

ព្រះរាជាណាចក្រកម្ពុជា  
KINGDOM OF CAMBODIA  
ជាតិ សាសនា ព្រះមហាក្សត្រ  
NATION RELIGION KING



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

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

លេខ ២៦៩ – ឆ្នាំទី២៤  
ខែមីនា ឆ្នាំ២០១៦  
SERIES No. 269 – 24<sup>th</sup> YEAR  
MARCH 2016

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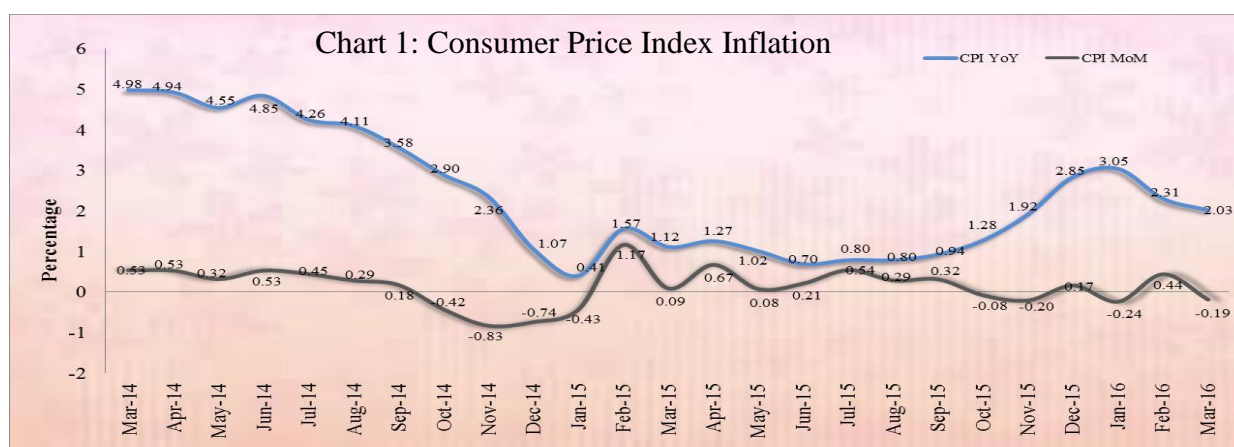
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## Introduction

Overall consumer price inflation in March 2016 declined to a negative level compared to February. During this period, Cambodian Riel (KHR) maintained a stable rate against US dollar while credit to private sector and resident’s deposits in the banking system continued to increase. At the same time, the international trade in goods showed an increase in deficit.

## Consumer Price Index

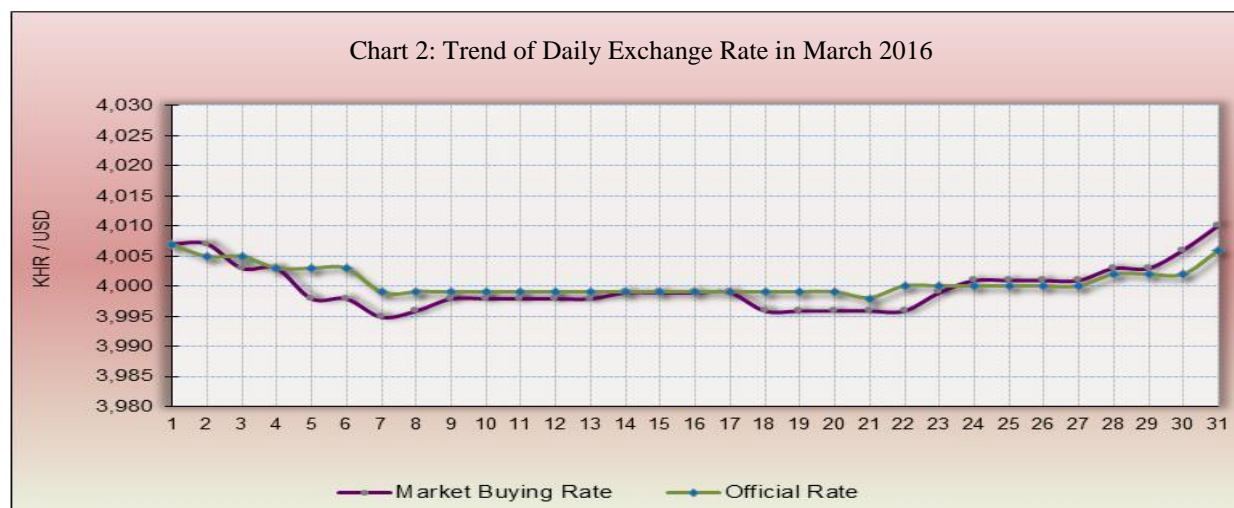
The consumer price inflation in Phnom Penh (month-on-month) declined to a negative level of 0.19% in March 2016 after increasing 0.44% in February. In which, three out of twelve group indexes decreased while the other eight group indexes increased and one group index remained stable.



During the same period, the year-on-year percentage change of the CPI for all items decelerated to 2.03% in March 2016 from 2.31% in February, reflected by a decrease in oil price contributed with the lower hike in food price.

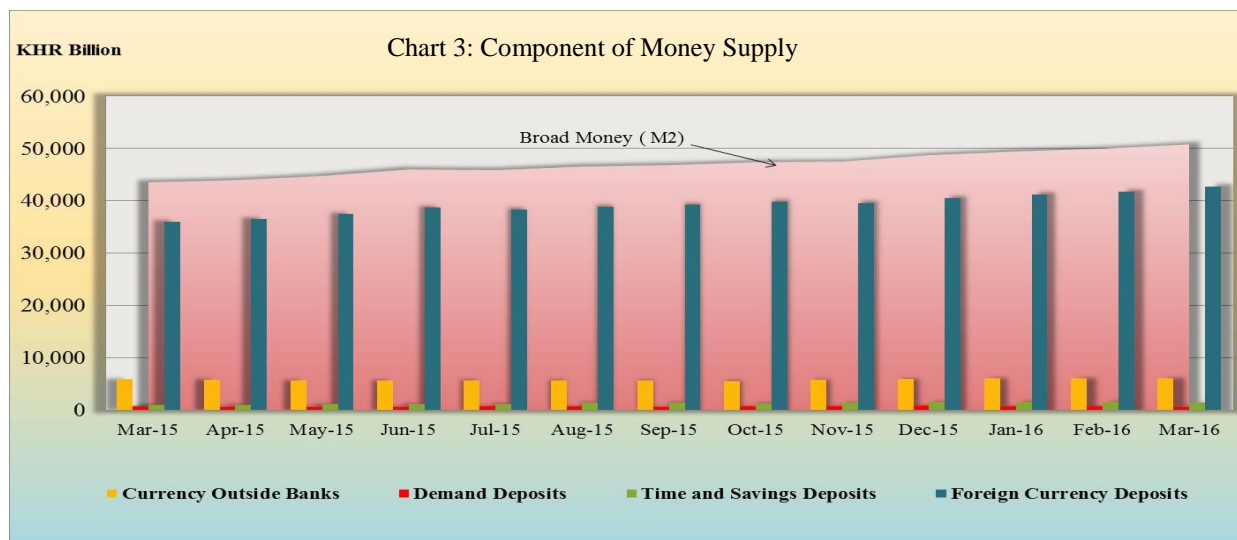
## Exchange Rate

The exchange rate (market buying rate) in March 2016 was remained stable with the rate KHR 4,010 per US dollar, the same as in February 2016.



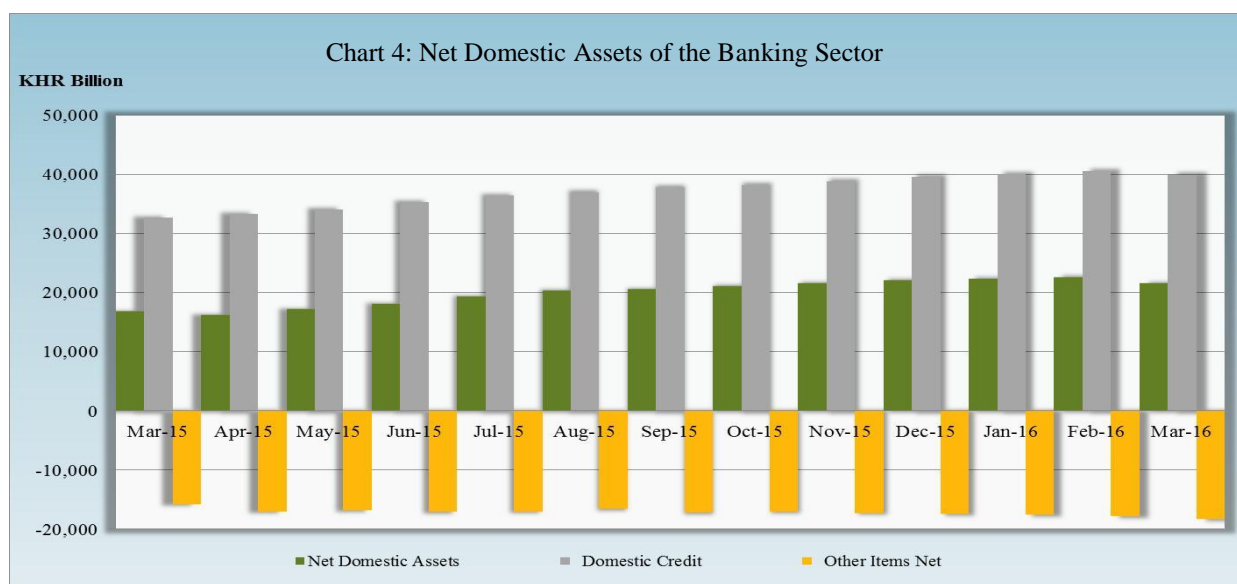
## Money Supply

Broad money (M2) increased to KHR 50,890.9 billion in March 2016, up 1.7% compared to February. The components of M2 resident's foreign currency deposits increased by 2.6% while time and saving deposits, demand deposit, and currency outside banks, decreased by 11.7%, 1.2%, and 0.3%, respectively.



## Net Domestic Assets of the Banking Sector

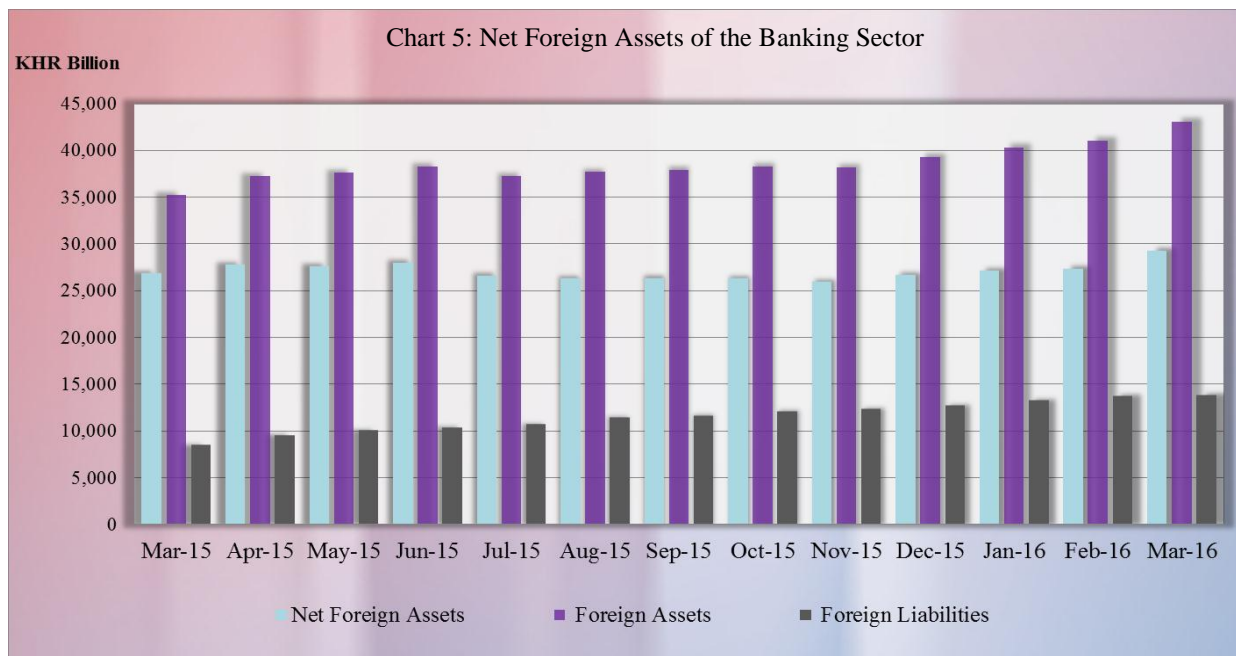
Net domestic assets of the banking sector in March 2016 decreased sharply to KHR 21,643 billion, down 4.6% from the previous month, this was due to a decrease of 2.7% in other items net and 1.4% in domestic credit.



The decrease in domestic credit was reflected by a decrease of 19.8% in net claims on government while credit to private sectors increased by 1.5%.

