

ព្រះរាជាណាចក្រកម្ពុជា  
KINGDOM OF CAMBODIA  
ជាតិ សាសនា ព្រះមហាក្សត្រ  
NATION RELIGION KING



**ធនាគារជាតិ នៃ កម្ពុជា**  
**NATIONAL BANK OF CAMBODIA**

**ព័ត៌មានស្ថិតិសេដ្ឋកិច្ច និងរូបិយវត្ថុ**  
**ECONOMIC AND MONETARY STATISTICS**

លេខ ២៦២ – ឆ្នាំទី២៣  
ខែសីហា ឆ្នាំ២០១៥  
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## Introduction

Overall consumer price inflation in August 2015 decelerated moderately compared to the preceding month. During this period, Cambodian Riel (KHR) appreciated against US dollar while banking transaction reflected by credit to private sector and deposit continued to increase notably. At the same time, the international trade in goods showed an increase in deficit.

## Consumer Price Index

The consumer price inflation in Phnom Penh (month-on-month) eased to 0.29% in August from 0.54% in July 2015. In which, two out of twelve group indexes decreased while nine group indexes increased and the other one remained stable.



During the same period, the year-on-year percentage change of the CPI for all items remained stable with the same rate of 0.80% as of July 2015, reflected by the increases in prices of food and clothing while oil prices showing the decrease markedly.

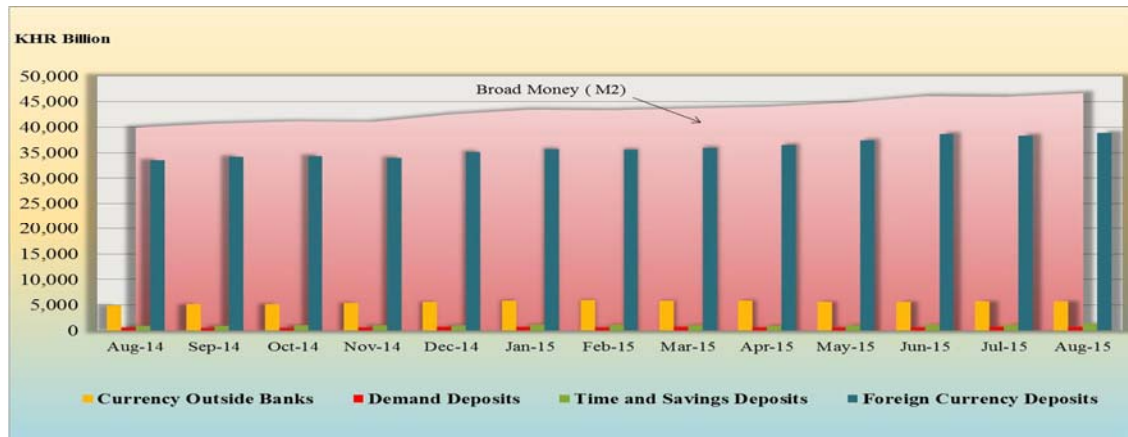
## Exchange Rate

The exchange rate (market buying rate) was KHR 4,098 per US dollar in August 2015, appreciated by 0.36%, compared to the previous month. This was due to an increase in demand for KHR for tax payment purpose.



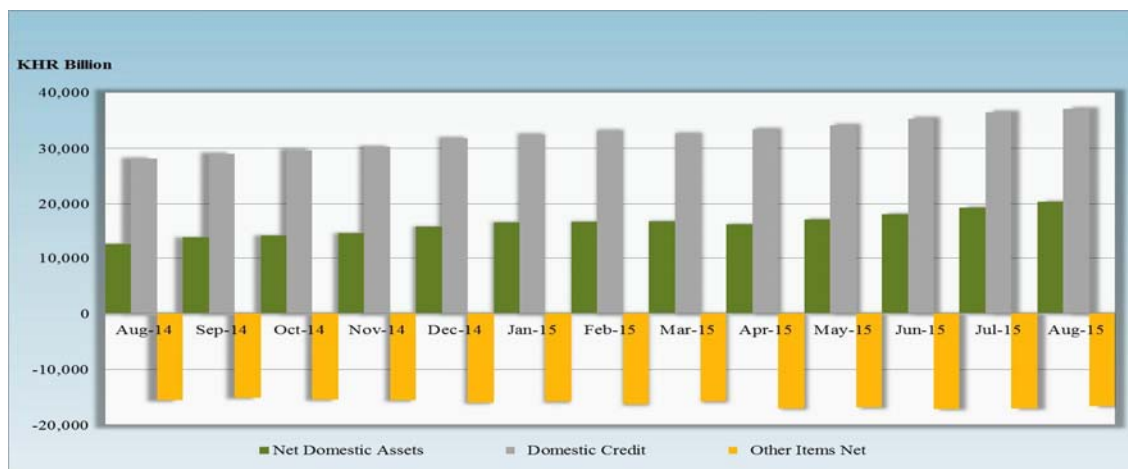
## Money Supply

Broad money (M2) increased moderately to KHR 46,701.3 billion in August 2015, up 1.5% compared to July 2015. The components of M2 including time and saving deposits and resident's foreign currency deposits increased by 19.8% and 1.3%, respectively, while demand deposits decreased by 9.2%.



## Net Domestic Assets of the Banking Sector

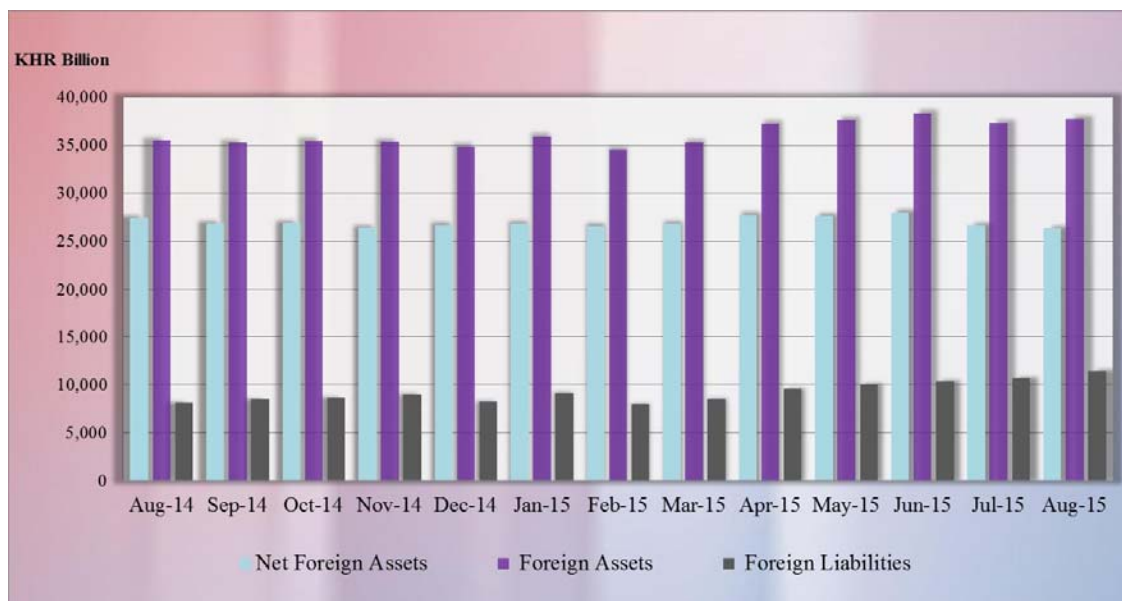
Net domestic assets of the banking sector in August 2015 continued to increase to KHR 20,401.9 billion, up 5.3% from the previous month, this was due to the increases of 2.4% in other items net and 1.7% in domestic credit.



The increase in domestic credit was reflected by the increases of 1.3% in credit to private sectors and 0.7% in net claims on government.

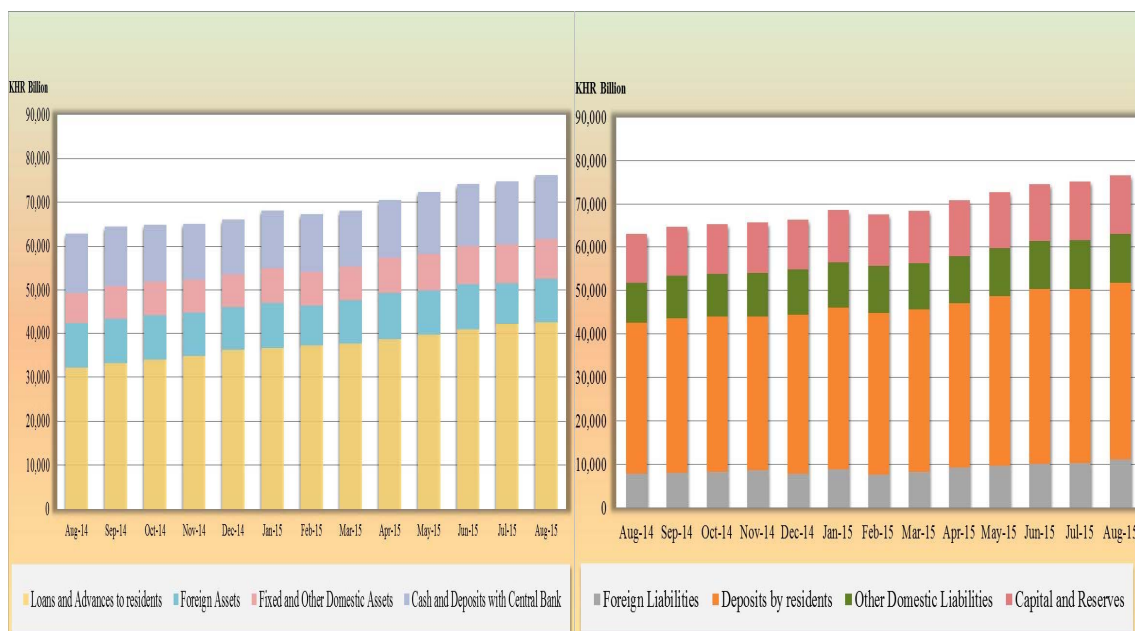
## Net Foreign Assets of the Banking Sector

Net foreign assets of the banking sector continued to decrease to KHR 26,299.4 billion in August 2015, down by 1.3% from July 2015, mainly due to an increase of 2.7% in total foreign liabilities.



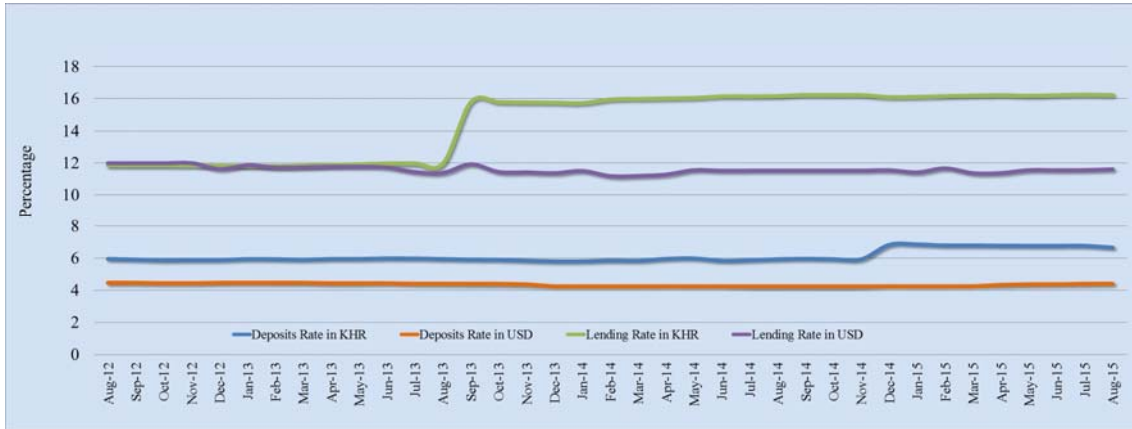
### Deposit Money Banks' Operations

Total assets of commercial banks and specialized banks were KHR 76,470.8 billion, up by 1.8% in August 2015 from the previous month.



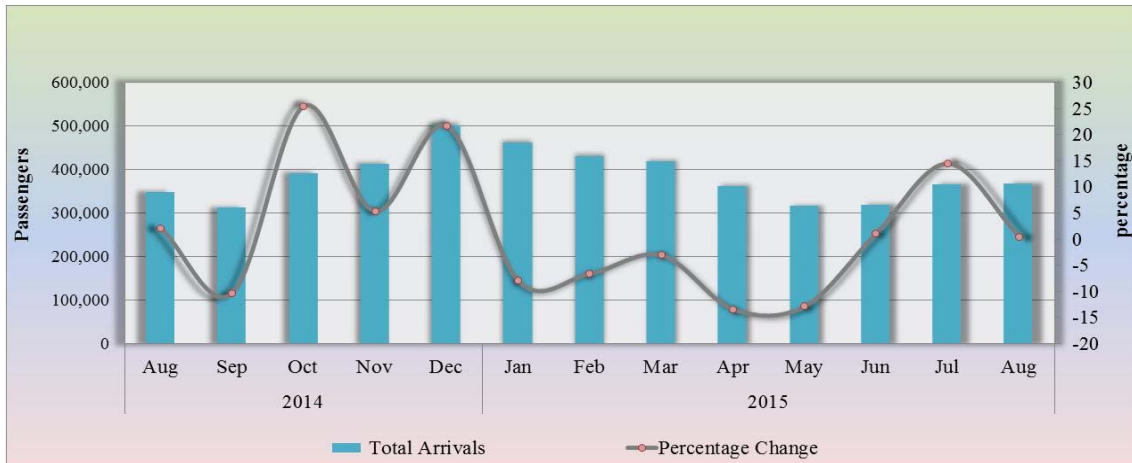
### Interest Rates on Loans and Deposits

In August 2015, the interest rate movement with a maturity of 12-month on loans and deposits showed that the weighted average deposit rate in KHR was 6.65%, down by 0.11% while deposit in US Dollar was 4.40%, up by 0.02%. At the same time, the weighted average lending rate in KHR was 16.20%, down by 0.03% while lending rate in US dollar was 11.59%, up by 0.05%.

