

ព្រះរាជាណាចក្រកម្ពុជា  
KINGDOM OF CAMBODIA  
ជាតិ សាសនា ព្រះមហាក្សត្រ  
NATION RELIGION KING



**ធនាគារជាតិនៃកម្ពុជា**  
**NATIONAL BANK OF CAMBODIA**

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

លេខ ២៧៨ – ឆ្នាំទី២៤  
ខែធ្នូ ឆ្នាំ២០១៦  
SERIES No. 278 – 24<sup>th</sup> YEAR  
DECEMBER 2016

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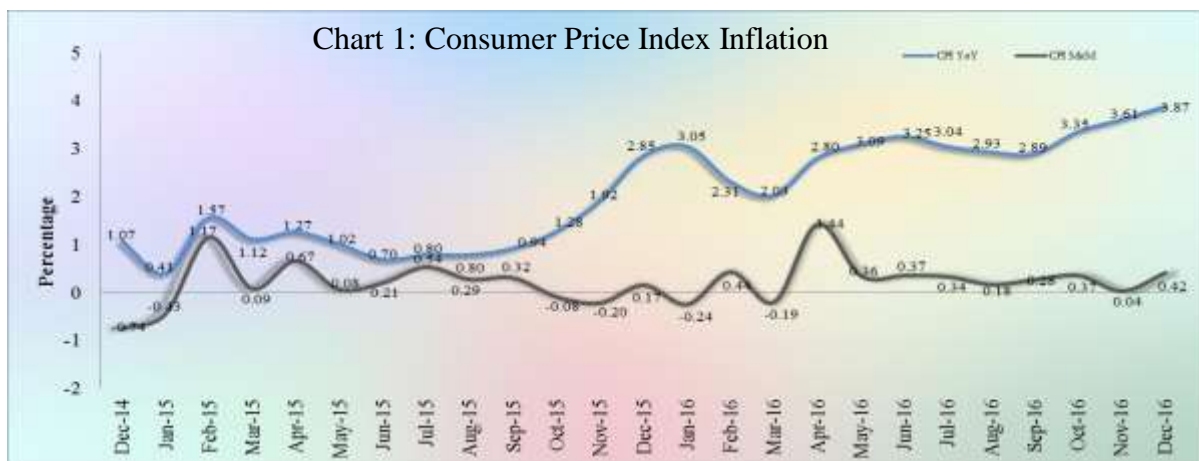
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## Introduction

Headline consumer price inflation in December 2016 accelerated, compared to a month earlier. During this period, Cambodian Riel (KHR) depreciated slightly against US dollar while financial intermediary of the banking system continued to increase. At the same time, the international trade in goods showed a decrease in deficit.

## Consumer Price Index

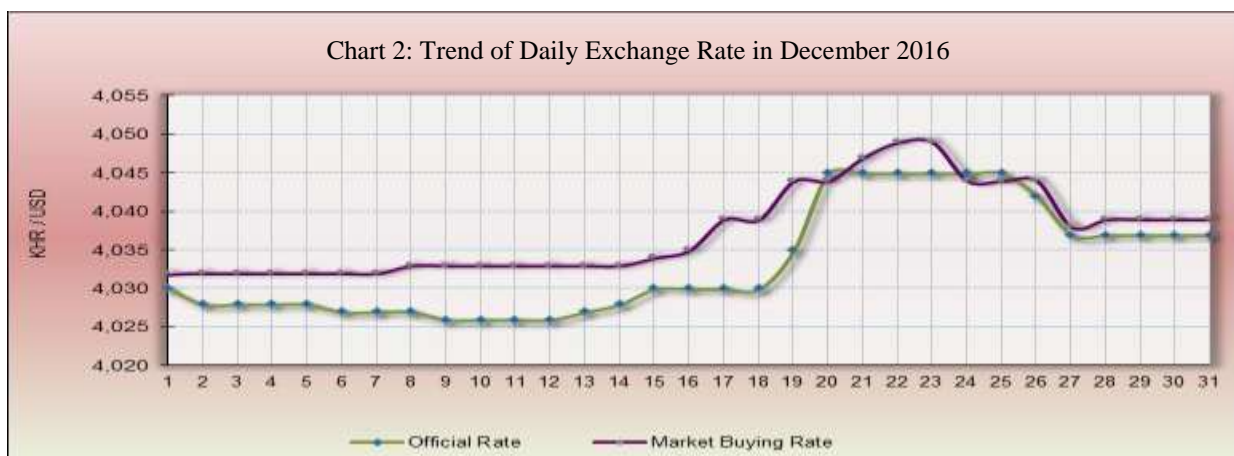
Consumer price inflation in Phnom Penh (month-on-month) increased to 0.42% in December from 0.04% in November 2016. In which, seven out of twelve group indexes increased while the other three group indexes decreased and two group index remained stable.



During the same period, the year-on-year percentage change of the CPI for all items accelerated to 3.87% in December 2016 from 3.61% in November, reflecting mainly by the increase in prices of food, alcoholic beverage, and clothing and footwear.

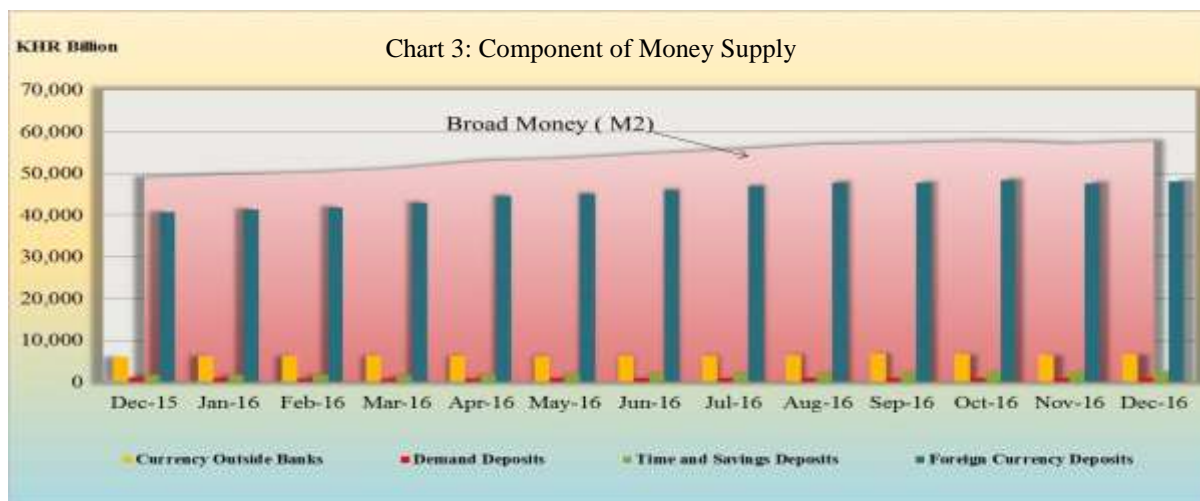
## Exchange Rate

Exchange rate (market buying rate) was KHR 4,039 per US dollar in December 2016, depreciated slightly by 0.17%, compared to the previous month.



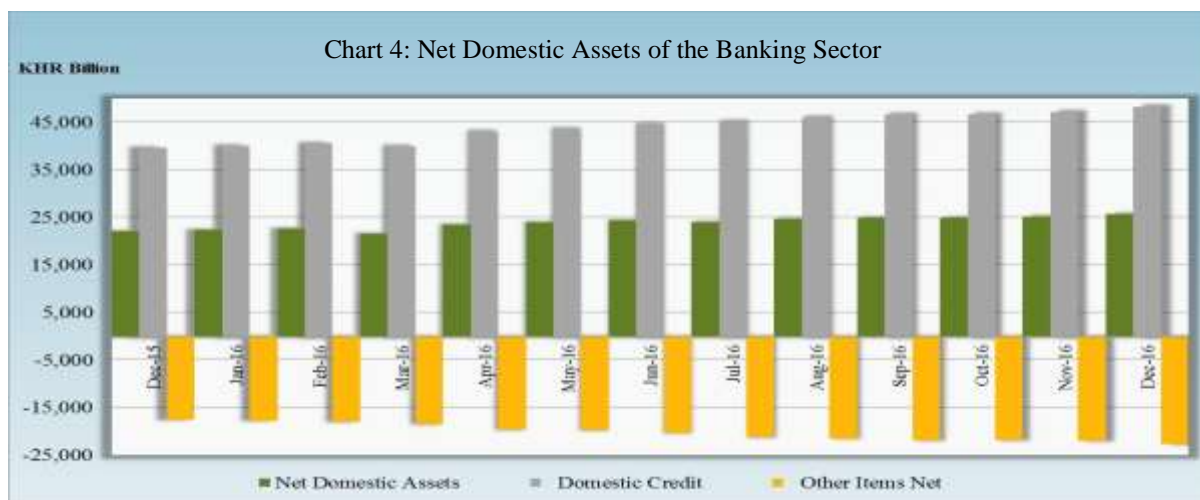
## Money Supply

Broad money (M2) increased to KHR 57,616.8 billion in December 2016, up 1.1% compared to November. The components of M2 including demand deposits, time and saving deposits, currency outside banks, and resident's foreign currency deposits increased by 2.8%, 2.8%, 1.8%, and 0.9%, respectively.



## Net Domestic Assets of the Banking Sector

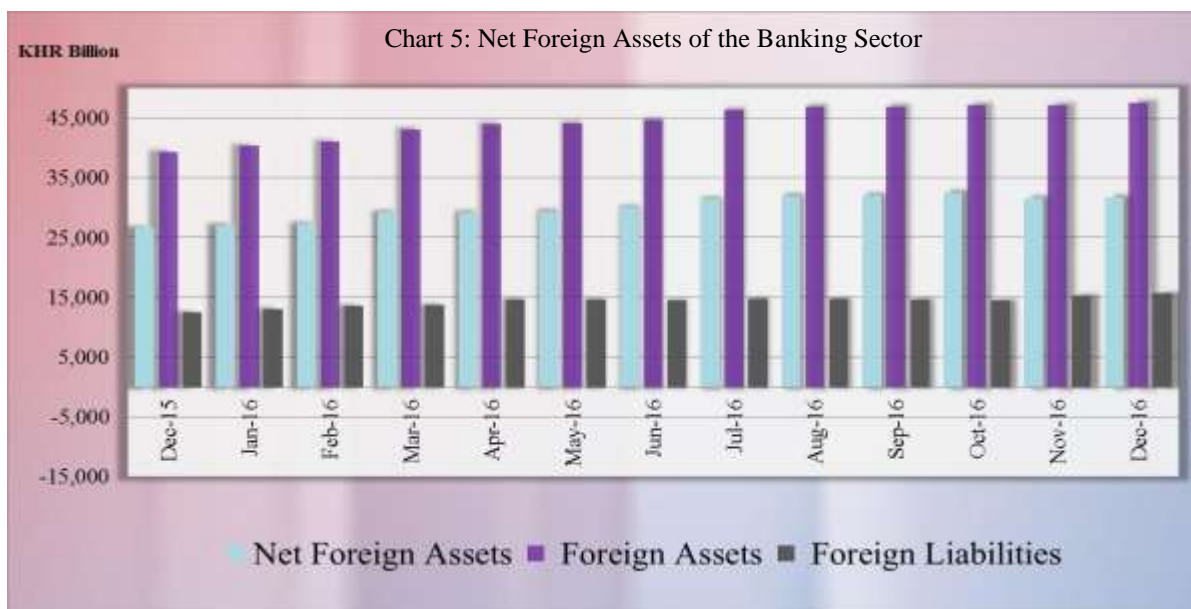
Net domestic assets of the banking sector in December 2016 continued to increase to KHR 25,802.3 billion, up 2% from the previous month, due to an increase of 2.5% in domestic credit while other items net declined by 3.1%.



The increase in domestic credit was reflected by an increase of 2.4% in credit to private sector while net claims on government declined by 1.7%. The decrease in other items net was mainly due to a decrease of 16.6% in others.

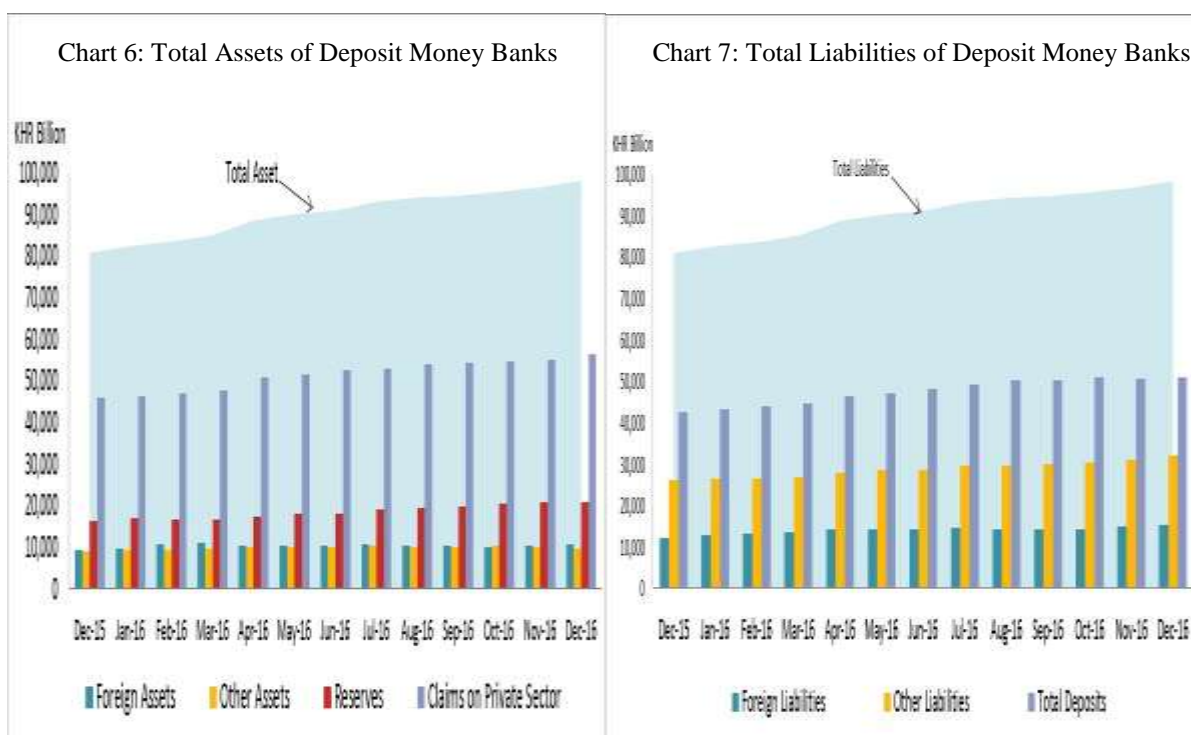
## Net Foreign Assets of the Banking Sector

Net foreign assets of the banking sector increased to KHR 31,814.5 billion in December 2016, up by 0.4% from November, mainly due to an increase of 0.9% in total foreign assets.



