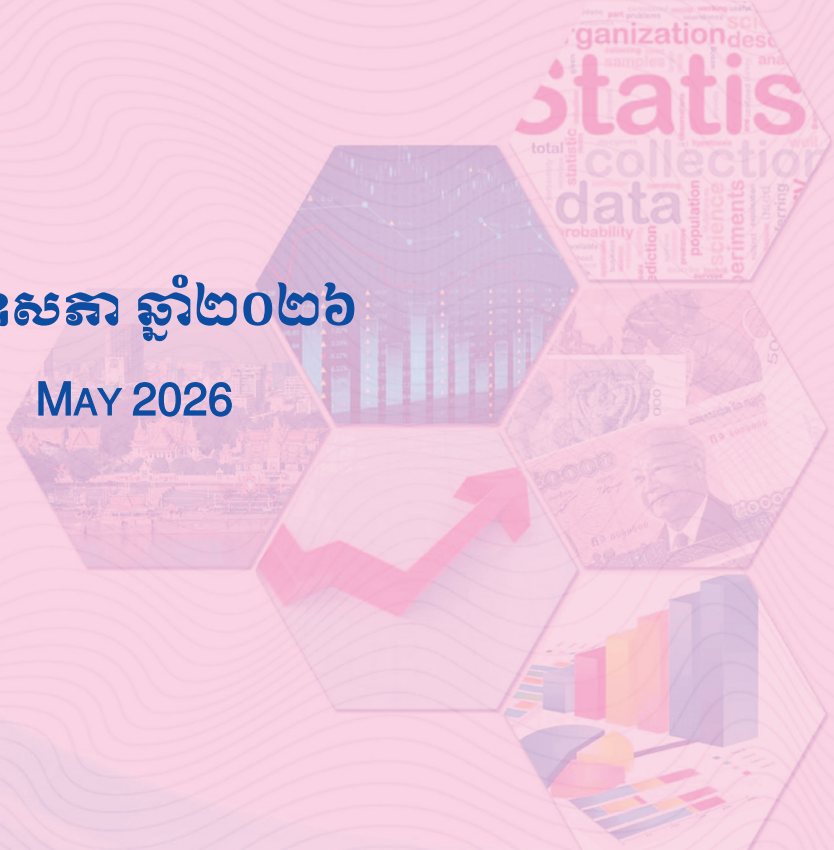
ធនាគារជាតិនៃកម្ពុជា
NATIONAL BANK OF CAMBODIA

ព្រឹត្តិបត្រស្ថិតិសេដ្ឋកិច្ច និងរូបិយវត្ថុ

Economic and Monetary Statistics Bulletin



ខែឧសភា ឆ្នាំ២០២៦

MAY 2026

លេខ៣៨៧- ឆ្នាំទី៣៤

SERIES NO. 387- 34TH YEAR

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Inquiries

For further information about this Monetary and Financial Statistics and related statistics, please contact the Statistics Department, Directorate General of Policy and International Cooperation, National Bank of Cambodia on (855) 23 722 563-1115 or by email at: statistics@nbc.gov.kh.

Forthcoming issues

Issue	Expected
June 2026	*July 2026*

Changes in this issue

There are revisions on Table 9 and Table 10 for 2025.

Abbreviations

CPI	Consumer Price Index
DTIs	Deposit-Taking Institutions
GDP	Gross Domestic Product
M2	Broad Money
MDI	Microfinance Deposit-Taking Institutions
MFI	Microfinance Institutions
MFS	Monetary and Financial Statistics
MFSMCG	Monetary and Financial Statistics Manual and Compilation Guide
NBC	National Bank of Cambodia
NDTIs	Non-Deposit-Taking Institutions
RPPI	Residential Property Price Index

Rounding

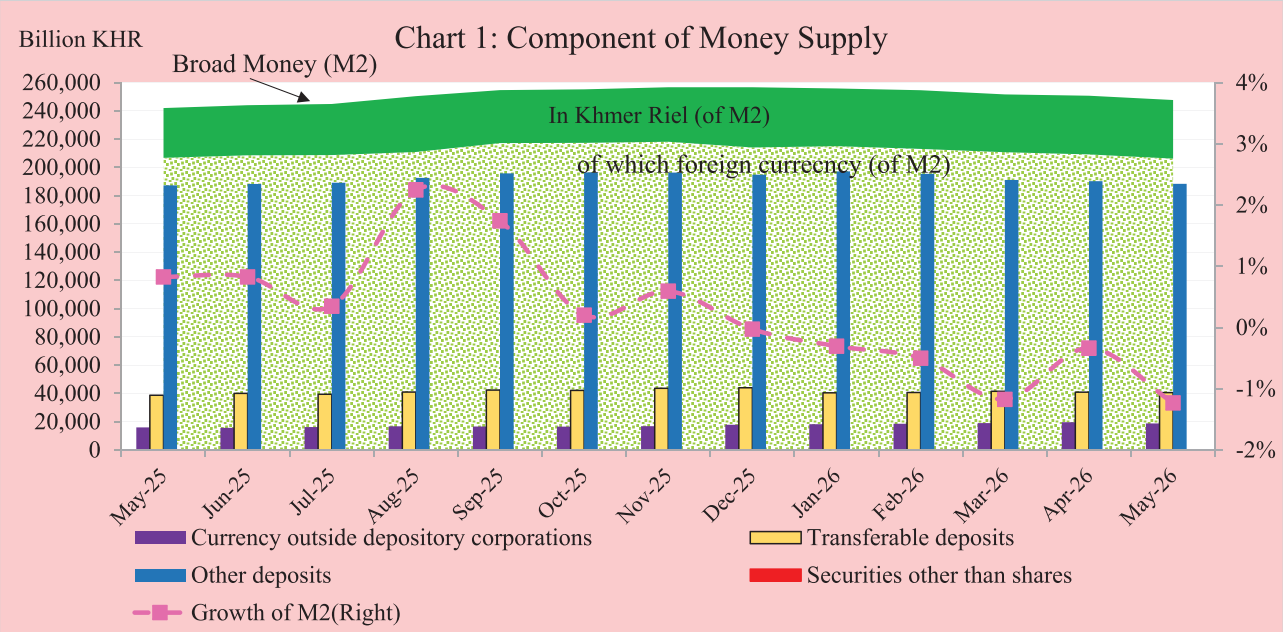
Any discrepancies between totals and the sum of the component aggregates in this publication are due to rounding.

Unit of Currency

KHR 1 billion = KHR 1,000,000,000

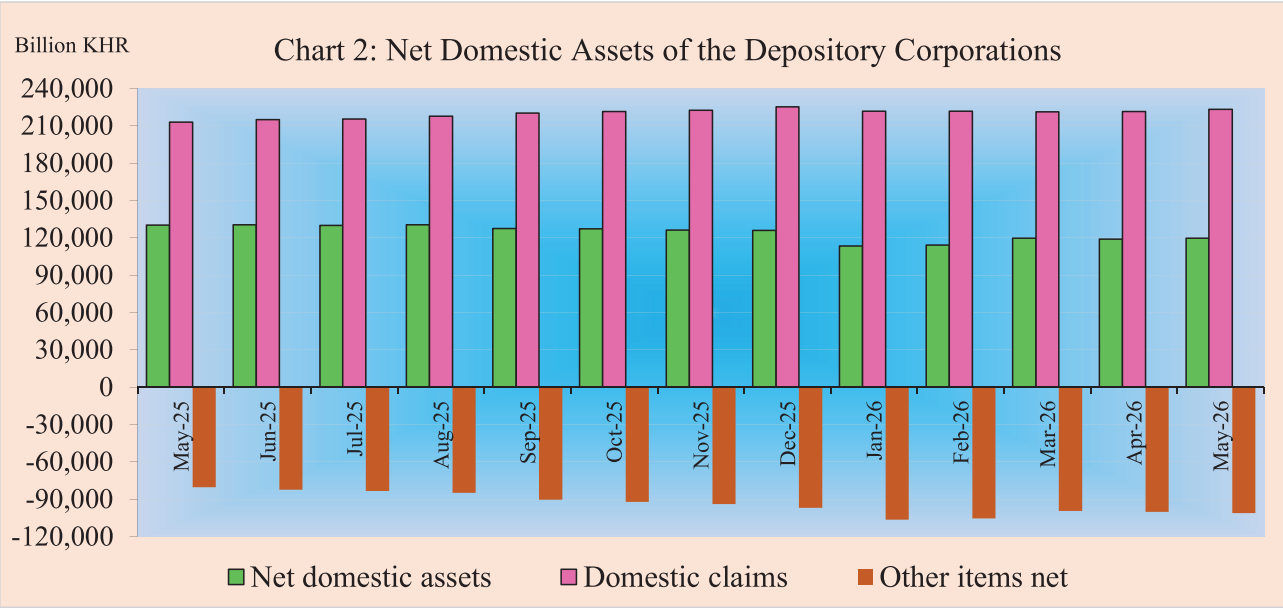
I. Money Supply

Broad money (M2) declined by 1.2% to KHR 247,669 billion in May 2026, compared to April 2026. The main components of M2 depicted that currency outside depository corporations, other deposits and transferable deposits respectively decreased by 4.5%, 1.0%, and 0.8%.



II. Net Domestic Assets of the Depository Corporations

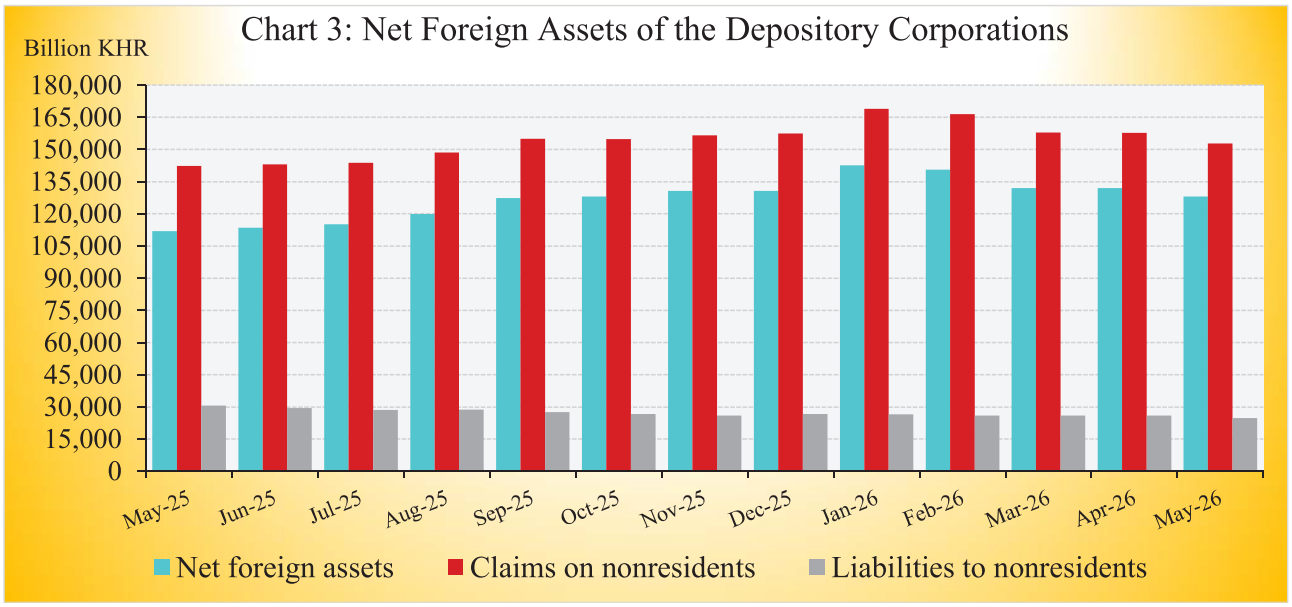
Net domestic assets of the depository corporations increased by 0.6% to KHR 119,596.3 billion in May 2026 compared to last month. This was due to a 0.8% increase in net domestic credit, while other items net decreased by 1.1%.



The reduction in other items net resulted from a 33.1% decline in others, and capital accounts decreased by 0.1%. The rise in net domestic credit was mainly due to the increase of 2.1% in net credit to other financial corporations, 1.0% in net credit to the non-financial public sector, and 0.9% in credit to private sector.

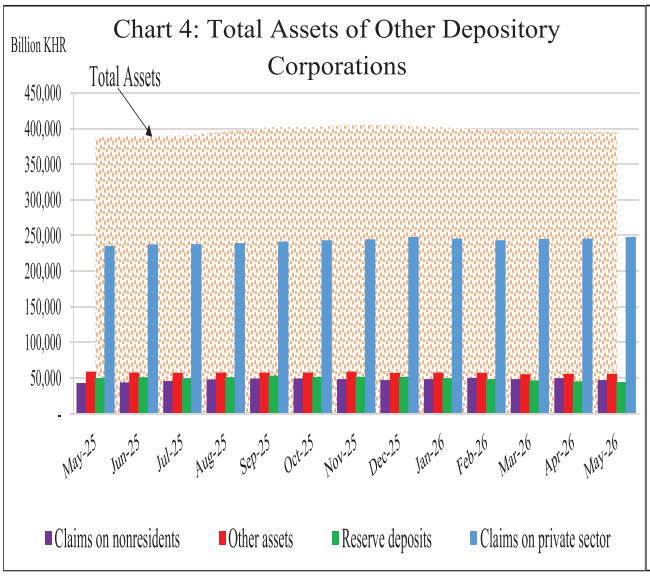
III. Net Foreign Assets of the Depository Corporations

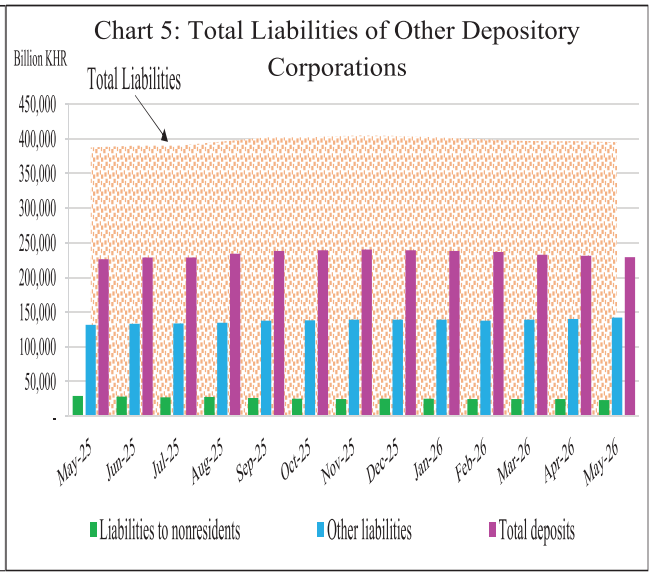
Net foreign assets of the depository corporation decelerated to KHR 128,072.6 billion in May 2026 (dropped by 2.9% from the previous month). This was due to the decrease of 5.5%, 4.4%, and 2.1% in other foreign assets, foreign liabilities, and gross foreign reserves, respectively.



