

ព្រះរាជាណាចក្រកម្ពុជា

KINGDOM OF CAMBODIA

ជាតិ សាសនា ព្រះមហាក្សត្រ

NATION RELIGION KING



ធនាគារជាតិ នៃ កម្ពុជា

NATIONAL BANK OF CAMBODIA

ព័ត៌មានស្ថិតិសេដ្ឋកិច្ច និងរូបិយវត្ថុ
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Contents



	Page
- Introduction.....	1
- Consumer Price Index.....	1
- Exchange Rate.....	1
- Money Supply.....	2
- Net Domestic Assets of the Banking Sector.....	2
- Net Foreign Assets of the Banking Sector.....	2
- Deposit Money Banks' Operations.....	3
- Interest Rates on Loans and Deposits.....	3
- Foreign Tourist Arrivals.....	3
- International Trade in Goods.....	4
Table 1 : Consumer Price Index and Inflation Rate.....	5
Table 2 : Consumer Items Showing Price Increased in August 2013	6
Chart 1 : Consumer Price Index.....	7
Chart 2 : Weight of All Group Indices in Consumer Basket.....	7
Table 3 : Gross Domestic Product.....	8
Chart 3 : GDP by Economic Activity (At Constant 2000 Prices).....	8
Chart 4 : GDP by Economic Activity (At Current Prices).....	8
Table 4 : Approved Investment Projects by Sectors.....	9
Chart 5 : Investment Fixed Assets by Sectors.....	9
Chart 6 : Numbers of Investment Projects by Sectors.....	9
Table 5 : Approved Investment Projects by Major Countries.....	10
Table 6 : Daily Exchange Rate in August 2013 (KHR/USD).....	11
Chart 7 : Trend of Daily Exchange Rate in August 2013	11
Table 7 : Monthly Exchange Rate (KHR/USD, End-Period).....	12
Chart 8 : Trend of Monthly Exchange Rate.....	12
Table 8 : The Value of KHR Against Other Currencies (Official Buying Rates, End-Period).....	13
Table 9 : Deposit Money Banks' Interest Rates on Deposits and Loans.....	14
Table 10 : Monetary Survey.....	15
Table 11 : Monetary Survey (Monthly Change).....	16
Chart 9 : Monetary Survey.....	17
Chart 10 : Components of Money Supply.....	17
Table 12 : Deposit Money Banks' Balance Sheet.....	18
Table 13 : National Bank of Cambodia's Balance Sheet.....	19
Table 14 : Credit Granted by Deposit Money Banks Classified by Industry.....	20
Chart 11 : Credit Granted by Deposit Money Banks Classified by Industry.....	20
Table 15 : Monthly Change of Credit Granted by Deposit Money Banks Classified by Industry.....	21
Table 16 : Deposits with Deposit Money Banks.....	22
Chart 12 : Deposits with Deposit Money Banks Classified by Currency, as of August 2013 (% of Total Deposits).....	22
Table 17 : Monthly Change of Deposits with Deposit Money Banks.....	23
Chart 13 : Deposits in KHR Classified by Type, as of August 2013 (% of Total KHR Deposits).....	24
Chart 14 : Deposits in Foreign Currency Classified by Type, as of August 2013 (% of Total FCD).....	24
Table 18 : Credit Granted by Micro-Finance Institutions and Non-Government Organizations.....	25
Table 19 : KHR-Denominated Checks Clearing Through Clearing House.....	26
Table 20 : USD-Denominated Checks Clearing Through Clearing House.....	27
Table 21 : Visitor Arrivals in Cambodia.....	28
Chart 15 : Top-Ten Countries of Passenger Arrivals in Cambodia.....	28
Table 22 : Cambodia's Imports and Exports.....	29

Introduction

In August 2013, headline consumer price inflation decreased moderately, mainly due to the decrease in the prices of Oil, Recreation and Culture, combined with a lower increase in food price. Cambodian riel (KHR) exchange rate against US dollar appreciated slightly while Credit to private sector accelerated and deposits by residents continued to decline markedly. During the same period, the international trade in goods showed the first time small-surplus in the year.

Consumer Price Index

Consumer price inflation in Phnom Penh (month-on-month) eased to 0.43% in August 2013 from 1.02% in July 2013 reflecting an increase in consumer price index (CPI), from 153.19 in July 2013 to 153.85 in August 2013.

During the period, eight group indexes increased and other four group indexes decreased. The group indexes showing the increases in the month were: Health (1.73%); Restaurants (1.68%); Clothing and Footwear (1.23%); Education (0.86%); Food and Non Alcoholic Beverages (0.71%); Alcoholic Beverages, Tobacco and Narcotics (0.57%); Communication (0.25%); and Housing, Water, Electricity, Gas and Other Fuels (0.21%).

The group indexes decreasing during the month were: Recreation and Culture (2.06%); Transport (1.58%); Miscellaneous Goods and Services (0.31%); and Furnishings and Household Maintenance (0.13%).

The increase in Food and Non Alcoholic Beverages resulted from the increases of 0.7% in the index for food sub-group and 0.4% in the index for Non-Alcoholic Beverages sub-group. The increase in food sub-group index mainly resulted from the increases in the prices of Fish and Seafood (2.3%), Beef (1.3%), Pork (1.2%), Duck (0.8%), Chicken (0.7%), Rice (0.4%), and Milk, Cheese and Eggs (0.4%). The increase in Non-Alcoholic Beverages sub-group was due to the increases in the prices of Mineral waters, Soft drinks, Fruits and Vegetable juices (0.6%) and Coffee, Tea and Cocoa (0.1%). The decrease in Transport group index was mainly due to the decreases in the prices of Spare parts and accessories for personal transport equipment (4.5%), Gasoline (3.9%), Diesel (1.9%), and Motor oil (1.3%).

Based on year-on-year percentage change of the CPI for all items, headline inflation moderated to 3.3% in August 2013 from 3.96% in July 2013, mainly due to the decreases in the prices of oil and housing and a lower increase in the price of food.

Exchange Rate

The value of KHR against the US dollar appreciated slightly in August 2013. The market buying rate decreased from KHR 4,094 per US dollar at the end of July 2013 to KHR 4,092 per US dollar at the end of August 2013, an appreciation of 0.04% compared to the depreciation of 0.22% in July 2013.

During the period, daily market buying rate varied between KHR 4,090 and KHR 4,096 per US dollar. As shown in Chart 7, the value of KHR was fixed with a rate KHR 4,091 per US for the first four days of the month followed by a consecutive depreciation from KHR 4,094 per US dollar on the fifth to KHR 4,096 per US dollar on the ninth. After that, the KHR showed an appreciation trends by treated on KHR 4,094 per US dollar from the tenth to the sixteenth, KHR 4,093 per US dollar from the seventeenth to the nineteenth, and KHR 4,090 per US dollar from the twentieth to the twenty fifth. Later on, the KHR depreciated to treat on KHR 4,092 per US dollar from the twenty sixth to the end of the month.

Money Supply

In August 2013, broad money (M2) continued to decrease markedly which decreased in three months consecutively, down by KHR 1,177.3 billion (3.9%) after decreasing KHR 1,342.9 billion (4.2%) in July 2013, from KHR 30,316.1 billion in July 2013 to KHR 29,138.9 billion in August 2013. The decrease resulted from the decreases of KHR 1,207.6 billion (4.9%) in residents' foreign currency deposits and KHR 105.0 billion (2.4%) in currency outside banks, while demand deposits and time and saving deposits increased by KHR 99.3 billion (27.1%), and KHR 36 billion (4.5%), respectively.

Net Domestic Assets of the Banking Sector

Net domestic assets of the banking sector decreased slightly in August 2013 after increasing in the previous four months consecutively, down by KHR 32 billion (0.3%) after increasing KHR 455.3 billion (4.6%) in July 2013. This was due to a decrease of KHR 61.4 billion (0.5%) in other items net while domestic credit increased by KHR 29.4 billion (0.1%). The decrease in other items net was mirrored by an increase of KHR 354.7 billion (3.0%) in capital and reserves and partly offset by an increase of KHR 287.7 billion (268.8%) in other items and a decrease of KHR 5.6 billion (0.7%) in restricted deposits.

The increase in domestic credit was reflected by the increases of KHR 22.6 billion (0.1%) in credit to private sector and KHR 7.9 billion (0.3%) in net claims on government while credit to state enterprises decreased by KHR 1.2 billion (9.4%). The increase in net claims on government was entirely due to a decrease of KHR 7.9 billion (0.3%) in government deposits while claims on government remained stable.

Net Foreign Assets of the Banking Sector

Net foreign assets of the banking sector in August 2013 continued to decrease modestly, down by KHR 1,145.2 billion (5.7%) after decreasing KHR 1,798.3 billion (8.3%) in July 2013. This was due to a decrease of KHR 862.9 billion (3.3%) in total foreign assets contributed with an increase of KHR 282.2 billion (4.6%) in total foreign liabilities. The decrease in total foreign assets resulted from a decrease of KHR 654.7 billion (7.7%) in foreign assets of commercial banks and KHR 208.3 billion (1.2%) in foreign assets of the

National Bank of Cambodia. The increase in total foreign liabilities resulted from the increases of KHR 281.7 billion (5.0%) in foreign liabilities of commercial banks and KHR 0.6 billion (0.1%) in foreign liabilities of the National Bank of Cambodia.

Deposit Money Banks' Operations

As shown in Table 12, total assets of commercial banks and specialized banks continued to decline at a slower pace in August 2013. Total assets of these banks decreased from KHR 46,874 billion in July 2013 to KHR 45,984.8 billion in August 2013, down by KHR 889.2 billion (1.9%) compared to the decrease of KHR 1,224.3 billion (2.5%) in July 2013. This decrease was due to the decreases of KHR 654.7 billion (7.7%) in foreign assets, KHR 205.1 billion (2.5%) in cash and deposits with the central bank and KHR 50.7 billion (1.2%) in fixed and other domestic assets while loans and advances to residents increased by KHR 21.4 billion (0.1%). The increase in loans and advances to residents was due to an increase of KHR 22.6 billion (0.1%) in credit to private sector while credit to nonfinancial public enterprises declined by KHR 1.2 billion (9.4%).

The total liabilities of all banks in the month showed decreasing which was reflected by the decreases of KHR 1,105.4 billion (4.3%) in deposits by residents and KHR 330.3 billion (5.4%) in domestic liabilities while foreign liabilities and capital and reserves increased by KHR 281.7 billion (5.0%) and KHR 264.9 billion (2.9%), respectively. The decrease in deposits by residents resulted from a decrease of KHR 1,207.6 billion (4.9%) in foreign currency deposits while demand deposits and time and saving deposits increased by KHR 66.2 billion (22.7%) and KHR 36 billion (4.5%), respectively.

Interest Rates on Loans and Deposits

In August 2013, the interest rate movement with a maturity of 12-month on loans and deposits showed that the weighted average deposit rate in KHR decreased by 0.04% from 5.98% in July 2013 to 5.94% in August 2013 while the same rate of deposit in US Dollar remained stable by keeping the same rate of 4.39% as in July 2013.

During the period, the weighted average lending rate in KHR was fixed with a rate 11.93% in August 2013 while the same rate for lending in US dollar decreased by 0.05% from 11.42% in July 2013 to 11.37% in August 2013.

The banks' interest rate spread between loan and deposit rates in KHR widened from 5.95% in July 2013 to 5.99% in August 2013, and the spread in US dollar narrowed from 7.03% in July 2013 to 6.98% in August 2013.

Foreign Tourist Arrivals

The number of foreign passenger arrivals in Cambodia continued to increase at a slower pace in August 2013. The total number of passenger arrivals increased from 338,761 persons in July 2013 to 342,064 persons in August 2013, up by 3,303 persons (1%) following the

increase of 37,349 persons (12.4%) in a month earlier. The increase in the number of passenger arrivals was apportioned by modes of arrival as follows: Passenger arrivals by air at Siem Reap International Airport, up by 10,469 persons (13.7%) and Passenger arrivals by water, up by 967 persons (24.9%) while Passenger arrivals by land, down by 6,920 persons (3.6%) and Passenger arrivals by air at Phnom Penh International Airport, down by 1,213 persons (1.8%). The main purpose of the passenger arrivals in Cambodia was for vacation accounting for more than 94% of the total. Most of the foreign passengers were from Vietnam (22.4%), Lao PDR (12%), China P.R.C. (11.1%) and South Korea (8.2%) followed by Japan (6.8%), Thailand (5.3%), France (3.7%), Malaysia (3.2%), the United States of America (3%), and the Philippines (3%).

International Trade in Goods

In August 2013, the international trade in goods showed the first time small-surplus of 1.1% in the year following the deficit of KHR 337.7 billion (13.2%) in July 2013.

Total exports (fob) increased significantly by KHR 519.3 billion (23.3%) in the month after decreasing KHR 50.5 billion (2.2%) in July 2013, from KHR 2,229 billion in July 2013 to KHR 2,748.2 billion in August 2013. The increase was mainly due to the increases in the exports of Garment (KHR 494.4 billion or 26.9%), Rubber (KHR 12.9 billion or 20.6%), and Textile (KHR 1.2 billion or 14.7%) while imports of Swan Timber and Footwear declined by KHR 9.4 billion (37%) and KHR 2.5 billion (2.1%), respectively.