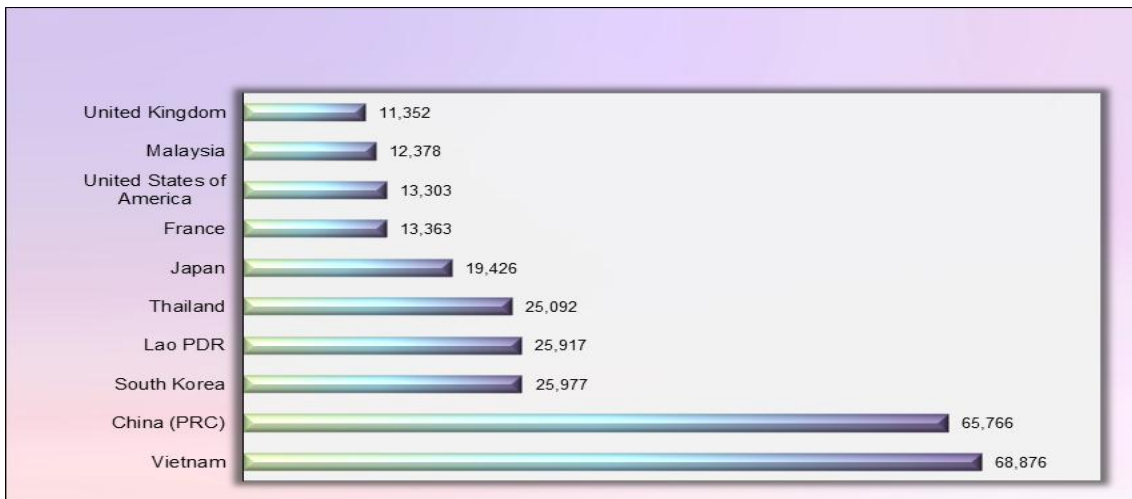


### Foreign Tourist Arrivals

In August 2015, the total number of passenger arrivals was 366,096 passengers; up by 0.5% following the increase of 14.5% last month. The main purpose of the passenger arrivals in Cambodia was for vacation, accounting for more than 88% of the total.



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

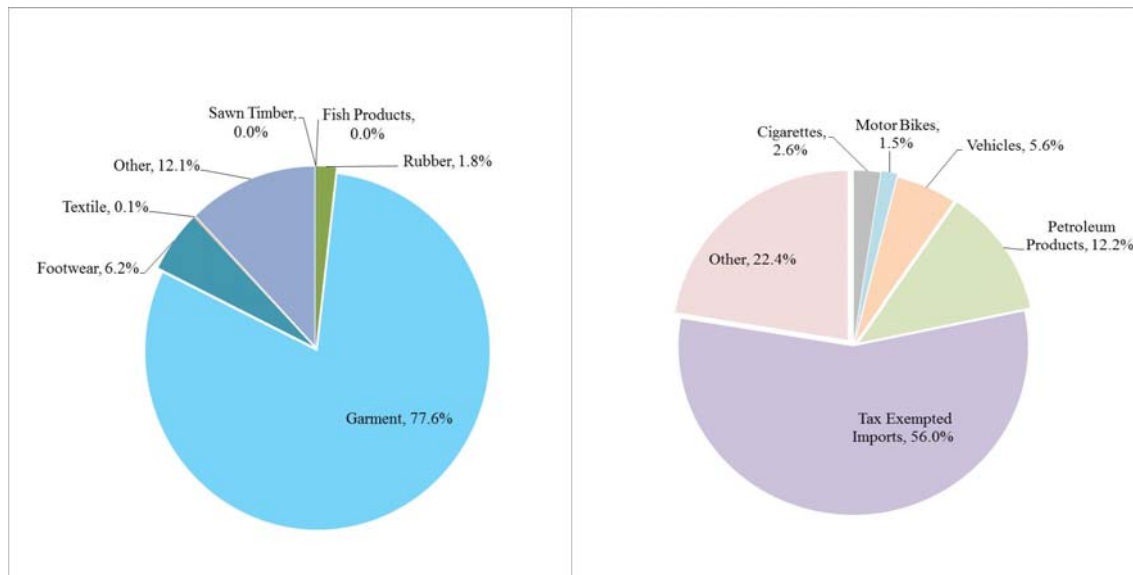


## International Trade in Goods

International trade in goods showed a deficit of KHR 824 billion (21.2%) in August, from the deficit of KHR 430 billion (10.7%) in July 2015.



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



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

<b>1. Consumer Price Index (CPI) and Component Indices</b>	<b>Dec-14</b>	<b>May-15</b>	<b>Jun-15</b>	<b>Jul-15</b>	<b>Aug-15</b>
(Oct-Dec. 2006 = 100)					
<b>CPI (all items)</b>	<b>157.29</b>	<b>159.77</b>	<b>160.11</b>	<b>160.98</b>	<b>161.45</b>
Food and Non-Alcoholic Beverages	183.25	187.88	188.74	190.15	191.37
Alcoholic Beverages, Tobacco and Narcotics	137.61	140.97	141.21	140.91	142.06
Clothing and Footwear	130.31	132.52	133.45	134.47	135.80
Housing, Water, Electricity, Gas and other Fuels	127.25	127.27	126.65	126.79	126.10
Furnishings and Household Maintenance	141.74	143.25	142.83	142.92	143.65
Health	127.55	127.36	127.33	127.50	127.52
Transport	120.48	120.26	120.38	120.40	118.51
Communication	68.07	67.69	67.53	67.78	67.87
Recreation and Culture	112.22	113.48	113.45	113.43	114.51
Education	159.10	159.10	159.10	159.10	159.10
Restaurants	223.10	226.98	227.38	230.33	232.64
Miscellaneous Goods and Services	137.62	138.60	138.79	138.87	139.60
<b>2. Percentage Change in the CPI and its Components</b>					
<b>2.1 Month on Month Change (%)</b>					
<b>CPI (all items)</b>	<b>-0.74</b>	<b>0.08</b>	<b>0.21</b>	<b>0.54</b>	<b>0.29</b>
Food and Non-Alcoholic Beverages	-0.53	0.11	0.46	0.75	0.64
Alcoholic Beverages, Tobacco and Narcotics	-0.72	-0.91	0.17	-0.21	0.82
Clothing and Footwear	-0.19	-0.71	0.70	0.76	0.99
Housing, Water, Electricity, Gas and other Fuels	-0.65	-0.28	-0.49	0.11	-0.54
Furnishings and Household Maintenance	0.00	0.38	-0.29	0.06	0.51
Health	0.29	0.08	-0.03	0.14	0.02
Transport	-3.17	1.27	0.10	0.01	-1.57
Communication	-0.23	-0.11	-0.24	0.37	0.12
Recreation and Culture	-0.34	0.02	-0.02	-0.02	0.95
Education	0.00	0.00	0.00	0.00	0.00
Restaurants	-0.50	-0.33	0.18	1.30	1.00
Miscellaneous Goods and Services	-0.68	-0.58	0.13	0.06	0.52
<b>2.2 Year on Year Change (%)</b>					
<b>CPI (all items)</b>	<b>1.07</b>	<b>1.02</b>	<b>0.70</b>	<b>0.80</b>	<b>0.80</b>
Food and Non-Alcoholic Beverages	3.07	3.84	3.63	3.41	3.03
Alcoholic Beverages, Tobacco and Narcotics	4.31	2.54	2.17	2.52	2.69
Clothing and Footwear	-0.01	1.56	2.58	3.60	4.24
Housing, Water, Electricity, Gas and other Fuels	-2.80	-3.81	-4.44	-4.60	-3.24
Furnishings and Household Maintenance	6.34	1.16	1.11	0.97	1.99
Health	0.07	0.27	-0.46	0.19	0.21
Transport	-6.85	-7.20	-7.94	-7.56	-8.98
Communication	-2.11	-1.69	-1.35	-1.03	-1.26
Recreation and Culture	3.02	-0.22	0.24	1.90	3.49
Education	1.57	-0.52	-0.52	-0.07	-0.03
Restaurants	4.85	3.43	2.95	4.26	4.17
Miscellaneous Goods and Services	-3.52	-2.75	-3.22	-4.17	-1.71
<b>3. Three-month moving average CPI (All Items)</b>	<b>158.51</b>	<b>159.33</b>	<b>159.85</b>	<b>160.29</b>	<b>160.85</b>
Year on Year Change (%)	2.11	1.14	0.99	0.84	0.76
<b>4. Twelve-month moving average CPI (All Items)</b>	<b>158.29</b>	<b>158.99</b>	<b>159.09</b>	<b>159.19</b>	<b>159.30</b>
Year on Year Change (%)	3.86	2.36	2.02	1.73	1.46

