

ព្រះរាជាណាចក្រកម្ពុជា  
KINGDOM OF CAMBODIA  
បាសិ នោសនា ព្រះមហាក្សត្រ<sup>៥</sup>  
NATION RELIGION KING



ជាតិនាគារណ៍  
នៃ កម្ពុជា  
NATIONAL BANK OF CAMBODIA

ព័ត៌មានសំណិតិសេវាប្លកិច្ច និងកម្មិយតត្ន័រ  
ECONOMIC AND MONETARY STATISTICS

លេខ ២៥៩ – ឆ្នាំ២៣  
ខែ ឧសភា ឆ្នាំ២០១៥

SERIES No. 259 – 23<sup>rd</sup> YEAR  
MAY 2015

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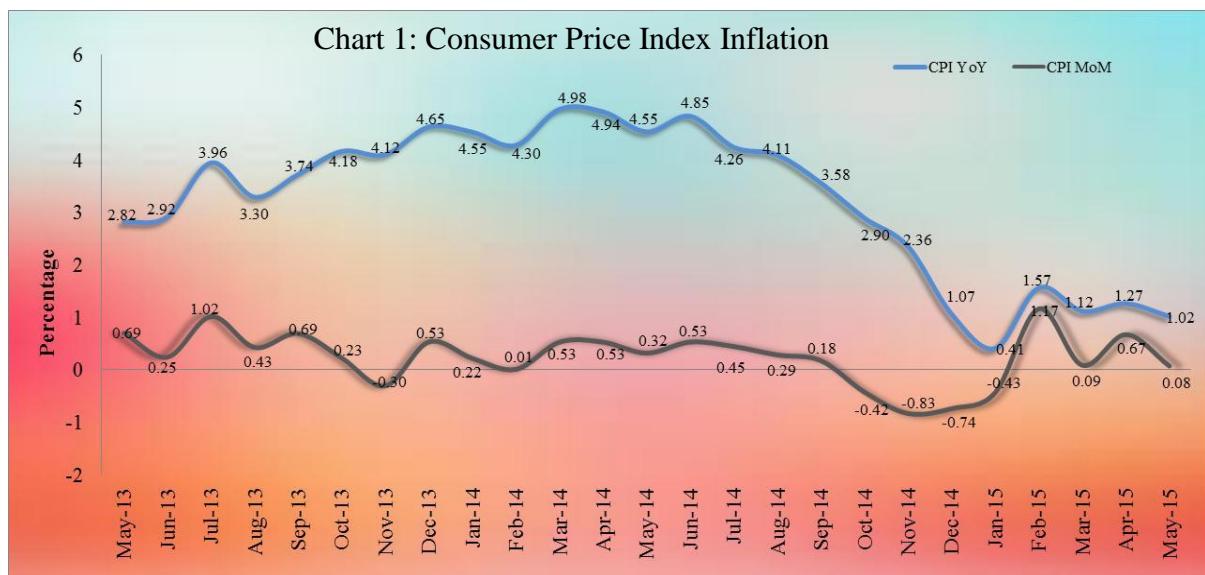
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## Introduction

Overall consumer price inflation in May 2015 decelerated moderately after increasing in the preceding month. During this period, Cambodian Riel (KHR) depreciated against US dollar and banking financial intermediary continued to improve. At the same time, the international trade in goods showed a decrease in deficit.

## Consumer Price Index

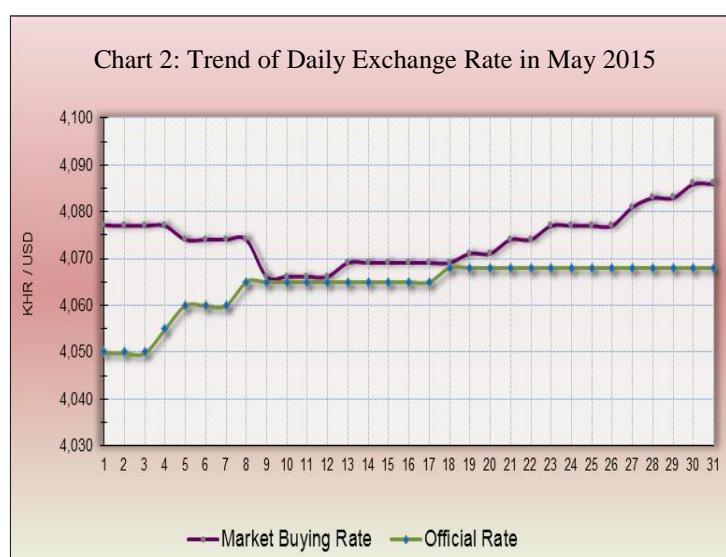
The consumer price inflation in Phnom Penh (month-on-month) eased to 0.08% in May from 0.67% in April 2015. In which, six out of twelve group indexes decreased while five group indexes increased and the other one remained stable.



During the same period, the year-on-year percentage change of the CPI for all items decreased to 1.02% in May from 1.27% in April 2015, mainly due to a decrease in oil price and lower hike in food price.

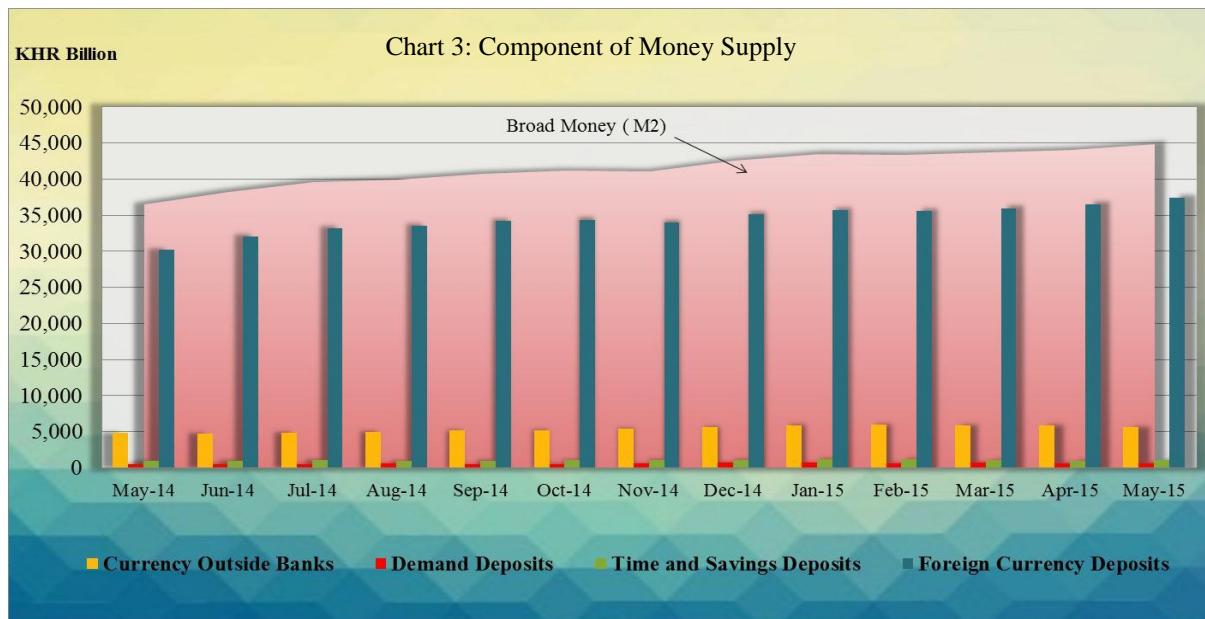
## Exchange Rate

The exchange rate (market buying rate) was KHR 4,086 per US dollar in May 2015, depreciated by 0.49%, compared to the previous month. This was due to the decrease in demand for KHR after Khmer New Year celebration and starting of rainy season.



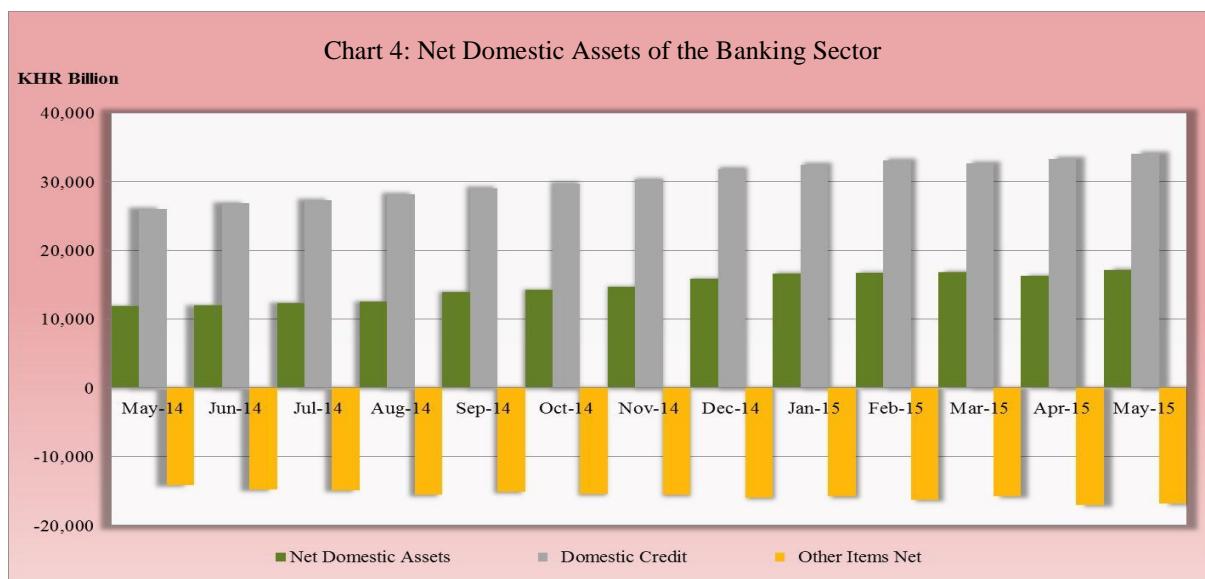
## Money Supply

Broad money (M2) continued to increase moderately to KHR 44,841.2 billion in May 2015, up 1.8% compared to April 2015. The components of M2 including time and saving deposits, resident's foreign currency deposits, and demand deposits, increased by 9.8%, 2.5%, and 2.3%, respectively whereas, currency outside banks decreased by 3.9%.



## Net Domestic Assets of the Banking Sector

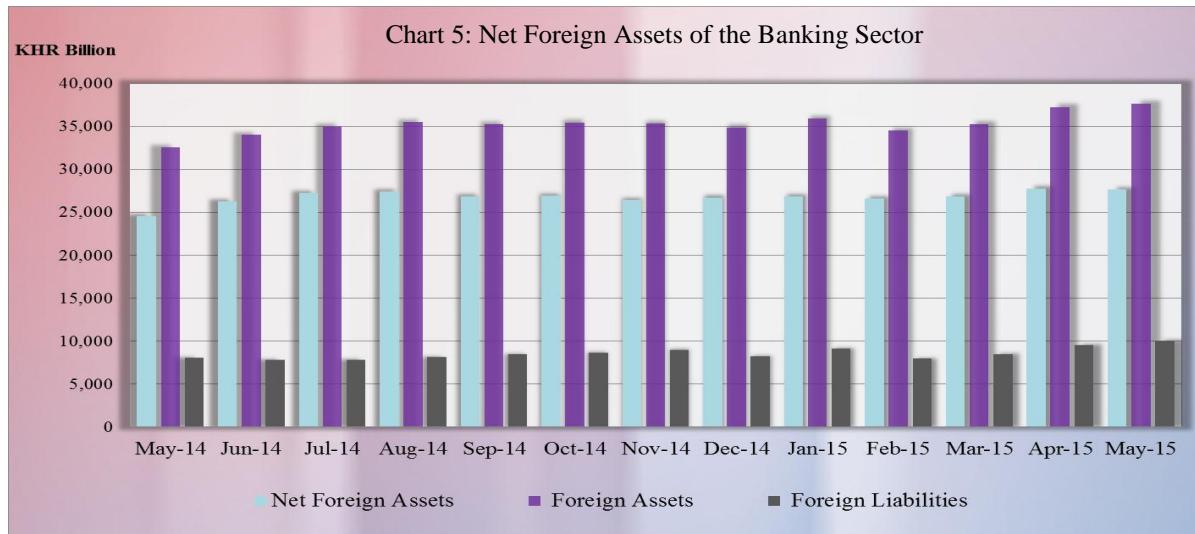
Net domestic assets of the banking sector in May 2015 increased to KHR 17,236.1 billion, up 5.7% from the previous month, due to the increases of 2.2% in domestic credit and 1.1% in other items net.



The increase in domestic credit was reflected by an increase of 2.5% in credit to private sectors while net claims on government decreased by 4.4%.

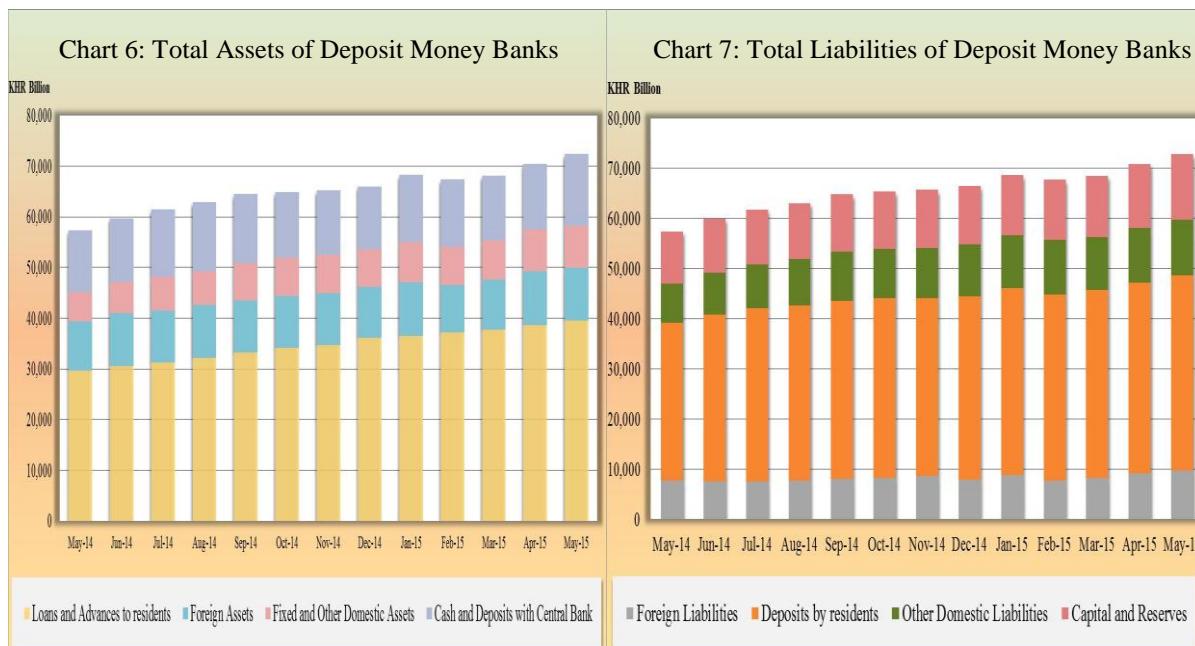
## Net Foreign Assets of the Banking Sector

Net foreign assets of the banking sector decreased slightly to KHR 27,604.1 billion in May 2015, down by 0.5% from April 2015, mainly due to an increase of 5.3% in total foreign liabilities.



