

ព្រះរាជាណាចក្រកម្ពុជា
KINGDOM OF CAMBODIA
ជាតិ សាសនា ព្រះមហាក្សត្រ
NATION RELIGION KING



ធនាគារជាតិនៃកម្ពុជា
NATIONAL BANK OF CAMBODIA

ព័ត៌មានស្ថិតិសេដ្ឋកិច្ច និងរូបិយវត្ថុ
ECONOMIC AND MONETARY STATISTICS

លេខ ៣២៩ – ឆ្នាំទី២៩
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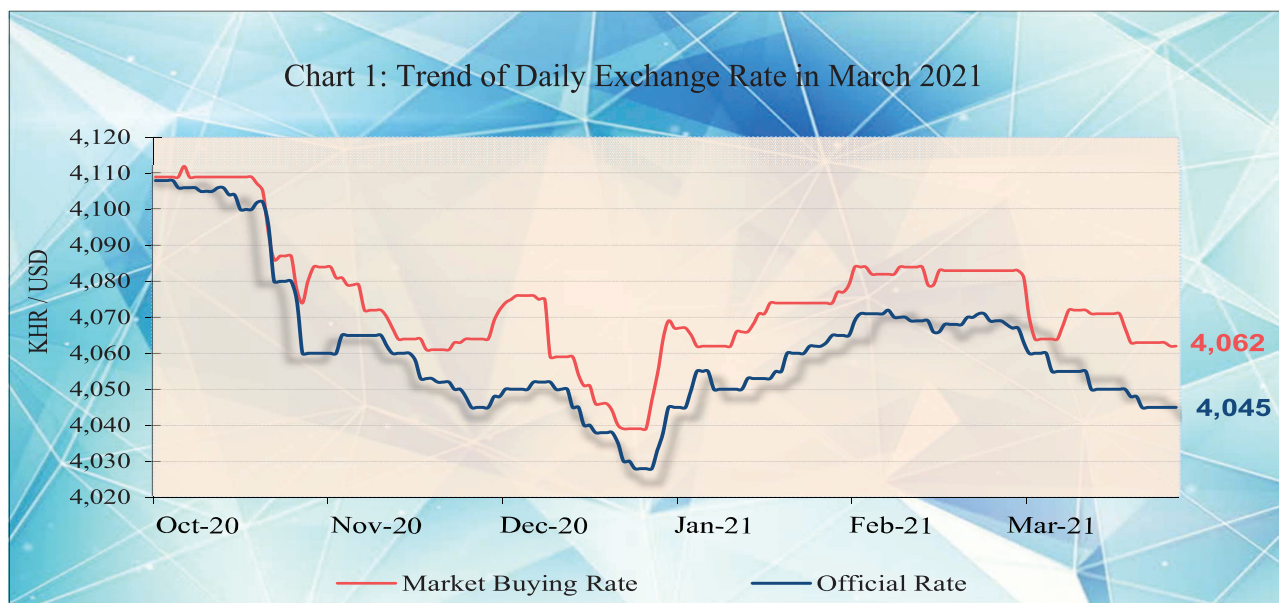
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Introduction

The exchange rate Khmer Riel (KHR) appreciated against US dollar in March 2021. During this period, financial intermediation of the banking sector, reflected by credit to private sector and resident's deposit, continued to improve. In the meantime, international trade in goods showed an increase in deficit.

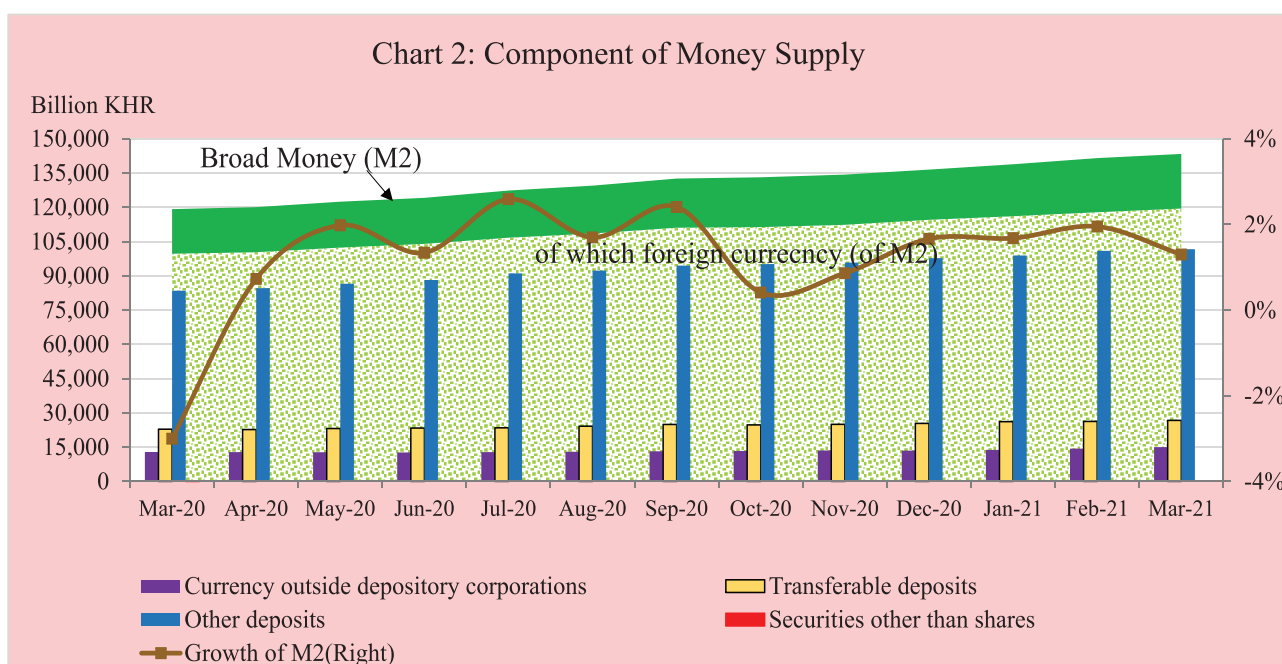
Exchange Rate

The exchange rate (market buying rate) was KHR 4,062 per USD in March 2021, appreciated by 0.51% over February. This was mainly due to the increase in demand for KHR for tax payment purpose.



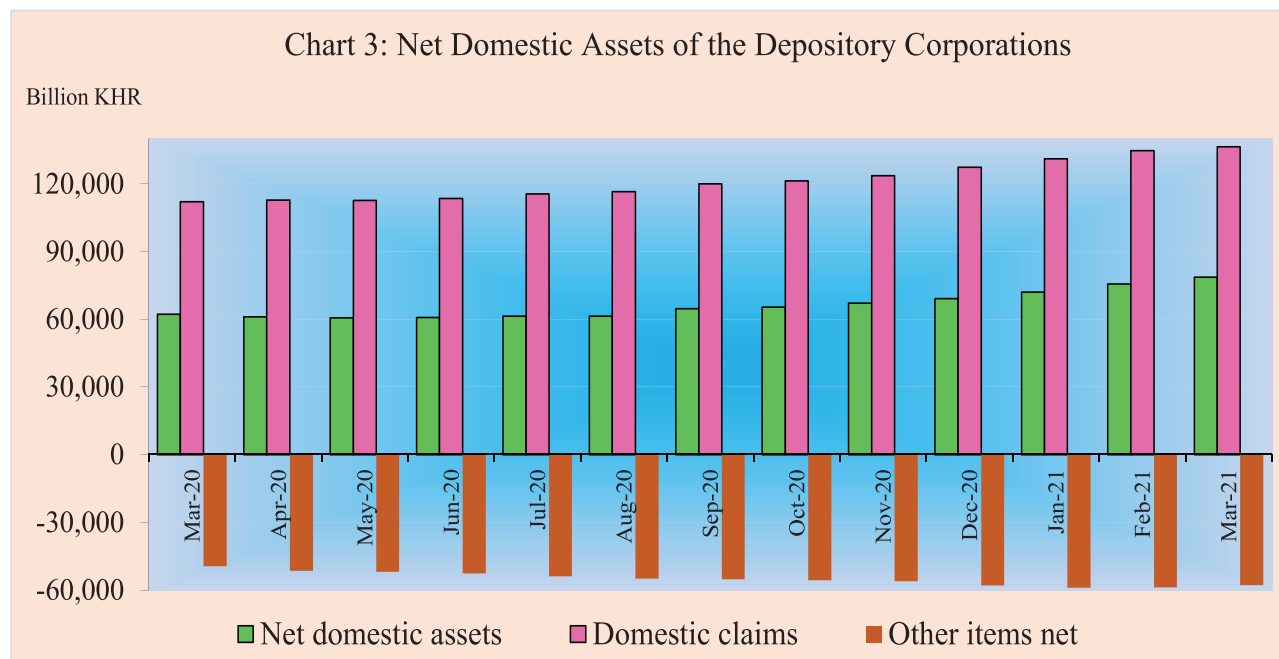
Money Supply

Broad money (M2) increased to KHR 143,386.9 billion in March 2021, up by 1.3% compared to February. Main components of M2 showed that currency outside depository corporations, transferable deposits, and other deposits increased by 4.7%, 1.8%, and 0.7%, respectively.



Net Domestic Assets of the Depository Corporations

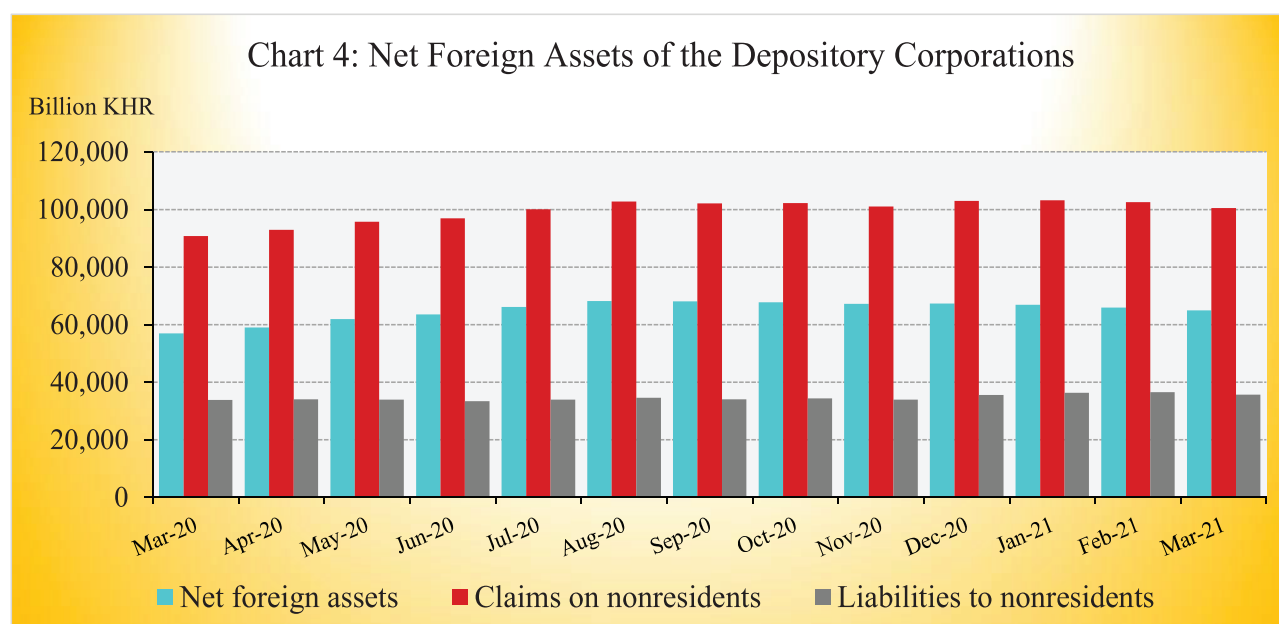
Net domestic assets of the depository corporations increased to KHR 78,540.2 billion in March 2021, up by 3.9% compared to February. This was due to an increase of 1.9% and 1.3% in other items net and net domestic credit, respectively.



The increase in other items net was mainly due to a decrease of 2.6% in capital, while others decreased by 3.3%. The increase in domestic credit was due to the increases of 1.4% in credit to private sector, while credit to other financial corporations and net credit to nonfinancial public sector decreased by 4.1% and 1%, respectively.

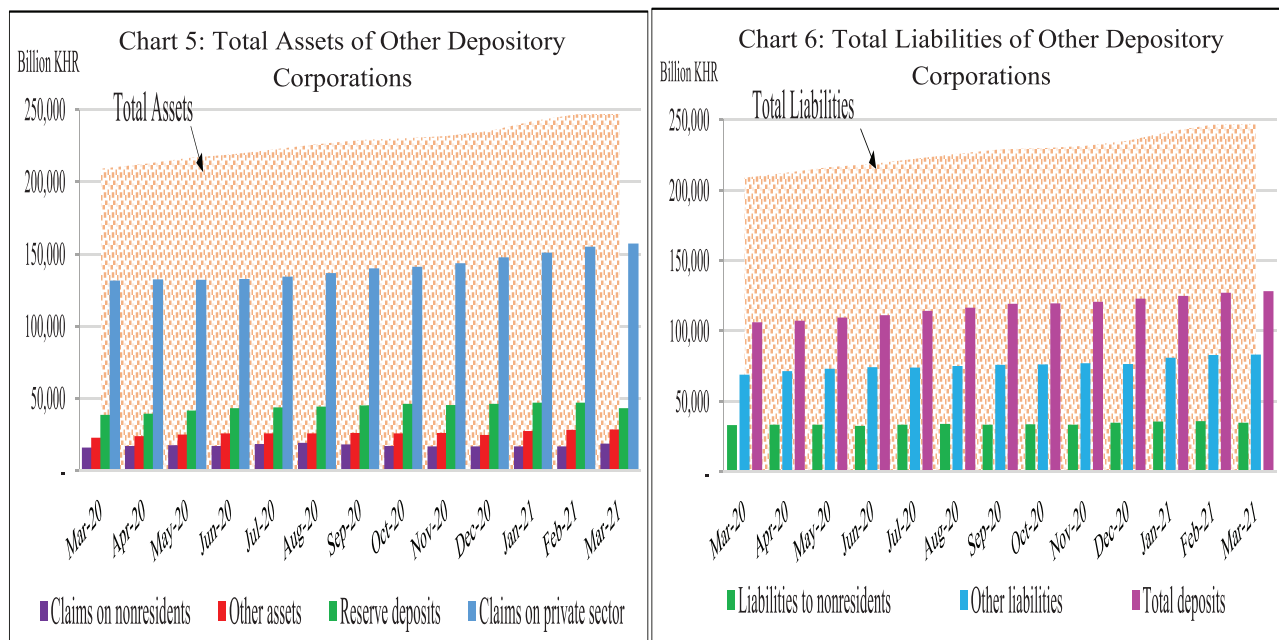
Net Foreign Assets of the Depository Corporations

Net foreign assets of the depository corporation continued to decrease to KHR 64,846.7 billion in March 2021, down by 1.6% from February. This was due to the decrease of 4.6% in gross reserve, while other foreign assets increased by 12% along with the decrease of 2.5% in foreign liabilities.



