

ព្រះរាជាណាចក្រកម្ពុជា

KINGDOM OF CAMBODIA

ជាតិ សាសនា ព្រះមហាក្សត្រ

NATION RELIGION KING



ធនាគារជាតិនៃកម្ពុជា

NATIONAL BANK OF CAMBODIA

ព័ត៌មានស្ថិតិសេដ្ឋកិច្ច និងរូបិយវត្ថុ
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Introduction

Decline in price of food was the main factor leading to a sharp decline in overall consumer price inflation (month-on-month) in November 2013. At the same time, Cambodian riel (KHR) exchange rate against US dollar appreciated strongly while financial intermediation of the banking system continued to improve which was mirrored by the growth in deposits by residents and credit to private sector. In the meantime, the international trade in goods showed an increase in deficit.

Consumer Price Index

Consumer price inflation in Phnom Penh (month-on-month) declined to a negative level of -0.3% in November 2013 from 0.23% in October 2013 reflecting a decrease in consumer price index (CPI), from 155.27 in October 2013 to 154.8 in November 2013.

During the period, six group indexes declined and other six group indexes increased. The group indexes showing the declines in the month were: Miscellaneous Goods and Services (0.96%), Food and Non Alcoholic Beverages (0.59%), Restaurants (0.52%), Communication (0.51%), Education (0.16%), and Health (0.05%).

The group indexes increasing during the month were: Furnishings and Household Maintenance (0.98%); Clothing and Footwear (0.65%); Alcoholic Beverages, Tobacco and Narcotics (0.65%); Transport (0.23%); Housing, Water, Electricity, Gas and Other Fuels (0.06%); and Recreation and Culture (0.03%).

The decrease in Food and Non Alcoholic Beverages resulted from a decrease of 0.6% in the index for food sub-group while sub-group index for Non-Alcoholic Beverages remained stable. The decrease in food sub-group index mainly resulted from the decrease in the prices of Oils and Fats (1.4%); Pork (1.3%); Duck (1.0%); Chicken (0.9%); Fish and Seafood (0.9%); Fruits (0.7%); Locally Processed Meat (0.7%); Vegetables (0.5%); and Rice (0.4%). The increase in Transport group index was mainly due to an increase in the price of Spare parts and accessories for personal transport equipment (0.2%) while Fuel and lubricants for personal transport equipment remained stable.

Based on year-on-year percentage change of the CPI for all items, headline inflation eased slightly to 4.1% in November 2013 from 4.2% in October 2013, mainly due to a decrease in the price of communication and transport groups.

Exchange Rate

The value of KHR against the US dollar continued to appreciate significantly in November 2013. The market buying rate decreased from KHR 4,031 per US dollar at the end of October 2013 to KHR 3,994 per US dollar at the end of November 2013, an appreciation of 0.92% compared to the appreciation of 0.89% in October 2013.

During the month, daily market buying rate fluctuated between KHR 3,991 and KHR 4,028 per US dollar. As shown in Chart 7, the value of KHR appreciated consecutively for the first six days of the month from KHR 4,028 per US dollar on the first to KHR 3,991 per US dollar

on the sixth of the month. The KHR depreciated slightly for the next few days and returned to keep a rate of KHR 3,991 per US dollar from the thirteenth to the fifteenth. This was mainly due to the increase in the demand for KHR for tax payment purpose and for national festivals. After that, the KHR exchange rate fluctuated slightly around KHR 4,000 per US dollar and ended with a rate of KHR 3,994 per US dollar at the end of the month.

Money Supply

In November 2013, broad money (M2) increased at a similar pace as the previous month, up by KHR 1,063.8 billion (3.5%) following the increase of KHR 1,056.8 billion (3.6%) in October 2013, from KHR 30,412.3 billion in October to KHR 31,476.1 billion in November 2013. The main contributors to this increase were: resident's foreign currency deposits, up by KHR 1,006.9 billion (4.1%); currency outside banks, up by KHR 80.7 billion (1.9%); and time and saving deposits, up by KHR 2.4 billion (0.3) while demand deposits declined by KHR 26.1 billion (6.1%).

Net Domestic Assets of the Banking Sector

Net domestic assets of the banking sector increased moderately in November 2013 after decreasing in the previous month, up by KHR 519.8 billion (5.2%) compared with the decrease of KHR 614.7 billion (5.8%) in October 2013. The contributors to this increase were: domestic credit, an increase of KHR 362.8 billion (1.5%); and other items net, an increase of KHR 156.9 billion (1.2%). The increase in domestic credit was reflected by increases of KHR 240.9 billion (0.9%) in credit to private sector, KHR 121.5 billion (4.2%) in net claims on government, and KHR 0.3 billion (3.9%) in credit to state enterprises. The increase in net claims on government was entirely due to a decrease of KHR 121.5 billion (3.9%) in government deposits while claims on government remained unchanged.

The increase in other items net was mirrored by a decrease of KHR 242.9 billion (2%) in capital and reserves and partly offset by a decrease of KHR 76.6 billion (22.4%) in other items and an increase of KHR 9.3 billion (1.2%) in restricted deposits.

Net Foreign Assets of the Banking Sector

Net foreign assets of the banking sector continued to increase moderately in November 2013, up by KHR 543.9 billion (2.7%) following the increase of KHR 1,671.4 billion (8.9%) in October 2013. This was due to an increase of KHR 683.4 billion (2.5%) in total foreign assets while total foreign liabilities increased only by KHR 139.5 billion (1.9%). The increase in total foreign assets resulted from an increase of KHR 1,211.4 billion (6.6%) in foreign assets of the National Bank of Cambodia while foreign assets of commercial banks decreased by KHR 527.9 billion (5.7%). The increase in total foreign liabilities resulted from an increase of KHR 144.9 billion (2.1%) in foreign liabilities of commercial banks while foreign liabilities of the National Bank of Cambodia declined by KHR 5.5 billion (1.3%).

Deposit Money Banks' Operations

As shown in Table 12, total assets of commercial banks and specialized banks continued to increase modestly from KHR 49,029.1 billion in October 2013 to KHR 50,466.6 billion in November 2013, up by KHR 1,437.5 billion (2.9%) after increasing KHR 1,952.3 billion (4.1%) in October 2013. This increase was due to increases of KHR 1,498.3 billion (16.7%) in cash and deposits with the central bank, KHR 241.3 billion (0.9%) in loans and advances to residents, and KHR 225.9 billion (5%) in fixed and other domestic assets while foreign assets decreased by KHR 528 billion (5.7%). The increase in loans and advances to residents was due to increases of KHR 241 billion (0.9%) in credit to private sector and KHR 0.3 billion (3.9%) in credit to nonfinancial public enterprises.

The total liabilities of all banks in the month picked up reflected by increases of KHR 984.6 billion (3.8%) in deposits by residents, KHR 197 billion (3%) in domestic liabilities, KHR 145 billion (2.1%) in foreign liabilities, and KHR 110.9 billion (1.2%) in capital and reserves. The increase in deposits by residents resulted from increases of KHR 1,006.9 billion (4.1%) in foreign currency deposits and KHR 2.4 billion (0.3%) in time and saving deposits while demand deposits declined by KHR 24.7 billion (7.6%).

Interest Rates on Loans and Deposits

In November 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 moderately by 0.06% from 5.90% in October 2013 to 5.84% in November 2013 and for the same rate of deposit in US Dollar decreased by 0.03% from 4.37% in October 2013 to 4.34% in November 2013.

During the period, the weighted average lending rate in KHR was decreased by 0.02% from 15.76% in October 2013 to 15.74% in November 2013 and the same rate for lending in US dollar decreased by 0.03% from 11.43% in October 2013 to 11.40% in November 2013.

The banks' interest rate spread between loan and deposit rates in KHR widened from 9.86% in October 2013 to 9.90% in November 2013, and the spread in US dollar remained stable with the rate of 7.06% as in October 2013.

Foreign Tourist Arrivals

The number of foreign passenger arrivals in Cambodia continued to increase moderately in November 2013. The total number of passenger arrivals increased from 334,410 persons in October 2013 to 386,737 persons in November 2013, up by 52,327 persons (15.6%) following the increase of 50,623 persons (17.8%) in a month earlier. The increase in the number of passenger arrivals was categorized as follows: passenger arrivals by air at Siem Reap International Airport, up by 27,907 persons (31.7%), passenger arrivals by air at Phnom Penh International Airport, up by 13,442 persons (19.8%), passenger arrivals by land, up by

10,266 persons (6%), and passenger arrivals by water, up by 712 persons (10%). The main purpose of the passenger arrivals in Cambodia was for vacation, accounting for more than 95% of the total. Most of the foreign passengers were from Vietnam (18.1%), China P.R.C. (10.6%), Lao PDR (9.7%), and South Korea (9%) followed by Japan (5%), the United States of America (4.6%), Russia (4.3%), Thailand (3.8%), France (3.8%), and the United Kingdom (3.4%).

International Trade in Goods

The international trade in goods showed an increase in deficit of KHR 1,224.6 billion (35.1%) in November 2013 following the deficit of KHR 686.2 billion (28.4%) in October 2013.

Total exports (fob) increased markedly by KHR 531.2 billion (30.6%) in November 2013 after decreasing KHR 347.5 billion (16.7%) in October 2013, from KHR 1,733.4 billion in October 2013 to KHR 2,264.7 billion in November 2013. The main contributors to the increase were: exports of Garment, up by KHR 359.8 billion (25%); Footwear, up by KHR 43.5 billion (53.6%); Rubber, up by KHR 28.3 billion (84.8%); Swan Timber, up by KHR 24.4 billion (100%); and Textile, up by KHR 7.2 billion (76.7%).

