



ធនាគារជាតិ នៃ កម្ពុជា
NATIONAL BANK OF CAMBODIA

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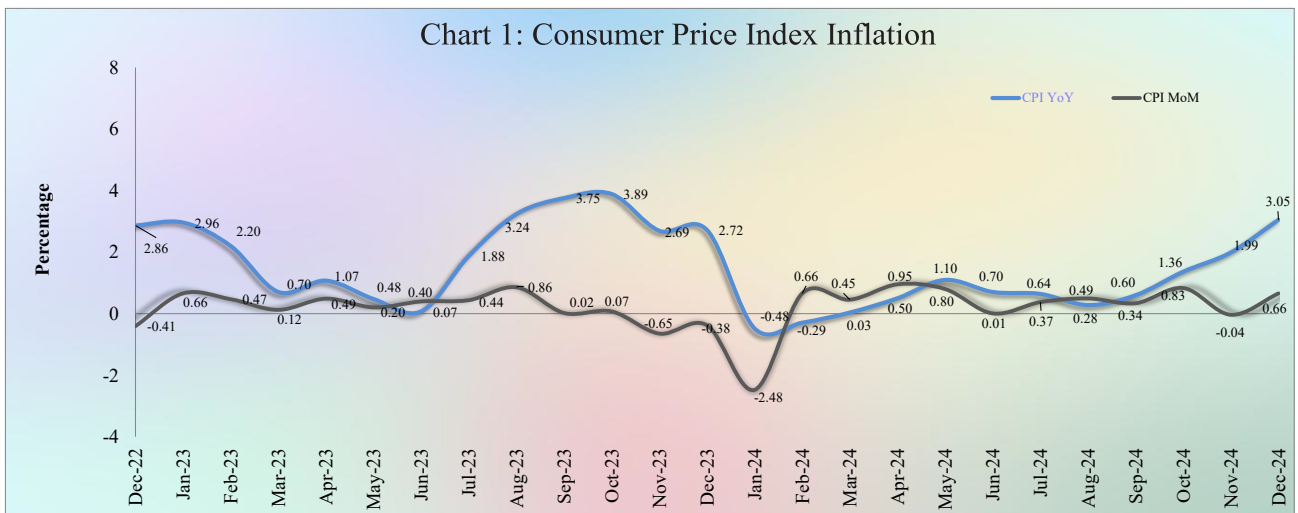
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Introduction

Headline consumer price inflation in December 2024 accelerated over the previous month, while the Khmer riel (KHR) slightly appreciated against US dollar. During this period, residents' deposits in the banking sector and credit to private sector continued to increase moderately. In the meantime, international trade in goods continued to show a deficit.

Consumer Price Index

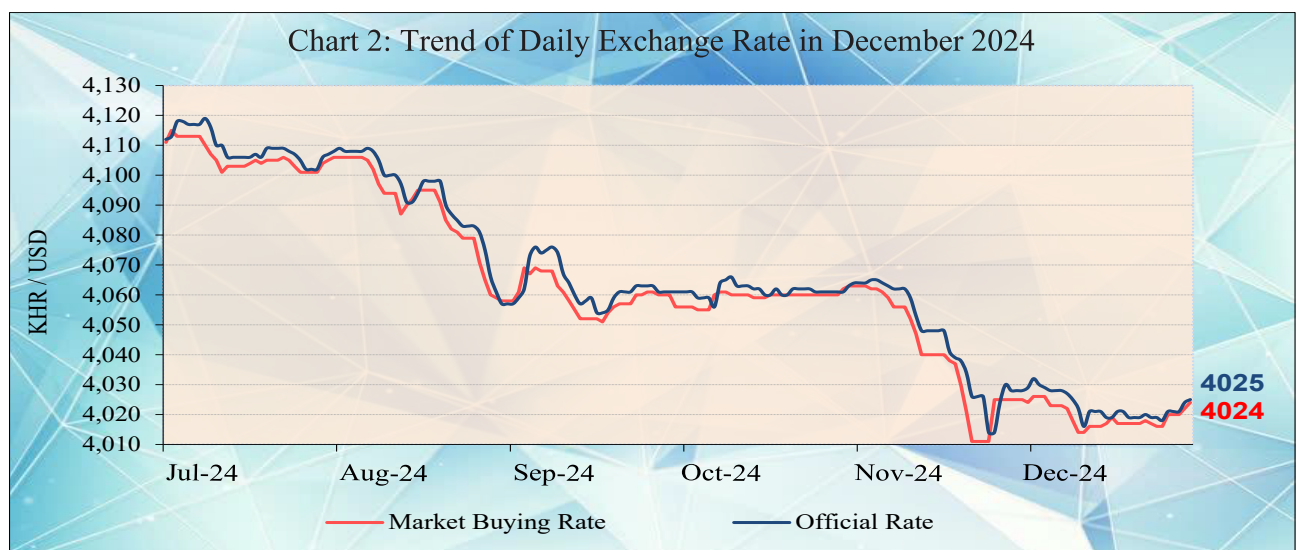
The consumer price inflation in Phnom Penh (month-on-month) rose to 0.66% in December 2024 from -0.04% in November, in which eleven of the twelve group indexes increased, while another one group index remained the same.



During the same period, the year-on-year percentage change of the CPI for all items surged to 3.05% from 1.99% in November, which was mainly due to the increase in prices of food and non-alcoholic beverages and restaurants.

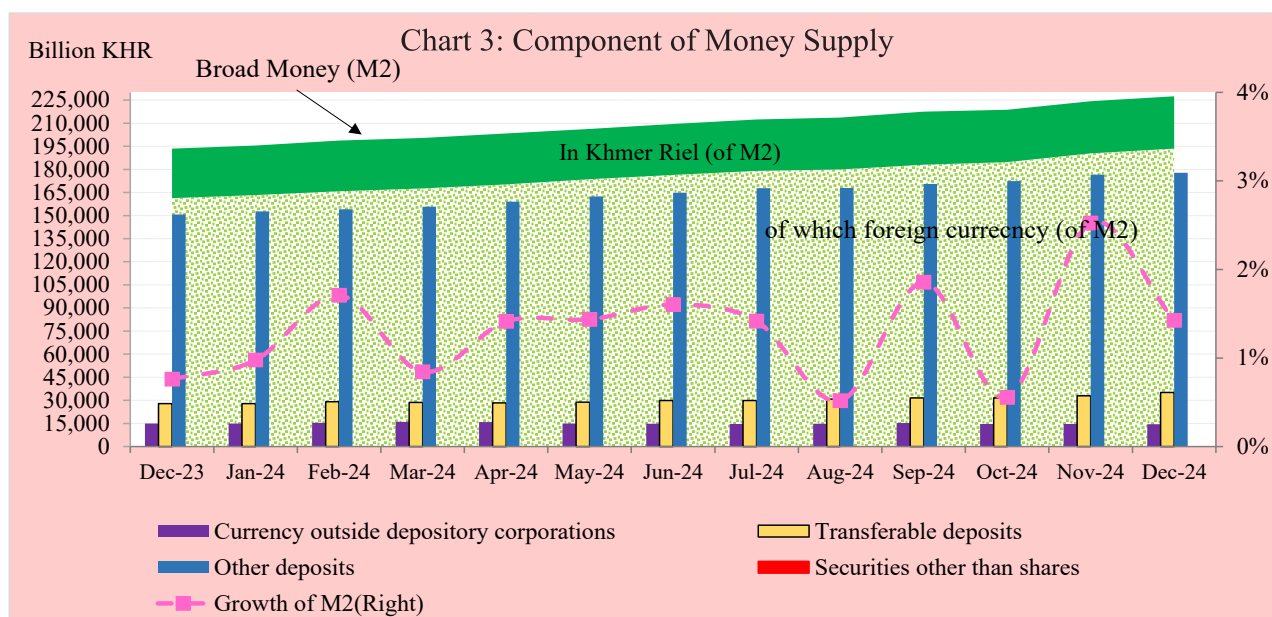
Exchange Rate

The exchange rate (market buying rate) was KHR 4,024 per USD in December 2024, appreciated by 0.02% over November.



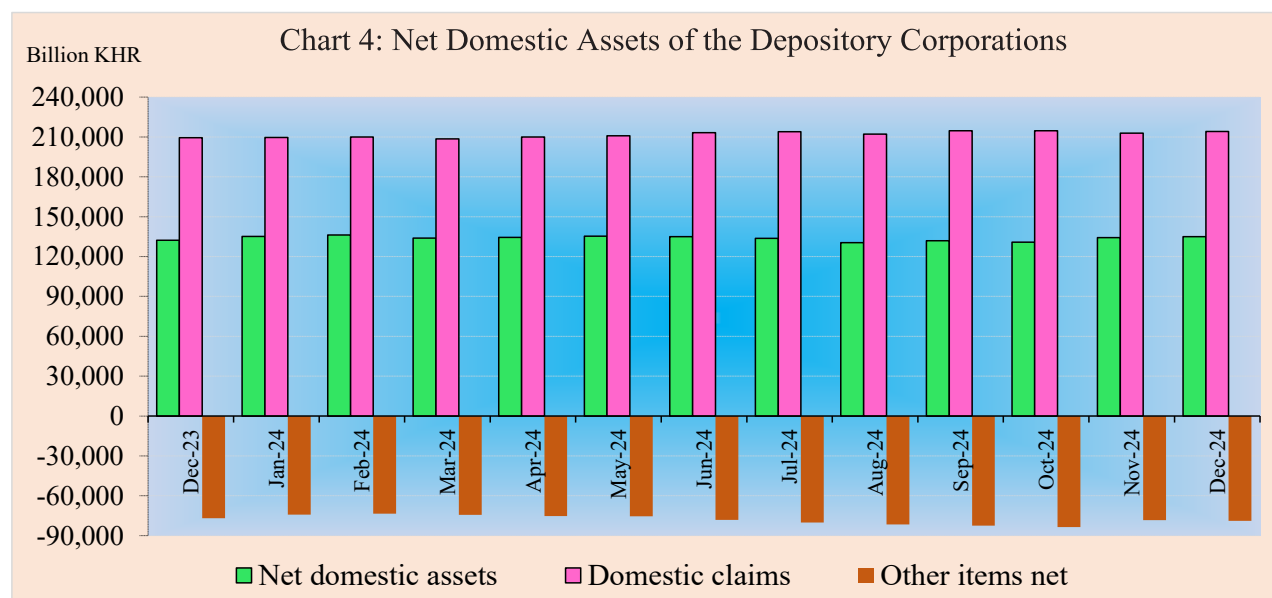
Money Supply

Broad money (M2) increased to KHR 227,445.4 billion in December 2024, increased by 1.4% compared to November. The main components of M2 indicated that transferable deposits and other deposits increased by 6.4% and 0.7%; respectively, while currency outside depository corporations declined by 0.6%.



Net Domestic Assets of the Depository Corporations

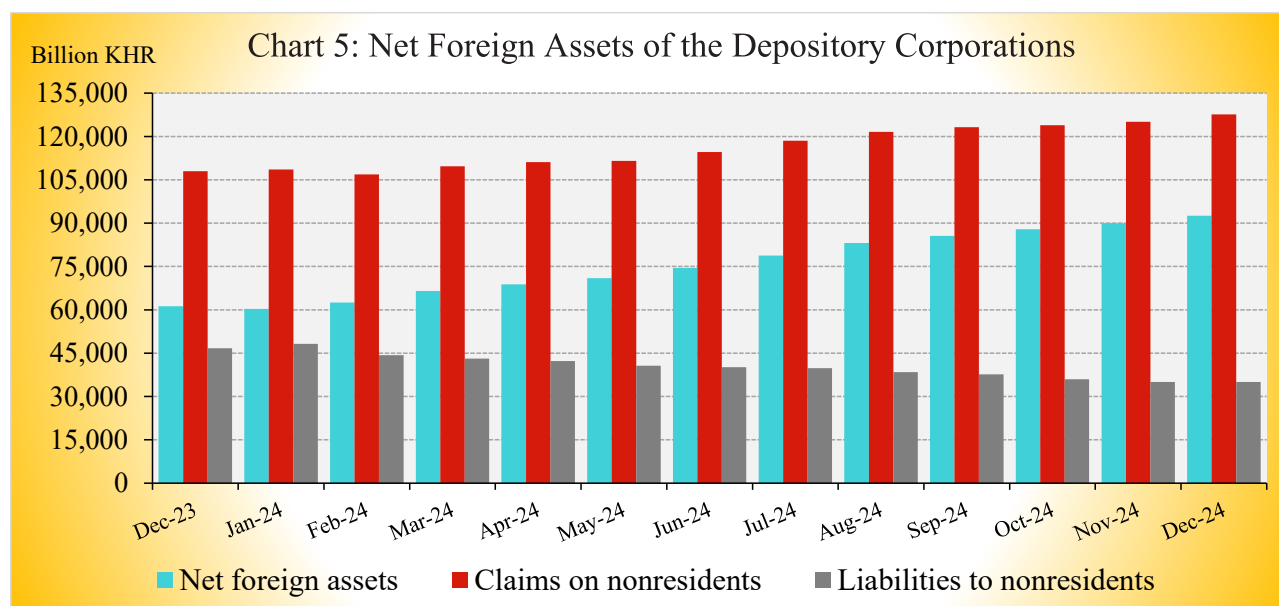
Net domestic assets of the depository corporations increased by 0.5% to KHR 134,885.2 billion in December 2024 compared to November. This was due to the increase of 0.6% in net domestic credit, while other items net declined by 0.7%.



The increase in net domestic credit was due to the growth in credit to private sector by 0.2%, while net credit to nonfinancial public sector and net credit to other financial corporations dropped by 4.7% and 0.2%, respectively. The reduction in other items net was due to the decline of 13.6% and 0.6% in others and capital accounts, respectively.

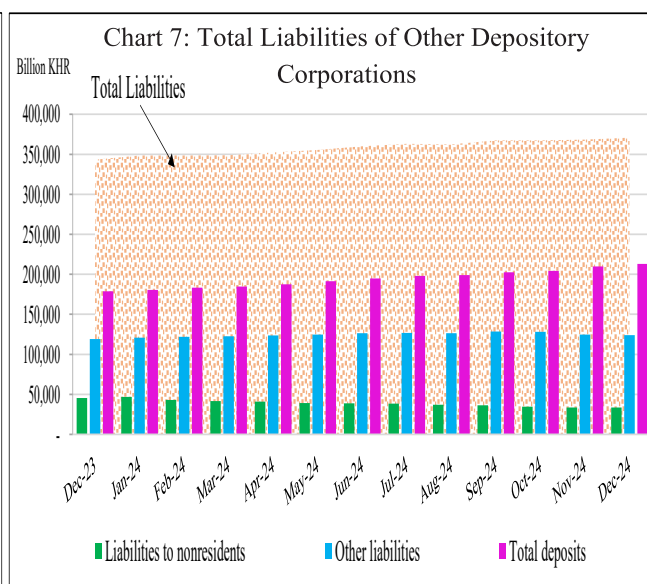
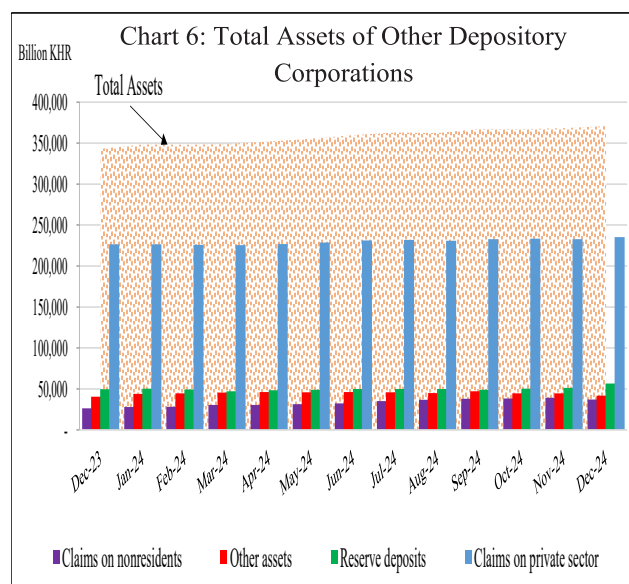
Net Foreign Assets of the Depository Corporations

Net foreign assets of the depository corporation increased to KHR 92,560.3 billion in December 2024, grew by 2.8% from November. This was due to the increase of 5.8% and 0.3% in gross foreign reserve, while foreign liabilities and other foreign assets declined by 6.1% and 0.03%, respectively.