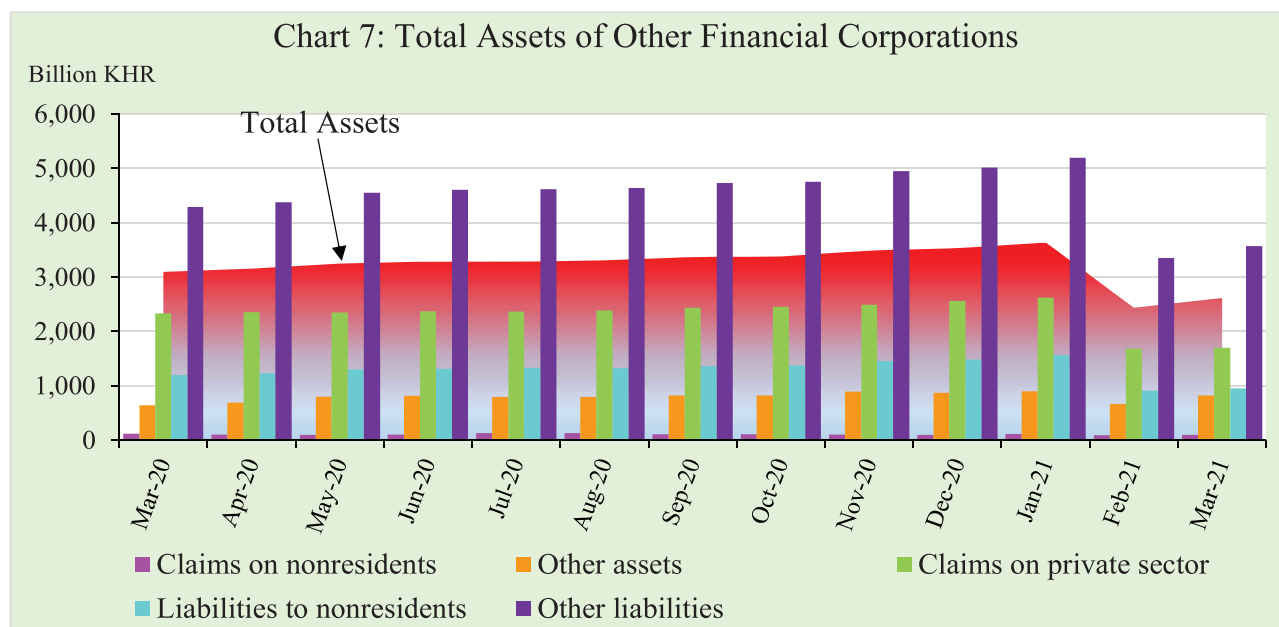
Other Depository Corporations Survey

Total assets of other depository corporations (including commercial banks and microfinance deposit-taking institutions) were KHR 247,198.2 billion, increased by 0.2% in March 2021 compared to the previous month.



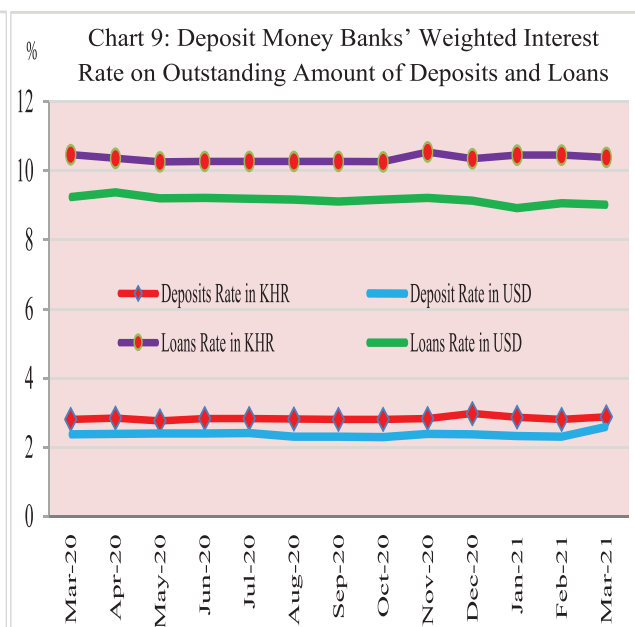
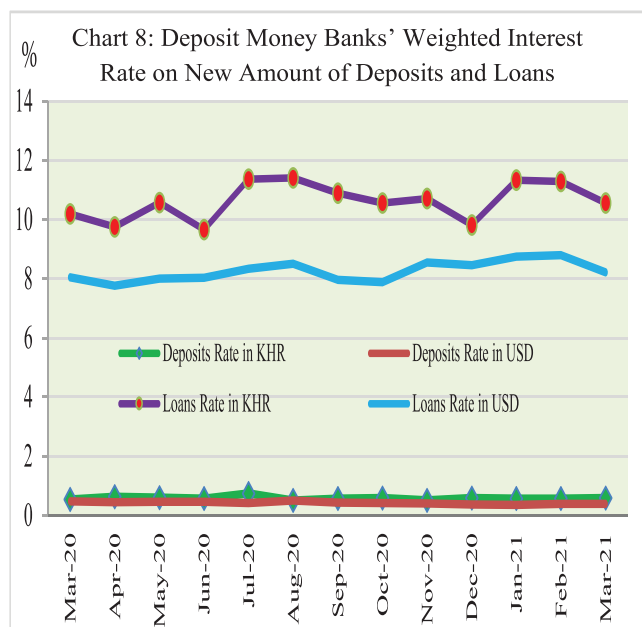
Other Financial Corporations Survey

Total assets of other financial corporations were KHR 2,613.9 billion, up by 7.1% in March 2021 compared to February.



Interest Rates on Deposits and Loans

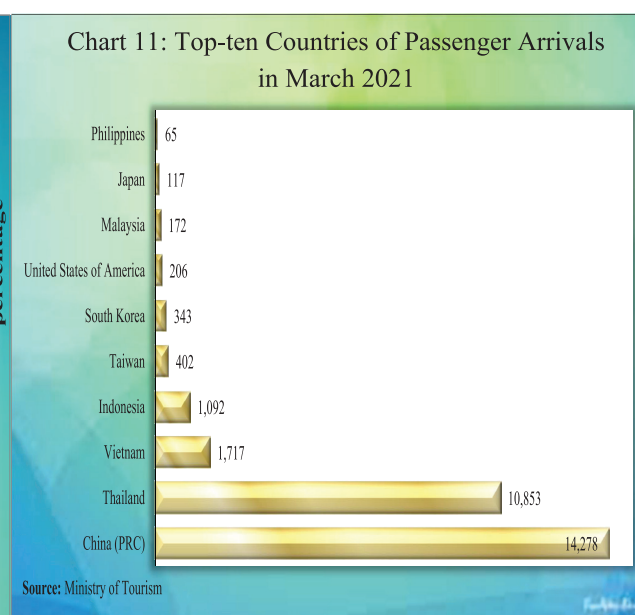
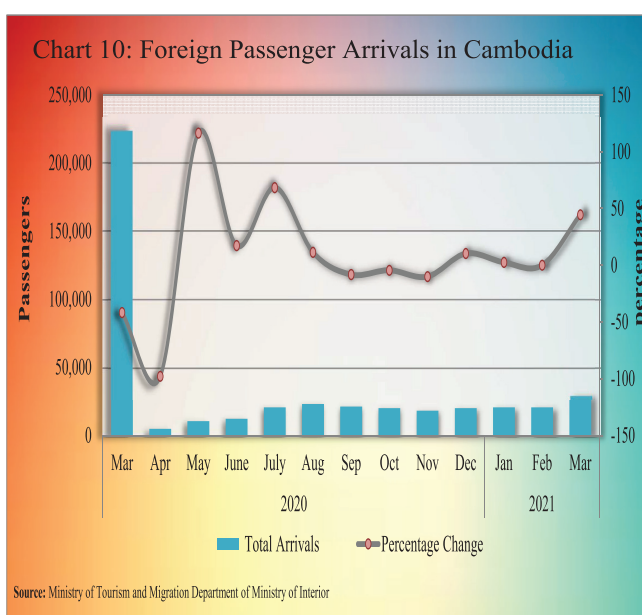
Interest rate on deposits and loans of banking sector in March 2021 showed that the (new amount) weighted average interest rate on deposit in KHR increased by 0.01% to 0.58%, while deposit in USD decreased by 0.01% to 0.38%. At the same time, the weighted average interest rate on loan in KHR decreased by 0.73% to 10.56% and loan in USD decreased by 0.57% to 8.22%.



Foreign Tourist Arrivals

In March 2021, total number of passenger arrivals was 29,754, increased by 44.6% following the increase of 0.1% in the previous month. The main purposes of the passenger arrivals in Cambodia were for business and professional, and vacation accounted for 62.9% and 34.8% of the total, respectively.

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



International Trade in Goods

International trade in goods showed a deficit of KHR 6,434.8 billion (55.7%) in March 2021, following the deficit of KHR 4,521.8 billion (48.1%) in February.



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

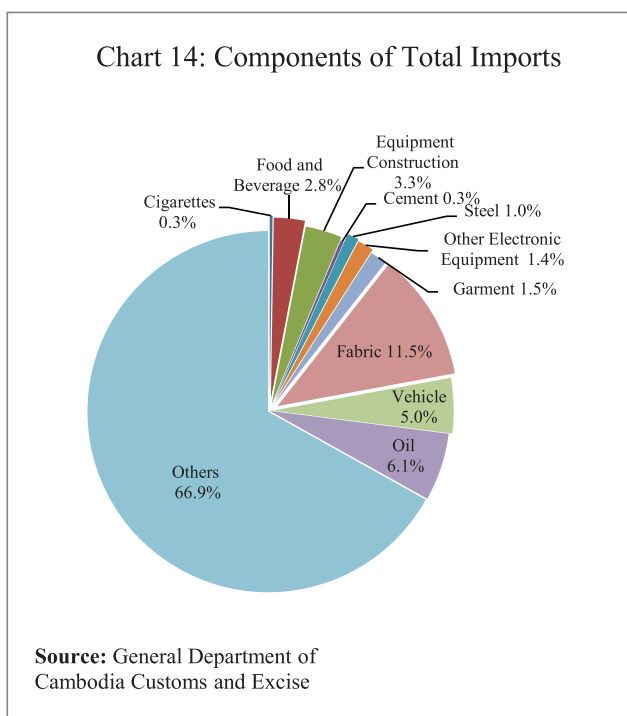
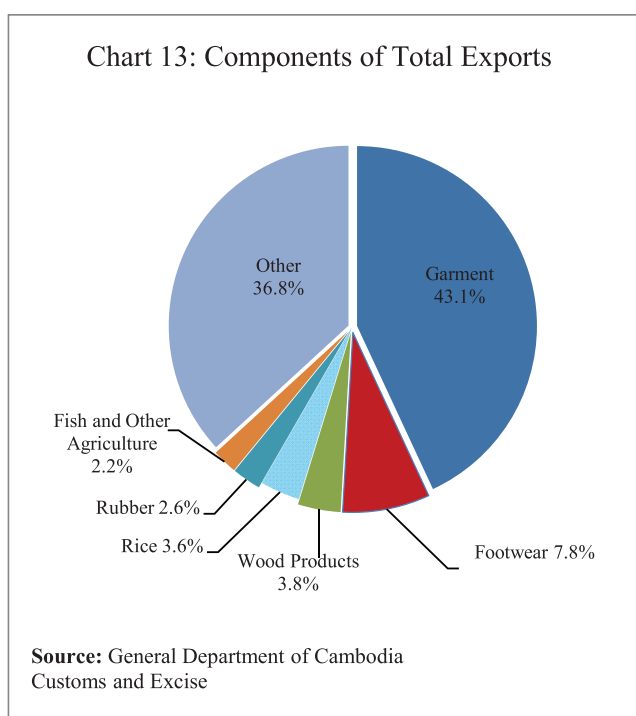


Table 1: Consumer Price Index and Inflation Rate

1. Consumer Price Index (CPI) and Component Indices (Oct-Dec. 2006 = 100)	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21
CPI (all items)	184.91	185.10	185.13	185.49	183.78
Food and Non-Alcoholic Beverages	230.30	230.61	230.25	229.42	226.76
Alcoholic Beverages, Tobacco and Narcotics	177.68	177.73	177.82	177.13	176.93
Clothing and Footwear	157.94	158.57	159.48	159.48	158.32
Housing, Water, Electricity, Gas and other Fuels	130.08	129.87	129.96	130.30	130.70
Furnishings and Household Maintenance	154.15	153.71	153.66	153.96	153.49
Health	137.35	137.29	137.66	137.20	136.49
Transport	108.97	108.79	108.84	113.23	114.07
Communication	66.50	66.42	66.49	66.53	66.81
Recreation and Culture	121.04	120.79	120.58	120.34	120.76
Education	165.48	165.48	165.48	165.48	164.85
Restaurants	298.53	300.33	302.06	304.19	293.37
Miscellaneous Goods and Services	155.58	155.95	156.82	159.10	160.13
2. Percentage Change in the CPI and its Components					
2.1 Month on Month Change (%)					
CPI (all items)	0.74	0.10	0.01	0.20	-0.92
Food and Non-Alcoholic Beverages	0.99	0.13	-0.16	-0.36	-1.16
Alcoholic Beverages, Tobacco and Narcotics	1.69	0.03	0.05	-0.39	-0.11
Clothing and Footwear	0.72	0.40	0.57	0.00	-0.73
Housing, Water, Electricity, Gas and other Fuels	0.34	-0.16	0.07	0.26	0.31
Furnishings and Household Maintenance	0.53	-0.28	-0.03	0.19	-0.30
Health	0.09	-0.04	0.27	-0.34	-0.52
Transport	0.19	-0.16	0.05	4.03	0.74
Communication	0.14	-0.13	0.11	0.06	0.42
Recreation and Culture	-0.07	-0.21	-0.17	-0.20	0.35
Education	0.00	0.00	0.00	0.00	-0.38
Restaurants	0.69	0.60	0.58	0.70	-3.56
Miscellaneous Goods and Services	0.41	0.24	0.56	1.46	0.64
2.2 Year on Year Change (%)					
CPI (all items)	3.73	3.70	2.88	2.60	1.73
Food and Non-Alcoholic Beverages	5.92	5.86	4.74	3.78	2.59
Alcoholic Beverages, Tobacco and Narcotics	3.10	3.03	2.24	1.63	1.60
Clothing and Footwear	3.92	4.33	3.87	3.59	3.41
Housing, Water, Electricity, Gas and other Fuels	2.07	1.51	1.31	1.49	1.82
Furnishings and Household Maintenance	1.08	0.47	0.28	0.19	0.25
Health	0.19	0.27	-0.02	-0.07	-0.59
Transport	-4.69	-4.86	-5.11	-1.40	-0.58
Communication	-0.74	-0.70	-0.85	-0.81	-0.36
Recreation and Culture	1.50	1.80	-0.34	0.18	0.84
Education	2.22	1.91	0.98	0.98	0.60
Restaurants	3.04	3.91	3.05	2.24	-1.03
Miscellaneous Goods and Services	4.96	4.74	4.78	5.69	6.36
3. Three-month moving average CPI (All Items)	183.75	184.52	185.05	185.24	184.80
Year on Year Change (%)	3.00	3.43	3.44	3.06	2.40
4. Twelve-month moving average CPI (All Items)	181.66	182.21	182.65	183.04	183.30
Year on Year Change (%)	2.79	2.96	2.94	2.86	2.78

