.6	-18,513.5	-18,776.4	-19,361.1	-20,070.4
Others	-3,301.8	-3,124.6	-3,253.9	-2,791.7	-2,963.0
<b>Liquidity (M2)</b>	<b>57,616.8</b>	<b>58,852.4</b>	<b>59,572.3</b>	<b>60,547.4</b>	<b>61,724.6</b>
<b>Money (M1)</b>	<b>7,273.0</b>	<b>7,541.8</b>	<b>7,681.7</b>	<b>7,524.7</b>	<b>7,588.9</b>
Currency Outside Banks	6,473.4	6,678.1	6,791.2	6,835.1	6,950.4
Demand Deposits	799.7	863.7	890.5	689.6	638.4
<b>Quasi-Money</b>	<b>50,343.8</b>	<b>51,310.6</b>	<b>51,890.7</b>	<b>53,022.7</b>	<b>54,135.8</b>
Time and Savings Deposits	2,386.3	2,277.0	2,232.5	1,843.3	1,866.4
Foreign Currency Deposits	47,957.4	49,033.6	49,658.2	51,179.4	52,269.4

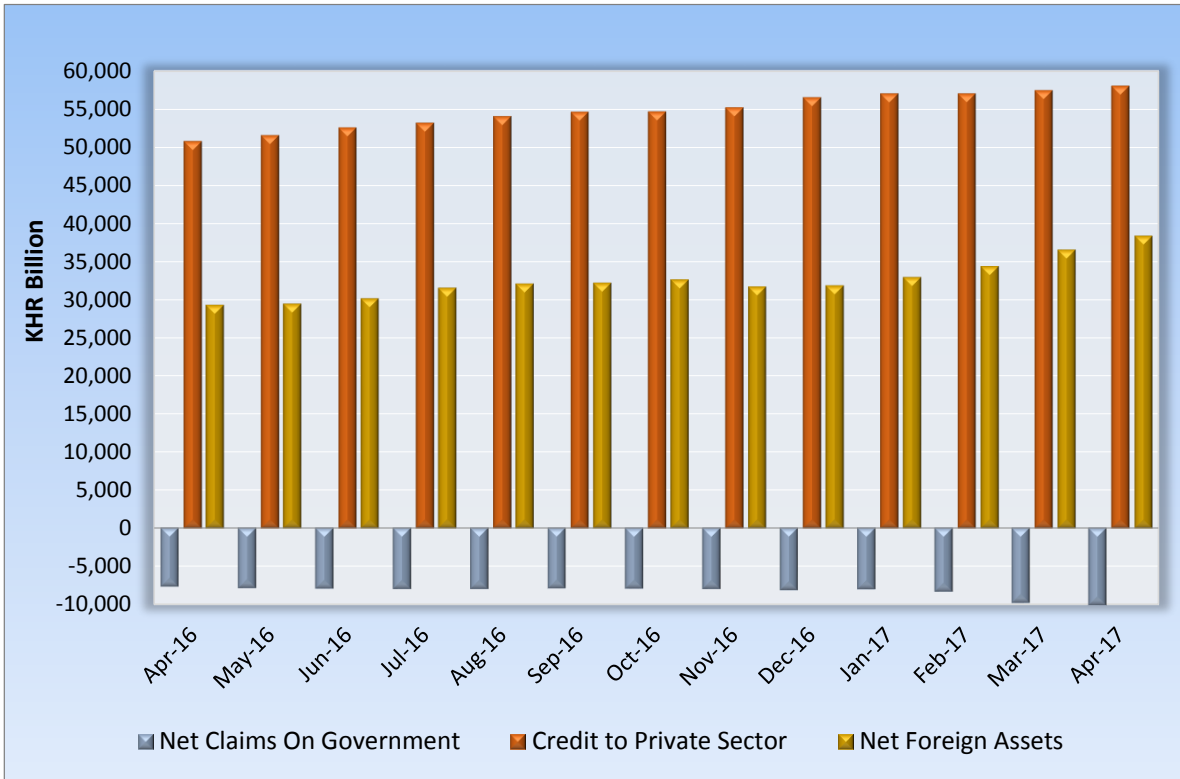
\* Revised

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

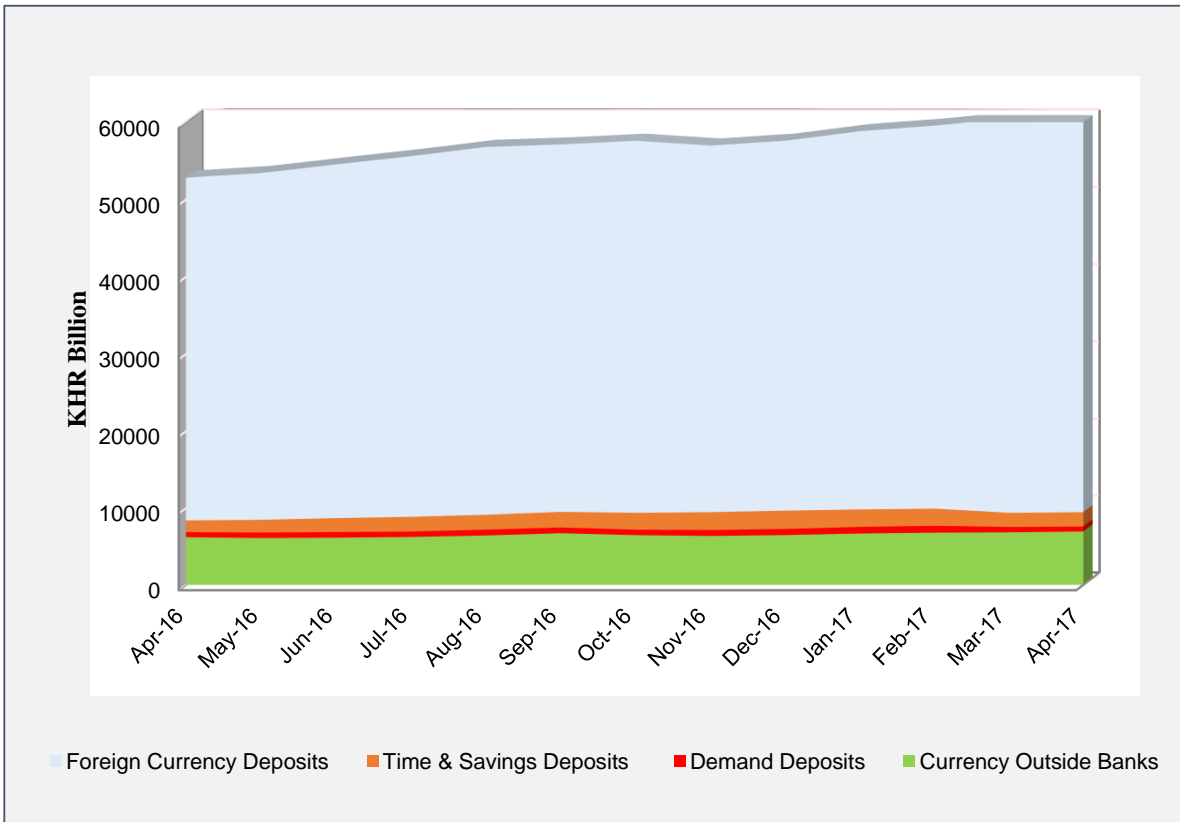
	Change in KHR Billion			Percentage Change		
	Dec-16	Mar-17	Apr-17	Dec-16	Mar-17	Apr-17
<b>Net Foreign Assets</b>	<b>126.9</b>	<b>2,169.0</b>	<b>1,846.1</b>	<b>0.4</b>	<b>6.3</b>	<b>5.1</b>
Foreign Assets	441.3	1,703.5	1,730.5	0.9	3.4	3.4
Foreign Liabilities	314.4	-465.5	-115.7	2.0	-3.0	-0.8
<b>Net Domestic Assets</b>	<b>514.8</b>	<b>-1,193.9</b>	<b>-669.0</b>	<b>2.0</b>	<b>-4.7</b>	<b>-2.8</b>
<b>Domestic Credit</b>	<b>1,185.6</b>	<b>-1,051.8</b>	<b>279.9</b>	<b>2.5</b>	<b>-2.2</b>	<b>0.6</b>
<b>Net Claims on Government</b>	<b>-139.3</b>	<b>-1,482.0</b>	<b>-307.7</b>	<b>-1.7</b>	<b>-17.8</b>	<b>-3.1</b>
Claims on Government	0.0	0.0	0.0	0.0	0.0	0.0
Deposits of Government	139.3	1,482.0	307.7	1.7	17.2	3.0
<b>Non-Government</b>	<b>1,324.9</b>	<b>430.2</b>	<b>587.6</b>	<b>2.4</b>	<b>0.8</b>	<b>1.0</b>
State Enterprises	0.0	0.0	0.0	0.0	0.0	-3.9
Private Sector	1,324.9	430.2	587.6	2.4	0.8	1.0
Of Which in Foreign Currency	1,318.8	429.5	580.7	2.4	0.8	1.0
<b>Other</b>	<b>-670.8</b>	<b>-142.1</b>	<b>-948.9</b>	<b>-3.1</b>	<b>-0.6</b>	<b>-4.0</b>
Restricted Deposits	38.3	19.6	68.2	3.0	1.5	5.0
Capital & Reserves	161.4	584.7	709.4	0.9	3.1	3.7
Others	-471.1	462.2	-171.3	-16.6	14.2	-6.1
<b>Liquidity (M2)</b>	<b>641.7</b>	<b>975.1</b>	<b>1,177.2</b>	<b>1.1</b>	<b>1.6</b>	<b>1.9</b>
<b>Money (M1)</b>	<b>137.1</b>	<b>-156.9</b>	<b>64.1</b>	<b>1.9</b>	<b>-2.0</b>	<b>0.9</b>
Currency Outside Banks	115.2	43.9	115.3	1.8	0.6	1.7
Demand Deposits	21.9	-200.9	-51.2	2.8	-22.6	-7.4
<b>Quasi-Money</b>	<b>504.6</b>	<b>1,132.1</b>	<b>1,113.0</b>	<b>1.0</b>	<b>2.2</b>	<b>2.1</b>
Time and Savings Deposits	65.6	-389.1	23.1	2.8	-17.4	1.3
Foreign Currency Deposits	438.9	1,521.2	1,090.0	0.9	3.1	2.1