Other Depository Corporations Survey

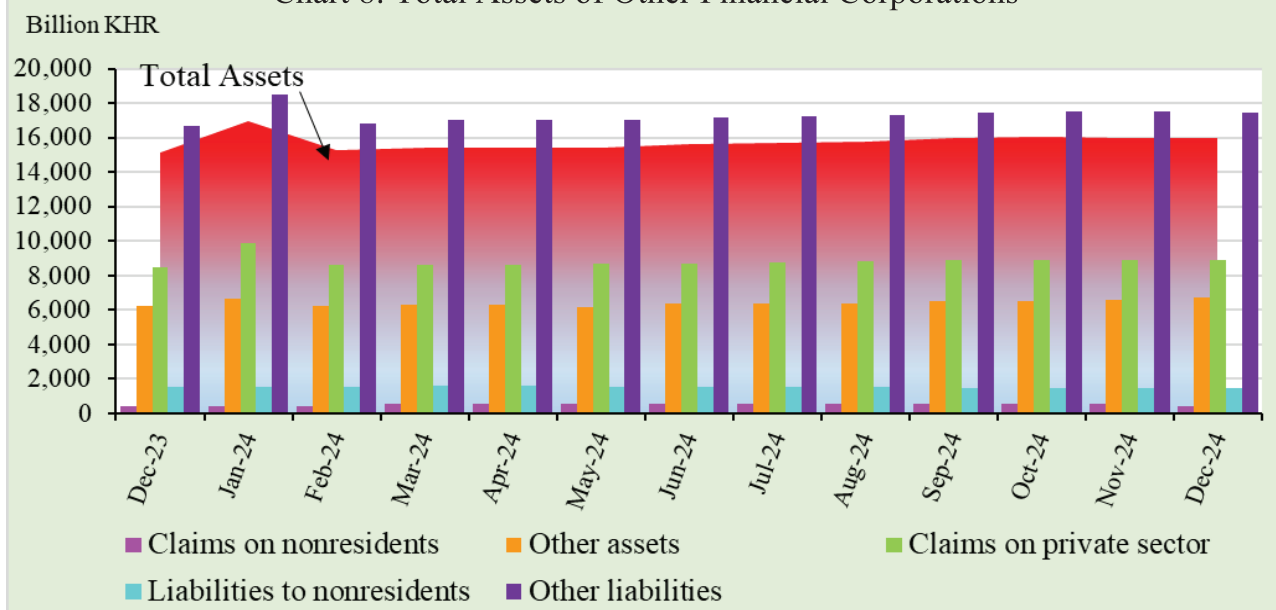
Total assets of other depository corporations (including commercial banks and microfinance deposit-taking institutions) were KHR 370,729 billion, increased by 0.7% in December 2024 compared to the previous month.



Other Financial Corporations Survey

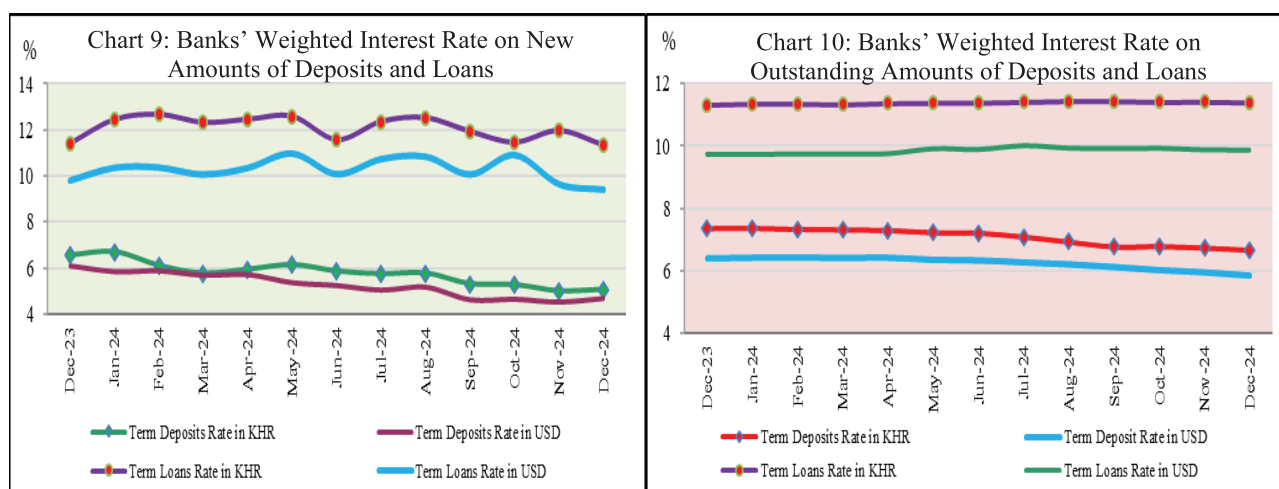
Total assets of other financial corporations (including specialized banks, MFIs, and insurance companies) were KHR 16,781.1 billion, decreased by 0.3% in December 2024 compared to November.

Chart 8: Total Assets of Other Financial Corporations



Interest Rates on Deposits and Loans

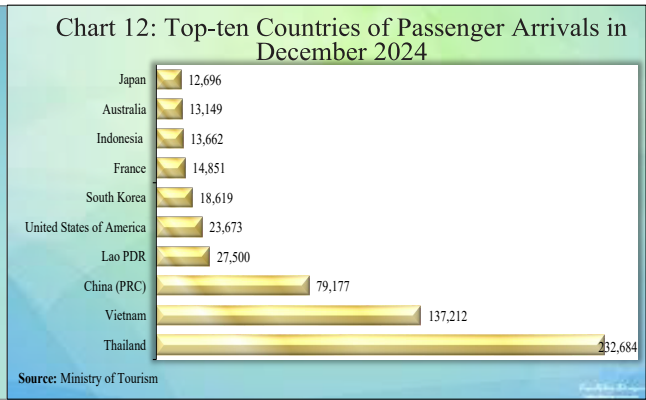
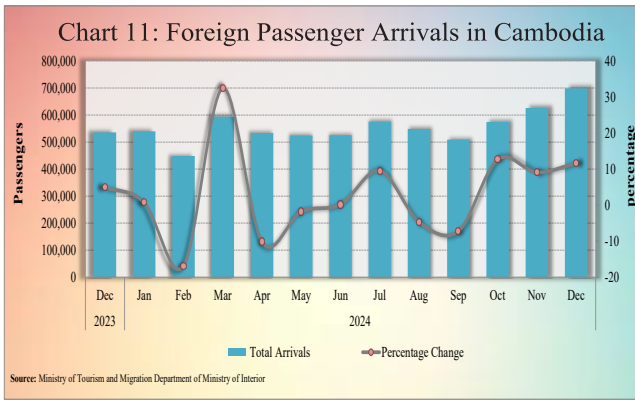
Interest rate on deposits and loans of banking sector in December 2024 showed that the (new amount) weighted average interest rate on term deposits in KHR increased by 0.06% to 5.06%, and term deposits in USD rose by 0.15% to 4.65%. At the same time, the weighted average interest rate on term loans in KHR declined by 0.64% to 11.32%, while term loans in USD dropped by 0.23% to 9.39%.



Foreign Tourist Arrivals

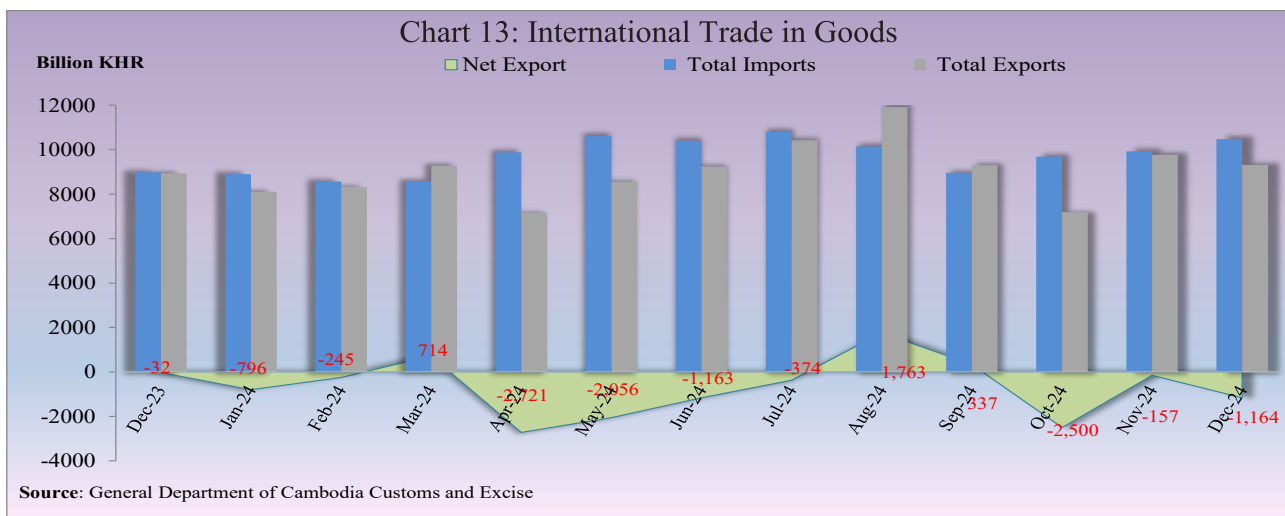
In December 2024, the total number of passenger arrivals was 699,068, increased by 11.6% after the surge of 9.1% in the previous month. The main purposes of the passenger arrivals in Cambodia were for vacation, and business and professional, which were accounted for 81.5% and 16.3% of the total, respectively.

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



International Trade in Goods

International trade in goods showed a deficit of KHR 1,164.6 billion (-11.1%) in December 2024, following the deficit of KHR 156.6 billion (-1.6%) in November.



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

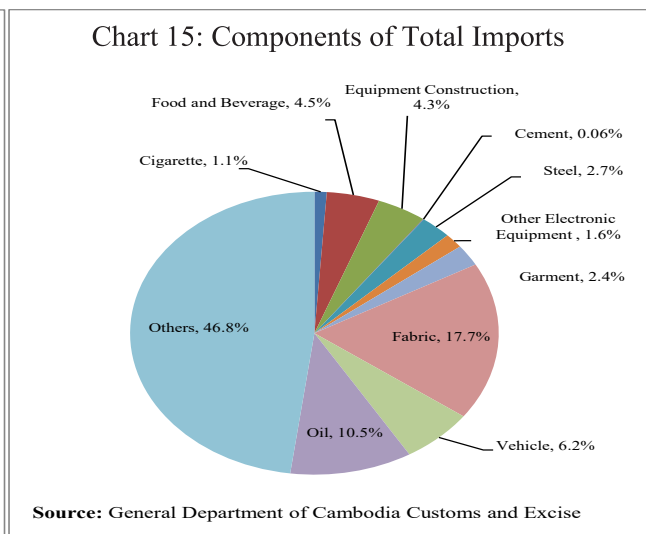
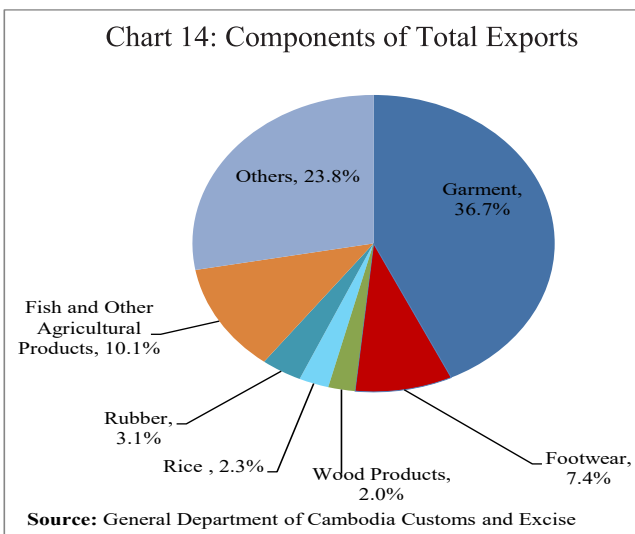


Table 1: Consumer Price Index and Inflation Rate

1. Consumer Price Index (CPI) and Component Indices (Oct-Dec. 2006 = 100)	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24
CPI (all items)	205.33	206.03	207.74	207.66	209.03
Food and Non-Alcoholic Beverages	256.49	258.71	261.65	261.48	263.76
Alcoholic Beverages, Tobacco and Narcotics	184.19	184.56	185.15	185.89	186.41
Clothing and Footwear	187.86	190.18	192.40	192.45	194.49
Housing, Water, Electricity, Gas and other Fuels	142.18	142.42	142.77	142.78	143.54
Furnishings and Household Maintenance	164.85	165.60	166.36	166.35	166.88
Health	148.28	145.02	145.18	144.62	144.87
Transport	125.26	121.77	123.10	123.72	123.83
Communication	66.51	66.59	66.62	66.59	66.63
Recreation and Culture	133.71	134.41	134.32	134.36	135.00
Education	176.57	177.68	178.62	178.62	178.62
Restaurants	330.62	332.46	333.25	331.93	333.12
Miscellaneous Goods and Services	172.44	173.08	173.84	174.30	175.15
2. Percentage Change in the CPI and its Components					
2.1 Month on Month Change (%)					
CPI (all items)	0.49	0.34	0.83	-0.04	0.66
Food and Non-Alcoholic Beverages	0.76	0.86	1.14	-0.06	0.87
Alcoholic Beverages, Tobacco and Narcotics	0.43	0.20	0.32	0.40	0.28
Clothing and Footwear	0.76	1.23	1.17	0.02	1.06
Housing, Water, Electricity, Gas and other Fuels	0.41	0.17	0.24	0.01	0.53
Furnishings and Household Maintenance	0.29	0.46	0.46	-0.01	0.32
Health	0.44	-2.20	0.11	-0.39	0.18
Transport	-0.83	-2.79	1.09	0.50	0.08
Communication	0.02	0.11	0.05	-0.05	0.07
Recreation and Culture	0.29	0.53	-0.07	0.03	0.47
Education	0.36	0.63	0.53	0.00	0.00
Restaurants	0.16	0.56	0.24	-0.40	0.36
Miscellaneous Goods and Services	0.37	0.37	0.44	0.27	0.48
2.2 Year on Year Change (%)					
CPI (all items)	0.28	0.60	1.36	1.99	3.05
Food and Non-Alcoholic Beverages	0.74	1.41	2.12	2.67	4.22
Alcoholic Beverages, Tobacco and Narcotics	-0.31	-0.80	-0.54	-0.17	-0.07
Clothing and Footwear	2.65	3.79	4.68	5.07	6.25
Housing, Water, Electricity, Gas and other Fuels	-0.06	0.15	0.28	0.66	1.37
Furnishings and Household Maintenance	0.72	1.18	1.55	1.65	1.96
Health	2.81	0.89	1.09	1.19	1.75
Transport	-3.51	-5.82	-3.13	-0.86	-1.44
Communication	-0.36	-0.16	-0.10	-0.07	0.08
Recreation and Culture	-0.01	0.98	0.63	0.96	1.58
Education	2.48	3.13	3.67	3.67	2.94
Restaurants	-0.75	0.28	1.22	1.89	2.85
Miscellaneous Goods and Services	0.44	0.99	1.20	1.50	1.90
3. Three-month moving average CPI (All Items)					
Year on Year Change (%)	0.54	0.50	0.75	1.31	2.13
4. Twelve-month moving average CPI (All Items)					
Year on Year Change (%)	1.28	1.02	0.82	0.76	0.79