Total imports (fob) rose modestly in November 2013, up by KHR 1,069.8 billion (44.2%) after decreasing KHR 8.5 billion (0.4%) in October 2013. The main contributors to the rise were: imports of Gold, up by KHR 68.6 billion (more than twentyfold); Vehicles, up by KHR 37.1 billion (29.7%); Petroleum products, up by KHR 18.3 billion (6.9%); Motor Bikes, up by KHR 14.4 billion (35.9%); Cement, up by KHR 12.6 billion (more than twice); Sugar, up by KHR 11.3 billion (more than twice); Steel, up by KHR 9.4 billion (71.5%); Clothing, up by KHR 7.4 billion (55.4%); and Construction Material, up by KHR 6.8 billion (50.7%) while imports of Cloths and Cigarettes decreased by KHR 12.1 billion (49.8%) and KHR 11.8 billion (16.4%), 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	Aug-13	Sep-13	Oct-13	Nov-13
(Oct-Dec. 2006 = 100)					
CPI (all items)	148.72	153.85	154.92	155.27	154.80
Food and Non-Alcoholic Beverages	167.56	175.97	178.09	178.55	177.50
Alcoholic Beverages, Tobacco and Narcotics	125.94	129.81	131.13	130.66	131.50
Clothing and Footwear	123.58	129.83	129.80	129.16	130.00
Housing, Water, Electricity, Gas and other Fuels	127.75	126.22	126.69	127.13	127.20
Furnishings and Household Maintenance	128.73	131.99	132.90	131.61	132.90
Health	115.91	125.91	126.20	126.97	126.90
Transport	129.34	130.06	129.35	129.10	129.40
Communication	71.43	70.87	70.52	69.86	69.50
Recreation and Culture	103.98	107.07	109.44	109.27	109.30
Education	146.11	155.46	156.75	156.75	156.50
Restaurants	199.95	210.53	210.93	213.42	212.30
Miscellaneous Goods and Services	152.62	146.99	145.36	145.09	143.70
2. Percentage Change in the CPI and its Components					
2.1 Month on Month Change (%)					
CPI (all items)	0.02	0.43	0.69	0.23	-0.30
Food and Non-Alcoholic Beverages	-0.26	0.71	1.20	0.26	-0.59
Alcoholic Beverages, Tobacco and Narcotics	0.02	0.57	1.02	-0.36	0.65
Clothing and Footwear	0.68	1.23	-0.02	-0.50	0.65
Housing, Water, Electricity, Gas and other Fuels	0.91	0.21	0.37	0.35	0.06
Furnishings and Household Maintenance	-0.04	-0.13	0.69	-0.97	0.98
Health	0.06	1.73	0.23	0.61	-0.05
Transport	-0.46	-1.58	-0.54	-0.19	0.23
Communication	-0.16	0.25	-0.50	-0.94	-0.51
Recreation and Culture	1.14	-2.06	2.22	-0.16	0.03
Education	0.00	0.86	0.83	0.00	-0.16
Restaurants	0.41	1.68	0.19	1.18	-0.52
Miscellaneous Goods and Services	-0.03	-0.31	-1.11	-0.19	-0.96
2.2 Year on Year Change (%)					
CPI (all items)	2.54	3.30	3.74	4.18	4.12
Food and Non-Alcoholic Beverages	2.42	4.37	5.25	5.52	5.65
Alcoholic Beverages, Tobacco and Narcotics	1.80	3.06	4.33	3.84	4.43
Clothing and Footwear	4.65	6.00	5.44	5.24	5.92
Housing, Water, Electricity, Gas and other Fuels	3.35	-0.09	-0.40	0.84	0.47
Furnishings and Household Maintenance	3.43	3.01	3.69	2.14	3.20
Health	0.44	8.41	9.39	9.80	9.54
Transport	0.87	-1.50	-1.35	-0.85	-0.41
Communication	-2.12	-1.40	-1.22	-2.18	-2.86
Recreation and Culture	1.61	4.26	6.58	5.74	6.31
Education	2.40	7.35	7.57	6.89	7.11
Restaurants	5.60	7.32	6.69	8.32	6.62
Miscellaneous Goods and Services	0.87	-2.75	-4.68	-4.77	-5.87
3. Three-month moving average CPI (All Items)	148.81	152.89	153.99	154.68	155.00
Year on Year Change (%)	1.78	3.40	3.67	3.74	4.01
4. Twelve-month moving average CPI (All Items)	148.06	150.34	150.81	151.33	151.84
Year on Year Change (%)	2.93	2.11	2.31	2.56	2.77

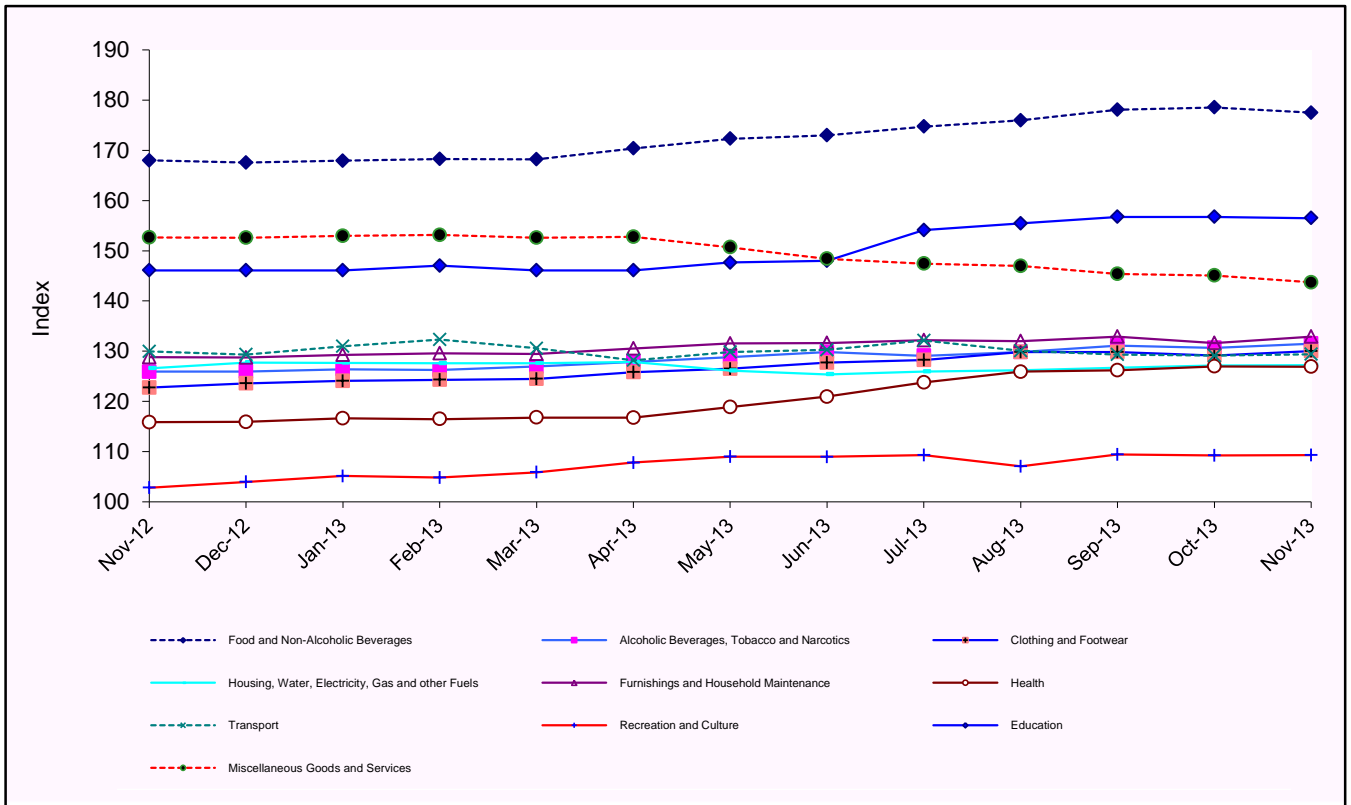
Source: National Institute of Statistics

Table 2: Consumer Items Showing Price decreased in November 2013

No.	Description	Weight	Index			Percentage Change	
			Nov 2012	Oct 2013	Nov 2013	Monthly	Yearly
1	PERSONAL EFFECTS N.E.C	0.876	208.70	185.10	181.50	-1.9	-13.0
2	TOOLS AND EQUIPMENT FOR HOUSE AND GARDEN	0.017	171.30	181.20	177.80	-1.9	3.8
3	OILS AND FATS	0.920	201.30	205.00	202.10	-1.4	0.4
4	PORK (FRESH)	5.618	168.80	181.20	178.80	-1.3	5.9
5	SEAFOOD (FRESH, CHILLED OR FROZEN)	0.229	167.90	178.70	176.60	-1.2	5.2
6	SPIRITS	0.014	143.10	149.00	147.30	-1.1	2.9
7	NOODLES	1.008	187.70	204.00	201.80	-1.1	7.5
8	GLASSWARE, TABLEWARE AND HOUSEHOLD UTENSILS	0.078	121.50	131.10	129.70	-1.1	6.7
9	FISH (FRESH)	7.435	151.50	161.90	160.20	-1.1	5.7
10	DUCK (FRESH)	0.319	160.40	171.80	170.00	-1.0	6.0
11	TELEPHONE AND TELEFAX EQUIPMENT	0.725	55.40	52.80	52.30	-0.9	-5.6
12	CHICKEN (FRESH)	1.303	170.20	182.30	180.60	-0.9	6.1
13	FRESH FRUITS	4.094	160.70	175.70	174.20	-0.9	8.4
14	MATERIALS FOR THE MAINTENANCE AND REPAIR OF THE DWELLING	3.663	136.50	140.10	139.00	-0.8	1.8
15	LEAF AND STALK VEGETABLES (FRESH)	2.031	165.00	180.50	179.20	-0.7	8.6
16	FRUIT VEGETABLES	1.138	190.70	197.70	196.30	-0.7	2.9
17	TUBERS AND MUSHROOMS	0.439	174.50	183.60	182.30	-0.7	4.5
18	LOCALLY PROCESSED MEAT	0.276	206.80	213.30	211.90	-0.7	2.5
19	PROCESSED EGGS	0.079	132.80	142.80	141.90	-0.6	6.9
20	HOUSEHOLD TEXTILES	0.015	146.10	154.90	154.00	-0.6	5.4
21	FOOD PRODUCTS NEC	1.404	181.00	192.70	191.60	-0.6	5.9
22	DRIED AND PRESERVED FRUITS	0.086	103.90	111.80	111.20	-0.5	7.0
23	RESTAURANTS AND HOTELS	5.861	199.10	213.40	212.30	-0.5	6.6
24	OUTPATIENT SERVICES	1.141	115.90	119.70	119.10	-0.5	2.8
25	RICE	6.162	192.30	198.60	197.80	-0.4	2.9
26	RICE, QUALITY NO.2 WHITE, NEANG-MENH, BATTAMBANG	2.681	192.40	200.10	199.30	-0.4	3.6
27	OTHER SERVICES N.E.C.	0.892	110.20	112.30	111.90	-0.4	1.5
28	HOUSEHOLD APPLIANCES	0.397	108.50	112.60	112.20	-0.4	3.4
29	RICE, QUALITY NO.1 WHITE, PHAKA KANHEY, BATTAMBANG	3.052	202.20	207.60	206.90	-0.3	2.3
30	PULSES/LEGUMES	0.413	178.90	197.00	196.40	-0.3	9.8
31	CLOTHING MATERIALS	0.334	122.50	131.50	131.10	-0.3	7.0
32	SUGAR, JAM, HONEY, CHOCOLATE AND CONFECTIONERY	1.489	138.00	143.10	142.70	-0.3	3.4
33	MOTOR CARS	3.053	112.40	112.90	112.60	-0.3	0.2
34	GLUTINOUS RICE, QUALITY NO. 1, WHITE, KHMER	0.429	121.00	124.70	124.40	-0.2	2.8
35	DAIRY PRODUCTS	1.552	146.40	151.40	151.10	-0.2	3.2
36	EDUCATION	1.174	146.10	156.80	156.50	-0.2	7.1
37	CLEANING, REPAIR AND HIRE OF CLOTHING	0.040	113.80	115.70	115.50	-0.2	1.5
38	CLOTHING FOR MEN AND BOYS	0.621	117.10	125.40	125.20	-0.2	6.9
39	MINERAL WATERS, SOFT DRINKS, FRUIT AND VEGETABLE JUICES	0.748	121.00	132.50	132.30	-0.2	9.3
40	PROCESSED FISH AND SEAFOOD	1.646	180.00	189.70	189.60	-0.1	5.3