\* Revised

**Chart 8: Monetary Survey**



**Chart 9: Components of Money Supply**



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

(In KHR Billion)

	Dec-16	Jan-17	Feb-17	Mar-17	Apr-17
<b>Net Foreign Assets</b>	<b>-4,522</b>	<b>-4,197</b>	<b>-3,505</b>	<b>-2,792</b>	<b>-2,177</b>
Foreign Assets	10,875	10,951	11,636	11,882	12,374
Foreign Liabilities	15,397	15,148	15,141	14,674	14,551
<b>Net Domestic Assets</b>	<b>34,390</b>	<b>34,495</b>	<b>34,271</b>	<b>34,050</b>	<b>34,288</b>
<b>Net Domestic Credit</b>	<b>55,805</b>	<b>56,315</b>	<b>56,309</b>	<b>56,266</b>	<b>57,221</b>
Net Claims on Government	-654	-655	-646	-1,120	-753
Claims on Public Enterprises	0	0	0	0	0
Claims on Private Sector	56,459	56,970	56,956	57,386	57,974
Net claims on National Bank of Cambodia	0	0	0	0	0
<b>Other Assets (net)</b>	<b>-21,415</b>	<b>-21,820</b>	<b>-22,039</b>	<b>-22,216</b>	<b>-22,933</b>
<b>Reserves</b>	<b>21,069</b>	<b>21,654</b>	<b>21,947</b>	<b>22,318</b>	<b>22,561</b>
Cash	484	489	544	578	692
Deposits at National Bank of Cambodia	20,104	20,561	20,813	21,086	21,306
Other Credits at National Bank of Cambodia	482	604	590	654	564
<b>Total Deposits</b>	<b>50,938</b>	<b>51,952</b>	<b>52,713</b>	<b>53,576</b>	<b>54,672</b>
Demand Deposits	594	641	822	553	537
Time and Savings Deposits	2,386	2,277	2,232	1,843	1,866
Foreign Currency Deposits	47,957	49,034	49,658	51,179	52,269
<b>Total Assets</b>	<b>98,298</b>	<b>99,732</b>	<b>100,709</b>	<b>102,211</b>	<b>103,886</b>
	<b>(Monthly Percentage Change)</b>				
<b>Net Foreign Assets</b>	<b>-3.5</b>	<b>-7.2</b>	<b>-16.5</b>	<b>-20.4</b>	<b>-22.0</b>
Foreign Assets	4.6	0.7	6.3	2.1	4.1
Foreign Liabilities	2.1	-1.6	0.0	-3.1	-0.8
<b>Net Domestic Assets</b>	<b>0.4</b>	<b>0.3</b>	<b>-0.6</b>	<b>-0.6</b>	<b>0.7</b>
<b>Net Domestic Credit</b>	<b>2.4</b>	<b>0.9</b>	<b>0.0</b>	<b>-0.1</b>	<b>1.7</b>
Net Claims on Government	-0.3	0.2	-1.3	73.2	-32.8
Claims on Public Enterprises	0.0	0.0	1.8	0.0	-3.9
Claims on Private Sector	2.4	0.9	0.0	0.8	1.0
Net claims on National Bank of Cambodia	0.2	-0.1	0.7	-0.5	0.2
<b>Other Assets (net)</b>	<b>5.8</b>	<b>1.9</b>	<b>1.0</b>	<b>0.8</b>	<b>3.2</b>
<b>Reserves</b>	0.8	2.8	1.4	1.7	1.1
Cash	-22.0	1.0	11.1	6.2	19.8
Deposits at National Bank of Cambodia	0.9	2.3	1.2	1.3	1.0
Other Credits at National Bank of Cambodia	33.5	25.5	-2.3	10.8	-13.8
<b>Total Deposits</b>	<b>1.0</b>	<b>2.0</b>	<b>1.5</b>	<b>1.6</b>	<b>2.0</b>
Demand Deposits	-3.7	7.9	28.2	-32.7	-3.0
Time and Savings Deposits	2.8	-4.6	-2.0	-17.4	1.3
Foreign Currency Deposits	0.9	2.2	1.3	3.1	2.1
<b>Total Assets</b>	<b>1.7</b>	<b>1.5</b>	<b>1.0</b>	<b>1.5</b>	<b>1.6</b>

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

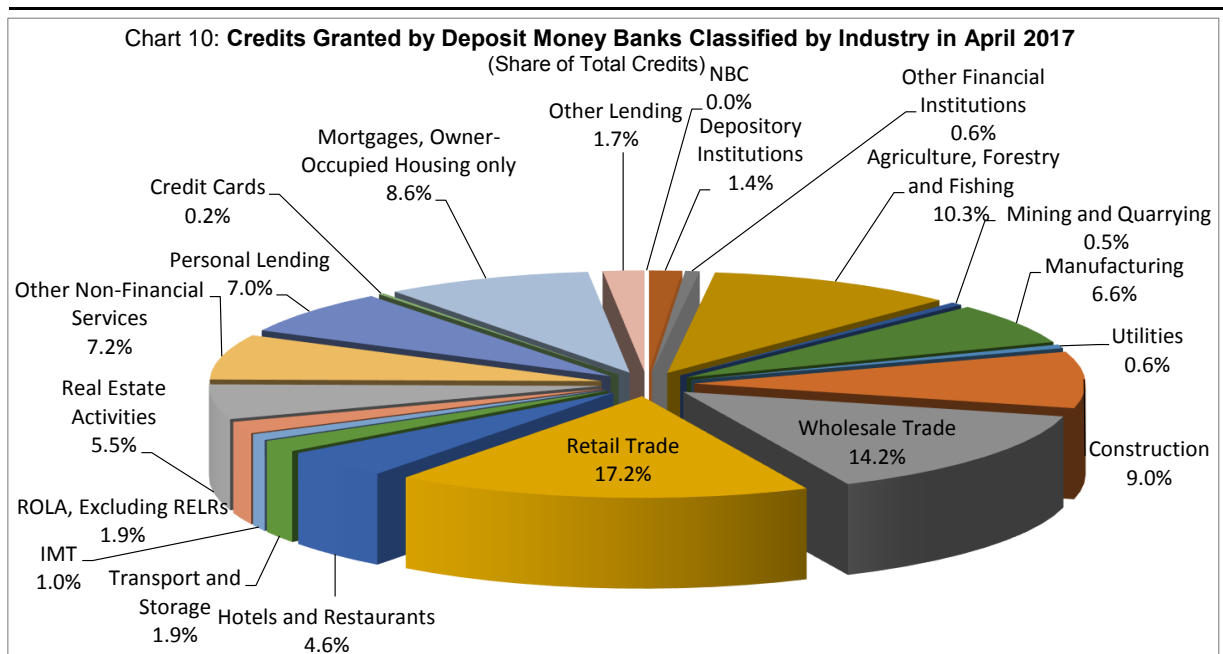
(In KHR Billions)

