

ព្រះរាជាណាចក្រកម្ពុជា

KINGDOM OF CAMBODIA

ជាតិ សាសនា ព្រះមហាក្សត្រ

NATION RELIGION KING



ធនាគារជាតិ នៃ កម្ពុជា

NATIONAL BANK OF CAMBODIA

ព័ត៌មានស្ថិតិសេដ្ឋកិច្ច និងរូបិយវត្ថុ
ECONOMIC AND MONETARY STATISTICS

លេខ ២៣៩ – ឆ្នាំទី២១

ខែ កញ្ញា ឆ្នាំ២០១៣

SERIES No. 239 – 21st YEAR

SEPTEMBER 2013

Contents



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

Introduction

In September 2013, headline consumer price inflation increased moderately, mainly due to the increase in the prices of Food, Recreation and Culture, and Health. Cambodian riel (KHR) exchange rate against US dollar appreciated moderately. Meanwhile, credit to private sector and deposits by residents accelerated. During the same period, the International Trade in goods showed a deficit.

Consumer Price Index

Consumer price inflation in Phnom Penh (month-on-month) accelerated to 0.69% in September 2013 from 0.43% in August 2013 reflecting an increase in consumer price index (CPI), from 153.85 in August 2013 to 154.92 in September 2013.

During the period, eight group indexes increased and other four group indexes decreased. The group indexes showing the increases in the month were: Recreation and Culture (2.22%); Food and Non Alcoholic Beverages (1.20%); Alcoholic Beverages, Tobacco and Narcotics (1.02%); Education (0.83%); Furnishings and Household Maintenance (0.69%); Housing, Water, Electricity, Gas and Other Fuels (0.37%); Health (0.23%) and Restaurants (0.19%).

The group indexes decreasing during the month were: Miscellaneous Goods and Services (1.11%); Transport (0.54%); Communication (0.50%) and Clothing and Footwear (0.02%).

The increased in Food and Non Alcoholic Beverages resulted from the increases of 1.2% in the index for food sub-group and 0.5% in the index for Non-Alcoholic Beverages sub-group. The increase in food sub-group index mainly resulted from the increases in the prices of Fruits (3%), Vegetables (2.1%), Fish and Seafood (1.4%), Pork (0.9%), Chicken (0.7%), Milk, Cheese and Eggs (0.7%), Beef (0.4%), Duck (0.4%), and Rice (0.2%). The increase in Non-Alcoholic Beverages sub-group was due to an increase of 0.7% in the price of Mineral waters, Soft drinks, Fruits and Vegetable juices and 0.2% in the price of Coffee, Tea and Cocoa. The decrease in Transport group index was mainly due to the decreases in the prices of Gasoline (1.6%), Diesel (0.9%), and Motor oil (0.1%).

Based on year-on-year percentage change of the CPI for all items, headline inflation accelerated to 3.7% in September 2013 from 3.3% in August 2013, mainly due to the increases in the prices of food, recreation and culture, and health.

Exchange Rate

The value of KHR against the US dollar appreciated moderately in September 2013. The market buying rate decreased from KHR 4,092 per US dollar at the end of August 2013 to KHR 4,067 per US dollar at the end of September 2013, an appreciation of 0.61% compared to the appreciation of 0.04% in August 2013.

During the period, daily market buying rate varied between KHR 4,067 and KHR 4,092 per US dollar. As shown in Chart 7, the value of KHR was fixed with a rate of KHR 4,092 per US dollar for the first seven days of the month. After that, the KHR appreciated to trade on a rate of KHR 4,081 per US dollar from the eighth to the twenty seventh of the month. Later

on, the KHR appreciated consecutively from KHR 4,071 per US dollar on the twenty eighth to KHR 4,067 per US dollar at the end of the month. This was mainly due to the increase in the demand for KHR for private's purchasing in preparation for the Pchum Ben day and tax payment purpose.

Money Supply

In September 2013, broad money (M2) increased moderately after decreasing in the previous three months consecutively, up by KHR 216.7 billion (0.7%) after decreasing KHR 1,177.3 billion (3.9%) in August 2013, from KHR 29,138.9 billion in August 2013 to KHR 29,355.5 billion in September 2013. The increase resulted from the increases of KHR 110.3 billion (0.5%) in residents' foreign currency deposits, KHR 88.2 billion (2.1%) in currency outside banks, and KHR 81 billion (9.8%) in time and saving deposits while demand deposits decreased by KHR 62.9 billion (13.5%).

Net Domestic Assets of the Banking Sector

Net domestic assets of the banking sector increased significantly in September 2013 after decreasing in the previous month, up by KHR 325.4 billion (3.2%) after decreasing KHR 32 billion (0.3%) in August 2013. This was due to an increase of KHR 569.9 billion (2.5%) in domestic credit while other items net decreased by KHR 244.5 billion (1.9%). The increase in domestic credit was reflected by an increases of KHR 499.1 billion (1.9%) in credit to private sector and KHR 73.6 billion (2.6%) in net claims on government while credit to state enterprises decreased by KHR 2.9 billion (24.7%). The increase in net claims on government was entirely due to a decrease of KHR 73.7 billion (2.3%) in government deposits while claims on government remained unchanged.

The decrease in other items net was mirrored by a decrease of KHR 111.7 billion (61.8%) in other items contributed with the increases of KHR 108.9 billion (0.9%) in capital and reserves and KHR 23.9 billion (3.1%) in restricted deposits.

Net Foreign Assets of the Banking Sector

Net foreign assets of the banking sector continued to decrease in the four months consecutively, down by KHR 108.7 billion (0.6%) in September 2013 after decreasing KHR 1,145.2 billion (5.7%) in August 2013. This was due to an increase of KHR 661.6 billion (10.4%) in total foreign liabilities while in total foreign assets increase only by KHR 552.8 billion (2.2%). The increase in total foreign liabilities resulted from an increase of KHR 656.3 billion (11.1%) in foreign liabilities of commercial banks and KHR 5.2 billion (1.2%) in foreign liabilities of the National Bank of Cambodia. The increase in total foreign assets resulted from an increase of KHR 638.1 billion (8.2%) in foreign assets of commercial banks while foreign assets of the National Bank of Cambodia declined by KHR 85.3 billion (0.5%).

Deposit Money Banks' Operations

As shown in Table 12, total assets of commercial banks and specialized banks increased significantly from KHR 45,984.8 billion in August 2013 to KHR 47,076.8 billion in September 2013, up by KHR 1,092 billion (2.4%) compared to the decrease of KHR 889.2 billion (1.9%) in August 2013. This increase was due to the increases of KHR 638.1 billion (8.2%) in foreign assets, KHR 496.2 billion (1.9%) in loans and advances to residents, and KHR 13.9 billion (0.3%) in fixed and other domestic assets while cash and deposits with the central bank decreased by KHR 56.2 billion (0.7%). The increase in loans and advances to residents was due to an increase of KHR 499.1 billion (1.9%) in credit to private sector while credit to nonfinancial public enterprises declined by KHR 2.9 billion (24.7%).

The total liabilities of all banks in the month showed increasing which was reflected by the increases of KHR 656.3 billion (11.1%) in foreign liabilities, KHR 197.3 billion (3.4%) in domestic liabilities, KHR 131.6 billion (0.5%) in deposits by residents and KHR 106.7 billion (1.1%) in capital and reserves. The increase in deposits by residents resulted from the increases of KHR 110.3 billion (0.5%) in foreign currency deposits and KHR 81 billion (9.8%) in time and saving deposits while demand deposits decreased by KHR 59.7 billion (16.7%).

Interest Rates on Loans and Deposits

In September 2013, the interest rate movement with a maturity of 12-month on loans and deposits showed that the weighted average deposit rate in KHR decreased by 0.03% from 5.94% in August 2013 to 5.91% in September 2013 while the same rate of deposit in US Dollar decreased by 0.01% from 4.39% in August 2013 to 4.38% in September 2013.

During the period, the weighted average lending rate in KHR was fixed with a rate of 11.93% in September 2013 while the same rate for lending in US dollar decreased by 0.07% from 11.37% in August 2013 to 11.30% in September 2013.

The banks' interest rate spread between loan and deposit rates in KHR widened from 5.99% in August 2013 to 6.02% in September 2013, and the spread in US dollar narrowed from 6.98% in August 2013 to 6.92% in September 2013.

Foreign Tourist Arrivals

The number of foreign passenger arrivals in Cambodia decreased moderately in September 2013 after increasing in the previous month. The total number of passenger arrivals decreased from 342,064 persons in August 2013 to 283,787 persons in September 2013, down by 58,277 persons (17%) following the increase of 3,303 persons (1%) in a month earlier. The decrease in the number of passenger arrivals was apportioned by modes of arrival as follows: Passenger arrivals by land, down by 34,106 persons (18.6%); Passenger arrivals by air at Siem Reap International Airport, down by 16,600 persons (19.1%); and Passenger arrivals by air at Phnom Penh International Airport, down by 7,847 persons (11.7%) while Passenger

arrivals by water, up by 276 persons (5.7%). The main purpose of the passenger arrivals in Cambodia was for vacation accounting for 94% of the total. Most of the foreign passengers were from Vietnam (21%), Lao PDR (13.8%), China P.R.C. (12.1%) and South Korea (7.6%) followed by Japan (6.6%), Thailand (5.8%), Australia (4%), Malaysia (3.8%), Philippine (3.3%), and the United States of America (3.2%).

International Trade in Goods

In September 2013, the international trade in goods showed a deficit of KHR 347.2 billion (14.3%) after showing the surplus for the first time of the year, by KHR 30.6 billion (1.1%) in August 2013.

Total exports (fob) decreased modestly by KHR 667.3 billion (24.3%) in September 2013 after increasing KHR 519.3 billion (23.3%) in August 2013, from KHR 2,748.2 billion in August 2013 to KHR 2,080.9 billion in September 2013. The decrease was mainly due to the decreases in the exports of Garment KHR 598 billion (25.6%), Footwear KHR 25.3 billion (21.7%), Rubber KHR 18.1 billion (23.9%), and Textile KHR 0.1 billion (1.3%) while exports of Swan Timber increased by KHR 7.5 billion (46.7%).

Total imports (fob) declined moderately in September 2013, down by KHR 289.5 billion (10.7%) after increasing KHR 150.9 billion (5.9%) in August 2013, mainly due to the decreases in imports of Petroleum products KHR 45.1 billion (14%), Cigarettes KHR 33.6 billion (41.7%), Cloths KHR 12.2 billion (32.6%), Cement KHR 8.4 billion (35.4%), Motor Bikes KHR 8.4 billion (24.9%), Construction Material KHR 6.3 billion (26.2%), Steel KHR 3.6 billion (19.1%), and Sugar KHR 1.9 billion (32.7%) while imports of Vehicles increased by KHR 19.1 billion (16.3%). 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	Jun-13	Jul-13	Aug-13	Sep-13
(Oct-Dec. 2006 = 100)					
CPI (all items)	148.72	151.64	153.19	153.85	154.92
Food and Non-Alcoholic Beverages	167.56	172.97	174.73	175.97	178.09
Alcoholic Beverages, Tobacco and Narcotics	125.94	129.85	129.08	129.81	131.13
Clothing and Footwear	123.58	127.72	128.25	129.83	129.80
Housing, Water, Electricity, Gas and other Fuels	127.75	125.39	125.95	126.22	126.69
Furnishings and Household Maintenance	128.73	131.64	132.16	131.99	132.90
Health	115.91	120.95	123.77	125.91	126.20
Transport	129.34	130.26	132.14	130.06	129.35
Communication	71.43	71.05	70.69	70.87	70.52
Recreation and Culture	103.98	108.96	109.32	107.07	109.44
Education	146.11	148.02	154.12	155.46	156.75
Restaurants	199.95	203.36	207.05	210.53	210.93
Miscellaneous Goods and Services	152.62	148.40	147.45	146.99	145.36
2. Percentage Change in the CPI and its Components					
2.1 Month on Month Change (%)					
CPI (all items)	0.02	0.25	1.02	0.43	0.69
Food and Non-Alcoholic Beverages	-0.26	0.39	1.02	0.71	1.20
Alcoholic Beverages, Tobacco and Narcotics	0.02	0.83	-0.59	0.57	1.02
Clothing and Footwear	0.68	0.98	0.41	1.23	-0.02
Housing, Water, Electricity, Gas and other Fuels	0.91	-0.60	0.45	0.21	0.37
Furnishings and Household Maintenance	-0.04	0.09	0.40	-0.13	0.69
Health	0.06	1.76	2.33	1.73	0.23
Transport	-0.46	0.34	1.44	-1.58	-0.54
Communication	-0.16	-0.42	-0.50	0.25	-0.50
Recreation and Culture	1.14	-0.04	0.33	-2.06	2.22
Education	0.00	0.25	4.13	0.86	0.83
Restaurants	0.41	0.31	1.82	1.68	0.19
Miscellaneous Goods and Services	-0.03	-1.53	-0.64	-0.31	-1.11
2.2 Year on Year Change (%)					
CPI (all items)	2.54	2.92	3.96	3.30	3.74
Food and Non-Alcoholic Beverages	2.42	3.56	4.84	4.37	5.25
Alcoholic Beverages, Tobacco and Narcotics	1.80	2.86	3.08	3.06	4.33
Clothing and Footwear	4.65	5.14	5.08	6.00	5.44
Housing, Water, Electricity, Gas and other Fuels	3.35	0.03	0.58	-0.09	-0.40
Furnishings and Household Maintenance	3.43	3.33	3.86	3.01	3.69
Health	0.44	3.84	6.26	8.41	9.39
Transport	0.87	2.56	2.70	-1.50	-1.35
Communication	-2.12	-1.31	-1.90	-1.40	-1.22
Recreation and Culture	1.61	5.16	5.47	4.26	6.58
Education	2.40	3.74	6.66	7.35	7.57
Restaurants	5.60	4.39	6.29	7.32	6.69
Miscellaneous Goods and Services	0.87	-1.84	-1.99	-2.75	-4.68
3. Three-month moving average CPI (All Items)	148.81	151.05	152.04	152.89	153.99
Year on Year Change (%)	1.78	2.25	3.24	3.40	3.67
4. Twelve-month moving average CPI (All Items)	148.06	149.44	149.93	150.34	150.81
Year on Year Change (%)	2.93	1.80	2.02	2.11	2.31

