

ព្រះរាជាណាចក្រកម្ពុជា  
KINGDOM OF CAMBODIA  
ជាតិ សាសនា ព្រះមហាក្សត្រ  
NATION RELIGION KING



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

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

លេខ ២៦៥ – ឆ្នាំទី២៣  
ខែវិច្ឆិកា ឆ្នាំ២០១៥  
SERIES No. 265 – 23<sup>rd</sup> YEAR  
NOVEMBER 2015

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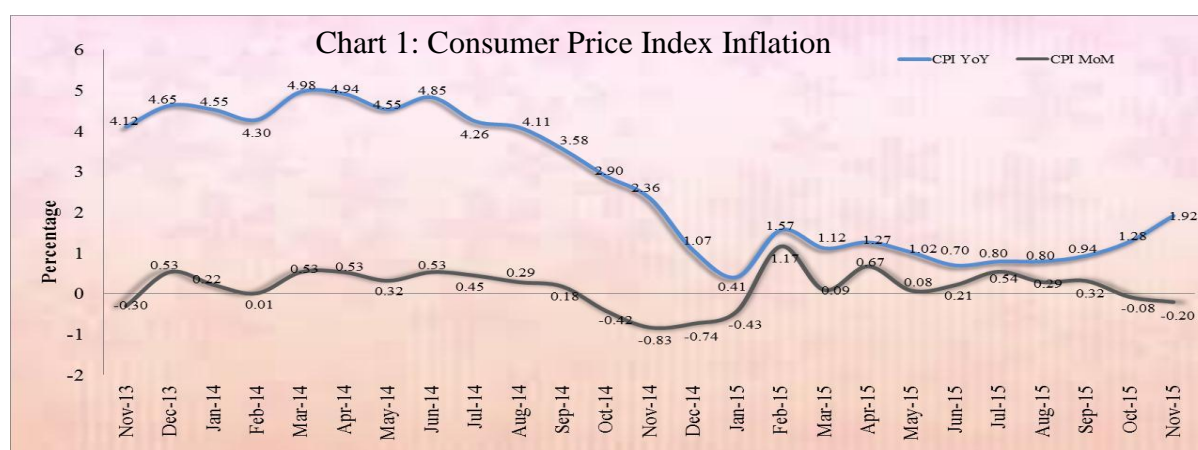
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## Introduction

Headline consumer price inflation in November 2015 continued to decrease in a negative level compared to the preceding month. During this period, Cambodian Riel (KHR) continued to appreciate against US dollar while financial intermediary of the banking system in the economic activity still increases. At the same time, the international trade in goods showed an increase in deficit.

## Consumer Price Index

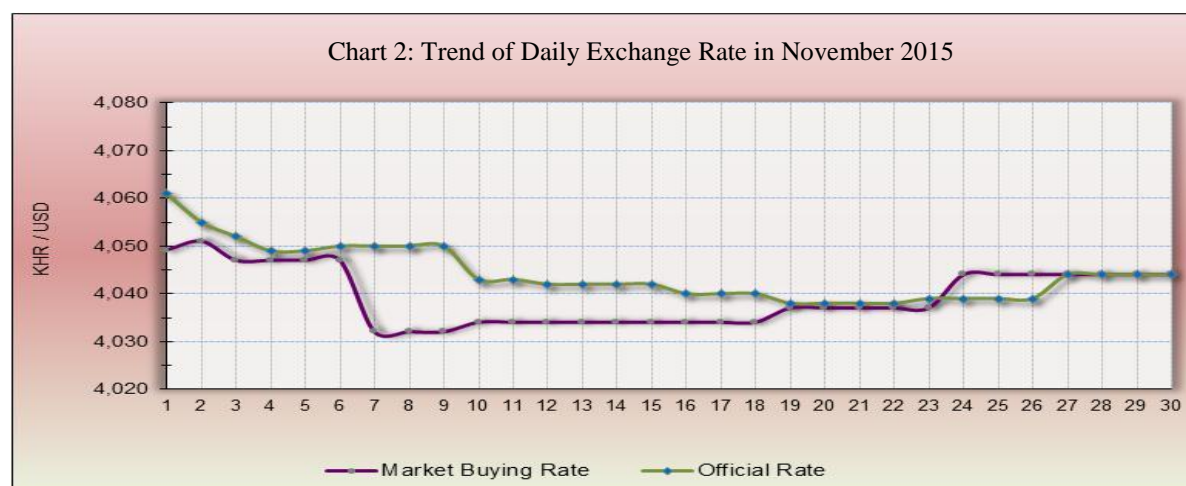
The consumer price inflation in Phnom Penh (month-on-month) continued to decelerate deeply in a negative level of 0.2% in November from the negative level of 0.08% in October 2015. In which, six out of twelve group indexes decreased while the other five group indexes increased and one group remained stable.



During the same period, the year-on-year percentage change of the CPI for all items increased to 1.92% in November from 1.28% in October 2015, reflected by the increases in prices of food, clothing, and recreation and culture while oil prices decreased.

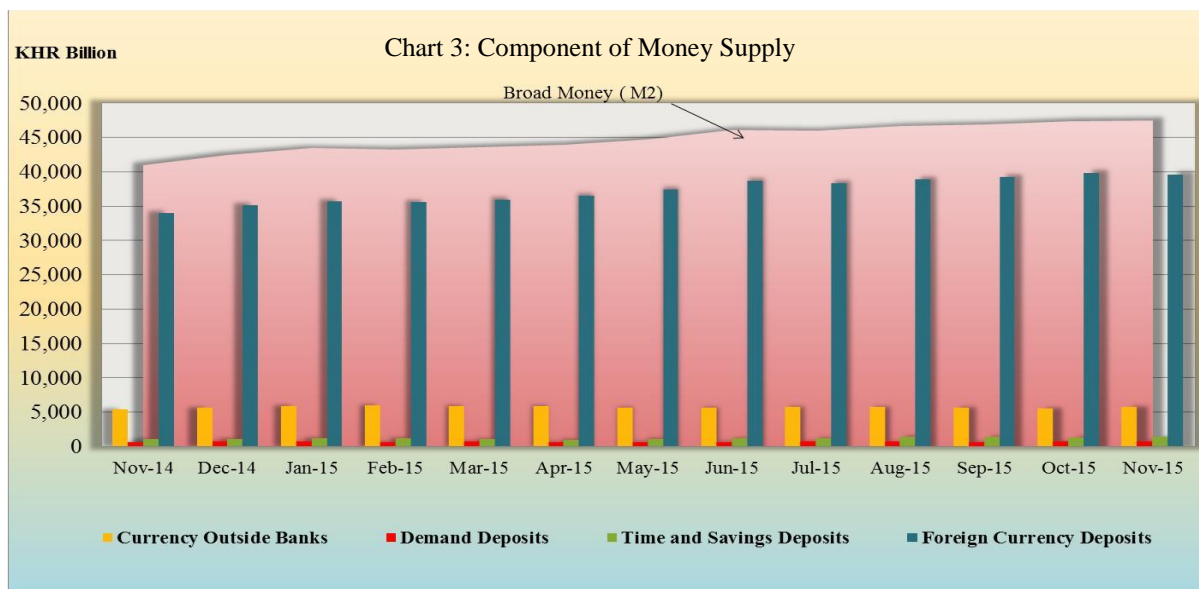
## Exchange Rate

The exchange rate (market buying rate) was KHR 4,044 per US dollar in November 2015, appreciated by 0.12%, compared to the previous month. This was due to the increase in demand for KHR for tax payment purpose and for spending in water festival days.



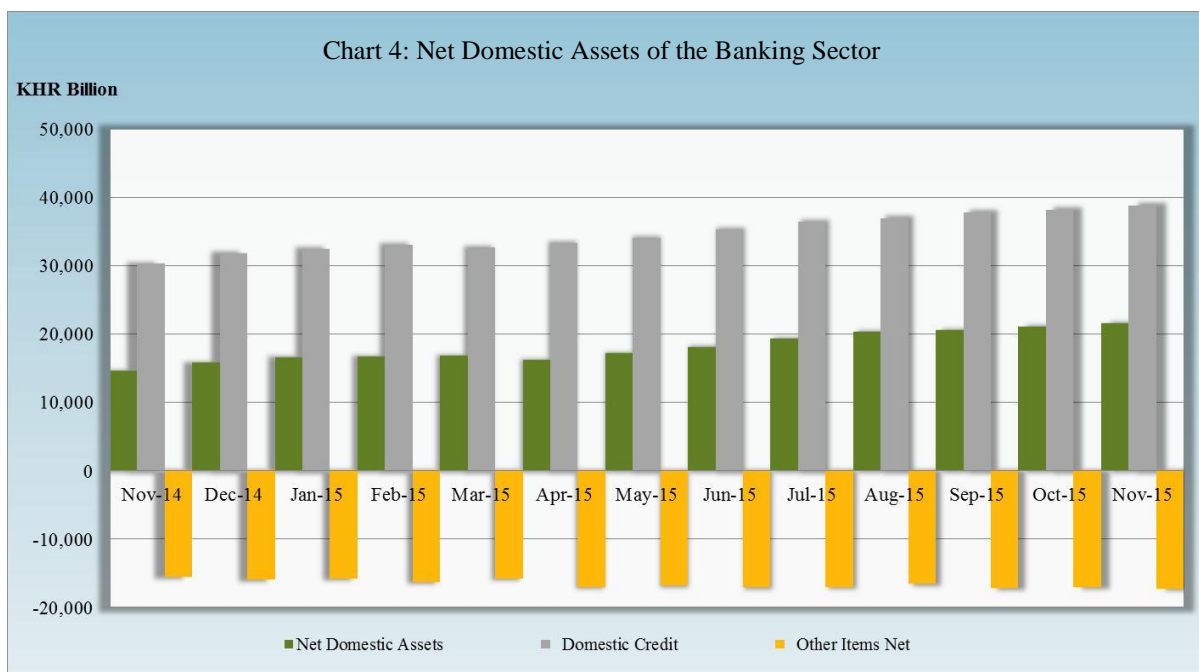
## Money Supply

Broad money (M2) increased to KHR 47,547.5 billion in November 2015, up 0.2% compared to October 2015. The components of M2 contributing to the increase were demand deposits (9.4%), time and saving deposits (4.6%) and currency outside banks (3.8%) while resident's foreign currency deposits decreased by 0.6%.



## Net Domestic Assets of the Banking Sector

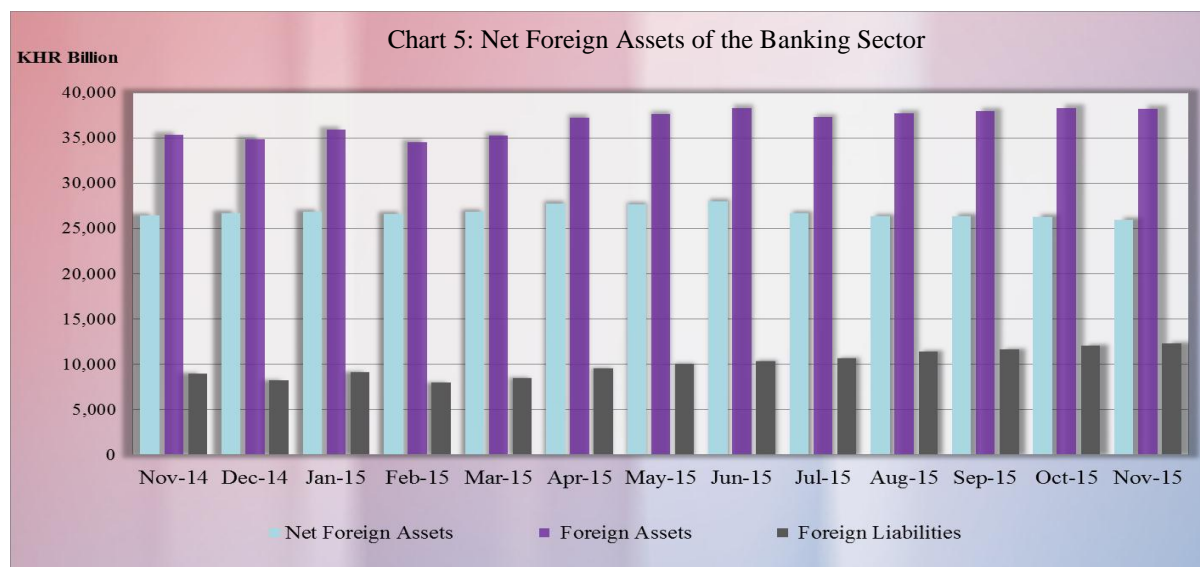
Net domestic assets of the banking sector in November 2015 continued to increase to KHR 21,616.8 billion, up 2.1% from the previous month, mainly due to an increase of 1.7% in domestic credit while other items net declined by 1.2%.



The increase in domestic credit was reflected by an increase of 1.6% in credit to private sector while net claims on government decreased by 1%.

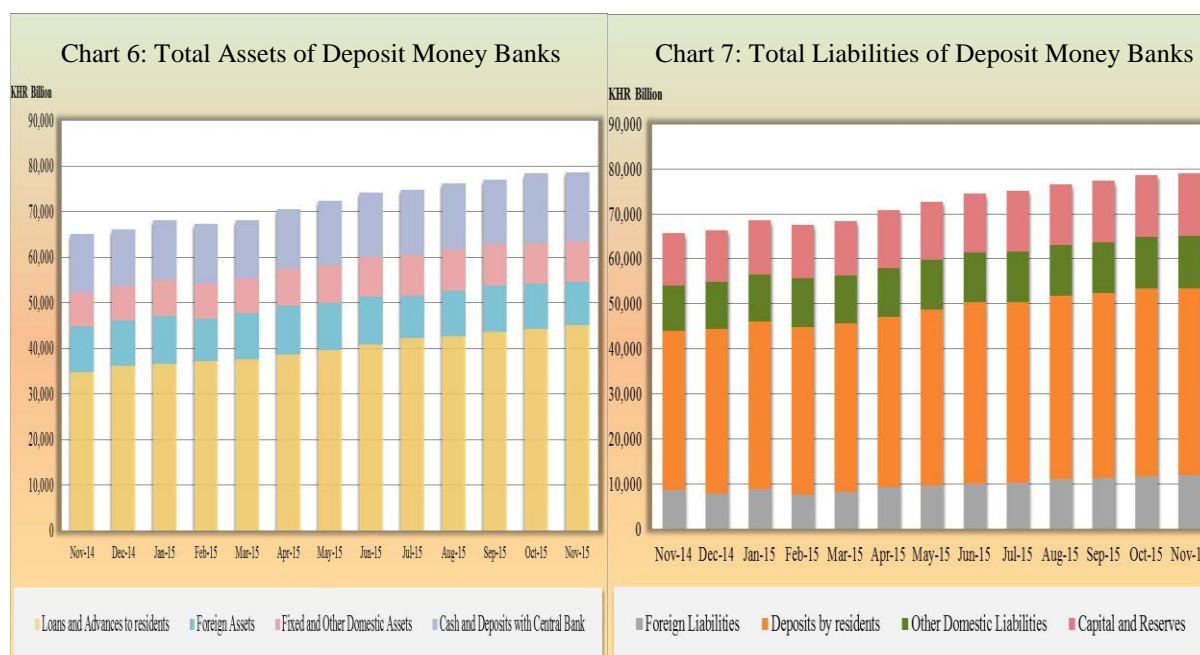
## Net Foreign Assets of the Banking Sector

Net foreign assets of the banking sector continued to decrease to KHR 25,930.7 billion in November 2015, down by 1.3% from October 2015, mainly due to an increase of 2% in total foreign liabilities.