	<b>Dec-16</b>	<b>Jan-17</b>	<b>Feb-17</b>	<b>Mar-17</b>	<b>Apr-17</b>
<b>Reserve money</b>	<b>28,123</b>	<b>28,625</b>	<b>28,953</b>	<b>29,350</b>	<b>29,651</b>
Currency Outside Banks	6,473	6,678	6,791	6,835	6,950
Vault Cash	484	489	544	578	692
Bank Deposits	20,960	21,235	21,550	21,801	21,907
Required Reserves	8,784	9,004	9,061	9,240	9,444
Others	12,176	12,231	12,488	12,561	12,463
Other Deposits	206	222	68	136	102
<b>Net Foreign Assets</b>	<b>36,336</b>	<b>37,105</b>	<b>37,826</b>	<b>39,282</b>	<b>40,513</b>
Foreign Assets	36,707	37,479	38,197	39,655	40,893
Foreign Liabilities	371	374	371	373	380
<b>Net Domestic Assets</b>	<b>-8,213</b>	<b>-8,480</b>	<b>-8,873</b>	<b>-9,932</b>	<b>-10,862</b>
Net Credit to Government	-7,495	-7,403	-7,690	-8,699	-9,374
Claims	270	270	270	270	270
Deposits	7,765	7,673	7,961	8,970	9,644
Net Claims on Banks	-1,144	-1,210	-1,215	-1,271	-1,302
Other Items (net)	426	133	32	38	-186
			<b>Percentage Change %</b>		
<b>Reserve money</b>	<b>0.4</b>	<b>1.8</b>	<b>1.1</b>	<b>1.4</b>	<b>1.0</b>
Currency Outside Banks	1.8	3.2	1.7	0.6	1.7
Vault Cash	-22.0	1.0	11.1	6.2	19.8
Bank Deposits	0.4	1.3	1.5	1.2	0.5
Required Reserves	1.5	2.5	0.6	2.0	2.2
Others	-0.4	0.4	2.1	0.6	-0.8
Other Deposits	27.7	8.2	-69.2	99.0	-25.4
<b>Net Foreign Assets</b>	<b>-0.1</b>	<b>2.1</b>	<b>1.9</b>	<b>3.8</b>	<b>3.1</b>
Foreign Assets	-0.1	2.1	1.9	3.8	3.1
Foreign Liabilities	-0.7	1.0	-0.9	0.6	1.8
<b>Net Domestic Assets</b>	<b>-1.7</b>	<b>3.3</b>	<b>4.6</b>	<b>11.9</b>	<b>9.4</b>
Net Credit to Government	1.9	-1.2	3.9	13.1	7.8
Claims	0.0	0.0	0.0	0.0	0.0
Deposits	1.8	-1.2	3.7	12.7	7.5
Net Claims on Banks	2.4	5.8	0.4	4.6	2.5
Other Items (net)	278.3	-68.7	-76.2	20.3	-586.5

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

(In KHR Billion)

	Dec-16	Jan-17	Feb-17	Mar-17	Apr-17
<b>1. Financial Institutions</b>	<b>1,008.2</b>	<b>975.1</b>	<b>945.6</b>	<b>1,018.5</b>	<b>1,165.5</b>
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	758.9	686.5	633.0	681.5	809.8
1.3. Other Financial Institutions	249.2	288.6	312.6	337.0	355.7
<b>2. Non-Financial Institutions</b>	<b>46,778.8</b>	<b>47,821.5</b>	<b>47,435.2</b>	<b>47,742.9</b>	<b>48,040.3</b>
2.1. Agriculture, Forestry and Fishing	6,134.1	6,241.3	6,209.3	6,199.9	6,142.4
2.2. Mining and Quarrying	294.4	295.0	291.0	293.3	299.6
2.3. Manufacturing	3,937.9	3,901.2	3,938.9	3,866.8	3,916.3
2.4. Utilities	368.2	386.8	348.9	351.8	360.6
2.5. Construction	4,962.6	5,076.5	5,079.6	5,177.2	5,356.0
2.6. Wholesale Trade	8,078.6	8,481.6	8,327.0	8,514.8	8,478.6
2.7. Retail Trade	9,949.9	10,215.6	10,115.6	10,236.3	10,251.9
2.8. Hotels and Restaurants	2,904.1	2,780.8	2,715.9	2,738.5	2,738.3
2.9. Transport and Storage	1,051.1	1,046.2	1,052.6	1,081.6	1,125.8
2.10. Information Media and Telecommunications	615.1	601.7	640.5	622.1	608.6
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	1,095.2	1,075.9	1,099.7	1,117.6	1,144.6
2.12. Real Estate Activities	2,838.2	2,912.7	3,151.0	3,123.4	3,310.5
2.13. Other Non-Financial Services	4,549.5	4,806.2	4,465.3	4,419.5	4,307.1
<b>3. Personal Essentials</b>	<b>8,359.9</b>	<b>8,537.5</b>	<b>8,908.7</b>	<b>9,142.2</b>	<b>9,440.9</b>
3.1. Personal Lending	3,791.2	3,866.8	4,019.5	4,126.3	4,201.3
3.2. Credit Cards	131.0	128.2	128.6	126.5	135.0
3.3. Mortgages, Owner-Occupied Housing only	4,437.7	4,542.4	4,760.5	4,889.4	5,104.6
<b>4. Other Lending</b>	<b>880.4</b>	<b>895.0</b>	<b>954.3</b>	<b>974.9</b>	<b>1,018.5</b>
<b>Total Gross Loan</b>	<b>57,027.2</b>	<b>58,229.0</b>	<b>58,243.8</b>	<b>58,878.4</b>	<b>59,665.2</b>



\* Revised

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

	Dec-16	Jan-17	Feb-17	Mar-17	Apr-17
<b>(Monthly Change in KHR Billion)</b>					
<b>1. Financial Institutions</b>	<b>-340.6</b>	<b>-33.1</b>	<b>-29.5</b>	<b>72.9</b>	<b>147.0</b>
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	-302.0	-72.5	-53.5	48.5	128.4
1.3. Other Financial Institutions	-38.6	39.4	24.0	24.4	18.7
<b>2. Non-Financial Institutions</b>	<b>213.1</b>	<b>1,042.6</b>	<b>-386.3</b>	<b>307.7</b>	<b>297.4</b>
2.1. Agriculture, Forestry and Fishing	114.6	107.2	-32.0	-9.3	-57.5
2.2. Mining and Quarrying	1.1	0.6	-4.0	2.3	6.3
2.3. Manufacturing	88.0	-36.7	37.7	-72.1	49.5
2.4. Utilities	-52.4	18.6	-37.9	2.9	8.8
2.5. Construction	326.2	113.9	3.1	97.6	178.8
2.6. Wholesale Trade	-511.7	403.1	-154.7	187.8	-36.2
2.7. Retail Trade	149.7	265.7	-100.0	120.6	15.7
2.8. Hotels and Restaurants	22.5	-123.3	-64.9	22.6	-0.2
2.9. Transport and Storage	32.9	-5.0	6.4	29.0	44.2
2.10. Information Media and Telecommunications	35.5	-13.4	38.8	-18.3	-13.5
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	-60.1	-19.2	23.7	17.9	27.0
2.12. Real Estate Activities	-13.4	74.5	238.3	-27.6	187.1
2.13. Other Non-Financial Services	80.1	256.7	-340.9	-45.8	-112.4
<b>3. Personal Essentials</b>	<b>231.9</b>	<b>177.6</b>	<b>371.2</b>	<b>233.4</b>	<b>298.8</b>
3.1. Personal Lending	103.3	75.6	152.7	106.8	75.0
3.2. Credit Cards	8.4	-2.7	0.4	-2.1	8.5
3.3. Mortgages, Owner-Occupied Housing only	120.1	104.8	218.1	128.8	215.2
<b>4. Other Lending</b>	<b>23.6</b>	<b>14.6</b>	<b>59.3</b>	<b>20.6</b>	<b>43.7</b>
<b>Total Gross Loan</b>	<b>128.0</b>	<b>1,201.8</b>	<b>14.8</b>	<b>634.6</b>	<b>786.8</b>
<b>(Monthly Percentage Change)</b>					
<b>1. Financial Institutions</b>	<b>-25.3</b>	<b>-3.3</b>	<b>-3.0</b>	<b>7.7</b>	<b>14.4</b>
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	-28.5	-9.5	-7.8	7.7	18.8
1.3. Other Financial Institutions	-13.4	15.8	8.3	7.8	5.5
<b>2. Non-Financial Institutions</b>	<b>0.5</b>	<b>2.2</b>	<b>-0.8</b>	<b>0.6</b>	<b>0.6</b>
2.1. Agriculture, Forestry and Fishing	1.9	1.7	-0.5	-0.2	-0.9
2.2. Mining and Quarrying	0.4	0.2	-1.4	0.8	2.2
2.3. Manufacturing	2.3	-0.9	1.0	-1.8	1.3
2.4. Utilities	-12.5	5.0	-9.8	0.8	2.5
2.5. Construction	7.0	2.3	0.1	1.9	3.5
2.6. Wholesale Trade	-6.0	5.0	-1.8	2.3	-0.4
2.7. Retail Trade	1.5	2.7	-1.0	1.2	0.2
2.8. Hotels and Restaurants	0.8	-4.2	-2.3	0.8	0.0
2.9. Transport and Storage	3.2	-0.5	0.6	2.8	4.1
2.10. Information Media and Telecommunications	6.1	-2.2	6.4	-2.9	-2.2
2.11. Rental and Operational Leasing Activities, Excluded Real Estate Leasing and Rentals	-5.2	-1.8	2.2	1.6	2.4
2.12. Real Estate Activities	-0.5	2.6	8.2	-0.9	6.0
2.13. Other Non-Financial Services	1.8	5.6	-7.1	-1.0	-2.5
<b>3. Personal Essentials</b>	<b>2.9</b>	<b>2.1</b>	<b>4.3</b>	<b>2.6</b>	<b>3.3</b>
3.1. Personal Lending	2.8	2.0	3.9	2.7	1.8
3.2. Credit Cards	6.9	-2.1	0.3	-1.7	6.7
3.3. Mortgages, Owner-Occupied Housing only	2.8	2.4	4.8	2.7	4.4
<b>4. Other Lending</b>	<b>2.8</b>	<b>1.7</b>	<b>6.6</b>	<b>2.2</b>	<b>4.5</b>
<b>Total Gross Loan</b>	<b>0.2</b>	<b>2.1</b>	<b>0.0</b>	<b>1.1</b>	<b>1.3</b>

