

ព្រះរាជាណាចក្រកម្ពុជា  
KINGDOM OF CAMBODIA  
ជាតិ សាសនា ព្រះមហាក្សត្រ  
NATION RELIGION KING



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

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

លេខ ២៨៣ – ឆ្នាំទី២៥  
ខែឧសភា ឆ្នាំ២០១៧  
SERIES No. 283 – 25<sup>th</sup> YEAR  
MAY 2017

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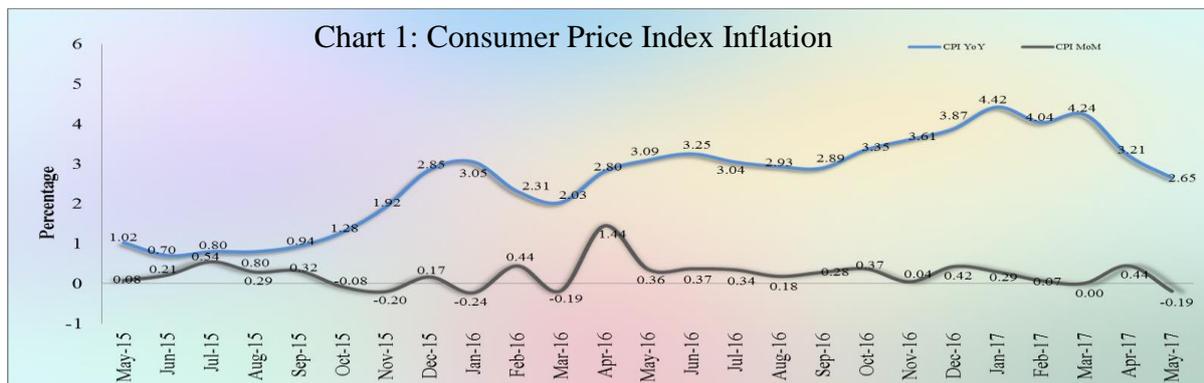
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## Introduction

Headline consumer price inflation in May 2017 declined to a negative level, compared to a month earlier. During this period, Cambodian Riel (KHR) depreciated against US dollar and financial intermediation of banking sector continued to improve, both credit to private sector and resident's deposit. At the same time, the international trade in goods showed an increase in deficit.

## Consumer Price Index

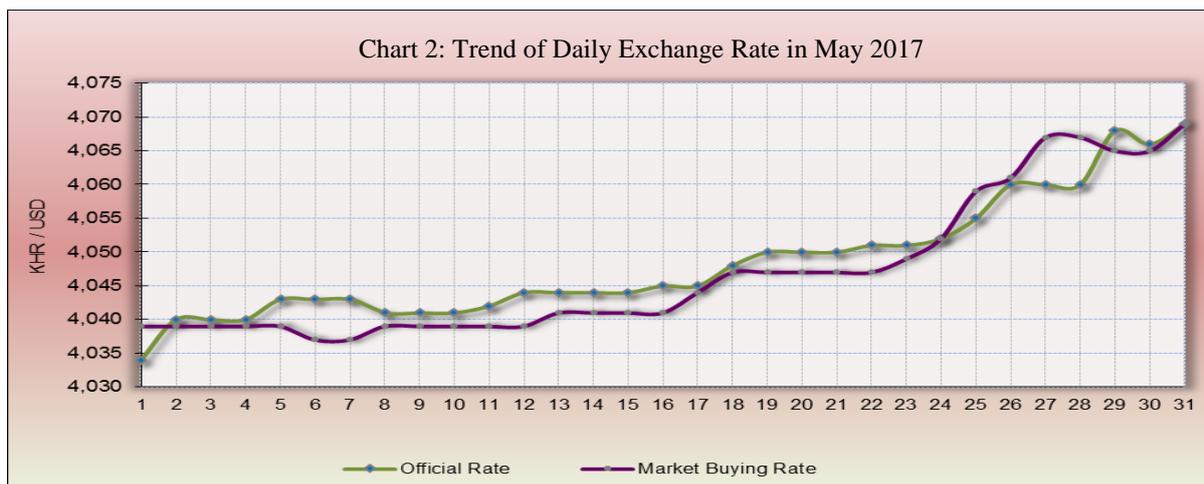
The consumer price inflation in Phnom Penh (month-on-month) decreased to a negative level -0.19% in May 2017 from 0.44% in April. In which, nine out of twelve group indexes decreased while the other two group indexes increased and one group index remained stable.



During the same period, the year-on-year percentage change of the CPI for all items eased to 2.65% in May 2017 from 3.21% in April, reflecting mainly by the lower hike in food and oil prices and decrease in price of gas.

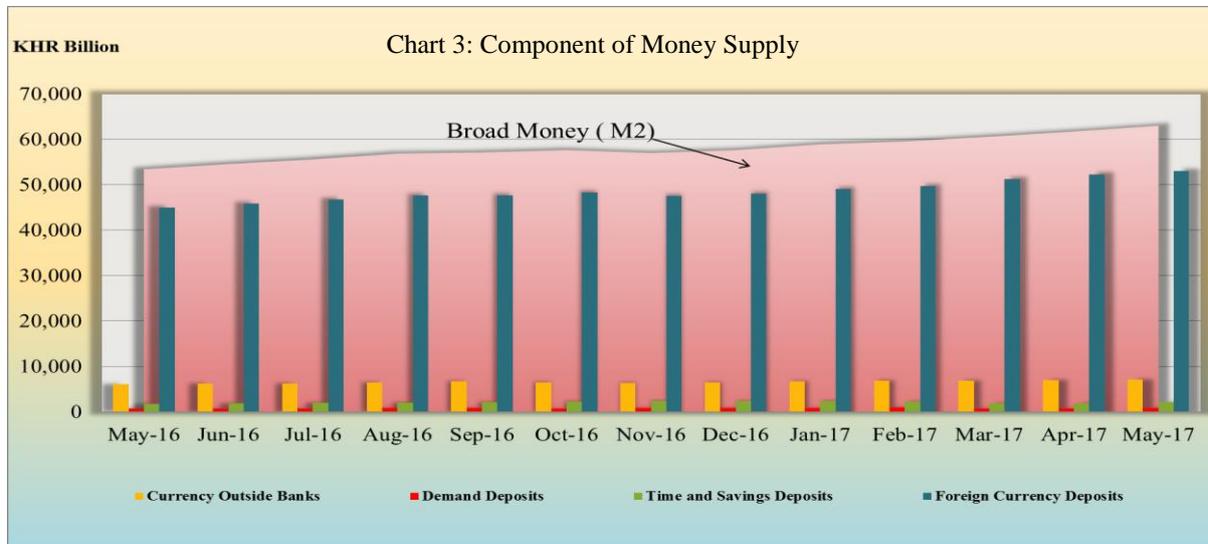
## Exchange Rate

The exchange rate (market buying rate) was KHR 4,069 per US dollar in May 2017, depreciated by 0.74%, compared to the previous month. This was due to the seasonal factor.



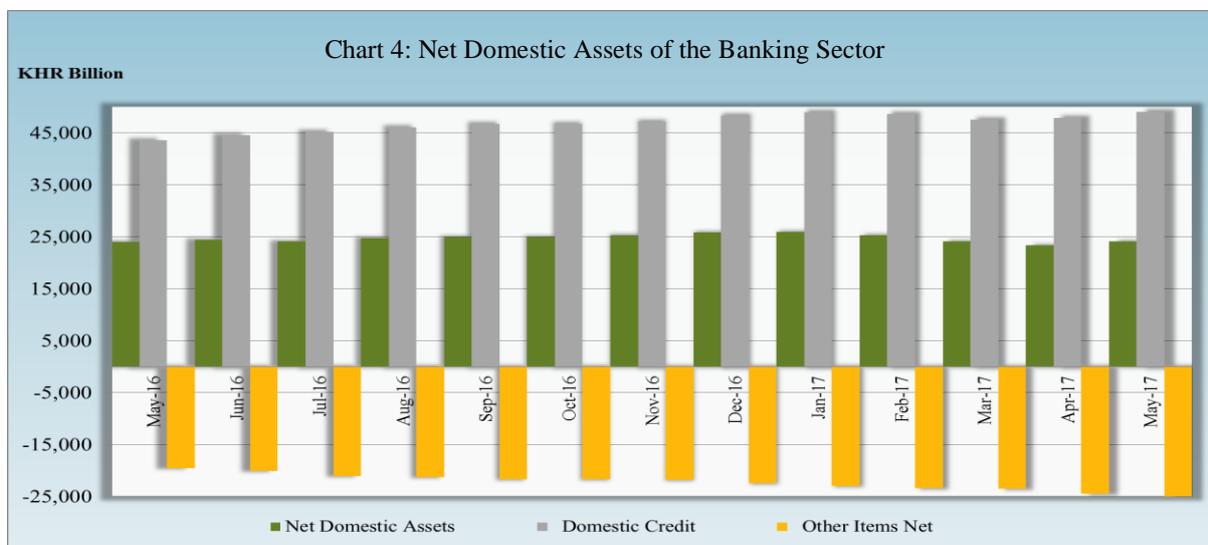
## Money Supply

Broad money (M2) increased to KHR 62,921.2 billion in May 2017, up 1.9% compared to April. The components of M2 including demand deposits, time and saving deposits, resident's foreign currency deposits, and currency outside banks increased by 26.7%, 8.3%, 1.5%, and 1.3%, respectively.



## Net Domestic Assets of the Banking Sector

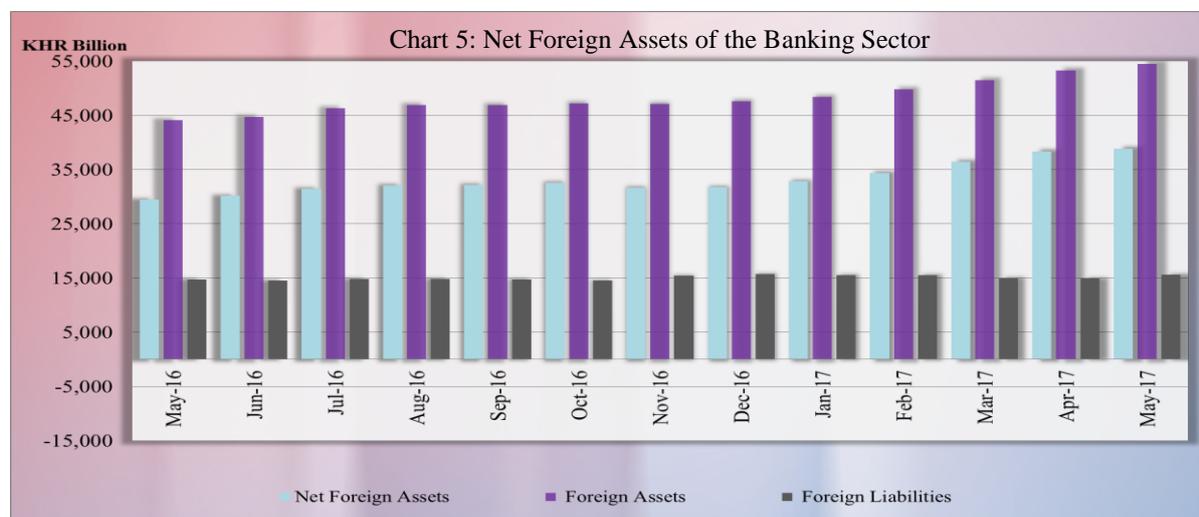
Net domestic assets of the banking sector recovered to KHR 24,059.3 billion in May 2017, after decreasing previous three months consecutively, up by 2.9% compared to the previous month. This was due to an increase of 2.5% in domestic credit while other items net decreased by 2.2%.



The increase in domestic credit was reflected by the increases of 2.1% in credit to private sectors and 0.2% in net claims on government. The decrease in other items net was mainly due to an increase of 3% in capital and reserves.

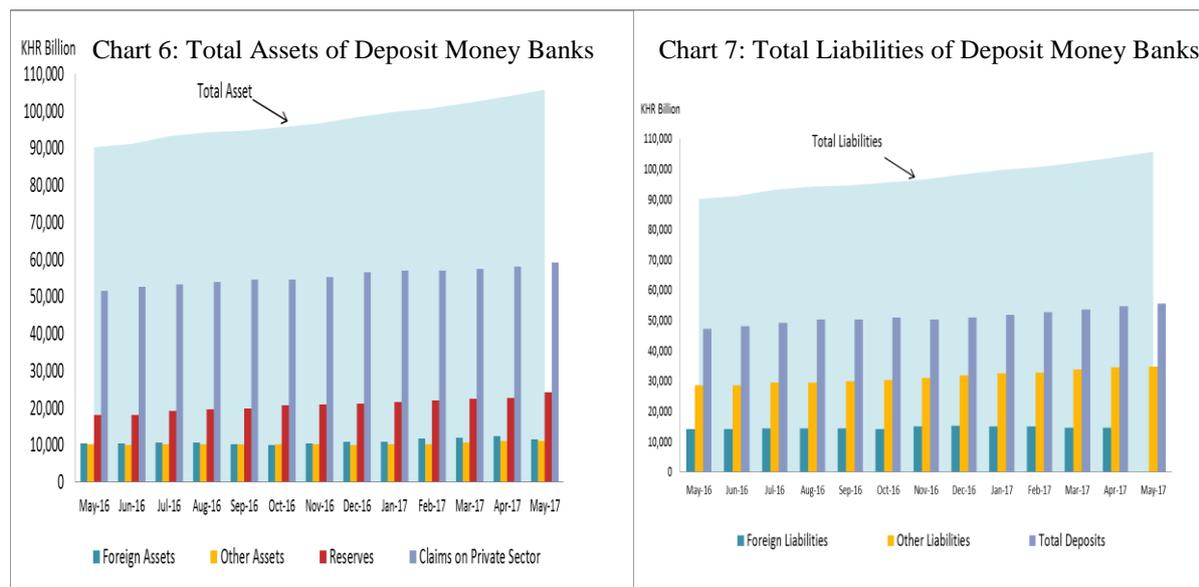
## Net Foreign Assets of the Banking Sector

Net foreign assets of the banking sector continued to increase to KHR 38,861.9 billion in May 2017, up by 1.4% from April, due to an increase of 2.3% in total foreign assets while total foreign liabilities increased by 4.7%.