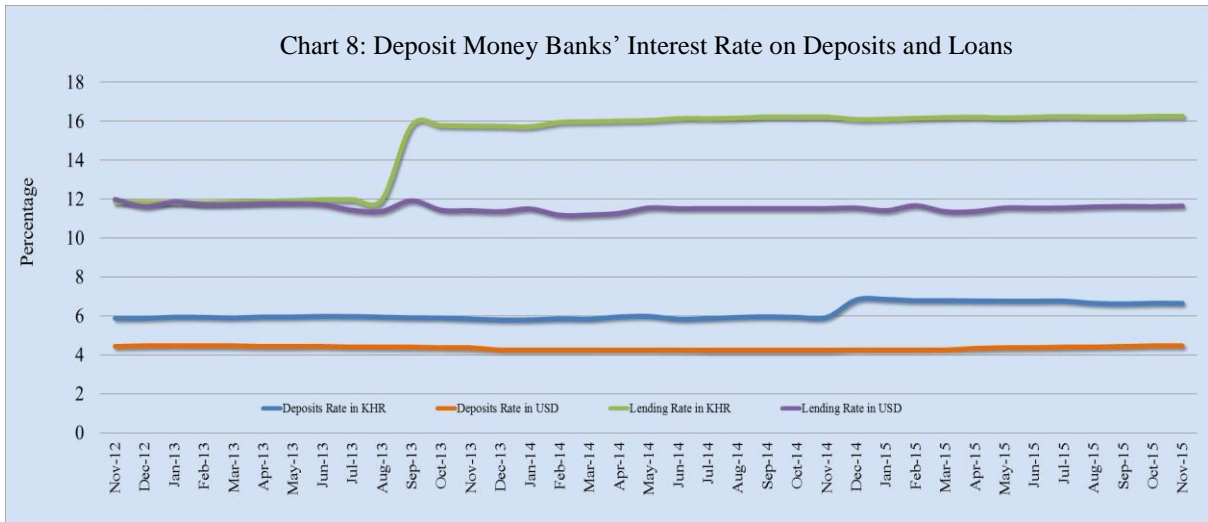
## Deposit Money Banks' Operations

Total assets of commercial banks and specialized banks were KHR 79,008.8 billion, up by 0.6% in November 2015 from the previous month.



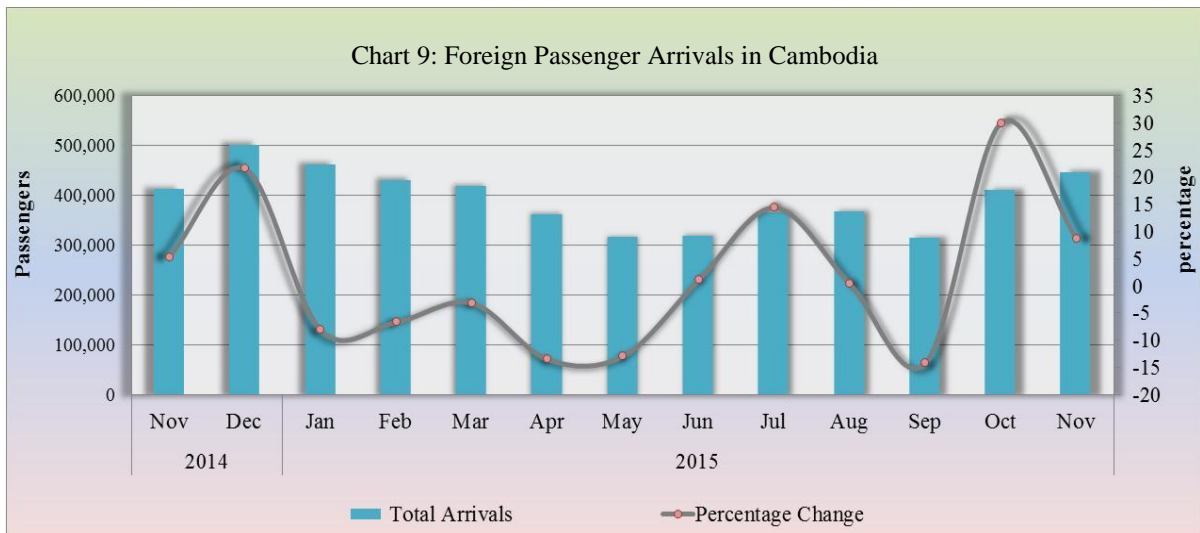
## Interest Rates on Loans and Deposits

In November 2015, the interest rate movement with a maturity of 12-month on deposits and loans showed that the weighted average deposit rate in KHR and US Dollar remained stable as the rate in October. At the same time, the weighted average lending rate in KHR increased by 0.01% and lending rate in US dollar increased by 0.03%.

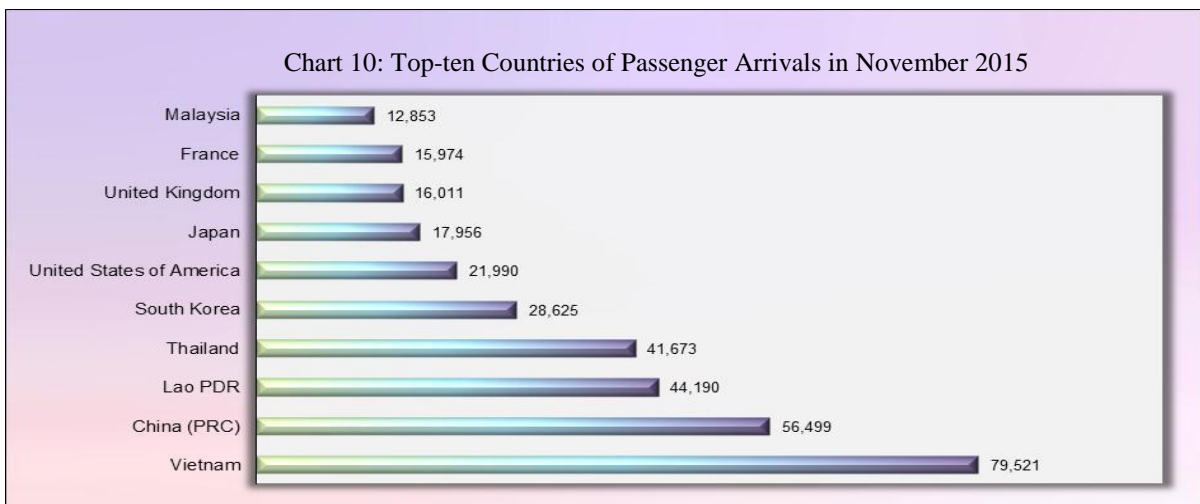


### Foreign Tourist Arrivals

In November 2015, the total number of passenger arrivals was 444,640 passengers; up by 8.7% following the increase of 30% in the preceding month. The main purpose of the passenger arrivals in Cambodia was for vacation, accounting for more than 88% of the total.



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



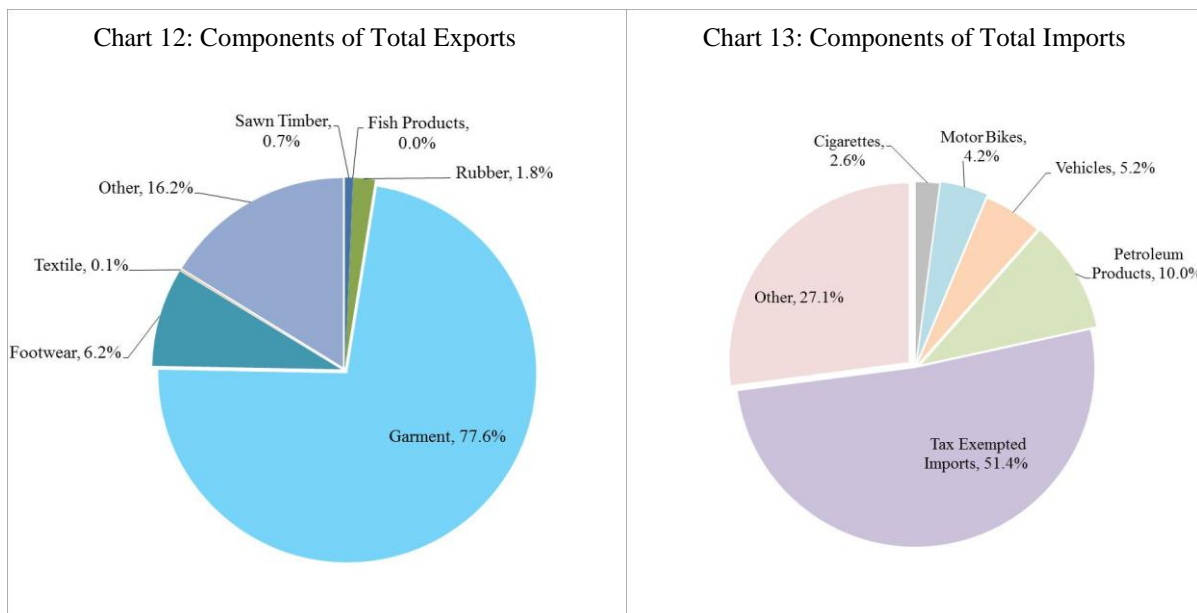


## International Trade in Goods

International trade in goods showed a deficit of KHR 1,143.5 billion (32.1%) in November, from the deficit of KHR 815.4 billion (23.5%) in October 2015.



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



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

<b>1. Consumer Price Index (CPI) and Component Indices</b>	<b>Dec-14</b>	<b>Aug-15</b>	<b>Sep-15</b>	<b>Oct-15</b>	<b>Nov-15</b>
(Oct-Dec. 2006 = 100)					
<b>CPI (all items)</b>	<b>157.29</b>	<b>161.45</b>	<b>161.96</b>	<b>161.83</b>	<b>161.50</b>
Food and Non-Alcoholic Beverages	183.25	191.37	192.90	192.29	192.23
Alcoholic Beverages, Tobacco and Narcotics	137.61	142.06	142.92	144.70	148.48
Clothing and Footwear	130.31	135.80	136.54	138.21	137.29
Housing, Water, Electricity, Gas and other Fuels	127.25	126.10	125.83	125.18	123.51
Furnishings and Household Maintenance	141.74	143.65	142.83	146.46	146.08
Health	127.55	127.52	128.67	129.05	129.54
Transport	120.48	118.51	116.07	115.63	113.90
Communication	68.07	67.87	67.86	68.45	68.37
Recreation and Culture	112.22	114.51	114.03	114.70	114.73
Education	159.10	159.10	159.64	160.08	160.08
Restaurants	223.10	232.64	234.47	236.63	239.35
Miscellaneous Goods and Services	137.62	139.60	139.40	137.46	136.86
<b>2. Percentage Change in the CPI and its Components</b>					
<b>2.1 Month on Month Change (%)</b>					
<b>CPI (all items)</b>	<b>-0.74</b>	<b>0.29</b>	<b>0.32</b>	<b>-0.08</b>	<b>-0.20</b>
Food and Non-Alcoholic Beverages	-0.53	0.64	0.80	-0.32	-0.03
Alcoholic Beverages, Tobacco and Narcotics	-0.72	0.82	0.61	1.24	2.62
Clothing and Footwear	-0.19	0.99	0.55	1.22	-0.67
Housing, Water, Electricity, Gas and other Fuels	-0.65	-0.54	-0.21	-0.52	-1.33
Furnishings and Household Maintenance	0.00	0.51	-0.57	2.54	-0.26
Health	0.29	0.02	0.90	0.29	0.38
Transport	-3.17	-1.57	-2.06	-0.38	-1.50
Communication	-0.23	0.12	-0.02	0.88	-0.12
Recreation and Culture	-0.34	0.95	-0.42	0.58	0.03
Education	0.00	0.00	0.34	0.28	0.00
Restaurants	-0.50	1.00	0.79	0.92	1.15
Miscellaneous Goods and Services	-0.68	0.52	-0.14	-1.39	-0.43
<b>2.2 Year on Year Change (%)</b>					
<b>CPI (all items)</b>	<b>1.07</b>	<b>0.80</b>	<b>0.94</b>	<b>1.28</b>	<b>1.92</b>
Food and Non-Alcoholic Beverages	3.07	3.03	3.56	4.12	4.35
Alcoholic Beverages, Tobacco and Narcotics	4.31	2.69	3.77	5.25	7.12
Clothing and Footwear	-0.01	4.24	5.30	6.62	5.16
Housing, Water, Electricity, Gas and other Fuels	-2.80	-3.24	-3.23	-4.00	-3.57
Furnishings and Household Maintenance	6.34	1.99	0.82	3.65	3.06
Health	0.07	0.21	1.18	1.48	1.86
Transport	-6.85	-8.98	-10.87	-11.17	-8.46
Communication	-2.11	-1.26	-0.99	-0.04	0.20
Recreation and Culture	3.02	3.49	1.79	1.85	1.89
Education	1.57	-0.03	0.35	0.65	0.61
Restaurants	4.85	4.17	4.29	5.44	6.75
Miscellaneous Goods and Services	-3.52	-1.71	-1.34	-2.68	-1.22
<b>3. Three-month moving average CPI (All Items)</b>	<b>158.51</b>	<b>160.85</b>	<b>161.46</b>	<b>161.74</b>	<b>161.76</b>
Year on Year Change (%)	2.11	0.76	0.84	1.00	1.38
<b>4. Twelve-month moving average CPI (All Items)</b>	<b>158.29</b>	<b>159.30</b>	<b>159.42</b>	<b>159.59</b>	<b>159.85</b>
Year on Year Change (%)	3.86	1.46	1.24	1.11	1.07