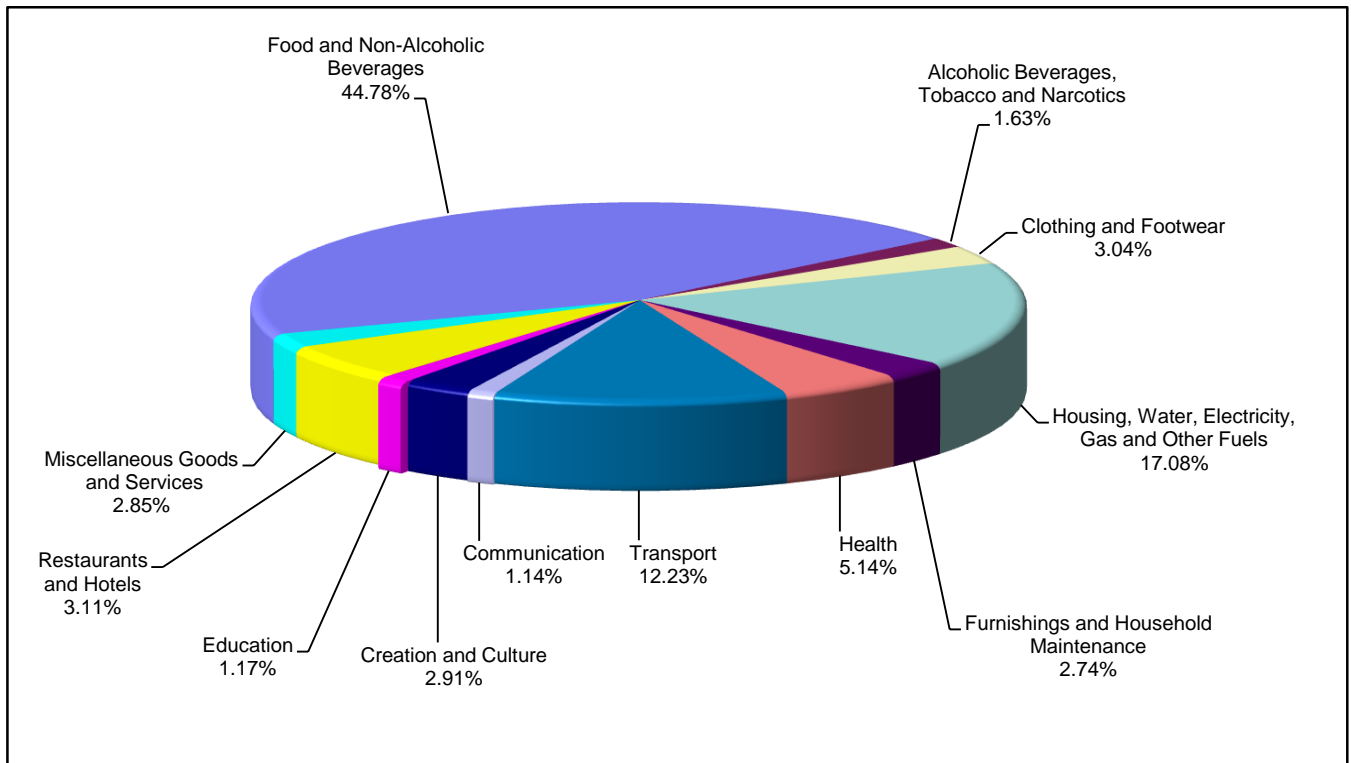
Source: National Institute of Statistics

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

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

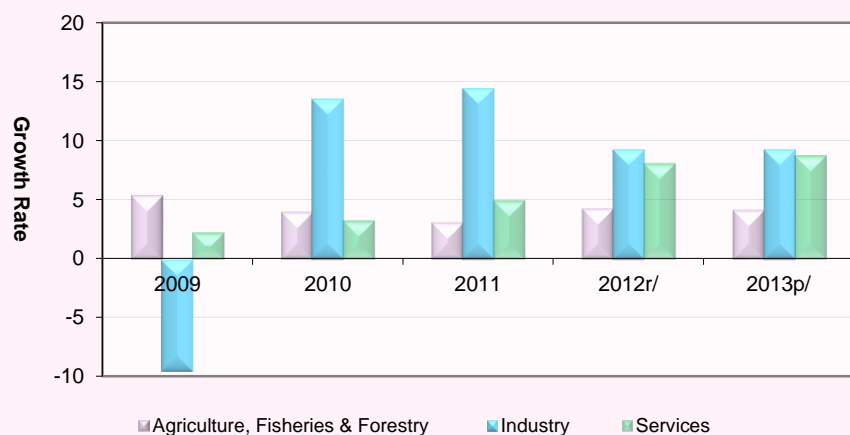
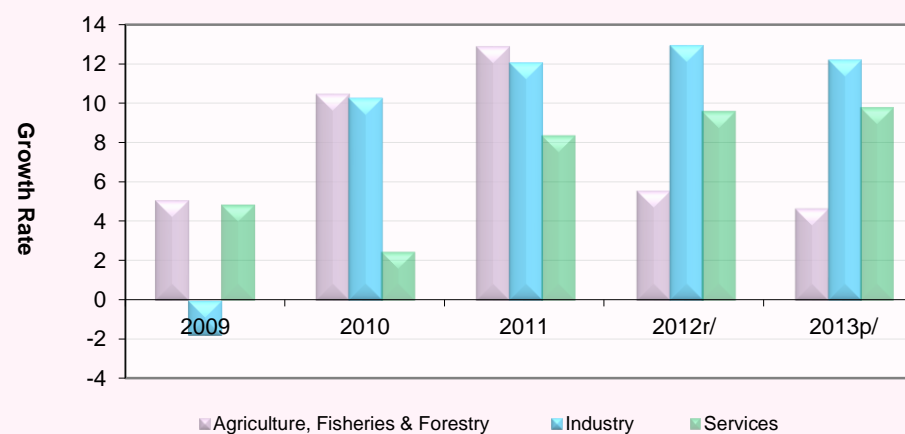


Chart 4: **GDP by Economic Activity**
(At Current Prices)



p/: preliminary estimates

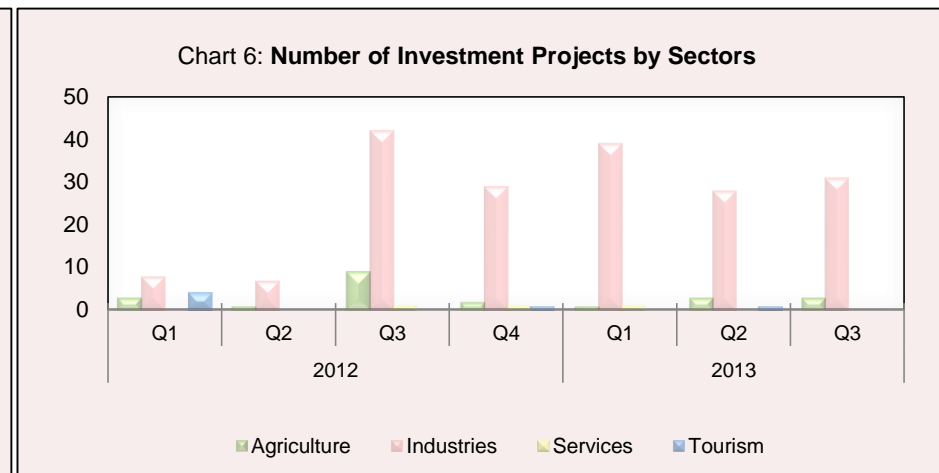
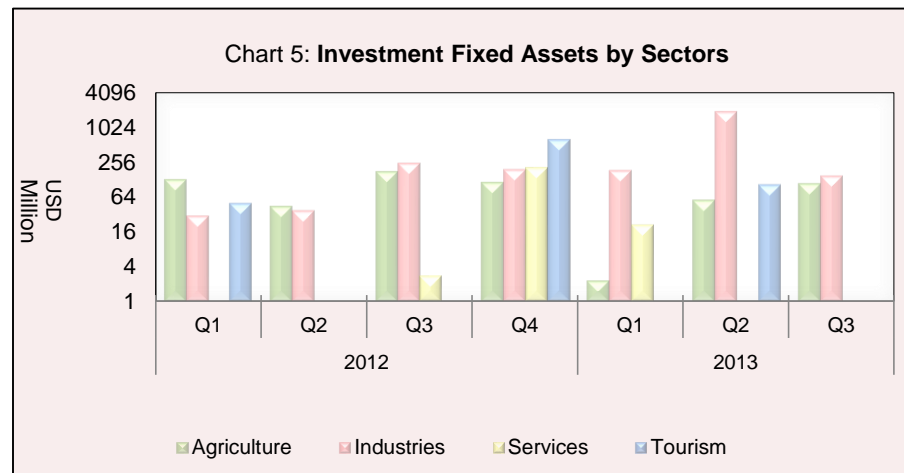
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Source: National Institute of Statistics

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
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
2013										
Q1	1	2.3	39	189.0	1	21.2	-	-	41	212.5
Q2	3	57.1	28	1,965.4	-	-	1	106.0	32.0	2,128.5
Q3	3	109.0	31	151.2	-	-	-	-	34.0	260.2
Total	7	168.4	98	2,305.5	1	21.2	1	106.0	107.0	2,601.1



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

Table 5: Investment Projects Approved by Major Countries*

(In USD Million)

Country	2012				2013		
	Q1	Q2	Q3	Q4	Q1	Q2	Q3
Cambodia	95.8	5.6	112.6	646.3	28.8	1,880.2	55.2
China	12.0	6.3	89.2	33.2	66.5	59.5	120.3
Korea	5.3	11.9	72.3	133.3	27.4	29.9	2.4
United States	5.3	-	-	-	3.8	0.7	-
Thailand	76.0	8.0	33.4	3.4	-	11.0	12.8
Vietnam	-	44.4	1.4	2.1	-	-	-
Malaysia	-	-	0.1	-	-	-	3.8
Singapore	-	-	71.3	-	-	54.0	0.6
Taiwan	2.2	6.0	19.8	19.6	13.5	3.5	37.5
Australia	-	-	1.0	-	-	-	-
England	-	-	1.1	-	23.1	59.7	-
Canada	3.3	-	2.6	-	2.2	-	-
Hong Kong	4.3	-	19.1	61.4	18.9	18.3	11.4
Others	5.3	-	6.8	257.3	28.3	11.7	16.1
Total	209.6	82.3	430.8	1,156.6	212.5	2,128.5	260.2
(Share of total)							
Cambodia	45.7	6.8	26.1	55.9	13.6	88.3	21.2
China	5.7	7.7	20.7	2.9	31.3	2.8	46.3
Korea	2.6	14.5	16.8	11.5	12.9	1.4	0.9
United States	2.5	-	-	-	1.8	0.0	-
Thailand	36.3	9.8	7.8	0.3	-	0.5	4.9
Vietnam	-	54.0	0.3	0.2	-	-	-
Malaysia	-	-	0.0	-	-	-	1.5
Singapore	-	-	16.6	-	-	2.5	0.2
Taiwan	1.0	7.2	4.6	1.7	6.3	0.2	14.4
Australia	-	-	0.2	-	-	-	-
England	-	-	0.2	-	10.9	2.8	-
Canada	1.6	-	0.6	-	1.0	-	-
Hong Kong	2.1	-	4.4	5.3	8.9	0.9	4.4
Others	2.5	-	1.6	22.2	13.3	0.6	6.2
Total	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 November 2013

(KHR/USD)