IV. Other Depository Corporations Survey

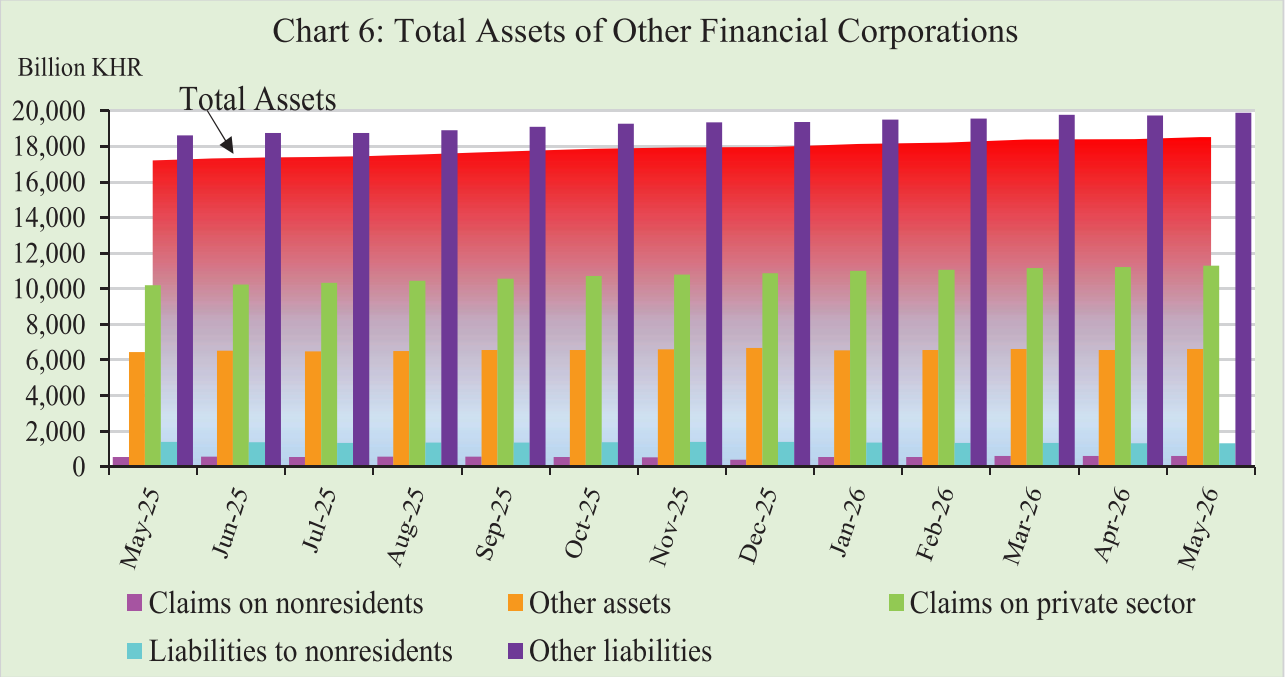
Total assets of other depository corporations (including commercial banks and microfinance deposit-taking institutions) were KHR 395,043.9 billion, decreased by 0.3% in May 2026 compared to the previous month.





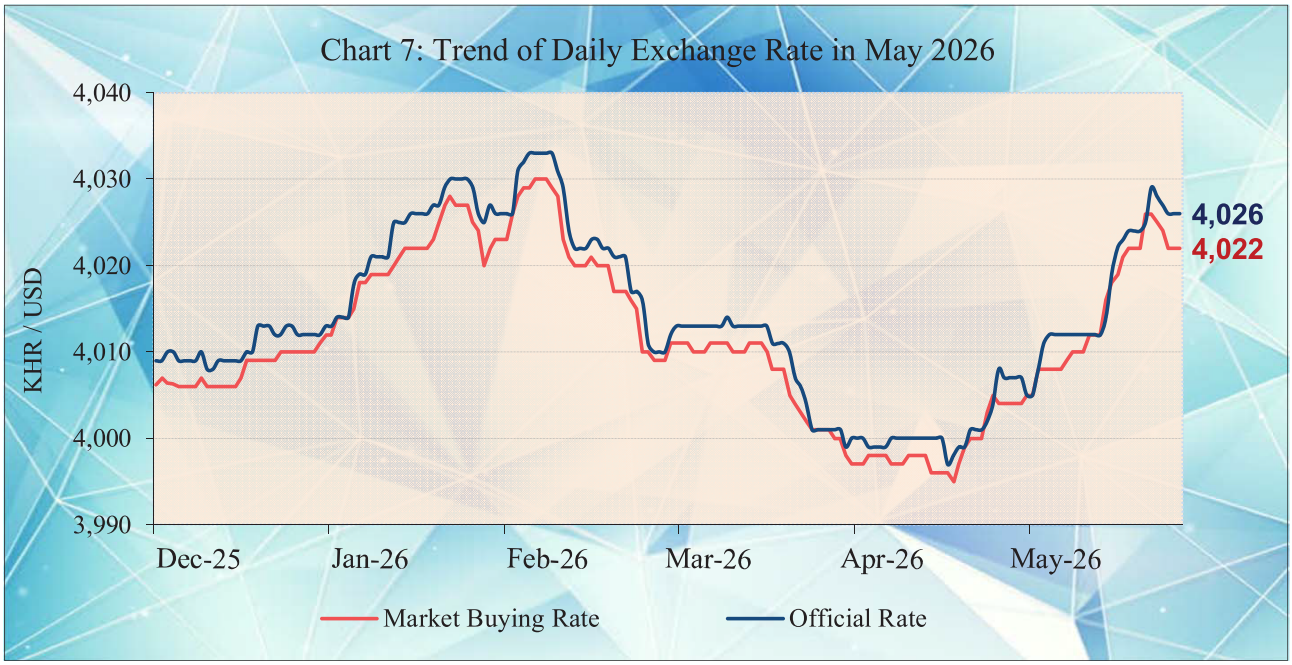
V. Other Financial Corporations Survey

Total assets of other financial corporations (including specialized banks, MFIs, and insurance companies) were KHR 18,539.7 billion, decreased by 0.8% in May 2026 compared to the previous month.



VI. Exchange Rate

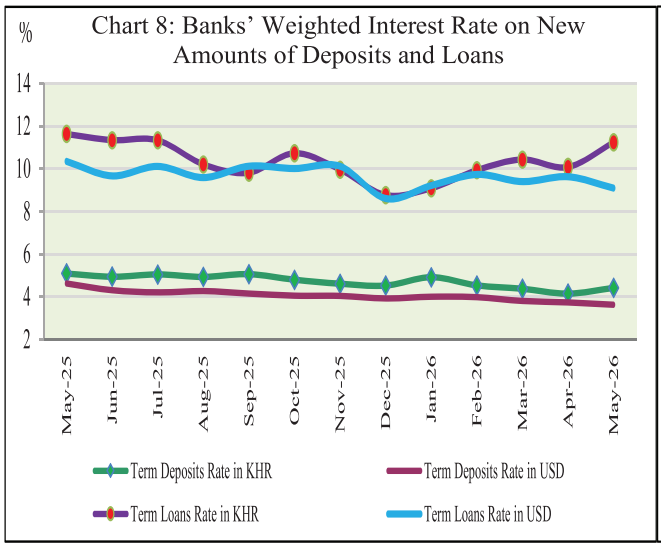
The exchange rate (market buying rate) was KHR 4,022 per USD in May 2026, depreciated by 0.45% over April.

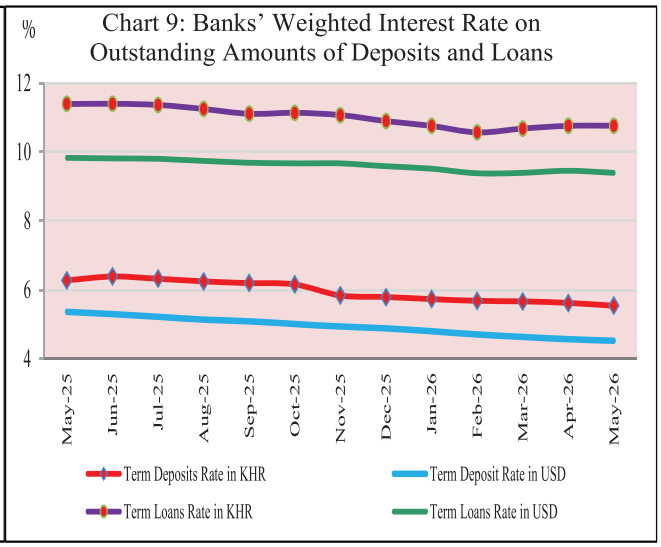


VII. Interest Rates on Deposits and Loans

In May 2026, interest rates on term deposits[1] in KHR increased to 4.42% while term deposits in USD decreased to 3.63%. During the same period, interest rates on term loans[2] in KHR increased to 11.23%, while term loans in USD decreased to 9.09%.

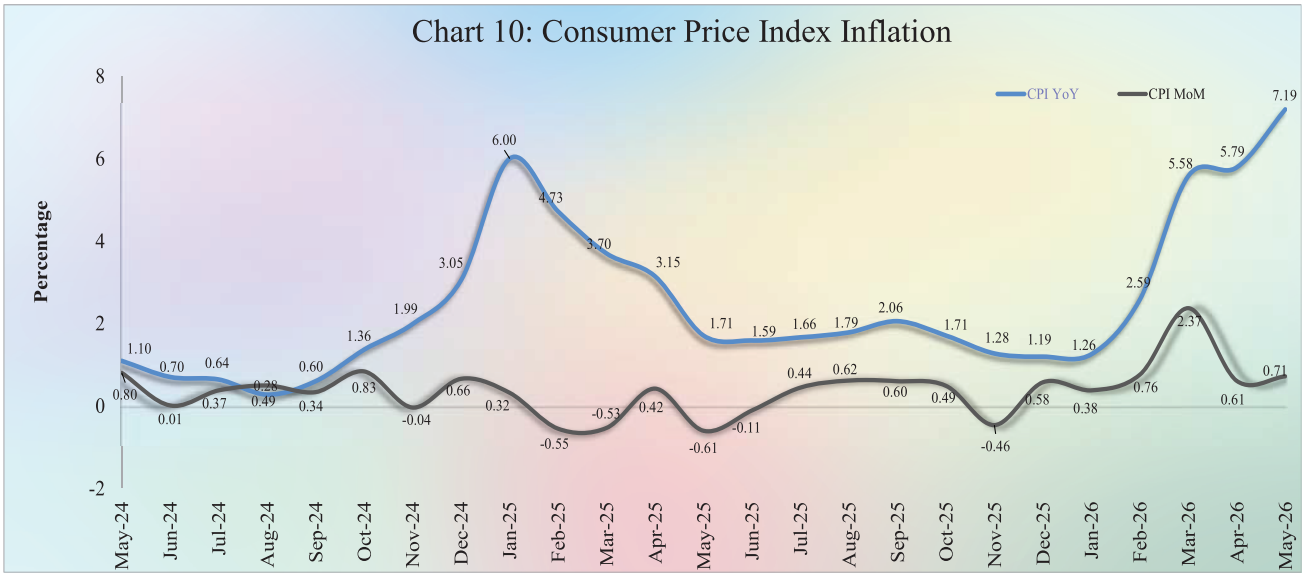
[1] Weighted average interest rate on term deposits (New Amount of Term Deposits)
[2] Weighted average interest rate on term loans (New Amount of Term Loans)





VIII. Consumer Price Index

The consumer price inflation in Phnom Penh (month-on-month) was 0.71% in May 2026 from 0.61% in April, in which seven of the twelve group of indexes increased, while the five group of indexes remain the same in prices.

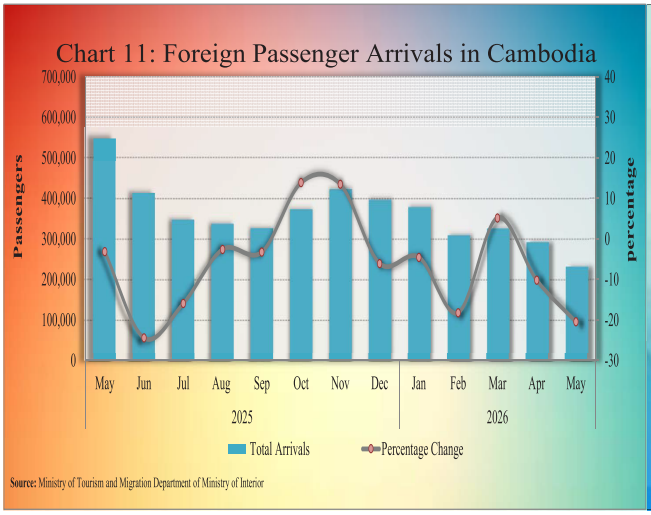


During the same period, the year-on-year percentage change of the CPI for all items was 7.19% (5.79% in April), which was mainly due to the increase in prices of food and non-alcoholic beverages, transport, housing, water, electricity, gas and other fuels, restaurants, and clothing and footwear.

IX. Foreign Tourist Arrivals

In May 2026, the total number of passenger arrivals was 232,480, dropping by 20.5%, following a 10.2% decrease in the previous month. The main purposes of passenger arrivals in Cambodia were for vacation, and business and professional, which were accounted for 68.2% and 28.5% of the total, respectively.

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



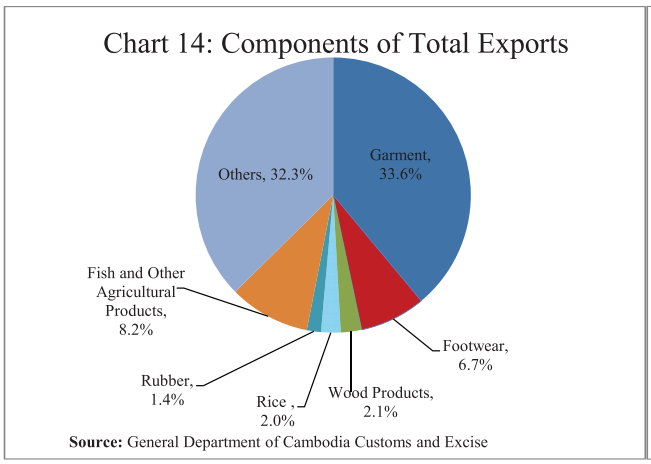


X. International Trade in Goods

International trade in goods showed a deficit of KHR -4,240 billion (-26.3%) in May 2026, following the deficit of KHR -2,832 billion (-18.7%) in April 2026.



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



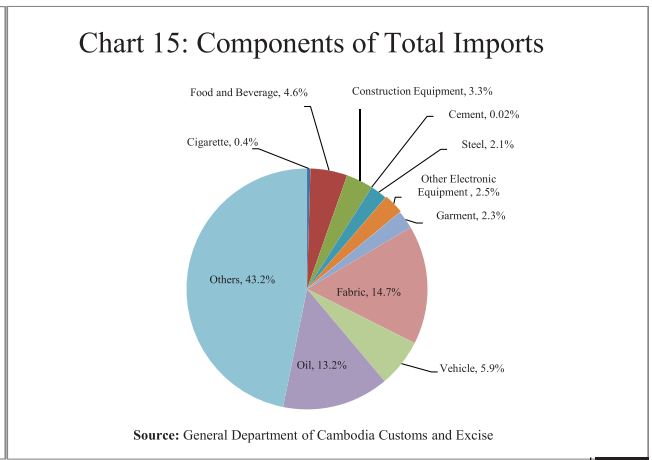


Table 1: Central Bank Survey*

(In Billion KHR)

	Jan-26	Feb-26	Mar-26	Apr-26	May-26
Net Foreign Assets	**119,064.8**	**114,851.2**	**107,822.2**	**106,583.1**	**104,363.5**
Claims on Nonresidents	120,475.3	116,246.0	109,199.0	107,972.9	105,758.8
Liabilities to Nonresidents	-1,410.5	-1,394.8	-1,376.8	-1,389.7	-1,395.3
Claims on Other Depository Corporations	**730.2**	**749.9**	**1,050.3**	**1,226.7**	**1,041.4**
Net Claims on Central Government	**-13,641.4**	**-13,239.9**	**-15,050.3**	**-15,202.0**	**-15,645.1**
Claims on Central Government	0.0	0.0	0.0	0.0	0.0
Liabilities to Central Government	-13,641.4	-13,239.9	-15,050.3	-15,202.0	-15,645.1
Claims on Other Sectors	**150.0**	**193.0**	**196.1**	**469.5**	**452.8**
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	150.0	193.0	196.1	469.5	452.8
Monetary Base	**65,472.9**	**64,702.3**	**64,191.4**	**62,962.1**	**61,468.6**
Currency in Circulation	20,485.1	21,015.1	21,723.0	22,388.4	21,263.7
Liabilities to Other Depository Corporations	44,966.0	43,654.9	42,445.7	40,550.7	40,182.1
Liabilities to Other Sectors	21.8	32.3	22.7	23.0	22.8
Other Liabilities to Other Depository Corporations	**10,900.0**	**10,113.6**	**8,300.7**	**8,324.5**	**7,726.4**
Deposits And Securities Other Than Shares Excl. From Monetary Base	**52.1**	**52.2**	**52.1**	**53.0**	**53.2**
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	52.1	52.2	52.1	53.0	53.2
Securities Other Than Shares Excl. From Broad Money	0.0	0.0	0.0	0.0	0.0
Loans	**9.1**	**3.8**	**2.9**	**2.0**	**1.5**
Financial Derivatives	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**
Shares and Other Equity	**32,350.9**	**30,018.8**	**23,751.2**	**23,933.5**	**23,098.7**
Other Items (Net)	**-2,481.5**	**-2,336.5**	**-2,280.0**	**-2,197.8**	**-2,135.7**