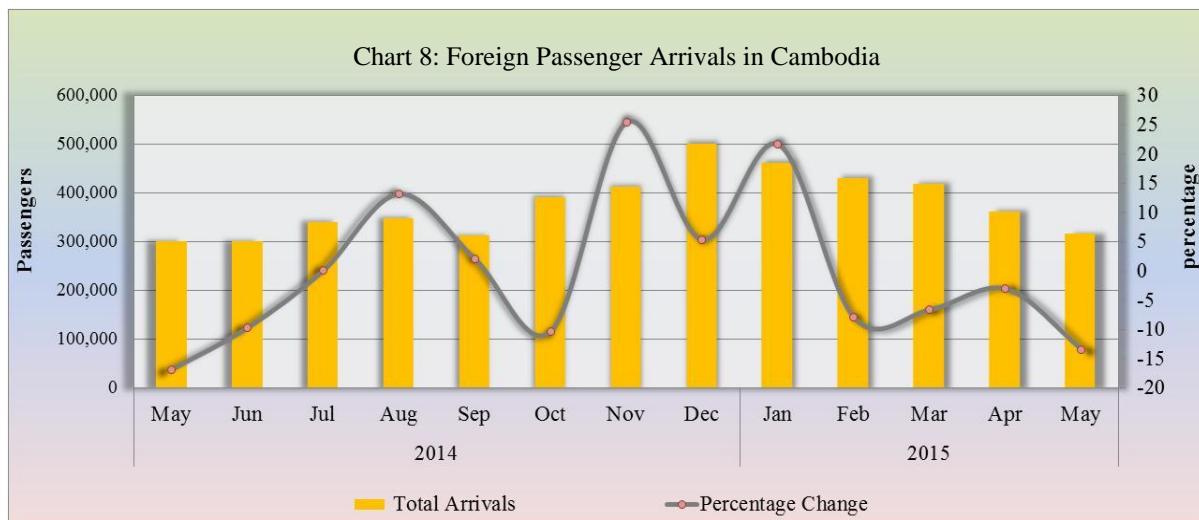
## Deposit Money Banks' Operations

Total assets of commercial banks and specialized banks were KHR 72,636.4 billion, up by 2.8% in May 2015 from the previous month.

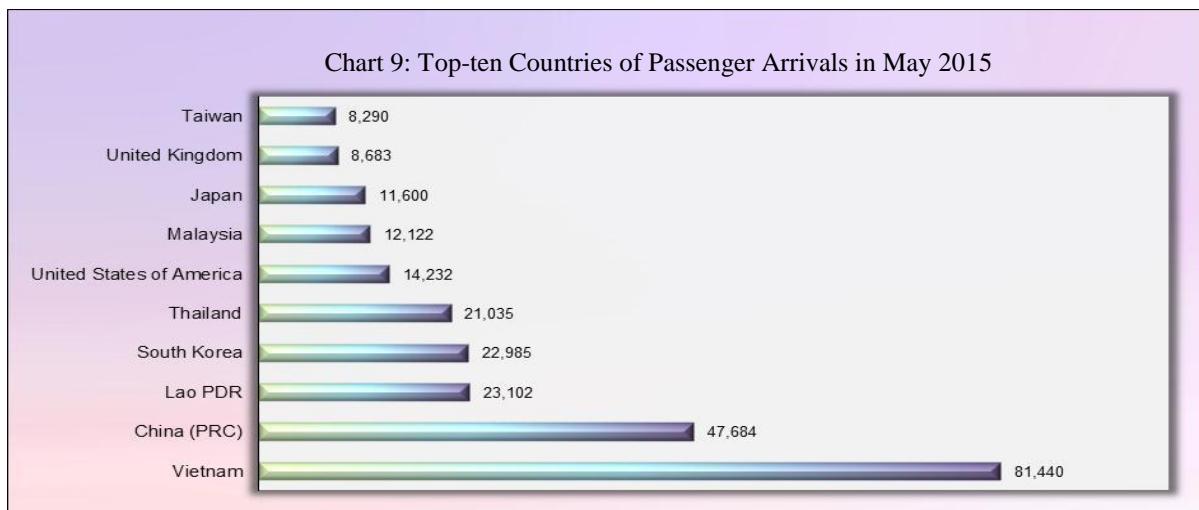


## Foreign Tourist Arrivals

In May 2015, the total number of passenger arrivals was 314,748 passengers; down by 12.8% following the decrease of 13.4% last month, due to the low season. The main purpose of the passenger arrivals in Cambodia was for vacation, accounting for more than 88% of the total.

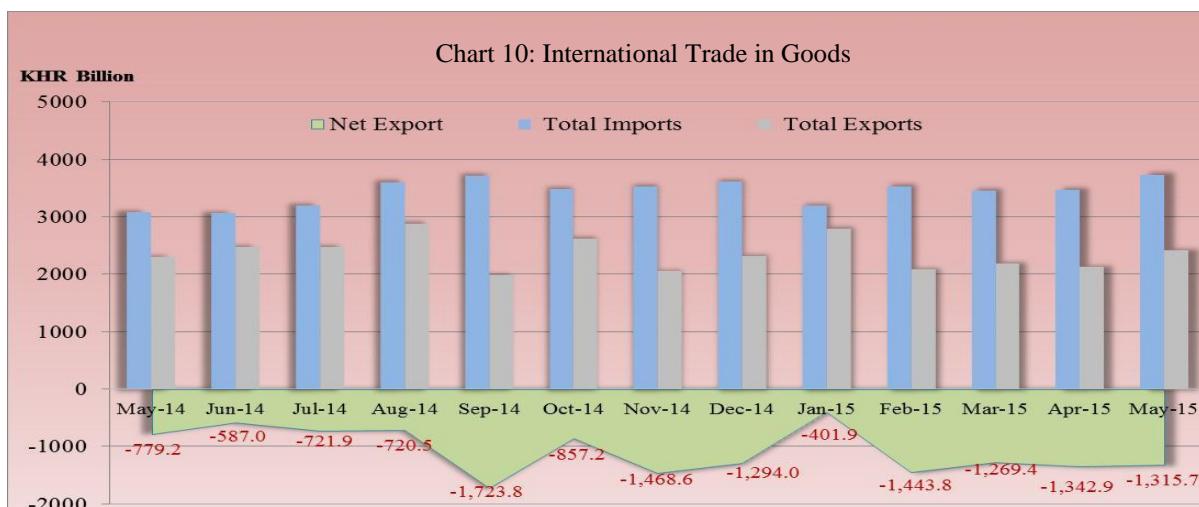


Most of the foreign passengers were from Vietnam, China P.R.C., Lao PDR, South Korea, Thailand, United States of America, Malaysia, Japan, United Kingdom, and Taiwan.



## International Trade in Goods

International trade in goods showed a deficit of KHR 1,315.7 billion (35.2%) in May, from the deficit of KHR 1,342.9 billion (38.7%) in April 2015.



The major components of total exports were Garment, Footwear, Rubber, Textile, and Fish Products. And the major components of total imports were Petroleum, Vehicles, Motor Bikes, Gold, Cigarettes, Construction Materials, Steel, Cement, Clothing, Beer, and Cloths.

Chart 11: Components of Total Exports

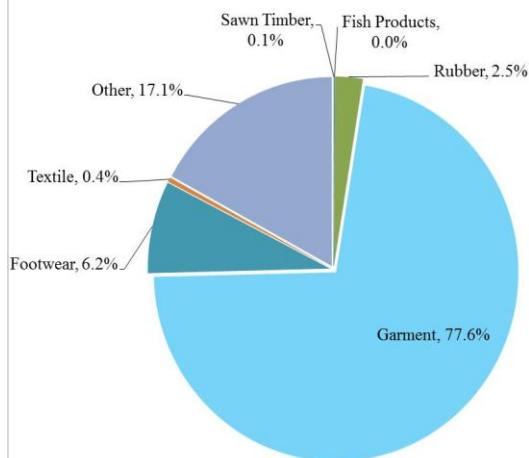
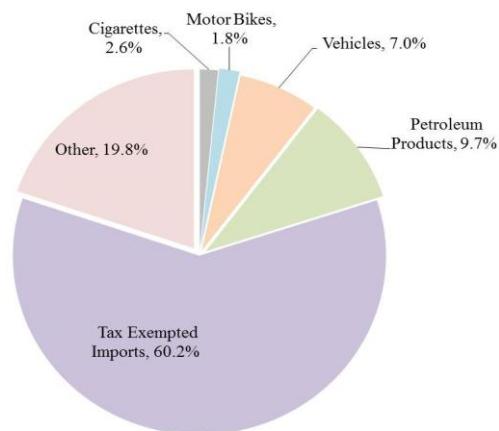


Chart 12: Components of Total Imports



**Table 1: Consumer Price Index and Inflation Rate**

1. Consumer Price Index (CPI) and Component Indices (Oct-Dec. 2006 = 100)	Dec-14	Feb-15	Mar-15	Apr-15	May-15
<b>CPI (all items)</b>	<b>157.29</b>	<b>158.44</b>	<b>158.58</b>	<b>159.65</b>	<b>159.77</b>
Food and Non-Alcoholic Beverages	183.25	185.92	185.97	187.68	187.88
Alcoholic Beverages, Tobacco and Narcotics	137.61	140.21	140.22	142.26	140.97
Clothing and Footwear	130.31	133.63	133.66	133.46	132.52
Housing, Water, Electricity, Gas and other Fuels	127.25	128.22	128.56	127.63	127.27
Furnishings and Household Maintenance	141.74	143.94	143.19	142.70	143.25
Health	127.55	127.64	127.52	127.27	127.36
Transport	120.48	115.91	116.09	118.75	120.26
Communication	68.07	67.82	67.78	67.77	67.69
Recreation and Culture	112.22	112.91	113.50	113.46	113.48
Education	159.10	159.10	159.10	159.10	159.10
Restaurants	223.10	224.62	225.30	227.73	226.98
Miscellaneous Goods and Services	137.62	138.98	139.46	139.40	138.60
<b>2. Percentage Change in the CPI and its Components</b>					
<b>2.1 Month on Month Change (%)</b>					
<b>CPI (all items)</b>	<b>-0.74</b>	<b>1.17</b>	<b>0.09</b>	<b>0.67</b>	<b>0.08</b>
Food and Non-Alcoholic Beverages	-0.53	1.17	0.03	0.92	0.11
Alcoholic Beverages, Tobacco and Narcotics	-0.72	1.68	0.01	1.46	-0.91
Clothing and Footwear	-0.19	1.98	0.02	-0.15	-0.71
Housing, Water, Electricity, Gas and other Fuels	-0.65	2.27	0.27	-0.73	-0.28
Furnishings and Household Maintenance	0.00	1.24	-0.52	-0.34	0.38
Health	0.29	-0.05	-0.09	-0.20	0.08
Transport	-3.17	0.81	0.15	2.29	1.27
Communication	-0.23	0.12	-0.06	-0.02	-0.11
Recreation and Culture	-0.34	1.32	0.52	-0.04	0.02
Education	0.00	0.00	0.00	0.00	0.00
Restaurants	-0.50	0.24	0.30	1.08	-0.33
Miscellaneous Goods and Services	-0.68	0.89	0.35	-0.04	-0.58
<b>2.2 Year on Year Change (%)</b>					
<b>CPI (all items)</b>	<b>1.07</b>	<b>1.57</b>	<b>1.12</b>	<b>1.27</b>	<b>1.02</b>
Food and Non-Alcoholic Beverages	3.07	4.90	4.07	4.25	3.84
Alcoholic Beverages, Tobacco and Narcotics	4.31	3.25	3.08	3.91	2.54
Clothing and Footwear	-0.01	3.83	2.74	2.37	1.56
Housing, Water, Electricity, Gas and other Fuels	-2.80	-2.32	-1.90	-2.94	-3.81
Furnishings and Household Maintenance	6.34	2.33	1.30	0.57	1.16
Health	0.07	0.70	0.33	-0.16	0.27
Transport	-6.85	-10.62	-10.49	-8.49	-7.20
Communication	-2.11	-1.76	-2.62	-2.34	-1.69
Recreation and Culture	3.02	2.78	2.48	2.70	-0.22
Education	1.57	-0.51	-0.52	-0.52	-0.52
Restaurants	4.85	3.69	3.34	3.47	3.43
Miscellaneous Goods and Services	-3.52	-3.96	-3.83	-3.63	-2.75
<b>3. Three-month moving average CPI (All Items)</b>	<b>158.51</b>	<b>157.45</b>	<b>157.88</b>	<b>158.89</b>	<b>159.33</b>
Year on Year Change (%)	2.11	1.01	1.03	1.32	1.14
<b>4. Twelve-month moving average CPI (All Items)</b>	<b>158.29</b>	<b>158.54</b>	<b>158.69</b>	<b>158.86</b>	<b>158.99</b>
Year on Year Change (%)	3.86	3.28	2.96	2.65	2.36