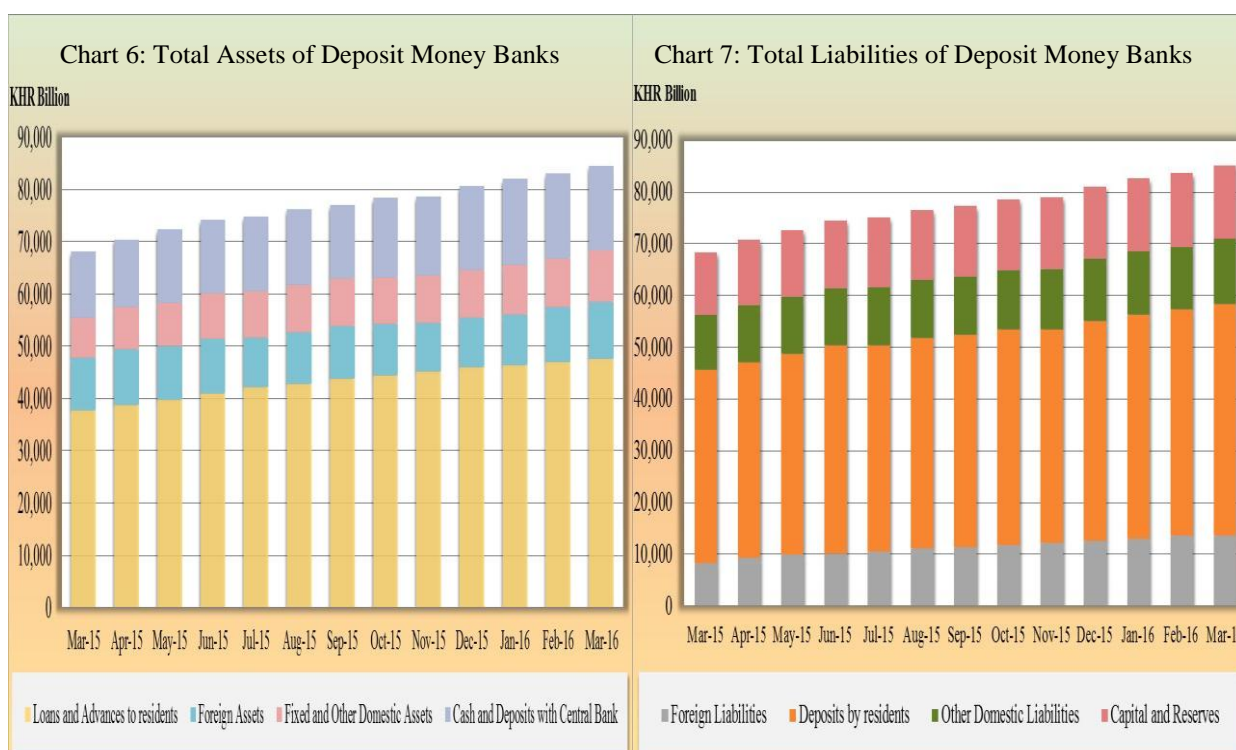
## Net Foreign Assets of the Banking Sector

Net foreign assets of the banking sector increased markedly to KHR 29,247.8 billion in March 2016, up by 7% from February, mainly due to an increase of 4.9% in total foreign assets.



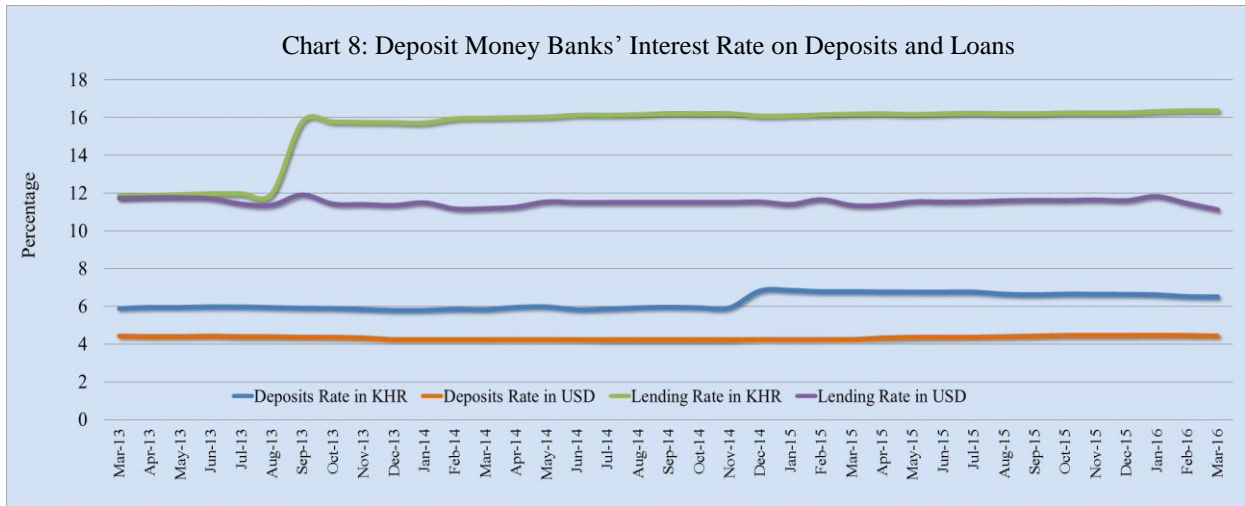
### Deposit Money Banks' Operations

Total assets of commercial banks and specialized banks were KHR 85,138.1 billion, up by 1.9% in March 2016 from the previous month.



### Interest Rates on Loans and Deposits

In March 2016, the interest rate movement with a 12-month maturity on deposits and loans showed that the weighted average deposit rate in KHR decreased by 0.02% and deposit in US Dollar decreased by 0.01%. At the same time, the weighted average lending rate in KHR increased by 0.01% while lending rate in US dollar decreased by 0.33%.

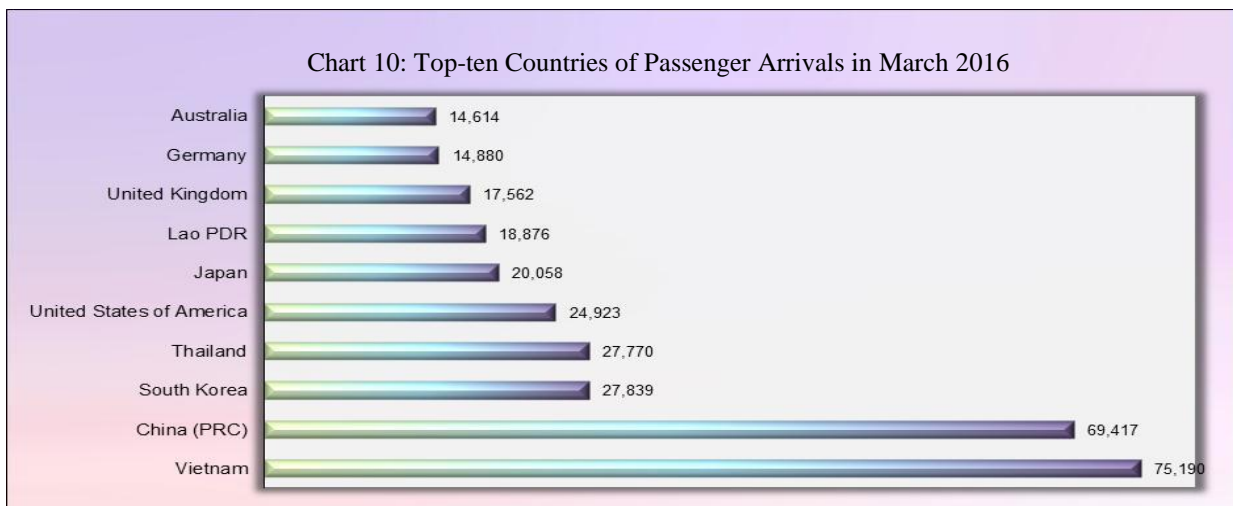


### Foreign Tourist Arrivals

In March 2016, the total number of passenger arrivals was 427,923 passengers; declined by 4.6% following the decrease of 3.8% 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., South Korea, Thailand, United States of America, Japan, Lao PDR, United Kingdom, Germany, and Australia.

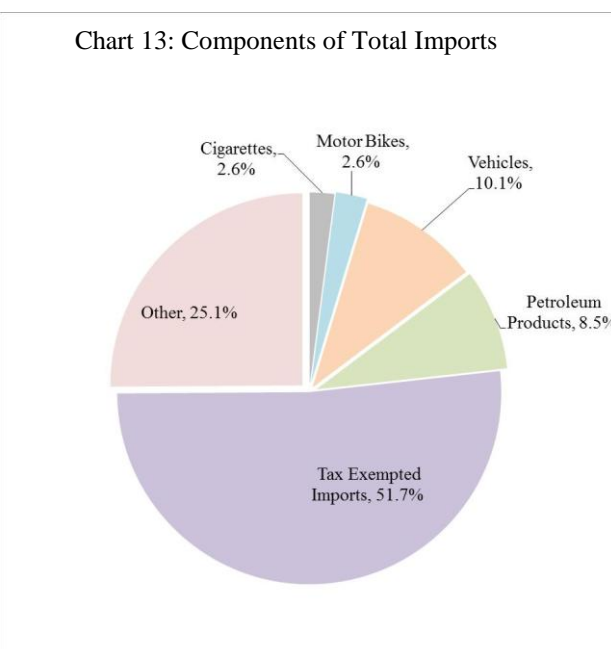
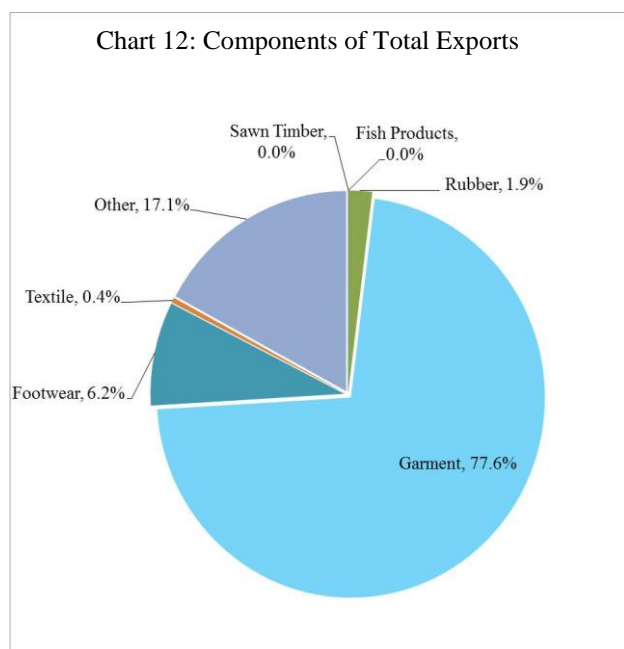


## International Trade in Goods

International trade in goods showed a deficit of KHR 1,457 billion (36.9%) in March 2016, from the deficit of KHR 109.6 billion (4%) in February 2016.



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



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

<b>1. Consumer Price Index (CPI) and Component Indices</b>	<b>Dec-14</b>	<b>Dec-15</b>	<b>Jan-16</b>	<b>Feb-16</b>	<b>Mar-16</b>
(Oct-Dec. 2006 = 100)					
<b>CPI (all items)</b>	<b>157.29</b>	<b>161.77</b>	<b>161.39</b>	<b>162.10</b>	<b>161.80</b>
Food and Non-Alcoholic Beverages	183.25	193.35	192.80	194.57	194.58
Alcoholic Beverages, Tobacco and Narcotics	137.61	151.55	153.73	153.83	154.93
Clothing and Footwear	130.31	137.62	138.73	138.56	138.96
Housing, Water, Electricity, Gas and other Fuels	127.25	122.88	124.02	123.55	123.01
Furnishings and Household Maintenance	141.74	145.18	144.78	146.66	148.39
Health	127.55	130.06	129.76	129.84	129.98
Transport	120.48	111.92	109.13	108.71	106.45
Communication	68.07	68.43	68.45	68.61	68.72
Recreation and Culture	112.22	116.39	115.77	116.35	116.91
Education	159.10	160.08	160.08	160.08	160.08
Restaurants	223.10	239.35	239.35	239.35	238.35
Miscellaneous Goods and Services	137.62	136.95	136.40	135.76	136.60
<b>2. Percentage Change in the CPI and its Components</b>					
<b>2.1 Month on Month Change (%)</b>					
<b>CPI (all items)</b>	<b>-0.74</b>	<b>0.17</b>	<b>-0.24</b>	<b>0.44</b>	<b>-0.19</b>
Food and Non-Alcoholic Beverages	-0.53	0.58	-0.28	0.91	0.01
Alcoholic Beverages, Tobacco and Narcotics	-0.72	2.07	1.44	0.07	0.72
Clothing and Footwear	-0.19	0.24	0.81	-0.12	0.29
Housing, Water, Electricity, Gas and other Fuels	-0.65	-0.51	0.93	-0.38	-0.44
Furnishings and Household Maintenance	0.00	-0.62	-0.27	1.30	1.18
Health	0.29	0.40	-0.23	0.06	0.11
Transport	-3.17	-1.73	-2.49	-0.38	-2.08
Communication	-0.23	0.10	0.03	0.23	0.16
Recreation and Culture	-0.34	1.45	-0.54	0.50	0.48
Education	0.00	0.00	0.00	0.00	0.00
Restaurants	-0.50	0.00	0.00	0.00	-0.42
Miscellaneous Goods and Services	-0.68	0.06	-0.40	-0.47	0.62
<b>2.2 Year on Year Change (%)</b>					
<b>CPI (all items)</b>	<b>1.07</b>	<b>2.85</b>	<b>3.05</b>	<b>2.31</b>	<b>2.03</b>
Food and Non-Alcoholic Beverages	3.07	5.52	4.91	4.65	4.63
Alcoholic Beverages, Tobacco and Narcotics	4.31	10.13	11.49	9.71	10.50
Clothing and Footwear	-0.01	5.61	5.87	3.69	3.97
Housing, Water, Electricity, Gas and other Fuels	-2.80	-3.43	-1.08	4.65	-4.32
Furnishings and Household Maintenance	6.34	2.42	1.84	9.71	3.64
Health	0.07	1.97	1.62	3.69	1.94
Transport	-6.85	-7.10	-5.09	-3.64	-8.31
Communication	-2.11	0.52	1.05	1.89	1.39
Recreation and Culture	3.02	3.71	3.88	3.04	3.01
Education	1.57	0.61	0.61	0.61	0.61
Restaurants	4.85	7.28	6.81	6.55	5.80
Miscellaneous Goods and Services	-3.52	-0.49	-0.98	-2.32	-2.05
<b>3. Three-month moving average CPI (All Items)</b>	<b>158.51</b>	<b>161.70</b>	<b>161.55</b>	<b>161.75</b>	<b>161.76</b>
Year on Year Change (%)	2.11	2.01	2.60	2.73	2.46
<b>4. Twelve-month moving average CPI (All Items)</b>	<b>158.29</b>	<b>160.22</b>	<b>160.62</b>	<b>160.92</b>	<b>161.19</b>
Year on Year Change (%)	3.86	1.22	1.44	1.50	1.58