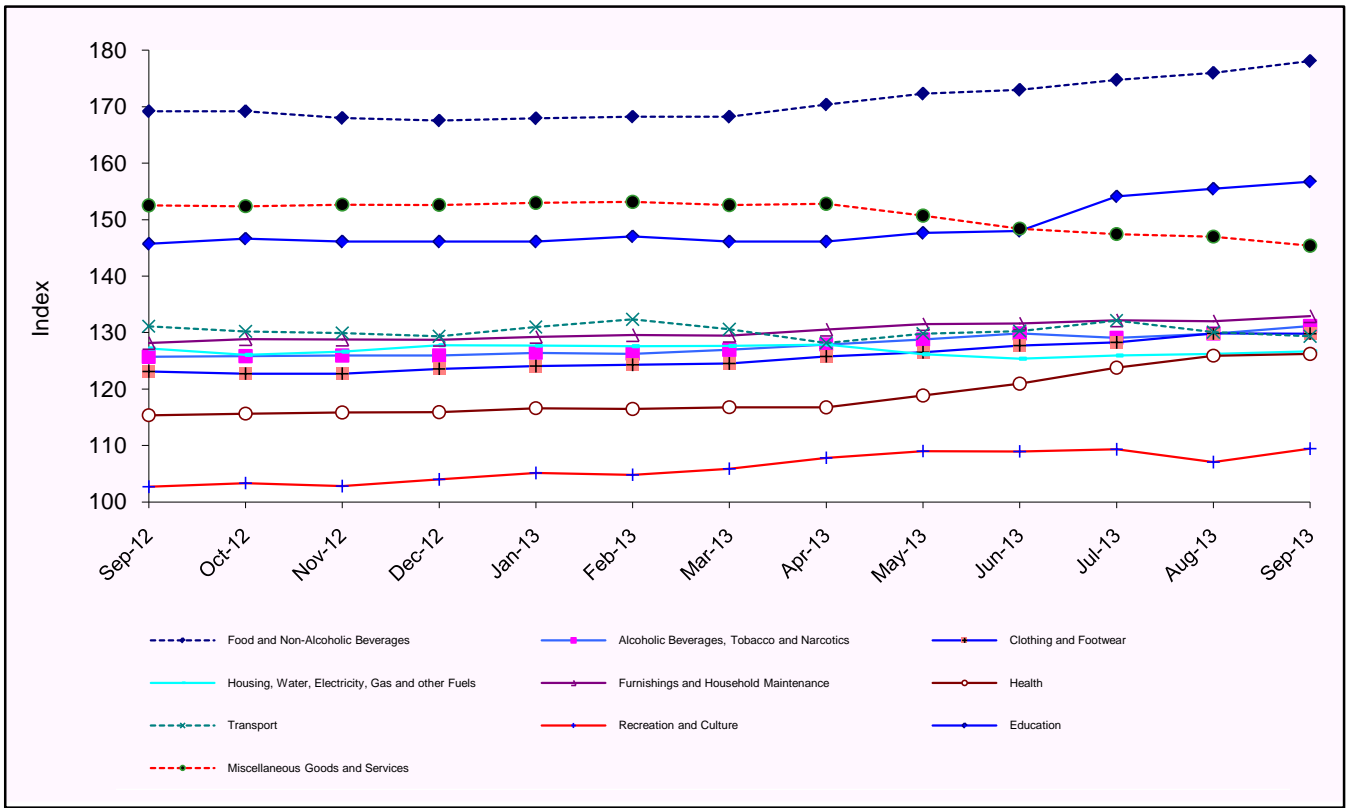
Source: National Institute of Statistics

Table 2: Consumer Items Showing Price Increased in September 2013

No.	Description	Weight	Index			Percentage Change	
			Sep 2012	Aug 2013	Sep 2013	Monthly	Yearly
1	FRESH FRUITS	4.094	162.65	170.65	176.34	3.3	8.4
2	SPARE PARTS AND ACCESSORIES FOR PERSONAL TRANSPORT EQUIPMENT	0.084	185.08	184.26	190.32	3.3	2.8
3	LEAF AND STALK VEGETABLES (FRESH)	2.031	158.75	173.88	179.08	3.0	12.8
4	DRIED AND PRESERVED FRUITS	0.086	106.48	109.27	112.44	2.9	5.6
5	ROOT VEGETABLES	0.456	161.42	180.63	184.65	2.2	14.4
6	TOBACCO	0.831	129.22	134.90	137.82	2.2	6.7
7	RECREATION AND CULTURE	2.912	102.68	107.07	109.44	2.2	6.6
8	FRUIT VEGETABLES	1.138	188.56	193.74	197.82	2.1	4.9
9	GAS	2.699	161.81	154.22	157.29	2.0	-2.8
10	SEAFOOD (FRESH, CHILLED OR FROZEN)	0.229	166.99	174.04	177.29	1.9	6.2
11	OTHER CLOTHING (BOTH SEXES)	0.222	117.80	123.30	125.68	1.9	6.7
12	PULSES/LEGUMES	0.413	175.07	194.23	197.68	1.8	12.9
13	TRADITIONAL CAKES	0.561	184.93	186.71	189.86	1.7	2.7
14	BISCUITS/ COOKIES	0.280	162.35	166.12	168.60	1.5	3.9
15	FISH (FRESH)	7.435	155.84	158.23	160.66	1.5	3.1
16	HOUSEHOLD APPLIANCES	0.397	107.99	112.54	114.17	1.5	5.7
17	HOUSEHOLD TEXTILES	0.015	146.12	152.52	154.66	1.4	5.8
18	NOODLES	1.008	189.14	201.53	204.07	1.3	7.9
19	SUGAR, JAM, HONEY, CHOCOLATE AND CONFECTIONERY	1.489	139.37	139.61	141.36	1.2	1.4
20	OTHER GRAINS	0.090	192.99	211.51	213.78	1.1	10.8
21	CLOTHING MATERIALS	0.334	119.96	130.28	131.70	1.1	9.8
22	CLEANING, REPAIR AND HIRE OF CLOTHING	0.040	113.50	114.48	115.67	1.0	1.9
23	BREAD	0.173	191.57	193.22	194.88	0.9	1.7
24	PORK (FRESH)	5.618	173.63	178.49	180.17	0.9	3.8
25	PROCESSED FISH AND SEAFOOD	1.646	180.18	188.02	189.72	0.9	5.3
26	FRESH EGGS	1.013	129.79	139.29	140.57	0.9	8.3
27	OTHER SERVICES N.E.C.	0.892	110.24	111.74	112.71	0.9	2.2
28	PROCESSED EGGS	0.079	130.80	140.59	141.68	0.8	8.3
29	DRIED NUTS AND EDIBLE SEEDS	0.556	217.98	223.98	225.88	0.8	3.6
30	FURNITURE AND FURNISHINGS, CARPETS AND OTHER FLOOR COVERINGS	0.626	181.74	190.38	191.89	0.8	5.6
31	TRANSPORT SERVICES	0.812	170.52	185.19	186.74	0.8	9.5
32	EDUCATION	1.174	145.72	155.46	156.75	0.8	7.6
33	CHICKEN (FRESH)	1.303	169.80	180.80	181.99	0.7	7.2
34	MINERAL WATERS, SOFT DRINKS, FRUIT AND VEGETABLE JUICES	0.748	120.51	131.59	132.51	0.7	10.0
35	DAIRY PRODUCTS	1.552	146.25	151.28	152.24	0.6	4.1
36	TUBERS AND MUSHROOMS	0.439	178.31	184.02	185.15	0.6	3.8
37	FOOD PRODUCTS NEC	1.404	183.50	191.48	192.70	0.6	5.0
38	INFANTS' CLOTHING (BELOW 1 YEAR)	0.054	138.90	138.29	139.15	0.6	0.2
39	GLASSWARE, TABLEWARE AND HOUSEHOLD UTENSILS	0.078	123.49	130.02	130.77	0.6	5.9
40	GOODS AND SERVICES FOR ROUTINE HOUSEHOLD MAINTENANCE	1.610	111.94	113.49	114.01	0.5	1.8

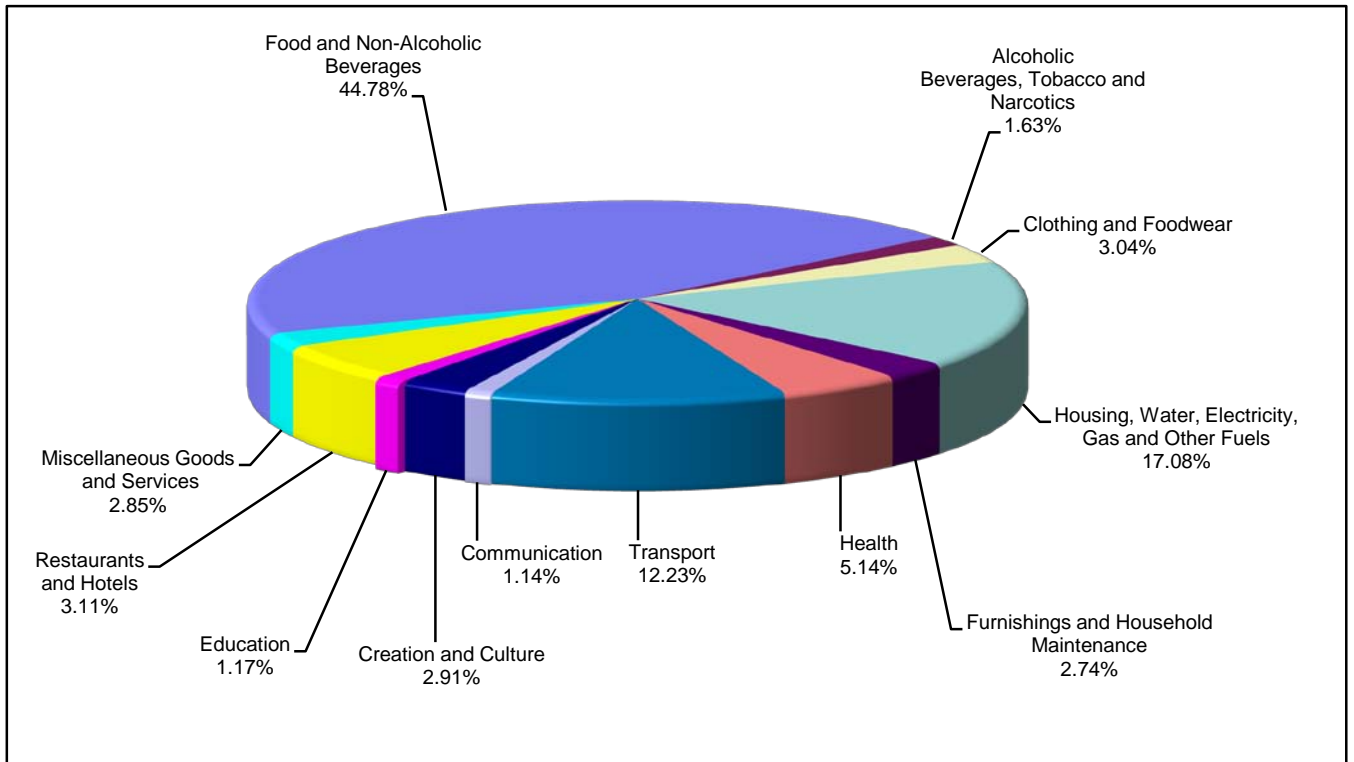
Source: National Institute of Statistics