**Source:** National Institute of Statistics

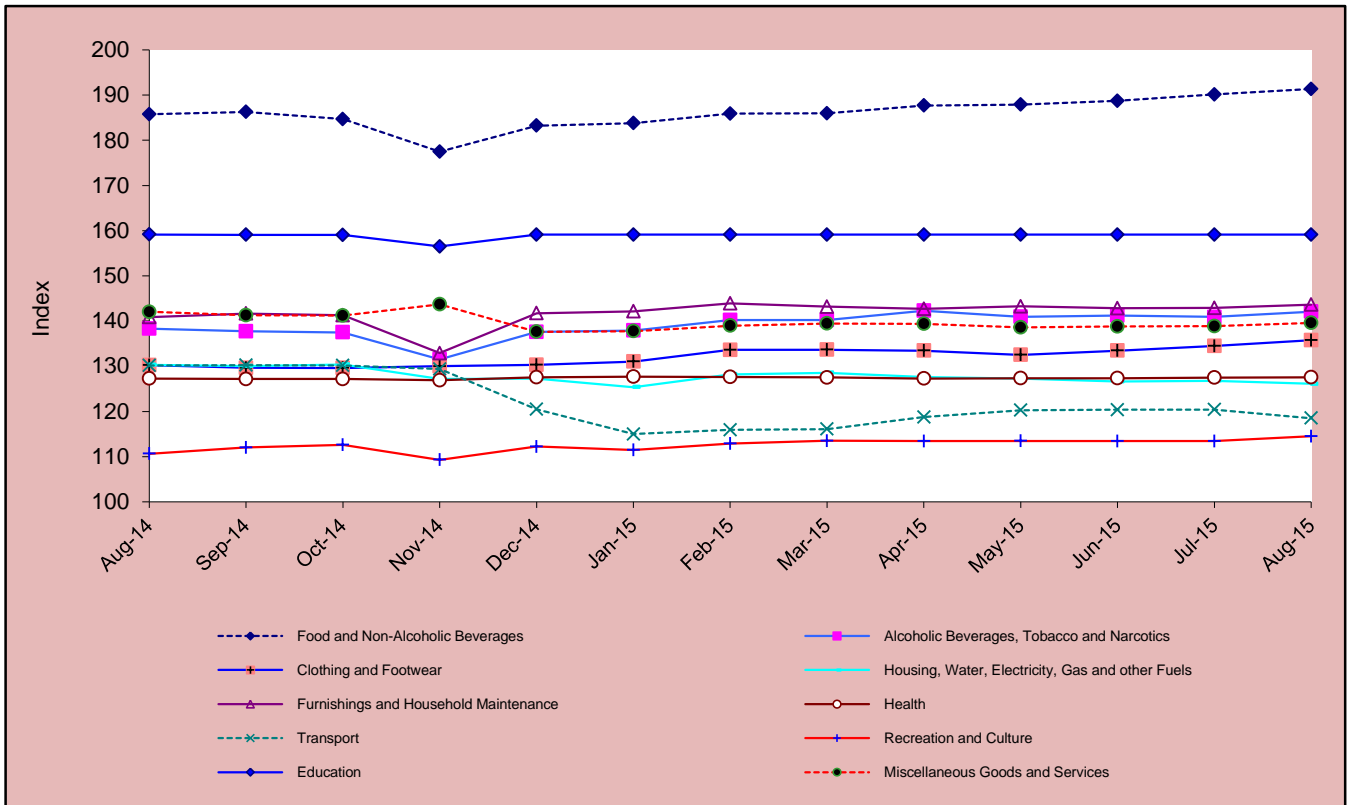


**Table 2: Consumer Items Showing Price Increase in August 2015**

No.	Description	Weight	Index			Percentage Change	
			Aug-14	Jul-15	Aug-15	Monthly	Yearly
1	OILS AND FATS	0.920	207.54	207.89	214.09	3.0	3.2
2	LEAF AND STALK VEGETABLES (FRESH)	2.031	175.91	186.63	191.31	2.5	8.8
3	TUBERS AND MUSHROOMS	0.439	184.74	176.09	180.39	2.4	-2.4
4	INFANTS' CLOTHING (BELOW 1 YEAR)	0.054	138.24	141.12	143.65	1.8	3.9
5	ROOT VEGETABLES	0.456	182.94	199.97	203.42	1.7	11.2
6	PROCESSED EGGS	0.079	146.52	148.65	150.96	1.6	3.0
7	CLOTHING MATERIALS	0.334	133.67	142.60	144.85	1.6	8.4
8	OTHER CLOTHING (BOTH SEXES)	0.222	120.28	125.31	127.34	1.6	5.9
9	CLOTHING FOR MEN AND BOYS	0.621	123.13	128.54	130.40	1.4	5.9
10	BICYCLES	0.103	129.41	131.18	132.75	1.2	2.6
11	OTHER GRAINS	0.090	220.65	235.12	237.69	1.1	7.7
12	OTHER APPLIANCES, ARTICLES AND PRODUCTS FOR PERSONAL CARE	0.399	141.15	144.76	146.36	1.1	3.7
13	FRESH EGGS	1.013	147.56	147.95	149.37	1.0	1.2
14	TOBACCO	0.831	147.98	152.54	154.02	1.0	4.1
15	RESTAURANTS AND HOTELS	5.861	223.33	230.33	232.64	1.0	4.2
16	FISH (FRESH)	7.435	166.91	179.75	181.31	0.9	8.6
17	FRESH FRUITS	4.094	195.35	197.54	199.37	0.9	2.1
18	WINE	0.248	152.06	153.02	154.43	0.9	1.6
19	FOOTWEAR	0.641	141.15	141.64	142.91	0.9	1.2
20	RECREATION AND CULTURE	2.912	110.64	113.43	114.51	0.9	3.5
21	CHICKEN (FRESH)	1.303	189.02	191.07	192.64	0.8	1.9
22	MINERAL WATERS, SOFT DRINKS, FRUIT AND VEGETABLE JUICES	0.748	133.03	133.21	134.24	0.8	0.9
23	GLASSWARE, TABLEWARE AND HOUSEHOLD UTENSILS	0.078	126.08	135.27	136.34	0.8	8.1
24	GOODS AND SERVICES FOR ROUTINE HOUSEHOLD MAINTENANCE	1.610	123.50	123.71	124.69	0.8	1.0
25	HOUSEHOLD TEXTILES	0.015	153.82	162.99	164.07	0.7	6.7
26	HAIRDRESSING SALONS AND PERSONAL GROOMING ESTABLISHMENTS	0.081	149.10	152.64	153.67	0.7	3.1
27	DRIED AND PRESERVED FRUITS	0.086	121.71	121.71	122.44	0.6	0.6
28	OTHER SERVICES N.E.C.	0.892	112.85	111.60	112.29	0.6	-0.5
29	NOODLES	1.008	209.36	209.15	210.28	0.5	0.4
30	BEER	0.532	116.56	116.86	117.40	0.5	0.7
31	CLOTHING FOR WOMEN AND GIRLS	1.065	128.69	132.83	133.51	0.5	3.8
32	BEEF (FRESH)	2.165	209.43	209.85	210.69	0.4	0.6
33	LOCALLY PROCESSED MEAT	0.276	222.38	229.11	230.05	0.4	3.4
34	SEAFOOD (FRESH, CHILLED OR FROZEN)	0.229	183.06	192.32	193.09	0.4	5.5
35	SUGAR, JAM, HONEY, CHOCOLATE AND CONFECTIONERY	1.489	142.38	134.00	134.57	0.4	-5.5
36	MATERIALS FOR THE MAINTENANCE AND REPAIR OF THE DWELLING	3.663	141.06	140.47	141.10	0.4	0.0
37	TRANSPORT SERVICES	0.812	190.98	197.35	198.19	0.4	3.8
38	BISCUITS/ COOKIES	0.280	170.44	169.90	170.41	0.3	0.0
39	TRADITIONAL CAKES	0.561	192.97	198.46	199.11	0.3	3.2
40	FRUIT VEGETABLES	1.138	209.56	231.62	232.23	0.3	10.8

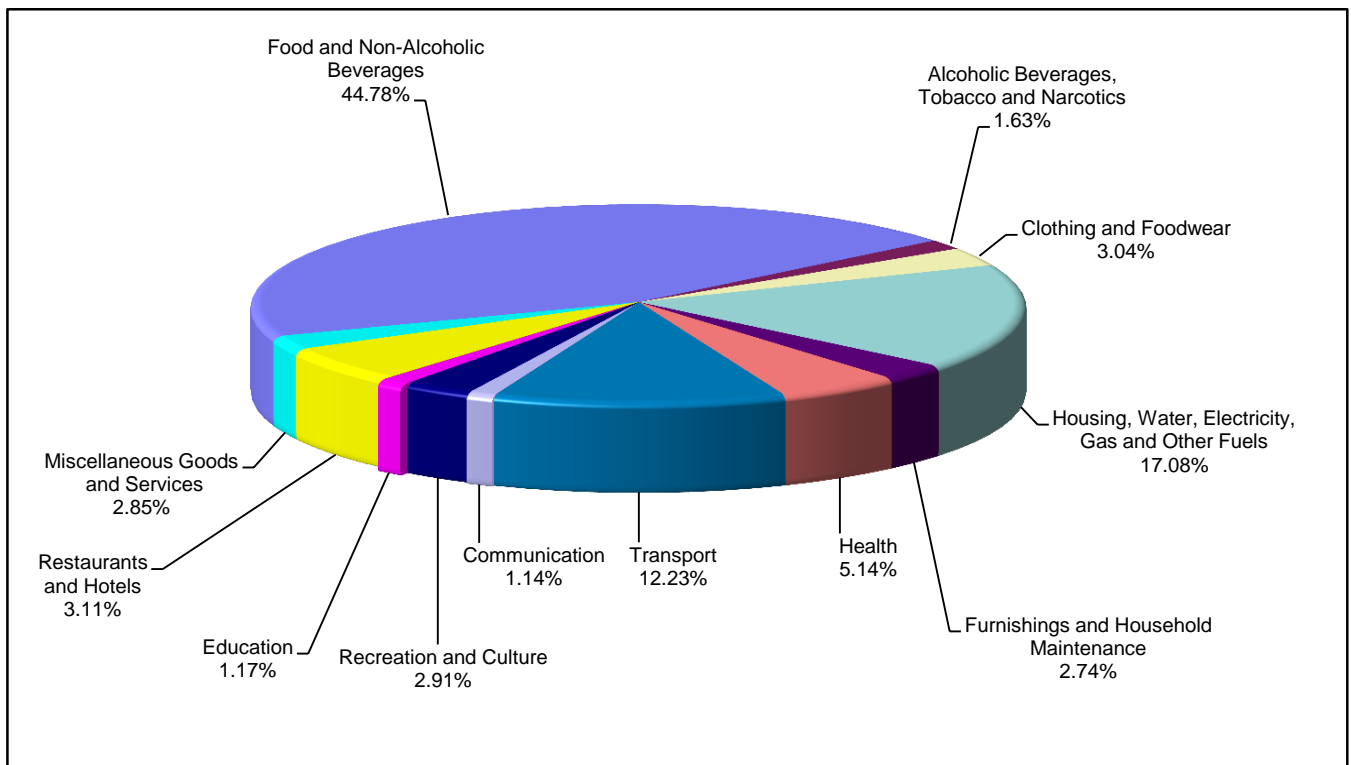
Source: National Institute of Statistics

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

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

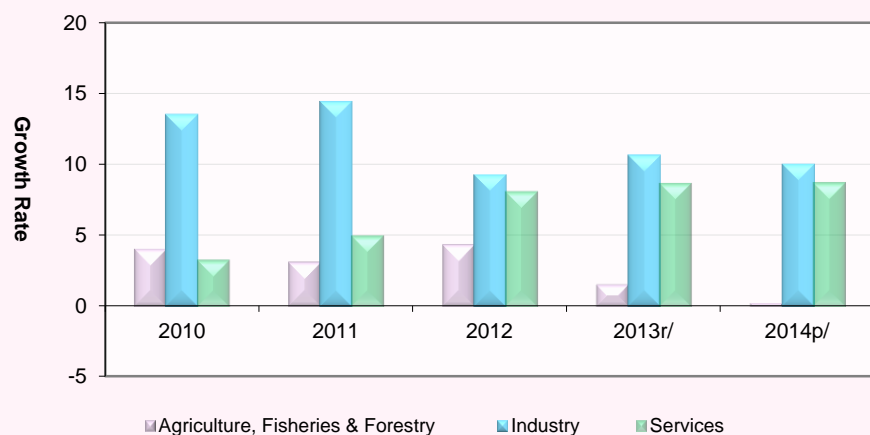
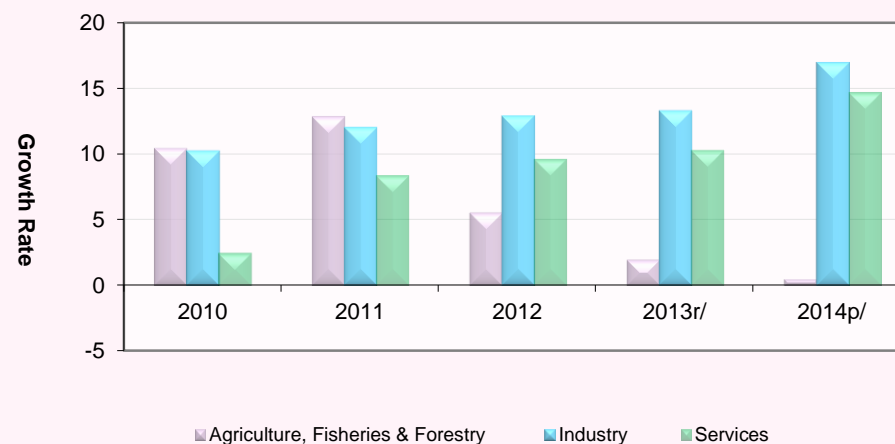


Chart 4: GDP by Economic Activity  
(At Current Prices)



p/: preliminary estimates

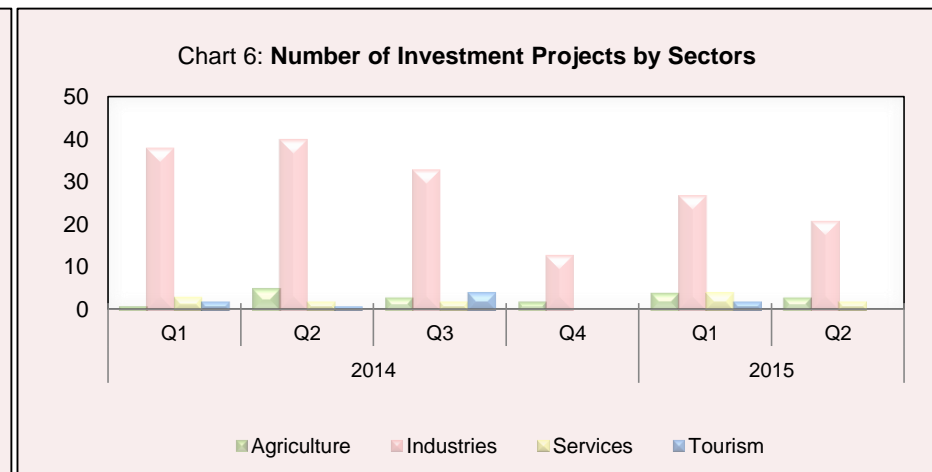
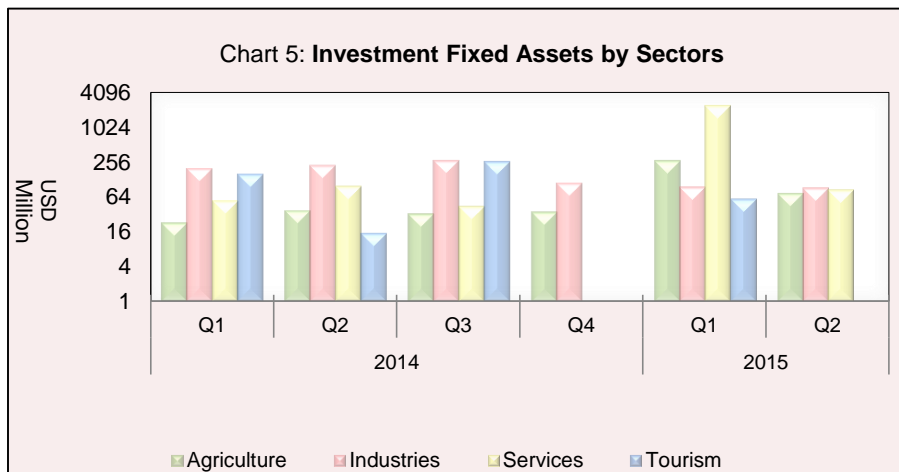
r/: revised

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
<b>2013</b>										
Q4	8	829.5	44	1,044.0	1	8.3	-	-	53	1,881.8
<b>Total</b>	<b>15</b>	<b>997.9</b>	<b>142</b>	<b>3,349.6</b>	<b>2</b>	<b>29.5</b>	<b>1</b>	<b>106.0</b>	<b>160</b>	<b>4,482.9</b>
<b>2014</b>										
Q1	1	23.0	38	204.2	3	55.8	2	163.3	44	446.3
Q2	5	37.4	40	230.7	2	98.9	1	15.4	48	382.4
Q3	3	32.7	33	280.1	2	44.8	4	268.1	42	625.8
Q4	2	35.3	13	114.6	-	-	-	-	15	149.9
<b>Total</b>	<b>11</b>	<b>128.4</b>	<b>124</b>	<b>829.7</b>	<b>7</b>	<b>199.5</b>	<b>7</b>	<b>446.9</b>	<b>149</b>	<b>1,604.4</b>
<b>2015</b>										
Q1	4	270.8	27	97.9	4	2,444.0	2	60.6	37	2,873.3
Q2	3	74.5	21	94.5	2	85.6	-	-	26	254.6
<b>Total</b>	<b>7</b>	<b>345.3</b>	<b>48</b>	<b>192.4</b>	<b>6</b>	<b>2,529.6</b>	<b>2</b>	<b>60.6</b>	<b>63</b>	<b>3,128.0</b>



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

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

(In USD Million)