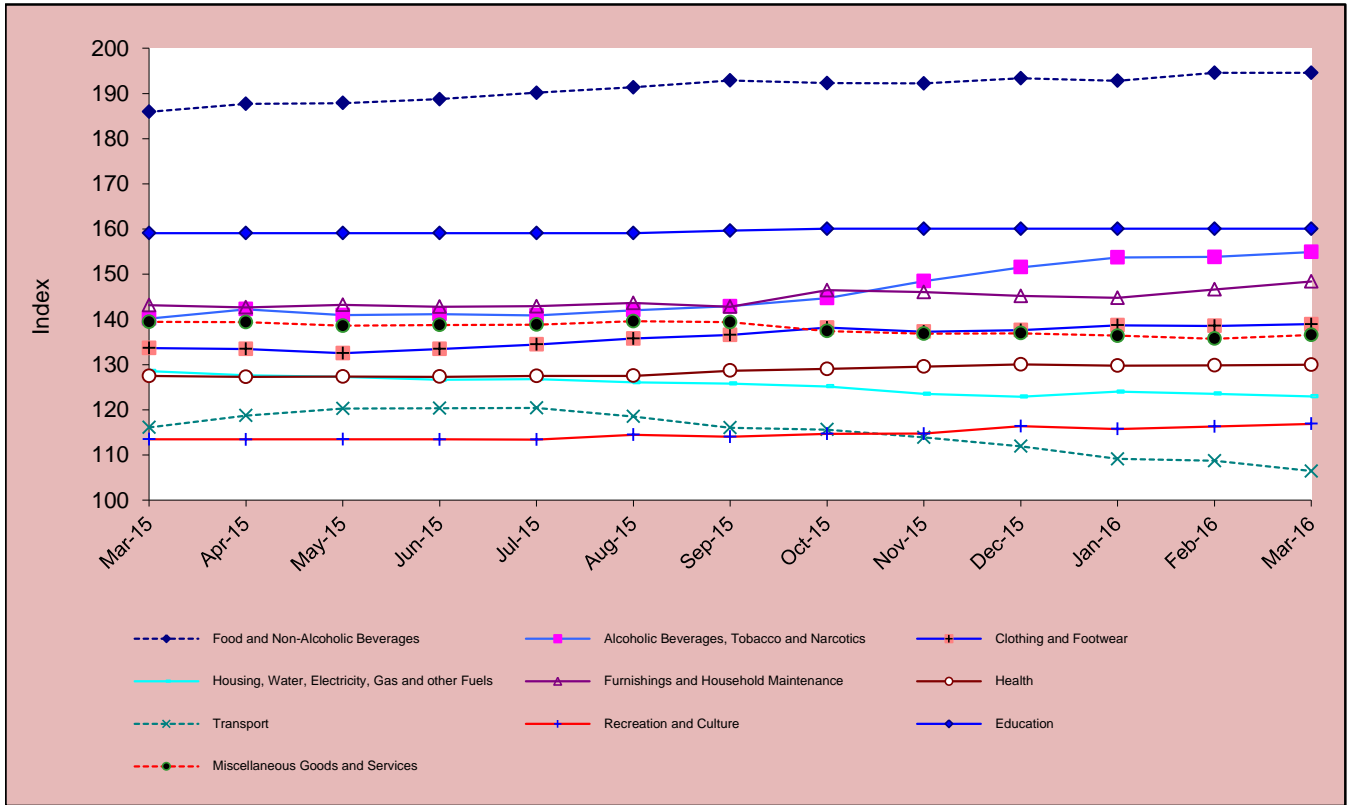
**Source:** National Institute of Statistics

**Table 2: Consumer Items Showing Price Decrease in March 2016**

No.	Description	Weight	Index			Percentage Change	
			Mar-15	Feb-16	Mar-16	Monthly	Yearly
1	GASOLINE	4.969	97.23	85.45	78.86	-7.7	-18.9
2	FUELS AND LUBRICANTS FOR PERSONAL TRANSPORT EQUIPMENT	5.175	98.29	86.59	80.05	-7.6	-18.6
3	DIESEL	0.144	116.23	102.02	94.46	-7.4	-18.7
4	FOOD PRODUCTS NEC	1.404	202.81	212.01	206.31	-2.7	1.7
5	GAS	2.699	148.50	112.73	109.92	-2.5	-26.0
6	SPIRITS	0.014	149.81	155.18	152.57	-1.7	1.8
7	HAIRDRESSING SALONS AND PERSONAL GROOMING ESTABLISHMENTS	0.081	151.44	163.32	160.53	-1.7	6.0
8	FRUIT VEGETABLES	1.138	216.88	230.34	226.55	-1.6	4.5
9	ROOT VEGETABLES	0.456	184.85	211.12	207.91	-1.5	12.5
10	CLOTHING FOR MEN AND BOYS	0.621	126.37	131.37	129.45	-1.5	2.4
11	WINE	0.248	153.52	159.65	157.46	-1.4	2.6
12	NOODLES	1.008	205.44	215.16	212.33	-1.3	3.4
13	FRESH FRUITS	4.094	194.27	203.56	201.16	-1.2	3.5
14	BISCUITS/ COOKIES	0.280	169.24	173.86	172.00	-1.1	1.6
15	DUCK (FRESH)	0.319	181.62	185.16	183.55	-0.9	1.1
16	CLOTHING MATERIALS	0.334	139.57	150.61	149.25	-0.9	6.9
17	TRANSPORT SERVICES	0.812	191.51	153.28	151.92	-0.9	-20.7
18	GLASSWARE, TABLEWARE AND HOUSEHOLD UTENSILS	0.078	134.25	134.78	133.64	-0.8	-0.4
19	SPARE PARTS AND ACCESSORIES FOR PERSONAL TRANSPORT EQUIPMENT	0.084	204.24	219.18	217.57	-0.7	6.5
20	OTHER APPLIANCES, ARTICLES AND PRODUCTS FOR PERSONAL CARE	0.399	142.75	145.68	144.69	-0.7	1.4
21	TOOLS AND EQUIPMENT FOR HOUSE AND GARDEN	0.017	179.97	184.76	183.92	-0.5	2.2
22	RICE, QUALITY NO.1 WHITE, PHAKA KANHEY, BATTAMBANG	3.052	211.87	215.75	214.91	-0.4	1.4
23	MATERIALS FOR THE MAINTENANCE AND REPAIR OF THE DWELLING	3.663	141.78	142.58	142.00	-0.4	0.2
24	RESTAURANTS AND HOTELS	5.861	225.30	239.35	238.35	-0.4	5.8
25	DAIRY PRODUCTS	1.552	157.27	159.92	159.36	-0.3	1.3
26	TRADITIONAL CAKES	0.561	198.89	200.64	200.30	-0.2	0.7
27	PORK (FRESH)	5.618	194.36	203.00	202.51	-0.2	4.2
28	FRESH EGGS	1.013	147.17	150.43	150.10	-0.2	2.0
29	COFFEE, TEA AND COCOA	0.755	133.19	136.79	136.46	-0.2	2.5
30	SEAFOOD (FRESH, CHILLED OR FROZEN)	0.229	186.73	211.15	210.92	-0.1	13.0
31	TUBERS AND MUSHROOMS	0.439	182.07	181.88	181.70	-0.1	-0.2
32	OTHER CLOTHING (BOTH SEXES)	0.222	124.02	129.05	128.97	-0.1	4.0
33	BICYCLES	0.103	131.70	135.48	135.33	-0.1	2.8
34	RICE, QUALITY NO.2 WHITE, NEANG-MENH, BATTAMBANG	2.681	202.33	208.06	208.06	0.0	2.8
35	GLUTINOUS RICE, QUALITY NO.1, WHITE, KHMER	0.429	126.96	129.13	129.13	0.0	1.7
36	BREAD	0.173	196.55	198.25	198.25	0.0	0.9
37	PROCESSED EGGS	0.079	147.66	155.68	155.68	0.0	5.4
38	CLEANING, REPAIR AND HIRE OF CLOTHING	0.040	116.73	130.52	130.52	0.0	11.8
39	ACTUAL RENTALS FOR HOUSING	1.054	100.00	100.00	100.00	0.0	0.0
40	WATER SUPPLY AND MISCELLANEOUS SERVICES RELATED TO THE DWELLING	2.307	100.00	100.00	100.00	0.0	0.0

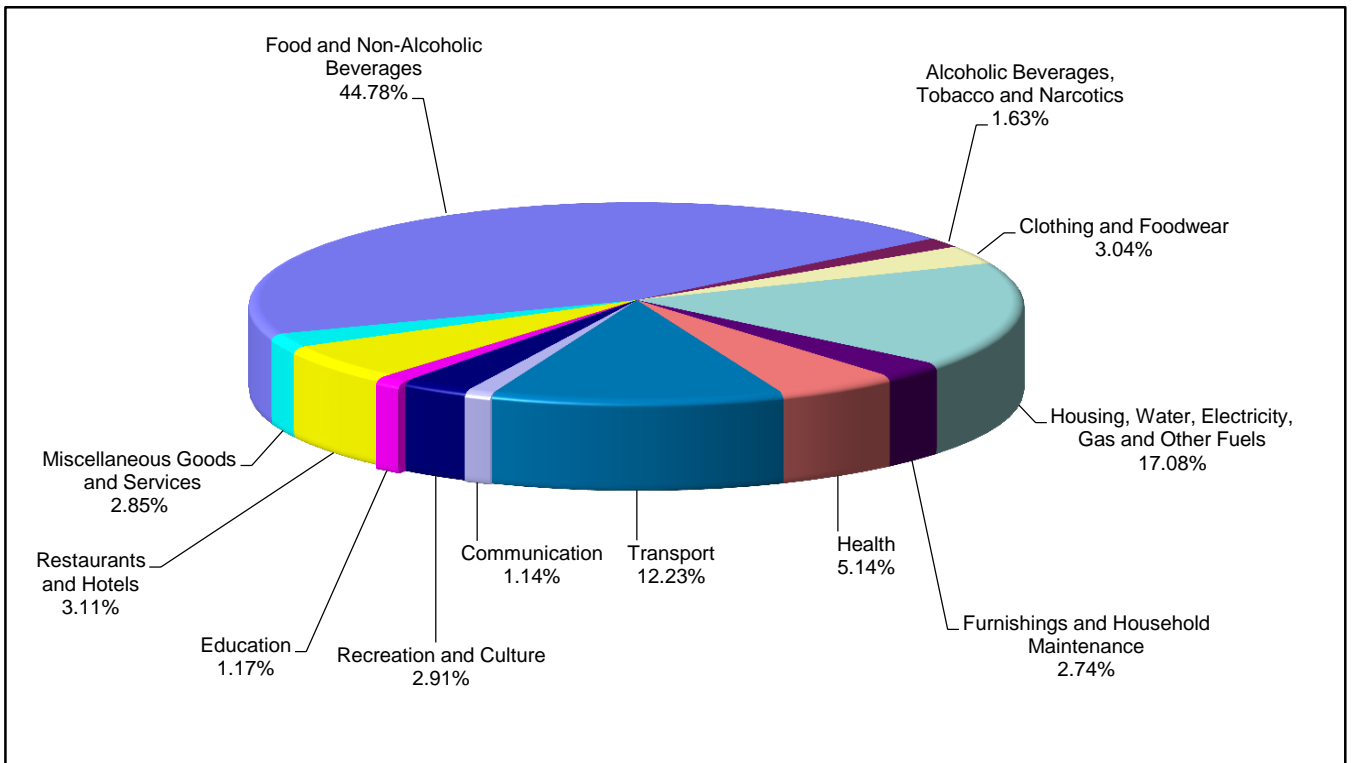
Source: National Institute of Statistics