Source: National Institute of Statistics

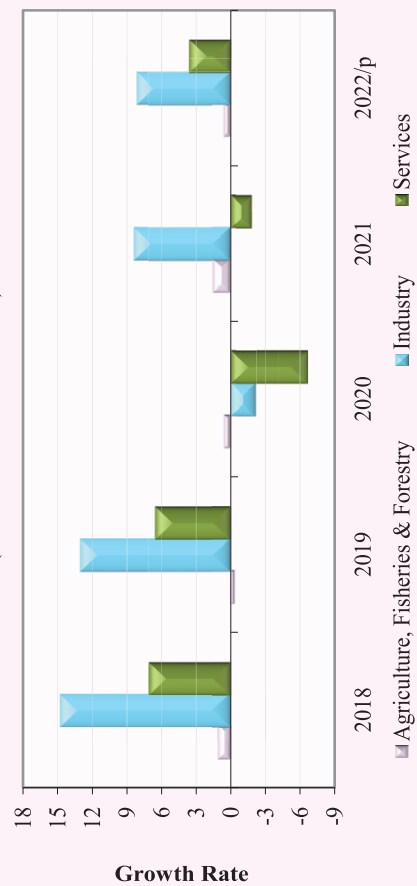
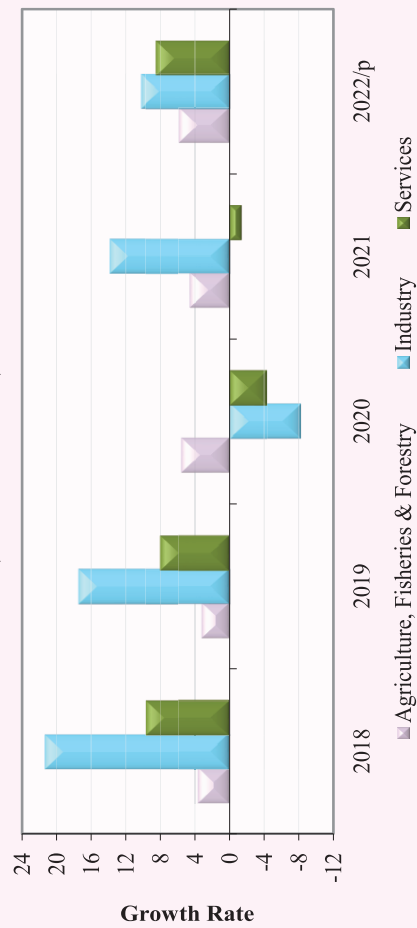
Table 2: Consumer Items Showing Price Increased in December 2024

No.	Description	Weight	Index			Percentage Change	
			Dec-23	Nov-24	Dec-24	Monthly	Yearly
1	TOOLS AND EQUIPMENT FOR HOUSE AND GARDEN	0.017	237.96	249.34	256.83	3.0	7.9
2	FRUIT VEGETABLES	1.138	384.24	424.41	432.95	2.0	12.7
3	ROOT VEGETABLES	0.456	305.11	329.68	335.82	1.9	10.1
4	PULSES/LEGUMES	0.413	266.24	297.51	302.77	1.8	13.7
5	MATERIALS FOR THE MAINTENANCE AND REPAIR OF THE DWELLING	3.663	171.67	178.70	181.63	1.6	5.8
6	SUGAR, JAM, HONEY, CHOCOLATE AND CONFECTIONERY	1.489	171.52	184.75	187.69	1.6	9.4
7	HOUSEHOLD TEXTILES	0.015	208.39	217.76	220.79	1.4	6.0
8	FOOTWEAR	0.641	199.71	209.48	212.38	1.4	6.3
9	BEEF (FRESH)	2.165	283.78	292.86	296.91	1.4	4.6
10	FRESH FRUITS	4.094	269.10	285.95	289.89	1.4	7.7
11	GLASSWARE, TABLEWARE AND HOUSEHOLD UTENSILS	0.078	156.79	161.09	163.28	1.4	4.1
12	OTHER APPLIANCES, ARTICLES AND PRODUCTS FOR PERSONAL CARE	0.399	180.31	187.44	189.96	1.3	5.4
13	OTHER GRAINS	0.090	369.29	389.69	394.77	1.3	6.9
14	OTHER ARTICLES OF CLOTHING AND CLOTHING ACCESSORIES	0.059	160.87	172.76	175.01	1.3	8.8
15	CLOTHING MATERIALS	0.334	207.26	217.52	220.34	1.3	6.3
16	MOTOR OIL	0.062	196.88	199.47	202.01	1.3	2.6
17	TUBERS AND MUSHROOMS	0.439	229.43	251.03	254.23	1.3	10.8
18	SPARE PARTS AND ACCESSORIES FOR PERSONAL TRANSPORT EQUIPMENT	0.084	307.29	316.70	320.70	1.3	4.4
19	DAIRY PRODUCTS	1.552	183.54	189.50	191.73	1.2	4.5
20	PROCESSED FISH AND SEAFOOD	1.646	310.38	323.87	327.66	1.2	5.6
21	NOODLES	1.008	246.98	257.69	260.64	1.1	5.5
22	OTHER CLOTHING (BOTH SEXES)	0.222	150.01	162.02	163.86	1.1	9.2
23	CHICKEN (FRESH)	1.303	239.79	247.84	250.57	1.1	4.5
24	LEAF AND STALK VEGETABLES (FRESH)	2.031	252.12	267.86	270.71	1.1	7.4
25	FOOD PRODUCTS NEC	1.404	255.79	271.18	274.00	1.0	7.1
26	MINERAL WATERS, SOFT DRINKS, FRUIT AND VEGETABLE JUICES	0.748	147.58	155.80	157.33	1.0	6.6
27	CLOTHING FOR WOMEN AND GIRLS	1.065	180.32	188.24	190.05	1.0	5.4
28	BREAD	0.173	259.41	270.74	273.33	1.0	5.4
29	SEAFOOD (FRESH, CHILLED OR FROZEN)	0.229	266.22	276.16	278.73	0.9	4.7
30	OILS AND FATS	0.920	239.54	244.60	246.65	0.8	3.0
31	DUCK (FRESH)	0.319	228.07	233.43	235.27	0.8	3.2
32	CLOTHING FOR MEN AND BOYS	0.621	176.77	187.26	188.72	0.8	6.8
33	COFFEE, TEA AND COCOA	0.755	148.46	150.93	151.99	0.7	2.4
34	FISH (FRESH)	7.435	278.94	281.61	283.55	0.7	1.7
35	LOCALLY PROCESSED MEAT	0.276	277.41	280.42	282.14	0.6	1.7
36	LIQUID FUELS	0.099	169.15	162.52	163.44	0.6	-3.4
37	PREPARED AND PRESERVED VEGETABLES	0.337	187.23	194.51	195.55	0.5	4.4
38	HOUSEHOLD APPLIANCES	0.397	127.43	129.04	129.72	0.5	1.8
39	PORK (FRESH)	5.618	256.38	259.81	261.13	0.5	1.9
40	MISCELLANEOUS GOODS AND SERVICES	2.285	171.89	174.30	175.15	0.5	1.9

Source: National Institute of Statistics

Table 3: Gross Domestic Product (GDP)

	At Constant 2014 Prices					At Current Prices				
	2018	2019	2020	2021	2022/p	2018	2019	2020	2021	2022/p
GDP in Billion KHR	121,026	130,632	125,987	129,880	136,508	134,280	148,985	142,503	150,793	164,059
GDP in Million USD	29,772	32,322	31,240	31,964	33,446	32,931	36,344	34,835	36,726	39,491
GDP % Growth Rate	8.8	7.9	-3.6	3.1	5.1	12.9	11.0	-4.4	5.8	8.8
GDP % Growth Rate, by Economic Activity										
Agriculture, Fisheries & Forestry	1.1	-0.4	0.6	1.5	0.6	3.7	3.2	5.5	4.6	5.8
Industry	14.8	13.0	-2.2	8.4	8.2	21.4	17.5	-8.2	13.9	10.3
Services	7.1	6.6	-6.7	-1.8	3.6	9.7	8.0	-4.3	-1.4	8.5
GDP Per Capita in Million KHR	7.6	8.1	7.7	7.8	8.1	8.5	9.3	8.7	9.1	9.7
GDP Per Capita in USD	1,882	2,010	1,912	1,926	1,986	2,081	2,260	2,132	2,213	2,345

Chart 1: GDP by Economic Activity
(At Constant 2014 Prices)Chart 2: GDP by Economic Activity
(At Current Prices)

p/: preliminary estimates

Source: National Institute of Statistics

Table 4: Residential Property Price Index (RPPI)

	Oct-23	Nov-23	Dec-23	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24
Residential Property Price Index (2020=100)															
Overall RPPI	113.1	111.9	111.5	112.0	112.0	111.0	110.7	110.8	111.6	112.8	112.8	112.4	111.0	110.3	112.0
RPPI in Phnom Penh	113.8	112.2	111.4	112.3	112.7	111.8	111.5	111.2	112.7	114.1	115.1	114.9	113.6	112.0	113.3
RPPI in Other Provinces	109.7	110.4	111.5	110.4	109.3	107.7	107.6	109.0	107.2	107.3	103.2	102.4	100.6	103.0	106.3
Month on Month Change (%)															
Overall RPPI	-0.8	-1.1	-0.4	0.5	0.0	-0.9	-0.3	0.1	0.7	1.1	0.0	-0.3	-1.3	-0.7	1.5
RPPI in Phnom Penh	-1.2	-1.4	-0.7	0.8	0.3	-0.7	-0.3	-0.2	1.3	1.3	0.9	-0.2	-1.2	-1.3	1.2
RPPI in Other Provinces	1.2	0.7	0.9	-0.9	-1.0	-1.5	-0.1	1.4	-1.7	0.1	-3.8	-0.8	-1.7	2.4	3.1
Year on Year Change (%)															
Overall RPPI	-1.7	-2.5	-2.9	-1.6	-1.0	-1.7	-2.9	-4.1	-3.9	-2.0	-1.8	-1.5	-1.9	-1.5	0.4
RPPI in Phnom Penh	-2.6	-3.3	-3.9	-2.1	-1.7	-2.5	-4.1	-5.4	-4.1	-1.5	-0.7	-0.2	-0.2	-0.2	1.7
RPPI in Other Provinces	5.5	3.2	3.6	2.1	4.2	3.4	4.3	3.1	-1.9	-2.9	-5.2	-5.5	-8.2	-6.7	-4.6

Note:

The methodology used to generate the RPPI index is the time-

which complies with the IMF's RPPI Practical Compilation Guide published in 2020 (<https://www.imf.org/en/Data/Statistics/RPPI-guide>).

*Revised data

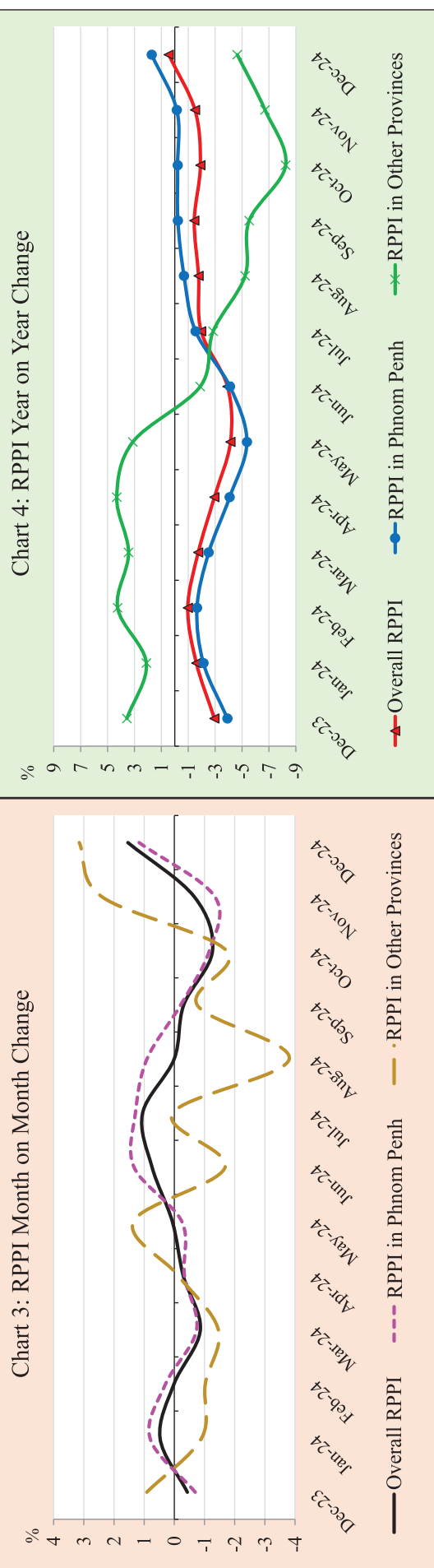


Table 5: Investment Projects Approved by Sectors

(in Million USD)

Sector	Agriculture		Industries		Services		Tourism		Energy		Health care (hospital)		Agro-Industry		Civil Engineering		Infrastructure		Mines		Other		Total	
	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	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																								
Total	5	68.7	164	859.4	10	1,028.3	17	6,051.6	3	158.6	-	-	-	-	-	-	-	-	-	-	-	-	199	8,166.6
2020																								
Total	7	105.6	130	1,030.9	5	799.8	6	3,850.5	6	678.7	-	-	-	-	-	-	-	-	-	-	-	-	154	6,465.5
2021																								
Total	5	60.3	88	980.6	2	9.9	2	127.8	5	509.7	2	18.8	-	-	-	-	-	-	-	-	-	-	107	1,718.7
2022																								
Total	4	79.9	99	580.9	3	50.2	5	496.6	1	389.4	4	79.0	4	60.5	2	75.8	1	1,300.0	1	13.0	8	104.1	132	3,229.6
2023																								
Q1	-	-	26	186.5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	6.0	27	192.6
Q2	8	151.8	38	313.1	1	14.0	2	37.5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	49	516.3
Q3	3	20.8	45	560.1	1	91.2	1	84.5	-	-	-	-	1	1,376.0	-	-	-	-	-	-	-	-	51	2,132.6
Q4	2	10.5	46	932.4	1	27.7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	49.0	970.6
Total	13	183.0	155	1,992.1	3	132.9	3	122.0	-	-	-	-	-	-	-	-	1	1,376.0	-	-	1	6.0	176	3,812.1
2024																								
Q1	4	66.6	61	859.1	2	137.2	2	588.9	-	-	-	-	1	108.8	-	-	-	-	-	-	-	-	70	1,760.6
Q2	3	16.2	45	210.0	1	6.9	-	-	-	-	-	-	1	65.5	-	-	-	-	-	-	-	-	50	298.7
Q3	3	37.7	56	318.6	-	-	-	-	-	-	-	-	-	-	-	-	1	6.2	-	-	-	-	60	362.4
Q4	5	49.9	82	566.3	-	-	1	70.0	1	10.9	-	-	1	15.0	1.0	13.0	1	15.0	2.0	35.6	2.0	35.6	93	760.8
Total	15	170.4	244	1,954.1	3	144.1	3	658.9	1	10.9	-	-	4	195.5	1.0	13.0	4	195.5	2.0	35.6	2.0	35.6	273	3,182.5

Chart 5: Investment Fixed Assets by Sectors

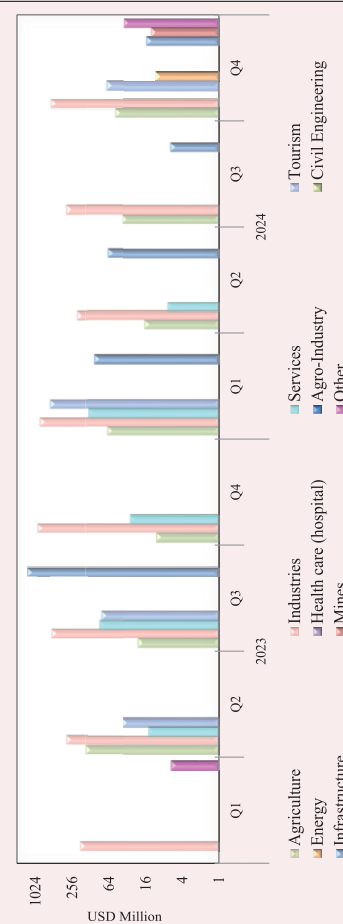
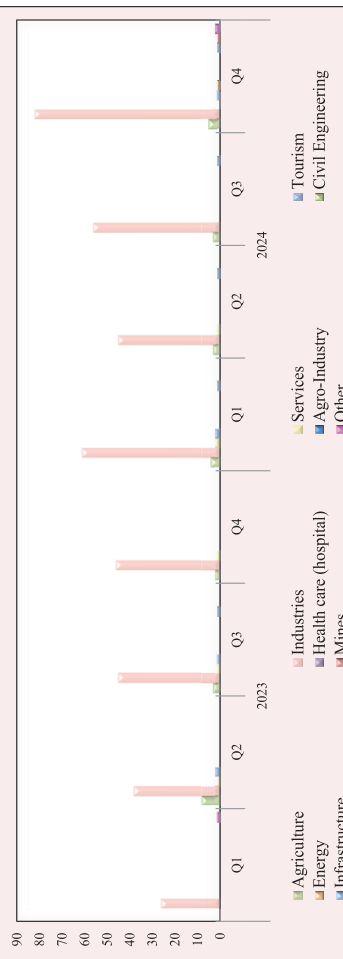