Total imports (fob) increased moderately in August 2013, up by KHR 150.9 billion (5.9%) after decreasing KHR 397.9 billion (13.4%) in July 2013, mainly due to the increases in imports of Petroleum products (KHR 20.5 billion or 6.8%), Cigarettes (KHR 12.9 billion or 19%), Cloths (KHR 6.5 billion or 20.9%), Cement (KHR 2.4 billion or 10.8%), Clothing (KHR 2.4 billion or 17.2%), Construction Material (KHR 2.3 billion or 10.5%), and Sugar (KHR 1.6 billion or 39.8%) while imports of Vehicles, Motor Bikes, and Steel declined by KHR 25.3 billion (17.8%), KHR 9.7 billion (22.3%), and KHR 2.7 billion (12.7%), respectively. In the meantime, imports of other commodities changed slightly.

Table 1: Consumer Price Index and Inflation Rate

1. Consumer Price Index (CPI) and Component Indices	Dec-12	May-13	Jun-13	Jul-13	Aug-13
(Oct-Dec. 2006 = 100)					
CPI (all items)	148.72	151.27	151.64	153.19	153.85
Food and Non-Alcoholic Beverages	167.56	172.31	172.97	174.73	175.97
Alcoholic Beverages, Tobacco and Narcotics	125.94	128.78	129.85	129.08	129.81
Clothing and Footwear	123.58	126.49	127.72	128.25	129.83
Housing, Water, Electricity, Gas and other Fuels	127.75	126.16	125.39	125.95	126.22
Furnishings and Household Maintenance	128.73	131.52	131.64	132.16	131.99
Health	115.91	118.86	120.95	123.77	125.91
Transport	129.34	129.82	130.26	132.14	130.06
Communication	71.43	71.34	71.05	70.69	70.87
Recreation and Culture	103.98	109.01	108.96	109.32	107.07
Education	146.11	147.65	148.02	154.12	155.46
Restaurants	199.95	202.74	203.36	207.05	210.53
Miscellaneous Goods and Services	152.62	150.70	148.40	147.45	146.99
2. Percentage Change in the CPI and its Components					
2.1 Month on Month Change (%)					
CPI (all items)	0.02	0.69	0.25	1.02	0.43
Food and Non-Alcoholic Beverages	-0.26	1.12	0.39	1.02	0.71
Alcoholic Beverages, Tobacco and Narcotics	0.02	0.70	0.83	-0.59	0.57
Clothing and Footwear	0.68	0.55	0.98	0.41	1.23
Housing, Water, Electricity, Gas and other Fuels	0.91	-1.32	-0.60	0.45	0.21
Furnishings and Household Maintenance	-0.04	0.75	0.09	0.40	-0.13
Health	0.06	1.80	1.76	2.33	1.73
Transport	-0.46	1.29	0.34	1.44	-1.58
Communication	-0.16	0.08	-0.42	-0.50	0.25
Recreation and Culture	1.14	1.10	-0.04	0.33	-2.06
Education	0.00	1.05	0.25	4.13	0.86
Restaurants	0.41	0.77	0.31	1.82	1.68
Miscellaneous Goods and Services	-0.03	-1.37	-1.53	-0.64	-0.31
2.2 Year on Year Change (%)					
CPI (all items)	2.54	2.82	2.92	3.96	3.30
Food and Non-Alcoholic Beverages	2.42	4.07	3.56	4.84	4.37
Alcoholic Beverages, Tobacco and Narcotics	1.80	2.48	2.86	3.08	3.06
Clothing and Footwear	4.65	4.69	5.14	5.08	6.00
Housing, Water, Electricity, Gas and other Fuels	3.35	-0.21	0.03	0.58	-0.09
Furnishings and Household Maintenance	3.43	3.50	3.33	3.86	3.01
Health	0.44	1.92	3.84	6.26	8.41
Transport	0.87	-0.96	2.56	2.70	-1.50
Communication	-2.12	-0.84	-1.31	-1.90	-1.40
Recreation and Culture	1.61	5.96	5.16	5.47	4.26
Education	2.40	3.48	3.74	6.66	7.35
Restaurants	5.60	5.98	4.39	6.29	7.32
Miscellaneous Goods and Services	0.87	-0.97	-1.84	-1.99	-2.75
3. Three-month moving average CPI (All Items)	148.81	150.29	151.05	152.04	152.89
Year on Year Change (%)	1.78	1.60	2.25	3.24	3.40
4. Twelve-month moving average CPI (All Items)	148.06	149.09	149.44	149.93	150.34
Year on Year Change (%)	2.93	1.70	1.80	2.02	2.11

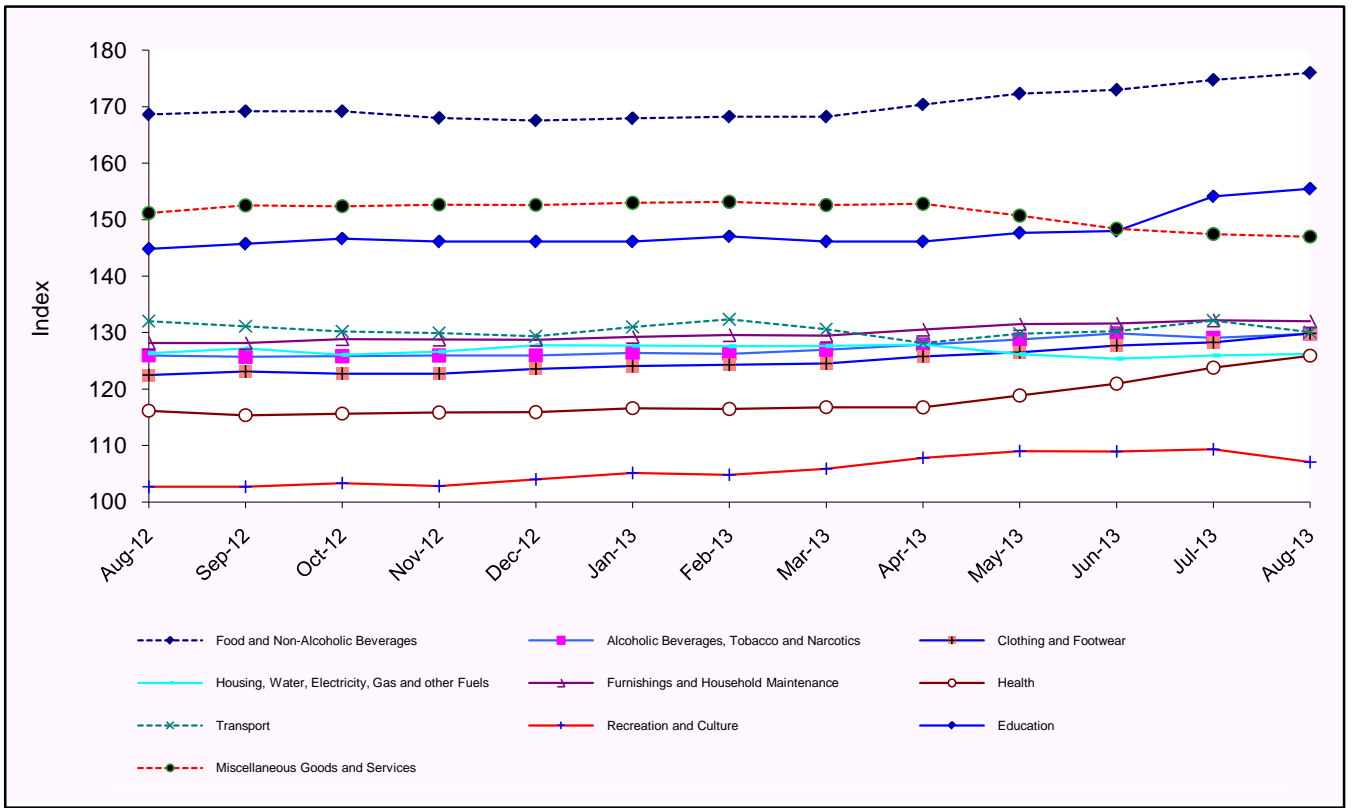
Source: National Institute of Statistics

Table 2: Consumer Items Showing Price **Increased in August 2013**

No.	Description	Weight	Index			Percentage Change	
			Aug 2012	Jul 2013	Aug 2013	Monthly	Yearly
1	HOSPITAL SERVICES	0.412	111.01	155.32	183.38	18.1	65.2
2	FISH (FRESH)	7.435	154.93	154.04	158.23	2.7	2.1
3	FINANCIAL SERVICES N.E.C.	0.037	80.12	83.13	85.33	2.7	6.5
4	OTHER GRAINS	0.090	191.12	206.06	211.51	2.6	10.7
5	FOOTWEAR	0.641	131.57	138.22	141.75	2.6	7.7
6	TUBERS AND MUSHROOMS	0.439	178.75	180.90	184.02	1.7	3.0
7	RESTAURANTS AND HOTELS	5.861	196.16	207.05	210.53	1.7	7.3
8	DRIED AND PRESERVED FRUITS	0.086	104.92	107.59	109.27	1.6	4.1
9	PREPARED AND PRESERVED VEGETABLES	0.337	150.30	166.95	169.52	1.5	12.8
10	BEEF (FRESH)	2.165	178.19	192.57	195.15	1.3	9.5
11	CLOTHING FOR WOMEN AND GIRLS	1.065	120.74	124.90	126.49	1.3	4.8
12	PORK (FRESH)	5.618	174.05	176.41	178.49	1.2	2.6
13	OUTPATIENT SERVICES	1.141	115.90	117.84	119.20	1.2	2.8
14	BICYCLES	0.103	125.21	129.86	131.33	1.1	4.9
15	FRUIT VEGETABLES	1.138	188.91	191.87	193.74	1.0	2.6
16	CLOTHING MATERIALS	0.334	118.00	128.95	130.28	1.0	10.4
17	GAS	2.699	157.67	152.75	154.22	1.0	-2.2
18	PROCESSED FISH AND SEAFOOD	1.646	179.75	186.30	188.02	0.9	4.6
19	FRESH EGGS	1.013	129.79	138.00	139.29	0.9	7.3
20	WINE	0.248	141.78	145.43	146.76	0.9	3.5
21	EDUCATION	1.174	144.81	154.12	155.46	0.9	7.4
22	NOODLES	1.008	188.05	199.84	201.53	0.8	7.2
23	DUCK (FRESH)	0.319	159.87	169.46	170.83	0.8	6.9
24	PROCESSED EGGS	0.079	129.79	139.51	140.59	0.8	8.3
25	HOUSEHOLD APPLIANCES	0.397	109.25	111.62	112.54	0.8	3.0
26	GLASSWARE, TABLEWARE AND HOUSEHOLD UTENSILS	0.078	121.79	129.00	130.02	0.8	6.8
27	CHICKEN (FRESH)	1.303	169.81	179.52	180.80	0.7	6.5
28	MINERAL WATERS, SOFT DRINKS, FRUIT AND VEGETABLE JUICES	0.748	120.51	130.78	131.59	0.6	9.2
29	TOBACCO	0.831	129.45	134.16	134.90	0.6	4.2
30	OILS AND FATS	0.920	204.76	203.48	204.60	0.5	-0.1
31	CLOTHING FOR MEN AND BOYS	0.621	117.37	124.12	124.79	0.5	6.3
32	TRANSPORT SERVICES	0.812	169.02	184.24	185.19	0.5	9.6
33	TELEPHONE AND TELEFAX EQUIPMENT	0.725	55.92	54.15	54.43	0.5	-2.7
34	HAIRDRESSING SALONS AND PERSONAL GROOMING ESTABLISHMENTS	0.081	130.22	137.38	138.09	0.5	6.0
35	RICE	6.162	190.47	196.60	197.33	0.4	3.6
36	RICE, QUALITY NO.2 WHITE, NEANG-MENH, BATTAMBANG	2.681	189.61	197.79	198.61	0.4	4.7
37	BEER	0.532	112.70	113.04	113.51	0.4	0.7
38	RICE, QUALITY NO.1 WHITE, PHAKA KANHEY, BATTAMBANG	3.052	201.19	205.81	206.53	0.3	2.6
39	GLUTINOUS RICE, QUALITY NO.1, WHITE, KHMER	0.429	119.57	123.57	123.97	0.3	3.7
40	LOCALLY PROCESSED MEAT	0.276	210.08	211.66	212.26	0.3	1.0