**Chart 1: Consumer Price Index**



Source: National Institute of Statistics

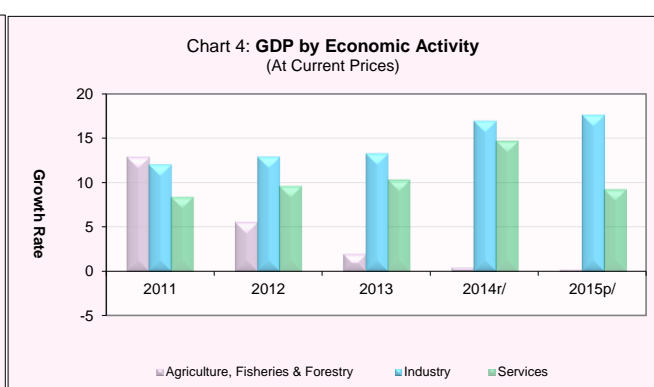
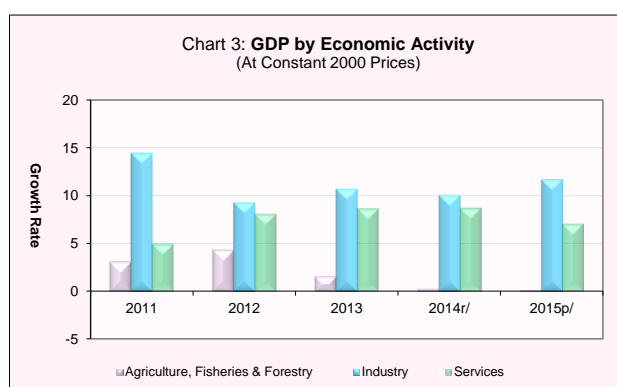
**Chart 2: Weight of All Group Indices in Consumer Basket**



Source: National Institute of Statistics

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

	At Constant 2000 Prices					At Current Prices				
	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



p/: preliminary estimates

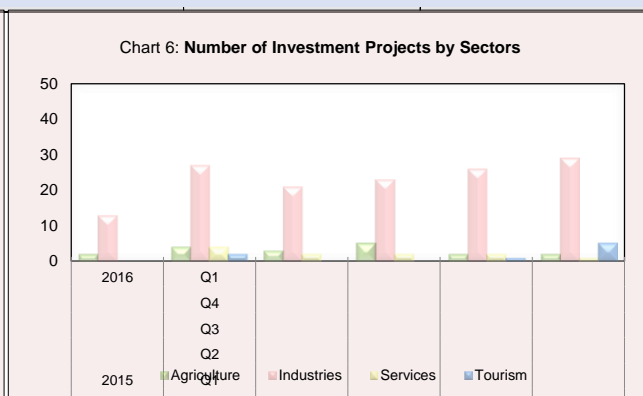
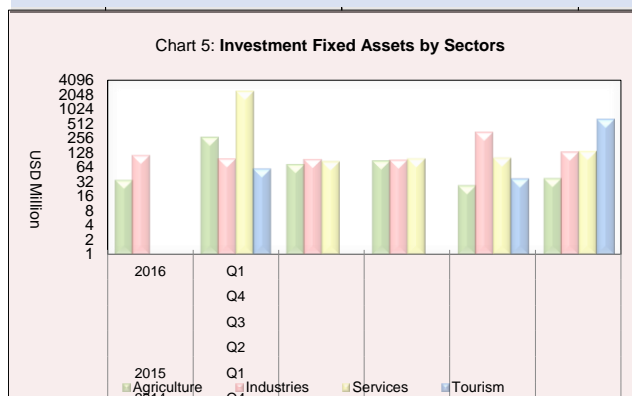
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Source: National Institute of Statistics

**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>2014</b>										
<b>Q4</b>	2	35.3	13	114.6	-	-	-	-	15	149.9
<b>Total</b>	11	128.4	124	829.7	7	199.5	7	446.9	149	1,604.4
<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>Q4</b>	2	27.2	26	346.2	2	101.4	1	38	31	512.7
<b>Total</b>	14	461.0	97	630.5	10	2,730.1	3	98.6	124	3,920.1
<b>2016</b>										
<b>Q1</b>	2	38.3	29	134.3	1	140.0	5	642.4	37	955.0
<b>Total</b>	2	38.3	29	134.3	1	140.0	5	642.4	37	955.0



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

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

(In USD Million)

Country	2014			2015				2016
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1
Cambodia	125.6	258.2	66.7	2,754.9	117.4	45.2	217.9	379.4
China	67.6	239.8	46.2	56.1	72.3	43.8	68.4	460.7
Korea	7.0	11.7	2.4	3.0	-	0.5	5.0	14.4
United States	7.5	-	-	0.2	-	-	2.9	9.0
Thailand	6.3	16.4	-	-	13.1	1.9	7.4	4.9
Vietnam	1.2	2.1	12.2	28.4	-	60.9	-	-
Malaysia	-	1.1	-	-	5.9	1.7	55.3	2.5
Singapore	31.6	3.2	-	-	-	-	26.8	-
Taiwan	9.0	12.0	-	8.5	10.6	9.1	18.3	10.5
Australia	-	1.1	16.7	-	-	-	-	-
England	39.1	11.3	5.2	-	12.9	9.5	92.7	12.8
Canada	-	-	-	2.7	-	-	-	-
Hong Kong	50.0	39.5	-	13.9	17.2	72.4	5.7	10.7
Others	37.6	31.5	0.6	5.5	5.2	34.4	12.5	49.9
<b>Total</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>512.7</b>	<b>955.0</b>
<b>( Share of total )</b>								
Cambodia	32.8	41.1	44.5	95.9	46.1	16.2	42.5	39.7
China	17.7	38.2	30.8	2.0	28.4	15.7	13.3	48.2
Korea	1.8	1.9	1.6	0.1	-	0.2	1.0	1.5
United States	1.9	-	-	0.0	-	-	0.6	0.9
Thailand	1.6	2.6	-	-	5.2	0.7	1.4	0.5
Vietnam	0.3	0.3	8.1	1.0	-	21.8	-	-
Malaysia	-	0.2	-	-	2.3	0.6	10.8	0.3
Singapore	8.3	0.5	-	-	-	-	5.2	-
Taiwan	2.4	1.9	-	0.3	4.2	3.3	3.6	1.1
Australia	-	0.2	11.1	-	-	-	-	-
England	10.2	1.8	3.4	-	5.1	3.4	18.1	1.3
Canada	-	-	-	0.1	-	-	-	-
Hong Kong	13.1	6.3	-	0.5	6.8	25.9	1.1	1.1
Others	9.8	5.0	0.4	0.2	2.1	12.3	2.4	5.2
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

\* Fixed Assets

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

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

(KHR/USD)

Day	Parallel Market Rate			Official Rate	Daily Change*	
	Purchase	Sale	Midpoint		Spread	% Change
1	4,007	4,014	4,011	4,007	-3.0	-0.1
2	4,007	4,014	4,011	4,005	0.0	0.0
3	4,003	4,011	4,007	4,005	-4.0	-0.1
4	4,003	4,011	4,007	4,003	0.0	0.0
5	3,998	4,007	4,003	4,003	-5.0	-0.1
6	3,998	4,007	4,003	4,003	0.0	0.0
7	3,995	4,005	4,000	3,999	-3.0	-0.1
8	3,996	4,005	4,001	3,999	1.0	0.0
9	3,998	4,007	4,003	3,999	2.0	0.1
10	3,998	4,008	4,003	3,999	0.0	0.0
11	3,998	4,008	4,003	3,999	0.0	0.0
12	3,998	4,005	4,002	3,999	0.0	0.0
13	3,998	4,005	4,002	3,999	0.0	0.0
14	3,999	4,007	4,003	3,999	1.0	0.0
15	3,999	4,007	4,003	3,999	0.0	0.0
16	3,999	4,007	4,003	3,999	0.0	0.0
17	3,999	4,007	4,003	3,999	0.0	0.0
18	3,996	4,004	4,000	3,999	-3.0	-0.1
19	3,996	4,004	4,000	3,999	0.0	0.0
20	3,996	4,004	4,000	3,999	0.0	0.0
21	3,996	4,004	4,000	3,998	0.0	0.0
22	3,996	4,004	4,000	4,000	0.0	0.0
23	3,999	4,008	4,004	4,000	3.0	0.1
24	4,001	4,009	4,005	4,000	2.0	0.1
25	4,001	4,009	4,005	4,000	0.0	0.0
26	4,001	4,009	4,005	4,000	0.0	0.0
27	4,001	4,009	4,005	4,000	0.0	0.0
28	4,003	4,011	4,007	4,002	2.0	0.0
29	4,003	4,011	4,007	4,002	0.0	0.0
30	4,006	4,015	4,011	4,002	3.0	0.1
31	4,010	4,018	4,014	4,006	4.0	0.1
<b>Average Rate</b>	<b>4,000</b>	<b>4,008</b>	<b>4,004</b>	<b>4,001</b>	<b>0.0</b>	<b>0.0</b>

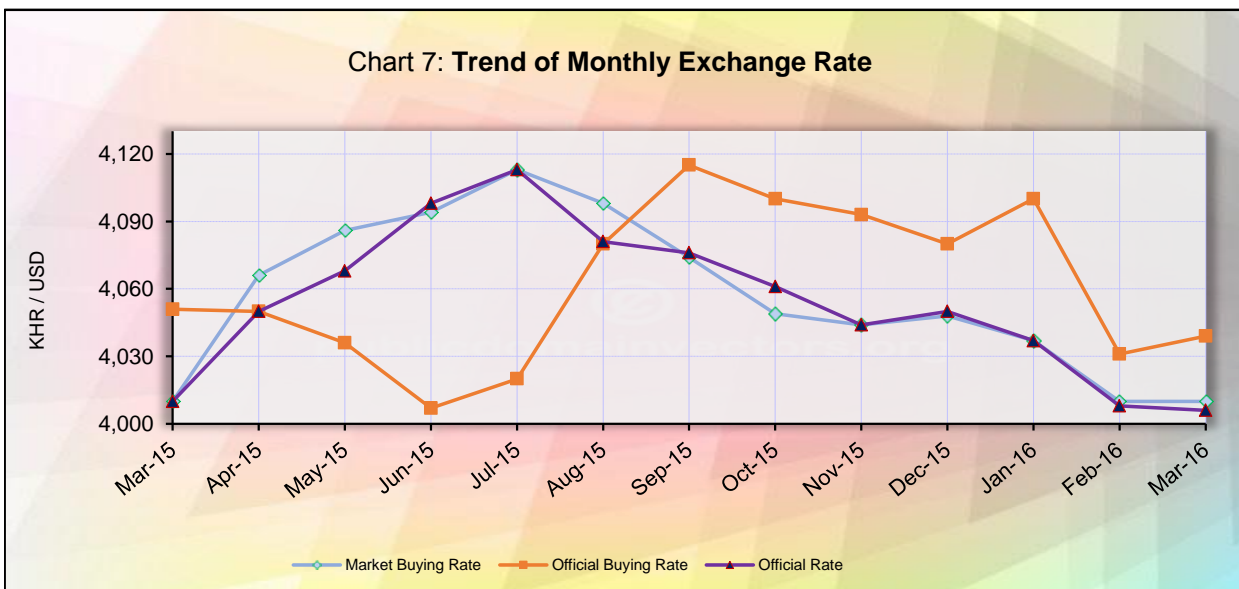
\* - Spread of Daily Purchasing Market Rate

- 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>2014</b>					
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
Dec	4,048	0.10	4,055	4,052	4,050
<b>2016</b>					
Jan	4,037	-0.27	4,045	4,041	4,037
Feb	4,010	-0.67	4,016	4,013	4,008
Mar	4,010	0.00	4,018	4,014	4,006



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

(Official Buying Rate, End-Period)

	SDR	US Dollar	Euro	Japanese Yen	Pound Sterling	Indonesian Rupiah	Malaysian Ringgit	Philippines Peso	Singaporean Dollar	Thai Baht	Vietnamese Dong
Unit	1	1	1	100	1	1000	1	100	1	1	1000
Dec-10	6,242	4,051	5,387	4,970	6,252	450	1,318	9,248	3,143	134	208
Dec-11	6,181	4,039	5,230	5,201	6,225	445	1,274	9,210	3,108	127	192
Dec-12	6,140	3,995	5,285	4,645	6,456	411	1,304	9,737	3,266	131	191
Dec-13	6,152	3,995	5,515	3,807	6,589	327	1,215	8,999	3,153	122	190
Dec-14	5,902	4,075	4,955	3,411	6,342	328	1,166	9,117	3,083	124	191
<b>2015</b>											
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
Dec	5,617	4,050	4,429	3,362	6,000	294	944	8,630	2,863	112	181
<b>2016</b>											
Jan	5,581	4,037	4,413	3,396	5,794	291	968	8,462	2,827	113	182
Feb	5,565	4,008	4,381	3,525	5,555	300	949	8,456	2,840	112	180
Mar	5,635	4,006	4,540	3,565	5,757	302	1,021	8,708	2,966	114	180
<b>Monthly % Change</b>	<b>1.3</b>	<b>0.0</b>	<b>3.6</b>	<b>1.1</b>	<b>3.6</b>	<b>0.7</b>	<b>7.6</b>	<b>3.0</b>	<b>4.4</b>	<b>1.8</b>	<b>0.0</b>

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

(Annual Rate, Weighted Average Rate)