Country	2013		2014				2015	
	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2
Cambodia	55.2	1,303.2	131.6	125.6	258.2	66.7	2,754.9	117.4
China	120.3	189.5	190.2	67.6	239.8	46.2	56.1	72.3
Korea	2.4	22.1	44.1	7.0	11.7	2.4	3.0	-
United States	-	-	7.1	7.5	-	-	0.2	-
Thailand	12.8	8.1	2.7	6.3	16.4	-	-	13.1
Vietnam	-	241.5	-	1.2	2.1	12.2	28.4	-
Malaysia	3.8	2.1	23.0	-	1.1	-	-	5.9
Singapore	0.6	-	1.8	31.6	3.2	-	-	-
Taiwan	37.5	30.7	8.1	9.0	12.0	-	8.5	10.6
Australia	-	2.9	-	-	1.1	16.7	-	-
England	-	1.6	31.2	39.1	11.3	5.2	-	12.9
Canada	-	5.1	-	-	-	-	2.7	-
Hong Kong	11.4	62.7	4.4	50.0	39.5	-	13.9	17.2
Others	16.1	12.2	2.1	37.6	31.5	0.6	5.5	5.2
<b>Total</b>	<b>260.2</b>	<b>1,881.8</b>	<b>446.3</b>	<b>382.4</b>	<b>627.9</b>	<b>149.9</b>	<b>2,873.3</b>	<b>254.6</b>
<b>( Share of total )</b>								
Cambodia	21.2	69.3	29.5	32.8	41.1	44.5	95.9	46.1
China	46.3	10.1	42.6	17.7	38.2	30.8	2.0	28.4
Korea	0.9	1.2	9.9	1.8	1.9	1.6	0.1	-
United States	-	-	1.6	1.9	-	-	0.0	-
Thailand	4.9	0.4	0.6	1.6	2.6	-	-	5.2
Vietnam	-	12.8	-	0.3	0.3	8.1	1.0	-
Malaysia	1.5	0.1	5.2	-	0.2	-	-	2.3
Singapore	0.2	-	0.4	8.3	0.5	-	-	-
Taiwan	14.4	1.6	1.8	2.4	1.9	-	0.3	4.2
Australia	-	0.2	-	-	0.2	11.1	-	-
England	-	0.1	7.0	10.2	1.8	3.4	-	5.1
Canada	-	0.3	-	-	-	-	0.1	-
Hong Kong	4.4	3.3	1.0	13.1	6.3	-	0.5	6.8
Others	6.2	0.6	0.5	9.8	5.0	0.4	0.2	2.1
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

\* Fixed Assets

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

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

(KHR/USD)

Day	Parallel Market Rate			Official Rate	Daily Change*	
	Purchase	Sale	Midpoint		Spread	% Change
1	4,113	4,121	4,117	4,113	0.0	0.0
2	4,113	4,121	4,117	4,113	0.0	0.0
3	4,114	4,122	4,118	4,115	1.0	0.0
4	4,114	4,122	4,118	4,115	0.0	0.0
5	4,116	4,125	4,121	4,117	2.0	0.0
6	4,116	4,125	4,121	4,117	0.0	0.0
7	4,116	4,125	4,121	4,117	0.0	0.0
8	4,108	4,119	4,114	4,117	-8.0	-0.2
9	4,108	4,119	4,114	4,117	0.0	0.0
10	4,108	4,119	4,114	4,115	0.0	0.0
11	4,111	4,119	4,115	4,115	3.0	0.1
12	4,108	4,118	4,113	4,110	-3.0	-0.1
13	4,099	4,110	4,105	4,100	-9.0	-0.2
14	4,089	4,101	4,095	4,090	-10.0	-0.2
15	4,093	4,104	4,099	4,090	4.0	0.1
16	4,093	4,104	4,099	4,090	0.0	0.0
17	4,089	4,102	4,096	4,080	-4.0	-0.1
18	4,093	4,104	4,099	4,070	4.0	0.1
19	4,098	4,110	4,104	4,076	5.0	0.1
20	4,098	4,110	4,104	4,079	0.0	0.0
21	4,094	4,102	4,098	4,079	-4.0	-0.1
22	4,094	4,102	4,098	4,079	0.0	0.0
23	4,094	4,102	4,098	4,079	0.0	0.0
24	4,094	4,102	4,098	4,079	0.0	0.0
25	4,094	4,102	4,098	4,079	0.0	0.0
26	4,097	4,104	4,101	4,079	3.0	0.1
27	4,094	4,102	4,098	4,079	-3.0	-0.1
28	4,094	4,102	4,098	4,079	0.0	0.0
29	4,096	4,104	4,100	4,079	2.0	0.0
30	4,096	4,104	4,100	4,079	0.0	0.0
31	4,098	4,105	4,102	4,081	2.0	0.0
<b>Average Rate</b>	<b>4,101</b>	<b>4,111</b>	<b>4,106</b>	<b>4,094</b>	<b>-0.5</b>	<b>0.0</b>

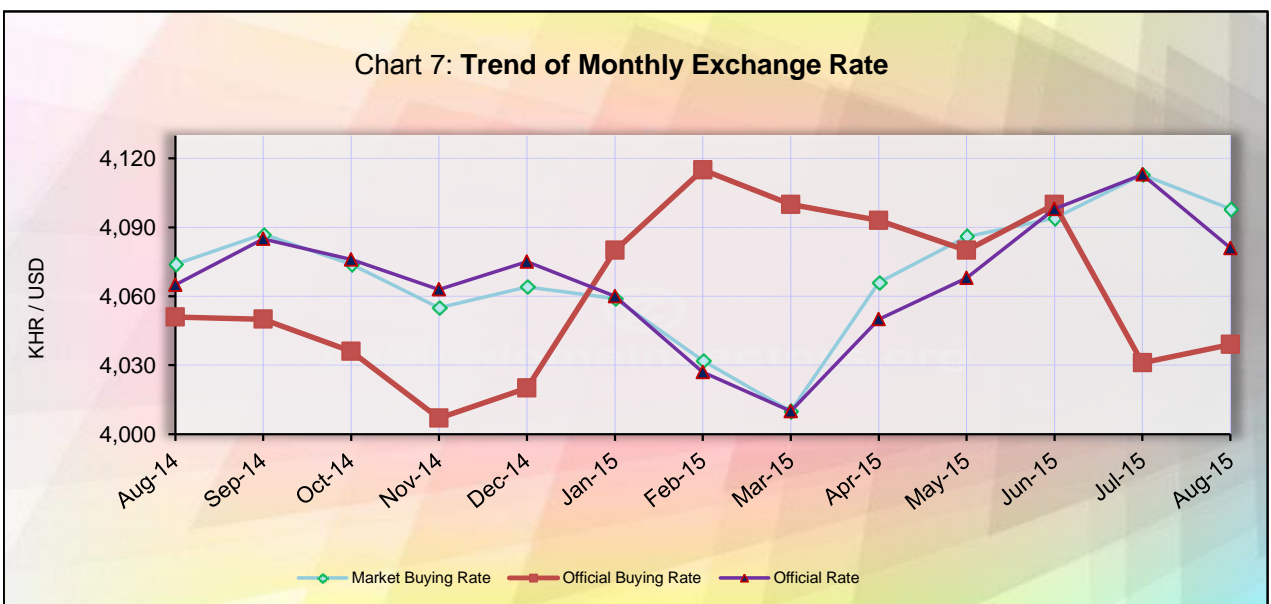
\* - Spread of Daily Purchasing Market Rate

- Daily % Change of Purchasing Market Rate

### Table 7: Monthly Exchange Rate

(KHR/USD, End-Period)

Month	Market Rate				Official Rate
	Purchase	Monthly %Change	Sale	Midpoint	
<b>Dec-09</b>	4,181	0.41	4,190	4,186	4,169
<b>Dec-10</b>	4,048	-0.64	4,053	4,051	4,053
<b>Dec-11</b>	4,057	0.67	4,066	4,062	4,039
<b>Dec-12</b>	3,990	-0.13	3,995	3,993	3,995
<b>Dec-13</b>	4,003	0.23	4,013	4,008	3,995
<b>2014</b>					
Apr	4,012	0.43	4,022	4,017	4,015
May	4,043	0.77	4,053	4,048	4,032
Jun	4,047	0.10	4,053	4,050	4,040
Jul	4,054	0.17	4,063	4,059	4,050
Aug	4,074	0.49	4,083	4,079	4,065
Sep	4,087	0.32	4,096	4,092	4,085
Oct	4,074	-0.32	4,080	4,077	4,076
Nov	4,055	-0.47	4,062	4,059	4,063
Dec	4,064	0.22	4,073	4,069	4,075
<b>2015</b>					
Jan	4,059	-0.12	4,067	4,063	4,060
Feb	4,032	-0.67	4,040	4,036	4,027
Mar	4,010	-0.55	4,018	4,014	4,010
Apr	4,066	1.40	4,076	4,071	4,050
May	4,086	0.49	4,096	4,091	4,068
Jun	4,094	0.20	4,101	4,098	4,098
Jul	4,113	0.46	4,121	4,117	4,113
Aug	4,098	-0.36	4,105	4,102	4,081



**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-10	6,242	4,051	5,387	4,970	6,252	450	1,318	9,248	3,143	134	208
Dec-11	6,181	4,039	5,230	5,201	6,225	445	1,274	9,210	3,108	127	192
Dec-12	6,140	3,995	5,285	4,645	6,456	411	1,304	9,737	3,266	131	191
Dec-13	6,152	3,995	5,515	3,807	6,589	327	1,215	8,999	3,153	122	190
<b>2014</b>											
Aug	6,171	4,065	5,360	3,919	6,743	348	1,289	9,304	3,256	127	192
Sep	6,076	4,085	5,183	3,734	6,633	336	1,247	9,065	3,205	126	193
Oct	6,036	4,076	5,138	3,731	6,520	336	1,242	9,078	3,191	125	192
Nov	5,949	4,063	5,060	3,444	6,387	334	1,213	9,059	3,125	124	190
Dec	5,902	4,075	4,955	3,411	6,342	328	1,166	9,117	3,083	124	191
<b>2015</b>											
Jan	5,720	4,060	4,598	3,434	6,121	323	1,118	9,230	3,002	124	190
Feb	5,695	4,027	4,514	3,377	6,211	314	1,120	9,147	2,969	124	189
Mar	5,548	4,010	4,346	3,340	5,939	307	1,080	8,957	2,914	123	186
Apr	5,658	4,050	4,501	3,405	6,248	313	1,141	9,140	3,066	123	188
May	5,653	4,068	4,457	3,286	6,232	308	1,116	9,124	3,017	120	187
Jun	5,750	4,098	4,595	3,343	6,447	307	1,087	9,093	3,044	121	188
Jul	5,735	4,113	4,500	3,318	6,420	306	1,078	9,014	2,995	117	189
Aug	5,746	4,081	4,576	3,364	6,290	292	974	8,742	2,896	114	182
<b>Monthly % Change</b>	<b>0.2</b>	<b>-0.8</b>	<b>1.7</b>	<b>1.4</b>	<b>-2.0</b>	<b>-4.6</b>	<b>-9.6</b>	<b>-3.0</b>	<b>-3.3</b>	<b>-2.6</b>	<b>-3.7</b>



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

(Annual Rate, Weighted Average Rate)

	Aug-14	Sep-14	Oct-14	Nov-14	Dec-15	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15
<b>Interest Rates on Deposits in KHR</b>													
Saving Deposits	1.17	1.17	1.17	1.17	1.46	1.45	1.46	1.45	1.47	1.45	1.46	1.46	1.44
Fixed deposit 1 Month	2.67	2.69	2.66	2.66	2.99	2.99	2.98	2.97	2.94	2.95	2.95	2.94	2.88
Fixed deposit 3 Months	4.13	4.15	4.13	4.13	4.85	4.86	4.81	4.81	4.81	4.80	4.80	4.80	4.71
Fixed deposit 6 Months	4.96	4.99	4.97	4.97	5.80	5.83	5.76	5.77	5.76	5.75	5.75	5.75	5.65
Fixed deposit 12 Months	5.93	5.96	5.93	5.93	6.83	6.85	6.79	6.79	6.77	6.77	6.76	6.77	6.65
<b>Interest Rates on Deposits in USD</b>													
Saving Deposits	0.75	0.75	0.75	0.75	0.79	0.76	0.77	0.77	0.77	0.77	0.77	0.77	0.78
Fixed deposit 1 Month	1.57	1.57	1.57	1.57	1.62	1.62	1.63	1.63	1.63	1.65	1.68	1.68	1.69
Fixed deposit 3 Months	2.27	2.27	2.27	2.27	2.31	2.32	2.32	2.33	2.34	2.36	2.39	2.40	2.41
Fixed deposit 6 Months	3.24	3.24	3.24	3.24	3.29	3.28	3.29	3.30	3.31	3.34	3.35	3.36	3.38
Fixed deposit 12 Months	4.23	4.23	4.23	4.23	4.30	4.28	4.29	4.30	4.32	4.35	4.37	4.38	4.40
<b>Interest Rates on Loans in KHR</b>													
1 Month	17.75	17.65	17.66	17.66	18.00	18.00	18.00	18.00	18.00	18.00	18.00	18.00	18.00
3 Months	17.75	17.65	17.66	17.66	18.00	18.00	18.00	18.00	18.00	18.00	18.00	18.00	18.00
6 Months	19.42	19.49	19.58	19.48	18.89	18.96	18.91	18.87	18.00	18.00	18.00	18.00	19.09
12 Months	16.14	16.21	16.20	16.20	16.07	16.09	16.13	16.17	16.19	16.15	16.19	16.23	16.20
<b>Interest Rates on Loans in USD</b>													
1 Month	11.75	11.75	11.75	11.75	12.50	11.94	12.01	12.09	12.34	12.57	12.58	12.72	12.72
3 Months	10.75	10.75	10.75	10.75	10.99	10.43	12.28	12.19	12.14	12.36	12.21	12.52	12.51
6 Months	11.92	11.92	11.92	11.92	10.97	10.89	12.64	12.48	12.53	12.75	12.71	12.85	12.84
12 Months	11.51	11.51	11.51	11.51	11.54	11.40	11.66	11.35	11.36	11.54	11.53	11.54	11.59

\* Including Commercial Banks and Specialized Banks

\*\* Revised

**Table 10: Monetary Survey**

(In KHR Billion)