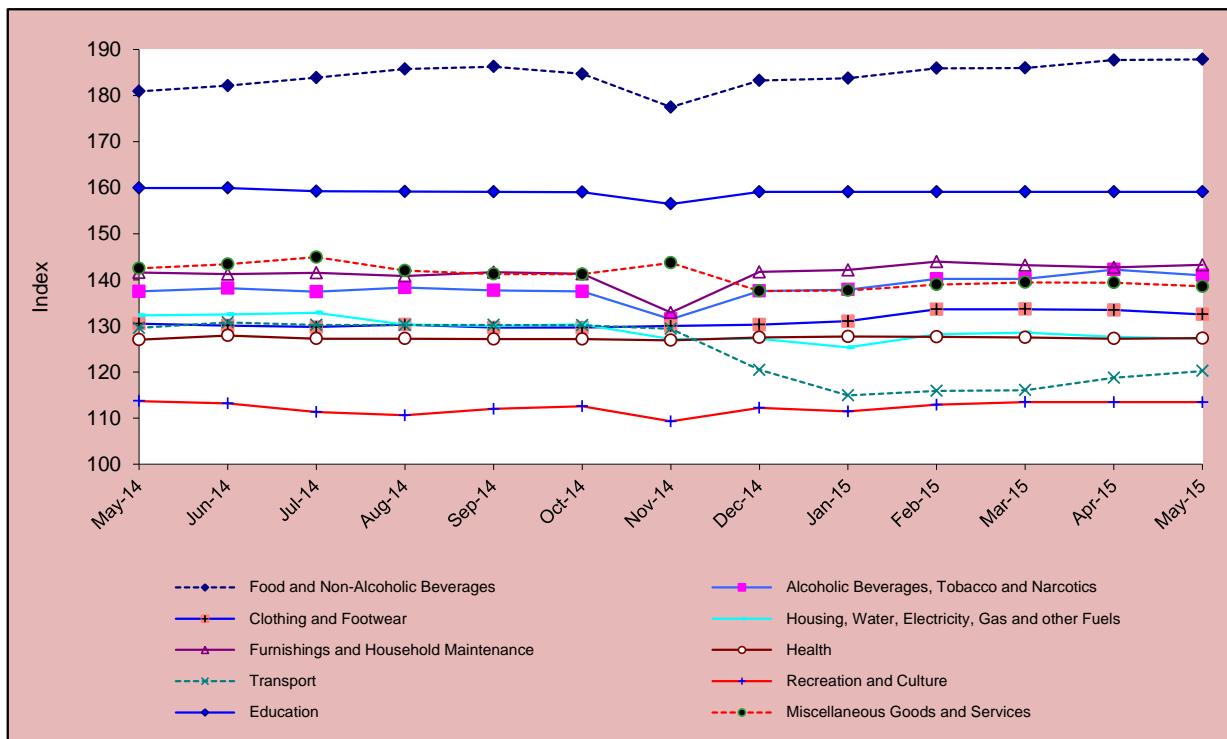
**Source:** National Institute of Statistics

**Table 2: Consumer Items Showing Price Increase in May 2015**

No.	Description	Weight	Index			Percentage Change	
			May-14	Apr-15	May-15	Monthly	Yearly
1	DIESEL	0.144	156.21	122.84	128.00	4.2	-18.1
2	LIQUID FUELS	0.099	161.66	129.86	133.98	3.2	-17.1
3	GASOLINE	4.969	128.02	103.24	106.41	3.1	-16.9
4	TOOLS AND EQUIPMENT FOR HOUSE AND GARDEN	0.017	178.89	176.65	181.72	2.9	1.6
5	FRUIT VEGETABLES	1.138	197.04	222.16	226.29	1.9	14.8
6	CLEANING, REPAIR AND HIRE OF CLOTHING	0.040	117.15	116.73	118.91	1.9	1.5
7	FURNITURE AND FURNISHINGS, CARPETS AND OTHER FLOOR COVERINGS	0.626	206.33	206.91	210.19	1.6	1.9
8	TRANSPORT SERVICES	0.812	190.85	193.60	196.50	1.5	3.0
9	SEAFOOD (FRESH, CHILLED OR FROZEN)	0.229	179.40	186.44	188.70	1.2	5.2
10	PULSES/LEGUMES	0.413	186.49	196.54	198.80	1.1	6.6
11	BREAD	0.173	198.25	194.88	196.55	0.9	-0.9
12	PROCESSED FISH AND SEAFOOD	1.646	192.88	198.25	200.05	0.9	3.7
13	MINERAL WATERS, SOFT DRINKS, FRUIT AND VEGETABLE JUICES	0.748	133.03	132.61	133.49	0.7	0.3
14	MOTOR OIL	0.062	143.18	142.71	143.67	0.7	0.3
15	FISH (FRESH)	7.435	161.19	171.62	172.53	0.5	7.0
16	OTHER CLOTHING (BOTH SEXES)	0.222	121.08	123.14	123.74	0.5	2.2
17	PORK (FRESH)	5.618	190.19	197.70	198.49	0.4	4.4
18	BEEF (FRESH)	2.165	202.14	206.80	207.63	0.4	2.7
19	OTHER GRAINS	0.090	218.06	232.24	232.89	0.3	6.8
20	DAIRY PRODUCTS	1.552	153.15	157.04	157.57	0.3	2.9
21	FRESH FRUITS	4.094	190.44	196.27	196.77	0.3	3.3
22	DRIED NUTS AND EDIBLE SEEDS	0.556	225.49	216.06	216.61	0.3	-3.9
23	SOLID FUELS	1.475	196.82	205.28	205.95	0.3	4.6
24	HOUSEHOLD APPLIANCES	0.397	113.83	114.63	114.93	0.3	1.0
25	DUCK (FRESH)	0.319	176.20	182.91	183.30	0.2	4.0
26	TELEPHONE AND TELEFAX SERVICES	0.411	99.86	100.04	100.22	0.2	0.4
27	RICE, QUALITY NO.1 WHITE, PHAKA KANHEY, BATTAMBANG	3.052	207.59	212.58	212.76	0.1	2.5
28	GLUTINOUS RICE, QUALITY NO. 1, WHITE, KHMER	0.429	123.87	127.06	127.16	0.1	2.7
29	ROOT VEGETABLES	0.456	181.21	186.85	187.06	0.1	3.2
30	SPIRITS	0.014	148.75	149.81	149.90	0.1	0.8
31	MEDICAL PRODUCTS, APPLIANCES AND EQUIPMENT	3.588	123.06	123.27	123.41	0.1	0.3
32	RICE, QUALITY NO.1 WHITE, NEANG-MENH, BATTAMBANG	2.681	200.68	202.74	202.74	0.0	1.0
33	CHICKEN (FRESH)	1.303	186.46	189.88	189.92	0.0	1.9
34	LOCALLY PROCESSED MEAT	0.276	218.14	228.37	228.47	0.0	4.7
35	PROCESSED EGGS	0.079	145.40	148.65	148.65	0.0	2.2
36	ACTUAL RENTALS FOR HOUSING	1.054	100.00	100.00	100.00	0.0	0.0
37	SERVICES FOR THE MAINTENANCE AND REPAIR OF THE DWELLING	0.435	178.63	178.63	178.63	0.0	0.0
38	WATER SUPPLY AND MISCELLANEOUS SERVICES RELATED TO THE DWELLING	2.307	100.00	100.00	100.00	0.0	0.0
39	ELECTRICITY	5.352	102.16	102.16	102.16	0.0	0.0
40	GAS	2.699	176.25	141.49	141.52	0.0	-19.7

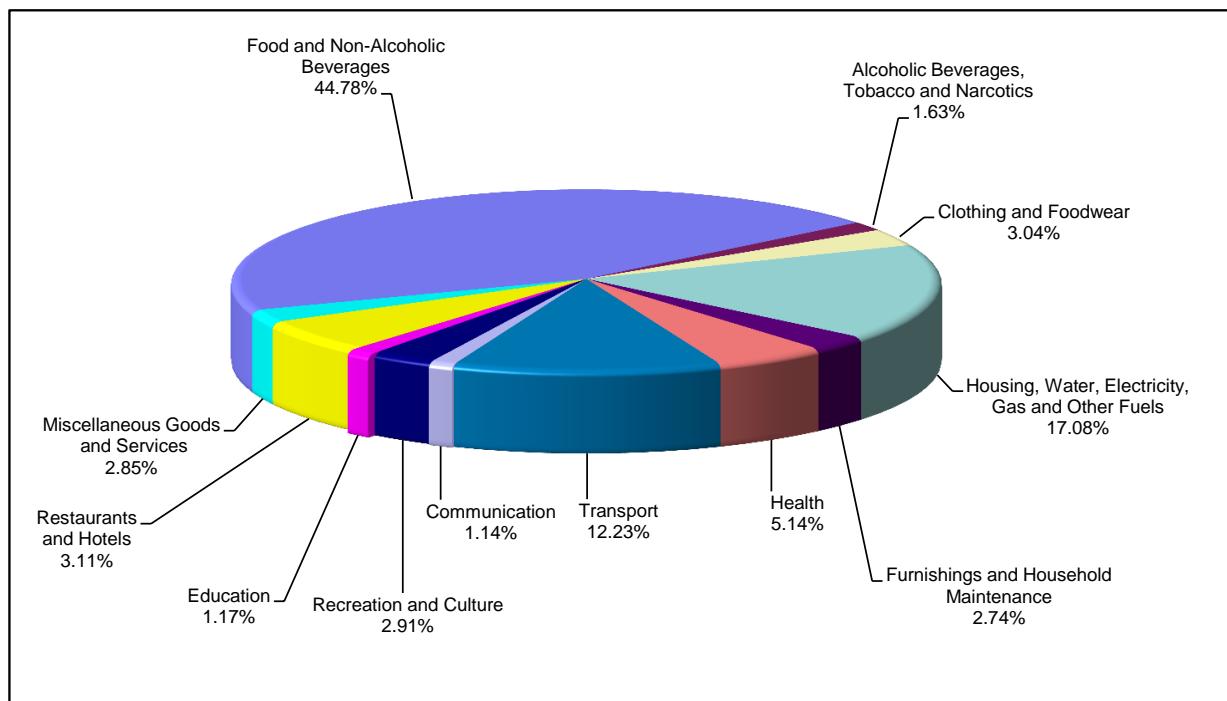
**Source:** National Institute of Statistics

### Chart 1: Consumer Price Index



Source: National Institute of Statistics

### Chart 2: Weight of All Group Indices in Consumer Basket

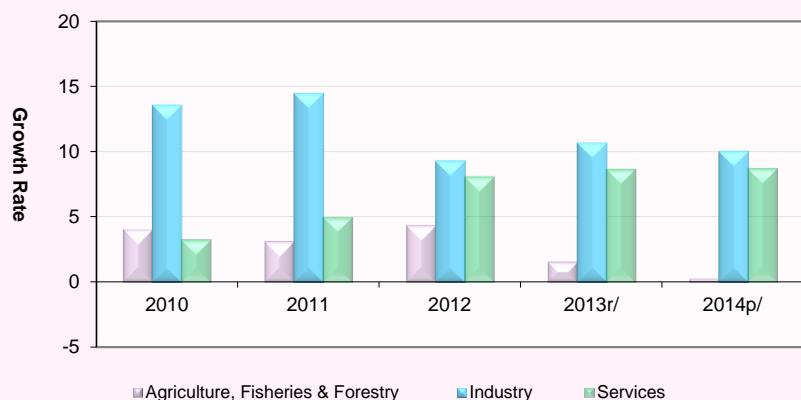


Source: National Institute of Statistics

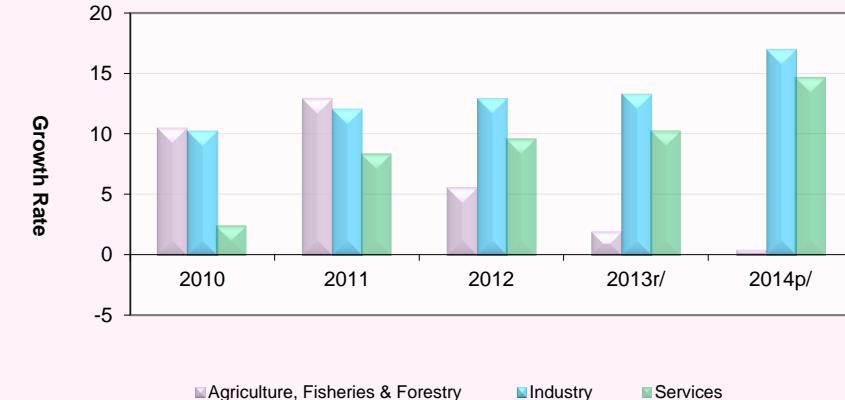
**Table 3: Gross Domestic Product (GDP)**

	At Constant 2000 Prices					At Current Prices				
	2010	2011	2012	2013r/	2014p/	2010	2011	2012	2013r/	2014p/
GDP in KHR Billion	30,406	32,553	34,933	37,503	40,182	47,048	52,069	56,682	61,327	67,740
GDP in USD Million	7,519	8,106	8,662	9,322	9,998	11,634	12,965	14,054	15,251	16,880
GDP % Growth Rate	6.0	7.1	7.3	7.4	7.1	9.3	10.7	8.9	8.2	10.5
GDP % Growth Rate, by Economic Activity										
Agriculture, Fisheries & Forestry	4.0	3.1	4.3	1.6	0.3	10.5	12.9	5.6	2.0	0.5
Industry	13.6	14.5	9.3	10.7	10.1	10.3	12.1	13.0	13.3	17.0
Services	3.3	5.0	8.1	8.7	8.7	2.5	8.4	9.6	10.3	14.7
GDP Per Capita in KHR Million	2.2	2.3	2.4	2.6	2.7	3.4	3.7	3.9	4.2	4.6
GDP Per Capita in USD	536	570	599	637	672	830	911	973	1,042	1,135

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



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



p/: preliminary estimates

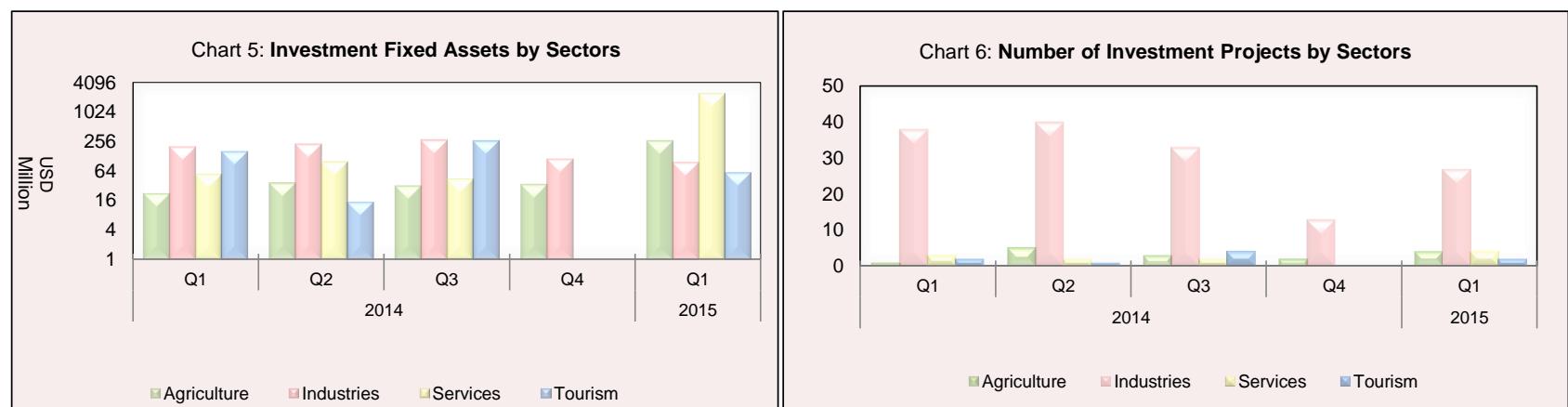
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**Source:** National Institute of Statistics