** Included only central bank*

*** Revised Data*

Table 2: Other Depository Corporations Survey*

(In Billion KHR)

	Jan-26	Feb-26	Mar-26	Apr-26	May-26
Net Foreign Assets	**23,483.9**	**25,683.9**	**24,212.8**	**25,323.6**	**23,709.1**
Claims on Nonresidents	48,512.8	50,299.8	48,705.5	49,813.8	47,062.2
Liabilities to Nonresidents	-25,029.0	-24,615.9	-24,492.7	-24,490.1	-23,353.1
Claims On Central Bank	**58,500.7**	**56,354.8**	**53,516.2**	**51,993.3**	**50,597.6**
Currency	2,300.1	2,479.3	2,682.8	2,768.2	2,516.8
Reserve Deposits and Securities Other Than Shares	49,919.2	48,275.4	46,818.0	45,170.1	44,630.6
Other Claims on Central Bank	6,281.4	5,600.0	4,015.4	4,055.0	3,450.3
Net Claims on Central Government	**-11,445.2**	**-9,295.4**	**-9,911.2**	**-10,037.4**	**-9,844.5**
Claims on Central Government	2,617.7	3,178.5	3,355.5	3,469.6	3,524.7
Liabilities to Central Government	-14,062.9	-12,474.0	-13,266.6	-13,507.0	-13,369.2
Claims on Other Sectors	**246,709.2**	**243,914.7**	**245,762.5**	**246,022.1**	**248,105.7**
Claims on Other Financial Corporations	717.6	639.6	636.4	538.1	516.3
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	0.7	0.7	2.3	5.9	0.7
Claims on Private Sector	245,990.9	243,274.4	245,123.8	245,478.2	247,588.7
Liabilities to Central Bank	**766.9**	**787.6**	**1,083.8**	**1,259.8**	**1,079.6**
Transferable Deposits Incl. in Broad Money	**40,472.9**	**40,619.0**	**41,524.1**	**40,927.0**	**40,606.4**
Other Deposits Incl. in Broad Money	**197,184.8**	**195,394.5**	**191,009.9**	**190,182.9**	**188,292.9**
Securities Other Than Shares Incl. in Broad Money	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**
Deposits Excl. From Broad Money	**322.1**	**324.5**	**310.5**	**346.3**	**426.8**
Securities Other Than Shares Excl. From Broad Money	**84.2**	**84.2**	**84.5**	**84.6**	**72.4**
Loans	**6,076.3**	**7,758.0**	**7,661.4**	**7,755.9**	**7,777.8**
Financial Derivatives	**1.3**	**1.3**	**0.0**	**0.0**	**0.0**
Shares and Other Equity	**71,443.3**	**71,307.8**	**72,514.5**	**73,075.6**	**73,840.7**
Other Items (Net)	**896.8**	**380.9**	**-608.2**	**-330.2**	**471.4**

* *Included commercial banks and MDIs*

** *Revised Data*

Table 3: Depository Corporations Survey*

(In Billion KHR)

	Jan-26	Feb-26	Mar-26	Apr-26	May-26
Net Foreign Assets	**142,548.7**	**140,535.1**	**132,035.0**	**131,906.8**	**128,072.6**
Claims on Nonresidents	168,988.1	166,545.8	157,904.4	157,786.7	152,821.0
Liabilities to Nonresidents	-26,439.5	-26,010.7	-25,869.4	-25,879.9	-24,748.4
Domestic Claims	**221,772.6**	**221,572.4**	**220,997.1**	**221,252.3**	**223,068.8**
Net Claims on Central Government	**-25,086.6**	**-22,535.3**	**-24,961.5**	**-25,239.4**	**-25,489.6**
Claims on Central Government	2,617.7	3,178.5	3,355.5	3,469.6	3,524.7
Liabilities to Central Government	-27,704.3	-25,713.8	-28,317.0	-28,709.0	-29,014.3
Claims on Other Sectors	**246,859.2**	**244,107.7**	**245,958.6**	**246,491.7**	**248,558.5**
Claims on Other Financial Corporations	717.6	639.6	636.4	538.1	516.3
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	0.7	0.7	2.3	5.9	0.7
Claims on Private Sector	246,140.8	243,467.4	245,319.9	245,947.7	248,041.5
Broad Money Liabilities (M2)	**255,864.6**	**254,581.6**	**251,596.9**	**250,753.0**	**247,668.9**
Currency Outside Depository Corporations	18,185.0	18,535.8	19,040.1	19,620.2	18,746.9
Transferable Deposits	40,476.9	40,633.5	41,529.0	40,932.1	40,611.3
Other Deposits	197,202.7	195,412.3	191,027.7	190,200.7	188,310.7
Securities Other Than Shares	0.0	0.0	0.0	0.0	0.0
of which Foreign Currency (of M2)	*215,025.7*	*213,064.6*	*210,687.1*	*209,155.6*	*206,166.9*
Deposits Excl. From Broad Money	**374.2**	**376.7**	**362.6**	**399.2**	**479.9**
Securities Other Than Shares Excl. From Broad Money	**84.2**	**84.2**	**84.5**	**84.6**	**72.4**
Loans	**6,085.3**	**7,761.9**	**7,664.3**	**7,758.0**	**7,779.3**
Financial Derivative	**1.3**	**1.3**	**0.0**	**0.0**	**0.0**
Insurance Technical Reserves	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**
Shares and Other Equity	**103,794.2**	**101,326.6**	**96,265.6**	**97,009.1**	**96,939.3**
Other Items (Net)	**-1,882.6**	**-2,024.8**	**-2,941.8**	**-2,844.8**	**-1,798.4**

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

*** Revised Data*

Table 4: Other Financial Corporations Survey*

(In Billion KHR)

	Jan-26	Feb-26	Mar-26	Apr-26	May-26
Net Foreign Assets	**-825.1**	**-802.5**	**-729.6**	**-714.7**	**-728.7**
Claims on Nonresidents	555.7	558.0	621.1	617.1	612.1
Liabilities to Nonresidents	-1,380.8	-1,360.5	-1,350.7	-1,331.8	-1,340.8
Claims on Depository Corporations	**5,082.9**	**5,105.4**	**4,900.9**	**4,826.5**	**4,871.6**
Net Claims on Central Government	**71.9**	**72.2**	**316.2**	**316.0**	**314.4**
Claims on Central Government	82.4	82.4	326.4	326.4	326.4
Liabilities to Central Government	-10.5	-10.2	-10.2	-10.4	-12.0
Claims on Other Sectors	**11,087.3**	**11,140.1**	**11,232.3**	**11,288.3**	**11,368.1**
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	73.8	73.8	73.4	73.4	73.4
Claims on Private Sector	11,013.5	11,066.3	11,159.0	11,215.0	11,294.7
Deposit	**2.6**	**2.3**	**2.3**	**2.4**	**2.3**
Securities Other Than Shares	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**
Loans	**5,674.2**	**5,744.4**	**5,771.4**	**5,707.3**	**5,761.5**
Financial Derivatives	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**
Insurance Technical Reserves	**2,945.4**	**2,945.4**	**3,078.4**	**3,078.4**	**3,078.4**
Shares and Other Equity	**5,764.1**	**5,771.9**	**5,814.7**	**5,849.5**	**5,864.7**
Other Items (Net)	**1,030.7**	**1,051.1**	**1,053.0**	**1,078.5**	**1,118.4**

** 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 5: Financial Corporations Survey*

(In Billion KHR)

	Jan-26	Feb-26	Mar-26	Apr-26	May-26
Net Foreign Assets	**141,723.6**	**139,732.6**	**131,305.4**	**131,192.1**	**127,343.9**
Claims on Nonresidents	169,543.8	167,103.8	158,525.5	158,403.8	153,433.0
Liabilities to Nonresidents	**-27,820.2**	**-27,371.2**	**-27,220.1**	**-27,211.7**	**-26,089.1**
Domestic Claims	**232,214.2**	**232,145.1**	**231,909.2**	**232,318.6**	**234,235.1**
Net Claims on Central Government	**-25,014.6**	**-22,463.1**	**-24,645.3**	**-24,923.4**	**-25,175.2**
Claims on Central Government	2,700.1	3,260.9	3,681.9	3,796.0	3,851.1
Liabilities to Central Government	-27,714.8	-25,724.1	-28,327.2	-28,719.4	-29,026.3
Claims on Other Sectors	**257,228.8**	**254,608.2**	**256,554.5**	**257,241.9**	**259,410.3**
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	74.5	74.5	75.7	79.2	74.0
Claims on Private Sector	257,154.4	254,533.7	256,478.8	257,162.7	259,336.2
Currency Outside Financial Corporations	**18,172.5**	**18,523.0**	**19,026.5**	**19,606.1**	**18,733.4**
Deposits	**234,042.0**	**232,588.2**	**229,115.1**	**227,798.0**	**225,649.2**
Securities Other Than Shares	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**
Loans	**9,702.7**	**11,369.7**	**11,297.1**	**11,316.4**	**11,367.4**
Financial Derivatives	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**
Insurance Technical Reserves	**2,945.4**	**2,945.4**	**3,078.4**	**3,078.4**	**3,078.4**
Shares and Other Equity	**109,558.3**	**107,098.5**	**102,080.3**	**102,858.6**	**102,804.0**
Other Items (Net)	**-483.1**	**-647.1**	**-1,382.8**	**-1,146.8**	**-53.4**

** Included data of depository corporations and other financial corporations*

*** Revised Data*

Table 6: Consumer Price Index and Inflation Rate

1. Consumer Price Index (CPI) and Component Indices (Oct-Dec. 2006 = 100)	Jan-26	Feb-26	Mar-26	Apr-26	May-26
CPI (all items)	**212.33**	**213.94**	**219.01**	**220.34**	**221.92**
Food and Non-Alcoholic Beverages	270.07	272.38	276.32	279.28	280.88
Alcoholic Beverages, Tobacco and Narcotics	188.27	188.48	190.29	191.27	192.11
Clothing and Footwear	200.12	201.71	204.12	205.96	206.91
Housing, Water, Electricity, Gas and other Fuels	146.28	147.22	149.29	153.06	154.18
Furnishings and Household Maintenance	168.82	169.31	170.56	171.76	172.47
Health	144.42	144.73	146.01	146.22	146.46
Transport	117.99	119.14	137.35	132.13	135.66
Communication	66.73	66.77	66.83	66.84	66.89
Recreation and Culture	137.70	139.52	141.84	141.57	142.08
Education	182.55	182.71	185.31	185.31	185.84
Restaurants	338.27	340.22	346.83	344.61	346.58
Miscellaneous Goods and Services	177.80	178.57	180.09	181.43	182.37
2. Percentage Change in the CPI and its Components					
2.1 Month on Month Change (%)					
CPI (all items)	**0.38**	**0.76**	**2.37**	**0.61**	**0.71**
Food and Non-Alcoholic Beverages	0.61	0.86	1.45	1.07	0.57
Alcoholic Beverages, Tobacco and Narcotics	0.02	0.11	0.96	0.52	0.44
Clothing and Footwear	0.67	0.79	1.20	0.90	0.46
Housing, Water, Electricity, Gas and other Fuels	0.72	0.65	1.41	2.53	0.73
Furnishings and Household Maintenance	0.21	0.29	0.74	0.71	0.41
Health	0.40	0.21	0.89	0.14	0.16
Transport	-2.81	0.98	15.29	-3.80	2.67
Communication	0.02	0.06	0.09	0.01	0.07
Recreation and Culture	0.61	1.33	1.66	-0.19	0.36
Education	-0.09	0.09	1.42	0.00	0.28
Restaurants	1.06	0.58	1.94	-0.64	0.57
Miscellaneous Goods and Services	0.02	0.44	0.85	0.75	0.52
2.2 Year on Year Change (%)					
CPI (all items)	**1.26**	**2.59**	**5.58**	**5.79**	**7.19**
Food and Non-Alcoholic Beverages	1.94	3.54	5.69	6.24	7.69
Alcoholic Beverages, Tobacco and Narcotics	0.57	0.67	1.71	2.13	2.88
Clothing and Footwear	2.13	3.56	5.30	5.71	6.77
Housing, Water, Electricity, Gas and other Fuels	1.51	2.38	4.10	6.43	7.61
Furnishings and Household Maintenance	0.90	1.35	2.16	2.73	3.37
Health	-0.45	0.08	1.36	1.17	1.83
Transport	-4.19	-3.22	12.85	9.72	12.88
Communication	0.11	0.22	0.36	0.30	0.43
Recreation and Culture	1.37	2.65	5.08	4.71	5.93
Education	1.46	1.55	2.99	2.99	3.28
Restaurants	1.56	3.24	5.58	3.65	4.75
Miscellaneous Goods and Services	1.13	1.65	2.63	3.16	4.00
3. Three-month moving average CPI (All Items)	**211.39**	**212.60**	**215.09**	**217.76**	**220.42**
Year on Year Change (%)	1.24	1.68	3.14	4.65	6.19
4. Twelve-month moving average CPI (All Items)	**209.21**	**209.66**	**210.62**	**211.63**	**212.87**
Year on Year Change (%)	2.14	1.97	2.13	2.35	2.81

Source: *National Institute of Statistics*

Table 7: Gross Domestic Product (GDP)

	At Constant 2014 Prices					At Current Prices				
	2020	2021	2022	2023	2024/p	2020	2021	2022	2023	2024/p
GDP in Billion KHR	125,987	129,880	136,543	143,380	152,053	142,503	150,793	161,972	174,027	188,766
GDP in Million USD	31,240	31,964	33,446	34,877	37,295	34,835	36,726	39,491	42,332	46,300
GDP % Growth Rate	-3.6	3.1	5.1	5.0	6.0	-4.4	5.8	8.8	7.4	8.5
GDP % Growth Rate, by Economic Activity										
Agriculture, Fisheries & Forestry	**0.6**	**1.5**	**0.6**	**1.1**	**1.0**	**5.6**	**5.0**	**6.5**	**9.5**	**5.3**
Industry	**-2.2**	**8.4**	**8.2**	**5.4**	**9.9**	**-8.2**	**13.9**	**10.3**	**5.2**	**11.8**
Services	**-6.7**	**-1.8**	**3.6**	**6.0**	**4.3**	**-4.3**	**-1.4**	**8.5**	**9.2**	**6.8**
GDP Per Capita in Million KHR	7.7	7.8	8.1	8.4	8.8	8.7	9.1	9.7	10.2	10.9
GDP Per Capita in USD	1,912	1,926	1,986	2,041	2,154	2,132	2,213	2,345	2,477	2,674