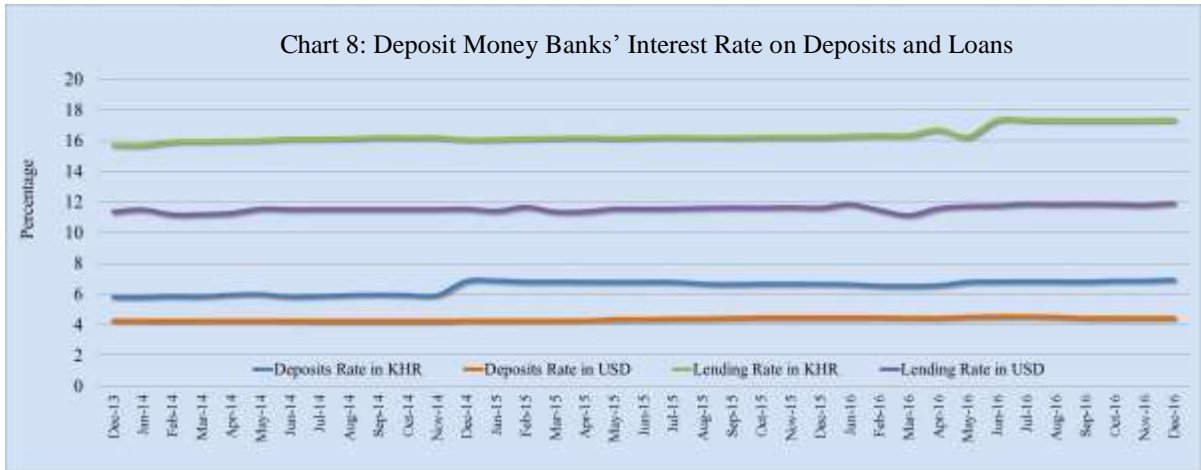
### Deposit Money Banks' Operations

Total assets of commercial banks and specialized banks were KHR 98,297.8 billion, up by 1.7% in December 2016 compared to the previous month.



### Interest Rates on Loans and Deposits

In December 2016, the interest rate movement with a 12-month maturity on deposits and loans showed that the weighted average deposit rate in KHR and US dollar increased by 0.07% and 0.01%, respectively. At the same time, the weighted average lending rate in KHR and US dollar increased by 0.02% and 0.12%, respectively.

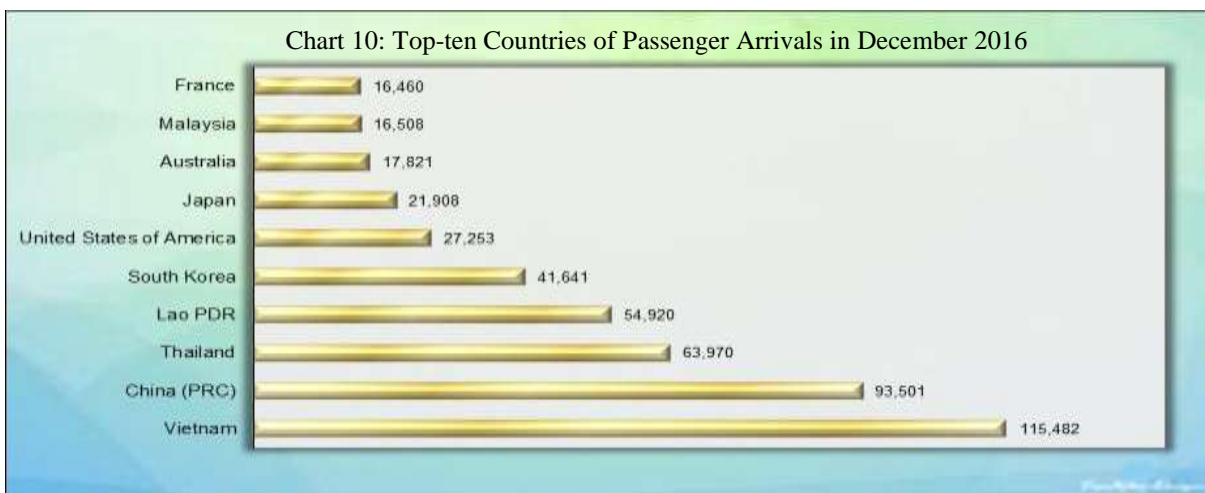


### Foreign Tourist Arrivals

In December 2016, the total number of passenger arrivals was 611,534 passengers; increased by 28% following the increase of 15.4% in the preceding month. The main purpose of the passenger arrivals in Cambodia was for vacation, accounting for more than 91% of the total.



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

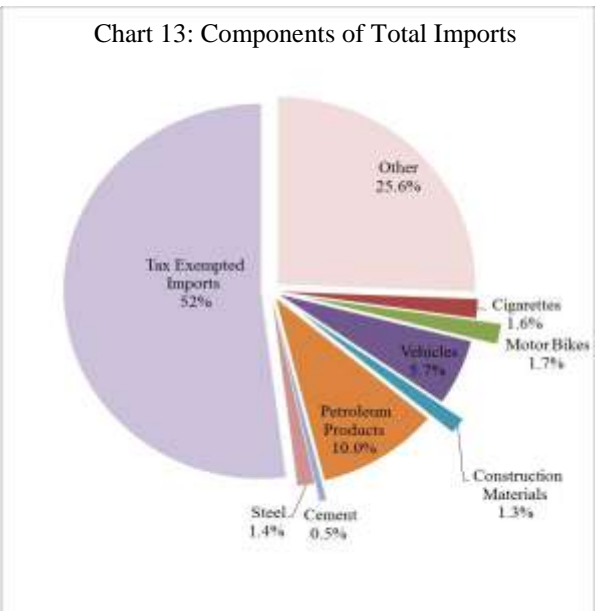
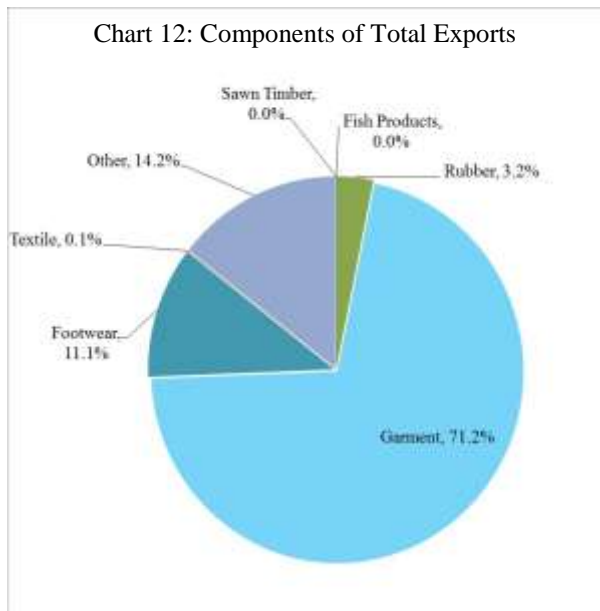


## International Trade in Goods

International trade in goods showed a deficit of KHR 792.1 billion (19.17%) in December 2016, from the deficit of KHR 994.9 billion (27.3%) in November 2016.



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



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

<b>1. Consumer Price Index (CPI) and Component Indices</b> (Oct-Dec. 2006 = 100)	<b>Dec-15</b>	<b>Sep-16</b>	<b>Oct-16</b>	<b>Nov-16</b>	<b>Dec-16</b>
<b>CPI (all items)</b>	<b>161.77</b>	<b>166.64</b>	<b>167.25</b>	<b>167.32</b>	<b>168.03</b>
Food and Non-Alcoholic Beverages	193.35	202.75	203.65	204.16	204.86
Alcoholic Beverages, Tobacco and Narcotics	151.55	157.60	158.02	158.57	158.43
Clothing and Footwear	137.62	141.64	141.74	142.09	143.33
Housing, Water, Electricity, Gas and other Fuels	122.88	125.53	124.93	125.00	124.99
Furnishings and Household Maintenance	145.18	150.21	149.91	149.71	149.98
Health	130.06	131.90	132.35	132.35	132.56
Transport	111.92	108.91	109.81	109.31	110.66
Communication	68.43	68.14	68.10	68.18	68.23
Recreation and Culture	116.39	118.26	119.09	118.85	118.63
Education	160.08	160.08	160.08	160.08	160.08
Restaurants	239.35	239.31	242.01	239.88	243.46
Miscellaneous Goods and Services	136.95	140.76	140.41	140.62	139.64
<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>0.17</b>	<b>0.28</b>	<b>0.37</b>	<b>0.04</b>	<b>0.42</b>
Food and Non-Alcoholic Beverages	0.58	0.46	0.44	0.25	0.34
Alcoholic Beverages, Tobacco and Narcotics	2.07	-0.12	0.27	0.34	-0.09
Clothing and Footwear	0.24	0.95	0.07	0.24	0.87
Housing, Water, Electricity, Gas and other Fuels	-0.51	0.18	-0.47	0.05	0.00
Furnishings and Household Maintenance	-0.62	1.13	-0.20	-0.13	0.18
Health	0.40	-0.14	0.34	0.00	0.16
Transport	-1.73	-0.06	0.82	-0.45	1.23
Communication	0.10	0.34	-0.05	0.11	0.08
Recreation and Culture	1.45	0.27	0.70	-0.21	-0.19
Education	0.00	0.00	0.00	0.00	0.00
Restaurants	0.00	-0.53	1.13	-0.88	1.49
Miscellaneous Goods and Services	0.06	0.28	-0.25	0.15	-0.70
<b>2.2 Year on Year Change (%)</b>					
<b>CPI (all items)</b>	<b>2.85</b>	<b>2.89</b>	<b>3.35</b>	<b>3.61</b>	<b>3.87</b>
Food and Non-Alcoholic Beverages	5.52	5.10	5.90	6.21	5.95
Alcoholic Beverages, Tobacco and Narcotics	10.13	10.27	9.21	6.79	4.54
Clothing and Footwear	5.61	3.74	2.55	3.50	4.15
Housing, Water, Electricity, Gas and other Fuels	-3.43	-0.24	-0.19	1.20	1.72
Furnishings and Household Maintenance	2.42	5.17	2.36	2.48	3.31
Health	1.97	2.51	2.56	2.17	1.93
Transport	-7.10	-6.17	-5.04	-4.03	-1.13
Communication	0.52	0.41	-0.51	-0.28	-0.29
Recreation and Culture	3.71	3.71	3.83	3.59	1.92
Education	0.61	0.28	0.00	0.00	0.00
Restaurants	7.28	2.06	2.27	0.22	1.72
Miscellaneous Goods and Services	-0.49	0.97	2.15	2.75	1.96
<b>3. Three-month moving average CPI (All Items)</b>					
Year on Year Change (%)	2.01	2.96	3.06	3.28	3.61
<b>4. Twelve-month moving average CPI (All Items)</b>					
Year on Year Change (%)	1.22	2.62	2.80	2.94	3.02