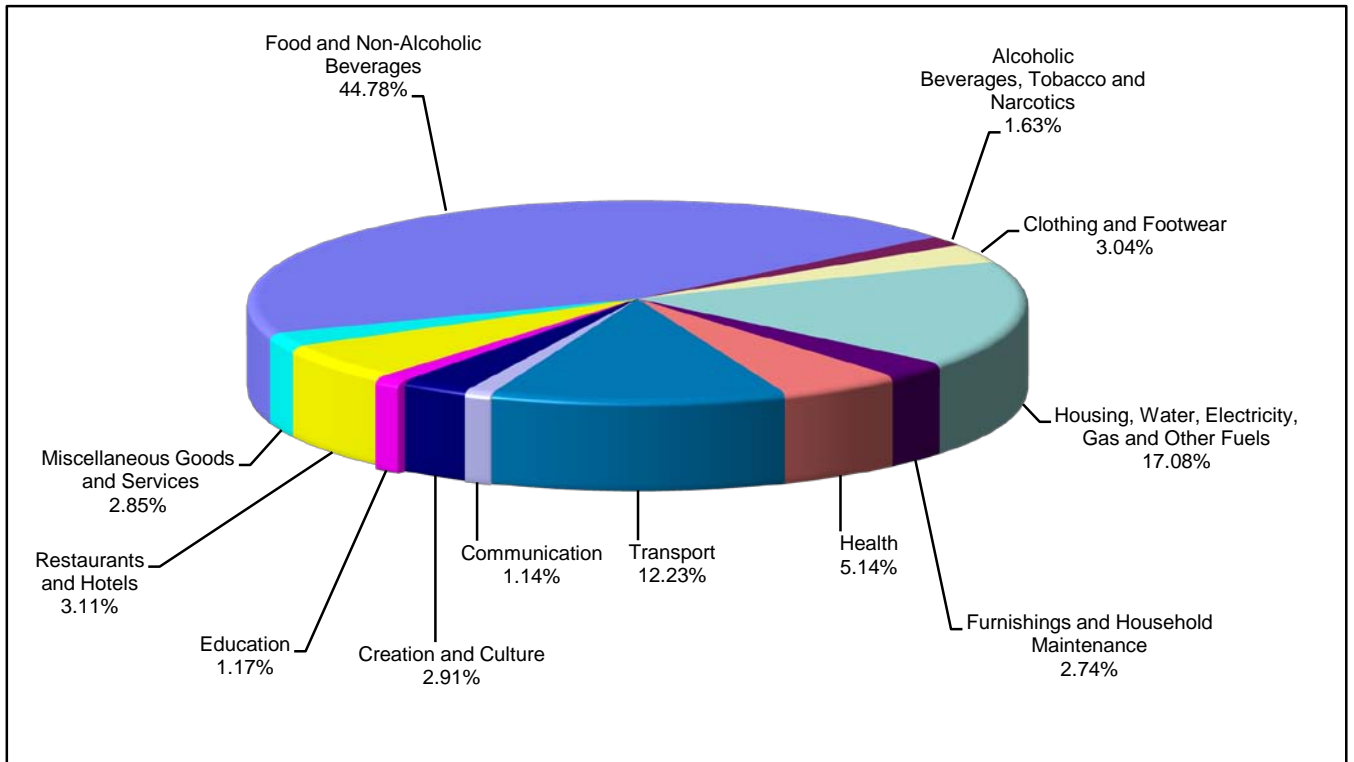
Source: National Institute of Statistics

Chart 1: Consumer Price Index



Source: National Institute of Statistics

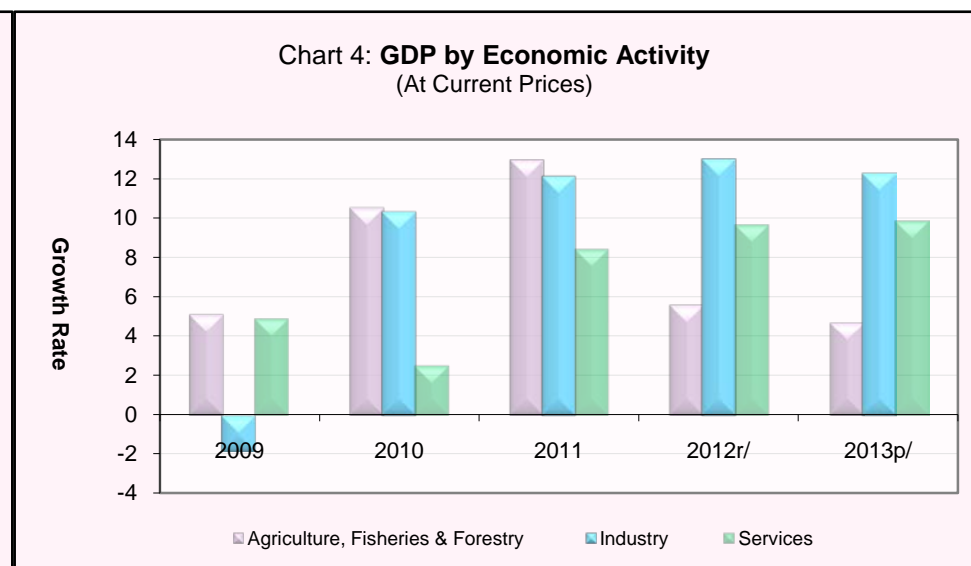
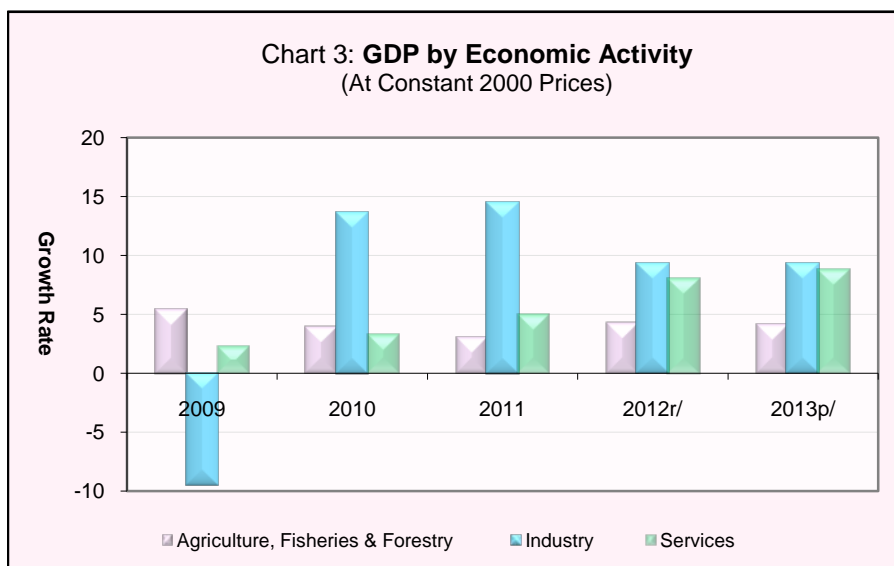
Chart 2: Weight of All Group Indices in Consumer Basket



Source: National Institute of Statistics

Table 3: Gross Domestic Product (GDP)

	At Constant 2000 Prices					At Current Prices				
	2009	2010	2011	2012r/	2013p/	2009	2010	2011	2012r/	2013p/
GDP in KHR Billion	28,692	30,406	32,553	34,933	37,603	43,057	47,048	52,069	56,682	61,525
GDP in USD Million	6,931	7,519	8,106	8,662	9,285	10,400	11,634	12,965	14,054	15,191
GDP % Growth Rate	0.1	6.0	7.1	7.3	7.6	2.6	9.3	10.7	8.9	8.5
GDP % Growth Rate, by Economic Activity										
Agriculture, Fisheries & Forestry	5.4	4.0	3.1	4.3	4.2	5.1	10.5	12.9	5.6	4.7
Industry	-9.5	13.6	14.5	9.3	9.3	-1.8	10.3	12.1	13.0	12.2
Services	2.3	3.3	5.0	8.1	8.8	4.9	2.5	8.4	9.6	9.8
GDP Per Capita in KHR Million	2.1	2.2	2.3	2.4	2.6	3.2	3.4	3.7	3.9	4.3
GDP Per Capita in USD	502	536	570	599	642	753	830	911	973	1,051



p/: preliminary estimates

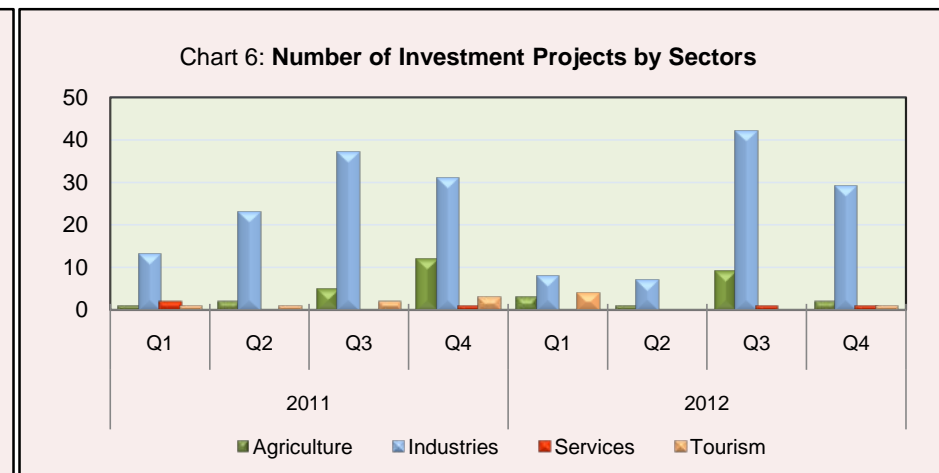
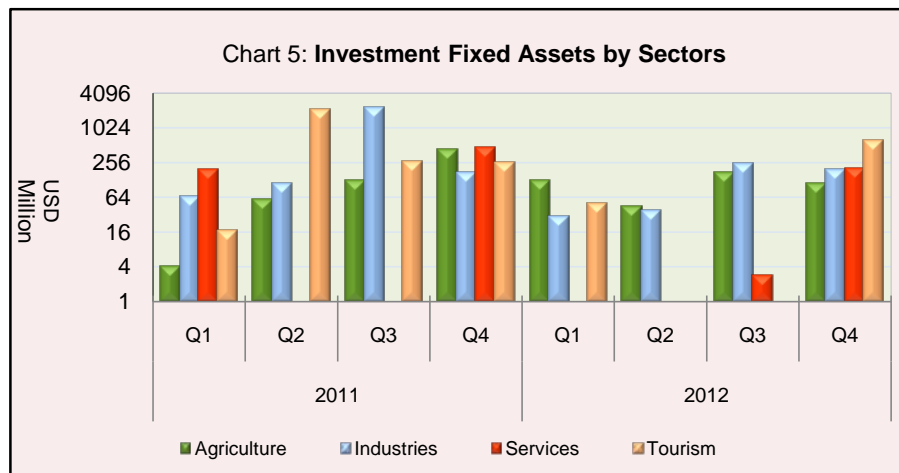
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Source: National Institute of Statistics

Table 4: Investment Projects Approved by Sectors

(In USD Million)

Sector	Agriculture		Industries		Services		Tourism		Total	
	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets
2011										
Q1	1	4.1	13	67.1	2	192.4	1	17.1	17	280.7
Q2	2	60.0	23	113.1	-	-	1	2,171.2	26	2,344.3
Q3	5	123.8	37	2,363.0	-	-	2	264.1	44	2,750.9
Q4	12	440.6	31	174.9	1	465.6	3	257.0	47	1,338.1
Total	20	628.5	104	2,718.1	3	658.0	7	2,709.4	134	6,714.0
2012										
Q1	3	127.8	8	31.0	-	-	4	50.9	15	209.6
Q2	1	44.4	7	37.8	-	-	-	-	8	82.3
Q3	9	175.9	42	252.0	1	2.8	-	-	52.0	430.8
Q4	2	114.5	29	196.5	1	205.0	1	640.6	33.0	1,156.6
Total	15	462.7	86	517.2	2	207.8	5	691.5	108.0	1,879.3



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

Table 5: Investment Projects Approved by Major Countries*

(In USD Million)

Country	2011				2012			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
Cambodia	117.4	1,114.8	78.2	563.5	95.8	5.6	112.6	646.3
China	6.2	1,094.4	45.8	46.3	12.0	6.3	89.2	33.2
Korea	2.5	26.3	30.3	12.2	5.3	11.9	72.3	133.3
United States	95.1	-	2.2	-	5.3	-	-	-
Thailand	-	-	-	-	76.0	8.0	33.4	3.4
Vietnam	-	60.0	89.8	384.8	-	44.4	1.4	2.1
Malaysia	5.9	16.9	206.2	5.0	-	-	0.1	-
Singapore	-	-	-	13.8	-	-	71.3	-
Taiwan	31.1	19.9	15.5	13.0	2.2	6.0	19.8	19.6
Australia	-	-	25.0	-	-	-	1.0	-
England	-	-	2,221.8	16.1	-	-	1.1	-
Canada	-	-	-	-	3.3	-	2.6	-
Hong Kong	-	-	32.1	262.9	4.3	-	19.1	61.4
Others	22.4	11.8	4.1	20.7	5.3	-	6.8	257.3
Total	280.7	2,344.3	2,750.9	1,338.1	209.6	82.3	430.8	1,156.6
(Share of total)								
Cambodia	41.8	47.6	2.8	42.1	45.7	6.8	26.1	55.9
China	2.2	46.7	1.7	3.5	5.7	7.7	20.7	2.9
Korea	0.9	1.1	1.1	0.9	2.6	14.5	16.8	11.5
United States	33.9	-	0.1	-	2.5	-	-	-
Thailand	-	-	-	-	36.3	9.8	7.8	0.3
Vietnam	-	2.6	3.3	28.8	-	54.0	0.3	0.2
Malaysia	2.1	0.7	7.5	0.4	-	-	0.0	-
Singapore	-	-	-	1.0	-	-	16.6	-
Taiwan	11.1	0.8	0.6	1.0	1.0	7.2	4.6	1.7
Australia	-	-	0.9	-	-	-	0.2	-
England	-	-	80.8	1.2	-	-	0.2	-
Canada	-	-	-	-	1.6	-	0.6	-
Hong Kong	-	-	1.2	19.6	2.1	-	4.4	5.3
Others	8.0	0.5	0.2	1.5	2.5	-	1.6	22.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