Day	Parallel Market Rate			Official Rate	Daily Change*	
	Purchase	Sale	Midpoint		Spread	% Change
1	4,028	4,035	4,032	4,035	-3.0	-0.1
2	4,011	4,020	4,016	4,035	-17.0	-0.4
3	4,011	4,020	4,016	4,035	0.0	0.0
4	4,005	4,015	4,010	4,030	-6.0	-0.1
5	3,997	4,003	4,000	4,015	-8.0	-0.2
6	3,991	4,002	3,997	4,005	-6.0	-0.2
7	3,992	4,005	3,999	4,005	1.0	0.0
8	3,998	4,015	4,007	4,010	6.0	0.2
9	4,005	4,015	4,010	4,010	7.0	0.2
10	4,005	4,015	4,010	4,010	0.0	0.0
11	3,994	4,011	4,003	4,010	-11.0	-0.3
12	3,994	4,005	4,000	4,010	0.0	0.0
13	3,991	4,002	3,997	4,005	-3.0	-0.1
14	3,991	4,002	3,997	4,000	0.0	0.0
15	3,991	4,002	3,997	4,000	0.0	0.0
16	3,998	4,010	4,004	4,000	7.0	0.2
17	3,998	4,010	4,004	4,000	0.0	0.0
18	3,998	4,010	4,004	4,000	0.0	0.0
19	3,998	4,010	4,004	4,000	0.0	0.0
20	3,998	4,010	4,004	4,000	0.0	0.0
21	4,000	4,012	4,006	4,000	2.0	0.1
22	3,998	4,007	4,003	3,995	-2.0	0.0
23	3,998	4,007	4,003	3,995	0.0	0.0
24	3,998	4,007	4,003	3,995	0.0	0.0
25	3,998	4,010	4,004	3,995	0.0	0.0
26	4,000	4,012	4,006	3,995	2.0	0.1
27	4,000	4,012	4,006	3,995	0.0	0.0
28	4,000	4,012	4,006	3,995	0.0	0.0
29	3,994	4,005	4,000	3,995	-6.0	-0.1
30	3,994	4,005	4,000	3,995	0.0	0.0
Average Rate	3,999	4,010	4,005	4,006	-1.2	0.0

* - Spread of Daily Purchasing Market Rate

- Daily % Change of Purchasing Market Rate

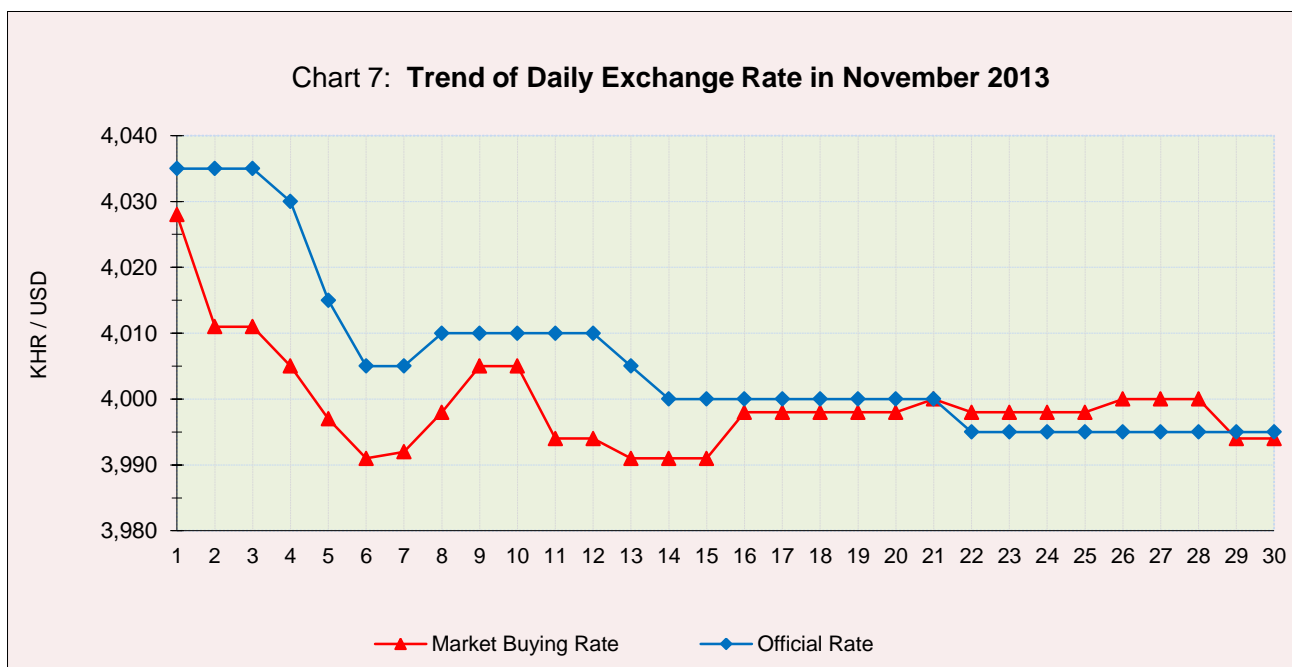


Table 7: Monthly Exchange Rate

(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					
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	4,100	4,096	4,062
Sep	4,067	-0.61	4,075	4,071	4,062
Oct	4,031	-0.89	4,038	4,035	4,040
Nov	3,994	-0.92	4,005	4,000	3,995

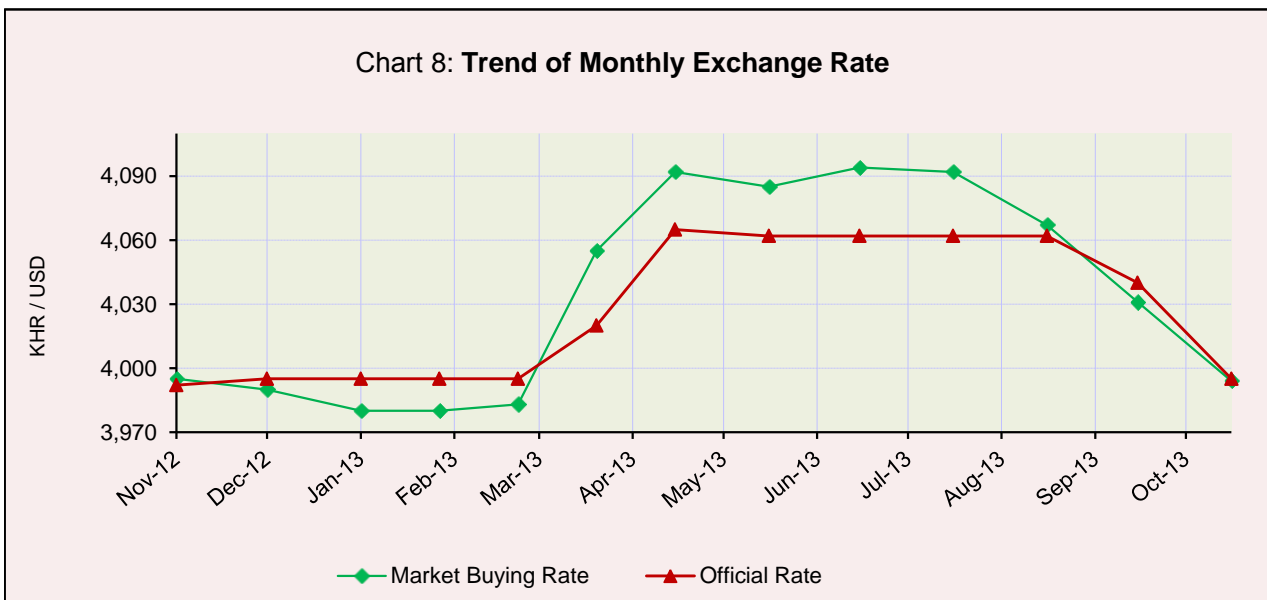


Table 8: The Value of KHR Against Other Currencies

(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											
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
Sep	6,226	4,062	5,481	4,153	6,564	361	1,250	9,370	3,231	129	192
Oct	6,236	4,040	5,546	4,102	6,476	362	1,279	9,374	3,259	130	192
Nov	6,133	3,995	5,434	3,906	6,527	333	1,236	9,134	3,182	124	189
Monthly % Change	-1.7	-1.1	-2.0	-4.8	0.8	-8.0	-3.4	-2.6	-2.4	-4.6	-1.6

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

(Annual Rate, Weighted Average Rate)

	Dec-11	Nov-12	Dec-12	Jan-13	Feb-13	Mar-13	Apr-13	May-13	Jun-13	Jul-13	Aug-13	Sep-13**	Oct-13**	Nov-13
Interest Rates on Deposits in KHR														
Saving Deposits	1.19	1.11	1.12	1.14	1.14	1.13	1.14	1.14	1.14	1.23	1.18	1.18	1.18	1.16
Fixed deposit 1 Month	2.86	2.63	2.63	2.66	2.67	2.65	2.67	2.67	2.67	2.69	2.67	2.66	2.67	2.68
Fixed deposit 3 Months	4.33	4.08	4.08	4.13	4.12	4.10	4.14	4.14	4.16	4.15	4.12	4.10	4.10	4.06
Fixed deposit 6 Months	5.28	4.91	4.91	4.96	4.96	4.93	4.98	4.98	5.00	4.99	4.96	4.94	4.93	4.88
Fixed deposit 12 Months	6.16	5.88	5.88	5.94	5.93	5.90	5.95	5.95	5.98	5.98	5.94	5.91	5.90	5.84
Interest Rates on Deposits in USD														
Saving Deposits	0.63	0.62	0.63	0.64	0.64	0.63	0.61	0.61	0.62	0.70	0.81	0.81	0.81	0.71
Fixed deposit 1 Month	1.65	1.65	1.66	1.67	1.67	1.67	1.64	1.64	1.65	1.64	1.91	1.91	1.92	1.62
Fixed deposit 3 Months	2.39	2.40	2.41	2.41	2.40	2.41	2.38	2.38	2.38	2.37	2.46	2.46	2.45	2.34
Fixed deposit 6 Months	3.43	3.42	3.43	3.43	3.42	3.42	3.40	3.40	3.41	3.38	3.37	3.37	3.36	3.34
Fixed deposit 12 Months	4.29	4.42	4.44	4.45	4.44	4.44	4.41	4.41	4.43	4.39	4.39	4.38	4.37	4.34
Interest Rates on Loans in KHR														
1 Month	22.09	11.29	11.28	11.27	11.29	11.30	11.33	11.38	11.43	11.43	11.47	15.82	15.82	15.80
3 Months	16.99	11.29	11.28	11.27	11.29	11.30	11.33	11.38	11.43	11.43	11.47	15.82	15.82	15.80
6 Months	16.99	11.29	11.28	11.27	11.29	11.30	11.33	11.38	11.43	11.43	11.47	15.82	15.82	15.80
12 Months	19.35	11.80	11.79	11.78	11.76	11.80	11.84	11.88	11.93	11.93	11.93	15.76	15.76	15.74
Interest Rates on Loans in USD														
1 Month	18.57	11.80	11.81	11.76	11.74	11.78	11.91	11.94	11.97	9.83	9.90	12.83	11.97	11.98
3 Months	16.35	11.59	10.87	11.39	11.12	11.13	11.21	11.22	11.10	10.02	9.98	11.65	10.67	10.63
6 Months	16.38	11.85	11.84	11.80	11.78	11.76	11.76	11.78	11.81	10.84	10.77	12.74	11.92	11.93
12 Months	15.36	11.98	11.61	11.85	11.71	11.72	11.76	11.76	11.71	11.42	11.37	11.91	11.43	11.40

* Including Commercial Banks and Specialized Banks

** Revised

Table 10: Monetary Survey

(In KHR Billion)