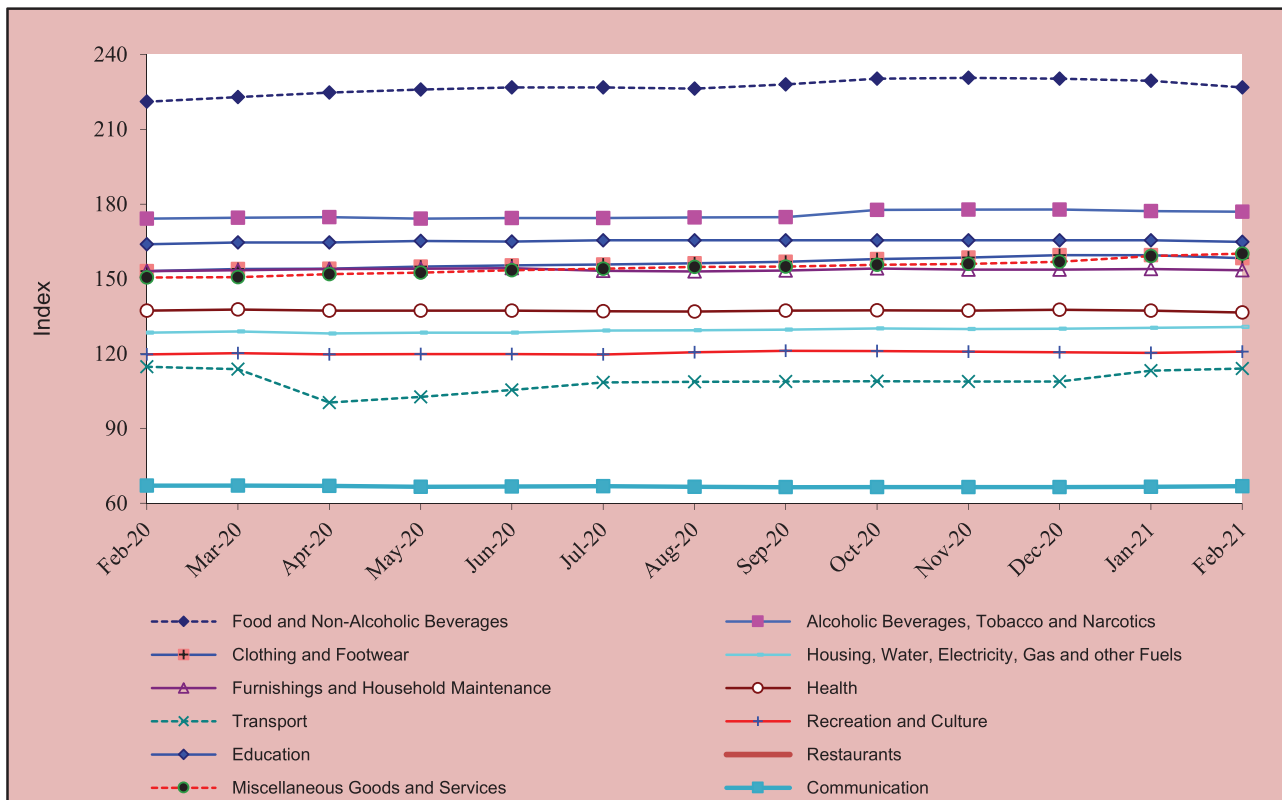
Source: National Institute of Statistics

Table 2: Consumer Items Showing Price Decreased in February 2021

No.	Description	Weight	Index			Percentage Change	
			Feb-20	Jan-21	Feb-21	Monthly	Yearly
1	TRANSPORT SERVICES	0.812	167.92	171.81	163.32	-4.9	-2.7
2	RESTAURANTS AND HOTELS	5.861	296.42	304.19	293.37	-3.6	-1.0
3	FRESH EGGS	1.013	163.28	165.26	159.87	-3.3	-2.1
4	PROCESSED EGGS	0.079	177.78	180.50	174.78	-3.2	-1.7
5	PULSES/LEGUMES	0.413	231.15	234.63	227.72	-2.9	-1.5
6	SPIRITS	0.014	171.07	170.48	165.54	-2.9	-3.2
7	ROOT VEGETABLES	0.456	236.83	243.57	237.59	-2.5	0.3
8	PROCESSED FISH AND SEAFOOD	1.646	259.26	271.02	264.79	-2.3	2.1
9	TRADITIONAL CAKES	0.561	229.43	226.49	221.58	-2.2	-3.4
10	OUTPATIENT SERVICES	1.141	122.94	126.03	123.57	-1.9	0.5
11	NOODLES	1.008	226.76	232.82	228.39	-1.9	0.7
12	LEAF AND STALK VEGETABLES (FRESH)	2.031	217.10	221.52	217.34	-1.9	0.1
13	SERVICES FOR THE MAINTENANCE AND REPAIR OF THE DWELLING	0.435	191.06	204.77	200.96	-1.9	5.2
14	FISH (FRESH)	7.435	231.12	248.82	244.52	-1.7	5.8
15	PORK (FRESH)	5.618	217.60	235.99	232.04	-1.7	6.6
16	CHICKEN (FRESH)	1.303	223.18	224.92	221.25	-1.6	-0.9
17	SEAFOOD (FRESH, CHILLED OR FROZEN)	0.229	247.39	248.99	245.38	-1.4	-0.8
18	CLOTHING MATERIALS	0.334	164.89	174.25	171.93	-1.3	4.3
19	FRUIT VEGETABLES	1.138	294.72	312.39	308.37	-1.3	4.6
20	BEEF (FRESH)	2.165	254.42	262.85	259.63	-1.2	2.1
21	OTHER SERVICES N.E.C.	0.892	118.74	118.74	117.31	-1.2	-1.2
22	DUCK (FRESH)	0.319	200.07	206.86	204.49	-1.1	2.2
23	WINE	0.248	189.69	196.41	194.51	-1.0	2.5
24	CLOTHING FOR WOMEN AND GIRLS	1.065	149.78	159.00	157.56	-0.9	5.2
25	MINERAL WATERS, SOFT DRINKS, FRUIT AND VEGETABLE JUICES	0.748	144.60	146.21	144.91	-0.9	0.2
26	TUBERS AND MUSHROOMS	0.439	194.47	202.66	200.92	-0.9	3.3
27	OTHER GRAINS	0.090	308.96	318.65	316.16	-0.8	2.3
28	FOOD PRODUCTS NEC	1.404	225.76	232.91	231.19	-0.7	2.4
29	HOUSEHOLD TEXTILES	0.015	176.96	183.37	182.04	-0.7	2.9
30	TOOLS AND EQUIPMENT FOR HOUSE AND GARDEN	0.017	191.49	197.43	196.00	-0.7	2.4
31	CLOTHING FOR MEN AND BOYS	0.621	150.16	153.87	152.76	-0.7	1.7
32	BEER	0.532	129.92	130.49	129.55	-0.7	-0.3
33	HOUSEHOLD APPLIANCES	0.397	119.73	120.38	119.64	-0.6	-0.1
34	FURNITURE AND FURNISHINGS, CARPETS AND OTHER FLOOR COVERINGS	0.626	231.47	231.46	230.06	-0.6	-0.6
35	OTHER APPLIANCES, ARTICLES AND PRODUCTS FOR PERSONAL CARE	0.399	147.97	156.46	155.55	-0.6	5.1
36	HAIRDRESSING SALONS AND PERSONAL GROOMING ESTABLISHMENTS	0.081	176.84	177.66	176.66	-0.6	-0.1
37	DAIRY PRODUCTS	1.552	165.10	166.45	165.56	-0.5	0.3
38	RICE, QUALITY NO.2 WHITE, NEANG-MENH, BATTAMBANG	2.681	241.64	243.85	242.62	-0.5	0.4
39	OTHER CLOTHING (BOTH SEXES)	0.222	127.27	130.82	130.18	-0.5	2.3
40	SUGAR, JAM, HONEY, CHOCOLATE AND CONFECTIONERY	1.489	148.71	148.86	148.13	-0.5	-0.4

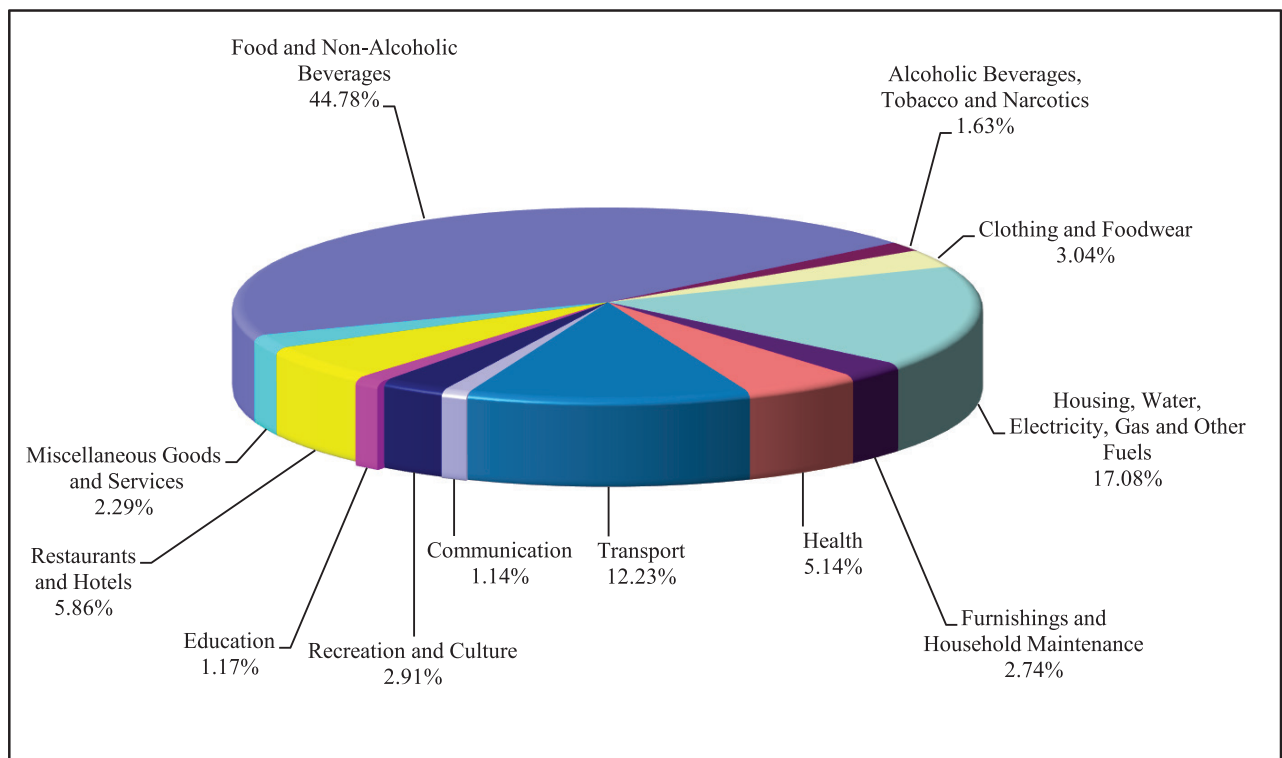
Source: National Institute of Statistics

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				
	2015r/	2016p/	2017p/	2018p/	2019p/	2015r/	2016p/	2017p/	2018p/	2019p/
GDP in Billion KHR	42,981	45,961	49,177	52,850	56,578	73,423	81,242	89,831	99,544	110,014
GDP in Million USD	10,679	11,405	12,148	13,001	13,901	18,242	20,159	22,191	24,488	27,030
GDP % Growth Rate	7.0	6.9	7.0	7.5	7.1	8.9	10.6	10.6	10.8	10.5
GDP % Growth Rate, by Economic Activity										
Agriculture, Fisheries & Forestry	0.2	1.3	1.7	1.1	-0.5	0.2	3.0	4.4	4.4	4.0
Industry	11.5	10.6	9.7	11.6	11.3	17.7	17.7	15.8	16.0	17.1
Services	7.1	6.8	7.0	6.8	6.2	9.2	10.8	10.1	10.2	8.7
GDP Per Capita in Million KHR	2.9	3.0	3.2	3.4	3.5	4.9	5.4	5.8	6.3	6.9
GDP Per Capita in USD	713	752	782	826	871	1,218	1,330	1,429	1,555	1,694

Chart 3: GDP by Economic Activity
(At Constant 2000 Prices)