**Source:** National Institute of Statistics

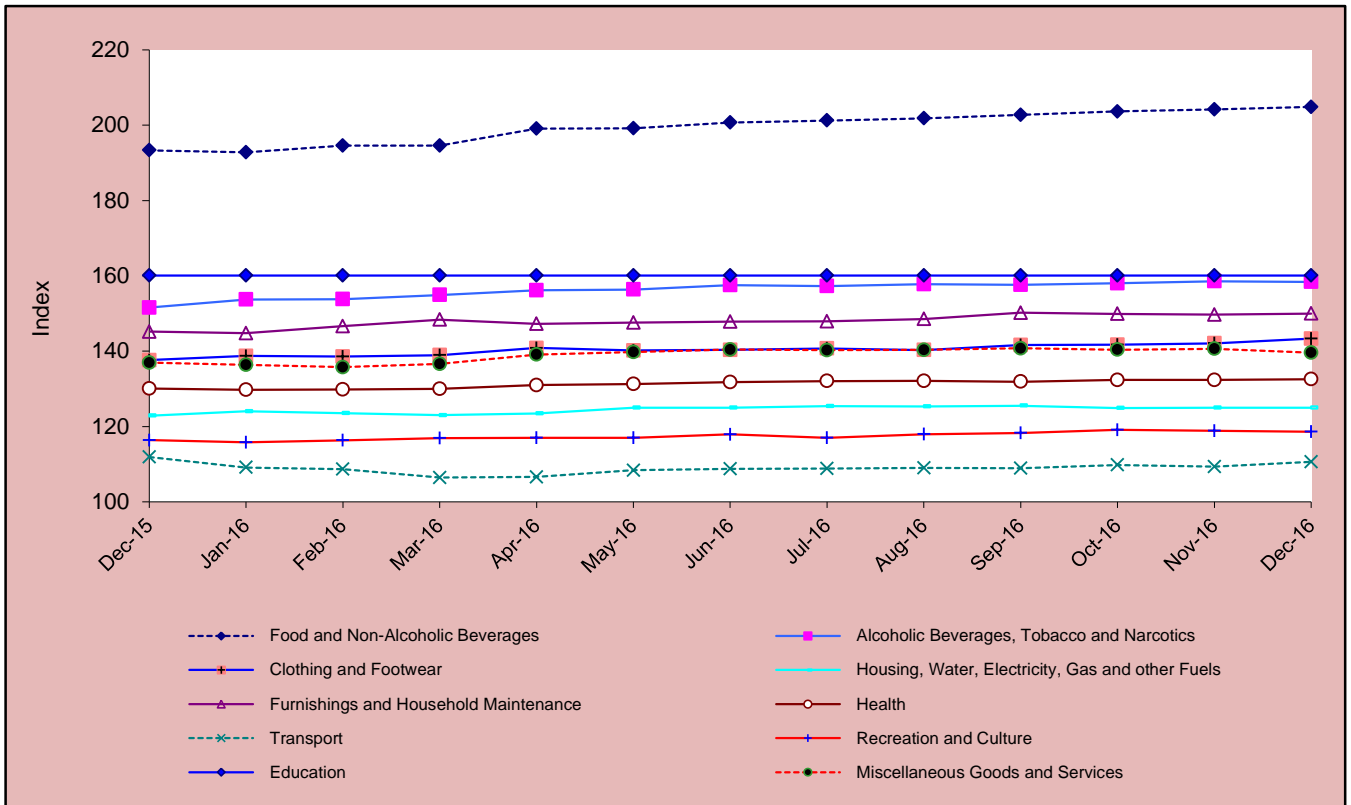


**Table 2: Consumer Items Showing Price Increase in December 2016**

No.	Description	Weight	Index			Percentage Change	
			Dec-15	Nov-16	Dec-16	Monthly	Yearly
1	GASOLINE	4.969	85.45	84.15	86.55	2.9	1.3
2	DIESEL	0.144	102.03	99.30	101.79	2.5	-0.2
3	MAINTENANCE AND REPAIRS OF PERSONAL TRANSPORT EQUIPMENT	0.265	211.47	238.11	243.49	2.3	15.1
4	TRANSPORT SERVICES	0.812	194.61	155.73	158.99	2.1	-18.3
5	LIQUID FUELS	0.099	127.42	133.72	136.32	1.9	7.0
6	CLOTHING FOR MEN AND BOYS	0.621	130.82	131.66	133.98	1.8	2.4
7	TOOLS AND EQUIPMENT FOR HOUSE AND GARDEN	0.017	185.86	186.14	189.38	1.7	1.9
8	RESTAURANTS AND HOTELS	5.861	239.35	239.88	243.46	1.5	1.7
9	MINERAL WATERS, SOFT DRINKS, FRUIT AND VEGETABLE JUICES	0.748	138.44	139.26	141.24	1.4	2.0
10	HOUSEHOLD TEXTILES	0.015	163.22	162.64	164.54	1.2	0.8
11	CLOTHING MATERIALS	0.334	150.53	154.37	156.06	1.1	3.7
12	BICYCLES	0.103	135.24	136.62	138.12	1.1	2.1
13	CLOTHING FOR WOMEN AND GIRLS	1.065	132.07	138.69	140.01	1.0	6.0
14	OTHER SERVICES N.E.C.	0.892	113.31	111.28	112.29	0.9	-0.9
15	OTHER GRAINS	0.090	249.69	277.46	279.59	0.8	12.0
16	OILS AND FATS	0.920	211.34	211.36	213.08	0.8	0.8
17	FRESH FRUITS	4.094	200.53	209.13	210.75	0.8	5.1
18	WINE	0.248	157.20	159.82	161.02	0.8	2.4
19	SPARE PARTS AND ACCESSORIES FOR PERSONAL TRANSPORT EQUIPMENT	0.084	214.23	219.53	221.27	0.8	3.3
20	DUCK (FRESH)	0.319	185.51	186.16	187.43	0.7	1.0
21	ROOT VEGETABLES	0.456	210.47	221.13	222.70	0.7	5.8
22	OTHER ARTICLES OF CLOTHING AND CLOTHING ACCESSORIES	0.059	143.53	143.09	144.10	0.7	0.4
23	HOUSEHOLD APPLIANCES	0.397	115.35	116.39	117.20	0.7	1.6
24	RICE, QUALITY NO.1 WHITE, NEANG-MENH, BATTAMBANG	2.681	206.82	213.03	214.26	0.6	3.6
25	PORK (FRESH)	5.618	201.85	207.60	208.93	0.6	3.5
26	PROCESSED FISH AND SEAFOOD	1.646	207.50	225.87	227.33	0.6	9.6
27	LEAF AND STALK VEGETABLES (FRESH)	2.031	181.45	203.87	205.02	0.6	13.0
28	GLASSWARE, TABLEWARE AND HOUSEHOLD UTENSILS	0.078	134.27	133.08	133.76	0.5	-0.4
29	RICE, QUALITY NO.1 WHITE, PHAKA KANHEY, BATTAMBANG	3.052	214.84	221.75	222.71	0.4	3.7
30	CLEANING, REPAIR AND HIRE OF CLOTHING	0.040	130.01	133.05	133.55	0.4	2.7
31	GLUTINOUS RICE, QUALITY NO.1, WHITE, KHMER	0.429	129.13	131.30	131.69	0.3	2.0
32	BEEF (FRESH)	2.165	222.22	236.21	236.98	0.3	6.6
33	CHICKEN (FRESH)	1.303	193.73	207.72	208.37	0.3	7.6
34	FISH (FRESH)	7.435	184.52	201.54	202.19	0.3	9.6
35	TUBERS AND MUSHROOMS	0.439	176.11	188.35	188.94	0.3	7.3
36	PREPARED AND PRESERVED VEGETABLES	0.337	172.14	176.32	176.91	0.3	2.8
37	SUGAR, JAM, HONEY, CHOCOLATE AND CONFECTIONERY	1.489	135.10	139.42	139.86	0.3	3.5
38	SPIRITS	0.014	153.56	156.74	157.20	0.3	2.4
39	FOOTWEAR	0.641	148.98	155.58	155.97	0.3	4.7
40	MATERIALS FOR THE MAINTENANCE AND REPAIR OF THE DWELLING	3.663	137.32	145.07	145.52	0.3	6.0

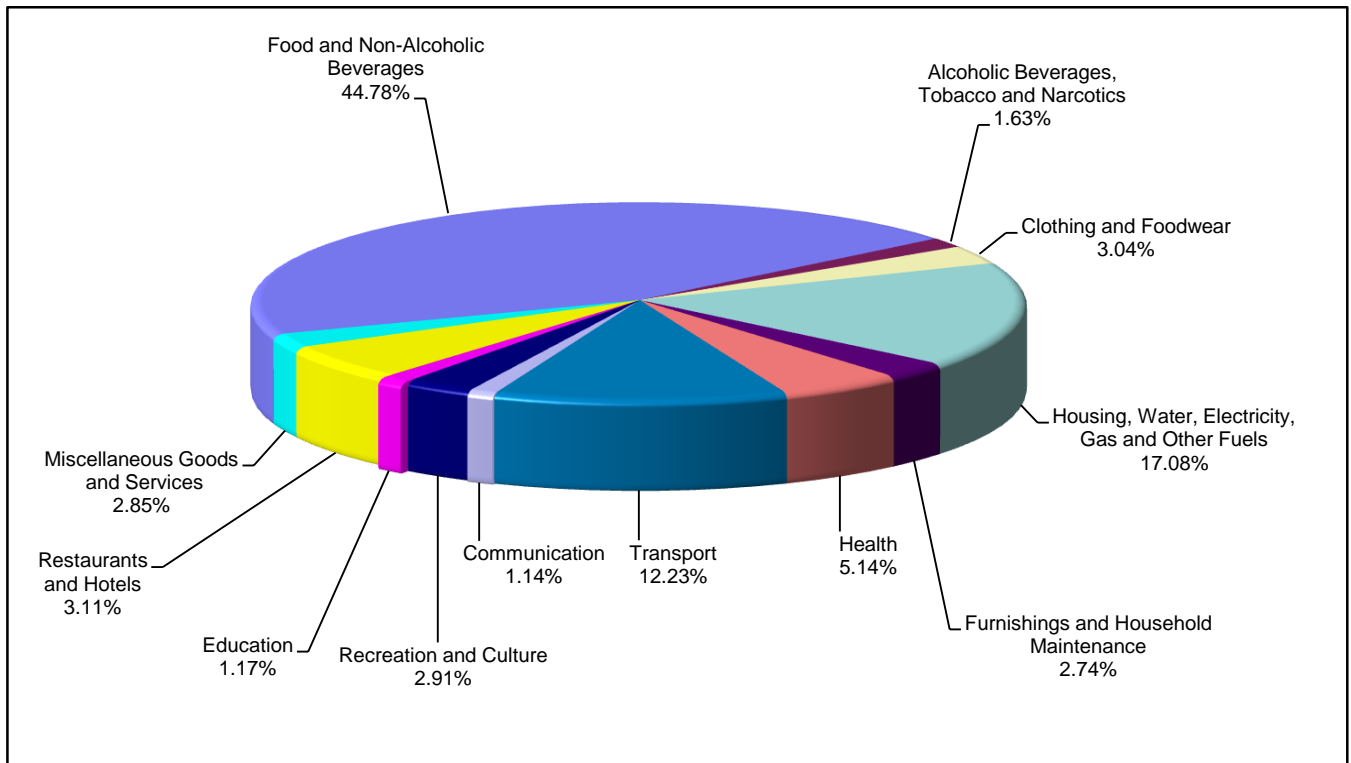
Source: National Institute of Statistics

**Chart 1: Consumer Price Index**



Source: National Institute of Statistics

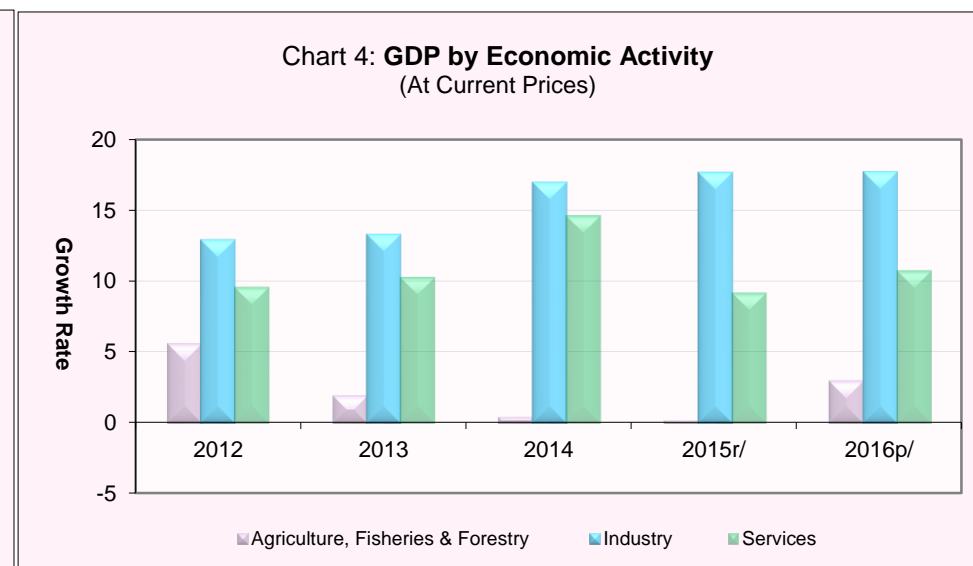
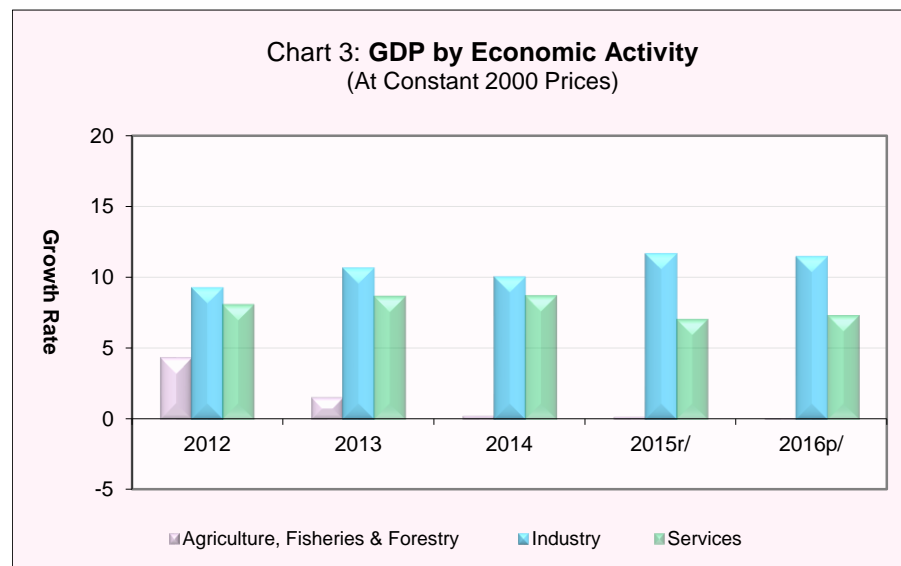
**Chart 2: Weight of All Group Indices in Consumer Basket**