	Dec-12	Aug-13	Sep-13	Oct-13	Nov-13
Net Foreign Assets	21,264.7	18,829.4	18,720.7	20,392.1	20,936.1
Foreign Assets	27,723.8	25,186.9	25,739.7	27,659.0	28,342.4
Foreign Liabilities	-6,459.1	-6,357.4	-7,019.0	-7,266.8	-7,406.3
Net Domestic Assets	7,327.2	10,309.4	10,634.8	10,020.1	10,540.0
Domestic Credit	19,312.0	23,075.7	23,645.6	23,517.3	23,880.1
Net Claims on Government	-2,486.4	-2,882.1	-2,808.4	-2,871.0	-2,749.5
Claims on Government	270.4	270.4	270.4	270.4	270.4
Deposits of Government	-2,756.9	-3,152.5	-3,078.9	-3,141.4	-3,019.9
Non-Government	21,798.5	25,957.8	26,454.0	26,388.3	26,629.6
State Enterprises	5.6	11.6	8.7	8.9	9.2
Private Sector	21,792.9	25,946.2	26,445.3	26,379.4	26,620.4
Of Which in Foreign Currency	24,654.6	25,680.1	25,701.6	26,200.7	26,132.8
Other	-11,984.9	-12,766.3	-13,010.8	-13,497.1	-13,340.1
Restricted Deposits	-655.0	-759.5	-783.3	-768.1	-777.4
Capital & Reserves	-11,490.7	-12,187.5	-12,296.5	-12,387.9	-12,145.0
Others	160.9	180.7	69.0	-341.2	-417.8
Liquidity (M2)	28,591.9	29,138.9	29,355.5	30,412.3	31,476.1
Money (M1)	4,045.7	4,695.4	4,720.8	4,734.6	4,789.1
Currency Outside Banks	3,755.6	4,230.3	4,318.5	4,308.3	4,389.0
Demand Deposits	290.1	465.2	402.2	426.2	400.1
Quasi-Money	24,546.2	24,443.4	24,634.8	25,677.7	26,687.0
Time and Savings Deposits	779.8	830.5	911.5	935.1	937.5
Foreign Currency Deposits	23,766.4	23,612.9	23,723.3	24,742.6	25,749.5

* Revised

Table 11: Monetary Survey
(Monthly Change)

	Change in KHR Billion			Percentage Change		
	Sep-13	Oct-13	Nov-13	Sep-13	Oct-13	Nov-13
Net Foreign Assets	-108.7	1,671.4	544.0	-0.6	8.9	2.7
Foreign Assets	552.8	1,919.3	683.4	2.2	7.5	2.5
Foreign Liabilities	661.6	247.8	139.5	10.4	3.5	1.9
Net Domestic Assets	325.4	-614.7	519.8	3.2	-5.8	5.2
Domestic Credit	569.9	-128.3	362.9	2.5	-0.5	1.5
Net Claims on Government	73.7	-62.6	121.5	2.6	-2.2	4.2
Claims on Government	0.0	0.0	0.0	0.0	0.0	0.0
Deposits of Government	-73.7	62.6	-121.5	-2.3	2.0	-3.9
Non-Government	496.2	-65.8	241.3	1.9	-0.2	0.9
State Enterprises	-2.9	0.1	0.3	-24.7	1.7	3.9
Private Sector	499.1	-65.9	241.0	1.9	-0.2	0.9
Of Which in Foreign Currency	21.5	499.1	-68.0	0.1	1.9	-0.3
Other	-244.5	-486.4	157.0	-1.9	-3.7	1.2
Restricted Deposits	23.9	-15.3	9.3	3.1	-1.9	1.2
Capital & Reserves	109.0	91.4	-242.9	0.9	0.7	-2.0
Others	-111.7	-410.2	-76.6	-61.8	-594.2	-22.4
Liquidity (M2)	216.7	1,056.8	1,063.8	0.7	3.6	3.5
Money (M1)	25.3	13.8	54.5	0.5	0.3	1.2
Currency Outside Banks	88.2	-10.2	80.7	2.1	-0.2	1.9
Demand Deposits	-62.9	24.0	-26.1	-13.5	6.0	-6.1
Quasi-Money	191.3	1,043.0	1,009.3	0.8	4.2	3.9
Time and Savings Deposits	81.0	23.6	2.4	9.8	2.6	0.3
Foreign Currency Deposits	110.3	1,019.4	1,006.9	0.5	4.3	4.1

* Revised

Chart 9: Monetary Survey

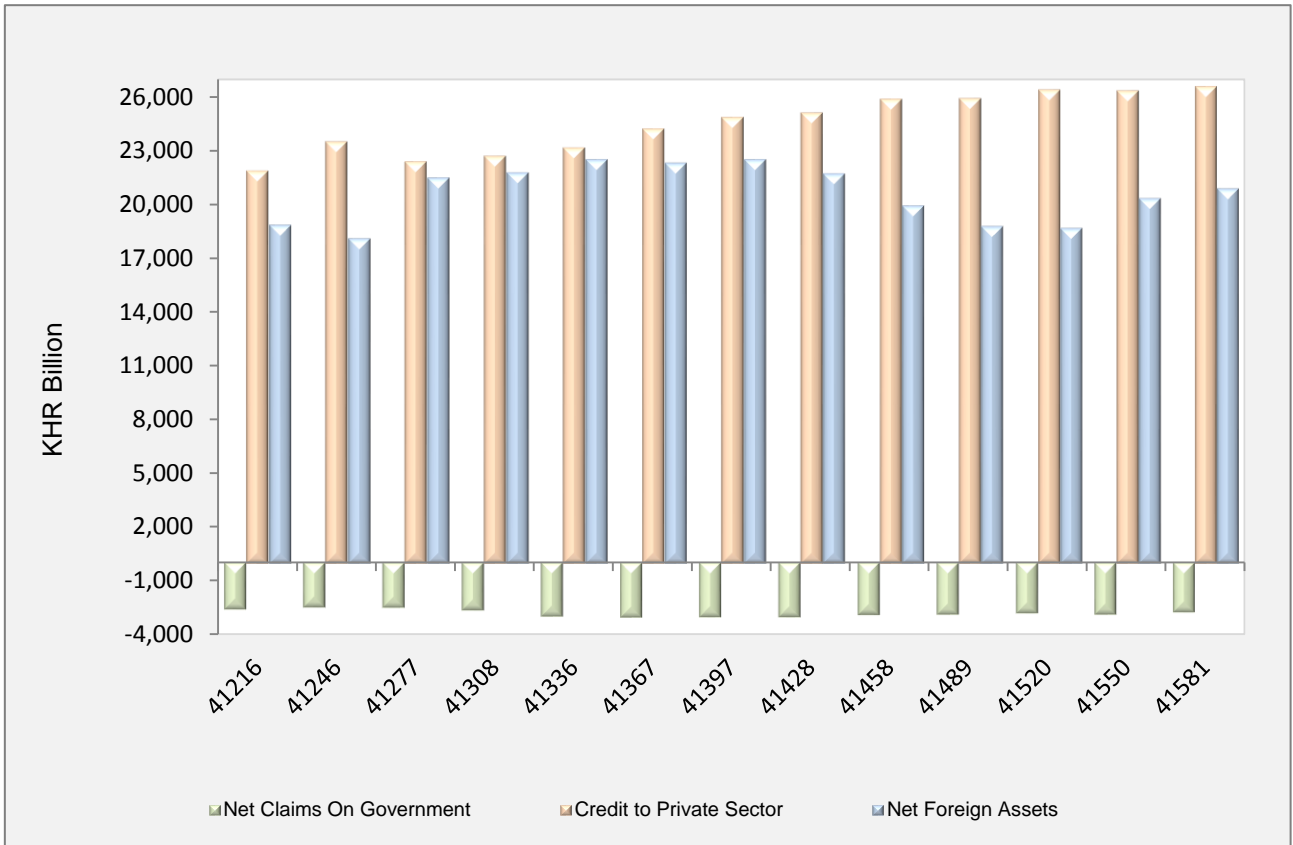


Chart 10: Components of Money Supply

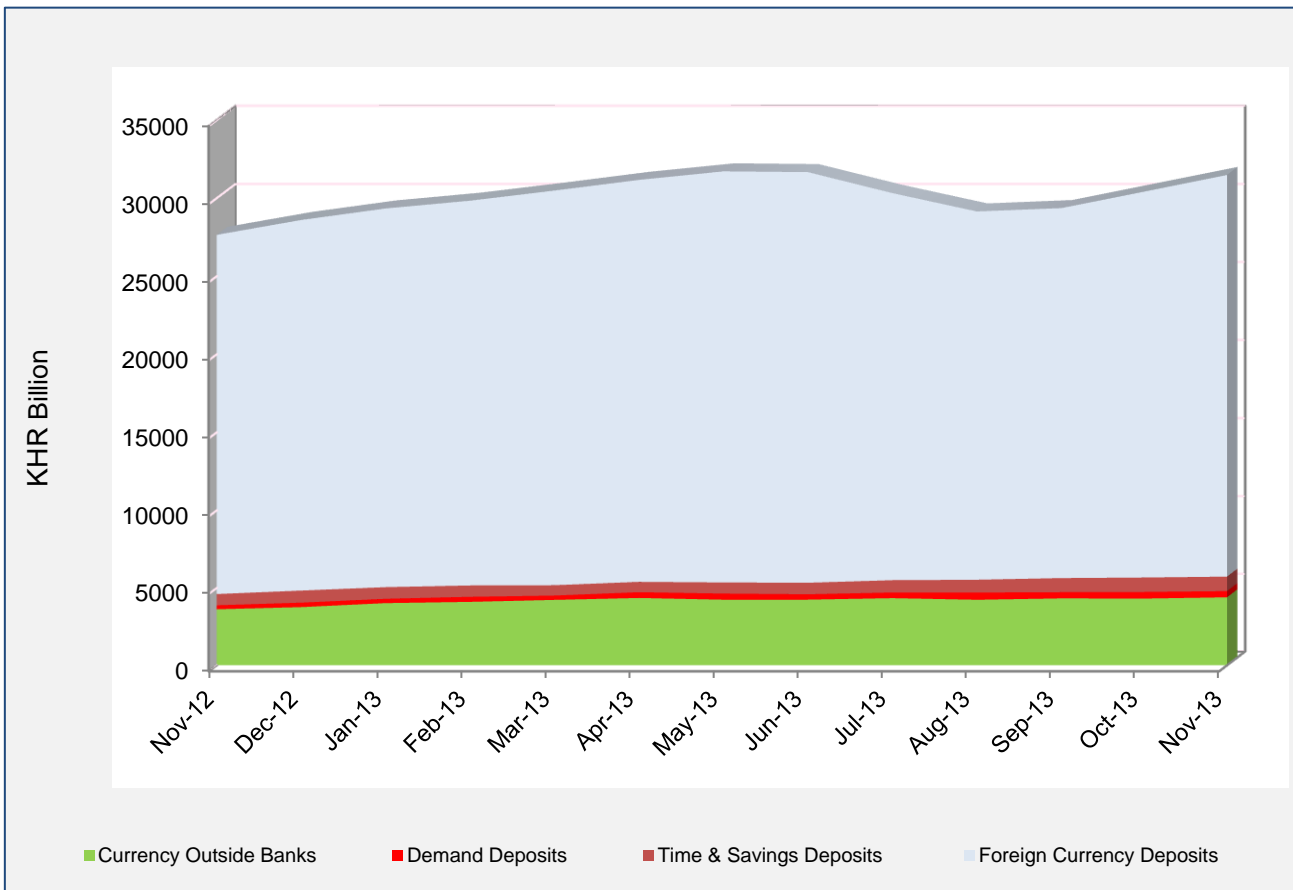


Table 12: Deposit Money Banks' Balance Sheet

(In KHR Billion)