	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15	Jan-16	Feb-16	Mar-16
<b>Interest Rates on Deposits in KHR</b>													
Saving Deposits	1.45	1.47	1.45	1.46	1.46	1.44	1.42	1.45	1.44	1.43	1.42	1.41	1.41
Fixed deposit 1 Month	2.97	2.94	2.95	2.95	2.94	2.88	2.85	2.86	2.87	2.86	2.85	2.81	2.80
Fixed deposit 3 Months	4.81	4.81	4.80	4.80	4.80	4.71	4.69	4.72	4.72	4.71	4.69	4.62	4.61
Fixed deposit 6 Months	5.77	5.76	5.75	5.75	5.75	5.65	5.63	5.66	5.66	5.65	5.63	5.55	5.53
Fixed deposit 12 Months	6.79	6.77	6.77	6.76	6.77	6.65	6.62	6.65	6.65	6.64	6.62	6.53	6.51
<b>Interest Rates on Deposits in USD</b>													
Saving Deposits	0.77	0.77	0.77	0.77	0.77	0.78	0.78	0.78	0.79	0.78	0.79	0.80	0.80
Fixed deposit 1 Month	1.63	1.63	1.65	1.68	1.68	1.69	1.70	1.73	1.73	1.73	1.73	1.68	1.68
Fixed deposit 3 Months	2.33	2.34	2.36	2.39	2.40	2.41	2.42	2.45	2.45	2.46	2.46	2.43	2.43
Fixed deposit 6 Months	3.30	3.31	3.34	3.35	3.36	3.38	3.39	3.42	3.42	3.42	3.43	3.43	3.41
Fixed deposit 12 Months	4.30	4.32	4.35	4.37	4.38	4.40	4.42	4.45	4.45	4.45	4.46	4.45	4.44
<b>Interest Rates on Loans in KHR</b>													
1 Month	18.00	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	18.00	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	18.87	18.00	18.00	18.00	18.00	19.09	19.29	19.22	19.52	19.74	19.62	19.14	19.17
12 Months	16.17	16.19	16.15	16.19	16.23	16.20	16.20	16.24	16.24	16.24	16.31	16.35	16.36
<b>Interest Rates on Loans in USD</b>													
1 Month	12.09	12.34	12.57	12.58	12.72	12.72	12.69	12.85	12.85	12.86	13.19	12.60	11.49
3 Months	12.19	12.14	12.36	12.21	12.52	12.51	12.48	12.44	12.44	12.45	12.72	12.27	11.51
6 Months	12.48	12.53	12.75	12.71	12.85	12.84	12.80	12.93	12.91	12.95	13.41	12.97	12.16
12 Months	11.35	11.36	11.54	11.53	11.54	11.59	11.62	11.61	11.64	11.60	11.82	11.45	11.12

\* Including Commercial Banks and Specialized Banks

\*\* Revised

**Table 10: Monetary Survey**

(In KHR Billion)

	Dec-14	Dec-15	Jan-16	Feb-16	Mar-16
<b>Net Foreign Assets</b>	<b>26,699.7</b>	<b>26,665.5</b>	<b>27,131.6</b>	<b>27,341.5</b>	<b>29,247.8</b>
Foreign Assets	34,885.6	39,313.6	40,337.7	41,058.4	43,069.1
Foreign Liabilities	-8,185.9	-12,648.0	-13,206.1	-13,716.9	-13,821.2
<b>Net Domestic Assets</b>	<b>15,859.8</b>	<b>22,157.6</b>	<b>22,439.2</b>	<b>22,695.7</b>	<b>21,643.0</b>
<b>Domestic Credit</b>	<b>31,885.4</b>	<b>39,642.3</b>	<b>40,073.9</b>	<b>40,577.3</b>	<b>40,005.8</b>
<b>Net Claims on Government</b>	<b>-4,359.1</b>	<b>-6,428.8</b>	<b>-6,286.6</b>	<b>-6,361.3</b>	<b>-7,621.2</b>
Claims on Government	270.4	270.4	270.4	270.4	270.4
Deposits of Government	-4,629.6	-6,699.2	-6,557.0	-6,631.7	-7,891.7
<b>Non-Government</b>	<b>36,244.6</b>	<b>46,071.0</b>	<b>46,360.5</b>	<b>46,938.6</b>	<b>47,627.0</b>
State Enterprises	0.0	0.0	0.0	0.0	0.0
Private Sector	36,244.6	46,071.0	46,360.5	46,938.6	47,627.0
Of Which in Foreign Currency	35,677.5	45,423.7	45,714.7	46,296.8	46,984.2
<b>Other Items Net</b>	<b>-16,025.7</b>	<b>-17,484.7</b>	<b>-17,634.7</b>	<b>-17,881.6</b>	<b>-18,362.8</b>
Restricted Deposits	-901.6	-1,020.9	-1,042.3	-1,051.1	-1,067.2
Capital & Reserves	-13,811.9	-15,377.5	-15,516.9	-15,928.4	-16,275.6
Others	-1,312.2	-1,086.3	-1,075.5	-902.1	-1,019.9
<b>Liquidity (M2)</b>	<b>42,559.5</b>	<b>48,823.1</b>	<b>49,570.8</b>	<b>50,037.2</b>	<b>50,890.9</b>
<b>Money (M1)</b>	<b>6,308.4</b>	<b>6,741.4</b>	<b>6,750.3</b>	<b>6,743.5</b>	<b>6,717.8</b>
Currency Outside Banks	5,593.2	5,896.8	6,056.4	6,072.3	6,054.3
Demand Deposits	715.2	844.6	694.0	671.2	663.5
<b>Quasi-Money</b>	<b>36,251.1</b>	<b>42,081.7</b>	<b>42,820.5</b>	<b>43,293.7</b>	<b>44,173.1</b>
Time and Savings Deposits	1,090.1	1,549.9	1,573.6	1,580.3	1,394.8
Foreign Currency Deposits	35,161.0	40,531.8	41,246.8	41,713.4	42,778.3

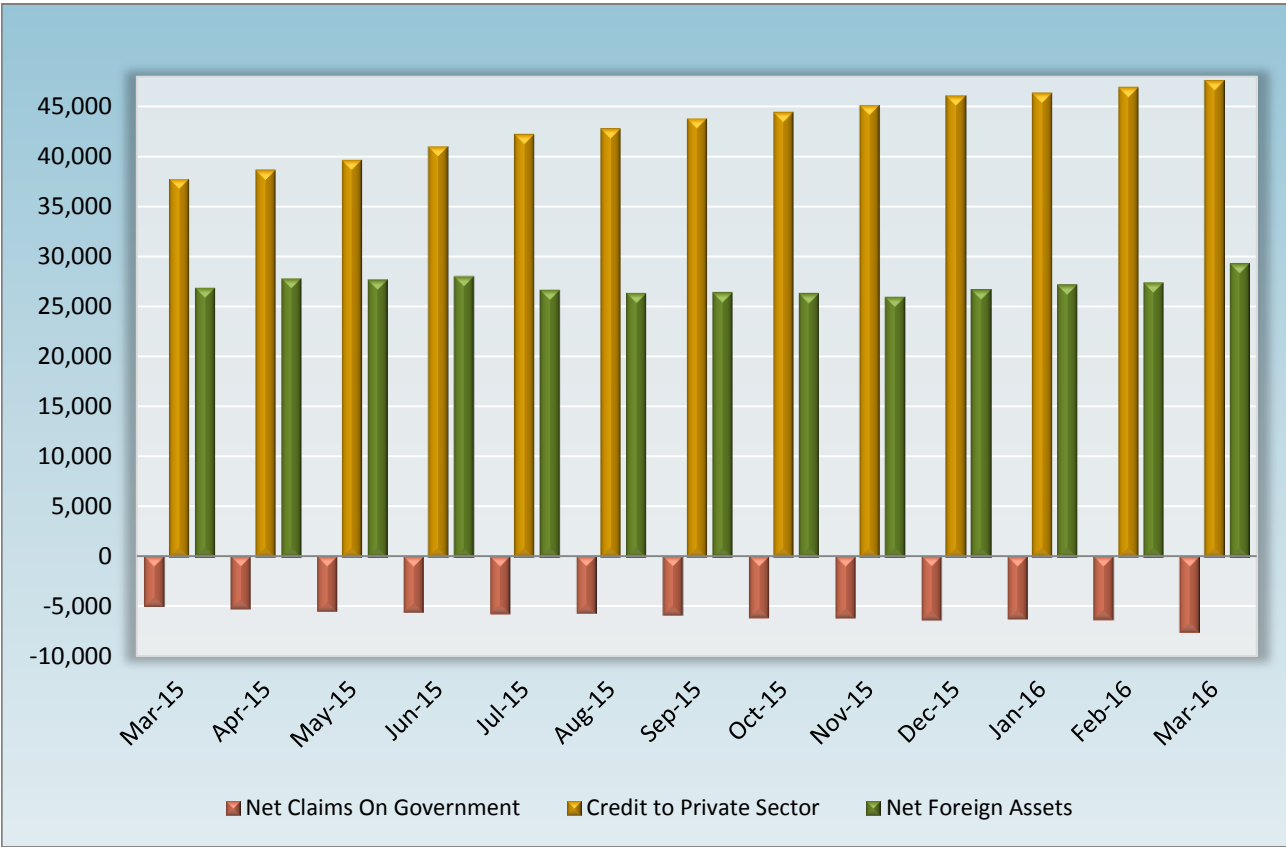
\* Revised

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

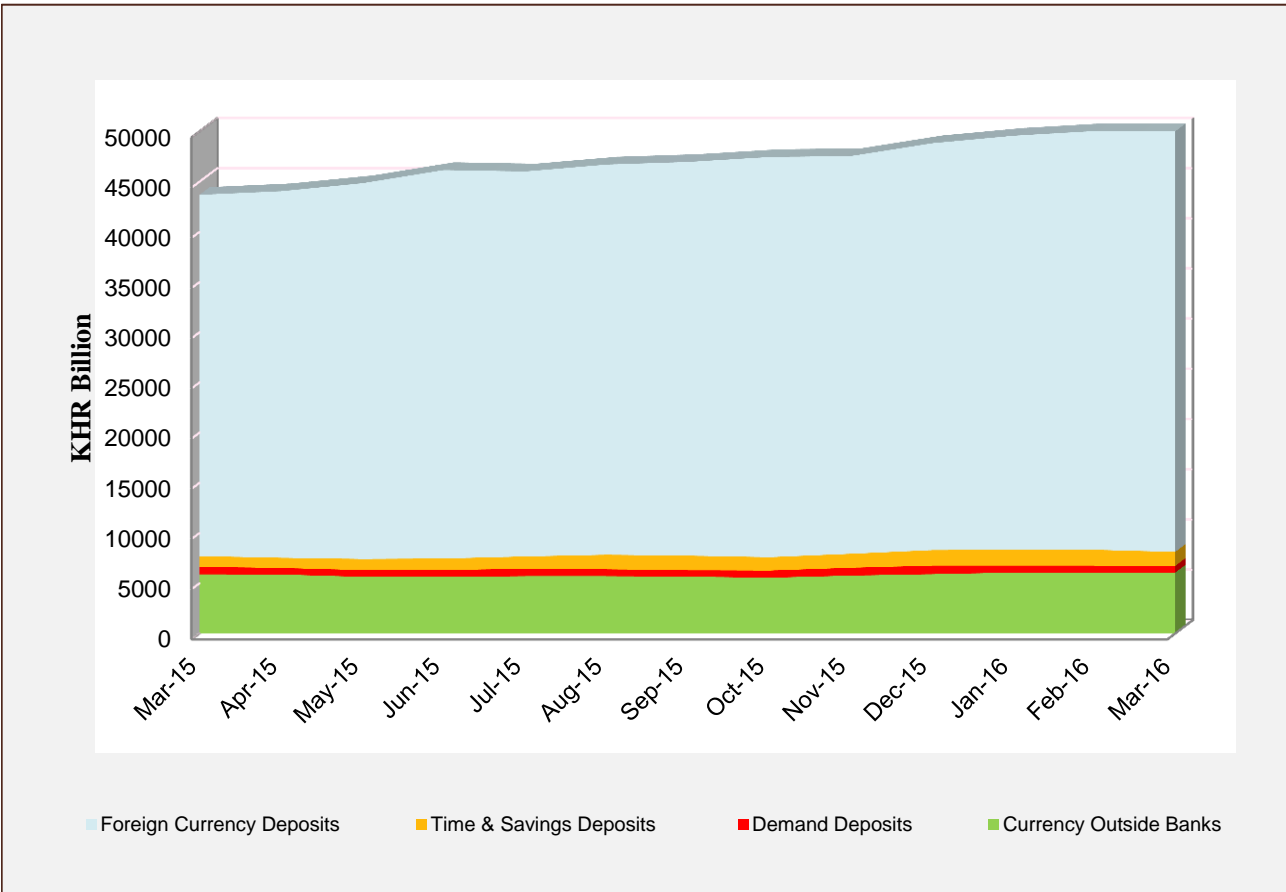
	Change in KHR Billion			Percentage Change		
	Jan-16	Feb-16	Mar-16	Jan-16	Feb-16	Mar-16
<b>Net Foreign Assets</b>	<b>466.1</b>	<b>209.9</b>	<b>1,906.3</b>	<b>1.7</b>	<b>0.8</b>	<b>7.0</b>
Foreign Assets	1,024.1	720.8	2,010.6	2.6	1.8	4.9
Foreign Liabilities	558.0	510.8	104.3	4.4	3.9	0.8
<b>Net Domestic Assets</b>	<b>281.7</b>	<b>256.5</b>	<b>-1,052.7</b>	<b>1.3</b>	<b>1.1</b>	<b>-4.6</b>
<b>Domestic Credit</b>	<b>431.6</b>	<b>503.4</b>	<b>-571.5</b>	<b>1.1</b>	<b>1.3</b>	<b>-1.4</b>
<b>Net Claims on Government</b>	<b>142.2</b>	<b>-74.7</b>	<b>-1,259.9</b>	<b>2.2</b>	<b>-1.2</b>	<b>-19.8</b>
Claims on Government	0.0	0.0	0.0	0.0	0.0	0.0
Deposits of Government	-142.2	74.7	1,259.9	-2.1	1.1	19.0
<b>Non-Government</b>	<b>289.5</b>	<b>578.1</b>	<b>688.5</b>	<b>0.6</b>	<b>1.2</b>	<b>1.5</b>
State Enterprises	0.0	0.0	0.0	0.0	0.0	0.0
Private Sector	289.5	578.1	688.5	0.6	1.2	1.5
Of Which in Foreign Currency	291.0	582.1	687.4	0.6	1.3	1.5
<b>Other</b>	<b>-150.0</b>	<b>-246.9</b>	<b>-481.2</b>	<b>-0.9</b>	<b>-1.4</b>	<b>-2.7</b>
Restricted Deposits	21.4	8.8	16.1	2.1	0.8	1.5
Capital & Reserves	139.3	411.5	347.3	0.9	2.7	2.2
Others	10.8	173.4	-117.8	1.0	16.1	-13.1
<b>Liquidity (M2)</b>	<b>747.7</b>	<b>466.4</b>	<b>853.7</b>	<b>1.5</b>	<b>0.9</b>	<b>1.7</b>
<b>Money (M1)</b>	<b>8.9</b>	<b>-6.8</b>	<b>-25.7</b>	<b>0.1</b>	<b>-0.1</b>	<b>-0.4</b>
Currency Outside Banks	159.6	15.9	-17.9	2.7	0.3	-0.3
Demand Deposits	-150.7	-22.7	-7.8	-17.8	-3.3	-1.2
<b>Quasi-Money</b>	<b>738.8</b>	<b>473.3</b>	<b>879.4</b>	<b>1.8</b>	<b>1.1</b>	<b>2.0</b>
Time and Savings Deposits	23.8	6.7	-185.5	1.5	0.4	-11.7
Foreign Currency Deposits	715.0	466.6	1,064.9	1.8	1.1	2.6