**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
<b>2013</b>										
Q3	3	109.0	31	151.2	-	-	-	-	34	260.2
Q4	8	829.5	44	1,044.0	1	8.3	-	-	53	1,881.8
<b>Total</b>	<b>15</b>	<b>997.9</b>	<b>142</b>	<b>3,349.6</b>	<b>2</b>	<b>29.5</b>	<b>1</b>	<b>106.0</b>	<b>160</b>	<b>4,482.9</b>
<b>2014</b>										
Q1	1	23.0	38	204.2	3	55.8	2	163.3	44	446.3
Q2	5	37.4	40	230.7	2	98.9	1	15.4	48	382.4
Q3	3	32.7	33	280.1	2	44.8	4	268.1	42	625.8
Q4	2	35.3	13	114.6	-	-	-	-	15	149.9
<b>Total</b>	<b>11</b>	<b>128.4</b>	<b>124</b>	<b>829.7</b>	<b>7</b>	<b>199.5</b>	<b>7</b>	<b>446.9</b>	<b>149</b>	<b>1,604.4</b>
<b>2015</b>										
Q1	4	270.8	27	97.9	4	2,444.0	2	60.6	37	2,873.3
<b>Total</b>	<b>4</b>	<b>270.8</b>	<b>27</b>	<b>97.9</b>	<b>4</b>	<b>2,444.0</b>	<b>2</b>	<b>60.6</b>	<b>37</b>	<b>2,873.3</b>



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

**Table 5: Investment Projects Approved by Major Countries\***

(In USD Million)

Country	2013			2014				2015
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1
Cambodia	1,880.2	55.2	1,303.2	131.6	125.6	258.2	66.7	2,754.9
China	59.5	120.3	189.5	190.2	67.6	239.8	46.2	56.1
Korea	29.9	2.4	22.1	44.1	7.0	11.7	2.4	3.0
United States	0.7	-	-	7.1	7.5	-	-	0.2
Thailand	11.0	12.8	8.1	2.7	6.3	16.4	-	-
Vietnam	-	-	241.5	-	1.2	2.1	12.2	28.4
Malaysia	-	3.8	2.1	23.0	-	1.1	-	-
Singapore	54.0	0.6	-	1.8	31.6	3.2	-	-
Taiwan	3.5	37.5	30.7	8.1	9.0	12.0	-	8.5
Australia	-	-	2.9	-	-	1.1	16.7	-
England	59.7	-	1.6	31.2	39.1	11.3	5.2	-
Canada	-	-	5.1	-	-	-	-	2.7
Hong Kong	18.3	11.4	62.7	4.4	50.0	39.5	-	13.9
Others	11.7	16.1	12.2	2.1	37.6	31.5	0.6	5.5
<b>Total</b>	<b>2,128.5</b>	<b>260.2</b>	<b>1,881.8</b>	<b>446.3</b>	<b>382.4</b>	<b>627.9</b>	<b>149.9</b>	<b>2,873.3</b>
<b>( Share of total )</b>								
Cambodia	88.3	21.2	69.3	29.5	32.8	41.1	44.5	95.9
China	2.8	46.3	10.1	42.6	17.7	38.2	30.8	2.0
Korea	1.4	0.9	1.2	9.9	1.8	1.9	1.6	0.1
United States	0.0	-	-	1.6	1.9	-	-	0.0
Thailand	0.5	4.9	0.4	0.6	1.6	2.6	-	-
Vietnam	-	-	12.8	-	0.3	0.3	8.1	1.0
Malaysia	-	1.5	0.1	5.2	-	0.2	-	-
Singapore	2.5	0.2	-	0.4	8.3	0.5	-	-
Taiwan	0.2	14.4	1.6	1.8	2.4	1.9	-	0.3
Australia	-	-	0.2	-	-	0.2	11.1	-
England	2.8	-	0.1	7.0	10.2	1.8	3.4	-
Canada	-	-	0.3	-	-	-	-	0.1
Hong Kong	0.9	4.4	3.3	1.0	13.1	6.3	-	0.5
Others	0.6	6.2	0.6	0.5	9.8	5.0	0.4	0.2
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

\* Fixed Assets

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

**Table 6: Daily Exchange Rate in May 2015**

(KHR/USD)

Day	Parallel Market Rate			Official Rate	Daily Change*	
	Purchase	Sale	Midpoint		Spread	% Change
1	4,077	4,085	4,081	4,050	11.0	0.3
2	4,077	4,085	4,081	4,050	0.0	0.0
3	4,077	4,085	4,081	4,050	0.0	0.0
4	4,077	4,085	4,081	4,055	0.0	0.0
5	4,074	4,083	4,079	4,060	-3.0	-0.1
6	4,074	4,083	4,079	4,060	0.0	0.0
7	4,074	4,083	4,079	4,060	0.0	0.0
8	4,074	4,083	4,079	4,065	0.0	0.0
9	4,066	4,076	4,071	4,065	-8.0	-0.2
10	4,066	4,076	4,071	4,065	0.0	0.0
11	4,066	4,076	4,071	4,065	0.0	0.0
12	4,066	4,076	4,071	4,065	0.0	0.0
13	4,069	4,079	4,074	4,065	3.0	0.1
14	4,069	4,079	4,074	4,065	0.0	0.0
15	4,069	4,079	4,074	4,065	0.0	0.0
16	4,069	4,079	4,074	4,065	0.0	0.0
17	4,069	4,079	4,074	4,065	0.0	0.0
18	4,069	4,079	4,074	4,068	0.0	0.0
19	4,071	4,080	4,076	4,068	2.0	0.0
20	4,071	4,080	4,076	4,068	0.0	0.0
21	4,074	4,084	4,079	4,068	3.0	0.1
22	4,074	4,084	4,079	4,068	0.0	0.0
23	4,077	4,085	4,081	4,068	3.0	0.1
24	4,077	4,085	4,081	4,068	0.0	0.0
25	4,077	4,085	4,081	4,068	0.0	0.0
26	4,077	4,085	4,081	4,068	0.0	0.0
27	4,081	4,089	4,085	4,068	4.0	0.1
28	4,083	4,094	4,089	4,068	2.0	0.0
29	4,083	4,094	4,089	4,068	0.0	0.0
30	4,086	4,096	4,091	4,068	3.0	0.1
31	4,086	4,096	4,091	4,068	0.0	0.0
<b>Average Rate</b>	<b>4,074</b>	<b>4,083</b>	<b>4,079</b>	<b>4,064</b>	<b>0.6</b>	<b>0.0</b>

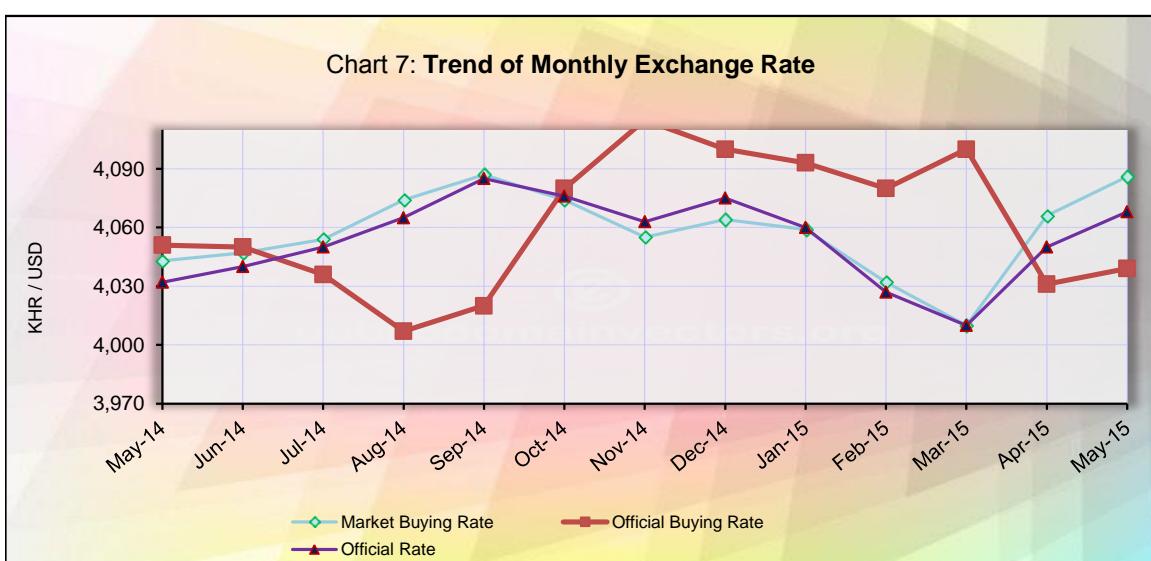
\* - Spread of Daily Purchasing Market Rate

- 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	
<b>Dec-09</b>	4,181	0.41	4,190	4,186	4,169
<b>Dec-10</b>	4,048	-0.64	4,053	4,051	4,053
<b>Dec-11</b>	4,057	0.67	4,066	4,062	4,039
<b>Dec-12</b>	3,990	-0.13	3,995	3,993	3,995
<b>Dec-13</b>	4,003	0.23	4,013	4,008	3,995
<b>2014</b>					
Jan	3,995	-0.20	4,003	3,999	3,995
Feb	3,981	-0.35	3,989	3,985	3,980
Mar	3,995	0.35	4,002	3,999	4,015
Apr	4,012	0.43	4,022	4,017	4,015
May	4,043	0.77	4,053	4,048	4,032
Jun	4,047	0.10	4,053	4,050	4,040
Jul	4,054	0.17	4,063	4,059	4,050
Aug	4,074	0.49	4,083	4,079	4,065
Sep	4,087	0.32	4,096	4,092	4,085
Oct	4,074	-0.32	4,080	4,077	4,076
Nov	4,055	-0.47	4,062	4,059	4,063
Dec	4,064	0.22	4,073	4,069	4,075
<b>2015</b>					
Jan	4,059	-0.12	4,067	4,063	4,060
Feb	4,032	-0.67	4,040	4,036	4,027
Mar	4,010	-0.55	4,018	4,014	4,010
Apr	4,066	1.40	4,076	4,071	4,050
May	4,086	0.49	4,096	4,091	4,068



**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	Singaporian Dollar	Thai Baht	Vietnamese Dong
Unit	1	1	1	100	1	1000	1	100	1	1	1000
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
Dec-12	6,140	3,995	5,285	4,645	6,456	411	1,304	9,737	3,266	131	191
Dec-13	6,152	3,995	5,515	3,807	6,589	327	1,215	8,999	3,153	122	190
<b>2014</b>											
May	6,212	4,032	5,484	3,965	6,742	347	1,255	9,185	3,215	123	191
Jun	6,238	4,040	5,512	3,983	6,882	337	1,258	9,234	3,233	124	190
Jul	6,209	4,050	5,425	3,939	6,851	350	1,271	9,332	3,254	127	191
Aug	6,171	4,065	5,360	3,919	6,743	348	1,289	9,304	3,256	127	192
Sep	6,076	4,085	5,183	3,734	6,633	336	1,247	9,065	3,205	126	193
Oct	6,036	4,076	5,138	3,731	6,520	336	1,242	9,078	3,191	125	192
Nov	5,949	4,063	5,060	3,444	6,387	334	1,213	9,059	3,125	124	190
Dec	5,902	4,075	4,955	3,411	6,342	328	1,166	9,117	3,083	124	191
<b>2015</b>											
Jan	5,720	4,060	4,598	3,434	6,121	323	1,118	9,230	3,002	124	190
Feb	5,695	4,027	4,514	3,377	6,211	314	1,120	9,147	2,969	124	189
Mar	5,548	4,010	4,346	3,340	5,939	307	1,080	8,957	2,914	123	186
Apr	5,658	4,050	4,501	3,405	6,248	313	1,141	9,140	3,066	123	188
May	5,653	4,068	4,457	3,286	6,232	308	1,116	9,124	3,017	120	187
<b>Monthly % Change</b>	<b>-0.1</b>	<b>0.4</b>	<b>-1.0</b>	<b>-3.5</b>	<b>-0.3</b>	<b>-1.6</b>	<b>-2.2</b>	<b>-0.2</b>	<b>-1.6</b>	<b>-2.4</b>	<b>-0.5</b>

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

(Annual Rate, Weighted Average Rate)