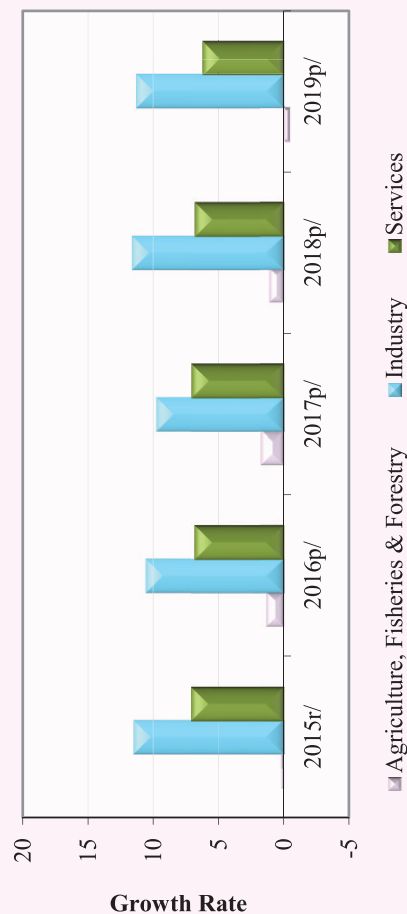
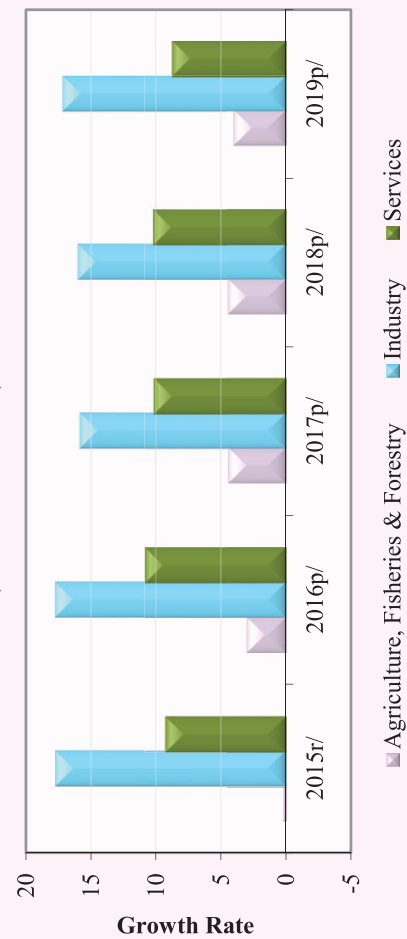


Chart 4: GDP by Economic Activity
(At Current Prices)



p/: preliminary estimates

r/: revised

Source: National Institute of Statistics

Table 4: Investment Projects Approved by Sectors

(In Million USD)

Sector	Agriculture		Industries		Services		Tourism		Energy		Health care (hospital)		Total	
	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets
2018														
Total	13	444.2	115	984.0	10	2,869.9	12	1,577.8	-	-	-	-	150	5,875.8
2019														
Q3	1	10.0	41	213.4	3	199.2	3	671.8	1	58.2	-	-	49	1,152.5
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	1,028.3	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	1,030.9	5	799.8	6	3,850.5	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
Total	2	29.0	21	579.3	2	9.9	-	-	2	55.0	1	6.3	28	679.6

Chart 5: Investment Fixed Assets by Sectors

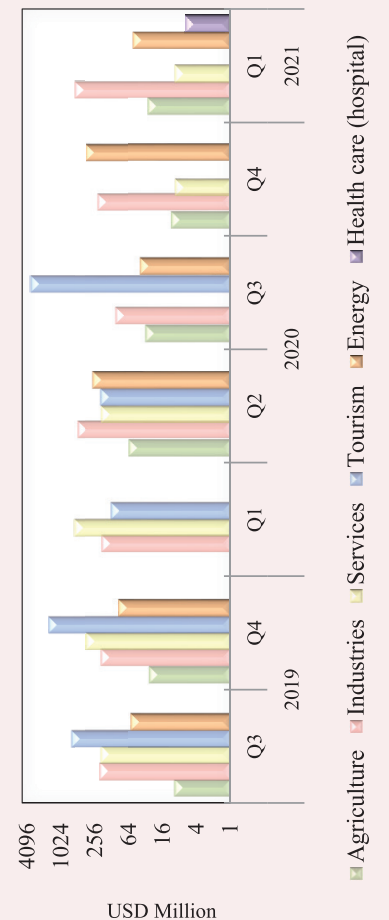
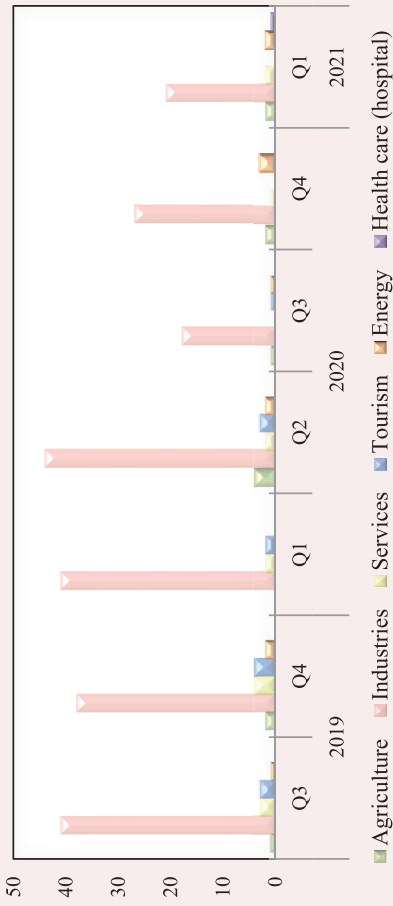


Chart 6: Number of Investment Projects by Sectors



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

* Revised data

Table 5: Investment Projects Approved by Major Countries*

(In Million USD)

Country	2019			2020				2021
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1
Cambodia	2,491.7	331.8	788.4	332.3	430.2	1,803.7	1,319.9	470.6
China	99.3	275.4	666.8	471.9	343.2	32.9	245.0	57.8
Korea	-	6.0	-	-	231.1	31.7	-	-
United States	5.3	4.9	-	18.6	14.8	-	-	-
Thailand	2.2	7.8	-	-	5.0	39.9	-	37.5
Vietnam	-	2.9	-	2.3	5.9	-	-	-
Malaysia	-	-	-	30.0	21.7	-	43.0	16.5
Singapore	-	2.9	-	-	45.2	2.7	-	1.9
Taiwan	27.3	5.8	-	20.8	27.1	20.7	38.7	9.9
Australia	-	-	-	-	-	-	-	-
England	3.1	292.3	23.4	-	2.0	-	-	-
Japan	2.3	-	292.4	7.2	-	-	-	-
Hong Kong	55.7	222.9	613.3	32.2	23.7	39.5	11.1	83.3
Others	0.0	0.0	7.3	0.8	104.0	1,724.9	5.6	2.1
Total	2,686.9	1,152.5	2,391.6	916.1	1,254.1	3,695.9	1,663.4	679.6
(Share of Total)								
Cambodia	92.7	28.8	33.0	36.3	34.3	48.8	79.4	69.2
China	3.7	23.9	27.9	51.5	27.4	0.9	14.7	8.5
Korea	-	0.5	-	-	18.4	0.9	-	-
United States	0.2	0.4	-	2.0	1.2	-	-	-
Thailand	0.1	0.7	-	-	0.4	1.1	-	5.5
Vietnam	-	0.3	-	0.3	0.5	-	-	-
Malaysia	-	-	-	3.3	1.7	-	2.6	2.4
Singapore	-	0.2	-	-	3.6	0.1	-	0.3
Taiwan	1.0	0.5	-	2.3	2.2	0.6	2.3	1.4
Australia	-	-	-	-	-	-	-	-
England	0.1	25.4	1.0	-	0.2	-	-	-
Japan	0.1	-	12.2	0.8	-	-	-	-
Hong Kong	2.1	19.3	25.6	3.5	1.9	1.1	0.7	12.3
Others	0.0	0.0	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 March 2021

(KHR/USD)

Day	Parallel Market Rate			Official Rate	Daily Change*	
	Purchase	Sale	Midpoint		Spread	% Change
1	4,083	4,094	4,089	4,068	0.0	0.0
2	4,083	4,094	4,089	4,067	0.0	0.0
3	4,083	4,094	4,089	4,067	0.0	0.0
4	4,081	4,090	4,086	4,063	-2.0	0.0
5	4,070	4,079	4,075	4,060	-11.0	-0.3
6	4,064	4,072	4,068	4,060	-6.0	-0.1
7	4,064	4,072	4,068	4,060	0.0	0.0
8	4,064	4,072	4,068	4,060	0.0	0.0
9	4,064	4,074	4,069	4,055	0.0	0.0
10	4,064	4,074	4,069	4,055	0.0	0.0
11	4,068	4,077	4,073	4,055	4.0	0.1
12	4,072	4,081	4,077	4,055	4.0	0.1
13	4,072	4,081	4,077	4,055	0.0	0.0
14	4,072	4,081	4,077	4,055	0.0	0.0
15	4,072	4,081	4,077	4,055	0.0	0.0
16	4,071	4,078	4,075	4,050	-1.0	0.0
17	4,071	4,078	4,075	4,050	0.0	0.0
18	4,071	4,081	4,076	4,050	0.0	0.0
19	4,071	4,081	4,076	4,050	0.0	0.0
20	4,071	4,081	4,076	4,050	0.0	0.0
21	4,071	4,081	4,076	4,050	0.0	0.0
22	4,067	4,078	4,073	4,050	-4.0	-0.1
23	4,063	4,076	4,070	4,048	-4.0	-0.1
24	4,063	4,076	4,070	4,048	0.0	0.0
25	4,063	4,072	4,068	4,045	0.0	0.0
26	4,063	4,072	4,068	4,045	0.0	0.0
27	4,063	4,072	4,068	4,045	0.0	0.0
28	4,063	4,072	4,068	4,045	0.0	0.0
29	4,063	4,072	4,068	4,045	0.0	0.0
30	4,062	4,069	4,066	4,045	-1.0	0.0
31	4,062	4,069	4,066	4,045	0.0	0.0
Average Rate	4,069	4,078	4,074	4,053	-0.7	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
2019					
Jul	4,086	0.42	4,096	4,091	4,086
Aug	4,086	0.00	4,096	4,091	4,088
Sep	4,096	0.24	4,109	4,103	4,095
Oct	4,064	-0.78	4,076	4,070	4,048
Nov	4,074	0.25	4,084	4,079	4,065
Dec	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

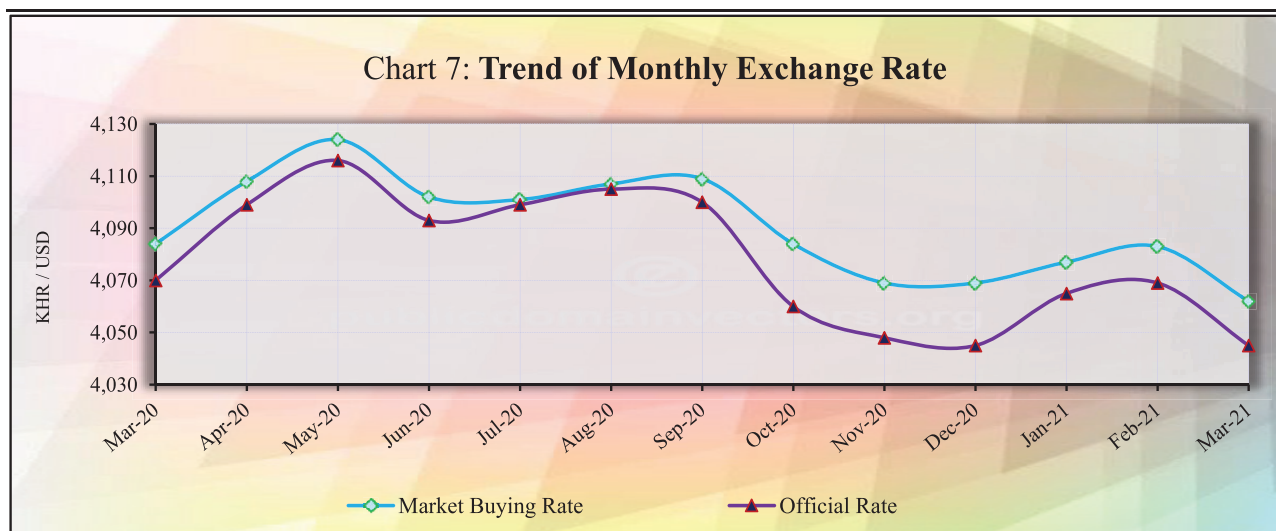


Table 8: The Value of KHR Against Other Currencies
(Official Buying Rate, End-Period)

	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	1	100	1	1	1000	1	1	100	1	1	100	1	1	1000	1	1	1000	1	
Dec-14	5,902	4,075	4,955	3,411	6,342	328	1,166	9,117	3,083	124	191	657											
Dec-15	5,617	4,050	4,429	3,362	6,000	294	944	8,630	2,863	112	181	624											
Dec-16	5,410	4,037	4,265	3,467	4,960	300	901	8,119	2,792	112	178	580											
Dec-17	5,735	4,037	4,821	3,574	5,426	298	994	8,094	3,017	124	178	618											
Dec-18	5,588	4,018	4,597	3,641	5,098	277	969	7,653	2,942	124	174	584											
2019																							
Sep	5,587	4,095	4,480	3,793	5,034	289	978	7,896	2,964	134	177	575											
Oct	5,573	4,048	4,516	3,720	5,224	289	969	7,950	2,973	134	174	574											
Nov	5,581	4,065	4,476	3,710	5,248	289	975	8,008	2,976	134	175	578											
Dec	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											
Monthly % Change	-2.65	-0.59	-4.09	-4.36	-2.25	-3.11	-2.79	-0.47	-1.96	-4.44	-1.13	-2.22											