Chart 6: Number of Investment Projects by Sectors



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

* Revised data

Table 7: Daily Exchange Rate in December 2024

(KHR/USD)

Day	Parallel Market Rate			Official Rate	Daily Change*	
	Purchase	Sale	Midpoint		Spread	% Change
1	4,025	4,040	4,033	4,028	0.0	0.0
2	4,024	4,038	4,031	4,029	-1.0	0.0
3	4,026	4,039	4,033	4,032	2.0	0.0
4	4,026	4,039	4,033	4,030	0.0	0.0
5	4,026	4,038	4,032	4,029	0.0	0.0
6	4,023	4,035	4,029	4,028	-3.0	-0.1
7	4,023	4,035	4,029	4,028	0.0	0.0
8	4,023	4,035	4,029	4,028	0.0	0.0
9	4,022	4,033	4,028	4,027	-1.0	0.0
10	4,018	4,029	4,024	4,025	-4.0	-0.1
11	4,014	4,025	4,020	4,022	-4.0	-0.1
12	4,014	4,025	4,020	4,016	0.0	0.0
13	4,016	4,027	4,022	4,021	2.0	0.0
14	4,016	4,027	4,022	4,021	0.0	0.0
15	4,016	4,027	4,022	4,021	0.0	0.0
16	4,017	4,028	4,023	4,019	1.0	0.0
17	4,019	4,029	4,024	4,019	2.0	0.0
18	4,017	4,028	4,023	4,021	-2.0	0.0
19	4,017	4,028	4,023	4,021	0.0	0.0
20	4,017	4,028	4,023	4,019	0.0	0.0
21	4,017	4,028	4,023	4,019	0.0	0.0
22	4,017	4,028	4,023	4,019	0.0	0.0
23	4,018	4,029	4,024	4,020	1.0	0.0
24	4,017	4,028	4,023	4,019	-1.0	0.0
25	4,016	4,027	4,022	4,019	-1.0	0.0
26	4,016	4,027	4,022	4,018	0.0	0.0
27	4,020	4,031	4,026	4,021	4.0	0.1
28	4,020	4,031	4,026	4,021	0.0	0.0
29	4,020	4,031	4,026	4,021	0.0	0.0
30	4,022	4,033	4,028	4,024	2.0	0.0
31	4,024	4,035	4,030	4,025	2.0	0.0
Average Rate	4,020	4,031	4,025	4,023	0.0	0.0

* Spread of Daily Purchasing Market Rate

Table 8: Monthly Exchange Rate

(KHR/USD, End-Period)

Month	Market Rate				Official Rate
	Purchase	Monthly %Change	Sale	Midpoint	
Dec-15	4,048	0.10	4,055	4,052	4,050
Dec-16	4,039	0.17	4,050	4,045	4,037
Dec-17	4,037	0.07	4,046	4,042	4,037
Dec-18	4,027	-0.27	4,039	4,033	4,018
Dec-19	4,079	0.12	4,089	4,084	4,075
Dec-20	4,069	0.00	4,084	4,077	4,045
Dec-21	4,109	0.17	4,118	4,114	4,074
Dec-22	4,113	0.07	4,123	4,118	4,117
2023					
Feb	4,050	-1.27	4,063	4,057	4,043
Mar	4,051	0.02	4,062	4,057	4,054
Apr	4,114	1.56	4,126	4,120	4,115
May	4,116	0.05	4,126	4,121	4,116
Jun	4,126	0.24	4,136	4,131	4,130
Jul	4,124	-0.05	4,134	4,129	4,130
Aug	4,151	0.65	4,161	4,156	4,158
Sep	4,119	-0.77	4,130	4,125	4,122
Oct	4,129	0.24	4,137	4,133	4,135
Nov	4,113	-0.39	4,123	4,118	4,115
Dec	4,080	-0.80	4,090	4,085	4,085
2024					
Jan	4,080	0.00	4,091	4,086	4,083
Feb	4,064	-0.39	4,073	4,069	4,069
Mar	4,040	-0.59	4,049	4,045	4,041
Apr	4,063	0.57	4,074	4,069	4,064
May	4,093	0.74	4,107	4,100	4,093
Jun	4,109	0.39	4,119	4,114	4,110
Jul	4,106	-0.07	4,115	4,111	4,108
Aug	4,058	-1.17	4,069	4,064	4,057
Sep	4,056	-0.05	4,070	4,063	4,061
Oct	4,063	0.17	4,073	4,068	4,063
Nov	4,025	-0.94	4,040	4,033	4,028
Dec	4,024	-0.02	4,035	4,030	4,025

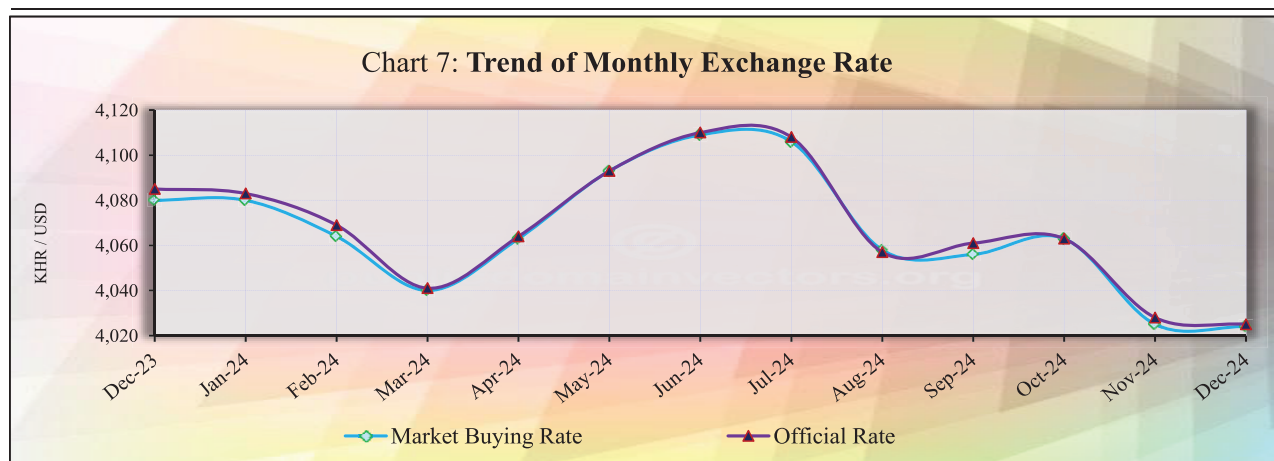


Table 9: The Value of KHR Against Other Currencies

(Official Buying Rate, End-Period)

Unit	SDR	US Dollar	Euro	Japanese Yen	British Pounds	Indonesian Rupiah	Malaysian Ringgit	Philippines Peso	Singapore Dollar	Thai Baht	Vietnamese Dong	China Yuan
	1	1	1	100	1	1000	1	100	1	1	1000	1
Dec-18	5,588	4,018	4,597	3,641	5,098	277	969	7,653	2,942	124	174	584
Dec-19	5,635	4,075	4,565	3,743	5,344	293	994	8,050	3,023	136	176	583
Dec-20	5,826	4,045	4,962	3,908	5,465	287	1,000	8,423	3,049	135	175	619
Dec-21	5,702	4,074	4,614	3,541	5,499	286	977	7,992	3,015	122	179	639
Dec-22	5,479	4,117	4,378	3,079	4,956	263	931	7,392	3,053	119	174	591
2023												
Jan	5,545	4,104	4,468	3,155	5,083	274	967	7,524	3,125	125	175	608
Feb	5,368	4,043	4,267	2,969	4,837	265	903	7,283	2,995	115	170	581
Mar	5,454	4,054	4,409	3,062	5,010	269	918	7,452	3,054	118	173	590
Apr	5,561	4,115	4,547	3,074	5,129	280	923	7,385	3,081	121	175	594
May	5,481	4,116	4,405	2,936	5,092	275	894	7,312	3,041	118	175	581
Jun	5,514	4,130	4,508	2,862	5,224	276	884	7,470	3,052	116	175	570
Jul	5,571	4,130	4,527	2,956	5,291	274	907	7,526	3,098	121	174	577
Aug	5,513	4,158	4,518	2,840	5,253	273	895	7,330	3,071	118	172	570
Sep	5,405	4,122	4,336	2,759	5,015	266	876	7,235	3,006	112	169	565
Oct	5,418	4,135	4,363	2,764	5,002	260	868	7,261	3,023	115	168	565
Nov	5,487	4,115	4,523	2,793	5,226	267	885	7,431	3,091	118	170	578
Dec	5,481	4,085	4,541	2,899	5,231	265	887	7,363	3,102	120	168	575
2024												
Jan	5,427	4,083	4,419	2,769	5,181	259	864	7,239	3,048	116	167	569
Feb	5,406	4,069	4,401	2,699	5,142	260	854	7,240	3,022	113	165	565
Mar	5,354	4,041	4,361	2,670	5,094	255	854	7,190	2,994	111	163	559
Apr	5,354	4,064	4,349	2,610	5,085	250	852	7,047	2,987	110	160	561
May	5,417	4,093	4,425	2,606	5,199	252	870	6,981	3,028	111	161	565
June	5,402	4,110	4,391	2,559	5,191	251	871	6,996	3,028	111	161	565
July	5,447	4,108	4,448	2,654	5,282	252	890	7,008	3,057	114	162	567
Aug	5,470	4,057	4,497	2,804	5,350	263	938	7,208	3,115	119	163	571
Sep	5,497	4,061	4,525	2,838	5,431	269	986	7,245	3,165	125	165	579
Oct	5,395	4,063	4,395	2,651	5,285	258	927	6,973	3,068	121	160	570
Nov	5,292	4,028	4,243	2,654	5,096	254	906	6,866	2,997	117	159	555
Dec	5,249	4,025	4,192	2,549	5,058	250	900	6,959	2,964	118	158	551
Monthly % Change	-0.81	-0.07	-1.20	-3.96	-0.75	-1.57	-0.66	1.35	-1.10	0.85	-0.63	-0.72

Table 10: Deposit Money Bank's Interest Rates on Deposits and Loans in KHR and USD

	Dec-19	Dec-20	Dec-21	Dec-22	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	
<i>Weighted Average Rate on New Amount</i>																								
Interest Rate on Deposits and Loans in KHR																								
Deposit																								
Demand Deposits	0.12	0.03	0.35	0.29	0.20	0.18	0.18	0.25	0.24	0.24	0.19	0.18	0.16	0.28	0.17	0.25	0.37	0.37	0.33	0.30	0.17	0.31	0.29	0.29
Saving Deposits	0.60	0.60	1.05	0.85	0.88	0.89	0.87	0.89	0.89	0.91	0.83	0.92	0.83	0.80	0.81	0.81	0.88	0.87	0.87	0.87	0.86	0.85	0.81	0.77
Term Deposits	4.10	5.34	4.79	6.12	6.67	6.91	6.61	6.64	6.65	6.82	6.54	6.69	6.09	5.76	5.93	6.13	5.85	5.74	5.76	5.30	5.26	5.00	5.00	5.06
Other Deposits	2.47	3.49	2.20	7.16	6.99	6.52	6.10	6.28	6.23	6.51	7.09	7.10	7.18	6.96	7.22	6.91	6.28	6.65	6.57	6.30	6.45	6.10	5.84	5.84
Loans																								
Overdraft	7.72	7.14	6.32	7.38	9.46	9.48	10.66	10.49	10.48	8.89	7.61	8.90	8.71	8.86	9.13	7.13	9.98	11.35	11.13	11.07	10.26	10.61	9.07	9.07
Credit Card	16.73	14.21	13.84	15.66	13.61	14.01	14.97	13.24	14.34	14.02	16.20	14.52	12.80	12.05	12.70	9.85	13.07	13.41	12.71	12.85	12.85	12.17	13.58	13.58
Term Loans	9.13	10.15	10.18	10.88	11.86	11.87	11.42	12.08	12.69	12.25	11.40	12.45	12.67	12.32	12.45	12.58	11.56	12.36	12.52	11.92	11.45	11.96	11.32	11.32
Other Loans	5.59	6.47	7.00	5.24	6.89	6.65	6.88	6.71	7.05	7.52	4.93	6.63	6.94	6.93	6.28	6.19	7.32	8.00	7.43	7.74	7.83	7.44	5.88	5.88
Interest Rate on Deposits and Loans in USD																								
Deposit																								
Demand Deposits	0.20	0.10	0.18	0.32	0.37	0.38	0.33	0.43	0.42	0.43	0.26	0.37	0.35	0.65	0.35	0.43	0.48	0.48	0.49	0.47	0.33	0.45	0.44	0.44
Saving Deposits	0.24	0.17	0.21	0.30	0.41	0.30	0.26	0.30	0.32	0.28	0.42	0.35	0.36	0.36	0.35	0.35	0.27	0.27	0.27	0.27	0.27	0.25	0.22	0.22
Term Deposits	3.44	3.24	3.98	5.59	5.75	5.49	5.71	5.84	5.57	5.87	6.08	5.83	5.86	5.67	5.70	5.34	5.22	5.02	5.15	4.60	4.62	4.50	4.65	4.65
Other Deposits	2.47	0.80	3.93	6.57	7.14	6.19	6.64	7.42	6.46	7.57	6.20	6.88	7.48	7.42	7.04	7.05	6.95	6.83	5.88	7.35	7.68	5.99	7.16	7.16
Loans																								
Overdraft	7.57	6.15	5.97	7.68	7.93	7.53	8.32	8.08	8.25	8.30	8.13	8.30	8.47	8.04	7.71	6.55	8.13	7.97	8.55	8.54	7.14	8.24	8.29	8.29
Credit Card	11.97	17.02	17.27	17.45	17.82	17.70	17.51	17.22	18.14	17.72	18.25	17.05	16.90	17.33	17.31	16.67	16.91	16.59	16.16	16.42	16.31	16.29	17.02	17.02
Term Loans	8.72	9.11	9.09	9.10	9.46	10.13	9.88	10.46	10.57	10.41	9.78	10.34	10.35	10.05	10.33	10.96	10.06	10.72	10.82	10.05	10.90	9.62	9.39	9.39
Other Loans	6.50	6.01	5.93	6.67	7.41	7.22	7.28	7.41	7.51	7.69	7.23	7.55	7.66	7.68	7.64	7.58	7.69	7.44	7.53	7.50	7.06	7.16	6.86	6.86
<i>Weighted Average Rate on Outstanding Amount</i>																								
Interest Rate on Deposits and Loans in KHR																								
Deposit																								
Demand Deposits	0.22	0.19	0.47	0.54	0.40	0.44	0.47	0.51	0.51	0.54	0.57	0.54	0.59	0.43	0.48	0.53	0.49	0.55	0.58	0.52	0.58	0.48	0.50	0.50
Saving Deposits	0.91	0.82	1.02	1.12	1.18	1.18	1.18	1.23	1.23	1.27	1.24	1.25	1.15	1.15	1.18	1.21	1.26	1.30	1.20	1.15	1.16	1.13	1.10	1.10
Term Deposits	5.42	5.66	5.85	6.63	7.21	7.28	7.25	7.32	7.31	7.28	7.34	7.35	7.32	7.30	7.28	7.21	7.20	7.08	6.93	6.78	6.78	6.74	6.67	6.67
Other Deposits	2.81	3.20	2.20	2.23	2.32	2.39	2.32	2.39	2.32	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39
Loans																								
Overdraft	8.08	7.93	8.26	8.48	8.40	8.44	8.46	8.48	8.51	8.09	8.14	8.14	8.15	8.13	8.08	8.12	8.27	8.41	8.73	8.91	9.12	9.28	9.21	9.21
Credit Card	17.29	16.25	15.30	14.26	14.05	14.10	13.95	13.78	13.73	13.82	13.85	13.80	13.78	13.71	13.63	13.42	13.39	13.47	13.17	13.30	13.08	13.08	13.06	13.06
Term Loans	10.62	10.54	10.52	10.62	10.76	10.75	10.75	11.30	11.32	11.31	11.32	11.36	11.36	11.33	11.38	11.39	11.39	11.42	11.45	11.45	11.42	11.42	11.40	11.40
Other Loans	6.28	6.73	6.67	6.46	6.58	6.47	6.70	6.44	6.44	6.39	6.06	6.33	6.30	6.34	6.31	6.31	6.25	6.30	6.40	6.49	6.55	6.55	6.40	6.40
Interest Rate on Deposits and Loans in USD																								
Deposit																								
Demand Deposits	0.35	0.41	0.40	0.60	0.75	0.79	0.81	0.79	0.81	0.85	0.88	0.89	0.96	1.00	0.99	1.04	1.03	1.07	1.12	1.09	1.17	1.13	1.10	1.10
Saving Deposits	0.43	0.41	0.47	0.65	0.71	0.75	0.71	0.77	0.79	0.78	0.78	0.80	0.73	0.75	0.76	0.81	0.84	0.84	0.79	0.79	0.78	0.77	0.75	0.75
Term Deposits	4.34	4.40	4.53	5.26	5.85	5.93	6.01	6.24	6.28	6.25	6.38	6.40	6.41	6.40	6.40	6.34	6.32	6.25	6.19	6.10	6.01	5.93	5.83	5.83
Other Deposits	2.43	0.94	3.28	2.76	2.13	2.11	4.56	4.62	4.70	4.78	3.90	4.72	4.59	4.83	4.94	5.00	3.80	4.26	4.90	4.92	5.03	5.12	5.17	5.17
Loans																								
Overdraft	7.82	7.71	7.47	7.38	7.51	7.53	7.57	7.83	7.67	7.69	7.71	7.68	7.71	7.72	7.71	7.62	7.66	7.64	7.65	7.68	7.67	7.67	7.65	7.65
Credit Card	15.53	17.11	16.62	16.13	16.15	16.15	16.03	15.99	15.95	16.04	16.06	16.07	15.99	15.85	16.01	15.88	16.09	15.97	15.92	15.81	15.94	15.89	15.86	15.86
Term Loans	9.51	9.36	9.18	9.22	9.28	9.30	9.31	9.73	9.73	9.76	9.75	9.76	9.76	9.76	9.77	9.91	9.89	10.01	9.93	9.92	9.93	9.88	9.87	9.87
Other Loans	7.19	6.93	6.83	6.86	7.08	7.31	7.33	7.38	7.40	7.44	7.47	7.46	7.45	8.27	7.49	7.43	7.56	7.54	7.56	7.56	7.52	7.50	7.50	7.50