	Dec-14	May-15	Jun-15	Jul-15	Aug-15
<b>Net Foreign Assets</b>	<b>26,699.7</b>	<b>27,604.1</b>	<b>27,975.3</b>	<b>26,633.1</b>	<b>26,299.4</b>
Foreign Assets	34,885.6	37,601.7	38,288.8	37,259.5	37,683.4
Foreign Liabilities	-8,185.9	-9,997.6	-10,313.5	-10,626.4	-11,384.0
<b>Net Domestic Assets</b>	<b>15,859.8</b>	<b>17,237.1</b>	<b>18,178.3</b>	<b>19,381.1</b>	<b>20,401.9</b>
<b>Domestic Credit</b>	<b>31,885.4</b>	<b>34,110.1</b>	<b>35,328.9</b>	<b>36,449.6</b>	<b>37,055.3</b>
<b>Net Claims on Government</b>	<b>-4,359.1</b>	<b>-5,549.2</b>	<b>-5,666.1</b>	<b>-5,788.0</b>	<b>-5,748.3</b>
Claims on Government	270.4	270.4	270.4	270.4	270.4
Deposits of Government	-4,629.6	-5,819.6	-5,936.6	-6,058.4	-6,018.8
<b>Non-Government</b>	<b>36,244.6</b>	<b>39,659.3</b>	<b>40,995.0</b>	<b>42,237.6</b>	<b>42,803.6</b>
State Enterprises	0.0	0.0	0.0	0.0	0.0
Private Sector	36,244.6	39,659.3	40,995.0	42,237.6	42,803.6
Of Which in Foreign Currency	35,677.5	39,090.8	40,421.3	40,421.3	42,230.4
<b>Other Items Net</b>	<b>-16,025.7</b>	<b>-16,873.0</b>	<b>-17,150.6</b>	<b>-17,068.5</b>	<b>-16,653.4</b>
Restricted Deposits	-901.6	-984.9	-1,065.7	-1,029.0	-1,023.1
Capital & Reserves	-13,811.9	-14,935.4	-15,239.6	-15,294.6	-15,274.2
Others	-1,312.2	-952.7	-845.2	-744.8	-356.0
<b>Liquidity (M2)</b>	<b>42,559.5</b>	<b>44,841.2</b>	<b>46,153.7</b>	<b>46,014.2</b>	<b>46,701.3</b>
<b>Money (M1)</b>	<b>6,308.4</b>	<b>6,299.1</b>	<b>6,293.1</b>	<b>6,448.0</b>	<b>6,380.0</b>
Currency Outside Banks	5,593.2	5,634.1	5,632.8	5,701.0	5,702.1
Demand Deposits	715.2	665.1	660.3	747.0	677.9
<b>Quasi-Money</b>	<b>36,251.1</b>	<b>38,542.1</b>	<b>39,860.6</b>	<b>39,566.2</b>	<b>40,321.3</b>
Time and Savings Deposits	1,090.1	1,108.2	1,159.2	1,207.4	1,447.0
Foreign Currency Deposits	35,161.0	37,433.9	38,701.4	38,358.8	38,874.3

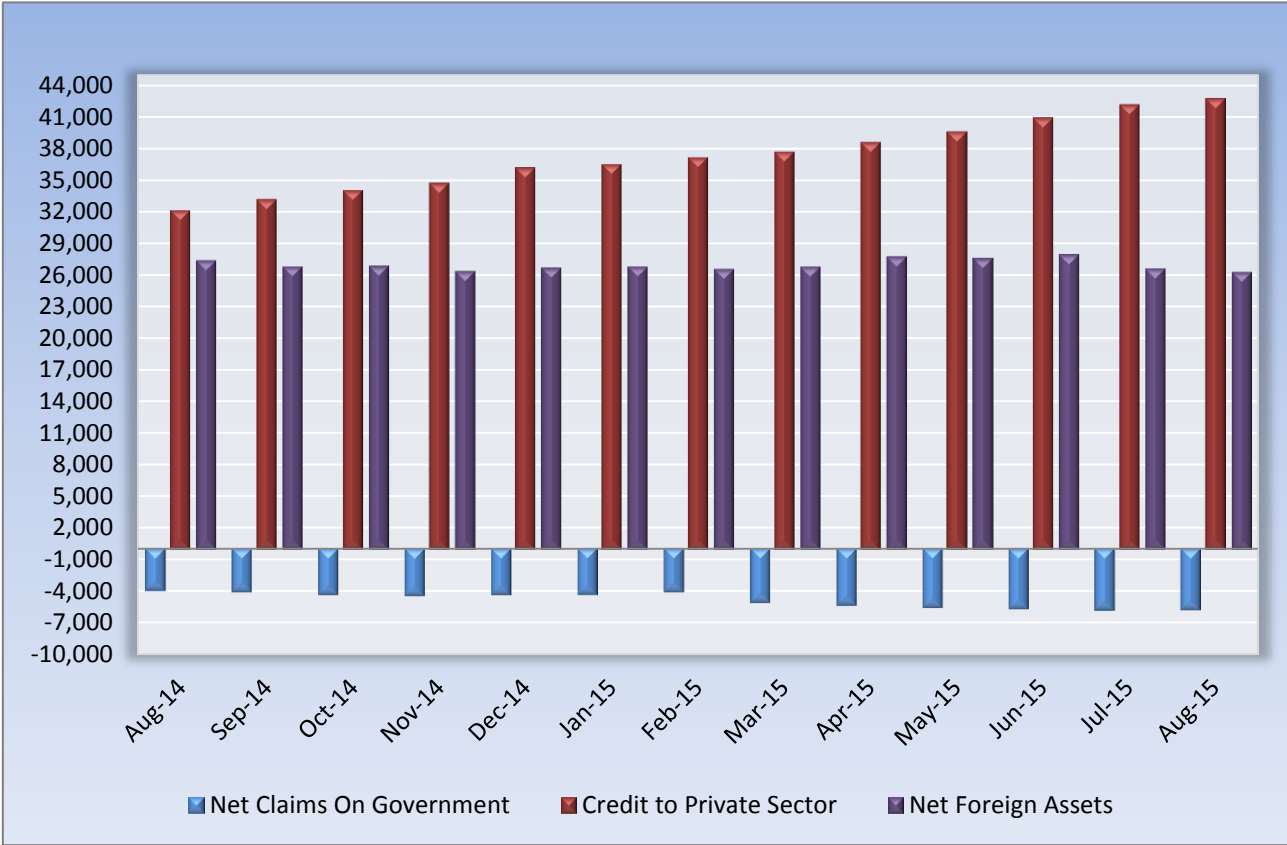
\* Revised

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

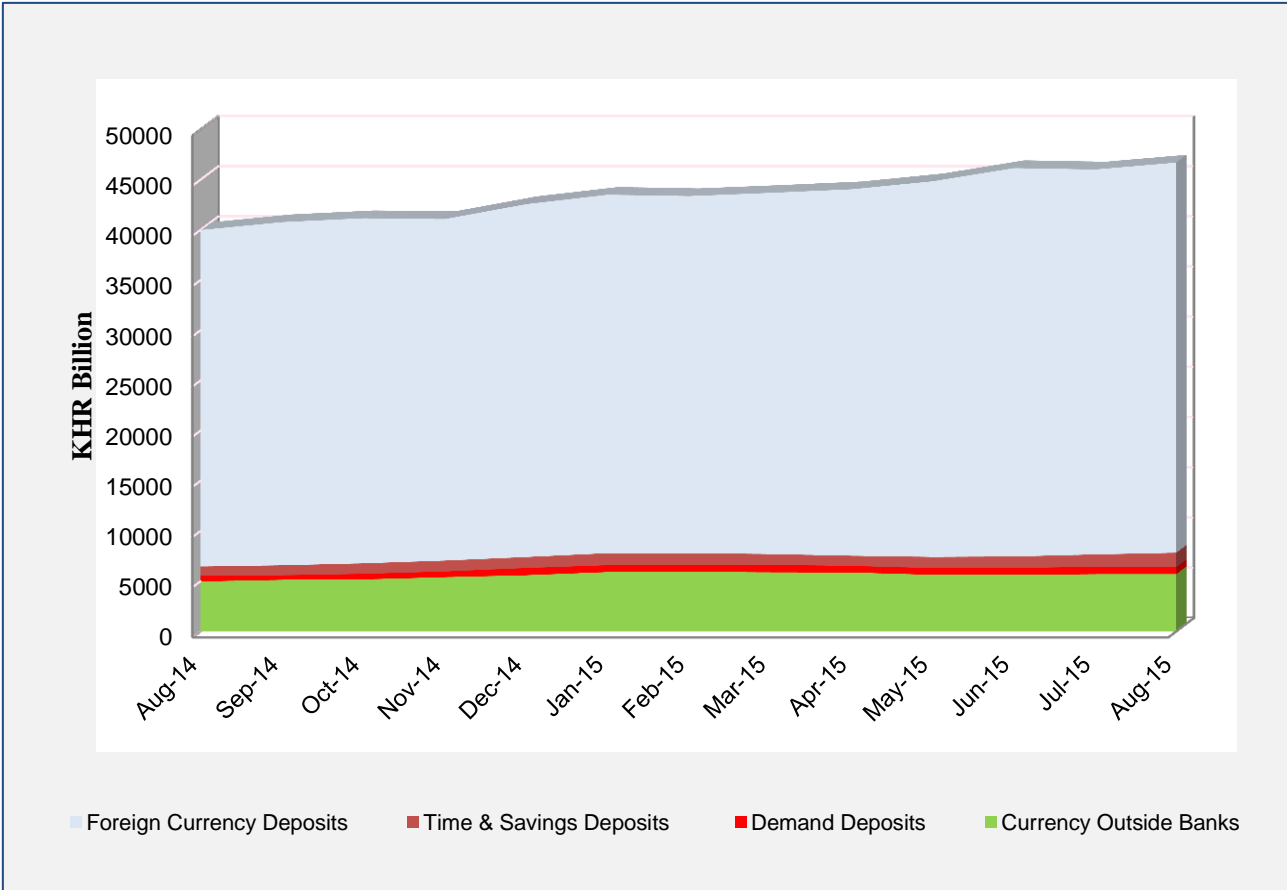
	Change in KHR Billion			Percentage Change		
	Jun-15	Jul-15	Aug-15	Jun-15	Jul-15	Aug-15
<b>Net Foreign Assets</b>	<b>371.2</b>	<b>-1,342.2</b>	<b>-333.7</b>	<b>1.3</b>	<b>-4.8</b>	<b>-1.3</b>
Foreign Assets	687.1	-1,029.3	423.9	1.8	-2.7	1.1
Foreign Liabilities	315.9	312.9	757.5	3.2	3.0	7.1
<b>Net Domestic Assets</b>	<b>941.2</b>	<b>1,202.7</b>	<b>1,020.8</b>	<b>5.5</b>	<b>6.6</b>	<b>5.3</b>
<b>Domestic Credit</b>	<b>1,218.8</b>	<b>1,120.6</b>	<b>605.7</b>	<b>3.6</b>	<b>3.2</b>	<b>1.7</b>
<b>Net Claims on Government</b>	<b>-116.9</b>	<b>-121.9</b>	<b>39.7</b>	<b>-2.1</b>	<b>-2.2</b>	<b>0.7</b>
Claims on Government	0.0	0.0	0.0	0.0	0.0	0.0
Deposits of Government	116.9	121.9	-39.7	2.0	2.1	-0.7
<b>Non-Government</b>	<b>1,335.7</b>	<b>1,242.5</b>	<b>566.1</b>	<b>3.4</b>	<b>3.0</b>	<b>1.3</b>
State Enterprises	0.0	0.0	0.0	0.0	0.0	0.0
Private Sector	1,335.7	1,242.5	566.1	3.4	3.0	1.3
Of Which in Foreign Currency	1,330.6	0.0	1,809.1	3.4	0.0	4.5
<b>Other</b>	<b>-277.5</b>	<b>82.1</b>	<b>415.1</b>	<b>-1.6</b>	<b>0.5</b>	<b>2.4</b>
Restricted Deposits	80.8	-36.7	-5.9	8.2	-3.4	-0.6
Capital & Reserves	304.3	55.0	-20.4	2.0	0.4	-0.1
Others	107.5	100.4	388.8	11.3	11.9	52.2
<b>Liquidity (M2)</b>	<b>1,312.4</b>	<b>-139.5</b>	<b>687.1</b>	<b>2.9</b>	<b>-0.3</b>	<b>1.5</b>
<b>Money (M1)</b>	<b>-6.0</b>	<b>154.9</b>	<b>-68.0</b>	<b>-0.1</b>	<b>2.5</b>	<b>-1.1</b>
Currency Outside Banks	-1.3	68.2	1.1	0.0	1.2	0.0
Demand Deposits	-4.7	86.7	-69.0	-0.7	13.1	-9.2
<b>Quasi-Money</b>	<b>1,318.5</b>	<b>-294.3</b>	<b>755.1</b>	<b>3.4</b>	<b>-0.7</b>	<b>1.9</b>
Time and Savings Deposits	51.0	48.2	239.6	4.6	4.2	19.8
Foreign Currency Deposits	1,267.5	-342.6	515.4	3.4	-0.9	1.3

\* Revised

**Chart 8: Monetary Survey**



**Chart 9: Components of Money Supply**



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

(In KHR Billion)