\* Revised

**Chart 8: Monetary Survey**



**Chart 9: Components of Money Supply**



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

(In KHR Billion)

	Dec-14	Dec-15	Jan-16	Feb-16	Mar-16
<b>Assets</b>					
Foreign Assets	10,005.3	9,439.0	9,794.9	10,559.3	10,921.7
Cash and Deposits with Central Bank	12,399.4	16,114.7	16,510.9	16,233.5	16,285.1
Loans and Advances to residents	<b>36,244.8</b>	<b>46,071.2</b>	<b>46,360.7</b>	<b>46,938.8</b>	<b>47,627.2</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	46,071.0	46,360.5	46,938.6	47,627.0
Fixed and Other Domestic Assets	<b>7,421.2</b>	<b>9,061.7</b>	<b>9,386.9</b>	<b>9,366.8</b>	<b>9,809.4</b>
<b>Liabilities</b>					
Foreign Liabilities	7,781.6	12,263.3	12,823.8	13,335.7	13,435.2
Deposits by residents	<b>36,633.5</b>	<b>42,630.2</b>	<b>43,366.7</b>	<b>43,844.1</b>	<b>44,732.4</b>
Demand	382.4	548.5	546.2	550.4	559.4
Time and Savings	1,090.1	1,549.9	1,573.6	1,580.3	1,394.8
Foreign Currency	35,161.0	40,531.8	41,246.8	41,713.4	42,778.3
Other Domestic Liabilities	<b>10,305.8</b>	<b>12,122.1</b>	<b>12,308.1</b>	<b>12,122.8</b>	<b>12,703.6</b>
Capital and Reserves	11,599.3	13,946.4	14,049.0	14,258.3	14,266.9
<b>Total Assets/Liabilities</b>	<b>66,320.1</b>	<b>80,962.0</b>	<b>82,547.6</b>	<b>83,560.9</b>	<b>85,138.1</b>
<b>(Monthly Change in KHR Billion)</b>					
<b>Assets</b>					
Foreign Assets	-244.8	29.1	355.9	764.4	362.4
Cash and Deposits with Central Bank	-303.1	838.9	396.1	-277.4	51.6
Loans and Advances to Residents	1,468.7	933.8	289.5	578.1	688.5
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	933.8	289.5	578.1	688.5
Fixed and Other Domestic Assets	-64.9	114.2	325.2	-20.1	442.6
<b>Liabilities</b>					
Foreign Liabilities	-754.2	366.9	560.5	511.9	99.5
Deposits by Residents	1,144.4	1,128.7	736.5	477.4	888.3
Demand	-3.6	59.2	-2.3	4.1	9.0
Time and Savings	11.8	162.8	23.8	6.7	-185.5
Foreign Currency	1,136.2	906.7	715.0	466.6	1,064.9
Other Domestic Liabilities	275.1	472.9	186.0	-185.3	580.7
Capital and Reserves	106.1	-15.3	102.6	209.3	8.6
<b>Total Assets/Liabilities</b>	<b>771.4</b>	<b>1,953.2</b>	<b>1,585.6</b>	<b>1,013.3</b>	<b>1,577.2</b>
<b>(Monthly Percentage Change)</b>					
<b>Assets</b>					
Foreign Assets	-2.4	0.3	3.8	7.8	3.4
Cash and Deposits with Central Bank	-2.4	5.5	2.5	-1.7	0.3
Loans and Advances to Residents	4.2	2.1	0.6	1.2	1.5
Government	0.0	0.0	0.0	0.0	0.0
Non-Fin. Pub. Enterprises	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
Private Sector	4.2	2.1	0.6	1.2	1.5
Fixed and Other Domestic Assets	-0.9	1.3	3.6	-0.2	4.7
<b>Liabilities</b>					
Foreign Liabilities	-8.8	3.1	4.6	4.0	0.7
Deposits by Residents	3.2	2.7	1.7	1.1	2.0
Demand	-0.9	12.1	-0.4	0.8	1.6
Time and Savings	1.1	11.7	1.5	0.4	-11.7
Foreign Currency	3.3	2.3	1.8	1.1	2.6
Other Domestic Liabilities	2.7	4.1	1.5	-1.5	4.8
Capital and Reserves	0.9	-0.1	0.7	1.5	0.1
<b>Total Assets/Liabilities</b>	<b>1.2</b>	<b>2.5</b>	<b>2.0</b>	<b>1.2</b>	<b>1.9</b>

\* Revised

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

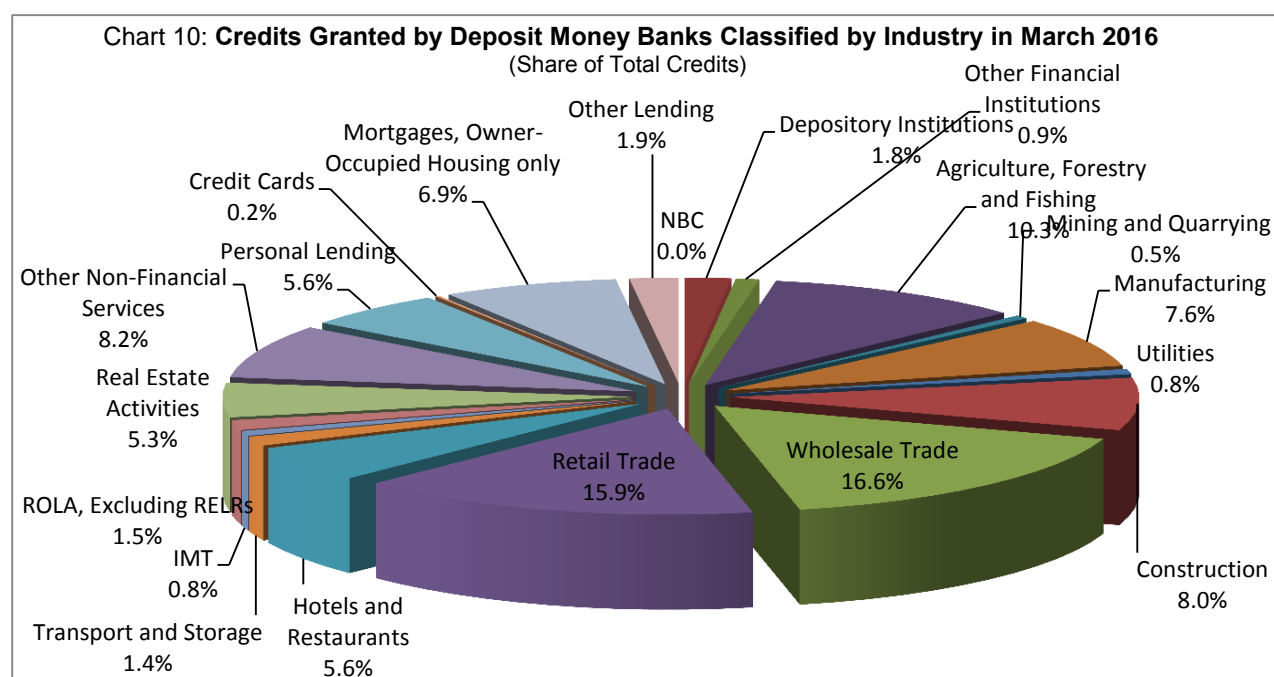
(In KHR Billions)

	<b>Dec-14</b>	<b>Dec-15</b>	<b>Jan-16</b>	<b>Feb-16</b>	<b>Mar-16</b>
<b>Reserve money</b>	<b>18,492</b>	<b>22,501</b>	<b>23,302</b>	<b>23,112</b>	<b>23,356</b>
Currency Outside Banks	5,593	5,897	6,056	6,072	6,054
Vault Cash	392	407	477	513	587
Bank Deposits	12,174	15,901	16,620	16,405	16,610
Required Reserves	5,293	7,293	7,429	7,562	7,689
Others	6,881	8,607	9,191	8,843	8,922
Other Deposits	333	296	148	121	104
<b>Net Foreign Assets</b>	<b>24,476</b>	<b>29,490</b>	<b>30,160</b>	<b>30,118</b>	<b>31,761</b>
Foreign Assets	24,880	29,875	30,543	30,499	32,147
Foreign Liabilities	404	385	382	381	386
<b>Net Domestic Assets</b>	<b>-5,984</b>	<b>-6,989</b>	<b>-6,859</b>	<b>-7,006</b>	<b>-8,406</b>
Net Credit to Government	-3,893	-5,802	-5,623	-5,689	-6,765
Claims	270	270	270	270	270
Deposits	4,163	6,073	5,893	5,960	7,035
Net Claims on Banks	-868	-962	-997	-1,004	-1,005
Other Items (net)	-1,223	-225	-239	-313	-636
	<b>(Annual Percentage Change)</b>				
<b>Reserve money</b>	<b>-0.1</b>	<b>4.0</b>	<b>3.6</b>	<b>-0.8</b>	<b>1.1</b>
Currency Outside Banks	3.6	2.4	2.7	0.3	-0.3
Vault Cash	2.4	-26.1	17.2	7.6	14.4
Bank Deposits	-3.0	5.7	4.5	-1.3	1.2
Required Reserves	1.5	2.1	1.9	1.8	1.7
Others	-6.2	9.0	6.8	-3.8	0.9
Other Deposits	83.9	2.3	-50.1	-18.2	-13.8
<b>Net Foreign Assets</b>	<b>-0.8</b>	<b>3.8</b>	<b>2.3</b>	<b>-0.1</b>	<b>5.5</b>
Foreign Assets	-0.8	3.7	2.2	-0.1	5.4
Foreign Liabilities	-0.8	1.1	-0.6	-0.3	1.3
<b>Net Domestic Assets</b>	<b>2.7</b>	<b>-3.1</b>	<b>1.9</b>	<b>-2.2</b>	<b>-20.0</b>
Net Credit to Government	1.2	-3.6	3.1	-1.2	-18.9
Claims	0.0	0.0	0.0	0.0	0.0
Deposits	-1.1	3.4	-2.9	1.1	18.0
Net Claims on Banks	-1.5	-0.8	-3.7	-0.7	-0.1
Other Items (net)	9.8	0.0	-6.0	-31.0	-103.3

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

(In KHR Billion)

	Dec-14	Dec-15	Jan-16	Feb-16*	Mar-16
<b>1. Financial Institutions</b>	<b>757.9</b>	<b>1,168.9</b>	<b>1,335.5</b>	<b>1,338.2</b>	<b>1,408.0</b>
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	486.2	833.9	821.9	845.5	933.0
1.3. Other Financial Institutions	271.7	335.0	513.6	492.7	475.0
<b>2. Non-Financial Institutions</b>	<b>33,056.6</b>	<b>39,806.6</b>	<b>41,449.3</b>	<b>41,904.1</b>	<b>42,013.1</b>
2.1. Agriculture, Forestry and Fishing	3,882.9	4,973.3	5,065.5	5,101.7	5,235.3
2.2. Mining and Quarrying	94.7	255.4	255.8	277.3	278.8
2.3. Manufacturing	3,598.1	3,704.6	3,773.3	3,855.8	3,879.1
2.4. Utilities	344.7	353.6	411.8	411.9	416.6
2.5. Construction	3,159.3	3,492.8	3,777.5	3,921.0	4,064.9
2.6. Wholesale Trade	7,364.4	8,296.6	9,071.3	8,865.3	8,462.8
2.7. Retail Trade	5,850.9	7,511.1	7,764.3	7,374.1	8,091.8
2.8. Hotels and Restaurants	2,224.9	2,828.0	2,783.5	2,741.5	2,823.6
2.9. Transport and Storage	514.4	636.9	657.4	689.5	732.8
2.10. Information Media and Telecommunications	299.5	469.2	418.1	418.1	392.3
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	657.1	848.8	912.1	904.5	778.5
2.12. Real Estate Activities	1,546.2	2,347.5	2,415.4	2,427.5	2,674.8
2.13. Other Non-Financial Services	3,519.6	4,088.7	4,143.2	4,916.0	4,181.8
<b>3. Personal Essentials</b>	<b>4,221.4</b>	<b>6,109.6</b>	<b>6,212.0</b>	<b>6,299.2</b>	<b>6,469.4</b>
3.1. Personal Lending	1,713.1	2,557.7	2,715.2	2,824.4	2,859.5
3.2. Credit Cards	53.1	82.5	80.7	79.4	79.9
3.3. Mortgages, Owner-Occupied Housing only	2,455.2	3,469.3	3,416.1	3,395.4	3,529.9
<b>4. Other Lending</b>	<b>802.8</b>	<b>861.1</b>	<b>1,033.2</b>	<b>1,063.4</b>	<b>984.2</b>
<b>Total Gross Loan</b>	<b>38,838.7</b>	<b>47,946.2</b>	<b>50,029.9</b>	<b>50,605.0</b>	<b>50,874.6</b>