Chart 1: Consumer Price Index



Source: National Institute of Statistics

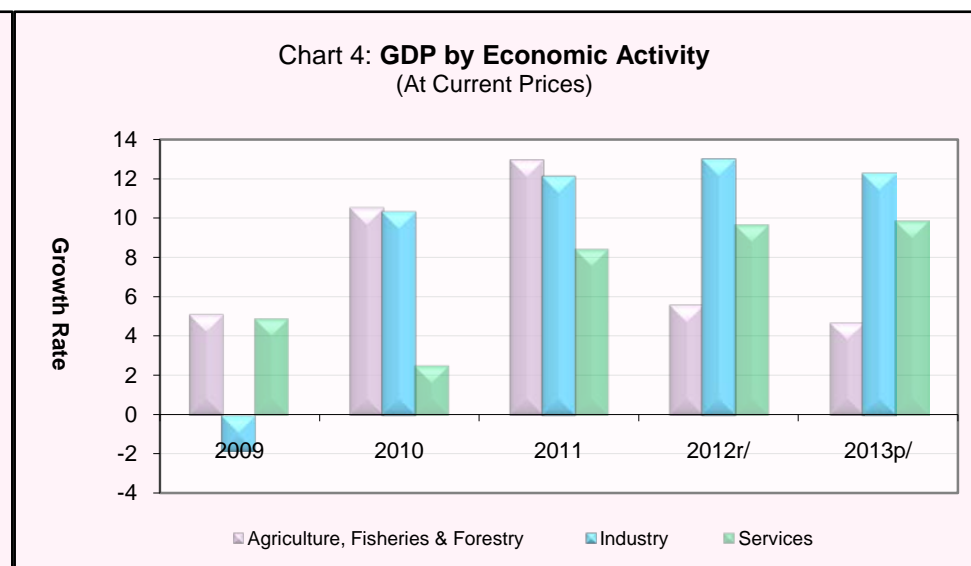
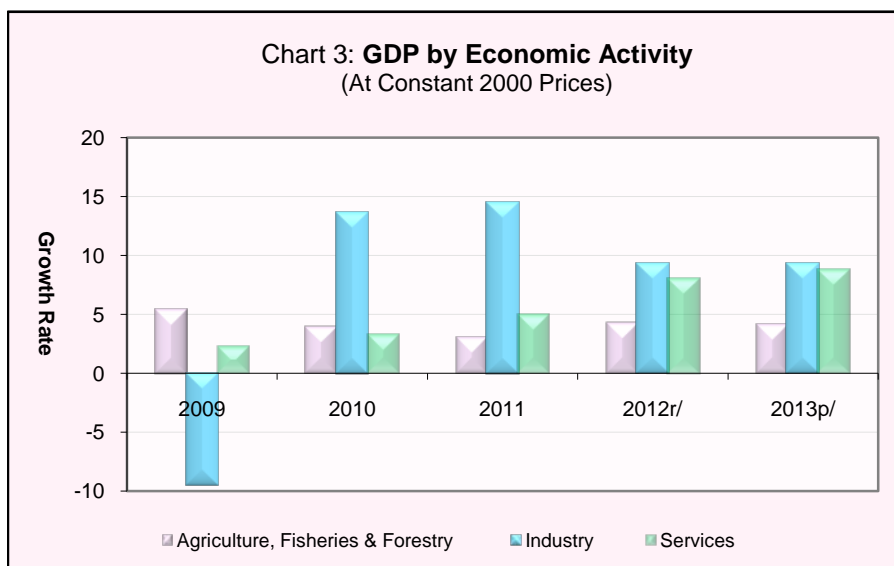
Chart 2: Weight of All Group Indices in Consumer Basket



Source: National Institute of Statistics

Table 3: Gross Domestic Product (GDP)

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



p/: preliminary estimates

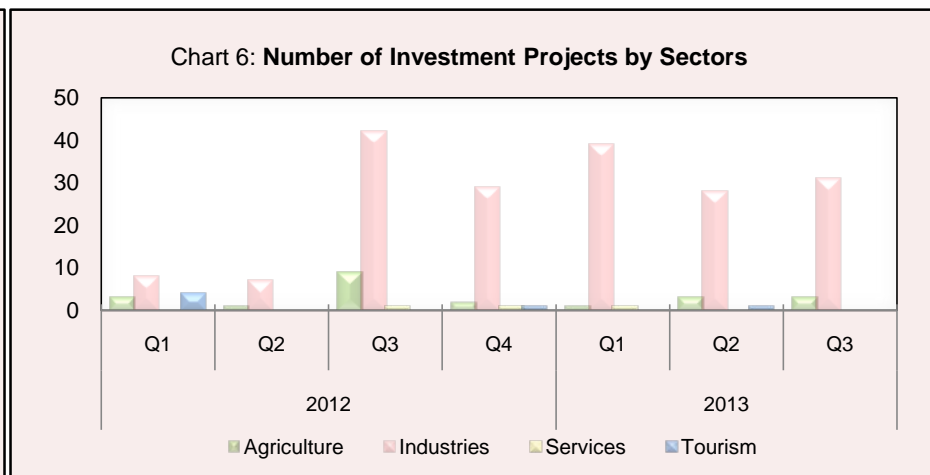
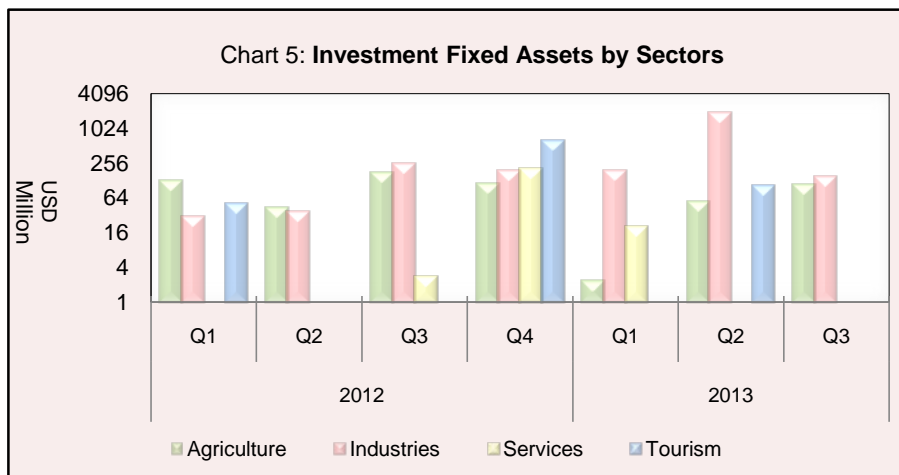
r/: revised

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 September 2013

(KHR/USD)

Day	Parallel Market Rate			Official Rate	Daily Change*	
	Purchase	Sale	Midpoint		Spread	% Change
1	4,092	4,101	4,097	4,062	0.0	0.0
2	4,092	4,101	4,097	4,062	0.0	0.0
3	4,092	4,101	4,097	4,062	0.0	0.0
4	4,092	4,101	4,097	4,062	0.0	0.0
5	4,092	4,101	4,097	4,062	0.0	0.0
6	4,090	4,097	4,094	4,062	-2.0	0.0
7	4,092	4,097	4,095	4,062	2.0	0.0
8	4,081	4,087	4,084	4,062	-11.0	-0.3
9	4,080	4,085	4,083	4,062	-1.0	0.0
10	4,080	4,085	4,083	4,062	0.0	0.0
11	4,080	4,085	4,083	4,062	0.0	0.0
12	4,081	4,090	4,086	4,062	1.0	0.0
13	4,081	4,090	4,086	4,062	0.0	0.0
14	4,081	4,087	4,084	4,062	0.0	0.0
15	4,081	4,087	4,084	4,062	0.0	0.0
16	4,081	4,087	4,084	4,062	0.0	0.0
17	4,081	4,087	4,084	4,062	0.0	0.0
18	4,081	4,087	4,084	4,062	0.0	0.0
19	4,081	4,087	4,084	4,062	0.0	0.0
20	4,079	4,085	4,082	4,062	-2.0	0.0
21	4,079	4,085	4,082	4,062	0.0	0.0
22	4,079	4,085	4,082	4,062	0.0	0.0
23	4,079	4,085	4,082	4,062	0.0	0.0
24	4,081	4,089	4,085	4,062	2.0	0.0
25	4,081	4,089	4,085	4,062	0.0	0.0
26	4,081	4,089	4,085	4,062	0.0	0.0
27	4,081	4,089	4,085	4,062	0.0	0.0
28	4,071	4,079	4,075	4,062	-10.0	-0.2
29	4,071	4,079	4,075	4,062	0.0	0.0
30	4,067	4,075	4,071	4,062	-4.0	-0.1
Average Rate	4,082	4,089	4,086	4,062	-0.8	0.0