Source: National Institute of Statistics

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

	At Constant 2000 Prices					At Current Prices				
	2012	2013	2014	2015r/	2016p/	2012	2013	2014	2015r/	2016p/
GDP in KHR Billion	34,933	37,503	40,182	43,009	46,113	56,682	61,327	67,437	73,423	81,242
GDP in USD Million	8,662	9,313	9,971	10,686	11,442	14,054	15,229	16,734	18,242	20,159
GDP % Growth Rate	7.3	7.4	7.1	7.0	7.2	8.9	8.2	10.0	8.9	10.6
GDP % Growth Rate, by Economic Activity										
<b>Agriculture, Fisheries &amp; Forestry</b>	<b>4.3</b>	<b>1.6</b>	<b>0.3</b>	<b>0.2</b>	<b>0.1</b>	<b>5.6</b>	<b>2.0</b>	<b>0.5</b>	<b>0.2</b>	<b>3.0</b>
<b>Industry</b>	<b>9.3</b>	<b>10.7</b>	<b>10.1</b>	<b>11.7</b>	<b>11.5</b>	<b>13.0</b>	<b>13.3</b>	<b>17.0</b>	<b>17.7</b>	<b>17.7</b>
<b>Services</b>	<b>8.1</b>	<b>8.7</b>	<b>8.7</b>	<b>7.1</b>	<b>7.3</b>	<b>9.6</b>	<b>10.3</b>	<b>14.7</b>	<b>9.2</b>	<b>10.8</b>
GDP Per Capita in KHR Million	2.4	2.6	2.7	2.9	3.0	3.9	4.2	4.6	4.9	5.4
GDP Per Capita in USD	599	637	672	714	755	973	1,042	1,131	1,218	1,330



p/: preliminary estimates

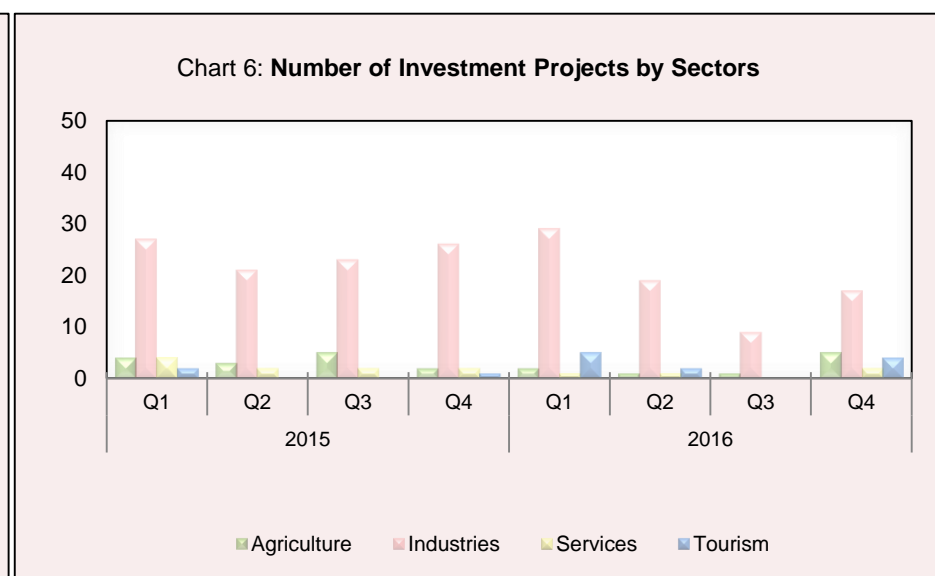
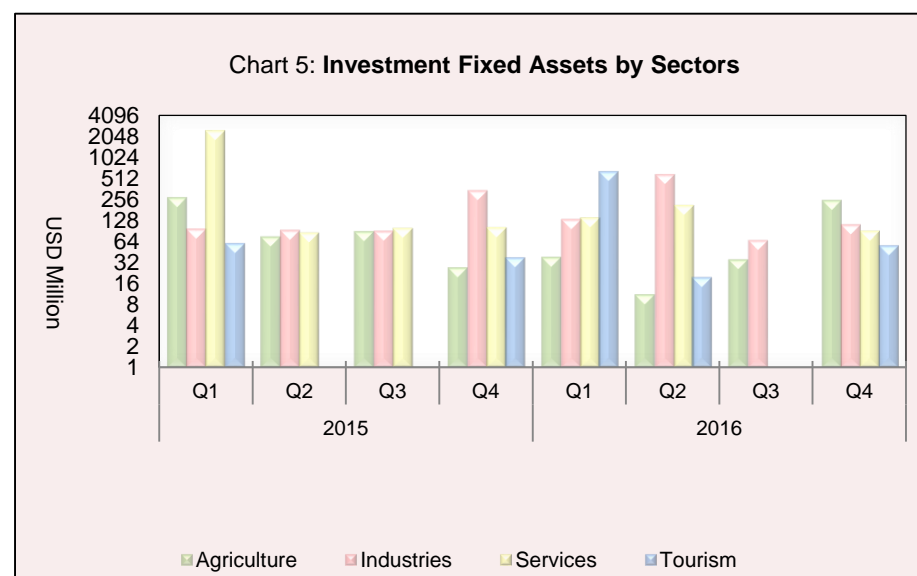
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Source: National Institute of Statistics

### Table 4: Investment Projects Approved by Sectors

(In USD Million)

Sector	Agriculture		Industries		Services		Tourism		Total	
	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets
<b>2015</b>										
<b>Q1</b>	4	270.8	27	97.9	4	2,444.0	2	60.6	<b>37</b>	<b>2,873.3</b>
<b>Q2</b>	3	74.5	21	94.5	2	85.6	-	-	<b>26</b>	<b>254.6</b>
<b>Q3</b>	5	88.5	23	91.9	2	99.0	-	-	<b>30</b>	<b>279.4</b>
<b>Q4</b>	2	27.2	26	346.2	2	101.4	1	38	<b>31</b>	<b>512.7</b>
<b>Total</b>	<b>14</b>	<b>461.0</b>	<b>97</b>	<b>630.5</b>	<b>10</b>	<b>2,730.1</b>	<b>3</b>	<b>98.6</b>	<b>124</b>	<b>3,920.1</b>
<b>2016</b>										
<b>Q1</b>	2	38.3	29	134.3	1	140.0	5	642.4	<b>37</b>	<b>955.0</b>
<b>Q2</b>	1	11.2	19	585.6	1	211.0	2	19.8	<b>23</b>	<b>827.5</b>
<b>Q3</b>	1	35.3	9	67.4	-	-	-	-	<b>10</b>	<b>102.7</b>
<b>Q4</b>	5	246.6	17	113.5	2	91	4	56.3	<b>28</b>	<b>507.4</b>
<b>Total</b>	<b>9</b>	<b>331.3</b>	<b>74</b>	<b>900.8</b>	<b>4</b>	<b>442.0</b>	<b>11</b>	<b>718.4</b>	<b>98</b>	<b>2,392.5</b>



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

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

(In USD Million)

Country	2014	2015				2016			
	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
Cambodia	66.7	2,754.9	117.4	45.2	217.9	379.4	277.6	35.3	51.3
China	46.2	56.1	72.3	43.8	68.4	460.7	19.9	6.4	210.3
Korea	2.4	3.0	-	0.5	5.0	14.4	3.2	-	-
United States	-	0.2	-	-	2.9	9.0	-	-	2.4
Thailand	-	-	13.1	1.9	7.4	4.9	104.8	-	20.0
Vietnam	12.2	28.4	-	60.9	-	-	-	-	77.0
Malaysia	-	-	5.9	1.7	55.3	2.5	-	-	-
Singapore	-	-	-	-	26.8	-	-	2.0	101.0
Taiwan	-	8.5	10.6	9.1	18.3	10.5	2.2	8.4	-
Australia	16.7	-	-	-	-	-	-	-	-
England	5.2	-	12.9	9.5	92.7	12.8	22.9	-	-
Canada	-	2.7	-	-	-	-	-	1.5	4.1
Hong Kong	-	13.9	17.2	72.4	5.7	10.7	174.6	29.1	34.8
Others	0.6	5.5	5.2	34.4	12.5	49.9	222.3	20.0	6.3
<b>Total</b>	<b>149.9</b>	<b>2,873.3</b>	<b>254.6</b>	<b>279.4</b>	<b>512.7</b>	<b>955.0</b>	<b>827.5</b>	<b>102.7</b>	<b>507.4</b>
<b>( Share of total )</b>									
Cambodia	44.5	95.9	46.1	16.2	42.5	39.7	33.5	34.4	10.1
China	30.8	2.0	28.4	15.7	13.3	48.2	2.4	6.2	41.5
Korea	1.6	0.1	-	0.2	1.0	1.5	0.4	-	-
United States	-	0.0	-	-	0.6	0.9	-	-	0.5
Thailand	-	-	5.2	0.7	1.4	0.5	12.7	-	3.9
Vietnam	8.1	1.0	-	21.8	-	-	-	-	15.2
Malaysia	-	-	2.3	0.6	10.8	0.3	-	-	-
Singapore	-	-	-	-	5.2	-	-	2.0	19.9
Taiwan	-	0.3	4.2	3.3	3.6	1.1	0.3	8.2	-
Australia	11.1	-	-	-	-	-	-	-	-
England	3.4	-	5.1	3.4	18.1	1.3	2.8	-	-
Canada	-	0.1	-	-	-	-	-	1.5	0.8
Hong Kong	-	0.5	6.8	25.9	1.1	1.1	21.1	28.3	6.9
Others	0.4	0.2	2.1	12.3	2.4	5.2	26.9	19.5	1.2
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

\* Fixed Assets

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

**Table 6: Daily Exchange Rate in December 2016**

(KHR/USD)

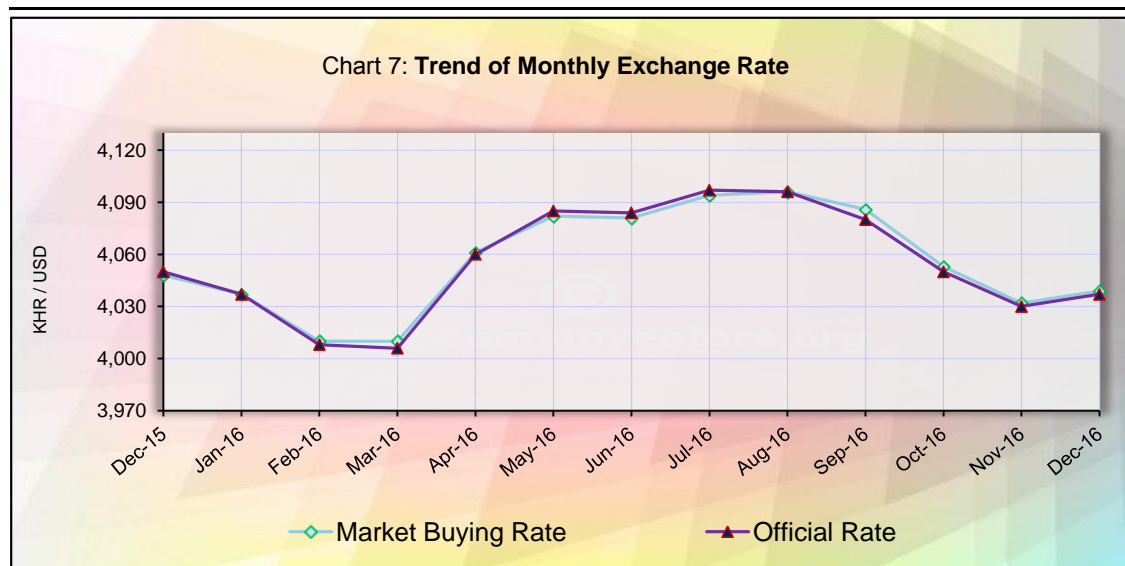
Day	Parallel Market Rate			Official Rate	Daily Change*	
	Purchase	Sale	Midpoint		Spread	% Change
1	4,032	4,039	4,036	4,030	0.0	0.0
2	4,032	4,039	4,036	4,028	0.0	0.0
3	4,032	4,039	4,036	4,028	0.0	0.0
4	4,032	4,039	4,036	4,028	0.0	0.0
5	4,032	4,039	4,036	4,028	0.0	0.0
6	4,032	4,039	4,036	4,027	0.0	0.0
7	4,032	4,039	4,036	4,027	0.0	0.0
8	4,033	4,039	4,036	4,027	1.0	0.0
9	4,033	4,039	4,036	4,026	0.0	0.0
10	4,033	4,039	4,036	4,026	0.0	0.0
11	4,033	4,039	4,036	4,026	0.0	0.0
12	4,033	4,041	4,037	4,026	0.0	0.0
13	4,033	4,041	4,037	4,027	0.0	0.0
14	4,033	4,041	4,037	4,028	0.0	0.0
15	4,034	4,042	4,038	4,030	1.0	0.0
16	4,035	4,045	4,040	4,030	1.0	0.0
17	4,039	4,055	4,047	4,030	4.0	0.1
18	4,039	4,055	4,047	4,030	0.0	0.0
19	4,044	4,055	4,050	4,035	5.0	0.1
20	4,044	4,055	4,050	4,045	0.0	0.0
21	4,047	4,060	4,054	4,045	3.0	0.1
22	4,049	4,059	4,054	4,045	2.0	0.0
23	4,049	4,059	4,054	4,045	0.0	0.0
24	4,044	4,055	4,050	4,045	-5.0	-0.1
25	4,044	4,055	4,050	4,045	0.0	0.0
26	4,044	4,053	4,049	4,042	0.0	0.0
27	4,038	4,049	4,044	4,037	-6.0	-0.1
28	4,039	4,050	4,045	4,037	1.0	0.0
29	4,039	4,050	4,045	4,037	0.0	0.0
30	4,039	4,050	4,045	4,037	0.0	0.0
31	4,039	4,050	4,045	4,037	0.0	0.0
<b>Average Rate</b>	<b>4,037</b>	<b>4,047</b>	<b>4,042</b>	<b>4,033</b>	<b>0.2</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>Dec-14</b>	4,064	0.22	4,073	4,069	4,075
<b>2015</b>					
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
Sep	4,074	-0.59	4,083	4,079	4,076
Oct	4,049	-0.61	4,060	4,055	4,061
Nov	4,044	-0.12	4,056	4,050	4,044
Dec	4,048	0.10	4,055	4,052	4,050
<b>2016</b>					
Jan	4,037	-0.27	4,045	4,041	4,037
Feb	4,010	-0.67	4,016	4,013	4,008
Mar	4,010	0.00	4,018	4,014	4,006
Apr	4,061	1.27	4,073	4,067	4,060
May	4,082	0.52	4,091	4,087	4,085
Jun	4,081	-0.02	4,091	4,086	4,084
Jul	4,094	0.32	4,103	4,099	4,097
Aug	4,096	0.05	4,106	4,101	4,096
Sep	4,086	-0.24	4,097	4,092	4,080
Oct	4,053	-0.81	4,061	4,057	4,050
Nov	4,032	-0.52	4,041	4,037	4,030
Dec	4,039	0.17	4,050	4,045	4,037



**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
Dec-14	5,902	4,075	4,955	3,411	6,342	328	1,166	9,117	3,083	124	191
<b>2015</b>											
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
Sep	5,715	4,076	4,586	3,399	6,176	278	916	8,694	2,855	112	181
Oct	5,658	4,061	4,461	3,356	6,224	298	942	8,654	2,899	114	182
Nov	5,555	4,044	4,281	3,292	6,081	293	951	8,590	2,862	113	180
Dec	5,617	4,050	4,429	3,362	6,000	294	944	8,630	2,863	112	181
<b>2016</b>											
Jan	5,581	4,037	4,413	3,396	5,794	291	968	8,462	2,827	113	182
Feb	5,565	4,008	4,381	3,525	5,555	300	949	8,456	2,840	112	180
Mar	5,635	4,006	4,540	3,565	5,757	302	1,021	8,708	2,966	114	180
Apr	5,739	4,060	4,611	3,756	5,933	308	1,046	8,677	3,021	116	182
May	5,743	4,085	4,554	3,685	5,981	300	995	8,749	2,962	114	182
June	5,701	4,084	4,539	3,975	5,489	311	1,018	8,708	3,033	116	183
July	5,696	4,097	4,541	3,910	5,393	313	1,012	8,706	3,030	118	184
Aug	5,717	4,096	4,565	3,980	5,360	309	1,010	8,822	3,004	118	184
Sep	5,708	4,080	4,578	4,040	5,321	315	993	8,471	3,002	118	183
Oct	5,555	4,050	4,444	3,864	4,937	310	964	8,366	2,908	116	182
Nov	5,449	4,030	4,292	3,587	5,034	297	904	8,100	2,830	113	178
Dec	5,410	4,037	4,265	3,467	4,960	300	901	8,119	2,792	112	178
<b>Monthly % Change</b>	<b>-0.7</b>	<b>0.2</b>	<b>-0.6</b>	<b>-3.3</b>	<b>-1.5</b>	<b>1.0</b>	<b>-0.3</b>	<b>0.2</b>	<b>-1.3</b>	<b>-0.9</b>	<b>0.0</b>