\* Revised

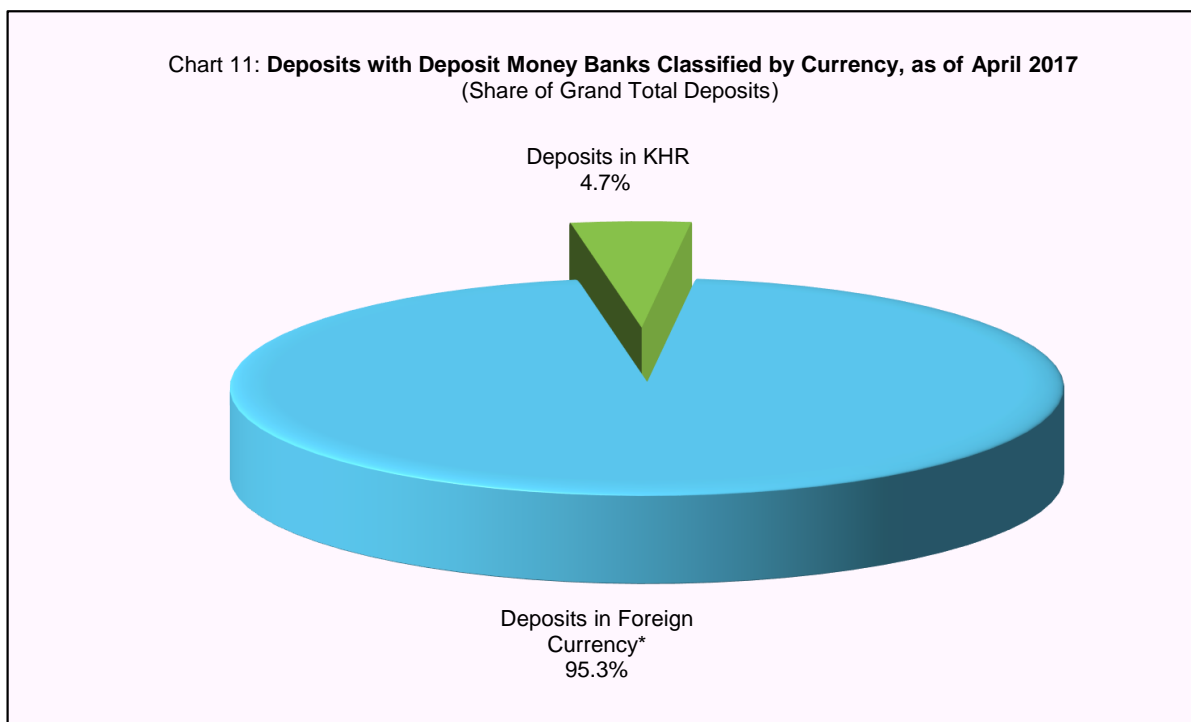


**Table 16: Deposits with Deposit Money Banks**

(In KHR Billion)

	Dec-16	Jan-17	Feb-17	Mar-17	Apr-17
<b>Deposits in KHR</b>					
Demand deposits	900.0	945.1	1,089.6	1,302.8	930.5
Savings deposits	1,001.0	990.0	920.5	836.2	760.1
Fixed deposits	1,358.8	1,264.4	1,301.1	1,013.3	1,111.9
Others	35.9	35.3	36.0	30.7	32.1
<b>Total</b>	<b>3,295.7</b>	<b>3,234.7</b>	<b>3,347.2</b>	<b>3,183.0</b>	<b>2,834.6</b>
<b>Deposits in Foreign Currency*</b>					
Demand deposits	10,444.0	10,550.9	10,855.1	11,609.8	11,419.4
Savings deposits	15,642.4	16,416.7	17,043.1	17,606.3	18,113.4
Fixed deposits	25,523.2	25,857.8	25,670.9	26,080.8	27,007.7
Others	794.4	759.6	776.0	771.9	831.0
<b>Total</b>	<b>52,404.1</b>	<b>53,585.0</b>	<b>54,345.1</b>	<b>56,068.8</b>	<b>57,371.5</b>
<b>Grand Total</b>	<b>55,699.8</b>	<b>56,819.7</b>	<b>57,692.3</b>	<b>59,251.9</b>	<b>60,206.2</b>

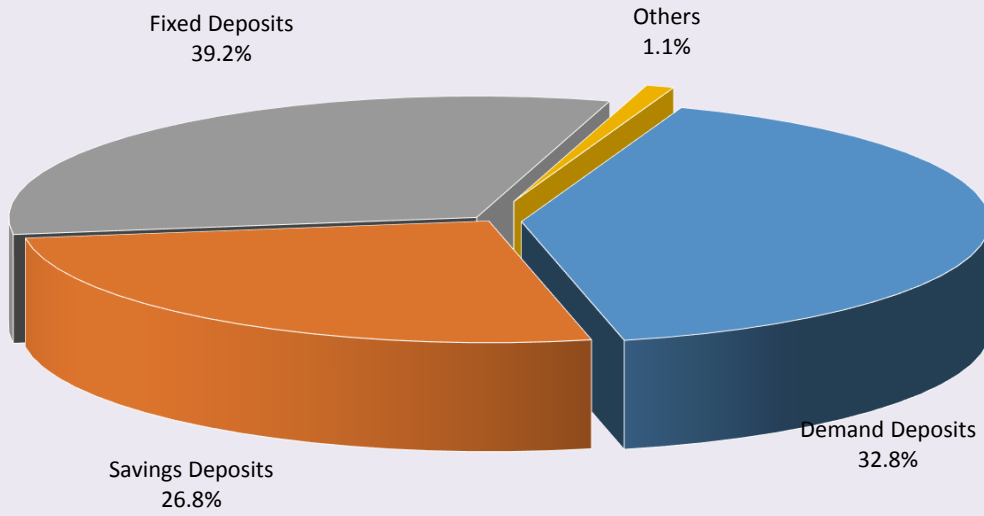
\* Deposits in foreign currency include deposits of Cambodian residents and non-residents