* Fixed Assets

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

Table 6: Daily Exchange Rate in August 2013

(KHR/USD)

Day	Parallel Market Rate			Official Rate	Daily Change*	
	Purchase	Sale	Midpoint		Spread	% Change
1	4,091	4,100	4,096	4,062	-3.0	-0.1
2	4,091	4,100	4,096	4,062	0.0	0.0
3	4,091	4,100	4,096	4,062	0.0	0.0
4	4,091	4,100	4,096	4,062	0.0	0.0
5	4,094	4,103	4,099	4,062	3.0	0.1
6	4,096	4,105	4,101	4,062	2.0	0.0
7	4,096	4,105	4,101	4,062	0.0	0.0
8	4,096	4,105	4,101	4,062	0.0	0.0
9	4,096	4,105	4,101	4,062	0.0	0.0
10	4,094	4,103	4,099	4,062	-2.0	0.0
11	4,094	4,103	4,099	4,062	0.0	0.0
12	4,094	4,103	4,099	4,062	0.0	0.0
13	4,094	4,103	4,099	4,062	0.0	0.0
14	4,094	4,103	4,099	4,062	0.0	0.0
15	4,094	4,103	4,099	4,062	0.0	0.0
16	4,094	4,103	4,099	4,062	0.0	0.0
17	4,093	4,102	4,098	4,062	-1.0	0.0
18	4,093	4,102	4,098	4,062	0.0	0.0
19	4,093	4,098	4,096	4,062	0.0	0.0
20	4,090	4,097	4,094	4,062	-3.0	-0.1
21	4,090	4,097	4,094	4,062	0.0	0.0
22	4,090	4,097	4,094	4,062	0.0	0.0
23	4,090	4,097	4,094	4,062	0.0	0.0
24	4,090	4,097	4,094	4,062	0.0	0.0
25	4,090	4,097	4,094	4,062	0.0	0.0
26	4,092	4,100	4,096	4,062	2.0	0.0
27	4,092	4,100	4,096	4,062	0.0	0.0
28	4,092	4,100	4,096	4,062	0.0	0.0
29	4,092	4,101	4,097	4,062	0.0	0.0
30	4,092	4,101	4,097	4,062	0.0	0.0
31	4,092	4,101	4,097	4,062	0.0	0.0
Average Rate	4,093	4,101	4,097	4,062	-0.1	0.0

* - Spread of Daily Purchasing Market Rate

- Daily % Change of Purchasing Market Rate

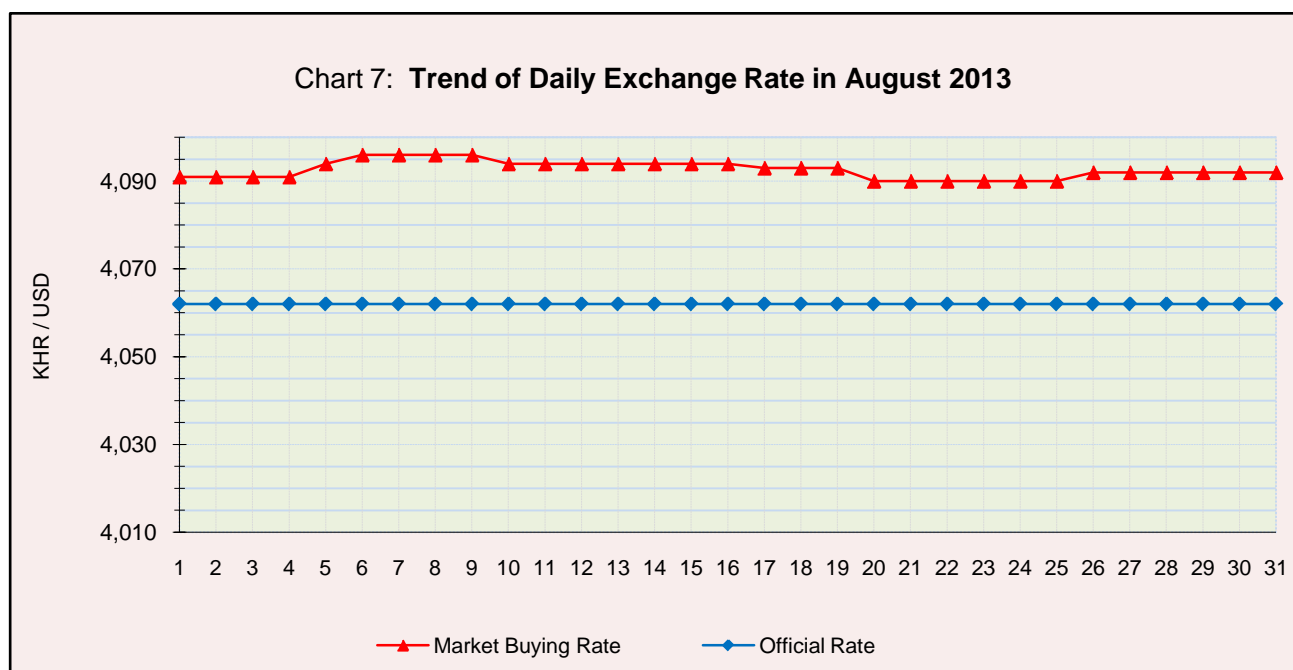


Table 7: Monthly Exchange Rate

(KHR/USD, End-Period)

Month	Market Rate				Official Rate
	Purchase	Monthly %Change	Sale	Midpoint	
Dec-09	4,181	0.41	4,190	4,186	4,169
Dec-10	4,048	-0.64	4,053	4,051	4,053
Dec-11	4,057	0.67	4,066	4,062	4,039
2012					
Feb	4,013	-1.47	4,018	4,016	4,015
Mar	3,995	-0.45	4,005	4,000	3,995
Apr	4,042	1.18	4,056	4,049	4,025
May	4,095	1.31	4,105	4,100	4,065
Jun	4,100	0.12	4,109	4,105	4,065
Jul	4,077	-0.56	4,084	4,081	4,070
Aug	4,053	-0.59	4,063	4,058	4,045
Sep	4,055	0.05	4,062	4,059	4,043
Oct	4,025	-0.74	4,033	4,029	4,030
Nov	3,995	-0.75	4,003	3,999	3,992
Dec	3,990	-0.13	3,995	3,993	3,995
2013					
Jan	3,980	-0.25	3,987	3,984	3,995
Feb	3,980	0.00	3,988	3,984	3,995
Mar	3,983	0.08	3,989	3,986	3,995
Apr	4,055	1.81	4,067	4,061	4,020
May	4,092	0.91	4,100	4,096	4,065
Jun	4,085	-0.17	4,093	4,089	4,062
Jul	4,094	0.22	4,101	4,098	4,062
Aug	4,092	-0.05	4,101	4,097	4,062

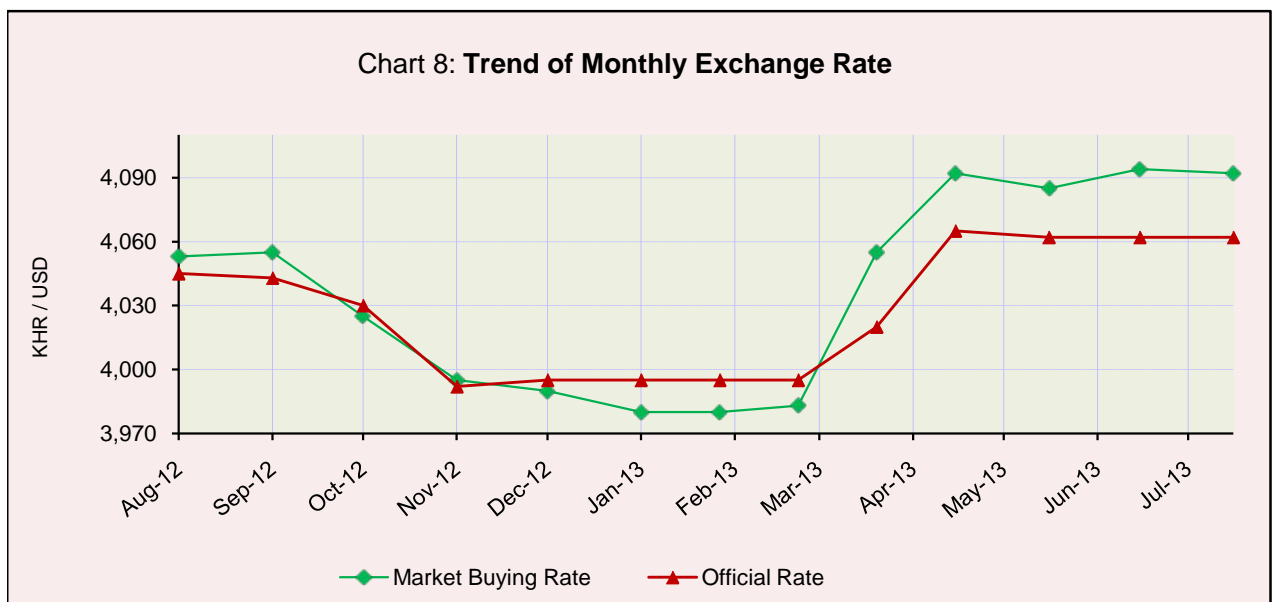


Table 8: The Value of KHR Against Other Currencies

(Official Buying Rate, End-Period)

	SDR	US Dollar	Euro	Japanese Yen	Pound Sterling	Indonesian Rupiah	Malaysian Ringgit	Philippines Peso	Singaporean Dollar	Thai Baht	Vietnamese Dong
Unit	1	1	1	100	1	1000	1	100	1	1	1000
Dec-09	6,512	4,165	5,978	4,504	6,694	441	1,216	9,013	2,966	125	225
Dec-10	6,242	4,051	5,387	4,970	6,252	450	1,318	9,248	3,143	134	208
Dec-11	6,181	4,039	5,230	5,201	6,225	445	1,274	9,210	3,108	127	192
2012											
Jul	6,137	4,070	4,990	5,209	6,394	429	1,292	9,712	3,264	129	195
Aug	6,150	4,045	5,061	5,148	6,385	422	1,292	9,574	3,227	129	194
Sep	6,225	4,043	5,220	5,208	6,562	421	1,315	9,642	3,296	131	193
Oct	6,189	4,030	5,202	5,051	6,460	419	1,316	9,753	3,298	131	193
Nov	6,126	3,992	5,178	4,861	6,402	414	1,310	9,777	3,269	130	191
Dec	6,140	3,995	5,285	4,645	6,456	411	1,304	9,737	3,266	131	191
2013											
Jan	6,155	3,995	5,420	4,392	6,312	413	1,296	9,840	3,232	134	192
Feb	6,050	3,995	5,255	4,327	6,058	413	1,292	9,812	3,232	134	191
Mar	5,985	3,995	5,119	4,240	6,070	410	1,293	9,793	3,220	136	191
Apr	6,067	4,020	5,263	4,106	6,226	414	1,327	9,774	3,258	137	192
May	6,084	4,065	5,300	4,021	6,190	415	1,323	9,614	3,228	135	194
Jun	6,108	4,062	5,297	4,125	6,198	410	1,280	9,358	3,207	131	193
Jul	6,153	4,062	5,388	4,145	6,191	396	1,252	9,364	3,197	130	192
Aug	6,159	4,062	5,376	4,128	6,297	372	1,230	9,099	3,184	126	192
Monthly % Change	0.1	0.0	-0.2	-0.4	1.7	-6.1	-1.8	-2.8	-0.4	-3.1	0.0

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

(Annual Rate, Weighted Average Rate)