	Dec-12	Aug-13	Sep-13	Oct-13	Nov-13
Assets					
Foreign Assets	8,720.6	7,806.3	8,444.3	9,187.5	8,659.5
Cash and Deposits with Central Bank	9,673.0	7,875.8	7,819.7	8,968.5	10,466.8
Loans and Advances to residents	21,798.7	25,958.0	26,454.2	26,388.5	26,629.8
Government	0.2	0.2	0.2	0.2	0.2
Non-Fin. Pub. Enterprises	5.6	11.6	8.7	8.9	9.2
Private Sector	21,792.9	25,946.2	26,445.3	26,379.4	26,620.4
Fixed and Other Domestic Assets	4,178.6	4,344.7	4,358.6	4,484.6	4,710.5
Liabilities					
Foreign Liabilities	6,038.5	5,935.8	6,592.1	6,841.2	6,986.2
Deposits by residents	24,744.2	24,801.0	24,932.6	26,000.4	26,985.0
Demand	198.0	357.6	297.9	322.6	298.0
Time and Savings	779.8	830.5	911.5	935.1	937.5
Foreign Currency	23,766.4	23,612.9	23,723.3	24,742.6	25,749.5
Other Domestic Liabilities	5,457.2	5,813.0	6,010.3	6,566.4	6,763.3
Capital and Reserves	8,131.0	9,435.0	9,541.7	9,621.2	9,732.1
Total Assets/Liabilities	44,370.8	45,984.8	47,076.8	49,029.1	50,466.6
(Monthly Change in KHR Billion)					
Assets					
Foreign Assets	969.2	-654.7	638.1	743.2	-528.0
Cash and Deposits with Central Bank	73.1	-205.1	-56.2	1,148.8	1,498.3
Loans and Advances to Residents	841.2	21.4	496.2	-65.8	241.3
Government	0.0	0.0	0.0	0.0	0.0
Non-Fin. Pub. Enterprises	5.0	-1.2	-2.9	0.1	0.3
Private Sector	836.2	22.6	499.1	-65.9	241.0
Fixed and Other Domestic Assets	69.2	-50.7	13.9	126.0	225.9
Liabilities					
Foreign Liabilities	939.7	281.7	656.3	249.1	145.0
Deposits by Residents	790.3	-1,105.4	131.6	1,067.7	984.6
Demand	15.5	66.2	-59.7	24.8	-24.7
Time and Savings	53.9	36.0	81.0	23.6	2.4
Foreign Currency	720.9	-1,207.6	110.3	1,019.4	1,006.9
Other Domestic Liabilities	178.8	-330.3	197.3	556.0	197.0
Capital and Reserves	43.9	264.9	106.7	79.5	110.9
Total Assets/Liabilities	1,952.6	-889.2	1,092.0	1,952.3	1,437.5
(Monthly Percentage Change)					
Assets					
Foreign Assets	12.5	-7.7	8.2	8.8	-5.7
Cash and Deposits with Central Bank	0.8	-2.5	-0.7	14.7	16.7
Loans and Advances to Residents	4.0	0.1	1.9	-0.2	0.9
Government	0.0	0.0	0.0	0.0	0.0
Non-Fin. Pub. Enterprises	871.9	-9.4	-24.7	1.7	3.9
Private Sector	4.0	0.1	1.9	-0.2	0.9
Fixed and Other Domestic Assets	1.7	-1.2	0.3	2.9	5.0
Liabilities					
Foreign Liabilities	18.4	5.0	11.1	3.8	2.1
Deposits by Residents	3.3	-4.3	0.5	4.3	3.8
Demand	8.5	22.7	-16.7	8.3	-7.6
Time and Savings	7.4	4.5	9.8	2.6	0.3
Foreign Currency	3.1	-4.9	0.5	4.3	4.1
Other Domestic Liabilities	3.4	-5.4	3.4	9.3	3.0
Capital and Reserves	0.5	2.9	1.1	0.8	1.2
Total Assets/Liabilities	4.6	-1.9	2.4	4.1	2.9

* Revised

Table 13: National Bank of Cambodia's Balance Sheet

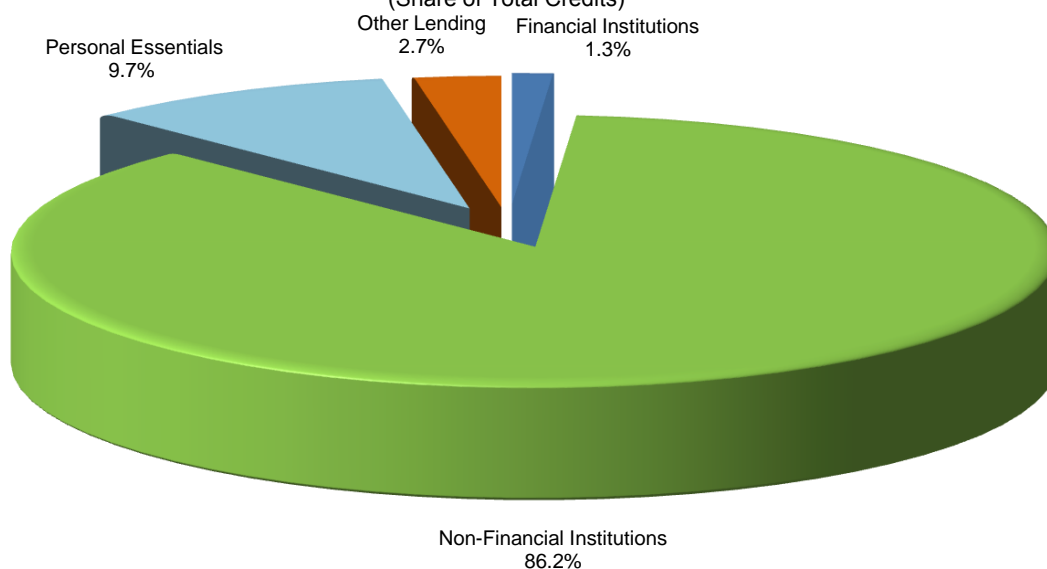
(In KHR Billion)

	Dec-12	Aug-13	Sep-13	Oct-13	Nov-13
Assets					
Domestic & Foreign Currency Holding	1,199.3	2,669.5	2,414.8	2,695.0	2,974.2
Foreign Currency Claims on Non-resident Banks	11,773.3	10,042.8	10,756.2	11,618.1	12,707.4
Domestic Currency at IMF	546.1	530.8	530.8	530.8	530.8
Loans and Advances	272.8	318.2	318.1	277.5	280.7
Commercial Banks	2.6	48.0	47.9	7.3	10.5
Government	270.2	270.2	270.2	270.2	270.2
SDR Holding	421.4	424.7	429.4	434.1	426.9
Other Foreign Currency Claims on Non-					
Bank Non-Residents	3,567.8	2,774.8	2,384.7	2,399.9	2,559.2
Gold and Precious Metal	2,649.3	2,283.2	2,179.3	2,167.5	1,989.2
Fixed Assets	857.9	887.7	882.4	891.8	889.8
Other Assets	24.8	17.5	6.1	17.7	26.2
Liabilities					
Domestic Currency Issued	4,598.4	5,401.4	5,507.8	5,525.2	5,740.7
Foreign Currency Liabilities to Resident Banks	9,667.9	7,832.3	7,745.2	8,874.9	10,366.0
Foreign Currency Liabilities to Non-					
Bank Non-Residents	1,064.9	1,053.6	1,059.3	1,060.1	1,051.4
Foreign Currency Liabilities to Non-					
Bank Residents	2,393.3	2,662.1	2,594.5	2,564.9	2,571.7
Accumulated Depreciation	206.2	215.1	212.4	213.6	215.2
Provisions	260.4	261.7	261.8	262.0	262.2
Capital	100.0	100.0	100.0	100.0	100.0
Reserves	3,172.0	2,586.4	2,596.5	2,617.5	2,271.8
Retained Earnings	-182.8	-267.2	-267.2	-267.2	-267.2
Other Liabilities	32.2	103.9	91.5	81.4	72.6
Total Assets/Liabilities	21,312.6	19,949.3	19,901.9	21,032.4	22,384.4

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

(In KHR Billion)

	Dec-12	Aug-13	Sep-13	Oct-13	Nov-13
1. Financial Institutions	537.1	375.0	357.6	327.4	375.0
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	330.7	147.8	147.7	131.6	187.8
1.3. Other Financial Institutions	206.4	227.3	209.9	195.9	187.2
2. Non-Financial Institutions	20,402.9	23,732.7	24,263.8	24,857.9	25,092.1
2.1. Agriculture, Forestry and Fishing	2,288.1	2,697.6	2,756.4	2,726.2	2,764.1
2.2. Mining and Quarrying	83.6	78.6	78.7	78.3	117.9
2.3. Manufacturing	2,206.8	2,832.0	2,911.9	2,935.9	2,987.0
2.4. Utilities	223.9	209.8	168.3	182.5	175.9
2.5. Construction	1,785.1	2,142.5	2,169.5	2,170.8	2,165.2
2.6. Wholesale Trade	4,189.4	4,930.9	5,178.1	5,616.1	5,773.8
2.7. Retail Trade	3,697.0	4,233.7	4,345.2	4,407.8	4,324.6
2.8. Hotels and Restaurants	1,416.4	1,817.4	1,770.9	1,778.5	1,821.7
2.9. Transport and Storage	309.8	377.2	373.0	371.7	360.0
2.10. Information Media and Telecommunications	784.8	404.3	407.2	396.7	387.0
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	307.8	326.2	335.6	351.6	345.3
2.12. Real Estate Activities	733.4	921.4	950.3	944.4	960.8
2.13. Other Non-Financial Services	2,376.9	2,761.2	2,818.7	2,897.4	2,908.7
3. Personal Essentials	2,336.4	2,785.2	2,866.7	2,849.8	2,833.4
3.1. Personal Lending	982.1	1,192.8	1,245.5	1,216.8	1,209.4
3.2. Credit Cards	36.0	41.6	44.7	44.6	45.7
3.3. Mortgages, Owner-Occupied Housing only	1,318.3	1,550.8	1,576.5	1,588.4	1,578.3
4. Other Lending	485.2	773.0	769.2	775.8	798.1
Total Gross Loan	23,761.6	27,665.9	28,257.3	28,810.9	29,098.6