**Source:** National Institute of Statistics

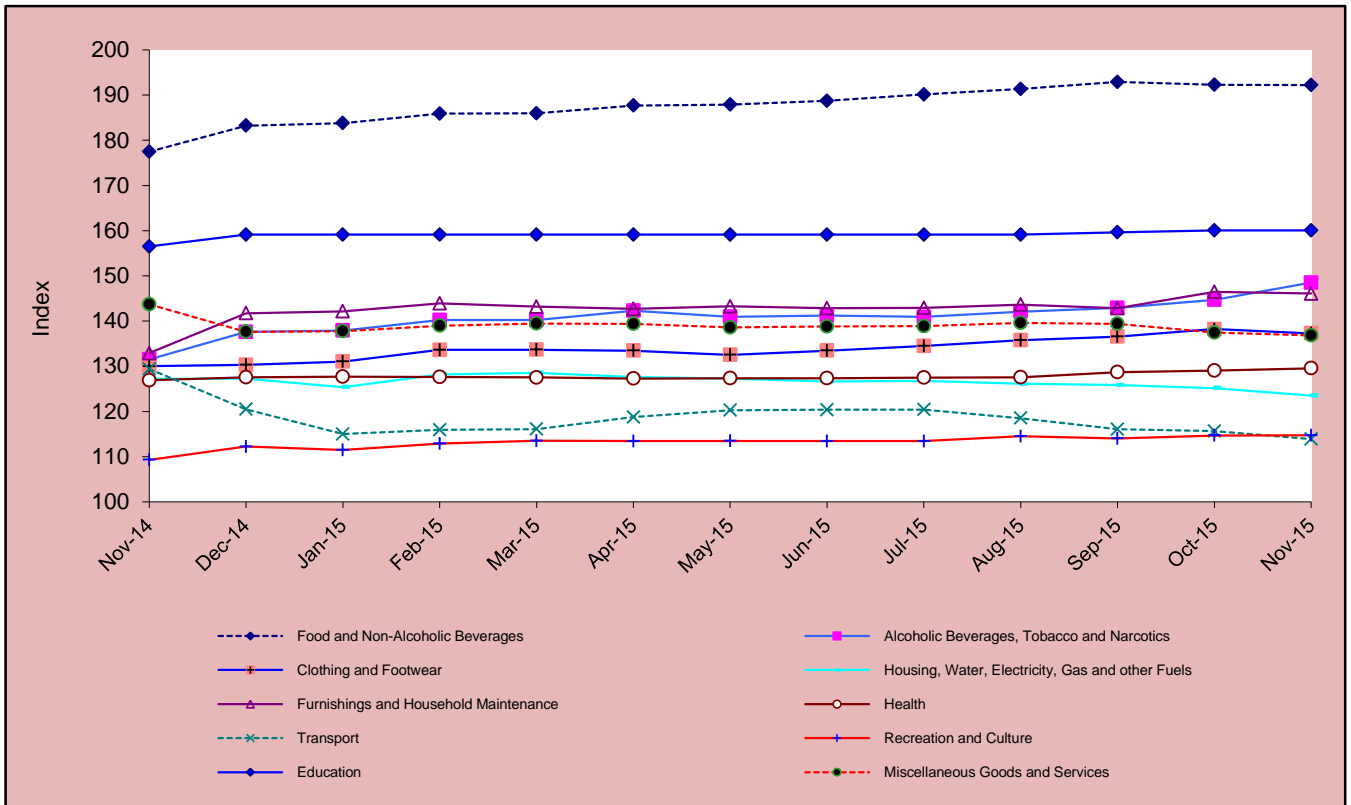


**Table 2: Consumer Items Showing Price Decrease in November 2015**

No.	Description	Weight	Index			Percentage Change	
			Nov-14	Oct-15	Nov-15	Monthly	Yearly
1	GAS	2.699	152.24	129.94	117.74	-9.4	-22.7
2	DIESEL	0.144	137.84	113.89	108.33	-4.9	-21.4
3	GASOLINE	4.969	116.44	94.38	90.21	-4.4	-22.5
4	FUELS AND LUBRICANTS FOR PERSONAL TRANSPORT EQUIPMENT	5.175	117.36	95.49	91.33	-4.3	-22.2
5	FRUIT VEGETABLES	1.138	216.69	234.73	226.06	-3.7	4.3
6	LEAF AND STALK VEGETABLES (FRESH)	2.031	174.99	190.05	183.22	-3.6	4.7
7	HOUSEHOLD TEXTILES	0.015	157.78	166.60	161.80	-2.9	2.5
8	GLASSWARE, TABLEWARE AND HOUSEHOLD UTENSILS	0.078	129.97	137.37	133.33	-2.9	2.6
9	TOOLS AND EQUIPMENT FOR HOUSE AND GARDEN	0.017	176.62	190.58	185.00	-2.9	4.7
10	CLOTHING FOR WOMEN AND GIRLS	1.065	128.84	135.94	132.70	-2.4	3.0
11	SUGAR, JAM, HONEY, CHOCOLATE AND CONFECTIONERY	1.489	137.72	134.29	131.20	-2.3	-4.7
12	TUBERS AND MUSHROOMS	0.439	182.36	179.37	175.46	-2.2	-3.8
13	OTHER CLOTHING (BOTH SEXES)	0.222	118.69	132.33	129.61	-2.1	9.2
14	PERSONAL EFFECTS N.E.C	0.876	166.17	159.75	157.41	-1.5	-5.3
15	HOUSEHOLD APPLIANCES	0.397	114.19	115.41	113.84	-1.4	-0.3
16	FRESH FRUITS	4.094	193.33	201.50	198.84	-1.3	2.9
17	ROOT VEGETABLES	0.456	183.28	209.58	206.94	-1.3	12.9
18	NOODLES	1.008	210.86	213.48	210.99	-1.2	0.1
19	CLOTHING MATERIALS	0.334	135.27	148.78	147.01	-1.2	8.7
20	TRADITIONAL CAKES	0.561	188.38	203.77	201.61	-1.1	7.0
21	INFANTS' CLOTHING (BELOW 1 YEAR)	0.054	140.04	148.15	146.45	-1.1	4.6
22	CLOTHING FOR MEN AND BOYS	0.621	123.90	130.86	129.51	-1.0	4.5
23	BREAD	0.173	196.55	198.25	196.55	-0.9	0.0
24	BISCUITS/ COOKIES	0.280	170.66	170.65	169.32	-0.8	-0.8
25	FURNITURE AND FURNISHINGS, CARPETS AND OTHER FLOOR COVERINGS	0.626	206.36	214.21	213.06	-0.5	3.2
26	PROCESSED EGGS	0.079	147.66	151.72	151.11	-0.4	2.3
27	MISCELLANEOUS GOODS AND SERVICES	2.285	138.56	137.46	136.86	-0.4	-1.2
28	TELEPHONE AND TELEFAX EQUIPMENT	0.725	50.29	50.54	50.41	-0.3	0.2
29	DAIRY PRODUCTS	1.552	155.61	160.73	160.48	-0.2	3.1
30	PULSES/LEGUMES	0.413	187.54	207.99	207.49	-0.2	10.6
31	FRESH EGGS	1.013	147.17	149.37	149.24	-0.1	1.4
32	LIQUID FUELS	0.099	145.17	128.05	127.86	-0.1	-11.9
33	MOTOR CYCLES	2.736	125.44	126.18	126.01	-0.1	0.5
34	SPIRITS	0.014	150.78	153.56	153.56	0.0	1.8
35	ACTUAL RENTALS FOR HOUSING	1.054	100.00	100.00	100.00	0.0	0.0
36	SERVICES FOR THE MAINTENANCE AND REPAIR OF THE DWELLING	0.435	177.90	178.63	178.63	0.0	0.4
37	WATER SUPPLY AND MISCELLANEOUS SERVICES RELATED TO THE DWELLING	2.307	100.00	100.00	100.00	0.0	0.0
38	ELECTRICITY	5.352	102.16	102.16	102.16	0.0	0.0
39	HOSPITAL SERVICES	0.412	184.62	185.83	185.83	0.0	0.7
40	MOTOR CARS	3.053	108.62	107.25	107.22	0.0	-1.3

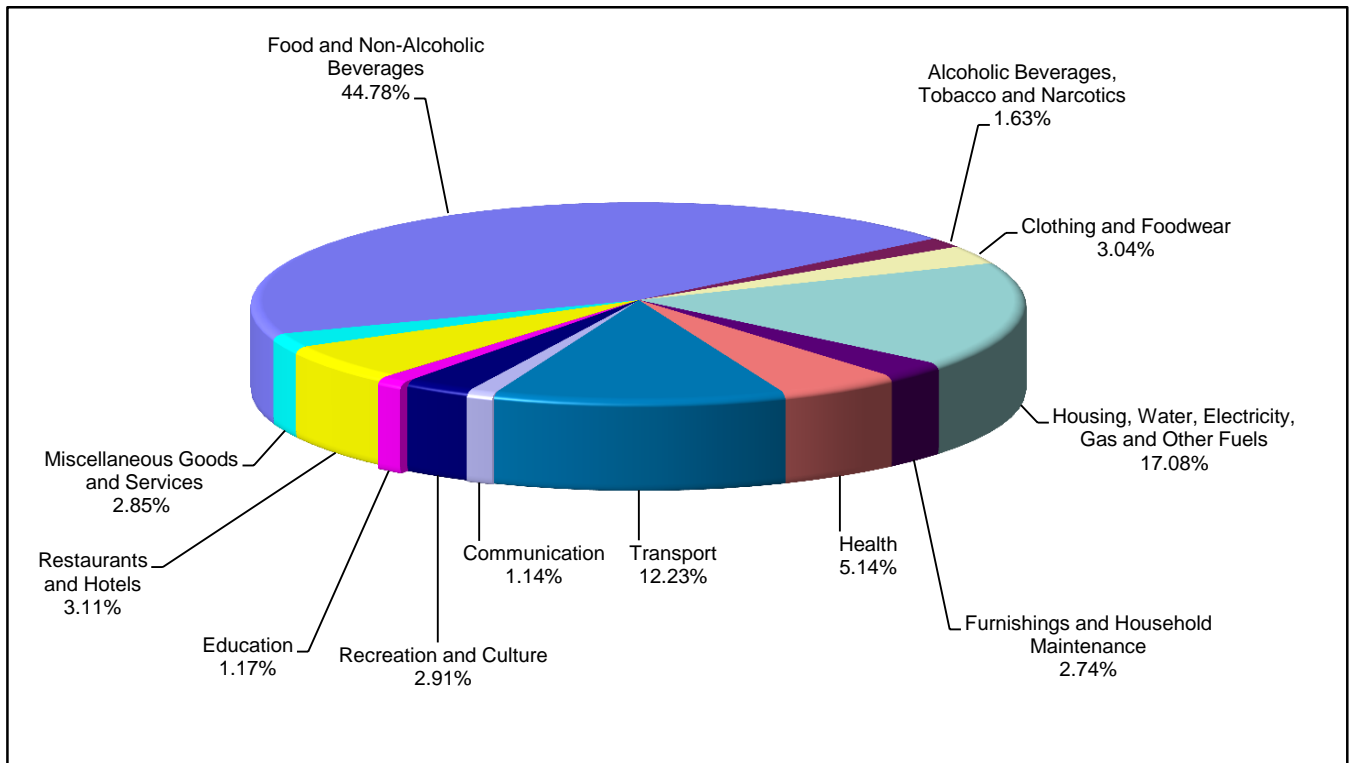
Source: National Institute of Statistics

**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				
	2011	2012	2013	2014r/	2015p/	2011	2012	2013	2014r/	2015p/
GDP in KHR Billion	32,553	34,933	37,503	40,182	43,009	52,069	56,682	61,327	67,437	74,932
GDP in USD Million	8,106	8,662	9,313	9,971	10,672	12,965	14,054	15,229	16,734	18,219
GDP % Growth Rate	7.1	7.3	7.4	7.1	7.0	10.7	8.9	8.2	10.0	8.9
GDP % Growth Rate, by Economic Activity										
<b>Agriculture, Fisheries &amp; Forestry</b>	<b>3.1</b>	<b>4.3</b>	<b>1.6</b>	<b>0.3</b>	<b>0.2</b>	<b>12.9</b>	<b>5.6</b>	<b>2.0</b>	<b>0.5</b>	<b>0.2</b>
<b>Industry</b>	<b>14.5</b>	<b>9.3</b>	<b>10.7</b>	<b>10.1</b>	<b>11.7</b>	<b>12.1</b>	<b>13.0</b>	<b>13.3</b>	<b>17.0</b>	<b>17.7</b>
<b>Services</b>	<b>5.0</b>	<b>8.1</b>	<b>8.7</b>	<b>8.7</b>	<b>7.1</b>	<b>8.4</b>	<b>9.6</b>	<b>10.3</b>	<b>14.7</b>	<b>9.2</b>
GDP Per Capita in KHR Million	2.3	2.4	2.6	2.7	2.9	3.7	3.9	4.2	4.6	4.9
GDP Per Capita in USD	570	599	637	672	712	911	973	1,042	1,135	1,216

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

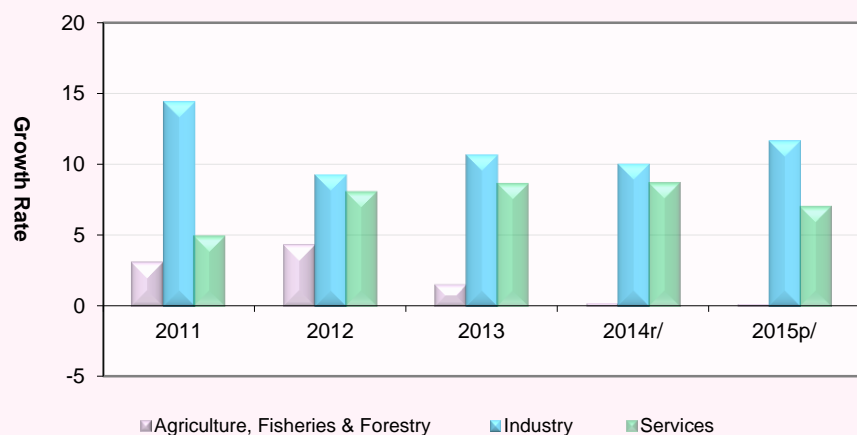
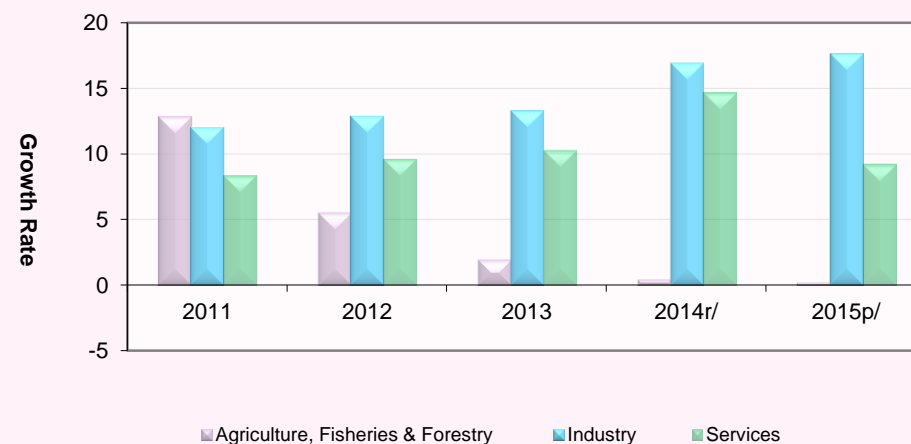