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

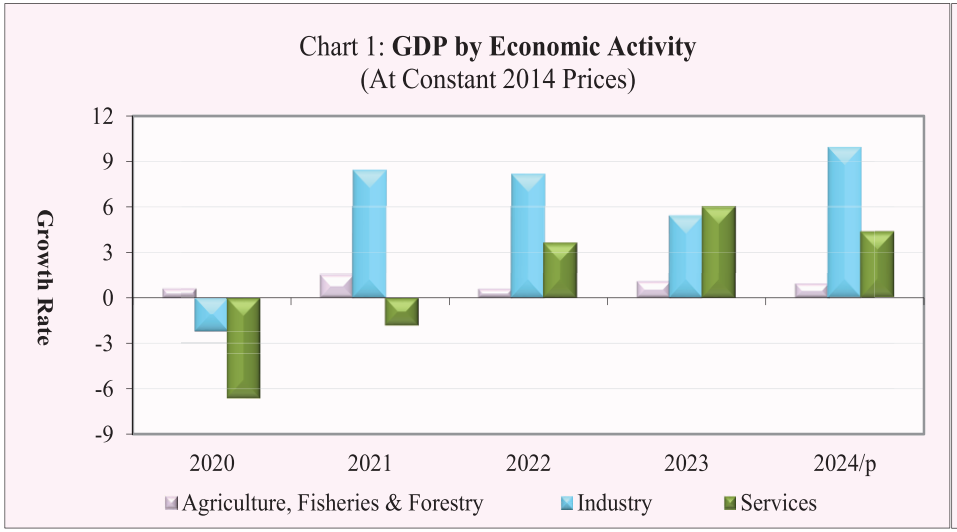
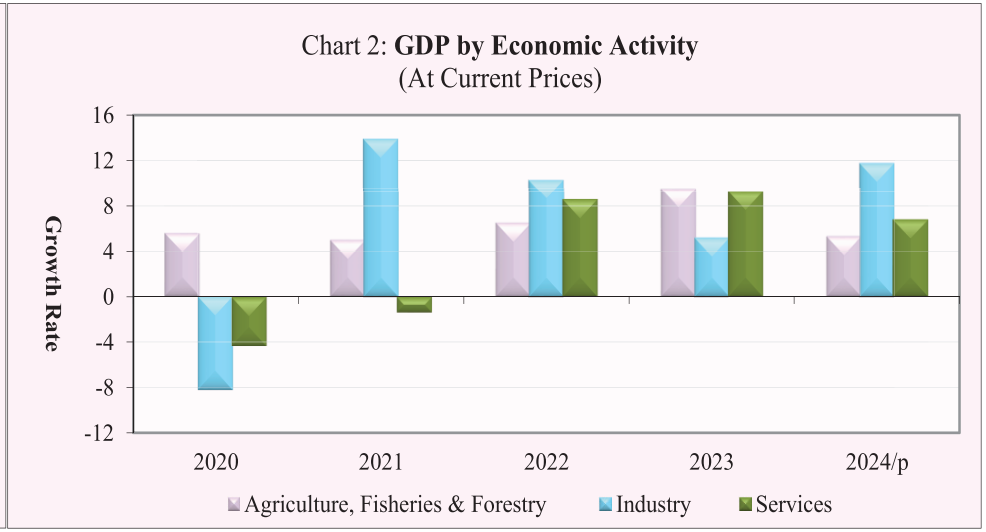


Chart 2: **GDP by Economic Activity**
(At Current Prices)



p/: *preliminary estimates*

Source: *National Institute of Statistics*

Table 8: Residential Property Price Index (RPPI)

	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26
Residential Property Price Index (2020 =100)															
Overall RPPI	103.0	101.0	100.7	100.7	100.8	102.4	103.4	104.0	103.5	102.2	101.4	99.3	98.7	97.8	98.2
RPPI in Phnom Penh	104.5	102.9	102.5	101.9	101.4	102.8	103.6	104.3	103.9	102.9	102.2	99.7	98.9	97.8	98.1
RPPI in Other Provinces	93.0	89.5	89.9	92.1	95.2	97.9	99.8	100.1	98.7	96.3	95.1	94.8	95.1	95.0	95.7
Month on Month Change (%)															
Overall RPPI	-0.6	-1.9	-0.3	-0.1	0.1	1.6	1.0	0.6	-0.5	-1.3	-0.8	-2.1	-0.6	-0.9	0.4
RPPI in Phnom Penh	-0.5	-1.6	-0.4	-0.5	-0.5	1.3	0.9	0.7	-0.4	-1.0	-0.7	-2.4	-0.8	-1.1	0.3
RPPI in Other Provinces	-1.2	-3.8	0.4	2.5	3.3	2.9	1.9	0.3	-1.4	-2.4	-1.2	-0.4	0.4	-0.1	0.7
Year on Year Change (%)															
Overall RPPI	-4.4	-5.6	-4.3	-4.6	-4.6	-4.1	-1.9	-0.9	-0.7	-2.0	-3.9	-4.2	-4.2	-3.2	-2.5
RPPI in Phnom Penh	-3.7	-4.3	-3.0	-4.2	-5.7	-5.3	-3.4	-2.0	-1.8	-2.8	-4.4	-5.1	-5.4	-5.0	-4.3
RPPI in Other Provinces	-8.3	-12.3	-10.9	-6.3	1.1	2.4	6.2	5.3	5.2	1.7	-1.2	0.6	2.2	6.2	6.5

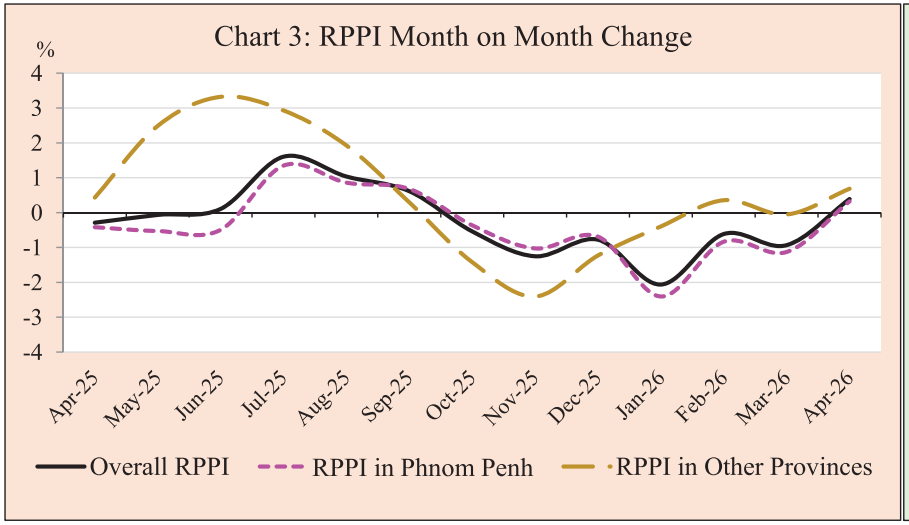
Note:

- The methodology used to generate the RPPI index is the time-dummy hedonic method ,

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

- The methodology for the RPPI has been improved which has led to a revision to the previously published data for the RPPI.

**Revised data*



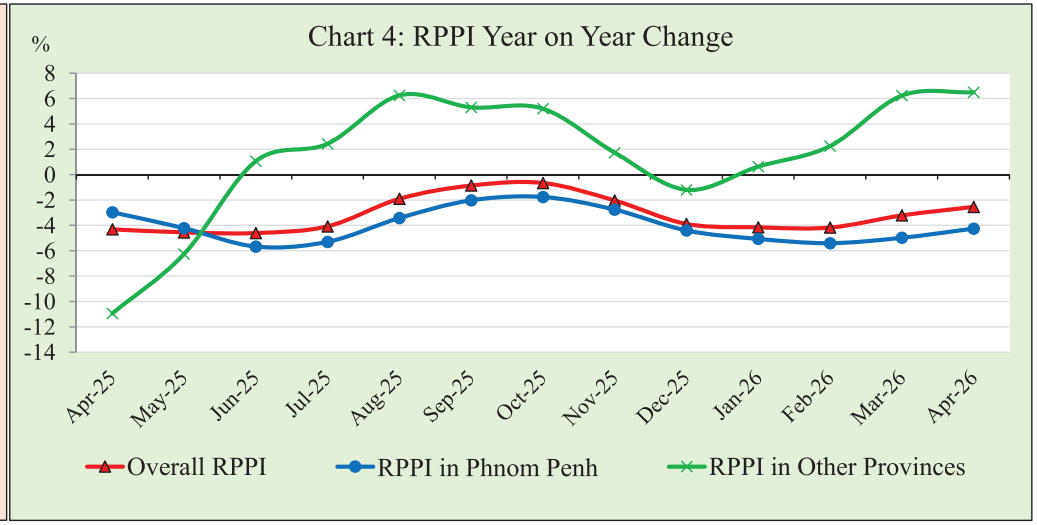


Table 9: Investment Projects Approved by Sectors

(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
2019	**2**	**29.5**	**163**	**729.7**	**-**	**-**	**18**	**5,461.1**	**4**	**160.4**	**-**	**-**	**-**	**-**	**-**	**-**	**7**	**784.8**	**-**	**-**	**4**	**14.6**	**194**	**7,180.2**
2020	**4**	**83.7**	**132**	**1049.0**	**1**	**102.0**	**6**	**3850.5**	**6**	**1742.7**	**-**	**-**	**-**	**-**	**-**	**-**	**3**	**601.7**	**-**	**-**	**2**	**99.8**	**154**	**7,529.5**
2021	**1**	**11.2**	**127**	**1716.8**	**-**	**-**	**2**	**127.8**	**6**	**1742.7**	**-**	**-**	**-**	**-**	**-**	**-**	**2**	**9.9**	**-**	**-**	**6**	**94.0**	**144**	**3,702.6**
2022	**3**	**61.3**	**145**	**1,326.4**	**1**	**27.5**	**3**	**461.4**	**1**	**389.4**	**-**	**-**	**-**	**-**	**-**	**-**	**6**	**103.7**	**1**	**13.0**	**12**	**1411.3**	**172**	**3,794.1**
2023	**5**	**127.0**	**223**	**2,071.2**	**-**	**-**	**2**	**37.5**	**4**	**768.1**	**-**	**-**	**-**	**-**	**-**	**-**	**2**	**1,390.0**	**-**	**-**	**1**	**5.5**	**237**	**4,399.3**
2024																								
Q1	4	66.6	84	546.6	2	137.2	2	588.9	1	441.5	-	-	-	-	-	-	1	108.8	-	-	6	56.4	**100**	**1,946.0**
Q2	1	5.5	71	460.2	-	-	-	-	1	65.5	-	-	-	-	-	-	-	-	-	-	2	85.0	**75**	**616.3**
Q3	1	25.5	104	1,473.6	-	-	-	-	1	7.3	-	-	-	-	-	-	-	-	-	-	3	46.2	**109**	**1,552.6**
Q4	1	5.2	86	586.9	-	-	1	70.0	1	10.9	-	-	-	-	-	-	1	15.0	1	13.0	2	35.6	**93**	**736.7**
Total	**7**	**102.9**	**345**	**3,067.3**	**2**	**137.2**	**3**	**658.9**	**4**	**525.3**	**-**	**-**	**-**	**-**	**-**	**-**	**2**	**123.8**	**1**	**13.0**	**13**	**223**	**377**	**4,851.6**
2025																								
Q1*	-	-	169	2,260.8	-	-	-	-	-	-	-	-	-	-	-	-	3	248.2	-	-	-	-	**172**	**2,509.0**
Q2*	2	130.0	192	2,169.0	-	-	1	20.3	-	-	-	-	-	-	-	-	6	949.4	-	-	-	-	**201**	**3,268.6**
Q3*	6	275.0	162	1,334.5	-	-	2	147.0	-	-	-	-	-	-	-	-	3	262.1	-	-	-	-	**173**	**2,018.6**
Q4*	1	31.2	80	2,026.4	-	-	-	-	-	-	-	-	-	-	-	-	3	105.3	-	-	-	-	**84**	**2,162.9**
Total	**9**	**436.1**	**603**	**7,790.7**	**-**	**-**	**3**	**167.3**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**15**	**1,565.0**	**-**	**-**	**-**	**-**	**630**	**9,959.1**
2026																								
Q1	3	24.1	139	1,295.8	-	-	1	300.0	-	-	-	-	-	-	-	-	2	203.7	-	-	-	-	145	1,823.5
Total	**3**	**24.1**	**139**	**1,295.8**	**-**	**-**	**1**	**300.0**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**2**	**203.7**	**-**	**-**	**-**	**-**	**145**	**1,823.5**

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

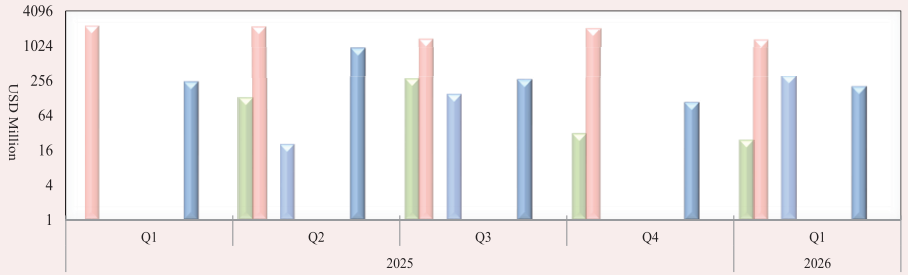
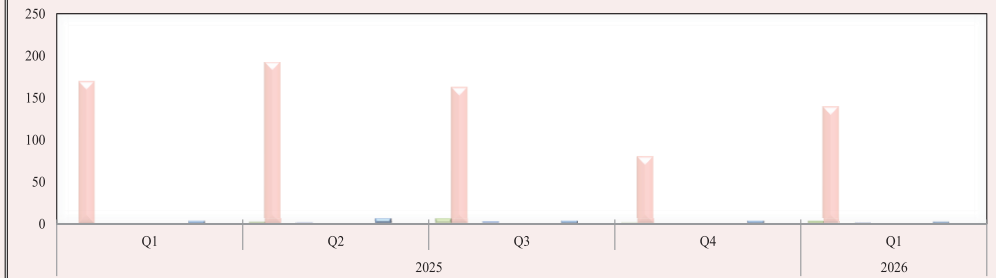


Chart 6: **Number of Investment Projects by Sectors**



Source: *Council for the Develoment of Cambodia*
Included CIB, SEZ (2021), EXP and SUB-COM(2026)

** Revised data*

Table 10: Investment Projects Approved by Major Countries*

(In Million USD)

Country	2024				2025**				2026
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1
Cambodia	1,278.4	79.2	50.4	132.9	863.0	903.3	631.3	764.6	390.5
China	486.2	358.6	1,143.7	459.1	1,090.7	1,703.7	845.5	1,246.3	535.0
Korea	9.5	5.0	-	-	-	-	-	-	-
United States	10.0	1.5	10.5	5.7	-	-	-	-	-
Thailand	-	-	-	15.6	-	-	-	-	-
Vietnam	49.0	11.2	11.6	5.2	-	-	-	-	-
Malaysia	6.1	-	38.6	-	1.9	0.9	-	8.2	199.8
Singapore	48.7	25.0	113.9	60.3	73.1	372.8	94.1	56.4	77.3
Taiwan	24.3	18.5	25.1	6.6	0.0	5.2	9.6	6.2	-
Australia	-	5.7	-	-	2.6	-	-	5.6	-
England	-	-	-	-	-	-	-	-	-
Japan	-	1.2	38.5	-	-	-	4.3	2.1	5.1
Hong Kong	33.7	90.0	105.6	19.2	320.1	82.5	-	-	-
Philippines	-	-	5.2	-	-	-	-	-	-
Others	-	20.4	9.5	32.0	157.5	200.2	433.8	73.5	615.8
Total	**1,946.0**	**616.3**	**1,552.6**	**736.7**	**2,509.0**	**3,268.6**	**2,018.6**	**2,162.9**	**1,823.5**
					(Share of Total)				
Cambodia	65.7	12.8	3.2	18.0	34.4	27.6	31.3	35.4	21.4
China	25.0	58.2	73.7	62.3	43.5	52.1	41.9	57.6	29.3
Korea	0.5	0.8	-	-	-	-	-	-	-
United States	0.5	0.3	0.7	0.8	-	-	-	-	-
Thailand	-	-	-	2.1	-	-	-	-	-
Vietnam	2.5	1.8	0.7	0.7	-	-	-	-	-
Malaysia	0.3	-	2.5	-	0.1	0.0	-	0.4	11.0
Singapore	2.5	4.1	7.3	8.2	2.9	11.4	4.7	2.6	4.2
Taiwan	1.2	3.0	1.6	0.9	0.0	0.2	0.5	0.3	-
Australia	-	0.9	-	-	0.1	-	-	0.3	-
England	-	-	-	-	-	-	-	-	-
Japan	-	0.2	2.5	-	-	-	0.2	0.1	0.3
Hong Kong	1.7	14.6	6.8	2.6	12.8	2.5	-	-	-
Philippines	-	-	0.3	-	-	-	-	-	-
Others	-	3.3	0.6	4.3	6.3	6.1	21.5	3.4	33.8
Total	**100.0**	**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)*

*** Revised Data*

Table 11: Daily Exchange Rate in May 2026

(KHR/USD)