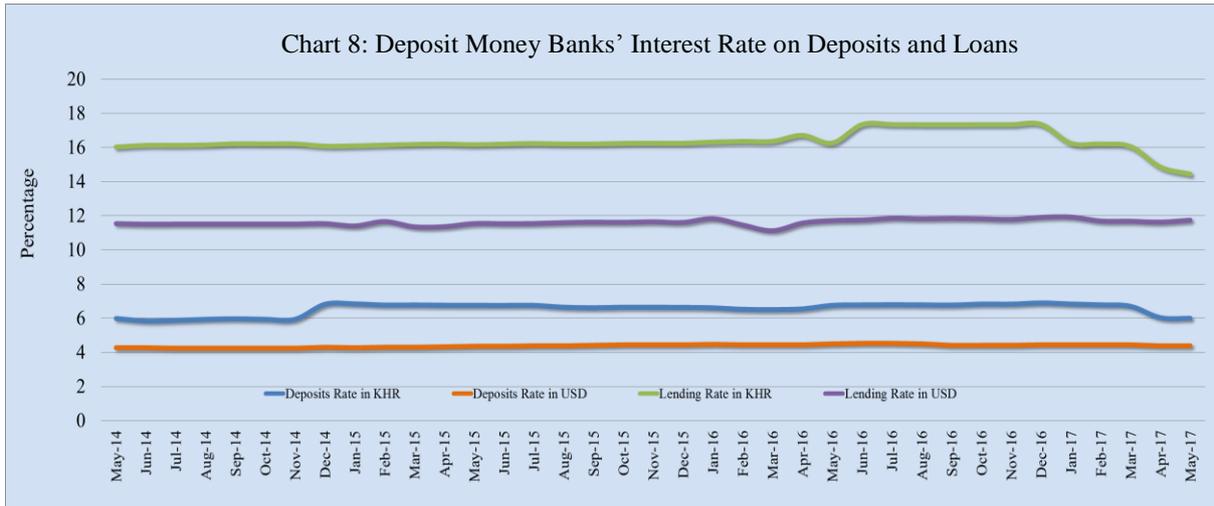
## Deposit Money Banks' Operations

Total assets of commercial banks and specialized banks were KHR 105,699.9 billion, up by 1.7% in May 2017 compared to the previous month.



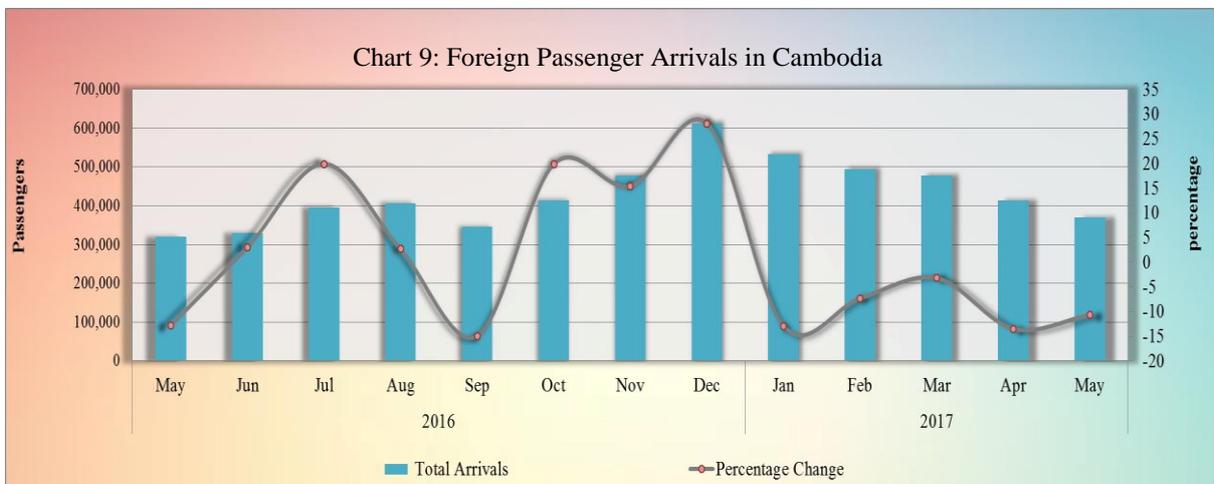
## Interest Rates on Loans and Deposits

In May 2017, the interest rate movement with a 12-month maturity on deposits and loans showed that the weighted average deposit rate in KHR decreased by 0.03% and deposit rate in US dollar remained stable. At the same time, the weighted average lending rate in KHR decreased by 0.41% while lending rate in US dollar increased by 0.05%.

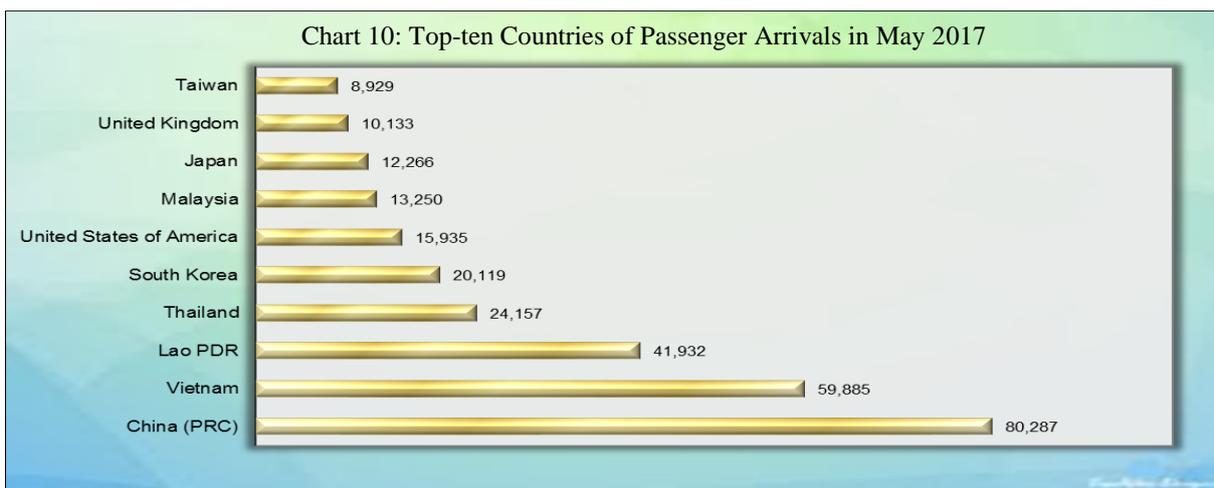


### Foreign Tourist Arrivals

In May 2017, the total number of passenger arrivals was 368,809 passengers; decreased by 10.7% following the decrease of 13.5% in the preceding month. The main purpose of the passenger arrivals in Cambodia was for vacation, accounting for more than 86% of the total.



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

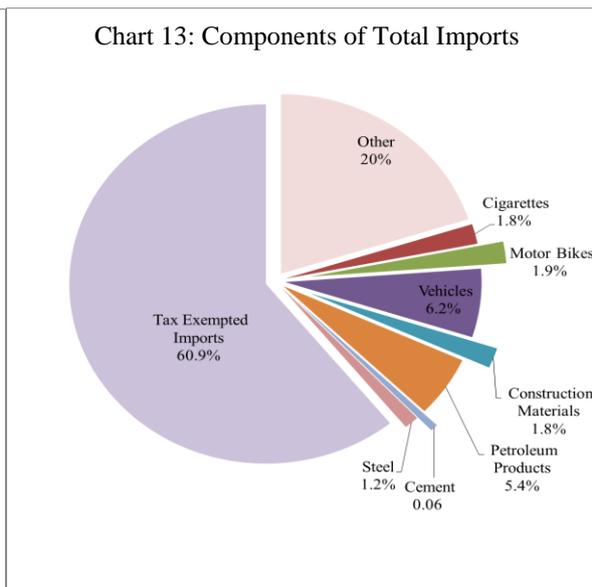
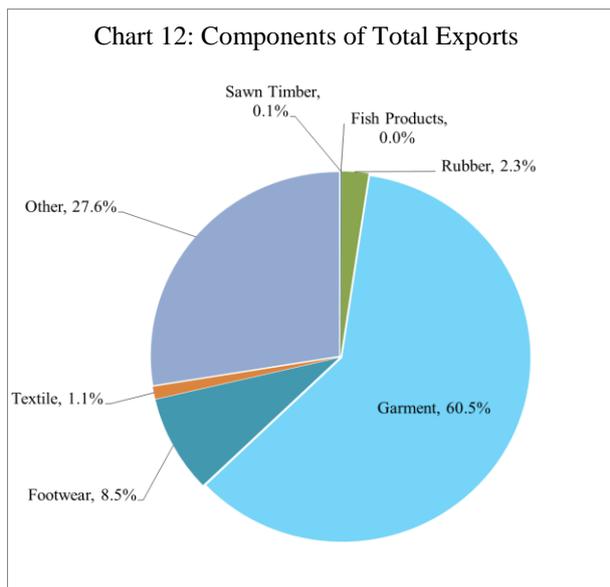


## International Trade in Goods

International trade in goods showed a deficit widened to KHR 1,282.4 billion (29.1%) in May 2017, from KHR 1,096 billion (27.6%) in April.



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



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

<b>1. Consumer Price Index (CPI) and Component Indices</b> (Oct-Dec. 2006 = 100)	<b>Dec-16</b>	<b>Feb-17</b>	<b>Mar-17</b>	<b>Apr-17</b>	<b>May-17</b>
<b>CPI (all items)</b>	<b>168.03</b>	<b>168.64</b>	<b>168.65</b>	<b>169.40</b>	<b>169.07</b>
Food and Non-Alcoholic Beverages	204.86	205.48	205.38	206.69	205.33
Alcoholic Beverages, Tobacco and Narcotics	158.43	159.25	160.94	160.95	159.07
Clothing and Footwear	143.33	143.85	143.93	144.61	144.30
Housing, Water, Electricity, Gas and other Fuels	124.99	123.70	123.89	124.01	123.77
Furnishings and Household Maintenance	149.98	149.93	149.62	151.10	150.10
Health	132.56	132.49	132.89	132.62	132.87
Transport	110.66	112.73	112.87	112.90	112.73
Communication	68.23	68.50	68.66	68.39	67.80
Recreation and Culture	118.63	119.19	119.92	118.93	118.86
Education	160.08	160.08	160.08	160.08	160.08
Restaurants	243.46	247.83	247.03	248.84	255.91
Miscellaneous Goods and Services	139.64	139.73	139.00	139.68	139.46
<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>0.42</b>	<b>0.07</b>	<b>0.00</b>	<b>0.44</b>	<b>-0.19</b>
Food and Non-Alcoholic Beverages	0.34	0.04	-0.05	0.64	-0.66
Alcoholic Beverages, Tobacco and Narcotics	-0.09	0.26	1.06	0.01	-1.17
Clothing and Footwear	0.87	0.12	0.05	0.47	-0.21
Housing, Water, Electricity, Gas and other Fuels	0.00	-0.19	0.15	0.10	-0.20
Furnishings and Household Maintenance	0.18	-0.12	-0.21	0.99	-0.66
Health	0.16	-0.01	0.30	-0.20	0.19
Transport	1.23	0.64	0.13	0.03	-0.15
Communication	0.08	0.01	0.23	-0.40	-0.85
Recreation and Culture	-0.19	-0.13	0.62	-0.83	-0.06
Education	0.00	0.00	0.00	0.00	0.00
Restaurants	1.49	0.24	-0.32	0.73	2.84
Miscellaneous Goods and Services	-0.70	-0.11	-0.52	0.49	-0.15
<b>2.2 Year on Year Change (%)</b>					
<b>CPI (all items)</b>	<b>3.87</b>	<b>4.04</b>	<b>4.24</b>	<b>3.21</b>	<b>2.65</b>
Food and Non-Alcoholic Beverages	5.95	5.61	5.55	3.81	3.09
Alcoholic Beverages, Tobacco and Narcotics	4.54	3.52	3.88	3.06	1.72
Clothing and Footwear	4.15	3.82	3.58	2.67	2.93
Housing, Water, Electricity, Gas and other Fuels	1.72	0.11	0.72	0.42	-0.99
Furnishings and Household Maintenance	3.31	2.23	0.83	2.61	1.70
Health	1.93	2.04	2.24	1.23	1.22
Transport	-1.13	3.70	6.04	5.89	4.01
Communication	-0.29	-0.16	-0.09	-0.68	-1.43
Recreation and Culture	1.92	2.44	2.58	1.63	1.56
Education	0.00	0.00	0.00	0.00	0.00
Restaurants	1.72	3.55	3.64	4.13	6.64
Miscellaneous Goods and Services	1.96	2.93	1.76	0.43	-0.24
<b>3. Three-month moving average CPI (All Items)</b>					
<b>CPI (All Items)</b>	<b>167.54</b>	<b>168.40</b>	<b>168.61</b>	<b>168.90</b>	<b>169.04</b>
Year on Year Change (%)	3.61	4.11	4.23	3.83	3.36
<b>4. Twelve-month moving average CPI (All Items)</b>					
<b>CPI (All Items)</b>	<b>165.06</b>	<b>166.20</b>	<b>166.77</b>	<b>167.21</b>	<b>167.58</b>
Year on Year Change (%)	3.02	3.28	3.46	3.50	3.46