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

	Dec-17	Dec-18	Dec-19	Jan-19	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21
<i>Weighted Average Rate on New Amount</i>																		
Interest Rate on Deposits and Loans in KHR																		
Deposit (1)	0.90	0.33	0.47	0.65	0.57	0.64	0.71	0.53	0.62	0.60	0.57	0.74	0.50	0.56	0.58	0.56	0.57	0.58
Demand Deposits	0.04	0.03	0.02	0.02	0.08	0.12	0.03	0.15	0.06	0.09	0.04	0.04	0.04	0.06	0.04	0.19	0.03	0.02
Saving Deposits	1.19	0.59	0.55	0.56	0.60	0.61	0.60	0.66	0.66	0.69	0.69	0.67	0.69	0.70	0.59	0.60	0.61	0.62
Term Deposits	4.70	5.09	4.76	4.67	4.46	4.59	4.71	5.47	4.91	4.42	5.05	4.22	4.17	4.68	4.01	4.16	5.04	5.13
Other Deposits	0.00	0.00	4.00	3.58	3.11	0.00	2.47	3.35	0.00	1.62	2.30	2.21	1.61	1.80	2.28	3.49	4.63	3.16
Loans (2)	14.51	12.21	9.40	9.91	9.80	9.81	8.59	10.64	10.52	10.19	9.74	10.58	9.66	11.41	10.89	10.55	11.34	11.29
Overdraft	7.55	8.30	7.85	7.84	7.85	8.01	7.72	7.82	7.61	7.94	7.93	7.96	7.98	8.45	8.17	8.40	7.64	7.41
Credit Card	17.91	16.98	15.28	17.32	16.70	16.41	16.73	16.69	16.38	15.58	17.31	17.40	17.28	16.17	14.70	15.94	14.21	14.14
Term Loans	14.91	12.36	10.02	10.25	10.06	10.13	9.13	11.11	11.02	10.86	10.39	11.72	10.31	11.53	11.05	10.67	10.80	10.15
Other Loans	10.71	7.81	5.65	7.88	6.92	6.07	5.59	7.65	7.25	7.39	6.63	7.72	6.96	6.03	6.75	6.22	6.47	6.52
Interest Rate on Deposits and Loans in USD																		
Deposit (1)	0.75	0.72	0.47	0.47	0.57	0.62	0.58	0.52	0.61	0.48	0.45	0.46	0.46	0.41	0.50	0.42	0.35	0.38
Demand Deposits	0.22	0.30	0.15	0.13	0.18	0.30	0.20	0.11	0.20	0.12	0.14	0.17	0.20	0.08	0.10	0.13	0.08	0.09
Saving Deposits	0.54	0.36	0.25	0.22	0.26	0.24	0.24	0.25	0.25	0.25	0.25	0.25	0.24	0.24	0.20	0.17	0.17	0.20
Term Deposits	3.30	3.35	3.55	3.28	3.42	3.64	3.44	3.70	3.53	3.35	3.28	3.33	3.34	3.35	3.47	3.21	3.24	3.06
Other Deposits	1.65	2.64	2.74	2.49	2.31	2.27	2.47	2.03	2.16	2.48	2.06	0.88	0.79	0.79	0.84	0.75	0.80	0.78
Loans (2)	8.31	8.47	8.26	8.06	8.09	7.99	7.97	8.18	8.24	8.04	7.76	8.00	8.04	8.33	8.51	7.96	8.45	8.79
Overdraft	7.51	7.57	7.48	7.50	7.71	7.47	7.57	7.59	7.57	7.49	7.49	7.39	7.45	5.58	6.30	6.85	6.12	5.49
Credit Card	19.26	28.93	14.49	13.65	12.77	13.50	11.97	11.18	8.84	14.79	16.59	16.89	16.89	15.23	16.14	15.61	17.02	17.56
Term Loans	9.92	9.64	9.82	9.26	8.88	9.28	8.72	9.55	9.60	9.41	8.78	9.43	9.22	9.27	9.27	8.37	8.69	9.44
Other Loans	6.08	6.29	6.73	6.49	6.72	6.65	6.50	6.41	6.44	6.16	5.64	5.50	5.60	5.76	6.26	6.61	5.96	5.89
Interest Rate on Deposits and Loans in KHR																		
Deposit (1)	2.70	2.69	2.53	2.52	2.54	2.64	2.54	2.69	2.68	2.80	2.85	2.77	2.83	2.83	2.81	2.80	2.86	2.81
Demand Deposits	0.17	0.20	0.21	0.21	0.21	0.23	0.22	0.16	0.28	0.18	0.19	0.23	0.29	0.29	0.28	0.26	0.19	0.21
Saving Deposits	1.31	1.01	0.88	0.88	0.90	0.90	0.91	0.92	0.81	0.89	0.90	0.90	0.93	0.98	0.92	0.72	0.83	0.82
Term Deposits	5.87	5.87	5.69	5.59	5.51	5.50	5.42	5.64	5.67	5.78	5.93	5.79	5.71	5.53	5.59	5.62	5.63	5.73
Other Deposits	0.00	7.00	2.92	2.92	2.97	3.02	2.81	1.84	2.23	3.53	3.29	3.35	2.93	2.56	2.57	2.60	3.20	2.60
Loans (2)	16.13	13.30	11.01	10.97	10.88	10.72	10.38	10.54	10.42	10.46	10.36	10.27	10.27	10.27	10.28	10.27	10.46	10.38
Overdraft	8.72	8.34	8.08	8.11	8.11	8.20	8.08	8.14	8.12	8.08	8.03	8.10	8.12	8.09	8.04	8.00	7.93	7.92
Credit Card	20.88	19.51	18.18	17.96	17.74	17.50	17.29	17.25	17.06	16.87	16.84	16.74	16.73	16.78	16.62	16.46	16.25	16.08
Term Loans	16.55	13.50	11.20	11.15	11.04	10.88	10.62	10.70	10.61	10.66	10.54	10.44	10.44	10.44	10.45	10.43	10.71	10.54
Other Loans	11.09	7.72	6.80	7.02	7.08	6.95	6.28	6.78	6.86	6.88	6.86	6.90	6.89	6.87	6.87	6.83	6.82	6.73
Interest Rate on Deposits and Loans in USD																		
Deposit (1)	2.48	2.24	2.24	2.22	2.21	2.25	2.25	2.32	2.32	2.37	2.39	2.40	2.40	2.41	2.31	2.32	2.32	2.31
Demand Deposits	0.51	0.46	0.51	0.44	0.36	0.43	0.35	0.30	0.47	0.36	0.45	0.46	0.44	0.47	0.40	0.42	0.41	0.39
Saving Deposits	0.83	0.61	0.44	0.43	0.43	0.43	0.43	0.44	0.41	0.46	0.43	0.42	0.43	0.44	0.42	0.36	0.42	0.41
Term Deposits	4.41	4.38	4.35	4.38	4.34	4.33	4.34	4.41	4.37	4.38	4.32	4.35	4.39	4.34	4.27	4.30	4.41	4.40
Other Deposits	3.01	2.57	2.61	2.58	2.44	2.40	2.43	2.16	2.03	2.03	1.99	1.63	1.37	1.00	0.96	0.87	0.96	0.91
Loans (2)	9.22	9.76	9.35	9.31	9.30	9.27	9.27	9.39	9.28	9.24	9.38	9.20	9.22	9.19	9.17	9.11	9.17	9.02
Overdraft	8.10	7.94	7.94	7.92	7.85	7.85	7.82	7.88	7.85	7.78	7.84	7.86	7.84	7.87	7.80	7.77	7.80	7.74
Credit Card	15.64	28.67	15.29	15.97	15.74	15.58	15.53	15.70	15.34	18.18	17.95	17.90	17.95	18.02	17.98	17.83	17.56	17.21
Term Loans	9.43	9.74	9.59	9.56	9.55	9.51	9.51	9.62	9.51	9.46	9.63	9.42	9.44	9.40	9.38	9.31	9.38	9.09
Other Loans	6.96	6.88	7.20	7.10	7.13	7.15	7.19	7.18	7.16	7.10	6.99	6.94	6.98	6.97	7.02	7.27	7.00	6.96

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)

	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21
Net Foreign Assets	83,964.9	85,803.2	85,935.2	85,437.1	81,465.1
Claims on Nonresidents	84,452.4	86,295.5	86,429.4	85,934.6	81,949.4
Liabilities to Nonresidents	-487.5	-492.3	-494.2	-497.4	-484.3
Claims on Other Depository Corporations	4,152.2	3,867.1	4,077.3	4,225.1	4,022.4
Net Claims on Central Government	-19,114.9	-19,467.2	-18,764.4	-19,000.3	-19,218.7
Claims on Central Government	0.0	0.0	0.0	0.0	0.0
Liabilities to Central Government	-19,114.9	-19,467.2	-18,764.4	-19,000.3	-19,218.7
Claims on Other Sectors	138.9	124.5	174.2	130.4	148.8
Claims on Other Financial Corporations	102.5	102.0	80.2	96.5	108.8
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	36.4	22.5	94.0	34.0	40.0
Monetary Base	42,769.0	43,265.2	43,727.3	42,905.0	43,832.3
Currency in Circulation	14,976.5	15,026.9	15,184.7	15,744.1	16,689.2
Liabilities to Other Depository Corporations	27,733.5	28,184.4	28,473.8	27,127.5	27,120.5
Liabilities to Other Sectors	58.9	54.0	68.8	33.4	22.6
Other Liabilities to Other Depository Corporations	20,625.0	20,470.0	20,939.3	22,143.1	18,358.6
Deposits And Securities Other Than Shares Excl. Form Monetary Base	111.1	109.9	82.8	82.9	82.5
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	71.0	72.0	40.5	40.6	40.5
Securities Other Than Shares Excl. From Broad Money	40.1	37.9	42.3	42.3	42.1
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	7,335.3	8,183.6	8,292.9	7,319.6	5,831.6
Other Items (Net)	-1,699.3	-1,701.0	-1,619.9	-1,658.3	-1,687.5
<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)

	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21
Net Foreign Assets	-16,825.7	-18,438.6	-19,035.8	-19,513.8	-16,618.6
Claims on Nonresidents	16,620.5	16,661.6	16,739.3	16,568.4	18,562.2
Liabilities to Nonresidents	-33,446.2	-35,100.2	-35,775.1	-36,082.2	-35,180.8
Claims On Central Bank	46,873.5	47,688.1	48,506.7	48,501.0	44,948.6
Currency	1,465.2	1,552.9	1,392.4	1,394.1	1,669.9
Reserve Deposits and Securities Other Than Shares	45,390.8	46,120.3	47,068.0	47,060.4	43,235.9
Other Claims on Central Bank	17.5	15.0	46.2	46.5	42.9
Net Claims on Central Government	-5,298.7	-5,527.4	-5,753.3	-5,891.2	-5,933.5
Claims on Central Government	102.8	85.2	88.2	96.8	71.4
Liabilities to Central Government	-5,401.6	-5,612.6	-5,841.5	-5,988.0	-6,004.9
Claims on Other Sectors	147,787.5	152,223.0	155,381.5	159,431.2	161,439.1
Claims on Other Financial Corporations	4,076.8	4,422.8	4,490.4	4,496.5	4,299.7
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	0.6	0.6	0.6	0.7	0.7
Claims on Private Sector	143,710.1	147,799.6	150,890.5	154,933.9	157,138.8
Liabilities to Central Bank	3,201.2	2,978.6	3,085.4	3,145.3	3,167.8
Transferable Deposits Incl. in Broad Money	24,940.9	25,319.7	26,087.8	26,242.2	26,730.0
Other Deposits Incl. in Broad Money	95,794.9	97,694.4	98,887.7	100,921.0	101,614.9
Securities Other Than Shares Incl. in Broad Money	0.0	0.0	0.0	0.0	0.0
Deposits Excl. From Broad Money	187.2	195.1	217.6	185.1	193.5
Securities Other Than Shares Excl. From Broad Money	0.0	0.0	0.0	0.0	0.0
Loans	1,578.3	1,547.2	1,596.5	1,575.4	1,756.7
Financial Derivatives	0.0	0.0	0.0	0.0	0.0
Shares and Other Equity	42,405.3	43,210.8	44,116.1	44,828.5	44,946.6
Other Items (Net)	4,428.8	4,999.3	5,108.1	5,629.7	5,426.0
<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)

	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21
Net Foreign Assets	67,139.2	67,364.6	66,899.5	65,923.3	64,846.4
Claims on Nonresidents	101,072.9	102,957.2	103,168.8	102,502.9	100,511.6
Liabilities to Nonresidents	-33,933.7	-35,592.5	-36,269.3	-36,579.6	-35,665.2
Domestic Claims	123,512.7	127,353.0	131,038.0	134,670.1	136,435.7
Net Claims on Central Government	-24,413.7	-24,994.6	-24,517.6	-24,891.5	-25,152.2
Claims on Central Government	102.8	85.2	88.2	96.8	71.4
Liabilities to Central Government	-24,516.5	-25,079.7	-24,605.9	-24,988.3	-25,223.6
Claims on Other Sectors	147,926.4	152,347.6	155,555.7	159,561.6	161,587.9
Claims on Other Financial Corporations	4,179.3	4,524.9	4,570.6	4,593.0	4,408.5
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	0.6	0.6	0.6	0.7	0.7
Claims on Private Sector	143,746.5	147,822.1	150,984.5	154,967.9	157,178.7
Broad Money Liabilities (M2)	134,306.0	136,542.1	138,836.5	141,546.7	143,386.9
Currency Outside Depository Corporations	13,511.4	13,474.0	13,792.3	14,350.1	15,019.3
Transferable Deposits	24,982.7	25,356.7	26,139.5	26,258.5	26,735.6
Other Deposits	95,811.9	97,711.4	98,904.7	100,938.1	101,632.0
Securities Other Than Shares	0.0	0.0	0.0	0.0	0.0
<i>of which Foreign Currency (of M2)</i>	<i>112,355.9</i>	<i>114,564.8</i>	<i>116,106.7</i>	<i>117,847.7</i>	<i>119,480.4</i>
Deposits Excl. From Broad Money	258.2	267.1	258.0	225.7	234.0
Securities Other Than Shares Excl. From Broad Money	40.1	37.9	42.3	42.3	42.1
Loans	1,578.3	1,547.2	1,596.5	1,575.4	1,756.7
Financial Derivative	0.0	0.0	0.0	0.0	0.0
Shares and Other Equity	49,740.7	51,394.4	52,408.9	52,148.2	50,778.1
Other Items (Net)	4,728.6	4,929.0	4,795.2	5,055.2	5,084.3
<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)

	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21
Net Foreign Assets	-1,354.3	-1,384.7	-1,450.4	-819.2	-859.6
Claims on Nonresidents	102.5	96.3	112.6	94.1	95.1
Liabilities to Nonresidents	-1,456.8	-1,481.0	-1,563.0	-913.3	-954.7
Claims on Depository Corporations	556.5	521.0	473.0	338.1	501.5
Net Claims on Central Government	-28.0	-30.3	-32.4	-22.3	-18.2
Claims on Central Government	3.2	3.5	3.8	4.1	1.2
Liabilities to Central Government	-31.2	-33.7	-36.2	-26.4	-19.4
Claims on Other Sectors	2,492.5	2,562.5	2,619.8	1,682.5	1,698.3
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	2,492.5	2,562.5	2,619.8	1,682.5	1,698.3
Deposit	28.1	29.1	34.4	30.0	30.4
Securities Other Than Shares	0.0	0.0	0.0	0.0	0.0
Loans	210.6	210.3	198.4	146.1	145.3
Financial Derivatives	0.0	0.0	0.0	0.0	0.0
Shares and Other Equity	1,476.8	1,506.7	1,524.6	1,068.4	1,216.5
Other Items (Net)	-48.9	-77.6	-147.3	-65.5	-70.3
<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)