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

* Revised

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

	Dec-12	Aug-13	Sep-13	Oct-13	Nov-13
(Monthly Change in KHR Billion)					
1. Financial Institutions	94.8	-26.0	-17.5	-30.1	47.5
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	83.1	-2.6	0.0	-16.1	56.2
1.3. Other Financial Institutions	11.7	-23.4	-17.4	-14.0	-8.6
2. Non-Financial Institutions	1,504.8	142.5	531.1	594.1	234.2
2.1. Agriculture, Forestry and Fishing	162.0	-29.3	58.8	-30.3	38.0
2.2. Mining and Quarrying	-47.8	45.1	0.1	-0.4	39.6
2.3. Manufacturing	351.9	211.2	79.9	24.1	51.0
2.4. Utilities	6.2	-8.9	-41.5	14.2	-6.5
2.5. Construction	281.7	-20.1	27.0	1.3	-5.7
2.6. Wholesale Trade	383.8	0.5	247.2	438.0	157.7
2.7. Retail Trade	62.2	-27.0	111.6	62.6	-83.2
2.8. Hotels and Restaurants	-112.4	-10.6	-46.5	7.6	43.2
2.9. Transport and Storage	11.4	13.4	-4.2	-1.4	-11.6
2.10. Information Media and Telecommunications	324.6	-46.7	2.9	-10.4	-9.7
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	2.2	6.1	9.4	16.0	-6.3
2.12. Real Estate Activities	16.5	-14.1	28.9	-5.9	16.5
2.13. Other Non-Financial Services	62.6	23.0	57.5	78.8	11.3
3. Personal Essentials	70.2	76.2	81.6	-16.9	-16.4
3.1. Personal Lending	51.6	7.1	52.7	-28.7	-7.4
3.2. Credit Cards	-0.1	-2.4	3.1	-0.1	1.1
3.3. Mortgages, Owner-Occupied Housing only	18.6	71.5	25.7	11.9	-10.1
4. Other Lending	40.1	-64.3	-3.8	6.6	22.2
Total Gross Loan	1,709.9	128.5	591.5	553.6	287.6
(Monthly Percentage Change)					
1. Financial Institutions	21.4	-6.5	-4.7	-8.4	14.5
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	33.6	-1.7	0.0	-10.9	42.7
1.3. Other Financial Institutions	6.0	-9.3	-7.7	-6.7	-4.4
2. Non-Financial Institutions	8.0	0.6	2.2	2.4	0.9
2.1. Agriculture, Forestry and Fishing	7.6	-1.1	2.2	-1.1	1.4
2.2. Mining and Quarrying	-36.4	134.5	0.2	-0.5	50.6
2.3. Manufacturing	19.0	8.1	2.8	0.8	1.7
2.4. Utilities	2.8	-4.1	-19.8	8.4	-3.6
2.5. Construction	18.7	-0.9	1.3	0.1	-0.3
2.6. Wholesale Trade	10.1	0.0	5.0	8.5	2.8
2.7. Retail Trade	1.7	-0.6	2.6	1.4	-1.9
2.8. Hotels and Restaurants	-7.4	-0.6	-2.6	0.4	2.4
2.9. Transport and Storage	3.8	3.7	-1.1	-0.4	-3.1
2.10. Information Media and Telecommunications	70.5	-10.4	0.7	-2.6	-2.5
2.11. Rental and Operational Leasing Activities, Excluded Real Estate Leasing and Rentals	0.7	1.9	2.9	4.8	-1.8
2.12. Real Estate Activities	2.3	-1.5	3.1	-0.6	1.7
2.13. Other Non-Financial Services	2.7	0.8	2.1	2.8	0.4
3. Personal Essentials	3.1	2.8	2.9	-0.6	-0.6
3.1. Personal Lending	5.5	0.6	4.4	-2.3	-0.6
3.2. Credit Cards	-0.2	-5.5	7.5	-0.3	2.5
3.3. Mortgages, Owner-Occupied Housing only	1.4	4.8	1.7	0.8	-0.6
4. Other Lending	9.0	-7.7	-0.5	0.9	2.9
Total Gross Loan	7.8	0.5	2.1	2.0	1.0

Table 16: Deposits with Deposit Money Banks

(In KHR Billion)

	Dec-12	Aug-13	Sep-13	Oct-13	Nov-13
Deposits in KHR					
Demand deposits	278.6	496.3	455.9	523.0	406.3
Savings deposits	358.1	407.6	424.9	431.0	390.9
Fixed deposits	399.7	422.6	491.0	504.1	543.4
Others	14.3	48.2	20.4	22.8	24.5
Total	1,050.7	1,374.8	1,392.2	1,481.0	1,365.2
Deposits in Foreign Currency*					
Demand deposits	5,320.4	5,416.7	5,668.7	5,934.6	6,341.1
Savings deposits	8,590.5	7,864.0	7,872.5	8,466.2	8,813.5
Fixed deposits	11,299.1	11,626.6	11,498.2	11,782.0	11,980.5
Others	649.8	494.4	479.3	418.3	488.1
Total	25,859.9	25,401.6	25,518.8	26,601.2	27,623.3
Grand Total	26,910.6	26,776.4	26,911.0	28,082.2	28,988.5

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

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

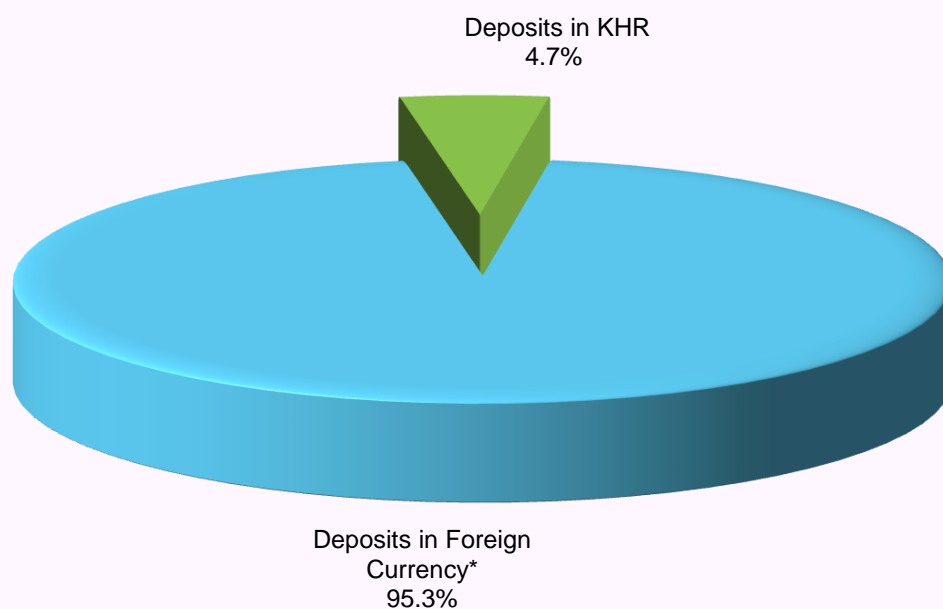


Table 17: Monthly Change of Deposits with Deposit Money Banks

	Dec-12	Aug-13	Sep-13	Oct-13	Nov-13
	(Change in KHR Billion)				
Deposits in KHR					
Demand deposits	-34.4	79.8	-40.4	67.1	-116.7
Savings deposits	50.5	4.5	17.2	6.2	-40.1
Fixed deposits	1.0	37.2	68.4	13.1	39.3
Others	1.3	29.9	-27.8	2.4	1.7
Total	18.3	151.4	17.4	88.8	-115.8
Deposits in Foreign Currency					
Demand deposits	375.9	-70.6	252.0	265.9	406.5
Savings deposits	258.6	-449.8	8.5	593.7	347.3
Fixed deposits	201.0	-737.2	-128.3	283.7	198.6
Others	-11.8	-83.7	-15.0	-61.0	69.8
Total	823.7	-1,341.3	117.2	1,082.3	1,022.1
Grand Total	842.0	-1,189.9	134.6	1,171.2	906.4
	(Percentage Change)				
Deposits in KHR					
Demand deposits	-11.0	19.2	-8.1	14.7	-22.3
Savings deposits	16.4	1.1	4.2	1.5	-9.3
Fixed deposits	0.3	9.6	16.2	2.7	7.8
Others	10.0	162.4	-57.6	11.6	7.5
Total	1.8	12.4	1.3	6.4	-7.8
Deposits in Foreign Currency					
Demand deposits	7.6	-1.3	4.7	4.7	6.8
Savings deposits	3.1	-5.4	0.1	7.5	4.1
Fixed deposits	1.8	-6.0	-1.1	2.5	1.7
Others	-1.8	-14.5	-3.0	-12.7	16.7
Total	3.3	-5.0	0.5	4.2	3.8
Grand Total	3.2	-4.3	0.5	4.4	3.2

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

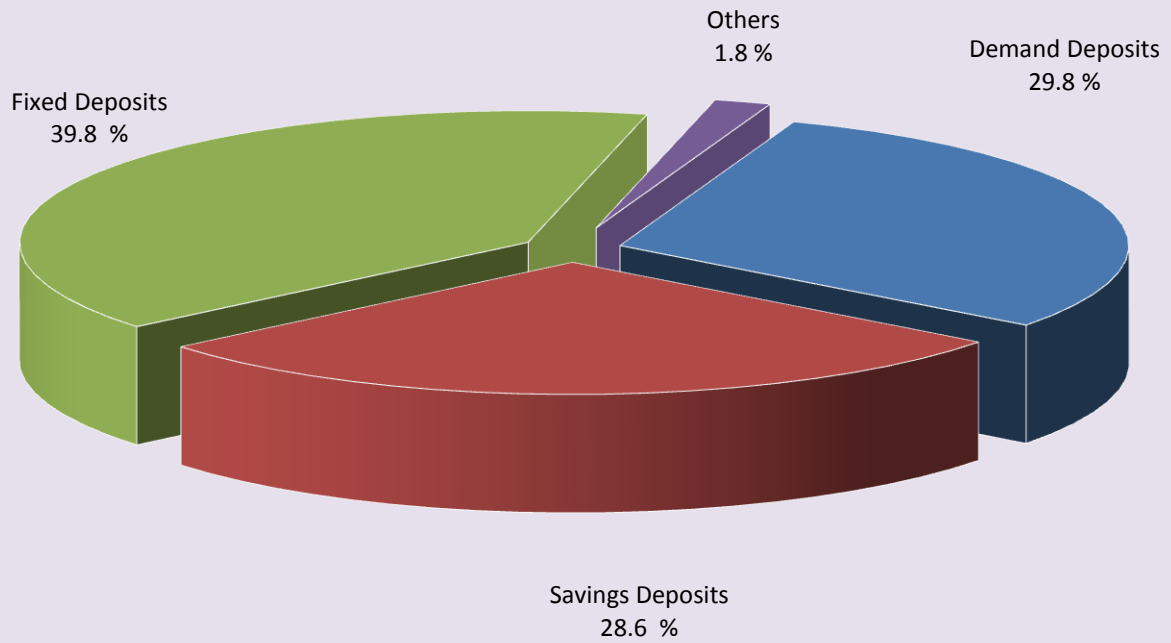
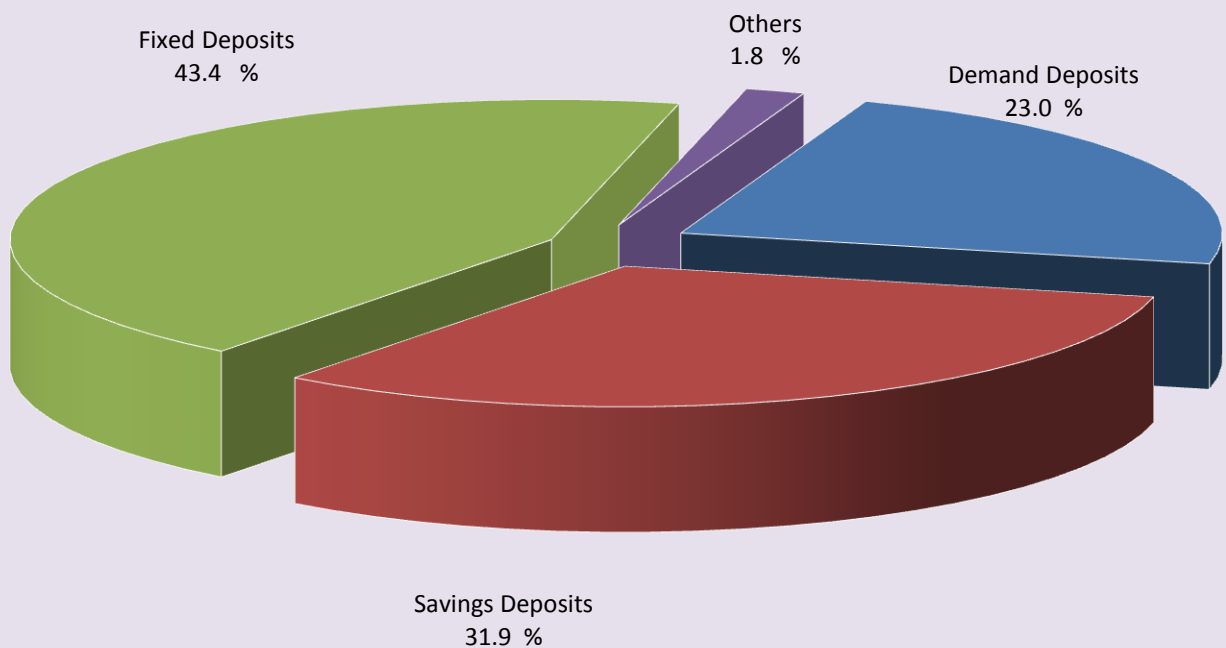