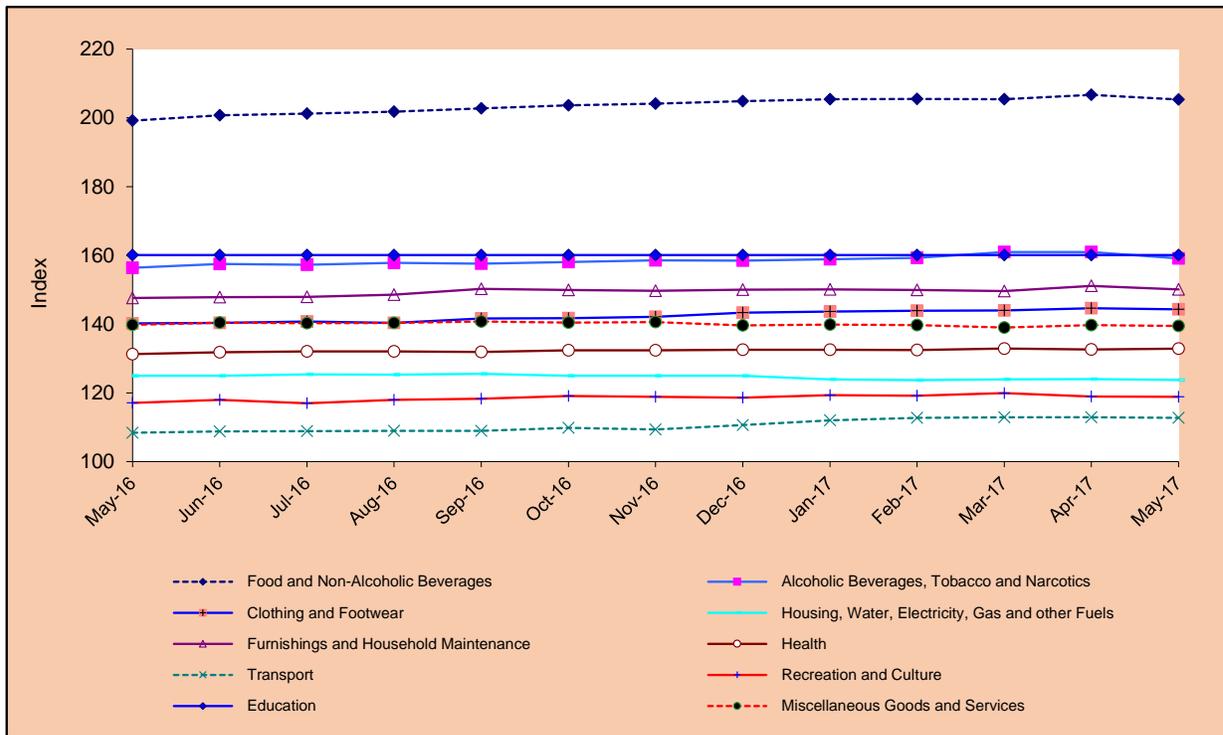
**Source:** National Institute of Statistics

**Table 2: Consumer Items Showing Price Decrease in May 2017**

No.	Description	Weight	Index			Percentage Change	
			May-16	Apr-17	May-17	Monthly	Yearly
1	RESTAURANTS AND HOTELS	5.861	239.96	248.84	255.91	2.8	6.6
2	DRIED NUTS AND EDIBLE SEEDS	0.556	229.30	227.80	233.98	2.7	2.0
3	HOUSEHOLD TEXTILES	0.015	165.73	162.39	164.80	1.5	-0.6
4	PULSES/LEGUMES	0.413	214.98	221.27	223.97	1.2	4.2
5	CLOTHING FOR MEN AND BOYS	0.621	130.66	135.45	137.04	1.2	4.9
6	GLUTINOUS RICE, QUALITY NO. 1, WHITE, KHMER	0.429	129.72	133.07	134.24	0.9	3.5
7	BREAD	0.173	199.95	206.92	208.70	0.9	4.4
8	PREPARED AND PRESERVED VEGETABLES	0.337	171.53	176.17	177.71	0.9	3.6
9	WINE	0.248	158.54	159.88	161.30	0.9	1.7
10	OTHER ARTICLES OF CLOTHING AND CLOTHING ACCESSORIES	0.059	145.24	145.10	146.45	0.9	0.8
11	LIQUID FUELS	0.099	128.86	141.17	142.37	0.9	10.5
12	OTHER SERVICES N.E.C.	0.892	113.31	112.29	113.31	0.9	0.0
13	TOOLS AND EQUIPMENT FOR HOUSE AND GARDEN	0.017	182.89	187.54	188.99	0.8	3.3
14	FRESH EGGS	1.013	152.53	153.48	154.56	0.7	1.3
15	HOUSEHOLD APPLIANCES	0.397	115.92	116.01	116.84	0.7	0.8
16	DRIED AND PRESERVED FRUITS	0.086	131.50	137.28	138.12	0.6	5.0
17	TRADITIONAL CAKES	0.561	208.42	211.96	213.02	0.5	2.2
18	MEDICAL PRODUCTS, APPLIANCES AND EQUIPMENT	3.588	128.67	130.16	130.75	0.5	1.6
19	OILS AND FATS	0.920	213.88	213.24	214.18	0.4	0.1
20	FOOTWEAR	0.641	154.85	157.95	158.58	0.4	2.4
21	CLEANING, REPAIR AND HIRE OF CLOTHING	0.040	131.01	132.84	133.16	0.2	1.6
22	MOTOR CARS	3.053	107.29	106.98	107.23	0.2	-0.1
23	RICE, QUALITY NO.2 WHITE, NEANG-MENH, BATTAMBANG	2.681	209.72	213.62	213.78	0.1	1.9
24	ACTUAL RENTALS FOR HOUSING	1.054	100.00	100.00	100.00	0.0	0.0
25	WATER SUPPLY AND MISCELLANEOUS SERVICES RELATED TO THE DWELLING	2.307	100.00	100.00	100.00	0.0	0.0
26	ELECTRICITY	5.352	102.16	102.16	102.16	0.0	0.0
27	SOLID FUELS	1.475	208.52	213.19	213.19	0.0	2.2
28	HOSPITAL SERVICES	0.412	184.62	185.86	185.86	0.0	0.7
29	MOTOR CYCLES	2.736	126.01	125.61	125.64	0.0	-0.3
30	MAINTENANCE AND REPAIRS OF PERSONAL TRANSPORT EQUIPMENT	0.265	232.86	245.22	245.22	0.0	5.3
31	TELEPHONE AND TELEFAX SERVICES	0.411	100.04	100.22	100.22	0.0	0.2
32	EDUCATION	1.174	160.08	160.08	160.08	0.0	0.0
33	FINANCIAL SERVICES N.E.C.	0.037	85.33	85.33	85.33	0.0	0.0
34	SUGAR, JAM, HONEY, CHOCOLATE AND CONFECTIONERY	1.489	134.36	145.59	145.44	-0.1	8.2
35	SPIRITS	0.014	154.19	153.09	152.97	-0.1	-0.8
36	SPARE PARTS AND ACCESSORIES FOR PERSONAL TRANSPORT EQUIPMENT	0.084	219.81	221.35	221.21	-0.1	0.6
37	DIESEL	0.144	97.42	106.32	106.24	-0.1	9.0
38	RECREATION AND CULTURE	2.912	117.03	118.93	118.86	-0.1	1.6
39	OTHER GRAINS	0.090	267.30	285.74	285.17	-0.2	6.7
40	BEEF (FRESH)	2.165	229.50	237.71	237.15	-0.2	3.3

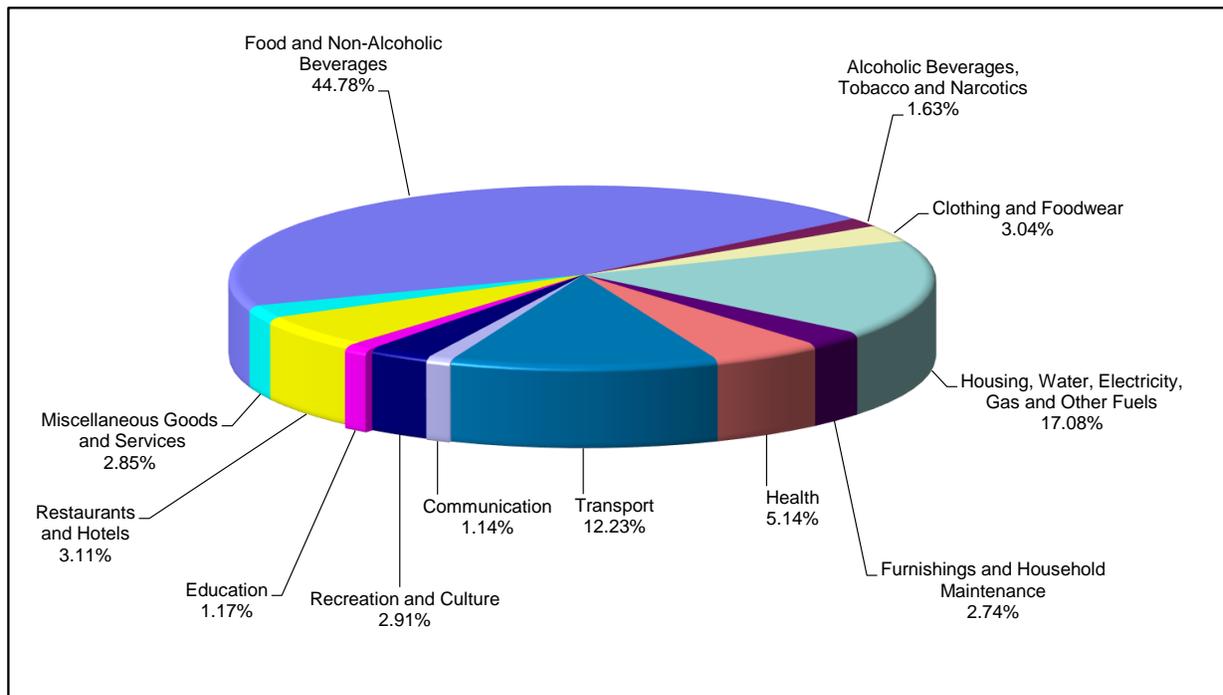
Source: National Institute of Statistics

**Chart 1: Consumer Price Index**



Source: National Institute of Statistics

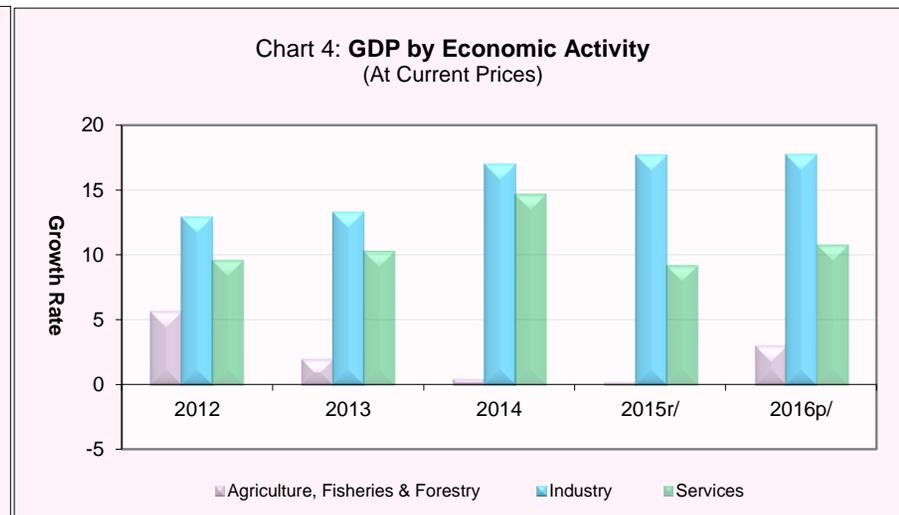
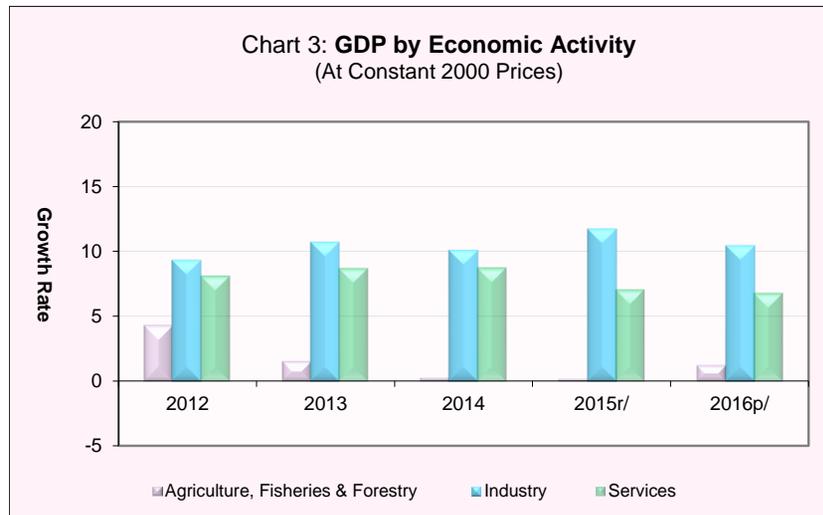
**Chart 2: Weight of All Group Indices in Consumer Basket**