Chart 4: **GDP by Economic Activity**  
(At Current Prices)



p/: preliminary estimates

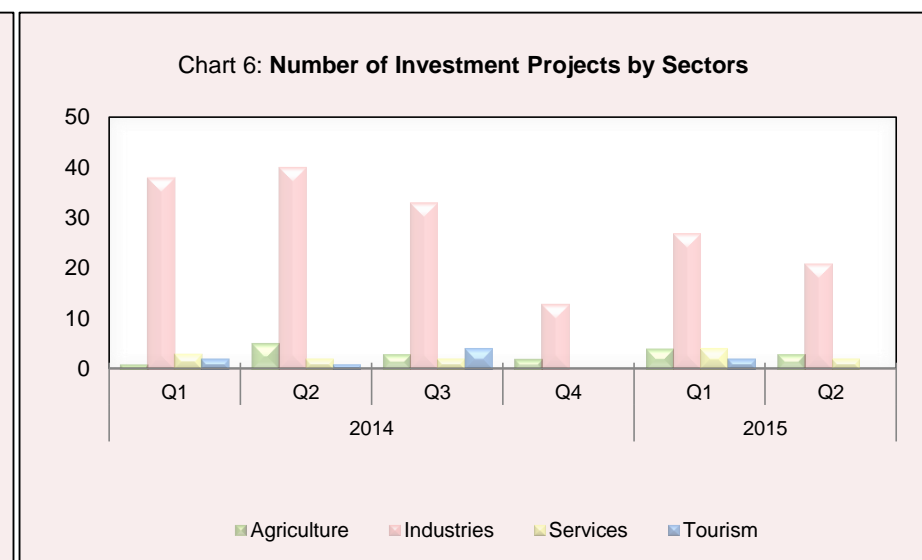
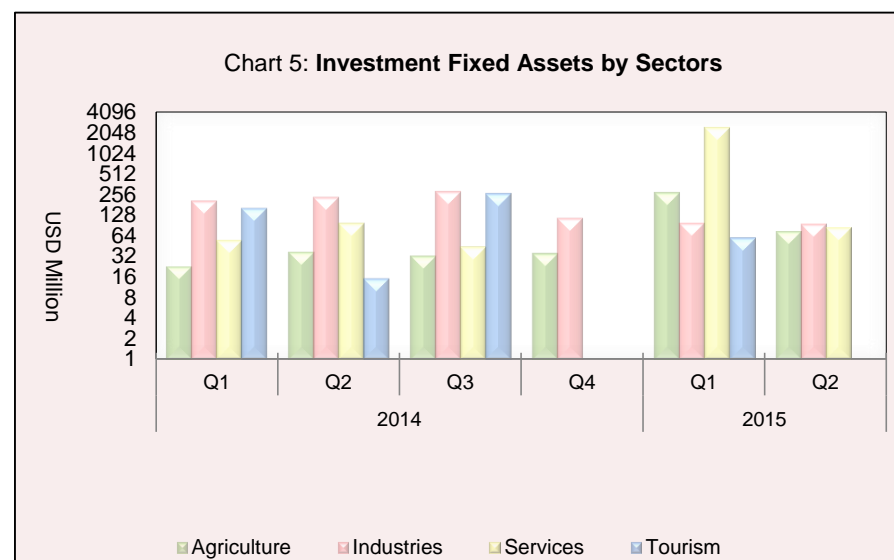
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Source: National Institute of Statistics

### Table 4: Investment Projects Approved by Sectors

(In USD Million)

Sector	Agriculture		Industries		Services		Tourism		Total	
	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets
<b>2013</b>										
<b>Q4</b>	8	829.5	44	1,044.0	1	8.3	-	-	53	1,881.8
<b>Total</b>	<b>15</b>	<b>997.9</b>	<b>142</b>	<b>3,349.6</b>	<b>2</b>	<b>29.5</b>	<b>1</b>	<b>106.0</b>	<b>160</b>	<b>4,482.9</b>
<b>2014</b>										
<b>Q1</b>	1	23.0	38	204.2	3	55.8	2	163.3	44	446.3
<b>Q2</b>	5	37.4	40	230.7	2	98.9	1	15.4	48	382.4
<b>Q3</b>	3	32.7	33	280.1	2	44.8	4	268.1	42	625.8
<b>Q4</b>	2	35.3	13	114.6	-	-	-	-	15	149.9
<b>Total</b>	<b>11</b>	<b>128.4</b>	<b>124</b>	<b>829.7</b>	<b>7</b>	<b>199.5</b>	<b>7</b>	<b>446.9</b>	<b>149</b>	<b>1,604.4</b>
<b>2015</b>										
<b>Q1</b>	4	270.8	27	97.9	4	2,444.0	2	60.6	37	2,873.3
<b>Q2</b>	3	74.5	21	94.5	2	85.6	-	-	26	254.6
<b>Q3</b>	5	88.5	23	91.9	2	99.0	-	-	30	279.4
<b>Total</b>	<b>12</b>	<b>433.8</b>	<b>71</b>	<b>284.3</b>	<b>8</b>	<b>2,628.7</b>	<b>2</b>	<b>60.6</b>	<b>93</b>	<b>3,407.4</b>



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

(In USD Million)

Country	2013	2014				2015		
	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
Cambodia	1,303.2	131.6	125.6	258.2	66.7	2,754.9	117.4	45.2
China	189.5	190.2	67.6	239.8	46.2	56.1	72.3	43.8
Korea	22.1	44.1	7.0	11.7	2.4	3.0	-	0.5
United States	-	7.1	7.5	-	-	0.2	-	-
Thailand	8.1	2.7	6.3	16.4	-	-	13.1	1.9
Vietnam	241.5	-	1.2	2.1	12.2	28.4	-	60.9
Malaysia	2.1	23.0	-	1.1	-	-	5.9	1.7
Singapore	-	1.8	31.6	3.2	-	-	-	-
Taiwan	30.7	8.1	9.0	12.0	-	8.5	10.6	9.1
Australia	2.9	-	-	1.1	16.7	-	-	-
England	1.6	31.2	39.1	11.3	5.2	-	12.9	9.5
Canada	5.1	-	-	-	-	2.7	-	-
Hong Kong	62.7	4.4	50.0	39.5	-	13.9	17.2	72.4
Others	12.2	2.1	37.6	31.5	0.6	5.5	5.2	34.4
<b>Total</b>	<b>1,881.8</b>	<b>446.3</b>	<b>382.4</b>	<b>627.9</b>	<b>149.9</b>	<b>2,873.3</b>	<b>254.6</b>	<b>279.4</b>
<b>( Share of total )</b>								
Cambodia	69.3	29.5	32.8	41.1	44.5	95.9	46.1	16.2
China	10.1	42.6	17.7	38.2	30.8	2.0	28.4	15.7
Korea	1.2	9.9	1.8	1.9	1.6	0.1	-	0.2
United States	-	1.6	1.9	-	-	0.0	-	-
Thailand	0.4	0.6	1.6	2.6	-	-	5.2	0.7
Vietnam	12.8	-	0.3	0.3	8.1	1.0	-	21.8
Malaysia	0.1	5.2	-	0.2	-	-	2.3	0.6
Singapore	-	0.4	8.3	0.5	-	-	-	-
Taiwan	1.6	1.8	2.4	1.9	-	0.3	4.2	3.3
Australia	0.2	-	-	0.2	11.1	-	-	-
England	0.1	7.0	10.2	1.8	3.4	-	5.1	3.4
Canada	0.3	-	-	-	-	0.1	-	-
Hong Kong	3.3	1.0	13.1	6.3	-	0.5	6.8	25.9
Others	0.6	0.5	9.8	5.0	0.4	0.2	2.1	12.3
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

\* Fixed Assets

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

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

(KHR/USD)

Day	Parallel Market Rate			Official Rate	Daily Change*	
	Purchase	Sale	Midpoint		Spread	% Change
1	4,049	4,060	4,055	4,061	0.0	0.0
2	4,051	4,060	4,056	4,055	2.0	0.0
3	4,047	4,055	4,051	4,052	-4.0	-0.1
4	4,047	4,055	4,051	4,049	0.0	0.0
5	4,047	4,053	4,050	4,049	0.0	0.0
6	4,047	4,053	4,050	4,050	0.0	0.0
7	4,032	4,043	4,038	4,050	-15.0	-0.4
8	4,032	4,043	4,038	4,050	0.0	0.0
9	4,032	4,043	4,038	4,050	0.0	0.0
10	4,034	4,045	4,040	4,043	2.0	0.0
11	4,034	4,045	4,040	4,043	0.0	0.0
12	4,034	4,045	4,040	4,042	0.0	0.0
13	4,034	4,045	4,040	4,042	0.0	0.0
14	4,034	4,045	4,040	4,042	0.0	0.0
15	4,034	4,045	4,040	4,042	0.0	0.0
16	4,034	4,045	4,040	4,040	0.0	0.0
17	4,034	4,045	4,040	4,040	0.0	0.0
18	4,034	4,045	4,040	4,040	0.0	0.0
19	4,037	4,048	4,043	4,038	3.0	0.1
20	4,037	4,045	4,041	4,038	0.0	0.0
21	4,037	4,045	4,041	4,038	0.0	0.0
22	4,037	4,045	4,041	4,038	0.0	0.0
23	4,037	4,045	4,041	4,039	0.0	0.0
24	4,044	4,056	4,050	4,039	7.0	0.2
25	4,044	4,056	4,050	4,039	0.0	0.0
26	4,044	4,056	4,050	4,039	0.0	0.0
27	4,044	4,056	4,050	4,044	0.0	0.0
28	4,044	4,056	4,050	4,044	0.0	0.0
29	4,044	4,056	4,050	4,044	0.0	0.0
30	4,044	4,056	4,050	4,044	0.0	0.0
<b>Average Rate</b>	<b>4,039</b>	<b>4,050</b>	<b>4,045</b>	<b>4,044</b>	<b>-0.2</b>	<b>0.0</b>

\* - Spread of Daily Purchasing Market Rate

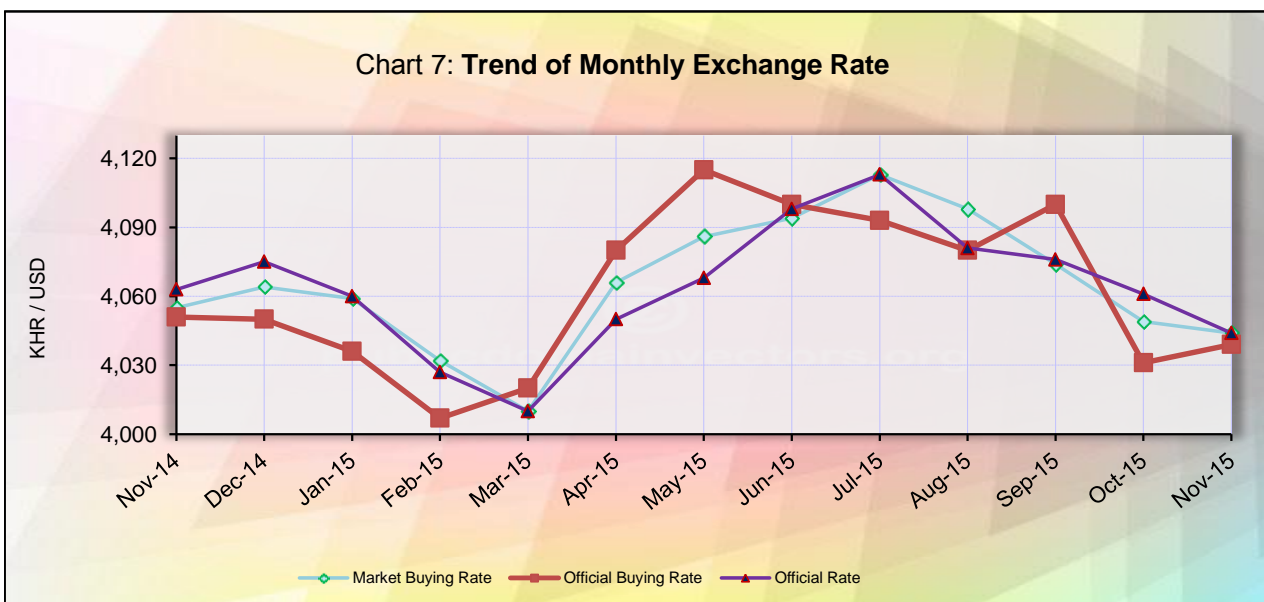
- Daily % Change of Purchasing Market Rate



### 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>2014</b>					
Jul	4,054	0.17	4,063	4,059	4,050
Aug	4,074	0.49	4,083	4,079	4,065
Sep	4,087	0.32	4,096	4,092	4,085
Oct	4,074	-0.32	4,080	4,077	4,076
Nov	4,055	-0.47	4,062	4,059	4,063
Dec	4,064	0.22	4,073	4,069	4,075
<b>2015</b>					
Jan	4,059	-0.12	4,067	4,063	4,060
Feb	4,032	-0.67	4,040	4,036	4,027
Mar	4,010	-0.55	4,018	4,014	4,010
Apr	4,066	1.40	4,076	4,071	4,050
May	4,086	0.49	4,096	4,091	4,068
Jun	4,094	0.20	4,101	4,098	4,098
Jul	4,113	0.46	4,121	4,117	4,113
Aug	4,098	-0.36	4,105	4,102	4,081
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



**Table 8: The Value of KHR Against Other Currencies**

(Official Buying Rate, End-Period)