Chart 14: Deposits in Foreign Currency Classified by Type, as of November 2013
(Share of Total Foreign Currency Deposits)



**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							
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%
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%

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							
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	3.5
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	2.7
Jul	3,910	23	170	319.9	13.9	8	34.1
Aug	3,756	22	171	440.1	20.0	12	1.3
Sep	3,656	20	183	272.0	13.6	6	0.07
Oct	3,268	17	192	193.8	11.4	5	0.9
Nov	3,934	18	219	285.0	15.8	26	0.09
Total	39,342	211	186	3,255.2	15.4	185	43.4

* Revised

Table 20: USD-Denominated Checks Clearing through Clearing House

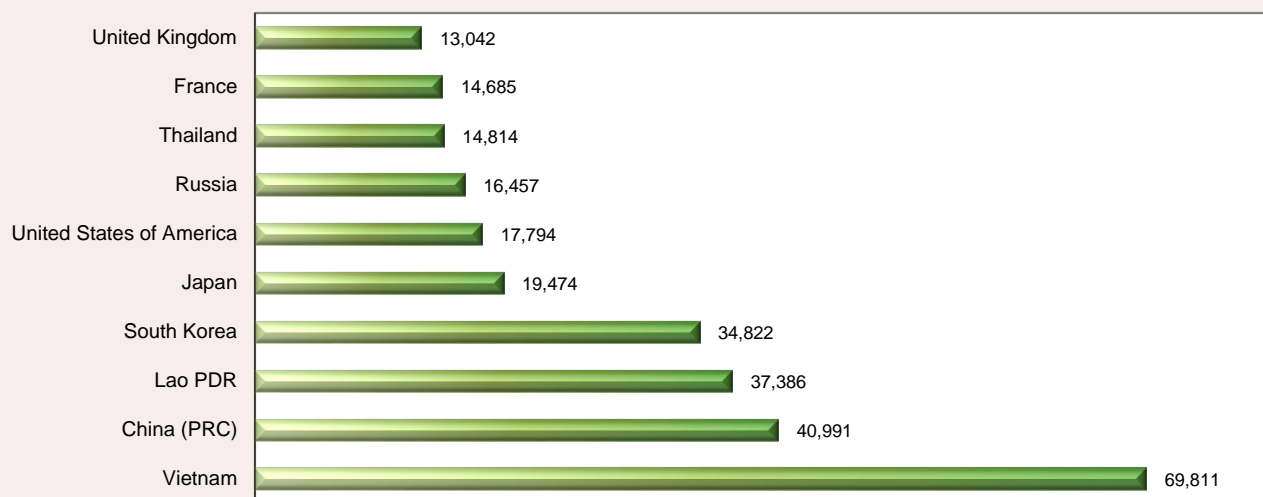
Date	Number of	Number of	Number of	Total	Daily Average	Returned Checks	
	Checks	days	Cleared Check	Amount	Amount	Number	Amount
	Cleared	Cleared	per Day	(In USD Million)	(In USD Million)		(In USD Million)
	1	2	3 = 1/2	4	5 = 4/2	6	7
Dec-08	39,452	22	1,793	516.5	23.5	328	8.4
Total	413,367	237	1,744	7,188.7	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							
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
Sep	64,931	20	3,247	1,074.6	53.7	474	16.9
Oct	64,145	17	3,773	1,092.6	64.3	451	9.1
Nov	65,041	18	3,613	1,141.5	63.4	505	10.1
Total	730,264	211	3,461	13,571.5	64.3	5,729	232.8

* Revised

Table 21: Visitor Arrivals in Cambodia

	2012	2013			% of Total		% Change	
	Dec	Sep	Oct	Nov	Oct	Nov	Oct/Sep	Nov/Oct
(Mode of Arrival)								
Phnom Penh International Airport	75,177	59,018	67,988	81,430	20.3	21.1	15.2	19.8
Siem Reap International Airport	115,745	70,440	88,072	115,979	26.3	30.0	25.0	31.7
Land	182,979	149,209	171,198	181,464	51.2	46.9	14.7	6.0
Boat	8,425	5,120	7,152	7,864	2.1	2.0	39.7	10.0
Preah Vihea	0	0	0	0	0.0	0.0	0.0	0.0
Total	382,326	283,787	334,410	386,737	100.0	100.0	17.8	15.6
(Arrial by Purpose of Visit)								
Tourist	355,169	266,565	313,056	368,544	93.6	95.3	17.4	17.7
Business and Professional	14,284	14,365	18,251	15,853	5.5	4.1	27.1	-13.1
Others and not specified	12,873	2,857	3,103	2,340	0.9	0.6	8.6	-24.6
Total	382,326	283,787	334,410	386,737	100.0	100.0	17.8	15.6
(Top-Ten Countries of Passenger Arrivals)								
Vietnam	63,489	59,717	67,459	69,811	20.2	18.1	13.0	3.5
China (PRC)	35,974	34,345	36,676	40,991	11.0	10.6	6.8	11.8
Lao PDR	29,005	39,168	36,431	37,386	10.9	9.7	-7.0	2.6
South Korea	43,550	21,441	29,676	34,822	8.9	9.0	38.4	17.3
Japan	19,582	18,685	14,549	19,474	4.4	5.0	-22.1	33.9
United States of America	19,193	9,220	14,074	17,794	4.2	4.6	52.6	26.4
Russia	15,161	5,521	10,611	16,457	3.2	4.3	92.2	55.1
Thailand	24,101	16,489	22,129	14,814	6.6	3.8	34.2	-33.1
France	12,640	4,736	8,642	14,685	2.6	3.8	82.5	69.9
United Kingdom	11,117	6,240	9,957	13,042	3.0	3.4	59.6	31.0
Others	108,514	68,225	84,206	107,461	25.2	27.8	23.4	27.6
Total	382,326	283,787	334,410	386,737	100.0	100.0	17.8	15.6

Chart 15: Top -Ten Countries of Passenger Arrivals in November 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	Sep	Oct	Nov	Oct/Sep	Nov/Oct	Oct/Sep	Nov/Oct
Imports by Commodity								
Cigarettes	46.4	47.0	71.5	59.7	24.4	-11.8	51.9	-16.4
Motor Bikes	57.0	25.3	40.1	54.4	14.7	14.4	58.3	35.9
Beer	0.8	0.3	0.6	1.3	0.3	0.7	84.9	124.1
VCRs	0.1	0.0	0.0	0.0	0.0	0.0	-56.8	153.8
Television Sets	0.62	0.47	0.17	0.25	-0.3	0.08	-63.7	49.6
Audio Cassettes	0.03	0.02	0.01	0.15	-0.01	0.14	-60.4	1,552.9
Gold	0.0	0.0	3.3	71.9	3.3	68.6	100.0	2,083.8
Vehicles	136.6	136.3	124.7	161.7	-11.6	37.1	-8.5	29.7
Construction Materials	17.2	17.7	13.4	20.2	-4.3	6.8	-24.3	50.7
Clothing	23.6	15.4	13.4	20.9	-2.0	7.4	-12.8	55.4
Cloths	2.1	25.2	24.3	12.2	-0.9	-12.1	-3.7	-49.8
Petroleum Products	307.4	276.1	265.6	283.8	-10.6	18.3	-3.8	6.9
Sugar	5.6	3.9	7.9	19.2	4.0	11.3	102.9	143.3
Cement	14.8	16.2	8.5	21.0	-7.8	12.6	-47.8	148.3
Steel	16.1	15.1	13.2	22.6	-2.0	9.4	-12.9	71.5
Others	527.5	472.2	464.6	649.3	-7.7	184.7	-1.6	39.7
Tax Exempted Imports	1,640.0	1,587.8	1,578.6	2,387.9	-9.2	809.2	-0.6	51.3
Total Imports (cif)	2,795.9	2,639.2	2,629.7	3,786.5	-9.6	1,156.9	-0.4	44.0
Total Imports (cif), Excluding Gold	2,795.9	2,639.2	2,626.4	3,714.6	-12.9	1,088.3	-0.5	41.4
Freight & Insurance on Imports	223.7	211.1	210.1	297.2	-1.0	87.1	-0.5	41.4
Total Imports (fob)	2,572.2	2,428.1	2,419.6	3,489.3	-8.5	1,069.8	-0.4	44.2
Exports by Commodity								
Sawn Timber	23.5	23.5	21.9	46.4	-1.6	24.4	-6.8	111.3
Fish Products	0.5	0.1	0.2	0.3	0.1	0.0	43.3	21.3
Rubber	70.7	57.4	33.4	61.8	-24.0	28.3	-41.8	84.8
Other Domestic Products	3.0	3.7	2.7	6.1	-1.0	3.4	-27.4	127.6
Tax Exempted Exports	1,789.0	1,996.2	1,675.2	2,150.2	-321.0	475.0	-16.1	28.4
- Garment	1,511.3	1,734.0	1,441.9	1,801.7	-292.1	359.8	-16.8	25.0
- Footwear	116.8	91.3	81.1	124.6	-10.2	43.5	-11.2	53.6
- Textile	2.8	8.9	4.0	7.2	-4.8	3.1	-54.3	76.7
- Others	158.1	162.1	148.2	216.8	-13.8	68.6	-8.5	46.3
Total Exports (fob)	1,886.7	2,080.9	1,733.4	2,264.7	-347.5	531.2	-16.7	30.6

Source: General Department of Cambodia Customs and Excise

អ៊ីនធឺណែត

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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: ឯកសារបោះពុម្ពផ្សាយរបស់ធនាគារជាតិនៃកម្ពុជា មួយចំនួនអាចរកបានសម្រាប់ប្រើប្រាស់ នៅមជ្ឈមណ្ឌលសេវាព័ត៌មានស្ថិតិនៃវិទ្យាស្ថានជាតិស្ថិតិ ។

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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CONTACT DETAILS

ធនាគារជាតិនៃកម្ពុជា
NATIONAL BANK OF CAMBODIA
នាយកដ្ឋានស្ថិតិ
Statistics Department
ប្រអប់សំបុត្រលេខ ២៥
P.O. Box 25
ទូរត័លេខ ២២-២៤ មហាវិថីព្រះនរោត្តម រាជធានីភ្នំពេញ-កម្ពុជា
#22-24 Preah Norodom Boulevard, Phnom Penh, Cambodia
អ៊ីម៉ែល : info@nbc.org.kh
E-mail : info@nbc.org.kh
ទូរស័ព្ទ : (៨៥៥) ២៣ ៧២២ ៥៦៣ – ១១១៥
Telephone: (855) 23 722 563 – 1115
ទូរសារ : (៨៥៥) ២៣ ៤២៦ ១១៧
Facsimile : (855) 23 426 117

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