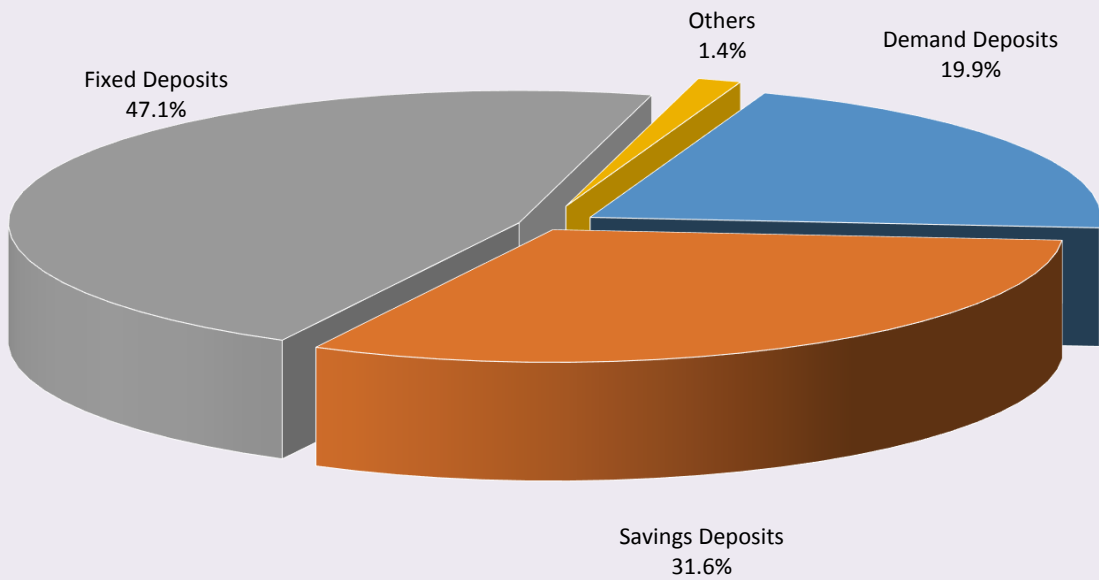
**Table 17: Monthly Change of Deposits with Deposit Money Banks**

	Dec-16	Jan-17	Feb-17	Mar-17	Apr-17
	<b>(Change in KHR Billion)</b>				
<b>Deposits in KHR</b>					
Demand deposits	-2.0	45.1	144.6	213.2	-372.3
Savings deposits	-69.6	-11.1	-69.5	-84.3	-76.1
Fixed deposits	143.7	-94.4	36.7	-287.8	98.6
Others	-27.3	-0.6	0.7	-5.3	1.4
<b>Total</b>	<b>44.7</b>	<b>-61.0</b>	<b>112.6</b>	<b>-164.2</b>	<b>-348.4</b>
<b>Deposits in Foreign Currency</b>					
Demand deposits	615.4	106.9	304.2	754.7	-190.4
Savings deposits	489.2	774.3	626.4	563.2	507.1
Fixed deposits	346.8	334.6	-186.9	410.0	926.9
Others	-202.9	-34.8	16.4	-4.1	59.1
<b>Total</b>	<b>1,248.5</b>	<b>1,181.0</b>	<b>760.0</b>	<b>1,723.8</b>	<b>1,302.7</b>
<b>Grand Total</b>	<b>1,293.3</b>	<b>1,119.9</b>	<b>872.6</b>	<b>1,559.5</b>	<b>954.3</b>
	<b>(Percentage Change)</b>				
<b>Deposits in KHR</b>					
Demand deposits	-0.2	5.0	15.3	19.6	-28.6
Savings deposits	-6.5	-1.1	-7.0	-9.2	-9.1
Fixed deposits	11.8	-6.9	2.9	-22.1	9.7
Others	-43.2	-1.8	2.1	-14.7	4.5
<b>Total</b>	<b>1.4</b>	<b>-1.9</b>	<b>3.5</b>	<b>-4.9</b>	<b>-10.9</b>
<b>Deposits in Foreign Currency</b>					
Demand deposits	6.3	1.0	2.9	7.0	-1.6
Savings deposits	3.2	4.9	3.8	3.3	2.9
Fixed deposits	1.4	1.3	-0.7	1.6	3.6
Others	-20.3	-4.4	2.2	-0.5	7.7
<b>Total</b>	<b>2.4</b>	<b>2.3</b>	<b>1.4</b>	<b>3.2</b>	<b>2.3</b>
<b>Grand Total</b>	<b>2.4</b>	<b>2.0</b>	<b>1.5</b>	<b>2.7</b>	<b>1.6</b>

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



**Chart 13: Deposits in Foreign Currency Classified by Type, as of April 2017**  
(Share of Total Foreign Currency Deposits)



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

Period	Numbers of				Loan Outstanding (In KHR Billion)	Interest Rate	
	District	Commune	Village	Household		Monthly	Annually
<b>2009</b>	1,277	8,189	42,729	904,298	1,286	2% - 3%	24% - 36%
<b>2010</b>	1,509	9,730	52,122	1,020,784	1,780	2% - 3%	24% - 36%
<b>2011</b>	1,648	10,920	60,551	1,141,913	2,591	2% - 3%	24% - 36%
<b>2012</b>	2,121	13,885	76,187	1,344,255	3,617	2% - 3%	29% - 37%
<b>2013</b>	2,282	16,384	89,829	1,610,844	5,364	2% - 3%	27%-39%
<b>2014</b>	2,754	18,254	107,964	1,844,893	8,340	2% - 3%	27%-39%
<b>2015</b>							
Sep	3,897	23,822	133,047	2,062,632	11,510	2% - 4%	25%-41%
Oct	3,795	23,045	123,341	2,044,405	11,764	2% - 4%	25%-41%
Nov	3,932	24,317	129,816	2,097,632	12,093	2% - 4%	25%-41%
Dec	4,576	27,510	141,514	2,149,180	12,365	2% - 4%	25%-41%
<b>2016</b>							
Jan	4,986	29,753	156,982	2,224,371	12,877	2% - 4%	25%-41%
Feb	4,873	29,130	147,566	2,178,010	12,972	2% - 4%	25%-41%
Mar	5,217	30,941	159,778	2,209,560	13,543	2% - 4%	25%-41%
Apr	5,002	29,789	149,600	2,104,254	11,745	2% - 4%	25%-41%
May	5,083	30,088	149,921	2,103,589	11,758	2% - 4%	25%-41%
Jun	5,417	31,067	147,979	2,129,086	11,574	2% - 4%	25%-41%
Jul	5,272	29,786	150,305	2,098,765	11,676	2% - 4%	25%-41%
Aug	5,348	29,924	150,836	2,093,722	11,885	2% - 4%	25%-41%
Sep	6,052	41,055	154,593	2,154,736	12,206	2% - 4%	25%-41%
Oct	5,922	32,419	155,077	2,152,265	12,333	2% - 4%	25%-41%
Nov	5,908	32,427	155,087	2,144,547	12,571	2% - 4%	25%-41%
Dec	5,971	32,599	155,499	2,129,907	12,954	2% - 4%	25%-41%
<b>2017**</b>							
<b>Jan</b>	3,629	21,548	115,192	1,849,489	13,027	2% - 3.5%	25%-41%
<b>Feb</b>	3,585	21,436	115,727	1,837,273	13,252	2% - 3.7%	25%-41%
<b>Mar</b>	3,160	19,093	106,500	1,794,532	13,625	2% - 3.7%	24.5%-41%
	<b>Numbers of Branches</b>				<b>Loan Outstanding</b> (In KHR Billion)	<b>Interest Rate</b>	
	<b>Head Office</b>	<b>Province/ Krong</b>	<b>District/Khan</b>	<b>Household</b>		<b>Monthly</b>	<b>Annually</b>
<b>Apr</b>	71	345	1,352	1,823,420	13,836	1.3% -2.6%	16.5%-31.1%