* - Spread of Daily Purchasing Market Rate

- Daily % Change of Purchasing Market Rate

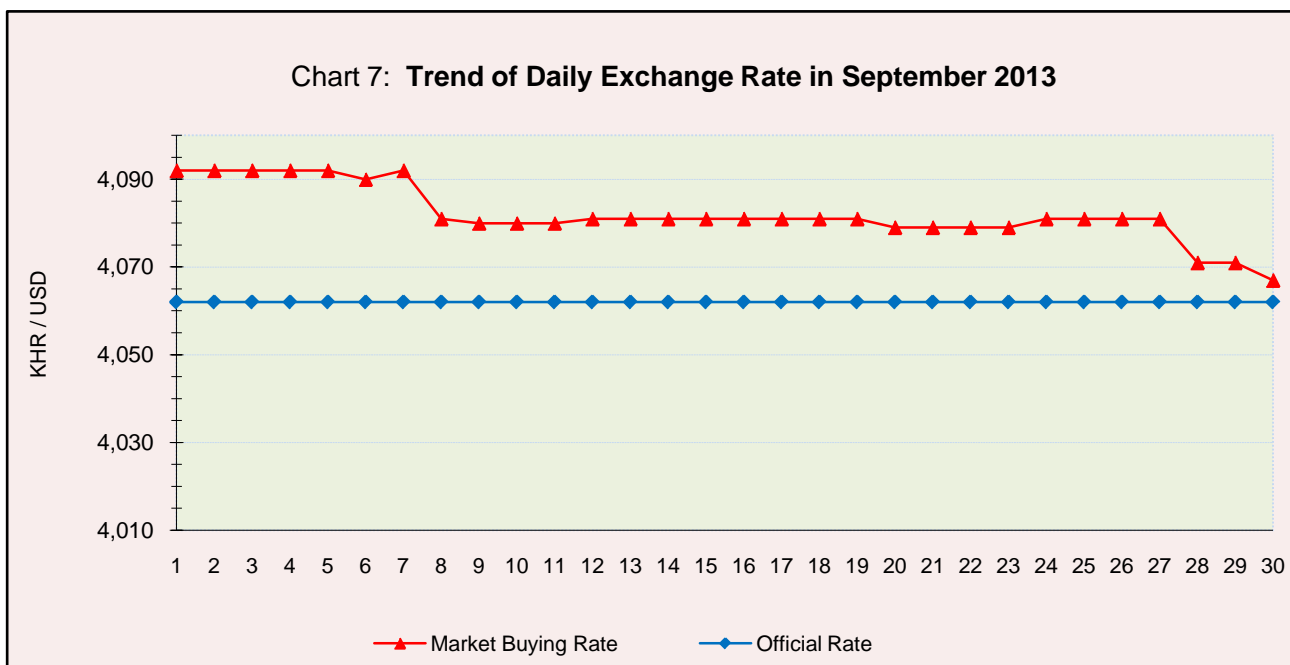


Table 7: Monthly Exchange Rate

(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					
Mar	3,995	-0.45	4,005	4,000	3,995
Apr	4,042	1.18	4,056	4,049	4,025
May	4,095	1.31	4,105	4,100	4,065
Jun	4,100	0.12	4,109	4,105	4,065
Jul	4,077	-0.56	4,084	4,081	4,070
Aug	4,053	-0.59	4,063	4,058	4,045
Sep	4,055	0.05	4,062	4,059	4,043
Oct	4,025	-0.74	4,033	4,029	4,030
Nov	3,995	-0.75	4,003	3,999	3,992
Dec	3,990	-0.13	3,995	3,993	3,995
2013					
Jan	3,980	-0.25	3,987	3,984	3,995
Feb	3,980	0.00	3,988	3,984	3,995
Mar	3,983	0.08	3,989	3,986	3,995
Apr	4,055	1.81	4,067	4,061	4,020
May	4,092	0.91	4,100	4,096	4,065
Jun	4,085	-0.17	4,093	4,089	4,062
Jul	4,094	0.22	4,101	4,098	4,062
Aug	4,092	-0.05	4,100	4,096	4,062
Sep	4,067	-0.61	4,075	4,071	4,062

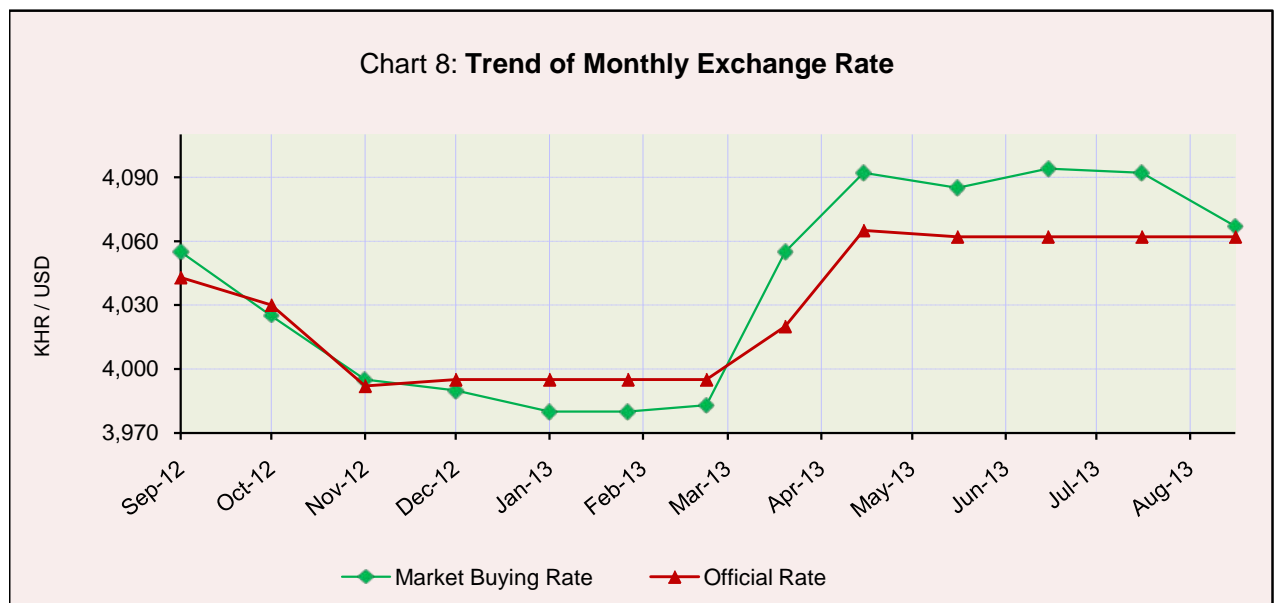


Table 8: The Value of KHR Against Other Currencies

(Official Buying Rate, End-Period)

	SDR	US Dollar	Euro	Japanese Yen	Pound Sterling	Indonesian Rupiah	Malaysian Ringgit	Philippines Peso	Singaporean Dollar	Thai Baht	Vietnamese Dong
Unit	1	1	1	100	1	1000	1	100	1	1	1000
Dec-09	6,512	4,165	5,978	4,504	6,694	441	1,216	9,013	2,966	125	225
Dec-10	6,242	4,051	5,387	4,970	6,252	450	1,318	9,248	3,143	134	208
Dec-11	6,181	4,039	5,230	5,201	6,225	445	1,274	9,210	3,108	127	192
2012											
Aug	6,150	4,045	5,061	5,148	6,385	422	1,292	9,574	3,227	129	194
Sep	6,225	4,043	5,220	5,208	6,562	421	1,315	9,642	3,296	131	193
Oct	6,189	4,030	5,202	5,051	6,460	419	1,316	9,753	3,298	131	193
Nov	6,126	3,992	5,178	4,861	6,402	414	1,310	9,777	3,269	130	191
Dec	6,140	3,995	5,285	4,645	6,456	411	1,304	9,737	3,266	131	191
2013											
Jan	6,155	3,995	5,420	4,392	6,312	413	1,296	9,840	3,232	134	192
Feb	6,050	3,995	5,255	4,327	6,058	413	1,292	9,812	3,232	134	191
Mar	5,985	3,995	5,119	4,240	6,070	410	1,293	9,793	3,220	136	191
Apr	6,067	4,020	5,263	4,106	6,226	414	1,327	9,774	3,258	137	192
May	6,084	4,065	5,300	4,021	6,190	415	1,323	9,614	3,228	135	194
Jun	6,108	4,062	5,297	4,125	6,198	410	1,280	9,358	3,207	131	193
Jul	6,153	4,062	5,388	4,145	6,191	396	1,252	9,364	3,197	130	192
Aug	6,159	4,062	5,376	4,128	6,297	372	1,230	9,099	3,184	126	192
Sep	6,226	4,062	5,481	4,153	6,564	361	1,250	9,370	3,231	129	192
Monthly % Change	1.1	0.0	2.0	0.6	4.2	-3.0	1.6	3.0	1.5	2.4	0.0

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

(Annual Rate, Weighted Average Rate)

	Dec-11	Sep-12	Oct-12	Nov-12	Dec-12	Jan-13	Feb-13	Mar-13	Apr-13	May-13	Jun-13	Jul-13	Aug-13	Sep-13
Interest Rates on Deposits in KHR														
Saving Deposits	1.19	1.13	1.12	1.11	1.12	1.14	1.14	1.13	1.14	1.14	1.14	1.23	1.18	1.18
Fixed deposit 1 Month	2.86	2.63	2.61	2.63	2.63	2.66	2.67	2.65	2.67	2.67	2.67	2.69	2.67	2.66
Fixed deposit 3 Months	4.33	4.11	4.07	4.08	4.08	4.13	4.12	4.10	4.14	4.14	4.16	4.15	4.12	4.10
Fixed deposit 6 Months	5.28	4.94	4.90	4.91	4.91	4.96	4.96	4.93	4.98	4.98	5.00	4.99	4.96	4.94
Fixed deposit 12 Months	6.16	5.91	5.86	5.88	5.88	5.94	5.93	5.90	5.95	5.95	5.98	5.98	5.94	5.91
Interest Rates on Deposits in USD														
Saving Deposits	0.63	0.63	0.62	0.62	0.63	0.64	0.64	0.63	0.61	0.61	0.62	0.70	0.81	0.81
Fixed deposit 1 Month	1.65	1.66	1.65	1.65	1.66	1.67	1.67	1.67	1.64	1.64	1.65	1.64	1.91	1.91
Fixed deposit 3 Months	2.39	2.41	2.40	2.40	2.41	2.41	2.40	2.41	2.38	2.38	2.38	2.37	2.46	2.46
Fixed deposit 6 Months	3.43	3.43	3.41	3.42	3.43	3.43	3.42	3.42	3.40	3.40	3.41	3.38	3.37	3.37
Fixed deposit 12 Months	4.29	4.44	4.42	4.42	4.44	4.45	4.44	4.44	4.41	4.41	4.43	4.39	4.39	4.38
Interest Rates on Loans in KHR														
1 Month	22.09	11.30	11.31	11.29	11.28	11.27	11.29	11.30	11.33	11.38	11.43	11.43	11.47	11.47
3 Months	16.99	11.30	11.31	11.29	11.28	11.27	11.29	11.30	11.33	11.38	11.43	11.43	11.47	11.47
6 Months	16.99	11.30	11.31	11.29	11.28	11.27	11.29	11.30	11.33	11.38	11.43	11.43	11.47	11.47
12 Months	19.35	11.81	11.81	11.80	11.79	11.78	11.76	11.80	11.84	11.88	11.93	11.93	11.93	11.93
Interest Rates on Loans in USD														
1 Month	18.57	11.79	11.79	11.80	11.81	11.76	11.74	11.78	11.91	11.94	11.97	9.83	9.90	9.88
3 Months	16.35	11.48	11.49	11.59	10.87	11.39	11.12	11.13	11.21	11.22	11.10	10.02	9.98	9.84
6 Months	16.38	11.85	11.85	11.85	11.84	11.80	11.78	11.76	11.76	11.78	11.81	10.84	10.77	10.75
12 Months	15.36	11.97	11.97	11.98	11.61	11.85	11.71	11.72	11.76	11.76	11.71	11.42	11.37	11.30

* Including Commercial Banks and Specialized Banks

Table 10: Monetary Survey

(In KHR Billion)

	Dec-12	Jun-13	Jul-13	Aug-13	Sep-13
Net Foreign Assets	21,264.7	21,772.9	19,974.7	18,829.4	18,720.7
Foreign Assets	27,723.8	27,754.6	26,049.9	25,186.9	25,739.7
Foreign Liabilities	-6,459.1	-5,981.6	-6,075.2	-6,357.4	-7,019.0
Net Domestic Assets	7,327.2	9,886.1	10,341.5	10,309.4	10,634.8
Domestic Credit	19,312.0	22,147.8	23,046.3	23,075.7	23,645.6
Net Claims on Government	-2,486.4	-3,012.6	-2,890.1	-2,882.1	-2,808.4
Claims on Government	270.4	270.4	270.4	270.4	270.4
Deposits of Government	-2,756.9	-3,283.1	-3,160.5	-3,152.5	-3,078.9
Non-Government	21,798.5	25,160.4	25,936.4	25,957.8	26,454.0
State Enterprises	5.6	14.5	12.8	11.6	8.7
Private Sector	21,792.9	25,146.0	25,923.6	25,946.2	26,445.3
Of Which in Foreign Currency	24,654.6	24,654.6	24,902.5	25,680.1	25,701.6
Other	-11,984.9	-12,261.7	-12,704.9	-12,766.3	-13,010.8
Restricted Deposits	-655.0	-759.4	-765.1	-759.5	-783.3
Capital & Reserves	-11,490.7	-11,576.1	-11,832.8	-12,187.5	-12,296.5
Others	160.9	73.8	-107.0	180.7	69.0
Liquidity (M2)	28,591.9	31,659.1	30,316.1	29,138.9	29,355.5
Money (M1)	4,045.7	4,585.9	4,701.1	4,695.4	4,720.8
Currency Outside Banks	3,755.6	4,236.8	4,335.3	4,230.3	4,318.5
Demand Deposits	290.1	349.1	365.9	465.2	402.2
Quasi-Money	24,546.2	27,073.2	25,615.0	24,443.4	24,634.8
Time and Savings Deposits	779.8	745.0	794.5	830.5	911.5
Foreign Currency Deposits	23,766.4	26,328.2	24,820.5	23,612.9	23,723.3

* Revised

Table 11: Monetary Survey
(Monthly Change)