Including Commercial Banks and Specialized Banks
*Revised Data

Table 11: Central Bank Survey*

(In Billion KHR)

	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24
Net Foreign Assets	83,511.1	83,705.6	84,022.0	84,330.7	89,277.4
Claims on Nonresidents	84,897.1	85,098.5	85,389.4	85,672.0	90,607.9
Liabilities to Nonresidents	-1,386.0	-1,392.9	-1,367.4	-1,341.3	-1,330.5
Claims on Other Depository Corporations	696.2	644.0	557.7	577.8	703.7
Net Claims on Central Government	-10,789.8	-9,863.6	-10,315.9	-11,350.6	-12,015.8
Claims on Central Government	0.0	0.0	0.0	0.0	0.0
Liabilities to Central Government	-10,789.8	-9,863.6	-10,315.9	-11,350.6	-12,015.8
Claims on Other Sectors	68.3	70.0	80.9	81.9	62.3
Claims on Other Financial Corporations	0.0	0.0	0.0	0.0	0.0
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	68.3	70.0	80.9	81.9	62.3
Monetary Base	58,176.3	57,008.6	58,409.8	58,327.9	63,154.3
Currency in Circulation	17,321.4	17,914.6	17,281.3	17,197.6	17,022.4
Liabilities to Other Depository Corporations	40,812.2	39,068.9	41,103.1	41,085.6	46,106.4
Liabilities to Other Sectors	42.7	25.0	25.4	44.8	25.5
Other Liabilities to Other Depository Corporations	9,636.4	9,785.0	9,480.7	9,913.2	10,151.2
Deposits And Securities Other Than Shares Excl. Form Monetary Base	50.8	50.8	50.9	50.7	47.5
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	50.8	50.8	50.9	50.7	47.5
Securities Other Than Shares Excl. From Broad Money	0.0	0.0	0.0	0.0	0.0
Loans	0.0	0.0	0.0	0.0	0.0
Financial Derivatives	0.0	0.0	0.0	0.0	0.0
Shares and Other Equity	8,636.7	10,736.0	9,413.3	8,346.7	7,673.3
Other Items (Net)	-3,014.4	-3,024.5	-3,010.0	-2,998.7	-2,998.6
<i>IFS Vertical Check</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>

* Included only central bank

** Revised Data

Table 12: Other Depository Corporations Survey*

(In Billion KHR)

	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24
Net Foreign Assets	-376.2	1,843.8	3,841.2	5,686.7	3,282.8
Claims on Nonresidents	36,670.9	38,116.6	38,459.9	39,384.7	36,980.1
Liabilities to Nonresidents	-37,047.1	-36,272.8	-34,618.7	-33,698.0	-33,697.3
Claims On Central Bank	52,562.6	51,771.9	52,991.9	53,792.8	59,144.4
Currency	2,524.6	2,550.1	2,549.0	2,558.4	2,471.8
Reserve Deposits and Securities Other Than Shares	50,006.4	49,195.0	50,419.8	51,214.8	56,660.0
Other Claims on Central Bank	31.7	26.8	23.1	19.7	12.6
Net Claims on Central Government	-10,831.8	-11,162.7	-11,280.4	-11,456.7	-11,863.8
Claims on Central Government	526.3	538.6	529.4	539.3	530.3
Liabilities to Central Government	-11,358.2	-11,701.4	-11,809.8	-11,996.0	-12,394.2
Claims on Other Sectors	233,648.9	235,662.7	236,178.4	235,601.0	237,859.8
Claims on Other Financial Corporations	2,697.3	2,704.3	2,679.5	2,646.5	2,605.0
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	1.3	8.8	1.3	1.3	1.4
Claims on Private Sector	230,950.3	232,949.6	233,497.6	232,953.2	235,253.4
Liabilities to Central Bank	3,734.4	3,854.0	3,810.2	30.2	40.1
Transferable Deposits Incl. in Broad Money	30,783.4	31,624.5	31,659.3	32,978.6	35,114.8
Other Deposits Incl. in Broad Money	167,935.2	170,504.8	172,311.4	176,589.0	177,754.5
Securities Other Than Shares Incl. in Broad Money	0.0	0.0	0.0	0.0	0.0
Deposits Excl. From Broad Money	209.5	248.4	248.0	168.3	195.3
Securities Other Than Shares Excl. From Broad Money	0.0	0.0	0.0	0.0	0.0
Loans	1,888.4	1,821.2	1,879.4	1,962.7	2,165.0
Financial Derivatives	0.0	0.0	0.0	0.0	0.0
Shares and Other Equity	61,885.3	62,676.0	62,757.3	62,808.2	63,051.4
Other Items (Net)	8,567.3	7,386.8	9,065.5	9,086.6	10,102.1
<i>IFS Vertical Check</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>

* Included commercial banks and MDIs

** Revised Data

Table 13: Depository Corporations Survey*

(In Billion KHR)

	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24
Net Foreign Assets	83,135.0	85,549.4	87,863.2	90,017.5	92,560.3
Claims on Nonresidents	121,568.0	123,215.1	123,849.3	125,056.8	127,588.1
Liabilities to Nonresidents	-38,433.1	-37,665.8	-35,986.1	-35,039.3	-35,027.8
Domestic Claims	212,095.6	214,706.3	214,663.0	212,875.5	214,042.5
Net Claims on Central Government	-21,621.6	-21,026.3	-21,596.3	-22,807.4	-23,879.6
Claims on Central Government	526.3	538.6	529.4	539.3	530.3
Liabilities to Central Government	-22,147.9	-21,565.0	-22,125.7	-23,346.7	-24,410.0
Claims on Other Sectors	233,717.2	235,732.7	236,259.3	235,682.9	237,922.1
Claims on Other Financial Corporations	2,697.3	2,704.3	2,679.5	2,646.5	2,605.0
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	1.3	8.8	1.3	1.3	1.4
Claims on Private Sector	231,018.6	233,019.6	233,578.6	233,035.1	235,315.7
Broad Money Liabilities (M2)	213,558.1	217,518.9	218,728.4	224,251.6	227,445.4
Currency Outside Depository Corporations	14,796.8	15,364.5	14,732.3	14,639.2	14,550.6
Transferable Deposits	30,808.2	31,631.6	31,666.7	33,005.6	35,122.4
Other Deposits	167,953.1	170,522.8	172,329.4	176,606.9	177,772.4
Securities Other Than Shares	0.0	0.0	0.0	0.0	0.0
<i>of which Foreign Currency (of M2)</i>	<i>179,931.9</i>	<i>183,058.8</i>	<i>184,726.3</i>	<i>190,339.2</i>	<i>193,488.5</i>
Deposits Excl. From Broad Money	260.3	299.2	298.9	219.1	242.7
Securities Other Than Shares Excl. From Broad Money	0.0	0.0	0.0	0.0	0.0
Loans	1,888.4	1,821.2	1,879.4	1,962.7	2,165.0
Financial Derivative	0.0	0.0	0.0	0.0	0.0
Insurance Technical Reserves	0.0	0.0	0.0	0.0	0.0
Shares and Other Equity	70,522.0	73,412.0	72,170.6	71,154.9	70,724.7
Other Items (Net)	9,001.7	7,204.5	9,448.9	5,304.7	6,024.9
<i>IFS Vertical Check</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>

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

** Revised Data

Table 14: Other Financial Corporations Survey*

(In Billion KHR)

	Aug-24*	Sep-24*	Oct-24*	Nov-24*	Dec-24
Net Foreign Assets	-942.0	-893.2	-908.6	-932.4	-1,087.3
Claims on Nonresidents	585.3	586.4	574.6	562.5	394.4
Liabilities to Nonresidents	-1,527.3	-1,479.6	-1,483.2	-1,494.9	-1,481.7
Claims on Depository Corporations	4,958.3	5,087.4	5,115.7	5,138.4	5,289.7
Net Claims on Central Government	-12.0	-12.8	-13.1	-13.0	-10.3
Claims on Central Government	5.2	5.4	5.5	5.7	9.8
Liabilities to Central Government	-17.2	-18.1	-18.6	-18.7	-20.1
Claims on Other Sectors	8,826.4	8,900.6	8,913.8	8,875.6	8,880.1
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	2.6	1.5	1.5	1.5	3.5
Claims on Private Sector	8,823.8	8,899.1	8,912.4	8,874.1	8,876.6
Deposit	1.7	1.8	1.4	1.2	1.1
Securities Other Than Shares	0.0	0.0	0.0	0.0	0.0
Loans	5,006.5	5,185.0	5,218.5	5,188.8	5,195.5
Financial Derivatives	0.0	0.0	0.0	0.0	0.0
Shares and Other Equity	5,508.8	5,562.9	5,579.9	5,562.1	5,533.2
Other Items (Net)	-62.9	-126.6	-150.8	-142.5	-121.0
<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 only specialized banks from Dec-2013 to Dec-2020.

From Jan-2021 to present, OFCs included Specialized Banks, MFIs and Insurance Companies.

** Revised Data

Table 15: Financial Corporations Survey*

(In Billion KHR)

	Aug-24*	Sep-24*	Oct-24*	Nov-24*	Dec-24
Net Foreign Assets	82,193.0	84,656.1	86,954.6	89,085.0	91,473.0
Claims on Nonresidents	122,153.4	123,801.5	124,423.8	125,619.2	127,982.4
Liabilities to Nonresidents	-39,960.4	-39,145.4	-37,469.3	-36,534.2	-36,509.5
Domestic Claims	218,212.7	220,889.8	220,884.3	219,091.5	220,307.2
Net Claims on Central Government	-21,633.6	-21,039.1	-21,609.4	-22,820.4	-23,889.9
Claims on Central Government	531.5	544.0	534.9	545.0	540.2
Liabilities to Central Government	-22,165.2	-21,583.1	-22,144.3	-23,365.4	-24,430.1
Claims on Other Sectors	239,846.3	241,928.9	242,493.7	241,912.0	244,197.2
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	3.9	10.3	2.8	2.8	4.8
Claims on Private Sector	239,842.4	241,918.7	242,490.9	241,909.2	244,192.3
Currency Outside Financial Corporations	14,779.4	15,348.8	14,714.5	14,622.5	14,542.7
Deposits	195,837.1	199,211.0	200,988.1	206,480.3	209,660.3
Securities Other Than Shares	0.0	0.0	0.0	0.0	0.0
Loans	6,635.0	6,733.9	6,830.2	6,812.9	7,059.1
Financial Derivatives	0.0	0.0	0.0	0.0	0.0
Shares and Other Equity	76,030.9	78,974.9	77,750.5	76,717.0	76,257.9
Other Items (Net)	4,746.8	2,818.6	5,096.8	1,085.0	1,796.7
<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