	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21
Net Foreign Assets	65,784.9	65,979.9	65,449.1	65,104.2	63,986.8
Claims on Nonresidents	101,175.4	103,053.5	103,281.3	102,597.1	100,606.7
Liabilities to Nonresidents	-35,390.6	-37,073.6	-37,832.2	-37,492.9	-36,619.9
Domestic Claims	121,797.9	125,360.3	129,054.9	131,737.3	133,707.3
Net Claims on Central Government	-24,441.7	-25,024.9	-24,550.1	-24,913.8	-25,170.4
Claims on Central Government	106.0	88.6	92.0	100.9	72.6
Liabilities to Central Government	-24,547.7	-25,113.5	-24,642.1	-25,014.7	-25,243.0
Claims on Other Sectors	146,239.6	150,385.2	153,605.0	156,651.1	158,877.7
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	0.6	0.6	0.6	0.7	0.7
Claims on Private Sector	146,239.0	150,384.6	153,604.4	156,650.4	158,877.0
Currency Outside Financial Corporations	13,490.0	13,457.9	13,770.9	14,314.7	15,000.8
Deposits	119,106.9	121,277.4	123,344.1	125,322.4	126,490.7
Securities Other Than Shares	0.0	0.0	0.0	0.0	0.0
Loans	1,494.5	1,465.4	1,512.9	1,495.1	1,679.8
Financial Derivatives	0.0	0.0	0.0	0.0	0.0
Shares and Other Equity	51,217.5	52,901.0	53,933.5	53,216.6	51,994.6
Other Items (Net)	2,273.8	2,238.6	1,942.5	2,492.7	2,528.1
<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 depository corporations and other financial corporations

** Revised Data

Chart 8: Financial Corporations Survey

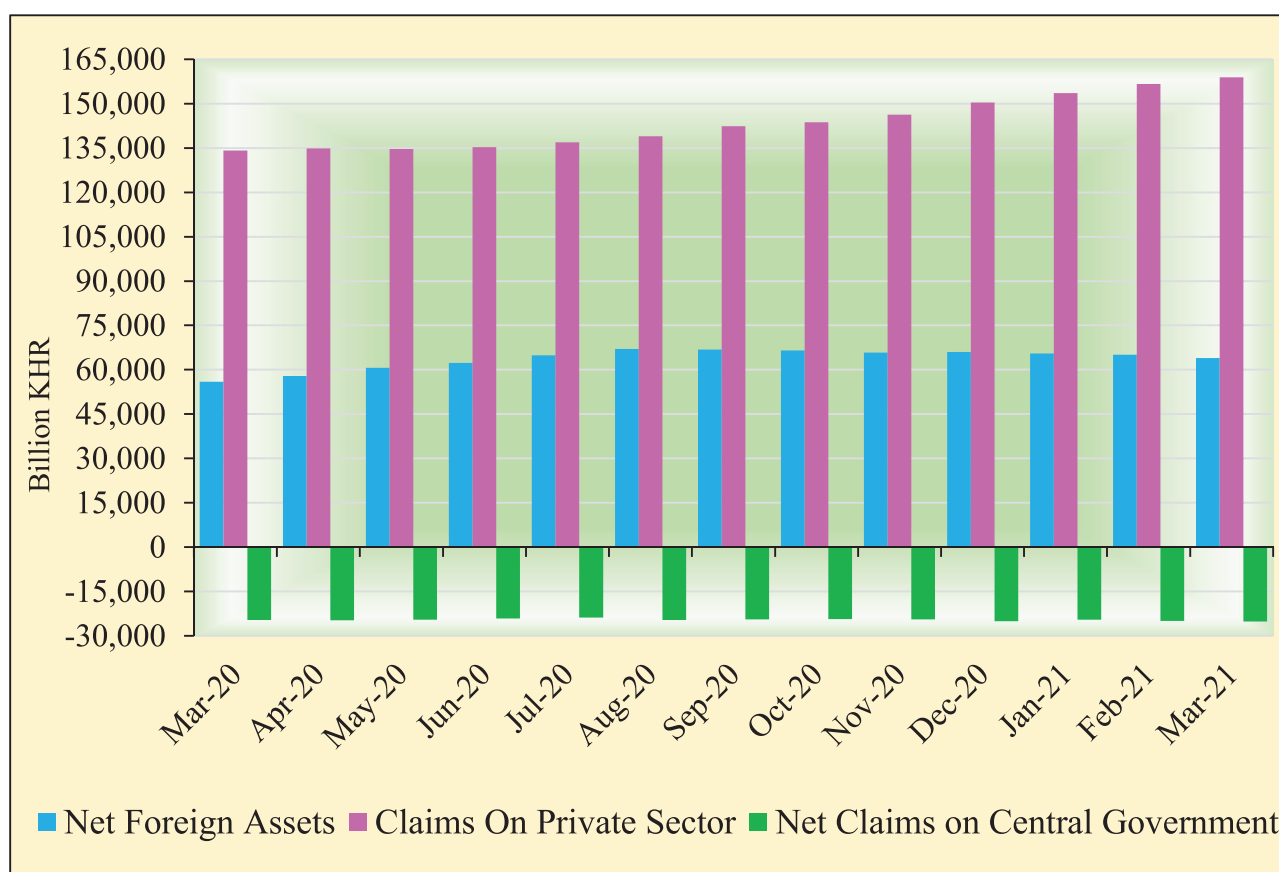


Chart 9: Monetary Aggregates Components

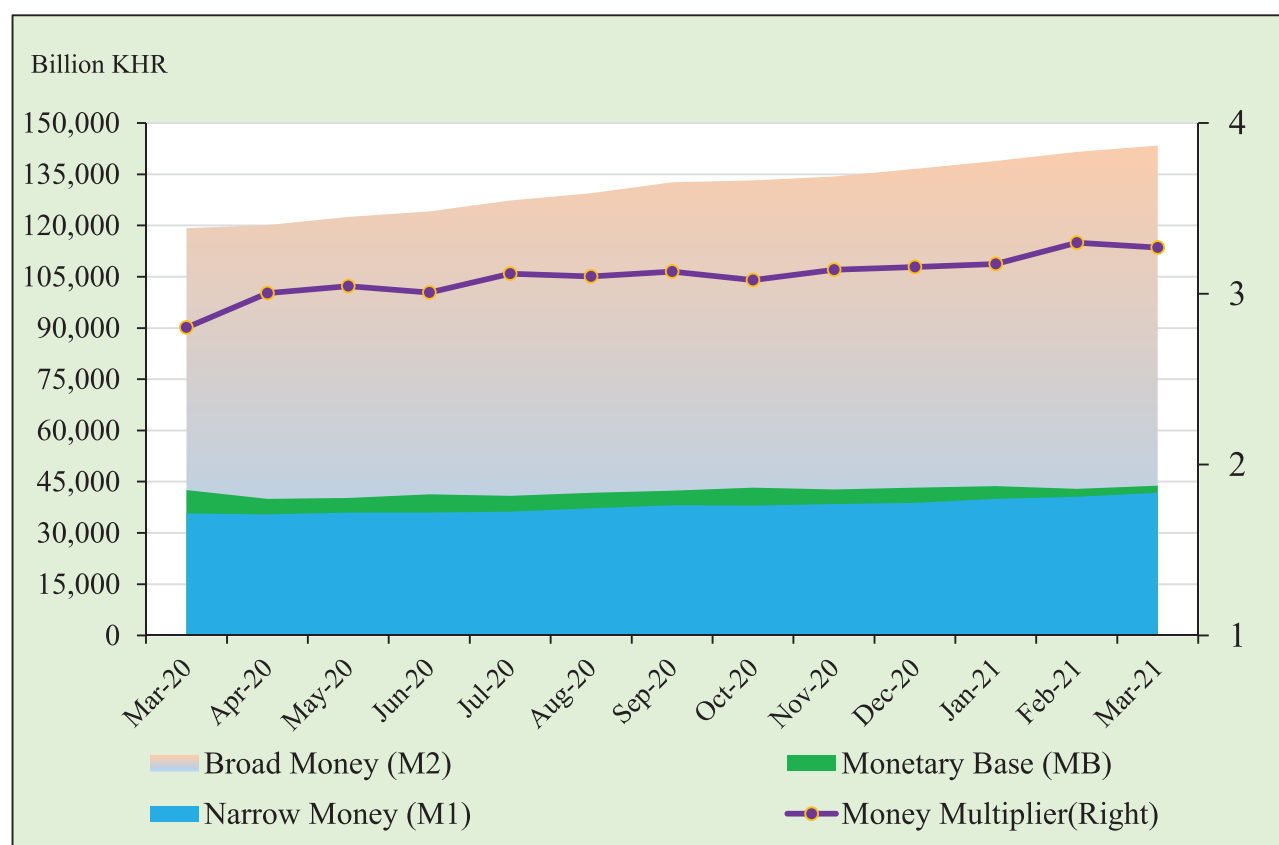


Table 15: Credit Granted by Deposit Money Banks Classified by Industry

(In Billion KHR)

	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21
1. Financial Institutions	5,681.5	5,919.5	5,977.3	5,999.5	6,111.6
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	3,653.0	3,922.2	4,169.8	4,188.7	4,279.5
1.3. Other Financial Institutions	2,028.5	1,997.3	1,807.5	1,810.9	1,832.1
2. Non-Financial Institutions	91,207.2	94,136.6	95,509.6	97,190.2	98,719.6
2.1. Agriculture, Forestry and Fishing	9,771.5	9,858.2	10,058.7	10,194.0	10,302.3
2.2. Mining and Quarrying	508.6	533.1	617.0	638.8	628.1
2.3. Manufacturing	5,042.2	5,259.3	5,261.5	5,398.3	5,448.4
2.4. Utilities	1,205.9	1,640.8	1,699.5	1,707.0	1,727.1
2.5. Construction	11,679.9	12,783.1	12,883.1	13,004.3	13,139.6
2.6. Wholesale Trade	12,406.6	12,734.6	12,778.9	13,025.2	13,276.8
2.7. Retail Trade	19,827.3	20,229.9	20,560.7	20,984.2	21,356.5
2.8. Hotels and Restaurants	5,122.6	5,161.1	6,222.3	6,317.2	6,464.9
2.9. Transport and Storage	3,390.4	3,468.9	3,539.5	3,600.0	3,635.6
2.10. Information Media and Telecommunications	1,085.6	1,129.8	1,198.7	1,274.1	1,271.5
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	3,495.1	3,566.6	2,637.5	2,660.3	2,687.9
2.12. Real Estate Activities	10,762.6	10,924.6	11,121.8	11,364.7	11,565.8
2.13. Other Non-Financial Services	6,909.0	6,846.6	6,930.5	7,022.2	7,215.1
3. Personal Essentials	29,085.9	30,258.4	30,978.3	31,722.2	32,289.1
3.1. Personal Lending	12,483.0	12,803.2	13,148.5	13,555.4	13,885.9
3.2. Credit Cards	241.3	246.4	254.2	258.9	257.6
3.3. Mortgages, Owner-Occupied Housing only	16,361.6	17,208.8	17,575.6	17,907.8	18,145.6
4. Other Lending	1,564.7	1,116.3	1,204.8	1,208.1	1,257.1
Total Gross Loan	127,539.3	131,430.8	133,670.0	136,120.0	138,377.5

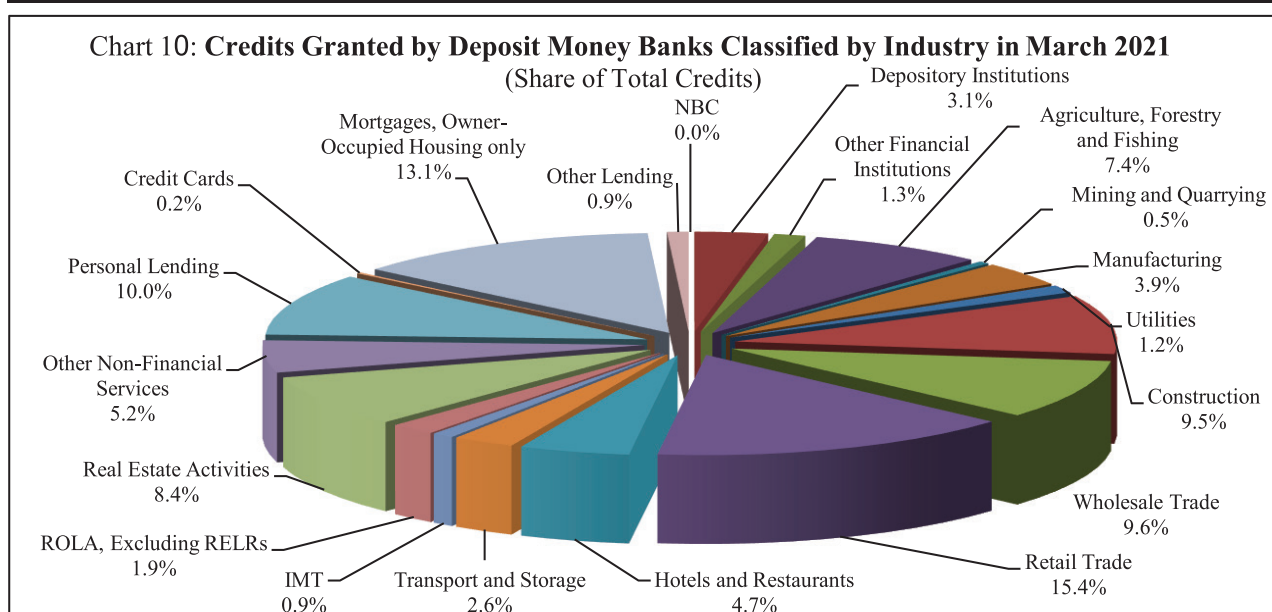


Table 16: Monthly Change of Credit Granted by Deposit Money Banks Classified by Industry