	Change in KHR Billion			Percentage Change		
	Jul-13	Aug-13	Sep-13	Jul-13	Aug-13	Sep-13
Net Foreign Assets	-1,798.3	-1,145.2	-108.7	-8.3	-5.7	-0.6
Foreign Assets	-1,704.7	-863.0	552.8	-6.1	-3.3	2.2
Foreign Liabilities	93.6	282.2	661.6	1.6	4.6	10.4
Net Domestic Assets	455.3	-32.0	325.4	4.6	-0.3	3.2
Domestic Credit	898.5	29.4	569.9	4.1	0.1	2.5
Net Claims on Government	122.5	8.0	73.7	4.1	0.3	2.6
Claims on Government	0.0	0.0	0.0	0.0	0.0	0.0
Deposits of Government	-122.5	-8.0	-73.7	-3.7	-0.3	-2.3
Non-Government	776.0	21.4	496.2	3.1	0.1	1.9
State Enterprises	-1.6	-1.2	-2.9	-11.3	-9.4	-24.7
Private Sector	777.6	22.6	499.1	3.1	0.1	1.9
Of Which in Foreign Currency	247.8	777.6	21.5	1.0	3.1	0.1
Other	-443.2	-61.4	-244.5	-3.6	-0.5	-1.9
Restricted Deposits	5.7	-5.6	23.9	0.7	-0.7	3.1
Capital & Reserves	256.7	354.7	109.0	2.2	3.0	0.9
Others	-180.8	287.7	-111.7	-245.1	268.8	-61.8
Liquidity (M2)	-1,342.9	-1,177.3	216.7	-4.2	-3.9	0.7
Money (M1)	115.3	-5.7	25.3	2.5	-0.1	0.5
Currency Outside Banks	98.5	-105.0	88.2	2.3	-2.4	2.1
Demand Deposits	16.8	99.3	-62.9	4.8	27.1	-13.5
Quasi-Money	-1,458.2	-1,171.6	191.3	-5.4	-4.6	0.8
Time and Savings Deposits	49.5	36.0	81.0	6.6	4.5	9.8
Foreign Currency Deposits	-1,507.6	-1,207.6	110.3	-5.7	-4.9	0.5

* Revised

Chart 9: Monetary Survey

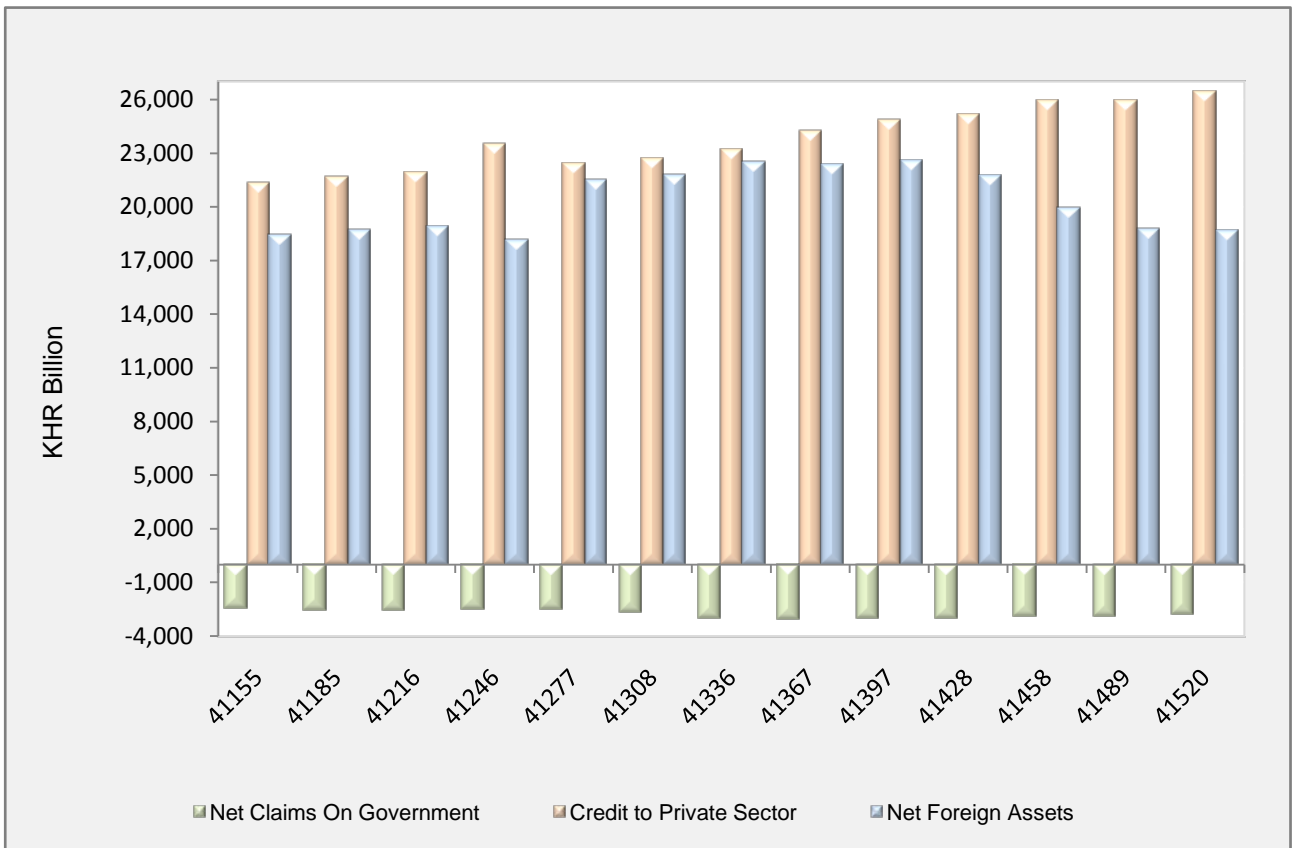


Chart 10: Components of Money Supply

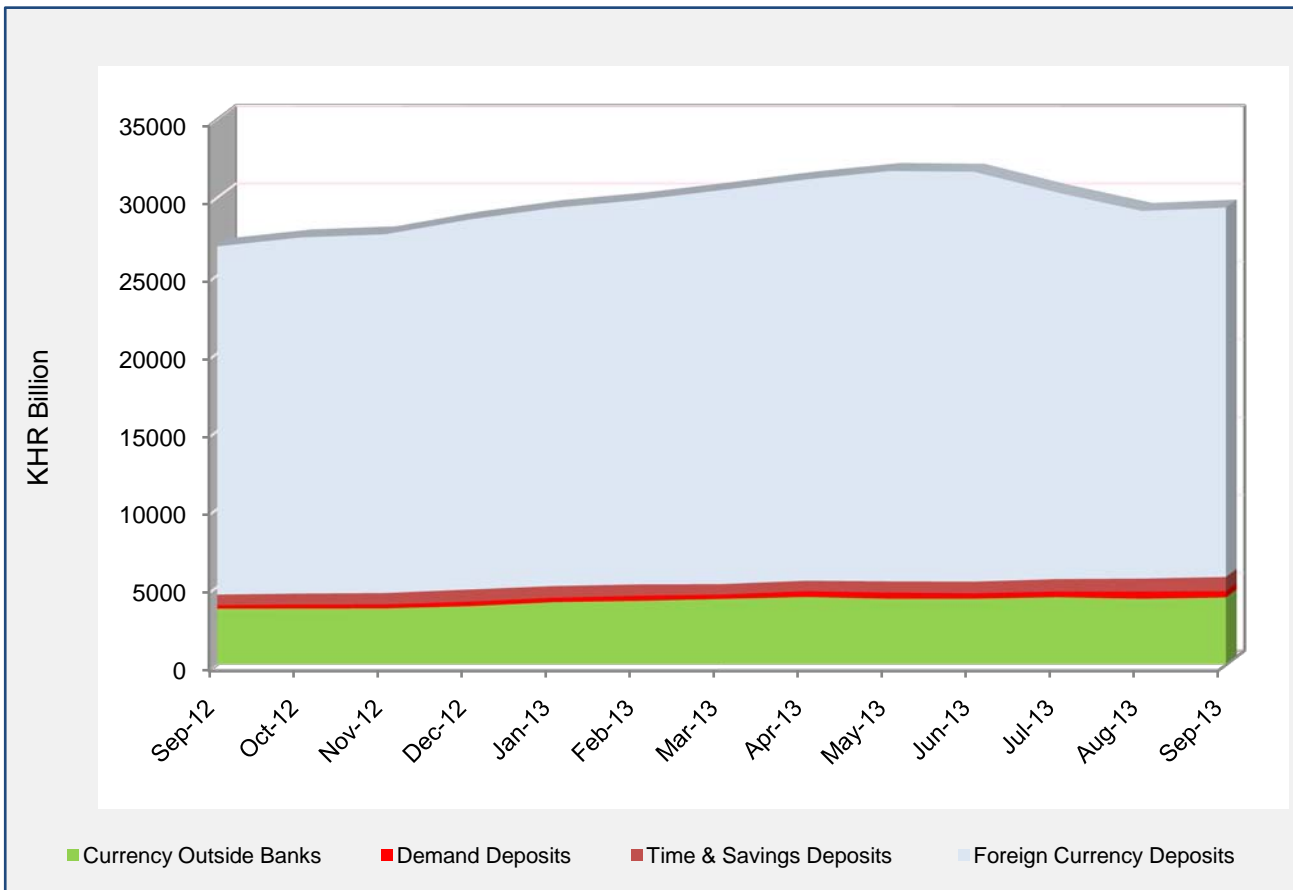


Table 12: Deposit Money Banks' Balance Sheet

(In KHR Billion)

	Dec-12	Jun-13	Jul-13	Aug-13	Sep-13
Assets					
Foreign Assets	8,720.6	8,316.7	8,461.0	7,806.3	8,444.3
Cash and Deposits with Central Bank	9,673.0	10,073.5	8,081.0	7,875.8	7,819.7
Loans and Advances to residents	21,798.7	25,160.6	25,936.6	25,958.0	26,454.2
Government	0.2	0.2	0.2	0.2	0.2
Non-Fin. Pub. Enterprises	5.6	14.5	12.8	11.6	8.7
Private Sector	21,792.9	25,146.0	25,923.6	25,946.2	26,445.3
Fixed and Other Domestic Assets	4,178.6	4,547.5	4,395.4	4,344.7	4,358.6
Liabilities					
Foreign Liabilities	6,038.5	5,563.1	5,654.1	5,935.8	6,592.1
Deposits by residents	24,744.2	27,350.8	25,906.4	24,801.0	24,932.6
Demand	198.0	277.6	291.4	357.6	297.9
Time and Savings	779.8	745.0	794.5	830.5	911.5
Foreign Currency	23,766.4	26,328.2	24,820.5	23,612.9	23,723.3
Other Domestic Liabilities	5,457.2	6,085.8	6,143.3	5,813.0	6,010.3
Capital and Reserves	8,131.0	9,098.6	9,170.2	9,435.0	9,541.7
Total Assets/Liabilities	44,370.8	48,098.3	46,874.0	45,984.8	47,076.8

(Monthly Change in KHR Billion)

Assets					
Foreign Assets	969.2	148.1	144.3	-654.7	638.1
Cash and Deposits with Central Bank	73.1	-510.2	-1,992.5	-205.1	-56.2
Loans and Advances to Residents	841.2	249.3	776.0	21.4	496.2
Government	0.0	0.0	0.0	0.0	0.0
Non-Fin. Pub. Enterprises	5.0	1.6	-1.6	-1.2	-2.9
Private Sector	836.2	247.7	777.6	22.6	499.1
Fixed and Other Domestic Assets	69.2	-29.1	-152.1	-50.7	13.9
Liabilities					
Foreign Liabilities	939.7	-84.4	91.0	281.7	656.3
Deposits by Residents	790.3	-48.8	-1,444.4	-1,105.4	131.6
Demand	15.5	-43.5	13.8	66.2	-59.7
Time and Savings	53.9	26.4	49.5	36.0	81.0
Foreign Currency	720.9	-31.7	-1,507.6	-1,207.6	110.3
Other Domestic Liabilities	178.8	-222.1	57.5	-330.3	197.3
Capital and Reserves	43.9	213.4	71.6	264.9	106.7
Total Assets/Liabilities	1,952.6	-141.9	-1,224.3	-889.2	1,092.0