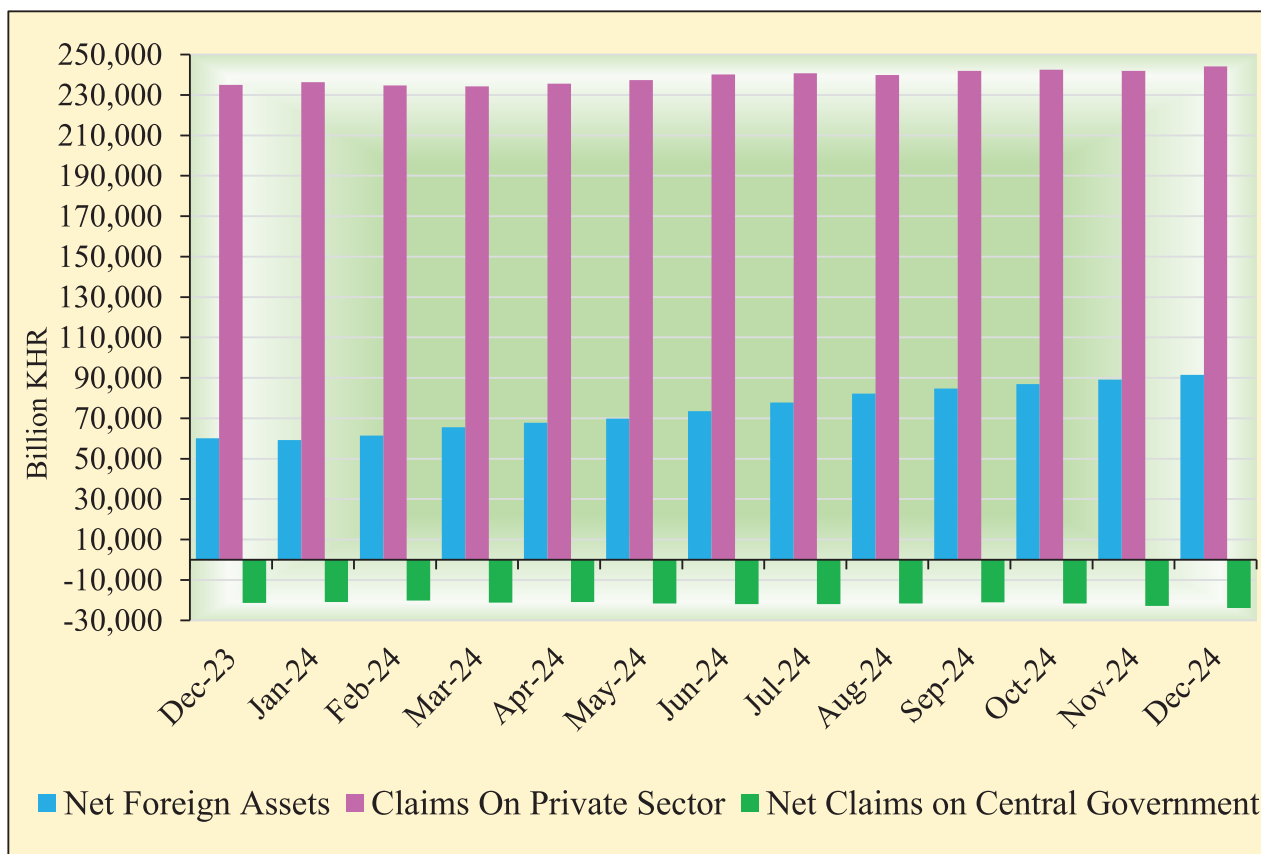


Chart 9: Monetary Aggregates Components

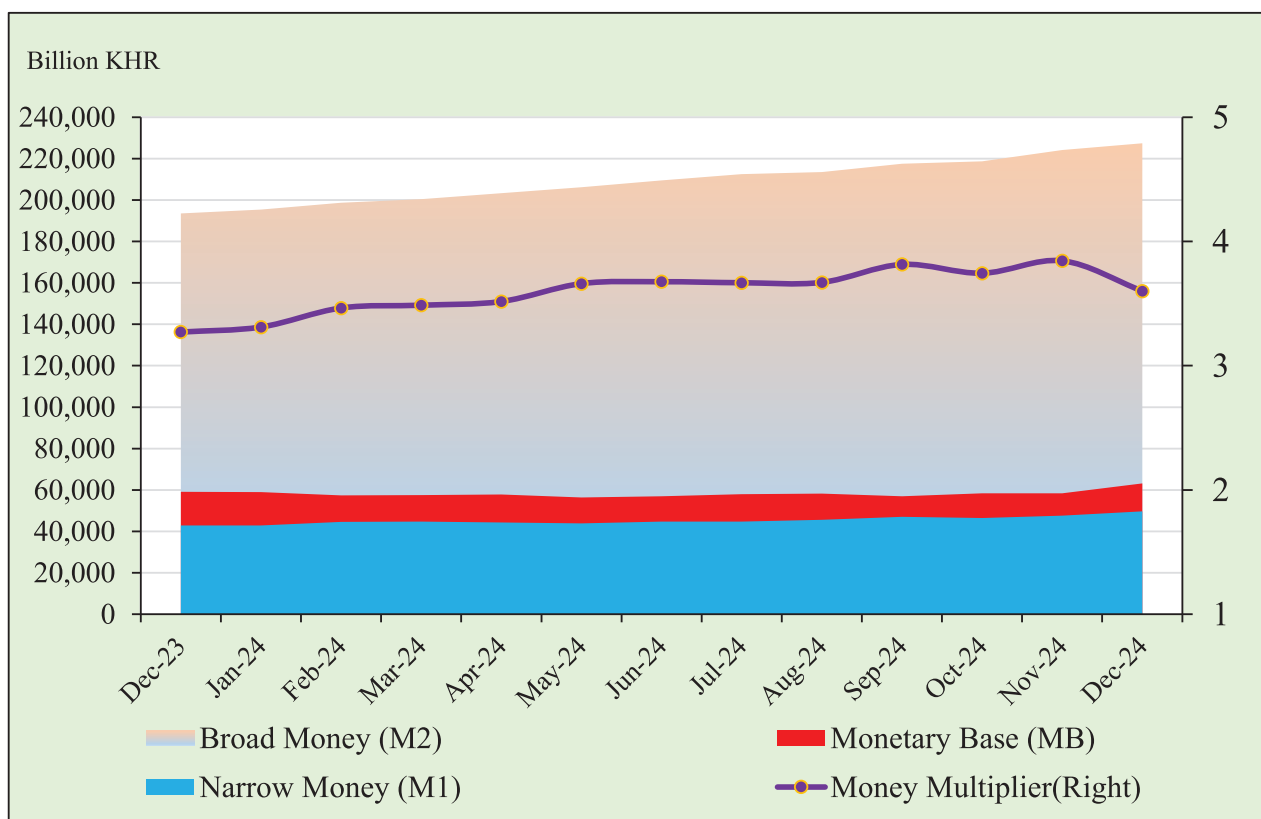


Table 16: Credit Granted by Banking Institutions Classified by Industry

(In Billion KHR)

	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24
1. Financial Institutions	6,686.9	6,723.6	6,709.9	6,643.9	7,408.0
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	4,857.1	4,911.6	4,904.8	4,833.7	5,559.2
1.3. Other Financial Institutions	1,829.8	1,812.0	1,805.1	1,810.3	1,848.8
2. Non-Financial Institutions	164,154.5	165,944.2	166,465.6	166,436.0	167,820.5
2.1. Agriculture, Forestry and Fishing	19,112.6	19,283.9	19,269.9	19,448.1	19,488.0
2.2. Mining and Quarrying	1,119.5	1,204.1	1,212.8	1,293.2	1,305.3
2.3. Manufacturing	9,294.2	9,705.8	9,797.5	9,440.0	9,790.8
2.4. Utilities	2,667.9	2,793.6	2,795.2	2,781.8	3,062.3
2.5. Construction	22,465.9	22,324.6	22,170.3	22,228.6	22,108.0
2.6. Wholesale Trade	19,068.7	19,045.0	19,307.3	19,213.3	19,538.5
2.7. Retail Trade	37,064.1	37,247.1	37,295.5	37,119.2	37,287.3
2.8. Hotels and Restaurants	8,222.3	8,823.4	8,878.9	8,780.8	9,043.1
2.9. Transport and Storage	6,277.2	6,224.0	6,163.3	6,112.2	6,101.8
2.10. Information Media and Telecommunications	1,014.0	1,003.0	1,001.1	977.8	974.1
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	2,963.9	2,933.6	2,945.0	2,903.8	2,899.1
2.12. Real Estate Activities	24,110.2	24,674.8	24,863.1	25,429.2	25,489.2
2.13. Other Non-Financial Services	10,774.0	10,681.5	10,765.6	10,707.9	10,733.0
3. Personal Essentials	49,938.8	49,828.9	49,836.6	49,442.0	49,046.7
3.1. Personal Lending	21,268.4	21,169.1	21,282.7	21,249.0	21,105.6
3.2. Credit Cards	809.8	827.8	868.0	890.1	908.8
3.3. Mortgages, Owner-Occupied Housing only	27,860.6	27,832.1	27,685.8	27,303.0	27,032.3
4. Other Lending	2,935.0	3,095.6	3,095.6	3,133.9	3,618.4
Total Gross Loan	223,715.1	225,592.4	226,107.8	225,655.9	227,893.6

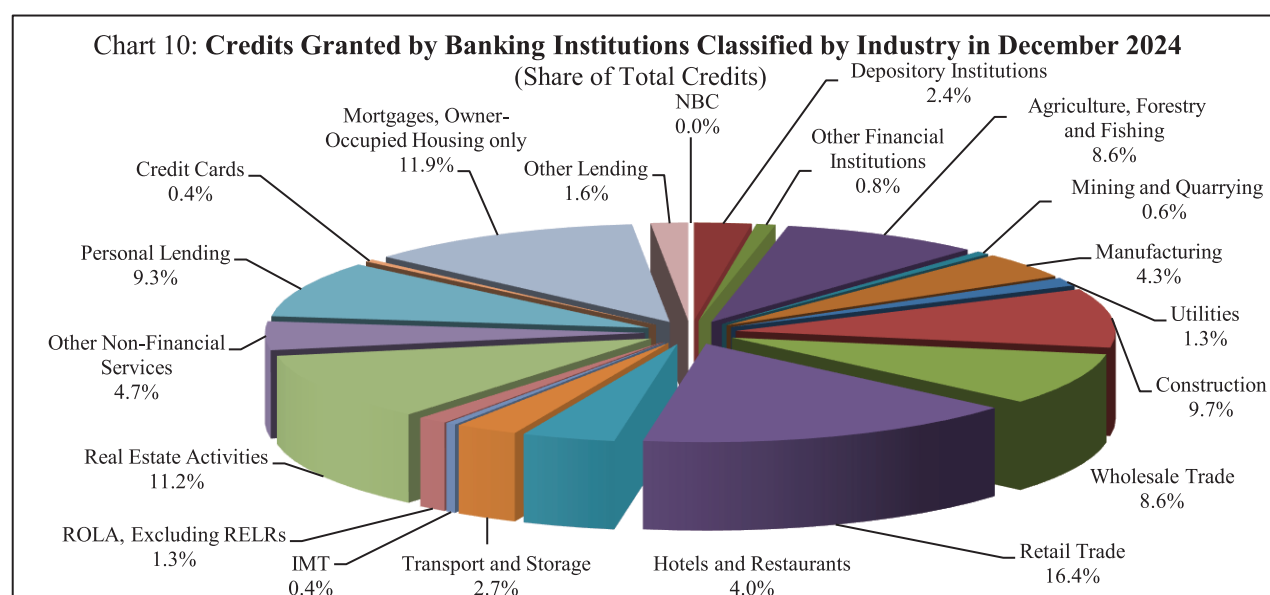


Table 17: Monthly Change of Credit Granted by Banking Institutions Classified by Industry

	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24
	(Monthly Change in Billion KHR)				
1. Financial Institutions	-166.1	36.7	-13.7	-66.0	764.0
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	-215.9	54.6	-6.8	-71.1	725.5
1.3. Other Financial Institutions	49.7	-17.8	-6.9	5.1	38.5
2. Non-Financial Institutions	-1,910.7	1,789.8	521.4	-29.6	1,384.5
2.1. Agriculture, Forestry and Fishing	-83.8	171.3	-13.9	178.2	39.9
2.2. Mining and Quarrying	-57.5	84.6	8.8	80.4	12.1
2.3. Manufacturing	-21.0	411.6	91.7	-357.6	350.8
2.4. Utilities	-16.3	125.8	1.5	-13.3	280.5
2.5. Construction	-13.4	-141.3	-154.3	58.3	-120.6
2.6. Wholesale Trade	-235.0	-23.7	262.3	-94.0	325.2
2.7. Retail Trade	-411.8	182.9	48.5	-176.3	168.1
2.8. Hotels and Restaurants	-138.0	601.1	55.5	-98.1	262.3
2.9. Transport and Storage	-96.5	-53.2	-60.7	-51.1	-10.4
2.10. Information Media and Telecommunications	-20.6	-11.0	-1.9	-23.2	-3.7
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	-33.4	-30.3	11.4	-41.2	-4.7
2.12. Real Estate Activities	-680.8	564.6	188.3	566.1	60.0
2.13. Other Non-Financial Services	-102.5	-92.5	84.2	-57.7	25.1
3. Personal Essentials	-51.4	-109.9	7.6	-394.5	-395.3
3.1. Personal Lending	-445.6	-99.3	113.7	-33.8	-143.4
3.2. Credit Cards	10.1	18.0	40.2	22.1	18.7
3.3. Mortgages, Owner-Occupied Housing only	384.1	-28.6	-146.3	-382.8	-270.7
4. Other Lending	-64.0	160.6	0.1	38.3	484.5
Total Gross Loan	-2,192.3	1,877.2	515.4	-451.9	2,237.7
	(Monthly Percentage Change)				
1. Financial Institutions	-2.4	0.5	-0.2	-1.0	11.5
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	-4.3	1.1	-0.1	-1.5	15.0
1.3. Other Financial Institutions	2.8	-1.0	-0.4	0.3	2.1
2. Non-Financial Institutions	-1.2	1.1	0.3	0.0	0.8
2.1. Agriculture, Forestry and Fishing	-0.4	0.9	-0.1	0.9	0.2
2.2. Mining and Quarrying	-4.9	7.6	0.7	6.6	0.9
2.3. Manufacturing	-0.2	4.4	0.9	-3.6	3.7
2.4. Utilities	-0.6	4.7	0.1	-0.5	10.1
2.5. Construction	-0.1	-0.6	-0.7	0.3	-0.5
2.6. Wholesale Trade	-1.2	-0.1	1.4	-0.5	1.7
2.7. Retail Trade	-1.1	0.5	0.1	-0.5	0.5
2.8. Hotels and Restaurants	-1.7	7.3	0.6	-1.1	3.0
2.9. Transport and Storage	-1.5	-0.8	-1.0	-0.8	-0.2
2.10. Information Media and Telecommunications	-2.0	-1.1	-0.2	-2.3	-0.4
2.11. Rental and Operational Leasing Activities, Excluded Real Estate Leasing and Rentals	-1.1	-1.0	0.4	-1.4	-0.2
2.12. Real Estate Activities	-2.7	2.3	0.8	2.3	0.2
2.13. Other Non-Financial Services	-0.9	-0.9	0.8	-0.5	0.2
3. Personal Essentials	-0.1	-0.2	0.0	-0.8	-0.8
3.1. Personal Lending	-2.1	-0.5	0.5	-0.2	-0.7
3.2. Credit Cards	1.3	2.2	4.9	2.5	2.1
3.3. Mortgages, Owner-Occupied Housing only	1.4	-0.1	-0.5	-1.4	-1.0
4. Other Lending	-2.1	5.5	0.0	1.2	15.5
Total Gross Loan	-1.0	0.8	0.2	-0.2	1.0

Table 18: Deposits with Banks

(In Billion KHR)

	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24
Deposits in KHR					
Demand deposits	4,939.8	5,206.5	5,056.6	5,240.9	5,485.4
Savings deposits	4,954.5	4,862.3	5,046.5	4,849.4	5,000.1
Fixed deposits	13,739.5	13,961.5	14,021.8	13,877.9	13,758.6
Others	469.3	490.6	512.5	519.9	523.5
Total	24,103.2	24,520.9	24,637.3	24,488.2	24,767.6
Deposits in Foreign Currency*					
Demand deposits	30,636.9	31,333.8	31,261.3	32,509.4	34,319.1
Savings deposits	47,599.2	48,932.3	49,429.0	51,008.1	52,405.9
Fixed deposits	104,726.4	105,721.0	106,468.7	105,792.7	105,363.1
Others	3,305.9	3,338.6	3,356.7	3,275.0	3,211.6
Total	186,268.4	189,325.7	190,515.8	192,585.2	195,299.7
Grand Total	210,371.6	213,846.5	215,153.1	217,073.4	220,067.3

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

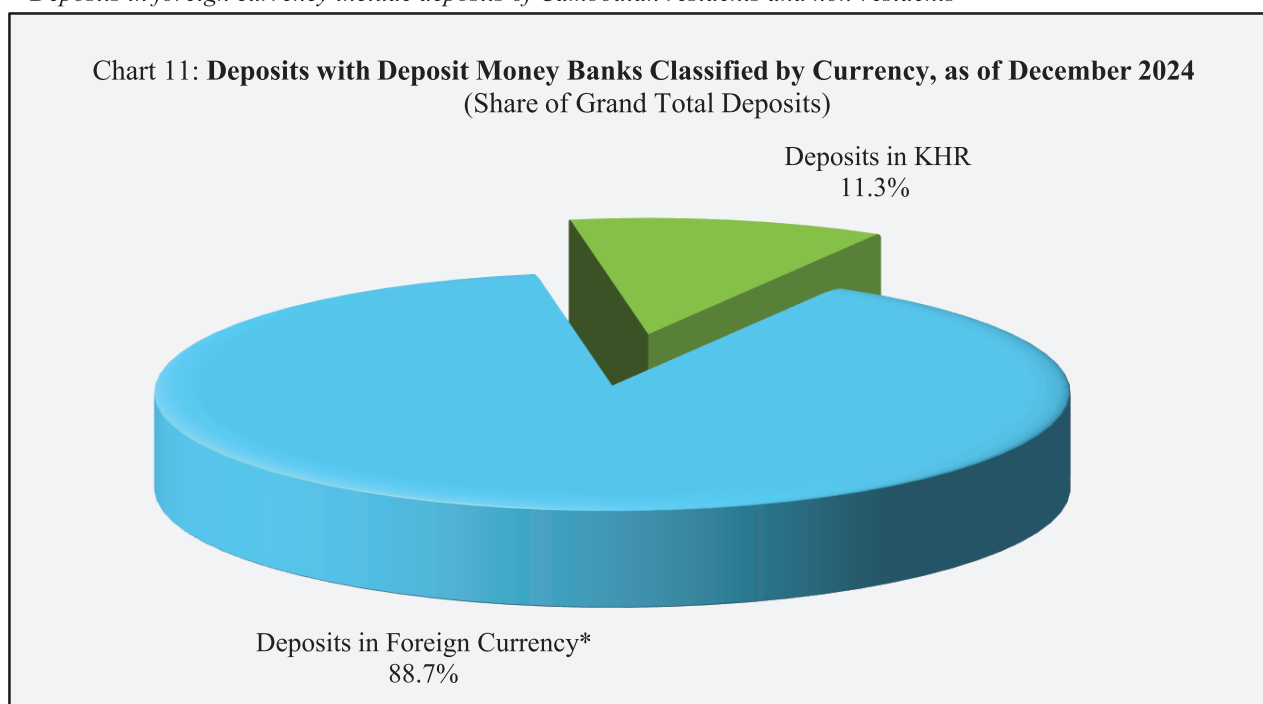


Table 19: Monthly Change of Deposits with Banks

	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24
	(Change in Billion KHR)				
Deposits in KHR					
Demand deposits	-114.1	266.7	-150.0	184.4	244.5
Savings deposits	-29.4	-92.3	184.2	-197.0	150.7
Fixed deposits	275.5	222.0	60.3	-143.9	-119.3
Others	4.0	21.3	21.8	7.4	3.6
Total	136.0	417.7	116.4	-149.1	279.4
Deposits in Foreign Currency					
Demand deposits	1,042.1	696.9	-72.4	1,248.1	1,809.7
Savings deposits	580.4	1,333.1	496.7	1,579.0	1,397.9
Fixed deposits	-663.5	994.6	747.7	-676.0	-429.6
Others	4.0	32.7	18.2	-81.7	-63.4
Total	963.0	3,057.3	1,190.1	2,069.4	2,714.5
Grand Total	1,099.0	3,475.0	1,306.5	1,920.3	2,993.9
	(Percentage Change)				
Deposits in KHR					
Demand deposits	-2.3	5.4	-2.9	3.6	4.7
Savings deposits	-0.6	-1.9	3.8	-3.9	3.1
Fixed deposits	2.0	1.6	0.4	-1.0	-0.9
Others	0.9	4.5	4.4	1.5	0.7
Total	0.6	1.7	0.5	-0.6	1.1
Deposits in Foreign Currency					
Demand deposits	3.5	2.3	-0.2	4.0	5.6
Savings deposits	1.2	2.8	1.0	3.2	2.7
Fixed deposits	-0.6	0.9	0.7	-0.6	-0.4
Others	0.1	1.0	0.5	-2.4	-1.9
Total	0.5	1.6	0.6	1.1	1.4
Grand Total	0.5	1.7	0.6	0.9	1.4