	SDR	US Dollar	Euro	Japanese Yen	Pound Sterling	Indonesian Rupiah	Malaysian Ringgit	Philippines Peso	Singaporean Dollar	Thai Baht	Vietnamese Dong
Unit	1	1	1	100	1	1000	1	100	1	1	1000
Dec-10	6,242	4,051	5,387	4,970	6,252	450	1,318	9,248	3,143	134	208
Dec-11	6,181	4,039	5,230	5,201	6,225	445	1,274	9,210	3,108	127	192
Dec-12	6,140	3,995	5,285	4,645	6,456	411	1,304	9,737	3,266	131	191
Dec-13	6,152	3,995	5,515	3,807	6,589	327	1,215	8,999	3,153	122	190
<b>2014</b>											
Nov	5,949	4,063	5,060	3,444	6,387	334	1,213	9,059	3,125	124	190
Dec	5,902	4,075	4,955	3,411	6,342	328	1,166	9,117	3,083	124	191
<b>2015</b>											
Jan	5,720	4,060	4,598	3,434	6,121	323	1,118	9,230	3,002	124	190
Feb	5,695	4,027	4,514	3,377	6,211	314	1,120	9,147	2,969	124	189
Mar	5,548	4,010	4,346	3,340	5,939	307	1,080	8,957	2,914	123	186
Apr	5,658	4,050	4,501	3,405	6,248	313	1,141	9,140	3,066	123	188
May	5,653	4,068	4,457	3,286	6,232	308	1,116	9,124	3,017	120	187
Jun	5,750	4,098	4,595	3,343	6,447	307	1,087	9,093	3,044	121	188
Jul	5,735	4,113	4,500	3,318	6,420	306	1,078	9,014	2,995	117	189
Aug	5,746	4,081	4,576	3,364	6,290	292	974	8,742	2,896	114	182
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
<b>Monthly % Change</b>	<b>-1.8</b>	<b>-0.4</b>	<b>-4.0</b>	<b>-1.9</b>	<b>-2.3</b>	<b>-1.7</b>	<b>1.0</b>	<b>-0.7</b>	<b>-1.3</b>	<b>-0.9</b>	<b>-1.1</b>

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

(Annual Rate, Weighted Average Rate)

	Nov-14	Dec-15	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15
<b>Interest Rates on Deposits in KHR</b>													
Saving Deposits	1.17	1.46	1.45	1.46	1.45	1.47	1.45	1.46	1.46	1.44	1.42	1.45	1.44
Fixed deposit 1 Month	2.66	2.99	2.99	2.98	2.97	2.94	2.95	2.95	2.94	2.88	2.85	2.86	2.87
Fixed deposit 3 Months	4.13	4.85	4.86	4.81	4.81	4.81	4.80	4.80	4.80	4.71	4.69	4.72	4.72
Fixed deposit 6 Months	4.97	5.80	5.83	5.76	5.77	5.76	5.75	5.75	5.75	5.65	5.63	5.66	5.66
Fixed deposit 12 Months	5.93	6.83	6.85	6.79	6.79	6.77	6.77	6.76	6.77	6.65	6.62	6.65	6.65
<b>Interest Rates on Deposits in USD</b>													
Saving Deposits	0.75	0.79	0.76	0.77	0.77	0.77	0.77	0.77	0.77	0.78	0.78	0.78	0.79
Fixed deposit 1 Month	1.57	1.62	1.62	1.63	1.63	1.63	1.65	1.68	1.68	1.69	1.70	1.73	1.73
Fixed deposit 3 Months	2.27	2.31	2.32	2.32	2.33	2.34	2.36	2.39	2.40	2.41	2.42	2.45	2.45
Fixed deposit 6 Months	3.24	3.29	3.28	3.29	3.30	3.31	3.34	3.35	3.36	3.38	3.39	3.42	3.42
Fixed deposit 12 Months	4.23	4.30	4.28	4.29	4.30	4.32	4.35	4.37	4.38	4.40	4.42	4.45	4.45
<b>Interest Rates on Loans in KHR</b>													
1 Month	17.66	18.00	18.00	18.00	18.00	18.00	18.00	18.00	18.00	18.00	18.00	18.00	18.00
3 Months	17.66	18.00	18.00	18.00	18.00	18.00	18.00	18.00	18.00	18.00	18.00	18.00	18.00
6 Months	19.48	18.89	18.96	18.91	18.87	18.00	18.00	18.00	18.00	19.09	19.29	19.22	19.52
12 Months	16.20	16.07	16.09	16.13	16.17	16.19	16.15	16.19	16.23	16.20	16.20	16.24	16.24
<b>Interest Rates on Loans in USD</b>													
1 Month	11.75	12.50	11.94	12.01	12.09	12.34	12.57	12.58	12.72	12.72	12.69	12.85	12.85
3 Months	10.75	10.99	10.43	12.28	12.19	12.14	12.36	12.21	12.52	12.51	12.48	12.44	12.44
6 Months	11.92	10.97	10.89	12.64	12.48	12.53	12.75	12.71	12.85	12.84	12.80	12.93	12.91
12 Months	11.51	11.54	11.40	11.66	11.35	11.36	11.54	11.53	11.54	11.59	11.62	11.61	11.64

\* Including Commercial Banks and Specialized Banks

\*\* Revised

**Table 10: Monetary Survey**

(In KHR Billion)

	Dec-14	Aug-15	Sep-15	Oct-15	Nov-15
<b>Net Foreign Assets</b>	<b>26,699.7</b>	<b>26,299.4</b>	<b>26,359.2</b>	<b>26,278.8</b>	<b>25,930.7</b>
Foreign Assets	34,885.6	37,683.4	37,943.1	38,310.4	38,207.6
Foreign Liabilities	-8,185.9	-11,384.0	-11,583.9	-12,031.5	-12,276.9
<b>Net Domestic Assets</b>	<b>15,859.8</b>	<b>20,401.9</b>	<b>20,600.9</b>	<b>21,173.2</b>	<b>21,616.8</b>
<b>Domestic Credit</b>	<b>31,885.4</b>	<b>37,055.3</b>	<b>37,874.0</b>	<b>38,271.2</b>	<b>38,923.6</b>
<b>Net Claims on Government</b>	<b>-4,359.1</b>	<b>-5,748.3</b>	<b>-5,933.1</b>	<b>-6,152.5</b>	<b>-6,213.6</b>
Claims on Government	270.4	270.4	270.4	270.4	270.4
Deposits of Government	-4,629.6	-6,018.8	-6,203.5	-6,423.0	-6,484.1
<b>Non-Government</b>	<b>36,244.6</b>	<b>42,803.6</b>	<b>43,807.1</b>	<b>44,423.7</b>	<b>45,137.2</b>
State Enterprises	0.0	0.0	0.0	0.0	0.0
Private Sector	36,244.6	42,803.6	43,807.1	44,423.7	45,137.2
Of Which in Foreign Currency	35,677.5	42,230.4	43,233.4	43,850.6	44,491.0
<b>Other Items Net</b>	<b>-16,025.7</b>	<b>-16,653.4</b>	<b>-17,273.1</b>	<b>-17,098.0</b>	<b>-17,306.8</b>
Restricted Deposits	-901.6	-1,023.1	-1,031.0	-1,024.3	-1,017.3
Capital & Reserves	-13,811.9	-15,274.2	-15,375.2	-15,510.0	-15,383.0
Others	-1,312.2	-356.0	-866.9	-563.8	-906.5
<b>Liquidity (M2)</b>	<b>42,559.5</b>	<b>46,701.3</b>	<b>46,960.1</b>	<b>47,452.0</b>	<b>47,547.5</b>
<b>Money (M1)</b>	<b>6,308.4</b>	<b>6,380.0</b>	<b>6,287.5</b>	<b>6,257.5</b>	<b>6,535.4</b>
Currency Outside Banks	5,593.2	5,702.1	5,652.7	5,545.7	5,756.6
Demand Deposits	715.2	677.9	634.8	711.8	778.7
<b>Quasi-Money</b>	<b>36,251.1</b>	<b>40,321.3</b>	<b>40,672.6</b>	<b>41,194.5</b>	<b>41,012.2</b>
Time and Savings Deposits	1,090.1	1,447.0	1,448.2	1,325.5	1,387.1
Foreign Currency Deposits	35,161.0	38,874.3	39,224.3	39,869.0	39,625.1

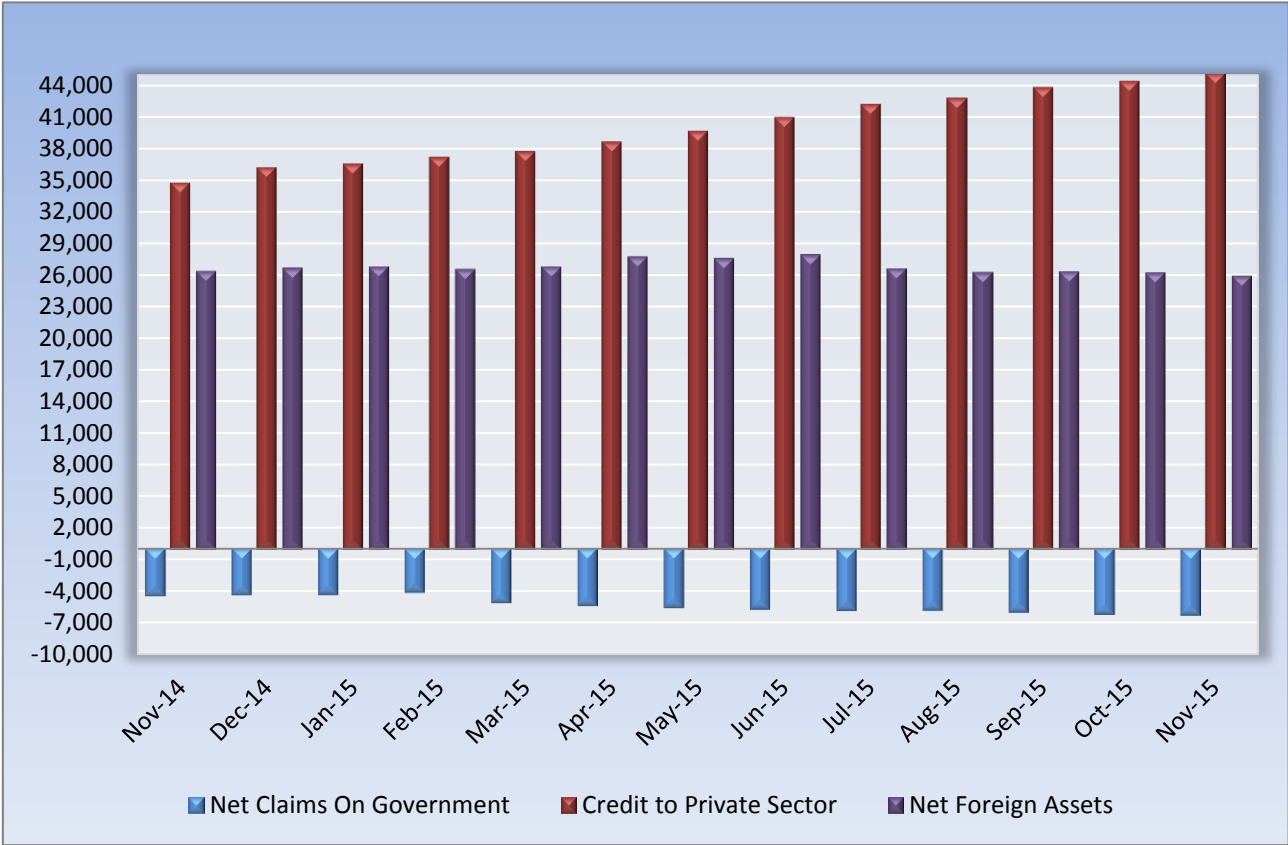
\* Revised

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

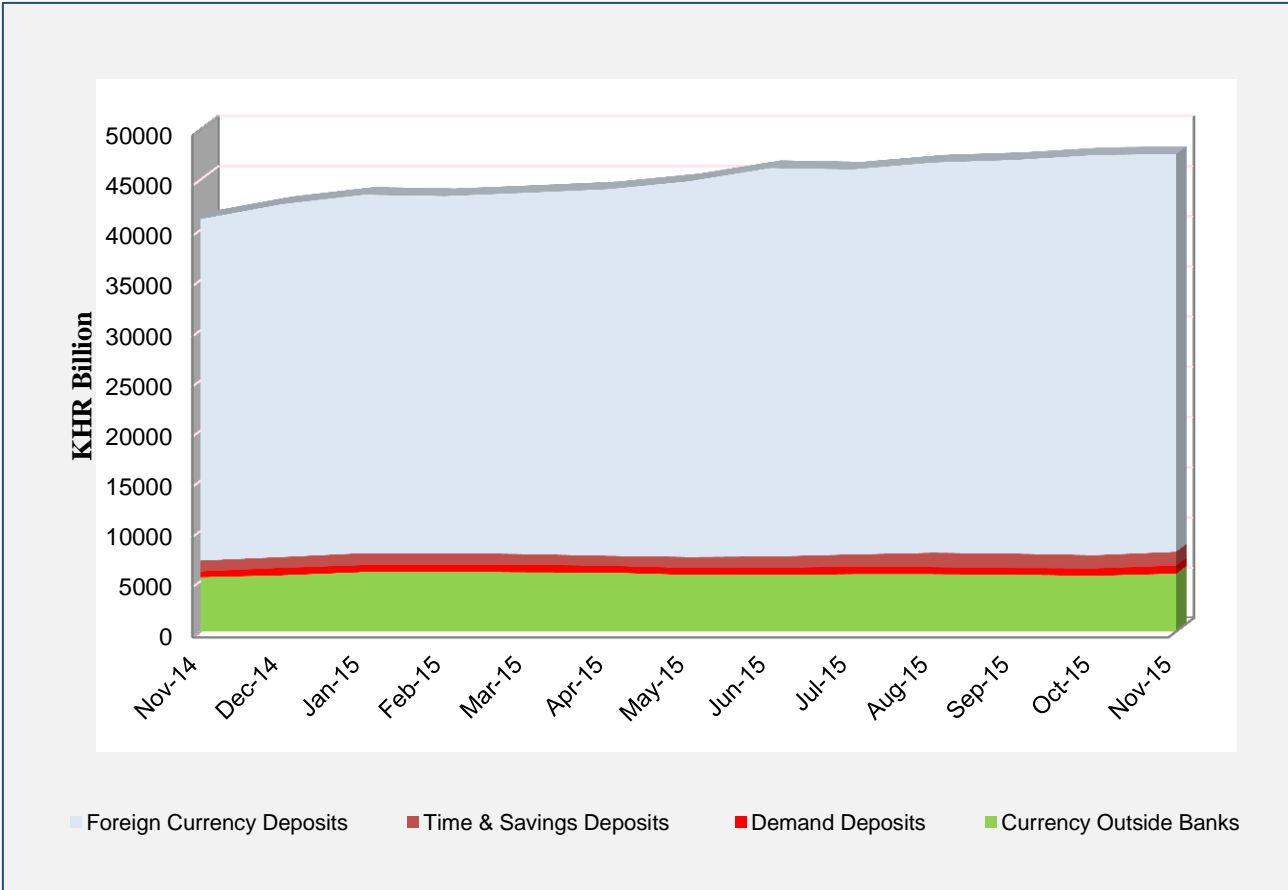
	Change in KHR Billion			Percentage Change		
	Sep-15	Oct-15	Nov-15	Sep-15	Oct-15	Nov-15
<b>Net Foreign Assets</b>	<b>59.8</b>	<b>-80.4</b>	<b>-348.1</b>	<b>0.2</b>	<b>-0.3</b>	<b>-1.3</b>
Foreign Assets	259.7	367.3	-102.7	0.7	1.0	-0.3
Foreign Liabilities	199.9	447.7	245.4	1.8	3.9	2.0
<b>Net Domestic Assets</b>	<b>199.1</b>	<b>572.3</b>	<b>443.6</b>	<b>1.0</b>	<b>2.8</b>	<b>2.1</b>
<b>Domestic Credit</b>	<b>818.8</b>	<b>397.2</b>	<b>652.4</b>	<b>2.2</b>	<b>1.0</b>	<b>1.7</b>
<b>Net Claims on Government</b>	<b>-184.7</b>	<b>-219.5</b>	<b>-61.1</b>	<b>-3.2</b>	<b>-3.7</b>	<b>-1.0</b>
Claims on Government	0.0	0.0	0.0	0.0	0.0	0.0
Deposits of Government	184.7	219.5	61.1	3.1	3.5	1.0
<b>Non-Government</b>	<b>1,003.5</b>	<b>616.6</b>	<b>713.5</b>	<b>2.3</b>	<b>1.4</b>	<b>1.6</b>
State Enterprises	0.0	0.0	0.0	0.0	0.0	0.0
Private Sector	1,003.5	616.6	713.5	2.3	1.4	1.6
Of Which in Foreign Currency	1,003.0	617.2	640.4	2.4	1.4	1.5
<b>Other</b>	<b>-619.7</b>	<b>175.1</b>	<b>-208.8</b>	<b>-3.7</b>	<b>1.0</b>	<b>-1.2</b>
Restricted Deposits	7.9	-6.7	-6.9	0.8	-0.7	-0.7
Capital & Reserves	101.0	134.8	-127.0	0.7	0.9	-0.8
Others	-510.9	303.1	-342.8	-143.5	35.0	-60.8
<b>Liquidity (M2)</b>	<b>258.8</b>	<b>491.9</b>	<b>95.5</b>	<b>0.6</b>	<b>1.0</b>	<b>0.2</b>
<b>Money (M1)</b>	<b>-92.4</b>	<b>-30.1</b>	<b>277.9</b>	<b>-1.4</b>	<b>-0.5</b>	<b>4.4</b>
Currency Outside Banks	-49.4	-107.1	211.0	-0.9	-1.9	3.8
Demand Deposits	-43.1	77.0	66.9	-6.4	12.1	9.4
<b>Quasi-Money</b>	<b>351.3</b>	<b>522.0</b>	<b>-182.4</b>	<b>0.9</b>	<b>1.3</b>	<b>-0.4</b>
Time and Savings Deposits	1.2	-122.7	61.6	0.1	-8.5	4.6
Foreign Currency Deposits	350.1	644.7	-243.9	0.9	1.6	-0.6