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

(Annual Rate, Weighted Average Rate)

	Nov-15	Dec-15	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16
<b>Interest Rates on Deposits in KHR</b>														
Saving Deposits	1.44	1.43	1.42	1.41	1.41	1.41	1.55	1.55	1.55	1.56	1.51	1.56	1.55	1.56
Fixed deposit 1 Month	2.87	2.86	2.85	2.81	2.80	2.80	2.98	2.99	3.00	3.00	3.01	3.08	3.07	3.11
Fixed deposit 3 Months	4.72	4.71	4.69	4.62	4.61	4.65	4.76	4.79	4.79	4.79	4.77	4.79	4.79	4.84
Fixed deposit 6 Months	5.66	5.65	5.63	5.55	5.53	5.58	5.71	5.74	5.75	5.74	5.71	5.72	5.73	5.79
Fixed deposit 12 Months	6.65	6.64	6.62	6.53	6.51	6.55	6.77	6.79	6.81	6.80	6.78	6.84	6.84	6.91
<b>Interest Rates on Deposits in USD</b>														
Saving Deposits	0.79	0.78	0.79	0.80	0.80	0.81	0.88	0.89	0.86	0.90	0.87	0.84	0.84	0.84
Fixed deposit 1 Month	1.73	1.73	1.73	1.68	1.68	1.71	1.78	1.80	1.81	1.82	1.79	1.75	1.76	1.77
Fixed deposit 3 Months	2.45	2.46	2.46	2.43	2.43	2.43	2.50	2.49	2.51	2.49	2.46	2.44	2.41	2.42
Fixed deposit 6 Months	3.42	3.42	3.43	3.43	3.41	3.40	3.46	3.47	3.49	3.46	3.40	3.41	3.41	3.41
Fixed deposit 12 Months	4.45	4.45	4.46	4.45	4.44	4.43	4.51	4.52	4.54	4.50	4.42	4.43	4.43	4.44
<b>Interest Rates on Loans in KHR</b>														
1 Month	18.00	18.00	18.00	18.00	18.00	18.23	18.00	18.00	20.04	20.26	20.41	20.47	20.49	20.46
3 Months	18.00	18.00	18.00	18.00	18.00	18.23	18.00	18.00	20.04	20.26	20.41	20.47	20.49	20.46
6 Months	19.52	19.74	19.62	19.14	19.17	19.95	20.64	18.76	20.41	20.66	20.84	21.16	21.19	21.20
12 Months	16.24	16.24	16.31	16.35	16.36	16.71	16.26	17.34	17.35	17.33	17.33	17.34	17.34	17.35
<b>Interest Rates on Loans in USD</b>														
1 Month	12.85	12.86	13.19	12.60	11.49	12.58	11.96	11.84	12.41	12.38	12.39	12.45	12.45	12.63
3 Months	12.44	12.45	12.72	12.27	11.51	12.08	11.63	11.54	12.27	12.27	12.26	12.45	12.34	12.27
6 Months	12.91	12.95	13.41	12.97	12.16	13.09	12.47	12.36	12.70	12.67	12.79	13.00	12.34	12.57
12 Months	11.64	11.60	11.82	11.45	11.12	11.57	11.71	11.74	11.85	11.82	11.84	11.82	11.78	11.90

\* Including Commercial Banks and Specialized Banks

\*\* Revised

**Table 10: Monetary Survey**

(In KHR Billion)

	Dec-15*	Sep-16	Oct-16	Nov-16	Dec-16
<b>Net Foreign Assets</b>	<b>26,707.3</b>	<b>32,188.4</b>	<b>32,606.2</b>	<b>31,687.6</b>	<b>31,814.5</b>
Foreign Assets	39,355.4	46,945.1	47,169.8	47,140.3	47,581.6
Foreign Liabilities	-12,648.0	-14,756.8	-14,563.6	-15,452.7	-15,767.1
<b>Net Domestic Assets</b>	<b>22,160.9</b>	<b>24,939.2</b>	<b>24,989.2</b>	<b>25,287.5</b>	<b>25,802.3</b>
<b>Domestic Credit</b>	<b>39,642.3</b>	<b>46,634.4</b>	<b>46,659.8</b>	<b>47,124.7</b>	<b>48,310.3</b>
<b>Net Claims on Government</b>	<b>-6,428.8</b>	<b>-7,916.6</b>	<b>-7,953.0</b>	<b>-8,009.2</b>	<b>-8,148.5</b>
Claims on Government	270.4	270.2	270.2	270.2	270.2
Deposits of Government	-6,699.2	-8,186.9	-8,223.3	-8,279.4	-8,418.7
<b>Non-Government</b>	<b>46,071.0</b>	<b>54,551.1</b>	<b>54,612.8</b>	<b>55,133.9</b>	<b>56,458.8</b>
State Enterprises	0.0	0.0	0.0	0.0	0.0
Private Sector	46,071.0	54,551.1	54,612.8	55,133.9	56,458.8
Of Which in Foreign Currency	45,423.7	53,876.1	53,942.9	54,422.1	55,741.0
<b>Other Items Net</b>	<b>-17,481.4</b>	<b>-21,695.3</b>	<b>-21,670.6</b>	<b>-21,837.2</b>	<b>-22,508.0</b>
Restricted Deposits	-1,020.9	-1,240.7	-1,244.8	-1,263.3	-1,301.5
Capital & Reserves	-15,377.5	-18,384.7	-18,042.0	-17,743.2	-17,904.6
Others	-1,083.0	-2,069.9	-2,383.8	-2,830.7	-3,301.8
<b>Liquidity (M2)</b>	<b>48,868.2</b>	<b>57,127.5</b>	<b>57,595.4</b>	<b>56,975.1</b>	<b>57,616.8</b>
<b>Money (M1)</b>	<b>6,786.5</b>	<b>7,460.9</b>	<b>7,176.7</b>	<b>7,135.9</b>	<b>7,273.0</b>
Currency Outside Banks	5,941.8	6,713.4	6,461.4	6,358.1	6,473.4
Demand Deposits	844.6	747.5	715.3	777.8	799.7
<b>Quasi-Money</b>	<b>42,081.7</b>	<b>49,666.6</b>	<b>50,418.7</b>	<b>49,839.2</b>	<b>50,343.8</b>
Time and Savings Deposits	1,549.9	2,036.0	2,193.3	2,320.7	2,386.3
Foreign Currency Deposits	40,531.8	47,630.6	48,225.4	47,518.5	47,957.4

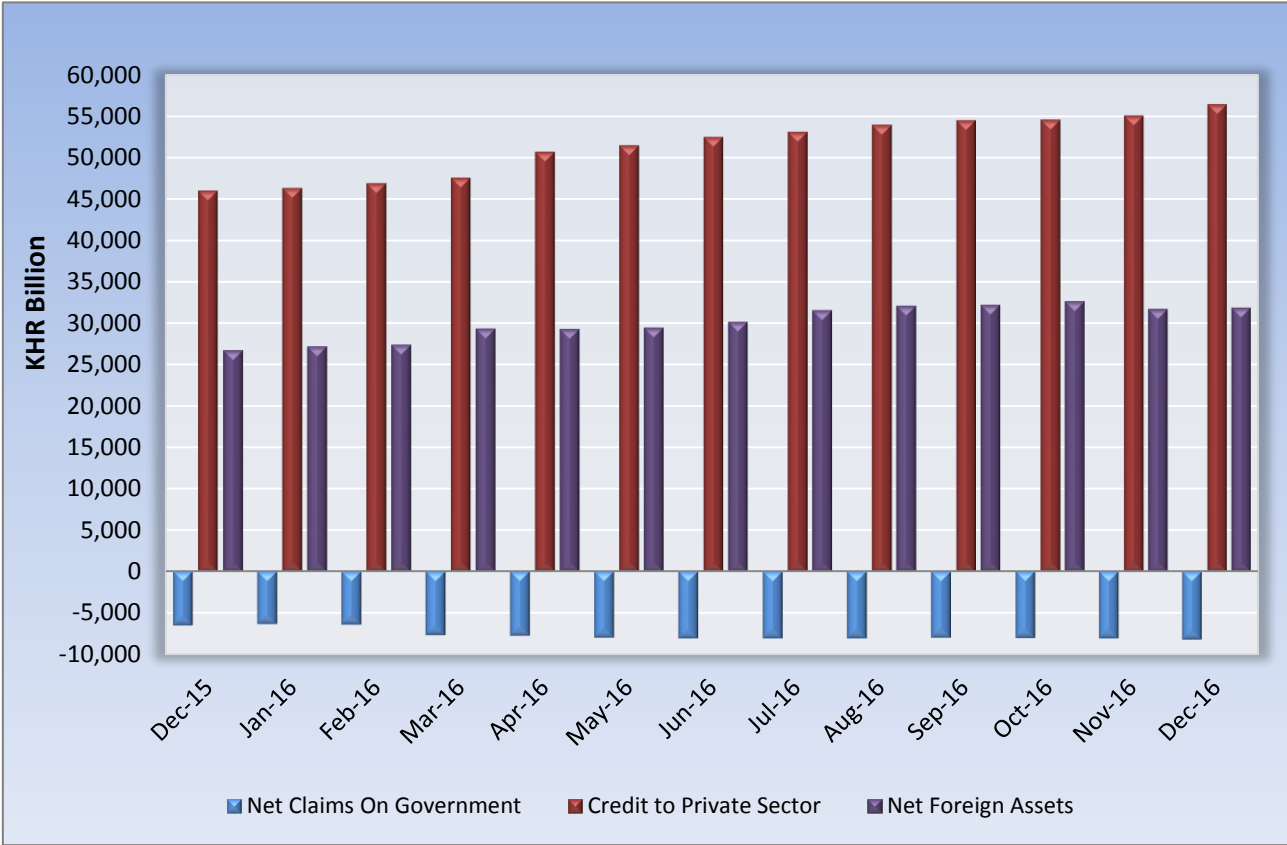
\* Revised

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

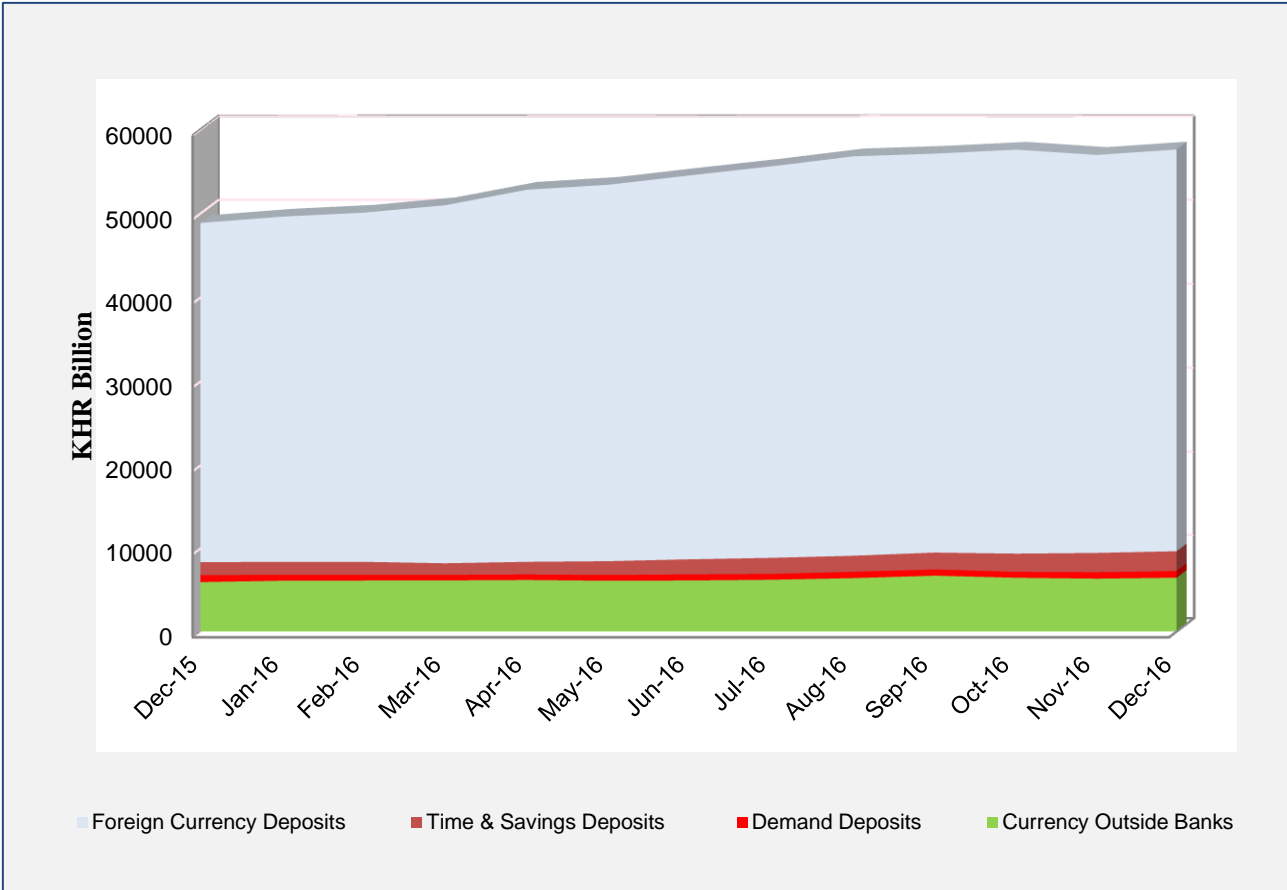
	Change in KHR Billion			Percentage Change		
	Oct-16	Nov-16	Dec-16	Oct-16	Nov-16	Dec-16
<b>Net Foreign Assets</b>	<b>417.8</b>	<b>-918.6</b>	<b>126.9</b>	<b>1.3</b>	<b>-2.8</b>	<b>0.4</b>
Foreign Assets	224.7	-29.5	441.3	0.5	-0.1	0.9
Foreign Liabilities	-193.2	889.1	314.4	-1.3	6.1	2.0
<b>Net Domestic Assets</b>	<b>50.0</b>	<b>298.3</b>	<b>514.8</b>	<b>0.2</b>	<b>1.2</b>	<b>2.0</b>
<b>Domestic Credit</b>	<b>25.4</b>	<b>464.9</b>	<b>1,185.6</b>	<b>0.1</b>	<b>1.0</b>	<b>2.5</b>
<b>Net Claims on Government</b>	<b>-36.4</b>	<b>-56.2</b>	<b>-139.3</b>	<b>-0.5</b>	<b>-0.7</b>	<b>-1.7</b>
Claims on Government	0.0	0.0	0.0	0.0	0.0	0.0
Deposits of Government	36.4	56.2	139.3	0.4	0.7	1.7
<b>Non-Government</b>	<b>61.8</b>	<b>521.1</b>	<b>1,324.9</b>	<b>0.1</b>	<b>1.0</b>	<b>2.4</b>
State Enterprises	0.0	0.0	0.0	0.0	0.0	0.0
Private Sector	61.8	521.1	1,324.9	0.1	1.0	2.4
Of Which in Foreign Currency	66.8	479.2	1,318.8	0.1	0.9	2.4
<b>Other</b>	<b>24.7</b>	<b>-166.6</b>	<b>-670.8</b>	<b>0.1</b>	<b>-0.8</b>	<b>-3.1</b>
Restricted Deposits	4.1	18.5	38.3	0.3	1.5	3.0
Capital & Reserves	-342.7	-298.8	161.4	-1.9	-1.7	0.9
Others	-313.9	-447.0	-471.1	-15.2	-18.8	-16.6
<b>Liquidity (M2)</b>	<b>467.9</b>	<b>-620.3</b>	<b>641.7</b>	<b>0.8</b>	<b>-1.1</b>	<b>1.1</b>
<b>Money (M1)</b>	<b>-284.3</b>	<b>-40.7</b>	<b>137.1</b>	<b>-3.8</b>	<b>-0.6</b>	<b>1.9</b>
Currency Outside Banks	-252.0	-103.2	115.2	-3.8	-1.6	1.8
Demand Deposits	-32.2	62.5	21.9	-4.3	8.7	2.8
<b>Quasi-Money</b>	<b>752.1</b>	<b>-579.6</b>	<b>504.6</b>	<b>1.5</b>	<b>-1.1</b>	<b>1.0</b>
Time and Savings Deposits	157.3	127.4	65.6	7.7	5.8	2.8
Foreign Currency Deposits	594.8	-706.9	438.9	1.2	-1.5	0.9

