

Ministry of Economy and Finance**Announcement****On****Loan Market Interest Rate Levels for 2025**

In accordance with the provisions of Article 15, Chapter 3 of Prakas No. 575 MEF.Prk.GDT dated 19 September 2024 on Tax on Salary, and Instruction No. 7015 GDT dated 13 March 2020 on the implementation of withholding tax obligations on fringe benefits arising from the provision of loans to employees, the General Department of Taxation hereby determines the market interest rate levels applicable to loans for the year 2025. These rates are calculated based on the average of the annual lending interest rates of twelve (12) major domestic commercial banks, as detailed below:

- 9.36 percent per annum for Cambodian Riel (KHR)
- 8.45 percent per annum for United States Dollars (USD)

The General Department of Taxation further clarifies that the above-mentioned interest rates are applicable solely for the purpose of enforcing withholding tax obligations on fringe benefits resulting from loans provided to employees.

Accordingly, all tax administration units and enterprises subject to the self-assessment tax regime are required to strictly comply with and effectively implement the provisions set forth in this announcement.