\* Revised

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

	Dec-14	Dec-15	Jan-16	Feb-16*	Mar-16
<b>(Monthly Change in KHR Billion)</b>					
<b>1. Financial Institutions</b>	<b>0.8</b>	<b>200.3</b>	<b>166.6</b>	<b>2.7</b>	<b>69.7</b>
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	10.0	211.1	-11.9	23.6	87.4
1.3. Other Financial Institutions	-9.2	-10.8	178.5	-20.9	-17.7
<b>2. Non-Financial Institutions</b>	<b>967.3</b>	<b>273.1</b>	<b>1,642.6</b>	<b>454.9</b>	<b>109.0</b>
2.1. Agriculture, Forestry and Fishing	190.5	-29.5	92.2	36.2	133.6
2.2. Mining and Quarrying	-0.9	6.6	0.3	21.5	1.5
2.3. Manufacturing	130.5	-34.5	68.7	82.5	23.3
2.4. Utilities	26.6	0.5	58.2	0.1	4.7
2.5. Construction	143.0	-25.2	284.8	143.4	143.9
2.6. Wholesale Trade	-30.7	26.7	774.7	-206.0	-402.5
2.7. Retail Trade	198.2	90.9	253.3	-390.2	717.7
2.8. Hotels and Restaurants	11.8	57.0	-44.5	-42.1	82.1
2.9. Transport and Storage	33.4	24.5	20.4	32.1	43.4
2.10. Information Media and Telecommunications	-136.2	82.7	-51.2	0.1	-25.8
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	87.5	7.2	63.3	-7.6	-126.0
2.12. Real Estate Activities	93.8	-13.7	67.9	12.2	247.3
2.13. Other Non-Financial Services	219.8	79.9	54.5	772.8	-734.2
<b>3. Personal Essentials</b>	<b>150.4</b>	<b>213.5</b>	<b>102.4</b>	<b>87.3</b>	<b>170.2</b>
3.1. Personal Lending	77.3	99.9	157.5	109.2	35.1
3.2. Credit Cards	-30.0	2.1	-1.9	-1.3	0.6
3.3. Mortgages, Owner-Occupied Housing only	103.2	111.6	-53.2	-20.7	134.5
<b>4. Other Lending</b>	<b>92.9</b>	<b>-51.1</b>	<b>172.0</b>	<b>30.3</b>	<b>-79.3</b>
<b>Total Gross Loan</b>	<b>1,211.5</b>	<b>635.9</b>	<b>2,083.7</b>	<b>575.1</b>	<b>269.6</b>
<b>(Monthly Percentage Change)</b>					
<b>1. Financial Institutions</b>	<b>0.1</b>	<b>20.7</b>	<b>14.3</b>	<b>0.2</b>	<b>5.2</b>
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	2.1	33.9	-1.4	2.9	10.3
1.3. Other Financial Institutions	-3.3	-3.1	53.3	-4.1	-3.6
<b>2. Non-Financial Institutions</b>	<b>3.0</b>	<b>0.7</b>	<b>4.1</b>	<b>1.1</b>	<b>0.3</b>
2.1. Agriculture, Forestry and Fishing	5.2	-0.6	1.9	0.7	2.6
2.2. Mining and Quarrying	-0.9	2.7	0.1	8.4	0.5
2.3. Manufacturing	3.8	-0.9	1.9	2.2	0.6
2.4. Utilities	8.4	0.1	16.5	0.0	1.1
2.5. Construction	4.7	-0.7	8.2	3.8	3.7
2.6. Wholesale Trade	-0.4	0.3	9.3	-2.3	-4.5
2.7. Retail Trade	3.5	1.2	3.4	-5.0	9.7
2.8. Hotels and Restaurants	0.5	2.1	-1.6	-1.5	3.0
2.9. Transport and Storage	7.0	4.0	3.2	4.9	6.3
2.10. Information Media and Telecommunications	-31.3	21.4	-10.9	0.0	-6.2
2.11. Rental and Operational Leasing Activities, Excluded Real Estate Leasing and Rentals	15.4	0.9	7.5	-0.8	-13.9
2.12. Real Estate Activities	6.5	-0.6	2.9	0.5	10.2
2.13. Other Non-Financial Services	6.7	2.0	1.3	18.7	-14.9
<b>3. Personal Essentials</b>	<b>3.7</b>	<b>3.6</b>	<b>1.7</b>	<b>1.4</b>	<b>2.7</b>
3.1. Personal Lending	4.7	4.1	6.2	4.0	1.2
3.2. Credit Cards	-36.1	2.6	-2.3	-1.6	0.7
3.3. Mortgages, Owner-Occupied Housing only	4.4	3.3	-1.5	-0.6	4.0
<b>4. Other Lending</b>	<b>13.1</b>	<b>-5.6</b>	<b>20.0</b>	<b>2.9</b>	<b>-7.5</b>
<b>Total Gross Loan</b>	<b>3.2</b>	<b>1.3</b>	<b>4.3</b>	<b>1.1</b>	<b>0.5</b>

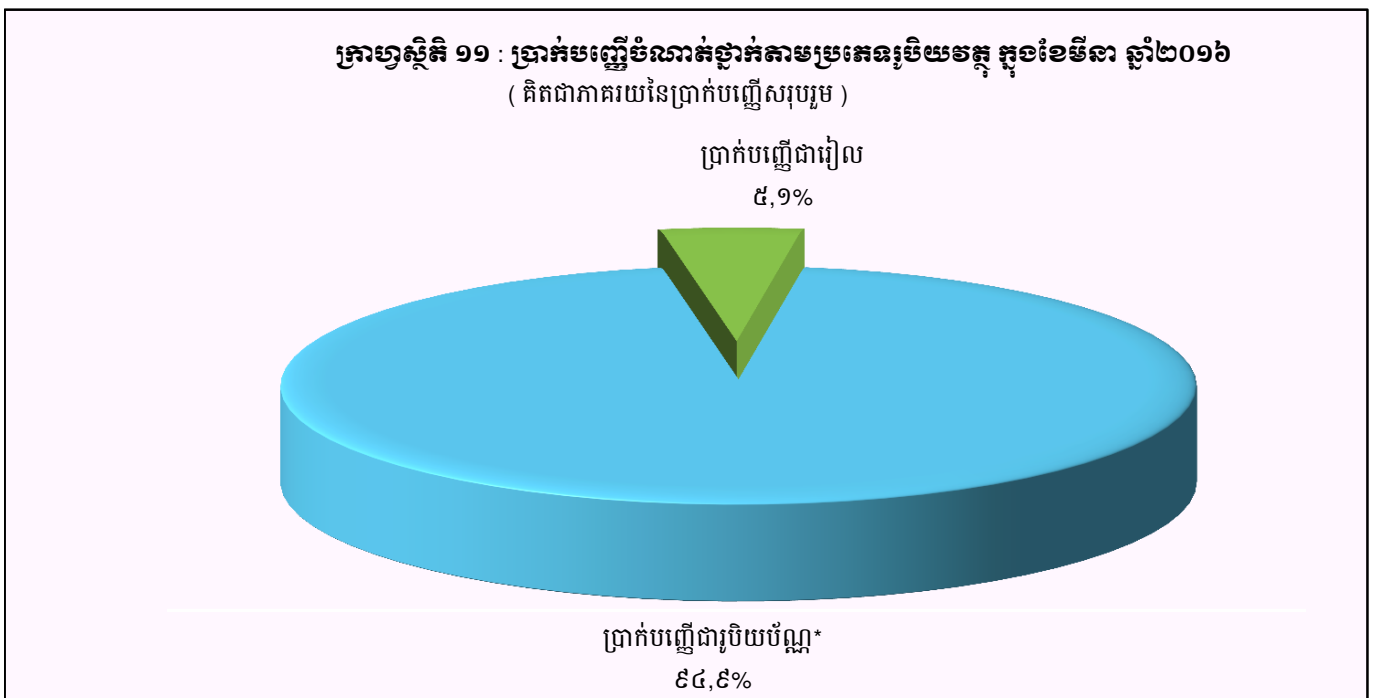
\* Revised

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

(In KHR Billion)

	Dec-14	Dec-15	Jan-16	Feb-16	Mar-16
<b>Deposits in KHR</b>					
Demand deposits	521.1	820.3	816.9	853.4	1,076.6
Savings deposits	541.4	899.0	907.1	881.0	758.2
Fixed deposits	556.5	659.1	672.9	705.5	643.2
Others	43.6	33.6	27.1	27.5	27.0
<b>Total</b>	<b>1,662.6</b>	<b>2,412.0</b>	<b>2,424.0</b>	<b>2,467.5</b>	<b>2,505.0</b>
<b>Deposits in Foreign Currency*</b>					
Demand deposits	8,202.6	8,748.8	8,667.2	8,694.4	9,237.0
Savings deposits	12,702.5	13,833.3	14,244.0	14,752.3	14,576.8
Fixed deposits	16,523.0	20,630.8	20,993.7	21,204.6	21,736.9
Others	636.2	721.2	710.0	708.3	810.7
<b>Total</b>	<b>38,064.4</b>	<b>43,934.1</b>	<b>44,614.9</b>	<b>45,359.5</b>	<b>46,361.3</b>
<b>Grand Total</b>	<b>39,727.0</b>	<b>46,346.0</b>	<b>47,038.8</b>	<b>47,827.0</b>	<b>48,866.4</b>

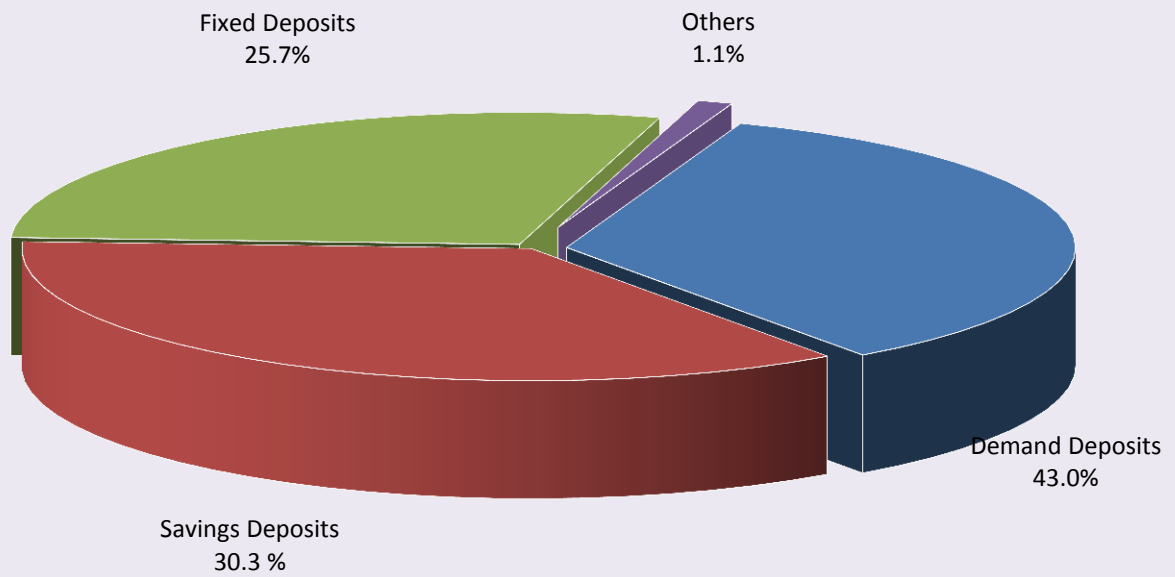
\* Deposits in foreign currency include deposits of Cambodian residents and non-residents



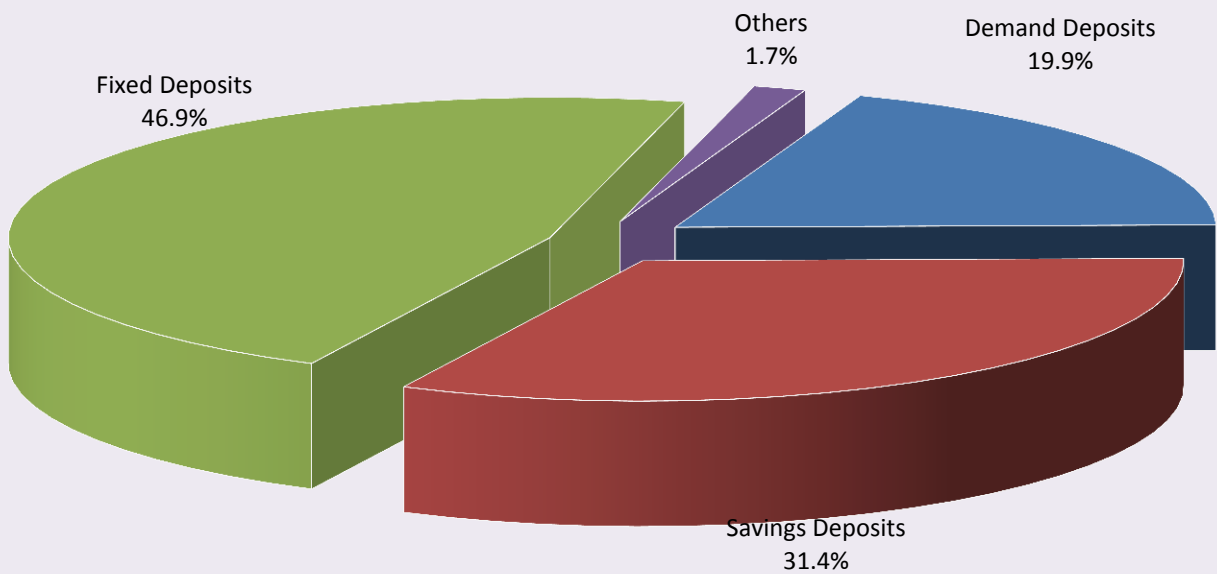
**Table 17: Monthly Change of Deposits with Deposit Money Banks**