	Dec-13	Jan-14	Feb-14	Mar-14	Apr-14	May-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14
<b>Interest Rates on Deposits in KHR</b>													
Saving Deposits	1.15	1.15	1.16	1.17	1.18	1.18	1.14	1.16	1.17	1.17	1.17	1.17	1.21
Fixed deposit 1 Month	2.64	2.64	2.69	2.68	2.71	2.73	2.61	2.65	2.67	2.69	2.66	2.66	2.73
Fixed deposit 3 Months	4.03	4.03	4.06	4.06	4.14	4.16	4.05	4.08	4.13	4.15	4.13	4.13	4.19
Fixed deposit 6 Months	4.84	4.84	4.88	4.87	4.97	5.00	4.88	4.91	4.96	4.99	4.97	4.97	5.04
Fixed deposit 12 Months	5.80	5.80	5.85	5.84	5.96	5.98	5.83	5.87	5.93	5.96	5.93	5.93	6.02
<b>Interest Rates on Deposits in USD</b>													
Saving Deposits	0.71	0.71	0.70	0.72	0.72	0.73	0.73	0.75	0.75	0.75	0.75	0.75	0.75
Fixed deposit 1 Month	1.62	1.61	1.61	1.61	1.59	1.59	1.61	1.57	1.57	1.57	1.57	1.57	1.57
Fixed deposit 3 Months	2.33	2.33	2.32	2.32	2.31	2.31	2.31	2.27	2.27	2.27	2.27	2.27	2.27
Fixed deposit 6 Months	3.31	3.30	3.29	3.30	3.29	3.29	3.29	3.24	3.24	3.24	3.24	3.24	3.24
Fixed deposit 12 Months	4.27	4.27	4.27	4.27	4.28	4.27	4.27	4.23	4.23	4.23	4.23	4.23	4.23
<b>Interest Rates on Loans in KHR</b>													
1 Month	15.78	15.93	15.99	15.98	15.98	17.86	17.82	17.82	17.75	17.65	17.66	17.66	17.58
3 Months	15.78	15.93	15.99	15.98	15.98	17.86	17.82	17.82	17.75	17.65	17.66	17.66	17.58
6 Months	15.78	15.93	16.17	16.19	16.20	19.04	19.27	19.27	19.42	19.49	19.58	19.48	19.64
12 Months	15.72	15.70	15.93	15.96	15.99	16.02	16.12	16.12	16.14	16.21	16.20	16.20	16.26
<b>Interest Rates on Loans in USD</b>													
1 Month	11.64	11.79	11.71	11.65	11.71	11.71	11.75	11.75	11.75	11.75	11.75	11.75	11.75
3 Months	10.74	10.75	9.99	10.04	10.17	10.71	10.75	10.75	10.75	10.75	10.75	10.75	10.75
6 Months	11.77	11.82	11.92	11.82	11.94	11.93	11.94	11.92	11.92	11.92	11.92	11.92	11.92
12 Months	11.35	11.49	11.17	11.18	11.27	11.54	11.50	11.51	11.51	11.51	11.51	11.51	11.51

\* Including Commercial Banks and Specialized Banks

**Table 10: Monetary Survey**

(In KHR Billion)

	Dec-14	Feb-15	Mar-15	Apr-15	May-15
<b>Net Foreign Assets</b>	<b>26,699.7</b>	<b>26,582.1</b>	<b>26,823.0</b>	<b>27,742.1</b>	<b>27,604.1</b>
Foreign Assets	34,885.6	34,493.0	35,265.1	37,240.1	37,601.7
Foreign Liabilities	-8,185.9	-7,910.9	-8,442.1	-9,497.9	-9,997.6
<b>Net Domestic Assets</b>	<b>15,859.8</b>	<b>16,778.2</b>	<b>16,863.2</b>	<b>16,304.0</b>	<b>17,237.1</b>
<b>Domestic Credit</b>	<b>31,885.4</b>	<b>33,117.4</b>	<b>32,695.4</b>	<b>33,361.7</b>	<b>34,111.0</b>
<b>Net Claims on Government</b>	<b>-4,359.1</b>	<b>-4,096.2</b>	<b>-5,064.0</b>	<b>-5,313.7</b>	<b>-5,549.2</b>
Claims on Government	270.4	270.4	270.4	270.4	270.4
Deposits of Government	-4,629.6	-4,366.6	-5,334.4	-5,584.2	-5,819.6
<b>Non-Government</b>	<b>36,244.6</b>	<b>37,213.5</b>	<b>37,759.4</b>	<b>38,675.4</b>	<b>39,660.2</b>
State Enterprises	0.0	0.0	0.0	0.0	0.0
Private Sector	36,244.6	37,213.5	37,759.4	38,675.4	39,660.2
Of Which in Foreign Currency	35,677.5	36,652.4	37,200.2	38,110.3	39,090.8
<b>Other Items Net</b>	<b>-16,025.7</b>	<b>-16,339.1</b>	<b>-15,832.2</b>	<b>-17,057.7</b>	<b>-16,873.9</b>
Restricted Deposits	-901.6	-1,008.7	-927.5	-973.1	-984.9
Capital & Reserves	-13,811.9	-13,938.0	-13,911.7	-14,845.1	-14,935.4
Others	-1,312.2	-1,392.4	-993.0	-1,239.4	-953.6
<b>Liquidity (M2)</b>	<b>42,559.5</b>	<b>43,360.3</b>	<b>43,686.2</b>	<b>44,046.2</b>	<b>44,841.2</b>
<b>Money (M1)</b>	<b>6,308.4</b>	<b>6,600.8</b>	<b>6,628.0</b>	<b>6,515.9</b>	<b>6,299.1</b>
Currency Outside Banks	5,593.2	5,947.2	5,884.1	5,865.6	5,634.1
Demand Deposits	715.2	653.6	743.9	650.4	665.1
<b>Quasi-Money</b>	<b>36,251.1</b>	<b>36,759.5</b>	<b>37,058.2</b>	<b>37,530.2</b>	<b>38,542.1</b>
Time and Savings Deposits	1,090.1	1,196.4	1,065.5	1,009.4	1,108.2
Foreign Currency Deposits	35,161.0	35,563.1	35,992.7	36,520.8	37,433.9

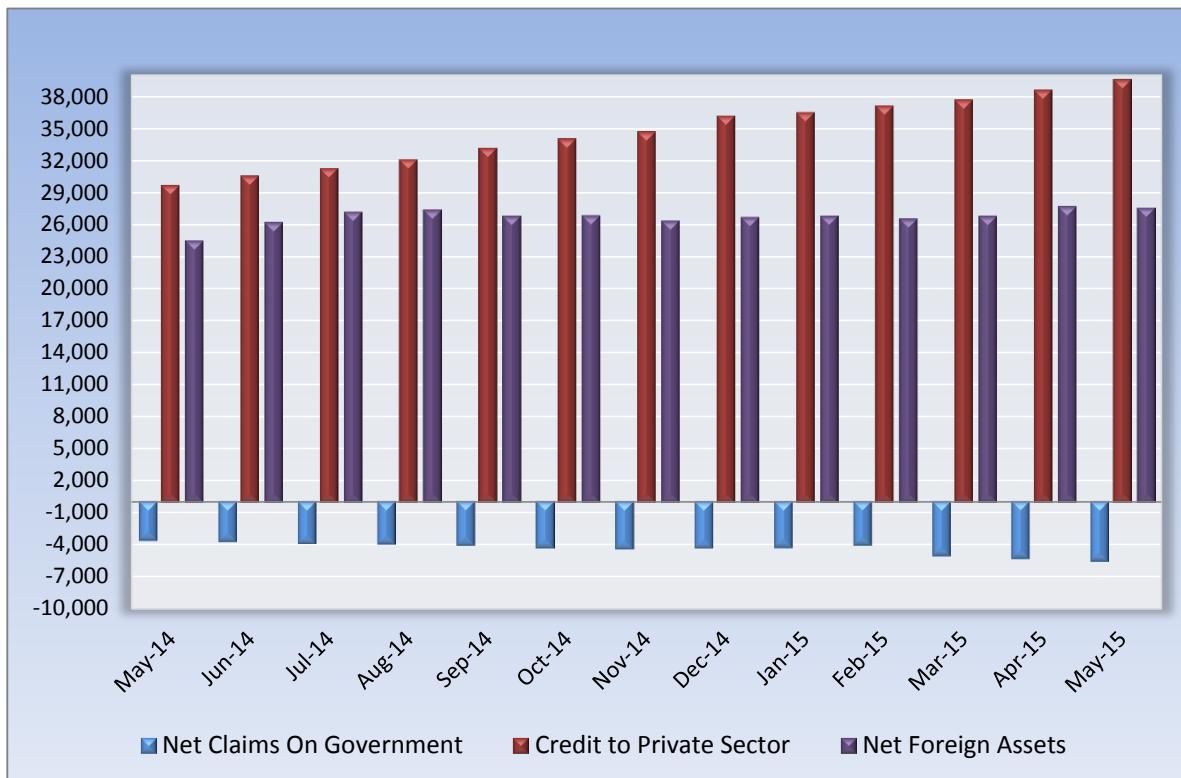
\* Revised

**Table 11: Monetary Survey**  
(Monthly Change)

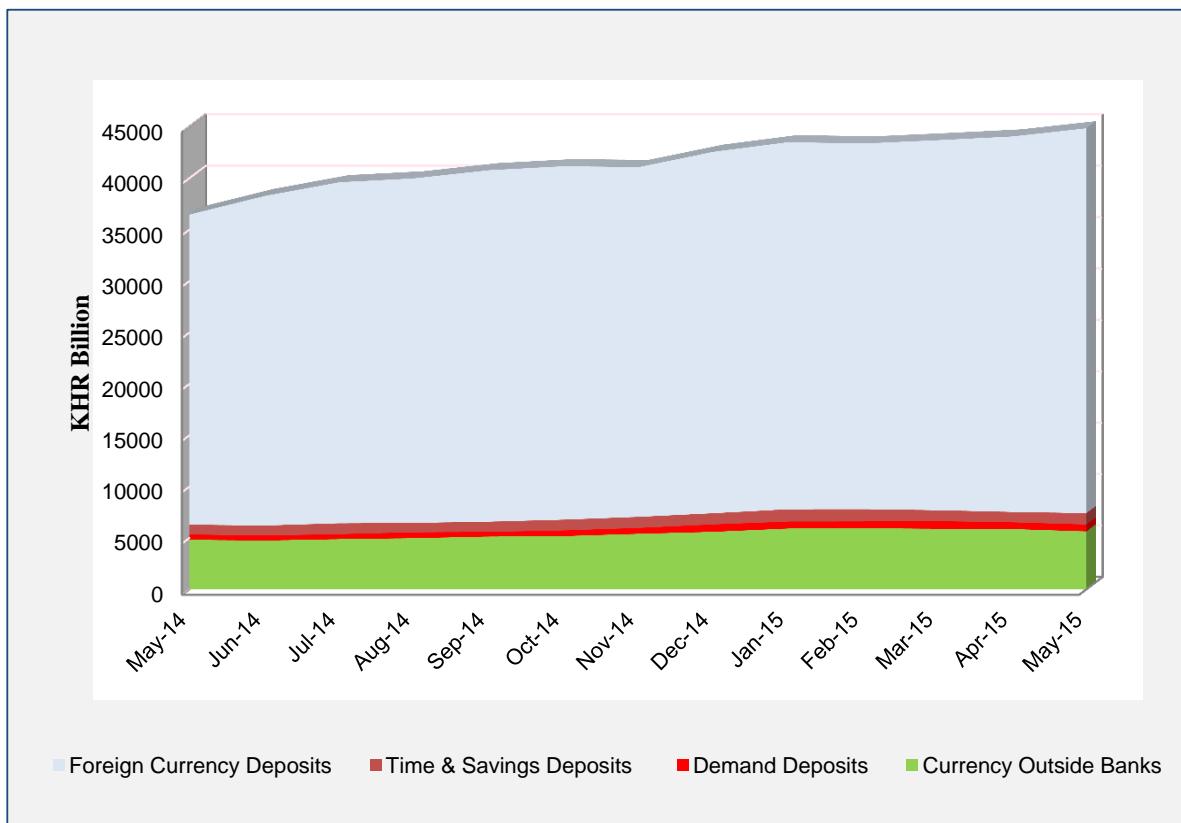
	Change in KHR Billion			Percentage Change		
	Mar-15	Apr-15	May-15	Mar-15	Apr-15	May-15
<b>Net Foreign Assets</b>	<b>240.9</b>	<b>919.1</b>	<b>-138.0</b>	<b>0.9</b>	<b>3.4</b>	<b>-0.5</b>
Foreign Assets	772.1	1,974.9	361.6	2.2	5.6	1.0
Foreign Liabilities	531.2	1,055.8	499.6	6.7	12.5	5.3
<b>Net Domestic Assets</b>	<b>85.0</b>	<b>-559.2</b>	<b>933.1</b>	<b>0.5</b>	<b>-3.3</b>	<b>5.7</b>
<b>Domestic Credit</b>	<b>-422.0</b>	<b>666.3</b>	<b>749.3</b>	<b>-1.3</b>	<b>2.0</b>	<b>2.2</b>
<b>Net Claims on Government</b>	<b>-967.8</b>	<b>-249.7</b>	<b>-235.5</b>	<b>-23.6</b>	<b>-4.9</b>	<b>-4.4</b>
Claims on Government	0.0	0.0	0.0	0.0	0.0	0.0
Deposits of Government	967.8	249.7	235.5	22.2	4.7	4.2
<b>Non-Government</b>	<b>545.8</b>	<b>916.0</b>	<b>984.8</b>	<b>1.5</b>	<b>2.4</b>	<b>2.5</b>
State Enterprises	0.0	0.0	0.0	0.0	0.0	0.0
Private Sector	545.8	916.0	984.8	1.5	2.4	2.5
Of Which in Foreign Currency	547.9	910.1	980.4	1.5	2.4	2.6
<b>Other</b>	<b>506.9</b>	<b>-1,225.5</b>	<b>183.8</b>	<b>3.1</b>	<b>-7.7</b>	<b>1.1</b>
Restricted Deposits	-81.3	45.7	11.8	-8.1	4.9	1.2
Capital & Reserves	-26.2	933.4	90.2	-0.2	6.7	0.6
Others	399.4	-246.4	285.9	28.7	-24.8	23.1
<b>Liquidity (M2)</b>	<b>325.9</b>	<b>359.9</b>	<b>795.1</b>	<b>0.8</b>	<b>0.8</b>	<b>1.8</b>
<b>Money (M1)</b>	<b>27.2</b>	<b>-112.1</b>	<b>-216.8</b>	<b>0.4</b>	<b>-1.7</b>	<b>-3.3</b>
Currency Outside Banks	-63.1	-18.5	-231.5	-1.1	-0.3	-3.9
Demand Deposits	90.3	-93.5	14.7	13.8	-12.6	2.3
<b>Quasi-Money</b>	<b>298.7</b>	<b>472.0</b>	<b>1,011.9</b>	<b>0.8</b>	<b>1.3</b>	<b>2.7</b>
Time and Savings Deposits	-131.0	-56.1	98.8	-10.9	-5.3	9.8
Foreign Currency Deposits	429.6	528.1	913.1	1.2	1.5	2.5

\* Revised

### Chart 8: Monetary Survey



### Chart 9: Components of Money Supply



**Table 12: Deposit Money Banks' Balance Sheet**

(In KHR Billion)