Source: National Institute of Statistics

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

	At Constant 2000 Prices					At Current Prices				
	2012	2013	2014	2015r/	2016p/	2012	2013	2014	2015r/	2016p/
GDP in KHR Billion	34,933	37,503	40,182	43,009	45,969	56,682	61,327	67,437	73,423	81,242
GDP in USD Million	8,662	9,313	9,971	10,686	11,407	14,054	15,229	16,734	18,242	20,159
GDP % Growth Rate	7.3	7.4	7.1	7.0	6.9	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>1.2</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>10.4</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>6.8</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	753	973	1,042	1,131	1,218	1,330



p/: preliminary estimates

r/: revised

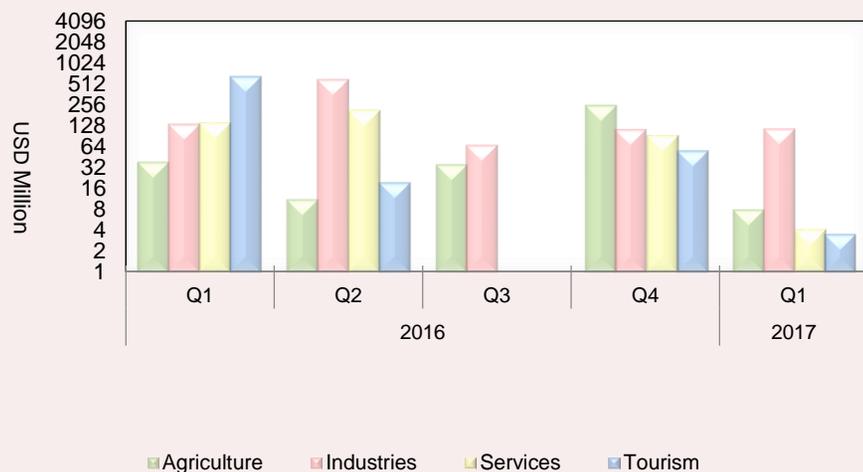
Source: National Institute of Statistics

### Table 4: Investment Projects Approved by Sectors

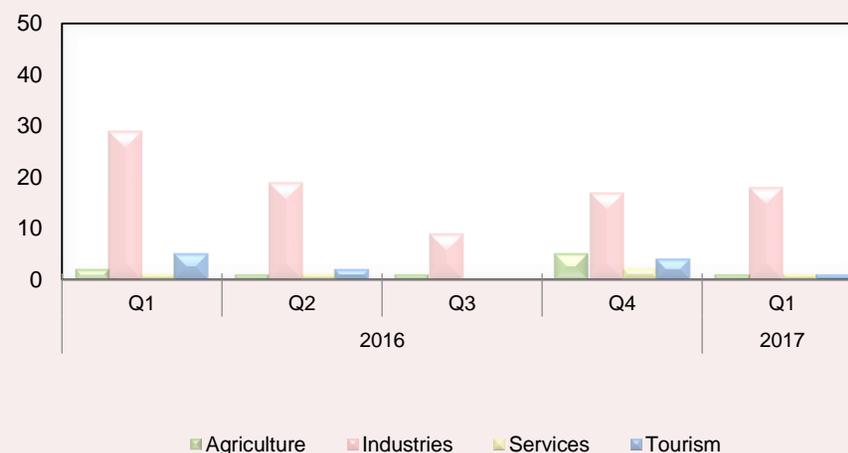
(In USD Million)

Sector	Agriculture		Industries		Services		Tourism		Total	
	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets
<b>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>
<b>2017</b>										
<b>Q1</b>	1	8.0	18	115.6	1	4.2	1	3.6	<b>21</b>	<b>131.4</b>
<b>Total</b>	<b>1</b>	<b>8.0</b>	<b>18</b>	<b>115.6</b>	<b>1</b>	<b>4.2</b>	<b>1</b>	<b>3.6</b>	<b>21</b>	<b>131.4</b>

#### Chart 5: Investment Fixed Assets by Sectors



#### Chart 6: Number of Investment Projects by Sectors



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

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

(In USD Million)

Country	2015				2016				2017
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1
Cambodia	2,754.9	117.4	45.2	217.9	379.4	277.6	35.3	51.3	23.9
China	56.1	72.3	43.8	68.4	460.7	19.9	6.4	210.3	28.1
Korea	3.0	-	0.5	5.0	14.4	3.2	-	-	15.5
United States	0.2	-	-	2.9	9.0	-	-	2.4	-
Thailand	-	13.1	1.9	7.4	4.9	104.8	-	20.0	-
Vietnam	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	-	10.5
Australia	-	-	-	-	-	-	-	-	-
England	-	12.9	9.5	92.7	12.8	22.9	-	-	35.4
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	13.4
Others	5.5	5.2	34.4	12.5	49.9	222.3	20.0	6.3	4.6
<b>Total</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>131.4</b>

**( Share of total )**

Cambodia	95.9	46.1	16.2	42.5	39.7	33.5	34.4	10.1	18.2
China	2.0	28.4	15.7	13.3	48.2	2.4	6.2	41.5	21.4
Korea	0.1	-	0.2	1.0	1.5	0.4	-	-	11.8
United States	0.0	-	-	0.6	0.9	-	-	0.5	-
Thailand	-	5.2	0.7	1.4	0.5	12.7	-	3.9	-
Vietnam	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	-	8.0
Australia	-	-	-	-	-	-	-	-	-
England	-	5.1	3.4	18.1	1.3	2.8	-	-	26.9
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	10.2
Others	0.2	2.1	12.3	2.4	5.2	26.9	19.5	1.2	3.5
<b>Total</b>	<b>100.0</b>								

\* Fixed Assets

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

**Table 6: Daily Exchange Rate in May 2017**

(KHR/USD)

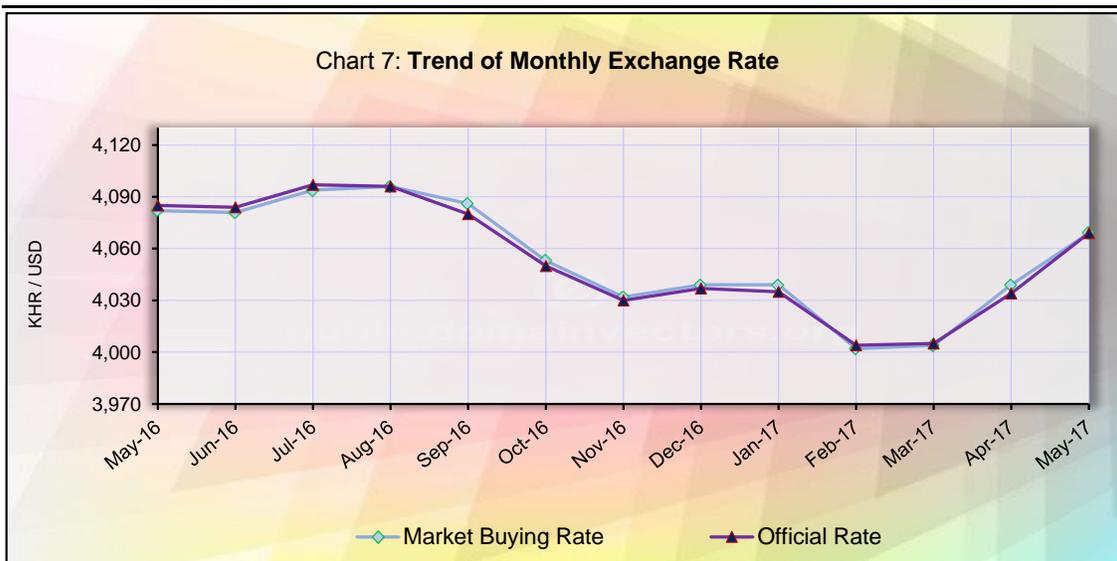
Day	Parallel Market Rate			Official Rate	Daily Change*	
	Purchase	Sale	Midpoint		Spread	% Change
1	4,039	4,046	4,043	4,034	0.0	0.0
2	4,039	4,048	4,044	4,040	0.0	0.0
3	4,039	4,048	4,044	4,040	0.0	0.0
4	4,039	4,048	4,044	4,040	0.0	0.0
5	4,039	4,048	4,044	4,043	0.0	0.0
6	4,037	4,046	4,042	4,043	-2.0	0.0
7	4,037	4,046	4,042	4,043	0.0	0.0
8	4,039	4,047	4,043	4,041	2.0	0.0
9	4,039	4,047	4,043	4,041	0.0	0.0
10	4,039	4,047	4,043	4,041	0.0	0.0
11	4,039	4,047	4,043	4,042	0.0	0.0
12	4,039	4,047	4,043	4,044	0.0	0.0
13	4,041	4,048	4,045	4,044	2.0	0.0
14	4,041	4,048	4,045	4,044	0.0	0.0
15	4,041	4,048	4,045	4,044	0.0	0.0
16	4,041	4,048	4,045	4,045	0.0	0.0
17	4,044	4,056	4,050	4,045	3.0	0.1
18	4,047	4,057	4,052	4,048	3.0	0.1
19	4,047	4,057	4,052	4,050	0.0	0.0
20	4,047	4,057	4,052	4,050	0.0	0.0
21	4,047	4,057	4,052	4,050	0.0	0.0
22	4,047	4,057	4,052	4,051	0.0	0.0
23	4,049	4,058	4,054	4,051	2.0	0.0
24	4,052	4,061	4,057	4,052	3.0	0.1
25	4,059	4,068	4,064	4,055	7.0	0.2
26	4,061	4,068	4,065	4,060	2.0	0.0
27	4,067	4,076	4,072	4,060	6.0	0.1
28	4,067	4,076	4,072	4,060	0.0	0.0
29	4,065	4,074	4,070	4,068	-2.0	0.0
30	4,065	4,074	4,070	4,066	0.0	0.0
31	4,069	4,078	4,074	4,069	4.0	0.1
<b>Average Rate</b>	<b>4,047</b>	<b>4,056</b>	<b>4,051</b>	<b>4,049</b>	<b>1.0</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>Dec-15</b>	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
<b>2017</b>					
Jan	4,039	0.00	4,052	4,046	4,035
Feb	4,002	-0.92	4,011	4,007	4,004
Mar	4,004	0.05	4,013	4,009	4,005
Apr	4,039	0.87	4,046	4,043	4,034
May	4,069	0.74	4,078	4,074	4,069



**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
Dec-15	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>2017</b>											
Jan	5,465	4,035	4,319	3,551	5,043	302	912	8,112	2,842	115	179
Feb	5,416	4,004	4,237	3,550	4,981	300	902	7,965	2,849	115	176
Mar	5,446	4,005	4,278	3,582	4,997	301	906	7,985	2,865	116	176
Apr	5,523	4,034	4,384	3,623	5,202	303	929	8,050	2,887	117	177
May	5,618	4,069	4,546	3,671	5,213	305	951	8,176	2,936	119	179
<b>Monthly % Change</b>	<b>1.7</b>	<b>0.9</b>	<b>3.7</b>	<b>1.3</b>	<b>0.2</b>	<b>0.7</b>	<b>2.4</b>	<b>1.6</b>	<b>1.7</b>	<b>1.7</b>	<b>1.1</b>

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

(Annual Rate, Weighted Average Rate)

	Dec-15	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	Jan-17	Feb-17	Mar-17	Apr-17	May-17
<b>Interest Rates on Deposits in KHR</b>														
Saving Deposits	1.43	1.55	1.55	1.55	1.56	1.51	1.56	1.55	1.56	1.57	1.57	1.55	1.44	1.43
Fixed deposit 1 Month	2.86	2.98	2.99	3.00	3.00	3.01	3.08	3.07	3.11	3.08	3.03	2.98	2.24	2.23
Fixed deposit 3 Months	4.71	4.76	4.79	4.79	4.79	4.77	4.79	4.79	4.84	4.79	4.73	4.67	3.95	3.92
Fixed deposit 6 Months	5.65	5.71	5.74	5.75	5.74	5.71	5.72	5.73	5.79	5.73	5.67	5.60	4.74	4.70
Fixed deposit 12 Months	6.64	6.77	6.79	6.81	6.80	6.78	6.84	6.84	6.91	6.85	6.80	6.71	6.02	5.99
<b>Interest Rates on Deposits in USD</b>														
Saving Deposits	0.78	0.88	0.89	0.86	0.90	0.87	0.84	0.84	0.84	0.84	0.82	0.82	0.76	0.76
Fixed deposit 1 Month	1.73	1.78	1.80	1.81	1.82	1.79	1.75	1.76	1.77	1.77	1.71	1.71	1.56	1.56
Fixed deposit 3 Months	2.46	2.50	2.49	2.51	2.49	2.46	2.44	2.41	2.42	2.42	2.36	2.37	2.28	2.30
Fixed deposit 6 Months	3.42	3.46	3.47	3.49	3.46	3.40	3.41	3.41	3.41	3.41	3.38	3.39	3.25	3.25
Fixed deposit 12 Months	4.45	4.51	4.52	4.54	4.50	4.42	4.43	4.43	4.44	4.44	4.44	4.45	4.40	4.40
<b>Interest Rates on Loans in KHR</b>														
1 Month	18.00	18.00	18.00	20.04	20.26	20.41	20.47	20.49	20.46	20.38	20.16	20.27	18.00	18.00
3 Months	18.00	18.00	18.00	20.04	20.26	20.41	20.47	20.49	20.46	20.38	20.16	20.24	18.00	18.00
6 Months	19.74	20.64	18.76	20.41	20.66	20.84	21.16	21.19	21.20	21.15	20.91	21.06	19.11	19.10
12 Months	16.24	16.26	17.34	17.35	17.33	17.33	17.34	17.34	17.35	16.24	16.20	16.05	14.84	14.42
<b>Interest Rates on Loans in USD</b>														
1 Month	12.86	11.96	11.84	12.41	12.38	12.39	12.45	12.45	12.63	13.41	12.94	13.00	11.93	12.71
3 Months	12.45	11.63	11.54	12.27	12.27	12.26	12.45	12.34	12.27	12.37	11.43	13.51	12.25	12.20
6 Months	12.95	12.47	12.36	12.70	12.67	12.79	13.00	12.34	12.57	12.99	12.80	12.76	12.86	12.96
12 Months	11.60	11.71	11.74	11.85	11.82	11.84	11.82	11.78	11.90	11.92	11.69	11.67	11.68	11.73

\* Including Commercial Banks and Specialized Banks

\*\* Revised

**Table 10: Monetary Survey**

(In KHR Billion)