	Dec-14	Dec-15	Jan-16	Feb-16	Mar-16
	<b>(Change in KHR Billion)</b>				
<b>Deposits in KHR</b>					
Demand deposits	-65.8	44.7	-3.4	36.5	223.2
Savings deposits	4.9	161.6	8.2	-26.1	-122.8
Fixed deposits	7.4	3.1	13.8	32.7	-62.3
Others	5.9	1.4	-6.6	0.5	-0.5
<b>Total</b>	<b>-47.7</b>	<b>210.8</b>	<b>12.0</b>	<b>43.5</b>	<b>37.5</b>
<b>Deposits in Foreign Currency</b>					
Demand deposits	792.1	252.8	-81.5	27.1	542.6
Savings deposits	510.7	-44.5	410.7	508.3	-175.5
Fixed deposits	372.7	898.0	362.8	210.9	532.3
Others	75.7	57.9	-11.2	-1.7	102.4
<b>Total</b>	<b>1,751.2</b>	<b>1,164.2</b>	<b>680.8</b>	<b>744.6</b>	<b>1,001.9</b>
<b>Grand Total</b>	<b>1,703.5</b>	<b>1,374.9</b>	<b>692.8</b>	<b>788.1</b>	<b>1,039.4</b>
	<b>(Percentage Change)</b>				
<b>Deposits in KHR</b>					
Demand deposits	-11.2	5.8	-0.4	4.5	26.2
Savings deposits	0.9	21.9	0.9	-2.9	-13.9
Fixed deposits	1.3	0.5	2.1	4.9	-8.8
Others	15.6	4.2	-19.6	1.8	-1.9
<b>Total</b>	<b>-2.8</b>	<b>9.6</b>	<b>0.5</b>	<b>1.8</b>	<b>1.5</b>
<b>Deposits in Foreign Currency</b>					
Demand deposits	10.7	3.0	-0.9	0.3	6.2
Savings deposits	4.2	-0.3	3.0	3.6	-1.2
Fixed deposits	2.3	4.6	1.8	1.0	2.5
Others	13.5	8.7	-1.5	-0.2	14.5
<b>Total</b>	<b>4.8</b>	<b>2.7</b>	<b>1.5</b>	<b>1.7</b>	<b>2.2</b>
<b>Grand Total</b>	<b>4.5</b>	<b>3.1</b>	<b>1.5</b>	<b>1.7</b>	<b>2.2</b>

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



**Chart 13: Deposits in Foreign Currency Classified by Type, as of March 2016**  
(Share of Total Foreign Currency Deposits)



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

Period	Numbers of				Loan Outstanding (In KHR Billion)	Interest Rate	
	District	Commune	Village	Household		Monthly	Annually
<b>2009</b>	1,277	8,189	42,729	904,298	1,286	2% - 3%	24% - 36%
<b>2010</b>	1,509	9,730	52,122	1,020,784	1,780	2% - 3%	24% - 36%
<b>2011</b>	1,648	10,920	60,551	1,141,913	2,591	2% - 3%	24% - 36%
<b>2012</b>	2,121	13,885	76,187	1,344,255	3,617	2% - 3%	29% - 37%
<b>2013</b>	2,282	16,384	89,829	1,610,844	5,364	2% - 3%	27%-39%
<b>2014</b>							
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%
Dec	4,576	27,510	141,514	2,149,180	12,365	2% - 4%	25%-41%
<b>2016</b>							
Jan	4,986	29,753	156,982	2,224,371	12,877	2% - 4%	25%-41%
Feb	4,873	29,130	147,566	2,178,010	12,972	2% - 4%	25%-41%
Mar	5,217	30,941	159,778	2,209,560	13,543	2% - 4%	25%-41%

**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-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>
Dec-14	4,074	20	204	391.5	19.6	8	2.14
<b>Total</b>	<b>44,778</b>	<b>232</b>	<b>193</b>	<b>3,789.3</b>	<b>16.3</b>	<b>145</b>	<b>33.3</b>
<b>2015</b>							
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
Dec	10,709	22	487	519.9	23.6	29	0.79
<b>Total</b>	<b>106,919</b>	<b>233</b>	<b>459</b>	<b>4,854.2</b>	<b>20.8</b>	<b>252</b>	<b>47.4</b>
<b>2016</b>							
Jan	9,922	19	522	502.8	26.5	26	0.13
Feb	6,842	20	342	413.3	20.7	19	0.30
Mar	9,920	22	451	692.9	31.5	25	51.33
<b>Total</b>	<b>26,684</b>	<b>61</b>	<b>437</b>	<b>1,609.0</b>	<b>26.4</b>	<b>70</b>	<b>51.76</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>							
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
Dec	98,062	22	4,457	1,859.8	84.5	728	21.2
<b>Total</b>	<b>992,434</b>	<b>233</b>	<b>4,259</b>	<b>20,758.4</b>	<b>89.1</b>	<b>7,170</b>	<b>268.0</b>
<b>2016</b>							
Jan	83,160	19	4,377	1,713.5	90.2	733	25.5
Feb	80,399	20	4,020	1,503.8	75.2	719	18.6
Mar	95,417	22	4,337	2,007.4	91.3	795	26.7
<b>Total</b>	<b>258,976</b>	<b>61</b>	<b>4,246</b>	<b>5,224.7</b>	<b>85.7</b>	<b>2,247</b>	<b>70.8</b>

\* Revised

**Table 21: Visitor Arrivals in Cambodia**

	2015	2016			% of Total		% Change	
	Dec	Jan	Feb	Mar	Feb	Mar	Feb/Jan	Mar/Feb
<b>(Mode of Arrival)</b>								
Phnom Penh International Airport	99,103	98,882	101,900	104,860	22.7	24.5	3.1	2.9
Siem Reap International Airport	155,954	173,825	165,871	139,699	37.0	32.6	-4.6	-15.8
Land	298,926	173,720	157,939	161,397	35.2	37.7	-9.1	2.2
Boat	20,816	19,659	22,758	21,967	5.1	5.1	15.8	-3.5
Preah Vihea	0	0	0	0	0.0	0.0	0.0	0.0
<b>Total</b>	<b>574,799</b>	<b>466,086</b>	<b>448,468</b>	<b>427,923</b>	<b>100.0</b>	<b>100.0</b>	<b>-3.8</b>	<b>-4.6</b>
<b>(Arrial by Purpose of Visit)</b>								
Tourist	519,163	411,637	398,650	377,873	88.9	88.3	-3.2	-5.2
Business and Professional	23,342	26,040	31,627	29,511	7.1	6.9	21.5	-6.7
Others and not specified	32,294	28,409	18,191	20,539	4.1	4.8	-36.0	12.9
<b>Total</b>	<b>574,799</b>	<b>466,086</b>	<b>448,468</b>	<b>427,923</b>	<b>100.0</b>	<b>100.0</b>	<b>-3.8</b>	<b>-4.6</b>
<b>(Top-Ten Countries of Passenger Arrivals)</b>								
Vietnam	123,590	70,435	72,239	75,190	16.1	17.6	2.6	4.1
China (PRC)	64,926	66,764	81,032	69,417	18.1	16.2	21.4	-14.3
South Korea	42,753	59,945	43,764	27,839	9.8	6.5	-27.0	-36.4
Thailand	55,212	30,673	27,216	27,770	6.1	6.5	-11.3	2.0
United States of America	24,988	26,739	24,044	24,923	5.4	5.8	-10.1	3.7
Japan	22,539	17,011	18,690	20,058	4.2	4.7	9.9	7.3
Lao PDR	55,600	23,679	16,235	18,876	3.6	4.4	-31.4	16.3
United Kingdom	16,061	16,240	17,783	17,562	4.0	4.1	9.5	-1.2
Germany	14,531	15,266	16,694	14,880	3.7	3.5	9.4	-10.9
Australia	18,404	17,286	10,676	14,614	2.4	3.4	-38.2	36.9
Others	136,195	122,048	120,095	116,794	26.8	27.3	-1.6	-2.7
<b>Total</b>	<b>574,799</b>	<b>466,086</b>	<b>448,468</b>	<b>427,923</b>	<b>100.0</b>	<b>100.0</b>	<b>-3.8</b>	<b>-4.6</b>

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

## Table 22: Cambodia's Imports and Exports

(In KHR Billion)

	2015	2016			Change in KHR Billion		Change in %	
	Dec	Jan	Feb	Mar	Feb/Jan	Mar/Feb	Feb/Jan	Mar/Feb
<b>Imports by Commodity</b>								
Cigarettes	42.1	85.8	62.7	81.3	-23.1	18.6	-27.0	29.7
Motor Bikes	187.1	95.0	92.3	103.3	-2.7	11.0	-2.8	11.9
Beer	22.8	25.4	23.9	25.6	-1.6	1.7	-6.2	7.3
VCRs	0.3	0.2	0.2	0.2	0.0	0.0	0.1	0.5
Television Sets	4.5	2.1	3.0	2.1	0.9	-0.9	43.5	-28.7
Audio Cassettes	0.4	0.6	0.3	0.6	-0.3	0.3	-46.0	100.7
Gold	206.6	105.5	15.5	9.4	-90.0	-6.1	-85.3	-39.1
Vehicles	235.9	287.0	279.1	396.7	-7.8	117.6	-2.7	42.1
Construction Materials	50.2	48.2	46.9	60.0	-1.3	13.1	-2.7	27.9
Clothing	27.0	27.8	19.8	26.9	-8.0	7.2	-28.8	36.3
Cloths	22.2	5.6	4.7	16.5	-0.9	11.9	-16.5	254.9
Petroleum Products	356.8	379.0	396.8	335.3	17.8	-61.5	4.7	-15.5
Sugar	8.0	7.7	10.3	8.7	2.6	-1.6	34.4	-15.5
Cement	20.1	22.2	20.3	25.7	-1.9	5.4	-8.6	26.8
Steel	41.5	61.1	35.4	44.7	-25.7	9.3	-42.1	26.3
Others	891.4	776.9	742.6	1111.5	-34.3	368.9	-4.4	49.7
Tax Exempted Imports	2,231.4	2,086.7	1,223.9	2,037.0	-862.8	813.2	-41.3	66.4
<b>Total Imports (cif)</b>	<b>4,348.3</b>	<b>4,016.7</b>	<b>2,977.6</b>	<b>4,285.7</b>	<b>-1039.1</b>	<b>1308.1</b>	<b>-25.9</b>	<b>43.9</b>
<b>Total Imports (cif), Excluding Gold</b>	<b>4,141.7</b>	<b>3,911.2</b>	<b>2,962.1</b>	<b>4,276.3</b>	<b>-949.1</b>	<b>1314.2</b>	<b>-24.3</b>	<b>44.4</b>
Freight & Insurance on Imports	331.3	312.9	237.0	342.1	-75.9	105.1	-24.3	44.4
<b>Total Imports (fob)</b>	<b>4,017.0</b>	<b>3,703.8</b>	<b>2,740.6</b>	<b>3,943.6</b>	<b>-963.2</b>	<b>1203.0</b>	<b>-26.0</b>	<b>43.9</b>
<b>Exports by Commodity</b>								
Sawn Timber	20.3	0.0	0.6	0.1	0.6	-0.6	2278.2	-90.5
Fish Products	0.2	0.3	0.3	0.2	0.0	-0.1	6.6	-19.2
Rubber	65.3	47.6	26.8	48.4	-20.8	21.7	-43.7	80.8
Other Domestic Products	6.3	3.5	3.2	4.0	-0.3	0.8	-7.6	25.6
<b>Tax Exempted Exports</b>	<b>2,838.6</b>	<b>2,866.1</b>	<b>2,600.1</b>	<b>2,433.9</b>	<b>-266.0</b>	<b>-166.2</b>	<b>-9.3</b>	<b>-6.4</b>
Garment	2,064.9	2,241.0	1,967.0	1,792.8	-274.0	-174.3	-12.2	-8.9
Footwear	285.0	249.3	160.4	208.7	-88.9	48.4	-35.7	30.2
Textile	2.9	0.8	5.2	10.3	4.5	5.0	571.1	96.2
Others	485.9	375.0	467.5	422.1	92.5	-45.4	24.7	-9.7
<b>Total Exports (fob)</b>	<b>2,930.7</b>	<b>2,917.5</b>	<b>2,631.0</b>	<b>2,486.6</b>	<b>-286.4</b>	<b>-144.4</b>	<b>-9.8</b>	<b>-5.5</b>

Source: General Department of Cambodia Customs and Excise

**អ៊ីនធឺណែត**

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