\* Revised

**Chart 8: Monetary Survey**



**Chart 9: Components of Money Supply**



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

(In KHR Billion)

	<b>Dec-15</b>	<b>Sep-16</b>	<b>Oct-16</b>	<b>Nov-16</b>	<b>Dec-16</b>
<b>Net Foreign Assets</b>	<b>-2,782</b>	<b>-4,112</b>	<b>-4,121</b>	<b>-4,687</b>	<b>-4,522</b>
Foreign Assets	9,481	10,253	10,062	10,392	10,875
Foreign Liabilities	12,263	14,366	14,183	15,079	15,397
<b>Net Domestic Assets</b>	<b>29,064</b>	<b>34,686</b>	<b>34,511</b>	<b>34,241</b>	<b>35,044</b>
<b>Net Domestic Credit</b>	<b>45,445</b>	<b>53,927</b>	<b>53,948</b>	<b>54,478</b>	<b>56,459</b>
Net Claims on Government	-626	-624	-665	-655	-654
Claims on Public Enterprises	0	0	0	0	0
Claims on Private Sector	46,071	54,551	54,613	55,134	56,459
Net claims on National Bank of Cambodia	0	0	0	0	0
<b>Other Assets (net)</b>	<b>-16,380</b>	<b>-19,241</b>	<b>-19,437</b>	<b>-20,237</b>	<b>-21,415</b>
<b>Reserves</b>	<b>16,348</b>	<b>19,706</b>	<b>20,651</b>	<b>20,902</b>	<b>21,069</b>
Cash	362	497	536	621	484
Deposits at National Bank of Cambodia	15,711	18,797	19,722	19,920	20,104
Other Credits at National Bank of Cambodia	275	412	393	361	482
<b>Total Deposits</b>	<b>42,630</b>	<b>50,280</b>	<b>51,041</b>	<b>50,456</b>	<b>50,938</b>
Demand Deposits	549	613	622	617	594
Time and Savings Deposits	1,550	2,036	2,193	2,321	2,386
Foreign Currency Deposits	40,532	47,631	48,225	47,519	47,957
<b>Total Assets</b>	<b>80,962</b>	<b>94,637</b>	<b>95,596</b>	<b>96,622</b>	<b>98,298</b>
		<b>(Monthly Percentage Change)</b>			
<b>Net Foreign Assets</b>	<b>14.7</b>	<b>6.1</b>	<b>0.2</b>	<b>13.7</b>	<b>-3.5</b>
Foreign Assets	0.1	-2.9	-1.9	3.3	4.6
Foreign Liabilities	3.1	-0.5	-1.3	6.3	2.1
<b>Net Domestic Assets</b>	<b>2.1</b>	<b>0.2</b>	<b>-0.5</b>	<b>-0.8</b>	<b>2.3</b>
<b>Net Domestic Credit</b>	<b>2.1</b>	<b>1.1</b>	<b>0.0</b>	<b>1.0</b>	<b>3.6</b>
Net Claims on Government	2.3	-2.6	6.6	-1.4	-0.3
Claims on Public Enterprises	0.0	0.0	0.0	0.0	0.0
Claims on Private Sector	2.1	1.0	0.1	1.0	2.4
Net claims on National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
<b>Other Assets (net)</b>	<b>2.1</b>	<b>2.7</b>	<b>1.0</b>	<b>4.1</b>	<b>5.8</b>
<b>Reserves</b>	<b>5.8</b>	<b>1.0</b>	<b>4.8</b>	<b>1.2</b>	<b>0.8</b>
Cash	-25.6	3.3	7.9	15.8	-22.0
Deposits at National Bank of Cambodia	6.7	1.4	4.9	1.0	0.9
Other Credits at National Bank of Cambodia	15.6	-18.0	-4.6	-8.2	33.5
<b>Total Deposits</b>	<b>2.7</b>	<b>0.0</b>	<b>1.5</b>	<b>-1.1</b>	<b>1.0</b>
Demand Deposits	12.1	-4.3	1.5	-0.9	-3.7
Time and Savings Deposits	11.7	5.4	7.7	5.8	2.8
Foreign Currency Deposits	2.3	-0.1	1.2	-1.5	0.9
<b>Total Assets</b>	<b>2.5</b>	<b>0.4</b>	<b>1.0</b>	<b>1.1</b>	<b>1.7</b>

**Table 13: Analytical Balance Sheet of The Monetary Authorities**

(In KHR Billions)

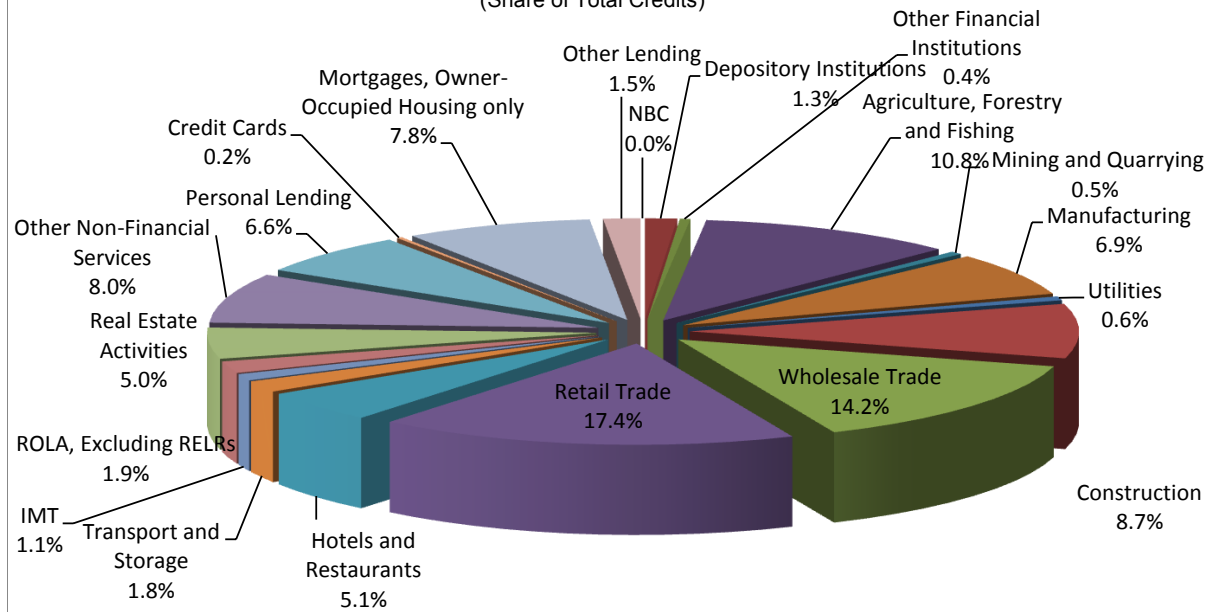
	<b>Dec-15*</b>	<b>Sep-16</b>	<b>Oct-16</b>	<b>Nov-16</b>	<b>Dec-16</b>
<b>Reserve money</b>	<b>22,501</b>	<b>26,989</b>	<b>27,931</b>	<b>28,016</b>	<b>28,123</b>
Currency Outside Banks	5,942	6,713	6,461	6,358	6,473
Vault Cash	362	497	536	621	484
Bank Deposits	15,901	19,644	20,841	20,876	20,960
Required Reserves	7,293	8,478	8,522	8,656	8,784
Others	8,607	11,166	12,319	12,220	12,176
Other Deposits	296	134	93	161	206
<b>Net Foreign Assets</b>	<b>29,490</b>	<b>36,301</b>	<b>36,727</b>	<b>36,375</b>	<b>36,336</b>
Foreign Assets	29,875	36,692	37,108	36,748	36,707
Foreign Liabilities	385	391	381	373	371
<b>Net Domestic Assets</b>	<b>-6,989</b>	<b>-9,312</b>	<b>-8,796</b>	<b>-8,359</b>	<b>-8,213</b>
Net Credit to Government	-5,802	-7,293	-7,288	-7,354	-7,495
Claims	270	270	270	270	270
Deposits	6,073	7,563	7,559	7,624	7,765
Net Claims on Banks	-962	-1,130	-1,117	-1,117	-1,144
Other Items (net)	-225	-889	-390	113	426
		<b>Percentage Change %</b>			
<b>Reserve money</b>	<b>4.0</b>	<b>1.6</b>	<b>3.5</b>	<b>0.3</b>	<b>0.4</b>
Currency Outside Banks	2.1	4.6	-3.8	-1.6	1.8
Vault Cash	-25.6	3.3	7.9	15.8	-22.0
Bank Deposits	5.7	0.5	6.1	0.2	0.4
Required Reserves	2.1	0.4	0.5	1.6	1.5
Others	9.0	0.6	10.3	-0.8	-0.4
Other Deposits	2.3	9.6	-30.9	73.3	27.7
<b>Net Foreign Assets</b>	<b>3.8</b>	<b>1.0</b>	<b>1.2</b>	<b>-1.0</b>	<b>-0.1</b>
Foreign Assets	3.7	1.0	1.1	-1.0	-0.1
Foreign Liabilities	1.1	-0.2	-2.7	-1.9	-0.7
<b>Net Domestic Assets</b>	<b>-3.1</b>	<b>-0.7</b>	<b>-5.5</b>	<b>-5.0</b>	<b>-1.7</b>
Net Credit to Government	-3.6	-0.8	-0.1	0.9	1.9
Claims	0.0	0.0	0.0	0.0	0.0
Deposits	3.4	-0.8	-0.1	0.9	1.8
Net Claims on Banks	-0.8	0.7	-1.1	0.0	2.4
Other Items (net)	0.0	-0.9	-56.1	-128.9	278.3

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

(In KHR Billion)

	Dec-15	Sep-16	Oct-16	Nov-16	Dec-16
<b>1. Financial Institutions</b>	<b>1,168.9</b>	<b>1,308.7</b>	<b>1,338.4</b>	<b>1,348.8</b>	<b>1,008.2</b>
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	833.9	1,066.8	1,068.9	1,061.0	758.9
1.3. Other Financial Institutions	335.0	241.9	269.6	287.8	249.2
<b>2. Non-Financial Institutions</b>	<b>39,806.6</b>	<b>45,821.9</b>	<b>45,782.6</b>	<b>46,565.7</b>	<b>46,778.8</b>
2.1. Agriculture, Forestry and Fishing	4,973.3	6,054.6	6,057.0	6,019.4	6,134.1
2.2. Mining and Quarrying	255.4	296.3	294.7	293.3	294.4
2.3. Manufacturing	3,704.6	3,935.1	3,851.6	3,849.9	3,937.9
2.4. Utilities	353.6	455.3	436.1	420.6	368.2
2.5. Construction	3,492.8	4,521.6	4,524.0	4,636.4	4,962.6
2.6. Wholesale Trade	8,296.6	8,133.7	8,132.4	8,590.3	8,078.6
2.7. Retail Trade	7,511.1	9,426.6	9,700.1	9,800.3	9,949.9
2.8. Hotels and Restaurants	2,828.0	2,910.3	2,929.3	2,881.6	2,904.1
2.9. Transport and Storage	636.9	973.1	992.8	1,018.3	1,051.1
2.10. Information Media and Telecommunications	469.2	529.5	520.9	579.6	615.1
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	848.8	1,141.8	1,124.5	1,155.3	1,095.2
2.12. Real Estate Activities	2,347.5	3,030.3	2,825.0	2,851.6	2,838.2
2.13. Other Non-Financial Services	4,088.7	4,413.6	4,394.2	4,469.4	4,549.5
<b>3. Personal Essentials</b>	<b>6,109.6</b>	<b>7,848.4</b>	<b>7,896.6</b>	<b>8,128.0</b>	<b>8,359.9</b>
3.1. Personal Lending	2,557.7	3,592.0	3,575.8	3,687.9	3,791.2
3.2. Credit Cards	82.5	107.8	112.3	122.6	131.0
3.3. Mortgages, Owner-Occupied Housing only	3,469.3	4,148.6	4,208.5	4,317.5	4,437.7
<b>4. Other Lending</b>	<b>861.1</b>	<b>1,011.6</b>	<b>945.6</b>	<b>856.7</b>	<b>880.4</b>
<b>Total Gross Loan</b>	<b>47,946.2</b>	<b>55,990.6</b>	<b>55,963.2</b>	<b>56,899.2</b>	<b>57,027.2</b>