	Dec-16	Feb-17	Mar-17	Apr-17	May-17
<b>Net Foreign Assets</b>	<b>31,814.5</b>	<b>34,321.4</b>	<b>36,490.5</b>	<b>38,336.6</b>	<b>38,861.9</b>
Foreign Assets	47,581.6	49,833.7	51,537.2	53,267.7	54,495.5
Foreign Liabilities	-15,767.1	-15,512.2	-15,046.7	-14,931.1	-15,633.6
<b>Net Domestic Assets</b>	<b>25,802.3</b>	<b>25,250.9</b>	<b>24,057.0</b>	<b>23,388.0</b>	<b>24,059.3</b>
<b>Domestic Credit</b>	<b>48,310.3</b>	<b>48,619.2</b>	<b>47,567.4</b>	<b>47,847.3</b>	<b>49,052.6</b>
<b>Net Claims on Government</b>	<b>-8,148.5</b>	<b>-8,336.9</b>	<b>-9,818.9</b>	<b>-10,126.6</b>	<b>-10,110.6</b>
Claims on Government	270.2	270.2	270.2	270.2	270.2
Deposits of Government	-8,418.7	-8,607.2	-10,089.2	-10,396.9	-10,380.8
<b>Non-Government</b>	<b>56,458.8</b>	<b>56,956.1</b>	<b>57,386.3</b>	<b>57,973.9</b>	<b>59,163.2</b>
State Enterprises	0.0	0.4	0.4	0.4	0.4
Private Sector	56,458.8	56,955.7	57,385.9	57,973.5	59,162.8
Of Which in Foreign Currency	55,741.0	56,243.0	56,672.4	57,253.1	58,433.9
<b>Other Items Net</b>	<b>-22,508.0</b>	<b>-23,368.3</b>	<b>-23,510.4</b>	<b>-24,459.3</b>	<b>-24,993.4</b>
Restricted Deposits	-1,301.5	-1,338.0	-1,357.6	-1,425.9	-1,414.1
Capital & Reserves	-17,904.6	-18,776.4	-19,361.1	-20,070.4	-20,670.0
Others	-3,301.8	-3,253.9	-2,791.7	-2,963.0	-2,909.2
<b>Liquidity (M2)</b>	<b>57,616.8</b>	<b>59,572.3</b>	<b>60,547.4</b>	<b>61,724.6</b>	<b>62,921.2</b>
<b>Money (M1)</b>	<b>7,273.0</b>	<b>7,681.7</b>	<b>7,524.7</b>	<b>7,588.9</b>	<b>7,848.5</b>
Currency Outside Banks	6,473.4	6,791.2	6,835.1	6,950.4	7,039.8
Demand Deposits	799.7	890.5	689.6	638.4	808.8
<b>Quasi-Money</b>	<b>50,343.8</b>	<b>51,890.7</b>	<b>53,022.7</b>	<b>54,135.8</b>	<b>55,072.7</b>
Time and Savings Deposits	2,386.3	2,232.5	1,843.3	1,866.4	2,020.8
Foreign Currency Deposits	47,957.4	49,658.2	51,179.4	52,269.4	53,051.9

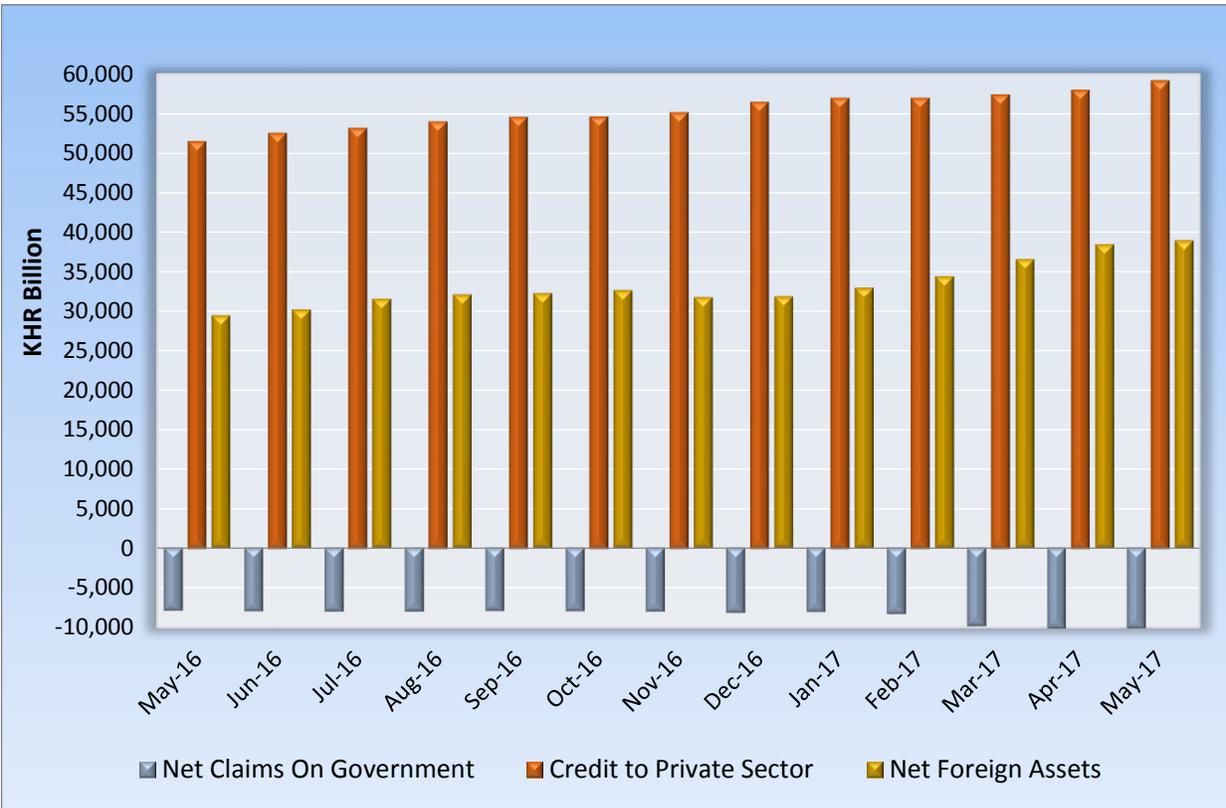
\* Revised

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

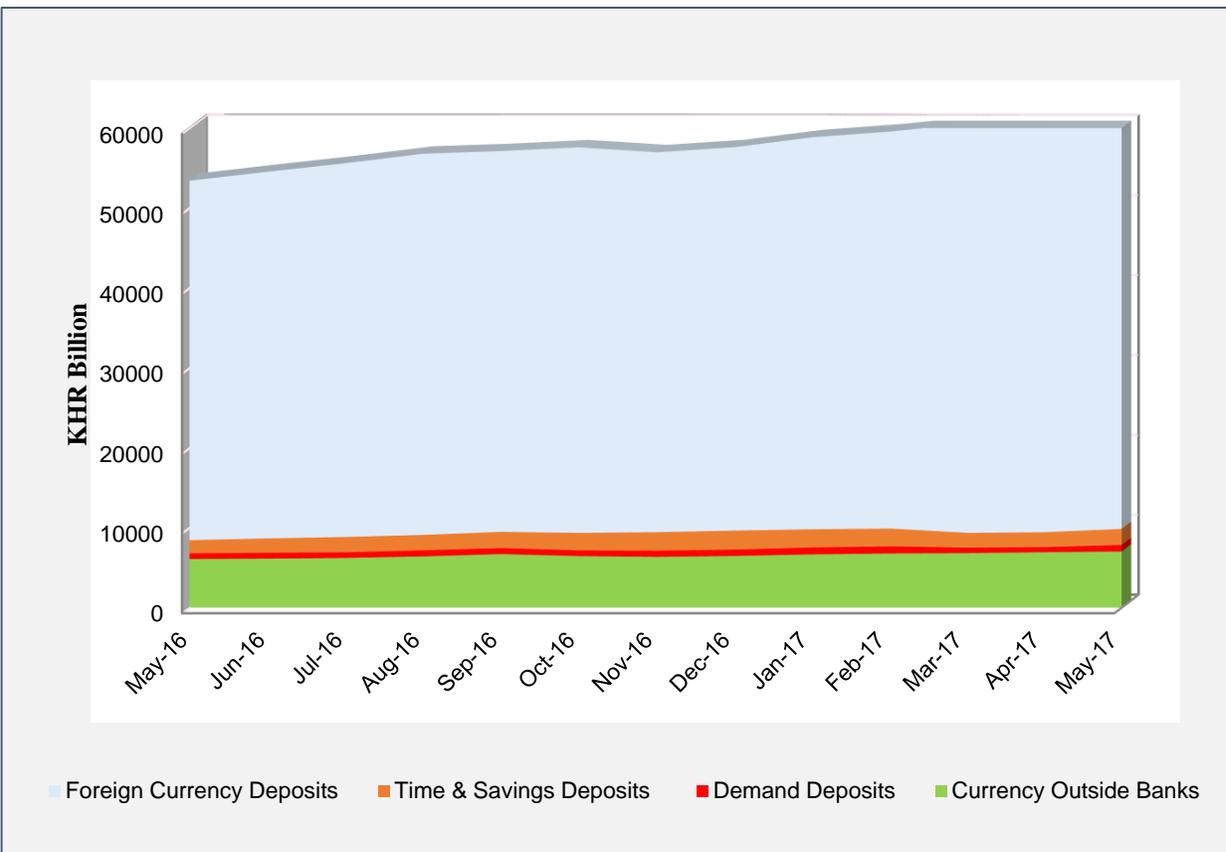
	Change in KHR Billion			Percentage Change		
	Dec-16	Apr-17	May-17	Dec-16	Apr-17	May-17
<b>Net Foreign Assets</b>	<b>126.9</b>	<b>1,846.1</b>	<b>525.3</b>	<b>0.4</b>	<b>5.1</b>	<b>1.4</b>
Foreign Assets	441.3	1,730.5	1,227.9	0.9	3.4	2.3
Foreign Liabilities	314.4	-115.7	702.5	2.0	-0.8	4.7
<b>Net Domestic Assets</b>	<b>514.8</b>	<b>-669.0</b>	<b>671.2</b>	<b>2.0</b>	<b>-2.8</b>	<b>2.9</b>
<b>Domestic Credit</b>	<b>1,185.6</b>	<b>279.9</b>	<b>1,205.3</b>	<b>2.5</b>	<b>0.6</b>	<b>2.5</b>
<b>Net Claims on Government</b>	<b>-139.3</b>	<b>-307.7</b>	<b>16.0</b>	<b>-1.7</b>	<b>-3.1</b>	<b>0.2</b>
Claims on Government	0.0	0.0	0.0	0.0	0.0	0.0
Deposits of Government	139.3	307.7	-16.0	1.7	3.0	-0.2
<b>Non-Government</b>	<b>1,324.9</b>	<b>587.6</b>	<b>1,189.3</b>	<b>2.4</b>	<b>1.0</b>	<b>2.1</b>
State Enterprises	0.0	0.0	0.0	0.0	-3.9	4.1
Private Sector	1,324.9	587.6	1,189.3	2.4	1.0	2.1
Of Which in Foreign Currency	1,318.8	580.7	1,180.8	2.4	1.0	2.1
<b>Other</b>	<b>-670.8</b>	<b>-948.9</b>	<b>-534.1</b>	<b>-3.1</b>	<b>-4.0</b>	<b>-2.2</b>
Restricted Deposits	38.3	68.2	-11.7	3.0	5.0	-0.8
Capital & Reserves	161.4	709.4	599.5	0.9	3.7	3.0
Others	-471.1	-171.3	53.7	-16.6	-6.1	1.8
<b>Liquidity (M2)</b>	<b>641.7</b>	<b>1,177.2</b>	<b>1,196.6</b>	<b>1.1</b>	<b>1.9</b>	<b>1.9</b>
<b>Money (M1)</b>	<b>137.1</b>	<b>64.1</b>	<b>259.7</b>	<b>1.9</b>	<b>0.9</b>	<b>3.4</b>
Currency Outside Banks	115.2	115.3	89.3	1.8	1.7	1.3
Demand Deposits	21.9	-51.2	170.3	2.8	-7.4	26.7
<b>Quasi-Money</b>	<b>504.6</b>	<b>1,113.0</b>	<b>936.9</b>	<b>1.0</b>	<b>2.1</b>	<b>1.7</b>
Time and Savings Deposits	65.6	23.1	154.3	2.8	1.3	8.3
Foreign Currency Deposits	438.9	1,090.0	782.6	0.9	2.1	1.5

\* Revised

**Chart 8: Monetary Survey**



**Chart 9: Components of Money Supply**



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

(In KHR Billion)