Chart 12: Deposits in KHR Classified by Type, as of December 2024

(Share of Total KHR Deposits)

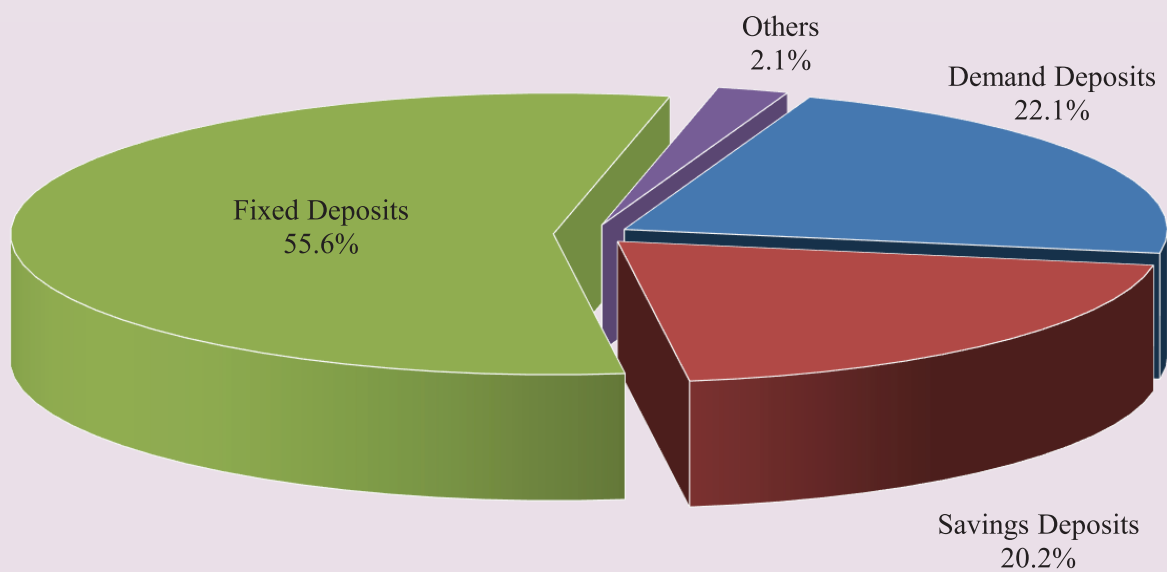


Chart 13: Deposits in Foreign Currency Classified by Type, as of December 2024

(Share of Total Foreign Currency Deposits)

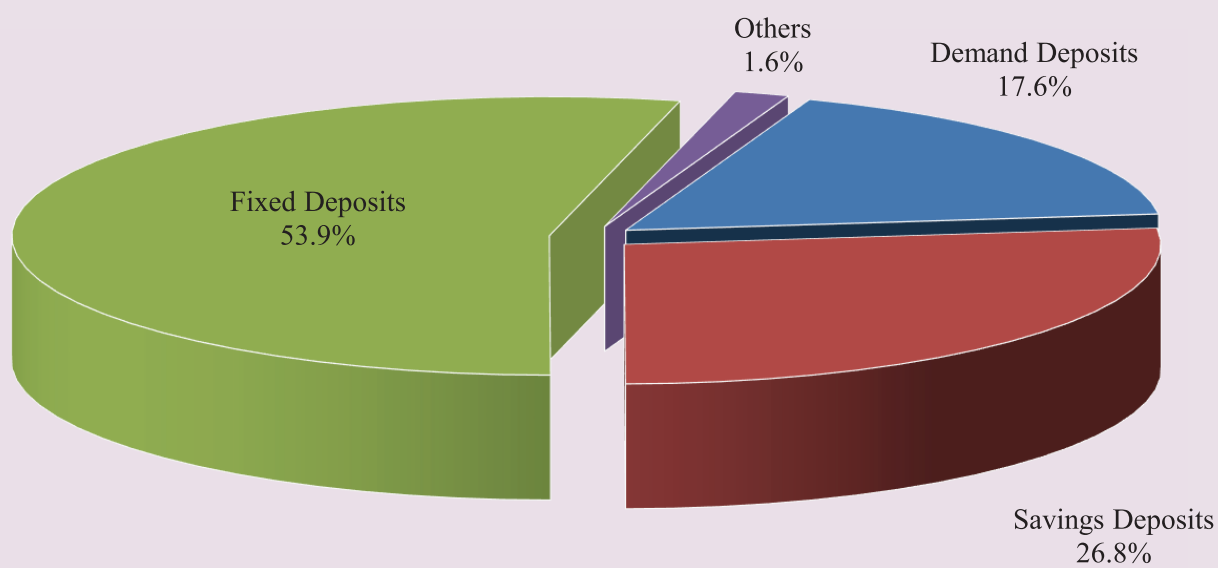


Table 20: Credit Granted by Micro-Finance Institutions*

Period	Numbers of				Loan Outstanding (In Billion KHR)	Interest Rate	
	District	Commune	Village	Household		Monthly	Annually
Dec-14	2,754	18,254	107,964	1,844,893	8,340	2% - 3%	27%-39%
Dec-15	4,576	27,510	141,514	2,149,180	12,365	2% - 4%	25%-41%
Dec-16	5,971	32,599	155,499	2,129,907	12,954	2% - 4%	25%-41%
2017*							
	Numbers of Branches			Number of Borrowers**	Loan Outstanding (In Billion KHR)	Interest Rate	
	Head Office	Province/ Krong	District/Khan			Monthly	Annually
Dec-17	76	366	975	1,776,467	17,236	1.4%-2.5%	16.9%-28.8%
Dec-18	80	399	944	1,872,916	21,813	1.2%-2.0%	15.1%-24.0%
Dec-19	82	406	965	2,109,170	29,357	1.1%-1.6%	13.4%-18.7%
Dec-20	79	343	749	1,919,926	27,527	1.1%-1.6%	13.4%-18.3%
Dec-21	77	325	664	1,897,878	31,723	1.1%-1.5%	13.3%-17.6%
Dec-22	86	343	679	2,129,150	38,932	1.1%-1.4%	13.0%-17.3%
2023							
Mar	87	346	678	2,164,707	39,684	1.0%-1.5%	12.1%-17.9%
Apr	87	346	683	2,169,008	40,068	1.0%-1.5%	12.1%-17.9%
May	87	358	674	2,179,962	40,022	1.0%-1.5%	11.6%-17.9%
Jun	87	362	672	2,185,693	40,198	1.0%-1.5%	11.5%-17.9%
Jul	87	362	671	2,188,142	40,269	0.9%-1.5%	10.2%-18.1%
Aug	87	359	652	2,163,738	40,710	0.8%-1.5%	10.2%-18.3%
Sep	86	310	517	1,625,506	21,240	1.0%-1.5%	12.2%-18.1%
Oct	87	309	518	1,627,775	21,299	1.0%-1.5%	12.1%-18.1%
Nov	87	308	517	1,626,914	21,182	1.0%-1.5%	12.1%-18.1%
Dec	87	310	515	1,620,818	21,036	1.0%-1.5%	12.1%-18.1%
2024							
Jan	87	311	516	1,619,022	21,086	1.0%-1.5%	12.1%-18.1%
Feb	87	310	514	1,617,466	21,065	1.0%-1.5%	12.1%-18.1%
Mar	87	308	513	1,614,548	20,973	1.0%-1.5%	11.9%-18.1%
Apr	87	310	516	1,606,045	20,975	1.0%-1.5%	12.1%-18.1%
May	87	309	515	1,606,776	21,076	1.0%-1.5%	12.0%-18.1%
Jun	88	309	515	1,601,907	21,256	1.0%-1.5%	12.0%-18.2%
Jul	88	311	514	1,604,177	21,352	1.0%-1.5%	12.0%-18.2%
Aug	88	311	514	1,603,773	21,279	0.9%-1.5%	10.0%-18.2%
Sep	88	310	514	1,603,371	21,455	0.9%-1.5%	10.3%-18.2%
Oct	89	311	517	1,598,572	21,523	0.9%-1.5%	10.2%-18.2%
Nov	89	310	517	1,579,654	21,392	0.9%-1.5%	10.3%-18.2%
Dec	89	310	515	1,556,426	21,446	1.0%-1.5%	11.9%-18.2%

* Including MFI and MDI

** Including Individuals and Legal Entities

*** Revised Data

Table 21: 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	27.6	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
Dec-19	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
Dec-20	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
Dec-21	3,028	23	132	1,763.0	76.7	14	26.86
Total	31,749	242	131	19,089.4	78.9	99	466.43
Dec-22	3,106	22	141	1,898.0	86.3	8	1.79
Total	33,608	251	134	19,831.3	79.0	68	88.91
2023							
Feb	2,775	20	139	1,780.5	89.0	5	0.50
Mar	3,141	22	143	2,588.0	117.6	20	16.40
Apr	2,680	19	141	1,785.5	94.0	7	0.40
May	2,832	20	142	1,749.9	87.5	16	11.80
Jun	2,991	22	136	1,880.9	85.5	6	0.10
Jul	2,578	20	129	1,421.8	71.1	9	10.36
Aug	3,112	23	135	1,791.1	77.9	14	1.90
Sep	2,793	21	133	1,730.6	82.4	9	1.55
Oct	2,792	21	133	1,682.6	80.1	22	9.83
Nov	2,553	19	134	1,665.6	87.7	26	1.80
Dec	3,179	21	151	2,233.3	106.3	14	56.82
Total	34,109	250	136	22,002.8	88.0	154	134.16
2024							
Jan	2,706	22	123	1,867.4	84.9	6	5.83
Feb	2,859	21	136	1,410.9	67.2	8	3.51
Mar	2,822	20	141	2,019.4	101.0	8	1.60
Apr	2,718	20	136	1,750.6	87.5	14	93.25
May	2,773	20	139	1,745.9	87.3	11	3.27
Jun	2,639	19	139	1,476.0	77.7	6	1.73
Jul	2,815	23	122	1,839.9	80.0	8	0.80
Aug	2,695	21	128	1,740.0	82.9	5	5.73
Sep	2,615	20	131	1,784.3	89.2	10	4.41
Oct	2,487	18	138	1,816.2	100.9	12	0.43
Nov	2,550	19	134	1,983.0	104.4	8	10.25
Dec	3,027	22	138	2,216.0	100.7	2	0.69
Total	32,706	245	133	21,649.6	88.4	98	131.50

Table 22: USD-Denominated Checks Clearing through Clearing House

Date	Number of Checks Cleared	Number of days Cleared	Number of Cleared Check per Day	Total Amount (In Million USD)	Daily Average Amount (In Million USD)	Returned Checks	
						Number	Amount
						6	7 (In Million USD)
	1	2	3 = 1/2	4	5 = 4/2		
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	2,686.1
Dec-19	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	3,779.9
Dec-20	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	8,737.8
Dec-21	104,666	23	4,551	5,002.1	217.5	672	65.5
Total	1,077,104	242	4,451	46,380.6	191.7	8,423	517.9
Dec-22	97,561	22	4,435	4,152.9	188.8	948	78.7
Total	1,105,712	251	4,405	53,853.9	214.6	8,739	1,764.0
2023							
Jan	85,292	22	3,877	3,749.7	170.4	886	103.8
Feb	81,623	20	4,081	3,644.1	182.2	941	83.9
Mar	97,101	22	4,414	4,207.1	191.2	1,045	79.3
Apr	78,164	19	4,114	3,471.0	182.7	861	66.2
May	94,501	20	4,725	3,836.8	191.8	1,054	86.9
Jun	89,627	22	4,074	3,911.5	177.8	958	78.2
Jul	84,307	20	4,215	3,600.8	180.0	1,018	62.8
Aug	91,909	23	3,996	3,755.6	163.3	1,059	74.0
Sep	83,733	21	3,987	3,399.1	161.9	963	52.6
Oct	84,135	21	4,006	3,327.6	158.5	920	55.9
Nov	80,278	19	4,225	3,245.3	170.8	935	78.6
Dec	91,040	21	4,335	4,284.5	204.0	957	58.5
Total	1,041,710	250	4,167	44,433.1	177.7	11,597	880.6
2024							
Jan	89,845	22	4,084	3,929.3	178.6	907	205.6
Feb	79,161	21	3,770	3,504.7	166.9	865	49.7
Mar	83,061	20	4,153	3,939.2	197.0	795	60.1
Apr	83,184	20	4,159	3,731.5	186.6	847	56.5
May	87,578	20	4,379	4,040.0	202.0	989	70.2
Jun	79,542	19	4,186	3,726.2	196.1	797	130.5
Jul	93,088	23	4,047	4,170.8	181.3	841	43.8
Aug	86,462	21	4,117	14,139.5	673.3	794	10,063.1
Sep	84,895	20	4,245	3,743.1	187.2	777	110.1
Oct	77,084	18	4,282	4,335.5	240.9	700	839.4
Nov	78,910	19	4,153	3,677.8	193.6	804	56.5
Dec	91,975	22	4,181	4,656.1	211.6	1,064	105.4
Total	1,014,785	245	4,142	57,593.7	235.1	10,180	11,790.8

Table 23: Visitor Arrivals in Cambodia

	2024			% of Total		% Change	
	Oct	Nov	Dec	Nov	Dec	Nov/Oct	Dec/Nov
(Mode of Arrival)							
Phnom Penh International Airport	159,555	163,026	165,082	26.0	23.6	2.2	1.3
Kong Keng International Airport	3,908	4,579	5,036	0.7	0.7	17.2	10.0
Siem Reap International Airport	43,056	75,301	74,626	12.0	10.7	74.9	-0.9
Land	361,923	373,128	443,049	59.6	63.4	3.1	18.7
Boat	5,764	10,285	11,275	1.6	1.6	78.4	9.6
Preah Vihea	0	0	0	0.0	0.0	0.0	0.0
Total	574,206	626,319	699,068	100.0	100.0	9.1	11.6
(Arrival by Purpose of Visit)							
Tourist	423,925	489,070	569,502	78.1	81.5	15.4	16.4
Business and Professional	141,376	124,129	113,870	19.8	16.3	-12.2	-8.3
Others and not specified	8,905	13,120	15,696	2.1	2.2	47.3	19.6
Total	574,206	626,319	699,068	100.0	100.0	9.1	11.6
(Top-Ten Countries of Passenger Arrivals)							
Thailand	197,835	188,487	232,684	30.1	33.3	-4.7	23.4
Vietnam	113,432	116,536	137,212	18.6	19.6	2.7	17.7
China (PRC)	84,194	78,039	79,177	12.5	11.3	-7.3	1.5
Lao PDR	16,987	24,571	27,500	3.9	3.9	44.6	11.9
United States of America	15,994	23,864	23,673	3.8	3.4	49.2	-0.8
South Korea	13,346	16,047	18,619	2.6	2.7	20.2	16.0
France	9,486	17,328	14,851	2.8	2.1	82.7	-14.3
Indonesia	16,256	13,440	13,662	2.1	2.0	-17.3	1.7
Australia	9,108	11,541	13,149	1.8	1.9	26.7	13.9
Japan	7,436	10,784	12,696	1.7	1.8	45.0	17.7
Others	90,132	125,682	125,845	20.1	18.0	39.4	0.1
Total	574,206	626,319	699,068	100.0	100.0	9.1	11.6