**Chart 10: Credits Granted by Deposit Money Banks Classified by Industry in December 2016**  
(Share of Total Credits)



\* Revised

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

	Dec-15	Sep-16	Oct-16	Nov-16	Dec-16
<b>(Monthly Change in KHR Billion)</b>					
<b>1. Financial Institutions</b>	<b>200.3</b>	<b>103.4</b>	<b>29.7</b>	<b>10.3</b>	<b>-340.6</b>
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	211.1	110.4	2.1	-7.9	-302.0
1.3. Other Financial Institutions	-10.8	-7.1	27.7	18.2	-38.6
<b>2. Non-Financial Institutions</b>	<b>273.1</b>	<b>128.7</b>	<b>-39.3</b>	<b>783.1</b>	<b>213.1</b>
2.1. Agriculture, Forestry and Fishing	-29.5	85.5	2.4	-37.6	114.6
2.2. Mining and Quarrying	6.6	17.1	-1.6	-1.4	1.1
2.3. Manufacturing	-34.5	-130.4	-83.5	-1.7	88.0
2.4. Utilities	0.5	46.8	-19.2	-15.6	-52.4
2.5. Construction	-25.2	81.4	2.4	112.4	326.2
2.6. Wholesale Trade	26.7	-111.1	-1.3	457.8	-511.7
2.7. Retail Trade	90.9	76.0	273.5	100.2	149.7
2.8. Hotels and Restaurants	57.0	-5.8	19.0	-47.6	22.5
2.9. Transport and Storage	24.5	58.4	19.7	25.4	32.9
2.10. Information Media and Telecommunications	82.7	-14.6	-8.7	58.7	35.5
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	7.2	43.5	-17.2	30.7	-60.1
2.12. Real Estate Activities	-13.7	8.1	-205.3	26.6	-13.4
2.13. Other Non-Financial Services	79.9	-26.2	-19.4	75.1	80.1
<b>3. Personal Essentials</b>	<b>213.5</b>	<b>123.0</b>	<b>48.2</b>	<b>231.4</b>	<b>231.9</b>
3.1. Personal Lending	99.9	-2.2	-16.2	112.1	103.3
3.2. Credit Cards	2.1	7.7	4.4	10.3	8.4
3.3. Mortgages, Owner-Occupied Housing only	111.6	117.4	59.9	109.0	120.1
<b>4. Other Lending</b>	<b>-51.1</b>	<b>21.1</b>	<b>-66.0</b>	<b>-88.8</b>	<b>23.6</b>
<b>Total Gross Loan</b>	<b>635.9</b>	<b>376.2</b>	<b>-27.4</b>	<b>936.0</b>	<b>128.0</b>
<b>(Monthly Percentage Change)</b>					
<b>1. Financial Institutions</b>	<b>20.7</b>	<b>8.6</b>	<b>2.3</b>	<b>0.8</b>	<b>-25.3</b>
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	33.9	11.5	0.2	-0.7	-28.5
1.3. Other Financial Institutions	-3.1	-2.8	11.4	6.8	-13.4
<b>2. Non-Financial Institutions</b>	<b>0.7</b>	<b>0.3</b>	<b>-0.1</b>	<b>1.7</b>	<b>0.5</b>
2.1. Agriculture, Forestry and Fishing	-0.6	1.4	0.0	-0.6	1.9
2.2. Mining and Quarrying	2.7	6.1	-0.5	-0.5	0.4
2.3. Manufacturing	-0.9	-3.2	-2.1	0.0	2.3
2.4. Utilities	0.1	11.5	-4.2	-3.6	-12.5
2.5. Construction	-0.7	1.8	0.1	2.5	7.0
2.6. Wholesale Trade	0.3	-1.3	0.0	5.6	-6.0
2.7. Retail Trade	1.2	0.8	2.9	1.0	1.5
2.8. Hotels and Restaurants	2.1	-0.2	0.7	-1.6	0.8
2.9. Transport and Storage	4.0	6.4	2.0	2.6	3.2
2.10. Information Media and Telecommunications	21.4	-2.7	-1.6	11.3	6.1
2.11. Rental and Operational Leasing Activities, Excluded Real Estate Leasing and Rentals	0.9	4.0	-1.5	2.7	-5.2
2.12. Real Estate Activities	-0.6	0.3	-6.8	0.9	-0.5
2.13. Other Non-Financial Services	2.0	-0.6	-0.4	1.7	1.8
<b>3. Personal Essentials</b>	<b>3.6</b>	<b>1.6</b>	<b>0.6</b>	<b>2.9</b>	<b>2.9</b>
3.1. Personal Lending	4.1	-0.1	-0.5	3.1	2.8
3.2. Credit Cards	2.6	7.7	4.1	9.2	6.9
3.3. Mortgages, Owner-Occupied Housing only	3.3	2.9	1.4	2.6	2.8
<b>4. Other Lending</b>	<b>-5.6</b>	<b>2.1</b>	<b>-6.5</b>	<b>-9.4</b>	<b>2.8</b>
<b>Total Gross Loan</b>	<b>1.3</b>	<b>0.7</b>	<b>0.0</b>	<b>1.7</b>	<b>0.2</b>

\* Revised



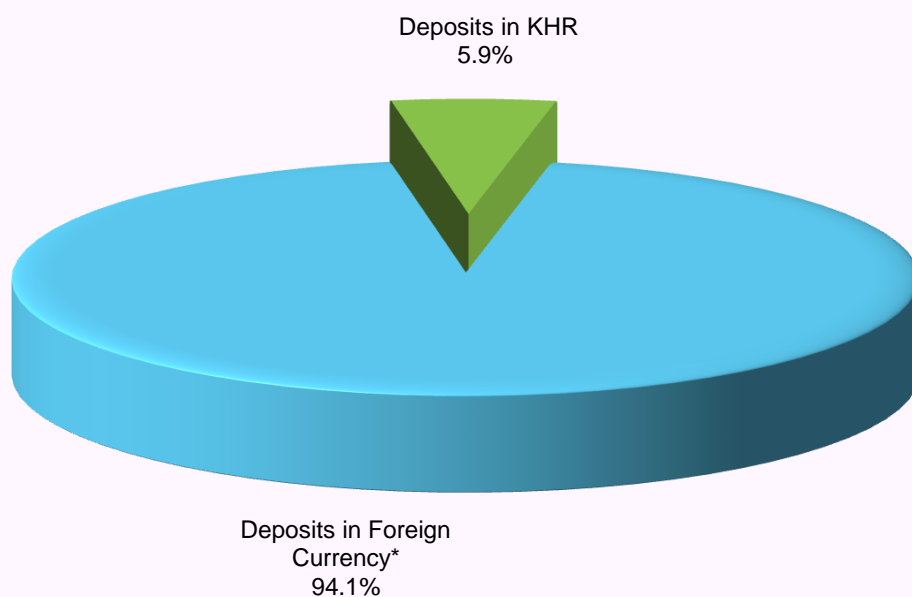
**Table 16: Deposits with Deposit Money Banks**

(In KHR Billion)

	Dec-15	Sep-16	Oct-16	Nov-16	Dec-16
<b>Deposits in KHR</b>					
Demand deposits	820.3	905.6	928.0	902.0	900.0
Savings deposits	899.0	862.5	984.9	1,070.7	1,001.0
Fixed deposits	659.1	1,158.3	1,186.5	1,215.1	1,358.8
Others	33.6	33.7	46.4	63.2	35.9
<b>Total</b>	<b>2,412.0</b>	<b>2,960.1</b>	<b>3,145.8</b>	<b>3,251.0</b>	<b>3,295.7</b>
<b>Deposits in Foreign Currency*</b>					
Demand deposits	8,748.8	9,598.7	10,126.8	9,828.6	10,444.0
Savings deposits	13,833.3	15,605.3	15,284.7	15,153.2	15,642.4
Fixed deposits	20,630.8	25,096.6	25,361.0	25,176.4	25,523.2
Others	721.2	798.8	851.7	997.3	794.4
<b>Total</b>	<b>43,934.1</b>	<b>51,099.3</b>	<b>51,624.2</b>	<b>51,155.6</b>	<b>52,404.1</b>
<b>Grand Total</b>	<b>46,346.0</b>	<b>54,059.3</b>	<b>54,770.0</b>	<b>54,406.5</b>	<b>55,699.8</b>

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

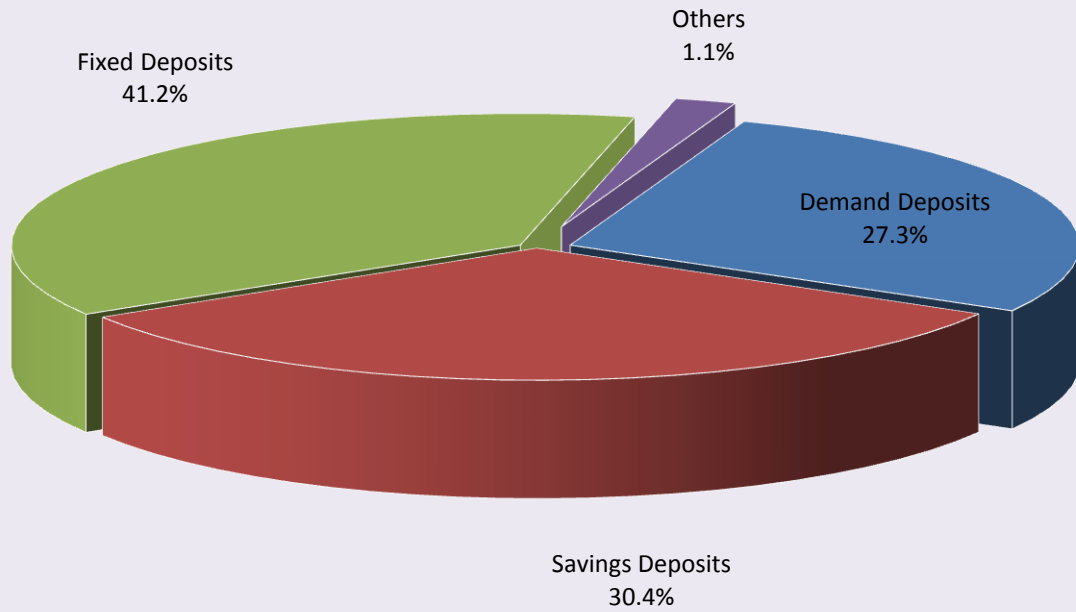
**Chart 11: Deposits with Deposit Money Banks Classified by Currency, as of December 2016**  
(Share of Grand Total Deposits)



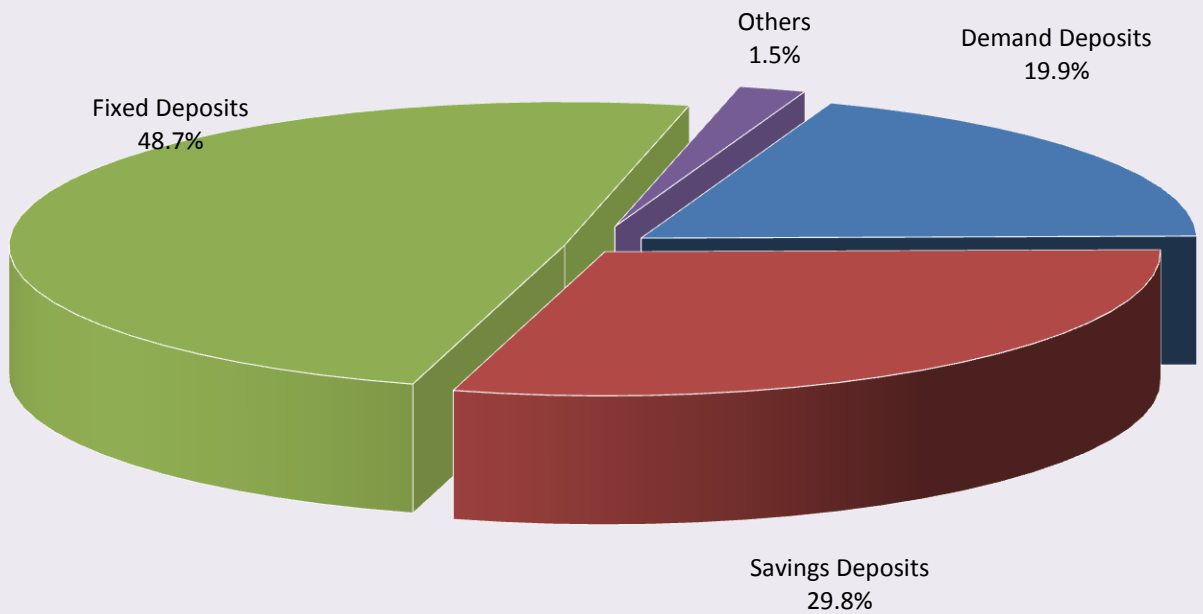
**Table 17: Monthly Change of Deposits with Deposit Money Banks**