	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21
(Monthly Change in Billion KHR)					
1. Financial Institutions	186.6	238.0	57.8	22.3	112.1
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	195.6	269.3	247.5	18.9	90.8
1.3. Other Financial Institutions	-9.0	-31.3	-189.8	3.4	21.2
2. Non-Financial Institutions	1,740.3	2,929.4	1,373.0	1,680.6	1,529.4
2.1. Agriculture, Forestry and Fishing	214.8	86.7	200.6	135.2	108.3
2.2. Mining and Quarrying	-2.1	24.6	83.8	21.8	-10.7
2.3. Manufacturing	156.4	217.1	2.2	136.8	50.2
2.4. Utilities	-6.0	434.9	58.7	7.5	20.1
2.5. Construction	364.1	1,103.2	100.0	121.2	135.3
2.6. Wholesale Trade	41.9	328.0	44.3	246.4	251.5
2.7. Retail Trade	527.0	402.6	330.9	423.4	372.3
2.8. Hotels and Restaurants	2.5	38.5	1,061.2	94.9	147.7
2.9. Transport and Storage	14.3	78.5	70.6	60.5	35.6
2.10. Information Media and Telecommunications	16.8	44.2	68.9	75.4	-2.5
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	53.2	71.5	-929.1	22.8	27.6
2.12. Real Estate Activities	146.2	162.0	197.2	242.9	201.2
2.13. Other Non-Financial Services	211.0	-62.3	83.9	91.7	192.9
3. Personal Essentials	356.1	1,172.5	719.9	743.9	567.0
3.1. Personal Lending	248.8	320.2	345.3	406.9	330.5
3.2. Credit Cards	5.5	5.1	7.8	4.7	-1.3
3.3. Mortgages, Owner-Occupied Housing only	101.9	847.2	366.8	332.2	237.8
4. Other Lending	3.9	-448.4	88.5	3.3	49.0
Total Gross Loan	2,287.0	3,891.5	2,239.2	2,450.0	2,257.4
(Monthly Change in Percent)					
1. Financial Institutions	3.4	4.2	1.0	0.4	1.9
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	5.7	7.4	6.3	0.5	2.2
1.3. Other Financial Institutions	-0.4	-1.5	-9.5	0.2	1.2
2. Non-Financial Institutions	1.9	3.2	1.5	1.8	1.6
2.1. Agriculture, Forestry and Fishing	2.2	0.9	2.0	1.3	1.1
2.2. Mining and Quarrying	-0.4	4.8	15.7	3.5	-1.7
2.3. Manufacturing	3.2	4.3	0.0	2.6	0.9
2.4. Utilities	-0.5	36.1	3.6	0.4	1.2
2.5. Construction	3.2	9.4	0.8	0.9	1.0
2.6. Wholesale Trade	0.3	2.6	0.3	1.9	1.9
2.7. Retail Trade	2.7	2.0	1.6	2.1	1.8
2.8. Hotels and Restaurants	0.0	0.8	20.6	1.5	2.3
2.9. Transport and Storage	0.4	2.3	2.0	1.7	1.0
2.10. Information Media and Telecommunications	1.6	4.1	6.1	6.3	-0.2
2.11. Rental and Operational Leasing Activities, Excluded Real Estate Leasing and Rentals	1.5	2.0	-26.1	0.9	1.0
2.12. Real Estate Activities	1.4	1.5	1.8	2.2	1.8
2.13. Other Non-Financial Services	3.2	-0.9	1.2	1.3	2.7
3. Personal Essentials	1.2	4.0	2.4	2.4	1.8
3.1. Personal Lending	2.0	2.6	2.7	3.1	2.4
3.2. Credit Cards	2.3	2.1	3.2	1.9	-0.5
3.3. Mortgages, Owner-Occupied Housing only	0.6	5.2	2.1	1.9	1.3
4. Other Lending	0.3	-28.7	7.9	0.3	4.1
Total Gross Loan	1.8	3.1	1.7	1.8	1.7

Table 17: Deposits with Deposit Money Banks

(In Billion KHR)

	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21
Deposits in KHR					
Demand deposits	2,924.6	2,830.6	3,183.5	3,228.2	3,702.8
Savings deposits	2,182.0	2,176.4	2,314.4	2,526.0	2,233.9
Fixed deposits	4,265.8	4,406.9	4,390.6	4,444.1	4,690.9
Others	191.8	135.2	203.5	165.6	121.3
Total	9,564.2	9,549.0	10,092.0	10,363.9	10,748.9
Deposits in Foreign Currency*					
Demand deposits	24,370.5	24,586.1	25,139.0	25,309.9	26,436.4
Savings deposits	34,372.4	35,701.4	35,692.2	36,534.1	36,108.8
Fixed deposits	49,640.4	50,016.6	51,004.6	51,752.1	52,443.7
Others	1,448.1	1,457.9	1,441.8	1,492.3	1,527.1
Total	109,831.4	111,762.1	113,277.6	115,088.4	116,516.1
Grand Total	119,395.6	121,311.0	123,369.6	125,452.3	127,265.0

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

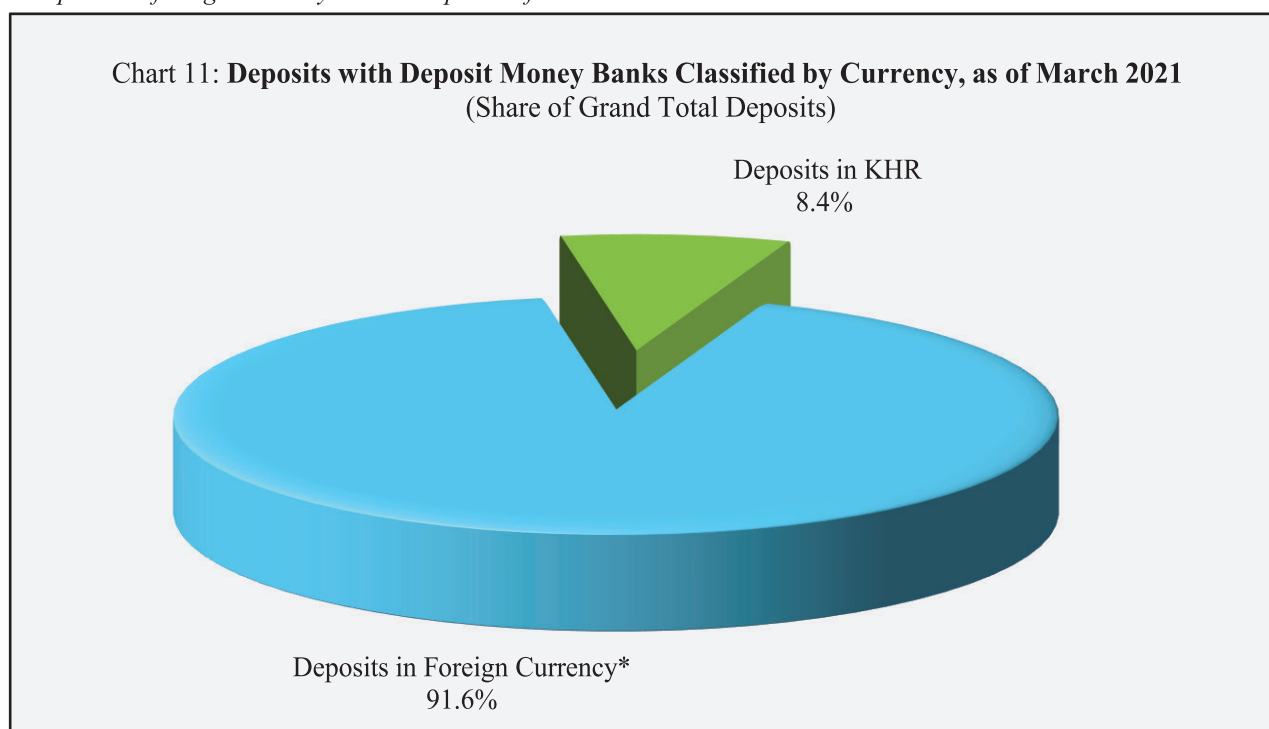


Table 18: Monthly Change of Deposits with Deposit Money Banks

	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21
(Change in Billion KHR)					
Deposits in KHR					
Demand deposits	96.1	-94.0	353.0	44.7	474.6
Savings deposits	-0.4	-5.7	138.0	211.6	-292.0
Fixed deposits	-116.0	141.1	-16.2	53.5	246.8
Others	20.2	-56.7	68.3	-37.9	-44.3
Total	-0.1	-15.2	543.1	271.9	385.0
Deposits in Foreign Currency					
Demand deposits	336.7	215.6	552.9	170.9	1,126.5
Savings deposits	868.0	1,329.0	-9.1	841.8	-425.2
Fixed deposits	271.6	376.2	988.0	747.5	691.7
Others	14.2	9.8	-16.2	50.5	34.8
Total	1,490.6	1,930.7	1,515.6	1,810.8	1,427.7
Grand Total	1,490.5	1,915.5	2,058.6	2,082.6	1,812.7
(Percentage Change)					
Deposits in KHR					
Demand deposits	3.4	-3.2	12.5	1.4	14.7
Savings deposits	0.0	-0.3	6.3	9.1	-11.6
Fixed deposits	-2.6	3.3	-0.4	1.2	5.6
Others	11.8	-29.5	50.6	-18.6	-26.8
Total	0.0	-0.2	5.7	2.7	3.7
Deposits in Foreign Currency					
Demand deposits	1.4	0.9	2.2	0.7	4.5
Savings deposits	2.6	3.9	0.0	2.4	-1.2
Fixed deposits	0.6	0.8	2.0	1.5	1.3
Others	1.0	0.7	-1.1	3.5	2.3
Total	1.4	1.8	1.4	1.6	1.2
Grand Total	1.3	1.6	1.7	1.7	1.4

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

(Share of Total KHR Deposits)

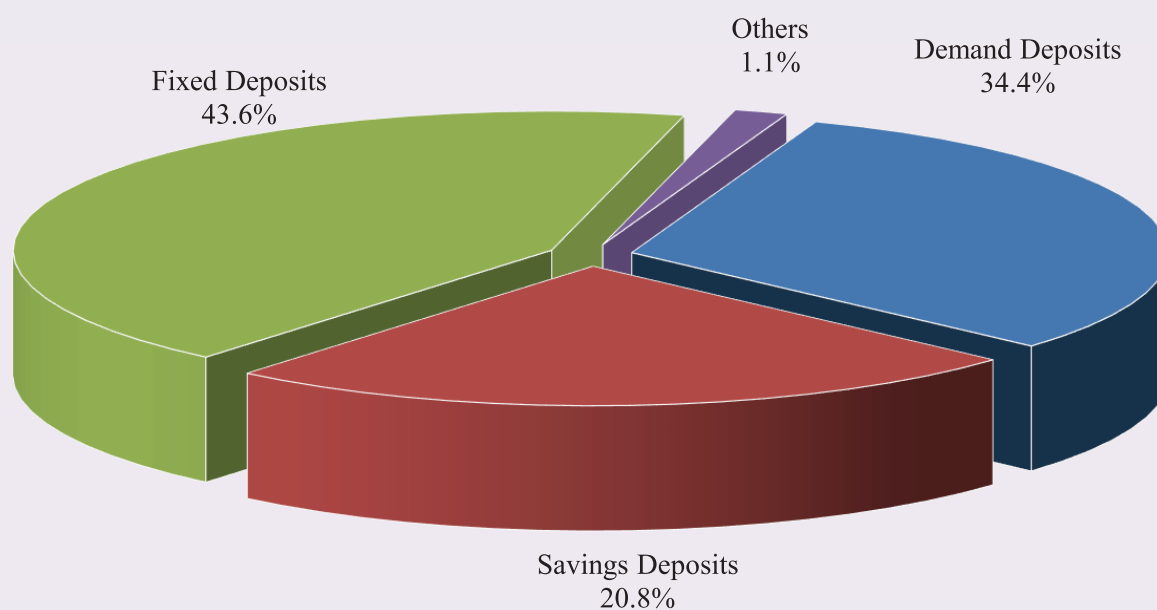


Chart 13: Deposits in Foreign Currency Classified by Type, as of March 2021

(Share of Total Foreign Currency Deposits)

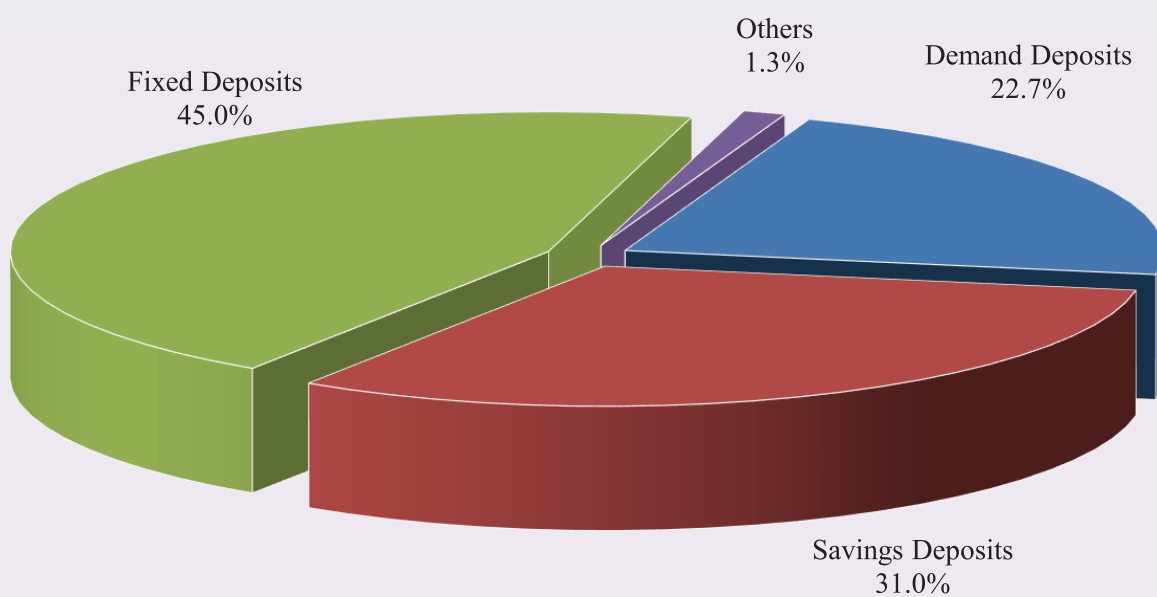


Table 19: Credit Granted by Micro-Finance Institutions*

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%
2019							
May	81	401	949	1,968,804	25,293	1.2%-1.9%	14.9%-22.7%
Jun	81	405	956	1,990,822	25,922	1.2%-1.8%	15.0%-21.4%
Jul	81	395	953	2,013,430	26,705	1.2%-1.7%	14.4%-20.1%
Aug	82	396	956	2,036,114	27,454	1.2%-1.7%	14.5%-20.1%
Sep	82	397	960	2,050,622	27,987	1.2%-1.7%	14.3%-20.0%
Oct	82	402	962	2,073,408	28,291	1.1%-1.7%	14.2%-20.0%
Nov	82	403	965	2,091,365	28,886	1.1%-1.7%	14.2%-19.8%
Dec	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%

* 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							
Feb	3,279	19	173	941.9	49.6	12	0.45
Mar	3,233	20	162	1,168.3	58.4	13	2.70
Apr	3,118	18	173	894.9	49.7	18	3.73
May	3,375	17	199	1,299.8	76.5	21	11.41
Jun	3,201	19	168	892.3	47.0	16	10.04
Jul	3,845	23	167	1,025.2	44.6	12	34.63
Aug	3,669	22	167	1,065.8	48.4	29	477.70
Sep	3,397	18	189	1,269.3	70.5	20	75.00
Oct	3,641	20	182	1,145.6	57.3	19	2.07
Nov	3,584	18	199	997.0	55.4	15	1.15
Dec	3,734	21	178	1,584.1	75.4	18	11.33
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
Total	8,659	61	142	4,824.0	79.1	19	7.70