\* Revised data

\*\* Excluding Non-Government Organizations

**Table 19: KHR-Denominated Checks Clearing through Clearing House**

Date	Number of Cleared Check	Number of Working Day	Number of Cleared Check Per Day	Total Amount (In KHR Billion)	Daily Average Amount (In KHR Billion)	Returned Check	
						Number	Amount
							(In KHR Billion)
	1	2	3 = 1/2	4	5 = 4/2	6	7
Dec-10	2,886	22	131	175.7	8.0	9	0.3
<b>Total</b>	<b>32,854</b>	<b>236</b>	<b>139</b>	<b>1,627.2</b>	<b>6.9</b>	<b>111</b>	<b>2.6</b>
Dec-11	3,320	21	158	178.2	8.5	2	0.3
<b>Total</b>	<b>34,742</b>	<b>236</b>	<b>147</b>	<b>1,820.5</b>	<b>7.7</b>	<b>87</b>	<b>4.8</b>
Dec-12	3,056	20	153	163.7	8.2	16	1.15
<b>Total</b>	<b>39,288</b>	<b>234</b>	<b>168</b>	<b>2,344.0</b>	<b>10.0</b>	<b>106</b>	<b>12.4</b>
Dec-13	3,651	20	183	250.5	12.5	27	0.27
<b>Total</b>	<b>42,993</b>	<b>231</b>	<b>186</b>	<b>3,505.7</b>	<b>15.2</b>	<b>212</b>	<b>43.7</b>
Dec-14	4,074	20	204	391.5	19.6	8	2.14
<b>Total</b>	<b>44,778</b>	<b>232</b>	<b>193</b>	<b>3,789.3</b>	<b>16.3</b>	<b>145</b>	<b>33.3</b>
Dec-15	10,709	22	487	519.9	23.6	29	0.79
<b>Total</b>	<b>106,919</b>	<b>233</b>	<b>459</b>	<b>4,854.2</b>	<b>20.8</b>	<b>252</b>	<b>47.4</b>
<b>2016</b>							
Mar	9,920	22	451	692.9	31.5	25	51.33
Apr	5,523	18	307	325.4	18.1	8	0.37
May	5,899	17	347	336.1	19.8	15	0.20
June	9,360	21	446	388.1	18.5	19	0.65
July	7,825	21	373	410.2	19.5	18	5.21
Aug	7,889	23	343	375.1	16.3	15	1.19
Sep	6,845	21	326	429.0	20.4	9	0.24
Oct	4,575	19	241	558.0	29.4	7	54.01
Nov	3,753	19	198	500.9	26.4	12	0.71
Dec	3,938	22	179	490.0	22.3	13	3.15
<b>Total</b>	<b>82,291</b>	<b>242</b>	<b>340</b>	<b>5,421.8</b>	<b>22.4</b>	<b>186</b>	<b>117.5</b>
<b>2017</b>							
Jan	3,351	21	160	522.2	24.9	8	0.36
Feb	3,430	20	172	538.9	26.9	14	0.66
Mar	3,556	22	162	695.3	31.6	12	6.50
Apr	2,723	18	151	345.3	19.2	10	0.91
<b>Total</b>	<b>13,060</b>	<b>81</b>	<b>161</b>	<b>2,101.7</b>	<b>25.9</b>	<b>44</b>	<b>8.43</b>

\* Revised

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

Date	Number of	Number of	Number of	Total	Daily Average	Returned Checks	
	Checks	days	Cleared Check	Amount	Amount	Number	Amount
	Cleared	Cleared	per Day	(In USD Million)	(In USD Million)		(In USD Million)
	1	2	3 = 1/2	4	5 = 4/2	6	7
Dec-09	40,907	22	1,859	547.6	24.9	262	6.7
<b>Total</b>	<b>420,440</b>	<b>238</b>	<b>1,767</b>	<b>5,821.4</b>	<b>24.5</b>	<b>2,854</b>	<b>46.7</b>
Dec-10	49,673	22	2,258	795.5	36.2	275	9.9
<b>Total</b>	<b>485,189</b>	<b>236</b>	<b>2,056</b>	<b>7,008.7</b>	<b>29.7</b>	<b>2,766</b>	<b>47.5</b>
Dec-11	52,700	21	2,510	996.9	47.5	270	7.5
<b>Total</b>	<b>558,894</b>	<b>236</b>	<b>2,368</b>	<b>9,572.7</b>	<b>40.6</b>	<b>3,214</b>	<b>91.9</b>
Dec-12	60,647	20	3,032	1,112.8	55.6	459	25.8
<b>Total</b>	<b>658,329</b>	<b>234</b>	<b>2,813</b>	<b>12,574.9</b>	<b>53.7</b>	<b>4,245</b>	<b>188.1</b>
Dec-13	73,088	20	3,654	1,417.7	70.9	511	17.0
<b>Total</b>	<b>803,352</b>	<b>231</b>	<b>3,478</b>	<b>14,989.2</b>	<b>64.9</b>	<b>6,240</b>	<b>249.7</b>
Dec-14	83,578	20	4,179	1,727.0	86.3	545	36.1
<b>Total</b>	<b>888,970</b>	<b>231</b>	<b>3,848</b>	<b>17,989.5</b>	<b>77.9</b>	<b>5,894</b>	<b>421.8</b>
Dec-15	98,062	22	4,457	1,859.8	84.5	728	21.2
<b>Total</b>	<b>992,434</b>	<b>233</b>	<b>4,259</b>	<b>20,758.4</b>	<b>89.1</b>	<b>7,170</b>	<b>268.0</b>
<b>2016</b>							
Apr	74,005	18	4,111	1,626.8	90.4	639	18.3
May	84,332	17	4,961	1,805.9	106.2	883	72.2
June	87,519	21	4,168	1,820.4	86.7	758	37.2
July	85,318	21	4,063	1,754.8	83.6	667	49.9
Aug	95,306	23	4,144	1,976.0	85.9	780	77.4
Sep	87,377	21	4,161	1,836.0	87.4	658	26.1
Oct	77,945	19	4,102	1,751.2	92.2	663	26.3
Nov	81,611	19	4,295	1,774.1	93.4	665	16.5
Dec	92,820	22	4,219	2,220.4	100.9	778	44.8
<b>Total</b>	<b>1,025,209</b>	<b>242</b>	<b>4,236</b>	<b>21,790.4</b>	<b>90.0</b>	<b>8,738</b>	<b>439.6</b>
<b>2017</b>							
Jan	86,917	21	4,139	2,018.5	96.1	789	34.7
Feb	83,259	20	4,163	1,945.1	97.3	732	27.2
Mar	99,232	22	4,511	2,301.1	104.6	778	31.3
Apr	76,209	18	4,234	1,843.8	102.4	623	33.3
<b>Total</b>	<b>345,617</b>	<b>81</b>	<b>4,267</b>	<b>8,108.4</b>	<b>100.1</b>	<b>2,922</b>	<b>126.5</b>

\* Revised

**Table 21: Visitor Arrivals in Cambodia**

	2017				% of Total		% Change	
	Jan	Feb	Mar	Apr	Mar	Apr	Mar/Feb	Apr/Mar
<b>(Mode of Arrival)</b>								
Phnom Penh International Airport	127,256	117,212	124,465	113,788	26.1	27.6	6.2	-8.6
Siem Reap International Airport	201,347	184,112	167,018	130,003	35.0	31.5	-9.3	-22.2
Land	178,428	164,767	166,766	160,517	34.9	38.9	1.2	-3.7
Boat	25,175	27,225	19,125	8,617	4.0	2.1	-29.8	-54.9
Preah Vihea	0	0	0	0	0.0	0.0	0.0	0.0
<b>Total</b>	<b>532,206</b>	<b>493,316</b>	<b>477,374</b>	<b>412,925</b>	<b>100.0</b>	<b>100.0</b>	<b>-3.2</b>	<b>-13.5</b>
<b>(Arrival by Purpose of Visit)</b>								
Tourist	485,177	441,124	426,316	356,669	89.3	86.4	-3.4	-16.3
Business and Professional	25,322	27,758	30,969	34,477	6.5	8.3	11.6	11.3
Others and not specified	21,707	24,434	20,089	21,779	4.2	5.3	-17.8	8.4
<b>Total</b>	<b>532,206</b>	<b>493,316</b>	<b>477,374</b>	<b>412,925</b>	<b>100.0</b>	<b>100.0</b>	<b>-3.2</b>	<b>-13.5</b>
<b>(Top-Ten Countries of Passenger Arrivals)</b>								
China (PRC)	80,407	92,031	100,565	87,780	21.1	21.3	9.3	-12.7
Vietnam	62,908	78,136	62,361	69,005	13.1	16.7	-20.2	10.7
Lao PDR	43,518	22,337	42,639	33,195	8.9	8.0	90.9	-22.1
Thailand	32,857	35,877	27,214	26,371	5.7	6.4	-24.1	-3.1
South Korea	57,684	43,815	26,243	21,876	5.5	5.3	-40.1	-16.6
United States of America	31,540	24,562	24,013	17,921	5.0	4.3	-2.2	-25.4
United Kingdom	19,010	18,613	16,973	13,810	3.6	3.3	-8.8	-18.6
Japan	20,149	20,571	19,508	13,077	4.1	3.2	-5.2	-33.0
Malaysia	12,724	11,230	13,827	12,653	2.9	3.1	23.1	-8.5
France	19,786	18,787	15,389	12,403	3.2	3.0	-18.1	-19.4
Others	151,623	127,357	128,642	104,834	26.9	25.4	1.0	-18.5
<b>Total</b>	<b>532,206</b>	<b>493,316</b>	<b>477,374</b>	<b>412,925</b>	<b>100.0</b>	<b>100.0</b>	<b>-3.2</b>	<b>-13.5</b>

**Source:** Ministry of Tourism and Migration Department of Ministry of Interior

## Table 22: Cambodia's Imports and Exports

(In KHR Billion)