	Dec-14	Feb-15	Mar-15	Apr-15	May-15
<b>Assets</b>					
Foreign Assets	10,005.3	9,328.1	9,981.1	10,655.2	10,307.1
Cash and Deposits with Central Bank	12,399.4	13,216.4	12,717.3	12,990.6	14,167.5
Loans and Advances to residents	<b>36,244.8</b>	<b>37,213.7</b>	<b>37,759.6</b>	<b>38,675.6</b>	<b>39,660.4</b>
Government	0.2	0.2	0.2	0.2	0.2
Non-Fin. Pub. Enterprises	0.0	0.0	0.0	0.0	0.0
Private Sector	36,244.6	37,213.5	37,759.4	38,675.4	39,660.2
Fixed and Other Domestic Assets	<b>7,421.2</b>	<b>7,597.5</b>	<b>7,652.3</b>	<b>8,183.1</b>	<b>8,287.4</b>
<b>Liabilities</b>					
Foreign Liabilities	7,781.6	7,520.8	8,062.1	9,110.3	9,610.3
Deposits by residents	<b>36,633.5</b>	<b>37,189.2</b>	<b>37,503.2</b>	<b>37,931.6</b>	<b>38,994.2</b>
Demand	382.4	429.7	445.0	401.4	452.1
Time and Savings	1,090.1	1,196.4	1,065.5	1,009.4	1,108.2
Foreign Currency	35,161.0	35,563.1	35,992.7	36,520.8	37,433.9
Other Domestic Liabilities	<b>10,305.8</b>	<b>10,866.0</b>	<b>10,690.2</b>	<b>10,924.0</b>	<b>11,081.8</b>
Capital and Reserves	11,599.3	11,973.0	12,086.6	12,722.7	12,950.0
<b>Total Assets/Liabilities</b>	<b>66,320.1</b>	<b>67,549.0</b>	<b>68,342.1</b>	<b>70,688.7</b>	<b>72,636.4</b>
<b>(Monthly Change in KHR Billion)</b>					
<b>Assets</b>					
Foreign Assets	-244.8	-1,223.3	653.0	674.1	-348.1
Cash and Deposits with Central Bank	-303.1	-33.3	-499.1	273.2	1,177.0
Loans and Advances to Residents	1,468.7	627.9	545.8	916.0	984.8
Government	0.0	0.0	0.0	0.0	0.0
Non-Fin. Pub. Enterprises	0.0	0.0	0.0	0.0	0.0
Private Sector	1,468.7	627.9	545.8	916.0	984.8
Fixed and Other Domestic Assets	-64.9	-273.2	54.8	530.8	104.3
<b>Liabilities</b>					
Foreign Liabilities	-754.2	-1,164.9	541.3	1,048.3	500.0
Deposits by Residents	1,144.4	-129.0	314.0	428.4	1,062.6
Demand	-3.6	19.7	15.3	-43.6	50.7
Time and Savings	11.8	-1.3	-131.0	-56.1	98.8
Foreign Currency	1,136.2	-147.4	429.6	528.1	913.1
Other Domestic Liabilities	275.1	370.9	-175.7	233.8	157.8
Capital and Reserves	106.1	-3.2	113.6	636.1	227.3
<b>Total Assets/Liabilities</b>	<b>771.4</b>	<b>-926.1</b>	<b>793.1</b>	<b>2,346.6</b>	<b>1,947.6</b>
<b>(Monthly Percentage Change)</b>					
<b>Assets</b>					
Foreign Assets	-2.4	-11.6	7.0	6.8	-3.3
Cash and Deposits with Central Bank	-2.4	-0.3	-3.8	2.1	9.1
Loans and Advances to Residents	4.2	1.7	1.5	2.4	2.5
Government	0.0	0.0	0.0	0.0	0.0
Non-Fin. Pub. Enterprises	1.0	3.0	4.0	5.0	6.0
Private Sector	4.2	1.7	1.5	2.4	2.5
Fixed and Other Domestic Assets	-0.9	-3.5	0.7	6.9	1.3
<b>Liabilities</b>					
Foreign Liabilities	-8.8	-13.4	7.2	13.0	5.5
Deposits by Residents	3.2	-0.3	0.8	1.1	2.8
Demand	-0.9	4.8	3.6	-9.8	12.6
Time and Savings	1.1	-0.1	-10.9	-5.3	9.8
Foreign Currency	3.3	-0.4	1.2	1.5	2.5
Other Domestic Liabilities	2.7	3.5	-1.6	2.2	1.4
Capital and Reserves	0.9	0.0	0.9	5.3	1.8
<b>Total Assets/Liabilities</b>	<b>1.2</b>	<b>-1.4</b>	<b>1.2</b>	<b>3.4</b>	<b>2.8</b>

\* Revised

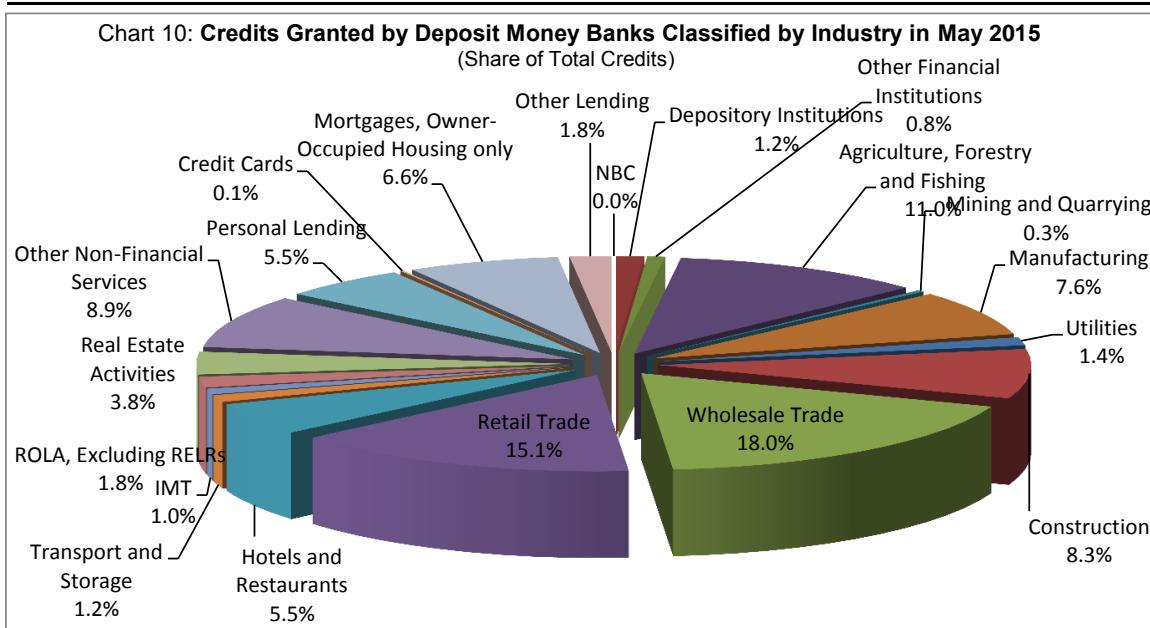
**Table 13: National Bank of Cambodia's Balance Sheet**  
 (In KHR Billion)

	Dec-14	Feb-15	Mar-15	Apr-15	May-15
<b>Assets</b>					
Domestic & Foreign Currency Holding	1,667.8	2,569.4	2,282.6	2,350.6	2,625.1
Foreign Currency Claims on Non-resident Banks	21,281.2	21,269.3	21,678.3	22,806.1	23,691.7
Domestic Currency at IMF	544.4	544.4	544.4	544.4	498.4
Loans and Advances	<b>270.2</b>	<b>270.2</b>	<b>270.2</b>	<b>270.2</b>	<b>270.2</b>
Commercial Banks	0.0	0.0	0.0	0.0	0.0
Government	270.2	270.2	270.2	270.2	270.2
SDR Holding	410.7	396.3	386.1	393.8	393.4
Other Foreign Currency Claims on Non-					
Bank Non-Residents	380.3	80.5	80.2	81.0	81.4
Gold and Precious Metal	1,957.3	1,953.2	1,906.2	1,954.5	1,936.9
Fixed Assets	1,026.8	1,052.9	1,063.6	1,060.3	1,065.7
Other Assets	184.1	172.1	178.5	189.1	221.6
<b>Liabilities</b>					
Domestic Currency Issued	6,789.5	7,493.9	7,413.3	7,394.7	7,551.9
Foreign Currency Liabilities to Resident Banks	13,022.3	13,584.1	13,027.5	13,658.3	14,660.3
Foreign Currency Liabilities to Non-					
Bank Non-Residents	1,044.8	1,027.3	1,014.9	1,024.2	977.7
Foreign Currency Liabilities to Non-					
Bank Residents	4,162.9	3,851.2	4,638.3	5,028.3	5,226.3
Accumulated Depreciation	227.7	231.5	233.7	235.6	237.6
Provisions	264.3	264.6	287.4	287.6	287.8
Capital	100.0	100.0	100.0	100.0	100.0
Reserves	1,895.4	1,539.7	1,444.2	1,727.2	1,569.6
Retained Earnings	-324.0	-138.1	-217.0	-217.0	-217.0
Other Liabilities	540.1	355.3	447.9	411.1	390.2
<b>Total Assets/Liabilities</b>	<b>27,723.0</b>	<b>28,309.5</b>	<b>28,390.2</b>	<b>29,650.1</b>	<b>30,784.4</b>

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

(In KHR Billion)

	Dec-14	Feb-15*	Mar-15	Apr-15*	May-15
<b>1. Financial Institutions</b>	<b>757.9</b>	<b>774.9</b>	<b>810.6</b>	<b>801.3</b>	<b>847.6</b>
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	486.2	489.6	502.3	502.7	521.3
1.3. Other Financial Institutions	271.7	285.3	308.3	298.7	326.2
<b>2. Non-Financial Institutions</b>	<b>33,056.6</b>	<b>33,561.5</b>	<b>34,075.0</b>	<b>34,838.8</b>	<b>35,657.7</b>
2.1. Agriculture, Forestry and Fishing	3,882.9	4,026.8	4,130.2	4,280.2	4,683.1
2.2. Mining and Quarrying	94.7	106.9	110.6	111.7	131.9
2.3. Manufacturing	3,598.1	3,708.2	3,662.9	3,699.2	3,226.5
2.4. Utilities	344.7	318.1	323.0	328.8	588.4
2.5. Construction	3,159.3	3,105.5	2,988.2	3,271.0	3,519.7
2.6. Wholesale Trade	7,364.4	7,423.6	7,715.3	7,715.3	7,665.4
2.7. Retail Trade	5,850.9	5,965.7	6,038.1	6,167.7	6,427.1
2.8. Hotels and Restaurants	2,224.9	2,206.5	2,242.5	2,282.9	2,320.9
2.9. Transport and Storage	514.4	531.6	515.9	531.2	506.6
2.10. Information Media and Telecommunications	299.5	339.7	356.4	340.3	412.5
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	657.1	693.2	803.3	815.7	784.7
2.12. Real Estate Activities	1,546.2	1,594.1	1,593.3	1,625.3	1,615.4
2.13. Other Non-Financial Services	3,519.6	3,541.6	3,595.2	3,669.4	3,775.4
<b>3. Personal Essentials</b>	<b>4,221.4</b>	<b>4,627.7</b>	<b>4,689.0</b>	<b>4,909.1</b>	<b>5,208.1</b>
3.1. Personal Lending	1,713.1	1,978.5	2,013.1	2,116.9	2,340.2
3.2. Credit Cards	53.1	54.2	56.1	58.0	61.0
3.3. Mortgages, Owner-Occupied Housing only	2,455.2	2,594.9	2,619.8	2,734.2	2,806.9
<b>4. Other Lending</b>	<b>802.8</b>	<b>811.5</b>	<b>841.0</b>	<b>850.8</b>	<b>766.9</b>
<b>Total Gross Loan</b>	<b>38,838.7</b>	<b>39,775.5</b>	<b>40,415.6</b>	<b>41,400.1</b>	<b>42,480.3</b>



\* Revised

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

	Dec-14	Feb-15*	Mar-15	Apr-15*	May-15
<b>(Monthly Change in KHR Billion)</b>					
<b>1. Financial Institutions</b>	<b>0.8</b>	<b>18.3</b>	<b>35.7</b>	<b>-9.3</b>	<b>46.2</b>
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	10.0	6.9	12.7	0.3	18.7
1.3. Other Financial Institutions	-9.2	11.4	23.0	-9.6	27.6
<b>2. Non-Financial Institutions</b>	<b>967.3</b>	<b>150.1</b>	<b>513.5</b>	<b>763.9</b>	<b>818.9</b>
2.1. Agriculture, Forestry and Fishing	190.5	9.6	103.4	150.0	402.9
2.2. Mining and Quarrying	-0.9	6.7	3.7	1.1	20.2
2.3. Manufacturing	130.5	77.4	-45.2	36.3	-472.7
2.4. Utilities	26.6	-10.8	4.9	5.8	259.6
2.5. Construction	143.0	17.3	-117.3	282.8	248.7
2.6. Wholesale Trade	-30.7	-31.4	291.7	0.0	-49.9
2.7. Retail Trade	198.2	128.6	72.5	129.5	259.5
2.8. Hotels and Restaurants	11.8	-12.9	36.0	40.4	38.0
2.9. Transport and Storage	33.4	-0.1	-15.7	15.3	-24.6
2.10. Information Media and Telecommunications	-136.2	3.5	16.7	-16.1	72.2
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	87.5	-39.4	110.1	12.4	-31.0
2.12. Real Estate Activities	93.8	44.1	-0.8	32.0	-9.9
2.13. Other Non-Financial Services	219.8	-42.6	53.6	74.2	106.0
<b>3. Personal Essentials</b>	<b>150.4</b>	<b>200.2</b>	<b>61.3</b>	<b>220.1</b>	<b>299.0</b>
3.1. Personal Lending	77.3	75.9	34.6	103.8	223.3
3.2. Credit Cards	-30.0	-0.1	1.9	1.9	3.0
3.3. Mortgages, Owner-Occupied Housing only	103.2	124.4	24.8	114.4	72.7
<b>4. Other Lending</b>	<b>92.9</b>	<b>0.0</b>	<b>29.5</b>	<b>9.8</b>	<b>-83.9</b>
<b>Total Gross Loan</b>	<b>1,211.5</b>	<b>368.6</b>	<b>640.1</b>	<b>984.5</b>	<b>1,080.2</b>
<b>(Monthly Percentage Change)</b>					
<b>1. Financial Institutions</b>	<b>0.1</b>	<b>2.4</b>	<b>4.6</b>	<b>-1.1</b>	<b>5.8</b>
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	2.1	1.4	2.6	0.1	3.7
1.3. Other Financial Institutions	-3.3	4.2	8.1	-3.1	9.2
<b>2. Non-Financial Institutions</b>	<b>3.0</b>	<b>0.4</b>	<b>1.5</b>	<b>2.2</b>	<b>2.4</b>
2.1. Agriculture, Forestry and Fishing	5.2	0.2	2.6	3.6	9.4
2.2. Mining and Quarrying	-0.9	6.7	3.5	1.0	18.0
2.3. Manufacturing	3.8	2.1	-1.2	1.0	-12.8
2.4. Utilities	8.4	-3.3	1.5	1.8	78.9
2.5. Construction	4.7	0.6	-3.8	9.5	7.6
2.6. Wholesale Trade	-0.4	-0.4	3.9	0.0	-0.6
2.7. Retail Trade	3.5	2.2	1.2	2.1	4.2
2.8. Hotels and Restaurants	0.5	-0.6	1.6	1.8	1.7
2.9. Transport and Storage	7.0	0.0	-3.0	3.0	-4.6
2.10. Information Media and Telecommunications	-31.3	1.0	4.9	-4.5	21.2
2.11. Rental and Operational Leasing Activities, Excluded Real Estate Leasing and Rentals	15.4	-5.4	15.9	1.5	-3.8
2.12. Real Estate Activities	6.5	2.8	-0.1	2.0	-0.6
2.13. Other Non-Financial Services	6.7	-1.2	1.5	2.1	2.9
<b>3. Personal Essentials</b>	<b>3.7</b>	<b>4.5</b>	<b>1.3</b>	<b>4.7</b>	<b>6.1</b>
3.1. Personal Lending	4.7	4.0	1.8	5.2	10.5
3.2. Credit Cards	-36.1	-0.2	3.4	3.4	5.2
3.3. Mortgages, Owner-Occupied Housing only	4.4	5.0	1.0	4.4	2.7
<b>4. Other Lending</b>	<b>13.1</b>	<b>0.0</b>	<b>3.6</b>	<b>1.2</b>	<b>-9.9</b>
<b>Total Gross Loan</b>	<b>3.2</b>	<b>0.9</b>	<b>1.6</b>	<b>2.4</b>	<b>2.6</b>