Source: Ministry of Tourism

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

Table 24: Cambodia's Imports and Exports

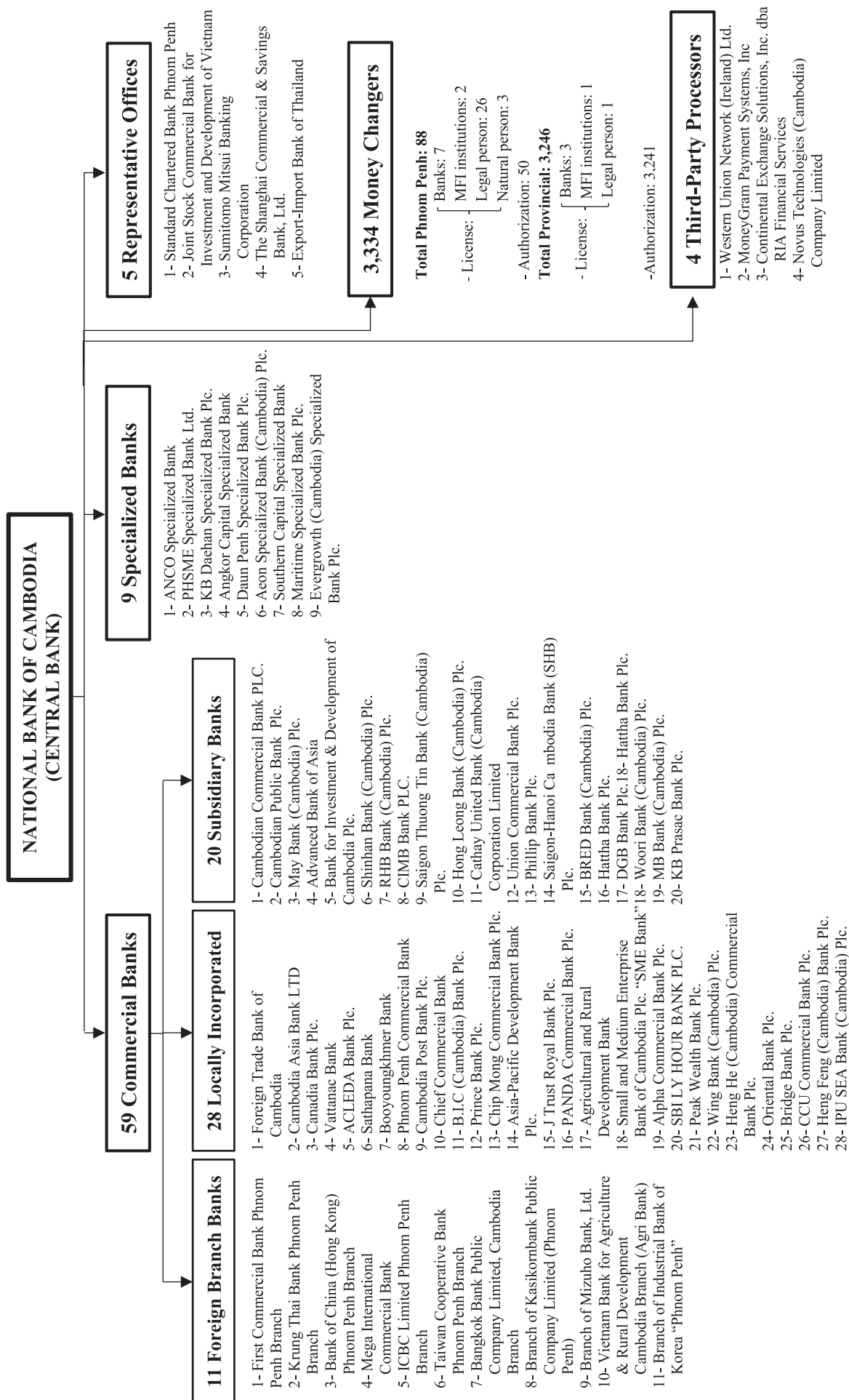
(In Billion KHR)

	2024			Change in Billion KHR		Change in %	
	Oct	Nov	Dec	Nov/Oct	Dec/Nov	Nov/Oct	Dec/Nov
Imports by Commodity							
Medicine	102.6	94.7	103.8	-7.9	9.1	-7.7	9.6
Cigarette	115.7	68.2	110.3	-47.5	42.1	-41.0	61.7
Food and Beverage	444.3	433.1	474.3	-11.1	41.1	-2.5	9.5
Equipment Construction	355.7	440.6	445.5	84.9	4.9	23.9	1.1
Cement	3.7	4.3	5.9	0.7	1.6	18.2	35.9
Steel	211.8	230.5	279.3	18.6	48.8	8.8	21.2
Phones	17.0	8.5	10.1	-8.6	1.6	-50.3	18.9
T.V	2.9	2.9	3.0	0.0	0.1	1.1	4.2
Other Electronic Equipment	86.7	101.4	170.8	14.7	69.4	16.9	68.4
Garment	239.3	234.4	248.4	-4.8	13.9	-2.0	5.9
Fabric	1,921.7	1,821.5	1,851.2	-100.1	29.7	-5.2	1.6
Vehicle	612.9	588.7	653.8	-24.2	65.2	-3.9	11.1
Equipment of Cold	33.1	25.6	36.3	-7.5	10.7	-22.7	41.8
Gold	0.0	0.0	8.6	0.0	8.6	0.0	-
Oil	1,054.8	1,072.2	1,097.8	17.4	25.6	1.6	2.4
Fertilizer	106.5	108.2	73.5	1.7	-34.7	1.6	-32.1
Others	4,376.6	4,694.6	4,907.1	318.0	212.5	7.3	4.5
Total Imports	9,685.3	9,929.4	10,479.7	244.2	550.3	2.5	5.5
Exports by Commodity							
Garment	2,484.7	3,811.4	3,417.8	1,326.7	-393.6	53.4	-10.3
Footwear	479.0	713.5	692.1	234.5	-21.4	48.9	-3.0
Other Textile Product	637.5	900.3	852.9	262.9	-47.4	41.2	-5.3
Electrical Part	181.5	197.3	199.8	15.7	2.6	8.7	1.3
Vehicle and Bicycle Part	88.6	96.4	98.6	7.8	2.2	8.8	2.3
Bicycle	116.7	142.4	205.7	25.6	63.4	22.0	44.5
Wood Products	156.6	183.9	190.1	27.3	6.2	17.4	3.4
Rice	198.8	214.6	211.8	15.9	-2.8	8.0	-1.3
Rubber	244.4	228.7	289.6	-15.7	60.9	-6.4	26.6
Fish and Other Agricultural Products	647.3	1,066.4	939.7	419.0	-126.7	64.7	-11.9
Others	1,950.7	2,218.0	2,217.2	267.3	-0.7	13.7	0.0
Total Exports	7,185.7	9,772.8	9,315.5	2,587.1	-457.3	36.0	-4.7

*Source: General Department of Cambodia Customs and Excise*** Increased in times, not in percentage (%).**** Revised Data*

Table 25: THE BANKING SYSTEM IN CAMBODIA

As of 31 December 2024



89 Micro Finance Institutions**85 MFIs**

- 1- Seilanithih Limited
- 2- Welcome Finance (Cambodia) Plc.
- 3- Maxima Microfinance Plc
- 4- Inean Paoiroath Rongroeuang Ltd
- 5- NongHyup Finance (Cambodia) Plc.
- 6- Farmer Finance (FF) Plc.
- 7- First Finance Plc.
- 8- Y.C.P Microfinance
- 9- Samrithsak Microfinance Limited
- 10- Camma Microfinance Limited
- 11- Khemarak Microfinance Institution Limited
- 12- Prime MF Ltd.
- 13- Sonatra Microfinance Institution Plc
- 14- Chamrooun Microfinance Plc.
- 15- Active People's Plc.
- 16- Bayon Credit Plc.
- 17- Borriho Plc.
- 18- Queen Finance Plc.
- 19- City Microfinance Insitution Plc
- 20- Microfinance Amatak Capital Plc.
- 21- Sachak Microfinance Plc.
- 22- ORO Financecorp Plc.
- 23- NIRON Microfinance Plc.
- 24- DELTA Microfinance PLC.
- 25- CENTURY Cambo Development Plc.
- 26- BAMC Finance Plc.
- 27- PIPHUP THMEY Microheranhvathok Plc.
- 28- SEREY OUDOM Microheranhvathok Plc.
- 29- SAMBAT Finance Plc.
- 30- BNKC (Cambodia) Plc
- 31- BAMBOO Finance Plc.
- 32- SAHAKRINPHEAP Microfinance Plc.
- 33- Chailase Royal Finance Plc.
- 34- TBB (Cambodia) Plc.
- 35- Royal Microfinance Plc
- 36- Sunny Microfinance Plc.
- 37- Funan Microfinance Plc.
- 38- Samporn Samakum Sahakreas Thuntoch Neung Matjum Kampuchea Plc.
- 39- Samaky Capital Plc.
- 40- Cambodian Labor Care Plc.
- 41- CAM Capital Public Limited Company
- 42- Kongkea Capital MFI Plc
- 43- Futaba Microfinance Plc.
- 44- Idemitsu Saison Microfinance (Cambodia) Plc
- 45- Mothers Financial Japan Plc.
- 46- Sahaka Plc
- 47- Golden Cash Plc
- 48- Citourk Chey Finance Plc
- 49- Sabay Credit Commercial Plc
- 50- Jet's Cash Box Finance Plc
- 51- LED Microfinance Institution Plc.
- 52- L B P Microfinance Plc.
- 53- Prasethpheap Finance Plc.
- 54- T & Go Finance Plc
- 55- ANAKUT Plc.
- 56- Grow Plc.
- 57- Baitang Microheranhvatho Plc.
- 58- Mia Plc.
- 59- Leng Navatra Capital Plc.
- 60- Vithey Microfinance Plc.
- 61- Trop Khnhom Plc.
- 62- Khmer Capital Plc.
- 63- PG Development Plc.
- 64- JC Finance plc.
- 65- CMK Plc.
- 66- Rolya Plc.
- 67- LCH Microfinance Plc.
- 68- Family Microfinance Plc.
- 69- Propey Microfinance Plc.
- 70- Sixty Six Finance Plc.
- 71- G B Plc.
- 72- Evergreen Microfinance Plc.
- 73- Y.L.P Microfinance Plc.
- 74- Sawad Rung Reung Finance (Cambodia) Plc.
- 75- Mango Finance Plc.
- 76- Corich Microfinance Plc.
- 77- Vivath Golden Finance Plc.
- 78- Side Hustle Microfinance Plc.
- 79- Soksas Micro Finance Plc.
- 80- AMZ Microfinance Institution Plc.
- 81- JACCS Microfinance (Cambodia) Plc.
- 82- East Micro Plc.
- 83- RAFCO Financial (Cambodia) Plc.
84. HFC (Cambodia) Microfinance Plc.
85. Rich Avenue Finance Plc.

4 MDIs

- 1- AMRET Plc.
- 2- AMK Plc.
- 3- LOLC (Cambodia) Plc.
- 4- MOHANOKOR Plc.

30 Payment Service Institutions

- 1- True Money Plc.
- 2- Ly Hour Pay Pro Plc.
- 3- Pi Pay Co., Ltd
- 4- Asia Cash Express Plc.
- 5- Seatel Financial Services Plc. (M-Pay)
- 6- Arbitrary Pay Plc.
- 7- Edeel (Cambodia) Plc.
- 8- Ipay88 (Cambodia) Plc.
- 9- Bongloy Payment Plc.
- 10- Tian Xu International Technology Plc.
- 11- Huione Pay Plc.
- 12- E-Money Payment Solution Plc.
- 13- Dragonfly Fintech (Cambodia) Plc.
- 14- Dynamic Payment Plc
- 15- Dara Sakor Pay Plc.
- 16- Bai Sen Technology Plc.
- 17- Aetrimo Global Plc.
- 18- Paragon Payment Service Plc.
- 19- Kess Innovation Plc
- 20- One Pay Plc
- 21- Lync Pay Payment Solution
- 22- U-Pay Digital Plc
- 23- Starpay Fintech Plc
- 24- Lanton International (Cambodia) Payment Service Plc.
- 25- Cltik Payment (Cambodia) Plc.
- 26- Sunpay (Cambodia) Plc.
- 27- Cai Fu Tong Payment Plc
- 28- Payon Plc.
- 29- Jin Hong Zhen Technology Plc.
- 30- Pentor (Cambodia) Plc.

21 NBC Provincial Branches

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

1 Credit Bureau (Cambodia)**113 Rural Credit Institutions****13 Financial Lease Institutions**

- 1- BSP Finance (Cambodia) Plc.
- 2- Mega Leasing Plc.
- 3- Suosdey Finance Plc.
- 4- KK Fund Leasing Plc.
- 5- Toyota Tsusho Finance (Cambodia) Plc.
- 6- Mobility Finance (Cambodia) Plc.
- 7- Chailase Royal Leasing Plc.
- 8- Komatsu Leasing (Cambodia) Plc.
- 9- Kubota Leasing (Cambodia) Plc.
- 10- L O D Leasing Plc.
- 11- Icare Leasing Plc.
- 12- Forward Leasing Plc.
- 13- We Service Leasing Plc.

12 Audit Firms

- 1- KPMG Cambodia LTD
- 2- Morisonkak MKA Audit-Accounting Co., Ltd
- 3- Pricewaterhouse Coopers (Cambodia) Ltd
- 4- Ernst & Young (Cambodia) Ltd
- 5- BDO (Cambodia) Limited
- 6- Grant Thornton (Cambodia) Limited
- 7- Deloitte (Cambodia) Co., Ltd
- 8- FII & Associates Co., Ltd.
- 9- Crowe (KH) Co., Ltd.
- 10- Baker Tilly (Cambodia) Co., Ltd.
- 11- Cam Accounting & Tax Service Company Limited
- 12- Reachs & Partners Co., Ltd.

អ៊ីនធឺណែត
INTERNET

: www.nbc.gov.kh គឺជាគេហទំព័ររបស់ធនាគារជាតិនៃកម្ពុជា។ ទិន្នន័យថ្មីៗក្នុងគេហទំព័រ និង ទិន្នន័យបន្តបន្ទាប់ទៀត ត្រូវបាននិងកំពុងដាក់បញ្ចូលទៅក្នុងប្រព័ន្ធទិន្នន័យ តាមធនធានដែលមាន។ លើសពីនេះទៀត គេហទំព័រនេះ គឺជាទីតាំងដ៏ល្អបំផុតដើម្បីទទួលបានទិន្នន័យសង្ខេបនៃការចេញផ្សាយចុងក្រោយបង្អស់។

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

សេវាព័ត៌មាន
INFORMATION SERVICE

: បុគ្គលិករបស់នាយកដ្ឋានស្ថិតិ នៃធនាគារជាតិនៃកម្ពុជា អាចជួយចង្អុលបង្ហាញ ឬណែនាំអ្នកប្រើប្រាស់ក្នុងការស្វែងរកទិន្នន័យតាមតម្រូវការ។ ការបោះពុម្ពផ្សាយរបស់ធនាគារជាតិនៃកម្ពុជា អាចរកជាប់បាន ហើយសេវាលើការជាប់ប្រចាំអាចរៀបចំបានដែរ។ ចំពោះសេវាលើទិន្នន័យពិសេសផ្សេងទៀតក៏អាចរកបានផងដែរ តាមរយៈការមកជាប់ព្រឹត្តិបត្រដោយផ្ទាល់។

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

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