	<b>Dec-16</b>	<b>Feb-17</b>	<b>Mar-17</b>	<b>Apr-17</b>	<b>May-17</b>
<b>Net Foreign Assets</b>	<b>-4,522</b>	<b>-3,505</b>	<b>-2,792</b>	<b>-2,177</b>	<b>-3,857</b>
Foreign Assets	10,875	11,636	11,882	12,374	11,392
Foreign Liabilities	15,397	15,141	14,674	14,551	15,249
<b>Net Domestic Assets</b>	<b>34,390</b>	<b>34,271</b>	<b>34,050</b>	<b>34,288</b>	<b>35,445</b>
<b>Net Domestic Credit</b>	<b>55,805</b>	<b>56,309</b>	<b>56,266</b>	<b>57,221</b>	<b>58,398</b>
Net Claims on Government	-654	-646	-1,120	-753	-765
Claims on Public Enterprises	0	0	0	0	0
Claims on Private Sector	56,459	56,956	57,386	57,974	59,163
Net claims on National Bank of Cambodia	0	0	0	0	0
<b>Other Assets (net)</b>	<b>-21,415</b>	<b>-22,039</b>	<b>-22,216</b>	<b>-22,933</b>	<b>-22,953</b>
<b>Reserves</b>	<b>21,069</b>	<b>21,947</b>	<b>22,318</b>	<b>22,561</b>	<b>24,121</b>
Cash	484	544	578	692	596
Deposits at National Bank of Cambodia	20,104	20,813	21,086	21,306	22,932
Other Credits at National Bank of Cambodia	482	590	654	564	594
<b>Total Deposits</b>	<b>50,938</b>	<b>52,713</b>	<b>53,576</b>	<b>54,672</b>	<b>55,709</b>
Demand Deposits	594	822	553	537	636
Time and Savings Deposits	2,386	2,232	1,843	1,866	2,021
Foreign Currency Deposits	47,957	49,658	51,179	52,269	53,052
<b>Total Assets</b>	<b>98,298</b>	<b>100,709</b>	<b>102,211</b>	<b>103,886</b>	<b>105,700</b>
		<b>(Monthly Percentage Change)</b>			
<b>Net Foreign Assets</b>	<b>-3.5</b>	<b>-16.5</b>	<b>-20.4</b>	<b>-22.0</b>	<b>77.2</b>
Foreign Assets	4.6	6.3	2.1	4.1	-7.9
Foreign Liabilities	2.1	0.0	-3.1	-0.8	4.8
<b>Net Domestic Assets</b>	<b>0.4</b>	<b>-0.6</b>	<b>-0.6</b>	<b>0.7</b>	<b>3.4</b>
<b>Net Domestic Credit</b>	<b>2.4</b>	<b>0.0</b>	<b>-0.1</b>	<b>1.7</b>	<b>2.1</b>
Net Claims on Government	-0.3	-1.3	73.2	-32.8	1.6
Claims on Public Enterprises	0.0	1.8	0.0	-3.9	4.1
Claims on Private Sector	2.4	0.0	0.8	1.0	2.1
Net claims on National Bank of Cambodia	0.2	0.7	-0.5	0.2	-0.4
<b>Other Assets (net)</b>	<b>5.8</b>	<b>1.0</b>	<b>0.8</b>	<b>3.2</b>	<b>0.1</b>
<b>Reserves</b>	<b>0.8</b>	<b>1.4</b>	<b>1.7</b>	<b>1.1</b>	<b>6.9</b>
Cash	-22.0	11.1	6.2	19.8	-13.9
Deposits at National Bank of Cambodia	0.9	1.2	1.3	1.0	7.6
Other Credits at National Bank of Cambodia	33.5	-2.3	10.8	-13.8	5.3
<b>Total Deposits</b>	<b>1.0</b>	<b>1.5</b>	<b>1.6</b>	<b>2.0</b>	<b>1.9</b>
Demand Deposits	-3.7	28.2	-32.7	-3.0	18.5
Time and Savings Deposits	2.8	-2.0	-17.4	1.3	8.3
Foreign Currency Deposits	0.9	1.3	3.1	2.1	1.5
<b>Total Assets</b>	<b>1.7</b>	<b>1.0</b>	<b>1.5</b>	<b>1.6</b>	<b>1.7</b>

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

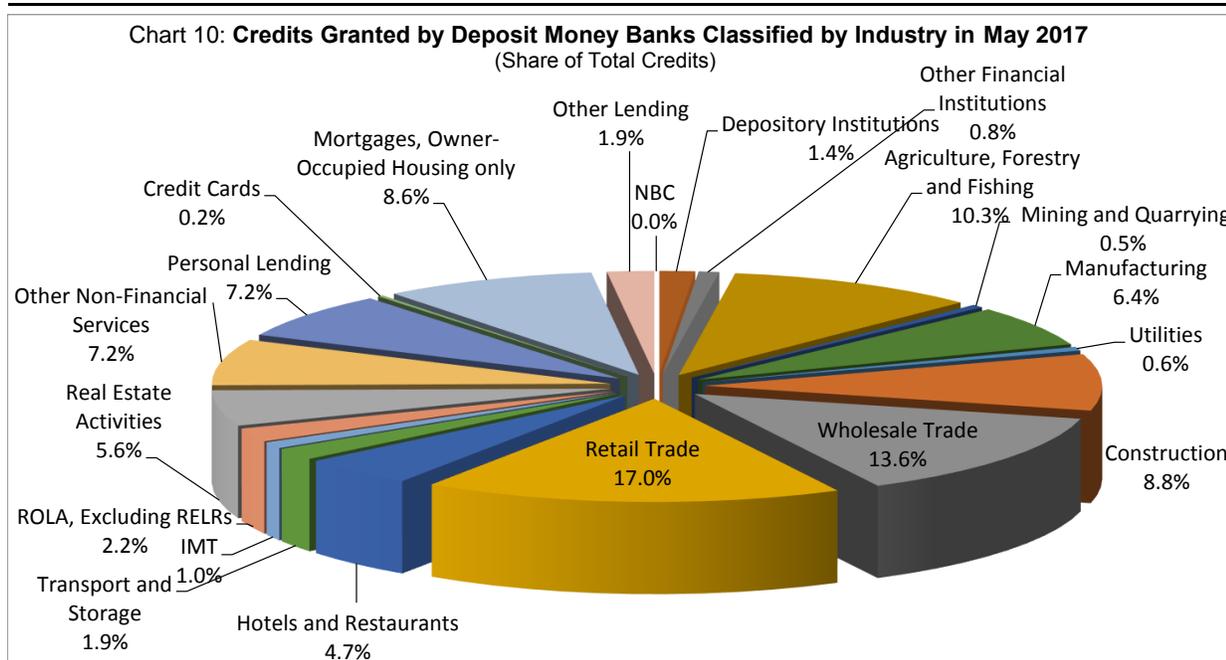
(In KHR Billions)

	<b>Dec-16</b>	<b>Feb-17</b>	<b>Mar-17</b>	<b>Apr-17</b>	<b>May-17</b>
<b>Reserve money</b>	<b>28,123</b>	<b>28,953</b>	<b>29,350</b>	<b>29,651</b>	<b>31,667</b>
Currency Outside Banks	6,473	6,791	6,835	6,950	7,040
Vault Cash	484	544	578	692	596
Bank Deposits	20,960	21,550	21,801	21,907	23,859
Required Reserves	8,784	9,061	9,240	9,444	9,644
Others	12,176	12,488	12,561	12,463	14,215
Other Deposits	206	68	136	102	173
<b>Net Foreign Assets</b>	<b>36,336</b>	<b>37,826</b>	<b>39,282</b>	<b>40,513</b>	<b>42,719</b>
Foreign Assets	36,707	38,197	39,655	40,893	43,104
Foreign Liabilities	371	371	373	380	385
<b>Net Domestic Assets</b>	<b>-8,213</b>	<b>-8,873</b>	<b>-9,932</b>	<b>-10,862</b>	<b>-11,052</b>
Net Credit to Government	-7,495	-7,690	-8,699	-9,374	-9,346
Claims	270	270	270	270	270
Deposits	7,765	7,961	8,970	9,644	9,616
Net Claims on Banks	-1,144	-1,215	-1,271	-1,302	-1,277
Other Items (net)	426	32	38	-186	-429
		<b>Percentage Change %</b>			
<b>Reserve money</b>	<b>0.4</b>	<b>1.1</b>	<b>1.4</b>	<b>1.0</b>	<b>6.8</b>
Currency Outside Banks	1.8	1.7	0.6	1.7	1.3
Vault Cash	-22.0	11.1	6.2	19.8	-13.9
Bank Deposits	0.4	1.5	1.2	0.5	8.9
Required Reserves	1.5	0.6	2.0	2.2	2.1
Others	-0.4	2.1	0.6	-0.8	14.1
Other Deposits	27.7	-69.2	99.0	-25.4	69.6
<b>Net Foreign Assets</b>	<b>-0.1</b>	<b>1.9</b>	<b>3.8</b>	<b>3.1</b>	<b>5.4</b>
Foreign Assets	-0.1	1.9	3.8	3.1	5.4
Foreign Liabilities	-0.7	-0.9	0.6	1.8	1.3
<b>Net Domestic Assets</b>	<b>-1.7</b>	<b>4.6</b>	<b>11.9</b>	<b>9.4</b>	<b>1.7</b>
Net Credit to Government	1.9	3.9	13.1	7.8	-0.3
Claims	0.0	0.0	0.0	0.0	0.0
Deposits	1.8	3.7	12.7	7.5	-0.3
Net Claims on Banks	2.4	0.4	4.6	2.5	-1.9
Other Items (net)	278.3	-76.2	20.3	-586.5	130.5

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

(In KHR Billion)

	Dec-16	Feb-17	Mar-17	Apr-17	May-17
<b>1. Financial Institutions</b>	<b>1,008.2</b>	<b>945.6</b>	<b>1,018.5</b>	<b>1,165.5</b>	<b>1,379.0</b>
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	758.9	633.0	681.5	809.8	873.3
1.3. Other Financial Institutions	249.2	312.6	337.0	355.7	505.7
<b>2. Non-Financial Institutions</b>	<b>46,778.8</b>	<b>47,435.2</b>	<b>47,742.9</b>	<b>48,040.3</b>	<b>48,387.0</b>
2.1. Agriculture, Forestry and Fishing	6,134.1	6,209.3	6,199.9	6,142.4	6,223.3
2.2. Mining and Quarrying	294.4	291.0	293.3	299.6	302.3
2.3. Manufacturing	3,937.9	3,938.9	3,866.8	3,916.3	3,877.9
2.4. Utilities	368.2	348.9	351.8	360.6	372.1
2.5. Construction	4,962.6	5,079.6	5,177.2	5,356.0	5,367.4
2.6. Wholesale Trade	8,078.6	8,327.0	8,514.8	8,478.6	8,226.6
2.7. Retail Trade	9,949.9	10,115.6	10,236.3	10,251.9	10,322.3
2.8. Hotels and Restaurants	2,904.1	2,715.9	2,738.5	2,738.3	2,837.1
2.9. Transport and Storage	1,051.1	1,052.6	1,081.6	1,125.8	1,148.7
2.10. Information Media and Telecommunications	615.1	640.5	622.1	608.6	610.8
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	1,095.2	1,099.7	1,117.6	1,144.6	1,309.4
2.12. Real Estate Activities	2,838.2	3,151.0	3,123.4	3,310.5	3,396.7
2.13. Other Non-Financial Services	4,549.5	4,465.3	4,419.5	4,307.1	4,392.3
<b>3. Personal Essentials</b>	<b>8,359.9</b>	<b>8,908.7</b>	<b>9,142.2</b>	<b>9,440.9</b>	<b>9,776.2</b>
3.1. Personal Lending	3,791.2	4,019.5	4,126.3	4,201.3	4,391.7
3.2. Credit Cards	131.0	128.6	126.5	135.0	138.3
3.3. Mortgages, Owner-Occupied Housing only	4,437.7	4,760.5	4,889.4	5,104.6	5,246.2
<b>4. Other Lending</b>	<b>880.4</b>	<b>954.3</b>	<b>974.9</b>	<b>1,018.5</b>	<b>1,160.3</b>
<b>Total Gross Loan</b>	<b>57,027.2</b>	<b>58,243.8</b>	<b>58,878.4</b>	<b>59,665.2</b>	<b>60,702.5</b>



\* Revised

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

	Dec-16	Feb-17	Mar-17	Apr-17	May-17
<b>(Monthly Change in KHR Billion)</b>					
<b>1. Financial Institutions</b>	<b>-340.6</b>	<b>-29.5</b>	<b>72.9</b>	<b>147.0</b>	<b>213.5</b>
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	-302.0	-53.5	48.5	128.4	63.5
1.3. Other Financial Institutions	-38.6	24.0	24.4	18.7	150.0
<b>2. Non-Financial Institutions</b>	<b>213.1</b>	<b>-386.3</b>	<b>307.7</b>	<b>297.4</b>	<b>346.7</b>
2.1. Agriculture, Forestry and Fishing	114.6	-32.0	-9.3	-57.5	80.9
2.2. Mining and Quarrying	1.1	-4.0	2.3	6.3	2.8
2.3. Manufacturing	88.0	37.7	-72.1	49.5	-38.3
2.4. Utilities	-52.4	-37.9	2.9	8.8	11.5
2.5. Construction	326.2	3.1	97.6	178.8	11.5
2.6. Wholesale Trade	-511.7	-154.7	187.8	-36.2	-252.1
2.7. Retail Trade	149.7	-100.0	120.6	15.7	70.4
2.8. Hotels and Restaurants	22.5	-64.9	22.6	-0.2	98.9
2.9. Transport and Storage	32.9	6.4	29.0	44.2	22.9
2.10. Information Media and Telecommunications	35.5	38.8	-18.3	-13.5	2.2
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	-60.1	23.7	17.9	27.0	164.8
2.12. Real Estate Activities	-13.4	238.3	-27.6	187.1	86.2
2.13. Other Non-Financial Services	80.1	-340.9	-45.8	-112.4	85.1
<b>3. Personal Essentials</b>	<b>231.9</b>	<b>371.2</b>	<b>233.4</b>	<b>298.8</b>	<b>335.3</b>
3.1. Personal Lending	103.3	152.7	106.8	75.0	190.4
3.2. Credit Cards	8.4	0.4	-2.1	8.5	3.3
3.3. Mortgages, Owner-Occupied Housing only	120.1	218.1	128.8	215.2	141.7
<b>4. Other Lending</b>	<b>23.6</b>	<b>59.3</b>	<b>20.6</b>	<b>43.7</b>	<b>141.8</b>
<b>Total Gross Loan</b>	<b>128.0</b>	<b>14.8</b>	<b>634.6</b>	<b>786.8</b>	<b>1,037.3</b>
<b>(Monthly Percentage Change)</b>					
<b>1. Financial Institutions</b>	<b>-25.3</b>	<b>-3.0</b>	<b>7.7</b>	<b>14.4</b>	<b>18.3</b>
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	-28.5	-7.8	7.7	18.8	7.8
1.3. Other Financial Institutions	-13.4	8.3	7.8	5.5	42.2
<b>2. Non-Financial Institutions</b>	<b>0.5</b>	<b>-0.8</b>	<b>0.6</b>	<b>0.6</b>	<b>0.7</b>
2.1. Agriculture, Forestry and Fishing	1.9	-0.5	-0.2	-0.9	1.3
2.2. Mining and Quarrying	0.4	-1.4	0.8	2.2	0.9
2.3. Manufacturing	2.3	1.0	-1.8	1.3	-1.0
2.4. Utilities	-12.5	-9.8	0.8	2.5	3.2
2.5. Construction	7.0	0.1	1.9	3.5	0.2
2.6. Wholesale Trade	-6.0	-1.8	2.3	-0.4	-3.0
2.7. Retail Trade	1.5	-1.0	1.2	0.2	0.7
2.8. Hotels and Restaurants	0.8	-2.3	0.8	0.0	3.6
2.9. Transport and Storage	3.2	0.6	2.8	4.1	2.0
2.10. Information Media and Telecommunications	6.1	6.4	-2.9	-2.2	0.4
2.11. Rental and Operational Leasing Activities, Excluded Real Estate Leasing and Rentals	-5.2	2.2	1.6	2.4	14.4
2.12. Real Estate Activities	-0.5	8.2	-0.9	6.0	2.6
2.13. Other Non-Financial Services	1.8	-7.1	-1.0	-2.5	2.0
<b>3. Personal Essentials</b>	<b>2.9</b>	<b>4.3</b>	<b>2.6</b>	<b>3.3</b>	<b>3.6</b>
3.1. Personal Lending	2.8	3.9	2.7	1.8	4.5
3.2. Credit Cards	6.9	0.3	-1.7	6.7	2.4
3.3. Mortgages, Owner-Occupied Housing only	2.8	4.8	2.7	4.4	2.8
<b>4. Other Lending</b>	<b>2.8</b>	<b>6.6</b>	<b>2.2</b>	<b>4.5</b>	<b>13.9</b>
<b>Total Gross Loan</b>	<b>0.2</b>	<b>0.0</b>	<b>1.1</b>	<b>1.3</b>	<b>1.7</b>