Assets					
Foreign Assets	12.5	1.8	1.7	-7.7	8.2
Cash and Deposits with Central Bank	0.8	-4.8	-19.8	-2.5	-0.7
Loans and Advances to Residents	4.0	1.0	3.1	0.1	1.9
Government	0.0	0.0	0.0	0.0	0.0
Non-Fin. Pub. Enterprises	871.9	12.6	-11.3	-9.4	-24.7
Private Sector	4.0	1.0	3.1	0.1	1.9
Fixed and Other Domestic Assets	1.7	-0.6	-3.3	-1.2	0.3
Liabilities					
Foreign Liabilities	18.4	-1.5	1.6	5.0	11.1
Deposits by Residents	3.3	-0.2	-5.3	-4.3	0.5
Demand	8.5	-13.5	5.0	22.7	-16.7
Time and Savings	7.4	3.7	6.6	4.5	9.8
Foreign Currency	3.1	-0.1	-5.7	-4.9	0.5
Other Domestic Liabilities	3.4	-3.5	0.9	-5.4	3.4
Capital and Reserves	0.5	2.4	0.8	2.9	1.1
Total Assets/Liabilities	4.6	-0.3	-2.5	-1.9	2.4

* Revised

Table 13: National Bank of Cambodia's Balance Sheet

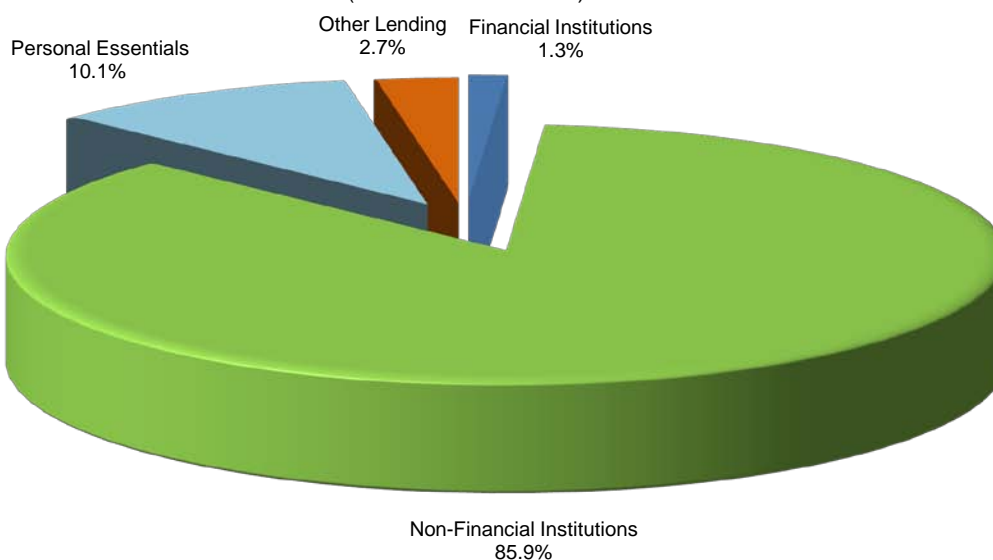
(In KHR Billion)

	Dec-12	Jun-13	Jul-13	Aug-13	Sep-13
Assets					
Domestic & Foreign Currency Holding	1,199.3	1,357.6	1,542.2	2,669.5	2,414.8
Foreign Currency Claims on Non-resident Banks	11,773.3	12,465.1	11,187.8	10,042.8	10,756.2
Domestic Currency at IMF	546.1	530.8	530.8	530.8	530.8
Loans and Advances	272.8	317.7	317.7	318.2	318.1
Commercial Banks	2.6	47.4	47.5	48.0	47.9
Government	270.2	270.2	270.2	270.2	270.2
SDR Holding	421.4	412.3	424.3	424.7	429.4
Other Foreign Currency Claims on Non-					
Bank Non-Residents	3,567.8	3,978.5	2,979.3	2,774.8	2,384.7
Gold and Precious Metal	2,649.3	1,959.9	2,157.2	2,283.2	2,179.3
Fixed Assets	857.9	876.1	897.0	887.7	882.4
Other Assets	24.8	15.3	8.6	17.5	6.1
Liabilities					
Domestic Currency Issued	4,598.4	5,263.8	5,332.4	5,401.4	5,507.8
Foreign Currency Liabilities to Resident Banks	9,667.9	10,116.7	8,047.1	7,832.3	7,745.2
Foreign Currency Liabilities to Non-					
Bank Non-Residents	1,064.9	1,049.4	1,053.2	1,053.6	1,059.3
Foreign Currency Liabilities to Non-					
Bank Residents	2,393.3	2,792.7	2,724.7	2,662.1	2,594.5
Accumulated Depreciation	206.2	215.2	216.8	215.1	212.4
Provisions	260.4	261.4	261.5	261.7	261.8
Capital	100.0	100.0	100.0	100.0	100.0
Reserves	3,172.0	2,321.5	2,493.8	2,586.4	2,596.5
Retained Earnings	-182.8	-267.2	-267.2	-267.2	-267.2
Other Liabilities	32.2	68.8	82.7	103.9	91.5
Total Assets/Liabilities	21,312.6	21,922.2	20,044.9	19,949.3	19,901.9

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

(In KHR Billion)

	Dec-12	Jun-13	Jul-13	Aug-13	Sep-13
1. Financial Institutions	537.1	463.0	401.0	375.0	357.6
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	330.7	155.6	150.3	147.8	147.7
1.3. Other Financial Institutions	206.4	307.3	250.7	227.3	209.9
2. Non-Financial Institutions	20,402.9	25,618.9	23,590.2	23,732.7	24,263.8
2.1. Agriculture, Forestry and Fishing	2,288.1	5,246.4	2,726.9	2,697.6	2,756.4
2.2. Mining and Quarrying	83.6	94.4	33.5	78.6	78.7
2.3. Manufacturing	2,206.8	2,523.0	2,620.8	2,832.0	2,911.9
2.4. Utilities	223.9	219.3	218.8	209.8	168.3
2.5. Construction	1,785.1	2,076.6	2,162.6	2,142.5	2,169.5
2.6. Wholesale Trade	4,189.4	4,744.1	4,930.4	4,930.9	5,178.1
2.7. Retail Trade	3,697.0	4,226.7	4,260.7	4,233.7	4,345.2
2.8. Hotels and Restaurants	1,416.4	1,754.4	1,828.0	1,817.4	1,770.9
2.9. Transport and Storage	309.8	358.4	363.9	377.2	373.0
2.10. Information Media and Telecommunications	784.8	458.3	451.0	404.3	407.2
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	307.8	316.5	320.1	326.2	335.6
2.12. Real Estate Activities	733.4	911.8	935.5	921.4	950.3
2.13. Other Non-Financial Services	2,376.9	2,689.1	2,738.1	2,761.2	2,818.7
3. Personal Essentials	2,336.4	2,627.9	2,708.9	2,785.2	2,866.7
3.1. Personal Lending	982.1	1,147.1	1,185.7	1,192.8	1,245.5
3.2. Credit Cards	36.0	41.6	44.0	41.6	44.7
3.3. Mortgages, Owner-Occupied Housing only	1,318.3	1,439.1	1,479.2	1,550.8	1,576.5
4. Other Lending	485.2	784.1	837.3	773.0	769.2
Total Gross Loan	23,761.6	29,494.0	27,537.4	27,665.9	28,257.3

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

* Revised

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

	Dec-12	Jun-13	Jul-13	Aug-13	Sep-13
(Monthly Change in KHR Billion)					
1. Financial Institutions	94.8	10.0	-62.0	-26.0	-17.5
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	83.1	-5.2	-5.3	-2.6	0.0
1.3. Other Financial Institutions	11.7	15.2	-56.7	-23.4	-17.4
2. Non-Financial Institutions	1,504.8	3,247.2	-2,028.8	142.5	531.1
2.1. Agriculture, Forestry and Fishing	162.0	2,659.2	-2,519.5	-29.3	58.8
2.2. Mining and Quarrying	-47.8	-0.6	-60.9	45.1	0.1
2.3. Manufacturing	351.9	-350.6	97.8	211.2	79.9
2.4. Utilities	6.2	-0.6	-0.5	-8.9	-41.5
2.5. Construction	281.7	45.0	86.0	-20.1	27.0
2.6. Wholesale Trade	383.8	375.4	186.3	0.5	247.2
2.7. Retail Trade	62.2	160.2	34.0	-27.0	111.6
2.8. Hotels and Restaurants	-112.4	115.1	73.6	-10.6	-46.5
2.9. Transport and Storage	11.4	-74.1	5.4	13.4	-4.2
2.10. Information Media and Telecommunications	324.6	95.2	-7.3	-46.7	2.9
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	2.2	20.0	3.5	6.1	9.4
2.12. Real Estate Activities	16.5	53.3	23.8	-14.1	28.9
2.13. Other Non-Financial Services	62.6	149.7	49.0	23.0	57.5
3. Personal Essentials	70.2	100.5	81.0	76.2	81.6
3.1. Personal Lending	51.6	96.2	38.5	7.1	52.7
3.2. Credit Cards	-0.1	-1.3	2.4	-2.4	3.1
3.3. Mortgages, Owner-Occupied Housing only	18.6	5.6	40.1	71.5	25.7
4. Other Lending	40.1	25.8	53.2	-64.3	-3.8
Total Gross Loan	1,709.9	3,383.5	-1,956.6	128.5	591.5
(Monthly Percentage Change)					
1. Financial Institutions	21.4	2.2	-13.4	-6.5	-4.7
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	33.6	-3.3	-3.4	-1.7	0.0
1.3. Other Financial Institutions	6.0	5.2	-18.4	-9.3	-7.7
2. Non-Financial Institutions	8.0	14.5	-7.9	0.6	2.2
2.1. Agriculture, Forestry and Fishing	7.6	102.8	-48.0	-1.1	2.2
2.2. Mining and Quarrying	-36.4	-0.6	-64.5	134.5	0.2
2.3. Manufacturing	19.0	-12.2	3.9	8.1	2.8
2.4. Utilities	2.8	-0.3	-0.2	-4.1	-19.8
2.5. Construction	18.7	2.2	4.1	-0.9	1.3
2.6. Wholesale Trade	10.1	8.6	3.9	0.0	5.0
2.7. Retail Trade	1.7	3.9	0.8	-0.6	2.6
2.8. Hotels and Restaurants	-7.4	7.0	4.2	-0.6	-2.6
2.9. Transport and Storage	3.8	-17.1	1.5	3.7	-1.1
2.10. Information Media and Telecommunications	70.5	26.2	-1.6	-10.4	0.7
2.11. Rental and Operational Leasing Activities, Excluded Real Estate Leasing and Rentals	0.7	6.7	1.1	1.9	2.9
2.12. Real Estate Activities	2.3	6.2	2.6	-1.5	3.1
2.13. Other Non-Financial Services	2.7	5.9	1.8	0.8	2.1
3. Personal Essentials	3.1	4.0	3.1	2.8	2.9
3.1. Personal Lending	5.5	9.2	3.4	0.6	4.4
3.2. Credit Cards	-0.2	-3.1	5.7	-5.5	7.5
3.3. Mortgages, Owner-Occupied Housing only	1.4	0.4	2.8	4.8	1.7
4. Other Lending	9.0	3.4	6.8	-7.7	-0.5
Total Gross Loan	7.8	13.0	-6.6	0.5	2.1

Table 16: Deposits with Deposit Money Banks

(In KHR Billion)

	Dec-12	Jun-13	Jul-13	Aug-13	Sep-13
Deposits in KHR					
Demand deposits	278.6	460.0	416.6	496.3	455.9
Savings deposits	358.1	362.7	403.1	407.6	424.9
Fixed deposits	399.7	382.0	385.4	422.6	491.0
Others	14.3	19.1	18.4	48.2	20.4
Total	1,050.7	1,223.8	1,223.4	1,374.8	1,392.2
Deposits in Foreign Currency*					
Demand deposits	5,320.4	5,572.4	5,487.3	5,416.7	5,668.7
Savings deposits	8,590.5	9,110.1	8,313.8	7,864.0	7,872.5
Fixed deposits	11,299.1	12,909.5	12,363.7	11,626.6	11,498.2
Others	649.8	671.4	578.1	494.4	479.3
Total	25,859.9	28,263.4	26,742.9	25,401.6	25,518.8
Grand Total	26,910.6	29,487.2	27,966.3	26,776.4	26,911.0