	Dec-14	May-15	Jun-15	Jul-15	Aug-15
<b>Assets</b>					
Foreign Assets	10,005.3	10,307.1	10,452.2	9,400.6	9,800.5
Cash and Deposits with Central Bank	12,399.4	14,167.5	14,093.5	14,338.0	14,636.0
Loans and Advances to residents	<b>36,244.8</b>	<b>39,659.5</b>	<b>40,995.2</b>	<b>42,237.8</b>	<b>42,803.8</b>
Government	0.2	0.2	0.2	0.2	0.2
Non-Fin. Pub. Enterprises	0.0	0.0	0.0	0.0	0.0
Private Sector	36,244.6	39,659.3	40,995.0	42,237.6	42,803.6
Fixed and Other Domestic Assets	<b>7,421.2</b>	<b>8,288.8</b>	<b>8,651.6</b>	<b>8,883.6</b>	<b>9,085.7</b>
<b>Liabilities</b>					
Foreign Liabilities	7,781.6	9,610.3	9,919.6	10,233.6	10,990.4
Deposits by residents	<b>36,633.5</b>	<b>38,994.2</b>	<b>40,328.1</b>	<b>40,046.9</b>	<b>40,771.9</b>
Demand	382.4	452.1	467.6	480.7	450.6
Time and Savings	1,090.1	1,108.2	1,159.2	1,207.4	1,447.0
Foreign Currency	35,161.0	37,433.9	38,701.4	38,358.8	38,874.3
Other Domestic Liabilities	<b>10,305.8</b>	<b>11,082.4</b>	<b>11,064.2</b>	<b>11,333.7</b>	<b>11,166.5</b>
Capital and Reserves	11,599.3	12,950.0	13,195.3	13,472.7	13,542.0
<b>Total Assets/Liabilities</b>	<b>66,320.1</b>	<b>72,636.9</b>	<b>74,507.3</b>	<b>75,086.9</b>	<b>76,470.8</b>
<b>(Monthly Change in KHR Billion)</b>					
<b>Assets</b>					
Foreign Assets	-244.8	-348.1	145.1	-1,051.6	399.8
Cash and Deposits with Central Bank	-303.1	1,177.0	-74.0	244.5	298.0
Loans and Advances to Residents	1,468.7	983.9	1,335.7	1,242.5	566.1
Government	0.0	0.0	0.0	0.0	0.0
Non-Fin. Pub. Enterprises	0.0	0.0	0.0	0.0	0.0
Private Sector	1,468.7	983.9	1,335.7	1,242.5	566.1
Fixed and Other Domestic Assets	-64.9	105.7	362.8	232.0	202.1
<b>Liabilities</b>					
Foreign Liabilities	-754.2	500.0	309.3	313.9	756.8
Deposits by Residents	1,144.4	1,062.6	1,333.9	-281.2	725.0
Demand	-3.6	50.7	15.4	13.1	-30.1
Time and Savings	11.8	98.8	51.0	48.2	239.6
Foreign Currency	1,136.2	913.1	1,267.5	-342.6	515.4
Other Domestic Liabilities	275.1	158.3	-18.2	269.5	-167.2
Capital and Reserves	106.1	227.3	245.3	277.3	69.3
<b>Total Assets/Liabilities</b>	<b>771.4</b>	<b>1,948.2</b>	<b>1,870.3</b>	<b>579.6</b>	<b>1,383.9</b>
<b>(Monthly Percentage Change)</b>					
<b>Assets</b>					
Foreign Assets	-2.4	-3.3	1.4	-10.1	4.3
Cash and Deposits with Central Bank	-2.4	9.1	-0.5	1.7	2.1
Loans and Advances to Residents	4.2	2.5	3.4	3.0	1.3
Government	0.0	0.0	0.0	0.0	0.0
Non-Fin. Pub. Enterprises	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
Private Sector	4.2	2.5	3.4	3.0	1.3
Fixed and Other Domestic Assets	-0.9	1.3	4.4	2.7	2.3
<b>Liabilities</b>					
Foreign Liabilities	-8.8	5.5	3.2	3.2	7.4
Deposits by Residents	3.2	2.8	3.4	-0.7	1.8
Demand	-0.9	12.6	3.4	2.8	-6.3
Time and Savings	1.1	9.8	4.6	4.2	19.8
Foreign Currency	3.3	2.5	3.4	-0.9	1.3
Other Domestic Liabilities	2.7	1.4	-0.2	2.4	-1.5
Capital and Reserves	0.9	1.8	1.9	2.1	0.5
<b>Total Assets/Liabilities</b>	<b>1.2</b>	<b>2.8</b>	<b>2.6</b>	<b>0.8</b>	<b>1.8</b>

\* Revised

**Table 13: National Bank of Cambodia's Balance Sheet**

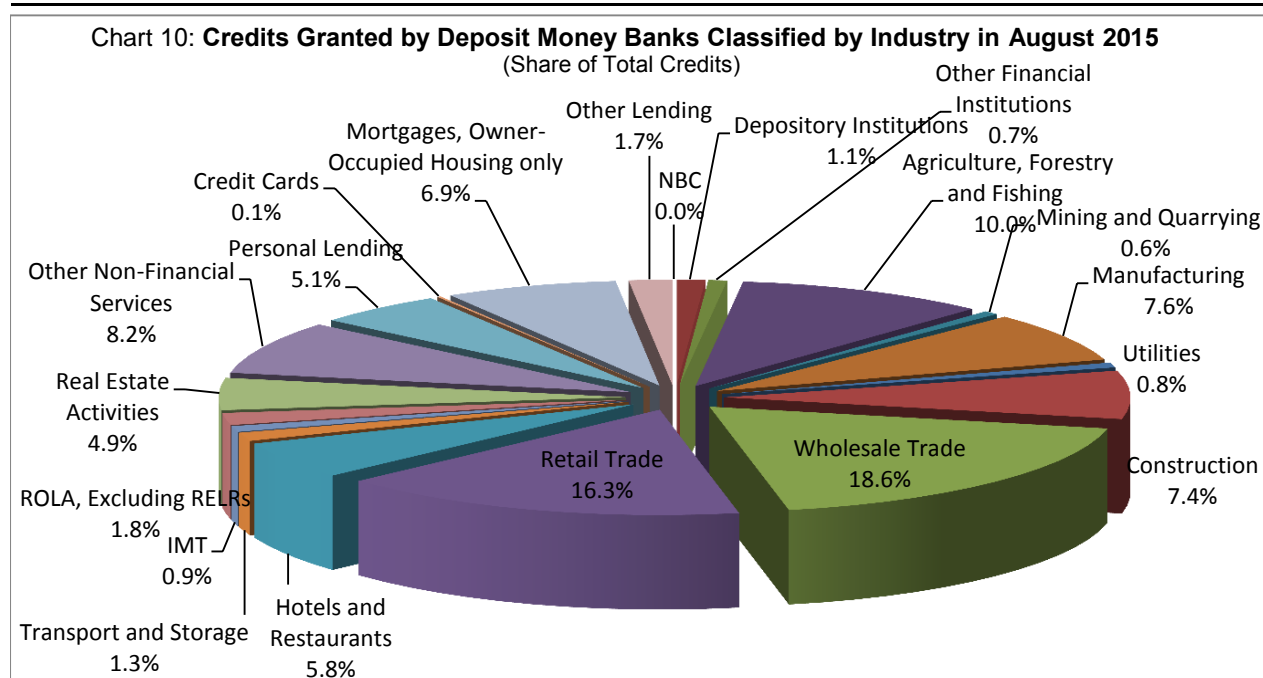
(In KHR Billion)

	Dec-14	May-15	Jun-15	Jul-15	Aug-15
<b>Assets</b>					
Domestic & Foreign Currency Holding	1,667.8	2,625.1	2,356.4	1,977.1	1,577.7
Foreign Currency Claims on Non-resident Banks	21,281.2	23,691.7	24,336.6	24,694.6	24,975.0
Domestic Currency at IMF	544.4	498.4	498.4	498.4	498.4
Loans and Advances	270.2	270.2	270.2	266.2	270.2
Commercial Banks	0.0	0.0	0.0	-4.0	0.0
Government	270.2	270.2	270.2	270.2	270.2
SDR Holding	410.7	393.4	400.2	399.1	399.9
Other Foreign Currency Claims on Non-					
Bank Non-Residents	380.3	81.4	82.0	82.3	81.6
Gold and Precious Metal	1,957.3	1,936.9	1,934.3	1,792.9	1,849.6
Fixed Assets	1,026.8	1,065.7	1,110.7	1,121.3	1,137.4
Other Assets	184.1	221.6	178.9	4,209.5	185.6
<b>Liabilities</b>					
Domestic Currency Issued	6,789.5	7,551.9	7,363.6	7,217.9	7,146.5
Foreign Currency Liabilities to Resident Banks	13,022.3	14,660.3	15,061.9	15,108.2	15,296.2
Foreign Currency Liabilities to Non-					
Bank Non-Residents	1,044.8	977.7	986.0	984.6	985.4
Foreign Currency Liabilities to Non-					
Bank Residents	4,162.9	5,226.3	5,349.3	5,456.3	5,411.0
Accumulated Depreciation	227.7	237.6	239.5	241.5	242.6
Provisions	264.3	287.8	287.9	288.1	288.3
Capital	100.0	100.0	100.0	100.0	100.0
Reserves	1,895.4	1,569.6	1,616.3	1,382.1	1,290.1
Retained Earnings	-324.0	-217.0	-217.0	-217.0	-217.0
Other Liabilities	540.1	390.2	380.0	467.7	432.3
<b>Total Assets/Liabilities</b>	<b>27,723.0</b>	<b>30,784.4</b>	<b>31,167.6</b>	<b>31,029.4</b>	<b>30,975.4</b>

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

(In KHR Billion)

	Dec-14	May-15	Jun-15*	Jul-15	Aug-15
<b>1. Financial Institutions</b>	<b>757.9</b>	<b>847.6</b>	<b>940.9</b>	<b>976.4</b>	<b>834.1</b>
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	486.2	521.3	566.9	576.2	504.1
1.3. Other Financial Institutions	271.7	326.2	374.0	400.3	330.0
<b>2. Non-Financial Institutions</b>	<b>33,056.6</b>	<b>35,657.7</b>	<b>36,753.4</b>	<b>37,793.5</b>	<b>37,725.7</b>
2.1. Agriculture, Forestry and Fishing	3,882.9	4,683.1	4,685.1	4,623.0	4,497.5
2.2. Mining and Quarrying	94.7	131.9	133.1	268.3	272.7
2.3. Manufacturing	3,598.1	3,226.5	3,422.7	3,506.8	3,419.8
2.4. Utilities	344.7	588.4	367.5	381.8	342.8
2.5. Construction	3,159.3	3,519.7	3,644.8	3,654.4	3,312.0
2.6. Wholesale Trade	7,364.4	7,665.4	7,967.0	8,152.7	8,312.8
2.7. Retail Trade	5,850.9	6,427.1	6,813.5	7,206.5	7,302.9
2.8. Hotels and Restaurants	2,224.9	2,320.9	2,403.0	2,551.8	2,574.9
2.9. Transport and Storage	514.4	506.6	553.0	571.1	590.9
2.10. Information Media and Telecommunications	299.5	412.5	400.0	406.3	405.8
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	657.1	784.7	811.2	812.4	826.8
2.12. Real Estate Activities	1,546.2	1,615.4	1,775.8	1,929.9	2,209.9
2.13. Other Non-Financial Services	3,519.6	3,775.4	3,776.7	3,728.4	3,657.0
<b>3. Personal Essentials</b>	<b>4,221.4</b>	<b>5,208.1</b>	<b>5,204.7</b>	<b>5,465.5</b>	<b>5,440.4</b>
3.1. Personal Lending	1,713.1	2,340.2	2,279.4	2,389.1	2,303.1
3.2. Credit Cards	53.1	61.0	60.5	61.6	65.1
3.3. Mortgages, Owner-Occupied Housing only	2,455.2	2,806.9	2,864.9	3,014.8	3,072.2
<b>4. Other Lending</b>	<b>802.8</b>	<b>766.9</b>	<b>852.7</b>	<b>958.9</b>	<b>771.0</b>
<b>Total Gross Loan</b>	<b>38,838.7</b>	<b>42,480.3</b>	<b>43,751.8</b>	<b>45,194.3</b>	<b>44,771.3</b>



\* Revised

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

	Dec-14	May-15	Jun-15*	Jul-15	Aug-15
<b>(Monthly Change in KHR Billion)</b>					
<b>1. Financial Institutions</b>	<b>0.8</b>	<b>46.2</b>	<b>93.3</b>	<b>35.5</b>	<b>-142.3</b>
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	10.0	18.7	45.6	9.3	-72.1
1.3. Other Financial Institutions	-9.2	27.6	47.7	26.3	-70.2
<b>2. Non-Financial Institutions</b>	<b>967.3</b>	<b>818.9</b>	<b>1,095.7</b>	<b>1,040.1</b>	<b>-67.8</b>
2.1. Agriculture, Forestry and Fishing	190.5	402.9	2.0	-62.1	-125.5
2.2. Mining and Quarrying	-0.9	20.2	1.2	135.2	4.4
2.3. Manufacturing	130.5	-472.7	196.2	84.1	-87.0
2.4. Utilities	26.6	259.6	-220.9	14.3	-39.1
2.5. Construction	143.0	248.7	125.1	9.6	-342.4
2.6. Wholesale Trade	-30.7	-49.9	301.5	185.7	160.2
2.7. Retail Trade	198.2	259.5	386.4	393.0	96.3
2.8. Hotels and Restaurants	11.8	38.0	82.1	148.8	23.1
2.9. Transport and Storage	33.4	-24.6	46.4	18.1	19.8
2.10. Information Media and Telecommunications	-136.2	72.2	-12.6	6.4	-0.6
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	87.5	-31.0	26.6	1.2	14.4
2.12. Real Estate Activities	93.8	-9.9	160.4	154.1	280.0
2.13. Other Non-Financial Services	219.8	106.0	1.3	-48.3	-71.4
<b>3. Personal Essentials</b>	<b>150.4</b>	<b>299.0</b>	<b>-3.4</b>	<b>260.8</b>	<b>-25.1</b>
3.1. Personal Lending	77.3	223.3	-60.8	109.8	-86.0
3.2. Credit Cards	-30.0	3.0	-0.6	1.1	3.5
3.3. Mortgages, Owner-Occupied Housing only	103.2	72.7	58.0	149.9	57.4
<b>4. Other Lending</b>	<b>92.9</b>	<b>-83.9</b>	<b>85.8</b>	<b>106.1</b>	<b>-187.8</b>
<b>Total Gross Loan</b>	<b>1,211.5</b>	<b>1,080.2</b>	<b>1,271.4</b>	<b>1,442.5</b>	<b>-423.0</b>
<b>(Monthly Percentage Change)</b>					
<b>1. Financial Institutions</b>	<b>0.1</b>	<b>5.8</b>	<b>11.0</b>	<b>3.8</b>	<b>-14.6</b>
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	2.1	3.7	8.7	1.6	-12.5
1.3. Other Financial Institutions	-3.3	9.2	14.6	7.0	-17.5
<b>2. Non-Financial Institutions</b>	<b>3.0</b>	<b>2.4</b>	<b>3.1</b>	<b>2.8</b>	<b>-0.2</b>
2.1. Agriculture, Forestry and Fishing	5.2	9.4	0.0	-1.3	-2.7
2.2. Mining and Quarrying	-0.9	18.0	0.9	101.5	1.6
2.3. Manufacturing	3.8	-12.8	6.1	2.5	-2.5
2.4. Utilities	8.4	78.9	-37.5	3.9	-10.2
2.5. Construction	4.7	7.6	3.6	0.3	-9.4
2.6. Wholesale Trade	-0.4	-0.6	3.9	2.3	2.0
2.7. Retail Trade	3.5	4.2	6.0	5.8	1.3
2.8. Hotels and Restaurants	0.5	1.7	3.5	6.2	0.9
2.9. Transport and Storage	7.0	-4.6	9.2	3.3	3.5
2.10. Information Media and Telecommunications	-31.3	21.2	-3.1	1.6	-0.1
2.11. Rental and Operational Leasing Activities, Excluded Real Estate Leasing and Rentals	15.4	-3.8	3.4	0.1	1.8
2.12. Real Estate Activities	6.5	-0.6	9.9	8.7	14.5
2.13. Other Non-Financial Services	6.7	2.9	0.0	-1.3	-1.9
<b>3. Personal Essentials</b>	<b>3.7</b>	<b>6.1</b>	<b>-0.1</b>	<b>5.0</b>	<b>-0.5</b>
3.1. Personal Lending	4.7	10.5	-2.6	4.8	-3.6
3.2. Credit Cards	-36.1	5.2	-0.9	1.9	5.7
3.3. Mortgages, Owner-Occupied Housing only	4.4	2.7	2.1	5.2	1.9
<b>4. Other Lending</b>	<b>13.1</b>	<b>-9.9</b>	<b>11.2</b>	<b>12.4</b>	<b>-19.6</b>
<b>Total Gross Loan</b>	<b>3.2</b>	<b>2.6</b>	<b>3.0</b>	<b>3.3</b>	<b>-0.9</b>