	Dec-11	Aug-12	Sep-12	Oct-12	Nov-12	Dec-12	Jan-13	Feb-13	Mar-13	Apr-13	May-13	Jun-13	Jul-13	Aug-13
Interest Rates on Deposits in KHR														
Saving Deposits	1.19	1.12	1.13	1.12	1.11	1.12	1.14	1.14	1.13	1.14	1.14	1.14	1.23	1.18
Fixed deposit 1 Month	2.86	2.66	2.63	2.61	2.63	2.63	2.66	2.67	2.65	2.67	2.67	2.67	2.69	2.67
Fixed deposit 3 Months	4.33	4.13	4.11	4.07	4.08	4.08	4.13	4.12	4.10	4.14	4.14	4.16	4.15	4.12
Fixed deposit 6 Months	5.28	4.97	4.94	4.90	4.91	4.91	4.96	4.96	4.93	4.98	4.98	5.00	4.99	4.96
Fixed deposit 12 Months	6.16	5.94	5.91	5.86	5.88	5.88	5.94	5.93	5.90	5.95	5.95	5.98	5.98	5.94
Interest Rates on Deposits in USD														
Saving Deposits	0.63	0.62	0.63	0.62	0.62	0.63	0.64	0.64	0.63	0.61	0.61	0.62	0.70	0.81
Fixed deposit 1 Month	1.65	1.66	1.66	1.65	1.65	1.66	1.67	1.67	1.67	1.64	1.64	1.65	1.64	1.91
Fixed deposit 3 Months	2.39	2.41	2.41	2.40	2.40	2.41	2.41	2.40	2.41	2.38	2.38	2.38	2.37	2.46
Fixed deposit 6 Months	3.43	3.43	3.43	3.41	3.42	3.43	3.43	3.42	3.42	3.40	3.40	3.41	3.38	3.37
Fixed deposit 12 Months	4.29	4.44	4.44	4.42	4.42	4.44	4.45	4.44	4.44	4.41	4.41	4.43	4.39	4.39
Interest Rates on Loans in KHR														
1 Month	22.09	11.31	11.30	11.31	11.29	11.28	11.27	11.29	11.30	11.33	11.38	11.43	11.43	11.47
3 Months	16.99	11.31	11.30	11.31	11.29	11.28	11.27	11.29	11.30	11.33	11.38	11.43	11.43	11.47
6 Months	16.99	11.31	11.30	11.31	11.29	11.28	11.27	11.29	11.30	11.33	11.38	11.43	11.43	11.47
12 Months	19.35	11.82	11.81	11.81	11.80	11.79	11.78	11.76	11.80	11.84	11.88	11.93	11.93	11.93
Interest Rates on Loans in USD														
1 Month	18.57	11.79	11.79	11.79	11.80	11.81	11.76	11.74	11.78	11.91	11.94	11.97	9.83	9.90
3 Months	16.35	11.51	11.48	11.49	11.59	10.87	11.39	11.12	11.13	11.21	11.22	11.10	10.02	9.98
6 Months	16.38	11.86	11.85	11.85	11.85	11.84	11.80	11.78	11.76	11.76	11.78	11.81	10.84	10.77
12 Months	15.36	11.97	11.97	11.97	11.98	11.61	11.85	11.71	11.72	11.76	11.76	11.71	11.42	11.37

* Including Commercial Banks and Specialized Banks

Table 10: Monetary Survey

(In KHR Billion)

	Dec-12	May-13	Jun-13	Jul-13	Aug-13
Net Foreign Assets	21,264.7	22,563.9	21,772.9	19,974.7	18,829.4
Foreign Assets	27,723.8	28,628.2	27,754.6	26,049.9	25,186.9
Foreign Liabilities	-6,459.1	-6,064.3	-5,981.6	-6,075.2	-6,357.4
Net Domestic Assets	7,327.2	9,144.7	9,886.1	10,341.5	10,309.4
Domestic Credit	19,312.0	21,892.6	22,147.8	23,046.3	23,075.7
Net Claims on Government	-2,486.4	-3,018.6	-3,012.6	-2,890.1	-2,882.1
Claims on Government	270.4	270.4	270.4	270.4	270.4
Deposits of Government	-2,756.9	-3,289.0	-3,283.1	-3,160.5	-3,152.5
Non-Government	21,798.5	24,911.2	25,160.4	25,936.4	25,957.8
State Enterprises	5.6	12.8	14.5	12.8	11.6
Private Sector	21,792.9	24,898.3	25,146.0	25,923.6	25,946.2
Of Which in Foreign Currency	24,654.6	24,654.6	24,654.6	24,902.5	25,680.1
Other	-11,984.9	-12,747.9	-12,261.7	-12,704.9	-12,766.3
Restricted Deposits	-655.0	-760.9	-759.4	-765.1	-759.5
Capital & Reserves	-11,490.7	-11,809.2	-11,576.1	-11,832.8	-12,187.5
Others	160.9	-177.8	73.8	-107.0	180.7
Liquidity (M2)	28,591.9	31,708.5	31,659.1	30,316.1	29,138.9
Money (M1)	4,045.7	4,630.0	4,585.9	4,701.1	4,695.4
Currency Outside Banks	3,755.6	4,232.9	4,236.8	4,335.3	4,230.3
Demand Deposits	290.1	397.2	349.1	365.9	465.2
Quasi-Money	24,546.2	27,078.5	27,073.2	25,615.0	24,443.4
Time and Savings Deposits	779.8	718.6	745.0	794.5	830.5
Foreign Currency Deposits	23,766.4	26,359.9	26,328.2	24,820.5	23,612.9

* Revised

Table 11: Monetary Survey
(Monthly Change)

	Change in KHR Billion			Percentage Change		
	Jun-13	Jul-13	Aug-13	Jun-13	Jul-13	Aug-13
Net Foreign Assets	-790.9	-1,798.3	-1,145.2	-3.5	-8.3	-5.7
Foreign Assets	-873.6	-1,704.7	-863.0	-3.1	-6.1	-3.3
Foreign Liabilities	-82.6	93.6	282.2	-1.4	1.6	4.6
Net Domestic Assets	741.5	455.3	-32.0	8.1	4.6	-0.3
Domestic Credit	255.2	898.5	29.4	1.2	4.1	0.1
Net Claims on Government	5.9	122.5	8.0	0.2	4.1	0.3
Claims on Government	0.0	0.0	0.0	0.0	0.0	0.0
Deposits of Government	-5.9	-122.5	-8.0	-0.2	-3.7	-0.3
Non-Government	249.3	776.0	21.4	1.0	3.1	0.1
State Enterprises	1.6	-1.6	-1.2	12.6	-11.3	-9.4
Private Sector	247.7	777.6	22.6	1.0	3.1	0.1
Of Which in Foreign Currency	0.0	247.8	777.6	0.0	1.0	3.1
Other	486.3	-443.2	-61.4	3.8	-3.6	-0.5
Restricted Deposits	-1.5	5.7	-5.6	-0.2	0.7	-0.7
Capital & Reserves	-233.2	256.7	354.7	-2.0	2.2	3.0
Others	251.6	-180.8	287.7	141.5	-245.1	268.8
Liquidity (M2)	-49.5	-1,342.9	-1,177.3	-0.2	-4.2	-3.9
Money (M1)	-44.2	115.3	-5.7	-1.0	2.5	-0.1
Currency Outside Banks	3.9	98.5	-105.0	0.1	2.3	-2.4
Demand Deposits	-48.1	16.8	99.3	-12.1	4.8	27.1
Quasi-Money	-5.3	-1,458.2	-1,171.6	0.0	-5.4	-4.6
Time and Savings Deposits	26.4	49.5	36.0	3.7	6.6	4.5
Foreign Currency Deposits	-31.7	-1,507.6	-1,207.6	-0.1	-5.7	-4.9

* Revised

Chart 9: Monetary Survey

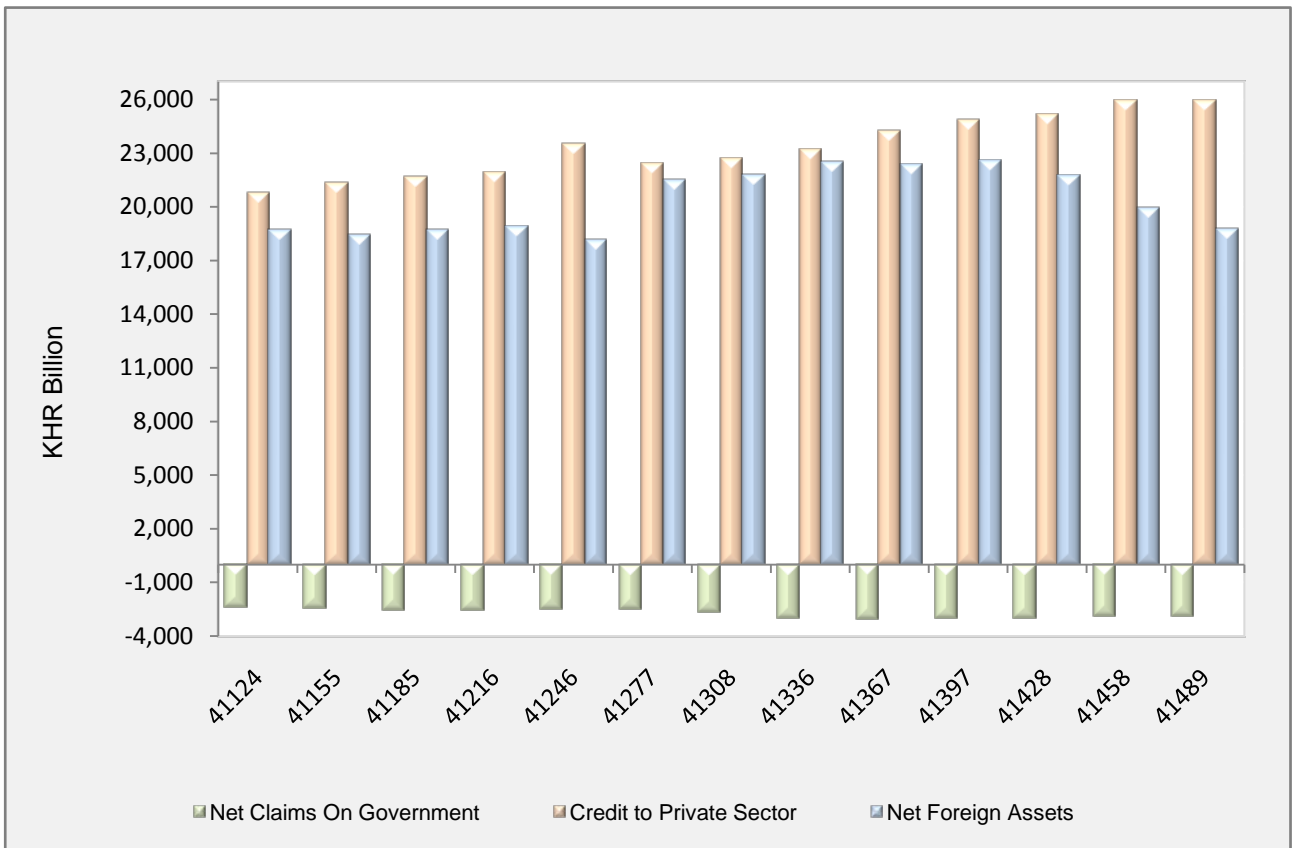


Chart 10: Components of Money Supply

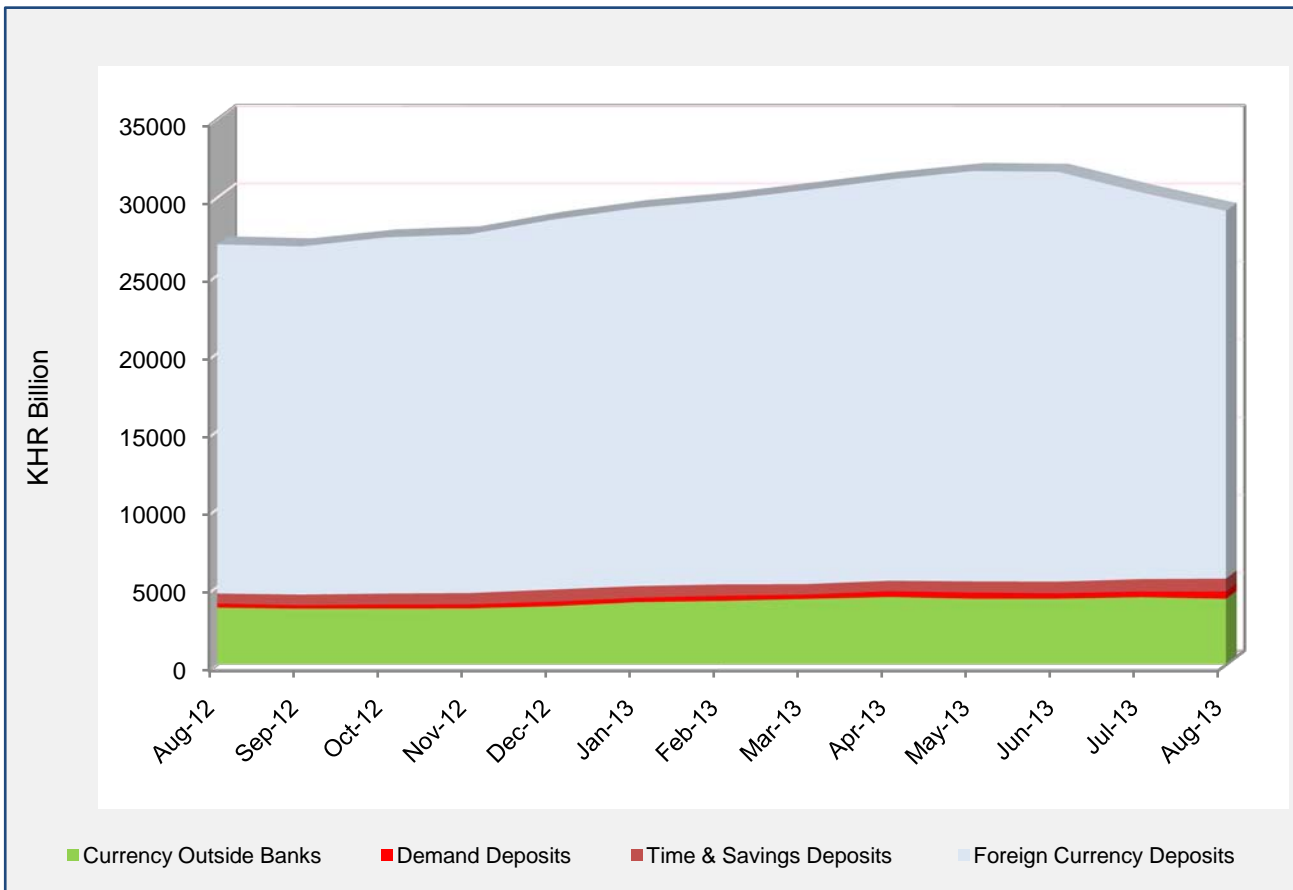


Table 12: Deposit Money Banks' Balance Sheet

(In KHR Billion)