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

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

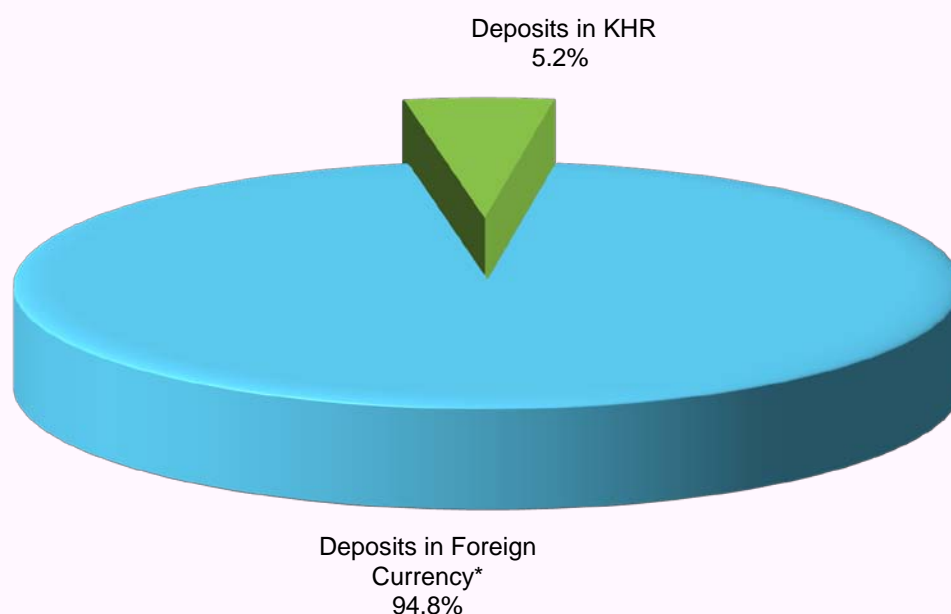


Table 17: Monthly Change of Deposits with Deposit Money Banks

	Dec-12	Jun-13	Jul-13	Aug-13	Sep-13
	(Change in KHR Billion)				
Deposits in KHR					
Demand deposits	-34.4	-54.1	-43.4	79.8	-40.4
Savings deposits	50.5	23.9	40.4	4.5	17.2
Fixed deposits	1.0	6.3	3.3	37.2	68.4
Others	1.3	3.5	-0.7	29.9	-27.8
Total	18.3	-20.4	-0.4	151.4	17.4
Deposits in Foreign Currency					
Demand deposits	375.9	-86.2	-85.1	-70.6	252.0
Savings deposits	258.6	-109.7	-796.3	-449.8	8.5
Fixed deposits	201.0	223.8	-545.7	-737.2	-128.3
Others	-11.8	5.6	-93.3	-83.7	-15.0
Total	823.7	33.5	-1,520.4	-1,341.3	117.2
Grand Total	842.0	13.1	-1,520.8	-1,189.9	134.6
	(Percentage Change)				
Deposits in KHR					
Demand deposits	-11.0	-10.5	-9.4	19.2	-8.1
Savings deposits	16.4	7.1	11.1	1.1	4.2
Fixed deposits	0.3	1.7	0.9	9.6	16.2
Others	10.0	22.5	-3.9	162.4	-57.6
Total	1.8	-1.6	0.0	12.4	1.3
Deposits in Foreign Currency					
Demand deposits	7.6	-1.5	-1.5	-1.3	4.7
Savings deposits	3.1	-1.2	-8.7	-5.4	0.1
Fixed deposits	1.8	1.8	-4.2	-6.0	-1.1
Others	-1.8	0.8	-13.9	-14.5	-3.0
Total	3.3	0.1	-5.4	-5.0	0.5
Grand Total	3.2	0.0	-5.2	-4.3	0.5

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

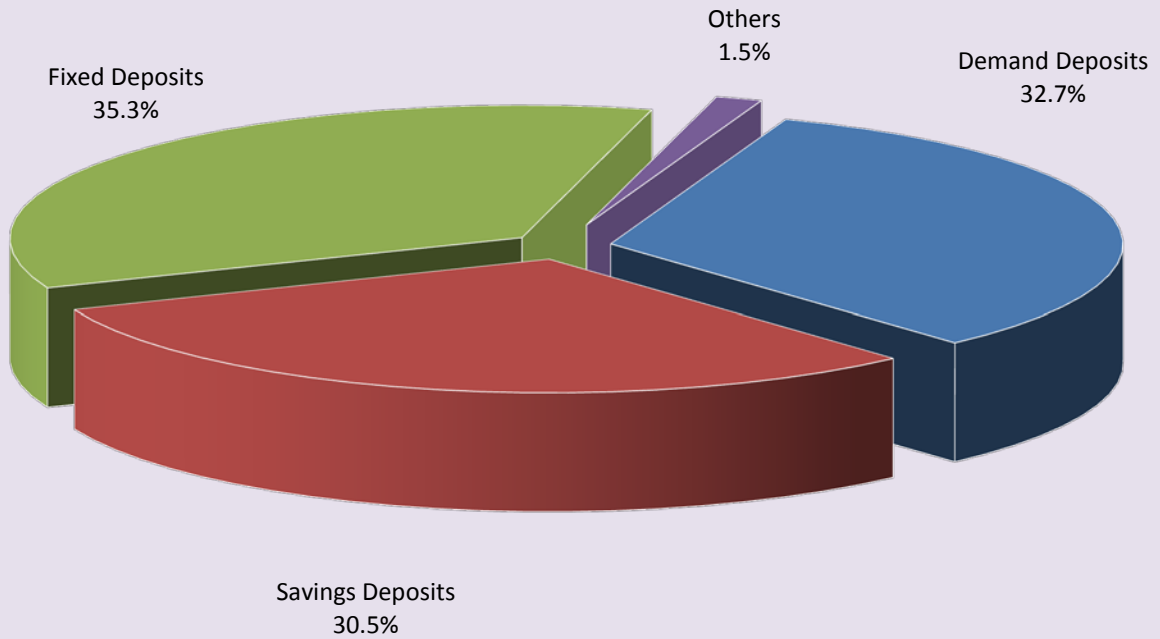
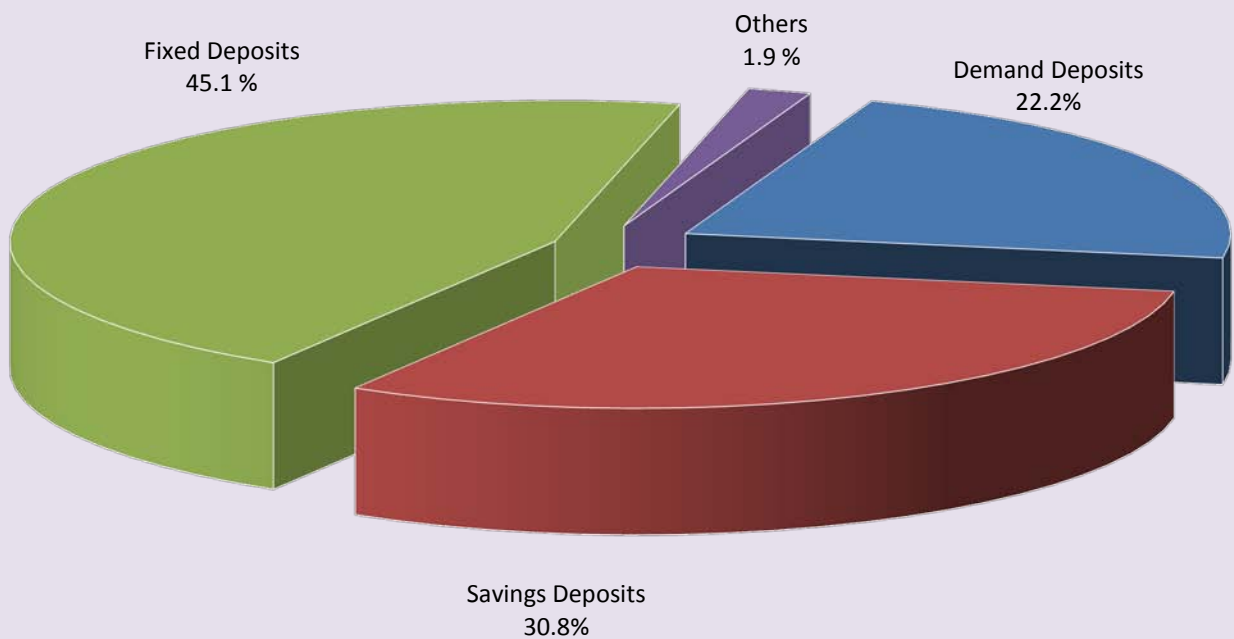


Chart 14: Deposits in Foreign Currency Classified by Type, as of September 2013
(Share of Total Foreign Currency Deposits)



**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							
Jun	1,616	10,441	56,357	1,077,809	2,119	2% - 3%	24% - 36%
Jul	1,660	10,683	57,877	1,077,160	2,202	2% - 3%	24% - 36%
Aug	1,712	11,115	60,589	1,147,665	2,306	2% - 3%	24% - 36%
Sep	1,732	11,132	60,716	1,134,579	2,383	2% - 3%	24% - 36%
Oct	1,789	11,218	61,102	1,163,799	2,480	2% - 3%	24% - 36%
Nov	1,807	11,308	61,996	1,171,809	2,533	2% - 3%	24% - 36%
Dec	1,648	10,920	60,551	1,141,913	2,591	2% - 3%	24% - 36%
2012							
Jan	1,848	12,282	64,252	1,177,202	2,744	2% - 3%	29% - 37%
Feb	1,892	11,995	65,286	1,185,255	2,804	2% - 3%	29% - 37%
Mar	1,942	12,197	66,195	1,188,096	2,878	2% - 3%	29% - 37%
Apr	1,955	12,449	66,961	1,204,402	2,918	2% - 3%	29% - 37%
May	2,026	12,669	67,880	1,212,694	2,978	2% - 3%	29% - 37%
Jun	2,042	12,739	68,548	1,224,159	3,032	2% - 3%	29% - 37%
Jul	2,044	12,855	69,532	1,240,676	3,106	2% - 3%	29% - 37%
Aug	2,069	13,034	70,861	1,264,887	3,198	2% - 3%	29% - 37%
Sep	2,106	13,320	72,936	1,299,221	3,328	2% - 3%	29% - 37%
Oct	2,138	13,526	65,173	1,327,482	3,442	2% - 3%	29% - 37%
Nov	2,089	13,621	75,052	1,340,541	3,526	2% - 3%	29% - 37%
Dec	2,121	13,885	76,187	1,344,255	3,617	2% - 3%	29% - 37%
2013							
Jan	2,155	14,064	76,176	1,343,340	3,794	2% - 3%	28%-39%
Feb	2,169	14,339	77,032	1,332,294	3,871	2% - 3%	28%-39%
Mar	2,192	14,505	78,549	1,343,620	4,069	2% - 3%	27%-41%
Apr	2,246	14,827	79,711	1,376,499	4,203	2% - 3%	27%-41%
May	2,269	15,128	80,915	1,405,332	4,388	2% - 3%	27%-41%
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%

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							
Jul	3,742	22	170	240.1	10.9	12	1.0
Aug	3,512	23	153	223.4	9.7	4	0.1
Sep	3,225	19	170	173.4	9.1	8	0.5
Oct	3,387	18	188	189.9	10.6	12	1.3
Nov	3,056	16	191	171.6	10.7	7	0.03
Dec	3,056	20	153	163.7	8.2	16	1.15
Total	39,288	234	168	2,344.0	10.0	106	12.4
2013							
Jan	3,401	20	170	234.3	11.7	14	3.46
Feb	3,280	17	193	248.1	14.6	15	0.62
Mar	3,713	20	186	550.6	27.5	20	0.04
Apr	3,513	19	185	233.9	12.3	26	0.15
May	3,321	17	195	241.7	14.2	35	0.11
Jun	3,590	18	199	235.8	13.1	18	2.66
Jul	3,910	23	170	319.9	13.9	8	34.05
Aug	3,756	22	171	440.1	20.0	12	1.29
Sep	3,656	20	183	272.0	13.6	6	0.07
Total	32,140	176	183	2,776.4	15.8	154	42.4