\* Revised

**Chart 8: Monetary Survey**



**Chart 9: Components of Money Supply**





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

(In KHR Billion)

	Dec-14	Aug-15	Sep-15	Oct-15	Nov-15
<b>Assets</b>					
Foreign Assets	10,005.3	9,800.5	10,066.7	9,774.3	9,409.8
Cash and Deposits with Central Bank	12,399.4	14,636.0	14,180.3	15,294.6	15,275.9
Loans and Advances to residents	<b>36,244.8</b>	<b>42,803.8</b>	<b>43,807.3</b>	<b>44,423.9</b>	<b>45,137.4</b>
Government	0.2	0.2	0.2	0.2	0.2
Non-Fin. Pub. Enterprises	0.0	0.0	0.0	0.0	0.0
Private Sector	36,244.6	42,803.6	43,807.1	44,423.7	45,137.2
Fixed and Other Domestic Assets	<b>7,421.2</b>	<b>9,085.7</b>	<b>9,008.3</b>	<b>8,918.5</b>	<b>8,947.5</b>
<b>Liabilities</b>					
Foreign Liabilities	7,781.6	10,990.4	11,192.4	11,643.9	11,896.4
Deposits by residents	<b>36,633.5</b>	<b>40,771.9</b>	<b>41,143.0</b>	<b>41,654.5</b>	<b>41,501.5</b>
Demand	382.4	450.6	470.4	460.0	489.3
Time and Savings	1,090.1	1,447.0	1,448.2	1,325.5	1,387.1
Foreign Currency	35,161.0	38,874.3	39,224.3	39,869.0	39,625.1
Other Domestic Liabilities	<b>10,305.8</b>	<b>11,166.5</b>	<b>11,211.0</b>	<b>11,460.5</b>	<b>11,649.2</b>
Capital and Reserves	11,599.3	13,542.0	13,673.1	13,784.5	13,961.7
<b>Total Assets/Liabilities</b>	<b>66,320.1</b>	<b>76,470.8</b>	<b>77,219.4</b>	<b>78,543.5</b>	<b>79,008.8</b>
<b>(Monthly Change in KHR Billion)</b>					
<b>Assets</b>					
Foreign Assets	-244.8	399.8	266.2	-292.4	-364.4
Cash and Deposits with Central Bank	-303.1	298.0	-455.7	1,114.4	-18.8
Loans and Advances to Residents	1,468.7	566.1	1,003.5	616.6	713.5
Government	0.0	0.0	0.0	0.0	0.0
Non-Fin. Pub. Enterprises	0.0	0.0	0.0	0.0	0.0
Private Sector	1,468.7	566.1	1,003.5	616.6	713.5
Fixed and Other Domestic Assets	-64.9	202.1	-77.4	-89.8	29.0
<b>Liabilities</b>					
Foreign Liabilities	-754.2	756.8	202.0	451.6	252.4
Deposits by Residents	1,144.4	725.0	371.1	511.6	-153.0
Demand	-3.6	-30.1	19.8	-10.4	29.4
Time and Savings	11.8	239.6	1.2	-122.7	61.6
Foreign Currency	1,136.2	515.4	350.1	644.7	-243.9
Other Domestic Liabilities	275.1	-167.2	44.5	249.5	188.7
Capital and Reserves	106.1	69.3	131.1	111.4	177.2
<b>Total Assets/Liabilities</b>	<b>771.4</b>	<b>1,383.9</b>	<b>748.7</b>	<b>1,324.0</b>	<b>465.3</b>
<b>(Monthly Percentage Change)</b>					
<b>Assets</b>					
Foreign Assets	-2.4	4.3	2.7	-2.9	-3.7
Cash and Deposits with Central Bank	-2.4	2.1	-3.1	7.9	-0.1
Loans and Advances to Residents	4.2	1.3	2.3	1.4	1.6
Government	0.0	0.0	0.0	0.0	0.0
Non-Fin. Pub. Enterprises	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
Private Sector	4.2	1.3	2.3	1.4	1.6
Fixed and Other Domestic Assets	-0.9	2.3	-0.9	-1.0	0.3
<b>Liabilities</b>					
Foreign Liabilities	-8.8	7.4	1.8	4.0	2.2
Deposits by Residents	3.2	1.8	0.9	1.2	-0.4
Demand	-0.9	-6.3	4.4	-2.2	6.4
Time and Savings	1.1	19.8	0.1	-8.5	4.6
Foreign Currency	3.3	1.3	0.9	1.6	-0.6
Other Domestic Liabilities	2.7	-1.5	0.4	2.2	1.6
Capital and Reserves	0.9	0.5	1.0	0.8	1.3
<b>Total Assets/Liabilities</b>	<b>1.2</b>	<b>1.8</b>	<b>1.0</b>	<b>1.7</b>	<b>0.6</b>

\* Revised

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

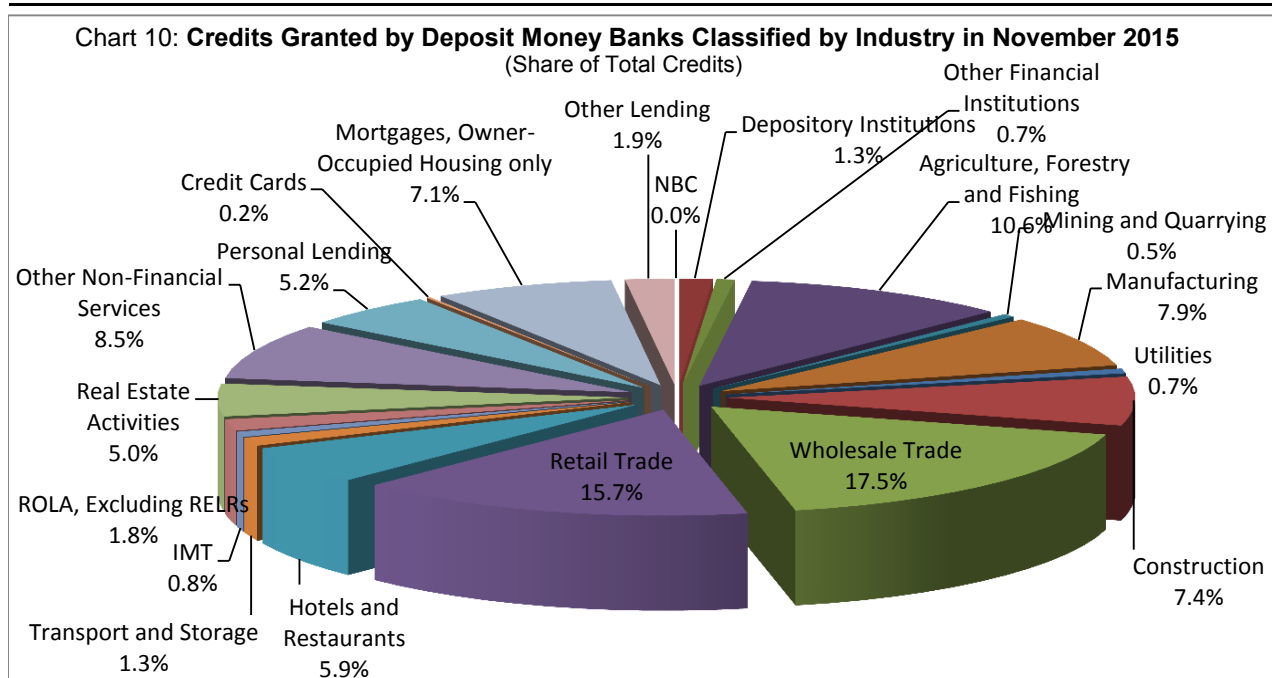
(In KHR Billion)

	Dec-14	Aug-15	Sep-15	Oct-15	Nov-15
<b>Assets</b>					
Domestic & Foreign Currency Holding	1,667.8	1,577.7	1,901.4	2,314.9	2,399.3
Foreign Currency Claims on Non-resident Banks	21,281.2	24,975.0	24,830.9	25,218.1	25,095.4
Domestic Currency at IMF	544.4	498.4	498.4	498.4	498.4
Loans and Advances	270.2	270.2	270.2	270.2	270.2
Commercial Banks	0.0	0.0	0.0	0.0	0.0
Government	270.2	270.2	270.2	270.2	270.2
SDR Holding	410.7	399.9	397.7	393.7	386.5
Other Foreign Currency Claims on Non-					
Bank Non-Residents	380.3	81.6	0.0	0.0	0.0
Gold and Precious Metal	1,957.3	1,849.6	1,838.1	1,864.6	1,853.4
Fixed Assets	1,026.8	1,137.4	1,314.4	1,328.6	1,328.8
Other Assets	184.1	185.6	17.6	103.5	111.5
<b>Liabilities</b>					
Domestic Currency Issued	6,789.5	7,146.5	7,203.7	7,312.5	7,234.8
Foreign Currency Liabilities to Resident Banks	13,022.3	15,296.2	15,238.2	15,729.5	15,975.1
Foreign Currency Liabilities to Non-					
Bank Non-Residents	1,044.8	985.4	982.1	977.2	968.5
Foreign Currency Liabilities to Non-					
Bank Residents	4,162.9	5,411.0	5,601.0	5,816.1	5,871.4
Accumulated Depreciation	227.7	242.6	243.7	247.0	250.3
Provisions	264.3	288.3	288.5	288.7	288.8
Capital	100.0	100.0	100.0	100.0	100.0
Reserves	1,895.4	1,290.1	1,252.4	1,254.0	945.2
Retained Earnings	-324.0	-217.0	-217.0	-217.0	-217.0
Other Liabilities	540.1	432.3	376.1	484.0	526.5
<b>Total Assets/Liabilities</b>	<b>27,723.0</b>	<b>30,975.4</b>	<b>31,068.7</b>	<b>31,992.1</b>	<b>31,943.7</b>

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

(In KHR Billion)

	Dec-14	Aug-15	Sep-15	Oct-15	Nov-15
<b>1. Financial Institutions</b>	<b>757.9</b>	<b>834.1</b>	<b>971.6</b>	<b>941.5</b>	<b>968.6</b>
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	486.2	504.1	587.1	583.5	622.8
1.3. Other Financial Institutions	271.7	330.0	384.5	358.1	345.9
<b>2. Non-Financial Institutions</b>	<b>33,056.6</b>	<b>37,725.7</b>	<b>39,199.9</b>	<b>39,108.3</b>	<b>39,533.5</b>
2.1. Agriculture, Forestry and Fishing	3,882.9	4,497.5	4,936.9	4,978.0	5,002.8
2.2. Mining and Quarrying	94.7	272.7	270.3	272.4	248.8
2.3. Manufacturing	3,598.1	3,419.8	3,672.0	3,691.6	3,739.2
2.4. Utilities	344.7	342.8	412.3	347.3	353.1
2.5. Construction	3,159.3	3,312.0	3,607.1	3,484.9	3,518.0
2.6. Wholesale Trade	7,364.4	8,312.8	8,058.7	8,023.8	8,269.9
2.7. Retail Trade	5,850.9	7,302.9	7,288.3	7,281.3	7,420.2
2.8. Hotels and Restaurants	2,224.9	2,574.9	2,749.0	2,743.2	2,771.1
2.9. Transport and Storage	514.4	590.9	628.8	638.8	612.4
2.10. Information Media and Telecommunications	299.5	405.8	404.2	396.9	386.5
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	657.1	826.8	845.8	843.0	841.6
2.12. Real Estate Activities	1,546.2	2,209.9	2,343.7	2,418.1	2,361.1
2.13. Other Non-Financial Services	3,519.6	3,657.0	3,982.8	3,989.1	4,008.8
<b>3. Personal Essentials</b>	<b>4,221.4</b>	<b>5,440.4</b>	<b>5,763.0</b>	<b>5,749.9</b>	<b>5,896.0</b>
3.1. Personal Lending	1,713.1	2,303.1	2,478.2	2,396.1	2,457.8
3.2. Credit Cards	53.1	65.1	68.2	79.4	80.5
3.3. Mortgages, Owner-Occupied Housing only	2,455.2	3,072.2	3,216.6	3,274.5	3,357.7
<b>4. Other Lending</b>	<b>802.8</b>	<b>771.0</b>	<b>979.4</b>	<b>831.8</b>	<b>912.2</b>
<b>Total Gross Loan</b>	<b>38,838.7</b>	<b>44,771.3</b>	<b>46,913.9</b>	<b>46,631.6</b>	<b>47,310.3</b>