Day	Parallel Market Rate			Official Rate	Daily Change*	
	Purchase	Sale	Midpoint		Spread	% Change
1	4,004	4,014	4,009	4,007	0.0	0.0
2	4,004	4,014	4,009	4,007	0.0	0.0
3	4,004	4,014	4,009	4,007	0.0	0.0
4	4,005	4,016	4,011	4,005	1.0	0.0
5	4,005	4,016	4,011	4,005	0.0	0.0
6	4,008	4,018	4,013	4,008	3.0	0.1
7	4,008	4,018	4,013	4,011	0.0	0.0
8	4,008	4,019	4,014	4,012	0.0	0.0
9	4,008	4,019	4,014	4,012	0.0	0.0
10	4,008	4,019	4,014	4,012	0.0	0.0
11	4,009	4,019	4,014	4,012	1.0	0.0
12	4,010	4,019	4,015	4,012	1.0	0.0
13	4,010	4,020	4,015	4,012	0.0	0.0
14	4,010	4,020	4,015	4,012	0.0	0.0
15	4,012	4,022	4,017	4,012	2.0	0.0
16	4,012	4,022	4,017	4,012	0.0	0.0
17	4,012	4,022	4,017	4,012	0.0	0.0
18	4,016	4,026	4,021	4,014	4.0	0.1
19	4,018	4,028	4,023	4,019	2.0	0.0
20	4,019	4,029	4,024	4,022	1.0	0.0
21	4,021	4,030	4,026	4,023	2.0	0.0
22	4,022	4,032	4,027	4,024	1.0	0.0
23	4,022	4,032	4,027	4,024	0.0	0.0
24	4,022	4,032	4,027	4,024	0.0	0.0
25	4,026	4,037	4,032	4,025	4.0	0.1
26	4,026	4,036	4,031	4,029	0.0	0.0
27	4,025	4,035	4,030	4,028	-1.0	0.0
28	4,024	4,034	4,029	4,027	-1.0	0.0
29	4,022	4,032	4,027	4,026	-2.0	0.0
30	4,022	4,032	4,027	4,026	0.0	0.0
31	4,022	4,032	4,027	4,026	0.0	0.0
Average Rate	**4,014**	**4,024**	**4,019**	**4,016**	**0.6**	**0.0**

* *Spread of Daily Purchasing Market Rate*

Table 12: 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
Dec-23	4,080	-0.80	4,090	4,085	4,085
2024					
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
2025					
Jan	4,018	-0.15	4,032	4,025	4,024
Feb	4,008	-0.25	4,020	4,014	4,011
Mar	3,996	-0.30	4,008	4,002	4,000
Apr	4,000	0.10	4,011	4,006	4,003
May	4,002	0.06	4,012	4,007	4,005
Jun	4,008	0.13	4,019	4,013	4,010
Jul	4,003	-0.12	4,012	4,008	4,006
Aug	4,005	0.05	4,015	4,010	4,008
Sep	4,007	0.06	4,018	4,013	4,010
Oct	4,017	0.24	4,028	4,023	4,020
Nov	4,005	-0.29	4,016	4,011	4,007
Dec	4,012	0.17	4,024	4,018	4,013
2026					
Jan	4,023	0.27	4,034	4,029	4,026
Feb	4,009	-0.35	4,019	4,014	4,010
Mar	4,000	-0.22	4,008	4,004	4,001
Apr	4,004	0.10	4,014	4,009	4,007
May	4,022	0.45	4,032	4,027	4,026

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

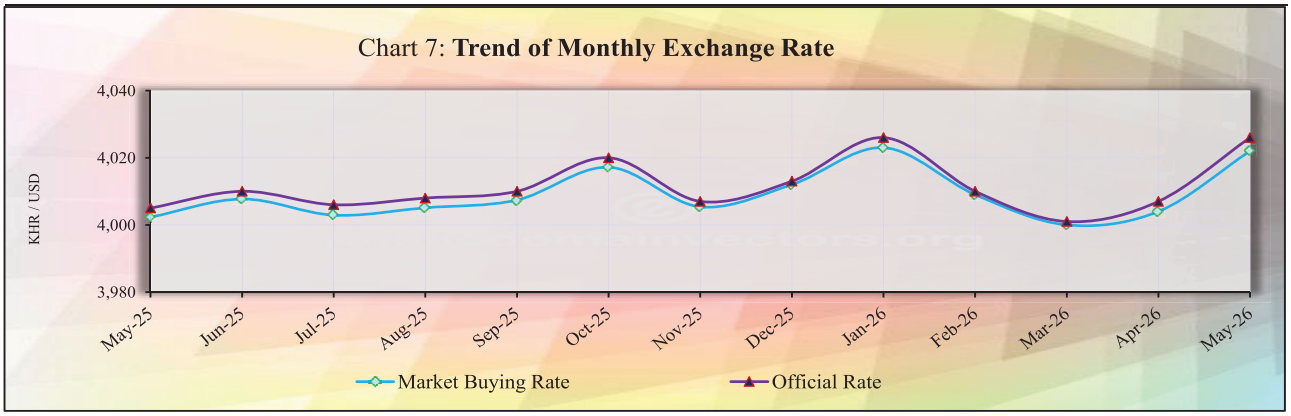


Table 13: The Value of KHR Against Other Currencies

(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
Unit	**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
Dec-23	5,481	4,085	4,541	2,899	5,231	265	887	7,363	3,102	120	168	575
2024												
Jun	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
2025												
Jan	5,252	4,024	4,194	2,603	5,009	248	916	6,904	2,981	119	161	556
Feb	5,270	4,011	4,200	2,681	5,081	244	903	6,929	2,990	118	157	552
Mar	5,306	4,000	4,311	2,659	5,177	242	903	6,935	2,983	118	156	551
Apr	5,422	4,003	4,561	2,811	5,373	239	927	7,130	3,061	120	154	551
May	5,434	4,005	4,512	2,756	5,390	246	946	7,186	3,103	122	154	557
Jun	5,509	4,010	4,697	2,778	5,511	248	949	7,093	3,146	123	154	559
Jul	5,458	4,006	4,629	2,707	5,353	244	945	6,960	3,111	123	153	558
Aug	5,466	4,008	4,667	2,723	5,409	245	949	7,019	3,119	124	152	561
Sep	5,476	4,010	4,702	2,699	5,391	240	953	6,900	3,109	124	152	563
Oct	5,481	4,020	4,668	2,613	5,302	242	958	6,831	3,094	124	153	565
Nov	5,444	4,007	4,644	2,566	5,301	241	970	6,819	3,089	124	152	566
Dec	5,498	4,013	4,724	2,574	5,421	239	991	6,824	3,126	127	153	574
2026												
Jan	5,569	4,026	4,825	2,628	5,574	240	1,025	6,830	3,189	129	155	580
Feb	5,507	4,010	4,734	2,569	5,428	239	1,033	6,961	3,174	129	154	586
Mar	5,436	4,001	4,600	2,506	5,296	236	993	6,591	3,102	122	152	579
Apr	5,487	4,007	4,688	2,509	5,409	232	1,015	6,509	3,136	123	152	586
May	5,509	4,026	4,675	2,524	5,394	226	1,012	6,534	3,148	123	153	594
Monthly % Change	**0.40**	**0.47**	**-0.28**	**0.60**	**-0.28**	**-2.59**	**-0.30**	**0.38**	**0.38**	**0.00**	**0.66**	**1.37**

Table 14: Bank's Interest Rates on Deposits and Loans in KHR and USD

	Dec-20	Dec-21	Dec-22	Dec-23	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26
Weighted Average Rate on New Amount																							
Interest Rate on Deposits and Loans in KHR																							
Deposit																							
Demand Deposits	0.03	0.35	0.29	0.19	0.31	0.29	0.22	0.21	0.20	0.07	0.26	0.24	0.13	0.11	0.13	0.16	0.31	0.26	0.21	0.24	0.19	0.20	0.25
Saving Deposits	0.60	1.05	0.85	0.83	0.81	0.77	0.78	0.44	0.45	0.45	0.42	0.42	0.42	0.44	0.44	0.42	0.33	0.44	0.41	0.42	0.46	0.46	0.43
Term Deposits	5.34	4.79	6.12	6.54	5.00	5.06	4.68	5.14	5.20	5.25	5.09	4.94	5.05	4.93	5.06	4.80	4.61	4.52	4.92	4.54	4.37	4.15	4.42
Other Deposits	3.49	2.20	7.16	7.09	6.10	5.84	6.09	6.14	6.26	5.81	6.09	6.09	5.64	6.04	5.95	5.90	5.63	1.21	1.18	1.25	1.39	6.02	5.91
Loans																							
Overdraft	7.14	6.32	7.38	7.61	10.61	9.07	10.20	10.75	9.47	9.58	9.36	10.93	10.87	10.70	10.58	10.49	10.20	8.25	10.27	10.55	9.61	8.78	9.60
Credit Card	14.21	13.84	15.66	16.20	12.17	13.58	15.23	12.00	15.17	12.09	10.36	10.36	12.38	13.32	12.14	12.08	12.48	12.59	13.01	13.08	12.40	10.10	10.23
Term Loans	10.15	10.18	10.88	11.40	11.96	11.32	12.25	12.07	12.00	11.19	11.63	11.34	11.34	10.20	9.81	10.72	9.96	8.76	9.09	9.93	10.43	10.08	11.23
Other Loans	6.47	7.00	5.24	4.93	7.44	5.88	7.45	8.18	7.47	7.90	7.17	5.99	7.60	7.45	7.42	5.71	7.32	6.59	7.41	7.48	8.84	10.89	7.52
Interest Rate on Deposits and Loans in USD																							
Deposit																							
Demand Deposits	0.10	0.18	0.32	0.26	0.45	0.44	0.40	0.41	0.45	0.28	0.43	0.44	0.28	0.25	0.30	0.32	0.40	0.38	0.41	0.42	0.44	0.41	0.42
Saving Deposits	0.17	0.21	0.30	0.42	0.25	0.22	0.21	0.22	0.20	0.20	0.19	0.19	0.19	0.19	0.20	0.20	0.19	0.19	0.19	0.19	0.20	0.19	0.17
Term Deposits	3.24	3.98	5.59	6.08	4.50	4.65	4.55	4.73	4.65	4.59	4.63	4.31	4.21	4.27	4.15	4.06	4.04	3.92	4.00	3.98	3.80	3.73	3.63
Other Deposits	0.80	3.93	6.57	6.20	5.99	7.16	7.28	6.28	6.66	5.65	5.93	3.24	5.24	5.07	5.79	4.93	5.11	6.29	5.19	6.17	5.78	6.33	5.63
Loans																							
Overdraft	6.15	5.97	7.68	8.13	8.24	8.29	8.22	8.43	8.27	7.77	7.70	7.32	7.76	7.73	7.91	7.86	7.64	7.59	7.62	7.74	7.39	7.48	7.69
Credit Card	17.02	17.27	17.45	18.25	16.29	17.02	16.53	16.62	16.86	16.44	16.26	16.67	16.66	16.56	16.79	16.48	16.72	16.84	16.56	16.47	16.07	16.63	16.62
Term Loans	9.11	9.09	9.10	9.78	9.62	9.39	10.51	10.68	10.14	10.20	10.35	9.66	10.11	9.59	10.12	10.01	10.11	8.61	9.21	9.73	9.39	9.63	9.09
Other Loans	6.01	5.93	6.67	7.23	7.16	6.86	6.86	7.09	7.01	6.70	6.94	6.82	6.75	6.91	6.74	6.74	6.85	6.42	6.60	6.80	6.34	6.12	6.55
Weighted Average Rate on Outstanding Amount																							
Interest Rate on Deposits and Loans in KHR																							
Deposit																							
Demand Deposits	0.19	0.47	0.54	0.57	0.48	0.50	0.42	0.48	0.39	0.43	0.55	0.53	0.59	0.57	0.62	0.64	0.66	0.72	0.72	0.74	0.77	0.50	0.54
Saving Deposits	0.82	1.02	1.12	1.24	1.13	1.10	1.14	0.99	0.98	0.98	0.99	0.99	0.99	1.01	1.01	1.04	1.06	1.07	1.05	1.04	1.10	1.04	1.05
Term Deposits	5.66	5.85	6.63	7.34	6.74	6.67	6.58	6.50	6.42	6.35	6.28	6.39	6.33	6.25	6.20	6.16	5.84	5.80	5.73	5.68	5.67	5.62	5.54
Other Deposits	3.20	2.20	2.23	6.67	6.83	6.72	6.28	6.20	6.21	5.51	5.35	5.10	3.97	4.61	5.16	4.78	5.23	3.01	3.11	2.87	3.71	5.87	5.60
Loans																							
Overdraft	7.93	8.26	8.48	8.14	9.28	9.21	9.33	9.44	9.40	9.43	9.51	9.58	9.65	9.65	9.68	9.75	9.83	9.50	9.46	9.44	9.41	9.66	9.73
Credit Card	16.25	15.30	14.26	13.85	13.08	13.06	12.98	12.98	13.04	12.90	12.85	12.85	12.80	12.75	12.54	12.52	12.72	12.63	12.71	12.52	12.53	12.61	12.44
Term Loans	10.54	10.52	10.62	11.32	11.42	11.40	11.37	11.38	11.36	11.34	11.40	11.40	11.37	11.25	11.11	11.14	11.07	10.90	10.76	10.57	10.68	10.76	10.76
Other Loans	6.73	6.67	6.46	6.06	6.55	6.40	6.51	6.50	6.48	6.49	6.48	6.41	6.42	6.43	6.44	6.32	6.32	6.28	6.37	6.33	10.91	10.92	10.74
Interest Rate on Deposits and Loans in USD																							
Deposit																							
Demand Deposits	0.41	0.40	0.60	0.88	1.13	1.10	1.19	1.20	1.21	1.12	1.17	1.19	1.18	1.24	1.18	1.21	1.12	1.14	1.14	1.13	1.17	1.16	1.09
Saving Deposits	0.41	0.47	0.65	0.78	0.77	0.75	0.76	0.74	0.75	0.76	0.76	0.77	0.78	0.79	0.81	0.82	0.82	0.83	0.81	0.82	0.82	0.77	0.77
Term Deposits	4.40	4.53	5.26	6.38	5.93	5.83	5.72	5.62	5.53	5.46	5.37	5.30	5.22	5.14	5.09	5.01	4.94	4.89	4.80	4.71	4.64	4.57	4.53
Other Deposits	0.94	3.28	2.76	3.90	5.12	5.17	4.19	4.87	4.23	4.56	4.73	3.67	4.57	4.52	5.98	4.32	4.18	4.99	5.11	5.00	4.57	4.70	4.53
Loans																							
Overdraft	7.71	7.47	7.38	7.71	7.67	7.65	7.64	7.64	7.66	7.65	7.65	7.63	7.69	7.64	7.66	7.61	7.62	7.55	7.52	7.48	7.45	7.47	7.47
Credit Card	17.11	16.62	16.13	16.06	15.89	15.86	15.87	15.85	15.86	15.90	15.83	15.89	15.87	15.88	16.02	15.93	15.92	15.95	15.99	16.54	16.54	16.57	16.55
Term Loans	9.36	9.18	9.22	9.75	9.88	9.87	9.88	9.89	9.83	9.84	9.83	9.81	9.80	9.74	9.69	9.67	9.67	9.59	9.52	9.38	9.40	9.46	9.40
Other Loans	6.93	6.83	6.86	7.47	7.50	7.53	7.48	7.48	7.48	7.44	7.43	7.35	7.33	7.29	7.28	7.26	7.22	7.12	7.07	7.07	7.25	7.20	7.18

Including Commercial Banks and Specialized Banks

**Revised Data*

Table 15: Credit Granted by Depository Institutions Classified by Economic Sector

(In Billion KHR)