\* Revised



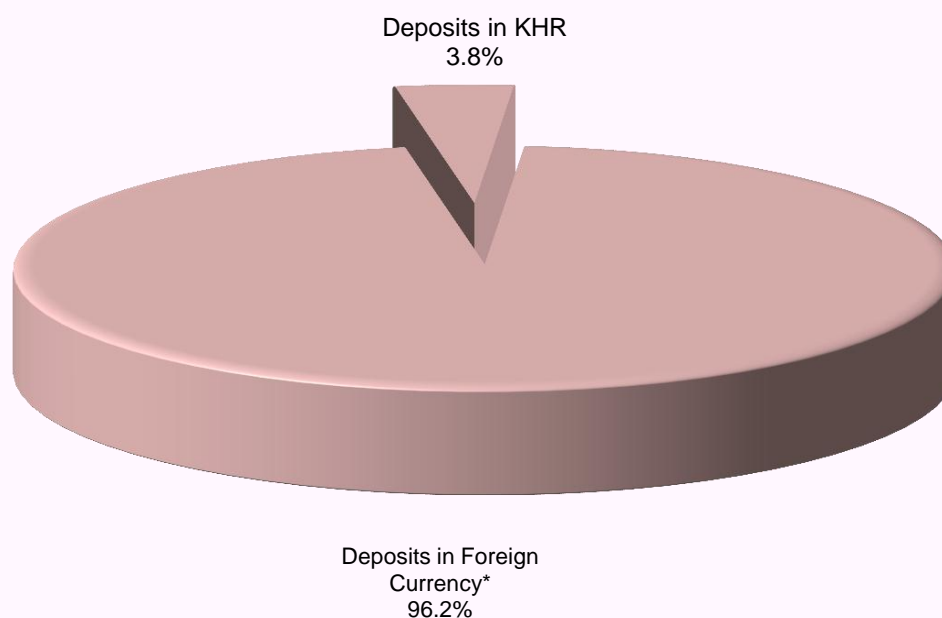
**Table 16: Deposits with Deposit Money Banks**

(In KHR Billion)

	Dec-14	May-15	Jun-15	Jul-15	Aug-15
<b>Deposits in KHR</b>					
Demand deposits	521.1	718.9	758.6	764.1	739.7
Savings deposits	541.4	569.2	582.5	601.1	824.3
Fixed deposits	556.5	564.9	591.3	620.8	639.1
Others	43.6	37.2	23.9	30.4	26.0
<b>Total</b>	<b>1,662.6</b>	<b>1,890.1</b>	<b>1,956.3</b>	<b>2,016.5</b>	<b>2,229.2</b>
<b>Deposits in Foreign Currency*</b>					
Demand deposits	8,202.6	8,413.9	8,778.6	8,262.3	8,118.7
Savings deposits	12,702.5	13,712.5	13,863.0	13,634.8	13,635.8
Fixed deposits	16,523.0	17,749.2	18,378.7	18,991.0	19,267.6
Others	636.2	893.2	876.5	649.3	657.1
<b>Total</b>	<b>38,064.4</b>	<b>40,768.8</b>	<b>41,896.8</b>	<b>41,537.4</b>	<b>41,679.1</b>
<b>Grand Total</b>	<b>39,727.0</b>	<b>42,658.9</b>	<b>43,853.0</b>	<b>43,553.9</b>	<b>43,908.3</b>

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

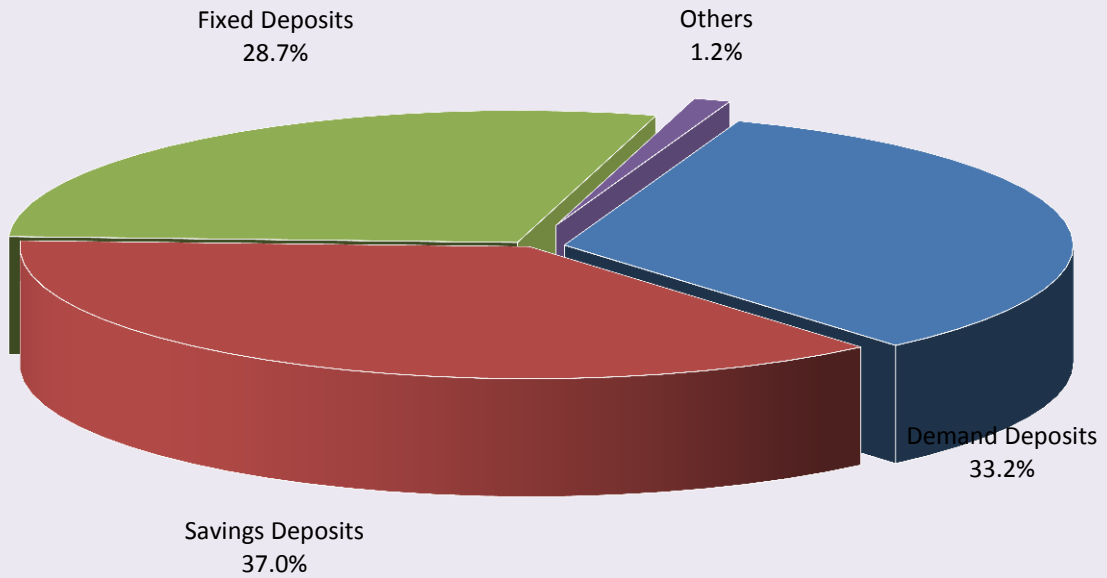
**Chart 11: Deposits with Deposit Money Banks Classified by Currency, as of August 2015**  
(Share of Grand Total Deposits)



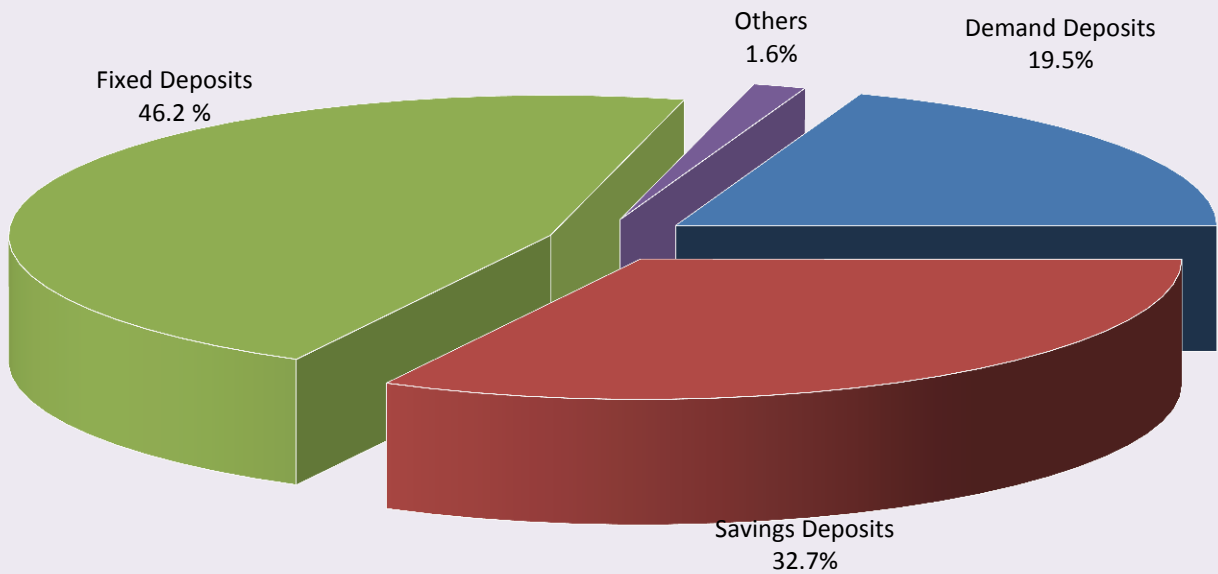
**Table 17: Monthly Change of Deposits with Deposit Money Banks**

	<b>Dec-14</b>	<b>May-15</b>	<b>Jun-15</b>	<b>Jul-15</b>	<b>Aug-15</b>
	<b>(Change in KHR Billion)</b>				
<b>Deposits in KHR</b>					
Demand deposits	-65.8	51.5	39.7	5.5	-24.4
Savings deposits	4.9	88.8	13.3	18.6	223.2
Fixed deposits	7.4	21.9	26.4	29.5	18.3
Others	5.9	15.7	-13.2	6.5	-4.4
<b>Total</b>	<b>-47.7</b>	<b>177.9</b>	<b>66.1</b>	<b>60.2</b>	<b>212.7</b>
<b>Deposits in Foreign Currency</b>					
Demand deposits	792.1	207.9	364.7	-516.3	-143.6
Savings deposits	510.7	281.7	150.6	-228.2	1.0
Fixed deposits	372.7	642.2	629.5	612.3	276.6
Others	75.7	82.2	-16.7	-227.2	7.7
<b>Total</b>	<b>1,751.2</b>	<b>1,214.1</b>	<b>1,128.0</b>	<b>-359.4</b>	<b>141.8</b>
<b>Grand Total</b>	<b>1,703.5</b>	<b>1,392.0</b>	<b>1,194.1</b>	<b>-299.1</b>	<b>354.4</b>
	<b>(Percentage Change)</b>				
<b>Deposits in KHR</b>					
Demand deposits	-11.2	7.7	5.5	0.7	-3.2
Savings deposits	0.9	18.5	2.3	3.2	37.1
Fixed deposits	1.3	4.0	4.7	5.0	3.0
Others	15.6	73.4	-35.6	27.2	-14.6
<b>Total</b>	<b>-2.8</b>	<b>10.4</b>	<b>3.5</b>	<b>3.1</b>	<b>10.5</b>
<b>Deposits in Foreign Currency</b>					
Demand deposits	10.7	2.5	4.3	-5.9	-1.7
Savings deposits	4.2	2.1	1.1	-1.6	0.0
Fixed deposits	2.3	3.8	3.5	3.3	1.5
Others	13.5	10.1	-1.9	-25.9	1.2
<b>Total</b>	<b>4.8</b>	<b>3.1</b>	<b>2.8</b>	<b>-0.9</b>	<b>0.3</b>
<b>Grand Total</b>	<b>4.5</b>	<b>3.4</b>	<b>2.8</b>	<b>-0.7</b>	<b>0.8</b>

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



**Chart 13: Deposits in Foreign Currency Classified by Type, as of August 2015**  
(Share of Total Foreign Currency Deposits)



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

Period	Numbers of				Loan Outstanding (In KHR Billion)	Interest Rate	
	District	Commune	Village	Household		Monthly	Annually
<b>2009</b>	1,277	8,189	42,729	904,298	1,286	2% - 3%	24% - 36%
<b>2010</b>	1,509	9,730	52,122	1,020,784	1,780	2% - 3%	24% - 36%
<b>2011</b>	1,648	10,920	60,551	1,141,913	2,591	2% - 3%	24% - 36%
<b>2012</b>	2,121	13,885	76,187	1,344,255	3,617	2% - 3%	29% - 37%
<b>2013</b>							
Aug	2,084	14,935	84,150	1,489,956	4,635	2% - 3%	27%-39%
Sep	2,150	15,375	86,296	1,538,672	4,791	2% - 3%	27%-39%
Oct	2,169	15,500	87,012	1,571,157	4,969	2% - 3%	27%-39%
Nov	2,198	15,781	87,871	1,597,081	5,203	2% - 3%	27%-39%
Dec	2,282	16,384	89,829	1,610,844	5,364	2% - 3%	27%-39%
<b>2014</b>							
Jan	2,316	16,501	91,122	1,636,495	5,682	2% - 3%	27%-39%
Feb	2,336	16,599	92,186	1,646,237	5,879	2% - 3%	27%-39%
Mar	2,381	16,918	93,618	1,658,622	6,153	2% - 3%	27%-39%
Apr	2,396	17,022	94,533	1,683,565	6,286	2% - 3%	27%-39%
May	2,478	17,410	96,955	1,712,762	6,491	2% - 3%	27%-39%
Jun	2,516	17,679	98,396	1,729,182	6,682	2% - 3%	27%-39%
Jul	2,562	17,856	100,714	1,758,810	6,923	2% - 3%	27%-39%
Aug	2,574	17,979	102,046	1,786,018	7,187	2% - 3%	27%-39%
Sep	2,612	18,193	104,689	1,784,602	7,417	2% - 3%	27%-39%
Oct	2,638	19,452	105,763	1,827,688	7,817	2% - 3%	27%-39%
Nov	2,712	18,076	108,982	1,841,652	8,112	2% - 3%	27%-39%
Dec	2,754	18,254	107,964	1,844,893	8,340	2% - 3%	27%-39%
<b>2015</b>							
Jan	2,778	18,367	108,561	1,849,164	8,746	2% - 3%	27%-39%
Feb	2,811	18,517	109,555	1,844,308	8,936	2% - 3%	27%-39%
Mar	2,863	18,736	111,145	1,855,455	9,282	2% - 3%	27%-39%
Apr	3,011	19,259	112,774	1,882,765	9,600	2% - 4%	25%-41%
May	3,104	19,702	119,742	1,897,682	9,859	2% - 4%	25%-41%
Jun	3,272	20,833	120,975	1,927,878	10,207	2% - 4%	25%-41%
Jul	3,368	21,024	121,766	1,951,117	10,602	2% - 4%	25%-41%
Aug	3,445	22,219	126,707	1,989,342	10,942	2% - 4%	25%-41%