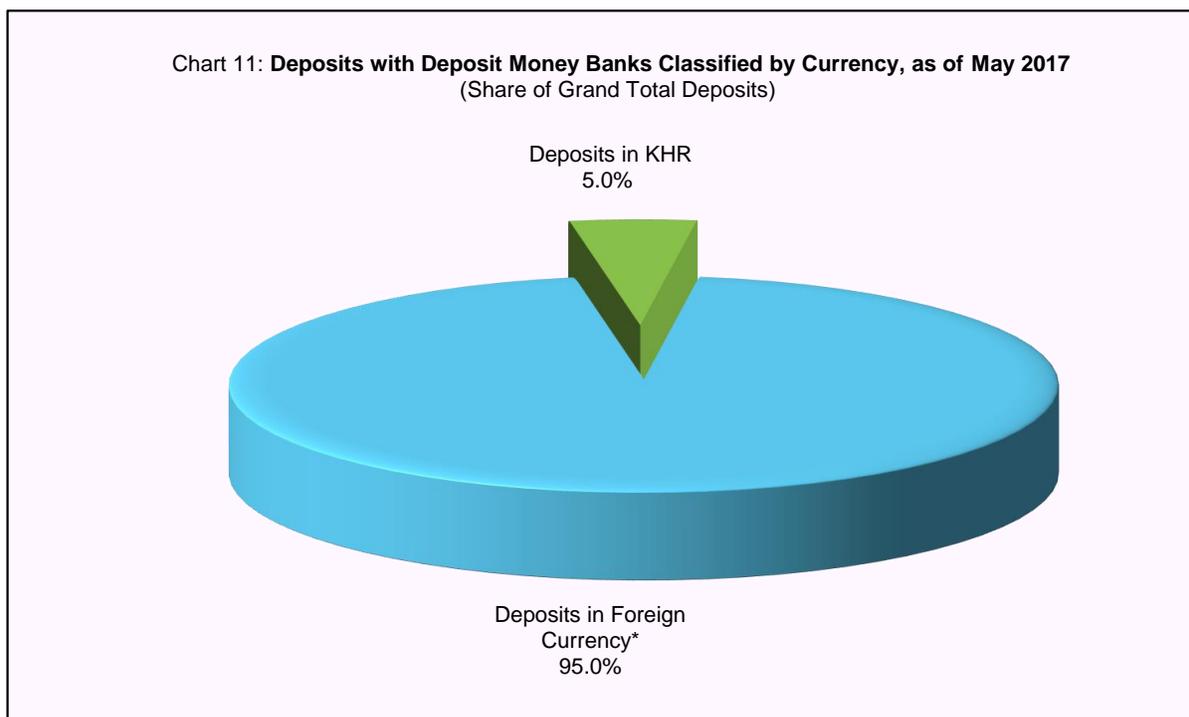
\* Revised

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

(In KHR Billion)

	Dec-16	Feb-17	Mar-17	Apr-17	May-17
<b>Deposits in KHR</b>					
Demand deposits	900.0	1,089.6	1,302.8	930.5	993.4
Savings deposits	1,001.0	920.5	836.2	760.1	922.4
Fixed deposits	1,358.8	1,301.1	1,013.3	1,111.9	1,103.9
Others	35.9	36.0	30.7	32.1	38.1
<b>Total</b>	<b>3,295.7</b>	<b>3,347.2</b>	<b>3,183.0</b>	<b>2,834.6</b>	<b>3,057.8</b>
<b>Deposits in Foreign Currency*</b>					
Demand deposits	10,444.0	10,855.1	11,609.8	11,419.4	11,880.3
Savings deposits	15,642.4	17,043.1	17,606.3	18,113.4	18,162.1
Fixed deposits	25,523.2	25,670.9	26,080.8	27,007.7	27,364.3
Others	794.4	776.0	771.9	831.0	801.0
<b>Total</b>	<b>52,404.1</b>	<b>54,345.1</b>	<b>56,068.8</b>	<b>57,371.5</b>	<b>58,207.7</b>
<b>Grand Total</b>	<b>55,699.8</b>	<b>57,692.3</b>	<b>59,251.9</b>	<b>60,206.2</b>	<b>61,265.5</b>

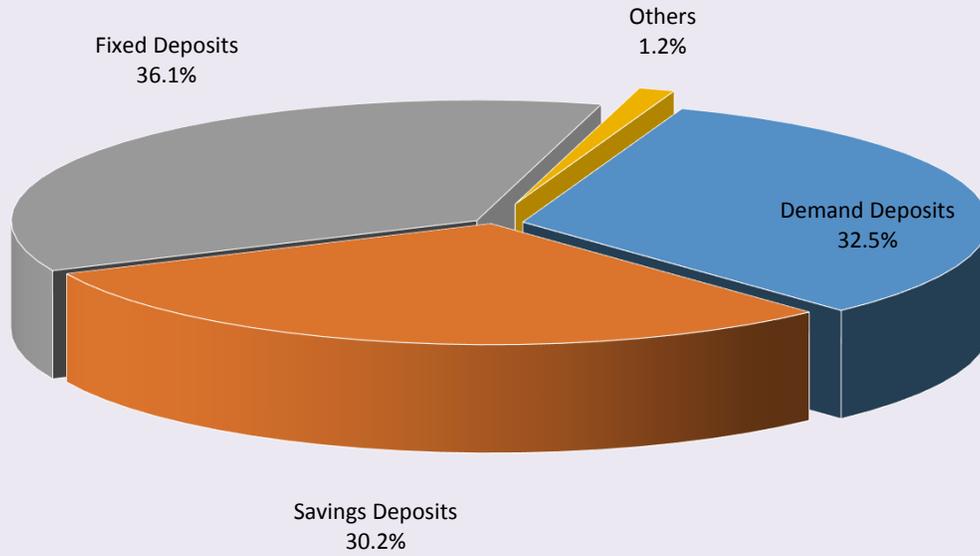
\* Deposits in foreign currency include deposits of Cambodian residents and non-residents



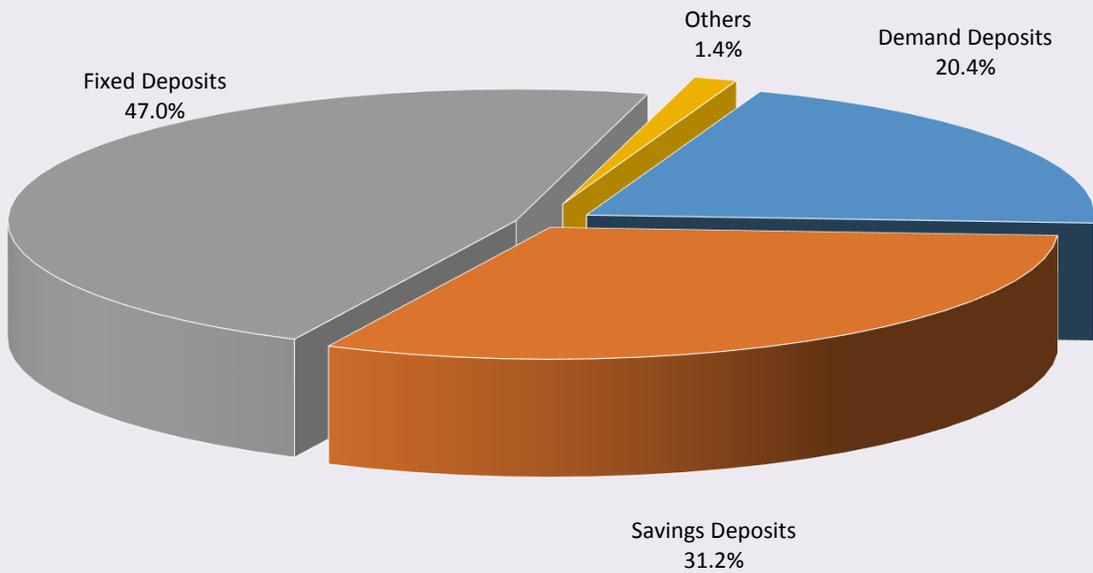
**Table 17: Monthly Change of Deposits with Deposit Money Banks**

	Dec-16	Feb-17	Mar-17	Apr-17	May-17
	<b>(Change in KHR Billion)</b>				
<b>Deposits in KHR</b>					
Demand deposits	-2.0	144.6	213.2	-372.3	62.8
Savings deposits	-69.6	-69.5	-84.3	-76.1	162.3
Fixed deposits	143.7	36.7	-287.8	98.6	-7.9
Others	-27.3	0.7	-5.3	1.4	6.0
<b>Total</b>	<b>44.7</b>	<b>112.6</b>	<b>-164.2</b>	<b>-348.4</b>	<b>223.1</b>
<b>Deposits in Foreign Currency</b>					
Demand deposits	615.4	304.2	754.7	-190.4	460.9
Savings deposits	489.2	626.4	563.2	507.1	48.7
Fixed deposits	346.8	-186.9	410.0	926.9	356.6
Others	-202.9	16.4	-4.1	59.1	-30.1
<b>Total</b>	<b>1,248.5</b>	<b>760.0</b>	<b>1,723.8</b>	<b>1,302.7</b>	<b>836.1</b>
<b>Grand Total</b>	<b>1,293.3</b>	<b>872.6</b>	<b>1,559.5</b>	<b>954.3</b>	<b>1,059.3</b>
	<b>(Percentage Change)</b>				
<b>Deposits in KHR</b>					
Demand deposits	-0.2	15.3	19.6	-28.6	6.8
Savings deposits	-6.5	-7.0	-9.2	-9.1	21.3
Fixed deposits	11.8	2.9	-22.1	9.7	-0.7
Others	-43.2	2.1	-14.7	4.5	18.7
<b>Total</b>	<b>1.4</b>	<b>3.5</b>	<b>-4.9</b>	<b>-10.9</b>	<b>7.9</b>
<b>Deposits in Foreign Currency</b>					
Demand deposits	6.3	2.9	7.0	-1.6	4.0
Savings deposits	3.2	3.8	3.3	2.9	0.3
Fixed deposits	1.4	-0.7	1.6	3.6	1.3
Others	-20.3	2.2	-0.5	7.7	-3.6
<b>Total</b>	<b>2.4</b>	<b>1.4</b>	<b>3.2</b>	<b>2.3</b>	<b>1.5</b>
<b>Grand Total</b>	<b>2.4</b>	<b>1.5</b>	<b>2.7</b>	<b>1.6</b>	<b>1.8</b>

**Chart 12: Deposits in KHR Classified by Type, as of May 2017**  
(Share of Total KHR Deposits)



**Chart 13: Deposits in Foreign Currency Classified by Type, as of May 2017**  
(Share of Total Foreign Currency Deposits)





**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>
Dec-15	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>
<b>2017</b>							
Jan	3,351	21	160	522.2	24.9	8	0.36
Feb	3,430	20	172	538.9	26.9	14	0.66
Mar	3,556	22	162	695.3	31.6	12	6.50
Apr	2,723	18	151	345.3	19.2	10	0.91
May	2,750	19	145	552.0	29.1	10	0.31
<b>Total</b>	<b>15,810</b>	<b>100</b>	<b>158</b>	<b>2,653.7</b>	<b>26.5</b>	<b>54</b>	<b>8.74</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-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>							
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>							
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>
<b>2017</b>							
Jan	86,917	21	4,139	2,018.5	96.1	789	34.7
Feb	83,259	20	4,163	1,945.1	97.3	732	27.2
Mar	99,232	22	4,511	2,301.1	104.6	778	31.3
Apr	76,209	18	4,234	1,843.8	102.4	623	33.3
May	94,677	19	4,983	2,293.3	120.7	877	32.9
<b>Total</b>	<b>440,294</b>	<b>100</b>	<b>4,403</b>	<b>10,401.7</b>	<b>104.0</b>	<b>3,799</b>	<b>159.4</b>