		Dec-25	Jan-26	Feb-26	Mar-26	Apr-26
1	Agriculture, Forestry and Fishing	23,081.0	23,060.1	22,986.1	23,066.9	23,034.9
2	Mining and Quarrying	1,376.7	1,370.3	1,387.7	1,372.7	1,387.5
3	Manufacturing	10,747.0	10,558.8	10,360.9	10,398.6	10,228.4
	Of which Textile, Wearing Apparel and Leather Products Manufacturing	1,352.5	1,348.6	1,387.7	1,367.9	1,327.3
4	Utilities	4,491.9	4,564.8	4,513.9	4,774.2	4,794.8
5	Construction	25,257.0	25,281.0	24,136.9	24,400.1	24,436.6
6	Wholesale Trade	20,756.2	20,436.1	20,215.8	20,599.5	20,804.6
7	Retail Trade	40,916.6	40,344.9	40,260.4	40,753.8	40,537.8
8	Accommodation and Food Service Activities	10,132.6	10,004.1	10,037.2	10,018.6	10,028.4
9	Arts, entertainment and recreation	332.1	323.2	324.8	324.3	333.7
10	Financial and Insurance Activities	6,598.3	6,317.7	6,030.8	5,822.4	5,766.2
11	Transport and Storage	6,704.3	6,765.0	6,712.5	6,843.8	6,828.1
12	Information and Communications	982.0	957.0	965.5	948.8	982.3
13	Rental and Operational Leasing Activities, excluded Real Estate Leasing and Rentals	3,210.6	3,106.3	3,098.0	3,117.9	3,150.9
14	Real Estate Activities	54,816.4	53,983.9	52,968.5	52,804.7	52,473.0
	Of which Mortgages, Owner-Occupied Housing only	24,464.7	23,788.0	23,635.0	23,509.2	23,273.3
15	Education	892.2	886.9	870.9	869.7	876.6
16	Human health and social work activities	1,514.1	1,426.7	1,431.5	1,434.8	1,441.8
17	Activities of households as employers; undifferentiated goods- and services-producing activities of households for own use	25,465.4	25,763.6	25,875.7	26,068.6	26,109.7
	Of which Personal Lending	23,116.5	23,382.7	23,469.7	23,634.0	23,653.7
	Of which Credit Cards	1,151.6	1,159.5	1,158.0	1,174.4	1,186.8
18	Other Lending	13,291.0	12,952.0	12,959.1	13,181.6	13,763.6
Total Gross Loan		**250,565.5**	**248,102.5**	**245,136.2**	**246,801.1**	**246,979.2**

Including Commercial banks and MDIs

**Revised*

Chart 8: **Credit Granted by Depository Institutions Classified by Economic Sector in April 2026**
(Share of Total Credits)

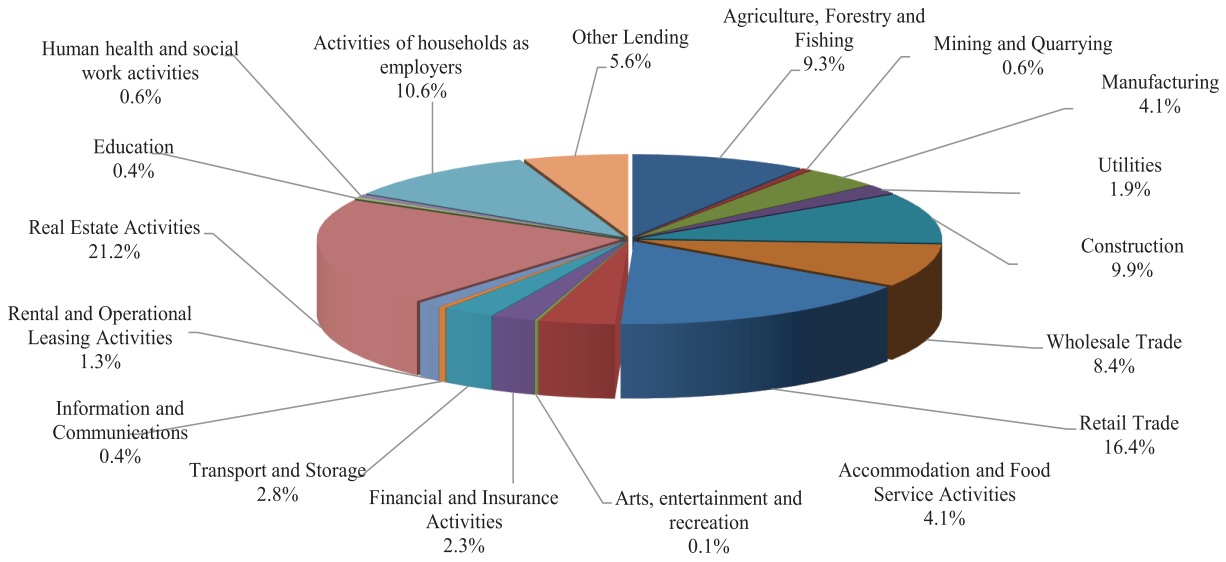


Table 16: Credit Granted by Non-Depository Institutions Classified by Economic Sector

(In Billion KHR)

		Dec-25	Jan-26	Feb-26	Mar-26	Apr-26
1	Agriculture, Forestry and Fishing	22.9	22.1	21.3	21.2	20.3
2	Mining and Quarrying	0.0	0.0	0.0	0.0	0.0
3	Manufacturing	35.3	35.5	35.5	35.4	35.5
	Of which Textile, Wearing Apparel and Leather Products Manufacturing	1.2	1.4	1.4	1.4	1.3
4	Utilities	1.1	1.1	1.0	1.0	1.0
5	Construction	36.7	36.9	37.2	37.1	37.1
6	Wholesale Trade	36.2	36.1	36.5	36.7	36.4
7	Retail Trade	64.9	66.9	67.3	66.6	66.7
8	Accommodation and Food Service Activities	44.5	45.1	45.8	46.2	46.3
9	Arts, entertainment and recreation	0.0	0.0	0.0	0.0	0.0
10	Financial and Insurance Activities	128.1	126.9	127.3	127.6	121.1
11	Transport and Storage	12.0	11.8	11.7	11.7	11.6
12	Information and Communications	0.1	0.1	0.1	0.1	0.1
13	Rental and Operational Leasing Activities, excluded Real Estate Leasing and Rentals	47.2	46.7	45.9	45.4	44.2
14	Real Estate Activities	305.6	309.4	312.7	311.1	313.0
	Of which Mortgages, Owner-Occupied Housing only	294.4	298.1	301.5	300.1	301.9
15	Education	0.0	0.0	0.0	0.0	0.0
16	Human health and social work activities	0.6	0.6	0.6	0.6	0.6
17	Activities of households as employers; undifferentiated goods- and services-producing activities of households for own use	1,756.8	1,762.3	1,763.6	1,778.6	1,794.0
	Of which Personal Lending	1,439.7	1,449.5	1,454.9	1,471.7	1,491.5
	Of which Credit Cards	146.7	147.2	146.3	145.0	141.6
18	Other Lending	2.2	2.1	2.1	2.1	2.0
Total Gross Loan		**2,494.0**	**2,503.8**	**2,508.5**	**2,521.3**	**2,530.0**

Including Specialized Banks

*Revised

Chart 9: **Credit Granted by Non-Depository Institutions Classified by Economic Sector in April 2026**
(Share of Total Credits)

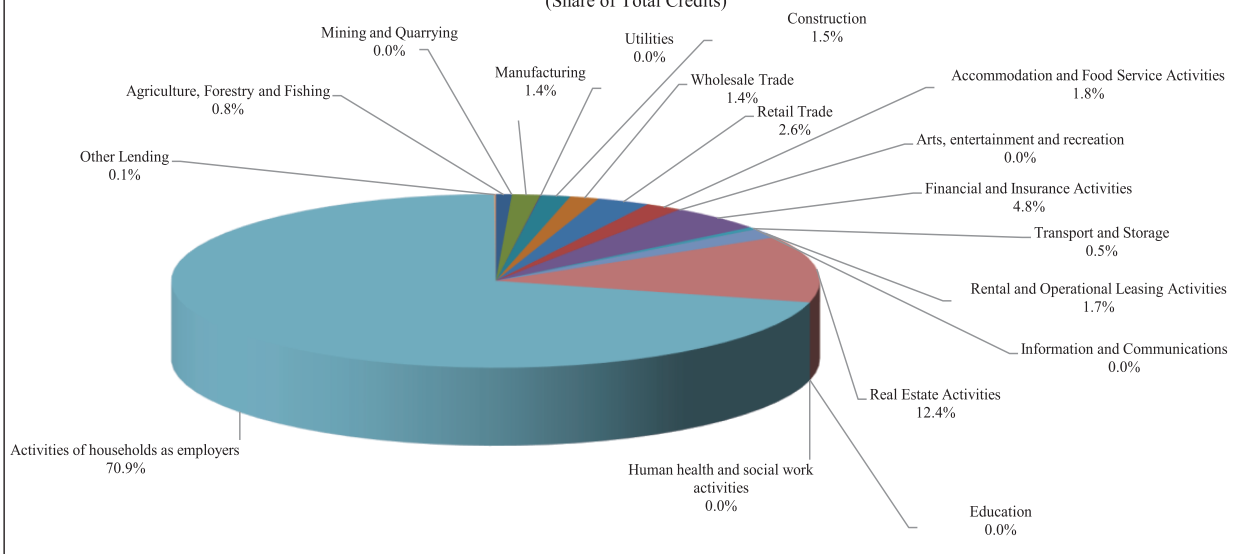


Table 17: Deposits with Depository Institutions

(In Billion KHR)

	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26
Deposits in KHR					
Demand deposits	6,443.8	6,407.3	6,437.8	6,609.9	6,617.8
Savings deposits	6,853.2	7,203.9	7,775.3	8,009.5	7,657.5
Fixed deposits	16,609.3	16,604.2	16,824.8	16,823.5	16,543.1
Others	154.8	173.3	169.8	180.0	157.1
Total	**30,061.2**	**30,388.7**	**31,207.9**	**31,622.9**	**30,975.5**
Deposits in Foreign Currency*					
Demand deposits	40,392.7	40,545.3	37,707.8	37,817.9	39,418.2
Savings deposits	68,325.4	68,844.6	71,206.3	71,270.9	70,547.5
Fixed deposits	118,544.3	116,520.9	116,257.9	114,460.4	111,359.5
Others	1,353.3	1,347.5	1,352.4	1,325.3	1,507.4
Total	**228,615.7**	**227,258.2**	**226,524.4**	**224,874.5**	**222,832.6**
Grand Total	**258,676.8**	**257,647.0**	**257,732.3**	**256,497.4**	**253,808.1**

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

*** Included data of Commercial bank and MDIs*

Chart 10: **Deposits Classified by Currency, as of March 2026**
(Share of Grand Total Deposits)

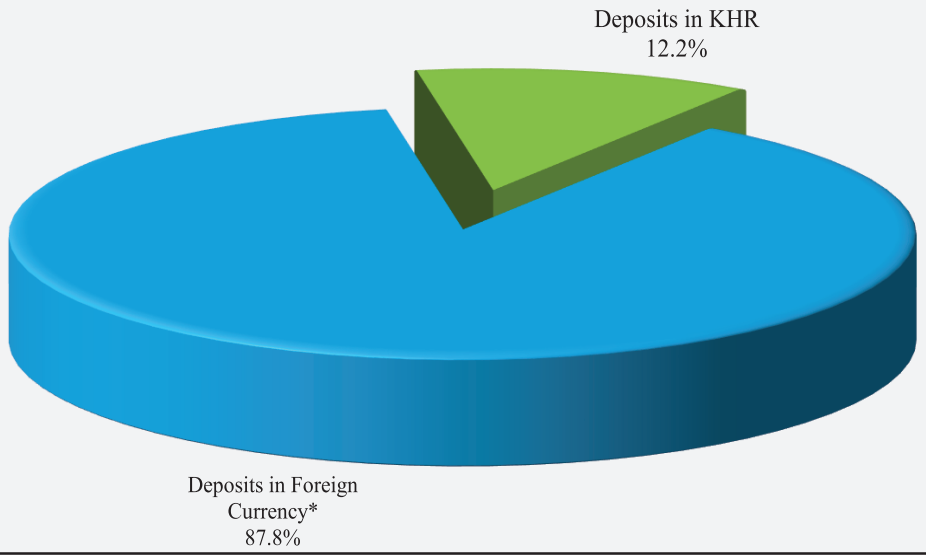


Table 18: Credit Granted by Micro-Finance Institutions*

Period	Numbers of Branches (Including H.Q)	Number of Borrowers**	Loan Outstanding (In Billion KHR)	Interest Rate	
				Monthly	Annually
Dec-19	1,453	2,109,170	29,357	1.1%-1.6%	13.4%-18.7%
Dec-20	1,171	1,919,926	27,527	1.1%-1.6%	13.4%-18.3%
Dec-21	1,066	1,897,878	31,723	1.1%-1.5%	13.3%-17.6%
Dec-22	1,108	2,129,150	38,932	1.1%-1.4%	13.0%-17.3%
Dec-23	912	1,620,818	21,036	1.0%-1.5%	12.1%-18.1%
2024					
Jan	914	1,619,022	21,086	1.0%-1.5%	12.1%-18.1%
Feb	911	1,617,466	21,065	1.0%-1.5%	12.1%-18.1%
Mar	908	1,614,548	20,973	1.0%-1.5%	11.9%-18.1%
Apr	913	1,606,045	20,975	1.0%-1.5%	12.1%-18.1%
May	911	1,606,776	21,076	1.0%-1.5%	12.0%-18.1%
Jun	912	1,601,907	21,256	1.0%-1.5%	12.0%-18.2%
Jul	913	1,604,177	21,352	1.0%-1.5%	12.0%-18.2%
Aug	913	1,603,773	21,279	0.9%-1.5%	10.0%-18.2%
Sep	912	1,603,371	21,455	0.9%-1.5%	10.3%-18.2%
Oct	917	1,598,572	21,523	0.9%-1.5%	10.2%-18.2%
Nov	916	1,579,654	21,392	0.9%-1.5%	10.3%-18.2%
Dec	914	1,556,426	21,446	1.0%-1.5%	11.9%-18.2%
2025					
Jan	911	1,554,667	21,636	1.0%-1.5%	11.9%-18.2%
Feb	915	1,553,494	21,796	1.0%-1.5%	11.9%-18.2%
Mar	916	1,555,177	21,948	1.0%-1.5%	11.8%-18.2%
Apr	914	1,720,604	22,025	1.0%-1.5%	12.1%-18.3%
May	915	1,718,674	22,130	1.0%-1.5%	11.9%-18.3%
Jun	913	1,704,539	22,192	1.0%-1.5%	12.2%-18.3%
Jul	913	1,704,168	22,363	1.0%-1.5%	12.4%-18.3%
Aug	910	1,704,864	22,576	1.0%-1.5%	12.4%-18.3%
Sep	897	1,712,836	22,670	1.0%-1.4%	12.3%-17.1%
Oct	898	1,706,761	23,123	1.0%-1.4%	12.0%-17.0%
Nov	899	1,704,254	23,221	1.0%-1.4%	12.2%-17.0%
Dec	889	1,672,964	23,276	1.0%-1.4%	12.4%-16.8%
2026					
Jan	892	1,671,650	23,549	1.0%-1.4%	12.3%-16.8%
Feb	890	1,671,483	23,655	1.0%-1.4%	12.5%-16.9%
Mar	740	1,453,691	21,191	1.0%-1.4%	12.4%-16.9%
Apr	737	1,451,361	21,237	1.0%-1.4%	12.5%-17.0%