\* Revised

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

	Dec-14	Aug-15	Sep-15	Oct-15	Nov-15
<b>(Monthly Change in KHR Billion)</b>					
<b>1. Financial Institutions</b>	<b>0.8</b>	<b>-142.3</b>	<b>137.5</b>	<b>-30.1</b>	<b>27.1</b>
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	10.0	-72.1	83.0	-3.6	39.3
1.3. Other Financial Institutions	-9.2	-70.2	54.5	-26.5	-12.2
<b>2. Non-Financial Institutions</b>	<b>967.3</b>	<b>-67.8</b>	<b>1,474.2</b>	<b>-91.6</b>	<b>425.1</b>
2.1. Agriculture, Forestry and Fishing	190.5	-125.5	439.4	41.1	24.8
2.2. Mining and Quarrying	-0.9	4.4	-2.4	2.0	-23.6
2.3. Manufacturing	130.5	-87.0	252.1	19.6	47.6
2.4. Utilities	26.6	-39.1	69.6	-65.0	5.8
2.5. Construction	143.0	-342.4	295.1	-122.1	33.0
2.6. Wholesale Trade	-30.7	160.2	-254.2	-34.9	246.1
2.7. Retail Trade	198.2	96.3	-14.6	-7.1	138.9
2.8. Hotels and Restaurants	11.8	23.1	174.0	-5.8	27.9
2.9. Transport and Storage	33.4	19.8	37.9	10.0	-26.4
2.10. Information Media and Telecommunications	-136.2	-0.6	-1.6	-7.3	-10.4
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	87.5	14.4	18.9	-2.8	-1.4
2.12. Real Estate Activities	93.8	280.0	133.9	74.3	-57.0
2.13. Other Non-Financial Services	219.8	-71.4	325.8	6.2	19.7
<b>3. Personal Essentials</b>	<b>150.4</b>	<b>-25.1</b>	<b>322.6</b>	<b>-13.1</b>	<b>146.1</b>
3.1. Personal Lending	77.3	-86.0	175.0	-82.1	61.8
3.2. Credit Cards	-30.0	3.5	3.1	11.1	1.1
3.3. Mortgages, Owner-Occupied Housing only	103.2	57.4	144.5	57.8	83.2
<b>4. Other Lending</b>	<b>92.9</b>	<b>-187.8</b>	<b>208.4</b>	<b>-147.6</b>	<b>80.4</b>
<b>Total Gross Loan</b>	<b>1,211.5</b>	<b>-423.0</b>	<b>2,142.7</b>	<b>-282.3</b>	<b>678.7</b>
<b>(Monthly Percentage Change)</b>					
<b>1. Financial Institutions</b>	<b>0.1</b>	<b>-14.6</b>	<b>16.5</b>	<b>-3.1</b>	<b>2.9</b>
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	2.1	-12.5	16.5	-0.6	6.7
1.3. Other Financial Institutions	-3.3	-17.5	16.5	-6.9	-3.4
<b>2. Non-Financial Institutions</b>	<b>3.0</b>	<b>-0.2</b>	<b>3.9</b>	<b>-0.2</b>	<b>1.1</b>
2.1. Agriculture, Forestry and Fishing	5.2	-2.7	9.8	0.8	0.5
2.2. Mining and Quarrying	-0.9	1.6	-0.9	0.7	-8.6
2.3. Manufacturing	3.8	-2.5	7.4	0.5	1.3
2.4. Utilities	8.4	-10.2	20.3	-15.8	1.7
2.5. Construction	4.7	-9.4	8.9	-3.4	0.9
2.6. Wholesale Trade	-0.4	2.0	-3.1	-0.4	3.1
2.7. Retail Trade	3.5	1.3	-0.2	-0.1	1.9
2.8. Hotels and Restaurants	0.5	0.9	6.8	-0.2	1.0
2.9. Transport and Storage	7.0	3.5	6.4	1.6	-4.1
2.10. Information Media and Telecommunications	-31.3	-0.1	-0.4	-1.8	-2.6
2.11. Rental and Operational Leasing Activities, Excluded Real Estate Leasing and Rentals	15.4	1.8	2.3	-0.3	-0.2
2.12. Real Estate Activities	6.5	14.5	6.1	3.2	-2.4
2.13. Other Non-Financial Services	6.7	-1.9	8.9	0.2	0.5
<b>3. Personal Essentials</b>	<b>3.7</b>	<b>-0.5</b>	<b>5.9</b>	<b>-0.2</b>	<b>2.5</b>
3.1. Personal Lending	4.7	-3.6	7.6	-3.3	2.6
3.2. Credit Cards	-36.1	5.7	4.8	16.3	1.4
3.3. Mortgages, Owner-Occupied Housing only	4.4	1.9	4.7	1.8	2.5
<b>4. Other Lending</b>	<b>13.1</b>	<b>-19.6</b>	<b>27.0</b>	<b>-15.1</b>	<b>9.7</b>
<b>Total Gross Loan</b>	<b>3.2</b>	<b>-0.9</b>	<b>4.8</b>	<b>-0.6</b>	<b>1.5</b>

\* Revised

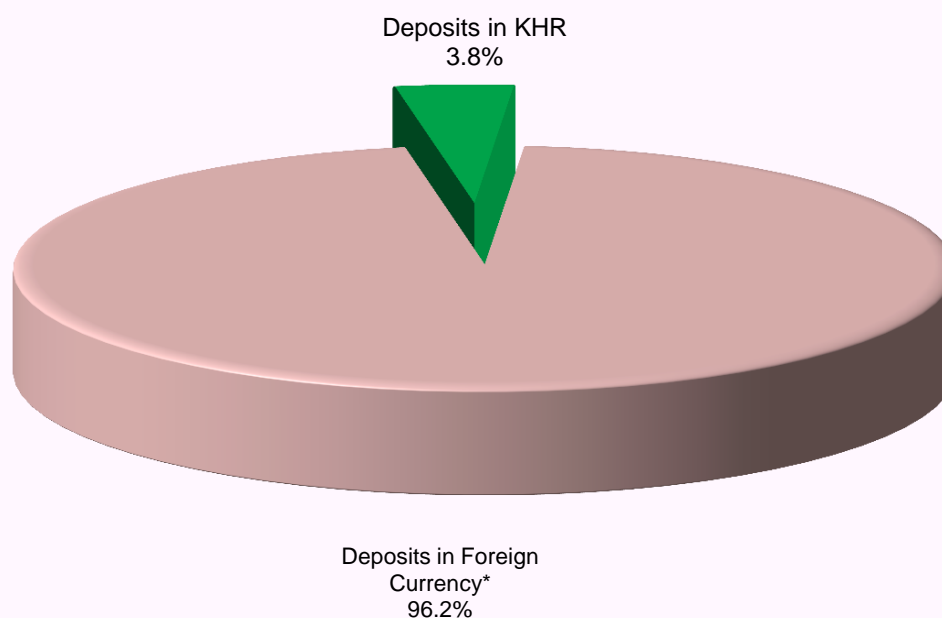
**Table 16: Deposits with Deposit Money Banks**

(In KHR Billion)

	Dec-14	Aug-15	Sep-15	Oct-15	Nov-15
<b>Deposits in KHR</b>					
Demand deposits	521.1	739.7	756.5	744.0	775.6
Savings deposits	541.4	824.3	790.3	662.0	737.3
Fixed deposits	556.5	639.1	666.3	670.5	656.0
Others	43.6	26.0	30.1	30.5	32.3
<b>Total</b>	<b>1,662.6</b>	<b>2,229.2</b>	<b>2,243.1</b>	<b>2,107.0</b>	<b>2,201.2</b>
<b>Deposits in Foreign Currency*</b>					
Demand deposits	8,202.6	8,118.7	8,354.2	8,676.4	8,496.0
Savings deposits	12,702.5	13,635.8	13,533.5	13,885.2	13,877.8
Fixed deposits	16,523.0	19,267.6	19,642.9	19,778.5	19,732.8
Others	636.2	657.1	761.8	644.2	663.3
<b>Total</b>	<b>38,064.4</b>	<b>41,679.1</b>	<b>42,292.4</b>	<b>42,984.3</b>	<b>42,769.9</b>
<b>Grand Total</b>	<b>39,727.0</b>	<b>43,908.3</b>	<b>44,535.5</b>	<b>45,091.3</b>	<b>44,971.1</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 November 2015**  
(Share of Grand Total Deposits)

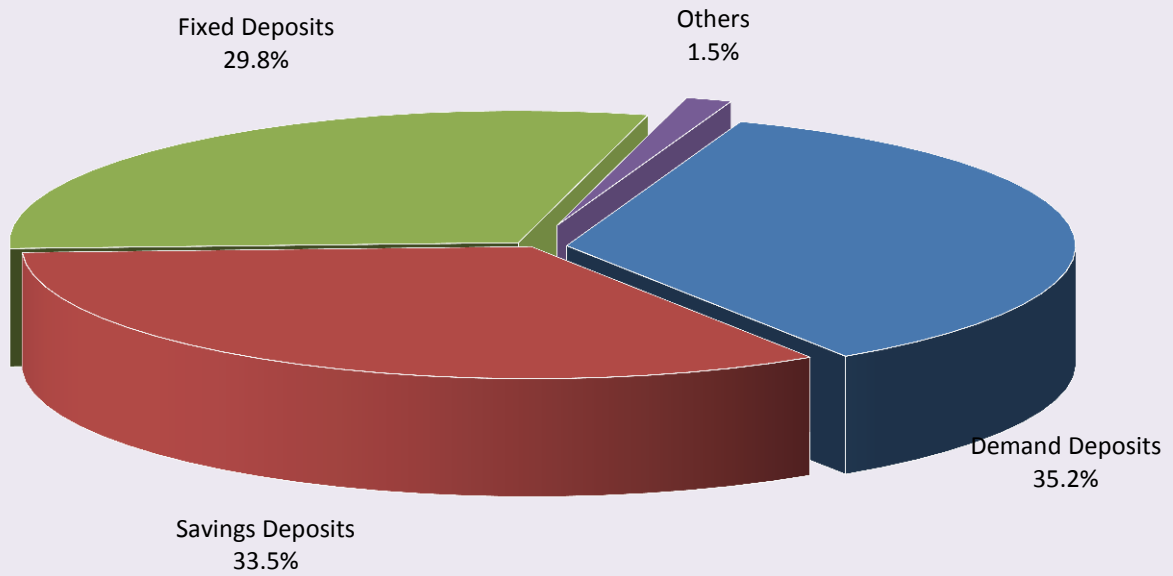


**Table 17: Monthly Change of Deposits with Deposit Money Banks**

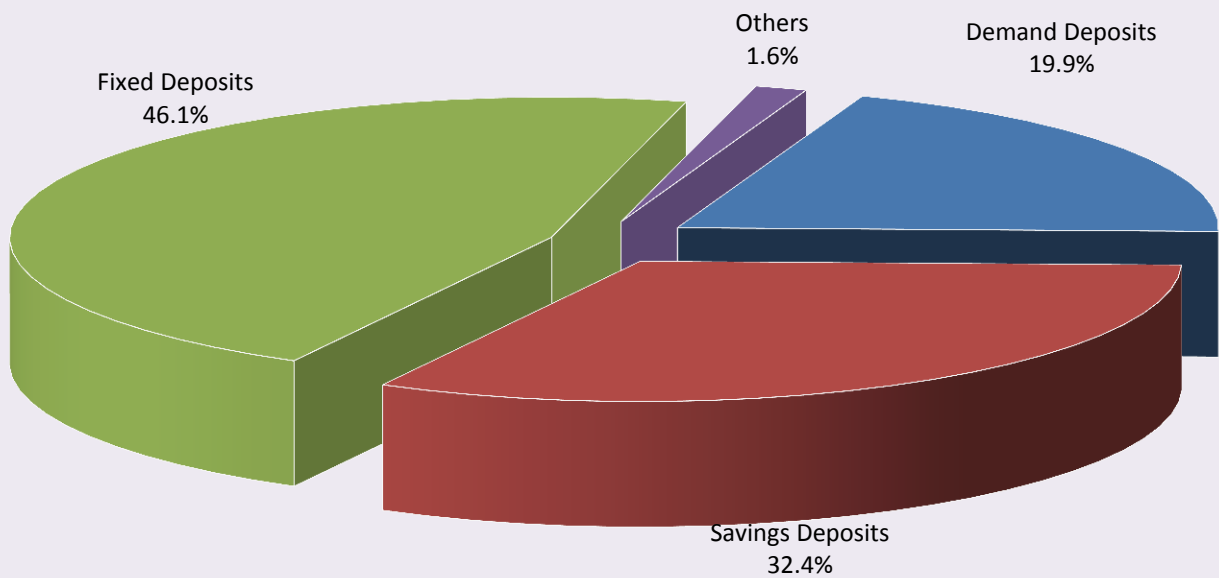
	Dec-14	Aug-15	Sep-15	Oct-15	Nov-15
	<b>(Change in KHR Billion)</b>				
<b>Deposits in KHR</b>					
Demand deposits	-65.8	-24.4	16.8	-12.5	31.7
Savings deposits	4.9	223.2	-34.1	-128.3	75.4
Fixed deposits	7.4	18.3	27.2	4.2	-14.6
Others	5.9	-4.4	4.1	0.5	1.7
<b>Total</b>	<b>-47.7</b>	<b>212.7</b>	<b>13.9</b>	<b>-136.1</b>	<b>94.2</b>
<b>Deposits in Foreign Currency</b>					
Demand deposits	792.1	-143.6	235.4	322.3	-180.4
Savings deposits	510.7	1.0	-102.3	351.6	-7.4
Fixed deposits	372.7	276.6	375.3	135.6	-45.6
Others	75.7	7.7	104.7	-117.6	19.1
<b>Total</b>	<b>1,751.2</b>	<b>141.8</b>	<b>613.2</b>	<b>691.9</b>	<b>-214.4</b>
<b>Grand Total</b>	<b>1,703.5</b>	<b>354.4</b>	<b>627.2</b>	<b>555.8</b>	<b>-120.1</b>
	<b>(Percentage Change)</b>				
<b>Deposits in KHR</b>					
Demand deposits	-11.2	-3.2	2.3	-1.7	4.3
Savings deposits	0.9	37.1	-4.1	-16.2	11.4
Fixed deposits	1.3	3.0	4.3	0.6	-2.2
Others	15.6	-14.6	15.6	1.6	5.7
<b>Total</b>	<b>-2.8</b>	<b>10.5</b>	<b>0.6</b>	<b>-6.1</b>	<b>4.5</b>
<b>Deposits in Foreign Currency</b>					
Demand deposits	10.7	-1.7	2.9	3.9	-2.1
Savings deposits	4.2	0.0	-0.8	2.6	-0.1
Fixed deposits	2.3	1.5	1.9	0.7	-0.2
Others	13.5	1.2	15.9	-15.4	3.0
<b>Total</b>	<b>4.8</b>	<b>0.3</b>	<b>1.5</b>	<b>1.6</b>	<b>-0.5</b>
<b>Grand Total</b>	<b>4.5</b>	<b>0.8</b>	<b>1.4</b>	<b>1.2</b>	<b>-0.3</b>