	Dec-12	May-13	Jun-13	Jul-13	Aug-13
Assets					
Foreign Assets	8,720.6	8,168.6	8,316.7	8,461.0	7,806.3
Cash and Deposits with Central Bank	9,673.0	10,583.7	10,073.5	8,081.0	7,875.8
Loans and Advances to residents	21,798.7	24,911.3	25,160.6	25,936.6	25,958.0
Government	0.2	0.2	0.2	0.2	0.2
Non-Fin. Pub. Enterprises	5.6	12.8	14.5	12.8	11.6
Private Sector	21,792.9	24,898.3	25,146.0	25,923.6	25,946.2
Fixed and Other Domestic Assets	4,178.6	4,576.5	4,547.5	4,395.4	4,344.7
Liabilities					
Foreign Liabilities	6,038.5	5,647.6	5,563.1	5,654.1	5,935.8
Deposits by residents	24,744.2	27,399.6	27,350.8	25,906.4	24,801.0
Demand	198.0	321.1	277.6	291.4	357.6
Time and Savings	779.8	718.6	745.0	794.5	830.5
Foreign Currency	23,766.4	26,359.9	26,328.2	24,820.5	23,612.9
Other Domestic Liabilities	5,457.2	6,307.9	6,085.8	6,143.3	5,813.0
Capital and Reserves	8,131.0	8,885.2	9,098.6	9,170.2	9,435.0
Total Assets/Liabilities	44,370.8	48,240.2	48,098.3	46,874.0	45,984.8

(Monthly Change in KHR Billion)

Assets					
Foreign Assets	969.2	-334.3	148.1	144.3	-654.7
Cash and Deposits with Central Bank	73.1	155.3	-510.2	-1,992.5	-205.1
Loans and Advances to Residents	841.2	644.3	249.3	776.0	21.4
Government	0.0	0.0	0.0	0.0	0.0
Non-Fin. Pub. Enterprises	5.0	-1.2	1.6	-1.6	-1.2
Private Sector	836.2	645.6	247.7	777.6	22.6
Fixed and Other Domestic Assets	69.2	309.0	-29.1	-152.1	-50.7
Liabilities					
Foreign Liabilities	939.7	-527.1	-84.4	91.0	281.7
Deposits by Residents	790.3	657.9	-48.8	-1,444.4	-1,105.4
Demand	15.5	24.4	-43.5	13.8	66.2
Time and Savings	53.9	47.3	26.4	49.5	36.0
Foreign Currency	720.9	586.2	-31.7	-1,507.6	-1,207.6
Other Domestic Liabilities	178.8	463.3	-222.1	57.5	-330.3
Capital and Reserves	43.9	180.3	213.4	71.6	264.9
Total Assets/Liabilities	1,952.6	774.4	-141.9	-1,224.3	-889.2

(Monthly Percentage Change)

Assets					
Foreign Assets	12.5	-3.9	1.8	1.7	-7.7
Cash and Deposits with Central Bank	0.8	1.5	-4.8	-19.8	-2.5
Loans and Advances to Residents	4.0	2.7	1.0	3.1	0.1
Government	0.0	0.0	0.0	0.0	0.0
Non-Fin. Pub. Enterprises	871.9	-8.9	12.6	-11.3	-9.4
Private Sector	4.0	2.7	1.0	3.1	0.1
Fixed and Other Domestic Assets	1.7	7.2	-0.6	-3.3	-1.2
Liabilities					
Foreign Liabilities	18.4	-8.5	-1.5	1.6	5.0
Deposits by Residents	3.3	2.5	-0.2	-5.3	-4.3
Demand	8.5	8.2	-13.5	5.0	22.7
Time and Savings	7.4	7.0	3.7	6.6	4.5
Foreign Currency	3.1	2.3	-0.1	-5.7	-4.9
Other Domestic Liabilities	3.4	7.9	-3.5	0.9	-5.4
Capital and Reserves	0.5	2.1	2.4	0.8	2.9
Total Assets/Liabilities	4.6	1.6	-0.3	-2.5	-1.9

* Revised

Table 13: National Bank of Cambodia's Balance Sheet

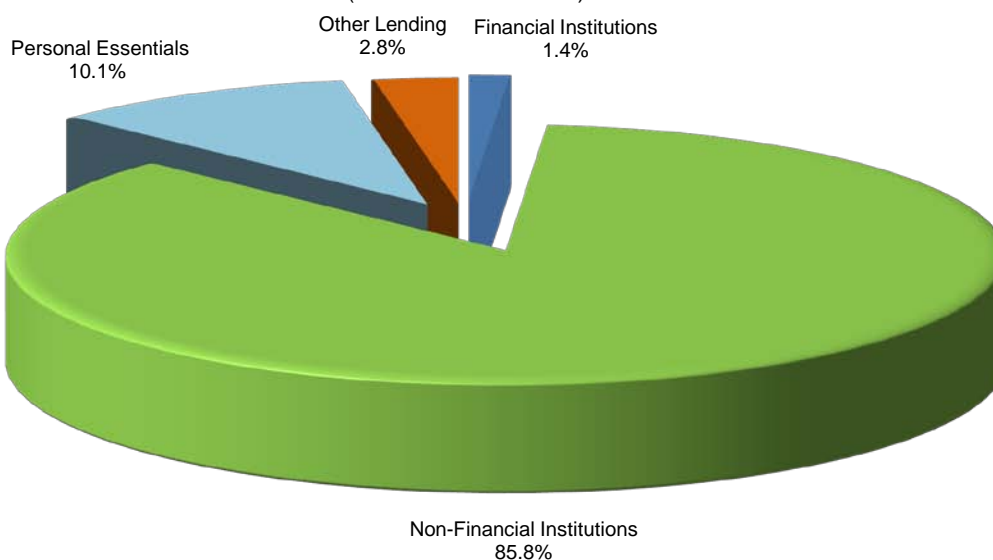
(In KHR Billion)

	Dec-12	May-13	Jun-13	Jul-13	Aug-13
Assets					
Domestic & Foreign Currency Holding	1,199.3	1,594.9	1,357.6	1,542.2	2,669.5
Foreign Currency Claims on Non-resident Banks	11,773.3	12,951.9	12,465.1	11,187.8	10,042.8
Domestic Currency at IMF	546.1	530.8	530.8	530.8	530.8
Loans and Advances	272.8	311.4	317.7	317.7	318.2
Commercial Banks	2.6	41.2	47.4	47.5	48.0
Government	270.2	270.2	270.2	270.2	270.2
SDR Holding	421.4	419.6	412.3	424.3	424.7
Other Foreign Currency Claims on Non-					
Bank Non-Residents	3,567.8	3,963.9	3,978.5	2,979.3	2,774.8
Gold and Precious Metal	2,649.3	2,302.1	1,959.9	2,157.2	2,283.2
Fixed Assets	857.9	877.6	876.1	897.0	887.7
Other Assets	24.8	30.7	15.3	8.6	17.5
Liabilities					
Domestic Currency Issued	4,598.4	5,331.3	5,263.8	5,332.4	5,401.4
Foreign Currency Liabilities to Resident Banks	9,667.9	10,683.2	10,116.7	8,047.1	7,832.3
Foreign Currency Liabilities to Non-					
Bank Non-Residents	1,064.9	1,047.4	1,049.4	1,053.2	1,053.6
Foreign Currency Liabilities to Non-					
Bank Residents	2,393.3	2,770.7	2,792.7	2,724.7	2,662.1
Accumulated Depreciation	206.2	215.0	215.2	216.8	215.1
Provisions	260.4	261.1	261.4	261.5	261.7
Capital	100.0	100.0	100.0	100.0	100.0
Reserves	3,172.0	2,762.4	2,321.5	2,493.8	2,586.4
Retained Earnings	-182.8	-267.2	-267.2	-267.2	-267.2
Other Liabilities	32.2	79.1	68.8	82.7	103.9
Total Assets/Liabilities	21,312.6	22,983.0	21,922.2	20,044.9	19,949.3

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

(In KHR Billion)

	Dec-12	May-13	Jun-13	Jul-13	Aug-13
1. Financial Institutions	537.1	453.0	463.0	401.0	375.0
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	330.7	160.9	155.6	150.3	147.8
1.3. Other Financial Institutions	206.4	292.1	307.3	250.7	227.3
2. Non-Financial Institutions	20,402.9	22,371.8	25,618.9	23,590.2	23,732.7
2.1. Agriculture, Forestry and Fishing	2,288.1	2,587.2	5,246.4	2,726.9	2,697.6
2.2. Mining and Quarrying	83.6	95.0	94.4	33.5	78.6
2.3. Manufacturing	2,206.8	2,873.6	2,523.0	2,620.8	2,832.0
2.4. Utilities	223.9	219.8	219.3	218.8	209.8
2.5. Construction	1,785.1	2,031.6	2,076.6	2,162.6	2,142.5
2.6. Wholesale Trade	4,189.4	4,368.7	4,744.1	4,930.4	4,930.9
2.7. Retail Trade	3,697.0	4,066.5	4,226.7	4,260.7	4,233.7
2.8. Hotels and Restaurants	1,416.4	1,639.3	1,754.4	1,828.0	1,817.4
2.9. Transport and Storage	309.8	432.6	358.4	363.9	377.2
2.10. Information Media and Telecommunications	784.8	363.1	458.3	451.0	404.3
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	307.8	296.6	316.5	320.1	326.2
2.12. Real Estate Activities	733.4	858.5	911.8	935.5	921.4
2.13. Other Non-Financial Services	2,376.9	2,539.4	2,689.1	2,738.1	2,761.2
3. Personal Essentials	2,336.4	2,527.4	2,627.9	2,708.9	2,785.2
3.1. Personal Lending	982.1	1,050.9	1,147.1	1,185.7	1,192.8
3.2. Credit Cards	36.0	43.0	41.6	44.0	41.6
3.3. Mortgages, Owner-Occupied Housing only	1,318.3	1,433.5	1,439.1	1,479.2	1,550.8
4. Other Lending	485.2	758.3	784.1	837.3	773.0
Total Gross Loan	23,761.6	26,110.5	29,494.0	27,537.4	27,665.9

Chart 11: Credits Granted by Deposit Money Banks Classified by Industry in August 2013
(Share of Total Credits)

* Revised

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

	Dec-12	May-13	Jun-13	Jul-13	Aug-13
(Monthly Change in KHR Billion)					
1. Financial Institutions	94.8	92.6	10.0	-62.0	-26.0
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	83.1	6.3	-5.2	-5.3	-2.6
1.3. Other Financial Institutions	11.7	86.3	15.2	-56.7	-23.4
2. Non-Financial Institutions	1,504.8	557.6	3,247.2	-2,028.8	142.5
2.1. Agriculture, Forestry and Fishing	162.0	35.1	2,659.2	-2,519.5	-29.3
2.2. Mining and Quarrying	-47.8	1.8	-0.6	-60.9	45.1
2.3. Manufacturing	351.9	420.9	-350.6	97.8	211.2
2.4. Utilities	6.2	0.7	-0.6	-0.5	-8.9
2.5. Construction	281.7	42.0	45.0	86.0	-20.1
2.6. Wholesale Trade	383.8	-12.8	375.4	186.3	0.5
2.7. Retail Trade	62.2	57.5	160.2	34.0	-27.0
2.8. Hotels and Restaurants	-112.4	57.0	115.1	73.6	-10.6
2.9. Transport and Storage	11.4	83.8	-74.1	5.4	13.4
2.10. Information Media and Telecommunications	324.6	-77.7	95.2	-7.3	-46.7
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	2.2	-2.8	20.0	3.5	6.1
2.12. Real Estate Activities	16.5	-5.6	53.3	23.8	-14.1
2.13. Other Non-Financial Services	62.6	-42.2	149.7	49.0	23.0
3. Personal Essentials	70.2	18.7	100.5	81.0	76.2
3.1. Personal Lending	51.6	-9.6	96.2	38.5	7.1
3.2. Credit Cards	-0.1	-0.8	-1.3	2.4	-2.4
3.3. Mortgages, Owner-Occupied Housing only	18.6	29.1	5.6	40.1	71.5
4. Other Lending	40.1	3.6	25.8	53.2	-64.3
Total Gross Loan	1,709.9	672.5	3,383.5	-1,956.6	128.5
(Monthly Percentage Change)					
1. Financial Institutions	21.4	25.7	2.2	-13.4	-6.5
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	33.6	4.1	-3.3	-3.4	-1.7
1.3. Other Financial Institutions	6.0	41.9	5.2	-18.4	-9.3
2. Non-Financial Institutions	8.0	2.6	14.5	-7.9	0.6
2.1. Agriculture, Forestry and Fishing	7.6	1.4	102.8	-48.0	-1.1
2.2. Mining and Quarrying	-36.4	1.9	-0.6	-64.5	134.5
2.3. Manufacturing	19.0	17.2	-12.2	3.9	8.1
2.4. Utilities	2.8	0.3	-0.3	-0.2	-4.1
2.5. Construction	18.7	2.1	2.2	4.1	-0.9
2.6. Wholesale Trade	10.1	-0.3	8.6	3.9	0.0
2.7. Retail Trade	1.7	1.4	3.9	0.8	-0.6
2.8. Hotels and Restaurants	-7.4	3.6	7.0	4.2	-0.6
2.9. Transport and Storage	3.8	24.0	-17.1	1.5	3.7
2.10. Information Media and Telecommunications	70.5	-17.6	26.2	-1.6	-10.4
2.11. Rental and Operational Leasing Activities, Excluded Real Estate Leasing and Rentals	0.7	-0.9	6.7	1.1	1.9
2.12. Real Estate Activities	2.3	-0.6	6.2	2.6	-1.5
2.13. Other Non-Financial Services	2.7	-1.6	5.9	1.8	0.8
3. Personal Essentials	3.1	0.7	4.0	3.1	2.8
3.1. Personal Lending	5.5	-0.9	9.2	3.4	0.6
3.2. Credit Cards	-0.2	-1.8	-3.1	5.7	-5.5
3.3. Mortgages, Owner-Occupied Housing only	1.4	2.1	0.4	2.8	4.8
4. Other Lending	9.0	0.5	3.4	6.8	-7.7
Total Gross Loan	7.8	2.6	13.0	-6.6	0.5