	Dec-15	Sep-16	Oct-16	Nov-16	Dec-16
	<b>(Change in KHR Billion)</b>				
<b>Deposits in KHR</b>					
Demand deposits	44.7	-45.0	22.4	-26.0	-2.0
Savings deposits	161.6	-21.4	122.4	85.8	-69.6
Fixed deposits	3.1	122.7	28.2	28.7	143.7
Others	1.4	3.5	12.8	16.7	-27.3
<b>Total</b>	<b>210.8</b>	<b>59.9</b>	<b>185.7</b>	<b>105.1</b>	<b>44.7</b>
<b>Deposits in Foreign Currency</b>					
Demand deposits	252.8	-445.5	528.2	-298.2	615.4
Savings deposits	-44.5	-61.1	-320.6	-131.5	489.2
Fixed deposits	898.0	379.4	264.4	-184.6	346.8
Others	57.9	-47.4	52.9	145.6	-202.9
<b>Total</b>	<b>1,164.2</b>	<b>-174.7</b>	<b>524.9</b>	<b>-468.6</b>	<b>1,248.5</b>
<b>Grand Total</b>	<b>1,374.9</b>	<b>-114.8</b>	<b>710.7</b>	<b>-363.5</b>	<b>1,293.3</b>
	<b>(Percentage Change)</b>				
<b>Deposits in KHR</b>					
Demand deposits	5.8	-4.7	2.5	-2.8	-0.2
Savings deposits	21.9	-2.4	14.2	8.7	-6.5
Fixed deposits	0.5	11.8	2.4	2.4	11.8
Others	4.2	11.7	37.9	36.0	-43.2
<b>Total</b>	<b>9.6</b>	<b>2.1</b>	<b>6.3</b>	<b>3.3</b>	<b>1.4</b>
<b>Deposits in Foreign Currency</b>					
Demand deposits	3.0	-4.4	5.5	-2.9	6.3
Savings deposits	-0.3	-0.4	-2.1	-0.9	3.2
Fixed deposits	4.6	1.5	1.1	-0.7	1.4
Others	8.7	-5.6	6.6	17.1	-20.3
<b>Total</b>	<b>2.7</b>	<b>-0.3</b>	<b>1.0</b>	<b>-0.9</b>	<b>2.4</b>
<b>Grand Total</b>	<b>3.1</b>	<b>-0.2</b>	<b>1.3</b>	<b>-0.7</b>	<b>2.4</b>

**Chart 12: Deposits in KHR Classified by Type, as of December 2016**  
(Share of Total KHR Deposits)



**Chart 13: Deposits in Foreign Currency Classified by Type, as of December 2016**  
(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>	2,282	16,384	89,829	1,610,844	5,364	2% - 3%	27%-39%
<b>2014</b>	2,754	18,254	107,964	1,844,893	8,340	2% - 3%	27%-39%
<b>2015</b>							
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%
Sep	3,897	23,822	133,047	2,062,632	11,510	2% - 4%	25%-41%
Oct	3,795	23,045	123,341	2,044,405	11,764	2% - 4%	25%-41%
Nov	3,932	24,317	129,816	2,097,632	12,093	2% - 4%	25%-41%
Dec	4,576	27,510	141,514	2,149,180	12,365	2% - 4%	25%-41%
<b>2016</b>							
Jan	4,986	29,753	156,982	2,224,371	12,877	2% - 4%	25%-41%
Feb	4,873	29,130	147,566	2,178,010	12,972	2% - 4%	25%-41%
Mar	5,217	30,941	159,778	2,209,560	13,543	2% - 4%	25%-41%
Apr	5,002	29,789	149,600	2,104,254	11,745	2% - 4%	25%-41%
May	5,083	30,088	149,921	2,103,589	11,758	2% - 4%	25%-41%
Jun	5,417	31,067	147,979	2,129,086	11,574	2% - 4%	25%-41%
Jul	5,272	29,786	150,305	2,098,765	11,676	2% - 4%	25%-41%
Aug	5,348	29,924	150,836	2,093,722	11,885	2% - 4%	25%-41%
Sep	6,052	41,055	154,593	2,154,736	12,206	2% - 4%	25%-41%
Oct	5,922	32,419	155,077	2,152,265	12,333	2% - 4%	25%-41%
Nov	5,908	32,427	155,087	2,144,547	12,571	2% - 4%	25%-41%
Dec	5,971	32,599	155,499	2,129,907	12,954	2% - 4%	25%-41%

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

Date	Number of Cleared Check	Number of Working Day	Number of Cleared Check Per Day	Total Amount (In KHR Billion)	Daily Average Amount (In KHR Billion)	Returned Check	
						Number	Amount (In KHR Billion)
	1	2	3 = 1/2	4	5 = 4/2	6	7
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>
Dec-14	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>							
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
Sep	11,731	21	559	339.5	16.2	20	0.34
Oct	8,173	16	511	376.2	23.5	35	0.48
Nov	8,052	17	474	405.0	23.8	13	2.83
Dec	10,709	22	487	519.9	23.6	29	0.79
<b>Total</b>	<b>106,919</b>	<b>233</b>	<b>459</b>	<b>4,854.2</b>	<b>20.8</b>	<b>252</b>	<b>47.4</b>
<b>2016</b>							
Jan	9,922	19	522	502.8	26.5	26	0.13
Feb	6,842	20	342	413.3	20.7	19	0.30
Mar	9,920	22	451	692.9	31.5	25	51.33
Apr	5,523	18	307	325.4	18.1	8	0.37
May	5,899	17	347	336.1	19.8	15	0.20
June	9,360	21	446	388.1	18.5	19	0.65
July	7,825	21	373	410.2	19.5	18	5.21
Aug	7,889	23	343	375.1	16.3	15	1.19
Sep	6,845	21	326	429.0	20.4	9	0.24
Oct	4,575	19	241	558.0	29.4	7	54.01
Nov	3,753	19	198	500.9	26.4	12	0.71
Dec	3,938	22	179	490.0	22.3	13	3.15
<b>Total</b>	<b>82,291</b>	<b>242</b>	<b>340</b>	<b>5,421.8</b>	<b>22.4</b>	<b>186</b>	<b>117.5</b>

\* Revised

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

Date	Number of Checks Cleared	Number of days Cleared	Number of Cleared Check per Day	Total Amount (In USD Million)	Daily Average Amount (In USD Million)	Returned Checks	
						Number	Amount
						6	7 (In USD Million)
1	2	3 = 1/2	4	5 = 4/2	6	7	
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>
Dec-14	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>							
Oct	75,042	16	4,690	1,495.5	93.5	633	24.3
Nov	78,785	17	4,634	1,500.0	88.2	579	12.8
Dec	98,062	22	4,457	1,859.8	84.5	728	21.2
<b>Total</b>	<b>992,434</b>	<b>233</b>	<b>4,259</b>	<b>20,758.4</b>	<b>89.1</b>	<b>7,170</b>	<b>268.0</b>
<b>2016</b>							
Jan	83,160	19	4,377	1,713.5	90.2	733	25.5
Feb	80,399	20	4,020	1,503.8	75.2	719	18.6
Mar	95,417	22	4,337	2,007.4	91.3	795	26.7
Apr	74,005	18	4,111	1,626.8	90.4	639	18.3
May	84,332	17	4,961	1,805.9	106.2	883	72.2
June	87,519	21	4,168	1,820.4	86.7	758	37.2
July	85,318	21	4,063	1,754.8	83.6	667	49.9
Aug	95,306	23	4,144	1,976.0	85.9	780	77.4
Sep	87,377	21	4,161	1,836.0	87.4	658	26.1
Oct	77,945	19	4,102	1,751.2	92.2	663	26.3
Nov	81,611	19	4,295	1,774.1	93.4	665	16.5
Dec	92,820	22	4,219	2,220.4	100.9	778	44.8
<b>Total</b>	<b>1,025,209</b>	<b>242</b>	<b>4,236</b>	<b>21,790.4</b>	<b>90.0</b>	<b>8,738</b>	<b>439.6</b>

\* Revised

**Table 21: Visitor Arrivals in Cambodia**

	2015	2016		% of Total		% Change		
	Dec	Oct	Nov	Dec	Nov	Dec	Nov/Oct	Dec/Nov
<b>(Mode of Arrival)</b>								
Phnom Penh International Airpo	99,103	107,221	116,749	123,847	24.4	20.3	8.9	6.1
Siem Reap International Airport	155,954	116,182	153,090	180,302	32.0	29.5	31.8	17.8
Land	298,926	182,408	192,823	292,670	40.4	47.9	5.7	51.8
Boat	20,816	8,266	15,024	14,715	3.1	2.4	81.8	-2.1
Preah Vihea	0	0	0	0	0.0	0.0	0.0	0.0
<b>Total</b>	<b>574,799</b>	<b>414,077</b>	<b>477,686</b>	<b>611,534</b>	<b>100.0</b>	<b>100.0</b>	<b>15.4</b>	<b>28.0</b>
<b>(Arrival by Purpose of Visit)</b>								
Tourist	519,163	361,055	424,586	558,182	88.9	91.3	17.6	31.5
Business and Professional	23,342	32,436	28,737	25,661	6.0	4.2	-11.4	-10.7
Others and not specified	32,294	20,586	24,363	27,691	5.1	4.5	18.3	13.7
<b>Total</b>	<b>574,799</b>	<b>414,077</b>	<b>477,686</b>	<b>611,534</b>	<b>100.0</b>	<b>100.0</b>	<b>15.4</b>	<b>28.0</b>
<b>(Top-Ten Countries of Passenger Arrivals)</b>								
Vietnam	123,590	72,989	75,520	115,482	15.8	18.9	3.5	52.9
China (PRC)	64,926	75,861	83,358	93,501	17.5	15.3	9.9	12.2
Thailand	55,212	36,333	42,131	63,970	8.8	10.5	16.0	51.8
Lao PDR	55,600	44,137	40,372	54,920	8.5	9.0	-8.5	36.0
South Korea	42,753	24,164	27,507	41,641	5.8	6.8	13.8	51.4
United States of America	24,988	17,509	23,688	27,253	5.0	4.5	35.3	15.0
Japan	22,539	13,298	18,755	21,908	3.9	3.6	41.0	16.8
Australia	18,404	11,117	12,730	17,821	2.7	2.9	14.5	40.0
Malaysia	16,605	13,402	13,143	16,508	2.8	2.7	-1.9	25.6
France	16,422	11,301	15,823	16,460	3.3	2.7	40.0	4.0
Others	133,760	93,966	124,659	142,070	26.1	23.2	32.7	14.0
<b>Total</b>	<b>574,799</b>	<b>414,077</b>	<b>477,686</b>	<b>611,534</b>	<b>100.0</b>	<b>100.0</b>	<b>15.4</b>	<b>28.0</b>

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

## Table 22: Cambodia's Imports and Exports

(In KHR Billion)

	2015		2016		Change in KHR Billion		Change in %	
	Dec	Oct	Nov	Dec	Nov/Oct	Dec/Nov	Nov/Oct	Dec/Nov
<b>Imports by Commodity</b>								
Cigarettes	42.1	51.5	85.3	67.8	33.8	-17.6	65.7	-20.6
Motor Bikes	187.1	83.6	91.0	71.6	7.4	-19.4	8.9	-21.3
Beer	22.8	4.0	5.6	9.2	1.6	3.6	40.6	64.9
VCRs	0.3	0.2	0.2	0.2	0.0	0.0	-10.9	-14.5
Television Sets	4.5	1.9	2.2	1.4	0.3	-0.8	18.0	-34.4
Audio Cassettes	0.4	0.1	0.1	0.1	0.0	0.0	2.7	-10.5
Gold	206.6	203.9	191.8	311.4	-12.1	119.6	-5.9	62.4
Vehicles	235.9	195.0	191.4	234.3	-3.6	42.9	-1.8	22.4
Construction Materials	50.2	50.3	59.8	55.7	9.6	-4.2	19.0	-6.9
Clothing	27.0	24.1	27.4	28.3	3.3	0.9	13.6	3.3
Cloths	22.2	8.2	9.1	8.6	0.9	-0.5	11.1	-5.9
Petroleum Products	356.8	377.5	396.2	413.8	18.7	17.6	5.0	4.4
Sugar	8.0	13.3	12.5	20.2	-0.8	7.7	-6.0	61.9
Cement	20.1	20.6	22.3	22.3	1.7	-0.1	8.2	-0.3
Steel	41.5	38.3	60.7	57.9	22.5	-2.9	58.7	-4.7
Others	891.4	958.5	894.1	1,012.4	-64.3	118.2	-6.7	13.2
Tax Exempted Imports	2,231.4	2,047.4	1,894.7	2,150.1	-152.7	255.4	-7.5	13.5
<b>Total Imports (cif)</b>	<b>4,348.3</b>	<b>4,078.1</b>	<b>3,944.5</b>	<b>4,465.0</b>	<b>-133.7</b>	<b>520.5</b>	<b>-3.3</b>	<b>13.2</b>
<b>Total Imports (cif), Excluding Gold</b>	<b>4,141.7</b>	<b>3,874.3</b>	<b>3,752.7</b>	<b>4,153.6</b>	<b>-121.6</b>	<b>400.9</b>	<b>-3.1</b>	<b>10.7</b>
Freight & Insurance on Imports	331.3	309.9	300.2	332.3	-9.7	32.1	-3.1	10.7
<b>Total Imports (fob)</b>	<b>4,017.0</b>	<b>3,768.2</b>	<b>3,644.3</b>	<b>4,132.7</b>	<b>-123.9</b>	<b>488.4</b>	<b>-3.3</b>	<b>13.4</b>
<b>Exports by Commodity</b>								
Sawn Timber	20.3	0.1	0.0	0.1	-0.1	0.0	-82.5	191.1
Fish Products	0.2	0.2	0.8	0.3	0.5	-0.4	226.2	-56.6
Rubber	65.3	51.9	81.0	106.6	29.1	25.6	56.0	31.6
Other Domestic Products	6.3	5.2	5.9	8.2	0.8	2.3	14.6	38.8
<b>Tax Exempted Exports</b>	<b>2,838.6</b>	<b>2,279.9</b>	<b>2,561.6</b>	<b>3,225.4</b>	<b>281.8</b>	<b>663.7</b>	<b>12.4</b>	<b>25.9</b>
Garment	2,064.9	1,687.7	1,916.5	2,377.9	228.8	461.5	13.6	24.1
Footwear	285.0	188.7	240.8	371.3	52.1	130.5	27.6	54.2
Textile	2.9	1.3	10.2	2.8	9.0	-7.4	709.2	-72.4
Others	485.9	402.2	394.2	473.4	-8.1	79.2	-2.0	20.1
<b>Total Exports (fob)</b>	<b>2,930.7</b>	<b>2,337.3</b>	<b>2,649.4</b>	<b>3,340.6</b>	<b>312.0</b>	<b>691.3</b>	<b>13.3</b>	<b>26.1</b>

*Source: General Department of Cambodia Customs and Excise*



**អ៊ីនធឺណែត**

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