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

Date	Number of	Number of	Number of	Total	Daily Average	Returned Check	
	Cleared 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
<b>Total</b>	<b>32,116</b>	<b>237</b>	<b>136</b>	<b>1,371.2</b>	<b>5.8</b>	<b>235</b>	<b>6.0</b>
Dec-09	2,785	22	127	135.3	6.2	15	0.1
<b>Total</b>	<b>31,287</b>	<b>238</b>	<b>131</b>	<b>1,319.4</b>	<b>5.5</b>	<b>107</b>	<b>3.1</b>
Dec-10	2,886	22	131	175.7	8.0	9	0.3
<b>Total</b>	<b>32,854</b>	<b>236</b>	<b>139</b>	<b>1,627.2</b>	<b>6.9</b>	<b>111</b>	<b>2.6</b>
Dec-11	3,320	21	158	178.2	8.5	2	0.3
<b>Total</b>	<b>34,742</b>	<b>236</b>	<b>147</b>	<b>1,820.5</b>	<b>7.7</b>	<b>87</b>	<b>4.8</b>
Dec-12	3,056	20	153	163.7	8.2	16	1.15
<b>Total</b>	<b>39,288</b>	<b>234</b>	<b>168</b>	<b>2,344.0</b>	<b>10.0</b>	<b>106</b>	<b>12.4</b>
Dec-13	3,651	20	183	250.5	12.5	27	0.27
<b>Total</b>	<b>42,993</b>	<b>231</b>	<b>186</b>	<b>3,505.7</b>	<b>15.2</b>	<b>212</b>	<b>43.7</b>
<b>2014</b>							
Aug	4,192	20	210	406.0	20.3	18	22.7
Sep	3,408	19	179	334.4	17.6	8	0.56
Oct	4,317	20	216	273.0	13.7	17	3.4
Nov	2,924	16	183	224.2	14.0	12	0.67
Dec	4,074	20	204	391.5	19.6	8	2.14
<b>Total</b>	<b>44,778</b>	<b>232</b>	<b>193</b>	<b>3,789.3</b>	<b>16.3</b>	<b>145</b>	<b>33.3</b>
<b>2015</b>							
Jan	5,850	19	308	374.5	19.7	11	0.13
Feb	8,102	19	426	331.2	17.4	18	0.13
Mar	9,796	21	466	723.3	34.4	23	40.1
Apr	7,749	19	408	348.7	18.4	40	1.5
May	6,028	16	377	288.0	18.0	14	0.3
Jun	11,498	19	605	362.9	19.1	19	0.6
Jul	11,052	23	481	358.4	15.6	14	0.09
Aug	8,179	21	389	426.6	20.3	16	0.07
<b>Total</b>	<b>68,254</b>	<b>157</b>	<b>435</b>	<b>3,213.5</b>	<b>20.5</b>	<b>155</b>	<b>43.0</b>

\* Revised

**Table 20: USD-Denominated Checks Clearing through Clearing House**

Date	Number of	Number of	Number of	Total	Daily Average	Returned Checks	
	Checks	days	Cleared Check	Amount	Amount	Number	Amount
	Cleared	Cleared	per Day	(In USD Million)	(In USD Million)		(In USD Million)
	1	2	3 = 1/2	4	5 = 4/2	6	7
Dec-08	39,452	22	1,793	516.5	23.5	328	8.4
<b>Total</b>	<b>413,367</b>	<b>237</b>	<b>1,744</b>	<b>7,188.7</b>	<b>30.3</b>	<b>3,014</b>	<b>123.6</b>
Dec-09	40,907	22	1,859	547.6	24.9	262	6.7
<b>Total</b>	<b>420,440</b>	<b>238</b>	<b>1,767</b>	<b>5,821.4</b>	<b>24.5</b>	<b>2,854</b>	<b>46.7</b>
Dec-10	49,673	22	2,258	795.5	36.2	275	9.9
<b>Total</b>	<b>485,189</b>	<b>236</b>	<b>2,056</b>	<b>7,008.7</b>	<b>29.7</b>	<b>2,766</b>	<b>47.5</b>
Dec-11	52,700	21	2,510	996.9	47.5	270	7.5
<b>Total</b>	<b>558,894</b>	<b>236</b>	<b>2,368</b>	<b>9,572.7</b>	<b>40.6</b>	<b>3,214</b>	<b>91.9</b>
Dec-12	60,647	20	3,032	1,112.8	55.6	459	25.8
<b>Total</b>	<b>658,329</b>	<b>234</b>	<b>2,813</b>	<b>12,574.9</b>	<b>53.7</b>	<b>4,245</b>	<b>188.1</b>
Dec-13	73,088	20	3,654	1,417.7	70.9	511	17.0
<b>Total</b>	<b>803,352</b>	<b>231</b>	<b>3,478</b>	<b>14,989.2</b>	<b>64.9</b>	<b>6,240</b>	<b>249.7</b>
<b>2014</b>							
Aug	72,191	20	3,610	1,383.0	69.2	386	12.5
Sep	72,778	19	3,830	1,589.2	83.6	498	28.4
Oct	77,551	20	3,878	1,675.9	83.8	481	29.8
Nov	71,282	16	4,455	1,396.1	87.3	416	9.0
Dec	83,578	20	4,179	1,727.0	86.3	545	36.1
<b>Total</b>	<b>888,970</b>	<b>231</b>	<b>3,848</b>	<b>17,989.5</b>	<b>77.9</b>	<b>5,894</b>	<b>421.8</b>
<b>2015</b>							
Jan	83,538	19	4,397	1,872.7	98.6	665	32.9
Feb	72,074	19	3,793	1,480.8	77.9	483	12.4
Mar	87,378	21	4,161	1,899.3	90.4	556	28.6
Apr	73,863	19	3,888	1,635.8	86.1	574	27.1
May	75,416	16	4,714	1,566.9	97.9	513	20.3
Jun	86,958	19	4,577	1,858.7	97.8	648	17.2
Jul	92,077	23	4,003	1,997.1	86.8	579	23.6
Aug	83,076	21	3,956	1,792.1	85.3	558	17.0
<b>Total</b>	<b>654,380</b>	<b>157</b>	<b>4,168</b>	<b>14,103.4</b>	<b>89.8</b>	<b>4,576</b>	<b>179.0</b>

\* Revised

**Table 21: Visitor Arrivals in Cambodia**

	2014	2015			% of Total		% Change	
	Dec	Jun	Jul	Aug	Jul	Aug	Jul/Jun	Aug/Jul
<b>(Mode of Arrival)</b>								
Phnom Penh International Airport	92,195	80,095	93,931	92,880	25.8	25.4	17.3	-1.1
Siem Reap International Airport	153,421	74,857	99,708	111,396	27.4	30.4	33.2	11.7
Land	240,970	155,035	160,973	149,180	44.2	40.7	3.8	-7.3
Boat	13,993	8,280	9,713	12,640	2.7	3.5	17.3	30.1
Preah Vihea	0	0	0	0	0.0	0.0	0.0	0.0
<b>Total</b>	<b>500,579</b>	<b>318,267</b>	<b>364,325</b>	<b>366,096</b>	<b>100.0</b>	<b>100.0</b>	<b>14.5</b>	<b>0.5</b>
<b>(Arrial by Purpose of Visit)</b>								
Tourist	477,829	282,652	335,139	325,581	92.0	88.9	18.6	-2.9
Business and Professional	18,203	23,421	25,839	26,709	7.1	7.3	10.3	3.4
Others and not specified	4,547	12,194	3,347	13,806	0.9	3.8	-72.6	312.5
<b>Total</b>	<b>500,579</b>	<b>318,267</b>	<b>364,325</b>	<b>366,096</b>	<b>100.0</b>	<b>100.0</b>	<b>14.5</b>	<b>0.5</b>
<b>(Top-Ten Countries of Passenger Arrivals)</b>								
Vietnam	102,210	86,556	78,261	68,876	21.5	18.8	-9.6	-12.0
China (PRC)	52,475	45,432	60,710	65,766	16.7	18.0	33.6	8.3
South Korea	46,087	17,282	24,129	25,977	6.6	7.1	39.6	7.7
Lao PDR	56,089	28,610	30,621	25,917	8.4	7.1	7.0	-15.4
Thailand	33,317	21,955	23,309	25,092	6.4	6.9	6.2	7.6
Japan	22,740	10,288	11,855	19,426	3.3	5.3	15.2	63.9
France	15,050	6,374	13,274	13,363	3.6	3.7	108.3	0.7
United States of America	21,900	15,408	16,992	13,303	4.7	3.6	10.3	-21.7
Malaysia	16,340	13,199	11,870	12,378	3.3	3.4	-10.1	4.3
United Kingdom	14,295	8,884	12,461	11,352	3.4	3.1	40.3	-8.9
Others	120,076	64,279	80,843	84,646	22.2	23.1	25.8	4.7
<b>Total</b>	<b>500,579</b>	<b>318,267</b>	<b>364,325</b>	<b>366,096</b>	<b>100.0</b>	<b>100.0</b>	<b>14.5</b>	<b>0.5</b>

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

## Table 22: Cambodia's Imports and Exports

(In KHR Billion)

	2014	2015			Change in KHR Billion		Change in %	
	Dec	Jun	Jul	Aug	Jul/Jun	Aug/Jul	Jul/Jun	Aug/Jul
<b>Imports by Commodity</b>								
Cigarettes	66.4	61.5	86.3	94.5	24.8	8.2	40.3	9.5
Motor Bikes	70.6	69.0	64.5	57.0	-4.5	-7.5	-6.6	-11.6
Beer	13.6	15.2	15.2	19.1	0.0	3.8	0.2	25.2
VCRs	0.1	0.2	0.2	0.1	0.0	0.0	0.3	-31.8
Television Sets	1.6	1.2	1.2	1.2	0.0	0.0	0.0	-1.4
Audio Cassettes	0.1	0.1	0.1	0.0	0.0	0.0	-13.1	-36.2
Gold	251.5	109.7	400.7	182.8	291.0	-217.9	265.2	-54.4
Vehicles	219.4	231.8	222.4	216.3	-9.4	-6.1	-4.1	-2.7
Construction Materials	39.2	49.5	51.9	55.7	2.4	3.8	4.8	7.4
Clothing	28.0	29.6	28.3	29.1	-1.3	0.8	-4.4	3.0
Cloths	11.0	6.8	6.6	7.1	-0.2	0.5	-2.5	6.8
Petroleum Products	329.9	335.3	337.4	474.7	2.2	137.2	0.6	40.7
Sugar	8.1	6.0	5.8	6.7	-0.2	0.9	-2.8	15.8
Cement	32.0	35.5	42.1	30.6	6.6	-11.5	18.7	-27.3
Steel	43.6	67.8	48.3	62.4	-19.5	14.1	-28.7	29.1
Others	807.8	733.4	894.7	797.4	161.3	-97.3	22.0	-10.9
Tax Exempted Imports	1,981.3	2,268.3	2,142.7	2,177.2	-125.6	34.6	-5.5	1.6
<b>Total Imports (cif)</b>	<b>3,904.1</b>	<b>4,020.7</b>	<b>4,348.3</b>	<b>4,211.9</b>	<b>327.5</b>	<b>-136.4</b>	<b>8.1</b>	<b>-3.1</b>
<b>Total Imports (cif), Excluding Gold</b>	<b>3,652.6</b>	<b>3,911.0</b>	<b>3,947.6</b>	<b>4,029.1</b>	<b>36.6</b>	<b>81.5</b>	<b>0.9</b>	<b>2.1</b>
Freight & Insurance on Imports	292.2	312.9	315.8	322.3	2.9	6.5	0.9	2.1
<b>Total Imports (fob)</b>	<b>3,611.9</b>	<b>3,707.9</b>	<b>4,032.5</b>	<b>3,889.5</b>	<b>324.6</b>	<b>-142.9</b>	<b>8.8</b>	<b>-3.5</b>
<b>Exports by Commodity</b>								
Sawn Timber	0.0	19.7	17.0	0.1	-2.7	-16.9	-13.6	-99.2
Fish Products	0.3	0.1	0.1	0.1	0.0	0.0	16.1	24.8
Rubber	64.3	54.1	59.1	56.5	5.0	-2.6	9.1	-4.4
Other Domestic Products	7.1	3.3	3.6	1.8	0.4	-1.8	10.8	-49.0
<b>Tax Exempted Exports</b>	<b>2,246.2</b>	<b>2,884.3</b>	<b>3,522.7</b>	<b>3,006.9</b>	<b>638.3</b>	<b>-515.8</b>	<b>22.1</b>	<b>-14.6</b>
Garment	1,768.8	2,215.2	2,735.2	2,464.6	520.1	-270.6	23.5	-9.9
Footwear	184.8	233.0	258.0	170.9	25.0	-87.1	10.7	-33.8
Textile	4.6	5.9	5.8	2.1	-0.2	-3.7	-2.7	-63.8
Others	287.9	430.2	523.7	369.3	93.4	-154.4	21.7	-29.5
<b>Total Exports (fob)</b>	<b>2,317.9</b>	<b>2,961.5</b>	<b>3,602.5</b>	<b>3,065.5</b>	<b>641.0</b>	<b>-537.0</b>	<b>21.6</b>	<b>-14.9</b>

Source: General Department of Cambodia Customs and Excise



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