Table 21: 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 Million USD)	(In Million USD)		(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							
Feb	94,722	19	4,985	3,172.1	167.0	687	33.1
Mar	111,842	20	5,592	3,945.0	197.3	848	81.2
Apr	104,540	18	5,808	3,915.2	217.5	896	49.1
May	109,758	17	6,456	3,839.4	225.8	1,013	60.3
Jun	106,018	19	5,580	3,840.7	202.1	788	69.8
Jul	126,695	23	5,508	4,546.5	197.7	1,066	77.2
Aug	117,840	22	5,356	4,367.2	198.5	969	85.8
Sep	103,820	18	5,768	3,539.7	196.6	789	42.2
Oct	117,828	20	5,891	4,215.1	210.8	906	39.8
Nov	105,249	18	5,847	6,651.0	369.5	800	3077.8
Dec	121,353	21	5,779	4,448.5	211.8	964	87.1
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
Total	293,966	61	4,819	11,633.9	190.7	1,923	128.6

Table 22: Visitor Arrivals in Cambodia

	2021			% of Total		% Change	
	Jan	Feb	Mar	Feb	Mar	Feb/Jan	Mar/Feb
(Mode of Arrival)							
Phnom Penh International Airport	6,016	6,737	14,302	32.7	48.1	12.0	112.3
Kong Keng International Airport	1,825	1,165	3,488	5.7	11.7	-36.2	199.4
Siem Reap International Airport	0	0	2	0.0	0.0	0.0	100.0
Land	12,726	12,678	11,962	61.6	40.2	-0.4	-5.6
Boat	0	0	0	0.0	0.0	0.0	0.0
Preah Vihea	0	0	0	0.0	0.0	0.0	0.0
Total	20,567	20,580	29,754	100.0	100.0	0.1	44.6
(Arrival by Purpose of Visit)							
Tourist	12,240	11,222	10,359	54.5	34.8	-8.3	-7.7
Business and Professional	7,349	8,585	18,702	41.7	62.9	16.8	117.8
Others and not specified	978	773	693	3.8	2.3	-21.0	-10.3
Total	20,567	20,580	29,754	100.0	100.0	0.1	44.6
(Top-Ten Countries of Passenger Arrivals)							
China (PRC)	4,770	4,789	14,278	23.3	48.0	0.4	198.1
Thailand	12,757	11,684	10,853	56.8	36.5	-8.4	-7.1
Vietnam	440	1,405	1,717	6.8	5.8	219.3	22.2
Indonesia	449	790	1,092	3.8	3.7	75.9	38.2
Taiwan	108	296	402	1.4	1.4	174.1	35.8
South Korea	400	381	343	1.9	1.2	-4.8	-10.0
United States of America	389	308	206	1.5	0.7	-20.8	-33.1
Malaysia	143	169	172	0.8	0.6	18.2	1.8
Japan	242	121	117	0.6	0.4	-50.0	-3.3
Philippines	71	61	65	0.3	0.2	-14.1	6.6
Others	798	576	509	2.8	1.7	-27.8	-11.6
Total	20,567	20,580	29,754	100.0	100.0	0.1	44.6

Source: Ministry of Tourism

Table 23: Cambodia's Imports and Exports

(In Billion KHR)

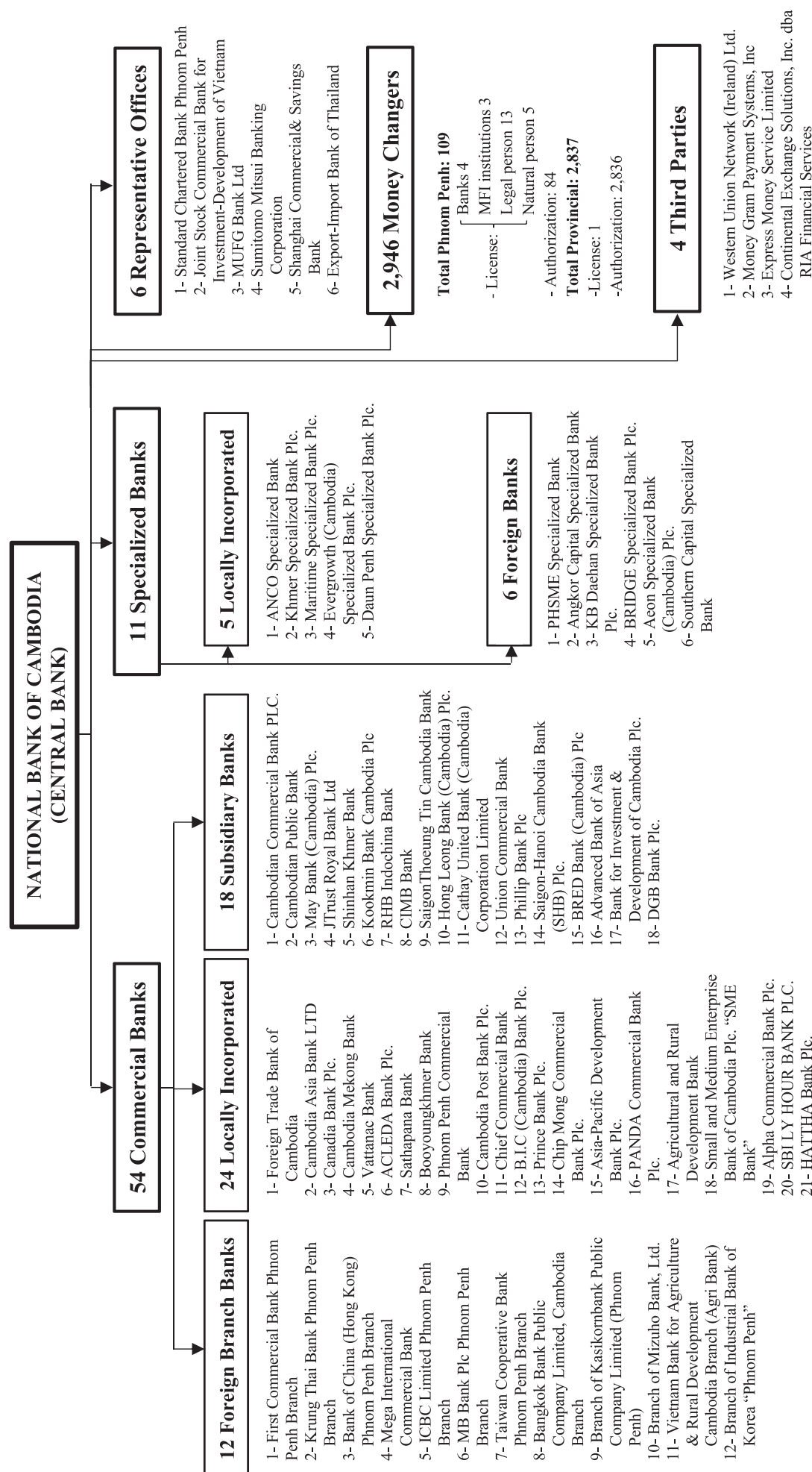
	2021			Change in Billion KHR		Change in %	
	Jan	Feb	Mar	Feb/Jan	Mar/Feb	Feb/Jan	Mar/Feb
Imports by Commodity							
Medicine	85.8	87.1	172.2	1.3	85.1	1.5	97.7
Cigarette	74.7	133.6	29.6	58.9	-104.0	78.9	-77.8
Food and Beverage	303.7	307.3	319.4	3.6	12.1	1.2	3.9
Equipment Construction	478.9	341.8	378.8	-137.0	37.0	-28.6	10.8
Cement	19.2	25.0	33.6	5.8	8.6	30.1	34.5
Steel	118.2	90.3	121.3	-27.9	31.0	-23.6	34.3
Phones	10.4	5.4	6.7	-4.9	1.2	-47.6	22.6
T.V	3.3	4.4	3.3	1.2	-1.2	35.7	-26.3
Other Electronic Equipment	270.8	175.0	167.4	-95.8	-7.6	-35.4	-4.3
Garment	201.7	161.2	173.0	-40.5	11.8	-20.1	7.3
Fabric	1,579.9	1,299.7	1,328.7	-280.2	29.0	-17.7	2.2
Vehicle	468.9	462.7	572.1	-6.2	109.3	-1.3	23.6
Equipment of Cold	15.2	17.7	17.0	2.5	-0.7	16.7	-3.8
Gold	2,255.2	3,159.5	4,511.7	904.3	1,352.2	40.1	42.8
Oil	612.5	643.8	700.6	31.4	56.8	5.1	8.8
Fertilizer	75.0	48.0	67.3	-27.0	19.3	-36.0	40.1
Others	2,969.5	2,445.4	2,951.2	-524.1	505.8	-17.6	20.7
Total Imports	9,542.9	9,408.1	11,553.9	-134.8	2,145.8	-1.4	22.8
Exports by Commodity							
Garment	2,719.5	2,280.8	2,205.1	-438.6	-75.7	-16.1	-3.3
Footwear	472.7	410.7	401.3	-62.0	-9.4	-13.1	-2.3
Other Textile Product	591.9	577.4	598.5	-14.5	21.1	-2.5	3.7
Electrical Part	272.0	249.4	274.0	-22.6	24.7	-8.3	9.9
Vehicle and Bicycle Part	58.1	55.0	64.9	-3.1	9.9	-5.3	18.0
Bicycle	222.7	181.0	221.0	-41.7	40.0	-18.7	22.1
Wood Products	163.4	168.0	196.5	4.5	28.6	2.8	17.0
Rice	124.8	137.4	183.4	12.6	46.1	10.1	33.5
Rubber	132.0	112.6	133.0	-19.4	20.3	-14.7	18.1
Fish and Other Agricultural Products	86.2	83.9	114.8	-2.2	30.9	-2.6	36.9
Others	599.0	630.1	726.4	31.1	96.3	5.2	15.3
Total Exports	5,442.3	4,886.3	5,119.1	-556.0	232.7	-10.2	4.8

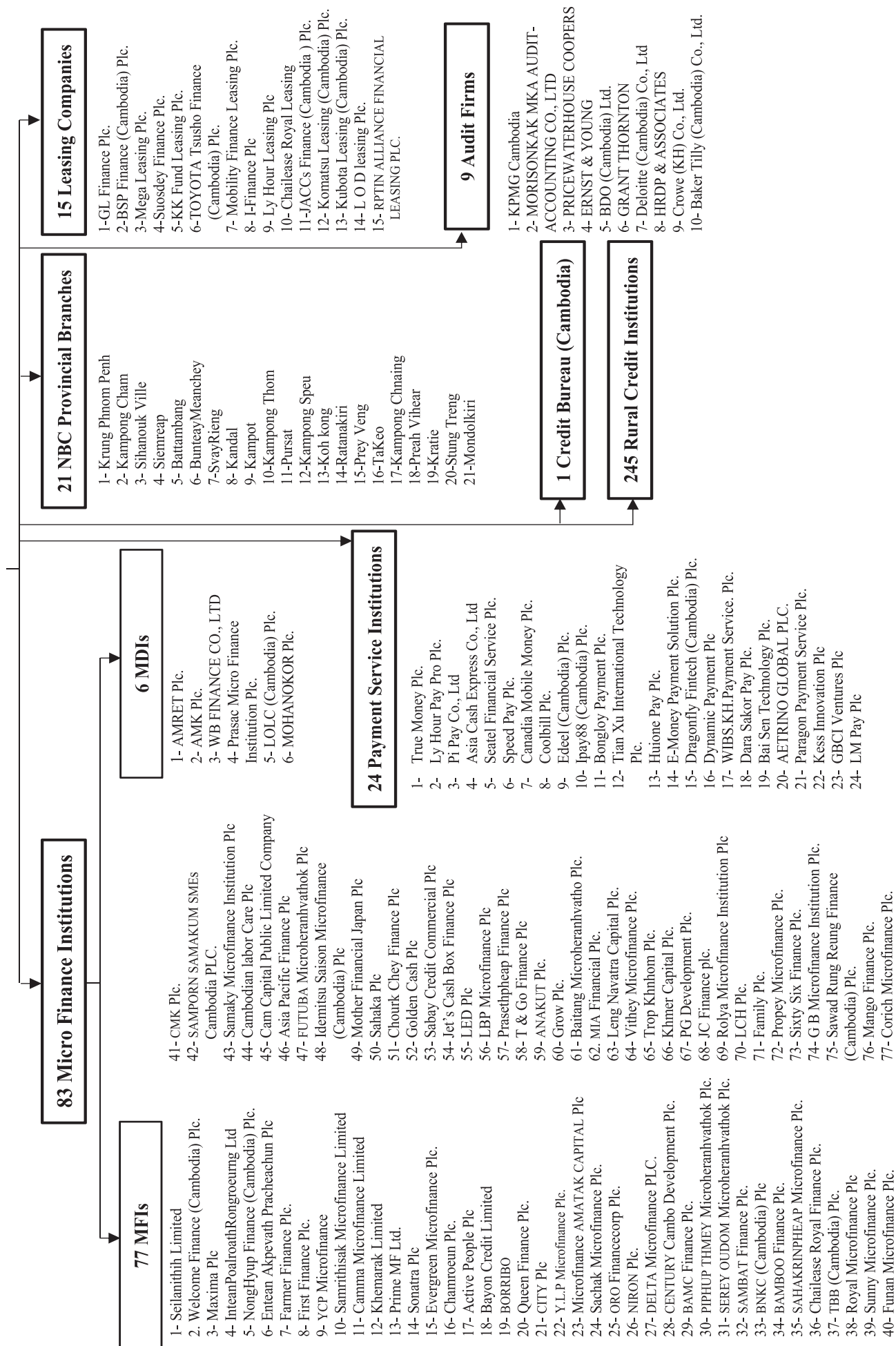
Source: General Department of Cambodia Customs and Excise

* Revised Data

Table 24: THE BANKING SYSTEM IN CAMBODIA

As of 31 March, 2021





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: www.nbc.org.kh គឺជាគេហទំព័ររបស់ធនាគារជាតិនៃកម្ពុជា ។ ទិន្នន័យថ្មីៗក្នុងគេហទំព័រ និងទិន្នន័យបន្តបន្ទាប់ទៀត ត្រូវបាននិងកំពុងដាក់បញ្ចូលទៅក្នុងប្រព័ន្ធទិន្នន័យ តាមធនធាន ដែលមាន ។ លើសពីនេះទៀត គេហទំព័រនេះ គឺជាទីតាំងដ៏ល្អបំផុតដើម្បីទទួលបានទិន្នន័យសង្ខេប នៃការចេញផ្សាយចុងក្រោយបង្អស់ ។

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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NATIONAL BANK OF CAMBODIA

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