\* Revised

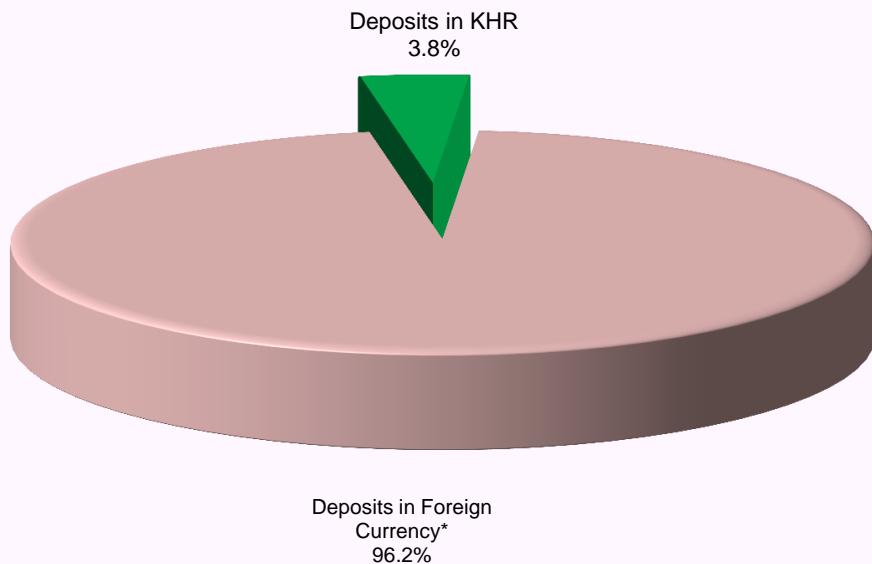
**Table 16: Deposits with Deposit Money Banks**

(In KHR Billion)

	Dec-14	Feb-15	Mar-15	Apr-15	May-15
<b>Deposits in KHR</b>					
Demand deposits	521.1	622.6	840.0	667.4	718.9
Savings deposits	541.4	611.8	531.6	480.4	569.2
Fixed deposits	556.5	594.3	547.0	542.9	564.9
Others	43.6	42.4	22.7	21.4	37.2
<b>Total</b>	<b>1,662.6</b>	<b>1,871.1</b>	<b>1,941.4</b>	<b>1,712.2</b>	<b>1,890.1</b>
<b>Deposits in Foreign Currency*</b>					
Demand deposits	8,202.6	8,067.7	8,104.3	8,206.0	8,413.9
Savings deposits	12,702.5	13,160.2	13,189.9	13,430.8	13,712.5
Fixed deposits	16,523.0	16,664.1	16,842.2	17,107.0	17,749.2
Others	636.2	701.6	744.1	810.9	893.2
<b>Total</b>	<b>38,064.4</b>	<b>38,593.7</b>	<b>38,880.5</b>	<b>39,554.7</b>	<b>40,768.8</b>
<b>Grand Total</b>	<b>39,727.0</b>	<b>40,464.8</b>	<b>40,821.9</b>	<b>41,266.9</b>	<b>42,658.9</b>

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

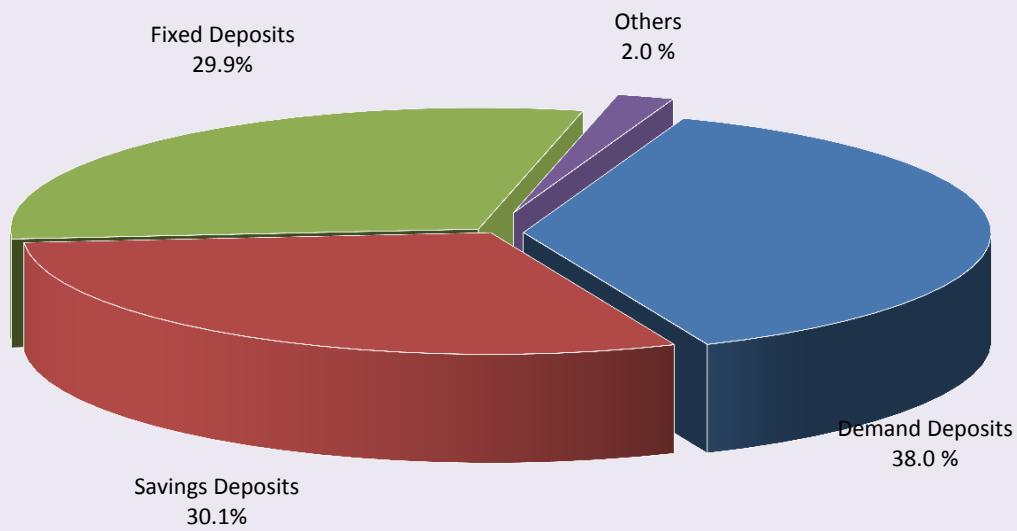
**Chart 11: Deposits with Deposit Money Banks Classified by Currency, as of May 2015  
(Share of Grand Total Deposits)**



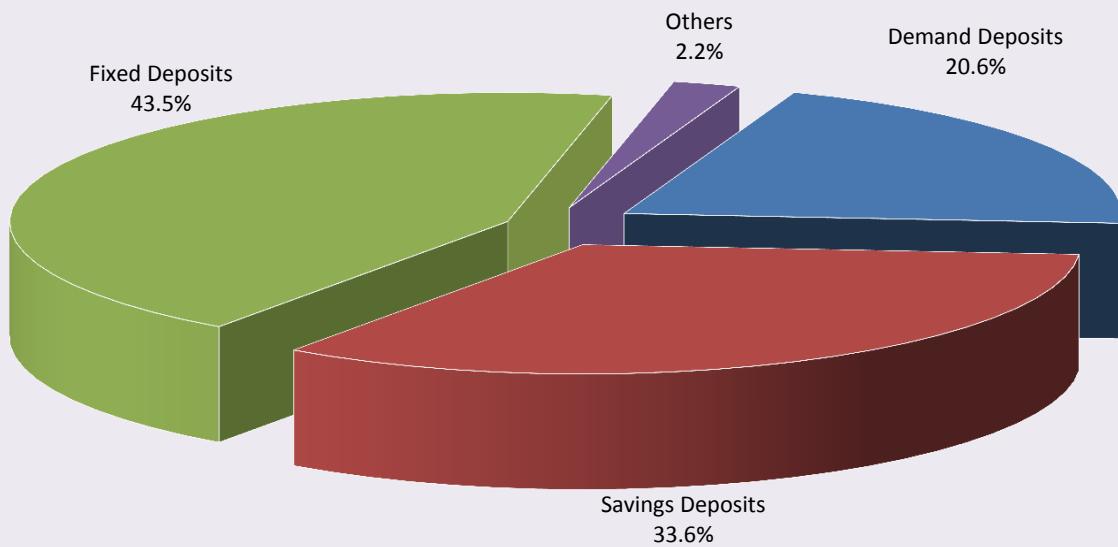
**Table 17: Monthly Change of Deposits with Deposit Money Banks**

	Dec-14	Feb-15	Mar-15	Apr-15	May-15
(Change in KHR Billion)					
<b>Deposits in KHR</b>					
Demand deposits	-65.8	17.7	217.4	-172.6	51.5
Savings deposits	4.9	-12.3	-80.2	-51.2	88.8
Fixed deposits	7.4	12.9	-47.2	-4.1	21.9
Others	5.9	-5.0	-19.7	-1.3	15.7
<b>Total</b>	<b>-47.7</b>	<b>13.3</b>	<b>70.3</b>	<b>-229.2</b>	<b>177.9</b>
<b>Deposits in Foreign Currency</b>					
Demand deposits	792.1	-108.4	36.6	101.7	207.9
Savings deposits	510.7	18.2	29.6	240.9	281.7
Fixed deposits	372.7	47.4	178.1	264.8	642.2
Others	75.7	61.1	42.5	66.8	82.2
<b>Total</b>	<b>1,751.2</b>	<b>18.3</b>	<b>286.8</b>	<b>674.2</b>	<b>1,214.1</b>
<b>Grand Total</b>	<b>1,703.5</b>	<b>31.6</b>	<b>357.1</b>	<b>445.0</b>	<b>1,392.0</b>
(Percentage Change)					
<b>Deposits in KHR</b>					
Demand deposits	-11.2	2.9	34.9	-20.5	7.7
Savings deposits	0.9	-2.0	-13.1	-9.6	18.5
Fixed deposits	1.3	2.2	-7.9	-0.7	4.0
Others	15.6	-10.6	-46.5	-5.6	73.4
<b>Total</b>	<b>-2.8</b>	<b>0.7</b>	<b>3.8</b>	<b>-11.8</b>	<b>10.4</b>
<b>Deposits in Foreign Currency</b>					
Demand deposits	10.7	-1.3	0.5	1.3	2.5
Savings deposits	4.2	0.1	0.2	1.8	2.1
Fixed deposits	2.3	0.3	1.1	1.6	3.8
Others	13.5	9.5	6.1	9.0	10.1
<b>Total</b>	<b>4.8</b>	<b>0.0</b>	<b>0.7</b>	<b>1.7</b>	<b>3.1</b>
<b>Grand Total</b>	<b>4.5</b>	<b>0.1</b>	<b>0.9</b>	<b>1.1</b>	<b>3.4</b>

**Chart 12: Deposits in KHR Classified by Type, as of May 2015**  
(Share of Total KHR Deposits)



**Chart 13: Deposits in Foreign Currency Classified by Type, as of May 2015**  
(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
<b>2009</b>	1,277	8,189	42,729	904,298	1,286	2% - 3%	24% - 36%
<b>2010</b>	1,509	9,730	52,122	1,020,784	1,780	2% - 3%	24% - 36%
<b>2011</b>	1,648	10,920	60,551	1,141,913	2,591	2% - 3%	24% - 36%
<b>2012</b>	2,121	13,885	76,187	1,344,255	3,617	2% - 3%	29% - 37%
<b>2013</b>							
May	2,269	15,128	80,915	1,405,332	4,388	2% - 3%	27%-41%
Jun	2,428	15,304	83,144	1,436,800	4,549	2% - 3%	27%-41%
Jul	2,300	15,239	83,287	1,461,783	4,690	2% - 3%	27%-39%
Aug	2,084	14,935	84,150	1,489,956	4,635	2% - 3%	27%-39%
Sep	2,150	15,375	86,296	1,538,672	4,791	2% - 3%	27%-39%
Oct	2,169	15,500	87,012	1,571,157	4,969	2% - 3%	27%-39%
Nov	2,198	15,781	87,871	1,597,081	5,203	2% - 3%	27%-39%
Dec	2,282	16,384	89,829	1,610,844	5,364	2% - 3%	27%-39%
<b>2014</b>							
Jan	2,316	16,501	91,122	1,636,495	5,682	2% - 3%	27%-39%
Feb	2,336	16,599	92,186	1,646,237	5,879	2% - 3%	27%-39%
Mar	2,381	16,918	93,618	1,658,622	6,153	2% - 3%	27%-39%
Apr	2,396	17,022	94,533	1,683,565	6,286	2% - 3%	27%-39%
May	2,478	17,410	96,955	1,712,762	6,491	2% - 3%	27%-39%
Jun	2,516	17,679	98,396	1,729,182	6,682	2% - 3%	27%-39%
Jul	2,562	17,856	100,714	1,758,810	6,923	2% - 3%	27%-39%
Aug	2,574	17,979	102,046	1,786,018	7,187	2% - 3%	27%-39%
Sep	2,612	18,193	104,689	1,784,602	7,417	2% - 3%	27%-39%
Oct	2,638	19,452	105,763	1,827,688	7,817	2% - 3%	27%-39%
Nov	2,712	18,076	108,982	1,841,652	8,112	2% - 3%	27%-39%
Dec	2,754	18,254	107,964	1,844,893	8,340	2% - 3%	27%-39%
<b>2015</b>							
Jan	2,778	18,367	108,561	1,849,164	8,746	2% - 3%	27%-39%
Feb	2,811	18,517	109,555	1,844,308	8,936	2% - 3%	27%-39%
Mar	2,863	18,736	111,145	1,855,455	9,282	2% - 3%	27%-39%
Apr	3,011	19,259	112,774	1,882,765	9,600	2% - 4%	25%-41%
May	3,104	19,702	119,742	1,897,682	9,859	2% - 4%	25%-41%