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



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



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

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

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

Date	Number of	Number of	Number of	Total	Daily Average	Returned Check	
	Cleared Check	Working Day	Cleared Check Per Day	Amount (In KHR Billion)	Amount (In KHR Billion)	Number	Amount (In KHR Billion)
	1	2	3 = 1/2	4	5 = 4/2	6	7
Dec-08	2,778	22	126	115.5	5.3	17	0.2
<b>Total</b>	<b>32,116</b>	<b>237</b>	<b>136</b>	<b>1,371.2</b>	<b>5.8</b>	<b>235</b>	<b>6.0</b>
Dec-09	2,785	22	127	135.3	6.2	15	0.1
<b>Total</b>	<b>31,287</b>	<b>238</b>	<b>131</b>	<b>1,319.4</b>	<b>5.5</b>	<b>107</b>	<b>3.1</b>
Dec-10	2,886	22	131	175.7	8.0	9	0.3
<b>Total</b>	<b>32,854</b>	<b>236</b>	<b>139</b>	<b>1,627.2</b>	<b>6.9</b>	<b>111</b>	<b>2.6</b>
Dec-11	3,320	21	158	178.2	8.5	2	0.3
<b>Total</b>	<b>34,742</b>	<b>236</b>	<b>147</b>	<b>1,820.5</b>	<b>7.7</b>	<b>87</b>	<b>4.8</b>
Dec-12	3,056	20	153	163.7	8.2	16	1.15
<b>Total</b>	<b>39,288</b>	<b>234</b>	<b>168</b>	<b>2,344.0</b>	<b>10.0</b>	<b>106</b>	<b>12.4</b>
Dec-13	3,651	20	183	250.5	12.5	27	0.27
<b>Total</b>	<b>42,993</b>	<b>231</b>	<b>186</b>	<b>3,505.7</b>	<b>15.2</b>	<b>212</b>	<b>43.7</b>
<b>2014</b>							
Nov	2,924	16	183	224.2	14.0	12	0.67
Dec	4,074	20	204	391.5	19.6	8	2.14
<b>Total</b>	<b>44,778</b>	<b>232</b>	<b>193</b>	<b>3,789.3</b>	<b>16.3</b>	<b>145</b>	<b>33.3</b>
<b>2015</b>							
Jan	5,850	19	308	374.5	19.7	11	0.13
Feb	8,102	19	426	331.2	17.4	18	0.13
Mar	9,796	21	466	723.3	34.4	23	40.1
Apr	7,749	19	408	348.7	18.4	40	1.5
May	6,028	16	377	288.0	18.0	14	0.3
Jun	11,498	19	605	362.9	19.1	19	0.6
Jul	11,052	23	481	358.4	15.6	14	0.09
Aug	8,179	21	389	426.6	20.3	16	0.07
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
<b>Total</b>	<b>96,210</b>	<b>211</b>	<b>456</b>	<b>4,334.3</b>	<b>20.5</b>	<b>223</b>	<b>46.6</b>

\* Revised

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

Date	Number of	Number of	Number of	Total	Daily Average	Returned Checks	
	Checks	days	Cleared Check	Amount	Amount	Number	Amount
	Cleared	Cleared	per Day	(In USD Million)	(In USD Million)		(In USD Million)
	1	2	3 = 1/2	4	5 = 4/2	6	7
Dec-08	39,452	22	1,793	516.5	23.5	328	8.4
<b>Total</b>	<b>413,367</b>	<b>237</b>	<b>1,744</b>	<b>7,188.7</b>	<b>30.3</b>	<b>3,014</b>	<b>123.6</b>
Dec-09	40,907	22	1,859	547.6	24.9	262	6.7
<b>Total</b>	<b>420,440</b>	<b>238</b>	<b>1,767</b>	<b>5,821.4</b>	<b>24.5</b>	<b>2,854</b>	<b>46.7</b>
Dec-10	49,673	22	2,258	795.5	36.2	275	9.9
<b>Total</b>	<b>485,189</b>	<b>236</b>	<b>2,056</b>	<b>7,008.7</b>	<b>29.7</b>	<b>2,766</b>	<b>47.5</b>
Dec-11	52,700	21	2,510	996.9	47.5	270	7.5
<b>Total</b>	<b>558,894</b>	<b>236</b>	<b>2,368</b>	<b>9,572.7</b>	<b>40.6</b>	<b>3,214</b>	<b>91.9</b>
Dec-12	60,647	20	3,032	1,112.8	55.6	459	25.8
<b>Total</b>	<b>658,329</b>	<b>234</b>	<b>2,813</b>	<b>12,574.9</b>	<b>53.7</b>	<b>4,245</b>	<b>188.1</b>
Dec-13	73,088	20	3,654	1,417.7	70.9	511	17.0
<b>Total</b>	<b>803,352</b>	<b>231</b>	<b>3,478</b>	<b>14,989.2</b>	<b>64.9</b>	<b>6,240</b>	<b>249.7</b>
<b>2014</b>							
Nov	71,282	16	4,455	1,396.1	87.3	416	9.0
Dec	83,578	20	4,179	1,727.0	86.3	545	36.1
<b>Total</b>	<b>888,970</b>	<b>231</b>	<b>3,848</b>	<b>17,989.5</b>	<b>77.9</b>	<b>5,894</b>	<b>421.8</b>
<b>2015</b>							
Jan	83,538	19	4,397	1,872.7	98.6	665	32.9
Feb	72,074	19	3,793	1,480.8	77.9	483	12.4
Mar	87,378	21	4,161	1,899.3	90.4	556	28.6
Apr	73,863	19	3,888	1,635.8	86.1	574	27.1
May	75,416	16	4,714	1,566.9	97.9	513	20.3
Jun	86,958	19	4,577	1,858.7	97.8	648	17.2
Jul	92,077	23	4,003	1,997.1	86.8	579	23.6
Aug	83,076	21	3,956	1,792.1	85.3	558	17.0
Sep	86,165	21	4,103	1,799.7	85.7	654	30.7
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
<b>Total</b>	<b>894,372</b>	<b>211</b>	<b>4,239</b>	<b>18,898.6</b>	<b>89.6</b>	<b>6,442</b>	<b>246.8</b>

\* Revised

**Table 21: Visitor Arrivals in Cambodia**

	2014	2015		% of Total		% Change		
	Dec	Sep	Oct	Nov	Oct	Nov	Oct/Sep	Nov/Oct
<b>(Mode of Arrival)</b>								
Phnom Penh International Airport	92,195	78,669	87,099	97,726	21.3	22.0	10.7	12.2
Siem Reap International Airport	153,421	87,183	104,503	136,952	25.6	30.8	19.9	31.1
Land	240,970	141,895	205,223	195,897	50.2	44.1	44.6	-4.5
Boat	13,993	6,712	12,097	14,065	3.0	3.2	80.2	16.3
Preah Vihea	0	0	0	0	0.0	0.0	0.0	0.0
<b>Total</b>	<b>500,579</b>	<b>314,459</b>	<b>408,922</b>	<b>444,640</b>	<b>100.0</b>	<b>100.0</b>	<b>30.0</b>	<b>8.7</b>
<b>(Arrial by Purpose of Visit)</b>								
Tourist	477,829	278,014	360,873	400,547	88.2	90.1	29.8	11.0
Business and Professional	18,203	23,781	31,059	26,585	7.6	6.0	30.6	-14.4
Others and not specified	4,547	12,664	16,990	17,508	4.2	3.9	34.2	3.0
<b>Total</b>	<b>500,579</b>	<b>314,459</b>	<b>408,922</b>	<b>444,640</b>	<b>100.0</b>	<b>100.0</b>	<b>30.0</b>	<b>8.7</b>
<b>(Top-Ten Countries of Passenger Arrivals)</b>								
Vietnam	102,210	64,119	89,922	79,521	22.0	17.9	40.2	-11.6
China (PRC)	52,475	51,503	60,266	56,499	14.7	12.7	17.0	-6.3
Lao PDR	56,089	34,450	45,838	44,190	11.2	9.9	33.1	-3.6
Thailand	33,317	27,570	38,093	41,673	9.3	9.4	38.2	9.4
South Korea	46,087	18,676	27,189	28,625	6.6	6.4	45.6	5.3
United States of America	21,900	10,742	16,177	21,990	4.0	4.9	50.6	35.9
Japan	22,740	17,748	13,179	17,956	3.2	4.0	-25.7	36.2
United Kingdom	14,295	6,961	11,527	16,011	2.8	3.6	65.6	38.9
France	15,050	5,203	9,921	15,974	2.4	3.6	90.7	61.0
Malaysia	16,340	13,585	13,277	12,853	3.2	2.9	-2.3	-3.2
Others	120,076	63,902	83,533	109,348	20.4	24.6	30.7	30.9
<b>Total</b>	<b>500,579</b>	<b>314,459</b>	<b>408,922</b>	<b>444,640</b>	<b>100.0</b>	<b>100.0</b>	<b>30.0</b>	<b>8.7</b>

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

## Table 22: Cambodia's Imports and Exports

(In KHR Billion)

	2014	2015		Change in KHR Billion		Change in %		
	Dec	Sep	Oct	Nov	Oct/Sep	Nov/Oct	Oct/Sep	Nov/Oct
<b>Imports by Commodity</b>								
Cigarettes	66.4	45.5	91.1	74.7	45.6	-16.4	100.3	-18.0
Motor Bikes	70.6	64.0	113.5	150.0	49.4	36.6	77.2	32.2
Beer	13.6	23.2	21.9	24.0	-1.3	2.1	-5.5	9.5
VCRs	0.1	0.1	0.1	0.3	0.1	0.2	111.8	178.1
Television Sets	1.6	1.2	1.2	1.6	0.1	0.4	5.0	30.0
Audio Cassettes	0.1	0.1	0.5	1.2	0.3	0.8	232.1	166.4
Gold	251.5	78.4	16.2	308.6	-62.2	292.3	-79.3	1802.0
Vehicles	219.4	251.4	169.7	186.2	-81.7	16.5	-32.5	9.7
Construction Materials	39.2	52.2	53.0	42.3	0.8	-10.7	1.5	-20.2
Clothing	28.0	23.5	22.4	23.9	-1.1	1.5	-4.7	6.8
Cloths	11.0	7.6	17.6	19.5	10.0	1.9	132.0	10.8
Petroleum Products	329.9	358.7	349.2	358.0	-9.6	8.8	-2.7	2.5
Sugar	8.1	4.3	6.9	4.8	2.6	-2.0	61.2	-29.7
Cement	32.0	26.3	20.1	18.4	-6.3	-1.7	-23.7	-8.5
Steel	43.6	80.2	55.2	51.9	-25.0	-3.3	-31.2	-5.9
Others	807.8	808.1	741.3	751.2	-66.8	9.9	-8.3	1.3
Tax Exempted Imports	1,981.3	2,118.9	2,086.0	1,831.3	-32.9	-254.7	-1.6	-12.2
<b>Total Imports (cif)</b>	<b>3,904.1</b>	<b>3,943.7</b>	<b>3,765.9</b>	<b>3,848.0</b>	<b>-177.8</b>	<b>82.1</b>	<b>-4.5</b>	<b>2.2</b>
<b>Total Imports (cif), Excluding Gold</b>	<b>3,652.6</b>	<b>3,865.4</b>	<b>3,749.7</b>	<b>3,539.5</b>	<b>-115.6</b>	<b>-210.2</b>	<b>-3.0</b>	<b>-5.6</b>
Freight & Insurance on Imports	292.2	309.2	300.0	283.2	-9.3	-16.8	-3.0	-5.6
<b>Total Imports (fob)</b>	<b>3,611.9</b>	<b>3,634.5</b>	<b>3,466.0</b>	<b>3,564.9</b>	<b>-168.6</b>	<b>98.9</b>	<b>-4.6</b>	<b>2.9</b>
<b>Exports by Commodity</b>								
Sawn Timber	0.0	0.2	7.5	16.4	7.3	8.9	4157.3	119.8
Fish Products	0.3	0.1	0.2	0.1	0.1	-0.1	79.5	-44.4
Rubber	64.3	53.7	52.7	44.6	-1.0	-8.2	-1.9	-15.5
Other Domestic Products	7.1	4.3	4.8	3.6	0.5	-1.2	11.5	-24.3
<b>Tax Exempted Exports</b>	<b>2,246.2</b>	<b>2,654.5</b>	<b>2,585.4</b>	<b>2,356.7</b>	<b>-69.1</b>	<b>-228.7</b>	<b>-2.6</b>	<b>-8.8</b>
Garment	1,768.8	1,996.0	1,964.7	1,762.2	-31.3	-202.5	-1.6	-10.3
Footwear	184.8	177.5	181.1	203.3	3.6	22.2	2.0	12.2
Textile	4.6	11.7	3.5	1.4	-8.1	-2.1	-69.8	-59.9
Others	287.9	469.3	436.1	389.8	-33.2	-46.3	-7.1	-10.6
<b>Total Exports (fob)</b>	<b>2,317.9</b>	<b>2,712.8</b>	<b>2,650.6</b>	<b>2,421.4</b>	<b>-62.2</b>	<b>-229.2</b>	<b>-2.3</b>	<b>-8.6</b>

Source: General Department of Cambodia Customs and Excise

**អ៊ីនធឺណែត**

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