* *Including MFI and MDI*

** *Including Individuals and Legal Entities*

*** *Revised Data*

Table 19: KHR and USD-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
KHR-Denominated Checks Clearing							
2019	**41,696**	**236**	**177**	**13,602.7**	**57.6**	**206**	**630.84**
2020	**35,570**	**240**	**148**	**22,955.3**	**95.6**	**101**	**5,074.92**
2021	**31,749**	**242**	**131**	**19,089.4**	**78.9**	**99**	**466.43**
2022	**33,608**	**251**	**134**	**19,831.3**	**79.0**	**68**	**88.91**
2023	**34,109**	**250**	**136**	**22,002.8**	**88.0**	**154**	**134.16**
2024	**32,706**	**245**	**133**	**21,649.6**	**88.4**	**98**	**131.50**
2025							
Jul	2,607	23	113	1,950.0	84.8	7	14.04
Aug	2,535	21	121	1,845.6	87.9	5	2.23
Sep	2,335	19	123	1,966.2	103.5	3	0.06
Oct	2,589	21	123	1,670.2	79.5	5	1.31
Nov	2,142	17	126	1,617.4	95.1	9	0.29
Dec	2,967	22	135	1,992.4	90.6	4	0.25
Total	**30,180**	**243**	**124**	**25,409.7**	**104.6**	**101**	**2,064.37**
2026							
Jan	2,388	20	119	1,604.3	80.2	6	0.68
Feb	2,563	20	128	1,504.3	75.2	11	1.67
Mar	2,850	22	130	2,060.4	93.7	4	11.21
Apr	2,535	19	133	1,627.4	85.7	11	0.73
Total	**10,336**	**81**	**128**	**6,796.4**	**83.9**	**32**	**14.29**
USD-Denominated Checks Clearing							
2019	**1,337,800**	**236**	**5,669**	**51,609.1**	**218.7**	**10,654**	**3,779.9**
2020	**1,200,110**	**240**	**5,000**	**50,220.0**	**209.3**	**8,620**	**8,737.8**
2021	**1,077,104**	**242**	**4,451**	**46,380.6**	**191.7**	**8,423**	**517.9**
2022	**1,105,712**	**251**	**4,405**	**53,853.9**	**214.6**	**8,739**	**1,764.0**
2023	**1,041,710**	**250**	**4,167**	**44,433.1**	**177.7**	**11,597**	**880.6**
2024	**1,014,785**	**245**	**4,142**	**57,593.7**	**235.1**	**10,180**	**11,790.8**
2025							
Jul	90,297	23	3,926	4,604.7	200.2	591	161.6
Aug	82,952	21	3,950	4,148.2	197.5	577	50.0
Sep	78,692	19	4,142	4,333.5	228.1	494	40.2
Oct	87,006	21	4,143	4,983.7	237.3	575	39.0
Nov	71,612	17	4,212	3,626.7	213.3	438	58.8
Dec	92,656	22	4,212	4,980.6	226.4	511	32.3
Total	**993,449**	**243**	**4,088**	**52,162.7**	**214.7**	**7,558**	**805.2**
2026							
Jan	80,442	20	4,022	4,420.2	221.0	521	61.7
Feb	73,109	20	3,655	3,692.4	184.6	473	46.4
Mar	85,261	22	3,876	5,238.3	238.1	507	127.7
Apr	74,882	19	3,941	4,106.9	216.2	535	24.1
Total	**313,694**	**81**	**3,873**	**17,457.8**	**215.5**	**2,036**	**259.9**

Table 20: Visitor Arrivals in Cambodia

	2026			% of Total		% Change	
	Mar	Apr	May	Apr	May	Apr/Mar	May/Apr
				(Mode of Arrival)			
Techo Int'l Airport (KTI)	136,415	125,922	100,759	43.1	43.3	-7.7	-20.0
Kong Keng International Airport	12,423	10,320	8,300	3.5	3.6	-16.9	-19.6
Siem Reap International Airport	60,579	39,365	27,362	13.5	11.8	-35.0	-30.5
Land	106,642	107,892	93,018	36.9	40.0	1.2	-13.8
Boat	9,589	8,900	3,041	3.0	1.3	-7.2	-65.8
Preah Vihea	0	0	0	0.0	0.0	0.0	0.0
Total	**325,648**	**292,399**	**232,480**	**100.0**	**100.0**	**-10.2**	**-20.5**
				(Arrival by Purpose of Visit)			
Tourist	228,312	193,225	158,493	66.1	68.2	-15.4	-18.0
Business and Professional	88,224	88,386	66,226	30.2	28.5	0.2	-25.1
Others and not specified	9,112	10,788	7,761	3.7	3.3	18.4	-28.1
Total	**325,648**	**292,399**	**232,480**	**100.0**	**100.0**	**-10.2**	**-20.5**
				(Top-Ten Countries of Passenger Arrivals)			
Vietnam	76,362	76,577	69,041	26.2	29.7	0.3	-9.8
China (PRC)	93,279	88,812	64,747	30.4	27.9	-4.8	-27.1
United States of America	19,799	16,029	10,720	5.5	4.6	-19.0	-33.1
Indonesia	6,923	9,223	7,406	3.2	3.2	33.2	-19.7
United Kingdom	15,071	10,313	6,561	3.5	2.8	-31.6	-36.4
Australia	9,215	8,823	6,550	3.0	2.8	-4.3	-25.8
Malaysia	5,695	6,019	6,047	2.1	2.6	5.7	0.5
South Korea	6,254	6,378	5,850	2.2	2.5	2.0	-8.3
Japan	9,213	5,702	5,810	2.0	2.5	-38.1	1.9
France	11,888	9,319	5,626	3.2	2.4	-21.6	-39.6
Others	71,949	55,204	44,122	18.9	19.0	-23.3	-20.1
Total	**325,648**	**292,399**	**232,480**	**100.0**	**100.0**	**-10.2**	**-20.5**

Source: *Ministry of Tourism*

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

Table 21: Cambodia's Imports and Exports

(In Billion KHR)

	2026			Change in Billion KHR		Change in %	
	Mar	Apr	May	Apr/Mar	May/Apr	Apr/Mar	May/Apr
Imports by Commodity							
Medicine	107.8	97.7	140.1	-10.1	42.5	-9.4	43.5
Cigarette	88.2	120.8	68.5	32.6	-52.3	36.9	-43.3
Food and Beverage	585.2	588.6	733.8	3.3	145.2	0.6	24.7
Construction Equipment	415.6	497.5	535.6	81.9	38.1	19.7	7.7
Cement	5.8	2.3	3.4	-3.5	1.1	-59.9	46.4
Steel	269.9	294.2	335.1	24.3	40.9	9.0	13.9
Phones	17.5	15.9	15.4	-1.6	-0.5	-8.9	-3.2
T.V	1.7	3.8	5.9	2.1	2.1	1.1*	54.7
Other Electronic Equipment	470.0	374.1	404.1	-95.9	30.0	-20.4	8.0
Garment	225.1	279.9	364.5	54.8	84.5	24.4	30.2
Fabric	1,517.3	2,144.2	2,370.1	626.9	225.8	41.3	10.5
Vehicle	844.7	937.7	957.9	93.0	20.2	11.0	2.2
Equipment of Cold	35.2	34.9	41.5	-0.3	6.6	-0.8	18.9
Gold	859.5	1,442.2	938.6	582.7	-503.6	67.8	-34.9
Oil	1,527.5	1,785.9	2,126.8	258.5	340.9	16.9	19.1
Fertilizer	83.5	69.3	111.9	-14.2	42.6	-17.0	61.4
Others	5,639.3	6,453.4	6,954.0	814.1	500.5	14.4	7.8
Total Imports	**12,693.9**	**15,142.4**	**16,107.1**	**2,448.5**	**964.7**	**19.3**	**6.4**
Exports by Commodity							
Garment	3,056.6	3,506.3	3,991.7	449.7	485.4	14.7	13.8
Footwear	691.4	756.8	791.4	65.4	34.6	9.5	4.6
Other Textile Product	948.9	910.4	951.5	-38.5	41.1	-4.1	4.5
Electrical Part	285.3	281.1	326.8	-4.2	45.8	-1.5	16.3
Vehicle and Bicycle Part	125.4	111.5	125.3	-13.9	13.8	-11.1	12.4
Bicycle	327.0	253.8	217.1	-73.2	-36.6	-22.4	-14.4
Wood Products	265.0	233.3	251.2	-31.6	17.9	-11.9	7.7
Rice	249.3	217.7	235.0	-31.6	17.3	-12.7	8.0
Rubber	122.5	105.7	170.1	-16.8	64.4	-13.7	60.9
Fish and Other Agricultural Products	2,300.3	2,781.1	975.3	480.8	-1,805.8	20.9	-64.9
Others	3,285.4	3,153.1	3,832.0	-132.3	678.9	-4.0	21.5
Total Exports	**11,657.1**	**12,310.9**	**11,867.6**	**653.7**	**-443.3**	**5.6**	**-3.6**

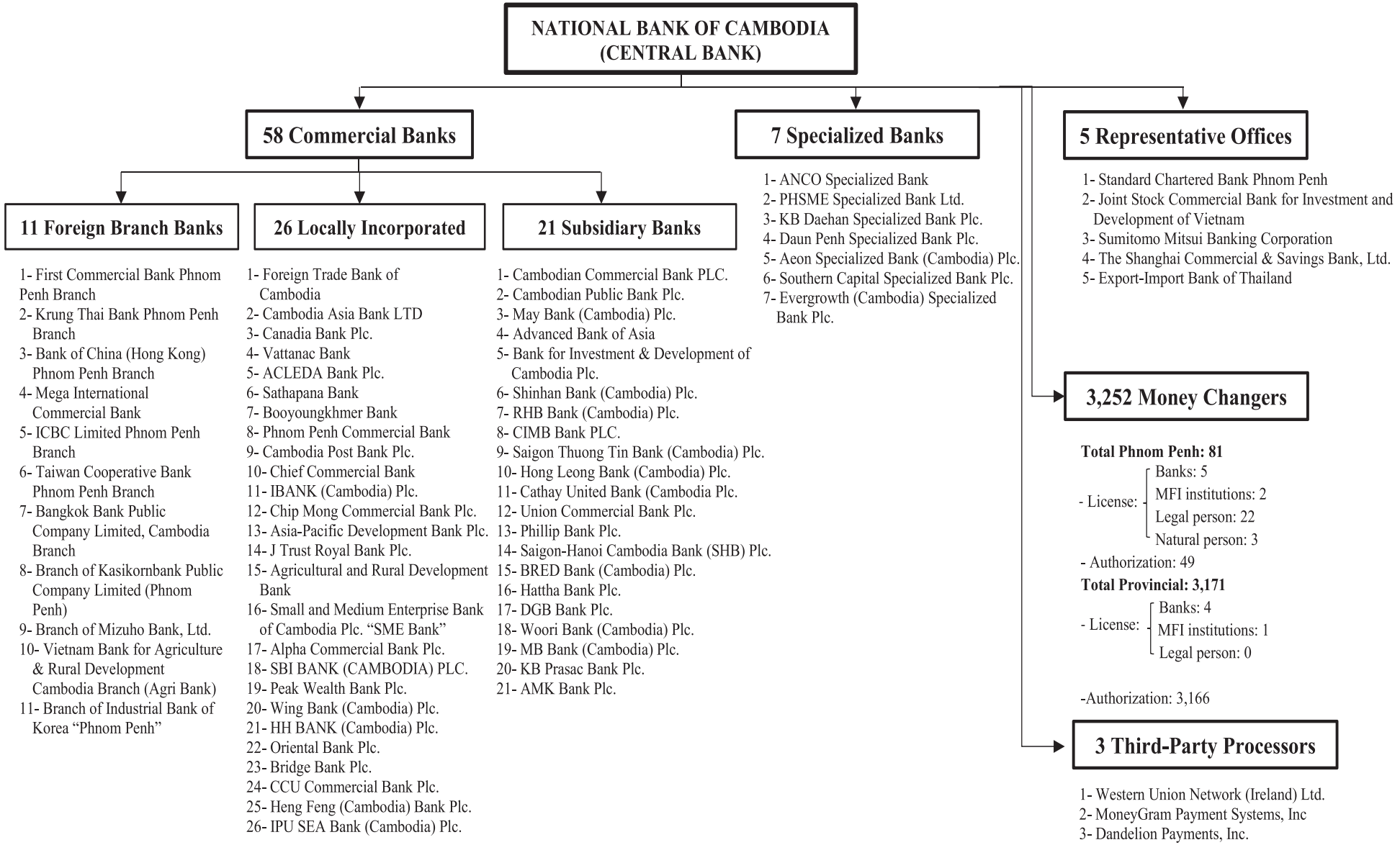
Source: *General Department of Cambodia Customs and Excise*

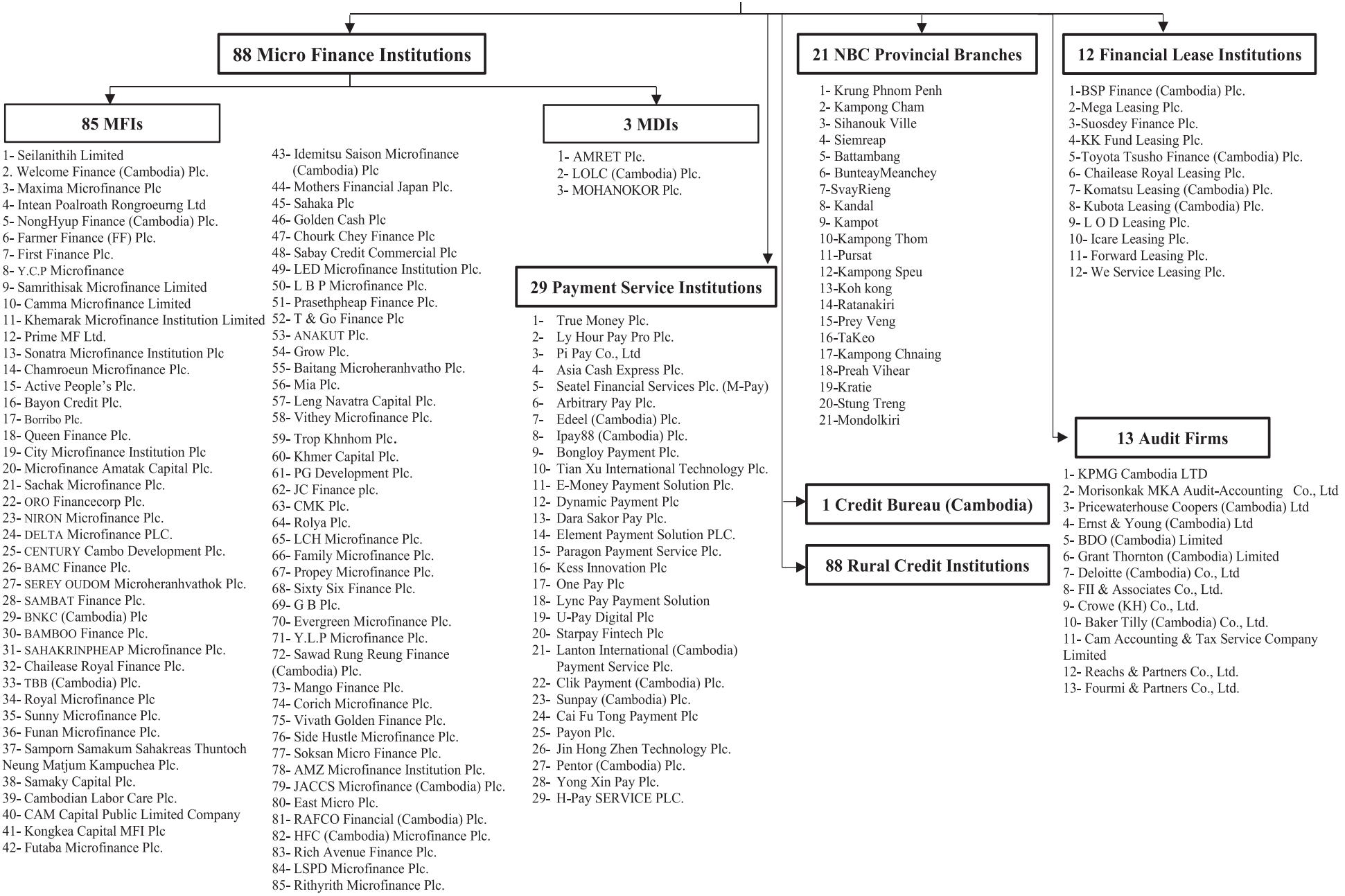
** Increased in times, not in percentage (%).*