Table 16: Deposits with Deposit Money Banks

(In KHR Billion)

	Dec-12	May-13	Jun-13	Jul-13	Aug-13
Deposits in KHR					
Demand deposits	278.6	514.0	460.0	416.6	496.3
Savings deposits	358.1	338.8	362.7	403.1	407.6
Fixed deposits	399.7	375.7	382.0	385.4	422.6
Others	14.3	15.6	19.1	18.4	48.2
Total	1,050.7	1,244.2	1,223.8	1,223.4	1,374.8
Deposits in Foreign Currency*					
Demand deposits	5,320.4	5,658.7	5,572.4	5,487.3	5,416.7
Savings deposits	8,590.5	9,219.7	9,110.1	8,313.8	7,864.0
Fixed deposits	11,299.1	12,685.7	12,909.5	12,363.7	11,626.6
Others	649.8	665.8	671.4	578.1	494.4
Total	25,859.9	28,229.9	28,263.4	26,742.9	25,401.6
Grand Total	26,910.6	29,474.1	29,487.2	27,966.3	26,776.4

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

Chart 12: Deposits with Deposit Money Banks Classified by Currency, as of August 2013
(Share of Grand Total Deposits)

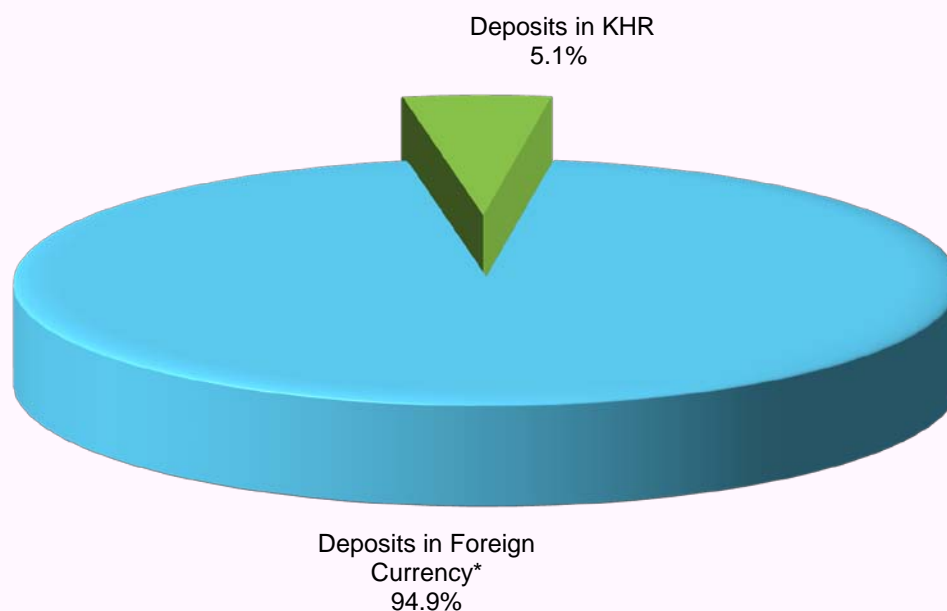


Table 17: Monthly Change of Deposits with Deposit Money Banks

	Dec-12	May-13	Jun-13	Jul-13	Aug-13
	(Change in KHR Billion)				
Deposits in KHR					
Demand deposits	-34.4	49.2	-54.1	-43.4	79.8
Savings deposits	50.5	29.5	23.9	40.4	4.5
Fixed deposits	1.0	21.2	6.3	3.3	37.2
Others	1.3	0.7	3.5	-0.7	29.9
Total	18.3	100.6	-20.4	-0.4	151.4
Deposits in Foreign Currency					
Demand deposits	375.9	141.5	-86.2	-85.1	-70.6
Savings deposits	258.6	27.0	-109.7	-796.3	-449.8
Fixed deposits	201.0	249.7	223.8	-545.7	-737.2
Others	-11.8	2.6	5.6	-93.3	-83.7
Total	823.7	420.8	33.5	-1,520.4	-1,341.3
Grand Total	842.0	521.4	13.1	-1,520.8	-1,189.9
	(Percentage Change)				
Deposits in KHR					
Demand deposits	-11.0	10.6	-10.5	-9.4	19.2
Savings deposits	16.4	9.6	7.1	11.1	1.1
Fixed deposits	0.3	6.0	1.7	0.9	9.6
Others	10.0	4.9	22.5	-3.9	162.4
Total	1.8	8.8	-1.6	0.0	12.4
Deposits in Foreign Currency					
Demand deposits	7.6	2.6	-1.5	-1.5	-1.3
Savings deposits	3.1	0.3	-1.2	-8.7	-5.4
Fixed deposits	1.8	2.0	1.8	-4.2	-6.0
Others	-1.8	0.4	0.8	-13.9	-14.5
Total	3.3	1.5	0.1	-5.4	-5.0
Grand Total	3.2	1.8	0.0	-5.2	-4.3

Chart 13: Deposits in KHR Classified by Type, as of August 2013
(Share of Total KHR Deposits)

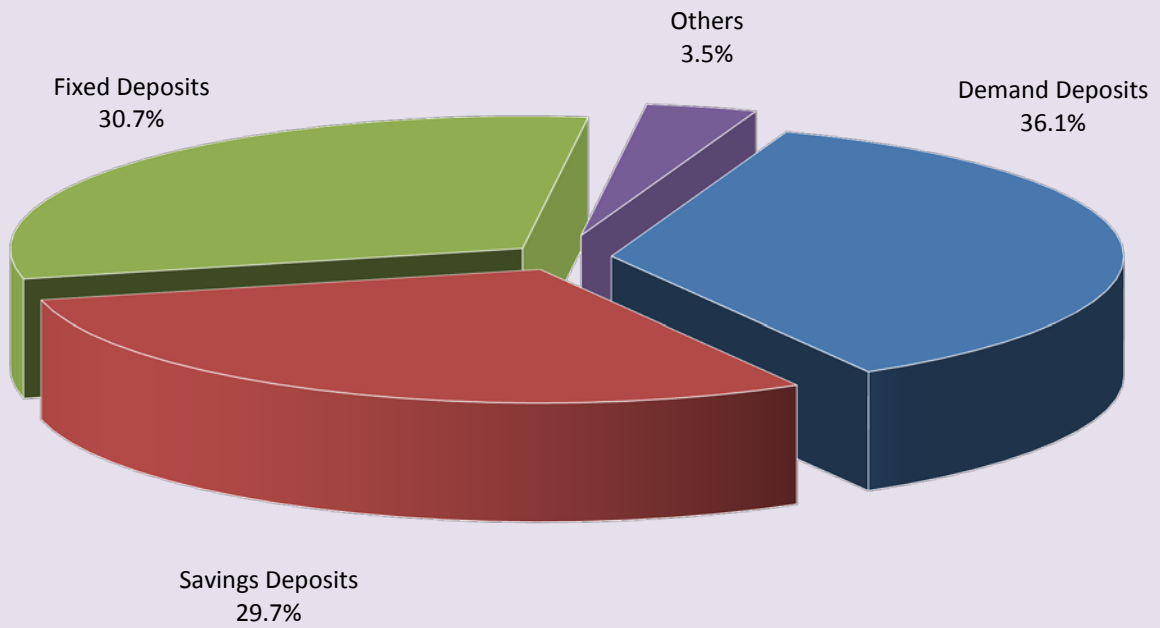
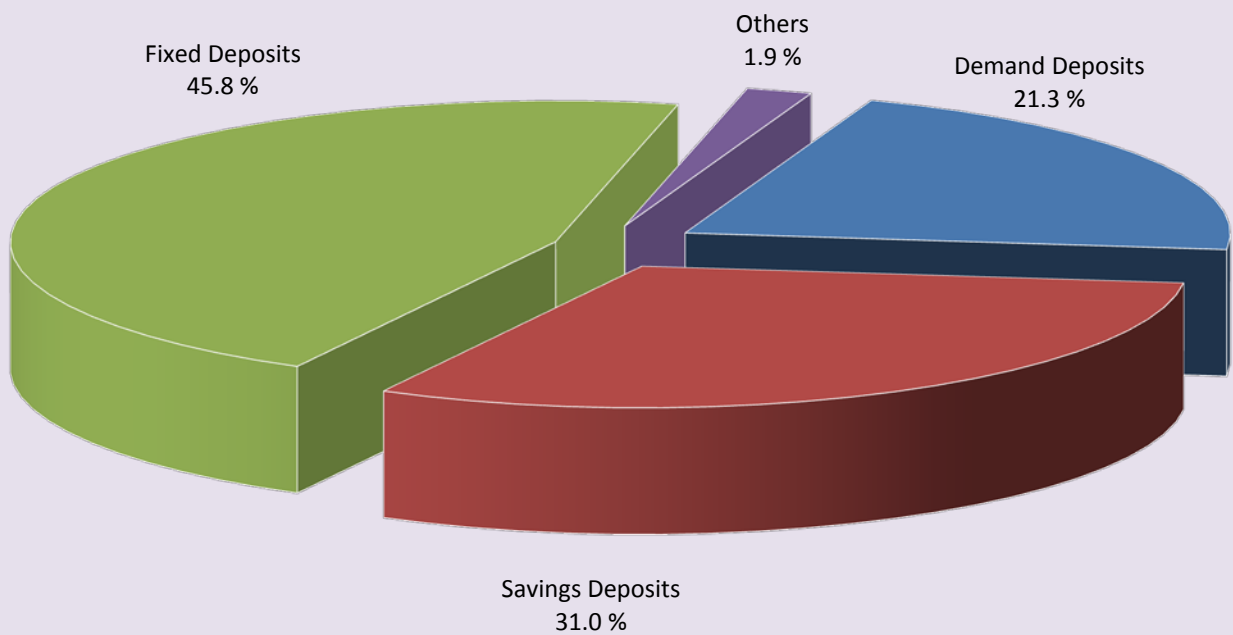


Chart 14: Deposits in Foreign Currency Classified by Type, as of August 2013
(Share of Total Foreign Currency Deposits)



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

Period	Numbers of				Loan Outstanding (In KHR Billion)	Interest Rate	
	District	Commune	Village	Household		Monthly	Annually
2009	1,277	8,189	42,729	904,298	1,286	2% - 3%	24% - 36%
2010	1,509	9,730	52,122	1,020,784	1,780	2% - 3%	24% - 36%
2011							
May	1,580	10,196	55,111	1,059,359	2,030	2% - 3%	24% - 36%
Jun	1,616	10,441	56,357	1,077,809	2,119	2% - 3%	24% - 36%
Jul	1,660	10,683	57,877	1,077,160	2,202	2% - 3%	24% - 36%
Aug	1,712	11,115	60,589	1,147,665	2,306	2% - 3%	24% - 36%
Sep	1,732	11,132	60,716	1,134,579	2,383	2% - 3%	24% - 36%
Oct	1,789	11,218	61,102	1,163,799	2,480	2% - 3%	24% - 36%
Nov	1,807	11,308	61,996	1,171,809	2,533	2% - 3%	24% - 36%
Dec	1,648	10,920	60,551	1,141,913	2,591	2% - 3%	24% - 36%
2012							
Jan	1,848	12,282	64,252	1,177,202	2,744	2% - 3%	29% - 37%
Feb	1,892	11,995	65,286	1,185,255	2,804	2% - 3%	29% - 37%
Mar	1,942	12,197	66,195	1,188,096	2,878	2% - 3%	29% - 37%
Apr	1,955	12,449	66,961	1,204,402	2,918	2% - 3%	29% - 37%
May	2,026	12,669	67,880	1,212,694	2,978	2% - 3%	29% - 37%
Jun	2,042	12,739	68,548	1,224,159	3,032	2% - 3%	29% - 37%
Jul	2,044	12,855	69,532	1,240,676	3,106	2% - 3%	29% - 37%
Aug	2,069	13,034	70,861	1,264,887	3,198	2% - 3%	29% - 37%
Sep	2,106	13,320	72,936	1,299,221	3,328	2% - 3%	29% - 37%
Oct	2,138	13,526	65,173	1,327,482	3,442	2% - 3%	29% - 37%
Nov	2,089	13,621	75,052	1,340,541	3,526	2% - 3%	29% - 37%
Dec	2,121	13,885	76,187	1,344,255	3,617	2% - 3%	29% - 37%
2013							
Jan	2,155	14,064	76,176	1,343,340	3,794	2% - 3%	28%-39%
Feb	2,169	14,339	77,032	1,332,294	3,871	2% - 3%	28%-39%
Mar	2,192	14,505	78,549	1,343,620	4,069	2% - 3%	27%-41%
Apr	2,246	14,827	79,711	1,376,499	4,203	2% - 3%	27%-41%
May	2,269	15,128	80,915	1,405,332	4,388	2% - 3%	27%-41%
June	2,428	15,304	83,144	1,436,800	4,549	2% - 3%	27%-41%
July	2,300	15,239	83,287	1,461,783	4,690	2% - 3%	27%-39%
August	2,084	14,935	84,150	1,489,956	4,635	2% - 3%	27%-39%