\* Revised

**Table 21: Visitor Arrivals in Cambodia**

	2016	2017			% of Total		% Change	
	Dec	Mar	Apr	May	Apr	May	Apr/Mar	May/Apr
<b>(Mode of Arrival)</b>								
Phnom Penh International Airp	123,847	124,465	113,788	106,648	27.6	28.9	-8.6	-6.3
Siem Reap International Airport	180,302	167,018	130,003	110,706	31.5	30.0	-22.2	-14.8
Land	292,670	166,766	160,517	146,416	38.9	39.7	-3.7	-8.8
Boat	14,715	19,125	8,617	5,039	2.1	1.4	-54.9	-41.5
Preah Vihea	0	0	0	0	0.0	0.0	0.0	0.0
<b>Total</b>	<b>611,534</b>	<b>477,374</b>	<b>412,925</b>	<b>368,809</b>	<b>100.0</b>	<b>100.0</b>	<b>-13.5</b>	<b>-10.7</b>
<b>(Arrival by Purpose of Visit)</b>								
Tourist	558,182	426,316	356,669	319,730	86.4	86.7	-16.3	-10.4
Business and Professional	25,661	30,969	34,477	30,928	8.3	8.4	11.3	-10.3
Others and not specified	27,691	20,089	21,779	18,151	5.3	4.9	8.4	-16.7
<b>Total</b>	<b>611,534</b>	<b>477,374</b>	<b>412,925</b>	<b>368,809</b>	<b>100.0</b>	<b>100.0</b>	<b>-13.5</b>	<b>-10.7</b>
<b>(Top-Ten Countries of Passenger Arrivals)</b>								
China (PRC)	93,501	100,565	87,780	80,287	21.3	21.8	-12.7	-8.5
Vietnam	115,482	62,361	69,005	59,885	16.7	16.2	10.7	-13.2
Lao PDR	54,920	42,639	33,195	41,932	8.0	11.4	-22.1	26.3
Thailand	63,970	27,214	26,371	24,157	6.4	6.6	-3.1	-8.4
South Korea	41,641	26,243	21,876	20,119	5.3	5.5	-16.6	-8.0
United States of America	27,253	24,013	17,921	15,935	4.3	4.3	-25.4	-11.1
Malaysia	16,508	13,827	12,653	13,250	3.1	3.6	-8.5	4.7
Japan	21,908	19,508	13,077	12,266	3.2	3.3	-33.0	-6.2
United Kingdom	15,865	16,973	13,810	10,133	3.3	2.7	-18.6	-26.6
Taiwan	9,765	9,801	9,950	8,929	2.4	2.4	1.5	-10.3
Others	150,721	134,230	107,287	81,916	26.0	22.2	-20.1	-23.6
<b>Total</b>	<b>611,534</b>	<b>477,374</b>	<b>412,925</b>	<b>368,809</b>	<b>100.0</b>	<b>100.0</b>	<b>-13.5</b>	<b>-10.7</b>

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

## Table 22: Cambodia's Imports and Exports

(In KHR Billion)

	2016		2017		Change in KHR Billion		Change in %	
	Dec	Mar	Apr	May	Apr/Mar	May/Apr	Apr/Mar	May/Apr
<b>Imports by Commodity</b>								
Cigarettes	67.8	63.6	74.9	78.2	11.3	3.3	17.8	4.4
Motor Bikes	71.6	100.6	79.3	85.4	-21.3	6.1	-21.2	7.7
Beer	9.2	16.6	17.4	7.8	0.8	-9.6	5.1	-55.1
VCRs	0.2	0.2	0.1	0.1	-0.1	0.0	-34.3	29.6
Television Sets	1.4	2.2	0.8	1.1	-1.4	0.3	-62.5	31.1
Audio Cassettes	0.1	0.5	0.7	0.6	0.3	-0.1	61.2	-18.6
Gold	311.4	80.1	2.7	70.6	-77.4	67.9	-96.6	2,530.4
Vehicles	234.3	289.0	283.2	271.1	-5.7	-12.2	-2.0	-4.3
Construction Materials	55.7	69.4	81.2	79.9	11.8	-1.3	17.0	-1.5
Clothing	28.3	37.6	23.8	34.2	-13.8	10.4	-36.8	43.8
Cloths	8.6	9.3	9.6	7.6	0.3	-2.0	3.7	-20.9
Petroleum Products	413.8	236.5	241.5	241.4	5.0	0.0	2.1	0.0
Sugar	20.2	13.4	12.4	12.7	-1.0	0.3	-7.2	2.1
Cement	22.3	27.6	24.0	28.0	-3.5	3.9	-12.9	16.4
Steel	57.9	85.6	48.9	53.6	-36.7	4.7	-42.8	9.7
Others	1,012.4	1,021.6	1,055.5	1,126.1	33.9	70.6	3.3	6.7
Tax Exempted Imports	2,150.1	2,600.9	2,361.9	2,679.5	-239.0	317.5	-9.2	13.4
<b>Total Imports (cif)</b>	<b>4,465.0</b>	<b>4,654.4</b>	<b>4,318.0</b>	<b>4,778.0</b>	<b>-336.4</b>	<b>459.9</b>	<b>-7.2</b>	<b>10.7</b>
<b>Total Imports (cif), Excluding Gold</b>	<b>4,153.6</b>	<b>4,574.3</b>	<b>4,315.3</b>	<b>4,707.4</b>	<b>-259.0</b>	<b>392.0</b>	<b>-5.7</b>	<b>9.1</b>
Freight & Insurance on Imports	332.3	365.9	345.2	376.6	-20.7	31.4	-5.7	9.1
<b>Total Imports (fob)</b>	<b>4,132.7</b>	<b>4,288.5</b>	<b>3,972.8</b>	<b>4,401.4</b>	<b>-315.7</b>	<b>428.6</b>	<b>-7.4</b>	<b>10.8</b>
<b>Exports by Commodity</b>								
Sawn Timber	0.1	1.4	2.4	1.6	1.0	-0.8	74.4	-32.9
Fish Products	0.3	0.3	0.2	0.2	-0.1	0.1	-36.3	42.2
Rubber	106.6	60.7	36.2	72.0	-24.6	35.8	-40.4	99.0
Other Domestic Products	8.2	36.3	30.4	44.0	-5.9	13.6	-16.3	44.8
<b>Tax Exempted Exports</b>	<b>3,225.4</b>	<b>3,597.6</b>	<b>2,807.7</b>	<b>3,001.2</b>	<b>-789.9</b>	<b>193.5</b>	<b>-22.0</b>	<b>6.9</b>
Garment	2,377.9	2,245.6	1,667.6	1,886.2	-577.9	218.5	-25.7	13.1
Footwear	371.3	293.3	242.9	265.7	-50.5	22.9	-17.2	9.4
Textile	2.8	6.3	6.3	33.9	0.0	27.6	0.6	436.2
Others	473.4	1,052.4	890.8	815.3	-161.6	-75.5	-15.4	-8.5
<b>Total Exports (fob)</b>	<b>3,340.6</b>	<b>3,696.3</b>	<b>2,876.8</b>	<b>3,119.0</b>	<b>-819.5</b>	<b>242.2</b>	<b>-22.2</b>	<b>8.4</b>

*Source: General Department of Cambodia Customs and Excise*

**THE BANKING SYSTEM IN CAMBODIA**  
At 31 May, 2017

**NATIONAL BANK OF CAMBODIA  
(CENTRAL BANK)**

**39 Commercial Banks**

**15 Specialized Banks**

**6 Representative Offices**

**12 Foreign Branch Banks**

**12 Locally incorporated**

**15 Subsidiary Banks**

**1 State owned**

1- Rural Development Bank

**14 Privately owned**

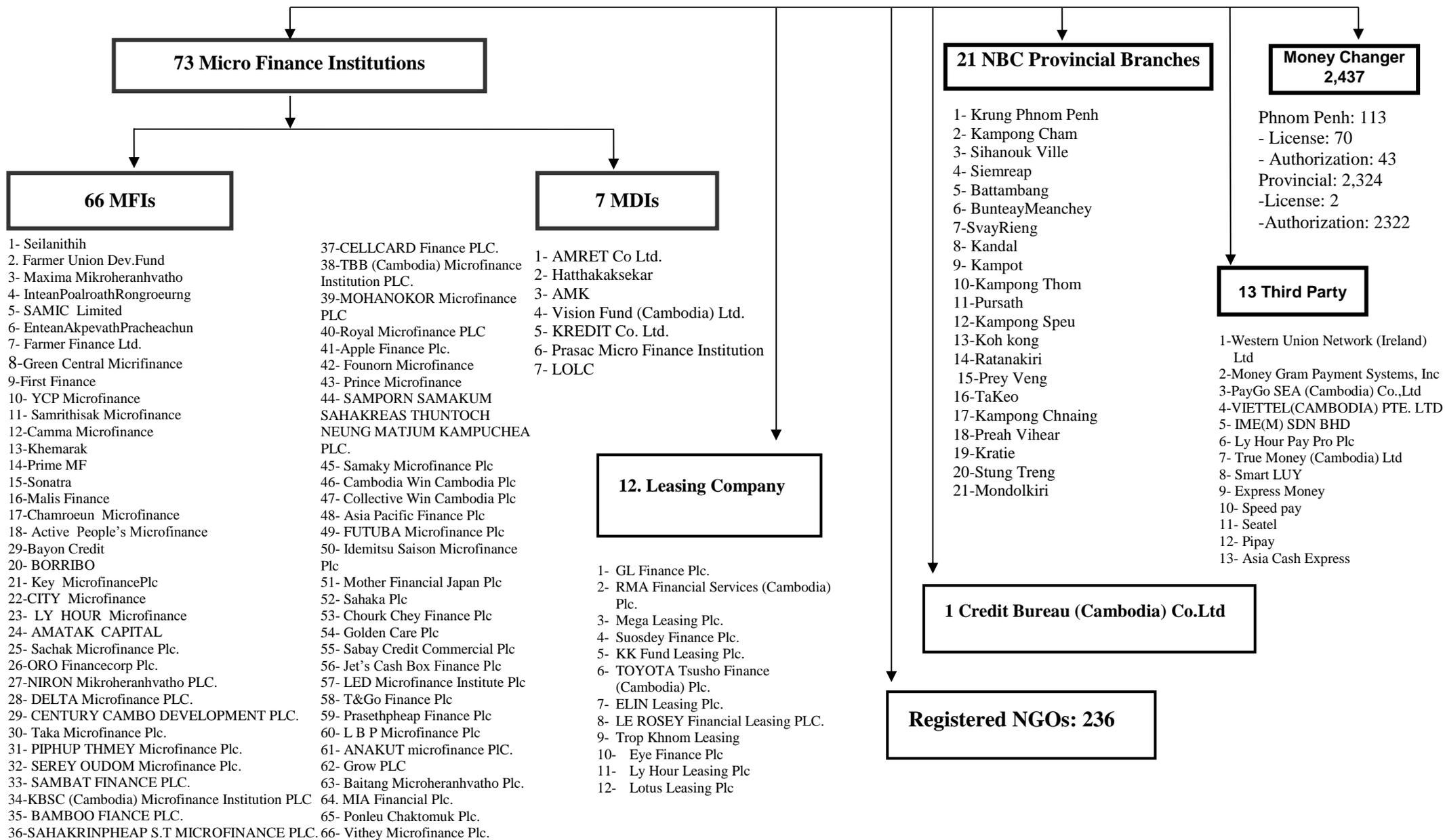
- 1- PHSME Specialized Bank
- 2- First Investment Specialized B.(sacom)
- 3- ANCO Specialized Bank
- 4- TOMATO Specialized Bank
- 5- Angkor Capital Specialized B.
- 6- Camko Specialized B.
- 7- Cam Capital
- 8- Chief (Cambodia) Specialized Bank
- 9- Wing (Cambodia) Limited Specialized Bank
- 10- Oxley Worldbridge Specialized
- 11- Aeon Specialized Bank
- 12- Khmer Specialized Bank
- 13- Asia Pacific Development Specialized Bank Plc
- 14- Southern Capital Special Bank Plc.

- 1- Standard Chartered
- 2- Bank for Investment-Development of Vietnam
- 3- Bank of Tokyo Mitsubishi UFJ Ltd
- 4- Sumitomo Mitsui Banking Corporation
- 5- Shanghai Commercial & Savings Bank
- 6- Industrial Bank of Korea

- 1- First Commercial Bank
- 2- Krung Thai Bank
- 3- Bank of India
- 4- Vietnam Bank For Agriculture & Rural Development Cambodia Branch
- 5- Bank of China
- 6- Mega International Commercial Bank
- 7- ICBC Ltd.
- 8- MB Bank Plc
- 9- Taiwan Cooperative Bank Phnom Penh
- 10- Bangkok Public Limited Bank
- 11- Branch of Kasikornbank Public Company Limited (Phnom Penh)
- 12- Branch of Mizuho Bank, Ltd.

- 1- Foreign Trade Bank of Cambodia
- 2- Advanced Bank of Asia
- 3- Cambodia Asia Bank
- 4- Canadia Bank Plc.
- 5 - Cambodia Mekong Bank
- 6- Vattanac Bank
- 7- ACLEDA Bank Plc
- 8- Bank for Investment & Development of Cambodia Plc.
- 9- Sathapana Bank
- 10- Booyoungkhmer Bank
- 11- Phnom Penh Commercial Bank
- 12- Cambodia Post Bank Plc.

- 1- Cambodian Commercial Bank
- 2- Cambodian Public Bank
- 3- May Bank (Cambodia) Plc.
- 4- ANZ Royal Bank Cambodia
- 5- Shinhan Khmer Bank
- 6- Kookmin Bank Cambodia Plc
- 7- RHB Indochina Bank
- 8- CIMB Bank
- 9- Saigon Thoeung Tin Cambodia Bank
- 10- Hong Leong Bank (Cambodia) Plc.
- 11- Cathay United Bank (Cambodia) Corporation Limited
- 12- Union Commercial Bank
- 13- Phillip Bank Plc
- 14- SHB Plc
- 15- Bred Bank (Cambodia) Plc



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