* Revised

Table 20: USD-Denominated Checks Clearing through Clearing House

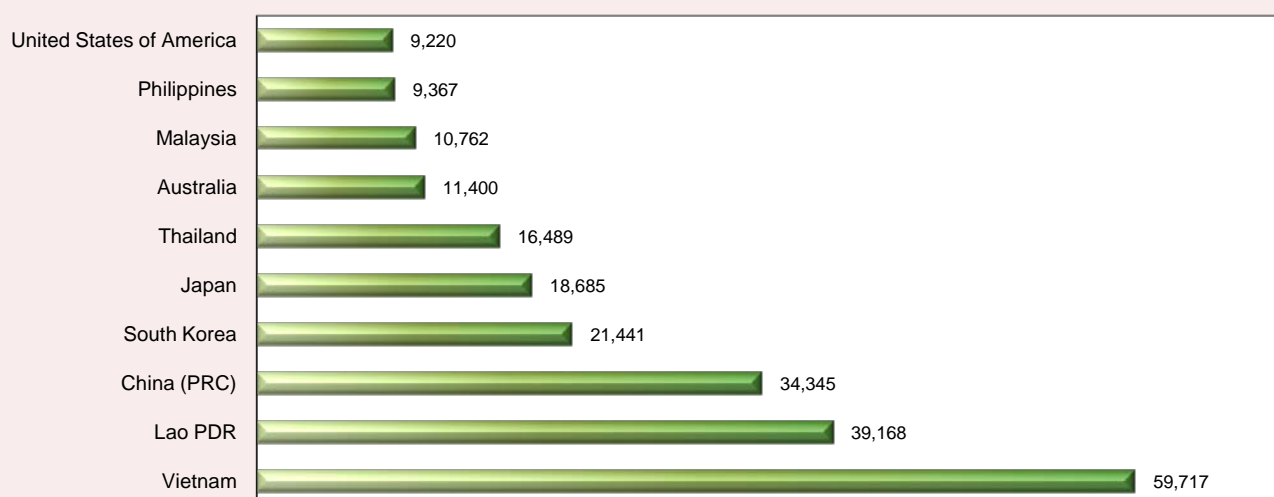
Date	Number of	Number of	Number of	Total	Daily Average	Returned Checks	
	Checks	days	Cleared Check	Amount	Amount	Number	Amount
	Cleared	Cleared	per Day	(In USD Million)	(In USD Million)		(In USD Million)
	1	2	3 = 1/2	4	5 = 4/2	6	7
Dec-08	39,452	22	1,793	516.5	23.5	328	8.4
Total	413,367	237	1,744	7,188.7	30.3	3,014	123.6
Dec-09	40,907	22	1,859	547.6	24.9	262	6.7
Total	420,440	238	1,767	5,821.4	24.5	2,854	46.7
Dec-10	49,673	22	2,258	795.5	36.2	275	9.9
Total	485,189	236	2,056	7,008.7	29.7	2,766	47.5
Dec-11	52,700	21	2,510	996.9	47.5	270	7.5
Total	558,894	236	2,368	9,572.7	40.6	3,214	91.9
2012							
Jun	55,449	19	2,918	1,136.6	59.8	298	14.6
Jul	62,329	22	2,833	1,137.1	51.7	377	28.8
Aug	62,844	23	2,732	1,085.4	47.2	356	6.7
Sep	52,597	19	2,768	900.1	47.4	292	6.1
Oct	53,719	18	2,984	919.6	51.1	383	17.8
Nov	54,721	16	3,420	1,037.4	64.8	412	12.1
Dec	60,647	20	3,032	1,112.8	55.6	459	25.8
Total	658,329	234	2,813	12,574.9	53.7	4,245	188.1
2013							
Jan	73,243	20	3,662	1,437.4	71.9	614	17.6
Feb	55,386	17	3,258	1,018.6	59.9	445	11.7
Mar	67,939	20	3,397	1,247.7	62.4	558	34.9
Apr	64,231	19	3,381	1,348.9	71.0	431	34.9
May	65,423	17	3,848	1,242.9	73.1	539	25.8
Jun	66,438	18	3,691	1,232.7	68.5	506	9.2
Jul	74,226	23	3,227	1,480.7	64.4	634	18.3
Aug	69,261	22	3,148	1,253.9	57.0	572	44.4
Sep	64,931	20	3,247	1,074.6	53.7	474	16.9
Total	601,078	176	3,415	11,337.4	64.4	4,773	213.6

* Revised

Table 21: Visitor Arrivals in Cambodia

	2012		2013		% of Total		% Change	
	Dec	Jul	Aug	Sep	Aug	Sep	Aug/Jul	Sep/Aug
(Mode of Arrival)								
Phnom Penh International Airport	75,177	68,078	66,865	59,018	19.5	20.8	-1.8	-11.7
Siem Reap International Airport	115,745	76,571	87,040	70,440	25.4	24.8	13.7	-19.1
Land	182,979	190,235	183,315	149,209	53.6	52.6	-3.6	-18.6
Boat	8,425	3,877	4,844	5,120	1.4	1.8	24.9	5.7
Preah Vihea	0	0	0	0	0.0	0.0	8.0	9.0
Total	382,326	338,761	342,064	283,787	100.0	100.0	1.0	-17.0
(Arrivals by Purpose of Visit)								
Tourist	355,169	320,592	324,092	266,565	94.7	93.9	1.1	-17.8
Business and Professional	14,284	15,488	15,073	14,365	4.4	5.1	-2.7	-4.7
Others and not specified	12,873	2,681	2,899	2,857	0.8	1.0	8.1	-1.4
Total	382,326	338,761	342,064	283,787	100.0	100.0	1.0	-17.0
(Top-Ten Countries of Passenger Arrivals)								
Vietnam	63,489	84,385	76,662	59,717	22.4	21.0	-9.2	-22.1
Lao PDR	29,005	38,465	41,200	39,168	12.0	13.8	7.1	-4.9
China (PRC)	35,974	36,509	38,043	34,345	11.1	12.1	4.2	-9.7
South Korea	43,550	28,731	28,181	21,441	8.2	7.6	-1.9	-23.9
Japan	19,582	13,233	23,154	18,685	6.8	6.6	75.0	-19.3
Thailand	24,101	18,827	18,042	16,489	5.3	5.8	-4.2	-8.6
Australia	14,971	9,977	7,635	11,400	2.2	4.0	-23.5	49.3
Malaysia	12,522	9,456	11,067	10,762	3.2	3.8	17.0	-2.8
Philippines	8,871	9,648	10,160	9,367	3.0	3.3	5.3	-7.8
United States of America	19,193	13,929	10,423	9,220	3.0	3.2	-25.2	-11.5
Others	111,068	75,601	77,497	53,193	22.7	18.7	2.5	-31.4
Total	382,326	338,761	342,064	283,787	100.0	100.0	1.0	-17.0

Chart 15: Top -Ten Countries of Passenger Arrivals in September 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	Jul	Aug	Sep	Aug/Jul	Sep/Aug	Aug/Jul	Sep/Aug
Imports by Commodity								
Cigarettes	46.4	67.8	80.7	47.0	12.9	-33.6	19.0	-41.7
Motor Bikes	57.0	43.4	33.7	25.3	-9.7	-8.4	-22.3	-24.9
Beer	0.8	0.3	0.5	0.3	0.2	-0.2	52.5	-41.9
VCRs	0.1	0.0	0.0	0.0	0.0	0.0	11.5	-16.5
Television Sets	0.62	0.3	0.4	0.5	0.1	0.1	25.7	26.5
Audio Cassettes	0.03	0.0	0.0	0.0	0.01	0.01	100.0	100.0
Gold	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0
Vehicles	136.6	142.6	117.3	136.3	-25.3	19.1	-17.8	16.3
Construction Materials	17.2	21.7	24.0	17.7	2.3	-6.3	10.5	-26.2
Clothing	23.6	13.9	16.3	15.4	2.4	-0.9	17.2	-5.4
Cloths	2.1	31.0	37.4	25.2	6.5	-12.2	20.9	-32.6
Petroleum Products	307.4	300.7	321.2	276.1	20.5	-45.1	6.8	-14.0
Sugar	5.6	4.1	5.8	3.9	1.6	-1.9	39.8	-32.7
Cement	14.8	22.7	25.1	16.2	2.4	-8.9	10.8	-35.4
Steel	16.1	21.4	18.7	15.1	-2.7	-3.6	-12.7	-19.1
Others	527.5	493.5	500.3	472.2	6.9	-28.1	1.4	-5.6
Tax Exempted Imports	1,640.0	1626.5	1772.5	1587.8	146.0	-184.7	9.0	-10.4
Total Imports (cif)	2,795.9	2,789.9	2,953.9	2,639.2	164.0	-314.7	5.9	-10.7
Total Imports (cif), Excluding Gold	2,795.9	2,789.9	2,953.9	2,639.2	164.0	-314.7	5.9	-10.7
Freight & Insurance on Imports	223.7	223.2	236.3	211.1	13.1	-25.2	5.9	-10.7
Total Imports (fob)	2,572.2	2,566.7	2,717.6	2,428.1	150.9	-289.5	5.9	-10.7
Exports by Commodity								
Sawn Timber	23.5	25.5	16.1	23.5	-9.4	7.5	-37.0	46.7
Fish Products	0.5	0.3	0.3	0.1	0.0	-0.1	1.2	-50.8
Rubber	70.7	62.6	75.5	57.4	12.9	-18.1	20.6	-23.9
Other Domestic Products	3.0	3.3	4.8	3.7	1.6	-1.2	47.5	-24.2
Tax Exempted Exports	1,789.0	2,137.4	2,651.6	1,996.2	514.2	-655.4	24.1	-24.7
- Garment	1,511.3	1,837.6	2,332.0	1,734.0	494.4	-598.0	26.9	-25.6
- Footwear	116.8	119.0	116.5	91.3	-2.5	-25.3	-2.1	-21.7
- Textile	2.8	7.8	9.0	8.9	1.2	-0.1	14.7	-1.3
- Others	158.1	172.9	194.1	162.1	21.2	-32.1	12.3	-16.5
Total Exports (fob)	1,886.7	2,229.0	2,748.2	2,080.9	519.3	-667.3	23.3	-24.3

Source: General Department of Cambodia Customs and Excise

អ៊ីនធឺណិត

INTERNET

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

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

មណ្ឌលស័យ

REFERENCE LIBRARY

: 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.

សេវាព័ត៌មាន

INFORMATION SERVICE

: បុគ្គលិករបស់នាយកដ្ឋានស្ថិតិ នៃធនាគារជាតិនៃកម្ពុជា អាចជួយចង្អុលបង្ហាញ ឬណែនាំ អ្នកប្រើប្រាស់ក្នុងការស្វែងរកទិន្នន័យតាមតម្រូវការ ។ ការបោះពុម្ពផ្សាយរបស់ធនាគារជាតិនៃកម្ពុជា អាចរកជាប់បាន ហើយសេវាលើការជាប់ប្រចាំក៏អាចរៀបចំបានដែរ ។ ចំពោះសេវាលើទិន្នន័យ ពិសេសផ្សេងទៀតក៏អាចរកបានផងដែរ តាមរយៈការមកជាវព្រឹត្តិបត្រដោយផ្ទាល់ ។

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.

អាសយដ្ឋានទំនាក់ទំនង

CONTACT DETAILS

ធនាគារជាតិនៃកម្ពុជា

NATIONAL BANK OF CAMBODIA
នាយកដ្ឋានស្ថិតិ
Statistics Department
ប្រអប់សំបុត្រលេខ ២៥
P.O. Box 25
ទូក្រុងលេខ 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

ISSN 2074-5680

តម្លៃ : ១៥.០០០ រៀល (មួយម៉ឺនប្រាំពាន់រៀល)
Price: KHR 15,000 (Fifteen Thousand Riels)

ផលិតដោយ ធនាគារជាតិនៃកម្ពុជា
Produced by the National Bank of Cambodia