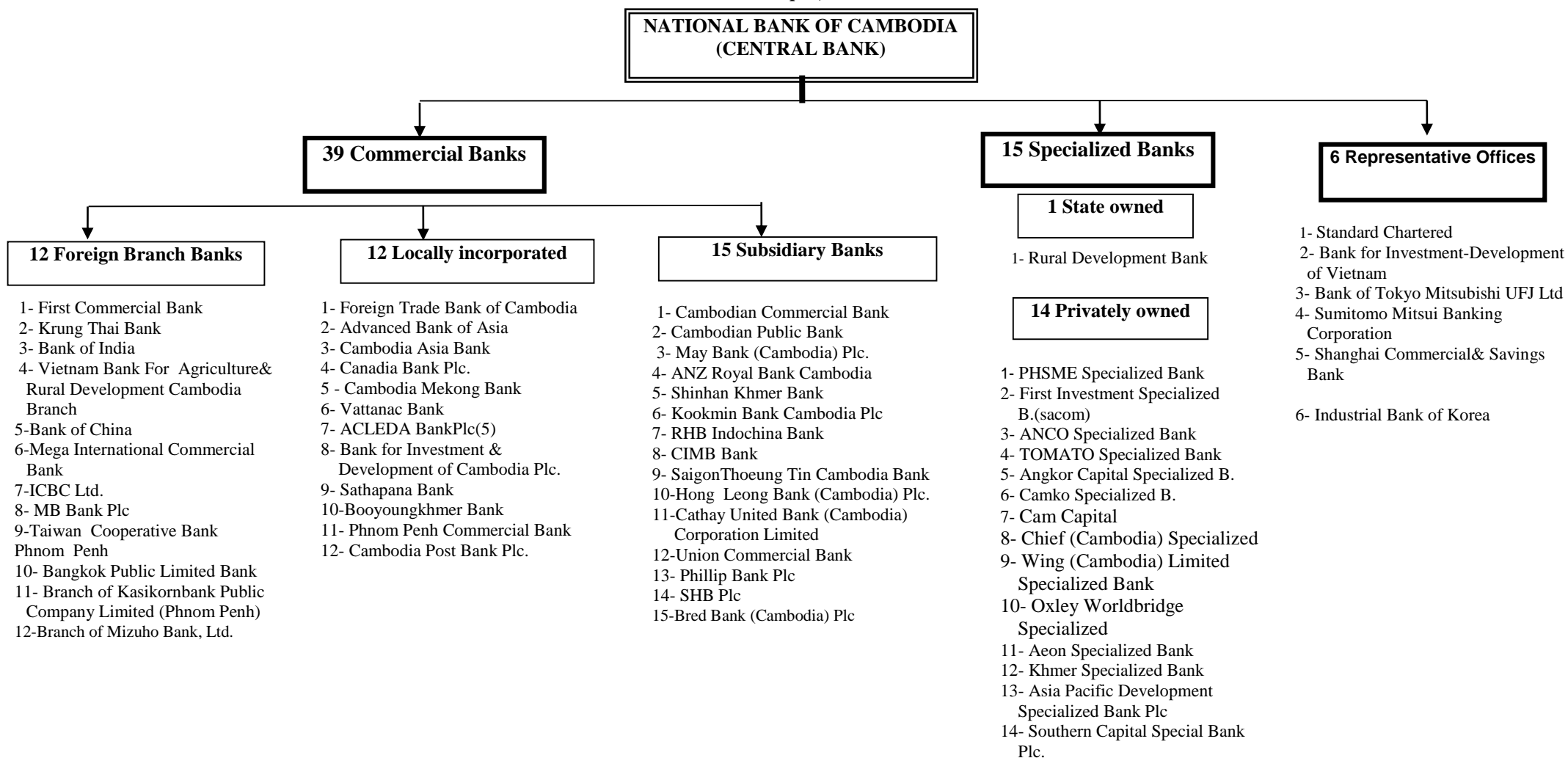
	2016		2017		Change in KHR Billion		Change in %	
	Dec	Feb	Mar	Apr	Mar/Feb	Apr/Mar	Mar/Feb	Apr/Mar
<b>Imports by Commodity</b>								
Cigarettes	67.8	76.5	63.6	74.9	-12.9	11.3	-16.9	17.8
Motor Bikes	71.6	89.5	100.6	79.3	11.2	-21.3	12.5	-21.2
Beer	9.2	14.8	16.6	17.4	1.7	0.8	11.8	5.1
VCRs	0.2	0.1	0.2	0.1	0.0	-0.1	16.1	-34.3
Television Sets	1.4	1.1	2.2	0.8	1.1	-1.4	103.1	-62.5
Audio Cassettes	0.1	0.0	0.5	0.7	0.4	0.3	3,069.2	61.2
Gold	311.4	86.8	80.1	2.7	-6.7	-77.4	1.0	2.0
Vehicles	234.3	258.1	289.0	283.2	30.9	-5.7	12.0	-2.0
Construction Materials	55.7	57.0	69.4	81.2	12.4	11.8	21.7	17.0
Clothing	28.3	28.3	37.6	23.8	9.3	-13.8	32.8	-36.8
Cloths	8.6	9.1	9.3	9.6	0.2	0.3	2.5	3.7
Petroleum Products	413.8	254.3	236.5	241.5	-17.8	5.0	-7.0	2.1
Sugar	20.2	15.8	13.4	12.4	-2.4	-1.0	-15.3	-7.2
Cement	22.3	25.7	27.6	24.0	1.9	-3.5	7.3	-12.9
Steel	57.9	44.9	85.6	48.9	40.7	-36.7	90.6	-42.8
Others	1,012.4	947.2	1,021.6	1,055.5	74.4	33.9	7.9	3.3
Tax Exempted Imports	2,150.1	1,898.6	2,600.9	2,361.9	702.3	-239.0	37.0	-9.2
<b>Total Imports (cif)</b>	<b>4,465.0</b>	<b>3,807.9</b>	<b>4,654.4</b>	<b>4,318.0</b>	<b>846.5</b>	<b>-336.4</b>	<b>22.2</b>	<b>-7.2</b>
<b>Total Imports (cif), Excluding Gold</b>	<b>4,153.6</b>	<b>3,721.1</b>	<b>4,574.3</b>	<b>4,315.3</b>	<b>853.3</b>	<b>-259.0</b>	<b>22.9</b>	<b>-5.7</b>
Freight & Insurance on Imports	332.3	297.7	365.9	345.2	68.3	-20.7	22.9	-5.7
<b>Total Imports (fob)</b>	<b>4,132.7</b>	<b>3,510.2</b>	<b>4,288.5</b>	<b>3,972.8</b>	<b>778.3</b>	<b>-315.7</b>	<b>22.2</b>	<b>-7.4</b>
<b>Exports by Commodity</b>								
Sawn Timber	0.1	0.1	1.4	2.4	1.3	1.0	1079.3	74.4
Fish Products	0.3	0.1	0.3	0.2	0.2	-0.1	179.5	-36.3
Rubber	106.6	84.7	60.7	36.2	-24.0	-24.6	-28.3	-40.4
Other Domestic Products	8.2	7.2	36.3	30.4	29.1	-5.9	405.0	-16.3
<b>Tax Exempted Exports</b>	<b>3,225.4</b>	<b>2,702.3</b>	<b>3,597.6</b>	<b>2,807.7</b>	<b>895.3</b>	<b>-789.9</b>	<b>33.1</b>	<b>-22.0</b>
Garment	2,377.9	2,050.7	2,245.6	1,667.6	194.9	-577.9	9.5	-25.7
Footwear	371.3	220.0	293.3	242.9	73.3	-50.5	33.3	-17.2
Textile	2.8	5.1	6.3	6.3	1.2	0.0	22.9	0.6
Others	473.4	426.5	1,052.4	890.8	626.0	-161.6	146.8	-15.4
<b>Total Exports (fob)</b>	<b>3,340.6</b>	<b>2,794.3</b>	<b>3,696.3</b>	<b>2,876.8</b>	<b>901.9</b>	<b>-819.5</b>	<b>32.3</b>	<b>-22.2</b>