Table 19: KHR-Denominated Checks Clearing through Clearing House

Date	Number of	Number of	Number of	Total	Daily Average	Returned Check	
	Cleared Check	Working Day	Cleared Check Per Day	Amount (In KHR Billion)	Amount (In KHR Billion)	Number	Amount (In KHR Billion)
	1	2	3 = 1/2	4	5 = 4/2	6	7
Dec-08	2,778	22	126	115.5	5.3	17	0.2
Total	32,116	237	136	1,371.2	5.8	235	6.0
Dec-09	2,785	22	127	135.3	6.2	15	0.1
Total	31,287	238	131	1,319.4	5.5	107	3.1
Dec-10	2,886	22	131	175.7	8.0	9	0.3
Total	32,854	236	139	1,627.2	6.9	111	2.6
Dec-11	3,320	21	158	178.2	8.5	2	0.3
Total	34,742	236	147	1,820.5	7.7	87	4.8
2012							
Jun	3,182	19	167	191.5	10.1	4	1.2
Jul	3,742	22	170	240.1	10.9	12	1.0
Aug	3,512	23	153	223.4	9.7	4	0.1
Sep	3,225	19	170	173.4	9.1	8	0.5
Oct	3,387	18	188	189.9	10.6	12	1.3
Nov	3,056	16	191	171.6	10.7	7	0.03
Dec	3,056	20	153	163.7	8.2	16	1.15
Total	39,288	234	168	2,344.0	10.0	106	12.4
2013							
Jan	3,401	20	170	234.3	11.7	14	3.46
Feb	3,280	17	193	248.1	14.6	15	0.62
Mar	3,713	20	186	550.6	27.5	20	0.04
Apr	3,513	19	185	233.9	12.3	26	0.15
May	3,321	17	195	241.7	14.2	35	0.11
Jun	3,590	18	199	235.8	13.1	18	2.66
Jul	3,910	23	170	319.9	13.9	8	34.05
Aug	3,756	22	171	440.1	20.0	12	1.29
Total	28,484	156	183	2,504.4	16.1	148	42.4

* Revised

Table 20: USD-Denominated Checks Clearing through Clearing House

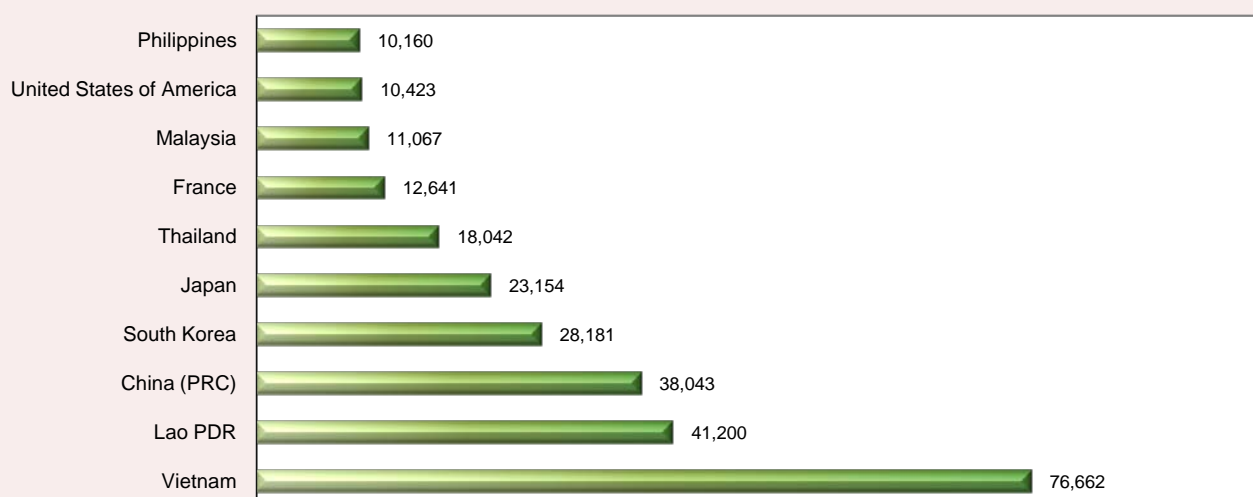
Date	Number of	Number of	Number of	Total	Daily Average	Returned Checks	
	Checks	days	Cleared Check	Amount	Amount	Number	Amount
	Cleared	Cleared	per Day	(In USD Million)	(In USD Million)		(In USD Million)
	1	2	3 = 1/2	4	5 = 4/2	6	7
Dec-08	39,452	22	1,793	516.5	23.5	328	8.4
Total	413,367	237	1,744	7,188.7	30.3	3,014	123.6
Dec-09	40,907	22	1,859	547.6	24.9	262	6.7
Total	420,440	238	1,767	5,821.4	24.5	2,854	46.7
Dec-10	49,673	22	2,258	795.5	36.2	275	9.9
Total	485,189	236	2,056	7,008.7	29.7	2,766	47.5
Dec-11	52,700	21	2,510	996.9	47.5	270	7.5
Total	558,894	236	2,368	9,572.7	40.6	3,214	91.9
2012							
May	52,612	17	3,095	1,155.5	68.0	405	19.1
Jun	55,449	19	2,918	1,136.6	59.8	298	14.6
Jul	62,329	22	2,833	1,137.1	51.7	377	28.8
Aug	62,844	23	2,732	1,085.4	47.2	356	6.7
Sep	52,597	19	2,768	900.1	47.4	292	6.1
Oct	53,719	18	2,984	919.6	51.1	383	17.8
Nov	54,721	16	3,420	1,037.4	64.8	412	12.1
Dec	60,647	20	3,032	1,112.8	55.6	459	25.8
Total	658,329	234	2,813	12,574.9	53.7	4,245	188.1
2013							
Jan	73,243	20	3,662	1,437.4	71.9	614	17.6
Feb	55,386	17	3,258	1,018.6	59.9	445	11.7
Mar	67,939	20	3,397	1,247.7	62.4	558	34.9
Apr	64,231	19	3,381	1,348.9	71.0	431	34.9
May	65,423	17	3,848	1,242.9	73.1	539	25.8
Jun	66,438	18	3,691	1,232.7	68.5	506	9.2
Jul	74,226	23	3,227	1,480.7	64.4	634	18.3
Aug	69,261	22	3,148	1,253.9	57.0	572	44.4
Total	536,147	156	3,437	10,262.8	65.8	4,299	196.8

* Revised

Table 21: Visitor Arrivals in Cambodia

	2012		2013		% of Total		% Change	
	Dec	June	July	August	July	August	July/June	August/July
(Mode of Arrival)								
Phnom Penh International Airport	75,177	64,019	68,078	66,865	20.1	19.5	6.3	-1.8
Siem Reap International Airport	115,745	62,433	76,571	87,040	22.6	25.4	22.6	13.7
Land	182,979	172,939	190,235	183,315	56.2	53.6	10.0	-3.6
Boat	8,425	2,021	3,877	4,844	1.1	1.4	91.8	24.9
Preah Vihea	0	0	0	0	0.0	0.0	7.0	8.0
Total	382,326	301,412	338,761	342,064	100.0	100.0	12.4	1.0
(Arrivals by Purpose of Visit)								
Tourist	355,169	284,420	320,592	324,092	94.6	94.7	12.7	1.1
Business and Professional	14,284	14,291	15,488	15,073	4.6	4.4	8.4	-2.7
Others and not specified	12,873	2,701	2,681	2,899	0.8	0.8	-0.7	8.1
Total	382,326	301,412	338,761	342,064	100.0	100.0	12.4	1.0
(Top-Ten Countries of Passenger Arrivals)								
Vietnam	63,489	82,703	84,385	76,662	24.9	22.4	2.0	-9.2
Lao PDR	29,005	37,241	38,465	41,200	11.4	12.0	3.3	7.1
China (PRC)	35,974	28,570	36,509	38,043	10.8	11.1	27.8	4.2
South Korea	43,550	24,331	28,731	28,181	8.5	8.2	18.1	-1.9
Japan	19,582	11,258	13,233	23,154	3.9	6.8	17.5	75.0
Thailand	24,101	15,075	18,827	18,042	5.6	5.3	24.9	-4.2
France	12,640	5,975	11,487	12,641	3.4	3.7	92.3	10.0
Malaysia	12,522	10,958	9,456	11,067	2.8	3.2	-13.7	17.0
United States of America	19,193	13,276	13,929	10,423	4.1	3.0	4.9	-25.2
Philippines	8,871	10,525	9,648	10,160	2.8	3.0	-8.3	5.3
Others	113,399	61,500	74,091	72,491	21.9	21.2	20.5	-2.2
Total	382,326	301,412	338,761	342,064	100.0	100.0	12.4	1.0

Chart 15: Top -Ten Countries of Passenger Arrivals in August 2013



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

Table 22: Cambodia's Imports and Exports

(In KHR Billion)

	2012		2013		Change in KHR Billion		Change in %	
	Dec	June	July	August	July/June	August/July	July/June	August/July
Imports by Commodity								
Cigarettes	46.4	58.5	67.8	80.7	9.3	12.9	15.9	19.0
Motor Bikes	57.0	45.7	43.4	33.7	-2.3	-9.7	-5.1	-22.3
Beer	0.8	0.4	0.3	0.5	-0.1	0.2	-21.2	52.5
VCRs	0.11	0.0	0.0	0.0	0.0	0.0	5.2	11.5
Television Sets	0.62	0.3	0.3	0.4	-0.1	0.1	-15.5	25.7
Audio Cassettes	0.03	0.0	0.0	0.0	-0.01	0.01	100.0	100.0
Gold	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0
Vehicles	136.6	153.1	142.6	117.3	-10.5	-25.3	-6.8	-17.8
Construction Materials	17.2	22.0	21.7	24.0	-0.3	2.3	-1.3	10.5
Clothing	23.6	14.9	13.9	16.3	-1.0	2.4	-6.7	17.2
Cloths	2.1	24.6	31.0	37.4	6.4	6.5	26.1	20.9
Petroleum Products	307.4	300.9	300.7	321.2	-0.2	20.5	-0.1	6.8
Sugar	5.6	5.5	4.1	5.8	-1.4	1.6	-25.4	39.8
Cement	14.8	21.9	22.7	25.1	0.8	2.4	3.5	10.8
Steel	16.1	16.1	21.4	18.7	5.4	-2.7	33.4	-12.7
Others	527.5	660.5	493.5	500.3	-167.0	6.9	-25.3	1.4
Tax Exempted Imports	1,640.0	1898.0	1626.5	1772.5	-271.6	146.0	-14.3	9.0
Total Imports (cif)	2,795.9	3,222.4	2,789.9	2,953.9	-432.5	164.0	-13.4	5.9
Total Imports (cif), Excluding Gold	2,795.9	3,222.4	2,789.9	2,953.9	-432.5	164.0	-13.4	5.9
Freight & Insurance on Imports	223.7	257.8	223.2	236.3	-34.6	13.1	-13.4	5.9
Total Imports (fob)	2,572.2	2,964.6	2,566.7	2,717.6	-397.9	150.9	-13.4	5.9
Exports by Commodity								
Sawn Timber	23.5	10.8	25.5	16.1	14.7	-9.4	135.8	-37.0
Fish Products	0.5	0.3	0.3	0.3	0.0	0.0	7.0	1.2
Rubber	70.7	58.1	62.6	75.5	4.5	12.9	7.8	20.6
Other Domestic Products	3.0	1.4	3.3	4.8	1.9	1.6	141.5	47.5
Tax Exempted Exports	1,789.0	2,209.0	2,137.4	2,651.6	-71.7	514.2	-3.2	24.1
- Garment	1,511.3	1,886.3	1,837.6	2,332.0	-48.7	494.4	-2.6	26.9
- Footwear	116.8	121.2	119.0	116.5	-2.2	-2.5	-1.8	-2.1
- Textile	2.8	5.4	7.8	9.0	2.5	1.2	46.2	14.7
- Others	158.1	196.2	172.9	194.1	-23.2	21.2	-11.8	12.3
Total Exports (fob)	1,886.7	2,279.5	2,229.0	2,748.2	-50.5	519.3	-2.2	23.3

Source: General Department of Cambodia Customs and Excise

អ៊ីនធឺណិត

INTERNET

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

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

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

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