*** Revised Data*

Table 22: *THE BANKING SYSTEM IN CAMBODIA*

As of 31 May 2026




88 Micro Finance Institutions
85 MFIs
1- Seilanithih Limited
2. Welcome Finance (Cambodia) Plc.
3- Maxima Microfinance Plc
4- Intean Poalroath Rongroeurng Ltd
5- NongHyup Finance (Cambodia) Plc.
6- Farmer Finance (FF) Plc.
7- First Finance Plc.
8- Y.C.P Microfinance
9- Samrithisak Microfinance Limited
10- Camma Microfinance Limited
11- Khemarak Microfinance Institution Limited
12- Prime MF Ltd.
13- Sonatra Microfinance Institution Plc
14- Chamroeun Microfinance Plc.
15- Active People's Plc.
16- Bayon Credit Plc.
17- Borribo Plc.
18- Queen Finance Plc.
19- City Microfinance Institution 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- SEREY OUDOM Microheranhvathok Plc.
28- SAMBAT Finance Plc.
29- BNKC (Cambodia) Plc
30- BAMBOO Finance Plc.
31- SAHAKRINPHEAP Microfinance Plc.
32- Chailease Royal Finance Plc.
33- TBB (Cambodia) Plc.
34- Royal Microfinance Plc
35- Sunny Microfinance Plc.
36- Funan Microfinance Plc.
37- Samporn Samakum Sahakreas Thuntoch Neung Matjum Kampuchea Plc.
38- Samaky Capital Plc.
39- Cambodian Labor Care Plc.
40- CAM Capital Public Limited Company
41- Kongkea Capital MFI Plc
42- Futaba Microfinance Plc.
43- Idemitsu Saison Microfinance (Cambodia) Plc
44- Mothers Financial Japan Plc.
45- Sahaka Plc
46- Golden Cash Plc
47- Chourk Chey Finance Plc
48- Sabay Credit Commercial Plc
49- LED Microfinance Institution Plc.
50- L B P Microfinance Plc.
51- Prasethpheap Finance Plc.
52- T & Go Finance Plc
53- ANAKUT Plc.
54- Grow Plc.
55- Baitang Microheranhvatho Plc.
56- Mia Plc.
57- Leng Navatra Capital Plc.
58- Vithey Microfinance Plc.
59- Trop Khnhom Plc.
60- Khmer Capital Plc.
61- PG Development Plc.
62- JC Finance plc.
63- CMK Plc.
64- Rolya Plc.
65- LCH Microfinance Plc.
66- Family Microfinance Plc.
67- Propey Microfinance Plc.
68- Sixty Six Finance Plc.
69- G B Plc.
70- Evergreen Microfinance Plc.
71- Y.L.P Microfinance Plc.
72- Sawad Rung Reung Finance (Cambodia) Plc.
73- Mango Finance Plc.
74- Corich Microfinance Plc.
75- Vivath Golden Finance Plc.
76- Side Hustle Microfinance Plc.
77- Soksan Micro Finance Plc.
78- AMZ Microfinance Institution Plc.
79- JACCS Microfinance (Cambodia) Plc.
80- East Micro Plc.
81- RAFCO Financial (Cambodia) Plc.
82- HFC (Cambodia) Microfinance Plc.
83- Rich Avenue Finance Plc.
84- LSPD Microfinance Plc.
85- Rithyrith Microfinance Plc.
3 MDIs
1- AMRET Plc.
2- LOLC (Cambodia) Plc.
3- MOHANOKOR Plc.
29 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- E-Money Payment Solution Plc.
12- Dynamic Payment Plc
13- Dara Sakor Pay Plc.
14- Element Payment Solution PLC.
15- Paragon Payment Service Plc.
16- Kess Innovation Plc
17- One Pay Plc
18- Lync Pay Payment Solution
19- U-Pay Digital Plc
20- Starpay Fintech Plc
21- Lanton International (Cambodia) Payment Service Plc.
22- Clik Payment (Cambodia) Plc.
23- Sunpay (Cambodia) Plc.
24- Cai Fu Tong Payment Plc
25- Payon Plc.
26- Jin Hong Zhen Technology Plc.
27- Pentor (Cambodia) Plc.
28- Yong Xin Pay Plc.
29- H-Pay SERVICE PLC.
21 NBC Provincial Branches
1- Krung Phnom Penh
2- Kampong Cham
3- Sihanouk Ville
4- Siemreap
5- Battambang
6- BunteayMeanchey
7-SvayRieng
8- Kandal
9- Kampot
10-Kampong Thom
11-Pursat
12-Kampong Speu
13-Koh kong
14-Ratanakiri
15-Prey Veng
16-TaKeo
17-Kampong Chnaing
18-Preah Vihear
19-Kratie
20-Stung Treng
21-Mondolkiri
1 Credit Bureau (Cambodia)
88 Rural Credit Institutions
12 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- Chailease Royal Leasing Plc.
7- Komatsu Leasing (Cambodia) Plc.
8- Kubota Leasing (Cambodia) Plc.
9- L O D Leasing Plc.
10- Icare Leasing Plc.
11- Forward Leasing Plc.
12- We Service Leasing Plc.
13 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.
13- Fourmi & Partners Co., Ltd.

Technical Notes

I. Concepts and Scope of Data

Monetary and Financial Statistics (MFS) is compiled by the Monetary and Financial Statistics division of the Statistics Department of the National Bank of Cambodia (NBC). MFS are published on a monthly basis in local currency (in KHR billion). Likewise, MFS are also published in Economic and Monetary Statistics Bulletin based on the latest *Monetary and Financial Statistics Manual and Compilation Guide (MFSMCG),* published in 2016 by the International Monetary Fund (IMF).

MFS is a comprehensive set of data on the assets and liabilities of economic sectors, particularly financial and non-financial corporations, used by central banks to analyze money, credit, and financial stability. In the analytical surveys, **assets** are presented as financial corporations' claims on other resident institutional sectors and nonresidents, while the **liabilities** are presented by category of financial instruments in the order of their liquidity. Claims on and liabilities to nonresidents and the central government are presented on a net basis (claims minus liabilities). In MFS context, the economy is divided into several institutional sectors, including the Central Bank, Other Depository Corporations, Other Financial Corporations, Central and Local Governments, Public and Other Nonfinancial Corporations, Other Resident Sectors, and Nonresidents.

The scope of Analytical Surveys in MFS is defined according to different segments of the financial sector in Cambodia context. The Central Bank Survey (CBS) is limited to the activities of the NBC. The Other Depository Corporations (ODCs) survey covers Commercial Banks and Microfinance Deposit-Taking Institutions (MDIs), both of which accept deposits from the public. The Other Financial Corporations (OFCs) survey extends to institutions that provide financial services but do not primarily take deposits, including Specialized Banks, Insurance Companies, and non-deposit-taking Microfinance Institutions (MFIs). Together, the CBS and ODCs form the basis of the Depository Corporations (DCs) survey. Finally, the broadest coverage is provided by the Financial Corporations (FCs) survey, which encompasses both Depository Corporations (DCs) and Other Financial Corporations (OFCs), offering a complete overview of the financial sector.

The compilation of MFS faces several challenges. Occasionally, system errors arise both internally and externally, disrupting the reporting process. At times, there are imbalances between assets, liabilities, and equity, which create inconsistencies in the data. Another common issue is the incorrect classification of accounts by banking and financial institutions, which affects the accuracy of the survey results. Delays also occur due to the late submission of reports from institutions. Furthermore, when the Statistics Department identifies discrepancies, there is often no authorization to revise the Chart of Accounts (COA) directly, limiting the ability to correct errors. In addition, new staff at reporting institutions may lack adequate knowledge of compiling the COA, leading to further inaccuracies and delays.

II. Methodological Notes

According to the IMF methodology, there are 5 tables of Analytical Surveys:

1. Central Bank Survey
2. Other Depository Corporations Survey
3. Depository Corporations Survey
4. Other Financial Corporations Survey
5. Financial Corporations Survey

1. **Central Bank Survey**

The central bank survey, for analytical purposes, presents the NBC's claims on and liabilities to other sectors. The data source is NBC's monthly balance sheet.

Net foreign assets - claims on nonresidents less liabilities to nonresidents. Claims and liabilities are disaggregated into financial instruments in the order of their liquidity.

Claims on other depository corporations**:** the NBC's claims on resident ODCs that cover various types of loans.

Net claims on central government: claims on central government less liabilities.

Claims on other sectors: show the NBC's claims on all other sectors, by each sector.

For analytical purposes, the liability side of the NBC survey shows monetary base, deposits included and excluded from broad money and other liabilities by financial instruments, according to the monetary statistics classification.

Monetary base: NBC's liability that covers currency in circulation and resident commercial banks' deposits at the NBC, including required reserves and correspondent accounts, along with accrued interest. Currency in circulation comprises cash issued by the NBC – Khmer Riels (excluding cash in national currency in the NBC's vault) held by resident sectors and nonresidents. For analytical purposes, the monetary base comprises NBC's liabilities that support the expansion of broad money and credit. The monetary base is a measure of the funding base for money aggregates.

Other liabilities to other depository corporations: represent other liabilities of residents in ODCs to the NBC that are not included in monetary base. This position includes the NBC's certificates of deposits bought by resident ODCs.

Deposits included in broad money: cover deposits and accrued interest at the NBC of money-holding sectors: other financial corporations, public nonfinancial corporations, other nonfinancial corporations, and other resident sectors. Transferable deposits and other deposits are shown separately.

Other items (net): other liabilities less other assets. This position consists of unclassified assets and liabilities not included elsewhere in a survey position: nonfinancial assets, settlement accounts, etc.

2. **Other Depository Corporations Survey**

The other depository corporations survey covers resident commercial banks and Microfinance Deposit Taking Institutions (MDIs) sectors. The data source is the monthly reports (COA) of commercial banks and MDIs uploaded in the Supervision Reporting System (SRS) of the NBC.

Net foreign assets: claims on nonresidents less liabilities to nonresidents. Claims and liabilities are disaggregated into financial instruments in the order of their liquidity.

Claims on the central bank: represent resident ODCs' claims on the NBC, including currency, required reserves, and correspondent accounts along with accrued interest.

Net claims on central government: claims on central government less liabilities. Claims and liabilities are disaggregated into financial instruments and are ordered according to liquidity.

Claims on other sectors: show resident ODCs' claims on all other sectors, including claims on households that are unified in other resident sectors together with nonprofit institutions serving households (NPISHs).

Liabilities to central bank: resident ODCs' liabilities to the NBC. In particular, loans from the NBC along with accrued interest.

Deposits excluded from broad money: cover types of deposits and accrued interest held within the financial system that are not included in the official measurement of broad money (M2) by the NBC, which include Government Deposit, Interbank Deposit, Nonresident deposits, and Deposits that are restricted and not readily accessible.

Securities other than shares: represent resident ODCs' own debt securities bought by other financial corporations, other nonfinancial corporations and other resident sectors, along with accrued interest.

Loans: cover resident commercial banks' loans from other financial corporations, other non-financial corporations and other resident sectors, along with accrued interest.

Other items (net): other liabilities minus other assets plus consolidation adjustment. This position consists of unclassified assets and liabilities not included elsewhere in a survey position: non-financial assets, settlement accounts, provisions for loan losses, miscellaneous assets/liabilities, etc.

3. Depository Corporations Survey

The depository corporations survey consolidates the central bank survey and the other depository corporations survey. Thus, it covers the NBC and resident ODCs that together comprise depository corporation sector. For analytical purposes, this survey presents depository corporations' claims on and liabilities to other sectors. The data source is the central bank survey and the other depository corporations survey.

Net foreign assets: claims on nonresidents less liabilities to nonresidents.

Domestic claims: unify depository corporations' gross claims on resident sectors.

Broad money liabilities: broad money liabilities comprise currency outside depository corporations, transferable, other deposits, and securities other than shares, of which foreign currency (of M2).

Loans: cover depository corporations' loans from other financial corporations, other non-financial corporations and other resident sectors, along with accrued interest.

Other items (net): other liabilities minus other assets plus consolidation adjustment.

4. Other Financial Corporations Survey

The Other Financial Corporations Survey covers resident Specialized banks and Non-Deposit Taking Microfinance Institutions (MFIs) and the Insurance sectors. The data source is the monthly reports of Specialized banks uploaded in the SRS of the NBC, MFIs' data are from the Banking Supervision Directorate of the NBC, and Insurance data are from the Insurance Regulator of Cambodia (IRC) under the Ministry of Economy and Finance (MEF).

Net foreign assets: a net transaction with claims on nonresidents and liabilities to nonresidents made by other financial corporations with nonresidents.

Claims on depository corporations: cash holdings in vaults of other financial corporations; settlement accounts, deposits, and other funds placed with credit institutions, investment in shares and debt securities of credit institutions, including certificates of deposit, as well as loans to credit institutions.

***Net claims on government**:* claims of other financial corporations on the central government, less liabilities of other financial corporations to the government.

***Claims on other sectors**:* claims of other financial corporations on nonfinancial corporations and households.

Securities other than shares: all types of debt securities issued by other financial corporations.

Loans: loans received by other financial corporations from the general government, credit institutions, nonfinancial corporations, and households.

Insurance technical reserves: total funds accumulated by other financial corporations to fulfil obligations to resident insurance.

Shares and other equity: include authorized capital and aggregate capital contribution made by shareholders of other financial corporations, the value of shares in unit investment funds, supplementary and reserve capital, targeted funding, as well as financial results of other financial corporations and other equity of other financial corporations.

5. Financial Corporations Survey

Financial Corporations Survey consolidates the data of Depository Corporations Survey and the Other Financial Corporations Survey. The consolidation was carried out by netting all mutual claims and liabilities between depository corporations, on the one hand, and other financial corporations, on the other hand, and by summing their claims and liabilities to other economic sectors and nonresidents.

Net foreign assets: net transactions with claims on nonresidents and liabilities to nonresidents made by the NBC, credit institutions and other financial corporations in foreign currency.

Domestic claims: claims of depository corporations, other financial corporations on nonfinancial corporations and households, as well as net claims on general government.

Currency outside financial corporations: cash issued in circulation by the NBC, less cash in vaults of the NBC, ODC, and OFC.

Deposits: funds of residents of Cambodia (nonfinancial corporations and households) in settlement, current, and time deposits and other deposits with depository corporations, both included in and excluded from money supply.

Securities other than shares: bonds, savings certificates and certificates of deposit issued by credit institutions and other financial corporations.

Loans: loans extended to credit institutions and other financial corporations by non-financial corporations and to households.

Insurance technical reserves: total funds of other financial corporations to fulfil obligations to participants in pension plans and to resident insurers: non-financial organizations and households.

Shares and other equity: own funds of depository corporations and other financial corporations.

Other items (net): other liabilities and assets not included in the above-mentioned aggregates, as well as discrepancies between mutual liabilities and claims of depository corporations and other financial corporations.

III. Dissemination and Revision

The dissemination of Monetary and Financial Statistics (MFS) is carried out through multiple channels. These include publication in the *Cambodia Economic and Monetary Statistics Bulletin* (in both hard copy and soft copy on NBC website), the Cambodia Enhanced General Data Dissemination System (e-GDDS), and the IMF's Integrated Collection System (ICS). The data are also shared via email with IMF and AMRO representatives, distributed to relevant ministries, and internally disseminated within the Directorate General of Policy and International Cooperation (DGPIC). Additionally, MFS are included in the NBC semi-annual and annual reports.

The MFS are subject to revision due to the revision of data and data sources, expansion of data coverage, and revision of compilation methodologies. The adjustments are made with the aims to enhance the data quality and scope and ensure consistency with other macroeconomic statistics such as National Account Statistics (NAS), Government Financial Statistics (GFS) and Balance of Payment (BOP), and International Investment Position (IIP).

អ៊ីនធឺណែត : www.nbc.gov.kh គឺជាគេហទំព័ររបស់ធនាគារជាតិនៃកម្ពុជា។ ទិន្នន័យថ្មីៗក្នុងគេហទំព័រ និងទិន្នន័យបន្តបន្ទាប់ទៀត ត្រូវបាននិងកំពុងដាក់បញ្ចូលទៅក្នុងប្រព័ន្ធទិន្នន័យ តាមធនធានដែលមាន។ លើសពីនេះទៀត គេហទំព័រនេះ គឺជាទីតាំងដ៏ល្អបំផុតដើម្បីទទួលបានទិន្នន័យសង្ខេបនៃការចេញផ្សាយចុងក្រោយបង្អស់។

INTERNET

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 : បុគ្គលិករបស់នាយកដ្ឋានស្ថិតិ នៃធនាគារជាតិនៃកម្ពុជា អាចជួយចង្អុលបង្ហាញ ឬណែនាំអ្នកប្រើប្រាស់ក្នុងការស្វែងរកទិន្នន័យតាមតម្រូវការ។ ការបោះពុម្ពផ្សាយរបស់ធនាគារជាតិនៃកម្ពុជាអាចរកជាវបាន ហើយសេវាលើការជាវជាប្រចាំក៏អាចរៀបចំបានដែរ។ ចំពោះសេវាលើទិន្នន័យពិសេសផ្សេងទៀតក៏អាចរកបានផងដែរ តាមរយៈការមកជាវព្រឹត្តិបត្រដោយផ្ទាល់។

INFORMATION SERVICE

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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