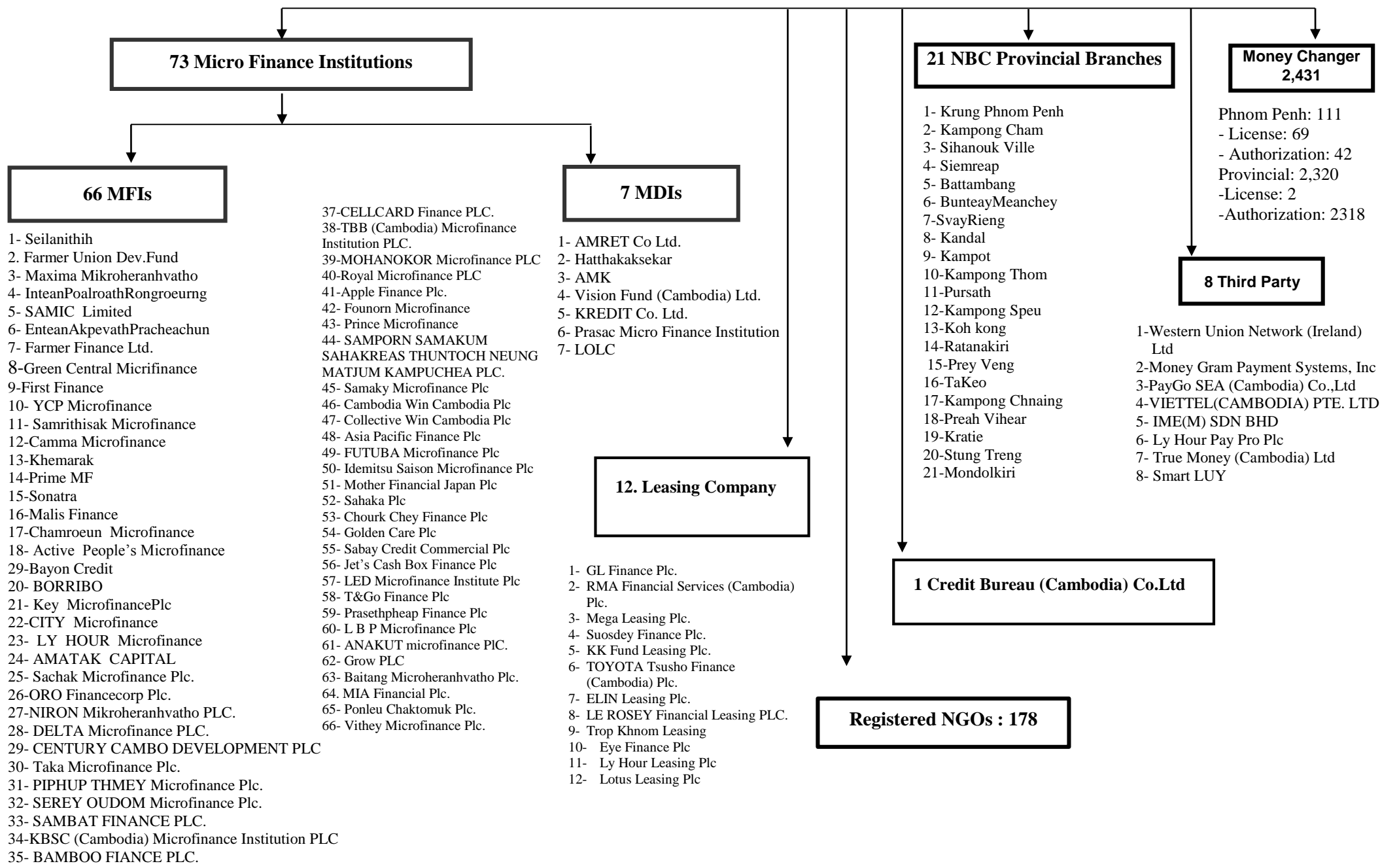
Source: General Department of Cambodia Customs and Excise



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

*At 30 April, 2017*





**73 Micro Finance Institutions**

**66 MFIs**

- 1- Seilanithih
- 2- Farmer Union Dev.Fund
- 3- Maxima Mikroheranhvatho
- 4- InteanPoalroathRongroeurng
- 5- SAMIC Limited
- 6- EnteanAkpevathPracheachun
- 7- Farmer Finance Ltd.
- 8-Green Central Micrifinance
- 9-First Finance
- 10- YCP Microfinance
- 11- Samrithisak Microfinance
- 12-Camma Microfinance
- 13-Khemarak
- 14-Prime MF
- 15-Sonatra
- 16-Malis Finance
- 17-Chamroeun Microfinance
- 18- Active People's Microfinance
- 19-Bayon Credit
- 20- BORRIBO
- 21- Key MicrofinancePlc
- 22-CITY Microfinance
- 23- LY HOUR Microfinance
- 24- AMATAK CAPITAL
- 25- Sachak Microfinance Plc.
- 26-ORO Financecorp Plc.
- 27-NIRON Mikroheranhvatho PLC.
- 28- DELTA Microfinance PLC.
- 29- CENTURY CAMBO DEVELOPMENT PLC
- 30- Taka Microfinance Plc.
- 31- PIPHUP THMEY Microfinance Plc.
- 32- SEREY OUDOM Microfinance Plc.
- 33- SAMBAT FINANCE PLC.
- 34-KBSC (Cambodia) Microfinance Institution PLC
- 35- BAMBOO FIANCE PLC.

- 37-CELLCARD Finance PLC.
- 38-TBB (Cambodia) Microfinance Institution PLC.
- 39-MOHANOKOR Microfinance PLC
- 40-Royal Microfinance PLC
- 41-Apple Finance Plc.
- 42- Founorn Microfinance
- 43- Prince Microfinance
- 44- SAMPORN SAMAKUM SAHAKREAS THUNTOCH NEUNG MATJUM KAMPUCHEA PLC.
- 45- Samaky Microfinance Plc
- 46- Cambodia Win Cambodia Plc
- 47- Collective Win Cambodia Plc
- 48- Asia Pacific Finance Plc
- 49- FUTUBA Microfinance Plc
- 50- Idemitsu Saison Microfinance Plc
- 51- Mother Financial Japan Plc
- 52- Sahaka Plc
- 53- Chourk Chey Finance Plc
- 54- Golden Care Plc
- 55- Sabay Credit Commercial Plc
- 56- Jet's Cash Box Finance Plc
- 57- LED Microfinance Institute Plc
- 58- T&Go Finance Plc
- 59- Prasethpheap Finance Plc
- 60- L B P Microfinance Plc
- 61- ANAKUT microfinance PIC.
- 62- Grow PLC
- 63- Baitang Microheranhvatho Plc.
- 64. MIA Financial Plc.
- 65- Ponleu Chaktomuk Plc.
- 66- Vithey Microfinance Plc.

**7 MDIs**

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

**12. Leasing Company**

- 1- GL Finance Plc.
- 2- RMA Financial Services (Cambodia) Plc.
- 3- Mega Leasing Plc.
- 4- Suosdey Finance Plc.
- 5- KK Fund Leasing Plc.
- 6- TOYOTA Tsusho Finance (Cambodia) Plc.
- 7- ELIN Leasing Plc.
- 8- LE ROSEY Financial Leasing PLC.
- 9- Trop Khnom Leasing
- 10- Eye Finance Plc
- 11- Ly Hour Leasing Plc
- 12- Lotus Leasing Plc

**21 NBC Provincial Branches**

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

**1 Credit Bureau (Cambodia) Co.Ltd**

**Registered NGOs : 178**

**Money Changer 2,431**

Phnom Penh: 111  
- License: 69  
- Authorization: 42  
Provincial: 2,320  
-License: 2  
-Authorization: 2318

**8 Third Party**

- 1-Western Union Network (Ireland) Ltd
- 2-Money Gram Payment Systems, Inc
- 3-PayGo SEA (Cambodia) Co.,Ltd
- 4-VIETTEL(CAMBODIA) PTE. LTD
- 5- IME(M) SDN BHD
- 6- Ly Hour Pay Pro Plc
- 7- True Money (Cambodia) Ltd
- 8- Smart LUY

**អ៊ីនធឺណែត**

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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.*

**មណ្ឌលស័យ**

**REFERENCE LIBRARY**

: ឯកសារបោះពុម្ពផ្សាយរបស់ធនាគារជាតិនៃកម្ពុជា មួយចំនួនអាចរកបានសម្រាប់ប្រើប្រាស់ នៅមជ្ឈមណ្ឌលសេវាព័ត៌មានស្ថិតិនៃវិទ្យាស្ថានជាតិស្ថិតិ ។

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

**សេវាព័ត៌មាន**

**INFORMATION SERVICE**

: បុគ្គលិករបស់នាយកដ្ឋានស្ថិតិ នៃធនាគារជាតិនៃកម្ពុជា អាចជួយចង្អុលបង្ហាញ ឬណែនាំ អ្នកប្រើប្រាស់ក្នុងការស្វែងរកទិន្នន័យតាមតម្រូវការ ។ ការបោះពុម្ពផ្សាយរបស់ធនាគារជាតិនៃកម្ពុជា អាចរកជាវបាន ហើយសេវាលើការជាវជាប្រចាំក៏អាចរៀបចំបានដែរ ។ ចំពោះសេវាលើទិន្នន័យ ពិសេសផ្សេងទៀតក៏អាចរកបានផងដែរ តាមរយៈការមកជាវព្រឹត្តិបត្រដោយផ្ទាល់ ។

*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**

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