**Table 19: KHR-Denominated Checks Clearing through Clearing House**

Date	Number of	Number of	Number of	Total	Daily Average	Returned Check	
	Cleared	Working	Cleared Check	Amount	Amount	Number	Amount
	Check	Day	Per Day	(In KHR Billion)	(In KHR Billion)	(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
<b>Total</b>	<b>32,116</b>	<b>237</b>	<b>136</b>	<b>1,371.2</b>	<b>5.8</b>	<b>235</b>	<b>6.0</b>
Dec-09	2,785	22	127	135.3	6.2	15	0.1
<b>Total</b>	<b>31,287</b>	<b>238</b>	<b>131</b>	<b>1,319.4</b>	<b>5.5</b>	<b>107</b>	<b>3.1</b>
Dec-10	2,886	22	131	175.7	8.0	9	0.3
<b>Total</b>	<b>32,854</b>	<b>236</b>	<b>139</b>	<b>1,627.2</b>	<b>6.9</b>	<b>111</b>	<b>2.6</b>
Dec-11	3,320	21	158	178.2	8.5	2	0.3
<b>Total</b>	<b>34,742</b>	<b>236</b>	<b>147</b>	<b>1,820.5</b>	<b>7.7</b>	<b>87</b>	<b>4.8</b>
Dec-12	3,056	20	153	163.7	8.2	16	1.15
<b>Total</b>	<b>39,288</b>	<b>234</b>	<b>168</b>	<b>2,344.0</b>	<b>10.0</b>	<b>106</b>	<b>12.4</b>
Dec-13	3,651	20	183	250.5	12.5	27	0.27
<b>Total</b>	<b>42,993</b>	<b>231</b>	<b>186</b>	<b>3,505.7</b>	<b>15.2</b>	<b>212</b>	<b>43.7</b>
<b>2014</b>							
May	3,804	18	211	260.4	14.5	12	0.8
Jun	3,510	19	185	368.9	19.4	7	0.5
Jul	3,625	22	165	330.1	15.0	8	0.03
Aug	4,192	20	210	406.0	20.3	18	22.7
Sep	3,408	19	179	334.4	17.6	8	0.56
Oct	4,317	20	216	273.0	13.7	17	3.4
Nov	2,924	16	183	224.2	14.0	12	0.67
Dec	4,074	20	204	391.5	19.6	8	2.14
<b>Total</b>	<b>44,778</b>	<b>232</b>	<b>193</b>	<b>3,789.3</b>	<b>16.3</b>	<b>145</b>	<b>33.3</b>
<b>2015</b>							
Jan	5,850	19	308	374.5	19.7	11	0.13
Feb	8,102	19	426	331.2	17.4	18	0.13
Mar	9,796	21	466	723.3	34.4	23	40.1
Apr	7,749	19	408	348.7	18.4	40	1.5
May	6,028	16	377	288.0	18.0	14	0.3
<b>Total</b>	<b>37,525</b>	<b>94</b>	<b>399</b>	<b>2,065.6</b>	<b>22.0</b>	<b>106</b>	<b>42.2</b>

\* 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
<b>Total</b>	<b>413,367</b>	<b>237</b>	<b>1,744</b>	<b>7,188.7</b>	<b>30.3</b>	<b>3,014</b>	<b>123.6</b>
Dec-09	40,907	22	1,859	547.6	24.9	262	6.7
<b>Total</b>	<b>420,440</b>	<b>238</b>	<b>1,767</b>	<b>5,821.4</b>	<b>24.5</b>	<b>2,854</b>	<b>46.7</b>
Dec-10	49,673	22	2,258	795.5	36.2	275	9.9
<b>Total</b>	<b>485,189</b>	<b>236</b>	<b>2,056</b>	<b>7,008.7</b>	<b>29.7</b>	<b>2,766</b>	<b>47.5</b>
Dec-11	52,700	21	2,510	996.9	47.5	270	7.5
<b>Total</b>	<b>558,894</b>	<b>236</b>	<b>2,368</b>	<b>9,572.7</b>	<b>40.6</b>	<b>3,214</b>	<b>91.9</b>
Dec-12	60,647	20	3,032	1,112.8	55.6	459	25.8
<b>Total</b>	<b>658,329</b>	<b>234</b>	<b>2,813</b>	<b>12,574.9</b>	<b>53.7</b>	<b>4,245</b>	<b>188.1</b>
Dec-13	73,088	20	3,654	1,417.7	70.9	511	17.0
<b>Total</b>	<b>803,352</b>	<b>231</b>	<b>3,478</b>	<b>14,989.2</b>	<b>64.9</b>	<b>6,240</b>	<b>249.7</b>
<b>2014</b>							
May	69,765	17	4,104	1,374.1	80.8	493	16.5
Jun	74,985	19	3,947	1,476.6	77.7	499	13.8
Jul	81,276	22	3,694	1,724.0	78.4	561	20.9
Aug	72,191	20	3,610	1,383.0	69.2	386	12.5
Sep	72,778	19	3,830	1,589.2	83.6	498	28.4
Oct	77,551	20	3,878	1,675.9	83.8	481	29.8
Nov	71,282	16	4,455	1,396.1	87.3	416	9.0
Dec	83,578	20	4,179	1,727.0	86.3	545	36.1
<b>Total</b>	<b>888,970</b>	<b>231</b>	<b>3,848</b>	<b>17,989.5</b>	<b>77.9</b>	<b>5,894</b>	<b>421.8</b>
<b>2015</b>							
Jan	83,538	19	4,397	1,872.7	98.6	665	32.9
Feb	72,074	19	3,793	1,480.8	77.9	483	12.4
Mar	87,378	21	4,161	1,899.3	90.4	556	28.6
Apr	73,863	19	3,888	1,635.8	86.1	574	27.1
May	75,416	16	4,714	1,566.9	97.9	513	20.3
<b>Total</b>	<b>392,269</b>	<b>94</b>	<b>4,173</b>	<b>8,455.6</b>	<b>90.0</b>	<b>2,791</b>	<b>121.2</b>

\* Revised

**Table 21: Visitor Arrivals in Cambodia**

	2014		2015			% of Total		% Change	
	Dec	Mar	Apr	May	Apr	May	Apr/Mar	May/Apr	
<b>(Mode of Arrival)</b>									
Phnom Penh International Airport	92,195	94,424	79,805	79,166	22.1	25.2	-15.5	-0.8	
Siem Reap International Airport	153,421	134,933	101,669	81,837	28.2	26.0	-24.7	-19.5	
Land	240,970	172,126	167,098	147,968	46.3	47.0	-2.9	-11.4	
Boat	13,993	15,569	12,567	5,777	3.5	1.8	-19.3	-54.0	
Preah Vihea	0	0	0	0	0.0	0.0	0.0	0.0	
<b>Total</b>	<b>500,579</b>	<b>417,052</b>	<b>361,139</b>	<b>314,748</b>	<b>100.0</b>	<b>100.0</b>	<b>-13.4</b>	<b>-12.8</b>	
<b>(Arrial by Purpose of Visit)</b>									
Tourist	477,829	374,692	328,866	278,347	91.1	88.4	-12.2	-15.4	
Business and Professional	18,203	26,696	28,768	24,517	8.0	7.8	7.8	-14.8	
Others and not specified	4,547	15,664	3,505	11,884	1.0	3.8	-77.6	239.1	
<b>Total</b>	<b>500,579</b>	<b>417,052</b>	<b>361,139</b>	<b>314,748</b>	<b>100.0</b>	<b>100.0</b>	<b>-13.4</b>	<b>-12.8</b>	
<b>(Top-Ten Countries of Passenger Arrivals)</b>									
Vietnam	102,210	79,506	89,907	81,440	24.9	25.9	13.1	-9.4	
China (PRC)	52,475	62,996	54,800	47,684	15.2	15.1	-13.0	-13.0	
Lao PDR	56,089	29,338	22,584	23,102	6.3	7.3	-23.0	2.3	
South Korea	46,087	37,222	27,746	22,985	7.7	7.3	-25.5	-17.2	
Thailand	33,317	27,142	24,397	21,035	6.8	6.7	-10.1	-13.8	
United States of America	21,900	20,859	16,378	14,232	4.5	4.5	-21.5	-13.1	
Malaysia	16,340	12,759	11,393	12,122	3.2	3.9	-10.7	6.4	
Japan	22,740	19,884	11,261	11,600	3.1	3.7	-43.4	3.0	
United Kingdom	14,295	16,943	13,938	8,683	3.9	2.8	-17.7	-37.7	
Taiwan	8,983	9,950	10,228	8,290	2.8	2.6	2.8	-18.9	
Others	126,143	100,453	78,507	63,575	21.7	20.2	-21.8	-19.0	
<b>Total</b>	<b>500,579</b>	<b>417,052</b>	<b>361,139</b>	<b>314,748</b>	<b>100.0</b>	<b>100.0</b>	<b>-13.4</b>	<b>-12.8</b>	

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

**Table 22: Cambodia's Imports and Exports**

(In KHR Billion)

	2014		2015		Change in KHR Billion		Change in %	
	Dec	Mar	Apr	May	Apr/Mar	May/Apr	Apr/Mar	May/Apr
<b>Imports by Commodity</b>								
Cigarettes	66.4	21.7	74.5	58.5	52.8	-16.0	242.7	-21.5
Motor Bikes	70.6	79.1	64.1	65.9	-15.0	1.8	-19.0	2.8
Beer	13.6	19.1	21.9	20.5	2.8	-1.4	14.6	-6.3
VCRs	0.1	0.0	0.2	0.2	0.1	0.0	553.5	-4.3
Television Sets	1.6	1.0	1.4	1.1	0.4	-0.2	39.2	-16.5
Audio Cassettes	0.1	0.0	0.1	0.1	0.1	0.0	362.5	-23.4
Gold	251.5	637.5	156.9	63.6	-480.6	-93.3	-75.4	-59.5
Vehicles	219.4	242.9	223.4	259.8	-19.5	36.4	-8.0	16.3
Construction Materials	39.2	36.8	45.7	51.7	8.8	6.1	23.9	13.3
Clothing	28.0	23.9	28.7	31.9	4.9	3.2	20.4	11.2
Cloths	11.0	9.5	6.6	6.7	-2.9	0.1	-30.6	1.3
Petroleum Products	329.9	350.9	332.0	362.1	-18.9	30.1	-5.4	9.1
Sugar	8.1	7.3	5.6	4.2	-1.7	-1.4	-23.0	-25.2
Cement	32.0	39.2	38.3	42.6	-0.9	4.3	-2.3	11.3
Steel	43.6	40.6	46.6	44.2	6.0	-2.4	14.8	-5.2
Others	807.8	784.8	746.6	792.1	-38.1	45.5	-4.9	6.1
<b>Tax Exempted Imports</b>	<b>1,981.3</b>	<b>1,410.5</b>	<b>1,967.3</b>	<b>2,247.2</b>	<b>556.8</b>	<b>279.9</b>	<b>39.5</b>	<b>14.2</b>
<b>Total Imports (cif)</b>	<b>3,904.1</b>	<b>3,704.8</b>	<b>3,759.9</b>	<b>4,052.5</b>	<b>55.1</b>	<b>292.6</b>	<b>1.5</b>	<b>7.8</b>
<b>Total Imports (cif), Excluding Gold</b>	<b>3,652.6</b>	<b>3,067.4</b>	<b>3,603.0</b>	<b>3,988.9</b>	<b>535.6</b>	<b>385.9</b>	<b>17.5</b>	<b>10.7</b>
Freight & Insurance on Imports	292.2	245.4	288.2	319.1	42.8	30.9	17.5	10.7
<b>Total Imports (fob)</b>	<b>3,611.9</b>	<b>3,459.5</b>	<b>3,471.7</b>	<b>3,733.4</b>	<b>12.2</b>	<b>261.7</b>	<b>0.4</b>	<b>7.5</b>
<b>Exports by Commodity</b>								
Sawn Timber	0.0	22.8	0.1	1.6	-22.8	1.5	-99.6	1809.5
Fish Products	0.3	0.2	0.4	0.1	0.2	-0.3	77.0	-67.8
Rubber	64.3	57.9	48.1	59.9	-9.8	11.8	-16.9	24.5
Other Domestic Products	7.1	8.4	4.3	5.7	-4.1	1.4	-48.6	32.1
<b>Tax Exempted Exports</b>	<b>2,246.2</b>	<b>2,100.7</b>	<b>2,075.9</b>	<b>2,350.4</b>	<b>-24.8</b>	<b>274.6</b>	<b>-1.2</b>	<b>13.2</b>
Garment	1,768.8	1,577.4	1,584.1	1,742.2	6.6	158.2	0.4	10.0
Footwear	184.8	155.4	197.7	191.1	42.4	-6.7	27.3	-3.4
Textile	4.6	10.0	5.2	9.4	-4.8	4.2	-48.3	82.3
Others	287.9	357.9	288.9	407.7	-69.0	118.8	-19.3	41.1
<b>Total Exports (fob)</b>	<b>2,317.9</b>	<b>2,190.0</b>	<b>2,128.8</b>	<b>2,417.7</b>	<b>-61.2</b>	<b>288.9</b>	<b>-2.8</b>	<b>13.6</b>

Source: General Department of Cambodia Customs and Excise

## អីនធិ៍នៃគេហទំនាក់ទំនង

### INTERNET

: [www.nbc.org.kh](http://www.nbc.org.kh) គឺជាគេហទំនាក់ទំនងរបស់ជនាតារជាតិនៃកម្ពុជា ។ ទិន្នន័យថ្មីៗក្នុងគេហទំនាក់ទំនងនឹងទិន្នន័យបន្ទាប់ឡើត ត្រូវបាននិងកំណុងជាក់បញ្ចាល់ទៅក្នុងប្រព័ន្ធទិន្នន័យ តាមចនាទាន ដែលមាន ។ ហើយសារព័ន្ធដោយខ្លួន គឺជាកិច្ចការដែលបានទិន្នន័យសង្គម នៃការចេញផ្សាយផុងក្រាយបង្គាស់ ។

[www.nbc.org.kh](http://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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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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ISSN 2074-5680

តម្លៃ : ១៥.០០០ រៀល ( មួយបីប្រាំពាន់រៀល )

Price: KHR 15,000 (Fifteen Thousand Riels)

ទំនិញលោក ជាតាត់បាននៃកម្ពុជា

Produced by the National Bank of Cambodia